



## **ACKNOWLEDGMENTS**

I would like to express my thanks and gratitude to my supervisors Dr Ali Fatten Al-windawi, and Dr izzeldin Kamil Amein for their great support which enable me to a complete this thesis. Also, I would like to thank my dear friend Dr Khalid Elbeely for his genuine assistance. My thanks are extended also to my friends and colleagues: Khalid Adam, Sidege Balal, Sahar Abdelhafiz and Sosan Othman, for their real assistance. I am also greatly indebted, to the dean and the vice dean, and the staff of the College of Business Studies, who helped me to finish this thesis. Also, I would like to thank my friends, colleagues and students who help me in collecting the data of the thesis, especially Aiman Othman and Mohamed Ali. finally I would like to send my biggest thanks to my family; parents, brothers and sisters for their moral and kind support throughout the period of the study.

## **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.

## المخلص

هذه الدراسة تتناول العوامل التي تؤثر على تبني نظام للصيرفة الالكترونية في السودان والتحديات التي من المتوقع أن تجابه الاطراف ذات الصلة .

العوامل التي من المتوقع أن تشجع العملاء على تبني ذلك النظام وتلك التي يمكن أن تشكل عائقاً.

مناقشة التبني وفقاً لنموذج قبول التقنيات (TAM) الذي يفسر قبول وتعامل المستهلكين مع المنتجات المعتمدة على تقنية المعلومات وتطوير نموذج مماثل .

لتحقيق اهداف الدراسة تم استخدام المصادر الاولية (الاستبيان والمقابلات) والتي استهدفت عينة مختارة من البنوك في السودان و الاطراف ذات الصلة كما تمت الاستعانة بالمصادر الثانوية.

العوامل الاساسية التي يمكن ان تؤثر على تبني الصيرفة الالكترونية في السودان هي: البنية الاساسية لتقنية المعلومات و الاتصال, التكلفة , الوضع الاداري في البنوك , وجود نظام للمدفوعات الالكترونية , الثقافة التقنية للعملاء, وتسعير الخدمات الالكترونية.

العوامل التي من المتوقع أن تشجع العملاء على تبني نظام للصيرفة الالكترونية هي: الملائمة , سهولة الوصول وانخفاض اسعار الخدمات , بينما تلك التي لا تشجع على التبني هي عدم توفر البنية الاساسية التقنية, عدم توفر الحماية القانونية وضعف نظام التأمين, وضعف الثقة بالمصارف.

الخصائص التي تميز العملاء المتوقعين لنظام الصيرفة الالكترونية هي الزواج وصغر السن والتعليم الجيد.

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## ABBREVIATIONS

ACCA:	Association of Chartered Certified Accountants
ACH:	Automated Clearing House system
ATMs:	Automated Teller Machines
B2B:	Business to Business
B2C:	Business to Customers
BIS:	Bank of International Settlements
BPE:	Business Process Engineering
Bsc:	Bachelor of Science
CIB:	Certified Institute of Bankers
CNP:	Cardholder Not Present
CPA:	Comprehensive Peace Agreement
CRM:	Customer Relation Management
DIT	Diffusion of Innovation Theory
DSL:	Digital Subscriber Line
e:	Stands for the word electronic.
EBS:	Electronic Banking Services
EFTA:	Electronic Fund Transfer Act
EIS:	Executive Information Systems
EMV:	Euro Pay, Master Card, Visa
EPI:	Electronic Payment International (Journal)
ETA:	Electronic Transfer Account
FPC:	Fixed Payments Cards
FTC:	Federal Trade Commission
G2B:	Government to Business
G2C:	Government to Customers
G2G:	Government to Government
GIS:	Geographic Information System
ICT:	Information Communication Technology
IT:	Information Technology
KIC:	Khartoum International Channel
LAN:	Local Area Network
MAN:	M Area Network
MIS:	Management Information System
MNO:	Mobile Network Operator
Msc:	Master of Science
PC:	Personal Computer
PDA:	Personal Digital Assistance
PHD:	Philosophy
PIN:	Personal Identification Number
POS:	Point-Of-Sale terminals
SCP:	Spported by the Sudanese Communist Party
SD:	Sudanese Dinar
SIM:	Subscriber Identity Module
SLA:	Service Level Agreement
SMS:	Short Message Service
SMSC:	Short Message Service Centre
SPSS:	Statistical Package for Social Science
SSL:	Secure Socket Layer

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