

**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.**

Channel	Debit card (Girocard)	Credit card
Offline	59%	18%
Omnichannel	41%	76%
Online	9%	89%

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

Entity	Method	Percentage
German credit industry	Girocard	100%
	V PAY / Maestro	No indication
	Credit card	No indication
Banks	Girocard	60%
	V PAY / Maestro	67%
	Credit card	100%

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

Host Card Emulation

Banks prefer cloud-based methods for saving and a **separate wallet app** for visualisation

Embedded Secure Element

Banks are tied to an embedded SE, with visualisation in existing **wallet app (from Apple)**

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

Group	Percentage
Merchants	98%
End customers	27%
Banks	95%

**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.**

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

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

**10–25 €**

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

Category	Details
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.**

Category	Items
MAIN OPPORTUNITIES	Efficiency, Security, Prevention of money laundering
MAIN RISKS	Anonymity, Data protection, Monitoring

**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.**

Objective	Merchants	Manufacturers
AWARENESS	27%	60%
IMAGE	73%	40%
CUSTOMER RETENTION	63%	60%
SALES	63%	60%

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

Channel	Percentage
Social networks (Facebook)	73%
Couponing apps	71%

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

KPI	Retailers	Manufacturers
VISUAL CONTACT ATTENTION	9%	28%
CLICKS INTEREST	55%	58%
ACTIVATIONS DESIRE	72%	71%
REDEMPTIONS ACTION	73%	100%

**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

