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## **NATIONAL AND ORGANIZATIONAL CULTURE AND MOBILE BANKING ADOPTION: AN EXPLORATORY STUDY OF CANADA AND THE UK**

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### **ABSTRACT**

Little empirical research effort is devoted to cultural effects on adoption behavior of mobile banking and practically no empirical comparison between the UK and Canada exists. Our study thus intends to gain an in-depth understanding of how cultural differences affect mobile banking adoption and in turn help various stakeholders to strategize their business positions in cross-national or cross-continental contexts. Fruitful research opportunities derived from these complex, cultural environments can thus be expected.

*Keywords:* Mobile banking, culture, Canada, UK, case study

### **INTRODUCTION**

Despite growing attention on mobile commerce and mobile banking in particular, the existing literature has not yet paid sufficient attention to cultural effects on adoption behavior of mobile banking. Empirical comparisons between users' adoption behavior between the UK and Canada are practically nonexistent. A better cross-cultural understanding between two well-developed countries can be particularly interesting because, as the World Bank data show, Canada and the UK are situated in two of most competitive continents (North America and Europe) in mobile and banking industries. Many major producers of mobile devices are also based in these continents. A better cross-cultural understanding in these contexts can help stakeholders to position themselves in these competitive environments and in turn enhance their future survival.

### **MOBILE BANKING**

With the rapid development of mobile devices, especially the recent popularity of smartphones, payments, investment, and other transaction-based applications have been foreseen to influence the banking industry considerably [1]. Despite such positive prospects, the adoption of mobile banking has been significantly lacking behind industrial expectation [2]. Two major observations can be made to reflect the existing empirical research in the mobile banking phenomenon. First, the attention to contextual factors, particularly in investigating social and cultural differences, is evidently lacking. Although most of these empirical studies are conducted in various countries, their models tend to focus on traditional factors such as technology acceptance [3-4] or behavior intention [4-5] rather than social or cultural effects. Second, empirical results derived from different contexts tend to show inconsistent or even contrasting findings. These observations lead to our call for attention to a better understanding of cultural differences in mobile banking adoption.

### **CULTURAL FRAMEWORK**

Consistent with abovementioned observations, the existing literature also suggests that cultural factors play a significant role in shaping business or IT practices and subsequently business performance [6]. Derived from Chen's four layers of cultural framework [7], we are particularly interested in national and organizational differences and thus simplify Chen's model from four to two layers (Figure 1). At the national level, Canada and the UK show different technology adoption patterns. Based on the World Bank's data, Canada has consistently shown lower adoption rate of mobile phone subscription than either the UK or the average of high income countries. However, fixed broadband internet subscription rate shows little differences between the UK and Canada.

### **METHODOLOGY**

For the current exploratory study, we conduct a case study comparing two university student groups, one in Quebec, Canada and the other in England, UK. As culture is a complex construct that is difficult to measure [8], case study methodology's in-depth FUTURE 3D PRINTING may not exist in the literature. The two universities selected for our current investigation are given pseudonyms, Moca and Neuk Universities. These universities are selected because their national and organizational differences offer contrasting effects in understanding their members' mobile banking adoption.

### **RESULTS & DISCUSSIONS**

As the investigation is ongoing, findings and analysis will be presented at the conference.

### **REFERENCES**

References will be available upon request.