

A Study on Behaviour of Customers towards the Mobile Banking Services with Reference to Athirappilly Grama Panchayath

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Abstract: *Mobile banking has given the ease to consumer that has reduced the footfall of the consumer in banks by performing the transaction easily by sitting at that place or office. The mobile application of banking is working on the IVR (Interactive Voice Response), SMS (Short Message Service), WAP (Wireless Access Protocol) or Standalone Mobile Application Client channel. The demand and usage of mobile banking increases due to its cost effectiveness and saves the time of the user. It reduces the chances of fraud and user can access at account 24x7. Mobile banking is beneficial not only to the user but also to the bank.*

Keywords: Mobile banking, Demand, Cost effectiveness, Mobile Application

I. INTRODUCTION

Technology seen as a change agent in the world. A positive movement seen among the Indian people for mobile and internet banking. Mobile banking is also popular with the name M-banking. It is PDA (Personal Digital Assistant) which provide facility of performing banking transaction like balance check, payments and account transaction with the help of mobile device.

a dynamic environment, many banks seek new strategies that facilitate online information sharing and transactions. Recent innovations in the telecommunication have proven to be boon for the banking sector and its customers; one of these is mobile banking, where customers interact with the bank via mobile phones and banks provide them the services like short message services, fund transfer, account details, issue of cheque book etc. Presently almost all the banks in the world have started providing that customers mobile banking services. The main issue of this study is to understand the factors which contribute to user's intention to use the mobile banking services. Here conducted the study on the topic of the "Behaviour of Customers towards the Mobile Banking Services With Reference to Athirappilly Grama Panchayat".

II. REVIEW OF LITERATURE

Suresh (2017) author determines the factors responsible for mobile banking adoption. Study is done based on secondary data and it is descriptive study. Customers of barrier need to adopt mobile banking because it is advantageous to customers to operate banking activities using mobile banks need to conduct awareness programs for their customer.

Parul (2015) the study examines the consumer adoption of new electronic payment of mobile banking in India. It is an exploratory research study. Data collected through a structured questionnaire and also secondary data with news papers, journals, magazines and web links. So it is concluded that banks still need to create awareness to its customers on how use mobile banking services.

Bamoriya and Singh (2012) found that security concern is a significant barrier in using mobile banking, it means banks should focus on the security aspect and need to create awareness that it is a secured as traditional banking channel.

Richardson (2011) found that relative advantage and complexity are most important factors. Perceptions of risk and security concerns appear to slow the adoption rate of mobile banking.

Prerana et al (2011) author studies the issues of mobile banking as a customer point of view and the utility of mobile banking. Study is descriptive based study and ad-hoc quota sampling used. It is concluded that customers are facing the problem of operating banking activities using mobile phone. And also facing the problem of security issues while operating mobile banking.

Banzal (2010) found that another major issue is the revenue sharing agreements between mobile service providers, banks, content providers, aggregators and other service providers like utilities, travel agencies, hotel industry, retailers etc.

III. STATEMENT OF PROBLEM

Banks that is providing the various services for the customers in order to retain them based on that expectation of the customer has to be found by the banks to make the services better. The attitude of the customers is varying from period to period based on the up gradation of the technology. The study conducted on the topic of “A Study on Behaviour of Customers towards the Mobile Banking Services With Reference to Athirappilly Grama Panchayath”.

3.1 Scope of Study

The conclusions drawn based on the responses given by the consumer in a specific area. Study will provide new insight towards the perception towards the mobile banking. The user can be attracted towards the mobile banking because of the facility like ease to use, usefulness and convenience to the users. The response does not fully reflect the mind-set of the user towards the mobile banking, as they may feel shy in answering the question asked directly.

3.2 Objectives of the Study

1. To analyze the customer behaviour towards the mobile banking services in Athirappilly Grama Panchayat.
2. To analyze the customers level of awareness about mobile banking services in Athirappilly Grama Panchayat.
3. To study the level of willingness to adopt the mobile banking services and motives behind the willingness of customers in Athirappilly Grama Panchayat.

IV. RESEARCH METHODOLOGY

It is the science which dealing with principles of procedure in research and study.

A detailed survey of customers was carried out to find out their preferences towards mobile banking the details of the methodology are stated below.

3.1 Population

Study is conducted under the customers in Athirappilly Grama Panchayat.

3.2 Sample Design

Sampling is a technique of selecting individual members or a subset of the population to make statistical inferences from them and estimate characteristics of the whole population. The size of the sample for the study is 60. Convenience sampling technique is used for the study.

3.3 Data Collection

The study is based on both primary and secondary data.

- **Primary data:** The primary data was collected from the respondents through scheduled interview. The tool used for data collection is questionnaire.
- **Secondary data:** The secondary data was collected from various sources such as website, journals, books and articles.

3.4 Framework of Analysis

The present study has been conducted to study the behaviour of customers towards the mobile banking services. The tools used for the data analysis are Percentage analysis, Weighted average mean, and chi square.

3.5 Hypothesis

- H_0 = There is no significant association between awareness of customers and usage of the mobile banking
- H_1 = There is significant association between awareness of customers and usage of the mobile banking.



3.5 Percentage Analysis

Table 1

Items	Description	Frequency	Percentage
Gender	Male	26	43
	Female	34	53
	Others	0	0
	Total	60	100
Age	15 - 25	52	87
	25 - 35	8	13
	35 - 45	0	0
	45 - 55	0	0
	Above 55	0	0
	Total	60	100
Education qualification	High school	5	8
	Bachelor	21	35
	Masters	0	0
	Professional	19	32
	Diploma	15	25
	Total	60	100
Occupation	Student	42	70
	Self employed	15	25
	Home maker	0	0
	Retired	0	0
	Unemployed	3	5
	Total	60	100

In the table.1 shows majority respondents are belongs to female category and rest of them are belongs to Male group. A large percentage of the respondents are belongs to the age of 15-25. Most of respondents education qualification is that bachelor masters. Most of the respondents are students and self employed the percentage is 70 and 25 respectively.

Weighted Average Mean

Table 2

Particulars		SA	A	N	D	SD	Total	Mean
Clear and understandable	f	22	28	9	1	0	60	4.18
	fx	110	112	27	2	0	251	
Easy to do what I want to do	f	16	31	12	0	1	60	4.01
	fx	80	124	36	0	1	241	
Mobile banking providers are hones	f	11	22	25	1	1	60	3.68
	fx	55	88	75	2	1	221	
Transactions are safe	f	14	26	17	1	2	60	3.82
	fx	70	104	51	2	2	229	
Better to handling the problems	f	14	23	18	2	3	60	3.72
	fx	70	92	54	4	3	223	
Convenience services	f	13	32	14	1	0	60	3.95
	fx	65	128	42	2	0	237	



Efficient way for transaction	f	20	28	10	0	2	60	4.07
	fx	100	112	30	0	2	244	

The Table.2 discloses weighted average mean is used to find out the easy to use of mobile banking services of the customers. The analysis shows that, consumers gives higher mean score of 4.18 for mobile banking is clear and understandable.

3.6 Testing of Hypothesis

Chi-square test

Association between awareness of customers and usage of mobile banking.

H0 = There is no significant association between awareness of customers and usage of mobile banking.

H1 = There is significant association between awareness and usage of mobile banking

O = Observed frequencies

E = Expected frequencies

$$\chi^2 = \sum(O - E)^2/E$$

O	E	O-E	(O-E) ²	(O-E) ² /E
18	14.4	3.6	12.96	0.9
11	5.1	5.9	34.81	6.825
9	8.53	0.47	0.22	0.025
6	8.1	-2.1	4.41	0.544
6	2.4	3.6	12.96	5.4
5	9.06	-4.06	16.48	1.818
2	4.05	-2.05	4.20	1.037
1	4.8	-3.8	14.44	3.008
1	2.55	-1.55	2.40	0.941
1	0.45	0.55	0.30	0.666

Total = 21.164

Degree of freedom = (r-1) (c-1)
 = (5-1) (5-1)
 = 4x4 =16

Level of significance = 5%

Table value = 26.296

Calculated value = 21.164

The calculated value of chi-square test is 21.164, the table value is 26.296. so the calculated value is less the table value. We accept null hypothesis which means there is no association between awareness of customers and usage of mobile banking.

IV. FINDINGS

- It was clear from the study that mobile banking is useful to the customers due to flexibilities in transactions and control.
- From the analysis it is cleared that 62% of the respondents are satisfied and positive behaviour towards the usage of the mobile banking services.
- It was identified from the study that the main problem faced while using the mobile banking services is that errors in network.
- The study is statistically tested and found that there is no significant association between awareness of customers and usage of the mobile banking.

- The study statistically tested and analyzed that there no association between gender and behaviour of the respondents.

V. SUGGESTION

- Bank should do more awareness to customers and give information related to the benefits associated with mobile banking.
- Bank should educate the citizen regarding the use and services of mobile banking.
- Existing complaint resolving mechanism has to be retained.
- The bank should provide innovative solutions in banking services with changing needs of the customers.

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