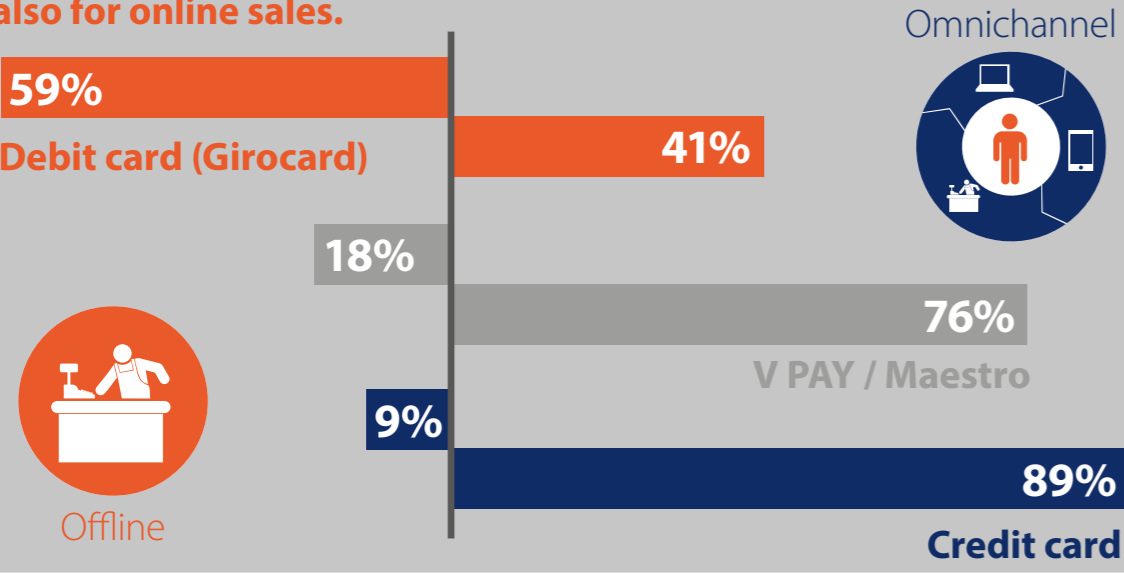


**1** Is mobile an essential part of an omnichannel strategy?  
**Mobile is key to any omnichannel strategy.**



**86%**  
of merchants are convinced that omnichannel will only work with mobile.

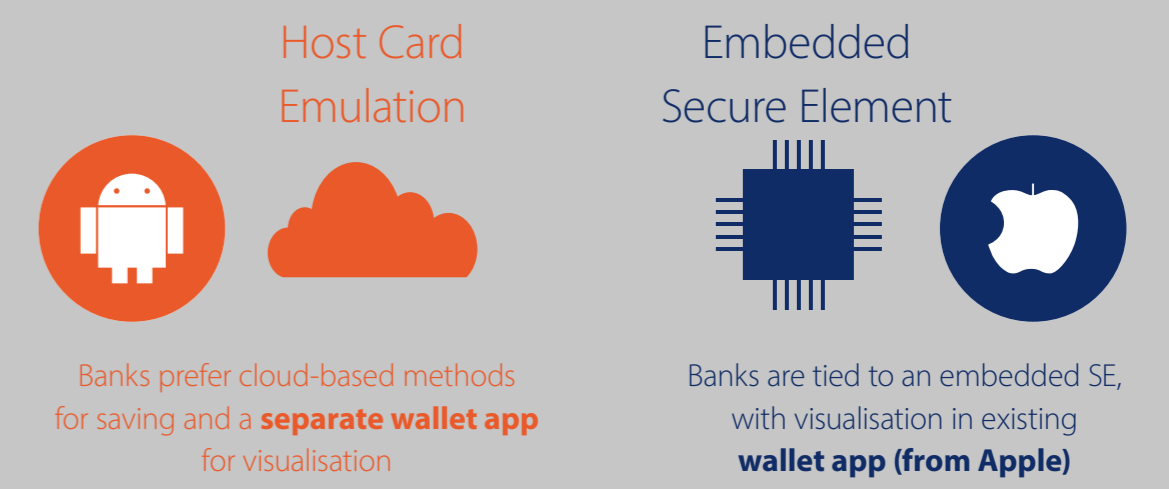
**2** Which payment methods are suitable for which channels?  
**Merchants regard debit cards as suitable for the POS, credit cards also for online sales.**



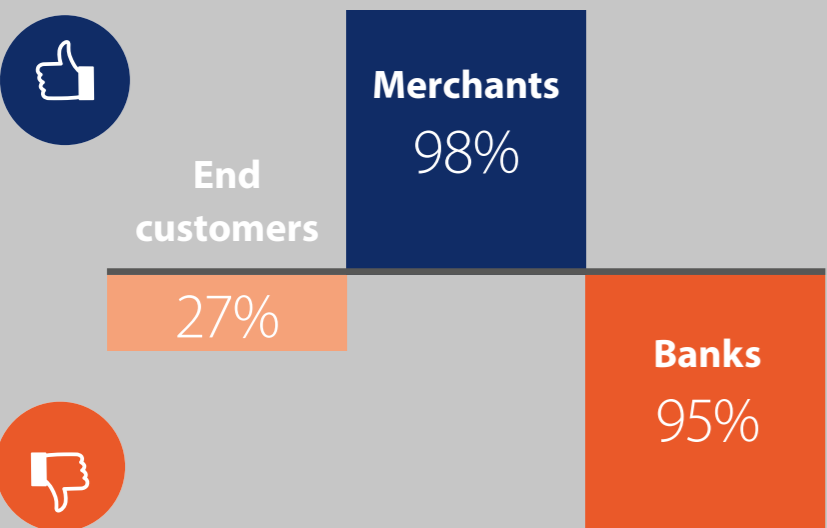
**3** How will customers make mobile payments in 2018?  
**Banks are expecting widespread coverage – system-independent.**

	Girocard	V PAY / Maestro	Credit card
German credit industry	100%	No indication	No indication
Banks	60%	67%	100%
	75%	66%	86%

**4** What are the preferred mobile payment solutions for banks?  
**Operating systems define the rules of play.**



**5** Who benefits from the regulation of fees?  
**Merchants are the winners.**



**6** What if...?  
**Even for smaller receipts, merchants see potential for card payments.**

**85%** of merchants are convinced that card payments will succeed in the case of an attractive cost structure!

**7** What are the main obstacles for small digital payments?  
**In addition to fees, there are other relevant cost drivers.**

1. Acquirer handling costs **61,1%**
2. Technical infrastructure costs **44,4%**
3. Payment operator handling costs **41,7%**

**8** For what receipt sizes are mobile payments suitable?  
**Most attractive for amounts of:**



**9** How are SEPA instant payments rated by merchants?  
**Great potential – with lots of work to be done.**

- BENEFITS**
  - No interchange
  - No chargebacks
  - Can be integrated into merchant app
- REQUIREMENTS**
  - Speed
  - Security
  - Simplicity
  - Interfaces
- AREAS OF APPLICATION**
  - Offline sales
  - E-commerce
  - Mobile payments

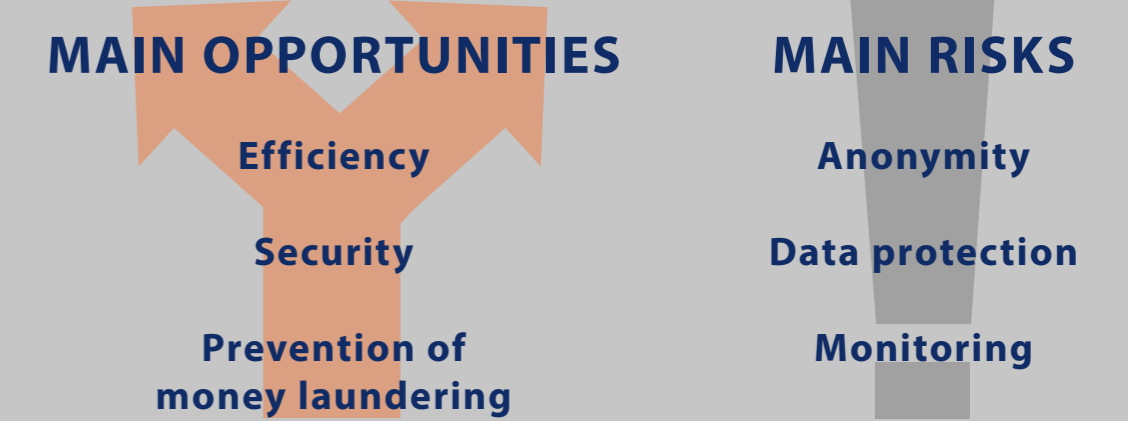


**10** Should cash be abolished?  
**Cash is still relevant.**

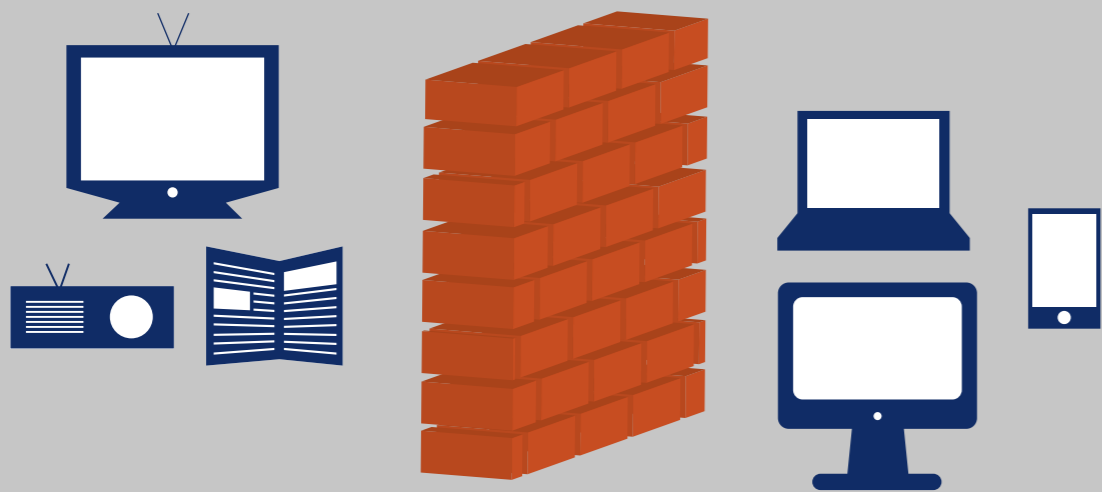
**94%** of merchants are opposed to the abolishment of cash!



**11** What are the opportunities/risks of a cashless world?  
**Pros and cons are identified.**



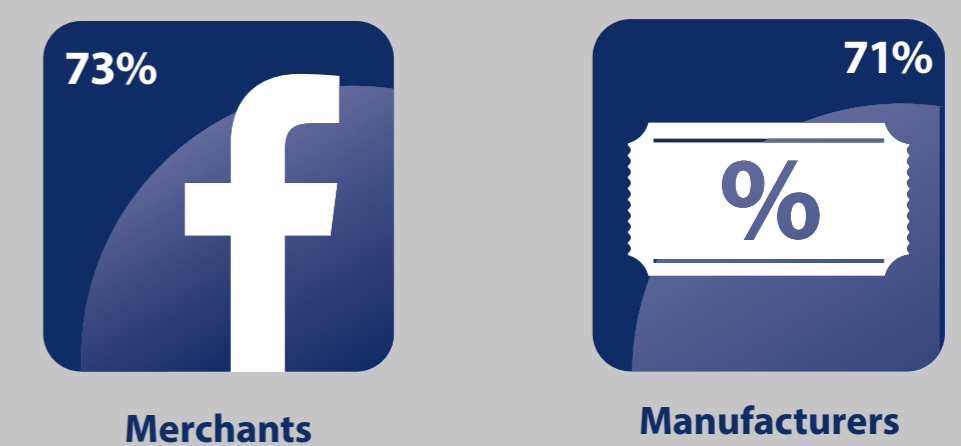
**12** Why are mobile marketing budgets still so low?  
**73% of merchants criticise the excessive division in traditional versus digital marketing.**



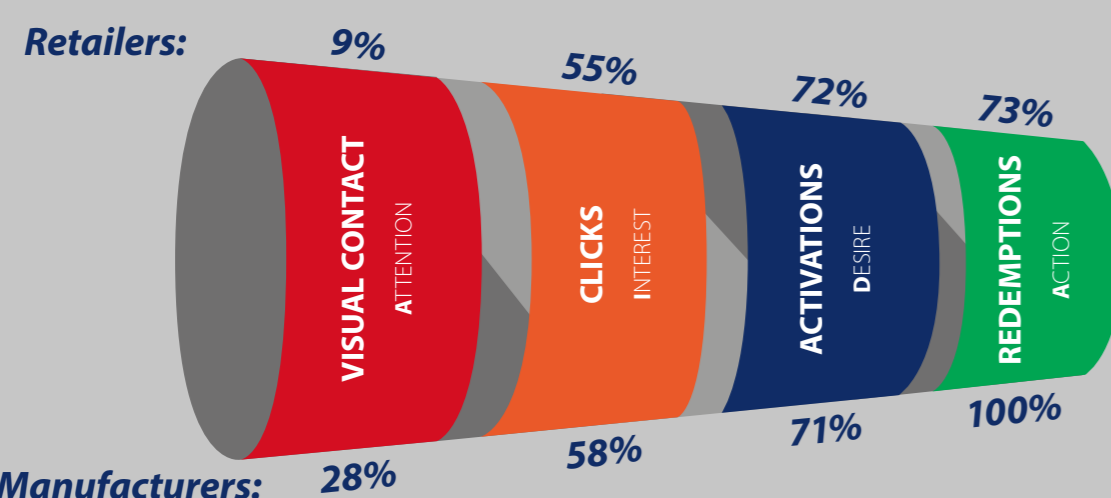
**13** What is the impact of mobile marketing on marketing objectives?  
**Consensus in customer retention and sales.**



**14** What are the preferred channels for the distribution of mobile coupons?  
**Social networks and couponing apps first and foremost.**



**15** What measurement criteria are essential for the evaluation of mobile couponing campaigns?  
**Merchants and manufacturers rate the KPIs differently.**



**16** What coupon redemption methods do you consider appropriate?  
**Merchants believe in the future of NFC.**

Method	Today	Future
NFC	35%	62% ↑
BLE	17%	48% ↑
Code-based	54%	28% ↓

**17** Should coupons be redeemable both offline and online?  
**Cross-channel couponing is a must for manufacturers and merchants.**



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The complete study is available [www.gs1-germany.de](http://www.gs1-germany.de)

Study conducted by

