

PROJECT PROPOSAL (SYNOPSIS)

A STUDY OF CUSTOMER SATISFACTION WITH MOBILE BANKING SERVICES OF PUBLIC SECTOR BANKS IN EAST DELHI

Synopsis submitted for the project course MMPP-001 of the programme Master of Business
Administration (MBA)

Subject area on the proforma: Marketing

Submitted by

Name: _____

Enrolment No.: _____

Regional Centre: _____ Study Centre code: _____

Address and email: _____

Under the guidance of

Name of the guide: _____

Designation and organisation: _____

Indira Gandhi National Open University

Maidan Garhi, New Delhi 110068

Month and year: _____

Illustrative sample for study reference only. It shows layout, order and method for an MMPP-001 synopsis; it is not for submission as anyone's own work, and it contains no collected data.

1. Introduction

Banking in India has moved a large share of everyday transactions from the branch counter to the mobile phone. Public sector banks now offer mobile banking applications through which customers check balances, transfer funds, pay bills and request services without visiting a branch. For many customers, the mobile application has become the main point of contact with the bank.

When the main point of contact changes, the meaning of service quality changes with it. A customer who once judged a bank by the courtesy of its staff and the length of its queues now judges it by how easily the application opens, how reliably a transfer goes through and how quickly a complaint is resolved. This study proposes to examine how satisfied customers of public sector banks in East Delhi are with these mobile banking services, and which aspects of the service shape that satisfaction.

2. Rationale of the Study

Public sector banks serve a wide range of customers, from salaried employees to small traders and pensioners, and many of them were introduced to mobile banking only recently. Their experience may differ from that of private bank customers on whom much of the published discussion focuses. A local study in East Delhi can show which service dimensions matter most to these customers and where the banks' applications fall short. The findings can help branch managers and digital banking teams decide where to improve, and can help customers understand the facilities already available to them.

3. Review of Literature

Parasuraman, Zeithaml and Berry (1988) developed the SERVQUAL scale, which measures service quality through five dimensions: tangibles, reliability, responsiveness, assurance and empathy. Later researchers have adapted these dimensions to electronic services, replacing physical tangibles with features such as the design and ease of use of a website or application. This study draws on that adaptation for its questionnaire.

Davis (1989) proposed the Technology Acceptance Model, in which perceived usefulness and perceived ease of use explain whether people adopt a technology. For mobile banking, ease of use and usefulness are expected to influence not only adoption but also satisfaction after adoption, which this study proposes to test.

Note for the reader of this sample: an actual synopsis adds the recent studies the student has read, Indian studies on mobile banking among them, each with its findings and its link to the

present study. This illustrative sample does not list such studies, because every study named in a synopsis must be one the writer has read and can show in the references.

4. Objectives of the Study

- To study the extent to which customers of public sector banks in East Delhi use mobile banking services.
- To analyse the level of customer satisfaction with selected dimensions of mobile banking service: ease of use, reliability, responsiveness, security and assurance.
- To explore the relationship between customers' demographic profile and their satisfaction with mobile banking services.
- To identify the problems customers face while using mobile banking services and to suggest improvements.

5. Hypotheses

- H01: There is no significant relationship between the age of customers and their level of satisfaction with mobile banking services.
- H02: There is no significant relationship between the frequency of use and the level of satisfaction with mobile banking services.
- H03: There is no significant difference in satisfaction between male and female customers.

6. Research Methodology

6.1 Research design

The study will follow a descriptive research design, since it aims to describe the level of satisfaction and the relationships between satisfaction and customer characteristics.

6.2 Nature and source of data

Primary data will be collected from customers through a structured questionnaire. Secondary data on the growth of mobile banking and on the banks' services will be taken from the Reserve Bank of India's publications, the banks' annual reports and their official websites.

6.3 Population, sample and sampling technique

The population consists of customers of public sector banks in East Delhi who have used the bank's mobile banking application at least once in the past three months. A sample of 120 respondents is planned, drawn by convenience sampling at branches and residential areas in East Delhi, because a complete list of mobile banking users is not available to the researcher. The sample will be spread across at least three public sector banks so that the findings do not reflect one bank alone.

6.4 Tools of data collection

A structured questionnaire with three parts: the respondent's profile; usage of mobile banking services; and satisfaction statements on a five-point Likert scale grouped under ease of use, reliability, responsiveness, security and assurance. A blank copy is attached as the annexure. The questionnaire will be pre-tested on a small group of respondents before the main survey.

6.5 Method of data collection

The questionnaire will be administered in person and through a shared online form, in English and Hindi, after explaining the purpose of the study to each respondent and taking consent.

6.6 Data handling and analysis

Responses will be coded and analysed with MS Excel and SPSS. Percentages and frequency tables will describe usage (objective 1); mean scores and standard deviation will measure satisfaction by dimension (objective 2); chi-square tests will examine the hypotheses on demographic factors (objective 3); and ranking of problems will support the suggestions (objective 4). Results will be presented in tables and charts with an interpretation of each.

7. Period of the Study

Data collection is planned over about two months after the synopsis is approved, followed by about two months for analysis and writing of the report.

8. Chapter Scheme

- Chapter 1: Introduction, including the profile of public sector banks and their mobile banking services
- Chapter 2: Review of Literature
- Chapter 3: Research Methodology
- Chapter 4: Data Analysis and Interpretation
- Chapter 5: Findings, Conclusion and Recommendations
- Bibliography and Annexures (questionnaire)

9. Limitations of the Study

- The study is limited to East Delhi, so its findings may not hold for other regions.
- Convenience sampling limits how far the results can be generalised.
- Satisfaction is self-reported and may be influenced by a respondent's most recent experience.

10. References

- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340.
- Kothari, C. R., and Garg, G. *Research Methodology: Methods and Techniques*. New Age International Publishers, New Delhi.
- Kotler, P., and Keller, K. L. *Marketing Management*. Pearson Education.
- Parasuraman, A., Zeithaml, V. A., and Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Reserve Bank of India. *Report on Trend and Progress of Banking in India* (latest edition).

Annexure: Questionnaire outline

- Part A, profile: age group, gender, occupation, bank, years of account.
- Part B, usage: services used, frequency of use, device, reasons for using or not using.
- Part C, satisfaction: about 20 statements on a five-point scale (strongly disagree to strongly agree), four for each of ease of use, reliability, responsiveness, security and assurance.
- Part D, problems and suggestions: ranked list of problems, one open question.

Free study reference from Shri Chakradhar Publication (shrichakradhar.com). Your own course booklet decides the format; IGNOU's evaluator decides approval.