

Adoption Restraints in Mobile Banking with Reference to India

Deepa Damodaran

Assistant Professor, Department of Commerce, School of Commerce, Guru Nanak College (Autonomous), Chennai, Tamil Nadu, India.

R. Regin

Assistant Professor, Department of Computer Science and Engineering, SRM Institute of Science and Technology, Ramapuram, India.

S. Suman Rajest

Professor, Dhaanish Ahmed College of Engineering, Chennai, Tamil Nadu, India.

Abstract

The number of people using mobile banking has been steadily growing over the past few years. Most of the time, this is the case in countries that are still developing or underdeveloped. It is proposed to investigate the comparative significance and distinctive influence of communication channels on customers' theories and attitudes regarding the adoption of mobile banking in India. This is despite the fact that the technology that provides services to the satisfaction of the user has not yet been investigated. "Perceived usefulness, perceived credibility, impact of communication channels, interpersonal networks, mass media, and social media" are the five primary variables that are incorporated into the study from a variety of perspectives. In the findings, it was discovered that the most important factors that influence the consumer's intention are the convenience of use and the cost. Banks ought to raise greater awareness and make it easier for customers to utilise themselves.

Keywords: Adoption, Perceived ease of use, Trust, Cost, Security, and Privacy

Introduction

As a result of the fact that banks are extremely significant financial institutions that safeguard the cash-related risk of the general public, members of the Indian culture, and notably the culture of Chennai, have a low risk-taking culture [8-12]. The entire process of service-providing firms has been altered as a result of emerging and rapidly expanding breakthroughs in information technology and globalization [13]. One of the most important factors in the economic growth of any nation is the development of cutting-edge information technology [14-16]. The entire process of the banking business has been altered as a result of globalisation, the pressure of competition, and technological

innovation. Currently, the click and portal system has taken the place of the traditional brick-and-mortar approach [17-19]. The implementation of information technology has resulted in modifications to all banking services, including the establishment of accounts, the processing of transactions, the keeping of records, the managing of queues, and the providing of information [20]. Through the implementation of technological advancements, the Bank's batch processing system is transformed into a real-time processing system. Emerging technologies such as automated teller machines, internet banking, mobile banking, and plastic money have transformed bulk services into individualised services of a higher quality. With the help of technological advancements, financial institutions were able to replace physical currency with payment systems that were more flexible, less dangerous, and more cost-effective [21-29].

An uprising of smartphones in India is highlighted in the way for exceptional progress of mobile commerce and mobile banking in India. This refers to the utilisation of smartphones or other cellular devices to carry out online banking tasks while away from the home computer. These tasks include monitoring account balances, transferring funds between accounts, paying bills, and locating ATMs. In addition to lowering costs, mobile banking enables financial institutions to enhance customer service, customer loyalty, and customer base [30-37]. Customers receive the advantages of financial services that are available around the clock, in any location, and that are safe and secure. Increasing the number of digital transactions as a result of demonetization will promote transparency while simultaneously lowering the cost of banking services and the use of cash, which accounts for 1.5 percent of GDP [38-43]. The convenience of conducting business digitally and the availability of banking services and loans at affordable interest rates are both available to semi-urban and rural areas of India. Alternative acceptance and distribution theory is the primary emphasis of the existing body of literature, which seeks to identify the myriad of factors that influence the adoption of mobile services [44-49]. Previous works of literature in this field imply that the fundamental reason for the late adoption of mobile banking is a lack of confidence and knowledge, which has a negative impact on the initial trust and perception that customers have of the service. When it comes to these, one of the areas that has received less attention is the manner in which consumers' perspectives and their intentions to use mobile banking services are mutually influenced by unique expressions [50-55].

Mobile banking in India

Mobile banking services were initially made available to consumers by ICICI Bank, which was the first commercial bank, and Union Bank, which was the first public sector bank [56]. Banks in India are looking to attract customers who do not use the internet and who do not have access to desktop computers but do have mobile phones. Therefore, mobile banking may have a significant presence in the Indian banking sector in the years to come. Mobile banking in India faces significant challenges in terms of security and privacy concerns. This is due to the fact that Indians are less willing to accept risks [57-62]. It has been suggested by Unnithan that there is a significant potential market for electronic banking in India, particularly for mobile banking specifically. There is a clear sign that mobile banking is developing in India, and that is the growing number of people who utilise mobile devices. With the majority of the rural people in India being oblivious of new technologies, the adoption of mobile banking in India faces a significant challenge in the form of a lack of information and awareness [63-71]. Currently, the tale is being altered and the groundwork is being prepared for the possibility of mobile banking in India. This is being accomplished through the introduction of "Digital India," technological innovation, and the growing number of mobile users [72-78].

Survey of Literature

Within the scope of this chapter, a review of the literature about the Indian banking sector and the convergence of technology into mobile banking is conducted. Additionally, the adaptation of mobile banking and the difficulties associated with the spread of mobile banking were explored, which served as the basis for the study's general structure [79-84]. Now, the annual growth of the banking sector in India is approximately 23 percent, which is a significant contributor to nearly 6 percent of the country's GDP. Additionally, it has provided employment opportunities for nearly 7.4 million people and has cast out as the majority of banking indices all over the world with a high return to shareholders at a rate of 36.76 percent [85-99].

Mobile banking (m-banking)

SMS, interactive voice response (IVR), mobile applications, and wireless application protocols are just some of the routes through which several financial services can be accessed. In order to facilitate all banking activities, it offers consumers a wide variety of low-cost and self-served secure channels.

Factors Affecting m-banking Adoption

The development route of mobile banking is impacted by several factors, including a lack of knowledge, technological skill, and culture. It is important to consider the impact of financial expenditures on internet connectivity and self-efficacy. According to the findings of Zhou et al. [1,] consumers adopt novel motions such as social usage, multitasking, and other innovative motions. Other reaches held the distinction between early mobile banking and later mobile banking in terms of incentives and socio-economic status. Alternative adoption and diffusion theories also serve to drive the use of mobile banking services. One of the reasons for the slow adoption of mobile banking among clients is a lack of understanding and confidence. Additionally, the utilisation level is also the credits on mobile banking applications [100-108]. Due to the inclusion of information that is not available, a great number of misunderstandings on the dangers of mobile banking are disseminated (Figure 1).

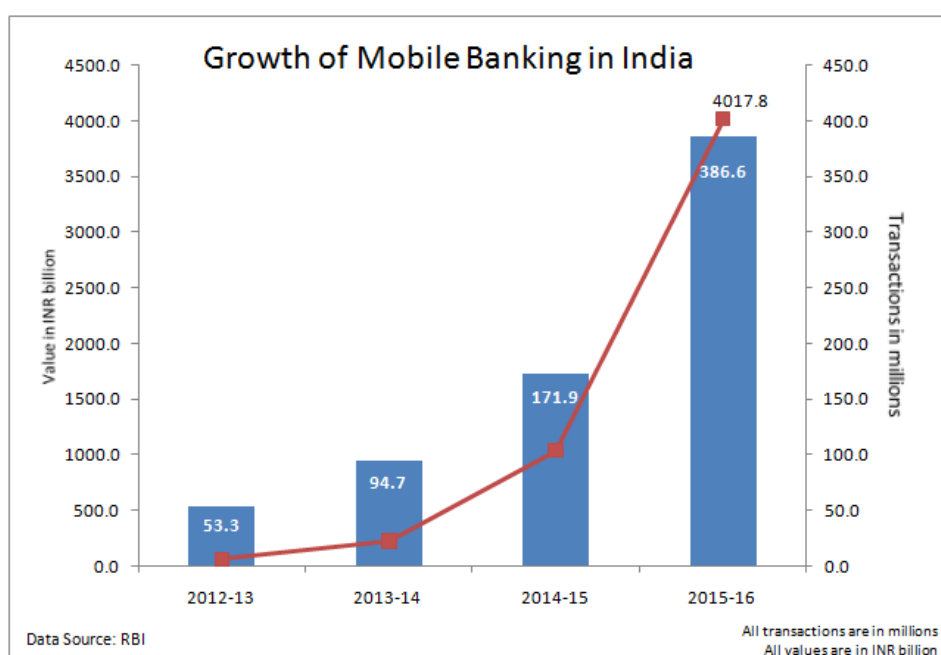


Figure 1: Growth of Mobile Banking in India

The utilisation of mobile banking in India is impacted by a variety of factors, including the ease of use, the level of awareness, and the development of innovative and new technology that is integrated into smartphones [109-113]. The entire value of mobile banking transactions in the year 12-13 amounted to INR 60 billion, and in the year 15-16, it amounted to INR 4017.8 billion. This is in comparison to the statistics of the total value of mobile banking transactions in the year 12-13. The data that is currently available from the Reserve Bank of India indicates that the mobile banking sector has had a growth rate of 67 times, which is equivalent to a growth rate of four times in just three years [114-119].

One reason to be optimistic is that the expansion of mobile banking is not a reflection of the growth of penetration, but rather is backed by the experience that users have had with the technology. When compared to the period from 2012-2013 to 2015-2016, the compound annual growth rate (CAGR) of 94 percent has climbed to a CAGR of 306 percent, which is three times higher than the previous period [120-127].

From 2012-2013 to 2015-2016, the average transaction value increased from INR 1123.83 to INR 10396.10, respectively. This represents a significant increase. People's faith in the medium is reflected in this, which in turn shows faith. People are increasingly turning to mobile banking for major transactions as the use of mobile banking continues to improve in terms of both efficiency and effectiveness [128-134].

It was not until recently that mobile banking transactions were able to provide mobile-based prompt payment service (IMPS), which was not a feature previously. In the previous year, the total amount of IMPS transactions amounted to INR 1622 billion.

The Reserve Bank of India (RBI) encourages mobile-based transactions, despite the fact that there is a huge population and a lower penetration of financial means [135]. To provide mobile-based payment as an option, the Reserve Bank of India (RBI) encourages the non-banking payment options that are available. This is accomplished by avoiding the reality that mobile banking will only be made available by financial institutions. These services have received a lot of attention recently, particularly when it comes to e-commerce and app-based services, such as Uber and Ola, which use integrated services with PAYTM and OLA user OLA Money. This is despite the fact that the modality of mobile payment is restricted due to a variety of factors, such as restrictions on transaction value and restrictions on cash-out facilities [136-141].

Having discovered a stage for mobile-based payment service, banks now offer payment services to clients who do not have credit cards and to sectors that are not associated with banking. With a tie-up of free charges, YES Bank has 1.2 million customers in the first four months of their virtual prepaid card, which was released in January of 2017 [142-147]. As a result of this achievement, YES Bank has become the largest user of virtual cards that are based on Master Card platforms.

According to the data provided by the Reserve Bank of India (RBI), the compound annual growth rate (CAGR) of mobile wallet transactions has increased to 164 percent in just three years. In 2015-16, the number of transactions reached 600 million, which is a significant increase from the quantity of 32.7 million in 2012-13. Because of the limitations placed on the size of transactions, the level of value growth has been proportional to the level of volume growth [148-151]. As of the 2015–2016 fiscal year, the total value of transactions reached 205.8 billion Indian Rupees, with the average transaction amounting to approximately 340 Indian Rupees.

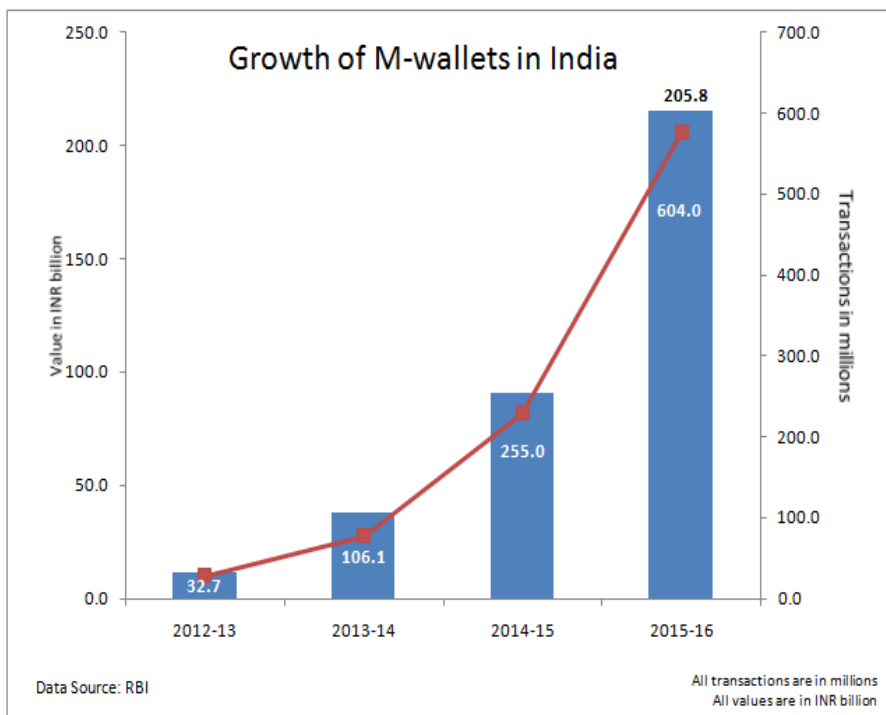


Figure 2: Growth of M-wallets in India

The young nation has explored the internet; thus, mobile banking is quite comfortable with Mobile banking (Figure 2).

Review of Literature

Samudra and Phadtare [2] examined and measured the tactics of the entire middle-level manager who earns 1-6 lakhs at the age group 25-30, as they are active mobile users. They had five factors on adoption named utilizing “effort expectancy,” “performance expectancy,” “facilitating conditions,” “social influence,” and “voluntariness”. Another factor is that facilitating conditions plays a major role.

Prerna and Preeti [3] worked on the hurdles in mobile banking usage in Indore City. They also checked for the wanted network and influence of demographic variables. They also had a section on descriptive design. Frequency analysis is adopted for product-moment correlation, and one one-way Kolmogorov- Smirnov test is used. The finding of this study is the customer’s security concern. Several models of mobile phones enable customized banking technology in the market. Urban mobile banking users’ views and determination are the utmost design and remain to witness, comprised of fifty mobile banking users and fifty non-users in Ghaziabad city, India.

In south Rajasthan, mobile banking and the adoption of new electronic payment are rising. The author’s [4] study reported that a sample of 100 customers holding accounts with a different bank in Udaipur was considered to determine the extent of adaptation of mobile banking services and the influencing factors associated with the services. The result of the study indicated that the consumers were unsatisfied because there were too many complex functions to understand while using mobile banking services. This has led the customers to a disheartening level as no proper guidance and help were provided. The empirical finding of the study showed that mobile users were aware of the risk behind carrying out banking transactions through wireless channels, which was analyzed in terms of overall confidence, reliability, trust, trustworthiness, and security of services offered.

Varsha [5] analyzed customer perception towards Internet banking: “Convenience, security, easy to maintain banking transactions and low service charges” are the major factors responsible for Internet banking. The study in Ahmedabad city found that 50 percent of respondents agreed that

Internet banking is convenient, is definitely a flexible way of banking, and has various transaction-related benefits. The banks are to overcome competition on the base by updating technology and trying to reach every customer. Also, Salem's rural customers can easily access mobile banking whenever required.

Garima and Kapil [6] mentioned in their study that they evaluated a search of the insights of banks and customers regarding technology adoption by using a survey conducted in NCR (Northern Capital Region) in 2012. A purposive sampling was used for two public sector banks. Data was analyzed through factor analysis and ANOVA, which were applied for interpretation. Mobile banking services were found to be still a fantasy. SMS banking had the major trouble of accessibility and security. The Bank must expect to provide improved quality mobile banking services that lead to customer satisfaction. It proposes to compare multiple regression models and service quality, including employee behavior, tangibility, and info technology. The result indicates that, except for tangibility, other sectors positively impact customer satisfaction. The study also found the difference between public and private sector banks based on employee behavior and decision convenience, as well as previous studies projected.

Among the main mobile network operators in Kolkata, Shibashish and Kalyan [7] conducted an investigation into the factors that determine the level of client satisfaction. The outline was built on the basis of past studies relevant to customer satisfaction of mobile network providers in Germany, France, Korea, Canada, the United States of America, and Greece. These studies were conducted by scholars of eminence. One of the new factors that was taken into consideration for determining customer satisfaction was the concept of flexibility. Data was acquired from 277 respondents through the utilisation of a wide variety of multi-variate methods. According to the findings of the study, general requirements, flexibility, and price are the primary factors that determine customer satisfaction with mobile networks. The relevance of the brand was the most important factor in determining levels of customer satisfaction. The only mobile phones that customers could subscribe to in these circumstances were mobile phones. The fixed line telephone directory served as the sampling frame, and the respondents were asked to consider a fixed line when they participated in the poll. It is essential to conduct research and concentrate on a wide variety of other major cities in India. It was the survey that was conducted all throughout Kolkata that yielded the final results. According to the most recent research, there has been a significant increase in the level of satisfaction experienced by customers. This study was the first of its kind to investigate the level of satisfaction experienced by leading mobile networks. In addition to this, it identifies the potential for technology-enabled services to improve the overall customer experience and make their lives more convenient. Furthermore, it has been shown that individuals who have a PG qualification preference mobile banking. Campaigns should be undertaken to convey the utility of the technology in order to stimulate widespread adoption of mobile banking through the dissemination of information.

Finding of the Study

The majority of the findings in the literature that was investigated make it easier for customers to generate responsiveness about mobile banking services by means of "Advertisements, Pamphlets, Demo Fares, Campaigning." This is done in order to make the customer feel informed and to generate interest among them. Both dependence and trust between the client and the service provider are highly crucial stages of the concern process. Dependence is an important worry stage. Customers will not utilise mobile devices for financial transactions if they are not protected and their privacy is not protected. The perceived simplicity of use to implement mobile banking was one of the factors that determined the consumer's inclination to utilise mobile banking. The development of the utility of the

system, the establishment of confidence, and the decrease of prices should therefore be the primary focus of attention when it comes to management. There was also a significant aspect known as perceived cost, which is a lesson that tries to develop innovative pricing and promotional strategies, including cost reduction, in order to attract customers who are more price conscious. If customers find mobile banking to be easy to use and understand, they will also adopt this method of banking.

From the literature that was examined for this paper, it appears that the use of mobile banking in a variety of narratives is connected to factors such as living situations, culture, personality, and income. It is still the responsibility of technology to develop the many industries in India, which are growing at a much faster rate with the assistance of technology. Mobile banking, which is one of the major mobile communications platforms of new technology, is promoting the banking function in India. It also enables the banks to expand the number of consumers they have. At this moment in time, every single person possesses a mobile phone; the act of nomadic users in India has achieved the position of second place in the universe. Mobile banking receives a boost in effectiveness as a result of the growing number of people using mobile internet. The poll demonstrates the position of mobile banking in the new era of technology, which makes it possible for the banking industry to expand at a stronger rate.

Conclusion:

The findings of our study suggest that Trust, Ease of Use, Usage Constraints, Intention to Use, and Accessibility are relevant and important elements that influence the adoption patterns of internet banking among banking clients in India. According to the findings of the survey, accessibility, intention to use, and usage limits all have a beneficial impact on the total level of customer satisfaction reported in India. While this was going on, Trust and Ease of Use were depicted as being less important, and they had a detrimental impact on the overall happiness of potential customers. It is possible that the works will contain additional antecedents of Internet banking adoption. This will make it possible to anticipate total customer satisfaction at a higher level and evaluate such predictive associations according to bank category. The utilisation of mobile banking in places such as Pune, Indore, and Calcutta have been taken into consideration by a number of authors; however, a study of this nature has not been carried out in Chennai. Because of this, it is essential to broaden the scope of mobile banking to include new criteria and dimensions in a city as diverse as Chennai. The conclusion that will be reached as a result of this planned investigation will be insightful and may be of help to society, particularly the banking industry.

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