

PERCEPCIJA I PROCENE POTROŠAČA: SLUČAJ MOBILNOG BANKARSTVA U REPUBLICI SRBIJI

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Apstrakt

Primarni cilj istraživanja jeste ispitavanje potrošačke percepcije i procene mobilnog bankarstva u Republici Srbiji. Percepcija i procena pogodnosti, informacija i iskustva su istraživani u ovom kontekstu. Posebna pažnja posvećena je odnosu između procena i demografskih karakteristika potrošača mobilnog bankarstva. Za prikupljanje podataka za istraživanje korišćen je metod upitnika. Podaci dobijeni od 260 učesnika analizirani su korišćenjem deskriptivne statistike, faktorske i regresione analize. Dobijeni rezultati su pokazali da potrošači mobilno bankarstvo doživljavaju u pozitivnom svetlu. Utvrđeno je da procene potrošača utiču na njihovu percepciju mobilnog bankarstva. Rezultati takođe pokazuju da demografske karakteristike potrošača čine statistički značajan odnos sa procenama potrošača o mobilnom bankarstvu, u pogledu starosti i mesečnih plaćanja usluga mobilnog bankarstva.

Ključne reči: mobilno bankarstvo; percepcija potrošača; procena potrošača; demografija potrošača

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Uvod

Zahvaljujući razvoju informaciono-komunikacionih tehnologija, došlo je do inovacije u bankarskom sektoru, kao što je uvođenje mobilnog bankarstva. Mobilno bankarstvo prvenstveno omogućava potrošačima uštedu vremena i troškova. Pored toga, prednosti su brzina pristupa potrebnim transakcijama i informacijama, kontinuitet, i osećaj sigurnosti. Mobilno bankarstvo je kanal koji potrošačima omogućava pristup proizvodima i uslugama banaka putem tableta, mobilnih telefona i uređaja koji imaju

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pristup internetu. Sa ovom tehnologijom, banka omogućava potrošačima mobilnost da komuniciraju bilo gde i bilo kada, jednostavnu upotrebu i kontrolu nad njihovim transakcijama. Putem mobilnog bankarstva moguće je istražiti životni stil potrošača i stvoriti bolju vezu između banke i potrošača. Banka prikuplja podatke o kupovnoj moći, kreditnoj sposobnosti i modelima transakcija. Obrada ovih podataka omogućava sagledavanje ponašanja potrošača i razumevanje njihovih potreba. Kroz takav pristup potrošaču banka može da ispita individualne potrebe potrošača i da koristi najmoćnije sredstvo mobilnih uređaja, a to je personalizacija. Mobilno bankarstvo time postaje značajan faktor konkurentnosti banaka.

Nedavna studija identifikovala je glavne istraživačke teme u finansijskim uslugama za potrošače, između 2000. i 2020. (Molina-Collado et al., 2021.), i identifikovano je pet oblasti za dalja istraživanja, uključujući pitanja vezana za tehnologiju; marketing i brendiranje; ponašanje potrošača; tržišta i industrije; i razvoj proizvoda i usluga. Od 2020. nadalje, u mobilnom bankarstvu su sprovedene brojne vrste istraživanja kako bi se istražile oblasti identifikovane za buduća istraživanja. Ove studije su se fokusirale na varijable elektronske trgovine koje utiču na zadovoljstvo potrošača (Mercan et al., 2020); kako potrošači doživljavaju monetarnu i nemonetarnu promociju (Sharma, Wali, Joshi, 2020); preferencije potrošača za specifične attribute mobilnog plaćanja (Hanbyul et al., 2020); finansijsko spinovanje potrošača (Melsy, 2021); pa čak i razvoj ontologije finansijskih ciljeva potrošača (Bunnell, Osei-Bryson, Yoon, 2021). Pored toga, Nacionalni biro za ekonomska istraživanja u Kembridžu, SAD, je 2021. godine naveo da tržišta potrošačkih finansijskih usluga konačno brzo rastu u zemljama sa niskim i srednjim nivoima prihoda i da se transformišu digitalnim tehnologijama i platformama (Garz et al., 2021). Od tada se istražuje uticaj mobilnih finansijskih usluga na finansijsko ponašanje potrošača i implikacije na finansijske institucije u nerazvijenim zemljama i zemljama u razvoju (Bwemelo, 2021), ali nije sprovedeno istraživanje o proceni potrošača i percepciji u vezi sa mobilnim bankarstvom.

Prema tome, ovaj rad istražuje razumevanje potrošača kroz njihovu percepciju i procenu mobilnog bankarstva. Nakon pandemije COVID-19, koja je uticala i na ekonomske i na društvene aspekte života, potrošači su se susreli sa time da koriste internet kako bi zadovoljili većinu svojih potreba, uključujući pretragu i nabavku bankarskih usluga i proizvoda. U Srbiji je povećan broj korisnika mobilnog bankarstva, sa 30% na preko 40% u poslednje dve godine (Narodna banka Srbije, 2021). U tom smislu se javila potreba da se uradi ovo istraživanje. Ovakve studije do sada nisu sprovedene u nerazvijenim zemljama i zemljama u razvoju, u koje spada i Republika Srbija. Većina sadašnjih studija se fokusira na finansijska tržišta, sa malo fokusa na potrošače, uglavnom u vezi sa njihovim zadovoljstvom, atributima elektronske trgovine i finansijskim rizicima, dok se uopšte se ne fokusiraju na odnos između percepcije potrošača i procene mobilnog bankarstva. Analiza ovakvih istraživanja može pomoći bankama da identifikuju najbolje održive strategije za ispunjavanje očekivanja i potreba potrošača, kao i da iskoriste mobilno bankarstvo kao prednost u planovima za sadašnjost i budućnost.

Metodologija istraživanja

Prema podacima Narodne banke Srbije, upotreba najsavremenijih oblika plaćanja u Srbiji nastavlja da raste (Narodna banka Srbije, 2021). Na to ukazuje podatak da je na kraju 2020. godine bilo 2.933.227 korisnika (fizičkih i pravnih lica) sa ugovorenim uslugama elektronskog bankarstva, a na kraju 2021. godine 3.308.616 korisnika, što predstavlja povećanje od 12,80%. Rast broja korisnika koji su ugovorili uslugu mobilnog bankarstva je još veći – sa 1.921.347 korisnika na kraju 2020. godine na 2.556.111 korisnika na kraju 2021. godine, što predstavlja povećanje od 33,04%. Primetan je i porast u odnosu na prvi kvartal 2021. godine – broj korisnika fizičkih i pravnih lica elektronskog bankarstva veći je za 3,51%, a rast kod mobilnog bankarstva je 12,32%. Ovaj rast je veći od rasta zabeleženog između četvrtog kvartala 2020. i prvog kvartala 2021. godine, jer je u tom periodu rast broja korisnika elektronskog odnosno mobilnog bankarstva iznosio 1%, odnosno 5%. Značajno je porasla i upotreba mobilnog bankarstva od strane fizičkih i pravnih lica, pa je broj transakcija putem mobilnog telefona u 2021. godini veći za 39,13% u odnosu na 2020. godinu (sa 9.060.021 na 12.605.089 transakcija). Brojke ukazuju na primetan porast korišćenja mobilnog bankarstva u Republici Srbiji. Kako usvajanje mobilnog bankarstva kontinuirano raste, posebno nakon pandemije COVID-19, usvojena je formulacija prve hipoteze:

H1: Potrošači pozitivno percipiraju mobilno bankarstvo.

Sprovedena su brojna istraživanja kako bi se ispitala procene potrošača. Utvrđeno je da očekivani učinak, cena, olakšavajući uslovi, hedonistička motivacija, navika, kvalitet sistema i kvalitet usluga značajno utiču na stvarno ponašanje i isti su pozitivno ocenjeni od strane potrošača (Baabdullah et al., 2019). Drugi ističu da brzinu transakcija, pristupačnost, prilagodljivost, jednostavnost upotrebe, relativnu prednost i percepciju rizika treba uzeti u obzir kada se posmatraju procene potrošača (Misra, Mahajan, Singh, 2022). Neki istraživači su zaključili da su pogodnost, pouzdanost i iskustvo važni za procenu od strane potrošača (Louw, Nieuwenhuizen, 2020; Khan, Rana Hosen, 2022; Shaikh, Karjaluo, Chinje, 2015). Pogodnost se smatra važnom varijablom, jer potrošači mogu uštedeti vreme i obavljati poslovne transfere bilo kada i bilo gde korišćenjem funkcije pristupa mobilnom bankarstvu (Muluka et al., 2015); optimizovati planove finansijskog upravljanja i pomoći potrošačima da smanje stope plaćanja računa. Termin „lakoća korišćenja“ se često koristi kada se govori o pogodnostima i iskustvu prilikom korišćenja mobilnog bankarstva i odnosi se na uverenje potrošača da su pristup i rad mobilnog bankarstva jednostavni. Studije su takođe sugerisale da rizik pogodnosti značajno utiče na usvajanje mobilnog bankarstva (Jain et al., 2022). Stoga je vredno saznati kako potrošači procenjuju pogodnost.

Kada je sadržaj proizvoda i usluga koncizan i lako razumljiv, potrošači mogu brzo da prepoznaju funkcije mobilnog bankarstva (Muluka, 2015), dobiju ključne informacije u kratkom roku i zadovolje svoje potrebe (Anderson, Robey, 2017; Chen, Wu, 2021) što dovodi do boljeg efekta iskustva i većeg zadovoljstva (Hassounah, Raheel,

Alhefzi, 2020; Willems, Verhulst, Brengman, 2021). Većina studija koje istražuju informacionu varijablu mobilnog bankarstva i dalje se fokusiraju na lične podatke i privatnost (Pegueros, 2012; Malik, Banker, 2019). Međutim, nedavno sprovedeno istraživanje je pokazalo da je dostupnost informacija jedna od ključnih determinanti koje utiču na prihvatanje i nivo korišćenja aplikacija za mobilno bankarstvo (Majumdar, Pujari, 2021).

Iskustvo kao varijabla može se posmatrati kroz zadovoljstvo korisnika, iskustvo sa korišćenjem aplikacija i interneta, ali i kroz brigu, poverenje, društveni efekat, lojalnost, sigurnost i privatnost (Cagliyan et al., 2016; Abu-Taieh et al., 2022). Iskustvo se često posmatra kroz društveni aspekt potrošača, posebno u današnjem svetu kada se sve može uraditi onlajn. Zanimljivo je bilo videti, pogotovo sada kada sve može da se digitalizuje, da li potrošači i dalje vole da idu u banke (offline prodavnice) i komuniciraju sa zaposlenima, ili radije koriste onlajn opciju. Stvaranje boljeg iskustva je ključni izazov za menadžere da osiguraju zadovoljstvo potrošača i lojalnost brendu (Kyunghwa, Kyung, Minjeong, 2022). Jedna od prednosti mobilnog bankarstva je nesumnjivo ušteda u vremenu i novcu jer nije potrebno ići u banku, ali društvene interakcije su oduvek bile važne, a nakon pandemije postale su neophodne za većinu ljudi.

Kao što je prikazano, procene potrošača su važan aspekt koji treba istražiti kada se istražuje mobilno bankarstvo. Pored toga, postoji gap u literaturi u vezi sa uticajem procene potrošača u mobilnom bankarstvu na druga merenja. U ovom slučaju, uticaj se odnosi na percepcije potrošača, jer nijedno istraživanje sprovedeno u oblasti mobilnog bankarstva ranije nije analiziralo ovu vrstu odnosa. Imajući sve navedeno u vidu, definisane su sledeće hipoteze:

H2: Potrošači pozitivno procenjuju mobilno bankarstvo u smislu pogodnosti, informacija i iskustva.

H3: Procene potrošača utiču na percepciju potrošača.

Demografija potrošača je široko istraživano polje od strane istraživača. Utvrđeno je da je pol jedna od najistraženijih karakteristika kada se posmatra odnos između potrošača i njihovih procena mobilnog bankarstva. Prema ranijim studijama, muškarci su skloniji usvajanju bankarske tehnologije (Wan, Luk, Chow, 2005), internet bankarstva (Akinci, Aksoy, Atilgan, 2004) i mobilnog bankarstva (Amin et al., 2006) u odnosu na žene. Prethodna istraživanja takodje sugerišu da se značajne razlike mogu naći u finansijskom stavu i finansijskoj socijalizaciji među studentima i studentkinjama u Maleziji (Falahati, Paim, 2015), a pol reguliše i odnos između percipirane lakoće korišćenja, percipiranog uživanja i nameru korišćenja (Wang, Sun, 2016).

Slično, i godine starosti su jedna od često istraživanih demografskih karakteristika. Studija, koja je uključivala kineske ispitanike, otkrila je da starost ima značajnu vezu sa aktivnostima korišćenja mobilne trgovine (Chong, 2013). Na uzorku potrošača iz Portugala, autori su otkrili da starost objašnjava nameru ponašanja za usvajanje internet bankarstva i da stariji ispitanici imaju više namere da koriste ovu vrstu

bankarstva (Martins, Oliveira, Popović, 2014). Nalazi jedne studije ukazuju na negativan uticaj starosti (Abaiomi et al., 2019). Negativan uticaj starosti implicira da je, kako pojedinci stare, manja verovatnoća da će usvojiti usluge mobilnog bankarstva.

Mesečnim prihodima se sve više pažnje posvećuje kao demografskoj varijabli. Prethodna istraživanja su razmatrala kako prihodi mogu podstaći ili obeshrabriti potrošače da usvoje tehnologiju. Studije pokazuju da su potrošači sa nižim prihodima najviše zabrinuti oko troškova, a njihova perspektiva je da su troškovi visoki u poređenju sa percipiranom korisnošću (uređaj, naknada za pristup) (Porter, Donthu, 2006). S druge strane, potrošači sa visokim prihodima mogu sebi priuštiti najnoviju tehnologiju visokog kvaliteta i pristup internetu. Zbog ovog dispariteta u pristupu tehnologiji, potrošači doživljavaju različite nivoe anksioznosti, pri čemu potrošači sa niskim primanjima doživljavaju najviše anksioznosti. Kao rezultat toga, nivo prihoda utiče i na vreme i na obim usvajanja tehnologije. Prema istraživačima, potrošači uočavaju manje rizike kada kupuju na mreži kada su njihovi prihodi visoki, dok nizak prihod obeshrabruje onlajn transakcije (Hernandez, Mazzon, 2007). Razumno je verovati da kako prihodi rastu, percepcije o lakoći korišćenja, efikasnosti, pogodnosti i poverenju u usvajanje tehnologije utiču na ponašanje i nameru potrošača. Ovo je očigledno iz nalaza studije koja je otkrila da anksioznost zbog tehnologije opada kako se nivo prihoda povećava (Lee et al., 2010).

Poslednja demografska varijabla jesu mesečna plaćanja za usluge i proizvode mobilnog bankarstva. Ovo je varijabla kojoj nije posvećena dovoljna pažnja, posebno kao demografskoj varijabli potrošača mobilnog bankarstva. Zbog ovog gepa u literaturi, smatramo da je važno istražiti da li mesečne uplate formiraju odnos sa procenama potrošača.

Kako dosadašnja istraživanja pokazuju značaj demografskih karakteristika kada se posmatraju procene potrošača o mobilnom bankarstvu, ove karakteristike će biti uključene i u ovo istraživanje. Imajući u vidu da mesečna plaćanja nisu privukla pažnju istraživača, biće deo ovog istraživanja čime će se pokušati premostiti gep u literaturi. Tako se formulisala i poslednja hipoteza:

H4: Demografske karakteristike potrošača (pol, starost, mesečni prihodi, mesečne plaćanja za mobilno bankarstvo) utiču na procene potrošača.

Kako bi se obavilo istraživanje i dokazale hipoteze, potrebni podaci su prikupljeni putem upitnika. Elementi upitnika za prikupljanje podataka zasnovani su na stavkama iz prethodno potvrđenih istraživanja. Upitnik je sastavljen iz tri dela, prilagođen istraživanjima koja ispituju procenu potrošača o kupovini proizvoda i usluga na mreži (Rohm, Swaminathan, 2004; Cammann et al., 1983; Ersoy et al., 2022). Data tri dela odnose se na pogodnost, informacije i iskustvo kada je u pitanju korišćenje usluga mobilnog bankarstva. Deo za pogodnost merio je lakoću korišćenja usluga mobilnog bankarstva, informativni deo je istraživao planiranje kupovine, a deo vezan za iskustvo je tražio informacije o interakciji sa ljudima. Za merenje svih navedenih delova korišćena je skala Likertovog tipa od 5 stepeni (1: potpuno se ne

slažem-5: potpuno se slažem). U završnom delu upitnika od učesnika je zatraženo da navedu da li misle da je mobilno bankarstvo od velikog značaja, mereći svoje odgovore ponovo putem skale Likertovog tipa od 5 stepeni. Usledile su izjave o demografskim karakteristikama učesnika.

Onlajn upitnik je poslat na elektronske adrese 670 potrošača starijih od 18 godina. Studija je sprovedena od aprila 2022. do avgusta 2022. godine u Republici Srbiji. Nakon eliminisanja primljenih upitnika koje učesnici nisu u potpunosti popunili, 260 upitnika je uključeno u konačnu analizu. Ispitivane su demografske karakteristike kao što su pol, starost, mesečna primanja i mesečne plaćanja za usluge mobilnog bankarstva 260 učesnika. Oni su predstavljeni u tabeli 1.

Tabela 1. Demografske karakteristike učesnika

Demografske karakteristike	Frekvencija	%
Pol		
Muški	137	52.7
Ženski	123	47.3
Godine starosti		
<25	89	34
26-35	31	12
36-45	87	34
46-55	32	12.3
>55	21	7.7
Mesečna primanja		
<35.000 RSD	16	6.3
35.001-55.000 RSD	138	53
55.001-75.000 RSD	19	7.3
75.001-100.000 RSD	40	15.4
100.001-120.000 RSD	15	6
>120.000 RSD	31	12
Mesečna plaćanja za usluge mobilnog bankarstva		
<5.000 RSD	155	59.6
5.001-10.000 RSD	73	28
10.001-15.000 RSD	11	4.3
15.001-20.000 RSD	9	3.5
>20.000 RSD	12	4.6

Izvor: Proračun autora na bazi analize podataka u program SPSS

Prema demografskim karakteristikama, 52,7% učesnika su bili muškarci, a 47,3% žene. Kada se posmatra starosna struktura, 34% učesnika je bilo od 18 do 25 godina; 12% je bilo od 26 do 35 godina; 34% učesnika bilo je od 36 do 45 godina; 12,3% je bilo u starosnoj grupi od 46 do 55 godina; i na kraju, njih 7,7% bilo je starije od 55 godina. Za većinu učesnika (53%) mesečna primanja su i dalje niska, jer se kreću od 35.000 do 55.000 RSD. Samo 12% učesnika zarađuje više od 125.000 RSD. Mesečni prihodi su u korelaciji sa mesečnim plaćanjima za usluge, jer 59% učesnika može da potroši samo 5.000 RSD, dok samo 4,6% učesnika u istraživanju može da priušti mesečna plaćanja veće od 20.000 RSD. Kako bi se analizirale hipoteze postavljene u ovom radu, učesnici su morali da ocene sledeće izjave, predstavljene u tabeli 2.

Tabela 2. Pregled izjava

Izjava	Standardna devijacija	Aritmetička sredina
Mobilno bankarstvo je od velikog značaja za potrošače.	0.6552	4.6730
Mobilno bankarstvo je zgodan način kupovine proizvoda i usluga	0.8277	4.3538
Vidim mobilno bankarstvo kao jednostavan način za naručivanje proizvoda i usluga	0.8485	4.2807
Štedim dosta vremena dok koristim mobilno bankarstvo.	0.8869	3.6115
Korišćenje mobilnog bankarstva je ugodno.	0.9596	3.8192
Volim da imam puno informacija pre korišćenja usluga i proizvoda mobilnog bankarstva.	0.7774	4.5423
Uvek upoređujem cene među uslugama mobilnog bankarstva različitih banaka.	1.0668	3.8730
Pažljivo planiram kupovinu putem mobilnog bankarstva.	1.0777	3.5230
Dok koristim mobilno bankarstvo nedostaje mi iskustvo interakcije sa ljudima.	0.9962	3.2230
Radije bih otišao u banku nego da koristim usluge mobilnog bankarstva.	0.9990	3.2500
Volim da idem u banku jer me tamo ljudi poznaju.	0.9068	3.4923

Izvor: Proračun autora na bazi analize podataka u program SPSS

Pre nego što se nastavi dalje sa analizom podataka, primenjen je T-test. Da bi se isključila mogućnost da je neodziv glavna briga za ovo istraživanje, izvršen je test, pri čemu učesnici koji su kasnije poslali upitnike služe kao zastupnici za one koji nisu odgovorili na upitnik. U tabeli 3 prikazani su rezultati T-testa koji pokazuju da nema statistički značajnih razlika na nivou od 0,05 ni za jednu od karakteristika između dve grupe, ranih učesnika i kasnijih učesnika. Kao rezultat toga, može se zaključiti da neodziv nije glavna briga za ovo istraživanje, i sa sigurnošću je pretpostaviti da se može očekivati da odgovori uzorka budu reprezentativni za populaciju.

Tabela 3. T-test rezultati

Varijabla	Rani učesnici Aritmetička sredina/Standardna devijacija	Kasni učesnici Aritmetička sredina/Standardna devijacija	t	p
Percepcija	4.6517/1.2004	4.703/.58500	0.254	0.739
Procena-pogodnost	4.6230/.58260	4.5730/.50009	0.264	0.187
Procena-informacija	4.6106/.74310	4.6460/.48560	0.198	0.867
Procena-iskustvo	4.1007/.56201	4.0257/.48720	0.207	0.742

Izvor: Proračun autora na bazi analize podataka u program SPSS

Rezultati i diskusija

Rezultati će se odnositi na deskriptivnu statistiku, faktorsku analizu i regresionu analizu. U tabeli 4 dat je pregled izjave o značaju mobilnog bankarstva, mereno od

strane učesnika istraživanja. Tabele 5-7 prikazuju rezime rezultata kada je u pitanju procena učesnika o pogodnostima, informacijama i iskustvu tokom korišćenja mobilnog bankarstva.

Tabela 4. Percepcija mobilnog bankarstva

Izjava	Mera	Frekvencija	%
Mobilno bankarstvo je od velikog značaja za potrošače.	U potpunosti se ne slažem	2	0.8
	Donekle se ne slažem	0	0
	Indiferentan sam	15	5.8
	Donekle se slažem	47	18
	U potpunosti se slažem	196	75.4

Izvor: Proračun autora na bazi analize podataka u program SPSS

Tabela 4 pokazuje da se čak 93,4% učesnika istraživanja slaže sa tvrdnjom da je mobilno bankarstvo važno za potrošače. Nakon toga, kako bismo dokazali H1, možemo konstatovati da potrošači mobilno bankarstvo doživljavaju kao vrednu uslugu.

Tabela 5. Procena pogodnosti mobilnog bankarstva

Izjava	Mera	Frekvencija	%
Mobilno bankarstvo je zgodan način kupovine proizvoda i usluga	U potpunosti se ne slažem	2	0.8
	Donekle se ne slažem	6	2.3
	Indiferentan sam	29	11.1
	Donekle se slažem	84	32.3
	U potpunosti se slažem	139	53.5
Vidim mobilno bankarstvo kao jednostavan način za naručivanje proizvoda i usluga	U potpunosti se ne slažem	0	0
	Donekle se ne slažem	0	0
	Indiferentan sam	5	1.9
	Donekle se slažem	11	4.2
	U potpunosti se slažem	244	93.9
Štedim dosta vremena dok koristim mobilno bankarstvo.	U potpunosti se ne slažem	2	1.2
	Donekle se ne slažem	1	0.4
	Indiferentan sam	23	8.8
	Donekle se slažem	77	29.6
	U potpunosti se slažem	157	60
Korišćenje mobilnog bankarstva je ugodno.	U potpunosti se ne slažem	0	0
	Donekle se ne slažem	1	0.4
	Indiferentan sam	26	10
	Donekle se slažem	46	17.6
	U potpunosti se slažem	187	72

Izvor: Proračun autora na bazi analize podataka u program SPSS

Kao što je prikazano u tabeli 5, za većinu učesnika, mobilno bankarstvo je zgodan način za kupovinu (85,8%) i naručivanje (98,1%) proizvoda i usluga. Za većinu učesnika, mobilno bankarstvo štedi vreme (89,6%) i nudi prijatno iskustvo (89,6%). Može se zaključiti da učesnici vide mobilno bankarstvo u pozitivnom svetlu kada je u pitanju pogodnost i da će ga stoga češće koristiti.

Tabela 6. Procena informacija mobilnog bankarstva

Izjava	Mera	Frekvencija	%
Volim da imam puno informacija pre korišćenja usluga i proizvoda mobilnog bankarstva.	U potpunosti se ne slažem	1	0.4
	Donekle se ne slažem	3	1.2
	Indiferentan sam	31	12
	Donekle se slažem	44	17
	U potpunosti se slažem	181	69.4
Uvek upoređujem cene među uslugama mobilnog bankarstva različitih banaka.	U potpunosti se ne slažem	4	1.6
	Donekle se ne slažem	22	8.4
	Indiferentan sam	76	29
	Donekle se slažem	59	23
	U potpunosti se slažem	99	38
Pažljivo planiram kupovinu putem mobilnog bankarstva.	U potpunosti se ne slažem	5	2
	Donekle se ne slažem	44	17
	Indiferentan sam	80	30
	Donekle se slažem	72	28
	U potpunosti se slažem	157	23

Izvor: Proračun autora na bazi analize podataka u program SPSS

Tabela 6 pokazuje da učesnici vole da imaju mnogo informacija pre nego što odu na internet i potraže usluge i proizvode banaka (86,4%). Takođe upoređuju cene među bankama (61%) i pažljivo planiraju kupovinu (51%). Uzimajući u obzir sve procenete, za učesnike je najvažnije da imaju što više informacija pre korišćenja mobilnog bankarstva.

Tabela 7. Procena iskustva tokom korišćenja mobilnog bankarstva

Izjava	Mera	Frekvencija	%
Dok koristim mobilno bankarstvo nedostaje mi iskustvo interakcije sa ljudima.	U potpunosti se ne slažem	19	7
	Donekle se ne slažem	20	7.7
	Indiferentan sam	134	51
	Donekle se slažem	58	22.3
	U potpunosti se slažem	29	12
Radije bih otišao u banku nego da koristim usluge mobilnog bankarstva.	U potpunosti se ne slažem	17	6.5
	Donekle se ne slažem	17	6.5
	Indiferentan sam	148	57
	Donekle se slažem	41	15.7
	U potpunosti se slažem	37	14.3
Volim da idem u banku jer me tamo ljudi poznaju.	U potpunosti se ne slažem	9	3.5
	Donekle se ne slažem	12	4.6
	Indiferentan sam	116	44.6
	Donekle se slažem	88	33.8
	U potpunosti se slažem	35	13.5

Izvor: Proračun autora na bazi analize podataka u program SPSS

Tabela 7 predstavlja zanimljive rezultate. Dok učesnici cene pogodnost kupovine, i dalje im nedostaju interakcije sa ljudima u banci (34,3%), i radije odlaze u banku jer su upoznati sa ljudima koji rade tamo (47,6%). Skoro trećina učesnika (30%) i dalje bi radije otišla u banku nego koristila mobilno bankarstvo kao uslugu. U skladu sa

H2, može se zaključiti da učesnici pozitivno procenjuju mobilno bankarstvo u smislu pogodnosti i informacija. Što se tiče poslednje varijable, iskustva, trećini učesnika još uvek nedostaje iskustvo interakcije sa ljudima u bankama i radije bi koristili opciju van mreže kada razmišljaju o proizvodima i uslugama banaka.

U drugom delu rezultata biće predstavljena faktorska i regresiona analiza. Faktorska analiza je izvršena pomoću analize glavnih komponenti. Minimalni kriterijum opterećenja faktora je postavljen na 0,5. Zajedništvo skale, koja ukazuje na količinu varijanse u svakoj dimenziji, takođe je procenjena da bi se obezbedio prihvatljiv nivo objašnjenja. Analize su prikazane u tabelama 8-11.

Prvi korak je Kaiser-Meier-Olkin mera adekvatnosti uzorkovanja. KMO je bio iznad 0,7, što je dokazalo prikladnost faktorske analize, dok je Bartletov test bio značajan (0,000) i pokazao je da su 10 izjava o proceni mobilnog bankarstva međusobno povezane. Prilikom vršenja faktorske analize nijedna tvrdnja nije isključena iz daljih proračuna jer njihov nivo zajedništva nije bio ispod 0,5. Proračuni su prikazani u tabeli 8.

Tabela 8. Rotirana matrica komponenti

Izjava	Glavna komponenta			Zajedništvo
	1	2	3	
Mobilno bankarstvo je zgodan način kupovine proizvoda i usluga.	0.915			0.563
Vidim mobilno bankarstvo kao jednostavan način za naručivanje proizvoda i usluga	0.909			0.670
Štedim dosta vremena dok koristim mobilno bankarstvo.	0.773			0.642
Korišćenje mobilnog bankarstva je ugodno.	0.758			0.689
Volim da imam puno informacija pre korišćenja usluga i proizvoda mobilnog bankarstva.		0.873		0.732
Uvek upoređujem cene među uslugama mobilnog bankarstva različitih banaka.		0.798		0.643
Pažljivo planiram kupovinu putem mobilnog bankarstva.		0.795		0.811
Volim da idem u banku jer me tamo ljudi poznaju.			0.811	0.884
Dok koristim mobilno bankarstvo nedostaje mi iskustvo interakcije sa ljudima.			0.798	0.724
Radije bih otišao u banku nego da koristim usluge mobilnog bankarstva.			0.759	0.630

Izvor: Proračun autora na bazi analize podataka u program SPSS

Tabela 8 pokazuje da je prva glavna komponenta u snažnoj korelaciji sa četiri izjave. Prva glavna komponenta se povećava sa povećanjem svih izjava dok se procenjuje pogodnost. Ovo sugeriše da ove četiri izjave variraju zajedno. Ova komponenta se može posmatrati kao mera kvaliteta pogodnosti mobilnog bankarstva. Druga glavna komponenta se povećava sa tri izjave u vezi sa procenom informacija. Ova komponenta se može posmatrati kao mera koliko potrošači žele da budu informativni u pogledu cena i planiranja kupovine. Treća glavna komponenta se povećava sa povećanjem procene iskustva pri korišćenju mobilnog bankarstva. Kronbahova alfa za 4 izjave u vezi sa pogodnošću u prvoj glavnoj komponenti, 3 izjave u drugoj

glavnoj komponenti u vezi sa informacijama i 3 izjave u trećoj glavnoj komponenti u vezi sa iskustvom bila je .88, .82 i .72, respektivno.

Tabela 9. Ukupna varijansa

Glavne komponente	Nerotirano rešenje			Rotirano rešenje		
	Sopstvena vrednost	Proporcija varijanse	Kumulativno	Zbir kvadratnih opterećenja	Proporcija varijanse	Kumulativno
Pogodnost	3.760	0.376	0.376	3.169	0.317	0.317
Informacije	2.472	0.247	0.623	2.273	0.227	0.544
Iskustvo	1.190	0.119	0.742	1.980	0.198	0.742

Izvor: Proračun autora na bazi analize podataka u program SPSS

Komponente koje imaju sopstvene vrednosti veće od 1 se biraju za dalje proučavanje. U ovom slučaju sve 3 komponente imaju vrednost veću od 1, a kumulativni procenat je 74,2%, pa se može zaključiti da ove 3 komponente treba zadržati u modelu.

Da bi se istražio H3, koristi se regresiona analiza, kako bi se video odnos između dobijenih komponenti i percepcije. Zavisna varijabla bila je percepcija potrošača, pošto se istražuje da li ona formira odnos i da li na nju mogu uticati procene potrošača kao nezavisna varijabla. Konačno, administriran je odnos između procene potrošača i demografskih karakteristika, da bi se videlo da li demografija kao nezavisna varijabla utiče na procene kao zavisne varijable.

Procene u okviru 3 dobijene komponente u pogledu pogodnosti, informacija i iskustva regresirane su na percepciju da bi se istražila H3. Procene potrošača su predvidele percepciju potrošača o mobilnom bankarstvu $F(10, 249) = 18,154$, $p < 0,001$, što ukazuje da procene potrošača zaista igraju značajnu ulogu u oblikovanju percepcije potrošača o mobilnom bankarstvu. Štaviše, $R^2 = .522$ pokazuje da model objašnjava 52,2% varijanse u percepciji. Rezultati su sumirani u tabeli 10. Za H3, može se zaključiti da percepcija potrošača i procene formiraju odnos, pošto procene potrošača utiču na formiranje percepcije potrošača.

Tabela 10. Pregled regresije za H3

Model	Beta koeficijent	R^2	F	t	p
Procene->Percepcija		0.522	18.154		<.001
Pogodnost->Percepcija	0.394			3.500	<.001
Informacije->Percepcija	-0.437			-5.312	<.001
Iskustvo->Percepcija	-0.236			-3.566	<.001

Izvor: Proračun autora na bazi analize podataka u program SPSS

Da bi se istražila H4, koristi se regresionu analizu kako bi se utvrdila veza između dobijenih komponenti i demografskih karakteristika. Zavisna varijabla su bile procene potrošača, a nezavisna varijabla demografske karakteristike. Demografija je regresirana na procene u okviru 3 komponente pronađene kroz faktorsku analizu, da bi se istražio H4. Pol potrošača predviđa procenu potrošača $F(10, 249) = 3,262$, $p = 0,072$, što ukazuje da pol ne igra značajnu ulogu u oblikovanju potrošačkih procena. Štaviše, $R^2 = .012$ pokazuje da model objašnjava samo 1,2% varijanse u procenama.

Godine starosti predviđaju procenu potrošača $F(10, 249) = 10,906$, $p < 0,001$, što ukazuje da starost igra ulogu u oblikovanju procena potrošača. $R^2 = .646$ prikazuje da model objašnjava 64,6% varijanse u procenama. Mesečni prihodi predviđaju procene potrošača $F(10, 249) = 1,222$, $p = 0,295$, što ukazuje da prihod ne igra značajnu ulogu u oblikovanju procena potrošača. $R^2 = .028$ pokazuje da model objašnjava samo 2,8% varijanse u procenama. Najzad, mesečna plaćanja su predviđala procene potrošača $F(10, 249) = 12,708$, $p < 0,001$, što ukazuje da plaćanja igraju ulogu u oblikovanju procena potrošača. Štaviše, $R^2 = .566$ pokazuje da model objašnjava 56,6% varijanse u procenama. Za H4, može se zaključiti da demografske karakteristike potrošača u vidu godina starosti i mesečnih plaćanja i procene formiraju odnos. Rezultati su sumirani u tabeli 11.

Tabela 11. Pregled regresije za H4

Model	Beta koeficijent	R ²	F	t	p
Pol->Procene		0.012	3.262		0.072
Pol ->Pogodnost	-0.184			-1.806	0.070
Pol->Informacije	0.169			1.267	0.206
Pol ->Iskustvo	0.200			1.623	0.105
Godine-> Procene		0.646	10.906		<.001
Godine-> Pogodnost	-0.599			-3.716	<.001
Godine-> Informacije	0.375			1.822	<.001
Godine-> Iskustvo	0.283			1.395	<.001
Mesečna primanja-> Procene		0.028	1.222		0.295
Mesečna primanja-> Pogodnost	0.150			0.876	0.290
Mesečna primanja-> Informacije	0.381			1.002	0.162
Mesečna primanja-> Iskustvo	0.149			0.882	0.091
Mesečna plaćanja-> Procene		0.566	12.708		<.001
Mesečna plaćanja-> Pogodnost	0.566			1.619	<.001
Mesečna plaćanja-> Informacije	0.141			0.422	<.001
Mesečna plaćanja-> Iskustvo	0.101			0.739	<.001

Izvor: Proračun autora na bazi analize podataka u program SPSS

Zaključak

Rezultati su pokazali da procene potrošača igraju važnu ulogu u definisanju ponašanja pri usvajanju i korišćenju usluga i proizvoda mobilnog bankarstva i da se mogu koristiti prilikom kreiranja strategija upravljanja od strane bankarske industrije. Istraživanje je pokazalo da nekoliko varijabli ima uticaj na potrošače, posebno kada se posmatraju njihove demografske karakteristike i odnos koji formiraju sa procenama. Varijable se odnose na percepciju, pogodnost, informacije i iskustvo.

Percepcija učesnika pokazuje da čak 93,4% njih smatra mobilno bankarstvo korisnim i vidi ga kao vrednu uslugu. Za većinu učesnika (preko 80%), mobilno bankarstvo je zgodan način kupovine i naručivanja proizvoda i usluga. Takođe, mnogim učesnicima mobilno bankarstvo štedi mnogo vremena i nudi prijatno iskustvo. Kada je reč o informacijama, preko 80% učesnika voli da ima mnogo informacija pre nego što odu na internet i potraže usluge i proizvode banaka. Njih 61% poredi cene među bankama,

a 51% pažljivo planira kupovinu. Što se tiče varijable iskustva, trećini učesnika u studiji još uvek nedostaju interakcije sa kojima se susreću tokom interakcije sa ljudima u banci i radije odlaze u banku jer su upoznati sa ljudima koji tamo rade. Čak 30% učesnika i dalje radije ide u banku nego da koristi mobilno bankarstvo kao uslugu. Takodje, istraživanje je pokazalo da procene potrošača formiraju odnos sa njihovom percepcijom o mobilnom bankarstvu, kao i da njihove godine starosti i mesečna plaćanja utiču na njihove procene o mobilnom bankarstvu.

Menadžeri bi trebalo da razmotre procene potrošača i demografske karakteristike kao varijable kada razvijaju i biraju najbolje strategije. Potrošačke strategije za mobilno bankarstvo moraju uzeti u obzir celokupno iskustvo na internetu. Jedan od glavnih ciljeva za menadžere je da maksimiziraju zadovoljstvo potrošača razgovorom, davanjem povratnih informacija i generisanjem blagovremene usluge. Redovne ankete potrošača koje sprovodi marketing odeljenje banke mogu pomoći u poboljšanju strategija upravljanja. Ovo će biti izuzetno korisno prilikom kreiranja kampanja, komunikacije na internetu i prilagođavanja portfelja proizvoda. Menadžerske strategije za banke treba da uključuju starost i mesečna plaćanja kao održive opcije jer bi one u velikoj meri pomogle u stvaranju profila potrošača, a samim tim i idealnog iskustva u mobilnog bankarstva za njih.

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CONSUMER PERCEPTION AND EVALUATIONS: THE CASE OF MOBILE BANKING IN THE REPUBLIC OF SERBIA

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Abstract

The primary goal of the research is to examine consumer perception and evaluation of mobile banking in the Republic of Serbia. Perception and evaluation of convenience, information and experience were investigated in this context. Special attention is paid to the relationship between assessments and demographic characteristics of mobile banking consumers. A questionnaire method was used to collect data for the research. Data obtained from 260 participants were analyzed using descriptive statistics, factor and regression analysis. The obtained results showed that consumers perceive mobile banking in a positive light. Consumers' evaluations were found to influence their perception of mobile banking. The results also show that consumer demographic characteristics form a statistically significant relationship with consumers' evaluations of mobile banking, in terms of age and monthly payments for mobile banking services.

Keywords: mobile banking; consumer perception; consumer assessment; consumer demographics

JEL: D91, O33

Introduction

Thanks to the development of information and communication technologies, there has been innovation in the banking sector, such as the introduction of mobile banking. Mobile banking primarily allows consumers to save time and costs. In addition, the advantages are the speed of access to the necessary transactions and information, continuity, and a sense of security. Mobile banking is a channel that enables consumers to access bank products and services via tablets, mobile phones and devices with internet access. With this technology, the bank provides consumers with the mobility to communicate anywhere and anytime, ease of use and control over

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their transactions. Through mobile banking, it is possible to explore the consumer's lifestyle and create a better connection between the bank and the consumer. The bank collects data on purchasing power, creditworthiness and transaction patterns. The processing of this data enables the observation of consumer behavior and the understanding of their needs. Through such an approach to the consumer, the bank can examine the individual needs of the consumer and use the most powerful tool of mobile devices, which is personalization. Mobile banking thus becomes a significant factor in banks' competitiveness.

A recent study identified major research topics in consumer financial services between 2000 and 2020 (Molina-Collado et al., 2021), and five areas for further research were identified, including technology-related issues; marketing and branding; consumer behavior; markets and industries; and product and service development. From 2020 onwards, numerous types of research have been conducted in mobile banking to explore areas identified for future research. These studies focused on e-commerce variables that influence consumer satisfaction (Mercan et al., 2020); how consumers perceive monetary and non-monetary promotion (Sharma, Wali, Joshi, 2020); consumer preferences for specific mobile payment attributes (Hanbyul et al., 2020); financial spinning of consumers (Melsy, 2021); and even developing an ontology of consumers' financial goals (Bunnell, Osei-Bryson, Yoon, 2021). In addition, the National Bureau of Economic Research in Cambridge, USA, stated in 2021 that consumer financial services markets are finally growing rapidly in low- and middle-income countries and are being transformed by digital technologies and platforms (Garz et al., 2021). Since then, the impact of mobile financial services on consumer financial behavior and the implications for financial institutions in underdeveloped and developing countries have been investigated (Bwemelo, 2021), but no research has been conducted on consumer evaluation and perception regarding mobile banking.

Therefore, this paper explores the understanding of consumers through their perception and evaluation of mobile banking. Following the COVID-19 pandemic, which has affected both economic and social aspects of life, consumers have found themselves using the internet to meet most of their needs, including searching and procuring banking services and products. In Serbia, the number of mobile banking users has increased, from 30% to over 40% in the last two years (National Bank of Serbia, 2021). In this sense, there was a need to do this research. Such studies have not been conducted in underdeveloped and developing countries, including the Republic of Serbia. Most current studies focus on financial markets, with little focus on consumers, mainly regarding their satisfaction, e-commerce attributes and financial risks, while not focusing at all on the relationship between consumer perceptions and evaluations of mobile banking. Analysis of such research can help banks identify the best sustainable strategies to meet consumer expectations and needs, as well as leverage mobile banking as an advantage in plans for the present and future.

Research methodology

According to data from the National Bank of Serbia, the use of the most modern forms of payment in Serbia continues to grow (National Bank of Serbia, 2021). This is indicated by the fact that at the end of 2020 there were 2,933,227 users (natural and legal entities) with contracted electronic banking services, and at the end of 2021 there were 3,308,616 users, which represents an increase of 12.80%. The growth in the number of users who contracted the mobile banking service is even higher - from 1,921,347 users at the end of 2020 to 2,556,111 users at the end of 2021, which represents an increase of 33.04%. There is also a noticeable increase compared to the first quarter of 2021 - the number of users of physical and legal entities of electronic banking is higher by 3.51%, and the growth of mobile banking is 12.32%. This growth is higher than the growth recorded between the fourth quarter of 2020 and the first quarter of 2021, because in that period the growth in the number of electronic and mobile banking users was 1% and 5%, respectively. The use of mobile banking by individuals and legal entities has also increased significantly, so the number of transactions via mobile phone in 2021 is 39.13% higher than in 2020 (from 9,060,021 to 12,605,089 transactions). The figures indicate a noticeable increase in the use of mobile banking in the Republic of Serbia. As the adoption of mobile banking continues to grow, especially after the COVID-19 pandemic, the formulation of the first hypothesis was adopted:

H1: Consumers perceive mobile banking positively.

Numerous surveys have been conducted to examine consumer evaluations. It was found that expected performance, price, facilitating conditions, hedonic motivation, habit, system quality and service quality significantly affect actual behavior and are positively evaluated by consumers (Baabdullah et al., 2019). Others point out that transaction speed, affordability, adaptability, ease of use, relative advantage, and risk perception should be considered when looking at consumer evaluations (Misra, Mahajan, Singh, 2022). Some researchers concluded that convenience, reliability and experience are important for consumer evaluation (Louw, Nieuwenhuizen, 2020; Khan, Rana Hosen, 2022; Shaikh, Karjaluoto, Chinje, 2015). Convenience is considered an important variable, as consumers can save time and perform business transfers anytime and anywhere by using the mobile banking access feature (Muluka et al., 2015); optimize financial management plans and help consumers lower their bill payment rates. The term "ease of use" is often used when discussing the convenience and experience of using mobile banking and refers to the consumer's belief that accessing and operating mobile banking is simple. Studies have also suggested that convenience risk significantly influences mobile banking adoption (Jain et al., 2022). Therefore, it is worth finding out how consumers evaluate convenience.

When the content of products and services is concise and easy to understand, consumers can quickly recognize the functions of mobile banking (Muluka, 2015), get key information in a short time and satisfy their needs (Anderson, Robey, 2017;

Chen, Wu, 2021) which leads to to a better effect of the experience and greater satisfaction (Hassounah, Raheel, Alhefzi, 2020; Willems, Verhulst, Brengman, 2021). Most studies investigating the information variable of mobile banking still focus on personal data and privacy (Pegueros, 2012; Malik, Banker, 2019). However, recent research has shown that the availability of information is one of the key determinants that affect the acceptance and level of use of mobile banking applications (Majumdar, Pujari, 2021).

Experience as a variable can be viewed through user satisfaction, experience with using applications and the Internet, but also through care, trust, social effect, loyalty, security and privacy (Cagliyan et al., 2016; Abu-Taieh et al., 2022). Experience is often viewed through the social aspect of the consumer, especially in today's world where everything can be done online. It was interesting to see, especially now that everything can be digitized, if consumers still like to go to banks (offline stores) and communicate with employees, or if they prefer to use the online option. Creating a better experience is a key challenge for managers to ensure consumer satisfaction and brand loyalty (Kyunghwa, Kyung, Minjeong, 2022). One of the advantages of mobile banking is undoubtedly saving time and money because it is not necessary to go to the bank, but social interactions have always been important, and after the pandemic they have become necessary for most people.

As shown, consumer evaluations are an important aspect to investigate when investigating mobile banking. In addition, there is a gap in the literature regarding the impact of consumer evaluation of mobile banking on other measurements. In this case, the impact relates to consumer perceptions, as no research conducted in the field of mobile banking has previously analyzed this type of relationship. Taking all the above into account, the following hypotheses were defined:

H2: Consumers positively evaluate mobile banking in terms of convenience, information and experience.

H3: Consumer evaluations influence consumer perception.

Consumer demography is a widely researched field by researchers. Gender was found to be one of the most researched characteristics when looking at the relationship between consumers and their evaluations of mobile banking. According to earlier studies, men are more inclined to adopt banking technology (Wan, Luk, Chow, 2005), internet banking (Akinci, Aksoy, Atilgan, 2004) and mobile banking (Amin et al., 2006) than women. Previous research also suggests that significant differences can be found in financial attitude and financial socialization among male and female students in Malaysia (Falahati, Paim, 2015), and gender moderates the relationship between perceived ease of use, perceived enjoyment and intention to use (Wang, Sun, 2016).

Similarly, age is one of the frequently researched demographic characteristics. A study involving Chinese respondents found that age had a significant relationship with mobile commerce usage activities (Chong, 2013). In a sample of consumers from Portugal, the authors found that age explains the behavioral intention to adopt

internet banking and that older respondents have more intention to use this type of banking (Martins, Oliveira, Popović, 2014). The findings of one study indicate a negative effect of age (Abayomi et al., 2019). The negative effect of age implies that as individuals age, they are less likely to adopt mobile banking services.

Monthly income is receiving more and more attention as a demographic variable. Previous research has looked at how income can encourage or discourage consumers from adopting technology. Studies show that lower-income consumers are most concerned about costs, and their perspective is that costs are high compared to perceived utility (device, access fee) (Porter, Donthu, 2006). On the other hand, high-income consumers can afford the latest high-quality technology and Internet access. Because of this disparity in access to technology, consumers experience varying levels of anxiety, with low-income consumers experiencing the most anxiety. As a result, income level affects both the timing and extent of technology adoption. According to researchers, consumers perceive less risks when shopping online when their income is high, while low income discourages online transactions (Hernandez, Mazzon, 2007). It is reasonable to believe that as incomes rise, perceptions of ease of use, efficiency, convenience, and confidence in technology adoption influence consumer behavior and intent. This is evident from the findings of a study which found that technology anxiety decreases as income levels increase (Lee et al., 2010).

The final demographic variable is monthly payments for mobile banking services and products. This is a variable that has not received enough attention, especially as a demographic variable of mobile banking consumers. Because of this gap in the literature, we believe it is important to investigate whether monthly payments form a relationship with consumer evaluations.

As previous research shows the importance of demographic characteristics when looking at consumers' evaluations of mobile banking, these characteristics will be included in this research. Considering that monthly payments have not attracted the attention of researchers, it will be part of this research which will try to bridge the gap in the literature. This is how the last hypothesis was formulated:

H4: Demographic characteristics of consumers (gender, age, monthly income, monthly payments for mobile banking) affect consumer evaluations.

In order to carry out the research and prove the hypotheses, the necessary data were collected through a questionnaire. The elements of the data collection questionnaire are based on items from previously validated surveys. The questionnaire is composed of three parts, adapted from research examining consumers' evaluations of purchasing products and services online (Rohm, Swaminathan, 2004; Cammann et al., 1983; Ersoy et al., 2022). The given three parts relate to convenience, information and experience when it comes to using mobile banking services. The convenience section measured the ease of use of mobile banking services, the information section investigated purchase planning, and the experience section asked for information about interacting with people. A 5-point Likert-type scale (1: strongly disagree-5: strongly agree) was used to measure all the mentioned parts. In the final part of the

questionnaire, participants were asked to indicate whether they thought mobile banking was of great importance, again measuring their responses on a 5-point Likert-type scale. This was followed by statements about the demographic characteristics of the participants.

The online questionnaire was sent to the e-mail addresses of 670 consumers over the age of 18. The study was conducted from April 2022 to August 2022 in the Republic of Serbia. After eliminating the received questionnaires that the participants did not completely fill out, 260 questionnaires were included in the final analysis. Demographic characteristics such as gender, age, monthly income and monthly payments for mobile banking services of 260 participants were surveyed. They are presented in Table 1.

Table 1. Demographic characteristics of the participants

Demographic characteristics	Frequency	%
Gender		
Male	137	52.7
Ladies	123	47.3
Age		
<25	89	34
26-35	31	12
36-45	87	34
46-55	32	12.3
>55	21	7.7
Monthly income		
<35,000 RSD	16	6.3
35,001-55,000 RSD	138	53
55,001-75,000 RSD	19	7.3
75,001-100,000 RSD	40	15.4
100,001-120,000 RSD	15	6
> RSD 120,000	31	12
Monthly payments for mobile banking services		
<5,000 RSD	155	59.6
5,001-10,000 RSD	73	28
10,001-15,000 RSD	11	4.3
15,001-20,000 RSD	9	3.5
>20,000 RSD	12	4.6

Source: Author's calculation based on data analysis in the SPSS program

According to demographic characteristics, 52.7% of the participants were men and 47.3% were women. When looking at the age structure, 34% of the participants were between 18 and 25 years old; 12% were 26 to 35 years old; 34% of participants were between 36 and 45 years old; 12.3% were in the age group of 46 to 55 years; and finally, 7.7% of them were older than 55 years. For the majority of participants (53%), the monthly income is still low, as it ranges from 35,000 to 55,000 RSD. Only 12% of participants earn more than RSD 125,000. Monthly income is correlated with monthly payments for services, as 59% of participants can spend only 5,000 RSD, while only 4.6% of survey participants can afford monthly payments of more than 20,000 RSD.

In order to analyze the hypotheses presented in this paper, the participants had to rate the following statements, presented in Table 2.

Table 2. Overview of statements

Statement	Standard deviation	Arithmetic mean
Mobile banking is of great importance to consumers.	0.6552	4.6730
Mobile banking is a convenient way to purchase products and services	0.8277	4.3538
I see mobile banking as an easy way to order products and services	0.8485	4.2807
I save a lot of time using mobile banking.	0.8869	3.6115
Using mobile banking is convenient.	0.9596	3.8192
I like to have a lot of information before using mobile banking services and products.	0.7774	4.5423
I always compare prices among mobile banking services from different banks.	1.0668	3.8730
I carefully plan my purchases through mobile banking.	1.0777	3.5230
While using mobile banking miss the experience of interacting with people.	0.9962	3.2230
I would rather go to the bank than use mobile banking services.	0.9990	3.2500
I like going to the bank because people know me there.	0.9068	3.4923

Source: Author's calculation based on data analysis in the SPSS program

Before proceeding further with data analysis, a T-test was applied. To rule out the possibility that non-response was a major concern for this study, a test was conducted, with participants who later sent in questionnaires serving as proxies for those who did not respond to the questionnaire. Table 3 shows the T-test results showing that there are no statistically significant differences at the 0.05 level for any of the characteristics between the two groups, early participants and late participants. As a result, it can be concluded that non-response is not a major concern for this research, and it is safe to assume that the responses of the sample can be expected to be representative of the population.

Table 3. T-test results

A variable	Early participants Arithmetic Mean/Standard Deviation	Late entrants Arithmetic Mean/Standard Deviation	t	p
Perception	4.6517/1.2004	4.703/.58500	0.254	0.739
Assessment - convenience	4.6230/.58260	4.5730/.50009	0.264	0.187
Assessment - information	4.6106/.74310	4.6460/.48560	0.198	0.867
Assessment - experience	4.1007/.56201	4.0257/.48720	0.207	0.742

Source: Author's calculation based on data analysis in the SPSS program

Results and Discussion

The results will be related to descriptive statistics, factor analysis and regression analysis. Table 4 provides an overview of the statement on the importance of mobile banking, as measured by the research participants. Tables 5-7 show a summary of the results when it comes to participants' assessment of convenience, information and experience while using mobile banking.

Table 4. Perception of mobile banking

Statement	Measure	Frequency	%
Mobile banking is of great importance to consumers.	I completely disagree	2	0.8
	I somewhat disagree	0	0
	I am indifferent	15	5.8
	I somewhat agree	47	18
	I totally agree	196	75.4

Source: Author's calculation based on data analysis in the SPSS program

Table 4 shows that as many as 93.4% of research participants agree with the statement that mobile banking is important for consumers. After that, in order to prove H1, we can state that consumers perceive mobile banking as a valuable service.

Table 5. Assessment of the convenience of mobile banking

Statement	Measure	Frequency	%
Mobile banking is a convenient way to purchase products and services	I completely disagree	2	0.8
	I somewhat disagree	6	2.3
	I am indifferent	29	11.1
	I somewhat agree	84	32.3
	I totally agree	139	53.5
I see mobile banking as an easy way to order products and services	I completely disagree	0	0
	I somewhat disagree	0	0
	I am indifferent	5	1.9
	I somewhat agree	11	4.2
	I totally agree	244	93.9
I save a lot of time using mobile banking.	I completely disagree	2	1.2
	I somewhat disagree	1	0.4
	I am indifferent	23	8.8
	I somewhat agree	77	29.6
	I totally agree	157	60
Using mobile banking is convenient.	I completely disagree	0	0
	I somewhat disagree	1	0.4
	I am indifferent	26	10
	I somewhat agree	46	17.6
	I totally agree	187	72

Source: Author's calculation based on data analysis in the SPSS program

As shown in Table 5, for the majority of participants, mobile banking is a convenient way to purchase (85.8%) and order (98.1%) products and services. For most participants, mobile banking saves time (89.6%) and offers a pleasant experience

(89.6%). It can be concluded that participants see mobile banking in a positive light when it comes to convenience and will therefore use it more often.

Table 6. Evaluation of mobile banking information

Statement	Measure	Frequency	%
I like to have a lot of information before using mobile banking services and products.	I completely disagree	1	0.4
	I somewhat disagree	3	1.2
	I am indifferent	31	12
	I somewhat agree	44	17
	I totally agree	181	69.4
I always compare prices among mobile banking services from different banks.	I completely disagree	4	1.6
	I somewhat disagree	22	8.4
	I am indifferent	76	29
	I somewhat agree	59	23
	I totally agree	99	38
I carefully plan my purchases through mobile banking.	I completely disagree	5	2
	I somewhat disagree	44	17
	I am indifferent	80	30
	I somewhat agree	72	28
	I totally agree	157	23

Source: Author's calculation based on data analysis in the SPSS program

Table 6 shows that participants like to have a lot of information before they go online and look for bank services and products (86.4%). They also compare prices between banks (61%) and carefully plan their purchases (51%). Considering all the percentages, it is most important for participants to have as much information as possible before using mobile banking.

Table 7. Evaluation of the experience during the use of mobile banking

Statement	Measure	Frequency	%
While using mobile banking miss the experience of interacting with people.	I completely disagree	19	7
	I somewhat disagree	20	7.7
	I am indifferent	134	51
	I somewhat agree	58	22.3
	I totally agree	29	12
I would rather go to the bank than use mobile banking services.	I completely disagree	17	6.5
	I somewhat disagree	17	6.5
	I am indifferent	148	57
	I somewhat agree	41	15.7
	I totally agree	37	14.3
I like going to the bank because people know me there.	I completely disagree	9	3.5
	I somewhat disagree	12	4.6
	I am indifferent	116	44.6
	I somewhat agree	88	33.8
	I totally agree	35	13.5

Source: Author's calculation based on data analysis in the SPSS program

Table 7 presents interesting results. While participants appreciate the convenience of shopping, they still miss interacting with people in the bank (34.3%), and prefer to go to the bank because they are familiar with the people who work there (47.6%). Almost a third of participants (30%) would still rather go to a bank than use mobile banking as a service. In accordance with H2, it can be concluded that participants positively evaluate mobile banking in terms of convenience and information. Regarding the last variable, experience, a third of participants still lack the experience of interacting with people in banks and would prefer to use the offline option when thinking about bank products and services.

In the second part of the results, factor and regression analysis will be presented. Factor analysis was performed using principal component analysis. The minimum factor loading criterion was set at 0.5. Scale commonality, which indicates the amount of variance in each dimension, was also assessed to ensure an acceptable level of explanation. The analyzes are presented in Tables 8-11.

The first step is the Kaiser-Meier-Olkin measure of sampling adequacy. The KMO was above 0.7, which proved the appropriateness of the factor analysis, while Bartlett's test was significant (0.000) and showed that the 10 statements on the assessment of mobile banking were interrelated. During the factor analysis, no statement was excluded from further calculations because their level of commonality was not below 0.5. The calculations are shown in Table 8.

Table 8. Rotated component matrix

Statement	The main component			Togetherness
	1	2	3	
Mobile banking is a convenient way to purchase products and services.	0.915			0.563
I see mobile banking as an easy way to order products and services	0.909			0.670
I save a lot of time using mobile banking.	0.773			0.642
Using mobile banking is convenient.	0.758			0.689
I like to have a lot of information before using mobile banking services and products.		0.873		0.732
I always compare prices among mobile banking services from different banks.		0.798		0.643
I carefully plan my purchases through mobile banking.		0.795		0.811
I like going to the bank because people know me there.			0.811	0.884
While using mobile banking miss the experience of interacting with people.			0.798	0.724
I would rather go to the bank than use mobile banking services.			0.759	0.630

Source: Author's calculation based on data analysis in the SPSS program

Table 8 shows that the first principal component is strongly correlated with the four statements. The first principal component increases with increasing all statements while assessing fitness. This suggests that these four statements vary together. This component can be seen as a measure of the quality of mobile banking convenience.

The second principal component is augmented by three statements related to information evaluation. This component can be seen as a measure of how informative consumers want to be regarding prices and purchasing planning. The third principal component increases with increasing ratings of mobile banking experience. Cronbach's alpha for the 4 convenience statements in the first principal component, the 3 statements in the second information principal component, and the 3 statements in the third experience principal component were .88, .82, and .72, respectively.

Table 9. Total variance

Main components	An unrotated solution			A rotated solution		
	Own value	Proportion of variance	Cumulatively	Sum of squared loads	Proportion of variance	Cumulatively
Convenience	3,760	0.376	0.376	3.169	0.317	0.317
Information	2,472	0.247	0.623	2,273	0.227	0.544
Experience	1,190	0.119	0.742	1.980	0.198	0.742

Source: Author's calculation based on data analysis in the SPSS program

Components that have eigenvalues greater than 1 are selected for further study. In this case, all 3 components have a value greater than 1, and the cumulative percentage is 74.2%, so it can be concluded that these 3 components should be kept in the model.

To investigate H3, regression analysis is used to see the relationship between the obtained components and perception. The dependent variable was consumer perception, as it investigates whether it forms a relationship and can be influenced by consumer evaluations as an independent variable. Finally, the relationship between consumer evaluation and demographic characteristics was administered to see if demographics as an independent variable affected evaluations as a dependent variable.

Ratings within the 3 derived components of convenience, information, and experience were regressed on perception to investigate H3. Consumer evaluations predicted consumer perceptions of mobile banking $F(10, 249) = 18.154$, $p < 0.001$, indicating that consumer evaluations indeed play a significant role in shaping consumer perceptions of mobile banking. Furthermore, $R^2 = .522$ indicates that the model explains 52.2% of the variance in perception. The results are summarized in Table 10. For H3, it can be concluded that consumer perception and evaluations form a relationship, since consumer evaluations influence the formation of consumer perception.

Table 10. Regression overview for H3

Model	Beta coefficient	R2	F	t	p
Assessments->Perception		0.522	18.154		<.001
Convenience->Perception	0.394			3,500	<.001
Information->Perception	-0.437			-5,312	<.001

Experience->Perception	-0.236			-3,566	<.001
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Source: Author's calculation based on data analysis in the SPSS program

To investigate H4, regression analysis is used to determine the relationship between the obtained components and demographic characteristics. The dependent variable was consumer evaluations, and the independent variable was demographic characteristics. Demographics were regressed on the estimates within the 3 components found through factor analysis to investigate H4. Consumer gender predicts consumer evaluation $F(10, 249) = 3.262$, $p = 0.072$, indicating that gender does not play a significant role in shaping consumer evaluations. Moreover, $R^2 = .012$ indicates that the model explains only 1.2% of the variance in the estimates. Years of age predicted consumer evaluation $F(10, 249) = 10.906$, $p < .001$, indicating that age plays a role in shaping consumer evaluations. $R^2 = .646$ shows that the model explains 64.6% of the variance in the estimates. Monthly income predicts consumer evaluations $F(10, 249) = 1.222$, $p = 0.295$, indicating that income does not play a significant role in shaping consumer evaluations. $R^2 = .028$ indicates that the model explains only 2.8% of the variance in the estimates. Finally, monthly payments predicted consumer evaluations $F(10, 249) = 12.708$, $p < .001$, indicating that payments play a role in shaping consumer evaluations. Furthermore, $R^2 = .566$ indicates that the model explains 56.6% of the variance in the estimates. For H4, it can be concluded that demographic characteristics of consumers in terms of years of age and monthly payments and estimates form a relationship. The results are summarized in Table 11.

Table 11. Regression overview for H4

Model	Beta coefficient	R2	F	t	p
Sex->Estimates		0.012	3.262		0.072
Gender ->Eligibility	-0.184			-1,806	0.070
Gender->Information	0.169			1.267	0.206
Gender ->Experience	0.200			1.623	0.105
Years-> Estimates		0.646	10,906		<.001
Age-> Eligibility	-0.599			-3,716	<.001
Years-> Information	0.375			1.822	<.001
Years-> Experience	0.283			1,395	<.001
Monthly Income-> Estimates		0.028	1.222		0.295
Monthly income-> Convenience	0.150			0.876	0.290
Monthly income-> Information	0.381			1.002	0.162
Monthly Income-> Experience	0.149			0.882	0.091
Monthly Payments-> Estimates		0.566	12,708		<.001
Monthly payments-> Convenience	0.566			1.619	<.001
Monthly Payments-> Information	0.141			0.422	<.001
Monthly Payments-> Experience	0.101			0.739	<.001

Source: Author's calculation based on data analysis in the SPSS program

Conclusion

The results showed that consumer evaluations play an important role in defining behavior in the adoption and use of mobile banking services and products and can be used in the creation of management strategies by the banking industry. Research has shown that several variables have an impact on consumers, especially when looking at their demographic characteristics and the relationship they form with valuations. The variables relate to perception, convenience, information and experience.

The perception of the participants shows that as many as 93.4% of them consider mobile banking useful and see it as a valuable service. For the majority of participants (over 80%), mobile banking is a convenient way to purchase and order products and services. Also, for many participants, mobile banking saves a lot of time and offers a pleasant experience. When it comes to information, over 80% of participants like to have a lot of information before they go online and look for bank services and products. 61% of them compare prices between banks, and 51% carefully plan their purchases. Regarding the experience variable, a third of the study participants still lack the interactions they encounter when interacting with people in the bank and prefer to go to the bank because they are familiar with the people who work there. As many as 30% of participants still prefer to go to the bank rather than use mobile banking as a service. Also, the research showed that consumers' evaluations form a relationship with their perception of mobile banking, as well as that their age and monthly payments influence their evaluations of mobile banking.

Managers should consider consumer evaluations and demographic characteristics as variables when developing and selecting the best strategies. Consumer strategies for mobile banking must consider the entire online experience. One of the main goals for managers is to maximize customer satisfaction by talking, providing feedback, and generating timely service. Regular consumer surveys conducted by the bank's marketing department can help improve management strategies. This will be extremely useful when creating campaigns, communicating online and customizing product portfolios. Managerial strategies for banks should include age and monthly payments as viable options as these would go a long way towards creating a consumer profile and thus an ideal mobile banking experience for them.

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