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Research Paper

A Study of Awareness and Usage Pattern of Yono SBI Digital Payment Services among Customers State Bank of India

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ABSTRACT

The fast-paced technological evolution in the banking industry in India has led to the emergence of mobile platforms such as YONO as one of the core financial tools that people use every day. The current research explores the extent to which users interact with this application and demonstrates that despite an almost universal awareness of its existence, a substantial difference exists in their willingness to use various features offered. According to the results of our research, clients tend to focus on completing routine operations using the platform, namely paying bills and topping up their phones. At the same time, most individuals do not use other sophisticated financial services that are included in the application. It has been found that the switch from offline transactions to online is primarily associated with increased accessibility and security of the latter option that ensures that users can perform various operations without having to visit branches.

Keywords: *Use of Digital Banking, YONO mobile payment habits, adoption of Fintech, customer consciousness, experience in E-Banking*

FinTech provides access, efficiency, and usability, and the Indian Banking industry is developing very fast to adopt FinTech. Innovations in mobile banking, use of UPI and digital wallets, and provision of AI-enabled banking have transformed traditional banking operations. There has been a steady increase in popularity due to demonetization and the COVID-19 pandemic, which has hastened the digitalization process. Digital payments have changed not just the way banking has been done but also the experiences of the customers. The key organizations leading the digital revolution in the Indian banking sector include, the country's largest public sector bank, providing various forms of digital payments including internet banking, mobile banking.

Statement of the Problems:

There have been major changes in the Indian banking industry due to technological advancement and the emergence of digital technologies. The use of digital technology is growing because of the government's effort to make India a cashless society through the

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concept of Digital India. There have been numerous developments in the field of mobiles, the internet, and other technologies which have made digital banking very easy and efficient.

Need of the Study

The emergence of digital banking has brought about a paradigm shift in the Indian financial services sector. UPI-based transactions have skyrocketed to 19 billion per month by late 2025, with further increases forecasted in 2026 due to technological innovations such as AI-based fraud detection and Soft POS technology. The YONO application, which was introduced as an all-encompassing platform, seeks to increase its current base of 10 crore users to 20 crore by 2027 via YONO 2.0 enhancements; however, research has shown that customers' level of awareness is relatively low. This research paper endeavors to address the crucial deficiencies in assessing customers' awareness and utilization behaviors, necessary components in crafting digital strategies for in the increasingly competitive Indian fintech arena.

Objectives:

1. Primary Objectives:

- To study the customer awareness towards YONO app.

2. Secondary Objectives:

- To identify the various features of YONO app.
- To analyse the awareness level of YONO app between demographic factors.
- To study the impact of awareness level of YONO app based on demographic factors.
- To study the relationship between awareness of YONO app and opinion of YONO app.
- To examine the usage pattern of YONO app among various groups of respondents.

REVIEW OF LITERATURE

Jain & Sandhu (2020):

A research by Jain & Sandhu (2020) was done regarding customer satisfaction and user experience on digital banking services, mainly looking at YONO which is provided by. Digital banking apps were discovered to be very important for doing activities such as money transfers, making payments, and managing their accounts. In most cases, it is clear that most customers find the digital banking service convenient and offer a lot of services to them.

When digital banking applications are easy to navigate and process transactions quickly, customers find it better to use them since they make them happy. Digital banking applications can make their customers satisfied when they offer all services in one application. They will therefore be more willing to continue using them and also recommending the services to other customers.

RESEARCH METHODOLOGY

To be able to bridge the gap between the full potential of digital banking as compared to the real-life habits and behavior of users, this paper will utilize an intensive and structured research design. The combination of descriptive research design and sampling ensures that more than just mere observations are considered but rather the actual "why" of user acceptance and hesitance will be revealed. With the help of this methodology, the researchers will be able to analyze the experience of 130 individuals in relation to using the YONO application for digital banking. For us, data should tell human stories, and this explains why our study focuses on people's real experience using banks rather than merely concentrating on technical performance. In order to successfully make the connection between what the digital banking technology can achieve and what the customers actually do on a daily basis, the current research utilizes a scientific methodological approach. Through incorporating the elements of descriptive research design and sampling, we hope that our methodology will help us go deeper than mere observation and identify the actual "why" behind customers' actions and attitudes. Thus, this method will help us understand the banking experience of 130 SBI clients through the prism of their interaction with YONO. By following this methodological procedure, our hope is that we will give a meaningful and relevant description of the digital banking experience from the standpoint of both users and non-users.

DATA ANALYSIS AND INTERPRETATION

Introduction

In this chapter, the analysis of the data gathered from 133 respondents on the study "A Study on Customer Perception and Usage of YONO Application" is discussed. The data gathered from the questionnaire is then analyzed in a systematic manner using statistical tools.

The objectives behind analyzing the data gathered include gaining insights about the awareness, perceptions, and level of satisfaction of customers in relation to the YONO app, as well as understanding the effects of various factors on the user experience.

A range of statistical methods including frequency distribution, descriptive statistics, and reliability analysis has been applied to conduct the analysis of data. This is done in order to obtain valid conclusions from the analysis process.

The results of this analysis have been provided in tabular form with their interpretations.

***Reliability*:**

CASE PROCESSING SUMMARY		
Description	**N**	**%**
Valid	130	97.7
Excluded	3	2.3
Total	133	100.0

Interpretation: According to the process of analyzing the data collected in the case process summary, the number of cases analyzed for the study was 133. In this case, however, only 130 cases, 97.7% of all cases, were taken into consideration as being valid. There were 3 cases, representing 2.3%, that were not taken into consideration as valid because there were some inconsistencies and were therefore excluded from the analysis. The percentage of valid cases is extremely high, making the database reliable.

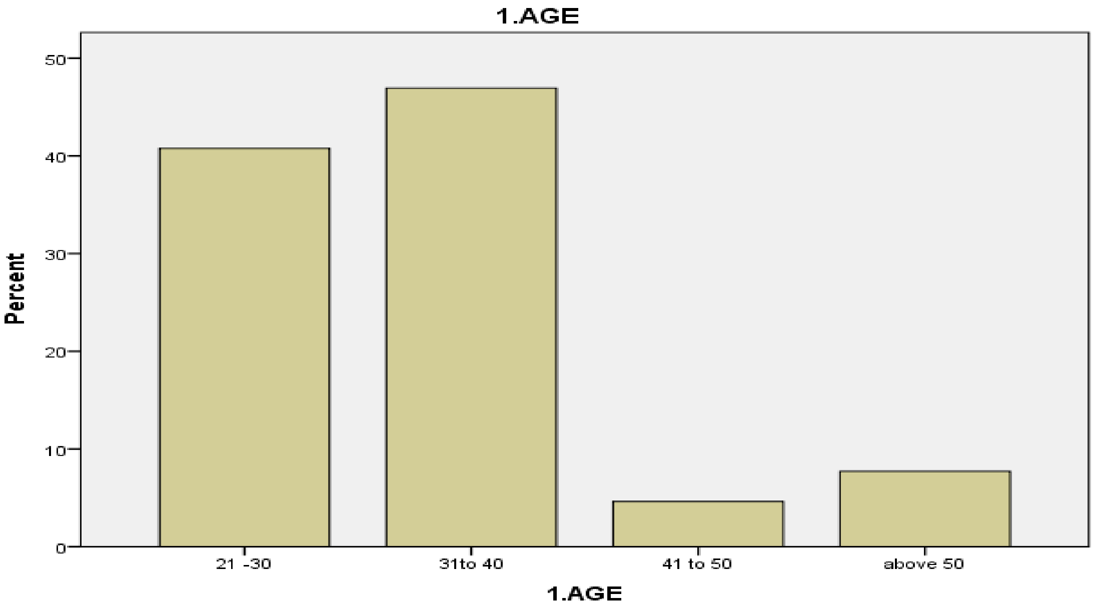
Reliability Statistics	
Cronbach's Alpha	N of Items
.965	17

Interpretation: Questionnaire reliability test used in the research was conducted by Cronbach's alpha method, which consisted of 17 questions. The results were very encouraging for the research because Cronbach's Alpha score obtained from the test was

0.965. This means that all the questions are internally consistent. Since the reliability level of alpha is more than 0.9, therefore, one can conclude that the reliability of the instrument is very satisfactory indeed.

***Frequencies*:**

Age Distribution		
Age Group	**Frequency**	**Percent**
21–30 years	53	39.8%
31–40 years	61	45.9%
41–50 years	6	4.5%
Above 50 years	10	7.5%
Total (Valid)	130	97.7%



Interpretation:
The YONO application has a lot of users who're between 31 and 40 years old. This group makes up 46.9 percent of the YONO application users. The next biggest group of YONO application users are people who're between 21 and 30 years old. They make up 40.8 percent of the YONO application users. If we look at the YONO application users who're between 31-40 years and the YONO application users who are between 21-30 years they make up 87.7 percent of the YONO application users. The YONO application users who are between 41 and 50 years old are a group they make up 4.6 percent of the YONO application users.

ONE WAY ANOVA						
Description		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Ease of Use	Between Groups	354.189	3	118.063	2.699	.049
	Within Groups	5511.111	126	43.739		
	Total	5865.300	129			
Security and Trust	Between Groups	61.594	3	20.531	.610	.610
	Within Groups	4243.176	126	33.676		
	Total	4304.769	129			

ONE WAY ANOVA						
Description		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Service Quality	Between Groups	356.559	3	118.853	3.629	.015
	Within Groups	4126.064	126	32.747		
	Total	4482.623	129			
Satisfaction and Experience	Between Groups	392.872	3	130.957	4.074	.008
	Within Groups	4050.059	126	32.143		
	Total	4442.931	129			

Interpretation:
ANOVA testing technique has been adopted for identifying whether there are any statistically significant differences among the various groups based on different variables. As the significance value of Ease of use is 0.049 and it is lower than the significance level of 0.05, there is a presence of statistically significant difference between the groups in terms of ease of use. Similarly, the significance values for Service quality and satisfaction have been observed as 0.015 and 0.008, respectively, which imply the existence of significant differences among the groups in terms of these variables. However, the significance value for security and trust is 0.610.

Regression

- **Hypothesis (H_0):** Satisfaction and Experience does not depend on Easy of use, Security and Trust and Service Quality
- **Hypothesis (H_1):** Satisfaction and Experience depend on Ease of use, Security and Trust and Service Quality.

Model Summary[b]									
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**Change Statistics**				
					R Square Change	**F Change**	**df1**	**df2**	**Sig. F Change**
1	.743[a]	.552	.541	3.97564	.552	51.699	3	126	.000

Interpretation:
From the model summary, it can be observed that the correlation coefficient (R = 0.743) is evidence of the positive strong relationship that exists between the variables. The value of R Square is 0.552, indicating that the variation of the dependent variable is influenced by the independent variables up to an extent of 55.2%. In case of the adjusted R Square value of 0.541 the model becomes highly explainable. The significance value is 0.000 which's less, than 0.05 making the model statistically significant.

Hypothesis (H_0)
There is no significant relationship between independent variables and dependent variable.
($\beta_1 = \beta_2 = \beta_3 = 0$)

Hypothesis (H_1)
There is a significant relationship between independent variables and dependent variable.
(At least one $\beta \neq 0$)

COEFFICIENTS[A]:

COEFFICIENTS[A]					
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
	B	**Std. Error**	**Beta**		
(Constant)	2.063	1.177		1.754	.082
Ease of Use	.063	.063	.072	.999	.320
Security and Trust	.219	.082	.215	2.662	.009
Service Quality	.539	.082	.541	6.596	.000

Interpretation:
The table of coefficients will have an effect on how the independent variable influences the dependent variable. Ease of use has a significance of 0.320, which means that because the figure is higher than 0.05, ease of use does not significantly influence the dependent variable.. Security and Trust has a significance level of 0.009 and hence affects the dependent variable positively. The beta coefficient for service quality is 0.541, making it the variable most influencing the dependent variable.

Satisfaction & Experience = 2.063 + 0.219(Security and Trust) +0.539 (Service Quality) +0.063 (Ease of Use)

- **Constant (2.063):** When all independent variables are zero, the predicted satisfaction level is 2.063.
- **Ease of Use (0.063):** A one-unit increase in Ease of Use increases Satisfaction by 0.063 units, holding other variables constant but it is not significant in this model.
- **Security and Trust (0.219):** A one-unit increase in Security and Trust increases Satisfaction by 0.219 units.
- **Service Quality (0.539):** A one-unit increase in Service Quality increases Satisfaction by 0.539 units and has the strongest influence among the predictors.

Findings
The study has brought about significant results about how customers feel and interact with the YONO app during their day-to-day financial operations. From the analysis of the data obtained, the following findings have been noted.

The first finding that has been made is that awareness about the YONO app is quite high among the customers, although it mostly concerns basic features of the app. Most customers are aware of the features that include checking balances, making payments for bills, and topping up mobile phones. Customers, however, are not much aware of the more advanced features available in the app.

***Suggestions*:**
The study has helped in gaining some valuable perspectives in terms of customers' perceptions and usage of the YONO application in their regular transactions. Some very critical points have come up from the research.

Firstly, the research shows that the level of awareness regarding the YONO application is quite high among the customers, though the awareness is mainly about its basic functions. The customers are aware of such basic functions of the application as checking their balance, paying bills, or even doing mobile recharges through it. But the awareness about the advanced features of the app is quite low.

The second observation is related to the usage behavior of the application, which shows that most users use the YONO application for day-to-day transactions. It proves that the application has succeeded in being used for daily purposes but has failed to penetrate deeper into complex financial decisions made by the users.

CONCLUSION

The research on "Awareness and Usage Pattern of YONO Digital Payment Services Among Customers" offers an insight into how customers use digital banking portals in the contemporary financial world, which keeps changing rapidly.

It can be concluded from the results that even though customers have awareness about the YONO application, they utilize it only for essential purposes like money transfer, payment of bills, and mobile phone recharging. This reflects that even though customers have adopted digital banking, they do not make full use of the services provided through this application. It has been found that the usability, convenience, and credibility of have become the prime determinants of its adoption by customers.

The customers have no qualms in using the YONO services as it enables them to do their banking transactions at any time and from anywhere without having to go to the bank branch. Furthermore, the prestigious image of as a credible PSU bank adds to its acceptance.

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Conflict of Interest

The author(s) declared no conflict of interest.

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