TABLE OF CONTENTS

Title                                                                 Page No.

Candidate’s Declaration                                                ii

Abstract                                                               iii

Acknowledgement                                                        vii

List of Figures                                                        xi

List of Tables                                                         xii

List of Publications from the Thesis                                   xiv

List of Abbreviations                                                  xv

CHAPTER 1: INTRODUCTION                                                1-28

1.1 Background of Mobile Commerce                                     1

1.1.1 Information and Communication Technology                        1

1.1.2 Electronic Commerce                                              3

1.2 Concept of Mobile Commerce                                         4

1.2.1 M-commerce Characteristics                                      6

1.2.2 M-commerce Applications                                         7

1.3 Personal Banking                                                   8

1.4 Electronic Banking                                                 11

1.5 Mobile Banking – A New Banking Channel                             13

1.5.1 History of M-banking                                            14

1.5.2 Modes of Accessing M-banking                                    15

1.5.3 Types of M-banking Services                                     16

1.5.4 Classification of M-banking Service                              17

1.5.5 Global trends in M-banking                                      18

1.5.6 M-banking Scenario in India                                     19

1.5.7 Regulatory Framework of M-banking in India                      21

1.6 Research Gap and Relevance of the Study                            26

1.7 Objectives of the Study                                            28
# CHAPTER 2: REVIEW OF LITERATURE  
2.1 Studies related to M-banking Service  
2.2 Studies related to Other Banking Services  
2.3 Studies related to M-commerce

# CHAPTER 3: CONCEPTUAL FRAMEWORK OF THE STUDY  
3.1 Customer Perception  
  3.1.1 Perception and Awareness  
  3.1.2 Perception and General Views  
  3.1.3 Perception and Service Quality  
  3.1.4 Perception and Feelings  
3.2 Customer Satisfaction  
  3.2.1 Perceived Value  
  3.2.2 Customer Loyalty  
3.3 Consumer Demographics

# CHAPTER 4: RESEARCH METHODOLOGY  
4.1 Research Strategy  
4.2 Questionnaire Development  
4.3 Pilot Survey  
4.4 Data Analysis Techniques  
  4.4.1 Descriptive Statistics  
  4.4.2 Reliability Analysis  
  4.4.3 Multiple Regression Analysis  
  4.4.4 Analysis of Variance  
  4.4.5 Multivariate Analysis of Variance  
  4.4.6 Factor Analysis  
  4.4.7 Perceptual Mapping  
4.5 Sampling Design  
  4.5.1 Universe of the Study  
  4.5.2 Sample Unit  
  4.5.3 Sample Size  
  4.5.4 Sampling Technique  
  4.5.5 Method of Data Collection
4.6 Primary Survey 78
4.7 Statistical Package 81
4.8 Limitations of the Study 81

CHAPTER 5: DATA ANALYSIS AND INTERPRETATION 83-130

5.1 Perception towards M-banking Service 83
  5.1.1 Awareness of M-banking Services 83
  5.1.2 General Views Regarding M-banking 85
  5.1.3 Perception of Customers towards M-banking 86
  5.1.4 Feelings of Customers after M-banking usage 95

5.2 Level of Satisfaction of M-banking Customer 104
  5.2.1 Reliability Analysis 104
  5.2.2 Measurement of the Level of Satisfaction 104

5.3 M-banking Usage and Demographic Segmentation 105
  5.3.1 Overall M-banking Usage 105
  5.3.2 Usage of Different M-banking Services 115

5.4 M-banking Usage and Purpose of Transaction 128
  5.4.1 Hypothesis Formulation 128
  5.4.2 Hypothesis Testing 128

CHAPTER 6: RESEARCH FINDINGS AND DISCUSSION 131-136

6.1 Findings of the Study 131
6.2 Suggestions 134
6.3 Implications for Further Research 135

CONCLUSION 137-138

BIBLIOGRAPHY 139-161

APPENDIX: Survey Questionnaire 162-168

AUTHOR’S BIO-DATA 169
<table>
<thead>
<tr>
<th>Figure No.</th>
<th>Title</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Comparison of Electronic and Paper Clearing Transactions in India</td>
<td>11</td>
</tr>
<tr>
<td>1.2</td>
<td>Mobile Banking Transactions in India</td>
<td>21</td>
</tr>
<tr>
<td>5.1</td>
<td>Awareness of Different M-banking Services</td>
<td>84</td>
</tr>
<tr>
<td>5.2</td>
<td>Perceptual Map of Attributes Showing Feelings towards M-banking</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>on the dimensions Stylish and Reliable</td>
<td></td>
</tr>
<tr>
<td>5.3</td>
<td>Perceptual Map of Attributes Showing Feelings towards M-banking</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>on the dimensions Stylish and Ubiquitous</td>
<td></td>
</tr>
<tr>
<td>5.4</td>
<td>Perceptual Map of Attributes Showing Feelings towards M-banking</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>on the dimensions Reliable and Ubiquitous</td>
<td></td>
</tr>
</tbody>
</table>