

**FACTORS INFLUENCING E-BANKING ADOPTION AMONG
CUSTOMERS IN LIBYAN BANKS**

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UNIVERSITI UTARA MALAYSIA

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**A thesis submitted to the College of Business
in partial fulfillment of the requirements for the degree
Master of Business Administration in Accounting (MBA
Accounting)**

Universiti Utara Malaysia

By

Salem Ogrirh Omar Emzio



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ABSTRACT

Banking has always been a highly information intensive activity particularly over the last few decades that information and Communication technology (ICT) has affected the banking industry heavily. One of the most growing phenomenon's in financial services is internet banking. The main aim of this study is to determine or examine the factors that influence the adoption of internet banking among bank customers in Libya. In the process of finding the desired objectives, four variables were considered based on previous studies to be the independent variables of this study. To this end, perceived ease of use, perceived usefulness, perceived credibility and computer self efficacy were tested on e-banking adoption. A survey form of study was considered as questionnaires were distributed among the respondents of this study. The subsequent result shows that all the variables considered are significantly related to e-banking adoption. Discussions, recommendations and conclusions are also reported.

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We start with the name of Allah, we praise Allah and thank him for the blessings of completing this study, we humbly ask Allah to raise the rank of our prophet *salla allahu alayhi wa sallam*, and his kind al and companions and followers, we ask Allah to grant us the proper intention and the comprehension. This thesis was written during the second semester of 2010/2011 at Universiti Utara Malaysia in fulfillment of the Master of Business Administration in Accounting.

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LIST OF ABBREVIATIONS

- (E-B):** Electronic Banking
- (IT):** Information Technology
- (ICT):** Information and Communication Technology
- (IS):** Information System
- (ATM):** Automatic Trailer Machine
- (TAM):** Technology Acceptance Model
- (TPB):** Theory of Planned Behavior
- (TRA):** Theory of Reasoned Action
- (IDT):** Innovation Diffusion Theory
- (PEOU):** Perceived Ease of Use
- (PU):** Perceived Usefulness
- (PC):** Perceived Credibility
- (CSE):** Computer Self-Efficacy
- (CBL):** Central Bank of Libya
- (OBIS):** Online banking Information System
- (SMEs):** Small And Medium Enterprises

CHAPTER ONE

INTRODUCTION

1.0 INTRODUCTION

This chapter is the first chapter of this study this chapter is aimed at introducing the background of this study, the problem statement, research questions, objectives, significance and the scope of this study. This is therefore, the introductory chapter of this study.

1.1 BACKGROUND OF THE STUDY

The explosion of Internet usage and the huge funding initiatives in electronic banking have drawn the attention of researchers towards Internet banking. In the past, the conventional focus of Internet banking research has been on technological development, but this is now shifting to user-focused research. Although millions of dollars have been spent on building Internet banking systems, reports have shown that potential users may not use the systems in spite of their availability. This points out the need for research to identify the factors that determine acceptance of Internet banking by the users. According to the technology acceptance model (TAM), perceived ease of use and perceived usefulness constructs are believed to be fundamental in determining the acceptance and use of various IT. These beliefs may however not fully explain the user's behavior toward newly emerging IT, such as Internet banking (Wang, Wang, Lin & Tang, 2003).

The contents of
the thesis is for
internal user
only

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