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Name of scholar: Hilal Hamid Mir

Name of supervisor: Dr. NAUSHADUL HAQUE MULLICK

Name of Department: Faculty of Management Studies

Topic of Research: Consumer Attitude, Usage and Adoption of Mobile Banking in India: A Study of users of Jammu and Kashmir

Findings

Mobile banking is a breakthrough technology in the financial sector. Its novelty, ease, and usefulness have attracted huge interest in researchers investigating the factors hindering this technology's acceptance. This research presents an integrative model of TAM and UTAUT to explain the use and adoption of m-banking among bank customers in Jammu and Kashmir.

The data was collected using a questionnaire whose validity and reliability were checked through a pilot study. After initial cleaning and screening, the data was tested statistically through CFA and SEM, resulting in a good model fit. The SEM results revealed that all of the paths or relationships between the variables were accepted as they confirmed the relationships as hypothesized. The results indicated that the independent variables were positively associated with the dependent variables on all the paths.

The relationship between the various demographic variables and customer attitude and intentions in m-banking was checked with the help of ANOVA and T-test. It was found that gender, age, education, and income do not influence customer attitudes and intentions toward m-banking.

The findings and implications of the study will be useful for the banks and their policymakers in terms of the m-banking services they provide to customers.