

# **Abstract**

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Banks have moved towards technology-based customer services such as mobile banking (m-banking) as an alternative to traditional inter-personal services. However, M-banking still faces resistance that may hamper customers' adoption in Egypt. Following a mixed method approach, this study involves two main phases. First, a quantitative Consumer survey is conducted in the form of 350 structured questionnaires to identify the main barriers towards M-banking. Then, decision makers in 5 different public and private banks are interviewed in order to find similarities and difference, and identify service providers' roles regarding these barriers. Questionnaire data was statistically analysed using independent T-Test, frequencies and cross tabulations, while interview data was interpretively analysed. Results enabled the researchers to identify the risk, usage, and tradition as the most m-banking barriers that discourage m-banking adoption in Egypt as seen by the two main players.