RESEARCH METHODOLOGY

Data Collection:

Primary Data: This study dealt with the opinion of customers about MB and OB in Mumbai city i.e. ‘what exists’ thus it was a descriptive research. The survey method was used to collect data. The data was collected with the help of structured questionnaire.

Sample: Sample is a part of population which represents the entire population. For this study, the sample size is 250. The purposive technique was used to collect data. The researcher collected data as his convenience.

Research Design:
Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In short research methodology is the underlying theory of how research should be conducted. The researches are of three types i.e. Experimental research, Descriptive research and Historical research. This research had given the answer ‘what exists’, thus it was Descriptive research. The research further classified as qualitative or quantitative. This study was quantitative research. This research was descriptive and statistical research as it compared the customer opinion about MB and OB with respect to age, gender, qualification and socio economic status. This study also dealt with the correlation between MB and OB with respect to age, gender, qualification and socio economic status.

Sampling Technique:
For this study, the researcher will use random sampling. The researcher will give questionnaire to the customer of the bank who is easily available.
**Analysis Technique:**
Statistical tools like measure of central tendency i.e. mean, median, percentage, and inferential analysis technique like t-test was used to analyse the data and testing the hypotheses. To find out the correlation between MB and OB the Pearson’s correlation ‘r’ formula was used.

**Scope of the Study:**
The present study dealt with the extent of using MB or OB or both by the bank customers of scheduled bank. This study also compared the opinion of the customers about MB and OB. The study also examined the customers’ opinion about MB with reference to age, qualification, gender and socio economic status. The study also dealt with the customer’s opinion about OB with reference to age, qualification, gender and socio economic status.

This study is conducted to find out the correlation between
- a. Age and MB
- b. Gender and MB
- c. Qualification and MB
- d. Socio economic status and MB
- e. Age and OB
- f. Gender and OB
- g. Qualification and OB
- h. Socio economic status and OB
Utility of the Study
The study is conducted to assess the opinion of the customers about MB and OB. This study also examines the correlation between the use MB and OB with respect to age, qualification, gender and socio economic status. Thus, this study will help a lot in
1. The bank personnel to framing such policies that creates positive opinion about MB and OB so the use of MB and OB will increase.
2. To promote technology in banking business
3. To encourage the customers to use MB or OB
4. To aware the customers, so that banking work will become easy for them
5. To help the financial institutions, commercial banks to identify the people who are not using this facility.
6. To help RBI to make policy to promote technology.

Limitations of the Study
1. This study is conducted on the customer of Mumbai city.
2. Other aspects like computer literacy, nature of account, types of banks are not considered.
3. Time may play vital role but within time limit everything regards with subject matter cannot be exposed.
4. Suggestions may be subjective to sum extends as it may vary from person to person and industry to industry.