Analysis of Customer Satisfaction Regarding Mobile Banking Services

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Abstract – Mobile Banking provides a system for the user to access his bank account through his Mobile. The system also enables the user to pay his EB Bill, Telephone Bill through his mobile as well as pay for some other services, which he has availed. The Mobile banking system is not just for payment but a user of the system can also transfer money to another account holder through this system. It deals with only finding out customers' perception and awareness towards service of mobile banking or phone banking in Banking sector. The study is restricted to collecting the opinion of the respondents towards mobile banking. To obtain the specified objectives a research design was developed. The data were collected by administering the questionnaire to 100 sample respondents.

Key Words: Mobile Banking, System, Software

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INTRODUCTION

Now a days, the bank customers were depending on the net or the bank straightly for all their account details and can't able to involve in the bank process directly. This Problem can be solved through Mobile banking System Mobile banking enable customer to access the information from his personal mobile and can able to view his account details. This system also used to transact money to another client through the keypad of the mobile itself. The user can also verify his Cheque and demand draft details if another person may pass a demand draft or Cheque. The Mobile Banking System runs in a Mobile Browser (Nokia Simulator). The software consists of two parts viz, the server part and the client part. The server part is present in Mobile Banking server in the form of Downloaded Application module. The client part is present at each client's mobile the server and the client are connected to each other over the Internet using WAP technology.

Mobile Banking provides a system for the user to access his bank account through his Mobile. The system also enables the user to pay his EB Bill, Telephone Bill through his mobile as well as pay for some other services, which he has availed. The Mobile banking system is not just for payment but a user of the system can also transfer money to another account holder through this system. He can receive from his bank or from his business associates or friend or other person who is also connected to the system. After Internet Banking, Mobile Banking or M-Banking has become the buzz word in the industry. It's a fact that Internet Banking has given a boost and has shown a successful way to consider it as a good alternative procedure against physical branch banking. Now where ever you are, you can access your bank account and you can do lot more things like checking your account balance, transfer money to some other account, pay your utility bills online and so on, just by comfortably sitting at your home or office. But, the technical disadvantage of Internet Banking is, you have to have internet connectivity and a computer. Definitely it's not a big hindrance in US or Europe or in the other developed countries, but if one considers the developing economies, then it's a genuine problem and more specifically in the tier II cities.

REVIEW OF LITERATURE

Abhay jain and B.S. Hundal (2006) observed that Rapid changes in the financial services environment - increased competition by new players, product innovations, globalization and technological advancement - have led to a market situation where battle for customers has become intense. In order to rise up to the challenges, service providers are even more interested to enhance their understanding of consumer behavior patterns. This paper examines the forces that can act as barriers in mobile banking service adoption. A quantitative survey sheds more light on this research issue. The data was collected from a survey in the Northern region of India and includes 330 respondents.

Farhat Shaista Waris (2007) concluded that the purpose of this research report is to analyse the mobile payment market size and its revenue basis, as well as adoption bottlenecks, in view of establishing the adoption and deployment of mobile

banking services in The Netherlands. The research report describes various aspects with regard to mobile payments/mobile banking in The Netherlands. Issues like implementation, regulatory framework, estimated business case, deployment scenarios, recommended business model, a SWOT analysis of the technical solutions, organisational bottlenecks, an analysis of the reasons for success and failures, and open issues and challenges are addressed. **Joanna Siwinska (2009)** concluded that The financial innovations and increased integration of capital markets have made the nature of balance of payments turmoil much more complex, than described by firstgeneration models. The severe financial crises, which erupted in 1990's in many seemingly "invulnerable" economies that in most cases were characterised by a balanced budget and a modest public debt have turned away the attention of analysts and policymakers from fiscal variables towards other determinants.

Malgorzata Jakubiak and **Pawel Kaczorowski** (2016) found that Saving, Investment, Financial Integration and FDI in Central Europe: Evidence on domestic savings and investments in industrialised countries indicates that capital markets are not perfectly integrated. On the contrary, various measures of financial integration prove that capital has become highly mobile. This paper presents theoretical explanations for this fact, data on the European Union "Northern" and "Southern" states and estimations of the saving-investment relation for some emerging Central and Eastern European countries (CEECs). It was found that domestic investments in Poland, Hungary, Estonia, and the Czech Republic have been partly financed by FDI inflows in recent years. A similar situation was taking place in the so-called "Southern" Europe in the 1980s.

Tomasz Toarski (2017) described the dynamics and structure of public external liabilities in Baltic countries: Estonia, Latvia, Lithuania and in selected countries of the Commonwealth of Independent States: Kazakhstan, Kyrgyz Republic, Moldova, Russian Federation, Ukraine. The main finding of the paper is that although the present level of external public debt of these countries is not ssslarge, its growth rate has been very high. The most rapid growth over the whole 1992-1996 period, in percentage points, was observed in Kyrgyz Republic and Moldova: their debt to GDP ratios have increased by over 40 percentage points.

RESEARCH METHODOLOGY

Research refers to a search for knowledge. Research is scientific and systematic search for pertinent information on specific topic. It is a way to systematically solve the research problem. It may have dimensions. It includes research methods and also considers the logic behind the methods used in the context of the study. It may also be understood as the science of the study and minimizes the degree of uncertainty of making wrong choices. It helps to understand assumptions underlying various techniques.

OBJECTIVES

1.   To finding out customers' perception and awareness towards service of mobile banking or phone banking in banking sector.

2.   To give suggestions to improve mobile banking.

Data Collection

- **Primary Data**

This data is collected through the structured Questionnaire. A sample size of 100 was selected for collecting the required data for the study. The selection of sample was done by convenience sampling method. To analyse the collected data Chi square, cross tab has been calculated. Tables are also used in this study

DATA ANALYSIS AND INTERPRETATION

Table 1.1 age * gender Cross tabulation

Age	Gender		Total
	Male	Female	
18-24	14	16	30
25-34	35	7	42
35-49	19	1	20
50-64	7	1	8
Total	75	25	100

Table 1 implies that people from 18-24 female users are more than males but after that people from 25-64 it has been reversed. As we can also see that people of age group between 25-34 use more mobile banking and people of age group between 50-64 use less in which the ratio between male and female is 7:1. As this table also shows that male use more mobile banking and female use less.

Table 1.2 income * gender Cross tabulation

Income	Gender		Total
	Male	Female	
less than 200000	27	14	41
200000-500000	33	6	39
500000-1000000	8	4	12
above 1000000	7	1	8
Total	75	25	100

As table 1.2 shows that people whos income between 200000-500000 use more in which male proportion is 6 times more than females while

people's income more than 1000000 people use less mobile banking.

Table 2.1 age * qualification Cross tabulation

age	Qualification				Total
	Below Matric	Matric and Senior Secondary	Graduate	Postgraduate and Above	
18-24	1	2	6	21	30
25-34	0	12	14	16	42
35-49	0	10	9	1	20
50-64	3	3	2	0	8
Total	4	27	31	38	100

Table 2.1 shows that people from below metric use very less mobile banking in which people of age group between 25-49 does not use mobile banking. People of age group between 18-24 postgraduate use mobile banking in highest proportion. While people from 35-49 mobile banking is more used by persons whose qualification is metric and senior secondary.

Table 2.2 income * Qualification Cross tabulation

Income	Qualification				Total
	Below Matric	Matric and Senior Secondary	Graduate	Postgraduate and Above	
less than 200000	2	12	9	18	41
200000-500000	0	7	18	14	39
500000-1000000	0	5	3	4	12
Above 1000000	2	3	1	2	8
Total	4	27	31	38	100

Table 2.2 shows persons whose qualification is below metric and whose income level is less than 200000 and above 1000000 use mobile banking but peoples of this group does not use mobile banking. People whose income level is between 200000-500000 mobile banking is more used by those persons in which the number of graduate and postgraduate was more.

Table 3.1 age * occupation Cross tabulation

Age	Occupation				Total
	Business	Service	Professional	Other	
18-24	4	3	6	17	30
25-34	17	11	9	5	42
35-49	14	5	1	0	20
50-64	5	2	1	0	8
Total	40	21	17	22	100

Table 3.1 implies that people of age group between 25-34 mobile banking was used more whether it was any type of occupation while people between 35-49 and 50-64 mobile banking was more used by persons who are in business and after that it was more used by whose occupation is service.

Table 3.2 income * occupation Cross tabulation

Income	Occupation				Total
	Business	Service	Professional	Other	
less than 200000	8	12	7	14	41
200000-500000	19	5	9	6	39
500000-1000000	6	4	1	1	12
Above 1000000	7	0	0	1	8
Total	40	21	17	22	100

Table 3.2 shows that people whose income level is less than 200000 mobile banking is more use by persons whose occupation is service. Then people whose income is between 200000-500000 it was more used by persons who are in business professional use less mobile banking, its number has been decreased when income is an increasing level.

Table 4.1 age * use of mobile banking Cross tabulation

Age	Usage		Total
	Yes	No	
18-24	21	9	30
25-34	39	3	42
35-49	19	1	20
50-64	6	2	8
Total	85	15	100

Table 4.1 shows that more people used mobile banking. Firstly people of age group between 25-34 use it maximum and after that people between 18-24 use it more. Then people between 50-64 use it very less.

Table 4.2 income* use of mobile banking Cross tabulation

Income	Usage		Total
	Yes	No	
less than 200000	30	11	41
200000-500000	37	2	39
500000-1000000	12	0	12
above 1000000	6	2	8
Total	85	15	100

From table 4.2 as we can also see that 85% persons use mobile banking and 15% does not use in which persons whose income level is between 200000-500000 used it maximum and persons whose income level was above 1000000 use it at less proportion.

Table 5.1 age * get your balance details Cross tabulation

Age	Get Balance			Total
	Always	Sometimes	Never	
18-24	13	8	0	21
25-34	32	6	1	39
35-49	16	3	0	19
50-64	3	3	0	6
Total	64	20	1	85

Table 5.1 shows that most of the people says that they receive always balance details in which people of age group between 25-34 has more proportion while between 50-64 it was very less. As we can also see that only 1% people says that we never received balance details.

Table 5.2 income * get your balance details Cross tabulation

Income	Get Balance			Total
	Always	Sometimes	Never	
less than 200000	21	9	0	30
200000-500000	30	6	1	37
500000-1000000	9	3	0	12
above 1000000	4	2	0	6
Total	64	20	1	85

Table 5.2 implies that people of age group between 200000-500000 said that we always received balance. 20% people said that they sometime received balance details.

FINDING AND CONCLUSION

- People from 18-24 female users are more than males but after that people from 25-64 it has been reversed.. So male use more mobile banking and female use less people whose income between 200000-500000 use more in which male proportion is 6 times more than females while people's income more than 1000000 people use less mobile banking.

- People from below metric use very less mobile banking in which people of age group between 25-49 does not use mobile banking. People of age group between 18-24 postgraduate use mobile banking in highest proportion.

- Persons whose qualification is below metric and whose income level is less than 200000 and above 1000000 use mobile banking but peoples of this group does not use mobile banking.

- People of age group between 25-34 mobile banking was used more whether it was any type of occupation while people between 35-49 and 50-64 mobile banking was more used by persons who are in business and after that it was more used by whose occupation is service.

- People whose income level is less than 200000 mobile banking is more use by persons whose occupation is service. Then people whose income is between 200000-500000 it was more used by persons who are in business professional use less mobile banking, its number has been decreased when income is an increasing level.

- Most of the people says that they receive always balance details in which people of age group between 25-34 has more proportion while between 50-64 it was very less. As we can also see that only 1% people says that we never recieved balance details.

- People of age group between 200000-500000 said that we always recived balance. 20% people said that they sometime recived balance details.

- 48% people said that we always check the last transaction in which people between 25-34 has large proportion while between 50-64 has less. only 2% people said that they never checked the last transactions.

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