



# **A STUDY ON AWARENESS AND SATISFACTION LEVEL TOWARDS MOBILEBANKINGWITH SPECIAL REFERENCE TO COIMBATORE CITY**

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## **ABSTRACT :**

Mobile banking has emerged as a transformative tool in India's financial landscape, particularly for unbanked and rural populations. Despite the rapid growth of cellular services in rural areas, challenges such as network coverage, security concerns, low cost-effectiveness, IT literacy, and mobile handset usability hinder widespread adoption. This study examines customer awareness, satisfaction levels, and challenges related to mobile banking in Coimbatore city, Tamil Nadu. The research adopts a descriptive survey method, collecting data from 110 respondents through structured questionnaires. Key findings reveal that 57% of users are male, with the majority (35%) aged 18-25 years. About 43% hold a degree-level education, and 50% are employed. Most respondents (47%) earn between ₹20,000–40,000 monthly and prefer private banks (69%) over public ones. Awareness of mobile banking primarily comes from bank officials (33%), and the most common reason for adoption is convenience (40%), eliminating the need to visit banks physically. While fund transfers (71%) and balance inquiries (51%) are widely used services, issues like slow processing (60%), network problems (53%), and security concerns (57%) persist. Despite these challenges, 62% of users rate mobile banking services as "Good," and 56% are highly satisfied with time-saving benefits. The study concludes that enhancing security measures, improving network reliability, and increasing awareness campaigns can boost mobile banking adoption. Banks should focus on simplifying transactions, reducing costs, and targeting non-tech-savvy users to expand reach. Future improvements in technology and customer education could elevate mobile banking usage to near-universal levels in India.

**Keywords:** Mobile Banking, Customer Awareness, Satisfaction, Digital Banking, Coimbatore, India.

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## **INTRODUCTION**

Mobile banking as a new type of banking services carrier can provide efficient and effective financial services for unbanked and rural peoples in India. Increased cellular services users in rural Indian provide wide opportunity to expand mobile banking service in India. However, in spite of opportunities there are numbers of problems and threats in mobile banking system. Their major shortcomings are network coverage, security, low cost effectiveness, inconvenience in using mobile Handset, IT literacy etc., The outcome of the paper is a defined set of customer requirements to Mobile banking services in India and an explanation of major failure reasons along with opportunities for their improvement.

Mobile Banking also known as M-banking, SMS-banking, etc., is a term used for performing balance checks, account transactions, payments, etc., via a mobile device such as a mobile phone. Mobile banking is a technology which operate our bank accounts through our mobile phones. It was Internet banking which used in a new era in banking convenience by bringing the entire operations to the computer, and now mobile banking promises to take into the next level. Mobile banking helped give the customers anytime access to their banks. Customers could check out their account details, perform transactions like transferring money to other accounts, and pay their bills, in the comfort of their homes offices. Mobile banking addresses this fundamental limitations of internet banking, as it is reduces the customer requirements to just a mobile banking.

## **OBJECTIVES OF THE STUDY**

- To Identify the awareness of Mobile banking among the customers.
- To study about the various service of Mobile banking

## SCOPE OF THE STUDY

The study would try to throw some insights into the existing services provided by the bank and the gap between the customer expectation, perceptions and the actual state and performance the result of the study would be able to recognize the system and thus provide key areas where improvement is required for better performance and success .

## STATEMENT OF PROBLEM

Some people who are not comfortable with mobile and the Internet are often found difficult to use these services. People also find difficulty in trusting a technical system in mobile banking. In case of financial matters, the security of mobile banking account depends on a great extend on the security of password and pin number. Any leakage can make gain to hackers for access the bank account. Customer care department in every bank has to look after the customer needs.

## RESEARCH AND METHODOLOGY:

Research and methodology is a way of systematically solve the problem a Research design id purely and frame work or plan study the system that guides the collection and analysis of data.

## REVIEW OF LITERATURE

**Sadi and Noordin (2020)**<sup>10</sup> have studied cost as an attribute and they found out that perceived cost has negative relation with the intention to adopt Mobile banking services. This study recommends that pricing and creative promotional strategies, including cost reduction should be executed to attract more price-conscious customers.

**Sharma and Singh (2021)**<sup>12</sup> in their study have found that Indian Mobile banking users are specifically more concerned about **security issues** like financial frauds, misuse of account ,ease of use, difficulty in recollecting the codes and passwords for different transactions, software installations and updates.

**Hoffman and Karen Epper (2022)**<sup>15</sup> At least nine U.S. banks had begun to develop or had rolled out a mobile banking service to their customers, either through a proprietary mobile Internet banking site or via an application embedded into the handset.

## HISTORY OF MOBILE BANKING:

The Earlier time when cell phones turned into smart phones, and began to mimic the power found in most computers, banks have been able to provide consumers with powerful mobile banking apps that allow you to complete your banking from wherever you are. This includes making deposits- depending on the bank and its mobile app- checking funds, making bill payments, transferring or sending money. Mobile banking differs from the payment features available on many of today's smart phones, as it provides sign-on link to your individual checking or saving accounts by an app you download from your bank's website. Though some European banks offered mobile banking as early as 1999, it took until 2007 for major banks in the U.S. to develop mobile banking apps that actually worked and customers wanted.

### IN THE BEGINNING,

Banks faced mobile banking challenges in the early part of the decade until the first smart phones hit the market in 200. Consumers found it difficult to view their financial information on the small cell phones screens that were common at the turn of the 21<sup>st</sup> century. Some banks offered these service, only to discontinue it for lack of interest. In 2002, Wells Fargo developed a Mobile banking service and only 2,500 customers enrolled in it. Because of the poor response, they soon withdrew the offering.

### THE REVOLUTION,

2008, even smaller banks began to offer mobile banking services and apps. By then, large banks and their customers were using these services regularly. By 2012, more than 21% of all smart phones owners were using mobile banking- in a report conducted for the Board of Governors for the Federal Reserve but 44% of that number belongs to the 18-29 age group, with the second largest group of 30-44 representing 36% of those who use mobile banking apps, these numbers are expected to increase as more people rely on smart phones and tablets, and banks continue developing apps for a variety of mobile devices.

## ANALYSIS AND INTERPERTATION OF DATA

TABLE NO. 4.1

### GENDER OF THE RESPONDENTS

S. NO.	PARTICULARS	NO. OF THE RESPONDENTS	PERCENTAGE
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1	Male	63	57 %
2	Female	47	43%
	Total	110	100

Source: Primary data

#### INTERPRETATION

The above table shows that 57% of the respondents are Male, 43% of the respondents are Female. Hence, the majority (57%) of the respondents are Male.

**TABLE - 4.2**  
**AGE OF THE RESPONDENTS**

S.NO.	PARTICULARS	NO. OF THE RESPONDENTS	PERCENTAGE
1	18 – 25	39	35%
2	26 – 30	29	26%
3	31 – 40	28	25%
4	41 -50	10	10%
5	Above 50	4	4%
	Total	110	100

Source: Primary data

#### INTERPRETATION

The above table shows that 35% of the respondents in the age group of 18 – 25 years, 26% of the respondents are in the age group of 26 – 30 years, 25% of the respondents are in the group of 31 – 40 years, 10% of the respondents are in the age group of 41 – 50 years, 4% of the respondents are in the age group of 'Above 50 years.

Hence, the majority (35%) of the respondents are in the age group of 18 – 25 years

**TABLE NO. 4.3**  
**SOURCE OF AWARENESS**

S.NO.	PARTICULARS	NO OF THE RESPONDENTS	PERCENTAGE
1	Friends and Relatives	24	22%
2	Bank Official	36	33%
3	Internet	27	24%
4	Self interest	20	18%
5	Others ( Specify )	3	3%
	Total	110	100

Source: Primary data

#### INTERPRETATION

The above table shows that 33% of the respondents are to know the mobile banking for Bank Official, 24% of the respondents are to know the mobile banking on the Internet, 22% of the respondents are to know the mobile banking on Friends and Relatives, 18% of the respondents are to know the mobile banking on Self Interest, 3% of the respondents are to know the mobile banking on others.

Hence, the majority (33%) of the respondents are to know the mobile banking in Bank Official.

#### FINDINGS

1. The Majority (57%) of the respondents are Male.
2. The Majority (35%) of the respondents are in the age group of 18 – 25 years
  - a. The Majority (45%) of the Respondents educational qualification is Degree Level.
3. The majority (36%) of the respondents are using on mobile banking for Once in a week.

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## SUGGESTIONS

- ✓ To improve mobile banking is to create awareness to rural and urban area customer through bank and have more security measures for transactions.
- ✓ Mobile banking services speed and processing time have increase and update technology constantly.
- ✓ Mobile banking is preferred by only the elegant and educational people. The banks should also target the non – graduates and business man.
- ✓ Mobile banking has to increases the security in transaction to customers.
- ✓ If bankstakes more efforts in reaching to consumers and give information on about mobile banking, then more consumers will use mobile banking.

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## CONCLUSION

The review has outlined diverse findings of studies and has clearly reflected the mindset of the customers which can be used to understand the customer's expectations and customize services accordingly. The analysis exposed that there is a considerable percentage of satisfaction prevailing among the customers of overall services provided by mobile banking. Banking sector have made understand the system and concentrate on safety and securities in mobile banking. To conclude that mobile banking has to reduce process time and more procedures. If this is done in future there is possibility the usage of mobile banking will go up to 100%.

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