Emerging Policy, Regulatory, Business and Technical Trends

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Vision of PTA: Create a fair regulatory regime to promote investment, encourage competition, protect consumer interest and ensure high quality ICT services.

Bigger Picture: Year 2007

– Petrochina was the biggest listed company of the world

– ExxonMobil was next. Followed by Microsoft

– Microsoft was the only technology company in the top ten and was 8.9 per cent of the value (top ten)

– Steve Job displayed his latest iPhone

Bigger Picture: Year 2015

– Apple was the biggest listed company in the world and Alphabet (Google), Microsoft, Amazon and Facebook were the others in the top ten positions over the year

– Technology companies represented 60 per cent of the value of the top ten companies

– Eight years of dramatic industrial change with tremendous economic and social impact

Changing Environment (1)

- Dynamics of business have changed (Careem, Uber, Airbnb)

- Developed World phenomenon, but now it is well established in the developing world

- A new industry segment is itself a potentially important source of economic and social development: new companies and new jobs

Changing Environment (2)

- Smart Devices enabling greater access to services and information

- New markets, new economic opportunities are being created (Incubation Centers, Start-ups)

- Significantly accelerate economic development

Generations of Regulators

- 1G: Regulated Monopolies:

- 2G: Basic Reforms: De-Regulation

- **3G:** **Enabling Environment**
  - **Broadband**
  - **Auction, resolution of issues**

- **4G:** **Integrated Regulations**
  - **Internet related issues**
  - **Light Touch Regulations**

- **5G:** **Collaborative Regulations**

4ᵗʰ Generation Regulations: Integrated Regulations

- Content available over the Internet
- OTTs
- Role of Telcos

- **Simultaneously work has to continue on enabling environment**

5th Generation Regulations: Collaboration

- Services over the Internet
  - Health
  - Education
  - Agriculture
  - Financial
  - Media
  - Smart Metering
  - Other (Taxi, Hotel, Job Portals, etc)
  - Technology Companies

Collaboration Examples

- Society: PWD: Policies to make the Internet accessible: *Video*

- Financial Inclusion

Telecommunicat X / (PTA Home Page - Mobile App X

mobileawards.pta.gov.pk

Pakistan Telecommun   CNN Pakistan's tech talent: (≈) Asia-Pacific Telecomm   A 3G primer for branc   What to Plant in Your   Archives for Abu Sae: Pakistan Research cen   »

HOME   CATEGORIES   AWARENESS WORKSHOPS   MENTORS & TRAINERS   HOW TO APPLY?   SUBMIT PROPOSALS

About The Award

In pursuance of PTA commitment to promote innovation, advancements and accessibility in technology Pakistan Telecommunication Authority (PTA) and Internet Society (ISOC) Asia-Pacific Bureau has launched "**Pakistan Mobile App Awards 2016**" in collaboration with Ministry of IT & Telecom, Telenor & Special Talent Exchange Program (STEP). This year's competition theme is "Embracing Mobile Accessibility", which aims to focus on the development of mobile applications on the needs of Persons with Disabilities (PWDs) in Pakistan. The independent international sources quote that about ten to fifteen percent of Pakistan's population consists of people with disabilities (PWDs).

The 2016, Mobile App Awards will invite to harness the benefits of technology, to promote digital inclusion, and embrace persons with disabilities. This competition will accept proposals and ideas till July 30, 2016. Shortlisted contestants will be required to develop their mobile application(s) with the help of a mentors & facilitors by end-September, winners will be announced in end-November. A

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★ **WINNER**

Rs 300,000 in cash. Winning team who would like to turn their solution into a functioning startup will also be offered acceleration through formal incubation into the Pakistan Telecommunications Authority's M-Lab, depending on interest and fit.
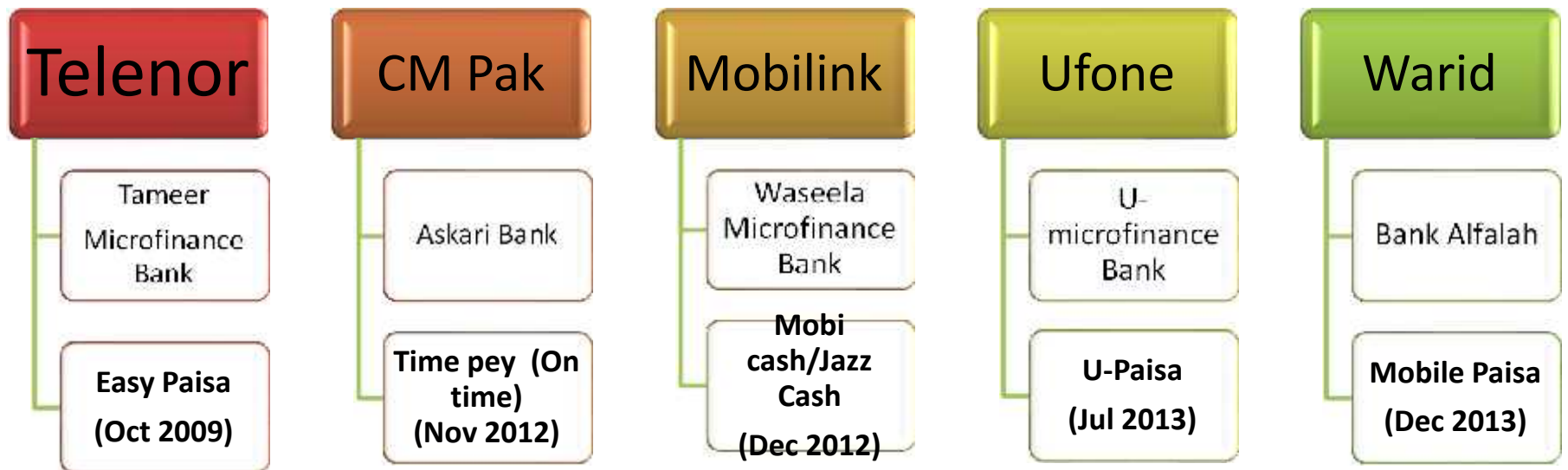
Example of Collaborative Regulations from Pakistan

PTA & SBP Joint Regulations for the Technical Implementation and Interoperability of Mobile Banking

- Close Cooperation of State Bank of Pakistan (Central Bank) and PTA to promote mobile/branchless banking in Pakistan

- MoU signed between SBP and PTA

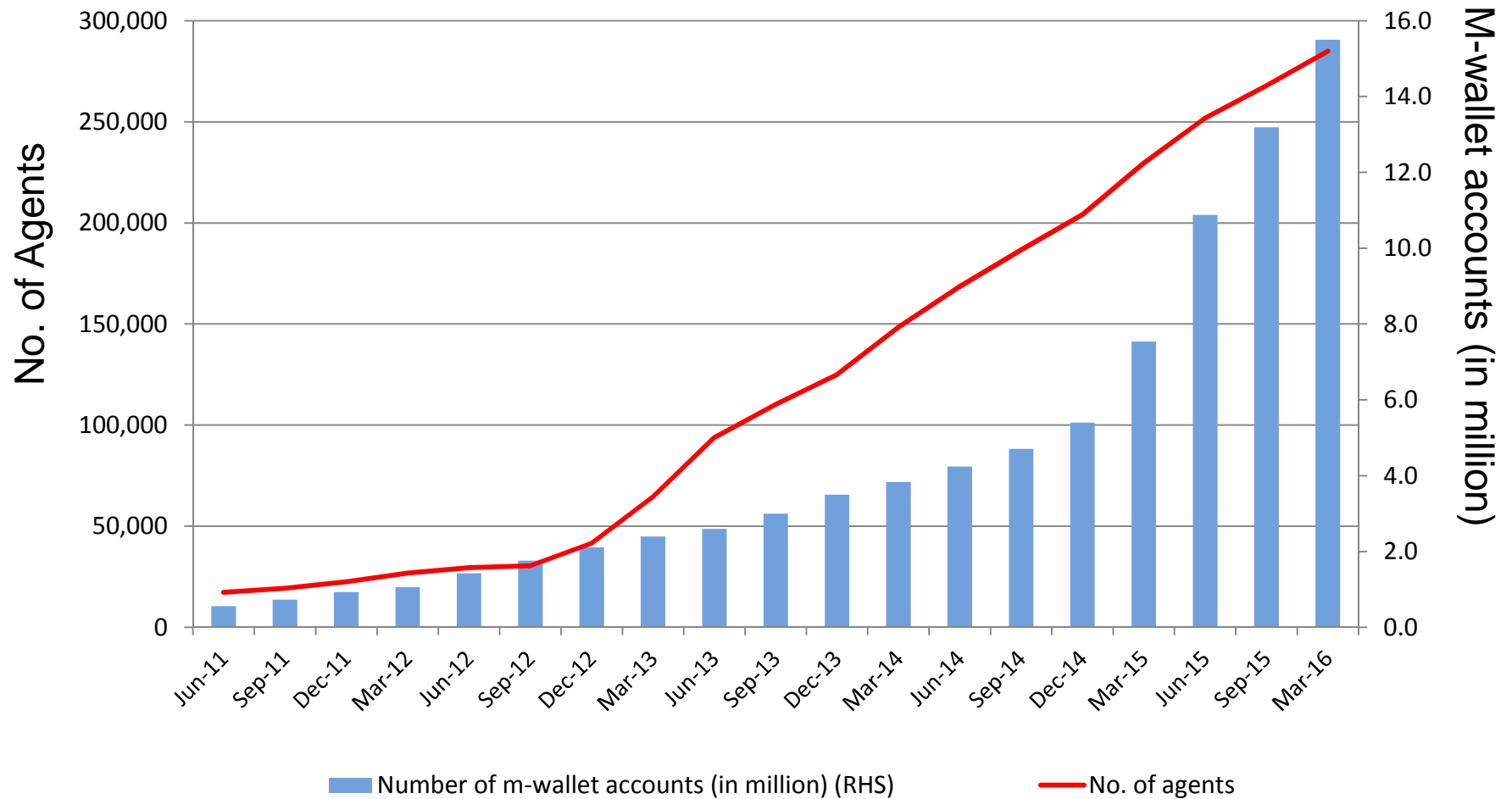- Issuance of joint Regulations in 2016

Competitive M-banking Market

Mobile operator - bank partnerships

Telenor	CM Pak	Mobilink	Ufone	Warid
Tameer Microfinance Bank	Askari Bank	Waseela Microfinance Bank	U-microfinance Bank	Bank Alfalah
Easy Paisa (Oct 2009)	**Time pey (On time) (Nov 2012)**	**Mobi cash/Jazz Cash (Dec 2012)**	**U-Paisa (Jul 2013)**	**Mobile Paisa (Dec 2013)**

Mobile Banking Scenario in Pakistan

Number of m-banking agents and m-wallet accounts

Mobile Banking Scenario in Pakistan

Total mobile banking accounts (m-wallets) are **approx. 15.5 million** (34% of the **45 million** commercial bank accounts)

Almost 375 **million annual** m-banking transactions were made with a volume of over Rs.1,920 billion (approx. **$19 billion**).

More than **285,000** m-banking agents which are more than **23** times the total number of bank branches (12,000) in Pakistan.

Collaborations

- Working with the Ministry of Agriculture for online purchase of pesticides and seeds

- Ministry of health for e-clinics, IPO for IP rights

- Need Continued dialogs (GSR 16)

- *"ICT as Cross cutting enabler for SDGs"*

- RR in Pakistan in on 18th -19th July 2016

Recommended Focus Areas for ITU

- Continued dialog with Financial Institutions

- Focus on Agriculture, health and education

- Enforce the concept that access to broadband is a right not a luxury

- Work with governments on reduction of taxes

Thank you

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