

Customer Opinion On Mobile Banking Services Provided by Private and Public Sector Bank

Patel Krupa Vijaybhai, Parmar Shital Mukeshbhai, Nihar Naik

Parul Institute of Management and Research, Parul University, Vadodara, Gujarat, India

Abstract: *Fierce competition in the banking industry in India has compelled the banks to be creative and innovative by offering value added services. In an attempt to cater to the ever increasing consumer expectations and demand, the banking industry has adopted mobile banking to offer banking services at the convenience and comfort of its customers.*

Mobile banking in India is still at a nascent stage. At the same time, many service providers are making substantial investments to take advantage of the business opportunities offered by wireless technology. So there is a need to understand the bank customers' acceptance of this service and to examine the factors affecting their intentions to use mobile banking. But, none of the researches contributes to compare the mobile banking services in public and private sector banks.

This study was undertaken to understand the difference in customer perception regarding mobile banking services provided by public and private sector banks and to predict the relationship of usage of mobile banking services with its determinants separately in both public and private sector banks. Regression Analysis and Anova were used for data analysis.

Keywords: Nascent stage and investments, customer acceptance & Determinants, Fierce Competition, Customer Satisfaction, Security & compliance, Future Trends

