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A STUDY TO EXAMINE THE FACTORS INFLUENCING MOBILE BANKING ADOPTION IN INDIA

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ABSTRACT:

Purpose: The purpose of the study was to examine the factors influencing adoption of mobile banking in India. For this study, four factors namely, Perceived Usefulness, Perceived Ease of Use, Habit, trust were used to determine the consumer perception on mobile banking in India.

Methodology/Approach: An online survey was used to collect data from 113 consumers using mobile banking in India. IBM SPSS was used to test the conceptual model and to validate and statistically analyze the results.

Findings: The factors Perceived Usefulness and Trust were found to be significant on behavioral intention, whereas Perceived Ease of Use and Habit were found not to be significant.

Implications: Banking and Financial organization can use the results from the study to strategize and to attract consumers to adopt m-banking in India.

Keywords: m-banking, Perceived Usefulness, Perceived Ease of Use.