Consumer Social Aspects Towards Online Banking

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Abstract

This article mainly investigates the direct critical social aspects that determine the application of online banking in the market place.

To be able to accomplish this mission, twelve theories are used to verify these major social aspects that shape this usage.

To achieve the paper’s objective, the terms of online banking, consumer behaviour and consumer social aspects in relation with these aspects are to be explained below; In addition a diversity of theories regarding this issue will be examined and explained in detail to clarify the core social factors underlining attitude formation toward online banking.

This research will be divided into two main parts; The first part will discuss online banking and its details regarding concept, origin, and importance. The second part will discuss general social factors that exist in a society and how factors may positively or negatively affect the attitude of online banking in the market through the clarification of the twelve theories.

The aim of this study is to mention the major positive and negative factors that highlight the usage of online banking.

This article will go over a list of theories to precise main factors that may potentially affect in a direct or indirect way the usage of online banking and shape it in the market.
I- Introduction

In recent years, the banking industry around the world has been undergoing a rapid transformation due to technology. And customers were looking around to find and operate with a low cost and faster, easier transactions through the usage of internet Chaffey, D (2011).

Unfortunately, it is not always the case about having only positive aspects when using the internet to operate in the market. The deepening of information technology has facilitated better tracking and fulfillment of commitments, multiple delivery channels for online customers and faster resolution of issues. The result of the technology usage was the emergence of e-commerce through online banking usage offered by banks Kraemer (2005).

Online banking transactions around the world have shaped the dynamics of the economy and social realities worldwide. If we go back in time simple transactions were called commerce (since it was offline). But nowadays transactions are not simple anymore; They use selling and buying goods using the telecommunication networks and the internet (Kamel, S. & Hussein, M (2001).

In general, people have a plethora of activities to do and too little time for them. Therefore, any technology or service that helps reduce shopping time carries enormous economic value.

The result of the usage of online baking and the fact of always being connected to the world created the concept of making the world a small village with the appearance of new needs and wants for the customers that needed to be fulfilled with time (Lin, 2003).

The field of online consumer behavior encompasses many forces, from the simple purchase of a product/service to the selection of a complex networked computer system.

Consumer behavior blends elements from psychology, sociology, social anthropology, marketing and economics. It attempts to understand the decision-making processes of buyers, both individually and in groups such as how emotions affect buying behavior. It also studies characteristics of individual consumers such as demographics and behavioral variables in an
attempt to understand people’s wants. It also tries to assess influences on the consumer from groups in a social community such as family, friends, reference groups, and society in general.

According to, Abbad & Saleh (2011), the main hurdle against online banking evolution in Lebanon might be: Security and trust, Internet experience, pleasure, language, legal issues and acceptance of Technology. This article will come up with only social factors that hide behind the usage of online banking through the following proposed problem statement that can be asked as following: are there any social forces that underline and affect the sociology of the consumer to structure and shape the attitude of online banking?

To be able to determine the sociology of the consumer toward online banking it is crucial to know about online banking, than to define what are the major factors that can affect the usage of online banking.

These factors will be summarized from a list of 12 theories related to and treating the sociology of consumers.

**II- Research Methodology**

This research is based on a variety of earlier studies that discussed online purchasing in relation with social factors that affect online purchasing.

The used methodology in this article followed the scheme of posing a problem statement, than discussing and analyzing a list of twelve theories that answer the problem statement regarding the social factors that may affect the usage of online purchasing.

These twelve studies declared that there are always social factors that determine this procedure.

These twelve theories were compared to come up with a positive answer to the problem statement above, and yes there are social factors that affected and shaped the procedure of online purchasing.

These factors will be elucidated later on in this article.
Online Banking:

History of Banking:

The evolution in the principles of managing financial institutions (banks) has been dramatically changing. It was not very long ago that all the large money market institutions could rely on comfortable homilies and speeches about banking and making a customer loyal (Heikki Karjaluoto, 2002).

Financial institutions, could take for granted a certain funding base of depositors who had few other outlets for their money and local credit customers who depended on them as their singular banking connection. From this point of view, banks can be defined as a financial intermediary that accepts deposits and uses those deposits for loaning activities. Nowadays, banks are not regular financial institutions that offer regular financial services due to the rapid change in technology. Most banks now offer their services online, to acquire a competitive advantage in the market and attract new segments and increase their market shares and profitability.

The greatest change has been the way competitive and financial market forces have penetrated into customer relationships through online financial services that banks offered.

All of this created new terminologies and key terms like e-business that is the exchange of information within the organization and between organizations and its external stakeholders while using internet and technology (Minna Mattila, 2002).

To perform e-business, it was important to use Technology that has boosted the usage of e-commerce instead of offline commerce, and entities were in need of performing Online banking to be able to operate fast in the market since customers look for low time consumption, fast and safe transactions, and valid operations through their banks (Kamel, S. & Hussein, M, 2001).

So Online banking can be defined as the performance of banking activities via the Internet, it is also known as “Internet banking” or “Web banking” (Tappio Pento, 2002).

These technological revolutions in the financial services restructuring, a stream of innovative new financial instruments, and derivative markets...
that create opportunities to redistribute risks challenges the adaptation of managers and quick changes in bank’s services and style of management to please customers more and more and acquire a competitive advantage.

In the market, online banking is encountered by factors that belong to the external environment. As stated in the book of introduction to “The World of Business (Rania Karam, 2014) the external environment can be divided into two main environments.

The specific environment holds competitors, distributors, customers and suppliers. This type of environment affected closely and directly the financial institutions and their decision making.

Furthermore to what was stated above, the general environment clusters a group of factors that might affect in the same way and degree banks competing in the market place. Banks should always adjust and align their business to what is going to happen in this environment since they cannot change or modify it. These factors can be classified as an abbreviation in the word SLEPTE (Kreitner, 2007):

- **Social factors**: These factors will be studied as major issues affecting the online banking sector in general and consumer attitude in particular. Social factors may include life style and fulfillment of needs, trust in online channels, trust and awareness in online security, cultural effects that might take place to obstruct the usage of technology, and finally demography as a statistical profile of human population and its criteria.

- **Legal factors** focusing chiefly on the ‘Consumer Data Protection and Legislation’ considering that the online banking sector is threatened by increasing cyber criminality and security struggles which endanger consumer rights.

- **Economical factors and/or conditions** are directly related to social matters, thereby strongly affect it. It will be examined by investigating the ‘Economy Condition and Activity’ along with the ‘Social Financial Status and Savings’.

- **Political factors** are influential right through the established laws and regulations in the Lebanese market. It will be scrutinized via an assessment of the ‘E-commerce Regulations’ taking into consideration that online banking is an online based commerce fraction?

- **Technological factors** finally are considered as the prime effective factors on the online banking sector. It will be probed by exploring facts regarding
‘Online Security and Cyber Crimes’ and finally ‘Online Security Struggle’.

- Ecological factors that focuses on the care of the external environment and decreasing pollution to maintain natural wealth for next generations to maintain durable resource sustainability.

**III- Importance of Consumer Adoption for Online Banking:**

The internet has created a new economic environment all over the world, as it has become a virtual main electronic highway, proving a quick and convenient way of exchanging goods and services on the local, regional and global levels.

Today, consumer driven online transactions or B 2 C (business to consumer) affect industries like travel services, consumer electronics, books and media distribution as well as sports and fitness.

Online services are growing at an incredible pace and all indicators show that electronic commerce will continue to grow to the extent where many organizations will be compelled to either adjust to the changes and deal with the internet or get out of business. Online services have created a highly competitive environment for organizations of all types and sizes, as the internet has provided an equal opportunity for everybody to achieve success with e-commerce, giving everyone access to the same kind of resources (Tara, 2009).

The modern trend of globalization and results, obtained by the shift from central to an open market economy in many parts of the world, led to the need to stimulate the economy in developing countries and some regions of the world. Open markets and foreign aid have created new competitors in the business world, and many organizations from all over the world adopted new mechanisms to improve their business practices and built better relationships in an attempt to increase their competitiveness in global markets (Simone, 2010). It is crucial for firms to adopt what we call online services, it is a way to enlarge markets and satisfy the maximum of needs.

Kamel & Hussein, 2001 stated that there are differences between under developed and developed countries that have adopted new strategies to invest in their information technology infrastructure to facilitate the usage of online services and their participation in global markets. Partnership models between the public and the private sectors in these countries have helped build
modern information infrastructure. However, there are many challenges that hinder the success of e-commerce projects in developing countries including the quality of customers, small market size, the incomplete e-commerce infrastructure, incomplete communications infrastructure as well as cultural and social barriers.

Many strategies have been proposed by Kamel & Hussein, 2001 to facilitate the adoption of online services and e-commerce in developing countries, including:

1- Transparency in policy formulation and implementation by governments, which is an essential element to build a healthy environment for e-commerce.

2- International cooperation between national and international organizations helps build new necessary infrastructure for the application of e-commerce.

3- The role of government in providing a stable and secure environment for the growth of e-commerce, including the infrastructure as well as the legal elements.

In the latest report, issued by the economist’s digital unit in 2010, the digital economy rankings indicated that the majority of countries all over the world have achieved e-readiness to varying extents. This means that the progress in e-readiness differs from one country to another, but all 70 countries, covered by the study, have already laid the foundation for e-readiness, making the internet and information and telecommunication technology important for their economic growth.

According to this report, the main challenge lies in how these countries like Lebanon can extract the maximum benefit out of their digital infrastructure. In other words, the crux of the matter lies in the use of this infrastructure to do businesses digitally through e-business and e-commerce.

An article from “International Journal of Banks” (2002) stated that all economies, whether past or present, East or West, require that certain basic
functions be performed. For example, all economies require methods for making payments faster. In contrast, the institutional arrangements used to carry out these functions change over time and differ across national boundaries. Even when the institutions appear to be outwardly the same, the functions they perform can differ dramatically.

Fundamentally, however, the underlying functions that financial institutions perform change very little. Specifically, the financial system serves six core needs. It must provide

- Methods of making payments in order to facilitate the exchange of goods and services;
- Mechanisms for pooling resources to fund large-scale enterprises;
- Ways to transfer economic resources over time and across distances, as in lending and investing;
- Methods of managing risk, such as insuring, diversifying, and hedging;

have declared that consumer adoption of online banking is directly associated with the success of online banking in fulfilling the model of the technological innovations dispersal proposed by which it incorporates seven characteristics that primarily tend to manipulate consumer adoption of new services/products. The model covers the characteristics of “Relative Advantage”, “Trialability”, “Compatibility”, “Observability”, “Simplicity”, “Perceived Risk”, and finally “Product Involvement”, assuming that four of the characteristics are entirely applicable and successful by the online banking device. These characteristics include relative advantage, trialability, compatibility and simplicity.

Firstly, “Relative Advantage” which pertains to the fact that the consumer has found the new innovation of “Online Banking” superior to its precedent substitute of “Branch Banking” due to its convenient approach which both saves time and grants a permanent 24/7 access to his/her money. So if the Lebanese do not feel that the online banking is giving them additional services they will never adopt this periodic application in their daily lives.

Secondly, “Trialability” refers to the ability, endowed by online banking services to the consumer, to experiment and try the vastness of its systems.
Also, it refers to the provided online guidance which allows the consumer to personally derive the degree of its use and its advantages. All this must be considered while bearing in mind that online banking, from its beginning, has succeeded in attracting the consumer continuously through its effectiveness and ease of use. Thirdly, “Compatibility” refers to the degree by which online banking is compatible, customized and consistent with the needs of the consumer through ensuring the delivery and saturation of these needs. Unfailingly, online banking has fulfilled the consumer’s need for a time saving and easily accessible online financial facility which keeps him/her connected to his/her funds and allows financial features such as paying bills and shifting funds on all occasions. “Simplicity” pertains to the extent at which online banking has delivered a basic and simplistic approach for consumers who are either familiar or unfamiliar with using a PC/Laptop and/or the Internet. Therefore, this issue remains debatable as consumers who are unfamiliar with instruments implicated in online banking still find it difficult to become familiarized with this approach in spite of all the trials of online banking institutions in bestowing guidance and help. On the other hand, consumers who are more able to employ the online machinery declare that online banking has implicated a simplistic approach.

With regard to the perceived risk (loss of money, fraud, steeling of the security code), it has been portrayed as the core dilemma for the adoption of online banking considering the questionable extent by which this conduct may endure the threat of cyber crimes that endangers the consumer’s finances.

On the other hand, the consumer adoption of online banking is a fraction of the technology acceptance chain and is directly related to its model.

The Technology Acceptance Model (TAM) disclosed that perceived ease of use, perceived usefulness, individual differences, and attitudes are the foremost influential characteristics for consumer acceptance of new technological products or services.
In view of the above, online banking has succeeded in delivering to the consumer the perceived ease of use by making every banking procedure as easy as possible with only a few clicks, especially after providing the consumer with all the available guidelines and help feasible. Moreover, online banking has implicated its invention with usefulness which has induced the consumer to adopt and use this facility, thereby making it a need that accommodates the current busy lifestyle as well as a need that provides banking services capable of granting permanent money management, bill payment, and money transfer along with a range of other preferences.

Consequently, after satisfying the needs of the consumer at the levels of simplicity and efficiency, positive and promising consumer perceptions and behavioral patterns have developed regarding online banking and have lead to optimistic attitudes which with time have made online banking a vital and indispensable necessity of life.

In light of the two adoption models settled above, it must be stated that both models revolve around almost the same scope and information’s. Both models associate the adoption of online banking with the success of the invention in question in delivering needs and provoking incitements and advantages as opposed to any other accessible facility such as branch banking or phone banking.

For this, it’s noticeable that the “Relative Advantage” and “Compatibility” characteristics of the model are of the same value as the “Perceived Usefulness” characteristic.

On the other hand, the “Trialability” and “Simplicity” characteristics of the model also refer to the same indication as the “Perceived Ease of use” characteristic.

This is true when taking in consideration that the characteristics indicate that ease of use and convenience of the online banking systems are of the
central attracting features for consumer adoption of this practice. However, it’s apparent that one of the other crucial characteristics such as “Perceived Risk” and “Attitudes” is missing. In view of that, it’s no wonder that the role of perceived risk cannot be neglected as a major contributor in affecting the decision of adopting online banking. This is because the perceived risk is a major concern that stresses people’s behavior as a whole, particularly in the case of online banking, where this risk spins around and threatens people’s financial powers through the issue of cyber criminality and its discouraging reputation. Accordingly, many researchers have stated that perceived risk is a crucial factor that affects and alters people’s perceptions and patterns towards online banking.

On the other hand, with regard to the attitude of consumers, as an element influencing their position from online banking, there is no doubt that the attitude of individuals is the main influential component formulating their behavior or particularly their actions. This is true owing to the fact that the more positive a person’s attitude is towards a service or product the more likely it is for this person to purchase the object in question, or to employ online banking in our research case. Moreover, attitudes are formed by all the characteristics listed in both of the above stated models and through the efficiency of these characteristics in making an encouraging and affirmative optimistic pattern throughout the pursuit of the product/service success.

Referring to the above, it’s vitally fundamental that both characteristics: “Perceived Risk” and “Attitudes”, be treated as extremely imperative factors in the theme or route of consumer adoption of online banking, especially since they can both either incite or hinder its process.

According to research, conducted by Kim. S (2003), only 6% of the internet users in the Middle East purchase products or services online, and 43% of the internet users in the Middle East consider the lack of trust in online payment to be the main reason that prevents this.

The same research stated that 27% of the internet users in the Middle East had only one online transaction experience. The CEO of real opinions stated in
the same research that businesses in the Middle East must play a bigger role in terms of giving internet users more confidence in online transactions. He stated that a large share of the online transactions revolves around airlines, hotels, and paying utility bills.

Similar to any other country in the Middle East, Egypt, has been working on accelerating its socioeconomic and business development, according to Kamel & Hussein, 2001. To this end, it has developed a national plan that outlines its vision to be prepared for a competitive global market environment through investing in the establishment of a comprehensive e-commerce infrastructure.

Online usage is the behavioral factors to buy goods and services. Another factor that hinders the development of online banking in Lebanon is the relatively small number of people which in turn reflects the small size of the market in Lebanon and the relatively small number of skilled and specialized people and firms in the internet and online industry.

A growing number of Lebanese businesses are expressing their interest in online banking services. A study, conducted by Arab Advisors Group, 2012, indicated that the percentage of online banking users reached 3.42% out of the total population. The same study indicated that the total amount of money, spent in 12 months for the year of 2011 using online baking in Lebanon, reached 192 million U.S. dollars.

The Lebanese Ministry of Information and Communication Technology defined online banking in its national online banking strategy carried out in 2012 as:

Transactions done by consumers to check their accounts, transfer money and monitor their monetary status Simone, 2010.

This definition of online banking will be adopted for the purposes of this study, as the study will be applied in Lebanon.
In the same strategy, a list of online baking hurdles was presented and many of them are being considered in this study as critical determinants of online trust, affecting the use of online baking such as the absence of a secure electronic payment system that is essential for any type of online operation.

The strategy also tackled the culture, which is related to the lack of trust, as it suggested that trust is likely to grow as Lebanese become more familiar with online banking. The strategy and this study assume that trust is a prerequisite for the use of online banking.

Another factor is the skills that are related to the lack of business sophistication, where the IT sector finds it hard to respond to the requirements of developing online banking systems.

The national online banking strategy expects that Lebanese will be able to enjoy many benefits of online banking through using it as a channel for selling goods and services to consumers. These benefits include:

1. Lower prices for consumers, as online banking tends to spread information about where to obtain cheaper goods and services.
2. Opportunities for entrepreneurs providing sufficient financing are available.
3. A broader range of goods and services is available to Lebanese both from inside and outside the country.

IV- The Consumer Sociology Toward Online Banking:

1- General Overview

To reach the purpose of linking consumer sociology to online banking the trail should start by explaining that sociology is a mixed wrap that encloses a variety of elements that underline and determine the psychology of the consumer.

So sociology forms and creates the cluster of ideas and concepts in the mind of the consumer to enhance the attitude of the consumer toward online banking. As stated by the sociologist Anthony Giddens, Psychology is the scientific study of people, the mind and behavior. It is both a thriving academic discipline and a vital professional practice for individuals. This scientific study of the behavior of individuals and mental ideas and concepts is called psychology.
So social consumer behavior toward online banking can be done only through the understanding of psychology to understand the motives and drives behind the act of online banking.

The sociology of consumer behavior can be determined through a list of factors like: personality traits, needs, wants, trust in online banking, advertisements, social media, marketing, culture, life style, purchasing power, career and job that the consumer is occupying.

Once the sociology of the consumer is well formed, the psychology of the consumer is ready to act in a specific way toward online banking in a given period of time with a given circumstances, and this creates the fact of consumer sociology toward online purchasing that requires online banking Chung, H.M (2000).

It is to mention that there is no priority in among these above mentioned elements and the impact of each on sociology may differ from one person to another, from one country to another.

These factors consist in a continuous cycle; it is a nonstop sequence of actions and reactions within the mind of every user of online baking. The sequence can be stopped any time for any simple or major reason and this will automatically stop the drive of the consumer toward online banking.

As an explanation to the aforementioned factors, here are some facts about these social factors:

- Economical factors are always related to the purchasing power the consumer enjoys based on his career and his annual return from the job he/she operates in, it may also include prices for the service in use, and the inflation rate Solomon (2000).

- Cultural factors are the most problematical factor that unites a list of dynamic elements as the religion he/she follows; languages he/she speaks, friends from work and school he/she relates to and goes out with; social position in the society, where the consumer lives and what activities he/she likes to do.

- Satisfaction is the summation of contentment, pleasure, happiness that a consumer had in the past and previous experience with the usage of products and services. It is also related to the deficiency of satisfaction if any occurred in the previous usage which will create the level of satisfaction requested by the consumer.
Media, marketing and advertising, are related to campaigns, ideology, and methodology used in promoting services and products in a specific time and place, and how they may affects the sociology of the consumer in motivating or hindering online usage.

Needs and wants are the main reason behind the usage of online banking, if the need is not present than the want will not take place.

Trust, feelings and perspectives are the data entry to the mind of the customers from the external environments, individuals and factors surrounding the consumer.

Communication is about what concepts, notions, theories and believes are communicated between the consumers and his/her friends, family members, neighbours, and colleagues. This communication may transmit new positive or negative impressions and thoughts.

Career and job, is the effective social level that the consumer enjoys from what he/she effectively does and applies in life. The applicable job may force certain types of needs and wants with a new category of psychology and behaviours.

2- Social Factors Affecting the Consumer Online Purchasing Behavior and Attitude:

Research has shown that consumer behavior is difficult to predict and it’s a complicated fact, even for experts in the field. Social functions can be categorized into social choice and welfare functions.

There are a lot of factors to understand the field of consumer behavior, and many ways to go for it. Although people have certainly been consumers for a long time, it is only recently that consumption has been the object of formal study. Many different perspectives and theories shape the field of social consumer behavior. To reach this purpose twelve theories will be discussed below with a given criticism to each to precise the main and primary social factors that may affect directly the practice of online banking.

3- The Pyramid of Consumer Behavior:

It is a pyramid classifying factors in two main parts, the first belongs to the top of it and those belonging to the lowest level of the pyramid (Solomon 2000).
Factors close to the top of the pyramid concentrate on the individual consumer (micro issues), and those near to the bottom are more interested in the aggregate activities that occur among larger groups of people, such as consumption patterns members of a culture or sub-culture share (macro issues).

For the customer micro and macro issues have same importance to make a behavior and take decisions to use online banking or not to use it.

Before making the decision customers may be concerned about individual factors and sociological elements at the same time due to the fact that consumer behavior is a social science and not only personal or individual.

When talking about consumer environment, this refers to everything external to consumers that influence what they think, feel, and do. It can be social or physical stimuli. Social stimuli are the one that influence consumers such as the actions of others in cultures, subcultures, social classes, reference groups, and families. On the other hand, physical stimuli include stores, products, advertisements, and more that can change consumers’ thoughts, feelings, and actions. (Solomon, 2000).

This theory is based on two main factors, the first is internal to the customer, and the second is external.

**Critics:** Some sociological factors cannot always be classified in the macro or the micro-environment.

**4- Two Perspectives on Consumer Research:**

This research proposes that the social environment is a paradigm (prototype) dominated by the discipline of consumer behavior, but some believe it is in the middle of a paradigm shift, which occurs when a competing paradigm challenges the dominant set of assumptions.

- The first assumption, underlines the dominant paradigm, called positivism (or modernism). This perspective emphasizes that human reason is supreme and that there is a single objective truth that science can discover. Positivism encourages us to stress the function of objects, to celebrate technology, and to regard the world as a rational, ordered place with a clearly defined past, present, and future. It highlights the dominance of human reason and the objective search for truth through science (Qureshi, 2009).

- The second perspective is the newer paradigm of inter-pretivism (post-
modernism) which questions these assumptions. It emphasizes the importance of symbolic, subjective experience and meaning is in the mind of the person. Proponents of this perspective argue that our society emphasizes science and technology too much, and they feel that this ordered, rational view of behavior denies the complex social and cultural world in which we really live.

The consumer attitude is always based on a variety of assumptions that can be formed and joined throughout customer’s beliefs and understanding (social environment) of what’s going on around him/her:

- The first perspective is to focus on the domination of assumptions (human reasoning).
- The second perspective highlights the importance of subjectivity.

Critics: The customer perspective can’t only be based on human reasoning, symbols, feelings and assumptions. Sometimes, the past and the present might be clear when it is not the case for the future as this research assumes.

5- The Wheel of Consumer Behavior:

It is a wheel because it is constantly rotating together with the continuous changes in consumers and in marketing strategy. Marketing strategy serves as the center because all the marketing activities happen here and it is designed by marketing organizations to influence the three elements in the wheel. It is a wheel since it always comes back from where it starts; it is always rotating and focuses on 3 main factors, consumer behavior, consumer affect and cognition, and consumer environment.

This theory considers that customer’s choices are always changing due to environmental factors in the internal and external surroundings. These factors may influence the customer’s attitude either in a positive or negative way.

To explain this wheel it is to mention that:

- Consumers in the market place find a variety of options, products and services.
- It examines how the individual receives information from his or her immediate environment and how this material is learned, stored in memory, and used to form and modify individual’s attitude and behavior (Solomon, 2000).
- The wheel considers consumers as decisions makers.
- The wheel expands the focus by considering how the consumer functions as part of a larger structure. This structure includes the influence
of different social groups with which the consumer belongs and identifies, including social class, ethnic groups, and age groups.

- In the wheel consumers are affected by culture.

**Critics:** This theory considers consumers as pure scientific decision makers, as a conclusion it considers them as rational and systematic buyers and sometimes customers are not always scientific in what they buy and purchase, they may also be emotional decision makers and foolish.

6- **The Theory of Reasoned Action (TRA).**

To better understand this theory, it is important to start by defining what an attitude is. The psychologist Daniel Katz defined an attitude as having 3 components: affect, behavior, and cognition.

Affect is how a consumer feels about an attitude object. A behavior refers to the intention to take action about it (but an intention does not always lead to an action and to an actual behavior).

It is important to understand a behavior and an attitude to be able to predict and anticipate needs and wants and to project these needs and wants in the future. In the TRA the consumer always has two ways that may create the intention then lead to create a behavior or an action.

- The first way is based on the factor of normative beliefs that may create a specific attitude toward a product or a service. (Harris, 2010).

- The second way is based on the motivation to comply (obeying and to observing things and products in the market), this motivation may create a subjective scenario and standards.

**Critics:** Creating the intention of using online banking, are not only based on normative beliefs and motivation, since these two factors are pure subjective and personal. Some beliefs are objective and cannot be treated and processed by feelings and emotions.

7- **The Theory of The ABC Model of Attitudes:**

The ABC model emphasizes the interrelationships among knowing, feeling, and doing. It is hard to determine consumers’ attitudes toward a product simply by identifying their beliefs about it. All three components of an attitude are important, but their relative importance varies depending on a consumer’s level of motivation with regard to the attitude object, whether they are light or heavy users, and so on.
It is crucial to know how a person combines these elements in different ways to create an attitude. In the ABC model, the concept of hierarchy is often used to explain the relative impact of the three components. Each hierarchy specifies that a fixed sequence of steps occurs en route to a specific attitude (Harris, 2001).

These 3 levels of hierarchy are;

- **Standard learning hierarchy** in this level customers may use their beliefs that can affect their behavior, at this level the customer is considered as motivated and involved in processes even if they are complex. At this level learning is important for customer to be able to memorize knowledge and data as a way to protect his attitude of consumption.

- **Low involvement hierarchy** when customers are not so motivated and involved in a process of feeling the commitment toward the usage of a product or a service.

- **Experimental hierarchy** based on a specific experience and motives that play a major role in attitudes and behaviors, and this is the doing action.

**Critics:** The purchasing process is a complicated scenario; it can’t be concluded in three levels.

It’s not always enough to know about a product/service. Sometimes it is not a trio of knowing, feeling and doing, it may be a duo of knowing and feeling without doing and acting.

8- **The Consistency Theory:**

Based on this theory, the customer attitude is evaluated based on thoughts, beliefs, ideas, and subjective concepts.

The consistency principle is using what is mentioned above to maintain consistent, stable and uniform behaviors that can motivate us. If necessary, the customer may change all of his/her beliefs and feelings to make an attitude consistent with his/her experiences. This theory is an important reminder to underline that attitudes are flexible, and changeable. Attitudes are always shaped by external forces and circumstances (Kreitner, 2009).

This theory is pure individual and doesn’t take into consideration objective approaches and concepts.

It considers that attitudes are stable, balanced and consistent since they are
based on what motivates us and makes us happy.

**Critics:** Attitudes may change from one time to another due to a modification in purchasing power or due to a new promotion or a new entrant’s/ competitor’s product in the market.

This theory is based on feelings and emotions and takes into consideration external factors. External factors can’t always be judged in a subjective way.

**9- The Cognitive Dissonance and Harmony Theory:**

This theory states that when a person is confronted with contradiction (based on the feeling of inconsistency) among attitudes or behaviors, he/ she will take some actions to resolve this “dissonance”, it can be by changing this attitude, or canceling a behavior, or even adding some new situations (changing an attitude is based on a reasonable sequence of previous actions or stories). The theory has some important ramifications for attitudes because situations often confront customers where there is some conflict between attitudes and behaviors.

According to this theory, customers motivation to reduce the negative feelings of dissonance makes them find a way for their beliefs and feelings to fit together.

The theory focuses on situations in which two cognitive elements clash. A customer may reduce dissonance when he/she eliminates ads, promotions, advertisements and mouth to ear effects (Solomon, 2000).

A dissonance or a disagreement can take place when there is conflict and a feeling of inconsistency. This conflict creates negative feelings and customers try the best to minimize these feelings.

**Critics:** Not every negative feeling is a dissonance. Some negative feelings are just passable and acceptable.

**10- The Self Perception Theory:**

This theory provides an alternative explanation of dissonance theory. It assumes that customers observe their behavior to determine just what their attitudes are, much as we assume that we know what another customer’s
attitude is by watching what she/he does (Solomon, 2000).

This theory states that a customer maintains consistency by inferring that we must have a positive attitude toward an object if he/she bought or consumed it (assuming that he/she freely made the choice).

Self perception theory is relevant to the low-involvement hierarchy because it involves situations where a person initially performs a behavior in the absence of a strong internal attitude. It is an explanation to the dissonance theory. It is based on the fact that consumer should always maintain positive feelings toward an object/product/service and minimize negative feelings.

Critics: It sometimes happens that consumers experience negative feelings toward a purchased product. Sometimes, even if feelings are negative customers do purchase especially when it comes to medicines.

11- The Social Judgment Theory:

This assumes that people assimilate new information about attitude objects in light of what they already know or feel. The initial attitude acts as a frame of reference, and customers categorize new information in terms of this existing standard.

Consumers usually develop a subjective standard when they make judgments about attitude objects.

One important aspect of the theory is that people differ in terms of the information they will find unacceptable. They form latitudes of acceptance and rejection around an attitude standard. Customers will evaluate ideas falling within latitude favorably, but they are more likely to reject those falling outside of their zone (Elaine Harris (2001)).

Critics: Customers may create standard subjective judgments that are not always correct; and based on this judgment they may accept and reject scenarios for specific attitudes and behaviors.

12- The Balance Theory:

Balance theory considers how a person perceives relations among different attitude objects, and how the act remains consistent or balanced. This perspective involves relations (always from the perceivers’ subjective point
of view) among three elements, so the resulting attitude structures triads (Solomon (2000)).

A balance theory reminds customers that when they have balanced perceptions their attitudes also are likely to be stable. When customers experience inconstancies they also are more likely to change their attitudes.

Balance theory also helps in explaining why consumers like to be linked to positively valued objects.

Critics: This theory explained that only negative aspects lead to a modifiable attitude. In fact it’s not always true, sometimes positive factors may also lead to modifiable and changeable behavior (when a customer appreciates a recommended product by a friend or is attracted by a new wrapping or a new advertisement for a product that he/she is not used to buying).

13- Drive Theory:

Focuses on biological needs, these needs may produce unpleasant states of arousal/encouragement. The arousal of this tension motivates us to reduce it. Some researchers feel this need to reduce arousal is a basic mechanism that governs much of our behavior (Solomon, 2000).

In other contexts, tension refers to the unpleasant state that exists if a person’s consumption needs are not fulfilled.

If a behavior reduces the drive, the customer naturally tends to repeat it. Drive theory runs into difficulties when it tries to explain some facts of human behavior that run counter to its prediction. This theory focuses on biological and physiological needs that may create discouragement for the consumer. Customers try their best to minimize these unpleasant facts by eliminating the drive.

Critics: The drive theory in absolute value takes into consideration negative drives. While sometimes drives can be positive.

14- Consumer Behavior Based on Satisfaction:

Based on a study for the professor (Solomon, 2000) at the University of Clarkson, customer’s satisfaction is affected by the following:
- **Service Quality:** The bankers offer equal service quality to their customers. Banks should always offer basic and common service quality and personalize and adapt other services as a way to meet customers’ expectations and needs.

- **Handling Customer Complaints:** banks should investigate the reasons behind customer complaints and take required measures to avoid their repetition.

- **Security:** With their services developing along the lines of technological advancements and electronic banking, this will insure technical and legal measures required for the security of processes involved in all service media and different service channels against victimization of customers.

**Critics:** Satisfying a customer is a package of inter-related factors that can’t be based on three elements only.

**IV- Conclusion**

As a conclusion for what has been revealed before, these twelve articles highlighted a list of significant social dynamics that are essential to form the social force in the consumer brain to execute what is called online purchasing. These elements are as follows:

- The macro and micro environment that forms the personal and collective factors that might shape the main aspects toward the usage of online purchasing.

- Assumptions that can be rational and subjective.

- Marketing that may change the types and the nature of needs and wants, and form new customer behaviors.

- Motivators and beliefs are crucial to social factors.

- Subjective concepts produced by external forces surrounding the customer.

- Dissonance that customers try their best to get over and return to balance in positive attitudes.

- Linking social attitudes to objects.

- Biological factors that create discouragement.
Quality, security and complains that banks offer to customers.

As a final response the problem statement proposed in the aforementioned article the answer is that sociology is the main factor behind the drive that plays the major role in motivating, attracting and exciting the consumer to use online banking and that is certainly related to a diversity of available socio-cultural and individual factors surrounding the consumer that may stress the decision to undergo the experience of online banking. Sociology is considered to be the mind mapping to every customer (Harris, 2001).

The final outcome of this article is positive, so the answer is yes, there is a positive correlation between the consumer sociology and the act of online banking usage.

Consumer sociology affects deeply consumer online banking. It is not only the fact of sociology, but also the above listed factors that affect the consumer’s sociology that may take place and affect the action of online banking.

To finish, online banking was found to play a critical role for consumers. Also, it was apparent from the result of this article, and as an answer to the problem statement, that there are major factors that may affect the success of online usage and form some chief social elements around this practice.

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