CHAPTER - 7
CHAPTER 7
SUMMARY, FINDINGS, CONCLUSION AND SUGGESTIONS

This concluding chapter is organized in four parts. The first part summarizes the research. The second part highlights the major findings and the contributions of this research. The third part precisely present the conclusion drawn. Finally, the suggestive measures for the lapses identified in this research are given with directions to conduct of further studies.

Summary

The globalization efforts of the WTO brought all the countries of the world under the common umbrella. As a result, information and communication technology plays a pivotal role at the backdrop of globalization in all the fields to which the banking industry is not an exception. The existence of sound banking sector determines the economic pulse of the nation. Any flaw in this regard, would paralyze the growth and development of the entire economy. India’s access to globalization in 1991 impacted the Indian economy in all the fields including the banking sector. The LPG (liberalization, privatization and globalization) process not revolutionized the Indian economy, but also the economics of the world countries. As a result, it opened the ways to all the multinational banking companies to have their strong business base not only in the Indian banking sector but also across the world. The advent of multinational players is a blessing in disguise and has posed tremendous challenges to the Indian business managers, as they started marketing the technology driven products with a service and competitive edge, with their well established infrastructural facilities.
In this globalized scenario, the Indian managers struggling like anything to cope up with the growing demand and competition posed by the multinational banking companies. This trend has created the new operating environment and made the Indian managers to evolve and adopt an appropriate business strategies. The problems of banking industry are unique in nature and involve more complexities. The traditional banking service delivery system is found to be no longer and effective. This change in trend forced has forced the banking sector to adopt new service delivery system using the tools of information and communication technology. The adoption of the information and communication technology in the banking sector is now considered as a guiding star for successful online service delivery system in cost-effective terms. The net based service delivery system is not only expand their business but also develops a strong customer base which is more vital for long term survival of the business.

Basically, the Indian public sector banks were established for providing indispensable service to the public. Though, the primary objective of the public sector banks is not to make profit but earning a profit is a must for its survival. Our economic planners have sincerely felt that the huge public loss suffered in the hands of the public sector banks could no longer be tolerated. Therefore, they had to take the drastic steps of “perform well or open them to private operators”. This economic decisions in larger interest had forced the Indian public sector banks to think on commercial lines and started introducing the modern services which connected the bankers, customers and the service providers together, for mutual interest. Since, the use of computer technology in banking operation involves more complexities, understanding the customers perceptions towards the online services, have become a critical issue to authorities.
The use of online services require knowledge, awareness, skill and the trust in the system. The system providers and the service providers are striving lot to convince the customers positively to adopt the online banking services as it involves huge risk and security. As the information to be exchanged are sensitive in nature, requiring more privacy. Customers doubt in the above contexts restricted the large scale usage. The banking companies and the service providers are finding difficult to win the confidence of the both present and prospective users. Therefore, the level of OLB adoption in India is comparatively lesser than the users in western countries. Still, India is in the threshold stage as far as the adoption of online banking services, is concerned. This is purely because the media is unraveling the various issues and cyber crimes to the public which results reluctance and restricted usage of OLB services. Still the bankers and the service providers are struggling lot to positively convince the Indian banking public. The risk and security perceptions are found to be very poor in India among the customers of various banks. Now, usage rate of OLB services gaining its momentum in India, but still the growth rate is low. However, the use of OLB services has become an integral part of life of the modern communities. In the above contexts, this study attempted to identify the trust, risk, security and privacy factors and the combined impact of these factors in the online banking adoption through this piece of research work.

In this endeavour, the study gleaned all the relevant information pertaining to the above four factors that influence the OLB adoption. The survey method was adopted with the help of a printed questionnaire as a tool for data collection, covering various aspects of these factors across different demographic characters of the participants, using five point scaling technique suggested by Rennis Likert for measuring the responses. Before carrying out the actual survey, pre-testing was conducted on a smaller sample size to validate the instrument, using Alpha cronbach values. After that, the actual survey was carried out on 587 sample respondents collected at random, covering different aspects of trust, risk, security, privacy and
adoption factors across six demographic characters, i.e., gender, age, income level, educational background, occupation, type of banks, of the respondents using various OLB services of both public and private sector banks operating at Chennai. During the course of analysis, the use of well known branch of multi-variate techniques of factor analysis, cluster and discriminant analysis was made. These statistical tool were supplemented by chi-square test, regression, F test, t-test and other descriptive statistics. The above process had become a compelling factors in this research to pursue the various objectives set for this study. Finally, the four independent factors are combined with the dependent adoption factor to develop a new research model using SEM and to measure the combined impact of these factors in OLB adoption. The detailed and systematic analysis carried out in this research guided the research to generalize the findings and to draw conclusion and the directions for further study, detailed as under.
Findings of the Research

Major findings of this research are highlighted in accordance with the sequence of data analyses.

Findings on the variables of trust factor

- Variable $v_3$. Trust in electronic medium (0.833) is considered to be the most influential variable in the determination of OLB adoption.

- Variables such as $v_8$ - Familiarity and previous positive experience (0.779), $v_6$ - trust in information (0.753), $v_9$ - Trust propensity of the buyer (0.741), $v_1$ - trust in systems and complexities (0.720) and $v_2$ - trust in technology (0.708) have emerged as the moderately influencing variables in the adoption of OLB services.

- The trust variables i.e., Banker’s trustworthiness, demonstrability and visibility, third party assurance are found to be insignificant in the adoption of OLB services.

Findings on the variables of risk factor

- Variable four i.e., $v_4$ – Encryption (0.811) is identified as the key determinant of online banking adoption.

- The variables such as security breach, data misuse, security failures, vulnerability, unauthorized access/user and user’s technical competence are found to be insignificant in terms of their degree of influence in the OLB usage.
Findings on the variables of security factor

- The variables such as $v_{10}$ – legal measures (0.888) and $v_8$ - downloadable applets (0.828) are identified as the key variables that determine the adoption of online banking service.

- Variables such as Firewall $v_4$ (0.780), identify theft $v_7$ (0.758), surveillance / monitoring $v_5$ (0.738), buggy software $v_5$ (0.725), security architecture $v_1$ (0.720) and Internet security $v_3$ (0.706) are found to be playing moderate role in the OLB adoption.

- Technical security and virus infected executables are found to be insignificant in the OLB usage among the sample respondents.

Findings on the variables of privacy factor

- Variables such as $v_5$ – shared access to view websites (0.825) and $v_2$ – Digital signature (0.804) are identified as the most influential variables in the determination of online banking adoption.

- Variables such as $v_8$ – Information pass on request (0.760) and $v_9$ – Online relationship (0.729) play only a moderate role in the OLB adoption.

- Certification authority, user identification, biometry, authentication protocol and password are found to be insignificant in the OLB usage among the sample respondents.
Findings on the variables of adoption factor

- The adoption variables such as, $v_3$ – compatibility (0.907) and $v_4$ – influence of media exposure (0.892) and $v_{12}$ mistrust and rejection (0.855) are identified as the key determinants in the adoption of online banking services.

- The variable cost advantage $v_1$ (0.743) plays a moderate role in the adoption of OLB services.

- Other adoption variables i.e., perpetual usage, perceived usefulness, willingness/acceptance, voluntariness, intention to use, reference, ease of use, time saving are found to be insignificant in the OLB adoption.

Findings on Final cluster

- In trust factor, the third Cluster i.e., Trust centric customers is considered as strong cluster while technology and experience centric customers and reliability seekers are considered to be the moderate clusters in the online banking adoption.

- As far as the risk factor is concerned, the rationalistic customers is a strong cluster while the access friendly customer is a moderate cluster. The non-vulnerable to breach is not considered as the most influential factor in OLB adoption.

- Protection centric customers is considered as the strong cluster among all the three clusters in the security factor that determine the adoption of online banking services. Regulation seekers and system oriented customers are considered as moderate clusters.
• Control oriented customers is considered as a strong cluster while authorization seekers is considered as a moderate cluster and authenticity seekers is a weak cluster in the privacy factor for the adoption of online banking services.

• In the adoption factor, optimistic customers is a strong cluster while convenience seekers is a moderate cluster and easy goers is a weak cluster in the online banking adoption.

Findings on demographic classifications - Trust factor

• The Gender category concludes that the 54.5% of male respondents are considered to be the core group in the adoption of online banking when compared to female respondents (45.5%).

• The age group of 31-40 (26.4%) to whom the trust is the most important factor for OLB adoption, on comparing with the sample respondents in the age groups of 41-50 (26.2%), 21-30 (25.4%), >50 (12.1%) and <20 (9.9%).

• The income level of 30,001-40,000 (total of 22.3%) is the core group, followed by >50,000 (19.4%), 20,001-30,000 (19.3%), 40,001-50,000 (18.1%) and other two income levels are least bothered about the trust.

• The respondents belong to Professional category (37.8%), followed by 32.9% respondents of graduate category, 18.4% respondents of school level category and 10.9% respondents of others category, in order, have emerged as the top three groups to adopt online banking services.

• The businessmen category (26.6%) occupies the prominent place among the respondents across the occupation is concerned.
• The customers of public sector banks (53.2%) are found to be more when compared to the respondents in the private sector banks (46.8%), as far as the OLB adoption is concerned.

Findings on demographic classification - Risk factor
• The male respondents (54.5%) played a lead role among all the three clusters, i.e., Non-vulnerable to breach, rationalistic customers, access friendly customers, compared to female respondents.

• The age group 31-40 (26.4%) occupies the prominent place as majority of the respondents belong to the cluster i.e., rationalistic customers, followed by 26.2% of respondents in the age group of 41-50.

• Rationalistic customers play a major role in the income level of 30,001-40,000 22.3% of respondents, followed by 19.4% of respondents in the category of >50,000 and 19.3% of respondents in the category of 20,001-30,000.

• On the basis of Educational background, rationalistic customers and the access friendly customers have emerged from the professional category (37.8%) as a core group, followed by graduate category(32.9%).

• The cluster i.e., rationalistic customers played a lead role in business category which is a core group, followed by 24.5% respondents of employees, 21.8% respondents of household customer, 15% respondents of student and 12.1% respondents of corporate customer, in terms of risk factor, in order.

• Among the sample respondents, customers of public sector banks representing 53.2% is found to be more than the respondents of private sector banks (46.8%), as majority of the customers are belong to the clusters i.e., non-vulnerable to breach and access friendly customers.
Findings on demographic classifications - Security factor

- The male category plays the lead role in the security factor as majority of the respondents are found in system oriented customers cluster and protection centric customers cluster.

- The Regulation seekers play a major role in the age group of 31-40 (26.4%) and protection centric customers play a vital role in the age group of 41-50.

- It is found that the income level of 30,001-40,000 (22.3%) is playing predominant role as major respondents are belongs to the clusters i.e., regulation seekers and protection centric customers in the OLB adoption.

- Professional degree (37.8%) respondents pays more attention towards the clusters i.e., system oriented customers and protection centric customers.

- The businessmen (28.3%) plays a lead role in the cluster of protection centric customers which is considered as a prime group.

- Among the sample respondents, regulation seekers, system oriented customers and protection centric customers are the key deciders of OLB adoption in public sector banks (53.2%)
Findings on demographic classification - Privacy factor

- The male category plays a predominant role in all the three clusters authenticity seekers, authorization seekers and control oriented customers when compared to female respondents.

- The age group of 21-30 is the core group as majority of the respondents are belong to authenticity seekers and authorization seekers, categories.

- The authenticity seekers and control oriented customers are the key decider is the income level of 30,001-40,000 (22.3%) upon the privacy factor.

- The second cluster authorization seekers and the third clusters control oriented customers are found in professionals category, followed by graduate category, in the OLB adoption.

- The businessmen (26.6%) is the core group in the category of occupation, followed by employees (24.5%) and household customer (21.8%) as authenticity seekers and control oriented customers clusters are the key deciders.

- The authenticity seekers and control oriented customer are very much particular about private banks for their OLB adoption. The authorization seekers prefer the public sector banks for their OLB services.
Findings on the influence of independent factors (Trust, Risk, Security and Privacy) on dependent adoption factor

The following lines highlight the findings pertaining to the influence of independent factors on the dependent factor using beta co-efficient, t-values, F test and multiple $R^2$.

Sub factors of Trust

- Sub factors such as information reliability (.175), trust propensity (.098) and faith in technology and previous experience (.082) positively affect the cost centric sub factor of OLB adoption. The negative Beta coefficient and negative t-values clearly indicate an inverse relationship between system orientation (-.006) and cost centric sub factor of OLB adoption.

- Trust propensity (.256), information reliability (.183), faith in technology and previous experience (.141) positively affect the faithlessness sub factor of OLB adoption. The negative Beta coefficient and negative t-values clearly indicate an inverse relationship between system orientation (-.039) and faithlessness sub factor of OLB adoption.

- The sub factors such as system orientation (.087), trust propensity (.058), information reliability (.250) and faith in technology and previous OLB experience (.0964) positively affect the adoption of online banking sub factor media exposure

- Trust factors such as system orientation (.264), information reliability (.101) and faith in technology and previous experience (.015) positively affect the adoption of online banking (suitability). The negative Beta coefficient for trust propensity (-.067) clearly confirms the adverse effect over OLB adoption sub factor i.e, suitability.
Sub factors of Risk

- Two sub factors of risk factor such as access control (.045) and optimistic approach (.398) positively affect the cost centric sub factor of OLB adoption.

- The individual influence of independent variables i.e., access control (.138) and optimistic approach (.116) positively influence towards the sub factor faithlessness.

- Risk sub factors, such as access control (.045) and optimistic approach (.398) positively affect the sub factor media exposure in the OLB adoption.

- The sub factors such as access control (.104) and optimistic approach (.040) positively affect the adoption of online banking (suitability).

Sub factors of Security

- The predictor variable such as, system design (.157), user friendly (.199), system protection (.089) and policy regulations (.124) positively influence the cost centric sub factor while the other sub factor system threats (-.173) negatively influence the adoption of online banking.

- The Beta-coefficients for the sub factors, viz system design (.141), user friendly (.041), system threats (.119), system protection (.113) and policy regulations (-.080) and comparing the same with the t-values, policy regulations factor alone is found playing negative role.

- The Beta values show system design (.135), user friendly (.183), system threats (.300) and policy regulations (.018) positively influence the adoption of online banking while the other sub factor system protection (-.040) negatively influence the adoption of online banking which is confirmed by its respective t-values.
• The individual influence of independent sub factors whose Beta coefficients are .235, .147, -.149, .081 and .135, system design, user friendly, system threats, system protection and policy regulations, respectively. On comparing the same with the t-values, it finds that system threat alone negatively influence the OLB adoption.

Sub factors of Privacy

• Information sharing, Control measures, Authenticity sub factors positively affect the adoption of online banking (cost centric). The negative Beta coefficient clearly confirms the adverse effect on the sub factor shared access (-.150) over sub factor of OLB adoption, which is confirmed by its respective t-value.

• The Beta values .279, .460, .003 and .166 are found to be positive for the sub factors information sharing, shared access, control measures, authenticity, respectively. Therefore, it is concluded that all the four independent factors positively influence the sub factor faithlessness.

• The Beta coefficients for the independent variables are .039, .167 and .166 are found to be positive for the sub factors information sharing, shared access and control measures, respectively and negative influence over the sub factor authenticity (-.019), which is also proved by its t-value.

• Three sub factors of suitability such as information sharing, control measures and authenticity positively influences the adoption of online banking and sub factor i.e., shared access negatively affect the adoption of online banking.
Findings on individual influence of sub factors of independent factors on multiple sub factors of dependent factor across demographics

- The female category are considered to be the most influenced group compared to male category in the adoption of online banking.

- The trend is found to be mixed as all the five factors have a conflicting role of influence in the OLB adoption across all the difficult age groups of respondents.

- Four factors, such as trust, security, privacy and adoption have a strong influence on OLB adoption is the single income group, viz 30,001-40,000 whereas the only income group 40,001-50,000 is found to be strongly influenced by the risk factor.

- All the five factors, such as trust, risk, security, privacy and adoption have a strong influence on OLB adoption among the single educational group i.e., School level.

- Factors, such as trust, security, privacy and adoption have a significant influence among the single occupational group i.e., students whereas the risk factor alone strongly influences the occupational group i.e, businessmen.

- All the five factors, such as trust, risk, security, privacy and adoption have a strong influence among the users of OLB services of private banks.
Findings on combined impact of Trust, Risk, Security, Privacy factors on OLB adoption

- The sources of variation in Trust factor are attributable to trust propensity, followed by system orientation, technological faith and informational reliability. Similarly, the source of variance in adoption factor is attributable to cost centric sub factor, followed by faithlessness, media exposure and suitability. Therefore, it can be inferred that the existence of significant variance is an outcome of the combined impact of these sub factors on trust and adoption.

- Among the two sub factors of risk, the sub factor optimistic approach (0.54) plays a predominant role, followed by access control (0.47) in the influence of OLB adoption. It is obvious that the variation between the risk and adoption factors is the manifestation for the existence of combined impact.

- Sub factor of security i.e., system protection plays a significant role in influencing the OLB adoption, followed by user friendly, system design, policy regulation and system threat. Except the system protection sub factor all the other sub factors are found to be playing an equitable role. The existence of variance between security and adoption is mainly due to the combined impact of system protection sub factor and adoption sub factors.

- On looking at the respective values of sub factors on privacy, the sub factor shared access plays a vital role in the influence of privacy factor on OLB adoption. The control measures and authenticity sub factors have equitable role to play unlike the information sharing while correlating these values of privacy sub factors with the OLB adoption sub factors, the privacy factor has emerged as the key determinant of adoption.
Contributions of the Research

The major findings of this research signify the positive implications and usefulness to the users, bankers, government, service provider and the general public. How it is useful for the aforesaid stakeholders are clearly visualized in the ensuing pages in the form of expected contributions of this research.

To the banking institutions

- The risk factor is found to be lagging behind in the OLB adoption. It reveals that the risk perception of the users is the matter for immediate concern. It is the duty of the every banker to instill faith among the customers about the OLB services. Therefore, the findings of this piece of research work directs the bankers to take appropriate efforts to win the confidence of the prospective customers to prove the risk perception is wrong.

The trust factor also found to be lagging behind like the risk factor in the OLB adoption. It signifies that the users do not have that much of trust on service providers, banks and the technology. Creation of trust and confidence upon the system, technology and the service delivery agencies are important in the highly competitive environment where both the public sector banks and private sector banks are in the fray.

Security and privacy factors play a satisfactory role in attracting the customers of OLB services. In this regard, the bankers shall take further steps as to how better the present trend can be improved to enhance the customer base.
Around 53.2% of customers are found to be using different types of OLB services as per the table that represents the OLB adoption pattern. It means that 46.8% of people are non-users of any one of the OLB services considered in this research. This findings act as a vital clue for the bankers to concentrate more on these areas to bring them to the main stream of OLB adoption.

To the bank customers

- The non adoption percentage of OLB adoption (46.8%) reveals that the customers mistrust and perception towards the four factors of adoption. In reality, this is not so, because the system and technology used in the OLB services is a proven and tested technology, the reliability is high. The present day customers are carried away by some instances published in the media. If you look at the instances published in the media in detail, the issues are immediately solved. Therefore, the present day customers need not worry upon the reliability of the system and the technology that are adopted in the online banking services.

The results very well reveals that the adoption of OLB services helps the customers to cut down the cost and time substantially. In the midst of heavy schedule, people in any demographic classifications can choose any one of the banks, in which he/she has the account for availing the online banking services. As a user, he/she need not have the knowledge, skill and ability to avail these services as the service providers, the bankers, the internet browsing center or anyone will help to use the online banking services anywhere and anytime.
To the government

- The findings of this research reveal that the adoption sub factor viz, media exposure is one of the discouraging factor in OLB adoption (refer adoption sub factors). The instances of online frauds are reported in the media, quite often. Though the technology is proven, there are certain instances which are still unsolved. This information influences the customers to non-adopt the OLB services. Therefore, the existing rule of law should be amended suitably so as to prevent such online crimes.

To the public

- The growth and development of banking sector is augmented by massive public participation as these institutions are run by government with the help of huge public funds. Slower growth of banking sector will paralyze the entire economic activity as the banking sector determines the financial pulse of the nation. This research finding reveals that just 53.2% of the respondents are OLB adopters i.e., we are still in the threshold stage, requiring a steady growth in the OLB usage as India is considered to be one of the global contestants in the International marketing arena. Massive participation in this regard, is a must for making the banking industry to survive and serve the nation, to meet its national objectives.
Conclusion

This study identified and some forth three variables under four independent factor and one dependent factor. The exhaustive list of such variables had been incorporated in this research, in the context that each variable has some role to play in the adoption of OLB services. The extensive review of literature, the systematic data analysis provided the present researcher with the required outputs to have a broad based knowledge in the subject of research which enabled the researcher to narrow down the findings and to draw the following conclusion.

Trust in electronic medium has emerged as the most influential variable in trust factor. Similarly, the encryption variable has emerged as the key determinant in the risk factor. In security factor, legal measures and downloadable applets are identified as the key variables. In privacy factor, the variables such as shared access to view websites and digital signature are identified as the most influential variables in the determination of OLB adoption. Besides, variables such as compatibility and media exposure, mistrust and rejection are identified as the key variables of adoption factor, on analyzing the degree of influence of each of the variables of the independent factors, separately. As far as the individual influence of the five factors across the demographics is concerned, the male respondents, respondents belonging to the age group of 31-40, respondents belonging to the income level of 30,001-40,000, respondents with professional as an education background, respondents with business as a occupation and the customers of public sector banks are identified as the core groups in the adoption of online banking services. However, the above trend have changed on combining the sub factors of four independent factors with the sub factors of multiple dependent factor according to which the female respondents, respondents belonging to the all the age group, respondents belonging to the income level of 30,001-40,000, respondents with school level as
an educational background, respondents of student category in the occupation and the customers of private sector banks are identified as the core groups in the adoption of online banking services. Security and privacy factors have a significant impact than the trust and risk factors in the OLB adoption, this research finally concludes.

Suggestive Measures

- The research findings reveal that more OLB adopters are from private sector banks. This is true because the service delivery system of these banks are armed with technology driven products with a service edge under an utmost customer care and satisfaction with massive infrastructure and ambience. In reality, these things are absent in public sector banks. Due to these lapses, public sector banks are forced to incur huge public loss which is not good for the Indian economy. The performance of public sector banks is a must for their survival and to meet the national objectives, in public interest. Therefore, the adoption of suitable measures is the only way out from this problem. However, this suggestion has policy implications.

- The findings also show that the respondents with school education as background and the students are the major users of online banking services. It may be true that these categories widely use the online banking services like e-reservation, use of ATM, e-purchase, e-payment, e-shopping and e-trading. The reason behind for this trend may be due to influence of media and the self-earning of these categories. The other demographic classifications may adopt the OLB services on need basis selectively. Therefore, the banks should take more effort to create awareness among the other demographic classifications and convert them into OLB adopters.
• Risk and trust are identified as deterrent factors in the adoption of OLB services. The bankers should instill faith among the non-users pertaining to risk and trust. The wrong perceptions towards risk and trust should be removed thereby the non-adopters can be brought in the mainstream of OLB adoption. In this regard, the conduct of orientation and customers counseling with the help of technical experts from the service providers so as to enhance the level of knowledge, awareness and practice among the non-users of OLB services.

• The respondents in the income group of 30,001-40,000 are found to be the major users of OLB services. This may be true that frequently used OLB services such as e-filing, e-trading, e-investment, electronic fund transfer, ATM, debit and credit cards. The other groups in this classification may be either non-users or restrictive users. Appropriate strategies like mobile banking, tele-banking, anytime banking, anywhere banking and doorstep banking may be a breakthrough for un-tapping this group to the OLB mainstream.

• The media highlights the occurrences of the online banking frauds such as security breach, hacking, phishing, unauthorized usage of passwords, etc. But these things are well protected with the help of inbuilt technology such as TCP/IP, Firewall, Password, Digital Signature, etc. The instances of online frauds reported in the media rarely. The media seldom publish solving these online frauds. To bail out the customers on loss, the concerned banks should take efforts in resolving the online crime to the general public.
Scope for further research

This study has incorporated all the major four factors to identify the combined influence of these factors in the adoption of online banking services. However, each factor shall be considered as a separate research unit to bring out the distinguished aspects of each of these factors. In this research process, it has considered only the OLB adopters i.e., the OLB non-adopters are completely excluded from this research ambit. A separate study is conducted if any, it would unravel the truth among these non-adopters as to know why these people are not using OLB services. This exercise would guide the bankers to bring the non-adopters to their fold. This study can be extended to identify the reason for rejection of OLB services. This study has not included the customer satisfaction profile in its purview, after all the satisfied customers are the asset to the organization as they would bring additional customers. Further research is immense in this context. Besides, this study has incorporated only limited number of variables because all the four major factors of OLB adoption are focused together. Therefore, there is a possibility of incorporating an exhaustive list of variables for OLB adoption. Separate research is also possible in this regard.