



UNIVERSITI
TEKNOLOGI
MARA

Institut
Pengajian
Siswazah

THE DOCTORAL RESEARCH ABSTRACTS

Volume: 13, Issue 13

April 2018

13th ISSUE



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Title : FACTORS DETERMINING INTENTION TO USE MOBILE BANKING AMONG CLIENTS WITHIN YEMENI BANKS

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A wide range of business opportunities are created via mobile technologies and services. Notwithstanding the availability of technologically advanced mobile devices, mobile banking services have not been widely accepted by banks' clients. This study aims to examine the major factors that contribute towards clients' intention to accept and use mobile banking as one of the e-financial services among Yemeni banks. Financial Institutions around the world are looking for the development and keep up to date with emerging technology to stay in the competition range. Banking is one of the sectors that are influenced by the mobile technological advancement. Many researchers have studied and proposed theories and models of technology usage and acceptance in order to predict and explain user behavior with technology considering the rapid change in both technologies and their environments. Based on Technology Acceptance Model (TAM), and integrating The Mental Accounting Theory (MAT), Hierarchy of Effects Model (HOE), Perceived Risk, this study developed and validated a multi-dimensional model, Mobile Banking Technology Model (MBTM), to better understand intention to use mobile banking service among clients within banks in Yemen. Questionnaire survey method was used to collect primary data from individuals who are non-user of mobile banking services in Yemeni banks. Four hundred and eighty-two valid responses were received. Structural Equation Modelling (SEM) via AMOS software was utilized to determine the importance levels of associations and interactions between the factors tested. This research proposed model developed with seven core constructs; perceived risk, perceived ease of use, perceived usefulness, self-efficacy, awareness as independent variables, intention as the dependent variable, perceived value as mediator variables. The research proposed model evidenced by the goodness of fit of the model to the data, explained 80% of the variance in

intention to use mobile banking services. The findings of the multivariate analysis demonstrate three main results. First, perceived risk, perceived usefulness, perceived ease of use, awareness have a strong effect on the perceived value. Second, the results show that perceived risk, perceived usefulness, perceived ease of use, self-efficacy and perceived value are significant predictors of the intention to use mobile banking services. Third, the findings indicate that Perceived Value significantly mediates the relationship between independent variables (perceived risk, perceived ease of use, perceived usefulness, awareness) and Intention to use mobile banking. The results of the current study will be able to provide insights into what are the factors that affect the successful uptake of mobile banking services among clients' at banks in Yemen. It is crucial for financial institutions to use the findings of this research to develop their competitive advantage around these salient factors and to address their relative strengths and weaknesses in a very competitive industry. Likewise, the findings will assist them to offer useful, easy and reliable mobile banking services, and increase the value perception which will enhance the bank image. For the policy makers, the result of the study can help Central Bank of Yemen (CBY) as a supervisor of commercial banks, and Ministry of Communications and Information Technology (MCIT) as a telecommunications regulator to design rules in order to provide high-quality customer service. Moreover, the recommendation of this study would be valuable in carrying out their awareness campaigns.