

STUDY ON THE FACTORS THAT INFLUENCE COLLEGE STUDENTS TO USE NET BANKING

Summer Internship Project submitted in partial fulfillment of the requirement for the

**MASTERS DEGREE IN
BUSINESS ADMINISTRATION (MBA)**

SUBMITTED BY
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UNDER THE GUIDANCE OF
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ST. ALOYSIUS COLLEGE (AUTONOMOUS)
**ALOYSIUS INSTITUTE OF MANAGEMENT AND
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MADOOR, MANGALORE-575 022
2021-23



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2021-23

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Place: Mangalore

Date:

Dr. Rajani Suresh

Dean (Academics)

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TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. SHAMITHA FERAL DSOUZA,
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affiliated to Mangalore University has completed her internship in our
institution.

Her conduct was good during the period of internship.

We wish all the best for her future tenure.

Thanking you,

Yours Sincerely,

Principal

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Signature

Dr. Dhananjaya K

DECLARATION

I, Ms. Shamitha Feral Dsouza bearing Reg. No.2116158 hereby declare that the project titled **“STUDY ON THE FACTORS THAT INFLUENCE COLLEGE STUDENTS TO USE NET BANKING.”** has been prepared by me for the partial fulfillment of the requirements for the Master of Business Administration (MBA) program under the guidance of Dr. Dhananjaya K.

I also declare that this project report is my original work and has not previously formed the basis for the award of any degree, diploma, associate ship, fellowship, or other similar titles of any other university.

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Shamitha Feral Dsouza

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EXECUTIVE SUMMARY

St. Sebastian Pre-University College is an Educational Institution situated in Mangalore. The study was conducted to know the Impact of Usefulness, ease to use, Social Media Influence, Security Policy, and Internet Connectivity on the Adoption Of net Banking.

The study was conducted based on the defined objectives by identifying certain factors which will impact the usage of Net Banking by College Students. As the study continued it was certain that Usefulness, Ease to use, Social media Influence, Security policy, and internet connectivity play an important role in the adoption of net banking.

With the help of this study, we came to know that only when banks and schools give much importance to independent factors then only there is a high chance of students adopting more net banking activity which helps in the digitalizing world and keeps up-to-date with the technology.

CHAPTER-1

1.1 INDUSTRY PROFILE

1.1.1 INDUSTRY STRUCTURE AND OVERVIEW

The education sector includes a wide range of institutions and businesses committed to giving people of all ages formal education and training. It consists of primary, secondary, and postsecondary education, professional and technical education, online and distance learning, education technology (EdTech), corporate training, and education consulting services. Public and private schools that offer primary and secondary education and serve students from pre-kindergarten through high school are made up of standardized curricula. Colleges and universities that specialize in higher education provide undergraduate and graduate programs in a variety of subject areas. Technical and vocational education focuses on giving students real-world abilities and in-depth knowledge in fields like trades, medicine, and computer technology.

The incorporation of new technologies and ongoing change are hallmarks of the education industry. With the introduction of online education and digital materials, the sector has seen a change toward flexible and unique educational experiences. Digital tools, learning management systems, and adaptive technology are some of the ways that educational technologies are fundamentally changing the way that education is delivered. The sector must also find creative solutions to these problems and implement strategic changes to address other issues like educational equality, financial inequities, and the digital divide. As people try to upskill and adapt to the continuously changing demands of the workforce, lifelong learning is being placed more and more emphasis. To ensure accessible, inclusive, and high-quality education, educational institutions, governments, technology companies, and other stakeholders collaborate in a complex ecosystem that is reflected in the structure of the educational industry.

In conclusion, the education sector includes a variety of services and product lines that are intended to give people formal education and training. It includes elementary and secondary education, post-secondary education, technical and vocational education, online and distance learning, educational technology (EdTech), corporate training, and education consultancy. The sector is still changing in response to new needs in the labor market, advancing technology, and shifting educational paradigms. Stakeholders can manage the opportunities and challenges presented by the pursuit of lifelong learning

and help to create a workforce with knowledge and skills by having a solid understanding of the structure and components of the education sector.

1.1.2 EDUCATIONAL INSTITUTIONS

The educational sector includes a range of organizations committed to assisting people in their academic and professional growth. It consists of elementary and secondary schools, colleges, and universities, as well as facilities with a focus on technical and vocational education. Kids and teenagers receive a basic education from primary and secondary schools, which offer a structured curriculum that includes courses like language arts, math, science, and social studies. Public or private, these institutions have a big impact on how kids grow intellectually and socially.

1.1.3 FUNDING AND FINANCING

To guarantee the delivery of excellent learning and to sustain the operations of educational institutions, funding is a critical component of the education sector. Tuition fees, private investment, and governmental financing are some of the several ways that educational institutions are supported financially.

Support for educational institutions, especially in the public sector, is greatly influenced by public money. The operating expenses of schools, colleges, and universities are supported by funds allotted by governments from general budgets or specialized education budgets. Public financing attempts to close resource inequalities across various areas and socioeconomic backgrounds, assure universal access to education, and advance educational fairness.

Funding for education also involves significant private investment. Charity, foundations, grants, and gifts are common ways for private individuals, groups, and businesses to give back. These contributions can help fund educational initiatives, research projects, infrastructural development, and scholarships. Private investment may improve educational resources, develop cutting-edge learning opportunities, and encourage partnerships between academic institutions and businesses.

Another important source of revenue for educational institutions is tuition. To register as an academic programmer in higher education, students must pay tuition. These fees fund academic resources, faculty pay, and facility maintenance, which all help the schools maintain their financial viability. The cost of tuition might vary based on the

kind of school, the program, and the location. However, the cost of school and the weight of student debt continue to be significant obstacles.

Finally, money and financing are crucial elements of the education sector. The financial viability of educational institutions is influenced by public support, private investment, and tuition rates. However, issues with cost and inequality in educational financing continue. We can guarantee that everyone has access to high-quality education and promote the long-term growth of the education sector by tackling these issues through effective policies, partnerships, and alternative financing structures.

1.2 COMPANY PROFILE

1.2.1 INTRODUCTION

The Composite of St. Sebastian The Catholic Board of Education Society of the Mangalore Diocese began running the Pre-University College on July 1, 2001. A grant (ED 138/SHH/ 2000 dated 25-06-2001) from the Government of Karnataka allowed the Pre-University College to begin with combinations of Arts, Commerce, and Science at St. Sebastian High School, which had been raised into a college. The Pre-University College has made a reputation for itself in the area of education and provided education to the underprivileged populations of Mangalore South and the surrounding Kasaragod district. Pre-university courses cover the last two years of upper secondary school, which correspond to classes 11 and 12 of the Central Board of Secondary School (CBSE) or plus 1 and 2 in other similar educational boards in other states.

MISSION STATEMENT:

We are keen on providing career-oriented academic programs in a supportive and stimulating environment for our students' intellectual and ethical growth. We have an unwavering commitment to excellence in education, the sensitivity of students, and developing the community spirit.

VISION STATEMENT:

To impart career-oriented comprehensive education and develop the knowledge, leadership, curiosity, creativity, and dynamism among our students. We believe in integrating professional education with humanistic, scientific, and social learning as well as research capability.

1.2.2 INSTITUTIONAL INFORMATION

St. Sebastian PU College is situated in Mangalore's Ullal Permannur. The campus offers a welcoming environment for study and personal development because it nestles away in a peaceful and gorgeous location. The campus is spread out throughout the church and features up-to-date infrastructure and beautiful resources. It has cutting-edge classrooms, well-equipped labs, a useful library, computer centers, and sporting facilities for students. The campus is set up to encourage academic success and whole-person growth.

The college is known for its high-quality education and has a notable reputation for academic excellence. Its certification attests to its dedication to upholding exacting academic standards. Additionally, the institution is associated with the Catholic Board of education society of Mangalore Diocese, guaranteeing that the academic programs offered are by the established curriculum and standards.

The Catholic Board of Education Society of the Diocese of Mangalore oversees the operation of the college. The organization, which is renowned for its dedication to educational improvement, is in charge of the management and governance of the institution. In all of its endeavors, the college supports the principles of honesty, inclusiveness, and ethical behavior as a member of the Catholic Board of Education Society.

The institution has a lively community and more than 500 students. People from a variety of backgrounds make up the varying student body, which promotes a multicultural and inclusive learning environment. The institution takes pride in its committed faculty, which consists of more than 20 knowledgeable, experienced teachers that are passionate about teaching and providing guidance to students. With almost 4000 accomplished graduates who have made important achievements in various disciplines, the college also boasts a robust alumni network.

1.2.3 ACADEMIC PROGRAMS

The varied range of academic programs available at St. Sebastian Pre-University College is designed to satisfy the interests and objectives of students pursuing careers in the workforce. HEPS (History, Economics, Political Science, Sociology), HEBA (History, Economics, Business Studies, Accountancy), EBAC (Economics, Business

Studies, Accountancy, Computer Science), BASC (Business Studies, Accountancy, Statistics, Computer Science), PCMB (Physics, Chemistry, Mathematics, Biology), PCMC (Physics, Chemistry, Mathematics, Computer Science), and PCMS (Physics, Chemistry, Mathematics, Statistics) are some of these programs. The information and abilities acquired in these courses give students a solid foundation in their chosen fields and prepare them for their future endeavors.

The social sciences are the main emphasis of the HEPS program, which also examines the complex relationships between sociology, political science, economics, and history. A thorough grasp of commerce and key business subjects is provided by HEBA. The EBAC program gives students a comprehensive understanding of how economic ideas, business management strategies, accounting procedures, and computer science applications are all interconnected in the business world. For students to receive a well-rounded education in many business-related topics, data analysis, and computer programming, BASC works.

Programs with a science concentration are also available at St. Sebastian Pre-University College. PCMB places a strong emphasis on these fundamental subjects. PCMC emphasizes the use of computational abilities in scientific research. And last, PCMS gives students analytical and statistical modeling skills that apply to research, data analysis, and finance. The objectives of these academic programs are to promote intellectual growth, critical thinking, and knowledge application in the student's chosen fields of study. The institution offers a variety of program alternatives to provide students with the tools they need to follow their passions and significantly contribute to their fields and society at large.

1.3 INTRODUCTION TO STUDY

The creation of online banking services has completely changed how people handle their funds in the current digital age. Net banking allows customers to do a variety of banking tasks from the comfort of their homes or while on the road. It also offers convenience, flexibility, and accessibility. A significant portion of the competition with the technology age that welcomes technology innovations and looks for effective and user-friendly banking solutions is the college student population. For banks and financial institutions to customize their services and satisfy the changing demands of

this particular demographic, it is crucial to comprehend the elements that affect college students' adoption and usage of online banking.

The purpose of this study is to look at the variables that affect college students' use of online banking services. About the adoption and usage of net banking as the dependent variable, we will specifically look at the effects of four independent variables: usefulness, convenience of use, social media influence, security policy, and internet access.

Usefulness, the first independent variable, refers to how advantageous net banking services are seen to be in meeting the financial demands and requirements of college students. The perceived usefulness of online banking is influenced by elements including accessibility round-the-clock, ease of handling transactions, and availability of a wide range of financial services.

The second independent variable, ease of use, looks at how simple and user-friendly net banking services are regarded as performing. College students choose banking systems that are easy to use and take little effort to complete transactions since they frequently balance academic obligations and other commitments.

The choice to use net banking services by college students is examined by the third independent variable, social media influence, which looks at the influence of social media sites and online groups. College students' opinions and attitudes toward online banking may be significantly influenced by peer recommendations, ratings, and experiences posted on social media sites.

The impact of strong security policies and precautions in affecting college students' trust and confidence in utilizing online banking services is examined by the fourth independent variable, security policy. When assessing the security of their financial transactions, students are likely to take privacy regulations, two-factor authentication, and encryption techniques into account.

Finally, the independent variable of internet connectivity looks at the impact that dependable and quick internet access has in helping college students accept and use online banking. To use net banking services smoothly and continuously, a stable internet connection is necessary, and students' decisions to use digital banking may be strongly influenced by its availability.

This study intends to clarify the elements that promote college students' involvement with net banking services by investigating these independent variables in connection to the dependent variable of adoption/use of net banking. In addition to adding to the body of knowledge on technology adoption and banking behavior, the findings would be useful for banks and other financial institutions in improving their net banking services and successfully addressing the market segment of college students.

A college would benefit greatly from this study on the variables motivating college students to adopt online banking. It gives the institution essential knowledge about the preferences and practices of students when it comes to banking, allowing it to adjust its financial services accordingly. Understanding the factors that influence net banking acceptance can help the college increase fee collection and online transactions, create safe banking alliances, choose user-friendly platforms, make the most of social media for marketing, and enhance internet connectivity. By putting the study's conclusions into practice, students will have a better overall experience while having their banking requirements appropriately met as they change.

Overall, this study intends to close the research gap by examining the particular variables impacting college students' adoption and usage of net banking. This will provide researchers with a thorough grasp of how college students decide where to bank and what they require from it in the modern period.

CHAPTER-2

2.1 LITERATURE REVIEW

The attitude and intention to utilize Internet banking (IB) are significantly influenced by trust and usefulness, but perceived ease of use is not a significant factor. The study also emphasizes how social norms (SN), or socially prescribed behavior, may affect the Technology Acceptance Model (TAM) (Ly & Ly, 2022). There was no apparent relationship between students' socioeconomic status and their propensity to use Internet banking, according to the study. However, individual factors (attitude, trust, perceived utility, perceived ease of use, and perceived behavioral control) and societal factors (subjective norms) both had a substantial impact on students' desire to use Internet banking. Even if some students haven't used Internet banking yet, they had a positive opinion of it. To promote adoption, the report advises banks to give top priority to boosting platform security, educating clients about the advantages of Internet banking, and promoting user-friendliness (Omotayo & Adebayo, 2015)

Users' attitudes towards adopting a mobile banking application are greatly impacted by their perceptions of its credibility and self-efficacy, which in turn affects their intent to accept it. Users that are confident in their abilities and believe in the validity of the program have a favorable attitude when utilizing it (Firmansyah et al., 2021). Influence on social media grows as cognitive capacity improves. The four cognitive phases of the AIDA model for m-banking adoption—Attention, Interest, Desire, and Action—are most affected by social media, followed by Desire and Attention. The study provides useful information on the underlying dynamics by focusing on the influence of social media and cognitive processes on the adoption of mobile banking. (Sharma et al., 2022)

The usage of online banking is influenced by variables such as channel convenience, perceived risk, perceived security, prior Internet knowledge, and availability of information about online banking. Additionally, demographic considerations have a big role. Since it enables them to create strategies that are by consumer preferences and increase acceptance of online banking services, this understanding is crucial for players in the competitive market who want to offer and promote new banking forms (Kazi ZH, 2015). The elements affecting young consumers' real use of Internet banking in Tamil Nādu, India. The study found that young people's use of online banking channels is favorably influenced by online usefulness, perceived simplicity of use, and perceived utility. However, the danger attached to Internet banking has a detrimental effect on its actual use. These results

highlight the need to address risk apprehensions and boost user confidence to encourage young people in the area to utilize Internet banking(Kalaiarasi H & Srividya V, n.d.)

According to the study, people's intentions to use online banking are highly influenced by variables such as perceived utility, convenience of use, self-efficacy, relative benefit, compatibility, and observability. Risk availability and visibility, however, did not appear to have a substantial impact. The capacity of the modified TAM and PCI models employed in the study to account for a little over 20% of the variance in intention was similar. (Podder, 2005)

In the cities of Kolkata and Ranchi, both merchants and customers are very knowledgeable about mobile payment technologies. While city, qualification, and personal innovativeness affected retailers' adoption of mobile payment systems, factors including occupation, income, and personal inventiveness were important for customers. Demographic factors and use had varied relationships (Sonal, 2021). Convenience, risk, security, and prior Internet experience are the primary factors affecting Tunisian Internet banking usage. The accessibility of information on Internet banking has little impact on people's intentions to utilize it. Additionally, demographic characteristics, notably career and educational attainment, have a big impact on Tunisia's online banking habits (Nasri, 2011).

The impressions of the users were closely related to their desire to increase their use of mobile banking. They expressed a favorable attitude toward elements from the Technology Acceptance Model (TAM) framework, such as perceived utility, perceived risk, social effect, and design aspects. Simply put, participants acknowledged the social effect of mobile banking, identified minimal dangers as a result of using it, and valued the pleasing look of its design. Their desire to use mobile banking in the future was influenced by these favorable opinions. (Alghareeb, 2022). Internet speed, trust, perceived usability, and perceived simplicity of use all had a big impact on how widely e-banking was adopted. The study was restricted to one region in Somalia, and data were gathered using an online poll. To make the results more applicable to other cities, future studies should include more of them (Mohamed et al., n.d.).

2.2 LITERATURE MAPPING

<i>Year</i>	<i>Author</i>	<i>Title of the Article</i>	<i>Primary Objective</i>	<i>Major Findings</i>	<i>Research Gap</i>
2022	Bora Ly, Romny Ly	Internet banking adoption under Technology Acceptance Model- Evidence from Cambodian users	The primary goal of this study is to enhance the technology acceptance model by understanding the factors influencing Cambodians' intentions to use Internet banking.	This article concludes that the use of Internet banking is significantly influenced by perceived trust. Additionally, it explains how social influence and subjective norms both play a part in Internet banking.	A research gap exists in the generalizability of the findings due to the exclusive focus on Cambodian individuals. Further research that incorporates diverse countries and populations is necessary to obtain more accurate and comprehensive results.
2015	Funmilola Olubunmi, Adebayo Ak	Factors Influencing Intention to Adopt Internet Banking by Postgraduation Students of the University of Ibadan, Nigeria	Explore the relationship between students' characteristics, social impact factors, and their inclination to adopt Internet banking.	Individual and societal factors, as compared with demographic indicators, have a greater impact on Internet banking acceptability at PGS of the University of Ibadan in Nigeria. This demonstrates	Due to the study's exclusive emphasis on PGS, which constrained its application to a larger population, there is a research gap in

				the value of government initiatives to increase Internet banking use and the necessity for institutions to strengthen security measures.	the findings' generalizability. A more accurate comparison and improved findings validity would be made possible by conducting a cross-sectional study with undergraduate (UG) and postgraduate (PG) students.
2022	Irfan Achmad Firmansyah, Rahmat Yasirandi, Rio Guntur Utomo	The Influence of efficacy, credibility, and normative pressure to M-banking adoption level in Indonesia	The objective is to examine the levels of M-Banking acceptance in Indonesia using the Structural Equation Model (SEM), a suitable analytical method for analyzing large samples	The findings show the limited relevance of perceived utility and simplicity of use, indicating that customers' expectations of mobile banking are not realized. Self-efficacy and perceived credibility have a big impact on users' usage, which is backed by low normative pressure.	The study's findings suggest that Indonesian users or customers are interested in using mobile banking, and there is little generalizability to a larger audience. Concepts and the study's model,

			and complex models		however, can guide further work in this field.
2022	Manisha Sharma, Subhojit Banerjee, Justin Paul	Role of social media on Mobile banking adoption among consumers	The research aims to identify the gaps in utilizing social media for targeted behavioral change, determine frameworks for quantifying its impact on mobile banking adoption, and explore its role within the context of core Higher Order Effects (HOE) models.	The results of the research show a strong correlation between the quality of social media information and users' ability to use mobile banking, with a noticeable impact seen in the Attention, Interest, Desire, and Action (AIDA) model's Action and Interest stages, followed by Desire and Attention stages.	This study acknowledges several limitations, most of which are due to technical limitations (such as a small sample size) and individual limitations (such as the applicability of the AIDA model).
2015	Maitlo GM, Kazi ZH, Khaskheley A, and Faiz M Shaikh	Factors that Influence the Adoption of Online	The study aims to determine the degree of e-banking	The results of this study show that factors like channel convenience, perceived security	Future researchers are encouraged to incorporate additional

		Banking Services in Hyderabad	adoption in Hyderabad banks, explore the effects of demographic factors on e-banking adoption, and examine the relationship between an independent variable and a dependent variable.	risks, prior internet familiarity, and information about online banking affect the adoption of this technology. The strongest correlation was found between information about Internet banking and all of these factors taken together.	factors that were not addressed in this study into their research investigations.
2012	Kalaiarasi H, Srividya V	A Study on Factors Influencing Young User's Online Banking channel usage in India	This research investigates the usage patterns of young online banking users in Tamil Nadu, India, considering risk factors, user online efficacy, and the elements suggested by the Technology Acceptance Model.	This study emphasizes the impact of factors like perceived utility, usability, online self-efficacy, and risk on children's frequency of using online banking, underscoring the need for secure and privacy-focused online banking platforms in India.	Future research could extend the study's scope to encompass other online contexts and countries, allowing for the generalization of the findings, while also focusing on the continued usage of Internet banking among

					customers as a potential area of investigation.
2005	Braja Podder	Factors Influencing The adoption of Usage of Internet Banking: A New Zealand Perspective	The study attempts to pinpoint the elements that affect how Internet banking services are adopted and used in New Zealand and investigate any possible distinctions in how users and non-users of these services view Internet banking.	Intention to use Internet banking is significantly influenced by perceived usefulness, perceived ease of use, self-efficacy, relative advantage, compatibility, and result in demonstrability, according to the research findings, but risk, visibility, and trialability do not show any strong associations.	The dependence on data from other countries may not completely represent the effect of the national context, which was found to be a key factor determining users' intention, given there has been little research on Internet banking in New Zealand.
2021	Kirti Ranjan Swain, Dr. Vishal Kumar	Adoption and Usage of Mobile Payment Systems by Consumers and Merchants	This study investigates the awareness, uptake, and use of mobile payment systems by consumers and	According to the research's findings, consumers and business owners in Kolkata and Ranchi both exhibit a high degree of awareness.	The absence of additional ecosystem elements including mobile payment service

			merchants. It also looks at the impact of demographic factors on awareness and usage, looks into other factors influencing continued usage, and identifies challenges faced by users when making mobile payments.		providers, mobile network operators, financial institutions, and governmental organizations is one shortcoming of this research.
2021	Wadie Nasri	Factors Influencing the Adoption of Internet Banking in Tunisia	With an emphasis on determining the relative importance of these aspects in the Tunisian banking industry, the study goal is to analyze the factors affecting bank customers' decisions to	According to the study's results, factors such as perceived security, perceived danger, and perceived convenience all have a big impact on people's behavioral intentions to use online banking.	This study admits the possibility of other factors that, while not specifically addressed in the study, may influence customers' adoption of Internet banking.

			use Internet banking.		
2022	Salha Alghareeb	Mobile Banking Adoption among Undergraduate Students at Kuwait University	The purpose of the study is to apply the Technology Acceptance Model (TAM) to examine how users' intentions to use mobile banking in Kuwait are influenced by aspects including utility, risk, social effect, and design aesthetics.	The study's findings show that people's opinions are in line with their intentions to continue using mobile banking, showing a positive attitude towards perceived utility, perceived risk, social effect, and aesthetic design within the framework of TAM acceptability.	This study has certain limitations, including the limited data collection from students in Kuwait University's College of Social Science, which emphasizes the need for a wider sample comprising other colleges to be included and surveyed.
2020	Ahmad Haruna Abubakar, Abdullahi Bala Ado	Factors Influencing the Adoption of E-Banking in Somalia	The research primarily aims to examine the factors that influence the adoption of e-banking in Somalia.	The study's findings add to our understanding of the banking industry in Somalia by showing a notable correlation between e-banking uptake and perceived utility.	Future research should cover more geographic regions, including various cities in Somalia, to improve the generalizability of the findings.

2.3 RESEARCH QUESTION

- What is the impact of usefulness and ease to use on the adoption of Net banking by college students?
- What is the effect of social media influence on net banking adoption by college students?
- What is the relationship between security, and Internet connectivity on the adoption of Internet banking?

2.4 RESEARCH OBJECTIVE

- To investigate the correlation between the usefulness and ease of use factors and their influence on the adoption of net banking services.
- To explore the impact of social media influence on the adoption of net banking among students.
- To examine the association between security policy, internet connectivity, and the adoption of Net banking among undergraduate (UG) and postgraduate (PG) students.

2.5 RESEARCH HYPOTHESIS

H1: There is a significant correlation between the Usefulness and Adoption of net banking.

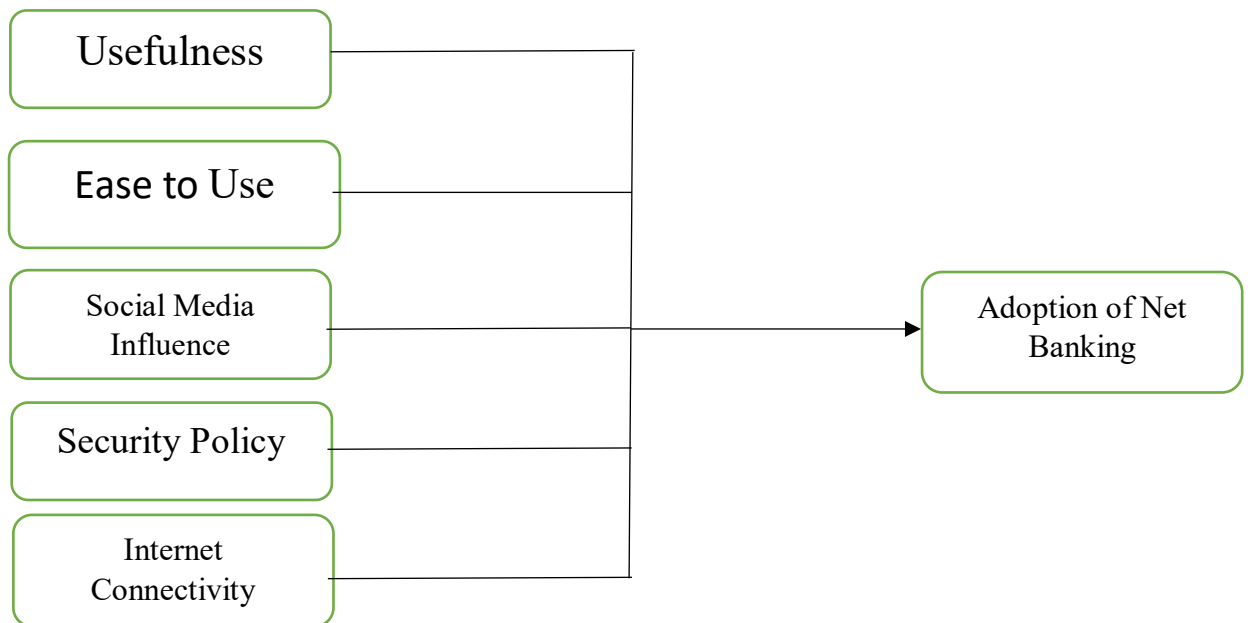
H2: There is a significant correlation between Ease to use and Adoption of net banking.

H3: There is a significant correlation between Social Media Influence and the Adoption of net banking.

H4: There is a significant correlation between Security Policy and the Adoption of net banking.

H5: There is a significant correlation between Internet Connectivity and the Adoption of net banking.

2.6 CONCEPTUAL FRAMEWORK



CHAPTER-3

3.1 STATEMENT OF THE PROBLEM

In today's digital world, internet banking is being used by more and more college students. However, it is important to understand the elements that lead college students to accept and make use of online banking services. To successfully serve the requirements and preferences of college students, the banking industry and educational institutions must identify these elements. This study tries to find out what characteristics lead college students to adopt online banking.

The results of the study will offer useful information to the banking industry on the preferences and expectations of college students for online banking services. This information may help banks improve the user experience of their digital platforms, boost customer happiness, and draw in more college students as clients. Based on the identified contributing elements, banks may also build focused marketing tactics to offer net banking services, particularly to college students.

This study will be a helpful source of knowledge for educational institutions on the variables influencing college students' adoption of online banking. Educational institutions may include digital banking education and financial literacy programs in their curricula by comprehending these issues. In the end, this will encourage financial independence and digital literacy among the student population by providing college students with the information and abilities they need to handle their funds and use online banking services.

In conclusion, this research aims to identify the factors influencing college students use of net banking, benefiting both the banking industry and educational institutions by informing the development of tailored strategies to meet college students' needs and promote financial literacy in the digital age.

3.2 RESEARCH DESIGN

A descriptive research approach is used in the study of the variables influencing college students' use of online banking. Without changing variables or demonstrating causal links, the goal of this design is to accurately characterize and reflect the elements that influence college students' use of online banking. An in-depth study of the variables affecting college students' use of net banking is made possible using a descriptive research approach. The results will give a thorough explanation of these aspects and lay the groundwork for additional investigation as well as the creation of interventions and promotion plans for

online banking among college students. The data was collected from college students in and around Mangalore.

3.3 SCOPE OF THE STUDY

The adoption of net banking is the dependent variable for the study on the factors that drive college students to use it. The independent variables include usefulness, convenience of use, social media impact, security policy, and internet access. The goal of this study is to better understand how college students view the usefulness of online banking, its usability, the impact of social media on their decision-making, the effect of bank security policies, and how Internet connectivity affects their use of online banking services. The study aims to gain important insights into the particular elements that affect college students' decisions to use net banking by examining these factors. This will help to develop targeted strategies for improving net banking services and fostering financial literacy among this population.

3.4 DATA SOURCES

PRIMARY DATA

With the mentor's assistance, the primary data was gathered via a questionnaire. A structured questionnaire was created to gather data; it had rank order, a Likert scale, as well as some open-ended and close-ended questions. Participants will be asked to respond on a Likert scale by selecting either agree, strongly agree, disagree, strongly disagree, or neutral for the provided statement. The study includes social media, ease of use, usefulness, social media Influence, security guidelines, internet access, and acceptance of online banking

SECONDARY DATA

The college's website was used to gather secondary information, and the administration provided some of it as well. Even some of the data were gathered from sources of books and periodicals that had previously undergone examination.

3.5 SAMPLING DESIGN

SAMPLING UNITS

The information was gathered from the Mangalore college students via a questionnaire. The PUC, Post-Graduate, and Undergraduate students who are enrolled in colleges in Mangalore submitted the information.

SAMPLE SIZE

Due to time restrictions, only 86 responses from students at Mangalore's various institutions were gathered.

SAMPLING TECHNIQUE

The sampling method used for this research report was convenience sampling. Convenience sampling involves selecting individuals who are easily accessible and available to the researcher. College students who live nearby or who are willing to participate conveniently were chosen as research participants.

3.6 RESEARCH INSTRUMENT

A questionnaire was used as a technique to gather the respondents' information for the primary data. To find out the respondent's age, gender, locality, qualification, and most preferred digital payment platform, the questionnaire included multiple-choice questions. To indicate whether respondents agree or disagree with a statement, a Likert scale was also included in the questionnaire.

3.7 STATISTICAL TOOLS & TECHNIQUES FOR ANALYSIS

SPSS was employed as a statistical tool for the study analysis.

3.8 LIMITATION OF THE STUDY

Due to unforeseen and unclear causes, the study had several limitations:

- Results might not be relevant to college students in locations other than Mangalore.
- Convenience sampling might not accurately reflect Mangalore's varied population of college students.
- Using self-reported data from participants might lead to response biases.
- limited to collecting only quantitative data, perhaps ignoring qualitative factors.
- Results may be impacted by other variables outside the purview of the study.
- College students' use of net banking may also be influenced by other factors that were left out of the study.

3.9 THEORETICAL FRAMEWORK

$Y=f(X)$, Y is the dependent variable and X is the independent variable

Therefore, Y is the Adoption of net banking and X is Usefulness, Ease to use, social media Influence, Security policy, and Internet connectivity.

$AD= f (US, EU, SM, SP, IC)$

Where, AD = Adoption of net banking

US = Usefulness

EU = Ease of use

SM = social media Influence

SP = Security policy

IC = Internet connectivity

CHAPTER-4

4. DATA ANALYSIS AND INTERPRETATION

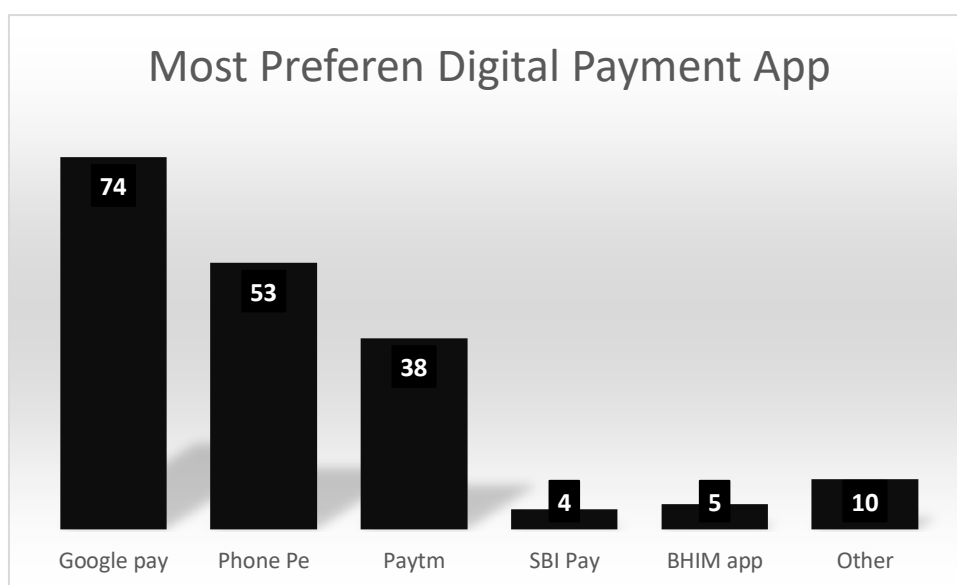
4.1 SOCIO-DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Demographic Details		Frequency	Percentage
Gender	Male	37	43
	Female	49	57
	Total	86	100
Age	15-20	18	20.9
	20-30	65	75.6
	30-40	2	2.3
	40 and above	1	1.2
	Total	86	100
Education	Postgraduation degree	34	39.5
	Under Graduation degree	33	38.4
	Pre-University (PUC)	15	17.4
	Other Courses	4	4.7
	Total	86	100
Area	Urban	37	43
	Sub Urban	36	41.9
	Rural	13	15.1
	Total	86	100
Use Net Banking	Yes	81	94.2
	No	5	5.9
	Total	86	100

Analyzing the above data we can say that 43% of respondents are male and 57% of respondents are Female from the age of 15 to above 40 years, out of which the majority were 20-30 years. 77.9% of the students are Degree level which includes (postgraduation and Under Graduation), 17.4% are PUC level. Out of the 86 students 43% live in urban areas and 41.9% in Sub Urban areas. From the table, it is clear that 94.2% of students use Net banking whereas 5.9% do not use Net banking.

4.2 USAGE OF UPI APPS

Description	Frequency	Percentage
Digital Payment App	Google Pay	74
	PhonePe	53
	Paytm	38
	SBI Pay	4
	BHIM app	5
	Others	10
	TOTAL	184
		100



From the above Table and Chart, it is clear that the most preferred platform for digital transactions is Google Pay, which is 74%. The next in the line is Phone Pe which is 53%. And then Paytm is about 38%, remaining platforms are small in number.

4.3 DESCRIPTIVE ANALYSIS

4.3.1 USEFULNESS DESCRIPTIVE ANALYSIS

DESCRIPTIVE STATISTICS (USEFULNESS)					
	n	minimum	maximum	mean	std. deviation
Internet banking makes it easier for me to conduct banking transactions	86	1	5	1.73	.951
I use net banking because I find it very convenient as I don't have to handle cash	86	1	4	1.99	.804
Internet banking helps me save time	86	1	5	1.99	.976
I use mobile payment as it has made money transfers very easy	86	1	5	2.01	1.023
Internet banking has eliminated the need of waiting in long queues in the bank	86	1	5	1.95	1.116
Internet banking helps me cross-check my bank statements	86	1	5	1.90	.994
Valid N (listwise)	86				

Note: 1- strongly Agree, 2- Agree, 3- Neutral, 4- Disagree, 5- Strongly Disagree.

The five-point Likert scale is considered an interval scale where, from 1-1.80 means strongly Agree, 1.81-2.60 means Agree, 2.61-3.40 means neutral, 3.40- 4.20 means Disagree and from 4.21-5 means Strongly Disagree.

The first mean is 1.73 which means the respondents feel it is highly easier for them to do any banking transition because of Net banking. The rest of the mean value lies in the agreed range of 1.81-2.60, which means students feel that it is useful to use Net banking because it is convenient, saves time, transfer of money is easy, no need to wait long queues, and can cross check their balance. Overall, we can say that students are using Net banking because of its usefulness.

4.3.2 EASY TO USE DESCRIPTIVE ANALYSIS

DESCRIPTIVE STATISTICS (EASE TO USE)					
	N	Minimum	Maximum	Mean	Std. Deviation
It is easy to understand how to use an Internet banking	86	1	4	1.81	.805
It is easy to become skillful at using Internet banking	86	1	4	1.90	.826
I think it is effortless to learn to use Internet banking	86	1	5	2.20	.892
Bank provides a detailed guide to using net banking	86	1	5	2.45	1.081
Using Internet banking is as easy as doing cash payment	86	1	5	2.23	1.155
I can access Internet banking anytime and anywhere	86	1	5	1.98	1.006
Valid N (listwise)	86				

Note: 1- strongly Agree, 2- Agree, 3- Neutral, 4- Disagree, 5- Strongly Disagree.

The five-point Likert scale is considered an interval scale where, from 1-1.80 means strongly Agree, 1.81-2.60 means Agree, 2.61-3.40 means neutral, 3.40- 4.20 means Disagree and from 4.21-5 means Strongly Disagree.

From the above table, it is clear that all the mean values come in between 1.81-2.60, which means that students agree that they are using net banking because it is easy to use. Overall, we can conclude that Ease to use is one of the intentions of the students to adapt to Net banking.

4.3.3 SOCIAL MEDIA INFLUENCE DESCRIPTIVE ANALYSIS

DESCRIPTIVE STATISTICS (SOCIAL MEDIA INFLUENCE)					
	N	Minimum	Maximum	Mean	Std. Deviation
Social Media influences me to use Internet Banking	86	1	5	2.45	1.155
I use Internet banking because I can solve my problems using social media sites	86	1	5	2.58	1.023
Social media sites provide important information about my bank	86	1	5	2.60	1.009
My bank responds fast to requests and complaints submitted on social media.	86	1	5	2.71	1.072
I use social media to learn about new products and technologies	86	1	5	2.15	.927
I trust my app provider because of good reviews on social media	86	1	5	2.47	1.014
I have received enough information about the benefits of using net banking on social media	86	1	5	2.23	.990
Valid N (listwise)	86				

Note: 1- strongly Agree, 2- Agree, 3- Neutral, 4- Disagree, 5- Strongly Disagree.

The five-point Likert scale is considered an interval scale where, from 1-1.80 means strongly Agree, 1.81-2.60 means Agree, 2.61-3.40 means neutral, 3.40- 4.20 means Disagree and from 4.21-5 means Strongly Disagree.

Except for the 4th question is the response of the bank related to complaints submitted on social media the mean value is in the range of 2.61-3.40 (2.71) which says it is neutral students don't completely agree and disagree with this, Rest of the mean value lies in-between 1.81-2.60 which shows agree scale. Overall, because of the majority, we can say students agree that social media has influenced them to adopt net banking.

4.3.4 SECURITY POLICY DESCRIPTIVE ANALYSIS

DESCRIPTIVE STATISTICS (SECURITY POLICY)					
	N	Minimum	Maximum	Mean	Std. Deviation
A user's data is secure by systems in Internet banking.	86	1	4	2.07	.892
Bank compensates for losses due to security reason	86	1	5	2.56	1.069
I have confidence in the security of the existing online transaction network	86	1	5	2.21	.883
I believe that Internet Banking has adequate features to protect my privacy	86	1	5	2.28	1.070
I am satisfied with the security system provided by my bank	86	1	5	2.08	.936
Bank responds quickly during any hacking incidents or security complaints	86	1	5	2.29	.969
Valid N (listwise)	86				

Note: 1- strongly Agree, 2- Agree, 3- Neutral, 4- Disagree, 5- Strongly Disagree.

The five-point Likert scale is considered an interval scale where, from 1-1.80 means strongly Agree, 1.81-2.60 means Agree, 2.61-3.40 means neutral, 3.40- 4.20 means Disagree and from 4.21-5 means Strongly Disagree.

All the mean values lie in the Agree region and hence we can conclude that the overall security of the information and data plays an important role in the adoption of net Banking.

4.3.4 INTERNET CONNECTIVITY DESCRIPTIVE ANALYSIS

DESCRIPTIVE STATISTICS (INTERNET CONNECTIVITY)					
	N	Minimum	Maximum	Mean	Std. Deviation
I use Wi-Fi to make most of my internet transaction	86	1	4	1.79	.856
Frequent connection breakdown affects the speed of the net banking service	86	1	3	1.97	.727
Speedy response to the customer's complaint in electronic banking is satisfactory	86	1	4	2.20	.794
I am satisfied with my current skills in using the internet	86	1	4	1.86	.799
I can easily navigate the Net banking site due to internet speed	86	1	4	1.97	.860
Valid N (listwise)	86				

Note: 1- strongly Agree, 2- Agree, 3- Neutral, 4- Disagree, 5- Strongly Disagree.

The five-point Likert scale is considered an interval scale where, from 1-1.80 means strongly Agree, 1.81-2.60 means Agree, 2.61-3.40 means neutral, 3.40- 4.20 means Disagree and from 4.21-5 means Strongly Disagree.

The first question's mean value is 1.79 which says that most people use WIFI to make any online transaction which means there is a threat to data privacy in such a situation, if the respondent is using an open network such as public WIFI then there is a threat of data being hacked by the hackers. The rest of the mean value is in agree region which means that students require a good intern connection to do net banking.

4.3.5 ADOPTION OF NET BANKING DESCRIPTIVE ANALYSIS

DESCRIPTIVE STATISTICS (ADOPTION OF NET BANKING)					
	N	Minimum	Maximum	Mean	Std. Deviation
I intend to use Internet banking in the future	86	1	5	1.78	.846
I Use Internet banking in my day-to-day transaction	86	1	5	1.98	.933
I will add Internet banking to my favorite links	86	1	5	2.29	1.004
I will strongly recommend others to use Internet banking services	86	1	5	2.07	1.104
I'm satisfied with net banking services	86	1	5	2.05	.944
I have reduced my cash transactions	86	1	5	1.98	1.095
Valid N (listwise)	86				

Note: 1- strongly Agree, 2- Agree, 3- Neutral, 4- Disagree, 5- Strongly Disagree.

The five-point Likert scale is considered an interval scale where, from 1-1.80 means strongly Agree, 1.81-2.60 means Agree, 2.61-3.40 means neutral, 3.40- 4.20 means Disagree and from 4.21-5 means Strongly Disagree.

Overall, we can see that the values lie in Agree region which means there is a high chance of the respondents increasing and promoting the use of net banking in the future, Further the High mean for the first question says that there is a very high chance of the respondents to use net banking in the Future.

4.4RELIABILITY TEST

RELIABILITY STATISTICS		
VARIABLE	CRONBACH'S ALPHA	NO OF ITEMS
1. Usefulness	0.797	6
2. Ease to Use	0.745	6
3. Social Media Influence	0.834	7
4. Security Policy	0.787	6
5. Internet Connectivity	0.650	5
6. Adoption of Net Banking	0.837	6

Since Cronbach's Alpha value of Usefulness is 0.797, Ease to use is 0.745, Social media Influence is 0.834, Security policy is 0.787, and Adoption of net banking is 0.837, which is greater than 0.70, we conclude that there exists a high level of internal consistency and reliability for the scale developed in a structured questionnaire.

Cronbach's Alpha value of internet connectivity is 0.650 indicating moderate internal consistency, suggesting some reliability in the scale or questionnaire used.

4.5 PEARSON CORRELATION

PEARSON'S CORRELATION BETWEEN USEFULNESS AND ADOPTION OF NET BANKING.

H0: There is no significant correlation between the Usefulness and Adoption of net banking.

H1: There is a significant correlation between the Usefulness and Adoption of net banking.

CORRELATIONS USEFULNESS AND ADOPTION OF NET BANKING			
		Usefulness	Adoption Net banking
Usefulness	Pearson Correlation	1	.465**
	Sig. (1-tailed)		.000
	N	86	86
Adoption Net banking	Pearson Correlation	.465**	1
	Sig. (1-tailed)	.000	
	N	86	86
**. Correlation is significant at the 0.01 level (2-tailed).			

Pearson's correlation of Usefulness and Adoption of net banking is found to be positive and statistically significant as the value is lesser than 0.01 which is 0.000. hence, we accept the H1 (Reject H0) and conclude that there is a significant correlation between the Usefulness and Adoption of net banking.

PEARSON'S CORRELATION BETWEEN EASE TO USE AND ADOPTION OF NET BANKING.

H0: There is no significant correlation between Ease to use and Adoption of net banking.

H1: There is a significant correlation between Ease to use and Adoption of net banking.

CORRELATIONS EASE TO USE AND ADOPTION OF NET BANKING			
		Ease to Use	Adoption Net banking
Ease to Use	Pearson Correlation	1	.545**
	Sig. (1-tailed)		.000
	N	86	86
Adoption Net banking	Pearson Correlation	.545**	1
	Sig. (1-tailed)	.000	
	N	86	86
**. Correlation is significant at the 0.01 level (2-tailed).			

Pearson's correlation of Ease to use and Adoption of net banking is found to be positive and statistically significant as the value is lesser than 0.01 which is 0.000. hence, we accept the H1 (Reject H0) and conclude that there is a significant correlation between Ease to use and Adoption of net banking.

PEARSON'S CORRELATION BETWEEN SOCIAL MEDIA INFLUENCE AND ADOPTION OF NET BANKING.

H0: There is no significant correlation between social media influence and the Adoption of net banking.

H1: There is a significant correlation between social media influence and the Adoption of net banking.

CORRELATIONS SOCIAL MEDIA INFLUENCE AND ADOPTION OF NET BANKING.			
		Social Media Influence	Adoption Net banking
Social Media Influence	Pearson Correlation	1	.531**
	Sig. (2-tailed)		.000
	N	86	86
Adoption Net banking	Pearson Correlation	.531**	1
	Sig. (2-tailed)	.000	
	N	86	86
**. Correlation is significant at the 0.01 level (2-tailed).			

Pearson's correlation between social media influence and the Adoption of net banking is found to be positive and statistically significant as the value is lesser than 0.01 which is 0.000. hence, we accept the H1 (Reject H0) and conclude that there is a significant correlation between social media influence and the Adoption of net banking.

PEARSON'S CORRELATION BETWEEN SECURITY POLICY AND ADOPTION OF NET BANKING.

H0: There is no significant correlation between Security Policy and the Adoption of net banking.

H1: There is a significant correlation between Security Policy and the Adoption of net banking.

CORRELATIONS BETWEEN SECURITY POLICY AND ADOPTION OF NET BANKING			
		Security Policy	Adoption Net banking
Security Policy	Pearson Correlation	1	.517**
	Sig. (2-tailed)		.000
	N	86	86
Adoption Net banking	Pearson Correlation	.517**	1
	Sig. (2-tailed)	.000	
	N	86	86
**. Correlation is significant at the 0.01 level (2-tailed).			

Pearson's correlation between Security Policy and the Adoption of net banking is found to be positive and statistically significant as the value is lesser than 0.01 which is 0.000. hence, we accept the H1 (Reject H0) and conclude that there is a significant correlation between Security Policy and the Adoption of net banking.

PEARSON'S CORRELATION BETWEEN INTERNET CONNECTIVITY AND ADOPTION OF NET BANKING.

H0: There is no significant correlation between Internet Connectivity and the Adoption of net banking.

H1: There is a significant correlation between Internet Connectivity and the Adoption of net banking.

CORRELATIONS BETWEEN INTERNET CONNECTIVITY AND ADOPTION OF NET BANKING			
		Internet Connectivity	Adoption Net banking
Internet Connectivity	Pearson Correlation	1	.560**
	Sig. (2-tailed)		.000
	N	86	86
Adoption Net banking	Pearson Correlation	.560**	1
	Sig. (2-tailed)	.000	
	N	86	86
**. Correlation is significant at the 0.01 level (2-tailed).			

Pearson's correlation between Internet Connectivity and the Adoption of net banking is found to be positive and statistically significant as the value is lesser than 0.01 which is 0.000. hence, we accept the H1 (Reject H0) and conclude that there is a significant correlation between Internet Connectivity and the Adoption of net banking.

CHAPTER-5

5.1 RESEARCH FINDINGS

5.1.1 ANALYSIS OR MAJOR RESEARCH FINDINGS

- The research demonstrates a strong positive correlation between the usefulness and ease of use of net banking services and their influence on students' adoption of online banking. Students who find net banking very useful and easy to use are more likely to adopt and utilize these services for their banking activities. The majority of respondents rated net banking as "very useful" and "useful" for banking activities, indicating that they perceive it as a valuable tool for their financial needs. Additionally, students generally agree that they utilize online banking because it is simple to use, which implies that the ease of accessing and navigating the platform plays a crucial role in its adoption.
- The study reveals that social media influence has a significant impact on the adoption of net banking among students. While students have a neutral opinion about how banks respond to social media complaints, they concur that social media has affected their use of online banking. This indicates that social media platforms play a role in shaping students' perceptions and behaviors toward net banking, potentially influencing their decision to adopt and utilize online banking services.
- The research findings indicate a clear association between security policy, internet connectivity, and the adoption of net banking among undergraduate (UG) and postgraduate (PG) students. Students' overall favorable feedback regarding the security of data and information indicates that a robust security policy positively influences their decision to adopt net banking services.
- Moreover, the majority of students utilize Wi-Fi for online transactions, which raises concerns about data privacy, especially when using public networks. This finding suggests that students' adoption of net banking might be influenced by their perception of the security risks associated with different internet connectivity options.
- The correlation between internet connectivity and net banking adoption signifies that a dependable internet connection is considered essential for online banking use among both UG and PG students. This suggests that students who have access to reliable Internet services are more inclined to adopt and use net banking for their financial activities.

5.1.2 DISCUSSION ON THEORETICAL AND MANAGERIAL IMPLICATIONS OF THE FINDING

- Financial institutions may create specialized marketing efforts that speak to the requirements and interests of both male and female clients to draw them in and keep them interested.
- Digital banking solutions should concentrate on providing a smooth and simple user experience to encourage comfort and simplicity of use and to increase client satisfaction.
- Efforts should be undertaken to increase internet connectivity in both urban and suburban regions to guarantee universal access to net banking. This might involve increasing the dependability of internet services and network coverage.
- To secure customers' personal and financial information, financial institutions should put a high priority on strong security measures and user education. This can assist in allay worries and increase confidence in utilizing online banking services. Exploring new technology, security precautions, and user experience improvements are just a few ways that educational institutions may support research and innovation in the area of digital banking. As a result, net banking procedures may evolve, and business trends may be influenced in the future.
- To provide students with the information and abilities relevant to digital banking, educational institutions might integrate financial literacy programs into their curriculum. Students may learn about the advantages, dangers, and responsible use of online banking from this.
- To give students practical experience and exposure to digital banking systems, educational institutions can collaborate with banks and other financial organizations. Familiarize students with the practical side of online banking, this may involve setting up workshops, lectures, or internship possibilities.

5.2 CONCLUSION

In conclusion, this study on the factors that influence college students to use net banking sheds light on the relationship between various independent variables (usefulness, ease of use, social media influence, social security policy, and internet connectivity) and the dependent variable, which is the adoption of net banking. The results offer important new

understandings of college students' choices, viewpoints, and actions about digital financial services.

First, the study shows that the usability of online banking is a key factor in college student's acceptance of the practice. Students choose to use net banking because they believe it to be a convenient and time-saving way to perform financial transactions, which influences their choice.

The second significant element impacting the popularity of net banking is the ease of use. Students are more likely to accept and use these services because of the net banking platforms' ease of use and value for simplicity.

The popularity of social media among college students also appears to be a significant factor influencing their use of online banking. According to the study, social media platforms have an impact on how students perceive and make decisions about digital financial services. This emphasizes the necessity for financial institutions to use social media channels to promote and inform students about the advantages of online banking.

The study also shows that students' use of net banking is influenced by their confidence in the social security policies and programs put in place by financial institutions. Students are more likely to use online banking when they have confidence in the security and protection of their personal and financial information, thanks to clear and open security standards.

Finally, it becomes clear that important elements impacting the adoption of net banking include the accessibility and dependability of Internet connectivity. The study emphasizes the need of strengthening internet infrastructure to promote wider adoption among college students. Students demand a solid and fast internet connection to utilize net banking services without any difficulty.

In conclusion, I would like to say that all the factors which were taken up play an important role in the adoption of net banking. Financial institutions can create strategies and services that cater to the preferences and needs of college students by recognizing the significance of usefulness, ease of use, social media influence, social security policy, and internet connectivity. This will promote wider adoption and improve the overall digital banking experience.

5.3 FUTURE SCOPE OF RESEARCH

The study's findings lay the groundwork for further research into the variables that affect college students' use of online banking. Additional factors, such as perceptions of the advantages of online banking and the effect of technology improvements on adoption rates, can be explored in more detail. Comparative research across several geographic and cultural settings additionally throws some insight into the differences in students' attitudes and behaviors towards online banking. Additionally, long-term research may monitor changes in students' adoption patterns over time, enabling a deeper understanding of the dynamics of changing net banking usage among college students

QUESTIONNAIRE

Dear Madam/Sir,

I, Shamitha Feral Dsouza, pursuing an MBA at St Aloysius Institute of Management and Information Technology, am conducting a study on a **study on the factors that influence college students to use net banking** as part of my internship program. Please complete the following questionnaire. All responses to this survey will be kept confidential. Only aggregated data will be reported in the study results. Your participation is voluntary and you may skip any questions that you do not wish to answer.

Section A

1. Gender: Male ☐ Female ☐
2. Age: 0-15 ☐ 15-20 ☐ 20- ☐ 30 30-40 ☐ 40 and above ☐
3. Education Qualification?
 - ☐ Postgraduation degree
 - ☐ Under graduation degree
 - ☐ Pre-University (PUC)
 - ☐ Other courses
4. which of these best describes the general area where you live?
 - i. Urban
 - ii. Sub Urban
 - iii. Rural
 - iv. Remote
5. What is your college Name?

6. Do you have a Bank Account?
 - i. Yes
 - ii. No

Section B

7. How many hours do you spend on the internet daily?
- i. Less than 1hr
 - ii. 1 to 5hrs
 - iii. 5 to 10hrs
 - iv. 10 to 20hrs
 - v. Over 20hrs
8. Do you use a mobile payment system?
- i. Yes
 - ii. No
9. Do you prefer Offline Banking?
- i. Yes
 - ii. No
10. If yes, how often do you visit the bank branch in a year?
- i. 0 – 5 times
 - ii. 6 – 10 times
 - iii. 11 – 15 times
 - iv. More than 16 times a year
11. What causes you to go to your local bank branch very often?
- ☐ To make deposit
 - ☐ To get investment advice
 - ☐ Enquire your balance
 - ☐ Withdraw cash
 - ☐ Other
12. What is the name of the bank where you have an online banking account?
- _____
13. Please rank the factors on their importance in your decision to create an

online bankaccount.

Factors	Rank
Easy to use	
Rating of a bank	
Usefulness	
Word of mouth	
Social media influence	
Service charges	
Security	
Terms and conditions	
Customer service	
Internet connectivity	

14. Every month how much do you spend on Online transactions– 200 rupees

- i. 200 – 500 rupees
- ii. 500 – 1000 rupees
- iii. 1000 – 2000 rupees
- iv. More than 2000 rupees

15. Reaction, please indicate your level of satisfaction with the items given below.

Usefulness (utility)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Internet banking makes it easier for me to conduct banking transactions.					
I use net banking because I find it very convenient as I don't have to handle cash.					
Internet banking helps me save time.					
I use mobile payment as it has made money transfers very easy.					
Internet banking has eliminated the need of waiting in long queues in the banks.					
Using Net banking would be useful.					
Using net banking would be more convenient for me.					
Internet banking is more convenient than other banking options.					

Ease to Use

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
It is easy for me to learn how to utilize a net banking site.					
It is easy to understand how to use an Internet Banking.					
It is easy to become skillful at using Internet banking.					
I think it is effortless to learn to use Internet Banking.					
Bank provides a detailed guide using the e net Banking.					
Using Internet banking is as easy as using cash Payment.					
I can access Internet banking anytime and Anywhere.					
Learning to use Internet banking is easy.					

Social Media Influence

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Social Media influences me to use the Internet Banking.					
I use Internet banking because I can solve my problems using social media sites.					
Social media sites provide importantly information about my bank					
I don't receive anonymous messages on social media related to banking					

My bank responds fast to requests and complaints submitted on social media.					
I use social media to learn about new products and technologies.					
I trust my app provider because of the good reviews on social media.					
I have received enough information about the benefits of using net banking on social Media.					

Security policy

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
A user's data is secure by systems in Internet banking.					
Trust the bank will compensate for losses due to security reasons.					
I have confidence in the security of the existing online transaction network.					
I believe that Internet Banking has adequate features to protect my privacy.					
I have faith in my bank for my online banking transactions.					
I am satisfied with the security system provided by my bank.					
I think net banking should employ a set of optimized security mechanisms to improve the security of transaction data.					
I think Internet banking should establish several backup systems to ensure the normal use of Internet banking by consumers when the web is under attack.					

Internet connectivity

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I use home Wi-Fi to make the most of my internet transaction					
Frequent connection breakdown affects the speed of the net banking service.					
Faster Internet access speed is important for Net banking.					
Speedy response to the customer's complaint in electronic banking is satisfactory.					
Installation of net banking with the help of Internet is easy					
I am satisfied with my current skills in using Internet.					
I can easily navigate the Net banking site due to internet speed.					
The internet speed of the net banking transaction flow is faster compared to traditional banking.					

Adoption of net banking Activities

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I intend to use Internet banking in the future because it's easy to use					
I will add Internet banking to my favorite Links.					
I will continue using net banking because I can use it from anywhere at any time.					

I will strongly recommend others use Internet banking services.					
I intend to increase my use of Net banking in the future.					
I'm satisfied with net banking Services,					
I will always try to use net banking in my daily life.					
I will recommend peers use e-banking.					

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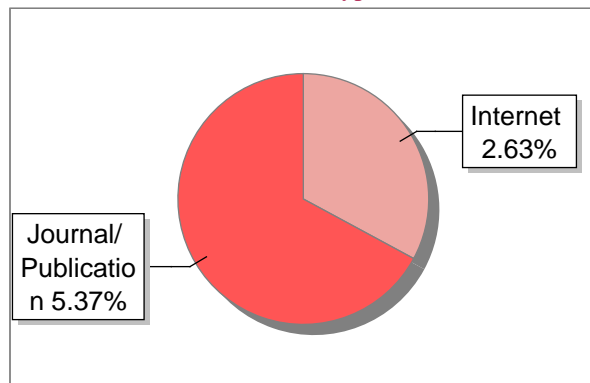
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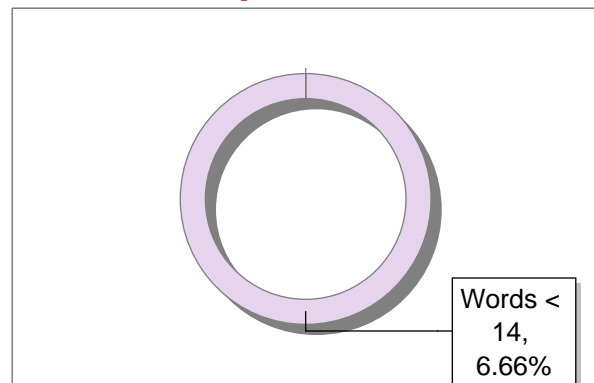
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EXCLUDED PHRASES

- 1 study
- 2 conclusion
- 3 and
- 4 market