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Challenges and Opportunities of Mobile Banking - An Indian Scenario

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ABSTRACT

Technology adoption has changed the face of banking in India. What started as a mere automation of some routine work processes in banks in the mid 80's has moved on to become business process re-engineering which has resulted in making banking services branchless, anytime and anywhere; facilitated new product development and, enabled near real time service delivery. Technology has helped banks to reach the doorsteps of the customer by overcoming the limitations on geographical/ physical reach in branch banking and easing the resource and volume constraints posed by the brick and mortar model. Overall, technology that began its journey in Indian banking as an enabler, has now become a business driver, and is poised to be an inseparable part of banking business process

Keywords : Mobile Banking, Technology, Problems, Opportunities

Introduction

Technology adoption has changed the face of banking in India. Delivery of banking services at an affordable cost to the vast sections of disadvantaged and low income groups has been core task of launching M-Banking. As banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population without discrimination is the prime objective of the public policy (Leeladhar, Deputy Governor, RBI). At present, many peoples in remote areas and rural areas have not appropriate banking services in India. Therefore, the government of India and the Reserve Bank of India encouraging to commercial and cooperative banks to provide banking facilities to those peoples through modern technology i.e. internet banking, ATM, smart cards, mobile banking and business correspondents.

Mobile banking is one of the three major pillars (with ATMs and Internet Banking) of revolutionary improvement in the quality of service delivery of banks. Mobile banking is simply performing banking transactions such as balance checks, account transactions, payments with the help of mobile phone. It can also be understood as availing banking and financial services with the help of mobile telecommunication device. The scope of services offered in mobile banking may include getting account information, transferring funds, sending checkbook request managing deposits, taking quick check of transactions and so on. Mobile banking today is most often performed by SMS (Short Message Service) so that is also known as SMS banking.

Need of Mobile Banking

Mobile banking has lot of advantages for both, service providers and those who avail services. It has really become multi beneficial. Banks do not require much investment and they need not to modify their existing infrastructure. Banks can send the message in fewer efforts to huge number of people. Mobile banking also helps banks to make good relations with their customers. In mobile banking the banks get valuable database of the customers which helps them in effective customer relationship management practices. It facilitates in quick feedback and help in customer retention and customer loyalty. Mobile phone provides a way to reach out to people in isolated areas. When banks have database of their customers they can use SMS advertising to give information about their services to their existing customers. This also solves the purpose of promotion and may also help in communicating

new services. Customers enjoy anytime anywhere banking with the help of their mobiles. They need not stand in the queues or to face the employees whom they don't want to face or need not be worried if the branch is not at convenient location. As mobile banking is cost effective for bankers it is cost effective for customers also. The information can also be stored automatically in mobile as a proof in the form of SMS whether sent or received

Mobile banking report: "Most popular services and income profile" (Two month ended March 2009, Urban Indian Mobile Phone Users).

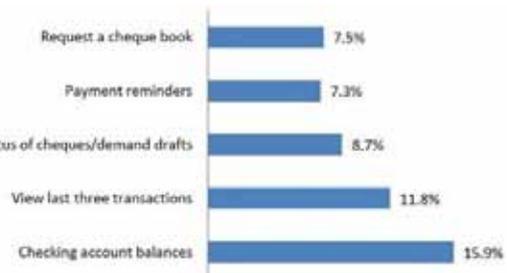


Figure -1 Statistics on most popular mobile banking services

Filtering the data further to understand which income groups in urban India use mobile banking more. As depicted in the chart below, mobile banking is most used by subscribers falling in Rs. 1 Lakh to Rs. 2.99 Lakhs income bracket followed by less than Rs 1 Lakh income bracket. Therefore it is observed, mobile banking is more popular among low income group of mobile users than higher income group of mobile users.

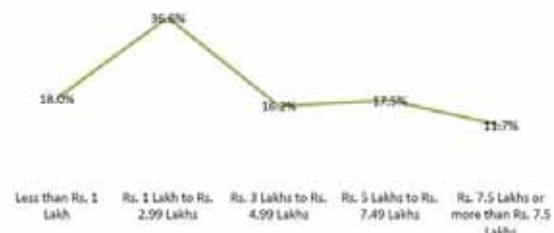


Figure - 2 Mobile banking users – Income profile

Many believe that mobile users have just started to fully utilize data capabilities in their mobile phones. Service providers are every day coming up with new services, providing methods to make the solution more easy to use, implementing techniques to improve security, launch of 3G is providing higher data transfer rate and invention of new phones more frequently is driving mobile users towards subscribing to mobile banking services. In India, where mobile subscribers far exceed fixed line subscribers because of better mobile infrastructure in comparison to fixed line infrastructure has made mobile banking much more appealing in India today. Various players involved in providing mobile banking services (banks, financial institutions, service providers, operators etc) are therefore expecting a potential growth in mobile banking industry in India.

Mobile banking in India

RBI and M-Banking service in India Recognizing its potential to achieve financial inclusion faster, RBI has issued guidelines for enabling mobile telephony-based financial services the Reserve Bank of India issued the guidelines for Mobile Banking Transactions in October 2008 with list preceding with certain important guidelines highlighting security, maintenance and approachability towards customers.

However RBI has so far authorized 52 banks for providing mobile banking services, out of which 44 banks have commenced offering these services. Transactions in mobile banking have been showing an uptrend. During October 2011 more than 22.45 lakh transactions for close to Rs. 161 crore were transacted. In terms of both volume and value of transactions on a month-on-month basis the growth has been a little over 9 percent. A little over 96 lakh bank customers have so far registered for mobile banking service. These numbers while looking impressive are not really heartening if we juxtapose them with the data on the number of bank accounts and the mobile subscriber base. They seem like a drop in the ocean! What this means is that banks have not really made a significant penetration even amongst their existing customers to extend mobile banking services.

Working of Mobile Banking

In India, mobile banking is being used through three channels. First, by the means of SMS, which is the most popular channel. Second, by the means of applications developed for platforms like Android, iOS etc. and third, by the means of mobile web. Analysts say that mobile banking is on its way to become more popular than net banking. The chief reason for this is that you get the facility of mobile banking on a particular number and it can be done only through a unique user ID and mPIN. Till the time the user ID and mPIN don't match, you can't do any transaction.

If a mobile is lost/stolen, then you would have to re-register for mobile banking again on the new/duplicate SIM card. All this makes mobile banking safer than internet banking. After registration, you get a number which is called Mobile Money Identifier (MMID). For the transaction to be successful both the parties should have the MMID.

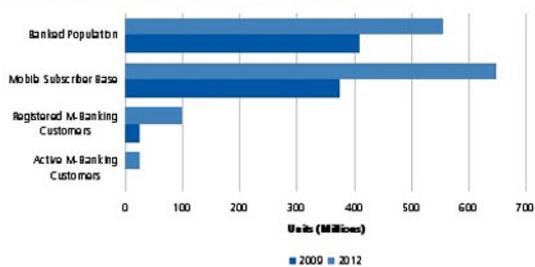
Mechanism of Mobile Banking:



Future perspective:

Success is the sweetest thing in this world. It has a simple formula "Do your best and people must like it". In mobile banking the service providers must think that they have to give their best services and per customers" requirements and convenience. The future of mobile banking depends on efforts of all concerned parties the service providers, service facilitators, regulatory system and customers. The awareness of people, security guidelines by RBI and efforts of banks will surely shape the robust framework for mobile banking in India. The prime concern of banks and RBI must be on the awareness of people, practical training and required security of the transactions made through mobile banking. Banks must organise conferences and a series of interactive seminars on Mobile Banking issues such as security, reliability and regulations. The RBI and banks must publish relevant material related to the issues of mobile banking. These all efforts will certainly make the path for successful mobile banking in the country.

Growth in Mobile Banking Subscribers, 2009 to 2012



Problems in M-Banking

Mobile banking is simplest and cost effective way to provide banking services to the unbanked in India. However, at present it is not accepted by common peoples in India because of followings reasons:

1. Less IT literacy is adversely affecting on the use of mobile phone as electronic device for banking. They have just using mobile phones for communication.
2. Most of rural peoples have no idea about m-banking and how it is used. Even we realized that about only 3 per cent of existing customers are using m-banking services in urban areas they have not clear idea about benefits of m-banking.
3. Continues and good quality of cellular service connectivity is not available in the rural areas.
4. Security and trust are most important aspects of any banking service, but people have much of doubts about its security and trustworthiness.

Challenges for a Mobile Banking Solution The challenges in developing a sophisticated mobile banking application are :

- Interoperability
- Security
- Scalability & Reliability
- Application distribution
- Personalization

Interoperability: Many protocols are being used for mobile banking – HTML, WAP, SOAP, XML to name a few. It would be a wise idea for the vendor to develop a mobile banking application that can connect multiple banks. It would require either the application to support multiple protocols or use of a common and widely acceptable set of protocols for data exchange.

Security: Security of financial transaction, being executed from some remote location and transmission of financial information over the air, are the most complicated challenges that need to be addressed jointly by mobile application developers, wireless network service providers and the bank's IT department.

Scalability & Reliability: Another challenge for the CIOs and CTOs of the banks is to scale-up the mobile banking infrastructure to handle exponential growth of the customer base. With mobile banking, the customer may be sitting in any part of the world and hence banks need to ensure that the systems are up and running in a true 24 x 7 fashion. Banks unable to meet the performance and reliability expectations may lose customer confidence.

Conclusion

Indian banking scenario shows that there is need of m-banking for financial inclusion of poor and urban people. Since last five years mobile telephone service extended tremendously in India and it provides golden opportunities to extend m-banking service in India. Due to minor problems in m-banking system it is not widely accepted by Indian bank customers.

Hence, there is need to improve m-banking service including network coverage and security in m-banking.

However, for service providers, Mobile banking offers the next surest way to achieve growth. For the fact is that one day, in most of the world emerging markets, more people will use mobile telephones than use fixed telephone lines. Businesses that are based on mobile financial services will thus be a natural fit for these economies. What is more, there is no need to wait for the next generation mobile networks; these businesses can be built using today's technology. But to capture this significant opportunity, financial firms and telecommunications companies will have to forge partnerships with one another and, possibly, with merchants and retail chains as well.

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