

“A STUDY ON CUSTOMER AWARENESS AND USAGE OF E-BANKING TRANSACTION THROUGH MOBILE BANKING APPLICATIONS (APPS) WITH SPECIAL REFERENCE TO COIMBATORE CITY”

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Abstract: It is the most critical factor, getting to issue explanations, for example, probability of mistake is higher than Online Banking, utilizing key code list with cell phone is confused and cell phone is an eccentric gadget for keeping money administrations rises with great positive relationships. They have incredible impact on the adopters not to have portable saving money administrations. Disappointment is the second critical factor, which records of the varieties. The announcements information transmission is moderate, Mobile managing an account administrations are dangerous exchange, extortion and not secure, Mobile saving money administrations are insufficient flexible and Its utilization has been a failure by others imply that the no adopters have seen the disappointment among the clients of portable keeping money administrations. A client may have failure to give information this is another essential factor, which is impression of varieties. So the researcher attempt to study customer awareness and usage of E-Banking transaction through mobile banking applications in Coimbatore.

Keywords: Mobile Apps, Customer Awareness, Online Banking.

1. INTRODUCTION

The world is changing at an expanding rate and innovation is thought to be the key driver for these progressions around. The wide utilization of web and innovation headway in creativity based design and particularly those identified with the web are prompting fundamental changes in how partnerships interface with clients. Cell phone utilization has spread in an exceptionally wide both in creating and created nations. Versatile keeping money has incredible potential for expanding the arrangement of budgetary administrations to every one of the general population through an innovation that is both recognizable and broad. There utilizing everyday exercises are taken care of electronically and because of this acknowledgment of data innovation at home and additionally at working environment has been expanded. Gradually yet relentlessly, the Indian client is moving towards new managing account administrations like versatile saving money and internet saving money.

Versatile trade is characterized as the use of remote correspondences systems and gadgets to the execution of exchanges with fiscal esteem is either immediate or backhanded. Versatile saving money and web managing an account has turned into the self-benefit conveyance channel that enables banks to give data and offer administrations to their clients with more comfort the web administrations innovation and portable administrations. Portable saving money or individual advanced help is upgrading the speed of conveying administrations to the clients. The quick development in the quantity of cell phone endorsers in India (around 969.89 million as toward the finish of March 2016 and developing at around 1 billion numbers ought to be come to in next a half year) portable keeping money has a ton of potential in future.

Many banks have executed portable and web managing an account to offer their clients an assortment of online administrations with more accommodation for getting to data and making transactions. Customer fulfillment and client maintenance are progressively forming into enter achievement factors in e-saving money. Versatile keeping money benefit enables clients to deal with their records from wherever whenever for least cost. Entrepreneurs, bookkeeping staff and other affirmed representatives can get to routine keeping money movement, for example, stores, cleared checks and wired finances rapidly through a portable managing an account and internet saving money interface. This simplicity of survey guarantees the smooth handling of all managing an account exchanges every day, as opposed to sitting tight for month to month articulations. Blunders or postponements can be noted and settled snappier, possibly before any business affect is felt.

Portable keeping money additionally encourages Banks to frame great relations with their clients. In portable keeping money, Banks get profitable information about the clients which help them in viable client's relationship administration hones. At the point when banks have client database, they can utilize SMS publicizing to give data about their support of their current clients. These aides in the correspondence and advancement of new clients. Clients appreciate whenever and anyplace keeping money with the assistance of their cell phones. They require not remain in the lines or face the workers whom don't. Portable saving money is financially savvy for brokers and clients. The data can likewise be put away consequently in versatile as a proof as SMS as verification, regardless of whether sent or got.

The last time that innovation had a noteworthy effect in helping banks benefit their clients was with the presentation of the Internet saving money. Web Banking helped give the client's whenever access to their banks. Clients could look at their record points of interest, get their bank articulations, perform exchanges like exchanging cash to different records and pay their bills sitting in the solace of their homes and workplaces.

1.1 OBJECTIVES OF THE STUDY

- To Understand the theoretical concept of E-banking and mobile banking applications
- To find the customer awareness of online banking applications gave by the banks.
- To Measure the customer satisfaction identifying with e-banking money through mobile keeping money applications services.
- To examine the variables affecting E-Banking transactions through mobile keeping money (applications).
- To offer reasonable recommendation as indicated by findings.

1.2 STATEMENT OF THE PROBLEMS

It is the most critical factor, getting to issue explanations, for example, probability of mistake is higher than Online Banking, utilizing key code list with cell phone is confused and cell phone is an eccentric gadget for keeping money administrations rises with great positive relationships. They have incredible impact on the adopters not to have portable saving money administrations. Disappointment is the second critical factor, which records of the varieties. The announcements information transmission is moderate, Mobile managing an account administrations are dangerous exchange, extortion and not secure, Mobile saving money administrations are insufficient flexible and Its utilization has been a failure by others imply that the no adopters have seen the disappointment among the clients of portable keeping money administrations. A client may have failure to give information this is another essential factor, which is impression of varieties.

The announcements of deficient direction is there for utilizing versatile managing an account and its utilization is confounded which mirrors that shopper conduct has a tendency to be founded on how a given issue is to be illuminated. In this exploration, the non-adopters of portable managing an account fear being the use of new innovation because of the inconveniences in the frameworks and, besides, no appropriate direction is given to them. Money related foundations introduce numerous open doors for electronic burglary, and digital aggressors' enhanced procedures and perpetually forceful malware makes them progressively in the spread of cell phones expands the multifaceted nature of the security issue for banks. The quantity of associated gadgets now surpasses the quantity of individuals on the planet. There are such a significant number of passwords, records, channels and diverse approaches to do portable managing an account (ATM, telephone, web) that programmers are focusing on everybody, all over the place, and by any strategy conceivable.

- What is the level of mindfulness level about versatile managing an account application administrations gave by the general population and private part banks?
- Whether clients utilizing portable managing an account Applications offered by the banks?
- What are the variables affecting web based managing an account exchange through versatile saving money applications?

1.3 LIMITATIONS OF THE STUDY

- The study is confined to Coimbatore city alone. It isn't pertinent to different zones.
- The study is constrained to 500 respondents as it were.
- Time imperative is the real constraint of this investigation

1.4 TOOLS OR RESEARCH METHODOLOGY

1.4.1 METHODOLOGY

A Descriptive research technique was embraced for the investigation. The example purchasers were chosen based on Convenience testing. The living break down was made on the fundamental of the data gave by the respondents. The examination is constructing exclusively in light of the essential information gathered. Keeping in see the goals of the investigation and all around organized survey was outlined with the assistance of specialists, look into administrator and utilized to gather the information for the present examination. Surveys were disseminated to 500 Customers of chose banks.

1.4.2 SAMPLING DESIGN

For gathering essential information, field review strategy was attempted in the investigation zone. With the end goal of the examination, Coimbatore city was chosen and the information was gathered according to the prerequisite. Direct data relating to and a Study on Consumer Awareness and utilization of E-Banking Transaction through Mobile managing an account (applications) the information were gathered from 500 respondents in the examination region with the assistance of very much organized survey.

1.4.3 SAMPLE SIZE

Absolutely 500 clients were chosen as respondents by using convenience sampling method.

1.4.4 SAMPLING AREA

The region of study is different places in Coimbatore city.

1.4.5 SOURECE OF DATA

A data design is organized to gather the important information comprising with the planning of the answer to lead the investigation are essential and optional information.

Primary Data - The essential information has been gathered through looking over with at least 500 respondents or all the more utilizing the organized survey through which the exploration could get knowledge in to the brains of the clients and to find out about A Study on Consumer Awareness and Usage of E-Banking Transaction through Mobile Banking (applications)

Secondary Data – The Secondary information has be gathering were acquired for extra data. The investigation depended on both unpublished and distributed information, for example, articles from diaries and the web which is identified with the theme. Wellsprings of every optional datum were properly recognized at the reference segment of the exploration.

1.4.6 TOOLS FOR ANALYSIS AND FRAMEWORK OF ANALYSIS

- (a) Simple Percentage Analysis.
- (b) Weighted Average Method.
- (c) Chi square Analysis.
- (d) Ranking Method.

2. DATA ANALYSIS AND INTERPRETATION

2.1 SIMPLE PERCENTAGE ANALYSIS

The expression of data in teams of percentage is one of the least complex factual gadgets utilized as a part of the translation of business and financial measurements. Rates are helpful predominantly to aid examination.

$$\text{Simple Percentage} = \frac{\text{No. of respondents}}{\text{Total number of respondents}} \times 100$$

TABLE-2.1.1
AGE OF THE RESPONDENTS

Age	Total no of respondents	Percentage
Below-25	250	50%
26-45	150	30%
Above-46	100	20%
Total	500	100%

Source: primary data

INTERPRETATION

It shows that there are 50% of respondents in the age group of below-25, there are 30% of respondents in the age group of 26-45 and 20% of respondents in the age group of above-46.

INFERENCE

Majority of the respondents belong to the age group of below-25 years with 50 percentages.

CHART-2.1.1

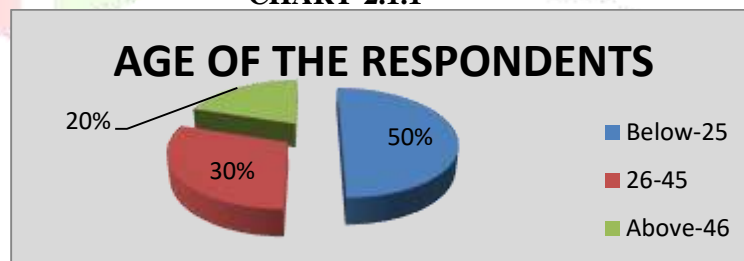


TABLE-2.1.2
GENDER OF THE RESPONDENTS

Gender	Total no of respondents	Percentage
Male	315	63%
Female	185	37%
Total	500	100%

Source: primary data

INTERPRETATION

It shows that there are 37 percent of male and 63 percent female respondent in the study.

INFERENCE

Majority of the respondents belong to the gender of Female with 63 percentages.

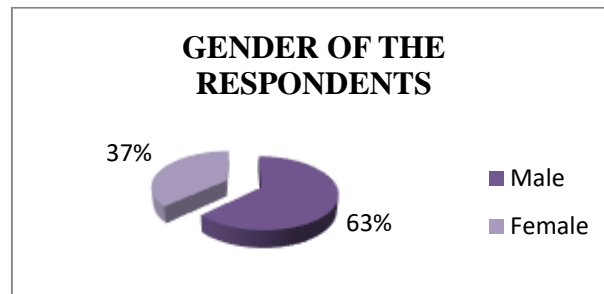
CHART-2.1.2

TABLE-2.1.3
MARITAL STATUS OF THE RESPONDENTS

Marital Status	Total no of respondents	Percentage
Unmarried	365	73%
Married	135	27%
Total	500	100%

Source: primary data

INTERPRETATION

It shows that there are about 73% unmarried respondents and 27% married respondents.

INFERENCE

Majority of the respondents are Unmarried.

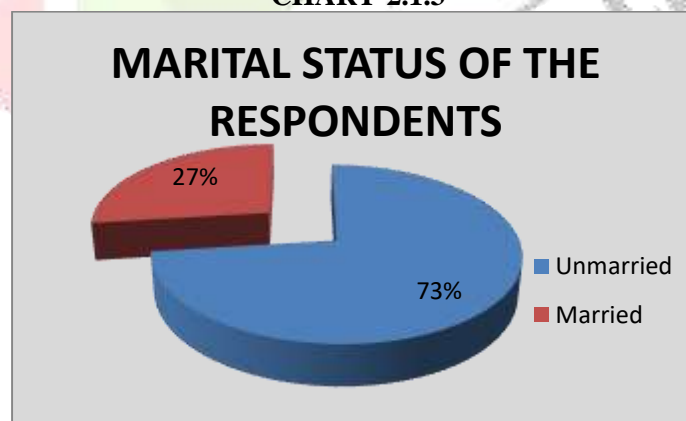
CHART-2.1.3

TABLE-2.1.4
EDUCATION OF THE RESPONDENTS

Education	Total no of respondents	Percentage
UG	310	62%
PG	135	27%
Others	55	11%

Total	500	100%
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Source: primary data

INTERPRETATION

It shows that 62% of the respondents in the study are UG, 27% of the respondents are PG, 11% of the respondents are others, and these are the level of education of the respondents.

INFERENCE

Most of the respondents belong to under UG level of education.

CHART-2.1.4

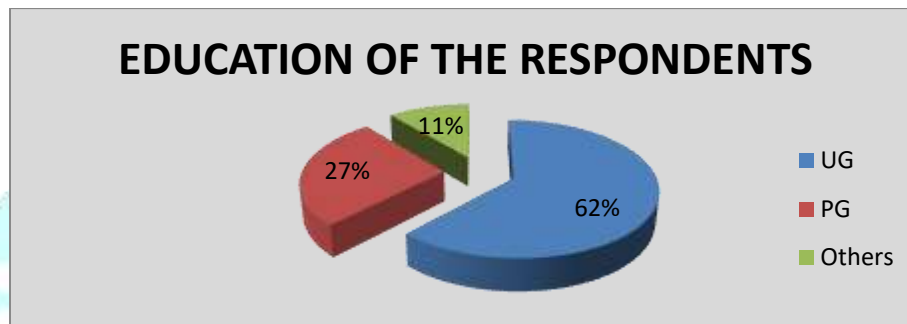


TABLE-2.1.5
OCCUPATION OF THE RESPONDENTS

Occupation	Total no of respondents	Percentage
Student	250	50%
Private Employee	125	25%
Government Employee	25	5%
Others	100	20%
Total	500	100%

Source: Primary Data

INTERPRETATION

It shows that the above table 4.1.5 states that there are about 50% of respondents do student as occupation, there are about 25% of respondents do private employee as occupation, 5% of the respondents are government employee and 20% of the respondents are others.

INFERENCE

Majority of the respondents are student.

CHART-2.1.5

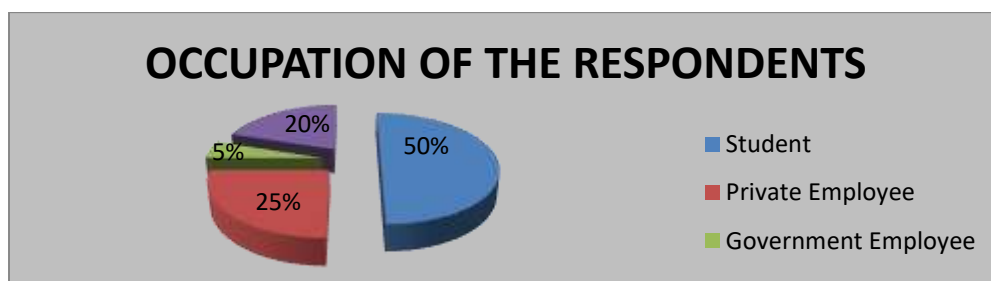


TABLE-2.1.6
ANNUAL INCOME OF THE RESPONDENTS

Annual income	Total no of respondents	Percentage
Below – Rs.2, 00,000	240	48%
Rs.2, 00,001– Rs.4, 50,000	160	32%
Above – Rs.4, 50,001	100	20%
Total	100	100%

Source: primary data

INTERPRETATION

It shows that the above mentioned table 4.1.6 states the annual income of the respondents among which annual income of the respondents below-2, 00,000 is 48%, Rs.2, 00,001– Rs.4, 50,000 is 32% and that of Above – Rs.4, 50,001 is 20%.

INFERENCE

Most of the respondents belong to the category of annual income with below – Rs.2, 00,000.

CHART-2.1.6

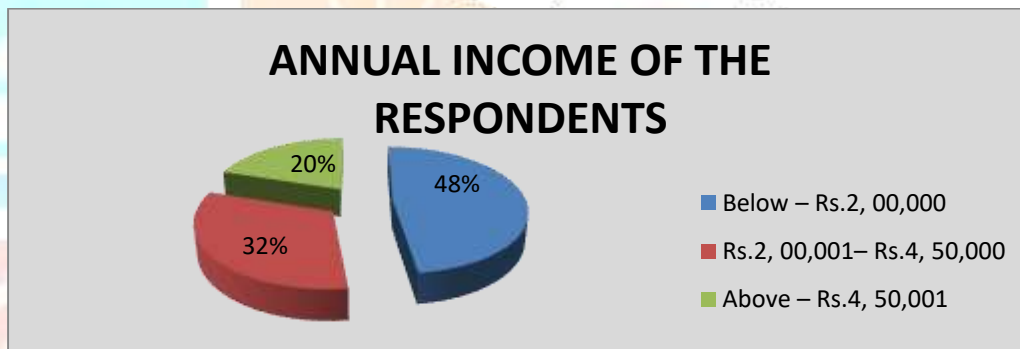


TABLE-2.1.7
TYPE OF SMARTPHONE OF THE RESPONDENTS

Type of Smartphone	Total no of respondents	Percentage
Android	325	65%
Blackberry	60	12%
iPhone	60	12%
Windows Mobile	45	9%
Others	10	2%
Total	500	100%

Source: Primary Data

INTERPRETATION

It shows that the table 4.1.7 states which types of Smartphone do you have by the respondent's out of android is 65%, blackberry is 12%, iPhone is 12%, windows mobile is 9%, others is 2%.

INFERENCE

Majority of the respondent's Smartphone having type of Android is 65%.

CHART-2.1.7

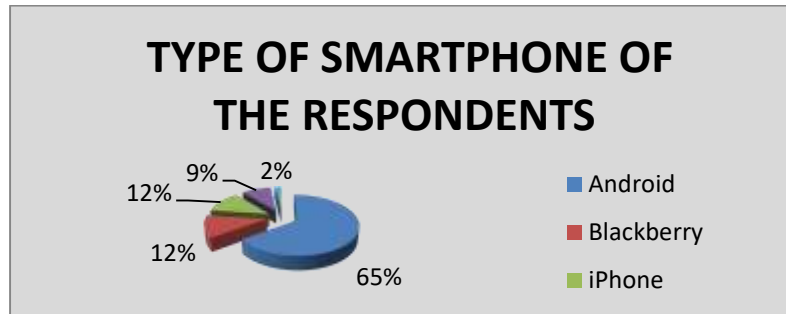


TABLE-2.1.8

AWARENESS ABOUT MOBILE BANKING OF THE RESPONDENTS

Awareness about mobile banking	Total no of respondents	Percentage
Yes	500	100%
No	0	0%
Total	500	100%

Source: primary data

INTERPRETATION

This table 4.1.8 explains about respondents of awareness about mobile banking among which say yes is 100% and no is 0% respondents.

INFERENCE

Majority of the respondents are awareness is 100% of them are aware of mobile banking.

CHART-2.1.8

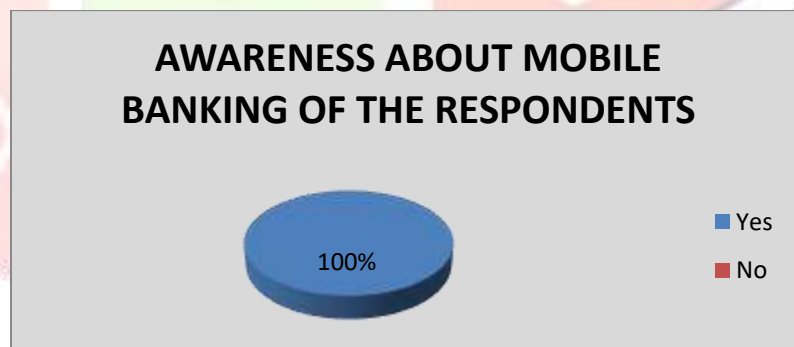


TABLE-2.1.9

TIMESPAN OF BANK ACCOUNT OF THE RESPONDENTS

Time span of bank account	Total no of respondents	Percentage
Less than 3 years	110	22%
1-3 years	185	37%
More than 3 years	205	41%
Total	100	100%

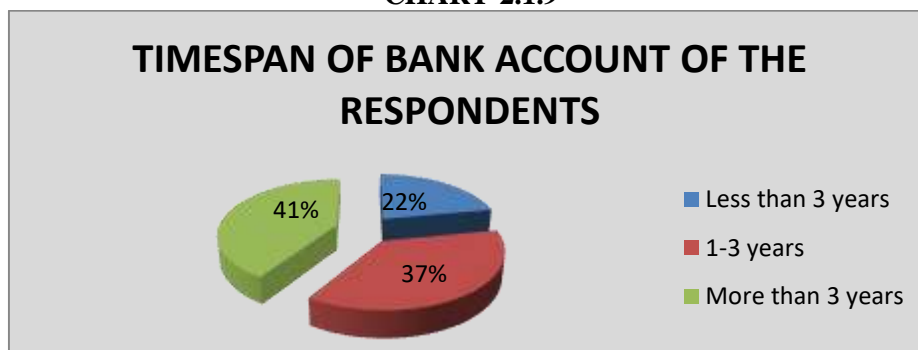
Source: primary data

INTERPRETATION

It shows that the table 4.1.9 states the time span of bank account of the respondents of Less than 3 years is 22%, 1-3 years is 37%, and More than 3 years is 41% the respondent's

INFERENCE

Most of the respondents have your bank account belong to the category of More than 3 years is 41%.

CHART-2.1.9**TABLE-2.1.10****TYPE OF BANK ACCOUNT DO YOU MAINTAIN OF THE RESPONDENTS**

Type of bank account do you maintain	Total no of respondents	Percentage
Saving Accounts	365	73%
Current Accounts	70	14%
Both Accounts	65	13%
Total	500	100%

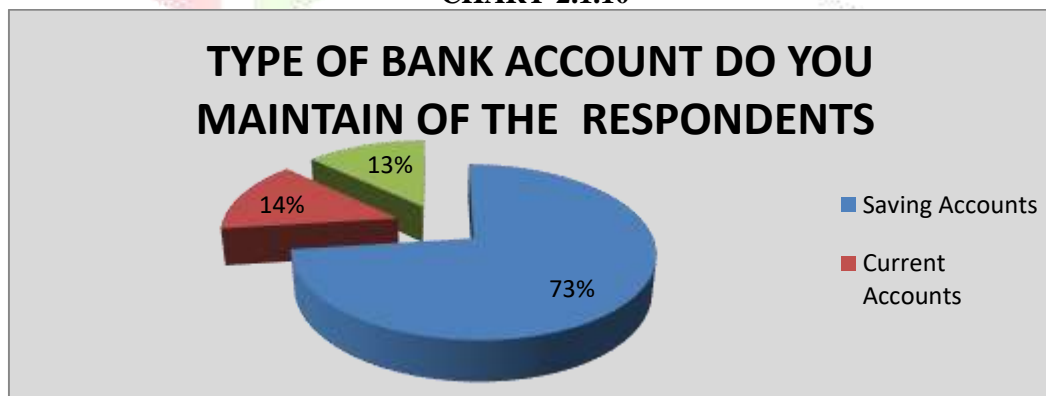
Source: primary data

INTERPRETATION

It shows that the table 4.1.10 we can mention that type of bank account do you maintain their saving accounts is 73%, current accounts is 14%, Both Accounts is 13%.

INFERENCE

Majority of the respondents fit into saving accounts of type of bank account maintain.

CHART-2.1.10**TABLE-2.1.11****SOURCE OF KNOWLEDGE ABOUT MOBILE BANKING OF THE RESPONDENTS**

Source of knowledge about mobile banking	Total no of respondents	Percentage

Thought Bankers	135	27%
Advertisement	110	22%
Friends and family	160	32%
Others	95	19%
Total	500	100

INTERPRETATION

It shows that the table 4.1.11 states the how do you know about mobile banking of respondents among which thought bankers is 27%, advertisement is 22%, friends and family is 32% and others is 19%.

INFERENCE

Most of the respondent's do you know about mobile banking belong to the category of Friends and family is 32%.

CHART-2.1.11

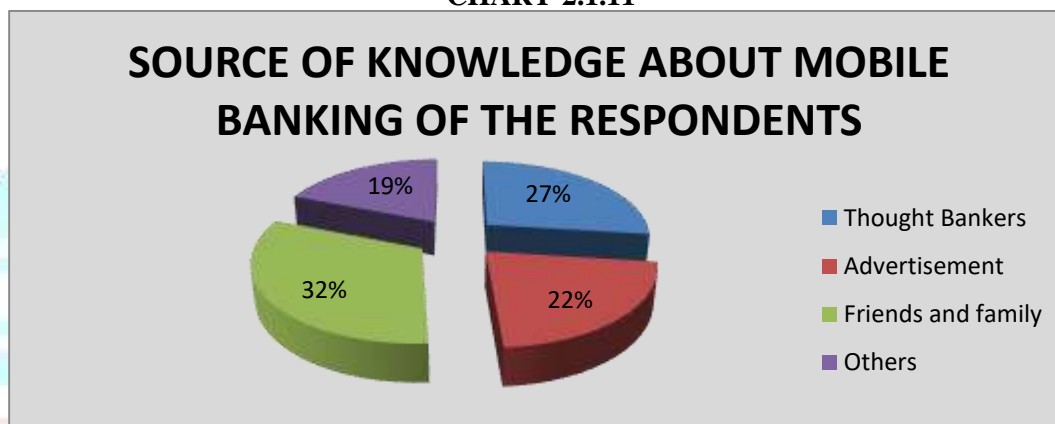


TABLE-2.1.12
USAGE OF MOBILE BANKING IN THE PAST 12 MONTHS OF THE RESPONDENTS

Usage of mobile banking in the past 12 months	Total no of respondents	Percentage
Yes	280	56%
No	220	44%
Total	500	100%

Source: primary data

INTERPRETATION

It shows that the above mentioned table 2.1.12 states they have you used mobile banking in the past 12 months of respondents among which yes is 56 % and no is 44%.

INFERENCE

Most of the respondents belong to the category have you used mobile banking in the past 12 months with yes is 56 percentage.

CHART-2.1.12

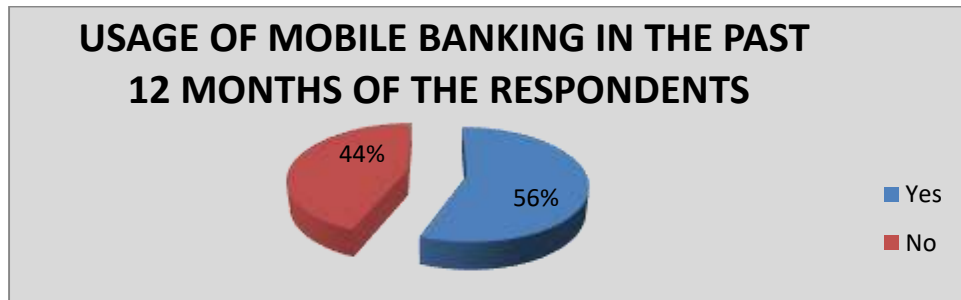


TABLE-2.1.13

FUTURE USAGE OF MOBILE BANKING OF THE RESPONDENTS

Future usage of mobile banking	Total no of respondents	Percentage
Definitely will use	295	59%
Probably will use	205	41%
Probably will not use	0	0%
Definitely will not use	0	0%
Total	500	100%

Source: primary data

INTERPRETATION

It shows that the table 2.1.13 states the do you plan to use mobile banking in future of the respondent's definitely will use is 59%, probably will use is 41%, probably will not use is 0 %, definitely will not use is 0%.

INFERENCE

Most of the respondent's definitely will use mobile banking in future of respondents.

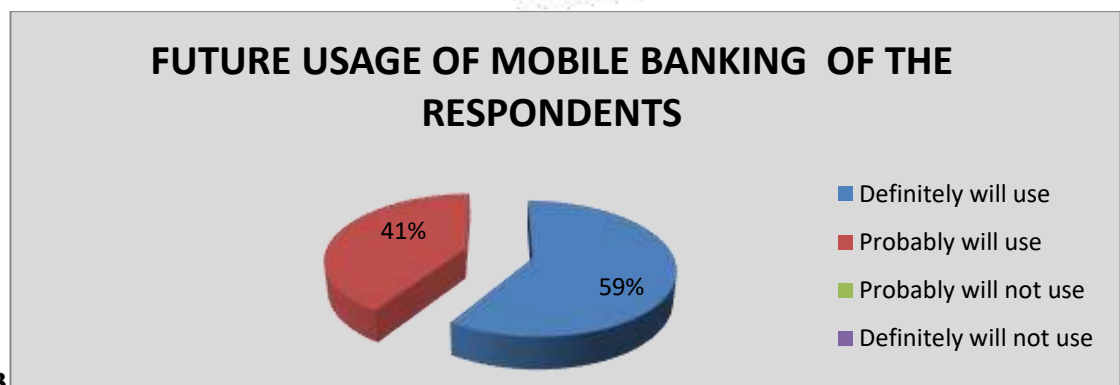


CHART-2.1.13

2.2 WEIGHTED AVERAGE METHOD

A normal in which every quality to be found the middle value of is allotted a weight. These weightings decide the relative significance of every quality on the normal. Weighting are what might as well be called having that many like things with a similar esteem engaged with the normal. Mean in which everything being normal is increased by a number (weight) in light of the items relative significance. The outcome is summed and the aggregate is isolated by the total of the weight. Weighted midpoints are utilized broadly in illustrative measurable investigation, for example, list individuals additionally called weighted mean.

In light of the merged supposition of the respondents, the normal score is ascertained to decide the level of the assessment fulfillment of the respondents.

$$\text{Weighted Average} = \sum wf / \sum w$$

Where W=Weight F=frequency

TABLE-2.2.1
THE PROBLEMS FACED IN MOBILE BANKING OF THE RESPONDENTS

FACTORS	VERY RARELY	RARELY	ONLY FEW OCCASIONS	FREQUENTLY	MOST FREQUENTLY	TOTAL	WEIGHTED AVERAGE SCORE	WEIGHT
Fraudulent	85	145	120	60	90	1575	3.15	2
Non Accuracy	50	180	130	100	40	1600	3.2	3
Network Problem	65	115	150	145	25	1550	3.1	1
Slow Process	70	33	170	90	5	1705	3.41	4
Risk Dealing	65	185	175	50	25	1715	3.43	5
Unauthorized Access	65	210	145	55	25	1735	3.47	6
Fear of Disclosure of Personal Information	80	230	125	40	25	1800	3.6	7

Source: primary source

INTERPRETATION

It is Inference from the above table shows that the different types of problems faced by the respondents during mobile banking access. It reveals that of Network problem is most severe problem faced by the respondents during mobile banking access. It has got highest weighted average score of 3.1 and mentions that least rank as a one. It is clear that Fraudulent is a least of second highest problem faced by the respondents. It has got a least second weighted average score of 3.15 and ranked number two. It shows that non accuracy is third least mention problem faced by the respondents and weight average score 3.2 and ranked is third. It shows that slow process indicates fourth problem faced by the respondents. It has got fourth highest weight average score of 3.41 and ranked number four. It shows that risk dealing is shown based on least fifth problem faced by the respondents. It has got fifth weighted average score of 3.43 and ranked number five. The sixth of problem faced by the respondent's unauthorized access got has weighted average score of 3.47 and rank is six. The least severe problem is Fear of Disclosure of Personal Information. It has got weighted average score 3.6 and ranked number seven.

TABLE-2.2.2
SATISFACTION LEVEL OF MOBILE BANKING OF THE RESPONDENTS

FACTORS	VERY RARELY	RARELY	ONLY FEW OCCASIONS	FREQUENTLY	MOST FREQUENTLY	TOTAL	WEIGHTED AVERAGE SCORE	WEIGHT
Time	250	150	90	10	0	2140	4.28	7
Safety	170	245	75	10	0	2075	4.15	4
Transparency	100	235	165	0	0	1935	3.87	1
Convenience	220	200	40	35	5	2095	4.19	5
Speed	240	170	45	35	10	2095	4.19	6
Easy Transaction	255	110	100	20	15	2070	4.14	3
User Friendly	230	145	85	20	20	2045	4.09	2

Source: primary data

INTERPRETATION

It is inferred from the above table that the customer level of satisfaction on the aspects relating to the e-banking transaction through mobile banking of transparency is the first preference for the customers with an weighted average of 3.87 and User Friendly is backed with second rank with 4.8 as weighted average and Easy Transaction has an weighted average of 4.14 which ranks as third and fourth rank is given to Safety which has an weighted average of 4.15 and which is followed by convenience that which is ranked five and has an weighted average of 4.19 and sixth rank is given to speed has an weighted average of 4.19 and seventh rank is given to time with an weighted average of 4.28.

2.3 CHI-SQUARE ANALYSIS

CHI-SQUARE is a measurable instrument usually utilized for testing the freedom and integrity of fit. Testing autonomy decides if at least two perceptions crosswise over two populaces are reliant on each other. Testing for decency of fit decides whether a watched recurrence circulation coordinates a hypothetical conveyance.

FORMULA

$$\text{CHI - SQUARE } (\Sigma) = \frac{(\text{OBSERVED VALUE} - \text{EXPECTED VALUE})^2}{\text{EXPECTED VALUE}}$$

$$\text{EXPECTED VALUE} = \frac{\text{ROW TOTAL} * \text{COLUMN TOTAL}}{\text{GRAND TOTAL}}$$

HYPOTHESIS

- ✓ **H0:** There is no significant relationship between dependent variable and independent variable.
- ✓ **H1:** There is significant relationship between dependent variable and independent variable.
- ✓ Significance value for chi-square is 5% (i.e., 0.05). If the calculated value is more than the table value, it is accepted. Else in other situation it is rejected.

H0: There is no significant relationship between the Educations and Are you awareness about mobile banking.

H1: There is significant relationship between the Educations and Are you awareness about mobile banking.

TABLE-2.3.1(a)
SHOWING THE RELATIONSHIP BETWEEN THE EDUCATION AND AWARENESS ABOUT MOBILE BANKING

ARE YOU AWARENESS ABOUT MOBILE BANKING				
EDUCATION		Yes	No	Total
	UG	62	0	62
	PG	27	0	27
	Others	11	0	11
	Total	100	0	100

TABLE-2.3.1(b)
CHI-SQUARE VALUE AS FOLLOWS

O	E	O-E	(O-E) ²	(O-E) ² / E
62	62	0	0	0
27	27	0	0	0
11	11	0	0	0
Total		0	0	0

DEGREE OF FREEDOM	2
LEVEL OF SIGNIFICANCE	5%
CALCULATED VALUE	0
TABLE VALUE	5.991

INTERPRETATION

In the above table the hypothesis are **rejected** as the calculated value is less than the table value and there is no significant relationship between the Educations and Are you awareness about mobile banking.

H₀: There is no significant relationship between the Genders and Are you awareness about mobile banking.

H₁: There is significant relationship between the Genders and Are you awareness about mobile banking.

TABLE-2.3.2(a)

SHOWING THE RELATIONSHIP BETWEEN THE GENDER AND AWARENESS ABOUT MOBILE BANKING

ARE YOU AWARENESS ABOUT MOBILE BANKING				
GENDER		Yes	No	Total
	Male	185	0	185
	Female	315	0	315
	Total	500	0	500

TABLE-2.3.2(b)
CHI-SQUARE VALUE AS FOLLOWS

O	E	O-E	(O-E) ²	(O-E) ² / E
185	185	0	0	0
315	315	0	0	0
Total		0	0	0

DEGREE OF FREEDOM	2
LEVEL OF SIGNIFICANCE	5%
CALCULATED VALUE	0
TABLE VALUE	5.991

INTERPRETATION

In the above table the hypothesis are **rejected** as the calculated value is less than the table value and there is no significant relationship between the Genders and Are you awareness about mobile banking.

H0: There is no significant relationship between the Educations and using mobile banking past 12 months.

H1: There is significant relationship between the Educations and using mobile banking past 12 months.

TABLE-2.3.3(a)
SHOWING THE RELATIONSHIP BETWEEN THE EDUCATION AND USING MOBILE BANKING IN PAST 12 MONTHS

HAVE YOU USED MOBILE BANKING IN PAST 12 MONTHS				
EDUCATION		Yes	No	Total
	UG	145	165	310
	PG	105	30	135
	Others	30	25	55
	Total	280	220	500

TABLE-2.3.3(b)
CHI-SQUARE VALUE AS FOLLOWS

O	E	O-E	(O-E) ²	(O-E) ² / E
154	159.72	-5.72	32.7184	0.94235023
105	99.20	5.8	33.64	2.22486772
30	30.16	-0.16	0.0256	0.004155844
165	159.28	5.72	32.7184	1.19935484
30	35.88	-5.88	34.5744	2.91030303
25	24.40	0.6	0.36	0.07438017
Total		0.36	134.036	7.35167157

DEGREE OF FREEDOM	2
LEVEL OF SIGNIFICANCE	5%
CALCULATED VALUE	7.35167157
TABLE VALUE	5.991

INTERPRETATION

In the above table the hypothesis are **accepted** as the calculated value is more than the table value and there is significant relationship between the Educations and using mobile banking past 12 months.

2.4. RANKING ANALYSIS

In the realm of insights, percentile rank alludes to the level of scores that are equivalent to or not as much as a given score. Percentile positions, similar to rates, fall on a continuum from 0 to 100.

TABLE 2.4.1 SHOWING THAT THE MAIN REASON BEHIND SELECTING MOBILE BANKING AND MENTION IN RANKING THAT 1-8 ACCORDING TO YOUR PREFERENCE

FACTORS	RANK 1	RANK 2	RANK 3	RANK 4	RANK 5	RANK 6	RANK 7	RANK 8	TOTAL	RANK
I got a Smartphone	220	35	15	30	25	20	35	120	1905	8
My bank started offering the services	25	44	45	50	55	90	100	40	2325	3
There is no bank branch or ATM near my home or work	20	30	110	35	50	125	60	70	2530	1
I become comfortable with the security of mobile banking	40	60	40	130	130	35	25	40	2155	5
I liked the convenience of mobile banking	40	55	90	120	85	40	50	35	2150	6
To receive frauds alerts or check my account for fraudulent transactions	25	60	145	40	55	95	80	0	2149	7
To take advantage of loyalty or rewards points and discounts	65	95	45	45	40	60	80	70	2250	4
The ability to make mobile payments become available	80	65	25	45	55	40	70	120	2430	2

INTERPRETATION

The level of preference on the aspects relating to the mobile banking which shows that There is no bank branch or ATM near my home or work ranks first with 2530 and which is followed by information about The ability to make mobile payments become available with an rank of second in 2430 and third rank is given to My bank started offering the services with 2325 and fourth rank with 2250 given to take advantage of loyalty or rewards points and discounts which have backed fourth rank and become comfortable with the security of mobile banking is given fifth rank of 2155 and I liked the convenience of mobile banking rank of 2150 which is followed with sixth rank.

3. FINDINGS AND SUGGESTIONS

3.1 FINDINGS OF THE STUDY

3.1.1 MAJOR PERCENTAGE ANALYSIS

- Majority of the respondents have a place with the age gathering of beneath 25 years with 50 rates.
- Majority of the respondents have a place with the sexual orientation of Female with 63 rates.
- Majority of the respondents are Unmarried.
- Most of the respondents have a place with under UG level of training.
- Majority of the respondents are understudy.
- Most of the respondents have a place with the classification of yearly salary with beneath

- Rs.2, 00,000.
- Majority of the respondent's Smartphone having kind of Android is 65%.
- Majority of the respondents are mindfulness is 100% of them know about portable managing an account.
- Most of the respondents have your ledger have a place with the class of More than 3 years is 41%.
- Majority of the respondents fit into sparing records of kind of financial balance keep up.
- Most of the respondent's do you think about versatile saving money have a place with the classification of Friends and family is 32%.
- Most of the respondents have a place with the class have you utilized versatile managing an account in the previous a year with yes is 56 rate.
- Most of the respondent's certainly will utilize versatile managing an account in eventual fate of respondents.
- Majority of the respondents have a place with the respondents with long you are utilizing versatile keeping money of most recent a half year is 47%.
- Most of the respondents have a place with platinum card.

3.1.2 WEIGHTED AVERAGE METHOD

- It is Inference from the above table demonstrates that the diverse kinds of issues looked by the respondents amid versatile keeping money get to. It uncovers that of Network issue is most extreme issue looked by the respondents amid portable managing an account get to. It has most elevated weighted normal score of 3.1 and notices that slightest rank as a one. Obviously fraudulent is a slightest of second most astounding issue looked by the respondents. It has a slightest second weighted normal score of 3.15 and positioned number two. It demonstrates that non precision is third minimum say issue looked by the respondents and weight normal score 3.2 and positioned is third. It demonstrates that moderate procedure shows fourth issue looked by the respondents. It has got fourth most elevated weight normal score of 3.41 and positioned number four. It demonstrates that hazard managing is indicated in view of minimum fifth issue looked by the respondents. It has got fifth weighted normal score of 3.43 and positioned number five. The 6th of issue looked by the respondent's unapproved get to go has weighted normal score of 3.47 and rank is six. The slightest extreme issue is Fear of Disclosure of Personal Information. It has weighted normal score 3.6 and positioned number seven.
- It is deduced from the above table that the level of fulfilment on the perspectives identifying with the e-saving money exchange through versatile managing an account of straightforwardness is the principal inclination for the clients with a weighted normal of 3.87 and User Friendly is supported with second rank with 4.8 as weighted normal and Easy Transaction has a weighted normal of 4.14 which positions as third and fourth rank is given to Safety which has a weighted normal of 4.15 and which is trailed by accommodation that which is positioned five and has a weighted normal of 4.19 and 6th rank is given to speed has a weighted normal of 4.19 and seventh rank is given to time with a weighted normal of 4.28.

3.1.3 CHI-SQUARE ANALYSIS

- When looking at the level of Education and Are you mindfulness about versatile keeping money, the theory are dismissed as the figured esteem is not as much as the table esteem and there is no critical connection between the Educations and Are you mindfulness about portable saving money.
- When looking at the level of Gender and Are you mindfulness about versatile managing an account, the speculation are dismissed as the figured esteem is not as much as the table esteem and there is no critical connection between the Genders and Are you mindfulness about portable keeping money.
- When contrasting the level of instruction and utilizing portable keeping money recent months, the speculation are acknowledged as the computed esteem is more than the table esteem and there is huge connection between the Educations and utilizing versatile managing an account recent months

3.1.4 RANK ANALYSIS

- The level of inclination on the angles identifying with the portable managing an account which demonstrates that There is no bank office or ATM close to my home or work positions first with 506 and which is trailed by data about The capacity to influence versatile instalments to wind up plainly accessible with a rank of second in 486 and third rank is given to My bank began offering the administrations with a rank of 465 and 450 of rank is given

to exploit reliability or prizes focuses and rebates which have supported fourth rank and I end up noticeably OK with the security of portable keeping money is given fifth rank of 431 and I preferred the comfort of versatile saving money rank of 430 which is taken after with 6th rank and the seventh rank is given to get fakes alarms or check my record for fake exchanges with rank of 429 and the following rank is given to I got a Smartphone with rank of eight is 381.

3.2 SUGGESTION

A few activities are important to quicken the monetary consideration through m-saving money while in the meantime guaranteeing client security. A significant number of these activities fall in the arrangement and administrative space.

- Building client mindfulness and advising the general population on utilization of Mobile saving money modes is required.
- Technology utilized for portable keeping money must be secure and ought to guarantee secrecy, uprightness, realness and non-reputability.
- Customer ought to frequently check exchange history points of interest and explanations to ensure that there are no unapproved exchanges. Change secret key or PIN and abstain from utilizing simple to-figure passwords.
- Mobile number compactness modified should actualize promptly it will be directed to utilize their cell phone as versatile saving money gadget.
- Bank ought to create portable managing an account programming in provincial dialect and should utilize most usually utilized expressions, name and alternate ways in the product.
- Telecommunication office and cell specialist organizations ought to expand their system scope in provincial and remote regions to encourage them correspondence and portable managing an account moreover. The administration ought to give restrictive money related help to cell specialist co-ops to broaden such systems in provincial regions.
- Bank should improve their discount offices worries to if wrong exchanges committed by clients by error or assuming any.
- Bank can offer EMI or rental based cell phone handsets to poorer people groups with tie up with versatile handset organization. It might offer access to them through portable saving money benefit

3.3 CONCLUSION

The part of innovation is expanding step by step. The different parts of India are developing at substantially quicker rate with the assistance of innovation. Versatile managing an account is likewise a major portable media transmission stage of new innovation, which advances the keeping money works in India. Portable managing an account additionally causes the banks to build their clients. Today, everybody has a cell phone in his grasp. The quantity of versatile clients in India got second position on the planet. The expanding recurrence of versatile web clients gives the lift vitality to the portable managing an account. This examination and numerous different investigations have discovered of measurements of portable managing an account benefit. Saving money specialists and troughs can utilize these measurements to gauge the viability of administration gave by them. The finding can be utilized to oversee association assets and give higher nature of administrations to their clients.

This will bring about holding of client and their by bringing down the cost of obtaining new client. They may give exceptional thoughtfulness regarding the variables, for example, security/wellbeing perspectives and simple exchange however portable, which will additionally upgrade the certainty levels of the client in utilizing this office and will positively affect the client. More youthful age gathering and the individuals who are in benefit either in private part or government area, constitute most of the clients of the portable keeping money, along these lines quick consideration is required from the bank administrators and specialist co-ops to guarantee better administration.

High Education level of this section gives a tremendous chance to the investors to change over them from customary saving money to the versatile saving money give that the security of exchange and protection issues are given best need with the goal that they can have ideal towards portable managing an account. The banks have officially taken many soaks toward this path, and they may keep on enhancing their security frameworks so fakes and loss of data/cash does not occur.

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