

# Consumer Behaviour In Banking

Knowledge Transformation and Innovation in Global Society Hoa Van Thi Tran 2024-02-27 This is the first book to fully explain the changing management and business models in the current era of important new developments in knowledge and information occurring all over the world. The research and its outcomes presented here focus especially on diverse cases from emerging countries in East Asia, where local companies face similar technological change. The pandemic has seriously changed people's lives and affected the development of society as a whole, while digital technologies have become even more greatly in demand. Those are very difficult to fit into traditional management models created decades ago, however. For the successful implementation of such a transition, new paradigms, models, and technologies for the transformation of control systems are needed. To meet that need, a new paradigm to bring about innovation under the new knowledge transformation system is required. This book presents the experiences of beginning such a knowledge transformation in East Asian countries. Despite the fact that the countries are in the same geographical region, their experiences are quite diverse, determined by cultural, historical, religious, and psychological factors. These differences appear not only in such important areas as R&D processes, but also in production, finance, HR management, and marketing. Readers will find innovative solutions for the transformation of management in the new knowledge transformation system that is the focus of this book.

*The Customer's Guide to Banking* Henry Warren 1904

**Consumer Trends in Banking and Insurance** Ulrike Schöneberg 1996

**Consumer Behaviour and the Usage and Adoption of Home-based Banking in the United Kingdom** Robert Hamilton 2000

**Proceedings of the Standing Senate Committee on Banking, Trade and Commerce** Canada. Parliament. Senate. Standing Committee on Banking, Trade and Commerce 2007

**The Psychology of Financial Consumer Behavior** Dominika Maison 2019-02-28 This book stresses the psychological perspective in explaining financial behavior. Traditionally, financial behaviors such as saving, spending, and investing have been explained using demographic and economic factors such as income and product pricing. The consequence of this way of thinking is that financial institutions view their clients mostly from the perspective of their income. By taking a psychological approach, this book stresses the perspective of consumers confronted with a quickly changing financial world: the changing of financial offers and products (savings, investments, loans), the changing of payment methods (from cash to cheques, cards and mobile payments), the accessibility and temptation of goods, and the changing of insurance and pension systems. The Psychology of Financial Consumer Behavior provides insight into the thought processes of consumers in a variety of financial topics. Coverage includes perceptions of wealth, the pleasure or pain of spending, cashless transactions, saving and investing, loans, planning for the future, taxes, and financial education. The book holds appeal for researchers, professionals, and students in economics, psychology, economic psychology, marketing and consumer science, or anyone interested in financial behaviors.

**Consumer Behaviour Analysis** Gordon R. Foxall 2002

**A Theoretical Model of Consumer Behaviour in the Financial Services Industry** Antony Beckett 1998

**Consumer Behaviour for the Banking Industry (focusing on Credit Cards and ATMs).** Oliver Y. Y. Ho 1987

Religion and Consumer Behaviour Gaurav Gupta 2023-02-28 Religion is an important part of individual lives, playing a major role in our decision

making and purchasing. Understanding the influence of religion on consumer behaviour is therefore an essential practice for business. The COVID-19 pandemic has especially enhanced the influence of consumers' religiosity on their consumption decisions. This book concentrates on understanding the relationship of religiosity with various aspects of consumption and consumer behaviour to improve policy and build on an under represented topic. In this edited collection, expert contributors, academicians and researchers discuss the influence of religion on consumer behaviour in depth including the "dark side" of religion on consumers' consumption behaviour and religious cults. The chapters also explore the ethical issues surrounding consumption and the role of religion on branding and sustainable practices. With a broad perspective, the book draws on examples of practices from Christianity, Islam, Hinduism and Buddhism. This book will be a particularly valuable resource for scholars and upper level students of marketing, consumer behaviour and consumer psychology. The interdisciplinary perspectives will also appeal to those studying sociology and globalization.

Consumer Behavior in the Banking Industry William N. Willcutt 1974

**Marketplace Behaviour of Malaysian Consumers** Nelson Oly Ndubisi 2006 Six varied papers on marketing issues in Malaysia - an interesting mix of research. Two papers address internet banking and consumers' attitudes to operating their accounts and financial business in this way. One paper looks at consumers' response to sales promotional tools and another at effects of gender on purchase decisions. The two final papers look at the influence of the family structure on purchase decisions and the ways in which Malaysian customers articulate their dissatisfaction. A useful adjunct for anyone looking to market in this region.

A Study On Consumer Behaviour Towards E-banking Services Dikshita Kundra 2020 The paper lays down its special focus on E-banking services provided by various banks and its usage and satisfaction among its consumers. As the world is transforming is at a stunning rate, technology can be viewed as a major accelerator around us. The face of banking has changed the most in the recent five years which is primarily due to the competition level, changes taking place in the technology as well as

lifestyle of people. A total number of 200 people from Delhi NCR were taken as respondents for the research. An attempt has been made in order to examine the customer's satisfaction and adoption of E-banking services including the factors that motivates them and further problems faced by them. Chi-square analysis with respect to age and type of bank as well as correlation analysis has been employed to study their relationship. The study states that majority of respondents use ATM service the most and are satisfied with the services of their banks, moreover 24X7 availability of E-banking motivates them the most towards availing these services and the problems faced are resolved mostly by customer care services. Moreover, there has been reduced in the visits to banks after they started using E-banking services from their respective banks.

Marketing and Mobile Financial Services Aijaz A. Shaikh 2018-12-21

Mobile financial services (MFS) are of major interest and importance to both researchers and practitioners. The role played by nonbanking actors including telecoms and FinTech firms as well as other participants, such as PayPal and Amazon, in developing and deploying innovative financial and payment services is undeniable. Peer2peer (P2P) payments from nonbank services are becoming increasingly commonplace and will shortly be codified by EC (EU?) regulations requiring banks to provide access to consumer data for third-party app developers and service providers. Three major mobile financial systems—mobile banking, mobile payments, and branchless banking—currently dominate the electronic retail banking sector. Although interconnected and interrelated, their business models, regulatory frameworks, and target markets are distinct. This book provides a unified perspective on MFS and discusses its evolution, growth, and future, as well as identifying the frameworks, stakeholders, and technologies used in financial information systems in general and MFS in particular. Academics and researchers in digital and financial marketing will find this book an invaluable resource, as will bank executives, regulators, policy makers, FinTech professionals, and anyone interested in how mobile technology, social media and financial services will increasingly intersect.

**Reliability and Statistics in Transportation and Communication**

Igor Kabashkin 2021-02-06 This book reports on cutting-edge theories and methods for analyzing complex systems, such as transportation and communication networks and discusses multi-disciplinary approaches to dependability problems encountered when dealing with complex systems in practice. The book presents the most noteworthy methods and results discussed at the International Conference on Reliability and Statistics in Transportation and Communication (RelStat), which took place remotely from Riga, Latvia, on October 14 - 17, 2020. It spans a broad spectrum of topics, from mathematical models and design methodologies, to software engineering, data security and financial issues, as well as practical problems in technical systems, such as transportation and telecommunications, and in engineering education.

**Consumer Behavior in the Banking Industry** Jimmy Ho 2013

**An Exposition of Consumer Behaviour in the Financial Services**

**Industry** Antony Beckett 1999

An Investigation Into the Factors Influencing Consumer Behaviour in the Online Banking Industry Yasheen Kasavelu Naidoo 2002

**The China Information Technology Handbook** Patricia Ordóñez de Pablos 2010-03-23 Miltiadis D. Lytras and Patricia Ordóñez de Pablos Department of Computer Engineering and Informatics, University of Patras, Greece Dept. of Business Administration and Accountability, University of Oviedo, Spain China is a fast-growing emerging economy and current impressive economic growth rate of almost 9 percent annually. Its contribution to global GDP growth since 2000 has been almost twice as large as that of the next three biggest emerging economies (India, Brazil and Russia) combined. Some even refer to China as the mother of emerging markets and transition economies. Directly or indirectly the Chinese economy has influenced interest rates, prices for raw materials and wages in the western established economies. Currently China is the most R&D intense of emerging market countries and is seventh of all countries in the world. Its economic power is exemplified by the fact that it is expected to be the fifth largest source of outward foreign direct investment during 2004- 2007. Working with

Chinese firms has become a reality for the vast majority of managers in Western countries. With its high growth rate, the presence and impact of the Chinese economy will only become larger. With China's importance on the global scale set to grow faster than ever - shows a unique window to observe the changes that will chart the course of the future in this region of the world. One of the keys to dealing with China is understanding the complex dynamic between rapid change and tradition.

**Service Quality and Customer Satisfaction in Private and Public Sector Banks in Kerala: A Comparative Study** Laly Antoney

Quality and satisfaction are the key indicators of corporate competitiveness. Measurement of customer satisfaction based on the service quality is to be done independently and objectively to establish baseline for improvements in service delivery. Assessing customer satisfaction periodically allows bank management and policy makers to identify customers' needs, expectations, perception and the perception-expectation gaps. The current study covers a comparative analysis of service quality and customer satisfaction among the customers of public and private sector commercial banks in Kerala. The research questions that are addressed in this study are on expectations and perceptions of retail customers from their preferred banks, relationship between service quality and customer satisfaction and the difference between the satisfaction level among private and public-sector banks in Kerala. In order to answer the above research questions, the problem is stated as "Service Quality and Customer Satisfaction- a Comparative Study between Public Sector and Private Sector Banks of Kerala." A descriptive and analytical research was carried out by collecting responses from customers of three prominent banks from private and public sector each. This was done through an online structured questionnaire based on SERVQUAL model during July 2015 to July 2016, prior to SBI consolidation. Primary data is analysed using SPSS (V.21). Kolmogorov-Smirnov Test for the Normality is used to ensure normality of data distribution, Cronbach Alpha coefficient is used to measure reliability and validity is tested with the panel of experts. Mean, S.D. percentage, cross tabulation are used for descriptive and univariate analysis.

Structural Equation Modelling, Confirmatory Factor Analysis and regression path analysis are used to conduct inferential and multivariate analysis. Z-test, Independent T-Test, Chi-Square, ANOVA Pearson Correlation, and post hoc tests are used for testing of hypothesis and comparative analysis. Modelling is done using Structural Equation Modelling approach and Path Analysis. The study reveals that the antecedents of customer satisfaction of retail banking customers of Kerala are reliability, assurance, empathy and tangibles. Responsiveness dimension do not affect customer satisfaction of banks in Kerala. There exists a gap between expected service quality and perceived service quality. Study reveals that there is significant positive correlation between service quality and customer satisfaction in the retail commercial banking services in Kerala. The level of customer satisfaction in public sector banks and private sector banks are not significantly different but same. Similarly, it is also found that, there is no significant difference in the customer satisfaction between sample banks like State Bank of India, State Bank of Travancore, Canara Bank, from public sector and Federal bank, South Indian bank and ICICI bank from private sector.

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