

# Usage and the Problems of E-Banking System - A Case Study: Bosnia and Herzegovina

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**Abstract:** *Financial institutions in Bosnia and Herzegovina are increasingly finding themselves facing rapid increases in turbulence and complexity, leading to increased competition. As the wind of change started blowing, most banks (if not all) adopted the use of electronic banking (e-banking) for transaction, which is becoming the rule rather than exception. One of the reasons for this dynamic change in banking environment is the reliability and accuracy of this information if accurate data are inputted. Another reason is inherent benefit of e-banking to save time and magnificent efficiency in the speed in the transaction of banking activities and consequently enhancing the performance of banks. This paper is designed to find out the usage and problems of electronic banking on banks. The structure of the study is mainly exploratory and partly casual since it is also testing some hypothesis. Data collection method employed in this study is secondary, which comprises of electronic banking guidelines, financial summary of the bank over the years, journals and magazines of e-banking, computer data base accessed through the internet. The analysis tool used to test the hypotheses is simple linear regression and the student's t-test. Theoretical contributions and practical implications of the findings are discussed and suggestions for future research are presented.*

**Keywords:** *E-banking, Secondary Data, Linear Regression, Student's T-Test.*

