

E-Banking User Acceptance Key Factors, in Jomhouria Banks. *A-review*

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Abstract- The paper highlights the effect of factors that are known to have a great effect on e- banking user acceptance in Jumhouria Banks of Libya. The paper will try to focus on related studies and the results of these studied made on Libyan banks, in addition of other studies from other countries to conclude the key factors affecting electronic banking. The findings of this study will be fruitful in the future for the Jomhouria bank and the customers as well. These findings shows that there is a significant relationship between key factors such as: Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Website Features (WF) on E-Banking User Acceptance.

Keywords—*E-banking user acceptance, Perceived ease of use, perceived usefulness, website features.*

I.INTRODUCTION

Today's business environment is extremely vigorous and encounters quick changes as a consequence of creativity, universal competition, rapid disseminating of knowledge, continual technology advancement, innovation, increased consciousness and demands from customers. Thus, business firms, specifically the banking industry, are required to react rapidly to the dynamics of quick changing customers' anticipations [1]. Hence, to be able to remain alive and surpass in this fierce universally competitive market, and every bank today must embrace information and communication technology (ICT) in its daily business operations to enhance the efficiency and effectiveness of services provided to customers, ameliorate business processes, as well as to improve managerial decision making and working group cooperation's, this has made banks worldwide jump to E-Banking instead of traditional banking services [2].

The level of e-banking services and transactions vary from country to country, depending on the cultural development and growth of social economic in these countries [3]. Online banking or electronic banking is a new way offered by banks and practiced by customers and sellers to fulfil their financial transactions through Internet platforms such as mobile or computer [4]. In other words, electronic banking is an electronic payment system that bank customers use to transact their online financial activities such as, funds transfer, bill payments or account monitoring [5]. Furthermore, electronic banking can offer good opportunity to the banks to enhance their profits and shares, by reducing the cost of operations and administrations and increasing customer satisfaction, but the crucial benefits of online banking services is to enhance the user satisfaction and acceptance to use the e-banking services [6].

II.LITERATURE REVIEWS

Perceived Ease of Use (PEOU)

Perceived ease of use is the level to which the potential client perceives that e-banking process usage will be effort-free, in light of understanding and better services [7]. A related empirical study showed a positive relationship between PEOU and attitude towards e-banking user acceptance, which indicates that the Perceived Ease of Use has a positive effect on the users e-banking acceptance [8]. In another study, Perceived Ease of Use also had a positive impact on the attitude towards e-banking usage, and as such, it is assumed that clients will have a higher likelihood to trust e-banking if it is easy to use and is less threatening, and that it could enhance their work performance [9].

In a related study conducted by Zyberi & Polo, explained that clients have to be encouraged to accept and trust Internet banking for banks enhanced performance, because e-banking is generally viewed as the channel of delivering banking services and thus, the simplicity of the e-banking application and the Perceived ease of use of any e-banking system is a key factor in its application [10].

Perceived ease of use is a key requirement for the acceptance and usage of e-banking among customers and it is a significant determinant in the client's trust in internet banking usage, lack of effective and suitable perceived ease of use factor would make it difficult for users to use e-banking [11]. Also, the awareness and information level provided concerning perceived ease of use of the e-banking services by banks along with their other advantages can contribute positively towards boosting e-banking user acceptance Pikkarainen et al., concluded in their study that lack of e-banking perceived ease of use [12], however, could lead to rejection or reluctance in using e-banking services of banks [13].

Thakur (2016), concluded that perceived ease of use has been proved to influence the e-banking user attitude toward acceptance of e-banking. Furthermore, Mohammadi in his research stated that perceived ease of use has significant impact and highlighted its importance in e-banking user acceptance [14]. On the other hand, Liébana, Munoz and Rejon in their research of the influences of satisfaction with online banking highlighted that perceived ease of use is a factor contributed to online banking practice. He also indicated that perceived ease of use is also found to positively affect the user acceptance of e-banking among customers in banks in Iran. In addition, ease of use was also concluded that the main independent variable is perceived ease of use among users living in urban area since they do not have enough time and ability to reach the far bank and make financial transactions at bank branches. In result, this study mentioned that people are willing to accept banking services since the practice of electronic banking will make their lives easier [15]. The e-banking adoption has become the main interest of many research studies such as Anouze & Alamro, which indicated that technology acceptance model has been widely used as a valid theory to validate individuals' adoption behaviour and behavioural intention of new technologies, with the focus on perceived ease of use and perceived usefulness as the main noticeably important factors in individuals' adoption of technology [16].

The perceived ease of use is the key factor that significantly influence behavioural intention to adopt new technology because it has been proved in the mentioned related studies to be a reliable predictor of actual e-banking user acceptance.

Perceived Usefulness (PU)

Electronic banking is more attractive to clients when it is perceived, that services it offers would have long-term usefulness and value. Therefore, perceived usefulness is proposed to have a direct or indirect impact on the intentions of customers to accept and use e-banking, which in turn, would enhance the performance of the bank. Also, PU was found to have a direct and positive effect on e-banking intentions and was a significant element in the intention of the client towards e-banking usage [17].

Perceived usefulness of E-banking services takes precedence over other considerations, since most people decide whether to use them or not. In other words, if customers find these services convenient and useful, they will be much more willing to use these E-banking services. customers perceived usefulness is usually positively associated with E-banking. Therefore, banks should widely benefit its customers of various services of E-banking, which as result will lead to rise the number of users of e -banking. The e-banking adoption has become the main interest of many research studies such as Alamro's study which indicated that technology acceptance model TAM has been widely used as a valid theory to validate individuals' adoption behaviour and behavioural intention of new technologies, with the focus on perceived ease of use and perceived usefulness as the main noticeably important factors in individuals' adoption of technology [18].

The perceived ease of use and perceived usefulness are the key factors that significantly influence behavioural intention to adopt new technology, another study by Andrea, showed a significant positive impact on customer e-banking acceptance which links to customers e-banking usage and behavior. E-banking user satisfaction appears to be the strongest predictor of adoption and the intention to continue to use various mobile banking, and it was previously approved that customers level of technology readiness directly and positively affects behavioral intention [19].

Based on these findings, In this study, variables like the perceived usefulness (PU) and perceived ease of use (PEOU), along with other notable variables such as perceived Information Technology Beliefs (PITB) and task technology fit (FIT) and other important variables will be examined by tested its relationships with the dependent variable which is user the e-banking acceptance (EUA) and intention to use (IU) e-banking as mediator variable.

As result, Perceived Usefulness (PU), will be used as an independent variable in this study because it has been proved in related studies to be a reliable predictor of actual e-banking user acceptance.

Website Features (WF)

The features of the website have a significant influence over the level of user's ability to carry out different tasks offered online in an effective and satisfactory manner. Website features is becoming an important concept as a factor in e-businesses, with the inclusion of online banking. In this regard, distinct interface design aspects indicate the level of the website's trustworthiness. According to Shatnawi, consumer satisfaction is heightened when the design classification of the website is aligned with the desired purpose, he found that website features like professional look, smooth design and surfing flexibility has a positive impact on the user acceptance [20], Shankar, on the other hand, mentioned in his findings that bank website features like ease of processing online transactions has moderate impact on user acceptance, , also mentioned the website's level of download speed and ease of searching of information in the bank website have a moderate impact on user acceptance [21].

Many Related studies found out that if the website has good features and was easy to surf, users do not have to be highly educated to use it, but to be fully benefited from the bank website services the user should have good self-efficacy, in other words, user self-efficacy is still important qualifications for user to have in order to use the bank website and get fully benefits from the e-banking website. Technology self-efficacy refers to the user's ability to use the technology. Low technology self-efficacious individuals feel uncertain and less comfortable in using computers, perceiving their capabilities to be confined when it comes to IT use. Such individuals would feel frustration with easy obstacles or problems using the ICT technologies. Contrastingly, high computer self-efficacious individuals would perceive themselves to have the ability to achieve difficult computing tasks and operating with minimal support and assistance compared to other lower self-efficacious counterparts, [22].

Online banking was explained to be distinct from traditional banks and thus, they proposed the determination of how online banking channel can make life easier in light of user's lifestyle, profession and financial management. As result, Website Features (WF) has been proved in the mentioned related studies to be a reliable predictor of actual e-banking user acceptance.

III RELATED WORKS OF LIBYAN BANKS

The banking sector plays an important role in determining the extent of economic growth and industrial progress, and in the face of significant progress in technology and the great development in the emergence of large markets and advanced retail markets, this has led to an increase in competition among banks in providing new services distinct from other banks, customer satisfaction is considered a primary criterion user to assess the relationships of banks with the market. Thus, it is important for banks to ensure the maximum number of e-banking customers acceptance by achieving their satisfaction. As mentioned in the literature review in this paper, there were lots of studies on identifying factors affecting e-banking user acceptance in banks around the world, but the following studies are the core ones which are related to this paper area and they are also investigating the factors that affect the e-banking user acceptance in Libyan banks:

A study by Brydan, & Abdulnabi, titled: Factors Affecting Customers' Acceptance of AlWahda Bank E-Service in Libya, the study aimed to identify and analyze factors that are affecting Libyan customers' acceptance of Wahda e-banking services. The study sample was 250 respondents among branches of the study bank, they were randomly chosen, the study findings reported that there was a considerable effect of factors like: age, e-Service complexity e-service quality, e-Service skills and e-reliability on the adoption of E-Banking services among the bank users. While age factor was the most effecting element on Libyan Wahda bank e-banking user acceptance, while e-security was surprisingly the least influential factor. This study proved the significance and effectiveness of the of factors like: e-

service quality dimensions: e-design, e-cost effectiveness, e-system failure and denied the existence of the effect of e-data protection concerns on user acceptance of E-banking services [23].

Another study in the same context titled: the dynamics impacting Libyan customers to adopt mobile banking in Libya, the Purpose of the study was to detect the new approach of mobile-banking in Alwahda bank of Libya, the study focused on the factors that influence the adoption of mobile-banking in Libyan banks. Also, to test the impact of the importance to use this technology, which in this study findings seem to have a positive effect on behavioural intention to adopt mobile-banking among the bank users, a survey was conducted to collect valid information from 100 Libyan bank customers. The results reported that (62%) of the respondents use mobile banking. The hypotheses of the study were tested and showed that perceived usefulness can affect Libyan e-banking customers acceptance and it encourages adaptation of mobile banking. Furthermore, the study proved that there is positive affect behavioural intention of Perceived ease of use on mobile banking user acceptance in Libya. On the other hand, Self-efficacy also has positive affect behavioural intention to adopt mobile banking in Libya. The last factors of the survey were the financial cost which also has positive affect behavioural intention to adopt mobile banking in Libya. This study has profitable results and ideas for banks and managers in Alwahda bank, as it will help in better understanding of the Libyan consumers understanding and behaviour [11].

on the hand, another research titled: factors affecting acceptance of mobile banking in Libya, the research scope was the commercial banks branches in Tripoli city, and the sample size was of 382 existing customers who were selected out of a population of 100,000. the sample population consisted of 382 existing customers within the study target of the commercial bank branches in Tripoli city. the study found that there is a significant impact of perceived usefulness on customer's behavioural intentions toward e-banking user acceptance. however, the findings reported that there is no significant impact of self-efficiency on customer's behavioural intentions and e-banking user acceptance. although, there is a significant impact of facilitating conditions on customer's behavioural intentions and e-banking user acceptance [24].

Another related study made in Libya: which has the title: Study of Customer Satisfaction in the Banking Sector in Libya, the objective of this study is to evaluate the customer satisfaction of the Libyan banks, based on customer perception of service quality. This empirical study used only primary data which was collected through a well-structured questionnaire. The questionnaire has been distributed among 150 bank customers. This study dealt with the assessment of service quality in banking sector of Libya. The findings were based on three different independent variables customer loyalty, service quality and security. The study findings showed that all these variables influenced e-banking consumers acceptance and satisfaction in Libyan banking sector, and the author concluded that there is a positive and significant relationship between the customer satisfaction and two variables: customer loyalty and service quality, on the other hand, there is negative relationship between security and customer satisfaction [25].

The survey titled: Effect of Internet Quality & Trust & Ease of Use & Usefulness factors on acceptance of Internet Banking services in Libya, which proved that Customer acceptance of online banking services in Libya is quite low. This survey based on the technology acceptance model which has been validated in enormous studies to validate the technology acceptance by individuals in developing and developed countries. The study attempts to validate the integration of the model by validating the impact of perceived ease of use and perceived usefulness with the external factors of trust and internet quality to their influence on customer e-banking acceptance in Alaman bank of Libya. Using structural equation modelling on data collected from a survey of 536 respondents from 4 branches of Alaman bank customers in major cities in Libya, the study results indicated the significant positive relationship of Internet quality and trust on e-banking user acceptance in the selected banks [26]. According to the study: Investigating Factors that affecting the Continued use of Internet Banking: Case Study of Libya, the goal of any bank entity in the long term is to increase its productivity and maximization of the bank profits, internet banking service has intensified the competition between banks as well as allowed customers to easily compare the services that provided by different banks. This study used a survey to collect data for hypothesis testing and to address the study objectives, the size of 450 samples were randomly conducted to represent internet banking customers population in Alwahda bank of Libya. The authors stated in their study conclusion that it is important to concentrate on the consumer's continued use of a service rather than solely on their acceptance of the service, furthermore, understanding the importance of consumers' continued use is the key element to maximize customer e-banking acceptance [27].

Another study made in Libyan banks was titled: The Barriers of Adoption the E-Banking in the Libyan Banks, A Case Study of Commercial Banks in Tobruk City, which was fulfilled by Alnaas,. This study objective is to identify the major barriers to E-Banking adoption at Libyan commercial public and private banks. According to the author results, there are significant barriers to E-Banking user acceptance, which are electronic barriers, cultural barriers and regulatory barriers. The findings also reported that there were no differences between the respondents' answers in the presence of these barriers due to the ownership of the Bank, However, all respondents, from public or private banks, tend to agree on the barriers to e-banking user acceptance. This research recommends that in order for any Libyan commercial bank to effectively fulfil e-banking must consider factors like: necessity increasing staff of banks awareness of modern banking technologies which have great influence on e-banking user acceptance [28].

IV CONCLUSION

all the above related studies were conducted in Libyan banks like BCD bank, Alwahda Bank, Alomma bank and Alaman bank, but none of them addressed the Jumhouria bank users. Also, the above studies investigated factors like internet quality, e-Service skills, e-reliability, e-cost effectiveness, financial cost, self-efficiency, relative advantages, technical and legal support issues, reputation issues, internet quality, On the other hand, none of the above related studies addressed key factors like: e-banking perceived usefulness (PU), perceived ease of use (PEOU) and website features (WF),

Therefore, this paper tried to bridge this gap and contribute by focusing on investigating the impact of these important factors on Jumhouria bank users. Besides, This paper contributes also by investigating new factors which were not been investigated before in Jumhouria bank, these factors include: perceived usefulness (PU) and perceived ease of use (PEOU), and Website Features (WF). According to many studies covered in the literature reviews in this chapter, the researcher found out that these factors have significant impact on the e-banking user satisfaction. Therefore, the paper findings will help the Jumhouria banks to establish a better customer-oriented strategy to satisfy their customers with regard to e- banking services in future

Table 1. Summary of related works and key findings.

Researcher (S)	Year	Key Findings
Mohammed & Faleel	2021	Defined electronic banking as an electronic payment system that bank customers use to transact their online financial activities such as, funds transfer, bill payments or account monitoring.
Zyberi	2021	Stated that Online banking or electronic banking is a new way offered by banks and practiced by customers and sellers to fulfill their financial transactions through Internet platforms such as mobile or computer.
Tewodros	2020	According to Tewodros (2020), e-banking services can categorize based on the perspective of e-business by providing banking services for 24/7 service with low cost and time. This is a manifestation of the successful e-banking services progress and expansion.
Tio & Lin	2019	In their study on user acceptance and non-acceptance of e-purchase Singapore, examining the factors affecting e-purchase acceptance the authors, reported that efficiency, ease of use and security of e-banking system are the top demands of users that lead to increased perceived value among mobile banking and internet banking customers.
Shatnawi	2019	According to Shatnawi (2019), consumer satisfaction is heightened when the design classification of the website is aligned with the desired purpose, he found that website features like professional look, smooth design and surfing flexibility has a positive impact on the user acceptance,

Shankar	2019	Shankar, (2019) on the other hand, mentioned in his findings that bank website features like ease of processing online transactions has moderate impact on user acceptance, , also mentioned the website’s level of download speed and ease of searching of information in the bank website have a moderate impact on user acceptance
Stocchi et al.,	2019	The perceived ease of use and perceived usefulness are the key factors that significantly influence behavioral intention to adopt new technology (Stocchi et al., 2019). However, the study by Salimon et al. (2017), reported that the perceived ease of use does not have a significant relationship with e-banking user acceptance.
Salimon et al.,	2017	However, the study by Salimon et al. (2017), reported that the perceived ease of use does not have a significant relationship with e-banking user acceptance.
Bouthahabab & Khaled,	2021	Perceived ease of use is a key requirement for the acceptance and usage of e-banking among customers and it is a significant determinant in the client’s trust in internet banking usage, lack of effective and suitable perceived ease of use factor would make it difficult for users to use e-banking
Mousa et al,	2021	Concluded in his study that lack of e-banking perceived ease of use, however, could lead to rejection or reluctance in using e-banking services of banks

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