

## Interview Schedule

### Absa Delivery Channel Services Department

Thank you very much for taking the time to participate in this interview. This is part of a masters degree study that focuses on the phenomenon of mobile banking as a value-added m-business offering and the study specifically uses Absa bank as a case study. All information discussed will be treated as confidential and will not be used against Absa or handed over to any other competitive entity. All information will solely be used for the purposes of the study.

#### Section A

1. Does Absa mobile banking offer a user experience that is convenient?
  - 1.1 If yes, explain how convenience is offered.
2. Explain how Absa has made mobile banking an easy-to-use tool.
3. Explain how Absa mobile banking is fast-to-use.
4. Does Absa mobile banking offer value for money?
  - 4.1 If yes, explain what the value is.
  - 4.2 Explain how the value is created.
5. Does Absa offer the consumer the freedom to choose an operator when conducting/engaging in mobile banking?
  - 5.1 If not, explain why.
6. Does Absa offer the consumer the freedom to choose any handset when conducting/engaging in mobile banking?
  - 6.1 If not, explain why.
7. To what extent does Absa offer multiple payment products.
  - 7.1 Explain.

8. Does Absa make use of initiatives to build consumer habit?
  - 8.1 Elaborate on the initiatives that are being launched/managed to improve or expand on these services.
9. Explain how Absa creates a heightened level of perceived security with the consumer when s/he conducts mobile banking i.e. how does Absa communicate to the consumer that personal details are kept confidential?

## **Section B**

10. Explain the security concept involved with Absa mobile banking. (why is information secure once the consumer enters the Absa mobile banking environment).
11. Explain the process involved with effective consumer authentication within Absa mobile banking.
12. Do the various business processes of the different players remain independent of each other?
13. Are you of the opinion that Absa mobile banking, as a service proposition, offers value to all relevant concerned parties?
  - 13.1 If so, explain how this value is created?
14. What are the future developments with regards to the extension of mobile commerce services within Absa?
15. Does Absa mobile banking scale across all financial opportunities?
  - 15.1 Elaborate.
  - 15.2 What technical changes will have to take place to make Absa mobile banking flexible so that all financial services can be accommodated?
16. To what extent does effective visible Absa branding take place within Absa mobile banking?

## Section C

17. What kind of technology does Absa run to offer mobile banking i.e. does Absa use open technology?
18. Does Absa use non-propriety technologies when offering Absa mobile banking to consumers?
19. Do all South African available handsets work seamlessly with Absa mobile banking?
  - 19.1. If not, why so?
20. Do all service providers work seamlessly with Absa mobile banking?
  - 20.1 If not, why so?
21. Does Absa use existing standards for the delivery of mobile banking?
  - 21.1 If not, what new standards have been integrated.
22. Does Absa use existing technological solutions for the delivery of mobile banking?
  - 22.1 If not, what new solutions have been integrated.
23. To what extend does Absa and mobile operators function as complete independent entities with regards to technological solutions?
  - 23.1 Explain.
24. To what extend does Absa and mobile phones function as complete independent entities with regards to technological solutions?
  - 24.1 Explain.
25. How does Absa ensure transaction security?
26. How does Absa communicate perceived secure authentication to consumers when mobile banking is conducted?
27. How does Absa ensure non-repudiation?

## **Section D**

28. What has the implementation cost of Absa mobile banking been so far?
  - 28.1 Explain and give a break-down of the cost.
  - 28.2 What future costs are anticipated for the delivery of effective mobile banking?
  
29. What is the consumer's total cost when conducting Absa mobile banking?
  - 29.1 Explain
  
30. Are you of the opinion that Absa mobile banking has been marketed to the consumer at the right time taking into consideration availability of existing solutions, suitable handsets, security applications and infrastructure?