A Study on User Preferences of Yono SBI Mobile Banking Service at State Bank of India

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ABSTRACT

The study focuses on analyzing customer awareness, perception, and satisfaction levels regarding the YONO SBI mobile banking application of the State Bank of India. With the growing digitalization of banking services, YONO SBI represents a major step toward integrating traditional banking with modern digital platforms. Data was collected through structured questionnaires and analyzed using statistical tools such as percentage analysis, chi-square tests, ANOVA and correlation. The study concludes that improving app stability, customer support, and awareness initiatives could enhance user experience and strengthen SBI's digital banking adoption.

Keywords: YONO App, User Experience, Customer Satisfaction, Customer Awareness, Digital Banking, Perception.

INTRODUCTION

Retail banks in India are suffering from a problem – customer attrition. While acquitting new customers is one big challenge, retaining them is another equally big challenge. With the ease of opening and closing financial product accounts, customers are flying to whichever institution is offering them the best deal. The banking sector in India has already developed a number of financial arrangements that will cause a transition from all traditional banking to digitalized banking services to meet customer demands. Applications that allow users to access account information and other services offered by banks have advanced digitalized banking services as its result. These digitalized banking services will reduce branch-level transactions and eventually relieve customer service strain, which will lower a bank's operational costs.

OBJECTIVES

1.   To create awareness about YONO SBI and its benefits and to encourage them to register it for their transaction purpose and so on.
2.   The ascertain the level of satisfaction of the users with overall satisfaction level of users with app performance and customer support.
3.   To discover common issues and difficulties encountered by users while using
YONO SBI Mobile banking app.
4.   The study helps to identify the features and services provided by YONO SBI mobile banking app.

REVIEW OF LITERATURE

Burra B, Ramana K (2020):
In her article, compares the customer perception towards SBI YONO and other mobile banking services. He examines that most of the respondents are satisfied with mobile banking applications. The study reveals that SBI e-pay, SBI anywhere, and SBI Friend are the most favored applications. SBI Yono and SBI quick are the least desired apps. The study also proves that gender and usage in mobile banking systems have a positive relationship.Vijaya Kittu Manda, Satuluri Subhadra Shashi Rekha, and Dr. Aruna Polisetty (2020), In their article, evaluate the services of SBI YONO app. They consider the features of SBI YONO and provide suggestions based on the end user experiences and requirements. The study finds that YONO is a mobile app used on smartphones and desktops. The customer can view their account details and access their passbooks without entering into the app. It is a large marketplace that helps the customer to make quick payments, book tickets, etc… This app also possesses the innovative spending feature, which automatically tags and categorizes transactions and provides analytical insights.

Dr. Raju Guguloth (2021):

In his article, evaluates the customer perception of the SBI YONO mobile application. He estimates the satisfaction level of respondents in terms of account opening, loan application, and voice-assisted transactions. The result indicates that about 82% of respondents are delighted with account opening with YONO. The study also proves that 71 % of the respondents have a high Opinion of the YONO loan mobile application, and only 52% are satisfied with the voice-assisted transaction. The study also suggests implementing a feedback and grievance handling system for online banking at the branch level. Akhil et.al (2021) In his research paper titled "Usage of mobile banking application during covid-19 pandemic". The objective of the study is to brief scenario of the current state of mobile banking application in our society and advantage, disadvantages among people during pandemic situation. In this study primary data collected from 268 respondents by mode of online questionnaire. The study found that the mobile banking application has been useful to people at different corners. The study was suggested that improve mobile banking applications mobile banking application have a hard user interface and not everyone find it quick to use and get transaction done. The study was conclude that mobile banking application have create a good impact during this pandemic to safeguard The lives and complete transactions at their fingertips without using bank physically.

Vijay & Sudha (2022):

They conducted a study on "Consumer perception towards mobile banking services with special reference of SBI (YONO) in Chennai". The objective of study to identify customer's perception towards mobile banking performance and reason for using YONO mobile banking. The study was based on primary data; the data was collected from 61 respondents through questionnaire method. The study was found that cost effectiveness is the factors which promote in YONO mobile banking and most of the people convenient using YONO mobile banking. The study suggested that the customer's safety in terms of availing the service should be strengthened as there is a possibility of hacking and crocking of personal details. The study concludes that if the bank will provide training and create awareness to customers regarding the technical aspects definitely more customers are adopting the mobile banking services in voluntary.

RESEARCH DESIGN

The researcher made an attempt to study the user preferences of YONO SBI mobile banking services at state bank of India. Descriptive research has been used in this study. The sample size taken for the study in 103. Convenience sampling was used in this study.
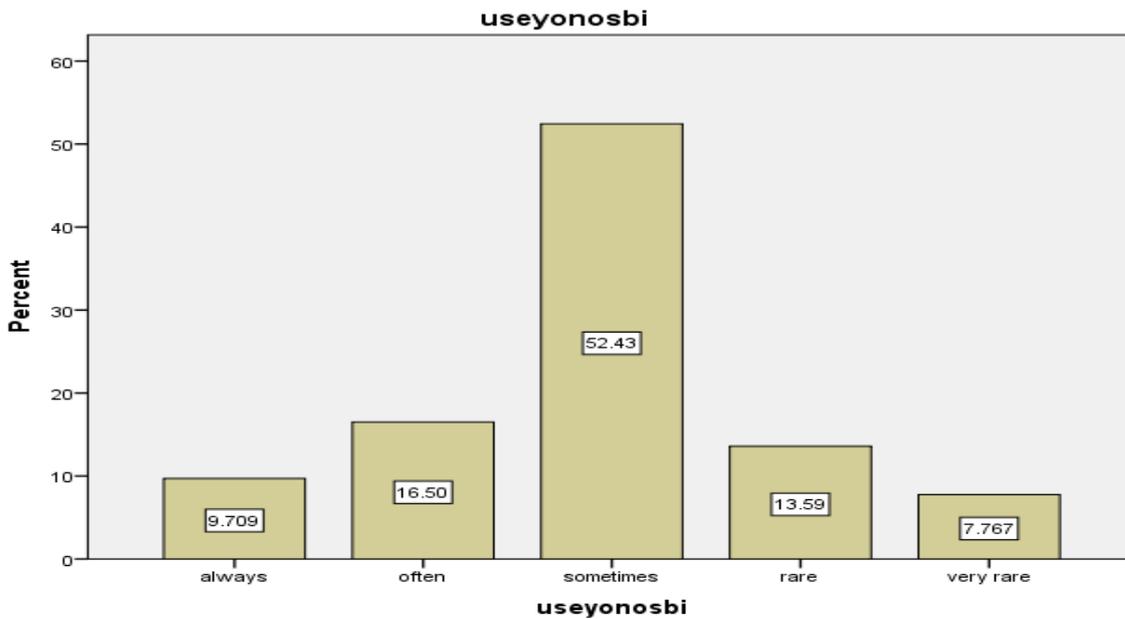
DATA ANALYSIS & INTEPRETATIONS
TABLE: 1
PERCENTAGE METHOD
USE OF YONO SBI OF RESPONDENTS
Table No 1.1

S.NO	CATEGORY	NO OF RESPONDENTS	PERCENTAGE
1	Always	10	9.7%
2	Often	17	16.5%
3	Sometimes	54	52.4%
4	Rare	14	13.6%
5	Very rare	8	7.8%
Total		103	100%

CHART NO.1.1.1

INFERENCE

From the above table, it is noted that 52.4% of the respondents reveal sometimes of using YONO SBI app and 7.8% of the respondents reveal very rare to the statement.

TABLE:2 (CHI-SQUARE)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	258.371[a]	16	.000
Likelihood Ratio	231.244	16	.000
Linear-by-Linear Association	92.395	1	.000
N of Valid Cases	103		

a. 20 cells (80.0%) have expected count less than 5. The minimum expected count is 2.49.

INFERENCE

The above table depicts that the chi square value is 0.000 which is less than 0.05.Therefore, null hypothesis is rejected . Hence there is a association between the age and awareness of YONO SBI.

TABLE:3 (CORRELATION)

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Interval by Interval Pearson's R	.922	.013	23.864	.000[c]
Ordinal by Ordinal Spearman Correlation	.929	.015	25.306	.000[c]
N of Valid Cases	103			

INFERENCE

From the SPSS output generated, the spearman correlation value obtained is 0.015 which indicates that there is a significant relationship between the usage and app performance of YONO SBI.

TABLE:4 (ANOVA)

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	145.943	4	36.486	181.612	.000
Within Groups	19.688	98	.201		
Total	165.631	102			

INFERENCE

The above table depicts that the significant value is 0.000 which is less than 0.05. Therefore, null hypothesis is rejected . Hence there is a significance difference between the compared to other bank vs YONO SBI mobile banking app overall performance.

FINDINGS

- From the above table, it is noted that 52.4% of the respondents reveal sometimes of using YONO SBI app and 7.8% of the respondents reveal very rare to the statement.
- From the correlation, it is found that there is a significant relationship between the usage and app performance of YONO SBI.
- From the ANOVA, it is found that there is significant difference between other app vs overall performance of YONO SBI.
- From the study, majority of the respondents suggested that they are slow loading items while using the app. (37.9%)
- some of the respondents suggested that there is a login issue and they don't find any option of resetting the password in the app.

SUGGESTIONS

- Many respondents reported slow loading and app speed issues, SBI can optimize the app's backend performance and reduce lag during transactions or login.
- A forgot password option can be enhanced and biometric login can be added or made visible to reduce difficulty with login and resetting passwords.
- SBI should make regular updates and system upgrades to ensure smooth functioning and better user experience by minimizing technical issues.
- Though many are satisfied, more prompt in-app chat support and 24/7 helpline availability can increase customer satisfaction and trust.

CONCLUSION

The study concludes that YONO SBI is highly popular among young users, especially students aged 18–25, who mostly access it via mobile phones. While users generally appreciate the app's interface and performance, common issues such as network problems, login difficulties, and limited features were noted.

To enhance user satisfaction, the app should improve performance in low network conditions, introduce biometric login options, expand its services, and provide better customer support through FAQs and chatbots. Strengthening security measures and regularly collecting user feedback will also build trust and ensure continuous improvement, helping YONO SBI remain competitive and user-friendly.

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