Contents

1. Towards the Digitalized Bank in the Age of Digital Convergence: Focusing on Pakistan Case
   Shah Zahir and Shoaib Imtiaz (1-12)

2. Study of Mobile Application Development using MVC Framework
   Ram Naresh Thakur, U. S. Pandey, Jyotir Moy Chatterjee (13-17)

3. U-Business Adoption and Strategies
   Stephen Bradley (19-31)

4. Attaining level of 3 of CMMI in R & D organization
   Subhalaxmi Sahoo (33-43)

5. An Approach to Develop Handwritten Signature Verification System Using Genetic Algorithm
   Bibhu Prasad Mohanty (45-50)