

Interview Schedule

Mobile network operators

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.

1. Does your brand offer a mobile service that enables a mobile commerce application experience that is convenient?
 - 1.1 If yes, explain how convenience is offered.
2. Does your brand make a mobile commerce application an easy-to-use tool?
3. Does your brand enable a mobile commerce application that is fast-to-use?
4. Does your brand offer value for money to the consumer when enabling a mobile commerce application?
 - 4.1 If yes, explain how the value is.
 - 4.2 Explain how the value is offered.
5. Does your brand offer the consumer the freedom to choose any smart handset when conducting/engaging in mobile commerce applications?
 - 5.1 If not, explain why.
6. Does your brand enable multiple payment products when engaged in a mobile commerce application?
 - 6.1 Explain.
7. Does your brand use any initiatives to build consumer habit with regards to mobile commerce applications?
 - 7.1 Elaborate on the initiatives that are being launched and/or managed.

8. Explain how your brand creates a heightened level of perceived security with the consumer when s/he conducts a mobile commerce application e.g. how you're your brand communicate to the consumer that personal details are kept confidential?
9. Explain the security concept involved with your brand and mobile commerce applications e.g. why is information secure once the consumer conducts a mobile commerce application using your service?
10. Explain the process involved with effective consumer authentication when a consumer uses your brand for a mobile commerce application.
11. Are you of the opinion that your brand, as a service proposition, offers value to all relevant concerned parties in the process of mobile commerce applications?
 - 11.1 If so, explain why.
12. What are the future developments with regards to the extension of mobile commerce services delivered by your brand?
13. Does your brand offer a service that scales across all types of mobile commerce applications?
 - 13.1 Elaborate.
14. What technical changes will have to take place to enable all types of mobile commerce applications delivered by your brand?
15. To what extend does your brand allow for effective visible branding when conducting a mobile commerce application?
16. What kind of technology does your brand run to enable mobile commerce applications i.e. does your use open technology?
17. Does your brand use non-propriety technologies when enabling mobile commerce applications to consumers?
18. Do all South African available handsets work seamlessly with the services provided by your brand?

- 18.1 If not, why so?
19. Have you had any problems with merchants not being able to use your service when conducting a mobile commerce application?
- 19.1 If not, why so?
20. Does your brand allow for the use of existing standards for the delivery of mobile commerce applications?
- 20.1 If not, what new standards have been integrated?
21. Does your brand allow for the use existing technological solutions for the delivery of mobile commerce applications
- 21.1 If not, what new solutions have been integrated?
22. How has your brand gone about enlarging the scope of services delivered within mobile commerce applications?
23. Does your brand allow for independent functioning i.e. your brand does not need another specific mobile device or only a specific merchant to process a mobile commerce application.
- 23.1 Explain.
24. How does your brand ensure transaction security?
25. How does your brand communicate perceived secure authentication to consumers when conducting mobile commerce?
26. How does your brand ensure non-repudiation?
27. Are there any major developments planned by your brand to boost mobile commerce in South Africa?
- 27.1 Explain.

28. Are you of the opinion that mobile commerce applications has been marketed to the consumer at the right time taking into consideration availability of existing solutions, suitable handsets, security applications and infrastructure?