

## Mobile banking

This special issue of the *International Journal of Bank Marketing* focuses on mobile banking, which has recently received a dramatic increase in attention among practitioners and academics alike. As consumers are increasingly moving online and becoming ever more mobile, digitalization is forcing banks to undergo the most extensive transformation in their history. Mobile banking refers to an interaction in which a customer is connected to a bank through a mobile device such as a cellphone, smartphone, or tablet. Mobile banking thus differs from mobile payments, which involve the use of a mobile device to pay for small purchases at the point of sale. Compared to traditional banking at a branch, or computer-based internet banking, mobile banking offers benefits such as true freedom from time and place, and efficiency for banking transactions. Considering the vast development and global hype around mobile banking, this special issue is highly timely. It contains six original research papers that deal with mobile banking from different perspectives.

The first paper is a literature review by Carlos Tam and Tiago Oliveira that focuses on analyzing and synthesizing existing studies of mobile banking, and makes recommendations to researchers and practitioners. The authors find that adoption and behavioral intention dominate the existing mobile banking research, whereas post-adoption behavior has received less attention. They suggest that future research should consider other theories uncovered in their findings to provide deeper insight into mobile banking research.

The second paper investigates the cornerstones of successful services, namely, service quality and customer relationships. Manon Arcand, Sandrine Promtep, Isabelle Brun, and Lova Rajaobelina investigate how utilitarian and hedonic dimensions of mobile service quality influence the relationship quality as measured by commitment, trust, and satisfaction. They find that trust is associated more with utilitarian dimensions, while hedonic dimensions of service quality drive commitment and satisfaction.

Because other electronic means of banking may be limited in many developing countries, the interest in mobile banking has grown rapidly. This special issue has two articles focusing on consumer adoption behavior and attitudes to mobile banking, with a particular focus on developing economies. The article by Aijaz Shaikh, Richard Glavee-Geo, and Heikki Karjaluoto provides insight into the factors affecting consumers' intention to adopt mobile banking in Pakistan. This study is particularly interesting as it tests gender differences in a developing country using a combined model that derives from the technology acceptance model and the theory of planned behavior. The authors suggest that instead of the "one size fits for all" strategy, bank marketers should approach men and women with tailored strategies in order to increase mobile banking adoption rates in developing and emerging economies. The following article, by Sreejesh S. Pillai and Debjani Sahoo, studies the influence of mobile banking servicescape on customer attitudes and engagement in India. The authors use the concept of mobile banking servicescape to refer to the aesthetics, layout and functionality, and financial security of a mobile banking app. The results demonstrate that mobile banking servicescape is a strong predictor of customer attitude toward mobile banking, which then influences customer engagement.

Given the fact that mobile banking penetration differs greatly across countries and regions, an interest toward cross-national comparison studies and the effect of culture on mobile banking adoption become apparent. The study by Fernando Santini, Cláudio Sampaio, and Wagner Ladeira takes a cross-cultural perspective and investigates how the benefits of mobile banking applications influence the customer satisfaction, and how this relationship



---

is moderated by perceived justice and cultural uncertainty avoidance. The study further examines how satisfaction predicts trust, loyalty, and positive word-of-mouth. The respondents of the survey come from Brazil, India, and the USA, and represent bank customers who had suffered from a service failure with some mobile banking apps. The results show that the mobile banking benefits have a positive effect on customer satisfaction. However, the authors find that this effect significantly differs among customers with high and low perceived justice. But uncertainty avoidance seems not to play a role.

Finally, the article by Jennifer Mullan, Laura Bradley, and Sharon Loane takes a stakeholder perspective on mobile banking and applies the Delphi technique to explore drivers and barriers of mobile banking. The stakeholders in the study represent relevant researchers in the field, technology platform providers, designers of future innovations in mobile banking, representatives of banks and telecommunications sector, and others with relevant knowledge of mobile banking. The authors find that key drivers of mobile banking adoption are global mobile phone penetration, competitive advantage, customer convenience, strategic importance, customer demand, low perceived risk/security concerns, and stakeholder partnerships. According to the results, it seems that low levels of customer demand and lack of return on investment are the key barriers for the diffusion of mobile banking.

I hope that readers will find much of interest in this special issue of the *International Journal of Bank Marketing* on mobile banking.

**Tommi Laukkanen**

*Business School, University of Eastern Finland, Joensuu, Finland*