

**Determinants of Electronic Banking Adoption Among Selected NMB Bank PLC
Customers in Rombo District, Tanzania**

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This study aimed to assess the determinants for electronic banking adoption among selected NMB Bank PLC customers in Rombo District, Tanzania. The study specifically intended to: determine the level of customers' adoption of electronic banking system among customers, examine the economic factors affecting adoption of electronic banking system among customers, examine the social-demographic factors affecting adoption of electronic banking system among customers and determine the banking factors affecting adoption of electronic banking system among customers. A cross-sectional research design was employed and 165 respondents were reached through a survey questionnaire by using convenience sampling technique. The qualitative data were analysed through content analysis while quantitative data were analysed descriptively and binary logistic regression was employed to establish the effects of social-economic factors on e-banking adoption. The study found that, the most used e-banking platform was ATM cards, followed by mobile banking where internet banking and credit cards were found to be statistically significant on the economic factors influencing e-banking adoption since $p < 0.05$. Social-demographic factors such as level of education, age, sex and ethnicity were found to be statistically significant influencing adoption of electronic banking since $p < 0.05$ for both variables. Finally, low cost of running e-banking, time saving, ease access and more convenience/can access anywhere and at any time were highly mentioned and concluded to be main bank factors influencing adoption of e-banking. The study concluded that socio-economic factors and bank factors as revealed were the main determinants of e-banking adoption. It was recommended that banks should lower e-banking running costs to attract more customers to use e-banking.