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
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EFTPOS Impacts on Branch Banking: an extra organisational analysis

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Abstract

Perceptions and experiences of bank branch managers nd merchant who have installed EFTPOS are surveyed to nvestigate the impact of EFTPOS on branch banking ctivities using internal and extraorganisational erspectives.
Impacts are identified by reference to banking activities nd interpreted as efficiency, effectiveness and competitiveness mpacts. It appears that bank managers may have difficulty in isolating the impacts of EFTPOS on anking activities from oncurrent changes in banking practices and might overestimate some beneficial impacts. esults indicate a much richer iew can be obtained using an aorganisational perspective of a systems' impacts.

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