



Discussion Paper

**Mobile Banking -
A Fashionable Concept or an Institutionalized Channel
in Future Retail Banking? Analyzing Patterns in the
Practical and Academic Mobile Banking Literature**

by

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Mobile Banking – A Fashionable Concept or an Institutionalized Channel in Future Retail Banking? Analyzing Patterns in the Practical and Academic Mobile Banking Literature

Purpose – Though Mobile Banking has raised high expectations in research and practice, it neither experienced broad adoption nor allows it banks to realize additional earnings yet. By analyzing the discourse in form of publications in research and practice as a proxy for the subsequent actual adoption, this study examines whether Mobile Banking is just a fashionable concept and whether academics or practitioners are leading the debate on Mobile Banking.

Design/methodology/approach – On the basis of academic and practical Mobile Banking publications from the last 13 years, discourse analysis was applied to examine patterns in the Mobile Banking literature and thus debate in research and practice. Previous patterns have been extended to examine whether the Mobile Banking discourse has fashionable aspects indicating a transient hype or whether it indicates long-term institutionalization. By differentiating between academic and practical publications, the different roles have been analyzed.

Key results – Mobile Banking discourse shows a positive trend indicating a broader adoption in nearer future which should encourage both researchers and practitioners to stay involved in the topic. Temporary developments and the emergence of technological innovations (e.g., UMTS, iPhone) created a fashionable hype around Mobile Banking showing that the acceptance is probably linked to developments like convenience, usefulness or availability. New phenomenon like social networks thus should be integrated in future considerations regarding Mobile Banking.

Keywords – Mobile Banking, IT innovations, IT fashion, discourse lifecycle analysis, technology adoption