

A STUDY ON CUSTOMERS' PERCEPTION ON MOBILE BANKING SERVICES AT KENGARI UPANAGAR, BENGALURU

Sindhu K. K¹ & R. Satheeshkumar²

¹Assistant Professor, Centre for Post Graduate Studies, Surana College, Bengaluru, Karnataka, India

²Professor, Centre for Post Graduate Studies, Surana College, Bengaluru, Karnataka, India

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ABSTRACT

Mobile banking has been in existence for more than a decade. M- Banking was started in India by the way of SMS banking in the year 2002. With the technological advancement and the increased users of smart phone, mobile banking app facilitates the customer to perform most of their banking activities through their smart phone without visiting to banks. The main objective of this research work is to assess the customers' perception on mobile banking services. The result shows that customers are satisfied with the mobile banking service. It is found that there are customers who do not use mobile banking services because of the security issues, difficult to use smart phones for mobile banking, lack of knowledge on M – Banking, fear of fraudulent activities, poor app design and network problem. Banks have to educate their customers about M-banking and needless to say the technological revolution would play a major role in the days to come.

KEYWORDS: *Customer Perception, M- Banking, Mobile App*