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ENUMERATION OF SERVICES AND CATEGORIZATION OF CUSTOMER'S PROBLEM ON MOBILE BANKING: A REVIEW

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ABSTRACT

Mobile Banking refers to provision of banking and financial services with the help of mobile telecommunication devices. After the launch of mobile banking, transactions have seen some growth. Still mobile banking has a long way to go as, majority of customers prefer banking in traditional ways. The present paper studies the benefits, limitations and problems faced by customer through mobile banking. According to the research findings, certain areas are identified as the most critical while adopting a new technology. These identified areas must be thoroughly considered by the banks, especially in Indian financial environment to increase their customer base.

KEYWORDS

telecommunication, customer base.

INTRODUCTION

In recent years, market orientation has changed to customer orientation. After understanding the importance of the simultaneous use of different channels of banking and financial companies were focus on mobile banking, especially when it comes to maintaining a relationship with the customer (Sangle and Awasthi, 2011). New innovations in telecommunications have enabled the launch of new access methods for banking services through various e- channels like, ATMs, credit/debit cards, internet banking, mobile banking, telebanking, EFT etc. Mobile banking facility removes the space and time limitations from banking activities such as checking account balances or transferring money from one account to another and time saving when we go to bank and doing some banking activities (Sunil Kumar Mishra and Durga Prasad Sahoo, 2013).

After the launch of mobile banking, transactions have seen some growth. Still mobile banking has a long way to go as, majority of customers prefer banking in traditional ways. Most of the customer's problem is that they are not well educated and not aware of the technological innovations. The present paper studies the benefits, limitations and problems faced by customer through mobile banking. This paper also studies about the future prospects of mobile banking and the methods for improvement.

OBJECTIVES

1. To study about the benefits and limitations of mobile banking.
2. To identify the problems faced by the customers through mobile banking.
3. To see the future prospects of mobile banking in India.
4. To give suggestions for improvement.

REVIEW OF LITERATURE

Mobile banking beginning in the late 1990s, has experienced five distinct stages. The first stage, mobile banking will be summarized in simple banking operations, especially pays bills and send SMS from the bank to the customers and vice versa. The second stage is to add some of the accounts of depositors and related services to mobile banking services. In the third stage, were used banking services via mobile network, other media such as the Internet and telephone, this phase was completed with this phase was completed with the emergence of intelligent mobile phones. The fourth step is to continue, development has been made as of JP Phone and Android, and this progress has led to the providing of services such as mobile Internet access and connection to the operating systems of bank. In the fifth stage, this is starting; technologies have been used such as radio frequency identification chips for mobile payments, and Banking Network Connection to Visa Card and MasterCard systems. Qualitative and quantitative development of these technologies can be connected to make chips for mobile devices such as mobile phone, watches, TV and iPad even connected sunglasses (Farnood Zahra, 2008 and 2009; Poor Nick, 2010; Skinner, 2011; Rahmani et al., 2012).

Clark (2008) suggested that as a Channel the mobile phone can augment the number of channels available to consumers, thereby giving consumers more low-cost self-service options by which to access funds, banking information and make payments. Mobile as a channel delivers convenience, immediacy and choice to consumers. But there are a large number of different mobile phone devices and it is a big challenge for banks to offer Mobile banking solution on any type of device. Some of these devices support Java2Micro Edition (J2ME) and others support Wireless Application Protocol (WAP) browser or only SMS.

Mas (2008) found that there are a large number of different mobile phone devices and it is a big challenge for banks to offer mobile banking solution on any type of device. Some of these devices support J2ME and others support WAP browser or only SMS; pre-setting a serious challenge.

Hayat (2009) suggests that for a banking regulator it is important to provide adequate protection for consumers, ensure economic stability, provide interoperability of electronic systems and guarantee security of transactions and Anti- Money Laundering and Know-Your-Customer principles must also be applied to mobile payments.

Comminos et al. (2008) suggest that unbanked will only transact electronically (online/mobile banking) if there is convenience and security. Sharma and Singh (2009) found that Indian mobile banking users are specially concern with security issues like financial frauds, account misuse and user friendliness issue - difficulty in remembering the different codes for different types of transaction, application of software installation & updating due to lack of standardization.

Banzal (2010) found that another major issue is the revenue sharing agreements between mobile service providers, banks, content providers, aggregators and other service providers like utilities, travel agencies, hotel industry, retailers etc.

Mary (2011), Harun (2014) and Renju (2014) reported mobile banking users are specially concern with security issues like financial frauds, account misuse and user friendliness issue - difficulty in remembering the different codes for different types of transaction, application software installation & updating due to lack of

standardization. Mobile banking transactions can be broadly classified into two: push type and pull type. Push type is a one-way transaction where our bank sends us information pertaining to our account via SMS. Pull type is a two-way transaction, where we send a request and the bank replies.

A. ENUMERATION OF SERVICES OF MOBILE BANKING

I. Account Details: define the information related to accounts and following are the main services of accounts.

- a) Mini-statements and checking of account history
- b) Alerts on account activity
- c) Monitoring of term deposits
- d) Access to loan statements/card statements.
- e) Mutual funds / equity statements
- f) Insurance policy management
- g) Pension plan management

II. Payments and Transfers: define the information about the payments and transfers activities like bill payment process.

- a) Domestic and international fund transfers
- b) Micro-payment handling
- c) Mobile recharging
- d) Commercial payment processing
- e) Bill payment processing

III. Investments Details: define the information related to investments services.

- a) Portfolio management services
- b) Real-time stock quotes
- c) Personalized alerts and notifications on security prices Support
- d) Status of requests for credit, including mortgage approval, and insurance coverage
- e) Cheque book and card requests
- f) Exchange of data messages and email, including complaint submission and tracking

B. CATEGORIZATION OF CUSTOMER'S PROBLEM IN MOBILE BANKING

- Mobile banking users are at risk of receiving fake SMS messages and scams.
- The loss of a person's mobile device often means that criminals can gain access to your mobile banking PIN and other sensitive information.
- Modern mobile devices like Smartphone and tablets are better suited for mobile banking than old models of mobile phones and devices.
- Regular users of mobile banking over time can accumulate significant charges from their banks.
- Even though there are 1.5 billion computers on the Internet and 4.5 billion people using mobile phones, there's currently no significant operating system supporting the mobile space. "Hackers want to do the least amount of work for the biggest gain.
- Most mobile banking apps need an internet connection to be able to operate, so if you live in a rural area or experience problems with your internet connection, then you won't be able to access your account. The same applies if your mobile phone runs out of battery.
- Many phones aren't yet compatible with anti-virus software. Most cell phones don't come standard with anti-virus protection even if they have the capacity to browse the internet. Some phones aren't even compatible with the anti-virus software available and there are known cases in which people were unable to put anti-virus software registered to them on corporate cell phones. Although identity thieves are still a few steps behind when it comes to learning to implement some of their most successful computer tricks (phishing, spamming, spreading viruses, account hacking, etc...) on a cell phone level, experts agree that is only a matter of time and people shouldn't assume that anti-virus software isn't necessary for cell phones.
- Some banks don't offer the same level of protection for cell phone banking that they do for online or in person transactions. Because the risks are still generally unknown some banks have been slow to make promises about what will or will not be covered when you use cell phone banking.

CONCLUSION

According to the research findings, certain areas are identified as the most critical while adopting a new technology. These identified areas must be thoroughly considered by the banks, especially in Indian financial environment to increase their customer base. Reduction of risk related to day-to-day transactions performed through mobile device enables customers to build up trust in the banking services being offered. The degree of service expansion done by the bank periodically motivates customers to adopt the technology, as it offers versatility in its offerings. Sophisticated technical infrastructure should be developed in order to ensure reliable and timely provision of services to customers.

RECOMMENDATIONS

Mobile banking service is relatively explored technology in Indian financial institutions, mainly in banks. The author proposes the following recommendations:

1. Further research should be conducted in this area to explore the profitability associated with the technology.
2. There is a need to explore more independent variables that can have an impact on customer satisfaction.

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