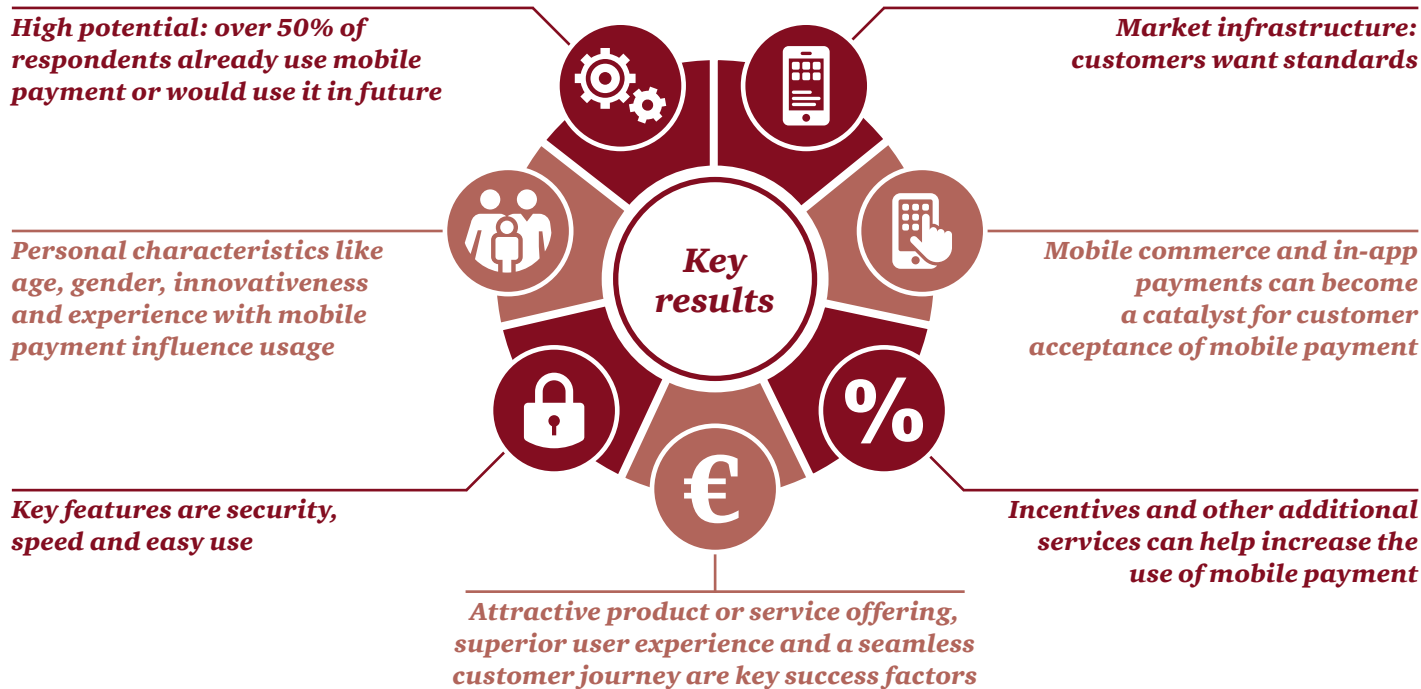


Fig. 1 Mobile payment trends

Our report highlights a number of specific measures that can be deduced from the results. They affect areas which mean investments on the supply side of the market, be it the point of sale or the web infrastructure, product or service development. Yet the higher the perceived value for the customer, the more these investments will pay off and the more likely mobile payment acceptance will occur.