AN EMPIRICAL OBSERVATION OF AGE FACTOR’S MODERATING ROLE ON MOBILE BANKING ADOPTION IN RURAL KARNATAKA

KRISHNA KISHORE SV*; ALOYSIUS HENRY SEQUEIRA**

*RESEARCH SCHOLAR, DEPARTMENT OF HUMANITIES SOCIAL SCIENCES AND MANAGEMENT, NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA SURATHKAL, MANGALORE.

**PROFESSOR, DEPARTMENT OF HUMANITIES SOCIAL SCIENCES AND MANAGEMENT, NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA SURATHKAL, MANGALORE.

ABSTRACT
Mobile banking can be the best tool for government of India to achieve success in financial inclusion given the fact that there is high penetration of mobile phones in India. It is a challenge to achieve success without having a clue of rural people’s take on benefits, learning capability, attitude, and social influences of a technology. An attempt of determining the factors that affect adoption of mobile banking service was made by searching and short listing important factors from literature review by subjecting them to reliability and EFA (Exploratory Factor Analysis). Rural regions in the state of Karnataka were surveyed. Double sampling technique was used to reach the sample size of 957. Collected data was subjected to regression analysis and interaction-moderation analysis through SPSS-AMOS. The interaction relationship in the model was supported by attitude’s path towards behavioural intention that was moderated by age. An interaction plot showing moderation behaviour of age was achieved.

KEY WORDS: Mobile, Banking, Adoption, Rural, Karnataka, Age.

REFERENCES


• Donner. 2006b. The use of mobile phones by micro entrepreneurs in Kigali, Rwanda: Changes to social and business networks Information Technologies and International Development Vol 3, Iss 2, Page No 3 - 19


• Samudra. S Mohini & Phadtare. Milind (2011), “Factors Influencing the Adoption of Mobile Banking with Special Reference to Pune City” ASCI Journal of Management(Administrative staff college of India), Vol 42, Iss 1, Page No 129.


• Wang, Y.S. and Liao, Y.W., (2007), The conceptualization and measurement of m-commerce user satisfaction, Computers in Human Behavior, Vol. 23 No. 1, pp. 381-398


• Yu, T. and Fang, K., (2009), Measuring the post adoption customer perception of mobile banking services, Cyber Psychology & Behavior, Vol. 12, Iss(1, pp: 33 – 35

**Internet Documents Link**

• http://www.jeremydawson.co.uk/slopes.htm


• Jupiter research report (2009), Emerging trends in mobile applications