



MOBILE PAYMENTS

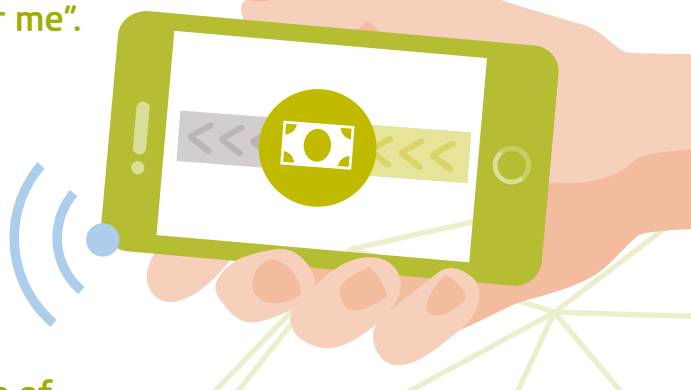
Revolutionizing Retail

Consumers are ready for a compelling mobile payment experience.

One quarter (26%) of all consumers, jumping to two thirds (66%) of Leading Edge Consumers, agree that:

“Having all my payment methods together in one place on my mobile device is a major convenience for me”.

Mobile payment is seen as a **gimmick** by many consumers.



42% agree that “Mobile payments are more of a gimmick today than a major part of how I pay”.



The majority, 55%, agree with the statement: “I am worried about my personal information when using a mobile payment app.”

Shoppers are less loyal than ever before<sup>1</sup>

Almost half (46%) of all consumers (14-65 years) agree that they are less loyal when shopping. This figure rises to 53% of Gen Y (18-29 years), and 58% of Gen Z (14-17 years). The majority (68%) of Leading Edge Consumers are less loyal when shopping.

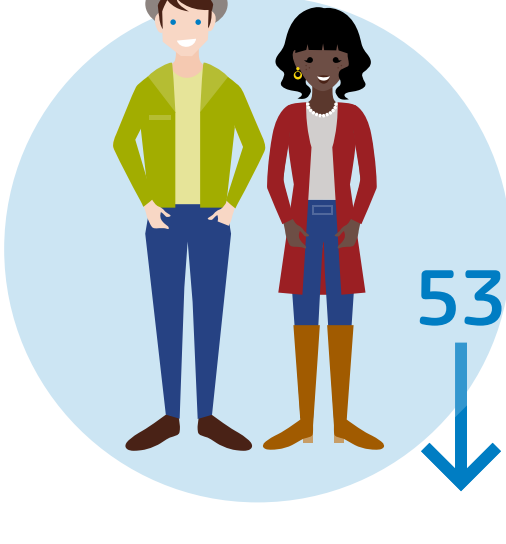
All consumers



46%

14 -65 years

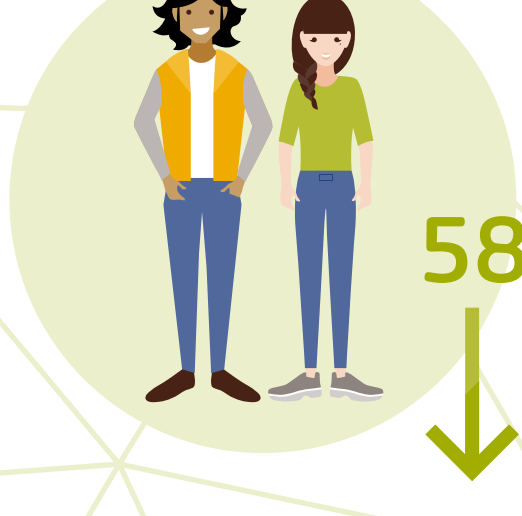
Gen Y



53%

18-29 years

Gen Z



58%

14-17 years

LECs

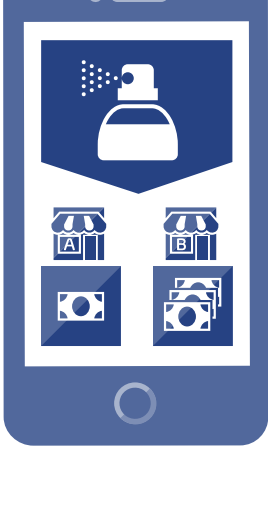


68%

Early Adopters + Passionate Shoppers + Influential

What are consumers doing with their smartphones when shopping instore?<sup>2</sup>

25% compare prices



19% search for information about a product



17% check online reviews



14% check availability of a product/item



How are US consumers paying instore?<sup>3</sup>



36%

with a debit card



31%

with cash



31%

with a credit card

Our mobile payments specialists say:

Put simply, consumers in the more mature markets are not demanding **mobile payments**, but they do want to improve their...

RETAIL EXPERIENCE...



...and this will be the catalyst for **mass market adoption.**

Sources: <sup>1</sup> GfK quantitative online survey amongst 4,900+ internet users aged 15+ in 16 countries who currently track their health or fitness; multiple answers allowed, 2016. <sup>2,3</sup> GfK FutureBuy 2016, online survey with 20,000 consumers 18+ in 20 countries