

ASIA:
A Region of
M-Commerce
Trailblazers



ASIA: A Region of M-Commerce Trailblazers

By Jhorden Niño and Eugene Azucena

Mobile Commerce (M-Commerce) pioneers Smart Communications and Globe Telecoms of the Philippines has not only helped its subscribers in the ease of use of its services but it also opened many opportunities for many telcos, start-ups and other players in the value chain to follow suit.

In the past few years, 2010 in particular, the likes of G-Cash, Etisalat, Telkom, XIUS,bcgi, Citycell, Advance mPAY, Dialog Telekom, and Grameen Solutions, were the active players in the Telecom Operator side, while Infinita Japan, Venyon, XIUS,bcgi, Imperion Consulting, HTC Corporation on the ODM, Vendor and Consulting side. The Asian financial institutions who were participatory in the 2010 trend were Aceda Bank-Cambodia, NDB Bank – Sri Lanka and Philippine National Bank - Philippines.

That is looking three years back, now that 2014 is almost here, who will be the next set of M-Commerce power players who will dominate the market? Is Asia still the trailblazer when it comes to the mobile commerce ecosystem?

As Lesley Shao - Project Manager for Telecoms and IT at Neoedge said: “Mobile technology is advancing at a lightning speed: from contactless payment to land-based services. We have seen since 2007 how Safaricom transformed the way money is moved in Kenya with its mobile banking services “M-PESA”.”

“We have observed Google made the big move by rolling out the Google Wallet in 2011. Excitingly, early this year, the first Inter-bank Mobile Payment Service MyMobile is launched, connecting Malaysia’s three largest banks – Maybank, CIMB Bank and Public Bank as well as with the country’s three telco operators – Maxis, Celcom Axiata and DiGi.Com. All three telcos collectively have a captive market of 93%.”, Shao added.

It is evident that Asia has been leading and continues to lead in rolling out new M-Commerce platforms and technologies. The forthcoming mobile commerce players are SMART, TeleOSS, BPI and MOL. (Pages 3-4) The Newsmakers who are featured here (Pages 5-7) are: Robert Bell – The KlickEx Group, UK,

M Prushothma Rao - PCC Mobile Broadband, Khaled Sayed - Etisalat, Egypt,v and Jojo Malolos – Cignifi.

We hope that you enjoy this issue and let us know if you have any m-commerce product or service that we can feature in our next issue. We are looking forward to hopefully meet you in our upcoming Mobile Commerce Summit in Kuala Lumpur, Malaysia.

Your Editors



Smart found solutions and answers for online and mobile payments

By Eugene Azucena



Smart Communications, Inc. (Smart), the Philippines' leading wireless services provider together with its subsidiaries: Smart e-Money, Inc. (SMI) and Voyager Innovations (Voyager), has teamed up with entrepreneurship advocacy group GoNegosyo to deliver innovative mobile and online payment solutions to thousands of businesses around the Philippines.

With 57.3M subscribers on its network, it has built a reputation for innovation, having introduced world-first wireless offerings such as Smart Money, Smart Load, Smart Padala, and the Netphone.

Through SMI's payment gateway solution dubbed Smart Pay, more than 60,000 Go Negosyo stakeholders nationwide will be able to accept and process payments from customers in person and online through a mobile point-of-sale device that involves the use of a card reader attached to a smartphone for secure mobile credit card transactions; and through Tackthis, an innovative e-Commerce storefront solution which will allow online merchants to receive and process payments over the Web.

Voyager serves a critical technology role in these solutions. It is the Philippine partner of Tackthis, a Singapore-based social commerce startup.

Go Negosyo (Go Business!)

"Small and medium enterprises are the lifeblood of the economy. Smart, in partnership with Go

Negosyo, is committed to enable this dynamic sector with relevant wireless technologies and innovative solutions," said Orlando B. Veja, Chief Wireless Advisor at Smart, and Chief Executive Officer at Voyager.

Go Negosyo brings a wealth of business resources to Filipinos nationwide to cultivate a spirit of entrepreneurship that could help propel the country to further economic growth.

Established in 2005 by Joey Concepcion after being appointed as Presidential Consultant for Entrepreneurship, Go Negosyo has since tapped an ecosystem of entrepreneurs, academic institutions, non-profit groups, microfinance institutions, business corporations and government agencies to increase Filipinos' access to what is dubbed as the "negosyo support system."

How it works

Through Smart Pay, Go Negosyo stakeholders can now accept and process payments through a mobile point-of-sale (POS) device via the use of a card reader attached to a smartphone for secure mobile credit card transactions; and through Tackthis, an innovative e-Commerce storefront solution, which will allow online merchants to receive and process payments over the Web.

It is an offshoot of SMI's acquisition of a MasterCard license in 2012, which allows it to accept and process MasterCard transactions. SMI is the first non-bank institution in the country to acquire such license from MasterCard.

Track this!

Tackthis, meanwhile, is a social e-Commerce solution that allows businesses to set up an online shop without having to tinker with the technical details of creating a website.

Smart Pay will power the payment gateway for online storefronts created using Tackthis, making online payments secure and convenient for both merchants and buyers. Interested merchants can try the service out for themselves by visiting www.tackthis.com.ph.

With the latest collaboration between Smart subsidiaries, Smart e-Money and Voyager Innovations, and entrepreneurship advocate Go Negosyo, Smart hopes to provide innovative mobile and online payment solutions to thousands of businesses all over the country.





Untapped M-Commerce Landscape in the Emerging ASIAN Markets



Jignesh

Aruhat Technologies Pvt. Ltd. offers VAS delivery solutions built on robust and advanced technology platform named TeleOSS for variety of messaging solutions. TeleOSS VAS delivery platform has been conceptualized and designed to provide cost effective solution to all MVAS need of telecom service providers, aggregation service providers, content providers, mcommerce, M2M, marketing & infotainment requirements. Our key solutions include TeleOSS Messaging Suite, TeleOSS Business Solutions and Active Communication Solutions.

Mobile technologies are undoubtedly becoming an important part of our lives and have strongly capitalized the communication and m-commerce market. World-wide users doing smallest to biggest transactions from their mobile devices clearly showcase the incremental rise of m-commerce landscape which is now being gradually considered to be a consistent trend.

Innovative technology mixed with increase in consumer confidence is positively impacting the growing demands for mobile commerce. However, there is still a big difference and varying potentials amongst the emerging and developed markets with reference to mobile network connectivity, its usage and limited Internet facilities. Feature phones are still greatly utilized with traditional technology

advancements in the emerging markets.

Mobile landscape in Asian markets:

The mobile landscape in Asian markets shows an incremental usage and mobile penetration as consumer's dependency on mobile devices is growing speedily in this region. Mobile's share of web traffic is expected to incrementally rise as more and more consumers move to mobile for their primary personal communication device away from desktops.

Emerging markets are the major engines of mobile growth – Asia Pacific in particular. The region generated an impressive 57% of all new connections between 2008 and 2012 to stand at 3.3 billion and is projected to grow at 7% p.a. between 2012 and 2017 adding 1.4 billion new connections.

People in Asian countries access the internet via mobile to make purchases, with numbers projected to rise with every year. This implications suggest tremendous e-commerce growth, as organizations can expect to see the same in Asian emerging markets, which were previously left untapped.

Mobile commerce ecosystem in Asian emerging markets:

Though m-commerce is being in an infant stage in many parts of Asia the mobile

commerce ecosystem is consistently evolving and changing the complete landscape in the emerging regions. Some countries in the region have comparatively higher mobile penetration, an enabling regulatory environment, a strong enterprise sector with a highly efficient mobile services market - still it requires to be tapped into with regards to the potentials of the emerging Asian markets.

Mobile banking has great things to offer in Asian markets:

People have accepted mobile banking, using platforms such as i/OS, Android, Blackberry etc. - the user experience with mobile service demands has been truly incremental. Mobile banking here need to offer:

- ATM Usage with mobile services
- Peer to Peer mobile payments
- Merchant payments
- Contactless payments (NFC)
- Bump money transfers
- Mobile wallet
- Location based promotions
- Remote deposit capture for bank check clearance
- Single window service access

cont' >>



BPI Unveils the NEW Express Mobile App

<< cont'

Mobile payment landscape in Asian markets: The Asia Pacific mobile payment landscape is currently in an exciting phase of development:

- Usage of mobile devices in the Asian-Pacific region has exploded, more developments are seen in emerging markets which skipped the PC involvements and went directly to mobile with early adoption to mobile payments
- In some Asian markets, airtime and purchase vouchers are used as a form of payment.
- In Asian regions migrant workers more easily send money to their relatives using mobile technology

It is crystal clear that as the m-commerce marketplace will become more sophisticated it will also emerge out to be more and more lucrative. Industry business leaders are looking beyond the traditional revenue models in order to maximize the potential of mobile money, not plainly as a value added service but as part of a vision of a truly connected personal and business lifestyle.



The Bank of the Philippine Islands, the country's leader in electronic banking innovations, introduces its latest release for mobile banking: the New BPI Express Mobile App. The New BPI Express Mobile App is an enhancement of BPI's existing iOS and Android mobile banking app which was launched late 2011. This new version will give clients a new and improved user interface along with additional new features and services.

With this newly released version, users will still be able to do the regular banking transactions found in the existing mobile banking app, as well as experience new additional features in an easy-to-use, native interface providing smoother and faster navigation. Basic features available include account inquiry, bills payment, funds transfers to any BPI, BPI Family Savings, or BPI Direct account, prepaid phone and prepaid card reloading, among others. The new features added include pre-login options which would allow clients to access an ATM and Branch locator, Inquire about the latest foreign exchange rates of the bank, browse through a promos database, and easily jump to other BPI digital properties such as BPI Express Online, BPI's Facebook and Twitter pages, and more.

Another new feature in the app is the inclusion of Investment Funds in Mobile. This new feature evolved from the Investments Online feature in BPI Express Online which was launched last year. With Investment Funds in Mobile, clients would now have the ability to view details of existing Investments, as well as subscribe to and/or redeem existing funds using their mobile devices through the BPI Express Mobile App.

"We at BPI recognize the growing need of our clients to stay connected and in control of their finances whilst staying mobile. The Bank remains committed to making it easy for our clients to do banking transactions using their mobile phones as we see a



shift towards the mobile space. We are committed to expanding our mobile capabilities to provide better convenience and service to all our customers." says Mr. Noel Tagaza, BPI SVP and Head of the Electronic Channels Group.

The New BPI Express Mobile App is also available in a tablet version and can be downloaded for free through the Apple App Store for iOS and the Google PlayStore for Android.

For more information about the BPI Express Mobile App, visit www.bpiexpressonline.com.





World's most sought after Loyalty & CRM gathering to focus on Chinese Market in 2014

Neoedge announces the roll out of its flagship event Customer Loyalty Asia Programme and CRM Summit to focus mainly on Chinese market. The event will be happening on the 14th-16th April 2014 in Shanghai, China.

The upcoming 6th Customer Loyalty Asia Program & CRM China Summit is the largest gathering of Loyalty & CRM experts from various industries and this sixth instalment is dedicated to the Chinese market.

It is also in recognition of the fact that the fast changing market movement owes it a lot from exemplary customer loyalty and customer relationship management (CRM). The summit will provide all relevant domestic and foreign companies an efficient and interactive platform for knowledge sharing and cutting-edge networking.

This annual event has been a gathering of high-level practitioners from various industries. Aside from getting updates on the current loyalty programs and CRM platforms, all delegates will definitely learn the best practices and the penetration of global brands in the Chinese markets.

The aim of the summit is to gather different local and global companies who will share its



success stories, whether in China or otherwise. There will be cutting-edge presentations and demonstrations from different players in the loyalty, rewards and CRM space.

Claire Li, Project Manager at Neoedge shared, "We are glad to bring the event back in Shanghai not only because of its success last year but more importantly because the Chinese market offers a lot of new marketing solutions and technology platforms to address the challenges and at the same time help pave the way for new players to succeed as well."

"The very core of why we organise this kind of

event is for us to be able to showcase effective and successful platforms, where both domestic and global companies will benefit from. As to why this is considered to be the world's most sought after Loyalty and CRM event--because value sharing is the part and parcel of this summit.", Li ended.





Neoedge sets its sights on unleashing the Mobile Commerce potentials of the emerging Asian Markets

Neoedge the leading producer of global events such as the Mobile Commerce Summit ASIA series has announced its 2014 leg to happen in Prince Hotel & Residence Kuala Lumpur, Malaysia on the 18th-21st March next year. The upcoming grand mobile commerce gathering is the seventh in the series that the company has organised annually.

“This is going to be one of the most exciting in the series not only because we are bringing it back to Malaysia but also we are looking forward to the unique and new insights that this gathering will deliver to our delegates.”, said Jhorden Niño, Group Business Development Head at Neoedge.

“Since it is among the most dynamic emerging consumer markets in the mobile financial services realm, it would be an opportunity to really get to know and understand its regulatory landscape and its dynamism.” added Niño.

Dubbed as Asia’s largest and most remarkable events for the telecommunications and the financial services industries in Asia, the 7th Mobile Commerce Summit ASIA 2014 will address on the issues affecting the mobile commerce market.

According to an Analysys Mason research, these issues are the following: 1.) Driving growth in a low growth environment 2.)



Protecting core service revenues 3.) Innovation strategies: finding the right niche in the value chain 4.) Maximising effectiveness of investments 5.) Understanding and improving the customer experience

Conference Manager, Lesley Shao, when asked about why the team has picked Malaysia as the 2014 venue: “The decision to hold Annual Mobile Commerce Summit Asia in Malaysia is strategic. Malaysia is one of the countries that have the second highest mobile penetration in Southeast Asia with 38 million mobile phones in the country, an enabling regulatory environment, a strong banking sector, as well as a highly competitive mobile services market. Undoubtedly, there are great market potentials to be tapped into. Mobile commerce is not the “next big thing”. It is happening now.”



Robert Bell

Financial Services Expert
Interim CEO | Chairman - The KlickEx Group
London, United Kingdom



Q: *What do you think about the Mobile Commerce/ Mobile Banking Industry at the Moment? Is it moving into progression or are we looking at the same things as what we have had last year?*

Robert Bell: Mobile banking is coming of age. We're moving quickly from banks and vendors throwing existing products down the line at a small screen, without much thought to innovation - I.e. just getting old products out there - to really starting to see (and do) things that will actually re-invigorate payments in general, and people's relationship to banking, putting the excitement of finance right back into the daily value chain. And that's great for everybody. Banks have taken their services for granted over the past few decades, they forget how exciting it is to have full control of your own money as a consumer, or small business. I think the market is only just starting to get interesting now - and it's got a long way to go too.

Q: *What are the hottest issues that you think people are discussing about Mobile Commerce and Mobile Payments?*

Robert Bell: The consumer value proposition. To date, we just have to look at ISIS, Google Wallet, and many of the other big names to see limited uptake, and platforms that just aren't delivering something fun. It's the old re-branded as the new, running innovation off the top of old operating models, and high costs. Now, we're starting to get new innovations cleverly disguised as old habits you thought you'd long forgotten - and that's where exciting behavioural change begins... and that's what adds value. Understand customers, and amazing things will happen, if you want them to. You could never predict that being openly recognised as

highly social in 2013 means constantly interfacing with machines... we see kids walking down roads, headphones disconnecting them from reality, eyes fixated on a tiny screen, almost walking into lamp-posts! Anti-social - no way - chances are they're flat out messaging with their friends! If that's what being connected means - imagine how well banking could adapt to that, in a few years, too.

Q: *Who are the major players in the Mobile Commerce space right now? Why are they dominating the market?*

Robert Bell: Well, in our market, it's us who dominate, by a long way. We've got the highest penetrating, lowest cost multi-currency mobile money deployments in all Asia, according to IFAD. And our technology is truly outstanding. We beat brands hands down who have done famously well in other, much bigger markets. But the South Pacific is still very much a niche, in comparison to "Asia Proper". I think nobody has really nailed it yet, because nobody has really, categorically delivered an "omg" moment for consumers and their mobile banking. This is just the beginning, and it's an extremely exciting time to be an innovator, as well as a consumer - we promise you that!

Q: *Which part of Asia is the hottest spot in terms of mCommerce innovation?*

Robert Bell: Singapore I'd say. Singapore really is the transaction banking and treasury hub of Asia, in my opinion. That's certainly where we win most of our awards, and where the excitement of our technology is the easiest to convey. We've recently opened up offices in Malaysia and Hong Kong too - so we're excited to test out the hype. It's great to



KlickEx 

be able to talk about all the things we've done in the Pacific Islands with colleagues and potential partners in Asia - as the markets are so similar, in everything but size (of course!); we have services already to most countries but no direct consumer presence yet, although we're still relatively a new company, and it's been important for us to ensure our products are robust and calibrated to all market conditions. In the Pacific, for example, 80% market share means about 500,000 customers, most of whom were previously unbanked. In Asia - that would translate to almost 5 billion, very very broadly speaking. So, with opportunities approaching 100,000 times the scale of where we're currently at, it's hard not to see enormous potential across all markets, north of New Zealand's most excellent South Pacific neighbourhood!

Mobile banking is coming of age.

M Prushothma Rao

Founder and
Senior Expert –
Telecoms
PCC Mobile
Broadband

www.policychargingcontrol.com
Twitter: @Prushothma



Q: *What do you think about the Mobile Commerce/Mobile Banking Industry at the Moment? Is it moving into progression or are we looking at the same things as what we have had last year?*

M Prushothma Rao: The Mobile Commerce will grow at a faster rate in the next few years on the back of 2 major factors, one being the rapid increase in the use of smart devices and the second, the proliferation of high-speed mobile broadband connection in many parts of the world. Other contributing factors include MNOs' participation in the digital services segment where mobile subscribers are given access to exclusive content and services on the MNOs' m-commerce stores.

Q: *What are the hottest issues that you think people are discussing about Mobile Commerce and Mobile Payments?*

M Prushothma Rao: Secure payment is inevitably one of the most critical issues at the moment especially with a lot of transactions taking place on mobile devices on varied connections, including public WiFis. In this scenario, there will always be security concerns on sensitive information (such as passwords, account numbers and purchase patterns) shared over the network as well as the safety of the device itself. This concern is compounded by the fact that a large chunk of these mobile transactions are carried out by the digital natives, who are reported to be making almost half of their online purchases via mobile phones. The frameworks for secure transaction will therefore continue to be an important driving factor for the growth of mobile commerce and mobile payments in near future.

We also see the need for more standardization in the near field communication (NFC) segment to enable seamless execution of the transactions at the point of sale as we expect NFC-based mobile payments to pick

up fast in coming years.

In addition, collaboration between digital wallet operators, mobile app developers and others to design and implement additional security features in areas such as token generation will enable wider adoption of the mobile commerce/payment culture. At this juncture, MNOs will also need to forge more partnerships between themselves so that they can tap on a larger subscriber pool to offer their m-commerce services, a recent initiative being the launch of the 'Weve' platform in UK via collaboration between Vodafone, O2 and EE.

Q: *Who are the major players in the Mobile Commerce space right now? Why are they dominating the market?*

M Prushothma Rao: Players such as Amazon and e-Bay will still be in the top category, given their first mover advantage, their household name status, their large worldwide customer base, great m-commerce apps and the maturity of their operating ecosystem including payment wallets and strong pre-existing B2B partnerships.

The second group is the niche players who concentrate on specific regions. B2B2C players such as Rakuten and B2C players such as Lazada have their e-stores customized to provide stronger appeal for customers from certain geographical locations and are growing fast on the back of product offerings that meet the needs of their targeted markets.

The third group will be the social media powerhouses such as Facebook and Google who are sitting on huge untapped markets, comprising mostly of young consumers who are very much at ease with mobile transactions. We are seeing some aggressive moves by these players in the m-commerce sphere.

The last group will of course be the MNOs, who are already venturing into digital services to leverage on their ready subscriber base and intelligence

information such as location, data usage and online spending patterns, enabling them to work out some of the best mobile marketing strategies and services.

Q: *Which part of Asia is the hottest spot in terms of mCommerce innovation?*

M Prushothma Rao: Korea and Japan are still ahead of others with m-commerce participation rates among mobile users close to 90% and 70% respectively. Outside these, we have Singapore, Hong Kong, Malaysia and Australia with participation rates of approximately 25-30%. We therefore expect most of the innovations to be concentrated in these places. Singapore and Hong Kong are moving fast in terms of user experience with user-friendly applications and wider range of products/services offered via m-commerce. The Middle East countries such as Saudi Arabia, Qatar and UAE are experiencing phenomenal growth in mobile shopping, so we may see some creative e-store concepts and newer applications in these markets soon.

The Mobile Commerce will grow at a faster rate in the next few years because of the rapid increase in the use of smart devices and the proliferation of high-speed mobile broadband connection in many parts of the world.



Khaled Sayed

Mobile Payment Expert, Middle East
Experienced Mobile Payments, mWallet,
mCommerce, eVoucher, mBanking, Mobile Money
Transfer & Fraud Senior Analyst
Etisalat, Egypt



Q: *What do you think about the Mobile Commerce/ Mobile Banking Industry at the Moment? Is it moving into progression or are we looking at the same things as what we have had last year?*

Khaled Sayed: Answering this question will be slightly different from region to another, As for MENA region I can see a great potential for the Mobile money related services like transfer, commerce ... etc.

It's clear we have a progression compared to the past values, it might be slow a bit but with some effort this service will be very familiar soon across the customer base. It is just a matter of time and the service will turn to be a major telecom operator revenue channel.

Q: *What are the hottest issues that you think people are discussing about Mobile Commerce and Mobile Payments?*

Khaled Sayed: Usability and cost, the link between the two different titles is how innovative can you design a user friendly interface for a customer with a Feature phone. It is much easier to design a great and rich mobile app for those who are using smart handsets. But when it comes to the global customer base you will need to follow a different approach

to design a solution for a limited phone with clear routes, simple steps and high security stander.

Second would be Security, how secure is the service and how the organization is dealing with the customer money, information and complaints. Having a secure solution will help increasing the customer trust and will support the end user to capitalize on the mobile as a source of money for low, medium and high medium transaction values.

Q: *Who are the major players in the Mobile Commerce space right now? Why are they dominating the market?*

Khaled Sayed: Mobile Operators is a major player coming from their successful back ground and huge marketing force. Operator is tightly linked to the customer managing or helping him to manage his day to day business and personal activities. Now it's time to control the user financial life and offer him a new convenient and easy way to manage his needs in new, smart and innovative way.

Banks also are looking for their shares by partnering with a telecom operator to provide the required financial cover to the service and speed up the customer acceptance and trust to the new service

when seeing a familiar bank logo on the service ads.

Q: *Which part of Asia is the hottest spot in terms of mCommerce innovation?*

Khaled Sayed: In general the service is expected to boom in cash markets where there is a real need for an automated financial system that can support the low customer segment. From a previous experience I can name Malaysia and Singapore as two main markets where I expect to hear a great success stories from in the near future.

Mobile Operators is a major player coming from their successful back ground and huge marketing force.



Jojo Malolos

Managing Director
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www.cignifi.com



Q: What do you think about the Mobile Commerce/ Mobile Banking Industry at the Moment? Is it moving into progression or are we looking at the same things as what we have had last year?

Jojo Malolos: I think it has moved a little bit slower than expected although it is coming from a really huge climb in 2012 where it experienced almost doubling in revenues. This 'slight slowdown' actually gave the players, big and small, a lot of opportunities to use new learning to recalibrate plans, retest business models, understand the partnership models they have and a lot more that will make eventual models move faster albeit naturally.

Q: What are the hottest issues that you think people are discussing about Mobile Commerce and Mobile Payments?

Jojo Malolos: I would say the ability to scale through engaging the non-traditional customers in what they call the unbanked or the underbanked segments who I think will significantly change the rules of the mobile commerce and payments game when they all get on

board this huge bandwagon. Of course the perennial issue is that of defining a clearer business model that incorporates what's in it for me for all 'new' players in the business -- including the MNOs, the banks, platform providers, clearing houses, payments players, etc.

Q: Who are the major players in the Mobile Commerce space right now? Why are they dominating the market?

Jojo Malolos: The big players continue to dominate -- Amazon, Apple, big hotels and supermarket chains like Wal Mart, etc -- owing to their time of being in the market, their positioning in the minds of the general customer and brand essence of the products they sell -- famous electronic product, global travel, hotel accommodation, etc.

Q: Which part of Asia is the hottest spot in terms of mCommerce innovation?

Jojo Malolos: The hottest spot will still be the more populated markets, particularly the emerging markets -- Indonesia, India, China -- when it comes to mcommerce innovation. People have learned enough about mobile transactions that application in mcommerce might be an easier migration. The application of mcommerce in these markets will largely learn from the success and pitfalls of the big mcommerce initiatives in developed countries and applying this in a extensively bigger markets of operations will re-define success in mobile commerce and payments.



The hottest spot will still be the more populated markets, particularly the emerging markets -- Indonesia, India, China -- when it comes to mcommerce innovation.



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