

Abstract

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El Badrawy R. and Abd El Aziz, R. (2012), “Mobile Banking Contexts and Prospects in Egypt: A Framework”, ICITST-2012, IEEE UK/RI Computer Chapter, London, England, UK.

Nowadays, banks are trying to provide a variety of channels such as mobile banking (MB) in order to increase customer convenience, reduce costs and maintain profitability. This paper proposes an integrated framework to investigate the intention to adopt mobile banking in the Egyptian context in order to better understand the attitudinal, and technology factors that enhance the diffusion of MB in Egypt. 380 valid questionnaires were returned Spearman Correlation coefficient, T-test and one-way analysis of variance (ANOVA) test were used. Results indicate that Compatibility, Usability and Relative Advantage had a direct positive impact on attitude towards MB adoption in Egypt while Risk and Need for interaction had a negative impact. The study also identifies the customer segments that are most likely to adopt MB in Egypt.