

Mobile banking: How Can Telcos Enter the Retail Banking Market?

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Abstracts

This study addresses the mobile banking penetration strategy for a telco.

After a review of the disruptions that reconfigure the banking market, the study focuses on the various strategic questions that may arise when a telco is launching such an initiative: How does mobile banking make sense for a telco? What sort of mobile financial services can a telco provide? How should a telco enter the mobile banking market? How much does it cost and how much revenue could it produce?

The study is based on the analysis of mobile banking and mobile payment initiatives launched by telcos of which: M-Pesa, M-Shwari, Orange Money, Telenor Banka, Orange Finance, Orange Cash, O2 Banking and Orange Bank. These examples, representative in many respects of the diversity of telcos (geography, typology of services, chronology of services and similar factors.) are also representative of different penetration models of the mobile banking market and are each subject to business cases. Other examples, from telcos, fintechs or the Internet giants, also illustrate the point.

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