

## **S-38.042 Seminar on Networking Business, Fall 2004**

### **Yan Pu's comments to Antti Pihlajamäki's paper on Mobile payment, 27.10.2004**

**Relevance:** The paper is relevant to the topic mobile payments in technology, regulation, and business aspects. It is also consistent with the course purpose. Main picture is described, introduction of legislations and regulations is in details; and analysis of business network is clear.

**Form:** I like the structure of the article very much: logical , brief, and strong. Having addressed the concepts, the author used one matrix to divide mobile payment business into four sections and mentioned the key technologies and processes. After that, the business was described following a formal analysis approach: the general environment, the regulation environment, the industry structure, and the infrastructure. I also like the references which are quite new.

**Substance:** The article is informative and has addressed the latest developments. However, because of the limited length, it is hard to get a trade off between comprehensive content and deep analysis.

1. More words of technology issues are expected in chapter 2. For example, comparison of different technology approaches could be interesting.
2. The author mentioned that there are more parties (3+) involved in local transactions. It would be good to know that in details for emerging market is always interesting to readers.
3. If possible, more quantitative analysis than qualitative description is appreciated in chapter 3 and even in the whole article.
4. In chapter four, what about the regulation in America and Asia Pacific area e.g. Japan. I believe mobile transactions are more active there because of the successful launching of data services.
5. In chapter five, a picture, showing the whole business network and key players e.g. Visa and Master Card in each role, can be added.
6. The article is supposed to provide more vivid discussions.