

Research issues investigated in the study

The Mobile Commerce Prospects: A Strategic Analysis of Opportunities in the Banking Sector

Research Issue 1: Scope of banking and financial Services in Mobile Banking

- Ø Which banking & financial services are suitable for Mobile Banking from a commercial perspective?

Research Issue 2: Issues related to Mobile Accounting

- Ø Which Mobile Accounting services are interesting for the customer?
- Ø Which are the services that the customer might be willing to pay for?
- Ø Which services are expected by the customer as no-charge “add-on”?

Research Issue 3: Issues related to Mobile Brokerage

- Ø Which Mobile Brokerage services are interesting for the customer?
- Ø Which are the services that the customer might be willing to pay for?
- Ø Which services are expected by the customer as no-charge “add-on”?

Research Issue 4: Issues related to Mobile Financial Information

- Ø Are Mobile Financial Information services interesting for the customer?
- Ø Which are the services that the customer might be willing to pay for?
- Ø Which services are expected by the customer as no-charge “add-on”?
- Ø Why is Mobile Financial Information more popular than Mobile Accounting or Mobile Brokerage amongst banks?

Research Issue 5: Propagation of Mobile Banking services by banks

- Ø What might be the motivation behind discretion in propagating Mobile Banking services?

Research Issue 6: Prospects of web-based Mobile Banking

- Ø Can PDA Banking be a viable application that enjoys better customer acceptance than client- or message-based applications?
- Ø Are there sufficient mobile devices that can make use of web-based Mobile Banking?

Research Issue 7: Suitability of SMS for transaction services

- Ø Is SMS Banking only suitable for information services? If yes, what could be the possible reasons?
- Ø Why do banks in Germany seem to be indifferent to this application, particularly when young users – the targeted customer group – are very much familiar with this medium?

Research Issue 8: Issues related to client-based solutions

- Ø Does the possibility to conduct a significant part of banking process offline increase the acceptability of Mobile Banking? If yes, which are the factors that are actually responsible for this greater acceptance?

Research Issue 9: Reasons for lukewarm response to SIM Toolkit (STK)

- Ø Why has the STK failed to generate popularity despite its relatively simple handling?

Research Issue 10: Utility of mobile services for banks

- Ø Which are the core target customer groups for Mobile Banking?
- Ø What are the objectives that actually motivate banks to offer mobile services? Which factors might be inhibiting Mobile Banking?