

## **Evaluation of guidelines and security threats in mobile-phone banking**

Globally, banking institutions are using mobile phones to provide financial services to reach those with or without bank accounts. However mobile phones do suffer from security threats when used for banking purposes these threats become more critical. The purpose of the research was to investigate the use of user guideline as a tool to mitigate against security threats in mobile phone banking. The objectives of the research were to determine the security threats in the mobile banking, to identify the existing guidelines in mitigating threats in mobile phone banking and to design improved user guideline to minimize the security threats in mobile phone banking. This research adopted a descriptive survey design; Qualitative approach was used in objective two which was concerned with subjective assessment of attitudes, opinions and behavior. Generally, the technique of focus group interviews and depth interviews was used in identifying the use of existing guidelines in mitigating mobile phone security threats. In objective three Simulation approach was used, which involved the construction of an artificial environment within which relevant information and data can be generated. This permitted an observation of the dynamic behavior of a system (or its sub-system) under controlled conditions. Data collection tools included use of interviews and questionnaires. Descriptive statistics was used in data analysis that included frequency percentage mean and mode. This research was expected to provide improved user guidelines that will help in the reduction of the security threats posed in mobile phone banking. The research was expected to further suggest the challenges of the existing guidelines in use to those of adoption of the designed use guidelines.