

## B The potential for mobile payment in Germany

There is significant potential for mobile payment in Germany: A total of 13% of respondents state that they already use mobile payment (“users”), compared with 42% of respondents who state that they do not yet pay with their smartphone but would like to do so in future (“potential users”). Consequently over half of respondents already use or would use mobile payment in future. A total of 44% of those surveyed said they did not use mobile payment and would not do so in future (“non-users”). Figure 2 shows their distribution across age groups.

**Fig. 2 High potential for mobile payment: Over half of respondents are users or potential users**

Do you already pay with your smartphone?  
n = 1,015 (all respondents)

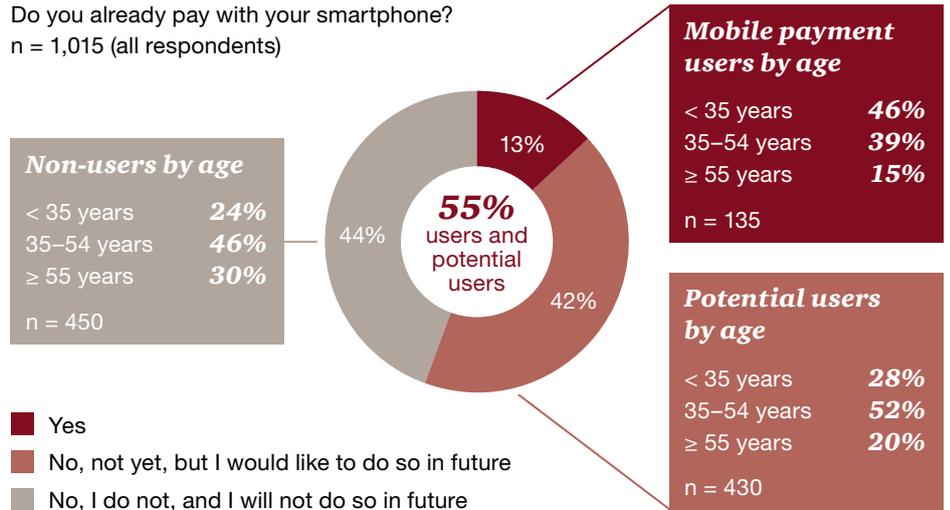


Figure 3 shows the development of the mobile payment potential since 2015 when we published our first mobile payment survey. In 2017 we excluded mobile payment via tablets to focus on payments with smartphones. With 55% smartphone users and potential users, the market potential for mobile payment continues to be very high.

**Fig. 3 Mobile payment potential since 2015**

Do you already pay with your smartphone/tablet? (2015/2016)  
Do you already pay with your smartphone? (2017)

