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A REVIEW ON FACTORS AFFECTING ADOPTION OF MOBILE BANKING

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ABSTRACT

Mobile banking has arisen as an important distribution channel. It facilitates its customers to perform banking transactions on their mobile phones. This facility is provided by most of the banks in India and abroad. Customers can do various activities like viewing account balance, transfer funds, paying various bills etc. Mobile banking has already adopted by many consumers for doing banking transactions but the adoption is high only in some urban areas and metro cities but rest of the country is still untapped. This review paper aims to briefly review the literature on various factors influencing adoption of mobile banking identified by various researchers in worldwide and in India and advise guidelines for future research in this still developing field. The most important drivers to adopt m banking are perceived usefulness, perceived ease of use and Perceived risk is the most important factor which inhibits the adoption.

KEYWORDS

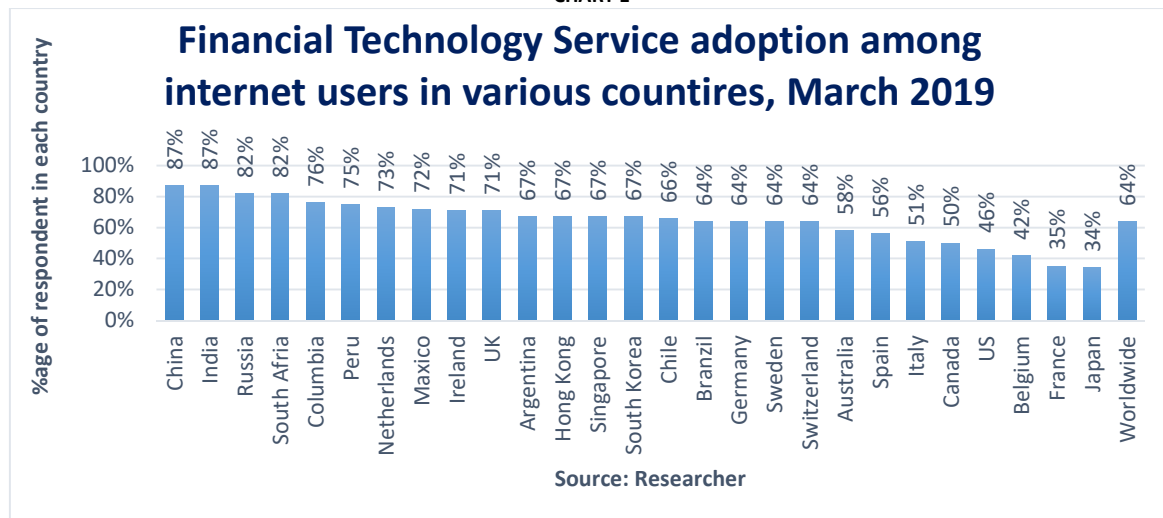
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INTRODUCTION

Mobile banking is an ability which allows customers to perform banking tasks on their mobile phones. This is offered by most of the banks across the world. Customers can use mobile banking to do various banking activities like checking account balance, make fund transfers and pay bills, etc. Mobile banking can be done by various ways such as mobile apps, SMS, USSD. Financial technology services adoption among internet users has doubled during the past two years, and the adoption rate is growing. The data was collected from 27 markets in March 2019. It shows average 64% of digitally active consumers. (Global FinTech Adoption Index 2019)

CHART 1

Rising of consumer awareness and the swiftness at which customers can access their accounts using mobile has also led in a fall in usage of website usage and visits to bank branches. Footsteps to branch has fell from 476 million in 2011 to 278 million in 2016(UK finance report 2016). The current stats of mobile adoption are good news for the banks and the economy. This review paper aims to briefly review the existing literature on Mobile banking carried out worldwide and in India. The review paper has also made an attempt to produce the results and highlight the factors that affect Mobile banking adoption in India and Worldwide. This research examines 30 journal articles published between 2011 and 2019 in top journals. This review is an analysis based on studies published in technology, innovation, finance, banking journals, and major conferences.

OBJECTIVE OF THE STUDY

Mobile banking is one of the most significant development to occur in the retail banking sector. It has provided convenience to the customer of accessing banking information anytime and anywhere. But still it is not accepted well by the banking customers. Hence it is important to explore the factors that motivate consumers in adoption of this new technology. The objective of this paper is to review the existing literature on M banking done in India and worldwide. The paper has made an effort to highlight the factors that predict the consumer's intention to adopt m banking. The review results indicate Perceived usefulness, perceived risk, perceived ease of use, self-efficacy, Social Norms, Personal Innovativeness, Financial Cost, Performance Expectancy, Hedonic Motivation are the important factors that affect adoption of m banking among the consumers.

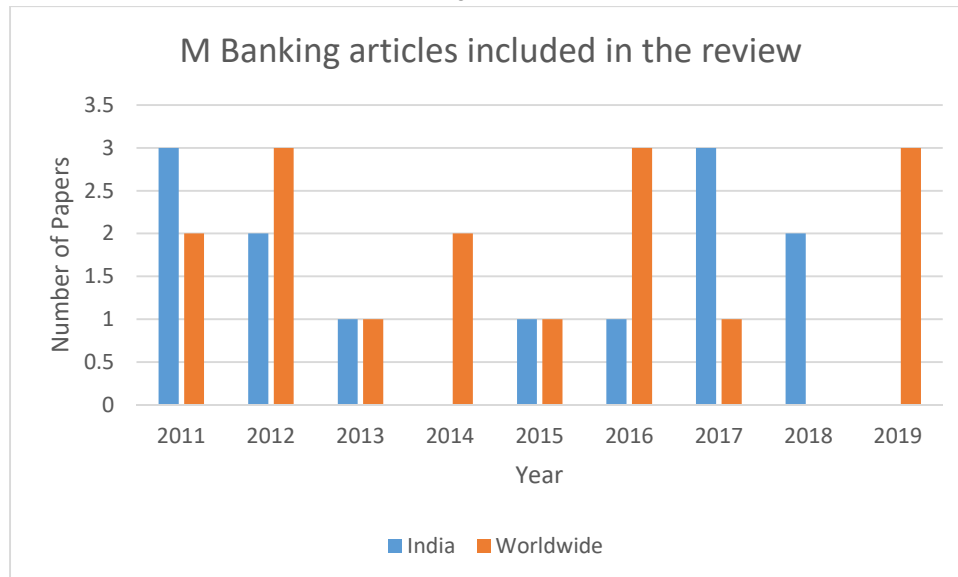
RESEARCH METHODOLOGY

To determine the up-to-date and future directions in identifying the factors affecting adoption of m-banking we conducted an extensive and systematic literature review using Google scholar and Ebsco. The search scope was performed for the 9 years period from 2011 to 2019. We identified published articles pertaining to factors affecting m-banking, the search was further refined by reading the abstract and the papers which were not strictly focused on our research objective were excluded. The first abstraction included 50 papers, but the final assortment included 30 articles, including conceptual and empirical research papers. The following points were considered for including or excluding an article from the review:

- Identify and understand the main themes of research on mobile banking.
- Identify the factors affecting adoption of mobile banking.

The rest of the paper is organized as follows. The next section is of previous literature reviews on mobile banking with classification done in India or outside India with an objective to explore factors affecting mobile adoption. The findings in the next section and, finally, we present the conclusions, limitations, and future directions for research.

At the end of this selection stage, the number of studies was 30. Figure 1 summarizes the works in India and worldwide by year of publication.

CHART 2**REVIEW OF FACTORS AFFECTING MOBILE BANKING STUDIES WORLDWIDE**

Ching Mun Cheah et al. (2011) Researcher investigated the factors affecting consumer intention to adopt mobile Banking in Malaysia. A self-administrated questionnaire had been developed to the customers. He found factors such as perceived usefulness (PU), perceived ease of use (PEOU), relative advantages (RA) and personal innovativeness (PI) were positively influencing the intention to adopt mobile banking whereas social norms (SN) found to be insignificant and perceived risks (PR) was negatively affecting the adoption.

Shallone K. Chitungo et.al (2011) This empirical study investigates the applicability of the extension TAM in determining the factors that influence unbanked rural communities in Zimbabwe and found perceived usefulness, perceived ease of use, relative advantages, personal innovativeness and social norms have significant effect on user's attitude to adopt mobile banking.

Zohra Saleem et.al (2011) The purpose of this research is to identify the major factors influencing customer in Pakistan for mobile technology and found that security, authenticity and reliability of the technology are most significance.

Chian-Son Yu (2012) This study employs the Unified Theory of Acceptance and Use of Technology (UTAUT) to examine the factors impacting people to adopt mobile banking and found social influence, perceived financial cost, performance expectancy, and perceived credibility significantly influence consumer in adoption.

Ulun Akturan et al. (2012) aims to examine consumers' adoption of mobile banking by integration of the technology acceptance model from 435 university students who were future prospects and found that perceived usefulness, perceived social risk, perceived performance risk and perceived benefit directly affect attitudes towards mobile banking adoption.

Yong-Ki Lee et al. (2012) researcher examined factors based on general technology perceptions, technology-specific perceptions, user characteristics, and task-user characteristics influencing the intention to use mobile financial services (MFS). The data was collected from the bank customers of Korea and found that perceived task technology, versus a task characteristic view, significantly influences perceived usefulness.

Mohammad Rokibul Kabir (2013) The study investigates the factors that influence the users to use mobile banking in Bangladesh. Researcher analysed these factors under the four major factors Perceived Risk, Trust, Convenience, Relative Advantage and found ability, integrity, benevolence, perceived usefulness, perceived ease of use relative cost and time advantages are positively related with the intention to use mobile banking services

Payam Hanafizadeh et al. (2014) Researcher provides insights into factors affecting the adoption of mobile banking in Iran and found eight latent variables of perceived usefulness, perceived ease of use, need for interaction, perceived risk, perceived ease of cost, compatibility with life style, perceived credibility and trust found significant affect the adoption of mobile banking.

Tiago Oliveira et al. (2014). This study found that factors influencing m banking adoption are facilitating conditions, Initial trust, performance expectancy, technology characteristics, task technology fit and behavioural intentions directly influence m banking adoption. The study was conducted in Portugal with a sample of 194 individuals.

John Wamai et al. (2015) This study investigates the factors that effects the adoption of mobile by customers of Microfinance Institutions in Kenya. 210 customers were selected randomly and found that both perceived usefulness and perceived ease of use positively affects adoption of mobile banking technology. Perceived Risk and Perceived transaction costs have negative effect on the adoption of mobile banking technology.

Adegbenjo A.A et.al (2016) This paper examines adoption and usage of m banking services for potential uses in developing countries and found lower interactions cost, availability of 24 hours services in a day and increase in the efficiency of the banking process are some of the positive factors for its adoption.

Shunbo Yuan et al. (2016) This researcher develops a research model and studied the factors in on the users of mobile banking in China and found satisfaction, perceived usefulness, perceived task-technology fit, and perceived risk are the main predictors of continuance intention of adoption of m banking.

Veera Bhatiasevi (2016) attempts to identify the factors for the adoption of mobile banking in Thailand. Researcher has used extended existing UTAUT model. The results showed that performance expectancy, effort expectancy, social influence, perceived credibility, perceived convenience, and behavioural intention posited a positive relationship to use mobile banking.

Sujeet Kumar Sharma (2017) This paper explores major antecedents influencing the mobile banking acceptance by extending two factors autonomous motivation and controlled motivation to TAM. Data was collected in Oman from 225 respondents and found major factor influencing adoption was trust and autonomous motivation.

Abdullah M. Baabdullah et al. (2019) combines two models UTAUT2 and the D&M IS Success Model. It was found that factors like performance expectancy, price value, facilitating conditions, hedonic motivation, habit, system quality and service quality have a significant impact on actual use behaviour.

Abdulkader Kaakeh et al. (2019), researched on bank customers living in UAE. to investigate the effects of factors like image, awareness, Shariah compliance and individualism, on the attitude and intention of customers. It was found that attitude and awareness affect intention directly, while image, awareness, Shariah compliance and individualism affect attitude directly and intention indirectly mediated by attitude.

Lute Sakala et al. (2019) The study was done in Zambia to identify the factors that affect the adoption and use of mobile banking services. Researcher designed the questionnaire using TAM and collected a sample of 384 respondents having retail saving or current account in commercial bank and found positive relationship between perceived ease of use, perceived usefulness, user attitude, external variables, user intention and system use.

REVIEW OF FACTORS AFFECTING MOBILE BANKING STUDIES IN INDIA

Archana Sharma (2011) This paper examines consumer adoption of a new electronic payment service and the positive factors influencing its adoption found are perceived risk, security and trustworthiness of the services.

Purnima S. Sangle et al. (2011), this paper empirically explores the factors that can be used for making better mobile customer relationship services in banking and found perceived utility value is regarded as the most important factor.

Siddhartha, Dasgupta et al. (2011) This study examined the antecedents to behavioural intention of mobile banking in Hyderabad and found Perceived Usefulness, Perceived Ease of Use, Perceived Image, Perceived Value, Self-Efficacy, Perceived Credibility and Tradition all positively affects behavioural Intentions towards mobile banking usage.

Mohini S Samudra et al. (2012) This paper attempts to study the adoption of mobile banking in Pune city using the UTAUT model. Researcher used wide array of constructs to study the adoption and found convenience, compatibility, perception, social influence and Information are useful for the adoption of mobile banking services.

Reji Kumar et al. (2012) examines the factors influencing the continuance decisions of adopters of m-banking services in Kerala and found perceived service quality, satisfaction and continuance intentions are positive towards adoption of m banking.

Yogesh Jain (2013) paper examines factors influencing the adoption of consumer adoption of a new electronic payment service in South Rajasthan and found risk and security are the most significant factors for banking service adoption.

P. S. Aithal et al. (2015) This is an empirical study to explore customer acceptance of mobile banking by developing six hypotheses and found demography of customers, personal banking experience & incentives, technology experience, psychology & culture, and security & trust are the factors affecting usage of M banking.

S. V. Krishna Kishore et al. (2016) examined respondents of rural provinces in Karnataka state and used mixed sampling technique to collect 959 samples and found PE, EE, SI, Attitude, and PR significantly affect the dependent variable BI.

Deepak Chawla et al. (2017) empirically examined the influence of different factors on user attitude and intention towards adopting mobile banking and found perceived trust, perceived ease of use (PEOU), perceived lifestyle compatibility, perceived efficiency and perceived convenience significantly affect user attitude towards adoption.

Sumeet Gupta et al. (2017) researcher exploratory attempts to understand that the levels of security affect perceived risk and control on the consumer and ultimately it effects the adoption of mobile banking by Indian customers. It was found perceived risk and control plays and important role in influencing customers' intention to adopt mobile banking.

V.V. Ravi Kumar et.al (2017) article studies the factors influencing intention to use mobile banking on management students. The study utilizes two constructs of the technology adoption model and then extends it further to include two additional constructs. The results suggest that perceived usefulness and perceived ease of use, social influence and trust propensity are the underlying factors in respect of the behavioural intention to use mobile banking services.

Amit Shankar et al. (2018) identified perceived ease of use (PEOU), perceived usefulness (PU), trust, and self-efficacy (SE) are significant and have positive impact on affecting mobile payment adoption intention in India.

Richa Priya et al. (2018) examined the factors affecting mobile banking adoption among young Indian consumers. 269 respondents aged between 23 and 30 years. findings of the study suggest that perceived usefulness (PU), perceived ease of use (PEU), perceived credibility (PC) and structural assurance (SA) are strong determinants of user satisfaction (US) and behavioural intention (BI) to use the mobile banking service.

DISCUSSION

The review reveals that which factors influence more in accepting mobile banking adoption across the world. It also helps us to identify the degree of influence of each one of the factors. The literature also gives the vision in to the modality of Mobile banking transactions. Literature review has experiential some significant points that needs attention by the banks and financial institutions to know about the fear of the customers that is not encouraging them to use m banking. These findings can help the banks to customise their services focussing on demographic feature or as per the geographic needs. Figure 2 summarizes the factors highlighted by various researchers in India and worldwide undertaken in the study.

TABLE 1

Source	Various Factors identified													
	PU	PEOU	RA	PI	SN	PR	PC	FC	PE	Trust	lifestyle	PM/SE	HM	
Ching Mun Cheah et al. (2011)	↑	↑	↑	↑										
Shallone K. Chitungo et.al (2011)	↑	↑	↑	↑	↑									
Purnima S. Sangle et al. (2011)	↑													
Siddhartha, Dasgupta et al. (2011)														
Archana Sharma(2011)						↑	↑			↑				
Chian.Son Yu (2012)					↑		↑							
Ulun Akturan et al. (2012)	↑					↑	↑							
Yong.Ki Lee et al. (2012)	↑	↑		↑										
Mohini S Samudra et al. (2012)	↑	↑			↑						↑			
Reji Kumar et al. (2012)	↑						↑							
Yogesh Jain (2013)						↑	↑							
Mohd. Rokibul Kabir (2013)		↑	↑			↑				↑				
Tiago Oliveira et al. (2014).		↑						↑	↑	↑				
Payam Hanafizadeh et al. (2014)	↑	↑				↑	↑	↑		↑	↑			
P. S. Aithal et al. (2015)	↑				↑		↑			↑				
John Wamai et al. (2015)	↑	↑												
Adegbenjo A (2016)								↑						
Veera Bhatiasevi (2016)		↑												
Shunbo Yuan et.al (2016)	↑	↑					↑							
S. V. Krishna Kishore et al. (2016)	↑	↑			↑		↑		↑					
Deepak Chawla et al. (2017)	↑	↑			↑					↑	↑			
Sumeet Gupta et al. (2017)						↑								
V.V. Ravi Kumar et.al (2017)	↑	↑			↑					↑				
Amit Shankar et al. (2018)	↑	↑										↑		
Richa Priya et al. (2018)	↑	↑					↑							
Sujeet Kumar Sharma (2017)										↑		↑		
Lute Sakala et al. (2019)	↑													
Abdulkader Kaakeh et al. (2019)														
Abdullah M. Baabdullah et al. (2019)								↑	↑				↑	

Source - Researcher

SN Social Norms, PR Perceived Risk, RA Relative Advantage, PEOU Perceived ease of use, PU Perceived usefulness, PI Personal Innovativeness, FC Financial COST, PE Performance Expectancy, PI Personal Innovativeness, HM Hedonic Motivation

The user will adopt m-banking only when they find its benefits are more than the cost associated with it. The common findings across the studies in India and world-wide are that Perceived usefulness and Perceived ease of use, compatibility are the common factors which are the positive motivators for the customers to use mobile for banking activities whereas trust, risk, security, are found to be important factors that affect m banking adoption. Banks should work upon framing of relevant policies, proper regulations, and legal frameworks that will abide more confidence in the customer to shift from traditional banking to m banking.

CONCLUSION

Mobile banking is a convenient and fast, way to do banking transactions. Banks should offer some value-added service and take steps to develop confidence in the customers to promote mobile banking adoption. If customers observe that bank has sound managerial and technical system of managing mobile banking transactions and their financial transactions will be performed without any error. Moreover, banks should demonstrate how to do m-banking in their branches and website. Banks should offer some advantages to customers doing mobile banking so that users are encouraged to take the advantages. A satisfied customer will motivate his family, friends around to use m banking.

SCOPE FOR FUTURE RESEARCH

Smartphones devices have allowed constantly on the go in many ways. There are many banking applications, or apps assisting the users to fulfil banking needs virtually. Users love this convenience but risk in their mind is not allowing them to use this facility. Researcher should explore this these unfounded fears. Secondly most of the research is done in urban areas. Financial Conduct Authority (FCA) also recently published the latest analysis from its Financial Lives survey, which surveyed about the preferences of approximately 13,000 people in U.K. and it interestingly, revealed people in rural areas looks like they are suffering from technophobia to use banking services so that can be the departure for more research.

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