

Mobile Phone Banking Applies and Customer Intention: A Case Study in Libya

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Abstract : Aim of this paper is to explore the prospect of a new approach of mobile phone banking in Libya. This study evaluates customer knowledge on commercial mobile banking in Libya. To examine the relationship between age, occupation and intention for using mobile banking for commercial purpose, a survey was conducted to gather information from one hundred Libyan bank clients. The results indicate that Libyan customers have accepted the new technology and they are ready to use it. There is no significant joint relationship between age and occupation found in intention to use mobile banking in Libya. On the other hand, the customers' knowledge about mobile banking has a greater relationship with the intention. This study has implications for demographic researches and consumer behaviour disciplines. It also has profitable implications for banks and managers in Libya, as it will assist in better understanding of the Libyan consumers and their activities, when they develop their market strategies and new service.

Keywords : mobile banking, intention, customer knowledge, banks in Libya

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