

## **AN ANALYSIS OF MOBILE BANKING ADOPTION BY LEBANESE CUSTOMERS**

Mobile phones have obtained a central role in money transfers and other transactions among the Lebanese. The article establishes the factors that have enhanced or informed the Lebanese's adoption of mobile banking and the confidence level the population has on the technology. The article looks into the role of autonomy, flexibility, compatibility, self-efficacy, perceived credibility, perceived usefulness, trust, trialability, and ease of use in enhancing user adoption of mobile banking in the Lebanese population. The study is a review and analysis of literature materials on mobile banking in Lebanon. Other countries such as Malaysia and Britain have been considered as well enough to establish a comparison. The study finds a strong correlation in the autonomy, flexibility, compatibility, self-efficacy, perceived credibility, perceived usefulness, trust, trialability, and ease of use variables as they create a compounded effect on adoption of mobile banking. Cronbach's internal reliability and standard deviations have been used to analyze the relationship and distribution of the variables across population samples. The reviewed papers used literature reviews or mixed design approaches. The study observes that a consumer's goal is to enhance their independence and flexibility in accessing banking services. However, with this comes the security threat mediated by the technology and human factors.

The study concludes that compatibility, self-efficacy, perceived credibility, perceived usefulness, trust, trialability, and ease of use have a significant impact on assuring consumers of achieved flexibility and autonomy. Consumers in Lebanon have adopted mobile banking because it offers flexibility and autonomy in controlling financial transactions.

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## **БЕЗБУМАЖНОЕ ВЗАИМОДЕЙСТВИЕ УЧАСТНИКОВ ВНЕШНЕЭКОНОМИЧЕСКОЙ ДЕЯТЕЛЬНОСТИ В УСЛОВИЯХ ЦИФРОВЫХ ПРЕОБРАЗОВАНИЙ**

Цифровые преобразования охватывают все виды общественной деятельности, в том числе осуществление информационного взаимодействия участников внешнеэкономической деятельности типа:

B2G (Business-to-Government), при котором заинтересованное лицо представляет уполномоченному государственному органу требуемую информацию (документы или сведения, в том числе заявления и обращения заинтересованных лиц, требующиеся для получения таких документов и сведений) в электронном виде;

G2B (Government-to-Business), при котором уполномоченный государственный орган представляет заинтересованному лицу требуемую информацию (документы или сведения).

Развитие безбумажного взаимодействия участников внешнеэкономической деятельности в государствах — членах Евразийского экономического союза является одним из основных направлений концепции (механизма) «единое окно» (Single Window).