



# Mobile Payments

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# RESEARCH INFORMATION

## Target Group

- B2C segment
- Users of payment cards (representative) aged 15-69 years

## Methodology

- Quantitative survey
- CAWI (on-line) – GfK on-line panel of respondents

## Sample

- **N = 500 (CZ)**

## Analyses

- Usage & Attitudes, behaviour
- Segmentation (youth/mass/premium, lifestyle parameters)

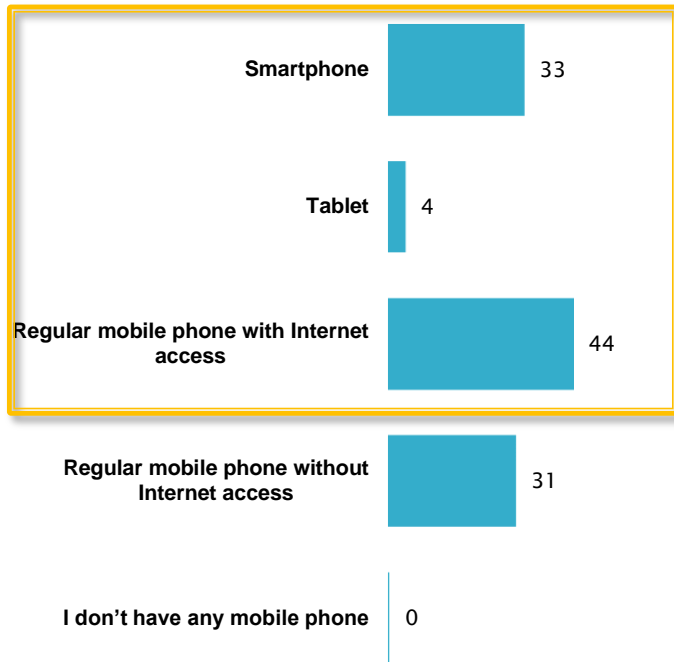
## Fieldwork

- GfK Czech for MasterCard, October 2012

# 80% OF PEOPLE CAN USE MOBILE PAYMENTS!

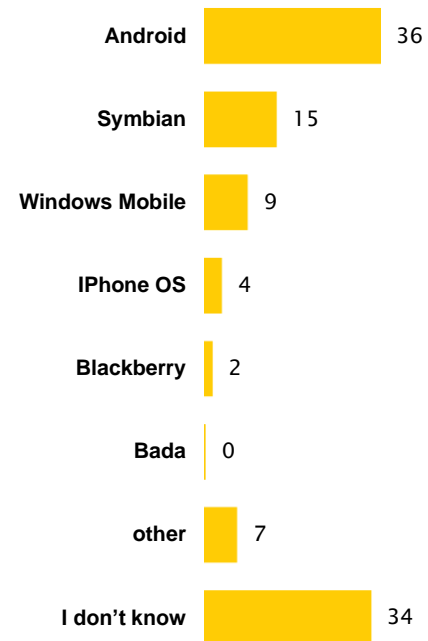
1/3 of people have no clue what operational system their mobile communication device has. The mostly used operational system is Android.

## TYPES OF MOBILE COMMUNICATION DEVICES



81%

## OPERATION SYSTEMS



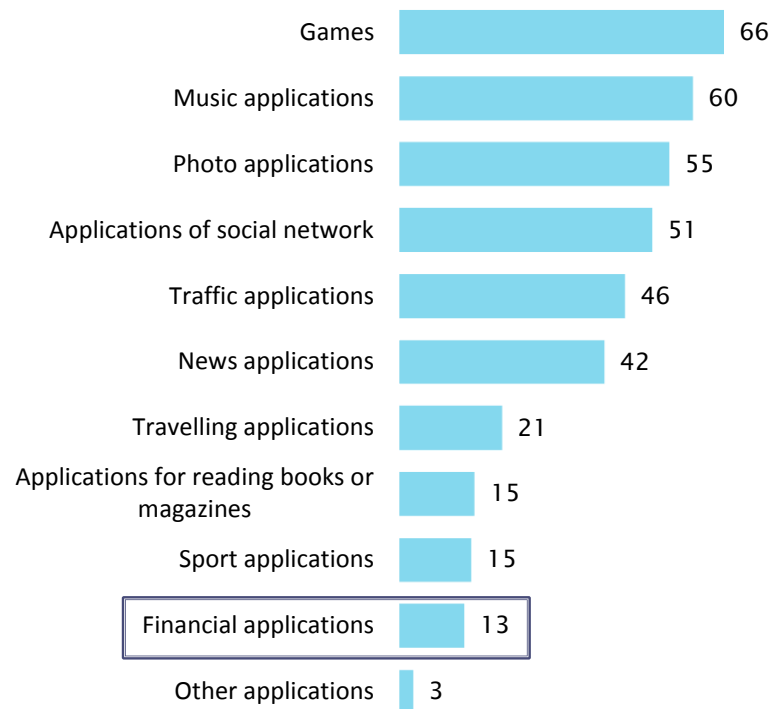
in %, C1: Base: whole sample: N=500

C1. Which of the bellow listed types of mobile communication device do you in person currently use?  
C2. Which is the operation system of your mobile phone/tablet?

in %, C2: Base: users of smartphone/tablet or regular mobile phone with Internet access: n=361

# APPLICATIONS IN THE MOBILE PHONE

The most frequently used applications on mobile phones are those designed for fun or hobbies. Financial applications are used only rarely and mainly by men with higher income. In general men have more active attitude towards downloading applications than women.



in %, C10a: Base: use financial application: N=19\* \*)small base

in %, C10: Base: use/download applications: N=144

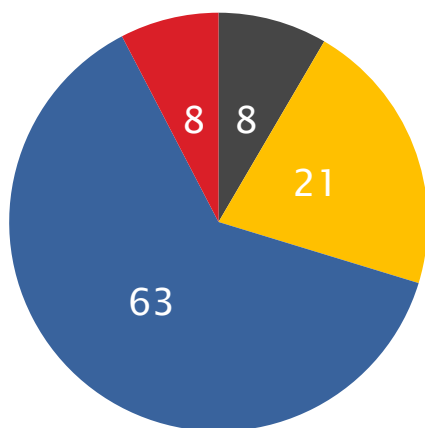
C10. Which applications do you often use in your mobile phone?

C10a. What applications from the category „Financial applications“ do you know? Please, list all titles of applications that you know, no matter if you really use them or have them installed.

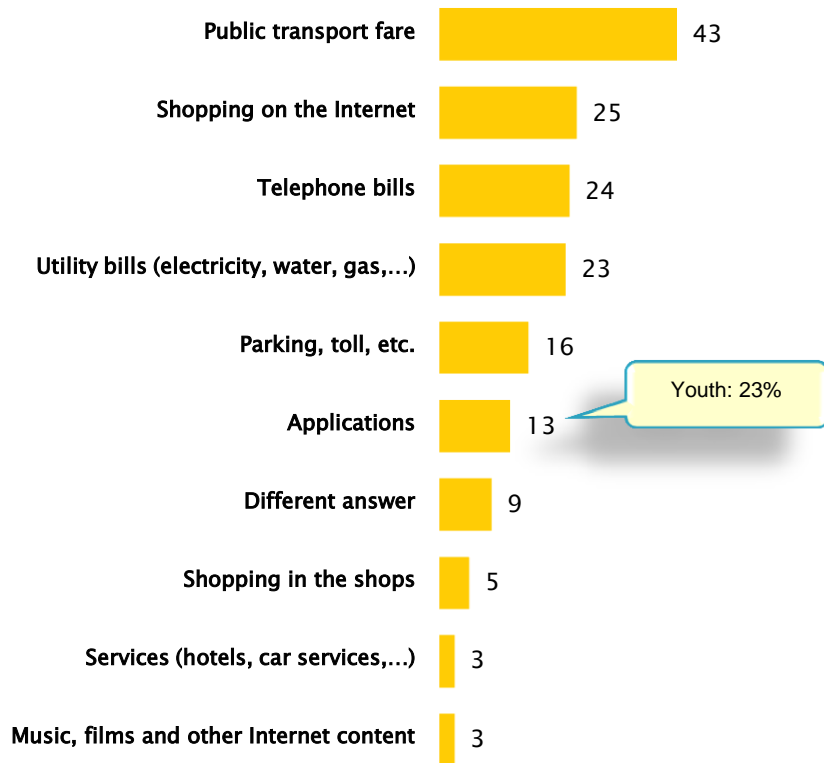
# FINANCIAL OPERATIONS VIA THE MOBILE PHONE

One third (33%) of people has already used their mobile phone for payments. The most common payment by a mobile phone is buying an electronic ticket in a public transport (43%). Other respondents pay via the mobile phone in shops on the Internet, telephone bills and utility bills.

- Yes, I do and I regularly use it
- Yes, I do and I seldom use it
- Yes, I do but I don't use, I don't have a personal experience
- I don't know



N=148



in %, C7: Base: users of any mobile phone: N=498

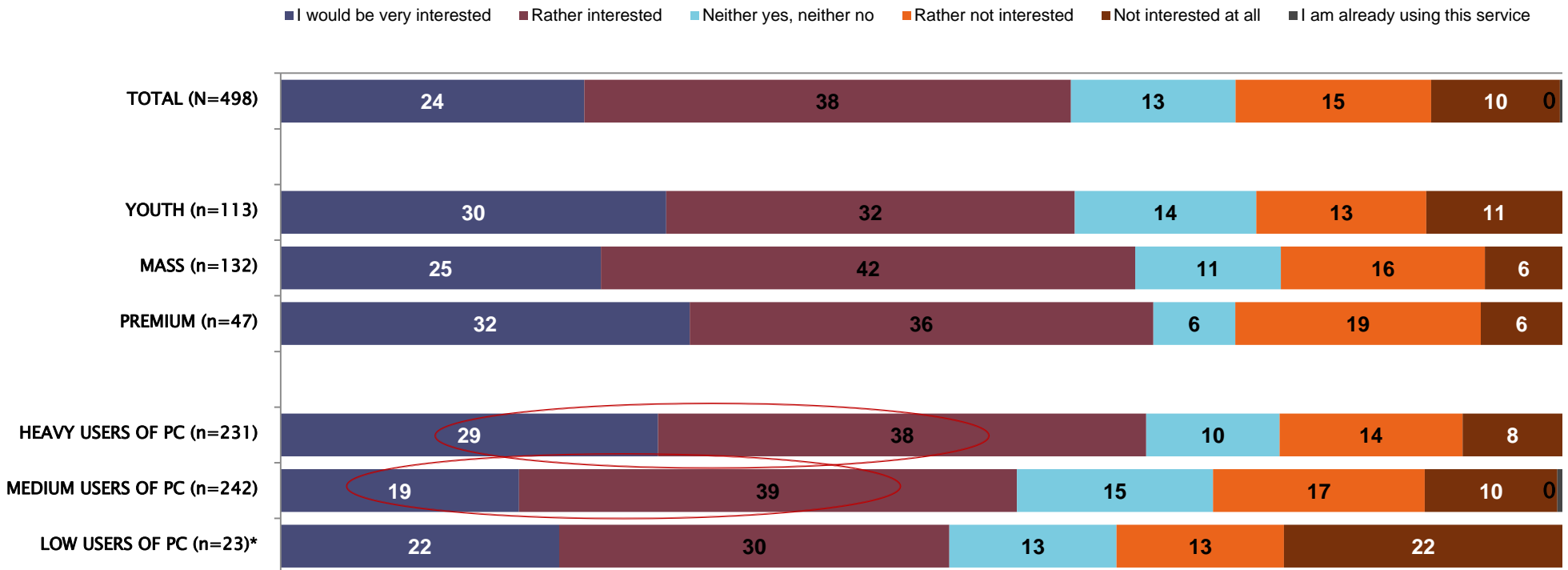
in %, C8: Base: users of mobile phone for bank transaction / make SMS, etc.: N=148

C7. Do you know that with your mobile phone you can perform bank transactions/money transfers, make SMS payment, buy ticket for public transport or pay for parking?

C8. What do you pay for with your mobile phone?

# MOBILE PHONE AS A PAYMENT CARD

Especially heavy users of payment cards are more than the others interested in using their mobile phone as a payment card.



in %, Base: users of any mobile phone: N=498

\*) small base

C9. In a situation when your bank offered you such service and your mobile would be suitable for it would you be interested in using your mobile phone as a payment card? (e.g. paying smaller amounts at the retailers without entering your PIN, paying in the electronic shop)

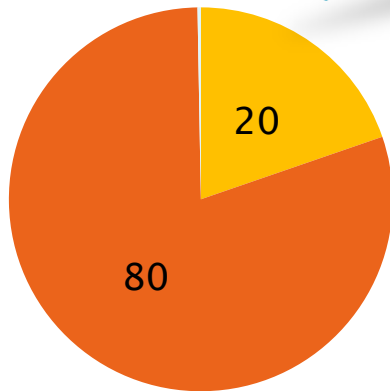
# SPECIAL FINANCIAL APPLICATIONS

(access to the current account, it enables to enter order for payment, check the state of an account or locate the ATMs)

Whole 1/5 of users of mobile phone with Internet access have downloaded to their mobile phones an application that allows access to their regular account. These are applications of the banks which the respondents are clients of, e.g. mainly banks ČSOB, GE Money Bank, Česká spořitelna. These applications are used for „checking the account“ and in half of the cases for „doing payments“.

## SPECIAL FINANCIAL APPLICATIONS

- YES
- NO
- I don't know, no answer



Men (24%) with middle/higher income, heavy buyers on the internet: 33%

N=71

in %, C12a,C13: Base: have on mobile phone application that allows access to the current account: n=71

in %, C12: Base: users of smartphone or regular mobile phone with Internet access: N=360

C12. Have you already downloaded an application that allows access to your current account, it enables you to enter order for payment, check the state of your account or locate the ATMs?

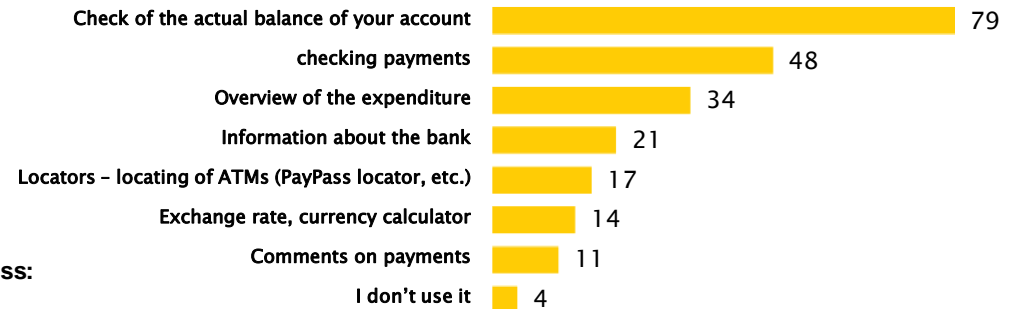
C12a. Application of which bank exactly?

C13. There are ways of using the mobile bank applications listed below. Which of these do you personally use?

## APPLICATION OF WHICH BANK



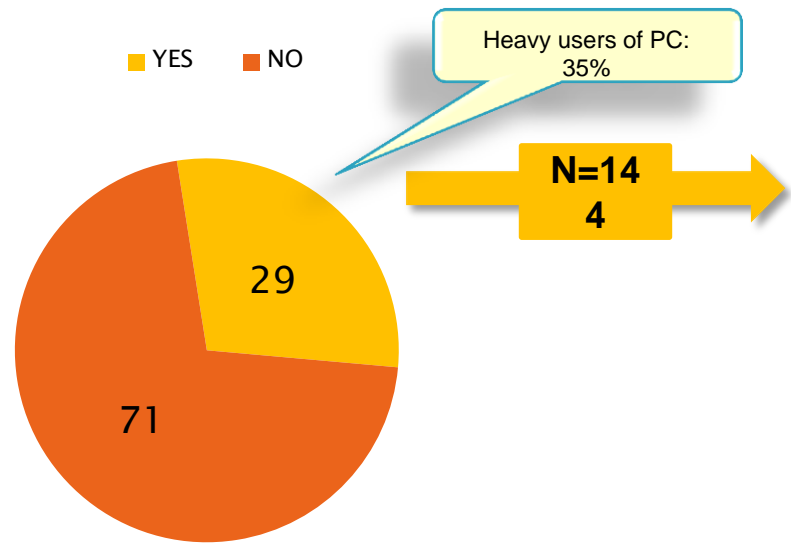
## WAY OF USING APPLICATION/S



# WILLINGNESS TO PAY VIA MOBILE PHONE AS A PAYMENT CARD

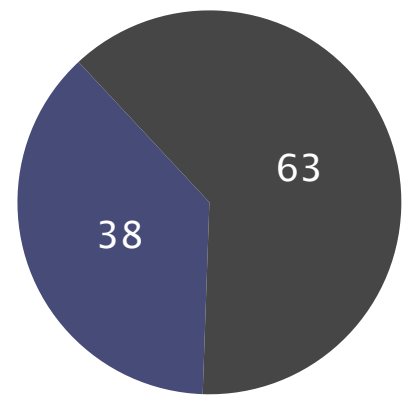
In case of paid service, the respondents react in a negative way for using the mobile phone as a payment card. Those who would be willing to pay extra for it would rather prefer monthly payment of lower amounts for this complement.

## WILLINGNESS TO PAY FOR MOBILE PHONE AS A PAYMENT CARD



## WHAT KIND OF CHARGE

- Higher activation charge paid only once
- Lower charge paid monthly



in %, C14: Base: users of any mobile phone: N=498

C14. Would you be willing to pay more for the possibility of using the mobile phone as a payment card?  
C15. Which kind of charge would you prefer to pay in case you could use the mobile phone as a payment card?

in %, C15: Base: would be willing to pay more for the possibility of using the mobile phone as a payment card: N=144





# Thank you for your attention!

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