

COLUMNS

Launching a consumer mobile service by thinking outside the app

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What is striking about Qtel's Mobile Money (Qatar), Celcom's Aircash (Malaysia) and Dutch Bangla Bank's (DBBL) Mobile Banking (Bangladesh) for unbanked communities is that there is no smartphone application involved. These services are accessible from any phone, across SMS, IVR or USSD channels.

In the developed world, we are so accustomed to a mobile service being an app on a smartphone that we sometimes lose sight of the broader, multichannel requirements for launching a consumer mobile service.

This is not to say that a consumer mobile service cannot be driven by an app it can be and is in most instances in the developed world. But a whole lot of things have to happen behind the scenes for the app to be usable, reliable and responsive. And outside the developed world, consumer mobile services are a different story.

A consumer mobile service needs to be accessible by as many types of phones as possible to reach the maximum number of potential customers especially when the target markets are unbanked and under-banked populations.

Four key technology requirements

There are four key things to consider when building such a service.

1. Scope of channels

Consumer services need to address all the mobile channels SMS, USSD, IVR, mobile Web and rich client plus the Web, as there is often a Web element to the service to handle registration, for example.

The Qtel Mobile Money service operates over USSD, and thus is accessible via any phone in Qatar that uses Qtel. The DBBL mobile banking solution uses a combination of SMS and IVR or USSD to complete transactions. And as these markets evolve, the same services can be extended to smartphones.

2. Scale of service

When launching consumer-facing services, it is important to plan to scale up to millions of users. The scope of the service is really the entire country in many instances, so the service must be built on a platform that has proven scalability.

3. Support apps

When organizations think of consumer mobile services in terms of just an app, they often overlook important support apps such as customer registration and a customer portal.

Additionally, a customer support organization needs its own portal for agents to answer questions on transactions, block and unblock accounts and update customer details. And, of course, an administration portal and an operations dashboard are necessary to manage the service once it is up and running.

4. Span of platform capability

When launching a consumer mobile service, it is important to think about the end goal as opposed to the current state when making choices.

The temptation is to build an app by hooking into a set of Web services exposed by the backend and keep building more Web services and isolated, individual apps in response to each request for additional functionality.

Whenever a change has to be made that affect each of these apps, the cost goes through the roof. And when there is a requirement to address multiple mobile phone channels, significant additional costs come into play.

Updating a backend to accommodate a mobile channel-specific requirement is not an easy sell in any IT shop.

Thus, to build and launch a consumer mobile service, it is critical to have a mid-tier platform that can handle transactions and channel-specific logic; ensure that you can configure fees, commissions, limits and restrictions for the different use cases implemented; provide a framework for creating or modifying existing business logic and minimizing the impact on backend systems.

And, of course, such a mid-tier platform needs to provide a standards-based integration mechanism to backend systems.

IN THE END, the goal is to build out new apps faster than customers' demands on a common framework with significant opportunity for reuse.

When attempting to build out a consumer mobile service, the key is to think in terms of the end state, and beyond the idea that you are making "just an app" to make the proper technology choices

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