Mobile payments and commerce in Europe and the USA: consumer survey

Inigo Barker
About this report

This report focuses on how consumers in Europe and the USA engage with mobile financial services. It presents data on mobile payments, mobile commerce and consumer attitudes towards data harvesting by various service providers including digital economy players.

The survey was conducted in association with Dynata between August and September 2021. The survey groups were chosen to be representative of the mobile-internet-using population in Europe and the USA. We set quotas on age, gender and geographical spread to that effect. There were at least 1000 respondents per country (2000 in the USA).

GEOGRAPHICAL COVERAGE
- France
- Germany
- Italy
- Ireland
- Spain
- Sweden
- UK
- Poland
- Turkey
- USA

KEY QUESTIONS ANSWERED IN THIS REPORT
- What are the main payment mechanisms and devices for e-commerce in Europe and the USA and how often do consumers engage in e-commerce?
- What are the most popular m-wallet services in the region?
- What are the main payment mechanisms for physical purchases and how often do consumers engage in physical commerce?
- Which organisations are consumers in Europe and the USA most willing to trust with their personal data?

WHO SHOULD READ THIS REPORT
- Operator-based strategy executives and marketing managers who are interested in understanding consumer market trends and the changing role of operators as digital service providers.
- Market intelligence executives in service providers that are responsible for understanding consumer trends and supporting business units in addressing new e-commerce/payment opportunities.
- Equipment/device manufacturers and software providers that want to identify end-user trends in service and device usage and help their operator customers to better address market opportunities in services related to e-commerce and payments.

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Executive summary

Stakeholders have an opportunity to increase the frequency of online shopping among existing e-commerce users.

Overall online shopping penetration in the region is at saturation point. However, there was some growth in the penetration of frequent online shopping in 2021, despite well-documented logistics problems. 72% of panellists in the UK reported shopping online at least monthly; this is likely to be near to the upper bound for frequent e-commerce engagement.

Mobile phones are the most important consumer channels for e-commerce, followed closely by private PCs and laptops.

Consumers now marginally prefer m-commerce over other types of e-commerce. This marks the culmination of a year-on-year shift from PCs to mobiles. The potential for mainstream XR-based shopping experiences via mobile apps is becoming more concrete as m-commerce grows in popularity and as smartphone vendors roll out LIDAR scanners on high-end devices.¹

The use of mobile wallets in e-commerce remains marginal because they offer users few extra benefits over cards.

Mobile wallets (m-wallets) in Europe and the USA are generally card-based and the lack of a strong experience premium for m-wallets relative to banking cards makes it difficult to encourage migration from cards. Consumers believe that there is a stronger case for m-wallet use in physical commerce than in e-commerce.

Operators should build strong service propositions around m-wallets (for example, by offering ancillary services such as mobile banking services) and offer intuitive seamless payment experiences, all while assuring users that m-wallets are secure.

Consumers still trust operators more than their tech rivals, but the gap is narrowing.

18% of panellists said that they trust operators with their data. Operators retained a higher trust score (‘trust premium’) over tech rivals in 2021, but this gap is narrowing as players such as Apple and Google improve their scores. Operators with digital economy ambitions should capitalise on their trust premiums while they still can.

¹ For example, there is a LIDAR scanner on the iPhone 12 and iPhone 13 Pro.

² Please refer to the methodology and panel information section for the sample size and relevant survey questions. Please note that Sweden and Ireland were added to our survey in 2020 and 2021, respectively. However, the trend remains the same if we exclude these countries.
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About the author and Analysys Mason
Inigo Barker (Senior Analyst) is a member of the Consumer Services research team in London, contributing primarily to the Digital Services research programme. His main interests are in adtech, mobile financial services and digital healthcare. He has also contributed to various other programmes in the Consumer Services portfolio and he manages the multi-play and mobile handset pricing trackers. He has a BA in Classics from the University of Cambridge.
We are experts in the telecoms, media and technology sector

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- Business unit strategy
- Infrastructure strategy

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