

## عنوان مقاله:

A STRATEGIC MODEL IN USING MOBILE BANKING IN IRAN

### محل انتشار:

پنجمین کنفرانس بین المللی تجارت الکترونیک در کشورهای درحال توسعه (سال: 1389)

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#### خلاصه مقاله:

With the improvement of mobile technologies and devices, banking users are able to conduct bankingservices at anyplace and at anytime and even in mobile. The increased need/wish for mobility amongstvarious sections of the society, particularly amongst professionally active groups, is confronting creditinstitutions, banks and other enterprises offering financial services, with challenges to adjust theirservice portfolio in a way to best suit the needs of their customers. On the other hand it also opens up anew arena of opportunities by making it possible to offer innovative, value-added services by activelyinducing demand for new, mobility-centric service. Banks are eager to take advantage of these newopportunities, and they have the resources for it and it is necessary to take on mobile bankingdeployment to maintain a competitive edge. This paper examines strategic implications of changes incompetitive m-banking Market as perceived by the banks.It proposes a model for bank Managers inuse of strategic opportunities in mobile banking by using Porter's competitive forces and some otherstrategic management models. We conclude that in order to achive a competitive edge in today's worldof advanced technologies, it is crucial that financial institutions position themseles in deploying theseapplications. Without having themselves to mobile .technologies, they will easily exclude from themarket

# كلمات كليدى:

M-commerce, M-banking, Strategic Management, Porter's Five Competitive Forces, PEST Analysis

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