

Internet banking adoption among mature customers: early majority or laggards?

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Finland is a world leader in electronic banking, and over 39.8 percent of all retail banking transactions were made over the Internet in August 2000. Using the data of a large survey, we analyzed mature customers' Internet banking behavior. Internet banking was the third popular mode of payment among mature customers. Household income and education were found to have a significant effect on the adoption of the Internet as a banking channel, so that over 30 percent of wealthy and well-educated mature males make e-banking their primary mode of making payments. Perceived difficulty in using computers combined with the lack of personal service in e-banking were found to be the main barriers of Internet banking adoption among mature customers. Internet banking was also found to be more unsecured among mature customers than bank customers in general.

Keywords: [Services marketing](#), [Internet](#), [Banking](#), [Consumer behaviour](#), [Finland](#)

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