The Research of Understanding the Customer Behavior and Cognition of Internet Bank Users

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ABSTRACT: The purpose of this research is to understand the customer behavior and cognition of internet bank users. The research focuses on the internet users in Taiwan. Sampling data are collected through internet surveys on the web site. The research finding indicates that the most and the least commonly used channels in exercising financial transactions are ATM and internet bank respectively. The majority of them are most concerned about the security of internet bank and more than thirty percent of the sample has used the internet bank services. The results of cluster analysis can divide the customers into three groups and different groups have different cognition about internet bank.

KeyWords: internet bank, electronic banking, consumer behavior.