

ABSTRACT

The purposes of this study were to: ascertain the attitudes of mature consumers toward e-banking service; find the reasons for e-banking adoption or resistance by mature consumers, and explore the reactions of mature consumers who support or avoid using e-banking. The population in this study was 100 civil servants working in Office of the Civil Service Commission with different backgrounds. Quota and snowball sampling techniques were employed to draw samples from OCSC civil servants.

The questionnaires were designed from a literature review. The research design is based on one-shot contact. 100 question forms collected were analyzed by using descriptive statistics which includes frequency and percentage. The results in percentage indicate their attitudes toward e-banking. The study of attitudes of the respondents toward e-banking is divided into seven dimensions: convenience, easiness, time savings, compatibility, cost, safety, other relevant attitudes with 30 statements in total. Most respondents showed a positive attitude toward 17 statements out of 30 statements concerning e-banking service, so it could be said they tend to adopt rather than resist this service. Nevertheless, it seems that the adoption is beginning. In the future, if this service is developed until it suits the demand of the mature consumers, the rate of adoption will be higher.

Although the majority of respondents showed positive attitudes to most dimensions of this service, such as *convenience*, *easiness*, *compatibility* and *cost*, they showed negative attitudes toward internet banking overall because they thought that this type of e-banking was complicated and some transactions via this service, such as bill payment and funds transfer, were hard for them. Also, their attitude toward *time savings* was positive, but not for all statements, because they accepted that they become awkward when using e-banking funds transfer or bill payment, and this service sometimes might take a longer time, especially when they do not know how to use it properly. Apparently, most attitudes toward the *safety* dimension of this service were negative, so this dimension might lessen the rate of adoption of this group of consumers. For relevant attitudes, most respondents showed positive attitude toward most statements, but the attitude toward internet banking generally, and making large amount money transactions was negative.