

## Consumer Payment Preferences and Behavior - US - March 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

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*"Mobile payments have been 'the next great thing' for many years now, but with very low adoption rates for even the best-known products, the reality has yet to meet the promise. The expanded features of the new services being offered along with the increased penetration of smartphones mean that the convenience of mobile payments are on their way."*

– Robyn Kaiserman, Financial Services Industry Analyst

### In this report we answer the key questions:

- Why aren't consumers using mobile payments?
- What needs to change to encourage usage?

The consumer payment landscape is changing rapidly as innovations in mobile technology are creating new opportunities for both companies and consumers virtually every day. This report looks at the following:

- What is the state of the payments industry and how is payment behavior changing?
- What challenges remain for consumers to overcome their hesitance at using mobile payments?
- What consumer segments offer the greatest potential for using mobile payment solutions?

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The Electronics Payment Association (NACHA)  
National Credit Union Administration (NCUA)  
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