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A REVIEW ON THE ROLE OF MOBILE BANKING IN SELECTED AREAS OF KARAD

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ABSTRACT

The mobile banking is a provision of banking services to customers on their mobile devices. Mobile phones and handheld devices should have been firmly established as an alternative form of payment in most technologically advanced societies. Mobile banking allows customers to conduct financial transactions on a secure mobile app operated by their retail or virtual bank. Mobile banking solutions have many features and capabilities. The Key intention of the study is to evaluate those factors that manipulate the nature of the customers towards mobile banking and on growing tendency towards the online financial institutions. This paper focuses on problems and study and solutions to banking industry to get a benefit from rural areas bank customers to explore banking industry. It provides recommendation for better role of Mobile Banking in rural area customers.

KEYWORDS

mobile banking, mobile app, rural area virtual bank.

I. INTRODUCTION

Today we are in the era of globalization. Multinational organizations worldwide have adopted globalization as their first strategic choice. Advancement in technology has facilitated globalization too. The world has literally shrunk become a "global village". Internet banking arrived in India in the late 1990s. ICICI was the first bank to champion its usage and introduced internet banking to its customers in 1996. With lower internet costs and increased awareness about electronic media, online banking established itself only in 1999. Other banks followed suit, including HDFC, Citibank, IndusInd and the now redundant Times Bank. Internet banking changed both the banking industry as well as banks' services to its customers. 'Anywhere banking' came to be recognized as an opportunity also for differentiated and competitive services. E-Banking in remote rural areas of India is encouraging. It will become one of the most convenient ways of delivering financial services in the future. Over the last few years online banks have started to become more and more popular. There are plenty of reasons for this but there are still quite a few people who are not sure if an online account is a good idea for them.

In short, the objective of this study is to examine the illiteracy and concerns of rural areas bank customer to use mobile banking. The model is proposed here to create customers' awareness, perception, and the level of satisfaction with regard to mobile banking system. It leads to a solution for banking industry as well as rural areas bank customers in many perspectives.

Generally internet mobile is widely used in urbanized area. But in case of rural region mobile banking is not used or it is used in very low scale. The rural area bank customers are not using net banking facility due to some reasons which are mentioned further ahead.

II. RELATED WORK

1. "Obstacles Towards Adoption of Mobile Banking in Tanzania: A Review", Joel D. Rumanyika [1], Work focuses on the obstacles towards the adoption of mobile banking in Tanzania. It has been observed poor network coverage, lack of knowledge of mobile banking users, lack of enough floats, ATMs breakdown and theft, poor security of mobile network are critical obstacles towards the adoption of mobile banking in Tanzania.
2. "A Study on Customer Perception towards mobile banking in Indian overseas bank", Palani A; Yashodha, P [2] The study revealed that education, gender, income plays an important role in the usage of mobile banking. Inhibitory factors like trust, gender, culture, religion, security and price has an impact on customer mindset towards mobile banking to a little extent.
3. "Acceptance of E-banking among adult customers: an empirical investigation in India", Dixit Neha, Dr Saroj Datta [3] The research paper has tried to examine the factors affecting the acceptance of e-banking services among adult customers. The findings show that security, privacy, trust, innovativeness, familiarity etc could increase the acceptance of E-banking service among customers.
4. "A survey of critical success factors in e-Banking: an organisational perspective", Shah Hussain Mahmood, Braganza Ashley and Morabito Vincenzo [4] The research showed that organisations need to manage their Ebanking initiative at a strategic level and treat it as business critical rather than simply a technical or operational issue. They need to pay attention to internal integration, which includes channels, technology and business process integration, and improving the overall services to their customers.
5. "Microfinance interventions and customer perceptions: a study of rural poor in Punjab" Meenu, Arora Sangeeta [5] This paper is an empirical study carried out in the rural areas of Punjab to find out how far the micro financing services have been successful to meet the financial needs of the rural poor and its impact on the ultimate borrowers
6. "Bank on Rural India- way to economic development", NSN Reddy, Chief Manager, Andhra Bank HO, Hyderabad [6] With various data base on Indian GDP sectoral contribution, rural income patterns etc, the author has emphasized that India's growth is driven by its service sector and economic development so far has been limited only to urban population and yet to penetrate the rural areas. Studying the income, expenditure, literacy rates and various other factors, the author has supported his views saying that the banking in rural area needs a relook as their needs are beyond traditional products.
7. "A Study on the Banking Habits of People in Rural area of India", J. Mujhesh, Dr Raman G.P. Rajasthan [7] This study was undertaken to find out the level of awareness and to identify the problems prevailing in the banking services among the customers in rural areas. A thorough study of the profile of the customers and the banking environment of Thiruvalluvar Dist of Tamil Nadu was studied. Various factors motivating the use of banking services were analysed. The study revealed that though many of the customers use ATMs frequently, there are many customers who lack awareness in terms of agency services, investment advice, mutual funds, demat etc. the poor usage of banking services is attributed to lack of awareness on modus operandi of the services. Poor availability, accessibility of products and services, myth of cost and safety issues and low level of interest towards financial products are few other reasons.
8. "Structural Modeling and Mapping of M-Banking Influencers in India", S. P. Ketkar, Ravi Shankar, D. K. Banwet [8] In this study, positive and negative influencers were identified from literature survey and expert opinion was used to define contextual relationships between each pair of drivers and between every pair of barriers. ISM framework was then applied to generate two independent hierarchies of drivers and barriers. 'Model of drivers' put performance factors like 'facility for quick updates' along with 'time and cost savings' at the bottom of hierarchy and 'consumer trust', 'government policy' and 'marketing' in the strategic levels at the top. Barriers' model on the other hand, marked 'need for banking', 'reliability of telecom network' and 'interoperability' as factors with high driving powers and categorized 'conservative regulation' and 'business model issues' as most dependent hurdles.
9. "Extending the Technology Acceptance Model to Mobile Banking Adoption in Rural Zimbabwe", Shallone K. Chitungo, Simon Munongo [9] This research has provided valuable knowledge and information to banks, MNOs, service developers, and software engineers to enhance consumers' intention to use mobile banking services in future. Mobile banking is indeed a very powerful tool to deliver the much needed financial services to the unbanked masses in the rural areas as service providers can leverage on the high mobile penetration in the rural communities for rapid financial inclusion of the unbanked Zimbabwean rural communities.

10. "The Role of Rural Banks in Providing Mobile Money Services to Rural Poor Communities: An effective integration approach of Rural Banks and existing mobile communications infrastructure", Quist-Aphetsi Kester[10] works will be based on how detailed implementation of the project can be done at the rural bank level for transactions to be done via an SMS gateway. This will help the banks to provide an avenue for the rural folks do business using money from their accounts at the rural banks at anytime. International and national transfer of money can easily take place for any form of mobile money transaction services. Payment can be done effectively using mobile money and withdrawals can be done from banks and any mobile money agent.
11. "Technology Adoption and the Banking Agency in Rural Kenya", Nganga, Stephen Irura, Mwachofi, Magdalene Munjiru[11] Despite introduction to mobile banking such as Mpesa and agency banking, most Kenyans in rural areas find full technology adoption anathema. Despite the wide array of mobile and agency banking services available, the main services offered are cash deposits and withdrawals. The main challenges to adoption of mobile and agency banking technology in Karatina and Likuyani are cost related, compatibility, lack of institutional pressure, competition between adopters, culture related, inadequate resource, inadequate relevant training, skills, knowledge and attitudinal which are categorized as internal and external factors to the SME. To facilitate and improve mobile and agency banking technology adoption in rural Kenya and other developing countries,
12. "A Study of Adoption Behaviour of Mobile Banking Services by Indian Consumers", Nitin Nayak, Vikas Nath, Nancy Goel [12] In the backdrop of above reviewed literature, it can be seen that the adoption of mobile banking services in India is just 2%. So it becomes important for the service providers to increase the rate of adoption of mobile banking users. The above review shows that to fulfil the expectations of the consumers and to increase the mobile banking users, mobile banking service provider needs to increase the awareness about the mobile banking services. Banks and the mobile service providers need to come together to bring a revolution in the field of mobile banking.
13. "Mobile Banking in India-Issues & Challenges", V. Devadevan[13] Based on the online survey, it is found that most of the respondents are using online banking facility from their respective banks. However around 25% of customers are using mobile banking and remaining 75% are not. The majority of the online banking users are comfortable without using the mobile banking facility and they are also interested to test the facility. It is depicted from the study that the evolution of different technology and communication system and mobile device is a major challenge to frequently change the mobile banking solutions. Few banks are offering mobile banking in the form of SMS banking
14. "Problems and Prospects of Mobile Banking in Bangladesh", S.M. Sohail Ahmed, Shah Johir Rayhan, Md. Ariful Islam, Samina Mahjabin, [14]The purpose of study is Identify prospect of mobile banking in Bangladesh, Detect problems of mobile banking in Bangladesh, Make suggestions on the basis of findings
15. "Exploring Branchless Banking Alternatives in Rural Areas as a Part of Financial Inclusion", Krishna Kishore S.V., Dr. Aloysius Sequeira[15] From the above literature, we can understand that there are opportunities and barriers to implement mobile banking service but the key lies in perfectly understanding of how the factors behave in relation with adopting of mobile banking services. Despite large presence of self-service technologies there has been a lack of research on consumer attitudes and adoption of SSTs

III. CONCLUSION

Many researcher find out that poor network coverage, lack of knowledge of mobile banking users, theft, poor security of mobile network, price, privacy are critical obstacles towards the adoption of mobile banking. Some of the researcher finds that there are many customers who lack awareness in terms of agency services, investment advice, mutual funds, demat etc. We can understand that there are opportunities and barriers to implement mobile banking service but there is need to research on consumer attitudes and adoption of mobile banking.

It is observed that to increase the rate of adoption of mobile banking users. The service providers should fulfil the expectations of the consumers and to increase the mobile banking users, mobile banking service provider needs to increase the awareness about the mobile banking services. Banks and the mobile service providers need to come together to bring a revolution in the field of mobile banking.

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