



A Study on Customer Satisfaction of Mobile Banking with Special Reference to Coimbatore City

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Abstract. This study examines customer satisfaction with mobile banking services, with special reference to Coimbatore City. With the rapid growth of digital technology and increased smartphone penetration, mobile banking has become an essential service in the banking sector. The study aims to analyze the level of customer satisfaction, identify the factors influencing user experience, and understand the challenges faced by customers while using mobile banking applications. Primary data was collected through structured questionnaires from mobile banking users in Coimbatore City, and appropriate statistical tools were used for analysis. The findings reveal that convenience, security, ease of use, and service quality significantly influence customer satisfaction. However, issues such as technical glitches, network problems, and security concerns continue to affect user experience. The study suggests that banks should enhance app performance, strengthen security features, and provide better customer support to improve overall satisfaction. This research contributes to understanding customer perceptions and offers insights for improving mobile banking services in urban areas.

Keywords: Mobile Banking, Customer Satisfaction, Digital Banking, Service Quality, User Experience

I. Introduction

The emergence of mobile banking has ushered in a new age of financial accessibility and flexibility, enabling individuals to manage their finances conveniently from the palm of their hand. The city of Coimbatore nestled in the southern part of India, has not remained untouched by this wave of digital transformation. As mobile banking services gain prominence in this bustling metropolis, it becomes imperative to explore the dynamics of customer satisfaction in this context. The concept of mobile banking is a testament to the ever-evolving landscape of financial services. Mobile banking refers to the use of mobile devices such as smart phones and tablets to perform various banking transaction, including checking account balances, transferring funds paying bills, and even applying for loans. It has become an integral part of the modern banking experience, offering customers the convenience of accessing financial services anytime and anywhere. The advent of mobile banking has revolutionized the customers engage with financial services, offering unprecedented convenience and accessibility. Coimbatore, known for its burgeoning technological landscape and burgeoning economy, stands at the forefront of this digital transformation. this study aims to delve into the intricate dynamics of customer satisfaction with mobile banking service in Coimbatore, shedding light on the factors that influence users' perceptions and experiences. This research endeavours to explore the multifaceted aspects influencing customer satisfaction with mobile banking in Coimbatore. By analysing user behaviours, preferences, and challenges faced in utilizing these services, this study aims to contribute valuable insights to enhance the quality and effectiveness of mobile banking experiences in the region. Fell free to expand on this introduction by discussing the significance of the



study, the methodology you plan to employ, and any specific objectives or hypotheses you aim to address in your research.

Objectives of the Study

- To analyze the relationship between demographic factors behavior among consumers in Coimbatore.
- To evaluate the impact of mobile banking features on overall user satisfaction.
- To assess consumer trust levels and perceptions of security in mobile banking applications and how these influence frequency of usage.

II. Statement of the Problem

In a country like India, there is need for providing better and customized services to the customers, banks must be concerned about the attitudes of customers with regard to acceptance of mobile banking. The past studies show the customers are interested towards the mobile banking but some of the customers are worried about the security and reliability issues. The study aims to identify those factors that can either contribute to the failure or success of the mobile banking industry and this could be further used for decision making and to understand the customer satisfaction in mobile banking which covers various factors such as mobile, pockets, SMS banking, mobile money, DMRC metro card recharge, call to pay, IMPS, dial*99, (NUUP).

Scope of the Study

E-banking holds paramount importance due to its numerous advantages. It offers unparalleled convenience, allowing customers to access and manage their financial affairs remotely, promoting flexibility in banking transactions. The efficiency of e-banking contributes to faster and smoother financial operations, from transfers to bill payments. Enhanced security features in e-banking systems help safeguard against fraud, ensuring a secure environment for financial transactions. Furthermore, e-banking fosters financial inclusion by providing services to individuals in remote or underserved areas. In essence, e-banking is pivotal for its convenience, efficiency, security, and its role in promoting broader financial accessibility.

Limitation of the Study

- The sample is limited to 115.
- The period of study is 1 year
- Study is limited to Coimbatore city.

III. RESEARCH METHODOLOGY

Research methodology refers to the systematic process used to collect, analyse, and interpret data for a particular study.

Research Design

This study adopts a descriptive research design to assess the level of awareness and risk perception of online gambling among college students. The design is suitable as it focuses on describing existing conditions, attitudes, and perceptions without manipulating any variables.



Sample Size and Sampling Technique

A sample of respondents was selected from the target population using a convenience sampling method. The total sample size for the study was 115 students.

Data Collection Methods

The study uses both Primary and Secondary data.

- **Primary Data:** Primary data is collected through a structured questionnaire distributed among college students.
- **Secondary Data:** Secondary data is gathered from Research articles and journals, Government reports and publications, Websites and online sources related to online gambling.

Tools for Data Analysis

Simple percentage analysis.

IV. Review of Literature

- Kulkarni&Desai, (2004) in this study Indian banks have overshadowed overseas banks in phrases of manufacturer recognition. Even capital market merchant disease being supplied long side with banking products. Customers can retrieve statistics or request services/transactions thru Internet, Interactive Voice Response (I.V.R.), name centre, cell phone telephones and ATMs. Product-centric view has now been changed with the aid of customer-centric view. One of the most vital traits is introduction of Expert structures into banking sector. A professional and smart devices aware of about sure classes of issues and can furnish options or instruction if the person can grant solutions to its questions. An Expert device is designed for a unique discipline of issues and no longer as a conventional device.
- Kumar, (2010) he analyzed the other coin aspect of e-banking is that it's prone to dangers associated to governance, legal, operational and reputational matters. Therefore, coverage things have modified their regulatory regulations to attain fundamental dreams of making sure protection and soundness of banking, market self-discipline fending customer rights and public have confidence in e-banking structures.
- Sharma (2011) she analyzed the suggested that Mobile banking has overcome a most important downside of Internet banking that is the use of Computer buildings for the banking motive via skill of the requirement of Mobile Smartphone for performing a variety banking function.

V. Data Analysis and Interpretation

Table 1: showing the gender wise classification of respondents

S.No	Particulars	Respondents	Percentage%
1	Male	47	40.40%
2	female	68	59.60%
	TOTAL	115	100%

Interpretation

In this statement it is inferred that is 40.4 of the respondents are male and 59.6 of the respondents are female.



Table 2: showing the use of mobile banking service

S.NO	Particulars	Respondents	Percentage%
1	multiple times a day	38	33.30%
2	once a day	23	19.70%
3	few times in a week	27	23.90%
4	once in a week	15	13%
5	never	12	10.30%
	TOTAL	115	100%

Interpretation

In this statement it is inferred that is 33.30 of the respondents are multiple times a day and 19.70 of the respondents are once day and 23.90 of the respondents are few times in a week and 13 of the respondents are once in a week and 10.30 of the respondents are never.

V. Conclusion

The study has uncovered the importance of factors such as user experience design, trust, security concerns, service quality, demographic variables, perceived usefulness, ease of use, customer support, mobile banking features, and promotional offers in shaping customer satisfaction. This study underscores the significance of continuous improvement and innovation in mobile banking offerings to maintain competitiveness in the digital finance landscape. As technology evolves and customer preferences shift, it is imperative for mobile banking providers to adapt and evolve their services to meet the changing needs of users. By staying abreast of emerging trends and investing in enhancing user experience, security measures, and customer support mechanisms, financial institutions can not only retain existing customers but also attract new ones. Additionally, the findings of this study highlight the importance of personalized and targeted marketing strategies to effectively communicate the value proposition of mobile segments. In conclusion, the insights gleaned from this study have implications not only for mobile banking providers but also for policymakers, regulators, and researchers seeking to foster the growth and adoption of digital financial services. As mobile banking continues to play an increasingly integral role in the lives of customers worldwide, understanding and addressing the determinants of customer satisfaction is essential for driving sustainable growth and fostering trust in digital finance. By leveraging the findings of this study and collaborating across sectors, stakeholders can work towards creating an inclusive and user-centric mobile banking ecosystem that empowers individuals to manage their finances conveniently, securely, and with utmost satisfaction.

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