

Challenges and Opportunities for Mobile Money

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Challenges Facing Mobile Money Business

□ Regulatory Challenges

- Availability & Timeliness
- Completeness
- Dual Regulatory Reference

□ Market/Business Challenges

- Business Infrastructure: Power, & Financial
- Customer Awareness & Literacy - utilization
- Fraud

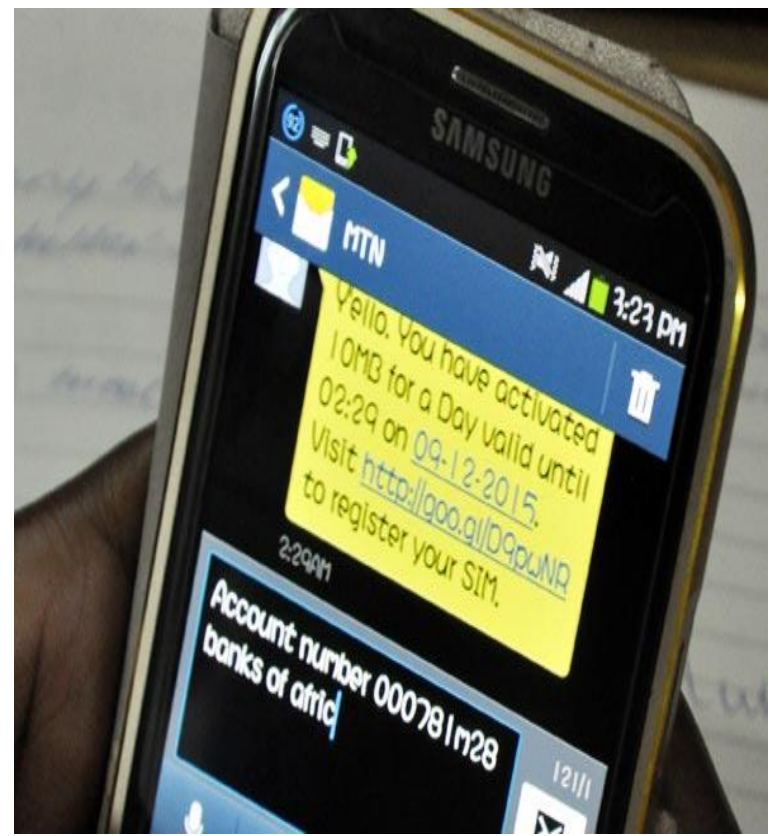
Challenges Facing Mobile Money Business

□ Administrative Challenges

- **Agent distribution; training & Management**
- **Liquidation and rebalancing requirements**
- **Customer Education – product & services, menu language & navigation**
- **Customer support operations – Issue Management**
- **People (& function) support structures – capacity for innovation & technology changes (high rate of evolution)**

Opportunities for Mobile Money Business

- Continuous regulatory amendments,
- Leverage new laws – e.g. Agency Banking
- Harmonization at the regional level
- Customer needs (Availability of Demand) – innovation opportunities
- Eco-system utilization & penetration – reduction of cost of sales
- Partnerships with 3rd Party Payment service providers – subject to regulatory guidelines.



Thank You

