

The results suggest that mobile payment offerings that provide nothing but mobile payment (apps or wallets) are not what customers want. Instead, the results clearly imply that customers want to be offered additional services, such as incentives, or special functions like the possibility of saving and paying bills – services from which they gain an extra benefit and that positively strengthen their customer loyalty.

Only 7% of all respondents consider a mobile payment solution that is embedded in an app to be one of the top three criteria to make mobile payment more attractive. This may be explained by the fact that mobile payment apps

with additional services are not (yet) widespread in Germany and people are still relatively unfamiliar with such offerings, as the low number of mobile payment users in the survey suggests. On the other hand, the items used to ask the respondents for their opinion on various additional services shows that such an enriched mobile payment solution positively influences customer acceptance of mobile payment.

In fact, it is incentives like discounts, coupons or special offers that customers find attractive: They want to be offered added value. If mobile payment is able to offer such value, it can gain a clear advantage over other payment methods.

The customers' demand for superior value is also supported by the fact that the respondents want one solution to pay both in a shop and online, as the analysis of the market infrastructure above has shown. This seamless and at the same time simple mobile payment process points to a truly digitized customer journey integrating an innovative payment method. Consequently, a mobile payment offering that includes such incentives may well be able to tap the above-mentioned potential that mobile payment has to offer.



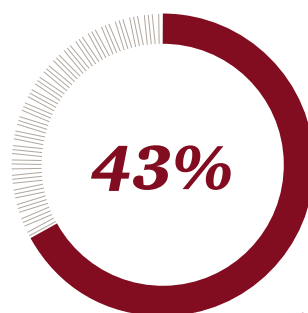
Mobile commerce and in-app payments can become a catalyst for customer acceptance of mobile payment

As Figure 7 on page 12 has shown, apps with attractive products or services rank among the top three criteria to make mobile payment attractive for only 10% of respondents. On the other hand, 36% of all respondents agree that without the combination with products or services they would not use mobile payment. 40% of the users agreed. The survey participants were asked to evaluate a number of statements regarding the potential benefits of mobile payment, as Figure 13 shows.

When asked whether apps that offer products that they need would increase their intention to use and their actual use of mobile payment, only 32% of all respondents agree, compared over half of the users of mobile payment (56%).

As with product apps, only 32% of respondents agree that service apps (e.g. for travels, transport or hotel bookings) should be offered so that they would use mobile payment more often. This again stands in contrast to over half of the users of mobile payment who agree to this offering.

A total of 40% of respondents consider a mobile banking app with account information, bank transfers and asset management functions like equity business to be helpful to increase their use of mobile payment, compared with 61% of the users.



of mobile payment users think that mobile payment should be as automatic as possible without the user noticing it.