

Comments and Discussions

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This paper investigates the recent development of information technology in Japanese banks in details. Particularly, one of main contributions of this paper is that this paper provides extensive discussions regarding new internet banks and internet banking services of traditional banks and points out some differences among internet banks.

Although Japanese banks have suffered from huge non-performing loans since the burst of the bubble, they have invested huge money into their information facilities to compete over US and European banks. Nowadays, information technology in banking is a very important issue not only for Japan but also for other nations. I believe that Japanese experiences that this paper discusses are instructive to international readers, particularly to Asian readers.

In sum, I agree that this paper's contribution to the literature is significant.

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