Corporate and Banking Perspective on Mobile Technology: Reaching out to Students

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9 June 2011
How can the Corporate and Banking experience using Mobile Internet be used to improve Mobile Education for the Youth?
Let’s take this approach

Mobile Devices, Trends and Analysis

Social Networking behavior in SA

Mobile Banking

Corporate eLearning Solutions

Mobile Learning for Youths

What is the landscape, and devices we focus on?

Youth behaviour in Social Media and the mobile link

How do people bank on a cellphone and some stats

Who does it and how?

Bringing it all together
Younger consumers are also more likely to spend a greater percentage of spend on non-voice services, particularly data services.

Adapted from Arthur Goldstruck, Mobility, 2011
# Internet and Cell phone usage across segments

*High cellphone usage levels across all segments*

*Internet usage lags behind – highest penetration amongst the Graduate customers*

<table>
<thead>
<tr>
<th></th>
<th>Teens</th>
<th>Students</th>
<th>Graduates</th>
<th>Middle</th>
<th>Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cell phone usage</strong></td>
<td>83%</td>
<td>84%</td>
<td>96%</td>
<td>92%</td>
<td>65%</td>
</tr>
<tr>
<td><strong>Accessed Internet in</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Past 12 Months</td>
<td>41%</td>
<td>49%</td>
<td>66%</td>
<td>43%</td>
<td>9%</td>
</tr>
<tr>
<td><strong>Accessed Internet in</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Past 4 Weeks</td>
<td>33%</td>
<td>43%</td>
<td>61%</td>
<td>39%</td>
<td>8%</td>
</tr>
</tbody>
</table>

*Graduates have highest internet penetration levels*

Source: AMPS 2009
## Current vs. Future Mobile Devices

<table>
<thead>
<tr>
<th></th>
<th>Current usage % (main phone)</th>
<th>Future usage %</th>
<th>Brand Momentum (future / current)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nokia</td>
<td>51 (U=45, R=52)</td>
<td>48</td>
<td>0.95</td>
</tr>
<tr>
<td>Samsung</td>
<td>28 (U=10, R=14)</td>
<td>12</td>
<td>0.42</td>
</tr>
<tr>
<td>LG</td>
<td>5</td>
<td>2</td>
<td>0.37</td>
</tr>
<tr>
<td><strong>Blackberry</strong></td>
<td>4</td>
<td>24 (U=29, R=20)</td>
<td><strong>6.10</strong></td>
</tr>
<tr>
<td>Motorola</td>
<td>4</td>
<td>1</td>
<td>0.37</td>
</tr>
<tr>
<td>Sony-Ericsson</td>
<td>2</td>
<td>3</td>
<td>1.31</td>
</tr>
<tr>
<td>HTC</td>
<td>1</td>
<td>2</td>
<td>1.96</td>
</tr>
<tr>
<td><strong>iPhone (Apple)</strong></td>
<td>1</td>
<td>3 (U=5, R=1)</td>
<td><strong>4.74</strong></td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>5</td>
<td>0.97</td>
</tr>
</tbody>
</table>

Blackberry and iPhone handsets have the greatest status appeal. 24% of the current market claims that their next handset will be a BlackBerry. These are Internet Phones, designed to be dependent on an Internet Connection.

Arthur Goldstruck, Mobility, 2011
Generation Next’s Coolest Brand

- **BlackBerry** was voted the **Coolest Brand Overall** (21.1%) and **Coolest Cellphone** (64.6%) in the Sunday Times Generation Next 2011 Brand Survey.
- RIM has stated that **South Africa is their fastest-growing BlackBerry market in the world**.
- Craig Fleischer, Regional Director SA (RIM), “The BlackBerry smartphone is a **social tool** and a **lifestyle device** that keeps them in touch with everything that matters to them”.

Generation Next Names BlackBerry South Africa’s Coolest Brand, [http://www.newstime.co.za/ScienceandTech/Generation_Next_Names_BlackBerry_South_Africa%E2%80%99s_Coolest_Brand/26027/](http://www.newstime.co.za/ScienceandTech/Generation_Next_Names_BlackBerry_South_Africa%E2%80%99s_Coolest_Brand/26027/)
What activities are they conducting online?

- Searches, research and sending mail are the primary online activities
- Youth online focus is on social activities rather than banking
- Graduates utilise online mostly for banking, business and shopping

<table>
<thead>
<tr>
<th>Activity</th>
<th>Total</th>
<th>Teens (16-19yrs)</th>
<th>Students</th>
<th>Graduates</th>
<th>Middle</th>
<th>Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Search</td>
<td>75%</td>
<td>71%</td>
<td>77%</td>
<td>76%</td>
<td>75%</td>
<td>71%</td>
</tr>
<tr>
<td>Mail</td>
<td>63%</td>
<td>46%</td>
<td>56%</td>
<td>72%</td>
<td>68%</td>
<td>77%</td>
</tr>
<tr>
<td>Research</td>
<td>60%</td>
<td>51%</td>
<td>58%</td>
<td>66%</td>
<td>61%</td>
<td>57%</td>
</tr>
<tr>
<td>Banking</td>
<td>32%</td>
<td>11%</td>
<td>12%</td>
<td>50%</td>
<td>44%</td>
<td>45%</td>
</tr>
<tr>
<td>Reading A Newspaper</td>
<td>21%</td>
<td>11%</td>
<td>16%</td>
<td>23%</td>
<td>24%</td>
<td>17%</td>
</tr>
<tr>
<td>Music Downloads</td>
<td>19%</td>
<td>48%</td>
<td>40%</td>
<td>15%</td>
<td>11%</td>
<td>4%</td>
</tr>
<tr>
<td>Chat</td>
<td>19%</td>
<td>29%</td>
<td>29%</td>
<td>23%</td>
<td>13%</td>
<td>8%</td>
</tr>
<tr>
<td>Instant Messaging</td>
<td>18%</td>
<td>19%</td>
<td>19%</td>
<td>24%</td>
<td>17%</td>
<td>12%</td>
</tr>
<tr>
<td>Games</td>
<td>15%</td>
<td>37%</td>
<td>29%</td>
<td>16%</td>
<td>10%</td>
<td>7%</td>
</tr>
<tr>
<td>Read Current News</td>
<td>15%</td>
<td>8%</td>
<td>11%</td>
<td>17%</td>
<td>17%</td>
<td>12%</td>
</tr>
<tr>
<td>Directory Services</td>
<td>12%</td>
<td>5%</td>
<td>7%</td>
<td>16%</td>
<td>15%</td>
<td>11%</td>
</tr>
<tr>
<td>Shopping</td>
<td>10%</td>
<td>8%</td>
<td>8%</td>
<td>18%</td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>Listening to Radio</td>
<td>8%</td>
<td>4%</td>
<td>4%</td>
<td>8%</td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>Share Trading</td>
<td>6%</td>
<td>4%</td>
<td>5%</td>
<td>6%</td>
<td>7%</td>
<td>9%</td>
</tr>
<tr>
<td>Dating</td>
<td>4%</td>
<td>14%</td>
<td>12%</td>
<td>7%</td>
<td>4%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: Amps 2009
Youth Mobile and Internet Usage in SA

- Top visited mobi-sites in SA in 2010 were:
  - facebook.com
  - google.com
  - wikipedia.org
  - mxit.com
  - my.opera.com
  - yahoo.com
  - zamob.com
  - getjar.com
  - reference.com
  - answers.com

Corporate Facebook Activity in SA

Corporate FB Pages
- Woolworths SA
- Vodacom
- Baba & Kleuter
- Pick n Pay
- HP SA Computing
- BMW
- etc

Non-Corporate FB Pages
- Springboks
- Gareth Cliff
- DJ Fresh
- Captain Morgan
- Doritos
- Destiny Connect
- SA Sports Illustrated
- YOU Magazine
- Debonairs Pizza
- etc

Banking, Education ???

www.socialbakers.com
FNB Cellphone Banking

FNB has 42% (3-million) share of SA Cellphone Banking market

Popular transactions:
- Prepaid Products
- Cash Withdrawals
- Once-off Payments
- eWallet

72% of customers aged between 19-40

Most users earn less than R100,000 per year

13-million monthly transactions worth R1,7bn
Youth Banking

Banking Needs
- Prepaid
- Balance Enquiries
- Mobile Money (eWallet)
- Payments
- Cash Withdrawals

Channels
- Cellphone Banking
- ATMs
- Online Banking

User Considerations
- Cost
- Ease of Access
- Popularity

Corporate Objectives
- Next generation customers
- Attractiveness of Offer
- Competitive Advantage
- Future Sales
Corporate eLearning

Strategy
• Educate Distributed Workforce
• Educate Customers
• Logistical Efficiencies

Content
• Course suitability for self study
• Copywriting for digital

Usability
• Content Structure
• Site Structure
• Lack of Human Interaction

Trial and Error
• Configurations
• User Testing
• Content Review and Management
Learning Management Systems

Moodle
- Open Source
- moodle.org

Blackboard
- Proprietary
- www.blackboard.com
Moodle

Registered moodlesites:
Blackboard LMS

Online
- Blackboard Learn
- Blackboard Collaborate
- Blackboard Connect
- Blackboard Transact

Mobile
- Blackboard Mobile Learn
- Blackboard Mobile Central
Mobile Learning Solution

Yoza.mobi

- Shuttleworth Foundation project
- Launched Aug 2010, Cost $77,240
- Readership: >60,000 novels to date
- Comments: >40,000 to date
- Mxit is also integrated for extra engagement
Mobile Considerations in a Corporate World

Which phones do we cater for

- Feature Phones are currently common
- Smartphones (especially Blackberry) will be popular – capable of richer content

How much does it cost the user

- Mobisite are not bandwidth intensive
- Data charges to be cheaper in future
- User is cost sensitive and aware!!

How is data being used

- Social Networking
- Search
- Research
- Entertainment

Why do corporates and banks see this as an opportunity

- Sales
- Education
- Transactions
- Efficiencies

how does this translate to the educational space?