

CUSTOMER ADOPTION OF MOBILE BANKING IN COCHIN CITY

A Dissertation ²² Submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfillment of the requirement for the award of

THE MASTER DEGREE IN COMMERCE

Submitted by

FIONA SHEENU FRANCIS

(Reg. no. 130011020138)

Under the Guidance of

²²
ASST. PROF. TESSA MARY JOSE



**SACRED
HEART
COLLEGE**
Autonomous



DEPARTMENT OF COMMERCE

SACRED HEART COLLEGE, THEVARA

MARCH 2015

22

DEPARTMENT OF COMMERCE

SACRED HEART COLLEGE (AUTONOMOUS)

THEVARA, KOCHI - 682013



Date :

CERTIFICATE

37

This is to certify that the dissertation titled **"CUSTOMER ADOPTION OF MOBILE BANKING IN COCHIN CITY"** is a record of original work done by FIONA SHEENU FRANCIS (Reg.no.130011020138), under my supervision in partial fulfillment of the requirement for the award of the degree of Master of Commerce. The research work has not previously formed the basis for the award of any degree or any work on the part of the candidate.

22

Signature of the guide

.

Name of the guide
JOSE

: ASST. PROF. TESSA MARY

Signature of the Head of the Department :

Name of the Head of the Department : PROF. JOHNSON JOHN

DECLARATION

I hereby declare that this dissertation titled “**CUSTOMER ADOPTION OF MOBILE BANKING IN COCHIN CITY**” is a bonafide work done by me under the supervision of Asst. Prof. TESSA MARY JOSE, Asst²²nt professor, Department of Commerce, Sacred heart college, Thevara and this work has not previously formed the basis for the award of any other academic qualification, fellowship or other similar title of any other University or Board.

Place : Thevara

Date :
FRANCIS

FIONA SHEENU

FIONA SHEENU FRANCIS Commerce

ORIGINALITY REPORT

%**55**

SIMILARITY INDEX

PRIMARY SOURCES

%**52**

INTERNET SOURCES

%**21**

PUBLICATIONS

%**45**

STUDENT PAPERS

1

www.ijsrp.org

Internet Source

%**6**

2

btu.se

Internet Source

%**6**

3

warse.org

Internet Source

%**4**

4

www.scribd.com

Internet Source

%**3**

5

www.integraluniversity.ac.in

Internet Source

%**3**

6

www.csulb.edu

Internet Source

%**3**

7

Submitted to Alliance University

Student Paper

%**2**

8

Submitted to Mountbatten Internship Program

Student Paper

%**2**

9

jms.nonolympictimes.org

Internet Source

%2

10

Submitted to CVC Nigeria Consortium

Student Paper

%2

11

docplayer.net

Internet Source

%2

12

www.financialexpress.com

Internet Source

%1

13

www.docstoc.com

Internet Source

%1

14

Submitted to Symbiosis International University

Student Paper

%1

15

www.arraydev.com

Internet Source

%1

16

Submitted to London School of Business and
Finance

Student Paper

%1

17

www.saiompublications.com

Internet Source

%1

18

lexbook.net

Internet Source

%1

19

mro.massey.ac.nz

Internet Source

%1

Submitted to Universiti Malaysia Sarawak

20	Student Paper	% 1
21	www.irdindia.in Internet Source	% 1
22	www.studymode.com Internet Source	% 1
23	Submitted to University of Mindanao Student Paper	% 1
24	Submitted to Segi University College Student Paper	<% 1
25	Bernardo Nicoletti. "Mobile Banking", Springer Nature, 2014 Publication	<% 1
26	Ghorbani, Alireza, Haslinda Binti Abdullah, and Sakineh Jomenia. "Identity Styles, Mental Health and Socio-economic Status of Iranian Late Adolescents", Asian Social Science, 2012. Publication	<% 1
27	Submitted to Asia Pacific University College of Technology and Innovation (UCTI) Student Paper	<% 1
28	Submitted to University of Nottingham Student Paper	<% 1
29	Ludvigsen, M. S., E. O. C. Hall, G. Meyer, L. Fegran, H. Aagaard, and L. Uhrenfeldt. "Using	<% 1

Sandelowski and Barroso's Metasynthesis
Method in Advancing Qualitative Evidence",
Qualitative Health Research, 2015.
Publication

30	dspace.library.drexel.edu Internet Source	<% 1
31	Submitted to University of Ghana Student Paper	<% 1
32	www.greaterkashmir.com Internet Source	<% 1
33	www.zenithresearch.org.in Internet Source	<% 1
34	www.doria.fi Internet Source	<% 1
35	lrd.yahooapis.com Internet Source	<% 1
36	Submitted to CITY College, Affiliated Institute of the University of Sheffield Student Paper	<% 1
37	Submitted to Amity University Student Paper	<% 1
38	i-rep.emu.edu.tr:8080 Internet Source	<% 1
39	Submitted to Indian Institute of Management,	<% 1

-
- | | | |
|-----------|---|------|
| 40 | Singh, Basudeo, and Jasmine K.S..
"Comparative Study on Various Methods and Types of Mobile Payment System", 2012
International Conference on Advances in Mobile Network Communication and Its Applications, 2012.
Publication | <% 1 |
|-----------|---|------|
-
- | | | |
|-----------|--|------|
| 41 | Submitted to Asia Pacific Institute of Information Technology
Student Paper | <% 1 |
|-----------|--|------|
-
- | | | |
|-----------|--|------|
| 42 | Submitted to University of Wales Institute, Cardiff
Student Paper | <% 1 |
|-----------|--|------|
-
- | | | |
|-----------|--|------|
| 43 | Submitted to University of Sarajevo
Student Paper | <% 1 |
|-----------|--|------|
-
- | | | |
|-----------|---------------------------------------|------|
| 44 | abhinavjournal.com
Internet Source | <% 1 |
|-----------|---------------------------------------|------|
-
- | | | |
|-----------|--------------------------------------|------|
| 45 | www.sb.iub.edu.bd
Internet Source | <% 1 |
|-----------|--------------------------------------|------|
-
- | | | |
|-----------|--------------------------------|------|
| 46 | ccsenet.org
Internet Source | <% 1 |
|-----------|--------------------------------|------|
-
- | | | |
|-----------|---|------|
| 47 | Submitted to Deakin University
Student Paper | <% 1 |
|-----------|---|------|
-

48	Submitted to University of Newcastle upon Tyne Student Paper	<% 1
49	sukkarieh.net Internet Source	<% 1
50	www.sciencypress.com Internet Source	<% 1
51	www.servicexport.com Internet Source	<% 1
52	periodicals.faqs.org Internet Source	<% 1
53	upetd.up.ac.za Internet Source	<% 1
54	Submitted to Higher Education Commission Pakistan Student Paper	<% 1
55	www.ukessays.com Internet Source	<% 1
56	Submitted to University of Wales central institutions Student Paper	<% 1
57	esource.dbs.ie Internet Source	<% 1
58	iiste.org	

Internet Source

<% 1

59

Submitted to University of Reading

Student Paper

<% 1

60

www.knowledgetaiwan.org

Internet Source

<% 1

61

isletmeiktisadi.istanbul.edu.tr

Internet Source

<% 1

62

slideshare.net

Internet Source

<% 1

63

Submitted to London School of Commerce

Student Paper

<% 1

64

www2.giz.de

Internet Source

<% 1

65

www.managementparadise.com

Internet Source

<% 1

66

www.lambeth.gov.uk

Internet Source

<% 1

67

www.inderscience.com

Internet Source

<% 1

68

www.bmsce.in

Internet Source

<% 1

69

www.authorstream.com

Internet Source

<% 1

70	Submitted to Indian Institute of Management Kashipur Student Paper	<% 1
71	www.us-doc.com Internet Source	<% 1
72	www.psu.palawan.edu.ph Internet Source	<% 1
73	Submitted to British International School, Vietnam Student Paper	<% 1
74	Ganesan, Palanisamy, and Manohar Sridhar. "Service Innovation and Customer Performance of Telecommunication Service Provider: A Study on Mediation Effect of Corporate Reputation", Corporate Reputation Review, 2016. Publication	<% 1
75	www.jatit.org Internet Source	<% 1
76	Submitted to American University of Beirut Student Paper	<% 1
77	www.customessays.net Internet Source	<% 1
78	ar.scribd.com Internet Source	<% 1

79	ijbemr.com Internet Source	<% 1
80	Submitted to Waljat College of Applied Sciences Student Paper	<% 1
81	BENNETT J. TEPPER. "PROCEDURAL INJUSTICE, VICTIM PRECIPITATION, AND ABUSIVE SUPERVISION", Personnel Psychology, 3/2006 Publication	<% 1
82	Submitted to CSU, San Francisco State University Student Paper	<% 1
83	staging.nationmedia.com Internet Source	<% 1
84	www.slideshare.net Internet Source	<% 1
85	www.biofuelwatch.org.uk Internet Source	<% 1
86	research.ijcaonline.org Internet Source	<% 1
87	Pourpak, Z., A. Farhodi, Maryam Mahmoudi, M. Movahedi, M. Ghargozlou, A. Kazemnejad, and B. Eslamnoor. "The Role of Cow Milk Allergy in Increasing the Severity of Atopic	<% 1

Dermatitis", Immunological Investigations, 2004.

Publication

88

Submitted to City University

Student Paper

<% 1

89

www.ncsb2006.se

Internet Source

<% 1

90

nrl.northumbria.ac.uk

Internet Source

<% 1

91

www.altius.ac.in

Internet Source

<% 1

92

saspjournals.com

Internet Source

<% 1

93

eprints.utar.edu.my

Internet Source

<% 1

94

www.coursehero.com

Internet Source

<% 1

95

"8-K: GP Investments Acquisition Corp.",
EDGAR Online-8-K Glimpse, April 20 2016
Issue

Publication

<% 1

96

environmentaljobs.com.au

Internet Source

<% 1

97

www.icommercecentral.com

Internet Source

<% 1

98	Submitted to EDMC Student Paper	<% 1
99	Submitted to Middle East College of Information Technology Student Paper	<% 1
100	www.lib.ncsu.edu Internet Source	<% 1
101	www.virtusinterpress.org Internet Source	<% 1
102	www.aabri.com Internet Source	<% 1
103	media.proquest.com Internet Source	<% 1
104	www.iiste.org Internet Source	<% 1
105	shodhganga.inflibnet.ac.in Internet Source	<% 1
106	airccse.org Internet Source	<% 1
107	www.iibf.org.in Internet Source	<% 1
108	www.nairoshni-moma.gov.in Internet Source	<% 1

109	Hosseini , Mirza hassan Fatemifar , Azadeh Rahimzadeh , Masoumeh. "Effective Factors of the Adoption of Mobile Banking Services by Customers", American University, 2015. Publication	<%1
110	Viswanath Venkatesh. "Determinants of Perceived Ease of Use: Integrating Control, Intrinsic Motivation, and Emotion into the Technology Acceptance Model", Information Systems Research, 12/2000 Publication	<%1
111	Ring, J. K., F. W. Kellermanns, T. Barnett, A. W. Pearson, and R. A. Pearson. "The Use of a Web-Based Course Management System: Causes and Performance Effects", Journal of Management Education, 2012. Publication	<%1
112	Tillotson, Michael Doswell, Willa M. Phi. "Finding a Voice: an Allocentric Worldview to Guide Effective Reduction of Behavioral Health Disparit", Journal of African American Studies, March 2015 Issue Publication	<%1

BIBLIOGRAPHY