CUSTOMER SATISFACTION WITH MOBILE BANKING SERVICES

Submitted by

Purnima Sunar

Symbol no: 23030664

P.U. Registration no: 2023-2-03-1429

A project report Submitted to

Faculty management, Pokhara University

In partial fulfillment of the requirement for the degree of

BACHELOR OF BUSINESS ADMINISTRATION

At

Nepal Tourism and Hotel Management College

Pokhara University

Pokhara

August, 2026

DECLARATION

I hereby declare that the project work report entitled of **"CUSTOMER SATISFACTION WITH MOBILE BANKING SERVICE"** submitted in partial fulfillment for the degree of Bachelor in Business Administrative (BBA) is my original work and the project work Report has not formed the basis for the award of any degree, diploma, fellowship or other similar titles.

I further declare that all the information and data used in this report are true to the best of my knowledge. Whenever information has been taken books, journals, websites, or other sources, proper acknowledgement has been given.

………………….

Purnima Sunar

NEPAL TOURISM AND HOTEL MANAGEMENT COLLEGE.

August, 2026

ACKNOWLEDGEMENT

I would like to express my sincere gratitude to everyone who supported me in completing this project report.

First and foremost, I would like to thank Pokhara University and the Faculty of Management for providing me with the opportunity to carry out this project as a part of the BBA program.

I am deeply grateful to my project supervisor for providing valuable guidance, constructive suggestions, and continuous encouragement throughout the preparation of this report.

I would also like to thank the respondents who took the time to complete the questionnaire and provide the information required for this study.

Finally, I would like to express my heartfelt thanks to my teachers, family, friends, and everyone who directly or indirectly supported and encouraged me during the completion of this project.

Thank you all for your valuable support and cooperation.

Thank you all.

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Purnima Sunar

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LIST OF ABBREVATIONS

Abbreviation	Full form
BB	Bachelor of Business Administrative
PU	Pokhara University
NTHMC	Nepal Tourism and Hotel Management
IT	Information Technology
MB	Mobile Banking
DV	Dependent Variable
IV	Independent Variable
CBS	Central Bureau of Statistic
NRB	Nepal Rastra Bank

EXECUTIVE SUMMARY

This project entitled "Customer Satisfaction with Mobile Banking Services" aims to examine the level of customer satisfaction with mobile banking services and identify the key factors that influence customers' overall satisfaction. The study focuses on important dimensions of mobile banking service quality, including ease of use, security, transaction speed, reliability, and convenience. With the rapid growth of digital banking, understanding customers' perceptions and expectations has become essential for banks to improve service quality and maintain long-term customer relationships.

The study is based on both primary and secondary data. Primary data were collected through a structured questionnaire administered to mobile banking users, while secondary data were obtained from books, journals, research articles, reports, and other relevant publications. The collected data were analyzed using simple statistical tools such as frequency, percentage, tables, and charts to present and interpret the findings.

The study is expected to provide insights into customers' experiences and satisfaction with mobile banking services. It identifies the strengths and weaknesses of existing mobile banking services and highlights areas where improvements can be made. The findings may help banks enhance the quality, security, and reliability of their mobile banking services, thereby increasing customer satisfaction and loyalty.

Furthermore, the study contributes to the existing literature on mobile banking and serves as a useful reference for students, researchers, banking professionals, and policymakers interested in digital banking and customer satisfaction. It also provides recommendations for improving mobile banking services and encouraging greater customer adoption and continued use.

Keywords: Mobile Banking, Customer Satisfaction, Service Quality, Ease of Use, Security, Reliability, Transaction Speed, Customer Loyalty.

CHAPTER I

INTRODUCTION

1.1 Background of the Study.

The banking industry has experienced significant changes with the rapid advancement of information and communication technology. One of the most important developments is the introduction of mobile banking, which allows customers to perform banking transactions anytime and anywhere using their smartphones. Mobile banking has become a convenient and efficient way to access banking services such as fund transfers, bill payments, balance inquiries, mobile top-ups, and account management without visiting a bank branch.

In Nepal, the use of mobile banking services has increased considerably due to the widespread use of smartphones, improved internet connectivity, and the growing demand for digital financial services. Banks and financial institutions are continuously introducing new features and improving their mobile banking applications to meet customers' changing needs and expectations. As a result, customer satisfaction has become an important indicator of the success of mobile banking services.

Customer satisfaction refers to the extent to which customers feel that mobile banking services meet or exceed their expectations. Factors such as ease of use, security, reliability, transaction speed, and convenience play a vital role in influencing customers' satisfaction and their willingness to continue using mobile banking services.

This study aims to examine customer satisfaction with mobile banking services and identify the key factors that influence it. The findings of the study are expected to help banks improve the quality of their mobile banking services, strengthen customer relationships, and encourage the wider adoption of digital banking. The study will also provide useful information for students, researchers, and banking professionals interested in mobile banking and customer satisfactions.

1.2 Statement of problem

Mobile banking has become an important banking service because it allows customers to perform banking transactions quickly and conveniently. Although its use is increasing, many customers still face problems such as security concerns, transaction delays, technical issues, and system reliability. These problems may affect their satisfaction with mobile banking services.

Therefore, it is important to understand the level of customer satisfaction and identify the factors that influence it. This study examines customer satisfaction with mobile banking services and provides suggestions for improving service quality. It also identifies the major factors affecting customer satisfaction, such as ease of use, security, transaction speed, and reliability. The findings of this study will help banks improve their mobile banking services and better meet customers' expectations. The study will also be useful for students, researchers, banking professionals, and policymakers in understanding customer satisfaction with mobile banking services. In addition, it will provide recommendations for enhancing mobile banking services and encouraging customers to continue using digital banking facilities.

1.3 Research objectives

General Objective

- To examine customer satisfaction with mobile banking services.

Specific Objectives

- To assess the level of customer satisfaction with mobile banking services.
- To identify the factors affecting customer satisfaction, such as ease of use, security, transaction speed, and reliability.
- To examine customers' perceptions of mobile banking services.
- To identify the problems faced by customers while using mobile banking services.

1.4 Research Questions

The study seeks to answer the following research questions:

1. What is the level of customer satisfaction with mobile banking services?
2. What factors influence customer satisfaction with mobile banking services?
3. What are customers' perceptions of mobile banking services?
4. What problems do customers face while using mobile banking services?
5. What measures can be taken to improve customer satisfaction with mobile banking services?

1.5 Significance of the study.

This study is significant because it helps to understand the level of customer satisfaction with mobile banking services. It identifies the factors that influence customer satisfaction, such as ease of use, security, transaction speed, and reliability. The findings of the study will help banks improve the quality of their mobile banking services and better meet customers' needs and expectations. The study will also be useful for customers, students, researchers, banking professionals, and policymakers by providing valuable information on mobile banking services. In addition, it will serve as a reference for future studies related to mobile banking and customer satisfaction.

1.6 Scope of the study.

This study focuses on customer satisfaction with mobile banking services. It examines the factors affecting customer satisfaction, such as ease of use, security, transaction speed, and reliability. The study is based on data collected from mobile banking users. The findings are limited to the selected respondents and the study area

1.7 Limitation of the study.

- The study is limited to the selected study area.
- The study includes only selected mobile banking users.
- The findings are based on the responses provided by the respondents.
- Due to limited time and resources, only a small sample was used.

1.8 Organization of the Study

This study is organized into five chapters. Chapter One presents the introduction, including the background, statement of the problem, objectives, research questions, significance, scope, and limitations of the study. Chapter Two reviews the relevant literature and conceptual framework. Chapter Three explains the research methodology. Chapter Four presents, analyzes, and interprets the data. Chapter Five provides the summary, conclusion, and recommendations of the study.

CHAPTER II

LITERATURE REVIEW

2.1 Literature review

The literature review provides an overview of previous studies, theories, books, journals, and other published materials related to the research topic. It helps to understand the existing knowledge on customer satisfaction with mobile banking services and identify the factors that influence customer satisfaction. The literature review also helps identify research gaps and provides a foundation for the present study.

Goet and Kharel (2022) examined customer satisfaction with mobile banking services in Nepalese commercial banks. The study found that service quality, trust, and ease of use have a positive effect on customer satisfaction.

Adhikari and Gyawali (2023) assessed mobile banking service quality in Nepal. The findings revealed that customers were generally satisfied with mobile banking services, and better service quality increased customer satisfaction.

Thakuri et al. (2023) studied the factors affecting customer satisfaction with mobile banking services in commercial banks in Kathmandu Valley. The study concluded that ease of use, security, transaction speed, and reliability are the major factors influencing customer satisfaction.

Ghimire and Dhakal (2023) examined the effect of mobile banking on customer satisfaction in commercial banks in Nepal. The findings showed that convenience, security, privacy, responsiveness, and cost significantly influence customer satisfaction.

Panthi et al. (2024) analyzed the impact of mobile banking on customer satisfaction in Nepal. The study found that accessibility, convenience, and service quality improve customer satisfaction among mobile banking users.

Paudel et al. (2025) conducted a systematic review of e-banking service quality and customer satisfaction in Nepal. The study concluded that security, reliability, responsiveness, and convenience are the key determinants of customer satisfaction.

Adhikari (2025) investigated e-banking services and customer satisfaction in Nepalese commercial banks. The study found that improved digital banking services and better service quality increase customer satisfaction and encourage continued use.

Aryal and Singh (2025) explored the key drivers of customer satisfaction in Nepalese mobile banking services. The study identified ease of use, security, convenience, and transaction efficiency as the major factors influencing customer satisfaction.

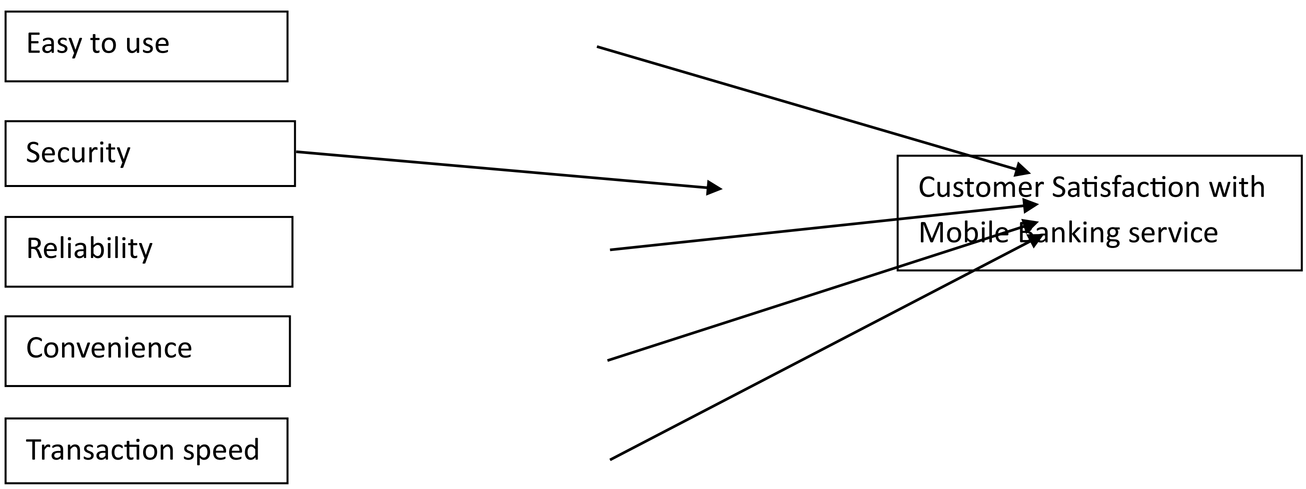
Overall, previous studies indicate that customer satisfaction with mobile banking services is mainly influenced by service quality, ease of use, security, reliability, convenience, responsiveness, and transaction speed. These findings provide a strong foundation for the present study on customer satisfaction with mobile banking services.

2.2 Conceptual Framework.

This framework illustrates how various independent variables shapes independent variable.

FIGURE:1.1: Customer Satisfaction with Mobile Banking Services in Pokhara.

INDEPENDENT VARIABLE DEPENDENT VARIABLE



Based on previous studies and the conceptual framework, this study examines the effect of ease of use, security, reliability, convenience, and transaction speed on customer satisfaction among mobile banking users. The five factors are considered independent variables, while customer satisfaction is the dependent variable.

CHAPTER III

RESEARCH METHODOLOGY

Research methodology refers to the systematic methods and procedures used to collect, analyze, and interpret data to achieve the objectives of a study. Research methodology explains the methods and procedures used to conduct the study **“**Customer Satisfaction with Mobile Banking Services**.”**

3.1 Research Design

The study uses a descriptive and analytical research design. Descriptive research is used to describe customers’ satisfaction levels, while analytical research examines the relationship between mobile banking service factors and customer satisfaction.

3.2 Population and Sample

The population of the study consists of mobile banking users in Pokhara. A sample of selected mobile banking users will be taken for the study.

3.3 Sampling Technique

The study uses convenience sampling to collect data from mobile banking users who are easily accessible and willing to participate.

3.4 Sources of Data

- **Primary data:** Collected through a structured questionnaire from mobile banking users.
- **Secondary data:** Collected from books, journals, research articles, reports, and relevant online sources.

3.5 Data Collection Method

Primary data will be collected through **a** Google Forms questionnaire using a five-point Likert scale. 1.Strongly disagree 2. Disagree 3. Neutral 4. Strongly agree 5. Agree

3.6 Variables of the Study

Independent Variables are Ease of use, Security, Reliability, Transaction speed, Convenience

Dependent Variable is Customer Satisfaction

3.7 Data Analysis

The collected data will be analyzed using frequency, percentage, mean, tables, and charts. The relationship between the independent variables and customer satisfaction may also be examined using correlation and regression analysis, if required.

3.8 Research Instrument

A structured questionnaire is used as the main research instrument. It consists of demographic questions and statements related to mobile banking service quality and customer satisfaction.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

This chapter presents, analyzes, and interprets the data collected from the respondents through the structured questionnaire. The data are presented in tables and figures to examine customer satisfaction with mobile banking services. The analysis focuses on the demographic characteristics of respondents and the major factors affecting customer satisfaction, such as ease of use, security, reliability, transaction speed, and convenience.

4.1 Respondents Profile

The respondents of this study are mobile banking users. The required information was collected through a structured questionnaire. The profile of respondents is presented based on gender, age, education level, occupation, mobile banking service and duration of mobile banking usage they are displayed below.

4.2 Number of respondents on the basis of Gender

The respondents are also categorized into different age groups to understand the age distribution of mobile banking users.

Gender	**Frequency**	**Percent**
Male	31	29.8
Female	73	70.2
Total	104	100

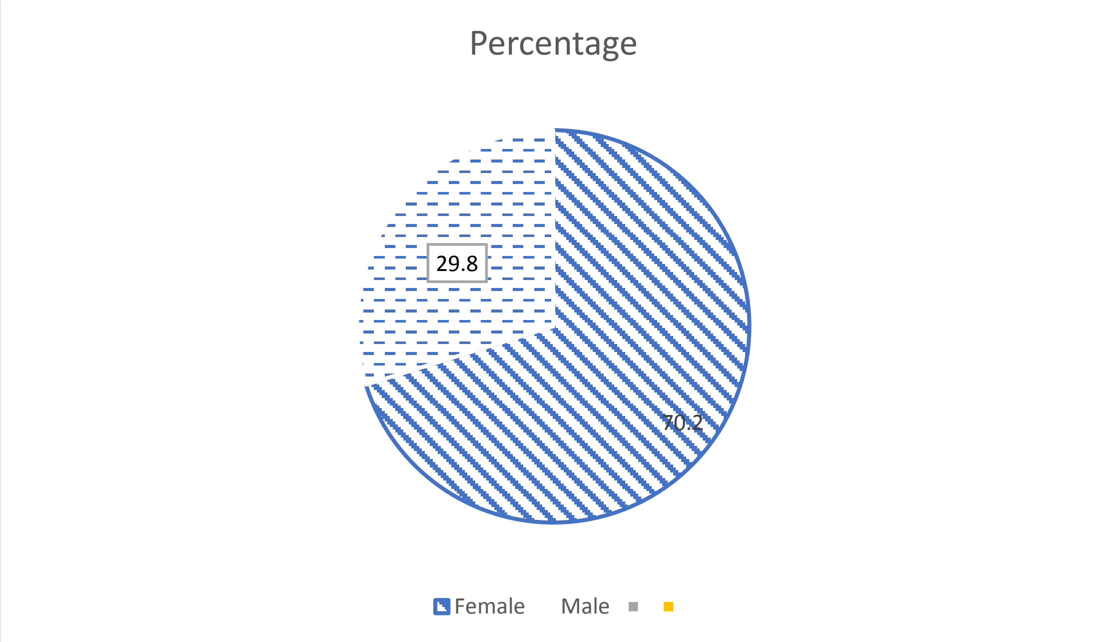


Table 4.2 shows the gender-wise distribution of the respondents. Out of 104 respondents, 30.1% were male and 70.2% were female. This indicates that the majority of the respondents were female.

4.3 Respondent according to the level of education.

Table 4.3. Educational level of respondent

Education level	**Frequency**	**Percentage**
SEE	13	12.4
+2	40	38.1
Bachelor	36	34.3
Master	8	**7.6**
PHD	0	0
Others	8	**7.6**
Total	**105**	**100**

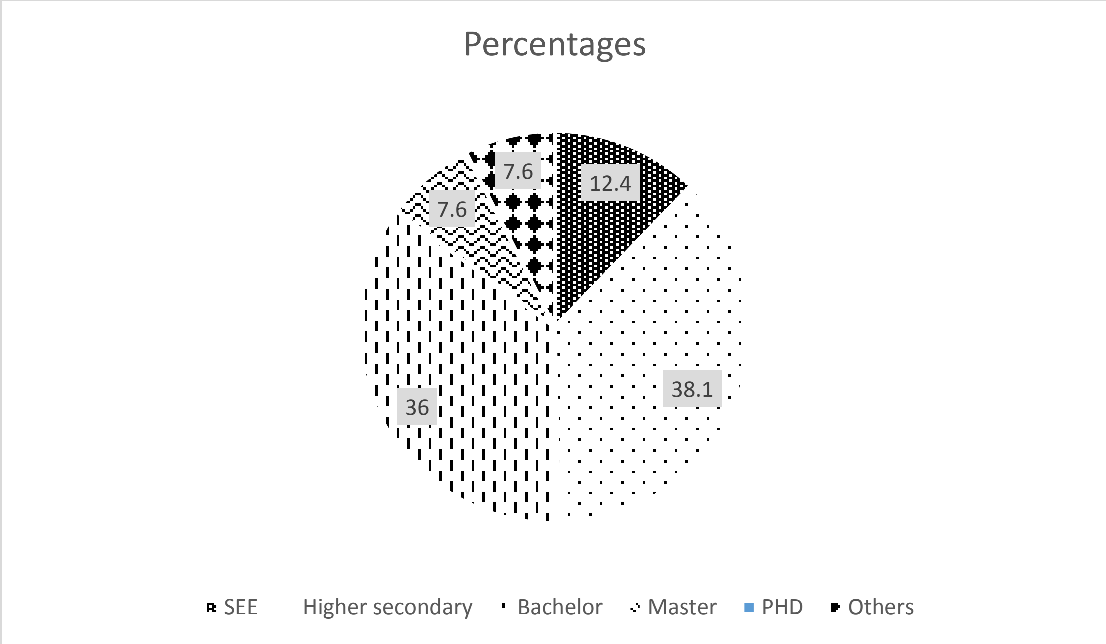


Figure 4.3 shows the educational level of the respondents. The largest proportion of respondents had completed +2 level (38.1%), followed by Bachelor's level (34.3%). SEE accounted for 12.4%, while Master's and Others each accounted for 7.6%. No respondent had a PhD qualification

4.4 Respondent on the basis of Occupation.

Table 4.4 Occupation of Respondent.

Occupation	Frequency	Percentage
Student	62	58.5%
Government employee	1	0.9%
Private employee	15	14.2%
Business	4	3.8%
Entrepreneur	3	2.8%
Other	21	19.8%
Total	106	100%

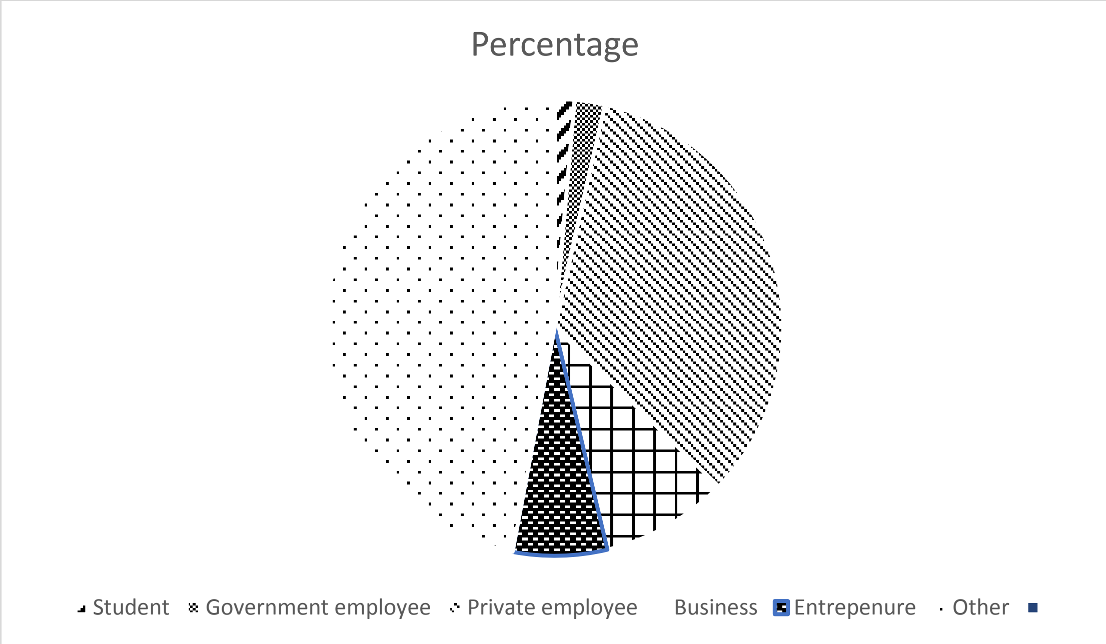


Figure 4.4 shows the occupational distribution of the respondents. The majority of the respondents were students, accounting for 58.5% of the total respondents. Similarly, 19.8% of the respondents belonged to other occupations, while 14.2% were private employees. Business persons accounted for 3.8%, entrepreneurs accounted for 2.8%, and government employees accounted for 0.9%. This indicates that most of the respondents were students.

4.5 Respondent on the basis of use of banking services.

Name	Frequency	Percentage
Nabil bank	10	9.5
Global IME bank	21	20
NIC ASIA bank	8	7.6
Nepal investment mega bank	4	3.8
Himalayan bank	3	2.9
Nepal SBI bank	0	0
Everest bank	4	3.8
Siddharth bank	3	2.9
Prabhu bank	16	15.2

Sanima bank	2	1.9
MBL	4	3.8
Agriculture development bank	1	1%
RBB ltd	8	7.6
Other	21	20
Total	105	100%

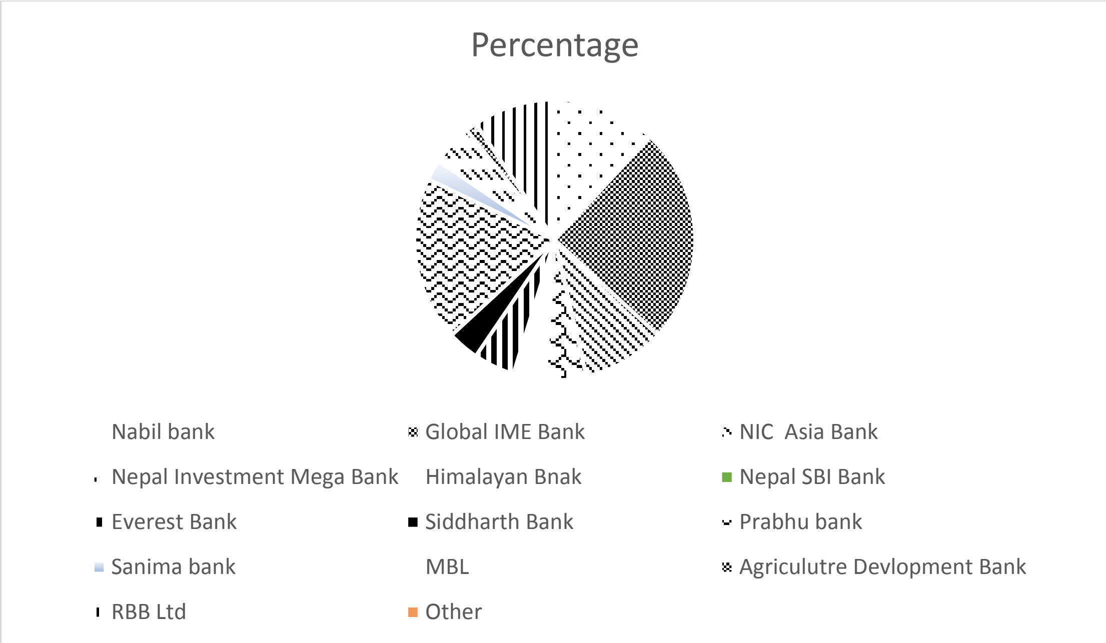


Table 4.5 shows the distribution of respondents according to the mobile banking services they use. Among the 105 respondents, Global IME Bank and Other banks had the highest share, each accounting for 20% of the respondents. Prabhu Bank accounted for 15.2%, followed by Nabil Bank with 9.5%. NIC ASIA Bank and RBB Ltd. each accounted for 7.6%. Nepal Investment Mega Bank and MBL each represented 3.8%, while Everest Bank accounted for 3.8%. Himalayan Bank and Siddharth Bank each accounted for 2.9%, and Sanima Bank accounted for 1.9%. Agriculture Development Bank accounted for 1%, while no respondent reported using Nepal SBI Bank. This indicates that Global IME Bank and other banks were the most commonly used mobile banking services among the respondents.

4.6 Duration of use of mobile banking services.

Time	Frequency	Percent
Less than 1 year	31	29.8%
1-3 year	41	39.4%
3-5 year	20	19.2%
More than 5 Year	12	11.5%
Total	104	100%

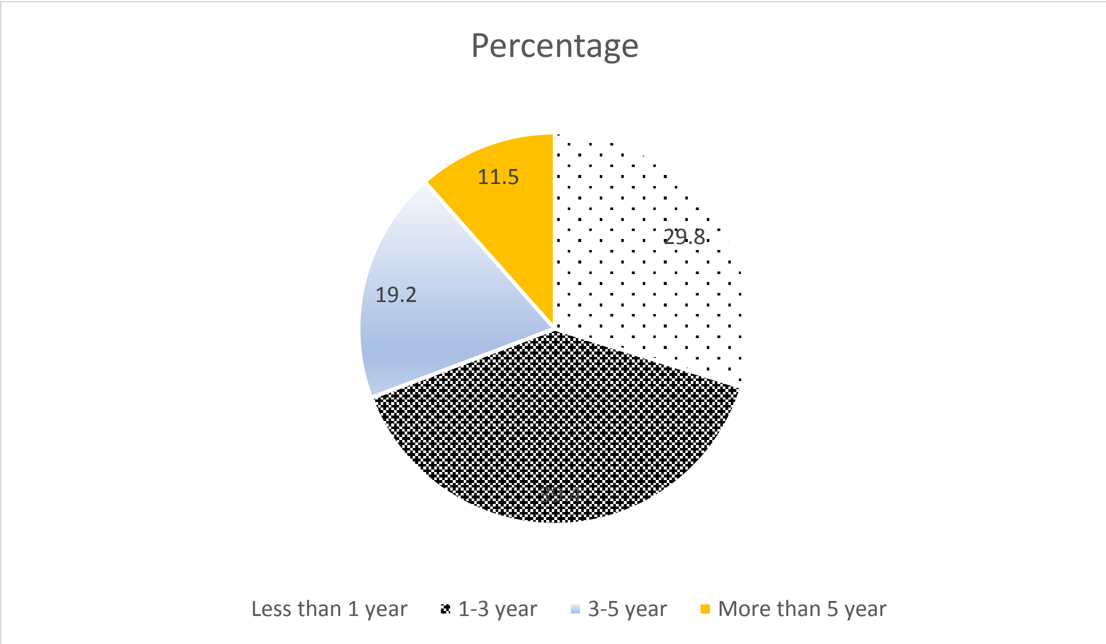


Table 4.6 shows the duration of mobile banking usage among the respondents. Out of 103 respondents, 40 (38.8%) have been using mobile banking for 1–3 years, which represents the largest group. Similarly, 31 (30.1%) have used it for less than one year, 20 (19.4%) for 3–5 years, and 12 (11.7%) for more than five years. Thus, most respondents have been using mobile banking services for 1–3 years.

Data Presentation

This section presents respondents' opinions regarding the independent variables and dependent variable using a five-point Likert scale, where:

1= Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree

5.Ease of use

Table 5.1 Respondent's Perception Regarding It is easy to learn and adapt.

Response	Frequency	Percentage
Strongly Disagree	1	0.9
Disagree	3	2.8
Neutral	22	20.8
Agree	66	62.3
Strongly Agree	14	13.2
Total	106	100%

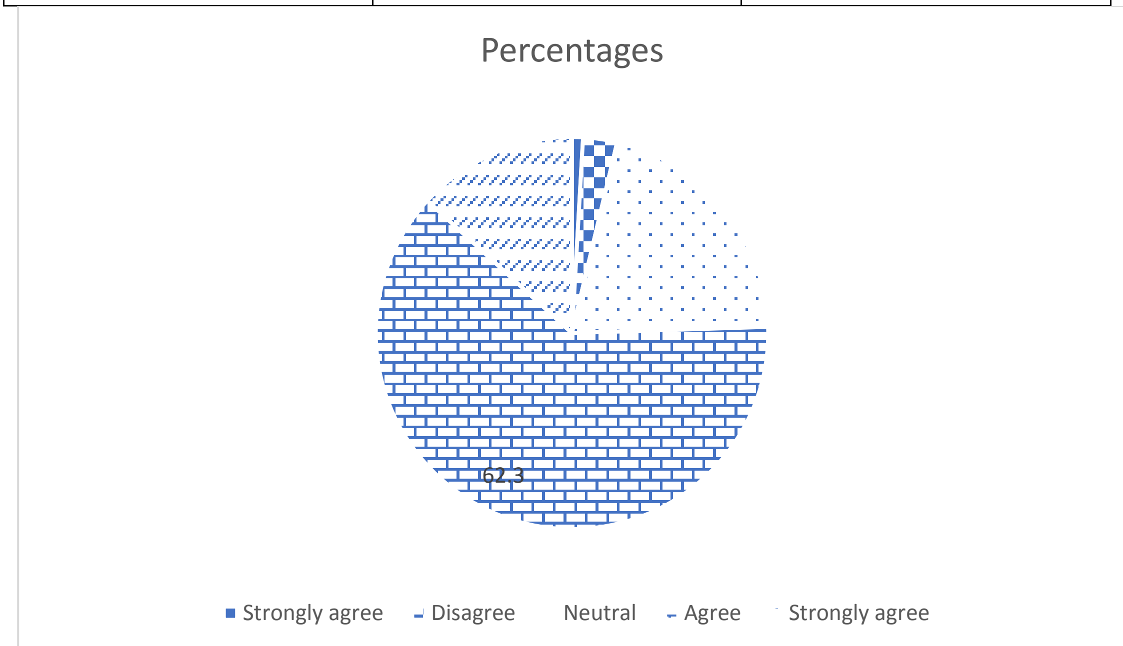


Figure 5.1 shows the respondents' perception regarding the ease of learning and adapting to mobile banking services. The majority of respondents, 62.3%, agreed that mobile banking is easy to learn and adapt to. Similarly, 13.2% strongly agreed with the statement. Meanwhile, 20.8% of respondents remained neutral, while 2.8% disagreed and 0.9% strongly disagreed. This indicates that most respondents find mobile banking easy to learn and adapt to.

Table 5.2 Respondent's Perception's it's is easy to navigate.

Response	Frequency	Percentage
Strongly Disagree	2	1.9
Disagree	19	18.3
Neutral	27	26
Agree	37	35.6
Strongly Agree	19	18.3
Total	104	100

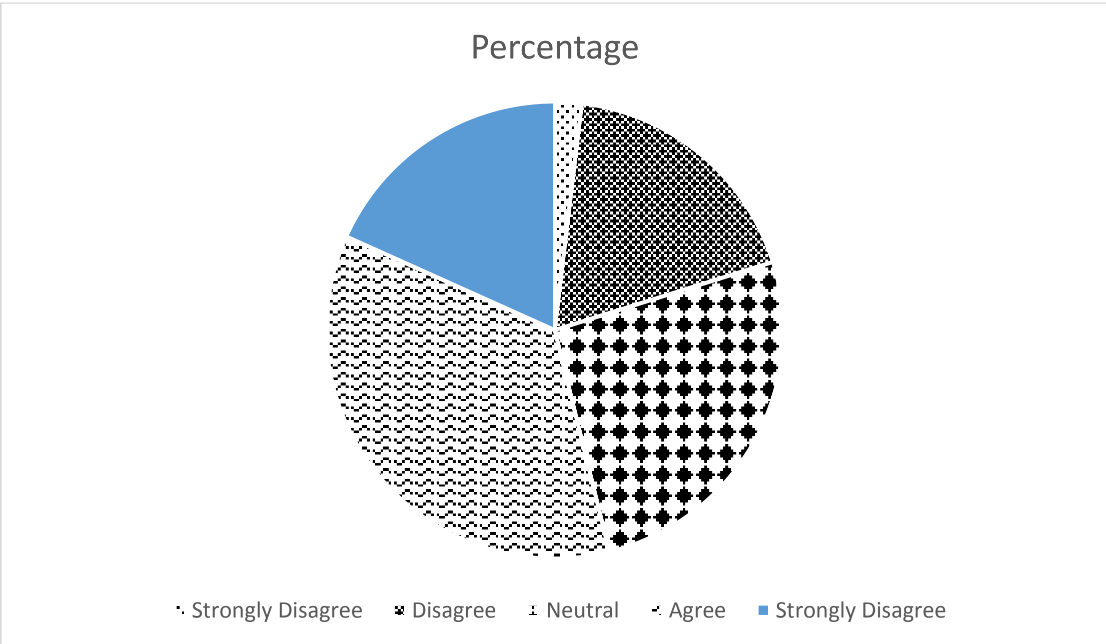


Figure 5.2 shows the respondents' perception regarding the ease of navigating mobile banking services. Among the respondents, 35.6% agreed that mobile banking is easy

to navigate, while 18.3% strongly agreed. Similarly, 26% of the respondents were neutral, while 18.3% disagreed and 1.9% strongly disagreed. This indicates that the majority of respondents find mobile banking easy to navigate

Table 5.3 Respondent perception that its user friendly.

Response	**Frequency**	**Percentage**
Strongly Disagree	0	0
Disagree	6	5.8
Neutral	27	26
Agree	61	58.7
Strongly Agree	10	9.6
Total	104	100

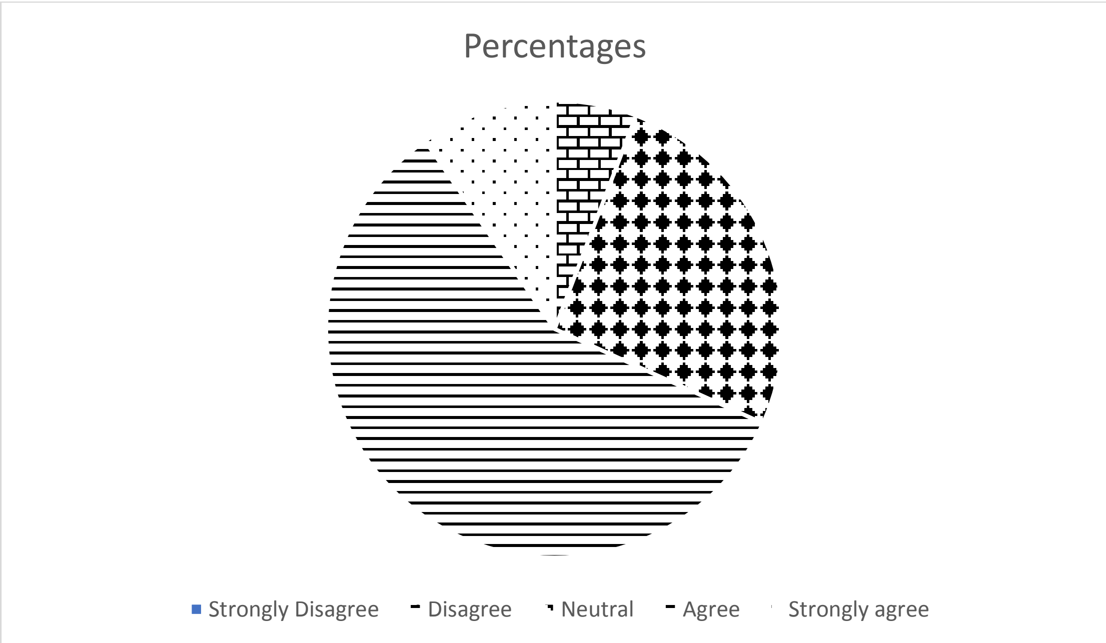


Figure 5.3 shows the respondents' perception regarding the user-friendliness of the mobile banking app. The majority of respondents, 58.7%, agreed that the app is user-friendly, while 9.6% strongly agreed. Similarly, 26% of the respondents were neutral,

while 5.8% disagreed. None of the respondents strongly disagreed with the statement. this indicates that most respondents perceive the mobile banking app as user-friendly.

Security

Table 5.4 Respondent perception it has strong security features.

Response	Frequency	Percentage
Strongly Disagree	0	0
Disagree	1	1
Neutral	8	7.6
Agree	55	52.4
Strongly Agree	41	39
Total	104	100

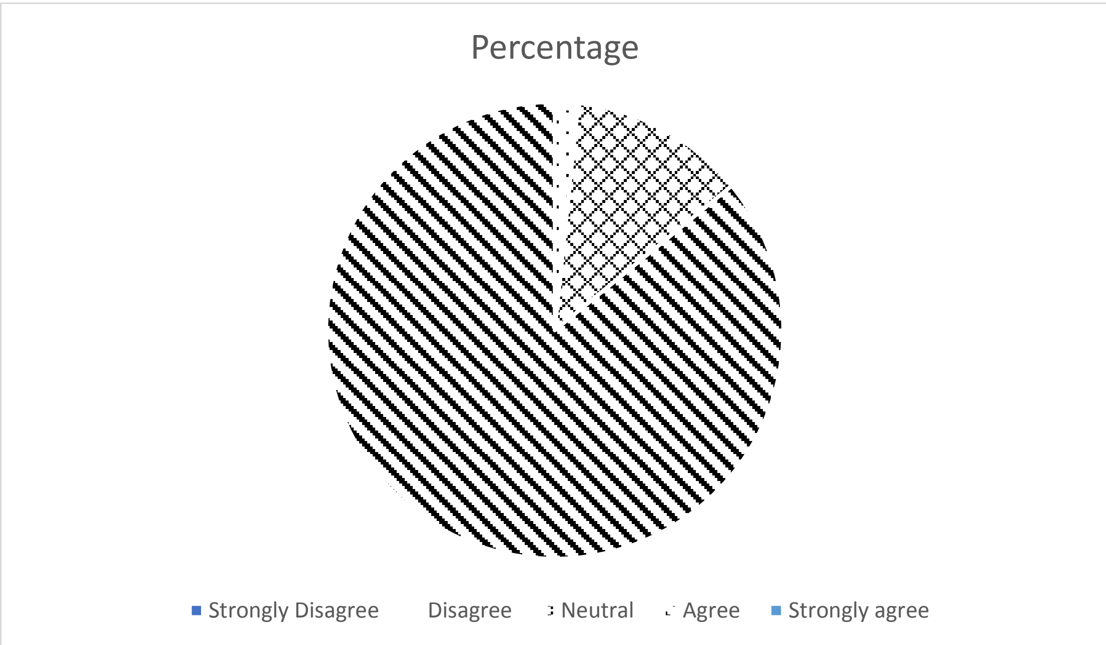


Figure 5.4 shows the respondents' perception regarding the security features of mobile banking services. The majority of respondents, 52.4%, agreed that the mobile banking app has strong security features, while 39% strongly agreed. Similarly, 7.6% of the respondents were neutral, and only 1% disagreed. None of the respondents strongly

disagreed with the statement. This indicates that most respondents perceive mobile banking services as having strong security features.

Table 5.5 Respondent perception personal information is secure while doing online Transaction through mobile banking.

Response	Frequency	Percentage
Strongly Disagree	2	1.9
Disagree	2	1.9
Neutral	14	13.3
Agree	62	59
Strongly Agree	25	23.8
Total	105	100

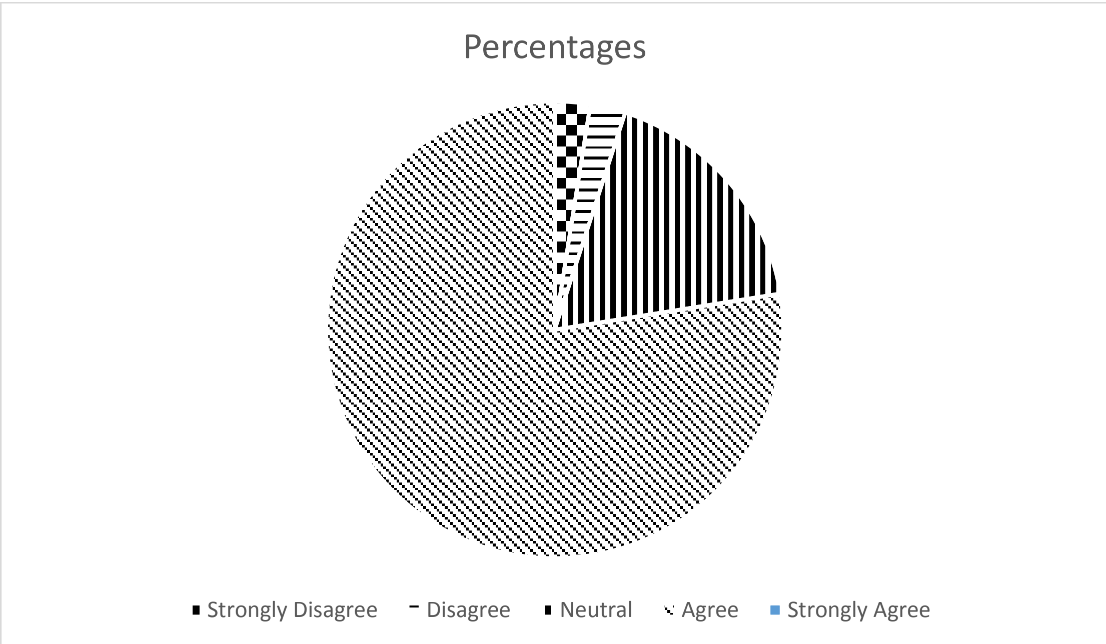


Figure 5.5 shows the respondents' perception regarding the security of personal information while conducting online transactions through mobile banking. The majority of respondents, 59%, agreed that their personal information is secure, while 23.8% strongly agreed. Similarly, 13.3% of the respondents were neutral. Only 1.9% disagreed and 1.9% strongly disagreed with the statement. This indicates that most

respondents feel that their personal information is secure while using mobile banking services.

Table 5.6 Respondent perception that app project us from unauthorized access.

Response	Frequency	Percentage
Strongly Disagree	2	1.9
Disagree	8	7.5
Neutral	23	21.7
Agree	52	49.1
Strongly Agree	21	19.8
Total	106	100

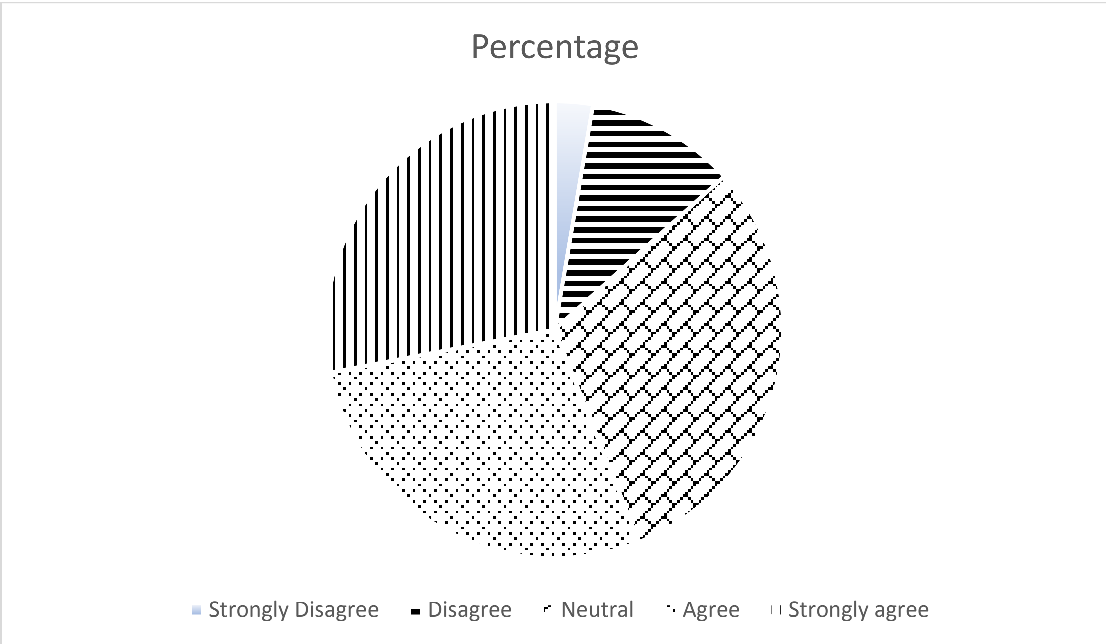
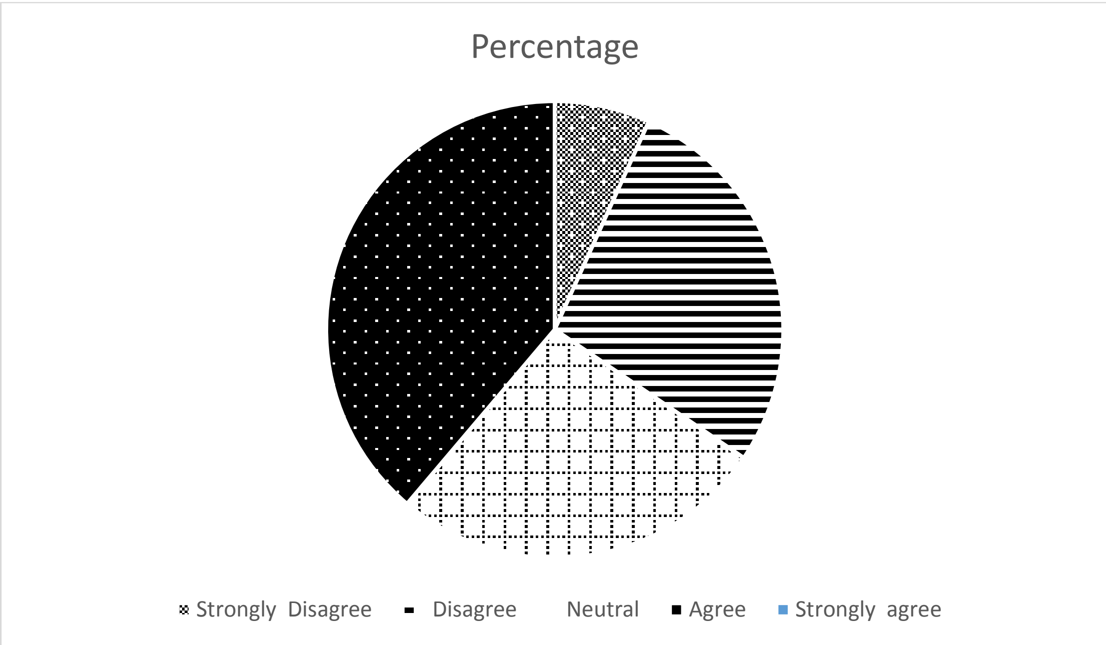


Figure 5.6 shows the respondents' perception regarding the protection provided by the mobile banking app against unauthorized access. The majority of respondents, 49.1%, agreed that the app protects them from unauthorized access, while 19.8% strongly agreed. Similarly, 21.7% of the respondents were neutral. Only 7.5% disagreed and 1.9% strongly disagreed with the statement. This indicates that most respondents believe that the mobile banking app provides protection against unauthorized access

Table 5.7 Respondent perception that mobile banking work without error.

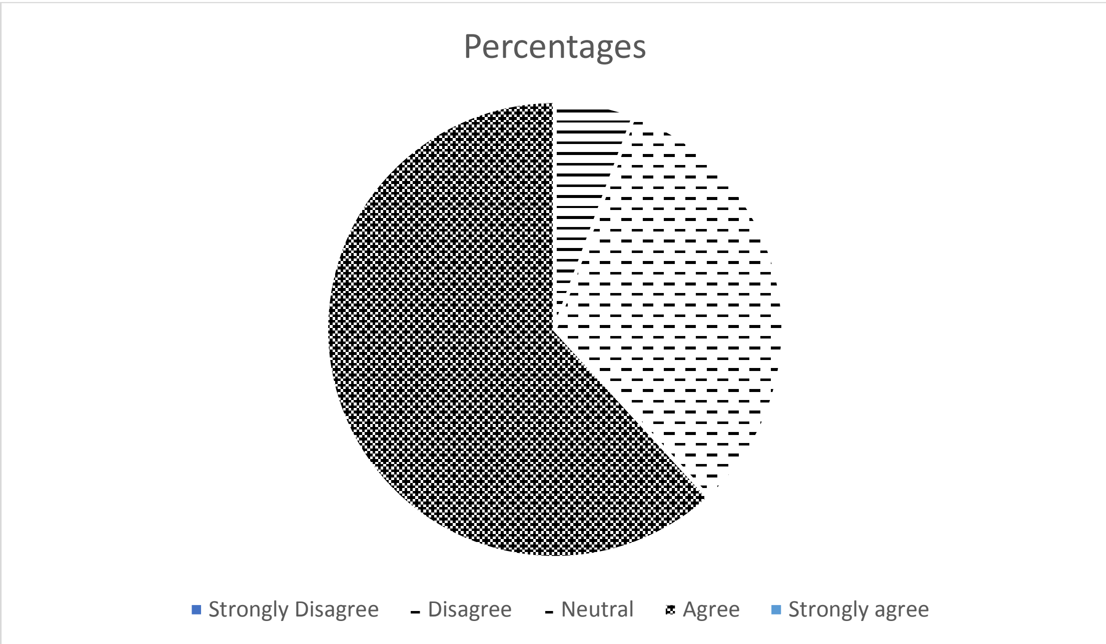
Response	Frequency	Percentage
Strongly Disagree	5	5.8
Disagree	25	23.8
Neutral	24	22.9
Agree	35	33.3
Strongly Agree	16	15.2
Total	105	100



The table shows that 33.3% of respondents agree that mobile banking services work without errors, while 15.2% strongly agree. Similarly, 22.9% are neutral, 23.8% disagree, and 4.8% strongly disagree. Overall, the findings indicate that a relatively larger proportion of respondents have a positive perception regarding the reliability of mobile banking services.

Table 5.8 Respondent perception that transaction is completely accurate.

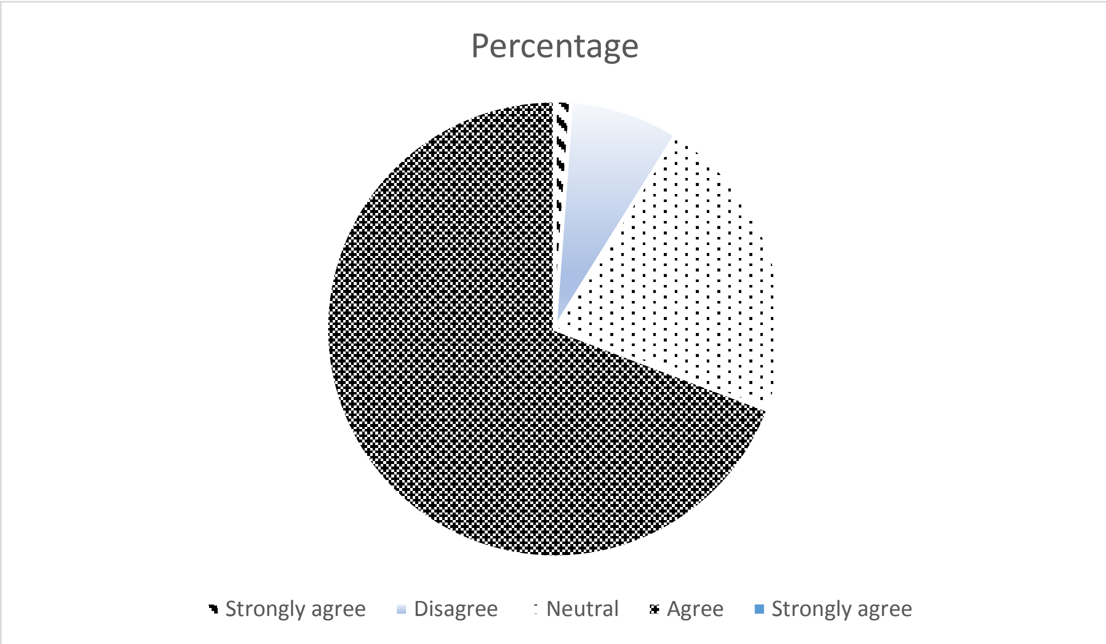
Response	Frequency	Percentage
Strongly Disagree	0	0
Disagree	5	4.8
Neutral	29	27.6
Agree	55	52.4
Strongly Agree	16	15.2
Total	105	100



The table shows that 52.4% of respondents agree that mobile banking transactions are completely accurate, while 15.2% strongly agree. Similarly, 27.6% are neutral, and only 4.8% disagree. No respondents strongly disagree. Overall, the findings indicate that most respondents have a positive perception of the accuracy of mobile banking transaction.

Table 5.9 Respondent Perception on the app completes Transaction within reasonable price.

Response	Frequency	Percentage
Strongly Disagree	1	1
Disagree	7	6.7
Neutral	20	19
Agree	63	60
Strongly Agree	14	13.3
Total	105	100

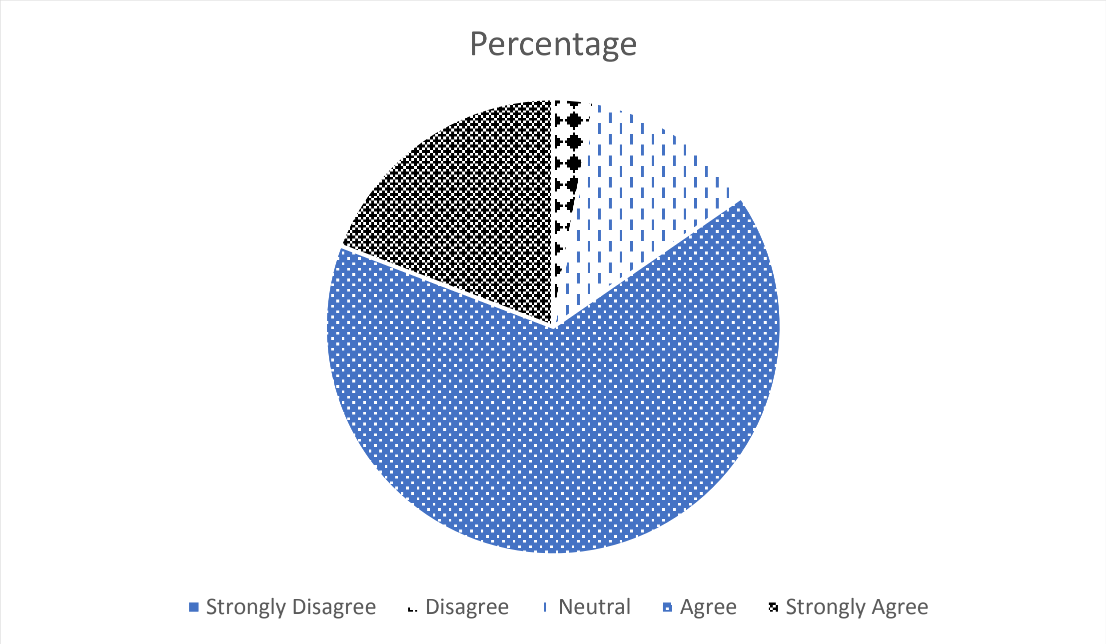


The table shows that 60.0% of respondents agree that the app completes transactions at a reasonable price, while 13.3% strongly agree. Similarly, 19.0% are neutral, 6.7% disagree, and only 1.0% strongly disagree. Overall, the findings indicate that most respondents are satisfied with the transaction charges of mobile banking services.

Table 5.10 Respondent perception that they have not experienced any fraud transaction.

Response	Frequency	Percentage
Strongly Disagree	0	0

Disagree	3	2.9
Neutral	13	12.5
Agree	68	65.4
Strongly Agree	20	19.2
Total	104	100



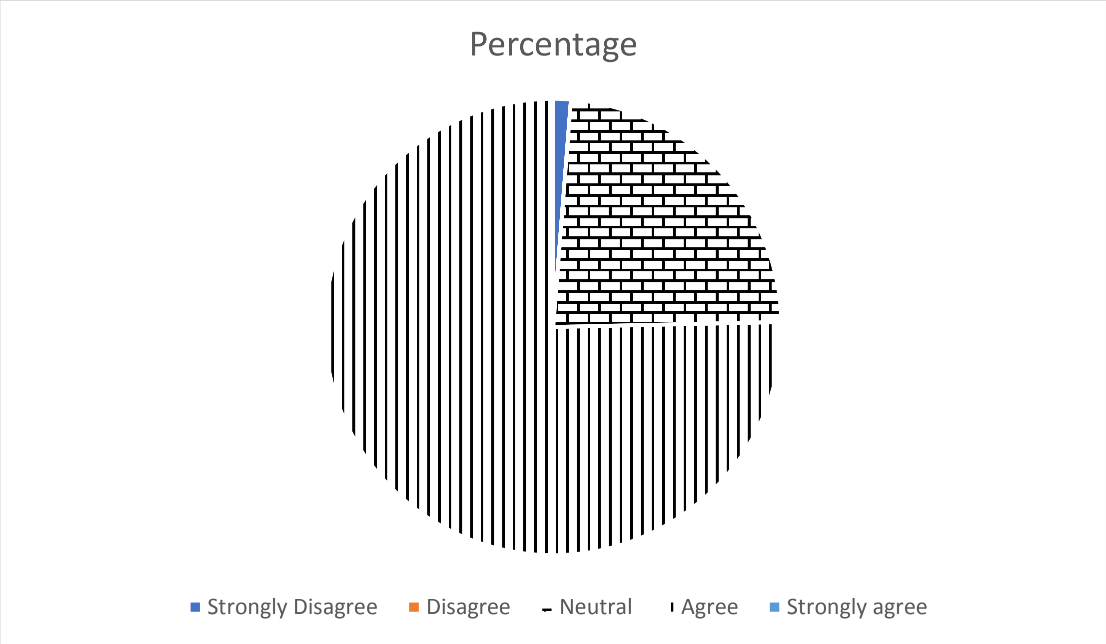
The table shows that 65.4% of respondents agree that they have not experienced any fraudulent transaction through mobile banking, while 19.2% strongly agree. Similarly, 12.5% are neutral, and only 2.9% disagree. No respondents strongly disagree. Overall, the findings indicate that most respondents have not experienced fraudulent transactions while using mobile banking services**.**

Transaction speed

Table 5.11 Respondent transaction that app processes bill payment and deposits.

Response	**Frequency**	**Percentage**
Strongly Disagree	1	0.9
Disagree	0	0
Neutral	18	17

Agree	58	54.7
Strongly Agree	29	27.4
Total	106	100



The table shows that 65.4% of respondents agree that they have not experienced any fraudulent transaction through mobile banking, while 19.2% strongly agree. Similarly, 12.5% are neutral, and only 2.9% disagree. No respondents strongly disagree. Overall, the findings indicate that most respondents have not experienced fraudulent transactions while using mobile banking services.

Table 5.12 Respondent perception that the app responds quickly.

Response	**Frequency**	**Percentage**
Strongly Disagree	2	1.9
Disagree	5	4.9
Neutral	23	22.3
Agree	54	52.4

Strongly Agree	19	18.4
Total	103	100

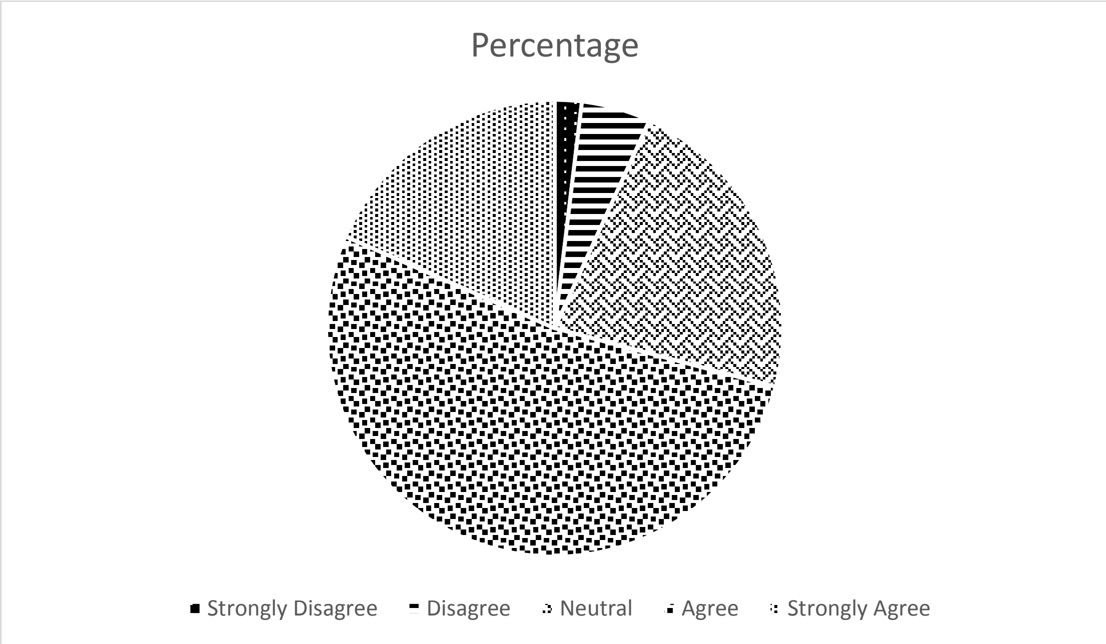


Table 5.12 shows that 52.4% of respondents agree and 18.4% strongly agree that the mobile banking app responds quickly. Meanwhile, 22.3% are neutral, 4.9% disagree, and 1.9% strongly disagree. This indicates that the majority of respondents perceive the mobile banking app as responsive and quick.

Convenience

Table 5.13 Responded perception on it saves my time without visiting bank branch.

Response	Frequency	Percentage
Strongly Disagree	0	0
Disagree	1	1
Neutral	9	8.7

Agree	46	44.2
Strongly Agree	48	46.2
Total	104	100

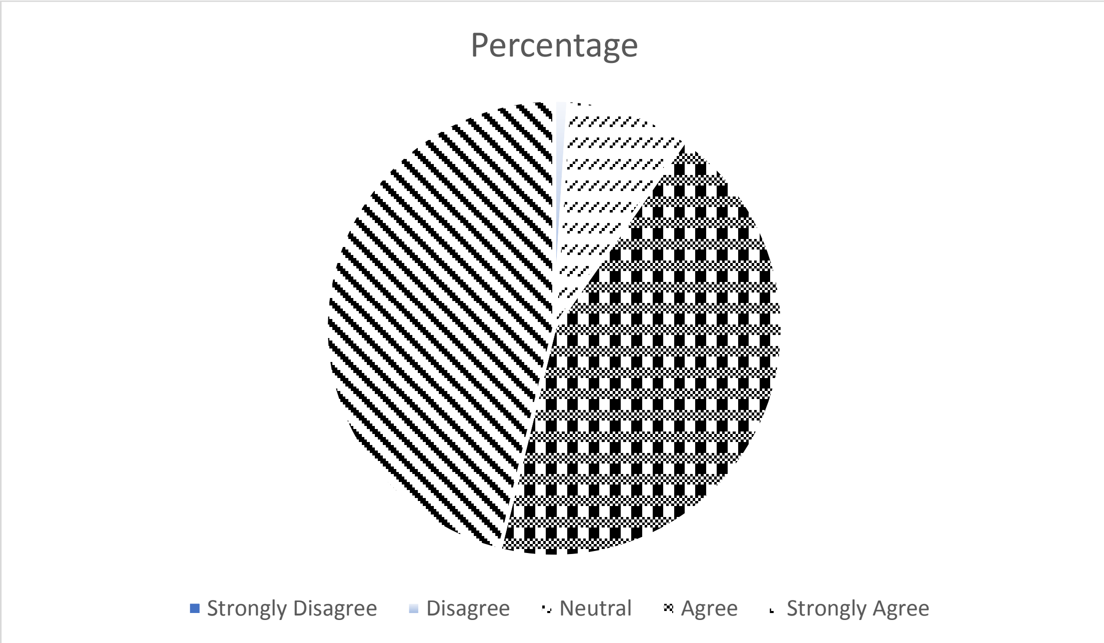


Table 5.13 shows that 46.2% of respondents strongly agree and 44.2% agree that mobile banking saves their time by allowing them to conduct banking activities without visiting a bank branch. Similarly, 8.7% of respondents are neutral, while only 1% disagree. No respondents strongly disagree. This indicates that the majority of respondents believe that mobile banking saves their time and reduces the need to visit a bank branch.

Table 5.14 Responded perception that I can access banking services anytime and anywhere.

Response	**Frequency**	**Percentage**
Strongly Disagree	1	1
Disagree	4	3.8
Neutral	13	12.5
Agree	52	50

Strongly Agree	34	32.7
Total	104	100

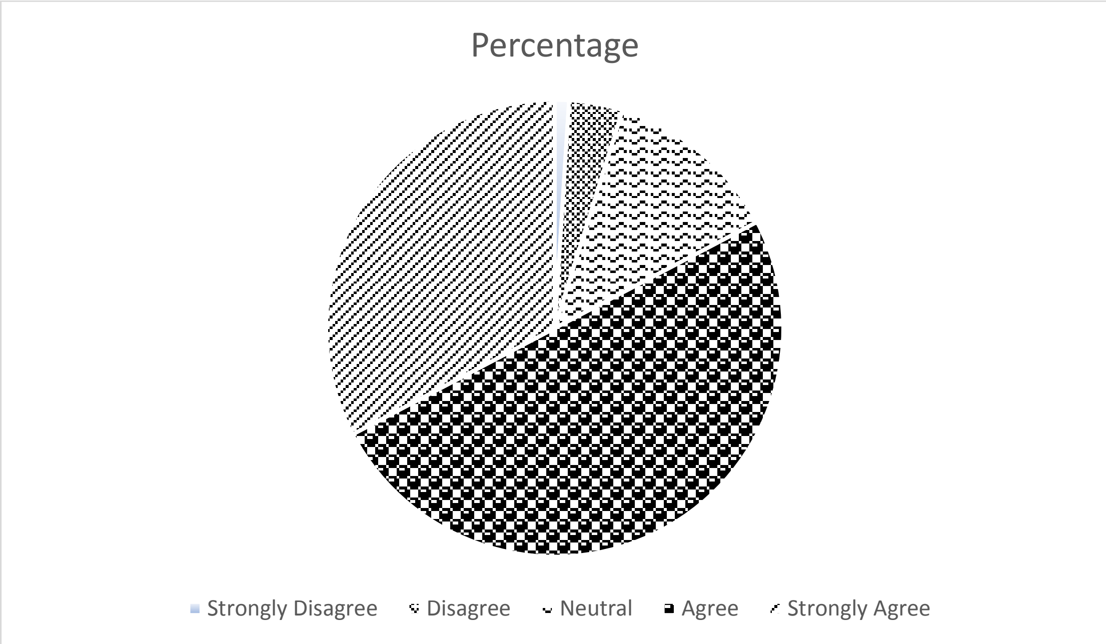


Table 5.14 shows that 50% of respondents agree and 32.7% strongly agree that they can access banking services anytime and anywhere through mobile banking. Similarly, 12.5% of respondents are neutral, while 3.8% disagree and 1% strongly disagree. This indicates that the majority of respondents believe that mobile banking provides convenient access to banking services anytime and anywhere.

Table 5.15 Respondent perception on it is convenient for my daily transaction.

Response	Frequency	Percentage
Strongly Disagree	0	0
Disagree	1	1
Neutral	15	14.3
Agree	58	55.2

Strongly Agree	31	29.5
Total	105	100

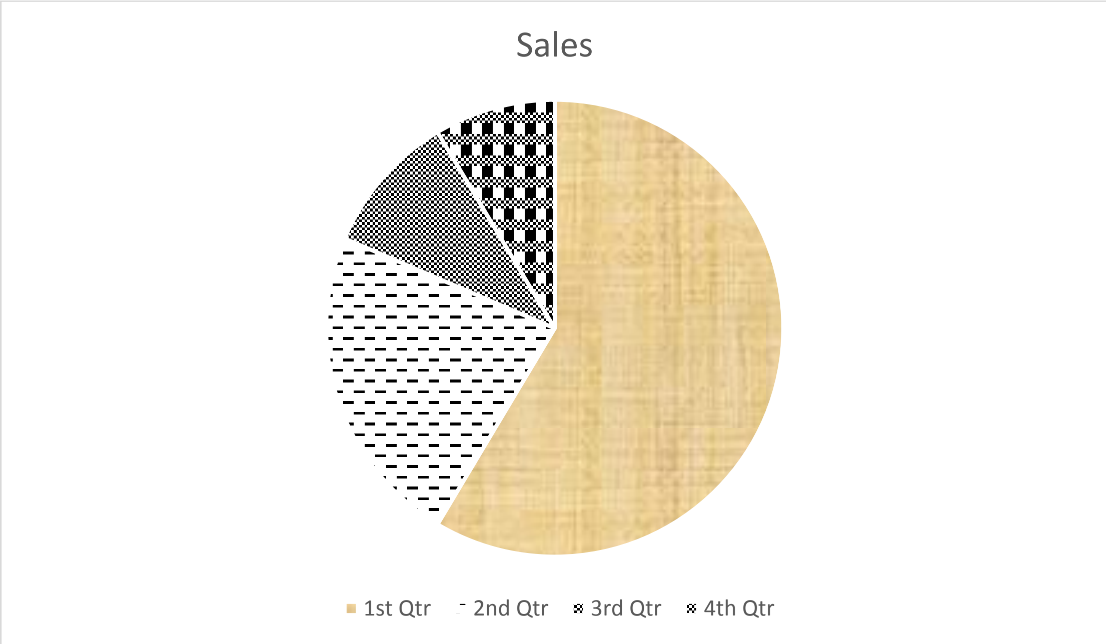


Table 5.15 shows that 55.2% of respondents agree and 29.5% strongly agree that mobile banking is convenient for their daily transactions. Similarly, 14.3% of respondents are neutral, while only 1% disagree. No respondents strongly disagree. This indicates that the majority of respondents find mobile banking convenient for their daily transactions.

Customer satisfaction.

6.1 Responded perception that I am satisfied with mobile banking.

Level of satisfaction	**Frequency**	**Percentage**
Strongly Disagree	0	0
Disagree	3	2.8
Neutral	27	25.5
Agree	45	42.5

Strongly Agree	31	29.2
Total	106	100

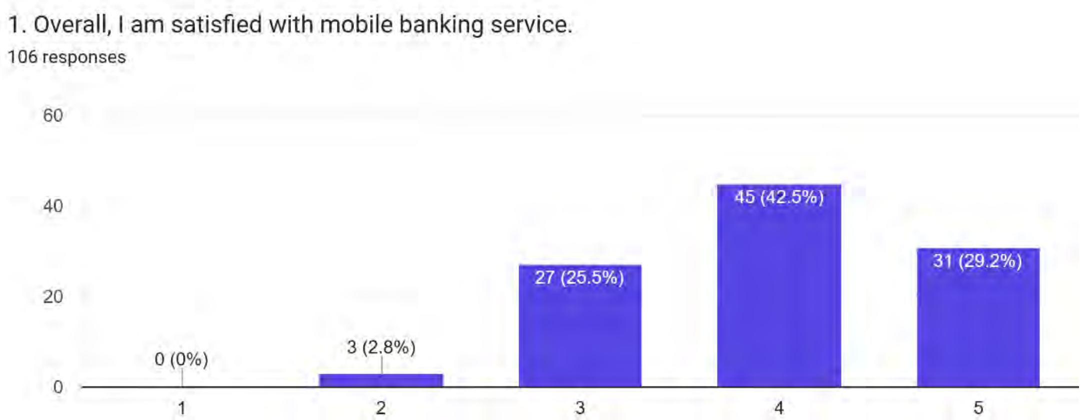


Table 6.1 shows the respondents' level of satisfaction with mobile banking services. The majority of respondents, 42.5%, agree that they are satisfied with mobile banking, while 29.2% strongly agree. Similarly, 25.5% of respondents are neutral, while only 2.8% disagree. No respondents strongly disagree. This indicates that the majority of respondents are satisfied with mobile banking services

Table 6.2 Responded perception on it meet my expectations.

Level of satisfaction	**Frequency**	**Percentage**
Strongly Disagree	1	1
Disagree	12	11.5
Neutral	26	25
Agree	44	42.3
Strongly Agree	21	20.2
Total	104	100

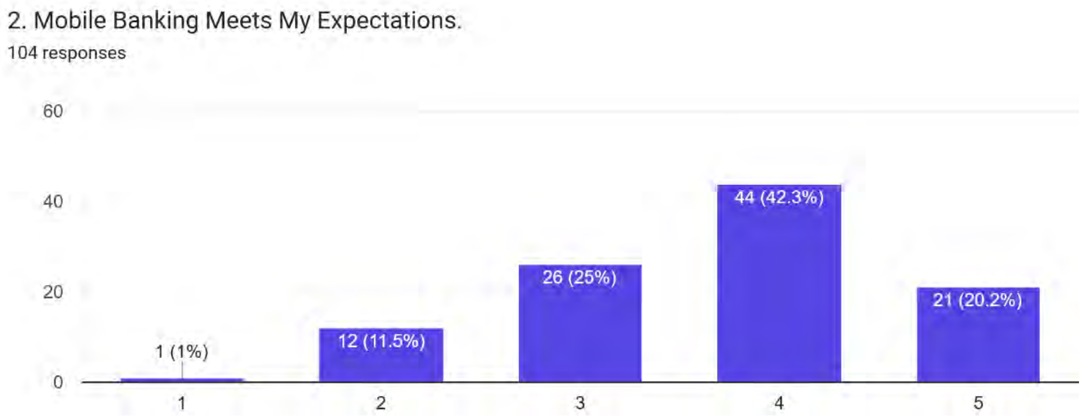


Table 6.2 shows the respondents' perception regarding whether mobile banking services meet their expectations. The majority of respondents, 42.3%, agree that mobile banking meets their expectations, while 20.2% strongly agree. Similarly, 25% of respondents are neutral, while 11.5% disagree and 1% strongly disagree. This indicates that most respondents believe that mobile banking services meet their expectations.

Table 6.3 Responded perception that I will continue mobile banking services.

Level of satisfaction	Frequency	Percentage
Strongly Disagree	1	1
Disagree	7	6.7
Neutral	7	6.7
Agree	49	46.7
Strongly Agree	41	39
Total	105	100

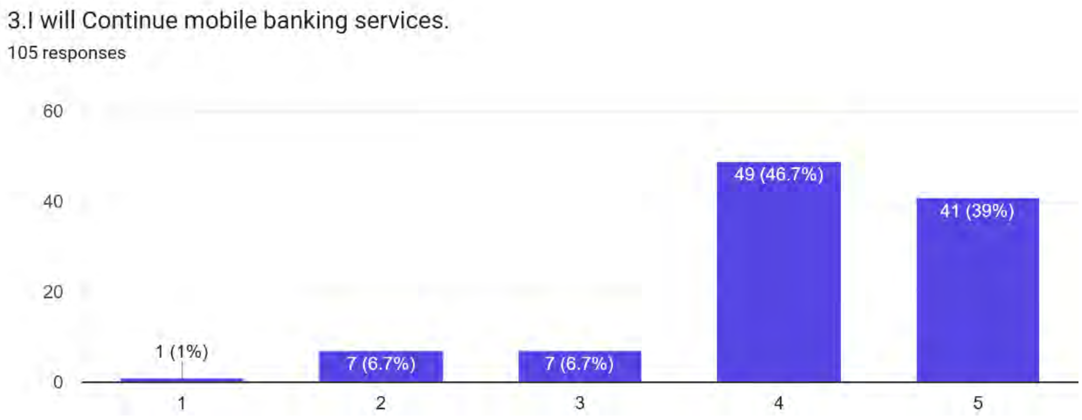


Table 6.3 shows the respondents' perception regarding their intention to continue using mobile banking services. The majority of respondents, 46.7%, agree and 39% strongly agree that they will continue using mobile banking services. Similarly, 6.7% are neutral and 6.7% disagree. This indicates that most respondents have a positive intention to continue using mobile banking services.

Table 6.4 Responded perception that I will recommend mobile banking services to others.

Level of satisfaction	Frequency	Percentage
Strongly Disagree	1	1
Disagree	4	3.8
Neutral	16	15.2
Agree	47	44.8
Strongly Agree	37	35.2
Total	105	100

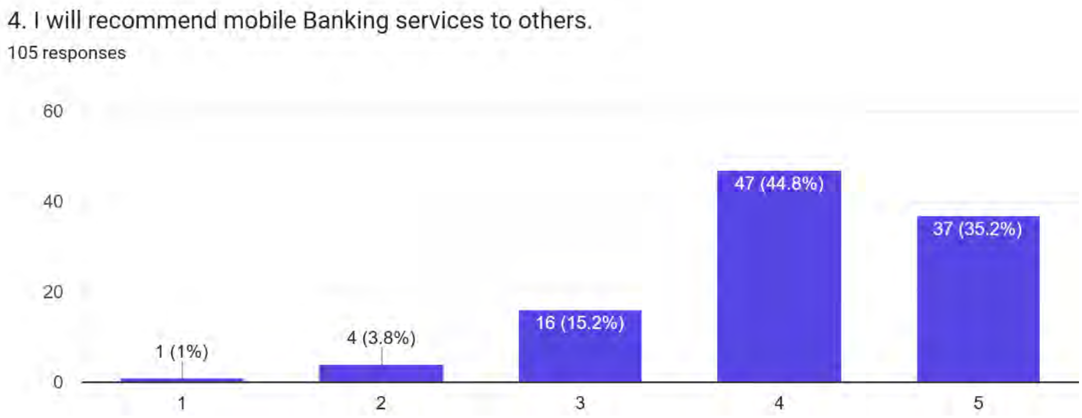


Table 6.4 shows the respondents' perception regarding their willingness to recommend mobile banking services to others. The majority of respondents, 44.8%, agree and 35.2% strongly agree that they will recommend mobile banking services to others. Similarly, 15.2% of respondents are neutral, while 3.8% disagree and 1% strongly disagree. This indicates that the majority of respondents have a positive intention to recommend mobile banking services to others.

Table 6.5 Responded perception on that I am satisfied with the quality of mobile banking services.

Level of satisfaction	Frequency	Percentage
Strongly Disagree	1	1
Disagree	5	4.8
Neutral	26	25
Agree	46	44.2
Strongly Agree	26	25
Total	104	100

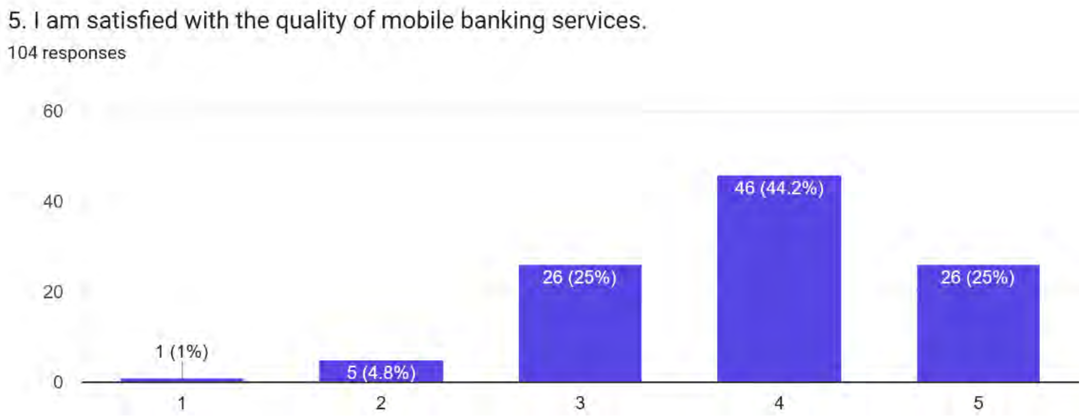


Table 6.5 shows the respondents' level of satisfaction with the quality of mobile banking services. The majority of respondents, 44.2%, agree that they are satisfied with the quality of mobile banking services, while 25% strongly agree. Similarly, 25% of respondents are neutral, while 4.8% disagree and 1% strongly disagree. This indicates that the majority of respondents are satisfied with the quality of mobile banking services.

7.1 Major findings

The major findings of the study are based on the responses collected from mobile banking users. The study found that:

1. Ease of Use: Most respondents agreed that mobile banking services are easy to learn, navigate, and use.
2. Security: Respondents generally felt that security is an important factor in using mobile banking services.
3. Reliability: Most respondents agreed that mobile banking services are reliable for their regular transactions.
4. Transaction Speed: Respondents showed a positive perception toward the speed of mobile banking transactions.

5. Convenience: Mobile banking was found to be convenient because users can perform banking activities easily and from different locations.
6. Customer Satisfaction: Overall, the respondents showed a positive level of satisfaction with mobile banking services.

Note: For your final report, the findings should match the actual frequencies and percentages from your collected responses.

CHAPTER V

SUMMARY CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

This study was conducted to examine customer satisfaction with mobile banking services. The study focused on the major factors that may influence customer satisfaction, including ease of use, security, reliability, transaction speed, and convenience. Data were collected from mobile banking users through a structured questionnaire.

The major findings of the study are summarized below:

- The respondents were mobile banking users from the selected study area.
- The study examined the respondents' demographic characteristics such as gender, age, education level, and occupation.
- The study also identified the mobile banking services used by respondents and their duration of mobile banking usage.
- Regarding ease of use, the findings show the respondents' level of agreement about how easily they can learn, understand, and use mobile banking services.
- Regarding security, the study examined respondents' perceptions of the safety and protection of their mobile banking transactions.
- Regarding reliability, the study examined whether mobile banking services work consistently and accurately.
- Regarding transaction speed, the study examined how quickly users can complete their mobile banking transactions.
- Regarding convenience, the study examined whether mobile banking makes banking activities easier and more convenient for customers.
- Finally, customer satisfaction was examined to determine the overall satisfaction of users with mobile banking services.

5.2 Conclusion

The study concludes that mobile banking has become an important and convenient banking service for customers. Factors such as ease of use, security, reliability, transaction speed, and convenience play an important role in shaping customer satisfaction.

Customers are more likely to be satisfied when mobile banking applications are easy to use, secure, reliable, fast, and convenient. Therefore, banks should continuously improve the quality and performance of their mobile banking services to maintain customer satisfaction.

Overall, effective mobile banking services can improve customers' banking experience and encourage them to continue using digital banking services.

5.3 Recommendations

Based on the findings of the study, the following recommendations are suggested:

1. Improve ease of use: Banks should make mobile banking applications simple, clear, and user-friendly.
2. Strengthen security: Banks should provide strong security measures to protect customers' accounts and personal information.
3. Improve reliability: Banks should minimize system failures, technical problems, and service interruptions.
4. Increase transaction speed: Banks should improve their systems so that transactions can be completed quickly and smoothly.
5. Improve convenience: Banks should provide useful features that allow customers to perform different banking activities easily from their mobile devices.
6. Provide customer support: Banks should provide quick and effective assistance when customers face problems while using mobile banking services.

5.4 Suggestions for Future Research

Future researchers may consider the following suggestions:

- Future studies can include a larger number of respondents.
- Similar studies can be conducted in different cities or geographical areas.
- Future research can include more banks and mobile banking applications.
- Researchers can examine other factors that may affect customer satisfaction, such as service quality, trust, cost, and promotional offers.
- Future studies can compare customer satisfaction among different banks or age groups.

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APPENDIX

QUESTIONNARE

Customer Satisfaction with Mobile Banking Services

Dear Respondent,
*As a part of the requirements for the Bachelor of Business Administrative program, I am conducting research study entitled "***Customer Satisfaction with Mobile Banking Services".** *The Purpose of this study is to examine the level of Customer Satisfaction with Mobile Banking services and identify the factors that influence Customer Satisfaction.*

Your participation in this survey is voluntary. The information you provide will be kept strictly confidential and used for academical purposes. No personal information will be disclosed, and your responses will be analyzed only in aggregate form.

Your valuable participation and honest responses will contribute to the successful Completion of this Research.

Thank you for your time and cooperation.

Regards
Purnima Sunar, BBA-6th semester
NTHMC
POKHARA UNIVERSITY

Section A: Demographic Information

1.Name:

2.Genders

- Male
- Female

- Other

3.Age

- Below 20 years
- 20–29 years
- 30–39 years
- 40–49 years
- 50 years and above

4.Education Level

- SEE
- +2
- Bachelor's
- Master's
- Others
- Occupation
- Student
- Government Employee
- Private Employee
- Business
- Others

5. Which mobile banking service do you use?

- Nabil bank
- Global IME bank
- NIC ASAIA bank
- Nepal Investment mega bank

- Himalayan bank
- Nepal SBI bank
- Everest bank
- Siddharth bank
- MBL
- Agricultural development bank
- RBB
- other

6. How long have you been using mobile banking?

- Less than 1 year
- 1–3 years
- 3–5 years
- More than 5 years

Section B: Mobile Banking Service Quality

Ease of use

Question	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.Mobile banking is easy to learn and adopt.					
2.The Mobile banking app is easy to Navigate.					
3.The app interface is user friendly					

Security

Question	Strongly Disagree	Disagree	Neutral	Strongly Agree	Agree
4.The Mobile banking app has strong security Features. Example PIN, Face id, OTP)					
5.I feel my information is secure while doing online transaction through mobile banking					
6.I believe the app protects me from unauthorized					

Reliability

Question	Strongly Disagree	Disagree	Neutral	Strongly Agree	Agree
7.Mobile banking services work without error					
8.Transaction are completely accurately					
9.The app completes transactions with a reasonable time.					
10.I have not experienced any fraud transaction from mobile banking services.					

Transaction Speed

Question	Strongly Disagree	Disagree	Neutral	Strongly Agree	Agree
11.The app processes bill payment and					

deposits					
12.The app responds quickly					

Convenience

Question	**Strongly disagree**	**Disagree**	**Neutral**	**Strongly Agree**	**Agree**
13.Mobile banking saves my times without visiting Bank Branch.					
14.I can access banking services anytime and anywhere					
15.Mobile banking is convenient for my daily life.					

Section C: Customer Satisfaction

Question	Strongly Disagree	Disagree	Neutral	Strongly Agree	Agree
15. Overall, I am happy with the quality of mobile banking services					
17. Mobile banking meets my expectation.					
18.I will continue using mobile banking services.					
19.I will recommended mobile banking services to other					
20. I am satisfied with the overall mobile banking services.					