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Original Research Paper

Marketing

A STUDY ON CUSTOMER AWARNESS OF AIRTEL PAYMENT BANK WITH SPECIAL REFERENCE TO COIMBATORE

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ABSTRACT This study examines customer awareness of Airtel Payment Bank with a special focus on the Coimbatore region. As digital banking continues to grow in India, Airtel Payment Bank has emerged as a key player offering services like savings accounts, mobile recharges, utility payments, and money transfers. The objective of the study is to assess the level of awareness among customers regarding these services and to identify the factors influencing their understanding and usage. Primary data was collected through structured questionnaires distributed among a diverse group of respondents in Coimbatore. The analysis focuses on demographic variables, frequency of usage, service satisfaction, and promotional effectiveness. The findings reveal gaps in awareness and suggest the need for more targeted marketing and financial literacy initiatives. This study highlights the importance of improving customer outreach to enhance the adoption of digital banking services, particularly in semi-urban regions like Coimbatore.

KEYWORDS : Airtel Payment Bank, Customer Awareness, Digital Banking, Financial Literacy.

I. INTRODUCTION

Airtel Payments Bank distinguishes itself with its easy accessibility, allowing customers to open an account using just an Aadhaar card and a mobile number. The integration of digital payment solutions, such as UPI, QR code transactions, and instant money transfers, makes it a convenient banking alternative. The bank also offers additional benefits like insurance, instant fund transfers, and cashback incentives, which enhance its appeal to potential customers. However, despite these advantages, competition remains a significant challenge. The Indian digital banking space is highly competitive, with major players such as Paytm Payments Bank, Google Pay, PhonePe, and traditional banks offering their own digital banking solutions. Many customers are already familiar with these platforms due to aggressive marketing and promotional campaigns. As a result, Airtel Payments Bank must strengthen its marketing efforts and customer education initiatives to improve its market penetration and increase trust among potential users.

Objective

To assess the level of awareness among customers regarding the services and features of Airtel Payments Bank.

II. Statement Of The Problem

This study explores customer awareness of Airtel Payment Bank in Coimbatore city, analyzing adoption challenges and key influencing factors like digital literacy, trust and marketing. The goal is to improve financial inclusion and digital banking adoption. Despite the rapid growth of digital banking in India, many customers remain unaware or underinformed about the services offered by payment banks like Airtel Payment Bank. Although Airtel Payment Bank provides a range of convenient financial services such as digital savings accounts, mobile recharges, bill payments, and money transfers, the actual level of awareness and usage among customers—especially in semi-urban areas like Coimbatore—remains uncertain. Limited knowledge, digital illiteracy, lack of trust, and inadequate promotional efforts may hinder the adoption of these services. Therefore, it becomes crucial to assess how well customers in Coimbatore are informed about Airtel Payment Bank's offerings, and what factors influence their awareness and usage. Identifying these gaps will help in developing effective strategies to enhance customer engagement and financial inclusion through digital banking platforms.

III. Research Methodology

Tools and Technology Used

The analysis has been made through the Questionnaire.

- Chi-Square Test
- T Test Analysis

Chi-square Analysis

Chi-Square is a statistical tool commonly used for testing the independence and goodness of fit. Testing independence determines whether two or more observations across two populations are dependent one another. Testing for goodness of fit determines If an observed frequency distribution matches a theoretical distribution.

Formula

Chi-square = (Observed Value – Expected Value)2 / Expected Value

Expected Value = Row Total * Column Total / Grand Total

Hypothesis

H0: There is no significant relationship between dependent variable and independent variable.

H1: There is significant relationship between dependent variable and independent variable Significance value for chi-square is 0.05. If the calculated value is less than the table value, it is accepted. Else in another situation it is rejected.

T-test Analysis

T-test is a statistical test used to compare the means of two groups to determine if they are significantly different from each other. It is commonly used in hypothesis testing when sample sizes are small, and the population standard deviation is unknown.

Limitations Of The Study

The study limited to Coimbatore city, and the findings may be generalizable to other regions. 2. The sample size is limited to 125 respondents. 3. The study purely based on the opinion of the account holder (rural and semi urban people) of Airtel Payment bank, which tend to differ from person to person.

IV. Analysis and Interpretation

Showing The Relationship Between Gender And Usage Of Airtel Payment Bank

Table 1

Gender	Used Airtel Payment Bank	Not Used	Total
Male	76 (89.4%)	9 (10.6%)	85
Female	25 (62.5%)	15 (37.5%)	40

The table presents the relationship between gender and the usage of Airtel Payment Bank. Out of 85 male respondents, 76 (89.4%) have used Airtel Payment Bank services, while only 9 (10.6%) have not. Among the 40 female respondents, 25 (62.5%) reported using the services, whereas 15 (37.5%) have not.

Table 2

Chi- Square Tests				
Pearson Chi-Square	Value	Df	Significance	Result
	11.02	1	0.0009	Accepted

The Pearson Chi-Square test results show a value of 11.02 with 1 degree of freedom and a p-value of 0.0009. Since the p-value is less than the commonly used significance level of 0.01, we reject the null hypothesis. This suggests that there is a statistically significant relationship between gender and the usage of Airtel Payment Bank. In other words, gender plays a significant role in determining whether or not individuals use Airtel Payment Bank services in Coimbatore.

Table 3 Table Showing The Number Of Respondents Gender Airtel Payment Bank

Gender	Average Awareness Level
Male	0.95
Female	0.82

An independent samples t-test was conducted to compare the average maximum amount payable for delivery charges between rural and urban residents. Rural respondents (N = 82) had a mean value of 2.46 (SD = 0.819), while urban respondents (N = 38) had a slightly higher mean value of 2.50 (SD = 0.797).The t-test yielded a t-value of -0.968 and a p-value of 0.335. Since the p-value is greater than 0.05, the result is not statistically significant. This indicates that there is no significant difference in the maximum amount payable for delivery charges between rural and urban respondents.

Table 3

F	Sig.	t	df	Sig. (2-tailed)	RESULT
1.052	0.307	-1.6	118	0.104	Not Significant
		4.2			

A t-test was conducted to determine whether there is a difference in the level of awareness about Airtel Payment Bank between rural and urban respondents. The results show a p-value of 0.104, which is greater than 0.05, indicating no statistically significant difference between the two groups. This implies that both rural and urban customers exhibit similar levels of awareness regarding Airtel Payment Bank. Therefore, the area of residence does not significantly influence customer awareness about the bank's services. The table concludes that there is no significant difference between area of residence and awareness of Airtel Payment Bank, as the significance value is more than 0.05.

V. Findings

The study explored the relationship between gender and awareness of Airtel Payment Bank, as well as the influence of area of residence (rural vs. urban) on customer awareness levels. A total of 125 respondents participated in the study, including 85 male and 40 female participants. A Pearson Chi-Square test was applied to examine whether gender had any significant impact on the usage and awareness of Airtel Payment Bank services. The results showed a Chi-square value of 11.02 with 1 degree of freedom and a p-value of 0.0009, which is less than 0.01. This indicates a statistically significant relationship between gender and the use of Airtel Payment Bank, suggesting that gender plays a role in awareness or usage levels. Further, an independent samples t-test was conducted to identify any difference in awareness based on the area of residence. The results showed that rural and urban respondents had very similar mean awareness scores, with a p-value of 0.819, which is much greater than 0.05. This confirms that there is no significant difference in Airtel Payment Bank awareness based on the respondent's area of residence.

VI. Suggestions

Since area of residence does not significantly influence customer awareness of Airtel Payment Bank, while gender shows a significant impact, it is suggested that Airtel should focus on targeted awareness campaigns, especially among female customers, to bridge the awareness gap. Marketing initiatives such as digital literacy workshops, mobile app tutorials, and community engagement programs can help enhance understanding and confidence in using the services. Rather than focusing only on demographic factors, Airtel Payment Bank should also emphasize other customer-centric aspects such as ease of transactions, security features, cashback offers, and customer support. Expanding service visibility in rural and semi-urban areas through partnerships with local businesses and agents can also strengthen reach and customer engagement. By analysing the findings, it is evident that many customers are aware of Airtel Payment Bank services but may not be fully utilizing them. Therefore, the company should intensify efforts in both awareness and education to increase service adoption and trust.

VII. CONCLUSION

The study on customer awareness of Airtel Payment Bank indicates that while many customers know about the service, a significant portion lacks a deep understanding of its features and benefits. Factors like digital literacy, trust, and marketing strategies influence awareness and adoption. Enhancing promotional efforts, simplifying onboarding, and improving customer education can boost engagement. Addressing concerns related to security, reliability, and customer support will further strengthen customer confidence. Overall, Airtel Payment Bank has potential for growth, but increasing awareness and improving service quality are essential for wider acceptance and long-term success in the digital banking sector.

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