

## **Factors Affecting the Way Financial Consumers in Turkey Regard Internet Banking**

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### **Abstract**

Although the number of Internet users is ever increasing, the number of Internet banking users has not increase as expected. In order to get to the core of this problem, it is critical to understand how personal preferences and perceptions of customers affect the internet banking use. This study investigates the factors affecting the way financial consumers regard Internet banking, using the Technology Acceptance Model (TAM). In this respect, four hypotheses were developed as part of the framework of this research. Surveys were developed in order to collect data; the data was then delivered to academics working in Turkish universities. Three hundred and forty two surveys were then analyzed. Data obtained was analyzed using the structural equality model. According to the findings of the analysis, the most important factor affecting the intention to use Internet banking for financial consumers is the perception of trust. Ease-of-use, convenience and security considerations were among the other factors affecting the intention to use internet banking.

**Keywords:** Turkish Banking Industry, Technology Acceptance Model, Internet Banking, Structural Equality Model