

Abstract

The thesis at hand adds to the line of research concerned with the adoption of electronic banking. Drawing on a unique dataset, provided by the major retail bank of the Principality of Liechtenstein - the Liechtensteinische Landesbank AG - it presents evidence of electronic banking adoption in the year 2018. Building upon a cross-sectional sample of 31'511 individual client observations, the thesis set out to answer questions regarding the determinants of electronic banking adoption. Based on the two theoretical concepts of perceived usefulness, from the technology acceptance model (TAM), and relative advantage, from the diffusion of innovation theory (DOI), this thesis derives the hypothesis that larger distances to a bank branch are positively correlated with electronic banking adoption. In addition to identifying these major theoretical frameworks, the literature review enables us to derive two more hypotheses with regard to the impact of a client's age and sex on the likelihood of electronic banking adoption. The subsequent analysis of the data sample adds to the literature by presenting additional evidence for a negative correlation between a consumer's age and her likelihood of adopting electronic banking. It further shows that male clients are more likely to adopt e-banking services - confirming the gender gap, found in previous research projects. Finally, we find a statistically significant, positive relation between distance and e-banking adoption, i.e., people living further away from a bank branch are more likely to have an e-banking agreement with the bank.