

# BARRIERS IN USING E-BANKING IN PAYMENT SYSTEM OF BOSNIA AND HERZEGOVINA AND OTHER TRANSITIONAL COUNTRIES

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**Abstract:** *In recent years banks in banking system of Bosnia and Herzegovina (BH) have been working very hard on adoption modern technological innovations in their business. Specially, given bank's attention to introduce these new technological innovations, e-banking, seems like distribution channels of their financial products to their clients. This paper will analyze using of credit cards, ATM machines, POS terminals and Internet banking in payment system of BH and in other transitional countries. Also, this paper will analyze barriers in using of this instrument in payment system of BH.*

**Key words:** *e-banking, low computer literacy, low income, economic development, education*



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