

BEHAVIOUR OF INDIAN CUSTOMERS TOWARDS MOBILE BANKING

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Abstract-The background of research study is depicting the factors leading to the emergence and importance of mobile banking and the mobile banking adoption behavior. In the direction of the development of the topic, it includes the present day mobile banking scenario, the meaning of mobile banking and the relevance of study.

I INTRODUCTION

Mobile banking is a service where customers connect through mobile phones with the bank and banks provide them with services such as short message services, transfers of funds, account information, cheque book issuance, etc. Currently, almost all banks in the world have begun offering "Mobile Banking" services to their clients. In the Mobile Banking Service, a customer communicates with banks and banks through mobile phones and offers them SMS services, transfer of funds, account information, issuance of checkbooks, etc.

II REVIEW OF LITERATURE

C Jayawardhena, P Foley (2000), "Changes in the banking sector-the case of Internet Banking in the United Kingdom," Internet banking is helpful in providing free location services, enables customer accounts to be more regulated, and time is irrelevant. In their optimum operating areas, banks are able to attain cost and productivity gains.

T YS Wang, YM Wang, HH Lin., 2003 "Determinants of Internet banking user acceptance: an empirical study" The findings of the study strongly support the extended TAM in predicting the intention of users to embrace Internet banking..His study also exhibits the significant effect of computer self-efficacy on behavioral intention through perceived ease of use, perceived usefulness, and perceived credibility.

Laukknen T., Lauronen J, 'Customer value formation in mobile banking services,' The result increases the degree of awareness of the perceived value and value creation of consumers, which is genuinely focused on the mobile service characteristics and the perceived customer disadvantages of mobile phones in electronic banking.

III OBJECTIVES

- To study the level of knowledge of customers (and their sources of information) about Indian mobile banking services.
- To know the extent of the willingness of customers to accept mobile banking services and the reasons behind the willingness.
- Identify the variables that decide the adoption behavior of mobile banking clients.
- To trace trends in the adoption of Indian banks' mobile banking services.

IV RESEARCH METHODOLOGY

In order to ensure the good quality of responses, data was collected by personally distributing it to the selected respondents and collected after two days personally. It is also one of the reasons for adopting a small geographical region. Hence, the response rate was quite high i.e. 98.3% with usable responses.

V MOBILE BANKING SERVICES

Account Information

- Data on Accounts
- Mini statements and account history checking.
- Account activity warnings or the passing of specified thresholds.
- Term deposit tracking.
- Access to loan accounts, statements of equity
- • Management of insurance plans.
- • Management of pension plans.

- • Cheque status, avoid payment on cheque.
- Balance verification in the account..

Payments, deposits, withdrawals and transfers

- Transfers of national and international funds.
- Managing micro payments.
- Mobile recharging, commercial processing of payments.
- Production of bill payments .
- Payments peer to peer.
- Deposits to a banking agent.

VI DATA ANALYSIS

SAFETY OF MOBILE BANKING

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
YES	35	70%
NO	15	20%
CANNOT SAY	5	10%
TOTAL	50	100

It is observed that 70% of the respondents feel that their mobile banking is safe in mobile banking and 20 % and 10% cannot respond.

MOBILE BANKING FACILITY USED BY RESPONDENTS

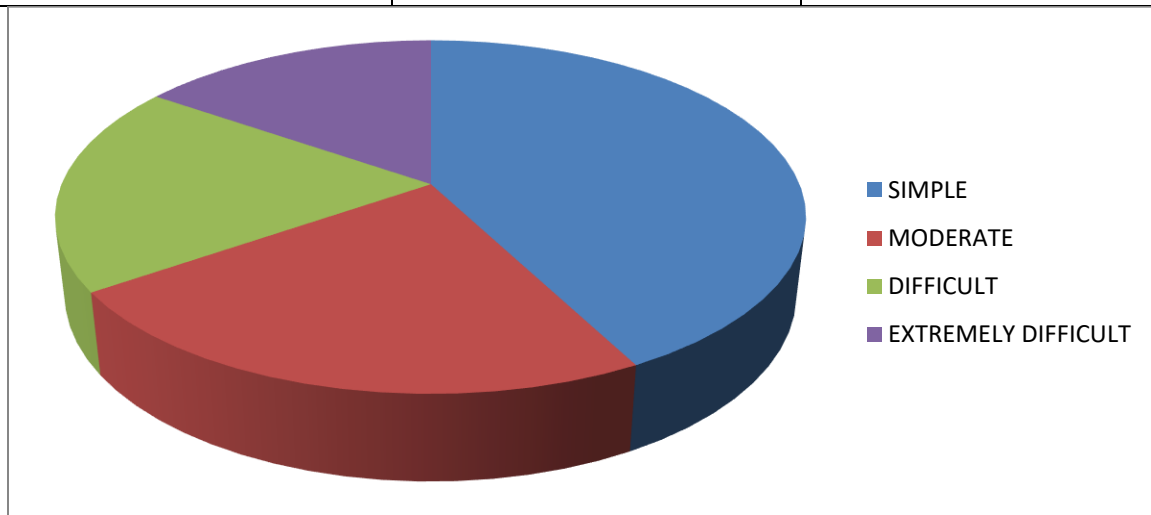
CRITERIA	NO OF RESPONDENTS	PERCENTAGE
RECHARGE	20	40%
FUND TRANSFER	18	36%
PAYMENT	5	10%

BALANCE ENQUIRY	7	14%
TOTAL	50	100%

Maximum respondents are using mobile banking for re-charge facility.

DIFFICULTY OF TRANSACTION USING MOBILE BANKING

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
SIMPLE	22	44%
MODERATE	12	24%
DIFFICULT	10	20%
EXTREMELY DIFFICULT	8	16%
TOTAL	50	100%



From above table above , 44% find its simple ,24% moderate, 20% difficult.

VII SUGGESTIONS

1. Banking operations should be cost-effective through mobile banking.
2. Customers should be given proper guidance on the use of mobile banking.

3. Call center reviews should be included.
4. Create awareness of useful applications among young consumers.
5. The Bank should ensure the authenticity and protection of operations.

VIII CONCLUSION

The study demonstrates how the mobile banking services provided by banks are viewed by customers. Mobile banking has already grown into an effective and real-time banking service as a strong intermediary. The mobile banking service has undergone many improvements to many recent services, such as fund transfers, bill payments, cheque deposits, locating bank branches and ATM locations, booking tickets, etc., from only SMS transaction alerts, balance enquiry and mini statements. Government and banks are advising consumers to use mobile banking for buying rather than going to branch. The world of mobile banking and payments is complex and diverse. As per the report, the majority of customers believe that transactions through mobile banking are safe. Most of them were pleased with the application for mobile banking. In addition to these, the different variables that influence their perception of mobile banking services have been studied and analyzed.

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