

# THE ROLE OF ONLINE AND OFFLINE FACTORS IN RETAIL BANKING: THE CASE OF KUWAIT

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**Introduction:** In a modern world, the majority of adults has bank accounts and use banking services. In most countries, consumers are faced with a choice regarding which bank they will use and banking industries operate as commercial entities in deregulated sectors. In these circumstances, the issues of market share and comparative attractiveness become key considerations for banking executives. **Purpose:** This study builds on previous work which has sort to examine factors that impact the perceptions of consumers toward individual banks. Many of these studies have analyzed the role of either online factors or offline factors for predicting customers' perceptions toward retail banking services usage. However, there is also a need to study the influence of both online and offline factors on customers' perceptions toward using retail banking services. Hence, the purpose of this study is to capture a more complete picture of the complicated relationships of both online and offline factors that influence customers' perceptions toward retail banking services usage. **Methods:** An online survey is designed and data collected through convenient sample consisting of retail banking customers from 5 different Kuwaiti banks. SPSS and AMOS were used to test the hypothesized relationships. **Results:** Customers' perceptions towards retail banking services usage is relatively associated with the trust, image, and delight of customers that can be easily achieved through online and offline factors. **Conclusion:** Customers' perceptions is directly associated with the improvisation of offline and online factors.

Key Words: Online, Offline, Kuwait, Banking, Attitude