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**“A Study on awareness and performance Of YONO App by its users in Mumbai Region”****<sup>1</sup>Dr. Sonali Gopal Kale, <sup>2</sup>Dr. Ch. Satyanarayana**<sup>1</sup>Asst. Professor SIBM, Mumbai,<sup>2</sup>Director, MIMR Mumbai

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**Introduction**

**YONO (You Only Need One)** is an integrated digital banking stage offered by State Bank of India (SBI) to allow users to access a range of financial and other services of bill payments. YONO is offered as a smartphone app for Android and iOS. YONO was launched on Friday 24 November 2017 by Arun Jaitley, the Finance Minister of India. YONO comprises services from over 60 e-commerce companies with travel planning, online shopping, taxi booking, online education and offline retail. YONO also offers conventional mobile banking services such as fund transfers, bank account opening, cashless bill payments, and loans.

State Bank of India, has launched a unified integrated app called YONO (You Need Only One) that would offer all types of financial and lifestyle products.

**Objectives of the Study:**

1. To study awareness about YONO app.
2. To know whether people using YONO app services provided by the SBI.

**Scope of the Study:**

Research is related with YONO app services only, i.e. it considers only awareness and performance of YONO app services. This research is related in Mumbai City.

**Research Methodology**

It is a social research based on primary and secondary data for study. Primary data is collected with the help of the questionnaire and interview of the SBI account holders.

Secondary Data is collected from journals and website.

**Research Questionnaire Questions:-**

It is the study about awareness and performance of YONO app services and so generally question is based on YONO app services,

**Sample Selection:-**

Researcher had used the Google questionnaire in the Mumbai city in different areas for respondents. 40 questionnaires were distributed.

**Methods of Analysis and Statistical Tools:**

The information collected through the questionnaires and other sources is analyzed with the help of graphs, percentage, Microsoft Excel Sheets. The statistical tools like tabulation, average and percentage are used for analyzing the data.

**Limitations of the Study:**

1. The study is limited to respondents of SBI account holders in Mumbai city.

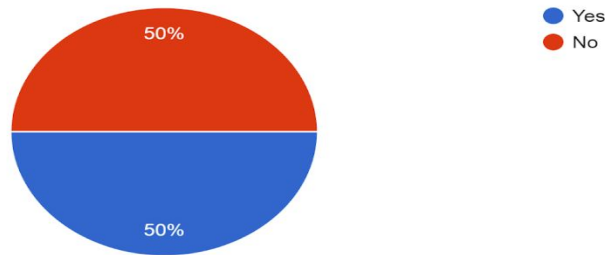
2. There are limited users of YONO app.

**Collection and Analysis of Data**

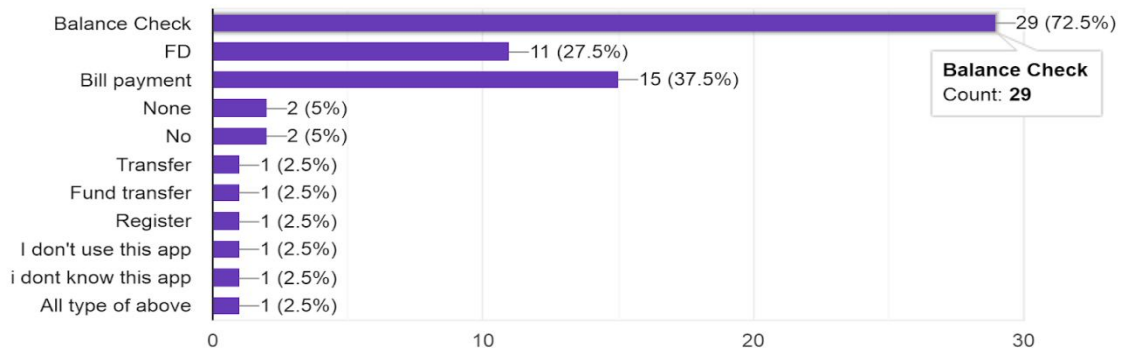
This paper deals with the presentation of data, its analysis using various statistical tools and the interpretation of the data. The tools for analysis of data that are used are Graph, Pie Charts, and Bar Diagram.

The few analysis of data is as below:

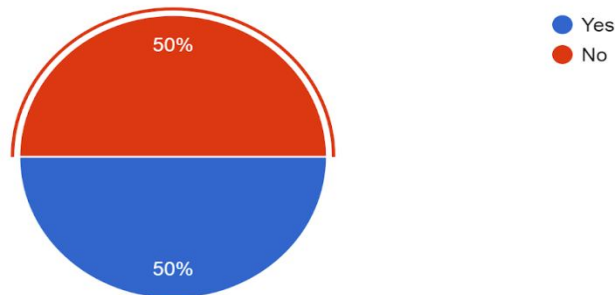
1. Uses of YONO App



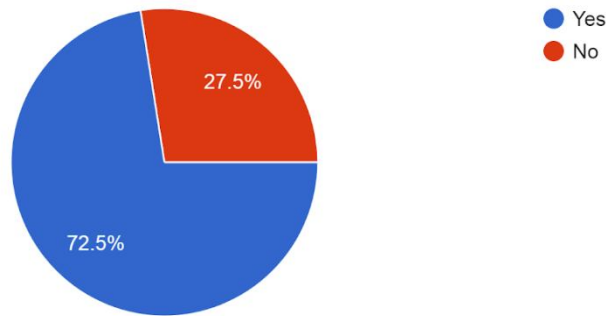
2. Services uses in YONO App



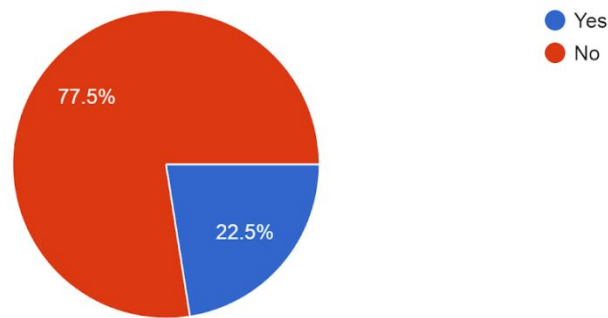
3. User friendly



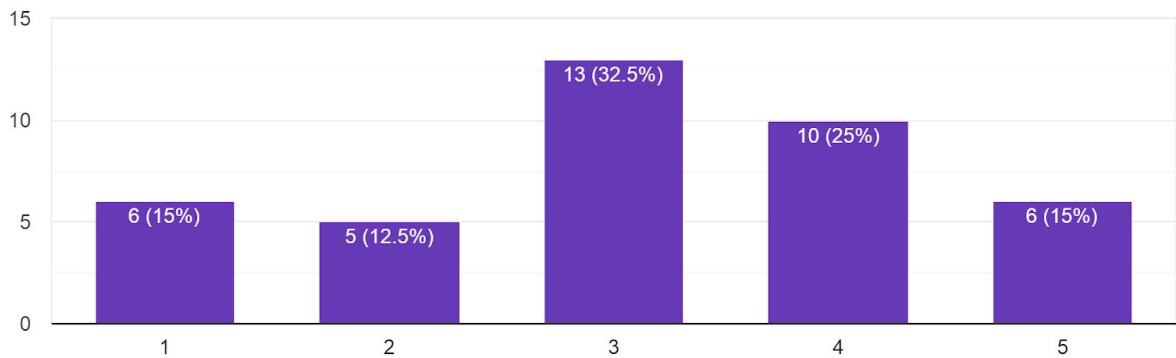
#### 4. Security of YONO App



#### 5. Problems while using YONO App



#### 6. Rating(1 is Very Satisfied)



#### FINDINGS:

1. The YONO App is important for SBI account holders.
2. It's easy to check account balance and transaction in this app and can transfer amount through the app.
3. YONO app is very easy to use.

4. It is user friendly.
5. Mixed response for rating.

### **Suggestion**

1. Bank should be provide the highest security in YONO App.
2. Bank should implement more security to minimize the risk and increase customer faith.
3. Any query for YONO App is received by the banks it must be solved immediately.

### **Conclusion:**

State Bank of India, has launched a unified integrated app called YONO that would offer all kinds of financial and lifestyle products. YONO app permits the clients to fulfill many needs with minimum human involvement. YONO app is a distinctive weapon for survival of banks and retains the customers' loyalty. App provides numerous services like shop, transfer, bill pay, my relations, credit card. But the security under YONO app is always questionable one. If the bank builds trust about the securities system amongst the customers it easily achieves its landmark.