

# Abstract

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## **Resistance to Mobile banking adoption in Egypt: A Cultural Perspective**

Mobile banking (m-banking) faces various types of resistance that may hinder customers' adoption in Egypt. This study identifies three groups of m-banking non-adopters, namely postponers, opponents and rejectors. The objective of the study is to explore the reasons for resisting m-banking services in Egypt and whether it differs with regards to these customer groups. Accordingly, a questionnaire was distributed, Chi square tests, Kruskal-Wallis H tests &#97;&#110;&#100; one-way analysis of variance (ANOVA) test. Frequencies and cross tabulations were used. The results indicate that the three non-adopter groups differ significantly with respect to usage, value, &#97;&#110;&#100; image barriers. On the other hand, risk &#97;&#110;&#100; tradition barriers did not show any statistical significance however, risk barrier received the highest overall mean. Significant relations between usage, risk &#97;&#110;&#100; image barriers with the gender &#97;&#110;&#100; level of education were noted. Finally, findings enabled a clear mapping between Hofstede's cultural dimensions &#97;&#110;&#100; the study's results.