

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**Sudan University of Science and Technology**  
**College of Graduate Studies**



**Customers' Acceptance of Internet Banking Service  
in Sudan by Using Unified Theory of Acceptance and  
Use of Technology (UTAUT) model.**

قبول العملاء لخدمة الإنترنت المصرفي في السودان باستخدام نموذج  
النظرية الموحدة لقبول واستخدام التكنولوجيا

**A Thesis Submitted in Fulfilment of the Requirements for the  
Degree of Doctor of Philosophy in Banking Studies**

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