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What this file is. A sample synopsis for the IGNOU M.Com project course MCOP-001, built to show one thing clearly: how a survey-based field study links each objective to a questionnaire section, a sample and a statistical technique before any data is collected. It is study reference. It must not be submitted in whole or in part.

How it was made. Prepared by the IGNOU MCOM Project Data Desk (ignoumcomproject.net, Shri Chakradhar Publication Pvt. Ltd., New Delhi) in October 2026 from the MCOP-001 guidelines (School of Management Studies, Commerce Discipline; file dated February 2023), with AI-assisted drafting. Each component was checked against that document and each reference against its published source. Published under the editorial responsibility of BK Sahni.

What the [brackets] mean. Anything in square brackets is yours to supply: your city, your sample size, your dates, current statistics and the studies you have actually read. The file contains no survey results. Findings can only come from data you collect after approval.

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What travels with a real MCOP-001 synopsis

Item	What the MCOP-001 guidelines ask for
Proforma (Annexure-I)	Filled in, signed and dated by the student and by the guide.
Guide's bio-data	Detailed, signed in original and dated by the guide, with the five items the guidelines list.
Synopsis	Introduction, rationale, literature review, objectives, research methodology, implications and limitations.
Where it goes	The Regional Director of your own Regional Centre, by hand, registered post or courier, with "MCOP-001" written on the envelope. M.Com Online learners use the LMS portal.

A synopsis that is incomplete in any respect is rejected under the guidelines, and one without a complete, signed bio-data of the guide is not considered. Keep a copy of everything you send.

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MCOP-001: PROJECT

SYNOPSIS OF THE PROPOSED PROJECT

Continued Use of Mobile Banking Apps by Account Holders Aged 60 and Above in [City]: A Study of Perceived Usefulness, Ease of Use and Trust

Subject area (as on the proforma)	Marketing (banking services) [confirm with your guide]
Type of study	Survey-based field study (empirical study)
Submitted by	[Name of the student], Enrolment No. [ ]
Programme	Master of Commerce (M.Com)
Proposed guide	[Name, designation and institution of the guide]
Regional Centre / Study Centre	[ ] / [ ]

School of Management Studies

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1. Introduction

Most banks in India now expect routine transactions such as balance enquiries, fund transfers, bill payments and fixed-deposit bookings to move from the branch counter to the customer's own phone. For many customers this shift is complete. For account holders aged 60 and above it is uneven: some use the bank's app every week, some tried it once and went back to the branch, and some rely on a family member to operate it for them.

This study looks at the second question in technology adoption, which is not whether a person starts using a mobile banking app but whether they keep using it. It examines how account holders aged 60 and above in [City] judge the usefulness and ease of use of their bank's app, how far they trust it, and how these judgements relate to their intention to continue using it. [Add two or three sentences with the latest published figures on mobile banking use in India, citing the RBI or NPCI publication and its date.]

2. Rationale of the study

Branch visits cost an older customer time and travel, and banks are reducing counter services for routine work. If older customers stop using the app after a first attempt, they lose access to services that are increasingly offered only through digital channels. Studies of technology acceptance have concentrated on younger and working-age users; evidence on why older account holders continue or discontinue use in a city such as [City] is limited. [Name the gap you found in the studies you read.] The results can help bank branches in [City] plan assisted onboarding, and can help families and senior citizens' associations understand which difficulties matter most.

3. Review of literature

Davis (1989) proposed that two beliefs, perceived usefulness and perceived ease of use, shape a person's acceptance of an information system, and reported that usefulness was more strongly linked to usage than ease of use. This Technology Acceptance Model (TAM) is the base of the questionnaire planned here.

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Bhattacherjee (2001) separated the decision to continue using a system from the first decision to adopt it. In his expectation-confirmation model, continuance intention depends on the user's satisfaction and on perceived usefulness, and satisfaction depends on whether early use confirmed the user's expectations.

Gefen, Karahanna and Straub (2003) added trust to TAM in the context of online shopping and found trust to be a significant antecedent of intended use alongside the TAM beliefs. Money held in a bank account makes trust an obvious construct for a mobile banking study.

Venkatesh, Morris, Davis and Davis (2003) combined eight acceptance models into the Unified Theory of Acceptance and Use of Technology (UTAUT), in which age, gender and experience moderate the effect of the main beliefs. Czaja et al. (2006) found that older adults were less likely to use technology and that computer anxiety, computer self-efficacy and cognitive abilities predicted use.

[Add six to ten studies on mobile or internet banking in India, preferably from the last five years, that you have read in full. For each: author, year, sample and place, method, main finding. Make sure every study you cite here appears in your references, and every reference is cited here.]

Research gap. [State in two or three sentences what the studies above do not cover: for example, continuance rather than adoption, account holders aged 60 and above, or your city.]

4. Objectives of the study

The objectives are written in neutral terms, as the MCOP-001 guidelines require, so that none of them assumes its own finding. The objectives of this study are to:

1. examine the pattern of mobile banking app use among account holders aged 60 and above in [City];
2. analyse their perceived usefulness of, perceived ease of use of and trust in mobile banking apps;

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3. investigate the relationship of perceived usefulness, perceived ease of use and trust with the intention to continue using the app;
4. explore differences in these perceptions across age group, gender, education and work background; and
5. identify the difficulties they report while using mobile banking apps.

Hypotheses (stated as null hypotheses, tested at the 5 percent level)

- H01: There is no significant relationship between perceived usefulness and continuance intention.
- H02: There is no significant relationship between perceived ease of use and continuance intention.
- H03: There is no significant relationship between trust and continuance intention.
- H04: There is no significant difference in perceived ease of use across the age groups 60 to 64, 65 to 69, and 70 and above.
- H05: There is no significant association between gender and frequency of app use.

5. Research methodology

5.1 Research design

Descriptive and correlational survey design. The study describes the use pattern and perceptions of the respondents and examines the relationships among the constructs. It does not manipulate any variable, so it makes no causal claim.

5.2 Nature and source of data

Primary data from a structured questionnaire administered to the respondents. Secondary data from published sources for the introduction and the review: [RBI and NPCI publications you cite, with dates], journal articles and bank reports.

5.3 Population, sample and sampling technique, with rationale

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Population: account holders aged 60 and above in [City] who have used a mobile banking app at least once in the last [six] months. No list of this population is available to a student researcher, so a probability sample cannot be drawn. The study therefore uses quota sampling by age group (60 to 64, 65 to 69, 70 and above), with respondents reached at [bank branches, housing societies and senior citizens' associations, with permission]. The quotas keep each age group large enough for the comparison in objective 4.

Sample size: [n] respondents. The figure was planned with Cochran's formula at [95] percent confidence and a [5 to 8] percent margin of error, and then raised for an expected response rate of [ ] percent. Because the sample is not random, the formula is used only as a planning guide, and the limitation is stated in section 7.

5.4 Tools of data collection and their relevance to the objectives

Questionnaire section	What it measures	Objective served
A. Respondent profile	Age group, gender, education, work background, bank type	4
B. Use pattern	Frequency of use, services used, length of use, help from others	1
C. Perception scales (5-point Likert)	Perceived usefulness, perceived ease of use, trust, continuance intention; items adapted from Davis (1989), Gefen et al. (2003) and Bhattacherjee (2001)	2, 3, 4
D. Difficulties	Ranked list of difficulties plus one open question	5

Pilot test: the draft questionnaire will be tried with [20 to 30] respondents who are not part of the main sample. Reliability of each Likert scale will be checked with Cronbach's alpha (Cronbach, 1951); items that lower the alpha or confuse respondents will be revised. Content validity will be checked by the guide and [two] subject experts against the construct definitions in the literature.

5.5 Method of data collection

Face-to-face administration by the researcher, in English or [regional language], after explaining the purpose and obtaining the respondent's consent. No name, phone number or account detail will be recorded. Data collection will begin only after the written approval of this synopsis.

5.6 Data handling and analysis

Responses will be coded in a codebook, entered in [Excel / SPSS / jamovi], checked for missing and out-of-range values, and analysed as follows:

Objective	Statistical tool	Why it fits
1. Use pattern	Frequencies, percentages, bar charts	Describes categorical data
2. Perceptions	Mean and standard deviation of each scale	Summarises Likert scale scores
3. Relationships	Pearson or Spearman correlation; multiple regression	Tests H01 to H03
4. Group differences	Independent t-test or one-way ANOVA (Mann-Whitney or Kruskal-Wallis if the scores are far from normal); chi-square test of association	Tests H04 and H05
5. Difficulties	Ranking by mean rank; themes from the open answers	Orders the difficulties

6. Implications of the study

For bank branches in [City]: which perception (usefulness, ease of use or trust) is most closely related to continued use among older customers, and so where assisted onboarding should focus. For families and senior citizens' associations: the difficulties older users rank highest. For later researchers: a continuance-focused measure tested on an older group in one city.

7. Limitations of the proposed study

- The sample is non-random, so the results describe the respondents and cannot be generalised to all account holders aged 60 and above in [City].

- Perceptions are self-reported and may be affected by the wish to appear competent with technology.
- The study is cross-sectional: it records intention to continue, not actual continued use over time.
- [Any limitation of time, access or language that applies to you.]

Proposed chapter scheme of the report

Following the structure in the MCOP-001 guidelines: (i) Introduction; (ii) Review of literature; (iii) Research methodology, including the questionnaire and its purpose, reliability and validity of the tools used, data collection and statistical tools; (iv) Results and discussion; (v) Summary and conclusion; (vi) Recommendations; (vii) Implications; (viii) Limitations and direction for further research; (ix) References in APA style; (x) Annexures, including the questionnaire used.

References (APA style)

Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly, 25*(3), 351-370.

Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika, 16*(3), 297-334.

Czaja, S. J., Charness, N., Fisk, A. D., Hertzog, C., Nair, S. N., Rogers, W. A., & Sharit, J. (2006). Factors predicting the use of technology: Findings from the Center for Research and Education on Aging and Technology Enhancement (CREATE). *Psychology and Aging, 21*(2), 333-352.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319-340.

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly, 27*(1), 51-90.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly, 27*(3), 425-478.

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[Add the Indian studies, RBI or NPCI publications and any book you cite, in the same style, in alphabetical order.]

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