GSMA mWomen Seminar

Unlocking the Potential

Mobile World Congress

26 February 2013

Barcelona

Today's agenda

Keynote: Mobile Financial Services as a Key to Unlock Women's Potential

Insights from *Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets*

Leveraging Insights on Women to Design Mobile Financial Services

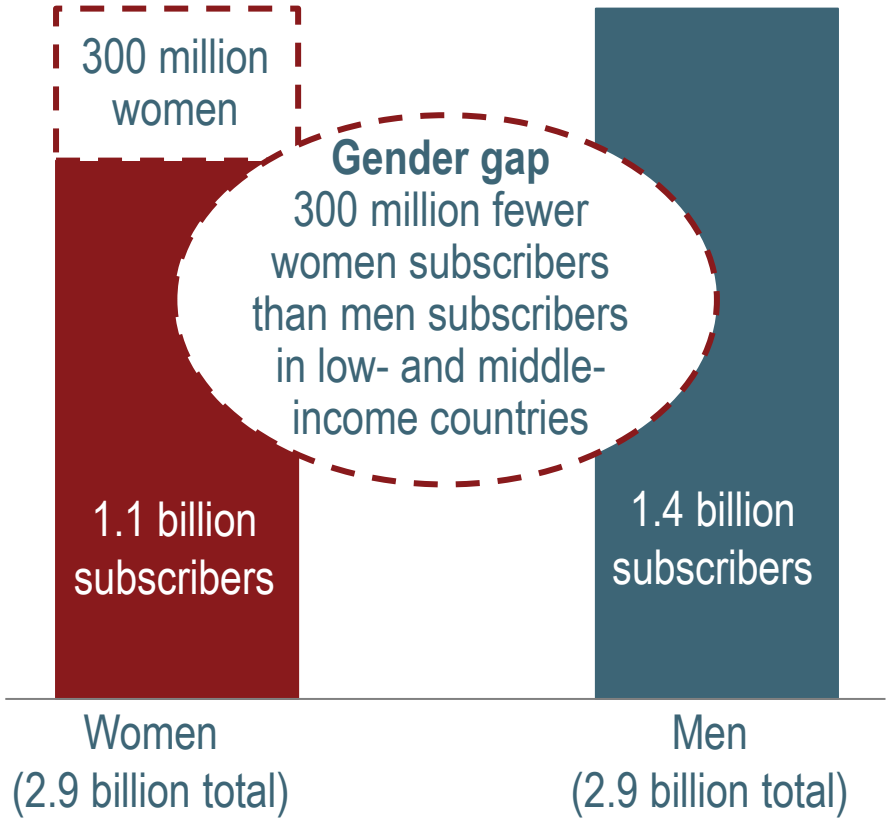
Today's agenda

Case study: Indosat's mWomen Initiatives

Unlocking Potential Through Mobile User Experience Design for Women

GSMA mWomen Design Challenge Awards Ceremony

A gender gap has emerged in the mobile technology revolution



A woman is 21% less likely to own a mobile phone than a man in low- to middle-income countries…

…representing a $13 billion missed market opportunity

Sources: GSMA and the Cherie Blair Foundation for Women, *Women & Mobile: A Global Opportunity,* 2010. GSMA, *Striving and Surviving: Exploring the Lives of BOP Women,* 2012.
Note: gender gap data is valid for 2009.

Several barriers hinder women's use of phones

- Cost
- Culture
- Technical illiteracy
- Perceptions of value



Sources: GSMA and the Cherie Blair Foundation for Women, *Women & Mobile: A Global Opportunity,* 2010. GSMA, *Striving and Surviving: Exploring the Lives of BOP Women,* 2012. Deloitte, Global Mobile Tax Review 2006-2007, accessed online on 28 December, 2009.

The GSMA mWomen Programme



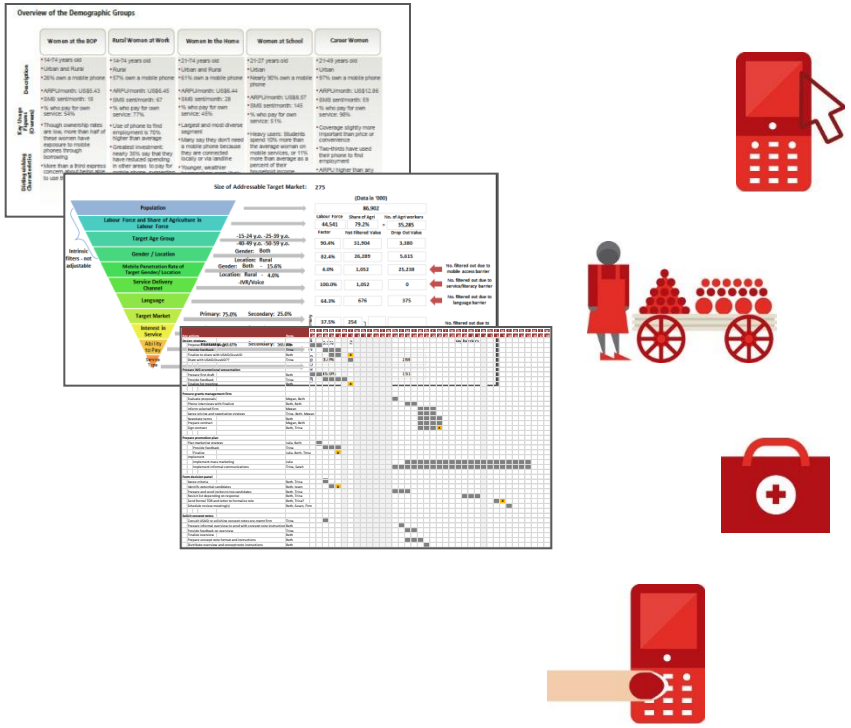
Promote improved mobile access and use by resource-poor women in the developing world

- Encourage an industry shift towards investing in women
- Catalyse availability of life-enhancing value-added services to meet women's needs
- Promote solutions that address women's technical and cultural barriers to adoption

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How GSMA mWomen can help

Facilitate and support industry and ecosystem partner action



Generate and share insights to promote action and impact





Mobile Financial Services as a Key to Unlock Women's Potential

Cherie Blair
Founder
The Cherie Blair Foundation for Women





Insights from *Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets*

Daryl Collins
Susie Lonie
Bankable Frontier Associates





Research questions

- What are low-income women's wants and needs for mobile financial services (MFS)?
- Have existing mobile financial services met these needs so far?
- What are the barriers to women's adoption of MFS?
- What are the resulting opportunities for action for MFS providers?

Research settings

Pakistan

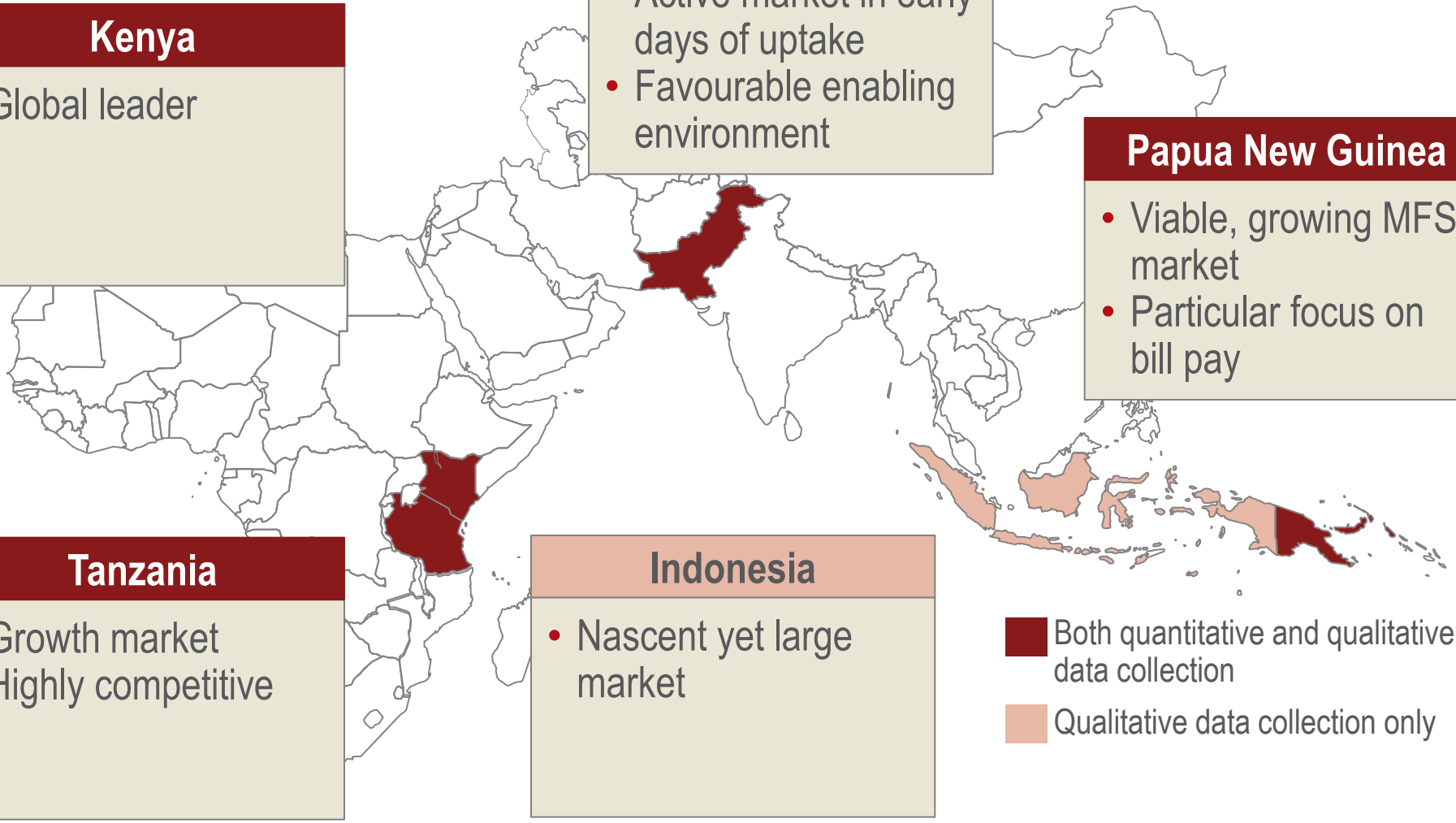
- Active market in early days of uptake
- Favourable enabling environment

Kenya

- Global leader

Papua New Guinea

- Viable, growing MFS market
- Particular focus on bill pay



Tanzania

- Growth market
- Highly competitive

Indonesia

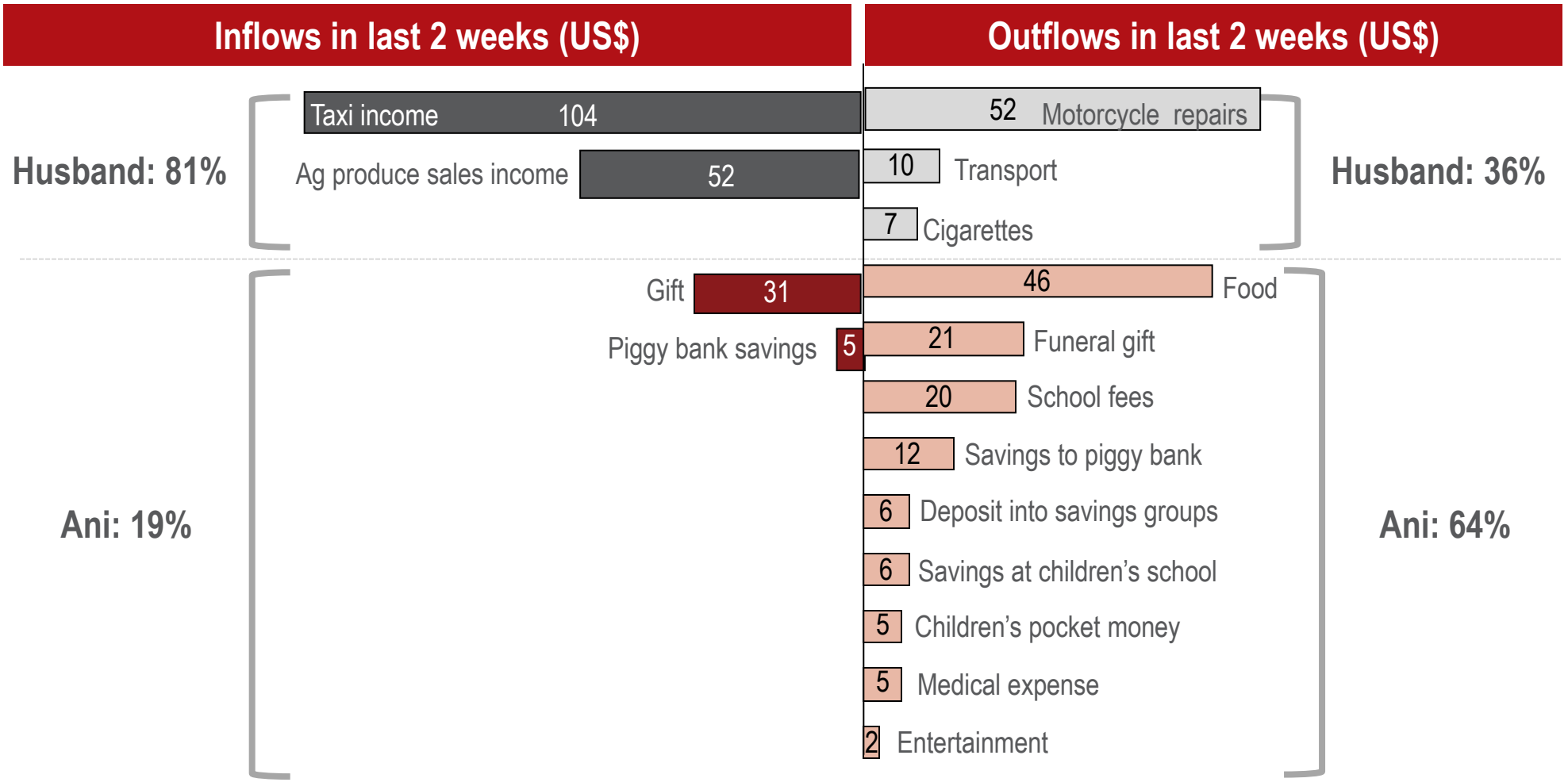
- Nascent yet large market

Both quantitative and qualitative data collection

Qualitative data collection only

Women are active financial managers in the household

Example: sources and uses of Ani's household income in West Java, Indonesia



Women's priorities for financial services

Convenience

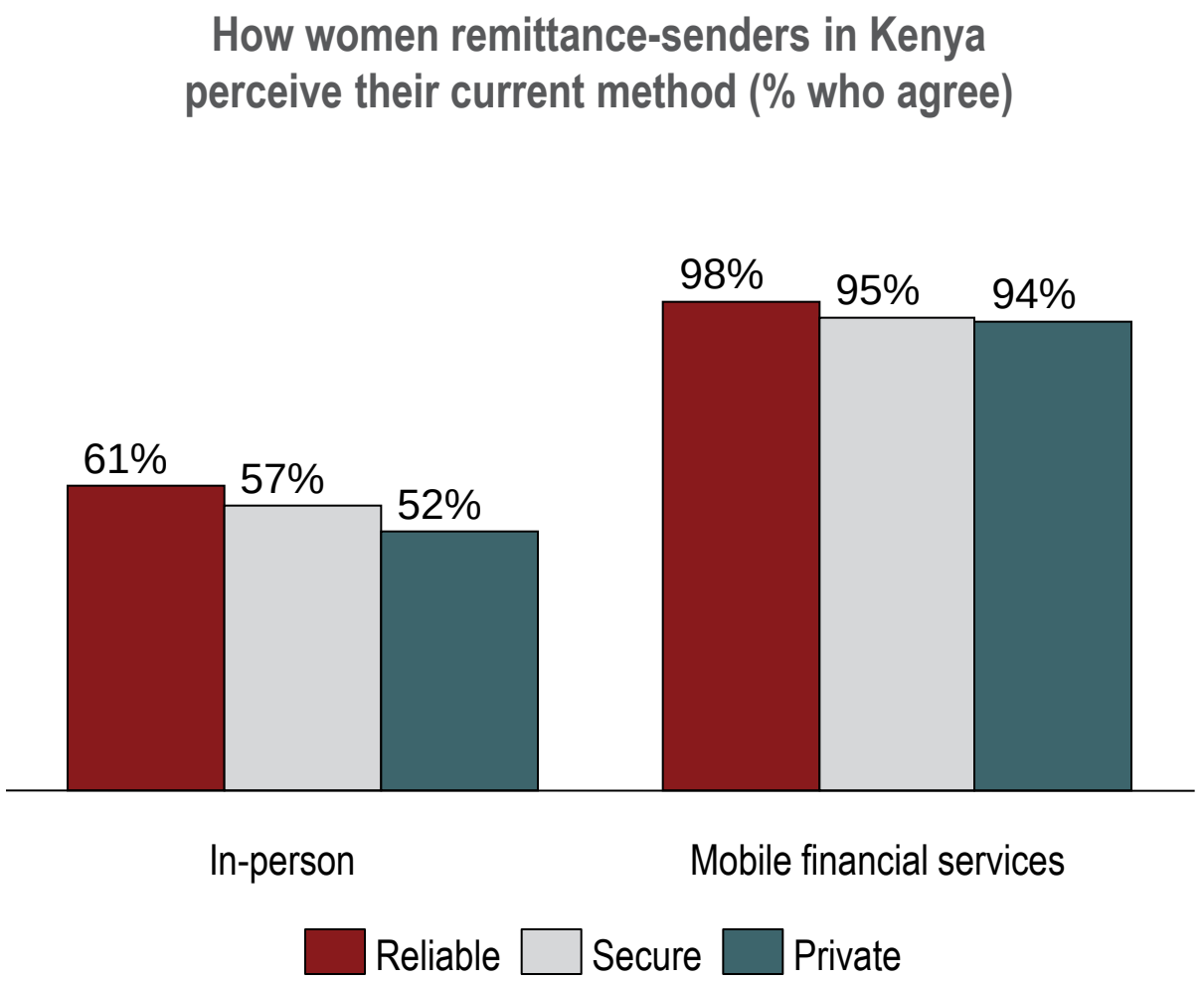
Reliability



Security

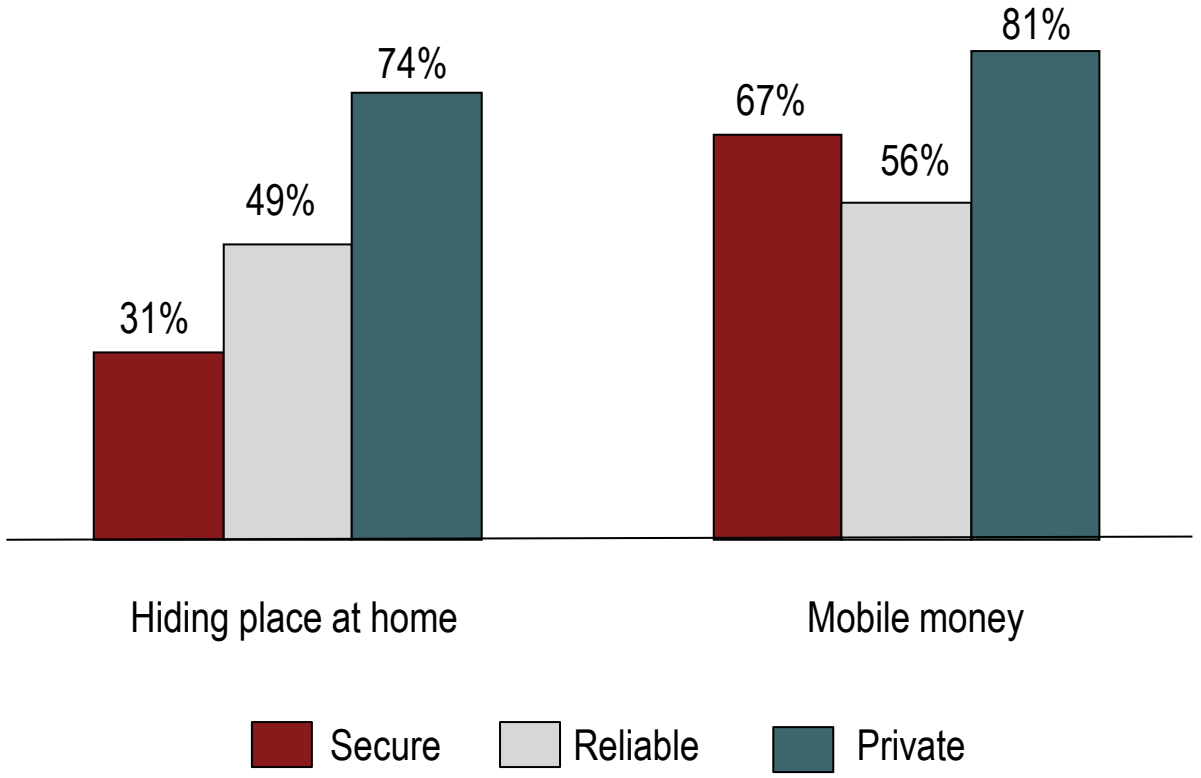
Privacy

MFS can better meet these needs



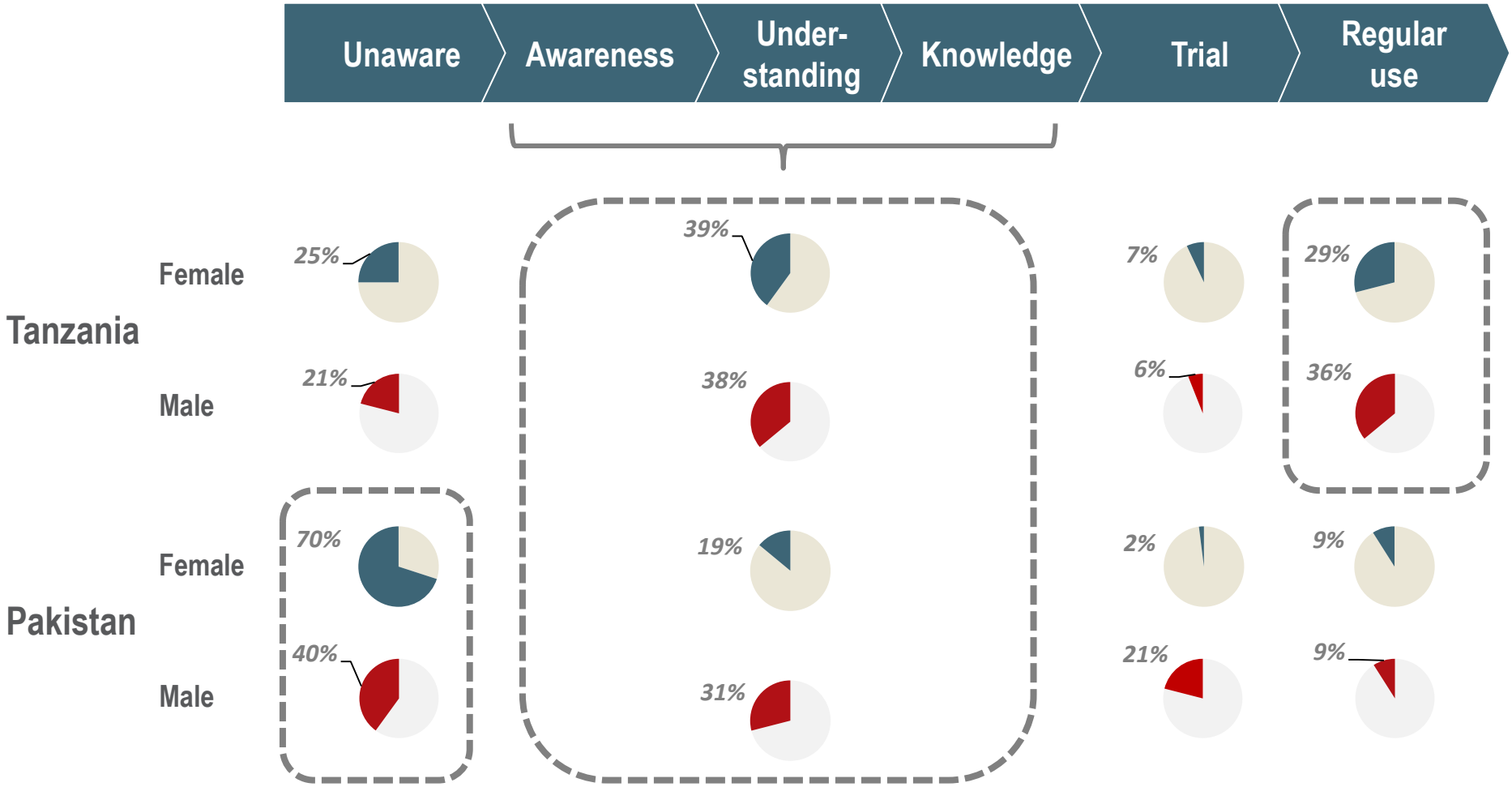
MFS can better meet these needs

How women in Pakistan who both hide money at home and store money on their mobile accounts perceive each method (% who agree)



Note: 'Private' includes responses 'people don't know I have' and 'people know I have, but not how much'.

Progress along the customer journey pinpoints the barriers…and opportunities

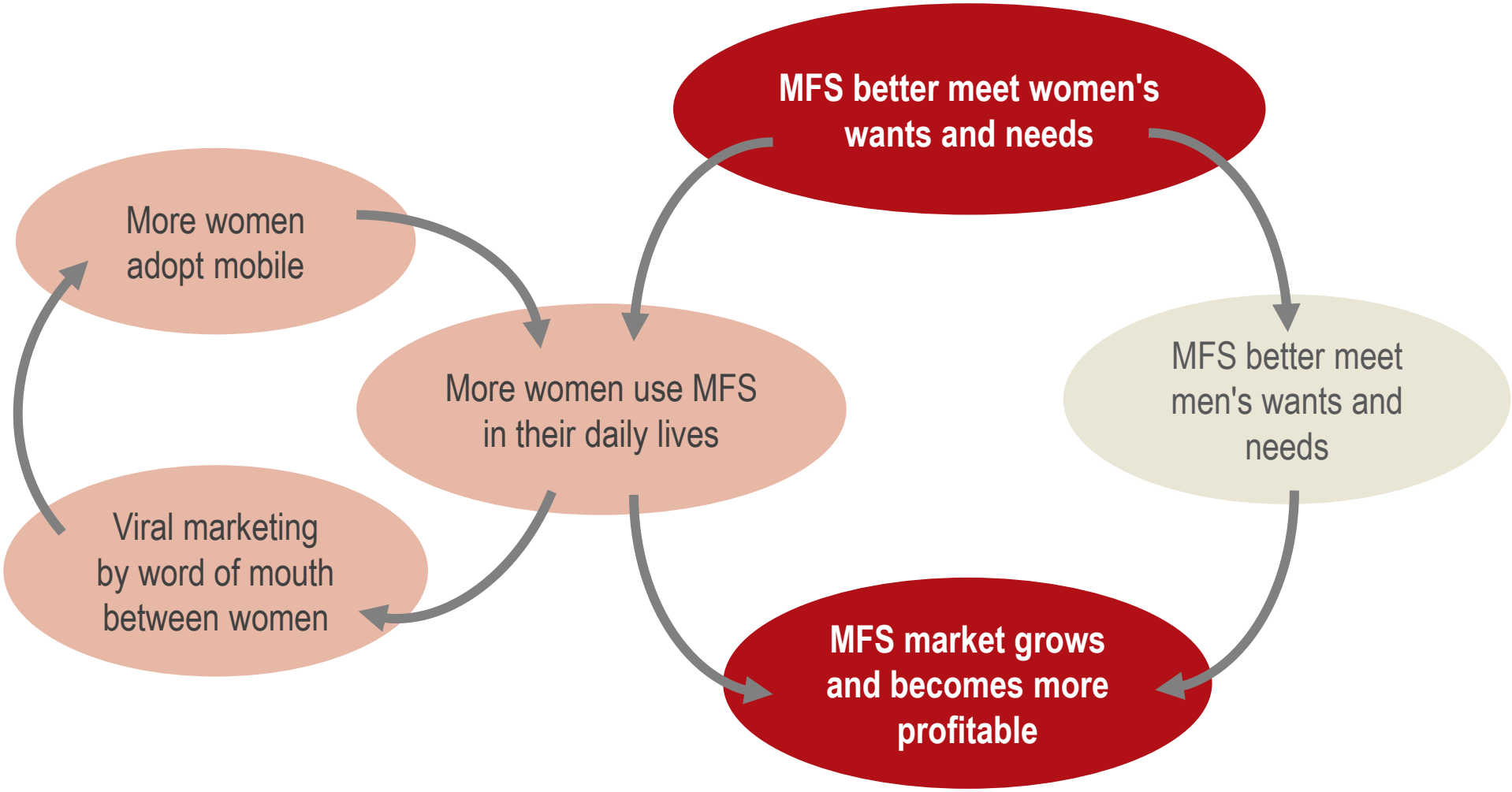


What you can do to realize faster adoption by women

- Perform research on women's wants and needs
- Tailor above-the-line marketing to include women
- Invest in consumer education to reassure potential users
- Invest in agents to improve awareness, education and service quality
- Streamline registration
- Deliver convenience, reliability, security and privacy
- Increase mobile access for women



The virtuous circles of mobile financial services





mWomen

Leveraging Insights on Women to Design Mobile Financial Services

Moderator:

Spencer Ante

Deputy Bureau Chief,

New York Corporate Bureau,

Wall Street Journal



Panellists

Roar Bjaerum Chief Financial Services Officer and Head of Easypaisa, Telenor Pakistan

Aletha Ling Chief Operating Officer, Fundamo, a Visa Company

Maura O'Neill Senior Counselor and Chief Innovation Officer, USAID



mWomen Initiatives in Indonesia

GSMA mWomen Seminar
Mobile World Congress 2013

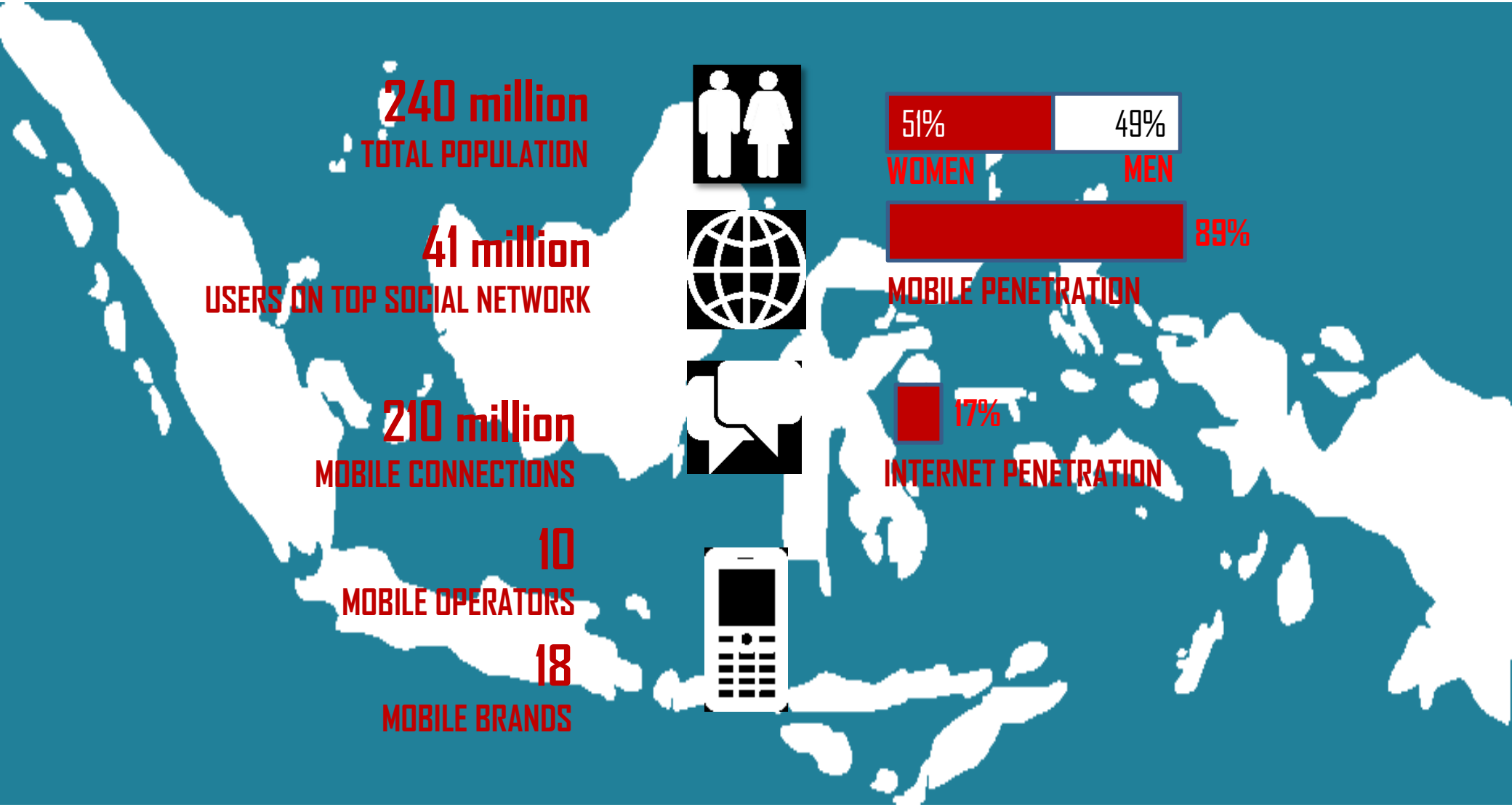
Barcelona
26 – 27 Feb 2013

indosat

Agenda

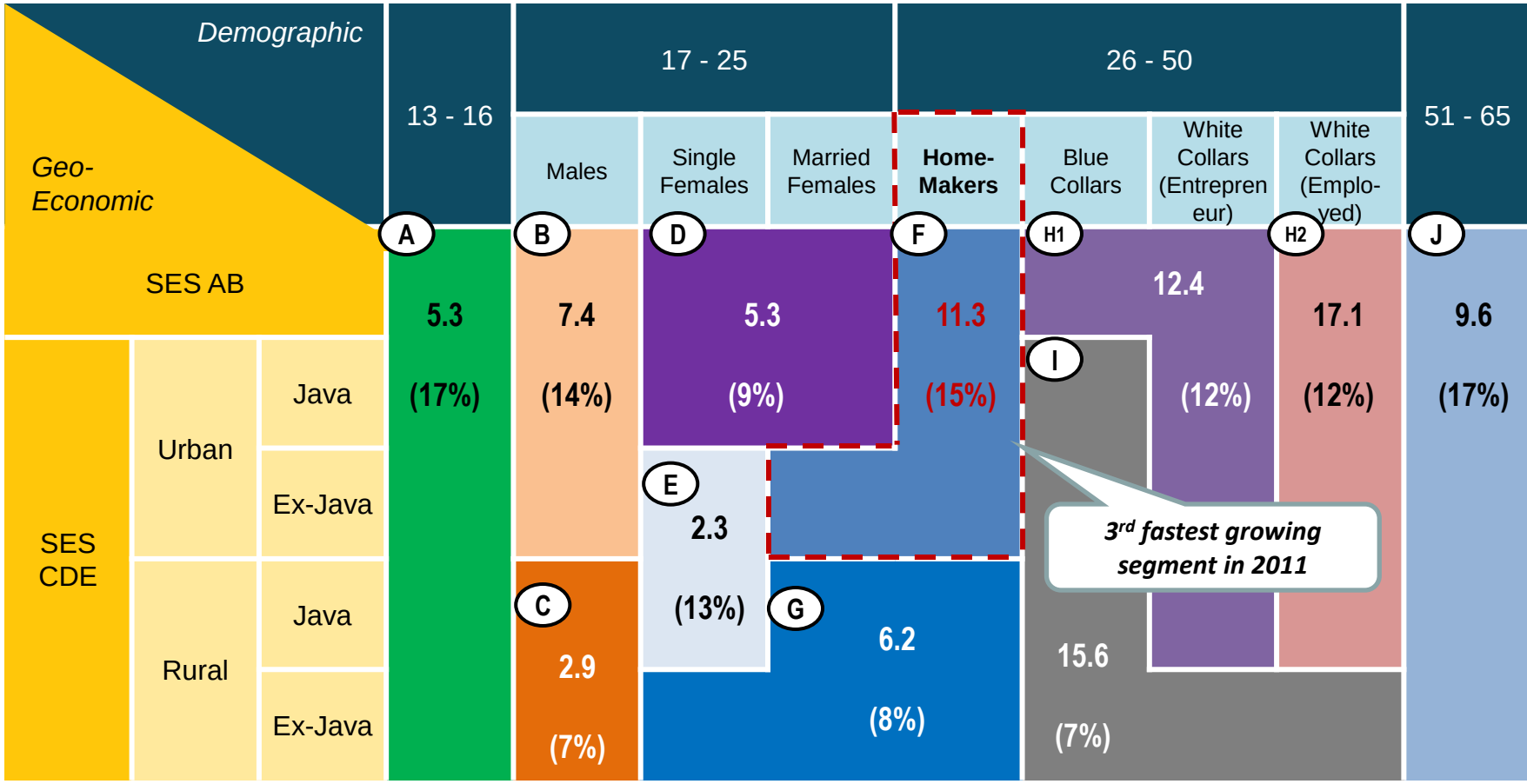
- **Indonesia Market**
- mWomen Initiatives
  - Hebat Keluarga (the Great Family)
  - “Info Wanita” to support women empowerment
  - “Usaha Wanita” to support women entrepreneurs
- The Way Forward

Indonesia at a Glance



Market segmentation exercise in late 2010 acknowledge "home-makers" as a distinct segment

Customer Segments	
A	Teens
B	Urban Young Males
C	Rural Young Males
D	Sophisticated Females
E	Female Talkers
F	Urban Homemakers
G	Rural Females
H1	White Collars (Entrepreneur)
H2	White Collars (Employed)
I	Blue Collars
J	Older Generation



Home-makers segment profiles……



Demography

- Married female aging from 26 to 50
- Predominantly living in Urban areas
- 90% are mothers

Buying decisions

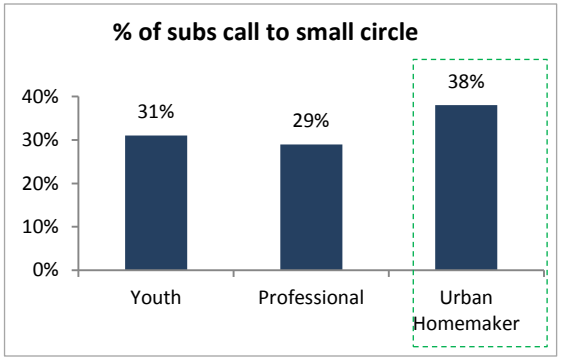
- 55% of choices related to mobile phones are made after consulting the husband
- Information sought is mainly relating to family and almost always shared this with family only

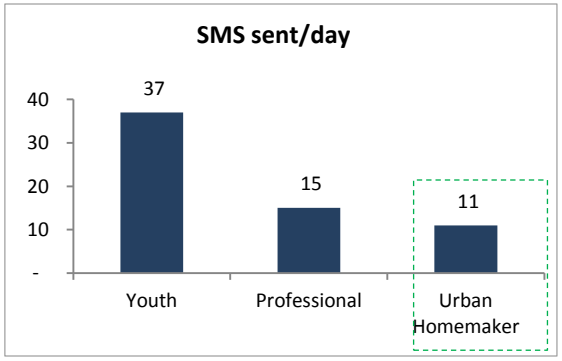
Mobile usage

- Passive callers using little SMS and calls inconsistently
- They have the highest share of calls made to a small circle of users during the daytime
- The most important advantage of the mobile phone is being in control of their family

Media

- Information regarding mobile products is mainly acquired by mouth to mouth marketing and at small events









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July 2011……

The first package developed specifically to answer the needs of home-maker segment was launched

"It's always good to be close to family"



"Enjoy the Great family package"

"UNLIMITED Calls to family, activation period, locating family"

"Hebat Keluarga"

(the Great Family)

- Friends & Family Package, unlimited calls to 4 chosen numbers
- Auto-extend validity period by 30 days when subscribers opt-in to the package
- Family finder (Location Based Service, enabling localization of family members)

June 2012……

“Info Wanita” service was launched to support women empowerment

- Reach underserved women segments
- Easy-access , life-enriching information through mobile phone
- Improve women quality of life

“Emerging Market Innovation Award”
from
Global Telecoms Business Innovation 2012, London

“Info Wanita”

SMS/text-based content
Access through Nokia Life Menu
free content, 3 times a week

- Family & Childcare
- Healthcare
- Life skills
- Communication
- Business
- Financial Management



98%

of entrepreneurial activity is conducted by

micro-entrepreneur





82%

woman entrepreneur show willingness to pay for mobile Value Added Service



Source: Cherie Blair Foundation Market Research

to support **women entrepreneurs……**

USAHA WANITA

Mobile Web Apps for Women Entrepreneurs

was launched on **Dec 2012**

Otel

Cherie Blair FOUNDATION FOR WOMEN

Nokia Life+

indosat



Web based content
Access through Nokia Life +



Free content *for* Indosat users

5x new content per week

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Next Initiatives……

- Women entrepreneur incubators on mobile & ICT:
  - Women-preneurs competition on mobile & ICT 2013 **(in-cooperation with Ministry of Women Empowerment of Republic of Indonesia),**
  - Mentorship: Business and mobile & ICT,
  - Incubator Fund.
- Business in-a-box bundling package:
  - Special-designed device for business-woman
  - Business-packages telco services (voice & sms)
  - Free data access
  - Free access to simple business-productivity solution (web-based application)
- Underserved women segment development:
  - Integrated healthcare services (Indosat Mobile Clinic) and mobile technology awareness development
  - Women-communities development

Thank You



indosat



mWomen

Unlocking Potential Through Mobile User Experience Design for Women

Moderator:

Chris Locke

Managing Director,

GSMA Mobile for Development



Panellists

Ann Mei Chang	Senior Advisor for Women and Technology in the Secretary's Office of Global Women's Issues at the US Department of State
Sean Paavo Krepp	Country Director Uganda , Grameen Foundation
Steve O'Connor	IDEO



mWomen

GSMA mWomen Design Challenge

Redefining the User Experience

USAID
FROM THE AMERICAN PEOPLE

Qtel Group





Emerging Talent Winner

Simplified Grayscale Power Efficient Interface

By

Raphael Mutiso
Kenya


1:23


1:23



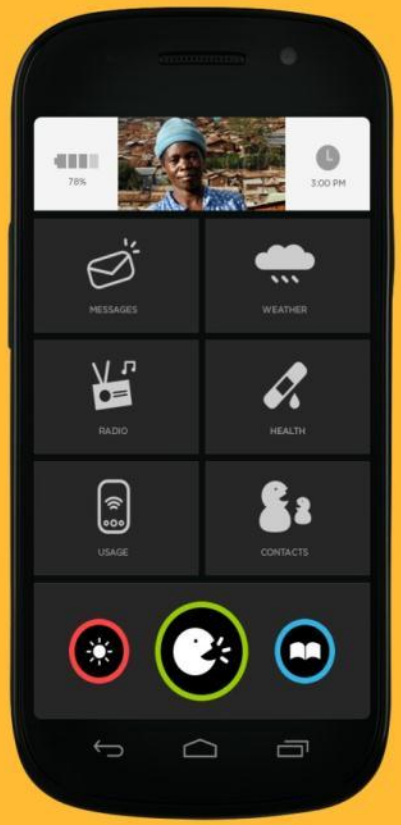
Second Place Winner

mPower

By

Aloke Pillai
York Sheridan Design Program
Canada

mpower/home



mpower/change profiles



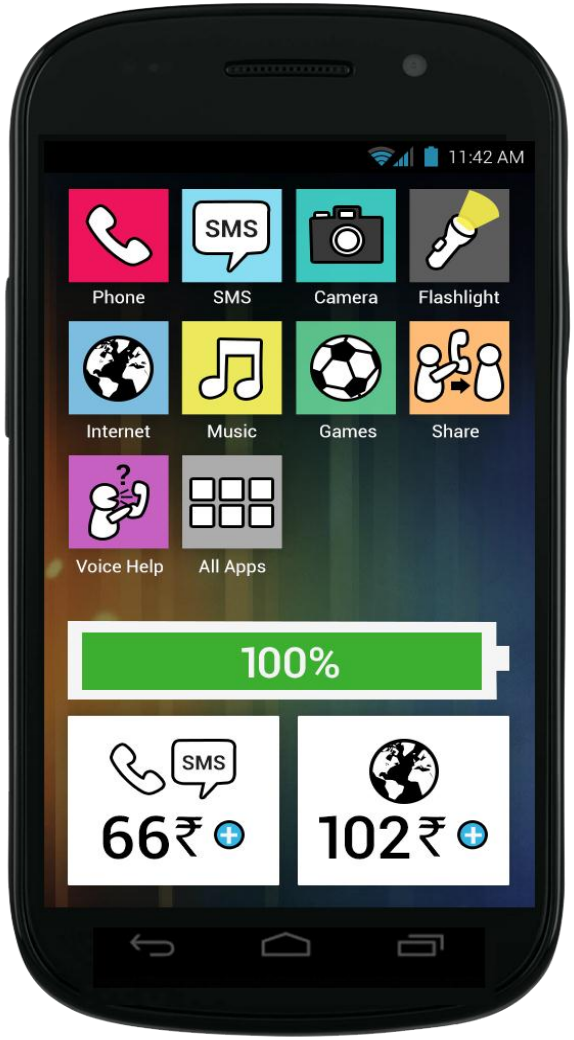
mWomen

Grand Prize Winners

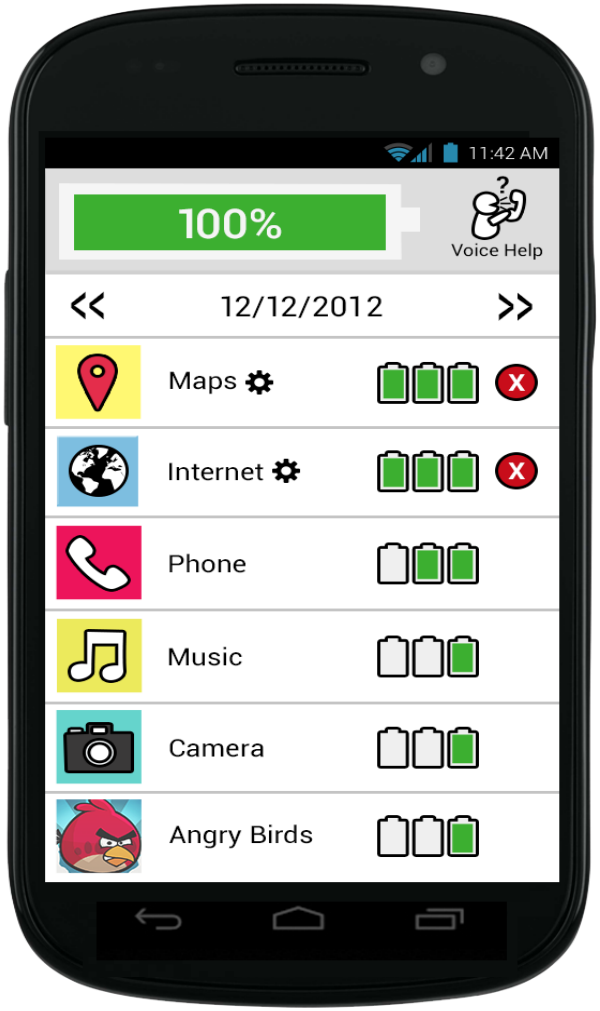
Sahel Shake

By

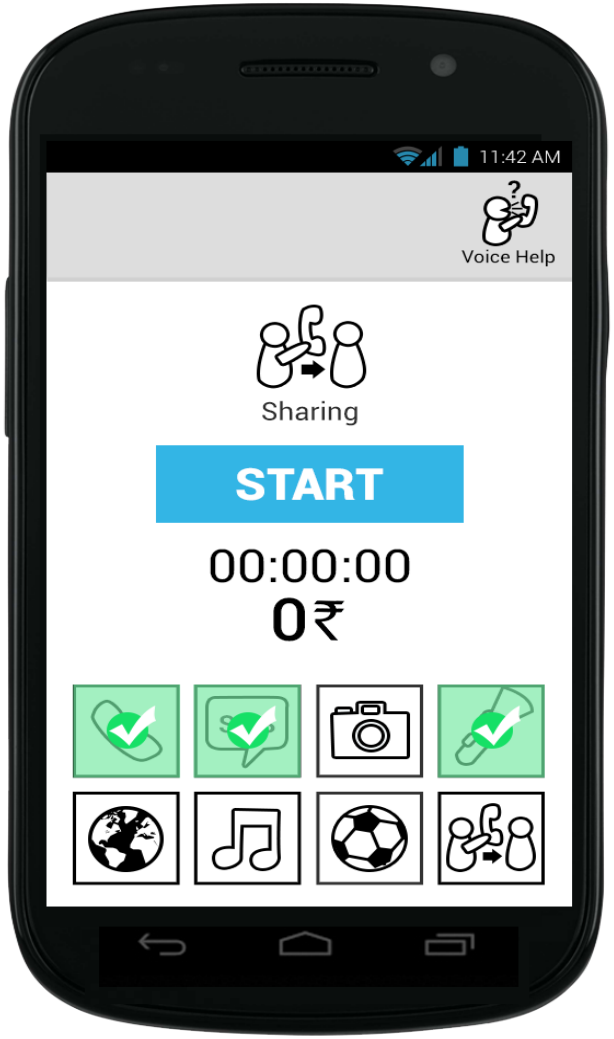
Jeremy Canfield
Sarah Fathallah
Angel Kittiyachavalit
USA

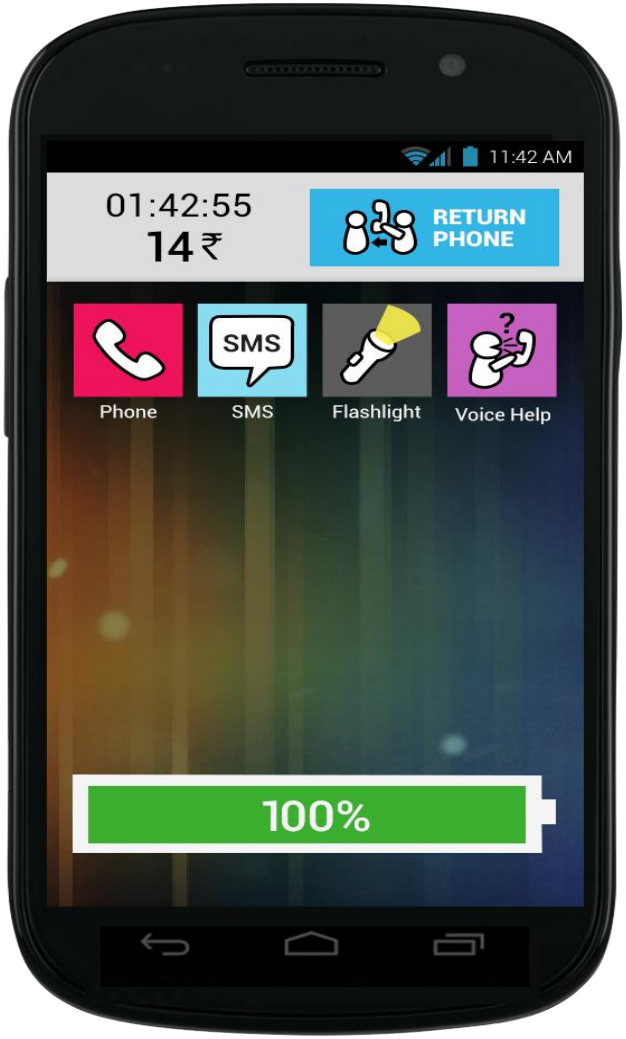

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Maps 7₹
Mail 5₹
Twitter 1₹
TOTAL 56₹


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GSMA mWomen

Unlocking the Potential









Wednesday at the GSMA mWomen Working Group Meeting



Wednesday at the GSMA mWomen Working Group Meeting

GSMA mWomen Marketing Handbook with Altai Consulting

USAID research: Connecting to Opportunity: Afghan Women's Access to Mobile

Member updates and lessons learned

Launch of next round of Innovation Fund grants for mobile operators


GSMA™
mWomen

