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TECH TRENDS

Apple Grows iPhone Share in US, Despite Overseas Challenge

—— iPhone share grows, but Android still dominates ——

While iPhone sales have been lackluster in some overseas markets, Apple's smartphone continues to gain users in the US. According to our latest forecast, the iPhone's user base ticked up 5.0% in 2018 and will grow another 3.2% this year.

In 2019, 105.2 million people in the US will use an iPhone, giving Apple a 45.2% share of the country's smartphone market. That share will grow 0.1% each year through 2021.

"The variety of iPhones available at different price points has contributed to its continued success in the US," said eMarketer forecasting director Shelleen Shum. "The Apple ecosystem, along with the brand's reputation for creativity and privacy, is still remarkably effective in maintaining user loyalty and attracting new users."

Android will continue to dominate the US smartphone market, having overtaken Apple in 2011. This year, Android usage will grow 3.3% to 124.4 million people. Its share of US smartphone users will increase to 53.4% in 2019, and reach 53.8% by 2021.

"The good news for major players is that less-expensive smartphones from Chinese manufacturers, like Xiaomi and Huawei, do not pose an immediate threat in the US

due to the lack of availability from local carriers," Shum said.Total smartphone usage in the US will grow 3.0% this year to reach 232.8 million people. In 2019,

US Smartphone Users, by OS, 2018-2021
millions, % change and % of total

	2018	2019	2020	2021
Android	**120.5**	**124.4**	**127.8**	**130.6**
—% change	4.1%	3.3%	2.8%	2.2%
—% of total	53.3%	53.4%	53.6%	53.8%
iOS	**101.9**	**105.2**	**108.0**	**110.3**
—% change	5.0%	3.2%	2.7%	2.1%
—% of total	45.1%	45.2%	45.3%	45.4%
Windows Phone	**1.8**	**1.6**	**1.3**	**1.2**
—% change	-24.5%	-9.9%	-19.5%	-7.4%
—% of total	0.8%	0.7%	0.6%	0.5%
BlackBerry	**0.7**	**0.6**	**0.5**	**0.2**
—% change	-37.7%	-14.2%	-18.0%	-49.1%
—% of total	0.3%	0.3%	0.2%	0.1%
Other	**1.1**	**0.9**	**0.8**	**0.6**
—% change	-13.8%	-16.5%	-11.2%	-27.2%
—% of total	0.5%	0.4%	0.3%	0.3%

Note: individuals of any age who own at least one smartphone and use the smartphone(s) at least once per month
Source: eMarketer, March 2019

smartphone usage will surpass 70% of the US population.   Source: EMarketer

LEARN & EARN through Digital Finance

Digital Finance, the monthly Special of The Bangladesh Express is a collaborative media product of BJFCI and The Bangladesh Express designed to encourage BJFCI member journalists keep watch on the evolving financial landscape and protect rights of consumers and promote inclusive investments.

BJFCI has taken the Learn & Earn project in line with its mission "to empower journalists, better address consumer concerns; and promote investors for a better Bangladesh with inclusive and sustainable growth". And The Bangladesh Express is publishing Digital Finance under its Financial Literacy For Mobile Subscribers-FILMS project in line with its mission 'to bring good thing to life".

Mr. Promoth Ranjan Biswas (01745-922-737), Vice-Chairman of BJFCI is supervising the Learn & Earn project and Mr. Md.

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Bashir Hossain Miah (01753483985), Member of BJFCI is working as Project Coordinator of the project and the Digital Finance.

Through Digital Finance, BJFCI member journalists can earn a handsome amount of money as honorarium for their contribution to reporting and editing team of this monthly publication. Write up must be made in line with the Editorial policy of The Bangladesh Express and sent to the Project Coordinator within 20th of every month.

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Retail Tech Innovation

Six trends set to shape the travel retail industry

In 2018, Asia Pacific had an inbound volume of around 688 million visitors to the region - almost 50 million more foreign arrivals than in 2017, according to the Asia Pacific Visitor Forecasts 2019-2023 by Pacific Asia Travel Association (PATA).

Amidst this tourism boom, traveler expectations are continuing to evolve and the industry faces an increasing need to meet fragmented requests from customers including the desire for richer content, wider choices and greater personalization.

The growing popularity of online booking sites, alongside the plethora of destination information available online now prompts retail travel agencies to consider how they can stay relevant to travelers. Agents should ensure that technology complements and improves the human touch in order to provide an enhanced customer experience.

To navigate this changing environment and to help the industry understand some of the drivers impacting the sector, global travel IT provider Amadeus spoke to several industry players to arrive at six trends to watch for in this sector.

1. Personalization and the cloud

Embracing customer data and predictive analytics is critical to offering personalized travel experiences.

"Cloud technology is a driving force for transforming the offline model of the travel agent. The cloud enables agents to have access to all cloud-based bookings regardless of location, whether this would be through a mobile phone or a tablet. As consumer expectations are growing, we're seeing travelers wanting more of a collaborative effort when booking a trip with an agent. A seamless way to enable this collaboration is by taking the customer out of a brick-and-mortar store to a café with a tablet and work together to develop an itinerary. This human interaction is where retail travel agents have an opportunity to really inspire the traveler."

-Champa Magesh, Senior Vice President, Retail Travel Channels, Asia Pacific, Amadeus

2. Mobile, payments and Blockchain

The explosion of mobile services in Asia will deliver new innovations in mobile and payments, particularly in user experience and user interface. For a mobile-first generation, instant messenger-style interfaces will become a more popular way of booking travel.

"As consumers become more conscious about their data, privacy, and online presence, there will also be a need for more secure and direct transfer payment methods. Credit card payments, such as Visa and Mastercard, are facing digital challenges. This is where Blockchain can revolutionize traditional methods by allowing all transactions and ticketing to be safe and secure. Blockchain technology will also offer an efficient way to integrate different services providers in a distributed environment."

- Kelvin Ko, Assistant Manager, Business Development, Travel Expert Group

3. Rich travel content with high-speed networks

Travel content will rise with the implementation of 5G high-speed networks. Content management and integration with non-travel related content such as concerts and museum tickets, as well as value add services such as LiveChat and free Wifi, will be success factors for future travel agents.

"Technology will enable travel agencies to transform into 'digital travel agents' through high-speed networks, enabling 3D, VR and AR technologies. The booking process will become a trip planning experience, where agents will be able to provide more content, information and booking details."

- Alfred Kam, Chief Operating Officer, Travel Expert Group