

Customer Satisfaction on Adoption of Mobile Banking Services: A Study with Special Reference to State Bank of India (SBI)

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Abstract: Mobile banking technology which is the third era of technological innovation of banking sector after phone and net banking and comparatively its growth is phenomenal when compared to the first two eras. Currently in India the Mobile Banking is growing fast because demonetization of economy, the customers are opted for online banking and M- banking facilities provided by the bank and the world's second largest subscriber base in mobile sector therefore this leads to increases the mobile banking users in india. The main objectives of the study is to highlight the theoretical background and current scenario of mobile banking services in Indian context and to examine the demographic profile of mobile banking users of SBI bank and to analysis the reasons for customers adoption of SBI mobile bank services and also to assess the customer usage of SBI mobile banking facilities. Finally this study covers the customers satisfaction towards SBI mobile banking services in Mysuru city. The present study has been collected from primary data on the basis of issue questionnaire, the sample size for study was only 100 mobile banking users of SBI. For the purpose of analysis of data based on normality test applied for non-parametric tests such as, mean, standard deviation, Mann-Whitney U-Test and KruskalWallies Z-Test. Finally this study results Majority of the respondents has strongly agreed and opined the positive usage of mobile banking services provided by the SBI in Mysuru City.

Key Words: Mobile Banking, Customer Satisfaction, 24x7 services, customers friendly.

Date of Submission: 26-12-2017

Date of acceptance: 11-01-2018

I. Introduction

Mobile banking is a system that allows customers of mobile financial institution (MFI) to offering banking services of make deposits, withdraw, and to send or receive funds from a mobile account through a mobile device such as a mobile phone or personal digital assistant. Mobile banking offers services of banking such as, account information; payments, deposits, withdrawals, and transfers; investments and other content services. (Islam 2015)¹. The Reserve Bank of India has made Mobile banking services available to all bank customers irrespective of the mobile network. All the banking activities of these customers such as conducting financial transactions with their financial institution and allowing consumers³ to transfer money and make credit card payments anywhere, obtaining financial account information etc. is made possible through the mobile banking. (Singh, 2017).²

The customers in mobile banking services are increasing day by day due to the security measures taken by the banks. More and more numbers of customers are being drawn to the mobile banking as they have been satisfied due to the measures taken by banks to secure the mobile banking transactions. Through mobile banking customers can now add as many beneficiaries in the list as they want for fund transfer etc. and it saves huge of the amount of time for those kind of transactions (Sharma and Gautam, 2017)³. Therefore the customers to complete the financial transactions by sitting at home but the customers were having problems of carrying but mobile phones are free from these difficulties. Mobile phones can be carried everywhere and used by large number of people. In the age of globalization and digitalization mobile banking has shown a way to reach the top of the pyramid in the banking business through its variety of services. (Lalitha balakrishan, 2016)⁴.
Mobile Banking Services provided by State Bank of India:

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1. Mobile Banking Service over Application/ Wireless Application Protocol (WAP):

The service is available on java enabled /Android mobile phones (with or without GPRS) /i-phones where the user is required to download the application on to the mobile handset. The service can also be availed via WAP on all phones (java/non java) with GPRS connection. The following functionalities are available:

- a) Funds transfer (within and outside the bank)
- b) Immediate Payment Services (IMPS)
- c) Enquiry services (Balance enquiry/ Mini statement)
- d) Cheque book request
- e) Demat Enquiry Service
- f) Bill Payment (Utility bills, credit cards, Insurance premium), Donations, Subscriptions
- g) Mobile /DTH Top up
- h) M Commerce (Merchant payments, SBI life insurance premium).

2. Mobile Banking Service over SMS:

The service is available on all phones. The customer can send keywords as SMS to 9223440000. This number gives all the user menu of mobile banking services. Ordinary SMS charges are applicable. The following functionalities are available:

- a) Enquiry Services (Balance Enquiry/Mini Statement)
- b) Prepaid Mobile / MobiCash wallet Top up
- c) DTH Recharge
- d) IMPS Fund transfer – (Mobile number & MMID and Account Number & IFS Code)
- e) Change MPIN
- f) IMPS Merchant payments,

3. Mobile Banking Service over USSD (Unstructured Supplementary Service Data):

The service is available on all phones except CDMA phones. Downloading of application is not required. Subscribers have to dial *595# to avail the service. The following functionalities are available:

- a) Enquiry Services (Balance Enquiry/Mini Statement)
- b) Mobile Top up
- c) Funds Transfer (within Bank). (Sources: Official Website of SBI)⁵

II. The Current Scenario of Mobile Banking In India

The Few years back nobody knew about the mobile banking wallets in India. Of late, despite of being a new concept, mobile banking wallets have witnessed immense popularity. At the moment, people are facing currency crunch in India and this is where the mobile banking wallets are reducing the burden of the people. These M-banking wallets attract the users by offering discounts and cashback points at regular intervals. According to the 2017 (*Power*⁵). In India “Mobile Banking Study” despite the impetus provided by demonetization, digital banking is not yet a pervasive experience in India. Most banking relationships still begin and continue at the branch. However, there is great potential for banks to move more into the digital space. Only 51 per cent of retail banking customers have a reliable online and mobile banking experience with their main financial institution (*Gordon Shields*)⁶. These results were based on in-person interviews with 5,368 retail banking customers conducted between February and April 2017 across 14 states and included both private and public banks customers are inevitable they were opted for mobile banking services and partially satisfied this mobile banking facilities (*Reserve Bank of India*)⁷. Therefore this study was conducted on customer of SBI they are satisfied with the mobile banking services provided by the bank in Mysuru City

REVIEW OF LITERATURE:

Hamza Salim (2011)⁸, this study focused on factors affecting Jordanian consumers' adoption of mobile banking services. He revealed on developing countries has transcended from a traditional brick-and mortar model of customers queuing for services in the banks to modern day banking where banks can be reached at any point for their services. This can be attributed to the tremendous growth in mobile penetration in many countries across the globe including Jordan. He currently attempt on exploratory study is to identify the underlying factors that affects mobile banking adoption in Jordan. These studies have been collected using a questionnaire containing 22 questions. Out of 450 questionnaires that have been distributed and factors that may affect Jordanian mobile phone users' to adopt mobile banking services were examined. Finally he come out with the findings suggested that all the six factors, self efficacy, trainability, compatibility, complexity, risk and relative advantage were statistically significant in influencing mobile banking adoption services.

Perna Sharma (2012)⁹, this study was conducted on mobile banking in India: barriers in adoption and services preferences. He revealed in his study mobile banking is growing yet there are numbers of issues and threats in mobile banking system and the major problem of mobile banking is its non-adoption by the customers

and also research focuses on the barriers in adoption of mobile banking. It further focuses on preferred services by the mobile banking customers and influence of demographic variable on mobile banking service adoption. A cross-section descriptive design was adopted and data collected was subject to Product moment correlation, one-way Kolmogorov-Smirnov test and frequency analysis. Finally this study suggests that customers' security concern is the major barrier in adopting mobile banking services and also preferred services are concern balance check tops, as customers prefer information based services rather than financial services provided by the bank.

Martin Kweyu (2013)¹⁰ this study attempts on factor analysis of customers perception of mobile banking services in Kenya. In this study investigated factors that influence the adoption of mobile banking services in Kenya. In particular we have shown empirically that the influence of the intervening demographic factors and the consumer perception may have differential impact in emerging markets compared to developed market situations. This study results indicated that there was no significant difference in the perception of ease of use and risk of use between genders in the decision. The major findings of the study will therefore provide the financial industry with a better understanding of the factors underlying consumer adoption of mobile banking services.

Mahmood Jasim (2014)¹¹, this study conducted on the factor influencing customer usage of mobile banking services in Jordan. This current study seeks to determine the factors that affect the acceptance of the use of mobile banking services from the viewpoint of customers. These factors are divided into two groups in terms of their impact; the first represents the motivating factors that drive customers to use mobile banking services. The major findings provided support for the model of the study. The design and development of this questionnaire was based on an initial pretested survey distributed to a sample consisting of (56) customers of Jordan Banks. Finally this study result is acceptable as the member's. All the hypotheses regarding the impact of the factors included in the study on usage of mobile banking were supported and hypotheses of the study have been accepted, indicating the positive impact of the motivating factors on the usage of mobile banking services.

Mohammed Husein (2015)¹², this study was undertaken on preference on the perception of mobile banking: A Saudi Arabian perspective. This study was also to investigate specific factors that predict the acceptance of mobile banking in Saudi Arabia and a questionnaire was developed to focus on a number of constructs, identified in the literature, as potential predictors of acceptance quality of Internet connection was highlighted to have a significant impact on the perceived ease of using mobile banking. And the perceived usefulness of mobile banking was significantly affected by the degree of awareness among customers. Trust in mobile banking and resistances to change are among factors with a significant impact on consumer's attitude towards adopting mobile banking. Finally this research extended the existing Technology Acceptance Model (TAM) and made valuable contributions to mobile banking service providers as well as to researchers in mobile and Internet banking in the Saudi Arabia.

Lalitha Balakrishnan (2016)¹³, this study also revealed on factors affecting mobile banking services—An empirical study on adoption of mobile banking mode of services, presently the Internet technology has brought the third revolution to this world. The banking sector has been upgrading their services with the use of technology from time to time like introducing the ATM – Automatic Teller machine which took more than a decade to get popular and the phone and net banking took half the time of ATM. In this study identifies mobile banking technology which is the third era of technology of banking sector after phone and net banking and comparatively its growth is phenomenal when compared to the first two eras. Even in India the Mobile Banking is growing fast because of the world's largest subscriber base in mobile sector after China.

Suresh (2017)¹⁴, this study focused on changing consumer behavior for mobile banking services in India. Mobile banking is the latest and most innovative service offered by the Banks. The purpose of the study is to investigate determinants of Mobile banking adoption based on an individual's benefits and costs of adopting mobile banking. The main factors that determine the customer satisfaction of mobile banking in India are security, efficiency, cost effectiveness, easy demand fulfillment and correctness in results. It aims to analyze the customer response and customer satisfaction of mobile banking through these factors. Mobile banking is one of the alternatives in e- channels available to customer for quick and efficient of service at anytime of the day and from anywhere to use. Banks can also use to enable the banking for increasing the efficiency of their staff create a platform. Finally this paper an endeavour has been made to explore the consumer satisfaction of the new electronic payment service as mobile banking and the factors influencing the adoption of mobile banking services.

III. Objectives Of The Study

The major objectives of the study are as follows:

1. To highlight the theoretical background and current scenario of mobile banking services in Indian context;
2. To examine the demographic profile of mobile banking users of SBI bank in Mysuru city;
3. To analysis the reasons for customers adoption of SBI mobile bank services in Mysuru city;

4. To assess the customer usage of SBI mobile banking facilities in Mysuru city;
5. To study the customers satisfaction towards SBI mobile banking services in Mysuru city; and
6. To offer findings/suggestions in the light of the study.

IV. Research Methodology

The present study has been collected from both primary and secondary sources. The primary data was collected on the basis issue of questionnaire. The study area has been identified SBI bank branches in Mysuru city. The questionnaire was designed and contained several questions for collection of data from the customers or mobile banking users. The overall sample size for study was only 100 respondents form SBI Bank. The method of sampling used is simple random sampling. The secondary data was collected from related research publications in books, journals and periodicals, dailies and annual reports of SBI bank available on the chosen topic. And also collect information on website to develop theoretical background of customer perception towards mobile banking users in SBI bank.. For the purpose data analyze applied test of normality of data. A significant test means the sample distribution is not shaped like a normal curve ($p > 0.05$). The sample size is small $N=23$ therefore to test the normality of data used Shapiro-Wilks W test ($P=0.003$). Therefore the data is abnormally distributed we applied non parametric test mentioned, mean, standard deviation, Mann-Whitney U-Test and KruskalWallies Z-Test to prove the hypotheses of the study to measure the reliability of data.

Hypotheses.

The study is based on the following hypotheses.

- H1: There is a significant difference between demographic profiles of mobile banking users in SBI Bank.
 H2: There is a significant difference between reasons for customers adoption of SBI mobile bank services
 H3: There is a significant relationship between customer usage of SBI mobile banking facilities;
 H4: There is no significant variation between customers satisfaction towards SBI mobile banking services.

V. Analysis And Interpretation

1. Demographic profile of the mobile banking users:

Table No.1 represents the demographic profile of the mobile banking users of SBI bank in Mysuru city. The overall respondents were numbering, 100 customers out of that 65 respondents are belongs to male category and 35 respondents are belongs female category this shows male customers more used mobile banking users compared to female customers. In the context of age pattern, majority of the respondents numbering, 55 customers belongs to age group of between 30-40 years, this shows younger and middle age generations were more used mobile banking services compared to adult generation. Further the educational background of the respondents majority numbering, 30 and 45 respondents were graduates and post graduates respectively. In the context of occupation of customers, majority numbering, 35 and 40 respondents were belongs to private employee and businessmen respectively. In the context of monthly income level of the customers, Majority numbering, 28 and 42 respondents were belongs to monthly income level of between ₹ 20,000 to ₹ 30,000 and above ₹ 30,000 respectively.

Table No.1: Demographic profile of the mobile banking users

Particulars	Frequency	Chi-Square	P-Value	Hypothesis(H0)
1. Age Pattern:				
a) Less than 30 years	35	3.07	0.000	<i>Significant</i>
b) Between 30-40 years	55			
c) Above 40 years.	10			
2. Gender:				
a) Male	65	2.86	0.002	<i>Significant</i>
b) Female.	35			
3. Educational Background:				
a) SSLC	12	4.73	0.621	<i>Not Significant</i>
b) PUC	13			
c) Graduation	30			
d) Post Graduation.	45			
4. Occupation:				
a) Government employees	25	3.81	0.583	<i>Not Significant</i>
b) Private employees	35			
c) Business.	40			
5. Monthly Income Level:				
a) Less than 10,000.	11	5.02	0.001	<i>Significant</i>
b) Between 10,000 to 20,000	19			
c) Between 20,000 to 30,000	28			
d) Above 30,000/	42			

Source: Primary data.

To calculate, chi –square test for data of age pattern of the, the table value of χ^2 for degrees of freedom at 5% level of significance, The calculated P value is 0.000, which is less than the Alpha Value of 0.05 it was found to be significant. Therefore the results indicate that the stated null hypothesis to be accepted. In the context of gender profile of the respondents, the table value of χ^2 for degrees of freedom at 5% level of significance, The calculated P value is 0.002, which is less than the Alpha Value of 0.05 it was found to be significant. Therefore the results indicate that the stated null hypothesis to be accepted. Further the data of educational profile of the respondents, the table value of χ^2 for degrees of freedom at 5% level of significance, The calculated P value is 0.621, which is more than the Alpha Value of 0.05 it was found to be not significant. Therefore the results indicate that the stated null hypothesis is rejected and alternative hypothesis is accepted. In the context of the data of occupation of the respondents, the table value of χ^2 for degrees of freedom at 5% level of significance, The calculated P value is 0.583, which is more than the Alpha Value of 0.05 it was found to be not significant. Therefore the results indicate that the stated null hypothesis is rejected and alternative hypothesis is accepted. Further the data of monthly income level of the respondents, the table value of χ^2 for degrees of freedom at 5% level of significance, the calculated P value is 0.001, which is less than the Alpha Value of 0.05 it was found to be significant. Therefore the results indicate that the stated null hypothesis to be accepted.

2. Reason for adoption mobile banking facilities

Table No.2 depicts that reason for customer adoption of mobile banking services. Majority of the customers numbering, 40 and 25 opinioned that no need to visit the bank and faster 24x7 transactions is main reason customers of SBI will adopt mobile banking services.

Table No.2: Reason for adoption mobile banking facilities

SI. NO.	Particulars	Frequency
1.	Saving of time	20 (20.00)
2.	No need to visit the bank	40 (40.00)
3.	Customer friendly	15 (15.00)
4.	Faster/24X7 Transaction	25 (25.00)
Total		100 (100.00)
<i>Kruskal–Wallies Z-Test</i>		<i>Kruskal –Wallies Z-Test =2.189</i> <i>Asymp. Sig.(2-tailed)=0.001</i> <i>Mean Rank = 21.80</i> <i>Degree of Freedom=03</i>

Source: Primary data.

Table No.2, indicates the Kruskal –Wallies Z-Test it’s a category of nonparametric test. describe to test the significant difference between the customer reason for adoption of mobile banking facilities , the P value (Sig 2-tailed) is 0.001, which is less than the Alpha value of 0.05, it was found to be significant. Therefore the results indicate that the stated null hypothesis to be accepted.

3. Usage of mobile banking facilities:

Table No.3 shows that customer usage of SBI mobile banking facilities in Mysuru city. Majority of the customers numbering, 43 and 27 are opinioned that customers used when required and once in a fortnight customers are more used of mobile banking facilities.

Table No.3: Usage of mobile banking facilities

SI. NO.	Particulars	Frequency
1.	Everyday	12 (12.00)
2.	Once in a week	18 (18.00)
3.	When required	43 (43.00)
4.	Once in a fortnight	27 (27.00)
Total		100 (100.00)
<i>Kruskal–Wallies Z-Test</i>		<i>Kruskal –Wallies Z-Test =3.715</i> <i>Asymp. Sig.(2-tailed) =0.004</i> <i>Mean Rank =26.87</i> <i>Degree of Freedom=03</i>

Source: Primary data.

Table No.3, showsthe Kruskal –Wallies Z-Test it’s a category of nonparametric test. describe to test the significant difference between the customer usage of mobile banking facilities, the P value (Sig 2-tailed) is 0.004, which is less than the Alpha value of 0.05,it was found to be significant. Therefore the results indicate that the stated null hypothesis to be accepted.

4. Customer satisfaction towards mobile banking services:

Table No.4 highlights the customer satisfaction towards mobile banking services in SBI.Majority of the respondents has strongly agreed and positive opinions about the all mobile banking services and customers were satisfied with mobile banking services provided by the SBI bank. According to The Mann-Whitney U-test it’s a category of nonparametric test. describe to test the significant difference between the customer satisfaction towards mobile banking services, the highest mean and standard deviation were found mobile banking charges are less compared with other services, was recorded the value of 26.43 and 7.37respectively. As against the lowest mean and standard deviation were found easily availability of mobile network, was recorded the value of 20.31 and 3.01respectively.To be concluded that, from below analysis majority of the customers were positively opinioned, mobile banking menu is very easy to understand and navigate, mobile banking provides faster services, It is easy to make transfer Funds, It is easy to make a balance inquiry and less degree of risk in usage of mobile banking category results, the P value (Sig 2-tailed) is which is indicates less than the Alpha value of 0.05, it was found to be significant. Therefore the results indicate that the stated null hypothesis to be accepted. In the context of awareness of mobile banking services and maximum safe security for each mobile banking transaction and also false transaction occurs refund facility category results, the P value (Sig 2-tailed) is which is indicates more than the Alpha value of 0.05, it was found to be not significant. Therefore the results indicate that the stated null hypothesis is accepted.

Table No.4: Customer satisfaction towards mobile banking services

Statements	Mean	S.D	Whitney U-Test	(Sig 2-tailed) P-value	Hypothesis (H0)
Mobile banking menu is very easy to understand and navigate	25.30	6.81	4.193	0.000	Significant
Mobile banking provides faster services.	23.60	4.83	3.127	0.002	Significant
Awareness of Mobile Banking Services.	18.92	2.56	2.014	0.683	Not Significant
It is easy to make transfer Funds	24.83	6.49	2.783	0.001	Significant
It is easy to make a balance inquiry	22.87	5.26	3.740	0.000	Significant
Easily availability of mobile Network.	20.31	3.01	4.174	0.004	Significant
Charges for mobile banking are less compared with other services.	26.43	5.78	5.206	0.005	Significant
Maximum safe security for each mobile banking transaction.	21.48	7.37	4.851	0.504	Not Significant
False transaction occurs refund facility	23.21	5.08	3.001	0.591	Not Significant
Less degree of risk in usage of mobile banking	20.57	3.86	2.763	0.003	Significant

Source: Primary data.

VI. Findings Of The Study

The following are the major findings of the study:

- The overall respondents were numbering, 100 customers out of that 65 respondents are belongs to male category and 35 respondents are belongs female category this shows male customers more used mobile banking users compared to female customers.
- In the context of age pattern, majority of the respondents numbering, 55 customers belongs to age group of between 30-40 years, this shows younger and middle age generations were more used mobile banking services
- Further the educational background of the respondents majority numbering, 30 and 45 respondents were graduates and post graduates respectively.
- Majority of the customers numbering, 40 and 25 are opinioned that no need to visit the bank and faster 24x7 transactions is main reason customers of SBI will adopt mobile banking services.
- Majority of the customers numbering, 43 and 27 are opinioned that customers used when required and once in a fortnight customers are more used of mobile banking facilities.
- Majority of the respondents has strongly agreed and positive opinions about the all mobile banking services and customers were satisfied with mobile banking services provided by the SBI bank.
- The highest mean and standard deviation were found mobile banking charges are less compared with other services, was recorded the value of 26.43 and 7.37 respectively.

- The lowest mean and standard deviation were found easily availability of mobile network, was recorded the value of 20.31 and 3.01 respectively.
- In the context of awareness of mobile banking services and maximum safe security for each mobile banking transaction and also false transaction occurs refund facility category results indicate that the stated null hypothesis is accepted.

VII. Suggestions For The Study

The following are the suggestion for the study:

- ❖ The awareness about Phone/ Mobile banking has to be given before or once the technology is launched and merits and demerits of this technology should be revealed to customers.
- ❖ Proper security services should be provided because that is the main reason for not adopting this technology.
- ❖ The customer's safety in-terms of availing the services should be strengthened as there isa possibility of hacking and cracking of personal details.
- ❖ Time is precious therefore the banks must come up with a system that tries to solve the issueson such factors affecting the Mobile banking services.
- ❖ Customers must be given individual training regarding the usage of the Mobile Banking services who want to avail such services as they may not be technically sound and also it takes some time for understanding the technology.
- ❖ The banks must give a break up of the charges levied on various services, but the bankshave to reduce its annual charges for mobile banking.

VIII. Conclusion

The current study focused on customer's satisfaction towards mobile banking services. From the above analysis majority of the customers were positively opinioned, mobile banking menu is very easy to understand and navigate, mobile banking provides faster services, It is easy to make transfer funds, It is easy to make a balance inquiry and less degree of risk in usage of mobile banking category it results, the stated null hypothesis to be rejected and alternative hypothesis is accepted. In the context of awareness of mobile banking services and maximum safe security for each mobile banking transaction and also false transaction occurs refund facility category results that the stated null hypothesis is accepted. Finally in this study find out customers faced the problem of network and lack of awareness to usage of mobile banking services. Therefore this study suggests bank will provide a training and create awareness to customers regarding the technical aspects definitely more customers are adapting the mobile banking services in Mysuru City.

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Ms. Shilpa D "Customer Satisfaction on Adoption of Mobile Banking Services: A Study with Special Reference to State Bank of India (SBI)." IOSR Journal of Business and Management (IOSR-JBM) 20.1 (2018): 44-50.