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A COMPARATIVE STUDY OF MOBILE BANKING TRANSACTION OF NATIONALIZED BANKS AND FIVE LEADING PRIVATE SECTOR BANKS OF INDIA

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ABSTRACT

Our country has witnessed a massive development in communication system since the beginning of the current century and it has changed the entire scenario of our lifestyle. There were 116.17 crore mobile phone subscribers in our country as on 31st March, 2019, which indicates that it has become an integral part of our daily lifestyle. With this changing scenario, our banking system has also changed a lot. Mobile banking is substituting the conventional banking slowly. The decision of demonetization by the Government of India on 8th November, 2016 has accelerated the pace of mobile banking transaction in our economy sharply. The present paper is aimed to observe the trend of mobile banking transactions of nationalized banks and five leading private sector banks in recent past specially before and after demonetization. The study is done on the basis of secondary data and simple statistical tools has been used to analyze data. The study reveals that the growth of progress of mobile banking transactions, both in terms of volume and value, of the nationalized banks are better than the private sector banks under study but the transaction value of private sector banks under study are more than the nationalized banks in the study period with some exception. The study concludes that the decision of demonetization by the government of India has put a deep impact on the progress of mobile banking transaction specially to the nationalized banks as it has mandated a number of account holders to accept this cashless mode of banking transaction.

KEYWORDS

communication system, mobile banking, demonetization, nationalized banks, private sector banks.

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INTRODUCTION

Banks and other financial institutions play an important role in the development of industry and trade. Banks act as a custodian of wealth on one hand and act as a key provider financial resources for economic development on the other hand. The world is changing very fast. New concepts, ideas and technological developments have changed our life in every respect. There has been a revolution in communication system and it has changed the entire scenario of our lifestyle. As per Telecom Statistics India- 2019 (published by Ministry of Communication, Government of India), at the end of March 2001, total number of mobile phone subscribers in our country were 3.58 million and number of landline subscribers were 32.70 million. But at the end of March 2019, total number of mobile phone subscribers were 1161.71 million and number of landline subscribers were 21.70 million. It indicates that in first two decades of the present century, number of mobile phone subscribers have been increased by 32350% whereas number of landline users have decreased by 33.6%. The number of internet subscribers at the end of March 2015 were 302.36 million, of which 194.80 million were from urban area and 107.56 million were from rural area. At the end of March 2019, the total number of internet users became 636.73 million, of which 409.72 million were from urban area and 221.01 million were from rural area (data source: Telecom Statistics India- 2019). It indicates an overall increment of 110.6% of total internet users in our country during this period. In urban areas, the increment is 110.3% and in rural areas, the increment is 105.5% which indicates that the increasing trend is similar in both urban and rural areas. These figures clearly indicate that mobile phone has become an inseparable part of our daily life. Almost all facilities like education, office work, shopping, entertainment etc. are now at our fingertip. Technological advancement and upgradation have made possible to perform lots of work through mobile phone. Banking sector has also observed this technological advancement in the recent past. Mobile banking is getting popularity among the mobile phone users and is changing the traditional banking concepts.

MOBILE BANKING: DEFINITION AND CONCEPT

Mobile banking may be defined as the providing banking services to customers on their mobile devices specifically the operations of bank deposit, current and savings account. It is a service provided by the bank or other financial institutions to its customers to conduct financial transactions using a mobile device. Normally, three types of mobile banking services are provided by the banks. These are - mobile banking over Wireless Application Protocol or WAP, mobile banking over SMS which is also known as SMS banking and mobile banking over Unstructured Supplementary Service Data or USSD.

In case of mobile banking over WAP, the customers need to download the mobile application or App of the concerned bank on their smartphone, getting registered for mobile banking and then use it to avail various services provided by the bank such as they can access their accounts and carry out different banking transactions, can check their bank balance, can get e-passbook and account statement, can transfer fund through Immediate Payment Service (IMPS), National Electronic Fund Transfer (NEFT) or Real Time Gross Settlement (RTGS), can pay different bills, can locate nearest branch or ATM (Automated Teller Machine). They can also request for new cheque book, debit or credit card through WAP. The mobile application facility is provided by bank at free of cost, however there may involve some charges on process of fund transfer. An internet connection and a smart phone is the must to avail this facility. For mobile banking over SMS, the customer needs to register his or her mobile number with bank. The bank provides services like bank balance or mini- statement of last specific number of transactions of the concerned account of the customer to the registered mobile number through SMS on demand. The customer need not to have a smart phone or internet connection to avail this facility. The banks usually levy an annual charge to the customer to provide this facility. Mobile banking over USSD is the facility offered by the bank to the customers who do not own a smart phone or can't access internet facility. Only a basic feature mobile phone with connection is enough to avail this mobile banking service. The main objective of it is to provide financial deepening and inclusion of unbanked society to the mainstream banking services. It is quite popular in rural areas where majority of the people do not own smartphone or can't access internet. To avail mobile banking facility over USSD, a customer needs to register his or her mobile number with the bank and the same for USSD facility. Different services like balance enquiry, mini- statement, fund transfer etc. are offered by the bank through his facility. A nominal amount is charged by the bank to its customers for transactions.

REVIEW OF LITERATURE

According to Sudhakar A. M. and Suryanarayana (2011), a revolutionary approach to banking transactions is witnessed with the launch of mobile banking services. This has created a strong connectivity between the banks and the customers in terms of minimum time and transaction cost.

Vinayagamoorthy and Sankar (2012) opined that with the help of mobile phone, various functions can be performed through mobile banking such as functions like checking of account history, mini statement, access to card statements, SMS alert, checking of balance etc. Rural customers can also access mobile banking whenever they needed.

Sharma and Kaur (2016) in their study revealed that smartphone apps are preferred by customers than mobile banking websites and SMS/ text messaging. They also found that both mobile and non-mobile bankers mainly check balances & transaction history and transfer money between own accounts through mobile banking.

Sharma and Singh (2012) in their study found that most of the customers prefer information-based services rather than financial services provided by the banks due to security reasons, network problem or insufficient operating guidance.

V. Devadevan (2013) in his study found that technical problem increases with the increasing number of mobile banking customers like problems in banking transactions and password/ MPIN. He put emphasis on awareness creation among the existing customers and providing special benefits for using mobile banking to increase its users.

Goyal, Pandey and Batra (2012) in their study evaluated perceptions and opinions of urban banking users. Their study showed 'mobile handset compatibility' is an important issue in mobile banking, due to availability of various handset models (supporting different types of technology) in the market. They opined that banks must coordinate with the mobile handset manufacturers so that all handsets become compatible with single mobile banking technology.

OBJECTIVES OF THE STUDY

Objectives of the present paper is to:

1. Study recent scenario of mobile banking transactions among nationalized banks and five leading private sector banks of India
2. Study the trend of mobile banking transactions in pre and post demonetization period.
3. Observe any significant change in pattern of transaction in post demonetization period.

RESEARCH METHODOLOGY

There were 20 nationalized banks (including SBI and its associate banks considering a single one) and 22 private sector banks were operating in India as on 31st March, 2019. The leading five private sector banks in terms of total assets and net sales (as per latest balance sheet available) registered in Bombay Stock Exchange are HDFC Bank, ICICI Bank, Axis Bank, Kotak- Mahindra Bank and Yes Bank. The present study is done on the basis of secondary data relating to mobile banking transactions done by nationalized banks of India including SBI and its associate banks and five leading private sector banks. The study period is taken from the year 2014 to 2019. The data has been collected from the monthly data released by Reserve Bank of India. Reserve Bank of India releases month-wise data on mobile banking transactions. In the present paper, data of month of March from the year 2014 to 2019 have been taken for the study. The data presented indicates the figures of a single month i.e. month of March from the year 2014 to 2019 and not of the whole year. Simple statistical tools have been used to analyze the data.

DATA PRESENTATION AND ANALYSIS

TABLE 1: VOLUME OF MOBILE BANKING TRANSACTION OF NATIONALIZED BANKS OF INDIA DURING THE STUDY PERIOD (volume figures are in Thousands)

Bank Name	Mar' 14	Mar' 15	Mar' 16	Growth up to 2016	Mar' 17	Mar' 18	Mar' 19	Overall Growth	Growth since 2016
	Volume	Volume	Volume	%	Volume	Volume	Volume	%	%
Allahabad Bank	5.23	22.36	162.71	3013	350.10	2763.83	13371.04	255707	8118
Andhra Bank	23.25	35.43	114.32	392	604.66	3922.42	19133.91	82207	16638
Bank of Baroda	81.51	164.81	834.10	923	2196.10	3984.56	9400.60	11434	1027
Bank of India	0.05	14.44	21.50	42051	13.27	8579.22	38124.32	74753461	177247
Bank of Maharashtra	0.14	0.06	61.55	44823	140.65	1962.34	10195.27	7441702	16466
Canara Bank	82.79	268.89	1029.40	1143	3153.18	4628.98	21544.11	25923	1993
Central Bank of India	1.26	7.22	89.03	6988	435.79	497.66	622.40	49454	599
Corporation Bank	14.19	34.94	13.32	-6	194.57	2667.03	11976.72	84279	89802
Dena Bank	1.78	4.35	10.05	464	24.10	565.35	3622.20	203280	35953
Indian Bank	4.44	2.25	290.85	6454	1343.26	2679.51	11784.72	265441	3952
Indian Overseas Bank	0.47	0.94	180.94	38074	554.00	1889.41	10442.08	2202870	5671
Oriental Bank of Commerce	5.47	7.08	13.32	144	86.16	1286.18	4774.18	87211	35737
Punjab & Sind Bank	0.07	15.28	28.33	38188	138.66	34.33	46.80	63147	65
Punjab National Bank	19.71	31.94	240.37	1120	711.25	661.72	834.63	4135	247
SBI & its Associate Bank	5597.40	8446.05	17559.25	214	26684.77	44621.86	145159.53	2493	727
Syndicate Bank	2.07	68.66	206.60	9861	712.76	1763.95	8297.37	399966	3916
UCO Bank	10.34	34.04	298.02	2784	579.97	2055.99	6562.55	63398	2102
Union Bank of India	68.69	199.15	629.20	816	1108.84	1542.91	36142.56	52515	5644
United Bank of India	5.82	10.28	121.70	1991	261.01	243.14	354.24	5986	191
Vijaya Bank	12.02	129.57	351.80	2826	1135.68	861.06	982.17	8069	179
Total	5936.70	9497.74	22256.36	275	40428.78	87211.45	353371.40	5852	1488

(data source: <https://www.rbi.org.in>)

The above table indicates that the number of mobile banking transactions have been increased at a rapid pace during the study period in case of all nationalised banks. Total number of transactions have been increased from 59 lakhs 36 thousand in March' 2014 to 35 crore 33 lakh and 71 thousand in March' 2019, resulting an overall increment of 5852%. An increment of 275% has been observed between the period March' 2014 to March' 2016 i.e. in pre-demonetisation period under study and 1488% between the period March' 2016 and March' 2019 i.e. in post-demonetisation period under study.

The table also depicts that SBI and its associate banks share majority of the transactions taken place throughout the study period, though this share has been gradually decreased. The share of number of transactions of SBI and its associate banks with total number of transactions taken place by all nationalised banks was 94% in 2014 and it became 89% in 2015, 79% in 2016, 66% in 2017, 51% in 2018 and 41% in 2019.

The table shows that except SBI and its associate banks, the banks who are leaders in terms of number of mobile banking transactions among nationalised banks during the study period are Canara Bank, Bank of Baroda, Union Bank of India, Andhra Bank, Vijaya Bank and Indian Bank.

The maximum growth in number of mobile banking transactions was observed in case of Bank of India followed by Bank of Maharashtra and Indian Overseas Bank in the overall study period. The lowest growth was observed in case of SBI and its associate banks during the same period. Maximum growth was observed in case of Bank of Maharashtra followed by Bank of India and Punjab & Sind Bank in pre-demonetisation period under study and Corporation Bank registered a negative growth during the same period. Again, maximum growth was found in case of Bank of India followed by Corporation Bank and Dena Bank in post-demonetisation period under study and Punjab & Sind Bank registered the lowest growth during the same period.

TABLE 2: VOLUME OF MOBILE BANKING TRANSACTION OF LEADING PRIVATE SECTOR BANKS UNDER STUDY DURING THE STUDY PERIOD (volume figures are in Thousands)

Bank Name	Mar' 14	Mar' 15	Mar' 16	Growth up to 2016	Mar' 17	Mar' 18	Mar' 19	Overall Growth	Growth since 2016
	Volume	Volume	Volume	%	Volume	Volume	Volume	%	%
AXIS Bank	1636.65	2646.48	7896.46	382	11022.67	31096.31	83925.33	5028	963
HDFC Bank	317.18	1720.76	6353.80	1903	31550.65	3696.31	60057.31	18835	845
ICICI Bank	1778.96	3775.22	7820.78	340	16619.37	23426.77	59826.12	3263	665
Kotak Mahindra Bank	252.47	661.24	2062.47	717	4468.47	9647.00	28731.46	11280	1293
Yes Bank	349.81	530.09	909.16	160	953.15	1234.20	6306.86	1703	594
Total	4335.07	9333.79	25042.67	478	64614.31	69100.59	238847.08	5410	854

(data source: <https://www.rbi.org.in>)

The data on the above table reveals that total number of transactions by five leading private sector banks under study have also been increased from 43 lakh 35 thousand in March' 2014 to 23 crore 88 lakh and 47 thousand in March' 2019 resulting an overall increase of 5410%. There is an overall increment of 478% from March' 2014 to March' 2016 i.e. in pre-demonetisation period under study and 854% from March' 2016 to March' 2019 i.e. in post demonetisation period under study in number of mobile banking transactions by these five banks. The maximum increment in number of mobile banking transaction during the entire study period as well as pre-demonetisation period was observed in case of HDFC Bank followed by Kotak Mahindra Bank. However, highest growth was observed in case of Kotak Mahindra Bank followed by Axis Bank in post demonetisation period under study.

TABLE 3: VALUE OF MOBILE BANKING TRANSACTION OF NATIONALIZED BANKS DURING THE STUDY PERIOD (value figures are in ₹ Crore)

Bank Name	Mar' 14	Mar' 15	Mar' 16	Growth up to 2016	Mar' 17	Mar' 18	Mar' 19	Overall Growth	Growth since 2016
	Value	Value	Value	%	Value	Value	Value	%	%
Allahabad Bank	1.55	5.21	71.06	4491	281.25	968.13	3398.53	219439	4682
Andhra Bank	4.92	17.03	85.48	1638	512.36	1725.64	5439.73	110504	6264
Bank of Baroda	28.61	70.13	327.73	1045	1099.17	2804.86	7855.11	27355	2297
Bank of India	0.01	10.22	16.09	268132	9.23	1499.53	10393.50	173224885	64480
Bank of Maharashtra	0.06	0.03	71.72	128577	175.69	544.31	2094.43	3757542	2820
Canara Bank	11.06	1715.25	601.87	5341	2308.42	1910.13	6891.94	62202	1045
Central Bank of India	0.25	5.12	62.48	25197	193.78	330.55	538.80	218037	762
Corporation Bank	9.72	30.06	11.78	21	232.72	838.78	3349.17	34350	28329
Dena Bank	1.22	3.15	8.02	558	20.09	203.58	1420.44	116502	17612
Indian Bank	0.58	0.44	185.55	31812	776.29	1320.97	3400.46	584724	1733
Indian Overseas bank	0.15	0.18	165.49	110719	794.61	574.75	2483.43	1662860	1401
Oriental Bank of Commerce	3.95	5.58	117.82	2883	87.47	491.64	1032.93	26052	777
Punjab & Sind bank	0.02	2.87	12.83	77607	82.82	25.86	40.18	243371	213
Punjab National bank	15.94	29.79	67.48	323	710.54	609.07	892.02	5497	1222
SBI & its Associate banks	661.84	1681.06	20048.15	2929	69690.49	22952.53	127533.03	19169	536
Syndicate Bank	0.44	15.66	79.45	17945	407.98	723.70	2298.93	522028	2793
UCO Bank	1.51	7.14	123.28	8050	470.35	976.03	2027.39	133935	1545
Union Bank of India	23.34	820.93	387.58	1560	1003.31	5665.24	9132.90	39027	2256
United Bank of India	1.53	3.02	57.85	3669	160.01	227.29	341.68	22162	491
Vijaya Bank	4.42	11.64	154.16	3391	511.44	675.10	962.90	21708	525
Total	771.12	4434.51	22655.87	2838	79528.02	45067.69	191527.49	24738	745

(data source: <https://www.rbi.org.in>)

The above table represents the value of mobile banking transactions taken place by the nationalised banks during the study period. From the table it is found that there is a robust increment of about 250 times in mobile transaction value during the study period. The value of transaction has been increased from ₹ 771.12 Crore in March' 2014 to ₹ 191527.49 Crore in March' 2019. The total value of mobile banking transactions by the nationalised banks has been increased by 2838% from March 2014 to March 2016 i.e. in pre-demonetisation period under study and about 745% from March 2016 to March 2019 i.e. in post demonetisation period under study. The table shows that SBI and its associate banks share major portion of total mobile banking transaction value done by the nationalised banks throughout the study period.

The table shows that SBI and its associate banks shared 86% of total transaction value in March 2014, 38% in March 2015, 88% in March 2016 and 2017, 45% in March 2018 and 66% in March 2019. In March 2015, the value of mobile banking transaction of Canara Bank was ₹ 1715. 25 Crore which was more than transaction value of SBI and its associate banks. This is the only incident where the mobile transaction value of a nationalised bank is more than the SBI and its associate banks in the study period.

The table shows that except SBI and its associate banks, the banks who are leaders in terms of volume of mobile banking transactions among nationalised banks during the study period are Canara Bank, Bank of Baroda and Union Bank of India. Punjab National Bank, Corporation Bank, Indian Bank, Indian Overseas Bank and Andhra Bank have also registered good amount of transaction during the study period. Bank of India registered a growth of nearly 7 times in value of transaction in March' 2019 compared to March' 2018 which was the highest transaction value after SBI and its associate banks in the same year.

Bank of India has registered highest growth in value of mobile banking transaction in overall study period followed by Bank of Maharashtra and Indian Overseas Bank. Punjab National Bank registered lowest growth in value of transaction during the same period. Bank of Maharashtra registered highest growth in value of mobile banking transaction in pre-demonetisation period under study followed by Bank of India and Indian Overseas Bank. Corporation Bank registered lowest growth in transaction value during the same period. Again, Bank of India registered highest growth in value of mobile banking transaction in post-demonetisation period under study followed by Corporation Bank and Dena Bank. Punjab & Sind Bank registered the lowest growth in mobile banking transaction during the same period.

TABLE 4: VALUE OF MOBILE BANKING TRANSACTION OF NATIONALIZED BANKS DURING THE STUDY PERIOD (value figures are in ₹ Crore)

Bank Name	Mar' 14	Mar' 15	Mar' 16	Growth up to 2016	Mar' 17	Mar' 18	Mar' 19	Overall Growth	Growth since 2016
	Value	Value	Value	%	Value	Value	Value	%	%
AXIS Bank	578.91	1970.47	7552.10	1205	12890.37	23711.00	44508.60	7588	489
HDFC Bank	700.35	6030.58	10430.85	1389	18780.18	4893.26	52584.37	7408	404
ICICI Bank	786.02	2515.32	11423.49	1353	44533.33	23867.30	45021.74	5628	294
Kotak Mahindra Bank	359.30	1057.54	2882.63	702	6704.89	11554.33	24482.19	6714	749
Yes Bank	157.32	241.75	405.39	158	860.87	2409.06	5471.92	3378	1250
Total	2581.90	11815.66	32694.46	1166	83769.64	66434.95	172068.82	6564	426

(data source: <https://www.rbi.org.in>)

The above table represents the value of mobile banking transactions taken place by the leading private sector banks under study during the study period. From the table it is found that there is an overall increment of 6564% in mobile banking transactions by the leading private sector banks under study during the entire study period. The overall growth of transactions during the period of March' 2014 to March' 2016 i.e. during the pre-demonetisation period was 1166% and during the period of March' 2016 to March' 2019 i.e. during the post-demonetisation period was 166%. Axis Bank, ICICI Bank and HDFC Bank are the top three banks in terms of volume of mobile banking transactions during the entire study period except in March' 2018 where volume of transaction of Kotak Mahindra Bank was more than HDFC Bank. The table shows that Axis Bank gained maximum growth in the overall study period followed by HDFC Bank and Kotak Mahindra bank; HDFC Bank gained maximum in pre-demonetisation period under study and Yes Bank gained maximum growth in post-demonetisation period under study followed by Kotak Mahindra Bank and Axis Bank.

TABLE 5: COMPARATIVE ANALYSIS OF OVERALL TRANSACTION OF NATIONALISED BANKS AND LEADING PRIVATE SECTOR BANKS UNDER STUDY

	Mar' 14	Mar' 15	Mar' 16	Mar' 17	Mar' 18	Mar' 19
No. of Transactions (in Thousands)						
Nationalised Banks	5936.69	9497.75	22256.35	40429.00	87211.45	353371.40
Private Sector Banks	4335.06	9333.79	25042.67	64614.65	69100.59	238847.08
Ratio	1.37	1.02	0.89	0.63	1.26	1.48
Value of Transaction (in ₹ Crore)						
Nationalised Banks	771.12	4434.51	22655.9	79528.02	45067.67	191527.50
Private Sector Banks	2581.90	11815.65	32694.46	83769.64	66434.95	172068.82
Ratio	0.30	0.38	0.69	0.95	0.68	1.11
Value per Transaction (₹)						
Nationalised Banks	1291.44	4669.01	10179.52	19671.03	5167.63	5420.01
Private Sector Banks	5955.86	12659.01	13055.50	12964.50	9614.24	7204.14

(data source: <https://www.rbi.org.in>)

The above table reveals that the number of mobile banking transactions of Nationalised Banks at the beginning of the study period i.e. on March 2014 was 1.37 times higher than the Private Sector Banks under study, but the value of mobile banking transactions of nationalised Banks was only 0.30 times of the private sector banks under study. This picture is changed a lot in March 2017 when the number of transactions of Private Sector Banks under study was much higher than nationalised banks compared to the value of transaction. Value per transaction of the Nationalised banks were also much higher than the private sector banks under study. The number of mobile banking transactions by the nationalised banks on March 2019 was 1.48 times higher than the private sector banks under study, but the value of transactions is only 1.11 times higher than the private sector banks under study.

MAJOR FINDINGS

It is clear from the statistics that the overall performance of the private sector banks under study in relation of mobile banking transaction is relatively better than the nationalised banks throughout the study period with some exceptions. But at the same time the nationalised banks have improved a lot during the study period in mobile banking transactions. Both the volume and value of transactions as well as the average value per transaction have been increased a lot compared to the private sector banks under study. In the beginning of the study period i.e. on March' 2014, SBI and its associate banks had occupied lion's share of total value of mobile banking transaction done by nationalised banks and the combined value of transaction done by all other nationalised banks was lower than the transaction value of Yes Bank, which was the lowest among the private sector banks under study. The value of transaction of SBI and its associate banks was also on third position after HDFC and Axis bank. It clearly indicates that the nationalised banks except SBI and its associate banks have failed to put their footprint in the arena of mobile banking transactions at the beginning of the study period. Mobile banking transactions were confined mainly to SBI and its associate banks among nationalised banks and some leading private sector banks including banks under present study. But the situation has been changed a lot during the study period. All the nationalised banks have registered robust growth both in volume and value of transaction during the study period and the total mobile transaction value of the nationalised banks have been increased by about 250 times. On March' 2014, value of mobile banking transaction of all nationalised banks was only 30% of transactions of private sector banks under study and share of SBI and its associate banks was about 85% of total transaction value of nationalised banks. But on March' 2019, value of mobile banking transaction of all nationalised banks is 111% of transactions of private sector banks under study and share of SBI and its associate banks is about 67% of total transaction value of nationalised banks. SBI and its associate banks occupied the leading position in respect of mobile banking transaction among all banks in India on March' 2019. The total value of mobile banking transaction of nationalised banks except SBI and its associate banks have been increased from ₹104.85 crore in March' 2014 to ₹63994.50 crore in March' 2019 resulting an overall increase of 60647%.

The data of March' 2016 and March' 2017 reveals that the overall transaction value of nationalised banks have been increased by ₹56872.12 Crore (250%) out of which transaction value of SBI and its associate banks have been increased by ₹49642.34 Crore (248%) and other nationalised banks by ₹7229.96 Crore (277%), resulting almost similar growth in SBI group and other nationalised banks. On the other hand, the overall transaction value of private sector banks under study have been increased by ₹51075.18 Crore (156%) resulting a lower growth compared to the nationalised banks as a whole. Again the data of the same period reveals that overall transaction volume of nationalised banks has been increased by about 1 crore 81 lakh and 72 thousand (82%) out of which transaction volume of SBI group has been increased by about 91 lakhs and 26 thousand (52%) and other nationalised banks by 90 lakhs and 47 thousand (193%), resulting a sharp growth in transaction volume of other nationalised banks compared to SBI group. On the other hand, the overall transaction value of the private sector banks under study has been increased by 3 Crore 95 lakh and 72 thousand (158%). So, the growth of transaction volume and value of the private sector banks under study is almost same during the period March' 2016 and March' 2017 but in case of SBI group as well as other nationalised banks, the growth of value of transaction is much higher than volume of transaction. Average transaction value of all nationalised banks has been increased during March' 2016 and March' 2017 from ₹10179.52 to ₹19671.03, the same in case of SBI group has been increased from ₹11417.43 to ₹26115.98 and in case of other nationalised banks have been increased from ₹5551.83 to ₹7157.82. On the other hand, average transaction value of private sector banks under study has been decreased from ₹13055.50 to ₹12964.50 during the same period.

CONCLUSION

From the statistics it is found that the number of mobile banking transactions of private sector banks under study was lower than the nationalised banks during the study period except March' 2016 and March' 2017, but the value of transaction of the same was higher in the same Mar period except March' 2019. Value per transaction of the private sector banks under study was also higher than the nationalised banks during the study period except March' 2017. But at the same time, it is also evident from the statistics that growth in volume and value of mobile banking transactions of nationalised banks are much better than the private sector banks under study. Immediately after demonetisation i.e. in March' 2017 of our present study, both volume and value of mobile banking transaction of both nationalised banks and private sector banks under study have been increased very sharply, but a negative growth was found in value of transaction of both category of banks in the very next year i.e. in March 2018. Again, a very sharp growth was found in value of transaction in March' 2019 in both category of banks. It gives a clear-cut indication that the decision of demonetisation by Government of India put a deep impact on overall transaction pattern of the country. Immediately after demonetisation, a large section of account holder was forced to adopt cashless system of banking transaction, a portion of which was shifted back to traditional system of banking transaction. But the benefit and easiness of mobile banking has brought back a number of existing as well as new customers in its system.

The business of private sector banks spread mainly in metropolitan and urban areas though they are spreading their business in rural areas also after RBI mandate to open at least 25% of new branch in rural areas. The targeted customer of the private sector banks is generally high-income earners. Presently the private sector banks have reached to more tech-savvy and higher income earner people. As a result, though the nationalised banks have registered a greater number of transactions, the total transaction value as well as average value per transaction is lower than the private sector banks under study with the exceptions stated earlier. On the other hand, the nationalised banks have spread their business both in metropolitan cities and remote rural areas. One of the basic objectives of the nationalised banks are to bring more and more unbanked people under the umbrella of banking system. So, the growth of mobile banking transaction of nationalised banks clearly indicates that the account holders from every section of the society are accepting the cashless mode of banking transaction through mobile rapidly. This is a favourable sign for our economy as it will help to make our economy a cashless one. But still a long way to go. A major portion of our population resides at rural areas where average income, progress of education, technological benefits, availability of banking and financial facilities are much lower than the metropolitan and urban areas. A large section of the rural population does not operate their bank accounts regularly. Proper infrastructure, financial literacy and training campaign, availability of network system and last but not the least better income opportunity will be more helpful to remove the obstacles and move our country towards a cashless economy.

LIMITATION OF THE STUDY

The present study is done on the basis of secondary data only. The data of only one month i.e. month of March during the study period of 2014 to 2019 has been taken into consideration. The result would have been different if the data of any other month or the whole year was taken into consideration. Again, in the present study, the data of nationalized banks and five leading private sector banks have been taken into consideration. But the data of other scheduled commercial banks and payment banks, which are operating in India have not been taken into consideration. As a result, the present trend of mobile banking transaction of total banking sector could not be judged.

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