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1. Customer are regularly upgrading M-Application?
2. Provider provides proper M-Application Updates?
3. Synchronization of all M-Banking components is preference?

#### Personalization

1. M-Application is in preferred language?
2. M-Application providing convenient date time format?
3. Amount format in Application is of Customer's choice?
4. Alerts of M-Applications are adjustable?

#### HR trends

##### GIG economy

1. Do you consider talent sourcing in M-banking will increase individual performance using M-Banking?
2. Do you consider Cost reduction by outsourcing will provide impact better to individual performance using M-Banking?
3. Do you consider supportive entrepreneurship to mobile banking could enhance the individual performance using M-banking?

##### Digital HR

1. Artificial Intelligence in recruiting staff to M-banking could increase the individual performance?
2. Artificial Intelligence could recruit effective employee for M-Banking, strengthen individual performance using M-banking?
3. Intense training and education at Digital HR could help individual performance M-Banking?