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## **An Assessment of the Capabilities of Service Providers in Sustaining Growth of the Mobile Payment Ecosystem in Qatar**

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# **An Assessment of the Capabilities of Service Providers in Sustaining Growth of the Mobile Payment Ecosystem in Qatar**

*TREO Talk Paper*

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## **Abstract**

Digital payments are becoming the norm for settling commercial transactions on and offline. The State of Qatar is paying significant attention to the development of its mobile payment sector (m- payments) as the country is spearheading the digitally transformation of its financial sector. Of particular interest is the ubiquity of m-payments in clearing financial transactions anywhere, anytime, using the widely adopted mobile devices. Merchants are also converting their mobile devices to a point of sale (POS) making m-payment a strong Fintech driver to the slowly developing e-commerce sector and a convenient alternative to the large unbanked population in Qatar.

While Qatar has far exceeded its growth expectations of its e-commerce sector (\$3.2 billion), digital payments have yet to take off. The government is particularly interested in the technology as a way of achieving financial inclusion for low income and domestic workers who comprise 95% of its labour force. The country is also betting on the technology to recoup a large proportion of its investment in infrastructure initiated to host the upcoming FIFA World Cup in November 2022 when three million visitors are expected to come. When traditional payments are digitized it enables authorities to monitor and control.

Service providers, the intermediaries between the merchants and customers, are a critical success factor of the development of the m-payment sector. However, many are facing challenges in actualizing Qatar's goal for m-payments. Thus, it is important to assess the capabilities of service providers in driving the adoption of m-payments. We further explore the opportunities and challenges that service providers encounter and extend recommendations to financial regulatory agencies to effectively manage service providers and sustain growth of the sector. We are particularly set to answer the following research questions:

- 1)How do the different stakeholders involved in the mobile payment ecosystem perceive the capabilities of service providers in providing quality service and sustaining growth?
- 2)How can Qatar exploit current opportunities to grow its mobile payments sector?

To achieve our research objectives, we plan to conduct a multi-method research study. As a first step we adopt the Analytical Hierarchical Processing (AHP) method to determine the importance of the different criteria identified in the literature as important characteristics of m-payment service providers. We then conduct a qualitative case study of three service providers and their associated stakeholders (customers, merchants, and the financial authorities overseeing their operations). Currently the market for mobile payments has 5 publicly identified service providers. We selected 3, that fall at different maturity levels on the market maturity spectrum. All service providers are considered startups with less than 50 employees. Data collected through semi- structured interviews are coded under the identified criteria. An evaluation of each service provider based on the data collected is then presented to three experts to determine the capability level of each. The capability level is then compared to the service providers market position, measured in terms of volume of transactions. Based on our understanding of the strengths and weaknesses of the different service providers, we will be able to extend recommendations to the financial regulatory authorities to better manage service providers and exploit opportunities to realize the anticipated growth in the m- payment sector.

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