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February 06, 2006

Mobile Banking Stages A Remarkable Comeback

According to new research from Germany, [Mobile Banking](#), the availability of bank-related financial services via mobile devices such as cell phones, is on the verge of staging a remarkable come-back.

After almost 4 years of oblivion it is slowly but surely showing signs of a healthy recovery according to a study by researchers at Germany's University of Hamburg led by Dr. Stefan Buse and Mr. Rajnish Tiwari.

The study titled THE MOBILE COMMERCE PROSPECTS: A STRATEGIC ANALYSIS OF OPPORTUNITIES IN THE BANKING SECTOR surveyed more than 450 potential customers and over 50 banks worldwide. The survey detected large-scale consumer interest in Mobile Banking services. The interest and the willingness to pay however varied for individual services.

For instance, over 92% of all survey participants were willing to conduct transactions via mobile phones. Nearly 60% were even willing to pay extra fee to utilise mobile remittance facilities. Services perceived to be complicated however received a poor response, e.g. the option of subscribing insurance policies via mobile devices was rejected by an overwhelming majority.

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Posted by Scott Loftesness on February 06, 2006 at 03:41 AM in [Banking Industry](#), [Mobile Commerce](#) | [Permalink](#)

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