International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

A Study of Customers' Intention To Use YONO Mobile Banking Application In Lucknow District – An Extension Of TAM Model

Dr. Pawan Kumar Maurya
Assistant Professor, Department of Commerce
Pt. DDU Govt. PG College Rajajipuram, Lucknow
E-mail – shivavaibhav2014@gmail.com

Kapil Ajay Panjwani
Research Scholar, Department of Commerce
University of Lucknow
E-mail – kapilpanjwani12@gmail.com

Abstract

The objective of this research is to acquire a knowledge of the numerous factors that influence the choice of whether or not customers intend to make use of the mobile application that is provided by the State Bank of India. The core data was collected by putting together a questionnaire and distributing it through the use of Google Forms. It was made possible to collect the responses of two hundred individuals. The data were studied by means of extra processing and analysis carried out with the assistance of SPSS software. The intention to use mobile banking applications is heavily influenced by a number of factors, including perceived usefulness, perceived ease of use, perceived security, and perceived trust. Among all of these factors, perceived usefulness is the most powerful one. Based on the findings of the study, this is the conclusion that can be reached.
Keywords:Mobile Banking Applications, State Bank of India, Customer Intention

Introduction:

The banking sector, a key contributor to India's GDP with a substantial 7.7% share, has undergone remarkable advancements, particularly in the transition from traditional banking to e-banking. This transformation has given rise to the concept of mobile banking, a method wherein financial transactions are conducted through mobile devices. The advent of mobile banking applications, commonly referred to as m-banking apps, has brought banking services to the fingertips of customers, making the features of these apps pivotal in influencing customer preferences and choices (Mohan & Manmadhan, 2021).

Recent technological advancements have triggered a surge in the utilization of mobile banking applications across India. The widespread availability of internet banking has empowered Indians to conduct their financial transactions seamlessly and flexibly through mobile devices, transcending the constraints of time and location (Lee & Chung, 2009). Mobile banking, an extension of internet banking, not only enhances convenience but also results in substantial time and cost savings (Chitungo& Munongo, 2013). The proliferation of smart devices such as smartphones, tablets, and

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

laptops, particularly among the younger demographic in India, further underscores the escalating trend in technology adoption (Munongo &Chitungo, 2013).

In recent times, mobile phone banking has emerged as one of the most widely embraced mobile technology applications (Upadhyay &Jahanyan, 2016). The maturity of mobile banking is evident across various countries, with banking leaders making significant strides in enhancing their mobile banking capabilities (Upadhyay &Jahanyan, 2016).

A study by Girish & Manu (2020) emphasized the role of mobile banking applications in reducing social disparities by providing comprehensive banking services at users' fingertips. Despite the persistent reliance on traditional banking systems in India and other parts of the world, the study noted an increase in mobile banking users during the lockdown period.

In the realm of Indian mobile banking, ICICI Bank stands out as a formidable player, holding the top position in the Financial Year 2016 with nearly ₹1 trillion worth of transactions in mobile banking. Pioneering mobile banking in India, ICICI Bank launched the iMobile application in 2008, offering an extensive array of over 165 services, the highest in the Indian mobile banking industry (*ICICI Bank | ICICI Bank Launches 'Unified Payments Interface' (UPI) for Its Mobile Banking Applications*, n.d.).

State Bank of India & YONO

Since its founding as the Bank of Calcutta in 1806 by the British East India Company, the State Bank of India has come a long way. Today, the bank has over 15,000 branches across India and has majority shares in six associate banks. It is the oldest bank in the country.

With over 80 branches in around 35 countries, including numerous locations in the United States, Canada, and Nigeria, State Bank of India (SBI) is a global financial institution. Credit cards, capital markets, factoring, fund management, brokerage, and other services are handled by separate divisions of the bank. Roughly 60% of State Bank of India's ownership is held by the Reserve Bank of India.

Launched by the State Bank of India, the YONO (You Only Need One) internet-based banking mobile app is all you need. A digital banking smartphone app, Yono aspires to be a one-stop shop for all of your financial, lifestyle, insurance, investing, and retail needs. There are two distinct features offered by the YONO mobile app. There is a corporate banking facility and a personal one. The supply chain financing mechanism is a service that lets customers manage their daily purchases with their individual sellers and suppliers, and it secures the customer's user ID and password (Guguloth, R., 2021). The State Bank of India's YONO mobile banking app, Yono Lite, includes a chat box for customer support inquiries.

The Technology Acceptance Model (TAM) is utilized in this research study to investigate the ways in which perceived ease of use, usefulness, security, and trust all influence the adoption of mobile banking applications. The research investigates the uptake and utilization of mobile banking, revealing the preferences of customers.

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

LITERATURE REVIEW

The banking sector's evolution is intricately tied to technological progress, with India, as the world's second-largest telecom market, poised to leverage smartphones for expanding banking services (Devadevan, 2013). Fenu& Pau (2015) conducted a comparative study on mobile banking applications launched by Italian banks, revealing that these apps exhibited superior features, UI, and optimization compared to mobile web platforms.

Examining mobile banking implementation among unbanked poor populations lacking smartphones, Mohan & Potnis (2015) discovered a significant portion of the studied population lacked regular income and relied on debts for survival.

Despite the numerous advantages offered by mobile banking, its adoption has not proliferated as predicted (Kim et al., 2009; Laukkanen, 2007; Laforet and Li, 2005). The cyberspace remains the predominant station for e-banking, as revealed by Cortiñas et al., (2010) who noted that customers, despite having access to various channels for banking, tend to gravitate towards a single preferred channel.

TAM Model

According to the TAM, beliefs, attitudes, and intentions to use are all influenced by external factors. Considered fundamental cognitive beliefs by the TAM are the perceived usefulness and the perceived ease of usage. The notion that utilising a system would result in improved work performance is what is measured by PU, while PE assesses the stress-free nature of system use (Davis, 1989).

In a study on the TAM and TPB, Aboelmaged&Gebba (2013) advocated for the inclusion of additional variables to enhance the models' comprehensiveness. However, their study focused solely on students, suggesting the need for broader perspectives in future research.

Theories of Reasoned Action (TRA), proposed by Ajzen and Fishbein in 1980, which provides the basis for the TAM model, which was primarily proposed by Fred D. Davis in the year 1986. Widely utilized today, TAM explicates and predicts user behavior concerning technology acceptance (Legris et al., 2003). Originally an adaptation of TRA, TAM explains the factors influencing user acceptance or rejection of IT (Davis and Davis et al., 1989).

In order to gauge customer happiness, researchers have examined various aspects of mobile banking app quality. Consumer satisfaction with m-banking is influenced by factors such as ease of use, diversity of features, accuracy, and continued use (Jun & Palacios, 2016).

Using mobile banking, Luo et al., (2010) proved that customers' perceptions of the dangers involved with using this technology have a negative impact on their intention to adopt this technology. Shaikh Aijaz A. & Heikki Karjaluoto (2015) did a comprehensive assessment of the works pertaining to the acceptability of mobile banking. They came to the conclusion that the key drivers

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

of mobile banking acceptance are perceived utility and compatibility with an individual's unique lifestyle.

The failure of the Technology Acceptance Model (TAM) to include potential barriers to adoption of a particular information system technique is one of its drawbacks, as pointed out by Taylor and Todd (1995). Factors that might have a major impact on technology adoption are not considered in the TAM framework. Factors such as system design, training, support, and decision-maker choices fall under this category of factors.

According to N. Alkhaldi (2016) perceived security and privacy factors deter Saudi users from using mobile banking, especially when low security and privacy are perceived, or attract users when high security and privacy are perceived.

Internet banking views are affected by perceived risk, according to Li, C.F., (2013). Hsieh (2015) found that perceived risk strongly predicts physicians' inclination to adopt an electronic medical data sharing system in Taiwan. Both perceived utility and perceived simplicity of use considerably affect physicians' views towards utilising the system. Perceived risk can be defined as "the extent to which a consumer believes that making payments online is secure" (Vijayasarathy, 2004).

Cruz et al., (2010) investigated the obstacles that prevent people from using mobile banking. They identified cost, risk, low perception, and complexity as the primary obstacles. The objective of the research undertaken by Riquelme & Rios (2010) was to assess the determinants that impact internet banking consumers' adoption of mobile banking. Significant determinants that impact service selection and the seeker of competitive advantage in the banking sector, as identified by the researchers, comprise risk perception, social norms, device usability, and ease of use.

CONCEPTUAL FRAMEWORK AND HYPOTHESES

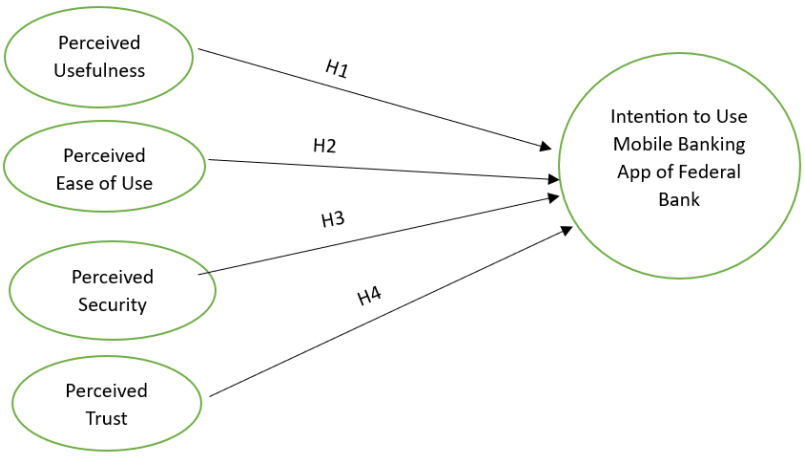

Fig 1. Proposed Model

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

Perceived Usefulness

Studies show that perceived usefulness positively relates to online banking use, emphasizing consumers' interest in the benefits offered by online banking over traditional channels (Pikkarainen et al., 2004).

As part of their research on mobile banking, Amin, H. et al., (2008) discovered a substantial correlation between the simplicity of use and the propensity to utilise the service. On the other hand, Perceived ease of use did not correlate positively with online banking usage, according to research by Pikkarainen et al. (2004), suggesting its lesser impact on technology acceptance compared to perceived usefulness.

H1: As customers' perception about the usefulness of M-banking app increases, their intention to use it will increase.

Perceived Ease of Use

An individual's perception of how easy it is to utilize a certain information system or IT service is called its perceived ease of use. It includes features such being easy to use, having a responsive interface, being accessible from anywhere, and being available at all times (Chen et al., 2012; Wicaksono, A. & Maharani, A., 2020).

It has been stressed by many researchers that the perceived usefulness and simplicity of use of new information technology-based services are crucial factors in their acceptance. As to Gu et al., (2009), the perception of ease of use mediates the association between self-efficacy and the adoption of mobile banking. Having a straightforward layout and quick instructions are two things that mobile banking apps should have to make their users happy. Customer happiness and the impression of the app's ease of use could take a hit due to its complicated user interface.

Perceived ease of use and usefulness significantly impact mobile banking intention, according to Riquelme and Rios (2010), who investigated the moderating effects of gender on mobile banking adoption in Singapore. Yousafzai & Yani-de-Soriano (2012) discovered a substantial correlation between internet banking intention and use. Their findings also showed that perceived utility strongly influences internet banking intention.

H2: As customers' perception about the Ease of use of M-banking app increases, their intention to use it will increase.

Perceived Security

Customers that use mobile banking apps place a high priority on security when it comes to financial transactions (S. et al., 2016). Customers may be hesitant to make purchases online if they have doubts about the security of their financial and personal data, which can lead to a decrease in online financial transactions (Chang and Chen, 2009). The convenience of banking services has been

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

improved by the incorporation of biometric authentication technology, such as fingerprint or face recognition, into mobile applications by a number of financial institutions. While biometric authentication is quick and easy to implement, it is important for banks to find a middle ground between consumer convenience and security because of the risk of hacking.

H3: As customers' perception about the security of M-banking app increases, their intention to use it will increase.

Perceived Trust

Koenig-Lewis et al. (2010) recognized compatibility, perceived utility, and related hazards as crucial indicators for mobile adoption. It is impossible to exaggerate the significance of compatibility, which is foundational to use, utility, and legitimacy. The importance of trust and credibility in reducing overall perceptions of risk connected with mobile banking was further acknowledged on the basis of this research.

Despite the apparent benefits offered by mobile banking applications, the actual adoption rates have not met initial expectations. A big problem is that people do not trust mobile banking services very much (Jeong & Yoon, 2013). The outbreak of COVID-19 underscored the pivotal role of mobile banking applications, prompting some banks to bolster their promotion efforts through tutorials and the expansion of remote transaction capabilities (Gopal, R.N. et al., 2020).

The impact of mobile banking's practicality and security on customer satisfaction is examined by Arcand et al. (2017) through the mediation of trust. The topic is multi-faceted. Also, according to Sampaio et al. (2017) when people are happy with their mobile banking app, it boosts trust, loyalty, and good word of mouth. Findings from this research highlight the significance of customer service value to the success of mobile banking.

H4: As customers' perception about the trust of M-banking app increases, their intention to use it will increase.

Research Methodology:

This study examined how selected factors affect YONO App use intention. This study collected 200 replies to a standardized Google Forms questionnaire from Lucknow district residents. Basic random sampling was used to acquire primary data. The data was tallied and entered into SPSS. Regression analysis was done to determine how factors affected YONO banking app adoption. To assess the internal consistency of the instrument floated for data collection, Cronbach alpha was computed. The values (table 2) highlighted high internal consistency of the instrument. By incorporating feedback from three subject-matter experts, we were able to refine the instrument and confirm its content validity.

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

Analysis And Interpretation:

Demographic Factors –

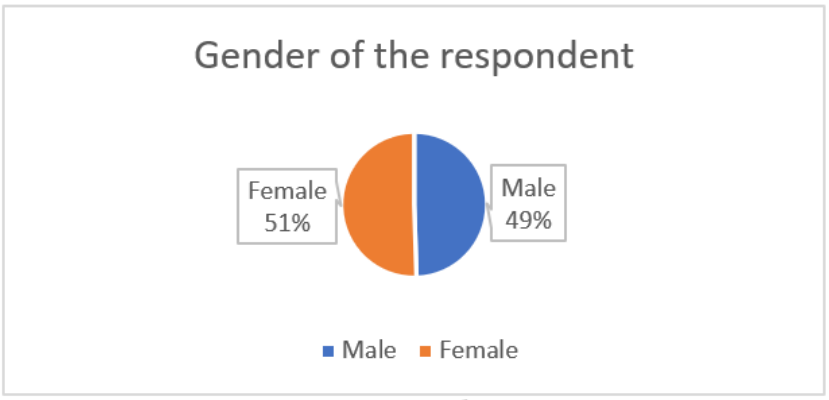

Fig 2. Gender

There were 49% men and 51% females among the total respondents, according to Fig. 2.

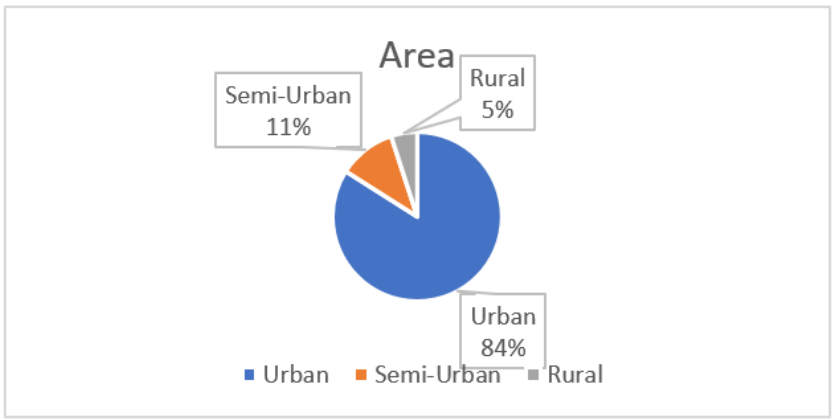

Fig 3. Area

Fig 3. represents the area of the population under study. 84% of the total respondents belonged to urban area whereas 11% were from Semi-urban area and 5% were from rural area.

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

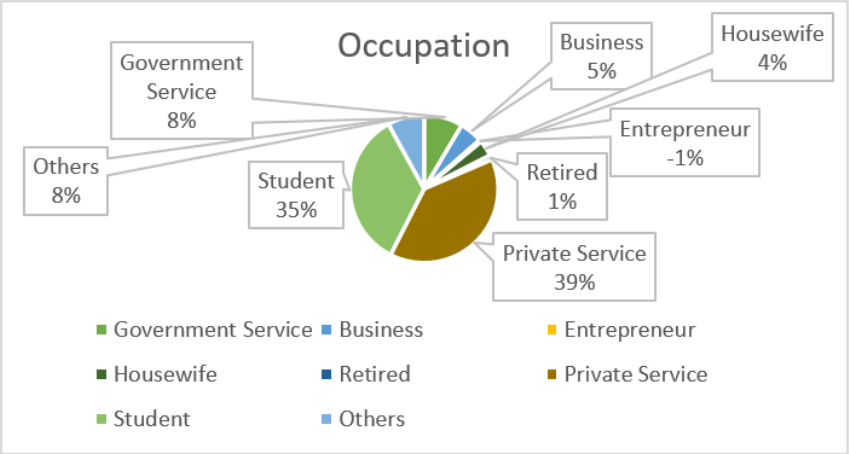

Fig 4. Occupation

The occupation of the respondents is shown in Fig 4. Above. 39% were in private service, 35% were students, 8% were in government service, 8% belonged to the 'others' category, 5% were businessman, 1% were retired & 1% were of the category of 'Entrepreneur'.

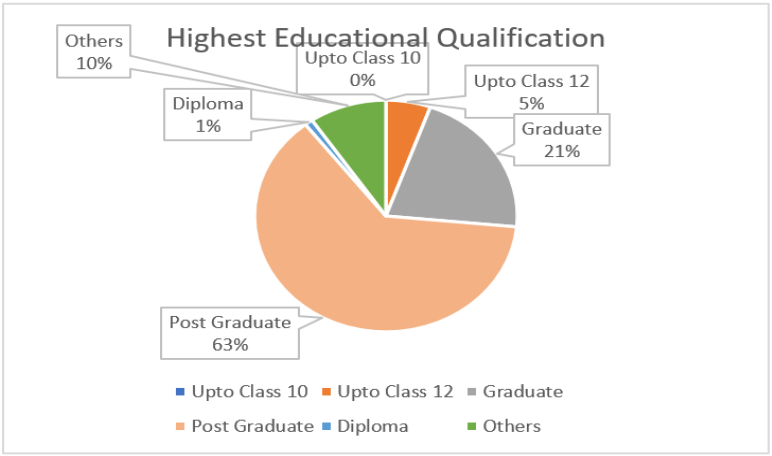

Fig 5. Highest Education Qualification

Out of the total respondents, 63% were post-graduate, 21% were graduate, 5% belonged to the group whose highest qualification was up to Class 12th. No one belonged to the category of 'Up to Class 10th' whereas 10% belonged to the category of others. (Shown in Fig. 5)

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

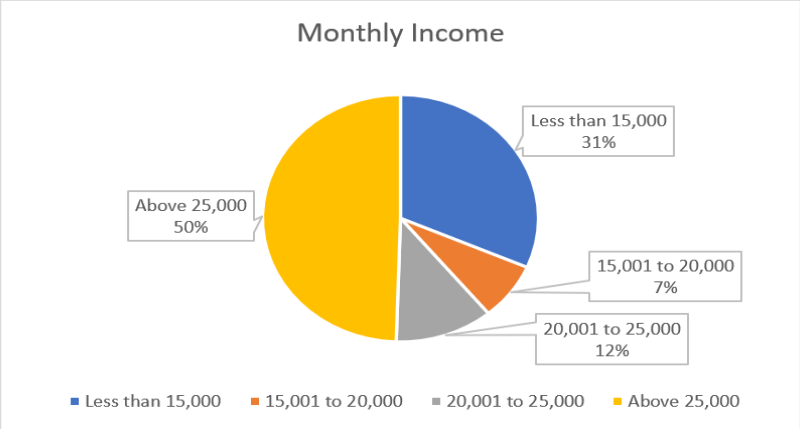

Fig 6. Monthly Income

The monthly income of the respondents is shown in Fig 6. Half of the respondents belonged to the category whose income was more than 25,000 per month. 31% belonged to the category of 'Less than 15,000', 12% under '20,001 to 25,000' and 7% belonged to the category '15,001 to 20,000'.

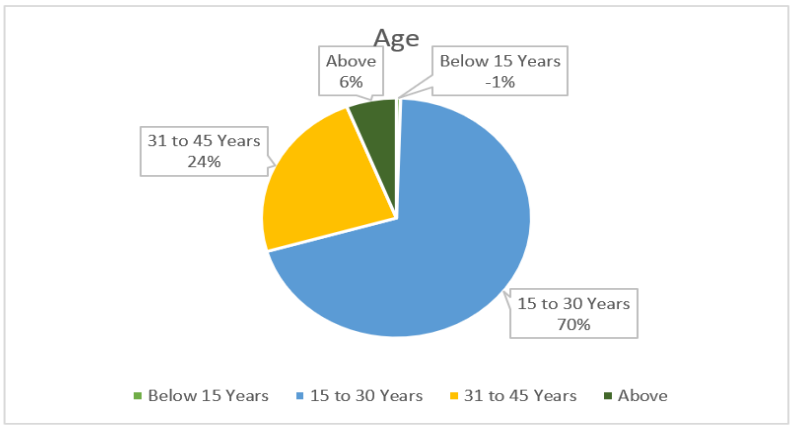

Fig 7. Age

Fig 7. Illustrates that 70% of the population were between 15 to 30 years, whereas 24% were between 31 to 45 years, 6% belonged to above 45 Years and 1% was below 15 years of age.

This study was conducted to determine if the intention of customers to use system application is shaped by various factors in the banking sector. It was hypothesized that different factors such as perceived ease in using the m-banking application, perceived usefulness of the m-banking app, perceived security while using the m-banking application and perceived trust while using the m-banking application will positively predict the customer's intention to use m-banking application. To validate the proposed hypotheses, multiple regression technique was employed. Result (see table 1) showed that the four predictor variables altogether explained 56.3% of the variance in the customer's intent to use m-banking application, $F(4,196) = 65.35$, $p<.000$. On examining each predictor contribution separately, the outcome showed that perceived ease of use ($\beta=.205$, $t=2.313$,

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

p=.022), perceived usefulness (β=.315, t=4.415, p=.000), perceived security (β=.175, t=1.995, p=.047) and perceived trust (β=.169, t=2.604, p=.010) positively predict bank customers' intention to use m-banking application. More precisely, model is found to be useful and all the hypotheses are accepted at 95% significance level. Result also revealed that perceived usefulness is the strongest predictor of customer intention to adopt technology (particularly in terms of using m-banking application) followed by perceived ease of use and perceived security with reference to Indian banking sector.

Table-1A)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756[a]	.571	.563	.5106

a. Predictors: (Constant), PS_AVG, PT_AVG, PU_AVG, PE_AVG

Table-1B)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	68.156	4	17.039	65.346	.000[b]
	Residual	51.107	196	.261		
	Total	119.264	200			

a. Dependent Variable: INT_AVG

b. Predictors: (Constant), PS_AVG, PT_AVG, PU_AVG, PE_AVG

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

Table-1C)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.549	.226		2.430	.016
	PU AVG	.343	.078	.315	4.415	.000
	PE AVG	.196	.085	.205	2.313	.022
	PT AVG	.166	.064	.169	2.604	.010
	PS AVG	.176	.088	.175	1.995	.047

a. Dependent Variable: INT AVG

Table - 2

Reliability Statistics

Variable	Cronbach's Alpha
PU	.865
PE	.830
PS	.870
PT	.890
INT	.884

According to Ary et al. (2002), reliability tests determine whether the data and instrument are trustworthy by looking at how consistent the results are. For instruments such as the 5-point Likert scale, we evaluated internal data consistency using coefficient alpha, often known as Cronbach's alpha (Ary et al., 2002). High levels of internal consistency are indicated by the strong Cronbach's alpha values of the scale's variables, as seen in Table 2.

Conclusion:

This study examined customers' intentions toward YONO, the State Bank of India's mobile banking application. Trust and security were added to TAM model principles in this study.

There seems to be a strong correlation between the two concepts, which means that TAM is a key component of the SBI's mobile banking service adoption strategy. In our group, the desire to use the YONO banking app was influenced by how useful it was regarded to be. The State bank of India mobile banking app customers found it handy.

A high level of satisfaction with the app's usability indicates that customers will continue to use the YONO bank app, which brings us to our second point: intention to use.

The perceived security of the State Bank mobile banking app is less important than its usefulness and convenience of use.

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

Finally, YONO banking application intention is least affected by perceived trust. Hence, we accept all the alternate hypothesis.

Limitations of the Study:

The research has a few shortcomings.

1. There is a likelihood of sampling error because of the small sample size.
2. Data was taken from a specific geographical region and from the respondents of only one industry also act as a limitation of the study.
3. Self-reported data might lead to response biasness and social desirability biasness.

Reference:

[1] Aboelmaged, M., &Gebba, T. R. (2013, March 9). Mobile Banking Adoption: An Examination of Technology Acceptance Model and Theory of Planned Behavior. *International Journal of Business Research and Development*, *2*(1). https://doi.org/10.24102/ijbrd.v2i1.263

[2] Amin, H., Hamid, M., Lada, S., & Anis, Z. (2008, July). THE ADOPTION OF MOBILE BANKING IN MALAYSIA: THE CASE OF BANK ISLAM MALAYSIA BERHAD (BIMB). *International Journal of Business and Society*, *9*(2), 43–53.

[3] Arcand, M., PromTep, S., Brun, I., &Rajaobelina, L. (2017, October 2). Mobile banking service quality and customer relationships. *International Journal of Bank Marketing*, *35*(7), 1068–1089. https://doi.org/10.1108/ijbm-10-2015-0150

[4] Ary, D., Jacobs, L. C., &Razavieh, A. (2002, January 1). *Introduction to Research in Education*. Wadsworth Publishing Company. http://books.google.ie/books?id=526cAAAAMAAJ&q=Introduction+to+Research+in+Education&dq=Introduction+to+Research+in+Education&hl=&cd=1&source=gbs_api

[5] Chen, S. C., Li, S. H., & Li, C. Y. (2012, April 5). RECENT RELATED RESEARCH IN TECHNOLOGY ACCEPTANCE MODEL: A LITERATURE REVIEW. *Australian Journal of Business and Management Research*, *01*(09), 124–127. https://doi.org/10.52283/nswrca.ajbmr.20110109a14

[6] Chitungo, & Munongo. (2013). Extending the Technology Acceptance Model to Mobile Banking Adoption in Rural Zimbabwe. *Journal of Business Administration and Education*, *3*(1), 51–79.

[7] Cortiñas, M., Chocarro, R., & Villanueva, M. L. (2010, November). Understanding multi-channel banking customers. *Journal of Business Research*, *63*(11), 1215–1221. https://doi.org/10.1016/j.jbusres.2009.10.020

International Journal of Research in Economics and Social Sciences(IJRESS)
Available online at: http://euroasiapub.org
Vol. 14 Issue 04 April- 2024
ISSN: 2249-7382 | Impact Factor: 8.018|
(An open access scholarly, peer-reviewed, interdisciplinary, monthly, and fully refereed journal.)

[8] Cruz, P., Barretto Filgueiras Neto, L., Muñoz-Gallego, P., & Laukkanen, T. (2010, July 27). Mobile banking rollout in emerging markets: evidence from Brazil. *International Journal of Bank Marketing*, *28*(5), 342–371. https://doi.org/10.1108/02652321011064881

[9] Davis, F. D. (1989, September). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, *13*(3), 319. https://doi.org/10.2307/249008

[10] Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989, August). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, *35*(8), 982–1003. https://doi.org/10.1287/mnsc.35.8.982

[11] Devadevan, V. (2013). Mobile Banking in India – Issues & Challenges. *International Journal of Emerging Technology and Advanced Engineering*, *3(36)*, 516–520.

[12] Fenu, G., & Pau, P. L. (2015). An Analysis of Features and Tendencies in Mobile Banking Apps. *Procedia Computer Science*, *56(1)*, 26–33.

[13] Girish, & Manu. (2020). Impact of COVID-19 on Mobile Banking Services. *Studies in Indian Place Names*, *40(70)*, 2790–2797.

[14] Gopal, R.N., Akshaya, V.S., Arjun, A., &Abymon, A. (2020). A Study on Customer Satisfaction towards SBI Yono with Special Reference to Kollam District. *International Journal of Psychosocial Rehabilitation*, *24*(8), 10112–10118.

[15] Gu, J. C., Lee, S. C., & Suh, Y. H. (2009, November). Determinants of behavioral intention to mobile banking. *Expert Systems With Applications*, *36*(9), 11605–11616. https://doi.org/10.1016/j.eswa.2009.03.024

[16] Hsieh, P. J. (2015, January). Physicians' acceptance of electronic medical records exchange: An extension of the decomposed TPB model with institutional trust and perceived risk. *International Journal of Medical Informatics*, *84*(1), 1–14. https://doi.org/10.1016/j.ijmedinf.2014.08.008

[17] *ICICI Bank | ICICI Bank launches 'Unified Payments Interface' (UPI) for its mobile banking applications*. (n.d.). https://www.icicibank.com/about-us/article/news-icici-bank-launches-unified-payments-interface-upi-for-its-mobile-banking-applications-20163008131929761

[18] Jeong, B. K., & Yoon, T. E. (2013, January 7). An Empirical Investigation on Consumer Acceptance of Mobile Banking Services. *Business and Management Research*, *2*(1). https://doi.org/10.5430/bmr.v2n1p31

[19] Jun, M., & Palacios, S. (2016, May 16). Examining the key dimensions of mobile banking service quality: an exploratory study. *International Journal of Bank Marketing*, *34*(3), 307–326. https://doi.org/10.1108/ijbm-01-2015-0015

[20] Kim, G., Shin, B., & Lee, H. G. (2009, April). Understanding dynamics between initial trust and usage intentions of mobile banking. *Information Systems Journal*, *19*(3), 283–311. https://doi.org/10.1111/j.1365-2575.2007.00269.x

[21] Koenig-Lewis, N., Palmer, A., & Moll, A. (2010, July 27). Predicting young consumers' take up of mobile banking services. *International Journal of Bank Marketing*, *28*(5), 410–432. https://doi.org/10.1108/02652321011064917

[22] Laforet, S., & Li, X. (2005, August 1). Consumers' attitudes towards online and mobile banking in China. *International Journal of Bank Marketing*, *23*(5), 362–380. https://doi.org/10.1108/02652320510629250

[23] Laukkanen, T. (2007, May 1). Customer preferred channel attributes in multi-channel electronic banking. *International Journal of Retail & Distribution Management*, *35*(5), 393–412. https://doi.org/10.1108/09590550710743744

[24] Lee, K. C., & Chung, N. (2009, December). Understanding factors affecting trust in and satisfaction with mobile banking in Korea: A modified DeLone and McLean's model perspective. *Interacting With Computers*, *21*(5–6), 385–392. https://doi.org/10.1016/j.intcom.2009.06.004

[25] Legris, P., Ingham, J., &Collerette, P. (2003, January). Why do people use information technology? A critical review of the technology acceptance model. *Information & Management*, *40*(3), 191–204. https://doi.org/10.1016/s0378-7206(01)00143-4

[26] Li, C.F. (2013). The Revised Technology Acceptance Model and the Impact of Individual Differences in Assessing Internet Banking Use in Taiwan. *The International Journal of Business and Information*, *8*(1), 96.

[27] Luo, X., Li, H., Zhang, J., & Shim, J. (2010, May). Examining multi-dimensional trust and multi-faceted risk in initial acceptance of emerging technologies: An empirical study of mobile banking services. *Decision Support Systems*, *49*(2), 222–234. https://doi.org/10.1016/j.dss.2010.02.008

[28] Mohan, & Manmadhan. (2021, September 19). Product Innovation in Enhancing Customer Relationship with Special Focus on Banking Apps. *Asian Journal of Economics, Finance and Management*, *3*(1), 606–618. https://globalpresshub.com/index.php/AJEFM/article/view/1294

[29] Mohan, L., & Potnis, D. (2015, January). Mobile Banking for the Unbanked Poor without Mobile Phones: Comparing Three Innovative Mobile Banking Services in India. *2015 48th Hawaii International Conference on System Sciences*. https://doi.org/10.1109/hicss.2015.260

[30] N. Alkhaldi, A. (2016, May 30). Adoption of Mobile Banking in Saudi Arabia : An Emprical Evaluation Study. *International Journal of Managing Information Technology*, *8*(2), 01–14. https://doi.org/10.5121/ijmit.2016.8201

[31] Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., &Pahnila, S. (2004, July 1). Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research*, *14*(3), 224–235. https://doi.org/10.1108/10662240410542652

[32] Guguloth, R. (2021). Consumer perception towards SBI YONO mobile application-An evaluation. *Peer Reviewed and Refereed Journal*, (10).

[33] Riquelme, H. E., & Rios, R. E. (2010, July 27). The moderating effect of gender in the adoption of mobile banking. *International Journal of Bank Marketing*, *28*(5), 328–341. https://doi.org/10.1108/02652321011064872

[34] S., S., M.R., A., & Mitra, A. (2016, October 3). Effect of information content and form on customers' attitude and transaction intention in mobile banking. *International Journal of Bank Marketing*, *34*(7), 1092–1113. https://doi.org/10.1108/ijbm-07-2015-0107

[35] Sampaio, C. H., Ladeira, W. J., & Santini, F. D. O. (2017, October 2). Apps for mobile banking and customer satisfaction: a cross-cultural study. *International Journal of Bank Marketing*, *35*(7), 1133–1153. https://doi.org/10.1108/ijbm-09-2015-0146

[36] Shaikh Aijaz A., & Heikki Karjaluoto. (2015, February). Mobile banking adoption: A literature review. *Telematics and Informatics*, *32*(1), 129–142. https://doi.org/10.1016/j.tele.2014.05.003

[37] Taylor, S., & Todd, P. A. (1995, June). Understanding Information Technology Usage: A Test of Competing Models. *Information Systems Research*, *6*(2), 144–176. https://doi.org/10.1287/isre.6.2.144

[38] Upadhyay, P., &Jahanyan, S. (2016, February 1). Analyzing user perspective on the factors affecting use intention of mobile based transfer payment. *Internet Research*, *26*(1), 38–56. https://doi.org/10.1108/intr-05-2014-0143

[39] Vijayasarathy, L. R. (2004, July). Predicting consumer intentions to use on-line shopping: the case for an augmented technology acceptance model. *Information & Management*, *41*(6), 747–762. https://doi.org/10.1016/j.im.2003.08.011

[40] Wicaksono, A., & Maharani, A. (2020). The Effect of Perceived Usefulness and Perceived Ease of Use on the Technology Acceptance Model to Use Online Travel Agency. *Journal of Business Management Review*, *1*(5), 313–328. https://doi.org/10.47153/jbmr15.502020

[41] Yousafzai, S., & Yani-de-Soriano, M. (2012, January 27). Understanding customer-specific factors underpinning internet banking adoption. *International Journal of Bank Marketing*, *30*(1), 60–81. https://doi.org/10.1108/02652321211195703