Defining Accessibility and Safety in Mobile Banking among Small Business Owners

Fredrik Wahlman
Linköping University

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Supervisor
Robert Eklund
Department of Culture and Communication
Linköping University

Examiner
Magnus Bång
Department of Computer and Information Science
Linköping University
Abstract
Banking is entering a new era where the physical bank office is being replaced by a variety of alternative technical solutions. Today the option of mobile banking exists in both business and our every day life.

This study investigates how small business owners define accessibility and safety in a mobile banking context, by analyzing the contents of six interviews of small business owners in Sweden. Further, this study investigates the relationship between the terms accessibility and safety, and also their influences on the user experience in mobile banking, also by content analysis applied on data from qualitative interviews.

The results provide a set of definitions for the terms accessibility and safety in a setting of mobile banking by small business owners, where it has contradictory become clear that small business owners value a variety of different aspects to access and deal with banking errands not restricted to only the matter of mobile banking, affecting both their view of accessibility and safety. A relationship between the terms is found concerning mainly the ability to get in touch with the bank in a variety of ways, such as by voice call or through their computer, boosting the safety feeling.
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1. Introduction
Mobile banking has evolved greatly over recent decades and is today a part of many people’s everyday life. This particular evolution is facing many different challenges in order to deliver the best possible user experience.

One common denominator often encountered in studies about mobile banking is the concept of trust. In a previous study performed in China by Tao Zhou, Hangzhou Dianzi University, it is indicated that structural assurance and information quality are the main factors that affect the initial trust in mobile banking (Zhou, 2011). Aside from this, and unrelated to the issue of mobile banking, Delgado-Márquez, et al, state in a recent study that different types of knowledge have an influence on the emergence and evolution of interpersonal trust (Delgado-Márquez, et al, 2015).

This theoretical background grounds the assumptions that definitions of availability and security may relate to each other, which this study intends to investigate.

1.1 Report formalities
All quotes presented in this report has been translated arbitrarily from Swedish to English by the researcher. In the quotes, the notation [name of bank] is used to protect the interviewees identities and also because of the insignificancy of what bank the interviewee is referring to for the sake of this study.

1.2 Purpose
The purpose of the study is to examine, in the context of mobile banking, how small business owners define accessibility, how small business owners define what gives a sense and/or feeling of safety and how the concepts relate to each other.

1.3 Research questions
The research questions identified for the study are as follows:
How do small business owners define accessibility?
How do small business owners define a sense/feeling of safety?
How does the concepts relate to each other?

1.4 Delimitations of the target group
The delimitations of the target group has evolved through reasoning with Anna Simon, User Experience Manager at SEB. This study investigates small business owners and according to the European Union law the definition of a small enterprise is "[...] an enterprise which employs fewer than 50 persons and whose annual turnover and/or annual balance sheet total does not exceed EUR 10 million." (EUR-Lex, 2003). Aside from this definition, the insights as to how the field of User Experience is
approached in a major bank has resulted in the a few attributes of the target group delimitations, listed below.

The user is:
- having the business as main income
- either working alone or working with a few employees
- responsible for the business economy.
2. Theory
Theoretical background investigates the concepts of trust, mobile banking and the most common e-identification service in Sweden — BankID.

2.1 Trust
An exact definition of the concept of trust is seemingly absent, but many different models have been and are being developed. One definition of trust is the willingness to believe in the reliability, honesty, dependability, and capability of another entity (Lekkas, 2003).

The idea of applying trust contains two parties — the trustor and the trustee (Söderström, 2009), where the trustor trusts the trustee. Söderström (2009) has identified 29 different types of trust distributed into three different categories: organization trust, person trust and technology trust. In the field of mobile banking, three categories of trust have been identified to be of equal importance: trust regarding the bank providing the service, the provider of the mobile gadget and the telecommunication company providing the mobile internet service (Masrek, Uzir & Khairuddin 2012). These definitions arguably fit Söderström’s (2009) categories of organization trust and technology trust.

A meta-categorization of trust is further discussed by Söderström (2009), dividing the contents of the three previously mentioned categories of trust into two further categories — *Initial trust* and *experiential trust*, where initial trust concerns trust in an unfamiliar situation and experiential trust concerns trust where impressions has developed into a more established level.

McCord and Ratnasingam (2004) define two different types of trust in e-commerce — one’s willingness to accept vulnerability in online transactions based on positive expectations of e-retailer behavior as a definition of relational trust, and technology trust as “the subjective probability by which an individual believes that the underlying technology infrastructure and control mechanisms are capable of facilitating inter-organizational transactions according to its confident expectations.” (2004: 1).

Technology trust is defined by Lippert & Davis (2006) as the individual’s willingness to be vulnerable to information technology based on expectations of technology predictability, reliability and utility, and is also influenced by the individual’s predilection to trust technology. In e-commerce the initial phase of the relationship between the trustor and the trustee has a critical influence on behavioral intentions of web consumers (McKnight et al, 2002). McKnight et al (2002) also state that reputation, site quality and structural assurance have been shown to be factors effective in establishing trust.
2.2 Mobile banking
Mobile banking is an expanding area of research. The main focus in mobile banking research appears to be survey studies and quantitative research, and research seems to focusing on a more generalized view of mobile banking usage, rather than specified target groups. One possibility is of course that research is mainly performed by providers of banking services, and that results are not easily accessible by the public.

In research that actually is published, it is noted that younger people feel more comfortable and secure performing banking errands on a mobile platform than older people (KRC Research, 2012). With regard to user attitudes in mobile banking, a brand new survey by the US Government revealed that 34% of respondents who use mobile phone felt "somewhat unsafe" or "very unsafe" regarding their thoughts about safety and mobile banking. 49% of respondents answered "somewhat unsafe" or "very unsafe" regarding how safe they believe their personal information is when using a mobile phone for payments in a store (Board Of Governors of the Federal Reserve System, 2015: 19).

2.3 BankID
In Sweden today, the most common method of identifying yourself online is to use a service named BankID. BankID, or commonly in Sweden referred to as Mobilt BankID, is the biggest e-identification service in Sweden and is issued by twelve cooperating banks (Finansiell ID-Teknik BID AB, 2015). Using BankID, the user gets to define their own personal code which they use to identify themselves in services where the possibility is provided.
3. Methodology
This chapter covers methodology used in the data collection and analysis of the data.

3.1 Interviews
The data in this study are based on the interviews of six small business owners. A primary benefit of the use of interviews as a research method is the ability to provide the researcher with great detail and depth from answers. Interviews can be tailored to elicit answers specifically based on knowledge and experience of the interviewee depending on the formulation of the question asked (Thorns, 2012).

Data collected from interviews benefits from being recorded, allowing the interviewer to attend fully to the interview rather than memorizing and noting answers of importance (Thorns, 2012). Research has noted no significant difference between transcripts from the two different interviewing methods (Sturges & Hanrahan, 2004). In this study, both face-to-face and telephone interviews were conducted.

3.1.1 Interviewees
The interviewees were recruited using personal contacts and social media such as Facebook and LinkedIn. 6 informants were interviewed and had a median age of 43, where the youngest interviewee was 29 and the oldest 59. The interviewees met the requirement of the delimitations of the target group. No reimbursement was received for participation in the study. None of the interviewees had the exact same kind of business but two of them were in a similar field. All of the interviewees were using a mobile banking application for private economy but only half of them were using one for their business.

3.1.2 Interview guide
In language, there is a great need for cross-culturally validated instruments due to the diversity of the worldwide population (Sousa & Roijanasrirat, 2011). With translation, back-translation and comparison of translations following a structured methodology, as proposed by Sousa and Roijanasrirat, one way of validating translated data are provided. To enhance the quality of the validation, choosing the right translator for the cause is a key aspect (2011). In a question survey by KRC Research in the USA, out of 1000 respondents results indicated that the definition of the mobile is ambiguous as respondents believed it could refer to either a work computer or a laptop (KRC Research, 2012), emphasizing that linguistic validation is of importance. Qualitative research often faces objections that are seemingly stereotypical. Objections regarding qualitative research not being trustworthy, reliable, quantitative or generalizable and the main challenge for qualitative interviewing is to produce new
knowledge worth knowing. Therefore it is necessary to define ambiguous terms that may be interpreted in multiple different ways (Kvale, 1994).

For this study, an interview guide was produced prior to the execution of the interviewing (Appendix 1). The guide was formulated in English and translated into Swedish. The translation of the interview guide was back-translated with a two week interval and compared to the original guide.

The guide consists of two different categories of questions. The questions were formulated in a short and informative manner to allow for a quantitative analysis, or in an open manner to encourage thorough answers for the content analysis. A test interview was performed and subsequently some minor changes were made to the interview guide. The changes were not translated and back-translated. Data from the test interview were analyzed along with any other data collected.

3.1.3 Interviewing procedure
Semi-structured interviews are characterized by the interviewer's development and use of an interview guide. During the interviews the guide is followed, but following trajectory topics deviating from the interview guide could be encouraged when the interviewer deems it necessary (Cohen & Crabtree, 2006; Watts, 2008).

In this study, both face-to-face and telephone interviews were performed using a semi-structured interviewing approach. All interviews were auditory recorded using digital recording software in a Macbook Pro. Prior to the interviews, the interviewees were informed that their participation in the study is anonymous and that their answers could come to be quoted in the report of the study. The interviews were performed in Swedish and followed the produced interview guide.

3.2 Analysis
The method of analysis used in this study is inspired by a thematic content analysis, which itself developed from grounded theory (Burnard, Gill, Stewart, Treasure & Chadwick, 2008). Grounded theory is a method originally developed by Glaser and Strauss (1967) and does not require any specific data, but data from where theory can be grounded (Richards & Morse, 2013). In studies using grounded theory, "reports will feature theory that is limited and local — theory derived from, and grounded in, the data." (Richards & Morse, 2013, p. 64). In qualitative data analysis some analytic activities are more or less standard. These analytic activities comprise transcribing data into text, coding transcripts, categorizing codes into themes, sorting material and looking for patterns (Berg, 2001), which is somewhat similar to what has been embraced in this study.

The thematic analysis is, compared to Grounded Theory, an analysis method lacking complexity and therefore is often recommended as an introduction to qualitative research (Howitt, 2013).
Thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data. It minimally organizes and describes your data set in (rich) detail.” (Braun & Clarke, 2006: 79)

Braun & Clarke (2006) describes two primary ways of identifying themes or patterns within data. They describe the inductive approach, where the themes are strongly linked and generated from the data itself, and the theoretical approach, where the interests rather lie in the researchers theoretical or analytic interest of the area discussed. The thematic analysis aims to identify themes and sub-themes (Howitt, 2013) and this study has used both pre-defined themes — a theoretical approach, in an attempt to answer the research questions, and an attempt to generate new themes more closely linked to the data — an inductive approach, in an attempt to cover up anything of importance that otherwise possibly is missed out. Key elements in thematic analysis is that the researcher is closely involved in the process of analysis and a detailed intense effort to produce a convincing analysis and therefore the analysis will be influenced by the subjectivity of the researcher. This is a matter that cannot be avoided, but rather faced with the counter-question of what the definition of objectivity is (Kvale, 1994).

In this study, the recordings of the interviews were transcribed roughly, meaning that adding finer detail that Jefferson transcription contributes to (Howitt, 2013: 161-163) has not been made. The transcriptions were in an initial stage used to extract codes that were subsequently sorted into different pre-defined themes: accessibility, safety, both and none — to build a foundation for answering the research questions. A theme can, according to Braun & Clarke (2006), be defined as something that captures importances in data related to the research question. From this data, the codes generated in the analysis of the interviews in the pre-defined theme none, were used to look for new themes to be generated. The process looking for new themes from comparison between codes in the none-theme were motivated by the risk of missing matters of interest by simply focusing on pre-defined themes.

An alternative method that was considered is hermeneutical phenomenology. This method ”offers a descriptive, reflective, interpretive, and engaging mode of inquiry from which the essence of an experience may be elicited.” (Richards & Morse, 2013: 67). The analysis in this study is hermeneutic and the results will be nuanced by the subjectivity of the researcher, but the characteristics of phenomenological research — with results presented in essays or book-length work (Richards & Morse, 2013) — is however not reflected in the analysis or presentation of the results in this study. The analysis may however be inspired and influenced by characteristics and aspects of different phenomenological orientations like hermeneutical phenomenology,
transcendental phenomenology, existential phenomenology, and linguistic phenomenology but not relying strictly upon any one of them.
4. Results
This chapter presents findings and results identified from collected data to answer the research questions regarding how small business owners define accessibility, safety and if the concepts relate to each other. Further, other interesting results are presented and these findings are discussed more explicitly in chapter 5.

The short and informative characterized questions were not used in the analysis of the data but only the openly characterized questions. In the analysis of the data extracted from the interviews (Appendix 2), pervasive features in the defining of the terms accessibility and safety in mobile banking have been compiled into a table (Table 1). Other features not specifically designated to either of the terms but relating to both of them have been listed in another table (Table 2).

Table 1. Showing pervasive features in the analysis of the definitions of accessibility and safety.

<table>
<thead>
<tr>
<th>Accessibility</th>
<th>Safety</th>
</tr>
</thead>
<tbody>
<tr>
<td>The possibility of various geographical positioning is a positive aspect but the need is restricted due to the demand of paperwork for small business owners and banking</td>
<td>Belief that the bank delivers reliable services. Dependent on the size of the bank. A smaller bank would not get the same confidence in services provided.</td>
</tr>
<tr>
<td>Mobile banking application is not the preferred media due to screen size and overview</td>
<td>Confidence in BankID being provided by banks and usable in governmental business such as the tax office</td>
</tr>
<tr>
<td>Technical solutions and features in mobile banking application with e.g. camera scanning</td>
<td>Confidence in the technology and services provided by the major banks</td>
</tr>
<tr>
<td>Appreciation of the smooth and easy process in mobile banking applications and also the ease of use in BankID</td>
<td>Awareness of aspects that might compromise security such as phishing emails and therefore feeling confident in the use of services provided</td>
</tr>
<tr>
<td>The possibility to access the bank in a variety of different ways aside from mobile application — e.g. voice call or through the regular web page</td>
<td>Reasoning about confidence for the bank and services provided being great, but yet not willing to actually change behavior due to possible risks</td>
</tr>
<tr>
<td>Supervising account balance is the main feature used by small business owners in the mobile banking application</td>
<td></td>
</tr>
</tbody>
</table>

In the term accessibility the main feature noted in all of the interviews is about the ability to perform banking errands on the go. It is seemingly preferable to do banking on a platform with a greater screen size and a keyboard due to the overview, and therefore a mobile banking application is not explicitly preferred. Another commonly returning aspect and reason for not using mobile banking applications is the demand of paperwork that small business owners are by Swedish law required to do. That said, there seems to be a conflict among different users of a mobile banking applications whether this is a problem or not, as noted in the contradicting quote beneath, taken from one of the interviews.
"We believe that [name of bank] mobile application is very good and that the website is a little more messy"

This particular interviewee, who also is one of the users of a mobile banking application as a small business owner, actually prefers to use the mobile banking application rather than the webpage due to scope of use. Another interviewee noted that he had considered the switch of bank due to the accessibility, as illustrated below by an excerpt from one interview — The note R is for Researcher and I is for Interviewee.

R: Did you ever change bank?
I: No. It has been quite close a few times, but no.
R: What was the reason for consideration?
I: Mainly the inability of contact by telephone calls

As shown, the consideration of a bank change is not related to the mobile banking application, but rather the ability to contact a real person by voice call.

In the term safety there is a overall confidence in the services provided by the small business owners’ bank. More or less everything identified and coded in the interviews concerning safety has turned out in themes about users being confident in the service that is provided. It is assumed that the banks wants to provide the best possible service and that the harm that would cause the bank if something did not work properly would be more or less devastating. Also, there is among small business owners a mutual confidence for the BankID service. The applied use of BankID among both governmental companies and major companies in the private sector provides a reliability that is enough for the target group to not even consider questioning the matter of safety.

Table 2. Showing features of importance not specifically designated to any of the terms accessibility or safety in the analysis of the data but relating to both of them.

| The possibility to contact the bank physically or via voice call boosts the feeling of safety and reliability |
| Some struggle can be approved to ensure that encountered issues is solved properly but is not preferred over a seamless experience and simplicity |
| Reasoning on the hardware having an impact on the experience |

Features concerning both accessibility and safety highlights the sensation of a safety feeling influenced by various aspects of accessibility. There is a demand of a possibility to be able to contact a physical person when dealing with banking, rather than just relying on a technical solution. The combination of the variety of possible ways to contact the bank supports the safety feeling according to the interviewees. The noted
struggle that can be appreciated (Table 2) relates to the aspect of safety in the manner that users want to be sure that issues is resolved with care. At the same time, one interviewee clearly noted that handling a variety of different codes provides an opposite feeling:

"One aspect is of course that if you're logging in to different places and have so many different codes — in the end you write them down somewhere. Now I can log on to tax authorities, several banks, other authorities and so on with BankID. There is one single code and I have it in my head."

As noted in the quote above, this interviewee clearly prefer the solution that BankID contributes to. The ease on the quantity of different codes that the user is required to remember for a safe authentication is by this interviewee, instead of contributory to a weaker sensation of safety, providing an easier and thereby the sensation of a safer solution.

The results from the analysis of codes initially placed in the none-theme are presented in a final table below (Table 3). These findings concern the interviewees' view on separation between private and business economy and issues that comes along with the limited screen size of a mobile phone compared to other platforms. The results from this categorization is shown to be related to the term of accessibility.

Table 3. Showing themes generated from codes initially put in the none-theme.

| Private economy and business economy is wished to be kept separate |
| Accounting combined with the mobile banking application could enable users to depend more widely in only the mobile phone as banking platform but is at the same time not desirable due to the limited screen size |

Small business owners seem to be willing to keep their private economy and business economy separate. All of the interviewees were familiar with and had used a mobile banking application to manage their private economy. In business economy, 50% of the small business owners interviewed were using a mobile banking application. Reasons for not using a mobile banking application for business economy were mostly regarding the mandatory paperwork that business owners by law are required to manage for their accounting. Some small business owners claim to never attend or show any interest to work regarding banking without at the same time using accounting software in their office computer. Another reason for not using a mobile banking application was that the mobility provided by laptop is considering as being better, as illustrated below.
"Why should I do it in the mobile phone when I have much better feeling and track of things and I can be mobile with my laptop? It is the mobile office."

The mobility that a mobile banking application offers is not a necessity when a laptop is readily available. Furthermore, dealing with banking in a mobile phone gives the feeling of being restricted while a laptop provides a greater screen size and thus a better overview, which relates back to the matter of accessibility. Two of the interviewees noted explicitly that they would never want to perform all of their banking errands on either a mobile phone or a laptop, but that the two of them (mobile phone and laptop) combined provides a perfect way suitable for their every day life and business.
5. Discussion
This chapter presents discussion about used methodology for data collection and analysis, discussion about encountered results and discussion that critically examine possible alternative interpretations.

5.1 Interviews
The interviews is the main and only data collection in this study and is therefore of great importance for the outcome of the study. Some of the interviews are more comprehensive than others and this is possibly due to different levels of interest in new technology. The interviews with more comprehensive answers will also influence the outcome of the analysis and there is no doubt that this is a fact that possibly could affect the outcome in a variety of ways.

The interviews are inspired by a semi-structured view of interviewing. In retrospect another structure of interviewing might have been appropriate for this study due to the pre-defined categorization of themes. With another interviewing technique it is possible that more focus could have been placed on the actual terms investigated. Although, the used setting has given the researcher a wider understanding for both the field of banking for a small business owner, as well as the used interviewing technique has provided data with another depth than strictly discussing definitions of accessibility and safety. Another benefit from using a semi-structured interviewing technique is the ability to adapt the questions to the small business owners preferences and to take into account the differences between the variety of different business areas that the interviewees in this study had. While it is hard to deny that another interviewing technique might have had an impact on the interviewees answers there is doubtfully any aspect in the performed technique that could have made an impact of significance on the results.

5.1.1 Interviewees
The recruitment procedure of interviewees has resulted in an arguably good sample of small business owners. The two interviewees with business in the same field were working with some kind of system development and their business’ had not any characteristics that were judged to be enough to take into consideration in the analysis.

The quantity of interviews is a matter that probably is the biggest negative aspect of the study. A bigger sample would have provided a more reliable result — thereby not saying that the results should be devalued in any way. The words of the small business owners interviewed are still the words of small business owners even though it might be bold to assume the results being generalizable even within the target group.
5.1.2 Interview guide
The interview guide has been validated through cross-translation with a method inspired by a cross-culture validation study by Sousa and Roijanasrirat (2011). The translation did not provide any information that has affected either the structure or formulation of questions in the guide. It might be argued that the cross-translation could have been executed by another researcher or someone with more knowledge about the world of banking. However, the first interview revealed that clarification in how the term *mobile* was intended to be interpreted was required. For instance the first interview revealed that a mobile device could be interpreted as a laptop — which was mentioned as *the mobile office environment*. As revealed in a previous English study (KRC Research, 2012) — this showed to be an issue in spoken Swedish as well.

In the interview guide, *mobile banking service* was further clarified by formulating as *mobile banking service in your phone*. *Mobile device* was changed to *mobile phone* and it was made clear during the interviews that there was mutual understanding what platform was issued. After changes to the formulations were made no further issues regarding this matter was revealed.

The short and informative characterized questions were not used in the analysis of the data. This, because of the small amount of interviews performed and presentation of the qualitatively characterized data have no clear impact on the answering of the research questions.

5.1.3 Interviewing procedure
Two of the interviews were performed face to face and the rest via telephone. As previous research has noted there should not be any significant difference between the different aspects of interviewing. The data from the interviews have no clear distinctions between them and therefore no further action has been made.

It is clear that the interviews has developed throughout the study and that the questions asked may have been formulated differently between the interviewees — mainly due to the interviewees willingness to spontaneously provide comprehensive answers. The interview recordings supports the idea of the interviewees more willingly to speak have had a greater influence on the data analyzed — because of the greater amount of data — and the results that comes along. The actions made to balance the possibility of unfair treatment of data from different interviews is a double check that data from the less comprehensive interviews has not been left out when compilation of the codes in the presentation of results to answer the research questions were made.

The previously discussed interview guide is written in English but the interviews were performed in Swedish. The issues about formulation of terms such as *mobile* previously discussed was the only discovered issue about the matter of translation. The translation and back-translation of the interview guide has given
insights on the possible differences of the interview guide and the performing language and there should therefore not be any worries of angled interpretation. Any form of preconceived ideas is of course unavoidable, but also a characteristic of qualitative research (Thorns, 2012; Cohen & Crabtree, 2006; Watts, 2008).

5.2 Target group
The target group has evolved through discussions with a User Experience Manager at a major bank that has provided an insight in the world of banking. The help of a professional gives the target group a real world connection and the delimitations provides the target group with reasonably graspable dimensions in a field where more or less everyone finds themselves in one way or another. The delimitations of the target group should be wide enough to draw conclusions explicitly about the thoughts of small business owners.

5.3 Analysis
The main concern about the analysis is that the results will be influenced by the researchers past experience and subjectivity. In this study it has become clear that more experience in the field of banking could have been desired but at the same time it may be argued that the lack of experience in the field of banking has left the researcher with a more open mind in the actual analysis process.

One issue that have had an effect on the resulting conclusions is the placement of different codes into the pre-defined themes. Codes put into the none-theme have in the end an actual connection to both the terms of accessibility and safety, even if it might be an implicite connection. Depending on the definition you can argue for placing codes into other themes. Once again this is one of the aspects with qualitative research that is reflected in the subjectivity of the researcher.

The graphical presentations of codes (Appendix 2) has shown to provide a great overview and being very helpful for the following work of the analysis.

5.4 Results
It has become clear from the analysis that it is hard to make a clear distinction of accessibility and safety within only the setting of mobile banking. The interviewees repeatedly ends up in discussing a variety of different aspects beyond only the mobile device. Being a very open ended interview, this could possibly have been eliminated by putting up a greater restriction to the target group and their scope of different applications and use of devices, but still, this provides interesting results.

The results are primarily presented in three different tables to answer the research questions. The codes places in the none-theme was initially thought to declare new themes. The difference between theme and code makes the characteristics of what is put in the table at hand (table 3) a matter for discussion. The difference
between what is coded and what is finally presented as a theme may not be of significance and therefore it may be argued that the themes actually are nothing but replications of the codes. Whether the definition is one or other should not have an impact on the actual results presented.

The results from the interviews can be related to the concept of trust in a variety of ways. As proposed by Masrek, Uzir & Khairuddin (2012), mobile banking has three different aspects of trust. The aspects of trust regarding the provider of the banking application service (e.g. the bank providing the mobile banking application) and the provider of the device (e.g. an iPhone). What is interesting is that the third aspect, about trust to whoever is delivering the internet service, is seemingly absent. In the interviews there are no considerations about safety issues concerning e.g. a WiFi-connection, mobile internet provider or anything similar. With Söderströms meta-categorization of trust (2009) and the sake of initial and experiental trust brings forth an interesting point of view for the discussion about the remaining two aspects of trust. Starting with trust regarding the provider of the banking application service, the bank, results show that initial trust is based on the size of the bank. If the bank is well known and considered "big" there is little or no doubt in trusting the service that is provided. The experiental trust is affected by how well the bank meet the requirements of the customer, which is shown in one interview where the interviewee had considered a switch of bank due to the difficulties in contacting the bank by telephone. The second aspect would be trust to the provider of the device where the mobile banking is carried out. It is considered that it might be the feel of ease in use of the mobile device, in this specific case an iPhone, that affects the feeling of being safe in performing mobile banking. This is a finding that would need to be more closely examined before drawing any conclusions but the mentioning states the fact that this might be a contributing cause. This is definitely something that concerns experiental trust, where the user has such a positive feel about the product and the ease of use makes the user feel safe. If this matter has any connection to initial trust is from this data hard or impossible to examine.

In e-commerce as discussed by McCord and Ratnasingam (2004) relational trust is mentioned and defined as ones willingness to accept vulnerability in online transactions based on expectations of e-retailer behavior. Concerning this matter it would seem as if relational trust is taken into consideration, but not all aspects. Technology trust, being belief about underlying technology infrastructure having capability to accomplish its intended task according to its confident expectations, is also considered and the confidence in that the service provided is functional is not really ever questioned.

As McKnight et. al (2002) mentions the initial phase of the relationship between the trustor and the trustee has a critical influence on further behavior of web consumers, this study may support the idea due to previously discussion in terms of
initial trust. The interviewees, or in this matter, the trustees, have had confidence in their bank from an initial stage and therefore no real troublesome aspects of trust concerning the services delivered by the bank are discovered.

It is clear that the field of trust research has influences in accessibility and safety in mobile banking. The variety of levels and terms within the field of trust can be applied to the relationship between accessibility and safety and further studies concerning different aspects of trust in the field of banking could possibly provide a deeper understanding for how and why the terms are defined in various ways. In the end could provide the banking industry with knowledge to provide more suitable services to their customers.

The previous research showing that a big share of respondents were "somewhat unsafe" or "very unsafe" regarding their thoughts about safety, personal information and mobile banking or mobile payments (Board Of Governors of the Federal Reserve System, 2015: 19) does not apply very well on the target group of this study. One thing to take into consideration is that it is nowhere defined what the meaning of safe or personal information comprehends meaning that the terms could be interpreted ambiguously. The uncertainty among such a big share of possible users is contradicting yet supportive to only half of the interviewees using a mobile banking application for their business but once again it has to be taken into consideration that everyone interviewed were using a mobile banking application for their private economy.
6. Conclusion
Defining the terms of accessibility and safety only concerning the setting of mobile banking has shown to be harder than imagined. Small business owners have a variety of ways of dealing with their banking and some even explicitly note that they would not want to be restricted to using only a mobile banking application in their phone. The words and thoughts of the interviewees are therefore nuanced by their every day use and not explicitly limited to only the use of a mobile banking application. Following are conclusions of the findings that this study has identified, divided into the investigated terms and the identified relationship between the two of them.

Accessibility
For small business owners accessibility is about being able to be geographically positioned at different places. Ease of use in the mobile banking application is of great importance and the main feature desired is the ability to supervise banking. The variety of technical solutions that e.g. a mobile phone camera provides with scanning etc is another aspect that concerns accessibility according to small business owners. One final aspect of accessibility is that mobility is not the only feature of importance. The restrictions that the small size of a mobile phone screen contributes to is a factor that suggests that replacing todays banking with digital solutions cannot be done by simply a mobile banking application.

Safety
Regarding safety, small business owners has a great confidence in their bank and the services provided by the bank. The coherence that the e-identification service BankID provides by being usable in a variety of different governmental businesses and also in banking provides a feeling of safety. Small business owners do not seemingly reflect to much about safety but assume that the services are safe to use.

The relationship between accessibility and safety
There is a relationship between accessibility and safety. The obvious relationship between the terms is that small business owners feel more safe when there is a variety of options in how to access the bank when there are questions. If the service is simple to use and the experience is solving the problem in a seamless way the feeling of safety gets a boost. Small business owners can show acceptance to the aspect of solving problems taking time to ensure that everything is being carried out correctly.

The conclusion is that to provide a great experience to small business owners it is important to deliver a variety of services of high standard. Today, the banking customers has confidence in the bank delivering safe and accessible services and
aiming to enhance the user experience even more. Further studies should be encouraged to investigate a more detailed level in each of the services provided.
References


KRC Research. (2012). Infosys Mobile Banking Media Poll Results, (March)


Appendix 1
Full length of the interview guide used in the study.

Interview guide

Target group
The user is:
..working the business as main income.
..either working alone or working with a few employees.
..responsible for the business economy.

Note: What bank and what kind of company form is not of the essence.

Issues to be examined
How do small business owners define accessibility?
How do small business owners define a sensibility/feeling of safety?
How does the concepts relate to each other?

Questions for the interviews:
Short informative questions:
Gender
Age
Company form
Company bank
Time of employment / How long the business has been the main income

How many received payments per month do you estimate that you have?
How many invoices per month do you estimate that you pay?
Do you pay them by yourself or have you hired someone to do this for you?

Do you use a mobile banking application in your phone for your business today?
Why?
Why not?

Scenarios:
It is a typically normal situation where you are going to perform some banking in your mobile banking application.
Where are you?
Why are you there?
Describe the sequence of events from you initiating the thought to completion of the task.

Can you think of a scenario where you have lacked the ability but encountered the feeling that you would have wanted the ability to access all your banking features where you perform them today?

Questions:
If you use one, how do you use your mobile banking application in your phone?
Why do/don’t you use available features?  
How does using different features make you feel?

What is important for you using mobile banking in your phone as a small business owner?  
What would make you use a mobile banking service in your phone as a small business owner?  
What would make you hesitate to use a mobile banking service in your phone as a small business owner?

What do you feel about making mistakes as a small business owner and questions about economy?

Do you believe you behave differently dealing with company economy or private economy?  
Why do you think you do/don’t act differently dividing private and company into different compartments?

Do you have any fears while performing banking in your mobile phone?  
Why are they fearsome for you?  
What do you believe could transform these issues into not being fearsome anymore?  
Why do you believe that could change your mind?

**Follow-up questions (General):**
How does that make you feel?  
What would be preferable for you?  
Why?

**End with (Due to courtesy):**
Unless there is anything else you might want to adress I would like to thank you for your time and all of the valuable information. The word is free.
Appendix 2
Graphical presentations of the interviews
Small business owners

Accessibility
- Perform banking errands in office due to paperwork
- Possibility to contact the bank via a variety of media
- Desire to immediate ability to see transactions between different banks
- Relatively often use mobile banking application to refill cash on children telephone account

Safety
- Phishing
  - Confidence in services delivered by the bank, but less confidence in information from the bank via e-mail etc.
  - No greater amount of money in bank account for private economy
  - BankID
- Contact bank via telephone to transact money between company banking account to private banking account
- Hire professional help for accounting and declaration
- Usage of mobile banking application for private economy but not for company economy
- Have not encountered any issues with banking services

Both

None
- Wants a distinction to remain distinction between private and company economy
Small business owners

Accessibility
- No mobile banking application for business but uses one for private economy.
- Scanning codes for payments seem like an interesting part of banking applications for company economy.
- Belief that private economy has easier and more available services than business.
- Wants a local contact person at the bank to discuss different ideas and someone that knows the local business situation.

Safety
- Use of BankID but not entirely satisfied due to issues when reinstalling the software.
- Use of a mobile payment station (Zettle) which sometimes can be perceived as not safe.
- Belief that the bank delivers safe services.
- Confidence in the bank at its whole.

Both
- Not introduced to a mobile banking application for business economy. Possibility that the bank does not provide the service.
Small business owners

Accessibility
- Has made a switch between banks due to former bank not being flexible about challenges concerning company registration abroad
- Importance in good service. Stability. Easy to use. "As it is today"
- Flexibility in being able to go anywhere since you do not always carry around your computer
- Use mobile banking application to keep track of and supervise the status in different bank accounts
- Better overview on a computer screen
- More frequent use of a variety of functionality in private mobile banking than business due to other needs and possibilities

Safety
- Has confidence in services delivered by the bank since they are into the business. Belief in their competence.
- Has confidence in BankID and really enjoy using the service
- Importance in ways of handling confidential information to prevent frauds
- Does not appreciate struggle with different codes and hardware to authenticate

Both

None
Small business owners

Accessibility

- Paperwork when working with bank related company issues
- Never perform anything bank related without using software for accounting (Visma)
- Banking errands are performed in office environment due to paperwork
- No needs for a company mobile banking application
- Positive about the possibility to access banking services via mobile device if necessary
- Limited feel in mobile device due to bad overview
- Accounting incorporated in bank services is desirable
- Laptop is mobile. "The mobile office environment"

Safety

Confidence in services delivered by bank

- Does not appreciate hazzles for a security feeling. Believes struggle boosts the opposite.

Confidence in hardware due to Mobile BankID

Confidence in Mobile BankID

- Cannot identify anything bad. May have too big of a confidence in the bank and its services.

Both

- Do not want accounting in the mobile phone due to bad overview.

None
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