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**A STUDY ON CUSTOMER'S APPREHENSION TOWARDS MOBILE BANKING TECHNOLOGY**

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**ABSTRACT**

Unlike traditional form of banking, mobile banking has emerged as more convenient and user friendly form of banking. Technology plays an important role in banking sector. Mobile phone is the common technology that becomes part of every individual in this information era. As India is the second largest telecom market in the world and have high potential for expanding banking services using mobile. Mobile banking focuses on customer requirement of anytime, anywhere banking concept into reality. Yet there are number of issues and threats in mobile banking system and the major problem is the non-adoption by the customers. For the research both primary and secondary data were used. The data was collected from 180 respondents from Coimbatore city in the month of November and December 2014. RBI guidelines for mobile banking in India, advantages of adopting this new technology both for the banking sector as well as the consumer and issues which needs to be addressed relating to this new form of banking. The paper also looks at various factors which explain why consumers are not using mobile banking and other technologies in banking. It would also try to how to overcome this problem and increase the acceptance levels. This paper examines consumer adoption of a new electronic payment service as mobile banking and the factors influencing the adoption of mobile banking in India.

**KEYWORDS**

Mobile Banking, Mobile Payments.

**INTRODUCTION TO MOBILE BANKING**

Mobile Banking can be described as a mechanism which allows customer of a financial institution to carry out various financial transactions with the help of their mobile phones. With the increasing use of smartphone Mobile Banking is catching up with the common customer. Mobile connectivity is vast and this makes Mobile Banking very successful.

Mobile Banking Service includes:- Mini statement, Monitoring of Term deposits., Ordering Cheque books, Balance checking in the account., Change of Pin., Blocking the lost ATM card., Fund Transfer, Mobile, DTH recharging, Purchasing ticket for a movie or travelling etc.

**ADVANTAGES OF MOBILE BANKING**

- ✓ Mobile Banking uses the network of service provider and it doesn't need internet connection. In a developing countries like India where there is no internet connection in the interiors, there is the presence of mobile connectivity.
- ✓ Mobile Banking is available round the clock 24/7/365 and is easy and convenient mode for many mobile users in the rural areas.
- ✓ Mobile Banking is said to be more secured and risk free than online/internet Banking.
- ✓ With the help of Mobile Banking you can pay your bills, transfer funds, check account balance, review your recent transaction, block your ATM card etc.
- ✓ Mobile Banking is cost effective and Banks offer this service at very low cost to the customers.

**DISADVANTAGES OF MOBILE BANKING**

- Though the security threat is less than Internet Banking, One of the great threat to Mobile Banking is "Smishing" which is similar to "phishing". In "Smishing" users receives fake message asking for their Bank details. Many users have fallen into this trap.
- Mobile Banking is not available on all mobile phones. Some time it requires you to install apps on your phone to use the Mobile Banking feature which is available on high end smartphone. If you don't have a smartphone than the use of Mobile Banking becomes limited. Transaction like transfer of funds is only available on high end phones.
- Regular use of Mobile Banking may lead to extra charges levied by the bank for providing the services.
- Mobile phones are limited in processing speeds, screen size and battery life. This acts as a barrier in mobile Banking.

**INTRODUCTION TO THE STUDY**

This study plans to plug the gap of research in the acceptance of mobile banking among the consumers. The primary objective of this study is to focus on the adoption of mobile banking services by consumers, identify factors influencing the adoption and usage of mobile banking in India.

The personal characteristics of mobile banking users were found to be important determinants of their adoption decisions. This finding provides the financial services industry with a better understanding of customer perceptions of mobile banking services and helps them plan their marketing strategies and promotion approaches for mobile banking services in the future.

**OBJECTIVES OF THE STUDY**

- ✓ To study the pattern of how customers utilize the mobile banking services.
- ✓ To analyze whether mobile banking is even more secure than online/internet banking.
- ✓ To find out how mobile banking users are overcoming the risk of receiving fake SMS/ messages and scams or even loss of a person's mobile.

**LIMITATIONS OF THE STUDY**

- The study was restricted to private banks only.
- As the study was restricted to Coimbatore District, generalization cannot be made.
- This study pertains only to the time period of study.



## SCOPE OF THE STUDY

The study is much relevant to today's context. The study will be much useful for the researcher in gaining practical knowhow about the scenario that is prevalent among bankers and resources they offer. It also helps the researcher to understand the rudiments of a project of this nature and familiarize with a real time atmosphere.

## RESEARCH METHODOLOGY

Research is the investigation of the underlying process operative in the lives of persons who are in association. The process used to collect information and data for the purpose of making business decisions is said to be Research Methodology.

### RESEARCH DESIGN

In this research, the researcher has chosen the research design to be descriptive in nature. Descriptive research is a study designed to depict the participants in an accurate way. Descriptive research is all about describing people who take part in the study.

### SAMPLING TECHNIQUE

The sampling methodology used in this research is Simple Random sampling which is one of the Probability sampling methods. A subset of a statistical population in which each member of the subset has an equal probability of being chosen. A simple random sample is meant to be an unbiased representation of a group.

### SAMPLE SIZE

There are 18 private sector banks in Coimbatore and the researcher has chosen 30% of 18 private sector banks i.e. 6 banks. Out of the 6 banks, 30 samples from each bank were surveyed, considering 30 as a large sample size. Hence, the sample size is 180 i.e (6 banks \* 30samples = 180 sample size).

### DATA COLLECTION METHOD

Data collection is a systematic approach to gather information from a variety of sources to get a complete and accurate picture of an area of interest.

There are two types of data- Primary data and Secondary data. In this study, the researcher has used both types of data.

### PRIMARY DATA

Primary data is the data collected by the investigator himself / herself for a specific purpose. It is the first hand information. In this research, the researcher framed a structured questionnaire to collect the data from the respondents.

### SECONDARY DATA

Secondary data is the data collected by someone else for some other purpose. The researcher collected secondary data from various websites, journals, magazines and reports.

## DATA ANALYSIS AND INTERPRETATION

TABLE NO. 1: AGE OF RESPONDENTS

AGE GROUP (in years)	No. of Respondents	Percentage (%)
26-33	84	47
<b>34-41</b>	<b>86</b>	<b>48</b>
42-49	10	5
<b>TOTAL</b>	<b>180</b>	<b>100</b>

### Inference

It is observed from the above table that, 48% of the respondents falls under the age group 34-41yrs, 47% of the respondents are in the age group 26-33yrs and the remaining 5% comes under 42-49 years as their age group.

Most of the mobile banking services are utilized by young and middle aged customers. This is because of their urge in using technology. It's no surprise that the younger generations are keen users of mobile banking, considering the benefits it offers and the prevalence of smartphones among the age group.

TABLE NO. 2: OCCUPATION OF THE RESPONDENTS

OCCUPATION	No. of Respondents	Percentage(%)
EMPLOYED	83	46
<b>PROFESSIONAL</b>	<b>90</b>	<b>50</b>
BUSINESS	7	4
<b>TOTAL</b>	<b>180</b>	<b>100</b>

### Inference

It is evident from the above data that 50% of the respondents are qualified professionals, followed by 46% are employed and rest 4% are having their occupation as business.

This means that usage of mobile is unavoidable irrespective of their occupation. When it comes to mobile banking, the range of services it offers is important. Customers are using their banking applications for a variety of tasks- from applying for loans, viewing their balance to making domestic transfers and paying bills. So, the usage is widespread in all occupations.

TABLE NO. 3: EDUCATIONAL BACKGROUND OF THE RESPONDENTS

EDUCATIONAL BACKGROUND	No. of Respondents	Percentage(%)
<b>GRADUATE</b>	<b>145</b>	<b>81</b>
POST GRADUATION	35	19
<b>TOTAL</b>	<b>180</b>	<b>100</b>

### Inference

It is understandable from the above data that 81% of respondents are graduates and 19% are well educated as they are post graduates.

There appears to be a number of issues which prevent low-income, low-literate populations from meaningfully adopting and using existing m-banking services. Digital natives are most aware of how to protect themselves, but the high percentage of young people that would happily use mobile banking services over unprotected public Wi-Fi shows that might not be the case. Education and awareness around these issues will help protect them and keep them loyal

TABLE NO. 4: PATTERN OF CUSTOMERS' UTILIZATION OF MOBILE BANKING SERVICES

Age group (in years)	No of respondents	Mean	F- value	p- value
26-33	84	60	7.708647	0.000258 *
<b>34-41</b>	<b>86</b>			
42-49	10			
<b>Total</b>	<b>180</b>			
*p- value – 0.05 indicates level of significance				

H<sub>0</sub>- There is no significance difference between age group of the respondents and their pattern of using mobile banking services.  
 H<sub>1</sub>- There is significance difference between age group of the respondents and their pattern of using mobile banking services.

ANOVA: SINGLE FACTOR ANALYSIS						
SUMMARY						
Groups	Count	Sum	Average	Variance		
Age group	3	473	157.666667	184.3333333		
Pattern of usage	3	67	22.3333333	184.3333333		
ANOVA						
Source of Variation	SS	df	MS	F	p-value	F crit
Between Groups	27472.67	1	27472.6667	149.0379747	<b>0.000258</b>	7.708647
Within Groups	737.3333	4	184.333333			
Total	28210	5				

**Inference**

From the above analysis, we could infer that p-value (0.0002) is less than 0.05, which means that null hypothesis can be rejected at 5% level of significance. And it is concluded that there is significant difference in the age group of the respondents using the mobile banking services.

We found that people who use mobile banking tend to be younger, earn more and be more on top of their financial matters than non-mobile bankers. Our mobile bankers are more likely to read money blogs but also more prone to regularly buy something on impulse.

People who have been using mobile banking for longer are more likely than newer users to say the technology improved the way they manage money. It seems the positive change from mobile banking is better and better the longer it is used. As people use their mobiles, they have started using mobile banking services as well.

**TABLE NO. 5: SECURITY ASPECT IN MOBILE BANKING SERVICES**

Income ( in Rs)	No of respondents	Mean	F- value	p- value
>Rs10000	6	36	5.31765507	<b>0.002017*</b>
10001-20000	3			
<b>20001-30000</b>	<b>144</b>			
30001-40000	24			
> Rs40000	3			
<b>Total</b>	<b>180</b>			

\*p- value – 0.05 indicates level of significance

H<sub>0</sub>- There is no significance difference between income of the respondents and their attitude towards the security in using mobile banking services.  
 H<sub>1</sub>- There is significance difference between income of the respondents and their attitude towards the security in using mobile banking services.

ANOVA: SINGLE FACTOR ANALYSIS						
SUMMARY						
Groups	Count	Sum	Average	Variance		
Income level	5	645	129	751		
Security aspect	5	252	50.4	778.3		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	15444.9	1	15444.9	20.198653	0.002017	5.31765507
Within Groups	6117.2	8	764.65			
Total	21562.1	9				

**Inference**

From the above analysis, we could infer that p-value (0.002) is less than 0.05, which means that null hypothesis can be rejected at 5% level of significance. And it is concluded that there is significant difference between income of the respondents and their attitude towards the security in using the mobile banking services. Security and cost of service have positive impact on the attitude. They are taking mobile banking service as they make secured financial transaction with low cost. Social influence also has influence on attitude towards usage. At often consumers get started to take mobile banking service because there family members or friends are using mobile banking service. Demographic factors age and socioeconomic class group of populations are found significantly different according to the attitude.

**TABLE NO. 6: RISK ASPECT IN MOBILE BANKING SERVICES**

Education	No of respondents	Mean	F- value	p- value
HIGH SCHOOL	1	36	7.7086474	<b>0.00023064*</b>
UNDERGRADUATE	6			
<b>GRADUATE</b>	<b>145</b>			
POST GRADUATION	28			
ABOVE POST GRADUATION	0			
<b>Total</b>	<b>180</b>			

\*p- value – 0.05 indicates level of significance

H<sub>0</sub>- There is no significance difference between educational background of the respondents and their ability in overcoming risks towards using mobile banking services.

H<sub>1</sub>- There is significance difference between educational background of the respondents and their ability in overcoming risks towards using mobile banking services.

ANOVA: SINGLE FACTOR ANALYSIS						
<b>SUMMARY</b>						
<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>		
Column 1	3	381	127	52		
Column 2	3	159	53	52		
<b>ANOVA</b>						
<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>p-value</i>	<i>F crit</i>
Between Groups	8214	1	8214	157.9615385	<b>0.00023064</b>	7.7086474
Within Groups	208	4	52			
Total	8422	5				

### Inference

From the above analysis, we could infer that p-value (0.0002) is less than 0.05, which means that null hypothesis can be rejected at 5% level of significance. And it is concluded that there is significance difference between educational background of the respondents and their ability in overcoming risks towards using mobile banking services.

The concerns about reliability and security of mobile banking are considered to be the important issues. Banks need to produce advertisements and promotional materials that inform the users of the accuracy and reliability of mobile banking as a means to minimize the perceived risks.

Various factors which contribute to the customers' perception such as convenience, flexible virtual banking system, reliability, time factor, real time access to information, saving transaction cost, on-line bill payments, digital signature for security, faster transfer, easy to use, user friendly, low transaction fees, anytime and anywhere banking facility are taken for this study.

### FINDINGS

- From the data, it is clear that 56% of the males are using mobile banking services to a large extent when compared to females which is only 44%. Financial Services are generally complex and need a lot of trust for the consumer to use technology. Banks have changed from paper-based banking solutions provider to the latest of the technologies like online-banking, mobile-banking, etc.
- From the data it is very clear that 80% of the respondents using mobile banking are in income level between Rs20001 - Rs.30000 and rest 20% are having their income as between Rs.30001- Rs40000. As the Internet banking is still in its growing stage, mobile banking has emerged as the next advance way of doing banking.
- 96% of the Savings bank customers are using Mobile Banking services, because of the long queues in branches, customers have started using various alternate channels. Since the pace of technology advancement is not matching with the adoption rate, problems will arise if this widened gap is not going to be filled up with suitable measures.
- Technology-based electronic delivery medium does not constitute service offering and creates value alone, but service content has to function properly and the way of usage has to be known. 85% of the respondents are not updating anti-virus software in their mobile, when using mobile banking.
- From the data, we find that the percentage of respondents who change password are very less. The fact is that the risk and security are the most considerable significant factors for banking service adoption, and particularly in relation to 'new' electronic environment.
- The majority of consumers who had a mobile phone but didn't use mobile banking said they had no need for such services or expressed security concerns. Nonusers also were more likely to say that they believed mobile banking wasn't secure or they didn't know how secure the technology was.
- The findings of our study identified the factors having significant contribution on the attitude towards user's usage of mobile banking. Availability of service points has the greatest influence on usage of mobile banking. Nowadays consumers often prefer next-door mobile banking service points as traditional banks remain far away from their location.
- A mobile banking app needs to be more than just checking a balance. Young people increasingly don't want to visit branches in person, so banks need to offer them the same services via their smartphone or tablet.

### SUGGESTIONS TO IMPROVE MOBILE BANKING

- ✓ Mobile banking services must be made simple so that download and authentication of mobile banking apps is easy to increase more usability.
- ✓ Demo link for using mobile banking can be uploaded in the bank's website, so that customers can have a look and try on the same.
- ✓ Self-service counters such as e-lobby can be installed in branch premises and customers can try using the various alternate channels.
- ✓ Social media such as facebook can be used to drive awareness and adoption of mobile banking services.
- ✓ Emails as well as mobile alerts can be sent as reminders to customers regarding various offers/discounts, new product/ service launch in the bank.
- ✓ In the Branch & ATM - on their flat screen TVs and posters inside local branches, the mobile banking services can be shown to create awareness. Branch staff can also offer to show customers how to use mobile services on a phone or a tablet.

### CONCLUSION

The study identified significant factors such as availability of service points, cost of service, social influence and security of service having positive influence on attitude toward the usage of mobile banking. Demographic factors viz age and socioeconomic class of user's are also found to impact significantly on attitude. Though middle, rich socioeconomic class and educated peoples are getting involved nowadays. More studies in developing countries may provide us knowledge how different factors influencing user's attitude towards the usage of mobile banking service.

The banking industry today is in the industry of its revolution. Information technology has basically been used under two different avenues in banking. One is communication and connectivity and other is business process. Banks have welcomed wireless and mobile technology into their boardroom to offer their customers the freedom to pay bills, planning payments while stuck in traffic jams, to receive updates on the various marketing efforts while present at a party to provide more personal and intimate relationships.

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