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Understanding Online Banking Adoption: Interpretive Study in Austrian Banking Context

This study aims to define factors that influence the spreading of online banking in Austrian society. The literature review chapter consists of two-part. The first defines online banking. The second part presents available theoretical models in order to provide the base for this study. In the next chapter, the thesis presents six hypotheses. Further, the thesis has displayed analysis of primary data. It was collected via survey and interviews with bank customers. The result of this research is compared with the results of similar studies. In the end, the thesis draws the conclusion and recommendations for further studies.