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## Mobile Banking chronology and mobile payment scenario in India and global level through SWOT analysis.

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### Abstract:

We prefer straightforward and uncomplicated transactions, which has been a persistent tendency in the advancement of transactions. These perspectives gained shape with the advent of the prepaid card in the mid-twentieth century. Online banking and payment services were developed, followed in 1997 by mobile web pay (WAP) and the current generation of online payment applications. Merita bank in Finland launched the world's first mobile internet banking service in 1997, based on SMS-based mobile payment services. Mobile payment techniques have evolved over time. We began purchasing movie tickets with our cell phones in 1999. In the years that followed, we began order food and arranging vacation using our phones. Vodafone launched one of the country's largest mobile payment services in 2007. India's usage of mobile banking services has surged. The Indian government announced the demonetization of all larger currency notes on November 8, 2016. Mohan and Kar are a couple (2017) In addition, network operators announced policy changes in 2017 and 2018 to encourage the use of mobile banking, such as rebates and cash-backs. India has placed a great focus on promoting the usage of mobile payment options as a result of demonetization. The goal to digitally empower individuals, minimise middlemen, and so make the system digital, cashless, and anonymous drives the promotion of mobile payment services. Mobile payments are crucial in the twenty-first century because, in this digital era, everyone has a phone and can transfer funds with a few clicks, circumventing geographical distance among payer and payee, accessibility to paper bills, and time.

**Keywords:** *mobile payment, Mobile Banking, Online, Web, Internet, Transactions, Cashless, Digital, Wallet.*

### 1. Introductory history of Mobile Banking system:

Throughout history, people have relied on some form of transaction system to obtain the goods or services they want. Humans first used grains, animals, shells, strips of white animal skin, metallic coins, the wampum, the gold-backed dollar, gold, credit cards, US money, bank cards, and, most recently, computerised transactions, starting with bartering. If there's one consistent trend in the evolution of transactions, it's that we like simple and uncomplicated transactions. With the introduction of the prepaid card in the mid - twentieth century, these views took shape.

Regardless of the fact that Edward Bellamy described it in his 1887 book "Looking Back," the first charge card was supplied to Western Union customers in 1921. Clients were quickly issued charge cards by businesses, petrol stations, and hotels, removing the need for them to visit their bank.

After the introduction of the Diner Club card in 1950, the credit card industry began to approximate what we know today. The first modern credit card was the Bank Amery card, provided by a third-party bank in 1958. The cards were rebranded Visa in 1977. Since the 1970s and 1980s, technologies have provided us with consistency in critical systems. Online banking and payment services were first established in 1994, following by mobile internet pay (WAP) in 1997 and the recent wave of digital payment applications.

#### 1.1. Keeping this in mind, below is a chronology of bank transfers in the 21st era:

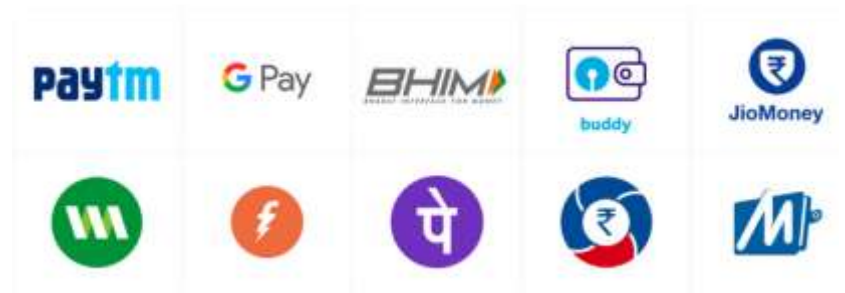
- **1983:** An American computer scientist named David Chaum begins work on producing digital cash by devising "the blinded formula, which is a modification of the RSA method still used in online cryptography." This is the birth of crypto currency.

- **1994:** Even though this is debatable, some claim that the first internet purchase, a "pepperoni and mushroom pizza" from Pizza Hut, takes place this year.
- **1997:** Coca-Cola is introducing machines that accept SMS transactions. Exxon Mobile offers Speed pass, a payments system that uses Rfid system.
- **1998:** PayPal is found.
- **1999:** Cell phones may now be used to buy cinema tickets, courtesy to Ericsson and Telnor Mobil.
- **2001:** Domino's Pizza starts accepting orders via mobiles.
- **2004:** SMS contributions to non-profit groups.
- **2003:** Globally, 100 million mobile phone users made a transaction using their smart phone.
- **2007:** The iPhone and the Android os have both been introduced.
- **2008:** Bitcoin is introduced.
- **2009:** Square launches its services. The digital payment business has surpassed the \$69 billion threshold in revenue.
- **2011:** Google Wallet is now available.
- **2014:** Apple Pay is introduced, while Android and Mobile Payments follow a year thereafter.
- **2015:** Samsung Payment and Android Payment will soon be accessible.
- **2018:** 90% of mobile phone users have made digital payments.

Mobile banking sales are expected to exceed \$60 billion by 2017. Coca-Cola unveiled a beverage machine in Helsinki in 1997 that allowed customers to pay for their beverage with a Sms text, making mobile banking of services or commodity feasible for the first time on the planet. Around the same time, Mobil, the world's largest petroleum company, unveiled the Speedpass RFID device. This device allowed customers to pay for gasoline at gas pumps by sliding it near or on the pump's sensors. These two services are regarded the forerunners of mobile payments. Payments were done using a mobile account linked to the user's cellphone in both systems, which were SMS-based. Because transactions were initially limited to small amounts, they were nicknamed "micropayments."

In 1997, Finland's Merita bank created the world's first mobile internet banking, which was based on SMS-based mobile payment services. Over time, mobile payment mechanisms have improved. We began purchasing movie tickets with our cell phones in 1999. In the years that followed, we began order food and arranging vacation using our phones. Vodafone launched one of the country's largest mobile payment services in 2007. It made a variety of macro and micro transactions using USSD/SMS technology. With the help of local cellular carriers, Vodafone provided this service in Kenya and Tanzania. Several prominent corporations, including Apple and Google, joined the digital money market in 2011.

Google was the first major corporation to release a digital wallet app. Customers could use it to make payments, redeem vouchers, and earn reward points even though it was based on NFC technology. Google Pay, on the other hand, was only available on one phone and was only accepted by a select group of merchants. Despite these limitations, it was popular among users. In 2012, Apple developed Passbook, a smartphone app, following Google's lead. Instead of using mobile payments, Passbook offers tailored coupons and boarding cards. Apple Pay, Apple's payment service, was launched in the United States two years later, during the debut of the iPhone 6. It was later made available in the U.k. and China.



Google Image

### 1.2. Mobile payment application scenario at India level:

India's use of mobile payment services has increased as a result of both intentional and unexpected activities. On November 8, 2016, the government of India announced the demonetization of all bigger currency notes. Furthermore, network carriers announced policy adjustments in 2017 and 2018 to promote the usage of mobile banking, such as discounts and cash-backs. India has placed a great focus on promoting the usage of mobile payment options as a result of demonetization.

National programmes in India, such as Digital India, have also sought to help to the rise of mobile payments by promoting exceptionally high mobile network coverage and greater internet connectivity, as well as web-based educational missions for rural families.

The goal to digitally empower individuals, minimise middlemen, and so make the society digital, paperless, and invisible drives the promotion of mobile payment services.

Mobile payments are crucial in the 21st century because, in this digital era, everybody has a smartphone and can transfer the money with a few clicks, circumventing geographic proximity across payer and beneficiary, accessibility to paper bills, and time.

Mobile banking is a sort of internet transaction that enables users to exchange products and services without the need of cash. Wireless and other modes of communication are used to make payments. To put it another way, mobile banking allow clients to make online purchases for any goods or service regarding the physical location, Payments traceable using a mobile phone with an internet connection, or geographic limits.

Mobile banking operators are critical to a country's economic growth since they provide or enable a wide range of digital services such as transfer payments, micro, rapid loans, online tickets, online shopping, and utility payment. It means you won't have to bring any paper currency on you while going about your daily activities. Mobile banking has become much more important in the modern economy as a result of the global expansion of the internet and the rising popularity of e-commerce. Efforts are being undertaken all around the world to enhance mobile banking and reduce the need of real currency.

Consumer experience, like that of other technological advancement, greatly influences mobile banking adoption. Not only has technology changed civilizations, but it has also affected industries. Collaboration between the investing and technology industries has resulted in the development of new mobile banking business models. These innovative models offer an online ways for consumers and merchants to connect without transferring money, so addressing issues such as liquidity position, geographic hurdles, financial constraints, and even credit. Consumer adoption of mobile payments, like other technical advancements, is heavily influenced by prior experience. Technology has not only changed civilizations, but it has also revolutionised industries. Finance and technology firms worked together to create

a new mobile banking business strategy. These cutting-edge solutions enable customers and businesses to connect online without exchanging money, solving difficulties like as liquidity, geographic barriers, financial constraints, and even credit. Mobile banking solutions enable companies and customers to make peer-to-peer payments that are not geographically constrained.

#### 1.2.1. **Government initiatives:**

The government has urged all sectors of society to use non-cash electronic modes of payment in place of currencies in order to shift away from a money system. Non-cash transactions must be simple to use, widely available, and accepted, and must not place an undue financial burden on businesses or users. They must also provide an adequate level of security. One of the most difficult obstacles to achieving a cashless society is that dependence on cash is a deeply entrenched habit in India.

Customers prefer cash versus non-cash ways of payment for a number of reasons, including acceptance, cost, speed, secrecy, control over spending, and familiarity, Cash rebates, for example. In order for non-cash interactions to become more widely accepted, a number of underlying factors must have an influence on behavioural characteristics. Non-cash transactions must be simple to use, widely available and accepted, provide the same level of convenience, do not create an undue financial burden on the merchants or user, and provide an appropriate level of security with a negligible cost in repeated and regular use. As a result, significant changes in customer and merchant behaviour are required to accelerate and broaden the adoption of non-cash payment modalities. All parties must work together to make the transition from cash to non-cash as smoothly as possible, such as the Reserve Bank of India, the government, payment service providers, and the general public. In India, the level of customer security afforded in paper and electronic contacts varies. The onus is on the banks to establish "good faith" in the case of fraudulent/unauthorized paper transactions, whereas the onus is largely on the customers in the case of online transactions. To encourage the use of electronic payment systems, customers must be afforded the same level of security as they are for paper-based transactions, if not more.

### 1.3. **Online payment system at Global Level:**

- **Online Transfer- NEFT or RTGS**

Online transfer via NEFT or RTGS is the third and most basic cashless transaction option. You must have internet connection to begin an online money transfer. Cheques and DDs are less efficient than online transfers like NEFT or RTGS. Anywhere with an internet connection can make an online transfer.

- **Credit Card or Debit Card**

Using a prepaid card as a cashless payment option is another option. In India, the usage of credit and debit cards was prohibited. Credit and debit card usage, on the other hand, is increasing. The lack of a contactless card facility (PoS) at the vendor end is a drawback of this payment method.

- **E-Wallets**

An e-wallet is the next digital payment method. E-wallets may be used to purchase anything from groceries to airline tickets. To utilise E-wallets, both the client and the merchant must have a smart phone with a web connection. PayPal is the most well-known instance of an E-wallet. In addition to PayPal, you may utilise E-commerce items, Transferring wise, Skirl, and Pay Zip. After you've signed up for an E-wallet, you'll need to link your prepaid card to your accounts. An e-wallet is a type of electronic wallet that may be used to transmit cash and make online transactions. It is the most fundamental cashless method.

- **Mobile Wallets**

The next online payment option is a mobile wallet. You do not need a debit card, credit card, or online banking password to make the payment with a mobile wallet. Simply put money into your IMPS wallet and utilise it when you travel. You may download a mobile wallet app from the Google Play store. Mobile wallets include Lime, PayUmoney, Paytm, Oxigen, and MobiKwiketc.

- **UPI Apps**

UPI is a smartphones electronic payment system that enables you to use your smartphone to execute a range of financial transactions. UPI enables you to transfer money from one mobile payment accounts to another without providing any bank information. Banks can sign up merchants to accept UPI payments. To accept UPI payments, the merchant, like a POS machine, would require a bank account. Some examples are Axis Pay UPI App, SBI Pay, ICICI Pocket, Union Bank UPI App, PhonePe, PNB UPI, TranZapp, and more UPI Apps.

- **Gift Card**

The next digital payment method is a gift card. A gift card is a card that can be obtained from a store or a commercial bank. The gift card has a predetermined amount of money and may be used to buy any item from the specified shop.

- **Aadhaar Enabled Payment System**

The Smart Payment System is one of the most efficient cashless payment systems . It functions similarly to a mini ATM in that payments are made using cellphones and a fingerprint reader. You first must link your Aadhaar card to your checking account in order to access this service. AEPS may be used to make money transfers from Aadhar to Aadhar, withdrawing money, and deposit accounts, among other things.

- **Unstructured Supplementary Service Data**

You can utilise the USSD cashless option if you don't have a smartphone or an internet connection. A form of mobile banking is Un - structured Supplemental Service Data (USSD). Dial \*99# from any mobile phone to access this service. You have accessibility to everything that a smartphone user with an internet connection has access to. Almost all banks, include SBI, ICICI, BOB, Axis Bank, and PNB, allow USSD payments.

**SWOT Analysis of Mobile Payment Application**

SWOT	SWOT variables	Description
Strength	Financial inclusion  Easy to use  Safety and security  Easy to connect to other accounts  Enable Passwords on Devices  Measures by government	Faster registration and re-registration in cases where recipients do not have or have misplaced their identity files.  Want to enter a password, change your verification information, or change your account information at any time?  The transaction is robotically recorded for later viewing after a simple wave of the phone or payment has been made.  The ability to make payments from various accounts. Before using e-wallets, users should enable strong passwords on their phones, tablets, and other devices.  Guidelines could put additional pressure on such firms, which have previously had a free hand.

<p>Weakness</p>	<p>Hot cash is king</p> <p>Lack of infrastructure</p> <p>Smart phone market up tapped</p> <p>Sluggish economy</p> <p>e-illiteracy</p> <p>electricity</p>	<p>Cash is more valuable than all other types of investments combined.</p> <p>Evolved international locations in card payments, gradual adoption of plastic, and the astounding rise in</p> <p>Smart phone adoption will be optimal for e-wallets.</p> <p>Models of smart phones have changed the world.</p>
		<p>Growth is slowing, flattening, or declining. The term can refer to the entire economic system or a specific aspect of the financial system.</p> <p>This includes learning how to use PowerPoint, Photoshop, blogs, video recording and editing, podcasting, and other tools to enhance, promote, and market our creative, educational, and professional lives.</p> <p>Lightning, static strength, electric heating, electric discharges, and a plethora of other phenomena are all associated with strength.</p>

<p>Opportunity</p>	<p>Curbing black money</p> <p>Tax collection</p> <p>Saving huge expenditure</p> <p>End of corruption</p>	<p>Surprisingly large amounts of black money have activated a parallel financial system within the United States, influencing key sectors of the economy.</p> <p>The government expected to collect taxes, which included income tax and corporate tax.</p> <p>Irregular expenses are costs that occur on a regular basis, such as reaching for a credit card when an expense arises.</p> <p>The government and its supporters are promoting cashless or less-cash transactions, fighting corruption,</p>
<p>Threats</p>	<p>Impersonation,</p> <p>SIM swapping an-in-the-middle attack</p> <p>Phishing</p> <p>Malware Attacks</p>	<p>Impersonation occurs when a fraudster steals information and then poses as a legitimate user to complete a transaction with the stolen e-wallet details and password.</p> <p>Advanced threats such as Man-in-the-Browser and Man-in-the-Middle attacks intercept online transactions and payment data.</p> <p>Malware attacks on apps have put users' money at risk.</p>

**Summary:**

In order for non-cash interactions to become more widely accepted, a number of underlying factors must have an influence on behavioural characteristics. Non-cash transactions must be simple to use, widely available and accepted, provide the same level of convenience, do not create an undue financial burden on the merchants or user, and provide an appropriate level of security with a negligible cost in repeated and regular use. The onus is on the banks to establish "good faith" in the case of fraudulent/unauthorized paper transactions, whereas the onus is largely on the customers in the case of online transactions. To encourage the use of electronic payment systems, customers must be afforded the same level of security as they are for paper-based transactions, if not more. The income levels of users impact their willingness to use mobile payment apps: low, middle, and high. The study's findings were also substantial, and they were backed up by earlier relevant contributions. This study strongly urges mobile banking app developers to reconsider and re-design their approaches, concentrating on perks – such as offers and discounts – as well as long-term planning – by delivering a variety of novel but useful features and emphasising the usability of apps. This study, which actually occurs in key Indian cities, gives significant insight into how to boost the possibility of customers utilising mobile payment applications by leveraging a good attitude and a high level of trust.

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