


## Chapter 13

# Explanatory Factors of the Behavior of Passage From Online Banking to Mobile Banking by Customers

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### ABSTRACT

*This study is exploratory in nature and influences the behavioral change factors of online customers. This design was neglected in early studies. The main objective of this study is to empirically test the explanatory factors of the changeover behavior from online banking to mobile banking by customers, as well as to test their degree of importance. The data was collected from a sample of 430 Saudi customers. Participants were selected on the basis of convenience sampling. The results showed the advantage of using banking services, sources of enabling conditions, the influence of groups and the technology used. The financial advantage of the mobile bank is the most important factor in the influence of its influence on the attitude of the customers. Again, the conditions of the facilitating sources and the conditions of the technological sources are the two factors in the explanatory power of the perceived control of behavior.*

### INTRODUCTION

Today, the international banking sector is expanding in monetary and financial areas in line with exponential technological development. Relationships between banks and their customers have changed considerably (Danyali, 2018; Ltifi and Hichri, 2021). Online banking is transformed into an indispensable factor of e-commerce and plays a key role in its implementation.

The rapid growth of information technology has led to significant changes in the form of money as well as the transfer of resources in the banking sector. Then, he introduced new concepts and definitions such as electronic money and its ways of electronic transfer. These two concepts can install a new

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bank model; nowadays it is the “electronic bank”. Using the accessibility of the Internet for all and with its level of development, the ways of providing banking services have changed significantly in mobile banks and virtual banks (Taghavi Fard and Torabi, 2009; Zhu et al., 2022; Mittal and Agrawal, 2022).

Nowadays, banks provide virtual banking services to their customers over the Internet in many developed countries, and customers can easily do most of their banking business by connecting to banks home pages using their unique passwords without their actual presence in banks (Danyali, 2018).

The high level of competition between banks and even with non-bank institutes leads to the creation of a platform to facilitate commercial transactions with customers. For this, Motamedi, (2010), defines the electronic banking as the provision of certain facilities to customers who can access banking services without the need for their physical presence in a bank using secure interfaces. At this level, customers use a lot of electronic banking services such as access to accounts, transfer of money, payment of bills ... (Yu, 2014).

In this sector, mobile banking is considered one of the latest technological advances that offer many benefits to banks and their customers. This position allows the bank to stay in a competitive environment, reduce costs, further develop telecommunication activities, save the maximum possible time and money, easier access with greater speed in supply services can be listed as benefits that mobile banking has presented to customers. It is highly justified for bank managers to identify the factors and elements that can lead to the use of mobile services (Danyali, 2018; Mittal and Agrawal, 2022).

The question here is to determine the factors that affect the customer to accept and use this type of service. The mobile banking service will offer more appropriate planning in increasing the number of mobile banking users and the faster use of this modern phenomenon for both banks and users of this high-tech service (Mittal and Agrawal, 2022).

Comprehensive use of smart mobile phones with many consumers will offer banks the ability to absorb potential customers in a competitive environment and increase their profitability by introducing online electronic banking that is compatible with customer needs and eliminate the problems and limitations of the traditional banking system (Zhu et al., 2022).

Saudi Arabia is a young country in e-commerce and virtual banks, having a long way to go to reach an acceptable rank. The advent of modern technology has introduced new requirements for the processing and exchange of data, infrastructures, tools and appropriate solutions to introduce modern banking systems of service delivery.

To forecast the evolving needs of banking services in Saudi Arabia, we can draw on the experience of developed countries and the growth of e-commerce and online banking. Referring to the current traditional methods in the national banks and the inadequacy of these methods in the provision of new banking services. It is mandatory to put in place the necessary infrastructure in the banks, which fortunately begins to developed in the country. In addition, it is requested to promote electronic banking and other modern banking services (Vafaei, 2009).

## **REVIEW OF THE LITERATURE AND PROBLEMATIC**

The rapid development of telecommunication technology and mobile applications has the effect of multiplying the progress of mobile commerce for organizations and customers. The most common example of mobile commerce is mobile banking, which allows customers to bank at various locations via their available smart devices. Although this service is a newly created service and represents a trend in the

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