



## M-services and applications: Perspectives on regulatory measures to foster diffusion and access

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### M-services and applications – What are they?

- Depend on mobile sector growth to flourish, particularly in rural and remote areas
- Continue to disrupt other sectors
- Drivers for growth
  - Commitment to digital inclusion
  - Competition
  - Access to big data



- World's most successful mobile money transfer service operated by Safaricom Kenya.
- Cash is deposited in exchange of electronic money
- Transaction secured by entering a PIN number with SMS sent to both parties confirming transfer



### Bhutan Epilepsy Project

- Bhutan does not have a single neurologist
- It faces a high burden of epilepsy
- Use of a mobile app to diagnose epilepsy in rural, mountainous villages

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## Perspectives on regulatory measures

Goals of regulation inform regulatory approach significantly

- Soft touch or formal prescription?
- To license or to exempt?
- How to handle competition concerns
- Universal access – re-defining the scope?
- Resource availability
- Consumer protection



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## If the game changes – the rules change

Vigilance in promoting consumer choice

- Standards and interoperability
- Number portability
- Sim card registration
- Consumer awareness
  
- Infrastructure sharing for 'utility' leverage
- Trust and confidence
- Regulating in a multi-sectoral environment



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## Time to set new regulatory objectives?

- **BIG QUESTION** – Is the regulatory framework balanced, proportionate and robust for m-services and apps to thrive?
- Adoption of ‘light touch’ regulatory approaches as they are open, forward – looking, neutral and flexible to accommodate innovation around m-services and apps
- Need for regular review of the telecom rules of engagement to remove barriers

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## Make space for more at the table

- Institutionalization of cross-sectoral regulation – need to identify and engage stakeholders with multi-stakeholder framework
- Partnerships and collaboration to enable – mHealth, mEducation, mAgric., mCommerce etc
- Future regulatory objectives need to balance between incentive for investment and promotion of innovation

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**END**

It's a delicate balancing act  
But it can be done  
It must be done!  
The future begins now

Thank you

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