

Global Mobile Consumer Survey shows increase in mobile banking

[MEF](#), the global community for mobile content and commerce announced the results of its annual Global Consumer Survey, carried out in partnership with On Device Research that reveals the behaviour of mobile media users from across the world, giving data and intelligence into mobile engagement and purchasing habits.



The 10-country annual study reveals that nearly nine in ten (88%) of the world's mobile media users now engage in mobile content and commerce (up from 82% in 2011). Mobile commerce is defined as anyone using a mobile phone for research, purchase or banking.

Andrew Bud, global chair of MEF said, "The 2012 report shows how far mobile has come as a channel for both consumer engagement and entertainment. Across the world, mobile content and commerce is increasingly the most convenient way to discover, to choose and to buy. The data has profound implications for brands, retailers and financial institutions, as well as the content and entertainment industry. We cannot be complacent: the report also reveals that trust is still a significant barrier for consumers and the industry must collaboratively address that to sustain growth."

Key findings

- The mobile market is maturing: 80% of all consumers use their phones for research, but among over 35s the number is 88%. Similarly 55% of people have purchased from their mobile but the figure is 64% for over 35s.
- Significant increases come from growth markets: The biggest rises in mobile content and commerce are in growth markets, including Qatar (73% in 2011 to 86% in 2012), India (85 to 90%) and South Africa (89 to 95%). In contrast mature markets such as the UK have remained static at 91% for 2011 and 2012
- The growth of 'physical' purchases: The lion's share of mobile commerce is still centred on digital purchases rather than 'real' ones, however considerable growth is taking place in the 'physical' sector. In 2012, 54% bought digital products, unchanged from 2011. But 31% purchased physical[1] items in 2012 rising from 24% in 2011.
- Mobile research is booming and changing the way we shop: The report reveals that 80% of people now use their phone for research, up from 58% in 2011, of which 69% then went on to make a purchase via mobile.
- The rise of mobile banking: 64% of consumers now use their devices to conduct mobile banking (up from 57% in 2011).
- Payment via card has taken over from operator billing: 27% of those surveyed used a card for m-commerce, against just 14% making payments via the phone bill (not including purchasing airtime[2]).
- Convenience, entertainment and trust are key motivators. Entertainment (25%) and convenience (26%) are the primary reasons for engaging in mobile commerce but trust is also important with 13% citing 'from a brand I know and trust' as a key reason for purchasing via mobile. 35% of respondents admit that concerns around trust are acting as a barrier to purchasing more from a phone.

For more, [view the full report](#) (592KB).

