



# Mobile and online payment

New stakes and new business models

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- This document is a part of our "Telecom & OTT" category which includes in 2014:
  - 1 dataset in Excel, updated yearly
  - 1 state-of-the-art reports in PowerPoint, updated yearly
  - 6 market reports in Word, each with its synopsis in PowerPoint
  - Privileged access to our lead Telecom & OTT analysts

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## About IDATE and DigiWorld Institute



Founded in 1977, IDATE has gained a reputation as a leader in tracking telecom, Internet and media markets, thanks to the skills of its teams of specialized analysts. Now, with the support of more than 40 member companies – which include many of the digital economy's most influential players – the newly rebranded DigiWorld Institute has entered into a new stage of its development, structured around three main areas of activity:

- **IDATE Research**, an offer of market intelligence publications
- **IDATE Consulting**, time-tested analysis
- **DigiWorld Institute**, a think tank on the digital economy.



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## List of players examined

Amazon  
Apple  
Facebook  
Google  
Orange  
PayPal  
Telefónica  
Vodafone

## 2. Methodology

### 2.1. General methodology of IDATE's reports

The methods employed by IDATE's teams of analysts and consultants are based on an approach that combines:

- research and validation of data collected in the field;
- the application of classic industry and market analysis tools: segmentation, competition analysis, strategic strengths, modelling, assessment and forecasts...;
- the expertise of specialists who contribute their own analytical capabilities and those of their network of market analysts.

More specifically, the tools employed by IDATE's teams are as follows:

#### **1/ A multi-disciplinary team of full-time consultants, specialised by sector of activity**

IDATE's analyses are performed primarily by our in-house consultants, and very occasionally by freelance market analysts. This approach allows us to capitalise on our pool of expertise through teamwork, sharing knowledge, ideas, contacts, viewpoints and key data. Each report is drafted by a team of specialists, overseen by senior consultants with a proven track record in their field.

#### **2/ Primary and secondary research**

IDATE reports and databases are compiled based on primary data obtained from one-on-one interviews with the sector's decision-makers, and on secondary data which is established by cross-referencing public sources and external databases.

#### **3/ An integrated information centre sustained by a number of tools and proprietary databases**

Over the past 30 years, IDATE has established working and data organization methods and proprietary databases that trace the central chapters in the history of our sectors of expertise.

- **Companies:** IDATE's in-house data service tracks the latest news and events to come out of the top telecom, Internet and media industry companies around the globe. Innovative firms and start-ups are monitored by the market experts in the different "Practices".
- **Markets:** IDATE's databases are derived from rigorous processing of fundamental economic variables (GDP, investments, exchange rates, demographics, etc.) and their relation to decisive sector-specific and national elements (capex, national market dynamics, etc.).
- **Technologies:** IDATE's organization by Practice provides us with an efficient means of tracking innovation. IDATE's engineers ensure in-depth understanding of the changing shape of products and services and of the latest innovations in the marketplace.

#### **4/ Contents of the published reports**

Each IDATE market report details the structures and issues at play in the market being examined, the decisive forces (technologies, regulation, consumption) and the players involved. Particular emphasis is given to market assessments and forecasts, as part of the central premise. All market reports are laid out in a clear and concise manner, and illustrated with tables and graphs of key market data and trends.

The process of drafting of a market report includes the following stages:

- analysis of the information available in the in-house databases, and review of analyses performed in the recent past;
- based on a preliminary segmentation and assessment of the market, and as part of an validated interview guide, analysts conduct interviews that enable them to validate working hypotheses;

- a market model is then established, making it possible to test the hypotheses that have an impact on the market's development, and validated by a new round of interviews;
- and, finally, the report's conclusions are debated with the team responsible for the project and with expert consultants from the various fields involved;
- a final proofreading and editing/revision process, prior to the production of the final version of the report which is delivered to the client.

## **2.2. Methodology specific to this report**

This report was produced by drawing on:

- IDATE's expertise in payment systems and market;
- our ongoing monitoring of mobile and online payment solutions, and targeted interviews with
  - players involved in payment;
  - participation at international conferences (e.g. WIMA).
- Primary data gathering worldwide.
- Market models that isolate key service consumption parameters and service pricing assumption.