



# A STUDY ON IMPACT OF ONLINE MOBILE BANKING IN VILLPURAM TOWN RESEARCHERS

Jasmine. A, Jayanthi. M , Jeeva. S , Kalaiarasi. M

PROFESSOR

Mrs. A. Rahamathunnisa

Head and Assistant Professor of Commerce

PG & Research Department of Commerce

Theivanai Ammal College for Women (Autonomous)

Villupuram, Tamil Nadu, India

## ABSTRACT

*The Online Banking Services are increasing day by day in the banking sector in India. In this paper aims to examine the Online Banking Services of the Banking Sectors in India. In this study used to collected data from primary and secondary sources which are collected from 100 Respondents using random sampling methods, websites and other sources. Among the different services provide by the bank through online banking system we focus on mobile banking like Google pay, Paytm, Phonepe. The suggestion was to introduce the Paytm wants to be more effective in online mobile banking application to increase its features. The code in mail wants to be more effective in mobile banking to increase verification an authentication. The analysis states that majority of customers oftenly using google pay at the same time. The conclusion was that a majority of people do not prefer mobile banking because of security fears. so, every individual prefers mobile banking to the growth of digital banking and the economic growth.*

## KEYWORDS

*Online Banking Services, Customer satisfaction in Banking Sectors, G-pay, Phonepe, Paytm.*

## INTRODUCTION

Online mobile banking is a digital banking service provided to account holders by a bank or any financial institution to carry out financial transactions remotely using a smartphone or a tablet. A dedicated mobile app is furnished by respective banks which should be used to access mobile banking. For instance, ICICI has eMobile App, HDFC has HDFC Mobile Banking App, etc. This service is available 24X7 for registered users. This market of digital payments highly effected by a smart tool known as smart phones, this has become a key component of people's personal, professional and financial online life. Smart phone ecosystem made it very easy to inculcate the use of various application/technology in our day today life. Easy availability of internet connection, one touch access, secures financial transaction influence the adoption of one touch payment. Thus, to optimize this benefit of smart phone and technology and to develop a platform for cashless

and transparent financial transactions the Government of India developed one significant product, the “UPI” (Unified Payment Interface).

## REVIEW OF LITERATURE

### 1.Md. R. Manohor, V. Vimalasri, M. Manikandan (2016)

Published on Glacier journal of applied research "Customer Satisfaction on online banking service with reference to virudhunagar district", Pg.no (2349- 8498) they focus on convenience of banking from anywhere at any time 24X7 free facility by the bank to their customer using internet. They collected primary data from 120 sample respondents by using survey method. Internet banking is an integral part of financial system. All internet banking products and services hold a strong position in terms of acceptance by the consumers. Banking industry is poised to enter another phase of reforms due to improvements in its service, better quality of product, efficient delivery of products, speed is transaction, better quality.

### 2.K. Saravana, Dr. K. Muthulakshmi (2016)

Published on journal of financial services and management "a study on online banking sector", vol. 7, Pg.no (15-23) they focus on percent trends and development of technologies, this paper enlightens the knowledge light on new generation banking and its innovative products and channels, the present technological development in Indian Banking sector. The internet banks are expected to play a very useful role in the economic development and the emerging market will provide business opportunities to harness. It increases the banking and its trends what their customer expects the bank of tomorrow to look like and what they should focus on the right choice for adoption many may from bank to bank.

### 3.Dr. G. Nedumaran, Mr. N. Baladevi (2017)

Published on department of commerce alogappa university, Karaikudi "Impact of online banking services", Pg.no (97-103) they focus on online banking service such as ATM- Automated Teller Machine personal computer banking services, phone banking, mobile banking, E-mail banking and creating awareness of the banking customer. The research report is based on primary data, in this study the researches concludes that the most of the bank customers are aware about all the online banking services in Sivagangai district. This research report is useful to know the consumer awareness of online banking system and what types of risk involved in online banking system.

## STATEMENT OF PROBLEM

This study will concentrate on understanding the banking pattern of mobile banking and its influence on customer satisfaction. The competence levels of mobile banking users are improving as they can access computer and mobile phones. Therefore, mobile banking has been considered in this study for assessing its various factors influence on customer satisfaction.

## OBJECTIVES OF THE STUDY

- 1.To study the recent development in online Mobile banking.
- 2.To Analysis the features and benefits of online mobile banking.
- 3.To know the impact of google pay, phonepe Paytm customers satisfaction by analysing the problem faced by the customers.

## Scope of the study

Online banking allows consumers to be able to access banking service from anywhere. Business and business owners are now able to save time by making use of mobile application to process their payments or even receive funds from clients directly to their phone number.

## Limitation of the study

1. The area of the study is at Villupuram. Hence this research is not covering the geographical area.
2. This study was done only with people who are using google pay, PhonePe, Paytm.
3. The time provides for the project work to do is limit to go for in-depth study.

## Research Methodology

### Research design

Research design refers to the overall strategy utilized to carry out research questions through the collections, interpretation, analysis and discussion of data.

### Hypothesis

A hypothesis status your prediction about what your research will find. It is a ten table answer to your research question that has not yet been tested.

**H1:** Convenience of mobile banking operations significantly influences costumers' satisfactions.

**H2:** Mobile banking security significantly influences customer satisfaction.

### Sample Technique

The researcher has used simple random sampling methods for selecting the respondents. So for that Villupuram has been divided into several zones.

### Sample Size

The sample size of the research is 100 collected from various respondents.

### Statistical Tools Used

Simple Percentage Analysis

## DATA ANALYSIS AND INTERPRETATION

### TABLE NO 1

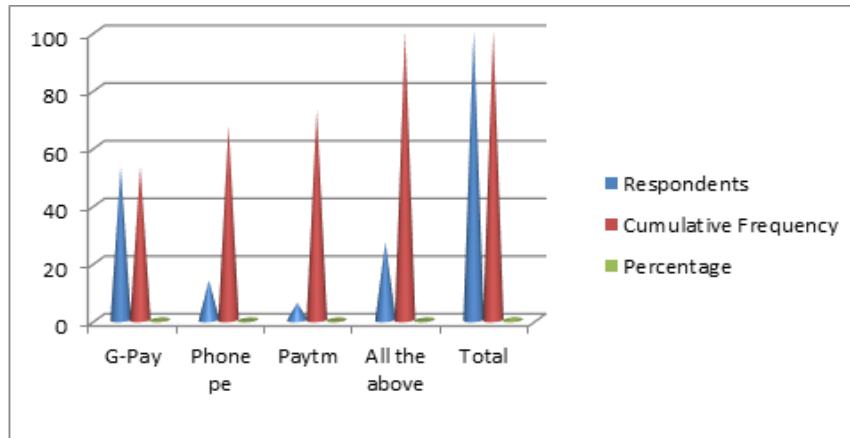
Table showing the Types of online application

Content	Respondents	Cumulative	Percentage
G-Pay	53	53	53%
Phone pe	14	67	14%
Paytm	6	73	6%
All of the above	27	100	27%
Total	100	100	100%

**Sources: Primary Data**

### Interpretation

This table shows Majority of 53% of respondents are using G-Pay,27% of respondent is using all of the above,14% of respondent are using Phone pay,6% of respondent is using paytm.



### TABLE NO 2

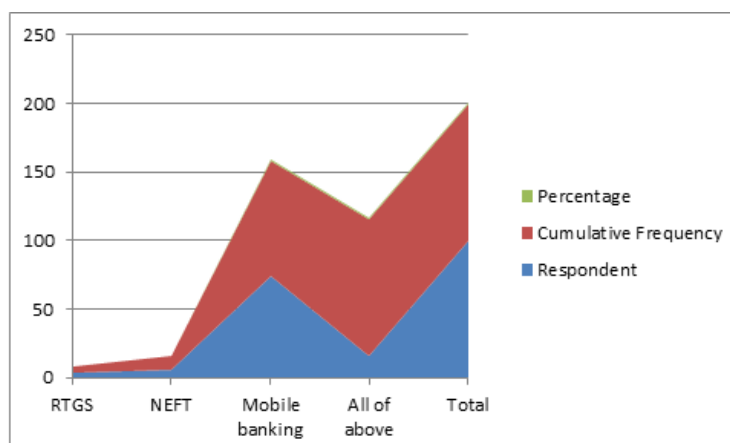
Table showing the Made of online banking

Content	Respondent	Cumulative	Percentage
RTGS	4	4	4%
NEFT	6	10	6%
Mobile Banking	74	84	74%
All of the above	16	100	16%
Total	100	100	100%

Sources: Primary Data

### Interpretation

This table shows that, Majority 74% respondent for Mobile banking,16% respondent for all the above, 6% respondent for NEFT,4% respondent for RTGS.



**TABLE NO 3**

Table showing the Purpose of using banking

Content	Respondent	Cumulative	Percentage
Online shopping	31	31	31%
Mobile recharge	27	58	27%
Fund Transfer	14	72	14%
Any other	28	100	28%
Total	100	100	100%

**Sources: Primary Data****Interpretation**

This table shows that, Majority 31% respondent for online shopping, 28% respondent for any other, 27% respondent for mobile recharge, 14% respondent for fund transfer.

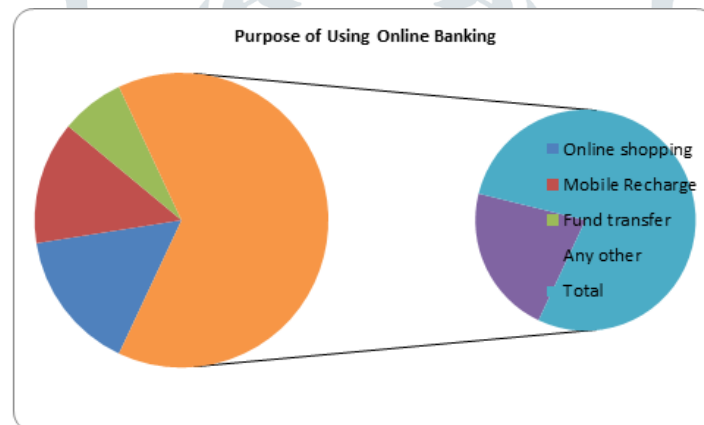
**TABLE NO 4**

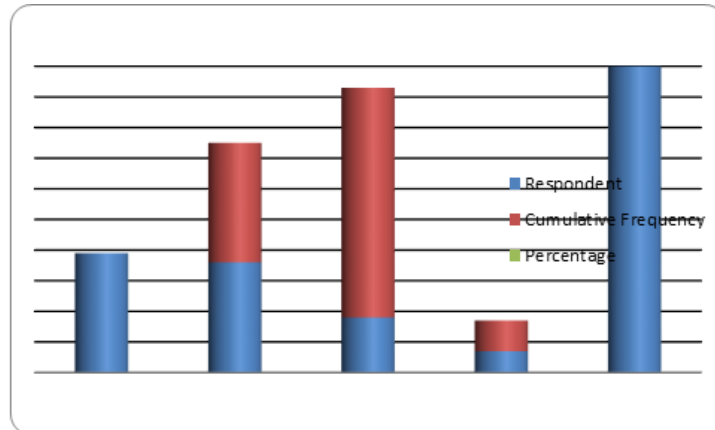
Table showing the how often do you use online banking

Content	Respondent	Cumulative	Percentage
Daily	39	39	39%
Weekly	36	75	36%
Monthly	18	93	18%
Rarely	7	17	7%
Total	100	100	100%

**Sources: Primary Data**

## Interpretation

This table shows that, Majority 34% respondent for daily, 36% respondent for weekly, 18% respondent for monthly, 7% respondent for rarely.



## FINDINGS

1. Majority (53%) of the respondents are using G-pay.
2. Majority (74%) of the respondents are choose mobile banking mode of online banking.
3. Majority (31%) of the respondents are choose online shopping for the purpose of using online banking.
4. Majority (39%) of the respondents are choose daily for using online banking.

## SUGGESTION

1. The RTGS wants to be more effective in online banking to increase its users by introduce of new features.
2. The paytm wants to be more effective in online mobile banking application to increase its features.
3. The code in mail wants to be more effective in mobile banking to increase verification an authentication.

## CONCLUSION

The study concluded that mobile banking was mostly used as a digital channel. Around the world, banks are taking various technological initiatives to provide financial services. Use to technology like mobile phones ensures their success and directly impact banking performance. The study aimed to determine the impact of demographic variable on customer's view about mobile banking. From the analysis the found that there is an impact of customer's age on the use of mobile banking services. This study supported by literature review. Among the different services provide by the bank through online banking system we focus on mobile banking like Google pay, Paytm, Phonepe. The analysis states that majority of customers oftenly using google pay at the same time, a majority of people do not prefer mobile banking because of security fears. So, that every individual prefers mobile banking to the growth of digital banking and the economic growth.

## BIBLIOGRAPHY

### Books

- LIPSCOMBE, GEOFFREY – The business of banking 4th edition Published by New Age International (P) Ltd.,
- Dr. Ajimon George Edition -Research methodology, Edition New Age International (P) Ltd Publishers.
- KhalefaMfon -Research methodology, Knowledge Bakers publisher.

## Journals

- Khaled Aldiabet, Anwar Al- Gasaymeh, Ameer Sarder K. Rashid- International journal of Interactive Mobile Technologies.
- ROMARIO GOMACHAB -Journal of Internet Banking and Commerce.
- Asha Sahuarita, Dr. G.K. Deshmukh-Journal of critical reviews.

## Websites

- ❖ [https://www.researchgate.net/publication/332188449\\_IMPACT\\_OF\\_ONLINE\\_BANKING\\_SERVICES\\_A\\_STUDY](https://www.researchgate.net/publication/332188449_IMPACT_OF_ONLINE_BANKING_SERVICES_A_STUDY)
- ❖ <https://www.studocu.com/in/document/university-of-calcutta/environmental-studies/project-on-online-banking/9379546>
- ❖ <https://www.igi-global.com/article/impact-of-mobile-banking-application-interactivity-on-consumer-engagement/290368>

