

The Impact of Mobile on the Chinese Banking Industry

David J. Lynch
May 26th

Agenda

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

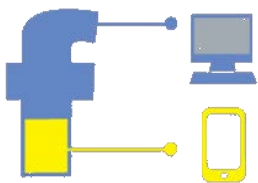
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Over 1/3 of Facebook's 600 million+ user base uses Facebook Mobile



30% of smartphone owners accessed social networks via mobile browser



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



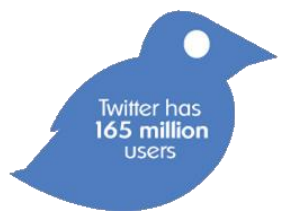
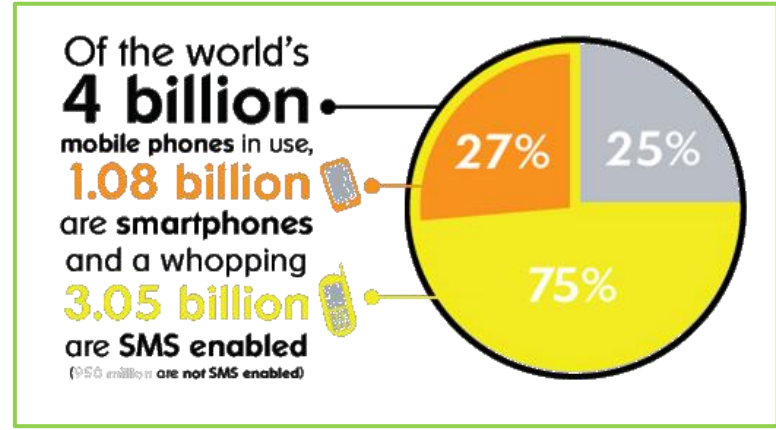
That's over **twice** the amount of time they spend **eating**, and over **1/3** of the time they spend **sleeping** each day



Zzz...

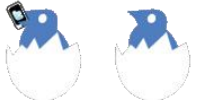


Women aged **35 to 54** are the **most active** group in mobile socialization



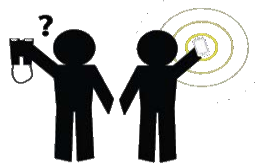
Twitter has 165 million users

50% of them use Twitter Mobile



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

One half of all local searches are performed on **mobile devices**



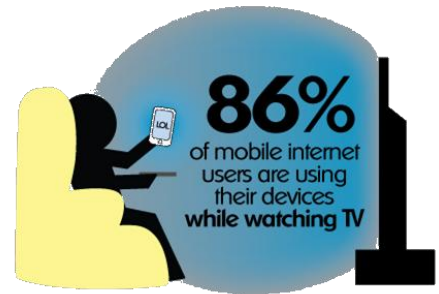
Mobile tags can serve up coupons that can be redeemed instantaneously in store



91% of mobile internet access is to socialize...



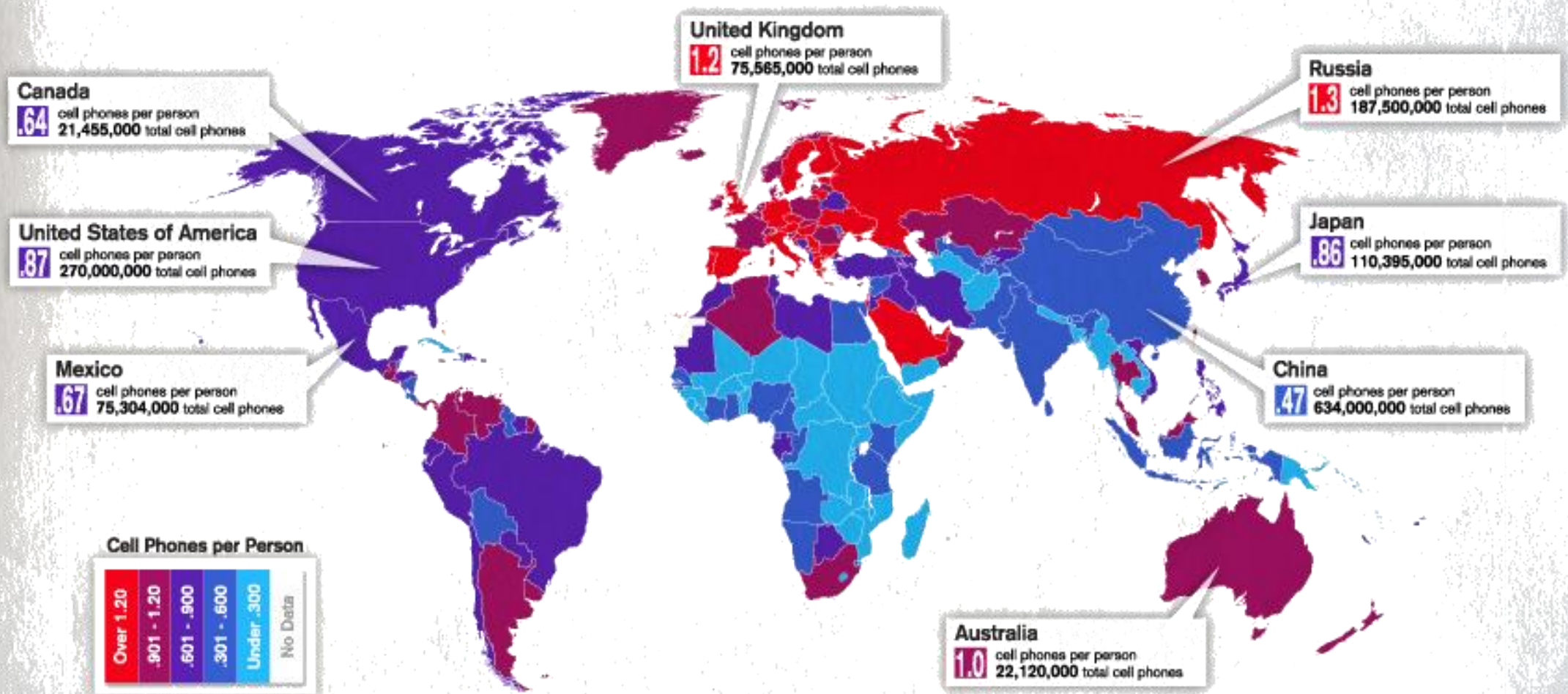
...compared to **79%** on desktops



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%

 37% of smartphone-owning Seniors have an iPhone.

Base: 37,226 US adults

*Base: 30,452 US mobile individuals

**Source: “The State Of Consumers And Technology: Benchmark 2010, US ” Forrester report, Sept. 21st, 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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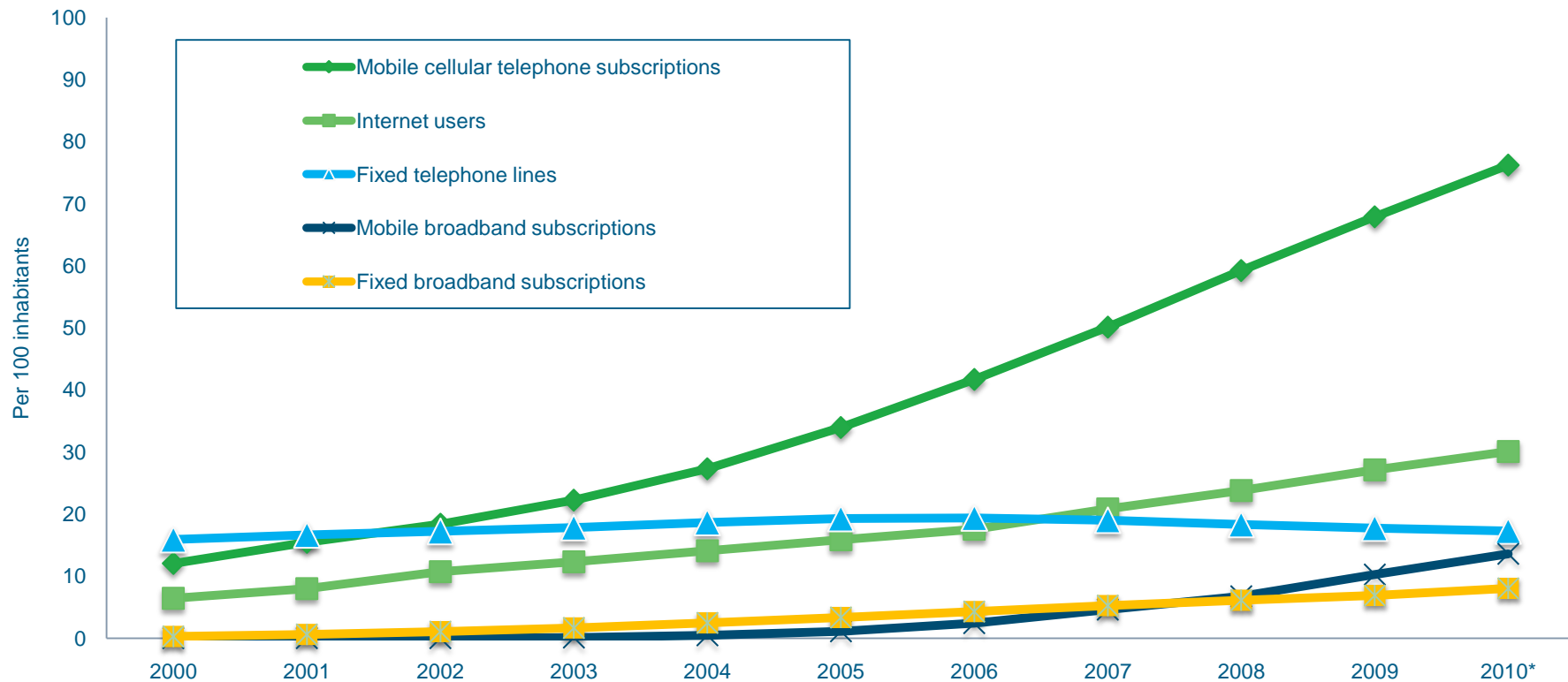
Enterprise mobility and culture for innovation

The key ingredients of a winning mobile strategy

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Rising mobility an irreversible global trend

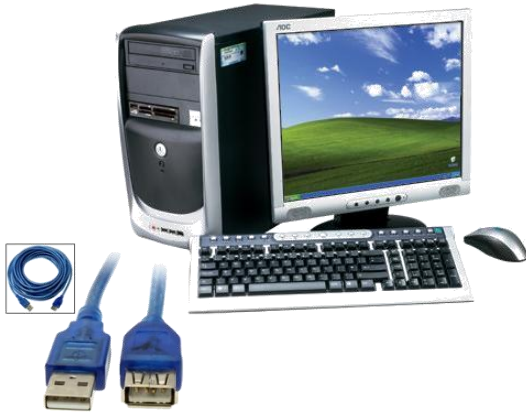
Global ICT developments, 2000-2010*



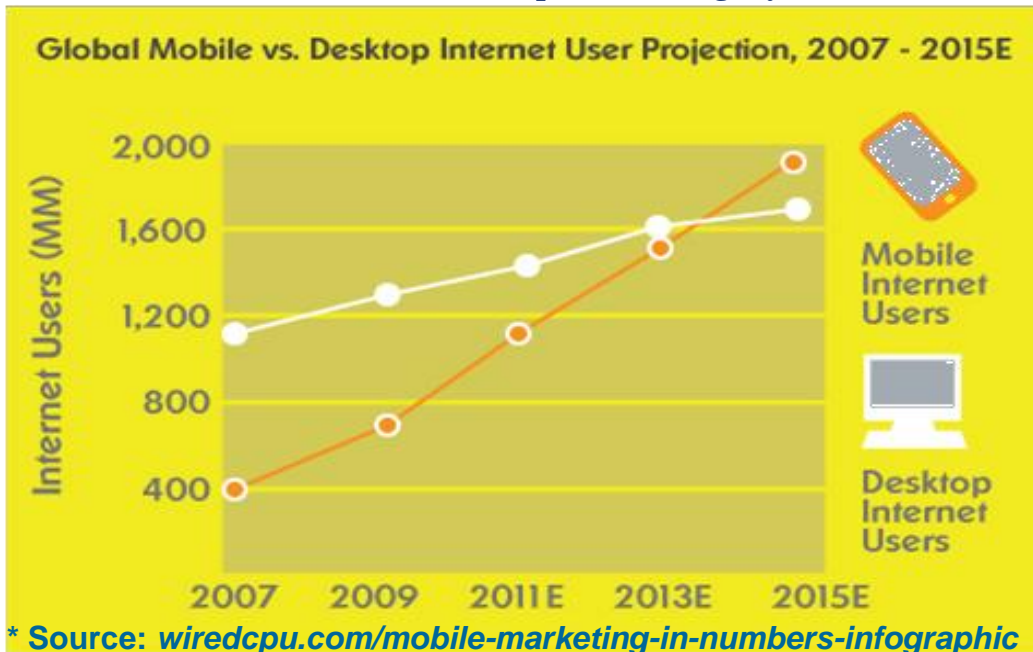
*Estimates

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

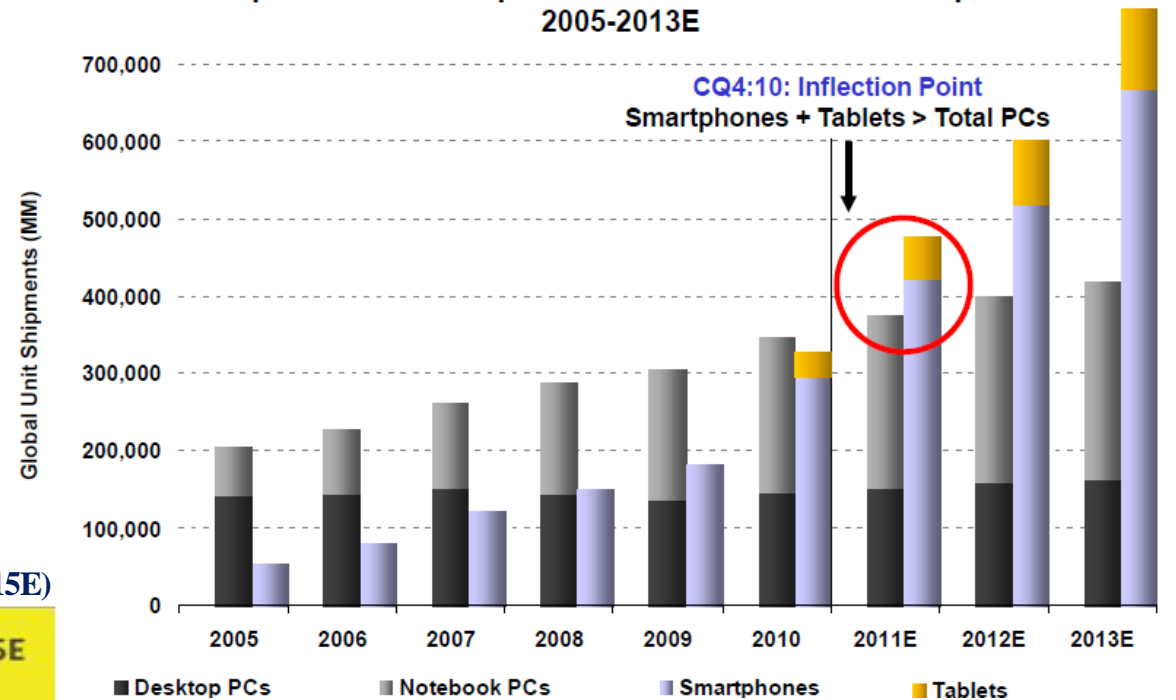
Mobile usage will overtake desktop/PC



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



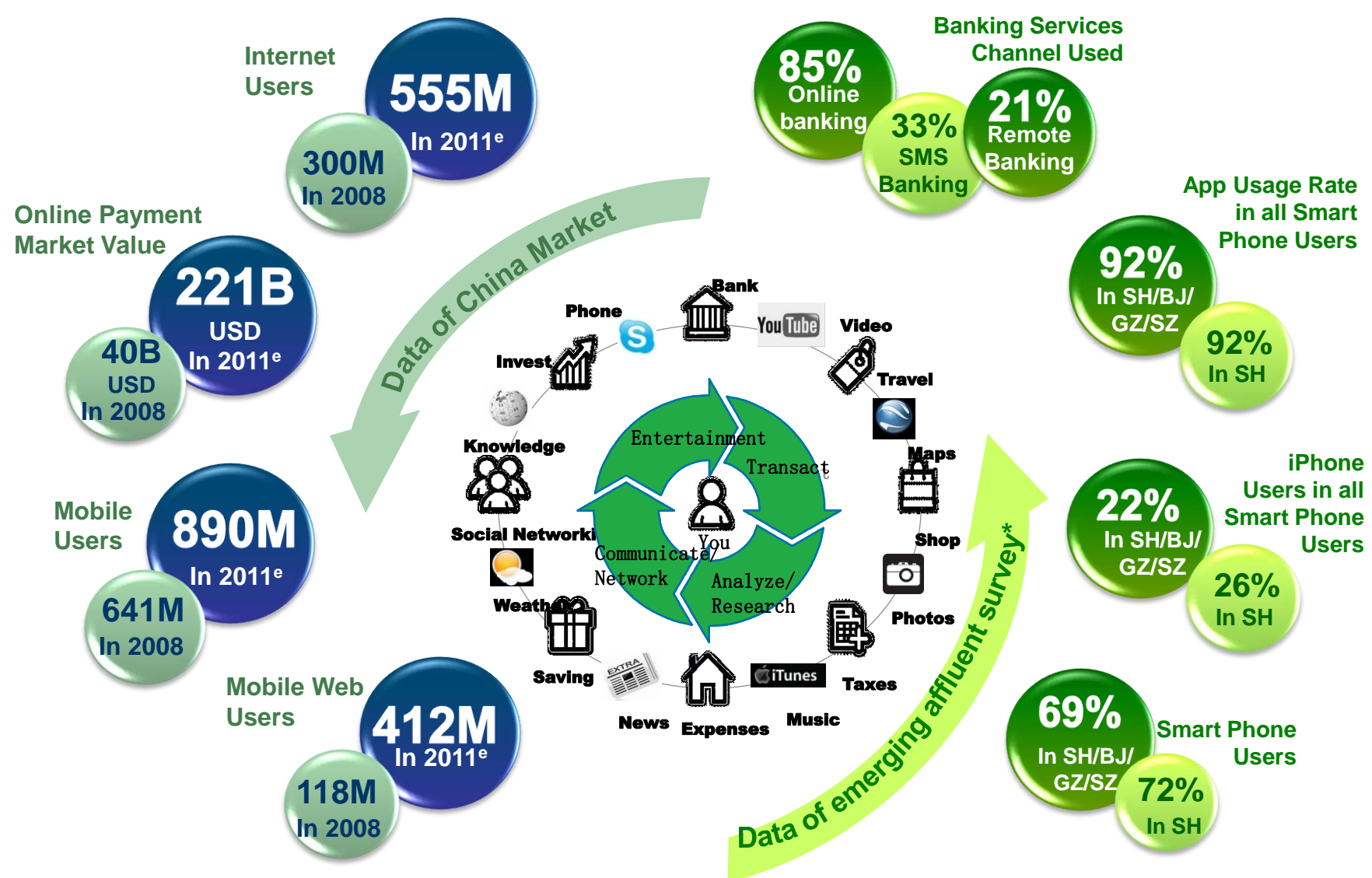
Global Unit Shipments of Desktop PCs + Notebook PCs vs. Smartphones + Tablets, 2005-2013E



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



The future of retail banking is mobile



Mobile will be the most significant industry disruptor of our time

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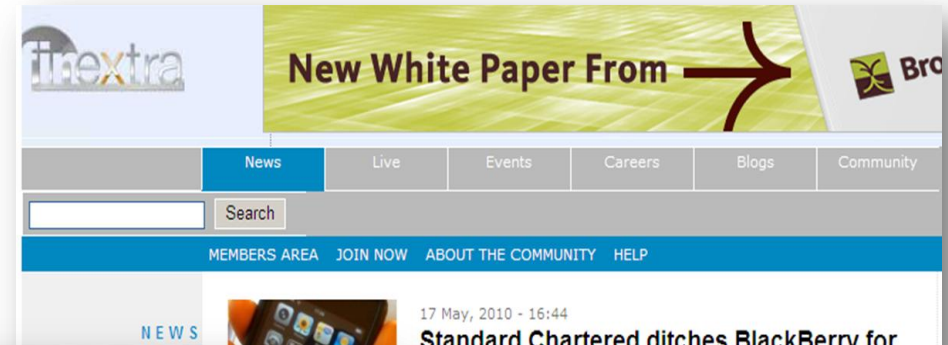
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Enterprise mobility was where we started



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景。



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

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

Breeze Living在诸... Breeze Living能帮助用... 上海地区的数百家优质商... 合作伙伴胡椒猪猪(热门... (高端尊享优惠项目)。

开放的平台。所有iPhone... 费下载使用。渣打银行客... 更可享受部分专属优惠。

载Breeze Living, 也可以... 享这款创新的生活应用和...

当今世界, 数字化趋... 求, 都能从智能手机平台

渣打中国推iPhone应用程序

时间: 2011-04-15 06:46:00 来源: 解放网-解放日报 作者: 黄东颖

[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iPhone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iPhone自带GPS功能指出用户所在位置周边优惠商户。

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 Chialin, 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.

We launched our own internal App Centre



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Our approach to mobile development

- ❑ 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



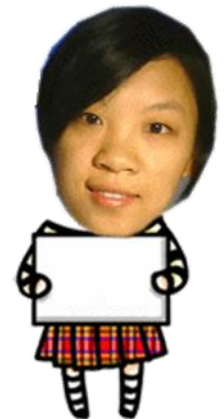
Daisy – Design Guru



William – Tech Expert

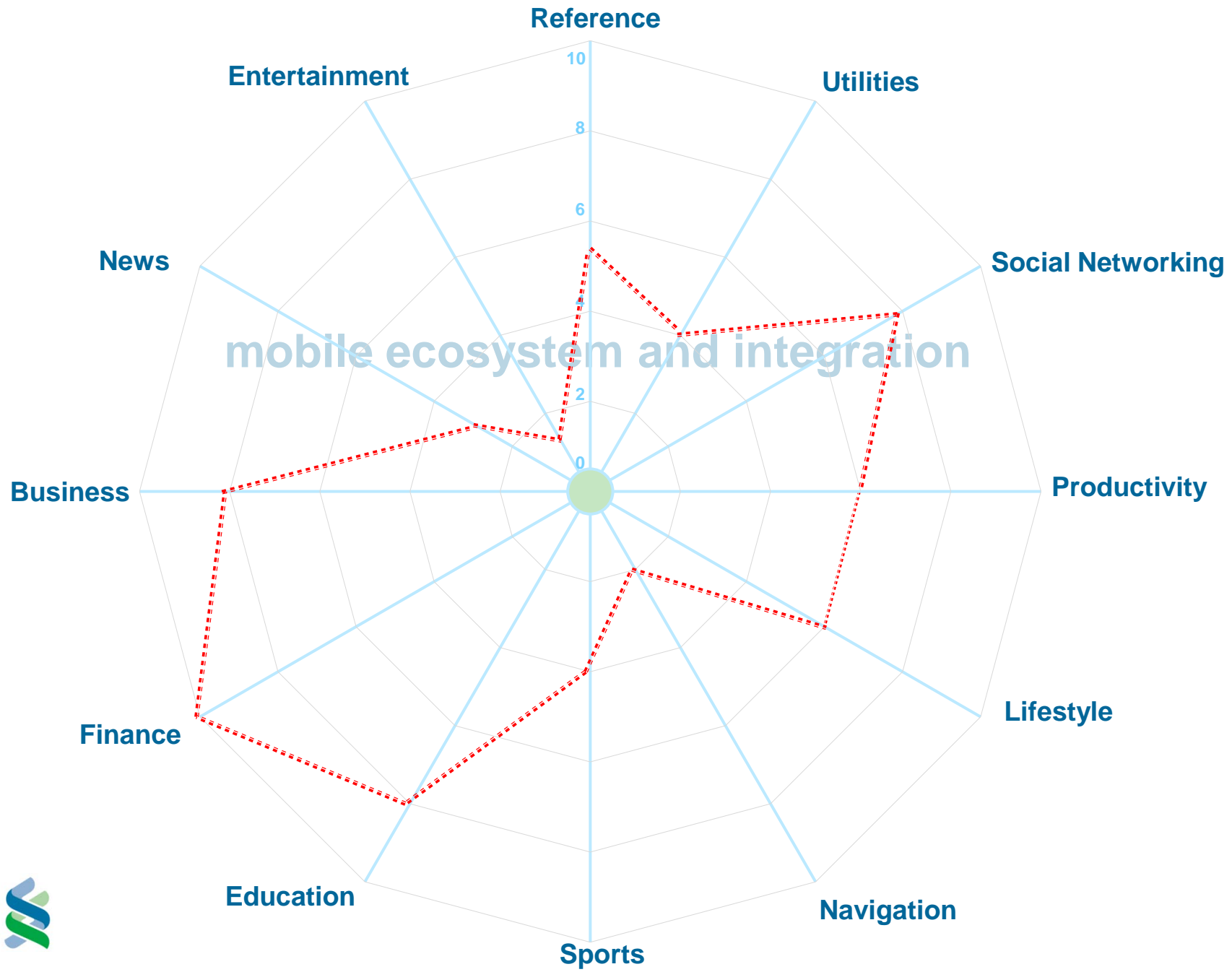


Kylie – Super Resourceful



Vera -- Social Media Queen

Step 2: Our mobile participation model (illustrative)



Step 3: We defined our target platforms & capabilities

- ❑ 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



Gyroscope



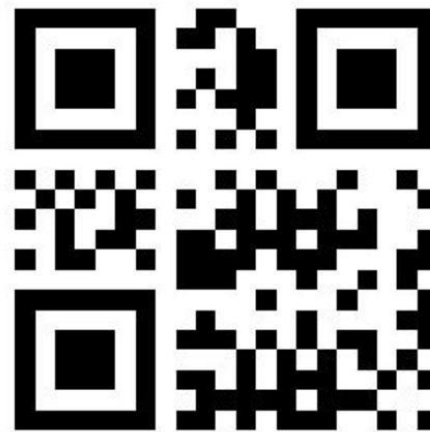
NFC



Augmented Reality



Location



2D Barcode Reading



Touch Screen Technology

The smartphone disrupts the traditional context of banking

The smartphone changes the traditional context of banking

现代广告MODERN ADVERTISING

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讨论区

您的位置: 首页 > 资讯 > 广告公司 > 新作品

渣打银行推出Breeze Living APP应用

日期: 2011-04-06 14:51:15 | 来源: 广告人



由渣打银行推出的BreezeLiving 是一款同时结合LBS技术的生活消费娱乐产品，主要提供了商家优惠券信息相所谓AR技术，就是指将真实的环境和虚拟的物体实时地叠分感知和操控虚拟的立体图像（当然，它需要有摄像头的支持相比于传统的优惠券信息服务，BreezeLiving 融入了社3技术，数百个热门优惠券会以风筝的形式放飞于实景天空中，风筝。每一个被抓住的风筝都会立即变成一张优惠券且自动保圈中进行传播。

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Published April 18, 2011

Standard Chartered China launches Breeze Living

Shanghai, China - April 15th 2011 - Standard Chartered Bank (China) Limited ("Standard Chartered") of 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 Shanghai. These deals are offered via our partners, Hot Pepper (a EnjoyShanghai (a prominent VIP discounts program). Breeze Living is one can download it today from the app store for free. Customers of benefits, through full access to all discounts and promotions. Anyone e Living can also enjoy more than a hundred general discounts Shanghai's newest lifestyle application and Standard Chartered's latest ve to be a customer.

d, many of the things we do, at both work and at play, are now . The context of those things is changing however, due to rapidly D report, in 2010, the number of China' s web users accessing the million, a very significant proportion of China' s 457 million overall n is largely attributable to the sharp reduction in the cost of smartphone ng and speed of mobile data services.

reative digital design and the emergence of China' s design talent. It is technology including features like augmented reality. Breeze Living is

www.technode.com

<t>TechNode

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

[翻译]



The first time I heard about Augmented Reality (AR) is Feb 2010 when I was at NetExplorateur. Lavar 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 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.

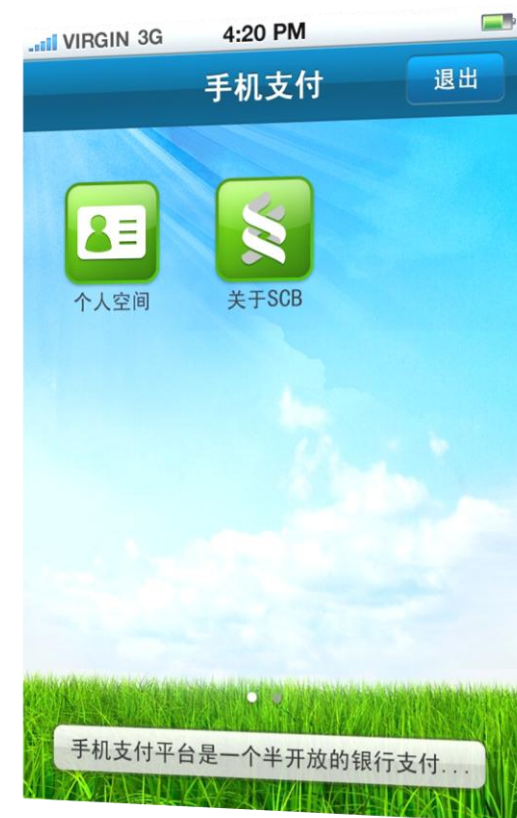
So finally, AR is here in China.



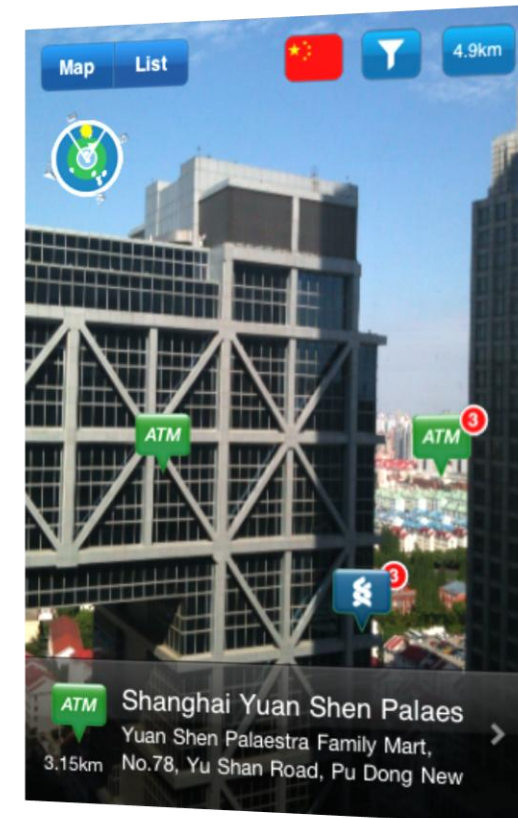
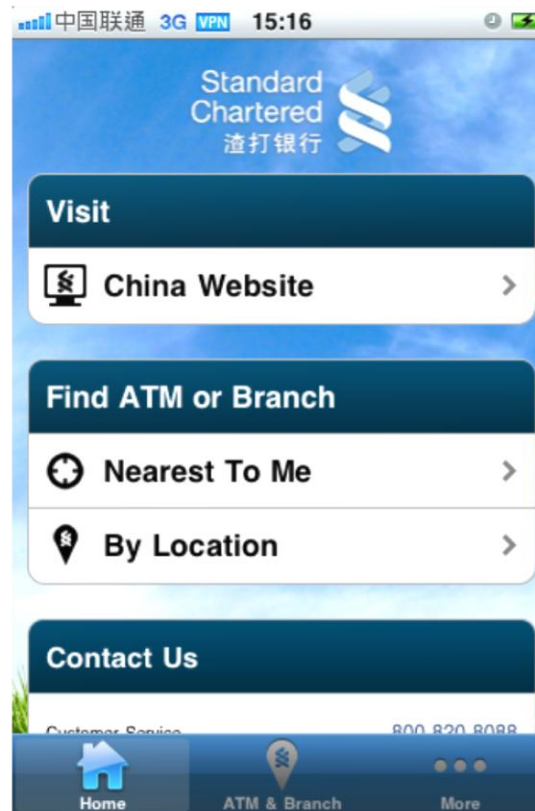
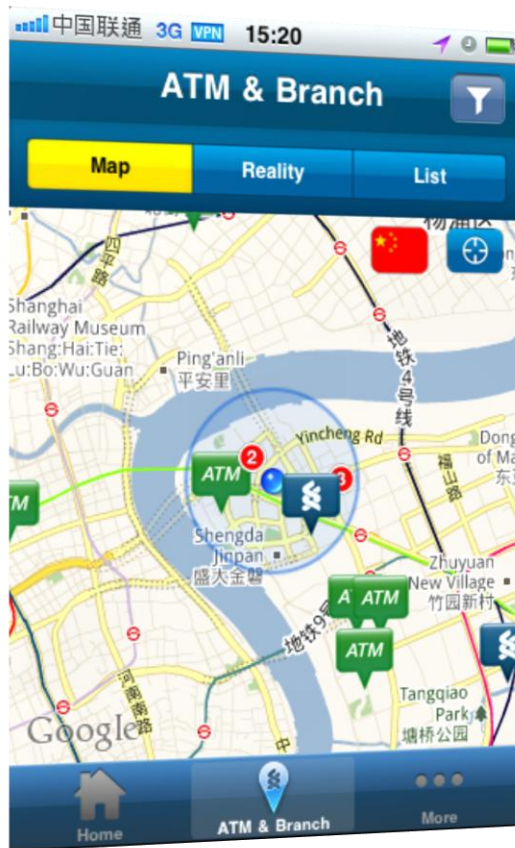
Breeze Living --- enriching our customer's lifestyle



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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- ❑ 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