Factors Affecting the Adoption of Mobile Banking: Evidence from Sindh

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ABSTRACT

Purpose: This report is intended to conduct for the purpose of determining the relationship between the perceived risk, trust and convenience and on the adoption of mobile banking. The objectives of this study were to determine the factors that influence or affecting the people to adoption of mobile banking and what facilities and obstacles that they are facing by using the mobile banking what are the impacts of perceived risk, trust and convenience by adopting the new technology of mobile banking in Larkana, Sindh, Pakistan

Design/Methodology/Approach: This research has an explanatory focus. The research utilized a casual survey design and employed a quantitative approach. A total of 102 participants were selected from three universities located in Larkana, Sindh: Sindh University Larkana Campus, QUEST Larkana Campus, and SZABIST Larkana Campus. A standardized questionnaire was used to get the necessary data from the students. In addition to private data, a set of eighteen closed-ended questions similar to the 5-point scale were employed. The research tool is explained along with potential results based on the selected questionnaire.

Findings: Results concluded that there is significant relationship between predictors and response variables, whereas, the effect of predictor variable of adoption of mobile banking is analyzed through multiple regression which concluded the results that there is weak positive relation of predictor on response variable for adoption of mobile banking in the region.

Implications/Originality/Value: The study offers fresh perspectives on the adoption dynamics of mobile banking, particularly in Sindh, Pakistan's interior.

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Introduction
The Mobile banking has achieved the popularity in the Pakistan and in the entire world due to its new phase of innovation and modern advancement. Among other services like balance enquiry, fund transfer provided by mobile banking services. Mobile banking adoption brought the immense and dramatic variation in banking activities in addition to this mobile banking bring the advancement in communication tactics and make the collaboration with mobile service to facilitate the customers. It has become the so easy for the banking sector as whole and also for individual.

In early 2000’s, the implementation of mobile banking was at the trial-and-error step. At that stage the customer as well as service provider faced the many challenges and try to provide right service that facilitate to everyone. They made reformed in service and it became effective but also users friendly as per the time change, considering innovation and revolution of the mobile phone has brought the new platform. According to Lee and Kim (2007) mobile banking service have administered and has paved the way along with freedom and cost saving to its users and has made reformed to get market growth for the service provider and would turn to be the best in service sector.

The mobile phone menu and the other extra up the latest application are helpful to interconnect the bank system to the mobile network, moreover the latest introduction and the user-friendly interfaces. The users can get the financial service in effective way at any time and everywhere (Cheah et al, 2011). In 2008 mobile banking users were the total number of up to 1.9 million. Based on the Bank of America alone (Morrison’s 2012).

Moreover, the combination of banking services and telecommunications has influenced the growth of mobile commerce businesses, especially those offering mobile banking services. The mobile banking has provided the customers the liberty of time along with the swiftness to customers that seek benefit from it, not only it has facilitated the customers but also it is cost efficient that save the cost of customers. With the help of Mobile banking, it has enlarged bank market (Lee, Lee and km, 2007). Mobile phones have taken over and are now a common tool, which is advantageous and has given banking services the chance to grow from serving the underbanked and underbanked population to a large scale (CGAP, 2006). In Pakistan penetration of mobile phone is much higher. By September 2012, the subscriber of the mobile phone has been reached over 120.5 million (Atta, 2012) according to statistic published by Pakistan telecommunication authority. However, only 12% of Pakistan’s population have the access to the normally formal banks (Mahmoud, 2011), prospects of delivering this service under the banked/unbanked is very large in number. Based on the explanation (CGAP 2011), mobile banking in Pakistan is enhancing and is on upward increases. The mobile banking providers has focused on the infrastructure of mobile banking and make the large investments into it for providing effective services to those which is low-income population. In Pakistan, the biggest providers of mobile banking services are Telenor, which offers Easy Paisa, and UBL (Omni). Both have been operating and working since 2009. According to Mobile Banking Accounts, (2013), only 88% of Pakistan's 1.4 million mobile accounts are active at this time.

The principal aim of this research is to investigate the factors that impact and encourage the adoption of mobile banking services among low-income individuals residing in various parts of Larkana, Pakistan. Larkana is regarded as one of the major cities in the Sindh province. The purpose of the study is to ascertain whether or not perceived utility and ease of use contribute to the uptake of mobile banking in LARKANA, Pakistan. Additionally, to ascertain whether trust influences LARKANA Pakistan's decision to use mobile banking

Literature Review
Adoption of Mobile Banking
Using a mobile device to conduct financial transactions is known as mobile banking. A channel via which a customer communicates with a bank using a mobile device—such as a smartphone or digital personal
assistant—is another meaning of mobile banking. Mobile banking is still relatively new to the banking business in developing nations like Pakistan. Plans have been implemented by banks to facilitate their clients' use of mobile banking. Information systems (IS) researchers stated that mobile banking might be considered one of the greatest technological achievements, a foundational platform for expanding access to financial transactions via mobile or portable devices, and a means of utilizing wireless connection. Laukkanen, 2007b; Herzberg, 2003; Kleijnen, Wetzels, & Ruyter, 2004; When compared to traditional banking channels like phone banking, non-mobile Internet banking, and automated teller machines, mobile banking may offer additional benefits like flexibility, portability, and omnipresence; nevertheless, the effects of current change attribute People do not fully comprehend mobile phones when it comes to using them for mobile banking. Mohezar, Sulaiman, and Jaafar (2007).

Today provide immense facilities for consumers through which their lives have become so much easier. The combination of performing banking transactions from mobile phones is a great one because it not only reduces the time spent physically making transactions; it also reduces the fears of certain consumers. Technological developments in Telecommunications and IT have continued to revolutionize the banking industry. Over the past few years, the provision of financial services has undergone significant changes. A characteristic of the banking industry worldwide, this has been because it is becoming increasingly volatile and competitive. Banks have responded to the challenges with the aid of technological advances by implementing a new strategy that emphasizes the effort to create customer loyalty by providing better products and Facilities thus reducing operating costs (Sohail & Shanmugham 2003).

Several studies examine m- and related factors that influence the adoption of it by consumers, using both qualitative and quantitative methods. Despite extensive work on m-adoption, which has appeared across disciplines in international journals, a study of m-adoption literature remains incomplete Such a study constitutes a major step in the growth of a research area. It offers an opportunity to step back and examine the collective knowledge that has been gathered from a diverse research body using different samples, processes, and theories. This effort is particularly important when the results of independent studies are contradictory (Hanafizadeh et al., 2014). In Pakistan, mobile banking is becoming more popular as more commercial banks provide services to a significant portion of the unbanked population. In the first trimester of 2014, 9.56 million mobile phone banking transactions were reported, a 27% increase in volume over the same time the year before. A startling 51% rise in transaction volume was seen, reaching 21.4 billion (SBP, 2014).

The advantages of mobile banking's flexibility, simplicity of use, and usability showed how well it was influencing the country's adoption of mobile banking. Banks will be able to promote client uptake and a broader acceptance of mobile banking by addressing these challenges. Banks should consider aspects including simplicity of use, relative benefits, and the level of ambiguity in their banking products as compared to alternative banking networks in order to persuade clients to utilize their mobile devices for banking (Karjaluoto, Riquelme, & Rios, 2010). Compared to using a mobile wallet, fewer than 80% of branch transactions in Pakistan are completed through an OTC counter. SBP (2014) states Only 14% of the 135.76 million mobile customers have embraced mobile banking, which seems to be a small percentage. This emphasized the danger to the customer. This study's primary goal is to investigate the major causes of consumers' resistance to using mobile banking in the nation. The results of the study will assist banks in enhancing the nation's growth in mobile banking. There will be a procedure for creating effective communication plans to increase mobile banking use.

Operational Definition: Mobile banking acceptance involves adopting, being prepared to embrace a digital product when it is launched and embracing the software implies a consumer ready to utilize the app, where a consumer wants to follow a mobile banking program, he describes that he or she will be able to access and connect with mobile banks at any time and wherever, which in effect would give them tremendous benefit. Therefore, hypothesis can be developed as,
H1: Perceived risk will negatively impact the uptake of mobile banking.

**Perceived Risk**

In purchaser conduct literature, perceived risk has been described from a variety of angles. More than a decade before, Bauer (1960) proposed the idea of perceived risk. Because consumer behavior may have unanticipated, perhaps disastrous implications, he suggested using it as a risk management tactic. He said that as a result of both sensitivity and the seriousness of the situation. Perceived risk, in general, is characterized as uneasiness over possible consequences associated with using a good or service. Featherman and Pavlou (2003). Cunningham (1967) defined risk as the potential loss in the event that a demonstration went badly as well as the person's subjective belief that the result will be awful. The spectrum of potential outcomes, their probabilities, and the abstract values they represent might be characterized as risk.

Research has shown that a buyer's sense of risk affects the things they choose to buy online (Antony et al., 2006). Attitudes pertaining to risk and risk tolerance held by consumers influence how they utilise products (Chan et al., 2004). Perceived risk in online banking, according to Lee (2008), is a web banking client's emotionally motivated hope for ill luck while thinking about an online transaction. The perception of risk by customers while implementing online banking has been the subject of several analyses (Tan and Teo, 2000; Yousafzai et al., 2003). Malathion (2006) identified six categories of risk that online banking customers perceive: financial, execution, time, social, mental, and security (refer to Demirdogen, 2010). Currently, there are six different ways that perceived risk in online banking is theorised: financial, security, privacy, performance, social, and time loss risks. Any combination of these six risk types, or any one of them alone, can constitute the overall risk associated with online banking. Financial risk refers to the potential for an activity's outcome to negatively impact a consumer's finances by resulting in the loss of money or other assets. When conducting transactions and sending money over the internet, many customers are afraid of losing their money (Kuisma et al., 2007). The risk of finance in online banking, according to Lee (2008), is the potential for sustaining financial loss as a result of transaction mistakes or bank account misuse. Occasionally, customers lose money due to inaccurate inputs; for example, while transferring money via internet banking, they may provide the wrong record number and amount (Featherman and Pavlou, 2003). When there are problems in transactions, they also have trouble making payment requests.

Social risk: Social risk indicates that obtaining goods or services might not meet other people's needs, which could result in social embarrassment. According to Murray and Schlacter (1990), social risk is the possibility of being discredited by the poise and charm of one's companions. This suggests that using online banking could cause one's family or friends to object. The positive and negative thoughts that relatives and others have about online banking influence how people feel about using it. Missing correspondence with a bank representative can also cause stress when using online banking.

Perceived risk on internet shopping are more averse to buy online. Perceived risk on internet banking is adversely identified with the buyer's attitude toward internet banking use (Grabner-Krauter and Faullant, 2008). In light of this following speculation is proposed to test: H1: perceived risk is negatively identified with customers attitude toward internet banking use. Online Trust: Trust is fundamental in circumstances where risk, uncertainty and interdependency exist (Mayer et al., 1995), and the online condition is confronting every one of these variables. Customer trust is especially significant in the online setting since customer progressively depend on the internet for data and buys (Shankar et al., 2002). Online trust is as a assumption regarding the site, the internet merchant and additionally (less as often as possible) the internet as the confided in gathering object of trust or conduct aim or readiness to depend or rely on the confided in party (McKnight et al., 2002; McKnight and Chervany, 2002). Most of data frameworks inquire about has concentrated on the significance of trust and trust working as an essential to online business transaction and improvement of business connections. In the event that online trust can be comprehended and upgraded by respectable online dealers, at that point the quantity of individuals who...
take part in internet-based business should increment generously (Wang and Emurian, 2005). Online trust assumes a significant job in deciding customers' underlying and proceeded with utilization of the internet banking services (Lichtenstein and Williamson, 2006). Gan et al. (2006) mentioned to that trust gap is a barrier to development in the appropriation of internet banking services. Trust influences the purchaser's mentality which thus impacts the readiness to utilize e-services. (Jarvenpaa et al., 2000).

The Operational definition: Perceived risk seems as weakness of utilize, while in this case confidence is the ability to take on harm, the distinction between risk and confidence is the desire and willingness to face risks It indicates that there is no risk of a consumers' ability to confidence but that by agreeing and utilizing mobile banking the consumer is now going to take the risk and embracing the consequence. Therefore, this study develops the following hypothesis,

H2: Trust will play a positive role in the adoption of mobile banking.

Trust
People may choose not to use mobile banking owing to privacy concerns because it is one of the relatively new electronic delivery channels that banks offer (Laforet & Li, 2005; Lee, Mc Goldrick, Keeling, & Doherty, 2003). One of the reasons clients do not use mobile banking is a lack of confidence. the most often cited (Lee & Chung 2009; Kim et al. 2009). A person's belief in the reliability of others, as demonstrated by their perceived competence, kindness, and honesty, is known as knowledge-based trust (Mayer et al. 1995; McKnight Choudhury, & Kacmar, 2002). He argued that trust in internet-based banking transactions is a major future challenge because it lessens the likelihood of physical banking breaches and in-person interactions between bank employees and customers. Surety reduces fraud and potential uncertainty, increases the likelihood of banking on the basis of mobile customers, and helps to resolve confusion and difficulties in a mobile deal (Mayer et al., 1995; McKnight, Choudhury, & Kacmar, 2002). Based on knowledge, a trust consists of three components: competence (the trustee's ability to meet the trustee's needs), benevolence (the trustee's concern and desire to act in the trustee's best interest), and honesty (the potential and honesty of the trustee). In the context of mobile banking, trust in competence leads to the perception that these businesses can effectively understand an individual's financial needs; assurance in kind refers to the perception that these businesses will look out for their interests and rights; and belief in integrity and honesty leads to the perception that these businesses adhere to a set of principles (Mayer et al. 1995; McKnight et al. 2002). One's perceptions of the competence, kindness, and integrity/trustworthiness of mobile banking companies can have a significant impact on how they feel about using mobile banking. Thus, it becomes necessary to analyses the connection between knowledge-based trust and attitudes towards (or continued usage of) mobile banking. Moray and Muir (1996). When a new, contemporary service is introduced, customers who currently use mobile banking could be hesitant to use it for transactions. Lin and Luarn, 2005. It also emphasized that wireless transaction security—which includes unencrypted SMS messages and consumers' fear of exchanging and transferring personal data—is the primary worry regarding the uptake and use of mobile banking. Risky business transactions are encouraged by trust, which also helps to reduce uncertainties and potential risks (Corritore, Kracher & Wiedenbeck, 2003; Jarvenpaa, Tractinsky& Vitale, 2000; Lee, 1998). Individual and personal judgements of a product, service, or person's skill, kindness, and integrity operate as the basis for knowledge-based trust (Mayer, Davis, & Schoorman, 1995). The meaning in operations: Confidence is defined as the inclination to rely on another person or organization in situations of dependency and danger. Trust is associated with ability, honesty, and goodwill. Consumers base their decision to trust or not trust on the cost of goods and services. As a result, the research presents the following theory.

H3: Convenience will increase the uptake of mobile banking.

Convenience
According to Davis (1989) and Venkatesh and Davis (2000), M-banks are thought to be user-friendly to the extent that using them is simple. In actuality, it is a person's evaluation of the work that is generated by using a technology (Davis, 1989). People wouldn't have to spend any time or energy using technology, and their experience with it would be free of mental discomfort. An individual's perspective on
technology use is influenced by the experiences of others who use it (Rauniar et al., 2014). Customers should be able to quickly and easily understand mobile banking technology in order to increase its acceptability. Navigating obstacles, screen size limitations, and transaction problems are just a few of the many variables that can make mobile banking more challenging. The ease of use and comprehension of the mobile banking service has a positive impact on consumer usage. References: Chitungo & Munongo (2013), Mortimer et al. (2015), Koksal (2016). Many studies have demonstrated that intention to use is strongly influenced by perceived ease of use, making it a potent predictor of technology adoption. The purpose of this study is to reevaluate these connections in light of the services that mobile banking offers. The degree to which a person believes that utilizing a particular program will be simple is known as perceived ease of use (Davis, 1989; Liu and Li, 2010). According to a recent study by Chitungo and Munongo (2013) on the uptake of mobile banking services in Zimbabwe's rural areas, consumers' attitudes towards the services were significantly influenced by their perceived ease of use, which in turn affected their desire to adopt them. In an additional analysis conducted by Cheah et al. (2011).

The definition in use: based on two of the fundamental components of the Development Adoption Framework: actual and real utilities for ease of use. Although ease of use is connected with perceived consumer friendliness and perceived usefulness, trust is related to three dimensions: capacity, honesty, and benevolence.

Research Model

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Dependent Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived risk</td>
<td>Adoption of Mobile Banking</td>
</tr>
<tr>
<td>Trust</td>
<td></td>
</tr>
<tr>
<td>Convenience</td>
<td></td>
</tr>
</tbody>
</table>

Impact of perceived risk, trust and convenience on adoption of Mobile banking on the customer who are using mobile banking in LARKANA, to know the reason behind the adoption of mobile banking on different customer’s levels because this is considered the modern way to channelize the funds and get ease in modern world.

Methodology

The research design that I have chosen is explanatory method the research tends to measure the relationship between variables, I have used this kind of research technique to understand different reasons causes and their effects and the purpose was to find out the factors that motivates costumer adoption of mobile banking services on students of different universities of LARKANA Sindh namely (SINDH, SZABIST and QUEST). The respondents that I selected are students and faculty from some universities of LARKANA namely (SZABIST, SINDH and QUEST). The population is unknown due to not having the data of total student and faculty enrolled in universities.

The sampling technique that I have used is Adhoc sampling technique to get the questionnaires filled and acquaintances and friends I have used as a medium to collects the data from the selected universities the
Sampling was done through the purposive (judgment) technique to avoid biasness between the private and public universities therefore the sample is considered from both the sectors as it’s a very unpractical practice to reach every respondent personally and it will also require a huge budget. The questionnaire was developed of Google forms and was distributed by posting on different social media platforms such as official SZABIST pages and likewise other selected universities pages and also forwarded to the friends and peers enrolled in other selected universities namely (SINDH and QUEST) to get the desired response.

The quantitative data was processed and entered and analyzed the impact of perceived risk, trust and convenience on the mobile banking adoption was determined using Pearson product moment correlation to find the relationship between perceived risk, trust and convenience on mobile banking adoption while multiple regression analysis was used to find which of the variable is better predictor of impact of mobile banking adoption in LARKANA Pakistan.

The instrument that is used in the research is a structured questionnaire and the research is quantitative and the questionnaire is based of 23 questions in five portions. The demographic portion consist of five questions that find out the information regarding the AGE, occupation, gender, period of using mobile banking and name but the question for name was left as optional as the aim of the research does not require names. Perceived risk the second portion aims to find out the information about risks related with mobile banking that what they are feared of while using mobile banking. Trust the third portion aims to find out the information about what level of trust do the respondents have on their mobile banking service provider and does the integrity of service provider has an effect on the costumer. Convenience the fourth portion aims to find out the information that is mobile banking convenient than other banking option for the costumers and what is its effect on adoption of mobile banking.

Because they are flawless, reliability demonstrates the extent to which a dimension can produce results that would be appropriate. Reliability, according to Hair, Black, Babin & Anderson (2006), aids in determining the level of consistency amongst various variable measurements. Cronbach's alpha was used in this study to evaluate the variables’ reliability. According to Tan and Teo (2000) and Field (2009), the subscale's cronbach's alpha has range of the questionnaire's reliability measurement scale from (0.690 to 0.925) that exhibits an acceptable level of internal consistency, and the construct measure was considered reliable if the results exceeded the minimum alpha of 0.690. According to Saunders et al. (2000), validity is a measure of whether the research study findings are really about what they appear to be about and investigates the relationship between the variables. It helps as a checkered the degree of similarity in the original idea of research and the actual idea after get back the results.

Discussions
Demographic
Respondent Gender
Descriptive statistics shows in figure1, the most of the respondents were male who actively participate.
The male participants are 84.72%, and is total of 15.28% other are filled by female.

**Respondents Age**
The figure 2 below relate to the Age group of respondents. The greater part of respondents is from the age group of below 20 years, which is total in 80.56%. The second highest group of respondents is from the age group 20-30, 12.50% in total, the second last responses were collected in 4.17% from the age group of 31-40 years. Lowest majority of the age group were above 40 years and total in 2.78%.

**Correlation Coefficient**
It measures the relationship between the variables, it is represented by \( r \) it describes the relationship between the variables dependent and independent. It tells the weak and strong relationship as well as positive and negative relationship. The value of relationship kept always in between the range of -1 to +1. the value \( r \) interprets as bellow:

| Exactly -1 | shows a precise negative relationship between the variables. |
| -0.70      | It demonstrates that the variables have a significant negative relationship. |
| -0.50      | It indicates that the relationship between the variables is somewhat negative. |
| -0.30      | It demonstrates that there is a weak negative correlation between the variables. |
| 0          | It suggests that there is no correlation between variables that is either positive or negative. |
| +0.30      | It suggests that the variables have a weakly positive relationship. |
| +0.50      | It indicates that the variables have a moderately positive relationship. |
| +0.70      | It demonstrates the significant positive correlation between the variables. |
| Exactly+1  | It demonstrates that their relationships are flawlessly positive. |

| Table 1 correlation |
|---------------------|-----------------|-----------------|-----------------|
| Perceived Risk      | Pearson Correlation | 1               |                 |
| Trust               | Pearson Correlation | .031            | 1               |
| Convenience         | Pearson Correlation | -.079           | .061            | 1               |
| Adoption of Mobile Banking | Pearson Correlation | -.375**         | .514**          | -.003           | 1               |

**. Correlation is significant at the 0.01 level (2-tailed).**

First, based on Table 1’s interpretation of the correlation between the variables, it can be concluded that there is a weak and negative relationship between perceived risk and mobile banking adoption (\( r = -0.375 \)). The correlation coefficient between the adoption of mobile banking and trust is 0.514, suggesting a moderately positive relationship between the two variables, which demonstrates how rising values in one variable directly affect rising values in another and vice versa. Finally, the correlation between the convenience and adoption of mobile banking is -0.003, indicating a weakly negative relationship between the two variables.

**Regression Analysis**
Finding the variables influencing LARKANA’s adoption of mobile banking was the aim of my study, to identify the most effective predictors of the dependent variables and investigate the relationship between the independent and dependent variables. (Adoption of mobile banking). There was a multiple regression used. In this study, multiple regression was used to test the model and hypothesis. Information about the importance of the variables included in the model can be found through multiple regression analysis. \( R \) square shows how much of the variance in the dependent variable the model has been able to explain.
This table represents the entered and removed variable, so shown that all variables are entered and none of them is removed. Entered method is used and standard type of multiple regression is used.

Three essential components are shown in the table, namely $R$, $R^{2}$, and Adjusted $R^{2}$. The moderate relationship between the adoption of mobile banking and three predictors is indicated by the table's $R$ value of 0.648. With an $R^{2}$ value of 0.419, this model accounts for 41.9% of the variance. is forecastable with the help of the independent variable.

The table illustrates the beta of perceived risk, which is -0.393. It provides a weak, moderate, and strong explanation for the variables related to the adoption of mobile banking. The hypothesis that Perceived risk will have negative effect in influencing mobile banking adoption is accepted because the $p$-value for perceived risk is 0.000, which is less than 5%. The hypothesis that Trust will have positive influence on mobile baking adoption is supported by the second $p$-value of the Trust, which is 0.000, which is less than 0.05. Convenience has a $p$-value of 0.629, which is greater than 0.05, indicating that the hypothesis that convenience will positively influence the adoption of mobile banking is not supported.

Charlotte Brownlow's reliability test interpretation scale and the book SPSS explained by Perry R. Hinton both state that reliability tests are used to confirm the validity of research instruments. A value of 0.5-0.7 denotes moderate reliability, while a value of 0.7-0.9 denotes high reliability. The table indicates that every variable, including perceived risk, trust, convenience, and adoption of mobile banking, has been found to be highly reliable, with Cronbach's alpha values of 0.826, 0.737, 0.723 and 0.747, respectively.

In order to verify the fitness authors has suggested to check the $p$-value. That should be less than 0.05. Table shows the $p$-value is .000 which is less than 5% hence the research model is fit for forward study.
**Anova**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
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<td>15.890</td>
<td>.000</td>
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<tr>
<td>Total</td>
<td>27.454</td>
<td>69</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Adoption of Mobile Banking  
b. Predictors: (Constant), Convenience, Perceived Risk, Trust

**Conclusion & Recommendations**
Research results showed, as explained below, three significant variables affected by mobile banking was, namely, perceived risk, trust and the convenience. The Hypothesis of this research and goals were depends on the studies carried out by different old researchers

The findings of my research indicate the more people assume that utilizing banking apps of mobile is secure and safe, while some others do dispute as they feel that they may expose sensitive details that can be changed if goes into the unskilled individual hands or it fails as user endeavor to use this mobile banking service.

In hypothesis H1 Perceived risk will have a negative effect in influencing mobile banking adoption. As the accepted and it indicates that H1 was founded that there is negative relation which means that adoption of mobile banking will increase when the perceived risk is decreases and people get confidence in adoption of banking mobile. Therefore, it is necessary for provider of service to assure the uncertainty of consumers so that mitigate people’s uncertainties. Research findings were compatible with another previous research on 5ice, (Koenig-Lewis et al 2010)

According to the findings of this report, the opinion of mobile banking users was that embracing latest and modern technology like electronic mobile banking in no method synonymous with faith in service and the service provider; that can be viewed in findings. Hypothesis H2, Trust has been found that have a major optimistic impact on the adoption of banking through mobile. Findings help true H2. In other words, the problems of honesty and could be able to trust along with reputation are essential which service providers must need to see and focus to create a good image in customers’ eye. The finding was too compatible with findings of further scientific research carried out that trust help to mitigate the worries of basic uncertainties. It encourages transactions and help to benevolent mobile banking service (Corritore Kracher & Wiedenbeck, 2003; Jarvenpaa, Tractinsky, & Vitale 2000; Lee 1998)

Based on the findings of this analysis, H3 convenience will have positive effect on the adoption of mobile banking which is failed to proof this result indicates convenience in the context of LARKANA Pakistan, our study. Concludes that no any significant influence of convenience and mobile banking adoption.

The study gives an overview of those variables that affecting mobile banking adoption in LARKANA Pakistan, integrated four variables perceived risk, trust, convenience and mobile banking adoption (PEOU and PU). To achieve the research, multiple regression analysis was used for the independent and dependent variables. The study has pointed out after analysis of the results perceived risk (X1), trust (X2) and convenience (X3) viewed as the most important for this factor, the preferences of mobile banking users to choose service of mobile banking on the basis of their perceived ease of usage, perceived utility, time and expense, as they have greater impact on growth of mobile banking than any other aspect.

With regard to demographic variables, the results showed the clients of age The number of mobile banking consumers ranged from 18-25, with 58 percent now subscribing to mobile banking, the bulk of service usage which uses the service once a week and 36 percent usage of money transferring through mobile banking. The demographic variable (class, age and period) of use on the adoption of mobile
banking was not extensively investigated to know whether factors may influence them.

**Recommendations**

The recommendation includes first, banks in LARKANA’s are recommended to invest heavily in this type of service and other advancement in IT. Which will boost the adoption rate. Secondly, there is need to inform customers thoroughly on utilizing online resources like online banking and SMS (mobile) banking.

Advantage of educating to clients about the service of mobile banking is, the information regarding this service will exist to customers readily available to the customer but the most Important the degree of awareness should be strong relative to the current scenario and also as it would help to minimize service aversion, something that 54 consumers usually have because they are not aware regarding the advantages of the services.

Moreover, Bank shaping computer infrastructure is further advised Departments will study and monitor electronic development and challenges in banking infrastructure. The branch would be a great value to the Bank's management because it will help to monitor the rise and as well as fall in the adoption and usage rate for mobile banking facilities, but also of consumer problems when taking usage facility and the difficulties encountered by the bank itself while searching that services meet the consumer in a timely along with effective manner.

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