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## A study of the usage of mobile phones through E-banking services in the context of Jharkhand state.

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### ABSTRACT:

Mobile phones have greatly improved E-Banking in today's world, making it easier to use and do business in many parts of Jharkhand, India. People think that mobile commerce is one of the most important new trends in the market. Mobile banking is a type of electronic banking. This not only points out the things that affect banking, but it also points out the unique conditions of mobile commerce. It is the newest and most creative service that banks offer. Many of India's biggest banks are slowly starting to offer services online, such as ATMs, internet banking, telebanking, and mobile banking. The goal of this study is to look into how aware people are of mobile banking and what they think about it. Mobile devices, electronic banking, automated teller machines, and online banking are some of the words that come to mind.

**Keywords:** mobile phones, E-Banking, ATM, and Internet banking.

### INTRODUCTION:

Technology is seen as the main driver of the huge changes that are happening in the world. Indian customers are slowly moving to modern banking services like mobile banking and online banking. As technology keeps getting better every day, the e-banking services offered by many banks are getting better too. People today have more education than they did in the past. Life today relies more on technology, which means people have less time to go to the bank. People in both developed and developing countries use mobile phones a lot these days. There are many things that affect how people feel about mobile banking services, including things that make them want to use them. Some of these are follow-up, transaction speed, communication, ease of use, and dependability.

The study looked at five motivational factors that have a positive effect on the use of mobile banking services. The financial system is always a very important part of the economy of every country. It is important for every country because it meets the credit needs of all parts of society. India is the largest independent democracy in the world and is becoming a major economic power.

India's strong banks are what make it possible for the country to grow. The introduction of information technology into the banking industry has completely changed how it works. Banks need to change with the times in order to do well in today's globalized world. The banking industry in India has changed over a long period of time. Technology and new ideas have changed it a lot over the years. The introduction of cards, the Electronic Clearing Service (ECS), Electronic Fund Transfer, and online and mobile banking are all big steps forward for the banking industry. All banks now use the idea of multi-channel.

### OBJECTIVES OF THE STUDY:

1. To study the use of online banking services.

### RESEARCH METHODOLOGY SOURCE OF DATA

1. Primary data is used in the study. It is original data to collect primary data; e-questionnaires were filled by the respondents. The e-questionnaire comprises of close ended.
2. Secondary data was also collected for the study; books, journals, and magazines were referred to for this purpose from the library to facilitate a proper understanding of the study.

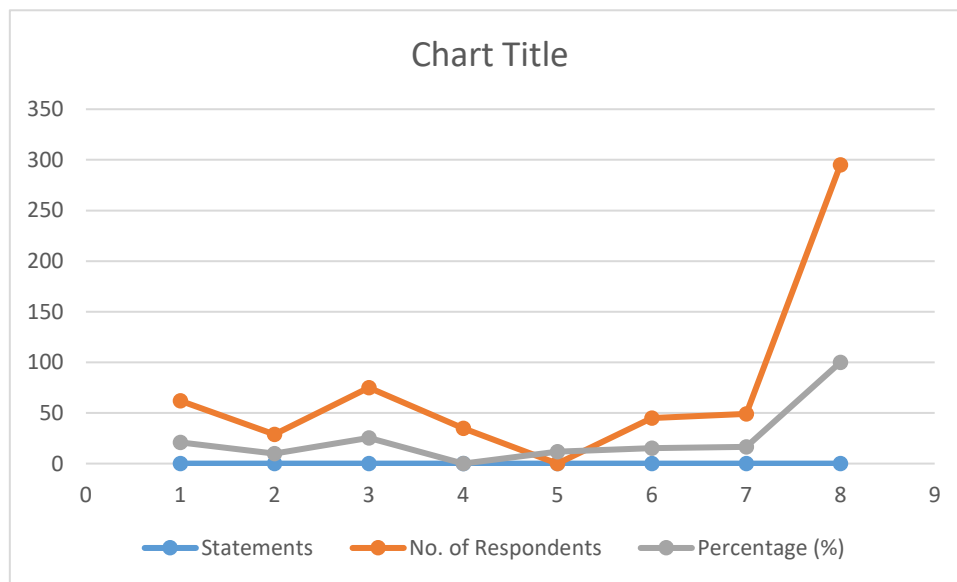
### REVIEW OF LITERATURE:

J. Nancy (2024) did a study on customer awareness and the things that affect their choice of mobile banking. This study uses primary data that was collected from people who filled out a questionnaire.

**Prof. Shamrao Ghodke (2024)** has done research on how aware and what people think about using mobile banking. The main goal of this study is to find out how much people know about mobile banking. The study's results showed that people between the ages of 18 and 25 are the most likely to use mobile banking. There aren't many people in any other group who use mobile banking.

**To study the use of online banking services.**

Sl. No	Statements	No. of Respondents	Percentage (%)
01	Do you have internet.	62	21.01
02	Don't trust internet services.	29	9.85
03	Do You Have a Mobile.	75	25.42
04	Online services don't enable me to do what I want to do.	35	11.86
05	I prefer having personal human connections.	45	15.25
06	The process seems very difficult.	49	16.61
<b>Total</b>		<b>295</b>	<b>100</b>



## CONCLUSION:

The study's results show that perceived utility, customer awareness, and perceived risk are all important factors that affect how many people use mobile banking. Most customers know that mobile banking is available in India, but only a small number know about all the different banking transactions that can be done through mobile banking. Also, most people know about mobile banking, but not many have used it. The appeal of using mobile banking is greatly affected by how much people know about it. People are interested because they've heard about it before and think that mobile banking lets them make transactions anytime and anywhere. People can easily find out about new products or services through informal channels like family, friends, coworkers, and the internet. Word of mouth is a powerful way to share information with different groups of customers because of this. In short, technology now lets people do financial transactions with just a few clicks on their phones or by sending an SMS. As a result, it is becoming a center for more people to use banking.

## SUGGESTION:

1. If banks make more efforts to reach out to consumers and give them information about e-banking through mobile banking, and simplified mobile banking apps that would offer features like customized alerts, bill payment scheduling, etc.
2. Banks should try to give proper training or other solutions to solve this problem and try to improve their service level.

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