

## Consumer Awareness and Adoption of Mobile Banking in Rural Karnataka With Special Reference To Ramanagara District

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**Abstract:** The past few decades has witnessed the emergence and growth of digital mobile devices as a major means of communication. Increased mobile communication had lead to the emergence of mobile commerce. Internet banking has been in around for close to 20 years but it was introduction of smart phones which quickly turned the internet banking into a technological progress of mobile banking. Mobile banking is one of the latest and innovative services offered by the banks. The study tries to assess the customer awareness and the key factors that influence the customer s' adoption of mobile banking in the rural areas of Karnataka. For this study a total of 200 respondents were selected by using simple random sampling technique. The data collected was analyzed and interpreted using percentage analysis. The study provides a comprehensive understanding of the factors which influences the adoption of M-banking among the rural population of Karnataka which can help the banks to understand customer requirements and make strategies accordingly to ensure financial inclusion.

**Key words:** Mobile banking, Awareness, Adoption.

### Objectives of the Study

The major objectives of the study are as follows:

1. To focus the scope of theoretical and practical application of Mobile Banking in the scenario of a society at **Ramanagara district** a rural part of Karnataka.
2. To examine the demographic profile of mobile banking users of **Ramanagara district**
3. To analysis the reasons for customers adoption of mobile banking services in the district.
4. To assess the customer usage of mobile banking facilities in the District
5. To study the customers satisfaction towards mobile banking services in the district.
6. To offer findings/suggestions in the light of the study.

### Research Methodology

For this study a total of 200 respondents were selected by using simple random sampling technique. The analysis of the data is based on normality test for non-parametric tests such as mean standard deviation, Mann-Whitney U-Test and Kruskal Wallies Z-Test. The data collected was analyzed and interpreted using percentage analysis.