IJARSCT
International Journal of Advanced Research in Science, Communication and Technology
International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal
ISSN: 2581-9429
Volume 6, Issue 10, June 2026
Impact Factor: 8.2

Role of Technology Acceptance, Ease of Use and Usefulness in Youths' Perceptions Towards E-Banking

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Abstract: *Electronic banking has transformed the delivery and consumption of banking services by providing customers with convenient, rapid, and continuous access to financial transactions. Among young people, who generally demonstrate greater familiarity with digital technologies, perceptions regarding the acceptance, ease of use, and usefulness of e-banking can strongly influence their willingness to adopt and continue using electronic banking services. The present research paper examines the role of technology acceptance, perceived ease of use, and perceived usefulness in shaping youths' perceptions towards e-banking. The discussion is primarily grounded in the Technology Acceptance Model, which proposes that perceived usefulness and perceived ease of use are central determinants of technology acceptance.*

Keywords: E-banking, Technology Acceptance Model, Perceived Usefulness, Perceived Ease of Use, Youth, Adoption.

I. INTRODUCTION

The rapid development of information and communication technology has significantly changed the banking industry. Traditional branch-based banking has increasingly been supplemented by Internet banking, mobile banking, ATM services, electronic fund transfers, digital payments, and other technology-enabled financial services. E-banking enables customers to perform banking activities without visiting a physical branch, thereby improving convenience, accessibility, speed, and flexibility. These advantages are particularly relevant to youths, who are generally familiar with smartphones, Internet applications, digital communication, and online transactions.

However, technological availability does not automatically guarantee technological acceptance. Customers may have access to e-banking services but may hesitate to use them because they consider the technology complicated, unreliable, risky, or insufficiently useful. Therefore, understanding the psychological and behavioural factors that shape users' perceptions is essential for banks. The Technology Acceptance Model provides one of the most influential theoretical explanations of technology adoption. In the e-banking context, perceived usefulness refers to the degree to which an individual believes that using electronic banking will improve banking performance, while perceived ease of use refers to the degree to which an individual believes that using the technology will require little effort.

Research published during 2010–2022 provides considerable support for the importance of these variables. Yousafzai, Foxall, and Pallister (2010), using structural equation modelling, compared the Technology Acceptance Model with the Theory of Reasoned Action and Theory of Planned Behavior and found TAM to be superior in explaining Internet-banking behaviour, while also demonstrating the importance of trust. Similarly, Alsajjan and Dennis (2010), using data from 618 university students in the United Kingdom and Saudi Arabia, developed an Internet Banking Acceptance Model and found that usefulness and trust played important mediating roles in attitudinal intentions.

In India, the relevance of these factors has also been demonstrated. Research on off-branch e-banking found that trust in technology, perceived ease of use, perceived usefulness, trust in banks, and complexity significantly influenced e-banking

ISSN: 2581-9429
Volume 6, Issue 10, June 2026
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use. A study of young Indian consumers further found that perceived usefulness, perceived ease of use, perceived credibility, and structural assurance were important determinants of satisfaction and behavioural intention toward mobile banking.

Thus, the present paper focuses on three closely connected dimensions—technology acceptance, perceived ease of use, and perceived usefulness—and explains how they influence youths' perceptions and intentions towards e-banking.

II. OBJECTIVES OF THE STUDY

The major objectives of the study are:

1. To examine the concept of technology acceptance in relation to e-banking services.
2. To analyse the role of perceived ease of use in shaping youths' perceptions towards e-banking.
3. To examine the influence of perceived usefulness on youths' acceptance of e-banking.
4. To review empirical evidence published between 2010 and 2022 concerning e-banking acceptance.
5. To identify the relationship between ease of use, usefulness, technology acceptance, and behavioural intention.
6. To suggest measures for improving e-banking adoption among youths.

III. RESEARCH METHODOLOGY

The present paper is based on a review and conceptual research approach. Secondary information was obtained from published research articles, academic journals, and established scholarly databases. The review concentrates primarily on research published between 2010 and 2022, with particular emphasis on Technology Acceptance Model applications in Internet banking, mobile banking, and electronic banking.

The literature was analysed thematically according to the following major constructs:

1. Technology acceptance
2. Perceived ease of use
3. Perceived usefulness
4. Attitude towards e-banking
5. Behavioural intention
6. Actual usage
7. Trust and security
8. Service quality
9. Youth and young consumers

The review does not claim to generate new primary survey results. Instead, it synthesizes findings from previous empirical investigations to develop an integrated understanding of how technology acceptance, ease of use, and usefulness influence youths' perceptions towards e-banking.

IV. CONCEPTUAL FOUNDATION: TECHNOLOGY ACCEPTANCE MODEL

The Technology Acceptance Model is one of the most widely used models for explaining individual acceptance of information technology. In the e-banking context, TAM assumes that users develop perceptions about whether an electronic banking system is useful and easy to operate. These perceptions influence their attitude and behavioural intention, which ultimately affect actual usage.

The basic relationship can be represented as:

Perceived Ease of Use → Perceived Usefulness → Attitude/Behavioural Intention → E-Banking Use

Perceived ease of use may also directly influence behavioural intention because users are more likely to accept a system that does not require excessive cognitive or technical effort. In addition, perceived usefulness can strengthen the willingness to use e-banking when users believe that digital banking will save time, reduce effort, improve convenience, and facilitate financial transactions.

ISSN: 2581-9429

Volume 6, Issue 10, June 2026

Impact Factor: 8.2

Evidence from Internet-banking research supports this conceptual relationship. A 2010 cross-market study found that perceived usefulness and trust were important in explaining attitudinal intentions among university students in the United Kingdom and Saudi Arabia. Similarly, research in India has shown that perceived ease of use and perceived usefulness significantly contribute to the acceptance of off-branch e-banking.

V. ROLE OF TECHNOLOGY ACCEPTANCE IN YOUTHS' PERCEPTIONS

Technology acceptance represents the willingness of an individual to accept and use technology for accomplishing a particular task. In e-banking, acceptance involves willingness to use online banking websites, mobile applications, electronic payment systems, fund-transfer facilities, digital statements, bill-payment services, and related services.

Youth acceptance is particularly important because young users represent an important segment of the digitally connected population. However, technological familiarity does not necessarily eliminate concerns about security, reliability, privacy, or transaction failure. Therefore, acceptance depends on a combination of perceived benefits and perceived barriers.

Yousafzai (2010) found that TAM provided a strong explanation of Internet-banking behaviour and highlighted trust as an important additional factor. This finding indicates that technology acceptance should not be understood solely in terms of technical functionality. Users must also feel confident that the technology and banking institution can provide reliable and secure services.

Alsajjan and Dennis (2010) similarly demonstrated that the effects of system usefulness and trust could vary across national contexts, suggesting that technology acceptance may be influenced by cultural and environmental factors.

VI. ROLE OF PERCEIVED EASE OF USE

Perceived ease of use is concerned with the simplicity, clarity, accessibility, and effort required to operate an e-banking system. For youths, a banking application or website that has an intuitive interface, clear navigation, simple authentication, understandable instructions, and fast transaction processing is more likely to generate positive perceptions.

Ease of use can influence e-banking adoption in two ways. First, it can directly increase willingness to use the system because users do not want to invest considerable time learning complicated procedures. Second, ease of use can strengthen perceived usefulness because a system that is easy to operate allows users to obtain its benefits more effectively.

Evidence from Indian e-banking research confirms the significance of perceived ease of use. A study of Indian off-branch e-banking acceptance identified perceived ease of use and perceived usefulness among the significant factors influencing technology use. A study of Internet banking users in Kerala also found that perceived ease of use had a direct effect on Internet-banking use and an indirect effect through perceived usefulness.

This relationship is especially important for banks targeting young users because digital natives may expect applications to function smoothly and intuitively. Complicated registration processes, unclear menus, excessive authentication steps, poor application design, and technical errors may negatively affect perceptions even when the banking service itself is useful.

VII. ROLE OF PERCEIVED USEFULNESS

Perceived usefulness refers to the extent to which users believe that e-banking will improve the effectiveness and convenience of their financial activities. In practical terms, young users may consider e-banking useful when it allows them to transfer money quickly, check account balances, pay bills, manage finances, receive transaction notifications, make digital payments, and access banking services at any time.

Among the three major constructs considered in this paper, perceived usefulness is particularly important because technology acceptance is likely to remain weak if users do not perceive meaningful benefits. Even a highly user-friendly banking application may not be adopted extensively if customers cannot identify clear advantages over existing alternatives.

Alsajjan and Dennis (2010) found an important role for system usefulness in explaining attitudinal intentions toward Internet banking. Research on young Indian consumers also reported perceived usefulness as a strong determinant of satisfaction and behavioural intention toward mobile banking.

Therefore, banks should not merely make e-banking technically accessible; they must clearly communicate its practical benefits to young customers.

VIII. RELATIONSHIP BETWEEN EASE OF USE AND USEFULNESS

Perceived ease of use and perceived usefulness should not be viewed as completely independent constructs. When an e-banking system is easy to operate, users can more easily recognize its benefits. Consequently, ease of use can contribute indirectly to usefulness.

The Kerala Internet-banking study provides empirical support for this relationship by reporting that perceived ease of use affected Internet-banking use both directly and indirectly through perceived usefulness. This suggests that banks can improve adoption not only by adding useful functions but also by making those functions simple to access.

For example, a mobile banking application may provide several useful services, but if customers struggle to locate fund transfer, bill payment, or account statements, the perceived usefulness of the entire application may decline. Thus, usefulness is partly dependent on usability.

IX. TECHNOLOGY ACCEPTANCE AND BEHAVIOURAL INTENTION

Behavioural intention represents the willingness of users to use e-banking in the future. Technology acceptance provides the broader psychological foundation for this intention. When young customers perceive an electronic banking service as useful, easy, secure, and reliable, they are more likely to form positive attitudes and intentions.

The research literature demonstrates that TAM-based constructs can explain substantial differences in acceptance intentions. Alsajjan and Dennis (2010), for example, reported that their Internet Banking Acceptance Model explained more than 80% of attitudinal-intention variance across the two country groups studied.

Similarly, research among young Indian consumers found that perceived usefulness and perceived ease of use contributed significantly to satisfaction and behavioural intention toward mobile banking.

X. ROLE OF TRUST AND SECURITY

Although the present study concentrates on technology acceptance, ease of use, and usefulness, trust and security cannot be ignored in the e-banking environment. Banking involves sensitive financial information, and customers may be concerned about unauthorized access, fraud, identity theft, transaction failure, and privacy violations.

Yousafzai (2010) specifically identified trust as an important component of understanding Internet-banking behaviour. Research in India likewise identified trust in technology as an especially important determinant of off-branch e-banking acceptance.

Therefore, a young customer may perceive a banking application as useful and easy to use but still avoid it if the customer lacks confidence in its security. This indicates that the relationship between usefulness, ease of use, and acceptance should be considered within a broader trust and risk environment.

XI. MAJOR FINDINGS OF THE REVIEW

The review of literature from 2010 to 2022 produces several important findings.

First, perceived usefulness is a consistent determinant of e-banking acceptance. Young customers are more likely to adopt digital banking when they believe that it saves time, increases convenience, improves transaction efficiency, and provides useful financial services.

Second, perceived ease of use has both direct and indirect effects. A simple and intuitive banking interface encourages adoption directly and can also increase perceived usefulness. Evidence from Indian Internet banking research supports this dual role.

Third, technology acceptance is influenced by trust and security. Young consumers may be technologically comfortable but still hesitate to conduct financial transactions if they do not trust the bank or digital platform.

Fourth, young Indian consumers show considerable sensitivity to usefulness and ease of use. The 2018 study of 269 young Indian consumers found that PU and PEU were strong determinants of satisfaction and behavioural intention.

Fifth, TAM is highly relevant but not sufficient by itself. Contemporary e-banking research frequently extends TAM with trust, self-efficacy, personal innovativeness, subjective norms, credibility, service quality, and security. The 2020 Indian mobile-banking framework found significant positive effects for TAM variables as well as trust, self-efficacy, innovativeness, and subjective norms.

XII. DISCUSSION

The reviewed literature establishes that youths' perceptions towards e-banking are strongly connected with their evaluation of technological functionality. The usefulness of e-banking creates a rational basis for adoption, while ease of use reduces the effort associated with using the technology. Together, these two factors influence technology acceptance and behavioural intention.

For young users, usefulness may include faster money transfers, 24-hour availability, easy account monitoring, digital payments, and convenient financial management. Ease of use, on the other hand, may include simple login procedures, understandable menus, intuitive navigation, fast response, and easy transaction confirmation.

The evidence also demonstrates that technology acceptance should be viewed as a multidimensional process. Trust, security, service quality, and self-efficacy can reinforce the positive effects of usefulness and ease of use. Consequently, banks should not treat TAM variables as isolated technological characteristics. Instead, they should create a complete digital experience in which usefulness, simplicity, security, reliability, and customer confidence operate together.

XIII. IMPLICATIONS FOR BANKS

Banks can improve youths' perceptions towards e-banking through the following measures:

1. **Improve application usability:** Digital banking interfaces should be simple, intuitive, and easy to navigate.
2. **Increase functional usefulness:** Applications should provide meaningful services such as quick fund transfers, bill payment, account management, and financial information.
3. **Strengthen security:** Banks should communicate security procedures clearly and implement reliable authentication mechanisms.
4. **Build customer trust:** Banks should provide transparent information about privacy, transaction security, and grievance handling.
5. **Improve service quality:** Digital services should be fast, reliable, responsive, and available with minimum technical interruption.
6. **Provide digital education:** Banks can conduct awareness programmes to increase customers' confidence in using e-banking.
7. **Use youth-oriented communication:** Banks should communicate the practical benefits of e-banking through digital channels commonly used by younger consumers.
8. **Reduce complexity:** Registration, login, fund transfer, and other procedures should require minimum unnecessary steps.

XIV. CONCLUSION

The present review establishes that technology acceptance, perceived ease of use, and perceived usefulness play a central role in shaping youths' perceptions towards e-banking. Evidence from research published between 2010 and 2022

ISSN 2581-9429 IJARSCT

ISSN: 2581-9429 Volume 6, Issue 10, June 2026 Impact Factor: 8.2

consistently demonstrates that users are more likely to accept electronic banking when they perceive it as useful and easy to operate. TAM-based research has been particularly successful in explaining Internet and mobile banking intentions, while studies in India demonstrate the importance of these variables among Indian users and young consumers.

Perceived usefulness provides the motivation to use e-banking because customers recognize concrete benefits, while perceived ease of use reduces the effort and difficulty associated with technology use. These factors jointly contribute to positive attitudes, behavioural intentions, and actual adoption. However, their effectiveness is strengthened when e-banking systems are secure, trustworthy, reliable, and supported by high service quality.

Therefore, banks seeking greater adoption among youths should move beyond simply providing digital services. They should design platforms that are useful, easy, secure, reliable, and customer-centred. A technology that combines functional value with simplicity and trust is more likely to generate favourable perceptions and sustained e-banking usage among young consumers.

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