

The contradictory influences of traditional-bank customers' digital banking prior usage experience on intention to postpone the use of digital-only banks

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Cite as:

Nel Jacques, Boshoff Christo (2023), The contradictory influences of traditional-bank customers' digital banking prior usage experience on intention to postpone the use of digital-only banks . *Proceedings of the European Marketing Academy*, 52nd, (114434)

Paper from the 52nd Annual EMAC Conference, Odense/Denmark, May 23-26, 2023



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## **Abstract**

Digital-only banks have emerged as challengers to traditional banks, but their success has not been as widespread as expected. The Covid-19 pandemic exposed their weaknesses, while traditional banks are improving their services to counter digital-only banks. In response to this dilemma faced by digital-only banks, this study investigates how traditional-bank customers' digital banking usage experience influences their postponement of using a digital-only bank. A model of postponement behavior was developed incorporating adoption barriers and traditional-bank customers' prior usage experience of digital-banking services. Data was collected from 613 customers of traditional banks to test the model. The results showed that traditional-bank customers' digital-banking usage experience reduced the adoption barriers, but directly increased postponement behavior. The study provides insights that digital-only bank executives can use to develop marketing actions to mitigate postponing behavior.

**Subject Areas:** *Electronic Commerce and Internet Marketing, Service Marketing*

**Track:** Digital Marketing & Social Media