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**Project report on**

**Trust on mobile banking: A survey of UIU students**

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**Letter of Transmittal**

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Subject: project paper on “Trust on mobile banking: A survey of UIU students.”

Dear Sir,

I have the privilege to present my project paper set by your permission and guidance. I am thankful to you to giving such an opportunity to make a project paper on ‘Trust on mobile banking: A survey of UIU students’ as granted by you.

I am thankful to you for giving me a challenging topic, which will help me to improve my knowledge about Trust on mobile banking: A survey of UIU students in Bangladesh, furthermore this research, helped me to increase my knowledge and experience.

Finally, I seek your favorable consideration as for permitting me to submit this project and present, it before you. I shall be highly obliged if you are kind, enough to receive my project paper and provide your valuable judgement.

Sincerely,

…………………

(Nur Md. Abbas Ali)

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**Letter of Authorization**

I declare this project is not a copy of another project paper. The study of adaption of mobile banking and its continuation by a student has done originally in nature. I have tried to make it more informative as well descriptive. The research paper focused on overall mobile banking in Bangladesh. I also ensure that, this project has not been submitted to any other person as well not be submitted to anybody in future.

………………………………

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**Acknowledgement**

Firstly, I would like to pay my gratitude to Almighty Allah for giving me the strength to prepare this paper successfully. I also like to express my gratitude and cordial thanks to my friends, students those helped me to prepare this paper opinion, suggestion, instruction, and guidelines.

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**Executive Summary**

Bangladesh is developing country. It has entered into a new era of Global business environment through sharing developed technologies and applications. Combined technologies with bank has changed the banking system in Bangladesh with the introduction of mobile banking. Here in Bangladesh mobile banking is getting popular in the banking sector with banks. Almost 95% of student here in Bangladesh has an account in different banks. This mobile banking is getting popular due to introduction of online banking, where money can be transfer quickly not following traditional approaches, Introduction of credit/debit cards, which helps 24/7 hour banking supports.

As I was preparing the project paper I got chance to know few banks, such as Dutch Bangla Bank,BRAC Bank, etc very well along with mobile operators providing mobile banking services. This preparation of project paper helped me to gain some practical knowledge based on the observation and survey that I wrote in my paper as it progress.

To complete this survey several methods and techniques were used. Survey result are presented and calculated using excel sheet. Table and graph are done using the results. Finally, a conclusion has been established on correlation with one another.

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**CHAPTER 1**

**Introduction**

**1.1 Introduction**

Bangladesh is a developing country with poor banking regulatory system and banking system, most importantly when it comes about customer services that are impose by national bank or Bangladesh bank. Now a days private banks that are approved by Bangladesh bank is breaking the line of control and taking it to new era through producing more service oriented ideas as well adopting developed ideas that others banks from other countries has successfully implemented. Nevertheless, none then less they often failed by this ides. It does not work here in Bangladesh. This is due to huge corruption in this sectors, unnecessary implementation of banking rules and regulation imposed by Bangladesh bank. That has made our reputation internationally bad for which often-ordinary citizen suffer a lot.

Recent time’s introduction of mobile banking has taken banking system in new ere. Where people can send their money without any difficulties. Although transaction limits are lower but it is helpful for students, workers, as well people living aboard because mobile banking also provide the service of remittance earning.

Mobile banking does not only helps in developing the banking transaction easier for their customers but also it plays a huge role in the development of national economy of Bangladesh.

**1.2 Background of the study**

Banking system occupies an important place in a nation's economy. Banking institution is indispensable in a modern society and it plays a vital role in the economic development of a country.

The population of Bangladesh is almost 170 million in 2018 and among that 30 million people has bank account, on the other hand 70 million people uses mobile network and 70 percent of them uses mobile banking, which is about 49 million people uses mobile banking greater than bank account. This is because transaction of money is easy and comfortable. Looking at the picture banks starts banking services through mobile banking where customer can deposit, withdraw money along with other banking services.

With the increase in the network of mobile operators, mobile banking has started a new dimension in transaction and banking system. This system is called mobile banking. Mobile banking helps consumer to ensure different type of banking transaction through cell phone. If we need to know the current situation of mobile banking in Bangladesh, we need to research it more through connecting with its users, especially in the rural community where mobile banking future lies.

Moreover, the focuses of my study is to analysis about adaptation of mobile banking and its continuation by a student, which is new banking system in Bangladesh that spreading fast at a vast number. Large number of people living in villages and remote areas are adapting this technology because they find it more easy and continent and agents are next door to them. Mobile banking as an application of m commerce that help customer to get into their bank account through their device to conduct banking transaction such as checking account, sending money, making payments.

Approximately 70 million people uses mobile phone in Bangladesh. The uses of the m banking technology has crossed 49 million, which is it is less than 50 percentage still today.

There are numerous number of bank in the market, which are providing mobile banking services. Few are very popular but some others are suffering in the market for get going. bKash and Rocker has taken the market share more than 80 percent of total share.

A report published by Bangladesh bank in Daily Star says mobile banking money transfer has risen hypnotically since 2011 across the country where else banking through banks rises linearly. According to the published report, the growth of mobile banking is higher during 2017, which experienced enormous exponential growth. Making a transaction of BDT 25104 crore. This report also says that Bangladesh is among the biggest mobile banking market where almost 11 percent of total banking transaction that occur through mobile banking. Furthermore, it has height number of registered customer of mobile banking after India.

However, the industry has started growing in the mid of 2014 to 2015. During that period height number of customer registered of the services, the increase was fifth times of 2013. The transaction also increased significantly from January 2014 to just under 77 million in February 2015.

Report on mobile banking

Table 1.1

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | no. of agents | no. of register clients | no. of transaction | transaction value |
| Jan-13 | 60000 | 5000000 | 10000000 | 301 million |
| Dec-13 | 18900 | 13180000 | 31360000 | 862 million |
| Jan-14 | 414000 | 16700000 | 44010000 | 1110 million |
| Dec-14 | 541000 | 25200000 | 74470000 | 1361 million |
| Feb-15 | 543000 | 25870000 | 76990000 | 1423 million |
| Jan-16 | 580000 | 26260000 | 79110000 | 1510 million |
| Jan-17 | 658000 | 27360000 | 81310000 | 1620 million |

**1.2.1 List of banks that provide mobile banking**

1. Rocket - Duch-Bangla Bank Limited – www.dbbl.com.bd
2. BKash - BRAC Bank Limited -[www.bkash.com](http://www.bkash.com/)
3. EasyCash - Prime Bank Limited -<https://www.primebank.com.bd/index.php/home/mobile_banking>
4. mCash - Islami Bank Bangladesh Limited - [mcash.islamibankbd.com](http://mcash.islamibankbd.com/)
5. Trust Mobile Money - Trust Bank - www.trustbank.com.bd/MobileMoney
6. SureCash - [National Credit and Commerce Bank Limited](http://www.progoti.com/news-ncc.html) -[www.nccbank.com.bd/index.php/nccbsms\_banking](https://www.nccbank.com.bd/index.php/nccbsms_banking)
7. Mobile Banking - Bank Asia Limited - www.bankasia-bd.com/home/mobile\_banking
8. SMS Banking - Dhaka Bank -  [ibank.dhakabank.com.bd/window.asp?Page=SMSBanking.asp](https://ibank.dhakabank.com.bd/window.asp?Page=SMSBanking.asp)
9. Ucash - Mercantile Bank - www.mblbd.com/home/mobile\_banking
10. SMS Banking - AB Bank - [www.abbl.com/sms-banking.html](http://www.abbl.com/sms-banking.html)
11. SMS Banking - South East Bank -[www.southeastbank.com.bd/sms.php](http://www.southeastbank.com.bd/sms.php)
12. SureCash -First Security Islami Bank - [www.fsiblbd.com/mobile-banking-service.php](http://www.fsiblbd.com/mobile-banking-service.php)
13. SureCash - Bangladesh Commerce Bank – www.[bcblbd.com](http://bcblbd.com/)
14. SMS Banking - United Commerce Bank - [www.ucbl.com/sms-tc.htm](http://www.ucbl.com/sms-tc.htm)

**1.2.2 Dutch-Bangla Bank Limited**

Dutch-Bangla Bank provides pioneered Mobile Banking in Bangladesh. Dutch Bangla Bank was the first bank who offered varieties of banking facilities over mobile phone. DBBL introduce Rocket as mobile banking in 2013. Rocket, which provides financial, services without banks across the country to unbanked communities efficiently and at a affordable cost which is 1.85 percent on each transaction. Rocket provides banking and financial services, such as cash-in, cash out, merchant payment, utility payment, salary disbursement, foreign remittance, government allowance disbursement, ATM money withdrawal through mobile technology devices.

Dutch-Bangla Bank Rocket makes access to banking and advanced payment transactions at affordable cost from the authorized agent point in anywhere in the country. The service is faster than other forms of banking services and includes the people even of the remote areas.

DBBL account holder can transfer money from an account held in bank to Rocket account or Rocket account to an account held in bank or to any DBBL Debit Card through Dutch-Bangla Bank Rocket.

To get this from Dutch-Bangla Bank Rocket account you just need to dial \*322# from any operator except citycell. In case if you are, using Citycell mobile phones then just send an empty sms to 16216. Once you dial \*322# or send a sms to 16216 you will get the following screen. From the screen select the option 4 and then select your desired service.

**1.2.3 bKash**

Bkash launched on July 2011 in Bangladesh with a dream of making people’s money to reach in time in an easy and comfortable way to every remote areas where formal banking services are difficult in finding out.

bkash a subsidiary of Brac Bank limited started its operation with joint venture Money in motion LLC,USA. In April 2013, international finance corporation (IFC), a member of World Bank Group, become an equity partner and, [Bill & Melinda Gates Foundation](https://en.wikipedia.org/wiki/Bill_%26_Melinda_Gates_Foundation) became an investor in the company on March 2013. This foundation main aim was to help people of remote areas that is more than 70 percent of people here in Bangladesh live in villages.

The basic services of bKash are cash in, cash out, send money, airtime top-up and bills payment importantly remembering that more than 70% of the population of Bangladesh whose incomes are below standards lives in lives in villages where modern banking facilities are unavailable.

bkash is formulated to provide banking services through cell phone both in remote and city areas of Bangladesh, including where banks are available as well where unavailable. Their formulas are simple transferring money in a simple and convenient way, ones does not have to wait in a long queue. bkash does not only helps to transfer money it helps to keep our money safe, also helps for making payments, paying bills, airtime recharge as well money transfer.

bkash is fully encrypted to ensure a safe transaction for its customers. It has also taken necessary measurements in order to keep customer money safe. Now a day’s bkash can receive electrical money into their account as salary, domestic remittances, and other disbursement eventually will cash out as electrical money.

bkash presents a compelling business plan which capitalize on a ripe to dramatically expand to a formal financial services, both to an extension of BBL and a fully-scale mobile phone based payment switch. This will highly benefits the country as 83 percent of its population lives under $2 a day and access for finance can help in improving the economic situation. bkash will fundamental change the way people now do transaction. Customer will not need to come to bank, rather the bank will come to their place,

**1.2.4 Main services offered through mobile banking**

It is found out that every services provided by mobile banking are as follows, Information of mobile banking financial services and non-financial services are given on Table 1.3.

**Non-Financial services,**

* Balance enquiry
* Checkbook request
* Mini bank statement
* Pin change
* Due alerts for payments
* Locates ATMs

**Financial services,**

* Bill payments
* Fund transfer
* Peer-to-peer payments
* Shopping and donations
* Remittance
* Mobile balance recharge

**1.2.5 Market share**

Mobile banking in Bangladesh has unprecedented increased over years. This growth has no real stats in practical, through breaking every records. After the launch of bKash in Bangladesh on April 2011, and Rocket 2013 this change in banking system had taken this system into new era. During 2015 this bKash alone accounts 58 percent of market share, and the banking value in amount is more than $1500 million.

Today, mobile banking in Bangladesh accounts 60 percent within the country and more than 8 percent globally. Since number of mobile banking service provider are increasing, their services also increasing rapidly. There are about more than 20 banks those who are providing mobile banking services across the market, bringing competition with better space of offers. Although most market share is taken by both bKash and Dutch Bangla Bank Limited, new companies finding scope and making this business more challenging. Below figure, 1.1 will provide a short summary of market share by mobile banking in Bangladesh.



Figure 1.1

**1.2.6 Overview of the market**

With the expand of technology banks combined started working with Mobile operators to starts to provide mobile banking services. Operators shown on table 1.4.

Table 1.2

|  |  |  |  |
| --- | --- | --- | --- |
| **mobile bank** | **Banked listened to offer mobile financial services** | **Mobile operators partners** | **launching date** |
| bKash | BRAC Bank | GrameenphoneRobiAirtelBanglalinkTeletalk | January-11 |
| Rocket | Dutch Bangla Bank  | GrameenphoneRobiAirtelBanglalink | May 2011 |
| Ucash | United Commercial Bank | GrameenphoneRobiAirtelBanglalink | June-2014 |
| Mycash | Mercantile Bank | GrameenphoneBanglalink Robi | May-2015 |
| Mcash | Islamic Bank Bangladesh Limited | GrameenphoneBanglalink Robi | June-2014 |

**1.3 Objective of the study**

Objective of the study is to figure out, to identify how personal innovativeness (PI), social influence (SI), Task characteristic (TC), Risk perception (RP) and Experience related with Trust. As well to identify PI, SI, TC, RP are correlated. In addition, to identify how mobile banking has effect on our society.

**1.4 Scope of the study**

The Report mainly focuses on areas which are, to identify the users who are using mobile banking system in Bangladesh and how could be it increased, Internet Security system can be developed, number of student in future adaptation of mobile banking be increased, and finding out the purpose of using mobile banking by students.

**1.5 Limitation of the study**

Due to time constraints, this study conducted only on mobile banking services on secondary information. Since the information is collected from a particular university that might not provide appropriate data. To prepare this assignment I face lots of problem such as book related problem, lack of time, unavailability of information, Up to date data about Mobile Banking were not available. Because mobile banking is not attaining maturity. It is very much new in Bangladesh, Literature review and methods of research is not sufficient. For result that is more accurate further more study is required.

**CHAPTER 2**

**Methodology of the study**

**2.1 Introduction**

A research can be carried out in different ways. In doing this report, the methods that been used are case study methodology, basic research and idiographic approach, which involves body of different research methods (e.g. interviews, observations, self-reported questioners). All data are interpret together to get a best conclusion about the study. Basic research is been conducted largely for the enhancement of knowledge, and this research, which does not have and commercial potential. idiographic approach is a approach used to study a specific social group.

Both primary and secondary data is used to accomplish the objectives of the study. A good number of literatures have been reviewed to sharpen the thought on Mobile Banking and its different facets in the context of Bangladeshi banks. Data on various indicators relating to readiness of the banks have been collected from different sources such as Bangladesh Bank (BB) publications and reports, websites of different banks, Bangladesh Institution of Bank Management, World Bank policy paper and Bangladesh Bank mobile banking policy paper about Mobile Financial Services in Bangladesh, Internet, BTRC (Bangladesh Telecommunication Regulatory Commission) and different mobile phone companies websites. It must be emphasized that information is also collected from several dailies, Wikipedia etc. through Internet. Various policies and circulars of BB issued by the Banking Regulation and Policy Department and other departments have also been consulted for preparing this paper.

This survey was carried-out to study the present situation of mobile banking and thrust among users on mobile banking in Bangladesh. Randomly 100 users were selected, ‘which were students’

Asked to give their valuable response on selective questions, which will reflects on the intention further development of the network. This survey was done, to go deep through the behavior of users for long-term retention and experiences while functioning.

Several criteria were defined for inclusion of studies in our review first the study should be conducted with in Bangladesh, characterized by mobile users using mobile banking. Furthermore, the study should contain empirical data dealing mobile banking.

Based on the research questions, a scheme of methods is develop and summarized all studies. Means studies are in depth investigation of a single person. Data gathered from verities of sources by using different methods.

**2.2 Sample**

This survey is done by the students of united international university. There are almost 6000 students in the university among them only 100 students are selected randomly. There were few requirement of the selected students are, one must be using mobile banking services. Secondly, need to be a current student of united international university of either BBA or MBA. Finally one must be the running student of united international university.

This survey paper is given to them in the cafeteria where most of the student spends their leisure time. Before giving the survey paper, they are asked do they use mobile banking. Only the student who uses mobile banking are given the paper to provide their valuable information.

**2.3 Survey methods**

To do this survey, different types of methods has been used. e.g, interview, observation,and questioners. All the data are interpret together to get best conclusion of this study. The data are recorded in an excel sheet, using a serial number (serial number indicate number of mobile banking users). All the data added and average is done. All the average is than correlated with trust to identify the linked with each other. Shown in table 3.12 and Table 3.13.

**2.4 Data analysis**

Data has been collected only primarily. To collect the data all the survey pages has been studied properly in content with mobile banking in bangladesh. Data also collected from various sources, such as Bangladesh bank publication and reports although which helped significantly but essential for getting better knowledge about mobile banking, world bank paper on Bangladesh mobile banking policy, Bangladesh telecommunication regulatory commission and more importantly to the surveyor of united international university.

**2.4.1 Data recorded**

A sheet of paper work is given to the students, that are collected and the information are gathered in excel by using a table. Data that are recorded in excel given a value of strongly disagree = 1, disagree = 2, none = 3, agree = 4, strongly agree = 5, and then all data are added and average is done. Few questioners that are not actually been calculate to give a result are also shown in Table 3.13

**2.4.2 Data summarization**

All data that are recorded are averaged to find the correlation efficient between each variables. Such as, correlation between PI and trust. This are done to find out the relation between each variables, are they directly or indirectly proportional to each other. Recorded data will also help to study the future approach of mobile banking activities in Bangladesh as well it will help to enhance the knowledge for future study of mobile banking.

**2.4.3 Methods of analysis**

All data that are recorded are interpret (table 3.13). the correlation with trust is calculated using the data that are recorded. Finally a summary can be conducted reading that data which are positive, means that are directly proportional to each other (table 3.13). The result in practical may not be as efficient as it is on paper because I have only used the united international university students for the purpose of study.

**CHAPTER 3**

**Results**

**3.1 Introduction**

This survey is done by selecting 100 users of united international university randomly. Each of the users mark are recorded as described above and calculated and the result are given in table 3.13. Data that are intercept provides only information about mobile banking in Bangladesh. Table 3.12 below will provide an overview about the studies found through surveying 100 users. Data that are recorded are related to the to the context of mobile banking in Bangladesh. In some cases data that are putted seems to be similar since it is done in same university and same building with a fixed number of students

**3.2 Respondent characteristics**

Information that are provided by the mobile banking users recorded in a chart and figure shown below. Each table and figure represent the marked that is identified by the mobile banking users.

**3.2.1 Gender**

Question are randomly given to the users. Therefore, the finding are given below on Table 3.1.

Table 3.1

|  |  |
| --- | --- |
| Male | Female |
| 72 | 28 |

Chart below (Figure 3.1) represent the gender.

Figure 3.1

**3.2.2 Major area of study**

The aim was to investigate the major area of education. This study shows student of human resource management are 18, from marketing 15, from accounting 20, from finance 23, Cse 19, haven’t decided yet 05.

Table 3.2

|  |  |
| --- | --- |
|  | No. of student |
| Human Resource Management | 18 |
| Marketing | 15 |
| Accounting | 20 |
| Finance | 23 |
| CSE | 19 |
| Haven't decided yet | 05 |

This survey only made of self-reported data, student behaviors may be different because it is not measured and may be different from user’s self-precipitation. Next, student personal academic achievement are not considered in this survey.

Below Figure 3.2 shows the major area of their studies

Figure 3.2

**3.2.3 Level of study**

During the survey, it has been asked to mention their education qualification year. This is due to finding out at what level one is using mobile banking sufficiently and during the

Table 3.3

|  |  |  |
| --- | --- | --- |
|  | BBA | MBA |
| YEAR 1 | 15 | 5 |
| YEAR 2 | 33 | - |
| YEAR 3 | 27 | - |
| YEAR 4 | 17 | - |
| YEAR 5 | 3 | - |

Survey, it has been asked to mention their education qualification year. This is due to finding out at what level one is using mobile banking sufficiently and who are using them. It has been found out only 5 member doing MBA are using m-banking and 95 of them are BBA students. Most generally, they are the students of 2nd and 3rd year.

Figure 3.3 below represent the actual behavior patterns.

Figure 3.3

**3.2.4 Area of higher secondary (HSC) education**

Through this survey, it was essential to find out their HSC background of their education.

Table 3.4

|  |  |
| --- | --- |
|  | HSC |
| Science | 52 |
| Commerce | 18 |
| Arts/Humanities | 17 |
| Alim | 3 |
| Vocational | 6 |
| Others | 4 |

Because technologies are mainly adapted by student of science which reflected the actual figure. Since students are higher here adapting 52 of them, commerce are 18, humanities are 17. And so on.

Figure 3.4 below represent original data.

Figure 3.4

**3.2.5 Access to computer device**

Table 3.5

|  |  |
| --- | --- |
|  | HSC |
| Both owns laptop and desktop | 35 |
| Only own laptop | 17 |
| Only own desktop | 25 |
| Shared laptop/desktop within family | 5 |
| Uses university lab | 11 |
| Cyber café | 0 |
| Only tablet computer | 5 |
| Only smartphone | 2 |

Since mobile banking is a mobile technology, it is essential to know which device usually they use. It will demonstrate a framework of devices that one have. After the study we found 35 0f them use both laptop and desktop, 17 of them only laptop, 25 of them only desktop, 5 of them uses with family, university lab is used by only 5.none uses cyber café, 5 of them uses tablet and 2 of them uses only smartphone.

Figure 3.5 Diagram below represent the data.

Figure 3.5

**3.3 Summary of the survey**

The result that found in surveying the 100 users of mobile banking in United International University are given bellow as a short note to a clear idea about the research and its theme.

**3.3.1 Level of agreement on PI (personal innovativeness)**

This research enable closely to identify the patterns of personal innovativeness an users consumes. Theoretically, I build a framework on users and their behaviors. Table 2 above provide an overview of 100 students, which are all conducted fully on thrust on mobile banking as well their behavior patterns on using mobile banking.

Table 3.6

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly disagree | Disagree | None | Agree | Strongly agree |
| If I heard about a new IT, I would look for ways to gain experiences from it | 0 | 0 | 61 | 39 | 0 |
| Among my peers, I am usually the first to try out new information technologies. | 0 | 0 | 10 | 87 | 3 |
| I like to experience with new information technologies | 0 | 0 | 51 | 29 | 20 |

From the above table we can 60 users said ‘none’ and 40 agreed of “if I heard about a new IT, I would look for ways to gain experiences from it”. Secondly, 10 users said ‘none’ 87 agreed and three of the users strongly agreed which means they want to try new information technologies first. Finally, 51 users said ‘none’, 29 of them agreed and 20 of them strongly agreed of experiencing with new information technologies. Furthermore, only 100 users had given their opinion on this survey.

Figure 3.6 given below represents the outcome.

Figure 3.6

**3.3.2 Level of agreement on SI (social influence)**

This study is about influencing social behavior one is having with others. In general, people influence other to use mobile banking. In some cases, it is essential for someone to use mobile banking. In some case, there is no option but to use mobile banking. Most generally mobile banking is developing in such a manner that one not using it forced to use it since other related to him most important uses it.

Table 3.7

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly Disagree | Disagree | None | Agree | Strongly agree |
| People who influence my behavior things that I should use mobile banking | 0 | 0 | 49 | 48 | 3 |
| People who are important to me thing I should use mobile banking | 0 | 0 | 25 | 52 | 23 |
| People who I know uses mobile banking | 0 | 10 | 65 | 10 | 15 |

Since transaction are small and available everywhere people feel comfortable and convenient of getting services of mobile banking. This questioner represents the influencing behavior one is having on others. People who influence my behavior things that I should use mobile banking 49 said not agree and disagree, while 48 agreed and three strongly agreed. On second, question People who are important to me thing I should use mobile banking 25 said not agree and disagree, while 52 agreed and 23 strongly agreed. Finally on third question response was 65 said not agree and disagree, while 10 agreed and 15 strongly agreed as well 10 disagreed.

Figure 3.7 below shows the influencing behavior,

Figure 3.7

**3.3.3 Level of agreement on TC (task characteristic)**

Mobile banking usually used to transfer small amount of money. Since the survey is done by students, they need money which is less in amount when required. Mobile banking is the best possible solution for them. Where cash out and cash in are available 24 hours a day and 7 days a week.

Table 3.8

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly Disagree | Disagree | None | Agree | Strongly agree |
| I need to transfer money anytime anywhere | 0 | 0 | 20 | 78 | 2 |
| I need to manage my account anytime anywhere | 0 | 0 | 88 | 10 | 2 |
| I need to acquire anytime in real time | 0 | 20 | 55 | 25 | 5 |

Therefore during the survey 20 users said neither, 78 agreed as well two strongly agreed on transfer of money anytime anywhere. They said, since mobile banking provide account information through massages they do not need to worry about managing the account. 88 of them said of neither 10 agreed as well 2 strongly agreed. In acquire anything in real time, 20 disagreed, 55 said none, 25 of them agreed and five of them strongly agreed.

Figure 3.8 below represent the data.

Figure 3.8

**3.3.4 Mobile banking experiences**

Mobile Banking is getting popular day by day in Bangladesh. Recent time’s small transaction are help through mobile banking. 85% of users who uses mobile phone uses mobile banking. It doesn’t only provide withdraw and transferring money it also provide other services like mobile recharge, buying tickets, payments for shopping etc. so we wanted to identify the users experiences on mobile banking.

Table 3.9

|  |  |
| --- | --- |
|  | Users |
| Less than YEAR 1/2 | 15 |
| Less than YEAR 1 | 23 |
| YEAR 1 to YEAR 2 | 17 |
| YEAR 2 to YEAR 4 | 32 |
| YEAR 4 to YEAR 7 | 3 |
| YEAR 7 to YEAR 12 | 4 |
| More than 12 YEAR | 6 |

As its been seen in the table from the first four year the number is higher and after that its single digit figure, which indicates that during that times mobile banking was not popular as it is now.

Figure 3.9 below represent all data.

Figure 3.9

**3.3.5 Level of agreement on RP (risk perception)**

Since mobile banking is an online transaction, there must be an obligation ‘is my money safe’. The answer is very sample. You have a four-digit pin number; keep it safe, your money will be safe.

During registration customer as being told to not share his or her pin number, which is therefore less worry getting anybody money hacked.

Table 3.10

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly Disagree | Disagree | None | Agree | Strongly agree |
| I worry about hacker’s invasion in my mobile device. | 84 | 9 | 3 | 8 | 1 |
| I worry about device connection being intercepted during financial operation | 25 | 34 | 26 | 11 | 4 |

Strong number of users 84 disagreed of getting hacked, 9 only disagreed, 3 have no comments, 8 agreed, and 1 strongly agreed.

The main part is device connection. From the beginning, it was disturbing a bit. Now as the customer are increasing they are developing their network capabilities.

Figure 3.10 below shows the data.

Figure 3.10

**3.3.6 Level of agreement on Trust**

When it has come about transaction of money, thrust is the word comes first. Become you cannot see him, except the digit is transfer. From where other will take the money.in this era, it is impossible for anyone two take your money away because securities agencies are dealing with this in strong hands. Therefore, 44 of them had none, 48 agreed and 8 strongly agreed.

Table 3.11

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Strongly Disagree | Disagree | None | Agree | Strongly agree |
| I believe that mobile banking is trustworthy | 0 | 0 | 44 | 48 | 8 |
| I believe that mobile banking keeps its promises | 0 | 20 | 30 | 44 | 6 |
| I believe that mobile banking keeps users interests in mind | 0 | 10 | 37 | 39 | 14 |

Now a day rapid growth of mobile technology had forced them to provide necessary required as well keep the promises as they promises. In some cases due to gov’t involvement, they will not be available to keep promises. Which had a result of 20 disagreed, 30 said none, 44 of them agreed, six of them strongly agreed.

Since mobile banking is for their customer interest, they always keep users interest in mind. Agreed of 39 users reflect the figure.

Figure 3.11 below shows the data.

Figure 3.11

**3.4 Correlation Result**

The response given by the users are given bellow, where strongly agree =1, disagree =2, neither agree or disagree =3, agree =4, strongly agree =5. Furthermore 1\_2 means paper number 1 and question number 2. The results are given on Table 3.12. This result in practical may differ because only 100 student is been selected randomly which is 1.67 percent of total population of the university.

Table 3.13

|  |  |
| --- | --- |
| Correlation | Result |
| Correlation between PI and TRUST | 0.455755 |
| Correlation between SI and TRUST | 0.507340 |
| Correlation between TC and TRUST | 0.534562 |
| Correlation between RP and TRUST | 0.446397 |

**3.5 Discussion**

To identify how “Personal innovativeness, social influence, task characteristic, and risk perception” are related with TRUST. In order to do that I used correlation between each of them with TRUST. Correlation is a statically techniques that will show us how is pairs are related to each other. This correlation coefficient has a range of -1 to +1, where closer to +1 it is highly related with other variables. On other, directly proportional means if one changes other changes.

Correlation between PI (Personal innovativeness) and TRST is 0.455755, it is positive related. Means if trust on mobile increases then PI will increase and it will increase positively by almost 46 percent. This increase is positive due to several factor. Firstly rapid growth of technology in Bangladesh with tighter internet securities across the county. People usually want convenient and safe method for banking transaction, whereas with no doubt mobile banking in Bangladesh provides that services smoothly. Finally, bank are used for higher financial transaction and mobile banking provides lower level of transaction of money and available 24 hour a day and 7 days a week. As well, government highly regulatory body has taken mobile banking transaction to a limit.

Correlation between SI (social influence) and TRST is 0.50734, it is also positive related. If social influence increases, trust also increases but increases positively, almost about 51 percentage. Society plays a vital role in increasing positively. Because once our society adopt a culture, it will become a ritual. Everybody will follow it and soon it will become popular. Since the transaction are small and safe, it is soon adopted by our culture, which signifies the growth.

Correlation between TC (task characteristic) and TRST is 0.534562, positively related. Which is more than 50 percentage. If TC will increase, than trust will also increase and will increase positively. Task characteristic is the most important thing a company need to follow in order to maintain a maintainable growth. If all task are performed properly than a positive result is likely to have effect on a sheet. Therefore, task characteristic must be performed perfectly.

Correlation between RP (risk perception) and TRST is 0.446397, which also has positive relationship. If risk increases increase among companies than trust also increases by 44 percentages. If the company fails to identify the risk related to, their product then it will harm their business. So mobile banking companies before anything happens they identify the risk and solve it with strong hand before it could damage anything or decrease the reputation of the company. There may be several department working for solving and identifying these problems that is why risk perception is positive.

**Conclusion and Recommendation**

This study help us to identify the systematic patterns and behavior of adapting the mobile banking in Bangladesh. However, this report has shown some important facts and information of mobile banking in Bangladesh. Only 100 students do this research, relatively this sample size is small, compared to 6000 students in the university, but provides important examples of this banking system.

However increasing of customers in rapid numbers have taking this sector above all impossibilities. Small transaction are preferred to be on mobile rather through bank waiting in a queue. Now a day’s service like electricity bill, water bill, phone bill, are taken through mobile banking which make it popular among users in Bangladesh.

Safety is one of the discussing point over the year of mobile banking for students because this transaction are done through internet and intranet. Which can be hacked any time anywhere, as well pin number if ones stole can be very unsafe for a user because the company does not know him only it knows the pin number.

Moreover, the student regarding safety issue has always expressed Concern. However, report suggested a different picture in reality. Among the users 62 percent reposted they have concern about transaction fee and safety issue whereas 8 percent had no doubt about transaction fee but safety issue. Some 82 percent of the respondents in the survey certified mobile transactions safe; as well, 45 percent of risk has been solved before it arises.

The survey indicates mobile banking does not only contribute in national economy it helped and changed self-employment opportunity in real. After intercept of the results there are few facts that’s need to be taken in account before illegal transaction like sending money for drags, gambling etc., should be stopped as quick as possible.

Transaction fee has also been another concern for many mobile banking users. Although 26 percent users are ok with it but 61 percent has shown total discomfort. The transaction fees are 1.85 percent of total amount transacted. Since its providing a good and efficient services people have adapted it, but concern rises.

Now a days company are focusing not only on cash-outs or cash-in, also including transfer of money through international remittance. Though it does not generate large volume but slowly international remittance more likely to follow rather then lead.

Finally, this research only focused on students addressing the whole sample. This choice has limited contribution in acquiring perfect result because 100 student are selected randomly among 6000, which is 1.67 percent of total number of students. Furthermore, the result also depend on consumer behavior intension of the students.

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**Appendix**

**The average total of 100 users**

Table 3.12

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** |
| 3.00 | 3.67 | 4.33 | 3.67 | 4.67 | 1.33 | 3.33 | 4.67 | 4.33 | 4.67 |
| 4.00 | 4.00 | 5.00 | 3.33 | 4.67 | 2.33 | 3.67 | 4.67 | 1.67 | 3.67 |
| 3.67 | 3.67 | 5.00 | 2.67 | 4.67 | 4.33 | 2.67 | 4.00 | 5.00 | 4.33 |
| 2.67 | 2.67 | 3.33 | 3.00 | 3.00 | 2.33 | 2.00 | 2.67 | 3.33 | 1.67 |
| 3.67 | 4.00 | 5.00 | 3.67 | 4.67 | 3.67 | 3.67 | 4.67 | 4.33 | 3.00 |
|  |  |  |  |  |  |  |  |  |  |
| **11** | **12** | **13** | **14** | **15** | **16** | **17** | **18** | **19** | **20** |
| 4.00 | 3.33 | 4.33 | 3.67 | 3.33 | 4.67 | 3.67 | 3.00 | 1.00 | 1.00 |
| 4.00 | 3.33 | 2.67 | 4.00 | 3.67 | 3.00 | 4.00 | 3.33 | 1.00 | 1.00 |
| 4.33 | 3.33 | 3.67 | 2.67 | 4.00 | 4.33 | 4.33 | 4.33 | 4.00 | 1.00 |
| 2.33 | 2.33 | 2.67 | 2.67 | 2.00 | 2.67 | 2.67 | 2.67 | 2.00 | 0.67 |
| 4.33 | 3.67 | 3.67 | 3.67 | 3.00 | 4.33 | 4.33 | 4.33 | 2.00 | 1.00 |
|  |  |  |  |  |  |  |  |  |  |
| **21** | **22** | **23** | **24** | **25** | **26** | **27** | **28** | **29** | **30** |
| 4.33 | 3.33 | 3.67 | 4.00 | 4.00 | 3.67 | 3.00 | 3.00 | 3.00 | 3.33 |
| 1.67 | 3.33 | 4.00 | 3.33 | 3.33 | 4.00 | 3.33 | 3.67 | 3.67 | 3.67 |
| 4.67 | 3.00 | 3.33 | 3.33 | 3.00 | 3.33 | 3.33 | 3.33 | 3.33 | 3.67 |
| 1.33 | 2.33 | 2.67 | 2.00 | 2.00 | 2.00 | 1.67 | 2.33 | 2.00 | 2.00 |
| 4.33 | 3.00 | 3.00 | 3.33 | 2.67 | 2.33 | 3.00 | 3.33 | 2.67 | 3.33 |
|  |  |  |  |  |  |  |  |  |  |
| **31** | **32** | **33** | **34** | **35** | **36** | **37** | **38** | **39** | **40** |
| 3.33 | 3.00 | 3.67 | 5.00 | 4.00 | 4.00 | 3.67 | 3.67 | 3.33 | 3.67 |
| 3.67 | 3.67 | 3.67 | 1.33 | 4.33 | 3.00 | 3.67 | 3.67 | 3.67 | 3.00 |
| 3.67 | 2.33 | 3.33 | 2.33 | 5.00 | 2.33 | 3.00 | 3.67 | 3.33 | 3.67 |
| 2.33 | 2.00 | 2.00 | 1.33 | 3.00 | 2.33 | 2.33 | 2.00 | 2.33 | 1.67 |
| 3.33 | 3.33 | 2.67 | 2.33 | 4.33 | 3.33 | 3.00 | 3.00 | 2.67 | 2.67 |
|  |  |  |  |  |  |  |  |  |  |
| **41** | **42** | **43** | **44** | **45** | **46** | **47** | **48** | **49** | **50** |
| 3.67 | 3.33 | 4.00 | 3.67 | 5.00 | 4.00 | 3.67 | 3.00 | 4.00 | 3.33 |
| 3.67 | 3.00 | 3.00 | 3.33 | 5.00 | 3.33 | 3.67 | 3.00 | 3.67 | 2.00 |
| 2.67 | 2.67 | 4.00 | 4.00 | 5.00 | 3.67 | 3.67 | 4.00 | 3.33 | 5.00 |
| 2.67 | 2.00 | 1.33 | 2.67 | 3.33 | 2.33 | 2.67 | 2.67 | 2.33 | 3.33 |
| 2.67 | 2.67 | 3.33 | 3.00 | 5.00 | 3.67 | 3.00 | 2.67 | 4.00 | 2.67 |
|  |  |  |  |  |  |  |  |  |  |
| **51** | **52** | **53** | **54** | **55** | **56** | **57** | **58** | **59** | **60** |
| 2.67 | 3.67 | 3.67 | 4.67 | 3.00 | 4.00 | 5.00 | 4.33 | 4.00 | 3.00 |
| 4.00 | 3.67 | 3.67 | 4.33 | 3.67 | 3.00 | 3.00 | 3.67 | 2.67 | 3.33 |
| 4.67 | 3.00 | 2.00 | 3.67 | 3.67 | 4.00 | 5.00 | 4.33 | 2.33 | 4.00 |
| 2.00 | 2.00 | 2.00 | 3.00 | 2.00 | 2.67 | 3.33 | 3.00 | 2.67 | 2.67 |
| 4.67 | 4.00 | 4.00 | 3.33 | 4.00 | 3.33 | 4.00 | 4.00 | 2.67 | 3.67 |
|  |  |  |  |  |  |  |  |  |  |
| **61** | **62** | **63** | **64** | **65** | **66** | **67** | **68** | **69** | **70** |
| 4.33 | 4.33 | 4.33 | 4.00 | 4.67 | 3.00 | 3.00 | 3.33 | 3.67 | 3.33 |
| 3.67 | 3.00 | 3.67 | 4.00 | 3.67 | 3.33 | 3.33 | 3.33 | 4.00 | 3.00 |
| 4.00 | 4.33 | 4.00 | 4.33 | 3.67 | 3.67 | 3.00 | 3.33 | 3.67 | 4.00 |
| 2.00 | 2.33 | 2.00 | 1.00 | 2.67 | 2.67 | 2.67 | 2.67 | 2.67 | 2.67 |
| 3.33 | 4.00 | 4.00 | 4.67 | 3.33 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
|  |  |  |  |  |  |  |  |  |  |
| **71** | **72** | **73** | **74** | **75** | **76** | **77** | **78** | **79** | **80** |
| 3.33 | 3.00 | 3.33 | 3.00 | 2.67 | 3.00 | 3.33 | 2.67 | 2.67 | 3.33 |
| 3.67 | 4.00 | 3.67 | 2.00 | 2.67 | 2.67 | 3.00 | 3.00 | 3.33 | 3.67 |
| 2.00 | 3.67 | 4.00 | 3.00 | 3.67 | 2.33 | 2.33 | 3.33 | 3.00 | 3.67 |
| 2.67 | 2.67 | 2.67 | 2.67 | 1.67 | 2.00 | 2.00 | 1.33 | 2.00 | 2.00 |
| 4.00 | 4.00 | 4.33 | 2.67 | 2.33 | 2.33 | 3.00 | 3.00 | 3.33 | 3.33 |
|  |  |  |  |  |  |  |  |  |  |
| **81** | **82** | **83** | **84** | **85** | **86** | **87** | **88** | **89** | **90** |
| 2.33 | 2.67 | 3.33 | 3.33 | 3.00 | 3.67 | 3.00 | 4.67 | 4.33 | 3.67 |
| 3.67 | 3.67 | 3.00 | 3.33 | 3.67 | 3.00 | 3.00 | 4.33 | 2.00 | 3.33 |
| 2.67 | 3.67 | 2.67 | 2.67 | 2.33 | 3.67 | 3.00 | 4.33 | 4.33 | 4.00 |
| 2.00 | 2.00 | 1.67 | 2.33 | 2.00 | 2.67 | 2.00 | 3.00 | 2.00 | 2.67 |
| 2.67 | 2.33 | 2.67 | 2.67 | 2.67 | 4.00 | 3.00 | 4.67 | 3.00 | 3.33 |
|  |  |  |  |  |  |  |  |  |  |
| **91** | **92** | **93** | **94** | **95** | **96** | **97** | **98** | **99** | **100** |
| 3.67 | 3.00 | 4.00 | 3.00 | 3.33 | 4.00 | 3.00 | 2.33 | 3.33 | 3.00 |
| 3.67 | 2.33 | 4.00 | 3.33 | 3.67 | 3.33 | 3.00 | 2.00 | 3.33 | 3.67 |
| 4.00 | 4.00 | 4.00 | 3.33 | 3.67 | 4.67 | 3.00 | 3.33 | 3.00 | 3.67 |
| 1.33 | 2.67 | 2.67 | 2.67 | 2.67 | 3.00 | 2.00 | 1.00 | 2.33 | 2.00 |
| 4.33 | 3.33 | 2.67 | 3.67 | 3.00 | 3.33 | 2.33 | 2.00 | 3.67 | 3.67 |

Table 3.13

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Question** | **1** | **2a** | **2b** | **2c** | **3** | **4a**  | **4b** | **4c** | **5** | **6a** | **6b** | **6c** | **7** | **8a** | **8b** | **9** | **10a** | **10b** | **10c** | **11** |
| 1 | 2 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 |  | 4 | 4 | 1 | 3 | 4 | 4 | 3 |
| 2 | 2 | 3 | 4 | 4 | 2 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 2 | 4 | 4 | 1 | 4 | 4 | 4 | 3 |
| 3 | 1 | 5 | 4 | 4 | 2 | 5 | 5 | 5 | 1 | 5 | 5 | 5 | 2 | 5 | 5 | 1 | 5 | 5 | 5 | 2 |
| 4 | 2 | 4 | 3 | 4 | 2 | 3 | 3 | 4 | 5 | 2 | 4 | 2 | 7 | 5 | 4 | 1 | 4 | 3 | 4 | 3 |
| 5 | 2 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 1 | 4 | 5 | 1 | 5 | 4 | 5 | 2 |
| 6 | 1 | 1 | 2 | 1 | 5 | 1 | 3 | 3 | 7 | 4 | 5 | 4 | 3 | 4 | 3 | 2 | 4 | 3 | 4 | 3 |
| 7 | 1 | 4 | 2 | 4 | 5 | 3 | 4 | 4 | 6 | 4 | 2 | 2 | 1 | 2 | 4 | 1 | 3 | 4 | 4 | 3 |
| 8 | 2 | 4 | 5 | 5 | 2 | 4 | 5 | 5 | 6 | 3 | 4 | 5 | 1 | 4 | 4 | 1 | 5 | 5 | 4 | 8 |
| 9 | 2 | 3 | 5 | 5 | 5 | 1 | 2 | 2 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 2 | 4 | 4 | 5 | 3 |
| 10 | 2 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 6 | 4 | 4 | 5 | 1 | 1 | 4 | 2 | 3 | 3 | 3 | 1 |
| 11 | 2 | 4 | 4 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 5 | 3 | 1 | 4 | 3 | 1 | 4 | 4 | 5 | 2 |
| 12 | 2 | 3 | 4 | 3 | 4 | 2 | 4 | 4 | 6 | 4 | 3 | 3 | 4 | 4 | 3 | 2 | 4 | 4 | 3 | 1 |
| 13 | 2 | 4 | 5 | 4 | 3 | 2 | 2 | 4 | 7 | 4 | 4 | 3 | 1 | 4 | 4 | 4 | 3 | 4 | 4 | 1 |
| 14 | 2 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 3 | 3 | 3 | 4 | 4 | 1 | 4 | 3 | 4 | 1 |
| 15 | 2 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 2 | 3 | 3 | 2 | 3 | 3 | 3 | 3 |
| 16 | 1 | 5 | 4 | 5 | 5 | 3 | 3 | 3 | 7 | 4 | 5 | 4 | 3 | 4 | 4 | 2 | 4 | 5 | 4 | 2 |
| 17 | 2 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 8 | 4 | 4 | 5 | 4 | 5 | 3 | 2 | 5 | 4 | 4 | 8 |
| 18 | 2 | 4 | 2 | 3 | 5 | 3 | 3 | 4 | 6 | 4 | 4 | 5 | 1 | 4 | 4 | 2 | 4 | 4 | 5 | 3 |
| 19 | 2 | 1 | 1 | 1 | 3 | 1 | 1 | 1 | 3 | 2 | 5 | 5 | 1 | 1 | 5 | 1 | 2 | 2 | 2 | 1 |
| 20 | 2 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 7 | 1 | 1 | 1 | 6 | 1 | 1 | 1 | 1 | 1 | 1 | 4 |
| 21 | 2 | 4 | 5 | 4 | 1 | 1 | 1 | 3 | 5 | 5 | 5 | 4 | 5 | 1 | 3 | 2 | 4 | 5 | 4 | 8 |
| 22 | 2 | 3 | 3 | 4 | 2 | 4 | 1 | 5 | 7 | 2 | 3 | 4 | 1 | 4 | 3 | 2 | 3 | 3 | 3 | 1 |
| 23 | 2 | 4 | 3 | 4 | 1 | 4 | 4 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 2 | 3 | 3 | 3 | 1 |
| 24 | 1 | 4 | 5 | 3 | 4 | 3 | 4 | 3 | 5 | 4 | 3 | 3 | 1 | 3 | 3 | 2 | 3 | 3 | 4 | 4 |
| 25 | 2 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 6 | 3 | 2 | 4 | 2 | 3 | 3 | 3 | 3 | 3 | 2 | 1 |
| 26 | 2 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 1 | 4 | 3 | 3 | 3 | 4 | 2 | 5 | 3 | 2 | 2 | 3 |
| 27 | 2 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 1 | 4 | 3 | 3 | 5 | 3 | 2 | 3 | 4 | 3 | 2 | 2 |
| 28 | 2 | 3 | 3 | 3 | 1 | 4 | 4 | 3 | 1 | 3 | 4 | 3 | 5 | 4 | 3 | 5 | 3 | 4 | 3 | 5 |
| 29 | 1 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 1 | 4 | 3 | 3 | 6 | 3 | 3 | 1 | 3 | 2 | 3 | 2 |
| 30 | 2 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 1 | 3 | 4 | 4 | 5 | 3 | 3 | 1 | 3 | 4 | 3 | 3 |
| 31 | 2 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 1 | 3 | 4 | 4 | 7 | 4 | 3 | 2 | 2 | 4 | 4 | 1 |
| 32 | 2 | 3 | 3 | 3 | 5 | 3 | 4 | 4 | 1 | 3 | 3 | 4 | 3 | 3 | 3 | 1 | 4 | 3 | 3 | 1 |
| 33 | 2 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 5 | 3 | 3 | 1 | 3 | 3 | 2 | 2 |
| 34 | 1 | 5 | 5 | 5 | 4 | 1 | 2 | 1 | 5 | 1 | 5 | 1 | 2 | 1 | 3 | 1 | 1 | 2 | 4 | 4 |
| 35 | 1 | 4 | 3 | 5 | 3 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 1 | 4 | 5 | 1 | 5 | 4 | 4 | 1 |
| 36 | 2 | 4 | 4 | 3 | 2 | 3 | 2 | 4 | 1 | 3 | 2 | 2 | 4 | 4 | 3 | 1 | 3 | 4 | 3 | 3 |
| 37 | 2 | 3 | 4 | 4 | 2 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 4 |
| 38 | 1 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 3 | 3 | 1 | 2 | 4 | 3 | 4 |
| 39 | 2 | 3 | 3 | 4 | 2 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 2 | 3 | 4 | 1 | 3 | 3 | 2 | 2 |
| 40 | 2 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 5 | 3 | 2 | 1 | 2 | 3 | 3 | 2 |
| 41 | 2 | 3 | 4 | 4 | 2 | 3 | 4 | 4 | 6 | 3 | 2 | 3 | 5 | 4 | 4 | 1 | 2 | 3 | 3 | 8 |
| 42 | 2 | 3 | 4 | 3 | 1 | 3 | 3 | 3 | 4 | 2 | 3 | 3 | 4 | 3 | 3 | 1 | 3 | 3 | 2 | 7 |
| 43 | 1 | 4 | 4 | 4 | 5 | 3 | 3 | 3 | 6 | 4 | 4 | 4 | 3 | 2 | 2 | 2 | 4 | 3 | 3 | 2 |
| 44 | 2 | 4 | 3 | 4 | 5 | 3 | 3 | 4 | 6 | 4 | 4 | 4 | 1 | 4 | 4 | 1 | 3 | 3 | 3 | 1 |
| 45 | 2 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 4 | 5 | 5 | 1 | 5 | 5 | 5 | 3 |
| 46 | 2 | 5 | 3 | 4 | 5 | 3 | 3 | 4 | 6 | 4 | 3 | 4 | 1 | 4 | 3 | 1 | 4 | 3 | 4 | 1 |
| 47 | 1 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 5 | 3 | 4 | 4 | 5 | 4 | 4 | 1 | 3 | 3 | 3 | 1 |
| 48 | 2 | 2 | 4 | 3 | 3 | 3 | 3 | 3 | 7 | 5 | 4 | 3 | 1 | 4 | 4 | 2 | 1 | 3 | 4 | 1 |
| 49 | 2 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 7 | 2 | 4 | 4 | 1 | 4 | 3 | 1 | 4 | 4 | 4 | 2 |
| 50 | 2 | 2 | 4 | 4 | 1 | 2 | 2 | 2 | 7 | 5 | 5 | 5 | 4 | 5 | 5 | 1 | 2 | 5 | 1 | 1 |
| 51 | 2 | 4 | 3 | 1 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 3 | 2 | 4 | 2 | 4 | 5 | 5 | 1 |
| 52 | 1 | 4 | 3 | 4 | 2 | 4 | 4 | 3 | 5 | 3 | 3 | 3 | 3 | 4 | 2 | 2 | 4 | 4 | 4 | 3 |
| 53 | 1 | 4 | 3 | 4 | 2 | 4 | 4 | 3 | 5 | 2 | 2 | 2 | 1 | 4 | 2 | 2 | 4 | 4 | 4 | 8 |
| 54 | 1 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 4 | 4 | 1 | 5 | 4 | 2 | 2 | 3 | 5 | 2 |
| 55 | 2 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 1 | 3 | 3 | 2 | 4 | 4 | 4 | 3 |
| 56 | 1 | 4 | 4 | 4 | 5 | 3 | 3 | 3 | 5 | 4 | 4 | 4 | 2 | 4 | 4 | 1 | 4 | 3 | 3 | 8 |
| 57 | 2 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 1 | 5 | 5 | 1 | 4 | 4 | 4 | 1 |
| 58 | 2 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 7 | 4 | 5 | 4 | 1 | 5 | 4 | 2 | 4 | 4 | 4 | 2 |
| 59 | 2 | 4 | 4 | 4 | 2 | 2 | 2 | 4 | 7 | 2 | 2 | 3 | 5 | 4 | 4 | 1 | 3 | 2 | 3 | 8 |
| 60 | 2 | 1 | 4 | 4 | 5 | 3 | 3 | 4 | 1 | 4 | 4 | 4 | 1 | 4 | 4 | 1 | 4 | 3 | 4 | 1 |
| 61 | 1 | 5 | 4 | 4 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 2 | 4 | 2 | 1 | 4 | 4 | 2 | 1 |
| 62 | 2 | 5 | 4 | 4 | 5 | 3 | 3 | 3 | 5 | 4 | 5 | 4 | 1 | 3 | 4 | 1 | 4 | 5 | 3 | 3 |
| 63 | 1 | 5 | 4 | 4 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 1 | 3 | 3 | 1 | 4 | 4 | 4 | 8 |
| 64 | 2 | 4 | 3 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 1 | 1 | 2 | 1 | 5 | 5 | 4 | 1 |
| 65 | 2 | 5 | 4 | 5 | 5 | 3 | 4 | 4 | 8 | 4 | 4 | 3 | 1 | 3 | 5 | 8 | 3 | 3 | 4 | 1 |
| 66 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 8 | 4 | 4 | 1 | 4 | 4 | 4 | 3 |
| 67 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 5 | 3 | 3 | 3 | 2 | 4 | 4 | 1 | 4 | 4 | 4 | 3 |
| 68 | 2 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 5 | 4 | 3 | 3 | 2 | 4 | 4 | 1 | 4 | 4 | 4 | 3 |
| 69 | 2 | 3 | 4 | 4 | 2 | 4 | 4 | 4 | 7 | 3 | 4 | 4 | 3 | 4 | 4 | 1 | 4 | 4 | 4 | 3 |
| 70 | 2 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 6 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 3 |
| 71 | 2 | 3 | 3 | 4 | 5 | 3 | 4 | 4 | 6 | 3 | 3 | 4 | 2 | 4 | 4 | 3 | 4 | 4 | 4 | 2 |
| 72 | 1 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 6 | 3 | 4 | 4 | 2 | 4 | 4 | 2 | 4 | 4 | 4 | 3 |
| 73 | 2 | 3 | 3 | 4 | 1 | 3 | 4 | 4 | 6 | 4 | 4 | 4 | 2 | 4 | 4 | 1 | 5 | 4 | 4 | 2 |
| 74 | 1 | 3 | 2 | 4 | 4 | 2 | 2 | 2 | 5 | 3 | 2 | 4 | 3 | 4 | 4 | 1 | 2 | 2 | 4 | 6 |
| 75 | 2 | 4 | 2 | 2 | 1 | 2 | 2 | 4 | 5 | 4 | 4 | 3 | 4 | 3 | 2 | 1 | 3 | 2 | 2 | 4 |
| 76 | 2 | 3 | 4 | 2 | 4 | 4 | 2 | 2 | 5 | 3 | 2 | 2 | 3 | 4 | 2 | 1 | 3 | 2 | 2 | 4 |
| 77 | 1 | 3 | 4 | 3 | 4 | 3 | 2 | 4 | 5 | 2 | 3 | 2 | 3 | 3 | 3 | 1 | 3 | 3 | 3 | 2 |
| 78 | 1 | 3 | 3 | 2 | 3 | 3 | 2 | 4 | 6 | 3 | 3 | 4 | 3 | 2 | 2 | 4 | 2 | 3 | 4 | 4 |
| 79 | 2 | 3 | 3 | 2 | 2 | 3 | 3 | 4 | 5 | 3 | 4 | 2 | 4 | 2 | 4 | 2 | 3 | 3 | 4 | 3 |
| 80 | 2 | 3 | 3 | 4 | 2 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 4 |
| 81 | 2 | 2 | 2 | 3 | 2 | 3 | 4 | 4 | 6 | 3 | 3 | 2 | 4 | 2 | 4 | 1 | 3 | 3 | 2 | 4 |
| 82 | 2 | 2 | 3 | 3 | 1 | 4 | 4 | 3 | 6 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 3 |
| 83 | 2 | 3 | 3 | 4 | 2 | 3 | 2 | 4 | 5 | 3 | 3 | 2 | 4 | 3 | 2 | 2 | 3 | 3 | 2 | 3 |
| 84 | 2 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 5 | 3 | 3 | 2 | 3 | 3 | 4 | 6 | 3 | 3 | 2 | 2 |
| 85 | 1 | 4 | 2 | 3 | 3 | 4 | 4 | 3 | 5 | 2 | 3 | 2 | 3 | 2 | 4 | 1 | 3 | 3 | 2 | 8 |
| 86 | 2 | 3 | 4 | 4 | 2 | 3 | 3 | 3 | 6 | 3 | 4 | 4 | 2 | 4 | 4 | 2 | 4 | 4 | 4 | 2 |
| 87 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 6 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 2 | 4 | 3 |
| 88 | 2 | 5 | 4 | 5 | 1 | 5 | 4 | 4 | 1 | 4 | 5 | 4 | 3 | 5 | 4 | 1 | 5 | 4 | 5 | 3 |
| 89 | 2 | 4 | 5 | 4 | 5 | 1 | 1 | 4 | 2 | 4 | 4 | 5 | 1 | 3 | 3 | 1 | 3 | 3 | 3 | 1 |
| 90 | 2 | 3 | 4 | 4 | 1 | 2 | 4 | 4 | 5 | 4 | 4 | 4 | 6 | 4 | 4 | 1 | 1 | 5 | 4 | 1 |
| 91 | 2 | 4 | 3 | 4 | 5 | 3 | 4 | 4 | 5 | 3 | 4 | 5 | 5 | 2 | 2 | 1 | 5 | 4 | 4 | 8 |
| 92 | 2 | 4 | 2 | 3 | 5 | 2 | 3 | 2 | 5 | 3 | 4 | 5 | 1 | 3 | 5 | 1 | 4 | 3 | 3 | 3 |
| 93 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 6 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 2 | 5 | 1 | 1 |
| 94 | 2 | 3 | 3 | 3 | 5 | 3 | 4 | 3 | 7 | 3 | 3 | 4 | 3 | 4 | 4 | 1 | 3 | 4 | 4 | 2 |
| 95 | 2 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 6 | 3 | 4 | 4 | 2 | 4 | 4 | 1 | 3 | 3 | 3 | 2 |
| 96 | 1 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 7 | 5 | 5 | 4 | 2 | 5 | 4 | 2 | 4 | 4 | 2 | 8 |
| 97 | 2 | 3 | 1 | 5 | 3 | 1 | 3 | 5 | 3 | 2 | 2 | 5 | 3 | 1 | 5 | 3 | 2 | 1 | 4 | 4 |
| 98 | 1 | 2 | 2 | 3 | 3 | 3 | 2 | 1 | 5 | 4 | 5 | 1 | 2 | 1 | 2 | 1 | 1 | 2 | 3 | 1 |
| 99 | 2 | 3 | 3 | 4 | 3 | 3 | 4 | 3 | 5 | 3 | 3 | 3 | 1 | 3 | 4 | 2 | 3 | 4 | 4 | 3 |
| 100 | 2 | 3 | 3 | 3 | 2 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 3 | 3 | 3 | 1 | 3 | 4 | 4 | 2 |

**Question for the survey**

Trust on mobile banking - Anonymous survey

This survey is part of an academic study on the trust on mobile banking among the current mobile banking users in Bangladesh. Your valuable responses will be used entirely for the knowledge development purpose and your personal information (if any) will never be revealed to any other person or organization.

\* Required

1. Your gender \* Mark only one oval.

 Female

 Male

1. Please indicate your level of agreement with the following statements

(PI) \*

Mark only one oval per row.

 Strongly Neither Strongly

Disagree

Disagree

agree or

disagree

Agree

Agree

If I heard about a

new IT, I would

look for ways to

gain experience

with it.

Among my peers,

I am usually the

first to try out new

information

technologies.

I like to

experiment with

new information

technologies.

3

.

Your major area of study

\*

Mark only one oval.

 Human Resource Management

 Marketing

 Accounting

 Finance

 Haven't decided yet

4 Please indicate your level of agreement with the following statements

(SI). \*

Mark only one oval per row.

 Strongly Neither Strongly

Disagree

Disagree

agree or

disagree

Agree

Agree

People who

influence my

behavior think that

I should use

Mobile Banking.

People who are

important to me

think that I should

use Mobile

Banking.

People who I

know use Mobile

Banking.

5

.

Your level of study

\*

Mark only one oval.

 MBA Year 1

 MBA Year 2

 MBA Year 3

 BBA Year 1

 BBA Year 2

 BBA Year 3

 BBA Year 4

 BBA Year 5

6. Please indicate your level of agreement with the following statements

(TC) \*

Mark only one oval per row.

 Strongly Neither Strongly

Disagree

Disagree

agree or

disagree

Agree

Agree

I need to transfer

money anytime

anywhere.

I need to manage

my account

anytime

anywhere.

I need to acquire

account

information in real

time.

7 Your mobile banking experience \* Mark only one oval.

 Less than 6 months

1. months to less than 1 year
2. year to less than 2 years
3. years to less than 4 years

 4 years to less than 7 years

1. years to less than 12 years More than 12 years
2. Please indicate your level of agreement with the following statements

(RP) \*

Mark only one oval per row.

 Strongly Neither Strongly

Disagree

Disagree

agree or

disagree

Agree

Agree

I worry about

hackers invasion

in my mobile

device.

I worry about my

device connection

being intercepted

during financial

operations.

1. Your area of higher secondary (HSC) education. \* Mark only one oval.

 Science

 Commerce

 Arts/humanities

 Alim

 Vocational Other

10 Please indicate your level of agreement with the following statements

(TRST) \*

Mark only one oval per row.

 Strongly Neither Strongly

Disagree

Disagree

agree or

disagree

Agree

Agree

I believe that

mobile banking is

trustworthy.

I believe that

mobile banking

keeps its

promises.

I believe that

mobile banking

keeps users'

interests in mind.

11

.

Your access to computing device.

\*

Mark only one oval.

 Both own laptop and own desktop computer

 Only own laptop computer

 Only own desktop computer

 Only shared laptop/desktop computer within family

 Only university computer lab

 Only computers in cyber cafe

 Only tablet computer

 Only smartphone