

Internet banking adoption: integrating technology acceptance model and trust

Abstract:

Rejection of Internet banking is one of the most important problems that faces banks in developing countries. So far, very few academic studies have been conducted on Internet banking adoption in Arab countries. Hence, this research aims to investigate factors that influence the intention to use Internet banking in Yemen. Cross-sectional data were collected from 1286 respondents through a survey. Structural equation modeling was employed to analyze data. The findings supported the research hypotheses and confirmed that perceived relative advantages, perceived ease of use, trust of the Internet banking all impact attitude toward the intention of adopting Internet banking. This paper makes a contribution to Internet banking literature. It sheds light on the factors that affect Internet banking adoption. The findings made a contribution in terms of understanding the factors that can contribute to the adoption of Internet banking by Yemeni consumers.