

# Consumers and Mobile Payments

A global segmentation



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# A global segmentation

24 countries

16,976 adult mobile device users

Ipsos Global @dviser online panel survey

June 2014



An attitudinal segmentation developed from a previous 2012 mobile payments study covering GB, Canada, China, Russia and the Czech Republic

Expanded and recalibrated to cover 24 countries across the Americas, Asia-Pacific, Europe, Middle East and Africa in 2014



The survey instrument is conducted monthly in 24 countries around the world via the Ipsos Online Panel system. The countries reporting herein are Argentina, Australia, Belgium, Brazil, Canada, China, France, Great Britain, Germany, Hungary, India, Italy, Japan, Mexico, Poland, Romania, Russia, Saudi Arabia, South Africa, South Korea, Spain, Sweden, Turkey and the United States of America.

For the results of the survey presented herein, an international sample of 17,519 adults aged 18-64 in the US and Canada, and age 16-64 in all other countries, were interviewed. Approximately 1000+ individuals participated on a country by country basis via the Ipsos Online Panel with the exception of Argentina, Belgium, Hungary, Mexico, Poland, Romania, Russia, Saudi Arabia, South Africa, South Korea, Sweden and Turkey, where each have a sample approximately 500+.

# Dimensions for your consumers



Mobile payments need to be established

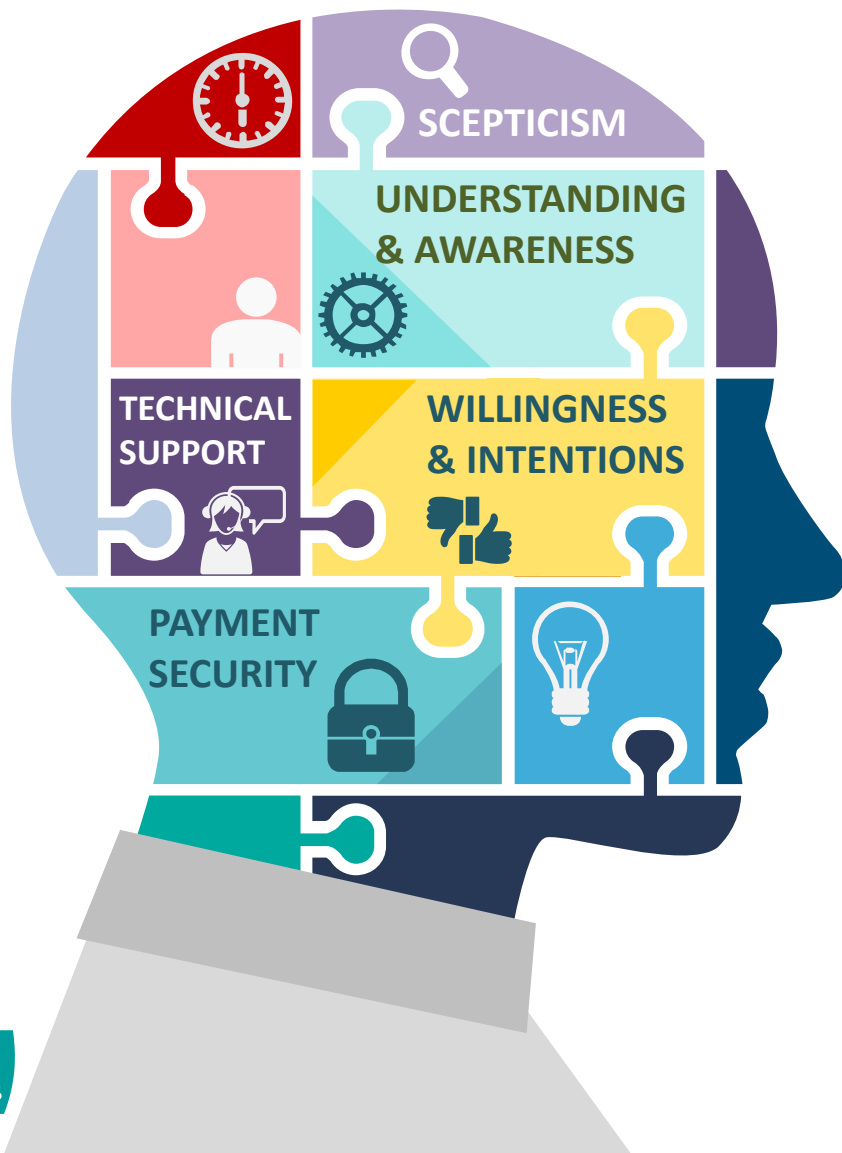
Knowing what's available, who provides them and where to pay

How much tech support would be needed

Willing to try, reveal location for benefits and upgrade their phones for NFC

Requiring security to be guaranteed

# Dimensions into segments



# Dimensions into segments

PAYMENT  
SECURITY



TECHNICAL  
SUPPORT



UNDERSTANDING  
& AWARENESS



WILLINGNESS  
& INTENTIONS



SCEPTICISM



APPLIES TO  
SEGMENT

**cautious**  
**confident**



**open**



**disengaged**



DOES NOT APPLY  
TO SEGMENT

**cautious**



**confident**



**open**



**disengaged**



I know what I'm doing when it comes to new technology.

I am confident with my knowledge about mobile payments, knowing who provides these services and where I can use them.

I feel that mobile payments in could help me better manage my money.

I'm willing to upgrade to be able to use contactless mobile payments.





I'd like to use my mobile phone for payments to help me manage my money better and help me keep track of loyalty schemes.

I'm not as informed on where I can make mobile payments or who provides these services.

Security isn't the biggest issue for me and I feel reasonably capable using new technology.

I don't think setting up mobile payments will take much effort.





I don't know who will provide me with mobile payments, where I can use them and how these payments work.

I'm not convinced about the benefits of using mobile payments.

I also think that setting up mobile payments on my phone will be too much of an effort for me. I would really need technical support and the assurance that such payments are secure.

Mobile payments need to be more established before I'll start using them.





I'm not particularly interested in using my mobile phone for payments.

I think I know who offers such services or where I can pay in this way, but I don't expect to use such services in the near future.

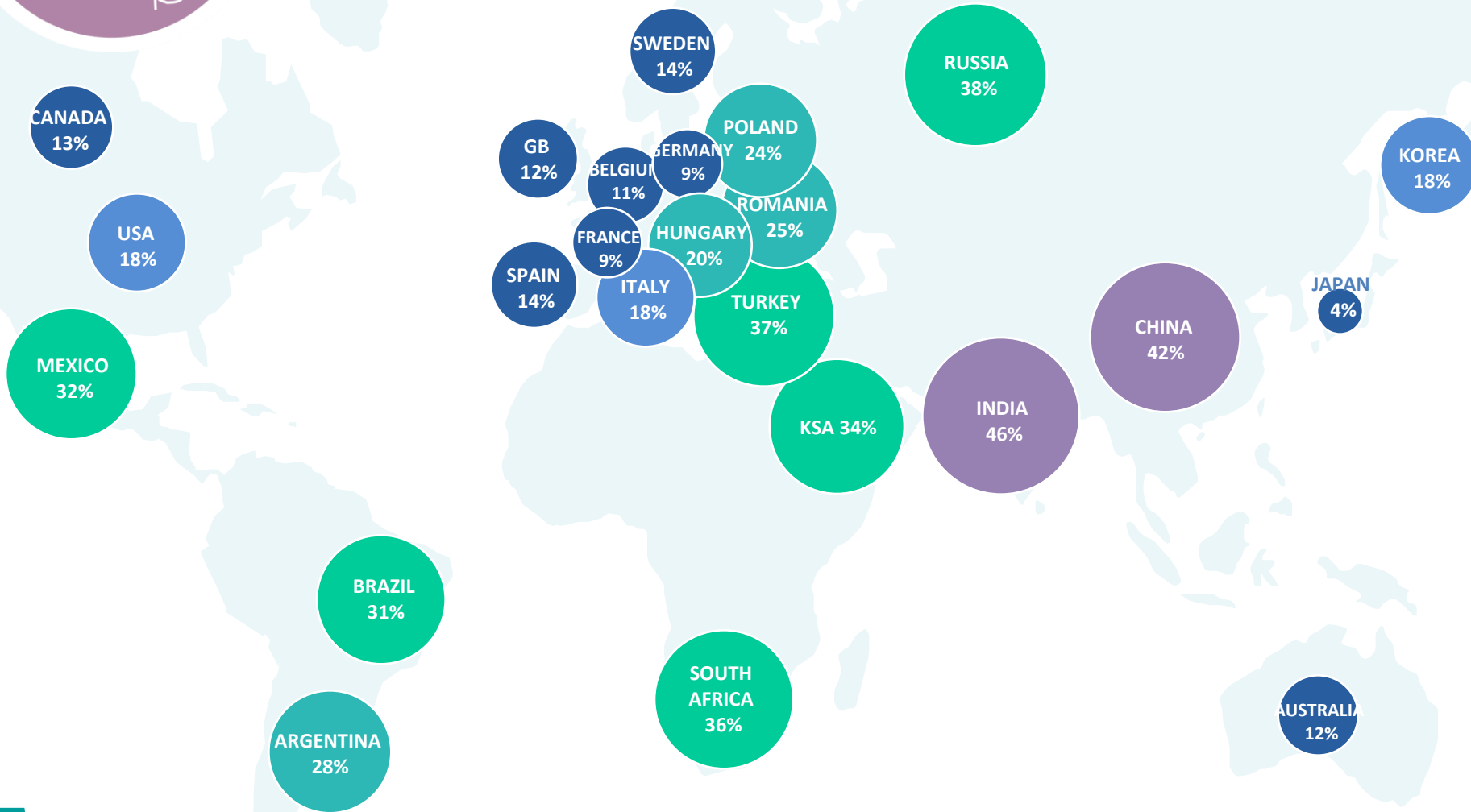
I'm less concerned about technical support, security and the effort involved in setting up mobile payments.

It's not the case that I'm waiting for everyone else to use mobile payments before I'll start using them.



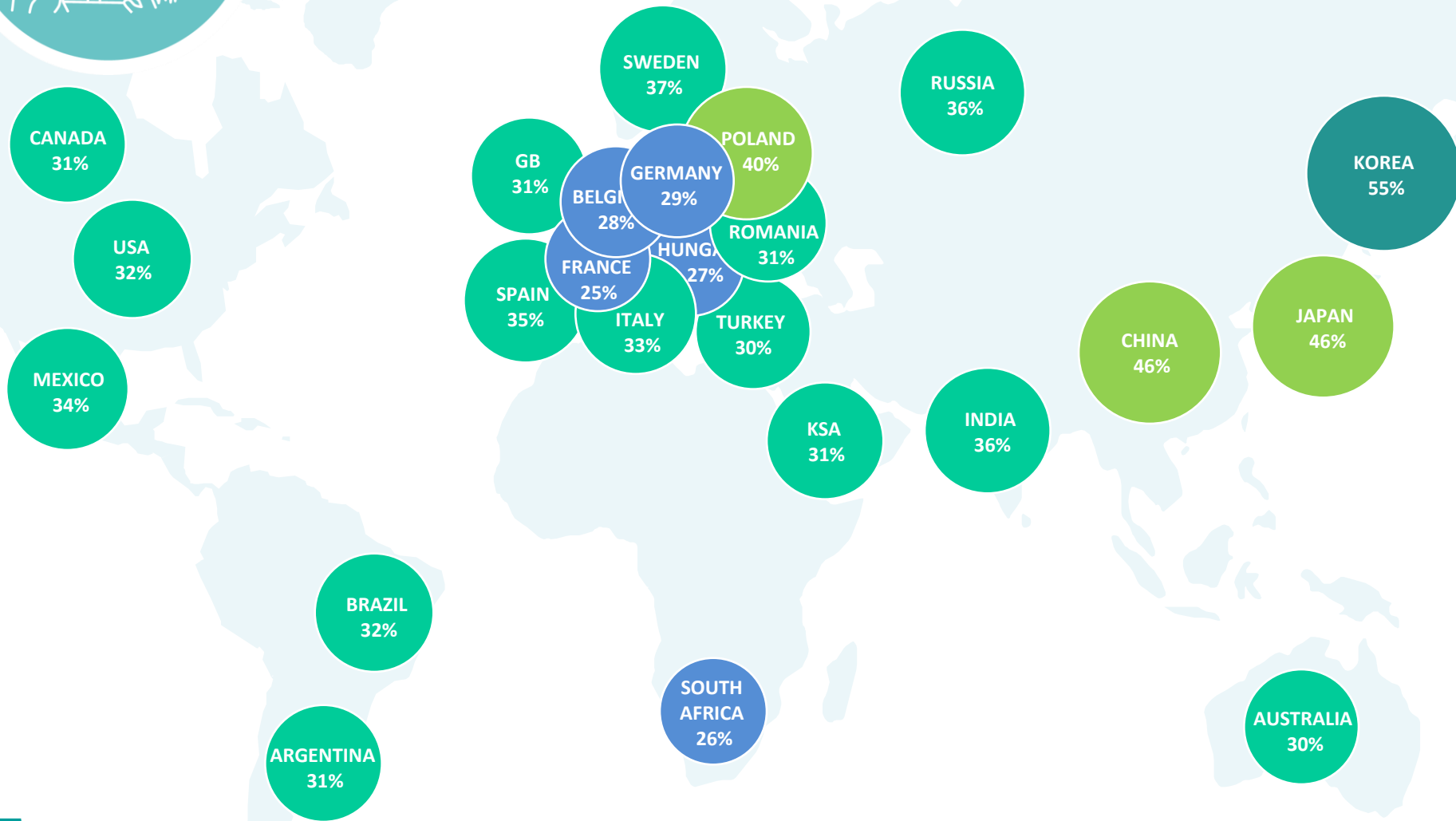
## Higher growth and emerging markets are the most Confident

**confident**



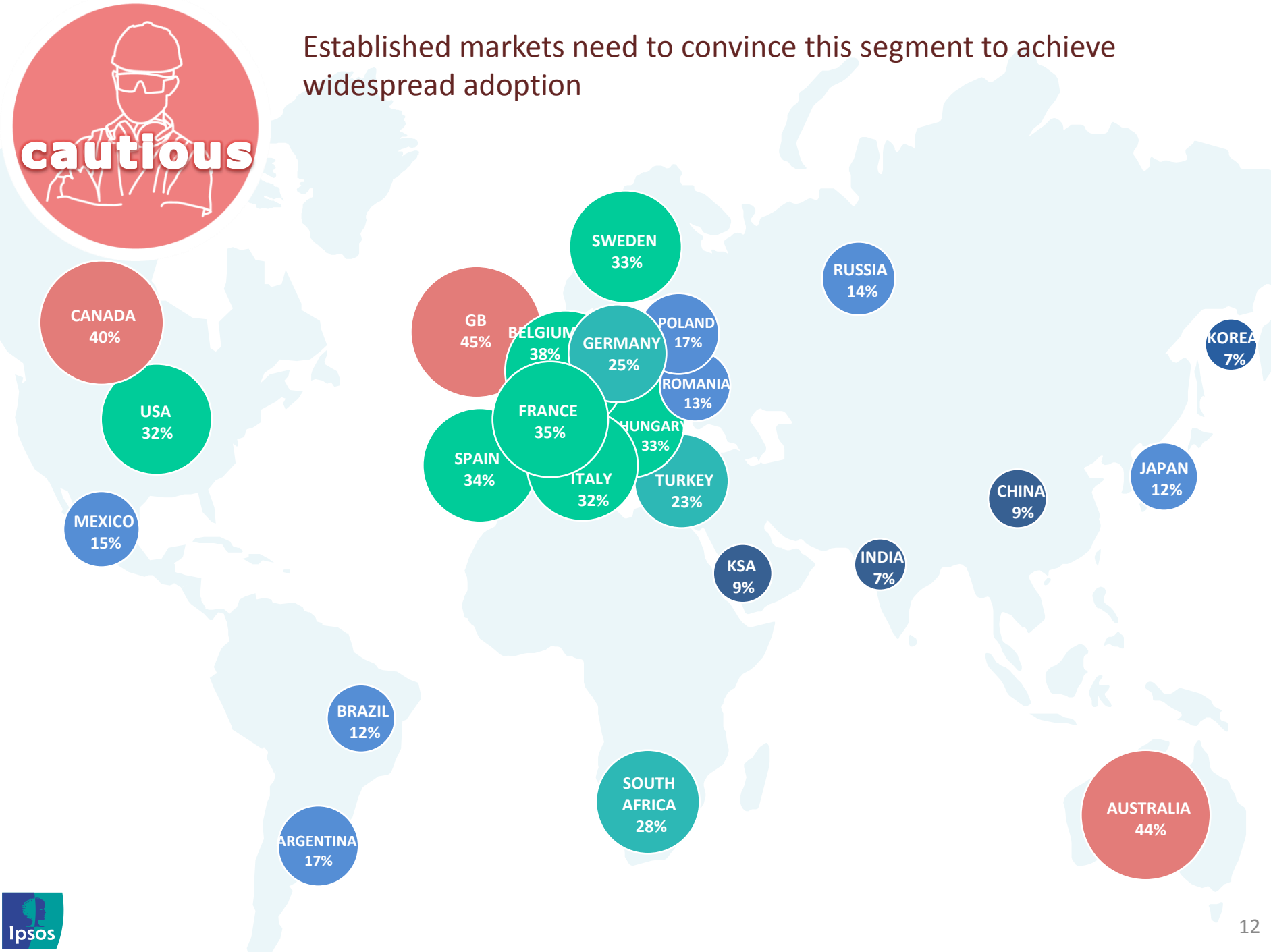


## The opportunity segment for established markets



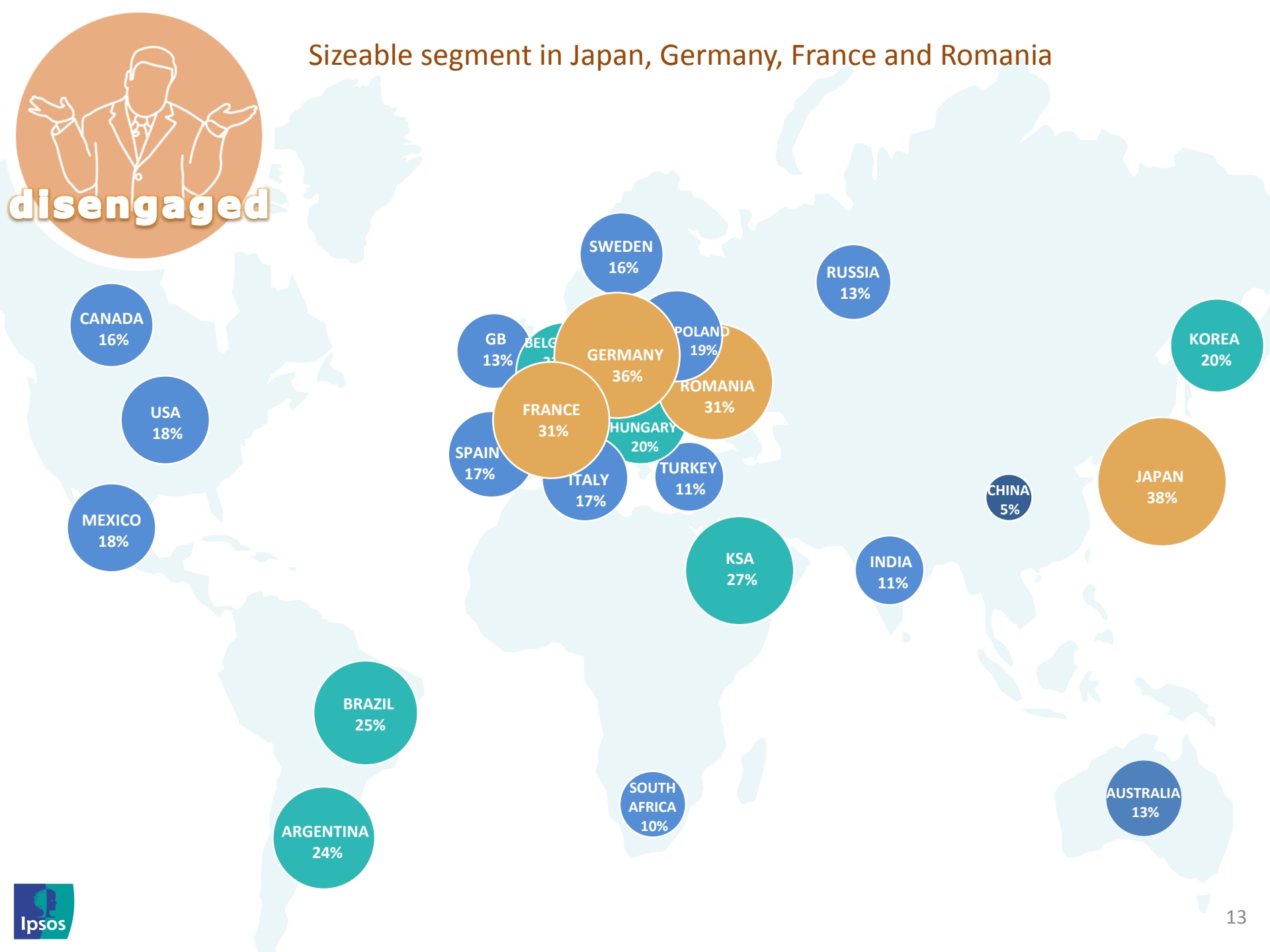


Established markets need to convince this segment to achieve widespread adoption

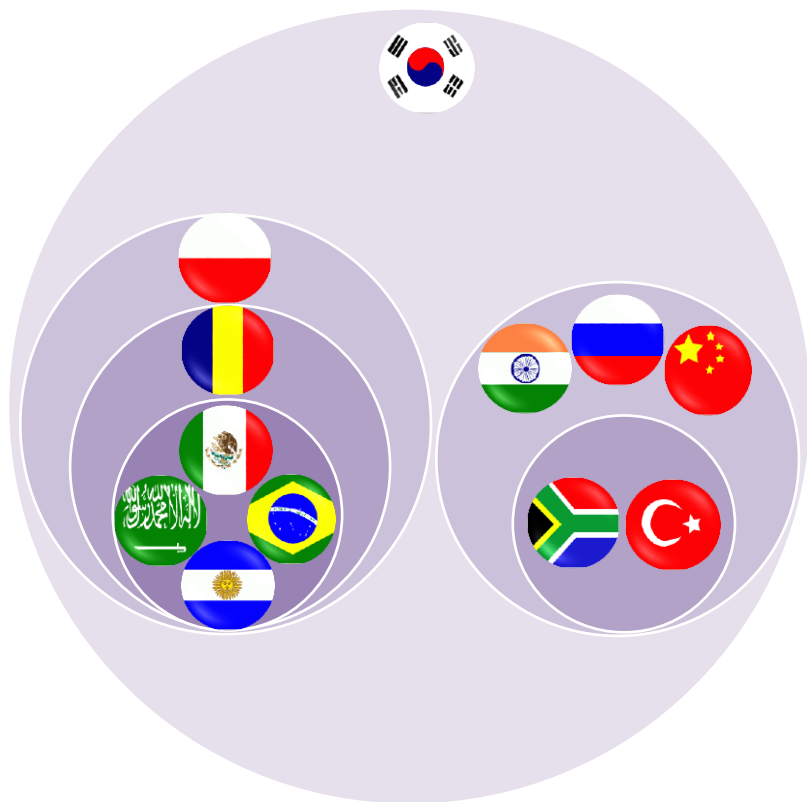




## Sizeable segment in Japan, Germany, France and Romania



# Mapping your opportunities

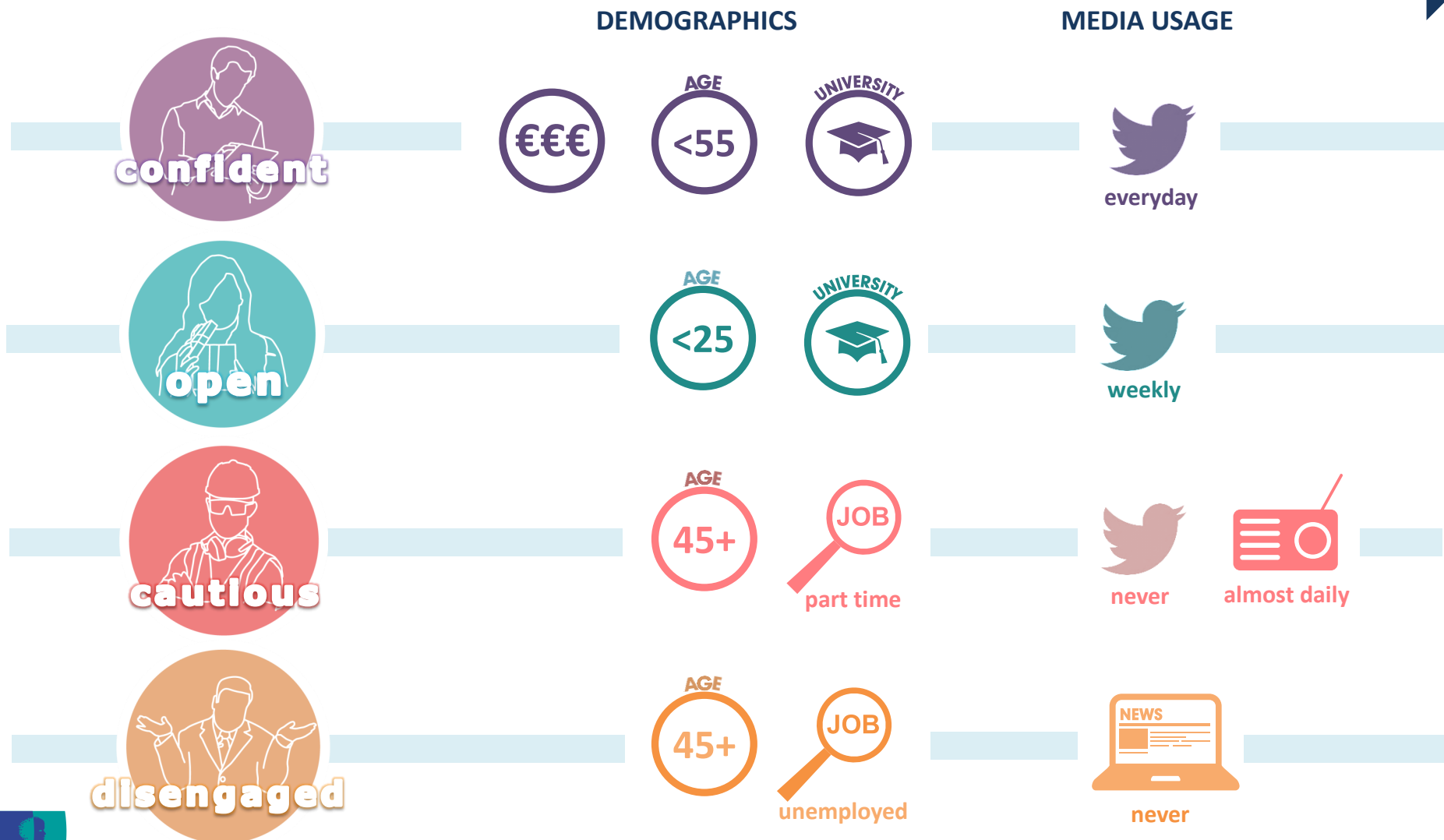


**confident & open**



**open & cautious**

# Reaching your consumers



# Encouraging usage

## Prioritise



Mobile payments providers must prioritise what they want to achieve for each consumer segment

## Communicate



There is a knowledge gap for many consumers, and therefore consumers must be further informed about mobile payments

## Socialise



Mobile payment providers need to create the conditions for mobile payments to be seen as more established in by consumers

## Support



There needs to be the feeling that the whole industry supports the consumer – that there is a supportive ecosystem

## Research



Using research to better understanding needs, motivations and behaviour to really know the end-consumer



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