

1. TOPIC OF THE RESEARCH:

“Neo Banking: Causes and effects From customer Perspective, Special Reference To Thanjavur Region”

2. Background of the Research Proposal:

2.1 Introductions about the Research:

A bank is a place where all kind of financial transaction takes place, where people save their money or make investments through it. In the age of digital India, we are focusing on digitalization of everything then why not banks also. Neo-banking is the future of banking, the main intent of Neo-banking is screenagers or Gen-Z. Neo banking is a concept where we do not have any physical bank because it will provide services entirely through online mode. Neo banking is an entirely different concept where customer can avail all the service of physical banks even without having any physical bank-like money transfer, money lending, investments and many more.

2.2 PROBLEM OF THE STUDY

The Neo banking is completely based on the “Information Technology” and “Artificial Intelligence” but still they do not have bank license as Reserve Bank of India keep a strict check on banking services. Thus, these neo banks depend on the bank partners to provide them with banking service license. Today it has become very important for every business to meet the requirement of the customers and their level of satisfaction if they want to survive in the market, but somehow traditional banking approach are unable to fulfill that which neo banking is trying to fill that gap between the customer and traditional bank.

2.3 OBJECTIVES OF THE STUDY:

- To study about the different neo banking institutions in India.
- To study the factors which are influencing consumer acceptance of neo Banking
- To examine the causes of using neo banking application from the consumer perspective.
- To find out the different effects of neo banking usage among the consumer in Thanjavur region.
- To examine the different challenges of neo banking among the consumer in Thanjavur.
- To provide valuable suggestion for improvement of neo banking.

2.4 Research Methodology:

Details of survey to be conducted:

s.no	Research Methodology	Qualitatively
1	Method of research Design	Descriptive Research Design to describe the characteristics of respondents
2	Sample size of the Research	250
3	Target respondents	Neo Banking Users
4	Sampling Method	Snowball Sampling
5	Tools for data collection	Structured Questionnaire
6	Types of question in Questionnaire	Open ended and close ended questions

2.4.1 Data collection:

This research is purely based on primary data collection and secondary data collection.

2.4.1.1 Primary Data Collection:

The data is to be collected from the respondent by using structured questionnaire.

2.4.1.2 Secondary Data Collection:

The data also to be collected from the various secondary sources for theoretical perspective such as Books, Magazine and Journals etc...

2.5. Tools for data Analysis and Interpretation:

- Percentage analysis.
- ANOVA
- Chi-square
- Regression
- Co-efficient of correlation.