

**MOBILE BANKING ADOPTION: A PERCEPTUAL STUDY OF STUDENTS  
IN TRIBHUVAN UNIVERSITY, KIRTIPUR**

A dissertation submitted to the Office of the Dean, Faculty of Management  
in partial fulfilment  
of the requirements for the Master's Degree

By

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### **Certification of Authorship**

I certify that the work in this thesis has not previously been submitted for a degree nor has it been submitted as part of requirements for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledge. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

.....

Anita Subedi  
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### Report of Research Committee

Ms. Anita Subedi Has defended research proposal entitled “**MOBILE BANKING ADOPTION: A PERCEPTUAL STUDY OF STUDENTS IN TRIBHUVAN UNIVERSITY, KIRTIPUR**” successfully. The research committee has registered the disscertain for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Mahananda chalise and submit the thesis for evaluation and viva voce examination.

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### Approval Sheet

We, the undersigned, have examined the thesis entitled “**MOBILE BANKING ADOPTION: A PERCEPTUAL STUDY OF STUDENTS IN TRIBHUVAN UNIVERSITY, KIRTIPUR**” Presented by **Anita subedi**, a candidate for the degree of **Master of Business Studies (MBS)** and conducted the viva voce examination of the candidate. We here by certify that the thesis is worthy of acceptance.

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## Abbreviation

ATM	Automatic Teller Machine
M-banking	Mobile Banking
SEM	Structural Equation Modeling
S.D	Standard deviation
TAM	Technology Acceptance Model

### **Abstract**

The research study dealt with assessment of the Students Perception on mobile banking adoption among the Tribhuvan University in Kritipur. The study was guided by following specific objective, to examine the Technological factors, Ease of use factors, Usefulness factor Trust factor and security factor influencing mobile banking adaptation among the banking customers in Tanzania. The study employed a sample size of 100 respondents; simple randomly sampling technique was used to select the sample from the targeted population. Data was collected by using structured questionnaire and the data were analyzed by using SPSS version 25. Finding indicates that important factors that affect the perception of customers towards mobile banking are convenience, security, faith on traditional banking and awareness. The number of mobile banking users are increasing every year with different figures especially in urban areas where technologies are highly developing in quick manner. Technologies have taken Nepalese traditional banking system into modern banking system with different services such as ATM, internet banking, mobile banking.

***Key words:*** Mobile Banking, Technology, Ease of Use, Usefulness, Trust, Security

## CHAPTER I

### INTRODUCTION

#### **1.1 Background of the study**

Mobile banking services provide more personal and near relationship. This paper examines consumer satisfaction of new electronic payment of service as mobile banking and the factors influencing the adoption of mobile banking services. The development of internet has great contact on the electronic banking. By using internet banking is no time limit and geographic. This type of banking is partially web based banking subsidiary with the difference is that web banking services. commercial bank was considered first introduced bank and service. Internet banking also extended with the development of web applications. These papers are classified into five main categories m-banking overview and conceptual issues features and benefits of mobile banking. Current operating practices of commercial bank mobile banking\ payment practices in their commercial banks and challenges in strategic, legal and ethical issues. It is expected that the comprehensive list of references and assessments presented in this paper will provide a useful anatomy of young m-banking literature to anyone who id interested in m-banking and help stimulate further interest.

Due to the technological advancement banks have successfully improved is services and operations. Mobile banking has emerged as a popular mode of banking in Nepal. The high penetration levels of mobile phones and low transaction costs involved in mobile banking are likely to be the potential growth drivers for these services. Almost of all mobile user's now use their mobile for financial transactions. Although nearly all Nepalese banks provide some form of mobile banking service. It is expected that all mobile users will bank online within the next year.

Over the mobile phone which phone which would include using the internet browser on the mobile phone to access the website and then do any of the financial activities like paying utility bills. Transferring money, paying an insurance premium etc. or using an application for easy and simple access to the any mobile website to perform financial activities like viewing the bank balance, transferring money etc. SMS banking is a type of mobile banking technology enabled service offering from banks to its customers, permitting them to operate selected banking services over their

mobile phones using SMS messaging. Telephone banking is a service provided by a bank or other financial institution that enable customers to perform financial transactions over the telephone without the need to visit a bank branch or automated teller machine. Telephone banking times can be longer than branch opening times and some financial institution offer the service on a 24-hour basis from the banks point of view telephone banking reduces the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions.

In the context of Nepal banking services through mobile was introduced in Nepal in 2005 by standard chartered bank in the form of SMS banking. the bank used SMS services to provide users the information about their bank account. The actual mobile banking was introducing for the first time in 2009 by Laxmi bank. In overall Nepal there are 30 lakh mobile banking users in Nepal (Annapurna post) some users have just applied for the service but do not actually use them. Many users are not aware of available features for the usage of the service and only using it to track their transactions.

Mobile banking is the form of advanced banking facilities given to the customers of financial institution to conduct a number of financial transactions like bill payment, money transfer, account enquiry etc.

m-Banking is the new term for Nepali market and growing day by day. Some Nepali banks are using these services (Kumari Bank, Kist Bank, Global IME Bank, Bank of Asia, Nabil Bank, Siddhartha Bank, NCC Bank etc.). Most of the banks are using services being provided Focus 1 International.

With mobile banking, you're able to check your balance, track your spending, review your account history, locate ATMs, deposit checks, transfer funds, pay bills and receive text message notifications or alerts about your account.

There are 6.7million people with ATM cards, up from 4.13million six years ago. Says Nepal Rastra Bank.As of mid-October. 8.34million Nepalese had access to Mobile Banking services, a fivefold jump compared to three years ago. A report unveiled by Nepal Rastra Bank on Tuesday showed.

Nepal Rastra Bank cited an expanding number of smartphones users and increased coverage of 3G and 4G services for the sharp rise in the number of mobile banking and internet banking users.

Nepal Telecommunications Authority records show that the number of mobile internet users had jumped to 14.6million as of April 2019. Despite the rapid progress in the banking sector. 14out of the 753 local units in the country still lack banking access.

According to the report entitled Access to Financial services in Nepal, 60.9% of Nepal's population of 29.6million now have banking access. the expansion of branches, particularly in rural areas, and increasing use of technologies like mobile apps have helped increase the number of users of mobile and internet banking in recent days" said Gunakar Bhatta, Executive director of Nepal Rastra Bank.

According the report, there are 6.7million people holding ATM cards, up from 4.13million people six years ago. Similarly, 123,146 people have credit cards, up from 57,898 cards holders in 2014. The number of ATM outlets across the country has doubled to 3,316 in last six years.

The report shows that there are 27.8million deposit accounts and 1.44million credit accounts of individuals. As of mid-October. Banks had enrolled 168,307 customers from their branchless banking outlets in 1530 locations. According to the report, in province 3 where the country's capital Kathmandu is located one banking branch serves 2770 people. In Karnali province, there is one banking branch for every 4958 persons, in sudurpashchim province, one banking branch serves 4409 people The reports show that in province 5 access to commercial banks has reached all local levels, six local units in sudurpaschim province lack access to banking while province 2 province 3 and karnali province have three unbanked local units each.

## **1.2. Problems statement**

The main issue being faced by the Nepalese banks is that most of them are still being driven under the operation of the outdated programs. Another issue is the lack of qualified and experienced workforce which eventually explains the low quality service delivery to their customers. Moreover, banking institutions are facing the challenge of customer satisfaction of in light of their service in several situations;

impolite service at the counter, employee attitude toward their customer, no enough employees to attend customers, busy telephone lines and limited banking times.

- I. What are the determinants of students' satisfaction in banking sector?
- II. What are the perception of students about mobile banking?

### **1.3 Objective of the study**

- I. To examine the status of student's perception on Mobile banking.
- II. To analyze the facilities mobile banking service, provide by bank (example. Balance enquiry, cost transactions, bill payment etc.)

### **1.4 Rational of the study**

- I. Customer Retention  
It's important to know that users who receive notifications often open apps more frequently and therefore have a higher retention, even doubling the engagement rate. Notifications are therefore a great way for you to retain customers for your mobile app.
- II. Grow your Business  
Review deposits and payments that have cleared and those that are pending. Approve payments from anywhere so they're always on time. Mobile banking simplifies company financials, whether making bill payments, or receiving payments from clients and customer.
- III. Happy customers are returning customers  
The study extends current understanding of customer experience as a complex and multifaceted phenomenon by including value related to process, the use situation and the outcome, and it identifies temporality as influencing and connecting all these aspects. The study identifies several aspects that help us to understand what creates value for the customer while using mobile banking services.
- IV. Build successful strategies  
Mobile baking is useful for the build various business strategies for the business. This study helps for the know about perception about mobile banking it is useful for making strategies for business like: identify about business relationship between so what is problem
- V. Know where to improve

This study help knows about the real status of business development.

VI. Come up with new ideas

This study views the students' perception on mobile banking it is help for the come up with new business ideas so you know about where you have to improve.

Customers satisfaction research provides an innovative method for gathering feedback and provide a contact channel that gives you that ability to create a loyal, committed, and hopefully satisfied customer base.

### **1.5 Limitation of the study**

The study has following limitation:

- I. The sample of mobile banking users for this study were mostly those who tend to be more knowledgeable about the mobile banking and are thus experienced mobile banking users.
- II. Customer are don't know about mobile banking for its users.
- III. This study based on primary data.
- IV. This study limit only mobile banking users the result may not be generalized for non- mobile banking users.
- V. This study based on qualitative data.

### **1.6 Chapter Plan**

The study is organized in to following different chapters:

#### **Chapter I: Introduction**

This chapter will include introduction, background of the study, statement of the problem, objectives of the study, significance of the study and limitation of the study.

#### **Chapter II: Literature Review**

This chapter includes the review of books, articles, journals, published or unpublished reports, thesis and other relevant materials related topics.



**Chapter III: Research Methodology**

This chapter question and answer how research is conducted. It will be included research design, source of data, population and sample, data collection, processing and analyzing procedures and statistical tools.

**Chapter IV: Result and Discussion**

This chapter attempts to analyze and evaluate the both primary and secondary data of banking sector with the help of tools and technique.

**Chapter V: Summery and Conclusion**

This chapter deals with summary and conclusion of the study and recommendation will be given to the concerned organization for its welfare. Source of data, data collection procedures, data analysis tools and lastly the ethical issues.

## CHAPTER II

### LITERATURE REVIEW

The term review of literature is crucial for the researcher or investigator in the area of concerned student's perception on mobile banking Adoption. This is related to the present study with a view to find out what had already been explained and how the present research adds new dimension to the study. It is an integral and mandatory process in research work. This chapter dividend in to three sections: section one describes the conceptual framework, which is basically concerned with the concept and theories of student's perception mobile banking and its features. Section two presents the review of thesis, government publication, journals, articles, Abstracts and section three is concerned with research gap.

#### **2.1 Theoretical review**

##### **2.1.1 Student Perception on mobile banking**

Studies on student perception are many and address various aspects of student's decision making process. Indeed, over the years, theorists have attempted to explain the reasons why customers buy. Accordingly, issues of perception and issues of the role of stimuli have been explained by various authors. According to Ashford and Beamish (2008), the nature of physical stimuli tends to influence the degree of perception for example, an ordered array of objects on display or a sudden loud noise are almost sure to attract attention. The senses are stimulated by an expected or unusual object or events. In a fairly predictable routine of everyday life, an individual tend to seek variety and change. Chisnall (1975) asserts that personal factors modify the effect of the various physical stimuli which influence perception. Behind every act of perceiving, is the individual's past history or experience. Previous experience has built up a relatively stable cognitive organization within the individual which determines the meaning of a particular percept. Perception is subjective; this means that an individual tends to interpret information according to his or her existing beliefs, attitudes, and general disposition, or instance, warning against the dangers of smoking which have to be included by government order on advertisement and packaging of cigarettes in Britain

### **2.1.2 Convenience**

Convenience procedure, products and services are those intended to increase ease in accessibility, save resources and decrease frustration. A modern convenience is a labor saving device, service or substance which makes a task easier or more efficient than a traditional method. Convenience is a relative concept and depends on context. For example, automobiles were once considered a convenience yet today are regarded as a normal part of life.

### **2.1.4 Privacy**

Privacy can be understood as a legal concept and as the right to be let alone. Privacy can also mean the claim of individuals, groups, or institutions to determine for themselves when, how, and to what level of information about them is communicated to others (Omariba, Masese, &Wanyembi, 2012).

### **2.1.4 Security**

Security is simply the protection of interests. People want to protect their own money. The security information may be one of the biggest concerns to the internet users. For electronic banking users who most likely connect to the internet via dial-up modem, they faced with a smaller risk of someone breaking into their computers. Only organizations such as banks with dedicated internet connections face the risk of someone from the internet service provider. Data transaction attacks and misuse of financial and personal information has generated security threats. Thus, security is protection against such threats. Information security consists of three main parts: confidentiality, integrity, and availability. The role of government is to maintain the integrity and confidence in the whole system. With electronic cash, just as with paper cash today, it will be the responsibility of government to protect against system risk. This is serious role that cannot be left to the micro-economic interests of commercial organizations (Omariba, Masese, &Wanyembi, 2012).

### **2.1.5 Fees and charges**

Potential competitive advantage of Mobile banking has offer high quality services to satisfy consumers' needs, at lower costs. Cost saving has helped

mobile based banks to offer lower or no service fees and offer higher interest rates on interest-bearing accounts than traditional banks

## **2.2 Empirical review**

Aboelmaged& Gebba (2013) investigated The wireless technology and the large penetration of mobile devices have created tremendous business opportunities via the wireless infrastructure. These opportunities are in terms of communications, transactions, purchasing, trading etc. Mobile commerce involves the delivery of products and services via a mobile device, such as a mobile phone or personal digital assistant (PDA). There is vast market potential for mobile banking due to its always on functionality and the option to virtually bank at anytime and anywhere. The market for mobile phones and handheld devices is exploding given the low costs. Increasing computational power and ease of use. Even though technology and applications for these services are available, the usage international rates have been low. What factors drive customers to accept new payment solutions or inhibit them from doing so, or how should solution providers manage the penetration of their payment solutions among customers have received surprisingly little attention. The objective of this paper is to explore the major factors which influence the intention to use mobile banking.

Chat (2016) Mobile technology plays important role in various daily activities. Banking transaction is one of a transaction process which is transformed by information technology. Mobile banking has a dramatically growth rate according to the increasing number of mobile device users. However, there are many factors that relate in m-banking adoption process. This paper demonstrates a conceptual model and propositions for identifying Nepal adopter improving the m-banking adoption for improving the m-banking adoption process especially in term of m-banking adoption for improving the m-banking providers specifically, this explains and examines the relationship among behavioral factors, perceived ease of use (PEOU), perceived of usefulness (PU), security factors and trust factors, m-banking adoption and m-banking intention suggestions for future research and empirical testing of propositions are offered.

Dhingra, Batra & Purohit (2020 ) examined Mobile banking is now an important an evolving medium for executing banking transactions. It has huge potential in a

developing country such as India. Our study explores the important antecedents of mobile banking adoption intention of Indian customers and proposes a comprehensive framework by extending the traditional Technology Acceptance Model (TAM). Along with two constructs provided by TAM four Customer oriented constructs have also been measured for this purpose. The conceptual model has been verified empirically, with the data mobilized with the help of a survey from 203 future mobile banking services users. The structural equation modeling (SEM) techniques has been undertaken to establish the effect of the antecedents on mobile banking adoption intention. The results demonstrate that together with the constructs of TAM viz. perceived usefulness and perceived ease of use, as well as all other relevant behavioral factors, namely subjective norms, personal innovativeness, trust, and self-efficiency have exerted a statically significant positive effect of the mobile banking adoption intention of customers. The study provides an empirical foundation, which can be useful to banking and mobile services by helping companies to formulate their marketing strategies

Lee, Park, Chung and Blakeney (2012) Stated This research proposes that the factors influencing the intention to use mobile financial services (MFS) include general technology perceptions, technology-specific perceptions, user characteristics, and task-user characteristics. Most previous research examines customer satisfaction with MFS. However, this research does not explain why MFS is expanding relatively more slowly than Internet financial services in general. Therefore, this study investigates this issue by determining the key drivers of MFS usage intention. Specifically, the research model includes five exogenous variables: task-fit, monetary value, connectivity, personal innovativeness, and absorptive capacity. Perceived usefulness and perceived ease of use both serve as mediators between the first four of these five factors and usage intention. Connectivity influences perceived ease-of-use directly. In addition, perceived monetary value has a significant effect on perceived usefulness, inferring MFS is not only useful for a firm, but also is useful from a time and monetary value standpoint. Personal innovativeness significantly influences perceived ease-of-use, so innovative users can take advantage of MFS more frequently. Absorptive capacity also directly affects usage intention. Finally, perceived task technology, versus a task characteristic view, significantly influences perceived usefulness.

Aboelmaged and Gebba (2013) analyzed This study aims at extending our understanding regarding the adoption of mobile banking through integrating Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). Analyzing survey data from 119 respondents yielded important findings that partially support research hypotheses. The results indicated a significant positive impact of attitude toward mobile banking and subjective norm on mobile banking adoption. Surprisingly, the effects of behavioral control and usefulness on mobile banking adoption were insignificant. Furthermore, the regression results indicated a significant impact of perceived usefulness on attitude toward mobile banking while the effect of perceived ease of use on attitude toward mobile banking was not supported. The paper concludes with a discussion of research results and draws several implications for future research.

Husein and Sadi(2013) analyze the The purpose of this study was to investigate specific factors that predict the acceptance of mobile banking in Saudi Arabia. A questionnaire was developed to focus on a number of constructs, identified in the literature, as potential predictors of acceptance. Quality of Internet connection was highlighted to have a significant impact on the perceived ease of using mobile banking. Also, the perceived usefulness of mobile banking was significantly affected by the degree of awareness among customers. Trust in mobile banking and resistance to change are among factors with a significant impact on consumer's attitude towards adopting mobile banking. This research extended the existing Technology Acceptance Model (TAM) (Davis, 1989) and made valuable contributions to mobile banking service providers in Saudi Arabia, as well as to researchers in mobile and Internet banking in the region. This research can be used as the basis of a more comprehensive study of consumer's attitude, towards the evolving mobile-based e-business solutions.

Rehman, Omar, Zabri, and Lohana(2019, November) Stated In electronic banking channels, mobile banking signifies a great innovation. Nonetheless, because of few reasons, customers are not quite sure about its usage. Numerous studies conducted regarding mobile banking adoption in different countries; however, fewer studies have been directed in Malaysia. In this study, we contributed to the research on e-banking adoption, specifically acceptance of mobile banking in Malaysia, and we enhanced our comprehension of customer's attitude towards advanced technology system usage. Like so, it is essential to grasp the aspects impacting the intention to

approve mobile banking channel in Malaysia. For the purpose, we suggested a new conceptual model by extending the Technology Acceptance Model (TAM) with new variables that are privacy risk and security risk, which also filled the research gap. The study core objective was to examine the aspects affecting individual's attitude and behavioural intention to use mobile banking services in Malaysia. SEM technique was used through Smart-PLS3 for the analysis of data with a sample frame of 384 based on Krejcie and Morgan. The result revealed a significant and positive relationship between perceived ease of use, usefulness and attitude towards using mobile banking while a negative and significant relationship between privacy risk, security risk and attitude towards using mobile banking in Malaysia.

Tamilselvi, Balaji (2019) analyze This research was conducted to understand the customer behaviour in mobile banking usage intention and adoption with the primary objective to explore the factors determining the behavioural intention of mobile banking adoption practices among the bank customers in the study area. The empirical research design was adopted by employing survey method to collect responses from target population through convenient non-probability sampling method. The primary data collected were subjected to analysis using SPSS Version 17.0 and the statistical tools such as, percentage analysis, descriptive statistics, Independent sample t test, Analysis of Variance and multiple regression analysis. The empirical evidences reveal that Performance Expectancy, Effort Expectancy, Habit and Trust are significant and positively influencing the Behavioural Intention of the Mobile Banking whereas, Hedonic Motivation has significant and negative influence on Behavioural Intention of the Mobile Banking. This study concluded that banks should advertise and promote mobile banking through handsets and live demonstration counters at selected branches manned by a dedicated staff to adopt various promotional activities for enhancement in digital literacy and financial inclusion with other government schemes. Banks must extensively engage in the promotion of all Digital based initiatives launched by the Government of India and engage its customers to install banking Apps like BHIM, PhonePe, Payment Banks, etc. to facility effortless banking on their own palms. This research paper aims in exploring various insights related to behavioural intention towards the adoption of mobile banking especially among youth in the Chennai city and Hyderabad city. This

study also aims to explore the key determinants of mobile banking adoption among customers of public and private sector bank customers.

Rajaram and Vinay (2017) Estimated that Mobile Commerce is gaining increasing acceptance amongst various sections of the society. This growth can be partly traced back to technological and demographical developments that have been influencing important aspects of the socio-cultural behaviour in today's world. The need/wish for mobility seems to be the driving force behind mobile commerce in general. Mobile Banking problems of bank-related financial services via mobile devices, builds a cornerstone of Mobile Commerce. An empirical survey of customer perception conducted within the frame of our research clearly reveals a major, growing interest in Mobile Banking. However, since the degree of interest and the willingness to pay vary for individual services, it seems to be necessary to design specific services taking the needs and wishes of relevant target groups into consideration. Banks ought to therefore employ mobile channels with a clear business-focus. This paper examines the offering valueadded, innovative mobile financial services while retaining and even extending their base of technology-savvy customers.

Dalbir and ahmad (2018) analyze of late, many banking institutions have been focusing on developing various types of financial systems for enhancing the banking services to their clients. However, they experience a challenge in this process, especially in terms of assessing the weakness rates of adoption among clients. This problem has been addressed by measuring the impact of different factors on adoption of mobile banking by adding these factors to various types of models and theories, such as, theory of reasoned action or technology acceptance model. This study aims to compile and review the previous researches that have covered the influence of demographic factors and user interfaces on the adoption the financial solution (Internet Banking and Mobile Banking). This study has also described the current situation in developing countries especially in Jordan. The first objective of this study is to highlight the vulnerabilities of the previous adoption studies, especially in developing countries. The second objective is to comprehensively understand the differences between the various types of financial services. Ultimately, this study has elucidated various factors which influence the adoption of mobile banking and internet banking.



Bakri (2020) estimated that as of now in the advanced world, mobile application and web-based computerized are quickly evolving. One of developing financial innovation is financial technology, especially in mobile banking. One emerging financial innovation is mobile banking service. The mobile banking services of Malaysia are now very much concerned with the importance of client perception and acceptance. This research aimed to study the determinants of customer acceptance towards using mobile banking services in Malaysia. There are five research objectives identified which were to analyze the influence of perceived usefulness, to examine the influence of perceived ease of use, to determine the influence of perceived cost and to identify the influence of security on customer acceptance towards using mobile banking service in Malaysia. To study the determinants of customer acceptance towards using mobile banking service, the researcher selects the 384 customers as our sample framework. The researcher used correlation analysis and multiple regression analysis to analyse the data. The results depict that there is a significant relationship between perceived usefulness, perceived ease of use, security and perceived cost (independent variable) and the Customer Acceptance (dependent variable). The researcher recommended that future research could cover other areas in Malaysia and cover more specific customer acceptance and perception in mobile banking to provide more useful and accurate data for financial industries.

Ifinedo, Kankaanranta, Neittaanmäki, and Hämäläinen (2017) analyzed The specific objective of this study was to better understand Nigerian university students' perceptions and readiness towards mobile learning. Recently, the influence of mobile technology is seen to have infiltrated everyday life and the learning institutions. It is thus crucial for learning institutions to assess and understand the factors advancing the mobile learning adoption. This study offers some important insights into mobile learning adoption especially in developing countries like Nigeria. Data for this study were collected using a survey. Undergraduate students at two Nigerian universities (N= 135) were non-randomly allocated to respond to a survey. Overall, the results reveal the existence of the widespread use and ownership of a mobile phone by the Nigerian students. Also deduced, is that a good number of the courses require the use of internet for completion of course assignments. Therefore, we recommend that course resources should be designed for delivery through a mobile device.

Elham, Farjam, Ahmadi, Bekian, and Noorani (2013) estimated that electronic banking includes all of today's international monetary and financial services that most people are computing environments. Can a bank's customer service and Bank cash money to banks anywhere geographically? In fact, most banks in the form of an electronic entity and more like the Internet and network access, and many customers are not faced with branch staff, but the same communication space for the use of their services. While it is known that even the World Bank has also been able to reach the limits of e-banking and only very few banks are in a virtual atmosphere. Electronic banking procedures and the context of the entity must be prepared to achieve mechanical and electronic. This article is part of the requirements, limitations and achievements as part of e-banking. Mobile banking is known to be dealt with. The main services offered, such as groups of teenager's young business people having one of the most important groups to use mobile banking services are and these disadvantages and limitations of the technology and features of the situation in Iran has also been studied.

Govender and Sihlali (2014) examine the increased use of mobile technology makes mobile banking services more engaging to explore among students who are becoming more technically knowledgeable. The aim of this paper is to investigate the factors that influence the adoption of mobile banking (m-banking) services by students. A quantitative approach was followed making use of questionnaires for the collection of data. The theoretical framework for this study was based on an extension of Technology Acceptance Model (TAM) – TAM for mobile services to explore the factors that influence IT students' adoption of m-banking. The constructs of TAM for mobile services used were Perceived Ease of Use (PEOU), Perceived Value (PV), Trust (T), Intention to Use (IU), Perceived Ease of Adoption (PEOA) and Usage Behaviour (UB). Using multiple regression analysis, the results suggest that overall, the independent variables, trust, perceived value, perceived ease of use and social influence may account for 42% of the explanatory power for the dependent variable, intention to use m-banking. In addition, the results have shown some strong predictors (perceived value and trust) that influence students' intention to use m-banking, suggesting that IT students do indeed consider adopting m-banking. The students also have some form of trust as shown by their continued usage of m-banking facilities. Attitudes of students towards m-banking are positive which motivates them to adopt

or continue using m-banking. The paper provides an understanding about the dynamics between the factors that influence students to adopt mobile banking.

### **2.3 Research gap**

During the review of previous studies it was found that most of researches (Sherpa 2015, Asmath s Nuru 2020, Chandrawati and Pandey 2015) has been conducted on the perception on mobile banking and development and impact on mobile banking. During the review of the previous thesis, it was found that in these research result has no base on the standard deviation, variance and mean. Present study is based on the data taken from students of tribhuvan university kritipur.

From the investigation of literature, it was seen that adoption of mobile banking and its importance has only been studied mostly developing economies has also been carried out in Nepal to know the adoption behavior of mobile banking at only few places like Kathmandu, pokhara and also most of the study based on customer perception and their satisfaction toward mobile banking services. But, there is no exclusive study focusing on student's perception on mobile banking. Since the half of mobile banking users were students so, it was chosen as the study area.

- I. There is a gap of source of data and time which is fulfilled by this study.
- II. The current situation is different from previous situation. The using tools of this study are also different from other previous studies.

## CHAPTER III

### RESEARCH METHODOLOGY

This chapter highlight the various methods and procedures the researcher adopted in conducting the study in order to answer the research the objectives raised in the first chapter. The chapter was organized in the following structure: the research design population and sampling procedure, source of data, data collection procedures data analysis tools and lastly the ethical issues.

#### **3.1 Research design**

In this study descriptive research design is be used. Descriptive research describes phenomena as the exist. This studies involve the systematic collection and presentation of data to give a clear picture of a particular situation. This studies attempt to obtain a complete and accurate description of a situation. Research design refers to the plan on how the researcher systematically collected and analyzed data from the field for the aim of answering the research questions. Research design refers to the framework or the roadmap through the research process is conducted for the aim of explaining the social phenomena under investigation (Kothari, 2000). The study used case study research design; data from the case study are comprehensive and reliable because of their ability to explore and describe issues in depth manner and enables the researcher to get information which is purposive and comprehensive. The research involves the Tribhuvan university student, kritipur.

#### **3.2 Population and sampling procedure**

Sampling method is one of the important process during survey. In order to find the better outcome of the study using sampling method, the sample size should be optimum. Keeping in mind the total target population for survey, sample size of 100 people in Nepal was decided. The sample size was chosen on the basis of similar characteristics to that of the total population. They were students of Tribhuvan university kritipur. This study carried out the study of students of Central Department of Tribhuvan University Kirtipur. In this study 100 students are population of this study. Researcher used convenient sampling method to collect the data. The data were collected through hard copy of questionnaire. Out of the 100 sample population only 97 students are subscribed the m-banking so this research is based on 97 student's perception toward the m-banking.

### **3.3 Sources of data**

To achieve the main objective of the study. The primary data is collected using survey method. The primary data will be obtained through questionnaire survey of the individual respondent of this study. The purpose of the survey will be to understand the perception of customer of mobile banking.

### **3.4 Data collection procedures**

The section aims at showing how data was obtained from the respondents; the section is divided into the primary and secondary data source. Questionnaires and structured interview guidelines was used as the primary source data collection tools. And documentation was used as the secondary data collection tool Questionnaire for each respondent to collect the required data. The interview schedule will be administered to the mobile banking users.

#### **3.4.1 Questionnaires**

For the nature of this research, the researcher use questionnaires as the source of primary data. Questionnaire is a research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. The list contains series of questions aiming at answering the research question was supplied to the students who stay far from home for study. The total of 100 questionnaires was supplied to the students whom are study in kritipur Tribhuvan University.

### **3.5 Data analysis and techniques**

Both descriptive and statistical data analysis was done based on the data information collected from the primary and secondary sources. Data was edited to ensure completeness, consistency and reliability then they were coded for easy interpretation. The researcher constructed frequencies distribution which involved listing of categories of the variables and counting the number of observations in each Graph provided an alternative method of displaying the information organized in the frequency distribution There are different tools and techniques for analysis of data. In this studies various related tools and techniques have been used for this purpose. Correlation analysis, regression analysis and others statistical tools as well as SPSS version 20, MS excel.

### 3.5.1 Statistical tools

Various statistical tools can be used to analyze the data available to the researcher. These tools are used in research in order to draw the reliable conclusion through the analysis of financial data. Following statistical tools are used in the study.

#### a) Standard Deviation

Standard deviation (S.D) is defined as the positive square root of the mean of the deviations taken from the arithmetic mean. It is denoted by  $\sigma$ . It is said to be the best measure of the dispersions as it satisfies most of the requisites of a good measure of dispersion. Standard deviation is an estimate of the likely divergence of an actual return from an expected return. It measures the risk of the return. The higher the standard deviation, more risk will be in the assets.

$$\sigma_m = \frac{\sum(R_m - \bar{R}_m)^2}{N - 1}$$

Where,

$\sigma_m$  = Standard deviation of market

$R_m$  = Risk of market

$\bar{R}_m$  = Expected return of market

$N$  = No. of Observation

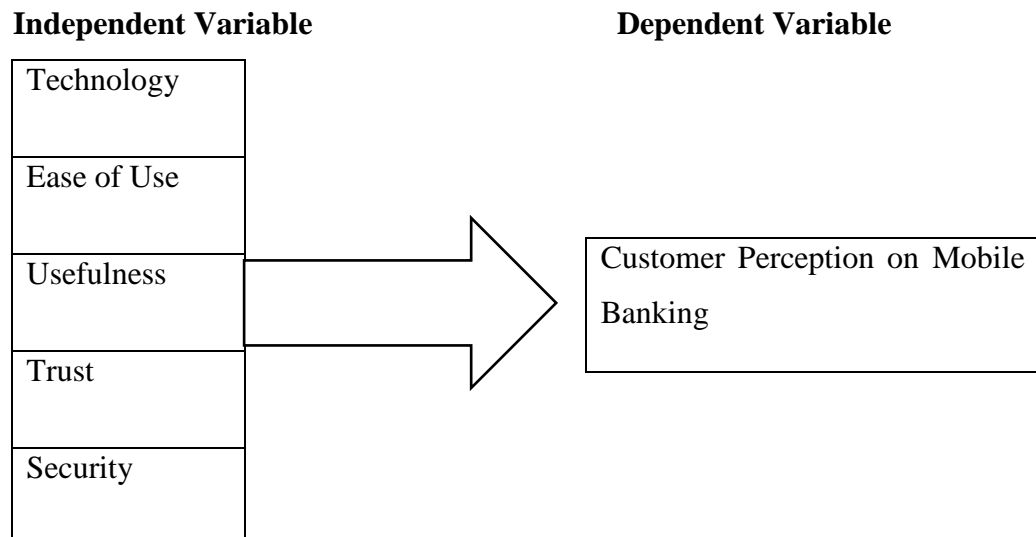
#### b) Mean

Statistical mean is a certain kind of mathematical average that's very useful in computer science, and in machine learning in particular. Simply speaking, the statistical mean is an arithmetic mean process, in that it adds up all numbers in a data set, and then divides the total by the number of data points.

$$\text{Mean} = \frac{\text{Sum of All data variables}}{\text{Number of data}}$$

### 3.6 Conceptual framework

From the literature review, the variable from Theory of Planned and Behavior (TPB), Technology, Ease of use, Usefulness, trust and perceived of security should be tested among intention in M-banking perception of students and their actual M-banking adoption. Hence, the research conceptual framework is presented as follows;



*Source:* Chuchuen (2016)

### **Figure 1. Conceptual Framework for perception of customer toward mobile banking**

#### **3.6.1 Technology:**

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet. ... Some apps also enable copies of statements to be downloaded and sometimes printed at the customer's premises.

#### **3.6.2 Ease of Use**

Most information systems (IS) usage and adoption relies on models derived from Theory of Reasoned Action (TRA) and its extensions (Ajzen, 1980). This theory specifies that human behavior is preceded by intentions, which are formed based on the individual's attitude towards the behavior and perceived subjective norms. Subjective norms refer to an individual's perceptions of other people's opinions on if he or she should perform a particular behavior. Subjective norms capture the individual's perceptions of the influence of significant others (e.g., family, peers, authority figures, and media). An individual's decisions and behaviors are not made solely by him/her, but influenced by the opinions, recommendations and suggestions of other important people (friends, colleagues' family and society). Therefore, this construct is relevant in the study of customer acceptance of mobile banking.

#### **3.6.3 Usefulness**

Perceived ease of use is defined by Davis (1989) as "the degree to which a person believes that using a particular system would be free of effort". Perceived ease of use

is the extent to which a customer believes a system is easy to learn or to use. If the mobile banking service is easy to learn and use, it will positively influence the customer to use the service. In mobile services many factors can increase the complexity such as navigation problems, small screen size, transactional issues etc. The construct perceived ease of use is adapted in this model since it will be valid in the study of customer acceptance of mobile banking. The following proposition is formulated based on this construct.

#### **3.6.4 Trust**

Security is an important element which is to be considered while carrying out mobile commerce applications. The major security factors which are required for the successful mobile financial transaction are identified as confidentiality, authentication, integrity, authorization and non-repudiation (Pousttchi and Wiedemann, 2003; Varshney, 2003). Two broad types of security challenge the mobile device can account are content and channel security (Misra and Wickamasinghe, 2004). The wireless (mobile) security can be categorized as mobile payment enabling application security, network Security and device security (Song, 2001) User privacy has to be protected in mobile commerce applications because these applications are able to identify the user locations (Tarasewich et al,2002). Existing literature shows the importance of security required in mobile services, so the following proposition can be derived.

#### **3.6.5 Security**

Secure mobile transaction could lead to improvement in customer's trust. Customer value perceptions in banking actions differ between internet and mobile channels. It is possible that efficiency, convenience and safety could improve customer value perceptions between internet and mobile banking device to perform the banking operations. Even though the technology and service is available for mobile banking, it has not captured the general public's attention. Technological development in the mobile sector and improved displays of the devices are likely to change the situation and improve mobile service usage. This research enables banks to know the key drivers influencing mobile banking usage intention and, therefore, what aspects to highlight to increase the usage. The model presented in this paper will be useful to understand the customer perspective of mobile banking. There is a vast potential for mobile banking growth in India's urban and rural markets. The current low adoption



of mobile banking among the urban population is due to the alternative modes of banking options available like ATM, online banking etc. The security challenges are the biggest concern in the current scenario about mobile banking. The availability of alternate channels is fewer in rural India compare to the urban India. The mobile phone usage is good in rural India so banks can easily reach to rural population with the help of mobile banking (Chuchuen, 2017)

## **CHAPTER IV**

### **RESULT AND DISCUSSION**

This chapter deals with data presentation and analysis in an organized manner according to the specific research objectives and research questions based on the findings collected by the researcher from the respondents through the use of questionnaires and documentary sources visited. In the course of presentation and analysis, illustrations and elaborations to justify certain outcomes are hereby provided in the form of tables (showing frequencies and percentages) and charts with the purpose of drawing up the real situation of the problem. The main objective of this research study is fulfilled with the outcomes derived from the analysis of the data. The section is mainly based on the analysis of the data collected through the primary sources i.e. through questionnaires. This section has been sub-divided into four parts. The first parts deal with the respondent's profile. It gives detail information regarding the respondent's gender, age, education, time of using mobile banking etc. the second part analysis and interprets the collected data through descriptive analysis and third section deals and interprets the collected data through correlation and regression analysis between dependent and independent variables. The final part is the discussion of results obtained through analysis.

#### **4.1 Demographic Characteristics of Respondents**

This subsection focuses on different characteristics of respondents such as gender, age, education stream, time period of using mobile banking, know about subscribe mobile banking and propose of using mobile banking. The researcher included the demographic characteristics of the participants so as to examine how it is related to the perception of mobile banking among Tribhuvan university students. The researcher administers 100 questionnaires for the study and the information about the respondents are summarized below.

##### **4.1.1 Respondents Gender**

In the table below, Respond's demographic profile of Gender. The gender of respondents is presented in table 1

**Table:4.1***Distribution of Respondents based on Gender*

Gender	No.of Respondents	Percent of Respondents
Male	54	54%
Female	46	46%
Total	100	100%

Gender profiling was among researcher aspect of interest as it showed how research was gender balanced. The findings found that majority of respondent were 54% Male followed by 46% Female. However, variations in respondents had no significance impact of the data collected in the manner that it could result into biased data.

**4.1.2 Respondents Age profile**

On the basis of the number of age, customers are categorized as those who have the participants belongs to the age Below 20, (20-25), (25-30) and 30 above. The classification of the respondents by age in terms of number and percent is shown in Table 4.4

**Table: 4.2***Age of respondents*

Age	Respondents of age	Percentage
Below 25	36	36%
25-30	61	61%
30 above	3	3%
Total	100	100%

*Source: field data 2021*

Respondents age profiling was of important as it indicated maturity of respondents in providing required information to the research study. The findings revealed that

majority of respondent 0% were aged between Below 20, followed by 36% aged between 20-25, 61% between 25-30, 3% aged 30 above.

#### 4.1.3 Respond's Education Stream

On the Education Stream classified Different Student's in MBS, M.SC, MBM, M.ED. The classification of the respondents by Education Stream in terms of number and percent is shown in Table 3

**Table:4.3**

*Respondents Education Stream*

<b>Education Stream</b>	<b>No.of Respondents</b>	<b>Percentage</b>
MBS	49	49%
M.SC	26	26%
MBM	4	4%
M.ED	21	21%
Total	100	100%

*Source: field data 2021*

Educational Stream was among the important aspect that researcher considered. The level of educational attainment of the respondents implied to more knowledge over the research study. The findings revealed that majority of respondent were 49% Master in Business Study, followed by 26% Master in Science, 4% Master in Business Management and 21% Master in Education. The responses were documented in figure 3

#### 4.1.4 Analysis of use time of mobile banking

on this Section asked to the students "how long have you been doing transactions with your bank". They use to answered in 1year, 2year, 3year and more than 3year. Their given answered are showed in number and percent is shown in Table 4.4

**Table: 4.4***Service consumed time in mobile banking*

<b>Time</b>	<b>No.of Using time in mobile banking</b>	<b>Percentage</b>
1 year	11	11%
2 year	16	16%
3 year	32	32%
More than 3 year	41	41%
Total	100	100%

*Source: field data 2021*

The researcher wanted to investigate how long customer were using mobile banking. The study findings indicate that, majority of Students 11% were using mobile banking for 1 years, followed by 16% were using mobile banking for 2 years, 32% of customer were using mobile banking for 3year and 41% were using mobile banking for more than 3 years. This implies that majority of students have enough experience on how to use mobile banking. The responses were documented in figure 4.

#### **4.1.5 Know about if students subscribed mobile banking**

In this section asked student for if they subscribed mobile banking. They give their answered in yes or no.so their answered is shown in number and percent in Table 5.

**Table: 4.5***Subscribed mobile banking*

<b>Subscribed mobile banking</b>	<b>No.of M-banking subscriber</b>	<b>Percentage</b>
<i>Yes</i>	<i>97</i>	<i>97%</i>
<i>No</i>	<i>3</i>	<i>3%</i>
<i>Total</i>	<i>100</i>	<i>100%</i>

*Source: field data 2021*

The researcher wanted to investigate If Students Subscribed mobile banking or not mobile. The study findings indicate that, majority of 93% Students were using mobile

banking for and 7% were not using mobile banking for more than 3 years. This implies that majority of students have Subscribed mobile banking.

#### 4.1.6 Propose of using mobile banking

Propose of using mobile banking asking for what they use mobile banking like: Fund transfer, Balance inquiry, Pay bills and for all purpose. Their answered are shown in Number and percent in Table 4.6

**Table: 4.6**

*Propose of using mobile banking*

<b>Propose</b>	<b>No. of Respondent</b>	<b>Percentage</b>
Fund transfer	17	17.53%
Balance inquiry	8	8.25%
Pays bills	2	2.06%
All of above	69	74.19%
Total	97	100

*Source: field data 2021*

Purpose of using mobile banking was among the important aspect that researcher considered. The Purpose of using mobile banking of the respondents implied to more knowledge over the research study. The findings revealed 18.28% respondent were using for Fund transfer, 6.45% respondents were using for Balance inquiry, 2.15% respondents were using for pays bills, 73.12% respondents were using for all of above and out of 100 respondent of questionnaire 7 respondents are not using mobile banking.

#### 4.2 Descriptive analysis

This study analysis the deceptive data regarding different variable that were used in this study. Mainly under this study mean, standard deviation Variance and aggregate value of responses were evaluated.

##### 4.2.1 Technology

The objective two of the research study aimed at determining Technological factors influencing the perception of mobile banking among Tribhuvan university students.

For the researcher to assess the factor respondent were required to respond to the statement measured by using Standard deviation, Mean and Variance.

**Table: 4.7**

*Perceived of use technology analysis*

	N Statistic	Mean Statistic	Std. Deviation Statistic
I enjoy the mobile banking service.	96	3.52	.580
I know that technology can help me to learn many new thing	96	3.41	.554
sometimes mobile banking intimidates and threatens me.	97	2.44	.901
I use mobile banking because I have seen someone else using it.	97	2.61	.953
Students should know how to use mobile banking.	97	3.35	.646
I would be better learner if I know how to use technology properly.	97	3.32	.605
Mobile banking is trendy and therefore, I will try new functions.	97	3.21	.628
I want to learn more about using mobile banking anywhere.	97	3.06	.704

*Source: Field Data 2021*

Table 7 shows the mean and standard deviation on convenience. Higher mean is 3.52 on "I enjoy mobile banking service", which indicates customer have high degree of acceptability on this factor. Similarly, "Sometimes mobile banking intimidates and threatens me" has low mean value i.e. 2.44, which indicates Students are freighted to use mobile banking like their own mobile phone because they Though that mobile banking technology is dangerous. Also, aggregate mean is 3.1 which is above the average, which shows Students are convenience using mobile banking among the Tribhuvan university student.

Furthermore, standard deviation indicates the variation on responses from mean values. The higher standard deviation is 0.9530 on "I use mobile banking because I have seen someone else using it", which indicates there is high deviation in respondent's responses from mean and factor" I know that technology can help me to learn many new thing" have low standard deviation is 0.554, this mean their low degree of variation on customer responses from mean value. Aggregate standard deviation is 0.6964

### 4.2.2 Ease of use

Ease of use is the level to which the society believes that applying a certain technological system in production activities reduces the complexity of the conducting the production activities (Khare 2011). EOU is having the direct impact on the adoption of mobile banking technology by the students of Tribhuvan university kiritipur. The research study aimed at determining Ease of Use factors influencing the perception of mobile banking among students of Tribhuvan university kiritipur. For the researcher to assess the factor respondent were required to respond to the statement measured by using Standard deviation, Mean and variance. The results are documented on the Table 4., Field resource data below

**Table: 4.8**

*Perceived Analysis of easiness to use*

	N	Mean	Std. Deviation
Mobile banking is faster than visiting a bank.	97	3.5876	.51544
Mobile banking is less time consuming than other banking option.	97	3.5052	.56132
Learning to use mobile banking is easy for me.	97	3.4330	.49806
Mobile banking is more accessible than visiting a bank.	97	3.3711	.58309
Mobile banking is effortless than other banking.	97	3.2577	.50577

*Source: field data 2021*

In table 8 shows that shows the mean and standard deviation on convenience. Higher mean is 3.5876 on "Mobile banking is faster than visiting bank". Which indicates customer have high degree of acceptability on this factor. Similarly, "Mobile banking is effortless than other banking" has low mean value i.e. 3.2577, which indicates for students mobile banking is trusted because they are stayed far from the home and they want to learn new technology more and more so among the students mobile banking is ease of use. Also, aggregate mean is 3.43093 which is above the average, which shows Students are convenience using mobile banking among the Tribhuvan university student.

Furthermore, standard deviation indicates the variation on responses from mean values. The higher standard deviation is 0.58309 on "Mobile banking is more



accessible than visiting a banking", which indicates there is high deviation in respondent's responses from mean and factor " Learning to use mobile banking is easy for me" have low standard deviation is 0.49806, this mean their low degree of variation on student's responses from mean value. Aggregate standard deviation is 0.532736

#### **4.2.3 Usefulness**

Usefulness in the opinion of an individual; can be explained as the level to which the performance of his or her job is enhanced by utilizing a certain technology. Perceived usefulness, explained in the context of an organization, is the betterment in the output which may lead to monetary and non-monetary benefits. The research study aimed at determining Usefulness factors influencing the perception of mobile banking among students of Tribhuvan university Kritipur. For the researcher to assess the factor respondent were required to respond to the statement measured by using Standard deviation, Mean and variance. The results are documented on the Table 4.5., Field resource data below

**Table: 4.9***Perceived Usefulness*

	N	Mean	Std. Deviation
I find mobile banking useful.	97	3.5567	.61185
It is advantageous to use mobile banking.	97	3.5258	.56074
By using mobile, I save a lot of useful time.	97	3.4948	.61447
Using mobile banking would make it easier for me to caring out of my tasks.	97	3.1753	.57754
Mobile banking service providers are open and responsive to customer's needs.	97	3.0206	.57698
Using mobile banking is useful as enables me to accomplish my task more quickly.	97	3.2062	.49871
Mobile banking can provide timely financial transaction.	97	3.3093	.48650
It is easy to use mobile banking to accomplish my banking tasks.	97	3.0412	.77618
Mobile banking service providers make good-faith efforts to address most customer's services.	97	2.9588	.66014

*Source: field data 2021*

In table 9 shows that shows the mean and standard deviation on convenience. Higher mean is 3.5567 on "I find mobile banking useful". Which indicates customer have high degree of acceptability on this factor. Similarly, "Mobile banking service providers make good-faith efforts to address most customer's services" has low mean value i.e. 2.9588, which indicates for students mobile banking is very useful and easy for money transaction for students. In present days mobile banking is very useful and very easy not for students only it also effective for the customer and employee who work hard and not enough time for visiting bank. Also, aggregate mean is 3.3654 which is above the average, which shows Students are convenience using mobile banking among the Tribhuvan university student.

Furthermore, standard deviation indicates the variation on responses from mean values. The higher standard deviation and is .771618 on "It is easy to use mobile banking to accomplish my banking tasks", which indicates there is high deviation in respondent's responses from mean and factor" Mobile banking can provide timely

financial transaction" have low standard deviation is 0.48650, this mean their low degree of variation on customer responses from mean value. Aggregate standard deviation is 0.5959.

#### 4.2.4 Trust

Trust refers to the confidence the individual is having when using the particular technology specifically online mobile banking technology. Perceived trust is having the direct impact on the adoption of mobile banking technology by the students of Tribhuvan University Kritipur. The research study aimed at determining Trust factors influencing the perception of mobile banking among students of Tribhuvan university Kritipur. For the researcher to assess the factor respondent were required to respond to the statement measured by using Standard deviation, Mean and variance. The results are documented on the Table 10., Field resource data below

**Table:4.10**

*Perceived Trust*

	N	Mean	Std. Deviation
Students should know how to use mobile banking.	97	3.35	.646
I believe mobile banking service is trustworthy.	97	3.1443	.69206
I believe mobile banking service provider keep their promises and commitments.	97	2.9691	.72821
I believe mobile network operations are trustworthy.	97	2.6392	.79301
I believe the technology behind mobile banking services can be trusted.	97	2.9175	.57137
Goodwill of the service provider has important influence in choosing mobile banking services.	97	2.9278	.66532

*Source: Field data 2021*

In table 10 shows that shows the mean and standard deviation on convenience. Higher mean is 3.1443 on "I believe mobile banking service is trustworthy". Which indicates customer have high degree of acceptability on this factor. Similarly, "I believe mobile network operations are trustworthy" has low mean value i.e. 2.6392, which indicates for students mobile banking is trusted because they are stayed far from the home and they want safety safety money transaction. Also, aggregate mean is 2.9196 which is above the average, which shows Students are convenience using mobile banking among the Tribhuvan university student.

Furthermore, standard deviation indicates the variation on responses from mean values. The higher standard deviation and is 0.79301 "I believe mobile network operations are trustworthy", which indicates there is high deviation in respondent's responses from mean and factor "I believe technology behind mobile banking services can be trusted." have low standard deviation and is 0.57137, this mean their low degree of variation on customer responses from mean value. Aggregate standard deviation is 0.6891

#### 4.2.5 Security

Security refers to the extent by which the individuals believe using the particular technology specifically online mobile transaction is free from risks, is the degree to which the individual feel from the security threats associated with using the particular technology. Perceived security is having the direct impact on the adoption of mobile banking technology by the students of Tribhuvan university Kritipur. The research study aimed at determining Security factors influencing the perception of mobile banking among students of Tribhuvan university Kritipur. For the researcher to assess the factor respondent were required to respond to the statement measured by using Standard deviation, Mean and variance. The results are documented on the Table 4.7. Field resource data below.

**Table: 4.11**

*Perceived Security*

	N	Mean	Std. Deviation
Security concerns prevent me from checking accounts using mobile phones.	97	2.1443	.84150
Using mobile banking is risky.	97	2.1443	.84150
I fear that i will lose money when making bank transfer.	97	2.4124	.78730
I fear misuse of personal information when using mobile banking services.	97	2.1856	.76825
I fear using mobile banking because i think people access my account.	97	2.3093	.82109

*Source: field data 2021*

In table 11 shows that shows the mean and standard deviation on convenience. Higher mean is 2.4124 on "I fear that I will lose money when making bank transfer". Which indicates customer have high degree of acceptability on this factor. Similarly, "Security concerns prevent me from checking accounts using mobile phones and using mobile banking is risky" has low mean value i.e. 2.1443, which indicates for students mobile banking security is trusted because for money transaction they want secure from the calculation of mean students feel secure on mobile banking services. Also, aggregate mean is 2.9196 which is above the average, which shows Students are convenience using mobile banking among the Tribhuvan university student.

Furthermore, standard deviation indicates the variation on responses from mean Values. The higher standard deviation is 0.84150 on "security concerns prevent me from checking accounts using mobile phones and Using mobile banking is risky", which indicates there is high deviation in respondent's responses from mean and factor "I fear misuse of personal information when using mobile banking service" have low standard deviation is 0.76825, this mean their low degree of variation on customer responses from mean value. Aggregate standard deviation is 0.8119

#### **4.3 Finding**

The Primary purpose of this study is to establish Students perception on mobile banking in Tribhuvan university, Kritipur. The following are the major findings of the study from the set objectives.

- I. User of mobile banking in Tribhuvan University students are 54% male and 46% female.
- II. The analysis of age group of respondents showed that. Out of total respondents 0% of the respondent between Below 20 years, 30% of respondents being between 20-25years, 61% of respondents being between 25-30 years and 3% of respondent 30 above.
- III. The analysis of educational profile of respondents showed that. Out of total respondents 49% of the respondents are MBS, 26% of the respondents are M.SC, 4% respondents are MBM and 21% are M.ED.
- IV. The analyses of How long have you been doing transaction with mobile banking, out of total respondents 11% students doing 1year, 16% students are

doing 2year, 32% students are doing 3years and 41% students using more than 3 years.

- V. The analyses of have you subscribed mobile banking respondent's response out of total 97% students subscribed mobile banking and only 3% students haven't subscribed mobile banking yet.
- VI. For the question what for you use mobile banking student's response out of total are 17% fund transfer, 9% balance inquiry, 3% pays bills and 69% respondents mobile banking use for all of above (fund transfer, balance inquiry, pays bills).
- VII. The independents variable Technology analyse through questionnaire these are; I enjoy the mobile banking service, I know that technology can help me to learn many new thing, sometimes mobile banking intimidates and threatens me, I use mobile banking because I have seen someone else using it, students should know how to use mobile banking, I would be better learner if I know how to use technology properly, mobile banking is trendy and therefore, I will try new functions and I want to learn more about using mobile banking at anywhere. According to these questionnaires calculated mean are 3.52, 3.41, 2.44, 2.61, 3.35, 3.32, 3.21 & 3.06. Similarly, standard deviation is 0.580 ,0.554, 0.901, 0.953, 0.646, 0.605, 0.628 & 0.704.
- VIII. The independents variable Ease of use analyses through questionnaire these are; Mobile banking is faster than visiting a bank, Mobile banking is less time consuming than other banking option, learning to use mobile banking is easy for me, Mobile banking is more accessible than visiting a bank and Mobile banking is effortless than other banking. According to these questionnaires calculated mean are 3.5876, 3.5052, 3.4330, 3.3711 & 3.2577 Similarly, from the above question respond responses measure on standard deviation are 0.51544, 0.56132, 0.49806, 0.58309 & 0.50577
- IX. The independents variable Usefulness analyses through questionnaire these are; I find mobile banking is useful, It is advantageous to use mobile banking, By using mobile banking, I save a lot of useful time, Using mobile banking would make it easier for me to caring out of my tasks, Mobile banking service providers are open and responsive to customer needs, Using mobile banking is useful as enables me to accomplish my task more quickly, Mobile banking can provide timely financial transaction, It is easy to use mobile banking to

accomplish my banking tasks and Mobile banking service providers make good-faith efforts to address cost customers services. According to these questionnaires calculated mean are 3.5567, 3.5258, 3.4948, 3.1753, 3.0206, 3.2062, 3.3093, 3.0412 & 2.9588 Similarly, from the above question respond response measure on standard deviation are 0.61185, 0.56074, 0.61447, 0.57754, 0.57698, 0.49871, 0.48050, 0.77618 & 0.66014

X. The independents variable Trust analyses through questionnaire these are; I believe mobile banking service is trustworthy, I believe mobile banking service provider keep their promises and commitments, I believe mobile network operations are trustworthy, I believe the technology behind mobile banking services can be trusted and Goodwill of the service provider has important influence in choosing mobile banking services. According to these questionnaires calculated mean are 3.1443, 2.9691, 2.6392, 2.9175 & 2.9278 Similarly, from the above question respond response measure on standard deviation are 0.69206, 0.72821, 0.79301, 0.57137 & 0.66532

XI. The independents variable Security analyses through questionnaire these are; Security concerns prevent me from checking accounts using mobile phones, using mobile banking is risky, I fear misuse of personal information when using mobile banking services, I fear I will lose money when making bank transfer and I fear using mobile banking because I think people will access my account. According to these questionnaires calculated mean are 2.1443, 2.1443, 2.1856, 2.4124 & 2.3093 Similarly, from the above question respond response measure on standard deviation are 0.84150, 0.84150, 0.76825, 0.78730 & 0.82109

#### **4.5 Discussion**

From the primary data collection from students know about their perception. From their perceptive for mobile banking, there is some issue and they identified the problem that they face when they are used the mobile banking like trust, security, limited money transaction. From the questionnaire we know about their mobile banking.

Previous study of (sherpa 2015, nuru s 2020, chandrawati and pandey 2015) are only study about particular bank and their customer adoption, perception and influencing factor on mobile banking but in these research on student's

perception on mobile banking. For known about their thought about mobile banking.

From the survey above given it seems many of students seems enjoying mobile banking because most of the students already experience it.

Mobile banking has become a popular in Students in general due to convenience that it gives its customers; they can pay bills and make cash transfer through Mobile banking. It offers many advantages than Internet banking and banking in person.

From this research we analyse factors influencing the adoption and usage of mobile banking. Many factors are influencing the perception of mobile banking: fast internet connection, smart phones, no network etc.

In the topic of student's perception on mobile banking not enough information and any related thesis is hardly found. If found then topic is different like factor influence mobile banking adoption, customer satisfaction on mobile banking and customer perception on mobile banking etc.

Sherpa (2015) The findings show that students perception on mobile banking services can be predicted by attitudinal and perceived behavioral control factors, but not by Technology factors. The Technological factors are relatively students are satisfied toward mobile banking and their reaction is positive. One possible reason is that since mobile banking in Nepal is knew about it, most of students have smart phone user and they want to try it. As a result, they are able to effective assess mobile banking in their mobile. Ease of use has positive effect on the use of mobile technology as the individuals think that using the advanced technology will improve his image and status in the society and also it improves his performance. From the survey Usefulness also has positive effect from the respondents but the discussion on Trust and Security is less positive than other variable because many of students are afraid to using mobile banking in regard to security and trust. Many of respondents are given their opinion on mobile banking it is related to security, trust and limited fund transaction.



## **CHAPTER V**

### **SUMMARY AND CONCLUSION**

This is a last chapter of this study. This chapter includes the summary and conclusions drawn from the data analysis. The entire study is divided into three sections. The first section summarizes the study and general overview of the research findings. The second section gives the conclusion drawn from the study. And the last section of this chapter includes the recommendation based on the research work findings.

#### **5.1 Summary**

This research is based on the study of Students perception on mobile banking: A study of Tribhuvan university kritipur. The main objective of analyze the facilities mobile banking service, provide by bank (example. Balance enquiry, cost transactions, bill payment etc.), analyze factors influencing the adoption and usage of mobile banking in commercial bank and the Level of student's perception on mobile banking. The research explores the response of Students perception on mobile banking. These represent the overall user of mobile banking students. The study was conducted among 100 students who study on Tribhuvan university Kritipur with diverse age, gender, education stream, know about if they subscribed mobile banking, what is the propose of using mobile banking and how long have been they use mobile banking. This study has been prepared to fulfill the requirements of master of business studies.

At first, literature review was carried out. Based on literature review, a theoretical framework was developed to find out the factors influence perception mobile banking. This study has taken five major factors: Technology, Ease of use, Usefulness, Trust and Security as independent variable and perception of mobile banking adoption as dependent variable.

For the study, primary source of data was used. In primary source, a structured questionnaire was prepared and distributed to the respondents. The respondents filled out the questionnaire following the instructions given in the questions. In questionnaire respondents answer are divide in 1. Strongly Disagree 2. Disagree 3. Agree and 4. Strongly Agree. Then the response was collected from the respondent. The questionnaire was distributed convince basis to Tribhuvan university students

Kritipur. The response was collected by using convenient sampling. SPSS was used for finding out result of data analysis.

Out of 100 respondents, the number of male respondents is 58 which is 58% and female is 46 which is 46%. Large number of respondents belongs to age group Below 20 years consisting 0% of the total respondents. In addition to this, 36% respondents were age group 20-25, 61% of the respondents were 25-30 and 3% of the total respondents were of age group above 30 years. Among the 100 respondents, 49% of them were MBS Students, 26% were M.SC Students, 4% were MBM student and 21% M.ED students.. Out of 100 respondents were response for questions of How long have been doing transaction with your bank are 11% respondents were using time 1year, 16% were using 2year, 32% were using 3year and remain 41% were using time more than 3years from this data we found that respondents are already very knowledgeable about mobile banking. Then to know respondents propose of using mobile banking we collect data from view from data maximum respondents are using mobile banking for fund transfer, balance inquiry, pay bills. from this survey found out that many of students in Tribhuvan University are very much familiar to mobile banking services with their fund transaction,

Descriptive analysis of the variables shows that each variables has mean value between 3.5876 and 2.1443 which means that in each variable, respondents are agree with the statement given to them to some extent. In conclusion, people perceive mobile banking makes easier to banking transaction for manage time and useful to financial resource. In contrast, respondents are more comfortable for using mobile banking and doing fund transaction. Similarly, Respondents are very familiar to mobile banking facilities like ATM, Mobile banking, Internet banking etc. Most of the respondents using for saving account, it highly utilizes for personal life. it is difficult to understand and useful for skilled person. Most of the respondents are able to use at least one month, mobile banking is comfortable for the innovation as well as minimize uncertainty. In Nepal mobile user are increase day by day because it saves time it is easier to fund transaction, it is also useful for pay bills so mobile banking is popular and easy use for customers. Nepal government help to promote mobile banking government can play the leadership role for mobile banking, in Nepal technology support is readily available.

## 5.2 Conclusion

In summary, from both the literature and research methodology, it can be concluded that the mobile banking will progress further in Nepal. In the Tribhuvan University most of the students are user of mobile banking. From the questionnaire most of the student's problem is about trust, security and limited money transaction. The number of mobile banking users are increasing every year with different figures especially in urban areas where technologies are highly developing in quick manner. Technologies have taken Nepalese traditional banking system into modern banking system with different services such as ATM, internet banking, mobile banking.

As mobile banking is not fully reached in rural part of Nepal but different projects and efforts are being carried out by many organizations in order to flourish the information about mobile banking. Well, present status shows that more than 70 percent of Nepalese households are unbanked but it can be expected that with the initiation of mobile banking in different parts of Nepal will help those unbanked households to get an idea about normal banking systems. It can be also expected that with mobile banking, there will be huge change in payment systems in Nepal which will make Nepalese people's life easier and effective in terms of financial activities. As we saw from the survey result regarding the existing users and also the one who are interested to use and know about mobile banking, this gives us an idea that there is a positive impact of mobile banking around Nepalese Students. Even though there is a big challenge for mobile banking in Nepal especially in rural areas but if Nepalese government can bring changes in those challenges mentioned above such as infrastructure development, people's attitude towards banking, security issues, etc. then it can play huge role in the economic development of the country. As we can see that there is a potential of development of mobile banking in Nepal, Nepalese government should take a look on it and proceed it towards into the new path of banking systems.

### 5.3 Implication

Based on the study objective, findings and conclusions. The current study suggests the following implication: -

- I. Banking and commercial institution should provide enough knowledge and awareness to customers on the important of using mobile banking and security.
- II. Concerning the issue of security and trust worth, the researcher advice the bank institution to protect their costumer who use mobile banking from cyber hacked by improving system security responsible to monitor banking transaction.
- III. In this research many of respondents are gave opinion in trust, security, limited transaction etc. for future research it would be suitable for research in this topics
- IV. Concerning the issue of Network coverage, the researcher advice the banking institution to cooperate with mobile companies in the country like Ncell, Ntc Sky etc. so as to extend the network coverage to their banking customers
- V. Concerning the customer services, banking should make sure customers who using mobile banking get help whenever it need.

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**APPENDIX****MOBILE BANKING ADOPTION: A PERCEPTUAL STUDY OF  
STUDENTS IN TRIBHUVAN UNIVERSITY, KIRTIPUR**

Dear Prospective Participants,

I am Anita Subedi a student of Central Department of Management, TU. conducting a dissertation on "Students Perception of Mobile Banking Adoption" as partial fulfillment of Masters of Business Study (MBS). The questionnaire aims to define your intention towards mobile banking. You are expected to choose the answer that you feel closest to. I would like to assure you that your personal details and responses will be strictly confidential and used for research papers only. This section intends to identify the Demographic Information of the customers. (Please tick the relevant circle according to your choice)

**Name:**

**Gender**

- i. Male
- ii. Female

**Age**

- i. Below 20
- ii. 20-25
- iii. 25-30
- iv. 30 above

**Education Stream**

- i. MBS
- ii. M.SC
- iii. MBM
- iv. M.ED

How long have you been doing transactions with your bank?

- i. 1 year
- ii. 2 year
- iii. 3 year
- iv. More than 3 years

Have you subscribed to Mobile Banking services?

- i. Yes
- ii. No

What do you use mobile banking for?

- i. Fund transfer

- ii. Balance inquiry
- iii. Pay Bills
- iv. All of above

### Technology

	Strongly Disagree	Disagree	Agree	Strongly Agree
I enjoy the mobile banking service.				
I know that technology can help me to learn many new thing				
Sometimes mobile banking intimidates and threatens me				
I use mobile banking because I have seen someone else using it.				
Students should know how to use mobile banking.				
I would be better learner if I know how to use technology properly.				
Mobile banking is trendy and therefore, I will try new functions.				
I want to learn more about using mobile banking at anywhere.				

### Ease of use

	Strongly Disagree	Disagree	Agree	Strongly Agree
Mobile banking is faster than visiting a bank.				
Mobile banking is less time consuming than other banking option.				
Learning to use mobile banking is easy for me.				
Mobile banking is more accessible than visiting a bank.				
Mobile banking is effortless than other banking.				



## Usefulness

	Strongly Disagree	Disagree	Agree	Strongly Agree
I find mobile banking useful.				
It is advantageous to use mobile banking.				
By using mobile, I save a lot of useful time.				
Using mobile banking would make it easier for me to caring out of my tasks				
Mobile banking service providers are open and responsive to customer needs.				
Using mobile banking is useful as enables me to accomplish my task more quickly				
Mobile banking can provide timely financial transaction.				
It is easy to use mobile banking to accomplish my banking tasks.				
Mobile banking service providers make good-faith efforts to address most customer's services.				

**Trust**

	Strongly Disagree	Disagree	Agree	Strongly Agree
I believe mobile banking service is trustworthy.				
I believe mobile banking service provider keep their promises and commitments.				
I believe mobile network operations are trustworthy				
I believe the technology behind mobile banking services can be trusted. Goodwill of the service provider has important influence in choosing mobile banking services.				

**Security**

	Strongly Disagree	Disagree	Agree	Strongly Agree
Security concerns prevent me from checking accounts using mobile phones.				
Using mobile banking is risky.				
I fear misuse of personal information when using mobile banking services.				
I fear that I will lose money when making bank transfer.				
I fear using mobile banking because I think people will access my account.				

In your opinion what would be the problem and prospects of university students' intention towards mobile banking?

Your answer: