

**FACTORS DETERMINING THE PURCHASE INTENTION
OF BANK SERVICES IN THE REPUBLIC OF YEMEN**

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SERVICES IN THE REPUBLIC OF YEMEN**

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
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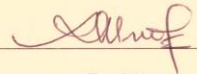
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ABSTRACT

The issue of motivating consumers to use the banking system was solved in developed countries and in some Middle Eastern countries. However, it is still unpredictable in Yemen where the majority of the people do not use banking services to facilitate their financial needs. Therefore, it shapes a real problem and negatively impacted the Yemeni economy. This research project aimed to provide better awareness of the variables that might affect people to use the Yemeni banking system by applying the theory of reasoned action. This study is cross-sectional, 850 questionnaires were distributed to part time university students. Multiple regression analysis was conducted to determine the contribution of independent variables in predicting behavioral intention, the dependent variable. Moreover, hierarchical regressions were used to test the effect of trust as a moderator variable. Eight variables of attitude and subjective norm were significantly and positively influence university student's behavioral intention to use banking services namely, attitude toward bank usage, attitude towards banking services, attitude toward service quality, attitude towards banking legal framework, social influence, recommendation by others on bank services, and bank advertisement. On the other hand, cultural belief was significant but in the negative direction. As well as, student's trust had a statistically moderating effect with only three out of eight variables on the behavioral intention namely attitude toward bank usage, recommendation by others on bank services, cultural belief. The study had a significant contribution to the academic understanding of consumer's behavioral intention in Yemen, which might guide bankers and policy makers to use the right strategy in order to attract more consumers to use the banking system.

Keywords: Banking Services, Attitude, Subjective Norm, Trust, Behavioral Intention

ABSTRAK

Isu untuk mendorong pengguna menggunakan sistem perbankan telah diselesaikan di negara – negara maju dan beberapa negara timur tengah. Walaubagaimanapun, ianya tidak dapat dijangka di Yaman, di mana majoriti orang ramai tidak menggunakan perkhidmatan perbankan bagi memudahkan urusan keperluan kewangan mereka. Oleh kerana itu, ianya menjadi satu masalah sebenar dan telah memberi kesan yang negatif ke atas ekonomi negara Yaman. Penyelidikan ini bertujuan memberi kesedaran yang lebih baik terhadap pemboleh ubah–pemboleh ubah yang berkemungkinan mempengaruhi orang ramai untuk menggunakan sistem perbankan dengan mengaplikasi teori tindakan bersebab. Kajian ini adalah kajian keratin rentas di mana sejumlah 850 borang soal selidik telah diedarkan di kalangan pelajar sambilan di universiti. Analisis Regresi Berganda telah dilaksanakan bagi menentukan sumbangan pemboleh ubah bebas dalam meramal niat gelagat. Tambahan pula, regresi hiraki telah digunakan bagi menguji pengaruh kepercayaan sebagai pemboleh ubah penyederhanaan. Lapan pemboleh ubah sikap dan norma subjektif telah mempengaruhi dengan positif dan signifikan ke atas niat gelagat pelajar universiti untuk menggunakan perkhidmatan perbankan seperti sikap terhadap penggunaan bank, sikap terhadap perkhidmatan perbankan, sikap terhadap kualiti perkhidmatan, sikap terhadap rangkakerja perundangan perbankan, pengaruh sosial, saranan daripada orang lain tentang perkhidmatan bank, periklanan perbankan. Sebaliknya, kepercayaan budaya adalah signifikan tetapi berarah negatif. Seterusnya, kepercayaan pelajar secara statistik mempunyai pengaruh penyederhana (*moderator*) ke atas tiga daripada lapan pemboleh ubah niat gelagat seperti sikap terhadap penggunaan bank, saranan daripada orang lain tentang perkhidmatan bank, dan kepercayaan kebudayaan. Kajian ini mempunyai sumbangan yang penting bagi memahami niat gelagat pengguna di Yaman serta dapat memberi panduan kepada ahli bank dan pembuat polisi bagi menggunakan strategi yang betul untuk menarik lebih ramai pengguna menggunakan sistem perbankan.

Katakunci: Perkhidmatan Perbankan, Sikap, Norma Subjektif, Kepercayaan, Niat Gelagat

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LIST OF ABBREVIATIONS

ATT	Attitude
ATBU	Attitude toward Bank Usage
ATTBS	Attitude toward Bank Services
ATTSQ	Attitude toward Service Quality
ATTBLF	Attitude toward Banking Legal Framework
BA	Bank Advertisement
BI	Behavioural Intention
CB	Cultural Belief
CBY	Central Bank of Yemen
CFA	Confirmatory Factor Analysis
DV	Dependent Variable
EFA	Exploratory Factor Analysis
INCIEF	International Centre for Education in Islamic Finance
IV	Independent Variable
RC	Recommendation
SIBRD	Staff of the International Bank for Reconstruction and Development
SI	Social Influence
SN	Subjective Norm
SPSS	Statistical Package for the Social Sciences
STR	Students' Trust
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
VE	Variance Extracted
UK	United Kingdom
USA	United States of America
WB	Watani Bank

WOM	Word of Mouth
YR	Yemeni Riyal

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CHAPTER ONE

OVERVIEW OF THE STUDY

The chapter introduces the background of the context of Yemeni banking system and some information related to all banks in Yemen where this study was conducted and sheds light on the university students' behavior towards Yemeni banking services. The rest of the chapter consists of six parts. These parts highlight the problem statement, research questions and objectives, followed by the definition of key terms, significance of study, and the justification of the study. The chapter ends with the explanation regarding the scope of the study.

1.1 Introduction

Banking services are considered as the cornerstone of recent economies. These services constitute a large and growing sector in most economies throughout the world, in developed or developing countries alike. All sectors of the business activities nowadays are basically dependent on their access to banking services (Hussein & Omran, 2003).

The Yemeni banking sector is similar to other banking sectors in many countries, particularly as it has been reported to have many problems affecting many aspects of economic life. One of the most pressing challenges facing banks currently is the lack of depositors and customers, and the majority of the population hesitates in trusting banks with their money. Challenges of this type influence the ability of the banking system to finance investments in the country. In addition, the Yemeni economy is considered as a

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