

Computer Mediated Banking: A Cross-cultural Analysis of SMEs

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Abstract. This paper presents a view of banking as undertaken by SMEs (Small and Medium Enterprise) in Australia. It presents a user perspective to give insight into how people talk about banking, how they are using traditional bank services, and what it means to them to bank with new technologies. This paper builds on previous analysis and interpretation of the perceptions of these issues in the banking project. In this paper we apply Burke's (1969) dramatisic analysis. The paper analyses 15 SMEs to elaborate the mediation of money between banks and individual SMEs. We found that when talking about banking, individuals refer to location (scene) and processes using cheques, cash and the online interface (acts and agency) Thus an elaboration of the elements indicates that the scene-act-agency interaction is perhaps a significant nexus through which individuals negotiate this activity.

Keywords: SME, banking, Internet