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ANALYSIS OF MOBILE BANKING ACCEPTANCE BY  
YEMENIS BANKS CUSTOMERS

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### ABSTRACT

Mobile banking (M-banking) involves the use of a mobile phone or another mobile device to undertake financial transactions linked to a client's account. M-banking is one of the newest approaches to the provision of financial services through information communication technology, made possible by the widespread adoption of mobile phones even in low income countries. It is the argument of this paper that the emergence of m-banking platforms has the potential for spill-over effects, and that these spill-over effects will require regulatory authorities to develop appropriate policy responses.

This paper explores the state-of-the-art of m-banking in Yemen and the degree of acceptance to it by banks customers. It initially presents a brief discussion of an overview of the mobile services, which is followed by the main characteristics of Yemen banking practices. In addition, a detailed analysis the m-services that desired by consumers and they degree of their knowledge about mobile banking. Also, a discussion of the results is guided by a comparison with the findings obtained in previous studies undertaken in Yemen. We conducted a survey with two hundreds and two respondents of Yemeni Banks customer. This study adopts a technology acceptance model (TAM) to investigate factors that determine an individual's intention to use mobile banking among bank customers in Yemen. The TAM includes perceived credibility, perceived self-efficacy and normative pressure. In the system side we work to develop a prototype design and applications of Mobile learning which will be modified and developed in future.