

Leveraging Mobile Banking through Financial Innovation: A Technology Adoption Model Perspective

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Abstract: The research paper examines and explains the Technology Adoption Model (TAM) integration to leverage emerging mobile banking services to the next level with innovation and design in India. The survey responses were captured online from 103 Indian respondents using a five-point Likert scale comprising 14 items. For interpreting the data, Cronbach alpha, Guttman reliability, ANOVA, t-test, and regression analysis were used, and a model that could reasonably predict and explain the respondents behavioural intention. The results show R-square value of 47 percent on perceived usefulness due to the perceived ease of use as an explanatory variable. Of all the four endogenous variables, attitude had the most significant impact on behavioral intention. The current investigation gives new insights and perspectives to help financial institutions and investigators to interpret the customer's attitude and usage behavior towards mobile banking technology in the currently evolving banking sector of the Indian economy.

Keywords: Mobile banking, Customer's behavior, Intention, Technology, Innovation

JEL Classification: G10, G20, G21, G29

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