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A STUDY ON IMPACT OF MOBILE BANKING TOWARDS CUSTOMER SATISFACTION

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ABSTRACT

The study is Empirical Research conducted for the Banking Customers using Mobile Banking Services online. The study mainly establishes on impact and effect of mobile banking services on customer satisfaction of various banks. Based on the primary data collected we have provided the suggestions. The suggestions are also collected or obtained from the banking customers or mobile banking users and portrayed as solutions to the main issue. This study acts as an assisting tool for the mobile banking services to make the alternative changes in their achievement and ultimately leading to gain the customers and indirectly acting towards advancement or improvisation of Mobile banking services.

KEYWORDS: Mobile Banking, Customer satisfaction

INTRODUCTION

Mobile banking is a service provided by a bank or other financial association that allows its customers in handling financial transactions remotely using a mobile device such as a smartphone or tablet. Unlike the related internet banking it uses software, usually called an app, provided by the financial association for the direction. Mobile banking is usually applicable on a 24-hour basis. Some financial associations have constraints on which accounts may be accessed through mobile banking, as well as a limit on the amount that can be transacted. Mobile banking is reliant on the availability of the internet or data related to the mobile device.

Transactions through mobile banking depend on the features of the mobile banking app provided and typically include obtaining account balances and lists of latest transactions, electronic bill payments, remote check deposits, P2P payments, and funds transfers among customers or another's accounts.¹ Some apps also enable copies of the announcement to be downloaded and sometimes printed at the customer's premises.

From the bank's point of view, mobile banking diminishes the cost of handling transactions by compressing the urgency for customers to visit a bank branch for non-cash withdrawal and deposit transactions. Mobile banking does not handle transactions involving cash, and a customer needs to visit an ATM or bank branch for cash withdrawals or deposits. Many apps now have a remote deposit option; using the device's camera to digitally transmit cheques to their financial association. Mobile banking alters from mobile payments, which involves the use of a mobile device to pay for goods or services either at the point of sale or remotely, analogously to the use of a debit or credit card to effect an EFTPOS payment.

Literature Review

ROD Michel et al (2009), their outcome presents a model to explain how three dimensions of Internet banking services quality influences perception of overall Internet banking services quality and how this overall perception of Internet services quality influence customer satisfaction. All hypotheses were conformed albeit with H3 marginally. Our result suggests that online information system quality is a significantly stronger predictor of overall individually and when combined. The significant relationship

between online customer services quality and overall Internet banking service quality indicates that the quality of customer services is important for a bank in the context of Internet banking. Srivastava, (2007), reveals that the perception of the customer can be changed by awareness program, friendly usage, fewer charges, proper security, and the best responses to the service offered. The study also provides the kind of correlation between different factors. As per our basic assumption, we consider the situation wherein banks provide Internet banking of their colleagues or friend who surrounded him using Internet banking then it may influence his decisions to follow Internet banking. Howcroft et al. (2002) have categorized the retail banking services into four groups: the current account, insurance-based, credit-based, and investment-based services. Whereas, Chou and Chou (2000) shaped online banking into five basic services: viewing account balances and transaction histories, paying bills, transferring funds between accounts, requesting credit card advances, and ordering cheques. Thornton and White (2001) and Black et al. (2002) focused on the influence of the variety of distribution channels in expanding the banking services. They compared the outcome from seven distribution channels of ATM, credit card, cheque, human teller, telephone, and the Internet. They reached an agreement that consumers' channel options in banking services were determined by consumer, product, channel, and organizational characteristics, in which the consumer channel and the alternate choice rather than the classical method have their particular interaction with the banking system. They understood that the usage of different channels by the users is affected by their knowledge, computers, Internet availability, technology, and convenience. Howcroft et al. (2002) have categorized the retail banking services into four groups: the current account, insurance-based, credit-based, and investment-based services. Whereas, Chou and Chou (2000) shaped online banking into five basic services: viewing account balances and transaction histories, paying bills, transferring funds between accounts, requesting credit card advances, and ordering cheques. Thornton and White (2001) and Black et al. (2002) focused on the influence of the variety of distribution channels in expanding the banking services. They compared the the outcome from seven distribution channels of ATM, credit card, cheque, human teller, telephone and Internet. They reached an agreement that consumers' channel options in banking services were determined by consumer, product, channel, and organizational characteristics, in which the consumer channel and the alternate choice rather than the classical method have their particular interaction with the banking system. They understood that the usage of different channels by the users is affected by their knowledge, computers, Internet availability, technology, and convenience

OBJECTIVE OF STUDY

- 3) To study the approach of Customers towards Mobile Banking Services.
- 4) To know the Customer Satisfactory level on Mobile Banking.
- 5) To find out the cause and Impact of Mobile Banking on Its Customer.

SCOPE OF THE STUDY

The study is suitable for all Banking Customers using Mobile Banking Services.

RESEARCH METHODOLOGY

The study is empirical research conducted among the Banking Customers using Mobile banking services and facilities, covering the college students, professionals, and corporate employees. Details were gathered through the means of Primary data collection via Google forms.

SOURCES OF DATA COLLECTION TOOLS

Data collection is mainly based on Primary data collected through Google forms.

Secondary data was used from newspapers, magazines for further information required to complete the research.

SAMPLE DESIGN OF THE STUDY

Sample size: Total sample size is 103 Respondents.

Coverage of the study: the study is restricted to Banking Customers using Mobile Banking Services.

Sampling technique: Probability sampling is where simple random sampling is used for collecting the data, where respondents are selected as per my wish and my convenience.

TECHNIQUES FOR ANALYSING DATA

Data Analysis is done by using graphs and tables which are analyzed through Google forms.

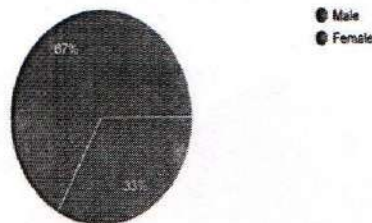
LIMITATION OF THE STUDY

- This study is limited to Banking Customers only.
- This survey was conducted only among the 103 respondents.
- Analysis of the data was done on the assumption that information given by the respondents was accurate and authentic.

DATA PRESENTATION FROM THE PRIMARY DATA COLLECTED (FINDINGS)

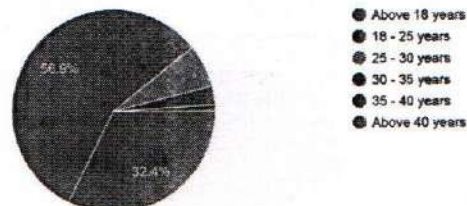
Gender

103 responses



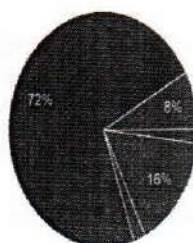
Age

102 responses



Profession/ Occupation

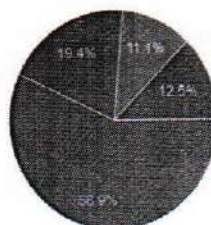
100 responses



- Government Employee
- Private Employee
- Business
- Self-employed
- Student
- Other Profession

Monthly Income (In Rupees)

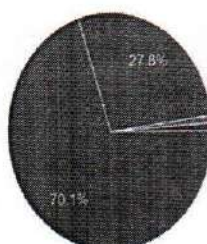
72 responses



- Below 10,000
- 10,000 - 20,000
- 20,000 - 30,000
- Above 30,000

Mobile Banking Services are very much suitable as per my needs

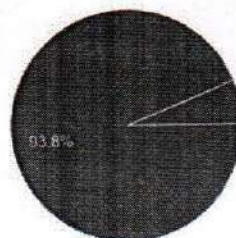
97 responses



- Agree
- Strongly Agree
- Disagree
- Strongly Disagree

Mobile Banking Services offers you more utility

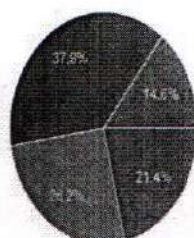
96 responses



- Yes
- No

Are you using any of these facilities

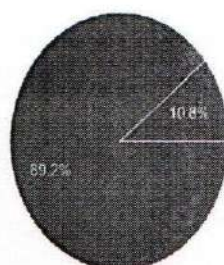
103 responses



- Alerts on Account activity
- Ordering cheque books
- Balance checking in the Account
- PIN provision, change of PIN
- Mobile recharging
- Bill payment processing

Using mobile banking services enhances additional banking skills

74 responses



- Yes
- No

Mobile banking services can be carried out anywhere as per your convince

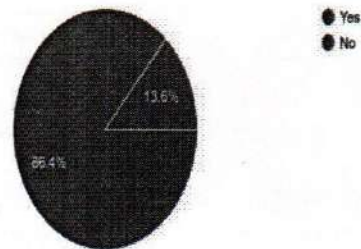
103 responses



- Agree
- Strongly Agree
- Disagree
- Strongly Disagree

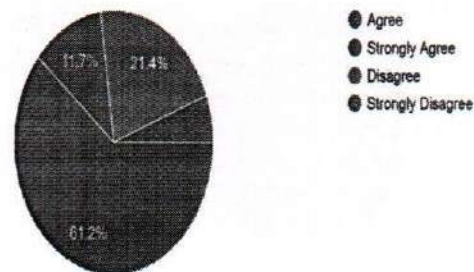
Security aspects are highly concerned in mobile banking

103 responses



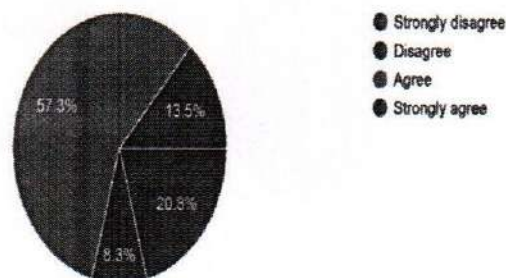
Using ATM and Credit Cards are not safe on modes of mobile banking

103 responses



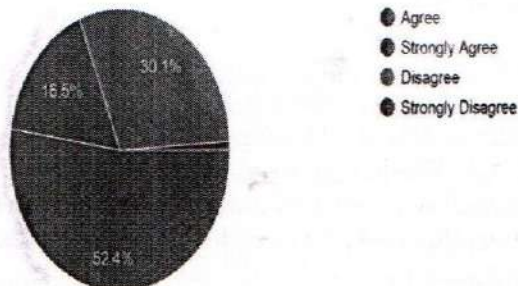
Bankers should influence customers more on banking innovations

96 responses



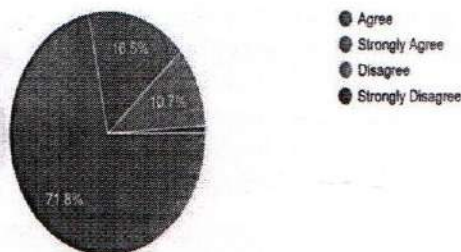
Mobile banking is insecure as possibilities of PIN number Hacking

103 responses



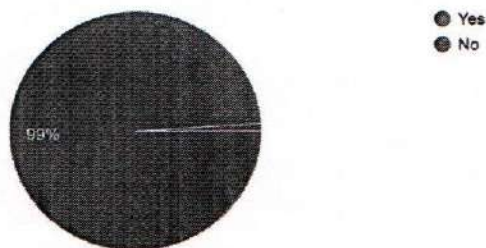
The satisfaction level of mobile banking data and services in bank websites is moderately high

103 responses



In future the using of mobile banking will be high

101 responses



SUGGESTIONS

- e. Banks should boost their payment security aspects in their mobile banking websites.
- f. Banks must control and motivates their customers more towards mobile banking.
- g. Banks should provide end-to-end digital onboarding.
- h. Banks should create more utility facilities in their mobile banking application and websites.
- i. The bank should increase the transactional securities regarding PIN securities.

CONCLUSION

As per this research, we can conclude that mobile banking services are suitable as per customer needs and offer more utility to the customers. Mobile banking has made customers easy to make various modes of payments therefore it makes their work easier. And it also increases the additional banking skills of customers, but it must improve the security aspects. We can also anticipate that the usage of mobile banking will increase/be high in future days.

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