

Awareness of Mobile Banking Service Amongst the Student in Lumbini

Submitted By

HIMANSHU SHARMA

(23GSOB2010120)

MBA 2023-2025

UNDER THE GUIDANCE OF

Dr. Arvinder Kaur

School of Business

GALGOTIAS UNIVERSITY

May, 2025

SUMMARY OF BANKING SYSTEM IN NEPAL

As Nepal's most memorable contemporary bank, Nepal Bank Ltd. It is viewed as a cutting-edge achievement. The country's monetary framework. The foundation of Nepal Bank proclaims the beginning of another period in Nepali current financial This was begun in the year 1937. The Nepal Bank is Above all else Tribhuvan Bir Bikram Shah Dev opened it on Kartik 30, 1994 B.S. Nepal Bank remained reputable by way of a semi-government foundation with Rs. 10 billion in approved capital. Million and Rs. 892 thousand in settled up capital. Up until the center of the 1940s, just metallic coins were utilized. Filled in for of trade. Thusly, the Public authority of Nepal (His Highness Government an association or substance to make a public money was required at that point, empowering range for monetary foundations Before **NRB**. stayed laid out cutting-edge 1956 A.D., Nepal Bank Ltd. was the sole monetary organization working in the country. Because of the absence of a national bank, Nepal Bank should expect the job and play out the obligations of the organization. Subsequently, the **NRB** Act 1955 was made and endorsed by the Nepali government, prompting the foundation of the **NRB** in place of the country's national bank in 1956 Promotion. The **NRB** gives various guidelines for the country's financial industry. For the monetary framework to grow without a hitch, a strong groundwork is required. It very well might be significant to the economy. It gathers reserve funds from all through the country provide the desk industry with liquidity. The financial framework in Nepal offers administrations including ATMs, E-banking, portable banking, check cards, Visas, and pre-loaded cards. It makes tasks and exercises more useful and productive for the two clients and banks. The NRB refreshed and changed monetary area strategies, regulations, and institutional changes for the development of Nepal's financial framework in 1980 Promotion. The public authority focused on the significance of the confidential area for monetary area speculation. These guidelines made it feasible for outsiders to lay out joint endeavors in Nepal's financial industry.

Introduction of kumari bank



As per a joint endeavor through Bank of Ceylon, Sri Lanka, Nepal Credit and Business Bank Ltd. (KUMARI Bank), legitimately enrolled as Nepal - Bank of Ceylon Ltd. (NBOC), started procedure on October 14, 1996. At that point, it had the greatest permitted capital of NRS. 1 billion, making it the main confidential area bank. The bank's corporate office is in Bag bazar, Kathmandu, yet the administrative center is at Siddhartha Nagar, Rupandehi, the origin of Master BUDDHA. Nepal Credit and Trade Bank Ltd. supplanted the past name of the bank. (KUMARI Bank) on September 10, 2002, because of Nepalese Advertisers gaining the possession and organization of the bank from Bank of Ceylon. On October 14, 2016, KUMARI Bank celebrated 20 years of giving financial administrations. All the more as of late, KUMARI Bank converged with four improvement banks, including Foundation Improvement Bank Ltd., Peak Advancement Bank Ltd., Preeminent Advancement Bank Ltd., and Global Advancement Bank Ltd., in a noteworthy exchange. The Bank started its joint exchange on January first, 2017, and is at present among the greatest business banks in the confidential area. Concluded the aforementioned 96 undergrowth besides 61 ATMs sprinkled the country over from the Distant Westward to the Far-flung East, KUMARI presently offers banking administrations and conveniences to provincial and metropolitan pieces of the country. Within excess of 150 worldwide banks that have a worldwide organization, the bank has laid out matching office connections.

Every one of the 96 of the Bank's offices give the Any Branch Banking Administration (ABBS). Different types of correspondence for the quick and successful conveyance of data incorporate the bank and Quick. Bank is offering Visa Check Card highlights to its clients as an approach to outfitting them with state-of-the-art innovation. For cash withdrawals, balance requests, and acquisition of items and administrations from different shippers, for example, retail chains, emergency clinics, retail shops, and different foundations all through Nepal and India only, KUMARI VISA Check Cards might be utilized at any ATMs and POS terminals with the Visa logo. Also, the KUMARI VISA Charge Card offers extended admittance to the in excess of 4,00,000 ATMs besides 2.5 Squillion Retail location (POS) stations in Nepal and India that acknowledge the TRAVEL PERMIT Card. Using a KUMARI VISA Check Card.

Business Concentration:

KUMARI Bank's main goal stands to be located a Top-notch Nepalese Bank. The goal is to fabricate sound client establishments the s diagonally administrations business to be the favored provider of banking managements for target merchandizing and concession patron fragments, and to achieve sound development in productivity, predictable with the bank's gamble hunger. The bank keeps ten to keep up with the most significant level of moral guidelines, proficient honesty, corporate administration, and managerial consistence. KUMARI Bank's professional theory depends on four guiding principle - Functional Greatness, Client Concentration, Item Initiative and Individuals.

Statement of purpose of KUMARI Bank:

- ❖ A-list Nepalese Bank
- ❖ Seat showcasing against worldwide principles.
- ❖ Towards manufacture all-encompassing shopper institutions across particular business
- ❖ Best practices as far as item contributions, innovation, administration level, risk the executives, and review and consistence

Business Methodology

- ❖ Expanding piece of the pie in Nepal's growing excellent ring top notch client care.
- ❖ Keeping up with existing exclusive expectations for resource quality through focused credit risk the executives.
- ❖ Foster imaginative items and administrations that draw in designated clients and address shortcomings in the Nepalese monetary area.

The main supplier of lodging funding in Nepal is Kumari Bank, which has an authentic standing both locally and abroad. To keep on ruling the home loan market since its establishing in 1996, the organization has kept up with consistent and solid development in its tasks. The quantity of private units in its remarkable credit portfolio is significantly north of 1,000,000. As well as having a sizable corporate customer for its lodging related credit offices, Kumari Bank has laid out substantial capability in merchandising contract advances to dissimilar bazaar gatherings. KUMARI was in a brilliant situation to advance a bank in the Nepalese market thanks to its mastery in the monetary business sectors, strong market notoriety, sizable investor base, and unmistakable buyer establishment.

Worldwide Business

Together, KUMARI Bank and ICICI Bank have framed an essential relationship that empowers our clients to send cash to in excess of 670 areas in India finished ICICI Bank workplaces in addition their journalist series there. Our clients have two choices for moving cash to India: request draft courses of action or speed move game plans. As per the Speed Move Course of action, assets might be electronically credited to the recipient's record at any of the in excess of 400 ICICI Bank workplaces in India. The Bank is allowed to give drafts under the Interest Draft Course of action payable at in excess of 670 locales all through India. Concluded several notable banks in Asia, European Union, and Northern USA, including M. Bank, Ordinary Sanctioned Bank, Bank of Ceylon, and others, we are associated with the remainder of the world. Our contributions incorporate settlement, composing arrangements, import, and the product organization ensure, and so forth all over the planet.

Technology

The software program that Nepalese banks use maximum regularly is Pumori Plus, that's what the Bank is utilizing. All ninety-six of the Bank's branches offer the Any Branch Banking Service (ABBS). Other forms of conversation for the speedy and effective shipping of facts include telex and SWIFT. Bank is imparting Visa Debit Card capabilities to its clients as a way of equipping them with modern technology. For coins withdrawals, balance inquiries, and purchases of

products and services from a selection of merchants along with branch shops, hospitals, retail stores, and different institutions throughout Nepal and India completely, Kumari Bank VISA Debit Cards may remain secondhand at any ATMs and POS terminals with the VISA emblem. Additionally, the KUMARI VISA Debit Card offers get right of entry to 2.5 million Points of Sale and 4,00,000 ATMs that be given VISA cards (POS).

Mobile Banking:

All clients of KUMARI Bank who partake registered designed for Portable Banking offerings are situation to this Privacy Policy (the "Policy"). In the cellular banking application that we distribute, manipulate, and/or personal, we can also use the terms "KUMARI Bank Ltd." before These phrases observe to Kumari Bank. This Policy outlines the feasible series, use, and sharing of facts from or approximately you by our mobile banking software.

Working with other groups

Technology for our Mobile Banking Service (consisting of the cell apps) changed into created via a separate IT enterprise. However, Kumari Bank Ltd. Owns the entire device's generation, and the financial institution additionally securely hosts all of the device's information. Unless a 3rd-party firm has permission, it can't get admission to this records. We ought to on occasion compel compel-birthday celebration enterprise access to the facts you publish to be able to get technical assist or cope with disputes. Such conditions only ever rise up with our consent, oversight, and presence.

Security Measures

To at ease your facts, we take a number of protection precautions. To assist assure that statistics reaches Kumari Bank Ltd. Without being hacked, our cellular banking apps produce SMS the use of encryption standards. The first few characters on your account numbers are hidden in reply messages dispatched with the aid of cell banking the usage of covering strategies. You must always provide the financial institution's issued MPIN so that you can help save you carrier abuse and approve get admission to in your banking records. As common, we urge you to help us in that effort via retaining your MPIN a mystery.

Banking services

Banking services are regarded as one of the important services. Banks provide financial services to the customers. Due to the rising competition and liberalization the banking industry has become the buyer's market. Banks need to create and develop the services which can satisfy the consumer needs. Customer satisfaction is a very important construct in today's market and it is directly influenced by service quality as per earliest studies. Banking in India is so convenient and hassle free that one (individual, groups or whatever the case may be) can easily process transactions as and when required. The most common services offered by banks in India are as follows: Bank accounts: A bank account is a financial account maintained by a financial institution for a customer. It is the most common service of the banking sector. An individual can open a bank account which can be either savings, current, term deposits or any other type of account offered by a financial institution, and represents the funds that a customer has entrusted to the financial institution and from which the customer can make withdrawals. Alternatively, accounts may be loan accounts in which case the customer owes money to the financial institution. The financial transactions which have occurred within a given

period of time on a bank account are reported to the customer on a bank statement and the balance of the accounts at any point in time is the financial position of the customer with the institution. Loans: You can approach all banks for different kinds of loans. It can be a home loan, car loan, personal loan, loan against shares and educational loans.

IT enabled Banking Services Technology has been one of the most important factors for the development of the nation. Information and communications are significant part in the field of technology which is used for accessing, processing, storage and dissemination of information electronically. Banking industry is growing rapidly with understanding the requirements of customer by offering technological services like A TMs, online banking, telephone banking, and mobile banking and so on. This growth has been strongly supported by the development in the field of technology. With the development of information technology, the world has become a global village and it has brought a revolution in the banking industry. Bank customers are becoming very demanding and it is the extensive use of technology that enables banks to satisfy adequately the requirement of customers. Further the banking sector reforms and introduction of e-banking has made very structural changes in service quality, managerial decisions, operational performance, profitability and productivity of the banks. E-banking is one of the emerging trends in the banking and is playing a unique role in strengthening the banking sector and improving service quality. It has enabled the banks to handle the payments electronically and inter-bank settlement faster and in large volumes. Customers can view the accounts, get account statements, transfer funds, purchase drafts by just making a few key punches. Availability of ATMs and plastic cards, EFT, electronic clearing services, internet banking, mobile banking and phone banking to a large extent avoid customers going to branch premises and has provided a wider range of services to the customers.

Automated Teller Machine (ATM)

An automated teller machine (ATM) is an electronic telecommunications device that enables customers of financial institutions to perform financial transactions, such as cash withdrawals, deposits, transfer funds, or obtaining account information, at any time and without the need for direct interaction with bank staff. 8 On most modern ATMs, customers are identified by inserting a plastic ATM card (or some other acceptable payment card) into the ATM, with authentication being by the customer entering a personal identification number (PIN) which must match the PIN stored in the chip on the card (if the card is so equipped) or in the issuing financial institution's database. Using an ATM, customers can access their bank deposit or credit accounts in order to make a variety of financial transactions such as cash withdrawals, check balances, or credit mobile phones.

Internet banking

Internet banking, also known as online banking, it is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services. To access a financial institution's online banking facility, a customer with internet access will need to register with the institution for the service, and set up a password and other credentials for customer verification. The credentials for online banking is normally not the same as for telephone or mobile banking. Financial institutions now routinely allocate customers numbers, whether or not customers have indicated an intention to access their online banking facility. Customer

numbers are normally not the same as account numbers, because a number of customer accounts can be linked to the one customer number. Technically, the customer number can be linked to any account with the financial institution that the customer controls, though the financial institution may limit the range of accounts that may be accessed to, say, cheque, savings, loan, credit card and similar accounts. The customer visits the financial institution's secure website, and enters the online banking facility using the customer number and credentials previously set up. The types of financial transactions which a customer may transact through online banking are determined by the financial institution, but usually includes obtaining account balances, a list of the recent 9 transactions, electronic bill payments and funds transfers between a customer's or another's accounts. Most banks also enable a customer to download copies of bank statements, which can be printed at the customer's premises (some banks charge a fee for mailing hard copies of bank statements). Some banks also enable customers to download transactions directly into the customer's accounting software. The facility may also enable the customer to order a cheque book, statements, report loss of credit cards, stop payment on a cheque, advise change of address and other routine actions.

Mobile Banking

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet. Unlike the related internet banking it uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24-hour basis. Some financial institutions have restrictions on which accounts may be accessed through mobile banking, as well as a limit on the amount that can be transacted. Transactions through mobile banking may include obtaining account balances and lists of latest transactions, electronic bill payments, and funds transfers between a customer's or another's accounts. Some apps also enable copies of statements to be downloaded and sometimes printed at the customer's premises; and some banks charge a fee for mailing hardcopies of bank statements. From the bank's point of view, mobile banking reduces the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions. Mobile banking does not handle transactions involving cash, and a customer needs to visit an ATM or bank branch for cash withdrawals or deposits. Many apps now have a remote deposit option; using the device's camera to digitally transmit cheques to their financial institution.

SMS Banking

SMS banking is a form of mobile banking. It is a facility used by some banks or other financial institutions to send messages (also called notifications or alerts) to customer's using SMS messaging, or a service provided by them which enables customers to perform some financial transactions using SMS. SMS banking services may use either push and pull messages. Push messages are those that a bank sends out to a customer's mobile phone, without the customer initiating a request for the information. Typically, a push message could be a mobile marketing message or an alert of an event which happens in the customer's bank account, such as a large withdrawal of funds from an ATM or a large payment involving the customer's credit card, etc. It may also be an alert that some payment is due, or that an e-statement is ready to be downloaded. Another type of push message is one-time password (OTPs). OTPs are the latest tool used by financial institutions to combat cyber fraud. Instead of relying on traditional memorized passwords, OTPs are sent to a customer's mobile phone via SMS, who are required to repeat the OTP to complete transactions using online or mobile banking. The OTP is valid for a relatively short period and expires once it has been used. Bank

customers can select the type of activities for which they wish to receive an alert. The selection can be done either using internet banking or by phone. Pull messages are initiated by the customer, using a mobile phone, for obtaining information or performing a transaction in the bank account. Examples of pull messages include an account balance enquiry, or requests for current information like currency exchange rates and deposit interest rates, as published and updated by the bank.

Credit Card (Visa) bill Pay

A credit card is a payment card issued to users (cardholders) to enable the cardholder to pay a merchant for goods and services based on the cardholder's promise to the card issuer to pay them for the amounts so paid plus the other agreed charges. The card issuer (usually a bank) creates a revolving account and grants a line of credit to the cardholder, from which the cardholder can borrow money for payment to a merchant or as a cash advance. In other words, credit cards combine payment services with extensions of credit. Complex fee structures in the credit card industry may limit customers' ability to comparison shop, help ensure that the industry is not price-competitive and help maximize industry profits. Because of this, legislatures have regulated credit card fees. A credit card is different from a charge card, where it requires the balance to be repaid in full each month. In contrast, credit cards allow the consumers a continuing balance of debt, subject to interest being charged. A credit card also differs from a cash card, which can be used like currency by the owner of the card. A credit card differs from a charge card also in that a credit card typically involves a third-party entity that pays the seller and is reimbursed by the buyer, whereas a charge card simply defers payment by the buyer until a later date.

Education Loan

This product has been designed to offer funding for the parents of needy children who want to pursue higher training each regionally and overseas.

Term Loan

A time period mortgage is given to pay for capital and glued costs for ongoing (project expansion) and upcoming tasks (New tasks). The bank usually expends the complete quantity of the stretch credit proceeding a segment-by using-segment basis, as much as the legal term mortgage limit, if the time period mortgage is granted as a component of the mission finance. This is frequently based totally on the licensed record of the project below development. The financial institution may additionally deposit the whole legal term mortgage quantity within the borrower's checking account if the time period loan is used to collect or import equipment, machinery, or other objects. In all instances, the financial institution, where feasible, pays the exporters or providers at once through deducting the time period mortgage from the party.

Service Quality of KUMARI Bank

The banks are similar to another customer marketing corporation in these times of fierce competition. Understanding the needs of the patron and how the ones needs may be handled efficaciously has become vital for service corporations in well-known and banks in particular. The individual diversity leftward for banks to fascinate, maintain, besides paintings

through purchasers in an generation wherein product and pricing variations are muddled is the wonderful service furnished through the provider company. A corporation may additionally set itself aside its competition, create a long-lasting competitive benefit, and improve efficiency through imparting advanced provider pleasant.

Increased consumer delight, better client retention, desirable phrase-of-mouth, decrease team of workers turnover, decrease operational expenses, a larger marketplace proportion, extended profitability, and superior financial overall performance are all advantages of high service quality. Therefore, carrier marketing teachers had been in particular interested by the concept of service first- rate.

India has experienced a tsunami of technical innovation in the twenty-first century. People are growing increasingly more hooked on being at the cross way to emerging wireless verbal exchange generation. The telecom business in India has been significantly pushed with the aid of the rising data technology revolution. Since some years in the past, customers have desired wireless telephone services over stressed ones. Customers' lives now revolve around mobility in a single manner or another. In phrases of cell offerings, India has grown relatively in latest years. By the end of February 2008, there were

246.6 million cell clients, in comparison to most effective 40 million twine line subscribers, in keeping with a look at document via Voice & Data1. The improvement of mobile phones marked a vast development in telecommunications era, and that they have due to the fact grown to be seen as a necessity within the hectic lives of nowadays.

In modern-day fiercely competitive climate, cellular phones have evolved into a requirement to compete inside the burgeoning global economic system. The pleasant of mobile cellular carrier in the Pune and Pimpri-Chinchwad place is the main subject matter of this studies have a look at.

The most popular dimensions of provider function 5 magnitudes are as below

- ❖ Tangibles
- ❖ Consistency
- ❖ Awareness
- ❖ Compassion
- ❖ Guarantee

The tangibles measurement parallels to the carrier effects issue, besides the final 3 characterize features of interplay great. Mutually the charges and the income of corporations stay stricken via reappearance consumptions, fantastic viva-voce pointers, and client comments. Additionally, there is powerful indication that provider fine takes whichever direct affects at the interactive purposes of customers and/or an unintended have an impact on such intents, arbitrated via patron delight.

Review of literature

A 2024 study integrated the Diffusion of Innovation theory, UTAUT, and gamification constructs to examine mobile banking adoption in the Western Balkans. Key factors influencing adoption included performance expectancy, compatibility, hedonic motivation, and gamification elements, suggesting that engaging user experiences can boost adoption rates.

A 2022 study analyzed how social media influences mobile banking adoption among Indian consumers aged 18–30. Using the AIDA model, the research found that social media significantly impacts the 'Interest' and 'Action' stages of adoption, suggesting that targeted social media campaigns can effectively drive mobile banking usage.

A 2024 study investigated how occupation and education levels moderate the relationship between mobile banking usage and customer loyalty among Indian users. The findings revealed that occupation significantly influences this relationship, while education does not, indicating that tailored strategies based on occupational segments may enhance customer loyalty.

A 2024 study applied an extended Technology Acceptance Model (TAM) to examine mobile banking adoption in both rural and urban areas of Uttarakhand, India. The research found that perceived ease of use, personal innovativeness, and self-efficacy significantly impact adoption intentions, while perceived usefulness and trust had negligible effects.

A 2024 study examined how digital natives and digital immigrants in India experience mobile banking applications. The research found that digital natives prioritize user-friendly interfaces and quick access to services, while digital immigrants value security and support features, suggesting the need for differentiated design strategies.

Research conducted in 2022 analyzed the influence of social media on mobile banking adoption among young Indian consumers. The study found that social media significantly impacts the 'Interest' and 'Action' stages of the adoption process, indicating that targeted social media campaigns can effectively drive mobile banking usage.

Souiden, Ladhari, and Chaouali (2021) conducted a comprehensive review of 76 studies, identifying key determinants and barriers to mobile banking adoption. The study highlights five perspectives: mobile banking attributes, customer characteristics, social influence, trust, and barriers. The Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) were the predominant frameworks used.

Amutha D (2016) in his research on 'A Study of Consumer Awareness towards e-Banking' reveals that out of the total respondents, Majority (i.e.) 93.33% of the customers are satisfied about the mobile banking as most of the customers prefer to adopt the mobile banking services in the near future. 88.89% of the customers are satisfied with the ATM and 78.89% of the customers are satisfied about internet banking. 86.67% of the customers are satisfied about credit/debit cards service and 81.11% are satisfied about the electronic fund transfer services by the customer. Thus, most of the respondent is aware and satisfied with the services provided by the bankers. Easy and convenient access, confidentiality, service quality and time saving are the factors influencing the respondents to prefer e-banking services at 75.56%, 55.56%, 74.44% and 81.11% respectively in Tuticorin district. Social status, security, control over funds, time out feature and exchange of information are the motivating factors for the customers at 95.56%, 50%, 40%, 58.89% and 90% respectively to prefer e-banking services of the commercial banks in Tuticorin district of Tamandu. The researcher concludes that the most of the bank customers are aware about all the banking services in Tuticorin District of Tamilnadu. The banks further have to take necessary steps to educate the customers regarding the new technology and other services offered by the banks. Banks may extend customer meeting time with bank officials and also friendly approach is necessary. Definitely it will help to retain the existing customers and to attract new customers. It will automatically improve the banking service and development of banks in India and also in abroad. This research report is useful to know the consumer awareness of e-banking system and what types of risk involved in e-banking system.

Dr. Kartikey Koti (2016) during the study it was observed that female user were less in number in using online services. Majority of the customer are not using the services for a long time which is below five years. Usage of online banking services corresponding to view income tax statement and check loan payment status is 10 and 9 percent which can be

further improve wise through bankers support. Encouragement to adopt internet banking services is more on disagreement for bank familiarity, reputation & size of bank by 18 and 24 percent which can be improve wised. It is suggested to the customer to have strong internet connectivity, awareness 16 sessions can be conducted to make more familiar of using online services, customer are more worried on security issue were in the banker takes adequate care on this front, some of the other areas that can be improve wised are privacy, trust worthy, resistance to change, offered by less banks, high cost, believe in paper money, e-illiteracy/ illiteracy, poor experience. Banker and customer should go hand in hand through which services provided by banks can be utilized optimal.

D. N.V. Krishna Reddy and Dr. M. Sudhir Reddy (2015) in their analysis it was observed that 70 % of people have positive perception & are satisfactory with E-Banking Services. Still people of these areas are not using all the E-banking services frequently because they have less knowledge about computer and internet; so they feel hesitation in using E-banking services. So, banks should improve their promotional and communication strategies to make aware the customers regarding IT services and buildup positive perception to improve the level of usage of E-Banking with high level of satisfaction.

Dr. Arvind Chaudhari, Mamata Patil and Dr. Madhulika Sonawane (2014) in their research on 'A study on Awareness of E-Banking Services in College Students of Bhusawal City' founds that 46% students used e-banking services and 52% students are avoid using e-banking services and it is also clear that more commerce and professional students use e-banking services than science and arts students. Maximum College students believed on nationalized bank; they prefer to open account in nationalized bank. In this researcher, researcher founds that 67% students use 18 ATM services. So, ATM is a most popular service in new generation. 20% students use mobile banking also, but students use net banking and credit cards is low it means only 6%. There is need to create awareness about e-banking services.

Research methodology

The achievement of any project to get an effective result relies upon on the studies approach utilized by the researchers. Research is a unique contribution of the prevailing inventory of information making for its development seek of information thru a detached and methodical system of answer resolution to the problematic of studies.

Primary data

A survey was used to collect the main facts. Clients of the bank at twigs stood requested to complete surveys that have been prepared. The questionnaires are composed of 15 questions that take a look at the character and preferred of the offerings the financial institution offers its customers.

For each difficulty, there's a broad spectrum of powerfully distress, disagree, unsure, approve, and exceedingly agree. The completed records changed into processed in the end to supply the vital interpretation and conclusions.

Secondary data

A thorough research changed into conducted from a variety of resources, together with books, and a lot of records changed into gathered from the financial institution's reliable web sites in addition to apprenticeships since search machines like Google, Yahoo Search, and responses.

Research Objectives

- To examine how factors such as age, education, occupation, and income influence awareness levels of mobile banking.
- To investigate how awareness impacts the adoption and usage of mobile banking services.
- To evaluate the role of digital literacy and education in enhancing awareness of mobile banking.
- To evaluate the effectiveness of awareness campaigns conducted by banks in promoting mobile banking services.
- To explore consumer perceptions and attitudes towards mobile banking and how these influence their awareness and usage.

Information Gathering Instrument:

- I. Powerfully distress
- II. Distress
- III. Neither approve nor distress
- IV. Agree
- V. Powerfully agree

Liker grading is a popular grading technique that gauges how undoubtedly or negatively a remark is received. There are sections to the questionnaire. Three questions about the respondent's name, age, instructional historical past, and income make up the first segment of the questionnaire. The respondent's evaluation of the KUMARI Bank's provider first-class is probed inside the 2nd phase, which consists of 12 questions. The dependability, tangibility, empathy, guarantee, and responsiveness dimensions of carrier quality are utilized to evaluate the actual service best furnished with the aid of KUMARI Bank

Explore Sample:

Selection Plan

Subsequently it isn't feasible to state the entire world, it turns out to be necessary to take from the world to realize approximately its appearances.

- ❖ Sample Components: Clients of Kumari Bank
- ❖ Sample Method: Random Sampling
- ❖ Explore Tool: Controlled Survey
- ❖ Connection Technique: Individual Meeting

Statistics have been characterized via Pie Charts:

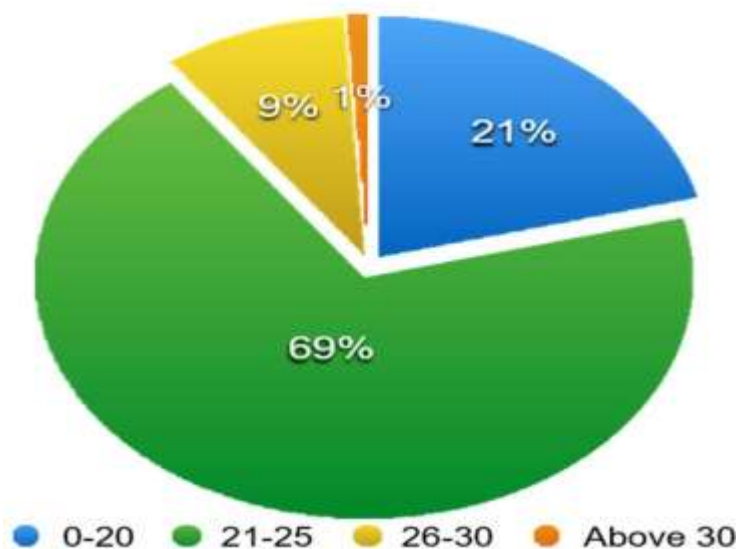
PART 1:

1. Distribution of sample respondents according to their Age.

TABLE 1.1

Age in Group (in years)	No. of Respondents
0-20	21
21-25	69
26-30	9
Above 30	1
Total	100

FIGURE 1.1



Interpretation

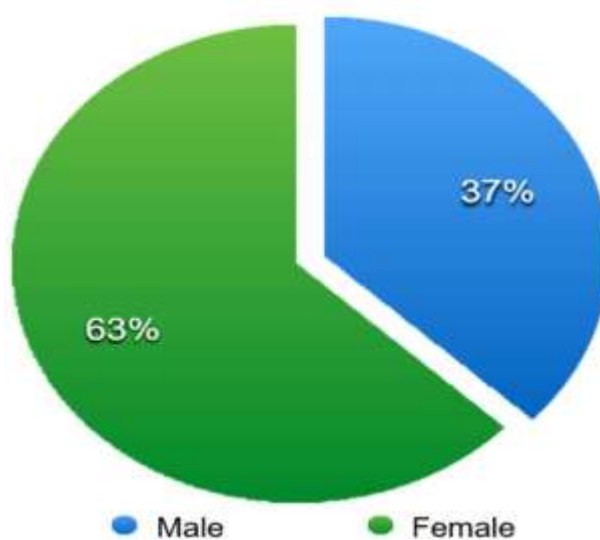
The above graph shows that 21% respondents belong to 0-20 age group, 69% belongs to 21-25 age group, 9% belongs to 26-30 age group and only 1% respondents belong above 30 age group.

2. Distribution of sample respondents according to their Gender.

TABLE 1.2

Gender	No. of Respondents
Male	37
Female	63
Total	100

FIGURE 1.2

**Interpretation**

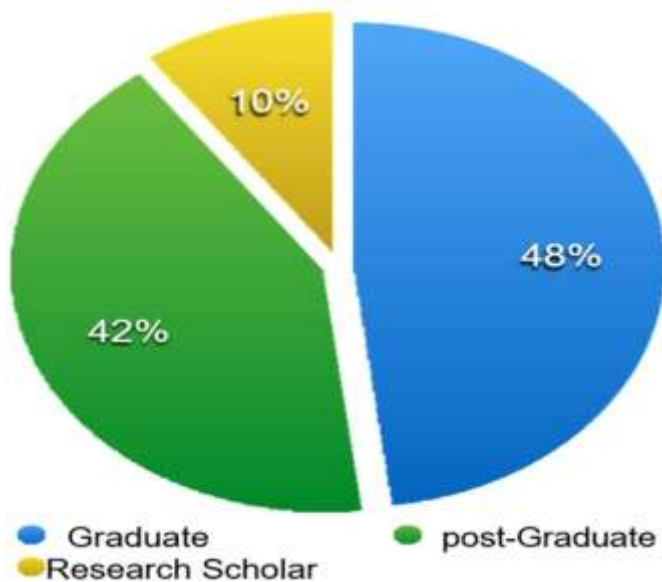
The above graph shows that 37% respondents are male and remaining 63% are female.

3. Distribution of sample respondents according to their Educational Qualification.

TABLE 1.3

Educational Qualification	No. of Respondents
Graduate	48
Post-Graduate	42
Research Scholar	10
Total	100

FIGURE 1.3



Interpretation

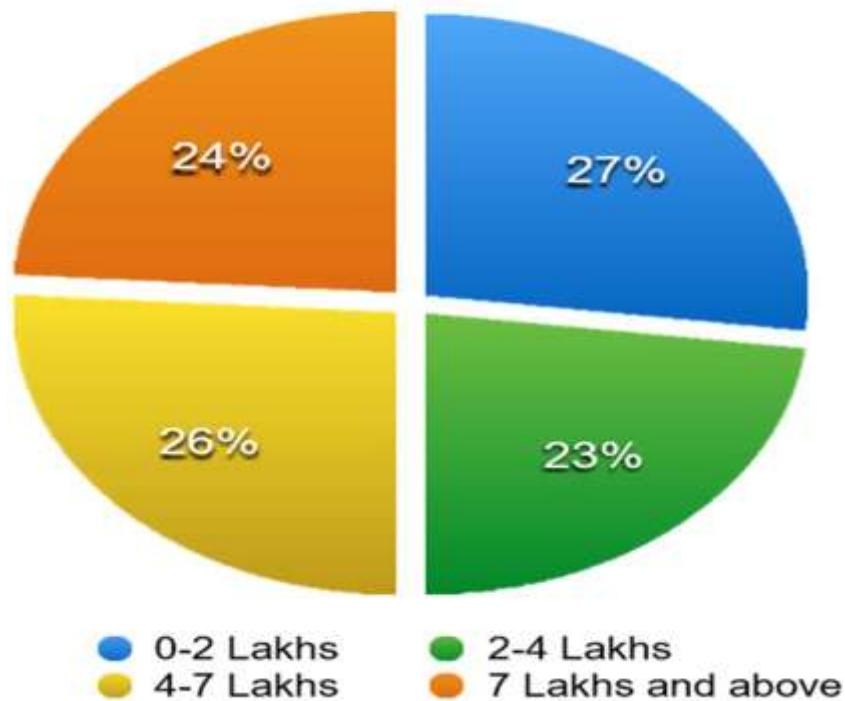
The above graph shows that out of 100 respondents 48% are graduate, 42% are post-graduate and remaining 10% respondents are research scholar.

4. Distribution of sample respondents according to their Annual Family Income.

TABLE 1.4

Family Income	No. of Respondents
0-2 Lakhs	27
2-4 Lakhs	23
4-7 Lakhs	26
7 Lakhs and above	24
Total	100

FIGURE 1.4



Interpretation

The above graph shows the annual family income of respondents. The annual family income of 27% respondents is in a range of 0-2 lakhs, 23% are in a range of 2-4 lakhs, 26% are in a range of 4-7 lakhs and remaining 24% are in a range of 7 lakhs and above.

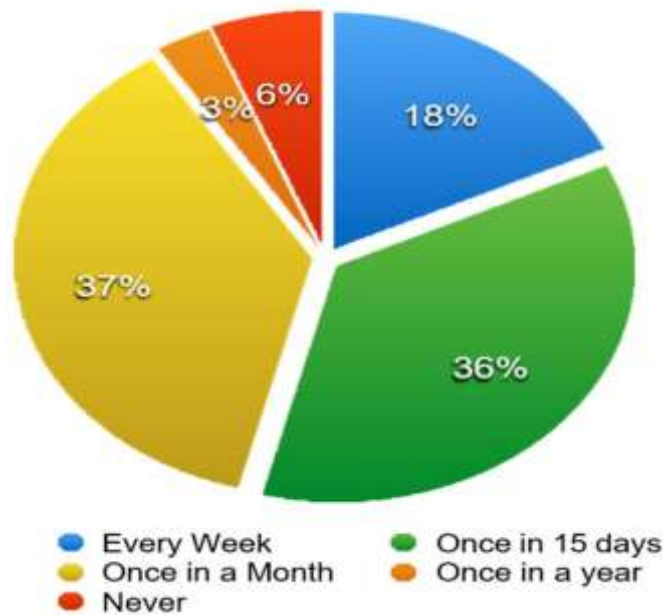
1. How often do you use the following IT Enabled Banking Services:

A. Cash withdrawal through ATM

- a) Every week
- b) Once in 15 days
- c) Once in a Month
- d) once in a year

e) Never

Figure: 1.5



Interpretation

The above graph shows that 18% respondents withdraw cash through ATM everyweek, 36% withdraw once in 15 days, 37% once in a month, 3% once in a year and remaining6% never withdraw cash through ATM.

B. Fund transfer

- | | |
|--------------------|--------------------|
| a) Every week | b) Once in 15 days |
| c) Once in a Month | d) once in a year |

e) Never

Figure:1.5.2



Interpretation

The above graph shows that 2% respondents transfer fund every week, 12% transfer once in 15 days, 27% transfer fund once in a month, 26% transfer once in a year and remaining 33% never transfer fund.

C. Credit card (visa) bill pays

a) Every week

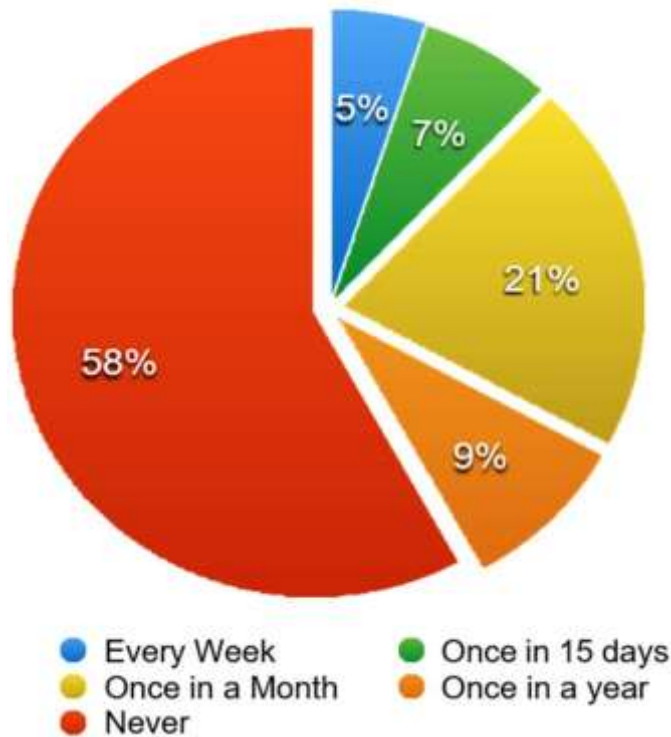
b) Once in 15 days

c) Once in a Month

d) once in a year

e) Never

Figure:1.5.3



Interpretation

The above graph shows that 5% respondents use credit card (Visa) bill pay services every week, 7% respondents use once in 15 days, 21% use once in a month, 9% use once in a year and remaining 58% never use credit card (Visa) bill pay services.

D. E-ticket

a) Every week b) Once in 15 days

c) Once in a Month

d) once in a year

e) Never

Figure:1.5.4



Interpretation

The above graph shows that 2% respondents use E-Ticket services every week, 4% respondents use once in 15 days, 22% respondents use once in a month, 40% respondents use once in a year and remaining 32% respondents never use E-Ticket service.

E. Tax paying using ATM debit card

a) Every week

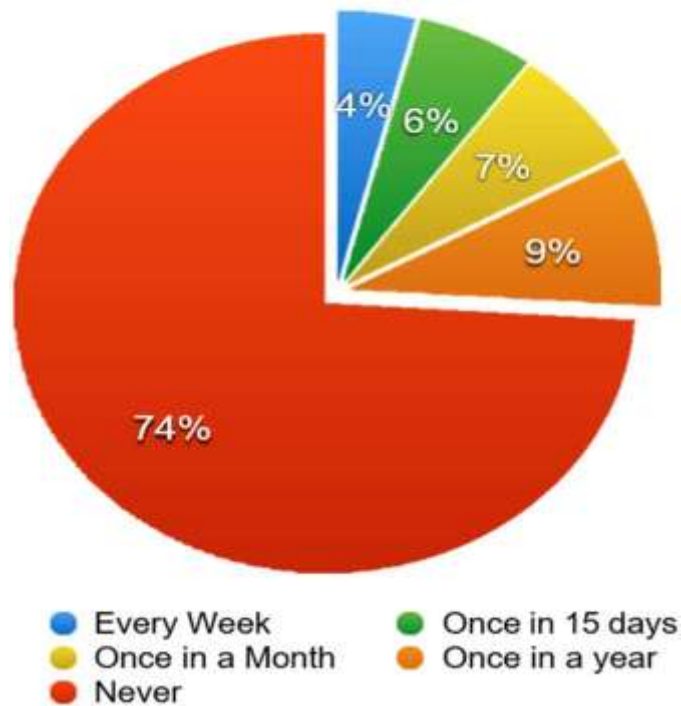
b) Once in 15 days

c) Once in a Month

d) once in a year

e) Never

Figure:1.5.5



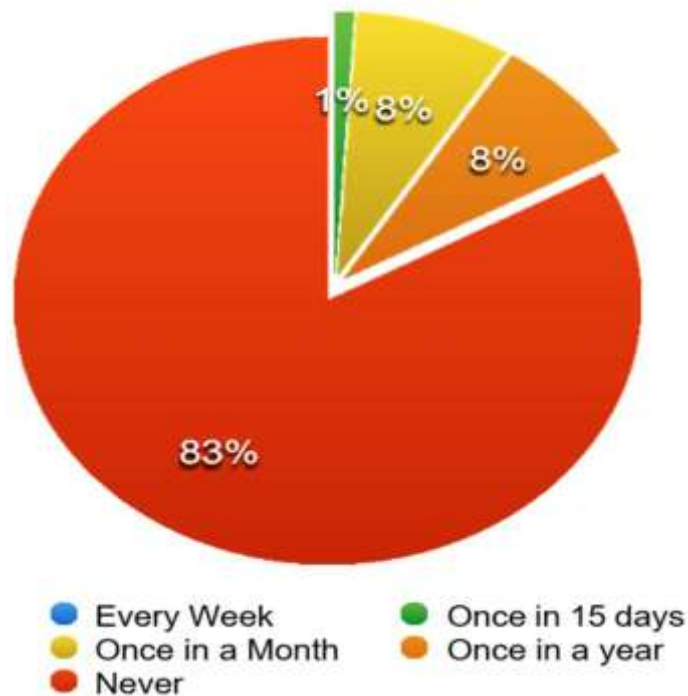
Interpretation

The above graph shows that 4% respondents pay tax using ATM cum debit card every week, 6% respondents pay once in 15 days, 7% respondents pay once in a month, 9% pay once in a year and remaining 74% respondents never pay tax using ATM cum debit card.

F. Mutual fund investment

- a) Every week
- b) Once in 15 days
- c) Once in a Month
- d) Once in a year
- e) Never

Figure: 1.5.6



Interpretation

The above graph shows that 1% respondents invest in mutual fund once in 15 days, 8% respondents invest once in a month, 8% invest once in a year and remaining 83% respondents never do mutual fund investment.

Frequency Table

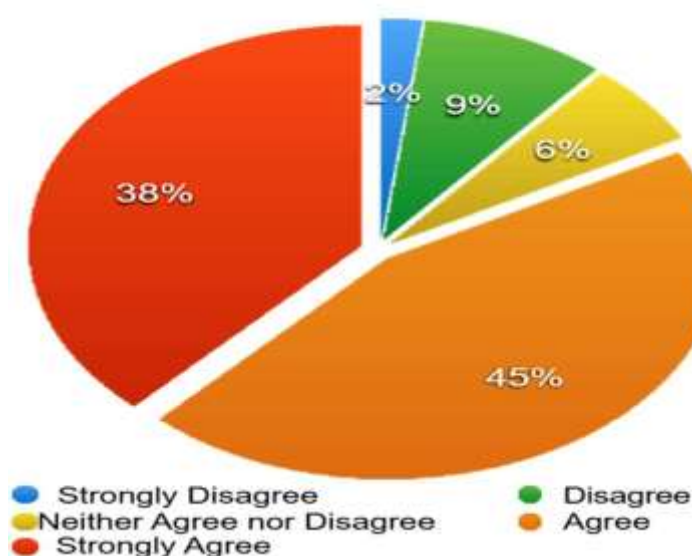
PART:2

I am aware about the electronic banking services provided by the bank.

Frequency			Percent	Valid Percent	Cumulative Percent
STRONGLY DISAGREE	2	2.0	2.0	2.0	
DISAGREE	9	9.0	9.0	11.0	
NEITHER AGREE NOR DISAGREE	6	6.0	6.0	17.0	
AGREE	45	45.0	45.0	62.0	
STRONGLY AGREE	38	38.0	38.0	100.0	

		Frequency	Percent	Valid Percent	Percent
Valid	STRONGLY DISAGREE	1	100.0	1.0	1.0
	DISAGREE	9	9.0	9.0	10.0
	NEITHER AGREE NOR DISAGREE	22	22.0	22.0	32.0
	AGREE	48	48.0	48.0	80.0
	STRONGLY AGREE	20	20.0	20.0	100.0
	Total	100	100.0	100.0	

Figure:2.1



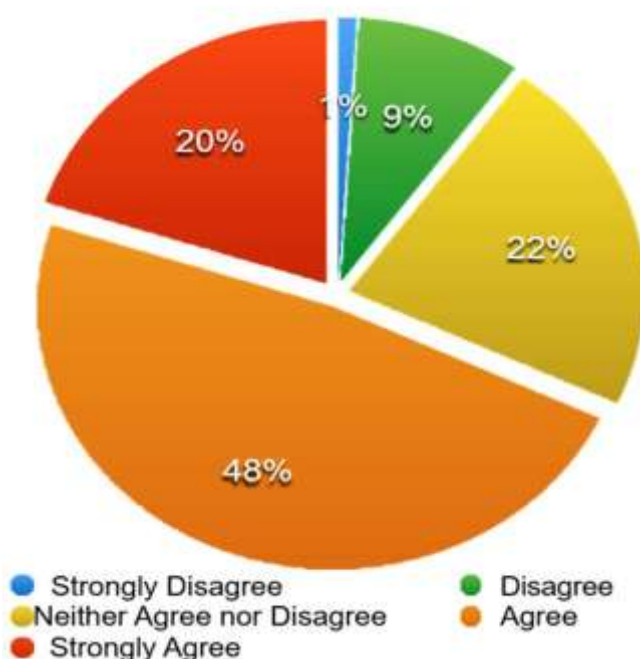
Interpretation

The graph shows that 2% respondents are strongly disagree with the statement, 9% respondents are disagreed, 6% respondents are neither agree nor disagree, 45% respondents are agreeing and remaining 38% respondents are strongly agreeing with the statement.

I have received enough information about internet banking.

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	1.0	1.0	1.0
	DISAGREE	5	5.0	5.0	6.0
	NEITHER AGREE NOR DISAGREE	5	5.0	5.0	11.0
	AGREE	61	61.0	61.0	72.0
	STRONGLY AGREE	28	28.0	28.0	100.0

Figure:2.2



Interpretation

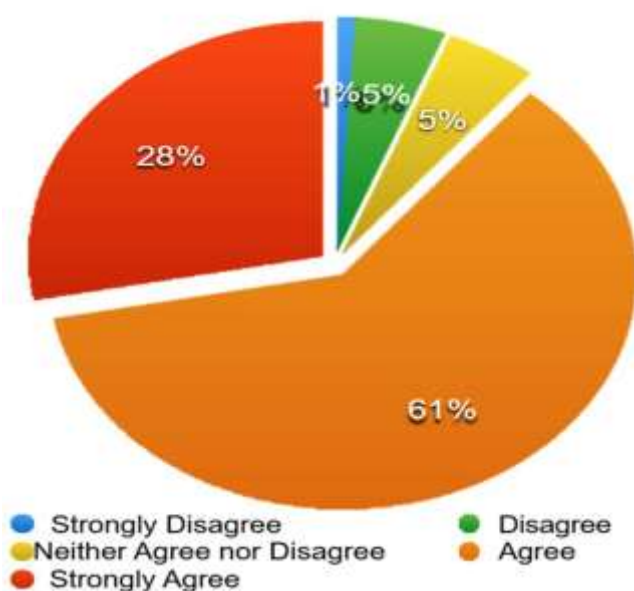
The graph shows that 1% respondents are strongly disagree with the statement, 9% respondents are disagreed, 22% respondents are neither agree nor disagree, 48% respondents are agreed and remaining 20% respondents are strongly agreeing with the statement.

Learning to use an electronic banking is easy for me.

Total	100	100.0	100.0	
-------	-----	-------	-------	--

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	2	2.0	2.0	2.0
	DISAGREE	11	11.0	11.0	13.0
	NEITHER AGREE NOR DISAGREE	17	17.0	17.0	30.0

Figure:2.3



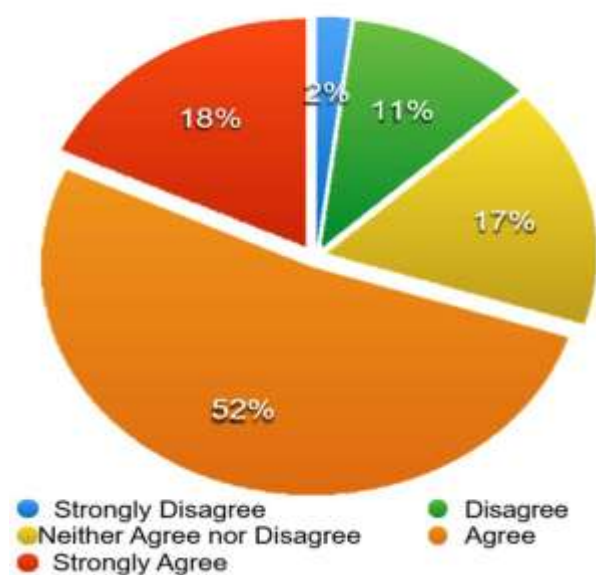
Interpretation

The graph shows that 1% respondents are strongly disagree with the statement, 5% respondents are disagreed, 5% respondents are neither agree nor disagree, 61% respondents are agreed and remaining 28% respondents are strongly agreed with the statement.

I have received enough information about the benefits of using internet banking.

AGREE	52	52.0	52.0	82.0
STRONGLY AGREE	18	18.0	18.0	100.0
Total	100	100.0	100.0	

Figure:2.4



Interpretation

The graph shows that 2% respondents are strongly disagree with the statement, 11% respondents are disagreed, 17% respondents are neither agree nor disagree, 52% respondents are agreed and remaining 18% respondents are strongly agreed with the statement.

Finding & Recommendation

- The Dependability measurement of provision fine is higher in comparison to understanding and tangibility Immobile the groove is low. Most provider clients' observations of whether or not the carrier has been finished successfully, and not provider-set up standards, are the essential factors of consistency.
- Client of the bank wavers to depend upon the bank. Whomsoever they have a trouble, the bank indicates honest attention in fixing it however the offerings are not finished by a sure time as undertook. The staffs have to take this problematic significantly and take stages to get rid of this.
- the clients of Kumari Bank are identical assured and experience harmless while handling with the financial

institution. Furthermore, the personnel of the financial institution have proved to be honest. Employees also are educated adequate to response all the queries.

- The rating of the Tangibility measurement of carrier first-class of Kumari Bank is the lowest.
- Client prospects concerning the visible attraction of Kumari Bank are excessive. My study determined the physical facilities and mod current-searching varieties of device aren't enough trendy Kumari Bank. Defendants stood inexact approximately the neat look of the greeting counter personnel. Consequently, they have to labor on the attempt to satisfy the space.
- Giving to my discoveries, the rating compassion is not excellent but not unacceptable similarly. Kumari Bank is unable to give person interest to its clients and is not able to understand the precise desires of its clients.
- Employees at bank deliver their clients first desire and are always geared up to help them. Overall KUMARI Bank's responsiveness measurement of provider quality is the best.
- Kumari Bank, the rating of Receptiveness is peak so they're concentrating on quick carrier, staffs are enthusiastic to support the clients and around the precise while the offerings can be completed.
- Conferring to the purchaser belief, Kumari Bank is distinctly approachable. Clients are secure at the same time as performing with the bank. The consistency measurement is decrease than the first size. They experience that the bank is impotent to provide them character gadget because its gadget isn't always modern and enough for the bank.

Annexure:

- Starting with reliability is a logical first step. Customers of the financial institution need to understand that their money is secure and held by way of reliable agencies.
- Again, responsiveness might considerably make contributions to making kumari Bank be visible as responsive when coupled with all-trained personnel and prompt responses to service-associated queries. Staff contributors have to be endorsed to provide pertinent alternatives to banking clients in a way that greater intently resembles a preference to help than a income pitch.
- In the banking quarter, intangibles and tangibles each satisfy customers. A financial institution's same-department visitation pattern is instead common.
- Bank employees who understand client needs can offer better offerings, thereby reducing purchasers' banking expenses and raising their investment opportunities. Banks can be able to earn extra money as a result of this due to the fact they may be visible as more patron- and provider-orientated, with a purpose to lead them to a convenient and enjoyable area to "Shop."
- In order to growth consumer loyalty, the banking sectors should constantly reveal and enhance these elements.

Conclusion

Based on the outcomes of the look at, it is able to be said that dependability, warranty, and responsiveness are the most essential factors of KUMARI Bank's provider first-rate and that they are carefully connected to overall provider high-quality. Customers are more likely to be pleased whilst positive developments, inclusive of dedication, attentiveness, friendliness, care, and civility, are present.

The body of workers members offer well timed offerings, are continuously willing to answer inquiries, and are dependable. The main reasons for unhappiness appear to be cleanliness, cutting-edge equipment with modern-day era, and nicely-groomed people. It is urgent to take tremendous movement to improve the tangibility factor of KUMARI Bank's provider pleasant because it's far sorely missing. The bank's customers are not happy with the empathy issue. The management could make the previously advised measures to appease these customers. The research identifies the issues that the enterprise's employees, management, and policymakers should deal with straight away. These remain the zones in which clients disagree with banks' facilities as compared to what they expected. This extreme degree of discontent with the services provided calls into question the way the offerings have been designed or the financial institution personnel' following moves. These regulations are too extreme to be left out due to the fact that they call into query the customer service representatives working without delay

with customers and the control's strategy for treating them severely. The control must be aware of the benefits of excessive carrier fine. Increasing purchaser happiness, enhancing customer retention, appropriate phrase-of-mouth marketing, reducing staff turnover, reducing operational prices, developing marketplace percentage, boosting profitability, and enhancing monetary performance are all examples of this. In these instances of fierce opposition, the banks' primary factor of difference to draw in, maintain, and collaborate with consumers is brilliant provider. An enterprise may also set itself apart from competition, create a lasting aggressive benefit, and enhance performance with the aid of providing superior service satisfactory. Thus, improving service exceptional results in increased consumer delight, which in turn promotes repeat business.

Questionnaire

This questionnaire is for the study of awareness level of Mobile banking services. It comprises of two parts. Instruction are given before each part. Please answer all the questions carefully. All the information will be kept confidential and will be used for academic purpose only.

PART: 1

- 1 Please indicate your age: ☐ 0- 20 ☐ 21-25 ☐ 26-30 ☐ Above 30
2. Please indicate your gender: ☐ Male ☐ Female
3. Qualification: ☐ Graduate ☐ Post-graduate ☐ Research Scholar
4. Family Income: ☐ 0-2 lakhs ☐ 2-4 lakhs ☐ 4-7 lakhs ☐ 7 lakhs & above

How often do you use the following IT Enabled banking services?

Use of services	Frequency of use				
	Every Week	Once in 15 days	Once in a Month	Once in a year	Never
Cash withdrawal through ATM					

Fund Transfer					
Credit Card (Visa) bill Pay					
E-tickets					
Pay Tax using ATM cum debit card					
Mutual fund Investment					

PART: 2

Please tick the appropriate option, (SD= Strongly Disagree, D=Disagree, N=Neither Agree nor

Disagree, A= Agree and SA= Strongly Agree), your response to the following statements.

STATEMENTS	SD	D	N	A	SA
I am aware about the electronic banking services provided by the bank.					
I have received enough information about internet banking.					
Learning to use an electronic banking is easy for me.					
I have received enough information about the benefits of using internet banking.					
Friends and relatives have been helpful to make me aware of online banking services.					
Internet and magazines have been useful for me to know more about internet banking services.					
It is important for me to have someone to help out in the bank in case of a problem when using online banking.					
I think the bank provides sufficient training and guides to use internet banking.					
Using an internet banking enables me to utilize banking services more quickly.					
I find electronic banking is flexible to interact with.					
My interaction with electronic banking is clear and understanding.					
I have confident in myself using electronic banking.					
I feel confident about using electronic banking.					
I feel comfortable when using new technology.					
I find it easy what I want to do in electronic banking.					

References

1. Amit P. Wadhe and Shamrao Ghodke, "To study consumer awareness and perception towards usage of Mobile Banking", IBMRD's Journal Of Management and Research, Volume-2, Issue-1, (2013).
2. C. Anithamary and M.Harini, "A study on consumer awareness and usage of E-banking services with reference to Coimbatore City", International Journal of Commerce and Management research, Vol 3, Issue 3, (2017), pp 109-110.
3. Mohammad Sakheer, "Consumer awareness and usage of E-Banking transaction through mobile phones", A study with reference to Belthangady taluk, 5th International conference on emerging trend in engineering, Technology, Science and Management, (2017).
4. R. Garg, "Factors Influencing Customer's Perception towards Quality of Internet Banking Services: A Comparative Study of Public and Private Sector Banks", Proceedings of International Conference on Business and Management, Guru Jambheshwar University of Science and Technology, no.1, (2013), pp. 362-375.
5. Geetika, T. Nandan and A. K. Upadhyay, "Internet Banking in India: Issues and Prospects", The ICFAI Journal of Bank Management, vol. 7, no.2, (2008), pp.47-61.
6. M. Kaur, "The Account of Satisfaction: A Study of Customer Satisfaction from Today's Banking", Handbook of Management and Behavioral Science, vol. 4, (2010), pp. 66-74.
7. R. Kaushal and M. Singh, "Growth and Extent of Electronic Banking Services in India", Handbook of Business and Management, Contemporary Research Issues, (2011).
8. S. Kundu and S.K. Datta, "Customer Loyalty towards Internet Banking: Some Survey Evidence for Banks in India", The IUP Journal of Bank Management, vol.13, no.4, (2014), pp.37-50.
9. P. Malhotra and B. Singh, "An Analysis of Internet Banking Offerings and its Determinants in India", Internet Research, vol. 20, no.1, (2010), pp. 87 – 106.