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MOBILE BANKING SERVICE QUALITY AND CUSTOMER SATISFACTION: AN OCCUPATIONAL GROUP ANALYSIS IN MAHARASHTRA

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Abstract

This study examines customer perceptions and satisfaction with mobile banking services in Maharashtra, India, focusing on how these perceptions vary across different occupational groups. A total of 573 respondents from six districts of Maharashtra (India) participated in an online survey using a 3-point Likert scale. The study investigates several key factors affecting the quality of mobile banking services, including ease of use, scope, speed, privacy, safety, reliability, responsiveness, cost-effectiveness, usefulness, and app appearance. The analysis reveals significant differences in perceptions regarding safety and cost-effectiveness across occupational groups, while other factors such as ease of use and usefulness showed no notable variations. The study contributes to understanding customer satisfaction with mobile banking and provides insights for service providers to improve their offerings, particularly in catering to different user demographics.

Keywords:

Mobile Banking, Customer Perception, Customer Satisfaction, Occupational Groups, Service Quality, Safety, Cost-Effectiveness, User Experience

1. INTRODUCTION

In recent years, mobile banking has emerged as a transformative force in the financial services sector, particularly in India, where digital banking adoption has seen rapid growth. Mobile banking provides an array of services that enhance convenience, accessibility, and efficiency, thereby facilitating financial inclusion across various segments of society. With the increasing penetration of smartphones and internet connectivity, mobile banking has become a popular tool for managing personal finances, transferring funds, paying bills, and more. However, the success of mobile banking services largely depends on customer perception, which is influenced by multiple factors such as Easiness, Scope, Speed, Privacy, Safety, Reliability, Responsiveness, Cost Effectiveness, Usefulness, Appearance of the mobile banking.

2. REVIEW OF LITERATURE

The literature on mobile banking has expanded significantly as digital banking services continue to grow globally. In the Indian context, various studies have explored multiple factors affecting customer perceptions of mobile banking services, focusing on key attributes such as easiness, scope, speed, privacy, safety, reliability, responsiveness, cost-effectiveness, usefulness, appearance, overall satisfaction, and switching intention. These factors play a crucial role in shaping users' experiences and satisfaction with mobile banking services, influencing both their usage behavior and loyalty.

Ease of use is one of the most widely studied dimensions in mobile banking research. The ease with which customers can navigate mobile banking applications significantly affects their overall experience. According to Davis [7], perceived ease of use is a critical determinant of technology acceptance. In the context of mobile banking, user-friendly interfaces and simple processes for transactions can lead to greater adoption [22]. In India, mobile banking apps that are easy to navigate have been shown to enhance customer satisfaction [17] [18], suggesting that a seamless user experience is fundamental to retaining users.

The scope of mobile banking refers to the variety and comprehensiveness of services offered through mobile apps. It includes fundamental banking functions such as fund transfers, bill payments, and balance inquiries, as well as value-added services like loan applications and investment options. Research indicates that a broader range of services improves customer perceptions and satisfaction [1]. In India, customers tend to value mobile banking services that cater to both basic and advanced financial needs [4].

The speed of mobile banking services is critical for customer satisfaction. Slow transaction times or delays in service can lead to frustration and a negative experience. Research by Opara [12] emphasizes that fast service delivery is directly correlated with user satisfaction in mobile banking. In India, where mobile network quality and internet connectivity can vary significantly across regions, the speed of services is often a concern [11]. However, advancements in mobile banking technologies, such as 4G networks and improved application interfaces, have addressed some of these issues.

Privacy and security concerns are among the most significant barriers to the adoption of mobile banking [9]. Customers are often wary of sharing sensitive financial information through mobile apps due to fears of fraud, hacking, and data misuse. Studies have shown that users' trust in the safety and privacy measures implemented by banks influences their perception and usage of mobile banking services [6]. In India, concerns about data breaches and fraudulent activities remain prevalent, underscoring the need for robust security protocols, such as encryption, two-factor authentication, and secure data storage [13] [14].

Reliability is another crucial factor that influences the perception of mobile banking services. Customers expect mobile banking services to be available and functional at all times without interruptions. According to Al-Somali, Gholami, and Clegg [2], perceived reliability positively affects the adoption of mobile banking. In India, mobile banking services offered by established banks with a strong reputation for reliability tend to enjoy higher customer satisfaction and loyalty [3].

Responsiveness in mobile banking refers to the promptness and quality of customer support provided by banks. The availability of customer service, ease of access to support teams,

and quick resolution of issues are essential for enhancing user satisfaction. According to Hsieh and Tsai [8], responsiveness is positively related to customer trust and satisfaction in online banking services. In India, where mobile banking users often face challenges such as technical glitches or transaction errors, responsive customer support is crucial [15] [16].

Cost-effectiveness is an important consideration for mobile banking users, particularly in cost-sensitive markets like India. Research suggests that fees for mobile banking services, such as transaction charges, can deter customers from adopting or continuing to use these services [4]. Lower transaction fees, the absence of hidden charges, and the availability of free services like balance checks have been shown to improve customer perceptions of mobile banking services [14].

Usefulness is another key determinant of customer perception in mobile banking. If a mobile banking app offers features that help users manage their finances effectively, such as budgeting tools or savings goals, it is likely to be perceived as more useful. According to the Technology Acceptance Model (TAM) [7], perceived usefulness directly affects user adoption and satisfaction [5]. In India, mobile banking apps that provide value-added features, like personalized financial advice and automated savings, are perceived as more useful by customers [4].

The appearance or design of mobile banking apps also plays a role in customer satisfaction. A visually appealing, intuitive, and well-organized app enhances the user experience [22]. Research by Verma [20] [21] suggests that an attractive and easy-to-navigate app design increases user engagement and satisfaction in India. An aesthetically pleasing interface, combined with clear navigation, enhances usability, which is critical for retaining users.

Overall perception refers to how users perceive the mobile banking service as a whole, which is influenced by the cumulative effect of the aforementioned factors. Customer satisfaction, often used as a proxy for overall perception, is a result of both cognitive and emotional responses to the mobile banking service. According to Ranjan and Kumar [16], a positive overall perception of mobile banking services correlates with high satisfaction levels. Studies indicate that in India, factors such as reliability, ease of use, and security are most strongly associated with overall satisfaction [11].

Switching intention refers to a customer's likelihood of moving from one mobile banking service provider to another. Factors influencing switching intentions include dissatisfaction with service quality, better offers from competitors, or negative past experiences [4]. Research by Sahu and Mishra [18] suggests that switching intention is high when customers face service failures, such as delayed transactions or unresolved technical issues. In India, where competition among mobile banking providers is intensifying, maintaining high levels of satisfaction is key to reducing switching behavior [3].

The literature review highlights that various factor, including ease of use, scope of services, security, and overall satisfaction, significantly influence customers' perceptions and behaviors toward mobile banking. In India, these factors interact with socio-economic and technological conditions, affecting user experiences. For banks to effectively improve customer satisfaction and reduce switching intention, they must focus on enhancing the reliability, security, and cost-effectiveness of their mobile banking services.

3. OBJECTIVES OF THE STUDY

The primary objectives of this study are as follows:

- To assess customer perceptions of various factors affecting the quality of mobile banking services in India, including ease of use, scope, speed, privacy, safety, reliability, responsiveness, cost-effectiveness, usefulness, and appearance of mobile banking apps.
- To examine the differences in perceptions regarding mobile banking services across different occupational groups, including employees, self-employed individuals, students, farmers, housewives, and the unemployed.
- To evaluate the overall satisfaction and switching intentions of mobile banking users in relation to their experiences with mobile banking services across different user groups.

The study aims to provide valuable insights for mobile banking service providers to enhance their offerings and better meet the needs of diverse customer segments in India.

4. DATA SOURCE AND DATA COLLECTION

The data for this study was collected from a total of **573** respondents across six districts of Maharashtra, namely Satara, Sangli, Solapur, Kolhapur, Pune, and Ahmednagar. These districts were selected to ensure a diverse and representative sample of the mobile banking users in the region. An online survey schedule was employed for data collection, which enabled efficient and wide-reaching distribution of the questionnaire. The online method was chosen to reach a broader audience and accommodate the geographical spread of the participants, especially given the growing accessibility of the internet in these regions.

The survey used a 3-point Likert scale to assess respondents' perceptions of mobile banking services. The scale offered three response options: Agree, Neutral, and Disagree, allowing for an analysis of varying degrees of agreement or disagreement regarding specific aspects of mobile banking such as ease of use, security, privacy, and more. This scale was selected for its simplicity and ability to capture respondents' attitudes without overwhelming them with too many response options, ensuring ease of participation and reliable data collection.

4.1 SAMPLING METHOD

For this study, a stratified random sampling technique was employed to ensure that different occupational groups were adequately represented. The target population was individuals who use mobile banking services, and participants were selected from various occupational categories. This allowed for a comprehensive analysis of how different user groups perceive mobile banking services. The sample size was 573 respondents, as outlined in Table.1.

Table.1. Respondents for this Study

Occupation	**Total**	**Percentage**
Employee	189	33.0%
Self Employed	76	13.3%
Farmer	60	10.5%
House Wife	58	10.1%
Student	178	31.1%
Unemployed	12	2.1%
Total	**573**	**100%**

The Table.1 explains, the occupational distribution, It respondents highlights diverse representation, with employees forming the largest group at 33% (189 respondents), followed closely by students at 31.1% (178 respondents), indicating their significant role in financial and digital service adoption. Self-employed individuals and farmers constitute 13.3% (76 respondents) and 10.5% (60 respondents), respectively, reflecting their prominence in semi-urban and rural areas. Housewives account for 10.1% (58 respondents), underscoring opportunities for targeted financial inclusion initiatives. The smallest segment, unemployed individuals, represents 2.1% (12 respondents), shedding light on the barriers faced by economically inactive populations. This diverse occupational composition provides valuable insights into the varying needs and challenges faced by different demographic groups, aiding in the development of tailored interventions for financial inclusion. There are total 573 respondent from six districts of Maharashtra i.e. Satara, Sangli, Solapur, Kolhapur, Pune, and Ahmednagar district.

Table.2. Mobile Banking Application users - Occupation wise users

Occupation *(Count)*	**Sample** *(Count)*	**Users** *(Count)*	**Non-Users** *(Count)*	**Users** *(%)*	**Non-Users** *(%)*
Employee	189	125	64	66.14%	33.86%
Self-Employed	76	49	27	64.47%	35.53%
Farmer	60	41	19	68.33%	31.67%
Housewife	58	40	18	68.97%	31.03%
Student	178	119	59	66.85%	33.15%
Unemployed	12	8	4	66.67%	33.33%
Total	573	375	198	65.44%	34.56%

The data from Table.2 provides insights into The Perception about mobile banking application users across various occupations. The Table.2 reveals that the Employee group has the highest proportion of users (66.14%), followed by Self-Employed (64.47%), Farmer (68.33%), Housewife (68.97%), and Student (66.85%). The Unemployed group, though smaller in sample size (12), shows a 66.67% usage rate. Overall, the majority of the sample population (65.44%) actively uses mobile banking applications, while 34.56% remain non-users. These findings reflect the increasing adoption of digital financial services in India, which can be attributed to factors such as greater internet penetration, ease of use, and government initiatives like the Digital India campaign [10] [19].

5. CUSTOMERS PERCEPTION ABOUT SERVICE QUALITY OF MOBILE BANKING SERVICE

The data provided pertains to the Independent-Samples Kruskal-Wallis Test (Table.3), which assesses whether there are significant differences in customers' perceptions of mobile banking services across different occupations. The hypotheses tested focus on various aspects of mobile banking services such as easiness, scope, speed, privacy, safety, and more. Based on the results from the test values, degrees of freedom (DF), and significance values (Sig.)

Table.3. Independent-Samples Kruskal-Wallis Test : Hypothesis Test Summary

	Null Hypothesis	**Test Value**	**DF**	**Sig.**	**Decision**
1	There is significant difference in the perception about Easiness of Mobile Banking Services across Occupation of the Users.	5.514	5	.356	Retain the null hypothesis.
2	There is significant difference in the perception about Scope of Mobile Banking Services across Occupation of the Users.	7.602	5	.180	Retain the null hypothesis.
3	There is significant difference in the perception about Speed of Mobile Banking Services across Occupation of the Users.	3.757	5	.585	Retain the null hypothesis.
4	There is significant difference in the perception about Privacy of Mobile Banking Services across Occupation of the Users.	7.343	5	.196	Retain the null hypothesis.
5	There is significant difference in the perception about Safety of Mobile Banking Services across Occupation of the Users.	15.434	5	.009	**Reject the null hypothesis.**
6	There is significant difference in the perception about Reliability of Mobile Banking Services across Occupation of the Users.	4.053	5	.542	Retain the null hypothesis.
7	There is significant difference in the perception about Responsiveness of Mobile Banking Services across Occupation of the Users.	7.443	5	.190	Retain the null hypothesis.
8	There is significant difference in the perception about Cost effectiveness of	11.334	5	.045	**Reject the null hypothesis.**

	Mobile Banking Services across Occupation of the Users.				
9	There is significant difference in the perception about Usefulness of Mobile Banking Services across Occupation of the Users.	7.081	5	.215	Retain the null hypothesis.
10	There is significant difference in the perception about Appearance of Mobile Banking Apps across Occupation of the Users.	8.135	5	.149	Retain the null hypothesis.
11	There is significant difference in the perception about Overall Perception of Mobile Banking Services across Occupation of the Users.	4.688	5	.455	Retain the null hypothesis.
12	There is significant difference in the perception about Overall Satisfaction of Mobile Banking Services across Occupation of the Users.	1.733	5	.885	Retain the null hypothesis.
13	There is significant difference in the perception about Switching Intention regarding Mobile Banking Services across Occupation of the Users.	2.473	5	.781	Retain the null hypothesis.
Asymptotic significances are displayed. The significance level is .05.					

5.1 EASINESS OF MOBILE BANKING SERVICES

The Kruskal-Wallis test for the perception of easiness in mobile banking services across occupations yielded a test value of 5.514, with 5 degrees of freedom (DF) and a p-value of 0.356. Since the p-value is greater than 0.05, the null hypothesis is retained, indicating that there is no significant difference in how users from different occupations perceive the easiness of mobile banking. This suggests that users, irrespective of their professional backgrounds, find mobile banking services equally easy to use. The uniformity in ease of use across occupations can be attributed to widespread familiarity with mobile technology and user-friendly app designs. Banks should continue focusing on intuitive, simple-to-navigate interfaces to ensure that all users, regardless of occupation, have a seamless banking experience.

5.2 SCOPE OF MOBILE BANKING SERVICES

The Kruskal-Wallis test for the perception of the scope of mobile banking services across occupations resulted in a test value of 7.602, 5 degrees of freedom (DF), and a p-value of 0.180. As the p-value exceeds the 0.05 threshold, the null hypothesis is retained, meaning that users from different occupations perceive the scope of services similarly. This reflects that mobile banking is widely recognized for offering a similar range of services like transfers, bill payments, and balance checks, regardless of one's occupation. Banks should continue to expand and diversify the scope of services available on mobile platforms to maintain the broad appeal across various user groups.

5.3 SPEED OF MOBILE BANKING SERVICES

The test for the perception of the speed of mobile banking services yielded a test value of 3.757, with 5 degrees of freedom (DF) and a p-value of 0.585. Since the p-value is greater than 0.05, the null hypothesis is retained, suggesting no significant differences in how different occupational groups perceive the speed of mobile banking. This suggests that speed is not a major differentiating factor across occupations, with all users likely experiencing similar transaction times. The perception of speed may be influenced more by internet connectivity or app performance than by occupation, and banks should focus on optimizing transaction speed to ensure smooth user experiences for everyone.

5.4 PRIVACY OF MOBILE BANKING SERVICES

The Kruskal-Wallis test for the perception of privacy across occupations resulted in a test value of 7.343, 5 degrees of freedom (DF), and a p-value of 0.196. The p-value being greater than 0.05 indicates that the null hypothesis is retained, implying that users from different occupations have similar perceptions of privacy in mobile banking. Given the increasing focus on data privacy in the digital age, the consistency in these perceptions suggests that security features are similarly valued across all occupational groups. Banks should continue to implement robust privacy protection measures, such as encryption and user data safeguards, to maintain customer trust.

5.5 SAFETY OF MOBILE BANKING SERVICES

The perception of safety in mobile banking services showed a test value of 15.434, 5 degrees of freedom (DF), and a p-value of 0.009. As the p-value is less than 0.05, the null hypothesis is rejected, indicating a significant difference in how various occupational groups perceive the safety of mobile banking services. Occupations involving higher financial transactions, such as finance professionals, may have more concerns about security, while users from other sectors may not prioritize safety to the same extent. This difference highlights the importance of banks focusing on providing transparent and robust security measures that can cater to the diverse security concerns of users.

5.6 RELIABILITY OF MOBILE BANKING SERVICES

The test for the perception of reliability in mobile banking services resulted in a test value of 4.053, 5 degrees of freedom (DF), and a p-value of 0.542. The p-value is greater than 0.05, leading to the retention of the null hypothesis, which suggests no significant difference in the reliability perceptions across occupations. This indicates that users, regardless of occupation, perceive mobile banking services as equally reliable for completing transactions. Ensuring consistent service uptime and performance is crucial, as reliability is a fundamental aspect of customer satisfaction. Banks should continue to invest in

maintaining the technical stability and reliability of their mobile banking platforms.

5.7 RESPONSIVENESS OF MOBILE BANKING SERVICES

The Kruskal-Wallis test for the perception of responsiveness yielded a test value of 7.443, 5 degrees of freedom (DF), and a p-value of 0.190. The p-value exceeding 0.05 means that the null hypothesis is retained, signifying that there is no significant difference in the perception of responsiveness across different occupations. This suggests that users generally experience similar levels of responsiveness from mobile banking services, including customer support and problem resolution. Banks should ensure that their customer support teams are adequately trained to handle queries and issues from users across all occupations quickly and effectively.

5.8 COST EFFECTIVENESS OF MOBILE BANKING SERVICES

The perception of cost-effectiveness in mobile banking services showed a test value of 11.334, 5 degrees of freedom (DF), and a p-value of 0.045. Since the p-value is less than 0.05, the null hypothesis is rejected, suggesting a significant difference in how various occupational groups perceive the cost-effectiveness of mobile banking services. Occupations with higher income levels may view banking fees as insignificant, while users with lower income may be more sensitive to costs. Banks could consider offering tiered pricing structures or transparent fee models to cater to the financial diversity of their customer base.

5.9 USEFULNESS OF MOBILE BANKING SERVICES

The Kruskal-Wallis test for the perception of the usefulness of mobile banking services showed a test value of 7.081, 5 degrees of freedom (DF), and a p-value of 0.215. With a p-value greater than 0.05, the null hypothesis is retained, suggesting that users from different occupations perceive the usefulness of mobile banking services in similar ways. This reflects the broad recognition of mobile banking as a convenient tool for managing finances, making payments, and conducting transfers. Banks should continue to innovate and add features that enhance the overall usefulness of their apps to maintain a positive perception across all user groups.

5.10 APPEARANCE OF MOBILE BANKING APPS

The Kruskal-Wallis test for the perception of the appearance of mobile banking apps resulted in a test value of 8.135, 5 degrees of freedom (DF), and a p-value of 0.149. Since the p-value is greater than 0.05, the null hypothesis is retained, indicating that there is no significant difference in how users from various occupations perceive the aesthetics of mobile banking apps. The consistency in perception suggests that all users prefer simple, clean, and user-friendly interfaces. Banks should continue prioritizing the visual design and user experience to maintain broad appeal and enhance the usability of their apps.

5.11 OVERALL PERCEPTION OF MOBILE BANKING SERVICES

The test for the overall perception of mobile banking services yielded a test value of 4.688, 5 degrees of freedom (DF), and a p-value of 0.455. As the p-value exceeds 0.05, the null hypothesis is retained, suggesting that there are no significant differences in the overall perception of mobile banking services across occupational groups. This implies that users, regardless of their occupation, generally have a similar view of mobile banking services as reliable and efficient. To maintain and improve overall perception, banks should ensure that their mobile banking platforms continue to meet user expectations and improve user satisfaction.

5.12 OVERALL SATISFACTION WITH MOBILE BANKING SERVICES

The Kruskal-Wallis test for overall satisfaction resulted in a test value of 1.733, 5 degrees of freedom (DF), and a p-value of 0.885. Since the p-value is greater than 0.05, the null hypothesis is retained, indicating that there is no significant difference in satisfaction levels across occupations. This suggests that mobile banking services are similarly rated in terms of overall satisfaction by users across different professional backgrounds. Banks should continue to monitor customer satisfaction through regular feedback and enhance areas that may still impact users' overall satisfaction, such as customer support and app functionality.

5.13 SWITCHING INTENTION REGARDING MOBILE BANKING SERVICES

The Kruskal-Wallis test for switching intention yielded a test value of 2.473, 5 degrees of freedom (DF), and a p-value of 0.781. The p-value being greater than 0.05 indicates that there is no significant difference in switching intentions across occupations. Users across different professional backgrounds are similarly inclined or disinclined to switch their mobile banking providers. Banks should focus on improving customer loyalty by enhancing features, offering rewards, and ensuring high service standards to reduce the likelihood of customers switching to competitors.

6. DISCUSSION

The results of the Kruskal-Wallis test on customer perceptions of mobile banking services across different occupational groups provide valuable insights into how various aspects of mobile banking are perceived. While several factors, such as ease of use, scope, speed, and overall satisfaction, showed no significant differences across occupations, others like safety and cost-effectiveness exhibited substantial variations.

Firstly, perceptions of ease of use ($p = 0.356$), scope ($p = 0.180$), speed ($p = 0.585$), privacy ($p = 0.196$), reliability ($p = 0.542$), and overall satisfaction ($p = 0.885$) demonstrated no significant differences across occupations. These findings suggest a general consensus among users from different occupational backgrounds, supporting the notion that mobile banking has become a ubiquitous service with a broad appeal [18]. The uniformity in perception across various occupational groups may be attributed to the growing digital literacy and widespread smartphone usage in India, facilitating easy access to mobile

banking services for both high-income professionals and low-income users [11]. Additionally, the absence of significant differences across these dimensions may reflect the success of banks in making mobile banking accessible and user-friendly, catering to a diverse customer base [3].

On the other hand, perceptions of safety ($p = 0.009$) and cost-effectiveness ($p = 0.045$) revealed significant differences. These findings suggest that certain occupational groups, particularly those engaged in high-income or financial sectors, are more concerned about security issues [6]. Such users are more likely to scrutinize security features like encryption and authentication protocols in mobile banking apps, given the high volume of financial transactions they handle [9]. Conversely, users from lower-income groups may be more sensitive to the costs associated with mobile banking services, highlighting the need for banks to offer cost-effective solutions to retain these customers [4]. These differences call for a more targeted approach by banks to address the unique concerns of different user segments, especially in terms of security and cost transparency.

The lack of significant differences in perceptions of usefulness ($p = 0.215$), appearance ($p = 0.149$), and overall perception ($p = 0.455$) further suggests that mobile banking apps are widely regarded as valuable tools for managing personal finances, regardless of the user's occupation [20] [21]. These dimensions of mobile banking are likely perceived similarly due to the standardized features offered by banks, such as bill payments, money transfers, and account management, which have become integral to everyday financial activities. The uniformity in perceptions about the usefulness and appearance of apps indicates that these aspects are critical to ensuring customer satisfaction across diverse professional backgrounds.

Interestingly, while switching intention ($p = 0.781$) showed no significant variation across occupations, the findings emphasize the importance of retaining customers through enhanced loyalty programs and differentiated service offerings. Users' intentions to switch banks are often influenced by factors such as service quality, app features, and customer support [15] [18] [19]. Banks in India should continue to focus on building customer loyalty by offering tailored solutions and addressing individual concerns, particularly those related to the perceived cost-effectiveness and security of mobile banking services.

7. IMPLICATIONS FOR BANKS

The results of this study underline the need for banks in India to adapt their mobile banking strategies to cater to the diverse needs of different user groups. While most aspects of mobile banking are perceived similarly across occupations, factors like safety and cost-effectiveness warrant targeted interventions. For users in high-risk financial occupations, banks should prioritize transparency around security measures and provide robust encryption protocols to enhance user trust. Similarly, for cost-sensitive users, banks may consider offering tiered pricing models or promotions to make mobile banking services more affordable.

Moreover, ensuring ease of use and reliability across all user groups is essential for fostering positive perceptions of mobile banking [14]. As mobile banking continues to grow in India, it is vital for banks to focus on improving these foundational features to ensure that the services remain accessible and functional for all customers, regardless of their professional background.

8. CONCLUSION

The study highlights that while most perceptions of mobile banking services remain consistent across occupational groups, significant differences in perceptions of safety and cost-effectiveness suggest that banks need to refine their strategies to address the distinct concerns of various user segments. By focusing on enhancing security features and providing cost-effective solutions, banks can enhance user satisfaction and reduce the likelihood of customer attrition. As mobile banking continues to evolve in India, maintaining high standards of user experience, reliability, and trust will be key to ensuring its success across all demographic groups.

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