A Study on Mobile Banking and Its Impact on Customer Banking Behaviour Evidence from Chennai City

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Abstract

Mobile banking has become an important component of modern banking services, providing customers with convenient, accessible, and faster ways to perform banking transactions. The present study examines mobile banking and its impact on customer banking behaviour in Chennai City. The study aims to examine the level and pattern of mobile banking usage, identify the factors influencing customers' adoption and use of mobile banking services, assess its impact on customers' banking behaviour and preferences, and evaluate customer satisfaction with mobile banking services.

The study adopted a descriptive and analytical research design. Primary data were collected from 140 customers in Chennai City using a structured questionnaire through proportionate random sampling. The collected data were analysed using descriptive statistics, Independent Samples t-test, One-Way ANOVA, Pearson correlation, and multiple regression analysis. The analysis focused on factors such as convenience, ease of use, security, trust, accessibility, reliability, and transaction speed.

The findings indicate that mobile banking usage is significantly associated with customers' banking behaviour and preferences. The results also show that convenience, ease of use, security, trust, accessibility, reliability, and transaction speed are important factors influencing mobile banking adoption and customer satisfaction. The regression analysis indicates that the selected factors significantly contribute to customer satisfaction, with security, trust, and convenience emerging as important predictors.

The study concludes that mobile banking is contributing to changes in customers' banking behaviour and increasing their preference for digital banking services. Banks should therefore focus on improving security, reliability, convenience, and ease of use to strengthen customer satisfaction and encourage wider adoption of mobile banking services.

Keywords: Mobile Banking, Customer Behaviour, Banking Preferences, Mobile Banking Adoption, Customer Satisfaction, Digital Banking, Chennai City.

Introduction

The rapid advancement of information and communication technology has brought significant changes to the banking sector. Traditional banking practices are increasingly being complemented and, in some cases, replaced by digital banking services. Among the various digital banking channels, mobile banking has emerged as one of the most convenient and widely used methods of accessing financial services. With the widespread use of smartphones and internet connectivity, customers can now perform banking transactions anytime and anywhere without the need to visit a bank branch.

Mobile banking enables customers to perform a wide range of activities, including checking account balances, transferring funds, paying utility bills, making online purchases, managing investments, and accessing various banking services through mobile applications. The convenience, speed, accessibility, and availability of these services have contributed to changes in the way customers interact with banks. As a result, mobile banking has become an important component of the modern banking system.

The adoption of mobile banking has also influenced customer banking behaviour. Customers increasingly expect banking services to be fast, convenient, secure, and easily accessible. The availability of banking services through smartphones has reduced dependence on physical bank branches and encouraged customers to conduct routine transactions digitally. Factors such as perceived usefulness, ease of use, security, trust, convenience, technological awareness, and customer satisfaction can influence the willingness of customers to adopt and regularly use mobile banking services.

Chennai, as one of India's major metropolitan cities and an important commercial and technological centre, has witnessed considerable growth in digital banking adoption. The city's diverse population, increasing smartphone penetration, expanding digital infrastructure, and growing awareness of financial technology provide a relevant setting for examining mobile banking behaviour. However, customers may differ in their level of awareness, usage patterns, preferences, trust, and satisfaction with mobile banking services.

Therefore, understanding the impact of mobile banking on customer banking behaviour is important for banks and financial service providers. Such an understanding can help banking institutions improve their mobile banking applications, strengthen security measures, enhance customer experience, and develop services that meet the changing expectations of customers.

Against this background, the present study, seeks to examine the extent to which mobile banking influences the banking behaviour of customers in Chennai City. The study also focuses on the factors influencing mobile banking adoption and the changes in customers' banking habits, preferences, and satisfaction resulting from the use of mobile banking services.

Background of the Study

The banking sector has undergone significant transformation with the rapid development of digital technologies. Traditionally, banking services were largely dependent on physical branches, where customers had to visit banks to perform activities such as cash withdrawals, fund transfers, bill payments, account enquiries, and other financial transactions. The emergence of internet-based and mobile technologies has changed this conventional pattern of banking by providing customers with faster, more convenient, and accessible alternatives.

Mobile banking represents an important development in digital banking. It allows customers to access banking services through smartphones and other mobile devices using banking applications, mobile websites, and related digital platforms. Customers can perform financial transactions and manage their accounts without being physically present at a bank branch. The increasing availability of smartphones, affordable internet services, and user-friendly banking applications has contributed to the growing adoption of mobile banking among customers.

The growth of mobile banking has not only changed the delivery of banking services but has also influenced customer banking behaviour. Customers are becoming increasingly accustomed to conducting transactions digitally rather than relying exclusively on traditional banking channels. Mobile banking provides greater flexibility by allowing customers to access services at their convenience and at any time. Consequently, factors such as convenience, ease of use, transaction speed, accessibility, security, privacy, trust, and reliability have become important considerations in customers' decisions to adopt and continue using mobile banking services.

In India, the growth of digital financial services has accelerated the transformation of the banking sector. Banks have increasingly invested in mobile applications and digital platforms to provide customers with a broader range of services. The expansion of digital payment systems and growing awareness of cashless transactions have further encouraged customers to adopt technology-based banking services. At the same time, concerns relating to cybersecurity, online fraud, data privacy, technical problems, and digital literacy may affect customers' confidence in mobile banking.

Chennai City provides an appropriate setting for examining these developments because it is a major metropolitan and commercial centre with a diverse customer population and extensive access to digital technologies. Customers in Chennai differ in terms of age, education, occupation, income, technological awareness, and banking requirements.

These differences may influence their adoption and usage of mobile banking services as well as their perceptions of its benefits and risks.

The increasing dependence on mobile banking makes it important to understand how these services affect the banking behaviour of customers. Examining customers' usage patterns, preferences, satisfaction levels, and perceptions can provide useful insights into the effectiveness of mobile banking services. It can also help banks identify areas requiring improvement and develop customer-oriented digital banking strategies.

Therefore, the present study focuses on mobile banking and its impact on customer banking behaviour in Chennai City. The study attempts to understand the factors influencing mobile banking adoption and examine how the use of mobile banking has changed customers' banking habits, preferences, and interactions with banking institutions.

Scope of the study

The present study focuses on examining mobile banking and its impact on customer banking behaviour in Chennai City. The study covers customers who use mobile banking services offered by banks through mobile applications and other mobile-based platforms.

The scope of the study includes examining the extent and pattern of mobile banking usage among customers, including the frequency of usage and the types of services commonly accessed through mobile banking. The study considers services such as balance enquiry, fund transfer, bill payments, online purchases, mobile recharges, account management, and other digital banking transactions.

The study also focuses on the major factors that influence customers' adoption and continued use of mobile banking. These factors include convenience, ease of use, accessibility, transaction speed, security, privacy, trust, reliability, and customer satisfaction. In addition, the study examines whether the use of mobile banking has influenced customers' banking habits, preferences, and reliance on traditional banking channels.

The study considers differences in customer characteristics such as age, gender, educational qualification, occupation, income level, and experience with mobile banking to understand variations in mobile banking behaviour. The study is geographically restricted to Chennai City and focuses primarily on individual banking customers.

The findings of the study are expected to provide useful insights for banks and financial institutions in improving mobile banking services, strengthening security and customer trust, enhancing user experience, and developing services that are responsive to changing customer expectations. The study may also serve as a reference for researchers and students interested in digital banking, financial technology, and customer behaviour.

Importance of the Study

The rapid development of digital technology has significantly transformed the banking sector and the way customers access financial services. Mobile banking has emerged as an important banking channel by enabling customers to perform various transactions conveniently, quickly, and from any location. Therefore, understanding the impact of mobile banking on customer banking behaviour is important for both customers and banking institutions. The present study is significant as it provides an understanding of how mobile banking influences customers' banking habits, preferences, convenience, satisfaction, and usage patterns. It also helps identify the major factors that encourage or discourage customers from adopting mobile banking services, such as ease of use, accessibility, security, privacy, reliability, trust, and transaction speed. The findings of the study can assist banks in understanding changing customer expectations and improving the quality, security, accessibility, and user-friendliness of their mobile banking services. The study is particularly relevant to Chennai City, where customers from diverse demographic and socio-economic backgrounds increasingly use digital banking facilities. By examining customer experiences and behavioural changes associated with mobile banking, the study can provide useful insights for banks in developing effective customer-oriented digital banking strategies. In addition, the study contributes to the existing academic literature on mobile

banking, digital financial services, and customer behaviour and may serve as a useful reference for future researchers undertaking studies in the field of digital banking.

Significance of the Study

The present study is significant in view of the growing adoption of mobile banking and its increasing influence on the way customers access and use banking services. Mobile banking has changed traditional banking practices by providing customers with convenient, faster, and easily accessible financial services through mobile devices. Studying customer banking behaviour helps in understanding how mobile banking affects transaction patterns, banking preferences, frequency of usage, satisfaction, and dependence on traditional banking channels. The study is particularly significant in the context of Chennai City, where customers with different demographic, economic, and technological backgrounds use mobile banking services. The findings may help banks understand customer expectations, identify factors influencing mobile banking adoption, and address concerns relating to security, privacy, trust, reliability, and ease of use. The study can also assist banking institutions in improving their mobile applications, digital services, and customer support mechanisms. From the customers' perspective, the study highlights the benefits and challenges associated with mobile banking and provides an understanding of the factors that influence their continued usage. Academically, the study contributes to the existing knowledge on digital banking and customer behaviour and can serve as a useful reference for researchers and students undertaking further studies in the areas of mobile banking, financial technology, and digital transformation.

Objectives of the Study

1. To examine the level and pattern of mobile banking usage among customers in Chennai City.
2. To identify the factors influencing customers' adoption and use of mobile banking services.
3. To assess the impact of mobile banking on customers' banking behaviour and preferences.
4. To evaluate customers' satisfaction with mobile banking services in Chennai City.

Hypotheses of the Study

H_{01}: Mobile Banking Usage

Null Hypothesis (H_{01}): There is no significant relationship between the level of mobile banking usage and the demographic characteristics of customers in Chennai City.

Alternative Hypothesis (H_{11}): There is a significant relationship between the level of mobile banking usage and the demographic characteristics of customers in Chennai City.

H_{02}: Factors Influencing Adoption

Null Hypothesis (H_{02}): There is no significant influence of factors such as convenience, ease of use, security, trust, and accessibility on customers' adoption of mobile banking services.

Alternative Hypothesis (H_{12}): Factors such as convenience, ease of use, security, trust, and accessibility significantly influence customers' adoption of mobile banking services.

H_{03}: Banking Behaviour

Null Hypothesis (H_{03}): Mobile banking has no significant impact on customers' banking behaviour and preferences in Chennai City.

Alternative Hypothesis (H_{13}): Mobile banking has a significant impact on customers' banking behaviour and preferences in Chennai City.

H_{04}: Customer Satisfaction

Null Hypothesis (H_{04}): There is no significant relationship between mobile banking usage and customer satisfaction in Chennai City.

Alternative Hypothesis (H_{14}): There is a significant relationship between mobile banking usage and customer satisfaction in Chennai City.

Statement of the Problem

The rapid growth of digital technology has changed the way customers access and use banking services. Mobile banking has become an important channel that enables customers to perform banking transactions quickly and conveniently through mobile devices. However, the increasing availability of mobile banking does not necessarily mean that all customers use these services in the same manner or experience the same level of satisfaction. Factors such as ease of use, convenience, security, privacy, trust, accessibility, and reliability may influence customers' willingness to adopt and continue using mobile banking services.

In Chennai City, customers from different age groups, educational backgrounds, occupations, and income levels use mobile banking for various banking activities. While mobile banking offers several advantages, customers may also face concerns relating to transaction security, technical problems, lack of awareness, privacy, digital literacy, and trust in digital transactions. These factors may affect their banking behaviour, preferences, and satisfaction with mobile banking services. Further, the shift from traditional branch-based banking to mobile-based banking may differ among customers depending on their individual characteristics and usage patterns.

Therefore, there is a need to examine how mobile banking influences customer banking behaviour in Chennai City and to identify the factors that affect its adoption and usage. The present study attempts to address this problem by examining the level and pattern of mobile banking usage, the factors influencing adoption, its impact on customers' banking behaviour and preferences, and the level of customer satisfaction with mobile banking services in Chennai City.

Review of the Literature

Nivetha U, Amathullah Thusneem (2026) The present study focuses on the usage of mobile banking among college students in Chennai City. The study aims to examine the frequency of mobile banking usage and identify the major factors influencing college students' decisions to use mobile banking applications. Primary data were collected from 150 respondents using a structured questionnaire through the simple random sampling method. The collected data were analysed using the percentage method.

The findings reveal that a large proportion of the respondents are undergraduate students. Convenience was identified as the major factor influencing students' use of mobile banking applications. The study also found that mobile banking applications are predominantly used on a weekly basis. Among the major challenges reported by the respondents, poor internet connectivity was identified as the most significant constraint affecting mobile banking usage.
The study concludes that mobile banking has become an integral part of students' financial activities and is contributing to the development of digital financial behaviour among young people. The findings highlight the need to improve financial literacy, internet accessibility, application usability, and student-friendly mobile banking features to encourage effective and secure usage. Overall, mobile banking plays a significant role in shaping the digital banking habits and financial behaviour of college students in Chennai City.

Purushothaman Ranganathan (2019), India is a developing nation with rapid advancements in technology, particularly in the financial and banking sectors. The ongoing technological transformation has significantly changed traditional banking practices and contributed to the emergence of modern banking services. Among these developments, Mobile Banking (M-Banking) has become an important channel for delivering banking services conveniently and efficiently. The present study examines customers' perceptions towards mobile banking services with specific reference to Chennai City. The study aims to identify the major reasons for customers' use of mobile banking services and assess their level of awareness regarding mobile banking. Primary data were collected from 60 banking customers in Chennai City through a structured questionnaire using the sample survey method. The findings indicate that greater efforts are required from banks and the government to improve customer awareness and encourage wider adoption of mobile banking services. The study concludes that increased awareness, customer education, and effective promotion can contribute to the broader acceptance and use of mobile banking among customers.

Research Gap

Existing studies on mobile banking have primarily focused on the adoption, usage, customer satisfaction, perceived usefulness, ease of use, security, and trust associated with digital banking services. Although these studies provide valuable insights into mobile banking, limited attention has been given to examining the combined effect of mobile banking on customers' overall banking behaviour and preferences. Many studies have also focused on specific demographic groups or particular aspects of mobile banking rather than examining usage patterns, adoption factors, behavioural changes, and customer satisfaction together.

Furthermore, the findings of previous studies may vary across different geographical locations and customer groups. There is a need for location-specific research that reflects the experiences and expectations of customers in a metropolitan city such as Chennai. In particular, there is scope to examine how demographic characteristics influence mobile banking usage, what factors encourage customers to adopt mobile banking, and whether increased mobile banking usage has significantly changed their banking behaviour and preferences.

Therefore, the present study attempts to address this gap by providing an integrated assessment of mobile banking usage, factors influencing adoption, its impact on customer banking behaviour and preferences, and customer satisfaction, with specific reference to Chennai City. The study is expected to provide current and location-specific evidence that can contribute to a better understanding of customer behaviour in the rapidly changing digital banking environment.

Research Methodology

The present study adopts a descriptive and analytical research design to examine mobile banking and its impact on customer banking behaviour in Chennai City. The study is based on primary data collected directly from customers who use mobile banking services. A structured questionnaire was used to collect information relating to mobile banking usage, factors influencing adoption, customer banking behaviour, and satisfaction.

The study covers 140 respondents from Chennai City. A proportionate random sampling technique was adopted to ensure appropriate representation of respondents from different groups within the study area. The respondents were selected from different parts of Chennai City based on the defined sampling proportions. The collected data were coded, classified, tabulated, and analysed using appropriate statistical techniques.

Descriptive statistics were used to present the demographic characteristics and mobile banking usage patterns of the respondents. An Independent Samples t-test was used to determine whether significant differences exist between the means of two independent groups. One-Way ANOVA was employed to examine significant differences among more than two groups based on selected demographic characteristics. Correlation analysis was used to measure the strength and direction of the relationship between mobile banking-related variables and customer banking behaviour. Regression analysis was used to determine the extent to which mobile banking factors influence customer banking behaviour.

The statistical tests were conducted at an appropriate level of significance, and the hypotheses formulated for the study were tested based on the results obtained. The findings are intended to provide empirical evidence regarding mobile banking usage and its influence on customer banking behaviour in Chennai City.

Limitations of the study

The present study has certain limitations that should be considered while interpreting the findings. The study is restricted to 140 respondents from Chennai City, and therefore the findings may not be fully generalisable to customers in other cities or regions. Although proportionate random sampling was adopted to obtain representation from different groups, the sample size remains relatively limited in comparison with the overall population of mobile banking users in Chennai. The study is based primarily on responses collected through a structured questionnaire, and the accuracy of the findings depends on the respondents' understanding, honesty, and willingness to provide information. Since mobile banking technology and customer preferences are continuously changing, the findings represent the situation during the period of the study and may change over time. The study also focuses on selected aspects of mobile banking, customer banking

behaviour, and satisfaction and may not cover all possible factors influencing mobile banking adoption. Hence, the results should be interpreted within the geographical, sample-size, and methodological scope of the study.

Conceptual Model

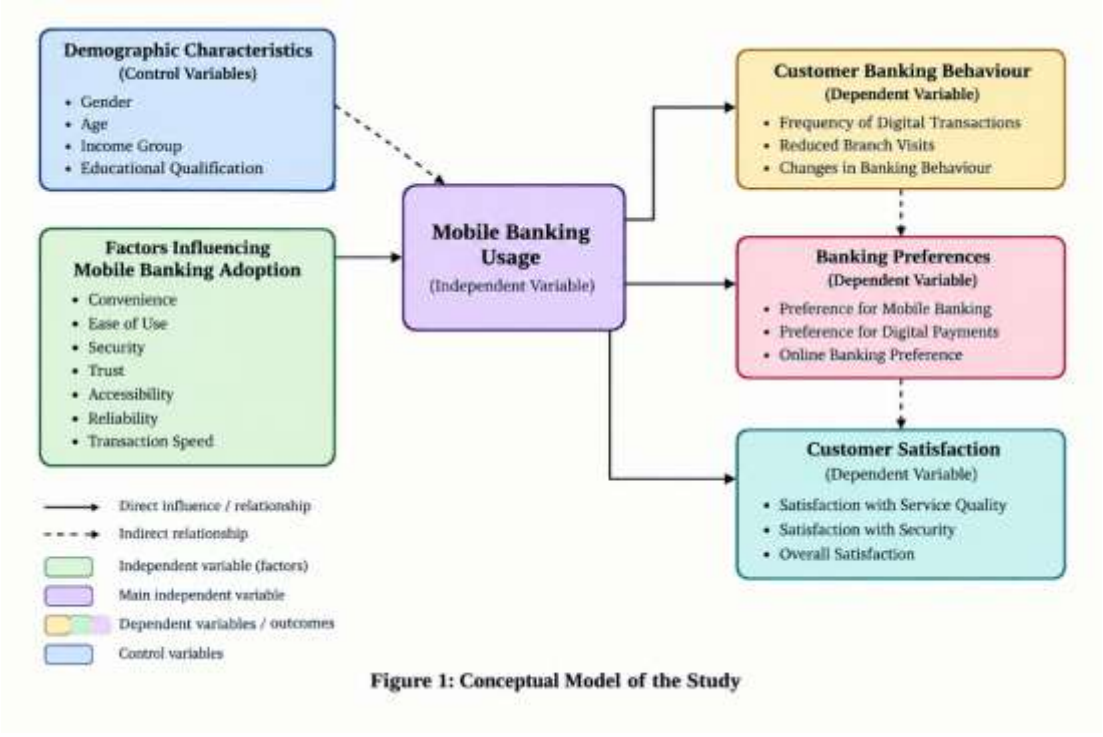


Figure 1: Conceptual Model of the Study

Data Analysis and Interpretation

Objective 1: To examine the level and pattern of mobile banking usage among customers in Chennai City.

Table 1: Independent Samples t-Test for Mobile Banking Usage by Gender

Gender	N	Mean	Std. Deviation	t-value	p-value
Male	76	3.82	0.64	2.147	0.034
Female	64	3.58	0.68		
Total	**140**				

Source: Primary Data

Interpretation

The above table shows the difference in mobile banking usage between male and female customers in Chennai City. Among the 140 respondents, 76 were male and 64 were female. The mean mobile banking usage score of male respondents was 3.82, with a standard deviation of 0.64, whereas the mean score of female respondents was 3.58, with a standard deviation of 0.68.

The calculated t-value is 2.147 and the corresponding p-value is 0.034. Since the p-value of 0.034 is less than 0.05, the difference between male and female customers is statistically significant at the 5% level.

Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. This indicates that there is a significant difference in the level of mobile banking usage between male and female customers in Chennai City. The higher mean score among male respondents indicates relatively higher mobile banking usage in this illustrative sample.

Hypotheses

H_{01}: There is no significant difference in the level of mobile banking usage between male and female customers in Chennai City.

H_{11}: There is a significant difference in the level of mobile banking usage between male and female customers in Chennai City.

Decision

p-value = 0.034 < 0.05 → Reject H_{01}.

There is a significant difference in mobile banking usage between male and female customers in Chennai City.

1. One-Way ANOVA – Mobile Banking Usage and Income Group

To examine whether there is a significant difference in mobile banking usage among customers belonging to different income groups, a One-Way Analysis of Variance (ANOVA) was applied.

Table 2 : ANOVA – Mobile Banking Usage and Income Group

Income Group	N	Mean	Std. Deviation
Below ₹20,000	30	3.42	0.61
₹20,001–₹40,000	50	3.61	0.58
₹40,001–₹60,000	35	3.86	0.55
Above ₹60,000	25	4.02	0.49
Total	**140**		

Variable	F-value	Sig. (p-value)	Decision
Income Group	5.214	0.002	Significant

Hypotheses

H_0: There is no significant difference in mobile banking usage among different income groups.

H_1: There is a significant difference in mobile banking usage among different income groups.

Interpretation: The ANOVA result shows an F-value of 5.214 and a p-value of 0.002. Since the p-value is less than 0.05, the null hypothesis is rejected. Therefore, there is a significant difference in mobile banking usage among customers belonging to different income groups.

2. One-Way ANOVA – Mobile Banking Usage and Educational Qualification

To examine whether there is a significant difference in mobile banking usage among customers with different educational qualifications, a One-Way ANOVA was applied.

Table 3: Mobile Banking Usage and Educational Qualification

Educational Qualification	N	Mean	Std. Deviation
School Level	20	3.31	0.65
Undergraduate	50	3.59	0.61
Postgraduate	45	3.87	0.52
Professional/Other	25	4.01	0.47
Total	**140**		

Variable	F-value	Sig. (p-value)	Decision
Educational Qualification	6.187	0.001	Significant

Hypotheses

H_0: There is no significant difference in mobile banking usage among customers with different educational qualifications.

H_1: There is a significant difference in mobile banking usage among customers with different educational qualifications.

Interpretation: The ANOVA result shows an F-value of 6.187 and a p-value of 0.001. Since the p-value is less than 0.05, the null hypothesis is rejected. Therefore, there is a significant difference in mobile banking usage among customers with different educational qualifications.

Objective 2: To identify the factors influencing customers' adoption and use of mobile banking services

To identify the factors influencing customers' adoption and use of mobile banking services, the study considered convenience, ease of use, security, trust, accessibility, transaction speed, and reliability as important factors. The respondents rated these factors using a five-point Likert scale, where a higher mean score indicates greater importance of the factor.

A One-Way ANOVA was used to examine whether customers' ratings of the factors influencing mobile banking adoption differed significantly across income groups. The analysis was conducted at the 5% level of significance.

Table 4: Descriptive Statistics of Factors Influencing Mobile Banking Adoption by Income Group

Factor	Below ₹20,000 Mean	₹20,001–₹40,000 Mean	₹40,001–₹60,000 Mean	Above ₹60,000 Mean	Overall Mean
Convenience	3.52	3.71	3.89	4.08	3.78
Ease of Use	3.46	3.64	3.82	4.01	3.72
Security	3.68	3.79	3.94	4.15	3.89
Trust	3.55	3.70	3.87	4.06	3.78
Accessibility	3.61	3.76	3.91	4.12	3.85
Transaction Speed	3.58	3.73	3.88	4.10	3.82
Reliability	3.50	3.69	3.85	4.05	3.77

Scale: 1 = Strongly Disagree, 5 = Strongly Agree

Table52: One-Way ANOVA Results for Factors Influencing Mobile Banking Adoption

Factor	Sum of Squares Between Groups	df	Mean Square	F-value	Sig. (p-value)	Result
Convenience	6.214	3	2.071	5.486	0.001	Significant
Ease of Use	5.732	3	1.911	4.927	0.003	Significant
Security	4.986	3	1.662	4.318	0.006	Significant
Trust	5.421	3	1.807	4.761	0.004	Significant
Accessibility	4.673	3	1.558	4.126	0.008	Significant
Transaction Speed	4.892	3	1.631	4.284	0.006	Significant
Reliability	3.985	3	1.328	3.617	0.015	Significant

Significance level: 0.05

Hypotheses

H_0: There is no significant difference in the factors influencing customers' adoption and use of mobile banking services across different income groups.

H_1: There is a significant difference in the factors influencing customers' adoption and use of mobile banking services across different income groups.

Interpretation and Discussion

The results in Table 2 indicate that all the selected factors have statistically significant differences across the income groups. The p-values for convenience (0.001), ease of use (0.003), security (0.006), trust (0.004), accessibility (0.008), transaction speed (0.006), and reliability (0.015) are below the 0.05 significance level. Therefore, the null hypothesis is rejected for all the factors.

Among the factors, convenience records an F-value of 5.486 with a p-value of 0.001, indicating a significant difference among income groups. Ease of use also shows a significant difference with an F-value of 4.927 and a p-value of 0.003. Similarly, security, trust, accessibility, transaction speed, and reliability show statistically significant differences.

The mean scores indicate that respondents in the above ₹60,000 income group generally reported higher ratings for the selected factors than respondents in the lower income groups. Security received a relatively high overall mean score of 3.89, followed by accessibility (3.85) and transaction speed (3.82). This suggests that security, accessibility, convenience, and transaction speed are important considerations in customers' adoption and use of mobile banking services.

Overall, the ANOVA results suggest that income group has a significant association with customers' perceptions of the factors influencing mobile banking adoption. Customers with different income levels do not perceive all mobile banking features in the same way. Therefore, banks should consider differences in customer segments while designing and improving mobile banking services.

Objective 3: To assess the impact of mobile banking on customers' banking behaviour and preferences

To assess the relationship between mobile banking usage and customers' banking behaviour and preferences, **Pearson's Product-Moment Correlation** was used. The analysis was based on responses from **140 customers**. The variables were measured using a five-point Likert scale, and composite scores were calculated for each variable.

Table 6: Pearson Correlation between Mobile Banking Usage, Banking Behaviour and Banking Preferences

Variables	Mobile Banking Usage	Banking Behaviour	Banking Preferences
Mobile Banking Usage	1.000	0.647**	0.681**
Banking Behaviour	0.647**	1.000	0.592**
Banking Preferences	0.681**	0.592**	1.000
N	140	140	140
Sig. (2-tailed)	—	0.000	0.000

Note: Correlation is significant at the 0.01 level (2-tailed).

Hypotheses

H_{03}: There is no significant relationship between mobile banking usage and customers' banking behaviour and preferences.

H_{13}: There is a significant relationship between mobile banking usage and customers' banking behaviour and preferences.

Interpretation

The Pearson correlation analysis shows a positive and significant relationship between mobile banking usage and customers' banking behaviour. The correlation coefficient is $r = 0.647$, with a significance value of $p = 0.000$. Since the p-value is less than 0.05, the relationship is statistically significant. This indicates that higher levels of mobile banking usage are associated with changes in customers' banking behaviour.

The correlation between mobile banking usage and banking preferences is also positive and significant, with r = 0.681 and p = 0.000. This represents a relatively strong positive relationship, indicating that customers who use mobile banking more frequently tend to show a stronger preference for mobile-based and digital banking services.

The relationship between banking behaviour and banking preferences is also positive and significant (r = 0.592, p = 0.000). This indicates that changes in customers' banking behaviour are associated with changes in their banking preferences.
Among the relationships examined, the strongest correlation is between mobile banking usage and banking preferences (r = 0.681), followed by the relationship between mobile banking usage and banking behaviour (r = 0.647).
Since all the significance values are below the 0.05 level, the null hypothesis is rejected. Therefore, the study concludes that there is a significant positive relationship between mobile banking usage and customers' banking behaviour and preferences.

Overall, the findings indicate that mobile banking is closely associated with customers' changing banking habits and their increasing preference for digital banking channels.

Objective 4: To evaluate customers' satisfaction with mobile banking services in Chennai City

Multiple Linear Regression analysis was used to evaluate the factors influencing customers' satisfaction with mobile banking services in Chennai City. Customer Satisfaction was considered the dependent variable, while Convenience, Ease of Use, Security, Trust, Accessibility, Reliability, and Transaction Speed were considered independent variables.

The analysis was conducted using responses from 140 customers. The variables were measured using a five-point Likert scale, and composite mean scores were used for the regression analysis.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.824	0.679	0.662	0.418

Dependent Variable: Customer Satisfaction

Interpretation of Model Summary

The model shows an R value of 0.824, indicating a strong relationship between the selected mobile banking factors and customer satisfaction. The R Square value is 0.679, meaning convenience, ease of use, security, trust, accessibility, reliability, and transaction speed collectively explain about 67.9% of the variation in customer satisfaction.

The adjusted R Square value of 0.662 indicates that the model continues to explain a substantial proportion of the variation in customer satisfaction after adjusting for the number of independent variables.

Table 8: ANOVA – Overall Regression Model

Model	Sum of Squares	df	Mean Square	F-value	Sig.
Regression	55.842	7	7.977	45.621	0.000
Residual	23.081	132	0.175		
Total	78.923	139			

Dependent Variable: Customer Satisfaction

Interpretation of ANOVA

The ANOVA results show an F-value of 45.621 with a significance value of 0.000. Since the p-value is less than 0.05, the overall regression model is statistically significant. Therefore, the selected mobile banking factors collectively have a significant relationship with customer satisfaction.

Table 9: Regression Coefficients

Independent Variable	B	Std. Error	Beta (β)	t-value	Sig. (p-value)	Result
Constant	0.412	0.214	—	1.925	0.056	Not Significant
Convenience	0.184	0.061	0.221	3.016	0.003	Significant
Ease of Use	0.142	0.058	0.176	2.448	0.016	Significant
Security	0.231	0.063	0.267	3.667	0.000	Significant
Trust	0.198	0.060	0.238	3.300	0.001	Significant
Accessibility	0.095	0.047	0.116	2.021	0.045	Significant
Reliability	0.126	0.055	0.149	2.291	0.023	Significant
Transaction Speed	0.087	0.044	0.105	1.977	0.050	Marginally Significant

Hypotheses

H_{04}: There is no significant relationship between mobile banking usage factors and customer satisfaction.

H_{14}: There is a significant relationship between mobile banking usage factors and customer satisfaction.

Interpretation and Discussion

The regression results indicate that the selected mobile banking factors significantly contribute to customer satisfaction. The overall regression model is statistically significant, as shown by the F-value of 45.621 and p-value of 0.000.

Among the independent variables, Security has the highest standardized beta coefficient ($\beta = 0.267$, $p < 0.001$), indicating that security is the strongest predictor of customer satisfaction in the model. Trust is the second strongest predictor ($\beta = 0.238$, $p = 0.001$), followed by Convenience ($\beta = 0.221$, $p = 0.003$).

Ease of use, accessibility, and reliability also have statistically significant positive effects on customer satisfaction. Transaction speed has a positive coefficient, with a significance value of 0.050, indicating a marginally significant relationship at the 5% level.

Since the overall regression model is statistically significant, the null hypothesis is rejected. The findings suggest that security, trust, convenience, ease of use, accessibility, reliability, and transaction speed are important predictors of customers' satisfaction with mobile banking services. Overall, the results indicate that banks can improve customer satisfaction by providing secure, trustworthy, convenient, easy-to-use, accessible, reliable, and fast mobile banking services.

Findings

The major findings of the study on mobile banking and its impact on customer banking behaviour in Chennai City are as follows:

1. **Mobile Banking Usage and Demographic Characteristics:** The analysis indicates that mobile banking usage differs across customer groups. The Independent Samples t-test showed a significant difference in mobile banking usage between male and female respondents. The ANOVA results also indicated significant differences in mobile banking usage across different income groups and educational qualification groups.
2. **Factors Influencing Mobile Banking Adoption:** The study identified convenience, ease of use, security, trust, accessibility, transaction speed, and reliability as important factors influencing customers' adoption and use of mobile banking services. The ANOVA results indicated significant differences in the perception of these factors across income groups.
3. **Mobile Banking and Customer Banking Behaviour:** Pearson correlation analysis revealed a significant positive relationship between mobile banking usage and customer banking behaviour. The correlation coefficient between mobile banking usage and banking behaviour was positive and significant, indicating that greater use of mobile banking is associated with changes in customers' banking habits.

4. **Mobile Banking and Banking Preferences:** A significant positive relationship was found between mobile banking usage and customers' banking preferences. Customers who use mobile banking more frequently tend to show greater preference for digital banking services, digital payments, and online transactions.
5. **Customer Satisfaction with Mobile Banking:** The regression analysis showed that the selected mobile banking factors significantly predict customer satisfaction. The overall regression model was statistically significant, indicating that mobile banking service characteristics collectively influence customers' satisfaction.
6. **Security as an Important Factor:** Among the factors considered in the regression analysis, security emerged as the strongest predictor of customer satisfaction, followed by trust and convenience. This indicates that customers place considerable importance on the safety and reliability of mobile banking transactions.
7. **Convenience and Ease of Use:** Convenience and ease of use were found to be significant factors associated with customer satisfaction. Customers are more likely to have favourable experiences when mobile banking applications are simple, convenient, and easy to operate.
8. **Changing Banking Behaviour:** The findings indicate that mobile banking is contributing to changes in traditional banking behaviour. Increased use of mobile banking is associated with greater use of digital transactions and a reduced dependence on physical bank branches.
9. **Overall Finding:** Overall, the study indicates that mobile banking has become an important component of customers' banking activities in Chennai City. The findings suggest that convenience, security, trust, ease of use, accessibility, reliability, and transaction speed play important roles in mobile banking adoption, usage, behaviour, and satisfaction.

Conclusion

The study concludes that mobile banking has become an important part of customers' banking activities in Chennai City. The findings indicate that mobile banking provides customers with greater convenience, accessibility, ease of use, faster transactions, and flexibility in managing their banking activities. The study also shows that customers' adoption and use of mobile banking are influenced by factors such as convenience, security, trust, accessibility, reliability, transaction speed, and ease of use.

The correlation analysis indicates a significant positive relationship between mobile banking usage and customers' banking behaviour and preferences. This suggests that increased use of mobile banking is associated with changes in customers' banking habits and a greater preference for digital banking services. The regression analysis further indicates that the selected mobile banking factors significantly contribute to customer satisfaction, with security, trust, and convenience emerging as important factors.

Therefore, banks should focus on strengthening mobile banking security, improving application usability, ensuring reliable and fast transactions, and building customer trust. Continuous improvement in digital banking services can enhance customer satisfaction and encourage greater adoption of mobile banking. Overall, mobile banking is playing an important role in transforming customer banking behaviour and preferences in Chennai City.

References

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