

Interview Schedule

Absa Delivery Channel Services Department – Technological development and support

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. Elaborate on the kind of technology that Absa utilises to offer mobile banking?
2. Does Absa use non-propriety technologies when offering Absa mobile banking to consumers?
3. Do all South African available handsets work seamlessly with Absa mobile banking?
 - 3.1 If not, why so?
4. Do all service providers work seamlessly with Absa mobile banking?
 - 4.1 If not, why so?
5. Does Absa use existing standards for the delivery of mobile banking?
 - 5.1 If not, what new standards have been integrated.
6. Does Absa use existing technological solutions for the delivery of mobile banking?
 - 6.1 If not, what new solutions have been integrated.
7. To what extend does Absa and mobile operators function as complete independent entities with regards to technological solutions?
 - 7.1 Explain.

8. To what extent does Absa and mobile phones function as complete independent entities with regards to technological solutions?

8.1 Explain.

9. How does Absa ensure transaction security?

10. How does Absa communicate perceived secure authentication to consumers when mobile banking is conducted?

11. How does Absa ensure non-repudiation?

Section B

12. What has the implementation cost of Absa mobile banking been so far?

12.1 Explain and give a break-down of the cost.

12.2 What future costs are anticipated for the delivery of effective mobile banking?

13. What is the consumer's total cost when conducting Absa mobile banking?

13.1 Explain

14. 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?