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Press Release

Mobile Banking Study Results Published

The Hamburg-based “Research Project Mobile Commerce” has published two strategy papers on the future prospects of Mobile Banking. The papers

- § “Mobile Banking as Business Strategy: Impact of Mobile Technologies on Customer Behaviour and its Implications for Banks” (Working Paper 37) and
- § “Customer on the Move: Strategic Implications of Mobile Banking for Banks and Financial Enterprises” (Working Paper 38)

have been authored by Dipl.-Kfm. Rajnish Tiwari, Dr. Stephan Buse and Prof. Cornelius Herstatt of the Institute of Technology and Innovation Management at Hamburg University of Technology (TU Harburg). The research project is being conducted in cooperation with University of Hamburg.

The first paper (Working Paper 37) describes customer responses to various Mobile Banking offers and is based on an empirical survey of over 450 potential Mobile Banking customers carried out by the authors. The second paper (Working Paper 38) describes the banks’ perception of Mobile Banking and is based on an empirical study of 16 leading German and Swiss banks. Both of these surveys were conducted by the authors within the framework of an extensive study to critically examine future prospects of Mobile Financial Services (MFS).

The published papers provide a brief, first-hand overview of the survey results and can be downloaded free-of-charge from the Internet site of the project. Complete results of the empirical surveys of the study “The Mobile Commerce Prospects: A Strategic Analysis of Opportunities in the Banking Sector” may be purchased.

Download site: <http://www1.uni-hamburg.de/m-commerce/publications.html>

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