



# The Impact of Mobile on the Chinese Banking Industry

David J. Lynch  
May 26<sup>th</sup>

# Agenda

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**The worldwide mobile phenomenon**

**Mobile's massive influence on retail banking**

**Enterprise mobility and culture for innovation**

**Our approach to leading in mobile**

**Conclusion**

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## **The worldwide mobile phenomenon**

Mobile's massive influence on retail banking

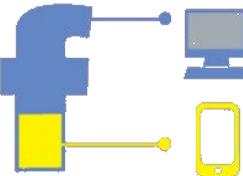
Enterprise mobility and culture for innovation

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# The worldwide mobile phenomenon

Over 1/3 of Facebook's 600 million+ user base uses Facebook Mobile



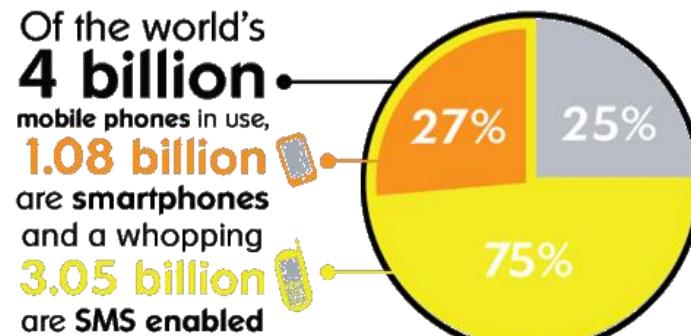
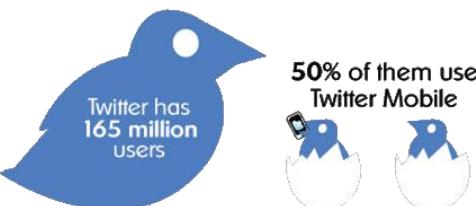
On average, Americans spend 2.7 hours per day socializing on their mobile device



That's over twice the amount of time they spend eating, and over 1/3 of the time they spend sleeping each day



Women aged 35 to 54 are the most active group in mobile socialization

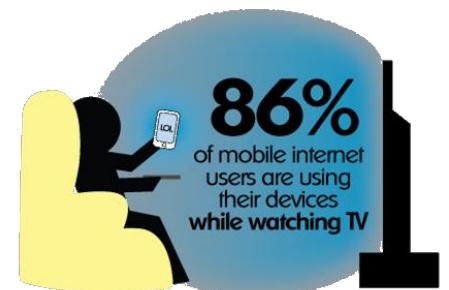
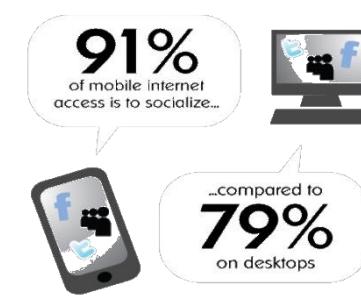


200 Million+

YouTube views occur on mobile devices per day

Because of the increasing use of mobiles, their versatility is always growing...

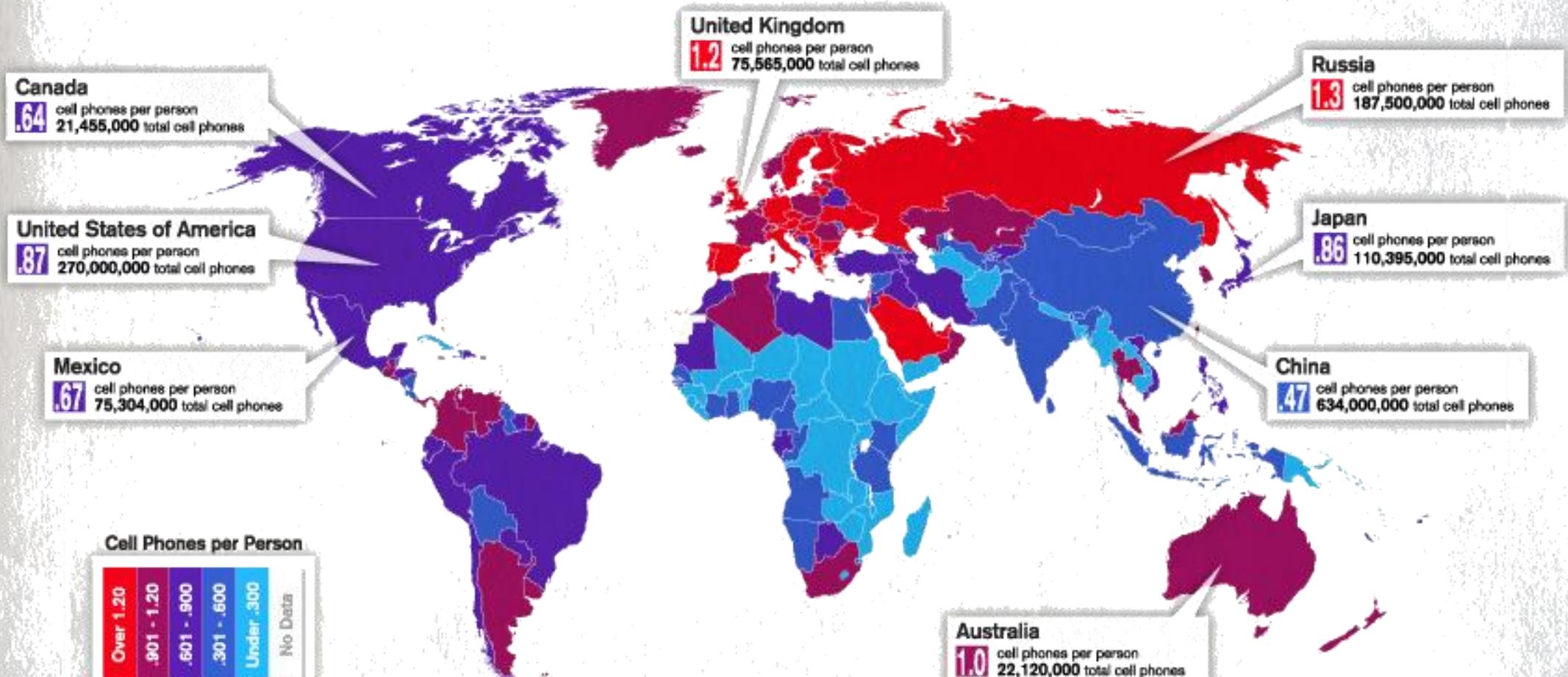
One half of all local searches are performed on mobile devices



# Mobile penetration across the globe

## THE SHOCKING DEMOGRAPHICS OF CELL PHONE USE

Are you addicted to your cell phone? Statistics show an ever increasing number of people are displaying addictive behaviors when it comes to cell phone use. Today, there are more than 4.6 billion cell phones in use, more than 370 times the number in use in 1990.



# Smartphone adoption explosive across all age groups

**"Is your primary cell phone on a family or shared plan? What brand is your primary cell phone handset? Which of the following features does your primary cell phone have?"**

	Total US	Gen Y (18-30)	Gen X (31-44)	Younger Boomers (45-54)	Older Boomers (55-65)	Seniors (66+)
Cell phone	82%	88%	88%	83%	79%	65%
Smartphone*	17%	23%	23%	14%	11%	4%
Quick messaging device*	17%	28%	19%	14%	10%	6%
On a shared plan*	55%	60%	56%	59%	53%	42%

Base: 37,226 US adults

\*Base: 30,452 US mobile individuals



37% of smartphone-owning Seniors have an iPhone.

**\*Source: "The State Of Consumers And Technology: Benchmark 2010, US " Forrester report, Sept. 21<sup>st</sup>, 2010**

**Mobile Ownership >1 per person in many markets now**

# Mobile usage is ubiquitous



\* from [Statistical Report on Internet Development in China, July 2010](#)

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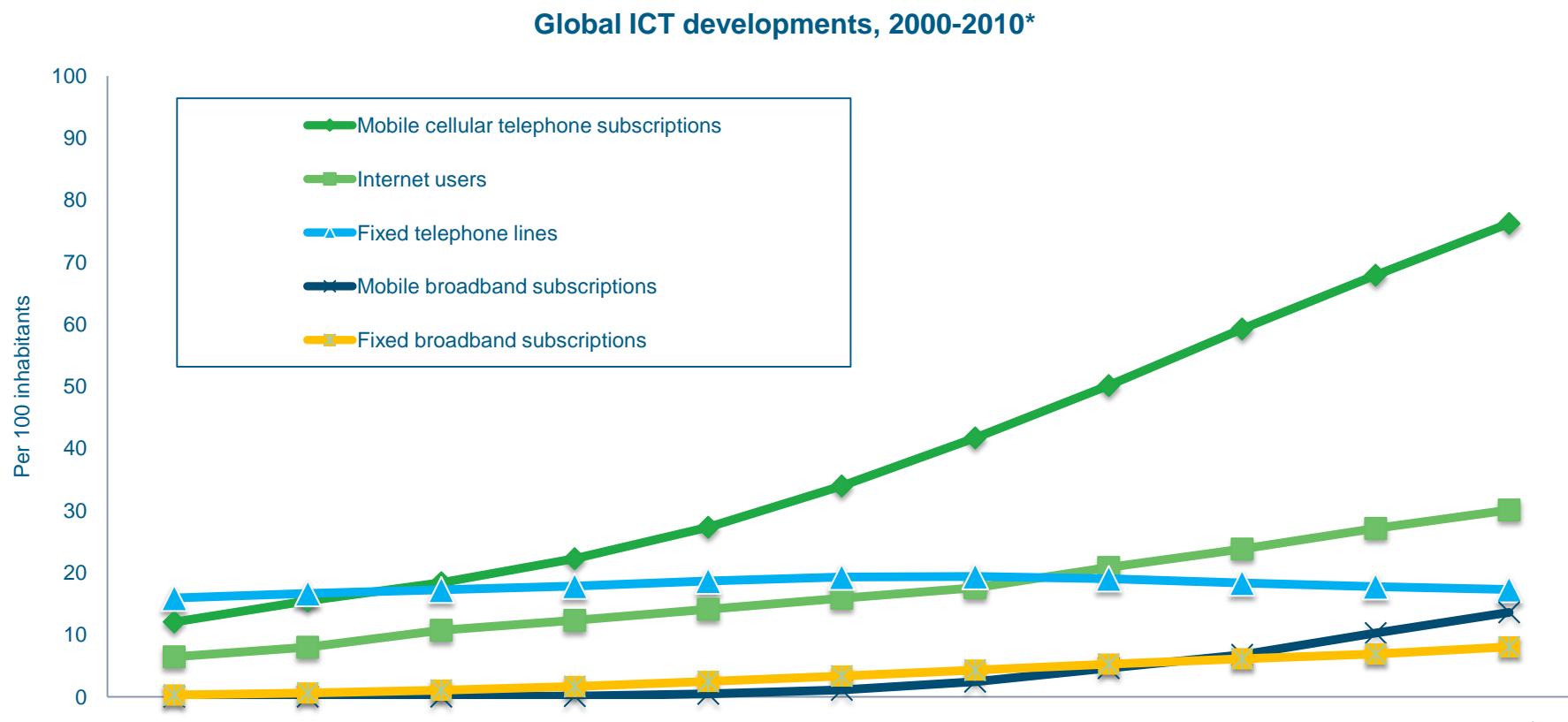
**Mobile's massive influence on retail banking**

Enterprise mobility and culture for innovation

The key ingredients of a winning mobile strategy

Conclusion

# Rising mobility an irreversible global trend



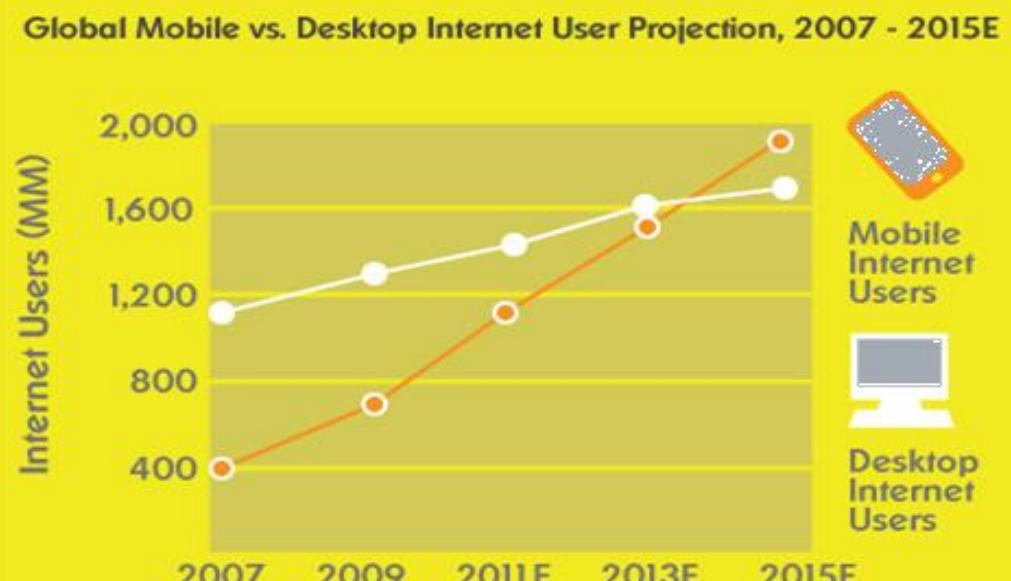
\*Estimates

Source: ITU World Telecommunication /ICT Indicators database <http://www.itu.int/ict/statistics>

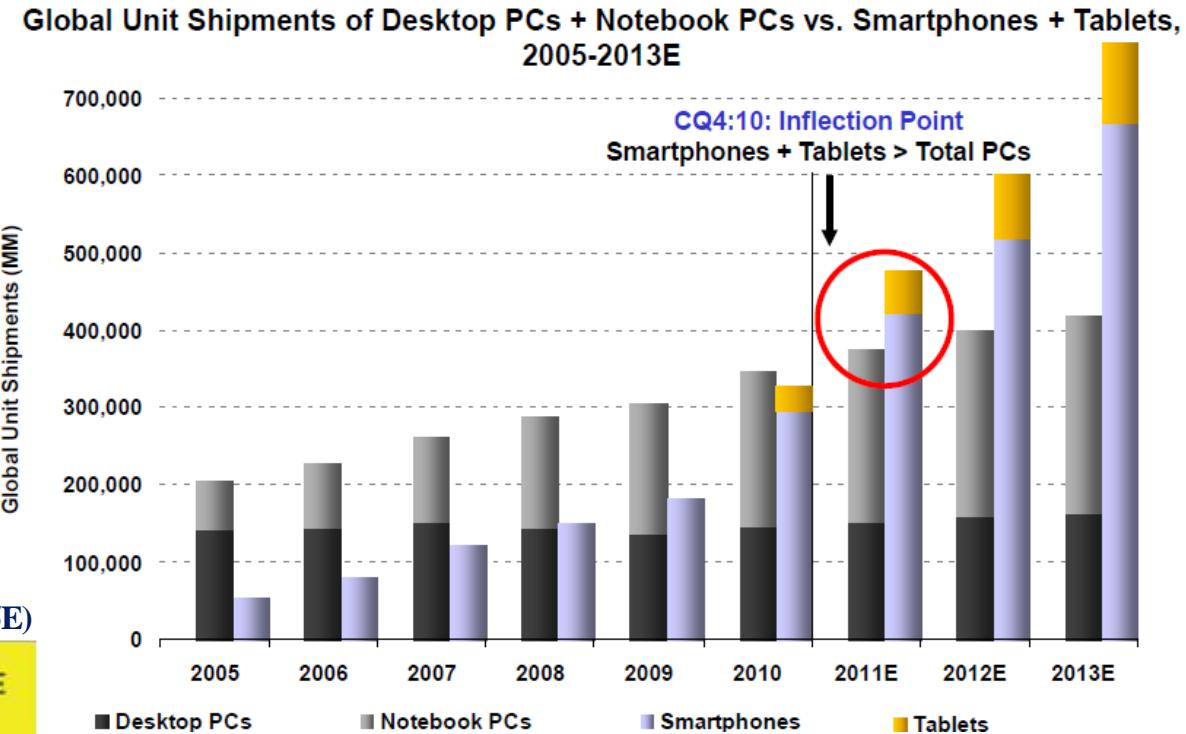
# Mobile usage will overtake desktop/PC



Mobile internet should take over desktop internet usage by 2014 (2007-2015E)



\* Source: [wiredcpu.com/mobile-marketing-in-numbers-infographic](http://wiredcpu.com/mobile-marketing-in-numbers-infographic)

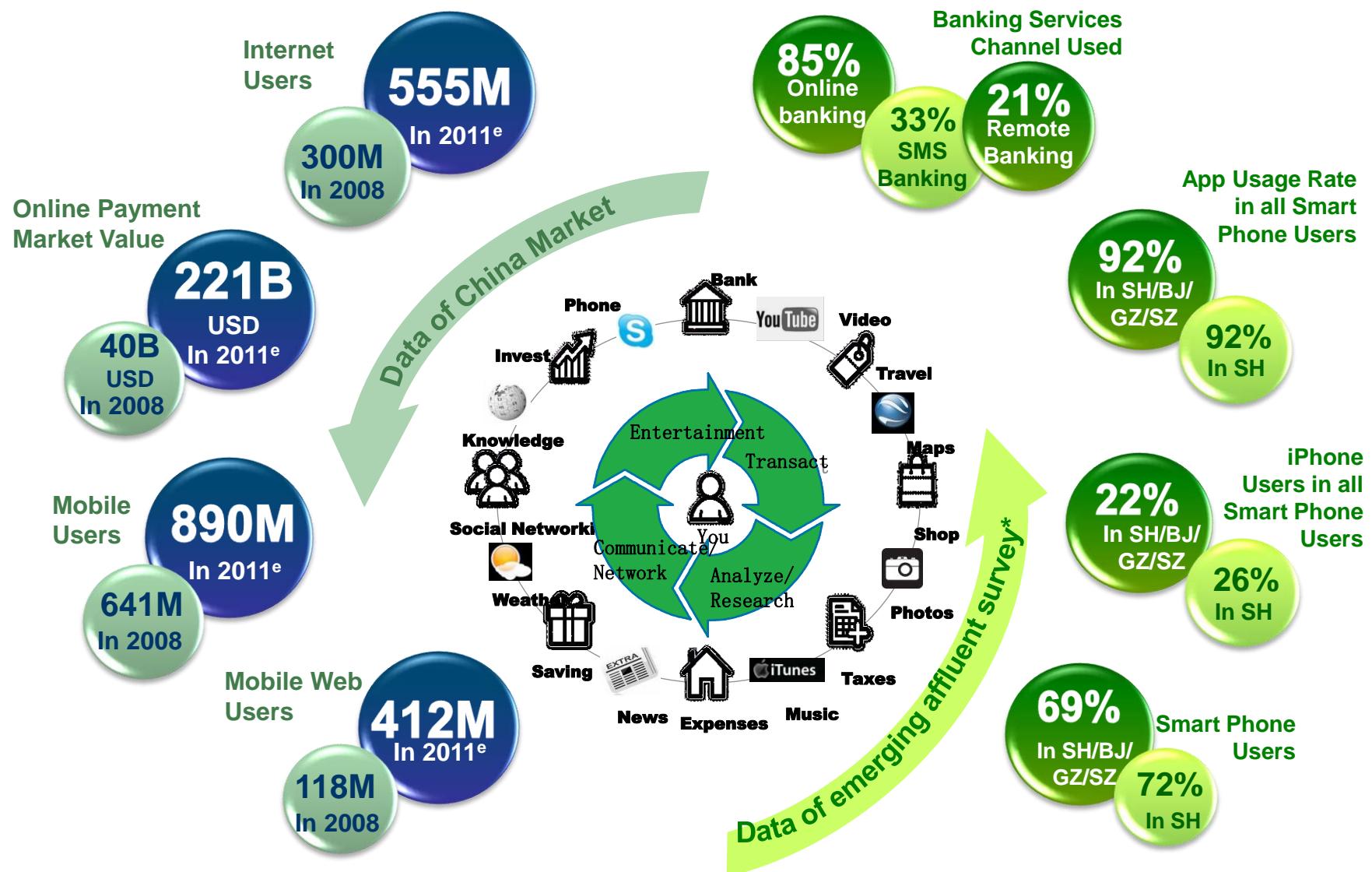


\*Source: Katy Huberty, Ehud Gelblum, Morgan Stanley Research, Data & estimates as of 2/11



IEEE  
802.15

# The future of retail banking is mobile



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# Enterprise mobility was where we started

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和讯 银行 2011年4月19日 星期二 手机版 股票/基金 播博 银行首页 > 银行营销动态 > 正文

## 渣打银行发布银行界首款社交移动定位手机应用

2011年04月18日11:24 来源:和讯银行

和讯银行消息,2011年4月15日,渣打银行(中国)有限公司发布Breeze Living——一款集社交功能、地理定位和电子优惠券于一体的开放iPhone应用程序。Breeze Living的与众不同之处在于其设计开发不仅注了多项前沿技术。Breeze Living的推出体现了渣打银行引领未来。

**推荐阅读**

中国银行市场  
银行周刊:今年首季新增信贷2.24万亿元

渣打中国推出Breeze Living  
Breeze Living能帮助用户在上海地区的数百家优质商户享受部分专属优惠。

网银安全谁来负责?  
百姓理财小心“被”提前终止  
不当销售增加理财产品风险  
银行贵金属交易火爆  
一人高收入的家庭该怎样理财?  
CPI持续走高 银行理财产品四点建议

Standard Chartered

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MEMBERS AREA JOIN NOW ABOUT THE COMMUNITY HELP

17 May, 2010 - 16:44  
Standard Chartered ditches BlackBerry for iPhone - Reuters

Standard Chartered is switching from bankers' favourite BlackBerry to Apple's iPhone for its staff, according to Reuters.

7541 views 2 comments

Citing a Singapore-based spokeswoman, Reuters says a group-wide initiative to migrate corporate e-mail services from RIM's BlackBerry handsets to iPhones began about a month ago.

It is not known what proportion of Standard Chartered's 75,000 staff use company-issued phones or when the switch over will be completed.

Meanwhile, Reuters says that Singapore's Oversea-Chinese Banking Corp has begun offering its staff a choice between BlackBerrys and iPhones.

BlackBerry has long been the dominant player in corporate handset provision but is now beginning to face competition from Apple and smartphones running Google's Android operating system.

However, Lu Chailin, IT industry analyst at Macquarie Securities told Reuters it will take a long time for BlackBerry's supremacy to be overhauled because firms need to carry out stringent testing before switching to ensure they can guarantee data security.

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中国日报

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## 渣打中国推iPhone应用程序

时间: 2011-04-16 06:46:00 来源: 解放网-解放日报 作者: 康宏峰

【摘要】渣打中国日前发布BreezeLiving——一款集社交功能、地理定位和电子优惠券于一体的开放iPhone应用程序。Breeze Living应用程序运用了多项智能手机前沿技术:地理定位功能,使用i-Phone自带GPS功能指出用户所在位置周边优惠商户。

渣打中国日前发布BreezeLiving——一款集社交功能、地理定位和电子优惠券于一体的开放iPhone应用程序。目前适用于上海用户,更多城市即将上线。

Breeze Living能帮助用户轻松便捷、随时随地发现并享用上海地区的数百家优质商户优惠券。所有iPhone手机用户都可到苹果App Store免费下载使用。渣打银行客户在充分享有所有优惠的基础上,更可享受部分专属优惠。对于非渣打银行客户而言,只要下载Breeze Living,也可以立即享受数百家商户优惠,并体验分享来自渣打银行的手机服务。

Breeze Living应用程序运用了多项智能手机前沿技术:地理定位功能,使用i-Phone自带GPS功能指出用户所在位置周边优惠商户。

# We launched our own internal App Centre



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# Our approach to mobile development

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- Step 1: Team formation & intensive market research
- Step 2: Develop mobile participation model
- Step 3: Prioritise capabilities/platforms to business plan
- Step 4: Form strategic alliances
- Step 5: Design & build target capabilities
- Step 6: Iterate, enhance, monitor and engage

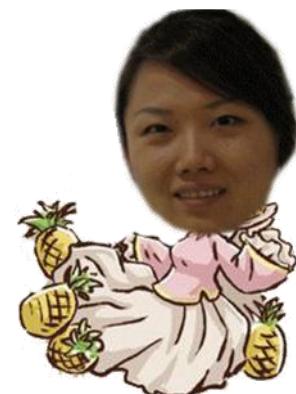
# Step 1: Diversity in skills is essential



Melissa -- Corporate Advisory



Amanda – Language Expert



Freda – Apple Evangelist



Sherry – Out-of-the-box Thinker



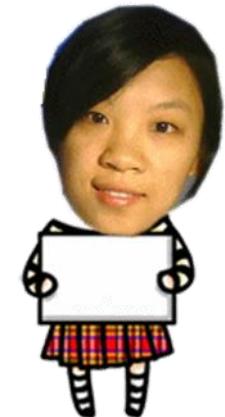
Daisy – Design Guru



William – Tech Expert

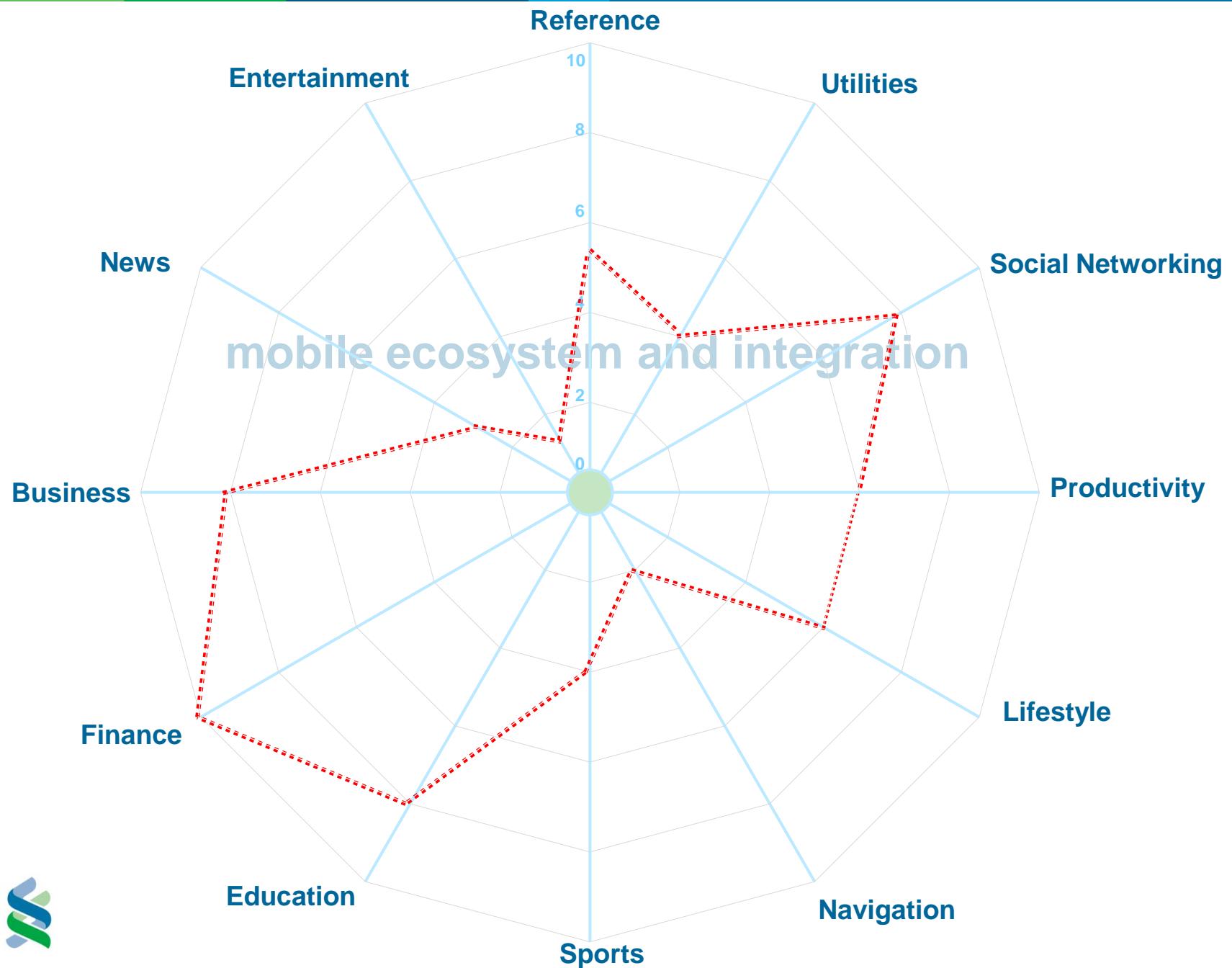


Kylie – Super Resourceful



Vera -- Social Media Queen

## Step 2: Our mobile participation model (illustrative)



## Step 3: We defined our target platforms & capabilities

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- Native Apps vs. Web / HTML5
- iPhone, Android, WP7, Blackberry, Feature Phones
- Which capabilities first
- Organisation capacity to deliver
- Quality and differentiation over quantity

# Step 4: We formed strategic alliances



# We formed strategic alliances



# Step 5: Design & build target capabilities



**The smartphone disrupts the traditional context of banking**

# The smartphone changes the traditional context of banking



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## 渣打银行推出Breeze Living APP应用

日期: 2011-04-06 14:51:15 | 来源: 广告



www.technode.com

CHINA WEB2.0 MOBILE 2.0 E-COMMERCE EVENTS ENTREPRENEUR

AUGMENTED REALITY / MOBILE 2.0

## BreezeLiving Is Now the Best Augmented Reality Application in China

by GANG LU on Apr 2, 2011 · 12:47 am

6 Comments



The first time I heard about Augmented Reality (AR) is Feb 2010 when I was at NetExplorateur. [Layer](#) was giving a speech there as the winner of Net10. I was amazed, totally. It's been a year and I am expecting for similar application in China, but nothing really fascinating until today I see [BreezeLiving](#). I am excited!

[BreezeLiving](#) is an iPhone application with Location-based which helps you search for offers nearby by providing three types of views: Augmented Reality, List and Map View. Like [iButterfly](#) from Japanese biggest advertising Dentsu, BreezeLiving also introduced the idea of location-based coupon. Hundreds of discounts are disguised as Kites in the Augmented Reality Sky which can be caught, converted, and

show off and shared with your friends; BreezeLiving is also a social deal finder because every user can set up a Tribe in which friends' deal can be shared. BreezeLiving is brought by Standard Chartered. All Standard Chartered bank customers would be able to enjoy some special discount at some places. BreezeLiving is developed by [FrogDesign](#), a global innovation firm which has office in Shanghai. [MobileNow](#) an iPhone & Android development team based in Shanghai. The application has both English and Chinese version.

So finally, AR is here in China.



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Latest China tech news and opinions.  
Carefully curated by industry insiders.

## Retail Banking, Technology & Operations

Published April 18, 2011

### Standard Chartered China launches Breeze Living

Shanghai, China, April 15th 2011 – Standard Chartered Bank (China) Limited (‘‘Standard Chartered’’) has launched Breeze Living, a smartphone application for the iPhone that offers discount coupons ‘‘on the go’’. Breeze Living is a unique mobile design with the most advanced mobile capabilities on the market today. Standard Chartered’s aspiration to be the leader in the delivery of

It allows customers to conveniently locate and take advantage of deals, many of the things we do, at both work and at play, are now done on the go. The context of those things is changing however, due to rapidly changing technology. In 2010, the number of China’s web users accessing the internet via mobile devices reached 300 million, a very significant proportion of China’s 457 million overall internet users. This is largely attributable to the sharp reduction in the cost of smartphone ownership and the increasing speed of mobile data services.

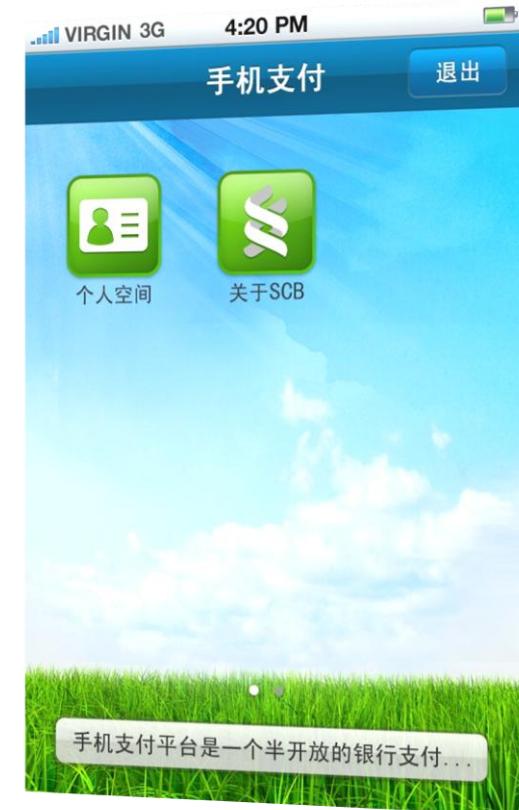
creative digital design and the emergence of China’s design talent. It is a great example of how technology is changing the way we live and work. Breeze Living is a great example of how technology is changing the way we live and work.



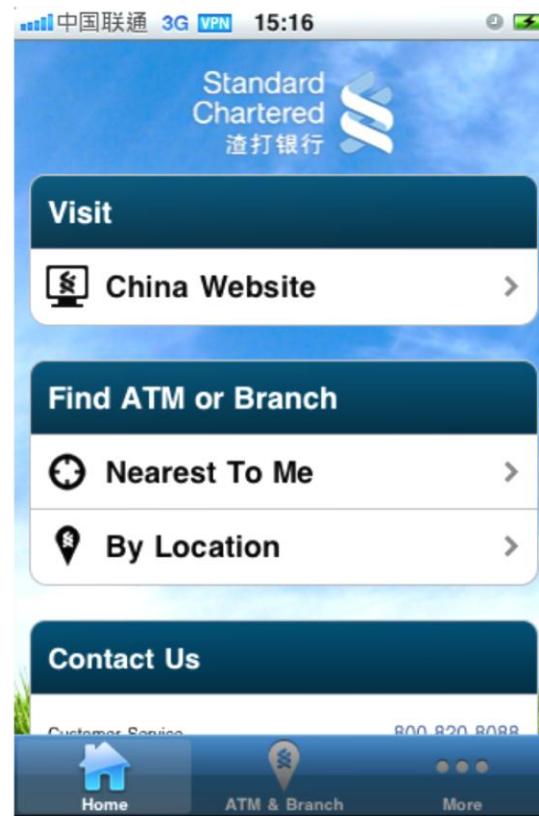
# Breeze Living --- enriching our customer's lifestyle



# Breeze Payments --- transaction convenience



# Breeze Places --- ATM / Branch locator featuring Augmented Reality



# Breeze --- our award winning transaction platform in MY/SG



Coming soon to China ... ...

# S2B Mobile --- mobile convenience for corporates



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# Conclusion

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- ❑ Mobile a hugely disruptive force
- ❑ Customer demand is driving investment
- ❑ Context, capability, quality, speed
- ❑ A seismic shift in the way banking is done
- ❑ Rising customer satisfaction should result