

## A STUDY ON CUSTOMER'S PROBLEMS TOWARDS MOBILE BANKING IN TENKASI

**SANTHI .KB** Reg.no :19221301012006

**DR.VELAYUTHAM**

RESEARCH SCHOLOR  
COMMERCE  
DEPARTMENT OF COMMERCE  
THIRUVELLUVAR COLLEGE  
PAPANASAM

ASSISTANT PROFESSOR OF  
DEPARTMENT OF COMMERCE  
THIRUVELLUVAR COLLEGE  
PAPANASAM

### ABSTRACT

The banking sector being a significant part of the financial system of the country, its role in sustainable development becomes very obvious. With increasing concerns regarding the environmental protection, it is the banking sector that can play a significant role in this direction. Sustainable development and protection of environment are now recognized globally as overriding imperatives to protect the planet from the ravages inflicted on it by mankind. Green banking is a way to sustainable economic growth. Banks play a critical role in economic development and they are well-equipped to undertake green banking activities. A new emerging mantra within the banking sector is going green. The term green refers a broad range of social, ethical and environmental dimensions. Adoption of mobile banking practices will not only be useful for environment, but also benefit in greater operational efficiencies, a lower vulnerability to manual errors and fraud, and cost reductions in banking activities. Mobile banking is emerging concept for environment sustainability it means promoting environment friendly practices for sustainable growth and reduces the carbon footprint from the banking industry. Using online banking instead of branch banking, paying bills online instead of mailing them, opening online bank account are now added advance to the banking technology or contributing the environment sustainability

**KEY WORDS** BANK, SBI, CUSTOMER, ECONOMICS, MOBILE BANKING, PRODUCTS

## Introduction

Bank has evolved new products and services to attract the customers through green banking services. There are also special campaigns which give a focused marketing thrust to increase the customer base and usage of mobile banking services. Green channel counter and green remit card has been introduced mobile banking. Green channel counter aims at providing our with a simple, secure and quick way executing daily banking transactions. Green remit card is targeted to facilitate Non home cash deposit transactions to be routed through GCC/CDM. If the entire bank equips the process of green banking services will help in the economic progression towards achieving cashless economy and create friendly environment.

Banks, in India, has started various green banking initiatives. These initiatives bring easiness to the customers and also help the banks in reducing their cost of services. , the scope of the present study will be limited to analyze the green banking initiatives taken by the, State Bank of IndiaThe study aims to find out the attitude of customers towards green banking services offered by SBI. The study also aims at measuring the level of awareness and perception and also it focuses to identify the satisfaction level and motivating factors of the customers towards green banking services.

Mobile banking is emerging concept for environment sustainability it means promoting environment friendly practices for sustainable growth and reduces the carbon footprint from the banking industry. Using online banking instead of branch banking, paying bills online instead of mailing them, opening online bank account are now added advance to the banking technology or contributing the environment sustainability.

## **Statement of the Problem**

Bank has evolved new products and services to attract the customers through green banking services. There are also special campaigns which give a focused marketing thrust to increase the customer base and usage of green banking services. Green channel counter and green remit card has been introduced by sbi. Green channel counter aims at providing our with a simple, secure and quick way executing daily banking transactions. Green remit card is targeted to facilitate Non home cash deposit transactions to be routed through GCC/CDM. If all the bank equip the process of green banking services will help in the economic progression towards achieving cashless economy and create friendly environment.

## **Scope of the study**

Banks, in India, has started various green banking initiatives. These initiatives bring easiness to the customers and also help the banks in reducing their cost of services. , the scope of the present study will be limited to analyze the green banking initiatives taken by the, State Bank of IndiaThe study aims to find out the attitude of customers towards green banking services offered by SBI. The study also aims at measuring the level of awareness and perception and also it focuses to identify the satisfaction level and motivating factors of the customers towards green banking services.

## **Objectives of the Study**

The study has the following objectives.

- 1) To study the level of awareness of customers of mobilebanking
- 2) To assess the customers perception toward various components of mobile banking services.
- 3) To identify the factors motivating for using mobile banking services.

## . Methodology

The research was undertaken on the basis of data collected from both primary and secondary sources. The primary data were collected from customers who use using green banking services namely ATMs, Online banking, Mobile banking, Green channel counter, Cash Deposit Machine and Green remit card with the help of interview schedule.

The secondary data were collected from bank official website, journals and online journals. The analysis was carried out by using statistical tools like ANOVA, 'T' test, Chi-square test, Garrett ranking and percentage analysis to evaluate the objectives of the study.

### **Data Collection**

The analysis and interpretation hinges on the data collected from representative sample. Different types of data collection methods such as observations, experiments, and survey are applied. In the present study primary as well as secondary data had been collected for the analysis of the study.

### **Sampling**

The researcher has selected sample of 150 respondents. Sampling method was adopted and respondents were chosen simple random sampling. Questionnaires were used to collect data from the respondents. Structured questionnaire were framed from various researches to suit this specific study. Self- administered questionnaires were distributed to the respondents for the study.

## **REVIEW OF LITERATURE**

**V.Kanchana Naidu et al.,<sup>1</sup> (2015)** conducted a research on topic of green banking trends in India. There study found that green banking will be mutually beneficial to the banks industries

---

<sup>1</sup> V .k. Naidu and v .Kanchana Naidu (2015) A study on green banking trends in India, Research explorer, vol-IV :Issue-10

and the economy. Not only it will also facilitate improving the asset quality of the banks in future.

**Sreesha<sup>2</sup>(2014)** examined operation of green banking initiatives of selected private and public sector banks in India. The research found that public sector banks lacking in green banking initiatives as compared to private sector banks. The researcher suggests that banks should expand the use of environment, information in their business operations credit extension and investment decisions in order to maintain an eco-friendly environment.

**Nath, Nayak et al.<sup>3</sup> (2014)** attempt to study the green rating standard given by RBI, the World Bank's environmental and social norms and the initiative taken by bank in adopting green practices. They also list strategies for adopting Green Banking. Green Rating Standard is known as Green Coin Rating. Under this banks are evaluated on the basis of carbon emissions and amount of recycling activities. World Bank has formed environmental and social norms for financial institution. These norms provide ways to reduce environmental impact. Banks are required to do Environmental Impact Assessment, Annual Reporting and adopt sustainable technology. The researchers study and list the initiative taken in respect of environment by different banks in India. If the Indian banks want to achieve some position in global economy then they have to act as good corporate citizens.

### **Age-wise Classification**

Age is an important factor in analyzing the attitude of customer using green banking services. Age wise classification is necessary to analyze and categorize the respondents. The following table reveals age wise classification of the respondents.

#### **Age-wise Classification of Sample Respondents**

<b>Sl. No</b>	<b>Age</b>	<b>No. of Respondents</b>	<b>Percentage</b>
1.	Below 25 years	25	16.7

<sup>2</sup> Sreesha ch (2014) IOSR Journal of economic and finance (IOSR-JEF), Vol-I issue-7 August 2014

<sup>3</sup>Nath, V., Nayak, N. & Goel, A. (2014). Green Banking Practices- A Review. International Journal of Research in Business Management. Vol 2(4), 45-62. Retrieved from SSRN on 27 January 2015 from: [http://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2425108](http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2425108).

2.	25-35 years	65	43.3
3.	35-45 years	45	30.0
4.	45-55 years	10	6.7
5.	Above 55 years	5	3.3
	<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

The above table shows that 16.7 percent of the respondents are under the age group of below 25 years, 43.3 percent of the respondents are under the age group of 25-35 years, 30.0 percent of the respondents are under the age group of 36-45 years and 6.7 percent of the respondents are under the age group of above 55 years.

### Educational Qualification-wise Classification

Education is the dynamic side of philosophy. The level of education gives lot of knowledge about the green banking services. The following table shows the educational qualification-wise classification of sample respondents.

### Educational Qualification-wise Classification

Sl. No	Educational Qualification	No. of Respondents	Percentage
1.	Up to HSC	12	8.0
2.	Graduates	70	46.7
3.	Professionals	46	30.7
4.	ITI	12	8.0
5.	Diploma	10	6.7
	<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

The above table illustrates that 8 percent of the respondent that completed up to HSC, 46.7 percent of the respondents are Graduates. 30 percent of the respondents have completed professional degree, 8 percent of the respondents have completed ITI and 6.7 percent of the respondents have completed Diploma.

#### **LEVEL OF AWARENESS OF GREEN BANKING AMONG DIFFERENT PERSONAL PROFILE OF CUSTOMERS**

The level of awareness of green banking among different personal profile of customers was analysed with the help of ANOVA and 't' test and the results are presented below.

**LEVEL OF AWARENESS OF MOBILE BANKING AMONG DIFFERENT GENDER GROUP OF CUSTOMERS** Customers of different gender group have different level of awareness of green banking. In order to find out the significant difference in level of awareness of green banking among different gender group of SBI customers, 't' test is attempted with the null hypothesis as, **“There is no significant difference in level of awareness of mobile banking among different gender group of SBI ”**. The result of 't' test for level of awareness of green banking among different gender group of SBI customers is presented

#### **Level of awareness of mobile banking among different gender group of SBI Customers**

Particulars	Gender (Mean Score)		T- Statistics
	Male	Female	
ATMs	4.0333	4.0000	0.144
Green Channel Counter	3.7889	3.8667	0.487
Cash Deposit Machine	3.7778	3.7333	0.235
Online Banking	3.3222	3.4833	0.852
Mobile banking	3.4222	3.4667	0.234

Source: Computed data

\*-Significant at five per cent level

the mean score of level of awareness of green banking among different gender groups of SBI customers along with its respective 'T' statistics. The important level of awareness of green banking among the male customers are ATMs and green channel counter and their respective mean scores are 4.0333 and 3.7889 and among the female customers, ATMs and green channel counter and their respective mean scores are 4.0000 and 3.8667. Regarding the level of awareness of green banking, no significant difference among the different gender group of customers, are identified in the case of ATMs, green channel counter, cash deposit machine, online banking and mobile banking since the respective 'T' statistics are not significant at 5 per cent level, the null hypothesis is accepted.

#### **Level of awareness of green banking among different age group of customers**

“There is no significant difference in level of awareness of green banking among different age group of SBI customers in Tenkasi ”. The result of ANOVA for level of awareness of green banking among different age group of customers is presented

#### **Level of awareness of mobile banking among different age group of customers**

Particulars	Age Group (Mean Score)					F Statistics
	Below 25 years	25-35 years	35-45 years	45-55 years	Above 55 years	
ATMs	4.0400	4.1385	3.9556	3.5500	4.0000	0.492
Green Channel Counter	3.8000	3.8769	3.8444	3.6000	3.4000	0.435
Cash Deposit Machine	3.6800	3.9077	3.6889	3.5000	3.4000	0.603
Online Banking	3.4000	3.3077	3.5778	3.1000	3.2000	0.586
Mobile banking	3.6000	3.4154	3.3778	3.3000	3.8000	0.322

Source: Computed data

\*-Significant at five per cent level



the mean score of level of awareness of green banking among different age group of customers along with its respective 'F' statistics. The important awareness of green banking among the customers who are in the age group of below 25 years are ATMs and green channel counter and their respective mean scores are 4.0400 and 3.8000, among the customers who are in the age group of 25-35 years, ATMs and cash deposit machine and their respective mean scores are 4.1385 and 3.9077. The important awareness of green banking among the customers who are in the age group of 35-45 years are ATMs and green channel counter and their respective mean scores are 3.9500 and 3.8400, among the customers in the age group of 45-55 years, green channel counter and ATMs and their respective mean scores are 3.6000 and 3.5500 and customers who are in the age group of above 55 years are ATMs and mobile banking and their respective mean scores are 4.0000 and 3.8000. Regarding the level of awareness of green banking, no significant difference among the different age group of SBI customers, are identified in the case of ATMs, green channel counter, cash deposit machine, online banking and mobile bankingsince the respective 'F' statistics are not significant at 5 per cent level, the null hypothesis is accepted.

### **Findings of Personal Profile of Customers**

- It is found that 60 percent of the respondents are male and remaining 40 percent of the respondents are female.
- It is identified that 16.7 percent of the respondents are under the age group of Below 25 years, 43.3 percent of the respondents are under the age group of 25-35 years, 30.0 percent of the respondents are under the age group of 36-45 years and 6.7 percent of the respondents are under the age group of above 55 years.

- It is observed that 60 percent of the respondents are married and 40 percent of the respondents are unmarried.
- It is noted that 8 percent of the respondent that completed up to HSC, 46.7 percent of the respondents are Graduates. 30 percent of the respondents have completed professional degree, 8 percent of the respondents have completed ITI and 6.7 percent of the respondents have completed Diploma.
- It is learnt that 8 percent of the respondents are self employed, 60 percent of the respondents are employed both in private and Government and 32 percent of the respondents are professionals.

### **Findings of level of awareness of mobile banking**

- The important level of awareness of green banking among the male customers are ATMs and green channel counter and their respective mean scores are 4.0333 and 3.7889 and among the female customers, ATMs and green channel counter and their respective mean scores are 4.0000 and 3.8667.
- The important awareness of green banking among the customers who are in the age group of below 25 years are ATMs and green channel counter and their respective mean scores are 4.0400 and 3.8000 and customers who are in the age group of above 55 years are ATMs and mobile banking and their respective mean scores are 4.0000 and 3.8000.
- The important level of awareness of green banking among the married customers are ATMs and cash deposit machine and their respective mean scores are 3.9111 and 3.6889 and among the unmarried customers, ATMs and green channel counter and their respective mean scores are 4.1833 and 4.1667.

## Suggestions

- The SBI may take the opportunity to make the customers aware about the benefits of various green banking practices through the ATMs.
- The SBI may display some congratulating statements, for examples, you have saved paper, energy, time and money by using it on the screens of the ATMs to attract them to use such green practice.
- The green banking practices are also having a dark side. The dark side is the fear of security problem. However, the security of adopting various green banking practices is mostly depends upon the users. Therefore, users should become more conscious while using green banking practices. They should strictly follow the guidelines given by the bank.
- There are unethical practices of hacking of accounts of customers come to know in the news some times. It means the breach in the security of the banks on internet. Therefore, the SBI should take appropriate measures in order to prevent such practices.

## BIBLIOGRAPHY

1. Gordon & Natarajan, Banking Theory Law & Practice, Himalaya Publishing House.
2. Gupta, S.P., Statistical Methods, New Delhi, Sultan Chand and Sons, 2007.
3. Kandasamy, P., Banking Theory, Law and Practice, Chand Publishers.
4. Krishnaswami, O.R., Ranganatham. M, Methodology of Research in Social Sciences, Mumbai, Himalaya Publishing House, 2005.
5. Mallery Paul, SPSS for Windows, Dorling Kindersley Private Ltd., 2009.
6. Mishra, M.N., Modern Marketing Research, Mumbai, Himalaya Publishing House, 2003.

## JOURNALS

1. Arvind A. Dhond, (2013) "An empirical study on Green Channel Counter in Banks"  
*Applied Research And Development Institute Journal*, Vol.7, No.(2).
2. Ashok Singh, (2010), "Mobile Banking – Evolution and Business Strategy for Banks", *The Indian Banker*, Vol. V, No.4.

