

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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A COMPARATIVE STUDY ON IDENTIFYING USAGE OF MOBILE BANKING SERVICES IN SELECTED PUBLIC AND PRIVATE SECTOR BANKS

DR. S. T. BHOSALE
ASST. PROFESSOR
DEPARTMENT OF COMPUTER
VPIMSR
SANGLI

ABSTRACT

Mobile banking is used for using various banking services like- balance checks, account transactions, payments, credit applications etc. via a mobile device such as a mobile phones. The earliest mobile banking services were offered via SMS. Due to competition today every bank is providing modern and innovative services to attract customer. Mobile banking is one of the important and most popular, user friendly and widely used service. Today every bank is providing mobile bank service. To identify the performance of Public and Private sector banks researcher selected and compared some selected public and private sector banks which are providing mobile services from January to August 2015. It is concluded that, private sector banks mobile usage is more than public sector banks.

KEYWORDS

mobile banking, mobile usage, public and private banks, SMS.

1. INTRODUCTION

In 1999 first European banks started to offer mobile banking on this platform to their customers. Wireless Application Protocol (WAP) support enabling the use of the mobile banking services. Provision of banking and financial services are referred by mobile banking; with the help of mobile telecommunication devices. The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customized information. Mobile Banking can be said to consist of three inter-related concepts:

- Mobile Accounting.
- Mobile Brokerage.
- Mobile Financial Information Services.

Most services are transaction-based, in the categories designated accounting and brokerage. The non-transaction-based services of an informational nature are however essential for conducting transactions - for instance, balance inquiries might be needed before committing a money remittance. The accounting and brokerage services are therefore offered invariably in combination with information services. Information services, on the other hand, may be offered as an independent module.

2. MOBILE BANKING SERVICES

Mobile banking can offer services such as the following:

Account Information, Mini-statements and checking of account history, Alerts on account activity, Monitoring of term deposits, Access to loan statements, Access to card statements, Mutual funds/ equity statements, Insurance policy management, Pension plan management, Status on cheque, stop payment on cheque, Ordering cheque books, Balance checking in the account, Recent transactions, Due date of payment (functionality for stop, change and deleting of payments), PIN provision, Change of PIN and reminder over the Internet, Blocking of (lost, stolen) cards.

3. OBJECTIVES OF THE STUDY

1. To study the conceptual framework of Mobile banking.
2. To study the Mobile services used by service users in selected Public and Private sector.

4. RESEARCH METHODOLOGY

For the present study, the empirical research methodology has been adopted.

5. SELECTION OF BANKS

For research purpose, 10 banks out of which 5 are Public sector banks and 5 are Private sector banks has been selected for the study.

TABLE 1: SAMPLE SIZE

Sr. No	Public Sector Banks	Private Sector Banks
1	BANK OF BARODA	AXIS BANK LTD
2	BANK OF INDIA	HDFC BANK LTD.
3	BANK OF MAHARASHTRA	HSBC
4	CANARA BANK	ICICI BANK LTD
5	CORPORATION BANK	KARNATAKA BANK LTD

Source: Bank of India, Lead Bank Scheme, Annual credit Plan Report Sangli District, 2008-09

6. COLLECTION OF DATA

Present paper is based on data collected from annual reports of banks and Reserve Bank of India, internet, books, published articles, E-banking business journals. Also data has been collected from various reputed libraries from SIBER, Kolhapur, V.P. Institute of Management Studies & Research, Sangli, Shivaji University, Kolhapur, National Institute of Bank Management (NIBM), Pune.

7. DATA PRESENTATION FOR MOBILE USAGE BY SERVICE ISERS IN PUBLIC AND PRIVATE SECTOR BANKS FROM JANUARY TO AUGUST 2015

TABLE 2: BANK WISE MOBILE BANKING TRANSACTION FOR THE MONTH OF JAN 2015

SN	BANK NAME	VOLUME (ACTUAL)	VALUE IN (RS. '000)
1.	AXIS BANK LTD	2034428	14406144
2.	BANK OF BARODA	102677	561327
3.	BANK OF INDIA	6	2
4.	BANK OF MAHARASHTRA	75	361
5.	CANARA BANK	239143	8834701
6.	CORPORATION BANK	28377	238888
7.	HDFC BANK LTD.	1491924	49068678
8.	HSBC	5523	227527
9.	ICICI BANK LTD	3610783	22249750
10.	KARNATAKA BANK LTD	23477	72785

Source: RBI Report: BANKWISE VOLUMES IN ECS/NEFT/RTGS/MOBILE TRANSACTIONS

FIG. 1

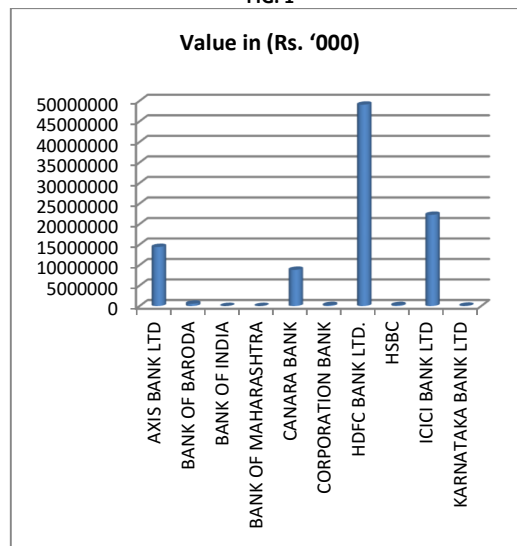


TABLE 3: BANK WISE MOBILE BANKING TRANSACTION FOR THE MONTH OF FEB. 2015

SN	Bank Name	Volume (Actual)	Value in (Rs. '000)
1	AXIS BANK LTD	2105755	15068388
2	BANK OF BARODA	125907	575771
3	BANK OF INDIA	449793	2063878
4	BANK OF MAHARASHTRA	47	252
5	CANARA BANK	223158	13637929
6	CORPORATION BANK	24342	200561
7	HDFC BANK LTD.	1547909	49339786
8	HSBC	5994	230339
9	ICICI BANK LTD	3401248	21722642
10	KARNATAKA BANK LTD	23261	70217

Source: RBI Report: BANKWISE VOLUMES IN ECS/NEFT/RTGS/MOBILE TRANSACTIONS

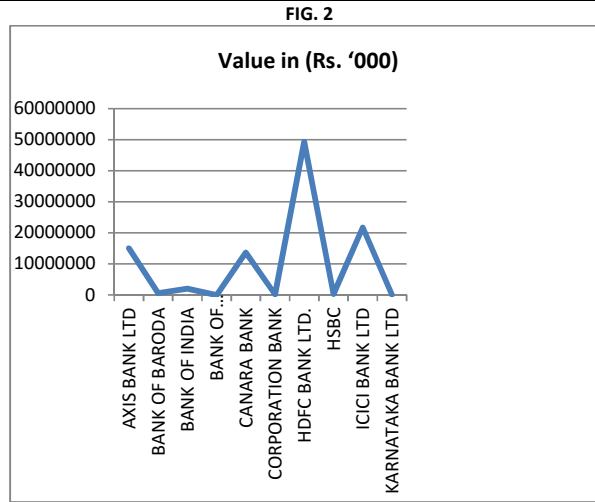


TABLE 4: BANK WISE MOBILE BANKING TRANSACTION FOR THE MONTH OF MAR. 2015

SN	Bank Name	Volume (Actual)	Value in (Rs. '000)
1	AXIS BANK LTD	2646483	19704718
2	BANK OF BARODA	164810	701293
3	BANK OF INDIA	14444	102204
4	BANK OF MAHARASHTRA	59	271
5	CANARA BANK	268888	17152541
6	CORPORATION BANK	34944	300623
7	HDFC BANK LTD.	1720761	60305775
8	HSBC	6628	324624
9	ICICI BANK LTD	3775221	25153160
10	KARNATAKA BANK LTD	27537	88411

Source: RBI Report: BANKWISE VOLUMES IN ECS/NEFT/RTGS/MOBILE TRANSACTIONS

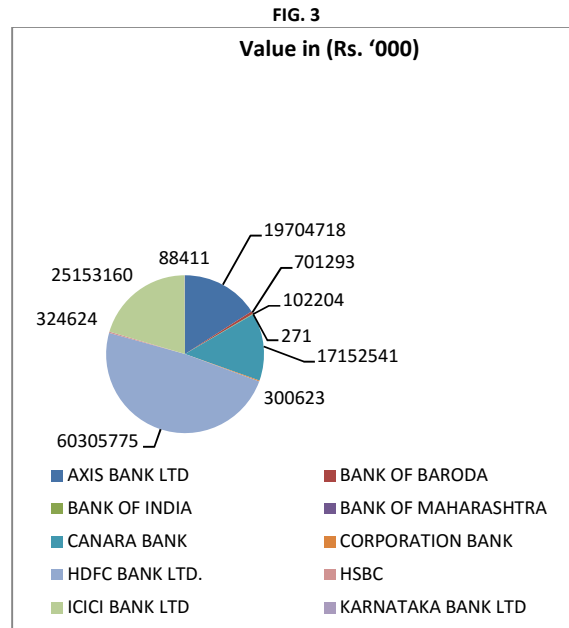


TABLE 5: BANK WISE MOBILE BANKING TRANSACTION FOR THE MONTH OF APR. 2015.

SN	Bank Name	Volume (Actual)	Value in (Rs. '000)
1	AXIS BANK LTD	2671656	18973609
2	BANK OF BARODA	179951	738244
3	BANK OF INDIA	14444	100153
4	BANK OF MAHARASHTRA	17257	227819
5	CANARA BANK	296784	19875930
6	CORPORATION BANK	33216	301974
7	HDFC BANK LTD.	1746757	56865767
8	HSBC	6473	318781
9	ICICI BANK LTD	3857085	53429724
10	KARNATAKA BANK LTD	26696	81256

Source: RBI Report: BANKWISE VOLUMES IN ECS/NEFT/RTGS/MOBILE TRANSACTIONS

FIG. 4

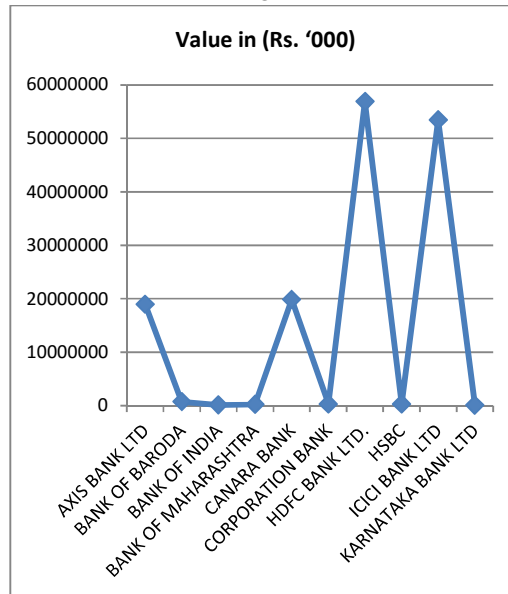


TABLE 6: BANK WISE MOBILE BANKING TRANSACTION FOR THE MONTH OF MAY 2015

SN	Bank Name	Volume (Actual)	Value in (Rs. '000)
1	AXIS BANK LTD	2922049	19814926.01
2	BANK OF BARODA	223656	892550
3	BANK OF INDIA	13971	99853
4	BANK OF MAHARASHTRA	20081	255444.70
5	CANARA BANK	324438	21405131
6	CORPORATION BANK	38065	89346
7	HDFC BANK LTD.	1976968	61471618.67
8	HSBC	7025	327798
9	ICICI BANK LTD	4556247	55247409
10	KARNATAKA BANK LTD	28464	90652.53

Source: RBI Report: BANKWISE VOLUMES IN ECS/NEFT/RTGS/MOBILE TRANSACTIONS

FIG. 5

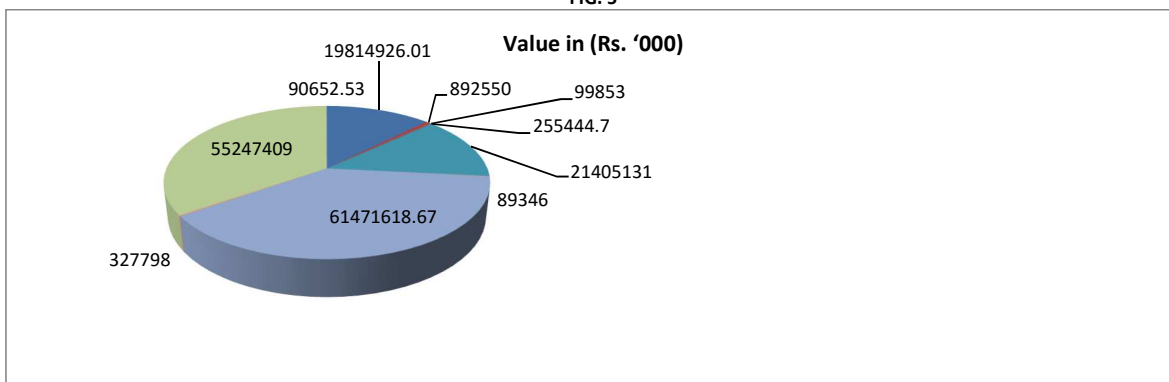


TABLE 7: BANK WISE MOBILE BANKING TRANSACTION FOR THE MONTH OF JUN 2015

SN	Bank Name	Volume (Actual)	Value in (Rs. '000)
1	AXIS BANK LTD	2900563	24171122.2
2	BANK OF BARODA	252935	1006626.0
3	BANK OF INDIA	14632	104556.0
4	BANK OF MAHARASHTRA	21751	287685.9
5	CANARA BANK	355148	2253798.0
6	CORPORATION BANK	38692	93623.0
7	HDFC BANK LTD.	1940074	61219854.1
8	HSBC	6631	302586.0
9	ICICI BANK LTD	4704046	61601831.0
10	KARNATAKA BANK LTD	29324	96505.1

Source: RBI Report: BANKWISE VOLUMES IN ECS/NEFT/RTGS/MOBILE TRANSACTIONS

FIG. 6

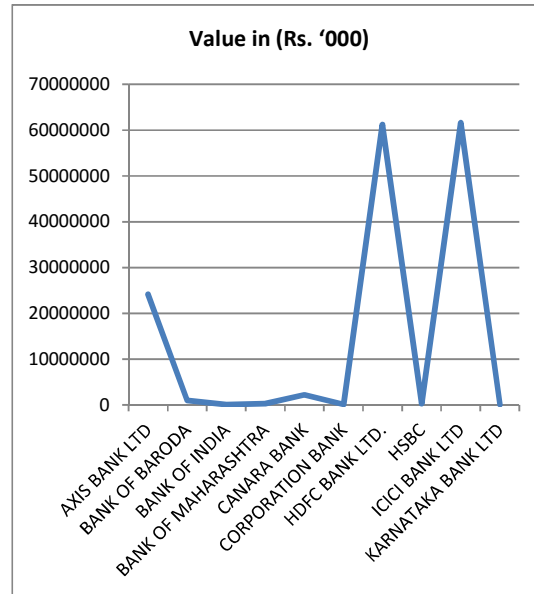


TABLE 8: BANK WISE MOBILE BANKING TRANSACTION FOR THE MONTH OF JUL 2015

SN	Bank Name	Volume (Actual)	Value in (Rs. '000)
1	AXIS BANK LTD	3264967	25899559.2
2	BANK OF BARODA	315108	1248726.0
3	BANK OF INDIA	16102	121335.0
4	BANK OF MAHARASHTRA	27449	376261.9
5	CANARA BANK	406578	2530514.0
6	CORPORATION BANK	41701	117103.0
7	HDFC BANK LTD.	2103487	64612435.4
8	HSBC	7300	339480.6
9	ICICI BANK LTD	5320683	68853685.0
10	KARNATAKA BANK LTD	34682	125776.4

Source: RBI Report: BANKWISE VOLUMES IN ECS/NEFT/RTGS/MOBILE TRANSACTIONS

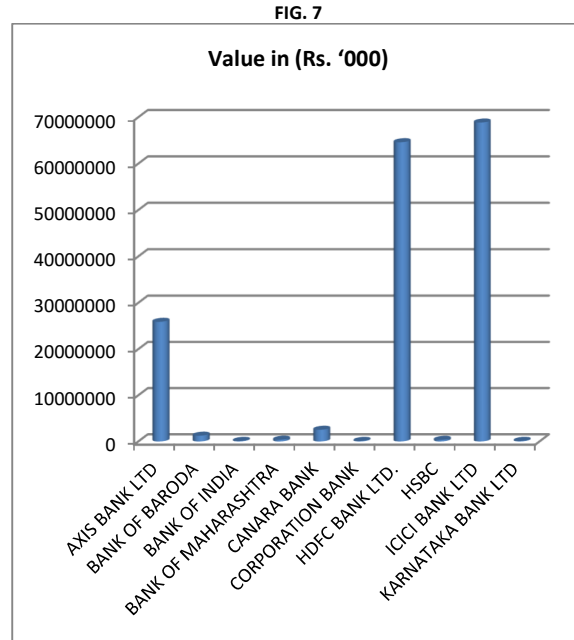
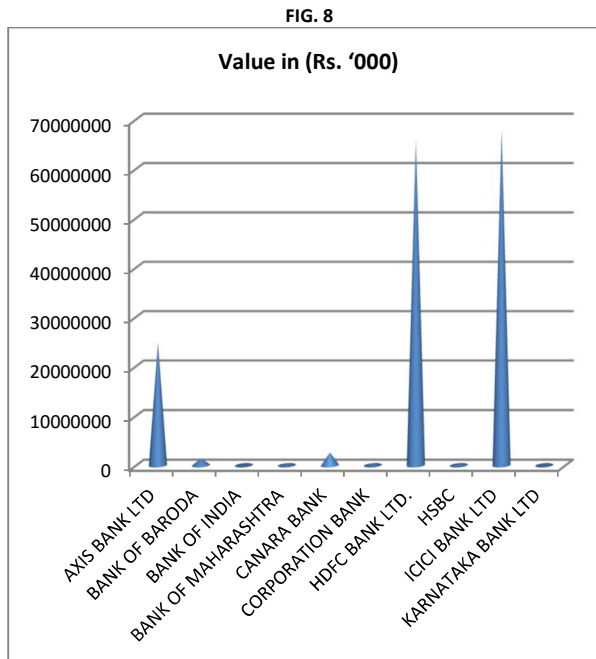


TABLE 9: BANK WISE MOBILE BANKING TRANSACTION FOR THE MONTH OF AUG. 2015

SN	Bank Name	Volume (Actual)	Value in (Rs. '000)
1	AXIS BANK LTD	3423414	24801138.00
2	BANK OF BARODA	353032	1356377.00
3	BANK OF INDIA	15086	117074.00
4	BANK OF MAHARASHTRA	30617	386729.49
5	CANARA BANK	416602	2581111.00
6	CORPORATION BANK	44168	397941.00
7	HDFC BANK LTD.	2215841	65809131.11
8	HSBC	7727	375139.00
9	IICI BANK LTD	5725200	67941254.00
10	KARNATAKA BANK LTD	36948	130939.79

Source: RBI Report: BANKWISE VOLUMES IN ECS/NEFT/RTGS/MOBILE TRANSACTIONS



8. SUGGESTIONS

From the above data it is observed that HDFC BANK LTD., ICICI BANK LTD. and AXIS Banks having maximum mobile value transaction, therefore it is suggested that, other banks should have to make necessary modification in mobile bank services.

9. FUTURE SCOPE

Above research is based on mobile usage by service users in selected banks, in future study should be made on E-banking services.

10. CONCLUSION

From the above study it is concluded that, Private sector banks provides excellent mobile services as compare to the Public sector banks.

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