
“An Empirical Study of Consumers insight towards Mobile Banking Habits”

***Dr. Priyanka Malik**

Ph.d awarded, Banasthali Vidyapith & Asst. Prof., Amity University.

****Ms. Chitra Bajpai**

Asst. Prof., Amity University

Abstract:

The reason for this paper is to research m-banking adoption in NCR territory. The target of the research paper is to discover the mindfulness level of clients of banks towards mobile banking and how they see it for their everyday use. A self-administrated poll had been produced and disseminated in NCR territory. Questionnaire has been given to 150 respondents, out of that 112 responses has respond. Results were hence dissected by utilizing Chi-square and correlation testing. The basic stream of this paper has begun from fundamental information about the mobile banking and took after by survey of writing. After this, the hypotheses are being created alongside the research methodology. This study is showing that there is an association between education and frequency of mobile banking usage.

Introduction:

The first mobile banking technique was declared amid 1999 (that same year that Fundamo sent their first model). The principal significant use of mobile banking was made by an organization called Paybox (to a great extent upheld monetarily by Deutsche Bank). The organization was established by two youthful German's (Mathias Entemann and Eckart Ortwein) and effectively sent the arrangement in Germany, Austria, Sweden, Spain and the UK. At around 2003 more than a million people were enrolled on Paybox and the organization were appraised by Gartner as the pioneer in the field. Shockingly Deutsche Bank pull back their monetary support and the organization needed to revamp rapidly. Everything except the operations in Austria shut down. It has redefined correspondence and has reshaped the way administrations are given. The mobile phone has irrefutably brought an outlook change, influencing both the lives of individuals and the business environment. It has penetrated the lives of billions of individuals around the globe; getting to be for some a basic gadget (**Laukkanen, 2007**). The mobile phone is additionally an everevolving gadget turning out to be progressively refined, slimmer, and multifunctional. It permits playing out a few exercises, for example, conveying, interfacing with the web, getting administrations and affecting installments.

These distinctive elements have made the mobile phone develop into a channel helpful for the arrangement of numerous administrations. Numerous organizations are progressively figuring it out that there are to be sure colossal chances to be tapped with the mobile phone wonders.

Review of Literature:

According to **Irene Govender and Walter Sihlali,2014**, the apparent convenience has an influence on positive esteem and on the intentions of customers to receive or keep using m-banking administrations.

FakhraddinMaroofi, FatemehKahrarian and MarziehDehghani,2013,said that innovation is currently empowering shoppers to do their money exchanges just by clicking a few catches on mobile or by sending SMS. So this is going about as a pull factor to build an attraction point to attract customers towards mobile banking.

According to **Dr. Shamsheer Singh,2014**,there are 5 elements in charge of the reception of mobile banking by the users. These five components are named as "Security/Privacy, Reliability, Efficiency, and Responsiveness" .This is on the premise of comprehension of client's discernment with respect to the mobile banking.

According to **DineshwarRamdhony and Steven Munien,2013**, the future usage data from the customers is more important than the present usage of the service by customers. Actual usage of the service is around 52% but the empowering sign is that around 71% of them mean to either utilize or keep utilizing the administration as a part without bounds.

According to **Prerna Sharma Bamoriya and Preeti Singh,2011**,mobile banking issues from clients' point of view and to make proposal to different gatherings include in mobile banking administrations viz. banks, portable administrators, content suppliers, controllers on pertinent issues which could get to be difficulties for them in giving compelling versatile managing an account benefits in the nation.

According to **David Porteous,2006**, m-banking is to understand the capability of hugely stretching out access to sheltered, advantageous and moderate monetary administrations to the individuals who today need it, then enablement is probably going to be required. In its nonattendance, m-banking money may basically add up to including another advantageous channel for as of now managed an account.

According to **Layla.Alsheikh and Jamil.Bojei,2012**, the expansion of information technology and tele-communication sector with financial sector is the leading reason for the expansion of usage of mobile banking. This means that they want they want to show the direct relation between usage of mobile banking system and information technology advancement.

According to **Priyanka Matanhelia& Professor Emerita Maurine H. Beasley,2010**, the application of social-cognitive domain theory showed that young adults used mobile phones as personal items and maintained privacy in their usage by negotiating independence from parents. Finally, the research showed that young people used mobile.

According to **Pankaj Mishra, Dr. Devendra Kumar Pandey, Dr. Anil Vashisht,2016**,significant difference in perception of users belonging to different age group. The semi urban mobile phone users belonging to lower age bracket were found to be having more favorable perception towards mobile banking services as compared to users in higher age group.

Prof. Amit P. Wadhe, Prof ShamraoGhodke,2013, and Hanudin Amin, Mohd Rizal Abdul Hamid, Suddin Lada, ZuraidahAnis,2008, and Brown I, Cajee Z, Davies D, Stroebel S,2003, and Lin H,2011, Tan K, Chong S, Loh P, Lin B,2010, says"the ease of use of mobile banking,

awareness of mobile banking & interest in using mobile banking can be used understand consumers perception about mobile banking. The ease of use, awareness level of the customer, and interest of customers towards mobile banking are some of the total factors which affect the usage rate of mobile banking by them”.

V. Devadevan,2013, and Shaikh A, Karjaluoto H, 2014,said that the recent coming new technologies such as 2G,4G,5G,etc. are the one of the major challenges for the banks. For the purpose of adapting the changes, banks started a new feature in the existing mobile banking of S.M.S banking.

David Porteous,2006, said that M-banking is to realize the potential of massively extending access to safe, convenient and affordable financial services to those who today lack it, then enablement is likely to be required. In its absence, m-banking may simply amount to adding another convenient channel for already banked customers.

B Al-Jabri, Sohail M,2012, said that relative advantage, compatibility and observability have a leading impact on the adoption of mobile banking in Saudi Arabian customers

Bamoriya P, Singh P,2012, said that security of fund available in the account is a major factor which is available for the purpose of adoption of mobile banking.

Objectives

- 1) To analyze the perception of customers about mobile banking
- 2) To find out the challenges in mobile banking form customers' perspective
- 3) To know whether consumers are aware about mobile banking.
- 4) To compare mobile banking with internet bank.

Hypothesis

- 1) There is no significant difference between genders in preferring different forms of banking system.
- 2) There is no association between age and mobile-banking usage.
- 3) There is no association between education level and mobile-banking usage
- 4) There is no relationship between expenditure and income.
- 5) There is no relationship between internet banking and mobile banking.

Research Methodology

Data Collection Method

Quantitative approach is used for collecting data for this research. This means that the respondents are asked to fill out the questionnaire.

Sample size

Sample size for this survey work is 112.

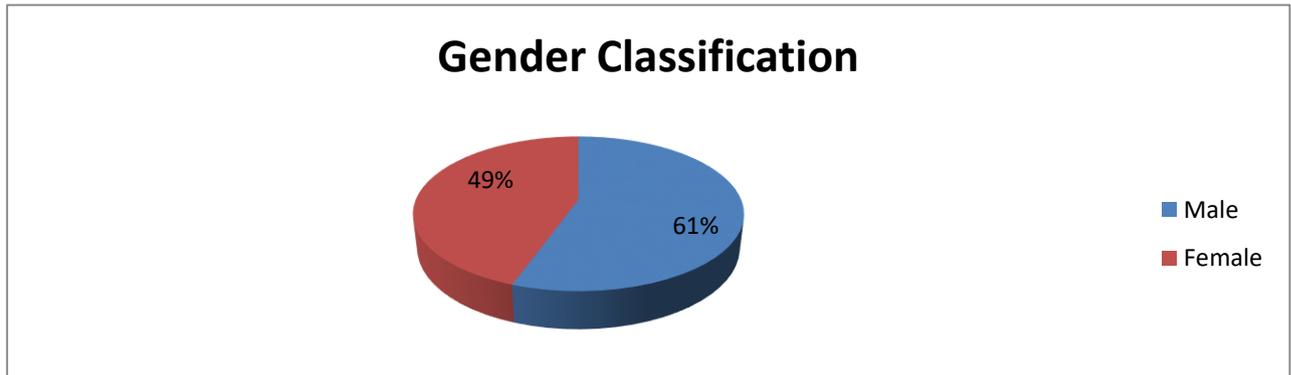
Scales used

For conducting this research survey, nominal scale and ordinal scale is being used.

- Nominal scales are utilized for label factors, with no quantitative esteem. "Nominal" scales could essentially be called "labels".
- "Ordinal scale is the order of the values is what's important and significant according to the respondents.

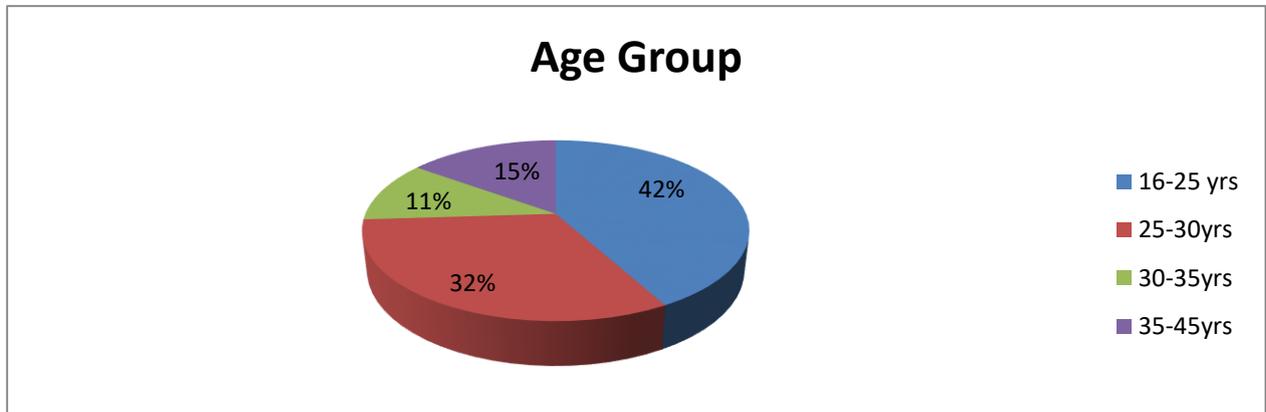
Data analysis

1) Gender Classification



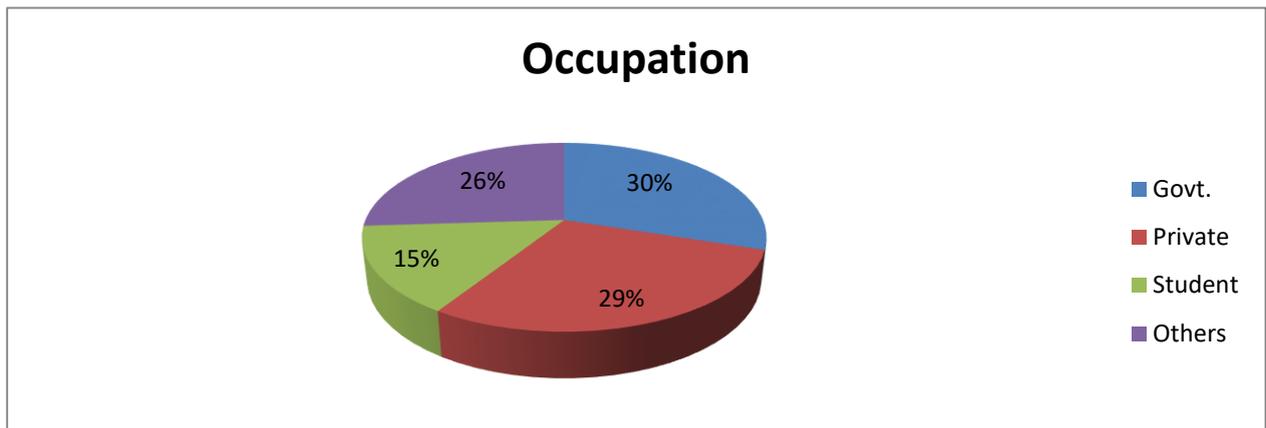
In this survey, 49% female and 61% males are included as 100% respondents. This means that there is approximately equal share of male and female in the survey work.

2) Age Group



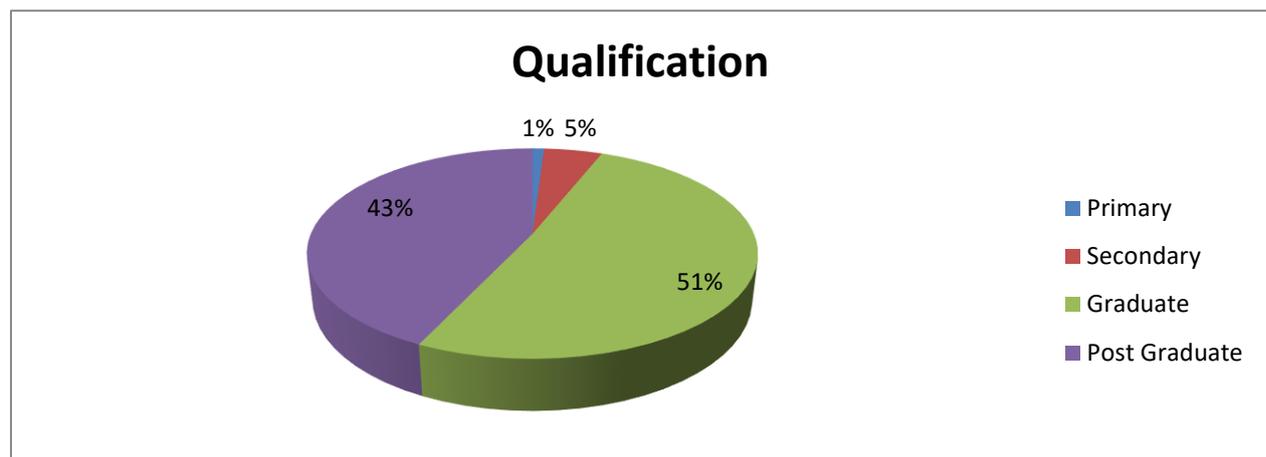
In this survey, youth respondents, i.e., 16-25 yrs age group is at the highest point with 42% on the list of total respondents' age group. And the age group of 25-30yrs is at 32%, 30-35 yrs is at 11% and the last age group 35-45yrs is at 15%.

3) Occupation



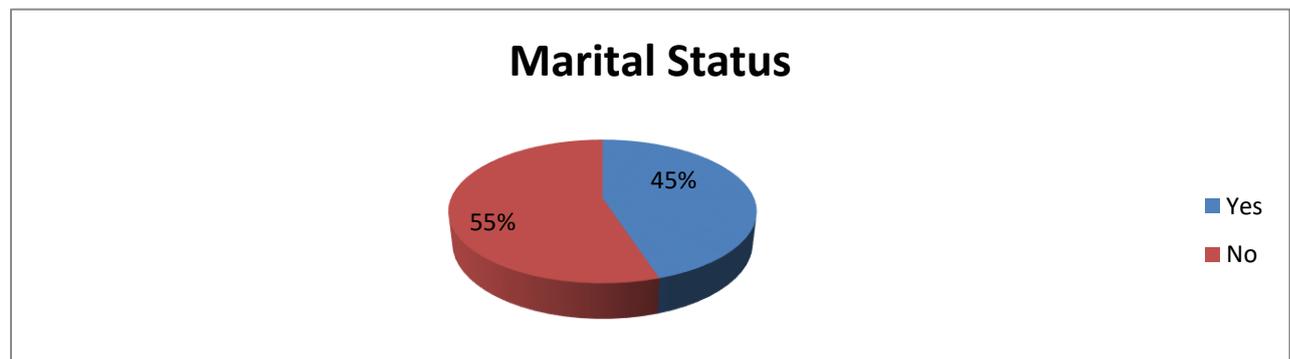
In this survey, maximum respondents are from government job holders, means 30% is govt. job holders, and students are at least point, means students are at 15%, private job holders are at 29% and others are 26%.

4) Qualification



In this survey, the middle level qualification holders, i.e, graduates, they are at percentage of 51% and post graduates are at 43% and least considered are primary and secondary level holders.

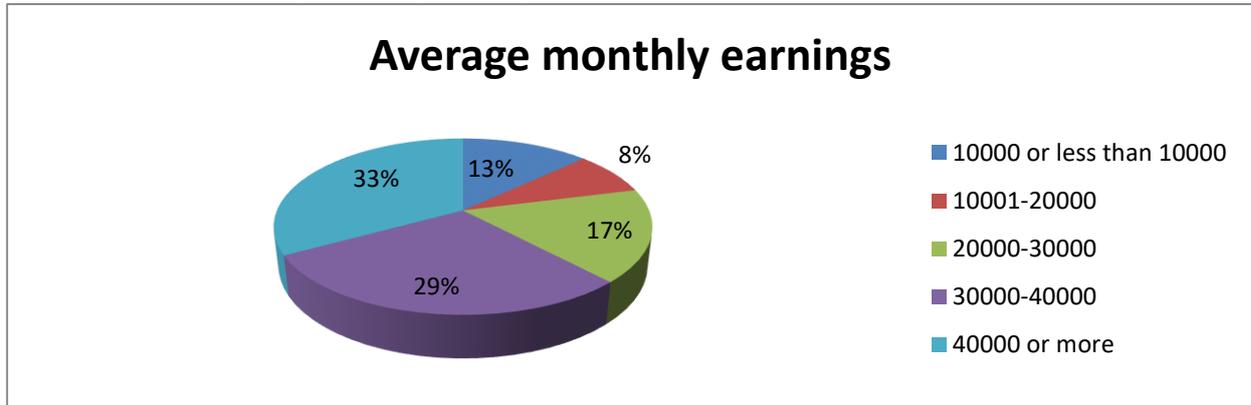
5) Marital Status



In this survey, married and unmarried respondents are being given equal chances in giving the responses. This means that married respondents is at percentage of 45% and that of unmarried is

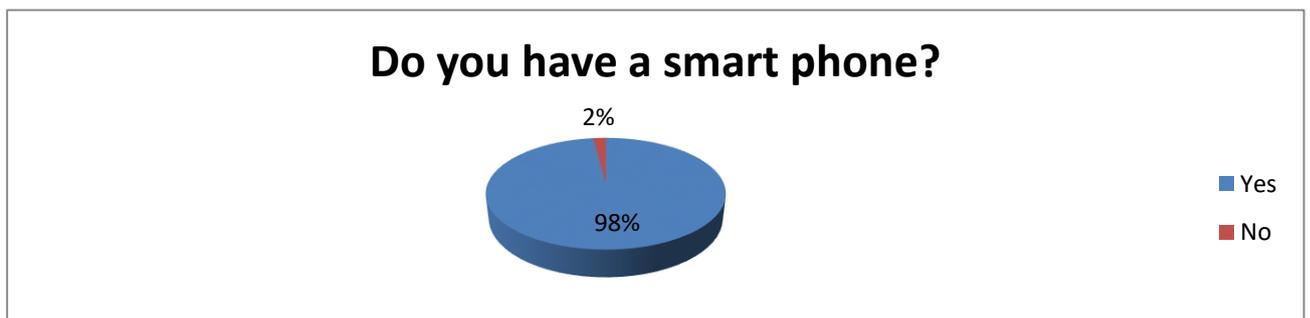
55%.

6) What is your average monthly earnings?



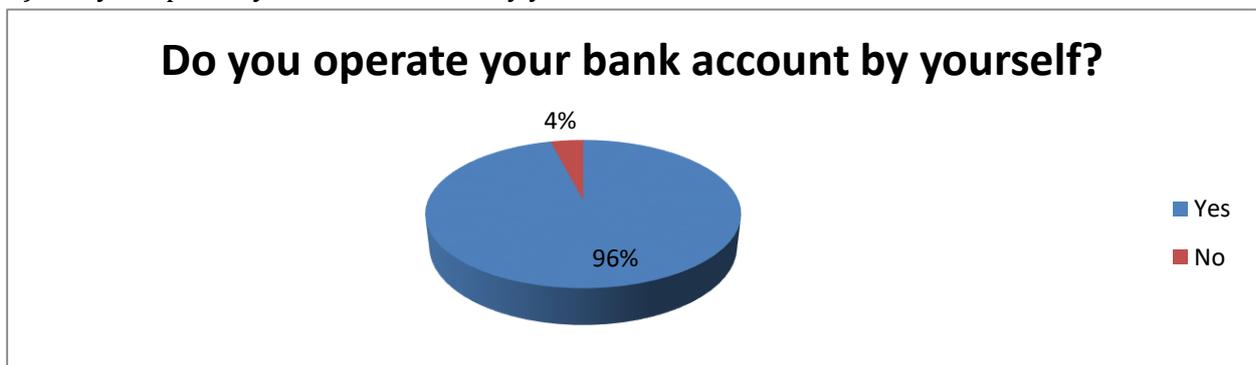
In this survey, 33% of the respondents are from the income group of 40000 or more, 29% of respondents are from 30000-40000 group and 17% of respondents are from 20000-30000 group.

7) Do you have a smart phone?



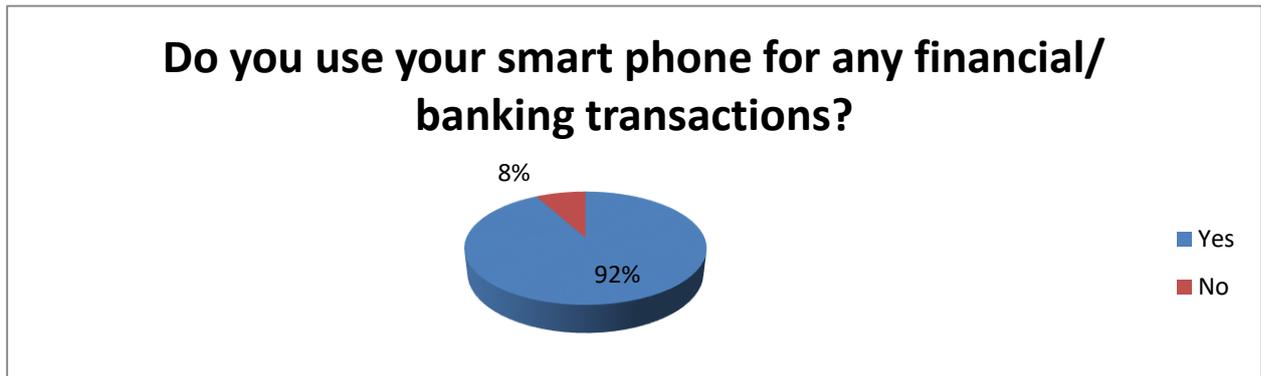
In this survey, the respondents with Smartphone are more with 98% than the respondents with no Smartphone with 2%.

8) Do you operate your bank account by yourself?



In this survey, 96% respondents operate their bank on their own by their Smartphone and 4% respondents operate their account with the help of others.

9) Do you use your smart phone for any financial/ banking transactions?



In this survey, 92% of the respondents are using their smartphone for their financial transaction. And 8% of the respondents are not using their smartphone for any financial transactions.

Hypothesis -

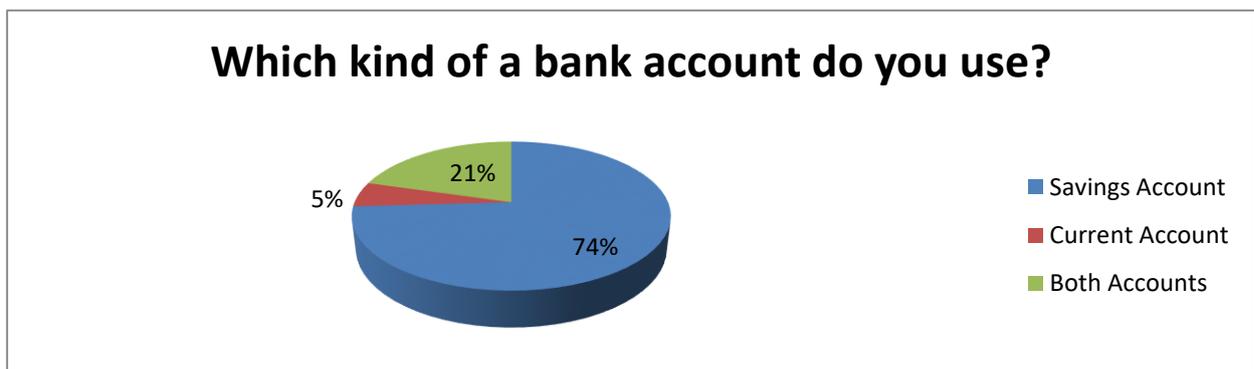
Null- There is no association between age and mobile-banking usage.

Alternative- There is an association between age and mobile banking usage.

Age Group	Do you use your smart phone for any financial/ banking transactions?	
	Yes	No
16 years-25years	39	8
25years-30years	36	0
30years-35years	12	0
35 years-45years	16	1

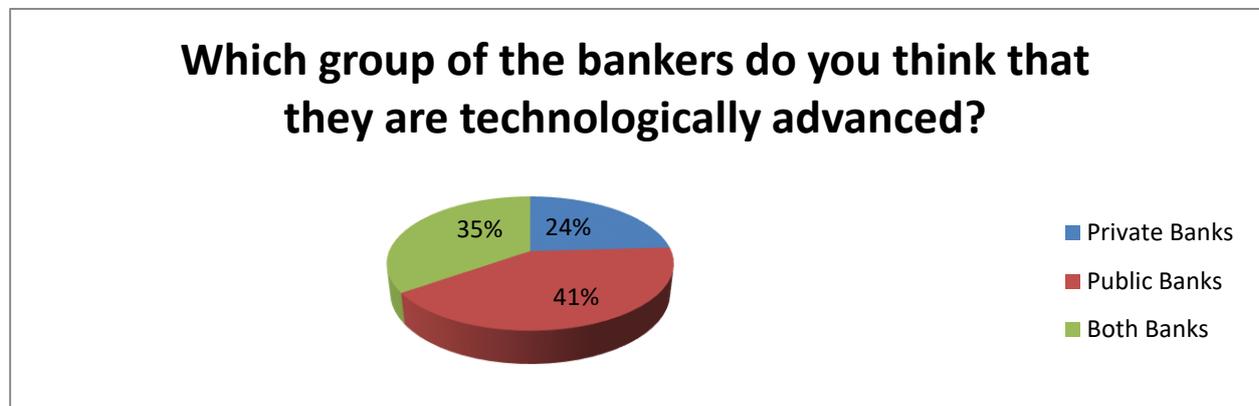
The Chi-square test is being performed between age and mobile banking usage. The results are as follows: $X^2=9.436$, $df=3$, $p=0.024$. Since, $0.024 < 0.05$. So, ALTERNATIVE is accepted and NULL is rejected. It can be concluded that at 5% level of significance, there is an association between age and mobile banking usage.

10) Which kind of a bank account do you use?



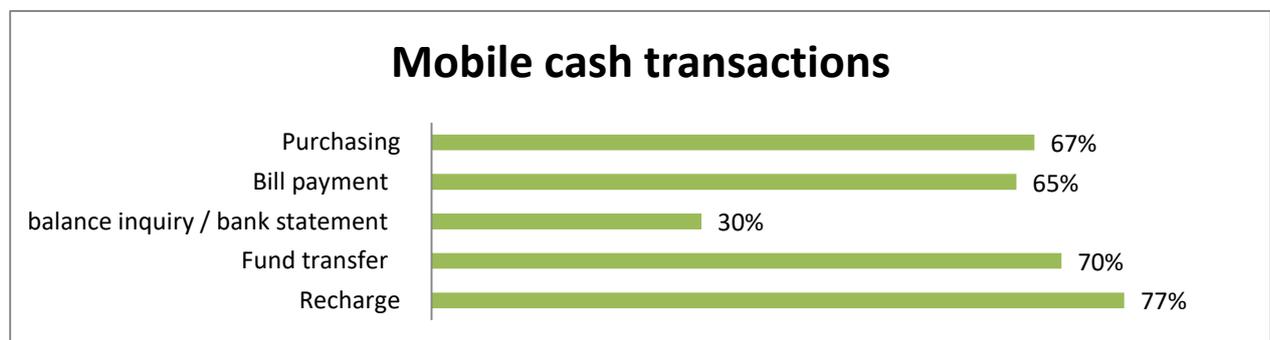
Most of the respondents operates savings account as they have the percentage of 74% and after that, the respondents with both accounts is 21%. And the respondents with current accounts are 5%.

11) Which group of the bankers do you think that they are technologically advanced?



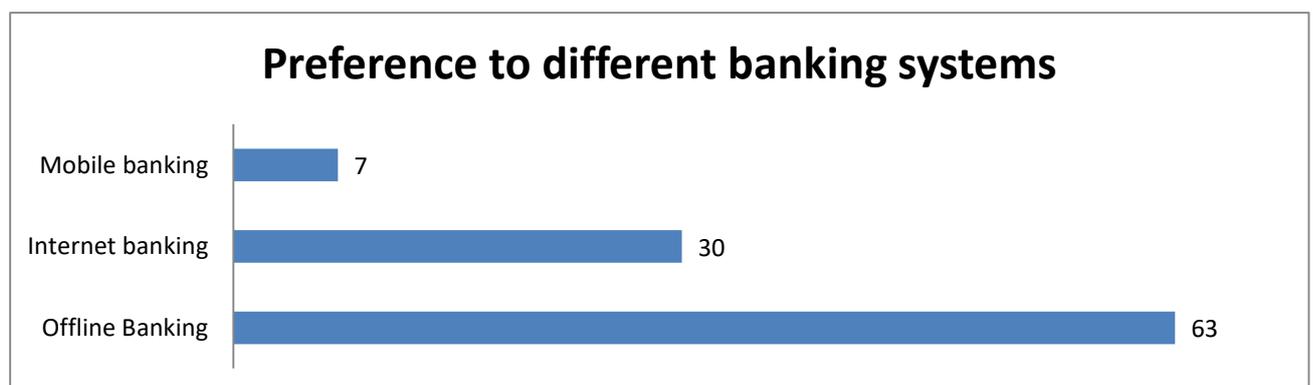
Most of the respondents think that public banks are more technologically advanced as compared to private banks as the percentage of preference of public bank is 41% and private bank is 24%.

12) What type of mobile cash transaction do you presently make? (multiple)



Most of the respondents prefer to do recharge work with their mobile banking services with the highest percentage of 77% and they prefer very less to balance enquiry with percentage of 30%.

13) Which type of banking you prefer more for financial transaction?



Most of the respondents feel that they prefer more to offline banking as compared to internet banking or mobile banking. Offline banking is with 63%, Internet banking is at 30% and mobile banking is at 7%.

Hypothesis -

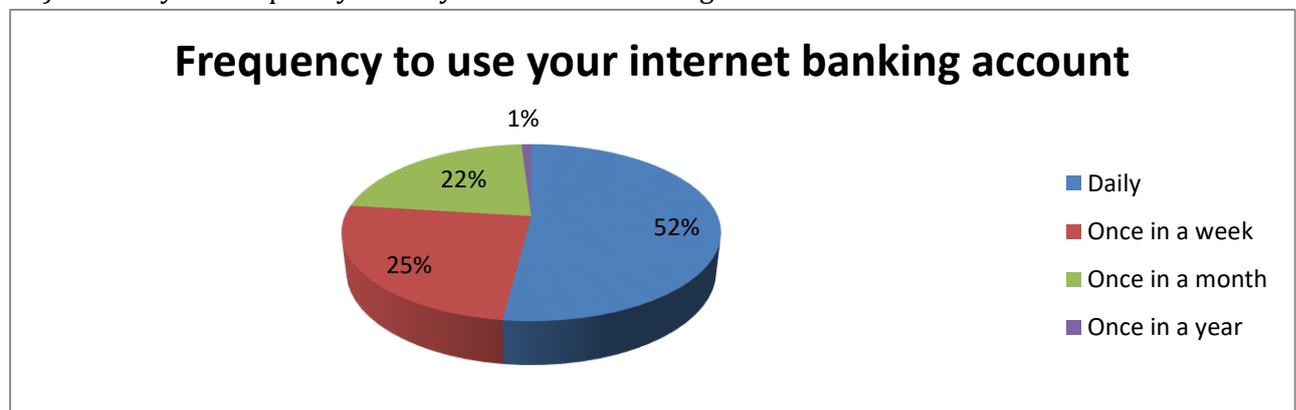
Null - There is no significant difference between genders in preferring different forms of banking system.

Alternative- There is a significant difference between genders in preferring different forms of banking system.

		Which type of banking you prefer more for financial transaction?		
		Offline Banking	Internet banking	Mobile banking
Gender classification	Male	41	21	6
	Female	29	13	2

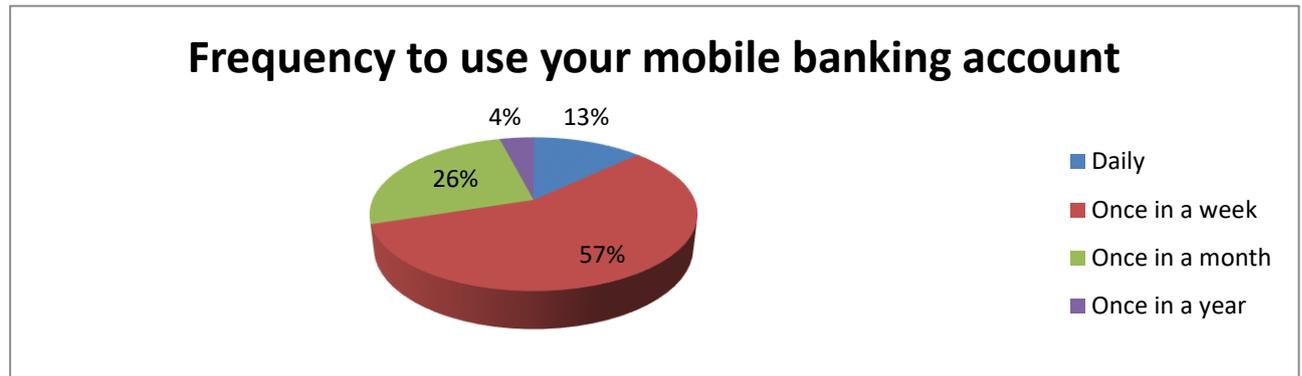
The Chi-square test is being performed between gender and types of banking system. The results are as follows: $X^2=0.835$, $df=2$, $p=0.659$. Since, $0.659 > 0.05$. So, NULL is accepted. It can be concluded that at 5% level of significance, there is no significant difference between genders in preferring different forms of banking system. This means that genders don't have any effect on preference of different type of banking systems.

14) What is your frequency to use your internet banking account?



Most of the respondents use their internet banking account daily. The respondents with daily usage opinion are with percentage of 52% and respondents with once in a week usage is with 25%.

15) What is your frequency to use your mobile banking account?



Most of the respondents have the opinion that they use their mobile banking account once in a week. The respondents with this opinion are at 57% and daily users are at 13%.

Hypothesis -

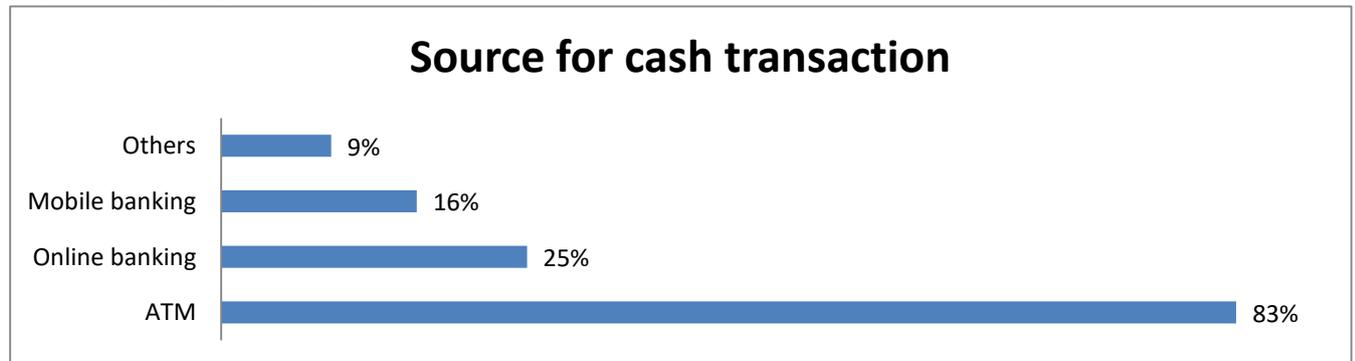
Null- There is no association between education level and frequency of mobile-banking usage.

Alternative- There is association between education level and frequency of mobile-banking usage.

Highest Education	What is your frequency to use your mobile banking account?			
	Daily	Once in a week	Once in a month	Once in a year
Primary	1	0	0	0
Secondary	0	4	2	0
Graduate	4	30	20	3
Post Graduate	9	30	7	2

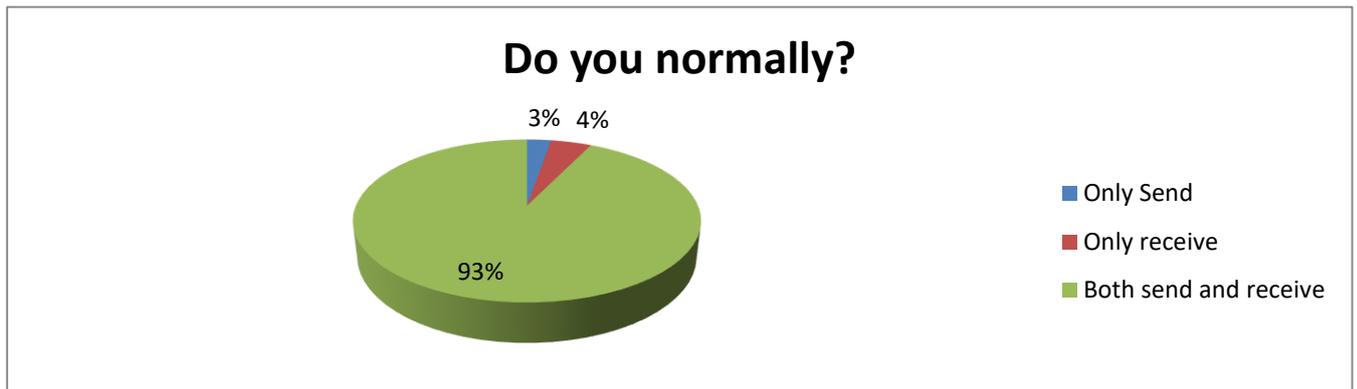
The Chi-square test is being performed between education level and mobile banking usage. The results are as follows: $X^2=13.063$, $df=3$, $p=0.005$. Since, $0.005 < 0.05$. So, ALTERNATIVE is accepted and NULL is rejected. It can be concluded that at 5% level of significance, there is an association between education level and mobile banking usage. This is because of the fact that education acts as a medium of using new technologies.

16) How do you generally transact cash?



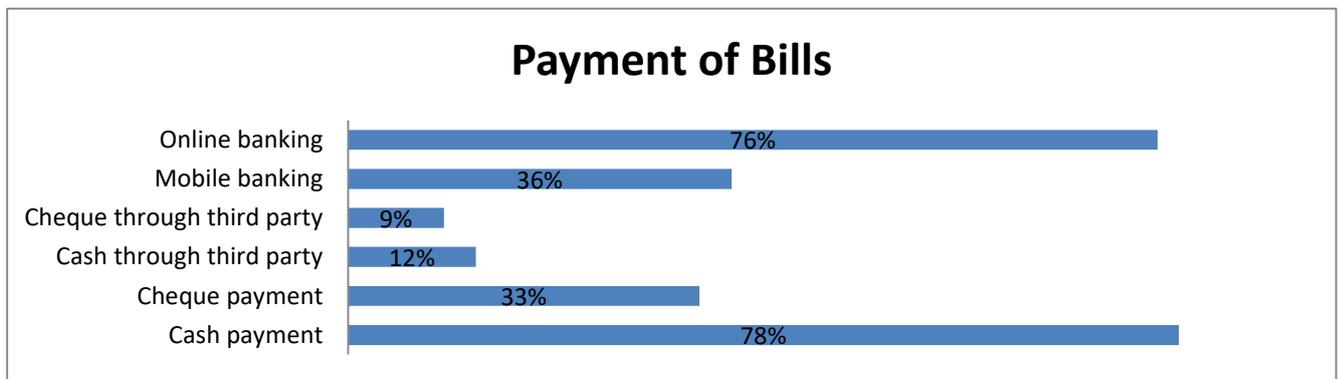
Most of the respondents have the opinion that they prefer more to ATM for transacting case for their cash usage. And they prefer very less to mobile banking for the transaction of money.

17) Do you normally?



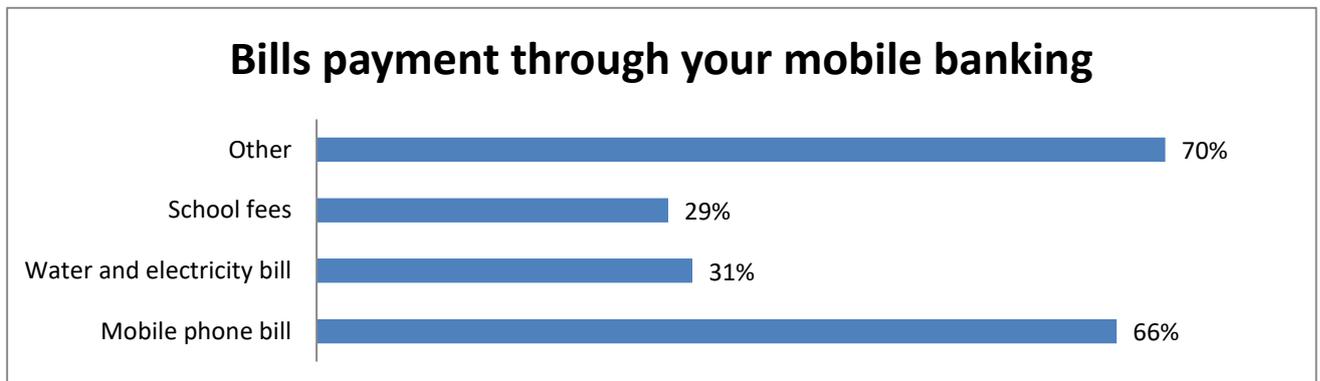
93% of the respondents think that they send and receive from their bank account.

18) How do you pay your bills?



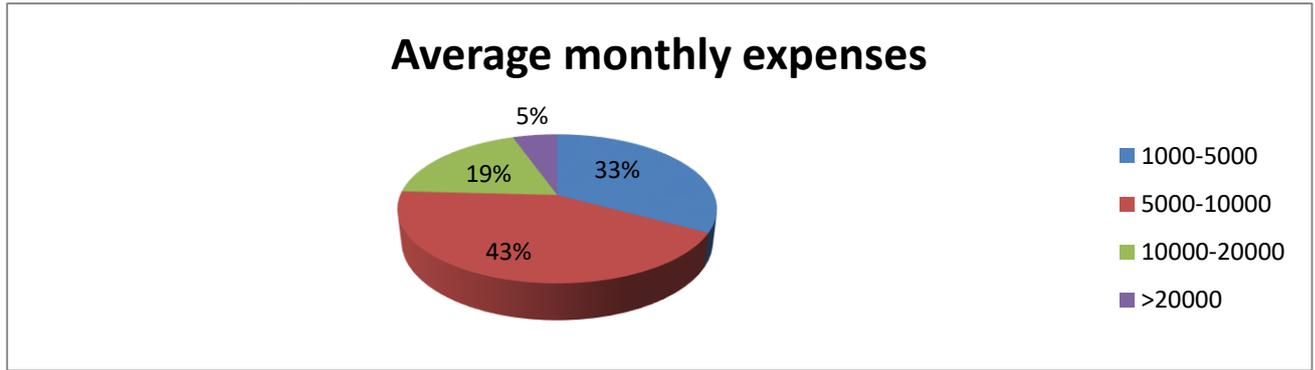
Most of the respondents prefer more to cash payment and online banking for their bill payment and very less interested to prefer cheque through third party. Respondents with cash payment and online banking payment are at 78% and 76% and respondents with cheque through third party are 9%.

19) What form of bills do you pay through your mobile banking? (multiple)



66% of the respondents have preferred to pay the mobile phone bills and 70% preferred other bills other than water and electricity and school fees.

20) What is your average amount do you pay every month?



Most of the respondents said that they pay 5000-10000 every month. And very least respondents said that they pay more than 20000 every month.

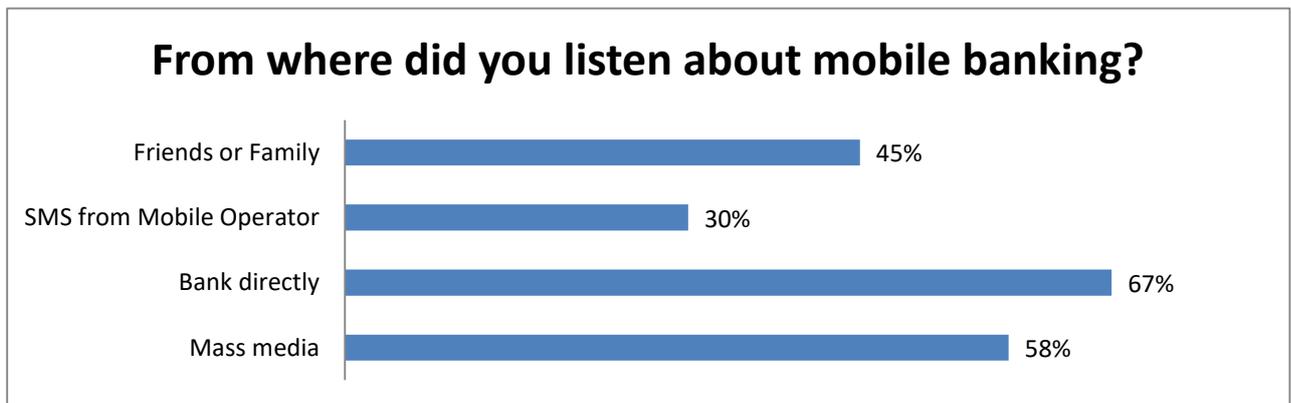
Hypothesis-

Null- There is no relationship between expenditure and income.

Alternative- There is a relationship between expenditure and income.

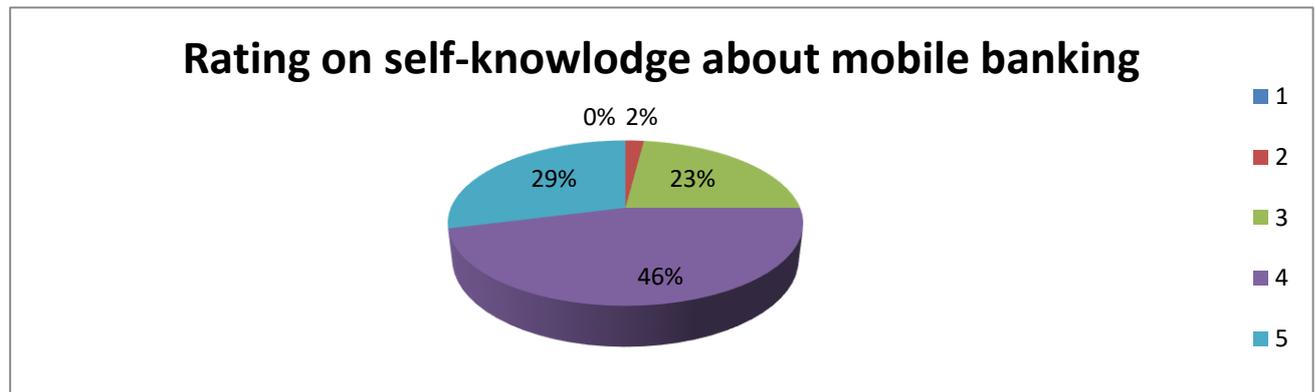
The correlation between monthly expenditure and monthly income is +0.590, which indicates the positive correlation between expenditure and income. This correlation is significantly indicating that the level of expenditure increases with the increase in the level of the income. This happened because of the fact that the expenditure increases with the increase in the income level as the person spends money according to their income level.

21) From where did you listen about mobile banking? (multiple Answer)



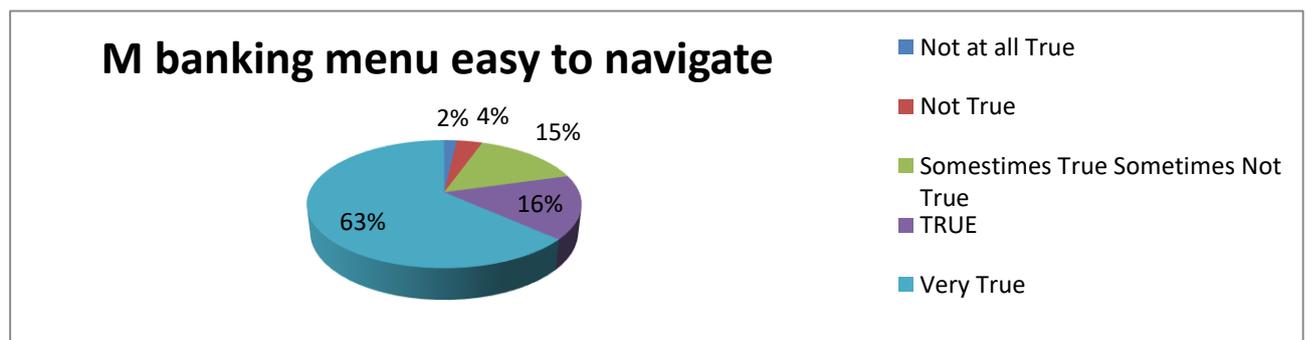
Most of the respondents got the information about mobile banking account from the bank directly and from mass media. Respondents who said that they got the information from the bank directly and mass media are at percentage of 67% and 58%.

22) How might you rate your information of all the mobile banking offerings?



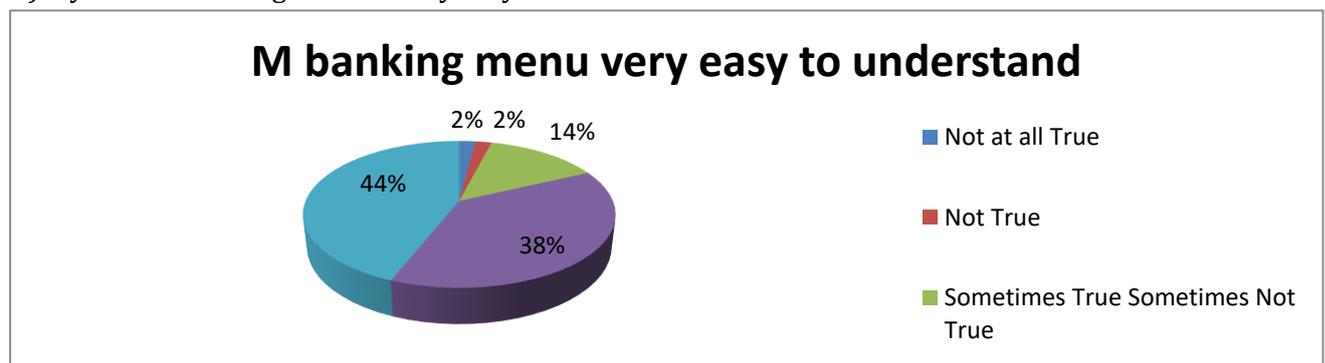
Most of the respondents rated their information about all mobile banking offerings for 4. Respondents at this level are at 46%. And the respondents who rated their information update level 5, they are at 29%.

23) A) How could you rate the following statements approximately your mobile banking menu on your phone?(My mobile banking menu is very easy to navigate)



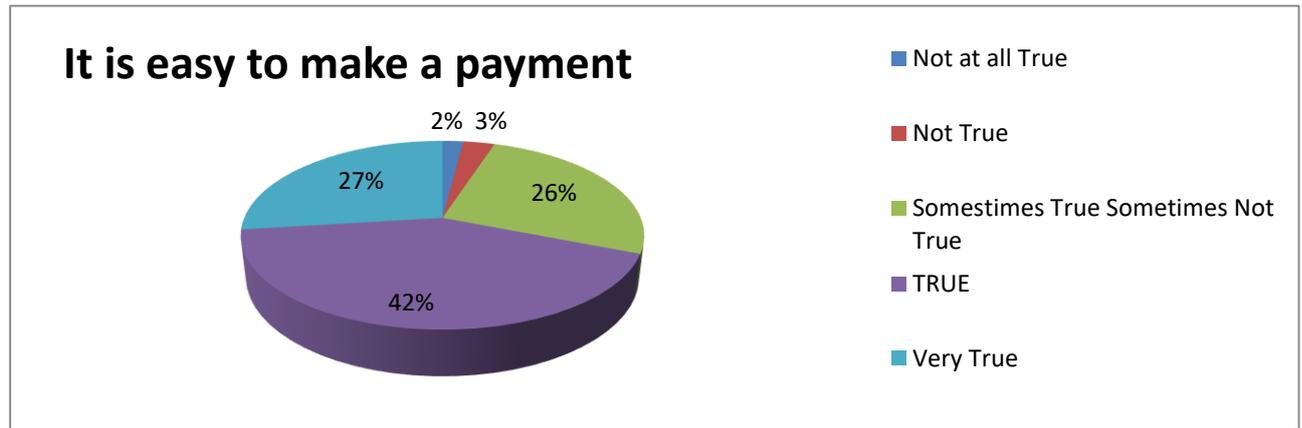
Most of the respondents said that the mobile banking menu is easy to navigate and gave 5 points, which means that they said this point as very true as they gave it 63%.

B) My mobile banking menu is very easy to understand



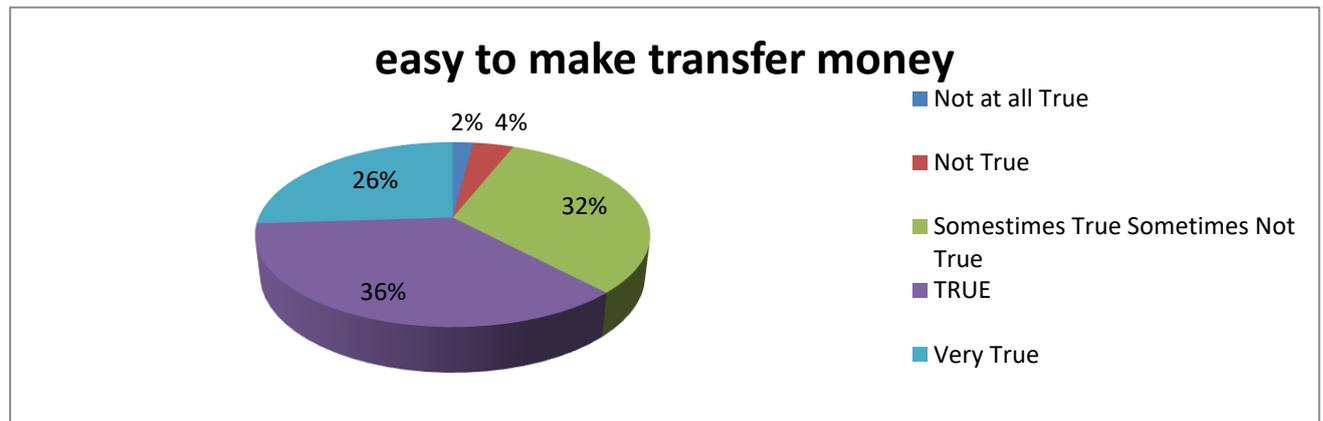
Most of the respondents said that the mobile banking menu is easy to understand and gave 5 points, which means that they said this point as very true as they gave it 44%.

C) It is easy to make a payment



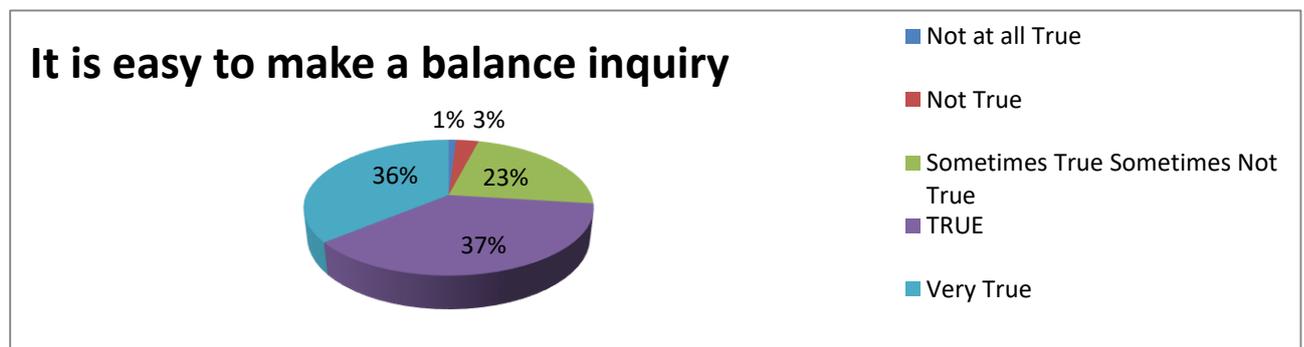
Most of the respondents said that the mobile banking menu is somewhat easy to navigate and gave 4 points, which means that they said this point as true as they gave it 42%.

D) It is easy to make transfer money



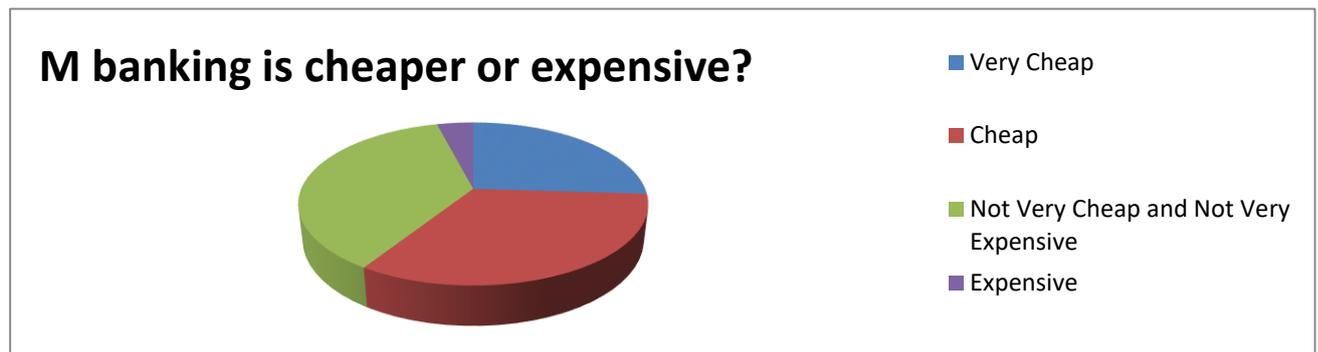
36% of the respondents said that the mobile banking menu is somewhat easy to navigate and gave 4 points.

E) It is easy to make a balance inquiry



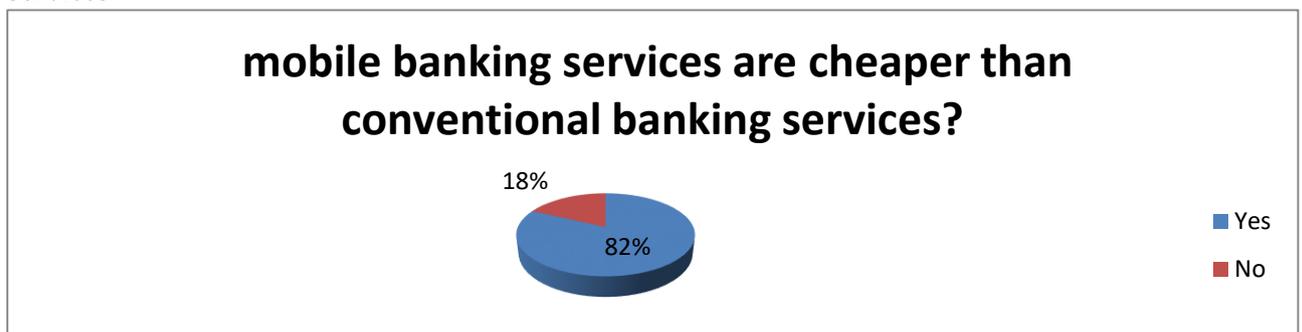
Most of the respondents said that the mobile banking menu is somewhat easy to navigate and gave 4 points, which means that they said this point as true as they gave it 37%. And the respondents who gave 5 points are also near to above percent, i.e., 36%.

24) Mobile banking service is cheaper or expensive?



Most of the respondents said that the services of mobile banking are not much cheap and not much expensive; this means that the cost of using the mobile services is affordable. 37% respondents said that it is not much expensive.

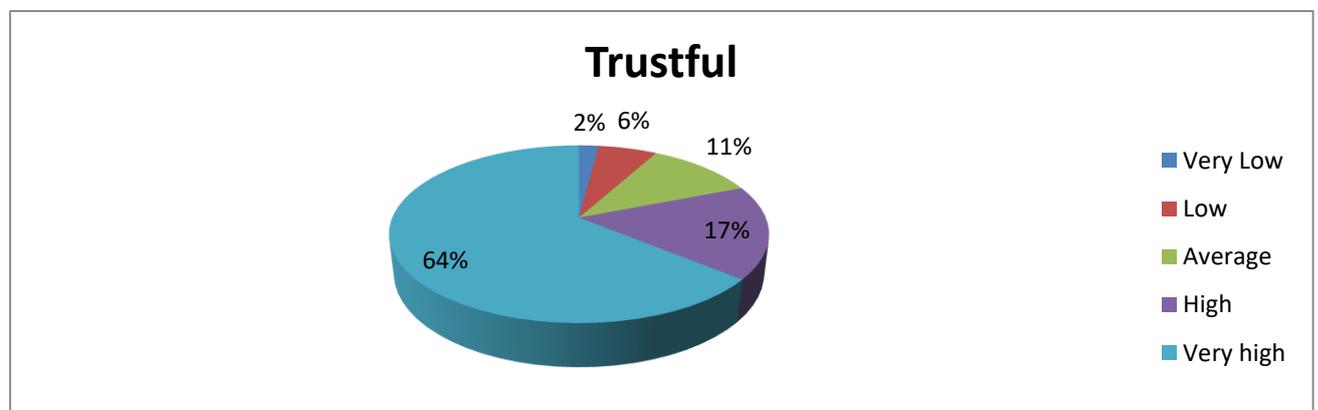
25) Do you believe you studied mobile banking services are cheaper than conventional banking services?



82% of respondents said that mobile banking services are cheaper than conventional banking services. And 18% said that it is not.

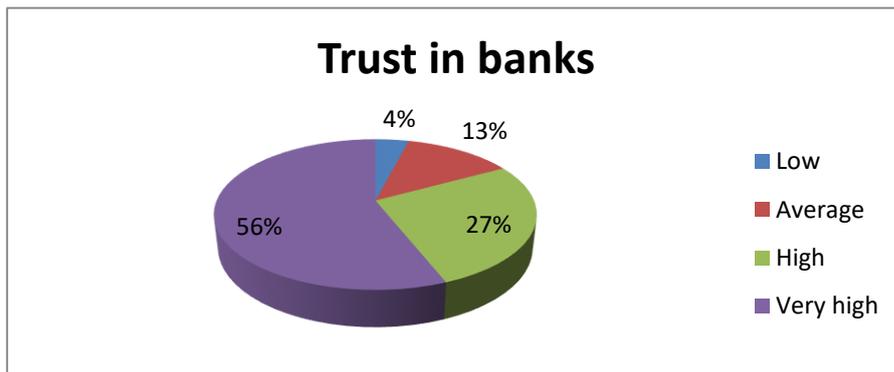
26) Rate your view on mobile banking.

A) Trustful



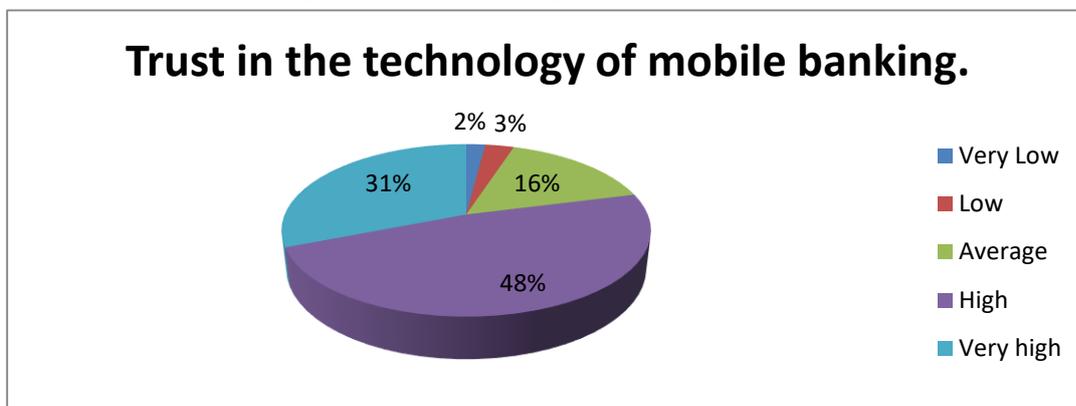
64% of respondents said that mobile banking services are very much trustful and 2% respondents said that it is not trustful.

B) Trust in banks



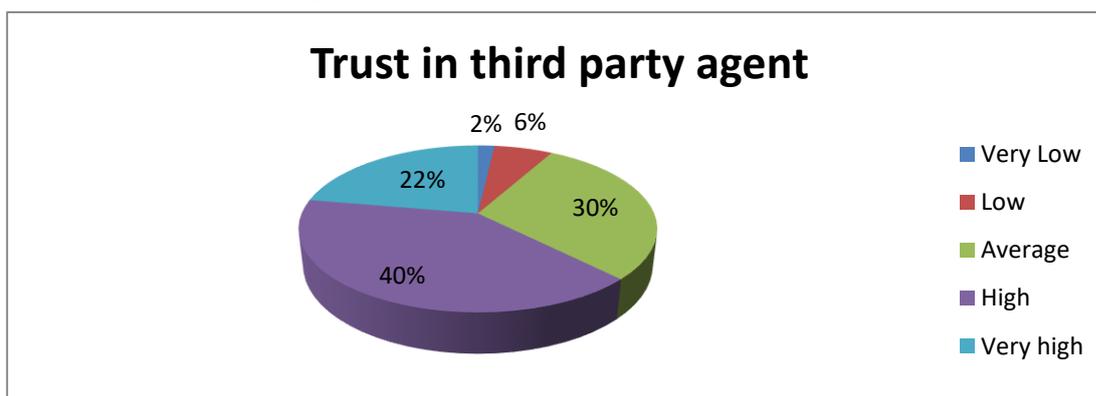
56% of respondents said that banks which are providing mobile banking services are very much trustful and 4% respondents said that it is not trustful.

C) Trust in the technology of mobile banking.



48% of respondents said that mobile banking technology is somewhat trustful and 2% respondents said that it is not trustful.

D) Trust in third party agent



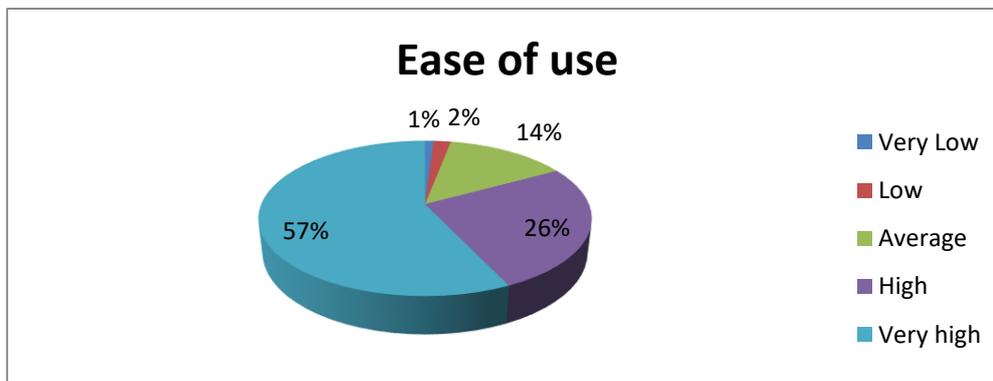
40% of respondents said that mobile banking third parties are somewhat trustful and 2% respondents said that it is not trustful.

E) Security from fraud



36% of respondents said that mobile banking services is secured from fraud and 2% respondents said that it is not secured.

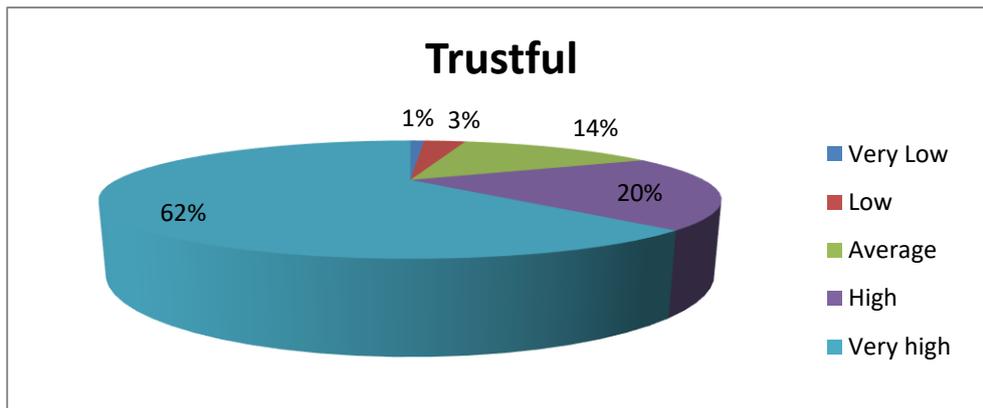
F) Ease of use



57% of respondents said that mobile banking is very easy to use and 1% respondents said that it is not easy to use.

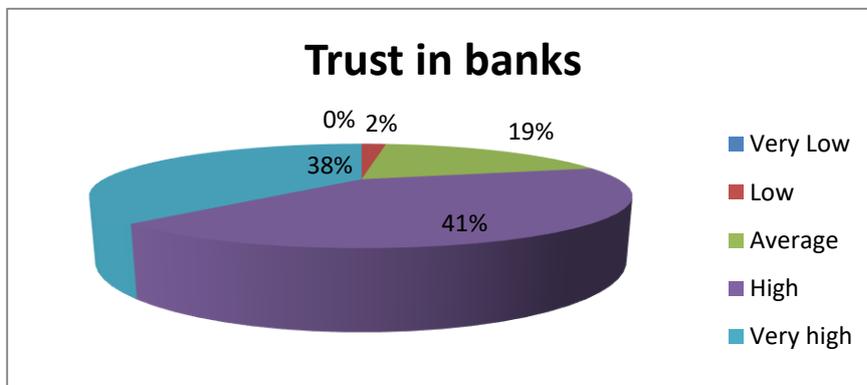
27) A) Rate your view on internet bank

	Frequency	% form
Very Low	1	1%
Low	3	3%
Average	16	14%
High	22	20%
Very Low	70	62%
	112	100%



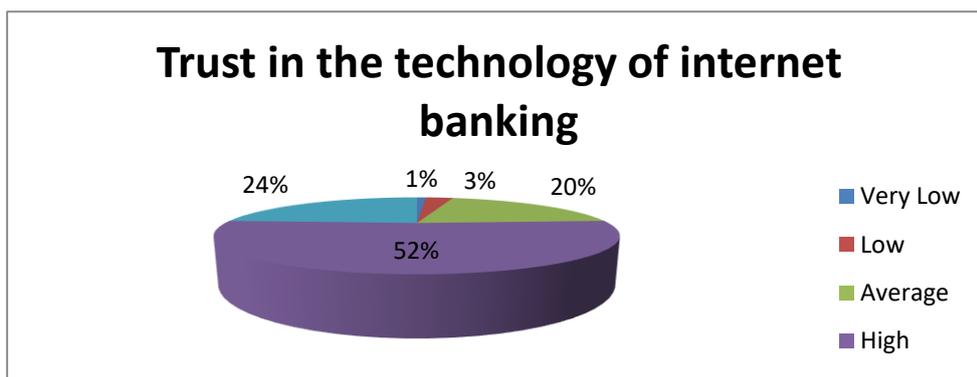
62% of respondents said that internet banking services are very much trustful and 1% respondents said that it is not trustful.

B) Trust in banks



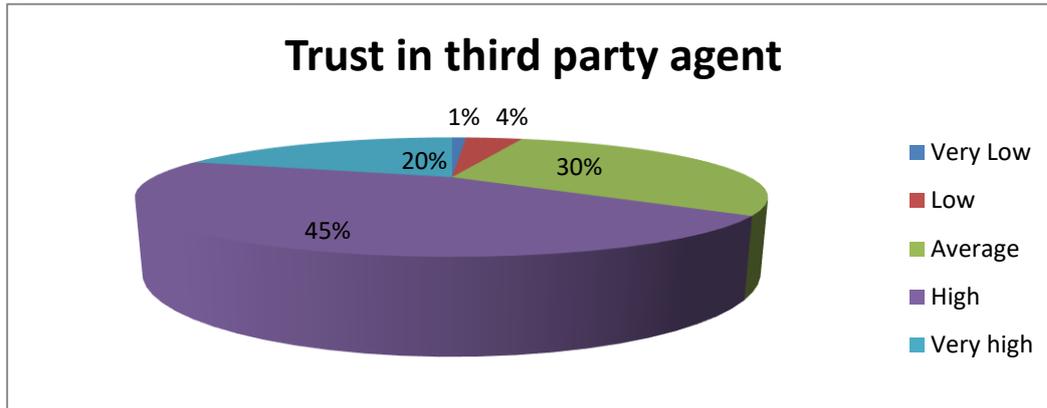
41% of respondents said that banks which are offering internet banking services are somewhat trustful and 0% respondents said that it is not at all trustful.

C) Trust in the technology of internet banking



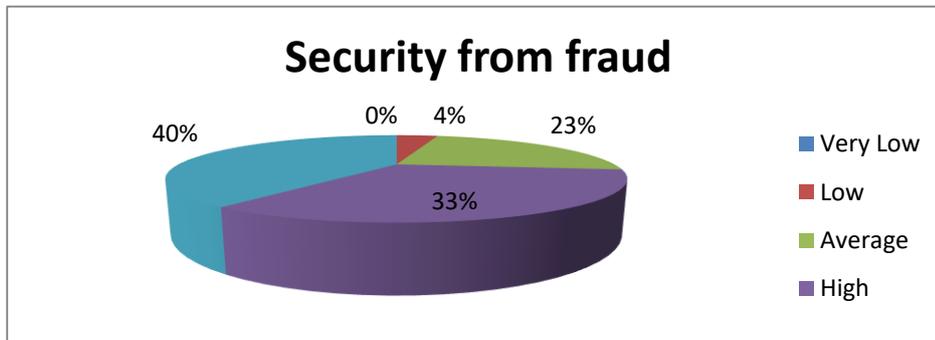
52% of respondents said that internet banking technology is somewhat trustful and 1% respondents said that it is not at all trustful.

D) Trust in third party agent



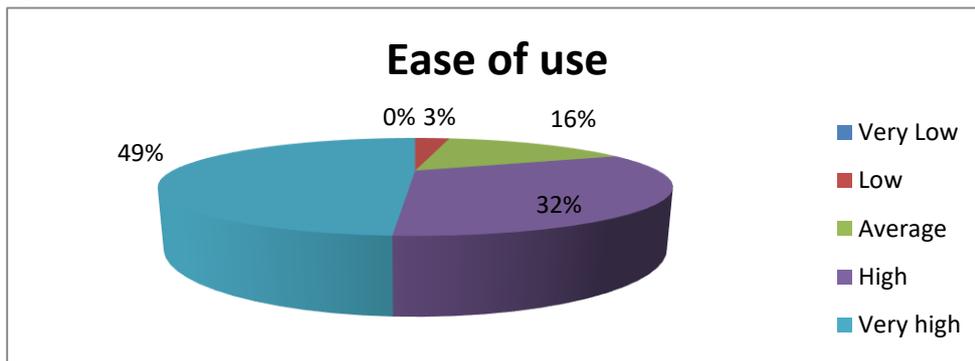
45% of respondents said that internet banking third party agents are somewhat trustful and 1% respondents said that it is not at all trustful.

E) Security from fraud



52% of respondents said that internet banking is very much secured from fraud and 0% respondents said that it is not at all trustful.

F) Ease of use



49% of respondents said that internet banking is very easy to use and 0% respondents said that it is not at all trustful.

Hypothesis -

Null-There is no relationship between internet banking and mobile banking.

Alternative-There is a relationship between internet banking and mobile banking.

➤ **Trustful**

The correlation between trust in internet banking and trust in mobile banking is +0.581, which indicates the positive correlation between trust in both banking by respondents. This correlation is significantly indicating that the respondents who think that mobile banking are trustful; they also think internet banking is trustful.

➤ **Trust in Banks**

The correlation between trust in banks of internet banking and trust in banks of mobile banking is +0.457, which indicates the positive correlation between trust in banks of both banking by respondents. This correlation is significantly indicating that the respondents who think that banks which are offering mobile banking are trustful; they also think banks with internet banking is trustful.

➤ **Trust on technology**

The correlation between trust on technology of internet banking and trust on technology of mobile banking is +0.344, which indicates the positive correlation between trust on technology of both banking by respondents. This correlation is significantly indicating that the respondents who think that the technology of mobile banking is trustful; they also think technology of internet banking is trustful.

➤ **Trust on third party**

The correlation between trust on third party of internet banking and trust on third party of mobile banking is +0.490, which indicates the positive correlation between trust on third party of both banking by respondents. This correlation is significantly indicating that the respondents who think that the third party of mobile banking is trustful; they also think third party of internet banking is trustful.

➤ **Security from fraud**

The correlation between security from fraud of internet banking and security from fraud of mobile banking is +0.421, which indicates the positive correlation between security from fraud of both banking by respondents. This correlation is significantly indicating that the respondents who think that mobile banking are secured from fraud; they also think that the internet banking is secured from fraud.

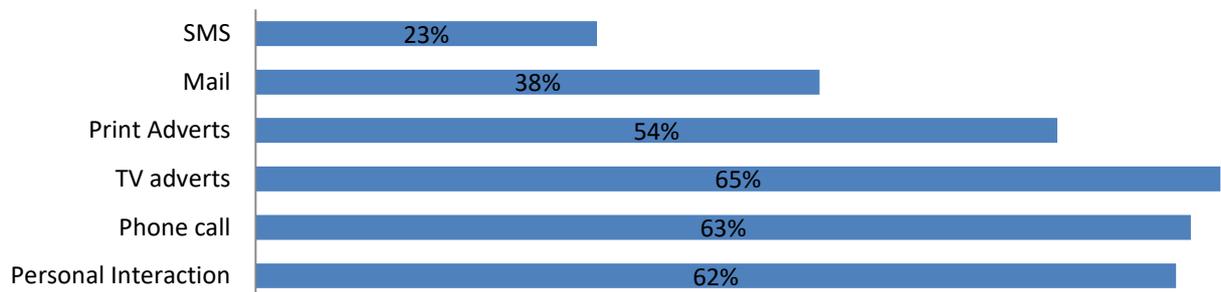
➤ **Ease of use**

The correlation between ease of use of internet banking and ease of use of mobile banking is +0.606, which indicates the positive correlation between ease of use of both banking by respondents. This correlation is significantly indicating that the respondents who think that mobile banking is easy to use; they also think that the internet banking is easy to use.

All the above factors are showing that the relation between the internet banking and mobile banking is positively correlated. This correlation is significantly indicates that the respondents who are using mobile banking, they also uses internet banking.

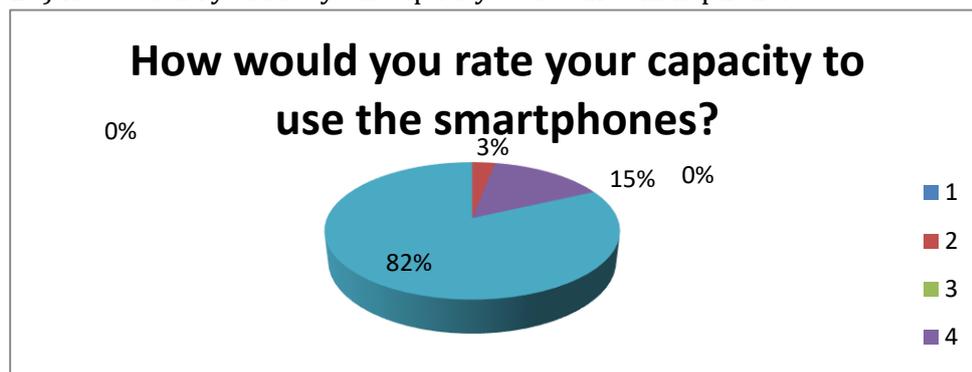
28) What do you think that how the mobile banking services to be contacted? (multiple question)

What do you think that how the mobile banking services to be contacted?



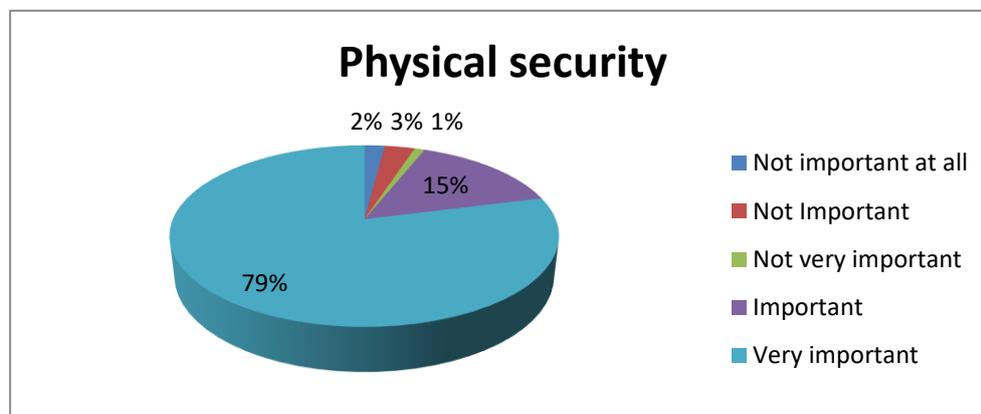
65% of the respondents said that the mobile banking services should be contacted through TV adverts and 63% respondents prefer to be contacted through phone calls and 62% respondents prefer to be contacted through personal interaction.

29) How would you rate your capacity to use the Smartphone?



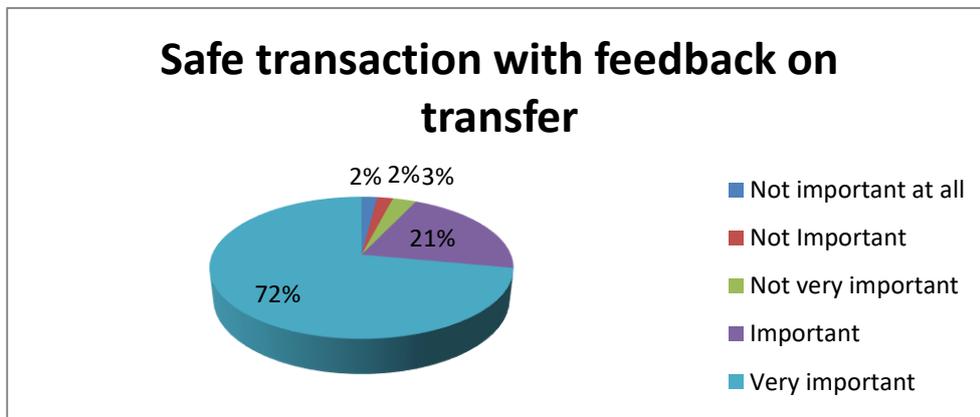
82% of respondents think that they have the full capacity to use the Smartphone. And only 15% respondents think that they have some capacity to use their Smartphone.

30) Physical security [Please rate the following features of mobile banking.]



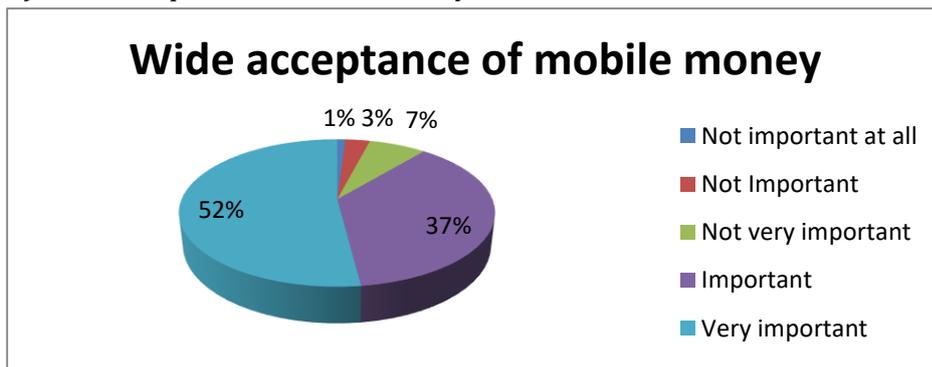
79% of the respondents feel that the physical security is very important which is needed while using mobile banking.

B) Safe transaction with feedback on transfer



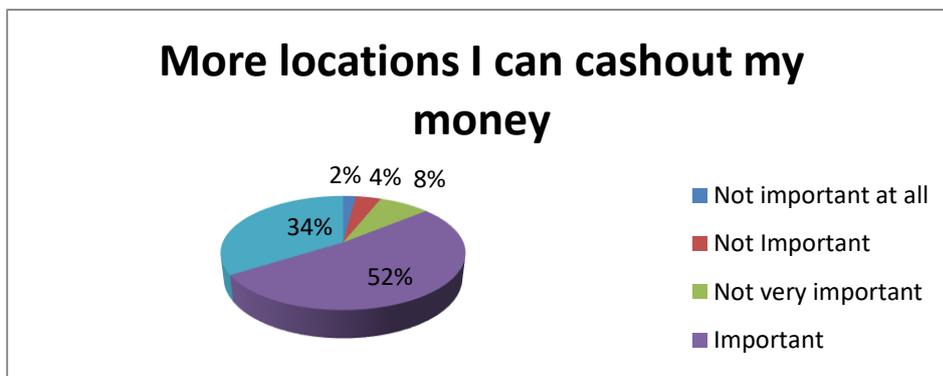
72% of respondents feel that safe transaction with feedback on transfer is very important while doing any transaction on mobile banking.

C) Wide acceptance of mobile money



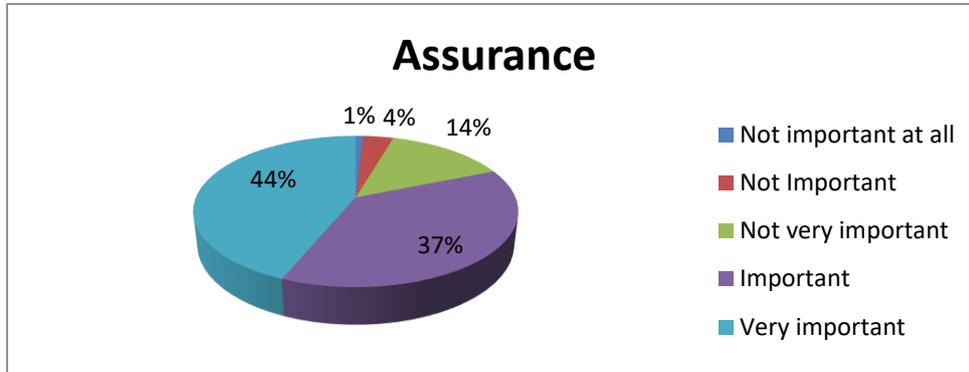
52% of the respondents feel that wide acceptance of mobile money is very important for the users of mobile banking. And 1% respondents says that it is not at all important for them to use mobile banking.

D) More locations I can cash-out my money



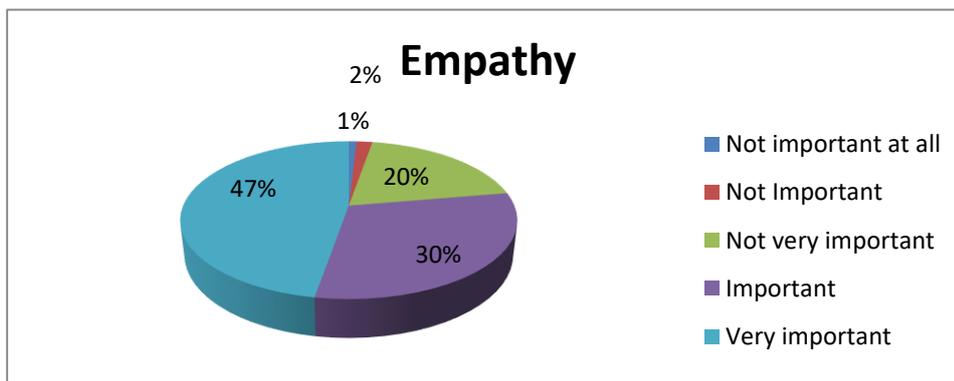
52% of the respondents says that the facility of transacting the money in more location is important to them and to the users of the mobile banking. And 2% of the respondents think that this feature is not at all important for them.

E) Assurance



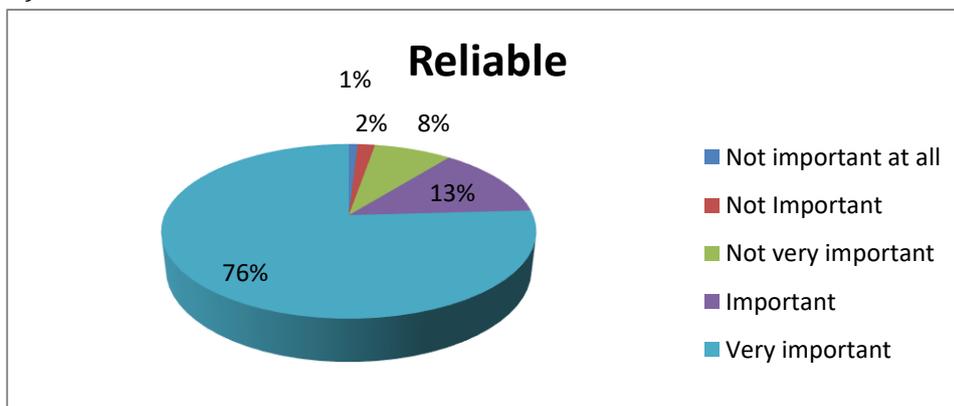
44% of the respondents says that the assurance given by the banking on mobile banking is very important for the users of mobile banking. And 1% respondents says that it is not at all important.

F) Empathy



47% of the respondents say that empathy is very important for the users of the mobile banking. And 1% thinks that it is not at all important.

G) Reliable



76% of the respondents say that reliability of mobile banking is very much important for the users of the mobile banking. And 1% respondent thinks that it is not at all important.

Recommendations

The objective of research paintings is to observe belief of semi urban mobile phone users closer to mobile banking offerings. The final results indicates that users belonging to lower age group are greater receptive and feature greater favorable belief in the direction of the concept of the use of mobile banking offerings. Similarly they have a look at confirmed that customers from scholar community had been extra willing in the direction of use of mobile banking offerings, as compared to users belonging to commercial enterprise or carrier class. consequently this examine recommends venture concrete steps to create more awareness among semi urban small commercial enterprise proprietors/service elegance human beings as well as the aged human beings in the direction of mobile banking. those focus applications could be run by way of local banks' branches, because the bank employees are in a better position to steer the banking behavior of citizens, due to the fact commonplace people take their recommendation extra sincerely in terms of handling cash matters. A better belief closer to mobile banking could also assist in lowering the group in rush hours at financial institution branches. So banks also are expected to be interested by conducting such recognition applications.

Further scope of studies

While this review discovered numerous similitudes with past researches led on the use of mobile phones by youngsters, it likewise indicated surprising findings. The most critical range for research is test the discoveries of this review in different nations to characterize the effect of indicators recognized in this review on cell phone utilization. For instance, future researchers may want to study the ways in which access to other media and lifestyle factors impact the use of mobile phones. Does access to other media increase or decrease the amount of mobile phone usage and in what areas? There are numerous versatile applications that require the connection of web and these may change how people use mobile phones. For instance, Indian and American understudies examining in colleges in the United States that give 24-hour remote get to may utilize cell phones uniquely in contrast to the individuals who need it. Also, having a different iPod may lessen the measure of portable utilization for listening to music. Understudies who have entry to laptop with web association may not utilize mobile phones for private discussions.

Another critical area of research is test the hypothesis of "open private media utilize." Further reviews might be led to discover what are the social and singular triggers that lead individuals to utilize new media for open correspondence. This examines primarily gives proof to the utilization of cell phones for private needs and correspondence. Advance, as the noteworthiness of portable media is expanding in people in general field, it might be appropriate to figure out how the portable media instruments are utilized by both the business and clients.

Conclusion

- The mobile phone has turned into an imperative device for buyers since they convey everything over the spots, as imperative as a purse or a wallet. Maybe sooner rather than later, the wallet will be swapped by a mobile phone for all exchanges purposes. From a hypothetical point of view, this investigate inspected the impact of starting trust on mobile banking customer adoption.
- This study is showing that there is an association between education and mobile banking usage which shows that education is acting as a discriminating factor as the highly educated people prefer to use mobile banking as comparable to the users of having less education.
- This study is showing that there is no significant difference between gender and preference to different banking systems. This means that the preference to different banking system is not based on gender classification.
- This study is showing that there is an association between education and frequency of mobile banking usage. This means that the education is a discriminating factor for the preference of mobile banking, which means that more educated person uses more to mobile banking as comparable to the less educated people.
- This study shows that there is a relationship between expenditure and income. This means that expenditure of the person is based on the level of income they have. This means that the higher income group people have high expense as compared to low income group people.
- This study shows that there is a very much close relation between internet banking and mobile banking. This means that the users of internet banking also use mobile banking for their convenience.

Bibliography

- 1) Al-Jabri and Sohail M, 2012, Mobile banking adoption: Application of diffusion of innovation theory, Journal of Electronic Commerce Research Vol. 13 (4) pp.379-391
- 2) Aud A and Agora B, 2003, Adoption of Mobile banking in Finland, In Business pp.85
- 3) Brown I, Cajee Z, Davies D, Stroebel S, 2003, Mobile phone banking: Predictors of adoption in South Africa- An exploratory study, International Journal of Information Management vol. 23(5) pp.381-394
- 4) Capital N, Delhi R, 2014, Customer Perception of Mobile banking: An empirical study in NCR Delhi, Journal of Internet Banking and Commerce vol. 19(3)
- 5) David Porteous, 2006, The Enabling Environment For Mobile Banking in Africa, Department for International Development (DFID)
- 6) Dineshwar Ramdhony and Steven Munien, 2013, An Investigation on Mobile Banking Adoption and Usage: A Case Study of Mauritius, World Journal of Social Sciences Vol. 3. No. 3 Pp. 197 – 217
- 7) Dr. Sathya Swaroop Debasish, Sabyasachi Dey, 2015, Factors Affecting Adoption of Mobile Banking: An Empirical Study in the State of Odisha, International Journal of Management & Business Studies Vol. 5, Issue 2
- 8) Dr. Shamsheer Singh, 2014, The Impact and Adoption of Mobile Banking in Delhi, International Research Journal of Business and Management – IRJBM ISSN 2322-083X

- 9) FakhraddinMaroofi, FatemehKahrarian, Marzieh Dehghani,2013, An Investigation of Initial Trust in Mobile Banking,InternationalJournal of Academic Research in Business and Social Sciences, Vol. 3
- 10) Hanudin Amin, Mohd. Rizal Abdul Hamid, Suddin Lada and ZuraidahAnis, 2008, The adoption of mobile banking in Malaysia: The case of Islam Malaysia (BIMB), International Journal of Business and Society Vol 9 (2) pp. 43-53
- 11) Irene Govender and Walter Sihlali,2014, A Study of Mobile Banking Adoption among University Students Using an Extended TAM, Mediterranean Journal of Social Sciences MC SER Publishing, Rome-Italy Vol 5 No 7
- 12) Irene Govender and Walter Sihlali,2014, A Study of Mobile Banking Adoption among University Students Using an Extended TAM, Mediterranean Journal of Social Sciences Vol 5 No 7
- 13) Julia S. Cheney,2008, An Examination of Mobile Banking and Mobile Payments: Building Adoption as Experience Goods, Federal Reserve Bank of Philadelphia
- 14) Key Pousttchi and Martin Schurig, 2004, Assessment of Today's Mobile Banking Applications from the View of Customer Requirements, University of Augsburg
- 15) Layla Alsheikh and Jamil Bojei, 2012, Customer's Perceived Value to Use Mobile Banking Services, International Conference on Management, Behavioral Sciences and Economics Issues (ICMBSE'2012) Penang, Malaysia
- 16) Lin H, 2011, An empirical of mobile banking adoption: the effect of innovation attributes and knowledge based trust, International Journal of Information Management vol. 31(3) pp. 252-260
- 17) MuhmmadZeeshan Ahmad Khan,2012, Internet versus Mobile Banking: A Study of Peshawar City (Pakistan), Journal of Internet Banking and Commerce
- 18) Omolola OlaBankole, 2010, Mobile Banking: A Comparative study of South Africa & Nigeria, University of Capetown
- 19) Pankaj Mishra, Dr. Devndra Kumar Pandey, Dr. Anil Vashisht, 2016, A study of perception of mobile phone users towards mobile banking services in Gwalior Chambal semi urban region, International Journal in Management and Social Science
- 20) Prerna Sharma Bamoriya and Preeti Singh, 2011, Issues & Challenges in Mobile Banking In India: A Customers' Perspective, Research Journal of Finance and AccountingVol 2, No 2, 2011
- 21) Prerna SharmaBamoriya and Dr. Preeti Singh, 2012, Mobile Banking in India: Barriers in Adoption & Service Preferences, A Journal of Management vol. 5(1) pp.1-7
- 22) Priyanka Matanhelia& Professor Emerita Maurine H. Beasley, 2010, Mobile Phone used by Young Adults in INDIA: A Case study, College of Journalism University of Maryland, College Park
- 23) Prof. Amit P. Wadhe, Prof Shamrao Ghodke,2013, TO STUDY CONSUMER AWARENESS & PERCEPTION TOWARDS USAGE OF MOBILE BANKING, IBMRD's Journal of Management & Research
- 24) RajanishDass and Sujoy Pal,2011,AMeta Analysis on Adoption of Mobile Financial Services, Indian Institute of Management, Ahmedabad
- 25) Shaikh A and Karjaluoto H, 2014, Mobile banking Adoption: A literature review, Telematics and informatics vol. 32(1) pp.129-142

- 26) Tan K, Chong S, Loh P and Lin B, 2010, An evaluation of e-banking and m-banking adoption factors and preference in Malaysia: a case study, International Journal of Mobile Communications vol. 8 (5) pp. 507
- 27) TommiLaukkanen, Mika Pasanen, 2005, Characterising The Users Of Mobile Banking: A Distinct Group Of Online Customers, University of Kuopio, Finland
- 28) V. Devadevan, 2013, Mobile Banking in India –Issue & Challenges, International Journal of Emerging Technology and Advanced Engineering, Volume 3, Issue 6, June 2013