

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

**SALEM OGRIRH OMAR EMZIO**

**(803311)**

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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  
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**Universiti Utara Malaysia**

**By**

**Salem Ogrirh Omar Emzio**



**KOLEJ PERNIAGAAN**  
*(College of Business)*  
Universiti Utara Malaysia

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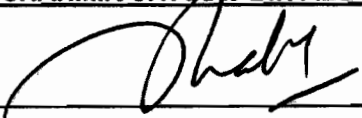
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## **ABSTRACT**

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.

## ACKNOWLEDGEMENTS

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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## **TABLE OF CONTENTS**

| <b>CONTENTS</b>       | <b>PAGES</b> |
|-----------------------|--------------|
| PERMISSION TO USE     | I            |
| ABSTRACT              | II           |
| ACKNOWLEDGEMENT       | III          |
| LIST OF TABLES        | VII          |
| LIST OF FIGURES       | VIII         |
| LIST OF ABBREVIATIONS | IX           |

### **CHAPTER ONE**

#### **INTRODUCTION**

|                                |    |
|--------------------------------|----|
| 1.0 INTRODUCTION               | 1  |
| 1.1 BACKGROUND OF THE STUDY    | 1  |
| 1.2 PROBLEM STATEMENT          | 3  |
| 1.3 RESEARCH QUESTIONS         | 6  |
| 1.4 RESEARCH OBJECTIVES        | 6  |
| 1.4.1 General Objectives       | 6  |
| 1.4.2 Specific Objectives      | 7  |
| 1.5 SIGNIFICANCE OF THE STUDY  | 7  |
| 1.5.1 Implication for practice | 7  |
| 1.5.2 Implication for theory   | 8  |
| 1.6 SCOPE OF THE STUDY         | 9  |
| 1.7 ORGANIZATION OF THE STUDY  | 9  |
| 1.8 CONCLUSION                 | 10 |



## **CHAPTER TWO**

### **LITERATURE REVIEW**

|                                                                                  |    |
|----------------------------------------------------------------------------------|----|
| 2.0 INTRODUCTION                                                                 | 11 |
| 2.1 E-BANKING ADOPTION                                                           | 11 |
| 2.2 LITERATURE REVIEW                                                            | 12 |
| 2.3 TECHNOLOGY ACCEPTANCE MODEL (TAM)                                            | 23 |
| 2.4 THEORY OF REASONED ACTION (TRA) AND<br>THE THEORY OF PLANNED BEHAVIOUR (TPB) | 24 |
| 2.5 INNOVATION DIFFUSION THEORY (IDT)                                            | 25 |
| 2.6 PERCEIVED EASE OF USE                                                        | 28 |
| 2.7 PERCEIVED USEFULNESS                                                         | 28 |
| 2.8 COMPUTER SELF EFFICACY                                                       | 29 |
| 2.9 PERCEIVED CREDIBILITY                                                        | 30 |
| 2.10 CONCLUSION                                                                  | 32 |

## **CHAPTER THREE**

### **METHODOLOGY**

|                                              |    |
|----------------------------------------------|----|
| 3.0 INTRODUCTION                             | 33 |
| 3.1 THEORETICAL FRAMEWORK                    | 33 |
| 3.2 RESEARCH HYPOTHESIS                      | 35 |
| 3.3 METHOD OF DATA COLLECTION                | 35 |
| 3.4 QUESTIONNAIRE DESIGN AND INSTRUMENTATION | 36 |
| 3.5 RESEARCH SAMPLE                          | 37 |

|                   |    |
|-------------------|----|
| 3.6 DATA ANALYSIS | 37 |
| 3.7 CONCLUSION    | 38 |

## **CHAPTER FOUR**

### **DATA ANALYSIS AND RESULTS**

|                                                      |    |
|------------------------------------------------------|----|
| 4.0 INTRODUCTION                                     | 39 |
| 4.1 RELIABILITY TEST                                 | 39 |
| 4.2 ANALYSIS OF THE DEMOGRAPHIC FACTORS              | 41 |
| 4.3 INFERENTIAL STATISTICAL MEASUREMENT: CORRELATION | 46 |
| 4.4 MULTIPLE REGRESSION ANALYSIS                     | 50 |
| 4.5 CONCLUSION                                       | 52 |

## **CHAPTER FIVE**

### **DISCUSSION, RECOMMENDATION AND CONCLUSION**

|                     |    |
|---------------------|----|
| 5.0 INTRODUCTION    | 53 |
| 5.1 DISCUSSION      | 53 |
| 5.2 RECOMMENDATIONS | 57 |
| 5.3 CONCLUSION      | 59 |
| REFERENCES          | 61 |

## LIST OF TABLES

|            |                                                                   |    |
|------------|-------------------------------------------------------------------|----|
| Table 4.1  | Reliability test                                                  | 40 |
| Table 4.2  | Gender of the respondents                                         | 41 |
| Table 4.3  | Age of the respondents                                            | 42 |
| Table 4.4  | Marital status of respondents                                     | 43 |
| Table 4.5  | The Level of education of respondents                             | 44 |
| Table 4.6  | The Working experience of respondents                             | 45 |
| Table 4.7  | Correlation between perceived ease of use and e-banking adoption  | 47 |
| Table 4.8  | Correlation between perceived usefulness and e-banking adoption   | 48 |
| Table 4.9  | Correlation between credibility and e-banking adoption            | 49 |
| Table 4.10 | correlation between computer self efficacy and e-banking adoption | 50 |
| Table 4.11 | Model Summary(b)                                                  | 51 |
| Table 4.12 | ANOVA(b)                                                          | 51 |
| Table 4.13 | Coefficients(a)                                                   | 51 |

## LIST OF FIUGURE

|            |                                       |    |
|------------|---------------------------------------|----|
| Figure 3.1 | Theoretical Framework                 | 33 |
| Figure 4.1 | Gender of respondents                 | 42 |
| Figure 4.2 | Age of the respondents                | 43 |
| Figure 4.3 | marital statuses of respondent        | 44 |
| Figure 4.4 | level of education of respondents     | 45 |
| Figure 4.5 | working experience of the respondents | 46 |

## 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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