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## **ABSTRACT**

Mobile banking is the latest trend among the banking channels and has evolved as one of the most primary and practical tools for a country to gain digitalization in its financial transaction. This throws light upon the need and scope of comprehensive research in the area of mobile banking. The current study tries to investigate various aspects related to mobile banking especially with reference to its knowledge and use among people in the state of Kerala. The study also examines the significance of selected features of mobile banking responsible for discriminating between user and non-users of mobile banking in the state. To achieve the objectives of the study information was collected through structured questionnaire from 500 sample respondents including both users and non-users of mobile banking in the state by means of uncontrolled quota sampling technique.

The study brings forth detailed findings on various dimensions related to mobile banking use and knowledge in the state of Kerala which is resourceful for policy makers especially when the government of the state is putting in appreciable efforts towards achieving digitalization and e-literacy and new methods to complement financial inclusion. The discriminatory analysis of features of mobile banking is valuable for banks thus providing them with valuable inputs to improve upon their service of mobile banking in order to gain wider acceptance for the same from the people.

### List of Publications:

1. Roshna Thomas & Dr.Abhijeet Chatterjee (2017), Unified Payment Interface (UPI): A Catalyst Tool Supporting Digitalization-Utility, Prospects & Issues, International Journal of Innovative Research and Advanced Studies (IJIRAS), Volume-4 (2).
2. Roshna Thomas & Dr.Abhijeet Chatterjee (2017), Renaissance in M-Banking: A Study on latest Developments in Mobile Banking for Selected Banks in India, ELK Asia Pacific Journal of Finance and Risk Management, Voume-8 (1).