

**Mobile And Internet Banking Service Experience Of Youngsters In
Canara Bank**

(With Special Reference to Tiruvallur District)

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Abstract

The advancements and improvements that occurred in data and correspondence innovation are expanding the pace of progress in the Internet and portable banking. Rivalry looked by banks from different foundations like little account banks, banks instalment, and so on., power banks make their web and portable financial administrations increasingly focused and helpful so as to give new and better encounters for their clients. The study has made attempt on to identify experiences of youngsters using mobile banking and internet banking facilities provided by the Canara Bank and to determine the level of experiences in internet and mobile banking service of Canara Bank. The client experience made through the Internet and versatile banking has now turned out to be significant because of the fast development pace of portable banking and the Internet banking. Banking is exceptionally subject to innovation and went into genuine challenge with different banks and different organizations outside the financial business. Consequently, banks distinguished versatile banking and Internet as the following combat zone.

Key Words: Bank, Internet Banking Services, Youngster, Mobile Banking,

Introduction

As of now in India, versatile banking is becoming quickly because of the demonetization of the economy, clients have decided on web based banking and portable financial offices given by the bank. Web banking and versatile communication become very normal because of quick improvements in data and correspondences innovation, including the presentation of rapid broadcast communications and portable systems. Web and versatile banking, which is one of the purposes of contact for banks,

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is increasing more noteworthy acknowledgment among common individuals. Green financial activities, focal government activities, development in web associations, PDA transformation, and so on., purposes behind development in the web and portable banking. So as to continue and develop in the part, banks must give better encounters to clients. In this specific circumstance, this investigation recognizes the encounters of adolescents utilizing versatile banking and web banking offices given by Canara bank

Review of literature**Suresh (2017)**

The study has concentrate on changing buyer conduct for portable banking in India. Versatile banking is the most recent and most creative assistance offered by the banks. The point of the examination is to recognize distinguished determinants of Mobile Banking dependent on an individual advantage and cost of versatile financial reception. The key components deciding the consumer loyalty of portable banking in India are security, proficiency, cost adequacy, simplicity of interest fulfilment.

Sujith, T. S., & Julie, C. D. (2017)

This study distinguished the chances and difficulties of the E-Payment System in India. They break down the danger of online installments, the installment information robbery, individual information, and client extortion. In this manner, and until the utilization of electronic marks is generally dispersed, we should utilize the accessible innovation to guarantee a sensible least degree of security on the system.

Lalitha Balakrishnan (2016)

The study has uncovered the components that impact versatile banking. An observational investigation of the appropriation of versatile financial administrations, at present the web innovation has carried the third insurgency to this world. The financial area has once in a while overhauled their administrations with the utilization of innovation, for example, the ATM computerized teller machine, which took over 10 years to wind up mainstream, and the phone and net financial administrations had half of that. time taken from ATM.

Mohammed Husein (2015)

The study has read the inclination for the view of versatile banking: a Saudi Arabian point of view. This examination additionally investigated explicit elements

anticipating the acknowledgment of versatile banking in Saudi Arabia and a poll was created to concentrate on various develops distinguished in the writing, as potential indicators of the acknowledgment nature of web network featured a huge effect on the apparent convenience of portable banking.

MahmoodJasim (2014)

This present investigated tries to decide the components that impact the acknowledgment of the utilization of portable banking from a client point of view. These variables are partitioned into two gatherings as far as their effect; the first speaks to the spurring factors that drive clients to utilize versatile banking.

Objectives of the study

- To identify experiences of youngsters using mobile banking and internet banking facilities provided by the Canara Bank.
- To determine the level of experiences in internet and mobile banking service of Canara Bank.

Research Methodology

The study follows descriptive in nature. Both primary and secondary data are used for the study. The primary data was collected on the basis issue of the questionnaire among youngsters of Tiruvallur District. The questionnaire was designed and contained several questions for collection of data from the customers or mobile banking users. The customer experience of customers is measured using 25 statements relating to five types of customer experience on five point Likert's scale. The overall sample size for the study was only 150 respondents. The method of sampling used is convenience sampling. The secondary data was collected from related research publications in books, journals and periodicals, dailies.

Hypothesis H₀: There is no significant difference in level of customer experience based on gender.

Data Analysis and Interpretation**Table 1****Demographic details of Canara banking customers**

Age	Male	Percentage	Female	Percentage	Total	Percentage
18-25	82	75.93	14	33.33	96	64.00

26-35	26	24.07	28	66.67	54	36.00
<i>Total</i>	<i>108</i>	<i>100.00</i>	<i>42</i>	<i>100.00</i>	<i>150</i>	<i>100.00</i>
Qualification	Male	Percentage	Female	Percentage	Total	Percentage
+2	13	12.04	5	11.91	18	12.00
UG Graduate	56	51.85	15	35.71	71	47.33
Post Graduate	39	36.11	22	52.38	61	40.67
<i>Total</i>	<i>108</i>	<i>100.00</i>	<i>42</i>	<i>100.00</i>	<i>150</i>	<i>100.00</i>
Occupation	Male	Percentage	Female	Percentage	Total	Percentage
Students	12	11.11	6	14.28	18	12.00
Govt. Employee	4	3.70	3	7.14	7	4.67
Private Employee	57	52.78	24	57.14	81	54.00
Business	15	13.89	2	4.76	17	11.33
Other	20	18.52	7	16.67	27	18.00
<i>Total</i>	<i>108</i>	<i>100.00</i>	<i>42</i>	<i>100.00</i>	<i>150</i>	<i>100.00</i>

(Source: Primary Data)

From the above table 1, out of 150 customers took part the survey 108 respondents are male and 42 are females, 64 % of respondents belong to the age group of 18-25, 82% & 33.33 % males and females belong to 18-25 age group, 47.33 % of respondents have a graduate level educational qualification, 54 % of respondents are private employees and 52.78 % of male respondents and 57.14 % of female respondents are private employees.

Table 2

Level of Customer Experience

Experience	%	%
Low Customer Experience	52.4	23.33
Medium Customer Experience	67	44.67
High Customer Experience	48	32.00
Total	150	100.00

(Source: Primary Data)

Table 2 shows that 44.67 % of online customers are only getting medium level customer experience, 32 % are experiencing a high level of customer experience and 23.33 % are getting a low level of customer experience.

Table 3**Different Types and Levels of Customer Experience**

Types of Customer Experience	High		Medium		Low		Total	
	Nos	%	Nos	%	Nos	%	Nos	%
Sensory Experience	40	26.67	64	42.67	46	30.67	150	100.00
Affective Experience	36	24.00	74	49.33	40	26.67	150	100.00
Cognitive Experience	56	37.33	48	32.00	46	30.62	150	100.00
Physical Experience	32	21.33	72	48.00	46	30.67	150	100.00
Relational Experience	42	28.00	34	22.67	74	49.33	150	100.00

(Source: Primary Data)

The above table shows that the various types of customer experience provided by the Canara bank, that internet and mobile banking service have medium level of sensory experience (42.67 %), and 26.67 % respondents agreed with high level of sensory experience of mobile and internet banking facilities. Internet and mobile banking create a medium level affective experience to 49.33 % respondents, only 26.67% of the respondents are low level of affective experience. Internet and mobile banking generated cognitive experience to 32% of respondents, 37.33 % each respondents got a medium and low level of cognitive experience during their interaction in internet and mobile banking services of Canara Bank, but majority of the respondents are high level of cognitive experience with Canara bank mobile and internet banking facilities. 48% of respondents received the medium level of physical experience, 30.67% experienced low level physical experience, and only 21.33% experienced high level physical experience during internet and mobile banking. Internet and mobile banking provided only low level relational experience to 49.33 % of banking customers, 28% of respondents are

offered a high level of relational experience and 22.67 % respondents experienced only medium level relational experience.

Testing of Hypothesis: H_0 : There is no significant difference in level of customer experience based on gender.

Table 4
Independent Sample t test

Gender	N	Mean	Std.Deviation	t-value	Sig
Male	108	3.67	0.481	1.216	0.319
Female	42	3.17	0.326		

The t value of 1.216 is not statistically significant, since the sig value .319 is more than .05. So the researcher rejects the Null Hypothesis. Therefore, it is clear that there is a difference between males and females relating to level of customer experience among the services of mobile and internet banking facilities provided by the Canara Bank.

Findings of the study

Experience is a take- away impression from people's encounters with product, services, and business. Canara bank offer all the five types of experiences to their customers through their contact point internet and mobile banking. Even though Canara bank offers all experiences overall customer experience reached only medium level customer experience from the internet and mobile banking services, i.e., 44.67% of customers receive only medium level customer experience. High level of cognitive experience was felt by 37.33% of customers. The majority of respondents realised medium level sensory, affective and physical experiences. 49.33 % of customers received only low level relational experience from internet and mobile banking service of Canara bank.

Suggestions of the study

- The bankers have to offer the banking services program to the Youngster with the view of security, proficiency and cost of the services.
- The younger generation of the society need to be concentrated to inclusive growth in the generation of banking operations efforts to be taken by not only canara bank but also all other commercial banks also.

- The banker needs to concentrate on establishment of more ATM services in the rural areas of Tamil Nadu and especially in Tiruvalluvar District.
- The maintenance of the ambience of the ATM Centre and Personal Banking area of all branches of the bank need to be concentrate more to attract younger generation of the society.

Conclusion

Customers always desire experiences in all their interaction with the banker. Since customer experience is the next battlefield for all entities irrespective of the nature of business, bank should strive to offer a superior customer experience in all interactions across touch points. To materialise full benefit of delivering such experiences banks must consciously design engaging experiences in products and services. So Canara bank need to strive to improve the service quality and functional aspects of their internet and banking services to gain a competitive edge and emotional bond.

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