



Mobile Money Survey

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Bangladesh

Among the 98 Bangladeshi respondents, 10% were female (much lower than the network average of 33%) and 90% were male. The most used handsets among respondents were Nokia (49%), Samsung (10%) and Sony Ericsson (8%). The survey recorded 1% of users who used their PCs to access the mobile internet.

Among the respondents, 77% buy with their mobiles at least once a month and 54% of respondents buy with their mobiles daily. (The network average for daily purchase is 35%).

Mobile related products are the most purchased items (68%). Most surfers (55%) recorded mobile content as their most recent purchase. Another 13% bought prepaid airtime, 6% paid a bill, 4% made payments for prepaid household utilities while 2% made a booking and 2% bought from an online store.

Consistent with the pattern across the network, most (45%) charged their purchases to their phone account or paid cash at the venue (44%). Notably 11% have other means of electronic transactions, either by credit card (5%) or cash card (6%).

Respondents also showed willingness to buy other items with their phones. High among their preferences are entertainment related items (books, music, movies – 45%) and travel bookings (21%). Other items

sought are gifts (13%), electronic appliances (11%), household utilities (10%) and console games (9%).

Many users (42%) do not have a bank account (much higher than the network average of 29%). Those who do, bank with:

Sonali Bank	13%
Brac Bank Ltd	8%
Islamic Bank	8%
Janata Bank	7%

Notable mentions include the Dutch Bangla Bank, Agrani Bank, Citibank, Jonata Bank and Prime Bank.

Of those who responded, less than 30% have the tools for online transactions and the majority (73%) do not have a credit / debit card.

Only 7% are registered for mobile banking and 66% do not know if banks offer the service or are not sure what it is. While 11% bank online (via phone or PC), customer education is much needed among 89% of respondents. The majority do not know if mobile banking is available (62%) while 16% are worried about security and 10% say it's too complicated.

The convenience of access is a major driver for the use of mobile banking as most (77%) see it as a way of managing their accounts. Third party transactions – making payments and sending money – are seen as useful among 22% of users.



Many respondents (67%) rely on service providers other than traditional banks to send money. These include carrier led initiatives (e.g. Flexiload) and existing services provided by the postal service or private services (e.g. Western Union).

Some examples include:

GP Gramin Phone	3%
Western Union	3%
Aktel	2%
BanglaLink	2%
Flexi Load	2%
Money Gram	2%
Post Office	2%

Egypt

Of the 128 respondents from Egypt, 20% were female (network average of 33% female) and 80% male. The top three handsets respondents used were Nokia (72%), Sony Ericsson (3%) and Samsung (2%) while some 1% accessed the mobile survey via their PCs.

Egyptian respondents demonstrate a high level of purchasing activity on their mobiles. 84% of respondents buy with their mobiles at least once a month while 66% buy daily (the network average for daily purchase is 35%) and 10% buy weekly.

As in other markets, the bulk of purchasing activity is related to mobile usage. Mobile content is the most recent purchase among 66% of users (network average 46%) although buying prepaid airtime (4%) is remarkably low compared against the network average of 22%.

Mobile Content (e.g. ringtone, mp3 or game)	66%
I do not buy using my phone	11%
Other	8%
Prepaid household utilities (e.g. electricity, gas)	5%
Prepaid airtime	4%
I made a booking (for travel, accommodation or an event)	2%
I paid a bill	2%
I bought an item from an online store	2%

Many prefer to pay cash at the venue (66%) which is higher than the rest of the network (40%). The use of credit cards among users is high (13%) compared to the global average (8%) and not as many Egyptian users (17%) will charge their purchases to their phone account as in other markets (41%).

Among the main items users are likely to pay for with their phones are travel bookings (39%) and recreational products (books, music and movies – 35%). Of smaller, but still significant demand, are household utilities (10%), appliances (9%), games consoles (9%) and gifts (8%). A large segment of the users (59%) do not have a bank account but those who do are likely to have a credit card (34%). 5% own a debit card and 4% own both credit and debit cards.

Their preferred banks are:

Al-Ahly Bank	11%
The Arab Bank	8%
Credit Agricole Egypt Bank	7%
National Bank of Egypt	7%
Banquer Misr	5%
National Societe General Bank	2%

Although more than 40% are equipped for card based transactions, only 10% use mobile banking or internet banking (2%) via their PCs. On top of this, bank led transactions on mobile are likely to be limited as much user education is needed. The majority do not know it's available (64%), 16% think it's too complicated and 11% are worried about security.



Many appreciate the convenience the mobile can bring to banking and see 'additive' usage as key functions, especially for checking account balances:

Checking account balances	71%
Sending money to friends/family	9%
Paying bills	8%
Transferring money between accounts	5%
Knowing when I receive deposits	4%
Viewing recent transactions	3%

The transformative functions (sending money, paying bills) rank high among users but most (80%) rely on others for money transfers.

Indonesia

Among the Indonesian respondents 26% are female and 74% male. The top three handsets respondents used were Nokia (42%), Sony Ericsson (30%) and Samsung (5%). Some 2% of users accessed the survey via their PC.

Surfers transact regularly with their mobiles although 32% never or hardly ever buy with their phones. Daily purchases are high (31%) followed by weekly (25%) and monthly (16%). Purchases are typically for mobile content (57%).

When making these purchases most surfers (63%) pay cash at the venue and 27% charge their purchases to their phone account. Only 6% use a debit card and 5% use their credit cards.

Indonesian surfers clearly want to purchase other items with their phones:

Books, music and movies	45%
Electronics and small appliances	17%
Console and PC games	15%
Travel bookings (airline tickets, accommodation etc.)	11%
Prepaid household utilities (e.g. electricity, gas)	9%
Gifts (flowers, chocolates, etc.)	8%

Notably, a high proportion of females are looking to buy console/PC games and make travel bookings. A disproportionate percentage of males are looking to purchase electronics and small appliances.

While 19% of Indonesian surfers do not have a bank account (compared to the 29% global average), those who do are likely to bank with:

BRI	20%
Bank Mandiri	18%
BCA	18%
BNI	8%
Bank Lippo	2%

Notable ‘others’ include Bank Muamalat (5%), Bank Pembangunan Daerah (3%), Bank Syariah, Bank Jateng (1%) and Bank Mega (1%).

While 44% can transact electronically with either a debit or credit card, many have neither (52%) and few (3%) have both.

Customer education is again a major inhibitor to mobile banking and significant portions (43%) of Indonesian surfers are registered for mobile banking although only 26% actually use it. Most (25%) do not know if it is offered, 23% think it’s too complicated and 19% are worried about security. 8% already bank through their PC and do not need mobile banking.

The convenience of m-banking is clear to users and features seen as useful are checking account balances (40%), transfers between accounts (27%) and viewing recent transactions (15%). Other features seen as

useful are remittances (7%), bill payments (6%) and checking deposits (6%).

The majority of surfers (77%) use numerous alternate providers for remittances; notable among these are Pos Indonesia, Western Union and Paypal.

India

The survey recorded a total of 100 respondents from India of which 95% were male and 5% female. The top three handsets respondents used were Nokia (63%), Samsung (8%) and Sony Ericsson (5%). Some 4% accessed the mobile internet via their PCs.

Users are comfortable with mobile purchases and 83% of respondents buy with their mobiles at least once a month, while 40% of respondents buy with their mobiles daily. 12% do not buy with their phones.

Of their most recent purchases, mobile content (42%) and prepaid airtime (14%) scored the highest responses. Besides mobile related products users also paid bills (8%), household utilities (7%) and made travel bookings (3%).

Most purchases (43%) were charged to phone accounts while another 41% of respondents paid cash at the venue. A further 10% paid using their debit cards and 7% used their credit cards.

Demand for a broad spectrum of products to buy on mobiles is high, particularly for books, movies, music (42%) and travel bookings (24%). Users also want to buy gifts (13%), electronics appliances (12%), household utilities (10%) and console games (7%).

Bank focused transactions are low, probably because many (27%) do not have a bank account and 55% of respondents do not have a credit

or debit card. Conversely 45% do have credit and/or debit cards for online transactions.

Users typically bank with:

State Bank of India	20%
ICICI Bank	5%
HDFC Bank	4%
Bank of India	3%
Union Bank of India	2%

Also noteworthy are Union Bank of India (4%), Corporation Bank (3%), Bank of Baroda (2%), UCO Bank (2%), Allahabad Bank (1%), Axis Bank (1%), Jammu & Kashmir Bank (1%) and State Bank Travancore (1%).

While many of these banks provide mobile banking services, 27% are registered for mobile banking services while 12% actually use it. Most (50%) do not know it's available, some (13%) think it's too complicated and another 13% are worried about security. Some 9% of users have internet banking on their PC.

The value of m-banking is clear to users and many value the convenience factors, particularly for account related functions:

Checking account balances	51%
Paying bills	15%
Transferring money between accounts	13%
Viewing recent transactions	9%
Sending money to friends/family	7%
Knowing when I receive deposits	5%

Many users (64%) also use alternate services for remittances. Notable among these are services by India Post, PayPal and Western Union and carrier- led services.

Kenya

500 respondents provided feedback, of which 27% were female and 73% were male. The top three handsets among respondents were Nokia (41%), Motorola (14%) and Samsung (10%). Nearly 2% of users surfed mobile sites on their PC to respond to the survey.

Most users (82%) have made purchases via their phones; 36% make daily purchases, 30% make weekly purchases and 16% make monthly purchases. 5% have never made any purchase on their phones.

Among their latest purchases are prepaid airtime (39%), mobile content (19%) and bill payments (10%). Most of these purchases (57%) were charged to their phone accounts while 27% of users elected to pay at the venue.

The convenience of mobile transactions extends beyond mobile centric services. Users want to buy a broad range of consumer products and utilities with their mobiles. Users want to buy books, music and movies (48%), make travel bookings (21%) and buy gifts (12%).

Bank focused transactions are low probably because many (24%) do not have a bank account and 66% of respondents do not have a credit or debit card. Conversely 34% do have credit and/or debit cards for online transactions.

Those who do have bank accounts are likely to bank with:

Equity Bank	41%
Cooperative Bank of Kenya	12%
Barclays Bank of Kenya	6%
Kenya Commercial Bank	5%

Of notable mention are responses for M-Pesa (4%), Family Bank (4%) National Bank of Kenya (3%), Post Bank (1%), Bank of Africa (1%), Standard Chartered (1%) and K-rep Bank (1%).

Although many of these banks provide mobile banking services, only 22% users are registered for the services. Many do not know the service is available (37%); some are worried about security (18%) or feel it's too complicated (16%). Among the respondents, 7% use their PCs to access internet banking services.

Among the mobile banking services users favour are:

Checking account balances	27%
Sending money to friends/family	23%
Paying bills	23%
Transferring money between accounts	12%
Knowing when I receive deposits	8%
Viewing recent transactions	7%

Nearly all (92%) respondents use alternate providers other than banks for remittances. Of these M-pesa is a clear leader in this



market among 72% of respondents. Of notable mention are Posta Kenya and Western Union.

Malaysia

A total of 56 respondents were surveyed; among them 38% were female and 62% males. The top three handsets respondents used were Nokia (55%), Sony Ericsson (11%) and Samsung (6%). Among the respondents, 19% accessed the survey through their PCs.

Surfers transact regularly with their mobiles although 22% never or hardly ever buy with their phones. Daily purchases are high (43%) followed by weekly (27%) and monthly (9%) purchases.

Purchases are typically for mobile related content or services. Of their latest purchases, 39% were for mobile content and 27% were for prepaid airtime:

Mobile Content (e.g. ringtone, mp3 or game)	39%
Prepaid airtime	27%
Other	13%
I bought an item from an online store	7%
I do not buy using my phone	7%
I paid a bill	4%
Prepaid household utilities (e.g. electricity, gas)	2%
I made a booking (for travel, accommodation or an event)	2%

As in other markets, Malaysian surfers are willing to buy other items with their mobiles. These include:

Books, music and movies	59%
Electronics and small appliances	21%
Travel bookings (airline tickets, accommodation etc.)	20%
Console and PC games	14%
Prepaid household utilities (e.g. electricity, gas)	14%
Gifts (flowers, chocolates, etc.)	9%

When making purchases, 43% charge these to their phone accounts and 41% paid cash at the venue. Among respondents 11% used a debit card while 5 % used a credit card.

Bank focused payments are low, probably because of the many who have bank accounts, (66%) neither have credit / debit cards to transact with. 25% of respondents do not even have bank accounts.

Among respondents 14% own a credit card and 13% own a debit card (7% have both). Those who do, bank with Maybank (23%), Bank Simpanan Nasional (15%) or Public Bank (8%). Other notable mentions are Bank Islam, Bank Rakyat, CIMB Bank and Hong Leong Bank (each 6%).

Although many of these banks provide mobile banking services, almost half the users (45%) do not know of it, 23% are worried about security and 13% think it's too complicated.

A significant (21%) number have registered for it although only about 12% are users. Another 9% bank online with their PCs and do not use their mobiles for this.

Among the functions users find useful are:

Checking account balances	57%
Transferring money between accounts	14%
Viewing recent transactions	9%
Sending money to friends/family	7%
Paying bills	7%
Knowing when I receive deposits	5%

Almost half (49%) of the users rely on numerous alternate providers (besides banks) for remittances. Worthy of mention are Postal services and Western Union. Notably absent are telco led initiatives for money transfers.

Nigeria

The survey secured 355 respondents from Nigeria; 14% were female and 86% male. The top three handsets used were Nokia (45%), Sony Ericsson (13%) and Samsung (4%). Among the respondents, 4% accessed the survey via their PCs.

A large portion of users (76%) have used their phone to make purchases – 38% for daily purchases, 25% weekly and 13% make monthly.

Of their latest purchases, 43% bought mobile content and 28% bought prepaid airtime. These purchases were charged to their phone account (43%) while 34% of respondents paid in cash at the venue. Notably 20% of users paid using their credit card while 3% used debit cards.

I charged it to my phone account	43%
Cash (I booked using mobile and paid at the venue)	34%
Credit Card	20%
Debit/ Cash card	3%

Besides mobile centric products, users also bought from online stores (5%), paid bills (3%), made bookings (2%) or bought prepaid household utilities (1%).

Users are also willing to use their mobiles to pay for books, music and movies (46%), travel bookings (22%), small appliances (15%), gifts (9%) and console games (8%).

Of these, bank led transactions are likely to be low because 23% of users do not have a bank account and 58% neither have credit or debit cards. Credit card holders account for 17% of users, while 19% have a debit card, 6% have both. Many of these probably bank with the Oceanic Bank of Nigeria (17%), United Bank of Africa (12%) or Intercontinental Bank of Nigeria PLC (10%). Other notable mentions include Guaranty Trust Bank, First Bank of Nigeria, Union Bank of Nigeria and Zenith Bank.

Although numerous banks have established mobile banking services, only 10% use the services. Of those who do not use it, 50% do not know it's available, 18% are worried about security and 15% think it's too complicated. 6% use internet banking and so do not bank on their mobiles.

Among the major use of mobile banking are:

Checking account balances	45%
Transferring money between accounts	18%
Knowing when I receive deposits	13%
Sending money to friends/family	10%
Paying bills	8%
Viewing recent transactions	7%

Most users (65%) rely on alternate providers for remittances including carrier led services (notably MTN) and postal services.

Philippines

Of the 42 respondents from the Philippines, 40% were females and 60% were males. The top three handsets respondents used were Nokia (68%), Sony Ericsson (10%) and Motorola (5%). Notably, all of the respondents accessed the survey with their mobiles.

The Philippines records 31% of people who hardly ever or never buy with their phone. The remainder is comfortable with mobile purchases – 40% buy daily, 17% weekly and 12% monthly.

Among their most recent purchases are mobile content (38%) and prepaid airtime (21%). Other transactions include online purchases (7%), bill payments (5%) or other various transactions (24%).

Users paid for these purchases via their phone account (52%) and 38% paid at the venue¹. Another 7% paid with their debit card and 2% paid with their credit card.

Users also want to buy:

Books, music and movies	51%
Console and PC games	26%
Travel bookings (airline tickets, accommodation etc.)	24%
Electronics and small appliances	10%

¹ Hotels, movies, restaurants.

Prepaid household utilities (e.g. electricity, gas)	10%
Gifts (flowers, chocolates, etc.)	5%

The most recent purchases were charged to their phone accounts (52%) or paid in cash at the venue (38%). Only 7% used debit cards and 2% paid with credit cards.

Bank led transactions are low as many users (38%) do not have bank accounts and 76% do not have debit or credit cards. Debit card holders make up 17% of the users while 2% are credit card holders and 5% have both.

Banks favoured² by users are Mabuhay Bank (16%), Bank of Philippine Island (14%), Philippine National Bank (13%), Banco de Oro (13%) and Land Bank of the Philippines (11%). Other notable mentions are Metrobank (3%) and Rizal Commercial Banking Corporation (3%).

While many of these banks provide m-banking services, 50% of respondents are not aware of them and only 12% are registered for mobile banking. Among those who do not use mobile banking, 17% feel it's too complicated and another 17% are worried about security. Those who use internet banking (5%) do not bank on mobiles.

² The choice of banks suggest a rural distribution of users.



Among the services users favor are:

Checking account balances	52%
Sending money to friends/family	17%
Paying bills	12%
Transferring money between accounts	7%
Knowing when I receive deposits	7%
Viewing recent transactions	5%

A large portion of users (76%) use other services besides banks for remittances. Notable are the carrier led services Smart Money (19%)³, Western Union (12%) and G-Cash (2%).

³ Suggests a rural distribution of users.

South Africa

The 47 South African respondents comprised 55% females and 45% males. The top three handsets respondents used were Nokia (39%), Samsung (27%) and LG (11%). All respondents accessed the survey via their mobiles.

Most users (65%) buy with their mobiles at least once a month. Daily purchases are made amongst 30% of users, 28% of users buy weekly and 26% buy monthly.

Among their latest purchases are prepaid airtime (51%) and mobile content (32%). Males are more likely to buy prepaid airtime (63%) while women are more likely to buy mobile content (80%).

Prepaid airtime	51%
Mobile Content (e.g. ringtone, mp3 or game)	32%
I do not buy using my phone	9%
Other	4%
I made a booking (for travel, accommodation or an event)	2%
I bought an item from an online store	2%
Prepaid household utilities (e.g. electricity, gas)	0%
I paid a bill	0%

Most of these purchases were charged to their phone accounts (47%) or paid in cash at the venue (30%). Some users paid with debit cards (19%) while another 4% paid with credit cards.

Users want the convenience of mobile purchases to also include:

Books, music and movies	36%
Travel bookings (airline tickets, accommodation etc)	28%
Console and PC games	15%
Prepaid household utilities (e.g. electricity, gas)	15%
Gifts (flowers, chocolates, etc)	13%
Electronics and small appliances	9%

Bank centric transactions are low despite a higher than average ownership of bank accounts. Among South African users, 15% do not have bank accounts (compared to a network average of 29%) and 36% do not have either credit or debit cards. However, many (64%) are enabled for online transactions - 47% own a cash card, 9% have a credit card and 9% have both.

Among these users the preferred banks are:

ABSA	30%
FNB	17%
Standard Bank	17%
NedBank	4%

Many, if not all, these banks provide mobile banking services and 34% South Africans already use mobile banking (compared to a global average of 14%) and another 13% access banking services via their PCs. Of those who do not use mobile banking 23% do not know it's

available, 15% think it's complicated and 15% are worried about security:

I already use mobile banking	34%
I do not know that it is available	23%
It is too complicated	15%
I am worried about security	15%
I already have internet banking on my PC, so I do not need it	13%

Although a little over a third already use mobile banking, user education is still needed on availability, usability and security of mobile banking among 53% of respondents.

Mobile banking services seen to be useful are:

Checking account balances	28%
Sending money to friends/family	23%
Paying bills	17%
Transferring money between accounts	13%
Viewing recent transactions	11%
Knowing when I receive deposits	9%

No single transaction is a single most valued feature, although checking account balances and sending money are two key features. Other than banks, 51% of users also rely on other providers for remittances, most notable among these are the Postal Service and MoneyGram.

Thailand

100 respondents completed the survey in Thailand, of which 55% were female and 45% male. The top three handsets respondents used were Nokia (32%), Samsung (10%) and i-Mobile (4%).

A little over half the users (54%) buy at least once a month, 22% buy weekly, 17% daily and 15% buy monthly. Conversely, nearly half (46%) hardly ever or never buy with their mobiles.

Among their latest purchases, mobile content (37%) and prepaid airtime (31%) ranked highest. Users also want to buy more with their phones:

Books, music and movies	35%
Prepaid household utilities (e.g. electricity, gas)	29%
Console and PC games	28%
Travel bookings (airline tickets, accommodation etc.)	8%
Gifts (flowers, chocolates, etc.)	4%
Electronics and small appliances	1%

For these purchases, 45% of users charged their phone accounts and 35% paid at the venue. Debit card users accounted for 13% of the respondents while credit card users made up 7%. Of those who paid with their credit cards a high proportion (86%) was among males.

Bank centric transactions are low although more than half (56%) are enabled for online transactions with either a debit or credit card. Debit

card holders account for 24% of users while credit card owners make up 21% of the user base. 10% of users have both and of these 70% are females.

Among the users surveyed, 17% do not have a bank account. Those who do probably bank with Bangkok Bank (26%), Kasikorn Bank (17%), Krungthai Bank (13%), Siam Commercial Bank (9%), The Government Savings Bank (6%), Krungsri Bank (7%) and TMB Bank (3%). Other notable mentions include Islam Bank (Krungthai Bank) 1%, CIMB Bank (1%) and Thanachart Bank (1%).

Many of these banks offer mobile banking services but only 13% are users. (Another 16% are registered but do not use mobile banking). Most users (49%) do not know it is available and many others are worried about security (21%) or think it's too complicated (16%). Of those surveyed, 1% "already have internet banking on my PC, so I do not need" mobile banking.

Users clearly see the benefits of mobile banking particularly for account related functions:

Checking account balances	58%
Knowing when I receive deposits	20%
Transferring money between accounts	10%
Viewing recent transactions	9%
Paying bills	2%
Sending money to friends/family	1%



Checking account balances (58%) are the single most used feature and remittances are the least (1%) used of services.

Respondents use a variety of services to send money, including the bank's ATM, wire transfers, postal orders and carrier based money transfer services (notably m-Pay and True Money).

United Kingdom

Of the 31 respondents from the United Kingdom, 48% were females & 52% males. The top three handsets respondents used were Sony Ericsson (35%), Nokia (32%) and Samsung (23%). All respondents accessed the survey with their mobiles.

Many UK mobile internet users (62%) buy regularly with their phones; 10% buy daily, 26% weekly and 26% monthly. The majority of monthly purchases are by females (75%) and more daily purchases are made by males (67%).

Among their most recent purchases are mobile content (45%) and prepaid airtime (26%). High among their recent transactions are online purchases (13%) and bill payments (6%).

Mobile Content (e.g. ringtone, mp3 or game)	45%
Prepaid airtime	26%
I bought an item from an online store	13%
I paid a bill	6%
I do not buy using my phone	6%
Other	3%

Users also want to buy more with their phones:

Books, music and movies	58.06%
Travel bookings (airline tickets, accommodation etc.)	22.58%
Console and PC games	22.58%
Electronics and small appliances	19.35%
Gifts (flowers, chocolates, etc.)	9.68%
Prepaid household utilities (e.g. electricity, gas)	3.23%

When transacting with their phones 39% of users booked via mobile and made payments at the venue, while 29% charged it to their phone account. This is followed by payments via debit cards (19%) and credit cards (15%).

Of those who transacted with their mobiles, 32% neither have a debit nor credit card (19% do not have a bank account) while 10% have both. Among the users 42% own debit cards and 16% own credit cards. Of the observable trends, credit card ownership among females was high (80%).

While 19% do not have bank accounts, those who do bank with Lloyds TSB (21%), Abby National (10%), Halifax (10%) and The Royal Bank of Scotland (10%). Other notable inclusions were Northern Bank (7%), First Trust Bank (3%) and NatWest (3%).

While most of these banks offer mobile banking, 45% of users do not know that they do. Many are worried about security (29%) and some (6%) feel it's too complicated.



Among the respondents 20% are registered for mobile banking and 16% actually use it. 6% do not use mobile banking because they bank on their PC.

Mobile banking features seen to be useful are:

Checking account balances	65%
Paying bills	16%
Transferring money between accounts	6%
Knowing when I receive deposits	6%
Viewing recent transactions	3%
Sending money to friends/family	3%

The mobile is clearly a convenient channel for checking account balances (65%) and paying bills (16%). While some (3%) do use their bank's remittances facilities, many (61%) use alternate sources. Of these, services offered by the Post Office accounts for more than 16% of responses.

United States

The 86 respondents from the United States comprised 56% female and 44% male. The top three handsets used were Samsung (41%), Nokia (16%) and Motorola (14%). 1% of respondents used a PC to access the survey.

A little over half (51%) of the users buy regularly with their mobiles – 21% buy daily, 16% monthly and 14% weekly. Of those who don't, 33% hardly ever and 15% never buy with their phones.

Of their latest purchases, mobile content (60%) topped the list of purchases, followed by bill payments (8%) and purchase of prepaid airtime (7%).

Users also want to use their phones to buy books, music and movies (51%), make travel bookings (18%), buy console games (12%) and gifts (11%). Notably women make up 80% of those who want to buy console games.

Most of these purchases were charged to their phone account (42%), paid for at the venue (27%) or paid with a debit card (25%). Credit card purchases were made by 6% of users.

Many of the users (51%) neither have a debit nor credit card – 41% do not have a bank account. Debit card holders account for 35% of users while 4% had credit cards. Another 11% had both credit and debit

cards. Users' choice of banks were varied - Bank of America (10%) Wells Fargo (4%), Wachovia (2%) and US Bank (2%) - and the 40 or so banks named demonstrated a wide distribution of users (e.g . Antwerp Exchange Bank, Kinderhook State Bank, Tuscon Federal Credit Union).

Many of these banks offer mobile banking services and some 16% are registered, although only 5% are actual users. Most (56%) do not know it's available. A significant portion of users are worried about security and 9% think it's too complicated. Some do not use mobile banking because they already bank with their PCs (5%).

Mobile banking services seen to be useful are those that offer convenience value:

Checking account balances	53%
Viewing recent transactions	15%
Paying bills	13%
Knowing when I receive deposits	11%
Sending money to friends/family	5%
Transferring money between accounts	4%

While 5% use their bank to send money, most (51%) use alternate remittance services. Notable mentions were Western Union (15%) and Money Gram (13%).