

A STUDY OF ADOPTION BEHAVIOUR OF MOBILE BANKING SERVICES BY INDIAN CONSUMERS

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ABSTRACT

Recent innovations in the telecommunication have proven to be a boon for the banking sector and its customers: one of these is Mobile Banking, where customers interact with the bank via mobile phones and banks provide them the services like short message services, fund transfers, account details, issue of cheque book etc. Presently almost all the banks in the world have started providing their customers “Mobile Banking” services. The main issue of this study is to understand the factors which contribute to user’s intention to use the mobile banking services. The purpose of this review paper is to explore the factors that influence the adoption behaviour of mobile banking services by Indian consumers. This paper also discusses the various steps that mobile banking providers should take to increase their mobile banking services user’s database.

KEYWORDS: Mobile Commerce, Mobile Banking, TAM, TRA, IDT, UTAUT, Adoption Behaviour