

# China Mobile Payment Survey Report, 2010

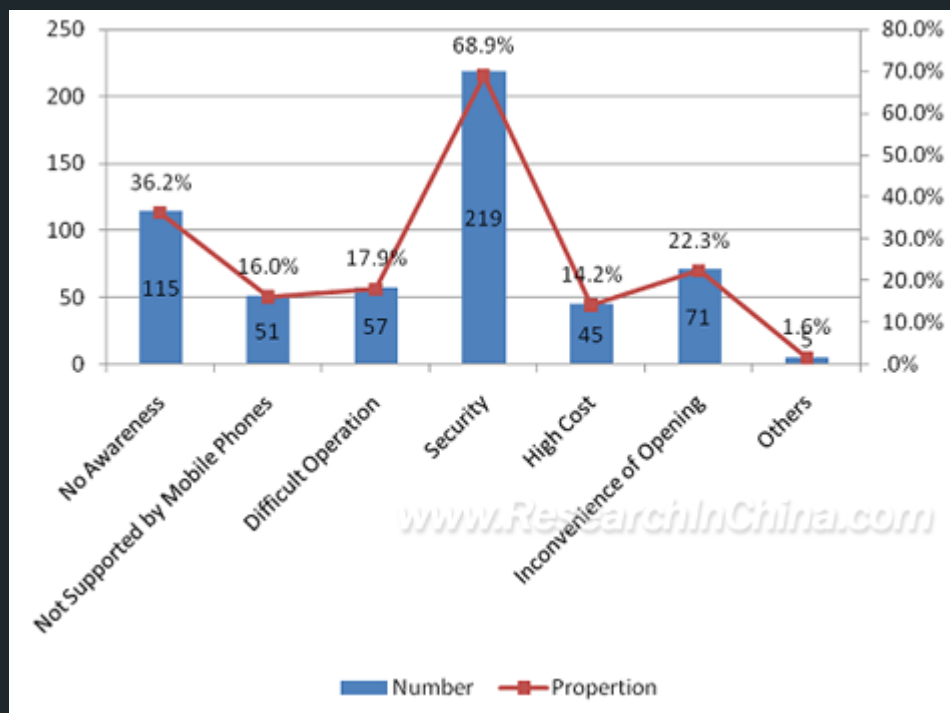


No matter what the number of subscribers and application scope, mobile payment service has been mature in Japan, South Korea and Europe. With aggressive promotion of 3G services in China, mobile payment service has evolved from its infancy into growth period. In 2009, the number of mobile payment users in China registered 108 million with a rise of 25.6% from a year earlier, and it is expected that the number will be 147 million in 2010.

Given the enormous potentials of mobile payment market, ResearchInChina and [www.1diaocha.com](http://www.1diaocha.com) cooperated to conduct a survey on mobile payment network in August 2010. In the survey, there were 600 respondents most of whom were at the age of 20-50, men accounted for 50.7% and women 49.3%. The survey mainly covered Shanghai, Shenzhen, Beijing, Guangzhou, Chengdu and other 18 cities. The respondents were national civil servants, teachers, military personnel, corporate executives, general staff, sole proprietors, blue-collar workers and students, with the monthly income ranging from RMB2000 to RMB20,000.

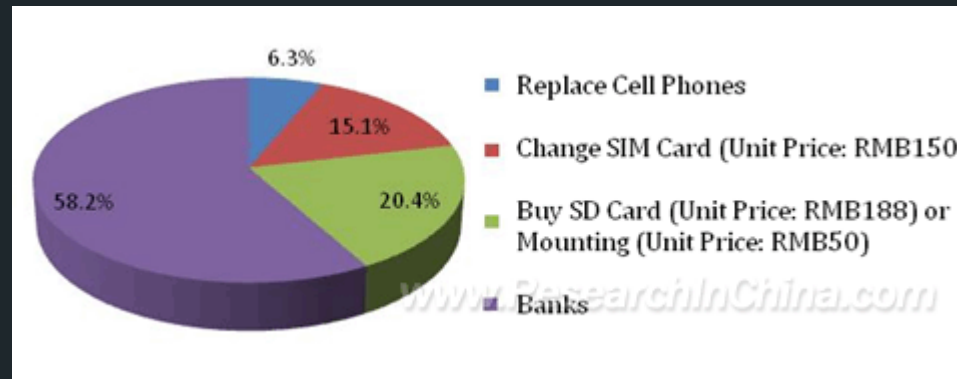
In regard to the reason for not using mobile payment, according to the result of the survey, 68.9% of the respondents worried about security. Security was the issue that consumers were most concerned about. 36.2% of the surveyed said they did not know well about mobile payment, 22.3% felt that it was inconvenient to subscribe mobile payment service, 17.9% thought that it was not easy to operate, 16.0% said their mobile phones did not support the function, 14.2% thought that the cost was high. Therefore, the promotion of mobile payment should base on good security measures which can resolve potential safety problems, excellent publicity, and simplified mobile payment methods which make subscribers experience the convenience of mobile payment.

### Reasons for Subscribers Not Using Mobile Payment



In respect of subscription methods of mobile payment acceptable to subscribers, according to the result of the survey, 58.2% of the respondents preferred to subscribe the service in banks, 20.4% would like buy SD cards or mounting, 15.1% changed SIM cards, and only 6.3% wanted to replace cell phones. It can be drawn from above that subscribers prefer the most convenient method. On the other hand, the low-to-high proportion represents the cost from the high to the low. Subscribers are unwilling to pay additional cost when they subscribe mobile payment service. This shows that NFC mobile phones with mobile payment function are the cell phones that subscribers dislike most when they wish to subscribe mobile payment service. But now, consumers replace their cell phones frequently. If having been implanted with NFC feature at factories, there will be a certain market space for subscribing mobile payment service by changing phones.

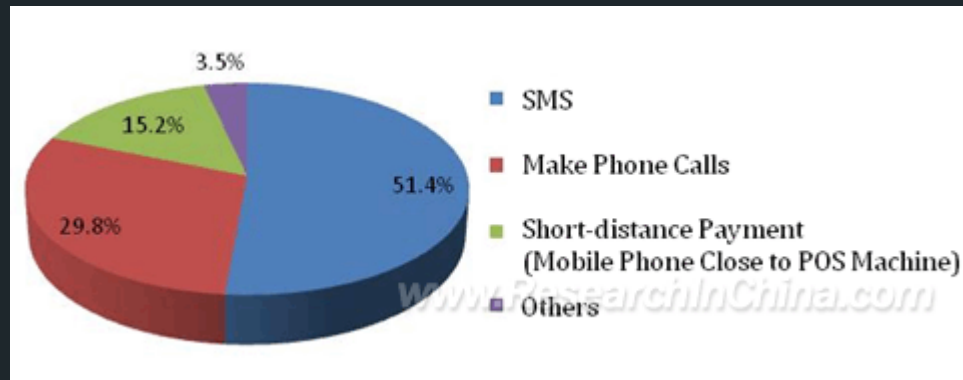
### Subscription Methods of Mobile Payment that Subscribers Can Accept



Source: ResearchInChina; [www.1diaocha.com](http://www.1diaocha.com)

Concerning the implementation methods of mobile payment, according to the result of the survey, 51.4% of the respondents rendered SMS, 29.8% dialed calls and 15.2% paid in short distance. This result is closely related with the small population of POS machines at present initial stage. With the maturity of mobile payment in the future, the number of POS machine will increase, and it is expected that short-distance payment will take a large percentage.

## Mobile Payment Methods



Source: ResearchInChina; [www.1diao cha.com](http://www.1diao cha.com)

# Table of Contents

- **1 Overview of Mobile Payment**
  - 1.1 Definition
  - 1.2 Classification
    - 1.2.1 By Payment Mode
    - 1.2.2 By Transaction Amount
    - 1.2.3 By Business Model
- **2 Business Models of Mobile Payment**
  - 2.1 (Relatively) Led by Operators
  - 2.2 Led by Financial Institutions
  - 2.3 Led by Third Party Payment Platform
  - 2.4 Development Trends
- **3 Survey on Subscribers of Mobile Payment**
  - 3.1 Background
    - 3.1.1 Age Structure
    - 3.1.2 Education Structure
    - 3.1.3 Income Structure
    - 3.1.4 Occupational Structure
    - 3.1.5 Urban Structure
  - 3.2 Reasons for Not Using Mobile Payment
  - 3.3 Reasons for Using Mobile Payment Before, But Not Using It Now
  - 3.4 Channels from which Subscribers Hope to Get Information about Mobile Payment
  - 3.5 Subscription Methods of Mobile Payment that Subscribers Can Accept
  - 3.6 Institutions whose Mobile Payment Services Used by Subscribers
  - 3.7 Implementation Methods of Mobile Payment
  - 3.8 Banks whose Mobile Banking Services Used by Subscribers
  - 3.9 Times of Using Mobile Payment Averagely Per Month in Recent 6 Months
  - 3.10 Payment Methods of Mobile Payment Service
  - 3.11 Consumption Limitation of Mobile Payment
  - 3.12 Business to which Mobile Payment Is Applied
  - 3.13 Advantages of Mobile Payment to Other Payment Methods
  - 3.14 Disadvantages of Mobile Payment to Other Payment Methods

# Selected Charts

- Classification of Mobile Payment
- Mobile Payment Industry Chain Directed by Mobile Operators (Independently)
- Mobile Payment Industry Chain Directed by Mobile Operators (Relatively)
- Mobile Payment Industry Chain Directed by Financial Institutions
- Mobile Payment Industry Chain Directed by Third-party Payment Platform
- Three Business Models of Mobile Payment in China
- Age Structure of Respondents
- Educational Structure of Respondents
- Income Structure of Respondents
- Occupational Structure of Respondents
- Urban Structure of Respondents
- Reasons for Not Using Mobile Payment
- Reasons for Respondents Not Using Mobile Payment by Age
- Reasons for Respondents Not Using Mobile Payment by Education Background
- Reasons for Respondents Not Using Mobile Payment by Income
- Reasons for Using Mobile Payment Before, But Not Using It Now
- Channels from which Subscribers Hope to Get Information about Mobile Payment
- Channels from which Subscribers Hope to Get Information about Mobile Payment by Gender
- Channels from which Subscribers Hope to Get Information about Mobile Payment from by Age
- Subscription Methods of Mobile Payment That Subscribers can Accept
- Subscription Methods of Mobile Payment that Subscribers Can Accept by Gender
- Subscription Methods of Mobile Payment that Subscribers Can Accept by Education Background

- Institutions whose Mobile Payment Services Used by Subscribers
- Subscription Institutions and Methods of Mobile Payment by Gender of Subscribers
- Operators whose Mobile Payment Services Used by Subscribers
- Payment Methods of Mobile Payment Service
- Payment Methods of Mobile Payment Service by Education Background of Subscribers
- Mobile Phone Replenishing Charges and Payment Methods of Mobile Payment Service by Age of Subscribers
- Percentage of Mobile Banking Services Used by Subscribers
- Percentage of Mobile Banking Services Used by Subscribers by Gender
- Mobile Banking Services Used by Subscribers by Profession
- Mobile Banking Services Used by Subscribers by City
- Times of Averagely Using Mobile Payment per Month in Recent 6 Months
- Times of Average Using Mobile Payment per Month in Recent 6 Months by Age of Subscribers
- Times of Average Using Mobile Payment per Month in Recent 6 Months by City
- Payment Methods of Mobile Payment Service
- Payment Methods of Mobile Payment Service by Age of Subscribers
- Unit Consumption Limitation of Mobile Payment
- Proposed Unit Consumption Limitation of Mobile Payment by Education Background of Subscribers
- Proposed Unit Consumption Limitation of Mobile Payment by Income of Subscribers
- Proposed Unit Consumption Limitation of Mobile Payment by City
- Business to which Mobile Payment Is Applied
- Mobile Payment Service by Gender of Subscribers
- Mobile Payment Service by Age of Subscribers
- Advantages of Mobile Payment to Other Payment Methods

- Advantages of Mobile Payment by Age of Subscribers
- Advantages of Mobile Payment by Education Background of Subscribers
- Disadvantages of Mobile Payment to Other Payment Methods
- Disadvantages of Mobile Payment by Gender of Subscribers
- Disadvantages of Mobile Payment by Income of Subscribers





# How to Buy

Product details			How to Order
Single user	USD	File	By email: report@researchinchina.com
	999	PDF	By fax: 86-10-82601570
	1,800	PDF	By online: www.researchinchina.com
Publication date: Sep. 2010			
For more information, call our office in Beijing, China:			
Tel: 86-10-82600828			
Website: www.researchinchina.com			