Acknowledgements

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Dedication

To my husband and sons
Mohamed, Ahamed & Awab

To my family, father, mother, brothers and sisters

ABSTRACT

This study analyzed the introduction of EB in Sudan by assessing the customer's intention to use EB services. Technology acceptance model (TAM) has been chosen as a model for this study, because it is a well tested model concerning users' acceptance of technology. The technology acceptance model consisted of many variables, the perceived ease of use (PEOU) and the perceived usefulness (PU), the intention to use (attitude) as independent variables and the electronic banking usage as a dependant variable.

TAM was developed with an added construct perceived electronic banking security and privacy (PSP) as a basic construct and age, qualifications and the treatment period with the bank as external variables. A questionnaire was designed and tested using SPSS statistical program and obtained a response rate of 71%. The data was analyzed to evaluate the strength of the hypothesized relationships among the constructs of the model. The results provide support of the extended (TAM) model and confirm its validity in predicting and assessing customers' intention to use e. banking in Sudan. The findings of the study provide useful information for bank management in formulating e. banking marketing strategies.

ملخص الدراسة

اهتمت هذه الدراسة بتحليل وتقييم درجة قبول العملاء لتطبيق نظام الصيرفة الالكترونية فى الجهاز المصر فى السودانى وفقا لنموزج قبول التقنية الذى يفسر قبول وتعامل المستخدمين مع وسائل وادوات التقنية المختلفة

يحتوى هذا النموذج على نية استخدام العملاء للتقنية كمتغير تابع وسهولة الاستخدام ودرجة الاستفادة من التقنية كمتغيرات مستقلة.

قام الباحث بتطوير هذا النموذج باضافة درجة الامان والسرية كمتغير مستقل وعمر المستخدم ومؤهلاته الاكاديمية والفترة الزمنية للتعامل مع البنك كعوامل خارجية مرتبطة بالمتغيرات المستقلة.

لتحقيق اهداف الدراسة تم استخدم الاستبيان الذى استهدف عينة مختارة من المصارف التجارية وعملاء هذه المصارف فى السودان.

تم تحليل البيانات احصائيا لاثبات قوة العلاقات بين متغيرات النموذج والتى التى اعطت نسبة استجابة 71%

واكدت نتائج البحث صلاحية النموذج واستخدامه لتقييم درجة قبول عملاء المصارف لاستخدام وسائل التقنية المختلفة وافادة ادارات المصارف من هذه المعلومات فى صياغةاستراتيجيات التسويق المصرفى المختلفة.

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BBRIVATIONS

- E: electronic
- E.B: electronic banking
- E.C: electronic commerce
- O.B online banking
- I.B: internet banking
- TAM: technology acceptance model
- PEOU: Perceived ease of use
- PU: Perceived usefulness
- PSP perceived security and privacy
- TRA: theory of reasoned action
- TPB: theory of planned behavior
- WWW: world wide web
- PC: personal computer
- ATM's: automated teller machines
- IT: information technology
- WAN: wide area network
- LAN: local area net work.
- PIN: personal identification number
- ACH: automated clearing house
- POS: point of sale terminal
- ICT: information communication technology
- B2C: business to customer
- B2B: business to business
- EFTA: electronic funds transfers act
- SPSS: statistical package for social science
- MIS: management information system
- EBS: electronic banking service
- SD: Sudanese dinars
- SWIFT: Society for world wide interbank financial telecommunications
- ONB: Omdurman national bank
- HBCI: home-banking communication interface
- FIB: Faisal Islamic bank

- BBS: Baraka bank Sudan
- SFB: Sudanese French bank
- TIB: Tadamon Islamic bank.
- HTTP: hypertext transfer protocol
- SSL: secure socket layer
- URL: The uniform resource locator
- L/Cs: letters of credit
- FONITS: Windows internet based system
- IPO: initial public offering
- APY: annual percentage yield
- FDIC: Federal Deposit Insurance Corporation