

# A Study on Mobile Banking in Indian Banking Industry

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**Abstract:** *Mobile banking has emerged as a transformative force in the Indian banking industry, reshaping the way financial services are accessed and delivered. This study explores the dynamics, implications, and prospects of mobile banking within the Indian banking sector. India's unique environment, characterized by a rapidly increasing smartphone user base, governmental initiatives to promote financial inclusion, and a robust regulatory framework, has made it a fertile ground for the growth of mobile banking. The literature on mobile banking in India highlights a wide array of research themes, including adoption and usage patterns, the regulatory environment, technological innovations, security and privacy concerns, financial inclusion, partnerships with fintech companies, consumer behaviour, and the challenges and prospects associated with mobile banking.*

**Keywords:** Mobile banking, industry, financial, inclusion, Regulatory, framework Technology