

## **Comparative analysis between Private Sector and Public Sector Banks in Mobile Banking in Different Cities.**

**Renu Bagoria, Head of Department in CS**

**Jagannath University, Jaipur**

**renubagoria@gmail.com,renu.bagoria@jagannathuniversity.org**

### **Abstract**

The paper present the comparative study between the private sector banks and public sector banks in mobile banking in different cities. M –banking is the provision of banking service through electronic channels and the customer can access the data without any time and geographical limitation. This paper identified the how much mobile banking adoption in different Banks in Different cities like jaipur, jhunjhunu, jodhpur in Rajasthan and metro cities like Delhi . Also comparative study of banks in different region to analyze ATM, Net banking, Mobile banking services used by user in that banks.

The Paper is basically concerned with the customer aspect of mobile banking searching for customer satisfaction level and adoptions of banks. This is a comparative study of Public sector banks and Private Sector Indian banks and find out the majority of which kind of transaction in banks in different cities.

**Key words:** Mobile Banking, ATM, Internet banking.

### **Introduction**

Mobile banking is a Technology that allows customers to conduct a number of financial transactions through a mobile device such as a mobile phone or personal digital assistant (pda). Mobile banking services are being offered on various access channels viz. Short Messaging Services (SMS), Interactive Voice Response (IVR), Mobile Application, Wireless Application Protocol (WAP) etc. Mobile Banking, we can check account balance, transfer funds , pay bills, book bus and flight tickets, recharge prepaid mobile or DTH connection and do a lot more effortlessly and securely. Most of the banks provide different types of services like mobile banking, online banking etc.

## Objectives:

The study will focus on two main questions in India:

- 1) Comparative study between Public sector banks and Private sector banks in mobile banking.
- 2) How much adoption of mobile banking, Internet banking, manual banking and ATM banking in India.

## Research Methodology

The data collected for the research was in the form of written as well as verbal information.

- 1) Primary data- The information about the selected bank is gathered from the discussion with the employees of bank. For data collection, observation and interview method is used. Interview of manager can be conduct to get information.
- 2) Secondary data- The secondary data was collected from summary reports, e-mails, circulars, books and an annual report of the bank's.
- 3) Data Analysis- Researcher has selected SBI, SBBJ, IDBI and OBC and some other private banks like ICICI, INDUSIND, HDFC and AXIS in different region as a sample for study. In above study ATM, Net banking and Mobile banking facility used by the customer in selected private and public bank can be analyzed.

This paper analyzes the Comparative study between the Public Sector Banks and Private Sector Banks.

## Name of mobile banking Services Banks

Name of Public Banks	Name of Private Banks
a. State Bank of India (SBI)	1) ICICI Bank
b. IDBI Bank	2) INDUSIND Bank
c. SBBJ Bank	3) HDFC Bank
d. OBC Bank	4) AXIS Bank

This research analysis of different banks like SBI, SBBJ, IDBI and OBC and some other private banks like ICICI, INDUSIND, HDFC and AXIS bank has analyzed. Primary data from particular branches in particular cities has also analyzed. and the identified result percentage ratio is showing different-different transactions in banks and comparison between them.

### Public Banks

MOBILE BANKING USERS	SBI	IDBI	SBBJ	OBC
JHUNJHUNU	5%	1.60%	7%	4%
JODHPUR	7.60%	2.80%	10%	5%
DELHI	40%	34%	35%	50%
JAIPUR	24%	18%	20%	21%

### Private Banks

MOBILE BANKING USERS	ICICI MB	INDUSIND	HDFC	AXIS
JHUNJHUNU	6.66%	2.85%	2.50%	3%
JODHPUR	7.20%	5.55%	4%	6.50%
DELHI	38%	33%	42%	42%
JAIPUR	23%	15%	18%	10%

### Conclusion

In this paper comparative study has been done of mobile banking in public sector and private sector banks. As the comparative analysis results shows that the mobile bankings ratio is very low as compare to other banking facilities like internet and Atm banking.

This paper includes a comparative analysis of difference between public sector banks and private sector banks in various cities regarding adoption of mobile banking.

A comparison between public and private sector banks has been presented regarding adoption of mobile banking based on data as per survey in Jhunjhunu, Jodhpur, Jaipur and Delhi. The study has concluded that out of these 4 cities, in metro cities like Delhi the adoption of mobile banking is more or maximum in comparison of other cities. Similarly, frequency of adoption of mobile

banking is more in nationalized banks like SBBJ and SBI. Gradually private banks like ICICI are also trying to be equal to nationalized bank in adoption of mobile banking. These results have been shown through different tables. For instance the following table shows as stated above:

In terms of transaction volume and value, State Bank of India and SBBJ are the most popular mobile payments services provider. ICICI Bank is the next largest player. This indicates that the average value of mobile transactions executed through the public sector bank is far higher than its private sector.

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