
Community bankers put mobile as top tech priority

In a survey last month of the 100 members of ABA's Community Bankers Council, the 44 bankers responding clearly had mobile on their minds-and in their budgets. Asked which of four technologies or technology-enabled services their bank would adopt or expand this year, 81% checked "mobile banking." Next closest was "social media" at 43% followed by "customer relationship management" at 32% and "cloud computing" at 14%.

A separate, open-ended, question asked what will be the "must have" technologies in the next 12-18 months. Of the 26 answers given, 25 mentioned mobile as at least part of the answer.

It was clear from the statements that many of the banks offered some form of mobile banking already, and were looking to enhance or upgrade their service. Some form of mobile payments including person-to-person was mentioned by several.

The respondents ranged fairly evenly in asset size from 7 (16%) under \$100 million to 5 (12%) at \$1 billion or greater. The largest segment consisted of 17 banks (40%) in the \$100 million to \$300 million category.

Other highlights:

We asked whether the banks allow employees to use their personal electronic devices for bank business-a trend commonly referred to as "bring your own device" and 58% replied "yes." A related question asked how important it is to have a "BYOD" policy in place, and 68% of respondents were split evenly between "Very important" and "Important."

Only a handful of banks (8%) indicated they were "very likely" to upgrade their banks' core system this year or next, with another 10% "somewhat likely." The other choices were "not likely" (57%) and "already upgraded" (25%). A bank

technology vendor, told of this finding, observed that the numbers were consistent with his experience. Core conversions have always proceeded on a gradual basis.

Other questions asked about security steps being implemented and plans for outsourcing.

[Click here](#) to see a pdf of the full results, including verbatims.

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