

**Master's Thesis on
IMPACTS OF MOBILE BANKING ON INDIAN
CUSTOMER**

*FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF
MASTER OF BUSINESS ADMINISTRATION*

**UNDER THE GUIDANCE OF
Prof. Maharaj Kaul**

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MAY, 2022

Certificate

This is to certify that the Master's Thesis "Impacts Of Mobile Banking On Indian Customer" has been prepared by Ms. Shobha rawat under my supervision and guidance. The project report is submitted towards the partial fulfillment of 2 year, Full time Master of Business Administration.

Name & Signature of Faculty

Date

Declaration

I, Shobha Rawat Roll No. (202010219), student of School of Business, Galgotias University, Greater Noida, hereby declare that the Master's Thesis on "Impact Of Mobile Banking On Indian Customer" is an original and authenticated work done by me.

I further declare that it has not been submitted elsewhere by any other person in any of the institutes for the award of any degree or diploma.

Name and Signature of the Student

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To list who all have helped me is difficult because they are so numerous, and the depth is so enormous. I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

I take this opportunity to thank to College for giving me chance to do this project.

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EXECUTIVE SUMMARY

Technology plays an important role in banking sector. Banking is one of the largest financial institutions constantly exploring the opportunity of technology-enabled services to provide better customer experience and convenience. Mobile phone is a common technology device that became part of every individual's life in the information era. Mobile Banking is an emerging alternative channel for providing banking services. India is the second largest telecom market in the world, which is having high potential for expanding banking services using mobile. However, mobile banking has not become the choice of millions of people. This technology help us to save our time & provide facilities to get information about our account, transactions and transfer the money from one account to another account from anywhere and anytime but there is problem in customer adaptation, customer distrust on the mobile banking. The main objective of this study is to identify the mind-set and analyse the prospects and issues in Mobile banking among the banking customers in India.

In India there are 1.012 billion active mobile connections in January 2018 out of 460 million internet users are there... by 2021 there will be more than 635.8 million internet users in India. This is a major increase from previous years. The global report found that mobile banking adopts by new users and largest in emerging countries. It ensures that customer in clearing and settlement of transaction through nationwide and real fund transfer in any bank account and operates of any operator.

The study aimed at examining the knowledge of banking customers on the services offered by banks for mobile banking; finding out challenges faced by mobile banking services in extending their services to many customers, determining whether customers are extensively using mobile banking.

For this research, primary data was used. This study adopts with descriptive in nature. A sample size of 100 respondents was given this questionnaire. Secondary data was collected using documentary sources such as articles and research reports from internet and media. Analysed data was presented using percentage in tables, charts and graphs.

The findings showed that the majority of respondents knew little about the services

offered by banks through mobile banking. The study revealed that many customers fear the use of mobile banking services. They fear insecurity, high charges and unreliability of such services. However, 100% respondents did agree that it is speedy, and saves time than traditional banking.

The study concludes that there is a need to educate the banking customers about the diversity of services offered as well as the importance of using mobile banking in their day-to-day chores.

From this research, other researchers and policy makers will get an insight about prospects and issues of mobile banking in India.

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INTRODUCTION

Mobile banking (m-banking) has emerged as a popular mode of banking in many developed and developing countries. In India, there are approximately 13 million mobile banking users and this figure is expected to grow rapidly with mobile transactions exceeding credit card transactions by the end of the decade. By some measures, there are more mobile phones in India than there are bank accounts. The combination of two factors—a large unbanked population and the ubiquity of cell phones—is a catalyst for high mobile banking adoption. The mobile banking is defined as “the provision of banking services to customers on their mobile devices” specifically the operation of bank current and deposit or savings accounts. Mobile banking is an application of mobile computing which provides customers with the support needed to be able to bank anywhere, anytime using a mobile handheld device and a mobile service such as Short Message Service (SMS). 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.

Internet Banking helps the customer's anytime access to their banks. Customer's could check out their account details, get their bank statements, perform transactions like transferring money to other accounts and pay their bills sitting in the comfort of their homes and offices. But the biggest limitation of Internet banking is the requirement of a Personal Computer with an Internet connection, but definitely a big barrier if we consider most of the developing countries of Asia like India. Mobile banking addresses this fundamental limitation of Internet Banking, as it reduces the customer requirement to just a mobile phone. Mobile usage has seen an explosive growth in most of the Asian economies like India. The main purpose of Mobile Banking scores over Internet Banking is that it enables 'Anywhere Anytime Banking is Available'. Customers don't need access to a computer terminal to access their bank accounts.

The Banks are the main participants of the financial system in India. The Banking sector offers several facilities and opportunities to their customers. All the banks safeguards the money and valuables and provide loans, credit, and payment services, such as checking accounts, money orders, and cashier's cheques. The banks also offer investment and insurance products. As a

variety of models for cooperation and integration among finance industries have emerged, some of the traditional distinctions between banks, insurance companies, and securities firms have diminished. In spite of these changes, banks continue to maintain and perform their primary role is accepting deposits and lending funds from these deposits.

CONCEPT OF MOBILE BANKING

Mobile banking is a service that provides the banking facilities with help of mobile phone. It helps us to know about our account information with the help of SMS. Mobile banking not only give the account information but it provide transaction and payment facilities also such as bill payment and shopping payment and other bank services also can be provide with the help of mobile banking so mobile banking is very useful for us and provide all facilities from anywhere and anytime time with the help of mobile baking.

According to the mobile banking services, it can be divide on two types:

First one, is SMS banking, SMS banking refers to provide the account information through the SMS whenever you use transaction from your account it alert you about your transaction whenever you transact from your account with your ATM or at the transaction at the shopping time, it will alert you via SMS. These facilities help us with any unauthorized transaction and alert about transact amount, time and place of transaction, which helps to detect the unauthorized transaction.

Second one, is Application based banking this is refers to provide the banking facility via mobile with the help of mobile application this facilities are available in smart mobile phone by downloading application of banking services we can use it. It provides to access and manage our account with the help of mobile banking. So according to above classification we can say that mobile banking provide banking services in two way first one is SMS facility and application services.

ORIGIN AND POTENTIAL OF MOBILE BANKING SERVICES

Recognizing the potential of mobile banking, Reserve Bank of India issued the first set of guidelines in October 2008. The guidelines defined mobile banking as undertaking banking transactions using mobile phones by bank customers that would involve credit/debits to their accounts. This definition in a sense provided larger canvas to mobile payments, which in a narrow sense involved only payment made for a product or service using the mobile phone

either remotely or at the Point Of Sale (POS). These guidelines, which were very broad-based, laid down the technology and security standards pertaining to safety, confidentiality, integrity, authenticity and non-reputability. As this was a nascent technology and, to build up customer confidence in terms of minimizing frauds, the Reserve Bank mandated that all transactions should be encrypted irrespective of the value. The Reserve Bank also made inter-operability a cornerstone of its policy. After the initial set of guidelines, several policy relaxations have been made to further encourage the use of mobile banking taking into account changing economic environment and feedback of the industry and customers. The growth in mobile banking that has taken place in the country until date, though has been rapid, and is yet to reach the critical mass that will enable it to deliver on its promise of reaching banking including payment services at a cheaper, secure and seamless manner to the existing and potential customers. It has the potential to be the next wave of financial and technological innovation in banking by universalizing access to banking service without jeopardizing prudential and regulatory framework of the financial sector.

MOBILE PAYMENT SYSTEM IN INDIA

Indian banks and payment service providers have been by and large dovetailing their mobile payment initiatives under the umbrella of mobile banking even before the guidelines were out. The banking system has already been in conformity with these suggested guidelines, which now have the legal sanction of the Reserve Bank of India. Banks own operating experience and other payments systems prevalent have provided the necessary grist for the RBI mill, and as time go on, hopefully these will evolve and become far more enabling for stakeholders, rather than favor one approach or another or cripple themselves in strangled regulations.

On the financial inclusion side, Dr. Raghuraman's recommendations of creating a '**National Electronic Financial Inclusion System**' (NEFIS), the backbone of such a system would be in its ability to carry out small value transactions (Rs. 100) at limited transaction. And the only way that can be done on a mass acceptable basis is via SMS, which is the single most pervasive feature in mobile technology revolution. Although advanced / high-end transactions can be conducted using cell phones, most mobile banking customers use it for basic activities like balance enquiry, making payments of regular bills, etc.

TYPES OF MOBILE BANKING IN INDIA

Banks provide mobile banking services to their clients in the ways listed here:

- Mobile Banking over Wireless Application Protocol (WAP)
- Mobile Banking over SMS (also known as SMS Banking)
- Mobile Banking over Unstructured Supplementary Service Data (USSD)

Some of the major mobile banking services have been mentioned here:

- Account Access:** Customers can easily access their bank account using their smartphones by downloading the mobile banking app. All they need is to use their User ID and password to access their accounts. They can then carry out different banking transactions instantly.
- Balance Enquiry:** One of the main reasons why people used to visit the bank was to keep their passbooks updated so that they always knew their current balance. When the balance enquiry service was offered through ATM, people started using it instead of visiting the bank. Now, it is even more convenient to check account balance using the mobile banking app.
- E-Passbook:** Some banks offer a separate digital passbook mobile app that customers can download to check their previous transactions and the latest account balance while others just have this service, as a part of their main mobile banking app. There is no need to visit a bank or ATM for balance enquiry or account statement.
- Account Statement:** If you want to check your bank account statement, you no longer need to go to the bank or ATM since you can get the statement on the mobile app of your bank. Since there are only a few free ATM transactions available to everyone these days, it is better to avail them only for cash withdrawal; account balance or account statement should be checked using the mobile app. You can also download your account statement in PDF format and save it on your phone.

- **Fund Transfer:** If internet banking and mobile banking have made the lives of people any easier, it is mainly because of this service. People can now transfer money from their bank account to an account in their own bank or another bank easily. They may have to pay a nominal charge to carry out interbank transfers but intra-bank transfers are usually free. IMPS, NEFT or RTGS transactions can also be carried out easily using mobile apps.
- **Bill Payment:** Mobile banking has made it easy to pay your mobile, credit card or utility bills. You can even schedule payments on a certain day of the month so that you do not have to worry about the payments. There is no need to stand in long queues to pay your phone bills, credit card bills, etc.

MOBILE BANKING AND IT'S BENEFITS

There are plenty of reasons why mobile banking has gained so much popularity ever since it was introduced in India. Here are a few features and benefits of mobile banking:

- One of the main benefits of mobile banking is the convenience of having banking services at your fingertips. There is no need to go to a bank or ATM and wait for the bank to open in order to check your account balance, transfer money, pay your bills or even see your account statement. You can do it all using your mobile phone. Fund transfer transactions may complete when the banks are open but you can check your account balance or get account statement irrespective of the time or day.
- Banks know that not everyone has access to the internet and that is why they offer mobile banking services to their customers over SMS and USSD. People who own smartphones and have access to the internet can download and use the bank's mobile apps while others can use the mobile banking SMS and USSD services. The customers only need to use the right SMS format to avail SMS banking services and right prefix for USSD services.
- Your bank account and your personal details are very safe if you use mobile banking, the bank will give you a set of login credentials, which you can use to sign into your account and carry out the transactions. These login credentials are passed on to you securely and since you are the only one who knows your login ID and password, your account is always safe. Most banks allow you to enable two-step

verification where you can only carry out banking transactions if you enter the One-Time Password (OTP) sent to your registered mobile number.

- Most people want to avail mobile banking services but think that it will cost them a lot. However, they will be delighted to find out that banks offer these services for free. You don't need to pay any extra charges to register for mobile banking. Unlike ATM transactions where you get a limited number of free transactions, you can check your account statements, balance or pay your bills as many times as you want without paying any charges. After the implementation of GST, you only have to pay a nominal charge to transfer funds or pay your bills.

CHALLENGES OF MOBILE BANKING

The rapid technology development in Mobile technology like 2G, 3G, 4G has become major challenges for banks. It is visible that the bank, which started Mobile Banking in the form of SMS banking, then adopted application (software), based model for traditional mobile handsets, the evaluation of Smart phones, mobile operating system and Mobile Apps posed the banks to adopt the current technology.

The customers are mostly using ATM and online banking services. Most of the customers feel comfortable without mobile banking. They also feel, there are chances of misuse in mobile banking due to mobile handset theft.

Handset operability, Scalability and reliability, Security, Application distribution, Personalization and many more such issues.

Mobile banking services offered by some of the banks in India

NAME OF THE BANK	MOBILE BANKING SERVICES
STATE BANK OF INDIA	FreedoM SMS Banking USSD
UNION BANK OF INDIA	SMS Banking U Mobile
PNB	SMS Banking
ICICI	IMobile SMS Banking M-PESA MRupee
HDFC	SMS Banking App Based Browser Based
AXIS BANK	Phone Banking Internet Banking on Mobile SMS Banking

SCOPE OF THE STUDY

Based on the literature, the following mobile banking prospects and challenges were discussed with existing bank customers:

- Mobile compatibility
- Mindset about the mobile banking acceptance
- Availability of facilities
- Security & Privacy issues
- Willingness to adopt mobile banking service in future
- Future trends of mobile banking services
- Standardization
- Challenges facing mobile banking
- Telecom service quality

NEED OF THE STUDY

The need of this study was to find out what exactly causing the problem in adoption and extension of mobile banking services provided by banks in India.

There are various reasons that are being barriers, such as:

A. Customer awareness:

Due to lack of knowledge and awareness about mobile banking, it is also a reason for distrust in mobile banking services and it is also another reason for risk and security issue in mobile banking, because this is new technology in banking and financial system so all banking customer are not aware about it and feel risk to adopt it. Therefore, it is also a big challenge in front of mobile banking services in India.

B. Security issues & privacy:

There is security of mobile banking services is big issue and challenge. In mobile banking for the security purpose PIN or PASSWORD is used which may be steal by the attacker or unauthorized user if mobile device has loss or steal so user have to aware

about it. Customers use sensitive data and information in mobile so here risk with pass of a legitimate application because third party it may steal our information and send it to another third party provides application services. Therefore, we have to be aware about application used for WAP mobile banking services and download a legitimate and authorize application for transaction with mobile banking services.

C. Virus & malware attack:

There is also risk with virus and malware attack. It may get access to your account information such as username, password and other information. Like in computer system, there is also risk of virus and malware attack on mobile banking services. Some malicious code are written to defect mobile banking like Zeus has used for attack on SMS banking and Zeus used for steal mobile transaction authentication such as password and pin number. So it is also big security issue and challenge in mobile banking services.

D. Wireless network:

All process of mobile banking services is done in wireless mode, so there is also a security risk in mobile banking services. Mobile device component contact with cell site and dedicated circuit or microwave for the communication services so if there is any weakness in any part of this network then risk of attack is increases, so we have to secure all these network and network devices for a good security services.

E. Authentication issue:

In mobile banking there is authentication risk at the login time or when we access our account through the mobile system, because in mobile banking for the authentication PINS numbers are used but PINS authentication method is an old method and many security issues such as password and id theft were by stealing the password and id unauthorized access may be possible by getting the password attacker may access our account. Another risk related to authentication in mobile banking as if mobile has stolen then attacker may get the password through the mobile and can access the account by using your id and password.

OBJECTIVES OF THE STUDY

The overall objective of the study was to examine challenges facing mobile banking services in reaching customers in INDIA.

Specifically, the study aimed at:

- 1.** To examine, if banks customers are aware of the services offered by banks on mobile banking.
- 2.** To find-out whether the security & privacy issues of mobile banking is becoming a barrier in extending their services to many customers.
- 3.** To determine whether the customers are using mobile banking services in their day-to-day chores.
- 4.** To analyze the future prospects of the m-banking services of the Indian Banking Industry.
- 5.** To study the challenges faced by Indian banks in adoption of technology and make recommendations to tackle these challenges.
- 6.** To propose suggestion to improve the Mobile Banking Services based on findings.
- 7.** To understand the basic concept of Mobile Banking in India.
- 8.** To Study the Challenges comes in front of users while adopting Mobile Banking.
- 9.** To analyze the positive and negative factors of Mobile Banking.
- 10.** To Study the various purpose of using Mobile Banking

FRAUDS IN MOBILE BANKING

- Mobile banking has been at the threshold of a revolution for some time.
- While many operators as well as banks, have introduced mobile banking applications, it never became popular due to security concerns. If we think that mobile banking solutions are all about cutting down the number of visits to the bank, think again. Mobile banking frauds have become very common these days and can happen in a variety of ways.
- If you have stored your m-pin on sent messages or on the phone and the phone are lost, then your account can be easily misused. Anyone can easily read your messages as they are sent in clear text. If there is virus in your phone and the same has the capability to access your m-pin details, then also you can be a victim of fraud.
- Frauds can happen by way of cloning of websites. Although most banks have encrypted websites, but if they are not encrypted, then account users can be fooled by fake websites.
- One of the possible ways of identifying the cloned website is the **http** address at the top. The fake website can never have the same uniform source locator (URL), and therefore, one must always check the address bar properly at the top.
- Even RBI is concerned about the security, especially when it comes to verifying the bonafides of users accessing bank accounts from distant locations. Banks haven't marketed the service aggressively enough to attract customers. Furthermore; there is a lack of common technology standards for mobile banking.

LITERATURE REVIEW

1. Scornavacca and Barnes (2004) suggest that recent innovations in telecommunications have enabled the launch of new access methods for banking services, one of these is mobile banking; whereby a customer interacts with a bank via a mobile device such as a mobile phone or personal digital assistant.
2. Rugimbana (1995) found that there is vast market potential for mobile banking due to its always-on functionality and the option to do banking virtually any time and anywhere.
3. Unnithan and Swatman (2001) studied the drivers for change in the evolution of the banking sector, and the move towards electronic banking including mobile banking by focusing on two economies, Australia & India and suggested strong growth potential of new banking channel in India.
4. Clark (2008) suggests 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.
5. Rao (2003) suggest banks will need to expand their thinking about mobile banking beyond online banking and should start to view mobility as its own powerful and compelling delivery channel that can help them deliver to end users new value such as immediate access and additional control of personal finances.
6. According to Vyas (2009), Banks will target non-online banking users who may lack regular access to desktop Internet but are very likely to own a mobile device.
7. Gupta (1999); Pegu (2000); Dasgupta (2002) also affirms future of mobile banking in India in their studies.

8. Suoranta (2003) found that the average mobile banking user is married, 25 to 34 years old, has intermediate education and average income in clerical work. She found that age and education have a major influence on the use of the mobile phone in banking services. The adoption theories assume that use of Internet banking precedes the adoption of the mobile phone in banking. However, she found that some mobile banking customers omit Internet banking adoption when adopting the mobile phone for banking actions.

Polatoglu (2001); Al-Ashban and Burney (2001); Karjaluoto (2002); Black (2002) support findings of Suoranta in their respective studies.

9. Mas (2008); Lyman (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; presenting a serious challenge.

10. 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.

11. Comninos (2008) suggest that unbanked will only transact electronically (online/mobile banking) if there is convenience and security.

INDUSTRY PROFILE

CLASSIFICATION OF BANKING INDUSTRY IN INDIA

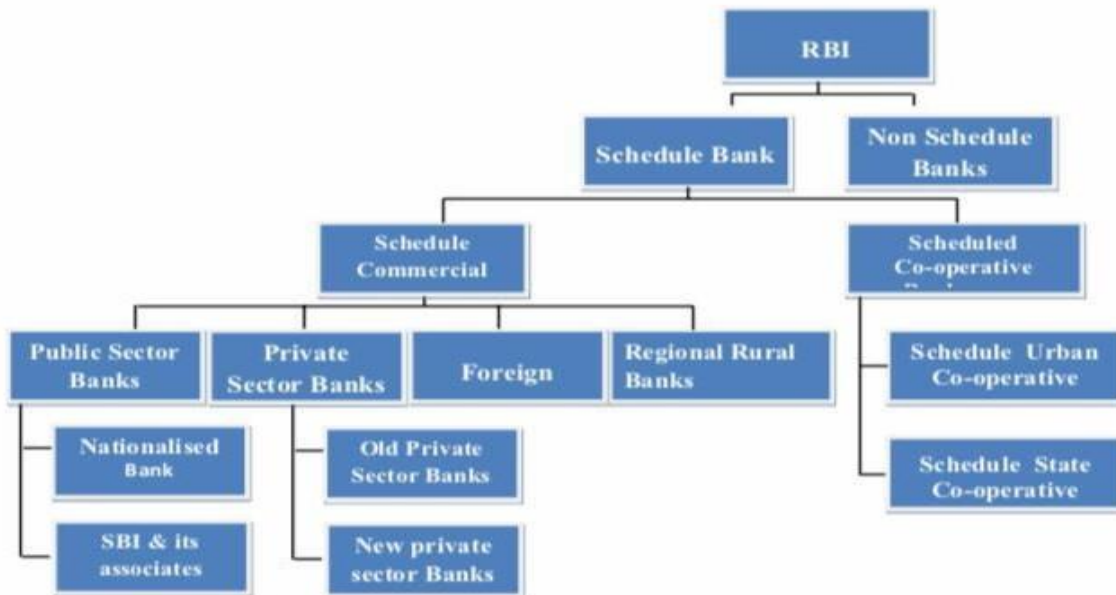


Exhibit : 1
Indian Banking Structure

BANKING SERVICES

Banking services are regarded as one of the important service. Banks provide financial services to the customers. Due to the rising competition and liberalization, the banking industry has become the buyer's market. Banks need to create and develop the services, which can satisfy the consumer needs. Customer satisfaction is a very important construct in today's market and it is directly influenced by service quality as per earliest studies.

Therefore, the present research work has been carried out to analyze the rural customers' attitude towards public sector banks.

Banking in India is so convenient and hassle free that one (individual, groups or whatever the case may be) can easily process transactions as and when required.

The most common services offered by banks in India are **Bank Accounts, Loans, Money Transfer, Credit and Debit Cards, Lockers.**

In our country only banking sector is that sector which works as a channel in attracting savings and mobilizing them in required areas. It works as a weapon of capital formation. As, change is the rule of nature. To alter the policies according to environment fluctuation is known as change and to explore or use new technology for making change is known as innovation. Today all sectors are working as innovation acceptor.

Banking sector's profitability depends on better customer relationship. Moreover, nowadays today's consumer banking needs are getting more complex and demands are for more innovative products. Therefore, give them better services banks have introduced a new profitable technology called MOBILE BANKING. In addition, many more like internet banking, ATM, debit card, credit card etc.

M banking gives ability to customer to control their cash outflows anytime, anywhere, without having to connect to internet

The use of a mobile phone to make payment and carryout other banking transaction called m-banking has started taking roots in a number of developing countries, including India.

M banking is a service of banks to make available, the facility of banking wherever the customer is and whenever he needs.

In today's world, every person has personal mobile rather than having computer at home. Even rural person also have mobile. With mobile banking customer can bank from anytime and anywhere.

Over the last few years, the mobile and wireless market has been one of the fastest growing markets in the world and it is still growing at a rapid pace. In addition, spread of mobile phones across the developing world is one of the most remarkable technology stories of the past decade. Mobile banking is enjoying a rapid growth in India. It has successfully crossed the introduction stage. Mobile banking is different from internet banking and ATMs anyways. The internet is not as commonly used as the mobile phones. Further, the internet requires particular devices such as a desktop or a laptop.

INDIA WAS FIRST TO INTRODUCE MOBILE BANKING.

M –banking may prove to be an important innovation in developing world.

The public sector bank realized that if they have to survive, they will have to adopt modern technology, SBI was first to focus on technology and is constantly at work to innovate in an attempt to lower costs. Technology will not just help them reach out to customer better but also help them cut costs and improve efficiency.

Hence by adopting right mobile banking regulation and mobile security standards the banks can reach whole population which result in economic growth of the country.

Banks have changed from paper-based banking solution provider to the latest of the technology like online banking, Mobile banking.

Mobile banking should reach to the common person at the remotest location in the country. Mobile banking reaches from high-end to low-end users and from metros to middle towns and rural areas.

CUSTOMER'S PERCEPTION OF MOBILE BANKING APPLICATION

Data has been analyzed on various factors to know the perception of customers and which factors will highly impact their decision.

Below are some factors that will impact customer's perception towards mobile banking application.

Security- Security is being considered as the primary concern in a mobile banking application. This factor examines the errors as well as issues in mobile banking applications. Under this factor, analyses of viruses or hacking or frauds are performed to secure applications.

Convenience- This factor determines the ease of application. It will tell us the usefulness of mobile banking application as this is a very important feature for a mobile banking application.

App Compatibility- This factor is significant in terms of a mobile banking application. This factor estimates the usefulness, efficiency, and compatibility of a mobile banking application.

Trust- It is a very crucial factor among all the factors, as without trust factor no banking application can use by customers or operate in the market.

Cost Saving- Cost Saving factor is visible towards the reduction in expenses, especially in terms of new offers, schemes, policies or discounts towards customers by their banks. This factor includes benefits provided by the mobile banking application.

Time-Saving- Another important factor is time-saving in terms of a mobile banking application. This factor shows the role of banks in helping their customer's by reducing their precious time .

RESEARCH METHODOLOGY

METHODOLOGY:

Methodology is system of broad principle or rule from which specific methods or procedures maybe derived to interpret or solve different problems within the scope of particular discipline. Methodology is not a formula but a set of practices.

The study was conducted to identify the issues and prospects of mobile banking in India.

Necessary data was collected from different ages of people and analyzed in terms of the objectives of the study.

There are several ways to collect this basic information. The data for this study was collected by the survey method. Survey is a research technique in which information is gathered from a sample of people by use of a questionnaire or interview. It is a method of data collection based on communication with a representative sample of individuals. The researcher developed a questionnaire and circulated into among her friends & family to provide details about their mobile banking services usage, knowledge & issues faced. The survey was designed in a manner to gain a better understanding of the perspective of customers at both financial and personal level. This research is based on present study and the findings are supported by the responses and insights from the sample surveyed.

TYPES OF RESPONDENTS:

This research includes all types of people mostly selected different age, sex and occupation people.

RESEARCH DESIGN:

Mobile banking is a new technology for people in India. Bank customers normally use traditional banking system as they trust this system and they are used to it. People are afraid of using mobile banking because they cannot feel it trust worthy.

In our country, most of the customers are influenced through advertisements. In recent times, customers have become more conscious about their savings.

Different banks advertise about mobile banking services to give information about it to all people in the country. This research study has researched the customer perception on mobile banking based on the above dimensions. The respondents were approached through questionnaire that was sent to them on their social media handles. It was felt that the survey will give the correct result. The research is descriptive in nature, using primary data.

SAMPLE SIZE:

Sample is defined as a subset of the universal population. Sample is small group of respondents drawn from a population in which the researcher is interested in gaining information and drawing conclusions. A sample of 80 respondents was selected for study.

SOURCES OF DATA:

During data collection, both primary and secondary data were used for its validity and reliability as attached in annexures.

Primary Data:

This study used primary data that was obtained directly from the field. Data was collected from the sample population through questionnaire as attached in annexure.

The open and close-ended questions were used in questionnaire for bank customers.

Secondary Data:

Secondary data were used for providing the theoretical background to the research problem. The secondary data sources were-journal, books, internet etc.

DATA COLLECTION AND ACCURACY OF DATA:

Generally, most of the people are not interested to give time to answer a questionnaire. Therefore, it was very difficult to collect actual data because the information of the respondents was collected by approaching them to answer on social media and not face to face. To overcome this problem, all possible efforts were made by the researcher herself to ensure the collection of reasonably accurate information from the respondents. Therefore, it has not been possible to apply any other method of investigation. Survey method has the advantage that it facilitates quick investigation and involves lower cost. In order to collect relevant information before taking data, the whole academic purpose of the study was clearly explained and made clear to the respondents. Data collected was checked and verified for accuracy and consistency.

DATA INTERPRETATION & ANALYSIS

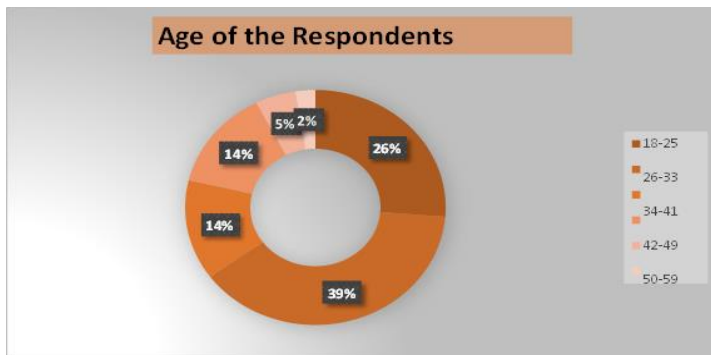
Age of the Respondents

Age of the respondents was important to this study in order to determine who were mostly involved in mobile banking. The results in Table 9.1 show that out of 80 respondents 39% were the age between 26 and 33. This was due to the fact the age comprises of many people and adult who are likely to be early technology adopters.

Age of Respondents

Responses	Frequency	Percentage (%)
18-25	21	26
26-33	31	39
34-41	11	14
42-49	11	14
50-59	4	5
Above 60	2	2
Total	80	100.0

The same information is portrayed using pie chart as shown in



INTERPRETATION:-

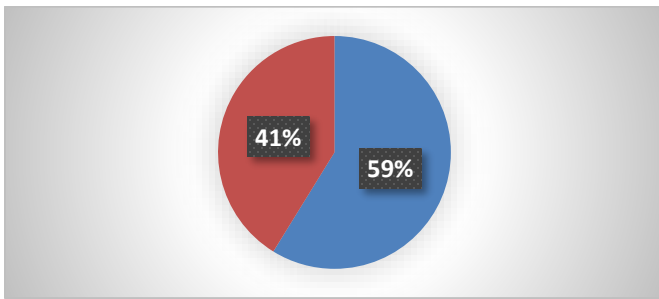
The majority of the mobile banking users were between 26 - 33 years and 18 - 25 years old. This implies that youth were active in using varieties of services offered by mobile phones. It was also implied that youth were active in making financial transactions through mobile banking in India.

Sex of the Respondents

Sex of the respondents were asked in order to find out the contribution and challenges facing both sexes in using financial services specially mobile banking in India. The findings are as shown in Table 9.2 indicate that 58.8% were male while 41.2% were female.

Sex of the Respondents

Responses	Frequency	Percentage (%)
Male	47	58.8
Female	33	41.2
Total	80	100.0



INTERPRETATION:-

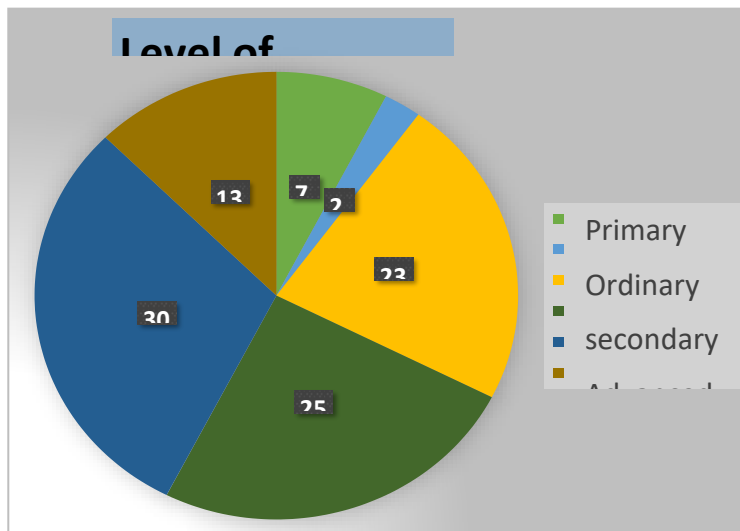
The results are also summarised using the bar charts as shown in Figure 3 which shows the percentage of both the sexes.

The majority of the findings were male due to their employment in various industries.

This was due to the cultural factors where as women were not much given education which could make them either self-employed or house makers.

Level of Education

Level of education of respondents was asked in order to determine whether application of mobile banking was also associated with education level of an individual, out of 80 respondents, 30% were bachelor degree holders and 25% had diploma. Thus, majority were degree holders as the figure indicates.



INTERPRETATION:-

The findings show that the majority of users of mobile banking in India had advanced secondary education to bachelor degree holders as they did not differ much from each other.

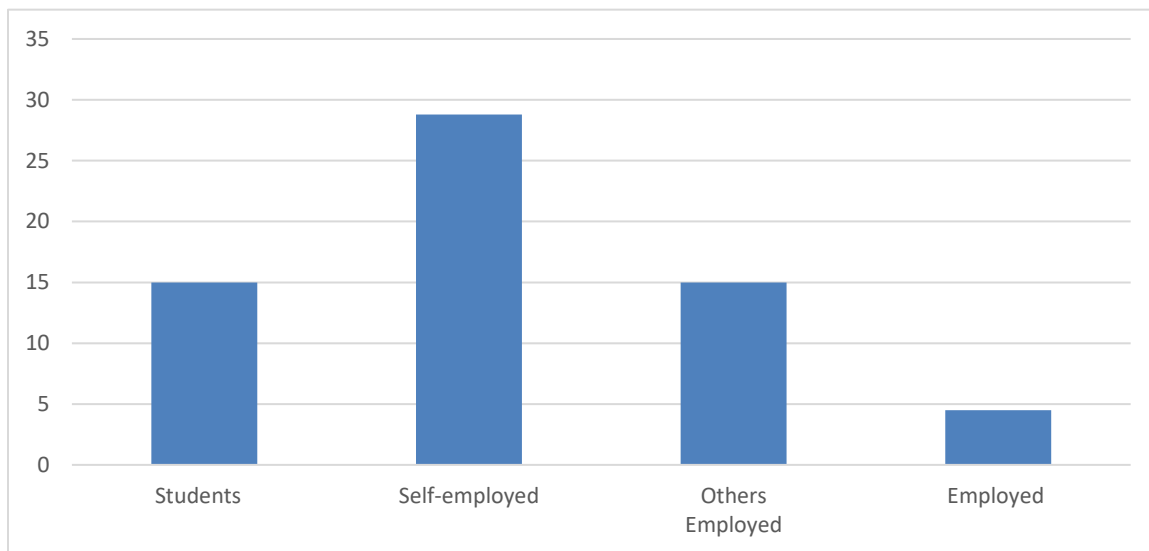
OCCUPATION OF THE RESPONDENTS

It has been observed that individual occupation contributes to the economy of the country. Since mobile banking is also related to poverty eradication, this study wanted to know how individual occupation had been contributing to uses of mobile banking in India. Table shows that 41.2% that is 33 of the respondents were employees of different companies or firms. **Occupation of**

Respondents

RESPONSES	FREQUENCY	PERCENTAGE (%)
Students	12	15.0
Self-employed	23	28.8
Others	12	15.0
Employed	33	41.2
Total	80	100.0

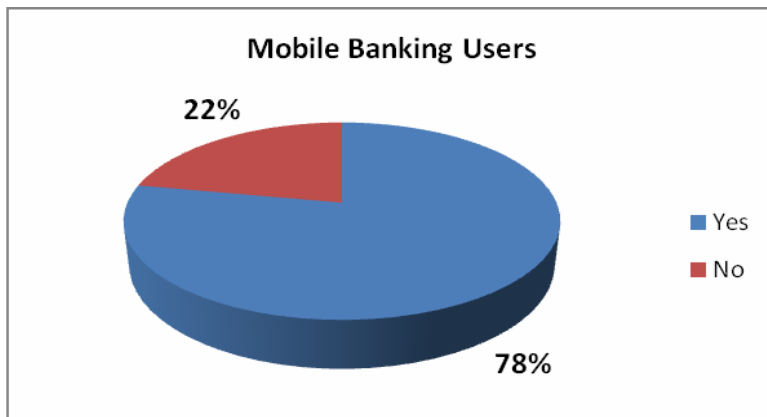
The same results are also summarized using the following bar chart as showing in



INTERPRETATION:-

These findings implied that occupation of an individual played significant effect in using mobile banking. Those with occupations were the most users of mobile banking services compared to students and others who had no job. Those with the reliable job and students were suffering from accessing income and therefore made them difficult to engage actively in mobile banking.

Do you use mobile Banking?



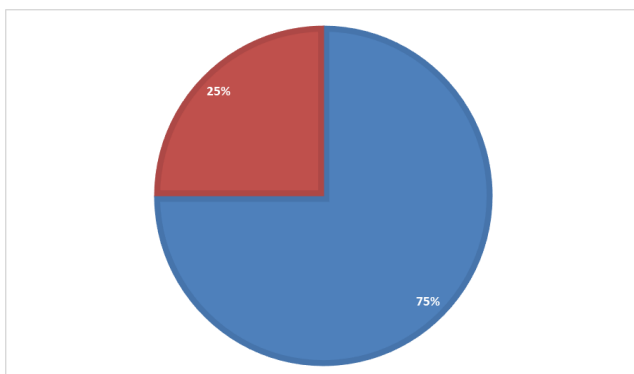
Mobile Banking Users

INTERPRETATION:-

The above chart shows that in today's time out of 350 respondents 78% use Mobile Banking and 22% are the non users of Mobile Banking.

Do you think awareness, advertisement regarding Mobile Banking is lacking?

AWARNESS REGARDING MOBILE BANKING

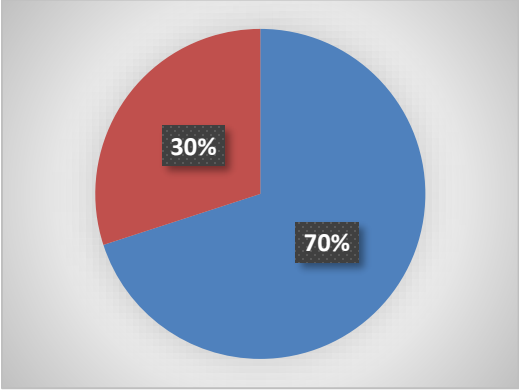


INTERPRETATION:

75% of the people think that awareness regarding Mobile Banking is lacking because of less promotion activity, advertisement and also because it is a new invention in Banking sector. **25%** the people think that awareness regarding Mobile Banking is not lacking because since it is a worldwide service and also they are the user of it.

What is your opinion on Mobile Banking method as compare to other method?

Method as compare to other method

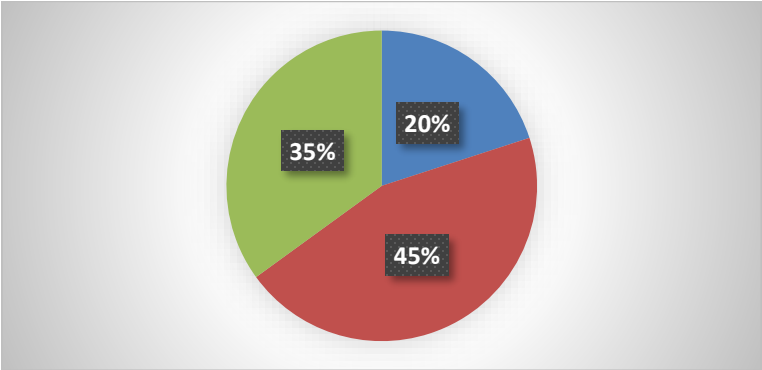


INTERPRETATION:

70% of the people have opinion that Mobile Banking Method is ‘Best method’ as compare to other method because it provides ‘anywhere banking’ facility & also it saves the time and most importantly everybody has mobile phones to access this facility.30% of the people have opinion that Mobile Banking Method is ‘complementary to other method’ because still in rural areas of India people do not have mobile & also it is not as superior as Internet Banking.

Have you experienced fraud incident while accessing Mobile Banking & does bank helped you?

Have you Experienced Fraud? & Does Bank helped you?



INTERPRETATION:

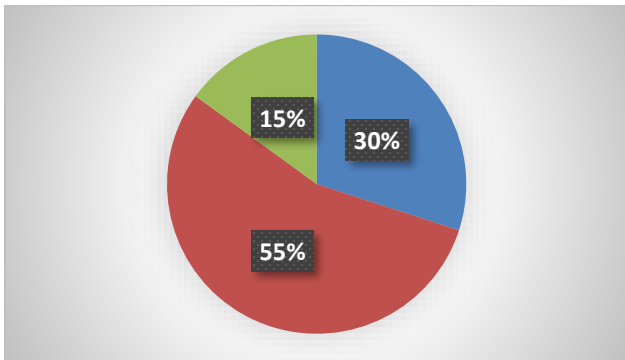
20% of the people said that ‘Yes, they experienced fraud incident but unfortunately bank officials has not helped them, they simply were playing passing games. Hence due to which they have suffered loss.

45% of the people said that ‘Yes, they have experienced fraud incident but their bank officials has helped them by keeping a eye on their officers.

35% of the people said that ‘NO, they have never experienced fraud incident because of the security feature of Mobile Banking providers.

In your opinion, who is the best Mobile Banking services provider in India?

Best Mobile Banking Service provider in India



INTERPRETATION:

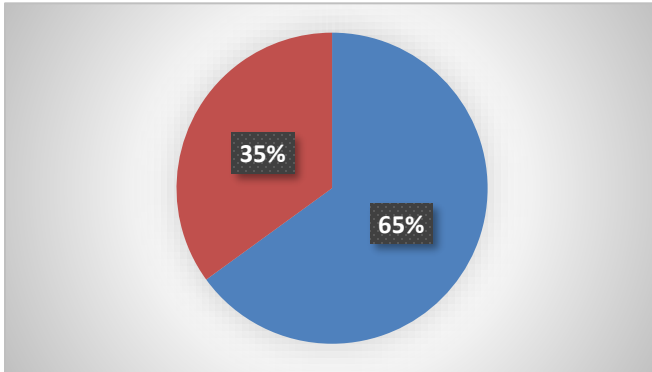
30% of the people were view that ‘Nationalized Banks’ are best mobile banking service provider in India because they are the pioneer in this field and also they are safe to deal with.

55% of the people were view that ‘Foreign Banks’ are best mobile banking service provider in India because they are aware of it, they are the founder of it & also most importantly they emphasizes on quality service.

15% of the people were view that ‘Other Banks’ are best mobile banking service provider in India.

Are you satisfied with Mobile Banking services?

Satisfaction with Mobile Banking



INTERPRETATION:

65% of the people were satisfied with the mobile banking services. Hence they feel that it should be implemented on a bigger scale and spread to a large number of people.

35% of the people were not satisfied with the mobile banking services because they think that it is very complicated and expensive mode of banking service and there are also chances of being cheated.

KNOWLEDGE OF RESPONDENTS ABOUT MOBILE BANKING SERVICES

Knowledge of customers on the services offered by any particular bank is very important in using them effectively. If customers are not aware or have no knowledge about the services provided by the banks, they are likely not to use them effectively.

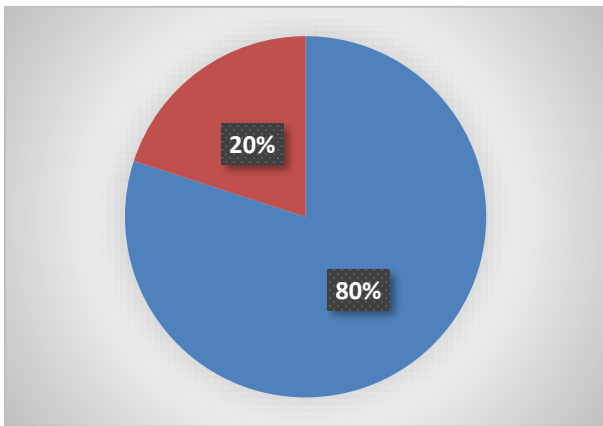
Technological innovations play a significant role in improving the efficiency of the banking sector as well as reducing the costs of banking transactions for customers. In this course, the study wanted to know whether customers were aware of mobile banking services.

The following were the results:

Respondents with accounts at Bank

Respondents with Accounts at Bank

Responses	Frequency	Percentage
Yes	80	100.0
No	0	0
Total	80	100.0



INTERPRETATION:-

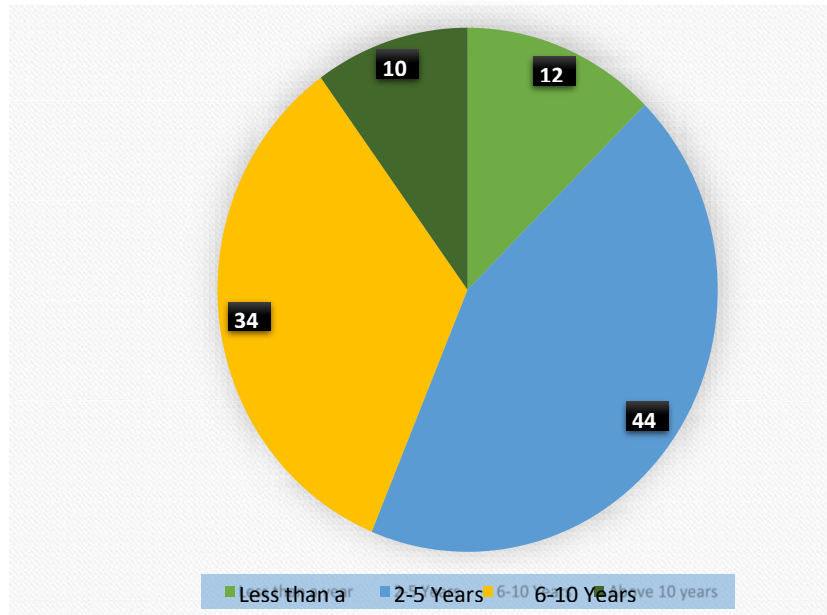
The results obtained showed that out of 80 respondents 100% were account holders at bank. According to them, most of them had enough experience on mobile banking.

summarises the results:

LONGEVITY OF RESPONDENTS WITH BANKS

The study wanted to know how long respondents had been bank customers. The results indicated in Figure 6 shows that out of 80 respondents, 43.8% had been with banks with 2-5 years.

Longevity of Respondents with Banks



INTERPRETATION:-

The respondents revealed different answers. Some said that they have been bank customers for almost five years and other said that they had been bank customers for more than 10 years.

Generally, the majority showed that they had been bank customers for not less than ten years. Thus, indicated, most of them were youth who were not older and therefore their longevity as bank customers could not extend beyond their age.

The respondents revealed different answers. Some said that they have been bank customers for almost five years and other said that they had been bank customers for more than 10 years.

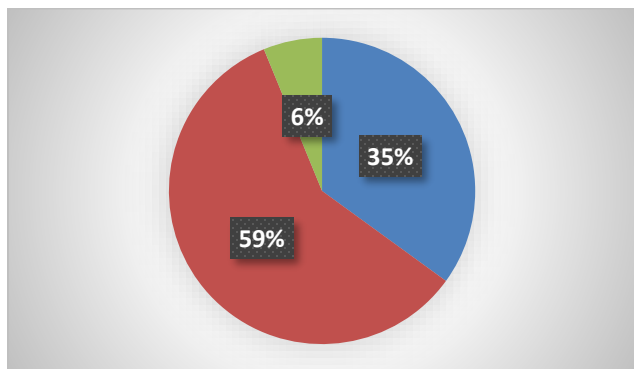
Generally, the majority showed that they had been bank customers for not less than ten years. Thus, indicated in 9.1.1, most of them were youth who were not older and therefore their longevity as bank customers could not extend beyond their age.

AWARENESS ON THE SERVICES OFFERED BY MOBILE BANKING

The study wanted to know whether respondents were aware of the services offered by banks on mobile banking. The results in Table 9.5 indicate that out 80 respondents, 58.8% respondents knew a few services provided by banks on mobile banking.

Awareness of mobile banking services

Responses	Frequency	Percentage (%)
I know all of them	28	35.0
I know few of them	47	58.8
I know only one	5	6.2
Total	80	100.0



INTERPRETATION:-

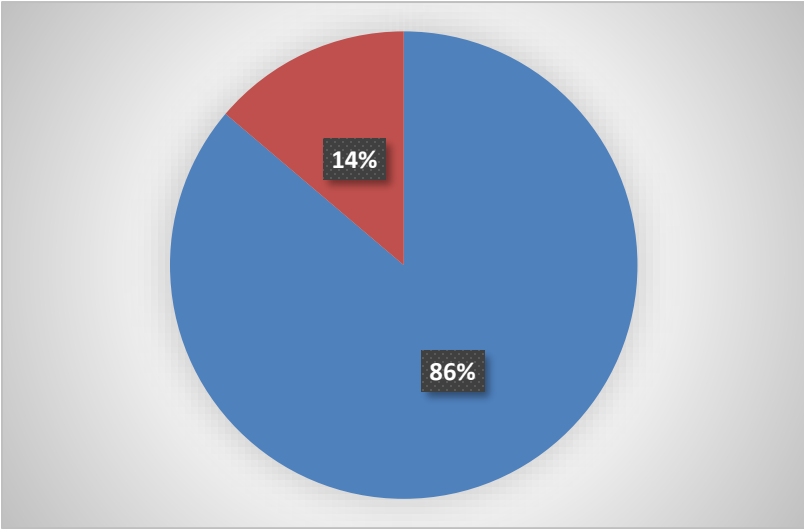
Thus, it was revealed that respondents were aware of the services offered by banks on mobile banking. This was because all the respondents were bank account holders. Since the majority of them knew few banking services, it implied that customers are not utilizing full the services offered by banks. This bar graph indicates that most of the bank customer knows about various services offered by banks. Only few of them had no idea about mobile banking services.

According to survey among people who know about services have heard most of the services only few have not heard of any of them.

RESPONDENTS AWARENESS ON MAKING TRANSACTIONS

Respondents Awareness on Making Transactions

Responses	Frequency	Percentage (%)
Yes	69	86.2
No	11	13.8
Total	80	100.0



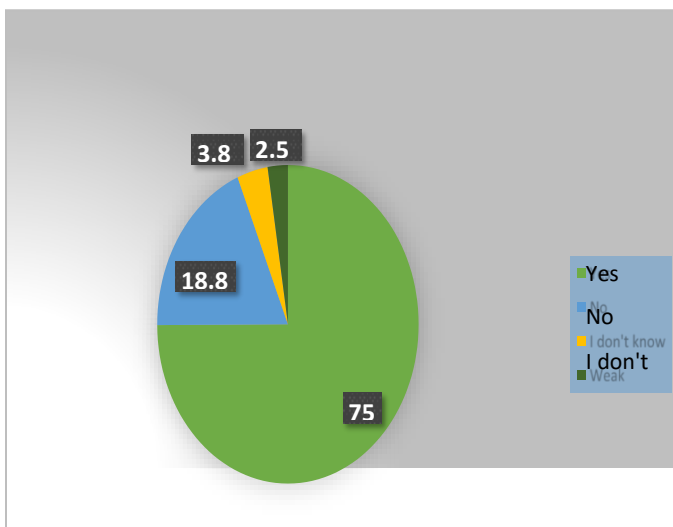
INTERPRETATION:-

The findings as indicated show that 86.2% were aware of making transactions via mobile banking. The survey showed that respondents were aware of making transactions through mobile banking. The findings show that the majority of the respondent were aware of making transactions through mobile banking. This implies that most of them were educated and thus there were early adopters of technology. Awareness on using a service among customers or users

is very important for it to prosper. The study wanted to know whether respondents were aware of making transactions through mobile banking services.

PROPER USE OF MOBILE BANKING AMONG RESPONDENTS

The most important thing is to know it and use it as recommended. This study wanted to know whether respondents were using mobile banking properly. The results in Figure 8 show that out of 80 respondents, 75% were using these services properly.



INTERPRETATION:-

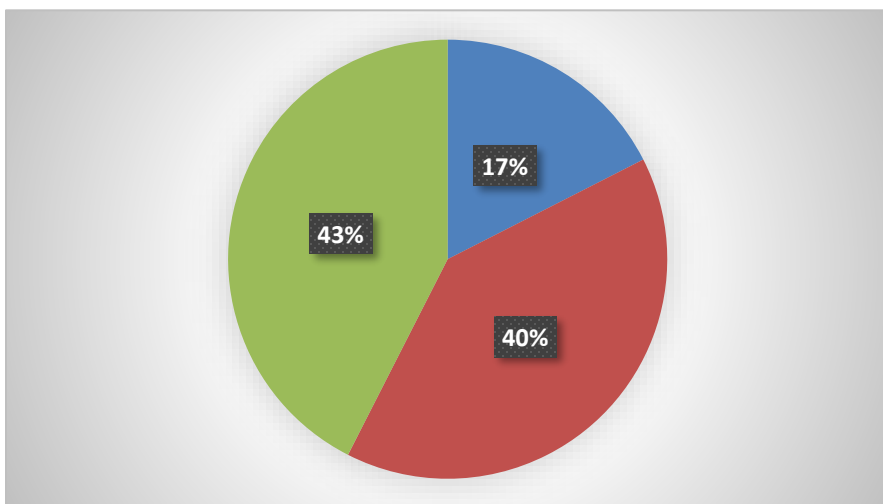
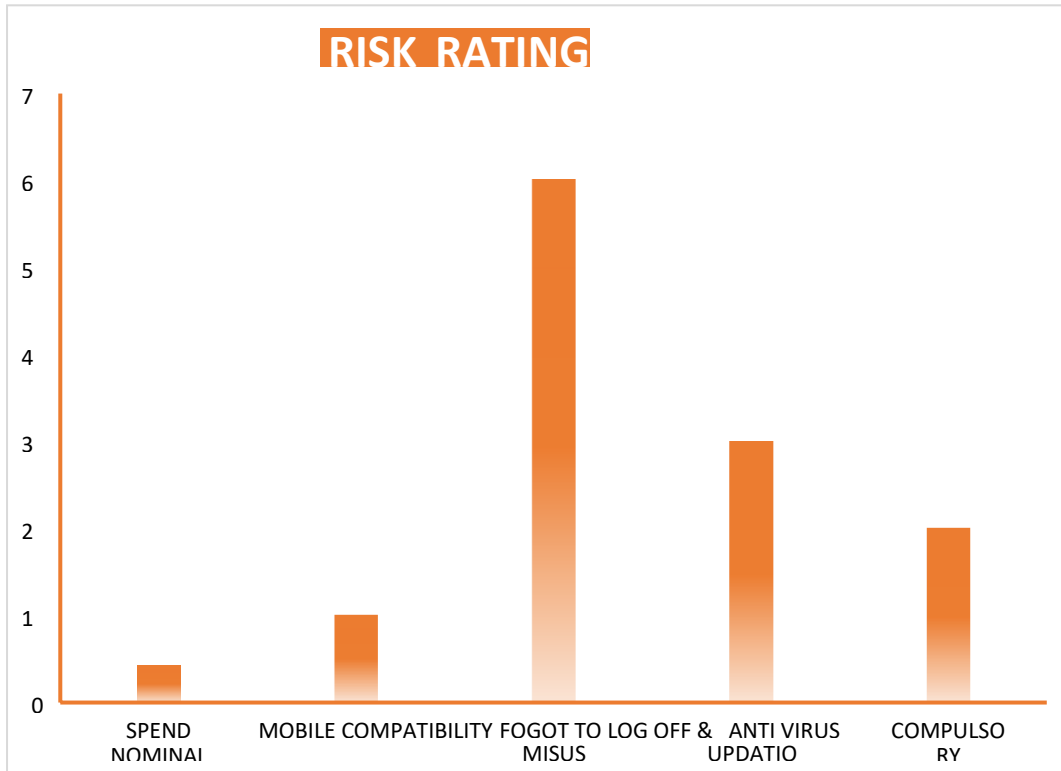
Through the findings, it was revealed that the majority of the respondents were using the services properly. This implied that most of the respondents might be the learned ones.

If navigating an m-banking/m-payments interface is difficult for experienced mobile users with bank accounts, even greater is the difficulty for first-time users in the developing world, many of whom will have only been using a mobile for a year or two. People coming to banking for the first time via the mobile handset require a command of abstract concepts about invisible/virtual money. Generally, it was said that the main challenges facing mobile banking in extending its services to many customers were network failure or unavailability of network in some areas, fraud or theft of customers' money, little knowledge of customers in using the services, system error and limitation of transaction. All of these made the services not reaching many people as possible.

IDENTIFY THE MAJOR ISSUE IN MOBILE BANKING

WHETHER MOBILE BANKING IS USED BY CUSTOMERS EXTENSIVELY

The Rate Of Using Mobile Banking Services



INTERPRETATION:-

Extensive use of the service has many implications. It may imply that the service is good to customers as it may be free from harm to customers. It also concern with the extent to which deliberate efforts were taken to make sure that the service is known to customers.

The study wanted to know whether customers were extensively using mobile banking services.

The results were as follows:

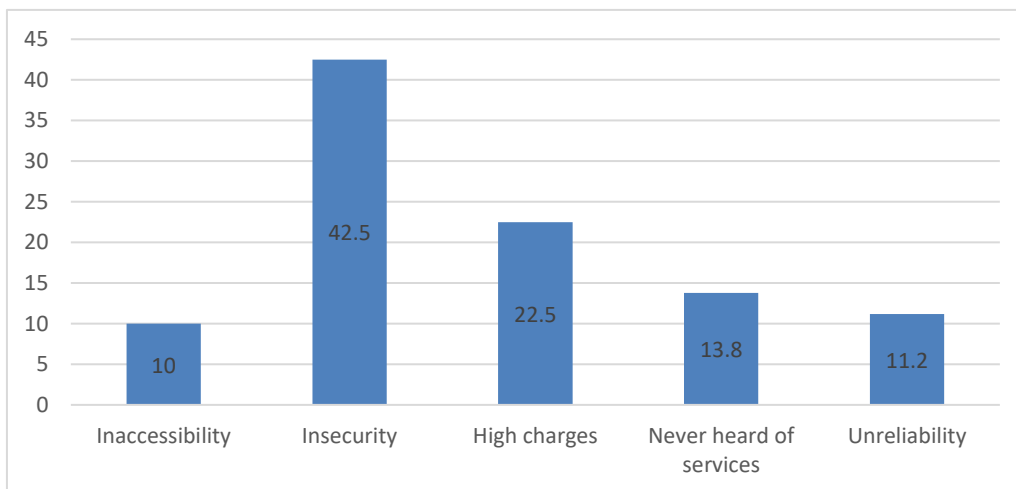
The Rate of Using Mobile Banking Services

The study wanted to know the rate of using mobile services among respondents

The survey showed that the rate of using mobile banking depended on financial ability of an individual and business circulation. These results implied that there were no frequent uses of mobile banking among customers due to various reasons shows that people were not frequently using the services due to insecurity, which counted 42.5% while high charges counted 22.55% of the respondents

REASONS FOR NOT USING MOBILE BANKING SERVICES

Responses	Frequency	Percentage (%)
Inaccessibility	8	10.0
Insecurity	34	42.5
High charges	18	22.5
Never heard of services	11	13.8
Unreliability	9	11.2
Total	80	100.0



INTERPRETATION

The charts represent the most critical factor for the customer was high cost and untrust due to insecurity. Thus, the service should be affordable and trusted as trust was found to be significantly negatively correlated to perceived risk. customers do face challenges and security threats when utilizing the services. This is not to say that a shift is not itself valuable, there are significant benefits of cost, reliability, safety, flexibility, and immediacy associated with m-banking/m-payments systems, the appeal of these m-banking/m-payments systems may be less about convenience and more about accessibility and affordability.

FINDINGS

The findings of this study is that it focused only on the latest trends of m banking transactions and apps only, not considered the other m-banking modes like SMS, mwallet, m-pesa..

In the past few years, the Indian banking sector has completely transformed. The banks are facing many challenges and many opportunities are available with the banks.

Many financial innovations like ATMs, credit cards, RTGS, debit cards, mobile banking etc. have completely changed the face of Indian banking. Still there is a need to have more innovative solutions so that the challenges can be solved and opportunities can be availed efficiently by the Indian banks.

Research so far has outlined a diversity of challenges and innovations that exists in the m-banking arena. Numerous solutions have been tried and failed but the future is promising with potential new technology innovations.

Yes, it is concluded that there is vast scope for growth in mobile banking industry. In future, the concept of carrying cash or carrying wallet may become obsolete... Your mobile phone will be able to serve as a debit and a credit card.

In addition to IT edge and relatively dense population, the Government of India is clearly determined to achieve financial inclusion and is taking aggressive steps to see this happen.

The regulatory body RBI now taking more and more innovative steps and provide various guidelines to banks for protection of customer account security on mobile website and applications. Inclusion of non-banking population in financial mainstream will benefit all. There is also need to generate awareness about the mobile banking so that more and more people use it for their benefit.

LIMITATIONS OF THE STUDY

The researcher had to face the following problems in collecting data from the respondents.

Usually, most of the respondents have not enough idea about mobile banking. Therefore, it was very difficult to collect actual data. Because the information of the respondents was supplied from their idea.

Most of the respondents do not fully use mobile banking which caused another problem to data collection to the researcher.

Sometimes respondent could not answer to questions accurately and to the point.

In addition, it was difficult to get required information. Some respondents treated their information as confidential and therefore, it was difficult to have access to them. However, the respondents were assured that the required data were just merely for the academic research work and not otherwise.

Some respondents choose to provide wrong information during the primary data collection. They took this questionnaire just for fun. However, to solve this problem, respondents were informed about the objectives of the study and that motivated them to provide required information, which convinced them to provide valid information.

The respondents were usually busy with their work. Therefore, the researcher had to wait longer than usual to get the data.

Despite of all the challenges, the quality of the data is not compromised and it is noted that the mobile banking has a bright future.

There is a wider scope for the researchers to analyse other digitalized services also like plastic money, online transactions and mobile commerce facility provided by the banks.

RECOMMENDATIONS AND SUGGESTIONS

Based on the findings of the study, the following recommendations are made:

In Mobile Banking Applications, whenever we need to avail financial services, we have to enter our User name and Password for using our account transactions. After completion of our task, Customers have to log off these services. However, sometimes, for regular usage Customers may forget or postponed to log off. At that time, this mobile application always keeps inside the corresponding Customer's Account Database. If the Customers mobile phones theft means, automatically hackers can reveal all their transaction details very easily. This will become a very big issue. Banking Sector has to avoid this type of problems by using new emerging technologies.

At the Same time, Customers also have to aware about these Services like How to use these apps, what are the security measures taken by the banking sector and how to avoid major risks from unauthorized persons.

The awareness creation among the existing customers and providing special benefits for using the mobile banking will increase the mobile banking users. Once the customer becomes confident on technology, it will automatically increase the adoption of mobile banking in mass.

CONCLUSION

It is well recognized that mobile phones have immense potential of conducting financial transactions thus leading the financial growth with lot of convenience and much reduced cost. For inclusive growth, the benefits of mobile banking should reach to the common man at the remotest locations in the country. For this all stakeholders like Regulators, Govt., telecom service providers and mobile device manufactures along with bankers need to make efforts so that penetration of mobile banking reaches from high-end to low-end users and from metros to the middle towns and rural areas. Inclusion of non-banking population in financial main stream will benefit all. There is also need to generate awareness about the mobile banking so that more and more people use it for their benefit. Research so far has outlined a diversity of thinking and innovation that exists in the m-payments arena.

Mobile banking has become popular owing to the convenience that it gives its customers. You can access your account, pay bills, and make cash transfers through cell phone banking. It offers many benefits over internet banking and banking in person. With the wide range of mobile connectivity, mobile banking through cell phone can be accessed by anyone. In India, all the banks should start to follow the concept of mobile banking besides, existing financial services, which will help us in making our lives easier.

Therefore, this study discussed the challenges and prospects of mobile banking in India.

The study concludes that majority of the respondents knew few services offered by banks through mobile banking. Thus, customers could use many services as possible if they have the information about the services offered through mobile banking.

It is further concluded that the extension or growth of mobile banking was faced by fear of customers' insecurity and network failure/error and lack of knowledge. This limited the use of mobile banking services among bank customers.

Moreover, it is found out that despite the use of mobile banking among customers only few of them were using these services effectively. This according to them was due to inaccessibility, insecurity, high charges and unreliability of the services.

The current limitations of the mobile banking were also found out through study; those are:

- Mobile Banking offers non checking limited purpose account only.
- Most people have not enough idea about mobile banking yet.
- The customer who has already an account with the bank, he needs addition account formobile banking.
- The customer who has the convention and mobile bank account both, he cannot access theconventional account through mobile account.
- Mobile banking is being used for fund transfer mainly. Customer does not keep deposit forlong duration.
- Mobile banking has no various deposit schemes as of conventional banking yet.
- Mobile banking has no investment/loan schemes yet.
- The data is transferring through a third-party cellular network, so there is a security thread.
- Mobile bank has not interbank fund transfer facility yet.

RECOMMENDATIONS ON PROSPECTS OF MOBILE BANKING IN INDIA

Mobile banking is a Banking process without bank branch, which provide financial services to unbanked communities efficiently, and at affordable cost. The aim of the service is to bring more people under the umbrella of banking service.

Government thinks it has a great prospect, as it is a new technology in digital India, though it will take time for customers to get used to it.

Mobile banking has a bright future in India, some of the ways to how?

Enlarge the customer base targeting mass market and millennials

First, they must diversify their offer beyond day-to-day banking. As such, by providing clients with a larger range of offers and services (including savings & investments and mortgages), they will be able to cover all the clients' needs. Therefore, their clients will not need to hold another account with a competitor. This should help targeting the mass-market segment, which usually is in relation with a single bank. The second main lever for mobile banks to increase their customer base is to offer a unique customer experience in order to target the millennials. Indeed, millennials (or generation Y) now outnumber baby boomers and represent the largest population for banks (80 million people in the US). While they represent a natural target for mobile banks due to their digital and mobile appetite (see figure 1), the customer experience and mobile experience is key since bad apps make millennials twice more likely to switch banks than the overall population¹. Moreover, while attrition rate is low in the banking industry, acquiring young customer (i.e. millennials) is key to generate stable and increasing revenue with time. Banks are aware of the potential that this population represents and as such have started to make move to target them. For instance, in December 2015, Customers Bank took over Higher One in order to acquire its 2 million students' accounts in the US.

Mobile banks should aim larger customer targets, much larger than what online banks have been doing until now. Thus, the product offer and the customer experience must enable to address millennials and mass market but also entrepreneurs and SME, migrants and frequent travellers, or the elderly, as strong growth levers. Regarding the product offer, the size of smartphones is not a limit anymore and for the most complex products, mobile banks can rely on tablets. In terms of pricing and brand awareness, mobile banks should base their model on online banks' best practices such as a pay per use pricing, a well-managed community or a minimal physical presence through light branches. Furthermore, the acquisition strategy must lean on a progressive on boarding process with several stages.\

Mobile banks should offer more services to non-customers and leverage mobile capabilities to build a pedagogical learning experience until customer on boarding. Considering that the traffic on banks' digital channels is fragile (high but concentrated on basic usages and increasingly spread on numerous actors due to PSD2), the customer experience must enable to reinforce and diversify this traffic. Among the four principles we identified for a successful customer experience (differentiation, personalization, simplicity, high availability), differentiation might be the most important. Indeed, after massive investments in reproducing services already available on other channels, it is time to offer differentiating digital services, by reinventing services and focusing on usage value. It will bring banks to go beyond their traditional offer proposing for instance to entrepreneurs and SME services such as company registration, bookkeeping or invoicing.

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APPENDIX

1. What is your name?

2. What is your age?

- 18-25
- 26-33
- 34-41
- 42-49
- 50-59
- Above 60

2. What's your gender?

- Male
- Female

3. What's your education?

- Primary
- Ordinary secondary
- Advanced secondary
- Bachelor degree
- Master degree
- Diploma

4. What is your occupation?

- Students
- Self-employed
- Employed
- Others

5. Do you have any bank account?

- Yes
- No
- For how long have you been a bank customer of that bank?
- Less than 1 year
- 1-5 years
- 6-10 years
- Above 10 years

6. Do you know mobile banking services offered by that bank?

- I know all of them
- I know few of them
- I know only one
- I don't know any of them

7. How many of mobiles banking services do you use?

- All of them
- Few of them
- Only two of them
- Only one of them
- None of them

8. Are you aware that you can make transactions through mobile banking services?

- Yes
- No
- I don't know

9. Can you use these services properly?

- Yes
- No
- I don't know

10. What do you think are the main challenges in extending mobile banking services to more customers?

- Handset Capability
- User Friendly
- Privacy and security issues
- Customer awareness and illiteracy
- Comfortable without mobile banking

11. Whether mobiles banking is customers

- Everyday
- Few times a week
- Few times a month
- Only in emergencies
- Not at all

12. If answer in above question in not “EVERYDAY”, why don’t use Mobile Banking Services?

- It is not accessible early
- I am not sure of the security
- Transaction charges are high
- I have never heard of services
- There is not reliable network
- Other

13. What do you think about the cost of mobile banking than traditional banking?

- Higher
- Lower
- Same
- I am not sure

14.If given a choice to switch to mobile banking completely rather than traditional banking will you choose it?

- Yes
- No
- I am not sure

15.Do you think awareness, advertisement regarding Mobile Banking is lacking?

- Yes
- No

16.Which services you make most use of in Mobile Banking?

- Checking Balance
- Paying bills
- Other activity

17.What is your opinion on Mobile Banking method as compare to other method?

- Best method
- Complementary to other methods

18.Have you experienced fraud incident while accessing Mobile Banking & does bank helped you?

- Yes, but they didn’t helped
- Yes, but they have helped
- No

19. In your opinion, who is the best Mobile Banking services provider in India?

- Nationalized Banks
- Foreign Banks
- Other Banks

20. Are you satisfied with Mobile Banking services?

- Yes
- No

THANK YOU



PLAGIARISM SCAN REPORT

Date May 08, 2022

Exclude URL: NO



CONTENT CHECKED FOR PLAGIARISM:

Mobile banking (also known as M banking, m banking, SMS banking, etc.) is a term used to perform account balance queries, account transactions, payments, etc. via mobile devices such as mobile phones. It was Internet banking that opened up a new era of banking convenience by bringing everything to the computer. And now mobile banking is committed to taking it to the next level. Internet banking has helped customers have access to their banks at all times. Customers can sit at home or in the office to see account details, make transactions such as remittances to other accounts, and pay invoices. However, the biggest limitation of internet banking is the requirement for a PC with an internet connection, which is not a big barrier when looking at the US and European countries, but definitely a big barrier when looking at most developing countries in Asia. .. India and China. Mobile banking addresses this fundamental limitation of internet banking by reducing customer requirements for mobile phones. Mobile use is experiencing explosive growth in most Asian economies such as India, China and South Korea. The main reason mobile banking scores are higher than internet banking is that it allows for "banking anytime, anywhere". The last major impact of technology on helping banks serve their customers was the advent of Internet banking. Internet banking has helped customers have access to their banks at all times. Customers can view account details, view bank statements, perform transactions such as remittances to other accounts, and comfortably pay invoices at home or in the office. .. connection, which is not a big obstacle when looking at the US and European countries, but definitely a big obstacle when looking at most developing countries in Asia. .. China and India. Mobile banking addresses this fundamental limitation of internet banking by reducing customer requirements for mobile phones.

Academic Writing: Welcome
Shobha Rawat! Team AW welcome
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to me ▾



Dear Shobha Rawat,

A very warm welcome from our team of SWAYAM MOOC "Academic Writing". First of all, thank you for signing up India's topmost online course.

The course got a huge response across the world in the last five cycles and has been listed in the top 30 MOOCs worldwide in 2020 and in 2021 the course has been included in Class Central's Best Online Courses of All Time (2021 Edn.). We were number 1 MOOC in exam registration in many previous cycles. So far, more than 46000 learners across more than 150 countries have taken the course.

Course details

Course Title: Academic Writing

Subject: Multidisciplinary

Course Start date: January 17, 2022

Please share the course details with your colleagues, friends, students, and the other people who may need this kind of course.

To understand the need of diverse learners, we need your inputs before we start the

course. Therefore, please complete this short pre-survey (2 minutes).

https://drive.google.com/open?id=1SJ2nDOFKOZhNKImTvRW_HrDoQc1dR8Hsq20Tlo5CPyU

Please explore and subscribe our YouTube channel Open Knowledge (<https://cutt.ly/OKlive>). Before the start of course, you can get a lot many things from this channel.

Thank you once again for choosing the course. We wish you enjoyable and result-oriented learning.

We promise that we will trigger a good and effective academic writer in you if you are with us throughout the course.

Happy Learning.



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Acceptance Letter

Dated: 12/05/2022

Dear Authors,

We are glad to inform you that your paper has been accepted as per our fast peer review process:

Authors Name: Shobha Rawat

Paper Title: Impact Of Mobile Banking On Indian Customer

Paper Status: Accepted

Paper Id: IJ-1205221736

for possible publication in **International Journal of All Research Education & Scientific Methods, (IJARESM), ISSN No: 2455-6211", Impact Factor : 7.429,**

in the current Issue, **Volume 10, Issue 5, May - 2022.**

Kindly send us the payment receipt and filled copyright form asap. Your paper will be published soon after your payment confirmation.

Best Regards,



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