



## Impact Note: Better Mobile Banking Comes Before 5G

25 March 2019 By: Tyler Brown, Emmett Higdon

5G is the next generation of cellular technology, an ultra-high-speed wireless standard that will, in theory, offer mobile data speeds of up to an order of magnitude faster than today's fastest connections and virtually instantaneous response times. 5G's marketing pitch is that it will enable the efficient movement of enormous amounts of data from connected devices to the Internet and between each other. The technology is important as connected devices become ubiquitous and the consumption of rich multimedia content continues to grow. But there are wide gaps between commercialization, implementation, and meaningful changes to the customer experience. That is particularly true in financial services, where FIs have many opportunities to improve their mobile offerings given existing technologies.

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