

Consumer Behavior and Attitude towards Mobile Banking: An Empirical Analysis

Ankita Pathak, Sunil Mishra

Abstract: Scenarios of the banking sectors are changing rapidly due to changes in technology. In addition, consumers are keen to adopt it in his every day existence as it saves his time and money. A change is evident because of the various electronic channels like ATM's, mobile banking, internet banking, and telebanking. Mobile banking and internet banking has changed the banking scenario. Consumer have also started using the banking services through mobile phones. Author attempted to study the attitude and consumer awareness towards the use of mobile banking services. The research is a descriptive research and author collected the primary data through survey method. Author surveys the opinion of 201 consumers from the population through Goggle forms. Reliability, Exploratory Factor Analysis, Correlation, and Regression analysis done on the collected data. The result stated that various factors like ease to use, usefulness, and convenience makes the people to use facility of mobile banking. Consumer mindset has been changing regularly primarily based on the changes in technology in banking organization. Consumer awareness will provide an intention to use mobile banking. The convenience provide by mobile banking has made banking a much easier business for their consumers and creates an interest in using mobile banking services by their users.

Keywords: Consumer, Convenience, Ease of Use, Mobile Banking, Technology.

I. INTRODUCTION

Technology seen as a change agent in the world. A positive movement seen among the Indian people for mobile and internet banking. Mobile banking refers to delivery and use of banking financial services with the help of mobile phone. Tiwari and Buse [1] stated that Mobile banking provide various facilities like performing banking transaction, access and administer the accounts and information. The launch of Mobile banking in India has increased the growth of transaction through phone. Mobile banking provides the facility of round the clock and ease to use which has attracted large number of people. According to Ashta [2], there is a huge gap between user and mobile banking [3]. People majority prefer to use the traditional form of banking rather than going for mobile banking.

Mobile banking provides the facility of payment and accounting system that enhance the speed of delivering banking services. The mobile banking is spreading like a virus among the consumer's due to increase in the number of mobile subscriber. Mobile phone is still having a potential market to work. People are very busy with their schedules,

they are not able to provide the time to unproductive work. Nowadays number of people standing to get the statement of the account, long queues to deposit and withdraw the cash not seen in banks. Mobile banking is also popular with the name M-banking. It is PDA (Personal Digital Assistant) which provide facility of performing banking transaction like balance check, payments and account transaction with the help of mobile device. Year's back SMS was used to provide mobile banking services but 1999 first European banks started providing mobile banking platform to the consumer with the help of smart phone with WAP.

Mobile banking have given the ease to consumer that have reduced the footfall of the consumer in banks by performing the transaction easily by sitting at their place or office. Majority of the banks provide various informative services like balance enquiry, cheque issue, transaction history, and payment stop etc. The mobile application of banking are working on the IVR (Interactive Voice Response), SMS (Short Message Service), WAP (Wireless Access Protocol) or Standalone Mobile Application Client channel. The demand and usage of mobile banking increasing due to its cost effectiveness and saves the time of the user. It reduces the chances of fraud and user can access at account 24x7. Mobile banking is beneficial not only to the user but also to the bank. It reduces the telebanking cost and bank can be in touch of the account holders. It also provides a platform to the bank to sell their products and services like insurance, mutual funds, loans etc.

Indian banking industry is making efforts to create an awareness and usage of mobile banking but only few people are using the facility given by the banks. Numbers of reason are associated with the low number of users like lack of adoption, limitation in the services, and non-replication of services in various languages in India. Banking sector is using innovative method USSD (Unstructured Supplementary Service Data) to provide mobile banking services. It is a menu based banking model where user uses the services by recalling or by dialing a number. Industry has used innovative method but still greater acceptability and usage of users are yet to reach a critical mass. Various innovative means used by the bank to retain and meet the expectation of the consumer. The expectation and attitude of the consumer changes with the upgradation of time and technology. Mobile banking has provided the facility which consumer can perform in fraction of seconds with the help of technology and handset. It provide the facility, which attracts the people towards the banks and facilities.

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II. LITERATURE REVIEW

The banks come up the concept of mobile banking that is attracting many people in developed and developing countries. The ratio between mobile user and mobile banking user are very less. The numbers of mobile user are more than that of the bank facility user. It gives an opportunity to the banks to take the advantage of the mobile user and make them adaptive towards mobile banking. It provides the facility of operating the banking transaction from the home as well from office. Internet banking requires a personal computer and an internet connection, which acted as constraints. Mobile banking solved the problem of internet banking and it comes up with the motto to satisfy the need of consumers. It provides the service anytime, anywhere that rules the internet banking. Lack of awareness among the people, associated cost and lack of accessibility has led to less number of mobile banking users. Cashless banking stated as execution of the transaction with the help of debit card, credit card or electronic payment method. It help the economy in many prospects like removable of black money and complete advantage of welfare programme as the money are transferred in the account of the beneficiary. It has given transparency in performing the transaction and even the flow tracked by the user and government. The researcher has put emphasis on finding the level of consumer awareness and identified the ways through which more awareness created. The literature will light on the prospects on consumer awareness and attitude towards mobile banking. Al-Ashban and Burney [4] study stated that demographic variables have the impact on attitude and several other factors like technology save motivation and behavior towards banking technology.

A. Mobile Banking Evolution in India

The adoption of mobile technology by the banking sector acted as an advantage in the growth of the sector. Among the Asian countries, India actively accepted mobile communication. The acceptance of the mobile communication has provided a floor to banking industry to perform various financial transactions.

The use of technology oriented financial services is not a new concept in banking sector. In year, 1987 HSBC has established and installed its first ATM. Continuous reforms has made to enlarge and power the banking sector. It has provided many financial services to the consumer in past twenty years. In year, 1991 new concepts of bank in mobile (mobile banking) come in India. ICICI was the first bank that provided the facility of mobile banking and later on HDFC and IDBI banks come with the same concept. Technology has made people to use self-services that have changed the scenario of financial industry. Other words mobile banking can be termed that provide inter-service between consumer and bank. Mobile banking provides the ease to consumer to execute the banking transaction with the use of handheld device. They can operate various functions like payment of bills, loan, installment, shopping etc. It is next generation banking where financial services will be in everyone's hand. Mobile banking has provided satisfaction to consumer as a user can operate the services 24x7 that reduce administrative expenses and handling charges. User feels that mobile

banking provide better services as compare to the banks. Banks are integrating with the M-commerce that got popularity in 2007.

Mobile banking is dependent upon the network service provider. The maintain speed of the internet would make a transaction successful. The government of India and Reserve Bank of India has inspired to provide mobile banking services to the clients. Hence, with the available literature proves the automation is playing a vital role to shape the human life. Mobile phone is the lifeline of every human being. Mobile phones are like a shadow to us and mobile banking is the substitute channel for rendering banking services. India is still having a potential market to expand mobile banking services.

B. Consumer Awareness

Marketing has stated term consumer awareness. Consumer awareness explained as understanding the product or the services and its nature by the consumer. The awareness of the mobile banking can be increase by commercial ads, word of mouth and interaction. Consumer should feel the worth and importance of the mobile banking in their daily routine activities. The bank are trying to provide the customized services to the mobile banking user to attract them and to motivate them to use the mobile banking for routine transaction. The number of user they only be increased by creating awareness among them and guiding them in using the mobile banking. Dasgupta, Paul, and Fuloria [5] research confirms the future of mobile banking in India.

C. Consumer Attitude towards Mobile Banking

Technological innovations era attributed as technology revolution are having significant importance in human general and professional life. The expansion of IT (information technology) has imbibed into the lives of millions of people. Major changes in the worldwide economic and business atmosphere seen due to rapid technology advancements. The attitude developed after using the facility of mobile banking depends upon prior experience and technology [6].

Patel [7] stated that user are ready to adopt the mobile banking but they have a fear of password integrity, privacy, data encryption, and hacking. Mobile banking requires consumer involvement [8]. The initiative is taken to build a consumer relationship management. Technology has influenced every sector. According to Bradley and Steward [9] many sector are starting moving towards online banking. A financial service provider has accepted the change quickly as it become easy and viable for them to interact with the consumer. Singh and Sinha [10] study stated that banking sector has created alertness and recognitions in the mind of the consumer for services provided by the bank. Further, it also reflects the innovation and newness in the banking services. It is an alternation to the traditional method of doing transaction. Sharma and Singh [11] has confirmed that consumer faces several problem like security, standard of services provided by the bank and mobile operation in using mobile banking in India.

Hsiu-Fen-Lin [12] quotes that banking sector has seen the improvement due to



technology advancement and made the people to adopt the mobile banking. The study found that people are accepting and using the mobile banking facilities as it is very helpful to user in performing the banking transaction through mobile phone. Rejikumar and Ravindran [13] studied factors, which affect the prolongation decisions of the early adopter of mobile banking services. The study concluded that advancement and new technology has provided the satisfaction to the consumer. Technology up gradation has shown improvement in quality of the services provided by the bank.

Bhatt and Bhatt [14] study examined the mobile bank users demographic, attitudinal, and behavioural characteristics. His study found that the updated user-friendly technology of infrastructural facility and its availability is the most important factor that motivated consumers' attitudes. According to Chandran [15] scenario of banking is changing from the traditional offices of bricks and mortar into mobile. Mobile banking not only help in performing financial transaction but also provide convenience at low cost. A growth and changes seen when mobile banking reaches to the people in rural and remote areas where banks are away. Chuchuen [16] studied the relationship between mobile banking intention and mobile banking adoption, which refers to satisfaction, showed that consumers have high expectations toward mobile banking.

III. SCOPE OF STUDY

The conclusions drawn based on the responses given by the consumer in a specific area. Study will provide new insight towards the perception towards the mobile banking. The user can be attracted towards the mobile banking because of the facility like ease to use, usefulness and convenience to the users. The response does not fully reflect the mind-set of the user towards the mobile banking, as they may feel shy in answering the question asked directly.

IV. RESEARCH OBJECTIVES

1. To determine the acceptance and awareness level of mobile banking among the consumers.
2. To ascertain factors influencing the attitude of consumers towards mobile banking usage.
3. To find the factors associated with consumers' behaviour towards the adoption of mobile banking.

V. RESEARCH HYPOTHESES

1. Awareness among the consumer about mobile banking would have positive impact on interest to use the application.
2. Utility of mobile banking would significantly had a collision on the interest to use the application.
3. Ease to use would have direct influence on interest to use mobile banking.

VI. RESEARCH METHODOLOGY

The research design adopted for the study is descriptive in nature and authors carried out the research in an exploratory framework. The sampling unit were people having a bank

account and using mobile banking services. The questionnaire for the study consisted of three sections, the first section consist of demographic details, the second section measured the usage pattern, and the third section includes statements, which study the awareness level of the consumer towards mobile banking. Analysis performed on the primary data collected from 201 respondents through Google form. The research conducted to answer the objectives framed and study four factors that is consumer awareness, perceived usefulness, ease to use and convenience of using mobile banking services. The authors further examines the factors, which decide the awareness level between the consumer and their perception towards use of mobile banking facility. To prove the hypotheses developed an SPSS v25.0 software used to perform various test like reliability, exploratory factor analysis, correlation, and regression on the primary data collected.

VII. RESULT ANALYSIS

To identify the various factors that leads to increase in consumer awareness and perception for Mobile banking. Various analyses are performed after testing the reliability of the data and Cronbach's Alpha should be ≥ 0.70 [17]. The overall reliability of the data was found to be satisfactory as can be seen from the below table.

Table-1: Overall Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
.894	.904	18

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

It can be conclude from the tables given below that people have knowledge, experience and ability to use mobile banking. At the same time, people who are not using the services of mobile banking are interested to enroll for mobile banking.

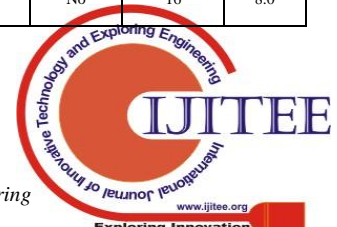
Table-2: General Profile of the Respondents

Variables	Mean	Std. Deviation	Variance	Category	Frequency	Percent
Age	1.6070	.95904	.920	15-25	126	62.7
				25-35	44	21.9
				35-45	20	10.0
				45-55	6	3.0
				> 55	5	2.5
				Total	201	100.0
Gender	1.4129	.49359	.244	Male	118	58.7
				Female	83	41.3
				Total	201	100.0
Education	2.3980	.87224	.761	High School	17	8.5
				Bachelor	117	58.2
				Masters	42	20.9
				Professional	20	10.0
				Diploma	5	2.5
				Total	201	100.0
Profession	1.8458	1.32329	1.751	Student	112	55.7
				Self Employed	59	29.4
				Homemaker	5	2.5
				Retired	3	1.5
				Unemployed	22	11.0
				Total	201	100.0

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

Table-3: Respondents views about Mobile Banking

Variables	Mean	Std. Deviation	Variance	Category	Frequency	Percent
Knowledge about Mobile banking	1.0796	.27135	.074	Yes	185	92.0
				No	16	8.0



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Heard about Mobile banking	1.1642	.40977	.168	Yes	171	85.1
				No	27	13.4
				Uncertain	3	1.5
Experience the Mobile banking facility	1.2438	.48505	.235	Yes	157	78.1
				No	39	19.4
				Uncertain	5	2.5
Interest in enrolling for Mobile banking	1.2537	.51019	.260	Yes	157	78.1
				No	37	18.4
				Uncertain	7	3.5
Mobile Banking would meet the needs	1.2289	.47683	.227	Yes	160	79.6
				No	36	17.9
				Uncertain	5	2.5
Would like to use	1.1841	.49086	.241	Yes	173	86.1
				No	19	9.5
				Uncertain	9	4.5

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

Table-4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.873
Bartlett's Test of Sphericity	Approx. Chi-Square	1899.269
	df	153
	Sig.	.000

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

Table-5: Factor Analysis

Variables	Items	Variance Explained	Loading	Reliability
Consumer Awareness	I am familiar with obtaining financial information through my mobile device.	16.364	.569	(.773)
	I am familiar with paying bills through my mobile device.		.684	
	I am familiar with money transfer facility through my mobile device.		.633	
	I familiar with sending a request for issue of cheque book through my mobile.		.569	
Ease To Use	Mobile banking is clear and understandable.	15.097	.642	(.842)
	It would be easy to do what I want to do using mobile banking.		.620	
	I believe mobile Banking providers are honest.		.651	
	I believe that my transactions with mobile banking providers are safe.		.517	
Perceived Usefulness	I like the flexibility it offers me to do my banking transaction.	13.833	.602	(.882)
	Do you think mobile banking enable conducting banking transaction quickly.		.925	
	Mobile banking would give me greater control.		.920	
Convenience	I think Mobile Banking is a convenience service.	7.972	.740	(.705)
	Mobile banking is a more efficient way for transaction.		.634	

Extraction Method: Principal Axis Factoring.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 7 iterations.

Q11, 12 17, 22 and 24 are deleted due to their loading below .500

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

The factor analysis performed on the data to know the variable, which has an impact on usage of mobile banking. The four factors were loaded which has an impact on mobile banking usage. The consumer awareness has include four question, which has shown a reliability 0.773. The convenience factor has included two question, which showed a reliability of 0.705 whereas perceived usefulness include three question, which has given a reliability 0.882 whereas

ease to use has included four questions, which has given 0.842 reliability.

Table-6: Correlations

	Mean	Std. Deviation	Consumer Awareness	Ease To Use	Perceived Usefulness	Convenience
Consumer Awareness	7.0498	2.20851	(.773)	.635**	.355**	.419**
Ease To Use	7.2239	2.51488		(.842)	.510**	.507**
Perceived Usefulness	5.5423	2.03702			(.882)	.434**
Convenience	3.6020	1.28483				(.705)

**Correlation is significant at the 0.01 level (2-tailed)

Note: Reliability of variables are given in parenthesis

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

The above table shows that all the factors are having positive correlation among them. The awareness of the Mobile banking creates the intention of using the mobile banking services. Consumer are more attracted towards the mobile banking when it be ease for them to use. The ease to use mobile banking services will make user realise the usefulness and benefits of using the mobile banking services. Mobile banking will provide the convenience to the users. They can perform the monetary transaction anytime, anywhere with their mobile phones. It has made easy and accessible for all the smart phone users. The facility and convenience provided by the mobile banking has generated interest in using mobile banking services. The low transaction cost will attract more users to use mobile banking. The second hypothesis is also accepted. The facilities provided by mobile banking like checking the balance, obtaining financial information, payment of bills and easy transfer of funds.

Table-7: Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.645 ^a	.416	.408	1.69993

a. Predictors: (Constant), Ease To Use, Convenience, Perceived Usefulness

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

The model summary stated the factors Ease to Use, Convenience; Perceived Usefulness has 41.6% impact. The standard error of the estimate has given a value of 1.699. Awareness of the consumer is dependent upon ease to use, convenience and perceived usefulness.

Table-8a: ANOVA Analysis

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	406.221	3	135.407	46.858	.000 ^b
	Residual	569.282	197	2.890		
	Total	975.502	200			

a. Dependent Variable: Consumer Awareness
b. Predictors: (Constant), Ease To Use, Convenience, Perceived Usefulness

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

Table-8b: ANOVA Analysis

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		



1	(Constant)	2.607	.432		6.028	.000
	Perceived Usefulness	.013	.071	.012	.180	.857
	Convenience	.220	.112	.128	1.966	.051
	Ease To Use	.496	.060	.565	8.292	.000
a. Dependent Variable: Consumer Awareness						

Source: Authors calculation from SPSS v25 of the data obtained from the respondents.

VIII. CONCLUSION

The analysis stated that majority of the consumer are aware about the mobile banking services provided by the bank. People are performing their banking transaction from their mobile phone but still people of age group above 65 are not using the apps. It is an untapped age group, which really require this type of services. Mobile banking should be very easy to operate which will attract that untapped and uneducated people too to use this facility. Consumer is getting awareness from advertisement. The bank are lacking behind in creating awareness among the people. Consumers in the age group of 18-25 years are the ones to adopt mobile banking. In all other groups there is less acceptance of mobile banking. The perception of the consumer influenced by ease to use, usefulness of mobile banking, awareness related to mobile banking and interest to use. It will increase the reach of the consumer. More and more people are attracted towards mobile banking. Consumer can operate and perform the financial activities irrespective to time. The entire hypotheses framed by the authors are accepted. Awareness of the consumer leads to the interest of the consumer to opt for the services. Consumers are interested to use mobile banking services anytime but in some age group people have a fear of using mobile banking. Banks should do awareness and efforts to reach the audience and give them information related to the benefits associated with mobile banking. It also reduces the cost of transaction. Technology has enabled the consumer to be in connection with the bank in just a click on button. It is acting as a tool for increasing the number of mobile users.

A. Limitations of the Study

1. A sample data of 201 is not enough to study the perception towards mobile banking.
2. The attitude of the consumer may change in future.
3. Since the data collected through self-rated questionnaire, the respondents' responses might be biased.

B. Managerial Implication and Future Research

The study of many researcher and this researcher also constructed three aspect, which effect the mobile banking services. Operators as well as manager can take the advantage of these aspects in creating awareness and increasing the mobile banking user number. It is a parameter for the mobile banking service provider to measure the effectiveness of the services provided to the users. The findings of this research can be utilised by the banks for improving the service quality, which will make people attract towards mobile banking. The results can also use for improvement and betterment of the services, which will retain the consumer for a longer period and will reduce the efforts and cost of getting new customer. The analysis of this study showed the importance to the factors like as ease to use, convenience, perceives usefulness of mobile banking, which will create the intension in the mind

of the consumer to use the mobile banking facility. It will create a positive impact on the intention of using mobile banking in day-to-day activity. The study focused that young age people are more attracted towards the use of mobile banking facility. It saves the time of the people who are working in various sectors. Managers and banker must focus on the target group who are more technology savvy by providing services with better quality. The educated people can be a target audience for the bankers to make them use mobile banking. The educated people can be moved from traditional banking to modern banking by proper counselling and making them aware about various benefits of using the mobile banking services. The bankers and institution should try to provide the transaction security and privacy to the people, which will create a favourable attitude and brain wave in the mind of the people. Banks has already started working on the issues of security and will continue to move in same direction to prevent the people from frauds and loss of information.

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