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**STUDENT ATTITUDE AND EXPECTATIONS FOR
MOBILE BANKING**



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ABSTRACT

Using Mobile Banking Service is depending on education, income and level of living standard. In the initial stage there is no concept of Mobile Banking. Banks were giving SMS service to their valuable clients. With the introducing of Smart Phone in 1999, European Banks started to offer Mobile Banking service and within years this technologically revolted service spread all over the world.

Now days almost every potential bank customer uses Mobile Banking service in all over the globe as well in Pakistan as compared to last 5 to 10 years. Different banks in Pakistan are promoting this facility with latest offers and adds-on every day. The usage of Mobile banking is scattering very rapidly, due to its security and other facilities like, fast & flexible tool for funds transfer, balance inquiry, bill payment, online purchasing of goods & hiring the services, easy access of payments, and no wallet tension.

To complete the study, Interviews had been conducted with Professionals, & Senior Students, 300 Set of Questionnaires were prepared and distributed among the different universities &

Other Institution Students. SPSS is used for analyzing the results.

There are also some disadvantages of using Mobile Service. One of the biggest disadvantages is the security as Banking Transactions being executed from some remote location and transmission of Financial Information over the air are the riskiest because of Cyber Crime. Another disadvantage is the device cost and compatibility, as specific Mobile Banking apps are compatible with expansive mobile devices and tablets and not affordable for every bank customer. Use of this facility in Pakistan is slightly low as compare with other countries but in future use of Mobile Banking will gain more acceptances.

The research study shows that not only the people acceptance of IT technologies has strong bearing against the usage of mobile banking but also security measures do have strong correlation against the use of mobile banking.