Chapter VI
Human Involvement and E-Banking

INTRODUCTION

The aim of this chapter is to offer the reader a means by which human involvement in e-banking may be evaluated and improved. At the heart of this problem lies a need to characterise human involvement, since, once the issues are clear, the specific e-banking factors can be related to them in the form of a model. In this chapter we therefore take as our task:

1. What do we mean by human involvement or participation, and how does this compare to the often overwhelmingly technology-based approaches to information systems developments?
2. Where might human involvement be grounded theoretically?
3. How is this theoretical grounding to be taken forward to a set of pragmatic approaches to be applied by practising managers?

Whilst e-banking is a relatively recent phenomenon, the issues outlined above have been the subject of considerable research and practical application over a number of years. Consequently, we will first look at participation from a recent historical perspective, and use this to develop an approach to human involvement which is
applicable to the domain of e-banking. Finally, we will present action guidelines for human involvement in e-banking, and describe how these may be used to evaluate and implement e-banking solutions which are true to participative needs.

It is important here to emphasize that this chapter does not seek to cover ground already well trodden elsewhere. Specific approaches to such issues as consumer trust and technology adoption are well covered in other texts, and the technology acceptance model (see, for example, Davis, 1989) will be well known to many readers. Similarly, service quality forms the basis of many user-based studies, most frequently making use of the SERVQUAL framework (Parasuraman et al., 1985, 1988, 1993). The aim of this chapter is specifically to look at the deeper social issues which underlie the human side of e-banking, and form a perspective from which any of these human issues may be viewed.

HUMAN INVOLVEMENT

As has been argued earlier in this book, e-banking owes its existence to a revolution in the enabling technologies. In this chapter, however, we are less concerned with the technologies in themselves, and more with how value and advantage may be leveraged from them. To understand the issues here we need to go back to their roots, which lie in the adoption and application of information technology. In the early days of IT, most approaches to its implementation and management focused on the technology (the so-called “technology-based” approach). The sections which follow therefore begin with this, before outlining the more recent human-centred methods which are of such value in e-banking.

The Technology-Based Approach

It has been argued that the design and development of information systems (IS) has been traditionally dominated by technical, problem solving approaches, leading to tensions when the system to be developed is more user based. The need for discovering the requirements of users seems not to be disputed by information systems developers, but is typically achieved by including a user analysis stage within an existing problem solving approach. This approach, inherited from computer systems development, relies primarily on the systems development life cycle (Figure 6.1).

The systems development life cycle is a stage wise or waterfall method, whereby each stage is undertaken in a linear sequence, and in principle requires the completion of one stage before the next is commenced. So, for example, work on system design would not be authorised until the system specification was written and approved. User requirements specification fits uncomfortably into this process, since such requirements are seldom fixed, but change over the life of a project. As can
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