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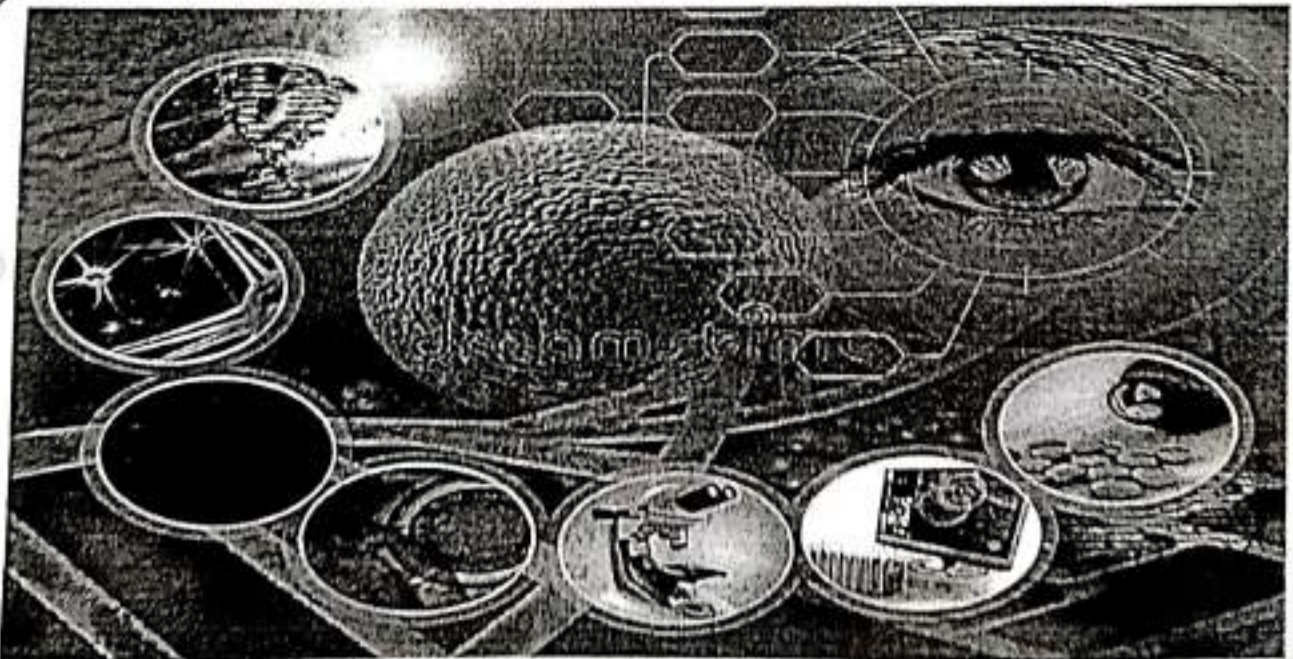
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Mobile Banking Services In Selected Public Sector Banks In Latur

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Introduction : Mobile communication devices are revolutionizing banking transactions over wireless network at the internet. To attract and retain customers, banks need to extend their full range services across a wide range of mobile wireless devices without having an impact on their current infrastructures and the delivery channels it currently supports. Wireless network mobile gateway, WAP (Wireless Markup Language) all play an important role in bringing mobile banking strategy to the market. Bank in today's market now offer e-banking strategy array of services and convenience. Banking sectors plays a vital role in economic development of the country.

Development of Public Sector Banks :

The central government entered the banking business with the nationalization of the imperial bank in 1955. A 60% stake was taken by the Reserve Bank of India and the new bank was named as the State Bank of India the seven other state banks became the subsidiaries of the new bank when nationalized on 19th July the next major nationalization of bank took place in 1969 when the government of India under PM Indira Gandhi. The total deposits in the banks nationalized in 1969 amounted to 50 crores.

Review of Literature:

Donner & Tellez (2008) concluded that the emergence of mobile banking affects various discussions in the developing world. First of all, it emphasizes on the manner in which the mobile banking unclear the productive and social spheres as they are generally affected by structural position of people. Secondly, the innovations in mobile banking must go hand-in-hand with the other capabilities as innovations crop up at unexpected places and events which could force to reconfigure the nuts and bolts of technology to the final users.

Sharma (2013) revealed that there is a significant variance in perception of the customers in which they are not satisfied with the public banks in terms of quality of services offered and with private banks in terms of cost of the services offered. So the former need to pull up their socks in order to improve their technology and offer variety of M-banking products the high quality service as per the customer fit and the latter needs to lower their cost, additionally they need to instruct and update their customers while offering new product or service.

Objectives of the Study :

1. To assess the level of customer satisfaction of the quality of services provided by public sector banks.
2. Find out the problems and prospects of security of mobile banking system.

Hypothesis to be tested :

1. H1-Mobile banking process is easier to the customers.
2. H0-Mobile banking process is not easier to the customers.

Research Methodology :

The present article is prepared using primary as well as secondary sources of data. The researcher has collected information from various sources like books, journals, reports etc.

Primary Data :

For the purpose of the study primary data were collected with help of the well-structured questionnaire, filed survey, interview with the customers.

Secondary Data :

Secondary data were collected from the government publications. Journals, published data, books, magazines, articles, banking websites, research studies and other relevant documents, various banks reports.

Sample Design :

The present study is related to public commercial bank in India and its selected branches for more convenient study. The sampling process approved for the study was convenience sampling for selected 5 public commercial bank in Latur. 15 branches of 5 public commercial bank are working satisfactory. For the present study primary data were collected from Latur.

Tools and Techniques : The data is classified, analyzed by using various statistical tools and techniques; the data is calculated with the help of SPSS technique. Various method is like weighted average method,

percentage analysis, co-relation regression analysis and chi-square test were used as per the requirement of the study.

Scope of the study :

A forward looking multichannel strategy will help to provide the flexibility ability required to incorporate the delivery channel of tomorrow. Market opportunity security and consumer decision making the E-payment propositions new trends smart card mobile banking, technology and security, SMS banking, etc.

Table No.1 : Distribution of Respondents as per sex wise

Sr. No.	Particulars	No. of Respondents	Percentage
1.	Male	250	83.33
2.	Female	50	16.67
Total		300	100.00

Source : Field survey 2020-21.

Table No. 2 : Bank Provide Information to Customers about Mobile Banking Systems

Sr. No.	Particulars	No. of Respondents	Percentage
1.	Yes	225	75.00
2.	No	25	8.33
3.	Some Time	25	8.33
4.	Neutral	25	8.34
Total		300	100.00

Source : Field Survey 2020-21

Table No. 2 indicate that maximum 75.00 % respondents replied that yes about bank provide information of mobile banking systems 8.33% respondents replied that no and sometime about it and remaining 8.34 respondents replied that tes about it. The majority of respondents replied yes about bank provide information of mobile banking systems.

Hypothesis Testing 1 :

H1 : Mobile banking practices is easier to customers.

H0 : Mobile banking practices is not easier to customers.

Table No. 3 : Customers Opinion about core banking practices

Sr. No.	Particulars	No. Of Respondents	Percentage
1.	Good system	275	91.67
2.	Need to changes	25	8.33
3.	Neutral	00	0.00
Total		300	100.00

Source : Field Survey 2020-21.

Table No. 4 : Customers Opinion about Mobile Banking Systems

Sr. No.	Particulars	No. of Respondents	Percentage
1.	Excellent	250	83.33
2.	Good system	25	8.33
3.	Need to changes	10	3.33
4.	No better system	10	3.34
5.	Neutral	5	1.67
Total		300	100.00

Source : Field Survey 2020-21

Table No. 4 indicate that maximum 83.33 % respondents replied that excellent opinion about mobile banking system 8.33 % and 3.33 % respondents replied that good system and need to change opinion about it remaining both 3.34% and 1.67% respondents replied that no better system and neutral opinion about mobile banking system.

Table No. 5 : State Bank group provides optimum level services and facilities to the customers

Sr. No.	Particulars	No. of Respondents	Percentage
1.	Strongly satisfied	225	75.00
2.	Satisfied	50	16.67
3.	Satisfied	15	5.00
4.	Strongly satisfied	5	1.66
5.	Neutral	5	1.67

Total	300	100.00
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Source : Field Survey 2020-21

Conclusion :

Banks and the mobile service providers need to bring together a revolution in the field of mobile banking. It study find out that majority of respondents were male. Above study the majority of respondents replied yes about bank provide information of mobile banking systems and also opinion about mobile banking and practices and about services and facilities through mobile banking system currently innovations in the telecommunication have confirmed to be a bank for the banking sector and its customers one of these is mobile banking were customers interrelate which the bank through mobile phones and bank provide service like small message services, issue of check book fund transfer accounts details etc. currently approximately all the banks in the world have started providing their customers mobile banking services.

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