

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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AN EMPIRICAL STUDY ON MOBILE BANKING IN COIMBATORE DISTRICT

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ABSTRACT

Technology plays an important role in banking sector. Banking is one of the largest financial institutions constantly explores the opportunity of technology enabled services to provide better customer experiences and conveniences. Mobile banking (also known as M-banking, SMS banking) is a term used for performing balance checks, account transactions, payments etc. via a mobile device such as mobile phone. The increased prevalence of mobile phones provides exciting opportunities for the growth of mobile banking (m-banking). These papers are classified into five main categories: m-banking overview and conceptual issues, Features & Benefits of Mobile Banking, Current operating practices of commercial banks, Mobile banking/payment practices in Indian Commercial Banks and Challenges in India strategic, legal and ethical issues.

KEYWORDS

Coimbatore district, mobile banking.

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1. INTRODUCTION

Banking industry is driven by the technological innovation, market uncertainty and competition. There has been a rapid shift from traditional banking to electronic banking. Competitive banks make significant investments in adopting new technology to align business strategies, enable innovative functional operations and provide extended customer services. The term mobile refers to "applications, which are designed for users on the move". Mobile device is commonly known as cell phone and users commonly use it for communication and as a wireless delivery channel. Mobile banking is also known as m-banking. Mobile banking is defined as "a form of banking transaction carried out via a mobile phone".

Today, financial sector firms are competing to increase their profit share in the market. Among these firms, banks have radically shifted from traditional banking to branchless mode of banking. The development of new technologies has profoundly changed the way in which the customers interact with the service providers. Traditionally, the distribution of services in the retail banking industry largely meant customers having to visit a physical branch to access any financial services. Today, the situation has changed. The opportunity to avoid queuing at the Automated Teller Machine (ATM) was perceived an important factor in electronic banking. Technology has become an increasingly vital element in the competitive landscape of the financial service industry. The improved network bandwidth and wireless application technologies have created opportunities for wider deployment and usage of mobile commerce services.

Mobile Banking (MB) refers to the use of a mobile phone or other wireless devices to perform banking activities while away from home, such as monitoring account balances, transferring funds between accounts, bill payment and locating an ATM. Despite many wireless commercial services increasing quickly, the use of mobile banking service is much lower than expected and still underused, and the market of mobile banking still remains very small in comparing to the whole banking transactions. That is, the widespread adoption and large usage of cell phones did not reflect on the adoption and usage of mobile banking, although mobile banking perhaps was the first commercial mobile service. Both Internet banking and mobile banking are often considered as electronic banking, but Internet banking and mobile banking are two alternative channels for banks to deliver their services and for customers to acquire services. That is, customers using Internet banking are through computers connected to Internet, while customers using mobile banking are through wireless devices.

2. STATEMENT OF THE PROBLEM

The study has focused on the reluctant of banking customers to adopt mobile banking services. The customers are refraining to use these technologically advanced services partly because of lack of awareness and partly due to other concerns like security threats, reliability, device functionality, etc. The behavioural intention of the users is mainly influenced by the perceived ease of use. The users would not use mobile banking when they perceive it to be difficult to use, even if it may be useful for their work. There is certain other customer enrolment related issues like mobile number registration, M-PIN related problems, security related concerns and technical issues faced by the customers are inhibiting the adoption of mobile banking services. The loyalty of mobile banking customers was easily affected by the satisfaction from mobile banking services. Where, the satisfactions of the customers are affected by tendency to trust, convenience, requirements (e.g. guidance to know the procedures) and acceptance of new technology. The study has covered all the above problems and how to overcome those barriers.

3. SCOPE OF THE STUDY

Mobile banking is a provision made by the bankers and availing of the banking and financial services to the customers with the help of mobile telecommunication devices. The study helps to identify and to overcome the problems that are faced by the customers in adopting mobile banking services like lack of awareness, technical issues, ease of use, reliability, security threats, adopting new technology, trust and some other customer related issues.

The study focuses on the awareness level among the customers about mobile banking services and also how beneficial it is to them. The study also focuses on various factors like perceived usefulness, time saving, performance, affordable services, perceived ease of use, etc., that helps the customers in making decisions to adopt mobile banking services. It has examining the level of satisfaction among the customers in acceptance of mobile banking services. It also provides an opportunity to know whether the mobile banking has potential expand in future.

4. OBJECTIVES OF THE STUDY

The following have been the objectives of the study:

1. To study the degree of awareness among customers towards mobile banking features.
2. To determine the factors that motivates the customers to use mobile banking services; and
3. To analyse the response of the customers and their satisfaction on mobile banking.

5. METHODOLOGY OF THE STUDY

In this research, An Empirical study of mobile banking in Coimbatore city has been obtained from the respondents who are residing in the Coimbatore city.

A. Sources of Data

Both primary and secondary data have been used in the study:

▪ Primary Data

Primary data has been collected from customers by administering a questionnaire.

▪ Secondary Data

Secondary data has been collected from various journals, books and magazines.

B. Sample Section

Sample has been selected at random based on the mobile banking services.

C. Sampling Technique

Convenient Random sampling method has been adopted to collect the data with structured questionnaires.

D. Sample Size

A total of 120 respondents have been considered for the study of mobile banking service.

E. Tools Used

The following statistical tools have been used to analyse the primary data collected

- Simple Percentage Analysis
- Descriptive analysis
- ANOVA
- t-Test

F. Period of the Study

The period considered for the study is from July 2017-September 2017.

6. LIMITATIONS OF THE STUDY

The following are the limitations of the study:

- The study is restricted to Coimbatore City.
- The research is done on the basis of only 120 samples. The results of customer's perception and expectation cannot be generalized.

7. REVIEW OF LITERATURE

Dr. S. Sudalai Muthu and B. Angamuthu (2011) had proposed a study entitled "Influencing factors on adoption of mobile banking technology by bankers of India". Objective of their study was to explore the influencing factors on adoption of mobile banking technology by the bankers and to comparison of adoption factors of mobile banking technology between the bankers. Regarding collection of primary data, questionnaire was distributed based on proper sampling method to 500 respondents out of which 365 respondents returned the properly filled questionnaire. Secondary data were collected from books, journals, various online-free journals, websites, etc. Various statistical tools like factor analysis, independent sample t-test, correlation, regression and Kendall's W test were used to present the analysis. The study found that technical infrastructure, service to unbanked centre, cost of doing bank services, customer awareness, crowd at the bank counters, reduce the number of employees, building customer's trust, financial support and perceived relative advantage. Among them all factors (except reduce number of employees and building customer trust) highly influenced to adoption of mobile banking by the bankers of India.

N.Yesodhadevi, J. Nancysebastina, and V.S. Kanchana (2011) had proposed a study entitled "A study on customers awareness, opinion, reason for opting mobile banking". Objective of their study was to analyze the reason for preferring phone/ mobile banking, to identify the awareness of phone/mobile banking services and how frequently it is used by the respondents and to find the opinion of the respondents regarding the various problems of phone/mobile banking. Study was based on primary data of collected from 249 respondents by means of a questionnaire. Random sampling technique was applied and statistical tools like percentage analysis, ANOVA and T-test, Kendall's coefficient of concordance was carried out. Based on their study they gave suggestion such as, the awareness about phone/mobile banking has to be given before or once the technology is launched, Proper security services should be provided because that is the main reason for not adopting this technology and the processing should be still simplified. Further it is concluded that there is no significant difference among education groups and monthly income groups, in the average awareness score on phone/mobile banking usage.

8. OVERVIEW OF THE STUDY

8.1 BANKING

A bank is a financial institution that accepts deposits from the public and creates credit. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial stability of a country, banks are regulated in most countries.

The word bank was borrowed in Middle English from Middle French banque, from Old Italian banca, meaning "table", from Old High German banc, bank - "bench or counter". Benches were used as makeshift desks or exchange counters during the Renaissance by Jewish Florentine bankers, who used to make their transactions atop desks covered by green tablecloths.

Banks act as payment agents by checking the current accounts of the customers, paying cheques drawn by customers in the bank, and collecting cheques deposited to customers' current accounts. Banks also enable customer payments via other payment methods such as Automated Clearing House (ACH), Wire transfers or telegraphic transfer, EFTPOS, and automated teller machines (ATMs).

Banks borrow money by accepting funds deposited on current accounts, by accepting term deposits, and by issuing debt securities such as bank notes and bonds. Banks lend money by making advances to customers on current accounts, by making instalment loans, and by investing in marketable debt securities and other forms of money lending.

Banks provide different payment services, and a bank account is considered indispensable by most businesses and individuals. Non-banks that provide payment services such as remittance companies are normally not considered as an adequate substitute for a bank account.

Banks can create new money when they make a loan. New loans throughout the banking system generate new deposits elsewhere in the system. The money supply is usually increased by the act of lending, and reduced when loans are repaid faster than new ones are generated.

8.2 RANGE OF ACTIVITIES

Activities undertaken by banks include personal banking, corporate banking, investment banking, private banking, transaction banking, insurance, consumer finance, foreign exchange trading, commodity trading, trading in equities, futures and options trading and money market trading.

Banks offer many different channels to access their banking and other services:

- Automated teller machines
- A branch in a retail location
- Call centre
- Mail: most banks accept cheque deposits via mail and use mail to communicate to their customers, e.g. by sending out statements
- Mobile banking is a method of using one's mobile phone to conduct banking transactions
- Online banking is a term used for performing multiple transactions, payments etc. over the Internet
- Relationship managers, mostly for private banking or business banking, often visiting customers at their homes or businesses

- Telephone banking is a service which allows its customers to conduct transactions over the telephone with automated attendant, or when requested, with telephone operator
- Video banking is a term used for performing banking transactions or professional banking consultations via a remote video and audio connection. Video banking can be performed via purpose built banking transaction machines (similar to an Automated teller machine), or via a video conference enabled bank branch clarification
- DSA is a Direct Selling Agent, who works for the bank based on a contract. Its main job is to increase the customer base for the bank.

8.3 BUSINESS MODELS

A bank can generate revenue in a variety of different ways including interest, transaction fees and financial advice. Traditionally, the most significant method is via charging interest on the capital it lends out to customers. The bank profits from the difference between the level of interest it pays for deposits and other sources of funds, and the level of interest it charges in its lending activities.

This difference is referred to as the spread between the cost of funds and the loan interest rate. Historically, profitability from lending activities has been cyclical and dependent on the needs and strengths of loan customers and the stage of the economic cycle. Fees and financial advice constitute a more stable revenue stream and banks have therefore placed more emphasis on these revenue lines to smooth their financial performance.

8.4 ONLINE BANKING

The Indian banking industry had become an important tool to facilitate the development of the Indian economy. At the same time, it had emerged as a large employer, and a debate had ensued about the nationalization of the banking industry. The IT revolution has had a great impact on the Indian banking system. The use of computers has led to the introduction of online banking in India. The use of computers in the banking sector in India has increased many folds after the economic liberalization of 1991 as the country's banking sector has been exposed to the world's market. There are some advantages on using e-banking both for banks and customers: Permanent access to the bank, Lower transaction costs / general cost reductions, Access anywhere using mobile or computer, less time consuming, very safe and secure method, helps to transfer the money immediately & accurately and Ease to use. Security of a customer's financial information is very important, without which the online banking could not operate. Similarly, the reputational risks to the banks themselves are important. Financial institutions have set up various security processes to reduce the risk of unauthorized online access to a customer's records, but there is no consistency to the various approaches adopted.

8.5 MOBILE BANKING

Banking Regulation Act of India, 1949 defines Banking as "accepting, for the purpose of lending or investment of deposits of money from the public, repayable on demanded withdrawal by cheques, draft, order or otherwise". The Banking industry comprises of segments that provide financial assistance and advisory services to its customers by means of varied functions such as commercial banking, wholesale banking, personal banking, internet banking, mobile banking, credit unions, investment banking and the like. With years, banks are also adding services to their customers.

The Indian banking industry is passing through a phase of customer's market. The customers have more choices in choosing their banks. A competition has been established within the banks operating in India. With stiff competition and advancement of technology, the services provided by banks have become more easy and convenient.

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct transactions remotely using a mobile device 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. Mobile banking is usually available on a 24-hour basis. Mobile banking differs from mobile payments, which involves the use of a mobile device to pay for goods or services either at a point of sale or remotely, analogously to the use of a debit or credit card to effect an EFTPOS payment.

Banking and financial services can now be reached a much larger section of the society, including the financially excluded through the medium of mobile phones. Transactions using mobile phones are far less expensive than its traditional alternatives. Mobile network operators like Vodafone, MTNL, Airtel, Aircel and orange have deployed mobile payment services in several countries and have set up joint ventures between them like Iris in US or project Oscar in UK. Money transfer operators like Western Union and Money Gram, as well as card companies like VISA, Master Card and Amex all have made multiple mobile payment initiatives. Payment service providers like PayPal are throwing their full concentration into mobile banking. E-commerce companies are developing wallets for cashless payment using NFC (Near Field Communications).

Technology has the potential to address the issues of outreach and credit delivery in rural and remote areas through the intensive and extensive use of Information and Communications Technology (ICT). By such use of ICT, it is possible to provide doorstep banking services, where the accounts can be operated by even uneducated customers by using biometrics and mobile phones.

8.6 MOBILE BANKING ORIGIN

In 1990's the banking sector in India saw greater Emphasis being placed on technology and innovation. Banks began to use technology to provide better quality service to their customers and at greater speed. Technology advancement allowed them to offer services like internet banking and mobile banking. Internet technology has brought the third revolution to this world. The banking sector has been upgrading their services with the use of technology from time to time like introducing the ATM-Automated teller machine which took more than a decade to get popular and the phone and net banking took half the time of ATM for banks, it can provide a cost effective way of conducting business and enriching relationship with customers by offering superior services, and innovative products which may be customized to individual needs. For customers it can provide a greater choice in terms of the channels they can use to conduct their business, and convenience in terms of when and where they can use e-banking.

Over the last decade India has been one of the fastest adopters of information technology, particularly because of its capability to provide software solution to organizations around the world. This capability has provided a tremendous impetus to the domestic banking industry in India to deploy the latest in technology, particularly in the Internet banking and e-commerce areas. The mobile banking is considered as the provision of banking services to the customers on their mobile phones and other mobile devices. With the quick growth in the market of 3G&4G smart phones, the wireless delivery channel becomes a promising alternative for banks to create great distributive channels for their services. Mostly, mobile banking is used for operation of the banks there are various types of activities that can be done through. The process of using mobile banking is very easy and everybody can use it. Mobile banking comes into the picture to address the basic limitation of Internet banking.

Now mobile banking has given the traditional banking a newer look "Anywhere Banking". You don't need a PC or Laptops with internet connectivity; just you need your cell phone with you. The biggest advantage Mobile Banking provides to the banks is that it helps to cut down the costs as it's even more economic than providing tele-banking facilities where banks have to keep hundreds of tele callers. Additionally, mobile banking helps banks to upgrade the quality of services and nature of customer relationship management. The main reason behind this success is the numerous benefits it can provide, both to the banks and to customers of financial services. For banks, it can provide a cost effective way of conducting business and enriching relationship with customers by offering superior services, and innovative products which may be customized to individual needs. One critical problem was left behind in banking sector i.e. Queue, yes a daily long waiting line of the customer to be served in a common custom to see in banks. But long waiting line in banks is most annoying thing being the public's most important units.

Mobile banking services in India started with SMS banking way back in 2002. With an increasing mobile subscriber base in India, mobile banking has picked up steam in recent years. Today more than half the population in India has a mobile phone. However, less than 1% of that uses mobile phone as a medium for banking. Though mobile banking is synonymous with the word convenience banking, its usage is not anywhere close to its potential. With the advent of smart phones and ever growing usage of internet on mobile handsets, application based banking has emerged as a new concept within this space. Other than SMS banking, banks are now offering banking services on mobile handsets through WAP-based internet websites and application based mobile banking services (Mehta, 2012).

An Online Banking user is expected to perform transactions online such as Checking account balance and transaction history, paying bills, transferring funds between accounts, requesting credit card advances, ordering checks, managing investments and stocks trading. Most banking before 2010 was most often performed via SMS or the mobile web. Apple initial success with iPhone and the rapid growth of phones based on Google's android (operating system) have led to

increasing use of special mobile apps, downloaded the mobile device. Mobile banking is not just about providing bank customers with real, anytime/anywhere banking and substantially decreasing service costs. It makes communication point-to-point paving the way to high service. From the customers' perspective, Online Banking provides a convenient and effective way to manage finances that is easily accessible 24 hours a day, seven days a week. In addition, information is up to date. Nevertheless, Online Banking has disadvantages for banks like how to work the technology, set-up cost, legal issues, and lack of personal contact with customers. And for customers there are security and privacy issues.

8.7 MOBILE BANKING SERVICES

Typical mobile banking services may include:

Account information

1. Mini-statements and checking of account history
2. Alerts on account activity or passing of set thresholds
3. Monitoring of term deposits
4. Access to loan statements
5. Access to card statements
6. Mutual funds / equity statements
7. Insurance policy management

Transactions

1. Funds transfers between the customer's linked accounts
2. Paying third parties, including bill payments and third party fund transfers(see, e.g., FAST)
3. Check Remote Deposit

Investments

1. Portfolio management services
2. Real-time stock quotes
3. Personalized alerts and notifications on security prices

Support

1. Status of requests for credit, including mortgage approval, and insurance coverage
2. Check (cheque) book and card requests
3. Exchange of data messages and email, including complaint submission and tracking
4. ATM Location

Content services

1. General information such as weather updates, news
2. Loyalty-related offers.
3. Location-based services.

Mobile banking is the performing of finance related functions on a mobile device like a Smartphone or tablet. With the use of a mobile device, the user can perform mobile banking via call, text, website, or app.

8.8 BANKS THAT PROVIDE MOBILE BANKING SERVICES AND THEIR APPLICATIONS

SBI Anywhere Personal (State Bank of India), HDFC Bank Mobile Banking (HDFC Bank), SBI Quick (State Bank of India), Axis Mobile (Axis Bank Ltd.), imobile by ICICI Bank (ICICI Bank Ltd.), M-Connect Plus (Bank of Baroda), UCO mBanking (UCO Bank), Karur Vysya Bank (The Karur Vysya Bank Ltd.), IndPay (Indian Bank), IOB Mobile (Indian Overseas Bank), IndusMobile (IndusInd Bank Ltd.), CUB MOBILE BANKING PLUS (City Union Bank) and much more.

9. ANALYSIS AND INTERPRETATION

The analysis and interpretation of the study on "An empirical study on mobile banking in Coimbatore city" is based on a sample size of 120 respondents from Coimbatore city. The collected facts have been categorized, tabulated and the following statistical measure has been employed in executing the objectives of the study.

- Percentage analysis
- Descriptive statistics
- ANOVA
- t-TEST

PERCENTAGE ANALYSIS

Percentage analysis is carried out for all the questions specified in the questionnaire. This analysis illustrated the classification of the respondents falling under each category. The percentage analysis is used mainly for standardization and comparison.

TABLE 1: GENDER OF THE RESPONDENTS

Gender	No. of respondents	Per cent
Male	63	52.5
Female	57	47.5
Total	120	100.0

(Source: Primary data)

It has been inferred from the table 4.1 that, 52.5 per cent of the respondents are male and 47.5 per cent of them are female. Hence, most of the respondents are male.

TABLE 2: MARITAL STATUS OF THE RESPONDENTS

Marital status	No. of respondents	Per cent
Unmarried	74	61.7
Married	46	38.3
Total	120	100.0

(Source: Primary data)

It has been inferred from the table 4.3 that, 61.7 per cent of the respondents are unmarried and 38.3 per cent of them are married. Hence, it has been found that most number of respondents are unmarried.

TABLE 3: EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Educational qualification	No. of respondents	Per cent
School level	13	10.8
Under Graduation	70	58.3
Post-Graduation	28	23.3
Professional level	9	7.5
Total	120	100.0

(Source: Primary data)

It has been inferred from the table 4.4 that, 58.3 per cent of the respondents are Under Graduates, 23.3 per cent of them are Post Graduates, 10.8 per cent are school levels and 7.5 per cent of them are professionals.

Hence, it has been found that most number of respondents are Under Graduates.

TABLE 4: MONTHLY INCOME OF THE RESPONDENTS

Monthly income	No. of respondents	Per cent
Below Rs.20000	41	34.2
Rs.20000-Rs.40000	42	35.0
Rs.40000-Rs.60000	19	15.8
Above Rs.60000	18	15.0
Total	120	100.0

(Source: Primary data)

It has been inferred from the table 4.6 that, 35.0 per cent of the respondents are earning a monthly income of Rs.20000 – Rs.40000, 34.2 per cent of them are earning below Rs.20000, 15.8 per cent of them are earning Rs.40000 – Rs.60000 and 15.0 per cent of the respondents are earning above Rs. 60000.

Hence, it has been found that more number of respondents' monthly income is between Rs.20000 – Rs.40000.

TABLE 5: REASON FOR USING MOBILE BANKING SERVICES

Reasons	No. of respondents	Per cent
Checking balance	20	16.7
Checking balance and fund transfer	3	2.5
Checking balance, fund transfer and bill payment	2	1.7
Checking balance, fund transfer, bill payment, trading, mobile recharge and others	1	.8
Checking balance, fund transfer, bill payment and mobile recharge	4	3.3
Checking balance, fund transfer and mobile recharge	3	2.5
Checking balance and bill payment	1	.8
Checking balance, bill payment and trading	1	.8
Checking balance, bill payment and mobile recharge	5	4.2
Checking balance and mobile recharge	1	.8
Fund transfer	20	16.7
Fund transfer and bill payment	1	.8
Fund transfer, bill payment and mobile recharge	1	.8
Fund transfer and mobile recharge	4	3.3
Bill payment	21	17.5
Bill payment, trading and others	1	.8
Checking balance and others	1	.8
Trading	7	5.8
Mobile recharge	21	17.5
Others	2	1.7
Total	120	100.0

(Source: Primary data)

It has been clear from the table 4.7 that, 17.5 per cent of the respondents use mobile banking for bill payment, 17.5 per cent use for mobile recharge, 16.7 per cent of the respondents use for checking balance and funds transfer, 5.8 per cent for trading, 4.2 per cent of them use the services like Checking balance, bill payment and mobile recharge, 3.3 per cent of them use the services like Checking balance, fund transfer, bill payment and mobile recharge, 3.3 per cent use for the service like Fund transfer and mobile recharge, 2.5 per cent of them use for the service like Checking balance and fund transfer, 2.5 per cent use for the services like Checking balance, fund transfer and mobile recharge, 1.7 per cent of them are using the service like Checking balance, fund transfer and bill payment, 1.7 per cent use other services, 0.8 per cent of the respondents use all services, 0.8 per cent use the services like Checking balance and bill payment, 0.8 per cent use the services like Checking balance and mobile recharge, 0.8 per cent of them use the services like Fund transfer and bill payment, 0.8 per cent use the services like Checking balance and others, 0.8 per cent of the respondents use the services like Checking balance, bill payment and trading, 0.8 per cent of them use the services like Fund transfer, bill payment and mobile recharge and 0.8 per cent use the services like Bill payment, trading and others.

Hence, it has been found that more number of respondents use mobile banking for bill payment and mobile recharge.

DESCRIPTIVE STATISTICS

Descriptive statistics is used to describe the basic features of the data in a study. They provide simple summaries about the sample and the measures. Together with simple graphics analysis, they form the basis of virtually every quantitative analysis of data.

TABLE 6: FACTORS MOTIVATED TO PREFER MOBILE BANKING

	N	Minimum	Maximum	Mean	Std. Deviation
Security concern/risky	120	1	5	3.95	.942
Privacy	120	1	5	4.07	.837
Reliability	120	2	5	3.83	.843
Cost	120	2	5	3.98	.902
Perceived usefulness	120	1	5	3.81	.882
Perceived ease of use	120	1	5	3.94	.973
Time saving	120	1	5	4.39	.901
Performance	120	1	5	3.91	.889
Convenient service	120	2	5	3.97	.970
Affordable service	120	1	5	3.85	.958

(Source: Computed)

A five-point rating scale ranging from 1 to 5 where 1 for strongly agree, 2 for agree, 3 for neutral, 4 for disagree and 5 for strongly disagree has been constructed to obtain the opinion of the respondents on factors motivated to prefer mobile banking services. From the mean ratings computed based upon the response of the respondents it is evident that most of them have agreed that most of the factors motivated to prefer mobile banking services namely, 'time saving' (mean 4.39), 'privacy' (mean 4.07), 'cost' (mean 3.98), 'convenient' (mean 3.97), 'security concern /risky' (mean 3.95), 'perceived ease of use' (mean 3.94), 'performance' (mean 3.91), 'affordable' (mean 3.85), 'reliability' (mean 3.83), 'perceived usefulness' (mean 3.81).

Therefore, based on the high mean rating it has been concluded that most of the respondents have agreed that most factors motivated them to prefer mobile banking services.

ANOVA

ANOVA has been used to examine whether there has been significant variation between respondents' 'demographic and banking related variables' and their 'Awareness on features of banking services'. Awareness scores about the features of mobile banking services have been found by adding the ratings given by the respondents for the statements relating to mobile banking services. Higher the score more is the agreeability on the statements. The mean scores have been compared with the independent variables – demographic and banking related factors, to know the level of variance in the awareness of the respondents classified under different categories.

TABLE 7: AWARENESS SCORES ON FEATURES OF MOBILE BANKING VS. DEMOGRAPHIC AND BANKING RELATED VARIABLES

		Awareness scores on mobile banking features			Table Value	F	Sig.
		Mean	SD	No.			
Age	0-20	3.5781	.49908	32	3.07	1.449	NS
	20-40	3.7641	.53917	65			
	40-60	3.7681	.55673	23			
	60 and above						
Educational Qualification	Up to school level	3.5513	.66453	13	2.68	1.413	NS
	Graduation	3.6833	.47153	70			
	Post-graduation	3.7857	.61840	28			
	Professional level	3.9815	.47467	9			
Occupational Status	Student	3.6282	.47785	52	2.68	1.772	NS
	Employed	3.8082	.57401	53			
	Unemployed	3.4000	.30277	5			
	Others	3.8333	.60858	10			
Monthly income	Below Rs. 20,000	3.5610	.47691	41	2.68	2.916	S*
	Rs. 20,000-Rs. 40,000	3.7460	.54005	42			
	Rs. 40,000-Rs. 60,000	3.7193	.55847	19			
	Above Rs. 60,000	3.9907	.53770	18			
Level of Mobile Banking service	High	4.0054	.54515	31	4.78	7.481	S**
	Moderate	3.6321	.46829	82			
	Low	3.4048	.75680	7			
Importance of Mobile Banking to our society	Yes	3.8101	.50969	79	3.07	3.955	S*
	No	3.5972	.47385	12			
	Not sure	3.5057	.56954	29			
Overall Mobile Banking experience	Very good	4.2500	.43141	6	3.94	5.485	S**
	Good	3.7662	.49144	72			
	Neutral	3.6204	.49539	36			
	Poor	3.1389	.78469	6			
	Very poor						
Potential of Mobile Banking to expand in future	Yes	3.7329	.56004		3.07	.273	NS
	No	3.6111	.57001				
	Not sure	3.7067	.43376				

(Source: Computed)

Notes: NS-Not Significant S** – Significant at 1% level S* - Significant at 5% level

H₀: There has been no significant difference in the awareness scores about the features of mobile banking services given by the respondents classified based upon the demographic and banking related variables namely, age, educational qualification, monthly income of the family, Level of Mobile Banking service, Importance of Mobile Banking to our society, Overall Mobile Banking experience and Potential to expand Mobile Banking in future.

The null hypothesis has been tested for each of the personal and banking related variables separately and are presented in the table 1.

Age

The F-ratio value has shown that there is no significant difference in the respondents' level of awareness on the features of mobile banking services when they have been classified based on their age, thereby, accepting the null hypothesis.

Educational Qualification

It has been concluded with the F-ratio value that there is no significant difference in the mean awareness scores which proves that the respondents' level of awareness about features of mobile banking services do not vary based on their educational qualification. Hence, the null hypothesis has been accepted with respect to 'educational qualification'.

Occupational Status

It has been clear with the F-ratio value that there is no significant difference in the respondents' level of awareness on features of mobile banking services when they have been classified based on their occupational status. Hence, the null hypothesis has been accepted with respect to occupational status.

Monthly income

The value of F-ratio shows that there is a significant difference in the respondents' level of awareness on the features of mobile banking when they have been classified on the basis of monthly income of the respondent, thereby, rejecting the null hypothesis at 5 per cent level of significance.

Level of Mobile banking service

The F-ratio value suggests that there has been a significant variation in the level of awareness on the features of mobile banking services when the respondents have been classified based on their level of mobile banking service provided by their bank, thereby, rejecting the null hypothesis at 1 per cent level of significance.

Importance of Mobile banking to our society

The value of F-ratio shows that there is a significant difference in the respondents' level of awareness on the features of mobile banking when they have been classified on the basis of their response to the importance of mobile banking to our society, thereby, rejecting the null hypothesis at 5 per cent level of significance.

Overall Mobile Banking experience

It has been concluded with the F-ratio value that there is a significant difference in the mean awareness scores which proves that the respondents' level of awareness about features of mobile banking services vary based on their overall mobile banking experience. Hence, the null hypothesis has been rejected with 1 per cent level of significance.

t-TEST

t-Test has been used for judging whether there is any significant difference between the means of two samples.

TABLE 8: SATISFACTION ON FACTORS MOTIVATED TO PREFER MOBILE BANKING Vs. DEMOGRAPHIC VARIABLES

		Satisfaction on factors motivated to prefer mobile banking			Table value	T	Sig.
		Mean	SD	No.			
Gender	Male	3.9873	.47332	63	1.64	.465	NS
	Female	3.9491	.42136	57			
Marital Status	Single	3.9541	.40517	74	1.64	.467	NS
	Married	3.9935	.51312	46			
Prefer Mobile banking than internet banking	Yes	4.0000	.44769	48	1.64	.614	NS
	No	3.9486	.45004	72			
Mobile banking suit your life style	Yes	4.0584	.38374	101	2.32	5.648	S**
	No	3.4947	.47548	19			
Total		3.9232	.44624	60			

(Source: Completed)

Notes: NS-Not significant S**-significant at 1% level

H₀: There is no significant difference in the motivation scores about factors of mobile banking services namely gender, marital status, prefer mobile banking than internet banking and mobile banking suit your life style by the respondents classified based on factors motivated you to prefer mobile banking:

Gender

The t value suggests that there is no significant difference in the respondents' motivation based on the factors of mobile banking services when they are classified based on their gender. Thus, the null hypothesis has been accepted with respect to the factor 'gender'.

Marital status

The t value suggests that there is no significant difference in the respondents' level of satisfaction about mobile banking features when they are classified based on their marital status. Thus, the null hypothesis has been accepted with respect to the factor 'marital status'.

Prefer Mobile banking than internet banking

The t-Test value has no significant difference in the respondents' level of satisfaction about mobile banking features when they are classified based on prefer mobile banking than internet banking. Thus, the null hypothesis has been accepted with respect to the factor of 'Prefer mobile banking than internet banking'.

Mobile banking suit your life style

The t value suggests that there is significant difference in the respondent's level of satisfaction about mobile banking features when they are classified based on their 'mobile banking suit your life style'. Hence, the null hypothesis has been rejected with 1 per cent level of significance.

10. FINDINGS, SUGGESTIONS AND CONCLUSION**10.1 FINDINGS**

This chapter gives the summary of findings about "An empirical study on mobile banking in Coimbatore city". Following are the inferences derived from the analysis.

PERCENTAGE ANALYSIS

The results of the percentage analysis have been presented in following necessitate aspects:

- 52.5% of the respondents are male.
- 54.2% of the respondents are between 20 – 40 years.
- 61.7% of the respondents are unmarried.
- 58.3% of the respondents are Under Graduates.
- 44.2% of the respondents are employed.
- 35.0% of the respondents' monthly income is between Rs. 20,000 – Rs. 40,000.
- 17.5% of the respondents agree that bill payment and mobile recharge services are the reason for using mobile banking.
- 68.3% of the respondents agree that levels of mobile banking services provided by banks are moderate.
- 60% of the respondents prefer internet banking than mobile banking.
- 65.8% of the respondents agree that mobile banking is important to our society.
- 60.0% of the respondents have good experience in overall mobile banking services.
- 84.2% of the respondents agree that mobile banking suits their life style.
- 69.2% of the respondents agree that mobile banking have potentiality to expand in future.

DESCRIPTIVE STATISTICS

- Most of the respondents have been aware of the mobile banking features offered.
- Most of the respondents have agreed that most of the factors motivated them to prefer mobile banking services.
- Most of the respondents have been satisfied with all mobile banking services offered.
- Most of the respondents rarely have problems on mobile banking services.

ANOVA

- Respondents' level of awareness on the features of mobile banking services has not varied at significant levels when they have been classified based on age, educational qualification, occupational status and potentiality of mobile banking to expand in future. Hence, the null hypothesis has been accepted with respect to these factors. When the respondents have been classified based on the monthly income, level of mobile banking services provided by their bank, importance of mobile banking to our society and overall mobile banking experience there has been a significant variation, thereby, rejecting the null hypothesis.
- Factors that motivate the respondents to use mobile banking services has not varied at significant levels when they have been classified based on educational qualification, occupational status and monthly income. Hence, the null hypothesis has been accepted with respect to these factors. When the respondents have been classified based on the age, level of mobile banking services provided by their bank, importance of mobile banking to our society, overall mobile banking experience and potentiality of mobile banking to expand in future there has been a significant variation, thereby, rejecting the null hypothesis.
- Respondents' level of satisfaction on technology usage of mobile banking services has not varied at significant levels when they have been classified based on age, educational qualification, occupational status, monthly income, level of mobile banking services provided by their bank and potentiality of mobile banking to expand in future. Hence, the null hypothesis has been accepted with respect to these factors. When the respondents have been classified based on the importance of mobile banking to our society and overall mobile banking experience there has been a significant variation, thereby, rejecting the null hypothesis.
- Respondents' level of problems on technology usage of mobile banking services has not varied at significant levels when they have been classified based on age, educational qualification, occupational status, monthly income, importance of mobile banking to our society and potentiality of mobile banking to expand in future. Hence, the null hypothesis has been accepted with respect to these factors. When the respondents have been classified based on the level of mobile banking services provided by their bank and overall mobile banking experience there has been a significant variation, thereby, rejecting the null hypothesis.

t-TEST

- The overall result of t-Test has revealed that respondents' level of awareness on the features of mobile banking services has not varied at significant levels when they have been classified based on marital status, preference of mobile banking than internet banking and suitability of mobile banking to their life style. Hence, the null hypothesis has been accepted with respect to these factors. When the respondents have been classified based on gender there has been a significant variation, thereby, rejecting the null hypothesis.
- The overall result of t-Test has revealed factors that motivate the respondents to use mobile banking services has not varied at significant levels when they have been classified based on gender, marital status and preference of mobile banking than internet banking. Hence, the null hypothesis has been accepted with respect to these factors. When the respondents have been classified based on suitability of mobile banking to their life style there has been a significant variation, thereby, rejecting the null hypothesis.
- The overall result of t-Test has revealed that respondents' level of satisfaction on technology usage of mobile banking services has not varied at significant levels when they have been classified based on gender, marital status and preference of mobile banking than internet banking. Hence, the null hypothesis has been accepted with respect to these factors. When the respondents have been classified based on suitability of mobile banking to their life style there has been a significant variation, thereby, rejecting the null hypothesis.
- The overall result of t-Test has revealed that respondents' level of problems on technology usage of mobile banking services has not varied at significant levels when they have been classified based on gender, marital status and preference of mobile banking than internet banking. Hence, the null hypothesis has been accepted with respect to these factors. When the respondents have been classified based on suitability of mobile banking to their life style there has been a significant variation, thereby, rejecting the null hypothesis.

10.2 SUGGESTIONS

Based on the above findings, we may put forward the following suggestions about incorporating innovative solutions in the banking sector, particularly by utilizing mobile services.

1. Banks can use mobile services as a positive competitive advantage as well as differentiation strategy with rivals.
2. Banks should create more awareness about the mobile banking services through Advertisements, Pamphlets, Demo Fares, campaigning etc. so that the customer feel informed and it may create interest among them.
3. Trust is also an important point of concern. Trust between the customers and the service provider is very important, without security and privacy users will not use mobile for financial transactions.
4. Perceived ease of use and perceived usefulness are found to be important factors to influence the consumer intention to adopt mobile banking. Hence, the main attention of management should be focused on the development of usefulness of system.
5. Perceived cost is also an important factor; therefore, this study suggests that the creative promotional and pricing strategies, including cost reduction should be implemented to attract more price-conscious customers.

10.3 CONCLUSION

Mobile banking has made it possible to bring mass population under the facilities of the banking services and to help in reaching these banking facilities at the doorstep of the people. There is a great scope for mobile banking services in India as the number of mobile users are increasing in the current scenario. Banking and financial services can now be reached by a much larger section of the society, including those who were financially excluded through the medium of mobile phones. Mobile banking is not just about providing bank customers with real, anytime/anywhere banking services but also, substantially decreasing the service costs. In this study customers' opinion on mobile banking services has been obtained and analysed with appropriate statistical tools. It has been found that most of the customers have been aware of the mobile banking features that are offered and they have good experience in overall mobile banking services. Most of the people feel that mobile banking is important to our society and it also suits our life style. The customers would be more satisfied if the problems (security threats, technical issues, etc.) faced by them in using mobile banking services are met by the bankers' initiatives in improving these services. Thus, the study has met its objectives and has solved the problems in mobile banking services by suggesting an improvisation in the technology of mobile banking services and it also hopes for widening the scope for mobile banking in India in the future.

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