

## Contribution of Gabon to the GSR15 consultation

Subject: ***“Facilitating the uptake and widespread use of mobile applications and services through targeted regulation”***

### **1 Stimulating demand: raising awareness about the potential of m-services and applications**

Mobile telephony clearly plays a key role in socio-economic development and the population benefits enormously. E-money and e-banking via mobile terminal equipment have reduced the costs of routine financial transactions. In order to stimulate demand, it is important for all stakeholders to draw up concerted strategies for the main purpose of giving people access to m-services and applications.

In this respect, regulators have a central role to play in heightening user awareness of m-services and applications. They must work to encourage and universalize the use of information and communication technologies (ICTs), and to enable people to benefit from all the advantages they offer. To this end, regulators must:

- Help to draw up global programmes encompassing ICT training, instruction and dissemination and raising awareness of their use by individuals and companies, and to establish ICT incubators;
- Encourage ICT mainstreaming in all sectors of activity;
- Create an environment conducive to investment in infrastructure, in particular mobile networks such as 4G, so as to expand access to innovative m-applications and services;
- Support strategies for the establishment of Administration networks and their linkage to public facilities (including schools, universities, libraries and hospitals);
- Promote the development of new services such as m-banking, m-insurance and m-money;
- Stimulate and encourage the search for, and development and distribution of, appropriate digital content.

### **2 Facilitating use, availability and access: Identifying policy, regulatory and industry-led measures to lift barriers**

The main obstacles to the development and uptake of m-applications and services are: insufficient and expensive infrastructure, the high cost of access, the lack of appropriate content and ICT training, and limited markets in certain countries.

For the Internet to become a truly universal network, access costs will have to be reduced. In addition, people have to have access to the installations and acquire the skills needed to use them. The penetration level of mobile broadband, which is on the rise in all parts of the world, is a decisive factor of national development. In particular, mobile telephony could provide an answer

to the low level of bank account use in developing countries, by giving people without bank accounts access to financial services.

M-Pesa, the first m-application, launched in Kenya in 2007, has been a huge success and should serve as an example for other countries.

The main obstacles to the development of mobile services are the difficulties besetting cooperation between ICT service and financial service regulators, lack of interoperability between different service suppliers, and the misgivings traditional financial institutions have towards telecom operators. ICT and financial service regulators must work together to overcome those obstacles and promote the establishment of m-banking applications and services by fostering closer cooperation between banks and mobile telephony operators.

### **3 Protecting the users and suppliers: Identifying measures to ensure ease of use and trust**

Because of its high level of penetration, mobile telephony has also become a major vector of crime. In order to promote and ensure sustainable growth of the digital economy, end-user trust is essential, failing which the entire system may well collapse. In order to avoid that disaster, regulators must encourage the adoption of measures aimed at heightening the security of information systems and networks, creating reliable digital identities, protecting minors and vulnerable groups and promoting transparency. In order to build trust:

- All stakeholders must work together to develop a culture of cybersecurity, so that consumers have a better understanding of the nature of the risks they incur and how to protect themselves;
- All stakeholders must work together to put in place national and regional coordination and response centres for incidents involving information system security (computer emergency response teams, or CERTs), to respond to cyberthreats;
- Public authorities must coordinate their policies and encourage cross-border cooperation to protect cybernauts.

With regard to m-services and applications in particular, regulators must take steps to:

- Make subscriber identification mandatory;
- Inform consumers about, and make them aware of, what online trade and mobile transactions involve;
- Inform consumers about the financial legislation on e-transactions and m-payment systems.

#### **Roles of ICT stakeholders**

In order to facilitate and stimulate uptake and use in a safe and secure manner:

- **The public authorities** must establish, in agreement with all stakeholders, an environment conducive to sustainable investment in ICTs, and adopt inclusive national policies and plans;
- **ICT/telecommunication regulators** must adopt regulatory measures to promote the development of broadband networks and services and provide affordable and widespread access to ICT applications and services, guarantee healthy competition between players, promote innovation and ensure consumer protection in a digital environment;

- **The private sector** must develop and maintain infrastructure, diversify the range and content of services on offer and make them affordable for all;
  - **Consumers** must define a framework for dialogue with sector stakeholders and conduct independent studies and inquiries, so as to play an active part in the preparation of policies and strategies for establishing a digital economy.
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