

# الآية

بسم الله الرحمن الرحيم

يقول تعالى:  
يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ  
وَذُرُوا مَا بَقِيَ مِنَ الرِّبَا إِن  
كُنْتُمْ مُؤْمِنِينَ

سورة البقرة

الآية (278)

# DEDICATION

This thesis is dedicated especially:

To my parent

To my beloved sibling

To my husband

To my Boy and Baby.

## ACKNOWLEDGEMENTS

I should like first to thank God for the opportunity offered to me to complete successfully MSc. program. I should also like to express my greatest gratitude to Sudan University of Science and Technology for all support and it provided me. My deepest gratitude goes to **Dr.Siddig Balal Ibrahim** supervisor, for his help, review, comments and sound advice. Finally, my gratitude extends to my friends for help, advice and encouragement throughout the course.

## **Abstract**

This research aims to investigate factors influencing e-banking services adoption in operating banks in Sudan. In terms of Perceived usefulness, perceived ease of use, trust, subjective norms and fees and charges on behaviour intention in Sudanese banking sector. The current research model purposes an Extension of Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). The descriptive method is applied in this research. The population of the research is collected from banks customers. The result shows that perceived ease of use, Trust, and fees and charges have significant relation with intention to adopt except Perceived usefulness and Subjective norms.

The result shows that intention to adopt has significant relation actual usage of e-banking.

Based on the research findings, Sudanese banks should work on formulating new strategies, introducing services with high quality , and coordinating with other entities such as ICT companies that would be helpful in achieving customers' satisfaction and spreading e-banking services among Sudanese society.

## المستخلص

يهدف هذا البحث إلى تحديد العوامل المؤثرة على قبول الخدمات المصرفية الالكترونية في البنوك العاملة في السودان . من حيث الفائدة المدركة، سهولة الاستخدام المدركة، الثقة، المعايير الذاتية والتكاليف. وقام الباحث بمراجعة ما توصل إليه العلم في هذا المجال لتحديد نموذج البحث الذي هو امتداد لنموذج قبول التكنولوجيا (TAM) ونظرية السلوك المخطط (TPB).

وقد استخدم المنهج الوصفي في هذه الدراسة. حيث أخذت عينة الدراسة من العملاء في البنوك السودانية .

تبين نتائج الدراسة أن كل من سهولة الاستخدام المدركة ، الثقة والتكاليف لها علاقة إيجابية ذات دلالة مع النية لقبول الخدمات المصرفية الالكترونية باستثناء الفائدة المدركة و المعايير الذاتية. وأيضاً تبين نتائج الدراسة أن النية لقبول الخدمات المصرفية الالكترونية لها علاقة إيجابية ذات دلالة مع الاستخدام الفعلي.

قام الباحث بتقديم توصيات للبنوك السودانية تتعلق بصياغة استراتيجيات جديدة وتقديم خدمات ذات جودة عالية والتنسيق مع شركات تكنولوجيا المعلومات لكسب ثقة عملاء البنوك والعمل على انتشار الخدمات المصرفية الالكترونية في السودان.

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## ABBREVIATIONS

<b>E-banking</b>	Electronic Banking
<b>ICT</b>	Information and Communication Technology
<b>IT</b>	Information Technology
<b>TAM</b>	Technology Acceptance Model
<b>ETAM</b>	Extension Technology Acceptance Model
<b>TPB</b>	Theory of Planned Behavior
<b>PU</b>	Perceived Usefulness
<b>PEOU</b>	Perceived Ease of Use
<b>TT</b>	Trust
<b>SB</b>	Subjective Norms
<b>FS</b>	Fees and Charges
<b>ITA</b>	Intention To Adopt
<b>AU</b>	Actual Usage