

**Proceedings of the
Two days - Virtual National Conference on
RECENT TRENDS IN BUSINESS
(RBT-1.0)**

22nd & 23rd Sep - 2021

**Chief Editors
Dr.C.S.Edhayavarman
Dr.A.Vanitha**



**Organised by
Research Department of Business Administration
ARUMUGAM PILLAI SEETHAI AMMAL COLLEGE
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Dr.C.S.Edhayavarman

Dr.A.Vanitha

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A STUDY ON CUSTOMERS SATISFACTION LEVEL TOWARDS MOBILE BANKING IN SELECTED PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO SIVAGANGAI DISTRICT

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Abstract:

E-banking or electronic banking is a major innovation in the field of banking. Information revolution led to the evolution of internet led to the evolution of E-commerce & E-commerce led to the evolution of E-banking. E-banking is a facility under which the customer can perform basic banking transaction electronically round the clock, throughout the world. Information technology refers to the use of computers & telecommunication for producing, storing, obtaining & sending information. A system of banking in which customers can view their accounts details, pay bills and transfer money by means of the internet. The remote delivery of new and traditional banking products and services through electronic delivery channels. Mobile Banking is very significant today in the age of high technology. In various fields Computer Technology is playing important role. Mobile banking is a branch of the technology banking. The sample size for the study is 200. The Multi stage sampling method had been used for selecting the banks. The tools used for the analysis is percentage analysis and Correlation. Therefore, this paper tries to study the customer's satisfaction level towards mobile banking in selected public sector banks with special reference to Sivagangai district.

Keywords: Mobile Banking, Technology, Products & Services, Electronic banking.

1.1 Introduction:

Mobile banking is one developing high dynamic technology which is used in the commercial areas. It has combined two applications: one is information technology and second is commerce applications together. Since Mobile banking was introduced, customers have been able to use it to obtain all mobile banking services whole day without having to visit the traditional bank branch for personal transactions. Mobile Banking provides various banking services depending upon the banking regulations such like Account Balance Enquiry, Account Statement Enquiry, Credit/Debit Alerts, Bill Payment Alerts, Minimum Balance Alerts, Cheque Book Requisition, Transaction history and details, Fund Transfer Facilities etc. The Mobile site of a bank is specifically designed to be easy to read and navigate on a smart phone screen.

The Mobile site carries all of the same content as the online site and gives customers access to online banking functions such as viewing balances, transferring funds and paying bills. Mobile Banking gives the various benefits to customers, bank employees and banking industries. Mobile Banking helps to reduce the cost of various transaction services providing by the banks. For the banking organizations, the banks can communicate to the defined group of customers by use of Mobile Banking. The banking industry can go ahead even at a lower cost by customized offers. Banks can easily sell their highly financial products to the specific set of customers by their selling strategies of Credit Cards, Home Loans and Personal Loans etc. The service providers can also extend their business by providing the Mobile Banking services to their clients.

1.2 Review of Literature:

ElBahlul Elfgee (2014)¹GPRS stands out as one major development in the GSM standard that benefit from packet switched techniques to provide mobile subscribers with the much needed high bit rates for bursty data transmissions. One of the facilities that GPRS offers is connection to the Internet. Because of this facility, some banks now offer their clients access to their banking networks through GPRS as medium for switching packets to different networks that have its own security implementations. Such security implementations have been cracked and proven vulnerable. At present Wireless Application Protocol (WAP) as a data bearer protocol is the prevalent protocol offering the extra layer of security, with WAP using WTLS (WAP Transport Layer Security) as a security protocol.

Nitin, Vikas and Nancy (2014)² explored the factors that influence the adoption behavior of Mobile banking services by Indian consumers. This study also discusses the various steps that Mobile banking providers should take to increase their Mobile banking services user's database. The study found that trust, perceived ease of use and perceived cost are some of the important factors that influence the adoption behavior of Mobile banking services by Indian consumers. The study further suggested that banks should create awareness about the Mobile banking services through Advertisements, Pamphlets, Demo Fares, and Campaigning etc. to create interest among them. The study also found that customers will adopt Mobile banking if they understand and find it easy to use.

Nasri and Charfeddine(2014)³ a study about factors affecting the adoption of internet banking in Tunisia. They used the technology acceptance model (TAM) and theory of planned behavior (TPB). Their model employed security and privacy, self-efficacy, government support, and technology support, in addition to perceived usefulness, perceived ease of use, attitude, social norm, perceived behavior control and intention to use Internet banking. These factors had various effects on internet banking adoption.

1.3 Statement of the Problem:

When the mobile banking system was introduced, it was thought that system would make the work easy for the banks especially that most of the transaction was to be done through mobile phones. This meant that no more lines for the customers and less cost to the public sector banks as well as increased market share for them. However, it is unbelievable that public sector banks are having a hard time to cope with the fast growing mobile banking that they initially embraced so much, which is the reason as to why the researcher has taken much interest in analyzing the opinion of customers of mobile banking on activities of public sector banks such that possible solutions could be offered to help public sector banks and to follow suit with the trend of mobile banking.

1.4 Objectives of the Study:

The Main objective of the study is to analyze the customers' satisfaction towards mobile banking in selected public sector banks with special reference to sivagangai district.

1.5 Research Methodology:

The present study was carried out with the objective to find out the customer's satisfaction towards using mobile banking services in selected public sector banks of Karaikudi town. The researcher reviewed the related literature on customer's satisfaction towards mobile banking to identify the research gap. Both primary and secondary data have been used in the study. The primary data were collected from the existing mobile banking customers of public sector banks in a Karaikudi town. The study was conducted 20 public sector banks. Ten customers were selected randomly from each bank for the collection of data. The primary data were collected through a questionnaire which was prepared and the respondents were required to provide necessary details when they visited the bank branches. Required secondary data for the study were collected from journals, Magazines, and RBI reports.

1.5.1 POPULATION AND SAMPLE FRAME:

The population frame for the study is the customers of public sector banks in Karaikudi town. Karaikudi town, 17 public sector banks are functioning.

Table No.1
Respondents from Various Bank Branches of Karaikudi Town

S.NO	NAME OF THE BANK	NO OF BRANCHES	SAMPLE RESPONDENTS
1	Indian overseas bank	2	20
2	Indian Bank	2	20
3	State Bank of India	2	20
4	UCO Bank	1	10
5	Canara Bank	1	10
6	Corporation Bank	1	10
7	Andhra Bank	1	10
8	Allahabad bank	1	10
9	Bank of Baroda	1	10
10	Bank of India	1	10
11	Central Bank of India	1	10
12	IDBI Bank	1	10
13	Syndicate Bank	1	10
14	Punjab National Bank	1	10
15	Punjab Sind Bank	1	10
16	Vijaya Bank	1	10
17	Union Bank of India	1	10
TOTAL		20	200

Source: compiled

1.5.2 Sampling Technique Used:

Systematic random sampling method is used to draw required samples for the study. Systematic sampling is a type of probability sampling method in which sample members from a large population are selected randomly.

1.5.3 Tools Used For the Analysis of Data:

Statistical tools such as: percentage analysis, chi-square test, correlation, Freidman test, Annova, Independent sample t-test were used to analyze the primary data collected from the respondents.

1.6 Data Analysis & Interpretation:

To analyze the customers' perception of public sector banks on mobile banking, a questionnaire was designed to collect the data through field survey. After conducting pre-test and pilot study, the data collection tool was administered for final survey. The data were collected from 200 sample respondents in Karaikudi town. It covers both rural and urban customers. Details relating to customers' perception on mobile banking, usage and level of satisfaction of customers on mobile banking and problems faced while using mobile banking services were collected. The primary data collected from the respondents were analyzed using the following statistical techniques.

1.6.1 Demographic Profile of the Respondents:

Table 1.2
Demographic Profile of the Farmers

Gender	Response	Percentage
Male	98	49
Female	102	51

Total	200	100
Age		
18 to 25	43	21.5
25 to 32	49	24.5
32 to 39	45	22.5
39 to 46	44	22.0
Above 46	19	9.5
Total	200	100
Educational Qualification		
Not Formally Educated	4	2.0
High school	32	16.0
Degree	82	41.0
Master degree	67	33.5
Illiterate	15	7.5
Total	200	100
Residence		
Urban	21	10.5
Semi-Urban	106	53.0
Rural	73	36.5
Total	200	100
Occupation		
Private	24	12.0
Government	53	26.5
Businessman	56	28.0
Self employed	43	21.5
Student	24	12.0
Total	200	100.0
Usage of Mobile Banking Services		
Yes	150	75
No	50	25
Total	200	100

Source: SPSS 2.0 Software & Statistics

Interpretation:

Gender of the Respondents:

From the above Table 1.1 shows that out of 200 respondents contacted 51% of them were female and the rest were male. It is inferred that majority of the female customers are using mobile banking services in the study area.

Age of the Respondents:

It is understood that among the respondents, 24.5 % belong to the age group of 25 to 32 years, 22.5% belong to the age group of 32 to 39 years. 21% were in the age group of 18 to 25 years. Another 9.5% were 46 years of age. From the above, it is inferred that majority of the respondents fall between the age of 18 and 32 years. So majority of the middle age group people are using mobile banking services.

Educational Qualification of the Respondents:

It is clear from the above table 1.3 that 41% of sample respondents have qualified for degree, Another 33.5% of the respondents are Master degree. Another 16% of them are qualified for high school. Another 7.5% are Illiterate, and the rest of the respondents are not formally educated. Hence a higher proportion of respondents are fairly educated and qualified for various degrees. Majority of the educated people are using mobile banking services.

Residence of the Respondents:

It is clear from the above table 1.4 that 53% of the respondents belong to urban areas and 36% of the respondents belong to Semi urban area and another 10% of the respondents belong to rural areas. Therefore majority of the customers having bank accounts belong to urban areas. Because in rural areas most of the people are not using smart phones.

Occupation of the Respondents:

It is understood that out of 200 customers contacted by the learner 28% are Businessman customer. 26.5% are government employed. 21% are engaged in self employee. Another 12% are employed in private sector, 12% are students. So, majority of the businessmen are using mobile banking services.

Usage of Smart Phones:

The above Table 1.6 shows that out of 200 respondents contacted 75% of them were using smart phones and the rest of them were not using smart phones. Therefore 25% of them not possible to use mobile banking services.

1.6.2 Relationship Between Frequency of Using Mobile Banking Services on Money Transfer And Satisfaction Level Towards Money Transfer:

Correlation:

A correlation is a single number that describes the direction and the degree of relationship between two variables.

Table 1.2

Relationship Between Frequency of Using Mobile Banking Services On Money Transfer And Satisfaction Level Towards Money Transfer:

Hypothesis Ho: There is no significant relationship between frequency of using mobile banking services on money transfer and level of satisfaction towards money transfer.

Variables		Usage of Money Transfer	Satisfaction Level Towards Money Transfer
Usage of Money Transfer	Pearson Correlation	1	1.00
	Sig. (2-Tailed)		0.00
	N	200	200
Satisfaction Level Towards Money Transfer	Pearson Correlation	1.00	1
	Sig. (2-Tailed)	0.00	
	N	200	200
**. Correlation is significant at the 0.01 level (2-tailed).			

SOURCE: Primary data

The correlation between usage of money transfer and satisfaction towards money recharge is $r = 0.001$ and significant values is 0.00. This indicates that usage of money transfer and satisfaction towards money recharge are independent to each other. So we can accept null hypothesis and reject alternative hypothesis. There is no significant relationship between usage of money transfer and satisfaction towards money recharge. Here the value of r is 0.001, So it is considered that there is a high degree of correlation.

1.6.3. Relationship Between Frequency of Using Mobile Banking Services On Money Recharge And Satisfaction Level Towards Money Recharge:

Table 1.3

Hypothesis Ho: There is no significant relationship between frequency of using mobile banking services on money recharge and level of satisfaction towards money recharge.

Variables		Usage of Money Recharge	Satisfaction Level Towards Money Recharge
Usage of Money Recharge	Pearson Correlation	1	1.00
	Sig. (2-Tailed)		0.00
	N	200	200
Satisfaction Level Towards Money Recharge	Pearson Correlation	1.00	1
	Sig. (2-Tailed)	0.00	
	N	200	200

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

SOURCE: Primary data

The correlation between usage of money recharge and satisfaction towards money recharge is $r = 0.001$ and significant values is 0.00. This indicates that usage of money recharge and satisfaction towards money recharge are independent to each other. So we can accept null hypothesis and reject alternative hypothesis. There is no significant relationship between usage of money recharge and satisfaction towards money recharge. Here the value of r is 0.001, So it is considered to be a strong correlation.

1.6.4 Relationship between Frequency of Using Land Line Bill Payments Services And Satisfaction Level Towards Land Line Bill Payments:

Table 1.4

Hypothesis: (Ho) There is no significant relationship between frequency of using mobile banking services on land line bill payments and level of satisfaction towards land line bill payments.

Variables		Usage of Land Line Bill Payments	Satisfaction Level Towards land line bill payments
Usage of land line bill payments	Pearson Correlation	1	1.00
	Sig. (2-Tailed)		0.00
	N	200	200
Satisfaction Level Towards land line bill payments	Pearson Correlation	1.00	1
	Sig. (2-Tailed)	0.00	
	N	200	200

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

The correlation between usage of Land Line Bill Payments and satisfaction towards Land Line Bill Payments is $r = 0.001$ and significant values is 0.00. This indicates that usage of Land Line Bill Payments and satisfaction towards Land Line Bill Payments are independent to each other. So we can accept null hypothesis and reject alternative hypothesis. There is no significant relationship between usage of Land Line Bill Payments and satisfaction towards Land Line Bill Payments. Here the value of r is 0.001, So it is considered to be a strong correlation.

1.7 Findings of the Study:

- Out of 200 respondents contacted 51% of them were female and the rest were male. It is inferred that majority of the female customers are using mobile banking services in the study area.

- Out of 200 respondents, 24.5 % belong to the age group of 25 to 32 years, 22.5% belong to the age group of 32 to 39 years. 21% were in the age group of 18 to 25 years. Another 9.5% were 46 years of age. From the above, it is inferred that majority of the respondents fall between the age of 18 and 32 years. So majority of the middle age group people are using mobile banking services.
- It is clear from the above table 41% of sample respondents have qualified for degree, Another 33.5% of the respondents are Master degree. Another 16% of them are qualified for high school. Another 7.5% are Illiterate, and the rest of the respondents are not formally educated. Hence a higher proportion of respondents are fairly educated and qualified for various degrees.
- It is clear from the above table 1.4 that 53% of the respondents belong to urban areas and 36% of the respondents belong to Semi urban area and another 10% of the respondents belong to rural areas.
- It is understood that out of 200 customers contacted by the learner 28% are Businessman customer. 26.5% are government employed. 21% are engaged in self employee. Another 12% are employed in private sector, 12% are students. So, majority of the businessmen are using mobile banking services.
- It shows that out of 200 respondents contacted 75% of them were using smart phones and the rest of them were not using smart phones. Therefore 25% of them not possible to use mobile banking services.

Findings from Correlation

- The correlation between usage of money transfer and satisfaction towards money recharge is $r = 0.001$ and significant values is 0.00. This indicates that usage of money transfer and satisfaction towards money recharge are independent to each other. So we can accept null hypothesis and reject alternative hypothesis. There is no significant relationship between usage of money transfer and satisfaction towards money recharge. Here the value of r is 0.001, So it is considered that there is a high degree of correlation.
- The correlation between usage of Land Line Bill Payments and satisfaction towards Land Line Bill Payments is $r = 0.001$ and significant values is 0.00. This indicates that usage of Land Line Bill Payments and satisfaction towards Land Line Bill Payments are independent to each other. So we can accept null hypothesis and reject alternative hypothesis. There is no significant relationship between usage of Land Line Bill Payments and satisfaction towards Land Line Bill Payments. Here the value of r is 0.001, So it is considered to be a strong correlation.

1.8 Conclusion:

The Mobile Payment Forum of India (MPFI) has been formed with Institute for Development and Research in Banking Technology (IDRBT) and Rural Technology Business Incubator (RTBI), IIT Madras taking the lead role. It has members and representatives from the telecommunications industry, financial institutions (banks and microfinance institutions) as well members from the Reserve Bank of India. Three sub- committees have been formed – on technology, on business models and on regulatory issues. The researcher concluded that mobile banking is one of the technology development method it is very useful to customers.

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