

The Mobile Payments Series: Germany

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This week, we're diving into the mobile payments landscape and seeing what adoption looks like across various countries like the US, [India](#) and [the UK](#). Yesterday, we looked at adoption in [China](#). Next up: Germany.

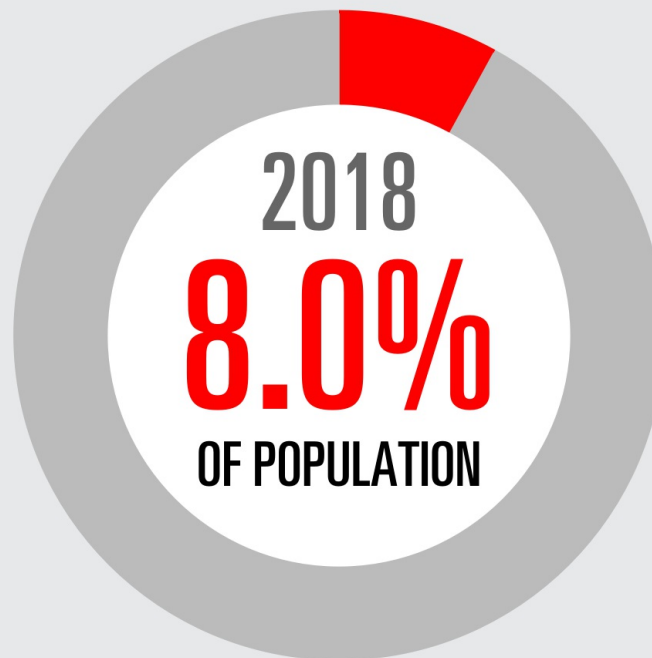
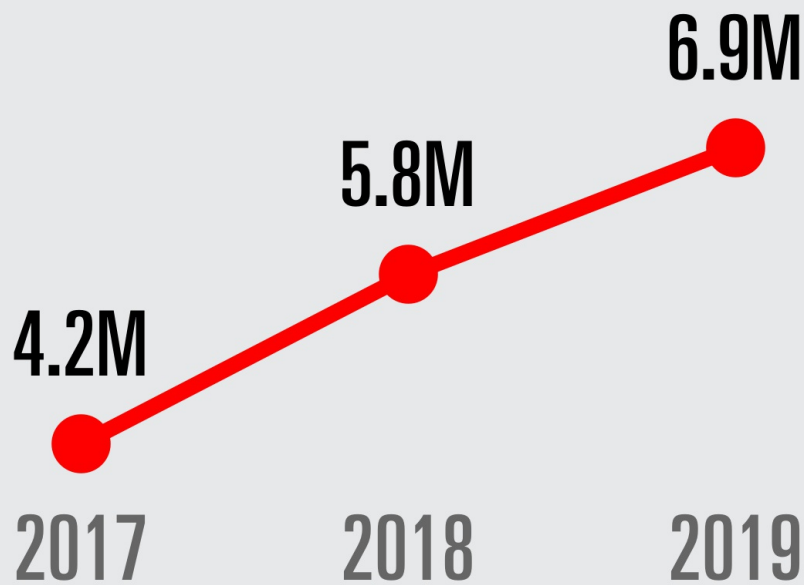
The cash culture in Germany is holding back mobile payment adoption in the country.

Many people are comfortable paying with cash and don't see any significant benefits to changing their habits, especially older generations.

This year, we expect 5.8 million people in the country will use proximity mobile payments, making up 8.0% of the population. To put that in perspective, 73.9 million people in India will use proximity mobile payments this year, and 525.1 million people in China will, as well.

Overall, Germany's penetration is ranked last in Western Europe out of the countries we forecast.

How Many People in Germany Use Mobile Payments



Note: a proximity mobile payment is a point-of-sale (POS) transaction made by using a mobile device as a payment method; includes scanning, tapping, swiping or checking in with a mobile device at the POS to complete transaction; excludes purchases of digital goods on mobile devices, purchases made remotely on mobile devices that are delivered later on and transactions made via tablets

Source: eMarketer, October 2018



That said, the big tech players—like Apple, Google and Samsung—will play an integral role in growth.

"Google Pay, which launched in June 2018, is the first of the big three international players to enter Germany," said Chris Bendtsen, senior forecasting analyst at eMarketer. "And since Android dominates the smartphone market, Google Pay should see success in getting people to at least try the service."

"Apple Pay is expected to launch in Germany in the near future to compete with Google Pay," he added.

More on Mobile Payments from eMarketer

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Reports:

- [Global Digital Travel Sales 2018: Ease of Mobile Payment Options Boost Online Bookings](#)
- [Mobile Proximity and Peer-to-Peer Payments 2018: How Starbucks, Walmart and Zelle Are Leading in Mobile Payments](#)