

GLOBAL MOBILE MONEY REPORT 2015



**INSIGHT REPORT: WHAT'S DRIVING MOBILE
PAYMENTS AND BANKING AROUND THE WORLD**



THIS INSIGHT REPORT IS BASED ON THE MOBILE ECOSYSTEMS FORUM'S ANNUAL GLOBAL CONSUMER SURVEY; A 15-COUNTRY STUDY WHICH EXAMINES WORLDWIDE ATTITUDES, BEHAVIOURS AND TRENDS IN MOBILE CONTENT AND COMMERCE.

WITH ANALYSIS BY TIM GREEN, EDITOR OF MOBILE MONEY REVOLUTION THIS EDITION LOOKS AT WHAT'S DRIVING INTERNATIONAL MOBILE PAYMENTS AND MOBILE BANKING





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FOREWORD

2014 was probably the year of breakthrough for mobile payments. After many years of ineffectual attempts important new solutions like VISA and MasterCard's cloud-based payments and ApplePay were launched. Especially the announcement of ApplePay by Apple CEO Tim Cook on 9 September 2014 stopped not only the discussion around NFC as the right technology for mobile proximity payments, but Apple (again) accelerated the interest of all payment ecosystem stakeholders, issuers, merchants, consumers and all other players. With the right technologies now being available to provide mobile wallets to Apple and Android users the so called "mobile wallet war" started - consequently resulting in further announcements and strategic activities by further big players like Samsung (acquisition of LoopPay, announcement of SamsungPay) or Google (announcement of AndroidPay).

Though the technologies and solutions are available, consumers do not yet embrace mobile proximity payments (tap-and-pay or via in app in a store) as the MEF Mobile Money Report 2015 shows. A fact in line with our experiences from live solutions in various regions in the world. Whereas eCommerce payments are steadily growing - a huge number of consumers are already shopping online on their smartphone - proximity payments are in their infancy. Beside the lack of knowledge about mobile wallets, the low acceptance infrastructure and especially the lack of trust by consumers are holding back the uptake of mobile payments. Thus, it is important for all ecosystem players to address users' concerns through, first, the right technology (tokenization), but equally importantly through communication and education. Real-time access to balance and transaction information, notification of balance changes and other options available through modern smartphone apps are poised to deliver consumers more transparency and confidence in mobile payments than any "dumb" plastic card can do.

This real-time transparency about the financial situation is also driving the update of mobile banking and access to bank accounts as the MEF Mobile Money Reports 2015 report shows. This trend is clear, demonstrating consumers' demand to manage their financials in real-time – anytime and everywhere – independent of any bank branches. This digitization of financial products and services is happening at a high pace and represents a strategic challenge for established banks. The future will show if and how banks will survive the ongoing disruptions by FinTechs.

However, it's not only the disruption of existing developed markets we need to look at. In many underdeveloped countries, mobile money solutions brought financial inclusion and helped to create a better environment for millions. They are, as the MEF report shows, addressing an elementary need of the consumers.

As a global payments technology company we will support all these developments with our projects and are already curious to see the development of mobile money and payment through the next MEF annual study. Till then enjoy reading the MEF Global Mobile Money Report 2015.



Christian von Hammel-Bonten,
Executive Vice President
Telecommunications, from
Wirecard AG

wirecard

INTRODUCTION

In 2014, 66% of mobile media users made some form of mobile purchase. That's two thirds. A considerable chunk.

But this top line figure doesn't tell the whole story.

This mass of eager mobile spenders is actually doing a range of transactional stuff. Most are simply using their phones to make e-commerce purchases. They're buying from eBay, Amazon et al and they've simply swapped their laptops for tablets and smartphones to do so.

Of course, there's more to buying 'on the go' like this than just moving to a smaller screen. Consumers are purchasing not just from web sites, but also from apps – a switch that affects all brands. They're also ordering online and collecting in-store. Another fascinating new twist in the retail story.

Where these mobile e-commerce consumers start their purchase journey is also interesting. How do you find the products you want to buy? On the desktop web, Google generally leads the way. On mobile, less so. Some shoppers are looking to social media to start the purchase journey. Others are nudged by a 'second screen' prompt – following up something seen on TV with a mobile transaction.

While this kind of mobile e-commerce is flying, [our research](#) reveals far fewer consumers are using their phones to actually pay in a physical store.

Just 8% do so. It remains true that, for all the hype, the mobile wallet (as a store of value) is not yet 'a thing'. In fact, our research says 32% of people don't know what a mobile wallet is or can't see the point of having one.



9 KEY TRENDS AND DRIVERS OF GLOBAL MOBILE MONEY

The Global Mobile Money Landscape is changing rapidly. People have responded to the launches of Apple Pay and Samsung Pay (both occurred after the field study for this report was carried out), and there should be a halo effect as a result of this.

Elsewhere, the research reveals how consumers are using banking apps to manage money as well as attitudes to privacy, security and trust.

Overall, the enduring uncertainty around mobile money – along with its immense disruptive potential – makes it a fascinating subject and this Insight Report reflects the latest big trends in the space. In the appendix to the report you will find the data findings from MEF's annual study – simply click on the links in the analysis to jump to the data.

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1 IN-STORE PAYMENTS ARE STILL NEGLIGIBLE: ALL THE ACTION IS ONLINE

The mobile payments market is routinely referred to as a 'zero billion dollar' industry. This waggish description neatly summarises both the immense promise and the sluggish adoption of its products and services.

Is it true? Well, it depends how you define mobile payments. In short, the market for proximity mobile payments (made in a store) is embryonic. The market for mobile e-commerce is flying.

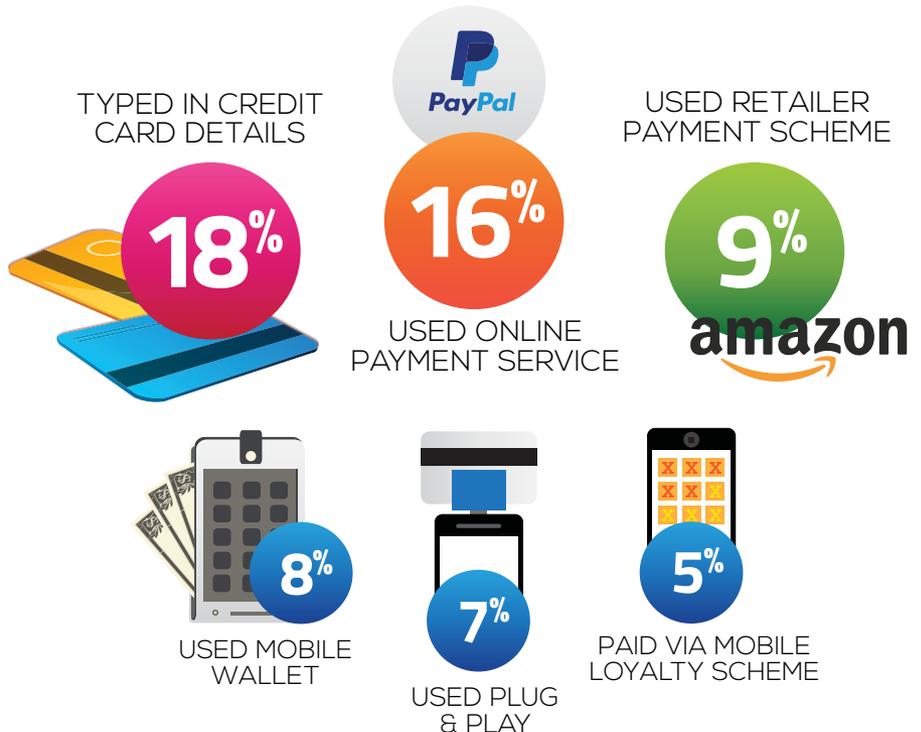
The [research reveals](#) that 18% typed credit or debit card details into their phone to pay. 16% used an online payment service like Paypal and 9% used a retailer's scheme such as the one operated by Amazon.

By contrast, only 8% of people have made a mobile wallet payment – either NFC 'tap-to-pay' or via an app - in the last six months. Another 7% paid using a merchants 'plug and pay' or mPOS device and 5% said they paid via a mobile loyalty card scheme.

The latter payment type is best exemplified by Starbucks, which operates a close and proprietary system of mobile payments. Its top-up wallet app links to its loyalty programme and works only in its coffee shops. Yet, it is probably the western world's leading mobile payment product. In April, Starbucks announced it had reached eight million mobile transactions per week.

No doubt, the industry is still searching for a mobile payments recipe that is safe and compelling enough to convince the public (see section 2 on 'Mobile Wallets'). It hasn't had any problem switching consumers over to mobile when it comes to e-commerce.

The MEF study shows 86% of people have made a digital mobile purchase. Within this group, 48% used their phones to buy physical or perishable goods. Multiple industry reports support this finding. In April, e-commerce payments process Adyen revealed that 27.2% of all its online transactions are now on handheld devices.



2 THE BIG WHY. CONSUMERS STILL DON'T KNOW WHY THEY NEED A MOBILE WALLET

Do people really know what a mobile wallet is? Can the mobile industry even provide a decent explanation? If the mobile wallet is a digital version of the real thing, it should house cards, ID documents, loyalty programmes and so on. However, it's hard to think of any successful product that fits this overarching description.

The [MEF research reveals](#) public confusion and, to a degree, apathy around the mobile wallet proposition. 18% don't know what it is, 15% don't see the point, and a further 15% say 'no one I know is using one' (there is also strong resistance related to trust – see later).

Perhaps because of this confusion – and the difficulty of building an all-encompassing solution – the industry has focused on mobile 'wallets' that essentially replace a single debit or credit card (or complement a plastic one). Examples include EE's Cash On Tap, Apple Pay and Vodafone SmartPass.

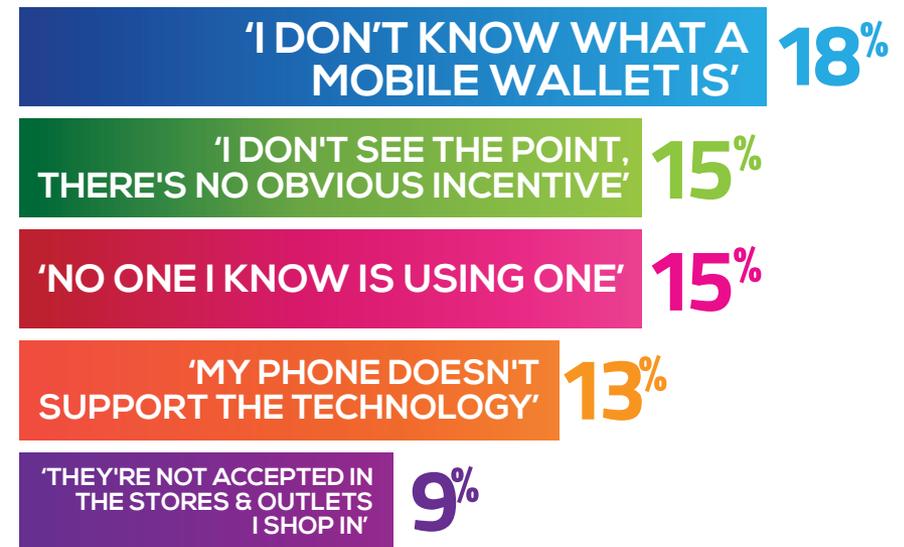
The problem here is providing a genuine improvement on using plastic. It's often said that the act of payment in a physical store doesn't need fixing. Rather, the problem is lack of product information, queues for the till and so on. Thus, paying with a virtual card rather than a real one is not that compelling.

Even Apple may be finding this. Recent figures say 85% of iPhone 6 owners have not used the service.

So, will Apple expand its payment service to become a multi-faceted mobile wallet? It could integrate it more tightly with Passbook to ease access to loyalty cards and so on. But even if it does, the Cupertino firm is adamant that it will not collect purchase data. There will be no data deals with merchants.

This is a radical rejection of a powerful industry idea: using purchase data to shape future offers to customers.

Which is the subject of the next item...



3 IS SOCIAL THE FUTURE OF MOBILE COMMERCE?

Commerce makes a great fit for social networks. By linking user accounts to bank accounts (and thereby to purchases), retailers could target customers with amazing accuracy. After all, an actual purchase is a stronger indicator of future behaviour than a 'like'.

Meanwhile, consumers seem well-disposed to investigating social spending. [According to the MEF data](#), 24% of feature phone users and 15% of smartphone users say a social media page is already their number one destination for mobile commerce.

It's not surprising. They seem far more interested in spending time inside social media apps than almost anywhere else. The data says 48% of all mobile media users download social media apps (second only behind games). Meanwhile just 13% download business and finance apps.

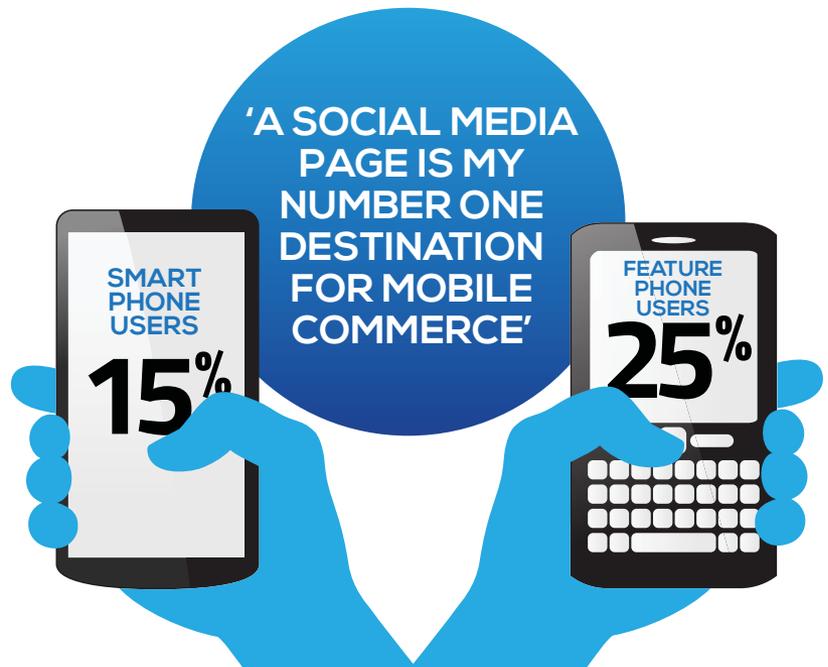
In the last 12 months, the big social networks have re-ignited their ambitions in commerce. Facebook had tried before with services like Facebook Gifts and Facebook Places (a bit like Foursquare), but with little success. It's now launched payments inside Facebook Messenger, which could lead to a more ambitious commerce service.

For the time being, Facebook payments are designed for peer to peer transactions. When it comes to shopping, independent companies like Soldsie are doing the work. Its system – which lets users make a purchase on Facebook merely by typing 'sold' into the news feed of a merchant – offers a glimpse of how it could be done.

Meanwhile Pinterest announced a new 'Gifts feed' that features Product Pins with pricing, availability and buy links. And Twitter has already worked on various 'buy now' trials ahead of an expected launch this year.

And even banks like Barclays now let people pay friends and businesses, using just their Twitter handles (inside its Pingit app). Snapchat has also launched into the payments space in the US, unveiling Snapcash as a partnership with mPOS firm Square.

It's all reflective of the move by brands towards more direct interaction with customers/fans via social media. They are already answering queries and complaints this way. They also use social media to tell brand stories, preview ads and send out offers. It's a short and obvious step to enabling full transactions.



4 THE TRUST HURDLE – AND WHAT CAN BE DONE TO CALM IT?

Security, privacy and other trust-related fears – whether real or perceived – remain the number one barrier to adoption of mobile money services. The [MEF research reveals](#) 34% of consumers place a lack of trust at the top of their concerns. Specifically 11% 'don't trust the security', nine% fear giving away too much private information, 8% say the systems are not secure and six% don't trust the merchant.

What can be done to allay these fears?

It depends on the channel. In terms of proximity purchases made in-store, the big bets are on tokenisation. This technology addresses the problem of card information being stored in a device and then passed to the merchant. In either case, it's possible for a criminal to retrieve or intercept the data.

Tokens replace the traditional 16-digit account number with a randomly generated series of numbers (in other words encrypted tokens) specific to the device. That number, or token, can even be configured to expire after one purchase.

During the payment process, these tokens are passed to the merchant and then sent to the bank. The bank checks them. If they correspond to the device, the purchase is approved. Naturally, if these tokens are stolen, they're worthless.

And there's another key benefit to merchants. Because they never see a person's actual credit card information, they don't need the same degree of regulation.

Tokens represent one of the key weapons in the struggle to calm user

fears about mobile payment security – fears reflected in the MEF data. In fact, mobile payment services have been among the first to use them. Companies such as Braintree have used tokens to improve the security of the app-based transactions it processes. Then there's Apple. It made tokens the basis of Apple Pay. This move protected the data being passed from device to terminal.

There is real industry momentum around tokenisation now. In September 2014, Visa launched Visa Token Service (VTS), and says more than 500 financial institutions have started to implement it. It has pledged to tokenise transactions via Visa Checkout, its own Paypal-style online wallet. MasterCard has announced a similar commitment.

While tokenisation protects the movement of data, consumers should also protect their devices. The simplest way to do this is to PIN-protect it. However, 58% of people don't do it. The research also revealed just six% use biometrics to protect their device.

This practice should become more common as Apple users upgrade to iPhone 5s and 6s, both of which have default TouchID fingerprint scanning. High end Android devices are also shipping with fingerprint scanners.

5 ARE MESSAGING APPS THE NEW PAYMENTS SERVICES?

Where do smartphone users go to make their online purchases? The [research shows](#) 56% of them prefer an app to a mobile web site. This is an extremely significant shift in behaviour from the web, where the browser and the search box rule.

Mobile shoppers generally prefer apps because of the user experience. Apps are fast and designed to work with fingers and small displays. Generally, they offer a better experience than mobile sites – not least because even in 2015 many retailer web sites are not optimised for mobile.

One of the big issues for the industry to ponder is which apps people buy from? Certain mega-brands – Amazon, eBay, Asos, supermarkets – will always find eager users. But what about the long tail? Mobile shoppers can't be expected to download a new app for every niche merchant.

Some observers believe mobile messaging apps may be the next natural home of commerce on a phone. After all, consumers spend a huge amount of time inside products such as WhatsApp, WeChat, Line, KakaoTalk and Viber.

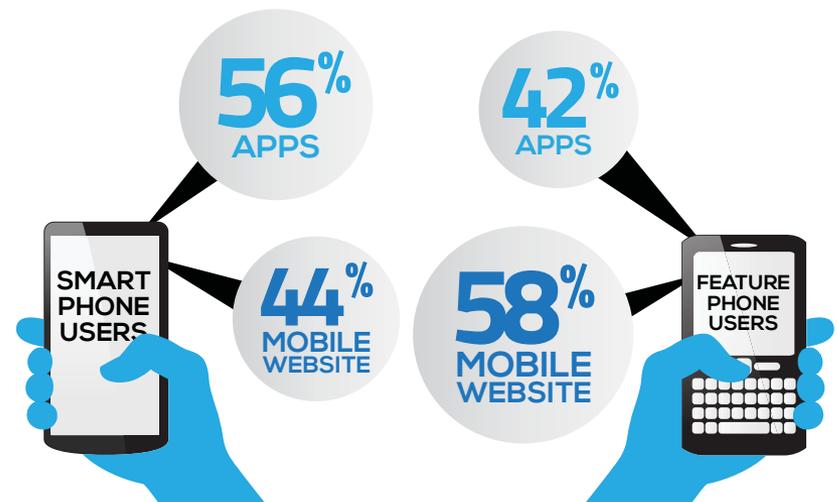
In fact, some of these products already double as commerce channels. Messaging apps in Asia Pac have long since ceased to be just messaging apps. Line Pay lets users to connect their messaging accounts with a credit card. Then they can move money to friends or buy stuff at selected stores. It's even launched Line Taxi, a taxi-hailing service linked to the system and with GPS functionality for app users.

China's WeChat also lets users make mobile payments in shops or online. Famously, it teamed up with Chinese smartphone maker Xiaomi and sold 150,000 devices in ten minutes. More remarkably, it has even moved into

savings. Its Licaitong service lets users store money in a fund with an annualised return of about seven%. On its first day, savers moved about \$130 million into the fund.

Could Facebook be next into this kind of activity? In 2015, the company confirmed 600 million users would be able to send and receive money inside Facebook Messenger. Then came the announcement of a kind of app store inside the same app.

Users can install and use third-party apps directly inside Messenger. At launch they were mostly entertainment-based. But commerce remains a possibility. The signs are already there: Facebook now offers the option to communicate with merchants on Messenger. In other words, when a shopper places an order on an e-commerce site, they have the option to get order confirmation, shipping information, and delivery notification inside a Facebook message rather than email.



6 IS SECOND SCREENING A SHOPPING OPPORTUNITY?

The act of second screening – using the phone or tablet while engaging with another media (usually TV) – is now so commonplace as to be unremarkable. 94% of respondents agreeing they use another form of media while browsing on their phones. This is most pronounced when it comes to watching TV, with 42% of people tuning in to telly while on the phone. It was 35% in 2013.

What is worth investigating is exactly what people do when they are busy with multiple screens. Our research reveals a significant number to be shopping.

Asked ‘when you use your mobile phone alongside the other media types, what do you use your phone for?’ 14% of respondents said ‘shopping or commerce’ while 32% said they are looking for information relating to the same content.

[The findings](#) illustrate a trend that has taken some industry observers by surprise. The received wisdom was that people shopped on mobile at lunch, after work during the commute or even after a night out before bed.

However, the second screen habit appears to be shifting this. According to a study by m-commerce site builder Shopgate, more mobile shopping takes place between 7 pm and 9 pm than any other time – about 25% of all activity. This is when people are in their living rooms watching prime time TV.

The firm suggests that people have always wanted to appraise and even buy the products they see on TV, but that they just can’t do this on a desktop PC. they can on a mobile.

For evidence that brands are switching on to the potential second screen commerce, look to the Super Bowl. The ad slots during American Football’s showcase routinely reflect the big ideas of ad-land. In 2015, viewers were given the opportunity to shop via multiple devices for Katy Perry items during her Halftime performance. The e-commerce firm Delivery agent teamed up with Samsung, Roku, LG, Twitter, Shazam and Visa to let people buy via mobile and also digital TV and remote control.

42% WATCH TELEVISION WHILE BROWSING ON THEIR PHONE

USE THEIR PHONE FOR SHOPPING OR COMMERCE WHILE SECOND SCREENING

14%



7 FROM CLICKS TO BRICKS: WEB ROOMING AND THE RETURN OF THE HIGH STREET

The rise of 'showrooming' (visiting a physical store, performing a mobile search and then buying online) is well-documented. However, the [research spotlights the parallel trend](#): searching on mobile, but transacting in a physical outlet.

58% of respondents said they had 'found something they wanted to buy while surfing on a mobile. but then bought it in a shop'. Interestingly, exactly the same number had engaged in showrooming, with 28% brazenly making a mobile purchase while in the store.

For many, webrooming serves as a reminder of the enduring pull of the high street. A 2015 study by PwC found nearly 40% of consumers make purchases inside a physical store at least once a week, compared to just 27% who do the same online.

Why is this? Well, 65% of consumers said they shop in-store to avoid delivery fees, while more than 60% said they like getting their purchase immediately. 61% said they like trying on the item.

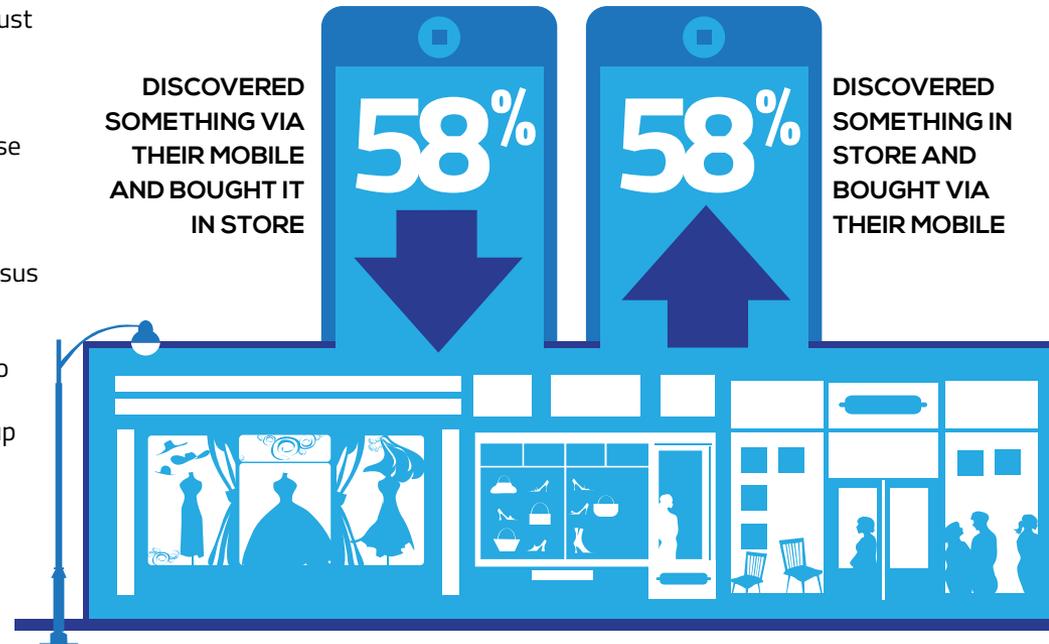
Forrester Research put a number on the value of webrooming. It estimates that practice will result in \$1.8 trillion in sales by 2017, versus \$1.2 trillion in 2012.

The enduring pull of the high street had led many online merchants to experiment with physical retail. Handmade marketplace Etsy built a showroom in New York's SoHo district, while eBay has erected pop-up shops with no products but with images and QR codes. Tesco did something similar in airports and the Korean subway system.

Amazingly, even Google has launched a brand store, while Amazon is rumoured to be eyeing up locations across the US for a bricks-and-mortar drive.

Retail experts believe these moves suggest a new future for the high street that also supports e-commerce practices like home delivery, product scanning and so on.

Not for the first time, Apple may be providing a template. Its retail stores are a physical manifestation of the Apple brand. They represent just 20% of Apple's sales, but 80% of all Apple buyers say they have had in-store experience first



8 HOW MOBILE IS DISRUPTING BANKING: 'UNBUNDLING' AND THE RISE OF MOBILE-ONLY BANKS

[According to our research](#), 69% of mobile media users currently do some form of banking on their phones. This represents a radical shift in user behaviour with profound implications for how (or whether) banks run branch networks and other strategic issues.

So, what do mobile bank customers do on their phones? Our data shows the biggest activity is still the most basic: 28% check their balances. But a rising number perform more sophisticated actions such as transferring funds between accounts (18%), sending money to someone else (16%) or applying for a loan (9%).

There's no doubt that consumers welcome the ability to execute these multiple functions inside one app. But could third parties do them better? Could startups 'unbundle' the many services that banks offer – savings, loans, foreign exchange and so on.

They already are.

The digitisation of content removes barriers to entry and opens up distribution. Take newspapers. In the print days, readers looked to newspapers for politics, sport, weather, horoscopes, listings. Now, there are a thousands of online alternatives.

Same goes for financial services. In foreign exchange, companies such as TransferWise have successfully undercut traditional providers with a peer-to-peer model. The UK firm is now on its way to a \$1bn valuation.

Another example is Germany's Spotcap, which has developed an algorithm to speed up the processing of SME loans to a few minutes. Since launching in September 2014, it has loaned over €1m to small businesses in Spain.

But these are just two of many disruptive firms scrutinising the financial services markets. Indeed, a clever [infographic by CB Insights](#) showed the home page of bank Wells Fargo and listed the startups attacking its many offerings.

Another interesting consequence of the digitisation of banking is the rise of mobile-only banks. These newcomers reason that, if virtually all financial services can be shrunk into a phone, why bother with a hugely expensive branch network?

According to a 2014 [Bankrate survey](#), a third of Americans haven't visited their bank branch in the last six months.

This is the context for the creation of a number of banks that effectively do everything inside an app. Fidor Bank was probably the first. But others include GoBank, BankMobile and Moven. And they're attracting a lot of investor interest. In April 2015, Germany's Number26 raised a \$10.6 million Series A round.

Needless to say, the 'traditional' banks are not sitting still while all this disruption is happening. Barclays has launched its own fintech accelerator in order to stay close to innovators, while CommerzBank created CommerzVentures to invest in the space.

Meanwhile, in some growth markets, a similar process is underway. In India, for example, the Central Bank recently allowed non-bank entities to offer mobile financial services. It's clear the impact that mobile money could have among India's 720 million unbanked adults. And it's notable that Paytm, a firm part-owned by Alibaba, is one of 40 or so applicants for the licenses.

9 THE CONVENIENCE OF SPEEDY CHECKOUT VERSUS THE NEED FOR SECURITY...WHY THE FINGERPRINT MATTERS

When respondents were asked why they used mobile money payments, 32% said convenience. This was the second top answer, just one point behind 'entertainment'. It shows yet again how highly people value speed and immediacy when making a purchase.

Indeed, the third most cited reason – at 25% – was 'to get something immediately/didn't want to wait

Clearly, the portability of the phone makes it the perfect impulse buying tool. But only if the payment process is speedy. Faced with a slow or poorly designed checkout, people just abandon. IMRG (the UK's online retail association) recently revealed that, on average, 56% of online baskets go uncompleted.

However, any efforts to cut corners come up against another barrier: security fears. The MEF study reports that 36% of mobile media users say trust aspects are stopping them from using a mobile wallet.

It's a bit of a contradiction. People want fast and pain-free shopping, but they also want multiple steps to bolster the security of their transactions.

Perhaps fingerprints offer the solution. For many, they represent the best opportunity to reduce a purchase to one action, while preserving the integrity of the process. Apple already supports this process for iTunes transactions. And in summer 2014, it made its TouchID APIs available to third parties so that iPhone owners can log in to their favourite apps with one finger press.

As yet, the function is restricted to access rather than payment (i.e. you can't pay from within an app using TouchID). Apple traditionally goes slowly on migrating its users to new behaviours. However, with the advent of Apple Pay, many believe this next stage is inevitable.

WHY DID I PURCHASE VIA MOBILE?



33%
ENTERTAINMENT



32%
CONVENIENCE



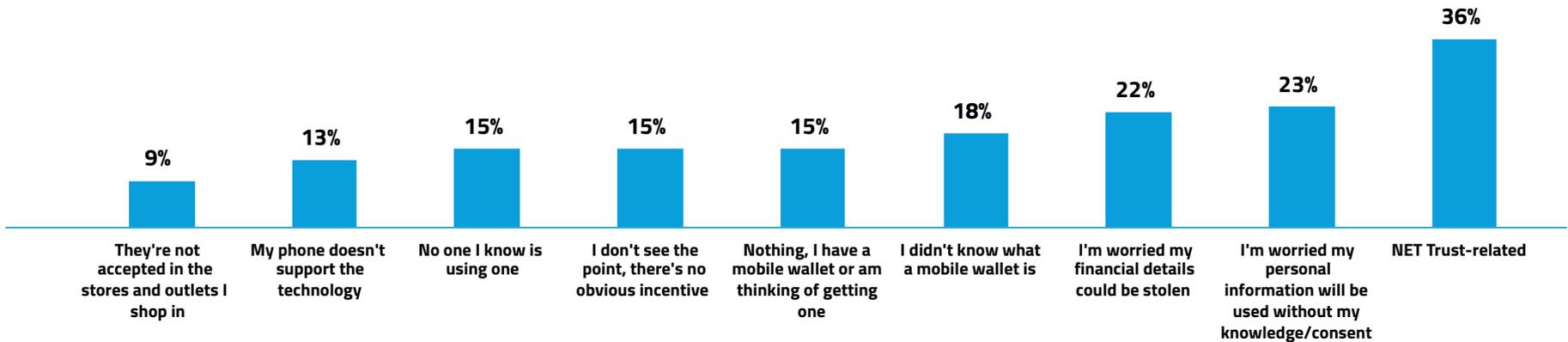
25%
IMMEDIACY



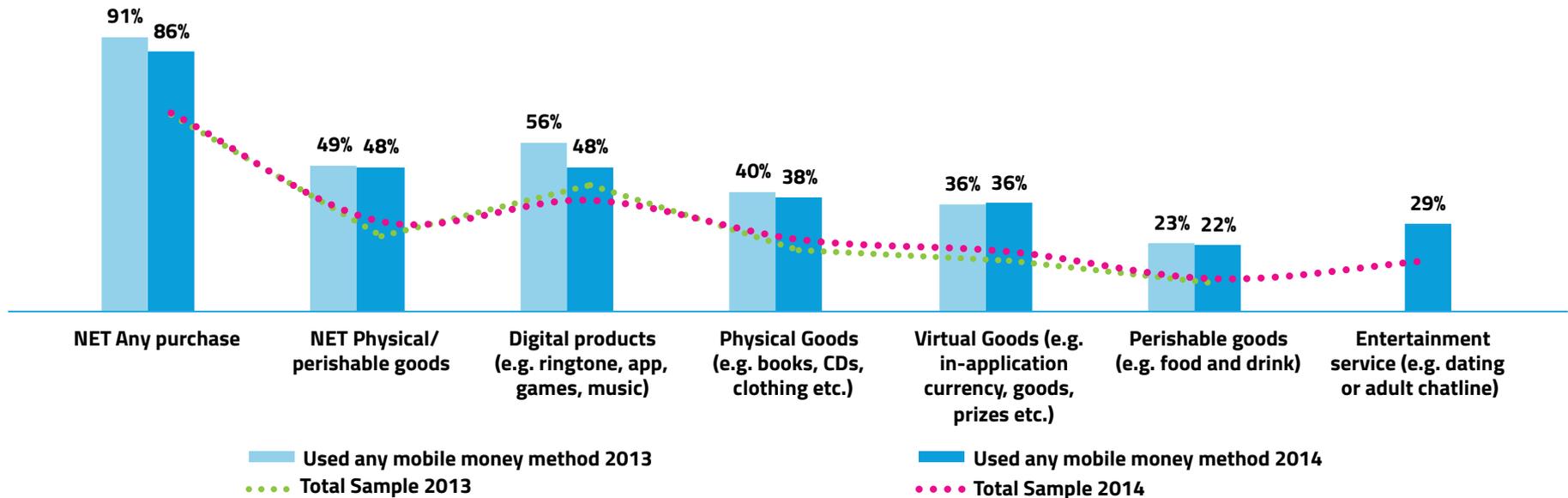
GLOBAL DATA INSIGHTS



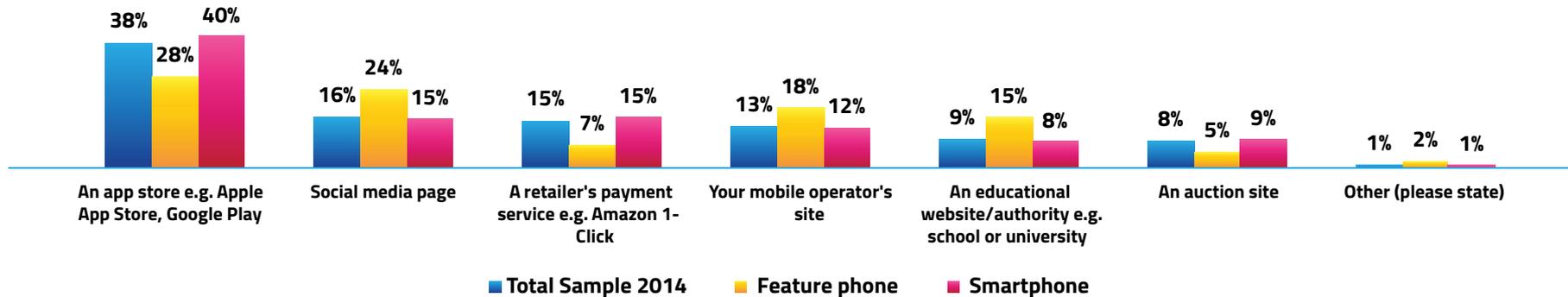
REASONS GIVEN FOR NOT USING A MOBILE WALLET



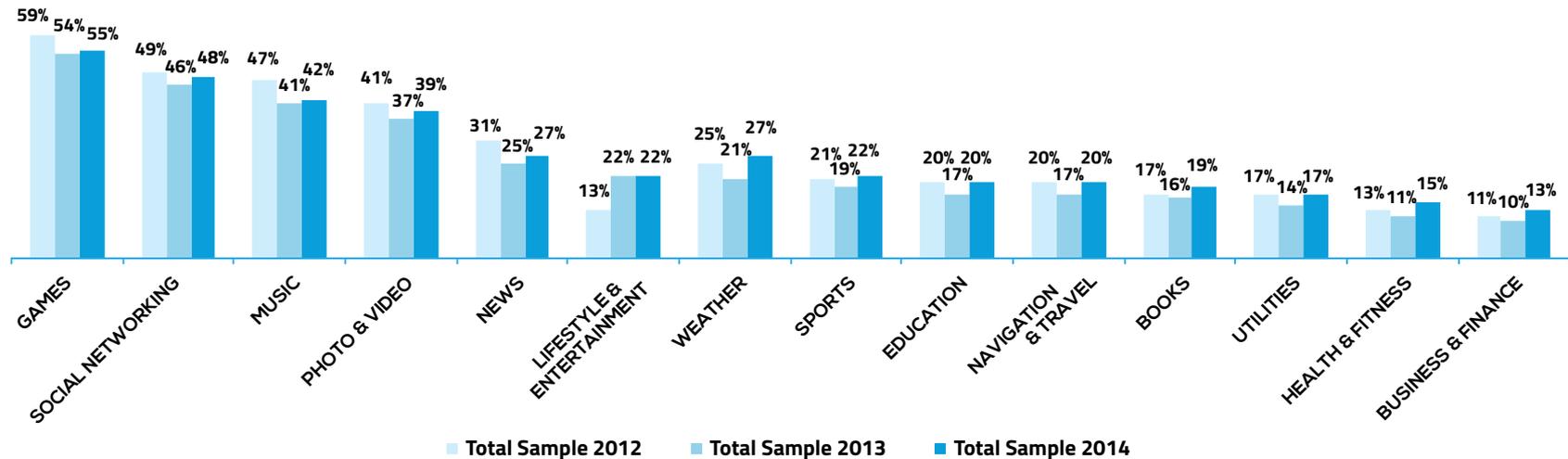
ITEMS PURCHASED VIA MOBILE PHONE



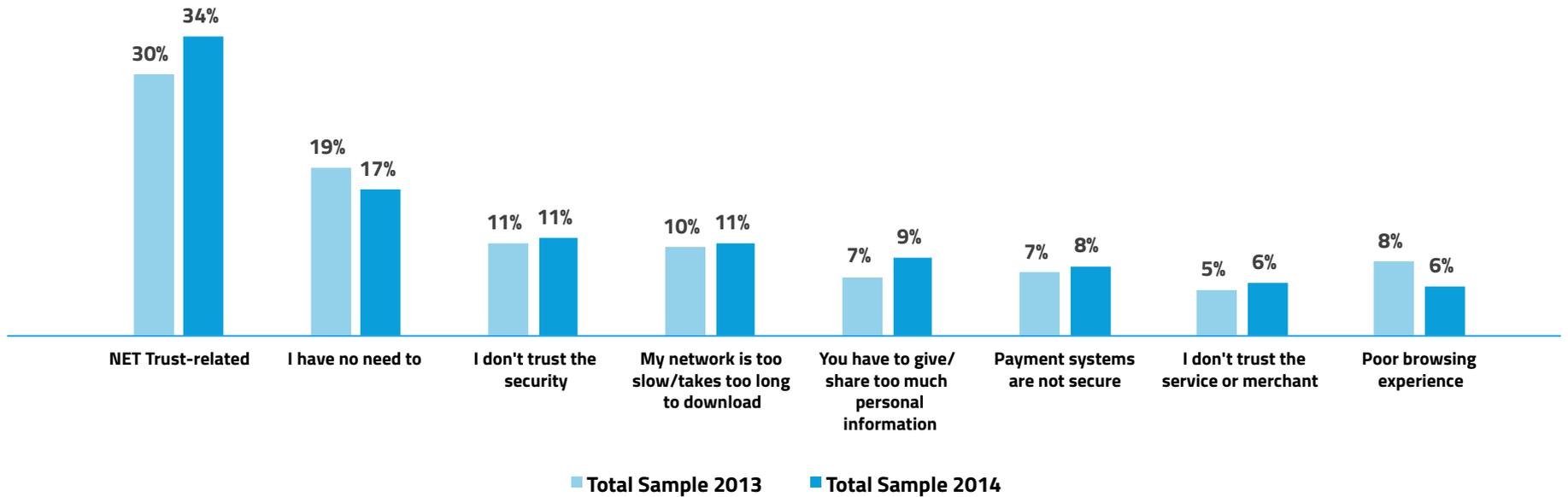
WHERE AND HOW DO USERS MAKE MOBILE PURCHASES



MOST POPULAR APP GENRES

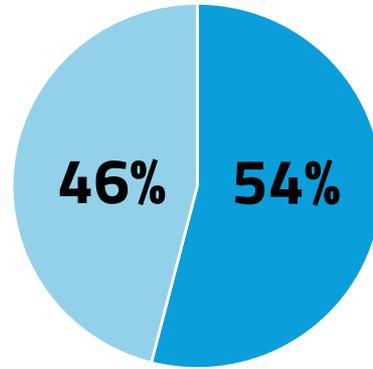


BARRIERS TO MOBILE PURCHASES AND ENGAGEMENT



DO USERS MAKE PAYMENTS FROM WITHIN AN APP OR VIA THE MOBILE INTERNET?

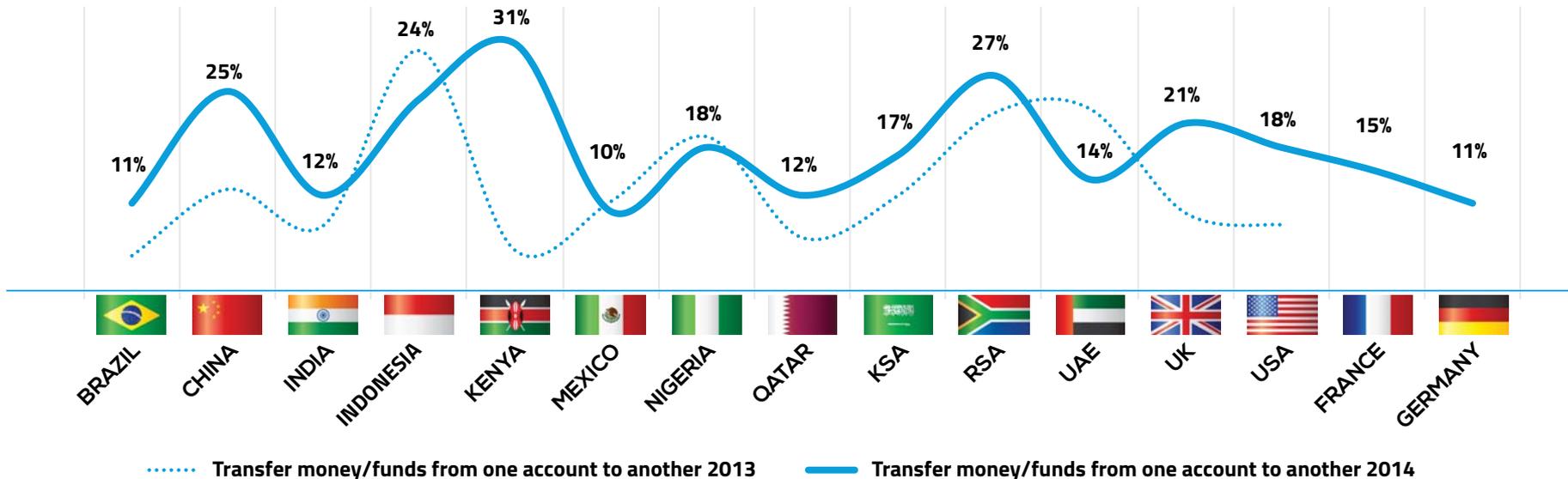
Total Sample 2014



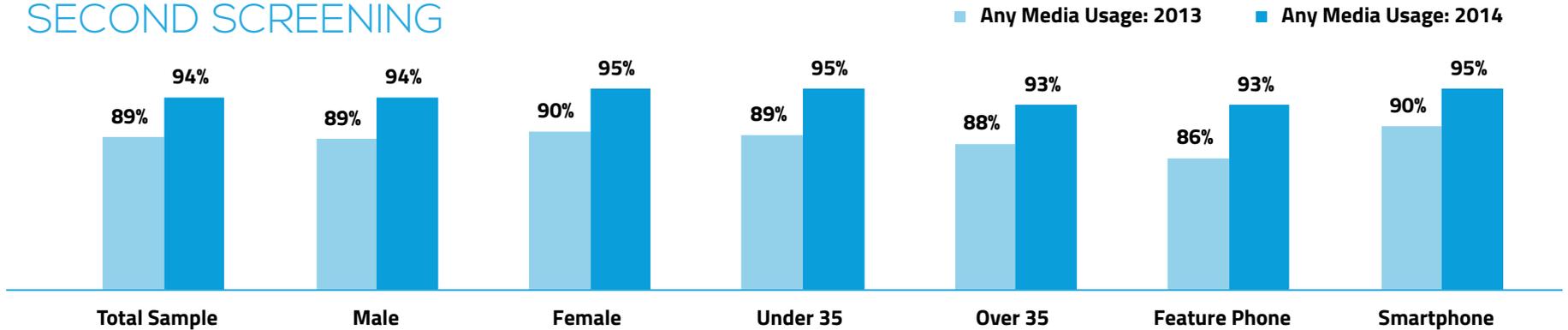
■ Within an app ■ On a mobile website

	Feature phone	Smartphone
Within an app	42%	56%
On a mobile website	58%	44%
	NET <35	NET 35+
Within an app	54%	53%
On a mobile website	46%	47%

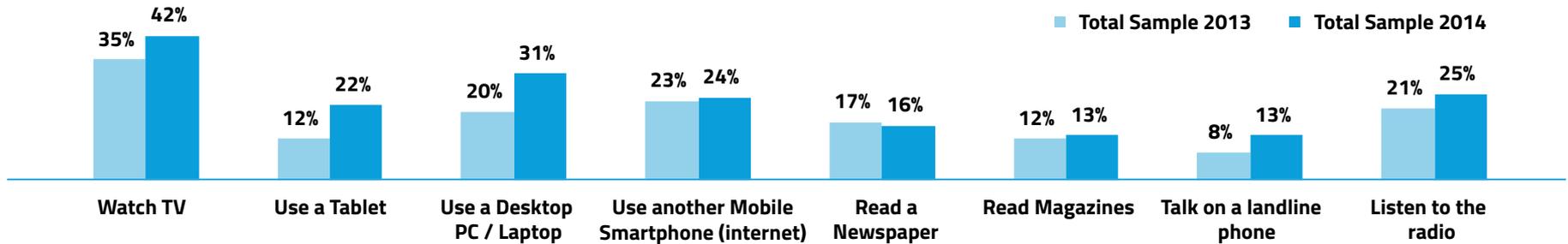
USE OF MOBILE TO TRANSFER MONEY AND FUNDS



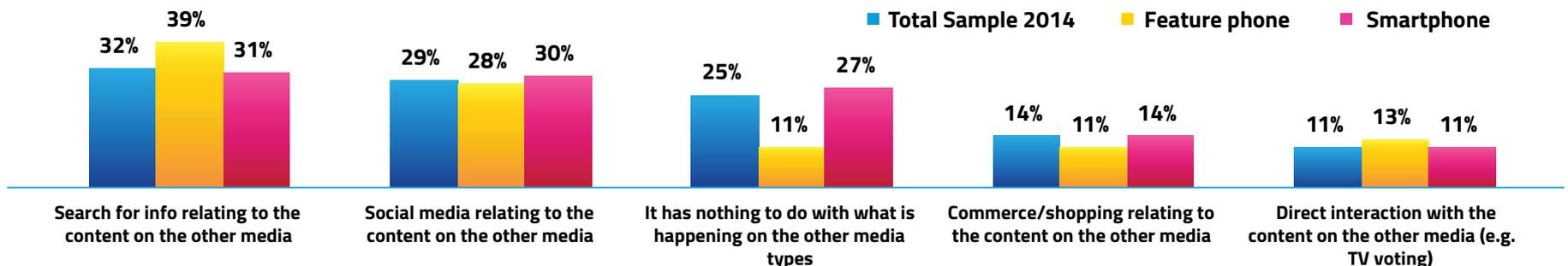
SECOND SCREENING



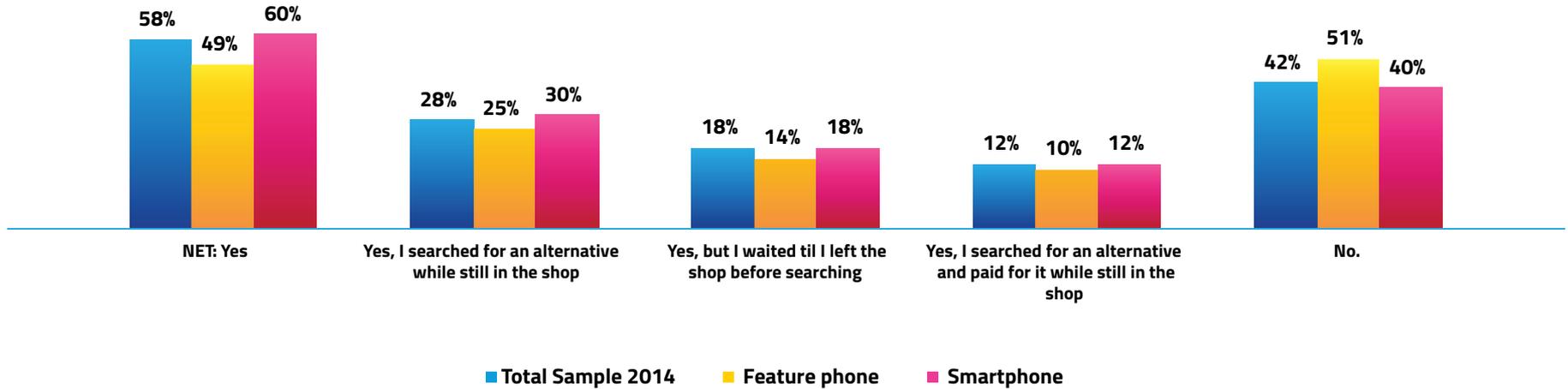
SECOND SCREEN OF CHOICE IS TELEVISION



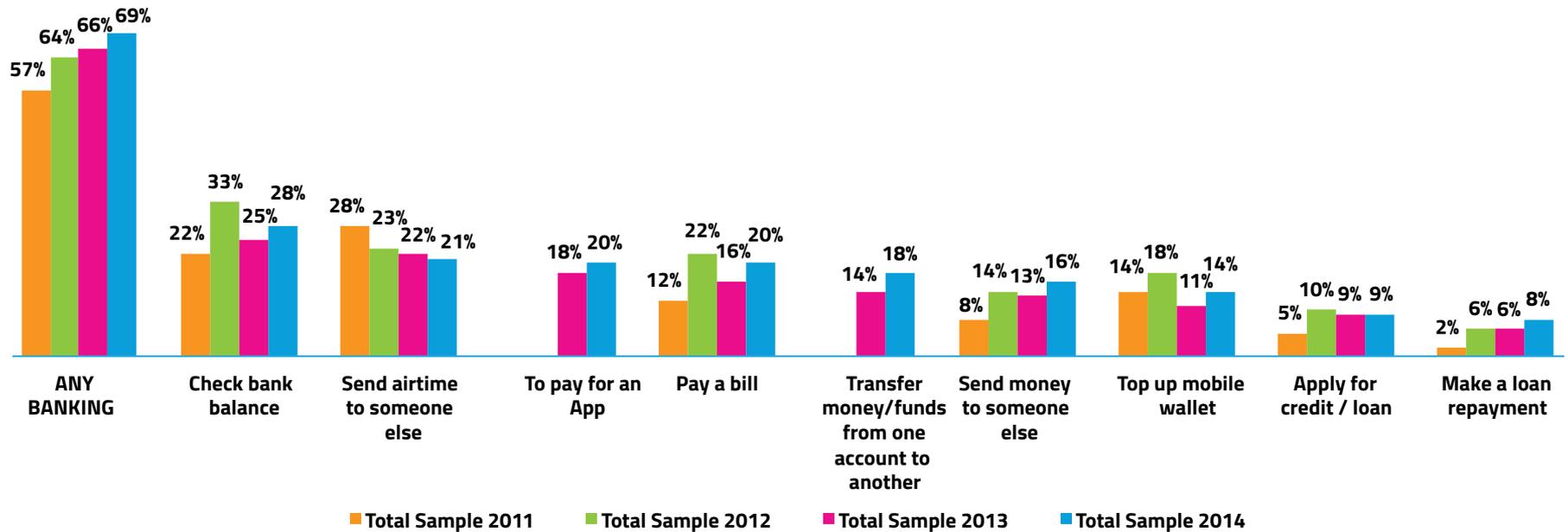
WHAT DO PEOPLE USE THEIR MOBILE DEVICE FOR WHILE SECOND SCREENING?



SHOWROOMING



BANKING ACTIVITIES VIA MOBILE CONTINUE TO GROW



PURCHASE MOTIVATORS

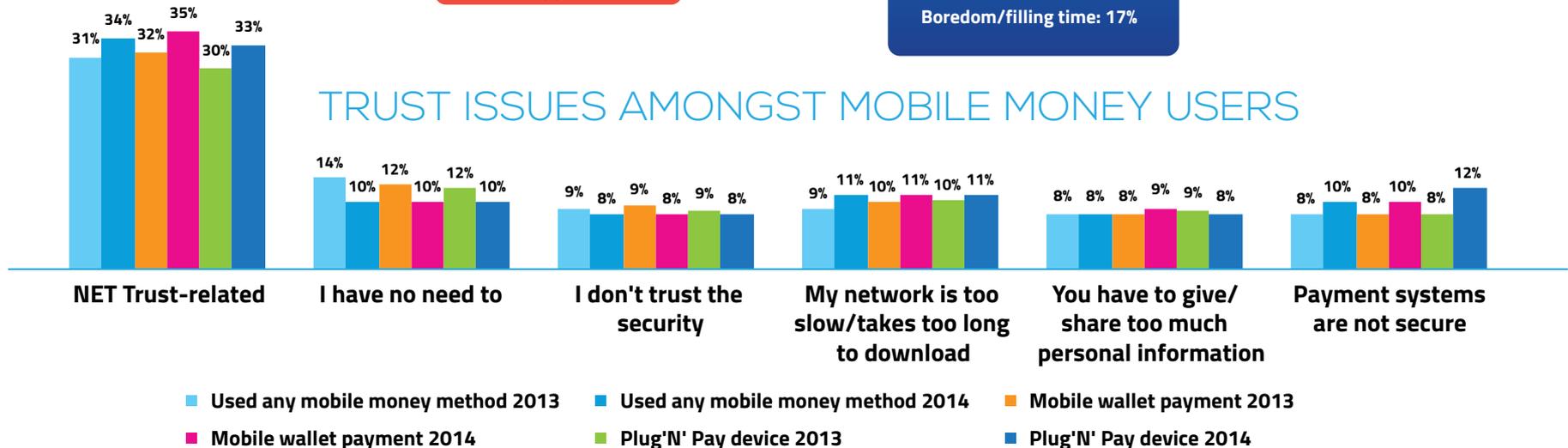
Purchase Motivations 2013



Purchase Motivations 2014



TRUST ISSUES AMONGST MOBILE MONEY USERS





ABOUT THE REPORT



ABOUT THE SURVEY

GLOBAL CONSUMER SURVEY

Commissioned by MEF, the survey was carried out by On Device Research in Q3 2014, which questioned almost 15,000 mobile media users in 15 countries, namely: US, UK, France, Germany, China, South Africa, Nigeria, Kenya, Indonesia, India, Brazil, Mexico, UAE, Qatar and Kingdom of Saudi Arabia.

The study digs deep into consumer trends and attitudes, providing insight and analysis on their wider industry impact. The report delivers insight that can help both mobile specialists and those who are new to mobile to develop targeted mobile strategies and fully exploit the rich opportunities that mobile provides.

METHODOLOGY & SAMPLING

Mobile panellists are sent an SMS invite to take part in the survey via their mobiles.

The survey is automatically scaled to device type to enable the best survey experience for respondents.

To ensure that results are robust and reflective, a sample frame was created for each market using key demographic and device information: Age, gender and device type. The framework served as the quotas for survey respondent for each market to ensure each of these above quota groups was designed to be representative of Mobile Media Users in each local market.

Sources consulted to construct this sample frame include, but were not limited to: On Device Research panel demographics, network partners, MEF

ABOUT THE PARTNERS

Commissioned by MEF – the global community for mobile content and commerce – with analysis from Tim Green, editor-in-chief Mobile Money Revolution and associate editor, Mobile Entertainment.



On Device Research is a research company that gathers responses on mobile devices - so far we've sent over 2.3 million surveys across 53 countries.

By conducting research on mobile phones and tablet computers we can reach consumers wherever they are, at any time and in any location.

Mobile research also brings fresh, instant responses that accurately capture consumers' feelings, thoughts and opinions.

For more information visit www.ondiceresearch.com.

ABOUT

wirecard

Wirecard AG is a global technology group that supports companies in accepting electronic payments from all sales channels. As a leading independent supplier, the Wirecard Group offers outsourcing and white label solutions for electronic payments. A global platform bundles international payment acceptances and methods with supplementary fraud prevention solutions.

With regard to issuing own payment instruments in the form of cards or mobile payment solutions, the Wirecard Group provides companies with an end-to-end infrastructure, including the requisite licences for card and account products. Wirecard AG is listed on the Frankfurt Securities Exchange (TecDAX, ISIN DE0007472060, WDI).

For further information about Wirecard, please visit www.wirecard.com or follow us on twitter @wirecard.

ABOUT MEF



The Mobile Ecosystem Forum is a global trade body that acts as an impartial and authoritative champion for addressing issues affecting the broadening mobile ecosystem. We provide our members with a global and cross-sector platform for networking, collaboration and advancing industry solutions.

The goal is to accelerate the growth of a sustainable mobile ecosystem that drives inclusion for all and delivers trusted services that enrich the lives of consumers worldwide.

Established in 2000 and headquartered in the UK, MEF has Chapters across Africa, Asia, Europe, Middle East, Latin and North America.

MEF is the global community for mobile content and commerce. It is the leading trade body for companies wishing to engage consumers and monetize their goods, services and digital products via the mobile connected device. MEF provides competitive advantage to its diverse membership, shapes industry growth, connects thought leaders and spearheads ground-breaking initiatives which explore and promote monetization opportunities.

With global headquarters in London and operational chapters and offices in Africa, Asia, EMEA, Latin America, Middle East and North America, MEF is a member network with global reach and strong local representation, ideally placed to drive market growth. Established in 2000, MEF provides an impartial, consistent and powerful voice for the foremost companies and entrepreneurs from across the mobile content and commerce value chain