LIST OF TABLES

- Table 1: Top mobile internet markets, Q4 2011
- Table 2: Worldwide mobile device sales and market shares, 2010-2011 (Millions)
- Table 3: Global mobile handset shipments and market shares, Q1 2012 (Millions)
- Table 4: Merchant fees for processing sales thorough Google Checkout
- Table 5: Effects of mobile, internet and banking infrastructures in developed and emerging markets
- Table 6: BRIC countries: mobile connections, growth and penetration, 2011
- Table 7: Comparative estimates of mobile banking users in the US
- Table 8: Mobile accounting services
- Table 9: Mobile financial information services:
- Table 10: Wireless penetration rates in developing regions
- Table 11: Percentage of banked households per geographical region, 2009
- Table 12: Comparison between branchless banks and traditional banking services in developing countries
- Table 13: The value proposition of mobile money solutions for banks and mobile operators
- Table 14: Factors determining country readiness for mobile banking services
- Table 15: Examples of banking groups offering mobile banking apps
- Table 16: Mobile payments users (Millions)
- Table 17: Business models for mobile payments
- Table 18: Mobile payment providers in India
- Table 19: Examples of mobile payment initiatives for different services in Europe

List of Figures

- Figure 1: Mobile banking reached the 100 million users threshold in 4 years
- Figure 2: Mobile subscriptions per 100 inhabitants (2006-2011E)
- Figure 3: Internet subscriptions per 100 inhabitants (2006-2011E)
- Figure 4: Mobile cellular subscriptions by geographical region (millions)
- Figure 5: Mobile operating systems forecast market shares, 2011-2015
- Figure 6: Opportunity areas for mobile banking and payments
- Figure 7: Brand Association Map for mobile banking in the US
- Figure 8: Mobile banking transactional users regional estimates, 2011
- Figure 9: Penetration of mobile banking among US mobile users, 2008-2015 (% of total)
- Figure 10: The number of mobile banking customers in Hungary doubled between 2006 and 2010
- Figure 11: Value added of 'mobile money' services for banks, MNOs and customers
- Figure 12: Examples of mobile money deployments
- Figure 13: Cost-to-serve savings of a 'mobile' MFI or bank
- Figure 14: Cost savings for clients of a 'mobile' MFI or bank

Figure 15: Comparison between the pricing for branchless banking and traditional banking services

Figure 16: Average price for mobile banking services across developing economies

Figure 17: M-PESA's growth in revenues

Figure 18: Volume of remittances globally and categorized by region (2008-2011)

Figure 19: Top 10 remittance recipients in 2011 (US\$ billion)

Figure 20: Average percentage fee on a US\$200 remittance from G8 nations to developing countries

Figure 21: Per-transaction cost by banking channel (\$)

Figure 22: Simulated ROI from cost reduction through mobile banking services

Figure 23: Consumer perceptions of Asian banks offering mobile banking services

Figure 24: The importance of social networks and web communities for bank relationships

Figure 25: Sun National mBanking App interface

Figure 26: Concern over security in mobile banking services 2010

Figure 27: Annual credit card fraud rates in UK, 2006-2010

Figure 28: Expected growth in number of NFC-enabled phones

Figure 29: Usage of mobile payments in Japan

Figure 30: Growth of the micropayments industry in Europe (2010-2015)

Figure 31: Percentage of consumers using micropayment providers in the US and Europe

Figure 32: Virtual goods market revenues in the US (US\$ billion)

Figure 33: Advance Payments: Global Market Size

Figure 34: Mobile payments: drivers of growth

Figure 35: Issues significant for mobile payments

Figure 36: Important features for mobile payments