

7 Conclusions

Summarising the results and implications, we can say that this thesis identified a positive relationship between a client's distance to the next bank branch and electronic banking adoption. This was expected, following the reasoning that for any client the perceived usefulness and the relative advantage, compared to other banking channels, increases with a larger distance to the bank branch. In other words, based on the theoretical framework commonly used in this line of research, we have been able to identify a new predictor of electronic banking adoption. Moreover, this thesis confirms findings with respect to the age and sex of bank clients and their influence on e-banking adoption found in previous studies. One can find evidence supporting the hypothesis that male clients are more likely to adopt electronic banking. Additionally, we see that a client's age is negatively correlated with the likelihood of e-banking adoption. Consequently, the thesis adds a valuable contribution to the stream of literature that tries to identify the predictors of e-banking adoption. However, a few qualifying remarks have to be made. The dataset at hand focuses on only one particular bank in one particular country. On the other hand, as we have seen, the sample represent more than 85% of all bank clients in Liechtenstein. Generalisations beyond the borders of this particular country are difficult to support. Another limitation is the low prediction power of our models. Even though we have seen a statistical significant and robust relationship, the models only explain about 4% of the variation in the dataset. To address this issue it would be of major interest to expand the dataset with more controlling variables, such as the clients total assets, whether her account features a mortgage or not, or her income. Furthermore, it would be fascinating to analyse the actual usage of the electronic banking and not simply focus on whether the account features an e-banking agreement or not. Future research is needed to expand the scope of this thesis and to build on its findings.