A Study of Customer Perception Toward Mobile Banking in Western Maharashtra

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Abstract: Banking is the backbone of every industry and technology plays an important role in every industry. The role of technology is increasing day by day very rapidly, which is also boosting the banking industry. Banking is one of the largest financial institutions that regularly explore the opportunity of technology to provide better customer service. Over the years, banking has evolved from the traditional brick and mortar model of customers queuing up at banks for services to modern banking where a bank can reach out to them at any stage for their services. In today's business, technology is one of the biggest indicators of growth and competitiveness. The banking industry today is in the midst of its revolution. Information technology is used in banking in two different ways. One is communication and connectivity and the other is business process. Today, banks have welcomed wireless and mobile technologies into their boardrooms to give their customers the freedom to pay bills, plan payments while stuck in traffic jams, get updates on various marketing efforts to provide a more personal and intimate relationship while attending a party. This paper examines consumer perception and adoption of a new electronic payment service as mobile banking and the positive and negative factors affecting the adoption of mobile banking in India.

Introduction: Mobile banking (m-banking) has emerged as a popular form of banking in many developed and developing countries. In India, there are approximately 13 million mobile banking users and this figure is expected to grow faster with mobile transactions outpacing credit card transactions by the end of the decade. By some measures, India has more mobile phones than bank accounts. A combination of two factors – a large unbanked population and the ubiquity of cell phones – is a catalyst for high mobile banking adoption. Mobile banking is defined as "the provision of banking services to customers on their mobile devices", specifically the operation of bank current and deposit or savings accounts. Mobile banking is an application of mobile computing that provides the necessary support for customers to be able to bank anywhere, anytime using mobile handheld devices and mobile services such as Short Message Service (SMS). Mobile banking facility removes space and time constraints in banking activities like checking account balance or transferring money from one account to

another and saves time when we go to the bank and do some banking activities. Internet banking helps customers to access their banks anytime. Customers can check their account details, get their bank statements, perform transactions like transferring money to other accounts and pay their bills at the comfort of their own. Homes and offices. But the biggest limitation of internet banking is the need of a personal computer with internet connection, which is definitely a big hurdle considering most of the developing countries in Asia like India. Mobile banking addresses these fundamental limitations of internet banking, as it reduces the need for customers to just a mobile phone. Mobile usage has exploded in Asian economies like India. The main objective of mobile banking scores over internet banking is that it enables 'anywhere anytime banking'. Requiring customers to access a computer terminal to access their bank accounts

Mobile banking is defined as "The provision of banking services to customers on their mobile devices" (Sharma, Prerna, Bamoria & Preeti Singh, 2011). Mobile banking refers to the provision and use of banking and financial services with the help of mobile telecommunication devices. Mobile banking is a system that helps customers perform a number of financial transactions with the help of their mobile devices. Mobile commerce is the natural successor of electronic commerce. Where a mobile device is used to initiate, authorize and confirm the exchange of monetary value in exchange for goods and services. Mobile devices may include mobile phones, PDAs, wireless tablets and any other device that connects to a mobile telecommunications network and enables payments. Banks provide mobile banking services to their customers with the desire to increase their customer share by removing all barriers in the way of adopting mobile banking services. The role of banking is very important in business as well as industry functioning. As internet banking is still in its growth phase, mobile banking has emerged as the next advance way of doing banking. The scope of services offered may include conducting bank transactions, managing accounts and accessing customized information (Tiwari and Buss, 2007).

Broadly speaking, mobile banking is a form of financial services implementation, during which the customer uses mobile communication techniques in conjunction with mobile devices in electronic transactions (Pousttchi & Schurig, 2004). Mobile phones have become essential means of communication for almost every person around the world. In India, where mobile customers outnumber fixed line customers because of better mobile infrastructure compared to fixed line infrastructure, mobile banking in India has become more attractive. Technology plays an important role in the banking sector. A mobile phone is a common technology device that has become a part of every person in the information age. Mobile banking is an emerging alternative medium for providing banking services. India is the second largest telecom market in the world, with high potential to expand mobile banking services.

RESEARCH DESIGN: The data have been grouped into two main categories - primary and secondary data. The secondary data have been compiled from newspaper, journals, magazines, and web links and also research papers. The primary data have been collected through an exploratory research – 250 Questionnaire were distributed among the user and non-user of mobile banking basically Businessmen, servicemen, professionals, students etc.

OBJECTIVES OF THE STUDY

1. To understand the basic concept of Mobile Banking in India.

2. to study customer perception toward the mobile banking

3. To Study the Challenges comes in front of users while adopting Mobile Banking.

3. To analyze the positive and negative factors of Mobile Banking.

HYPOTHESIS:

1. H0 : There are no significant relationship between demographic factor and customer satisfaction of mobile banking users.
2. H1: There is significant relationship between demographic factor and customer satisfaction of mobile banking users.

Table 1.1 Customer Perception toward Mobile banking:

Satisfaction	SA	A	N	D	SD	Grand Total	Total	Average	Variance	Sd
More efficient than traditional	106	114	23	3	4	250	1065	4.26	0.64	0.80
Accurate than Traditional	114	113	12	9	2	250	1078	4.312	0.63	0.79
Faster than traditional	164	79	3	1	3	250	1150	4.6	0.43	0.66
Availability anytime any where	130	89	15	11	5	250	1078	4.312	0.84	0.92
Easiness	138	95	14	2	1	250	1117	4.468	0.46	0.68
Secured than traditional	97	112	25	14	2	250	1038	4.152	0.76	0.87
Cost Saver	96	111	32	6	5	250	1037	4.148	0.77	0.88
No need to carry cash.	82	98	34	31	5	250	971	3.884	1.13	1.06

Analysis shows the satisfaction of customer using the factor and it is observed from the table that average or Mean value of the responses related to efficiency, satisfaction, speed of banking tools, availability, payment efficiency, security, cost effectiveness and effecton cash transaction etc. are is more than 4.00 its indicates that maximum responses that indicates Mobile banking tool are effective and People are satisfied with Mobile

banking.

Effectiveness of Mobile Banking system check using Likert test and overall Mean value shows greater than 4.00 it means customer are agreed that Mobile Banking system is effective and efficient. Customer are preferring Mobile Banking tool to make transaction. The standard deviation also shows the data is reliable therefore result from the data is true.

1.2 Customer Satisfaction and Bank Association Period:

Customer Satisfaction	Bank Association	Agree	Disagree	Neutral	Strongly Agree	strongly Disagree	Total
More efficient than traditional Accurate and Efficient	1-2 year	51.35	1.35	6.76	39.19	1.35	29.60
	2-3 year	45.00	2.50	7.50	42.50	2.50	16.00
	3-5 year	35.00	0.00	7.50	55.00	2.50	16.00
	Above 5 years	31.25	0.00	9.38	59.38	0.00	12.80
	Less than a Year	53.13	1.56	14.06	29.69	1.56	25.60
	Grand Total	**45.60**	**1.20**	**9.20**	**42.40**	**1.60**	**100.00**
Accurate than Traditional	1-2 year	51.35	2.70	6.76	39.19	0.00	29.60
	2-3 year	42.50	0.00	2.50	52.50	2.50	16.00
	3-5 year	30.00	5.00	0.00	65.00	0.00	16.00
	Above 5 years	28.13	6.25	6.25	59.38	0.00	12.80
	Less than a Year	57.81	4.69	6.25	29.69	1.56	25.60
	Grand Total	**45.20**	**3.60**	**4.80**	**45.60**	**0.80**	**100.00**
Faster/ TimeSaver	1-2 year	32.43	0.00	0.00	67.57	0.00	29.60
	2-3 year	32.50	0.00	0.00	65.00	2.50	16.00
	3-5 year	10.00	0.00	0.00	87.50	2.50	16.00
	Above 5 years	28.13	0.00	0.00	71.88	0.00	12.80
	Less than a Year	45.31	1.56	4.69	46.88	1.56	25.60
	Grand Total	**31.60**	**0.40**	**1.20**	**65.60**	**1.20**	**100.00**
Anytime anywhere	1-2 year	41.89	6.76	5.41	44.59	1.35	29.60
	2-3 year	35.00	2.50	2.50	57.50	2.50	16.00
	3-5 year	22.50	2.50	7.50	65.00	2.50	16.00
	Above 5 years	21.88	0.00	3.13	71.88	3.13	12.80
	Less than a Year	43.75	6.25	9.38	39.06	1.56	25.60
	Grand Total	**35.60**	**4.40**	**6.00**	**52.00**	**2.00**	**100.00**
Easy to use	1-2 year	50.00	1.35	4.05	44.59	0.00	29.60
	2-3 year	27.50	2.50	5.00	65.00	0.00	16.00
	3-5 year	30.00	0.00	0.00	67.50	2.50	16.00
	Above 5 years	15.63	0.00	3.13	81.25	0.00	12.80
	Less than a Year	46.88	0.00	12.50	40.63	0.00	25.60
	Grand Total	**38.00**	**0.80**	**5.60**	**55.20**	**0.40**	**100.00**
	Grand Total	**43.60**	**3.20**	**4.40**	**48.00**	**0.80**	**100.00**

Secured than traditional	1-2 year	50.00	2.70	12.16	31.08	4.05	29.60
	2-3 year	47.50	0.00	15.00	35.00	2.50	16.00
	3-5 year	27.50	5.00	12.50	55.00	0.00	16.00
	Above 5 years	21.88	3.13	9.38	65.63	0.00	12.80
	Less than a Year	57.81	1.56	14.06	25.00	1.56	25.60
	Grand Total	44.40	2.40	12.80	38.40	2.00	100.00
Cost Saver	1-2 year	64.86	0.00	6.76	27.03	1.35	29.60
	2-3 year	45.00	0.00	0.00	52.50	2.50	16.00
	3-5 year	35.00	0.00	2.50	60.00	2.50	16.00
	Above 5 years	18.75	0.00	9.38	71.88	0.00	12.80
	Less than a Year	54.69	1.56	10.94	31.25	1.56	25.60
	Grand Total	**48.40**	**0.40**	**6.40**	**43.20**	**1.60**	**100.00**
No need tocarry cash	1-2 year	37.84	21.62	20.27	17.57	2.70	29.60
	2-3 year	40.00	10.00	7.50	40.00	2.50	16.00
	3-5 year	35.00	5.00	12.50	45.00	2.50	16.00
	Above 5 years	15.63	15.63	12.50	56.25	0.00	12.80
	Less than a Year	54.69	6.25	10.94	26.56	1.56	25.60
	Grand Total	**39.20**	**12.40**	**13.60**	**32.80**	**2.00**	**100.00**

The table No 4.4.3 shows the responses classified on the basis of bank experience to know the impact of occupation on the reasons to use the Mobile Banking system. 46.60% agreed and 42.40% strongly agreed that Mobile Banking system is very efficient than traditional. 45.20% agreed and 45.60% strongly agreed satisfied to the Mobile Banking system. 31.60 Agreed and 65.60% strongly agreed on Mobile Banking system saves time of customer. 35.60% agreed and 52.00 strongly agreed on the Mobile tools are place effective that can be use anytime and anywhere. 55.00% also strongly agreed that Mobile Banking is easy to use. 48.00 % people are strongly agreed and 43.60% agreed that now a days people arepreferring Mobile Banking to make transaction. 44.40% agreed and 38.40 strongly agreed and 12.80 % also shows neutral about security of Mobile banking.48.40% agreed and 43.20% people strongly agreed that Mobile Banking is cast effective. 39.20% agreed and 32.80% strongly agreed but 13.60% customer till not feel that there is no need of cash transaction.

Table No 1.3 Customer Satisfaction – Bank Association – Chi Square test:

Bank Association	Table - χ^2	D/f	Calculated χ^2	P.value	S/NS	Remark
More efficient than traditional Accurateand Efficient	26.29	16	14.89	0.53	NS	H0 Accepted
Accurate than Traditional	26.29	16	26.29	0.06	NS	H0 Accepted
Faster thantraditional	26.29	16	30.3	0.01	S	H1 Accepted
Availability anytime any where	26.29	16	19.12	0.26	NS	H0 Accepted
Easy to Use	26.29	16	36.31	0.002	S	H1 Accepted
Security / withouttreads	26.29	16	29.92	0.01	S	H1 Accepted
Cost Saver	26.29	16	28.65	0.002	S	H1 Accepted
No Need CashTransaction	26.29	16	36.31	0.002	S	H1 Accepted

There is a significant relationship between period of bank association and the satisfaction of Mobile Banking services. Speed of Mobile banking, easiness of Mobile banking, treads in the transaction, cost effectiveness and cash transaction amount etc. are influenced by the bank association period. The P. *Value* is more than 0.05 of the bank Association periods not influencing to the efficiency and accuracy, satisfaction of customer and availability. Overall acceptance shows that 80% of the responses strongly agreed that Mobile Banking is efficient than traditional banking method.

▪ **Table No 1.4 Customer Satisfaction and Gender:**

Customer satisfaction	Gender	Agree	Disagree	Neutral	Strongly Agree	strongly Disagree	Total
More efficient than traditional	Female	49.44	1.12	10.11	37.08	2.25	35.60
	Male	43.48	1.24	8.70	45.34	1.24	64.40
	Total	45.60	1.20	9.20	42.40	1.60	100.00
Accurate than Traditional	Female	53.93	2.25	4.49	39.33	0.00	35.60
	Male	40.37	4.35	4.97	49.07	1.24	64.40
	Total	45.20	3.60	4.80	45.60	0.80	100.00
Faster	Female	35.96	0.00	0.00	62.92	1.12	35.60
	Male	29.19	0.62	1.86	67.08	1.24	64.40
	Total	31.60	0.40	1.20	65.60	1.20	100.00

Anytime anywhere	Female	48.31	3.37	3.37	42.70	2.25	35.60
	Male	28.57	4.97	7.45	57.14	1.86	64.40
		35.60	4.40	6.00	52.00	2.00	100.00
Easy to Use	Female	40.45	1.12	6.74	50.56	1.12	35.60
	Male	36.65	0.62	4.97	57.76	0.00	64.40
	Total	38.00	0.80	5.60	55.20	0.40	100.00
Secured than traditional	Female	51.69	1.12	13.48	32.58	1.12	35.60
	Male	40.37	3.11	12.42	41.61	2.48	64.40
	Total	44.40	2.40	12.80	38.40	2.00	100.00
Cost Saver	Female	49.44	0.00	6.74	41.57	2.25	35.60
	Male	47.83	0.62	6.21	44.10	1.24	64.40
	Total	48.40	0.40	6.40	43.20	1.60	100.00
No need to carry cash	Female	56.18	4.49	5.62	31.46	2.25	35.60
	Male	29.81	16.77	18.01	33.54	1.86	64.40
	Total	39.20	12.40	13.60	32.80	15.24	100.00

The table No 1.4 shows the responses classified on the basis of gender to know the impact of occupation on the reasons to use the Mobile Banking system. 46.60% agreed and 42.40% strongly agreed that Mobile Banking system is very efficient than traditional. 45.20% agreed and 45.60% strongly agreed satisfied to the Mobile Banking system. 31.60 Agreed and 65.60% strongly agreed on Mobile Banking system saves time of customer. 35.60% agreed and 52.00 strongly agreed on the Mobile tools are place effective that can be use anytime and anywhere. 55.00% also strongly agreed that Mobile Banking is easy to use. 48.00 % people are strongly agreed and 43.60% agreed that now a days people are preferring Mobile Banking to make transaction. 44.40% agreed and 38.40 strongly agreed and 12.80 % also shows neutral about security of Mobile banking. 48.40% agreed and 43.20% people strongly agreed that Mobile Banking is cast effective. 39.20% agreed and 32.80% strongly agreed but 13.60% customer till not feel that there is no need of cash transaction.

Table No 1.5 : Customer Satisfaction – Gender – Chi Square test:

Gender	Tabular Value χ^2	D/f	Calculated χ^2	P.value	S/NS	Remark
More efficient than traditional Accurate and Efficient	9.48	4	5.35	0.25	NS	H0 Accepted
Accurate than Traditional	9.48	4	3.19	0.52	NS	H0 Accepted
Faster than traditional	9.48	4	10.54	0.03	S	H1 Accepted
Availability anytime any where	9.48	4	1.80	0.54	NS	H0 Accepted
Easy to Use	9.48	4	3.06	0.54	NS	H0 Accepted
Without Treads	9.48	4	3.06	0.54	NS	H0 Accepted
Cost Saver	9.48	4	4.38	0.35	NS	H0 Accepted
No Need Cash Transaction	9.48	4	23.72	9.0	NS	H0 Accepted

Gender wise analysis shows that there is no significant relationship between gender and adaption factor of Mobile banking. Except the factor faster services or speed of banking service, all the factor are showing *P. Value* is Greater than 0.005 therefore is reveals that there is no relationship between gender and various Reason of Mobile Banking system.

Table No 1.6- Customer Satisfaction and Age Group (in Percentage)

The table No1.6 shows the responses classified on the basis of Age to know the impact of occupation on the reasons to use the Mobile Banking system. 46.60% agreed and 42.40% strongly agreed that Mobile Banking system is very efficient than traditional. 45.20% agreed and 45.60% strongly agreed satisfied to the Mobile Banking system. 31.60 Agreed and 65.60% strongly agreed on Mobile Banking system saves time of customer. 35.60% agreed and 52.00 strongly agreed on the Mobile tools are place effective that can be use anytime and anywhere. 55.00% also strongly agreed that Mobile Banking is easy to use. 48.00 % people are strongly agreed and 43.60% agreed that now a days people are preferring Mobile Banking to make transaction. 44.40% agreed and 38.40 strongly agreed and 12.80 % also shows neutral about security of Mobile banking. 48.40% agreed and 43.20% people strongly agreed that Mobile Banking is cast effective. 39.20% agreed and 32.80% strongly agreed but 13.60% customer till not feel that there is no need of cash transaction.

Customer satisfaction	Age	Agree	Disagree	Neutral	Strongly Agree	strongly Disagree	Total
More efficient than traditional Accurate and Efficient	18-30	49.61	2.33	10.08	34.88	3.10	51.60
	31-40	42.86	0.00	5.36	51.79	0.00	22.40
	41-50	40.00	0.00	6.67	53.33	0.00	18.00
	50 Above	40.00	0.00	20.00	40.00	0.00	8.00
	Total	**45.60**	**1.20**	**9.20**	**42.40**	**1.60**	**100.00**
Accurate than Traditional	18-30	50.39	3.88	5.43	38.76	1.55	51.60
	31-40	35.71	3.57	1.79	58.93	0.00	22.40
	41-50	44.44	0.00	0.00	55.56	0.00	18.00
	50 Above	40.00	10.00	20.00	30.00	0.00	8.00
	Total	**45.20**	**3.60**	**4.80**	**45.60**	**0.80**	**100.00**
Faster	18-30	39.53	0.78	0.78	56.59	2.33	51.60
	31-40	19.64	0.00	0.00	80.36	0.00	22.40
	41-50	22.22	0.00	2.22	75.56	0.00	18.00
	50 Above	35.00	0.00	5.00	60.00	0.00	8.00
	Total	**31.60**	**0.40**	**1.20**	**65.60**	**1.20**	**100.00**
Anytime anywhere	18-30	43.41	5.43	6.20	41.09	3.88	51.60
	31-40	26.79	0.00	7.14	66.07	0.00	22.40
	41-50	26.67	4.44	4.44	64.44	0.00	18.00
	50 Above	30.00	10.00	5.00	55.00	0.00	8.00
	Total	**35.60**	**4.40**	**6.00**	**52.00**	**2.00**	**100.00**
Easy to Use	18-30	40.31	1.55	6.98	50.39	0.78	51.60
	31-40	23.21	0.00	7.14	69.64	0.00	22.40
	41-50	42.22	0.00	0.00	57.78	0.00	18.00
	50 Above	55.00	0.00	5.00	40.00	0.00	8.00
	Total	**38.00**	**0.80**	**5.60**	**55.20**	**0.40**	**100.00**
	18-30	42.64	4.65	12.40	37.98	2.33	51.60
	31-40	46.43	0.00	10.71	42.86	0.00	22.40
	41-50	46.67	0.00	13.33	37.78	2.22	18.00

Secured than traditional	50 Above	45.00	0.00	20.00	30.00	5.00	8.00
	Total	44.40	2.40	12.80	38.40	2.00	100.00
Cost Saver	18-30	44.96	0.78	8.53	42.64	3.10	51.60
	31-40	48.21	0.00	3.57	48.21	0.00	22.40
	41-50	53.33	0.00	4.44	42.22	0.00	18.00
	50 Above	60.00	0.00	5.00	35.00	0.00	8.00
	Total	**48.40**	**0.40**	**6.40**	**43.20**	**1.60**	**100.00**
	18-30	48.06	3.88	10.08	34.88	3.10	51.60
	31-40	33.93	17.86	10.71	35.71	1.79	22.40
	41-50	22.22	22.22	26.67	28.89	0.00	18.00
No need to carry cash	50 Above	35.00	30.00	15.00	20.00	0.00	8.00
	Total	**39.20**	**12.40**	**13.60**	**32.80**	**2.00**	**100.00**

Table No 1.7 Customer Satisfaction – Age – Chi Square test:

Age	Tabular Value χ^2	D/f	Calculated χ^2	P.value	S/NS	Remark
Efficient than traditional	21.02	12	15.59	0.21	NS	H0 Accepted
Accurate than Traditional	21.02	12	26.31	0.009	S	H1 Accepted
Faster than traditional	21.02	12	18.07	0.11	NS	H0 Accepted
Availability anytime any where	21.02	12	20.31	0.06	NS	H0 Accepted
Easy to Use	21.02	12	14.70	0.25	NS	H0 Accepted
Without Treads	21.02	12	14.16	0.29	NS	H0 Accepted
Cost Saver	21.02	12	9.61	0.64	NS	H0 Accepted
No Need Cash Transaction	21.02	12	34.59	0.001	S	H1 Accepted

Gender wise analysis shows that there is no significant relationship between Age and adaption factor of Mobile banking. Except the factor customer satisfaction and need of cash transaction, all the factor are showing '*P' Value* is Greater than 0.005 therefore is reveals that there is no relationship between gender and various Reason to use of Mobile Banking system.

Table No 1.8 : Customer Satisfaction and Occupation:

Factors	Occupation	Agree	Disagree	Neutral	Strongly Agree	strongly Disagree	Total
More efficient than traditional Accurate and Efficient	Business	43.48	0.00	0.00	56.52	0.00	9.20
	Employee	40.15	1.52	11.36	45.45	1.52	52.80
	Farmer	60.00	0.00	20.00	20.00	0.00	2.00
	Profession	41.67	0.00	8.33	50.00	0.00	9.60
	Retired/Housewife	36.36	0.00	27.27	36.36	0.00	4.40
	Students	61.82	1.82	3.64	29.09	3.64	22.00
	Total	**45.60**	**1.20**	**9.20**	**42.40**	**1.60**	**100.00**
Accurate than Traditional	Business	30.43	0.00	4.35	65.22	0.00	9.20
	Employee	37.88	2.27	4.55	53.79	1.52	52.80
	Farmer	60.00	0.00	0.00	40.00	0.00	2.00
	Profession	50.00	4.17	0.00	45.83	0.00	9.60
	Retired/Housewife	45.45	9.09	18.18	27.27	0.00	4.40
	Students	65.45	7.27	5.45	21.82	0.00	22.00
	Total	**45.20**	**3.60**	**4.80**	**45.60**	**0.80**	**100.00**
Faster	Business	8.70	0.00	0.00	91.30	0.00	9.20
	Employee	27.27	0.76	1.52	69.70	0.76	52.80
	Farmer	60.00	0.00	0.00	40.00	0.00	2.00
	Profession	25.00	0.00	0.00	75.00	0.00	9.60
	Retired/ Housewife	36.36	0.00	9.09	54.55	0.00	4.40
	Students	50.91	0.00	0.00	45.45	3.64	22.00
	Total	**31.60**	**0.40**	**1.20**	**65.60**	**1.20**	**100.00**
	Business	17.39	4.35	4.35	73.91	0.00	9.20

Anytime anywhere	Employee	26.52	4.55	7.58	59.85	1.52	52.80
	Farmer	60.00	0.00	0.00	40.00	0.00	2.00
	Profession	50.00	0.00	4.17	41.67	4.17	9.60
	Retired/Housewife	45.45	9.09	9.09	36.36	0.00	4.40
	Students	54.55	5.45	3.64	32.73	3.64	22.00
	Total	**35.60**	**4.40**	**6.00**	**52.00**	**2.00**	**100.00**
Easy to Use	Business	47.83	0.00	0.00	52.17	0.00	9.20
	Employee	27.27	0.76	7.58	64.39	0.00	52.80
	Farmer	40.00	0.00	0.00	60.00	0.00	2.00
	Profession	50.00	0.00	4.17	45.83	0.00	9.60
	Retired/Housewife	54.55	0.00	18.18	27.27	0.00	4.40
	Students	50.91	1.82	1.82	43.64	1.82	22.00
	Total	38.00	0.80	5.60	55.20	0.40	100.00
Secured than traditional	Business	52.17	0.00	4.35	43.48	0.00	9.20
	Employee	40.91	0.76	12.12	43.94	2.27	52.80
	Farmer	20.00	20.00	40.00	20.00	0.00	2.00
	Profession	37.50	4.17	20.83	37.50	0.00	9.60
	Retired/Housewife	54.55	0.00	18.18	18.18	9.09	4.40
	Students	52.73	5.45	10.91	29.09	1.82	22.00
	Total	**44.40**	**2.40**	**12.80**	**38.40**	**2.00**	**100.00**
Cost Saver	Business	60.87	0.00	4.35	34.78	0.00	9.20
	Employee	40.91	0.76	7.58	49.24	1.52	52.80
	Farmer	60.00	0.00	0.00	40.00	0.00	2.00
	Profession	50.00	0.00	4.17	45.83	0.00	9.60
	Retired/Housewife	63.64	0.00	9.09	27.27	0.00	4.40
	Students	56.36	0.00	5.45	34.55	3.64	22.00
	Total	**48.40**	**0.40**	**6.40**	**43.20**	**1.60**	**100.00**
	Business	21.74	39.13	13.04	26.09	0.00	9.20
	Employee	34.85	11.36	14.39	37.12	2.27	52.80

	Farmer	60.00	0.00	0.00	40.00	0.00	2.00
	Profession	45.83	8.33	20.83	25.00	0.00	9.60
	Retired/ Housewife	36.36	36.36	18.18	9.09	0.00	4.40
No need to carrycash	Students	52.73	1.82	9.09	32.73	3.64	22.00
	Total	**39.20**	**12.40**	**13.60**	**32.80**	**2.00**	**100.00**

The table No 1.8 shows the responses classified on the basis of bank occupation to know the impact of occupation on the reasons to use the Mobile Banking system. 46.60% agreed and 42.40% strongly agreed that Mobile Banking system is very efficient than traditional. 45.20% Agreed and 45.60% strongly agreed satisfied to the Mobile Banking system. 31.60 Agreed and 65.60% strongly agreed on Mobile Banking system saves time of customer. 35.60% agreed and 52.00 strongly agreed on the Mobile tools are place effective that can beuse anytime and anywhere. 55.00% also strongly agreed that Mobile Banking is easy to use. 48.00 % people are strongly agreed and 43.60% agreed that now a day's people are preferring Mobile Banking to make transaction. 44.40% agreed and 38.40 strongly agreed and 12.80 % also shows neutral about security of Mobile banking.48.40% agreed and 43.20% people strongly agreed that Mobile Banking is cast effective. 39.20% agreed and 32.80% strongly agreed but 13.60% customer till not feel that there is no need of cash transaction.

Table No 1.9 Customer Satisfaction – Occupation – Chi Square test:

Occupation	Tabular Value χ^2	D/f	Calculated χ^2	P.value	S/NS	Remark
More efficient	**31.92**	**20**	**21.92**	**0.34**	NS	**H0 Accepted**
Accurate than Traditional	**31.92**	**20**	**31.59**	**0.04**	S	**H1 Accepted**
Faster thantraditional	**31.92**	**20**	**31.54**	**0.04**	S	**H1 Accepted**
Availability anytime any where	**31.92**	**20**	**28.02**	**0.1**	NS	**H0 Accepted**
Easy to Use	**31.92**	**20**	**25.9**	**0.16**	NS	**H0 Accepted**
Without Treads	**31.92**	**20**	**21**	**0.39**	NS	**H0 Accepted**
Cost Saver	**31.92**	**20**	**27.68**	**0.11**	NS	**H0 Accepted**
No Need CashTransaction	**31.92**	**20**	**38.39**	**0.001**	S	**H1 Accepted**

Table No 1.10 Customer Satisfaction and Family Income:

Factors	Income	Agree	Disagree	Neutral	Strongly Agree	strongly Disagree	Total
More efficient thantraditional	Rs.30,001- Rs.50,000	40.44	1.47	12.50	44.12	1.47	54.40
	Above Rs.50,000	43.10	0.00	6.90	50.00	0.00	23.20
	Below Rs.10,000	65.00	5.00	5.00	25.00	0.00	8.00
	Rs.10,001- Rs.30,000	58.33	0.00	2.78	33.33	5.56	14.40
Grand Total		**45.60**	**1.20**	**9.20**	**42.40**	**1.60**	**100.00**
Accurate than Traditional	Rs.30,001- Rs.50,000	37.50	2.94	4.41	53.68	1.47	54.40
	Above Rs.50,000	43.10	1.72	5.17	50.00	0.00	23.20
	Below Rs.10,000	85.00	0.00	5.00	10.00	0.00	8.00
	Rs.10,001- Rs.30,000	55.56	11.11	5.56	27.78	0.00	14.40
Grand Total		**45.20**	**3.60**	**4.80**	**45.60**	**0.80**	**100.00**
Faster	Rs.30,001- Rs.50,000	26.47	0.74	1.47	70.59	0.74	54.40
	Above Rs.50,000	25.86	0.00	1.72	72.41	0.00	23.20
	Below Rs.10,000	70.00	0.00	0.00	30.00	0.00	8.00
	Rs.10,001- Rs.30,000	38.89	0.00	0.00	55.56	5.56	14.40
Grand Total		**31.60**	**0.40**	**1.20**	**65.60**	**1.20**	**100.00**
Anytime anywhere	Rs.30,001- Rs.50,000	33.09	3.68	7.35	53.68	2.21	54.40
	Above Rs.50,000	24.14	5.17	5.17	65.52	0.00	23.20
	Below Rs.10,000	65.00	5.00	5.00	25.00	0.00	8.00

	Rs.10,001- Rs.30,000	47.22	5.56	2.78	38.89	5.56	14.40
Grand Total		**35.60**	**4.40**	**6.00**	**52.00**	**2.00**	**100.000**
Easy to Use	Rs.30,001- Rs.50,000	30.88	0.74	9.56	58.82	0.00	54.40
	Above Rs.50,000	43.10	0.00	0.00	56.90	0.00	23.20
	Below Rs.10,000	60.00	5.00	0.00	35.00	0.00	8.00
	Rs.10,001- Rs.30,000	44.44	0.00	2.78	50.00	2.78	14.40
Grand Total		**38.00**	**0.80**	**5.60**	**55.20**	**0.40**	**100.00**
Secured than traditional	Rs.30,001- Rs.50,000	39.71	2.21	13.24	41.91	2.94	54.40
	Above Rs.50,000	48.28	0.00	13.79	37.93	0.00	23.20
	Below Rs.10,000	50.00	0.00	15.00	30.00	5.00	8.00
	Rs.10,001- Rs.30,000	52.78	8.33	8.33	30.56	0.00	14.40
Grand Total		**44.40**	**2.40**	**12.80**	**38.40**	**2.00**	**100.00**
Cost Saver	Rs.30,001- Rs.50,000	43.38	0.74	6.62	47.79	1.47	54.40
	Above Rs.50,000	53.45	0.00	6.90	39.66	0.00	23.20
	Below Rs.10,000	60.00	0.00	5.00	30.00	5.00	8.00
	Rs.10,001- Rs.30,000	52.78	0.00	5.56	38.89	2.78	14.40
Grand Total		**48.40**	**0.40**	**6.40**	**43.20**	**1.60**	**100.00**
No need tocarry cash	Rs.30,001- Rs.50,000	39.71	10.29	12.50	35.29	2.21	54.40
	Above Rs.50,000	25.86	27.59	20.69	25.86	0.00	23.20
	Below Rs.10,000	45.00	0.00	10.00	40.00	5.00	8.00
	Rs.10,001- Rs.30,000	55.56	2.78	8.33	30.56	2.78	14.40
Grand Total		**39.20**	**12.40**	**13.60**	**32.80**	**2.00**	**100.00**

The table No 1.10 shows the responses classified on the basis of Income of the Familyto know the impact of occupation on the reasons to use the Mobile Banking system. 46.60%agreed and 42.40% strongly agreed that Mobile Banking system is very efficient than traditional. 45.20% agreed and 45.60% strongly agreed satisfied to the Mobile Banking system. 31.60 Agreed and 65.60% strongly agreed on Mobile Banking system saves time of customer. 35.60% agreed and 52.00 strongly agreed on the Mobile tools are place effective that can be use anytime and anywhere. 55.00% also strongly agreed that Mobile Banking is easy to use. 48.00 % people are strongly agreed and 43.60% agreed that now a days people arepreferring Mobile Banking to make transaction. 44.40% agreed and 38.40 strongly agreed and 12.80 % also shows neutral about security of Mobile banking.48.40% agreed and 43.20% people strongly agreed that Mobile Banking is cast effective. 39.20% agreed and 32.80% strongly agreed but 13.60% customer till not feel that there is no need of cash transaction.

Table No 1.11 Customer Satisfaction – Family Income – Chi Square test:

Family Income	Tabular Value χ^2	D/f	Calculated χ^2	P.value	S/NS	Remark
Efficient than traditional	21.02	12	19.15	0.084	NS	H0 Accepted
Accurate than Traditional	21.02	12	28.83	0.004	S	H1 Accepted
Faster thantraditional	21.02	12	26.61	0.01	S	H1 Accepted
Availability anytime any where	21.02	12	20.7	0.06	NS	H0 Accepted
Easy to Use	21.02	12	26.95	0.007	S	H1 Accepted
Without Treads/security	21.02	12	12.51	0.4	S	H1 Accepted
Cost Saver	21.02	12	14.22	0.28	NS	H0 Accepted
No Need CashTransaction	21.02	12	28.57	0.004	S	H1 Accepted

THer is significant relationship between Family income and Customer satisfaction.

▪ **Table No 1.12 Customer Satisfaction and Educational Qualification**

Demographical Factor	Educational Qualification	Agree	Disagree	Neutral	Strongly Agree	strongly Disagree	Total
More efficient than traditional Accurate and Efficient	12th	52.63	0.00	5.26	36.84	5.26	7.60
	Graduate	57.83	1.20	9.64	30.12	1.20	33.20
	Ph D	21.43	0.00	21.43	57.14	0.00	5.60
	Post graduate	40.00	1.74	7.83	48.70	1.74	46.00
	Professional course	36.84	0.00	10.53	52.63	0.00	7.60
	Total	**45.60**	**1.20**	**9.20**	**42.40**	**1.60**	**100.00**
Customer is satisfied with Paperless Bankingsystem	12th	36.84	10.53	5.26	47.37	0.00	7.60
	Graduate	63.86	2.41	3.61	30.12	0.00	33.20
	Ph D	35.71	0.00	14.29	50.00	0.00	5.60
	Post graduate	34.78	4.35	4.35	54.78	1.74	46.00
	Professional course	42.11	0.00	5.26	52.63	0.00	7.60
	Total	**45.20**	**3.60**	**4.80**	**45.60**	**0.80**	**100.00**
Faster	12th	47.37	0.00	0.00	52.63	0.00	7.60
	Graduate	40.96	0.00	1.20	56.63	1.20	33.20
	Ph D	35.71	0.00	0.00	64.29	0.00	5.60
	Post graduate	26.09	0.87	0.87	70.43	1.74	46.00
	Professional course	5.26	0.00	5.26	89.47	0.00	7.60
	Total	**31.60**	**0.40**	**1.20**	**65.60**	**1.20**	**100.00**

The table No 1.12 shows the responses classified on the basis of Literacy to know the impact of occupation on the reasons to use the Mobile Banking system. 46.60% agreed and 42.40% strongly agreed that Mobile Banking system is very efficient than traditional. 45.20% agreed and 45.60% strongly agreed satisfied to the Mobile Banking system. 31.60 Agreed and 65.60% strongly agreed on Mobile Banking system saves time of customer. 35.60% agreed and 52.00 strongly agreed on the Mobile tools are place effective that can be use anytime and anywhere. 55.00% also strongly agreed that Mobile Banking is easy to use. 48.00 % people are strongly agreed and 43.60% agreed that now a days people are preferring Mobile Banking to make transaction. 44.40% agreed and 38.40 strongly agreed and 12.80 % also shows neutral about security of Mobile banking. 48.40% agreed and 43.20% people strongly agreed that Mobile Banking is cast effective. 39.20% agreed and 32.80% strongly agreed but 13.60% customer till not feel that there is no need of cash transaction.

▪ **Table No 1.13 Customer Satisfaction – Educational Qualification – Chi Square test:**

Educational Qualification	Tabular Value χ^2	D/f	Calculated χ^2	P. value	S/NS	Remark
Efficient than traditional	26.29	16	17.18	0.37	NS	H0 Accepted
Accurate than Traditional	26.29	16	26.03	0.053	NS	H0 Accepted
Faster than traditional	26.29	16	17.91	0.32	NS	H0 Accepted
Availability any time any where	26.29	16	24.11	0.08	NS	H0 Accepted
Easy to Use	26.29	16	19.54	0.24	NS	H0 Accepted
Without Treads	26.29	16	18.16	0.31	NS	H0 Accepted
Cost Saver	26.29	16	25.29	0.06	NS	H0 Accepted
No Need Cash Transaction	26.29	16	27.27	0.03	S	H1 Accepted

Table No: 1.14: what are the possible reasons to avoid Mobile Banking system?

Questions	SA	A	N	D	SD	Total	Total	Average	Sd	Variance
Digital Illiteracy	111	107	28	4	0	250	1075	4.3	0.72	0.53
Bank does not provide Mobile services proper	56	102	45	37	10	250	907	3.628	1.1	1.22
Most of customer do not trust to the electronic transaction	71	125	34	18	5	250	998	3.992	0.94	0.89
Poor Infrastructure	68	124	34	16	6	250	976	3.904	0.94	0.88
A security concern is the most discouraging factor in the digital services	72	127	31	17	3	250	998	3.992	0.89	0.79
Digital frauds are problem in the service	87	124	23	13	3	250	1029	4.116	0.86	0.74
Bank charges high fees for the services	51	110	55	24	10	250	918	3.672	0.9	0.82
Some banks are not providing digital services ye	47	109	64	21	9	250	914	3.656	0.8	0.64
There is the problem of core banking system. to performance ofthe services	45	125	55	19	6	250	934	3.736	0.78	0.6
You frequently suffer from slow Working mobile app	45	125	55	19	6	250	934	3.736	0.78	0.6
In rural area people still using tradition way of banking	84	107	29	26	4	250	991	3.964	0.83	0.69

There are some problems that people still not using Mobile Banking to find possiblereason Likert test is applied from the above Table No 1.14 major problem to accept the Mobile Banking tool is digital Illiteracy because of mean value of the digital illiteracy showshigher number that is 4.3 and the standard deviation is 0.72.

Hypothesis Testing: The Hypothesis H0 is accepted that H0 : There are no significant relationship between demographic factor and customer satisfaction of mobile banking users. Because of the P.value of all the analysis shows higher than 0.05. Only the income shows significant relationship between customer satisfaction and income have significant relationship therefore H1 is accepted that there is significant relationship between demographic factor ie: Family Income and customer satisfaction of mobile banking users.

Conclusion: The overall objective of the research was to find various factors influencing to use mobile-banking services. Banking Customer in Maharashtra are using mobile banking services because of it gives faster Services, user friendly, easy, accurate and anytime available. The study reveals that customer in western Maharashtra finds satisficed from the service of Mobile banking. Research analyzing different demographic factors like Age, gender, Educational qualification, Profession or occupation of the customer but is found that demographic factors are not significantly impact on customer satisfaction of use of mobile banking except family income of customer, it make significant impact on customer satisfaction of Mobile banking users. Digital illiteracy is a major discouraging factor to avoid using mobile banking in the western Maharashtra.

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