

A Study on Predicting the Attitude towards Mobile Banking Acceptance among Indian Customers: An Analysis of Contextual Factors of UTAUT2 Model

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ABSTRACT

Today, due to India's significantly higher smartphone usage and adoption rate, led to an incredible uptake of banking based on mobile application. The aim of this study was to analyse the behavioural intention factors that have affected the acceptance and use of mobile banking system of commercial banks in India. Prevalent theory aimed at examining the factors that precede the choice to accept mobile banking is UTAUT2. Data was collected from 502 mobile banking users to take part in the research. To explore these m-banking acceptance context extracted items and two major dimensions (performance expectancy and effort expectancy) based on the variables found in the UTAUT2 model are examined. This data was analysed using SPSS 22. Factor analysis and multiple linear regressions model were used to process the data. The study's conclusions showed guidance to commercial banks in defining their strategies to better meet the evolving needs of their customers.

Keywords: Behavioural Intention, Mobile Banking Acceptance, Mobile Banking in India, UTAUT Model 2.

Introduction

Mobile Banking a communication tool that banks utilize to reach and engage their target audience with the development in technology & Artificial Intelligence, now mobile banking will be widely accepted among banking customers. The COVID-19 epidemic which physically restricted movement, also contributed to the manner that different banks have altered how customers accept banking services this result in crucial comprehension of mobile banking apps that banks provide on user's mobile and how it affects the idea to retain banks loyal customers and to make an intention to be accepted by others. The immense rivalry in the banking industries today compel banks to re-evaluate and find substitute offerings for obtain last competitive edges, mobile banking is among them.

Background

With a rapid evolve of working mechanism customers are changing their way to accept new technologies related to banking, learning etc. Rushed to these platforms like bank owned apps, digital wallets, SMS/ text banking, USSD codes and neo-banks seems to have impressive growth figures in the acceptance of technology. Where earlier banks Purchases brick and mortar space to promote their banking services but now with the mass reach banks are using smartphone technologies. (Luarn P. Lin, 2005). With a focus on mobile banking as a strategic goal to improve financial inclusion, Customer acceptance has been slow despite these efforts hence UTAUT 2 framework was used to examine the

factors impacting this acceptance (Chauhan et al., 2021) Moreover, it was determined that a proactive personality in customer significantly impacts UTAUT2 factors influencing the intention to embrace mobile banking (Hilal A, et al., 2022). Empirical finding from all of these studies suggest that effort expectancy and performance expectancy significantly impact customer intention in acceptance of mobile banking context.

The new era of technology has been smarter and sophisticated with multifunctional applications and usage such as managing e-mails, doorstep quick commerce services, handling finances etc. Basically, banks concentrate on delivering fundamental financial services, mainly related to transaction, saving and lending. Now, banks utilizing advanced data analysis and embracing customer- focused technologies to provide customized and individualized experiences (Mittal, M. A. 2017).

Unified Theory of Acceptance and Use of Technology Model (UTAUT) Model

A unified theory of acceptance and use of technology (UTAUT) model developed by (Venkatesh, 2003) tries to create one single model which integrates previous variables of acceptance theory. A model created to evaluate the use of new technology within a customer market.

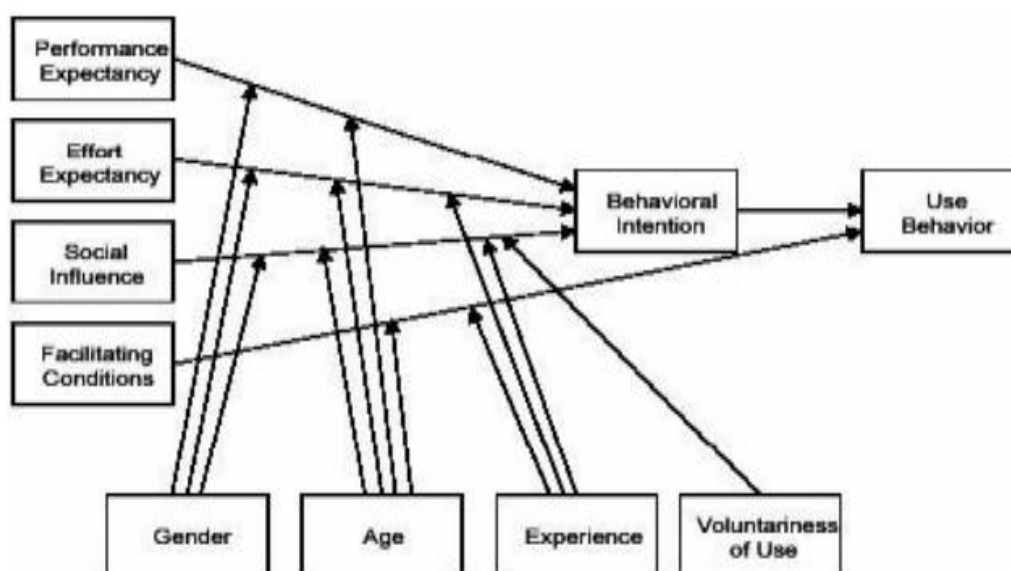


Figure 1: Unified Theory of Acceptance and Use of Technology model Source: Venkatesh et. al. (2003)

Source: <https://misq.umn.edu/misq/article-abstract/27/3/425/1340/User-Acceptance-of-Information-Technology-Toward-A>

Model used in various studies which makes it acceptable. A study by Dutta P, et. al., (2018) on factors of UTAUT models which influences employees' intention to accept Information technology. Variables of model are: Performance expectancy and effort expectancy. Performance expectancy and effort expectancy has effect on customer's intention that was mapped.

- Performance expectancy explains a scope of certainty that a customer is confident of using a particular technology to maximize their job performance. An empirical study of Australian customers confirmed a strong and positive relationship between behavioral intention towards technology and performance expectancy (H Wang et al. 2003).
- Effort expectancy defines the user's behavior based on ease of using a system or technology. In the present paper effort expectancy implies that use of mobile banking services is potentially valuable to the customers.

Performance expectancy and effort expectancy is being focused in this research as:

- They play huge role in shaping behavioral intention.
- These two are direct predictor and quantifiable to measure.

- It's a belief that mobile banking helps customers to achieve their financial goal (higher performance expectancy is equals to higher adoption).
- If it's simple and straightforward user will more likely to adapt these services

Features that made UTAUT2 model to be used in research are:

- It combines factors of previous model such as perceived ease of use, perceived usefulness and perceived behavioral control etc.
- It's simplicity to understand and apply.
- Extensive validation and used model.
- Focus on customer perception that motivates customer action.

Behavioral Intention

The various variables which build an intention to accept technology are related to behavior. Behavior explains how users react to situation where as behavioral intention is like the plan or motivation that drives people to behave in certain way. Behavioral intention is a key predictor of actual behavior Ajzen (1991). Higher the behavioral intention will in turn increases positive attitude towards acceptance of technology like daily tracking transaction, account management, timely repayment of bills and interest etc. shows positive attitude towards acceptance of mobile banking technology. Research suggests that customer is more likely to adopt mobile banking services if they perceive them as useful and secure also acceptance is influenced by social factor Samartha V. et.al. (2022). Indian bank clients behavioral intentions are influenced by factors including performance expectancy and effort expectancy.

Mobile Banking Acceptance

Acceptance intention is an implied guarantee that one will use services. It is a customer's inclination and preference to use an offering. Customer's final decision to accept or reject a mobile banking service is influenced by a variety of variables. In order to fully understand and predict consumer's behavior it is crucial to investigate and comprehend the internal factors the customer's mindset etc. that will influence their intension to accept. Growth in mobile banking users: A large proportion of mobile banking users accepting mobile banking which is now been fueled by.

- Increase in mobile banking transaction: It is showing a consistent upward trajectory in mobile banking adoption.
- Mobile banking platforms and apps UPI has revolutionized mobile banking in India enabling fast secure and low cost transaction.
- Digital transaction surge: In terms of overall mobile banking payments NPCI & NFC are gaining popularity especially in smaller towns and rural areas to ahead for cashless economy.
- Impact of government initiatives
- Fraud and Security concerns
- Digital literacy
- Demographics of mobile banking users.
- Future trends AI, chat bots, 5G connectivity IOT: Indian banks are increasingly adopting artificial intelligence to offer more personalized mobile banking services automated customer support and improve user experience.

Based on an economy type and degree of connectivity to different regions can also influence acceptance of mobile banking. One way to supply financial services via information technology is through mobile banking which expands the range of mobile services available in even nations with lower standard of living.

Review of Literature

The following important articles were reviewed and the research gap was identified.

Studies Conducted on Mobile Banking Acceptance

The rise of mobile banking lead customer engaging more with their banks via remote technology channels despite this there is considerably variability in the level of registration and acceptance for

mobile banking. Banks have limited understanding of true customer's incentives and perceived obstacles to enroll in online banking services (Durkin M, 2007). A study by (Saxena D., et al., 2021) which identifies the reason behind low adoption of other digital banking services such as payment platform. According to studies in countries like Saudi Arabia, Jordan and South Africa shows similar trend towards mobile banking acceptance (Abu- Taieh et al., 2022). With country's vast population and increasing demand for smartphone mobile banking is becoming game changer. It helps in evolving countries economy. Mobile banking acceptance help in building connection in several ways like financial inclusion, money transfer to social connections and rural-urban linkages etc. Mobile Banking offers anytime anywhere services which needed to be further accepted by every class group so basically awareness required (Balakrishnan, L., & Sudha, V. 2016).

Studies Conducted on UTAUT Model

The model highlight's that performance expectancy and efforts expectancy are crucial factors in influencing acceptance and utilization of different IT. The model (by Venkatesh et al. 2003) targets to describe the user intention to implement technology system following the actual behavioral intention. This research study presents "perceived usefulness" and "perceived ease of use" as a vital element that signifies the user's behavioral intention acceptability regarding the mobile banking.

However, previous studies investigated the user's behavioral intention towards online teaching services, fintech services and online grocery services etc. (Sulaeman & Ninglasari 2020; Ceyan 2021, Yupeng Lin and Zhonggen Yu 2025). Acceptance should be emphatically validated by theories and model so considering UTAUT model which have 2 main determinants performance expectancy and effort expectancy. A well-known model for forecasting people's intentions to embrace and utilize technology (Compeau, 1995) The research to examine consumer behavior related to retention strategies and understanding customer relationship management when it comes to loyalty which falls in line with customer acceptance behavior is examined (Seyyedamiri, N., 2019).

Studies Conducted on Mobile Banking in India

The financial connectivity among different countries is also strengthening by these mobile banking acceptances. The extent to which information system adoption model influence the post adoption behavior of mobile banking app users in India. Satisfaction, service quality, information quality, system quality majorly affect customer desire to continue using mobile banking services (Saibaba, S. 2024).

Few also studied factors that influence usage intention as demographic factors which can help in promote companies offering and reach to targeted customers.

In summary, mobile banking services have been rapidly growing in popularity and their impact on customer's behavioral intention to use could be analyzed through UTAUT model.

Gap in Existing Literature

The thorough examination of the literature referred earlier highlights the various research on technology acceptance across different domains in India and internationally which possesses limited study.

- It is further observed that most of the research work considered factors of model related to other segments instead of mobile banking acceptance of the customers.
- With the updating of AI technologies and mechanism of accepting technology made previous studies knowledge void.
- The research carried out in India focus primarily on the banks perspective rather than customer behavioral intentions.
- It is nevertheless in India the banking services primarily focus on employee's perspective on technology acceptance.
- The study is conducted to clear the contradictory evidence between two interchangeable word used i.e. online banking and mobile banking.

The current study therefore is an attempt to fill gap in the existing literatures and concentrate on the aforementioned areas within a purview of Indian mobile banking services.

Research Methodology

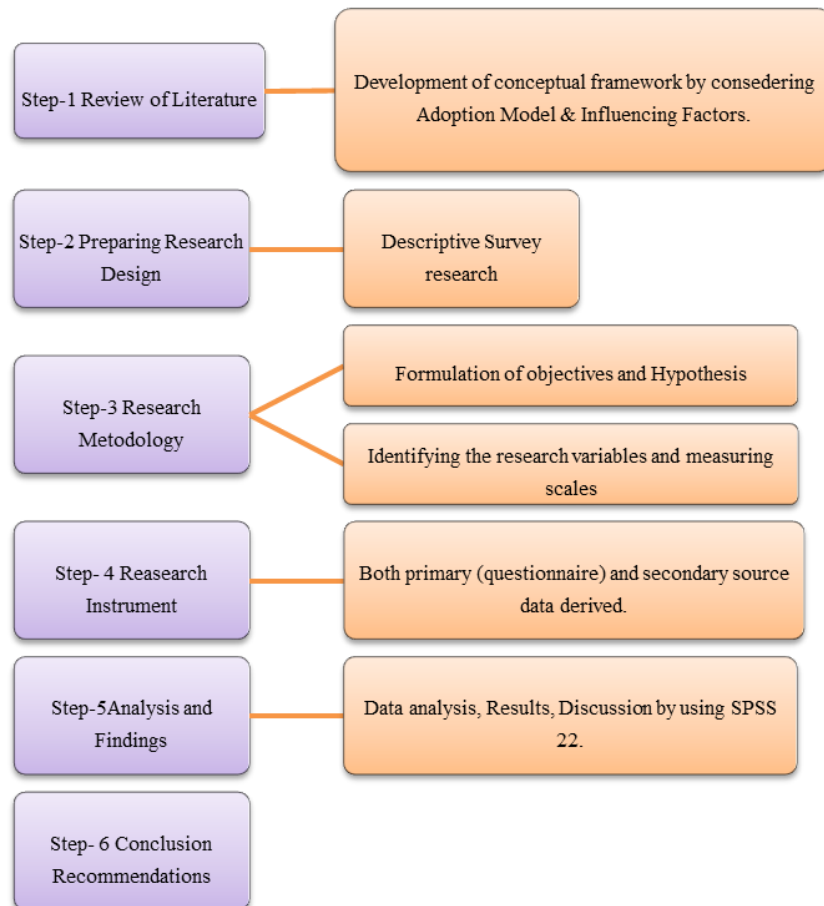


Figure 1: Framework of Research

Source: Author's Own

Statement of the Problem

Developing a strategy might be aided in understanding the banks reach to their customers and making an ease to accept mobile banking. A very little is known about the use of mobile banking in emerging market. The study reveals that activities that serve as an important purpose in terms of communication of banks product or service to the customers. Research on mobile banking acceptance is of high importance as there is increasing growth and requirement. Therefore it's important to understand how customers behave particularly when it comes to mobile banking.

Prior research is conducted at international level on this but this research works considers Indian customer. Research also includes understanding of behavioral intention in terms of mobile banking while other researchers are on different aspects such as security, trust and habits etc. Mobile banking acceptance research requires various models and key points (such as population type, demographic factors etc.) to be consider in background for deriving of desired research output.

Objectives of the Study

- To analyse the factors affecting customer's attitude towards an acceptance of mobile banking services.

- To find out the impact of customer behavioural intension for acceptance of mobile banking services in India.

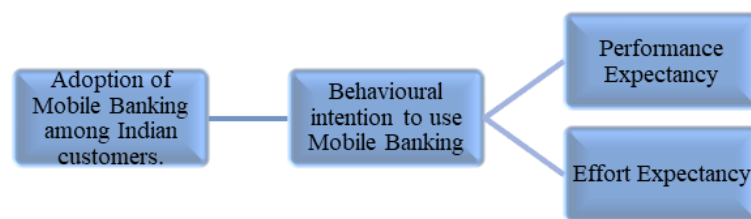
Hypothesis of the Study

- H0₁:** Performance expectancy has a no positive influence on customer in acceptance of mobile banking.
- HA₁:** Performance expectancy has a positive influence on customer in acceptance of mobile banking.
- H0₂:** Effort expectancy has a no positive influence on customer in acceptance of mobile banking.
- HA₂:** Effort expectancy has a positive influence on customer in acceptance of mobile banking.
- H0₃:** There is no significant impact of customer's attitude towards an acceptance of mobile banking services.
- HA₃:** There is significant impact of customer's attitude towards an acceptance of mobile banking services.

Proposed Conceptual Model

The suggested model utilizes the UTAUT model as its foundational framework. It has been utilized to comprehend how elements of mobile banking technology acceptance behaviour such as performance expectancy and effort expectancy becomes necessary condition for seamless mobile banking services which require facilities like internet, operating system, banker's assistance in educating, aiding and motivating customers to accept mobile banking and the efficiency of mobile banking regarding a collaboration for timely information sharing, privacy protection and safety assurance during mobile banking contribute to shaping the behaviour intention towards accepting mobile banking.

Figure 2 Proposed conceptual model



Source: Author's Own

Extracted Factors Regarding Behavioural Intention to Accept Mobile Banking

- **Performance Expectancy:** It considers perceived usefulness that explains the chances of acceptance mobile banking increase if it effectively meets the banking requirements of customer. Extrinsic motivation which believes that accepting mobile banking allows users to receive additional benefit such as discounts or credit rewards. Another aspect that makes acceptance of mobile banking is it fits well with the banking requirements of customers. Outcome expectations also make customer feel that adopting mobile banking assist them in managing their daily banking task efficiently.
- **Effort Expectancy:** The process of learning or ease to use mobile banking been easily understandable and the level of complexity while interacting with mobile banking is included in this research which is to be studied.

Data Collection

Both the sources of data collection are taken into account. Primary data were obtained through a standard questionnaire which was designed after checking and supplementing the research variables of the study. While secondary data collection, information and articles were obtained from various research papers, newspaper, journals etc.

Data Collection Procedure

The online questionnaire survey was conducted to collect data regarding mobile banking service users in India. Customers with having bank account and above age group 18 are respondent to study. Confidentiality of responses was assured and potential customers were invited to via e-mail to the link

provided. A total of 764 responses were collected out of 262 were found to have missing or incorrect data. Therefore data is being from a total 502 customers.

- **Distribution of Demographic Profile**

Table 1: Demographic Profile of Respondents

Basis	Category	Frequency	Percentage
Age	20-30	137	27.3
	31-40	262	52.2
	41-50	54	10.7
	51 and above	49	9.6
	Total	502	100.0
Qualification	Senior Secondary	69	13.8
	Graduate	227	45.3
	Post Graduate	172	34.1
	Professional Degree	34	6.8
	Total	502	100.0
Occupation	Student	85	16.9
	Business	177	35.2
	Services	147	29.4
	Housewife	93	18.5
	Total	502	100.0
Annual income	Below 10 lakh	220	43.8
	10-15 lakh	201	40.1
	16-20 lakh	55	10.9
	20 lakh and above	26	5.2
	Total	502	100.0

Source: Author's Own

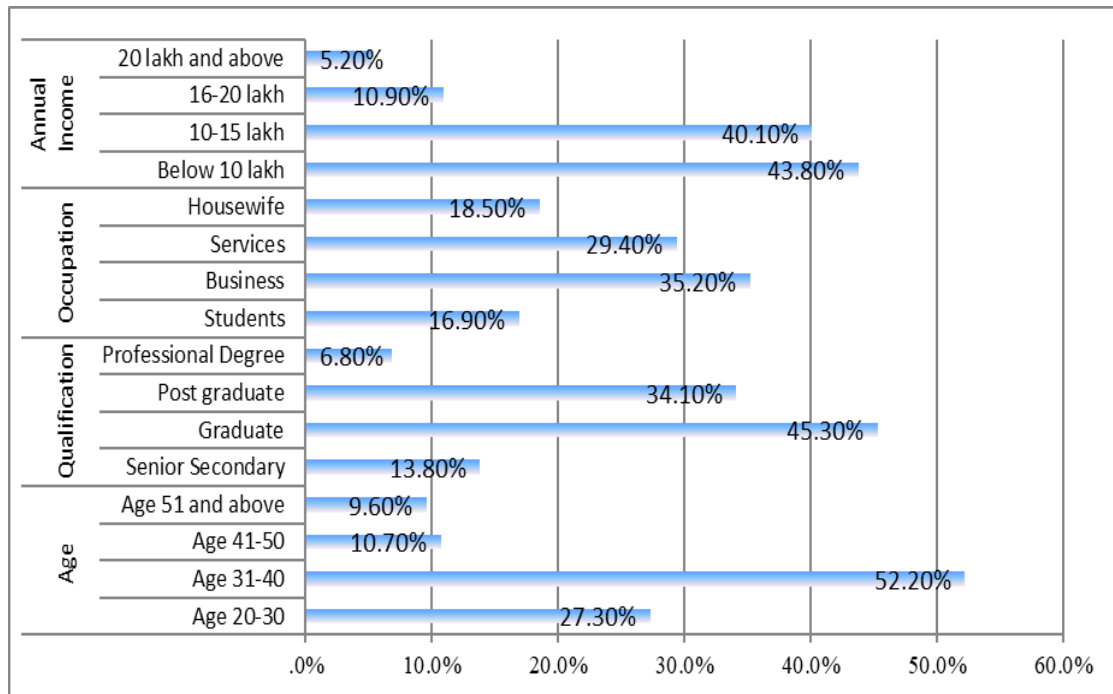


Figure 3: Demographic Profile of respondents

Source: Author's Own

- **Profile of Respondents**

Above graph depict the major respondents fell in age group 31-40 age (52.20%), 27.30% are of age 20-30 years, 10.7% are 41-50 age group whereas only 9.6% are of age 51 and above. Although in case of qualification 45.30% are graduate respondents, 34.10% postgraduate, 13.80% are from senior secondary qualification and only 6.80% are having professional degrees. For occupation 35.20% are businessman, 29.40% are from service, 18.50% respondents are house maker and 16.90% are students. Lastly, above graph discloses 43.80% respondents annual income is below 10 lakh, followed by 40.1% respondents have 10-15 lakh, 10.9% respondents have 16-20 lakh income while 5.2% have 20 lakh and above annual income.

- **Scale Development and Validity**

As stated in a proposed model 2 construct with 17 statements are used in the study. These independent construct are taken from previous study by Venkatesh, (2003). A Five point ordinary scale to measure customer's behavioral intention towards mobile banking followed as strongly agreed in end to strongly disagree to another end.

Results and Discussion

Total responses of 502 questionnaire were collected and based on the objective of the study the following test has been applied. The data file stored in Microsoft Excel later IBM SPSS 22 was used to perform various analyses. Confirmatory factor analysis (CFA) were used to validate pre-defined theoretical model by testing if collected data fits a hypothesized system of latent constructs.

- **Descriptive Analysis of Factor Affecting Customer Accepting Mobile Banking Services**

A representation of descriptive analysis of all selected variables it is done in order to summarize the main features of dataset.

- **Measurement Model**

Factor analysis condenses and simplifies data. It is an option to bring construct to an optimal level so that can be managed with few variables and making it easier to analyse. To examine data:

- By having tools for descriptive and inferential statistics (that is to test hypothesis and draw conclusion about population based on a sample using test like Multiple linear regression analysis),
- For data visualization (i.e., creating charts and graphs) and
- The study set up factor measurement model to validate the scale and EFA tested the same using SPSS 22. The primary goal of the measurement model is to confirm the validity of scale items employed in each construct.

- **Exploratory Factor Analysis (EFA)**

Two major aspects validity and reliability of exploratory factor analysis serve as a root note for the relationship between sub variables and variables and also identification of components on which factor will be loaded.

Table 2: KMO and Bartlett's Test for Factors Affecting Customer Attitude

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.976
Bartlett's Test of Sphericity	Approx. Chi-Square	11198.093
	df	136
	Sig.	0.000

Source: Self-compilation from field survey

Interpretation

The Kaiser Meyer Olkin (KMO) measure of sampling adequacy was .976 which is considered "marvellous" (Kaiser, 1974) indicating that the data were highly suitable for factor analysis. Bartlett's Test of Sphericity was also significant $X^2(136) = 11.198 .09, p < .001$, suggesting that the correlation matrix was not an identity matrix and that factor was appropriate for dataset.

Reliability Statistics

In a way that closely resembles a question that is same or almost the similar (Bartko, J.J. & Carpenter, W. T. 1976). By employing reliability analysis every independent and dependent variable are assessed to determine the reliability or the opposite. Cronbach's alpha coefficient was calculated for every variable to assess for the dependability. As a result, based on nunally(1967), The score for the construct must exceed 0.6 guarantee it is dependable and a score of 0.6 or higher is permitted in the research. Therefore, (Hair et. al., 1998) indicate that an alpha value close to 0.9 may be regarded as an "excellent" value; 0.8 may be regarded as "good" and value approx. 0.60 to 0.70 sufficient based on the study. Values below 0.50 are untrustworthy.

Table 3: EFA and Reliability Test

Exploratory Factor Analysis & Reliability Test					
Component	Initial Eigenvalues	Rotation Sums of Squared Loadings	Cronbach's Alpha	Rotated Component Matrixa	N of Items
	Cumulative %	Cumulative %			
Performance Expectancy	76.570	32.853	0.949	.740	4
				.740	
				.737	
				.748	
Effort Expectancy	81.132	65.463	0.928	.743	3
				.759	
				.755	
Mobile Banking Acceptance	84.630	84.630	0.971	.703	10
				.748	
				.760	
				.669	
				.736	
				.663	
				.739	
				.776	
				.747	
				.763	

Source: Self-compilation from field survey

Interpretation

An exploratory factor analysis (EFA) with varimax rotation was conducted to assess the underlying structure of the constructs. Three distinct factors emerged: Performance Expectancy, Effort Expectancy, and Mobile Banking Acceptance.

- Performance Expectancy accounted for 32.85% of the variance, with factor loadings ranging from .737 to .748. The internal consistency was excellent (Cronbach's $\alpha = .949$).
- Effort Expectancy explained an additional 65.46% of the variance, with loadings between .743 and .759. Reliability was also high (Cronbach's $\alpha = .928$).
- Mobile Banking Acceptance explained 84.63% of the variance, with item loadings ranging from .663 to .776. This factor demonstrated excellent reliability as well (Cronbach's $\alpha = .971$).

Overall, the factor solution showed strong loadings on their respective constructs, with no major cross-loadings, indicating clear construct validity. Cronbach's alpha values for all three factors exceeded the recommended threshold of .70, demonstrating high internal consistency reliability.

Empirical Analysis

The empirical analysis evaluates the social media marketing of mobile banking has an influence on customer performance expectancy effort expectancy social influence in acceptance of mobile banking.

Table 4: Result of Multiple Linear Regressions

Results of Multiple Linear Regression Analysis Predicting Mobile Banking Acceptance from Performance Expectancy & Effort Expectancy					
Predictor	Unstandardized Coefficients (B)	Standardized Coefficients (β)	Std. Error	t	P-value
Constant	.470	—	.073	6.405	.000
Performance Expectancy	.559	.595	.050	11.175	.000
Effort Expectancy	.297	.309	.051	5.811	.000
Note. $R^2 = 0.888$, $Adjusted\ R^2 = 0.788$, $F(2, 499) = 927.328$, $p = .000$.					

Source: Self-compilation from field survey

The result of multiple linear regression analysis indicated that the overall model significantly predicted mobile banking acceptance, $F(2, 499) = 927.32$, $p < 0.001$, explaining 88.8% of the variance in acceptance ($R^2 = .888$, $Adjusted\ R^2 = .788$). Both predictors are statistically significant. Performance expectancy emerged as a strong positive predictor ($\beta = .595$, $t = 11.18$, $p < .001$), while Effort Expectancy also significant and positively predicted acceptance ($\beta = .309$, $t = 5.81$, $p < .001$). These results suggested that individual who perceive high performance benefits and greater ease of use are more likely to accept mobile banking.

Regression Equation

Mobile banking acceptance = $.470 + .559$ (performance expectancy) + $.297$ (effort expectancy).

Since all predictors were statistically significant ($P < .05$), the findings indicate that **higher performance expectancy and effort expectancy on acceptance of mobile banking**.

Significance of the Study

This study will help policymakers and practitioners to gain deep knowledge about factors affecting customer decision to accept mobile banking technology in order to formulate strategies that encourage acceptance of mobile banking by customers. This paper contributes to the literature related to models and theories of technology acceptance that have recommended an expansion to new specific sectors. Also this study clarifies the difference between online banking and mobile banking i.e. acceptance of mobile banking makes banking users innovators and early adopters. This study helps in understanding dynamic nature of mobile banking directly related to customers by predicting market trend.

Finding & Conclusion

The multiple linear regressions has been utilized to determine variation in responses regarding the behaviour towards mobile banking acceptance.

Hypothesis No.	Variables		Summary of Findings					
	Dependent Variable	Independent Variable	Explanation	Findings	Statistical tool applied	Sig. value	Null hypothesis accepted/rejected	Inference or conclusion
HA1	Mobile Banking Acceptance	Performance Expectancy	Performance expectancy has a positive effect in acceptance of mobile banking.	Performance expectancy consists of - perceived usefulness, extrinsic motivation, job fit and outcome expectation.	Multiple Regression Analysis	.000	Rejected	Performance expectancy emerged as a strong positive predictor ($\beta = .595$, $t = 11.18$, $p < .001$).
HA2	Mobile Banking Acceptance	Effort Expectancy	Effort expectancy has a positive influence on acceptance of mobile banking	Here, degree to which system being user friendly and require little efforts/knowledge to learn, being skilful with less complexity towards accepting mobile banking technology.	Multiple Regression Analysis	.000	Rejected	The result showed effort expectancy also significant and positively predicted acceptance ($\beta = .309$, $t = 5.81$, $p < .001$).

Source: Self-compilation from field survey

The average responses regarding attitude towards mobile banking are not significantly different among users from India. The respondents show no difference in opinion about behavioural intention towards mobile banking services for the factors affecting acceptance of it. Every factor has been examined on the customers. In keeping with the UTAUT model that is being presented here, future research ought to concentrate on finding constructs that can enhance intention and behaviour prediction. At last, the fast growing acceptance of mobile banking and wider demand of banking services along with easy to use application interface should be made smooth overall experience for customers.

Limitations of the Study

The current study has certain limitations firstly; all the sample size is limited. Secondly, the research was conducted for a limited time frame. Finally the study excludes certain other variables that may have impacted on the mobile banking organisations such as banks reputation, different bank offer and different features to customers etc. Given these constraints, the studies finding should be understood and the future researchers should work to address them.

Future Scope

Since this study looked at factors that might be expanded and used for many distinct finance market segments including apps that offer additional services. Furthermore, other characteristics may be included like Security, trust and social influence that have not been taken into account because of lack of resources. To lower the mistakes in calculations the sample size could be expanded. Additionally a number of other nations could be included in the study or limited states of India can be included to get specific acceptance rate of mobile banking. Following COVID-19 & economic war customer's perception of a number of factors including safety & trust may be significantly changed allowing for post study. Other marketing apps could be taken into consideration. Further numerous aspects of mobile banking services with the new evolutions of AI technologies to make it more contributing aspects for building competitive advantage can be examine. Since extended UTAUT2 model may accounts for less variation in acceptance so that can be used in future. This study can be further extended to other factors and demographic factors of customers.

Managerial Implication and Suggestions

The findings imply how crucial it is to communicate and build a valuable relationship with customers by banks. Performance expectancy and effort expectancy had a favourable and remarkable impact on customer's intention to accept mobile banking. This could aid in marketing choices about medium to create banking awareness among target customers. The banks should try to interact with target audience and concentrate more on offering useful banking content. Sometimes safety value has point of concern for customers. As more people join financial platform so banks have more opportunity to engage with them. Suggesting banking institutions need to know what customers are expecting (safety and privacy) and at which stage of life (teenagers, parents, and seniors) they are ready to accept this new change. Also should concentrate on customer's habit, choices and personality type.

- According to the findings, banks should uphold their quality services and standards to win over large market segment of high net worth customers.
- Bankers need to inform about special offerings that are available to their customers by running campaigns or schemes.
- Make sure that websites or apps are mobile friendly, optimised for speedy responses and designed to attract more customers.
- Banks can also provide with the necessary infrastructure at their branches to demonstrate live videos regarding training session about using different mobile banking services to customers.
- Bank applicators should work upon handling feedbacks, customer care assistance and guarantee that customer information will be kept secured while handling all queries. This will build trust and banks goodwill.

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