

A STUDY ON CUSTOMERS' ATTITUDE TOWARDS MOBILE BANKING SERVICES IN RAMANAD CITY

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INTRODUCTION:

Mobile banking in banking plays a major roles in the ongoing situation, based on the up gradation of the technology, customers of the banks have started using the banking services through the use of mobile phones. Now-a-days mobile phones have become the basic need of every one which helps the consumers to make various kinds of events. The undertakings that are done with the help of mobile banking are online transfer of money ticket reservation, transfer of funds etc., Consumers attitude towards mobile banking service is base the expectation of the consumers like communication has to be properly informed, the transaction process has been with limited duration, need for interaction, ease to use, etc. Customer attitude has been varying frequently based on the changes in technology upgradation in banking system. Banking service of consumers has been more effective with the help of mobile phones. Mobile Banking has been efficiently used by the customers in order to save their time, money and effort.

SCOPE OF THE STUDY:

The research was undertaken to gather information from the respondents to know exactly how many people are aware of mobile banking services and the satisfaction level of the respondents towards this mobile banking and the study is restricted within Ramnad City

STATEMENT OF THE PROBLEM:

Bank that is proving the various services for the customer's in order to retain them based on that the expectation of the customer has to be found by the banks to make their services better. The attitude of the customers is varying form period to period based on the up gradation of the technology. Mobile Banking that helps the customer to make all the activities of the customer to easily done with in a fraction of a second without waiting for anyone, at the same time the banks have to be dynamic.

OBJECTIVES OF THE STUDY:

The main objectives of the study were as follows:

- To know the customer awareness on Mobile banking services.
- To identify the factors influencing the customer attitude towards mobile banking in Ramanad City.
- To analyze the different problems faced by the customers while using Mobile banking services.
- To examine the satisfaction level of the respondents regarding the Mobile banking services.

HYPOTHESIS OF THE STUDY:

The study aims at testing the following hypothesis in line with the objectives mentioned above.

- ◇ There is no significantly relationship between gender and period of using mobile banking service
- ◇ There is no significant association between age and motivation to adopt mobile banking service
- ◇ There is no significant difference between Gender and problems faced while using mobile banking service

RESEARCH METHODOLOGY:

Sample Size:

Both Primary as well as Secondary data were used for this study. For the purpose of the study, 65 respondents were decided on. Out of that, 42 respondents gave full-fledged response. Hence, 42 customers have been covered inthe study area.

Sampling technique:

Simple random sampling design was used to select respondents from this study.

Frame Work of Analysis – Statistical Tools Used:

The collected data have also been tested with the help of simple Percentage of Respondents, ranking method, chi square test, correlation, Weighted mean index.

LIMITATIONS OF THE STUDY:

- The study is limited to Ramnad City and therefore the finding cannot be extended other areas.
- Because of time and cost constraints we are selecting only 42 respondents.

- The respondents do not have any recorded information. Hence the response of the respondents may be subjected with personal bias.

REVIEW OF LITERATURE:

NidhiSingh, Neena Sinha(2016): This study is concerned with mobile banking which states that the banking sector has to create more consciousness to the customers regarding the banking services provided by the banks. This study also reflects the alteration of traditional method of transaction used by the customers by adding mobile banking services.

MOBILE BANKING:

Mobile banking is a service which provides the banking facilities with help of mobile phone. It helps us to know about our account information with the help of SMS. Mobile banking not only give the account information but it provides transaction and payment facilities also such as bill payment and shopping payment and other bank services also can be providing with the help of mobile banking so mobile banking is very useful for us and provide all facilities from anywhere and anytime time with the help of mobile baking.

TYPES OF MOBILE BANKING SERVICES:

Following are the main Mobile Banking servies provided by Banks to its customers.

- * Mobile Banking over Wireless Application Protocol (WAP)
- * Mobile Banking over SMS (also known as SMS Banking)
- * Mobile Banking over Unstructured Supplementary Service Data (USSD)

MAIN SERVICES OF MOBILE BANKING:

- Mini-statements and checking of account history
- Alerts on account activity
- Access to loan statements/card statements.
- Insurance policy management
- Pension plan management
- Payments and Transfers
- Domestic and international fund transfers
- Mobile recharging
- Commercial payment processing
- Bill payment processing
- Personalized alerts and notifications on security prices Support
- Check (cheque) book and card requests
- Exchange of data messages and email, including complaint submission and tracking

CHALLENGES AND ISSUES IN MOBILE BANKING:

- Customer awareness
- Security issues & privacy .
- Virus & malware attack
- Wireless network
- Risk in SMS mobile banking
- Authentication issue
- Mitigation and solution of issues

- Customer education and awareness
- Privacy issues
- Wireless network
- Trust

ANALYSIS AND INTERPRETATION OF DATA

Table4.1: GENDER WISE CLASSIFICATION

Gender	No. of respondents	Percentage of Respondents
Male	28	66.7
Female	14	33.3
Total	42	100

Source: Primary Data

It is evident from the Table 4.1 that out of total respondents, 66.7% of respondents were male and 33.3% of respondents were female. Therefore, it concluded that a majority of the respondents were male.

TABLE 4.2: AGE WISE CLASSIFICATION

Particulars	No. of respondents	Percentage of Respondents
Below 20 years	8	19
21-30 years	18	42.8
31-40 years	10	23.8
Above 40 years	6	1.4
Total	42	100

Source: Primary Data

The above table shows that 42.8% of the respondents were in the age group of 21-30years, 23.8% of respondents were in the age of 31-40 years, 19% of the respondents were in the age group of below 20 years and 1.4% of the respondents were in the age of group of above 40years.

Therefore, it indicated that a majority of the respondents belonged to the age group of 21 – 30 years.

TABLE NO 4.3: OCCUPATION WISE CLASSIFICATION

Occupation	No. of respondents	Percentage of Respondents
Government Employees	4	9.5
Private Employees	16	38.1
Business man	5	11.9
Agriculture	2	4.8
Professional Employees	15	35.7
Total	42	100

Source: Primary Data

The above table displays that 38.1% of the respondents were private employees, 35.7% of the respondents were professional employees, 11.9% of the respondents were businessman, 9.5% of the respondents were government employees and 4.8% of the respondents were agriculture.

Therefore, it indicated that a majority of the respondents were private employee.

TABLE 4.4: MONTHLY INCOME WISE CLASSIFICATION

Particulars	No. of respondents	Percentage of Respondents
Up to Rs.10000	5	11.9
Rs.10001-15000	8	19
Rs.15001-20000	10	23.8
Above Rs.20000	19	45.2
Total	42	100

Source: Primary Data

The above table it gives a clear vision that 45.2% of the respondents' monthly income is above 20000, 23.8% of the respondents' monthly income between 15001 – 20000, 19% of the respondents' monthly income between 10001 – 15000 and 11.9% of the respondents' monthly income is up to 10000.

The result revealed that a majority of the respondents' monthly income above 20000.

PRINCIPAL BANK NAMES:

TABLE 4.5: PRINCIPAL BANK NAMES

Bank Names	No. of respondents	Percentage of Respondents
SBI	8	19
IOB	2	4.8
Candara Bank	4	9.5
Indian Bank	4	9.5
CUB	3	7.1
ICICI	5	11.9
Axis	16	38.1
Total	42	100

Source: Primary Data

The above table depicts that 38.1% of the respondents were account maintained in Axis, 19% of the respondents have SBI, 11.9% of the respondents have ICIC, 9.5% of the respondents have Canara bank and Indian bank, 7.1% of the respondents have CUB and 4.8% of the respondents have IOB account.

The result revealed that a majority of the respondents were maintained their account in Axis bank.

PERIOD OF USING BANKING SERVICE

TABLE 4.6: PERIOD OF USING BANKING SERVICE

Period	No. of Respondents	Percentage of Respondents
Below 5 years	7	16.7
5 – 10 years	14	33.3
10 – 15 years	6	14.3
Above 15 years	15	35.7
Total	42	100

Source: Primary Data

The above table displays that 35.7% of the respondents were used banking services above 15 years; 33.3% of the respondents were used banking services 5 - 10 years; 16.7% of the respondents were used banking services below 5 years; 14.3% of the respondents were used banking services 10 -15 years.

Therefore, it concluded that a majority of the respondents were used banking services above 15 years.

FACTORS INFLUENCE TO USE MOBILE BANKING SERVICE

TABLE 4.7: FACTORS INFLUENCE TO USE MOBILE BANKING SERVICE

Factors	No. of Respondents	Percentage of Respondents
Save the time	9	21.4
24 hours availability	19	45.2
Easy transaction	8	19
Low cost	2	4.8
Technology	1	2.4
Security	3	7.1
Total	42	100

Source: Primary Data

The above table shows that 45.2% of the respondents were promoted to use mobile banking services by 24 hours availability; 21.4% of the respondents were promoted to use mobile banking services by save the time; 19% of the respondents were promoted to use mobile banking services by easy transaction; 7.1% of the respondents were promoted to use mobile banking services by security; 4.8% of the respondents were promoted to use mobile banking services by low cost; 2.4% of the respondents were promoted to use mobile banking services by technology.

Therefore, it found that a majority of the respondents were promoted to use mobile banking services by 24 hours availability.

PROBLEMS OF MOBILE BANKING SERVICES

TABLE 4.8: PROBLEMS OF MOBILE BANKING SERVICES

Problems	No. of Respondents	Percentage of Respondents
Never	2	4.8
Wrong debit	22	52.4

Incomplete transaction	12	28.6
Many steps	5	11.9
Other	1	2.4
Total	42	100

Source: Primary Data

The above table describes that 52.4% of the respondents were faced wrong debit problem while using mobile banking system; 28.6% of the respondents were faced incomplete transaction problem while using mobile banking system; 11.9% of the respondents were faced many steps problem while using mobile banking system; 4.8% of the respondents were not faced any problem while using mobile banking system; 2.4% of the respondents were faced other problem like double time debit while using mobile banking system.

Therefore, it found that a majority of the respondents were faced wrong debit problem while using mobile banking system.

OPINION REGARDING SERVICES OFFERED BY MOBILE BANKING

TABLE 4.9: OPINION REGARDING SERVICES OFFERED BY MOBILE BANKING

Services	Good	Average	Poor	Garrett ranking score	Rank
Balance enquiry facility	22	19	1	66.54	III
Bill payment services	24	15	3	76.85	II
Stop payment services	21	16	5	45.12	V
Fund transfer	32	8	2	88.92	I
Monitoring of term deposits.	22	15	5	45.72	IV
Access to loan statements.	16	20	6	32.49	VI

Source: Primary Data

The above table shows that out of total respondents, based on the Garrett ranking score assigned to opinion regarding services offered by mobile banking system. It is evident from the table that they assign first rank to fund transfer (88.92); second rank goes to bill payment services (76.85); balance enquiry facility got third rank (66.54); fourth rank goes to monitoring of term deposits (45.72); fifth rank occupied to stop payment services (45.12); sixth rank goes to access to loan statement (32.49).

Therefore, it concluded that a majority of the respondents were felt fund transfer is a main services offered by the mobile banking system

GENDER AND PERIOD OF USING MOBILE BANKING SERVICE

H₀: There is no significantly relationship between gender and period of using mobile banking service

TABLE 4.10: GENDER AND PERIOD OF USING MOBILE BANKING SERVICE

		Gender	Period of using
Gender	Pearson correlation	1	.759
	Sig. (2 tailed)		.022
	N	42	42

period of using	Pearson correlation	.759	1
	Sig. (2 tailed)	.022	
	N	42	42

Source: Computed Data

The result of Pearson correlation is given in the above table. The p – value of period of using mobile banking services is 0.022 which is greater than 0.01. Hence, the null hypothesis is accepted. That means gender of the respondents is not significantly related with period of using mobile banking services.

Therefore, the above table concluded that there is no significant relationship between gender and period of using mobile banking service.

AGE AND MOTIVATION TO ADOPT MOBILE BANKING SERVICES

H₀: There is no significant association between age and motivation to adopt mobile banking service

TABLE 4.11: AGE AND MOTIVATION TO ADOPT MOBILE BANKING SERVICES

Motivation	Age					Calculated value	Table value
	Below 20 years	21-30 years	31-40 years	Above 40 years	Total		
Self – motivated	1	0	0	1	2	21.77	26.296
Advertisement	4	5	4	3	16		
Friends/relatives	2	9	5	2	18		
Internet/websites	1	4	1	0	6		
Total	8	18	10	6	42		

Source: Computed data

Since the table value is (26.296) more than the calculated value (21.77), the null hypothesis is accepted. Therefore, there is no significant association between age and motivation to adopt mobile banking service.

GENDER AND PROBLEMS FACED WHILE USING MOBILE BANKING SERVICE

H₀: There is no significant difference between Gender and problems faced while using mobile banking service

TABLE 4.12: GENDER AND PROBLEMS FACED WHILE USING MOBILE BANKING SERVICE

		Gender	Problems
Gender	Pearson correlation	1	.445
	Sig. (2 tailed)		.000
	N	42	42
Problems	Pearson correlation	.445	1
	Sig. (2 tailed)	.000	

	N	42	42
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Source: Computed Data

The result of Pearson correlation is given in the above table. The p – value of period of using mobile banking services is 0.000 which is less than 0.01. hence, the null hypothesis is rejected. That means gender of the respondents is significantly differ from problems of mobile banking.

Therefore, the above table concluded that there is significant difference between Gender and problems faced while using mobile banking service

MARITAL STATUS AND OVERALL SATISFACTION

H₀: There is no significant association between Marital status and overall satisfaction on mobile banking service

TABLE 4.13: MARITAL STATUS AND OVERALL SATISFACTION

Overall satisfaction	Marital status			Calculated value	Table value
	Married	Unmarried	Total		
Highly satisfaction	8	8	16	30.75	26.296
Satisfaction	16	6	22		
Neutral	1	1	2		
Dissatisfaction	0	1	1		
Highly dissatisfaction	1	0	1		
Total	26	16	42		

Source: Computed data



Since the table value is (26.296) more than the calculated value (30.75), the null hypothesis is accepted. Therefore, there is no significant association between Marital status and overall satisfaction on mobile banking service

SUMMARY OF FINDINGS:

- * A majority (66.7%) of the respondents were male
- * A majority (42.8%) of the respondents belonged to the age group of 21 – 30 years.
- * A majority (61.9%) of the respondents were married
- * A majority (54.8%) of the respondents were post graduate
- * A majority (38.1) of the respondents were private employee
- * A majority (45.2) of the respondents' monthly income above 20000.
- * A majority (38.1%) of the respondents were maintained their account in Axis bank.
- * A majority (35.7%) of the respondents were used banking services above 15 years.
- * All the respondents 100% known about mobile banking services.
- * A majority (73.8%) of the respondents were highly aware about mobile banking services.
- * A majority (42.9%) of the respondents motivated by friends/relatives to adopt mobile banking services.
- * A majority (26.2%) of the respondents were opened mobile bank account in SBI.
- * A majority (45.2%) of the respondents were using mobile banking service 3 – 5 years.

- * A majority (45.2%) of the respondents were promoted to use mobile banking services by 24 hours availability
- * A majority (57.1%) of the respondents were make transaction in mobile banking service per month is less than 5 time
- * A majority (33.3%) of the respondents were using ticket booking services in mobile banking
- * A majority (66.7%) of the respondents were make payment through mobile banking system.
- * A majority (26.2%) of the respondents were used mobile banking system for payment of school fees.
- * A majority (71.4%) of the respondents were not suffer from mobile payment theft or fraud.
- * A majority (52.4%) of the respondents were faced wrong debit problem while using mobile banking system.
- * A majority (45.2%) of the respondents were felt mobile banking system is a necessary in this digital era.
- * A majority (2.7) of the respondents were used mobile banking service of particular bank for the reason of the excellent service offered by this bank
- * A majority (88.92) of the respondents were felt fund transfer is a main service offered by the mobile banking system
- * A majority (4.89) of the respondents were highly satisfied with SMS alters about specific information to the bank services
- * A majority (92.81) of the respondents were strongly agreed that ease of access is the major usefulness of mobile banking system.
- * A majority (2.99) of the respondents were faced the lack of appropriate software problem to open mobile bank account.
- * A majority (52.4%) of the respondents satisfied on mobile banking system.
- * A majority (86.65) of the respondents suggested End-to-end encryption to improve mobile banking system
- * There is no significantly relationship between gender and period of using mobile banking service.
- * There is no significant association between age and motivation to adopt mobile banking service.
- * There is significant difference between Gender and problems faced while using mobile banking service
- * There is no significant association between Marital status and overall satisfaction on mobile banking service

SUGGESTIONS:

-  Majority of the customers using mobile banking for know their account balance due to the poor internet connection, fear about hackers they are not ready to doing further transaction. Hence, the bank should provide new emerging technologies for safe and secure for using mobile banking and also simply the procedure for using mobile banking in anybody.
-  The awareness about smart Phone/ Mobile banking has to be given before or once the technology is launch

- ✎ All the commercial banks in India motivation to search early thinks of helping the customer/user registration procedure for Mobile banking services it doesn't expect to visit the bank branch
- ✎ Give proper training to customers for using Mobile banking.

CONCLUSION:

The study has analyzed the overall customer satisfaction as well as attitude of mobile banking in public and private banks. The relatively small size of the sample limits generality of the outcome of the study. The study is concerted on a particular location and hence the result may vary with locality and the demography of the people. Mobile banking has numerous advantages and it brings out a number of customers to this service. The study measuring the factors influencing to adopt mobile banking services and their opinion on mobile banking services was the main objective of the study. The users who are using banking services on their mobiles are satisfied ones, because of reasons availability of mobile banking facilities of balance checking, access to account and card statement, checking recent transactions, ordering of cheque books, blocking of lost cards, Alert through SMS for balance, Bill Payment Alerts, Cheque Book request, Status Enquiry and Information of stop payment on cheque, Due date of payment (functionality for stop, change and deleting of payments), Transport/Movie ticket booking/ Mobile/DTH recharging, Access to loan Statements, Convenience perception on risk and user lifestyle and current needs of customers. These factors have a well-built and positive effect on customers to accept mobile banking system.

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