

How awareness affect Yemeni's SMEs intention use of internet banking

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Abstract: This research examines how independent variables (perceived usefulness, accessibility, perceived ease of use and perceived usefulness) have direct empirical links with intention of use of Internet banking (IB) among 200 small and medium-sized companies in Yemen. Furthermore, the study defines the importance of the intention, in terms of accessibility, perceived usefulness and perceived ease of use, to using the IB as a plausible mediator in the connection between independent variable and the intention of utilizing the internet-bank rate (IB). The analysis of collected information used the Structural Equation Modeling for Partial Least Squares (PLS-SEM). In addition, knowledge has proven to be important variables in mediating relations between availability and perceived ease of use as well as the intention of using IB among small and medium-sized enterprises owners. Awareness in the relationship was a negative mediator between availability and easy-to-use perceived among owners of SMEs. In creating IB among SMEs in Yemen there is a particular importance to the connection between knowledge, (reception, perceived utility, easy use) and intention to use IB. The theoretical and practical consequences were discussed on the basis of study results. Limits and suggestions have also been identified for future studies.

Keywords: E-banking; Technology acceptance model, Accessibility Factor.

1. INTRODUCTION

Banks have gained an increased significance to pave the way for development procedures in any nation in today's evolving and difficult company setting. In the same vein, Yemen's banking sector in many other developing countries does not differ from the other banking industries. In particular, Yemeni banks have been revealed to have many issues hindering Al-Swidi's general organization. The primary problems, however, are that these banks do not have a market or a customer focus which results in attraction by Al-Swidi[1] banks for the Yemeni people. Logically, this absence of client focus could be due to the banks' absence of entrepreneurial capacity. In other words, Yemeni banks lack the company capability to explore and take advantage of the excellent company possibilities in the broad pool of Al-Swidi's customers [1]. Furthermore, the poor standard of service offered by the Yemeni banks has also contributed to the lack of understanding between banks and the savers of Yemen. Furthermore, it was impossible to access Yemeni clients through the Yemeni banking system. In addition, the Yemeni population would rather save their cash at home than handle banks, according to the Mayor of the Central Bank of Yemen.

Problem Statement

The general problem is that there is low awareness of internet banking services among individuals, leading to lack of interest among individuals and SMEs to use internet banking, and there must be a deeper explanation for the phenomenon [2,3]. Previous research has not taken into consideration SME owners [3] and the range of variables affecting individuals' intention to use IB and awareness that taken into account by these researchers are limited. The motivation for this research has been created by this gap. Contrary to past studies this paper will consider the owners of SMEs in Yemen, how they are aware and intend to use IB in Yemen and how they are linked to several aspects (accessibility, sensitivity, usability, ease of use). This investigation is aimed at understanding the low sensitivity and acceptability of internet banking in Yemen. It experiments by providing knowledge as a mediator and wishes to know if consciousness can be a useful mediator.

2. THEORETICAL BACKGROUND

TAM is widely used for the research of IS acceptance. IS. It models IS acceptance before new schemes are used. This enables user recognition to predict and clarify IS. As far as fresh techniques are concerned, the perceived usefulness (PU) and ease of use perceived by the individual Davis [4] are affected by their individual behavior. The initial TAM was subsequently revised by Davis[4] to better forecast and clarify User's behavior, including behavioral intention (BI).

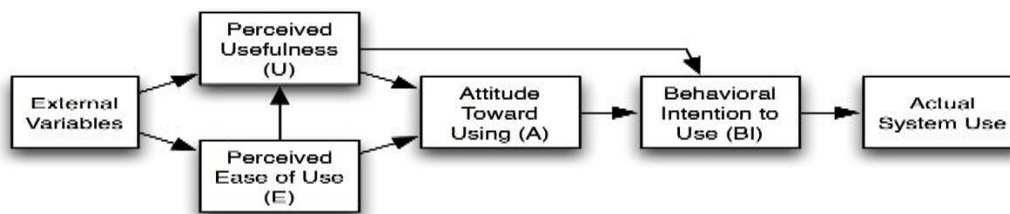


Figure 1: The original TAM [4].

3. RESEARCH MODEL FACTORS

Accessibility

The capacity of consumers to access internet data and services is described as accessibility and it is dependent on a variety of variables. The format, equipment, software and settings, web connection, environmental and user capabilities and impairment circumstances are among these things [5][6]. In general, the word "internet accessibility" applies to the use of website material so as to maximize user accessibility for disabled people. For instance, it enables people with certain visual impairments access to the data via a screen reader to provide a text equivalent for a picture content on a web page. Techniques and methods that make websites more available to disabled individuals, too. It deals with many other problems of access, such as velocity of download and detectability[6][7].

[8] showed reliable and quick answers, attention and user friendliness have had a substantial impact on the quality and satisfaction of the service perceivable for both clients. It also stated that the general quality of service and satisfaction are significantly linked. [9] The traditional dimensions of on-line service quality have been redefined and proposed a tool with seven aspects of the on-line service (reliability, access, ease of use, personalization, safety, credibility and responsiveness, etc.) [10] regarded and recognized six dimensions of the quality of banking service related to the use of technology, such as ATMs, phone and internet. They included comfort / exactness, management of feedbacks / requests, effectiveness, queue management, availability, and personalization. Accessibility is therefore assumed to have a beneficial impact on the satisfaction of customers.

Perceived Ease of Use and Perceived Usefulness

The TAM, which was launched by Davis [4], is one of the highly cited theoretical frameworks that most often predicts the adoption and use of fresh IT within companies. The model comes from the TRA. The TAM hypothesizes that system use is determined directly by behavioral purposes, which in turn are affected by the attitude of consumers towards using the system and the system's perception of utility. These two factors were empirically justified as significant variables in determining fresh data technology adoption and utilization, including IB intention [11].

The perceived ease of use is described as "the level of effort freeness the potential customer expects to have"[4]. People expect that this will generate a favorable attitude toward the latest technology, if it is simple to use. In the context of IB adoption, an significant factor that has been used in several prior research is the perceived ease of use[12-15].

Awareness

In order to guarantee the achievement and competitiveness of owners of SMEs, a strong knowledge of the significance of consciousness is essential and imperative. The literature examines multiple definitions to illustrate the notion of consciousness. Kotler[16] states that awareness is a critical examination of individuals ' mechanisms in order to obtain data about a specific product or service and how much their data on that is lacking.

The significant factor before IB is the quantity of data that people have. Sathye [17] has recognized consciousness as a significant contributor to the intention to use in this context. Whereas the use of IB facilities for many individuals is comparatively new, Sathye [17] not knowing IB is an important factor in prevents individuals from using it.

4. RESEARCH FRAMEWORK AND HYPOTHESIS

The focus of this research is the individual's perspective. This document tries to predict on web banking on the basis of the TAM model. This survey aims to ascertain whether the initial TAM buildings, namely perceived utility, can have an effect on internet banking if they are easy to use. The reason for this is that perceived utility affects user behavior directly, while the effect on Internet banking intention of consciousness and availability (Figure 2).

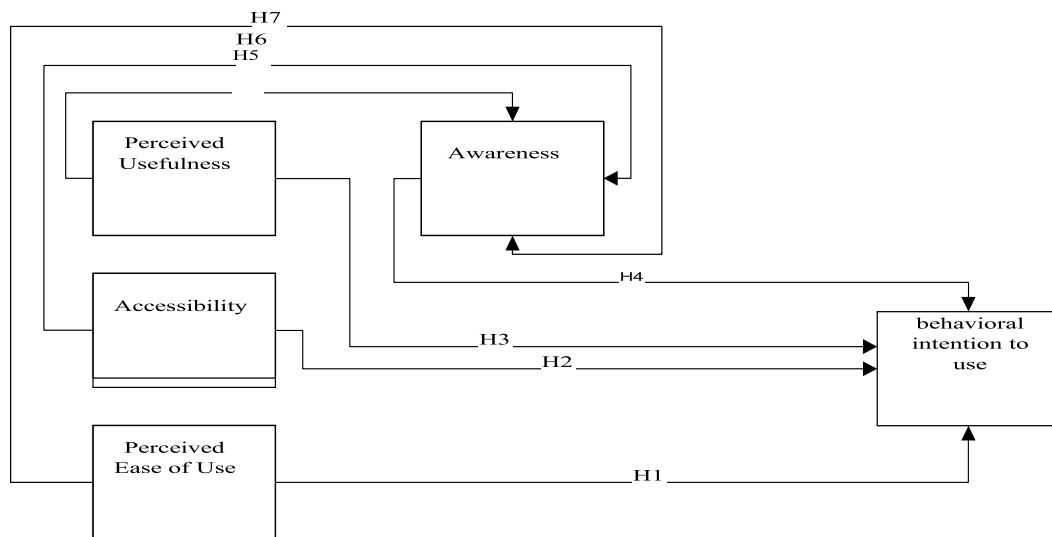


Figure 2: Research model.

Research Hypothesis

- H1: Perceived ease of use has a significant positive relationship with behavioral intention to use internet banking.
- H2: Accessibility has a significant positive relationship with behavioral intention to use internet banking.
- H3: Perceived usefulness has a significant positive relationship with behavioral intention to use internet banking.
- H4: Awareness has a significant positive relationship with behavioral intention to use internet banking.
- H5: Awareness mediates the relationship between Perceived usefulness and intention to use internet banking.
- H6: Awareness mediates the relationship between Accessibility and intention to use internet banking.
- H7: Awareness mediates the relationship between Perceived ease of use and intention to use internet banking.

QUESTIONNAIRE DEVELOPMENT

This research used a questionnaire which is based on the literature of TAM and accessibility [4,18,19] and is considered for Internet banking. The articles were built according to the tools used by the previous academics. This would represent the overall behavioral requirements of customers. Since the study was carried out by Yemenians, the original instrument was translated from English into Arabic. After the repeated translation processes the questionnaire was completed. In order to assess each item, a five-point scale was used. The scale varies between 1 (strongly disagree) and 5 (strongly agree).

5. RESEARCH METHODOLOGY

200 owners of SMEs in Yemen were involved in this study. Data were collected online (internet questionnaires available at www.surveymshare.com). The questionnaire contains only one portion. This portion includes objects representing a number of structures. For the measurement of the acceptance of customers, the 5-point scale was selected. This research used regression analysis in order to assess the connection of the six main variables and behavioral intention to use Internet banking in Yemen. The research aims to build an integrated structure that measures small and medium-sized companies willing to communicate with web banking. Validation of the accessibility factor using the TAM must be conducted in order to examine these small and medium-sized enterprises.

Instrument Development

The articles were built to determine the consciousness of the interviewees of internet marketing access. Based on the remarks of the respondent, minor amendments to the questionnaire were produced. At the same moment it was confirmed that the content was readable and valid. A pilot analysis was carried out with the use of the Partial Least Squares (PLS-MEM) Structural Equation Modeling. This enables the reliability and validity of the original structure to be examined. The pilot test was conducted with the Cronbach Alpha. The information obtained in a sample of 30 SMEs with experience in Internet banking was also analyzed. The sample was acquired using comfortable sampling processes. All products seem to have a greater value than the 0.70 (Table 1) suggested cut.

Table 1: Reliability analysis.

Variables	Items #	Reliability
Awareness	3	.847
Perceived usefulness	3	.894
Perceived ease of use	3	.841
Accessibility	3	.789
Behavioral intention	3	.766

Data Analysis

The evaluation of the structural model in the measuring model was the next step in the PLS analysis, with an analysis carried out in the direction of the internal model. The suggested conditions of Hair et al., [20] have been reviewed. Therefore, the scientist used bootstrapping to assess the importance of the route coefficients for the testing of hypotheses.

To test the interactions hypothesized, the researcher introduced the PLS-SEM structural model. Here in SmartPLS 2.0 3 M the PLS algorithm and bootstrapping algorithm have been employed. In the evaluation of PLS, path coefficients demonstrate high importance. However, the hypothesis developed previously should be dismissed if routes are non-significant or if they demonstrate indications contrary to the hypothesized guiding principle[20] (Figure 3).

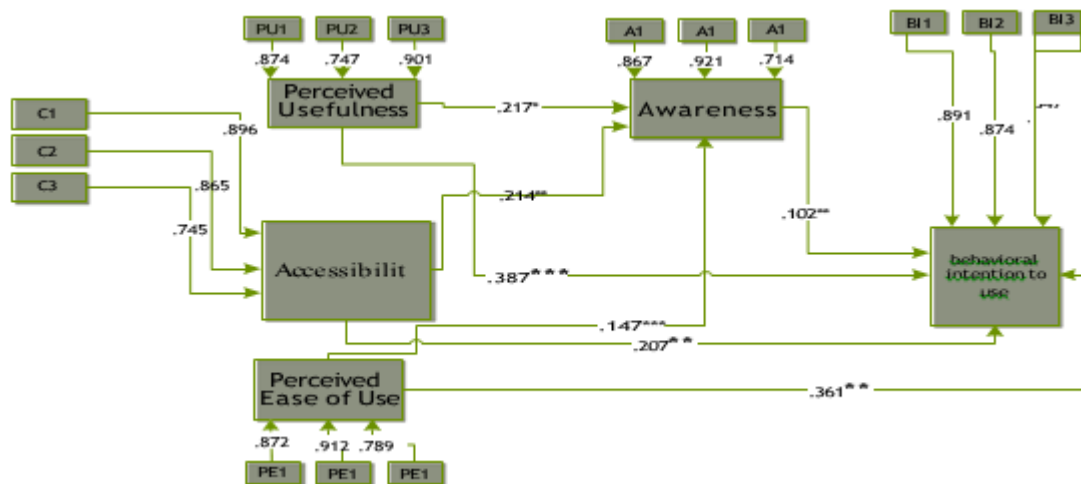


Figure 3: Measurement Model.

Notes: * $t > 1.960$, $p < 0.05$; ** $t > 2.576$, $p < 0.01$; *** $t > 3.291$, $p < 0.001$.

Briefly, the trajectory coefficients for all hypotheses are important, which implies that every hypothesis is endorsed at this stage. The intention to use behavior indicates a beneficial indirect link with the current system application, whereas the trust factor demonstrates a favorable indirect connection to perceived usefulness and ease of application. Similarly, the concepts of perceived usefulness and perceived ease of use show a beneficial indirect connection to the attitude towards. In addition, the connection between perceived utility and behavioral purposes is beneficial indirect. In addition, there is a beneficial indirect connection between behavioral intent and attitude toward. The purpose of conduct has beneficial indirect connections with the use of the current scheme. For each variable in the suggested model, Table 2 provides the correlations.

Table 2: Summary of hypotheses.

Hypotheses	Variable			β	Supported
H1	Perceived ease of use intention	»»»»	Behavioral	.361	Yes
H2	Technology intention	»»»»	Behavioral	.207	Yes
H3	Perceived usefulness intention	»»»»	Behavioral	.387	Yes
H4	Awareness intention	»»»»	Behavioral	.102	Yes
H5	Perceived ease of use	»»»»	Awareness	.147	Yes
H6	Accessibility	»»»»	Awareness	.214	Yes
H7	Perceived usefulness	»»»»	Awareness	.217	Yes

6. DISCUSSION AND IMPLICATIONS

The willingness of owners of Yemenian SMEs, especially in terms of scope, to utilize internet banking services. In this section, confidence, usefulness perceived, perceived ease of use, attitude towards the scheme and real use of the scheme were used and clarified. The government has to address those factors, as the use of Internet banking by owners of SMEs should be improved. Data from various levels of ownership of SMEs were collected. The representativeness of results to the population is increased by a varied set of information. This research proposes a template adapted to Yemen's setting. This model is specifically based on the Model for Acceptance of Technology (TAM). Regarding the buildings of confidence, perceived usefulness, the easy perceived use, attitudes towards behavior and real system usage, the intention of small and medium-sized enterprises to use Internet banking is increasing if they are persuaded that the online would make the public more informed and that their communication with the government would boost. The intention to use the owners of these SMEs would also improve when they have greater control over the government. Small and medium-sized enterprises should be made more aware of services available online and, accordingly, government should take a sensitization initiative. Moreover, the government must not disregard present technology, in particular social media. The government should therefore embrace the contemporary medium and give up the traditional medium. The government would therefore be able to provide real-time data to SME owners.

7. LIMITATION

Like any investigation, this study has constraints. Even if IB is not a fresh innovation in Yemen, it remains in its early years. Current study is confined to SMEs with bank account accounts in Yemen and is restricted to holders, who have agreed to engage willingly, of SMEs with internet computing and e-mail access. This methodology was compatible with the process of collecting information.

Another limitation in this study was self-selection. Therefore, the data collected from the study was limited only to the responses acquired from those SMEs owners who chose to participate in the study. By design, self-selection and voluntary research participation were consistent with the ethical considerations of the study, the Belmont Report (1979) principles, and the research requirements upheld within the research community.

The samples used in research in other nations are quite distinct. Thus, variables evaluated and recognized on internet banking members' re-use intentions are limited to Yamen only. Future studies should therefore compare their findings with studies in other nations. Secondly, only the effects of four independent factors and a external factor—the Trust-Variable—have been evaluated with a modified TAM model used in this research. For the exploration of the connection between Internet banking use and continued buying intent by Internet bank participants, this study could also be extended by future scientists, distributors, and producers. In addition, the future research could also focus on other sectors. Finally, the model suggested for this research could also be used and expanded in a future research, including the trust factor and the efficiency of the computer.

8. CONCLUSION

In the past decade Internet banking in the advanced countries has expanded. The developing countries, particularly the Middle East nations, have been fascinated by this because they understand the important value of being a player in internet banking. The accessibility of Internet technology, especially on the banking sector, must be used by countries in the Middle East. In most of the nations of the Middle East, internet users, especially with regard to the variety of Internet

use, are unfortunately still lagging behind. Very few websites in Arab countries can actually be discovered. The results of this research fulfill its main aim: to boost the intent of Arab customers to use Arab Internet banking websites. This is to cause consumers to shift their intentions to on-line buying to local Arab websites due to the increased amount of Arab e-commerce sites.

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