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# Do 'bricks' Branding Lead to 'clicks' Banking Adoption?

# Perspectives for Future Researches

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**Abstract**

While several studies are conducted to identify drivers and inhibitors of Internet Banking (IB) adoption, little is known about the impact and the potential of offline corporate branding on the adoption of IB. Internet is broadly discussed as a mean of business differentiation and source of corporate branding. However it is still unclear whether the effects of the latter on consumer behavior have the same merit in the online banking context. The aim of this article is to clarify the relevancy of the corporate branding on customer behavior toward online banking. It reviews the previous results obtained until now by researchers and highlights some less explored avenues.

***Key words***: internet banking adoption, corporate branding, customer behavior.

## Introduction

The importance of the Internet in the competitive banking environment has been broadly recognized by the marketing community (*e.g.* Mäenpää *et al.* 2008; Eriksson and Nilsson, 2007; Guriting and Ndubisi, 2006; Wu *et al*. 2006; Lichtenstein and Johnson, 2006; Curran and Meuter, 2005; Lassar *et al.* 2005). However, despite the initiatives made by banks to offer online services, the operations done by customers are still relatively limited (Hernandez and Mazzon, 2007; Flaviàn *et al.,* 2006; Durkin and Howcroft, 2003) and remain slower than expected.

Although the corporate branding has received a considerable attention, its contribution on online banking adoption is still unexplored. Therefore the research questions are: Do consumers use brand names to try online services of the same provider? Do communication actions are sufficiently pertinent? Do bank reputation impact customer decisions to go online banking? What are the relevant branding dimensions that impact online banking adoption?

In the same logic that "*it is still uncertain whether it is strategically realistic to translate corporate brand values from an offline to an online environment"* (Syed Alwi and da Silva, 2007), the objective of this paper is to illustrate, beyond the classic variables used by consumer behaviorists, that it is relevant and interesting to rally the concept of corporate branding to examine customer behavior face an online banking activity.

In the first section, a synthesis review of literature on internet banking adoption is proposed: it emphasizes different frequent approaches. Then, future avenues are stressed which highlight the role of bank branding. This


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part underlines the importance of the particular service branding which remains underdeveloped. Finally, a reflection on the prosperity of service branding in the area of banking is given.

## Internet banking adoption: Overall review from different approaches

On-line banking, PC banking (Kolodinsky *et al.* 2004) and Internet Banking (IB) are synonyms that mean "*the delivery of banking services through the open access computer network (the internet) directly to customers home or private address*" (Lau, 1997 in Yiu *et al.* 2007). Daniel (1999) describes it as "*a provision of information or services by a bank to its customers over the internet*". Online banking refers to several categories of banking activities through which bank customers can request information and carry out most retail banking services such as balance reporting, inter-account transfers, bill payment, etc. via telecommunication network without leaving their homes or organizations (Mols, 1998 in Mukherjee and Nath, 2003; Daniel, 1999).

Online banking adoption review is examined from main different orientations: the first emanates from technology acceptance theory (Davis *et al.* 1989), the second is explained through consumer behaviour theories (e.g. Falk *et al.* 2007, Gerrard *et al.* 2003; Mäenpää et al. 2004) and from relationship quality (e.g. Lang and Colgate, 2003).

*IB adoption from TAM approach*

In the purpose of understanding customers' online banking acceptance, previous works have adapted the '*influential research model*' (Lassar *et al.* 2005) of technology acceptance: the TAM (Davis *et al*. 1989), on the particular banking context (*e.g.* Yui *et al*. 2007 ; Lassar *et al.*, 2005; Bauer *et al*., 2005; McKenchie *et al*., 2006). This model was originally derived from the theory of reasoned action (TRA), given by Fishbein and Ajzen (1975), which defines the linkages between beliefs, attitudes and intentional behavior. The TRA' beliefs were replaced in the TAM by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU).

The TAM is widely used to studies of technology acceptance and intentional behaviors (Lee *et al.* 2005; Yui *et al*. 2007, Currun and Meuter, 2005). The reason of its popularity emanates from the robustness (O'Cass and Fenech, 2003), the structure parsimony (O'Cass and Fenech, 2003; Agarwal and Prasad, 1999; Hernandez and Mazzon, 2007) and the wealth of empirical support for it (Agarwal and Prasad, 1999).

The TAM points out that technology adoption decisions are driven by attitudes towards using (Davis *et al*. 1989; Venkatesh and Davis, 2000). The latter is determined by the influence of both perceived usefulness (PU) and perceived ease of use (PEOU). Whilst perceived usefulness has a direct and indirect effect on behavioral intention, the perceived ease of use influences the perceived usefulness.

1. *IB adoption from consumer behavior approach:*

Online banking adoption, in some studies (Lassar *et al.* 2005; Gerrard and Cunningham, 2003; Enders *et al*. 2006; Hernandez and Mazzon, 2007; Yui *el al.* 2007), was explained by Rogers's (1995) theory of innovation diffusion, theories of changes (Falk *et al.* 2007; Burnham *et al.* 2003).

*Innovativeness*

It is the extent to which people are receptive and open to a new idea (Rogers, 1995). An 'alternative method' (Yi *et al.* 2006) to define and measure individual innovativeness is given by Agarwal and Prasad (1998). The authors proposed a new construct, personal innovativeness in the domain of information technology (PIIT), defined as: *"the willingness of an individual to try out any new information technology"*. From a technological perspective, innovativeness is defined as "*the tendency to be a technical pioneer*" (Parasuraman, 2000).

PITT is argued as an important moderator for both antecedents and consequences of individual perception about new information technology (Yiu *et al.* 2007). Conversely, the study of Yiu *et al*. (2007) identifies that PIIT variable has a direct effect on internet banking adoption.

While some studies have attempted to integrate innovativeness in virtual banking adoption (e.g. Lee *et al.* 2005; Lassar *et al.* 2005), other researchers (Kuisma *et al.* 2007), on the other hand, focused on the understanding of resistance towards the web banking. The authors claim that "*Resistance is seen as an active behaviour which may occur in every adoption process but does not necessarily result in non-adoption i.e. rejection*" (p.76). They argue that as the perception of innovation differs from person to another, behaviour may be, as a consequence, dissimilar: it may be adoption or rejection.

*Perceived risk*

IB adoption is linked with user's perception of security (Wang *et al.,* 2003). Perceived risk is an important element in the consumer internet decision making process (Libermann and Stashevsky, 2002). It refers to the probability of a loss and the subjective feeling of unfavorable consequences (Cunningham *et al*. 2005).

Risk is an important determinant of attitudes towards online banking (Curran and Meuter, 2005). Accordingly, empirical evidence suggests that trust in the company negatively influences perceived risk which is associated with online purchase (Heijden *et al*., 2003; Gan *et al.,* 2003). Lowering perceived risk associated with online transactions as well as maintaining consumer trust is viewed as an essential key to attract customers (Verhagen and Tan, 2004). The degree to which a consumer trusts the internet banking will be negatively influenced by perceived risk (Kassim and Abdulla, 2006).

*Socio- Demographic Factors: Age, Income, Gender and Computer Skills*

A typical online banking user is described as a "*highly educated, relatively young and wealthy person with good knowledge of computer, especially, internet*" (Karjaluoto *et al.*, 2002). In the Finnish culture, the income and education predicted whether or not consumers would adopt internet banking (Mattilia *et al*., 2003). Numerous studies (Lassar *et al.,* 2005; Karjaluoto *et al*., 2002; Floh *et al,* 2006; Gerrard and Cunningham, 2003; Flaviàn *et al*., 2006) revealed that demographic factors such as age and gender would influence the adoption of internet banking services. It is recognized that a consumer's experience with a product or an organization affects the consumer behaviour (Fishbein and Ajzen, 1975). This can also be appropriated in the context of online commerce (Black *et al*., 2001; Daholkar and Bagozzi, 2002). A consumer with a good knowledge of computers is more likely to engage in online banking usage (Karjaluoto *et al.,* 2002; Gerrard and Cunningham, 2003).

2. *IB adoption from relationship quality approach*

The emergence of technology has encouraged the orientation of companies toward relationship marketing. The latter is not new on the whole, but investigating its influence on the online banking adoption is still relatively unexplored. It was recently cautioned if online banking adoption comes from a 'good' or from a 'bad' relationship quality between customers and suppliers (Falk *et al.* 2007). This question however, was not examined in depth in the literature (Flaviàn *et al*. 2006; Rehxa *et al*. 2003). That is why, the present section intends to stress the way the relationship quality with customers might affect the adoption of technologies mainly internet.

> *Relationship quality (RQ) refers to a customer's perceptions of how well the whole relationship fulfils the expectations, predictions, goals, and desires the customer has concerning the whole relationship"* (Jarvelin and Lehtinen, 1996 in Ndubisi, 2006, p 132*)*.

Relationships between parties have become closer than ever before due to the use of internet (Gilbert *et al*. 1999). Particularly, in the context of banking, internet has the potential to build a best impact on the banking relationship (Durkin, 2007; Zineldin, 2000). Actually, technologies are considered as 'relationship facilitators' (Sweeney and Morrison, 2004).

'*The quality of the relationship is measured by its antecedents*' (Lang and Colgate, 2003, p32). In fact, it has been recognized that this concept is viewed as a 'higher order construct' that encompasses two dimensions: trust and satisfaction (Anderson and Gerbing, 1988). Garbarino and Johnson (1999) consider it as a 'high order mental construct' which includes aspects of a customer's satisfaction, trust and commitment. In a similar vein, Omar and Musa (2008) refer to RQ as *"a higher-order construct consisting of several distinct, though related, dimensions such as satisfaction and trust (Cheng, Chen and Chang, 2007; Lin and Ding, 2005)*". (p 347)

On the other hand, it is believed that the quality of the relation "*forms the overall impression that a customer has concerning the whole relationship including different transactions*" (Ndubisi, 2007, p 832). The author (2006) proposes that trust, commitment, communication and the social handling might represent key indicators for the RQ. In the line with this logic, it is argued that "*customer is able to trust the banking services provider, and can count on her/his commitment to service and evolving relationship, efficient communication and conflict handling ability*" (Ndubisi, 2007, p 830). More recently, Barry *et al.* (2008) consider that RQ (formed by: trust, satisfaction and affective commitment) has an impact on the relationship strength.

Relationship banking is still an important defy in the context of online banking (Mukherjee and Nath, 2003). Actually, it is pointed out that '*Consumers who are used to personal assistance in their service encounters may be less eager to adopt new automated service delivery innovations even though these services might appear to offer clear advantages*' (Lee and Allaway, 2002, p 554).

The *Table 1* below summarizes dimensions of relationship quality taken into consideration in the context of self service technology in the banking environment.

Table 1: Dimensions of relationship quality in the banking /e- banking environments

| | Flaviàn *et al.* (2006) | Rehxa *et al.* (2006) | Falk *et al.* (2007) | Lang and Colgate (2003) | Erikson and Nielson (2007) | Ndubisi (2007) | Yousafzai *et al.* (2005) | Ndubisi and Wah (2005) |
|---|---|---|---|---|---|---|---|---|
| Satisfaction | | x | x | x | x | x | | x |
| Trust | x | x | x | x | | x | x | x |
| Commitment | | x | | x | | x | | x |
| Social bonding | | | | x | | | | |
| communication | | | | | | x | | x |
| Conflict | | | | x | | | | |
| Social handling | | | | | | x | | x |

*(NB: This list is far to be exhaustive)*

Relationship quality is introduced in order to understand the adoption of internet banking from relational perspective (*e.g.* Flaviàn *et al.* 2006; Hernandez and Mazzon, 2007). Lang and Colgate's (2003) research focused on information technology gaps and how the latter can affect the relationship quality. Their results show that "*the most sensitive facets are conflict, satisfaction, and trust*" (Lang and Colgate, 2003, p 34). Additionally, it was found that consumers become more satisfied with their banks despite the impersonal delivery (Rexha *et al.* 2003). This approach involves that relationships are more likely to develop where customer perceives the relationship to be important (Ward *et al.* 1997 In Ward and Dagger, 2007).

Anterior studies, that have used '*a myopic perspective on innovative service channels*' (Falk *et al*. 2007), were criticized because of the fact they did not consider the impact of the traditional channels on the self-service technology adoption (Neslin *et al.* 2006). Hence, in an attempt to bridge the gap of the previous theoretical studies, a new stream of research is rethinking about combining two or more approaches (e.g. Falk *et al*. 2007; Hernandez and Mazzon, 2007; Gerrard *et al*. 2006; Lee *et al.* 2005) and to take into consideration the influence of relational marketing variables (Flaviàn *et al.* 2006; Falk *et al.* 2007; Lang and Colgate, 2003; Rehxa *et al.* 2003) which might play an essential role to go online.

The *Table2* summarizes the main variables which were taken into consideration in the examination of IB adoption from different approaches.

| Table2: Factors influencing online banking adoption | ***Authors*** |
|---|---|
| ***Variables*** | **Technology Acceptance** |
| Perceived usefulness | McKenchie *et al.* (2006); Guriting and Ndubisi (2006); Wang *et al.* (2003); Heidjden *et al.* (2003); Yui *et al.* (2006); Erikson and Nielson (2007) |
| Perceived ease of use | Heidjden *et al.* (2003); Wang *et al.* (2003); Ramayah (2006) |
| Attitude | Karjaluoto *et al.* (2002); Ndubisi and Sinti (2006); Curran and Meuter, (2005) |
| **Consumer Personality Traits and differences** | |
| Innovativeness | Gerrard *et al*. (2003); Lassar *et al*. (2005); Hernandez and Mazzon (2007); Kuisma *et al*. (2007) |
| Computer Experience | Karjaluoto *et al.* (2002) ; McKenchie *et al.* (2006) ; Guriting and Ndubisi (2006) |
| Hedonic vs. utilitarian experience | Mäenpää *et al*. (2004) |
| Technophobia | Hogan *et al*. (2006); Fagan *et al*. (2004), Floh *et al.* (2006) |
| Perceived risk | Cunningham *et al*. (2005), Wang *et al.* (2003); Hurtzum *et al.,* (2004); Walker (2006); Lichtenstein and Williamson (2006) |
| Familiarity | Mäenpää *et al.* (2008) |
| Inertia | Gerrard *et al.* (2006) |
| Computer access | Hernandez and Mazzon (2007) |
| **Relationship quality & situational Factors** | |
| Trust | Flaviàn *et al.* (2006), Falk *et al.* (2007) |
| Satisfaction | Rehxa *et al.* (2003); Montoya-Weiss and |

| | |
|---|---|
| | Voss (2003), Falk *et al.* (2007) |
| Awareness, Communication and WOM | Lee *et al.* ( 2004); Lichtenstein and Williamson (2006) |
| Reference group influence | Karjaluoto *et al.* (2002) |
| Relationship quality BATTERY<br><br>(trust, commitment, social bond, conflict, satisfaction**)** | Lang and Colgate (2003) |
| Social relationship | Albesa (2007) |
| Perceived waiting time | Dabholkar and Bagozzi (2002) |

## I- Corporate branding: A concept underdeveloped in IB adoption literature

It is reported that corporate branding has an effect on product evaluation (Souiden *et al.* 2006) and "*simplifies decision- making by standing for the missing knowledge*" (Yousafzai *et al.* 2005). However, while some researchers on corporate service branding are centering on whether or not offline branding will be transferred in the marketspace (*e.g.* Syed Alwi and da Silva, 2007), little is known about the impact of offline branding on internet banking adoption. In fact, from marketing perspective, we believe that the latter might be a springboard between offline and online branding. Identifying the main factors of corporate branding in banking context will make clearer some managerial avenues.

### 1. *The concept of corporate branding*

Branding refers to the process of creation value to the customer through the provision of a persuasive offer and experience that will satisfy customers and keep them coming back (Aaker, 1991). It will improve customer awareness of the corporation and its product (Souiden *et al.* 2006; Hoeffeler and keller, 2003). The branding is considered as the procedure of creating a brand image which keeps consumers and it is what separates identical products from each other or the firm from their competitors (Muzellec and Lambkin, 2006). Van Riel (2001, p.12) defines corporate branding as:

> "A systematically planned and implemented process of creating and maintaining a favorable reputation of the company with its constituent elements, by sending signals to stakeholders using the corporate brand"

The corporate branding is indispensable for services firms (Berry, 2000), particularly, in the marketing of financial institutions (Develin and Mckenchie, 2008; Moorthi, 2002). Its importance has been highlighted by numerous works (e.g. Moorthi, 2002, Gurbuz, 2008; Davis, 2007). However, the area of services branding remains under-developed compared with the tangible product branding (de Chernatony and Segal-Horn, 2003; Grace and O'Cass, 2005; Develin and Mckechnie, 2008).

There is still no consensus concerning the components of corporate branding. A broad examination in the service branding literature identifies those which are repeatedly mentioned: the brand reputation (Souiden *et al*. 2006; Davies, 2003 in Syed Alwi and da Silva, 2007), the communication, and the brand name (Davis, 2007; Yousafzai *et al.* 2005).

It was suggested that branding includes the notion of internal values communication (Balmer, 2001, Stuart and Jones, 2004). Moorthi (2002) combined Aaker's (1996) brand identity framework with the 7Ps of services marketing. He proposes a branding process model encompassing five major elements: Brand as product (product, place, price, and physical evidence), brand as process (process of interaction, degree of customer involvement), brand as organization (people), brand as person, brand as symbol (logo, name, slogan...). According to Souiden *et al.* (2006), branding is a multidimensional construct that includes brand name familiarity, brand image, brand reputation, commitment/loyalty. These dimensions might have different level of effect on consumer product evaluation (Souiden *et al.* 2006).

Balmer and Greyser (2006) talk about the 6Cs of corporate marketing; in his work he exposes the key tangible and intangible assets: character (corporate identity), culture, communication, corporate reputation, covenant and constituencies.

The definition of Van Riel (2001) includes the notion of reputation, constituent elements and sending signals. Hence, we introduce the concepts of brand name as a constituent element, brand reputation and communication.

### 2. *Branding and Consumer behavior*

*Brand name*

"Branding is the initial means to build consumer awareness by naming the offer" (Kay, 2006).

The name is a main brand identity element that has an influence on both the brand image and the costumer's perceptions (Muzellec and Lambkin, 2006; Grace and O'Cass, 2005; Dacin and Brown, 2002; Janiszewski and Van Osselear, 2000). It is linked with psychological associations (Keller, 1998) and forms the essence of the brand (Aaker, 1991). The brand name is argued as the primary mean and signal by which the company communicates to its public (McCabe, 2006). It represents mutually the corporate or product identity and its image (Kapferer, 1996). The brand name is considered as an instrument that can be used to influence the consumer perception or corporation attributes (Klink, 2001). It is considered as a risk reducer (Zinkhan and Martin (1987) reveal the name is an important tool of generating a positive and strong attitude toward the brand, indeed, instant non-neutral attitudes will be formed when consumer is based only on product name.

*Brand Reputation*

It is defined as the level of trust (or distrust) in a firm's aptitude to meet customers' expectations on a specified attribute (Nguyen and Leblanc, 2001), is viewed as a combination of identity and image (Syed Alwi and da Silva, 2007) and as a perception of quality related with a brand (Aaker and Keller, 1990). "*The latent perception of the organization held by the stakeholder groups will affect their view of and their behaviour towards the organization*" (Balmer and Greyser, 2006, p 736).

*Communication*

Communication is "*the key element in the existence of a relationship*" (Bendapudi and Berry, 1997 In Flaviàn *et al*., 2006) that increases the customer's trust (Morgan and Hunt, 1994). Some previous studies argued that communication factors are significant predictors of consumer intention to access computer purchasing (Henning-Thurau *et al*., 2004; Joseph *et al*., 2005). A consumer's awareness is fundamental for online channel adoption (Lichtenstein and Williamson, 2006; Gan *et al.,* 2003; Lee *et al*. 2004). In fact, banks should firstly attract customer's attention (Lichtenstein and Williamson, 2006). This will be done through marketing actions, such as mailing or conversational modes (Lee *et al*. 2004) or through word-of-mouth (WOM) communications. Recent researches focus on this variable since it proved to influence consumer behavioral intentions.

Marketing literature recognizes that the word-of-mouth communications affect the consumer responses and exert a significance influence on purchase intentions (Grace and O'Cass, 2005; Wangenheim and Bayon, 2004; Cheung *et al*., 2007). It allows consumers to exert both informational and normative influences on the product evaluations and purchase intentions (Bone, 1995; Ha 2004), attitudes and behavior (Brown and Reingen, 1987 In Cheung *et al*. 2007). This is explained by the fact that word-of-mouth is not marketing driven and consequently it is perceived as more credible (Mangold *et al.*, 1999 in Grace and O'Cass, 2005; Arndt, 1967 in Cheung *et al* 2007).

*3. IB adoption from a corporate branding perspective: Rarity of investigated studies*

*Internet: Source of offline branding*

From the marketing standpoint, companies embrace electronic in order to communicate with their targets (Stuart and Jones, 2004; Alwi and da Silva, 2007), create an awareness of their products (Zineldin, 2000), corporate branding (Harris, 2002; de Chernatony and Christodoulides, 2004). This will lead companies to customize their offers by adoption an interactive online marketing (Zineldin, 2000). Internet is viewed as both a mean of communication and business (Stuart and Jones, 2004; Ibeh *et al.* 2005). Nevertheless, the question that arises is how multichannel companies present their goods without affecting the existing channel (Stuart and Jones, 2004), without causing dissynergy between channels (steinfileld *et al.* 2002), and without creating an intra-competiveness (Falk *et al.* 2007; Nielson *et al*. 2006).

IB gives an opportunity to develop a unique one-to-one service between providers and clients (Rehxa *et al*. 2003). This activity is viewed as more flexible payment methods and more user-friendly banking services (Akinci *et al.* 2004). this channel provides in one hand, add value for the customer in that the latter will not be limited by office hours (Yiu *et al.* 2007) and in the other hand, IB gives advantages for banks such as maintaining customer satisfaction (Yiu *et al.* 2007; Montoya-Weiss *et al*. 2003) and enhancing competitive position (Meuter *et al.* 2000).

While numerous marketing studies have focused on consumer' behavior toward self service technologies (e.g. Yui *et al.* 2007; Lichtenstein and Williamson, 2006; Lassar *et al.* 2005; Lee *et al.*

2004; Karjaluoto *et al*. 2002), several literature streams have questioned whether the combination of distribution channels for the same service provider will be advantageous for both customer and supplier (Durkin *et al.* 2008; Falk *et al*. 2007; Flaviàn *et al.* 2006; Walker and Johnson, 2006; Akinci *et al.* 2004; Montoya-Weiss *et al*. 2003; Steinfield *et al.* 2002). In fact, it is recognized that internet is unlikely to displace traditional channel at least in the B to C commerce (Steinfield *et al*. 2002). Conversely it is claimed that "*Internet is eclipsing other electronic channels of delivery because of its convenience*" (Simpson, 2002).

Internet as a communication mean and business delivery was argued to be as essential factor of corporate branding (Stuart and Jones, 2004; Alwi and Da Silva, 2007; Ibeh et al. 2005; Einwiller and Will, 2002) and represents a "*profound challenge*" (Harris, 2002) for retail banks. Hence, customer must be aware (Lichtenstein and Williamson, 2006) of values afforded by clicks and mortar channel.

*Offline corporate branding: driver of IB adoption?*

IB as e-commerce activity is highly related to skepticism and perceived risk. That is why companies are centering on how create customer trust and insurance. This might be done through branding banks since the latter is a '*symbol of quality and assurance*' in the online banking environment (Yousafzai *et al.* 2005). Actually, branding is a key factor to success for service providers. Moreover strong brands will increase customers' trust of intangible products (Berry, 2000).

In the online service context, consumer will go online based on provider brand name and positive experience (Davis, 2007). The brand is blend of emotional and relational values which allow "stakeholders to recognize a promise about a unique and welcome experience' (de Chernatony and Christodoulides, 2004). Moreover, familiarity with physical brand names is crucial in an online context (Yousafzai *et al.* 2005; Souiden *et al*. 2006), and can lead to the trusting beliefs toward online environment (Yousafzai *et al.* 2005).

The influence of WOM is particularly prevalent when considering the purchase of a new product or service (Scott, 2003 In Foung 2006). Positive versus negative WOM influence the adoption of online banking (Lee *et al.,* 2004; Ha *et al.,* 2004). Additionally, WOM communication affects the trust toward the brand (Ward and Lee, 2000). More recently, WOM has been given added significance by the internet (Carl, 2006). Recent studies focused on the online word of mouth (also called e-WOM or word of Mouse (Huang *et al.* 2007). In this respect, E-WOM communication is defined by Henning Thureau *et al.* (2004) as a: "*positive or negative statement made by potential, actual or former customers about a product or company, which is made available to a multitude of people and institutions via Internet.*"

The corporate reputation can influence the willingness of consumers to give or reject support from the company (Gray and Balmer, 1998). From brand extension theory, it was argued that stronger brands give a better opportunity for the company to employ this advantage in order to enter new product (Thamazelvan and Raja, 2008). In this respect, the authors show that the success of extended brand might be linked with a high level of original brand reputation.

**Conclusion**

This paper does not seek to confront the different approaches, but to assert their complementarily contribution (Hernandez and Mazzon, 2007; Falk *et al.* 2007) with the intention of better understanding consumer behavior and intentions towards the 'click and mortar' specific financial setting: the banking.

Several studies have attempted to examine the branding from tangible products. Recently, it was questioned whether the offline branding will be transferred in the context of marketspace (Syed Alwi and da Silva, 2007). In the same vein, Yousafzai *et al.* (2005) attempted to verify if branding (through the brand name) were a driver of trustworthiness in a tangible product study. This concern however was not conducted in the financial setting. It might be a fructuous issue for further investigations. We address the call for future studies to take into consideration the effects of branding in IB' integrated models. It is supposed to have many effects on consumer behavior. Appropriate models of bank branding should be addressed since services are different (Berry, 1980).

Most of previous studies focusing on online banking adoption (*e.g*. Lassar *et al.* 2005; Yiu *et al.* 2007; Mckenchie *et al.* 2006; Lee *et al.* 2005) were quantitatively tested from existing theories (e.g. Mckenchie *et al.* 2006). However, the detention of social researches in the 'yoke of well-known theories' was in somewhat criticized (Strauss 1987). The quasi absence of branding within the internet banking adoption literature justifies the need of new grounded data. The implementation of exploratory qualitative investigations seems necessary to better describe in a fine approach the impact of this policy on the consumer behavior.

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