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FACTORS AFFECTING THE ADOPTION OF MOBILE BANKING BY HEALTH-CARE PROFESSIONALS IN BUTWAL CITY

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ABSTRACT

This study was carried out with the objective of analyzing the various factors that influence the adoption of the Mobile Banking technology, specifically by the health-care professionals in Butwal city. Moreover, this study has further tried to examine the relationship between these influencing factors and Mobile Banking. Here, the determinants namely, Usefulness, Compatibility, Trust, Social Influence and Risk were taken as independent variables and Mobile Banking Adoption as dependent variable. The totals of 385 mobile banking technology users related to the profession of health-care sector were taken as sample. A questionnaire was used for data collection, and a convenience sampling technique was used. A survey-based descriptive and quantitative research design was implicit. To analyze the data, descriptive statistics, correlation, regression analysis, ANOVA and Independent T-tests were done. On the basis of the analysis, the result shows that most of the independent variables undertaken in the study have a positive correlation with the dependent variable, i.e., mobile banking adoption. The independent variable Risk however has a negative correlation. The regression result has shown that among the variables undertaken in this study, Trust has the greatest impact in determining the adoption of the technology amongst the professionals in Butwal City, followed by Social Influence, Compatibility, and Usefulness. However, the Risk has negative effect. Hence, the study suggests that in order to preserve a competitive edge and increase customer intention to use the technology, service providers must strive to improve their trust, particularly in the eyes of their target users.

Key Words: *Mobile Banking Adoption, ANOVA, Correlation Analysis, Health-care Professional*
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I. Introduction

Mobile banking is a technological innovation, allowing customers to have access to their account, its information and perform various financial transactions using a mobile device such as a smart-phone or tablet. It provides an alternative to traditional banking methods, such as visiting a bank branch physically or using a computer to access online banking. Mobile banking has become an increasingly popular method for customers to perform financial transactions, including checking account balances, transferring money, and paying bills.

Mobile banking has thirteen years of history in Nepal. In May 2012, Laxmi Bank Limited launched the very first mobile banking in Nepal with its product Mobile Khata. It is estimated that the number of mobile banking service users has reached 3 million as by 2020 which is about 20 percent of the total deposit accounts in Banks and Financial Institutions (BFIs). The mobile banking trend in Nepal has been increasing greatly with the adoption of technology and rise of smart-phone users in last decade. Additionally, it eliminates the need for paper statements and other documents, reducing the environmental impact and costs associated with printing and mailing physical documents. According to Lee, Lee and Kim (2007), mobile banking services have managed to provide freedom of time along with cost savings to its users and room for market growth for the service providers. Despite these advantages, there are also some limitations to mobile banking. The most significant concern is security. As with any online transaction, there is always a risk of personal information being compromised by hackers or cybercriminals. Similarly, many banks and technological services are still being driven under the operation of the outdated programs. Another issue is the lack of qualified and experienced workforce which eventually explains the low quality service delivery to their customers. Moreover, banking institutions are facing the challenge of customer satisfaction in several situations, like lack of responsiveness by banks, poor user interface of application, trust-worthiness, etc. However, it can't be denied that Mobile banking has brought services closer to the people thus making it easy to transact without delays and restrictions of time limits (Makongoro, 2014).

Mobile banking for health professionals refers to the integration of banking and financial services into mobile devices to cater specifically to the needs of healthcare professionals. This

concept aims to provide convenient and secure banking solutions tailored to the unique requirements and busy schedules of healthcare workers. Some key aspects and benefits of mobile banking for health professionals are Accessibility and Convenience, Fund Management, Online Fund Transfer, Alerts and Notifications, Availability of online health consultancy in portal of mobile banking application software, etc. In summary, mobile banking for health professionals offers a range of benefits that cater to the specific needs and challenges faced by individuals working in the healthcare industry. By providing convenient access to financial services and tools, this concept aims to empower healthcare professionals to manage their finances efficiently and focus on their primary mission of caring for patients.

Objectives of the Study

This research aims to explore main area, i.e mobile banking adoption and predictors in the context of the mobile banking technology in Butwal sub metropolitan city. More specifically; the objectives of this research are summarized below:

- To measure the relationship between Usefulness, Compatibility, Trust, Social Influence, Security risk and Mobile banking by medical professionals.
- To examine the effect of Usefulness, Compatibility, Trust, Social Influence, Security risk on Mobile banking by medical professionals.
- To assess the differences among age group, education qualification, Health-*care* Profession, gender, marital status with regard to mobile banking adoption by medical professionals.

II. Review of Literature

Empirical Review

The several empirical studies have been carried out on factors affecting mobile banking.

Laukkanen et al. (2008) investigated the barriers to internet banking adoption in Finland. A total of 390 questionnaires were collected from Finnish bank's customers using a postal survey method. The findings revealed that Traditional Barrier was 12 one of the strongest barriers to Internet banking adoption among both the opponents.

Cheah et al. (2011) conducted an empirical study with the aim of investigation on the factors that affect the Malaysian consumers from adopting mobile banking services. From the study, variables such as perceived ease of use, Perceived usefulness and relative advantage were found to be positively and significantly related to the intention to adopt mobile banking services while

a constructs such as perceived risk was found to be negatively correlated with the adoption of mobile banking.

Chian – son yu (2012) investigated the factors that affect individual need to adopt mobile banking through use of the UTAUT model. Factors such as social influence, perceived financial cost, performance expectancy, and perceived credibility were found to be the major influencing factors for the adoption of mobile banking.

Mohini and Phadtare (2012), they conducted an investigation to study the factors that influence the adoption of mobile banking in Pune city. They used the UTAUT model in their study, the research was Exploratory and adopted the use of quantitative design, the results suggested that mobile banking in Pune city was mostly adopted by married people particularly men. Experience and interface in mobile banking was also found to be non-user friendly people thought it was inconveniencing to use it unlike other services.

Chitungo & Munongo (2013) Zimbabwe, the study was about an analysis of the factors that influence mobile banking adoption in the rural Zimbabwe through extending the technology acceptance model. The researcher adopted use of stratified random sampling and the results of the study suggested that factors such as perceived usefulness, PEOU, relative advantage, personal innovativeness and social norms influenced the intention to accept and use mobile banking.

Kazi and Muhammad (2013) inspected those factors that affect Pakistan customers from adopting mobile banking services. Data collection was done by surveying 372 respondents from the two largest cities (Karachi and Hyderabad) of the province Sindh by use of judgment sampling method. The researcher used a correlation research design and the analysis was done using multiple regressions in order to come up with the findings. TAM model played a big role in this research, variables such as social influence, perceived risk, perceived usefulness, and perceived ease of use to study whether they affected the adoption of mobile banking in Pakistan.

Kazemi, et al. (2013) this research investigated those factors that affect Isfahanian Mobile Banking Adoption in Iran, Based on the Decomposed Theory of Planned Behavior. The result of this study suggested that there were only two important factors which are Attitude and perceived behavioral control under which factors such as perceived usefulness, perceived ease of use, compatibility and trust have an influence on behavioral attitude to adopt mobile banking.

Lema (2017) conducted a study in Tanzania, investigating the factors influencing the adoption of mobile banking services in the unbanked population. A cross-sectional design was used by collecting data at a single point in time. Six variables based on TAM were used: PU, PEU, perceived trust, perceived cost, perceived risk; and social influence. The study revealed that PU, perceived cost and social influence had a significant influence on the adoption of mobile financial services. PEU, perceived risk and perceived trust were found to have an insignificant influence on the adoption of mobile financial services.

Makanyeza (2017) conducted a study on the determinants of consumers' intention to adopt mobile banking services in Zimbabwe. The findings were that PU, perceived self-efficacy, social influence, relative advantage and perceived compatibility all have a positive effect. Whilst perceived risk has a negative effect on behavioral intention to adopt mobile banking services in Zimbabwe: PEU, facilitating conditions, perceived complexity, perceived trialability, awareness-knowledge and demographic factors (gender, age, education and income) did not significantly influence behavioral intention to adopt mobile banking. PEU was found to positively influence PU, while perceived self-efficacy was found to have a positive effect on PEU. Behavioral intention was found to positively influence usage of mobile banking services in Zimbabwe.

Rajaram and Vinay (2017) Estimated that Mobile Commerce is gaining increasing acceptance amongst various sections of the society. An empirical survey of customer perception conducted within the frame of our research clearly reveals a major, growing interest in Mobile Banking. However, since the degree of interest and the willingness to pay vary for individual services, it seems to be necessary to design specific services taking the needs and wishes of relevant target groups into consideration. This paper examines the offering value added, innovative mobile financial services while retaining and even extending their base of technology-savvy customers.

Rehman, Omar, Zabri, and Lohana (2019) Stated In electronic banking channels, mobile banking signifies a great innovation. Nonetheless, because of few reasons, customers are not quite sure about its usage. Like so, it is essential to grasp the aspects impacting the intention to approve mobile banking channel in Malaysia. The result revealed a significant and positive relationship between perceived ease of use, usefulness and attitude towards using mobile banking while a negative and significant relationship between privacy risk, security risk and attitude towards using mobile banking in Malaysia.

Research Gap

While there is a growing body of literature exploring the adoption of mobile banking across various industries, a notable research gap exists in understanding the specific factors influencing the adoption of mobile banking among health-care professionals. Existing studies primarily focus on general consumer behavior or specific occupational groups, neglecting the unique context and challenges faced by health-care professionals in integrating mobile banking into their financial practices. This research aims to address this gap by investigating the distinctive factors, such as risk concerns, security considerations, the social influence and the impact of professional background, etc. that influence the adoption of mobile banking among health-care professionals. By examining these factors, the study seeks to contribute valuable insights to both the fields of mobile banking adoption and the intersection of finance and healthcare, ultimately guiding the development of targeted strategies to enhance the adoption and utilization of mobile banking services within this critical professional group.

III. Research Methodology

Research Design

Sekaran (2003) a research design is the determination and statement of the general research approach or strategy adopted for the particular research work. Sekaran (2003) indicated that after figuring out the variables in developing the conceptual framework, the subsequent step is to design the research in a way that the data can be collected and analyzed. According to Malholtra (2004), research design is a framework or blueprint for conducting marketing research project. A descriptive as well as explanatory research was carried out for the purpose of this research. The research is descriptive in nature as it describes data and characteristics about the population being studied, solely on the basis of statistics, without any form of manipulation. The research is also explanatory since it has been conducted to identify the extent and nature of cause-and-effect relationships among the dependent and independent variables.

Basically, this study is based on survey research design for understanding consumer response towards e-banking service of banks. Hence, for this, questionnaire and semi structured interviews were used. For the collection of primary data, a set of questionnaire has been prepared and distributed to the health professionals in Butwal city using mobile banking technology of any bank. This study was conducted using both the qualitative and quantitative research.

Population and sample size

i) Sampling Unit: The population for this research has been the total Internet users who have been using the Internet services provided by different service providers in the city. So, the population size is unknown.

ii) Sample Size:

Necessary Sample Size = (Z-score)^2 * p̂ *(1- p̂) / (margin of error)^2

By taking 95% confidence level , 0.5 standard deviation , and a margin of error (confidence interval) of ±5%. p̂ is population proportion.

$((1.96)^2$ x0 .5(0.5)) / $(.05)^2$

=(3.8416 x 0.25) / 0.0025

=0.9604 / 0.0025

=384.16

Thus, the sample size would be 384 respondents from various parts of the Butwal City. Sampling Techniques (3rd. edition)" by William G. Cochran.

Data Collection

Sampling method is selected to approach the sample respondent for data collection. In this perspective, convenience sampling technique was used for data collection because respondents were selected based on ease of access and target population of specified profession. Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibilityand proximity to the researcher.

Questionnaire: A structured questionnaire was prepared and distributed to the respondents to get actual and accurate information. Five-point Likert scale ranging from (5) "StronglyAgree" to (1) "Strongly Disagree" was used. The survey was carried out by direct interview where questionnaires were handed over to interviewees in person, online survey service Google Form and was delivered to Internet users through Social Networking Site. A research instrument was created after a thorough examination of the relevant literature (Neger & Bulbul Ahamed, 2014; Buhaljoti, 2019; Akroush et al., 2015; Timalsina, 2019; Nerjaku& Spaho, 2021; Shrestha & Ale, 2020). The majority of the questions included in the instrument were reused from earlier studies.

Data Analysis

Descriptive and inferential data analysis is used in this study. The descriptive statistics contains mean, standard deviation, minimum and maximum values of variables which are used to explain the characteristics of sample firms. The regression analysis is used to find out the influence of independent variable over dependent variable solely and combined with other variables.
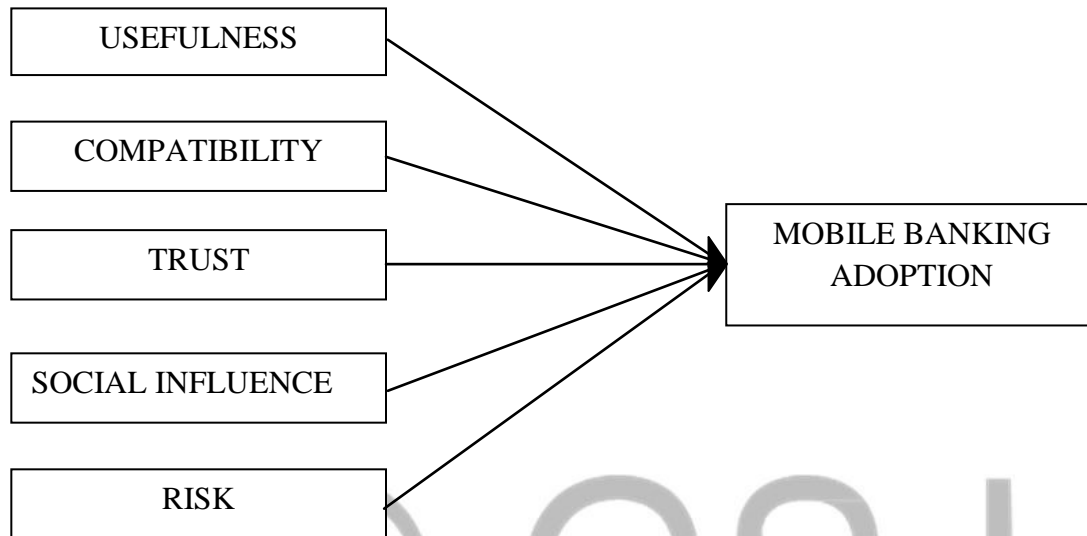
Microsoft Excel and SPSS software is used for the presentation, classification and analysis of the data. It explains the different statistical test of significance for validation of model like t-test, F-test, Correlation Analysis Linear regression analysis and ANOVA.

Fig 1

Research Framework

Independent Variables　　　　　　　　　　　　　**Dependent Variable**

Note: Adopted from Rilling (2015)

IV. Results and Analysis

Correlation Analysis

Correlation analysis shows the degree of linear relationship between and among the variable. Coefficient of correlation shows the degree of relationship between and among the variable. The coefficient of correlation lies in between 1 to -1. If the correlation coefficient between two variable is greater than 0, the nature of relationship is stated to be positive and if the coefficient of correlation is less than 0, then the nature of relationship is stated to be negative. Positive correlation leads for the simultaneous movement of the values in variable in the same direction and negative correlation is just its reverse. Therefore, from the positive correlation, we can infer that, when independent variable increases or decreases, the dependent variable also shows the same movement as per the movement of independent variable.

Table 1

Correlations

	Usefulness	Compatibility	Trust	Social Influence	Risk	Mobile Banking Adoption
Usefulness	1					
Compatibility	.235	1				
Trust	.154	.198	1			
Social Influence	.212	.197	.291	1		
Risk	.091	.111	-.003	.015	1	
Mobile Banking Adoption	.202	.305	.507	.436	-.005	1

The correlation between Usefulness and Mobile Banking Adoption is found to be 0.202 which is positively correlated. Therefore, it can be concluded that there is positive and significant relationship between Usefulness and Mobile Banking Adoption (r=0.202).

The correlation between Compatibility and Mobile Banking Adoption is found to be 0.305 which is positively correlated. Therefore, it can be concluded that there is positive and significant relationship between Compatibility and Mobile Banking Adoption(r=0.305).

The correlation between Trust and Mobile Banking Adoption is found to be 0.507 which is positively correlated. Therefore, it can be concluded that there is positive and significant relationship between Trust and Mobile Banking Adoption (r=0.507, p=0.000<0.05).

The correlation between Social Influence and Mobile Banking Adoption is found to be 0.436 which is positively correlated. Therefore, it can be concluded that there is positive and significant relationship between Social Influence and Mobile Banking Adoption (r=0.436).

The correlation between Risk and Mobile Banking Adoption is found to be -0.005 which is negatively correlated. Therefore, it can be concluded that there is negative and insignificant relationship between risk and Mobile Banking Adoption (r=-0.005).

Regression Analysis

Regression analysis serves to examine the cause-and-effect dynamic between a dependent variable and one or more independent variables. It illustrates the linear association between the dependent and independent variables, quantifying both the extent and strength of this

relationship. The primary objective of regression analysis is to assess the impact of independent variables on the dependent variable.

Table 2

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	1.010	.229		4.411	.000
Usefulness	.034	.035	.046	.952	.342
Compatibility	.122	.036	.166	3.403	.001
Trust	.389	.049	.385	7.878	.000
Social Influence	.235	.041	.282	5.723	.000
Risk	-.018	.028	-.031	-.671	.503

In Table 2, a greater beta value signifies a stronger and more influential effect of an independent variable on the dependent variable. In this particular research, it can be deduced that trust holds a notably significant and positive impact on the key success drivers, given its highest beta value of 0.385.

Table 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.616[a]	.379	.368	.34981

Predictors: (Constant), Risk, Trust, Usefulness, Compatibility, Social Influence

Table 3 above shows the model summary of correlation coefficient (R) between dependent and independent variable as well as coefficient of determination. The correlation coefficient between dependent variable and all independent variable is 0.616. This value indicates that, there exists positive correlation between dependent and independent variable. From this value, we can infer that, independent variables and dependent variable have positive correlation.

Coefficient of determination (R^2) describes the contribution of independent variable in measuring the impact in dependent variable. When all the other things remaining the constant, coefficient of determination measure the impact of independent variable in dependent variable.

The coefficient of determination in the existing research model is 0.379. This means, 37.9% of changes in the dependent variable is explained by independent variable after adjusting the value of coefficient of determination. Precisely, the sum of independent variables; Usefulness, Compatibility, Trust, Social Influence and Risk explain 37.9% influence in Mobile Banking Adoption by Health-care professionals.

ANOVA

Adoption of Mobile banking among respondents of different demography

In this section, the major variables in the research namely Mobile Banking Adoption was studied in comparison to all the demographic variables namely Age, Qualification, Profession, Gender and Marital Status. Comparison was done by using t-test and ANOVA wherever applicable.

Table 4

One way ANOVA:

Variables	Statistics	Mobile Banking
Age	F-value	0..919
	P-value	0.453
Educational Qualification	F-value	3.058960
	P-value	0.017135
Profession	F-value	2.550525
	P-value	0.039372

Interpretation: One way ANOVA is applied to test the hypothesis. In context of age, the above table shows the F value of 0.919 which is insignificant at 5% level of significance as the p-value is .453 which is more than 0.05. It means that there is strong evidence to accept null hypothesis or reject H1. Hence it can be concluded that there is there is no significant difference between different age groups with regard to Mobile Banking Adoption. Similarly, in context of Educational Qualification; F value of 3.05896 is shown which is significant at 5% level of significance as the p-value is 0.0179 which is less than 0.05. It means that there is strong evidence to reject null hypothesis or to accept H1 and it can be concluded that there is significant difference between Educational Profiles of Health-care professionals with regard to Mobile Banking Adoption. On the other hand, in context of profession, the F value of 2.5505 is shown which is significant at 5% level of significance as the p-value is 0.039372 which is less than

0.05. It means that there is strong evidence to reject null hypothesis or to accept H1, and it can be concluded that there is significant difference between Professions related to Health-care with regard to Mobile Banking Adoption.

Table 5

Independent Samples t-Test: Mobile banking and Gender

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Mobile Banking	Equal variances assumed	1.089	0.2974	1.927	298	.055
	Equal variances not assumed			1.942	245.005	.053

Interpretation: The above table shows significant Levene's test at 5% level of significance as p value is 0.2974 which is more than 0.05 so equal variance assumed in both the groups and the corresponding value of t statistic is 1.927 which is not significant at 5% level of significance as p value 0.055 is more than 0.05(critical value 1.9685>t-value 1.927). This guides us to conclude that there is no significant difference between male and female Health-Care Professionals with regard to Mobile Banking Adoption.

Table 6

Independent Samples t-Test: Mobile banking and Marital Status

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Mobile Banking	Equal variances assumed	.123	.726	.371	282	.710

Equal variances not assumed	.370	195.154		.712

Interpretation: The above table shows significant Levene's test at 5% level of significance as p value is 0.726 which is more than 0.05 so equal variances assumed in both the groups and the corresponding value of t statistic is 0.371 which is not significant at 5% level of significance as p value 0.7107 is more than 0.05(critical value 1.9689>t-value 0.371). Hence there is strong evidence to accept null hypothesis or to reject H1. This there is no significant difference between Married and Unmarried Health-Care Professionals with regard to Mobile Banking Adoption.

V. Discussion

The main objective of the study was to examine the connection between the factors that supposedly influence the adoption of mobile banking, particularly by health-care professionals in city of butwal. More specifically, five independent variables i.e. Usefulness, Compatibility, Trust, Social Influence and Risk were tested and their respective relationship on how one affects the other was measured. Referring to correlation and regression analysis result different significant outcomes has been extracted in case of Health-care Professionals regarding the Adoption of Mobile Banking. The findings of the study show that the behavioral intention of the consumers from the related profession to use the technology impacts heavily on its actual adoption, largely by compatibility of the device and the risk the technology possess.

From the Bivariate Correlation coefficient, the study found a significant and positive relationship between Mobile Banking Adoption and selected independent variables, except the risk, which seems consistent with the research conducted by Cheah et al. (2011)

Multiple regression analysis was used to test whether Usefulness, Trust, Social Influence had a significant effect, while Compatibility and Risk had insignificant effects on adoption of the MB which appears consistent with the research by Lema, A (2017). The correlation coefficient between dependent variable and all independent variable is 0.616. This value indicates that, there exists positive correlation between dependent and independent variable. From this value, we can infer that, independent variables and dependent variable have positive correlation. Coefficient of determination (R2) describes the contribution of independent variable in measuring the impact in dependent variable. When all the other things remaining constant, coefficient of determination measure the impact of independent variable in dependent variable. The coefficient of determination in the existing research model is 0.379, meaning 37.9% of changes in the

dependent variable is explained by independent variable after adjusting the value of coefficient of determination. Similarly, the ANOVA result shows that the F-test is significant at a 5 percent level of significance, which means there is a difference between the betas or slope of the variable or the overall model is statistically significant. The analysis of variances is carried out based on relatable demographic variables, like age, education/qualification and professions of the sample respondents. The finding shows that the F value of 0.919 which is insignificant at 5% level of significance as the p-value is .453 which is more than 0.05. It means that there is strong evidence to accept null hypothesis or reject H1, further concluding that there is no significant difference between different age groups with regard to Mobile Banking Adoption. On the other hand, there is significant difference between Educational Profiles of Health-care professionals and their Professions with regard to Mobile Banking Adoption. Similarly, the independent T-test implied that there is no significant difference between Married and Unmarried Health-Care Professionals, and Gender with regard to Mobile Banking Adoption.

VI Conclusion and Implications

This study provides insights on the various factors that influence mobile banking adoption, specifically by health-care professionals. From the findings of the analysis and results section, it can be inferred that compatibility, trust and social influence have significant effect in adoption of the technology, while the risk associated with the tech and usefulness of the device to use MB have insignificant effect on the adoption. From the above findings it is revealed that trust has significant positive impact over key success drivers with beta value of highest value 0.385. In order to please and satisfy the consumers related to the studied profession, the banks need to work on building trust as much as possible while mitigation risk although there is always certain degree of risk in using any technology. Hence, priority should be placed on creating an environment where users can trust the transactions carried out through mobile banking. The findings of the study have important implications for service providing banks of Butwal especially in terms of: factors that influence their user's intention to use the technology of banking and significant influence. In particular, to please and satisfy the consumers related to the studied profession, the banks need to work on building trust as much as possible while mitigation risk although there is always certain degree of risk in using any technology. Hence, priority should be placed on creating an environment where users can trust the transactions carried out through mobile banking. Focus should be placed on establishing the trust of customers by promptly reacting to their wants and concerns and implementing various methods based on their

input, so that they always feel a sense of ownership and desire to remain connected and continue using the technology rather than opting to traditional method of banking.

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