

Customers' characteristics of behaviour to use tech-marketing in banks: Propositions for future research

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Introduction

Customers play a vital role in the marketing world. Without customers, marketers cannot continue to exist in the marketplace. Technological application into marketing activities increases the global access for customers to identify all the details of different products and services. Marketers needed to embrace the applications of technologies into their business or marketing activities. The Internet is the biggest medium to contact and provide direct information to the customers which reduce transaction cost for marketers. Information superhighway and electronic devices in the home create more and more "market choice box" for the customers. In Sri Lanka, still, there are few technology-based marketing approaches in private owned licensed commercial banks in an effective manner. Especially, Northern Province private owned commercial banks want to develop more on technical aspects. Before that, marketers want to give more concern on technology applications into the overall marketing activities by way of understanding the key part of customers' characteristics. There are customers by means of different cultural groups and also various religious groups with different characters of consumption behaviours. Many researchers have done their research works on the subject of consumer behaviour (Bellman, Lohse and Johnson, 1999). While marketers understand or study consumer behaviour, they want to know about customer characteristics. But, most of the researchers have neglected the area of customer characteristics in a deep manner. Especially, behaviour to use tech-marketing related to customer characteristics research studies have not been conducted in Sri Lanka. This is the big "knowledge gap" in this study. This research study mainly focuses on analyzing the past studies to prepare the future research on customer characteristics with behaviour to use tech-marketing. It's very much appropriate to develop propositions and propose a new model for this current phenomenon of technology marketing. In this contemporary situation, this research contribution is to give the massive significances to private owned licensed commercial banks.

Literature review

Nowadays, there is a huge amount of interest from academic researchers in worldwide on the subject of technology and marketing. For examples: The practice of marketing under the pressure of continuously updating the marketing capabilities platform (Purcarea, 2016), Understanding digital marketing: marketing strategies for engaging the digital generation (Ryan, 2016), Information and communication technologies in tourism 2017 (Schegg et al, 2017) and so many other studies are in every field. Many previous studies showed that "technology marketing" is diversely depending on the user. Because of dynamic technological changes, researchers have revealed in two different views of marketing. The first meaning is marketing has the term selling, influencing and persuading and other one is that marketing is seen as a huge and increasingly dangerous technology, making it possible to sell persons on buying things, propositions, and causes they either do not want or which are bad for them.

In 2015, Jason Heller, a global leader of McKinsey Digital Marketing Operations clearly stated that "Putting in place effective marketing technology really all starts with understanding how the consumer is changing and which channels are experiencing growth and why. Companies need to develop their strategies and objectives based on clear insights about both of these areas. Then they need to create the organizational structures and build capabilities to support them. The last decision is what channels and technology are there to use". At the same time, Scott Brinker, co-founder and CTO, ion interactive (2015), revealed that there are two dimensions for the challenges of making marketing tech effective. One is the technical challenge of selecting, integrating, and operating all these systems and their data through the lens of traditional IT management. That's a nontrivial challenge itself. The second bigger challenge is transforming the way marketing uses these tools. In the marketing organization, the richness of information exchange information, the volume of information, information in systematic language involves more beneficial for supply chain management (Moharana, Murty, Senapati and Khuntia, 2011). On the other hand, after the technology adoption, there are new business entries into existing markets with new and advance offering that attract the customers after the technology adoption. The development of a direct marketing context is being boosted through digital technology application. Especially, mobile marketing application induces better communication with customers and brings the speed responses. Mobile digital technology gives the greater advantage of direct marketers to succeed in the marketplace. Direct marketers are needed to enhance their capabilities in the e-marketing and m-marketing digital environment (Mort and Drennan, 2002).

Summary of the variables of customers' characteristics and antecedents of behaviour to use tech-marketing in banks have been shown in the following table (Table 1.). From first to last, researchers tried to summarize all the referential sources of the current research topic of customer characteristics on behaviour to use tech-marketing.

Table 1. Selected studies under customer characteristics on behaviour to use tech-marketing

Customers' characteristics variables and dimensions		Antecedents of behaviour to use tech-marketing	Study
Cultural:	Culture, Social class	Adoption of personal internet banking services, banker-customer interaction, mobile multi-media services and e-service quality	Jaruwachirathanakul and Fink, 2005, Constantiou, Papazafeiropoulou and Vendelø, 2009; Lee, McGoldrick, Keeling and Doherty, 2003, Howcroft, Hewer and Durkin, 2003
Social:	Reference groups, Family, Roles and status	Adoption and use of personal internet banking services, wireless computing system, factors underlying adoption, adoption of technology and acceptance of technology	Prompattanapakdee, 2009, Elliott and Phillips, 2004, Brown, Venkatesh and Bala, 2006, Al-Gahtani and King, 1999; Rao and Troshani, 2007, Mansumittrchai and Chiu, 2012
Personal:	Lifestyle, Age, Life-cycle stage, Occupation, Personality	Adoption of internet banking, acceptance of innovations, mobile banking adoption, consumer lifestyles, online buying behaviour, purchased over the internet, customer relationship management, customer demand and man-machine interaction	Mauro et al, 2007, O'cass and Fenech, 2003, al Afa et al, 2012, Bellman, Lohse and Johnson, 1999; Pagani, 2004; Teo and Pok, 2003, Phau and Meng Poon, 2000; Hernández, Jiménez and José Martín, 2011, Kamakura, Mela, Ansari, Bodapati, Fader, Iyengar, Naik, Neslin, Sun, Verhoef and Wedel, 2005, Morganosky and Cude, 2002, Onditi, 2013;

Psychological:	Attitudes, Motivation, Perception, Learning, Beliefs	Behavioural intention to use Internet banking services, perceived usefulness and perceived ease of use, internet-banking services, web experience, adoption of internet banking, connections to the internet and household tech-adoption	Zolait, 2010, Davis, 1989; Taylor and Todd, 1995; Yu et al.,2005; Teo and Pok, 2003, Safeena, Date and Kammani, 2011, Jun and Cai, 2001; Lee and Lin, 2005, Stanton, 2004, Fillion and Le Dinh, 2007, Constantinides, 2004, Akinci et al, 2004
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Methodology

Previous literature provides us with a flush foundation on which a research framework for the study of customer characteristics on behaviour to use tech-marketing to be built. Well-built theoretical and conceptual frameworks can be developed via an incorporation of constructs from different research traditions and disciplines (Douglas et al.,1994). In this study, we review the past literature of customer characteristics associated with behaviour to use tech-marketing and analysis the theories and underpinning aspects. In the study of analyzing the past to prepare for the future: writing a literature review, Webster and Watson (2002) stated that an effective review facilitates theory development, closes areas where a plethora of research exists, and uncovers areas where research is needed. They strongly recommended a systematic and structured approach in search and review in writing sound IS literature reviews.

In this study, we conducted an exhaustive and systematic electronic search using bibliographic sources with keywords such as "Customer characteristics in online banking", "Customer characteristics in e-banking", "Customer characteristics in technology adoptions" and "Customer characteristics in technology usages" in our literature search and analysis. A total of 150 electronic copies of articles in the area of customer characteristics on behaviour to use tech-marketing in banks were identified from 1962 to 2018 from digital libraries and online databases. But, approximately 30 research articles in the area of customers' socio-cultural,

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Results and Discussions

Technology is not only the facilitator to the marketing activities but also the creator of new business and marketing models. Through the internet, marketers can expand their activities into new markets. Organizations are in the highly competitive environment because of the changes in economy, society and politics which are made by powerful technologies (Apulu and Latham, 2011). According to Nicosia (1966), the black box model shows the interaction of stimuli, consumer characteristics, and decision process and consumer responses. Most of the psychological theories are supported by signs of gender differences, denoting that males and females have different gender-based perceptions. Different perceptions lead to influence customers' preferences and decisions during shopping (Chavosh, Halimi, Namdar, Choshalyc and Abbaspour, 2011). Choon, Kai and Matthew (2009) have done a study on the titled "web strategies to promote internet shopping: is cultural-customization needed?" and identified culture characteristics gaps. As per past technology acceptance model (TAM) studies of personal internet banking (PIB), personal relationships and peer Influence directly effect on attitude and intention as external subjective norm variables (Prompattanapakdee, 2009). Nevertheless, according to the study by Jaruwachirathanakul and Fink (2005) in Thailand, characteristics of culture do not emerge as important determinants of the adoption of PIB.

According to the past relevant studies on adoption of internet banking (IB), the past research models consist a few individual characteristics such as having home PC, age, income, education, gender. Therefore, researchers have ensured that young male PC owners who have a degree and higher income are willing to adopt IB (Mauro, Hernandez and AfonsoMazzon, 2007). Hogarth, Kolodinsky and Gabor (2008) have done a study about the Consumer payment choices: paper, plastic, or electrons and used the data from the Surveys of Consumers. They have examined the portfolio of payment choices that different groups of consumers use and identify the socio-economic, demographic, and attitudinal characteristics of groups of consumers that fall within those choice sets. The study of "The influence of demographic factors and user interface on mobile banking adoption: a review" has covered the past studies which have analyzed the influence of demographic factors and user interfaces on the adoption the financial solutions (Internet Banking and Mobile Banking) (alAfeef et al, 2012). Laforet and Li (2005) have done a study on Consumers' attitudes towards online and mobile banking in China and they indicated that consumer attitude and adoption of internet banking pointed up that there are several factors

predetermining the consumer's attitude towards online banking. For example a person's demography, motivation and behaviour towards different banking technologies and individual acceptance of new technology. Therefore, there is a situation that the marketers want to increase customers' trust and keep customers with them. In addition, they want to boost web-based selling activities by using technology aspects (Pavlou, 2003). There is a stronger influence of personal awareness of security on both attitudes and online purchase intentions (Chiu, Lin and Tang, 2005).

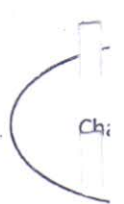
According to Alavi and Joachimsthaier (1992), the factors such as user's situational variables, personality, and demographics which assist the acceptance of innovation. Other than demographics factors, significant in the context of TAM and WEB retailing may be influenced by personality, comparable experiences and one's shopping orientation (O'cass and Fenech, 2003). There was a study on the relationship between customer personality, service features and customer loyalty in the banking sector: a survey of banks in Homabay County, Kenya done by Onditi(2013). That study suggested that bank product managers should continuously modify their product offerings to go well with their customers' personality. The study of "An examination of the factors influencing Yemeni Bank users' behavioural intention to use Internet banking services" has analyzed the body of knowledge by focusing on a new integrated approach of user's readiness which mostly have concerned on investigating the user's informational and psychological readiness to use technology (Zolait, 2010). Gilaninia, Fattahi and Mousavian (2011) have analyzed that perceived convenience, perceived usefulness and perceived safety are the independent variables of the study and dependent variable of the study is the use of internet banking services by customers that the theory of rationality including both individual attitudes and behaviour.

All the ways through marketers are needed to recognize more about the consumer characteristics factors with technology applications. Acceptance of technologies and innovation also depend on consumer attitudes and motivation. Sometimes acceptance of high technology and innovation are affected by the economic situation of the consumer and some other barriers (Faiers and Neame, 2006). From the above discussions, the following propositions were developed:

Proposition 1: There is a significant relationship between cultural characteristics and behaviour to use tech-marketing of private owned licensed commercial banks' customers.

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Proposition 2: There is a significant relationship between social characteristics and behaviour to use tech-marketing of private owned licensed commercial banks' customers.

Proposition 3: There is a significant relationship between personal characteristics and behaviour to use tech-marketing of private owned licensed commercial banks' customers.

Proposition 4: There is a significant relationship between psychological characteristics and behaviour to use tech-marketing of private owned licensed commercial banks' customers.

Therefore, the proposed model is presented here below:

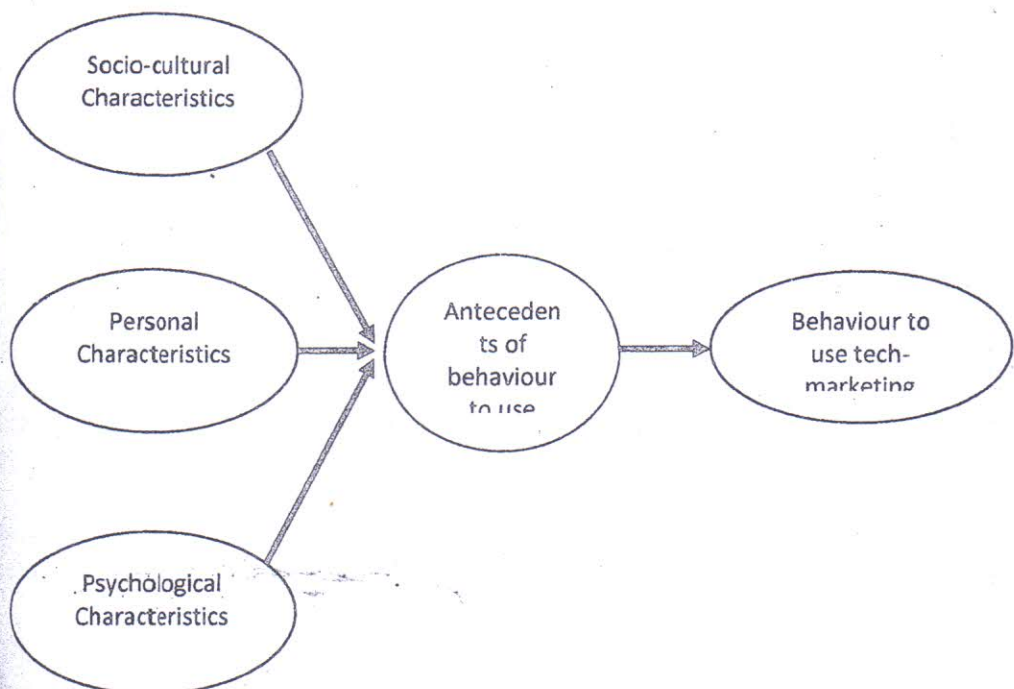


Fig.1. The relationship between customers' characteristics and behaviour to use tech-marketing

Conclusions and Recommendations

According to the literature, four propositions have been taken to test. A stronger empirical foundation of association of customer characteristics on behaviour to use tech-marketing can be gained and may answer the propositions summarized in the paper, which therefore contribute to better understanding of customers' behaviour to use tech-marketing. The research framework is treated as one of the very first studies which incorporate direct variables from the literature on customer

characteristics and behaviour to use tech-marketing. The researchers have carefully identified and analyzed the dimensions of the key drivers. Certainly, this integrative framework improves technology marketing of research in the banking. Furthermore, this study recommended that the customers' characteristics can be combined into one framework, therefore, the understanding and prediction of customers' characteristics with behaviour to use tech-marketing is far more systematically grounded than by using only one line of customers behaviour or character in marketing research. This can stimulate us towards a more wide-ranging understanding of customers' socio-cultural, personal and psychological characteristics with customers' behaviour to use tech-marketing. As a conclusion, an integration of existing research and a springboard for future systematic research in the area of customers' behaviour to use tech-marketing will be provided by these future propositions. Then, the researchers prefer that an empirical testing is to be used to validate the proposed research model and to test the relative importance of dimensions and antecedents. The relative importance of dimensions of customers' characteristics with behaviour to use tech-marketing is the very curious part for more analysis. The technology is transforming the way of performing marketing and it plays as an important tool for marketers to survive in the market position. So, it's more helpful with managerial implication and valuable recommendation for private owned licensed commercial banks which are using technology in their banking activities around the Northern part of Sri Lanka after the post-war era to recognize the significance of consumers' characteristics.

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