A Gender Gap? Uses and Perceptions of Mobile Phone Banking in South Africa

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Abstract

The introduction of mobile technology has greatly enhanced economic empowerment of the individual in the financial services sector. This is especially true in South Africa, a country with a political history that economically marginalized the majority of the population. This article investigates the use and perceptions of mobile banking by a select group of South African youth in Johannesburg. The aim of this study is to investigate the use of mobile phone banking and the perceptions of that experience. An emphasis was placed on how gender may affect that experience. As will be discussed in the article, initial findings shows that fewer youth use mobile phone banking than was expected, and that notably, on a continent with a traditional gender divide, there is very little difference in responses between male and female participants. Only one element of mobile phone banking was perceived differently: issues of personal and online security. Overall, the study suggests that while there is little gender difference in usage of mobile phone banking, young females prefer to use these services as they feel able to better control their financial well-being in what they perceive to be a more secure environment.

Keywords: Mobile banking, gender, perceptions, uses and gratification

1. Introduction

This research seeks to examine the perceptions and use of mobile phone banking by a select group of South African youth in Johannesburg, in order to determine how this financial activity has been embraced, and whether gender impacts perception and usage.

The network society has transformed economic relations not only on the macro level, but for micro-enterprises and individuals as well. There are more possibilities for personal development and increased control of personal financial activity. Information Communication Technologies (ICTs), also referred to as 'new media', make provision for new cultural (and economic) practices and values (Goggin 2011)– despite actual historical or economic marginalization or social exclusion. This has important consequences for women in developing countries who may previously been excluded due to the patriarchal structure of traditional cultures.

There is a considerable amount of literature pertaining to mobile[i] phone banking (Sander & Maimbo 2005; Tiwari & Buse 2006; Tiwari, Buse, & Herstatt 2007; MMA 2009; Muwanguzi & Musambira 2012). For the purposes of this study, the term should be understood as denoting a channel through which a customer uses a mobile phone to access financial services via the bank or to perform a financial transaction, without having to physically rely on a bank branch or bank infrastructure (Saks 2006). Mobile phone banking is a subset of electronic banking, and "adds the elements of ubiquity, flexibility and mobility to those electronic banking services offered over fixed networks" (Barati & Mohammadi 2009: 1). Tiwari, Buse, & Herstatt (2007: 3) highlight that mobile phone banking is a technological development especially in the field of telecommunications that has made it "possible to offer innovative, location-sensitive services on an 'anytime, anywhere' basis to customers on the move".

In spite of the surge in the mobile phone banking sector, little is still known about user experience amongst South African youth. Of particular interest is the discussion around women's uptake, demands and needs. Existing literature (supported by GSMA 2013) demonstrates that there has been a gender gap in terms of female ownership and use of media technologies. Yet, especially in developing states, women play a vital role in development and economic growth. Notably though, previous studies of mobile usage indicate no difference based on gender (De Baillon & Rockewell 2005 and Ogunyemi 2006 as cited in Chigona, Kamkwenda & Manjoo 2008; see also Hyde-Clarke & Van Tonder 2011). For the purposes of this study it was felt that gender was an important element to consider given the traditional patriarchal practices associated with finances in South Africa, and the theory that ICTs, such as mobile phones, may empower and liberate women (Jacobsen 2011: 3). As such, the study is informed with the following research questions in mind:

How are youth engaging with mobile phone banking, and how do they perceive that experience?
Is there a difference between the perceptions and user habits of male and female youth?

2. The Mobile Phone: Promises And Obstacles For Developing Countries

Marshall McLuhan's theory of media ecology suggests that "any understanding of social and cultural change is impossible without knowledge of the way media work as environments" (Griffen 2009: 313). Of course, the media do not operate in a vacuum and so it is important to take cognizance of political, social and economic forces at play and previous historical contexts in order to fully appreciate its influence. If one accepts that the media may indeed be seen as an environment or its own context, then the focus must be on how people experience that technology on a daily basis, and how they are changed by that experience and how they adapt accordingly. It therefore understands that the Uses and Gratifications theory is often used when considering this paradigm, and so too will inform this study. As Castells (2000) argues, media texts are not part of the experience, but rather the experience themselves.

Previous research into the introduction and advances in mobile phone technology supports the argument that "social relationships, economic productivity and the means of forecasting consumer trends are – at least to some extent – transformed by new media infrastructures" (Laughey 2007: 161). However, as technology does not occur in a vacuum, existing socio-economic inequalities continue to affect how technology is distributed and used. The 'digital divide' is a term that is used to refer to the technological gap created between those able to afford and access advanced media technologies and those who are not. Pearce & Rice (2013) note that this term's definition is now used to refer to an expanding list of consequential divides related to: access; adoption; usage; and outcomes. The fact is that even if a group does have access to certain technologies, in the current media environment, those who are often economically marginalised and impoverished, tend to be 'information poor'.

In this instance, having a mobile phone does not necessarily mean that the person is using it to its full potential, or may not even realize its potential, due to insufficient knowledge of that potential.

This has the effect of not only increasing the digital divide within a society, but also creating what has been termed the 'knowledge-gap hypothesis': As the infusion of mass media information into a social system increases, segments of the population with higher socio-economic status tend to acquire this information at a faster rate than the lower-status segments, so that the gap in knowledge between these segments tends to increase rather than decrease (Severin & Tankard 2001: 247).

In their seminal study, Tichenor, Donohue, & Olien (1970) present five research assumptions that underlie this hypothesis. The first is that there is a difference in communication skills between high and low segments, usually due to differences in education. The second is the amount of background information an individual may have on an issue due to their experience and education. In the third instance, people from higher socio-economic segments may have better social networks and are more exposed to public affairs and more likely to debate relevant issues that pertain to them. This then relates to the fourth, mechanisms of selective exposure, acceptance and retention. People within the network or affected by events are more likely to pay heed and have a sustained interest in the outcome. Lastly, they argue that the mass media communication system itself tailors more to those in higher income segments due to commercial imperatives.

While introduced well before many contemporary media technologies, the theory still holds true. In a new media environment, the digital divide cannot be overlooked when considering the knowledge-gap. Recent research in user studies therefore continues to considers all three components: education, socio-economic status, and interest (or motivation).

It is therefore one of this study's assumptions that youth residing in an urban area are likely to be informed about and be engaged in mobile phone banking (as supported by studies cited in Pearce & Rice 2013: 727) as they are more likely to have access to the device and knowledge of its potential. This assumption is also supported by statistics which shows that the province in which Johannesburg (the national economic hub) is located, Gauteng, boasts the highest computer access (48%), and second highest internet access (28%) in South Africa (HSRC 2013a: 14). In 2011, 94% of the population of South Africa used mobile phones (Springwise 2011), and as many as 44% of mobile phone users in the urban areas of South Africa used mobile phone banking. In 2013, the United Nations Children Fund also estimated that 72% of the youth aged 15 to 24 had mobile phones (Sambira 2013).

At the same time, empowerment policies aimed at gender equity are also playing a role in bridging the digital divide, and knowledge-gap. A study in South Africa conducted in 2002 found that only 35.3% of senior and top management positions were occupied by females, but by 2012, this figure had increased to 49.9% (HSRC 2013b: 25). It has been argued that in the past, male dominance in leadership positions allowed them greater access to ICTs, and so men are likely to be more familiar with using devices. Although the gender gap in management is changing, gender stereotypes continue to challenge women's entry into management positions that may allow better access, and secondly affect women's ability to interface with that technology once they are permitted access. Mobile phone financial services may offer a new means for more females to enter into an increased range of economic activities. However, interestingly, despite this potential consumer base, banks continue to emphasise more masculine aspects of the benefits of the mobile service in their advertising campaigns, as well as online tool development.

Aside from professional constraints and resources, far more women who may not be able to physically visit a bank branch (due to location, time or family constraints) do have access to a mobile phone (GSMA 2013). Therefore, women in developing countries are viewed as a new potentially large market for financial institutions. While not always responsible for asset acquisition, women do tend to engage with most of the day-to-day expenses, such as groceries, utility bills and school fees etc. They are therefore likely to want to use a service that allows them this daily interaction without the physical constraints of using actual banks. When asked what attributes they most preferred in financial services, women replied: reliability; convenience; privacy; and security (GSMA 2013). How then do young South African women engage with this option, and perceive their experience?

3. Mobile Phone Banking In South Africa

Mobile phone financial services can be traced as far back as 1997 when banks sent their customers short message services (SMSs) concerning their account details (Ahonen & Barret 2004). It has since evolved into the online environment, where, depending on the organization concerned, the services available via mobile phone banking include: account alerts, security alerts, and reminders; account balances, updates and history; customer services via the mobile phone; bill payments; funds transfers; mortgage bond alerts; transaction verifications;

facilities to conduct bank and stork market transactions; and access customized information (Tiwari & Buse 2006; MMA 2009). The convergence in banking has not only been beneficial to customers, but has in a business sense benefited the banking industry which has been enabled to expand its market penetration to areas previously untapped, particularly in the rural areas previously comprised of unbanked populations (Lee, Lee & Kim 2007). According to a 2009 World Bank study, the number of unbanked people in the African continent as a whole was estimated at 70% and in South Africa, it estimated to be around 13 million people (Clark 2012). There are two additional reasons that can explain why mobile phone banking is more popular in South Africa, and in other developing countries, than in the more developed states. Firstly, the mobile phone has a much higher penetration rate than all of the ICTs in South Africa, where mobile coverage has reached almost 100% (ITU 2009). Secondly, a large portion of the population resides in rural areas where visiting a bank branch involves travelling a distance at a cost to access those services. At the same time, due to work migration, there is a considerable number of the workforce in the urban areas with responsibilities towards their families in the rural areas. Mobile phone banking has facilitated financial services without incurring additional expenses (such as agent fees or transport costs).

Three national factors have contributed to the success of mobile phone banking in the country. The first refers to the legislations that support such ventures, such as the Financial Sector Charter (BASA 2003). According to the objectives of the Financial Sector Charter banks are expected to increase access to financial services to people in the low income segments, in the LSM of between 1 and 5 (SAARF 2009). Providing people in the low-income brackets with access to banking facilities ensures a secure means of transferring money. All of these are necessary to create a sustained economy. The second factor is the high rates of mobile phone penetration in the country mentioned above. The third factor is the presence of an innovative banking sector in the country which is geared towards reaching the previously unbanked segments of the population. The South African banking sector boasts a competitive environment and is responsible for a large portion of the Gross Domestic Product of the country. There are four prominent banks in the local context: Amalgamated Banks of South Africa (ABSA), FNB, Standard Bank and Nedbank. Since 2002, the 'big four' have accounted for 88% of the market: ABSA had the largest share with 27% of the market; followed by Standard Bank (23%); Nedcor (20%); and lastly FNB with 19%. The other 11% of the market consisted mostly of smaller banks offering services to specialized markets (Singh 2004:188). In an effort to grow and maintain their consumer base, all offer mobile phone money transfer services.

4. Uses And Gratifications Theory And Adoption Of Mobile Phone Banking

The Uses and Gratification Theory is frequently used to consider and analyze pattern and preferences for mobile phone use, as there is perceived to be an "underlying consistency of the content of the messages we consume and the nature of the symbolic environment in which we live" (Shanahan & Morgan 1999 as cited in West & Turner 2010: 405). While originally designed to apply to media effects in the 1970s, the theory has since been revised and rejuvenated to refer to new media, with specific emphasis on the development and adoption of online and mobile applications. The theory has thus been expanded to include new variables, such as expected activity outcomes and social outcomes. It allows for a discussion of choice and consumption patterns.

Ruggiero (2000) identifies three characteristics that support the use of this theory to analyze communication behaviors: interactivity; demassification; and asynchroneity. All of these elements address issues of individual's agency and control over the communication process. This theory therefore allows researchers to examine why various mobile and online services may be preferred and used to supplement or even replace traditional media or previous financial activities, and provides a means of analyzing data and responses to the two key questions in this study: how active are participants; and how do they perceive this activity? While the notions of 'active' and 'activity' have been contested by critics of the theory, if one considers the classic framework as envisaged by Katz, Blumler & Gurevitch (1974), then it is possible to determine how the theory may be applied to this study of youth and mobile phone banking – especially if the activity may result in improved financial knowledge and an ability to engage with a greater range of economic activities thereby contributing to development and empowerment of the individual.

Baran & Davis (2013: 299) outline five basic assumptions linked to the uses and gratification theory. Firstly, the audience/public is active and its media use is goal-oriented. In this instance, mobile phone banking must be actively chosen based on a list of required and desired functions or functionality, in lieu of the need to visit the branch or use an ATM.

The individual must be aware that the mobile phone services offer something that offer more of a benefit to the user than those alternatives. Thus, secondly, need gratification is linked to media choice. As there are alternatives available to the user, thirdly, the media competes with other sources of need satisfaction. So, this method of banking must be more attractive to the user in order to eliminate alternative options, and the individual must appreciate that they are in some way empowered by that experience and so be able to economically develop from it. This theory allows for the exploration of those aspects. Fourthly; people are sufficiently aware of their own use, interests and motives to be able to provide researchers with accurate details for analysis. As qualitative research allows for personal experience and choice to be analyzed for emerging trends and patterns, this theory allows for the use of interviews to provide participants with the ability to explain their consumption habits that will permit the study to draw important conclusions about mobile phone banking usage. Finally, value judgments of media choice or content should be avoided. The theory therefore provides interesting insights into how and why mobile phone banking may be adopted, and the how the individual understands their choice and the implications thereof, but draws no conclusion as to the effectiveness of the actual means of delivery or the programmes used.

5. Perceptions And Mobile Phone Banking Usage

The results of this study are based on responses from fifty young South Africans in the Johannesburg CBD. The overall results are from a non-probability quota sample of youth between the ages of 18-25[ii], who actively use mobile phone banking. Although it does limit the generalizability of the research to the greater South African population, which is complex in terms of race, socio-economics and language, non-probability sampling is one of the most used methods in Communication research (Keyton 2006; Du Plooy 2009). In order to determine whether there was any difference in usage or perception of the experience between the genders, an equal number of male and female participants were included in the sample. This divide is representative, as in the 2011 census report, Statistics South Africa found 52% of the population to be female (Statistics South Africa 2011: 2). Despite the theoretical assumptions that youth are more likely to use mobile phone services, especially in urban areas, it must be noted that the research team needed to approach one hundred and twenty-seven individuals in order to meet the sample of fifty respondents. This was unexpected, and will be discussed in more depth later.

Participants were first requested to complete set demographic categories in order to determine socio-economic status, and these were followed by structured questions designed to encourage respondents to elaborate on their perspective and experiences of mobile phone banking. Once the data was analyzed by the research team, it was apparent that additional information was required from participants with regards to one aspect of mobile phone banking (security concerns). This necessitated recalling five males and five females, known to have participated in the initial study, for additional discussion.

When responding to the demographic questions, forty two identified themselves as Black African, five as White and three as Coloured. All fell within the allocated age bracket of 18-25, and all were familiar with and users of mobile phone banking services. In order to better understand their financial status, respondents were asked about wages, family allowances and overall monthly income. Thirty-two respondents were receiving an allowance and eighteen were earning a wage. With the exception of four who earned slightly more, the group as a whole received less than ZAR 5000.00[1] a month. This is consistent with the minimum wage in South Africa, and given the age group, this amount was not unexpected.

Participants had engaged in mobile phone banking for between one and three years. There appeared to be a high frequency of usage with forty two claiming to use these services weekly, and a quarter said daily. Forty one preferred to use the mobile phone portal - which can be accessed using a basic GPS enabled phone. The remainder used their smartphone to login the actual bank's internet site.

With the exception of two people who claimed to be extremely irritated by the numerous prompts, all other respondents found the relevant services to be user-friendly and rated their overall experience as very good to exceptional.

However, all admitted to often feeling frustrated when completing transactions due to prompts 'hanging' and not activating the next page, or being 'dropped' from the site, but they were careful to attribute these frustrations to poor network coverage, and not to the banks themselves:

[1] Approximately USD $625

The only time when my experience is not exceptional is when the service provider is having problems.

Notably, even though frustrated they had not abandoned mobile phone banking. Many seemed to find comfort in believing that the numerous prompts were predominantly for those less educated, and so were prepared to work with them. Clearly needs satisfaction is strong within the group, and forty five had already recommended mobile phone banking to others based on their positive perception of the experience.

Most of the activities centered round the acquisition of airtime, with females being more likely to purchase airtime on a daily basis. This tendency has been identified in previous studies, where women are more likely to use new media for social reasons (Pearce & Rice 2013). In this way, all believed that the mobile phone banking experience was the easiest, most accessible, fastest and therefore most gratifying means of acquiring airtime. It is also the most used service by males, although on a less frequent basis and in smaller amounts. In many instances, purchasing airtime was the only reason the respondent engaged in mobile phone banking:

> Using (mobile) banking is a nice quick way to buy airtime. That is all I use it for.
>
> I think (mobile) banking is safe and makes it easier for me to buy airtime without consuming my precious time (going to the bank or a shop).

Other activities included transfers between personal accounts, and paying utility bills, with only a couple buying national lottery tickets. Respondents indicated that they would also be interested in applying for loans, transferring money to international accounts and using their phones to pay for groceries should those services become available. Importantly, although all were frequent users of mobile phones, there was a clear realization of the costs and financial repercussions of engaging with such a service. In order to do mobile phone banking, the user must be prepared to use their airtime or data bundles, and also pay usual bank charges:

> (Mobile) banking should be free. The fact that I need more than five rand to do a transaction is not fair because I might not have airtime to purchase airtime.
>
> I use mobile phone banking to get airtime almost every day. Of course, though, you need to be careful that you don't use it all up before you can buy more.

There was no direct correlation between income earned or received, and usage patterns. The category of participants who received less income did not do substantially more or less mobile phone banking than their 'wealthier' counterparts. In other words, there is an importance associated with being active in the mobile phone community that does not necessarily relate proportionally to funds available. The fact that all participants listed buying airtime as their most frequent banking activity emphasizes this need to be connected – a desire met by the ease of staying connected due to the availability of mobile phone banking options.

In all instances, the respondents resided very close to their bank's branch, but still preferred to use their mobile phones. Reasons for this preference were convenience, ease of use, and avoidance of queues in the bank:

> I'm happy about mobile banking because it is convenient and it helps because I don't waste time standing in queues.

Another respondent laughed and stated: "I'm lazy". This an incidental reference to Caron & Caronia (2007: 150), who write of how mobile phones encourage a "culture of laziness". There is clearly no correlation between distance from the bank and the decision to use mobile phone banking.

6. Mobile Phone Banking: Is There A Gender Gap?

When one considers gender alone, it was most interesting to note that, as illustrated by the previous studies mentioned, there was very little difference between male and female responses. An analysis of their behavior and perceptions of the mobile phone banking experience shows very little divergence. When asked whether they thought the gender of the user made a difference, both genders spoke of how this had created new possibilities for women, especially those who work:

> Women are generally on-the-go, so (mobile) banking is more convenient.
>
> Women are likely to be multi-tasking beings (mother, wife, worker, checking homework, being a support system, keeping the home together), therefore using (mobile) phone banking could be more convenient and less consuming to their lifestyles.

One young lady did add one downside of this new service, highlighting a concern with lost social interaction associated with more traditional bank transactions: 'I like it but I miss the human element'.

There was only one noticeable trend that required the research team to re-interview participants for a better understanding of the responses. Males are more concerned about security when conducting mobile phone banking than females. This concern is so apparent that twice as many males spoke of being 'very concerned'. Why the difference? In order to fully understand, ten of the original respondents (five male and five female) were asked to explain their initial responses and to suggest reasons for the discrepancy. The responses could be captured under three broad themes.

The first has to do with the concern about physical harm. Interestingly, this theme was only addressed by female respondents:

> Women feel safer to do banking on their phone, rather than going out (F1).
> It is safer to do mobile phone banking than standing in the street at the ATM or going out to the bank (F4).

The second related to knowledge about online activities. Both male and female participants responded in similar ways:

> Women are generally more trusting than men and assume security in most formal processes (F2).
> Females have less online knowledge as compared to men, so they are not that concerned with it. It also doesn't look interesting (F3).
> I think that males have more information on Internet fraud and are more wary of it than women (M2).

And thirdly, participants commented on general financial habits of spending and related security concerns:

> Women tend to part with their money more easily than males. Therefore they are not so concerned about the security behind transactions (M1).
> Men are most likely to be the bread winner in the family and they are more conscious of the risks involved (F5).
> Males tend to be more responsible when it comes to spending their money, and therefore more paranoid about security (M3).

Notably, female and male respondents responded in very similar ways for the second and third theme. It was therefore unfortunate that both resorted to gender stereotypes when explaining this difference in perception of security. Clearly, young females have internalized societal gender stereotypes around economic activity and this affects their responses. They speak more to traditionally accepted notions of the male as being the main financial support (or 'breadwinner') in a family or relationship, yet this may not reflect the current realities in South Africa where women are more likely to be employed due to the Employment Equity Act. They have different understandings of technological competence, believing that women are less competent then men, even though the evidence in this (and other) research suggests otherwise.

It was however obvious throughout that the difference in responses to security concerns were directly linked to high criminal activity in South Africa, and certainly amongst female respondents, there were genuine fears of physical harm. As Jacobsen (2011: 26) reports mobile phone services are perceived positively by women who feel 'safer and more independent because of their mobile phone'. It is therefore possibly a relief to many women wishing to engage in banking that they now have the option to use this technology. While male respondents were more aware of the possibility of internet fraud, women were much more aware of the possibility of becoming a victim at a physical bank location.

7. Concluding Remarks

According to the findings, mobile phone banking is perceived to offer an expedient and effective service by this group of youth. Of course, this sample is a small one and again it must be noted that the researchers approached three times more people in order to secure the fifty eligible to be included in the purposive quota. It is clearly not as widespread a practice as originally anticipated. However, those who do use these services are very positive about the experience and readily recommend it to friends and family.

As discovered, with the exception of the security question, there appears to be little difference between male and female usage in this group - a notable finding for financial behavior in South Africa. As more women get degrees and occupy positions in corporations previously allocated to males, coupled with their increased access to ICTs (via mobile technology), this difference should continue to be diminished until parity is achieved.

It is also a telling reality that in South Africa, the concerns about mobile phone security were not as great amongst females because of the comparatively high concerns about conducting financial activities at an ATM on the street, as well as the acknowledged multi-faceted nature of their daily duties. This may in some way create more pressing reasons to conduct mobile phone banking regardless of the online or on site security provided by the banks. In contrast male respondents were more influenced by the numerous financial fraud schemes that regularly affect sections of the online population, so special efforts should be made to keep women informed of these, and how best to avoid becoming victim to them.

The growing impact of mobile technology in South Africa offers promise and provides a gateway for the youth to become more economic empowered. If applied correctly, young South African women can develop and flourish in this new economic environment.

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[i]In South Africa, the terms 'cellular technology' and 'cell phones' are preferred to 'mobile' as these are not deemed synonymous. 'Mobile' may also refer to a fixed-line instrument that is a free-standing unit that can only be used within a confined area. However, for the purposes of this article, 'mobile' will be used in keeping with international literature in the discipline.

[2]Please note that this research was not conducted in the interest of, at the request of, nor for the purposes of, corporate market research. It is part of a larger study, supported by a CSUR Grant from the National Research Foundation in South Africa that seeks to investigate South African youth usage of mobile technology.

[3] This age group accounts for 9.6% of the population (Statistics South Africa 2011: 9)