
“MOBILE BANKING AND ITS ROLE IN IMPROVING OPERATIONAL PERFORMANCE OF BANKS”

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Abstract: The rapid growth of digital technology has significantly changed the way banks provide financial services to their customers. Mobile banking is one of the most important digital banking channels as it allows customers to take financial transactions on their mobile phone without having to go to a bank branch. Mobile banking apps have made it easy to make convenience services like fund transfers, check your balance, pay bills, manage your bank account, pay a loan and virtually anything else. Mobile banking is not abandoned to the role of customer convenience, though; it is also useful to bank operations and their performance. It will decrease the number of routine transactions that must happen at banks, lower costs, and increase speed in service, lessen paperwork and allow banks to service more customers using the same resources. The present study aims to investigate the role of mobile banking in enhancing bank's operational efficiency particularly with respect to cost efficiency, transaction processing, employee productivity, service delivery and accessibility of customer to the bank. In addition, problems that arise in mobile banking such as cyber security threat, technological errors, customer awareness, digital literacy and reluctance to technological change are taken into account. The research indicates that secure and easy-to-use mobile banking could play a key role in boosting the effectiveness of the banking industry operation and in competitive strategies toward sustainable growth.

Keywords: Mobile Banking, Operational Performance, Banking Efficiency, Digital Banking, Financial Technology, Customer Service, Transaction Cost, Banking Operations.

Introduction:

Over the last two decades, the banking world has been through a dramatic change, started by the fast growing of information and communication technologies. Traditional banking operations relied primarily on physical branches, with bank customers physically attending the branch to undertake financial operations like money deposit, bank-to-bank wire transfers, account information enquiries, and bill payments as well as avail banking services. The one problem with these branch-based operations was the time, manpower, physical facilities and administration required. As compaction and customer expectations are growing, banks need to start using technology to make their services faster, far more convenient and cheaper.

Mobile banking is a key piece to this change. Retail banking is the provision of banking-related services via mobile channels, predominantly the mobile phone and banking applications. Mobile banking allows these customers to check their accounts and carry out

their financial transactions at any time and from nearly anywhere. It has minimised the need for customers to go to a bank branch and has offered a greater degree of flexibility in conducting financial activities.

Smartphones, Internet, digital payments, financial technology are making mobile banking an even more widespread service. Mobile applications are constantly evolving to offer services like transfer money, check-balance, cheque related services, card handling and handling loans, etc., and also in regards to Investment possibilities and paying utility invoice from the mobiles. Banks are also changing their operations as the use of a digital platform is increasing in various transactions instead of the branch counter.

Operational performance in banking management is important because it indicates the level of efficiency in using available resources to render services and perform daily activities of the bank. It can be measured in terms of speed of transactions, cost of operations, employee productivity, service quality, cost of error if any, number of customers who can be dealt with, availability, optimum use of banking facilities etc. By streamlining tasks with automation and decreasing human involvement, mobile banking can have a positive impact on many of these areas.

A significant pro on the application of mobile banking is lowering the strain to physical banks. There are lots of basic but not too involved tasks that customers can do without an agent. With this, the bank could focus more on value-added financial services, CRM, loan processing, financial advisory and other things. This can lead to better human resource utilization and enhance employee productivity.

Furthermore, mobile banking can help banks lower their paper-based processing, documentation, cash-handling, and physical branch infrastructure costs as well as repetitive manual duties. In general, digital transactions can be processed on average four times faster than offline transactions in branches. Acceleration of transactions would also enhance the customer's satisfaction and enable banks to process more transactions efficiently.

A second major benefit mobile banking has brought has been in regards to the improvement of service availability. While most banks have set business days and hours for their physical locations, most of the mobile banking business days and hours are available around-the-clock. In this way, customers can carry out banking transactions as they please, and make financial services more accessible. Hence the mobile technology can assist the banks in supporting their services with a smaller number of additional physical outlets.

Mobile banking is also a source of huge volumes of digital transaction data. The data can be used to gain insights into customer behavior, such as which services are utilized the most, enabling banks to enhance their services tailored to the specific needs of their customers. By analyzing this data, banks can identify which services are most commonly used, which may impact their service offerings to better meet customer needs. Banks can also detect unusual transactions by analyzing it, which can help them spot fraud or suspicious activity and take appropriate action. Lastly, banks can use the real-time information it provides to make informed decisions about their operations. Thus, mobile banking service proves to be a channel to be added rather than exclusivity to banking management and operational planning based on data.

But many challenges come along for the ride with mobile banking implementation, too. Customer trust can be negatively impacted by cybersecurity issues, fraud, unauthorized use, system failures, privacy concerns, network issues, and technical difficulties; as can banking operations. Limited technological expertise or insecurity about online transactions with digital banking platforms may cause some customers to have trouble adopting them. Banks must, therefore, have robust security systems, efficient electronic infrastructure and customer support systems as well as easy-to-use applications.

In today's intensely competitive banking sector, service quality and efficiency go hand in hand with digitalization. Successful mobile banking implementation by banking organizations can help to enable banks to become more efficient, enhance customer service, reduce transaction-related costs and put them on a competitive footing. The impact of mobile banking on operational performance is therefore important to study and understand a relationship between the two fields since digital technologies are contributing in the modernisation of banking operations.

Review of Literature:

Mobile Banking has become an integral component of Banking Services evolution which has enabled one to carry out financial transactions using mobile phones without visiting a bank branch office. In the past years, different researchers have analyzed mobile banking in various ways, including its acceptance by users, secure use of mobile banking, perceived risk, service quality and the convenience achieved through mobile banking, as well as its impact on banking performance. The studies discussed before concentrated on the willingness of the customers on mobile banking, and the latest studies mentioned the service quality, continued usage, financial inclusion, and performance benefits.

Donner and Tellez (2008) looked at the growth of mobile banking in economic development and financial access. They said that mobile banking could help bring banking services to both people that have traditionally not had easy access to a bank branch and people who wish to use these services. Their research also showed that the utility of mobile banking is not just the extent with which users embrace it, but their routine frequency and proficiency of using mobile banking for financial transactions.

Gu, Lee and Suh (2009) explored the factors for influencing customers intention to use mobile banking. Results indicated that mobile banking is more likely to be embraced by the customers if they find it useful and trustworthy for them. The research found that the banks service needs to be feasible, dependable, and understandable to motivate customers to utilize cell banking frequently.

The integrated framework was built by Püschel, Mazzon and Hernandez (2010) to help comprehend customers intentions to adopt mobile banking. They concluded that there are technological, social and behavioural factors, which play a role in influencing adoption. Consumers will have a greater willingness to use mobile banking if they feel that it is both helpful and useful in their daily banking activities.

Zhou, Lu and Wang (2010) analyzed the mobile banking adoption using Unified Theory of Acceptance and Use of Technology (UTAUT) model and Task-Technology Fit model. They

concluded that mobile banking will be embraced if technology can help customers carry out banking activities. The study also revealed that performance expectation and social influence are significant factors that affect customers' willingness to use the mobile banking.

Lin (2011) paid attention to the characteristics of the innovation and trust in mobile banking acceptance. According to the study, the more customers see mobile banking as helpful, fitting their needs, and easier-to-use, the more likely they are to embrace it. There was also a lack of trust found to be an important condition, as they must be aware of the security and efficiency of the financial system to make financial transactions using a mobile device.

Akturan & Tezcan (2012) analysed the adoption of mobile banking amongst the young consumers. They found that young customers were receptive to utilizing mobile banking as long as they could see it as being convenient and helpful. The study further noted that customers' perception and attitude towards Technology significantly affects customers' intention to use mobile banking services.

In the study conducted by Hanafizadeh et al (2014), they examined the reasons for mobile banking adoption by bank customers in Iran. They identified that perceived usefulness, ease of use, compatibility, trust and perceived risk have an impact on customers' adoption. The study highlighted that while mobile banking is convenient, there may be reasons why customers are hesitant to use mobile banking if they are concerned about security or not sure of the technology.

Oliveira et al. (2014), tested the mobile banking adoption combining different models of technology acceptance. They concluded that performance expectations, task suitability, trust and supporting conditions are the significant factors affecting mobile banking adoption. The study recommended that customers are more inclined to go for mobile banking when they sense that it is reliable and valuable for their financial transactions.

For the previous studies on mobile banking adoption, the factors studied were identified by Shaikh and Karjaluoto (2015). These encompassed perceived usefulness, perceived ease of use, trust, risk, social influence and compatibility. They noticed most of the existing research had focused on customer adoption only, and that more focus should be placed on post-adoption behaviour, the user's performance of the service, and on the broader effects that mobile banking might have on banking institutions.

There are several dimensions that are pertinent to evaluating the service quality attributes of mobile banking as explored by Jun and Palacios (2016). They found that reliability, usability, fast responsiveness, level of security and the information they had found was rated by customers for mobile banking services. By understanding the importance of a user-friendly mobile banking service, the study had recommended that the banks invest in designing it to enhance user satisfaction and establish better banking relationship.

In the case of mobile banking, Malaquias and Hwang (2016) studied the importance of trust in a developing country context. They concluded that a significant factor in customer willingness to bank on their mobile devices is their trust in them. Even when customers can see how reliable and secure the digital banking system is and how their personal and financial data are safeguarded, they remain content with their banking experience.

From a stakeholder point of view of mobile banking, Mullan, Bradley, and Loane (2017) conducted a study. They concluded that while mobile banking has to fulfil customer expectations, the technology capability, organizational readiness and approach of the banks are also vital to the successful adoption of mobile banking. The research indicated the need for banks to sink their digital offering into both the customers' and their operations' expectations.

In the study conducted by Tam and Oliveira (2017), they studied the relationship between individual performance and mobile banking. Therefore, their research concluded that mobile banking may ease the process and speed up the time required for performing financial transactions. Mobile banking could increase both personal efficiency and convenience if people stop having to travel to the branch for services and are able to conduct them using their smartphone.

Singh and Srivastava (2018) analyzed the intention to use the mobile banking in India. They found the factors of usefulness, ease of use, trust, security and social influence important in the intent to buy. The study is particularly important for the Indian banking context as it indicates that increased comfort for customers with the services' security, convenience, and reliability will lead to increased adoption of mobile banking.

Baabdullah et al. (2019) have examined the mobile banking usage in Saudi Arabia by adopting cell model. They concluded that the benefits, habit, facilitating conditions, and performance expectations have an effect on the use of mobile banking. The study also revealed that frequent use and familiarity of digital banking can also lead to building customer load on mobile banking services over time.

A systematic review of Mobile Banking Adoption Research was conducted by Souiden, Ladhari and Chaouali (2021). They found some factors to be reoccurring, such as trust, risk, usefulness, convenience, ease of use and social influence. Among other recommendations were to provide greater focus on emerging technology, evolving customer demands and expectations, security issues, and the predictability of mobile banking adoption and outcomes.

The mobile financial service (MFS) culture development and future research directions were discussed by Shaikh et al. (2023). Their research revealed that mobile financial services have not just evolved into a transactional tool, but into a catalyst for financial inclusion, digital innovation, customer engagement and a new way of providing financial services. Future research should focus on the customer and organisational outcomes of mobile financial services, the authors wrote.

The study by Palamidovska-Sterjadovska et al. (2025) seeks to inquire about service quality in mobile banking in recent times. They identified reliability, security, usability, responsiveness and customer experience as very important. The results indicate that bank customers are more likely to continue to be satisfied with mobile banking if banks offer a stable, secure and user-friendly mobile channel and platform.

Objectives of the Study:

- To examine the role of mobile banking in improving the operational efficiency and service delivery of banks.
- To evaluate the effect of mobile banking on transaction processing, operating costs, employee productivity and customer accessibility.
- To identify the major operational benefits and challenges associated with the adoption and implementation of mobile banking services.

Material and Methods:

The research design used for the present study was descriptive and analytical research because it aimed to study how mobile banking function for the banks' operational performance can be enhanced. The study was focused on the impacts of mobile banking in terms of effectiveness of mobile banking transactions, transaction cost, efficiency of mobile banking transactions, employee productivity, customer service, workload of staff in the mobile banking enabled branches, access to mobile banking services.

They used a structured questionnaire to retrieve primary data from bank employees of selected (public and private) banks. The pool of respondents ranged from branch managers, operational staff, customer-service executives to other personnel who are indirectly or directly engaged in digital banking activities. For the purposes of this study all 120 responses were counted as valid, and made up of the following: A mixed purposive and convenience sampling technique was employed in selected the respondents, so as to have partner's personnel who have the areas of experience in the mobile banking operations.

The questionnaires contained two parts, which were significant. The first part was about collecting basic information about the respondents and the experience that they have of using mobile banking services. The second part comprised of statements pertained to mobile banking as it influenced the operations. Respondents were asked to indicate how much they agreed with each question within a five-point Likert Scale (from Strongly Disagree = 1 to Strongly Agree = 5).

These were the main factors studied: transaction processing time, operational cost reduction, employee productivity, branch workload reduction, customers' accessibility, service availability, accuracy of transactions processed and overall efficiency. Additionally, the study's scope incorporated primary challenges like customer digital literacy concerns, poor internet connection, privacy concerns, technology failures, and cybersecurity risks.

Secondary information available in books, research articles, banking reports, financial publications and other resources related to mobile banking and banking sector digital transformation has been used.

Data collected were arranged, sorted and analyzed technique-wise with help of both percentage analysis and mean score analysis. The operation factors influencing the operational performances were given the relative importance using the mean scores. A higher mean value meant that they had a higher positive perception for the contribution of mobile banking.

The mean score was calculated as:

$$\bar{X} = \frac{\sum X}{N}$$

where:

$\bar{X}$ = Mean Score

$\sum X$ = Total Score Obtained

N = Number of Respondents

Analysis of the Study:

The data obtained from 120 respondents were analysed to derive the meaning and implications of the role of mobile banking in operational efficiency; and to determine the significant benefits and limitations that banks have over mobile banking.

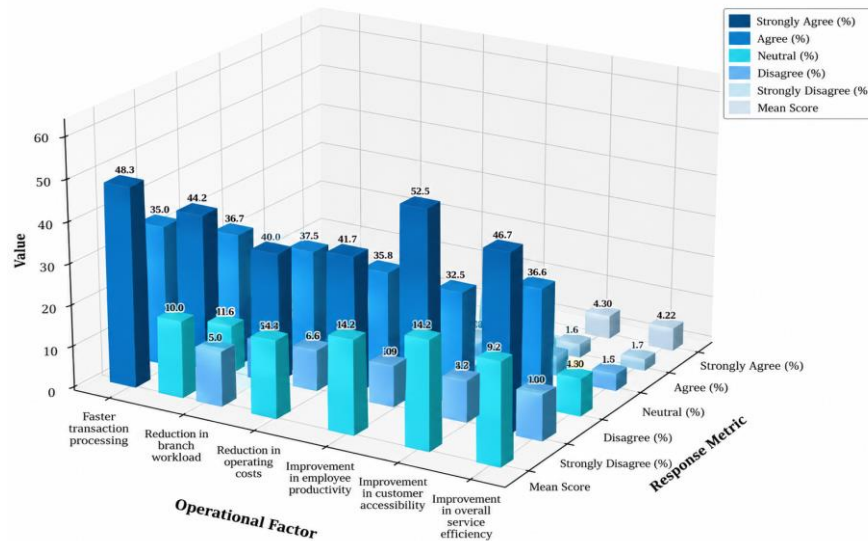
Table 1. Perceived Impact of Mobile Banking on Banking Operations

Operational Factor	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean Score
Faster transaction processing	48.3	35.0	10.0	5.0	1.7	4.24
Reduction in branch workload	44.2	36.7	11.6	5.8	1.7	4.16
Reduction in operating costs	40.0	37.5	14.2	6.6	1.7	4.08
Improvement in employee productivity	41.7	35.8	14.2	6.7	1.6	4.09
Improvement in customer accessibility	52.5	32.5	9.2	4.2	1.6	4.30
Improvement in overall service efficiency	46.7	36.6	10.0	5.0	1.7	4.22

The results in Table 1 suggest that most of the respondents had the positive sentiment that mobile banking has a strong impact on the operations of the banking sector. Customer accessibility had the highest mean score at 4.30, showing that mobile banking is significantly enhancing customers access to banking services, even if they do not go to their branch so often as they operate.

The overall service efficiency was 4.22 and faster transaction processing came second with a score of 4.24. The findings in this report indicate that automated and digital process technology would allow banks to deliver services in a faster time frame than counter-based process technology.

Table 1. Perceived Impact of Mobile Banking on Banking Operations



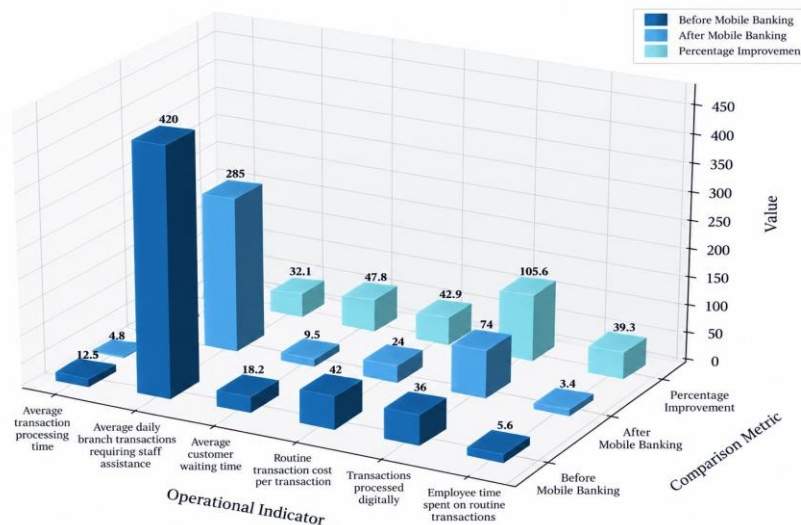
The mean score in the Reduction in branch workload was 4.16. Mobile banking apps can be used for routine transactions like balances checks, fund transfers, utility payments, account statements, and card services to help diminish the need for customers to visit a bank branch. The mean scores for operating cost reduction and employee productivity were 4.08 and 4.09, respectively. These are marginally lower values than those for the customers, but are very positive.

Table 2. Comparison of Selected Operational Indicators Before and After Mobile Banking Adoption

Operational Indicator	Before Mobile Banking	After Mobile Banking	Percentage Improvement
Average transaction processing time	12.5 minutes	4.8 minutes	61.6%
Average daily branch transactions requiring staff assistance	420	285	32.1%
Average customer waiting time	18.2 minutes	9.5 minutes	47.8%
Routine transaction cost per transaction	₹42	₹24	42.9%
Transactions processed digitally	36%	74%	105.6% increase
Employee time spent on routine transactions	5.6 hours/day	3.4 hours/day	39.3%

Table 2 shows that there is improvement in all important operational indicators after mobile banking was introduced. The processing time of average transactions fell from 12.5 minutes to 4.8 minutes, a drop of some 61.6%. The decrease shows that mobile transactions may be conducted a lot quicker than conventional bank branch transactions.

Table 2. Comparison of Selected Operational Indicators Before and After Mobile Banking Adoption



The reduction in the average waiting time for the customers was from 18.2 minutes to 9.5 minutes. This is an estimated 47.8% decrease. Mediocre financial performance in the old model of transactional banking could be attributed largely to migration of regular business to digital banking devices.

The estimated reduction in the cost of routine transaction is 42.9% from ₹42 per transaction to ₹24 per transaction. Financial services are less cumbersome for digital transactions, which involve less paperwork, counter-service time, and physical infrastructure.

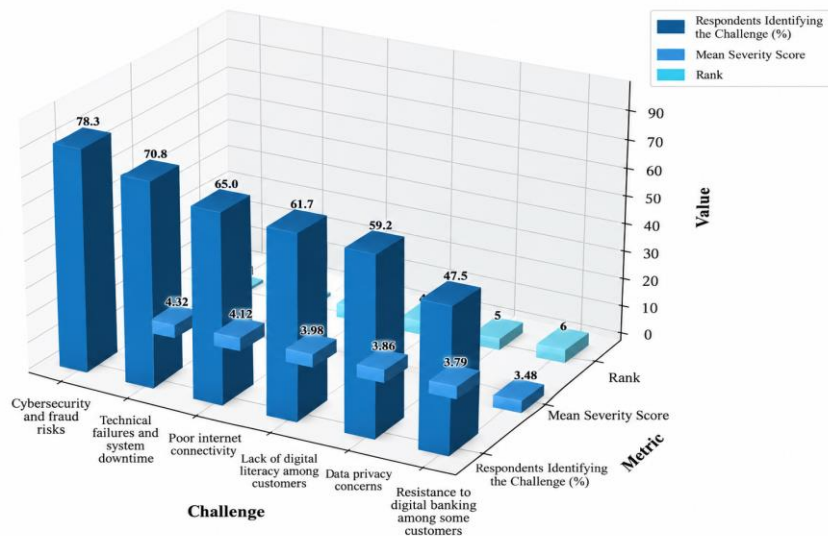
The percentage of transactions made with digital means rose from 36% to 74%. The big jump is due to customers' preference and growing adoption of mobile banking. Concurrently, the time employees dedicate to repetitive transactions dropped from about 5.6 hours to 3.4 hours per day. This allows staff to spend more time on customer relationships, financial services, loan handling and productive work.

Table 3. Major Challenges Affecting Mobile Banking Performance

Challenge	Respondents Identifying the Challenge (%)	Mean Severity Score	Rank
Cybersecurity and fraud risks	78.3	4.32	1
Technical failures and system downtime	70.8	4.12	2
Poor internet connectivity	65.0	3.98	3
Lack of digital literacy among customers	61.7	3.86	4
Data privacy concerns	59.2	3.79	5
Resistance to digital banking among some customers	47.5	3.48	6

The highest mean severity score was for cybersecurity and fraud risk (4.32) and the largest proportion of respondents rated it a major challenge (78.3%). Mobile banking relies heavily on security authentication, transaction monitoring, encryption, fraud detection and awareness of customers.

Table 3. Major Challenges Affecting Mobile Banking Performance



The mean for technical failures or downtime was 4.12, placing it the second most frequent problem. Mobile banking disruption may have an immediate impact on transactions and satisfaction. So, it is essential for banks to have a robust digital infrastructure and solid Disaster Recovery plans.

Poor internet connectivity sufficed to rank third owing to the fact that mobile banking relies on a stable Internet connectivity. Areas with poor network coverage can cause delays or transaction failures for customers.

An additional challenging opportunity pointed to was the extent of digital literacy among both the teachers and students. Mobile banking might be unpopular among some other users, mainly those who are less tech-savvy or not so crucial about smartphones and digital banking. Banks should offer easy applications, awareness campaign, customer service and education regarding security measures.

Taken all three tables together, the results show a positive effect of mobile banking on the operational performance but need to be handled appropriately taking into consideration technological and security issues.

Conclusion:

One of the biggest changes in today's banking operations is the development of mobile banking. It's overhauled the bank and consumer paradigm, making it possible to complete a number of financial transactions with the use of a cell phone, as opposed to going to a branch bank.

The research team came to the conclusion that mobile banking plays a vital role in the operational efficiency improvement. This decreases the transaction processing time, lowers routine transaction costs, decreases customer waiting time, decreases branch workload, improves the productivity of branch employees, and makes it easier for customers to access the service. The fact that increasing number of transactions are done via digital channels shows that mobile banking has become a part and parcel of banking.

Additionally, the study shows the ability of mobile banking to mobilize the physical and human resources of banks. With routine transactions handled by customers in the mobile app, employees can steer clear of mundane tasks and tackle more of the tasks they can do with expertise and personal touch. This translates to improved staff deployment and better synergy of the branches.

While mobile banking offers benefits, it comes with certain risks too that must be vigilant. The effectiveness of mobile banking services can be diminished by cybersecurity risks, digital fraud, privacy concerns, system down outs, connectivity issues, and some customers not being aware of the technology and mobile banking options. It is important, therefore, for banks to invest in the security of their technological infrastructure, the ability to monitor frauds in real time, robust authentication mechanisms, training employees, providing reliable technical support and continually upgrading applications.

Thus, it can be concluded that mobile banking contributes greatly in enhancing the efficiency and competitiveness of banks. While the use of sophisticated technologies is a key to its long-term effectiveness, banks must also be able to deliver safe, reliable, convenient and customer-centered digital banking services. Mobile banking can remain to build the operational efficiency of the banking sector and steer towards sustainable development, in the proper usage of technology and the management of these systems.

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