

Factors influencing Behavioural intention to the usage of SBI YONO app

By

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Abstract

Digital banking involves digitizing traditional banking products, processes, and activities through online channels available 24/7 on electronic devices like mobile phones, computers, and compatible smart devices, without customer's presence in the bank. Mobile banking helps the customer to perform all the financial transactions with the help of a mobile phone. Digital India, Covid 19 and the emergence of different mobile apps are the prime factors that helped to increase mobile banking usage. SBI YONO is an integrated mobile banking platform introduced by SBI to enable users to perform all their financial activities without visiting the bank. The important objective of the study is to find out the various factors influencing the behavioral intention to use the SBI YONO app. It also analyses the effects of those factors on the intention to use. The data used from both primary and secondary sources. The questionnaire was distributed to 180 customers, and 126 responses were received. Percentage, correlation analysis, and multiple regression analyses are used for the data. The research was undertaken with the help of SPSS. The findings indicate that the variables like awareness, performance expectancy, perceived trust, price value, and service quality are the significant factors influencing the intention to use the SBI YONO app. The study finds that the variables have a moderate positive relationship with the behavioural intention to use.

Keywords: YONO App, Digital Banking, Mobile Banking, Awareness, perceived trust, Behavioural intention to the usage

Introduction

Mobile banking is a part of digital banking conducted through mobile phones. This system helps people to save time, money, and extra effort. Only a smartphone with a stable internet connection is needed to use this mobile banking. One can control all of his banking activities through a single mobile application. This system gained popularity during the peak of COVID-19, which made the use of mobile banking services inevitable. **SBI YONO**, which stands for **You Only Need One**, is a digital banking app offered by the SBI which gives a solution for banking, lifestyle, insurance, investment, and shopping needs. YONO provides mobile banking services including bank account opening, cashless bill payments, fund transfers, loans etc. Using this one can make withdraw money without using any ATM card. YONO is an app used in Android and iOS that IBM developed in December 2017. This app is available on Google play. Any customers who

are having SBI account can use this. Instant account opening, paperless transactions, fund transfer via UPI, spend analysis, transfer of funds, OD facility, etc.. are some of the features of the YONO app. This study helps to determine the various factors influencing the usage of the YONO app.

Literature Review

Dr. Raju Guguloth (2021), in his article, evaluates the customer perception of the SBI YONO mobile application. He estimates the satisfaction level of respondents in terms of account opening, loan application, and voice-assisted transactions. The result indicates that about 82% of respondents are delighted with account opening with YONO. The study also proves that 71 % of the respondents have a high opinion of the YONO loan mobile application, and only 52% are satisfied with the voice-assisted transaction. The study also suggests implementing a feedback and grievance handling system for online banking at the branch level.

Burra B, Ramana K (2020), in her article, compares the customer perception towards SBI YONO and other mobile banking services. He examines that most of the respondents are satisfied with mobile banking applications. The study reveals that SBI e-pay, SBI anywhere, and SBI Friend are the most favored applications. SBI Yono and SBI quick are the least desired apps. The study also proves that gender and usage in mobile banking systems have a positive relationship.

Vijaya Kittu Manda, Satuluri Subhadra Shashi Rekha, and Dr. Aruna Polisetty (2020), in their article, evaluate the services of SBI YONO app. They consider the features of SBI YONO and provide suggestions based on the end user experiences and requirements. The study finds that YONO is a mobile app used on smartphones and desktops. The customer can view their account details and access their passbooks without entering into the app. It is a large marketplace that helps the customer to make quick payments, book tickets, etc... This app also possesses the innovative spending feature, which automatically tags and categorizes transactions and provides analytical insights.

Seok Kang (2014) conducted a web-based survey based on motivational communication theory and the TAM model. The results show that easiness is the crucial factor influencing mobile app use. Entertainment, social utility, and communication are the other factors that lead to continuous usage.

Mohammed Rokibul Kabir(2013), in his article, discusses the factors influencing the usage of mobile banking. Perceived Risk, Trust, Convenience, and Relative Advantage are the four major factors that influence usage. Factors like performance risk, security/privacy risk, time risk, social risk, and financial risk have a negative relationship with the usage of mobile banking apps. The researcher also finds a positive relationship between trust and usage. The study analyses that social risk has no relationship with usage.

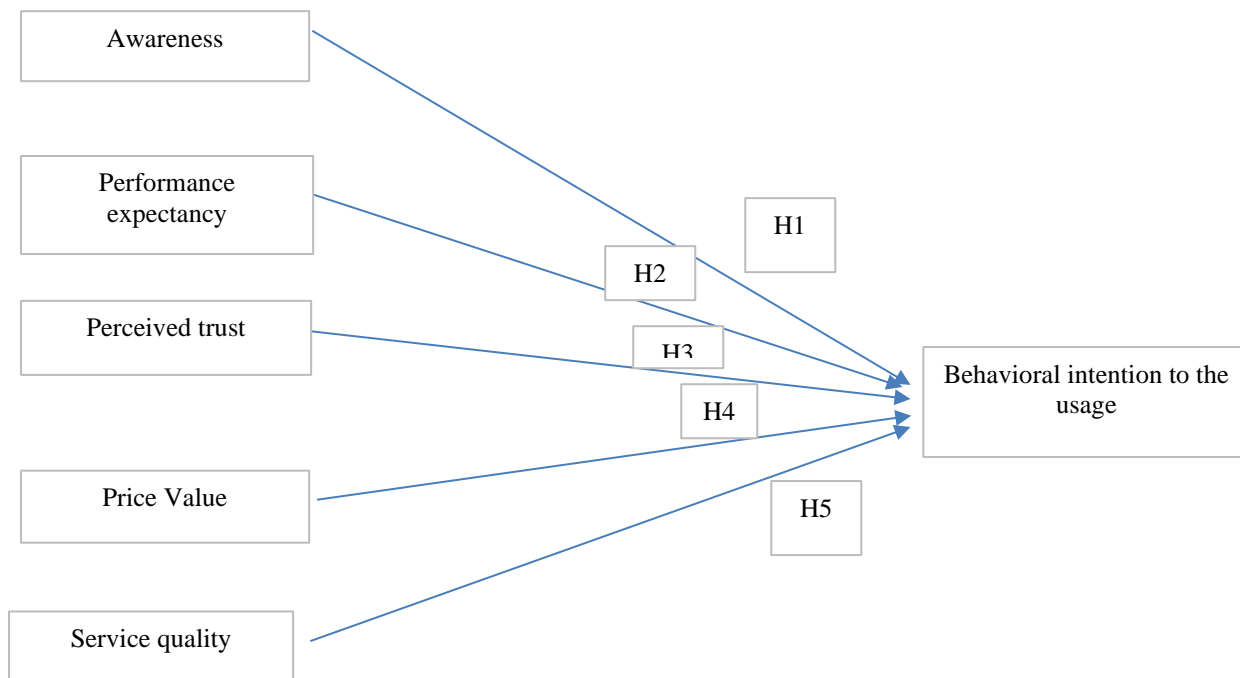


Figure 1: *Conceptual framework*

Objectives

1. To assess the various factors influencing the behavioral intention to usage of SBI YONO app
2. To analyze the effects of factors towards the behavioral intention to usage of SBI YONO app.

Research Hypothesis and Methodology

3. The primary data is collected via a Google form using a questionnaire method. Articles, research papers, websites, etc., are all secondary sources of information. The research sample consisted of 126 digital bank customers who were selected by using a simple random sampling method. An analysis was conducted by means of the Simple Percentage, Correlation, and multiple regression methods.
4. H1: There is a positive relationship between Awareness and behavioral intention to the Usage.
5. H2: A positive relationship exists between performance expectancy and behavioral intention to Usage.
6. H3: There exists a positive relationship between perceived trust and behavioral intention to Usage.
7. H4: A positive relationship exists between price value and behavioral intention to usage
8. H5: A positive relationship is there between service quality and behavioral intention to usage

Findings and Results

9. Various measures such as Simple Percentage, correlation and multiple regression are used for analysis. The collected data were examined with a statistical software program, namely the Statistical Package for Social Research (SPSS).

Simple percentage

Table 1: Percentage Analysis

Sl no	Scale	Customer Awareness	Performance expectancy	Perceived trust	Price value	Service quality
1	Strongly Agree	44.20	26.18	27.38	19.05	20.63
2	Agree	26.87	36.68	43.27	39.70	38.00
3	Neutral	18.40	32.38	28.17	38.07	30.23
4	Disagree	7.81	4.28	1.18	3.18	11.13
5	Strongly Disagree	2.71	0.48	0.00	0.00	0.00
Total		100	100	100	100	100

Table 1 indicates that 44.2% strongly agree, 26.87% agree and 18.40% have a neutral opinion that they are aware to open the account, to transfer the money, to pay the bills and to book tickets. It also shows that 26.18% strongly agree, 36.68% agree and 32.38% have a neutral opinion about its usefulness, effectiveness and productivity. 27.38% strongly agree, 43.27% agree and 28.17% have neutral opinion that YONO is a trustworthy, safe and reliable software. 19.05% strongly agree, 39.70% agree, and 38.07% have a neutral opinion that YONO involves reasonable cost and provides value service. 20.63% strongly agree, 38% agree and 30.23% have a neutral opinion that they are satisfied with YONO service as it provides excellent and high quality services.

Table 2: Correlation analysis

Sl. No.	Hypotheses	Coefficient of correlation	Interpretation
1	There exists a positive relationship between Awareness and behavioral intention to Usage	0.532	Moderate positive correlation
2	A positive relationship exists between performance expectancy and behavioral intention to the Usage	0.530	Moderate positive correlation
3	There exists a positive relationship between perceived trust and behavioral intention to Usage	0.515	Moderate positive correlation
4	There exists a positive relationship between price value and behavioral intention to the usage	0.344	Moderate positive correlation
5	A positive relationship exists between service quality and behavioral intention to usage	0.617	Moderate positive correlation

The table 2 shows the correlation analysis of variables like awareness, performance expectancy, perceived trust, price value and service quality towards the behavioral intention to usage of SBI YONO App. All variables have a moderate positive correlation with the behavioral intention to the usage.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.725 ^a	0.526	0.506	2.65099

a. Predictors: (Constant), awareness, performance expectancy, perceived trust, price value and service quality

Source: Survey Data

The table 3 demonstrates that the estimation of R Square equals .725, showing that 72.5 % of the variations in the behavioral intention to usage is influenced by the five independent variables (consumer awareness, performance expectancy, perceived trust, price value and service quality).

Table 4: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	5.722	1.512		3.784	0.000
	Awareness	0.182	0.052	0.305	3.486	0.001
	Performance expectancy	0.408	0.085	0.434	4.809	0.000
	Perceived trust	-0.230	0.115	-0.254	-2.011	0.047
	Price value	-0.091	0.121	-0.065	-0.755	0.452
	Service quality	0.659	0.124	0.464	5.310	0.000

a. Dependent Variable: Behavioral intention to the usage

Source: Survey Data

The above coefficient table indicate that Perceived trust (-0.230) and price value (-0.91) are negatively related with behavioral intention to usage. The other variables like awareness (0.182), Performance expectancy and service quality (0.659) are positively related to the behavioral intention to usage. It can also be seen that service quality (0.464) has a higher influence on intention to usage comparing with the standardized coefficients of other variables. The results indicate that the awareness, performance expectancy and service quality significantly influence the behavioral intention to usage as the p values for their coefficients is 0.000. The significant values of perceived trust (0.047) and price value (0.452) indicates that they don't have effect on intention to usage.

Findings and Suggestions

The study conducted among 126 digital banking customers. The study finds that Customer awareness, performance expectancy, perceived trust, price value and service quality are the major factors influencing behavioural intention to usage of SBI YONO app. The analysis finds that more than 70% of the customers are aware to transfer the funds, open the account, pay bills, book tickets and online purchase using SBI YONO. More than 62% customers agrees that it is very helpful for doing transactions from anywhere at anytime and they find it as a useful app in their daily life. More than 60% of the customer consider it as a trustworthy and reliable app for doing safe transactions. 58 % of the respondents consider this

app is worth of money. About 58% agree that YONO provides excellent and high quality services. Pearson Correlation coefficient was used to examine the relationship between the variables. All the variables like awareness, performance expectancy, price value, perceived trust and service quality have a moderate positive correlation with the behavioural intention to usage. The results indicate that the awareness, performance expectancy and service quality significantly influences the behavioural intention to usage. Perceived trust and Price value don't have effect on intention to usage. In order to increase the usage awareness should be created among the customers regarding its features and benefits. Some customers opines that YONO is not that much trustworthy. So bank need to create a trust among the users and they need to reduce the charges for transitions to increase the frequency of usage.

Conclusion and scope for future study

YONO is an integrated digital platform which help the customers for doing digital transactions. They only need to download the software from play store. It can be used to transfer money, pay the bills, book tickets and, online purchase. Data collected from 126 respondents to identify the factors influencing behavioral intention to usage of SBI YONO. Awareness, performance expectancy, perceived trust, price value and service quality are the major factors influencing behavioral intention to usage. All these variables have a moderate positive correlation with behavioral intention to usage of YONO. Majority of the respondents are aware about its features and transactions. Most of them find the app as a useful one which help them for day today transactions. They finds the app as a reliable one which provides high quality and excellent service. Some of them opines the app as a trust worthy one which values the price. The study helps the bank to identify the awareness, performance expectancy, trust and intention of customer towards usage. Bank need to create an awareness to increase the usage. They have to reduce the cost of transaction and need to increase the trustworthiness of the app. The study only considered awareness, performance expectancy, perceived trust, price value and service quality. There are many other variables which affects the usage and can be considered for future study.

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