

## Demand for Mobile Financial Services Poised to Grow With Increased Penetration of Smartphones and 3G Service

### --comScore Releases Inaugural Report on Mobile Financial Services Market

RESTON, Va., July 9, 2009 /PRNewswire-FirstCall via COMTEX News Network/ -- comScore, Inc. (Nasdaq: SCOR), a leader in measuring the digital world, today released its inaugural study of the mobile financial services industry. The comScore report titled Mobile Financial Services: The Market Today & Opportunities for Tomorrow, provides an in-depth look at the current state of the industry and mobile financial users, and highlights areas for potential growth in this rapidly evolving market. In conjunction with the report, comScore is hosting a supplemental webinar on July 30, which provides additional industry insights from comScore's expert analysts.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20080115/COMSCORELOGO>)

The report leverages multiple comScore data sources to provide a comprehensive view of the mobile financial services market, including an overview of the current U.S. mobile landscape and insights into the mobile banking, credit card, insurance and brokerage sectors.

#### 3G and Smartphone Users Most Likely to Access Accounts Via Browser, Applications a Close Second

Mobile financial services adoption is highly dependent upon device technology and high bandwidth (3G) networks. A study of how mobile users access their banking accounts found that mobile Web browsing ranked as the most popular method for both smartphone (44.1 percent) and 3G users (53.3 percent), followed closely by mobile applications (48.1 percent of 3G users and 40.6 percent of smartphone users).

The relative parity among usage of browsers vs. applications for access to mobile banking indicates the growing importance of ease of use for accessing accounts and conducting transactions. Interestingly, the percentage of mobile bankers who used texting (SMS) for access to their account information was substantially higher among 3G users (41 percent) than Smartphone users (25 percent).

#### Mobile Banking Access by Device Technology

March 2009

Source: comScore Mobile Financial Services Report

|                      | % of Smartphone<br>Users Who<br>Mobile Bank | % of 3G Users<br>Who Mobile<br>Bank |
|----------------------|---|-------------------------------------|
| Via Internet Browser | 44.1  | 53.3                                |
| Via Application      | 40.6  | 48.1                                |
| Via SMS              | 25.0  | 41.0                                |

"The increasing adoption of smartphones and access to 3G networks, along with the rapid development of mobile apps, have created a fertile environment for the acceleration of mobile banking," said Marc Trudeau, comScore senior director. "A seamless mobile banking user experience is necessary for this behavior to take hold, and the convergence of the aforementioned technologies is now making mobile phones a viable access point for personal banking transactions. Financial institutions hoping to capitalize on this quickly emerging consumer banking trend need to be ahead of the curve and understand how consumers are using the mobile channel today and how they would like to use it in the future."

#### Convenience of Mobile Banking Important, Even at Home

The comScore report offers unparalleled insight into the usage patterns of mobile financial services users, including their preferred points of access. The largest percent of mobile customers, 31 percent, access their financial accounts primarily from home, even though many households have PC-based Internet available as well. Another 25 percent conduct transactions when running errands, while 15 percent do so during their commute. Nine percent of respondents indicated that they primarily access their accounts while on vacation, and 8 percent do so primarily while traveling for business.

Q: Where do you primarily access your financial accounts via your mobile phone?

March 2009

Source: comScore Mobile Financial Services Report

| Location                | Percentage of Mobile Financial Services Users |
|-------------------------|---|
| At home                 | 31%   |
| Running errands         | 25%   |
| Commuting               | 15%   |
| At work                 | 11%   |
| Away on vacation        | 9%  |
| Away on business travel | 8%  |

For more information on the report, Mobile Financial Services: The Market Today & Opportunities for Tomorrow, and registering for the webinar, please visit:

[http://www.comscore.com/Press\\_Events/Presentations\\_Whitepapers/2009/The\\_State\\_of\\_Mobile\\_Financial\\_Services](http://www.comscore.com/Press_Events/Presentations_Whitepapers/2009/The_State_of_Mobile_Financial_Services)

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