

**FACTORS THAT INFLUENCE INTERNET BANKING AMONG LIBYAN BANKS**

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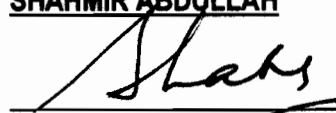
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## **ABSTRACT**

This study is conducted to examine the factors that influence internet banking adoption by customers in Libya. The first objective was to examine whether perceived ease of use influence, attitude and trust influence internet banking. A quantitative survey method was used in data collection from one hundred and twenty seven respondents. The subsequent result shows all the factors are having significant relationship with internet banking adoption. This piece of work had contributed to the theory and practice of technology adoption model.

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## **CHAPTER ONE**

### **1.1 Introduction**

Although information technology is becoming a vital part of the workplace of skilled professionals, it is unclear what factors contribute to its acceptance by them. Yi, Jackson, Park and Probst (2005) Organisations have gradually increased their investment in information technology (IT) for planning in order to increase the efficiency of their business processes, support management decision-making, and improve productivity. Thus, IT has become a strategic tool for attaining competitive advantages in organisations. (Kim, Lee and Law, 2007).

What causes highly skilled professionals to adopt a new information technology (IT)? Is it merely the characteristics of the technology itself? Are individuals also influenced by other issues, such as their interaction through a social network, their predisposed tendency to try out a new technology, or the cognitive and situational resources required for its effective utilization? If these factors are indeed important in the acceptance decisions of professionals, are they interrelated? If so, how are they related and what are the mechanisms through which they achieve their effects on the acceptance decisions? Such questions have widespread practical as well as theoretical ramifications because the expected benefits from the investments in IT are realized only when they are adopted by their intended users and subsequently used. Undeniably, the continuing revolution in IT has moved beyond the realm of supporting managers and business users to that of enhancing and transforming the work of skilled professionals, such as lawyers and doctors. Although much research effort has been directed to understanding user acceptance of new technologies, it is relatively unknown what motivates individual professionals in making technology acceptance decisions (Yi, Jackson, Park and Probst, 2005)

The contents of  
the thesis is for  
internal user  
only

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