

# Download File Natwest Le Phone Banking And International Money Free Download Pdf

*Mobile Banking Security* **The Power of Mobile Banking** Cell Phone Transactional Security Mobile Phone Banking in Nigeria Usability Design of Short Message Service(SMS) Mobile Phone Banking *Mobile banking in the Ethiopian bank sector* An Investigation into Authentication Security of GSM algorithm for Mobile Banking Mobile Banking and the Risks of Fraud **Mobile Banking 52 Success Secrets - 52 Most Asked Questions on Mobile Banking - What You Need to Know** **Mobile Banking** Mobile banking Mobile Payment Dialling the Future? Phone Banking and Insurance Mobile Phone Penetration, Mobile Banking and Inclusive Development in Africa **Mobile Banking and Mobile Phone Penetration** **Mobile Banking The Impact of New Technology and Mobile Banking in Africa. A Case Study of the Standard Bank South Africa** Mobile Phone Banking and Low-income Customers Diffusion of Innovation **Mobile Banking: Perspective in Bangladesh Service Promotion and its Impact on Building Customer Value** *Mobile Banking and Rural Financial Inclusion in Zimbabwe* Mobile Banking **Mobile Banking Services in the East African Community (EAC)** Mobile Banking Banking on Mobile **Mobile Banking Services in Financial Industry** *Mobile Banking and Financial Inclusion* **Development and Implementation of Secure Gsm Algorithm for Mobile Banking** An assessment of the factors affecting the usefulness of online and mobile banking of millennials in the top three banks in the Philippines *ANALYZING MOBILE BANKING QUALITY FACTORS UNDER NEUTROSOPHIC SET PERSPECTIVE: A CASE STUDY OF TURKEY* An Examination of Mobile Banking and Mobile Payments Banking **Investigating Customer Adoption of Mobile Banking Services Emerging Trends in the role of Banking and Management in India** *Mobile Banking and Financial Inclusion Factors Affecting the Lebanese Consumers' Intentions to Adopt Mobile Banking* **Bank 3.0 Mobile Banking Breaking Banks**

"In the next 10 years, we'll see more disruption and changes to the banking and financial industry than we've seen in the preceding 100 years"—Brett King *Breaking Banks: The Innovators, Rogues, and Strategists Rebooting Banking* is a unique collection of interviews take from across the global Financial Services Technology (or FinTech) domain detailing the stories, case studies, start-ups, and emerging trends that will define this disruption. Features the author's catalogued interviews with experts across the globe, focusing on the disruptive technologies, platforms and behaviors that are threatening the traditional industry approach to banking and financial services Topics of interest covered include Bitcoin's disruptive attack on currencies, P2P Lending, Social Media, the Neo-Banks reinventing the basic day-to-day checking account, global solutions for the unbanked and underbanked, through to changing consumer behavior *Breaking Banks* is the only record of its kind detailing the massive and dramatic shift occurring in the financial services space today. Mobile is impacting heavily on our society today. In this book, Nicoletti analyzes the application of mobile to the world of financial institutions. He considers future developments and the possible use of mobile to help the transformation in products, processes, organizations and business models of financial institutions globally. This paper presents the first public findings on how low-income people view and use m-banking, using results of a survey of 515 low-income individuals in South Africa. Three hundred of those surveyed do not use m-banking, while 215 are customers of WIZZIT, a startup mobile banking provider. WIZZIT targets the 16 million South Africans who lack or have difficulty accessing formal banking services. This paper examines consumer adoption of mobile banking and mobile payments using the experience goods and learning by doing constructs as a framework to better understand adoption patterns in the United States and how these may differ in other world markets. Consumer experience and familiarity with mobile devices is considered along with three relatively new communication technologies; SMS text messaging, wireless Internet access, and near field communication (NFC); that are making important contributions to mobile financial services. Online banking and contactless payments; and consumers' experience with them; are also studied as *building blocks*; to mobile financial services. Furthermore, this analysis considers other factors that are affecting adoption patterns, including financial inclusion opportunities, data security problems, and coordination issues. Together, the building blocks and these other factors will influence how markets for mobile financial services develop. Master's Thesis from the year 2011 in the subject Computer Science - IT-Security, grade: MERIT, Middlesex University in London, course: Telecommunication Engineering, language: English, abstract: GSM systems are vulnerable to an unauthorized access and eaves droppings when compared with the traditional fixed wired networks due to the mobility of its users. The main idea of this project is to develop an application device to secure mobile banking over insecure GSM network. It is important to mention here that, mobile banking is a term used for performing balance checks, account

transactions, payments, credit applications and many other online applications. But unfortunately, the security architecture for cellular network is not entirely secure. As a matter of fact, GSM network infrastructure is proved to be insecure and many possible attacks have well documented in the literature. Security was never considered in the initial stages therefore sending protective banking information across an open mobile phone network remains insecure. Consequently, this project focuses entirely on the developing and designing security techniques to assess some security issues within mobile banking through cellular phone network (GSM). The main aim of this project was to investigate and examine the following: 1. Security issues in each level of the mobile network architecture. 2. Messages and signals exchanged between user's cellular phone and mobile network at each level. 3. The overall security architecture of GSM flaws. 4. Some existing security measures for mobile transactions. 5. The current security within SMS banking and GPRS banking. Finally, two folded simulation in MATLAB were performed using OFDM which is a broadband multicarrier modulation method that provides a high performance operation to transmitted and received data or information. In other words, it is the most customary single that uses carrier modulation that gives high speed function in microwave frequency. With the advancements in mobile technologies and devices, banking users are today able to conduct banking services at any place and at any time. Although banks around the world have provided mobile access to financial information for over a decade, the service is yet to be introduced in Lebanon. The purpose of this research is to study the level of awareness of the Lebanese consumers about mobile banking, and the determinants affecting their intentions to use the service. After an explanation of what mobile banking is and an overview of prior theories and methodologies used to study the adoption of mobile banking, this research uses a regression analysis to test the causalities in the proposed model. The results indicated support for the validity of the proposed model with 58.6% of the variance in behavioral intention to mobile banking. This study found that compatibility was the strongest antecedent determinant directly affecting the behavioral intention to adopt mobile banking, followed by perceived usefulness and trialability. The results have several implications for mobile banking practitioners. Mobile banking is growing at a remarkable speed around the world. In the process it is creating considerable uncertainty about the appropriate regulatory response to this newly emerging service. This paper sets out a framework for considering the design of regulation of mobile banking. Since it lies at the interface between financial services and telecoms, mobile banking also raises competition policy and interoperability issues that are discussed in the paper. Finally, by unbundling payments services into its component parts, mobile banking provides important lessons for the design of financial regulation more generally in developed as well as developing economies. The contribution of this paper to complement theoretical and qualitative mobile penetration literature with empirical evidence is twofold: firstly, we assess the income-redistributive effect of mobile phone penetration and; secondly, the instrumentality of financial development dynamics in this nexus. Main findings suggest an equalizing income-redistributive effect of 'mobile phone penetration' and 'mobile banking', with a higher income-equalizing effect in the latter than in the former. Poverty alleviation channels explaining this difference in inequality mitigating propensity are discussed. The empirical evidence is based on 52 African countries and deviates from mainstream country-specific and microeconomic survey-based approaches.

### INTRODUCTION

#### 1.1 Mobile Banking: An Overview

Since the Independence of India banking system till date banking system has gone through a lot of transformation and changes in providing its services to the customers. Technology and innovation were given much emphasis in the banking system around The 1990s. Technology was used as a strategic weapon in providing better quality services at a faster speed. Mobile and Internet banking helped the customers to do their banking from diversified areas and provided convenience to customers. Banks are using multi-channel i.e. ATMs, debit cards, credit cards, mobile banking, internet banking, etc. for delivering their banking services. Due to competitive pressure and the global economic scenario banking concept is now redefined as a financial supermarket providing a number of financial services under one umbrella. Access to, and the exorbitant costs of formal financial services are the barriers to financial inclusion for Zimbabwean rural communities. There is a very low rate of financial access, but yet an unmatched high mobile phone penetration in these rural areas. This study's secondary objective was to investigate the effectiveness of mobile banking in rural financial inclusion. There were five primary objectives; determining current levels of m-banking adoption by rural communities, identifying factors influencing adoption of mobile banking technology through the use of the extended TAM, investigating challenges of using m-banking, evaluating the possibility of mobile banking replacing banks, and making recommendations thereof. Theoretical and empirical literature was reviewed regarding these objectives. The study had sample size of 350 respondents who were chosen from 10 wards in Masvingo Rural District through a multi-stage sampling technique which combined convenience and stratified random sampling procedures. Data for this research was collected through self-administered questionnaires and personal interviews, and was later analysed through SPSS. Due to the mobility of its users, GSM systems are vulnerable to an unauthorized access and eavesdroppings when compared with the traditional fixed wired networks. The main idea of this project is to develop an application device in order to secure mobile banking over unsecure GSM network. It is important to mention that mobile banking is a term that is used for performing balance checks, account transactions, payments, credit applications, and many other online applications. Unfortunately, the security architecture for cellular network is not

entirely secure. As a matter of fact, GSM network infrastructure is proved to be insecure. Many possible attacks are documented in literature. For security was never considered in the initial stages, the sending of protective banking information across an open mobile phone network remains insecure. Consequently, this project focuses entirely on the development and design of security techniques in order to assess some security issues within mobile banking through cellular phone network (GSM). The main aim of this project is to investigate and examine the following: 1. Security issues in each level of the mobile network architecture. 2. Messages and signals exchanged between user's cellular phone and mobile network at each level. 3. The overall security architecture of GSM flaws. 4. Some existing security measures for mobile transactions. 5. The current security within SMS banking and GPRS banking. Finally, two folded simulations in MATLAB were performed using OFDM which is a broadband multicarrier modulation method that provides a high performance operation to transmitted and received data or information. "Cover" -- "Editorial boards" -- "Literature review of mobile banking and individual performance" -- "Mobile banking service quality and customer relationships" -- "Mobile banking services adoption in Pakistan: are there gender differences?" -- "Role of mobile banking servicescape on customer attitude and engagement" -- "Apps for mobile banking and customer satisfaction: a cross-cultural study Today's tech-savvy consumers are demanding a more personal customer experience from their banks, and banks are discovering that mobile services deliver individualized, tailored experiences better than any other technology. The Power of Mobile Banking: How to Profit from the Revolution in Retail Financial Services gives banking and financial professionals a well-researched guide for becoming transformational leaders. These leaders can convert their traditional retail "branch" banks into streamlined systems that deliver personalized services to their customers' laptops, tablets, and smartphones. Written by Sankar Krishnan—a career banker and noted financial services industry thought leader—The Power of Mobile Banking includes strategies for adapting mobile banking practices that suit the needs of both developed and emerging markets. Krishnan also shows how bankers can make their products and services relevant to a new generation of digital natives. Krishnan explores the expanding mobile payment systems that offer a wealth of financial opportunities for banking institutions and includes information on the growth of e-commerce, which holds the potential for new and profitable ways for banks to engage with consumers. The Power of Mobile Banking outlines the practical aspects of adapting to a mobile banking strategy and shows how to put the right players in place to ensure the technology works seamlessly. Once in place, a great mobile system delivers excellent service and benefits to users, as well as real value and unique features that cement customer loyalty. The book also offers advice for bankers who want to increase their bottom line by delving into the world-wide prepaid card market. Krishnan includes a discussion on the risks and hazards of mobile banking and reveals the critical investments that banks must be willing to make in order to avoid losing customers to telecoms, retailers, and technology providers. The time for retail banking to prepare for the new paradigm is now and The Power of Mobile Banking is the guide for professionals who want to adapt, evolve, and succeed in this new mobile-driven world. Mobile banking' is a configuration that permits clients of a monetary establishment to act a numeral of monetary undertakings via a portable implement such like a portable telephone either private digital helper. There has never been a Mobile Banking Guide like this. It contains 52 answers, much more than you can imagine; comprehensive answers and extensive details and references, with insights that have never before been offered in print. Get the information you need--fast! This all-embracing guide offers a thorough view of key knowledge and detailed insight. This Guide introduces what you want to know about Mobile Banking. A quick look inside of some of the subjects covered: Hormuud Telecom - ZAAD service, Mobile banking - Mobile banking services, Eko India Financial Services - History, Cross-cultural differences in decision making - Cross-cultural variances developed as a result of differences in social orientation, Microfinance - "Inclusive financial systems," Handheld Device Markup Language, ICICI Bank - Awards, Telenor Pakistan - Mobile banking and Easypaisa, Nokia N900 - Missing SIM Application Toolkit, Mobile banking - Mobile banking in the world, Cell phones - Mobile banking and payments, Hormuud Telecom - EVCPlus, Mobile banking - Challenges for a mobile banking solution, Sybase - Products, Poverty - Financial services, SMS Banking - The convenience factor, ICICI Bank - Green products and services, Mobile apps, SMS Banking - Concerns and skepticism about SMS banking, Telecommunications in Somalia - General, Far EasTone - Service launch, SMS Banking - Technologies employed for SMS banking, Dutch Bangla Bank - Mobile banking, Fiserv - Areas of Business, Mobile phone features - Software and applications, Poverty reduction - Capital, infrastructure and technology, Text messaging - In business, Mobile banking - Application distribution, Mobile banking - Payments, deposits, withdrawals, and transfers, and much more... Mobile banking, also known as m-banking, provides low cost, innovative and easily accessible services to customers with technological developments as compared to retail banking. In this context, m-banking quality factors of the banks are considered to be important issues for customers. The aim of this study is to analyze the m-banking quality factors and to rank banks offering this service in Turkey under incomplete, inconsistent and indeterminate information. Seminar paper from the year 2019 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: A, Kenyatta University, language: English, abstract: This paper explores the impact of new technology and mobile banking in the entire financial sector in Africa. The paper focuses on the case of Standard Bank South Africa to assist in

understanding the challenges faced by the major commercial banks in adopting new banking technologies in less developed worlds, such as Africa. To realize the primary goal of this paper, the researcher discusses how technology can help Standard Bank to move forward in the aftermath of the 2008/9 financial crisis and the new opportunities for the bank to grow its financial service businesses. Furthermore, the research suggests how new technological applications in the financial services sector can help Africans to escape poverty and if diversification is appropriate for a diverse bank, such as Standard Bank. Technology has immensely transformed business-to-business and within business transactions and interactions. Technological applications are enabling reconfiguration of design, production, marketing, and service delivery in most businesses. For instance, the design reconfigurations have allowed for the implementation of online marketplaces, mobile business activities, such as mobile banking, and better risk assessment. In the emerging financial markets of Africa, disruptive market innovations and reconstituted value chains have become key drivers of the growing financial services industry. Despite the huge benefits of financial innovations, conventional financial services providers, such as banks, finance companies, microfinance institutions, and insurance must be wary of the new risks and challenges posed by these financial technologies. For a major bank like the Standard Bank, financial innovations, such as e-banking and mobile banking present both new opportunities and threats to its core businesses. The last 10 years have seen an astounding growth in mobile subscriptions worldwide. Of the total adult population, more than half are financially excluded, but at the same time they own a mobile phone, thus mobile banking could represent for these people an introduction into financial inclusion. The majority of these unbanked live in Asia, Africa and Latin America. This study was born with the aim to answer to the following research question: what are the important variables to be taken into account to forge a model for mobile banking in Europe? In sum, the author wanted to identify the main drivers of the intention to adopt mobile banking and, after that, forged a business model to boost the adoption of this new phenomena in Europe. The author tried to answer to the question by defining the service, analyzing case studies, making a review of the literature available and then an empirical investigation. In particular the work is organized as follows: six chapters, of which the first four include theory, statistics, case studies and literature on innovation; and the last two include empirical work of the author, such as surveys, data analysis and findings. Paying with mobile devices such as mobile phones or smart phones will expand worldwide in the coming years. This development provides opportunities for various industries (banking, telecommunications, credit card business, manufacturers, suppliers, retail) and for consumers. The book comprehensively describes current status, trends and critical aspects of successful mobile payment. It combines theory and practice. Comprising essential aspects of a successful mobile payment as well as successful case studies and practical examples, this book is for all who are developing, offering and using mobile payment. The mobile and wireless markets have been some of the fastest growing markets in the world over the past years. Banks have caught on to this by introducing online banking and mobile banking as channels for their customers to conduct their banking transactions. However, fraud risks in banking have evolved with the use of these modern banking techniques. This study was intended to research the adoption of and the perceived fraud risks associated with mobile banking. The research findings suggest that the adoption of mobile banking is a challenge for financial institutions. A general analysis of all responses to all questions indicated that close to half of all participants do not use mobile banking because they feel no need to use this service. Other reasons selected were privacy concerns, and risk of theft. Additionally, the majority of all participants do not perceive a benefit through using mobile banking. Survey findings also indicated that approximately one fifth of all participants use their cell phone to check their bank account balance, to transfer money between their accounts at the same bank. When the responses to the questions were analyzed based on age, the findings indicated that age had a significant impact on the responses to many of the questions. When the responses to the questions were analyzed based on the type of banking institution at which the participant has an account, the findings indicated that this criteria had minor impact on the responses to most of the questions. What situation(s) led to this Mobile banking Self Assessment? What potential environmental factors impact the Mobile banking effort? How to Secure Mobile banking? What may be the consequences for the performance of an organization if all stakeholders are not consulted regarding Mobile banking? Can Management personnel recognize the monetary benefit of Mobile banking? Defining, designing, creating, and implementing a process to solve a business challenge or meet a business objective is the most valuable role... In EVERY company, organization and department. Unless you are talking a one-time, single-use project within a business, there should be a process. Whether that process is managed and implemented by humans, AI, or a combination of the two, it needs to be designed by someone with a complex enough perspective to ask the right questions. Someone capable of asking the right questions and step back and say, 'What are we really trying to accomplish here? And is there a different way to look at it?' For more than twenty years, The Art of Service's Self-Assessments empower people who can do just that - whether their title is marketer, entrepreneur, manager, salesperson, consultant, business process manager, executive assistant, IT Manager, CxO etc... - they are the people who rule the future. They are people who watch the process as it happens, and ask the right questions to make the process work better. This book is for managers, advisors, consultants, specialists, professionals and anyone interested in Mobile banking assessment. All the tools you need to an in-depth Mobile banking Self-Assessment.

Featuring 692 new and updated case-based questions, organized into seven core areas of process design, this Self-Assessment will help you identify areas in which Mobile banking improvements can be made. In using the questions you will be better able to: - diagnose Mobile banking projects, initiatives, organizations, businesses and processes using accepted diagnostic standards and practices - implement evidence-based best practice strategies aligned with overall goals - integrate recent advances in Mobile banking and process design strategies into practice according to best practice guidelines Using a Self-Assessment tool known as the Mobile banking Scorecard, you will develop a clear picture of which Mobile banking areas need attention. Included with your purchase of the book is the Mobile banking Self-Assessment downloadable resource, which contains all questions and Self-Assessment areas of this book in a ready to use Excel dashboard, including the self-assessment, graphic insights, and project planning automation - all with examples to get you started with the assessment right away. Access instructions can be found in the book. You are free to use the Self-Assessment contents in your presentations and materials for customers without asking us - we are here to help. The study assesses the role of mobile phones and mobile banking in decreasing inequality in 52 African countries. The empirical procedure involves first, examining the income-redistributive effect of mobile phone penetration and then investigating the contribution of mobile banking services in this relationship. The findings suggest an equalizing income-redistributive effect of 'mobile phone penetration' and 'mobile banking', with a higher income-equalizing effect from mobile banking compared to mobile phone penetration. Poverty alleviation channels explaining this difference in inequality mitigating propensity are discussed. Mobile banking is a revolution in the field of Commerce & Financial Transactions. The book is all about Mobile banking and its upcoming in India. Book concealment the recent security hazards for mobile banking arena and its rapid growth with solutions. Most of the people don't have enough money to buy computer with internet connection but mobile phone is popular all over the country because of the low price, easily accessible and large network coverage across the whole country. For these case mobile banking can play a big role for the society which are affordable save time, transport cost as well as reduce digital divide in Bangladesh. Many developing countries already implemented the mobile banking in mean that time peoples are being benefited. The purpose of this report is to explore the following specified problems (1) Finding the existing mobile banking services in India (2) Which are Mobile Banking solutions can be the potential benefit to Bangladesh? (3) Availability of technical infrastructure in Bangladesh for mobile banking. This work is based on literature studies, Observation, field study in India and Bangladesh, interviews of some selected banks and mobile phone operators over telephone and physically. This book has presents and analyzed some successful mobile banking system in developing countries mainly in India after that suggests suitable solutions for Bangladeshi perspective. The first edition of BANK 2.0—#1 on Amazon's bestseller list for banking and finance in the US, UK, Germany, France, and Japan for over 18 months—took the financial world by storm and became synonymous with disruptive customer behaviour, technology shift, and new banking models. In BANK 3.0, Brett King brings the story up to date with the latest trends redefining financial services and payments—from the global scramble for dominance of the mobile wallet and the expectations created by tablet computing to the operationalising of the cloud, the explosion of social media, and the rise of the de-banked consumer, who doesn't need a bank at all. BANK 3.0 shows that the gap between customers and financial services players is rapidly widening, leaving massive opportunities for new, non-bank competitors to totally disrupt the industry. "On the Web and on Mobile, the customer isn't king—he's dictator. Highly impatient, skeptical, cynical. Brett King understands deeply what drives this new hard-nosed customer. Banking professionals would do well to heed his advice." —Gerry McGovern, author of Killer Web Content The mobile revolution is reshaping the world of consumer finance from the bottom up. "Mobile is where it is at for banking today," says Tom Roberts, digital lead for banking at PMI Global Executive Council member KPMG in London, England. The global banking industry spent an estimated US\$4.2 billion on mobile banking projects in 2015, according to global tech research firm Ovum. And it's banking on those investments to meet the coming demand. Globally, the number of mobile banking users from 2015 to 2020 is set to double to 2 billion, according to a 2015 Juniper Research report. Adoption rates will be highest in developing countries, reaching 60 to 70 percent in China and India, but consumers in developed countries are also driving demand for mobile banking services. According to a U.S. survey released from the Federal Reserve Bank of Boston, 78 percent of the country's banks and credit unions offered mobile banking services in 2014, with an additional 16 percent planning to launch mobile offerings in the next one to two years. Over the past 30 years, banks have increasingly lost their relevance to the customer. Thinking that primarily focused on their internal needs, and not their customers', led to them to neglect emerging customer trends and created a space for new competitors to challenge their position. Consumers learnt many valuable lessons during the financial crisis at the end of the first decade of the 21st century, which coincided with the phenomenal rise of social media and consumer-orientated technology, such as smartphone and tablet apps. Uncertainty educated them about the need to gain control over their money and social media taught them the value of their personal data. Banks can no longer assume that they can use consumers' personal data without their approval. If regulators don't force banks to become more transparent, consumers certainly will. Banks continue to torture customers with push marketing techniques based on models with declining response rates, whilst ignoring the customers trying to buy across disconnected channels. Meanwhile, new

lean non-bank competitors stalk banks, offering consumers compelling experiences by leveraging the new technology, a superior understanding of consumers' needs (as they are not hindered by legacy product or channel-based thinking) and better use of data. However, all is not lost for traditional banks that have lost relevance to their customers. Banking: In search of relevance outlines a new model to help regain relevance in the customer's eyes and discuss how banks might survive the impact of the consumer and technology shockwave. The book will appeal to any executive running a multi-channel financial services business, either B2C or B2B. The internet and other electronic media have had a positive impact on the lives of individuals and businesses all over the world. This study investigated the extent of the adoption and usage of the mobile phone banking services among banking customers in Nigeria and the associated problems. Mobile phones are now ubiquitous and a standard aspect of daily life for a large percentage of the world population. In addition, innovations in mobile finances offer the potential to change the way customers conduct financial transactions. Yet many banking customers all over the world remain sceptical about the benefits of mobile financial services and the levels of security provided with these services. Thus the aim of this study was to understand the levels of usage and nonusage of these financial services by customers within Nigeria. In the course of the research, ten out of twenty one banks were selected in Nigeria. The stakeholders interviewed included bank staff, customers and students from higher education institutions. Study data was gathered over a two month period using an unstructured set of interview questions and data analysis was through thematic evidences arising from the data analysed. Internet banking services were first introduced into the Nigerian financial system in 2001 and other electronic banking services such as the ATM and phone banking followed thereafter. The findings of this study however, discovered that phone banking was more established than internet banking and ATM services, but ATM services had a wider reach. In summary, the overriding factors affecting this situation included the cost and maintenance involved, education of customers, poverty and infrastructure availability. Recommendations are therefore awareness creation of the services and associated business environment, security improvement of the services and tough government regulations for general electronic banking services in the Nigerian context. This study investigates factors enabling and inhibiting adoption of mobile banking among the unbanked in Jamaica. Research Paper (postgraduate) from the year 2018 in the subject Business economics - Marketing, Corporate Communication, CRM, Market Research, Social Media, grade: Ass. Professor, , course: Management and IT, language: English, abstract: For banks to attract new business and sustain the loyalty of existing customers, consumers must be able to reach financial institutions through multiple channels. With consumer interest that was historically focused on Branch Banking, currently fast changing towards Mobile & Internet banking - the level of popularity and number of possible services it carries has a great potential. Through the use of wireless banking as a customer channel, as well as an internal tool within financial institutions, the combination of Mobile and wireless technologies with the wide variety of portable devices available today, enables new revenue opportunities for financial services organizations. This provides a new channel that can be used to refresh and expand the customer base, attract prime customers and enhance loyalty. The research topic has a greater importance in today's context in terms of customer retention. The mobile banking services provided by NIBL showed that the customers has a high degree of trust building factor and has made their financial transactions safe and easy to operate. Though a little consumer awareness is required at certain level to the first time users in order to boost their confidence to operate easily. The revolution in the field of technology has made a boon for the society and at the same time high risk factors are also associated with it. This research has made an extensive contribution in the area of promotional activities where personal interaction and advertisement program is a must for maintaining long term customer relationship. Moreover, providing better services with added value has made the customer to become more loyal towards their mobile banking services. In the East African Community (EAC), mobile banking is growing at a remarkable speed and it is bound to further grow in a significant way in the near future. The field of mobile-payments and mobile-banking is not only new and fast evolving in the EAC but also sits at the overlap of several regulatory and legislative domains -- those of banking and telecommunication. The overlap substantially raises the risk of coordination failure, where legislation or regulatory approaches are inconsistent or contradictory. This is creating considerable uncertainty about the appropriate regulatory response that must be established and also what supervisory regime applies to the various activities involving banks and non-banks. A comprehensive vision for market development between policy makers, regulators and industry players in the EAC can help to define the obstacles and calibrate proportionate responses to risk at appropriate times. This paper therefore addresses regulatory and legislative issues affecting mobile money in the EAC, where cell phones transfer more than half a billion dollars monthly. The number of mobile phone users has long exceeded the number of people with bank accounts across the EAC. The purpose is therefore to demonstrate the need for the EAC to address issues relating to telecommunications and financial regulation to ensure that mobile money services bring the desired broad benefits, especially to the poor in the EAC. Seminar paper from the year 2019 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: A, Wolkite University (College of Business and Economics), language: English, abstract: This article looks at how and why banking customers have begun to take advantage of mobile services for their banking requirements and why some of them are still hesitant to adopt mobile banking in Ethiopian banking

sector. Also, this article throws light on some of the eminent challenges faced by the mobile banking service providers, which can be seen as opportunities for the financial institutions and the bankers. The internet and the mobile phone, the two technological advancements that have profoundly affected human behavior in the last decade have started to converge. Using a variety of platforms, services are being created to enable mobile devices to perform many activities of the traditional internet in a reduced format for mobile devices. One such area of activity is mobile banking. A cluster of dedicated and demanding mobile phone users (consumers) have multiplied tremendously over the years, who expect real-time information and access and high levels of service. The world is changing faster than ever before and in today's fast-paced environment, Information Technology (IT) has played a major part in the banking industry. Banking is essential in the lives of people in all parts of the world. Transactions in the bank have been made over-the-counter, but since the inception of the Internet, the rise of online banking and mobile banking has been offered by businesses to cater the changing needs of the clients. However, the Philippines had the lowest digital-banking penetration of any Asian market surveyed (McKinsey Asia Personal Financial Services Survey, 2014). This study examined the relationship between the usefulness of online banking and mobile banking and demographic profile, bank relationship, and four mediating factors: ease of use, knowledge and support, website quality, and trust and security. A survey was conducted to 214 millennial customers from the top three universal banks in the Philippines. Multiple regression analysis was used to test the relationship among the variables. Results showed that demographics (gender, educational attainment, and gross monthly income), bank relationship (frequency of use, and number of accounts maintained in the bank), and the four mediating factors (ease of use, knowledge and support, website quality, and trust and security) are significantly correlated to usefulness of online and mobile banking. The financial services industry, specially the retail banking sector, has experienced significant changes in which the consequences could be a competitive pressure, customer requirements, and technological innovation. One of these new service deliveries, which has been presented recently and has been developed dramatically in this industry, is mobile banking which offers a great deal of benefit for both banks and customers. As far as this new trend suggests, researchers in various fields draw their interests toward this new technology as a subject matter for their research. Although there is a great number of a researcher in this field, this still is an infancy stage of progress. No one would dispute the fact that in industrial services, customer satisfaction and customer relationship with management could be a key of success in business. There is a wide range of articles that focused on customer's acceptance and customer's adoption or the role of trust in this new research area. Phone banking has been inclining in the Indian financial environment. Budgetary foundations have been advancing and intensely publicizing Mobile phone banking over customary banking. The procedure is straightforward, when clients introduce PDA banking application on their telephones, they can without much of a stretch procedure banking exchanges, for example, checking their record balance, moving cash web based, mentioning bank proclamation and checkbooks or exercises that would have in any case been executed at the physical bank offices. Phone banking security, in any case, has not been given due consideration and has prompted penetrates of numerous banks and purchaser accounts in the ongoing past everywhere throughout the globe. Cell phone banking has been around for some time now, however as banks turn out an ever increasing number of highlights - like check stores by telephone - and individuals become progressively alright with depending on their cell phones, the clients of Wireless financial prop up. Computerized Change is going all out in the financial division, and it's brought along various essential points of interest to money related establishments. Be that as it may, Wireless banking - conceivably the most significant development from clients' viewpoint - accompanies various dangers. In this article, we will take a gander at why security is such a perplexing issue for banking, and we'll dissect ten security blemishes that no Mobile phone banking application ought to have. Today, every day banking administrations have progressively gotten nearer to shoppers. Inside a couple of years, banks figured out how to arrive at an incredible number of clients by means of Wireless gadgets, increment the quantity of intergenerational clients, improve client experience and fulfillment. Banks gave individuals what they needed - the likelihood to deal with their cash progressing. The book PDA Value-based Security is about how : we can do safe measures to make certain in advanced exchange . It is significant for the two clients and banks the same. Clients need to be certain that their information, and the greater part of all - cash, is free from any potential harm when utilizing Phone applications. For banks, the issues of Wireless security are similarly significant. Regardless of whether information spillage or cash misfortune is brought about by client's own deficiency, the notoriety of a bank can be unsalvageable harmed. How to secure yourself against hacking assaults and how do banks ensure their client information in various pieces of the world? Luckily, this is getting simpler and simpler as banks present an ever increasing number of cutting edge arrangements. You, as well, can build the security of Phone banking by adhering to a couple of straightforward guidelines when utilizing banking applications. The book Cell phone Transactional Security gives details of Cell Phone transactional securities and safety measures.