

Evaluation of internet banking service adoption among Yemeni customers

Abstract:

The main aim of this study is to examine empirically the factors that affect the adoption of Internet banking. Although Internet banking has been widely adopted in various developed countries, consumers' adoption of this service in developing countries has been slower than anticipated. That is, in developing countries, Internet banking services has not been used as much as they could or should have been. There is still a limited empirical research on Internet banking service in developing countries. There is a clear need to investigate the factors that influence customers' intention to adopt Internet banking. Identifying influential factors that influence customer's intention to adopt Internet banking service is crucial. This study extended Innovation Diffusion Theory by trust. Data collected from 1286 respondents in Yemen. Structural equation modelling was used for data analysis. The results indicate that perceived relative advantage, perceived ease of use, perceived compatibility, perceived trialability, and trust are salient determinants of customers' adoption of Internet banking. The findings of this study provide several important implications for Internet banking adoption research and practice.