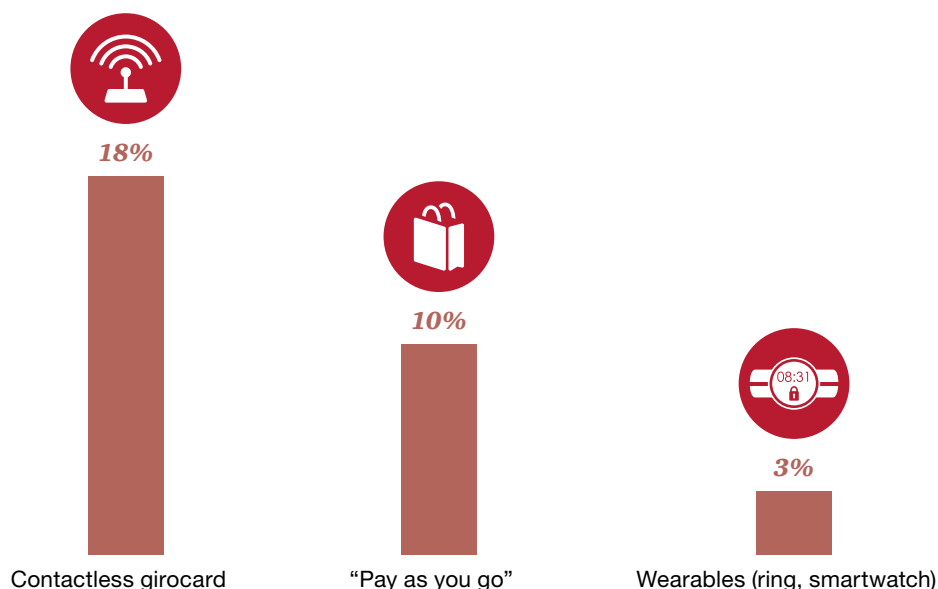


Fig. 5 Innovative payment methods

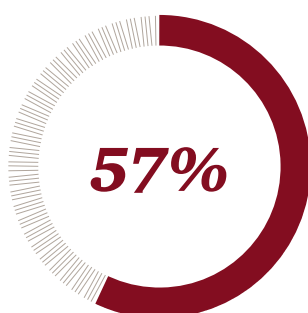
If you were given all technological possibilities of paying at any time, which three payment methods would you prefer? Please prioritize your preferences.

n = 1,015 (all respondents)



The demand for and value of mobile payment: Customers do not need mobile payment

The respondents were asked to evaluate their need for mobile payment. As a result, 57% of them agree with the statement "I am satisfied with the existing payment methods and need no mobile payment". In fact, 44% of the mobile payment users agree, as do 42% of the potential users and 76% of the non-users.



of all respondents are satisfied with the existing payment methods and need no mobile payment.

The survey participants were also asked to assess the value of mobile payment as follows: "Compared with other payment methods, I do not see any added value in mobile payment". As a result, 46% of them agree to the statement, 22% of them disagree. 43% of the users agree, compared with 27% of the potential users and 64% of the non-users.

Our report will explore the factors that may cause the respondents to agree to this statement and also shed light on what may prevent them from doing so in future.

Product preferences: Mobile payment is used most often to buy clothes, groceries and fuel

The users of mobile payment were asked which types of products or services they preferred to buy with their smartphone, with clothes, shoes and accessories preferred by most respondents, followed by food and fuel, as Figure 6 shows.