

Embracing the mobile world

By [Eddie Carpenter](#)

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Companies are converging on using the mobile phone as a central platform for delivery. In fact, mobile technology has become the central point of tying once disparate industries together. So where will the focus be in the coming months?



Two years ago, there was a concerted push towards devices focused around mobile transactions. And while it attracted some attention, there was not enough to really break through the clutter. Following the Mobile World Congress (MWC) held in Barcelona earlier this year, the expectation is that the coming months will be all about the digital economy.

This does not mean that a specific technology will be punted. Instead, it is a case of driving awareness that mobile has become a credible means of payment in the digital economy. But despite isolated success, mobile payment is not pervasive in Africa yet. There is hope for the future though.

Mobile technologies have evolved with African economies gearing up to incorporate their own take on it. This is needed for the continent to compete with the likes of the United States, Europe, and China. We cannot afford to be held back in participating in the digital economy because of the traditional means of paying for goods and services.

Just consider the credit card which has been around since the 50s. Not much has changed over the decades. With a mobile phone, a person can view the last transactions made and the remaining balance as opposed to an inanimate piece of plastic.

As was seen by numerous demonstrations at MWC, the availability of real-time information means consumers can make purchasing decisions much faster without needing to go into a physical bank branch. There will be a concerted push to start using a mobile phone more to conduct transactions.

After all, mobile has become the vocal point of our digital lives. Simply put, if you do not have a digital economy strategy (payment or otherwise) then you will not be part of the connected world. Companies need to embrace the digital economy more fully and adopt it as an integral component of their strategies.



The humble smartphone and tablet have become the conduits to the cloud. This is also seeing telecommunications operators coming under pressure to increase coverage and bandwidth to their subscribers. Some analysts estimate that by 2020, more than 90 percent of earth will be covered by some form of cellphone signal.

Part of this will see an increased push towards hyper-connective networks that are designed to ensure everything in the mobile world works smoothly.

Fortunately, the foundation is there in South Africa. Already, we are seeing elements of the mobile lifestyle permeating all aspects of our personal and business lives. Just look at how Uber has changed the way transport is organised in the country, putting the pressure on many traditional industries.

There will be growing consumer expectation that companies start embracing this mobile-driven way of doing things in the digital world. Financial services providers, mobile operators, and others need to carefully examine their approach and what they need to do in order to meet this demand.

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