

The Mobile Payments Series: The UK

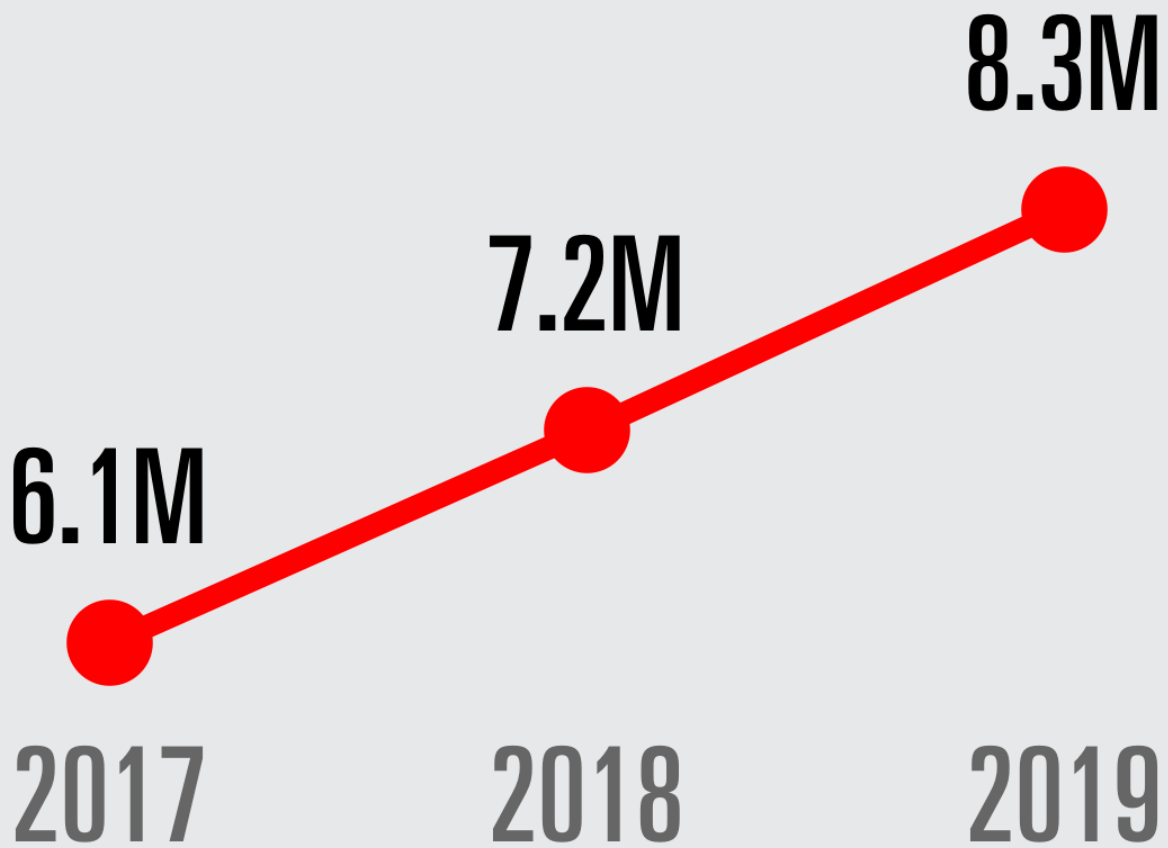
Article

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

Mobile payment adoption in the UK isn't as widespread as in other countries.

This year, we expect only 7.2 million people in the country will use mobile payments, making up 13.0% of the population.

How Many People in the UK Use Mobile Payments



13.0%

OF POPULATION

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



What's holding back adoption? Primarily, contactless credit cards.

"Paying with a contactless credit card is a mainstream payment option that people have been comfortable using for a long time," said Christopher Bendtsen, senior forecasting analyst at eMarketer. "Consumers feel the trust and ease of contactless cards are all they need, and they just aren't convinced that mobile payments would give them any added benefit. For example, even though the London Underground accepting virtual wallets, contactless cards are still the preferred option."

According to the recent [UK Digital Banking and Payments](#) report, digital payments in the UK have their roots in the physical world, with online card payments still the preferred method of digital payment. "When it comes to proximity mobile payments, physical cards also have the upper hand. Using a smartphone to pay for an in-store purchase has started to see some traction in the UK. However, such a method is up against an established and well-entrenched habit of paying with contactless cards," wrote eMarketer senior analyst Bill Fisher.

Still, there's room for growth. And further growth in the UK may be propelled by uptake of mobile payment services like Apple Pay, Google Pay and Samsung Pay. "Even though they've been around for a while, they're still growth drivers as they continue to push and market their services to users," Bendtsen said.

More on Mobile Payments from eMarketer

Podcasts:

- [What Services and Technologies Are Carrying Mobile Payments Forward?](#)

Articles:

- [POS Systems Are Getting Upgrades](#)
- [In the UK, Mobile Payments Go Mainstream](#)

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](#)
- [UK Digital Banking and Payments: Mobile Money Management Lags Other Digital Behaviors](#)