

**IMPACT
OF
MOBILE BANKING
ON
CUSTOMER SATISFACTION
WITH REFERENCE TO
RETAIL BANKING**

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A Division of Visual Soft India Pvt. Ltd.

ISBN-13: 978-93-87610-95-8
FIRST EDITION, JANUARY 2024, INDIA

Printed & Published by:
VSRD Academic Publishing
(A Division of Visual Soft India Pvt. Ltd.)

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Printed & Bound in India

VSRD ACADEMIC PUBLISHING
A Division of Visual Soft India Pvt. Ltd.

REGISTERED OFFICE

154, Tezab mill Campus, Anwarganj, KANPUR–208003 (UP) (IN)
Mb:9899936803, Web: www.vsrdpublishing.com, Email: vsrdpublishing@gmail.com

MARKETING OFFICE

340, FF, Adarsh Nagar, Oshiwara, Andheri(W), MUMBAI–400053 (MH) (IN)
Mb:9956127040, Web: www.vsrdpublishing.com, Email: vsrdpublishing@gmail.com

PREFACE

The purpose of converting my thesis into a book is to create awareness about digitalization and online payments. 90% of the Indians own mobiles and also bank accounts, but almost 70% of them are dormant accounts. Digitalization has not yet made an impact in the rural areas where cash is still the preferred mode of transaction, due to this, branch banking is yet a practice in rural and semi-urban areas and net problems are prevailing. Most of the ATMs in these areas are not properly managed, hence this book.

We are hopeful that the management students, faculty members and practitioners will find this book useful.

 *Author(s)*

ACKNOWLEDGEMENT

I am thankful to all those who directly & indirectly supported, guided & helped me on this fun-filled journey. While I cannot thank everyone by name, but for sure, I would like to mention a few who supported & guided me all along.

I am genuinely thankful to my research guide & supervisor, Dr. Bhagabat Barik, Prof. & Asst. Dean, FMS, ICFAI University, Jharkhand, for his constant guidance, supervision & multiple reviews. I would like to express my deepest gratitude for his unwavering guidance & support without which this book wouldn't have come to light.

I am profusely thankful & indebted to the Vice Chancellor of ICFAI University Prof. (Dr.) Raman Kumar Jha for permitting me & issuing me an NOC for publishing my thesis into a book. The act will be remembered with gratitude forever.

Last-mile connectivity is very critical; I want to thank my Research Co-Guide, Dr. Arcot Purna Prasad, Associate Professor, School of Business Management, Christ University, Bengaluru, who took all the pain & effort to go through my work & present my hard work properly.

I want to thank Prof. ORS Rao, Dr. M Rajkumar & Dr. Rumna Bhattacharya for their support & encouragement. My gratitude to all the research board members, particularly Dr. Satyendra Kishore & Dr. Hariharan, for their guidance.

It is pertinent & acknowledge my gratitude to NGS PU College & its Honourable Secretary, Mr. Syed Munveer & other colleagues without whose support & cooperation, it would have been impossible to devote my time & complete the PhD.

My quest for knowledge always got total support from my family. Blessing from my late grandmother, late mother & absolute backing from my son-in-law, daughter, loving grandson & wife helped me through-out the research.

 **B.S. JAYACHANDRA**

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LIST OF ABBREVIATIONS

| | |
|-------|--|
| ANOVA | - ANALYSIS OF VARIANCE |
| ATM | - AUTOMATED TELLER MACHINE |
| AVE | - AVERAGE VARIANCE EXTRACTED |
| BI | - BEHAVIOURAL INTENTION |
| ECS | - ELECTRONIC CLEARING SYSTEM |
| EFA | - EXPLORATORY FACTOR ANALYSIS |
| ICICI | - INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA |
| ICT | - INFORMATION AND COMMUNICATION SYSTEM |
| IMPS | - IMMEDIATE PAYMENT SERVICES |
| IT | - INFORMATION TECHNOLOGY |
| IVRS | - INTERACTIVE VOICE RESPONSE SYSTEM |
| KMO | - KAISER MEYER OLKIN |
| MSA | - MEASURE OF SAMPLING ADEQUACY |
| NEFT | - NATIONAL ELECTRONIC FUNDS TRANSFER |
| NPCI | - NATIONAL PAYMENT CORPORATION OF INDIA |
| PE | - PERFORMANCE EXPECTANCY |
| PIN | - PERSONAL IDENTIFICATION NUMBER |
| PR | - PERCEIVED RISK |
| PU | - PERCEIVED UBIQUITY |
| RBI | - RESERVE BANK OF INDIA |
| RTGS | - REAL TIME GROSS SETTLEMENT |
| SBI | - STATE BANK OF INDIA |
| SI | - SOCIAL INFLUENCE |
| SLR | - STATUTORY LIQUIDITY RATIO |
| SMS | - SHORT MESSAGE SERVICE |
| SPSS | - STATISTICAL PACKAGE FOR SOCIAL SCIENCES |
| SSL | - SECURE SOCKET LAYER |
| TAM | - TECHNOLOGY ACCEPTANCE MODEL |
| TBP | - THEORY OF PLANNED BEHAVIOUR |
| TPIN | - TELEPHONE PERSONAL IDENTIFICATION NUMBER |
| TRA | - THEORY OF REASONED ACTION |
| TTF | - TASK TECHNOLOGY FIT |
| WAP | - WIRELESS APPLICATION PROTOCOL |
| WWW | - WORLD WIDE WEB |