

ABSTRACT:

Advancement in information technologies has changed the way enterprises conduct their banking transactions. The technology allows the enterprises to conduct the transactions electronically where the barriers of time and place are no longer a concern. This paper presents the results of an empirical study on factors that influence Romanian agri-business enterprises to adopt e-banking. The main theoretical foundation of this study was the theory of planned behavior. The research model was further extended by incorporating variables from the technology acceptance model, the theory of diffusion of innovation and factors identified from previous studies which are considered significant in influencing adoption of e-banking. Interviews were conducted on 35 agri-business enterprises in Romania. The results show that accessibility, perceived usefulness, technical resources, self-efficacy, observability, compatibility, perceived ease of use and cost are factors that influence the enterprises to adopt e-banking. Practical implications of the study are discussed.