

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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## A STUDY ON CONSUMER'S PERCEPTION ON MOBILE BANKING IN INDIA

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### ABSTRACT

*Mobile banking is the latest and most innovative retail banking service offered by banking sector all over the world. Lot of innovative banking services are introduced in the banking sector to meet competitive situations. The most important factor behind the introduction of mobile banking is information technology based innovations. Mobile banking helps the banks to retain its existing customers and attract new customers. The study will be conducted to analyse consumer's perception on mobile banking services and to identify which mobile banking service is more popular among customers. The study reveals that most of the mobile banking customers are under the age group between 20 to 40. There are lot of factors affecting the perception of the customers on mobile banking, on the basis of analysing this factors reveals that most of the consumers are perceived the mobile banking service in a positive way. This will also enhance the scope of mobile banking in Indian retail banking sector. The study identified that the most popular mobile banking service is Account balance enquiry.*

### KEYWORDS

mobile banking, consumers.

### 1. INTRODUCTION

Technological innovations are considered to be one of the key factor determining changes in the banking sector around the world. One of the innovative and important banking service offered by the banks are mobile banking service. All most all banks in India now offer mobile banking services to its valuable customers. One of the key factor behind the implementation of mobile banking are any time banking service and mobile phone act as a point of sale machine for banking services. As per the Telecom Regulatory Authority of India's annual report (2012-2013) about 867.80 million wireless connections are used in India. This will also increase the significance of mobile banking in India.

### 2. STATEMENT OF THE PROBLEM

India is now the second largest mobile phone market in the world after china. As per the Telecom Regulatory Authority of India's annual reports shows that people using mobile phones are increasing day by day. This trend will show that during 2015 number of phone users in India increased to 1.24 billion which means one mobile phone for every Indians. With the introduction of smart phones in the Indian mobile phones market also increase the need and importance of mobile banking. As per the new fiscal policy measures of the central government will also liberalise the tax measures relating to mobile phone devices. This will further push the mobile phones market. In this changing scenario the banking sector gives more importance to mobile banking services. So the present study intense to analyses consumer's perception on various mobile banking services.

### 3. SCOPE OF THE STUDY

The study titled "A Study on Consumer's Perception on Mobile Banking in India" intends to study consumer's perception on mobile banking and to identify which mobile banking service is more popular among consumers. The study is based on Thiruvananthapuram district in the state of Kerala.

### 4. OBJECTIVES OF THE STUDY

The study aims at the following objectives

1. To study consumer's perception on mobile banking.
2. To find out which mobile banking service is more popular among consumers.

### 5. METHODOLOGY

The present study is empirical in nature and descriptive research design will be used for the study. The population of the study constitutes different bank customers concentrated in Thiruvananthapuram district in the state of Kerala. Purposive sampling techniques will be adopted for selecting the sample respondents. The study is based on both primary and secondary data. Secondary data will be collected from various published and unpublished sources of government of India, study report of RBI, annual report of TRAI etc. The primary data for the study will be collected form 60 sample respondents in various part of Thiruvananthapuram district with the help of a structured interview schedule. The data will be analysed with the help of suitable mathematical tools such as percentages and averages etc.

### 6. EVOLUTION OF MOBILE BANKING TECHNOLOGY

Motorola one of the Japan based mobile company introduced mobile phones in the market in 1973. Which is high costly and inconvenient in handling compared with present mobile handsets, which are more economical, small in size and more convenient.

1<sup>st</sup> Generation (1G): The first analog cellular system widely implemented in North America using advanced mobile phone system. 1<sup>st</sup> Generation mobile phone devices were commercially introduced in USA during 1978, in Israel during 1986, Australia during 1987 and in India during the year 1995.

2<sup>nd</sup> Generation (2G): The second generation mobile communication devices replaced the analog signal based system with digital signal. There are two major technology based developments occurred that is GSM and CDMA technologies. The NTT DoCoMo in Japan introduced internet service on mobile phones in the year 1999.

3<sup>rd</sup> Generation (3G): The mobile phones become essential communication system for millions of users' worldwide. The 3G technology was developed with the concept of packet Switching instead of circuit switching for data transmission.

4<sup>th</sup> Generation (4G): the fourth generation technology introduced in the year 2009 with technological innovations like WiMAX and Long Term Evolution (LTE) technologies.

### 7. MOBILE BANKING

Mobile banking system was first introduced in Finland and Sweden, in these countries first mobile phones was used for paying for a CocaCola vending machine and for using Car parking facilities. Commercially the mobile banking services were launched in Norway during 1999.

The technologies behind the introduction of mobile banking services are

1. IVR (Interactive Voice Response System)
2. SMS (Short Message Services)
3. WAP (Wireless Access Protocol)
4. Standalone Mobile Application Clients



## 8. MOBILE BANKING SERVICES

The important mobile banking services are

Account balance enquiry  
Check recent transactions  
Alert on account activity  
ATM location  
Branch location  
Fund transfer  
Bill payment  
Mobile recharging  
Ordering check book  
Review of credit card balance etc.

## 9. MOBILE BANKING MODEL

Mobile banking system can be broadly classified into Banks-led system and mobile service provider lead system. In bank lead system only customers of a particular bank can avail the mobile banking service from the bank. In bank lead system the customers of a particular bank do various banking transactions as per their convenience. The bank lead system is more popular among customers.

The mobile provider service system is totally different from bank lead system, the mobile customers those which do not have any bank account can do banking transactions with the help of their mobile service provider.

The mobile banking system can be classified into SMS banking, Application (mobile software oriented banking), Browser (internet) based model and Mobile Apps. The services offered in mobile banking system varied from banks to banks and countries to countries.

## 10. ADVANTAGES OF MOBILE BANKING

Mobile banking offers number of advantages to its customers these are

1. Mobile banking is an edge over internet banking.
2. Mobile banking is more cost effective, user friendly, time saving and convenient.
3. Using mobile banking reduce risk of fraud.
4. Any time any were banking transaction is possible.
5. All most all necessary banking operations are done using mobile banking services.

## 11. ANALYSIS AND DISCUSSIONS

### CONSUMER'S PERCEPTION TOWARDS MOBILE BANKING

TABLE 1: PROFILE OF SAMPLE RESPONDENTS

	Frequency	Percentage
<b>Age</b>		
20-30	22	36.7
30-40	19	31.7
40-50	11	18.3
50-60	5	8.3
Above-60	3	5
<b>Gender</b>		
Male	42	70
Female	18	30
<b>Educational Qualifications</b>		
Up to SSLC	2	3.3
Plus Two	10	16.7
Graduate	13	21.7
Post Graduate	18	30
Professional Degree	17	28.3
<b>Occupation</b>		
Business and Self Employed	20	33.3
Agriculturalist	3	5
Service Class	10	16.7
Professional	22	36.7
Home Maker	5	8.3
<b>Monthly Income</b>		
Below-10000	10	16.7
10001-25000	28	46.7
25001-40000	17	28.3
40001-50000	4	6.7
Above 50000	1	1.6

Source: Survey Data

Table 1 reveals that the profile of sample respondents. On the basis of the age based classification of respondents revealed that majority of the mobile banking service users concentrated in 20-40 age groups that constitutes about 68.4% of total mobile banking service users. Gender based classification of the respondents revealed that about 70% of the mobile banking users are male. Most of the mobile banking users are highly educated. On the basis of occupation based classification most of the users are professionally qualified persons. On the basis of the income based classification of the respondent's reveals that most of the mobile banking customer's income lies between 25001 and 40000.

TABLE 2: CONSUMERS PERCEPTION ABOUT MOBILE BANKING

Factors affecting consumers perception	Strongly Disagree	Partly Disagree	No Opinion	Partly Agree	Strongly Agree
Incapability of mobile phones	29(48.3)	4(6.7)	8(13.3)	2(3.3)	17(28.3)
Inconvenient for using	16(26.7)	8(13.3)	20(33.3)	7(11.7)	9(15)
More preference to traditional banking	10(16.7)	3(5)	11(18.3)	7(11.7)	29(48.3)
Lack of support from bank employees	19(31.7)	4(6.7)	10(16.7)	5(8.3)	22(36.6)
Un awareness about technologies	10(16.7)	7(11.7)	13(21.7)	10(16.7)	20(33.3)
Required facility is not available	30(50)	4(6.7)	17(28.3)	5(8.3)	4(6.7)
Fear of use	17(28.3)	9(15)	18(30)	10(16.7)	6(10)
Time saving	5(8.3)	4(6.7)	1(1.7)	2(3.3)	48(80)
Any time any where banking	5(8.3)	6(10)	6(10)	4(6.7)	39(65)
Security issues	13(21.7)	3(5)	20(33.3)	11(18.3)	13(21.7)

Source: Survey data

Number of respondents =60

Figures in the parentheses shows percentage

Table 2 shows consumer's perception about mobile banking services. Most of the customers (about 48.3%) strongly disagreed that incapability of mobile phones is not affecting the perception of the customers. A majority of customers (33.3%) are no opinion about inconvenience for using mobile banking. About (48.3%) of customers give more preference to traditional banking, it also affect the perception of mobile banking in a negative way. 36.6% says that lack of support from bank employees is a major issue while using mobile banking services. About 50% of customers say that required facility is not available in mobile banking this also affect their perception in negative way. Fear of use is also affecting negatively the perception of banking customers. Time saving is a major factor influencing the customers for using the mobile banking services. Any time anywhere banking is also help to enhance the mobile banking services.

**MOST POPULAR MOBILE BANKING SERVICE**

TABLE 3: MOST POPULAR MOBILE BANKING SERVICE

Mobile banking service	Rank
Account balance enquiry	1
Check recent transactions	2
Alert on account activity	3
ATM location	4
Branch location	5
Fund transfer	6
Bill payment	7
Mobile recharging	8
Ordering check book	9
Review of credit card balance	10

Source: Survey data

Table 3 shows the most popular mobile banking service. On the basis of the analysis of the data reveals that most popular mobile banking service used by the customers is Account balance enquiry and least popular service is review of credit card balance.

**12. CONCLUSION**

The result of the present study shows that most of the younger age group and those who doing professional activities more depending mobile banking services. They are positively perceiving mobile banking service due to time saving, it helps to reduce cost, convenience for using and any time anywhere banking is possible etc. The most popular mobile banking service identified in the study is account balance enquiry.

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