

42% of respondents agree that the combination of mobile payment with offerings like online order, payment and delivery service or online order and pick up would increase their use of mobile payment, compared with two thirds of the users.

Surprisingly, there is no clear signal from the respondents as to whether apps offering products or services that they need would help increase their usage of mobile payment. The data shows that those who have gained knowledge about mobile payment because they use it or would use it see the value of an integrated mobile payment service embedded in product or service apps.

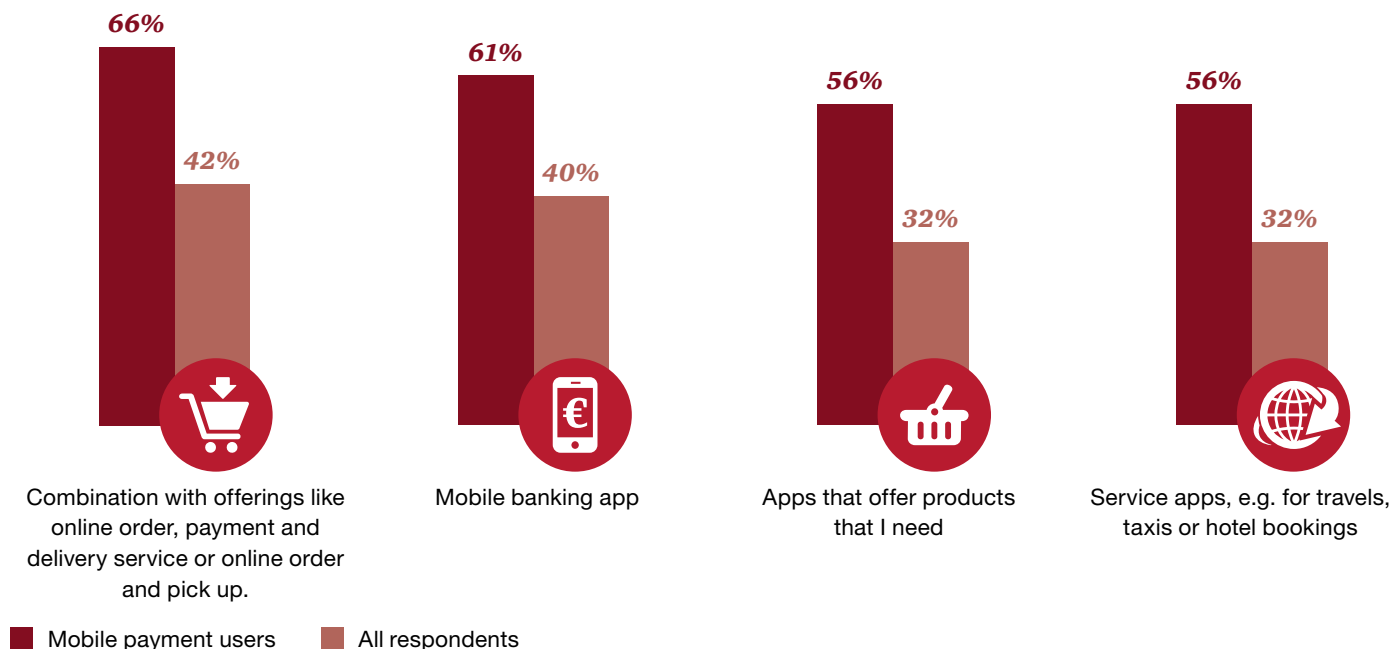
It always depends on the respective product or service offered and the value it provides in the eyes of the customers. Merely developing a product or service app with embedded mobile payment will not lead to success; instead, it is all about adding value in the eyes of the customers, as will be shown below. Therefore, the respondents' feedback suggests that no generalization regarding such apps is possible.

Product or service apps integrating mobile payment as part of m-commerce can still be regarded as relatively new in the market: 2015 was the first year when turnover with mobile apps in Germany was expected to be in excess of one billion euros, which is still low compared with e-commerce turnover in Germany estimated at approximately €44 billion in 2016⁸. The figures reveal that it is still early days for m-commerce and mobile payment, but they also indicate that there is vast potential for both. In fact, m-commerce has the chance to become a main driver of mobile payment in future: If smartphones are increasingly used for shopping in Germany as outlined above and if mobile apps gain in popularity, they are very likely to almost automatically further the use of mobile payment as well.



Fig. 13 Mobile payment should be embedded in product or service apps

In your opinion, what else should be offered so that you would use mobile payment (more often)?
n = 1,015 (all respondents); n = 135 (mobile payment users)



⁸ Cf. Statista (2015): Umsatz mit mobilen Apps in Deutschland in den Jahren 2009 bis 2014 sowie eine Prognose für 2015 (in Millionen Euro).