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ABSTRACT

This study discusses factors affecting e-banking system adoption in Sudan, and the expected challenges that may face different interested parties.

Factors expected to encourage Sudanese customers to adopt the system as well as those which may constrain the adoption.

The adoption discussed according to the Technology Acceptance Model which deals with consumer adoption of the products based on Information Technology (IT), and developing similar model.

To achieve the objectives of the study primary data sources (questionnaire and interviews) were used to target a selected sample of Sudanese banks and relevant parties, as well as using secondary sources.

The main factors affecting e-banking adoption in Sudan are the information and communication technologies (ICT) infrastructure, cost, managerial situation in banks, existence of electronic payment system, customer literacy and pricing of the electronic services.

The main factors expected to encourage customers adoption are convenience, accessibility and cheapness, while those which may constrain customers adoption are inadequacy in (ICT) infrastructure, lack of legal protection, improper security and lack of confidence in Sudanese banks.

However, the main characteristics that distinguish the expected users are youth, marriage and good education.
الملخص

العوامل التي من المتوقع أن تدفع العملاء على تبني نظام للصرافة الإلكترونية في السودان، والتحديات التي من المتوقع أن تواجه الأطراف ذات الصلة.

العوامل التي من المتوقع أن تشجع العملاء على تبني ذلك النظام واتخاذ قرار فعلي في ذلك يمكن أن تكون:

- البنية الأساسية للتقنية، وبناء البنية الأساسية للخدمات، وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار، وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار، وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار، وانتشار استخدام الخدمات الإلكترونية.

 لتحقيق أهداف الدراسة تم استخدام المصادر الأولية (المقابلات والمقابلات) والمستندات لتشجيع انطباع العملاء على نظام الصراف الإلكتروني في السودان.

العوامل التي من المتوقع أن تؤثر على تبني الصيرفة الإلكترونية في السودان هي:

- البنية الأساسية للتقنية وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار وانتشار استخدام الخدمات الإلكترونية.

العوامل التي من المتوقع أن تشجع العملاء على تبني نظام للصرافة الإلكترونية هو:

- البنية الأساسية للتقنية وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار وانتشار استخدام الخدمات الإلكترونية.
- البنية الأساسية للاستثمار وانتشار استخدام الخدمات الإلكترونية.

الخصائص التي تميز العملاء المتوقعين لنظام الصرافة الإلكترونية هي الزواج وصغر السن والتعليم الجيد.
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<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ACCA</td>
<td>Association of Chartered Certified Accountants</td>
</tr>
<tr>
<td>ACH</td>
<td>Automated Clearing House system</td>
</tr>
<tr>
<td>ATMs</td>
<td>Automated Teller Machines</td>
</tr>
<tr>
<td>B2B</td>
<td>Business to Business</td>
</tr>
<tr>
<td>B2C</td>
<td>Business to Customers</td>
</tr>
<tr>
<td>BIS</td>
<td>Bank of International Settlements</td>
</tr>
<tr>
<td>BPE</td>
<td>Business Process Engineering</td>
</tr>
<tr>
<td>Bsc</td>
<td>Bachelor of Science</td>
</tr>
<tr>
<td>CIB</td>
<td>Certified Institute of Bankers</td>
</tr>
<tr>
<td>CNP</td>
<td>Cardholder Not Present</td>
</tr>
<tr>
<td>CPA</td>
<td>Comprehensive Peace Agreement</td>
</tr>
<tr>
<td>CRM</td>
<td>Customer Relation Management</td>
</tr>
<tr>
<td>DIT</td>
<td>Diffusion of Innovation Theory</td>
</tr>
<tr>
<td>DSL</td>
<td>Digital Subscriber Line</td>
</tr>
<tr>
<td>e</td>
<td>Stands for the word electronic.</td>
</tr>
<tr>
<td>EBS</td>
<td>Electronic Banking Services</td>
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<tr>
<td>EFTA</td>
<td>Electronic Fund Transfer Act</td>
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<tr>
<td>EIS</td>
<td>Executive Information Systems</td>
</tr>
<tr>
<td>EMV</td>
<td>Euro Pay, Master Card, Visa</td>
</tr>
<tr>
<td>EPI</td>
<td>Electronic Payment International (Journal)</td>
</tr>
<tr>
<td>ETA</td>
<td>Electronic Transfer Account</td>
</tr>
<tr>
<td>FPC</td>
<td>Fixed Payments Cards</td>
</tr>
<tr>
<td>FTC</td>
<td>Federal Trade Commission</td>
</tr>
<tr>
<td>G2B</td>
<td>Government to Business</td>
</tr>
<tr>
<td>G2C</td>
<td>Government to Customers</td>
</tr>
<tr>
<td>G2G</td>
<td>Government to Government</td>
</tr>
<tr>
<td>GIS</td>
<td>Geographic Information System</td>
</tr>
<tr>
<td>ICT</td>
<td>Information Communication Technology</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>KIC</td>
<td>Khartoum International Channel</td>
</tr>
<tr>
<td>LAN</td>
<td>Local Area Network</td>
</tr>
<tr>
<td>MAN</td>
<td>M Area Network</td>
</tr>
<tr>
<td>MIS</td>
<td>Management Information System</td>
</tr>
<tr>
<td>MNO</td>
<td>Mobile Network Operator</td>
</tr>
<tr>
<td>Msc</td>
<td>Master of Science</td>
</tr>
<tr>
<td>PC</td>
<td>Personal Computer</td>
</tr>
<tr>
<td>PDA</td>
<td>Personal Digital Assistance</td>
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<tr>
<td>PHD</td>
<td>Philosophy</td>
</tr>
<tr>
<td>PIN</td>
<td>Personal Identification Number</td>
</tr>
<tr>
<td>POS</td>
<td>Point-Of-Sale terminals</td>
</tr>
<tr>
<td>SCP</td>
<td>Supported by the Sudanese Communist Party</td>
</tr>
<tr>
<td>SD</td>
<td>Sudanese Dinar</td>
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<tr>
<td>SIM</td>
<td>Subscriber Identity Module</td>
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<tr>
<td>SLA</td>
<td>Service Level Agreement</td>
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<tr>
<td>SMS</td>
<td>Short Message Service</td>
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<tr>
<td>SMSC</td>
<td>Short Message Service Centre</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Science</td>
</tr>
<tr>
<td>SSL</td>
<td>Secure Socket Layer</td>
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</tbody>
</table>
SUST: Sudan University of Science and Technology
SWIFT: Society for Worldwide Interbank Financial Telecommunications
TAM: Technology Acceptance Model
TPB: Theory of Planned Behavior
UNDP: United Nation Development Programme
UNSTRAL: United Nations Commission on International Trade Law
VPC: Variable Payment Cards
WAN: Wide Area Network
WAP: Wireless Application Protocol
WTO: World Trade Organization
WWW: World Wide Web