LIST OF TABLES

<table>
<thead>
<tr>
<th>Table No</th>
<th>Particulars</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>INTRODUCTION AND DESIGN OF THE STUDY</strong></td>
<td></td>
</tr>
<tr>
<td>1.1</td>
<td>Mobile Services in India Sustainable Development</td>
<td>2</td>
</tr>
<tr>
<td>1.2</td>
<td>Variables Used</td>
<td>14</td>
</tr>
<tr>
<td>1.3</td>
<td>Sampling for Questionnaire</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td><strong>MOBILE BANKING—CONCEPTUAL FRAMEWORK AND PROCEDURE FOR OPERATING MOBILE BANKING SERVICES</strong></td>
<td></td>
</tr>
<tr>
<td>3.1</td>
<td>Banking Modes in India</td>
<td>40</td>
</tr>
<tr>
<td>3.2</td>
<td>RBI Guidelines for Bank-Led Model</td>
<td>51</td>
</tr>
<tr>
<td>3.3</td>
<td>Classification of Mobile Banking Services</td>
<td>54</td>
</tr>
<tr>
<td>3.4</td>
<td>Application Based (SMS/GPRS) Modes of Business channel</td>
<td>56</td>
</tr>
<tr>
<td>3.5</td>
<td>Wireless application protocol (WAP) Modes of Business channel</td>
<td>57</td>
</tr>
<tr>
<td>3.6</td>
<td>Unstructured Supplementary Services Data (USSD) Modes of Business channel</td>
<td>58</td>
</tr>
<tr>
<td>3.7</td>
<td>SMS Banking Modes of Business channel</td>
<td>59</td>
</tr>
<tr>
<td>3.8</td>
<td>Mobile banking services offered by commercial banks in India</td>
<td>60</td>
</tr>
<tr>
<td>3.9</td>
<td>Statewise Number of Registered Mobile Banking Users in India</td>
<td>62</td>
</tr>
<tr>
<td>3.10</td>
<td>The usage of Mobile banking users in India (From May 2010 To April 2013) is given below</td>
<td>63</td>
</tr>
<tr>
<td></td>
<td><strong>GROWTH OF MOBILE BANKING SERVICES IN INDIA</strong></td>
<td></td>
</tr>
<tr>
<td>4.1</td>
<td>Mobile banking services offered by the public sector Bank in India</td>
<td>90</td>
</tr>
<tr>
<td>4.2</td>
<td>Value of Mobile Banking Transaction offered by public sector banks in India</td>
<td>91</td>
</tr>
<tr>
<td>4.3</td>
<td>Volume of Mobile Banking Transaction offered by public sector banks in India</td>
<td>95</td>
</tr>
<tr>
<td>4.4</td>
<td>Mobile banking services offered by the Private sector Bank in India</td>
<td>99</td>
</tr>
<tr>
<td>4.5</td>
<td>Value of Mobile Banking Transaction offered by private sector banks in India</td>
<td>100</td>
</tr>
</tbody>
</table>
Table 4.6 Volume of Mobile Banking Transaction offered by private sector banks in India 104
Table 4.7 Mobile banking services offered by the Foreign sector Bank in India 108
Table 4.8 Value of Mobile Banking Transaction offered by Foreign sector banks in India 109
Table 4.9 Volume of Mobile Banking Transaction offered by Foreign sector banks in India 113
Table 4.10 Mobile banking services offered by the Commercial Banks in India 117
Table 4.11 Value of Mobile Banking Transaction offered by Commercial banks in India 119
Table 4.12 Volume of Mobile Banking Transaction offered by Commercial banks in India 123

ACCEPTANCE AND USAGE PATTERN OF MOBILE BANKING SERVICES IN INDIA

Table 5.1 Personal Profile of the Customers 131
Table 5.2 Bank Details 132
Table 5.3 Reasons for selecting bank 134
Table 5.4 Type of Bank account operation 135
Table 5.5 Deposit services availed by the customers 135
Table 5.6 Loan services availed by the customers 136
Table 5.7 Bank services availed by the customers 137
Table 5.8 E-Banking services availed by the customers 138
Table 5.9 Frequency of operation of the bank accounts 139
Table 5.10 Mobile service provider of the customers 139
Table 5.11 Usage of mobile technology by the customers 140
Table 5.12 Usage of mobile phone applications by the customers 141
Table 5.13 Acceptance level of Mobile banking services 142
Table 5.14 Gender and Acceptance level 143
Table 5.15 Age group and Acceptance level 144
Table 5.16 Educational qualification and Acceptance level 145
Table 5.17  Occupation and Acceptance level  146
Table 5.18  Annual income (in Rs.) and Acceptance level  147
Table 5.19  Place of living and Acceptance level  148
Table 5.20  Name of the Bank and Acceptance level  149
Table 5.21  Category of bank and Acceptance level  151
Table 5.22  Location of bank and Acceptance level  152
Table 5.23  Customer Relationship with bank and Acceptance level  153
Table 5.24  Type of account and Acceptance level  154
Table 5.25  Banking services availed by the customers and Level of acceptance  155
Table 5.26  Average Acceptance of Mobile banking services  156
Table 5.27  Significance of Acceptance level of Mobile banking services  157
Table 5.28  Percentage of Correct classification by using Discriminant function  159
Table 5.29  The relative importance of ratios in discriminating between groups  159
Table 5.30  Factors of Acceptance of Mobile banking services  161
Table 5.31  Clustering of Parameters into Factors on Acceptance of Mobile banking services  162
Table 5.32  Usage of Mobile banking services  164
Table 5.33  Gender and Usage of Mobile banking services  165
Table 5.34  Age group and Usage of Mobile banking services  166
Table 5.35  Education and Usage of Mobile banking services  167
Table 5.36  Occupation and Usage of Mobile banking services  168
Table 5.37  Annual Income (in Rs.) and Usage of Mobile banking services  169
Table 5.38  Place of living and usage of Mobile banking services  170
Table 5.39  Name of the Bank usage of Mobile banking services  172
Table 5.40  Category of bank and usage of Mobile banking services  173
Table 5.41  Location of bank branch and usage of Mobile banking services  174
Table 5.42  Relationship with bank and usage of Mobile banking services  175
Table 5.43  Type of account and usage of Mobile banking services  176
Table 5.44  Frequency of operation of the bank account and usage of Mobile banking services  177
Table 5.45  Mean difference on usage pattern of Mobile banking services between Male and Female customers 178
Table 5.46  Mean difference on usage pattern of Mobile banking services among various age groups 179
Table 5.47  Mean difference on usage pattern of Mobile banking services among various educational qualifications. 180
Table 5.48  Mean difference on usage pattern of Mobile banking services among various occupation 181
Table 5.49  Mean difference on usage pattern of Mobile banking services among various annual income 182
Table 5.50  Mean difference of usage pattern of Mobile banking services among various place of living of the customers 183
Table 5.51  Name of the banks mean difference on usage pattern of Mobile banking services 184
Table 5.52  Mean difference of usage pattern of Mobile banking services among public, private and foreign sector banks 185
Table 5.53  Mean difference of usage pattern of Mobile banking services among various location of bank 186
Table 5.54  Duration of relationship with bank and their mean difference on usage pattern of Mobile banking services 187
Table 5.55  Frequency of operation of bank account of the customers and their mean difference on usage pattern of Mobile banking services 188
Table 5.56  Mean difference of usage pattern of Mobile banking services between type of account holders 189
Table 5.57  Usage of Mobile technology mean difference on usage pattern of Mobile banking services 190
Table 5.58  Reasons for using Mobile banking services 191
Table 5.59  Satisfaction level of Mobile banking services 192
Table 5.60  Gender and Satisfaction level 193
Table 5.61  Age group and Satisfaction level 194
Table 5.62  Educational qualification and Satisfaction level 195
Table 5.63  Occupation and Satisfaction level 196
Table 5.64  Annual income (in Rs.) and Satisfaction level 197
Table 5.65  Place of living and Satisfaction level 198
Table 5.66  Name of the bank and satisfaction level 199
Table 5.67  Category of bank and Satisfaction level 200
Table 5.68  Location of bank and Satisfaction level 201
Table 5.69  Relationship with bank and Satisfaction level 202
Table 5.70  type of account operation and Satisfaction level 203
| Table 5.71 | Frequency of operation of Bank account and Satisfaction level | 204 |
| Table 5.72 | Mean Satisfaction of Mobile banking services | 205 |
| Table 5.73 | Significance of satisfaction level of Mobile banking | 207 |
| Table 5.74 | Percentage of Correct classification by using Discriminant function | 208 |
| Table 5.75 | The relative importance of ratios in discriminating between groups | 209 |
| Table 5.76 | Problems regarding usage of Mobile banking services | 210 |
| Table 5.77 | Preferred Reasons for non-usage of Mobile banking services | 211 |
| Table 5.78 | Segmentation of Customers according to their opinion towards non-usage of Mobile banking | 214 |