The mobile provider’s role in m-commerce

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The mobile telephony market – overall view

The market in numbers
- Three operators – Pannon GSM, T-mobile, Vodafone
- 8,3 million customers
- 82,6% penetration
- 77,1% used card penetration
The development of the mobile market

Why Pannon GSM?

- committed to exploring a new scope of mobile applications
- saturated mobile market while internet penetration is only around 25%
- close to 3 million subscribers
- ready to use services, platforms
- experience in m-banking and premium rate services
- strong financial background
## Product matrix

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<tr>
<th>Individual product / product type</th>
<th>Mobil Banking</th>
<th>Utility payment</th>
<th>Pre-paid recharge</th>
<th>P2P</th>
<th>Parking-ticketing</th>
<th>Internet payment</th>
<th>Gambling</th>
<th>Services</th>
<th>Distance merchant</th>
<th>Shops</th>
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## The future of m-government

- Will go live when every participant has stake a in m-government
- Local councils
  - New source of funds
  - Decreasing postage costs
  - Due to automated processes, workload decreases
  - Satisfaction of citizens increases
- Citizens
  - Saves time
  - Convenient
- Mobile providers
  - Viable business models
- Innovative local councils like Hajdószoboszló will be the first movers
An example – pay taxes through your mobile

Thank you for your attention