

## MASTER'S THESIS

### Interacting with each online banking user: an exploratory study of website adaptation impact on users' commitment

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Interacting with Each Online Banking User:  
An Exploratory Study of  
Website Adaptation Impact on Users' Commitment

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## ABSTRACT

The purpose of this study was to explore the effects of website adaptability on users' commitment to the site and its consequences. It then further investigated and compared users' evaluations on different website adaptations patterns in term of commitment to the site.

Building on the paradigm of medium as an independent social actor, this study attempted to apply the criteria and operationalizing principles in interpersonal adaptation in framing website adaptation. Because of the drawbacks of the two traditional approaches in conceptualizing different types of website adaptation, this study attempted to make use of the taxonomy of educational objectives from education discipline for conceptualizing the different patterns. Based on this alternative approach, five different patterns of website adaptation were developed that included knowledge, comprehension, application, analysis and synthesis type of website adaptation.

An experiment with the pretest-posttest control group was developed to assess the effects of the five different website adaptation patterns on users' commitment to the site and its consequences. Two hundred and sixteen university students were randomly assigned to one of the six different conditions (five types of website adaptation and a control group).

The findings of ANCOVA showed that users' affective commitment was significantly affected by application type of adaptation. A marginal significant difference was found between comprehension type and affective commitment at the .10 level. The findings also indicated that none of the five types of website adaptation had a significant impact on calculative commitment. The results showed that the level of user's commitment varied among different adaptation patterns. These results suggested that the likelihood of successfully inducing higher affective commitment to the website specifically depended on the type of website adaptation rather than simply the presence of website adaptation. A model was proposed for predicting under what circumstances specific types of website adaptation could possibly induce emotional bonding to the site. The implications of the findings and the recommendations for e-business practices were also discussed.

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