

Abstract

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Mobile Banking Perception and Usage: The Case of Egypt

As, the user experience is an important prerequisite for the success of m-commerce applications, the main subject of the research study reported here is the use of Mobile Banking (MB) in Egypt. The study is part of a wider investigation into social and technical aspects of MB in Egypt. The study uses a questionnaire to investigate: • Who are the potential mobile banking users • Frequency of mobile banking use, • User perception of mobile banking services in Egypt. Data was collected electronically and in person to target a wide variety of Egyptian users. Data was then analyzed using SPSS. Some features of MB users' nature and usage patterns in Egypt were discovered. This enabled the researchers to make recommendations on how to address the mobile banking users' needs, improve their usage experience and promote mobile banking services in Egypt.