Africa Mobile Money Market by Transaction mode (NFC/Smart Cards, Direct Mobile Billing, Mobile Web/WAP Payments, SMS, STK/USSD, and others), by Nature of Payment, by Location, by Type of Purchase, and by Country - Forecast to 2020

Description: The mobile money solutions provide the opportunity for easy financial transactions to mobile users in remote locations, even to those customers who do not have a bank account. The mobile money solutions can be tailored to suit the different needs of the mobile users and can be conveniently used to facilitate location-based payments such as remote and proximity payments. Presently, mobile money solutions are broadly being adopted by the users to tactfully enable secured financial transactions. Also, mobile money services are being enhanced with security features such as biometrics and embedded passwords among various others to safeguard the user against privacy breaches, frauds, and threats of financial losses. Further, the escalating demand for finer mobile money transfers and payments has enabled the mobile money solution vendors such as Mobile Network Operators (MNOs), banks, and payment processing agents to offer exclusively customized mobile money solutions precisely suiting the needs of the users. Thus, mobile money plays the most critical role in enabling secure, convenient, and easy financial transactions for the users.

Mobile money services are prominently still accessed through SIM ToolKit (STK)/Unstructured Supplementary Service Data (USSD) by the users. The mobile subscribers also widely leverage the usage of mobile money solutions through the transaction modes of Short Messaging Service (SMS), direct mobile billing, mobile web/Wireless Application Protocol (WAP) payments, and Near Field Communication (NFC). This has in turn also revolutionized the businesses and market outreach for the chief stakeholders in the mobile money ecosystem, which include MNOs, financial institutions such as banks, payment processing agents, and payment platform providers, as it provided them with increase in revenue potentials. Further, besides providing users with an enhanced experience, mobile money has also leveraged the stakeholders to retain customers, reduce subscriber churn, and allure new customers.

Increase in mobile devices among the users, rise in interoperability, and creation of new business stream for the stakeholders are some of the factors driving the adoption of mobile money services in Africa. However, security concerns and insufficient knowledge about mobile money services are some of the factors hindering the growth of the mobile money market. Moreover, the provision of enhanced flexibility among the mobile money services offers new opportunities to the Africa mobile money service providers, while tough regulations and policies present across various African countries still stands as a challenge faced by the vendors.

The report spans the overall structure of the Africa mobile money market and provides premium insights that can help mobile money service providers such as MNOs, banks, payment processing agents, payment platform providers, and budding and independent mobile payment solution providers to identify the needs of the customers and mobile subscribers.

This report analyzes Africa adoption trends, future growth potential, key drivers, restraints, opportunities, challenges, and best practices in the mobile money market. The report also examines growth potential market sizes and revenue forecasts across different countries.

Scope of the report:

The Africa mobile money market is a broad study of the African market and forecasts the market sizes and trends in the following sub-segments.

Africa Mobile Money Market Size, by Transaction Mode:
- NFC/smart cards
- Direct mobile billing
- Short Messaging Services (SMS)
- STK/USSD
- Others (Interactive Voice Response (IVR), Bluetooth, Wi-Fi, JRME, BREW, and other in-store mobile applications)

Africa Mobile Money Market Size, by Nature of Payments:

- Person to person
- Person to business
- Business to person
- Business to business

Africa Mobile Money Market Size, by Location:

- Remote payments
- Proximity payments

Africa Mobile Money Market Size, by Type of Purchase:

- Airtime transfers and top-ups
- Money transfers and payments
- Merchandise and coupons
- Travel and ticketing
- Digital products

Africa Mobile Money Market Size, by Country:

- South Africa
- Kenya
- Tanzania
- Zimbabwe
- Uganda
- Angola
- Zambia
- DRC
- Mauritius
- Mozambique
- Malawi
- Madagascar
- Others (Ghana, Rwanda, Botswana, and Lesotho)

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