



**A Changing Landscape:**  
**Online & Mobile Financial Services 2008 – 2010**  
**INCLUDES NEW SECTIONS**

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The financial services industry has made a lot of headlines in 2008. However, even in the current financial climate, major developments in the online channel continue. The deployment of rich internet applications, web 2.0 technology and mobile phone integration in the year has meant we have been busy keeping up with developments both in the UK and internationally – and we are excited about the future.

This year's Landscape report is not only just a look at the UK banking market, but an analysis of all retail financial services, international online banking and mobile banking. We have also added a consumer opinion component and a look at what lies ahead for online banking in the coming years. It's an exciting report that reflects exciting times for the internet.

The data has been collected during the year from a number of different sources. These include our Online Competitor Dashboards, Insight and special focus reports and the huge range of consultancy projects we are involved in.

Buyers of this annual report have used it to:

- Support investment decisions
- Identify areas of strength and weakness
- Confirm that plans are in line with competitors' developments and performance
- Measure comparative performance
- Communicate online marketplace developments to an internal audience

## Why should I buy this report?

Mapa reports are known for their intensity of screenshots and honest independent view of the market. The Landscape report is one you can make confident decisions from and build sound plans for the future. This is the 6<sup>th</sup> Edition and will include

- Over 100 competitor screenshots
- Expert and experienced commentary
- A "reference" section within each chapter
- Insight from other news sources
- A group Q&A session with experienced consultants

The report also includes the following new sections:

- Consumer opinions on major changes
- A mobile banking landscape
- Your focus area

## Report Contents

There are 8 chapters involved in this year's report. A description of sections 1 and 2 is given below:

### Section 1: Online Banking Analysis

This section will include a look at the major changes recorded in the Internet Banking Dashboard that have occurred over the year. Topics of discussion include:

- Who is excelling in customer experience?
- What new developments have occurred that improve the customer experience?
- What opportunities existed for increased customer advocacy?
- What trends are emerging within the sector?



### Section 2: Card Readers – Consumer opinion **(NEW)**

Mapa will ask consumers for their opinion on the recent card readers introduced by Barclays, Nationwide and NatWest. We will focus on setting up a new payee and be asking questions around ease of use, satisfaction and advocacy. This will allow you to:

- Identify the customer opinion of competitor changes
- Make confident decisions based on tangible insights
- Learn from competitor experiences



## Report Contents

There are 8 chapters involved in this year's report. A description of sections 3 and 4 is given below:

### Learn from other product sectors

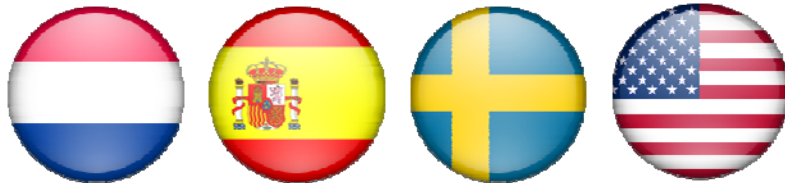
<b>Savings</b> <b>Credit Cards</b> <b>Mortgages</b>	<b>Personal Loans</b>	
	<b>General Insurance</b>	
	<b>Private Medical Insurance</b>	

### Section 3: Dashboard Round-up

A round up of the major online developments across all UK retail financial services markets and provide a list of the changes most of interest to the banking fraternity. This will pull together the knowledge from Mapa's UK dashboards including:

- Savings
- Credit Cards
- Mortgages
- Personal Loans
- General Insurance
- Private Medical Insurance

### Learn from some of the most innovative countries



### Section 4: A Global Perspective

Carrying on from Mapa's international innovation work, we will provide an insight into how banks in the UK can be inspired by other countries like Sweden, the Netherlands, Spain and the US. Topics of discussion include;

- What lessons can be learned?
- What sales and marketing techniques are being used?
- How do this year's developments in the UK compare with existing online banking functionality abroad?

There are 8 chapters involved in this year's report. A description of sections 5, 6, 7 and 8 is given below:

### Section 5: Mobile Banking Landscape **(NEW)**

There have been significant developments within the mobile arena in 2008. In this section we will pull together our intelligence to provide an overview of the changes this year and developments we anticipate in the future. The sources include:

- International mBanking and SMS Dashboards
- UK SMS Dashboards covering current accounts and credit cards
- Our daily news monitoring
- Bespoke projects

### Section 6: The Best of Communications

Mapa run real bank, savings and credit card accounts across the world. This means that we receive hundreds of marketing emails over the year. Mapa's "best of" emails will include

- Best cross sell and up sell
- Best service promotion
- Best promotion
- Best international and more

Each section winner providing you with a handy reference for future use.

### Section 7: The Future

Based on Mapa's international work and ongoing monitoring of the UK retail banking market, this section outlines anticipated online developments in the next 2 years. Areas we expect to cover include:

- New site launches
- International payments
- Security
- Web 2.0
- Social media
- Customer interaction
- Mobile phone integration

### Section 8: Your Focus Area **(NEW)**

We realise that every bank has its own needs and own development plans, so this year we have included a section that will focus on a particular area you are interested in. This will involve our expert and independent views, screenshots and advice. Suggested focus areas include (or suggest your own):

- Faster payments
- Account opening processes
- Life educating tools
- 10 things you could do better in internet banking
- Security / login

## Costs, Timings and Next Steps

The year's Banking Landscape takes on an interesting format with exciting new sections. The report will help you plan for the coming year and can be used as a reference guide throughout 2009. It will also allow you to identify your current competitive position, and therefore, it is an educational tool for internal audiences. The presentation we deliver at your offices is a perfect opportunity for you and colleagues to ask questions and learn from our experience.

### Cost:

£12,750 (zero rated for VAT)

Cost includes:

A presentation at your office by experienced Mapa staff. An opportunity to ask questions and discuss the market.

### Timings:

Confirming your purchase before 20th December 2008 will entitle you to a free copy of last year's report. The report and presentation will be delivered in January 2009

### Next Steps:

Contact [ross@mapa-uk.com](mailto:ross@mapa-uk.com) or +44 207 727 3130 if you have any questions, or would like to discuss the report

### Deliverables include a tailored presentation

- Ask questions and have detailed discussions
- Experienced consultants
- Relevant to your needs
- Educates and inspires colleagues



Please go to our new website to find out more about us, how we can help you, about new developments in online financial services and our impressive client list.

[www.mapa-uk.com](http://www.mapa-uk.com)

[www.mapa-uk.com/rss.xml](http://www.mapa-uk.com/rss.xml) 

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The screenshot shows the Mapa website interface. At the top, there is a search bar and a 'client login' button. Below the navigation menu, the 'our clients' section is highlighted. A 'Get in Touch' button is visible, along with contact information for Mark Pavan. The 'recent news' section lists several articles with dates and brief descriptions. The 'Our clients' section displays a grid of logos for various financial institutions and services, including Alliance Leicester, Abbey, ABN-AMRO, alliancetrust, AXA, American Express, Barclaycard, Bupa, C&G, Churchill, Coutts, Deutsche Bank, direct line, esure.com, HBOS plc, ING, Intelligent Finance, Legal & General, Lloyds TSB, mbna, privilege, TESCO, RBS, Sainsbury's Finance, Standard Life, and Swedbank. The footer contains a navigation menu and copyright information.