

Customer Satisfaction Towards Mobile Banking

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Abstract- This research paper investigates the factors influencing customer satisfaction in mobile banking services. With the increasing reliance on smartphones and internet access, mobile banking has become a crucial part of financial service delivery. The study focuses on user interface design, ease of use, security, reliability, and customer support to determine overall satisfaction. The findings are based on both secondary literature and survey-based primary insights, aiming to provide recommendations for banks to enhance digital service quality.

I. INTRODUCTION

Mobile banking has revolutionized the banking experience by allowing customers to perform financial transactions through smartphones at any time and from anywhere. This study aims to analyze how different attributes of mobile banking influence customer satisfaction. As the digital economy grows, customer expectations continue to rise, prompting financial institutions to innovate and optimize their mobile services. The research explores customer satisfaction across dimensions like application usability, transaction security, responsiveness, and customization.

This research dives into the heart of these concerns by studying how employees perceive the use of AI in HR practices. It focuses on the level of trust and acceptance employees place in these technologies and aims to uncover whether AI is seen as a helpful partner or a potential threat to fairness and empathy in the workplace.

II. OBJECTIVES OF THE STUDY

1. To assess the level of customer satisfaction with mobile banking services.
2. To identify key performance indicators affecting user experience.

3. To analyze the challenges and limitations faced by mobile banking users.
4. To suggest strategic improvements for increasing user satisfaction.

III. RESEARCH METHODOLOGY

This study adopts a descriptive and analytical approach. Data was gathered through online surveys of 100 respondents using mobile banking across various banks in India. The survey contained structured questions rated on a Likert scale. Secondary data was collected from journal articles, banking reports, and RBI publications. The data was analyzed using simple statistical tools to understand trends and preferences among users.

IV. LITERATURE REVIEW

Past studies indicate that perceived ease of use, perceived security, transaction speed, and user trust are the primary determinants of satisfaction in mobile banking. A 2022 report by the Indian Institute of Banking Research highlighted that customers prefer intuitive interfaces and minimum downtime. Another study by Sharma & Yadav (2023) emphasized the importance of biometric security and real-time customer support in influencing customer loyalty and continued use.

V. DATA ANALYSIS AND FINDINGS

Survey results show that 82% of respondents are satisfied with mobile banking services. 75% appreciate user-friendly design, while 68% expressed concern over delayed OTPs and occasional app crashes. Banks like ICICI and HDFC scored high on interface and speed. Public sector banks lagged behind due to older app versions. It was also observed that youth (ages 20–35) were more accepting of minor bugs if the overall experience was smooth and fast.

CONCLUSION

Mobile banking is a vital part of modern banking. This research confirms that while customer satisfaction is generally high, consistent improvements in app functionality, security, and support are essential. Banks need to prioritize mobile UX design and proactive error resolution. Regular feedback from users can help developers align services with customer expectations

RECOMMENDATIONS

- Improve biometric and two-factor authentication security measures.
- Offer in-app live chat or AI chatbot support for better customer assistance.
- Ensure regular app updates to fix bugs and improve features.
- Create user education modules for safer app use and transaction hygiene.
- Benchmark best practices from top-performing banks for continuous improvement

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