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THE ADOPTION OF ONLINE BANKING WITH SAUDI ARABIAN BANKS: A SAUDI FEMALE PERSPECTIVE

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Abstract

The purpose of this study was to identify the factors that influence Saudi Arabian females to adopt online banking with Saudi banks. The researcher investigates the literature regarding the influential factors of online banking in Saudi Arabia. There were limited studies in the literature that explore the Saudi female's perceptions of online banking. The researcher interviewed 13 Saudi females who live in Riyadh, Saudi Arabia. The findings of the study indicate there is no significant impact of income on the adoption of online banking. Seven themes that encourage Saudi females to adopt online banking are identified in this study: easiness, convenience, security, trust, user-friendly, comfortable, and availability. This paper is a summary of my doctoral thesis, more literature review, tables, and figures are included in the original thesis.

Keywords: **Online Banking in Saudi Arabia, Saudi Females, Qualitative Interviews, Developing Country, e-Banking**

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INTRODUCTION

Saudi Arabia is a developing country located in the Middle East situated between the Arabian Gulf and the Red Sea. The religion of Saudi is Islam. People who believe in Islam are known as Muslims. Islam is defined as "submission to the will of God" [1]. The culture in Saudi Arabia is formed by the Islamic religion [2,3], in which women and men are separated in most attractions such as schools, banks, universities, parks, and restaurants.

Online banking is an electronic service that allows users to perform banking through the Internet by using a bank's website [4]. Orr [5] defined online banking as "electronic banking over the Internet". At the beginning of 2000, Saudi Arabia had 11 banks that included branches [6]. In 2017, there are 12 national banks in Saudi Arabia as listed by the Saudi Arabian Monetary Agency (SAMA): (1) the National Commercial Bank, (2) the Saudi British Bank, (3) Saudi Investment Bank, (4) Alinma Bank, (5) Banque Saudi Fransi, (6) Riyadh Bank, (7) Samba Financial Group (Samba), (8) Alawwal Bank formerly known as Saudi Hollandi Bank (9) Al Rajhi Bank, (10) Arab National Bank, (11) Al Bilad Bank, and (12) Al Jazira Bank [7]. SAMA is the central bank of Saudi Arabia and was established in 1952. SAMA has been authorized to perform many functions regarding rules and regulations [8].

Another agency that administers the economic policies of banking in Saudi Arabia is the Ministry of Finance [9]. Saudi Arabia provides Islamic banking services. The Royal Embassy of Saudi Arabia stated, "Islamic banking is a system of banking that is consistent with the principles of Islamic law Shari'ah". Shari'ah is the Muslim or Islamic law that regulates many aspects of a Muslim's life, including the method of banking [10]. Islamic banking "prohibits usury, the collection and payment of interest and trading in financial risk" [9]. Banking in Saudi Arabia is different from the banking in the West because of Shari'ah "Islamic law."

Problem

This study's research problem was the limited adoption of online banking by Saudi female users with Saudi Arabian banks. There are limited studies that target the factors influencing Saudi female customers to use online banking with the Saudi Arabian banks. Furthermore, previous researchers [11,12] who studied online banking users have not focused on the Saudi female. The inequity in the female samples among Saudis' studies affirms the need for this study [13]. Therefore, this study was conducted to fill the gap in the literature and add to the body of knowledge regarding this issue.

AIM OF THE PAPER

This study aims to answer the following question: What are the factors that influence Saudi female users to adopt online banking through Saudi Arabian banks? The purpose of this research was to identify the factors that influence Saudi female users in Saudi Arabia to adopt online banking within Saudi Arabian banks. This researcher interviewed Saudi female users who are located in Riyadh, Saudi Arabia. The study adds to the

body of knowledge regarding the factors that influence Saudi female users of online banking with Saudi Arabian banks.

The next section will present the literature review on online banking adoption and the influential factors. The third section details the research methodology and explains the characteristics of the interview sample. The fourth section discusses the implications, limitations, and future studies. Finally, the last section presents the conclusions of the study.

LITERATURE REVIEW

Online banking has existed in Saudi Arabia since 2001, which indicates that it is not a new technological innovation [11,14-16]. In 2001, the Arab National Bank and the National Commercial Bank were the only two Saudi banks that offered online banking. Banks offering online banking services in Saudi Arabia have both Arabic and English languages on their websites. Being offered both languages is an advantage and a benefit to the customer to use their preferred language.

The adoption of telebanking is affected by the customer's income and education whereas gender had no effect on the telebanking [17]. Almogbil's study [11] showed that "educational level, professional background, and technical competency of the participants" had the most impact on a user's adoption of online banking (pp. iii-iv). Al-Somali et al. [18] found that the most influential factors on online banking are perceived usefulness and perceived ease of use. Al-Somali et al. [18] study focused on the factors that reassure customers about adoption of online banking (adopters only). The theoretical framework used in Al-Somali et al. [18] study is the Technology Acceptance Model (TAM). In addition to the previous factors, the quality of the Internet connection, awareness of online banking and its benefits, social influence and computer self-efficacy also had an impact on online banking [18]. AlAjmi [19] accentuated the customers' demographic "education" as vital in online banking, which means customers' willingness to adopt online banking depends on their level of education.

The researcher Al Somali and Ghinea [20] attempted to examine and investigate the factors that influence and increase online banking adoption in Saudi Arabia. Al Somali and Ghinea [20] agreed that "teenager and younger graduate" Saudi users were willing to adopt online banking because they are more comfortable using the Internet. The researchers also showed that perceived risk (PR), perceived usefulness (PU), social influence (SI), and facilitating conditions (FC) influenced Saudi users' intention to adopt online banking [20]. Social influence indicates Saudi users' have the intention to use online banking when someone they know in their families or friends uses the service [20]. Al Somali and Ghinea defined facilitating conditions (FC) as "training and support as well as improvements in supporting technologies" [20].

Sohail and Al-Jabri [21] conducted a study regarding mobile banking to determine if there is a difference between users and non-users. The researchers found that users

were influenced by the following factors: perceived risk, compatibility, and trialability. Perceived risk is "the degree of risk that consumers perceive and their risk tolerance are attitudinal factors that affect their usage" [22]. Sohail and Al-Jabri [21] defined compatibility as "the degree to which an innovation is consistent with existing values, beliefs, and experiences of the adopters". Those factors are the most influential on Saudi individuals [21]. The researchers also state that ease of use was an influential factor on Saudi users' because users are more willing to adopt online banking if it lacks complexity.

However, Alhinai, Albadi, Alshihi, and Al-Gharbi's [23] study researched online banking from a new perspective. The researchers did not study the influential factors for the customers only, but the characteristics of customers and the system itself. Alhinai et al. [23] findings indicated there is a significant impact of self-efficacy on online banking adoption. Also, Alhinai et al. [23] determined that system-related factors, i.e., perceived ease of use, security, and privacy, influence users to adopt online banking more than customer-related factors. Furthermore, Alhinai et al. [23] agreed on the importance of security to increase the confidence of users toward using online banking.

The researchers from previous studies such as Wakefield [24]; Suh and Han [25]; Wahab and Elias [26]; and Xiong [27] accentuated the importance of trust in online banking adoption. Xiong (2013) stated, "Trust is important for mobile commerce adoption intention". On the other hand, Alhinai et al. [23] argued security is an important factor to increase trust of users toward using online banking. Another study by Beadnell [28] examined the reasons for using or not using online banking from the XYZ Community Bank in the U.S Beadnell questioned why customers use or do not use Internet banking. Beadnell addressed convenience, availability 24/7, and trust as the major themes for using online banking.

The previous studies focused on males' and females' perspectives [11,12,23]. Almohaimmeed's [12] study focused on the male perception, and there are limited studies that focused on only the female perception. For example, in Almohaimmeed's study [12], the percentage of males is 72.5%, whereas the percentage of females is 27%. Almogbil [11] recommended performing a future study that targets female perceptions due to the lack of knowledge on female perceptions of online banking in Saudi Arabia. This paper will emphasize on females' perspectives, especially Saudi females. This study will identify the factors that influence Saudi females to adopt online banking with Saudi banks.

METHODOLOGY

Data Collection

The method of this paper is generic qualitative conducted via a semi-structured interview. This researcher conducted a pilot test prior to the interview with two Saudi female participants. The pilot test lasted approximately 30 to 40 minutes. The pilot test

was conducted to ensure the appropriateness and the suitability of the interview questions. The research also received approval from the Robert Morris University (RMU) Institutional Review Board (IRB) in April 2016. The researcher used a purposeful and snowball sampling to recruit the participants. The purposeful sample is used because it supports this study's purpose. Suen, Huang, and Lee [29] stated that the researcher recruits the participants according to the purpose of the study, which will increase the value of the study by adding unique information. Snowball sampling is when the researcher has "a small group of people relevant to the research [question], and these sampled participants propose other participants who have had the experience or characteristics relevant to the research" [30].

For this study, 13 Saudi females living in Riyadh, Saudi Arabia, were interviewed. The criteria for participants are Saudi females who use online banking with Saudi banks. The interviews were conducted face to face with the participants at convenient places. The participants signed a consent form prior to the interview. The information of the participant was kept and locked with a password to protect their confidentiality. Each of the interviewees remained anonymous because the researcher coded their names into the following: SA# as Saudi Arabian female participant in the order in which they were interviewed. Reliability was achieved by using the interview protocol, recording the interview, and taking field notes for each interview [31]. According to Merriam, to ensure validity, the researcher should remove bias that affects the interpretation of the data [31].

Data Analysis

This researcher adapted Creswell's [32] analysis steps: reading the interview transcriptions, coding the data both using NVivo and manually, combining codes into one main theme, ordering themes from the theme most identified by the interviewees to the least, and interpreting the meaning of the emerging themes. The sample consisted of 13 Saudi females living in Riyadh who use online banking services with Saudi banks. The participants' annual incomes ranged from $24,999 to over $125,000. The participants had different levels of experience that varied from experienced online banking customers to recent customers. Thirteen of the participants used multiple online banking services such as bill payment, money transfer, and checking accounts. The participants' marital status varied from 10 single to three married women, and their ages ranged from 18 to 34 years old; only one was older than 34 (Table 1).

Ten of the participants have a bachelor's degree while three of them have a diploma. Five Saudi females are working in the private sector, two participants are working in the government sector, and one participant is a job seeker. Four of the participants are students, and one participant works as a teacher. The services used most among the participants were money transfer by each of the 13 participants and payments by 11 of 13, i.e., paying bills, government services, and prepaid card charging.

The participants were solicited from purposive and snowball sampling. A question was asked of each participant on Survey Monkey: Do you use online banking? If the answer

was affirmative, then the Saudi females who were willing to participate provided their contact information. Survey Monkey is a website that facilitates questionnaire design and dissemination.

Table 1: Demographic data [33].

Age Group	**Percent**	**Number**
18 to 24	61.5%	8
25 to 34	30.8%	4
35 to 44	7.7%	1
45 to 54	0%	0
Older than 55	0%	0
Total	**100%**	**13**
Marriage Status	**Percent**	**Number**
Single	76.9%	10
Married	23.1%	3
Total	**100%**	**13**
Education	**Percent**	**Number**
High School	0%	0
Diploma (two years post high school)	23.1%	3
Bachelor's degree	76.9%	10
Master’s degree	0%	0
Doctorate degree	0%	0
Total	**100%**	**13**

The participants self-identified their computer skill level on a scale from 1 to 10, in which 10 is the most advanced computer competency and 1 is the least. Six of the participants responded 10, two of the participants chose nine, three of the participants chose eight, one chose six, and one chose seven. The computer application skills chosen most by the participants were Microsoft Word, social media, and mobile applications, as each of the 13 interviewees stated they used them. Eleven of the participants used PowerPoint and Excel. The least amount of usage designated was for Access, which was selected by five of the participants. Additional skills used by seven of the participants were programming, i.e., HTML, SQL, Java, C#, C++, and Assembly language. Three Saudi females are using web design, two are using Photoshop, one is using application design, and one is using Illustrator. Also, interviewee SA12 uses Photoshop and Illustrator. These responses indicate the number of times the application was stated for each interviewee who uses multiple applications.

Online Banking Usage

This researcher asked three specific questions regarding online banking usage with Saudi banks: (1) How long have you been using online banking, (2) when was the last time you logged in for online banking services, and (3) how often do you use online banking services during the month? For the first question, the shortest time a female had been using online banking with Saudi banks was for a month. The longest period of

usage was more than seven years. The median number of years was four. Saudi females have been using online banking with Saudi banks within a range of less than a year to more than 4 years. One participant was the newest user to the online banking services, but the other participants were familiar users of these services. In addition, 10 of the Saudi females stated that they were using online banking more than the traditional banking services. However, two participants said they were using traditional banking services, especially the Automatic Teller Machine (ATM).

The second question was regarding the last time the female user logged in for online banking services. The last login varied among the participants, as eight of them had logged less than a week before the interview and five of the participants had logged in from two weeks to three months prior. The usage depended on their need and their use of a service.

The third question was related to the use of online banking with Saudi banks during a month. The minimum usage was rarely by two of the Saudi females, while the maximum usage was almost every day.

Themes

In this study, a theme was identified if a word or phrase was used more than once and by multiple respondents. The following themes were derived from the analysis of the data. A theme is a cluster classified by this researcher through her code building identified in transcripts [30]. The seven main themes in this paper are easiness, convenience, security, trust, user-friendly, comfortable, and availability. Each of 13 participants agreed on the first four major themes. Ten of the participants stated user-friendly, and seven and four for each identified comfortable and availability, respectively (Table 2).

Table 2: Themes in Descending Order [33].

Theme	**Total responses**	**Number of participants**	**Percentage of participants stated theme**
1. Easiness	72	13	100%
2. Convenience	47	13	100%
3. Security	42	13	100%
4. Trust	26	13	100%
5. User-friendly	21	10	76.9%
6. Comfortable	13	7	53.8%
7. Availability	5	4	30%

Table 2 shows the themes in order from the most repetitive from to the lowest, easiness with the highest responses and availability as the lowest.

Easiness

Easiness means how the bank's website is perceived by the Saudi females as easy to use and navigate. Ten females stated that the website is very easy to navigate, giving it a 10 on a scale of 1 to 10 (1=very difficult and 10=very easy). The rest chose nine, one female chose eight, and three of them chose five. The three participants responded 5 because they had some difficulty in service, i.e., adding a new beneficiary, could not find the service, or depended on the bank itself. As SA4 stated, "Some banks are not easy for me to use, according to the bank I am dealing with, there are difficult banks as well there are easy banks for the users to deal with." However, 10 of the participants agreed on the easiness of online banking services with Saudi Arabian banks. There are two subthemes under easiness, easy to navigate and easy to use. Easy to navigate is related to website design, icons, and loading time for the web page, while easy to use is related to using online banking services in general, specifically if it is easy to locate the bank and complete the service online.

Participants explained the perceived ease of use theme in various ways: easy to activate users, simple design, and suitable for the uneducated user as well as the educated user and for those with limited computer experience. SA10 stated, "It is very easy anyone can use and it does not require computer experience". SA13 stated, "It is very easy to be used. Registration in it and data update through it are themselves an advantage".

The participants had previously stated that icons are organized and the sites are easy regarding the design, locating the desired service, and finding services on the website very quickly. SA13 described the navigation of the website as very easy, especially because the bank's app that made things easier. SA4 stated, "The icons and the navigation are easy for the user, so it is not complicated, which will not confuse the user." The Saudi banks should emphasize on easiness because this will encourage the users to discover their online banking services and their features [12,23].

Convenience

Convenience is defined as the degree to which users can use the service on demand in their own convenient place. Each of the 13 participants agreed that using online banking with Saudi Arabian banks is convenient, and they described convenience in two subthemes: saving time and effortless, which includes saving money. In addition, Saudi females (SA2-SA10) that affirmed online banking could save time. They can do their banking services very quickly and there are no queues or waiting for hours at the bank. SA5 stated traditional banking takes longer than online banking to complete a service. SA5 also asserted, "It takes time, a statement, for example, takes about 15 minutes of waiting to get it [at the bank], while it takes only five minutes to have it from the website".

All the Saudi females except SA6 emphasized that using online banking can save effort and money. There is no need for transportation to go to the bank. Because the Saudi government prohibits women from driving, they have to depend on their male relatives to transport them so they can complete their daily activities outside of house. Saudi females need to rent a driver, request a taxi or ask their Mahram, i.e., father, spouse, or brother to drive them to the place they want to go. SA5 stated, “Instead of going to the bank where the distance is far as well as the limited working hours, I can log in through the website.”

Beadnell [28] accentuated accessibility and convenience as the most crucial factors that influence users to adopt online banking. Furthermore, Montazemi and Qahri-Saremi [34] stated online banking provides the users with convenience due to the availability of the service, which the users can use on demand and the most convenient place. Alhinai et al. [23] stated, “[online banking services] make customers’ life easier by saving them time, money and effort”.

Security

Security is the degree to which online banking services are safe and protected. Security is high in Saudi banks according to the participants, who ranked it between 8 to 10 on a scale of 1 to 10 (1=least secure, 10=most secure). That is because Saudi banks have strong rules for establishing passwords and usernames, and two methods of authentication are required to log into the online banking services. SA8 stated, “The website will automatically log you out, the page is locked after more than one minute, so no one will be able to log in the account, which is 100% secure.” SA8 also stated the rules for creating passwords are strong because the bank’s website will not accept any password. SA8 continued by giving an example:

If you used sequenced letters they will not be accepted while if you use capitals, small letters, and numbers it provides a medium level of security as well as it takes a while to establish a suitable password that complies to their standards (SA8).

Security is an important factor that motivates Saudi users to adopt online banking [23,35,36].

Trust

Trust also is high based on the sample. Trust is defined as the degree to which Saudi users believe that Saudi banks’ online banking services are trustworthy. Ten of the Saudi females rated Saudi banks at 10, which is the highest trust on a scale of (1=least, 10=most). Three chose nine, and one chose eight. SA10 is the only participant who chose 4 due to her trust issues, stating, “I do not trust. I trust only myself.” Trust influence Saudi females to adopt online banking with Saudi Arabian banks. SA8 stated, “I used it because trust is very high in the bank itself.” SA1 also stated, “[Saudi] banks are all on the same level of trust because they are all dealing in the same way. There is

no difference between them. They all have a high level of trust".

AlHaliq and AlMuhirat [35] found trust is high among Saudi users with a mean of 3.76 and standard deviation of 0.70. Montazemi and Qahri-Saremi [34] argued that investing in factors other than trust is ineffective. Thus, increased trust toward online banking will increase adoption of those services banking [18,34].

User-Friendly

User-friendly is defined as the degree of the bank's website clarity for both online services and design. Participant SA3 to SA8 and SA10 to SA13 identified the significance of user-friendly in online banking websites. Design clarity had two sub-themes: clear options and clear to navigate. Six of the participants noted clear design: SA1, SA3, SA7, SA8, SA12, and SA13. Three of the participants identified the clear website options: SA3, SA8, and SA11. Two of the participants pointed to clear to navigate: SA3 and SA7. Participant SA8 expressed user-friendly as "everything is clear on the website," while SA8 also emphasized SA7's point regarding the design clarity:
Even a person who does not have experience on the Internet, when he/she opens the page, it will be very clear for him/her. All options are there. Even a person who knows nothing about computers will easily use it (SA8).

Almohaimmeed [12] supports this theme. Almohaimmeed [12] stated service visibility influenced users' adoption of online banking. According to Almohaimmeed [12], service visibility is "what extent internet banking services are able to be seen or located with clear and obvious form". Almohaimmeed [12] supports this theme, explaining that user-friendly influenced users' adoption of online banking. Chandio identified clarity as the words used in the system and accessibility as the users can find the service easily in the system. These two factors are expressed in this study as user-friendly.

Comfortable

Comfortable is the degree to which the females tended to use online banking more than traditional banking because it is useful. Seven of the participants-SA3 to SA5, SA7, SA8, SA11, and SA12 used the word comfortable more than once to indicate as an advantage of using online banking services with Saudi Arabian banks. Furthermore, as Saudi females, they feel comfortable using the service at home instead of using traditional banking. SA4 and SA5 accentuated that using online banking services with Saudi Arabian is more comfortable than traditional banking. Participant SA8 declared, "Banking services are nice and comfortable and make a lot of things easy." In addition, SA4 suggested that for a Saudi female may not adopt online banking technology with Saudi banks "because it will very much more comfortable for her and will make the man and everything unessential for her." SA4 related comfortable to trust: "The measurement of trust is10 because all the services I use are comfortable and good."

Availability

The theme availability means online banking services are available 24 hours a day, seven days a week, so customers can use the services on demand. Four of the participants-SA1, SA2, SA9, and SA13 stated that availability allowed convenient times to use online banking.

Table 3: Summary of Themes [33].

Theme	Implications	Supporting Literature
8. Easiness	1. Online banking services' perceived ease of use to Saudi females. 2. Online banking services perceived ease of navigation to Saudi females.	Al-Somali et al. [18]; Almohaimmeed [12]; Abdalkrim and Khrais [38]; Alhinai et al. [23]
9. Convenience	1. Saudi females can use the service on demand. 2. Saudi females use the services in the place that is most convenient for them. 3. Saudi females can save time and effort.	Beadnell [28]; Montazemi and Qahri-Saremi [34]
10. Security	1. Saudi females believe that online banking is safe. 2. Saudi females believe that online banking is protected. 3. Saudi females believe that online banking has strong regulations.	AlHaliq and AlMuhirat [35]; Alhinai et al. [23]; Khalfan, AlRefaei, and Al-Hajery [36]
11. Trust	1. Saudi females believe that Saudi banks are trustworthy. 2. Saudi females trust banks with high reputations. 3. Saudi females trust banks that are used by their relatives.	AlHaliq and AlMuhirat [35]; Montazemi and Qahri-Saremi [34]
12. User-friendly	1. The online banking services are clear to find. 2. The online banking website has simple and clear design.	Chandio; Almohaimmeed [12]
13. Comfortable	1. Saudi females tend to use online banking more than traditional banking. 2. Online services are useful.	None
14. Availability	1. Saudi females can use	Montazemi and Qahri-Saremi

	online banking services 24/7.	[34]; Sukkar and Hasan [37]; Beadnell [28]

Four of the interviewees identified availability as a reason they use the online banking services with Saudi Arabian banks. SA1 stated, “Adding beneficiaries who are always there and I can transfer to them anytime and I do not need to add their account number for each payment, the bills are always there.” SA2 expressed availability as, “I can revise my account anytime, pay my bills (...).” SA9 echoed the same sentiment: “I use online banking services more than traditional banking because it is easier and available all the time.”

Availability is one of online banking advantages because it allows customers to use online banking services on demand [28,37]. Likewise, Montazemi and Qahri-Saremi [34] indicated that online banking could provide users with convenience due to its availability 24/7. Table 3 summarizes the themes and implications, which are supported by the literature review.

Significance of Themes

Easiness is the most important theme for the Saudi females because it influences them to use the online banking services. The ease to use and navigate allows the females to conduct their online services in a timely manner. Easiness permits the females with clarity to use the online banking without the need of prior experience with such services. Saudi researchers Almohaimmeed [12], Abdalkrim and Khrais [38], and Alhinai et al. [23] identified easiness-easy to use as a factor that influences Saudi users to adopt online banking.

The second major theme the participants agreed on is convenience, especially since it provides females with flexibility to use their online banking services. The participants have benefited from online banking because it saves time and effort, i.e., there is no need to physically go to the bank to use their services. The participants conduct their online banking from their home, work, or school. Women in Saudi Arabia do not drive because it is prohibited by the government, so online banking does satisfy their needs. Researchers such as Beadnell [28] and Montazemi and Qahri-Saremi [34] stressed that online banking services provide users with convenience.

The third theme is security; it is a critical theme that also influences females to adopt online banking in Saudi. The participants affirmed that Saudi banks have high security and regulations regarding online services. According to this theme about the security that Saudi banks offered, participants are more motivated to adopt online banking. Online security makes Saudi females feel that their information is safe and protected. This finding is supported by AlHaliq and AlMuhirat [35], Alhinai et al. [23], and Khalfan et al. [36], who found security is motivating Saudi users to adopt online banking.

Trust is the fourth theme that motivated participants to adopt online banking. The trusts among females regarding Saudi banks are high; their responses range from 8 to 10.

Trust is a factor influencing why the females use online banking, especially with well-known banks. This is supported by Montazemi and Qahri-Saremi [34], who stated that users are more likely to adopt online banking if they trust the bank itself.

User-friendly is a significant theme in this study. This theme is about the clarity of the online banking website in services and design. This clarity is vital to encourage females to adopt such services. For example, females can locate the services they need easily because the website's design is clear and friendly. Also, the females can locate their services easily because the website is organized and services are represented very well with using icons and words. Almohaimmeed's [12] study indicated that the service visibility, i.e., "user-friendly," is an influential factor that affects Saudi users to adopt online banking with Saudi banks.

The participants emphasized comfortable as a theme because it allows them to use online banking services when it is convenient. If the females are comfortable with the banks' services that make them comfortable to use online banking.

The last theme identified is availability, which permits females to use online banking 24 hours a day, seven days a week, depending on what time is convenient to them. The Saudi females in this study adopted online banking because it provides easiness, convenience, security, trust, and is user-friendly. These themes are identified by each of the 13 participants except for user-friendly, which is noted by 10 of the participants. These findings indicate the prominence of these themes. Conversely, comfortable and availability is the least influential themes on online banking adoption as identified by the Saudi females.

DISCUSSION

Implications

This study adds to the body of knowledge about Saudi females' perspective on online banking adoption. Seven themes were identified that influence Saudi females to adopt online banking with Saudi banks. Saudi females adopt online banking because it provides them with easiness. According to previous studies, ease of use or perceived easiness influence Saudi users to adopt online banking [12,18,23,35,38]. The bank's website is easy to use and easy to navigate and does not require an experience in using computers. Consequently, this theme was the highest priority according to the females. Convenience came in second. SA5 stated the traditional banking takes longer time than online banking to complete a service. SA5 asserted, "It takes time, a statement for example takes about 15 minutes of waiting to get it while it takes only five minutes to have it from the website". SA3 indicated that going to the bank is expensive for her due to the distance, which requires her to secure transportation. Online banking provides convenience for the Saudi females by saving both effort and time and allowing them to conduct their business in the most convenient place. Beadnell [28] and Montazemi and Qahri-Saremi [34] affirmed that convenience of online banking adoption as it influences users to use the services.

The participants emphasized the bank's security. Saudi banks have a well-developed security infrastructure. They constantly update their websites. For example, Saudi banks have strong rules regarding creating passwords, make their users aware of security and safety, and communicate with their users on social media, too. Alhinai et al. [23] affirmed security as one of the influential factors that play a role in online banking adoptions. Saudi females trust online banking with Saudi banks for two reasons. First, Saudi females trusted online banking because it is comfortable to use. Second, Saudi females trusted online banking services because they trust their bank itself. Trust is supported by AlHaliq and AlMuhirat's [35] study that emphasized the importance of trust in adoption of online banking. User-friendly is the fifth theme. Participants found that clarity of design and navigation adds more flexibility to use online services. Almohaimmeed [12] found user-friendly is critical to encourage Saudi users to adopt online banking services. Comfortable and availability were the lowest priority on the list. The participants felt comfortable using the service because they trust the bank, which related comfortable to trust as a factor. Availability is also significant. The females like this feature about online banking that they can use the service on demand, which is supported by previous studies, i.e., Montazemi and Qahri-Saremi [34], Sukkar and Hasan [37], and Beadnell [28].

In addition to the previous themes, some other factors which are significant to the study. Additional factors that influence Saudi females to adopt online banking are (1) education, (2) computer competency, (3) age, and (4) professional background. Almogbil [11] identified the same additional factors. Income has no significant impact in encouraging participants to adopt this technology. Findings of this study are beneficial to the Saudi banking industry as well as Saudi females. The study will also allow Saudi banks to improve these elements of strengths the themes. Finally, the study will add to the literature regarding Saudi females' perspective on online banking, which is currently limited.

The results of this study are beneficial to the banking sector because it identifies the factors that influence Saudi female users in adopting online banking in Saudi Arabia with Saudi banks. In addition, this study is beneficial to Saudi female users because it points out the convenience provided by online banking such as 24/7 availability [37,28], ease of use [38] and convenience [28]. The researcher found that Saudi banks are popular and trustworthy and have strong security infrastructures. Saudi banks reputations affect females' trust which is high to adopt online banking. Saudi females, and especially the younger generation (ages 18-34), use social media frequently. The females surf social media more than three hours a day [39].

LIMITATIONS

The study was limited to females who lived in Riyadh, Saudi Arabia. It was challenging to recruit participants in Riyadh, especially since the data collection occurred in the holy month of Ramadan. Ramadan is then followed by the unique celebration known as Eid.

Ramadan is a religious month during which Muslims fast before sunrise and only break the fast at sunset. During Ramadan, Muslims pray unique prayers such as Altarawih and Altahajjud. In addition, Muslims can pray voluntarily during the evening. Muslims celebrate the end of Ramadan in Eid, which starts with an Eid prayer in the morning followed by a family gathering. During the period of data collection, participants were busy with religious rituals and preparing for the Eid celebration.

FUTURE RESEARCH

There is a need to understand Saudis' perspective on online banking, especially Saudi females. According to this study, there is still a demand for further research to understand why Saudi females do not adopt online banking. Researcher could compare and contrast factors that influence online banking adoption by Saudi females and the U.S. females or conduct a study that compares Saudi females living in Saudi and Saudi females living in the U.S. Also, she might examine the relationship between social media usage and online banking adoption. Per this study, the usage of social media was high among the Saudi female participants, who spent between three to more than six hours a day on social media.

CONCLUSION

The purpose of the study was to identify the factors that influence Saudi female users to adopt online banking with Saudi Arabian banks. The research problem was a limited adoption of online banking by Saudi female users with Saudi Arabian banks. The paper will add to the body of knowledge regarding the influential factors of online banking from a Saudi female's perspective. This study sought to answer the following question: What are the factors that influence Saudi female users to adopt online banking through Saudi Arabian banks? This study identified seven main themes: (1) availability, (2) comfortable, (3) user-friendly, (4) trust, (5) security, (6) convenience, and (7) easiness. The participants are relatively young (18-44), with only one participant being older than 40. The participants were educated and have professional backgrounds in programming and design and high computer competency. Additional factors that influence Saudi females to adopt online banking are (1) education, (2) computer competency, (3) age, and (4) professional background.

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