

Bridging Technology and Human Motivation: A Theoretical Model for Mobile Banking App Adoption

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Abstract:

With the advent of mobile banking apps, the banking services have become easily accessible by the users. Besides banking services, other organizations are also providing such services and creating a huge competition to the banks. Thus, it becomes immensely challenging for the banks to provide updated apps and also provide ease of use to the customers. But the choice of using such apps not only dependent on technological advancements. In spite of providing seamless services, many users of the banks are still not using mobile apps. Thus, the human aspect of the mobile banking apps are also required to be considered for identification of the reasons of mobile banking usages. The present study aims to identify the relevant reasons of mobile banking usage and also tries to provide a theoretical representation of the interrelationships among the technological and human constructs. The reliability of the scale items associated with the constructs has been checked in the study and this present study can be proceeded further to statistically test the validity of the relationships.