

MODE 4201

Intro to Mobile Development

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Lab 1



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Mobile Development Topic

Banking on your phone is a relatively new innovation, only coming around in 2010. It has quickly grown since then and many Canadians will use their banking app at least a few times throughout the year. It continues to grow and expand as Canadians get more comfortable using their phones for more and more personal chores.

Telephone banking (that is, calling in to the bank for transactions) has been around for much longer and hasn't grown or shrank since its introduction in comparison to the rise of mobile banking. Mobile banking, comparatively, has grown each year since it's introduction.

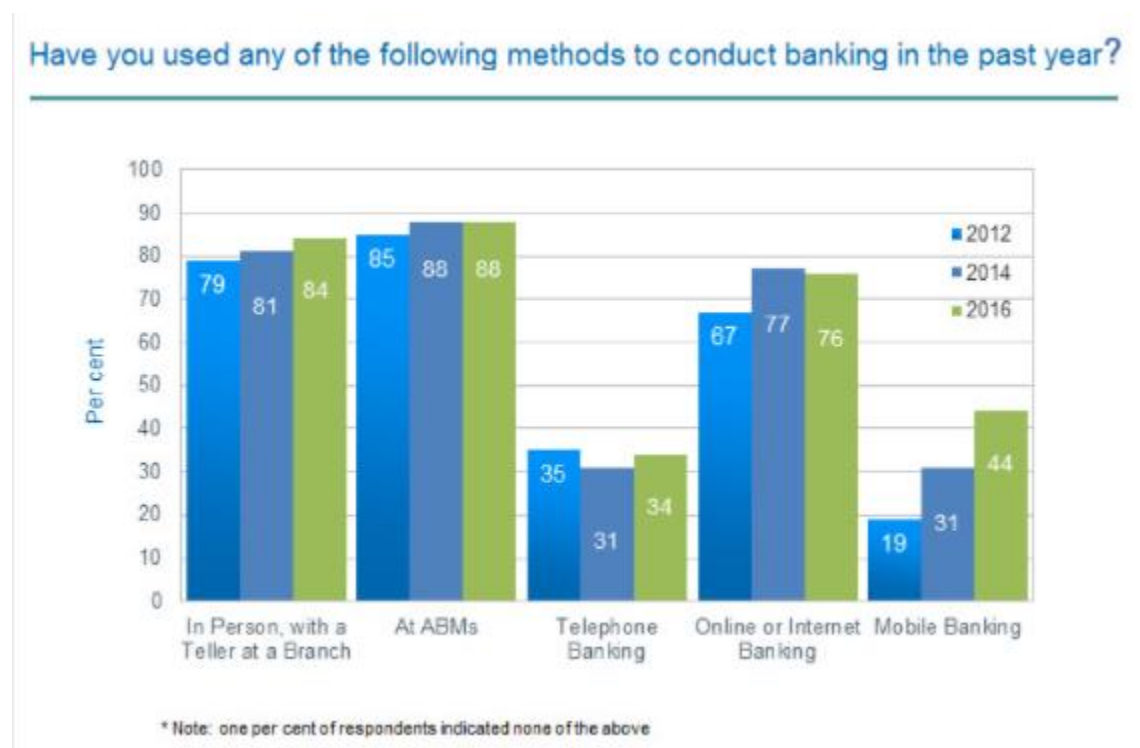
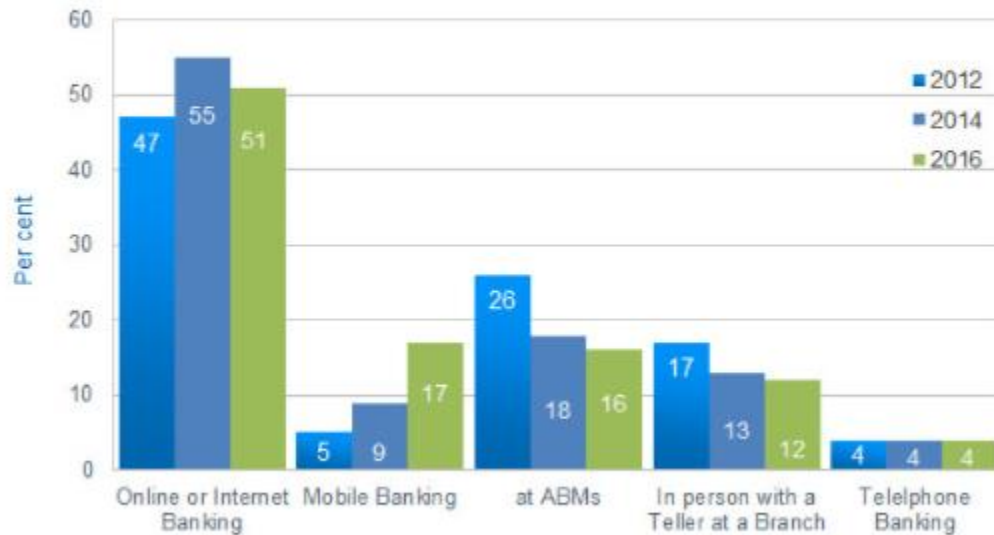


Figure 1. CBC. (2016, December 8).

Figure 1 shows the percentage of Canadians that will use any of the methods listed at least once in a year. As you can see, mobile banking has increased by over 11% every two years. Of course, as banks continue to improve their apps to make banking faster and more convenient for the end-user, these numbers will continue to grow.

Anecdotally, I started to use my banking app when they introduced the ability to cash a cheque through the app. At the time my job was still paying with physical cheques, and I just couldn't be bothered to go to the bank. Giving me the ability to use the app has led to me using it more and more each year.

Which of those methods do you use to conduct the majority of your banking transactions?



* Note: one per cent of respondents indicated none of the above

Figure 1. CBC. (2016, December 8).

Though not necessarily just mobile banking, Figure 2 shows just how many Canadians use online banking for most of their transactions.

Mobile Manufacturer

Manufacturer	Apple	Samsung
Phone Model	Iphone 13 Pro Max	Galaxy Z Fold 3
Picture/Photo	3-12MP	3-12MP
Price	\$1457.01 – \$2119.21	\$2269.99
Release Date	September 24, 2021	August 11, 2021
Operating System	iOS 15	Android 11, One UI 3.1.1
Chipset	Apple A15 Bionic	Qualcomm SM8350 Snapdragon 888 5G
Processor (CPU)	Hexa-core (2x3.22GHz + 4xX.X)	Octa-core
Memory (RAM)	6GB	12GB
Memory (Internal)	128GB, 256GB, 512GB, 1TB	256GB, 512GB
Memory (External)	No	No
Display	Super Retina XDR OLED	Foldable Dynamic AMOLED
Camera (Rear)	3 12MP and 1 TOF 3D LiDAR	3 12MP
Camera (Front)	12MP, SL 3D	4MP, 10MP
GPS	A-GPS, GLONASS, GALILEO, BDS, QZSS	A-GPS, GLONASS, GALILEO, BDS
Battery	Li-Ion 4373 mAh	Li-Po 4400 mAh
Battery (Talk time)	Up to 28h	6:35
Battery (Standby)	Up to 95h	7:52
Network	Wi-Fi 802.11	Wi-Fi 802.11
Synchronization (Computer)	Lightning, USB 2.0	USB Type-C 3.2
Voice Enabled	Yes	Yes
Browser	Safari	Chrome
3.5mm Jack	No	No
GPU	Apple GPU (5-core graphics)	Adreno 660

Mobile Plans

Service Provider	Bell	Rogers
Plan	Unlimited Share 100	Rogers Infinite
Calls	Unlimited Canada-wide	Unlimited Canada-wide
Data	Unlimited – Throttled after 100GB	Unlimited - Throttled after 50GB
Messaging	Unlimited	Unlimited
Global Texting	No	No
Voice Mail	Yes	Yes
Call Features	Only Available in Canada	Only available in Canada
Service Credits (Free Upgrades)	6mo of Crave Subscription	Save \$15/mo for additional lines
Fees	175/mo	125/mon
Usage Policy	Throttled after 100GB of data	Throttled after 50GB
Coverage	Canada-wide	Canada-wide
Video/Picture Messages	Unlimited	Unlimited
5G	Yes if device is capable	Yes, if device is capable

References

CBC. (2016, December 8). *Canadian banking innovations: a case study on – mobile banking*.
CBC. Retrieved September 18, 2021, from <https://cba.ca/banking-innovations-mobile>.