The of customers using the platform for this

The banking industry globally provides Internet banking to offer their customers easy access to banking services. The banks in South Africa, like their counterparts in other parts of the world, offer Internet banking to customers. However, the majority of South Africans in rural areas do not adopt and use Internet banking despite its convenience, the availability of Internet banking infrastructure, the effort of banks in promoting Internet banking awareness and Internet security Thinamano C. Ramavhona (2016). I conduct this research to strive to understand the factors that influence consumer adoption of m-commerce service, specifically mobile banking applications in South Africa.

Problem statement Mobile banking can provide benefits for both the mobile banking service provider and customer, i. e. people in South Africa. In order for mobile banking service providers to effectively provide mobile banking services to the previously unbanked or low-income population, there is a need for proper understanding of population's behaviour patterns.

G1 Banks launched the cell phone banking service since 2000 generations and thus far the rate of service adoption by customers has been extremely slow. According to (Alfreds 2015) the most popular cell phone banking transaction that South Africans carry out is the purchase of airtime, with 74% of customers using the platform for this function. Only 5% of cell phone bankers use phone browsers alone for the purpose. Research question, objectives Research objectivesThis research investigated factors which influence the Adoption of mobile banking applications in South Africa rural areas. Research questionQuestion 1: What are the main factors influencing the adoption of mobile banking apps by the bank customers in a rural

areaG2 ? Question 2: How does the bank customer perceive risk with regards to mobile banking apps? Question 3: What influences the bank customers to trust mobile banking apps? Question 4: How do customers perceive the cost of mobile banking apps? Question 5: How do perceived usefulness and perceived ease of use influence the adoption of mobile banking app in the rural areaG3 ? G4 This research seeks to achieve the following: I. To assess the effect of five facets of perceived risk (performance risk, security/privacy risk, time risk, social risk and financial risk) with regards to the adoption of mobile banking app for customers.

II.   To reveal the effect of consumer trust on the adoption of mobile banking app for customers in a rural areaG5 .   III.   To assess the effect of banking perceived cost on the adoption of mobile banking app for customers.

IV.   To assess the effect of perceived usefulness and perceived ease of use with regards to adoption by customers in the rural areaG6 . This study is conducted on the rural area market segment, a segment characterized by lower skills and literacy rates. For this study, the following hypotheses are proposed in the context of the adoption of mobile bankingG7 apps by people in the rural areaG8 : G9 G10 H1: Perceived usefulness (PU) influences the adoption of mobile banking apps. H2: Perceived ease of use (PEOU) influences the adoption of mobile banking apps. H3: Perceived ease of use (PEOU) influences perceived usefulness (PU) apps. (Viswanath Venkatesh 2003) hypothesized that PU and PEOU are determinants of the behaviour intention (BI).

For this study, BI is G11 similar to the adoption of mobile banking app. This means that PU and PEOU will have an important impact on a user's adoption of mobile banking app. The relationship between PU and PEOU is that PU facilitates the effect of PEOU on attitude and intended use.

G12 G13 Literature MethodologyQuantitative methods emphasize objective measurements and the statistical, mathematical, or numerical analysis of data collected through polls, questionnaires, and surveys, or by manipulating pre-existing statistical data using computational techniques (Babbie 2010).

In this study, a quantitative research approach will be used. Data will be collected through questionnaires and analysed. G14 Survey questionnaires will be used for standardization purposes to allow for aggregation of the results. G15 G16 G17 The quantitative section of the study will consist of the several aspects. Ø SamplingThe sample population of the study will be any Bank customer who uses or is familiar will cell phones and as well as banking facilitiesØ Data collection methods A questionnaire will be designed for the purpose of gathering the data for the analysis. Data will be primarily gathered by visiting bank branches, where banking customers are to be found and where it is likely that they will also have a cellular phone. Ø Analysis and interpretation of dataData analysis will consist of conducting a statistical analysis of the data collected.

Descriptive and inferential statistical procedures will be employed. The descriptive procedure will beG18 used to describe distributions, while inferential procedures are used for hypothesis testing. G19 G20 Ø HypothesesA hypothesis is described as a statement in which variables are assigned to a case (Emory 1999).

The role of the hypothesis in the research study is to: ·   Guide the direction of the study ·   Identify facts which are relevant and those that are not ·   Suggest which form of research design is likely to be appropriate·   Provide a framework for organizing the resulting conclusions. G21 G22   Deleted: uInserted: a Inserted: theDeleted: esInserted: a Inserted: the Inserted: zInserted: inDeleted: sDeleted: atInserted: zDeleted: sDeleted: uInserted: zInserted: zDeleted: sDeleted: sInserted: The dDeleted: sDeleted: DInserted: zDeleted: s