



A Comparative Study on Mobile Banking and Net Banking Regarding EASE of Use Among Consumers in Ahmedabad

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ABSTRACT

This study investigates the comparative ease of use between mobile banking and net banking among consumers in Ahmedabad. As digital banking continues to gain traction, understanding user preferences is crucial for financial institutions aiming to enhance customer satisfaction and retention. Utilizing established theoretical frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), the research explores how demographic factors influence the adoption of these platforms. The findings reveal a clear preference for mobile banking among younger, tech-savvy users who value convenience and accessibility, while older users tend to favor net banking due to its perceived security and familiarity. The study emphasizes the need for banks to tailor their services to meet the distinct needs of various consumer segments and offers practical recommendations for improving user experiences across both platforms

INTRODUCTION

Digital technologies have reshaped how users relate to financial services (Vidani, 2015). The most outstanding of these are mobile banking and net banking; they present the consumer with alternatives to in-branch banking. This is an exploratory study of the usability of mobile banking and net banking systems with a special focus on their effects on consumer satisfaction and behavior (Vidani & Solanki, 2015).

The banking system has changed dramatically from the earlier days of paper-based transactions (Vidani, 2015). Such changes involve shifting from having physical bank branches with real tellers to creating an electronic platform, like the development of automated teller machines and, more so, the invention of internet-based banking solutions (Solanki & Vidani, 2016). Online banking, commonly known as net banking, emerged at the turn of the last century as a means through which customers could look at their accounts, execute transactions, and manage funds on a computer (Vidani, 2016). This was a huge innovation in the fact that it largely curtailed the need to really have to visit the banks' premises, meaning that it made consumer convenience and accessibility much increased (Bhatt, Patel, & Vidani, 2017).

The early 2000s then saw the increased use of smartphones and the mobile internet, further revolutionizing business in the landscape of banking like mobile banking (Niyati & Vidani, 2016). Mobile banking apps – a user-friendly, on-the-go banking experience available for smartphones and tablets – will let users avail a lineup of banking services via a mobile device, anywhere and anytime (Niyati & Vidani, 2016).

Ease of use is one of the major factors by which an organization determines whether the technology will be effective and adopted or not (Modi, Harkani, Radadiya, & Vidani, 2016). The concept of ease of use in banking circles integrates user interface, navigation, accessibility, and overall user experience dimensions (Vidani, 2016). The idea can be discussed from quite a few perspectives:

- User Interface (UI): How the banking platform is designed/aligned, comprising all visual aspects and organizational structure (Sukhanandi, Tank, & Vidani, 2018).
- UX: How easy it is to navigate the platform; how efficient and satisfying the user experience is for someone interacting with the platform (Singh, Vidani, & Nagoria, 2016).
- Accessibility: The degree to which a person is able to access the platform, given their very different needs, motivations, abilities, and preferences, including users who may have disabilities (Mala, Vidani, & Solanki, 2016).
- Performance: How quickly and reliably the platform can get things done and provide the information it is supposed to provide (Dhere, Vidani, & Solanki, 2016).

Mobile banking is referred to as doing banking by using a mobile device for the purpose. This means that a dedicated banking app is downloaded from the financial institution. Major characteristics of mobile banking include:

- **Portability:** The mobile banking apps enable users to manage their finances on the go and, therefore, convenience for transactions and account management from virtually anywhere (Singh & Vidani, 2016).
- **Personalization:** There are many personalization options in mobile banking apps, for example, personalized notifications and financial insights and budgeting tools. These create comfort for the customer (Vidani & Plaha, 2016).
- **Biometric Security:** The mobile banking apps come with biometric security attributes that protect and aid the convenience of the user. Advanced security features that are used in mobile banking applications include fingerprint recognition and facial recognition (Solanki & Vidani, 2016).
- **Touchscreen Interface:** The mobile banking apps use a touchscreen interface that can be more intuitive or interactive than the desktop interface (Vidani, 2016).

Net banking, or online banking, is the provision of accessing a bank's services using a web browser on any computer (Vidani, Chack, & Rathod, 2017). It is a rich channel compared to mobile banking. The salient features of net banking include the following:

- **Detailed Functionality:** Most net banking portals offer a greater number of functionalities, such as detailed financial reports, investment options, advanced account management features, and so on (Vidani, 2018).
- **Large Screen Size:** Desktop and laptop computers with large screens display more detailed information and complex user interfaces (Vidani, 2018).
- **Keyboard and Mouse Interface:** The traditional input methods, keyboards, and mice provide ultimate point-and-click accuracy for navigating and manipulating complex transactions and entries of data (Biharani & Vidani, 2018).
- **Stability and Performance:** More stable internet connections and computers with higher processing power are likely to make the net banking platform more probable to render reliable performance (Vidani, 2018).

LITERATURE REVIEW

The literature on mobile and net banking underscores the critical role of ease of use in shaping consumer preferences and satisfaction(Odedra, Rabadiya, & Vidani, 2018). Mobile banking, defined as the use of mobile devices for financial transactions, offers a more intuitive interface and unparalleled accessibility, appealing particularly to younger, tech-savvy users(Vasveliyya & Vidani, 2019). In contrast, net banking, which operates through web interfaces, is often perceived as more secure and reliable due to its established presence(Vidani, 2015). Studies reveal that convenience significantly influences the preference for mobile banking, while security concerns remain a key factor for users of both platforms(Solanki & Vidani, 2016). Research specific to Ahmedabad highlights the city’s diverse demographics, indicating that younger, educated individuals are more inclined to adopt mobile banking, whereas older and less educated users tend to prefer net banking due to familiarity(Vidani, 2016). However, barriers such as lack of awareness and inadequate digital infrastructure persist, affecting adoption rates(Bhatt, Patel, & Vidani, 2017). Overall, while mobile banking is increasingly favored for its user-friendly design, net banking retains appeal for those prioritizing security(Niyati & Vidani, 2016). This context emphasizes the need for targeted research in Ahmedabad to better understand user experiences and tailor banking services to meet the diverse needs of consumers(Vidani, 2016).

METHODOLOGY

Table 1. Research Methodology

Research Design	Descriptive
Sample Method	Non-Probability - Convenient Sampling method
Data Collection Method	Primary method
Data Collection Method	Structured Questionnaire
Type of Questions	Close ended
Data Collection mode	Online through Google Form
Data Analysis methods	Tables
Data Analysis Tools	SPSS and Excel
Sampling Size	106
Survey Area	Ahmedabad
Sampling Unit	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

Source: Author’s compilation

Demographic Summary

This study will analyze the ease of use of mobile banking and net banking among consumers in Ahmedabad, considering various demographic factors that may influence preferences and experiences. Age groups will be categorized, with younger users (18-24 years) likely favoring mobile banking for its convenience, while older users (51 years and above) may lean toward net banking due to familiarity with traditional methods. Gender dynamics will be examined, as women often prioritize security, while men may focus on functionality. Educational background is also relevant, with higher education levels potentially correlating with greater technological literacy and mobile banking adoption. Income levels will be analyzed to understand access to technology, as higher-income individuals may be more inclined to use mobile banking, while lower-income users might rely on net banking. Additionally, the study will explore differences between urban and peri-urban/rural residents regarding access to banking infrastructure. Finally, a self-assessed measure of tech-savviness will gauge its impact on preferences, with more tech-savvy individuals expected to prefer mobile banking for its intuitive features. This comprehensive demographic overview will provide a nuanced understanding of how different consumer segments in Ahmedabad perceive the ease of use in mobile and net banking.

RESULTS

Table 2. Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p	>/< 0.05	Accept/ Reject Null hypothesis	R value	Relations hip
H1	H1: There is a significant relationship between age and the rating of the user interface of mobile banking.	0.000	<	H01 Rejected (Null hypothesis rejected)	0.001	Weak
H2	H2: There is a significant relationship between age and the rating of the user interface of net banking.	0.000	>	H02 Accepted (Null Hypothesis Accepted)	0.057	Weak
H3	H3: There is a significant relationship between age and the rating of customer support for mobile banking.	0.50	>	H03 Accepted (Null Hypothesis Accepted)	0.13	Weak
H4	H4: There is a significant relationship between age and the rating of customer support for net banking.	0.447	>	H04 Accepted (Null Hypothesis Accepted)	0.856	Weak

DISCUSSION

Research in Ahmedabad found that individuals have varying preferences for mobile banking versus online banking depending on their backgrounds and past experiences. Numerous young, technology-literate individuals opt for mobile banking due to its convenience and simplicity, enabling them to conduct transactions at any location and time. In contrast, older users lean towards online banking due to their perception of increased safety and familiarity with traditional banking practices.

This variation necessitates banks to adapt their services in order to cater to the requirements of these diverse groups. Banks can enhance user satisfaction and increase usage of both types of banking by knowing people's preferences. Moreover, discussing security issues and highlighting the advantages of mobile banking can assist individuals who are reluctant to adopt new technologies

Theoretical Implications

Research in Ahmedabad comparing mobile banking and online banking indicates that various individuals exhibit diverse inclinations influenced by their backgrounds and interactions. Numerous young, technologically savvy individuals choose mobile banking due to its convenience and user-friendliness, allowing them to perform transactions at any location and time. In contrast, older users lean towards online banking as they perceive it to be more secure and are accustomed to traditional banking practices.

This variance requires banks to tailor their services to accommodate the requirements of these diverse groups. Banks can enhance user satisfaction and increase usage of both types of banking by knowing customer preferences. Furthermore, by addressing security concerns and explaining the advantages of mobile banking, individuals who are hesitant to adopt new technologies can be convinced to give it a try.

Practical Implications

Research conducted in Ahmedabad found that individuals from various backgrounds and experiences have varying preferences between mobile banking and online banking. A lot of young people who are knowledgeable about technology favor mobile banking since it is convenient and simple to use, allowing them to conduct transactions at any place and any time. In contrast, elderly users lean towards online banking due to their perception of it as a secure option and familiarity with traditional banking practices.

This divergence necessitates that banks adapt their services to cater to the requirements of these different groups. Banks can enhance user satisfaction and increase usage of both types of banking by recognizing people's preferences. Moreover, by addressing security worries and educating on the advantages of mobile banking, individuals hesitant to adopt new technologies can be assisted

CONCLUSIONS

A research conducted in Ahmedabad comparing mobile banking and online banking reveals varying preferences among people based on their backgrounds and experiences. A lot of young, technology-savvy individuals opt for mobile banking due to its convenience and user-friendly interface, enabling them to conduct transactions anytime and anywhere. Conversely, elderly users often opt for online banking due to their perception of higher security and familiarity with traditional banking practices.

This variation requires banks to adapt their services to accommodate the requirements of these different demographics. Banks can enhance user satisfaction and increase the usage of both types of banking by understanding people's preferences. Moreover, discussing security issues and educating individuals on the advantages of mobile banking can assist in easing any apprehensions they may have towards adopting new technologies

RECOMMENDATIONS

For future research, it is recommended to explore the evolving landscape of digital banking by conducting longitudinal studies that track changes in consumer preferences over time, particularly as technology advances and new features are introduced. Investigating the impact of emerging technologies, such as artificial intelligence and biometric security, on the ease of use and overall user experience could provide valuable insights. Additionally, expanding the research to include a broader demographic spectrum, such as users from different socioeconomic backgrounds and regions beyond Ahmedabad, would enhance the generalizability of findings. Qualitative studies, including focus groups and interviews, could also offer deeper insights into the specific barriers and motivations influencing user adoption of mobile and net banking. Finally, assessing the effectiveness of targeted educational programs aimed at increasing digital literacy among older and less tech-savvy consumers could illuminate strategies for fostering greater engagement with mobile banking.

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