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In-Stat

Multiple Companies and Technologies Vie to Enable Mobile Payment Services in China

In a market where 100 million users of remote payment still represents a nascent segment, China's mobile payment services market is the focus of multiple competing companies and alternative technologies. Mobile payment services in China are characterized by two main types: local payment services and remote payment services. Local payment and bank account-based remote payment services are still in their early stages, while non-bank account-based remote payment services are the mainstream of China's mobile payment services market.

In China, there is no dominant solution in the local payment area. Both subscriber identity module (SIM) card-based payment solutions and non-SIM card-based near field communications (NFC) payment solutions remain in the trial stages. Interest groups pushing different alternatives range from the banking and transportation sectors, to mobile phone makers, to mobile telecom operators.

It is little wonder that In-Stat <http://www.in-stat.com> [1] projects the number of users of remote payment will double by the end of 2013, with transaction value approaching US\$14 billion. The number of local payment users will expand from trial stages to represent nearly 60 million users and approach US\$4 billion.

Recent research by In-Stat found the following:

- SIM cards with RF SIM solutions customized by China Mobile are expected to launch in mid-2010, and the company is currently working to develop retail partners and deploy POS devices.
- Over half of respondents to In-Stat's survey express interest in using their mobile phones as a payment tool.
- The largest proportion of current mobile payment services users (36.7%) responded that they prefer to use payment platforms funded by banks, indicating that the banking sector is the most trusted by Chinese consumers.

This Market Alert is drawn from the In-Stat research, [Remote Payment Will Lead China's Mobile Payment Market, Local Payment Will Follow \[2\]](#) (#IN0904396CWW), which covers the market for mobile payment in China. It includes:

- Forecast of china's mobile payment users.
- Forecast of china's mobile payment market transaction value.
- Segmentation of local payment and remote payment.
- Payment Platform Provider Revenue.
- Analysis of business models, potential market structures, and strategies among telecom operators and mobile payment platform providers.

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The price is \$3,495 (US).

This research is part of In-Stat's China Wireless service, which provides insight into the technologies, consumer requirements, devices, applications, and business models of the world's fastest growing economy and mobile market.

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