

# Mobile Banking

## Strategies, Applications & Markets

### 2008-2013

This report provides the most up to date analysis of the mobile banking market. It includes a six year forecasting suite projecting vital data on mobile banking subscriber take up, mobile banking user-level messaging traffic, user-level transaction volumes and gross transaction values for “Push” Mobile Banking Information Services, and “Pull” Services – MBPP (Mobile Bill Payment and Presentment) transactional banking.

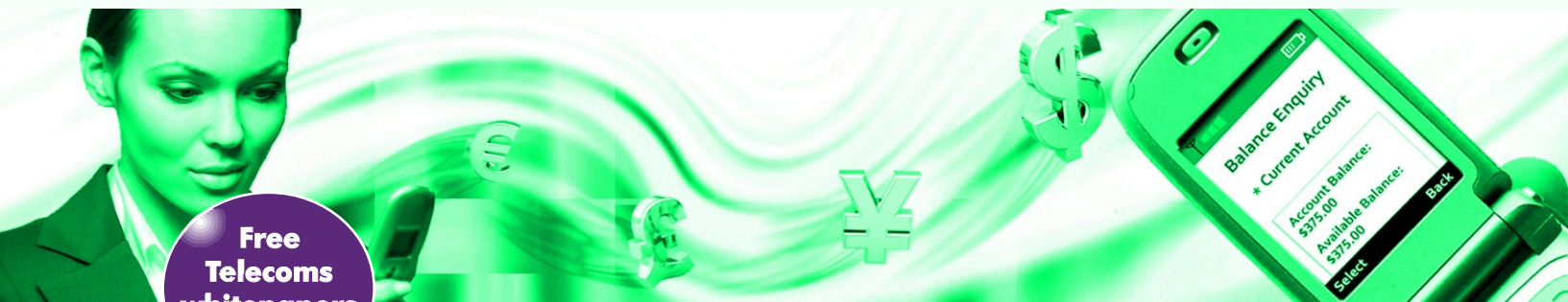
As well as comparing and contrasting the various mobile banking applications and software vendors this detailed study also includes over 12 detailed case studies and 15 vendor profiles, as well as a number of in-depth interviews with leading mobile commerce application and financial system vendors, banks and consultancies.

#### Key Questions Addressed by this Report:

- How many mobile subscribers will use their mobiles for mobile banking information services/transactions over the next five years?
- Which will be the leading regions in the mobile banking market in 2013?
- What will be the size of overall mobile banking transaction values?
- What are the trends, drivers and constraints affecting the development of the market?
- How are leading banks incorporating the mobile into their distribution channel strategies?
- What are the strategies of leading mobile commerce application and financial system vendors as they address this growing market opportunity?
- What will be the trend in mobile banking traffic volumes over the next five years?

#### Key Benefits:

- A unique source of combined research and analysis for the mobile banking market including technologies, market characteristics and forecasts.
- Practical analysis of the emerging opportunities for vendors and operators.
- Unique insights: includes interviews of leading players with significant experience of the mobile banking market.
- Benefit from fresh thinking and intelligent market assessment.



Free  
Telecoms  
whitepapers  
...

# Mobile Banking: Analysis & Forecasts

## report overview

In easy to understand tables and charts this report presents six year forecasts up until 2013, across eight regions of the world (North America, South America, Western Europe, Eastern Europe, Far East & China, Indian Sub Continent, Rest of Asia Pacific and Africa & Middle East). Through a rigorous forecasting methodology and qualitative analysis and opinion from key members of the mobile banking value chain, this extensive report provides all the vital data and analysis that vendors, banks and service providers need to maximise revenues in this rapidly emerging sector.

## analysis & forecasts

### Report Analysis

**6 Year Analytical Forecasts** provide an extensive market breakdown for usage, transactional traffic and values across mobile banking services until 2013.

**Split by 8 Key Regions** North America; South America; Western Europe; Eastern Europe; Far East & China; Indian Sub Continent; Rest of Asia Pacific and Africa & Middle East.

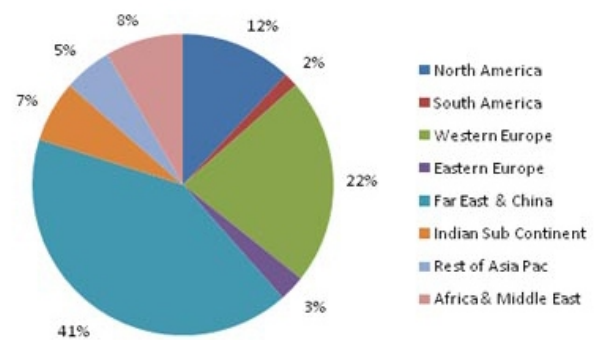
**Understanding Market Mechanisms** piecing together the market development dynamics for mobile banking services, including leading industry interviews and case studies; uncovering the hurdles & regulations to deployment and adoption, applications, and vendor and services strategies.

**Visual Clarity** with 42 tables and colour forecast charts.

### Market Forecast Suite 2008-2013

**"Push" Information Services** mobile users (m; %) who use services; messaging traffic: number of "Push" messages sent to mobile banking users (average; total); "Push" messaging market: "Push" SMS messaging market value (\$m)

### Mobile Banking: Transactional Users – 2011 Regional Forecast (%)



**Mobile Bill Presentment & Payment** mobile users (m; %) who make MBPP transactions; MBPP transactional traffic: average number of transactions made per mobile banking user; total number of transactions (m); transactional value: average (\$); total (\$m)

**Cellular Market Growth** global subscriber growth; subscriber base; global 3G subscriber; subscriber by technology

## our background

Juniper Research specialises in providing high quality analytical research reports & consultancy services to the telecoms industry. We have particular expertise in mobile, wireless, broadband & IP-convergence.

Juniper is independent & provides authoritative assessments of markets, technologies & industry players. Our analysts are experienced senior managers with proven track records in each of their specialist fields.

Each report is thoroughly researched, intelligently written & proof-read by qualified experts prior to publication. The report offers a rich mix of graphics, illustrations, technology roadmaps and tables.

## our clients include...

AOL • Associated Press • BitFlash • Boston Consulting • Group BT • Canon • Cingular • Cisco • Comverse • DigiQuant • Electronic Arts • EMI • Ericsson • ESPN • ETRI • Excurro • Financial Times • First Data Corporation • France Telecom • Goldman Sachs • Hutchinson • IBM • Icefyre • Infospace • Intel • KG Partners • Korea Telecom • Logica CMG • Lucent Technologies • Microcell • Microsoft • Morgan Stanley • Netro • Nokia • NTL • NTT DoCoMo • Openwave • Orange • Panasonic • Philips • Qpass • Qualcomm • Redline Communications • Scientific Games • Seiko • Siemens Mobile • Synaptics • TDK • Vivendi Universal • Vodafone

[www.juniperresearch.com](http://www.juniperresearch.com)

## Executive Summary

### 1. Cellular Market Growth

#### Mobile Commerce and Banking Overview

- Mobile banking definition; Mobile commerce market structure; Mobile commerce market trends (Tellabs; Bango; Mobile Web)
- Mobile banking drivers: user demand and requirements; cost savings; increase in ARPU; one-to-one marketing opportunity; enhanced security; customer retention and acquisition for banks; lower churn for MNOs; new revenue channel for banks; new revenue channel for MNOs: as MFS provider; revenue sharing and co-operation in the ecosystem
- Mobile banking constraints: resistance from MNOs; technology issues and standards; business model issues; financial regulations & legislation; support issues - who owns the customer?; data charges: user bill shock; 3G/broadband & device availability; user security concerns; application slickness

#### Market Segmentation

##### How is Mobile Banking Delivered

- Messaging-based mobile banking; Mobile internet browser; downloadable application

### 2. Vendor Strategies

- Introduction; Diebold; Fidelity NIS, ClairMail & mFoundry; Sybase 365; Monitise; Position; Logica; Voice Commerce Group; mBlox; Fundamo; Firethorn; VeriSign; Kabira; CPNI; ACI

### 3. Applications and Services Strategies

#### Introduction

##### Applications & Services Examples

- North America: Bank of America (mobile screens); Wells Fargo Corporate (CEO mobile service); Wells Fargo Retail (mobile banking)
- Western Europe: Monitise/MONILINK

- (enabling the mass market in banking and payments; user base by age; weekly and monthly usage profiles; time of day usage profiles; revenue model); Lloyds TSB Commercial (telephone service centre calls; SMS text alert service take up/customer satisfaction); Barclays; Postbank
- Eastern Europe: Garanti Bank (alternative distribution channel strategy rationale; mobile banking service)
- Far East & China: China Merchants Bank; SK Telecom; NTT DoCoMo (OsaiFu-Keitai e-wallet handset services); Mobile Money Ventures Hong Kong (mobile banking screenshot)
- Indian Sub Continent: Union Bank of India
- Rest of Asia Pacific: National Australia Bank
- Africa & Middle East: Standard Chartered Bank UAE

### 4. Market Forecast Approach

#### Introduction

#### Methodology

- Geographical splits; Approach and assumptions

#### Growth of the Cellular Market

- Subscriber: cellular growth; base, market share; penetration
- Subscriber: 3G growth by technology (2G, 2.5G, 3G, 3.5G/3.9G)

#### Regional Cellular Market Growth

- North America: mobile subscriber penetration; US market structure; 3G adoption (cellular subscribers by technology)
- South America: diverse region; mobile subscriber penetration rates; dominant technology; players in region; 3G deployments (cellular subscribers by technology)
- Western Europe: mobile subscriber penetration (cellular subscribers by technology); market structure; 3G penetration
- Eastern Europe: mobile subscriber penetration (cellular subscribers by

technology); 3G penetration

- Far East & China: mobile subscriber penetration; 3G services (cellular subscribers by technology)
- Indian Sub Continent: mobile subscriber penetration; 3G services (cellular subscribers by technology)
- Rest of Asia Pacific: mobile subscriber penetration; 3G adoption (cellular subscribers by technology)
- Africa & Middle East: market background; mobile subscriber penetration (cellular subscribers by technology); ARPU; players; 3G adoption

### 5. Market Forecast

#### Introduction

#### Mobile Banking "Push" Information Services

- Users: mobile users who use "Push" information services
- Messaging traffic: number of "Push" messages sent to mobile banking users (average; total)
- "Push" messaging market: "Push" SMS messaging market value

#### Mobile Bill Presentment & Payment (MBPP)

- Users: mobile users who make MBPP transactions
- MBPP transactional traffic: average number of transactions made per mobile banking user; total number of transactions
- Transactional values (average and total)

### 6. Standards & Forums

#### Introduction

#### Who is Doing What?

- dotMobi; ETSI; The GSM Association; International Organisation for Standards (ISO); Mobey Forum; Mobile Payment Forum; Open Mobile Alliance (OMA): members

126 Pages



## companies included

ACI • Bango • Bank of America • Barclays • China Merchants Bank  
 • ClairMail • CPNI • Diebold • Fidelity NIS • Firethorn • Fundamo  
 • Garanti Bank • Kabira • Lloyds TSB • Logica • mBlox • mFoundry  
 • Mobile Money Ventures Hong Kong • Monitise • National  
 Australia Bank • NTT DoCoMo • Postbank • Postilion • SK Telecom  
 • Standard Chartered Bank UAE • Sybase 365 • Union Bank of  
 India • VeriSign • Voice Commerce Group • Wells Fargo

## author profile

Howard Wilcox is a Senior Analyst with Juniper Research, and author of the Mobile Payments Markets reports series, along with the Mobile Broadband, Fixed WiMAX and Mobile WiMAX reports. He is frequently interviewed by industry journals in both the mobile and finance sectors, and has also been video interviewed by a leading international bank and by the broadcast media including the BBC. Howard spoke at the EFMA Conference on Mobile Financial Services in November 2008 in Athens. Howard has over twenty five years' experience in the Telecommunications sector.

## to place your order

### product details

Please tick your requirement	£	\$	€	hard copy	PDF
<b>Mobile Banking</b> <i>Strategies, Applications &amp; Markets 2008-2013</i>					
Single User License	1,750	2,630	1,970	<input type="radio"/>	<input type="radio"/>
Multi User Network License (2-5 users)	2,500	3,750	2,810	<input type="radio"/>	<input type="radio"/>
Enterprise Wide License (all organisation)	3,750	5,630	4,220	<input type="radio"/>	<input type="radio"/>
- add additional hardback copy	190	390	280	<input type="radio"/>	
- add trackable courier delivery <sup>T</sup>	40	80	50	<input type="radio"/>	

**Post or Fax your order to**  
 Juniper Research Limited  
 Wakeford Farm Business Park, Pamber-End, Tadley, Basingstoke, Hampshire RG26 5QN UK  
 Tel (UK): +44 (0) 1256 830002/889555  
 Tel (US): +1 408 716 5483  
 Fax : +44 (0) 1256 830093

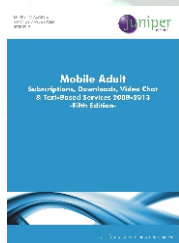
**or Order Online or by Email**  
 Web : [www.juniperresearch.com](http://www.juniperresearch.com)  
 email : [info@juniperresearch.com](mailto:info@juniperresearch.com)

\* Euro & US\$ prices are for guidance only. The exact price will depend upon your bank exchange rate (to the £) on the day of order processing. Prices do not include VAT - charged at prevailing rate in the UK.

<sup>T</sup> Standard Courier Delivery is Free

**Account Services** - For further information on account services and respective discounts you can expect to receive, please contact [john.levett@juniperresearch.com](mailto:john.levett@juniperresearch.com) or (UK) +441256 830002/(US) +1 408 716 5483.

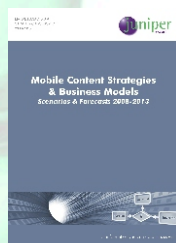
## other recent reports



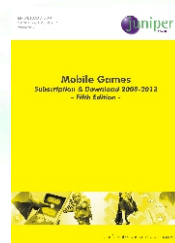
Mobile Adult  
(Fifth Edition)



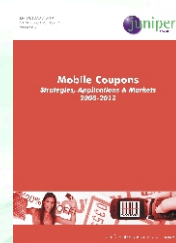
Global Mobile Markets



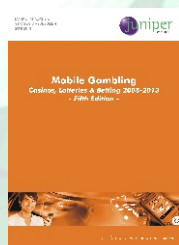
Mobile Content Strategies & Business Models



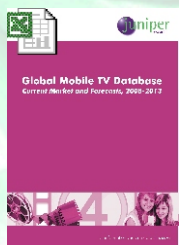
Mobile Games  
(Fifth Edition)



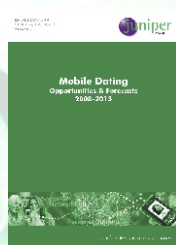
Mobile Coupons



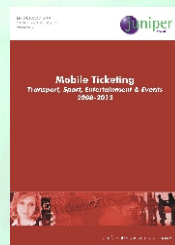
Mobile Gambling  
(Fifth Edition)



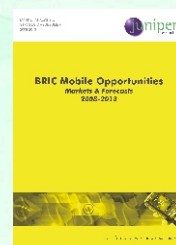
Global Mobile TV Database



Mobile Dating



Mobile Ticketing



BRIC Mobile Opportunities



For further information, or to order online/by email visit [www.juniperresearch.com](http://www.juniperresearch.com), or contact [info@juniperresearch.com](mailto:info@juniperresearch.com). To contact us by post write to: Juniper Research Ltd, Wakeford Farm Business Park, Pamber-End, Tadley, Basingstoke, Hampshire, RG26 5QN UK Tel (UK) +44 1256 830002 Tel (US) +1 408 716 5483 or Fax +44 1256 830093.

The personal information provided by you on this form will be held on a secure database, and will not be shared with any external companies or organisations. If at any time you wish to withdraw your details from our database, or from receiving further information concerning news items, partner news or about new Juniper Research services or products, then please email the [news@juniperresearch.com](mailto:news@juniperresearch.com) with the words UNSUBSCRIBE in the subject line. Alternatively write to us at the above address.