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MOBILE BANKING IN THE PRESENT SCENARIO

SEBIN GEORGE
ASST. PROFESSOR
MAHATMA GANDHI COLLEGE
IRITTY

ABSTRACT

In the present scenario the use of mobile banking has increased considerably. Government and banks urging the customers to use mobile banking instead of going to banks as well as for purchasing. As per the study Balance enquiry and account information are the most commonly used service in mobile banking. Majority of customer feel that service charges on mobile banking are reasonable. Customers feel that banking transactions are safe through mobile banking. It can be observed that customers feel that it's not too difficult to use. As the study suggest that most of the bank needs to improve on mobile banking. Mobile banking is most commonly adopted by professionals. Most of them are satisfied with mobile banking application. Among the different service provided by the bank, ATM and mobile banking are the most commonly used service compared to others. A minority of people do not prefer mobile banking because of security fears.

KEYWORDS

mobile banking, ATM.

INTRODUCTION

Banking in India in the modern sense originated in the last decades of the 18th century. The first banks were Bank of Hindustan, which established in 1770 and liquidated in 1829 – 1832; and General Bank of India, established 1786, but failed in 1791.

The Indian banking sector is broadly classified into scheduled banks and non-scheduled banks. The scheduled banks are those which defined under the 2nd schedule of the Reserve Bank of India Act, 1934. The scheduled banks are further classified into: nationalized banks; State Bank of and its associates; Regional Rural Banks (RRBs); foreign banks; and other Indian private sector banks. The term commercial banks refer to both scheduled and non-scheduled commercial banks which are regulated under the banking Regulation act, 1949.

Generally banking in India was fairly mature in terms of supply, product range and reach – even though reach in rural India and to the poor still remains a challenge. The government has developed initiatives through the state Bank of India expanding its branch network and the National Bank for Agriculture and Rural Development with things like Microfinance.

MOBILE BANKING

Mobile banking is a service provided by a bank or other financial institution that allow its customers to conduct some financial transaction remotely using a mobile device such as mobile phone or tablet, and using software usually called an app provided by the financial institution for the purpose. Mobile banking is usually available on a 24 hours' basis. Some financial institutions have restricted on which accounts may be accessed through mobile banking as well as a limit on the amount that's can be transacted. The facilities available via mobile banking are as follows:

- Checking account balance
- Fund transfer
- Bill payments
- Balance enquiry
- Cheque book request
- E-commerce (shopping) on mobile

Check your account statements, shops, pay bills, transfer or send request for a new cheque book. You can now access all these functions with registration to use Mobile Banking in addition, if you opt for SMS alerts, you will be update instantly about your balance, upcoming bill payment (if you have set up one), and any other transaction so that you are constantly aware of what happening in your account.

STATEMENT OF THE PROBLEM

Mobile banking would as into new era. Established practices and procedures have undergone changes drastically. This is bound to change the nature of relationships of banks with their customers. Customers would no longer be dependent on dedicated systems for each banking relationship. This would be increasing access to low cost electronic service and close integration of bank with web-based service. For performing transactions, mobile phones are most convenient due to lower switching cost, low price that eliminate geographic boundaries.

It would be offer the opportunity of a new paradigm to the customers both corporate and retail.

OBJECTIVES

1. To know the various mobile banking services offered by Banks
2. To know the factors that leads to mobile banking than conventional banking
3. To understand the concept of mobile banking
4. To identify the problems and difficulties faced by mobile banking

RESEARCH METHODOLOGY

This study uses primary data and secondary data. Mainly data is collected through primary source in this study.

Secondary source is collected from various sources such as:

- Internet
- Books

ANALYSIS**INTEREST OF RESPONDENTS USING MOBILE BANKING****TABLE 1**

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
YES	64	80%
NO	16	20%
TOTAL	80	100%

Source: Primary Data

80% respondents using mobile banking are interest and 20% respondents are using m-banking are not interest.

MOBILE BANKING FACILITIES USED BY RESPONDENTS

TABLE 2

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
BALANCE ENQUIRY	32	40%
FUND TRANSFER	16	20%
PAYMENT	16	20%
OTHERS	16	20%
TOTAL	80	100%

Source: Primary Data

It is clear that most of the respondents are using mobile banking for balance enquiry.

SAFETY OF MOBILE BANKING

TABLE 3

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
YES	64	80%
NO	16	20%
TOTAL	80	100%

Source: Primary Data

It can be observed that 80% of respondents feel that their banking transactions are safe in m-banking. While rest of 20% feel that transactions are not secured.

DIFFICULTY TO TRANSACT USING MOBILE BANKING

TABLE 4

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
EXTREMELY DIFFICULT	8	10%
DIFFICULT	16	20%
NOT AT ALL DIFFICULT	8	10%
MODERATE	48	60%
TOTAL	80	100%

Source: Primary Data

From the above table it is clear that 60% respondents as moderate, 20% find difficult, 10% responded as extremely difficult and rest of 10% responded as not at all difficult.

NEEDS OF IMPROVEMENT ON MOBILE BANKING

TABLE 5

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
YES	56	70%
NO	24	30%
TOTAL	80	100%

Source: Primary Data

From the above table it is clear that 70% of respondents feels that their bank needs to improve on mobile banking and rest 30% needs no improvement.

CONFIDENCE IN MAKING FUND TRANSFER AND PAYMENT

TABLE 6

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
CONFIDENT	40	50%
VERY CONFIDENT	3	4%
LESS CONFIDENT	24	30%
NOT AT ALL CONFIDENT	13	16%
TOTAL	80	100%

Source: Primary Data

From the above table it is clear that 50% of respondents are confident in making fund transfer and payment through m-banking while 30% respondents are less confident, 16% are not at all confident and rest 4% are very confident.

USAGE OF MOBILE BANKING FACILITIES

TABLE 7

CRITERIA	USAGE				TOTAL
	DAILY	WEEKLY	MONTHLY	RARELY	
BALANCE ENQUIRY	5	50	10	15	80
FUND TRANSFER			20	60	80
ACCOUNT INFO		10		70	80
PAYMENT		40	25	15	80
DEMAT SERVICE			10	70	80

Source: Primary Data

From the above table it is clear that out of 80, 5 respondents' uses balance enquiry daily, 50 uses weekly, 10 uses monthly, 15 uses rarely. Fund transfer is used mostly by 20 respondents monthly and 60 uses rarely. Account information is used weekly by 10 respondents and rarely by 70 respondents. Payment services are used weekly by 40 respondents, monthly by 25 respondents and rarely by 15 respondents. Demat service are used monthly by 10 respondents and rarely by 70 respondents.

REASONABLE SERVICE CHARGES

TABLE 8

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
YES	64	80%
NO	16	20%
TOTAL	80	100%

Source: Primary Data

From the above table it is clear that 80% of respondents are of the opinion that service charges on mobile banking are reasonable, while rest of 20% feel that service charges are not reasonable.

REASON FOR USING MOBILE BANKING

TABLE 9

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
EASE	24	30%
CONVENIENCE	40	50%
SECURITY	0	0%
LESS TIME OF OPERATION	16	20%
TOTAL	80	100%

Source: Primary Data

From the above table it is clear that 50% of respondents choose mobile banking for convenience, 30% due to ease, 20% due to save time.

COMPARISON OF MOBILE BANKING WITH OTHER BANKING SERVICES

TABLE 10

CRITERIA	RATE OF USAGE				TOTAL
	HIGH	MEDIUM	RARELY	NOT USED	
ATM	55	15	7	3	80
MICR CHEQUE			5	75	80
EFT		10	45	25	80
MOBILE BANKING	40	20	15	5	80
CREDIT CARD			75	5	80

Source: Primary Data

From the above table it is clear that out of 80 respondents rate of ATM is high for 55 respondents, medium for 15 respondents, rarely for 7 respondents, not used by 3. MICR CHEQUE is rarely by 5 and not used by 75. EFT IS medium for 10 respondents, rarely used by 45 and not used by 25. M-BANKING is high for 40 respondents, medium for 20, rarely used by 15 and not used by 5. CREDIT CARD is rarely used by 75 and not used by 5.

RATE THE EASE OF USING THE APPLICATION

TABLE 11

CRITERIA	NO OF RESPONDENTS	PERCENTAGE
EXTREMELY SATISFIED	0	0%
SATISFIED	64	80%
DISSATISFIED	16	20%
EXTREMELY DISSATISFIED	0	0%
TOTAL	80	100%

Source: Primary Data

From the above table it is clear that 80% of respondents are satisfied with application, 20% are dissatisfied with application.

SUGGESTIONS

1. Banking operations through Mobile Banking should be cost effective
2. Authenticity and safety of operation should be ensured by Bank.
3. Proper guidelines should be given to the customers regarding usage of Mobile Banking
4. The banks must ensure to update the software and more services through Mobile Banking.

CONCLUSION

In the present scenario the use of mobile banking has increased considerably. Government and banks urging the customers to use mobile banking instead of going to banks as well as for purchasing. As per the study Balance enquiry and account information are the most commonly used service in mobile banking. Majority of customer feel that service charges on mobile banking are reasonable. Customers feel that banking transactions are safe through mobile banking. It can be observed that customers feel that it's not too difficult to use. As the study suggest that most of the bank needs to improve on mobile banking. Mobile banking is most commonly adopted by professionals. Most of them are satisfied with mobile banking application. Among the different service provided by the bank, ATM and mobile banking are the most commonly used service compared to others. A minority of people do not prefer mobile banking because of security fears.

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