

**A STUDY ON ADOPTION ON SMS BANKING TECHNOLOGY AMONG
CUSTOMERS IN UZBEKISTAN**

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**A STUDY ON ADOPTION ON SMS BANKING TECHNOLOGY AMONG
CUSTOMERS IN UZBEKISTAN**

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of the requirements for the degree
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ABSTRACT

Banking has always been a highly information intensive activity particularly over the past few decades, information technology affected the banking sector is strong. The emergence of SMS banking has changed the nature of financial services to clients. One of the most growing phenomena in the financial services industry is an internet banking service. The purpose of this study is to Explorer adoption of SMS banking to customers of Uzbekistan, Central Asia emerging economies in the region. The present study modifies the model of technology adoption and applies it to the customers of the bank in Uzbekistan.

Providing SMS banking services, banks can obtain significant cost reductions, reducing their branch networks and increase efficiency. But because customers do not adopt and use these services, banks cannot profit from them. Number of banks in Uzbekistan has recently started offering Internet banking services to its clients, but actually it does not get a respectable response from the point of view of people. The factors of perceived innovation attributes and personal characteristics of adopters have been developed to identify the most factors that influence SMS banking adoption among customers of Uzbekistan. The result of this study was to promote were positively associated with the adoption of SMS banking have assumed. Positive relationship between the combination between all the independent variables (ease of use, usefulness, reliability, compatibility and observability) was supported.

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CHAPTER 1

INTRODUCTION

1.1. Introduction

The internet and related technologies and applications have changed the way doing business, people work, and how information systems support business process, decision making, and competitive advantage (Marakas and O'Brien, 2008). Most of the organizations in the developing countries are conducting business conventionally, yet in the recent past the trend has been changed and they are now doing business via Internet (Davenport, 2000; Travica, 2002). In fact, during the last decade, the number of banks that recognized the benefits of SMS banking services and adopted SMS banking increased dramatically. While in globally, only one bank has offered SMS banking services in 2001, but by the end of 2002 this number increased to 6,000 banks (Claessens et al., 2003). In recent years, many of research studies have been conducted investigating the characteristics of banks that adopted SMS banking, and most of these studies find that large and new banks which are located in highly populated expensive urban areas are likely to adopt SMS banking (Furst et al., 2000a; Daniel, 1999).

This research can contribute to an improved understanding of the factors related to user's acceptance of new technology. In particularly, this study acts as an understanding of the theory of (TAM). Also, this research can contribute to an understanding of the acceptance of SMS banking in Uzbekistan banking industry sitting.

The contents of
the thesis is for
internal user
only

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