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ASSESSING THE ORTHOPEDICALLY HANDICAPPED CUSTOMERS' (OHC) ACCEPTANCE OF MOBILE BANKING ADOPTION THROUGH EXTENDED TECHNOLOGY ACCEPTANCE MODEL

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ABSTRACT

The globalisation of Indian economy has allowed the emergence of innovative technologies and process. The information communication and technological developments have significant contribution to the rapid growth of Indian banking industry. The electronic channel of banking is diffusing into the younger generation customers. The banking industry has witnessed quick transition as the market moved to plastic money, then moved to computer based banking and now mobile banking. These banking technologies have offered solutions for serving the huge population. Accessing the branch banking facilities or the ATM centres by orthopedically handicapped customers (OHCs) is a greatest challenge. Banks still are not able find comprehensive solution to the problem. Therefore assessing the electronic channel options for serving the OHCs has become critical. But no attempt has been made by researchers so far to assess the OHCs acceptance of Mobile banking channel in India. This paper is an effort to measure the orthopedically challenged customers' acceptance of mobile banking. Extended TAM (technology acceptance model) was used for assessing the new technology acceptance. Study covered 100 OHCs from Tiruvannamalai district, Tamilnadu (INDIA) using purposive snowball sampling. Survey was done using structured questionnaire with five point likert scale. The study highlighted OHCs positive attitude and intention to use mobile banking channel. Factors like perceived Ease of use and Perceived usefulness established significant relationship with the intention to use. The outcome of this paper is a worthy addition to the existing literature and also offers enormous scope for future research.

KEYWORDS

Banking technology, Mobile banking, new technology acceptance, orthopedically handicapped customers and Technology acceptance model.

INTRODUCTION

Information and communication technology has taken the centre stage in the current business scenario. India is one of the developing countries that are growing at a rapid pace. The globalisation of Indian economy has allowed the emergence of innovative technologies and process. The information communication and technological developments have significant contribution to the rapid growth of Indian banking industry. Information technology has helped the banking industry to meet the needs and wants of the diversified and large population base of India. The banking industry has witnessed quick transition as the market moved to plastic money, then moved to computer based banking and now mobile banking. The electronic channel of banking is diffusing into the younger generation customers. These banking technologies have offered solutions for serving the huge population. Mobile banking has proved to be very critical in including the non-banked segments of the Indian regions that cover both rural and urban segments. Apart from normal customers the banking strategies have focused on creating technological aid through the electronic channels to the disabled people who experience accessibility issues. The biggest advantage of the electronic channel of banking has been the convenience and ease of banking, as it allows the challenged people to bank from anywhere, anytime. Accessing the branch banking facilities or the ATM centres by orthopedically handicapped customers (OHCs) is a challenge. Banks still are not able find comprehensive solution that offers independent and fully accessible banking solutions. Adoption of mobile banking channel by the OHCs might offer a great relief as it helps them stay at home and bank. The problems of reaching the bank with physical limitation can be reduced to a greater extent by ensuring acceptance of mobile banking channel. Are the OHCs willing to accept this new technology and what is their attitude towards the mobile channel? Therefore assessing the electronic channel options for serving the OHCs has become critical. But no attempt has been made by researchers so far to assess the OHCs' acceptance of Mobile banking channel in India. This paper is an effort that will focus on evaluating the acceptance of Mobile banking channel by OHCs. It will also attempt to identify various critical factors and its relationship with the other variables using technology acceptance model (TAM). The study covers 100 orthopedically challenged customers with bank account and regular income through questionnaire. This paper will offer huge literature support to the inclusive banking for disabled customers. It will also create awareness level on the opportunities and option available for disabled people to access banking services.

REVIEW OF LITERATURE

a. MOBILE BANKING

Banking through mobile phone offers a life time solution in terms of time and mobility limitations. Mobile banking is considered to be a a solution to cover or include segments and people living in remote villages as well as people with disability. Lee and Chung (2009) defined Mobile banking as "banking transactions using mobile devices such as cell phones, PDAs (Personal Digital Assistants), smart phones and other devices (except for laptops)". Generally banking through mobile phone implementations have a banking application installed on users' SIM. Once signed up, an electronic account is formed which facilitates the customer to deposit and take cash or transfer money from their account to others account (Tobbin, 2010).

Mobile banking is also being understood as an extension of existing banking solutions to existing customers. The mobile phone is only used as another channel to an existing bank account (Porteous, 2006). Porteous (2006) distinguishes "additive" mobile banking models from the "transformational" models, and defines transformational mobile banking services as "those in which the financial product linked to the use of the phone is targeted at the unbanked, who are largely low income people". Porteous stressed that a service becomes transformational when it causes a shift in the access frontier. By additive, mobile banking complements services offered by the banking system, such as chequebooks, ATMs, voicemail/landline interfaces, smart cards, point-of-sale networks, and Internet resources. The mobile platform offers a convenient additional method for managing money without handling cash (Donner and Tellez, 2008). On the other hand, the transformational models lead to the creation of new accounts to non-banking customers. The distinction is particularly important for the industry, researchers and for policymakers in assessing the usage and impact of the mobile banking phenomenon (Donner, 2007).

Milne (2006) highlights the need for a good relationship between the mobile operator and the bank for a successful provision of banking solutions to the unreached segments.

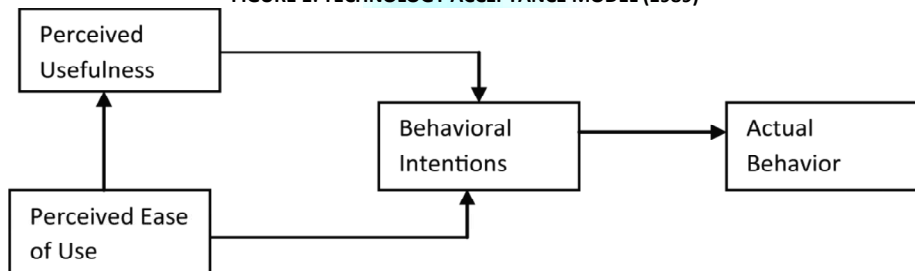
b. MOBILE BANKING ADOPTION

The adoption and use of mobile banking has the potential to extend the limited nature and reach of the formal financial sector to the poor and rural population in Africa. However, although mobile banking for the unbanked has been deployed in at least 44 countries so far, there is currently scant literature on its adoption and use (Donner and Tellez, 2008). Morawczynski's (2011) study provided significant insight into the adoption, use and impact of M-PESA in Kenya. However, there is still a shortage of research that properly conceptualizes why the unbanked and the poor adopt mobile banking. Furthermore, Donner and Tellez (2008) criticized the lack of scholarly research on adoption and impact of mobile banking in the developing world and called for studies that consider the social, economic and cultural environments within which such systems operate (Donner and Tellez, 2008). This is contrary to the extensive use of models and frameworks to examine the consumer acceptance of additive mobile banking applications (Chung and Kwon, 2009; Gu et al., 2009; Luarm and Lin, 2005; Yu and Fang, 2009). Technology acceptance models have been the most common model for creating frameworks to assess the adoption of transformational mobile banking services. The theoretical background of this study is thus drawn from the Technology Acceptance Model (Davis, 1989).

c. TECHNOLOGY ACCEPTANCE MODEL (TAM)

TAM is the most commonly used framework for conducting research on adoption of new technology. The literatures highlight show that the TAM is most suitable for assessing the mobile banking adoptions. The TAM is established on the premises that the constructs, perceived usefulness and perceived ease of use are fundamental determinants of system adoption and use (Davis, 1989) (Figure 1). These two beliefs create a favourable disposition or intention towards use and consequently affect its use. Perceived Usefulness (PU) is said to be the degree to which person thinks that using a particular system will enhance his or her performance. Also, Perceived Ease of Use (PEOU) is "the degree to which a person believes that using a particular system will be free of effort" (Davis, 1989). A number of measures have been used for the PU and PEOU constructs (Davis, 1989; Legris et al., 2003; Venkatesh et al., 2002).

Recent studies have used the 'TAM' variables to assess the adoption of electronic and mobile related systems, such as mobile payments, mobile banking, m-commerce (Kim et al., 2010).

FIGURE 1: TECHNOLOGY ACCEPTANCE MODEL (1989)

Lu et al. (2005, p. 207) state that: "throughout the years, TAM has received extensive empirical support through validations, applications and replications for its power to predict use of information systems". Also, Legris et al. (2003, p. 202) conclude that, "TAM has proven to be a useful theoretical model in helping to understand and explain user behavior in information system implementation". Furthermore, Bagozzi (2007) suggested that better contributions to the TAM which finds the antecedents of the PU and the PEOU constructs are needed to further explain the effect of these beliefs on behavioural intentions.

STATEMENT OF THE PROBLEM/ IMPORTANCE OF THE STUDY

Accessing the branch banking facilities or the ATM centres by orthopedically handicapped customers (OHCs) is a big challenge due to physical limitation. Banks still are not able find comprehensive solution that offers independent and fully accessible banking solutions, which makes it critical to study the possibilities and opportunities available through electronic mode of banking channel for the disabled customers. But no attempt has been made by researchers so far to assess the OHCs' adoption of new technology in India. Therefore this paper attempts to evaluate the mobile banking adoption by orthopedically challenged customers' and the relationship between the critical factors influencing the acceptance.

The findings of this research will be a worthy addition to the existing knowledge of inclusive banking for disabled customers in India apart from creating awareness among the OHCs on the opportunities available through electronic channel for consuming the banking services and features.

OBJECTIVES OF THE STUDY

The paper aims to assess the OHCs acceptance of Mobile phone as a channel for banking. Following are the objectives of the research.

- To assess the relationship between variables and their dynamics on adoption of mobile banking channel
- To determine the demographic differences on the OHCs intention to use mobile banking

HYPOTHESES

Following hypothesis were framed to establish the research objectives

- H1: Self Efficacy has significant impact on the OHCs' perceived ease of using mobile banking channel
- H2: Anxiety towards using mobile banking impacts on the perceived ease of using mobile banking
- H3: Cost of using mobile banking channel has influence on the perceived usefulness
- H4: Compatibility of mobile banking channel has significant influence on the perceived usefulness of the mobile banking channel
- H5: perceived ease of using mobile phone impacts on the perceived usefulness of mobile banking channel
- H6: perceived ease of use and perceived usefulness impacts on the attitude towards mobile banking channel
- H7: perceived risk impacts of the OHCs' intention-to-use mobile banking
- H8: OHCs' attitude towards mobile banking channel has significant impact on the intention to use mobile banking
- H9: There is a significant difference in the demographic characteristics (Age, Occupation and Education) of OHCs on their intention to use mobile banking channel

RESEARCH METHODOLOGY

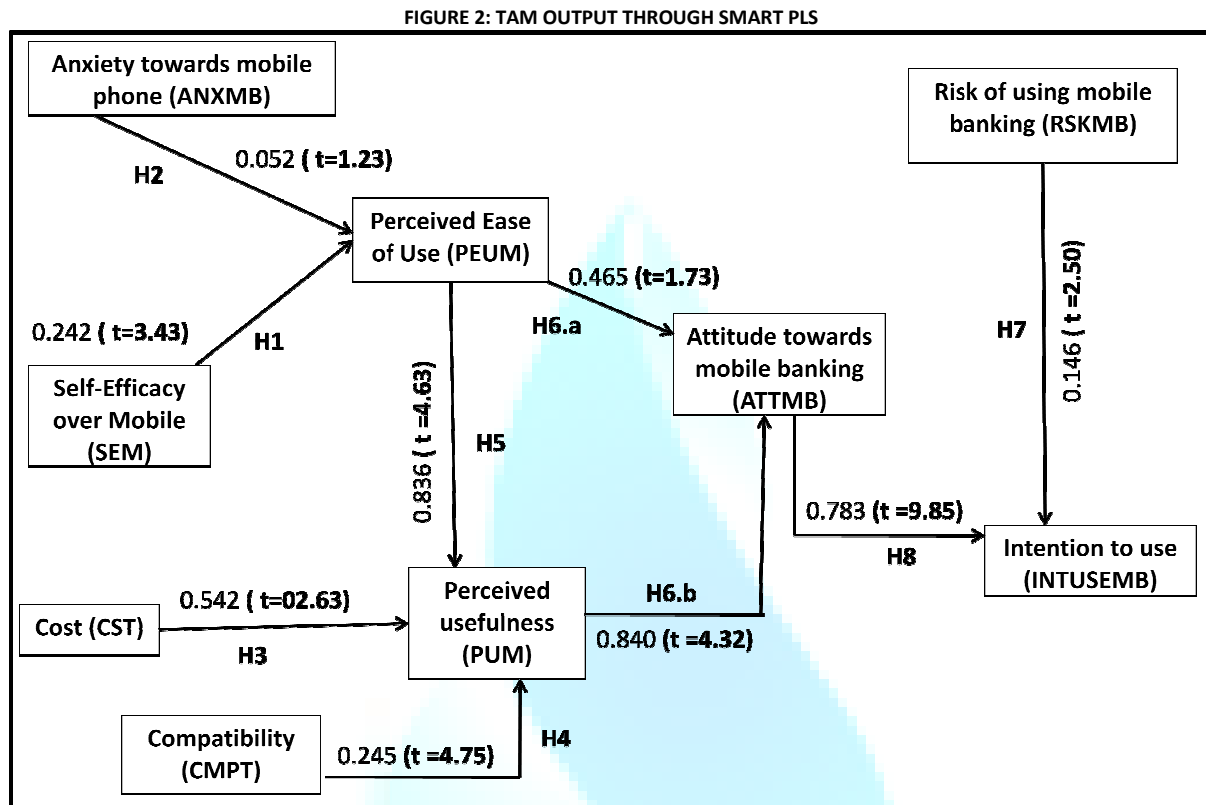
It is an empirical research covering 100 orthopedically handicapped customers of savings bank account with regular income. The data collection was done through survey using structured questionnaire comprising close ended questions. The constructs were presented in the questionnaire with five point 'likert scale' where five interprets positive and one interprets negative response. The OHCs who cannot walk without support of Wheelchair, crutches, canes, and walkers with regular income holding bank account are the inclusive criteria. Snowball or referral sampling procedure was adopted. TAM was used for identifying relationship between variables for mobile banking adoption. The TAM variables were tested using smart PLS software application for validating structural equation model.

DISCUSSION OF FINDINGS

The major findings of the research after analysing the data are presented below for discussion and further conclusion.

Objective 1

The constructs and variables to be extended with TAM for evaluation of OHCs acceptance of mobile banking channel was identified through literature review. The extended TAM model was processed through smart PLS (Partial least Square) and following model is the output that explain beta co-efficient and t-value.



* Acceptable limit for testing the significance of relationship in smart PLS: t value >1.96

Figure 2 is the output of the smart PLS testing the extended TAM model that explains the significance of the variables as well as the interrelationship between the variables. The below mentioned are the hypothesised outcome of the model.

The H1 is significant and H2 is not significant: Out of two variables (Anxiety & SEM) connected to the perceived Ease of using mobile (PEUM) banking channel, the Anxiety is insignificant to the perceived ease of using mobile phones as t value is 1.23 which is lesser than acceptable limit of 1.96. Self-efficacy over mobile phones (SEM) has significant impact on the PEUM, which proves that SEM is the only factor that relates to PEUM.

The analysis highlighted that both H3 and H4 are significant as their t values are above the acceptable limit. Therefore it reveals that both Cost (CST) of Mobile banking channel as well as compatibility (CMPT) of the mobile banking channel will determine the perceived usefulness (PUM). The H5 test was positive as the model revealed that PEUM (t=4.63) also impacts the PUM along with CST (t=2.63) and CMPT (t=4.75). It is observed from the result that PEUM establishes the strongest relationship and higher significance to PUM when compared to CST and CMPT as the PEUM has a coefficient is 0.836 while CST (beta coefficient=0.542) and CMPT (beta coefficient=0.245) has lesser coefficient.

Hypothesis H6a is negative as the results show that PEUM is insignificant to the attitude towards mobile banking (ATTMB) with the t value 1.73 which is lower than acceptable limit of 1.96. at the same time PUM has proved to have significant impact on the attitude towards mobile banking. Therefore PUM is the only factor that influences the OHCs' attitude towards the mobile banking channel.

Finally, both OHCs' perceived risk (H7) and attitude towards mobile banking channel (H8) are significant factors those determine the OHCs' intention-to-use mobile banking channel (INTUSEMB). The t value of both attitude (9.85) and perceived risk (2.50) are higher than 1.96. Between the two significant variables, PUM has the higher significant as it reveals higher beta coefficient when compared to perceived risk. Therefore PEUM establishes stronger relationship with intention to use rather than perceived risk.

TABLE 1: SHOWING THE R2 VALUES EXPLAINING THE STRENGTH OF RELATIONSHIP BETWEEN VARIABLES

Determinants or predictors	Dependent factor	R2 (% of explanation)
Self efficacy (SEM)	Perceived ease of using Mobile banking channel (PEUM)	0.63 (63%)
PEUM	Perceived usefulness of Mobile banking channel (PUM)	0.93 (93%)
Cost of Mobile banking channel (CST)		
Compatibility of the Mobile banking channel (CMPT)		
PUM	Attitude towards Mobile banking (ATTMB)	0.46 (46%)
Perceived risk	Intention-to-use Mobile banking channel (INTUSEMB)	0.876 (87%)
ATTMB		

The table above shows the factors explaining different variables. From table1 it is inferred that self efficacy SEM explains 63% of PEUM. Cost, Compatibility and PEUM explain 93% of the relationship with PUM. PUM explains 46% of significance to OHCs' attitude towards PUM. Perceived risk and ATTMB together explains 87% of relationship with the OHCs' intention to use mobile banking channel.

Objective 2

In order to understand the differences or divide in the demographic profiles on the OHCs' intention to use mobile banking channel ANOVA was used. The hypothesised (H9) outcome highlighted that there is a significant difference in the age group of the OHCs' on the intention to use mobile banking channel (INTUSEMB).

Similarly the difference exists in their Occupation on the INTUSEMB. The calculations also highlighted that there no significant difference in their marital status, gender and education on their intention-to-use mobile banking channel.

CONCLUSION

The paper was set up for assessing the orthopedically handicapped customers' acceptance of mobile banking channel by extending the constructs and variables of technology acceptance model. The output revealed factors establishing interrelationship between and within factor. It also highlighted the existence of demographic divide (Age, Occupation) on the OHCs' intention to use mobile banking channel. It also revealed the non-existence of differences in the marital status, gender and education on the INTUSEMB. The outcome of this paper is an important contribution to the existing literatures on inclusive banking for the disabled customers in India. This information of this paper will also help the bankers in aligning or promoting mobile banking channel apart from understanding these needs of the special customers. The information sourced through this research will provide input into banking service design and process that will include special segment while also aiding policy decisions.

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