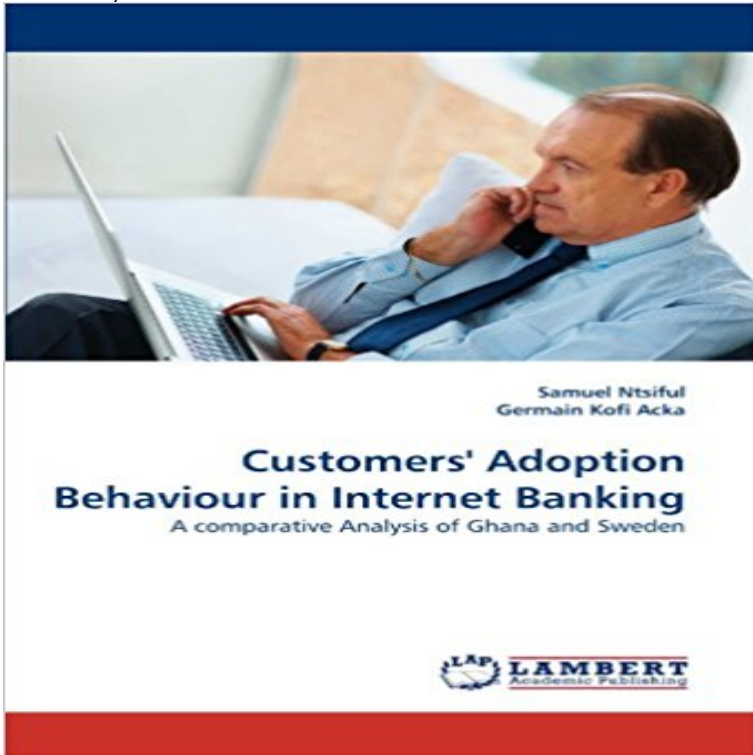


# Customers Adoption Behaviour in Internet Banking: A comparative Analysis of Ghana and Sweden



Internet banking has become a global phenomenon. It is the fastest growing service that banks can offer in order to gain and retain new customers. However, the issue of adoption behaviour by final consumers seems to be a pivotal issue in the successful implementation of Internet banking. In some countries, Internet banking has proved to be very reliable and efficient whilst in some others, they are found to be extremely dormant due to adoption behaviour. This study tried to investigate if there are differences in Internet banking adoption behaviour between Ghana and Sweden. One bank each from Ghana and Sweden was selected for this study. The study employed the extended technology acceptance model and it was based on using both qualitative and quantitative approaches. Questionnaires were accordingly administered to some selected Internet banking customers of the two banks selected for this study. The study concludes that there is only a marginal or subtle difference in the adoption behaviour in Internet banking between Ghana and Sweden, and that, the low patronage of Internet banking in Ghana as compared to that of Sweden is due to reasons other than customers adoption behaviour.

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