

A Study on Factors Influencing Customer Attitude Towards Mobile Banking Applications in Madurai City

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Abstract: Mobile banking applications have become an essential component of the banking sector, offering customers easy and quick access to the banking system. The rapid advancement of technologies has transformed the traditional banking practices and affected the customer perceptions of mobile banking applications. This study aims to examine the factors that influence customers' attitudes towards mobile banking applications in Madurai City. The study will focus on such aspects as the application's perceived usefulness, ease of use, security, privacy, trust, service quality, speed, and customer satisfaction. In addition, the study will explore the relationship between selected factors and customers' socio-demographic characteristics, such as age, gender, level of education, occupation, and income. Mobile banking applications enable customers to make transactions and manage their accounts conveniently. Still, there are some barriers to adopting mobile applications by customers, such as cyber fraud, hacking, safety concerns, and transaction errors. This research will contribute to identifying the primary aspects that need to be improved to increase customers' trust and encourage them to use mobile banking applications actively. Moreover, the study will provide a robust analysis for commercial banks to maintain and strengthen their relationships with customers in the modern digital environment. Thus, the research will be instrumental in promoting digital finance by providing customers with relevant information about mobile banking. At the same time, the study will assist the management of commercial banks in gaining access to customers' behaviors and motivations to improve their mobile banking applications.

Keywords: Mobile Banking Applications, Customer Attitude, Digital Banking, Perceived Usefulness, Ease of Use, Security, Customer Trust.

Introduction

Banking through mobile phones has emerged as an important innovation in the modern banking sector. The rapid growth of information and communication technology, the popularity of smartphones, and the increased use of internet access have contributed to the proliferation of mobile banking applications that enable customers to carry out diverse financial activities including fund transfer, balance enquiry, payment of bills and tracking of transactions conveniently and efficiently. Mobile banking has reduced the need for customers to visit the banks' premises which in turn saves time and effort. The attitude of the customers towards the use of such applications and their intended continuance to use them is a matter of interest to many researchers. The perceptions of usefulness, ease of use, security, privacy, reliability, trust and service quality are significant factors in the level of individual technology acceptance. Cyber fraud, dishonest employees, system malfunction and insecurity of personal information poses a great risk and customers may abandon the technology at their earliest opportunity. In the current scenario where most customers are conducting their financial transactions digitally, the dynamics of customer's perception and preference in Madurai City towards mobile banking applications is of great interest to the researchers. A positive customer perception and preference of these applications are likely to lead to consistent use of the application as well as improved performance. Therefore, the study focuses on major factors that influence the attitude of customers towards the application and will provide recommendations that could be incorporated for the benefit of the customers.

Overview

The development of digital financial services opened up new opportunities for enhancing the efficiency of banking entities. Mobile banking applications are the digital interface between individual consumers and their financial service providers through internet-enabled handheld devices. The popularity of the mobile phone as a platform is determined by a combination of factors, including shifting consumer behavior, technological development, and convenience of use. In the context of Madurai City, it is possible to suggest that customers who differ in occupation, education, and income level may also differ in their perceptions and use of such technologies. Their views on the design and transaction efficiency of the products and overall satisfaction with the support services provided are likely to affect their intention to continue using mobile banking. Moreover, individual confidence in the security of such services and general digital literacy may be significant predictors of consumer behavior in relation to technology. By analyzing these factors and their connection to users' confidence in the performance of applications, it will be possible to highlight potential shortcomings and encourage more customers to adopt technology-enabled financial services.

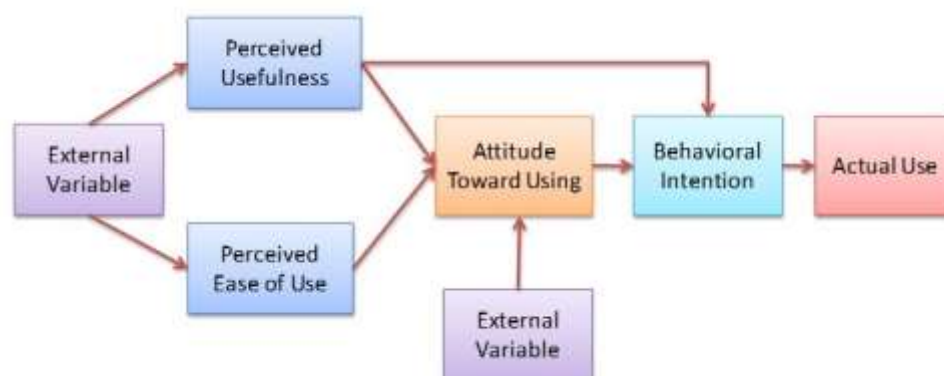
Theoretical Background

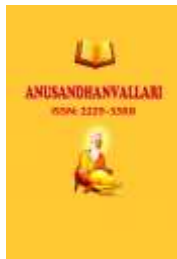
The Technology Acceptance Model (TAM) is a theoretical model, which was developed by Fred D. Davis in 1989. According to this model, the key factors, which determine the degree of acceptance and use of technology by individuals are perceived usefulness and perceived ease of use. Therefore, it can be concluded that to encourage customers to engage in mobile banking, they should rely on the idea that such services are very useful and convenient.

Definition: According to Davis (1989), the Technology Acceptance Model is the theory, which stipulates that the perception of the usefulness and ease of use of information technology determines the degree of its acceptance and use.

- ❖ Perceived Usefulness: the extent to which an individual believes that using a specific technology will enhance his or her performance;
- ❖ Perceived Ease of Use: the extent to which an individual believes that using a specific technology will not be challenging.

In the present study, the concept of perceived usefulness implies that customers see the benefits of mobile banking, such as saving time and effort, convenient money transfers, and instant access to the balance of their accounts. The second concept, which is referred to as perceived ease of use implies that the customers are comfortable using mobile banking technologies and applications.





The Technology Acceptance Model is based on the assumption that the use and acceptance of technology are directly related to its perceived usefulness and ease of use. Thus, the model is intended to predict the acceptance level of specific technology by the target population based on particular assumptions. According to the Technology Acceptance Model (TAM), customers are more inclined to adopt mobile banking services if they perceive such technology as useful in terms of increasing banking efficiency, saving time, and facilitating financial transactions. In addition, TAM assumes that the development of applications that are user-friendly and easy to navigate can improve customer attitudes towards technology. Kumar and Sharma (2025) According to the theory, ease of use positively affects perceived usefulness and behavioural intention, while the latter is a key predictor of technology adoption. Therefore, in the current study, TAM is used to explain the impact of convenience, ease of navigation, efficiency of financial transactions, and customers' perceptions on the acceptance level of mobile banking services.

The Technology Acceptance Model is essential for the given study because it provides a set of theoretical assumptions that can explain the relationships between such variables as customers' attitudes towards mobile banking services and their intentions to use the technology. Moreover, TAM illustrates how technology adoption can be promoted by such factors as time-saving, convenient money transfers, and ease of navigation within the application. Pareek et al. (2025) The technology acceptance model allows the banks to predict the level of customer satisfaction by identifying technology attributes valued by the target population. For instance, the banks can develop mobile applications that are convenient and easy to use in order to promote customer loyalty and improve the overall experience. Therefore, in the current study, TAM is used to explain the intention of customers to adopt the mobile banking services offered by the bank.

Review Of Literature

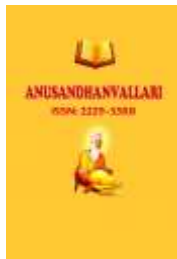
The review of the literature offers a theoretical background for this study by summarizing research that investigated factors affecting customers' attitudes toward adopting mobile banking technology. Tanwar (2025) The review includes the studies that explored technology acceptance, perceived usefulness, ease of use, security, trust, and levels of customer satisfaction. The review is structured according to the significant contributions made by different works:

Davis (1989) proposed the Technology Acceptance Model (TAM) that was applied to understand how people accept and adopt information technologies. The study isolated perceived usefulness and perceived ease of use as two vital predictors of technology acceptance. This TAM forms the basis of understanding how customers may accept and adopt mobile banking technology.

Saikh and Karjaluoto (2015) conducted a literature review on studies that investigated mobile banking adoption. The work revealed lifestyle compatibility, perceived usefulness, and customer attitudes as significant factors affecting consumer adoption. The study also highlighted some inconsistencies in previous research and noted areas that require additional investigation.

Mobile Banking Adoption: Systematic Review (2021) This study published in the International Journal of Bank Marketing includes a systematic literature review of 76 articles on mobile banking adoption. The scholars grouped the critical factors for adoption in five categories: application-related attributes, customer-related factors, social influences, trust, and barriers to mobile banking adoption. The study illustrated the various aspects that must be considered when analyzing the consumer adoption of mobile banking technology.

Kajol, Singh and Paul (2022) The researchers performed a literature review on studies that analyzed consumer adoption of digital financial transactions. In their findings, the scholars identified trust as a key driver of adoption while perceived risk was highlighted as a critical deterrent to adoption. The study adds to the



background of this paper by providing the considerations that influence customers' decisions to adopt digital financial transactions.

Systematic Review of Trust and Security in Fintech Adoption (2022) This study published in Heliyon appeared as a systematic review of 26 articles on fintech adoption in banking. The study emphasized the roles played by trust, security, and perceived risk in fostering consumers' willingness to embrace fintech innovations. The findings are relevant to this paper as they offer more insight into the various factors that must be considered when analyzing the adoption of mobile banking technology.

Research Gap

The reviewed studies determine that technological convenience, perceived usefulness, trust, security and perceived risk are significant factors in the adoption of digital banking. However, the customer attitudes towards adoption maybe different considering the local conditions, demography, digital literacy and banking experience. Thus, a targeted survey of customers in Madurai City can determine the local conditions and factors affecting their attitude towards mobile banking apps.

Statement Of The Problem

Mobile banking apps make it convenient to make financial transactions but their acceptance depends on customers' perceptions. Security issues, privacy concerns, technical problems, transaction errors and lack of digital literacy may limit customers' adoption of the mobile banking apps. The varying demographical perspectives may also affect the customer attitude towards mobile banking. Understanding the issue in Madurai City can help increase the level of digital-banking confidence among the customers. Thus, this study will focus on determining the major factors affecting customer attitudes towards the mobile banking apps considering convenience, perceived usefulness, security, trust and service quality to increase customer confidence and satisfaction.

OBJECTIVES OF THE STUDY

1. To examine the socio-economic characteristics of the customers using the mobile banking application in Madurai City and analyse the factors influencing their attitudes towards mobile banking services.
2. To assess the influence of perceived usefulness, ease of use, security, privacy and trust on the customer preference and adoption of the mobile banking application, identify the major problems faced by the customers .

Methodology

The current study uses a descriptive research design to assess customer attitudes towards mobile banking apps in Madurai City. The time frame covers the period when the study's primary data was collected. This paper presents a study based on primary and secondary data collected from 100 respondents using a questionnaire to determine socio-economic characteristics, customer attitudes, perceived usefulness, ease of use, and problems associated with mobile banking services, including security, privacy, and trust. The secondary data were gathered from books, research journals, articles, and reports published by the government, and relevant publications relate to digital banking and technology acceptance. The study used a convenient sampling method to select respondents. The study's data gathered were presented and analysed using descriptive statistics, including simple percentage analysis and the chi-square test. The analysis involved using percentages to represent the respondent's characteristics and preferences and the chi-square test to reveal some statistical relationships. The results of the research will be used to provide conclusions and offer recommendations to mobile banking service providers to boost customer trust and confidence in their mobile platforms.

Result And Discussion

Table 1: Socio-Economic Characteristics of the Respondents

characteristics	Category	Frequency	Percentage
Age	Below 25 years	20	20
	25–35 years	35	35
	36–45 years	25	25
	Above 45 years	20	20
	Total	100	100
Gender	Male	55	55
	Female	45	45
	Total	100	100
Educational qualification	School level	10	10
	Undergraduate	30	30
	Postgraduate	45	45
	Professional/Other	15	15
	Total	100	100
Occupation	Government employee	15	15
	Private employee	30	30
	Business/Self-employed	20	20
	Student	20	20
	Other	15	15
	Total	100	100
Monthly income	Below ₹15,000	20	20
	₹15,001–₹30,000	35	35
	₹30,001–₹50,000	25	25
	Above ₹50,000	20	20
	Total	100	100
Residential area	Urban – central Madurai	35	35
	Urban – other areas	40	40
	Peri-urban areas	25	25
	Total	100	100

Type of bank account	Public sector bank	45	45
	Private sector bank	40	40
	Small finance/co-operative bank	15	15
	Total	100	100
Smartphone experience	Less than 1 year	10	10
	1–3 years	25	25
	4–6 years	35	35
	Above 6 years	30	30
	Total	100	100
Internet access	Mobile data only	55	55
	Wi-Fi only	15	15
	Both mobile data and Wi-Fi	30	30
	Total	100	100

Source: Primary data

Table 1 below contains the socio-economic characteristics of the 100 respondents selected for this study. In relation to the age distribution, 35% of the sample falls within the 25–35 years bracket whereas 55% are male and 45% are female. In terms of the level of education, 45% of the respondents are postgraduates whereas 30% are undergraduates. As for occupation, 30% of the respondents are employed in the private sector whereas 20% are categorized as either business/self-employed or students. In terms of monthly income, 35% of the respondents earn between ₹15,011 and ₹30,000. In relation to the place of residence, 40% of the respondents reside in either a different urban region or public sector bank account holders make up 45% of the sample. In terms of smartphone experience, 35% of the respondents have 4–6 years of experience with smartphones whereas 55% rely solely on mobile data to access the internet.

Table 2: Factors Affecting the Attitude of Customers Toward the use of Mobile Banking Application

S. No.	Factors	Frequency	Percentage
1	Convenience	25	25
2	Ease of Use	20	20
3	Security and Privacy	18	18
4	Speed of Transactions	15	15
5	Trust and Reliability	12	12
6	Customer Service	10	10
Total	100	100	

Source: Primary data

Table 2 identifies the factors influencing customer attitudes towards mobile banking applications among 100 respondents. Convenience accounts for the highest percentage among respondents, thus comprising 25% of factors. The second one is represented by ease of use, which comprises 20%. In addition, security and privacy account for 18%, while speed of transaction represents 15%. Moreover, trust and reliability impact 12% of respondents, while customer service contributes to 10%. As can be seen, convenience and ease of use are the major factors influencing customers' attitudes towards mobile banking applications. That is why it is essential for banks to provide the former and ensure the latter in order to increase customer satisfaction and promote mobile banking use.

Table 3: Test of The Influence of the Perceived Usefulness and Ease of Use

S. No.	Factors	Frequency	Percentage
1	Saves Time	25	25
2	Easy to Operate	22	22
3	Convenient Fund Transfer	20	20
4	Easy Account Balance Checking	15	15
5	Available Anytime and Anywhere	18	18
Total	100	100	

Table 3 interprets the influence of perceived usefulness and ease of use on customer preferences with 100 respondents. The findings indicate that saving time is the leading factor, reported by 25% of respondents, followed by ease of operation contributing to 22%. Convenient fund transfer accounts for 20%, while availability anytime and anywhere represents 18%. Easy account balance checking accounts for 15%. The results suggest that customers prefer mobile banking applications because of time-savings and ease of operation. Further, convenient fund transfer and round-the-clock applicability impact customer preferences. Therefore, it is essential for banks to improve application usability, increase accessibility and transaction convenience to enhance customer satisfaction and encourage mobile banking adoption.

Table 4: Test of The Influence of Trust, Security and Privacy On the Adoption of Mobile Banking

S. No.	Factors	Frequency	Percentage
1	Secure Financial Transactions	28	28
2	Protection of Personal Information	22	22
3	Trust in Banking Applications	20	20
4	Protection Against Online Fraud	18	18
5	Reliability of Transactions	12	12
Total	100	100	

Source: Primary data

Table 4 expounds on the importance of security, privacy, and trust in mobile banking among 100 respondents. Secure financial transactions are the most important factor contributing to 28% of respondents, followed by the protection of personal information impacting 22%. Trust in banking applications accounts for 20%, while protection against online fraud represents 18%. Reliability of transactions comprises the remaining 12%. The results suggest that security and privacy are essential to encourage customers to adopt mobile banking services. As such, banks should make transactions more secure, keep customers' personal information safe, protect them from online fraud, and ensure the reliability of banking services to increase customer confidence and promote adoption.

Table 5: Test of The Major Problems Faced by The Customers While Using the Mobile Banking Application

S. No.	Problems	Frequency	Percentage
1	Security and Online Fraud Concerns	25	25
2	Poor Internet Connectivity	22	22
3	Transaction Failures	20	20
4	Technical Errors in Applications	18	18
5	Difficulty in Using Application Features	15	15
Total	100	100	

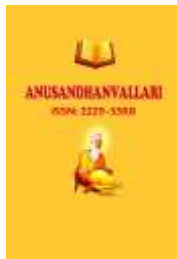
Source: Primary data

Table 5 presents the major problems encountered by 100 respondents while using mobile banking applications. Security and online fraud concerns are the primary issues and challenges, which are reported by 25% of respondents, while poor internet connectivity is indicated by 22%. Transaction failure is identified as a problem by 20%, while technical errors in the application are reported by 18%. Finally, the difficulty in using the application features is noted by 15%. From this assessment, it can be concluded that security and internet connectivity are the major problems affecting the use of mobile banking applications. Therefore, it is important for banks to address these problems, enhance cybersecurity features and improve the overall performance of the software to ensure ease of use and avoid disruptions in transaction processes.

Chi-square Test Result

S. No.	Variables tested	χ^2 value	df	p-value	Decision
1	Age group $\times$ Frequency of app usage	12.450	9	0.189	Not significant
2	Education $\times$ Awareness of banking features	10.820	6	0.094	Not significant
3	Security awareness $\times$ Trust in mobile banking	14.670	4	0.005	Significant
4	Ease of use $\times$ Customer attitude	16.280	6	0.012	Significant
5	Perceived usefulness $\times$ Customer satisfaction	18.540	6	0.005	Significant

Source: Computed Data.



Chi-square test results indicate that out of 5 selected relationships, only 3 are statistically significant at 5% significance level. In particular, security awareness and trust in mobile banking are associated with each other at 14.670, $p = 0.005$). At the same time, ease of use and customer attitude are also significant predictors at 16.280, $p = 0.012$). Perceived usefulness and customer satisfaction are associated with each other at 18.540, $p = 0.005$). However, age group and frequency of app usage = 12.450, $p = 0.189$, as well as educational qualification and awareness of banking features = 10.820, $p = 0.094$, were found to be insignificant. Thus, the results suggest that security awareness, ease of use, and perceived usefulness are significant factors associated with customer trust, attitudes, and satisfaction. Consequently, banks should pay special attention to the security of their mobile application, make it easy to use, increase efficiency and provide high-quality support. In general, the improvement of these aspects contributes to customer satisfaction and mobile application usage in general.

Central Government Programmes

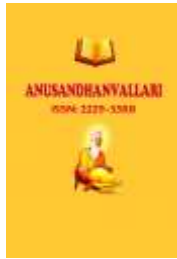
- ❖ Pradhan Mantri Jan-Dhan Yojana (PMJDY): It encourages financial inclusion by facilitating access to basic banks account, financial services, and banking facility.
- ❖ Digital India Programme: This programme promotes digital empowerment, online public services, and digital infrastructure to promote digital transaction.
- ❖ The Unified Payments Interface (UPI): It facilitates instant money transfer from one bank to another one through the mobile application.
- ❖ Bharat Interface for Money (BHIM): It provides the UPI-based application for making fast digital payments, fund transfer, and QR scan.
- ❖ Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA): It is a digital literacy mission for enhancing digital skills.
- ❖ The Reserve Bank of India (RBI) digital payment awareness initiatives: It promotes safe digital payments and raises customers' awareness about protecting their PINs, OTPs, passwords, and other secret information.

Tamil Nadu State Government Initiatives

- ❖ Tamil Nadu e-Sevai Centres: It provides online services through Common Service Centres.
- ❖ Tamil Nadu e-Governance Agency (TNeGA): This project facilitates the creation and execution of online government services.
- ❖ Tamil Nadu digital governance initiatives: It promotes online public services and digital infrastructure.

Findings Of The Study

- ❖ The research indicates that 35% of customers are aged between 25-35, whereas 55% of them are male. In addition, 45% of respondents have postgraduate education level, whereas 30% of them are employed in the private sector. Besides, 35% of customers earn between ₹15,001 and ₹30,000 a month, whereas 40% of them live in the other urban areas. Furthermore, 45% of customers hold the public-sector bank account, while 55% of respondents access only their mobile data.
- ❖ The research findings imply that the customer attitudes towards mobile banking are primarily influenced by convenience, accounting for 25%, followed by ease of use, which is 20%. At the same time, 18% are explained by trust and privacy, whereas 15% are attributed to transaction speed, and 12% are related to reliability. Besides, 10% are explained by customer service.



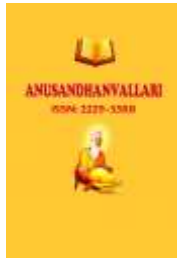
- ❖ As the results suggest, saving time is the most significant factor affecting the customers' preferences for the mobile banking services, which accounts for 25%, followed by ease of use, which is 22%. At the same time, convenient fund transfers contribute to 20%, whereas availability anytime and anywhere is 18%, and easy checking of the account balance is 15%.
- ❖ According to the results, secure financial transaction is the most significant factor affecting customers' preferences for using the mobile banking services, which is 28%, followed by the protection of the personal information, which is 22%. At the same time, customers' trust in apps is 20%, whereas protection against online fraud accounts for 18%, and reliable transaction is 12%.
- ❖ According to research results, the customers perceive online fraud and security and online fraud as the major problems, which are 25%, followed by the poor internet connection, which is 22%, whereas transaction failure is 20%, and technical errors are 18%, and the difficult use of the application feature is 15%.
- ❖ As a result of the chi-square analysis, three associations were found to be statistically significant, that is security awareness and trust ($p = 0.005$), ease of use and customer attitude ($p = 0.012$), and perceived usefulness and customer satisfaction ($p = 0.005$). On the other hand, the relationship between age group and app usage ($p = 0.189$), as well as between education and banking features awareness ($p = 0.094$), was not statistically significant at the 5% level.

Suggestions And Recommendations

- ❖ Enhancing of the online fraud prevention and the unauthorized transaction;
- ❖ Ensuring of the customers' privacy and their financial information's confidentiality;
- ❖ Developing of the easily used mobile banking applications;
- ❖ Improving the transaction speed and its processing;
- ❖ Minimizing the interruptions of the poor internet connection;
- ❖ Preventing of the transaction failure and providing the refund;
- ❖ Organizing the digital banking awareness programs for the customers;
- ❖ Ensuring of the transaction confidentiality and customers' trust;
- ❖ Providing the effective and prompt customer service;
- ❖ Raising of the customers' digital literacy;
- ❖ Offering of the languages in the regional options;
- ❖ Obtaining the customers' feedback about the mobile banking services;
- ❖ Raising of the awareness about the OTP, PIN, password, and fraud;
- ❖ Upgrading of the technical infrastructure to eliminate the service disruptions;
- ❖ Improving the mobile banking's reliability, convenience, and customer satisfaction.

Conclusion

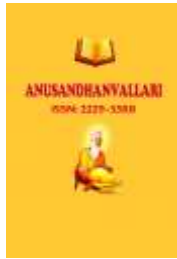
The study concludes that mobile banking applications play a significant role in enhancing the convenience of customers' banking, increasing accessibility to the banking services, and accelerating the banking transactions. As the findings suggest, convenience, ease of use, and time-saving are the major factors affecting the customers'



preferences. At the same time, the issues of security, privacy, and trust are crucial to encourage the customers to adopt the mobile banking services. On the other hand, the customers perceive online fraud concerns, poor internet connection, transaction failure, and technical errors as the problems. According to the chi-square test results, there are three significant associations, that is, between the security awareness and trust, ease of use and customer attitude, and perceived usefulness and customer satisfaction. Therefore, banks should enhance their security against fraud and unauthorized transaction to protect the customers' information and financial resources. In addition, they should improve the application's usability and transaction facilities. The digital banking awareness programs and effective customer service should be provided to resolve the issues faced by the customers. To conclude, increasing the mobile banking services' security and reliability and enhancing its accessibility can improve the customers' satisfaction, trust, and confidence, as well as encourage them to adopt it.

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