

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

<https://marketpublishers.com/r/M34A4EA91B8EN.html>

Date: May 2018

Pages: 38

Price: US\$ 3,300.00 (Single User License)

ID: M34A4EA91B8EN

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.

Contents

1. EXECUTIVE SUMMARY

1.1. Key findings

1.2. Recommendations: one solution for entering the mobile banking market is to share the risk with a banking partner

2. METHODOLOGY & INTRODUCTION

2.1. General methodology of IDATE DigiWorld's reports

2.2. Introduction: the online banking revolution will continue, relentlessly

2.2.1. Regulatory disruption: with banking regulation new entrants can change banking market

2.2.2. Technological disruption: new technologies and user-centric UX open the banking market to fintech

2.2.3. Business model disruption: new business models are opening the market to new data-driven entrants

2.2.4. Conclusion: the banking and payment industry is transiting major change, with new entrants

3. HOW M-BANKING MAKES SENSE FOR TELCOS

3.1. Traditional key players in electronic payment value chain

3.2. New players on the banking value chain

3.3. New opportunities for telcos – direct and indirect – on the value chain

4. THE SORT OF MOBILE FINANCIAL SERVICES A TELCO CAN PROVIDE

4.1. Type of mobile financial services from mobile payment to mobile banking

4.1.1. Mobile payment

4.1.2. Mobile banking

4.1.3. Advanced mobile banking

4.2. Assessment of service-wise market potential for a telco

4.2.1. Banks and telco financial services perspective

4.2.2. Service-wise market potential valuation for telcos

4.3. Value-added services proposition to a telco's customers

5. THE BEST WAY FOR A TELCO TO ENTER THE MOBILE BANKING MARKET

- 5.1. Types of variables which may influence the penetration strategy
- 5.2. Partnership approach to enter the banking market
 - 5.2.1. With or without a banking partner?
 - 5.2.2. What type of partnership?
 - 5.2.3. What type of partner?
- 5.3. Eight illustrative business cases of different penetration strategies
 - 5.3.1. Telco-only business model
 - 5.3.2. Bank-led partnership business model
 - 5.3.3. Partnership 50/50 business model
 - 5.3.4. Telco-led partnership business model

6. THE COSTS OF M-BANKING, AND ITS REVENUES

- 6.1. Mobile banking market opportunity
- 6.2. Business model
 - 6.2.1. Cases of profitable mobile banking by telcos are originating in developing countries with a sizeable opportunity among the unbanked
 - 6.2.2. In developed countries, the prime example of profitable mobile banking are to be found in fintech initiatives that focused on niche services and applied a low-cost strategy to acquire a mass audience.
- 6.3. Costs and revenues breakdown
 - 6.3.1. Revenues: direct revenues are not the only sources of revenue for a telco
 - 6.3.2. Costs: financing requirement is mainly driven by customer growth

List Of Tables

LIST OF TABLES AND FIGURES

Figure 1: A new wave of banking revolution

Figure 2: Changes in the banking market

Figure 3: Key Regulatory and Industry Initiatives (KRIs) clustered by regulators' primary objectives, 2017

Figure 4: Number of users for largest banks, Telco and digital players in the World

Figure 5: Three major changes in the banking market that

Figure 6: Traditional electronic payment value chain

Figure 7: New entrants' stakes: controlling the relationship with the consumer and integrating value chain

Table 1: Advantages and challenges of competitors

Figure 8: New direct and indirect opportunities for Telco

Figure 9: Type of mobile financial services from mobile payment to mobile banking

Figure 10: Telco could reach more value by adding mobile banking services to their offering

Figure 11: Service-wise market potential valuation for Telco

Figure 12: Telco source of differentiation

Figure 13: Fintech and mobile banking app example: a focus on design, UX or niche segment to differentiate

Figure 14: Customer-centric UX best practices

Figure 15: Orange financial services strategy depends on the specifics of market

Figure 16: Type of Business Model

Table 2: example of business model and related characteristics

Figure 17: Type of business model

Figure 18: Type of Business Model

Figure 19: Fintech according to their regulation status

Figure 20: M-Pesa

Figure 21: Orange Cash

Figure 22: Orange Money

Figure 23: Orange Finance

Figure 24: M-Shwari

Figure 25: O2 Banking

Figure 26: Telenor Banka

Figure 27: Orange Bank

Figure 28: Number of registered and active customers, by region (December 2016)

Figure 29: MTN's Mobile Money EBITDA

Figure 30: Orange Money Journey

Figure 31: N26 Business Model used to be the example for Orange Bank

Figure 32: Number of clients to break even elements

Figure 33: Direct and indirect revenues contribution to gross-profit of MTN's
MobileMoney

Figure 34: Costs split

Figure 35: Illustrative set-up costs to implement mobile banking

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