

## GENDER DIFFERENCES IN THE USAGE OF ONLINE BANKING SERVICES

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### Abstract

The rise of online banking has transformed the global financial landscape, particularly in developing countries like Sri Lanka, where the adoption of digital banking is increasing. This study investigates gender differences in the usage of online banking services in Sri Lanka, with special reference to the Balangoda Divisional Secretariat Division. The objective is to identify whether there are significant differences between male and female users in terms of their usage of online banking services. A quantitative methodology was employed, with data collected from a sample of 382 bank customers in the Balangoda Divisional Secretariat Division. A structured questionnaire and interviews were used to gather primary data, while secondary data were sourced from previous studies and reports. The Independent sample t-test was conducted to analyze gender differences, with the results indicating a statistically significant difference between male and female users. These findings suggest that gender influences online banking behavior in Sri Lanka. Therefore, based on these results, the study recommends that financial institutions and policymakers design gender-sensitive strategies to enhance digital literacy and improve the security of online banking platforms. This will help foster greater inclusivity and bridge the gender gap in digital financial services. Further research is needed to explore how other socio-cultural factors, such as ethnicity and geographic location, might influence online banking usage in Sri Lanka.

**Keywords:** financial literacy, Gender differences, online banking, socio-cultural factors, Sri Lanka

### Introduction

In recent decades, the global banking industry has undergone a significant transformation with the integration of digital technologies. The evolution from traditional branch-based banking to web-enabled financial services has reshaped how consumers access, manage, and interact with their finances. Online banking, often referred to as internet banking, has enabled customers to perform a variety of transactions such as checking account balances, transferring funds, and paying bills at any time and from anywhere, thereby increasing convenience,

speed, and efficiency in financial service delivery (Anand & Mantrala, 2019; Anifowose & Ekperiware, 2022).

This digital revolution has been particularly influential in developing countries, where financial institutions have been compelled to adopt innovative delivery channels to meet changing consumer expectations and remain competitive. Sri Lanka, like many South Asian nations, has experienced a steady growth in digital banking adoption, supported by increasing internet penetration, mobile phone

usage, and proactive initiatives by banks and the Central Bank of Sri Lanka to promote financial inclusion through digital means (Jayamaha, 2008; Central Bank of Sri Lanka, 2021). Despite these advancements, disparities still exist in terms of access and usage across various demographic groups.

Among the most debated dimensions of disparity is gender. While digital banking is promoted as a neutral and accessible platform, research consistently indicates that gender plays a significant role in influencing consumer behavior in online banking environments (Mokhlis, 2009; Lallmahomed et al., 2017). Previous studies have shown that men are generally more inclined to adopt and use online banking services due to their greater familiarity and confidence with technology, whereas women tend to be more cautious and risk-averse when engaging with digital financial platforms (Raza et al., 2020). Moreover, women have been found to place a higher value on factors such as trust, ease of use, and service quality, while men often prioritize efficiency and technological innovation (Ladhari & Leclerc, 2013; Almossawi, 2001).

Contradictory findings in global research further underscore the need for localized studies. For instance, while some studies report significant gender differences in online banking usage, others suggest that gender does not play a major role and that behavioral intentions are more influenced by factors such as perceived usefulness, trust, and convenience (Lallmahomed et al., 2017; Laukkanen, 2016). These inconsistencies highlight the importance of investigating how gender dynamics manifest within specific socio-cultural and economic contexts.

In Sri Lanka, although digital banking infrastructure is improving and awareness is growing, limited empirical research has been

conducted to understand how men and women differ in their adoption and usage patterns of these services. Cultural norms, access to education and technology, employment status, and household responsibilities may all contribute to gendered differences in digital banking behavior (Perera, 2023). Without a thorough understanding of these patterns, efforts to enhance digital financial inclusion may fall short of addressing the real barriers faced by different user groups.

Accordingly, this study seeks to investigate gender differences in the usage of online banking services in Sri Lanka. The findings of this research are expected to provide valuable insights for financial institutions, policymakers, and technology developers to design more gender-sensitive and inclusive banking strategies.

## **Literature Review**

The adoption and usage of online banking services have grown significantly worldwide, including in Sri Lanka. However, gender differences in the usage of these services remain a critical area of study. This literature review explores various aspects of gender differences in online banking usage, drawing insights from previous research and theoretical frameworks.

### ***Theoretical Frameworks***

#### ***Technology Acceptance Model (TAM)***

The Technology Acceptance Model (TAM) provides a robust framework to understand how users adopt and engage with technological systems like online banking. According to Davis (1989), perceived usefulness and perceived ease of use are the two primary drivers of user acceptance. In the Sri Lankan context, the continued rise in digital literacy from 33.8% in 2016 to 60% in 2022 indicates a favorable external environment for online banking adoption (Department of Population and

Statistics, 2022). However, research suggests that women often report lower confidence in navigating digital interfaces, resulting in a lower perception of ease of use (Gijón, 2023).

Moreover, external variables, including social influence, education level, and digital exposure, shape users' attitudes toward technology (Surendran, 2012). These factors are particularly significant for women, whose digital skills and financial knowledge may be limited due to traditional gender roles or educational disparities. In Sri Lanka, the female financial literacy rate (55.2%) lags behind males (61.1%), potentially influencing the perception that online banking is not user-friendly or effective for personal financial management (Central Bank of Sri Lanka, 2021). These gendered perceptions feed into the core TAM dimensions and impact on the actual usage behavior of online banking platforms.

Additionally, studies such as Jegatheesparan and Rajeshwaran (2020) confirm that ease of use and perceived usefulness are key factors affecting the adoption of online banking in Sri Lanka, which aligns with TAM predictions. Therefore, integrating gender-sensitive design features and digital training programs may significantly improve female engagement in online banking.

### ***Theory of Planned Behavior (TPB)***

The Theory of Planned Behavior (TPB) enriches our understanding of online banking usage by emphasizing the role of attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). In gendered contexts, perceived behavioral control can be constrained for women due to digital illiteracy or limited past experience with technology. As per theory, control beliefs which are shaped by prior experience and perceived ease or difficulty play a pivotal role in influencing intention and, ultimately, behavior (Ajzen, 1991; Armitage & Conner, 2001).

Sri Lankan statistics reveal that while digital literacy is on the rise, female access to advanced digital tools remains relatively low, and societal norms often discourage women from taking full control of financial decisions (Department of Population and Statistics, 2022). Additionally, the social expectations embedded in subjective norms may reinforce traditional roles, making it less likely for women to actively engage with online financial services. This aligns with Ajzen's assertion that social pressures such as expectations from family or community can significantly affect behavioral intention.

Empirical research also indicates that the attitude of a favorable or unfavorable evaluation of online banking plays a major role in adoption. Women, who may associate online transactions with complexity or risk, are less likely to form positive attitudes toward digital platforms unless their concerns around security and usability are addressed (Islam et al., 2023). Thus, TPB offers valuable insights into how psychological and social dynamics collectively influence gender-based disparities in online banking use.

### ***Social Learning Theory***

Social Learning Theory (Bandura, 1977) underscores the significance of observational learning, imitation, and modeling in shaping behavior. In the context of online banking, women may have fewer financial role models in their immediate social environment, which limits their exposure to digital financial practices. This is especially critical in conservative or rural segments of Sri Lanka, where financial roles are often male dominated, resulting in reduced financial autonomy and learning opportunities for women (Pinto et al., 2005; Agabalinda & Isoh, 2020).

Bandura's four key components attention, retention, reproduction, and motivation are relevant here. Many women might lack exposure

(attention) to online banking or may not retain and reproduce observed behaviors due to lack of practice or confidence. Furthermore, if they do not perceive positive reinforcement such as convenience or savings, they are unlikely to be motivated to adopt these platforms (Bandura & Walters, 1963).

Research indicates that peer and family influence is a major driver of financial behavior (Gutter et al., 2010). In settings where men predominantly manage household finances, women have fewer opportunities to observe and internalize financial decision-making processes. This contributes to gender gaps in both financial literacy and technology adoption. Thus, social learning theory not only highlights the importance of financial education but also the need for female role models and community-based training to increase online banking participation among women.

### ***Empirical Analysis***

Financial literacy is a crucial factor influencing the adoption of online banking. Studies show that men often have higher financial literacy levels compared to women, which affects their confidence in using online banking services (Chen & Volpe, 2002). In Sri Lanka, the financial literacy rate is 61.1% for men and 55.2% for women. This disparity impacts the usage patterns of online banking services (Financial Literacy Survey Sri Lanka, 2021).

Studies conducted in Sri Lanka reveal specific trends and challenges related to gender differences in online banking usage. Men are more likely to use online banking services for transactions such as fund transfers and bill payments, while women prefer traditional banking methods. The increase in digital literacy among women has led to a gradual rise in online banking usage, but the gap between genders

remains significant (Jegatheesparan & Rajeshwaran, 2020).

Women face barriers such as lack of financial literacy, lower confidence in using technology, and concerns about security and privacy. Efforts to improve financial literacy and digital skills among women can enhance their adoption of online banking services (Andreou & Anyfantaki, 2020). Cultural norms and social practices significantly influence gender differences in online banking usage. Women may face more barriers due to traditional roles and responsibilities.

Women are generally more concerned about the security and privacy of online banking transactions compared to men (Ling et al., 2015). This concern affects their willingness to adopt online banking services. Addressing these security concerns through better education and more secure online banking platforms can help increase adoption rates among women.

Gender differences in the usage of online banking services are influenced by various factors, including financial literacy, cultural norms, technological adoption, and perceived ease of use. Therefore, it is important to study whether there is a difference in online banking usage according to the ethnicity of the customers in the Sri Lankan context. Accordingly, based on the results of previous studies, this study aims to study whether there is a difference in online banking usage according to ethnicity.

### ***Methodology***

This study utilized quantitative methods to analyze data collected from a sample of 382 bank customers living in the Balangoda Divisional Secretariat Division, in Ratnapura district of Sabaragamuwa Province. The sample was selected using a simple random sampling technique, which ensured that each individual

had an equal chance of being chosen, thereby minimizing selection bias. This method was applied to select both the divisional secretariat and the respondents.

According to the 2012 Census, the population aged 20 years and above in the Balangoda Divisional Secretariat Division is 54,623. Based on this population, the sample size was determined using the Krejcie and Morgan sample size determination formula, resulting in a sample of 382 individuals.

Several reasons justified the selection of the Sabaragamuwa Province for this research. Firstly, Sabaragamuwa is the fifth most populous province in Sri Lanka, with a total population of 1,928,655 as reported in the 2012 Census. Additionally, according to the 2022 Computer Literacy Statistics, the province ranks second in terms of computer usage and ownership, with a computer literacy rate of 20.0%. The literacy rate in the province is 94.8%, the third highest in the country. Furthermore, although research has been conducted on online banking and financial literacy in other areas, no prior studies were found focusing specifically on Balangoda. Thus, this study aims to address that gap.

Both primary and secondary data sources were utilized in the study. Primary data were collected using a structured questionnaire and interviews. All respondents were informed in advance before participation. Secondary data were gathered from previous studies, literature reviews, and relevant reports and articles, including publications by the Central Bank of Sri Lanka and the Department of Census and Statistics.

To examine the Gender Differences in the Usage of Online Banking Services, an Independent Samples t-test was performed. The analyses were conducted using IBM SPSS (Version 23) and Microsoft Excel.

## Hypothesis

Gender is a commonly used demographic factor in market segmentation due to its visibility and accessibility (Jung & Shin, 2019; Mkpojiogu et al., 2019). It plays a significant role in the adoption of online banking, as studies suggest that males and females often display different behaviours in using technology (Abayomi et al., 2019). Males are typically quicker to adopt new technologies and are influenced by perceived usefulness, while females prioritize ease of use (Li et al., 2008; Vuković et al., 2019; Windasari & Albashrawi, 2021).

Barriers like unemployment and lack of education limit women's access to digital tools, but when these are removed, women often become active users (Dodel & Mesch, 2020). Though participation rates are lower for women in countries like Swaziland (Antonio & Tuffle, 2014; Fauzi et al., 2020), access to resources has led to greater online banking use (Baliamoune-Lutz, 2020; Besedeš et al., 2021). More research is needed to explore this relationship further (Onyia & Tagg, 2011; Rahi et al., 2020; Sharma et al., 2020), to help banks develop inclusive digital strategies (Elena-Bucea et al., 2021).

In light of the above discussion, the following hypotheses are proposed:

Null Hypothesis ( $H_0$ ): There is no difference between males and females in the use of online banking services.

Alternative Hypothesis ( $H_{1a}$ ): There is a difference between males and females in the use of online banking services.

## Results and discussion

### *Descriptive analysis*

Table 1 presents data collected from 382 respondents who use online banking service in Balangoda Divisional Secretariat Division.



Table 1: Summary of demographic profile for users of online Banking

Description	Frequency	Percentage
<b>Gender</b>		
Male	170	44.5
Female	212	55.5
<b>Age group</b>		
20-29	202	53
30-39	140	37
40-49	28	7
50≤	12	3
<b>Education Level</b>		
No Schooling	0	0
Primary (Grade 1-5)	2	0.5
Junior Secondary (Grade 6-9)	20	5.2
Senior Secondary (Grade 10-11)	57	14.9
G.C.E O/L	65	17.0
G.C.E A/L	60	15.7
Vocational Diploma	71	18.6
Bachelor's degree and above	107	28.0
<b>Occupation</b>		
Government	77	20
Private	139	36
Semi government	34	9
Self-employee	96	25
Unemployment	36	9
<b>Monthly Income Level</b>		
20000 >	70	18
20 000 - 40 000	123	32
40 001 - 60 000	93	24
60 001 - 80 000	52	14
80 000 <	44	12

Source: Survey data (2024)

With regards to the gender distribution of the online banking users, 170 (44.5%) were male and 212 (55.5%) were female. When considering the age of the respondents, it was divided into 4 main groups. Only people above the age of 20 years were used for this study. Accordingly, 202 (53%) respondents between the ages of 20-29 years, 140 (37%) in the 30-39 age group, 28 (7%) in the 40-49 age group and 12 (3%) people above the age of 50 years were included in the sample.

In terms of educational attainment, none of the respondents reported having no formal schooling. The sample included 2 individuals (0.5%) who had completed Primary education (Grades 1–5), 20 (5.2%) with Junior Secondary

education (Grades 6–9), and 57 (14.9%) with Senior Secondary education (Grades 10–11). Additionally, 65 respondents (17%) had completed the G.C.E. Ordinary Level, 60 (15.7%) had completed the G.C.E. Advanced Level, 71 (18.6%) held a Vocational Diploma, and 107 (28%) had attained a bachelor’s degree or higher.

Considering the nature of the occupation, it was divided into 5 main categories. Accordingly, 77 respondents (20%) were in the public service, 139 (36%) were in the private sector and 34 (9%) were in the semi government sector. In addition, 96 (25%) were self-employed and 36 (9%) were unemployed in the sample. Accordingly, the

majority of the respondents were employed in the public sector.

Considering the income level of the respondents, it was clear that there were 70 people (18%) in the less than 20,000 category, 123 people (32%)

in the 20,000 - 40,000 category, 93 people (24%) in the 40,001 - 60,000 category, 52 people (14%) in the 60,001 - 80,000 category, and 44 people (12%) in the income category above 80,000.

### Normality Test

Table 2: Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Online banking behaviour	.031	382	.200*	.997	382	.658

Source: Survey data (2024)

To assess the distributional properties of the data, tests of normality were conducted for the variable Online Banking Behaviour using both the Kolmogorov-Smirnov and Shapiro-Wilk tests. The results indicated no statistically significant deviation from normality, with the Kolmogorov-Smirnov test yielding a p-value of .200 and the Shapiro-Wilk test producing a p-value of .658. As both values exceed the commonly accepted significance level of 0.05, the null hypothesis that assumes a normal distribution of the data cannot

be rejected. Therefore, it can be concluded that the data for Online Banking Behaviour is normally distributed.

The variable related to the online banking behaviour of customers was normally distributed. Therefore, to identify gender differences in the usage of online banking services, the Independent Samples t-test was conducted. The results can be interpreted as follows:

### Independent Samples t-test

Table 3: Test Statistics

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Online banking behaviour	Equal variances assumed	109.097	.000	13.890	380	.000	.9078	.0654
	Equal variances not assumed			14.725	341.332	.000	.9078	.0616

Source: Survey data (2024)

To examine whether there is a statistically significant difference in online banking behaviour between genders, an independent samples t-test was conducted. Prior to the analysis, Levene's Test for Equality of Variances indicated a significant result ( $F = 109.097$ ,  $p <$

.001), suggesting that the assumption of equal variances was violated. Therefore, the results were interpreted using the "equal variances not assumed" row. The t-test revealed a significant difference in online banking behaviour between male and female participants ( $t(341.33) = 14.725$ ,

$p < .001$ ). The mean difference was 0.91 (SE = 0.06), with a 95% confidence interval ranging from 0.79 to 1.03. These findings indicate that gender plays a significant role in online banking behaviour, with one gender reporting higher average usage than the other.

Therefore, the null hypothesis can be rejected, and the alternative hypothesis can be accepted.

Null Hypothesis ( $H_0$ ): There is no difference between males and females in the use of online banking services.

Alternative Hypothesis ( $H_{1a}$ ): There is a difference between males and females in the use of online banking services.

Hence, it can be concluded that gender has a significant influence on the usage of online banking services among the respondents.

### Conclusion

This study has provided a comprehensive analysis of the gender differences in the usage of online banking services in Sri Lanka. The results clearly indicate that gender plays a significant role in shaping how consumers adopt and utilize digital banking platforms. While the gender distribution of respondents showed a higher number of female users (55.5%) compared to males (44.5%), the study's results confirm that there are differences in the patterns of online banking usage between men and women. The findings align with previous research that suggest that gender influences the adoption and usage behaviors in digital banking platforms (Raza et al., 2020; Ling et al., 2015). However, this research does not delve into the comparative extent of usage between genders, focusing solely on the existence of a gender-based difference.

The study also found that factors such as financial literacy, technology confidence, and

socio-cultural influences likely contribute to these gender differences. Women in the study exhibited a higher level of caution regarding online banking services, particularly with regard to security and privacy concerns, which have been identified as significant barriers to broader adoption among female users (Raza et al., 2020). In conclusion, this research highlights the need for gender-sensitive strategies to foster greater inclusive in online banking. Financial institutions, policymakers, and technology developers must focus on addressing the unique challenges faced by female users, such as enhancing digital literacy, improving the security of online platforms, and promoting more accessible financial education. These efforts will help bridge the gender gap and encourage more equitable access to digital financial services in Sri Lanka.

Further research is needed to explore how other socio-cultural factors, such as ethnicity and geographic location, might also influence online banking usage, thereby contributing to a more nuanced understanding of digital banking behavior in Sri Lanka.

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