

### **Certification of Authorship**

I certify that the work in this thesis has not previously been submitted for a degree nor has it been submitted as part of requirements for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

.....

Pratistha Rajbanshi

Date: December, 2018

## RECOMMENDATION LETTER

I certify that the Thesis submitted by Ms. Pratistha Rajbanshi entitled “**Internet Banking Adoption: A study of Nepalese Customer’s Perspective**” has been prepared as per the format prescribed and approved by the Faculty of Management, Tribhuvan University. This research work is completed under my supervision and guidance. This thesis is the candidate’s original research work. I am fully satisfied with the language and substance of this Research submitted to Faculty of Management.

To the best of my knowledge, the candidate has fulfilled all the requirement of **Masters of Business Studies (MBS Semester)** degree, Faculty of Management, Tribhuvan University. I, therefore, recommend that this research be considered for the award of master degree.

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**APPROVAL-SHEET**

We, the undersigned, have examined the thesis entitled “**Internet Banking Adoption: A study of Nepalese Customers’ Perspective**” presented by Pratistha Rajbanshi, a candidate for the degree of **Master of Business Studies (MBS)** and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

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**ABBREVIATIONS**

ATM	Automated Teller Machine
BC	Bank Credibility
BFI	Banking and Financial Institutions
BI	Behavioural Intention
CA	Customer Acceptance
CSE	Computer Self-efficacy
FIS	Fuzzy Inference System
IB	Internet Banking
ICT	Information and Communication Technologies
IDT	Innovation Diffusion Theory
IM	Igbaria's Model
IT	Information Technology
Ltd	Limited
MM	Motivational Model
PBC	Perceived Behavioral Control
PC	Perceived Credibility
PEOU	Perceived Ease of Use
PR	Perceived Risk
PT	Perceived Trust
PU	Perceived Usefulness
SCT	Social Cognitive Theory
SPSS	Statistical Package for Social Science
TAM	Technology Acceptance Model
TIB	Theory of Interpersonal Behavior
TPB	Theory of Planned Behavior
TRA	Theory of Reasonable Action
UTAUT	Unified Theory of Acceptance and use of Technology

## ABSTRACT

This research project entitled “An Internet Banking Adoption: A study of Nepalese Customer Perspective” is a descriptive research study. The main objective of the study is to assess the awareness of Internet Banking among residents of Kathmandu valley. Furthermore, this study tries to examine the various factors affecting internet banking and its adoption.

For the study purpose, 120 responses was collected and were taken as sample. This study was based on convenience sampling method. The necessary data were collected basically from questionnaire distribution and was tabulated and interpreted meaningfully by processing through SPSS software. The statistical methods of Pearson correlation analysis was used to test the relationship between the variables and descriptive statistics like mean, frequency, standard deviation were also used to analyze the study results.

The basic objectives of this study were to understand the advantages and disadvantages of using Internet Banking so that customers can use Internet Banking facilities provided by Banks cautiously. The results from this study show the factors affecting adoption of using and not using Internet Banking in Nepal by which bankers can develop strategies to improve their shortcomings in their Internet Banking service and can transform non users to users.

The study found that the model as a whole was significant. Similarly, the study also found that the perceived usefulness and perceived risk both have impact on Internet Banking adoption in among the Nepalese bank customers. But there is no impact of perceived ease of use on Internet Banking adoption among the Nepalese bank customers.

**INTERNET BANKING ADOPTION:  
A STUDY OF NEPALESE CUSTOMER'S PERSPECTIVE**

**A Thesis**

**Submitted**

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