



# Sudan University of Science & Technology

## College of Graduate Studies

### SERVICE QUALITY, SUBJECTIVE NORMS AND TECHNOLOGY ACCEPTANCE MODEL AS DETERMINANTS OF INTENTION TO ADOPT MOBILE BANKING IN SUDAN: THE MODERATING EFFECT OF SITUATIONAL FACTORS

جودة الخدمة و المعايير الشخصية و نموذج قبول التقنية كمحددات  
لتبني خدمة الهاتف المصرفي بالسودان:  
الدور المعدل للعوامل الموقفية

A Thesis

submitted in fulfillment of the requirements for the degree of Doctor of  
Philosophy in Business Administration

By

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