

that e-banking services must be easy to use (Hoehle et al., 2012).

3.2 Contribution of this thesis

After we have now discussed previous research on the topic of electronic banking adoption and have established a common understanding of the literature in this field of study, it is now time to explain the contribution this thesis hopes to make.

3.2.1 Research Gap

As we have seen before, previous research predominantly focused on survey questionnaires. Following the suggestion that researchers may learn more about electronic banking adoption in the future by applying methodological approaches that have been under-utilised until now (Hoehle et al., 2012), this thesis will not use any survey. Rather, we have here in this thesis a dataset from a large retail bank and, therefore, do not rely on the same biases as the ones associated with surveys (Krosnick, 1999). The dataset in this thesis, thus, is not biased by any personal perceptions that are inevitable in survey based research, but relies solely on facts, such as whether a client has an e-banking agreement or her distance to a bank branch. This is one major advantage of this study. Also, since studies focusing on particular geographical areas are popular in this field of study, this thesis fills a locational gap by adding another country to the body of literature. The United States of America, Finland and the United Kingdom have been the most popular targets of electronic banking adoption research (Hoehle et al., 2012). Finally, there has not been any prior study trying to investigate the relationship between a client's distance to her next bank branch and electronic banking adoption. By focusing on a dataset, provided by a large retail bank, from a particular country, rather than a survey and coming up with an original connection with regard to electronic banking adoption, this thesis addresses the identified research gap. The subsequent step is to summarise the underlying hypotheses, before we delve into the results of this study.

3.2.2 Hypotheses

The review of previous literature enabled us to identify the common theoretical frameworks, concepts and constructs. We have seen that so far research heavily relied on four major theories, which are associated with a variety of theoretical constructs. This thesis will examine two main theoretical constructs that were identified in the literature review. Those are perceived usefulness and relative advantage. Our understanding is that a larger distance to a bank branch strengthens the perceived usefulness of electronic banking. Moreover, an increase in the distance to the next bank branch strengthens the electronic banking channel's relative advantage compared to going to the bank branch. This reasoning leads to the third hypothesis that a larger distance to the next bank branch is positively correlated with electronic banking adoption. These theories are associated with e-banking characteristics, which are often used to explain electronic banking adoption. Additionally, we saw that the use of demographic variables is common in this field of study and this thesis will follow this established research methodology by including the two demographic variables Age and Sex. However, the findings with regard to these two variables are not conclusive within the previous literature (see 3.1). Finally, the use of surveys seems to be the standard procedure in the literature so far. Yet, this study aims at circumventing the biases associated with survey research, by solely relying on the dataset provided by a large retail bank (Krosnick, 1999). These findings which are common in literature reviews on the topic of electronic banking adoption (Hanafizadeh et al., 2014; Shaikh & Karjaluoto, 2015).