

SYDNEY, Australia May 31, 2010 With 13% of people using mobile banking at least once a week in Australia, local adoption is on par with other Western countries such as the US (13%), Canada (12% and UK (15%), but still lagging behind emerging Asian markets, including India (47%) and China (51%), according to a recent survey by Sybase 365. Sybase 365 is a subsidiary of Sybase, Inc. (NYSE: SY) and the global leader in mobile messaging and mobile commerce services.

Despite relatively low usage figures, 55% of respondents in Australia stated they are interested in mobile banking services. The disparity between Australians finding mobile banking useful in theory and actual uptake highlights the further growth potential for mobile banking, said Matthew Talbot, vice president, mCommerce at Sybase 365. Financial institutions need to better tailor their services to respond to their customers everyday needs. Mobile banking has to make life safer, easier, more convenient for consumers.

With credit card fraud being today's most common form of personal fraud in Australia,[1] understandably security concerns are at the top of Australians priority list when considering mobile banking. 63% of respondents would like to be alerted of potentially fraudulent transactions on their account, a 10% increase over a 2007 consumer survey by Sybase 365.

The second most popular service among Australian respondents was the ability to freeze cards with their mobile phone, with 49% of Australian respondents expressing interest in this kind of service.

Other

services Australians considered useful included account balance enquiries (43%), alerts for due credit card payments (40%), updates on transactions as well as requests for a call back from customer services with 36% each. Australians are also looking for more advanced mobile banking services, with one third (33%) expressing interest in paying a bill or card by mobile.

Australia

still has some catching up to do when it comes to mobile banking and payments. Only if more useful services become more widely available, consumers will really see the value in the services their bank is offering, Talbot said. Our research shows that security related services rank highest among mobile banking offerings. Australia's financial institutions would be well advised to better utilise the mobile channel for fraud prevention, as well as enhance their service portfolio for banking on the go.

Methodology

Global

Consumer Acceptance and Usage reports. The research was conducted in 16 countries using an online methodology by Loudhouse Research, an independent market research consultancy based in the UK. At least 250 mobile phone users participated in the survey in each country. Overall, the survey was completed by slightly more than 4,100 mobile users. The countries in the survey were United Kingdom, Spain, Germany, Italy, France, South Africa, Mexico, United States, Argentina, Canada, India, China, Singapore, Malaysia, Indonesia and Australia.

About Sybase 365

Sybase 365, a subsidiary of Sybase, Inc. (NYSE: SY), is the global leader in enabling mobile information services for mobile operators, financial institutions and enterprises.

We provide our customers with the widest offering in SMS, MMS and GRX interoperability, end-to-end mobile commerce solutions, innovative text messaging, mobile marketing and content delivery services. Sybase 365 processes more than 1.4 billion messages per day, reaching 900 operators and 4 billion subscribers around the world. For more information, visit: www.sybase.com/365. Read our blogs: <http://blogs.sybase.com>

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[1] According to the Australian Institute of Criminology, 2008