To In-App or not to In-App?

The global growth of In-App payments
Is this one?
Is this one?
It’s about invisible payments
The invisible payment we know best?
Grab

A transport company?
But it can get confusing...

A payments company?
A transport company?
But it can get confusing...

A payments company?
US Research found that about 78 percent of consumers have five or fewer merchant apps on their mobile devices.

But there are over 5 million apps available for downloading.

Part of the reason for the paucity of useful retail apps is that consumers don’t seem to find much to do with them besides searching.
Meeting a need / solving a problem...

30% of all transactions in US stores but prefunded
The next level?

Sales on order-ahead apps are expected to reach US$38 Billion globally by 2020.
Meeting a need / solving a problem
The next level?

75% of commuters surveyed indicated they would shop more if the ability was integrated into their car.
Meeting a need / solving a problem
The next level?
Is it for all businesses?

Are you solving a real problem?

What would be the frequency of use?

What other reasons do customers have to open your app?

- Loyalty
- Advice
- Complimentary products
- Social media

Mega APAC 2019, #MegaAPAC
And, if it is for you...
And if it is for you...

In house or outsource?

Integration with other channels?

Measuring key analytics?

Partnerships?
Questions?
The Initiatives Group - we help participants across the payments sector to generate more value from their markets and customers.

The consulting team at The Initiatives Group has advised participants in the payments market across Asia Pacific since the 1990’s - including issuers, acquirers, third-party processors, technology providers and associations. We help solve many of the financial industry’s most significant issues, such as payments strategies, customer profitability and retention, credit and fraud risk, leveraging new technologies, and assessing new market and product opportunities.

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