

INTERNET BANKING ADOPTION IN UZBEKISTAN

KARIMOV ERKIN

MASTER OF SCIENCE (BANKING)

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INTERNET BANKING ADOPTION IN UZBEKISTAN

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By
KARIMOV ERKIN
(808360)

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ABSTRACT

This research paper is an empirical study about the various variables which influence the adoption of internet banking facility among Uzbekistan customers. The various variables examined for this research purpose were Perceived usefulness, perceived ease of use, trust, and government support were tested in order to determine their effects on the adoption of internet banking among Uzbekistan customers. The questionnaires were distributed to bank customers and data from 103 respondents was later analysed using descriptive analysis and linear regression. The results showed that perceived usefulness, perceived ease of use, government support are statistically significant at one percent while perceived ease of use is significant at one and five percent level of significance. Perceived ease of use and trust are however, negatively related to internet banking adoption among customers in Uzbekistan. The findings imply that the internet banking facilities should be made simple for people to use it while security measures need to be built to gain greater trust from customers to use internet banking.

Acknowledgement

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

Modern Internet technology has swiftly developed in many business environments and is mainly used for improvements in their performances. According to Saffu et al. (2008) there is a remarkable raise in applications of the e-commerce business in the last ten years. There are a lot of benefits of using this e-commerce study and some of them are reduction in cost, improved business chance and decreased lead time providing the consumers with more significant options (Turban et al., 2008). One of the most important e-commerce instrument is the acceptance of the internet banking model among the clients, the IT tools have positively provided a vast maintenance to the services presented by the banking industry (Dawes & Rowley, 1998). Many banks in the world are using this technology in their operations and their services use internet. The internet banking technology is developing quickly round the world including Uzbekistan.

1.1 Definition of internet banking

Internet banking can be explained as the bank distribution channel. Researchers give different views on internet banking definition. According to Daniel (1999) and Mobarek (2007), using new electronic and technical development, customers can directly transfer amounts, and can easily use banking services by internet or electronic banking. Electronic or internet banking refers to different types of facilities and services by computer network, and mobile phone, by which bank clients can ask for information and also do retail banking facilities and services (Mols 1998).

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the thesis is for
internal user
only

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- <http://www.lisa.org/ElectronicBanking.761.0.html>
- <http://www.uzinvest.uz>

Appendix 1: Questionnaire

Dear Respondents:

This questionnaire is purely an academic exercise that is intended to understand the relationship between service quality, customer satisfaction and customer loyalty in internet banking industry and adoption in Uzbekistan. It has been undertaken to fulfill the partial requirement of the degree of Master of science in Banking at University Utara Malaysia . If you are an individual that uses internet banking services, for example online credit card payment offered by various banks in Uzbekistan, we would like to invite you to participate in this study. Your participation in this study is voluntary. There is no right or wrong answer. We are interested only in your honest opinion. Your response is very valuable for the success of this study. All information provided will be kept confidential and used solely for the purpose of this research. Thank you again for your kind support, cooperation, and precious time.

Yours sincerely,

Erkin Karimov

enrike_2004@mail.ru

Master of science (Banking)

Universiti Utara Malaysia

PART A:

1) Age

- | | | | | |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| 20-24 | 25-29 | 30-34 | 35-39 | 40 and
above |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

2) Status

- | | |
|-----------------------|-----------------------|
| Married | Single |
| <input type="radio"/> | <input type="radio"/> |

3) Gender

- | | |
|-----------------------|-----------------------|
| Male | Female |
| <input type="radio"/> | <input type="radio"/> |

4) Education

- | | | | |
|-----------------------|-----------------------|-----------------------|-----------------------|
| high
school | Degree | Master | PHD |
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

5) Department of the work *

finance				
and	admin	Marketing	IT	Others
banking				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PART B

1) Perceived usefulness

Internet banking makes it easier for me to conduct my banking transactions

Independent variables, Perceived usefulness

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Internet banking allows me to manage my finances more efficiently

	agree	strongly agree	Neutral	disagree	strongly dosagree
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Internet banking increases my productivity

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Internet banking made communications with banks much easier

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I believe internet banking is more useful than traditional ways of banking

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2) Perceived ease of use

I find Internet banking easy to use Perceived ease of use

	agree	strongly agree	neutral	disagree	strongly disagree
Q 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Learning to use internet banking is easy for me

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My interaction with internet banking is clear and understandable

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

It is easy for me to remember how to perform task with internet banking

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

It is easy to get Internet Banking to do what I want it to do

	agree	strongly agree	neutral	disagree	strongly disagree
Q 5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3) Trust

I trust that transaction conducted through internet banking is secure and private Trust

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I trust payments made through internet banking channel will be processed securely

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I believe my personal information on Internet banking will be kept confidential

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4) Government support

Government encourages and promotes the usage of internet and ecommerce

Government support

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The internet infrastructure and facilities such as bandwidth is sufficient for online banking

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The government is driving the development of online banking

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The government has good regulations and laws for internet banking

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5) Consumer intention to use internet banking

Assuming that I have access to internet banking, I intent to use them Dependent variable, Consumer intention to use internet banking

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I intend to use internet banking if the cost and times is reasonable for me

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I believe I will use internet banking in the future

	agree	strongly agree	Neutral	disagree	strongly disagree
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I intend to increase my use of the internet banking in the future

	agree	strongly agree	Neutral	disagree	strongly disagree
Q4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appendix 2

Приложение 2

Вопросник Уважаемые респонденты:

этот вопросник является чисто академическое упражнение, предназначенный для понимания взаимосвязи между качества обслуживания, удовлетворенности и лояльности клиентов в Интернет банковской отрасли в Узбекистане. Она обязалась выполнить требование частичной степени магистра наук в банковской сфере на университета Utara Малайзия творческих технологий. Если вы физическое лицо, использующее Интернет банковских услуг, например оплату кредитной картой, предлагаемые различными банками в Узбекистане, мы хотели бы пригласить вас принять участие в этом исследовании. Ваше участие в данном исследовании является добровольным. Существует нет правильных или неправильных ответов. Мы заинтересованы только в ваше честное мнение. Ваш ответ является очень ценным для успешного проведения этого исследования. Вся предоставленная информация будет храниться конфиденциальный характер и использоваться исключительно для целей этого исследования. Еще раз спасибо за поддержку, сотрудничество и драгоценное время.

Ваш искренне,

Эркин Каримов

enrike_2004@mail.ru

Universiti Utara Малайзия

Магистра наук (банковское дело)

ЧАСТЬ А:

1) Возраст

20-24	25-29	30-34	35-39	40 и выше
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2) Семейное положение

Женат	Один
<input type="radio"/>	<input type="radio"/>

3) Пол

Мужчины	женщины
<input type="radio"/>	<input checked="" type="radio"/>

4) Образование

Средней школы	Степень	Мастер	КАНДИДАТ НАУК
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

5) Департамент по работе *

Финансы и

банковское Администратор Маркетинг информационные Другие

дело

технологии

ЧАСТЬ В

1) воспринимаемых полезность

Интернет банкинг делает его легче для меня, для проведения моей банковских операций независимых переменных, воспринимаемых полезность.

согласен сильно не сильно
согласен согласен Нейтральный согласны не согласны

Q 1

Интернет-банкинг позволяет мне более эффективно управлять мои финансы

согласен сильно не сильно
согласен согласен Нейтральный согласны не согласны

Q 2

Интернет-банкинг увеличивает мою производительность

		сильно		не	сильно
	согласен	согласен	Нейтральный	согласны	не согласны
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Интернет-банкинг, значительно облегчило связь с банками

		сильно		не	сильно
	согласен	согласен	Нейтральный	согласны	не согласны
Q 4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Я считаю, что Интернет-банкинг является более полезным, чем традиционные способы банковского.

		сильно		не	сильно
	согласен	согласен	Нейтральный	согласны	не согласны
Q 5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2) Воспринимается простота

использования я считаю Интернет банкинг простой в использовании

воспринимаемых простота использования

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
		согласен		согласны	согласны
Q 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Научиться использовать Интернет-банкинг для меня легко

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
		согласен		согласны	согласны
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Мое взаимодействие с Интернет-банкинг является ясным и понятным

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
		согласен		согласны	согласны
Q 3	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Это легко для меня, чтобы помнить, как выполнить задачу с Интернет-банкингом

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
					не согласны

Q 4

Это легко получить, Интернет-банкинг делать то, что я хочу это сделать

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
					не согласны

Q 5

3) Доверие

Я верю, что транзакций, совершенных через Интернет-банкинг является безопасной и частные доверие.

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
					не согласны

Q 1

Я полагаю, что платежи, сделанные через Интернет-банкинг-канал будет обрабатываться безопасно.

	согласен	сильно согласен	Нейтральный	не согласны	сильно не согласны
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Я считаю, что моя личная информация на Интернет-банкинга будут храниться конфиденциально.

	согласен	сильно согласен	Нейтральный	не согласны	сильно не согласны
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4) Поддержка правительства

Правительство поощряет и продвигает использование Интернета и электронной коммерции государственной поддержки.

	согласен	сильно согласен	Нейтральный	не согласны	сильно не согласны
Q 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Интернет инфраструктуры и объектов, таких как пропускная способность
достаточна для онлайн-банкинга

		сильно		не	сильно
	согласен	согласен	Нейтральный	согласны	не согласны
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Правительство является двигателем развития Интернет-банкинга

		сильно		не	сильно
	согласен	согласен	Нейтральный	согласны	не согласны
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Правительство имеет хорошие правила и законы для Интернет-банкинга

		сильно		не	сильно
	согласен	согласен	Нейтральный	согласны	не согласны
Q 4	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

5) Намерение потребителей использовать Интернет-банкинг

Предполагая, что у меня есть доступ к Интернет-банкингу, и я намерением использовать их зависимой переменной, намерение потребителей использовать Интернет-банкинг

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
		согласен		согласны	согласны
Q 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Я намерен использовать Интернет-банкинг, если стоимость и время разумно для меня

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
		согласен		согласны	согласны
Q 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Я считаю, что я буду использовать Интернет-банкинг в будущем

		сильно		не	сильно
	согласен		согласен	Нейтральный	согласны
		согласен		согласны	согласны
Q 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Я намерен увеличить моего использования Интернет-банкинга в будущем.

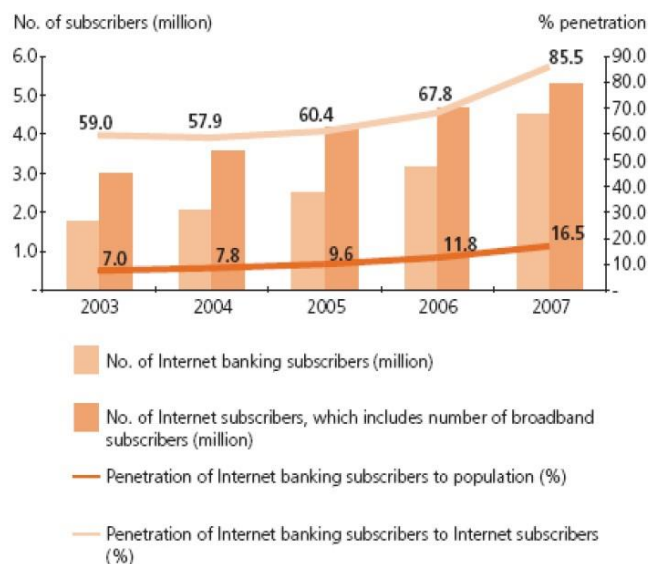
		сильно		не	сильно
	согласен	согласен	Нейтральный	согласны	не
					согласны
Q4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appendix 3: Figures of Internet Banking and Growth in Uzbekistan

INTRODUCTION - UZBEKISTAN



Internet Banking Growth and Penetration



Source: NBU Financial Stability & Payment Systems Report 2007

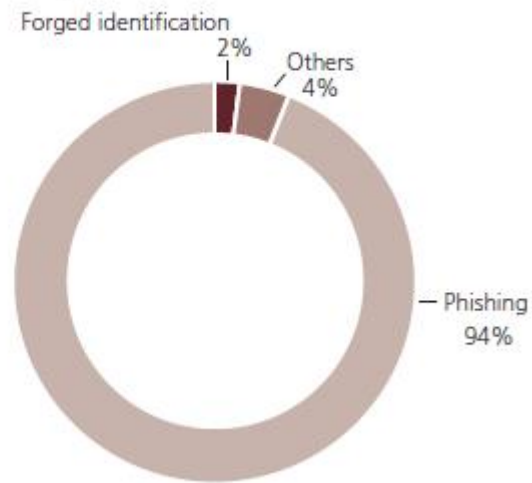
Continued strong growth reflecting increasing popularity of internet banking among internet users

4.5 million internet banking users registered in 2007

15 banks currently offer internet banking

M2U has over 60% market share!

Chart Internet Banking Fraud Cases in 2008



- [/www.occ.treas.gov/ftp/bulletin/98-3.txt](http://www.occ.treas.gov/ftp/bulletin/98-3.txt)
- <http://www.managementparadise.com/forums/archive/index.php/t-65503.html>

Appendix 4: SPSS Output

Reliability

Cronbach's Alpha Reliability

Variables	Cronbach'S Alpha
usefulness	0.678
Ease of use	0.645
Trust	0.922
Government	0.750
Internet Banking	0.954

Model Summary

Linear Regression Result

Model	R	RSquare	Adjusted R Square	Std.Error Estimate
1	.993 ^a	.986	.983	.24520

Independent Variables: Pu, Pe, Gs, TT

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	233.246	4	44.961	621.224	.007
	Residual	5.257	92	.034		
	Total	238.503	96			

Independent Variables: Pu, Pe, Gs,

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Beta
	B	Std. Error	Beta			
(CON)	.439	.083		4.950	.000	
Pu	.749	.075	.154***	3.250	.001	
Pe	-.051	.067	-.067**	-1.912	.084	
Gs	.693	.050	.717***	16.979	.000	
Tt	-.871	.074	-.831***	-13.036	.000	

DV: IB

Notes: ***, **, * denotes rejection of the null hypothesis of a unit root at the 1%, 5%, and 10% significance level. No asterisk indicates that the series is non-stationary.

Frequency Table

Age of Respondent

Age group	Frequency	Percentage (%)
20-34	17	16.5
25-29	23	22.3
30-34	12	11.7
35-39	22	21.4
40+	29	28.2
Total	103	100.0

Gender of Respondent

sex	Frequency	Percentage (%)
Male	61	59.0
Female	42	41.0
Total	103	100.0

Status of Respondent

	status	Frequency	Percentage %
Valid	Single	62	60.0
	married	41	40.0
	Total	103	100.0

Education of Respondent

Education	Frequency	Percentage %
High School	4	3.8
Degree	77	74.8
Masters	17	16.5
Phd	5	4.9
Total	103	100.0

Work departments of Respondent

works	Frequency	Percentage (%)
Finance	11	10.6
Admin	80	77.7
Marketing	5	4.9
Others	7	6.8
Total	103	100.0