

## “A STUDY ON CUSTOMER BEHAVIOUR TOWARDS MOBILE BANKING”

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### **ABSTRACT**

Mobile banking is a shape of internet banking which permits customers directly contact with the bank through mobile phone easily. Customers can do anything through their mobile phone from anywhere with the help of internet connection. In a busy life schedule customer are not having time for traditional banking and on the other hand, technology is mostly used in mobile banking to simplify banking. It is the best source of banking services, it will reduce the time of banker and also handling money of customers. Now a days most of the customers are moves on to mobile banking. This paper highlights customer behaviour towards mobile banking.

Keywords: Customer Behaviour, Mobile Banking

### **INTRODUCTION**

Mobile banking is a service given by a bank or other financial institution that grants its customers to conduct financial transactionsdistantly using a mobile service such as a smartphone or tablet. Unlike the related internet banking it uses software, usually called an app, provided by the financial institution for the purpose. It is normally available on a 24-hour basis. Some financial institutions have restrictions on a limit on the amount that can be transacted. It is dependent on the availability of an internet or data connection to the mobile device. From the bank's point of view, mobile banking decreases the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions. Mobile banking plays a major role in the society. Many financial institutions are providing a mobile banking services to each and every customer.

### **OBJECTIVES OF THE STUDY**

- To study the concept of mobile banking
- To determine the customer mobile banking behavior
- To analyze the customer satisfaction on mobile banking

## REVIEW OF LITERATURE

The literature has received the following literature available topic of study.

**(Arunachalam and Sivasubramanian,2007)**

The mobile banking, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services.

**(Ravi et al., 2007)**

Internet banking is a new delivery channel for banks in India. The Internet banking channel is both an informative and a transactional medium. However, mobile banking has not been popularly adopted in India as expected.

## METHODOLOGY OF STUDY

### Primary Data

The primary data have been collected directly from the respondents through a well-prepared questionnaire. Around 100 respondents are selected for the purpose of the study. The main tool used was, **the percentage method.**

### Secondary Data

The secondary data have been collected mainly from the publications of the inspector of factories, book magazines, Government records, and websites and so on.

## DATA ANALYSIS AND INTERPRETATION

**Table1-** Gender Analysis

PARTICULARS	NO OF RESPODENTS	PERCENTAGE
Male	60	60%
Female	40	40%
Total	100	100%

From the above table it clearly interpreted out of 100 members 60%respondents were male and rest 40% of respondents were female.

**Table 2-** Account maintenance

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Indian bank	34	34%
State bank of India	26	26%
Indian overseas bank	18	18%
Bank of India	8	8%
Axis Bank	14	14%
Total	100	100%

From the Table it clearly shows that the 100 customers, most of the customers are maintaining their account in Indian bank.

**Table 3 -** Usage of mobile banking account

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Airtime recharge	8	8%
Fund	10	10%
Bill payments	46	46%
Saving	24	24%
Withdrawal	12	12%
Total	100	100%

From the above table most of the customers are using their account for bill payments.

**Table 4 -**Satisfaction level analysis

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Highly satisfied	46	46%
Satisfied	32	32%
Average	12	12%
Highly dissatisfy	10	10%
Total	100	100%

From the above Table it clearly shows that out of 100 consumers 46% of consumers were highly satisfied with mobile banking system.

### **FINDINGS OF THE STUDY**

- ❖ Most of the respondents have heard about mobile banking and how to use it.
- ❖ Majority of the consumer have the account in Indian bank.
- ❖ Most of the respondents using mobile banking services for bill payments.
- ❖ Majority of the customers feel safe and secure in using mobile banking.
- ❖ Majority of the consumers are satisfied with the service of mobile banking.

### **SUGGESTIONS**

Now a days mobile banking or internet banking are very useful and fastest way of banking services. But some of the people said it is not a secured one so banks have to improve their app related to mobile banking and some of the people do not have the knowledge of mobile phones and they do not know how to use it so the banks must give the general knowledge about how to use it.

### **CONCLUSION**

Around the world, banks are taking various technological initiatives to provide financial service. Now a days banks reached a great success in its path. To achieve growth, banks must understand their consumers perceptions about mobile banking features and determines the impact of these features on consumer's usage rate of mobile banking.

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