

**ACCEPTABILITY OF MOBILE BANKING APPLICATIONS IN  
CONSUMERS' TRANSACTIONS OF BANK ACCOUNTS  
IN SELECTED AREAS OF CAVITE**

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## ABSTRACT

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This research determined the acceptability of mobile banking applications in consumers' transactions of bank accounts in selected areas of Cavite.

The study was conducted from January to February 2018 in the five selected areas of Cavite, namely: Dasmariñas, Imus, Trece Martires, Rosario, and Tagaytay.

The study used the descriptive and correlational research method and purposive sampling technique to determine the target sample of the study. The questionnaire served as the main instrument in gathering data. Slovin's formula was used to determine the sample size of the study. A total of 205 consumers who are using mobile banking applications were surveyed. The gathered data from the survey were analyzed using the frequency count, mean, percentage and the standard deviation. Spearman's rank correlation coefficient and Kruks-Wallis were also used to analyze the data.

It was found out that the participants of the study had a very high level of acceptability of mobile banking applications in terms of perceived usefulness and high level of acceptability in terms of perceived ease of use. In contrast to that, participants were found to have a low level of acceptability of mobile banking applications in terms of perceived risk and security. Overall, there was a high level of acceptability of mobile



banking applications in consumers' transactions of bank accounts in selected areas of Cavite.

Results revealed that the socio- demographic profile of the participants in terms of age, educational attainment and personal monthly income had a significant relationship on the usage of mobile banking applications. The study revealed that there was a significant difference on the usage of mobile banking applications when grouped according to socio- demographic profile in terms of civil status and status of employment.

On the other hand, results revealed that the socio- demographic profile of the participants in terms of personal monthly income had a significant relationship on the level of acceptability of mobile banking applications in terms of perceived usefulness. The socio- demographic profile of the participants in terms of age and personal monthly income had a significant relationship on the level of acceptability of mobile banking applications in terms of risk and security. The study revealed that there was a significant difference on the level of acceptability of mobile banking applications in terms of perceived ease of use when grouped according to socio- demographic in terms of status of employment.

Lastly, the level of acceptability of mobile banking applications was found to have a significant relationship on the usage of mobile banking applications.



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