



A systematic review of Internet banking adoption



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ABSTRACT

This paper presents a systematic review of 165 research articles published on the adoption of Internet banking (IB) between 1999 and 2012. The results show that interest in the topic of IB adoption has grown significantly during this period, and remains a fertile area for academic research into the next decade. The findings reveal that the IB adoption literature can be classified according to three main themes: whether the papers seek to describe the phenomenon (descriptive); whether they seek to understand the interplay between the factors that drive adoption (relational); or whether they seek to draw higher level conclusions through a comparison across populations, channels or methods (comparative). A comprehensive list of references is presented, along with an agenda for future research that targets identified gaps in the literature.

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