

SPECIMEN FORMAT FOR THESES OF MONTH

Faculty : Humanities

Department : Economics

Branch/ Area: : Mobile Banking

Sub Subject Heading: : -

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Title of the thesis : Adoption and usage of innovative techniques - a
study on mobile banking in Coimbatore city

(i) In Roman Script -

(ii) In roman Script -

Nomenclature of Degree: : Ph.D (economics)

Month & Year of Enrolment: : June, 2011

Month & Year of Registration: : June, 2011

Month &Year of Submission: : April, 2015

Month &Year of Award : March, 2016

Name of Supervisor : Dr.P.Ambiga devi

Designation of Supervisor : Professor of economics

Centre/department/school in which research was conducted : Avinashilingam Institute for Home Science and Higher
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University's Name & Address : Avinashilingam Institute for Home Science and Higher
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Abstract within 300 words:

i) Major objectives :

1. To find out the relationship between the frequency in the usage of mobile banking and the socio, economic and demographic characteristics of the sample respondents.
2. To analyse the expectations of the sample respondents on mobile banking.
3. To explore the relationship between the frequency in the usage of mobile banking and the usage of mobile phones.
4. To study the problems of the customers in the usage of mobile banking and
5. To explore the factors which influence the customer's adoption of mobile banking

ii) Hypothesis:

1. Frequency of usage of mobile banking is independent of socio, economic and demographic characteristics of the customers.
2. There is no association between the frequency of usage of mobile banking and the purpose of using mobile banking.
3. Frequency of usage of mobile banking is independent of perceived usefulness/perceived ease of use / trust / privacy / compatibility / social influence / perceived relative advantage and perceived financial cost.
4. Intention to adopt mobile banking is independent of perceived usefulness / perceived ease of use / trust / attitude and compatibility

iii) Methodology :

The sample units of the current study were selected through three stage sampling technique. In the first stage Coimbatore city was selected. In the second stage five public sector banks and six private sector banks were selected. In the third stage 400 customers of these banks, who were using mobile banking technology were selected. A well prepared questionnaire, after pilot survey, was administered to the respondents in the period April – July 2013. Using appropriate quantitative techniques the data were analysed

iv) Findings:

Mobile banking usage was predominant among younger age groups who had completed atleast higher secondary level of education. It was used mainly for checking SMS alert on bank transactions'. The customers

felt that mobile banking was easy to learn but wanted the banks to be fair in customer service policies following transactions. They also expected 'security' in the usage of mobile banking. Perceived risk was found to be the resistant factor in the adoption of mobile banking. Technology resistance factors played a strong role in the formation of intention to use mobile banking. It is imperative for the banks, tele communication department and cellular service providers to take cognizance of these factors and develop appropriate strategies to minimize their impact. Perceived use, perceived ease of use together with attitude significantly determined the intention to adopt mobile banking. To induce the potential customers to try out mobile banking, banks have to follow better marketing structure and inform the customers the benefits of mobile banking. Further banks have to work in the minimisation of risk related to day- to- day transactions performed through mobile devices to enable customers to build up trust in the banking services being offered. In the advent of IT revolution, innovative and quality services are the survival factors to meet the requirement of global competition.

Examiners

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