

Are Palestinian SMEs Effectively Utilizing Mobile Banking?

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Abstract:- This paper investigates reason for the non-utilization of mobile banking by SMEs sectors in Palestine using a survey of 408 SMEs. The results of the study indicate that majority of Palestine SMEs are using computerized systems and utilizes basic ICT technologies, while the use of mobile banking are less than 30%. However, there are key factors that inhibit these SMEs from effectively utilizing mobile banking in their various businesses. The survey reveals that understanding of mobile banking adoption is very little among the SMEs business owner's, regulatory environment, mobile banking business model offered by banks are the most prevalent factors for non-utilizations of mobile banking.

Keywords:- Mobile Banking, Palestinian SMEs, SMEs Effective, Palestine.

I. INTRODUCTION

In both developed and developing countries, Small and Medium Sized Enterprises (SMEs) plays an important role in the process of economic growth and industrializations (Bill & Melinda Gates Foundation, 2017). SMEs contribute significantly to the economic development of Palestine and consider as the economy engine of the country (Mosallem, 2016), (Morrar, et. al. 2019), and it's One way of fighting unemployment and poverty, and plays an important role in the Palestinian economy development (N. Sabri, 2012). The Palestinian economy in the main aspect is consider as an emergency economy and a service economy, and the private sector is a driving force of the national economy in Palestine, and it's a tool to absorb the economic shocks to which the national economy is exposed or may be exposed. Based on the Palestinian Central Bureau of Statistics General report of residents and establishments the total number of SMEs in Palestine are 125,501 SMEs (PCBS, 2017). SMEs in Palestine plays a critical and significant role in the economic development and growth and self-sufficiency in various aspects (N. Sabri, 2012), (Ministry of National Economy, 2019), (Rasha Yousef et. al. 2019). Operational inefficiencies and highly operations costs are two important hurdles for the Palestinians SMEs to achieve scale. (Abualrob & Kang, 2016), (PCBS, 2017), (Mohammed, et al. 2020). Also SMEs in Palestine play a significant role in boosting GDP and living standards, encouraging domestic investment, recycling national income and decreasing unemployment rates (Minstry of National Economy, etl. 2019).

Mobile banking emerged to provide a new financial services at lower costs through mobile platforms and applications. The interest over mobile banking products is becoming increasingly intense (Tiwari, et. al. 2006), (H. Mohammadi, 2015), (Venkatesh & Davis, 2016), (Afshan & Sharif, 2016), (Ammar & Ahmed, 2016), (Claire, 2016). Mobile Banking offers good opportunities to meet consumer preferences, increase loyalty, strengthen relationships and it will bring a positive impact on SMEs (Maldeni and Jayasena, 2009), (Rahman & Ict, 2018), (Mobile Banking Study, 2013), (Muchiri, 2018), (Katua, 2014), (Mandari et al., 2019).

Mobile banking is in its early stage usage and understanding in Palestine in general and specially among the SMEs sectors, such a technology is used offered by some banks in Palestine to customers as individual users, our intention in this study to focus on the SMEs perspectives as an (organization perspectives), due to the importance of using mobile banking in the companies in Palestine to facilitate their business operations, save their time, save cost and reach to larger market areas. This study aims to investigate if mobile banking is being effectively used and utilized among SMEs in Palestine. The adoption of mobile banking in Palestine SMEs is still lower than expected, many barriers to mobile adoptions and other ICT application in SMEs have been identified in Palestine (Grossman, 2008), (Rabayah & Qalalwi, 2011), (Abualrob & Kang, 2016). In Palestine the understanding of mobile banking adoption is very few among the SMEs business owners (Rahman & Ict, 2018). The Palestinian SMEs could use mobile banking in order to grow and become more innovative and improve overall operational performance (Tarutè & Gatautis, 2014), (Rahman & Ict, 2018).

II. LITERATURE REVIEW

A. Significance of SMEs

In the developing countries, SMEs plays an important role in the economic growth, the employment creation and economic development has occupied most of the discussion among academics, government, researches, government and policy makers. The SMEs play a significant role in boosting GDP and living standards, encouraging domestic investment, recycling national income and decreasing unemployment rates. Moreover, from the perspective of the individual consumer, SMEs are particularly well suited to providing products and services that are relevant to the domestic context at reasonable prices. The SMEs allow for a fast turnover cycle lowering inventory costs, thus creating

savings that can be passed on to the customer. It is also regularly argued that SMEs are a viable mechanism of increasing national exports. Thus, to enhance and support such sector, and to explore the foundation for the establishment and development of such firms within the Palestinian context, it is necessary to explore the various issues and aspects. Palestinian SMEs are the engine of the economy; these companies have a greater opportunity to grow when the environment encourages them so we have to look at them as an essential sector in the economy that create an effective system which involve all related parties.

According to the Palestinian Center for Statistics the total number of establishments operating in Palestine in 2007 was 132,874 enterprises 90.7 of them are a private ownership, the percentage of SMEs around 90% of Palestinian enterprises (Mosallem, 2016).

In the recent years, there is a clear interest in SMEs among different sectors in Palestine such as; academic field, economic field and civil society institutions. Nevertheless, and as Sabri, (2016), showed in his study; there is no clear classification for SMEs in Palestine. Also, there is no accurate or reliable statistics about the number and the scope of SMEs in Palestine. In addition, a great portion of small firms are operating within informal sectors, so they are not registered officially and not counted in any statistical survey.

According to many studies and official reports from different developing countries it is clear that the most widely used criterion to define SMEs is the number of employees. Accordingly, and for statistical purposes, the Palestinian Centre Bureau of Statistics (PCBS, 2017a) uses the following classifications of enterprises, according to number of employees as shown in table 1 below.

Definition According to Number of Employees				
Indicator	Micro Enterprise	Small enterprises	Medium enterprises	Large enterprises
Employees	1-4	5-19	20-49	50 or more

Table 1:- Classification of enterprises according to PCBS (source PCBS 2017).

Either in developed or developing countries like Palestine; the high importance of the number of employees as an indicator of defining SMEs comes from the ease of counting and measuring. Therefore, and based on the previous developed table; “SMEs are those enterprises that employ between 5 and 49 employees. Small enterprises are those employing between 5 and 19 employees whereas medium enterprises would be those employing between 20 and 49 employees”. In a study conducted by (Mosallem, 2016) and the Palestinian Ministry of Economy it defines small enterprises as projects that have 6-15 workers and the capital that invested in fixed assets is less than \$15,000. The medium is a project that employs 15-50 workers and invests from \$15000 to \$25000 in fixed assets (Issam, 2010). According to the PMA SMEs are firms staffed by less than 25 employees, their annual sales not exceeding seven million dollars or equivalent (Mosallem, 2016).

In emerging economies, Small and Medium sized Enterprises (SMEs) contribute greatly to growth and development. Compared to larger commercial enterprises, SMEs have a number of unique attributes. SMEs are smaller and consequently more flexible. This makes SMEs able to adapt their operations to market changes and to respond to new demands with greater ease and innovation. Due to the importance of SMEs to domestic economies and to the global economy in general, interest in the various dimensions of small-scale commercial activity is increasing in both academic and policy-making circles alike (Issam, 2010). Comparing SMEs and large-scale enterprises is a regular subject of debate amongst scholars of economic development. The most common debates are in regards to the advantages and disadvantages of small-scale entrepreneurship, including business size, number of employees, invested capital and the value and frequency of

transactions. The benefits of small-scale entrepreneurial ventures are determined by a number of macro and micro level factors that include the size of the national economy, the prevailing legislative framework, employment opportunities for skilled and unskilled labor, production costs, potential economies of scale, legislation regarding ownership, rates of return on investments, the culture of corporate social responsibility.

In many ways, Palestinian SMEs constitute the Palestinian economy. According to the Palestinian Central Bureau of Statistics PCBS, SMEs comprised 99% of all businesses in 1998. In the past, studies have been conducted in order to assess the advantages of SMEs compared to larger-scale corporate ventures within the Palestinian context. In general, these studies have indicated that SMEs have a number of specific advantages and, for this reason, should be encouraged through policy initiatives (Sabri, 2016). Previous studies have found that smaller firms have higher average rates of labor productivity and a higher ratio of assets and inventory turnover than large-scale industries, despite the fact that larger firms have greater access to external financing. According to Mosallem (2016), nearly all studies have emphasized the importance of SMEs and their active role in economy as they accounted for more than 90% from all enterprises in most countries which mean that any hit or recovery in this sector will reflect on the economy.

B. Mobile Banking in Palestine

In Palestine, the banking sector which still evolving is managed by Palestinian Monetary Authority (PMA), according to Palestine Monetary Authority (2019), report there are 14 banks commercial banks in West Bank and Gaza with 351 branches and delegate offices, Seven of

them are local (two Islamic banks) and seven of them are foreign banks (six Jordanian and one Egyptian bank). The banking infrastructure is fairly well developed, with some villages having bank offices, which are mini branches provides most services needed by low income clients, including withdrawal of deposits and deposit taking, and money transfers etc. There are currently a total of 161 bank branches, offices, and cash offices (a banking outlet where a more limited number of services may be provided) across Palestine, and the Palestine Monetary Authority (PMA) is strongly encouraging banks to open more branches and offices (Grossman, 2008). Moreover, the use of mobile phones for services other than send and receive calls, highly improves the labor productivity of service firms in Palestine (Morrar, et al. 2019).

C. Contribution of SMEs to Palestine Economy

SMEs contribution in Palestinian economic sectors shows that wholesale, retail and repairs represent 51.1%, followed by the manufacturing 12.4%, services activities come in the third place by 11.1%, then the food sector accounted for 4.8%, health activities 4.0%, education activities 3.9 ,and the rest is distributed to other sectors (PCBS, 2017 & Mosallem, 2016). SMEs are critical for achieving the aforementioned policy objectives. It shows that, despite their limited share of total establishments, these enterprises have a strong presence in the surveyed sectors and stand as a major source of employment and production growth (UNCTAD, 2004). Based on the United Nation report, SMEs in Palestine shows a contribute to industrial growth, also to the construction growth as well as the tourism growth.

D. Information and Communication Technology (ICT) in Palestine

Over the last few decades, there has been an increase in the development of computing and telecommunication technologies, which has enabled, in a significant way, the development of an advanced global business and commerce (Mohammed, et al. 2020). Information and Communication Technology (ICT) is a vital engine for economic growth in developed economies (Morrar, et al. 2019). SMEs have started using ICT relatively recently and they are generally characterized by inferior technology and management capabilities (Harindranath, et al. 2008). Information and Communication Technology is one of the fastest growing sectors in the Palestinian Territory, mainly thanks to private telecommunications services, the growth rate of this sector has averaged 25–30% annually since 2000 (Telecommunication & Commerce, 2016; Amer, 2010), ICT are identified as the tools, systems, operations, and processes that are concerned with the various kinds of data processing for the sake of extracting useful or meaningful information out of them to be used by people and institutions to achieve development (Amer, 2010). It is widely believed that ICT is a powerful enabler of economic development, The ICT sector started in Palestine in the early 1980s with few hardware re-sealers working as sub-dealers to the Israeli agents. By mid 1980s, some software development emerged providing accounting and word processing solution to end users in the local market, the beginning of the 1990s

brought further growth for the ICT sector in Palestine as a new businesses emerged and started to develop and provide additional software products and services such as internet services, and customized solutions in order to meet the demand coming from the private sector, government, universities, municipalities. By the late of 1993 and 1994 when the Oslo agreement was signed and the Palestinian Authority was established, additional demand for ICT hardware and solutions by the government continued to contribute to the growth of ICT market in Palestine, by end of 1995, the ICT sector started to show significant growth responding to the increased demand coming from the central and local government, colleges, universities, private sector and non-government organizations (NGO's), The Palestinian ICT sector has registered impressive growth over the last few years, on the end of 2013 the ICT sector in Palestine reach of \$637M and 6% of GDP with Telecom make up to 70% and IT up to 30% of the sector revenues. (Office of the Quartet Representative, 2014), However, the sector in small but growing rapidly.

In the telecommunication in Palestine, there is 2 mobile communications companies (Jawwal 80% and Wataniya 20% of the market share), and 1 fixed communication company (Paltel), with 11 ISPs and 77% penetration for voice and SMS services, and a low data penetration (2g, WIFI and recently newly coming 3g) representing 11% of mobile revenues, Israeli operators captures 20 to 40 % of the market share, the telecommunication has a restrictions on access to spectrum and to import and installation of equipment, in addition, high quality broadband fixed line network is developed for large businesses. While the IT sector in Palestine growth has been driven by international partnerships, including Cisco, Intel and google. A report by the Palestinian Central Bureau of Statistics (PCBS, 2017), the report mentioned that the ongoing developing of ICT and adopting it in the Palestinian economy has led to an increase in the number of people who use computers to reach 63.1% of the entire population of Palestine in the year 2014 (Herzallah, 2018).

The Palestinian ICT sector is getting more and more recognition from both within the Palestine and around the rest of the world. For a small economy with a young and well-educated population, the ICT sector has the potential to make a strong contribution to balanced sustainable growth. In recent years there has been an increase in the number of companies, as well as inward investment from international names such as Cisco and Intel. This special feature documents this growth, and considers what factors might need to be addressed to help the sector deliver its potential (Trust, 2012). In the Palestinian case, ICT has also a special role to play in making up the blockades and barriers imposed on Palestinians by the Israeli authorities, without which communication with the outside world would be impossible, and extremely difficult to synchronize activities and cooperate (Amer, 2010). The world ranking of Palestine is 62nd in terms of Facebook users with 37% of the population using the social networking site. For comparison, Lebanon and Jordan are ranked 69th and 68th with rates of 35% and 35% respectively. Access to

information (85.7%), entertainment (79.3%) and communication (69.1%) are the main reasons for the use of internet in Palestine, followed by studying (49.3%) and work (18.2%). These figures show that although computers and the internet have widely penetrated households, most job positions still do not require their use (Trust, 2012).

Before the creation of the PNA, telecommunications infrastructure and services in the Palestinian territories were in a very poor state, due to underinvestment, neglect, and Israeli restrictions. Since the mid-nineties, hence, the ICT sector has developed rapidly. The Palestine Telecommunications Company (PALTEL) was established in 1995 and Pal-Cell (Jawwal) was set up in 2005 to provide mobile phone services. In 2008, the number of telephone lines was approximately 357,509. Meanwhile, Jawwal counted 1,400,000 subscribers by 2008 (Amer, 2010) also the department of economics stated that the Palestinian ICT sector has strengths in terms of competitive labor cost and positive sector growth rates despite the political situation. The Palestinian private sector, as well as consumers, responds quickly to technological offerings. The size of the Palestinian ICT market is a modest one compared to neighboring countries. hence, it has been growing steadily for the past 10 years. Estimates of the ICT market was at a value of about US\$120 million in 2000, then it dropped to US\$87 million in 2003 only to rebound in 2007 to US\$ 250 million.

E. The Role of Mobile Banking in SMEs

Mobile banking is simply the use of a phone or application to get the banking services at any time anywhere, some of the banks in Palestine has adopt the mobile banking technology. I notice that there are no studies have taken into consideration the factors influence or affect the intention to adopt or implement mobile banking in Palestine SMEs or even in the Palestinian organizations in both private and public sectors. Various empirical studies indicate SMEs are influenced by various factors when adopting a particular type of technology (Yeboah-boateng and Essandoh, 2014). The use of mobile phones in Palestine is widespread and reaches into the lower-income deciles, with 81% of households having access to a mobile phone as of 2006 (Grossman, 2008). However, the adoption of mobile banking in Palestine SMEs is still lower than expected, many barriers to mobile adoptions and other ICT application in SMEs have been identified in Palestine, such as the shortage of resources such as expertise and financial, lack of skills, lack of knowledge about the potential of mobile banking and other IT applications. a lot of studies show that the environmental factors like government interventions, public administrations, external pressure from other competitors, organizational factors, like suppliers and buyers, management support play an important role in adoption and implementation of ICT like mobile banking in Palestine specially in SMEs.

In Palestine the understanding of mobile banking adoption is very little among the SMEs business owners, and in the present knowledge-based economy, it is important for SMEs to adopt processes that enable them to provide services that will bring about competitive advantage (Rahman and Ict, 2018). ICT has a significant positive impact on organizational performance (Maldeni and Jayasena, 2009) and is vital to SMEs. The Palestinian SMEs could use mobile banking in order to grow and become more innovative, in addition there is a need to encourage the use of mobile banking and other ICT applications use in the Palestinian SMEs and address the high importance of implementation of the mobile banking by the right ways to improve the technical and managerial skills and making available e-business solutions for SMEs in Palestine, moreover the use of mobile banking will offer many benefits to SMEs at different levels (Rahman and Ict, 2018).

In Palestine, small and medium size enterprises are benefiting from the use of mobiles in the same as large enterprises (Rabayah and Qalalwi, 2011), especially in customer services and marketing. But in the same time, the use of mobile banking is very recent and little comparing to other developed countries, and our neighbor country Israel, the Palestinian SMEs can benefit from using mobile banking by two ways, first by being producers of mobile banking applications and second the Palestinian SMEs can be users of mobile banking with the intention to improve communication for reaching new client's or to increase productivity.

The use of mobile banking in Palestinian SMEs would help change the way of their businesses operation in this area of globalization by changing business structures, and by creating competitive advantage and increasing competition for businesses, and by changing business operations, for that say, the SMEs in Palestine must have an ability to compete and dynamically respond to rapidly changing markets using mobile banking and other ICT applications. If the Palestinian SMEs want to stay and survive in a competitive international economy it is important to use new ICT such as mobile banking, to gain competitive advantage and for stability in global markets. There are some barriers to adopt mobile banking and other ICT application in Palestine SMEs, in general, mobile banking adoption will be based on the culture and the firm type, the lack of applicability to the business preferences for established business models, un-suitability for the business type, enabling factors such as qualified personnel, availability of ICT skills, network infrastructure, cost factors such as ICT networks and equipment, organization security and software, and trust factors which includes reliability and security of ICT systems, uncertainty of payment methods, intellectual property right also the legal framework and challenges in areas of technological capabilities productivity and management skills, and competitiveness really hinder the adoption of mobile banking by SMEs in Palestine.

Since most of the SMEs in Palestine are family business, so the managers or owners of SMEs are the decision makers for their companies, and for that matter taking decisions in adopting mobile banking becomes quite a challenge as a result of lack of awareness of the benefits of the adoption and implementation in making up the decision. Also lack of knowledge on the perceived benefits and how to use the technology is a key factor that the owners or managers lack to take up to mobile banking.

In previous studies, Lin (2006) identified that organizational size, CEO's characteristics and management perception of relative advantage, complexity and compatibility are the determinants influencing the adoption of ICT in SMEs. Regarding Seyal et al. (2007) study, the finding is that the significant predictors influencing SMEs in Brunei to adopt ICT are the management support and government support. There are some studies found that there is a relationship between ICT skills and ICT adoption, Shiels et al. (2003) asserted that stronger ICT capability including the specific ICT skills of SMEs owners has a significant influence on adoption of ICT. Ndubisi and Jantan (2003), found that computing skills and technical backing are strong factors of the perception of usefulness and also wield direct influence on system uses are the evaluating information system among SMEs companies in Malaysia. Wainwright et al. (2005) says that ICT knowledge, ICT skills and ICT practices are important factors and determinants of whether ICT is rejected or adopted by SMEs. Seyal & Abdrahman (2003), study shows that among

SMEs business organizations of different types, they found that the major factors and determinants of e-commerce adoption are adoption attributes such as compatibility, relative advantages, trainability, observability, and organizational attributes such as size, nature, and type of business.

III. MATERIAL AND METHODS

There are different factors behind the low utilizations of mobile banking among SMEs in Palestine, these factors identified below based on a survey that was conducted between 1st of October 2019 and 31st of Jan 2020 in the biggest four governorates in Palestine. A total of 600 questionnaires were distributed among the small and medium enterprises around Palestine with usable response of 408 questionnaires, with an indicating response rate 68%.

IV. RESULTS AND DISCUSSION

This section provides results and discussion on the findings from the data gathered from the survey. The results give a general picture on the SMEs from a different sector's, with a general view on their usage of ICT in general and mobile banking in particular. However, some factors were considered by respondents as a major factors inhibiting the effective utilizations of mobile banking among SMEs in Palestine. See below table 2.

	Frequency	Percent
Role in the Company		
Managers	260	63.6
Owners	82	20.1
Financial Managers	11	2.6
Others	55	13.7
Establishment year		
1989 and before	21	5.2
1990-2000	114	27.9
2001-2010	171	41.9
2011-2020	102	25.0
Governorate		
Hebron	118	28.9
Bethlehem	77	18.9
Ramallah	92	22.5
Nablus	121	29.7
Sector		
Stone and Marble Sector	30	7.4
Food Processing Sector	92	22.5
Pharmaceuticals Sector	13	3.2
Leather and Shoes Sector	39	9.6
Textiles and Garments Sector	21	5.1
Handicrafts Sector	25	6.1
Tourism Sector	58	14.2
Information and Communication Technology (ICT)	118	28.9
Others	12	2.9

Active Client		
2,000 and below	397	97.3
2001 to 5000	6	1.4
5001 to 10,000	1	0.2
More than 10,000	4	0.9
Number of employees		
Less than 50	226	55.4
50 – 200	144	35.3
More than 200	38	9.3
Type of (Product / Services) offered		
Products	137	33.6
Services	114	27.9
Both	157	38.5
Type of Market		
local	202	49.5
Export	18	4.4
Both	188	46.1
Using of Computerized System		
Yes	365	89.5
No	43	10.5
Total Number of Computers		
0-50	367	90.0
51-100	31	7.5
More than 100	10	2.5
Using of Computers		
Less than 3 years	44	10.8
3-5 Years	87	21.3
More than 5 years	277	67.9
ICT Budget		
Less than 10%	322	79.0%
10 to 20 %	42	10.7%
More than 20%	44	10.3%
Website Availability		
Yes	364	89.2
No	44	10.8
Main use of the Website		
Customer log in	1	.2
Marketing	246	60.3
No	23	5.6
Sales	41	10.0
Status	53	13.0
To provide information	43	10.5
Provider of Mobile Banking		
Yes	93	22.8
No	315	77.2
Total	408	100.0

Table 2:- Frequency and percent of respondents answers.

The majority of the respondents 63.6% were managers of the SMEs, while 20.1% were owners. While the rest of the respondents were playing different roles in the companies, such as financial managers, Sales managers, Marketing managers, partners, CEO and other roles. In addition, most of the companies have been in the business between 2001 to 2010 with a rate 41.9%, 27.9% of the companies has established their SMEs between 1990 and

2000, and 25.0% establishment was between 2011 and 2020, while only 5.2% of the respondent's companies are established before 1989. In addition, 29.9 % of the small and medium enterprises companies situated in Nablus, and 28.9% are from Hebron, 22.5% of them from Ramallah, followed by 18.9% are located in Bethlehem. Most of the respondent's business are Information and Communication Technology (ICT) sector with 28.9%, followed by the food

processing sector 22.5%, and then the Tourism sector come third with 14.2%, and other sectors shows lesser percentage. most of responding SMEs have 2,000 and below active clients 97.3%, and only 0.9% has more than 10,000 active clients and they are the telecom companies. Also, 55.4% of responding SMEs had under 50 employees, and 35.3% of the companies had employees of 50 to 200, and only 9.3% had more than 200 employees. The majority of the respondents 49.5% were target the local market, while 46.1% were target both local and export market, followed by 4.4% only targeting only the export market. It should be recalled that 89.5% of SMEs use computerized systems in operation and 10.5% are not using computerized system. In addition, there are 367 SMEs have (0-50) computers and 31 SMEs have (51-100), and 10 SMEs only have more than 100 computers. In terms of experience of using computers, the result found that 67.9% of SMEs have over than 5 years' involvement with computers, 21.3% have between 3-5 years' involvement with computers, and the rest 10.8% have under 3 years of involvement with computers. Looking into the percentage of the ICT budget SMEs in Palestine spend in their organization, majority are having less than 10% budget 79.0%, while 10.7% are having more than 20% budget for ICT, followed by 10.3% are having between 10 to 20 % ICT budget in their organization. In response to products roll out by SMEs, majority 54.4% said that they first roll out is Management Information System, followed by Cashless Payment Systems 24.5%, Artificial Intelligence and Ma 15.2%, and mobile based commerce 4.2%, last computers and non-users of any system are 1.7%. Majority 89.2% have a website page, 60% of them use the website for marketing, 10.5% use web to provide information, and 10% use the website page for sales purposes, while 13% use it to provide status. illustrates the distribution Does your company provide MB sample based on demography such as: Yes equal 22.8%, whereas no equal 77.2%. The results reveals that understanding of mobile banking adoption is very little among the SMEs business owner's, regulatory environment, mobile banking business model offered by banks are the most prevalent factors for non- utilizations of mobile banking.

V. CONCLUSION

In this FinTech era, SMEs in Palestine need to adopt mobile banking as early as possible, understanding the importance of this technology and its impact to their organizations and to their customer satisfaction is also important. And the readiness level for mobile banking adoption is below 30%, which confirms there is a need to enhance the awareness level on the benefits of mobile banking and its impact to SMEs efficiency to understanding the unmet needs of a digital customers in a better way. SMEs in Palestine is not using mobile banking by effective way while they are using other ICT technologies more than mobile banking, SMEs in Palestine have a good infrastructure to adopt and implement mobile banking. The result of the survey reveals that understanding of mobile banking adoption is very little among the SMEs business owner's, regulatory environment, mobile banking business

model offered by banks are the most prevalent factors for non-utilizations of mobile banking among SMEs in Palestine. Hence, efforts need to be made to enhance the awareness and the understanding of mobile banking among the private sector in general and SMEs in particular in Palestine.

The growing expectation from banks and SMEs customers is to meet their needs, and offer them a real time and easy use products and services, mobile banking would be a great shift in their products or services offered to their customers. There should be a right and great blend of acquisitions between the SMEs stakeholders, government in Palestine, the mobile network operators and the banks to come out with a great model of mobile banking to facilitate the SMEs operations, meet their customers' needs and have a safe model protected by good rules and finally to come out with an innovative solution for all parties and shift the traditional banking in Palestine (and the way SMEs work) to be more innovative. This would also open doors to banks in Palestine to be more competitive by offering exclusive services like mobile banking which would help them reaching more customers in new markets and even a new customer base.

Based on the study analysis, the researcher recommends banks in Palestine to educate the SMEs on mobile banking technology, and the way it works, and what services it could offer to their clients. decision makers have to pay attention to the importance of using such technology among the private sector, mobile network operators should design a model with banks to have a simple and easy use of mobile banking to facilitate the financial transactions by SMEs customers, not to forget that mobile banking model should be designed in safe system to have a big reliability by SMEs customers. Also results affirmed that mobile banking anticipated numerous benefits and advantages that will motivate the SMEs to adopt and implement mobile banking technology and mobile banking promises to increase the efficiency and outreach of SMEs in Palestine.

Finally, the Palestine Monetary Authority (PMA) need to develop policies that are geared towards addressing the issues affecting SMEs from effectively utilizing mobile banking, also gaining the benefits associated with mobile banking utilization.

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