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Abstract

E-services are revolutionizing the way business is conducted in banking industry. Banks are trying to provide a variety of self-service channels such as Automated Teller Machines (ATM,) Internet banking and Mobile Banking (m-banking) in order to increase customer convenience, reduce costs and maintain profitability. This paper proposes a framework to explore and compare the dimensions and barriers that affect consumer's intention to use or adopt different self-service banking technologies in the Egyptian context. An empirical study on bank customers was conducted using a quantitative approach, where structured questionnaires were distributed over 1500 respondents that were divided into three groups in order to investigate the usage of ATM, Internet banking and m-banking. Data collected, was statistically analyzed using Chi square test, frequencies and cross tabulations. The results indicate that the three groups differ significantly with respect to usage, value, risk, tradition and image barriers. Moreover, significant relations between decisions of adoption with Internet banking experience, level of education, type of mobile owned and mobile Internet experience were also noted.

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Index Terms

Information Sciences

Keywords

Banking ATM Internet Banking Mobile Banking and Consumer Behavior