

EVALUATION OF EXPERIENCE REGARDING THE USE OF MOBILE BANKING: AN APPLICATION ON ACADEMICS

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Abstract: Today, technology the gradually increasing competitive conditions trigger and play role in its development is of course intensively used in banking sector as well. By means of technology, quickly, easily, and cheaply presentation of banking services to consumer provides competitive advantages to the banks. In the recent years, growing of mobile sector and becoming widespread of smart devices have generated some innovations in banking sector, and the concept of mobile banking has emerged. As a result of the developments in mobile communication sector, consumers want that their demands and desires are immediately satisfied and, in most issues, suggest their emotions and thoughts, satisfactions and dissatisfactions quickly and effectively by means of smart phones. Hence, mobile banking is evaluated as the most effective banking application that provides competitive advantages for banks.

In this study, in order to determine the experiences of academic staff of Seljuk University regarding the use of mobile phones, the data collected with the method of face to face survey were analyzed by SPSS program and the results were evaluated under 12 headings as customer satisfaction and loyalty, perceived price level, level of using technology, perceived availability, perceived easiness of use, security and privacy, perceived compliance, trust, social effect, facilitative conditions, perceived cost, and worry.

KeyWords: Mobile Banking, Technology in Banking, Technological Competitiveness

Introduction

As a result of rapid development of technology, banks wanting to keep step with competitive conditions aim to reduce costs, increase customer satisfaction, and reach the potential target customers, presenting technological services. Mobile banking and internet banking serving this aim in banking sector is an important innovation for banking sector. Of mobile technology becoming an indispensable part of the daily life, the abilities of instruments such as particularly mobile phone, and tablet computer improve every passing day and they also create gradually increasing dependency in users. Nowadays, the increase of tendencies of users to save the sensitive information and data in their smart phones and beginning to use them as if they are computers increase much more the importance of security in the smart phones and mobile applications.

Banks present mobile banking applications that are compatible with operation system of phones and tablets, together with web software providing mobile internet experience, to the use of customers. The customers desiring to do their banking operations through mobile branch can sign in the user name and code of Internet Branch and in addition signing in with the information of credit card, can execute their transactions of credit card. With the special software taking place in some brands, for visually impaired users, voiced command system was formed and, thanks to this, it is provided for the users to use it without problems. Via mobile banking, investment transactions, credit card transactions, application transactions, having information about accounts, and paying transactions made through smart phones are quite useful at the point of presenting service, independent from time and space, to customer without needing his going to bank. In this context, in this study, the results of this field study carried out, in order to examine the experiences of academic staff of Seljuk University related to the use of mobile banking, will be evaluated.

Literature Summary

When we regard to the history of banking, banking sector, before meeting internet, must have invested on the other areas. This sector, using both Automated Teller Machine and Phone Banking, began to keep step with the new technologies and innovations emerging as a result of this (Luo et al., 2010:222-234).

In 1990s, after internet revolution, technology has increasingly become a vital element in competitive environment in financial service sector. These developments in the recent times created a new understanding of service and service environment in banking sector. These developments, experienced in information sector, led mobile devices to be used in banking sector (Suoranta, 2003:11-12). The first mobile banking service, introduced by Tiwari et al. (2007), is application called as Short Message Service banking.

Banking sector is one of locomotive sectors in integrating internet and mobile technologies to their own service sectors (Laukkanen, 2005:325-338). Together with that mobile devices are begun to be used of in banking sector, mobile banking has taken its place among the best distribution channels. To generally define mobile banking, it is an application enabling us to reach the main banking services at the moment and in every place we need through the mobile device we have (Hsbc,2015).

Banks, for benefiting from the services mobile internet presents, through smart phones, whose applications are developed, have targeted to present banking service in every time and everywhere (Chung ve Kwon, 2009:539-543). Via mobile banking, it is targeted the customer to be able to reach their bank accounts while traveling, eating, in short, whenever they desire (Lin, 2013:252-260).

Mobile banking is qualified as a sub-branch of electronic banking (Suaranta, 2003:46). In a period, when mobile phone quickly spread, mobile internet network has highly developed and, in addition, together with the change of operation system and service networks of smart phones, use of mobile internet has significantly increased (Çetin,2014:8).

Transformation of banking transactions to mobile banking will reach the much larger dimensions.

This economy, we termed as internet economy, at the moment, forms 1.7% of Turkish economy. While it is foreseen Turkey economy to grow by 9-10 %, the growth rate of internet economy reached 19s %. The reason for this is that Turkey has a young and dynamic population (Kazancı, 2013:13).

As a result, banking sector encourages their customers from the aspect of increasing the service quality, being rid of undue workload, lowering the costs to minimum, providing customer satisfaction and loyalty, and obtaining maximum profit

Methodology of the Study

In this section of the study, in order to examine the experiences of academic staff of Seljuk University related to the use of mobile banking, the information will be given about the aim, method, sample, and findings of the study carried out. In addition, whether the results obtained in the study are statistically significant or not will be evaluated and the results will be discussed in the context of literature.

The Aim of the Study

The main of this study is to determine “the attitudes of academics regarding the factors that are effective in the use of mobile banking”.

Method of Study and Sample

In the study carried out toward determining the attitudes of academics regarding the use of mobile banking, in storing data, survey method was utilized.

In determining the questions in the questionnaire prepared, the relevant literature and similar studies conducted on this subject were considered. The design of survey consists of three sections. In the first section, the demographic questions toward determining the personal characteristics of survey participants were raised; in the second section, the frequency of using mobile banking transactions; and in the third section, the attitudes regarding the factors that are effective on the use of mobile banking. While attitude scales in the survey are formed, the studies utilized are presented in the following Table 1.

Table 1: The Resources Utilized in Forming the Scale

A-Customer Satisfaction and Loyalty	Ganesh et al.,2000 Choi et al.,2008 Deng et al.,2010 Kimiloglu et al.,2010 Çetin, 2014
B-Perceived Price Level	Ganesh et al.,2000 Choi et al.,2008 Çetin, 2014
C-Level of Using Technology / Innovativeness	Goldsmith and Hofacker, 1991 Lassar et al., 2005 Aldas-Manzano et al., 2009 Erkmen, 2009
D-Perceived Availability	Lin 2011
E-Perceived Easiness of Use	Lin 2011 Hanafizadeh et al., 2012
F-Security and Privacy	Pikkarainen et al., 2004 Hanafizadeh et al., 2012
G-Perceived Compliance	Lin 2011
H-Trust	Hanafizadeh et al., 2012
I-Social Effect	Al-Somali vd., 2009 Gu et al.,2009
J-Facilitative Conditions	Zhou et al., 2010
K-Perceived Cost	Hanafizadeh et al., 2012
L-Worry	Chatzoglou et al.,2009

Surveys were administrated face to face with academics. As a result of surveys administered for one week, total 100 questionnaire were completed, but when 15 questionnaires, which are missing and/or the same answers have, and which do not use mobile banking, are excluded, 85 questionnaires were included in consideration.

The answers in questionnaires were coded in accordance with statistical analyses program, called “SPSS (Statistical Package for Social Sciences)” and analyzed.

Results of Study

Demographic Characteristics of Academics

In the scope of study, total 6 questions from demographic aspect were raised to the academics as the case of using mobile banking, gender, age, title, and duration of using mobile banking. The evaluations regarding the demographic structures of academics are presented as follows.

Table 2: The Case of Using Mobile Banking of Academics Participating in the Study

1-Do you use mobile banking?	Number	Percent
Yes	85	85
No	15	15
Total	100	100

85 % of academics use mobile banking. The rate of academics not using mobile banking is 15%.

Table 3: Gender of Academics Participating in the Study

2-Your Gender	Number	Percent
Male	50	58,8
Female	35	41,2
Total	85	100

56.8% of academics are males, and 41.2%, females. In general, it is seen that there is a balanced distribution according to the gender among the participants

Table 4: Ages of Academics Participating in the Study

3-Your Age	Number	Percent
20-25	7	8,2
26-30	43	50,4
31-35	10	11,5
36-45	20	24
46 and over	5	5,9
Total	85	100

50.4 % of academics are in the range of 20-30 ages; 24%, 36-45; 11.5%, 31-35; 8.2%, 20-25; and 5.9%, 46 and over. It is generally seen that the participants consist of young academics. That the participants are young can be interpreted in the way that the level of the adaptation to technological applications, and using them will be more.

Table 5:The Titles of Academics Participating in Study

5-Your Title	Number	Percent
Research Assistant	59	69,4
Asst. Prof. Dr.	5	5,9
Assoc. Prof. Dr.	8	9,4
Prof Dr.	6	7,1
Academic Member	7	8,2
Total	85	100

69.4 % of academics are research assistant; 9.4%, associate professor; 7.0 %, academic member,; 7.1 %, professor; and 5.9%, assistant professor. That large part of academics are research assistant supports the conclusion of being young aged in Table 4.

Table 6: Duration of Mobil Banking Using of Academics Participating in the Study

6-Your duration of using mobile banking	Number	Percent
1 Month	2	2,4
2-6 Months	4	4,7
7-12 Months	17	20
13-24 Months	17	20
24 Months and More	45	53
Total	85	100

53 % of academics have been using mobile banks for 24 months and more; 20%, for 13-24 months; 20%, for 7-12 months; 4.7%, for 2 -6 months; and 2.4%, for 1 months. That a large part of participants uses application of mobile banking will bring together with it the result that their information and experiences are good.

Table 7: The bank through which academics participating in the study use mobile banking

Application of mobile banking of which bank do you use?	Number	Percent
Akbank	9	11
Deniz Bank	1	1,2
Finansbank	1	1,2
Garanti Bankası	3	3,5
İş Bankası	5	5,9
Kuveyt Türk	2	2,4
Vakıfbank	53	62
Yapı Kredi Bankası	4	4,7
Ziraat Bankası	7	8,2
Total	85	100

62% of academics use mobile banking of Vakıfbank; 11%, of Akbank; 8.2%, of Ziraat Bankası; 5.9%, İş Bankası; 4.7% of Yapı Kredi Bankası; 2.4% of Kuveyt Türk; 1.2% of Deniz Bank; and 1.2 %, of Finansbank. That a large part of participants use application of Vakıfbank Mobil Banking can be attributed to that academics receive their salaries from this bank, while that the rate of using İş Bankası and Akbank mobile banking may be related to that these banks have branches in campus; that they follow a policy toward staff; and that access is easy.

Frequency of Using Mobile Banking Transactions of Academics

In the scope of study, in order to determine of the frequency of using the transactions taking place in mobile banking, the frequency of using the transactions of the monetary transfers, payments, control of card or account information, investments, and application taking place in Table 8 were asked.

Table 8: Frequency of Using Mobile Banking Transactions

Mobile Banking Transactions		Never	Rarely	Sometimes	Often	Always
8-Monetary Transfers	Percent	4,6	12,6	14,9	31	36,8
	Number	4	11	13	27	32
9-Payments (Credit card, receipt, credit, etc.)	Percent	2,3	12,6	11,5	32,2	41,4
	Number	2	11	10	28	36
10-Control of Card or Account Information (Balance, Debt, General Information , etc.)	Percent	2,3	6,9	21,8	23	46
	Number	2	6	19	20	40
11-Investment Transactions	Percent	45	27,6	16,1	5,7	5,7
	Number	39	24	14	5	5
12-Application Transactions (Credit, Credit card, etc.)	Percent	58	24,1	9,2	6,9	2,3
	Number	50	21	8	6	2

Attitudes of Academics Regarding Factors Being Effective on the Use of Mobile Banking

In the scope of study, total 50 questions, in the form of 5 point Likert scale, were raised to the academics, in order to determine their attitudes regarding the factors being effective in the use of mobile banking. Scale of 50 items that is related to the factors that are effective on the use of mobile banking consists of 12 sections as customer satisfaction and loyalty, perceived price level, level of using technology, perceived availability, perceived easiness of use, security and privacy, perceived compliance, trust, social effect, facilitative conditions, perceived cost, and worry. Evaluations of academics regarding the factors that are effective on the use of mobile banking are given below.

Table 9: Evaluations on Customer Satisfaction and Loyalty

Customer Satisfaction and Loyalty	Mean.	SD
18-. I can also recommend the application of mobile banking I currently use to the other people.	4,11	0,78
19- I also think of using the other services (transfer, EFT, application for credit card, balance questioning , etc.) of the bank, whose mobile banking application I currently use of application,, in mobile banking.	4,08	0,73
20-. I consider to use the channels, other than mobile banking (branch, internet banking, phone banking, ATM, etc.), of the bank, whose mobile banking application I use	4,07	0,88
15-. In the future, for my banking transactions, I will mostly mobile banking.	3,99	0,82
14-, I am generally pleased with using mobile banking services.	3,95	0,73
21- Because I am pleased with the other services the bank presents, I use mobile banking service.	3,93	0,88
16-, I do not think of exchanging the bank, whose mobile banking application I use.	3,69	0,98
13- All processes of mobile banking are satisfying.	3,51	0,99
17- Even if my bank presents more appropriate offers to me for the other banking channels, I will continue to use the channel of mobile banking	3,47	1,07
Factor of Customer Satisfaction and Loyalty	3,87	0,52
Notes: (i) n=88; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=62.26$: $p<.001$) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.76.		

In related to customer satisfaction and loyalty in the use of mobile banking, the issue academics give importance the most is that they can recommend the banking application they use to the other people. Also using the other services of the bank he/she uses its application in mobile application is a subordinate factor. These results can be interpreted in the way that academics will also begin to use a mobile banking application they enjoy for the different transactions and that they are in tendency to enlarge the use area of bank application as content and number. The issue, to which is given importance the least is that one will continue to use the mobile application even if there are appropriate offers for the other banking channels.

Table 10: Evaluations on the perceived Price Level

PERCEIVED PRICE LEVEL	Mean.	SD
22-The fees received for mobile banking transactions are reasonable.	2,94	1,44
23- The connection fee that should be necessary to be paid for to access to the mobile banking is reasonable.	2,80	1,28
24-. Even if the fee received for the transactions is increased, I continue to use mobile banking.	2,05	1,07
25- Even if 10 % of transaction price is received as transaction fee, I continue to use mobile banking.	1,62	0,82
Factor of Perceived Price Level	2,35	0,84
Notes: (i) n=88; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=74.862$: $p<.001$) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.678.		

In related to perceived price level in the use of mobile banking, the issue academics give importance the most is that reasonable fees is received for mobile banking transactions. That the connection fee paid for accessing to mobile banking is reasonable is a subordinate factor. These results can be interpreted in the way that academics use mobile banking with the appropriate access, connection, and use fees. The issue, to which is given importance the least is that one will continue to use the mobile application even if 10 % of transaction price is received as transaction fee.

Table 11: Evaluations on the Level of Using Technology

LEVEL OF USING TECHNOLOGY	Mean	SD
27- When I hear that a new technological banking service is introduced, I want to try it.	3,26	1,00
28-. I have more information than my friends' about technological banking service.	3,08	1,10
30- I do not hesitate trying the new technological banking services, even if nobody from my friend circle earlier tried it	3,00	1,06
26- I have generally been the person first trying, among my friend circle, technological banking services, recently introduced,	2,99	1,14
29-. I first hear about technological banking services among my friend circle.	2,92	0,99
31- I hear about technological banking services, recently introduced, earlier than most people in my friend circle	2,88	1,05
Factor of level of using technology	3,02	0,90
Notes: (i) n=90; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=25.131$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.921		

In related to level of using technology in the use of mobile banking, the issue academics give importance the most is to try, when a new technology is introduced. Having more information about technological banking service is an subordinate factor. These results can be interpreted in the way that academics have a desire to follow and implement the innovations in banking technology. The issue, to which is given importance the least is a new service is heard earlier than most people.

Table 12: Evaluations on Perceived Availability

PERCEIVED AVAILABILITY	Mean	SD
33- Adopting mobile banking will enable me to more quickly do the transactions realized.	3,99	0,73
32- Adopting mobile banking will enable me to more efficiently do the transactions realized	3,80	0,72
35- Adopting mobile banking is a useful for to manage my financial state.	3,60	0,88
34- Adopting mobile banking is the most appropriate way for me to do banking transactions.	3,50	0,90
Perceived Availability Factor	3,72	0,63
Notes: (i) n=90; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=30.958$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.785		

In related to perceived availability in the use of mobile banking, the issue academics give importance the most is to adopt mobile banking and the increase of speed in transactions. That adopting mobile banking improves efficiency in the transaction is an subordinate factor. These results require academics to adopt mobile banking for becoming more efficient, quicker, and more effective in mobile banking transactions. The issue, to which is given importance the least is that adopting mobile banking is the most appropriate way for banking transactions.

Table 13: Evaluations on Perceived Easiness of Use

PERCEIVED EASINESS OF USE	Mean.	SD
38- It is easy for me to become qualified in the use of mobile banking.	3,77	0,84
37- Interaction with mobile banking does not require much more efforts..	3,63	0,94
36- In order to be able to banking transactions, it is easy to adapt to mobile banking.	3,62	0,95
Perceived Easiness of Use	3,67	0,72
Notes: (i) n=91; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=5.135$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.685		

In related to perceived easiness of use in the use of mobile banking, the issue academics give importance the most is that becoming a qualified user is easy. That interaction with mobile banking does not require an much more intellectual effort is an subordinate factor. These results can be interpreted in the way that academics do not make much more effort to be successful in mobile banking transactions. The issue, to which is given importance the least is that adopting mobile banking is that adaptation to mobile banking for banking transactions is easy.

Table 14: Evaluations on Security and Privacy

SECURITY AND PRIVACY	Mean	SD
41-.The points of security is effective on the use of mobile banking	3,91	0,88
42-. I trust that mobile banking protects my privacy	3,60	0,96
43- I trust on mobile banking like a bank branch.	3,39	1,08
40-.I worry about the reliability of mobile banking	2,87	1,11
39-. Using mobile banking is not financially secure .	2,62	0,91
Factor of Security and Privacy	3,28	0,63
Notes: (i) n=90; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=101.072$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.630		

In related to security and privacy in the use of mobile banking, the issue academics give importance the most is that the element of security is effective. That interaction with mobile banking does not require much more intellectual effort is an subordinate factor. These results can be interpreted in the way that academics prioritize the elements of privacy and security. The issue, to which is given importance the least is that adopting mobile banking is that mobile banking applications are financially secure.

Table 15: Evaluations on Perceived Compliance

PERCEIVED COMPLIANCE	Mean	SD
46- I believe that my phone is complied with mobile banking technology.	4,04	0,87
44- Mobile banking is compatible with my life style.	3,88	0,95
45- Mobil banking is highly compatible with the way I want to manage my financial state	3,84	0,79
Factor of Perceived Compliance	3,92	0,65
Notes: (i) n=91; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=4.385$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.698		

In related to perceived compliance in the use of mobile banking, the issue academics give importance the most is that mobile phones are complied with mobile banking technology. That mobile banking is compatible with the life style is an subordinate factor. These results can be interpreted in the way that academics prioritize the processes and techniques to be compatible with the daily life The issue, to which is given importance the least is that mobile banking applications are compatible with the style to manage the financial condition.

Table 16:Evaluations on Trust

TRUST	Ort.	S.S
48- I trust to the producer of mobile phone that it produces phones in accordance with mobile banking.	3,86	1,01
47- I believe that my bank presents mobile banking in trustable way.	3,85	0,80
49-. I trust to my operator about it provides secure data connection to materialize mobile banking	3,47	0,94
Trust Factor	3,73	0,74
Notes: (i) n=91; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=18.393$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.736		

In related to trust in the use of mobile banking, the issue academics give importance the most is about producing phone in complied with mobile banking technology, they trust to the producer of mobile phone. That bank presents secure mobile banking application is an subordinate factor. These results can be interpreted in the way that academics prioritize the element of trust in the process and techniques in the mobile banking transactions. The issue, to which is given importance the least is that mobile banking applications is to trust to operator for the reliable connection in mobile banking applications.

Table 17: Evaluations on Social Effect

Social Effect	Mean	SD
50- I consider to use mobile banking, if somebody recommends it to me	3,8	1,01
52-. Many people, to whose thoughts I give importance think of that I should use and continue to use	3,51	0,89
51- While trying a new technology, I give importance my own instincts rather than others' recommendations.	3,48	1,10
53-. Since many people use mobile banking, I also use mobile banking.	3,09	1,10
Factor of Social Effect	3,47	0,62
Notes: (i) n=90; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=29.332$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.620		

In related to social effect in the use of mobile banking, the issue academics give importance the most is that they use mobile banking with recommendation. That the people, to whose views they give importance support the use of mobile banking is a subordinate factor. These results can be interpreted in the way that academics prioritize the views of people in their circles . The issue, to which is given importance the least is to use mobile banking applications since many people use them.

Table 18: Evaluations on Facilitative Conditions

FACILITATIVE CONDITIONS	Mean	SD
55- I need information for using mobile banking	2,84	1,27
56- While using mobile banking, there is a professional to help me.	2,80	1,11
54-. I need resource for using mobile banking.	2,69	1,10
Factor of Facilitative Conditions	2,78	0,89
Notes: (i) n=90; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=1.724$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.653		

In related to facilitative conditions in the use of mobile banking, the issue academics give importance the most is that one needs information in the use of mobile banking. That there are specialists to give support in the use of mobile banking is a subordinate factor. These results can be interpreted in the way that academics need the support of specialist and information . The issue, to which is given importance the least is to need the resources in the use of mobile banking.

Table 19: Evaluations on Perceived Costs

PERCEIVED COST	Mean	SD
59-. There are financial barriers (internet connection fee, specialized phone, etc.) for me to use mobile banking.	3,08	1,36
58-. I think that the necessary internet connection for me to use mobile banking is very expensive.	2,81	1,27
57-I pay for too much to use mobile banking.	2,36	1,13
Perceived Cost factor	2,75	1,07
Notes: (i) n=91; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=25.144$: p<.001) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.803		

In related to perceived cost in the use of mobile banking, the issue academics give importance the most is that there are some financial barriers in the use of mobile banking. That the necessary internet connection is expensive in mobile banking application is a subordinate factor. These results can be interpreted in the way that academics taking the cost into consideration in mobile banking application. The issue, to which is given importance the least is to pay for too much in the use of mobile banking.

Table 20: Evaluations on Worry

WORRY	Mean	SD
60- I have some worries about using mobile banking.	2,69	1,04
61- Since I am afraid of the mistakes I cannot correct, I am indecisive about the use of mobile banking.	2,02	0,91
62-. Mobile banking is something that frightens me	1,93	0,90
Worry Factor	2,22	0,81
Notes: (i) n=91; (ii) In the scale, 1 means "I absolutely disagree with it" and 5, "I absolutely agree with it" (iii) According to two ways ANOVA test of Friedman ($\chi^2=68.16$: $p<.001$) the results are statistically significant. (iv) Cronbach Alpha value of scale is 0.813		

In related to worry in the use of mobile banking, the issue the academics give importance the most is that they worry about the use of mobile banking. The fear that one makes mistakes not to be able to correct is a subordinate factor. These results can be interpreted in the way that the academics behave highly careful in the use of mobile banking. The issue, to which is given importance the least is that mobile banking is frightening

Conclusion

Internet emerging as a result of rapid changes occurring in 21st century, nowadays, became an indispensable part of banking. In this direction, that banks present their products and services to their customer through internet in accordance with the law and regulations will increase the competitive power of banks. Technological services, besides, that they are successfully applied by the banks and that they aim to easily and effectively reach their customers in lower costs, also affect the image of banks on the customers.

The banks, as a result of changes occurring in the branch networks, supported the branch networks with new several networks and, as a result of these networks, aimed to increase the profit, and reduce the cost to minimum. In this process firstly beginning ATM and phone banking, later, the networks of internet banking and mobile banking were included in the process and, thanks to this, it is targeted to reach the different customers in different moments.

In this study carried out to evaluate the experiences of the academics regarding the factors affecting the use of mobile banking, the data collected with the method of face to face survey were analysed by means of SPSS program. The results of analysis are summarized in Table 21.

Table 21: Factors According to the Degree of Importance

	Mean	SD
Perceived Compliance	3,92	0,65
Customer Satisfaction and Loyalty	3,87	0,52
Trust	3,73	0,74
Perceived Availability	3,72	0,63
Perceived Easiness of Use	3,67	0,72
Social Effect	3,47	0,62
Security and Privacy	3,28	0,63
Level of Using Technology Use	3,02	0,90
Facilitative Conditions	2,78	0,89
Perceived Cost	2,75	1,07
Perceived Price Level	2,35	0,84
Worry	2,22	0,81

As seen in Table 21, when the means are calculated regarding each factor, academics, in applications of mobile banking, prioritize the most the factors of perceived compliance, customer satisfaction and loyalty, and trust. Besides this, the factors of perceived cost, perceived price level, and worry are the ones given importance the least in the use mobile banking.

For the next studies, it is suggested to be examined the factors that stand out and that are effective the most in the use of mobile banking in more detail and to be developed the practical solutions, which for practitioners, will make more effective, quicker, and which will increase customer satisfaction and loyalty.

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