A STUDY OF E- BANKING IMPLEMENTATION IN THE LIBYAN BANKING SECTOR: FROM EMPLOYEES PERSPECTIVE

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ABSTRACT

The topic of this paper is relationship between e-banking system and Libyan banks employees: A study in Libya. The main purpose of this study is to investigate the relationship between e-banking system and Libyan banks employees’ perspective. This study was conducted among 128 banks in Libya that were listed in Algumhorea website only. The finding obtained from this study indicated that there was a significant, positive relationship between two variables. A positive relationship between e-banking system implementation and Libyan banks employees which lead to reduce transaction cost through e-banking system and make it happened faster. A survey from of this 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. Recommendations and conclusions are also reported.

Keywords: Libyan Banking Industry, E-banking, technology adoption
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TABLE OF CONTENTS

PAGE

PERMISSION TO USE........................................................................................................... IV

DISCLAIMER ....................................................................................................................... V

ABSTRACT ........................................................................................................................ VI

ACKNOWLEDGEMENT ...................................................................................................... VII

TABLE OF CONTENTS ....................................................................................................... XI

LIST OF FIGURE ................................................................................................................ XII

LIST OF TABLE .................................................................................................................. XIII

LIST OF CHART .................................................................................................................. XIV

CHAPTER ONE: INTRODUCTION ...................................................................................... 15

1.1 INTRODUCTION ........................................................................................................... 16

1.2 PROBLEM STATEMENT .............................................................................................. 17

1.3 RESEARCH QUESTION ............................................................................................... 18

1.4 RESEARCH SIGNIFICANT ......................................................................................... 18

1.5 RESEARCH OBJECTIVES ......................................................................................... 18

1.6 RESEARCH VARIABLES ......................................................................................... 18
REFERENCES .................................................................................................................. 59

APPENDICES .................................................................................................................. 64
<table>
<thead>
<tr>
<th>LIST OF FIGURE</th>
<th>PAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIGURE 1: Process of E-Banking System</td>
<td>34</td>
</tr>
<tr>
<td>FIGURE 2: Research Framework</td>
<td>36</td>
</tr>
<tr>
<td>FIGURE 3: Libyan Banks Structure</td>
<td>42</td>
</tr>
<tr>
<td>FIGURE 4: Gender of Responded</td>
<td>48</td>
</tr>
<tr>
<td>FIGURE 5: Age of Responded</td>
<td>49</td>
</tr>
<tr>
<td>FIGURE 6: Job of Responded</td>
<td>50</td>
</tr>
<tr>
<td>FIGURE 7: Experiences of Responded</td>
<td>51</td>
</tr>
</tbody>
</table>
LIST OF TABLES

Table 1-1: Descriptive Statistics .................................................................47
Table 1-2: Gender ......................................................................................48
Table 1-3: Age ............................................................................................49
Table 1-4: Job .............................................................................................50
Table 1-5: Experience ................................................................................51
Table 2-1: Descriptive Statistics .................................................................52
Table 3-1: Case Processing Summary .......................................................53
Table 3-2: Reliability Statistics .................................................................53
Table 4-1: Regression1 ..............................................................................54
Table 4-2: Regression2 ..............................................................................54
Table 4-3: Regression3 ..............................................................................54
Table 4-4: Regression4 ..............................................................................55
<table>
<thead>
<tr>
<th>LIST OF CHART</th>
<th>PAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHART 1: STATISTICS</td>
<td>65</td>
</tr>
<tr>
<td>CHART 2: GENDERS</td>
<td>65</td>
</tr>
<tr>
<td>CHART 3: AGE</td>
<td>66</td>
</tr>
<tr>
<td>CHART 4: JOB</td>
<td>67</td>
</tr>
<tr>
<td>CHART 5: EXPERIENCES</td>
<td>67</td>
</tr>
<tr>
<td>CHART 6: DESCRIPTIVE STATISTICS</td>
<td>68</td>
</tr>
<tr>
<td>CHART 7: PROCESSING SUMMARIES</td>
<td>68</td>
</tr>
<tr>
<td>CHART 8: RELIABILITY STATISTICS</td>
<td>69</td>
</tr>
<tr>
<td>CHART 9: 9 VARIABLES INTERED / REMOVED</td>
<td>69</td>
</tr>
<tr>
<td>CHART 10: MODEL SUMMARIES</td>
<td>70</td>
</tr>
<tr>
<td>CHART 11: ANOVA</td>
<td>70</td>
</tr>
<tr>
<td>CHART 12: COEFFICIENTS</td>
<td>71</td>
</tr>
</tbody>
</table>
CHAPTER ONE: INTRODUCTION

1.1 INTRODUCTION

1.2 PROBLEM STATEMENT

1.3 RESEARCH QUESTION

1.4 RESEARCH SIGNIFICANT

1.5 RESEARCH OBJECTIVES

1.6 RESEARCH VARIABLES

1.7 CONCLUSION
CHAPTER ONE: INTRODUCTION

1.1 Introduction

With increased competition and the tremendous advances in technology, it was necessary to achieve the competitive advantages of banking, which lead it to focus on accounting professionals' acceptance of e-filing system.

Libyan banks, despite recently acknowledging the benefits of e-banking technology in improving banking services, have not adopted and integrated this innovation within its banks. So it was essential to adopt this system to achieve their goals and win the competition. On the other hand the use of electronic banking technologies (e-banking) such as Automated Teller Machines (ATMs), tele-banking, home banking and internet banking, in the delivery of banking services and products has speedily become an essential aspect of contemporary banking systems (Mols, 1998). For the reason that banking services are informational (Bradley and Stewart, 2002) and can be simply automated and digitized (Porter and Millar, 1985). Most banks consider the adoption of e-banking technology as revenues to improve efficiency and performance, and service quality (Robinson, 2000).

The word e-banking is relatively new (Moenaert and Lievens, 2000), and more than a few definitions have been cited in the literature. Nevertheless, the majority of banking technology researchers and practitioners (e.g., Daniel, 1999; Keyes, 1999; Pikkarainen et al., 2006; Nikola et al., 2002; Lassar et al., 2005) agree that the concept of e-banking mentions to the system that enables banks to offer their customers access to their accounts to transact business and obtain information via electronic communication channels; these channels can include Automated Teller Machines (ATMs), tele-banking, home banking and internet banking (Turban, 1999).
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REFERENCES


