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Extending online banking

"Technology Acceptance Model"

By

Somayeh Kariman, EMBA



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Author: Kariman, Somayeh

Author's Email: Somayehkariman@yahoo.com

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Table of Content

Perface	11
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Chapter 1

1.1 Introduction	13
1.2 Problem Statement	14
1.3 Important of research	15
1.4 Research objectives	15
1.5 Theoretical framework	15
1.6 Main research question	16
1.7 Research hypothesis	16
1.8 Research model	17
1.9 Applied objectives	17
1.10 Location and duration of the research	18
1.11 Innovative aspect of the research	18
1.12 Operational definition	19

Chapter 2

2.1 Introduction	21
2.2 Tam and Technology Diffusion in the Middle East:	22
2.2.1 Definition Internet Banking	24
2.2.2 Internet Banking in UAE	25
2.3 History of Technology Acceptance Model	28
2.3.1 Concept of Technology Acceptance Model	31
2.3.2 Critics to the Technology Acceptance Model Theory:	36
2.4: The Theory of Reasoned Action	39
2.5: Theory of Planned Behavior	43
2.6 Related Studies on Perceived Usefulness and Perceived	44
2.7 Developing Measurement Scales for Perceived Usefulness	46
2.8 TAM Evolving	54
2.8.1 Replication TAM and Testing Its Possible Limitations ..	56
2.8.2 Comparing TAM with the Theory of Reasoned Action and the Theory of Planned Behavior	58
2.8.3 Adapting and Extending TAM	60
2.9 Findings of Past TAM Research	66
2.9.1 Technology Acceptance Model Introduction Period	69
2.10 The Others Factors That Influencing with TAM in Using internet Banking	72

2.10.1 Perceived Credibility	72
2.10.2 Perceived Enjoyment (PE)	73
2.10.3 Internet Quality	74
2.10.4 Social Norm (SN)	74
2.10.5 Information of Online Banking	75
2.11 Demographic Characteristics	76
2.11.1 Age	76
2.11.2 Financial Income	77
2.11.3 Gender	77
2.11.4 Education Level	78
2.12 Conclusion	78

Chapter 3

3.1 Introduction:	79
3.2 Research method:	79
3.2.1 Research method based on target	79
3.3 Research by method	80
3.4 Variables of the research:	80
3.5 Research Hypotheses:	82
3.5.1 Perceived Usefulness:	83
3.5.2 Perceived Ease of Use:	84
3.5.3 Perceived Credibility:	84
3.5.4 Perceived Enjoyment:	85
3.5.5 Social Norms	86
3.5.6 Information of Online Banking:	86
3.5.7 Quality of Internet Connection:	87
3.6 Statistical population:	87
3.7 Data collection tools/instruments:	88
3.8: Validity of the research instrument:	88
3.8.1 Content validity:	89
3.8.2 Face validity:	89
3.8.3 Construct validity:	90
3.9 Reliability of research measurement tools:	92
3.9.1 Cronbach's Alpha method:	93
3.10 Data analysis method:	94

Chapter 4

4.1 Introduction	97
4.2 Data explanation:	97
4.3 Test of hypotheses:	102

4.5 Result of hypothesis:	103
4.5.1 Testing Hypothesis I:	104
4.5.2 Testing Hypothesis II	104
4.5.3 Testing Hypothesis III	104
4.5.4 Testing Hypothesis IV	105
4.5.5 Testing Hypothesis V	105
4.5.6 Testing Hypothesis VI	105
4.5.7 Testing Hypothesis VI	106

Chapter 5

5.1 Research Methodology:	107
5.2 Research Limitations:	108
5.3 Suggestions for Future Researches:	108
APPENDIX 1: Questionnaire	109
APPENDIX 2: Figure 1 and 2	112

Perface

This study is aimed at investigating the factors influencing the online banking

Acceptance in Dubai. This study applies technology acceptance model (TAM) as the base model in order to investigate the online banking acceptance. For this purpose, cronbach alpha is employed to examine the factors influencing online banking acceptance. The model employs perceived credibility, perceived enjoyment, information of online banking, quality of internet connection and social norm, in addition to perceived usefulness and perceived ease of use. The study results suggest that perceived usefulness, perceived ease of use, perceived credibility, perceived enjoyment, information of online banking, quality of internet and social norm are statistically significant. Essentially, this study offers an insight into online banking in Dubai which has limited previously been investigated. Indeed, the results are useful to banks planning further online banking.