CHAPTER 2
RESEARCH METHODOLOGY AND REVIEW
OF LITERATURE

2.1 RESEARCH METHODOLOGY

The main purpose of this chapter is to visualize the work done with references to the area and the scope within the research applies. Every research is truly based upon the grand work of research methodology. Without research methodology research has no meaning. It mainly describes the reliability and validity of the research. In the beginning of this chapter introduction of the research, statement of the problem, objective this research, hypothesis of the study, importance of the study, review of literature, research design, tools of data collection and main limitation of the study has been highlighted.

Research is a scientific, systematic and analytical process for evaluate facts or information on a specific topic. The examiner for new facts also help in accepts and modifies previous facts and information. The word “recherché” is come from the French word “research” which means to gain again and again.¹

When we break the word of research it is re-search where re means again and research means to find out. Thus research means to find out again. It is repetition of any investigation but this investigation is conducted to find something new or verify the previous result.

In general terms research means a search for knowledge. It can be defined as a scientific and systematic search for information on a specific topic.

Research means a detailed study of a subject especially in order to discover new information or to reach a new understanding. Research is an organized and systematic way of finding answer to questions.²

Systematic because there is a definite set of procedures and steps which we follow. There are certain things in the research process which are always done in order to get the most accurate results. Organized in that there is a structure of method in going about research. It is a planned procedure not a spontaneous one.
Finding answer is the end of all research. Research is successful when we find answers. Questions are central to research. If there are no questions then the answer is of no use.

Thus the research is careful investigation or systematic analysis and an original contribution to the existing knowledge making for its advancement. It concern to the development generalization, theories or principals and related with the perdition and possibly ultimate control of events.

**Definition of research:**

A few definition of research are given below:

Research ideally is a careful unbiased investigation of a problem.

Clifford Woody

Redman and Mory define research as a systematized effort to gain new knowledge.\(^3\)

Methodology means a term used for “methods” and “techniques”. It is a systematically way to solve the research problem. In other words it can be define as a science of studying how research is done in scientifically way. In the research methodology we consider various types of steps that are generally adopted by the researcher in his/her work and studying his research problems along with them. It explains the various techniques and procedures and methods which we used in our research. It is very necessary for the researcher to design his/ her methodology for research problem.\(^4\)

Methodology “methodology “is a term which means “methods” or “techniques”.

Best (1977) described research methodology as what must be done, how it will be done, what data will be needed, what data gathering will be employed, how source of data will be selected and how the data will be analyzed and conclusions researched.

Kothari (1990) “when we talk of research methodology we not only talk of research methodology also consider the logic behind the method we use in the
context of our research study and explain why we are using a particular method or technique and why we not using other so that results are capable of being evaluated either by the researcher himself or by others.\(^5\)

2.2 RESEARCH OBJECTIVES AND HYPOTHESIS

Research objectives are a specification of the ultimate reason for carrying out research in the first place. It should be closely related to the statement of problem.

The success any sectors specially banking sectors relate with the contribution of the employed in that sectors. The importance and necessity of the study is carried out with the following objectives.

**Objectives of study:** The objectives of present research are:

- To study and analyze the customers perspectives towards mobile banking services and suggest possible measure to make mobile banking effective.
- To suggest strategies to enhance M-Banking services.
- To study and analyze the growth, trends and emerging issues in the mobile banking.

**Hypothesis:**

- Mobile banking is not popular among public/Customer are less aware from mobile banking services.
- Employees’ attitude towards mobile banking.
- Customer’s attitude towards use of mobile banking.

2.3 RESEARCH PROCESS

The research method used in the present study is questionnaire method. It is used for data collection from the employees working in selected public and private banks. The existing literature related to this study was reviewed to have knowledge of the subject before making the questionnaire.

The employees of bank and customers were considered as elements of population for the study.
Out of 150 respondents 50 were bank employees from selected public and private sectors banks. And 100 were customers.

For the purpose of study the main process includes the following points.

- Universe of the study
- Selection of the sample
- Selection of research tools
- Data collection
- Pre-testing
- Analysis of data
- Statistical tools employed for analysis and interpretation
- Limitation of study

2.3.1 Universe of this Study:

The universe of this study includes all the public and private sector banks operating in southern Rajasthan.

Selection of study area: For this research, South Rajasthan has been selected as study area. It was not possible to select it whole as study area. So in South Rajasthan also Udaipur has been selected as the main study area from where data have been actually collected.

2.3.2 Selection of Sample:

Sample is a part of population which represents the entire population. The researcher collected data as his convenience.

Sample size (of employees): The sample size was 50. From public sector (S.B.I) 25 employees were selected and from private sector (I.C.I.C.I) 25 employees were selected.

Sample size (of customers): The sample size was 100. The questionnaire used in this study to know the perception and awareness of customers (of both banks) on mobile banking.
Selection of sample: There are 2 categories of sample used in research employees and customers of banks.

2.3.3 Selection of Research Tools and Data Collection:

Designing of questionnaire

There are two set of questionnaire- one for bank employees and another for the customers of banks. After preparation of the draft questionnaire, a pilot survey was conducted. The final questionnaires were prepared after the pilot survey. Required changes were made in the final questionnaire.

Sources of data:

Primary data: The primary data collected by the researcher directly through questionnaires will be filled by Bank employees, and customers. This study dealt with the opinion of customers about Mobile Banking in Southern Rajasthan.

Secondary data: Secondary data will be collected from Magazines, Text books, Journals, E-Journal, News papers, internet. Various websites. And also from bank websites.

Data collection: Bank customers of Southern Rajasthan will be considered as population of research interest.

2.3.4 Sampling Technique:

For this study, the researcher will use convenience sampling. The researcher will give questionnaire to the customer and employees of the bank who is easily available. Due to busyness of bank employees and customers’ convenient sampling method adopted for research. The universe of customers was considered as infinite hence it was not possible to take customers of each bank.

2.3.5 Analysis Technique:

Statistical tools like measure of central tendency i.e. mean, standard deviation, percentage, and analysis technique like z-test was used to analyze the data and testing the hypotheses.
**Percentage method:** This method is used in questionnaire to convert the responses into percentage. Through the use of percentage, the data are reduced in the standard form with base equal to 100 which fact facilitates relative comparison.

**Mean:** It is the simplest method of central tendency and is a widely used measure. To calculate the mean, we sum all of the Xs, or scores, and divide Y the total number of scores in the distribution (N). Formula is represented as:

\[ \bar{X} = \frac{\sum X}{N} \]

**Standard deviation:** It is most widely used measures of dispersion of series. It is defined as a square root of the average of square of deviation. It is most used in the research studies. It is less affected by fluctuation of sampling.

**Z-test:** It is based on the normal probability distribution and is used for judging the significance of several statistical measures. It is used for large sample.

### 2.4 NEED OF STUDY

Innovation is one of the important things that affect the activities of every country. Today’s entire sectors are working as innovation acceptor. M –banking may prove to be an important innovation in developing world. Banking sector’s profitability depends on better customer relationship. Nowadays needs of consumer are getting more complex and demands are for more innovative products. So give them better services banks have introduced a new profitable technology called MOBILE BANKING. Indian banking has undergone a tremendous change several banks have introduced latest technology and many more innovation in the process mobile banking is one of the newest innovation introduced by banking industry. In the present world every person has personal mobile rather than having computer at home. Even rural persons also have mobile. Mobile banking (also known as M-banking, sms-banking) is a term used for performing balance checks, account transaction, payments etc. via a mobile device such as a mobile phone M-banking is a service of banks to make available, the facility of banking wherever the customer is and whenever he needs. With
mobile banking customer can access banking services at anytime and anywhere. M-banking is known as "anytime, anywhere banking". M-banking can help in reducing cost, saving time. M-banking is beneficial for both customers and banks as well. Through this study know about perspectives of m-banking in private and public banks. And also know about awareness among all groups of customers. The proposed investigation will suggest and an attempt to understand how m-banking affects the profitability. Through this study we know about importance of mobile banking and also know about mobile banking is useful or not.

2.5 SCOPE OF STUDY

This study dealt with the extent of using Mobile Banking by the bank customers (both public and private) and awareness of mobile banking among public. The study also examined the customers’ perception about Mobile Banking.

The study is conducted to assess the perception of the customers about Mobile Banking.

Thus, this study will help a lot in:

1. The bank staff to making such policies that creates positive opinion about mobile Banking so the adoption of Mobile Banking will increase.
2. To promote technology in banking business
3. To encourage the customers to use Mobile Banking
4. To create awareness among public, so that banking work will become easy for them
5. To give idea to the financial institutions, commercial banks to identify the people who are not using this facility.
6. To help RBI to make policy to promote technology.
7. The research can be used as a base for post-doctoral research work.

2.6 LIMITATIONS OF THE STUDY

1. This study is conducted on the limited customer of south Rajasthan.
2. Other aspects like computer literacy, nature of account, types of banks are not considered.

3. Time may play vital role but within time limit everything regards with subject Matter cannot be exposed.

4. Suggestions may be subjective to sum extends as it may vary from person to person and industry to industry.

5. This study is limited to the level of co-operation and information provided by customers.

2.7 REVIEW OF LITERATURE

Whatever the objectives of the motivation for research may be study of relevant literature is extremely useful in understanding the problem of research. Besides bringing to light certain aspects considered essential. It opens new areas and provides alternatives. The review of literature will reveal what research, explorations others have done and how other have dealt with similar and related research problems.

Review of literature is also helpful in developing expertise in the areas toward identifying what contributions can be made and for developing and appropriate research design. While reviewing the literature it is not necessary to read each and every word of each and every reference only relevant portions of the book, article etc. should be carefully read and notes of important portions should be taken into forms of direct quotation, paragraphing or summary.

Meaning of Review of Literature:

The process of reading, analyzing, evaluating and summarizing scholarly materials about a specific topic. The result of literature review may be compiled in a report of they may serve as part of a research article, thesis or grant proposal.

A literature review is a critical and in depth evaluation of previous research. It is a summary and synopsis of a particular area of research, allowing anybody reading the paper to establish why we are pursuing this particular
research progress. A good literature review expands upon the reasons behind selecting a particular research question.

It is not a collection of quotes and paraphrasing from other source. A good literature review should also have some evaluation of the quality and findings of the research.

Importance of Review of Literature:

There are several purposes to writing a literature review:

- To provide the reader with an up to date account and discussion of the research findings in a particular topic.
- To be able to detect conflicting points of view expressed by different authors.
- Basis of forthcoming research area.
- We can also be able to discuss relevant research carried out in the same topic.
- To provide a summary of research areas.
- To evaluate the quality and methodology of documents.

Review of work done on the subject:

Sabharwal Munish, & Garg Sohan (2014), “Indian Banks: Mobile Bank Branches, Mobile ATM’s: An Initiative for Inclusive, Convenient and Transportable Banking”. The main objective of this research paper is to find out whether the individual Indian Banks offer Mobile Bank Branches, Mobile ATM services or not. This was pursued by conducting structured interview of branch heads of the selected 16 scheduled banks of Meerut (U.P.). This was also pursued by collecting secondary data from Reports, Regulations and Notifications of RBI and websites of RBI, World Bank, IEEE, selected banks etc and studying the various Newspapers, brochures, products and services as well as procedures of selected Indian banks. The study indicates that SBI, PNB, CBI, Syndicate Bank, Andhra Bank, Federal Bank, ICICI Bank, HDFC, Axis Bank provide Mobile ATM service for rural areas as well as for specific locations and
occasions. Banks are providing such services in challenging and harsh terrains such as deserts in Rajasthan, Back waters in Kerala, Hilly areas as well as other remote rural areas of the country. The study also indicates that there is virtually no distinction between Mobile Branches / Banks and Mobile ATM services; it is basically an extension of an ATM in movable form and not purely a transportable Bank Branch.\(^6\)

**Alsheikh Layla, & Bojei Jamil (2014), “Determinants Affecting Customer’s Intention to Adopt Mobile Banking in Saudi Arabia”**. Mobile technologies and services are envisioned as the possible driving force that will create a variety of business opportunities. The objective of the present study is to determine the major factors that contribute towards customer’s intention to adopt mobile banking as electronic-financial services among commercial banks in Saudi Arabia. The study shows that Mobile Phone Experience and Awareness of Service are critical in the comprehension of the technology and its related functionality and benefits while the lack of knowledge and information maximizes the perception of risk. The results also reveal that Performance Expectancy, Effort Expectancy and Perceived Risk are major predictors for adopting mobile banking services in the initial adoption stage. The principal conclusion is that mobile banking services should offer innovative services compared to existing competition services in a similar area, i.e. electronic-banking services. As demonstrated, differentiation can be attained by encompassing more benefit factors than sacrifice factors that create perceived value of adopting mobile banking services in the future.\(^7\)

**Jyotsna (2014), “Mobile Banking: A Pioneering Tool in the Hands of Customer”**. The rapid growth of electronic commerce provides a challenge for marketers because "as consumers adopt new technologies, their behaviors change". Understanding how companies should interact with their customers and deliver services in electronic environment is of decisive importance. Consumer’s use of mobile communication devices is increasing rapidly, and devices based on new technology are now commonplace in everyday life. One of the most emerging and pioneering tool in the hands of the customer is mobile banking. In
this paper an attempt has been made to discuss the various aspects of mobile banking.\textsuperscript{8}

\textbf{Aggarwal Manav (2014), “A Study on Importance of Mobile Banking”}. Banking is the backbone of every industry and technology plays an important role in every industry. The role of technology is increasing very rapidly day by day, which is also promoting the banking industry. Banking is one of the largest financial institutions which regularly explore the opportunity of technology to provide better customer services. In today’s business, technology has been the largest indicators of growth and competitiveness. The banking industry today is in the era of its revolution. The increased dominance of mobile phones provides exciting opportunities for the growth of mobile banking. Mobile banking is a system that helps the customers to conduct a number of financial transactions with the help of their mobile devices. Mobile banking is a revolution that is driven by the world’s one of the fastest growing sector, mobile communication technology. This paper examines the need and importance of mobile banking in modernize era of technology.\textsuperscript{9}

\textbf{Kahandawa Kumari, & Wijayanayaka Janaka (2014), “Impact of Mobile Banking Services on Customer Satisfaction: A Study on Sri Lankan State Commercial Bank”}. Mobile phones have created a platform to expand commercial transactions in a very easy manner and have created a wide array of business opportunities through the expansion of wireless communication. These developments facilitate business transactions, trading, and purchasing of goods and services without much effort. Hence, it is clear that mobile banking would be an astrictive way of providing banking services and it also could contribute to the development of the nation through promotion of better financial services. However, determining the characteristics of mobile banking services and how banks could achieve a proper relationship with customers through mobile banking is vital for development of mobile banking. Therefore, this research focuses primarily on identifying the factors that affect customer satisfaction in mobile banking services. The main variable considered in the study consists of usefulness, ease of use, relative advantages, perception of risk and user’s life style and current needs. The research methodology mainly focused on gathering
primary data using a questionnaire. Hypothesis developed based on the variables that affect the consumer acceptance of mobile banking services and its relationship to the customer satisfaction. The conclusions of the study revealed that mobile banking services customer satisfaction is influenced by usefulness, ease of use, relative advantage, perception on risk and user lifestyle and current needs of customers.10

Mago Stephen, & Chitokwindo Sibert (2014), “The Impact of Mobile Banking on Financial Inclusion In Zimbabwe:A Case for Masvingo Province”. The use of mobile banking has been examined in this research and it has been exposed that sending and receiving money is the most popular function followed by buying of airtime. This reflects the fact that mobile banking is filling a gap that has been in existence for a long time and has taken a distinct function which has traditionally, been the preserve of banks- custody of the national payment system. The low income people who traditionally have been relegated to the informal sector can now enjoy the same basket of financial services through mobile banking. The non-bank led mobile system is definitely ideal for the remote areas given that it is easily accessible, cheaper, convenient and a faster means of sending and receiving money. Financial activity is increased in the rural areas and therefore economic growth.11

Goyal Vishal, Pandey U. S., & Batra Sanjay (2012), “Mobile Banking in India: Practices, Challenges and Security Issues”. This study focus on M-Banking challenges and security issues in India. Study shows ‘mobile handset operability’ is an important issue in mobile banking, because various handset models are available in market. ‘Privacy and security’, standardization are another critical issue. This paper reviews the emerging research literature on m-banking based on 65 m-banking papers. These papers are classified into five main categories: m-banking overview and conceptual issues, Features & Benefits of Mobile Banking, Current operating practices of commercial banks, Mobile banking/payment practices in Indian Commercial Banks and Challenges in India strategic, legal and ethical issues.12
Akturan Ulun, Tezcan Nuray, 2012, “Mobile Banking Adoption of the Youth Market Perception and Intentions”. This study identifies consumer’s m-banking adoption through a consolidation of the technology acceptance model (TAM) and also found out risks and benefits of these services. Financial, time, security and privacy risks affects attitude towards m-banking.13

Kumbhar M. Vijay (2012), “Scope and Problem of M-Banking Solution form Banked: Review of Indian Economy”. Research indicate customer requirement to m-banking services in India and explanation of failure reason along with opportunity for their improvement. Due to the popularity of mobile phone in rural area so m-banking services are also expecting.14

Gamoorthy Avinaya, Sha, Sankar C., & Sangeeta, M. (2012), “Mobile Banking: An Analysis”. This study focus on m-banking performance with the help of special programmed called clients downloaded to the mobile device. Paper also explains mobile technology, trends, its models importance and services, issue in security and suggests possible solution. The services offered by mobile banking included getting account information, transferring funds, sending check book request, managing deposits, checking transactions and so on. This paper also describe mobile banking models: Conceptual model, Mobile banking business model, Bank led model, Non-bank led mode and also explain challenges for m-banking, its services. M –banking is beneficial for both providers and users. Paper suggests solutions that have been designed to support multiple channels across the entire customer life cycle.15

Ahmed Sohel S. M., Rayhan Shah Johir, & Islam Ariful M. D. (2012), “Problem and Prospect of Mobile Banking in Bangladesh”. This paper identifies problem and prospect of mobile banking in Bangladesh. And also describe its benefits for customers and bank as well. Objectives of this study are to identify prospects of mobile banking in Bangladesh, detect problem related to mobile banking in Bangladesh and to make suggestion on the basis of findings.16

Bamoriya S. Prerna, & Singh, Preeti (2012), “Mobile banking in India: barriers in adoption and service preferences”. Mobile banking is growing yet there are numbers of issues and threats in mobile banking system and
the major problem of mobile banking is its non-adoption by the customers. This research focuses on the barriers in adoption of mobile banking. It further focuses on preferred services by the mobile banking customers and influence of demographic variable on mobile banking service adoption. A cross section descriptive design was adopted and data collected was subject to Product moment correlation, Onaway Kolmogorov-Smirnov test and Frequency analysis. Findings suggest that customers’ security concern is the major barrier in adopting mobile banking services. As far as preferred services are concern balance check tops, as customers prefer information base services rather than financial services provided by the bank.17

Ratten Vanessa (2012), “Entrepreneurship E-Finance and Mobile Banking”. This study focuses on the role of entrepreneurship and E-finance in measuring a person’s perspective to adopt M-banking and also determine awareness and knowledge of customer’s about M-banking and marketing. This paper focuses on the role of entrepreneurship and e-finance in determining a person’s intention to adopt mobile banking. The approach utilized in this paper is to develop a conceptual framework that includes a number of propositions that are developed and justified by the literature. The main findings of this paper are that people's entrepreneurial inclination and learning tendency will determine how they respond to marketing and knowledge about mobile banking. The practical implications are that financial institutions involved in e-finance can focus their marketing efforts at increasing people's exposure to mobile banking.18

Malarvizhi, V., & Rajeshwari, A. (2012), “User’s Criteria for Selecting Mobile Banking Services in Coimbatore: Empirical Evidence”. Study focus on awareness and usage of m banking services and also indentifies the criteria for selecting these services in Coimbatore city, it is found that users are literate and belong to business group and middle income group. m banking more useful, secure and also meet expectation to customer's.19

research examines survey Mobile Banking adoption among EN bank customers based on theory of reasoned action (TRA), theory of planned behavior (TPB) and Decomposed theory of planned behavior (DTPB). In this study to compare the theory of reasoned action, theory of planned behavior, and decomposed theory of planned behavior to find the best model that predicts the behavior of EN Bank’s customers in terms of mobile banking adoption, so that bank managers with better understanding of constructs influencing customers’ behavioral intention. The findings of the study show that the decomposed theory of planned behavior (although there is no difference in the goodness of fitness index of the model) better predicts the customers’ intention to use mobile banking than two other models.20

Saleem Zohra, & Rashid Kashif (2011), “Relationship between Customer Satisfaction and Mobile Banking Adoption in Pakistan”. This research is to identify the key factors of mobile technology adoption which influence customer satisfaction in Pakistan. The findings show that customer’s concerns about security, authenticity and reliability of the technology are of significance. The results imply that firms should focus upon IT application, innovative services, security, customer trust and risk as these are the key indicators of technology adoption. The study suggests that mobile banking has a bright future in Pakistan. This study explains M-banking critical issue in banking industry. The findings also indicate that mobile banking adoption requires technologically efficient as well as cheap, reliable and secure technology development.21

Sudhakara A. M., & Moorthy Suryanarayan M. R. (2011), “Emerging Mobile Banking Scenario and its Adoption in India: A Study”. This study explain M-banking trends, models its security, standards, and its services offered by bank and also focus on RBI guidelines for M-banking. This paper discusses the status of mobile banking in India and other countries with emphasis on data security and standards and its implication on banking sector. Public sector also adopted this new innovation for increasing their profit and reach out to customer better. And also help customer and bank as well for reducing cost and improve efficiency. Paper suggest that banks should ensure
privacy of data and data protection by adopting latest technology and standards should be framed to attract its entire bank customer to do mobile banking which ensures continuity in business and which in turn results in profits. By adopting right mobile banking regulations and mobile security standards the banks can reach whole population which in economic growth of the country.²²

Singh Preeti, Bamoriya Sharma Prerna (2011), “Issues and Challenges in Mobile Banking in India: A Customer’s Perspective”. This paper identifies challenges of m-banking in India. Customers are facing many problems in using m-banking and in mobile handset operability and also various issues regarding security in m-banking transaction. Paper focus on issue and challenges in m-banking in India form customer’s perspective. The study identified certain issues to banks, mobile handsets and telecom operators’ viz. mobile handset operability, security/privacy, standardization of services, customerization, downloading and installing application software and telecom services quality. Study shows’ mobile banking handset operability is an important issue in mobile banking, due to availability of various handset models in the market.’ Privacy and security are another critical issue for customers. Objectives of this study are study the selected issues in mobile banking from customers’ perspectives and explore the perceived utility of mobile banking in comparison to retail banking and online banking among the mobile banking users and non-users.²³

Bramhe Manoj V. (2011), “Sms Based Secure Mobile Banking”. Mobile banking service consists of information enquiry, notifications and alerts, application and payment transfer. This study states mobile banking security for customer and bank as well. Paper introduces Sms based secure m banking with minimum cost and also defines AES (symmetric cryptographic algorithm) .This paper focus m banking security challenges in many transactions. Current M-banking applications used by banks are facing security challenges for payment transfer bank are using secure payment gateway and other security measures which increases cost and infrastructures for bank but major day to day banking applications are inquiries, notifications and alerts. The problem with current banking application is that they send data directly to customer in plain text from
compromising with security. This paper explains SMS based secure mobile banking which enhances security with minimum cost. This system allow user to carry out all banking transaction securely from anywhere, anytime. All messages from user windows mobile are sent in encrypted format bank server. Bank server decrypt message, process query and encrypt result in SMS. Studied for varying banking transaction and under various security threatening malicious activities were recorded. Performance of the transaction is studied. Study shows that secure SMS mobile banking provides cost effective and secure system with satisfying confidentiality, authentication, integrity and non-repudiation using symmetric cryptography. Application can be used on any windows mobile banking supported handset from anywhere as no GPRS and WAP are required.24

Sharma, Archana (2011), “Mobile Banking as Technology Adoption and Challenges”. This paper focus on various benefit of m-banking like its feasibility, convenience, low cost, handling account at home comforts. And also explain MPSP {mobile payment service provider} or define strategies for its betterment. This paper examines consumer adoption of a new electronic payment services as mobile banking and the factors influencing the adoption of mobile banking in India. This study indicates that consumers get disheartened by the complicated functions while assessing the mobile banking services which lead them to dissatisfaction level as no proper guidance is to be provided to them. The fact is that the factor risk and security are the most significant factors for banking service adoption and particularly in relation to ‘new’ electronic enviournment. All stakeholders like regulators, govt., and telecom service providers and mobile device manufactures need to make effort so that penetration of mobile banking reaches from high end to low end users and from metros to the middle towns and rural areas. Inclusion of non banking population in financial main stream will benefit all.25

Taneja Vikas, & Parashar Shakshi (2011), “Mobile Banking and Economics Development”, E-Banking and E-commerce”. This paper understands the role of mobile in developing societies both social and economic. M banking is an important innovation for the developing world, it helps to reducing cost.26
Akhras Mousa T. A., Sayyed Rizik, A. I., Aliaan Morwa, & Qwasmi Doaa (2011), “Innovative Secure Mobile Banking Services”. The term mobile banking describes the banking services that the users can perform via a mobile device at anytime and anywhere. In order for users to access their accounts, they need a mobile device and network connectivity. This paper proposed M banking security, availability, usability and also present system cover of m banking a)The customer services, b)the security services or disadvantages and benefits of using mobile device for banking transaction. This facility save time even person in hospital queue or in waiting zone. This paper explores the opportunities of using mobile technology in the electronic banking (e-banking) sector to enhance existing banking services by moving towards mobile banking using mobile devices and wireless media that can provide opportunities for existing everywhere access to the banking services as mobile technologies can be used at anytime and anywhere. This study introduces a mobile system that demonstrates the flexibility gained out of this technology and covers the major aspects of such kind of application. The proposed system covers two parts: the customer service and security aspect. The finding of this study is that the predictors’ influence over the criterion variables was different for each group of mobile banking users and non-users. Study suggests that the proposed integrated framework offers a deeper understanding of the variables that influence the adoption of mobile banking.27

Emerging Trends in Mobile Banking (2011), Future Foundation. This paper includes better customer relationship with the help of Mobile banking. In recession has been vital role in boosting the adoption of mobile phone banking. It help customer to save money and time. Technology is changing the very definition of service and in mobile banking there is significantly enhanced level of service that promises to improve the relationship between a bank and its customers.28

Kang Inwan, Lee Kun Chang, Kim Sang-Man, & Lee Jiwon (2011), “The Effect of Trust Transferences in multi banking Channels: Offline, Online and Mobile”. This paper explains the trust transference among offline, online and mobile banking channel. Outcome of study is customer adopt m-banking services due to mobile adoption. This study aimed to: (1) Investigate
consumers' expectations and attitudes towards mobile banking in Jordan. (2) Identify the problems that organizations and consumers encounter while adopting or using mobile banking. (3) Measure the level of consumers’ perceived usefulness (PU), perceived ease of use (PEOU), attitude towards using (ATU), behavioral intention to use (BI), and the actual use (AU) of mobile banking. Data for this study have been collected using a questionnaire containing 44 questions. Out of 325 questionnaires that have been distributed, 275 are returned (84.6%).

As a result of this study it appeared that if consumers have positive attitudes towards mobile banking, they would rely on it to conduct their banking transactions. This study finds that Jordanian consumers rely on wireless devices (Mobile) for their banking transactions, which leads to the actual use of this new technology.29

Zhou Tao (2011), “The Empirical Examination of Initial in Mobile Banking”. The paper defines the effect of initial trust on m-banking user adoption and found that structural assurance and information quality are affecting initial trust.30

Klein Michael, & Mayer Colin (2011), “Mobile Banking and Financial Inclusion”. This study focuses on m banking emerging services and regulatory responses towards these services’ banking services spread out across the world. It also defines appropriate regulation for m banking not only clarify the financial regulation but also focused on real sources of market failure and regulatory requirements in developing countries as well.31

Mobile Banking (2011), “A Transformation of Traditional Banking”. As mobile banking matures, mobile payments will become a necessity for millions of people around the world. Using mobile payment services, these people can access both traditional and modern financial services required to meet their daily banking needs. Mobile application developers, wireless service providers and banks’ IT departments must together address the critical challenges of scalability, reliability, performance, and handset operability and application distribution. Improved security protocols and a safer financial transaction
environment will play a vital role in the success of mobile banking. On the positive side, banks and FIs have already made efforts to tide over security issues, which have imparted momentum to mobile banking. Elhadrawy Rehaballah, & Abdul Aziz Rasha (2011), “Resistance to Mobile Banking Adoption Egypt: A Cultural Perspective”. This research states various reaction from the various customers groups on the mobile adoption in Egypt. The outcome of various groups is different from each other with respect to usage, value, image barriers, and risk barriers. Tom Mokweri Nyamache, & Musa Dara Nyakara (2011), “A Re-Look at Contribution and Linkages between Technological Innovation, Financial Inclusion of the Poor and Performance of M-Pesa in Kenya”. This paper focuses on rural poor and their daily financial money need and challenges discussion in this paper is directed to the specific needs and priorities of the poor’s banking are an effective tool for poor people in Kenya. Muncheah Ching, Chuan Teo Alik, Jiasim Jia, Hoeoon Kan, & Itan Boon (2011), “Factors Affecting Malaysian Mobile Banking Adoption : An Empirical Analysis”. This study suggests investigating the factors influence mobile banking adoption in Malaysia. Also suggest that improve technology for better m banking services. Titus Ray, & Mathew Sajan (2011), “M-Banking Future”. This study expected that mobile banking can replace the debit cards and credit cards system in future, m banking means ‘anywhere anytime ,anyhow banking. Its focuses on m banking scenario, challenges, issues in future and its possible solution. Banking transaction like loan approval, cash payment, and chek balance statements can be done with just clicking on mobile phones at the highest comfort level of customer. This paper examines a comprehensive view of the global m-banking industry. Uppal R. K. (2011), “Mobile Banking in India: An empirical Analysis”. This paper focus on adoption and usage of m-banking services among Indian banking industries as well as customers. And include the challenges and difficulties of m –banking services like high charges, slow data transmission and
in security. Due to this difficulties customer do not prefer m-banking. Customer is not much aware from mobile banking in compare with ATM, credit card, debit card etc.\textsuperscript{37}

**Uppal, R. K. (2010), “Emerging Issues and Strategies to Enhance M-Banking Services”**. This study focuses on M-banking benefits to customers and bankers and also explains M-banking is the best alternative for banks and customers. For banks it helps in increasing profit motive, other hand for customer M-Banking is time and money saving services. M banking not only help bank to reduce cost but also help it to retain its valuable customers, this facility enables the customers to bank,” anywhere anytime banking. Paper define that the private banks are on the top in providing the m-banking services to their customers and have high profitability. Study also highlights the benefits of m-banking to customers as well as to bankers and suggests some strategies with their possible measure like to spread awareness regarding m-banking and to increase its area and scope to enhance m-banking services in India, particularly rural and urban areas.\textsuperscript{38}

**Jani N. N., & Lakhtaria Kamaljit I. (2010), “Enhancing Mobile: Commerce with SoA & Mobile Web”**. M-Commerce rapidly growing with the help of SOA (services oriented Architecture) and mobile web. Web service has gained popularity in term of application and usage. Web services will play an ever increasing role to facilitate m-commerce.\textsuperscript{39}

**Mathur, Mukesh (2010), “Mobile Banking: A New Dimension”**. This paper focus on M-banking innovation in banking industry to provide better facility to the customer like insurance products, bill payment, handling bank account, transfer fund etc. m-banking is a easy and effective tool who provide door step facility.\textsuperscript{40}

**Pushel Julio, Mazzon Jose Afonso, Hernandy Jose, Mauso C. (2010), “Mobile Banking: Proposition of an Integrated Adoption Intention Framework”**. This paper focus on analyzing the M banking users and non user, in specific Brazilian context. In Brazil how many customers are adopted m banking technology.\textsuperscript{41}
Deng Zhaohua, Lu Yaobin, Deng Shimin, & Zhang Jinlong (2010), “Exploring User Adoption of M-Banking: An Empirical Study in China”. Study focuses that with the development of mobile technology, the number of people using mobile devices has increased greatly in China. While many reports indicate that mobile banking service has been applied in China, little is known about how people perceived this service. This study applies technology acceptance model (TAM) and other three constructs to examine the factors that influence the adoption of mobile banking in China. The proposed model was empirically evaluated by using survey data collected from 209 users concerning their perceptions of mobile banking. The findings indicate that TAM can predict consumer intention to use mobile banking. Specifically, trust-based construct, perceived credibility, has significant effect on user’s attitude toward mobile banking. The results may provide further insights into China's future mobile banking market strategies.42

Riquelne E. Herman, & Rios E. Rosa (2010), “The Moderating Effect of Gender in the Adoption of M-Banking”. This study focus on factors affecting adoption of m banking among users of internet banking in Singapore and gender as a moderating variable, usefulness, social norms and social risk are the factors that affect adoption of m banking and influences female than male.43

Jaradat R., Mohammed, Issa, & Mtwaissi Naseem (2010), “Assessing the Introduction of Mobile Banking in Jordan using Technology Acceptance Model”. The study identifies consumer’s expectation and attitude towards m-banking issues, usefulness, and problem in Jordan. The result of research is consumers have positive attitude foe mbanking and they do their banking transaction with the help of this facility. the study help in working area of m banking in Jordan.44

Tan Khang Sin, Chang Siong Choy, Loh Pik Lian, & Lin Binsan (2010), “An Evaluation of E-Banking and M-Banking Adoption factors and Preference in Malaysia: A Case Study”. This research focuses on mainly to identify factors affect adoption of e-banking and m-banking. also to compare preferences between both services. This study aims to investigate the factors
influencing adoption of electronic banking (e-banking) and mobile banking (m-banking) and to identify customer preferences in choosing either e-banking or m-banking when conducting transactions. The findings from 184 customers indicate that perceived usefulness, perceived ease of use, convenience, computer efficacy, device features and security influence the adoption of e-banking. Similar findings are obtained for m-banking adoption, except for mobile phone efficacy and device features. The majority of respondents prefer e-banking to m-banking. The results provide banks with prioritization of determinants for developing appropriate strategies to encourage the adoption of e-banking and m-banking.\textsuperscript{45}

Laukkanen Tommi, & Kiviniemi Vesa (2010), “The Role of Information in M-Banking Resistance”. This paper explains that the information and guidance offered by a bank has the most significant effect on usage, value and risk barrier in a mobile banking context.\textsuperscript{46}

Wesseh Lisa, & Prennan Judy (2010), “An Investigation of Consumer Acceptance of M-Banking”. The study mainly focuses on key motivators and inhibitors for consumer adoption of m-banking. What is customer’s attitude towards these services? Paper also suggests that designing of m–banking system with low cost and minimum risk that attract more customer for adoption these services.\textsuperscript{47}

Lewis Koeniy Nicle, Palmer Adrian, & Moll Alexander (2010), “Predicting Young Consumer’s Take up of M-Banking Services”. This study aims to identify barriers in an adopting M–banking services .and also explains (TAM) technological acceptance model and innovation diffusion theory. The finding of this paper is compatibility, usefulness, and risks are indicators for the adoption of these services.\textsuperscript{48}

Jack William, & Tanveet Suri (2010), “The Economics of M-PESA”. This paper provides a description of the service and a review of the potential economic effects primarily at the household level, but also in terms of macroeconomic and monetary aggregates. It then provides a detailed portrayal of patterns of use across urban and rural populations, using data from the first large household survey focused on money transfer services in Kenya. These expressed
preferences suggest that M-PESA is valued more by individuals than it costs. On the other hand, the precise sources of these benefits – i.e., the specific economic impacts of M-PESA – are not easy to calculate. We have identified a number of potential economic effects of M-PESA at the household level – for example from impacts on saving and investment, to risk spreading and insurance. At the macroeconomic level, there could be important impacts on the money supply and inflation, with implications for the extent of Central Bank regulation and the conduct of monetary policy. We hope to explore these issues empirically in future work. M-PESA is an innovation that clearly dominates its money-transfer predecessors on virtually all dimensions. Users say it is faster, cheaper, more reliable, and safer, and a very large majority report that they would suffer significant negative consequences if it were to be shut down.⁴⁹

Shih Kuang Hsun, Hong Hsu Feng, & Lin Binshan (2010), “Assessing User Experiences and Usage Intentions of M-Banking Services”. This study focus on M-Banking services. M-banking is services which facilitate customer to do banking transaction with the help of their mobile. And also define advantage, disadvantages of these services. Paper suggests strategies for improvement of m banking and increase number of customer. M-banking is a channel through which banks interact with customers via mobile devices. M-banking is an emerging mobile commerce application. It is a challenging task for banks to encourage customers to continue using m-banking services, and attract new customers to the service. This study clarifies the differences in the thinking paths of users of m-banking services, and consumers who have not yet used m-banking services, in terms of their involvement. We prove that consumers equipped with more product knowledge tend to pay more attention to the information in relation to product attributes, rather than the peripheral information, which does not consider the advantages and disadvantages of products. These findings can serve as reference for banks in the formulation of different marketing strategies and promotional campaigns targeted at both existing users and consumers who have not adopted m-banking services.⁵⁰

Bharati Samaneh, & Mohammadi Shahriar (2009), “An Efficient Model to Improve Customer Acceptance of Mobile Banking”. This paper
offer new business opportunity to an enterprise & customer due to mobile technology. In this paper factor that affect acceptance of mobile banking are explored and presented as new model. This paper considers some barriers as innovation resistance but will have a negative effect on final acceptance of mobile banking. This study presents a new model for customer acceptance of mobile banking. This model is new model that has advantages of previous ones and most complete than them. This work helps bankers to evaluate customer acceptance of their services better than before.  

Sultana Rasheda (2009), “Mobile Banking: Overview of Regulatory Framework in Emerging Markets”. A study states the biggest share of mobile payment. User will be in Asia Pacific region by 2012(gartner2008) mobile banking is forcing the tendency to meet (Abdoul Reza Beiginia, 2011)finances and telecommunication sectors. The paper starts with an overview of existing models of m-banking and then examines the m-banking regulations in some South Asian countries and of the countries where m-banking/m-payment system is already in practice or a success.  

Anyasi F. I., & Otubu P. A. (2009), “Mobile Phone Technology in Banking System: It’s Economic Effect”. This paper focus on the use of mobile phone in banking industry. Existing Study of mobile communication focused on voice and text messaging. The role of the mobile in mediating both social and economic transactions, sometimes simultaneously.  

Mobile Banking Overview (2009). This study focus on collaboration between MMA (mobile marketing association) members companies and the MMA North America M-banking source committee of the MMA global mobile commerce committee. MMA headquarter located in united state.MMA promotes better technology and mobile banking.  

Zarifopoulos Michalis, & Economides A. Anastasios (2009), “Evaluating Mobile Banking Portals”. The Research throws light on MOBEF (M-banking evaluation framework). This framework consist of interface, navigation, content, offered services, reliability and technical aspect. MOBEF would be useful both for customer and bank as well. Paper indicates m-banking
strength and also suggests solution for improvement. This article attempts to address this need by providing a comprehensive Mobile Banking Evaluation Framework (MoBEF). This framework consists of 164 criteria categorized into six categories: interface, navigation, content, offered services, reliability and technical aspects. MoBEF would be useful both for customers to evaluate the m-banking services of candidate banks, and for bank managers to improve their m-banking services. Furthermore, the article evaluates the m-banking portals of thirty (30) major banks from all over the world using MoBEF. Strengths and inefficiencies are identified. The major problem is the inadequacy of their offered services. Guidelines and proposals for improvement are given.55

Crabbe Marget, Standing Craig, Standing Susan, & Karjaluoto Heiki (2009), “An Adoption Model for Mobile Banking in Ghana”. The study aims to investigate adoption and non adoption of m-banking in Ghana and also examine the impacts of social, cultural, and demographic factors on adoption of m-banking. It has been found that these factors play a vital role in adoption of these services. This paper examines the reasons for the adoption and non-adoption of mobile banking in Ghana. Through a survey of 271 people in Ghana, it has been found that social and cultural factors in the form of perceived credibility, facilitating conditions, perceived elicitation and demographic factors do play a significant role in adoption decisions. It has been found that elicitation of technology and services can be a positive influence for adopters whilst being a negative influence for non-adopters. In addition, perceived credibility and facilitating conditions also influence attitudes towards the technology. When these factors are added to a range of demographic factors, the impact of the social and cultural features of the context of studies can be seen as significant.56

Ratten, Vanessa (2009), “Adoption of Technology Innovation in the M-Commerce Industry”. This study explain E-banking and m-commerce innovation in banking industry and also define M-commerce has started recently and people are more attracted towards M-banking instead of E-banking. Adoption of M-banking services is influence by internal and external enviornment factors in the past decade, banks have encouraged the use of e-commerce and most people are now comfortable conducting their banking online. More recently,
mobile commerce (m-commerce) has started to gain momentum and an increasing amount of people are conducting their banking on mobile phone devices instead of through the internet. Mobile banking is a technological innovation that people adopt in different ways depending on internal and external environmental influences. In this paper, a social cognitive theoretical framework is adopted to understand an individual's intention to adopt mobile banking. A conceptual model is proposed, which helps to explain how environmental influences affect an individual's intention to adopt mobile banking. Implications for mobile banking and m-commerce industry are stated along with suggestions for future research on technological innovations.57

Andrew, Wambari (2009), “Mobile Banking in Developing Countries: A case Study in Kenya”. The Paper identifies the standards of m-banking application in rural and urban area in Kenya. M–banking is useful in daily running of small scale business. It also defines challenges in M-banking.58

Donner Jonathan (2008), “Mobile Banking and Economic Development: Linking Adoption, Impact and Use”. This paper identifies 3 cross cutting themes-Amplification v/s change simultaneous casualty, and a multidimensional definition of trust. Study focus on M-banking /M-payment use. This paper understanding of the role of mobile in mediating social & economic transaction and developing societies simultaneously. Mobile theory must keep pace, accounting for m-banking/m-payment systems along with other capabilities enabled by this increasingly flexible technology. This paper supposed to be an admonition against additional adoption or impact research; it argues only that those forms of research can be made stronger by a scan of the complementary literature that apply the ensemble or use perspectives. Offering a way to lower the costs of moving money from place to place and offering a way to bring more users into contact with formal financial system-banking /m-payments system may prove to be an important innovation for the developing world.59

Thrassou Alkis, & Philip Liza Raju (2008), “Motivators and Critical Factors in Mobile Banking Communication: A Case of Kuwait”. This study m-banking environment of Kuwait .and identify factor affecting adoption of m-
banking by banks and customer as well. Mobile banking is ‘anywhere anytime banking service. It is cost effective, easy access, convenient and time saving services. As customers are demanding greater convenience and accessibility, many banks are eyeing cost-effective alternative service delivery systems. Mobile banking, a relatively new phenomenon, helps customers to interact with a bank via a mobile device and makes banking virtually anywhere on a real-time basis a reality. The aim of this research is to investigate the mobile banking competitive environment of Kuwait, to identify the motivators underlying mobile banking adoption by banks, and to isolate the corresponding critical factors of success. The findings are finally integrated into a comprehensive 'motivators and critical factors' model. The methodology used was predominantly based on secondary data, reinforced with primary data. The former included an extensive literature review, as well as a range of statistical and other data, while the latter was based on experts' in-depth interviews.

Laukkanen, Tommi (2007), “Measuring Mobile Banking Customers' Channel Attribute Preferences in Service Consumption”. This study measures mobile banking customers' channel attribute preferences in two different banking services, request for account balance service and bill paying. There are slight differences between the services in respondents’ preferences. The aim of study was to identify M-banking customer’s attribute preferences in banking services namely request for account balance, and bill paying. For this internet survey and conjoint analysis was used. The finding indicates slight differences between both services. The purpose of the paper was to measure mobile banking customers' channel attribute preferences in two different banking services, namely request for account balance service and bill paying. An Internet survey was implemented and conjoint analysis was used. In addition, the respondents were clustered into homogenous segments on the basis of their channel attribute preferences. The findings indicate slight differences between the services in respondents' channel attribute preferences while individual respondents' preferences vary widely. The results provide important information for service providers' marketing campaigns and communication activities and device manufacturers' aims to develop different kinds of devices for different market segments.
Infogile Technologies (2007), “Mobile Banking- The Future”, www.infogile.com. This paper focuses on mainly services which provided by M-banking and utility through this services. Check balance statement with lowest cost. Provide many value added services to customer. Mobile services present as ‘anytime’ & ‘anywhere’ banking. Mobile banking is more adopted in banks and other financial enterprises. This paper describes the basic concept, services offered, market survey and technology which enables m-banking. Banks will attain higher levels of customer satisfaction and increased loyalty by providing anywhere, anytime banking. They will benefit further from lower administrative cost, lesser number of branches, reduce headcount, streamlined call centers and lower handling charges-saving which, hopefully, will be passed into customers. Mobile has the potential to do the mobile phone what email did to the internet. Nevertheless, Banks’ need to take a hard and deep look into the mobile usage patterns among their target customers and enables their mobile services on a technology with reaches out to the majority of their customers.62

Scornavacca Eusebio, & Hoehle Hartmut (2007), “Mobile Banking in Germany: A Strategic Perspective”. This study aims to investigate m-banking services in Germany and also analysis of the m-banking offered by post bank, d2bank and Hamburg’s bank. Paper also discusses the future of m-banking in Germany. This paper explores the state of the art of m-banking in Germany. It initially presents a brief discussion of the main characteristics of German banking practices, which is followed by an overview of the mobile services offered by the top 100 banks in the country. In addition, a detailed analysis of the m-services offered by Post bank, Hamburg's Saving Bank, and the DZ Bank is presented. Finally, a discussion of the results is guided by a comparison with the findings obtained in previous studies undertaken in Germany, Japan and New Zealand. The paper concludes with a discussion about the future of mobile banking in Germany.63

Tiwari Rajnish, Buse Stephan, & Herstatt Cornelius (2006), “From Electronic to Mobile Commerce”. This study focuses on ‘anytime, anywhere ‘mobile services of m-commerce. Mobile banking is more popular among financial institution and banks.64
Sulaiman Ainin, Jaafar Noor Ismawati, & Mohezer Suhana (2006), “An Overview of Mobile Banking Adoption Among the Urban Community”. Technological advances have changed the way in which financial services are transacted, with mobile banking being the latest development in this domain. This paper focuses on the adoption of mobile banking services by consumers. Rogers' diffusion of innovation model was adopted to study the consumers' behavior and motivation towards this innovation. The personal characteristics of mobile banking users were found to be important determinants of their adoption decisions. This finding provides the financial services industry with a better understanding of customer perceptions of mobile banking services and helps them plan their marketing strategies and promotion approaches for mobile banking services in the future.65

Tiwari Rajnish, Buse Stephan, & Herstatt Cornelius (2006), “Mobile Banking as Business Strategy: Impact of Mobile Technologies on Customer Behavior and Its Implications for Banks”. Mobile Commerce is gaining increasing acceptance amongst various sections of the society. This growth can be partly traced back to technological and demographical developments that have been influencing important aspects of the socio-cultural behavior in today’s world. The need/wish for mobility seems to be the driving force behind Mobile Commerce in general.

Mobile Banking, availment of bank-related financial services via mobile devices, builds a cornerstone of Mobile Commerce. An empirical survey of customer acceptance conducted within the frame of our research clearly reveals a major, growing interest in Mobile Banking. However, since the degree of interest and the willingness to pay vary for individual services, it seems to be necessary to design specific services taking the needs and wishes of relevant target groups into consideration. Banks ought to therefore employ mobile channels with a clear business-focus.

This paper examines the opportunities for banks to generate revenues by offering value-added, innovative mobile financial services while retaining and even extending their base of technology-savvy customers.66
Laukkanen Tommi, & Lauronen Jari (2005), “Consumer Value Creation in Mobile Banking Services”. The paper presents findings of the study that explored consumer value creation in various mobile banking services. New electronic channels are replacing the more traditional ones. Mobile devices represent the recent development in electronic service distribution. An exploratory study was conducted on experienced electronic banking customers by using a qualitative in-depth interviewing method. The findings increase the understanding of customer-perceived value and value creation on the basis of attributes of mobile services and customer-perceived disadvantages of mobile phones in electronic banking context. The findings allow practitioners to improve their services and marketing strategies and pass on information to the academics about interesting future research areas. Keywords: consumer value creation; customer value creation; perceived value; mobile services; mobile banking; mobile communications; electronic banking; mobile phones; m-services; banking services; marketing strategies.

Suoranta Mari, Maltila Minna, & Munnukka Juha (2005), “Technology Based Services: A Study on the Drivers and Inhibitors of Mobile Banking”. The paradigm shift from traditional branch banking to electronic banking, the newly emerged service delivery channels and rapidly increasing penetration rates of mobile phones are the motivators of this study. Technology has become an increasingly vital element in the competitive landscape of the financial services industry. Innovations in telecommunications have led to usage of mobile devices in banking. This paper reviews recent technological advances in banking and forces that will drive or inhibit mobile banking services adoption. Drawing on the relevant literature and empirical implications of the study, the paper proposes a model that conceptualizes different affecting factors in electronic banking environment, and particularly in mobile banking. A quantitative survey sheds more light on this researched issue. The data was collected in Finland during May–July 2002 and includes 1,253 survey responses. Keywords: mobile banking; technology-based services; Finland; factor analysis; m-business; mobile business; electronic banking; e-banking; financial services; mobile services; m-banking; m-services.
Scornavacca Eusebio, & Barnes J. Stauart (2004), “M-Banking Services in Japan: A strategic Perspective”. This study states the market of m-banking in Japan and also analysis mobile services of 3 major Japanese bank-mijuho, somitomo mitsui and ufj. It explains strategies for development of m-banking in Japan. A brief discussion about the main characteristics of Japanese banking practices is accompanied by an overview of this country's mobile market. This is followed by a detailed analysis of the mobile internet services of three major Japanese banks – Mizuho, Sumitomo Mitsui and UFJ – and the development of a strategic framework for m-banking. The paper concludes with a discussion about the future of m-banking.

Barnes J. Stuart, & Corbitt Brian (2003), “Mobile Banking Concept and Potential”. This paper explains m-banking positioning and its strategic implication in different market. And also define m-banking concept and how these new technologies affect human behavior. This paper examines the strategic implications of m-banking and the strategic positioning of m-banking services in different markets. The paper concludes with a discussion of the future for m-banking services.

The internet and the mobile phone - two technological advancements that have profoundly affected human behavior in the last decade - have started to converge. The products of this association are mobile data services. Using a variety of platforms, services are being created to enable mobile devices to perform many activities of the traditional internet, albeit in a reduced format for mobile devices. One area of activity is mobile (m-) banking (one of the first areas of commercial transaction on the wireless internet). Banking is an area that has extended in many different ways in recent years, including telephone and online banking. M-banking provides yet another channel for banking services, and in emerging markets, provides some possibility for becoming a primary channel.
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