

# **FINANCIAL PERFORMANCE OF SELECTED COMPANIES AFTER GST IMPLEMENTATION IN INDIA**

**UNDER THE GUIDANCE OF**

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# CHAPTER I

# INTRODUCTION

## 1.1 Introduction

There is mixed anticipation and different responses on GST from manufacturers, service providers, and different market intermediaries. There is lack of such studies, specifically in the context of India, that provide any empirical support on either positive or negative impact of GST. Thus, the present study sought to empirically analyze the performance of companies after one year of GST implementation. Probability sampling was used to get the relevant sample. A total of 192 BSE listed companies were taken for analysis. Financial parameters (total assets, profit, and market capitalization for FY2017 and FY 2018) and demographic variables (size and experience of companies) were used to analyze the impact of GST roll out. The results indicated that among all three financial parameters, only total assets were significantly different from the pre-GST time (FY2017). Further analysis highlighted that age and size of the company also affected the equation and were found significant in influencing the performance of companies after GST implementation. Detailed analysis and results were subsequently discussed in this paper. The study brought forth new insights on effect of new indirect tax regime on financial performance of the companies in order to fill the research gap. The results of the study will be useful for policy makers, strategists, and managers to cope up with the challenges posed by GST

## 1.2 Statement of the study

A stride towards a digital India may be observed in the development of GST applications. It is crucial in these situations to consider how satisfied different people are with these applications. The project's main goal is to find out how satisfied young people are with GST applications. It is

said that there has been a sizable movement away from cash transactions towards cashless ones. Additionally, this study examines factors that affect users' satisfaction with GST apps.

### **1.3 Significance of the study**

The goal of the study is to ascertain youths' levels of satisfaction with GST applications. These apps might facilitate easier and more comfortable financial transactions in India, which is moving towards digitization. It is important to comprehend the factors that affect customers' happiness with GST apps, though. Only in this way we can fully understand the reasons for the massive transition from cash to cashless transactions. The results of this study may be used to gauge customer satisfaction with GST services.

### **1.4 Objectives of the study**

- To determine how young people feel about using GST applications.
- To comprehend the elements that affect a customer's pleasure with a GST app.
- To gauge the youth's degree of satisfaction with the GST app.

### **1.5 Hypothesis**

H<sub>01</sub>: The degree of liking for GST applications does not significantly correlate with gender.

H<sub>02</sub>: The preference for GST applications is not significantly influenced by gender or other characteristics, according to hypothesis.

H<sub>03</sub>: Gender and the degree of satisfaction with the services offered by GST applications do not significantly differ.

## 1.6 Research methodology

41 young respondents provided the primary data, which was gathered. Structured questionnaires are used in conjunction with Google forms, an online survey tool, to collect data using a nonprobability sample strategy. To learn more about the study topic, build a theoretical framework, and formulate research hypotheses, data was also gathered from a variety of secondary sources, including books, magazines, journal articles, websites, reports, working papers, etc. Descriptive analysis was also performed using Microsoft Excel. The test used to determine if an instrument is reliable, is Cronbach Alpha. According to several earlier research in the field, an alpha value of 0.60 or above is considered appropriate. A reliability test has been run using SPSS 26 on questions using the Likert Scale. The Cronbach Alpha value discovered was 0.794 for the attitudinal scale included in the questionnaire. Consequently, the research tool is thought to be trustworthy.

## 1.7 Scope of the study

The survey aims to determine the degree of youth consumer satisfaction with GST services. Aiming to incorporate as many samples as possible, efforts were made to measure the key GST indicators.

## 1.8 Methods of data collection

### Primary sources of data:

Most of the study's data comes from primary sources. They were gathered by the surveyor directly from the source. The facts are clean, unique, and were gathered with a specific goal in mind. They have never been subjected to any statistical analysis. A well-designed questionnaire is used in the study to gather data from the respondents.

### Secondary sources of data:

In contrast to primary data, this type of information. Someone else has already compiled and released them. They may be utilized as a source of data, and surveyors can use them to gather data and do the analysis. Secondary data have been statistically processed at least once. The research also makes use of secondary sources of data. They consist of periodicals and journals.

## **1.9 Limitations**

- Lack of time and money will be the major barrier to this study's progress.
- There is a possibility of respondents' personal bias because this study is based on primary data and primarily focuses on a certain group.



# **CHAPTER II**

# **REVIEW OF**

# **LITERATURE**

## Review of literature

1. **2009 Vogels** This acronym, according to the author, stands for Atomicity, Consistency, Isolation, and Durability. Any computer system must possess these qualities in order to function effectively and offer top-notch customer care. Any transactions made via the GST application must be identical to those made in person at the bank. This must be done in order to maintain consistency.
2. The GST components that affect customer satisfaction in India have been discovered by **Ankit (2011)**. Surveys were used to collect the data for the study. According to the study's findings, customer pleasure is most strongly influenced by banking requirements such simplicity of use, privacy, risk, and issue resolution, whereas feature availability and client retention have just a minor impact. The survey found that treating customers with respect would go a long way towards boosting their overall happiness with GST services.
3. **(2013) Yang, Yan, & Rountev** Understanding how customers perceive value is crucial because it influences their natural happiness and consequent loyalty to the brand. Consequently, by examining the elements of customer perceived value in GST, a practical framework for understanding consumer behavior is produced. Among these aspects are the functional worth of the business location, the functional worth of the contact personnel, the functional worth of the services provided, and the functional value of price, emotional, and social values. As a result, the goal of this study is to identify the factors that are anticipated to affect how customers see the bank's GST services.
4. **The Salvendy (2012)** The results of the study show that the user interface design of a GST application has a significant impact on a user's ability to engage with it.
5. **Dig, Moskal, Burckhardt, and Tillmann (2014)** As a result, each transaction the program does has to be atomic. This suggests that a transaction either takes place in full or not at all. The integrity of the entire system depends on sustaining atomicity. In most cases, the application will interact with the bank's databases. Users should feel confident using Atomicity knowing their transactions will be completed entirely. The application must have consistency, which is the second essential component. In this view, consistency means that every transaction should shift the system from one legal state to another.

6. **Renju Chandra (2014)** In his essay titled "Pros and Cons of GST," he looked at the benefits and pitfalls of GST. This conceptual work is supported by secondary data. The pros, cons, and prospects for benefits in India are examined in this study. Descriptive research predominates. Secondary data is used for the study's aims. The RBI website will be used as a source in this study to assess the current trend of GST data reports. The researchers found that while banking applications may make managing bank accounts and paying bills very straightforward, there is a real risk of identity theft. Fortunately, most threats may be reduced by using simple sense measures like strong password security.
7. **(2015) Dr. Parul Deshwal** He describes the concept of GST in India in his essay A Study of GST in India. This article looks at the pros and downsides of GST's adoption in India, as well as customer acceptance of the new electronic payment service. The development of GST in India is covered. The study's findings are speculative. This study combines quantitative and qualitative methods. Separated from the rest of the data are primary and secondary data. The core idea of GST is examined, along with the difficulties users have while implementing it, its advantages and disadvantages, and its many applications. cost perceptions among the general public. His research indicates that price is also an important consideration, thus this study suggests using creative pricing and advertising methods, including cost-cutting, to draw in more price-conscious customers. Customers are more likely to utilize and comprehend GST if it is easy to use.
8. **Jacko (2012)** According to the research, consumer satisfaction with GST is thus based on how well the application is designed. Several essential characteristics of a great user interface design are essential in every system.
9. **Sudip K. Purkayastha, (2010)** GST was almost introduced simultaneously in India and the US. The most practical, economical, and effective means to carry out financial transactions is increasingly becoming mobile financial. Mobile Financial is a technologically advanced service that banks offer to their customers, enabling them to do various banking transactions via SMS on their mobile phones.
10. **Kizza (2015)** Security is an important component of mobile applications. Data will be gathered for the benefit of customers as well as for the company's internal usage. As a result, the company is probably in possession of a sizable amount of potentially sensitive data. Data security is a

necessity that cannot be overstated. Physical infrastructure and security are inextricably linked, notwithstanding advances in security software.

11. **Booth (2014)** Customers can utilize the GST application on their mobile device to access their banking services. Interaction between users of the system and the programming is essential.
12. **In 2013, Raja et al.** Banks that provide their customers with seamless transaction services are more likely to achieve high levels of customer satisfaction and, as a result, compete more favorably with other banks since they can retain their clientele.
13. **(2012) Kim & Hwang** One of the most important elements to consider for mobile users is service quality. This is because service quality affects the level of service a user receives from a particular application.
14. **(2017) Bansal, A. K.** Modern consumers are no longer passive recipients of goods and services; instead, they are assertive people with rising expectations for more speed, accuracy, flexibility, empowerment, personalization, dependability of service, and cost, time, and convenience efficiency. The method that items are provided today piques the curiosity of customers more than the products themselves. Customers might be hard to forgive in addition to being hard to please. They demand a rapid response. They want access to banking at all hours and at any place. Banks are tackling these problems by incorporating cutting-edge technologies into the layout of their websites. The goal of bankers is to maintain client satisfaction in order to support clients' objectives for company expansion.
15. **Dipanwita Dutta, 2010** Numerous advantages of GST include cost savings, the elimination of bank fees, and the simplicity of mobile phone banking, including user friendliness, anywhere banking, and anytime banking. Due to these features, the number of users of GST has tripled over the previous two years. Due to its advantages over other banking methods, including its low cost, ease of use, customer mobility, and lower transaction costs for the banker, GST is the most rewarding.
16. **Singh, Kumar, and Jayanthi (2016)** The user must have confidence that all transactions will be secure and safe. In today's systems and applications, data security is essential. Data security is essential since there are many risks associated with having data on the internet, in systems, or on networks.

17. **(2012) by Hooper and Berkman** by just looking at the application, a user should be able to determine what each button accomplishes. This suggests that the buttons and associated functionality of the program should be clearly labelled. Users are unlikely to utilize an application whose features they cannot understand. With a GST app, this is especially true. The user will be cautious to use the application if the directions are unclear since it will deal with sensitive information and they don't want to make a mistake.
18. **Abdullah Kamani, Nisar Hundewale, Rahmath Safeena, and Hema Date (2012)** In technology adoption and Indian consumers: According to a study on GST, the use of technology in these services depends on viewpoints of Indian customers. This survey's objective is to learn what customers believe about the adoption of GST. This study considered perceived usefulness, perceived usability, consumer understanding of GST, and perceived risks related to GST. This study aims to examine how consumer acceptability of GST is influenced by perceived usefulness, perceived ease of use, perceived risk, and consumer knowledge of GST. The major objective of this research is to evaluate the variables that affect consumers' views towards GST and their developing preference for online financial institutions. A questionnaire-based survey tool was developed using information from earlier studies on the acceptance of GST. A Likert scale is used to gauge the respondents' opinions about the adoption of GST. The results show that if GST is easy to use, bank customers are more likely to use it.
19. **(2010) Sadeghi and Hanzaee** We investigated the elements that affect customer satisfaction with GST services in Iran. According to the survey, client happiness is most strongly influenced by their perceptions of the bank's management, accuracy, and their pleasure with the bank's online image. Only little can privacy the degree to which customers use banks' electronic services, it has been argued. This is because there may be a direct correlation between customers' educational level and the extent to which they use banks' electronic services.
20. **Xu, Zhao, and Chau (2012)** Service quality are one of nine crucial indicators of customer satisfaction in mobile value-added services. This is because a customer must be assured that the application provides the highest caliber of service available in order to be happy utilizing it. This suggests that when a user wants to carry out a certain transaction, the application should offer top-notch services.

# CHAPTER III

# RESEARCH

# METHODOLOGY

## Research methodology

41 young respondents provided the primary data, which was gathered. Structured questionnaires are used in conjunction with Google forms, an online survey tool, to collect data using a nonprobability sample strategy. To learn more about the study topic, build a theoretical framework, and formulate research hypotheses, data was also gathered from a variety of secondary sources, including books, magazines, journal articles, websites, reports, working papers, etc. Descriptive analysis was also performed using Microsoft Excel. The test used to determine if an instrument is reliable, is Cronbach Alpha. According to several earlier research in the field, an alpha value of 0.60 or above is considered appropriate. A reliability test has been run using SPSS 26 on questions using the Likert Scale. The Cronbach Alpha value discovered was 0.794 for the attitudinal scale included in the questionnaire. Consequently, the research tool is thought to be trustworthy.

## Concept of GST

GST Transactions is a Master Circular 2008 of the Reserve Bank of India describes the use of mobile devices by bank customers to access, credit, or debit their accounts. The scope of GST is described by this RBI definition, along with the necessary factors that must be considered while establishing the criteria of a study on GST. The definition specifically identifies what should be included and excluded in the scope of the research on GST. Regardless of the customer's mobile network subscription, GST regulations in India aim to make it possible for real-time financial transfers from any bank account to any other bank (interoperability). GST may be done by sending a text message, installing a GST app to your phone, using a browser or your mobile device to visit your bank's website. Three interrelated concepts make up GST: mobile accounting, mobile brokerage, and mobile financial information (Bamoriya & Singh, 2011).

## Global history and evolution of GST applications

In 1999 (the identical 12 months Fundamo released its first prototype) the primary cellular financial institution and charge tries regarded. An enterprise known as Pay Box become the primary to do something remarkable deployment (primarily financially supported through Deutsche Bank). Two younger Germans (Mathias Entemann and Eckart Ortwein) fashioned an enterprise that correctly applied the answer in



Germany, Austria, Sweden, Spain and Great Britain. More than a million 32 people become affiliated with

Pay Box round 2003 and the enterprise become primary within side the market Gartner. Unfortunately, Deutsch Bank withdrew the monetary assist and pressured the enterprise to do so to quick remodel. All operations besides Austria had been suspended. Mobi Pago, a Spanish enterprise funded through BBVA and Telephonic, become any other early adopter diagnosed as a pioneer withinside the region. Later the call become modified to Mobi Pay and that become it Spanish banks and cellular operators had been recommended to participate. If the product first released in 2003 and lots of groups agreed to just accept the specific USSD charge affirmation. The product by no means lived as much as its guarantees of complex percentage possession and the continuing political problems of more than one owner. This app is now crashing because of a shortage advertising and marketing assist and a compelling motive for adoption. Many different well-known groups have released tasks and pilots with many scams, however none they received traction and had been later all abandoned. Some of the primary instances are Well-recognized merchandising machines at Helsinki Airport that paintings with the Nokia system. Siemens made its declaration in partnership with Brokat, that's publicly traded and high-flying German e-trade startup. Brokat additionally were given a profitable Vodafone agreement in 2002, however the enterprise quickly went bankrupt because of loss of funding. A full-size quantity of cellular devices a charge enterprise regarded in Israel. Of the many, most effective one survived - Trivnet. to sell like Adamtech (which technically had a first-rate answer known as Cell pay) and Pay got here out commercial enterprise after some pilots however no a success productions. Norway, Sweden and France attempted the entirety however couldn't get a hold. France Telecom introduced a formidable idea in a completely unique cellular telecall smartphone with an integrated card reader. The technique labored effectively, however this by no means received traction because of the appealing 33 specific telephones members needed make those payments. The cellular banking and charge commercial enterprise have matured given that 2004. Recently there had been a success implementation with favorable commercial enterprise instances and maximum important strategic implications. The 12 months 200809 noticed massive use of cellular era and WAP viable techniques have caused full-size boom of on-line banking or cellular banking. In June. In 2013, worldwide cellular telecall smartphone subscriptions had been 6,587.4 million.

## **GST Applications in India**

Union Bank of India, India's first state-owned financial institution to release cellular banking offerings, has just 1700 cellular banking subscribers for that reason far. SBI has best obtained 10,000 registrations for cellular banking, while ICICI financial institution have become the primary financial institution in

India to provide entire cellular banking offerings to its clients on January 11, 2008 (ICICI financial institution, Press Release, 2008). ICICI financial institution has 80 lakh clients registered for cellular banking, HDFC financial institution has 40 lakh, and Kotak Mahindra financial institution has round 52000 clients. According to the Boston-primarily based totally monetary nearby and consulting organization, 84% of Indian families had been unbanked in 2005, at the same time as cellular banking has improved via way of means of 94% in India due to the fact 2002. In this context, Patel estimates that India's active cellular banking customers will attain 25 million via way of means of 2012. According to a look at via way of means of the Reserve Bank of India, 82 banks had been allowed to offer cellular banking utility offerings in India in 2014, in comparison to 21 banks in 2010. According to the present-day RBI information, 445 banks in India are licensed to offer cellular banking utility offerings as of July 31, 2018. In India, the extent and fee of cellular banking transactions has improved dramatically. According to RBI information on the charge and agreement system (month-via way of means of-month), the quantity of cellular banking transactions became 19.75 million in April 2015, 48.67 million in April 2016, and 106.27 million in April 2017. In evaluation to 2016 and 2015, the quantity of month-to-month cellular banking transactions at the RBI improved notably in 2017. This truly suggests that the quantity of cellular banking transactions in India is expanding. According to the Economic Times (11<sup>th</sup> January 2017), primarily based totally on RBI statistics, cellular banking packages have emerged because the clean victor amongst all digital charge selections because Prime Minister of India declared demonetization on November 8, 2016. According to RBI information on charge and agreement systems, there had been 8.55 million cellular banking transactions withinside the first month after the word ban (November 2016), in comparison to 7.81 million transactions withinside the month earlier than the word ban (October 2016).

## **TOP RATED GST APPLICATION IN INDIA**

### **1. HDFC Bank Mobile Application**

One of India's biggest banks is HDFC Bank. Through its GST app, users may get a summary of their accounts, make transfers, MasterCard payments, and pay utility bills. The mobile application for HDFC Bank has more than 1 million downloads and a 4.2-star rating on the Google Play Store. The software gives users the option to personalize the "My Menu" page, which lets them access the most popular services in one place. The GST app from HDFC is also accessible in Hindi and includes a "LITE" version that works with slower internet connections. Although the LITE edition is missing several features from

the normal version, it still includes the most important and commonly used services.

## **2. ICICI Bank's iMobile Application**

The iMobile app via way of means of ICICI Bank is one of the maximum rated cell banking programs in India. The app has a 4.5-supermegacelebrity score at the Google Play Store and has over 10 million installs. The app lets in its customers to switch finances, pay credit card bills, pay software bills, open constant deposits and routine deposits, and control lifestyles warranty policies. The iMobile app additionally lets in customers to discover ICICI Bank ATMs, switch finances immediately via UPI payments, and switch finances to an e-mail identification or cell number. The app is continuously up to date to mirror more recent offerings that the financial institution gives via the app. Apart from solving bugs, the most latest replace permits customers to see mortgage eligibility, and avail immediately non-public loans in opposition to their credit card, and upgrading debit cards. In addition to the cell banking app, ICICI Bank has additionally released iWear. ICICI Bank's clever watch app. iWear lets in customers to get entry to their account records via their clever watches, together with records approximately their remaining three financial institution transactions, present day stability and credit card accounts.

## **3. Axis Bank's Axis Mobile Application**

The Axis Mobile app is famous because of its stability. With over five million downloads and a 4-star score at the Google Play Store, the app permits its customers some of diverse offerings and functions. In addition to the usual price range switch and viewing account statements, the app permits customers to time table credit card bills for a date that fits them better, convert credit card bills to EMIs, block playing cards and update them, briefly deactivate open-quit credits and set limits on debit card purchases. App customers can also set status commands and auto-pay payments for over 200 application offerings. Axis Mobile additionally permits its customers to create a —Favorite list with 10 of the maximum common transactions achieved at the app. Customers can also e-mail and Tweet remarks at once from the app and can additionally request a name again from a patron care executive.

#### **4. SBI's Anywhere Personal Application**

Anywhere Personal is the only banking app offered by SBI for a variety of services. The app that offers basic financial functions. Both Hindi and English versions of the software, originally known as the State Bank Freedom app, are offered. The application has a 3.9-star rating on users of the Google Play Store have access. Customers may also plan transactions, initiate and close fixed and recurring deposits instantaneously, pay utility bills, and schedule transactions. Customers who choose the mPassbook option receive details on the 150 most recent transactions. The app gives customers the ability to create payments for SBI Life premiums as well as make ad-hoc payments to billers who are not already registered on the app. SBI has additionally released a Wear app that allows customers to access their accounts using their smartwatches.

#### **5. Kotak-811 & GST**

Kotak -811 is the first on this list and there are many reasons for this. You can open a zero-deposit savings account with an internationally enabled virtual opening balance. The GST app has a great and intuitive interface with many in-app features. You never need to go to branches for account related work. Kotak Bank's main disadvantage is its smaller network of branches. Kotak Bank also recently launched India's first WhatsApp banking. Kotak 811 is also the easiest digital current account in India. For more details about the best digital bank accounts in India, see my previous article. As per RBI guidelines after Supreme Court's Aadhaar decision, you must complete eKYC biometric verification or validate with an official ID within 12 months of opening your Kotak 811 Digital account.

#### **6. M-Connect Plus from Bank of Baroda**

Though it is a PSU bank, they have got one of the first-rate and characteristic riched cell Banking app in India and may be in comparison with the first-rate Private Bank's cell banking app. The M-Connect functions is a 4.1-big name score at, pay software payments and make MasterCard payments. It has superb interface and person-pleasant navigation. It lets in the clients to execute Service requests like ATM card, PIN generation, Cheque book, switch of branch, etc from the App. Integrates price offerings like UPI, IMPS, NEFT, QR code price, etc. Perhaps one many of the most important top-notch functions of the M-Connect Plus app is that it is now to be had in 7 local languages, which will increase its accessibility amongst its customers throughout the country.

## UPI PAYMENT APP

### 1. PhonePe

One of the most well-known payment apps that leverages the UPI interface is this one. One of the most well-liked UPI applications is said to be this one. The app was released in 2015, and its creator is a firm called Yes Bank.

### 2. Paytm

Due to the mobile wallet app's partnership with the UPI network, customers will be able to transact and move money more conveniently. The UPI ID may be used by customers to fund their Paytm wallets. Among the various payment options accessible are UPI, debit/credit cards, internet banking, and others. Now, customers may start money requests on Paytm using UPI. Following the remitter's acceptance of the payment request, the funds are added to the Paytm wallet.

### 3. Google Pay

One of the other applications that will let users utilize UPI is the Google pay app, which was introduced by technological behemoth Google. The fact that this program is accessible in several Indian languages, including Telugu, Tamil, Marathi, Kannada, Gujarati, Bengali, and Hindi, makes it unique.

## Characteristics/features of GST Applications

Applications for GST have become more and more commonplace. Banks provide GST to their clients not just because it is practical but also because it reduces costs. When utilizing GST apps, keep the following qualities or features in mind:

- 1. Saving Money:** Many banks utilize the money saved from online transactions to give customers greater interest rates or other incentives for keeping their accounts online.
- 2. Environmentally Friendly:** In contrast to visiting or calling a bank, GST reduces the amount of paper transactions that would otherwise take place. Utilizing less paper benefits the environment and helps preserve natural resources.
- 3. Cross Selling:** In order to cross-sell or up-sell additional financial services like credit cards and auto loans, banks commonly use GST. Since the customer is not compelled to use such services when doing an online banking transaction, they are more inclined to do so.
- 4. Convenience:** When compared to contacting or visiting a bank, GST is unquestionably more convenient. Financial transactions can be carried out at any time of day or night, as well as on weekends and holidays. To automate bill payment and other tasks, customers can utilize GST. The process of paying bills is simplified, and the client is spared from having to mail envelopes and write checks. Automated bill payment may be quite helpful when a customer is out of the country and unable to pick up the mail.

5. **A Large Customer Base:** Customers who would have had to seek for a more local bank in the past no longer had to because GST can be done from any computer. As a result, the bank's clientele is more geographically diverse and hence larger.
6. **Security:** GST has some security issues. Customers' accounts have occasionally been accessed by hackers, although this is unusual. Banks now require extra passwords or security questions to further secure GST access points.
7. **Account Notice:** Most banks notify their clients by email when a bill is due or when an account statement is available. This helps the client remember to take care of their financial commitments before they get past due.
8. **Devices:** Internet-based personal computers were initially used to access GST. Later, it was made usable on different (and smaller) devices, such smart phones and personal digital assistants (PDAs). Clients will not have to carry a laptop around with them or sit at their desktop PCs all day to check their bank accounts.

### **Detail view of facilities that can be availed through GST Applications.**

The facilities that are currently availed through mobile banking applications as listed below.

#### **Account information:**

- Mini-statements and checking of account history.
- Balance Enquiry.
- Alerts on account activity or passing of set thresholds.
- Monitoring of term deposits.
- Access to loan statement.
- Access to card statements.
- lock ATM, Credit card or Debit card.
- Generate/change ATM, Credit card or Debit card PIN.
- Mutual Fund / equity statements.
- Insurance policies management.

#### **Transactions:**

- Funds transfers between the customer's linked accounts.
- Paying third parties, including bill payments and third party funds transfers (see, e.g.,FAST).
- Check Remote deposit.
- Payment towards online/offline purchases.
- Tax Payment.
- Payment towards insurance premium.

**Investments:**

- Portfolio management services.
- Real-time stock.

**Support:**

- Status of requests for credit, including mortgage approval, and insurance coverage.
- Cheque book and card requests.
- Exchange of data messages and email, including complaint submission and tracking.
- ATM Location.

**Challenges for GST Applications solutions**

Key challenges in developing a sophisticated GST application are:

**Handset accessibility**

There are an oversized wide variety of colorful cell bias and it is a giant project for banks to deliver a cell banking end result on any sort of device. Some of those bias help Java metal. help SIM Application Toolkit, a WAP cyberspace, or handiest SMS. Original interoperability troubles nevertheless are localized, with international locations like India the usage of doorways like "R- World" to permit the regulations of low cease java grounded phones, at the same time as specialize in regions comparable as South Africa have defaulted to the USA as a base of verbal exchange workable with any phone. The choice for interoperability is essentially passionate about the banks themselves, in which installed operations (Java grounded or native) supply higher security, are less complicated to apply and permit improvement of in addition complicated abilities almost like the ones of net banking at the same time as SMS can supply the basics however will become sensitive to paintings with in addition complicated deals. There is a myth that there may be a project of interoperability among cell banking operations thank you to perceived loss of not unusual place generation norms for cell banking. In exercise it is too early inside the provider lifecycle for interoperability to be addressed inside a personal country, as handiest a many international locations have especially one cell banking provider. In exercise, banking interfaces are properly described and plutocrat actions among banks comply with the ISO-8583 standard. As cell banking matures, plutocrat actions among provider vendors will certainly borrow an authentic norm as in the banking world. In January 2009, Mobile Marketing Association (MMA) Banking Sub-Committee, chaired via way of means of Cell Trust and VeriSignInc., posted the GST Overview for economic establishments throughout which it banded the blessings and downsides of Mobile Channel Platforms like Short Communication Services (SMS), Mobile Web, Mobile Client Applications, SMS with Mobile Web and Secure SMS.

## Security

As with utmost net-related bias, in addition to cell-telephony bias, cybercrime prices are elevating time-on-time. The sorts of cybercrimes which might also additionally influence cell banking would possibly range from unauthorized use whilst the owner is the usage of the cell banking, to far flung-hacking, or certainly jamming or problem through the net or smartphone community records aqueducts. This is established with the aid of using the malware referred to as SMS Zombie. Which inflamed Chinese Android bias. It became bedded in wallpaper apps and hooked up itself so it can take advantage of the sins of China Mobile SMS Payment system, stealing banks credit score card figures and statistics related to monetary deals. One of the maximum superior malwares found currently become the Trojan referred to as Bankbot. It went once Google's protections in its Android app enterprise and focused Wells Fargo, Chase, and Citibank visitors on Android bias international earlier than its junking with the aid of using Google in September 2017. This vicious app become actuated whilst druggies opened a banking app, covering it so it can scouse borrow banking credentials. In the banking world, foreign money prices might also additionally alternate with the aid of using the millisecond. Security of monetary deals, being finished from a few far-flung role and transmission of monetary statistics over the air, are the maximum complex demanding situations that want to be addressed together with the aid of using cell operation formulators, wi-fi community provider companies and the banks' IT departments. The following components want to be addressed to provide a steady infrastructure for monetary transaction over wi-fi community:

1. Physical part of the hand-held device. If the bank is offering smart-card based security, the physical security of the device is more important.
2. Security of any thick-client application running on the device. In case the device is stolen, the hacker should require at least an ID/Password to access the application.
3. Authentication of the device with service provider before initiating a transaction. This would ensure that unauthorized devices are not connected to perform financial transactions.
4. User ID / Password authentication of bank's customer.
5. Encryption of the data being transmitted over the air. 6. Encryption of the data that will be stored in device for later / off-line analysis by the customer.

One-time password (OTPs) is the contemporary device utilized by economic and banking carrier vendors in the combat towards cyber fraud. Instead of counting on conventional memorized passwords, OTPs are asked via way of means of customers whenever they need to carry out transactions the use of the net or GST interface. When the request is obtained, the password is dispatched to the consumer's telecall smartphone via SMS. The password is expired as soon as it has been used or as soon as its scheduled lifestyles cycle has expired. Because of the issues made specific above, it is far extraordinarily vital that SMS gateway vendors can offer a first rate exceptional of carrier for banks and economic establishments regarding SMS services. Therefore, the supply of carrier degree agreements (SLAs) is a demand for this industry; it is far essential to present the financial institution client shipping ensures of all messages, as nicely as measurements on the rate of shipping, throughput, etc. SLAs provide the carrier parameters wherein a messaging answer is assured to carry out.

## **Scalability and reliability**

Another assignment for the CIOs and CTOs of the banks is to gauge-up the cell banking shape to deal with exponential boom of the purchaser base. With cell banking, the purchaser might also additionally be sitting in any a part of the world (real anytime, everywhere banking) and as a result banks want to ensure that the structures are over and jogging in a real  $24 \times 7$  fashion. As visitors will locate cell banking increasingly useful, their potentialities from the result will increase. Banks undeserving to meet the overall performance and trust ability potentialities might also additionally lose purchaser confidence. There are structures similar as Mobile Transaction Platform which permit short and stable cell permitting of colorful banking services. Lately in India there was an outstanding boom withinside the use of GST operations, with main banks espousing Mobile Transaction Platform and the Central Bank publishing recommendations for cell banking operations.

## **Application distribution**

Due to the character of the connectivity among financial institution and its visitors, it might be impracticable to assume visitors to frequently go to banks or hook up with an internet factor for normal improve of their cellular banking operation. It will be expected that the cellular operation itself take a look at the upgrades and updates and down load vital patches (so called “Over the Air” updates). Still, there could be several troubles to use this method comparable as improve/ synchronization of other structured factors. Studies have proven that a large regarding element of getting cellular banking extra considerably used is a banking client's reluctance to acclimatize. Numerous consumers, whether they may be misinformed or now no longer, do not need to start the use of cellular banking for several reasons. These can encompass the literacy wind related to new technology, having fears about feasible safety negotiations, simply now no longer trying to begin the use of technology, etc.

## **Personalization**

It would be expected from the mobile application to support personalization such as:

1. Preferred Language
2. Date / Time format
3. Amount format
4. Default transactions
5. Standard Beneficiary list
6. Alerts

## Summarized View of Regulations Set up by RBI for Governing the GST Service in India.

- Only banks that are certified and supervised in India at the side of having physical presence in India are accepted to provide cellular banking offerings. The provider will be provided simplest to financial institution holders and simplest rupee primarily based totally transactions and offerings are available. Cross border transactions are not permitted.
- Banks that have already carried out center banking in beyond are allowed supplying cellular banking.
- Banks are required to keep secrecy and confidentiality of clients account and are required to make obligatory disclosure of clients' danger and obligation at the financial institution's internet site or thru published brochures and additionally at the software paperwork issued for registering for cellular banking provider.
- Banks ought to layout complete evidence and reliable machine for verification of sender and receiver in case of any transaction affected thru cellular banking.
- Banks also can use the provider of commercial enterprise correspondents/ marketers appointed in compliance with RBI pointers to help its sports for offering cellular banking facility but the financial institution will be chargeable for all acts of omission fee of their agent. Banks also are anticipated to increase outsourcing pointers to manipulate danger of faulty provider from 1/3 birthday celebration provider.

# CHAPTER IV

# DATAANALYSIS &

# INTERPRETATION

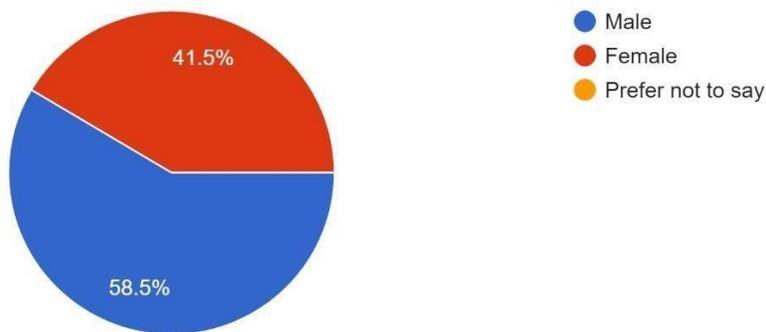
### Classification of responses based on Gender

Gender	Frequency	Percentage
Male	24	58
Female	17	42
<b>Total</b>	<b>41</b>	<b>100</b>

Based on the gender of the respondents, out of 41 samples 24 (58%) belong to Male and 17 (42%) belong to Female. The researcher could conclude that Male respondents are more.

### Classification of responses based on Gender

Gender  
41 responses

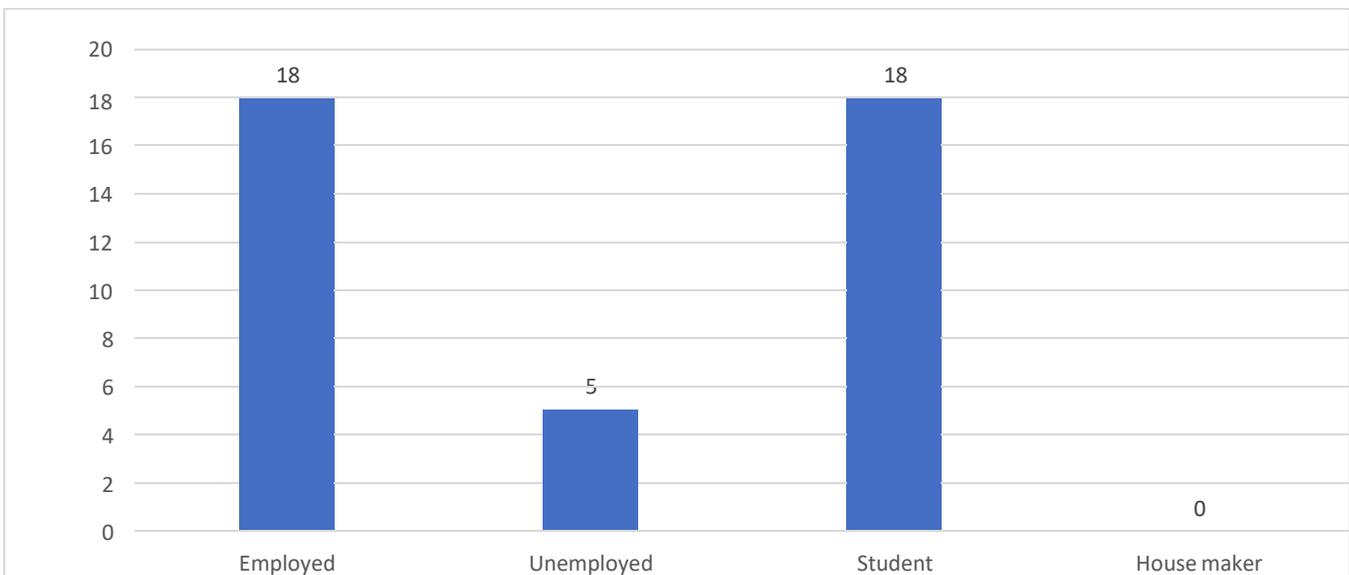


### Classification of responses based on Employment status

Employment Status	Frequency	Percentage
Employed	18	44
Unemployed	5	12
Student	18	44
House maker	0	0
<b>Total</b>	<b>41</b>	<b>100</b>

Based on the employment status of the respondents, out of 41 samples 18 (44%) belong to employed and 5 (12%) belong to unemployed and 18 (44%) respondents are students. The researcher could conclude that the GST is mostly used by students and employed persons.

### Classification of responses based on Employment status

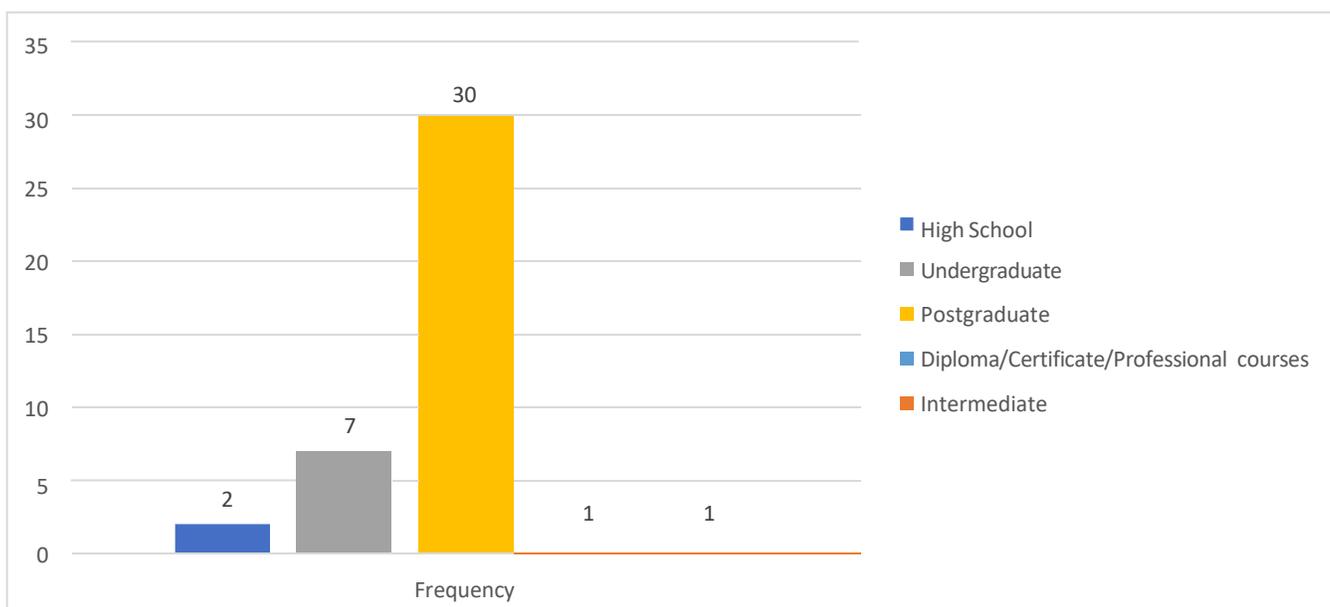


### Classification of responses based on Education

Education	Frequency	Percentage
High School	2	5
Intermediate	1	2
Undergraduate	7	17
Postgraduate	30	74
Diploma/Certificate/Professional courses	1	2
<b>Total</b>	<b>41</b>	<b>100</b>

Most of the respondents are postgraduate (74%). 17% of the respondents belong to the category of undergraduate, 5% of the respondents belong to the category of high school and 2% each of the respondents belongs to the category of intermediate and diploma/Certificate/Professional course.

### Classification of responses based on Education

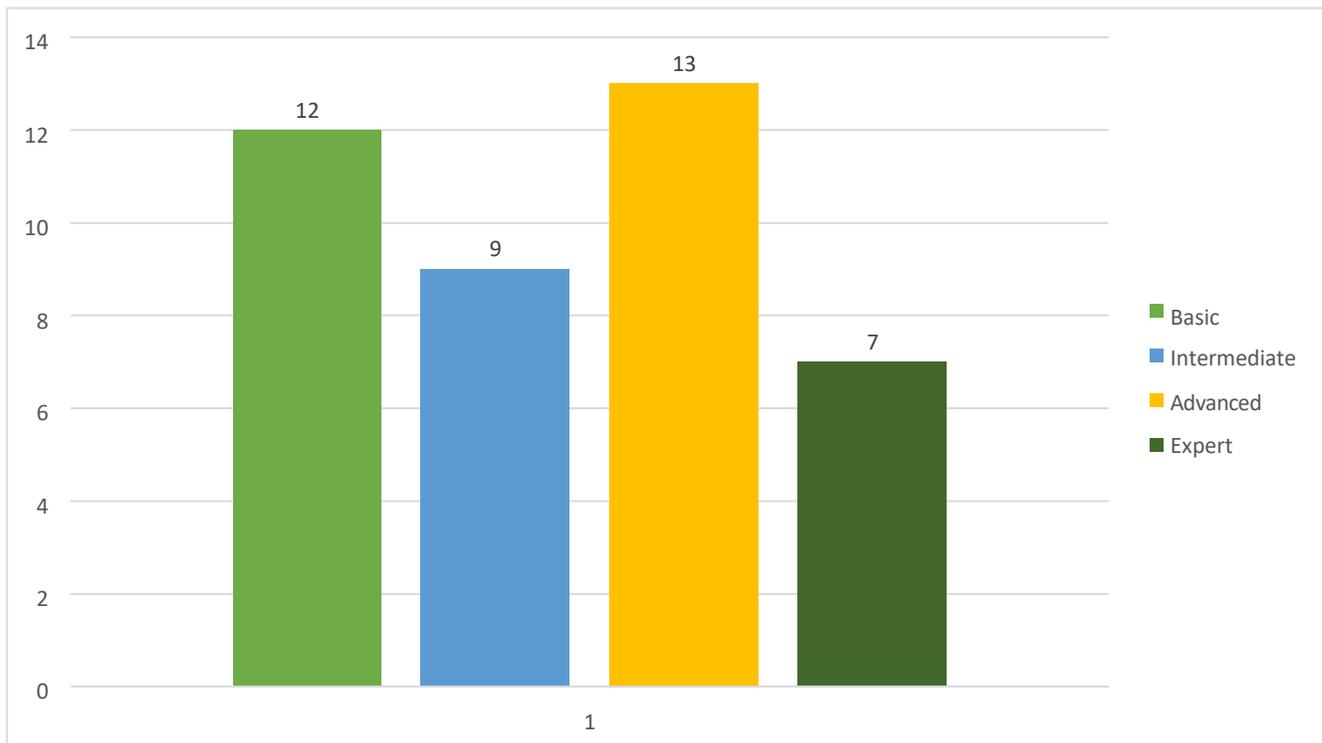


**Classification of responses on the level of phone/computer/ tablet knowledge.**

Level of Phone/Computer/Tablet knowledge	Frequency	Percentage
Basic	12	29
Intermediate	9	22
Advanced	13	32
Expert	7	17
<b>Total</b>	<b>41</b>	<b>100</b>

32% of the respondents have advanced knowledge, 29% of the respondents have basic knowledge, 22% of the respondents have intermediate knowledge and 17% of the respondents have expert knowledge. Thus, it can be concluded that even all respondents have smart phone or computer or tablet their level of knowledge is different.

**Classification of responses on the level of phone/computer/ tablet knowledge.**

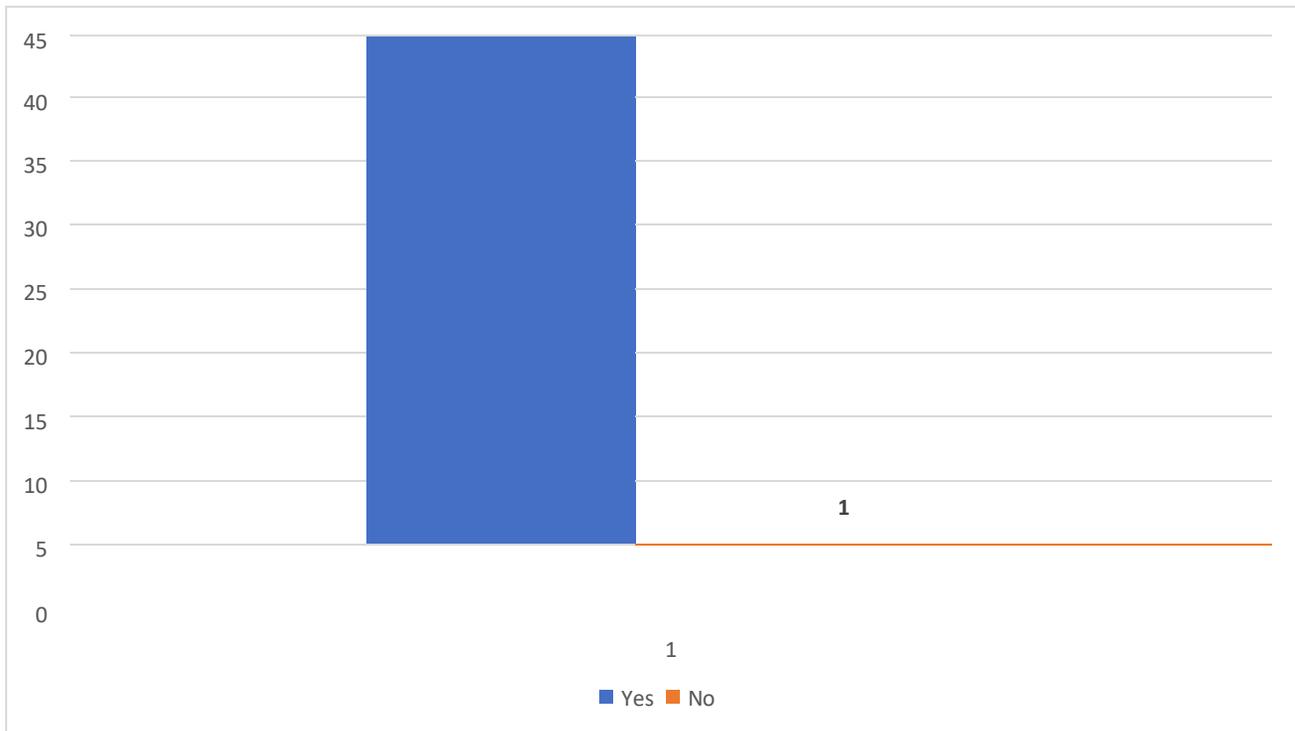


### GST Application are more convenient than traditional Banking Methods

Opinion	Frequency	Percentage
Yes	40	98
No	1	2
<b>Total</b>	<b>41</b>	<b>100</b>

It shows that 98% of the population agree that GST applications are convenient than traditional banking methods and 2% of the respondents do not agree the same.

### GST Application are more convenient than traditional Banking Methods

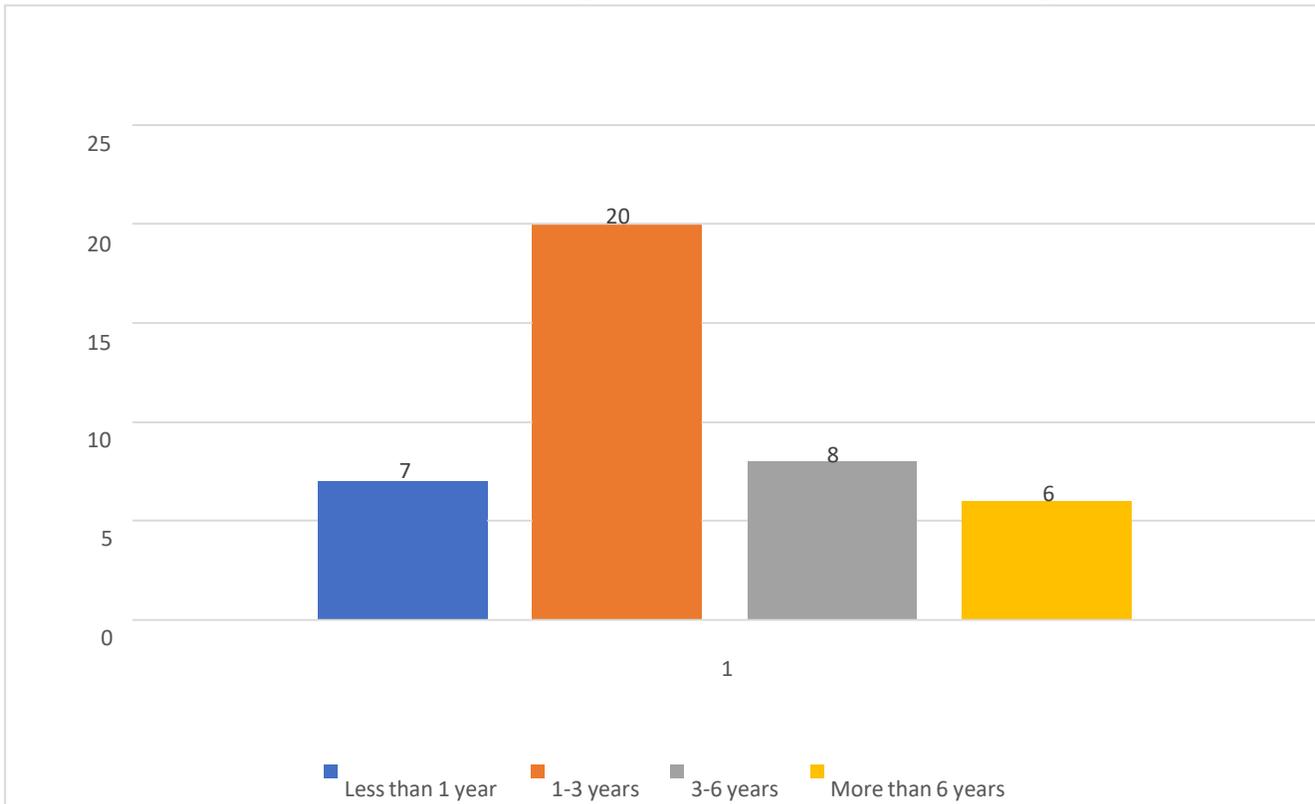


### Classification of responses based on Status of usage

Period	Frequency	Percentage
Less than 1 year	7	17
1-3 years	20	49
3-6 years	8	20
More than 6 years	6	14
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents 49% of respondents have been using GST for a period of 1-3 year, 20% of respondents have been using for a period of 3-6 years, 17% of respondents have been using it less than 1 years and 14% of the respondents are using it for more than 6 years.

### Classification of responses based on Status of usage

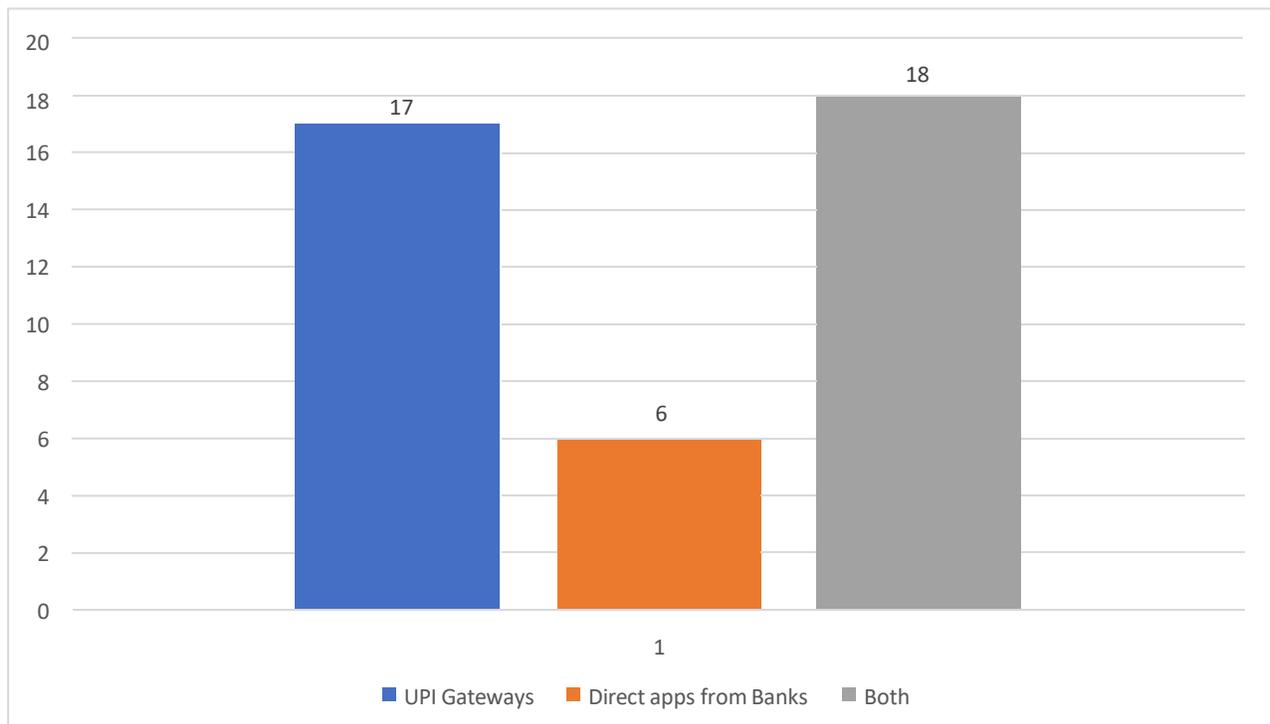


### Classification based on the type of GST application

Type	Frequency	Percentage
UPI Gateways	17	42
Direct apps from Banks	6	14
Both	18	44
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 samples 42% of respondents use UPI gateways and 14% of the respondents use Direct apps of bank. 44 % of the respondents use both UPI gateways and Direct apps of bank.

### Classification based on the type of GST application

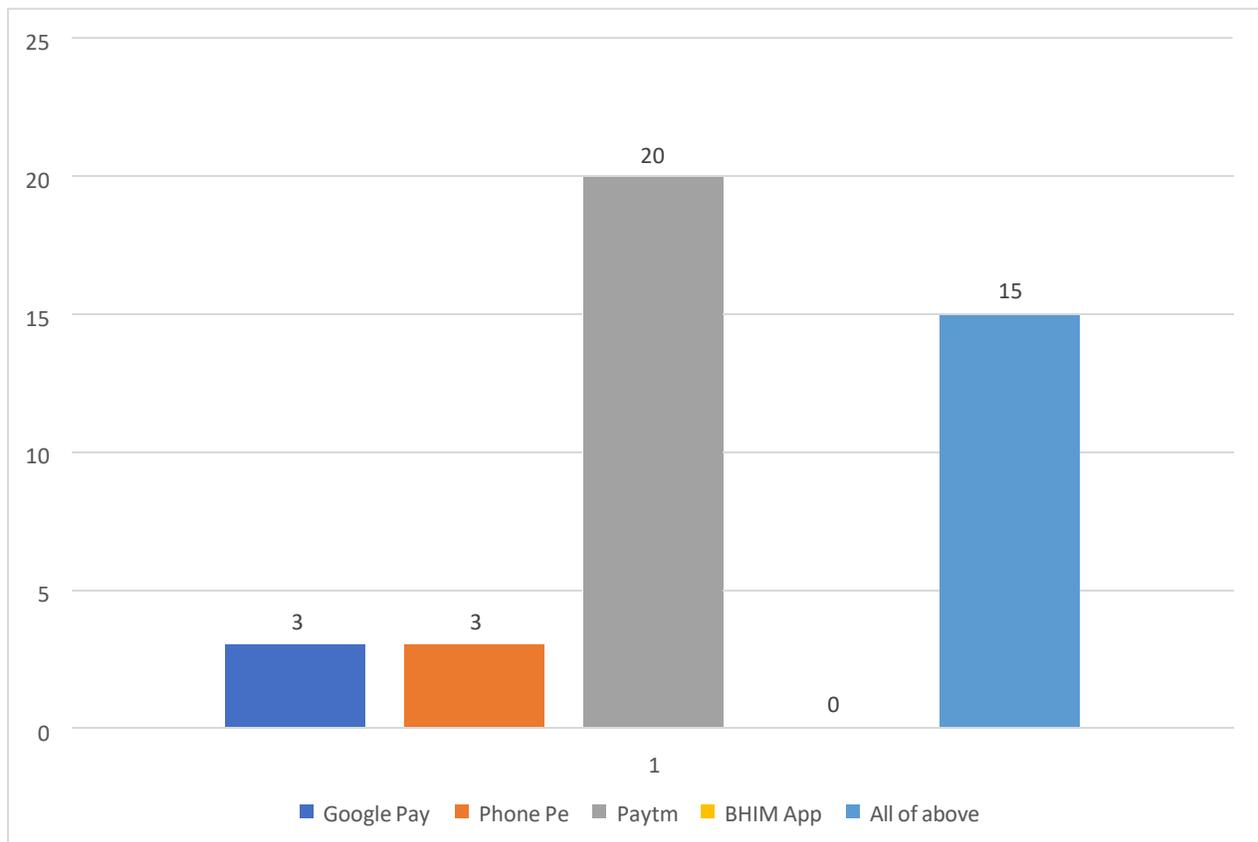


### Classification based on the UPI payment app used the most

Type	Frequency	Percentage
Google Pay	3	13
Phone Pe	3	13
Paytm	20	49
BHIM App	0	0
All of above	15	25
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents 49% of the respondents use Paytm as their UPI payment app, 25% use all UPI apps as their UPI payment app and 13% each of respondents use Phone Pay and Google Pay.

### Classification based on the UPI payment app used the most



### Classification based on GST transactions are secure

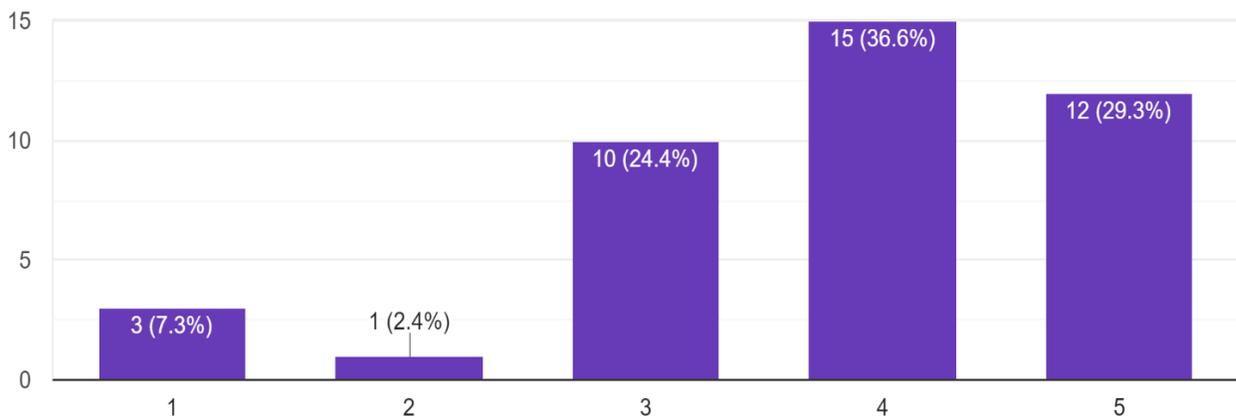
Response	Frequency	Percentage
Strongly Disagree	3	7
Disagree	1	2
Neutral	10	25
Agree	15	37
Strongly Agree	12	29
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 29% of the respondents strongly agree with this statement, 37% respondents are agreeing with the statement, 25% are neutral about the statement and 9% of the respondents are disagreeing with the statement.

### Classification based on GST transactions are secure

Mobile banking transactions are secure.

41 responses



### Classification based on responses GST is user friendly

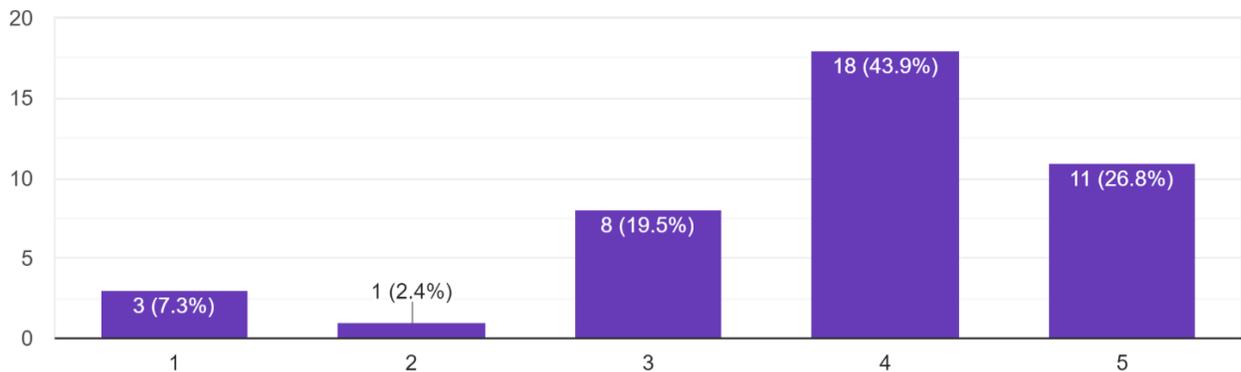
Response	Frequency	Percentage
Strongly Disagree	3	7
Disagree	1	3
Neutral	8	20
Agree	18	44
Strongly Agree	11	26
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 26% of the respondents strongly agree with this statement, 44% respondents are agreeing with the statement and 20% are neutral about the statement.

### Classification based on responses GST is user friendly

Mobile banking is user friendly.

41 responses



### Classification based on responses GST makes transactions faster

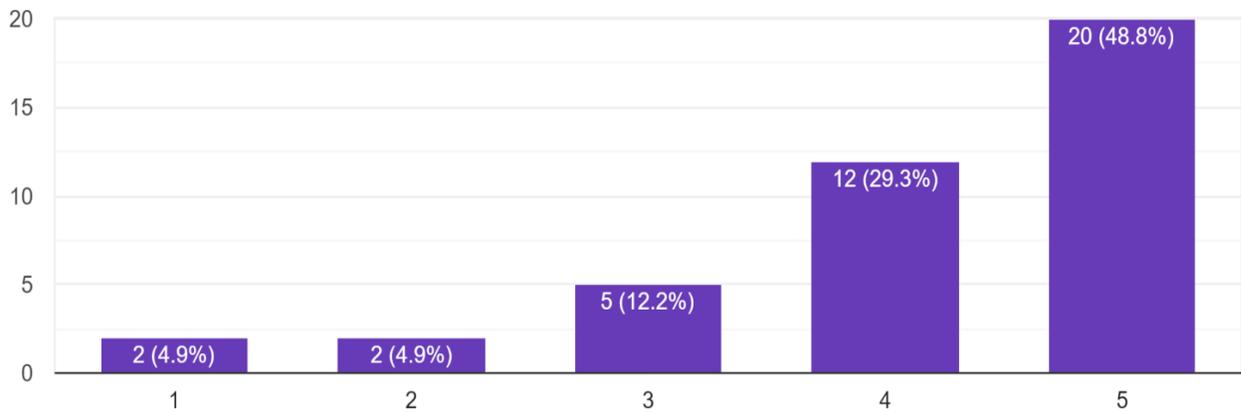
Response	Frequency	Percentage
Strongly Disagree	2	5
Disagree	2	5
Neutral	5	12
Agree	12	29
Strongly Agree	20	49
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 49% of the respondents strongly agree with this statement. 29% respondents are agreeing with the statement and 12% are neutral about the statement.

### Classification based on responses GST makes transactions faster

Mobile banking makes transactions faster.

41 responses



### Classification based on responses GST updates me about bills due

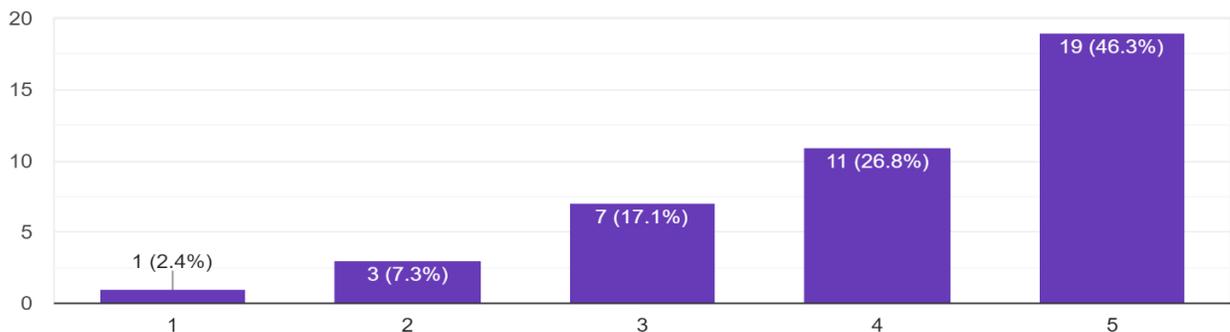
Response	Frequency	Percentage
Strongly Disagree	1	2
Disagree	3	8
Neutral	7	17
Agree	11	27
Strongly Agree	19	46
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 46% of the respondents strongly agree with this statement, 27% respondents are agreeing with the statement, 17% are neutral about the statement and 10% of the respondents are disagreeing with the statement.

### Classification based on responses GST updates me about bills due

Mobile banking updates me about bills due.

41 responses



### Classification based on responses GST increased my fund Transfer

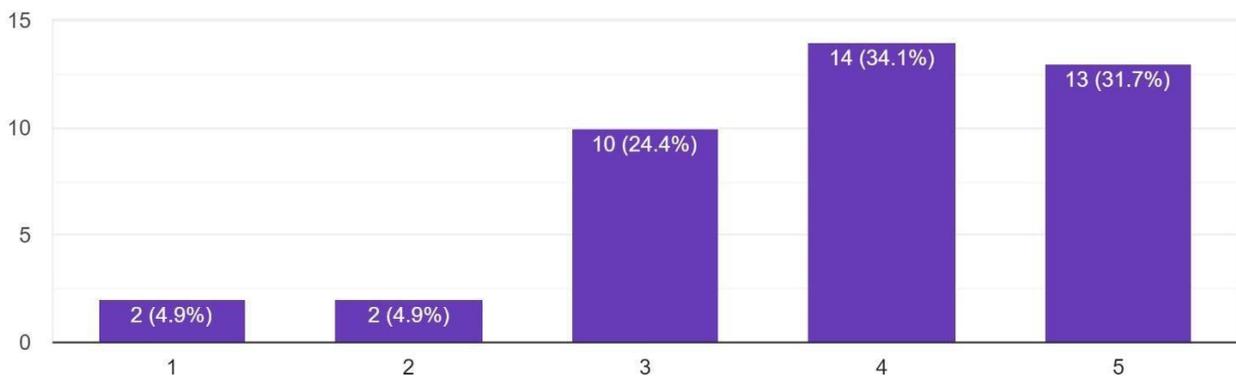
Response	Frequency	Percentage
Strongly Disagree	2	5
Disagree	2	5
Neutral	10	25
Agree	14	34
Strongly Agree	13	31
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 31% of the respondents strongly agree with this statement, 34% respondents are agreeing with the statement, 25% are neutral about the statement, 5% of the respondents are disagreeing with the statement and 5% are strongly disagreeing with the statement.

### Classification based on responses GST increased my fund Transfer

Mobile banking increased my fund transfer.

41 responses



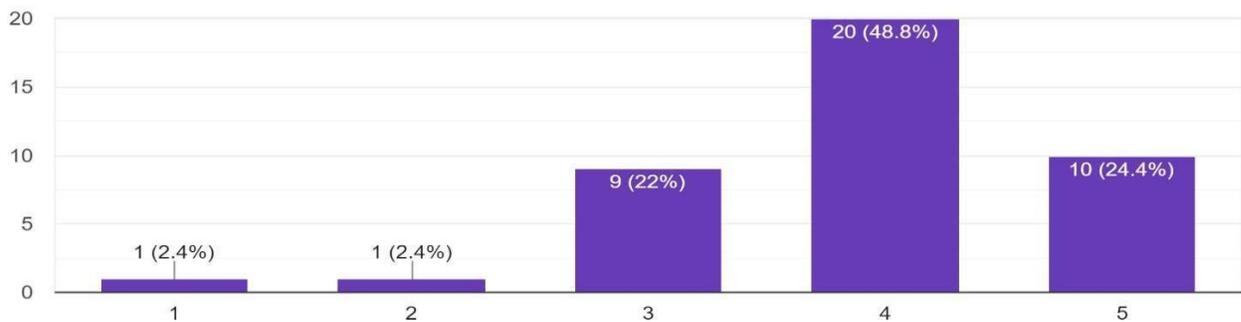
### Classification based on responses GST increased my exposure to investment opportunities

Response	Frequency	Percentage
Strongly Disagree	1	3
Disagree	1	3
Neutral	9	22
Agree	20	48
Strongly Agree	10	24
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 24% of the respondents strongly agree with this statement, 48% respondents are agreeing with the statement, 22% are neutral about the statement and 6% of the respondents are disagreeing with the statement.

### Classification based on responses GST increased my exposure to investment opportunities

Mobile banking increased my exposure to investment opportunities.  
 41 responses



### Classification based on Satisfaction level of respondents with the operation and login facilities.

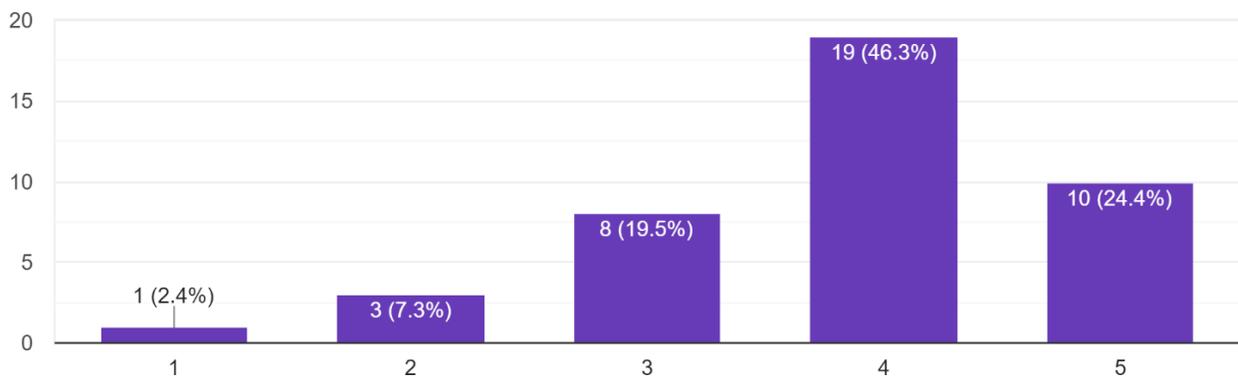
Response	Frequency	Percentage
Highly Dissatisfied	1	3
Dissatisfied	3	7
Neutral	8	20
Satisfied	19	46
Highly Satisfied	10	24
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 24% of the respondents are highly satisfied, 46% respondents are Satisfied, 20% are neutral about the facilities and 10% of the respondents are dissatisfied with the facilities.

### Classification based on Satisfaction level of respondents with the operation and login facilities.

Are you satisfied with the operation and login facilities of mobile banking?

41 responses



### Satisfaction level of respondents with the bill payment facility provided by GST

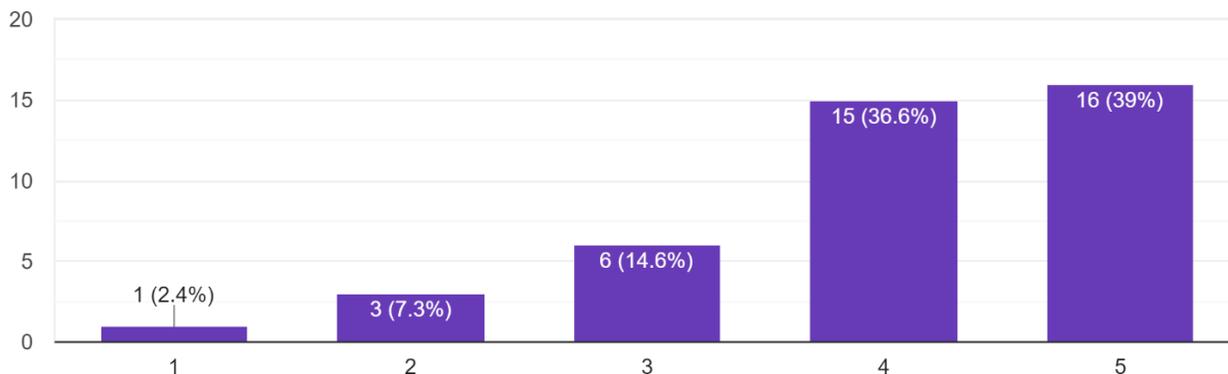
Response	Frequency	Percentage
Highly Dissatisfied	1	3
Dissatisfied	3	7
Neutral	6	14
Satisfied	15	37
Highly Satisfied	16	39
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 39% of the respondents are highly satisfied, 37% respondents are Satisfied, 14% are neutral about the facilities, 7% of the respondents are dissatisfied with the facilities and 3% are highly dissatisfied with the facilities.

### Satisfaction level of respondents with the bill payment facility provided by GST

Are you satisfied with the bill payment facility provided by mobile banking?

41 responses



### Satisfaction level of respondents with the quality of the service provided by the GST Applications

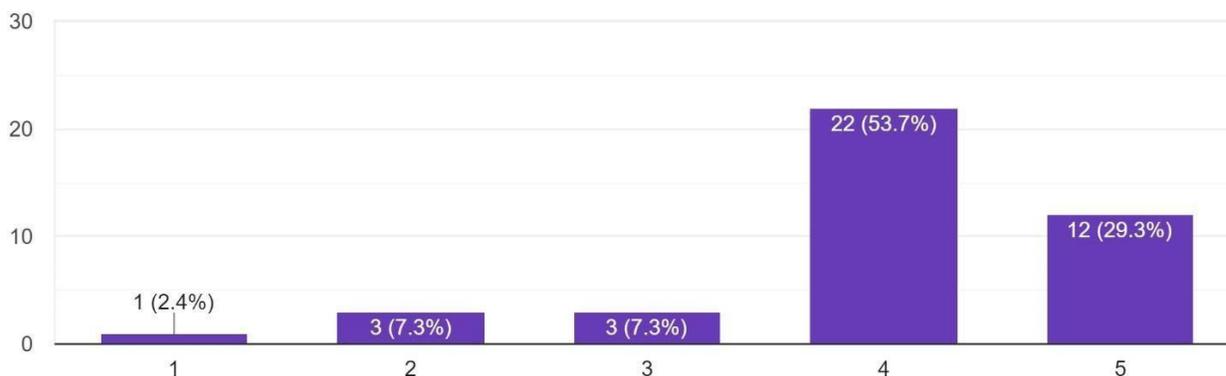
Response	Frequency	Percentage
Highly Dissatisfied	1	3
Dissatisfied	3	7
Neutral	3	7
Satisfied	22	54
Highly Satisfied	12	29
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 29% of the respondents are highly satisfied, 54% respondents are Satisfied, 7% are neutral about the facilities and 10% of the respondents are dissatisfied with the facilities.

### Satisfaction level of respondents with the quality of the service provided by the GST Applications

Are you satisfied with the quality of the service provided by the Mobile Banking Applications?

41 responses



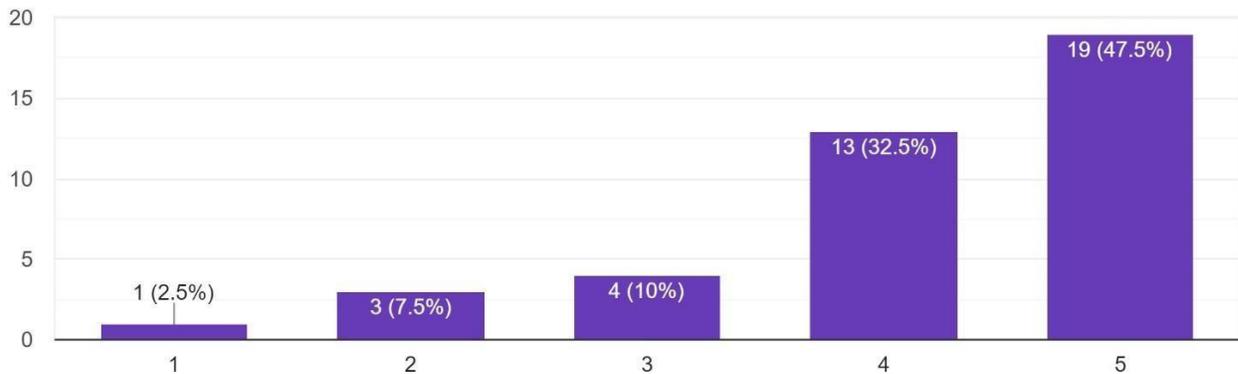
### Satisfaction level of respondents with the mobile recharging facilities provided by GST app

Response	Frequency	Percentage
Highly Dissatisfied	1	3
Dissatisfied	3	7
Neutral	4	10
Satisfied	13	33
Highly Satisfied	19	47
<b>Total</b>	<b>41</b>	<b>100</b>

Out of 41 respondents, 47% of the respondents are highly satisfied, 33 % respondents are Satisfied, 10 % are neutral about the facilities and 10% of the respondents are dissatisfied with the facilities.

### Satisfaction level of respondents with the mobile recharging facilities provided by GST app

Are you satisfied with the mobile recharging facilities provided by your mobile banking app?  
 40 responses



## Inferential Statistical Analysis

To draw conclusions about the wider population from the sample, inferential statistics are utilized. Analyzing two or more variables using samples is the subject of inferential statistics. Inferential statistics of many kinds are used in this study. Depending on the kind of variable utilized in the study will determine the type of inferential statistics employed.

**Objective: To understand the factors that influences the customer satisfaction towards GST application.**

Descriptive factor analysis has been used by the researcher to find the variables that affect how satisfied customers are with the GST application. The internal consistency is measured by the Cronbach alpha value. A decent alpha value is one that is larger than .70.

Reliability Statistics	
Cronbach's Alpha	No. of items
0.794	5

[Source: SPSS output]

The following are the major factors identified by the researcher which influence customer satisfaction towards GST application.

### Factors influencing customer satisfaction towards GST application

Factor	Question	Mean	Variance
Security	Are you satisfied with operations and login facilities?	4.3514	0.234
Utility Services	Are you satisfied with the bill payment facilities provided by GST	4.2973	0.215
	Are you satisfied with the mobile recharging facilities by your GST app	4.0541	0.33
Quality of Services	Are you satisfied with the quality of the service provided by the GST Applications	4.0541	0.353
Transaction Speed	How satisfied are you with the minimum settlement and payment time?	4.3784	0.362

Chi square test was applied to test the association between gender and level of preference towards GST application. The significant level of the test is 5%

**Objective: To measure the level of satisfaction among youth regarding GST application.**

Under this study the researcher has classified the level of satisfaction into two parts, High Level and Low Level. It is done by considering the aggregate mean value of the responses. Those having mean value greater than the median (3.8) classified as high level and those having lower mean value than the median classified as lower level of satisfaction.

**Classification of respondents based on level of satisfaction**

Level of Satisfaction	No. of Respondents	Percentage
High Level	29	72
Low Level	12	28
Total	41	100

The distribution of samples based on the level of satisfaction towards GST application. It can be inferred from the above table that there is high level of satisfaction among youth (72%) towards GST application. However, 28% of the respondents have only low level of satisfaction.

# CHAPTER V FINDINGS, SUGGESTIONS & CONCLUSION

## **FINDINGS:**

1. According to the report, most respondents are happy with the personalized features offered by GST.
2. When the respondents were grouped according to how long they had been using GST, it was discovered that most of them had only been doing so for 1-3 years.
3. Respondents use different modes of GST, most of them use UPI Gateways than Direct apps from bank.
4. Most of the respondents use the GST application 5 to 6 times/week.
5. The study shows the respondents have the feeling that their transactions are safe.
6. Paytm is the most used UPI payment app used by the respondents.
7. Most respondents are pleased due to how quickly transactions are completed in GST applications.
8. Among the users they agree that GST application updates about the bills due.
9. Even though everyone who responded has a smartphone, their familiarity with it varies.
10. According to the report, the desire for GST is mostly influenced by four criteria. Security, utility services, customer service quality, and transaction speed are the criteria that have been found.
11. The study also analyzed the level of preference towards GST across gender, and it is found that level of preference is higher among male and lower among female.
12. The study also analyzed the level of satisfaction with the services provided by GST application across gender, and it is found that level of satisfaction is higher among male and lower among female.

## **SUGGESTIONS:**

1. Many respondents are neutral in their opinion that their personal information is not misused and are content with that. This matter must be rectified.
2. Users should be informed about the investing options available through GST.
3. Lack of computer/tablet/ phone knowledge prevents user from GST so measures should be taken according to it.
4. To foster trust and increase security, a proper framework for client complaints should be maintained.

## **CONCLUSION:**

The observe has analyzed the client delight closer to cellular banking packages. This observe suggests that majority of the respondents are glad with the cellular banking packages with the aid of using the banks. The customers opt to use severs centers furnished with the aid of using those packages. It can be taken into consideration that cellular banking utility truly adjustments the manner we are shifting now and reworking in to virtual fee wherein every person's clever telecall smartphone might be the primary tool for all fee. We recognize that during current times, there is a sizable boom in clever telecall smartphone makes use of and penetration of net in rural service. This leads massive capability for adoption of cellular banking packages with the aid of using Indian customers. On the idea of the observe, the Gender does not have big relation with degree of delight of the customers. From all the above factors we can finish that cellular banking will progressively cease the coins fee and decrease the circulation of forex note. This will result in an obvious device and coins much less economy.



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