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ROI in Mobile Financial Services and Experiences of Bank of Tokyo-Mitsubishi
Agenda

1. Introduction  (Video)
2. Expansion of Mobile Usage and Mobile Financial Services
3. Our Experiences
4. Future of Mobile Financial Services
1. Introduction / Video

5 Minutes
2. Expansion of Mobile Usage

Increase of Mobile Phone in Japan
Browser Phone in Japan

50 Mio. Browser Phone

70% of Mobile Phone are browser phone with Internet Access Capability
Variety of Contents on Mobile

E-mail between the Internet
Variety of Contents on Mobile

Cartoon Characters

2. Expansion of Mobile Usage
Variety of Contents on Mobile

Ring Tones
Variety of Contents on Mobile

News and Weather Forecast

...and Many Others

Digital Camera Function,
GPS Function,
Audio Player ....
2. Mobile Financial Services

Financial Services on mobile phone

**Banking**  Checking Balance, Simple Fund Transfer

**Brokerage**  Find Current Price, Place Orders

**Market Information, etc.**
Transition of Mobile Usage in Japan

**Mobile User**
from Early Adopter to General Mass

**Mobile Net Access**
from Exclusive Service to Commodity

**New Role of Mobile Phone**
from Voice to Data Communication

**Contents**
from Simple Text to Rich & Colorful Page
3. Our Experiences

i-mode Service from the Beginning
From Sep. 1999 (added J-Sky in 2000)

Limited Investment
Common Platform for Total Direct Service

Same User Interface as in Internet
Customer can use with ease

Increase in mobile Access
About 100 thousand transaction per month
3. Our Experiences

Actual Screen Shots

Log in
Balance Inquiry
Fund Transfer
Log off
Multiple Channel Usage

Mobile

Convenience

Call Center

Human touch

Internet (PC-based)

Integrated Service

3. Our Experiences
3. Our Experiences

Daily Change of Access
Mobile Access
- Average Number of Transaction on Connection

3. Our Experiences

- Mobile
- Internet
- Call Center
Access method by Age

3. Our Experiences
Multi-Channel Strategy
Mobile = A Part of Integrated Service

Meeting Customer Needs
Mobile Finance ≠ Killer Application

ROI Justification
Consideration for Cost and Benefit
Possibility of m-commerce

“Niche” but Substantial Market

Development “e-payment” for mobile
Unique Features of Mobile

Anytime,
Anywhere
and Everybody

→ New Business Opportunities
• Alerts
• Limited Offer of Products
• Ticket Sales
4. Future of Mobile Financial Services

Need for Different Approach

Mobile Net Access ≠ Net Access from PC

Differentiation on Menu, Products
Thank you!

With

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