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BlackBerry as Mobile banking device by [Anand Kumar](#)

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With the generation next going high on the mobile banking applications m-commerce is on a rise like never before. The financial institutions like banks are the "customer is king" philosophy followers and urge to give all the facilities demanded by their customers.

Mobility is not just in the entrepreneurial level, but has a role to play in every walk of life. Since the advent of Smartphone technology, RIM's very own BlackBerry was a reigning device then. After being embraced for the e-mail and corporate messaging, this device was a pride possession with all sections of people. When the monetary transactions were enabled via Smartphones, unfortunately BlackBerry was not the desired device by the banking professionals and customers.

The major reasons being the cumbersome interfaces that are difficult to adapt and finally the applications are not flexible or robust. Mobile banking apps for anyone should be highly flexible for a safe and secure transaction. BlackBerry's networks are public in all sense and this is the reason that security is the main threat for any platform to qualify as a mobile banking platform. Though this device is best for contact management, email clients and calendaring mobile banking is a more sensitive data that cannot be compromised at any cost.

Another aspect that influences heavily in the choice of the mobile platform is the cost of the applications. BlackBerry applications are expensive when compared to iPhone or Android. Installation of the BlackBerry Enterprise Server or BlackBerry Express is mandatory to achieve a full integration with the other features of the BlackBerry suite. Only if the device is covered under the BES, all activities can be controlled and streamlined by the administrator. This additional activity though a secure solution for the public networks of the BlackBerry is a layer of complexity on the business class device.

If one can afford the investment in the BES, the fear of security can be conquered as the administrator enable or disable some apps or features without any interruption. Also log requests can be made for all the activities that have been done. Thus, mobile banking can only be safe on the BlackBerry devices only if the BES is installed fully and accurately.

Another alternative to combat the expensive BES is the BES Express. But even with this, the user has to deploy an additional server. Thus, the solution provided by the RIM has not been attractive enough to be accepted by the urban common crowd. The trends of accessing account transactions, mobile payments and applying of the credits from any place and any point of time requires a stable and secure platform. BlackBerry should focus on these trends to make a mark in the mobile banking era.

Apart from the investments that have to be made for the BlackBerry, this device with more innovation from RIM is a mandatory to woo not only the enterprise customers but also must appeal to the consumer market. This strategy will definitely influence the BlackBerry Mobile Banking share in a positive way.

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