

Friday, 15 May 2020

Apple Pay drives contactless mobile payment increase; older Australians might need a nudge

Data from the Roy Morgan [Digital Payments Report](#) shows a sharp increase in use of non-bank contactless mobile payment services compared to a year ago.

A total of 10.8% of Australians now use non-bank contactless mobile payment services such as Apple Pay and Google Pay, up from 7.1% a year ago. Apple Pay is now used by 6.5% (up from 4.1%) and Google Pay is now used by 4.1% (up from 3.6%). Samsung Pay was unchanged at 1%.

“COVID-19 has put personal hygiene front and centre for Australians and this includes the way we pay for goods and services. Many retailers are requesting contactless payment be used rather than handling cash to reduce the opportunities for passing on COVID-19,” said Roy Morgan CEO Michele Levine.

“However even before COVID-19 came to Australia and changed the way we live, the use of contactless mobile payment services was rapidly increasing. For many people this means ‘tap-and-pay’ with a bank-issued card, but more than one in ten Australians (10.8%) now use one of the contactless payment services offered by big tech companies Apple, Google or Samsung.

“Apple Pay in particular has enjoyed impressive growth over the past year, with 6.5% of Australians now using the service, up from 4.1% a year ago,” said Ms. Levine.

Who is driving the take-up of Apple Pay and Google Pay — and who needs encouragement to go contactless?

Roy Morgan’s [Helix Personas](#) uses deep psychographic insights, far beyond simple demographics, to segment consumers. The tool incorporates values, beliefs and attitudes which are the best predictors of consumer behaviour, so brands can reach their customers most effectively with messages that resonate.

Analysing take-up of non-bank contactless mobile payment services confirms that the young trend- and tech-focused [200 Metrotechs](#) are the most likely to use these services, with more than one in six (16.9%) in this community using either Apple Pay, Google Pay or Samsung Pay.

- [200 Metrotechs](#): Socially aware, successful, career-focused and culturally diverse, Metrotechs are trend- and tech-focused. They are committed experience-seekers, willing to spend big on the best of city life and thrive on being out and about in the world.

Also taking quickly to the frictionless convenience of the new services are the big spending [100 Leading Lifestyles](#) (12.2%) and highly ambitious and culturally diverse up-and-comers [300 Aspirationals](#) (12.1%).

- [100 Leading Lifestyles](#): Focused on success, career and family, people in the Leading Lifestyles Community are proud of their prosperity and achievements. They are big spenders and enjoy cultured living to the max.
- [300 Aspirationals](#): Driven by dreams of a big future, Aspirationals are highly ambitious and culturally diverse up-and-comers. Careful spenders, they’re working hard today to create a more successful tomorrow.

Take-up among other Helix Persona Communities has not been as rapid, with fewer than one in ten of those in the [500 Doing Fine](#) (9.8%), [400 Hearth and Home](#) (8.5%) and [600 Fair Go](#) (7.9%) now using non-bank contactless mobile payment services. (See below for further details on these Helix Persona Communities.)

FOR IMMEDIATE RELEASE

Roy Morgan CEO Michele Levine suggests there are opportunities for nimble fintech firms to grow their market amongst Australians concerned about the health risks payments requiring contact:

“The take-up of contactless mobile payment services has been far from uniform: young trend- and tech-focused Australians in the [200 Metrotechs](#) community are around twice as likely as those in [400 Hearth and Home](#) or [600 Fair Go](#) to already be using Apple Pay, Google Pay or Samsung Pay.

“The quick take-up of Metrotechs is no surprise, but it does highlight opportunities for enterprising companies to offer safer contactless payment services to Helix Persona communities who are currently under-utilising these services.

“At a time when all Australians are being encouraged to social distance and hand-sanitise to prevent the spread of the deadly COVID-19 coronavirus, there are clear benefits for many people, [particularly older Australians \(70+\) and those suffering from a pre-existing serious illness](#), to increase their usage of safer contactless payment services,” said Ms. Levine.

These new digital payment findings are from Roy Morgan Single Source, Australia’s leading consumer survey, compiled by comprehensive interviews with a sample of over 1,000 Australians each week.

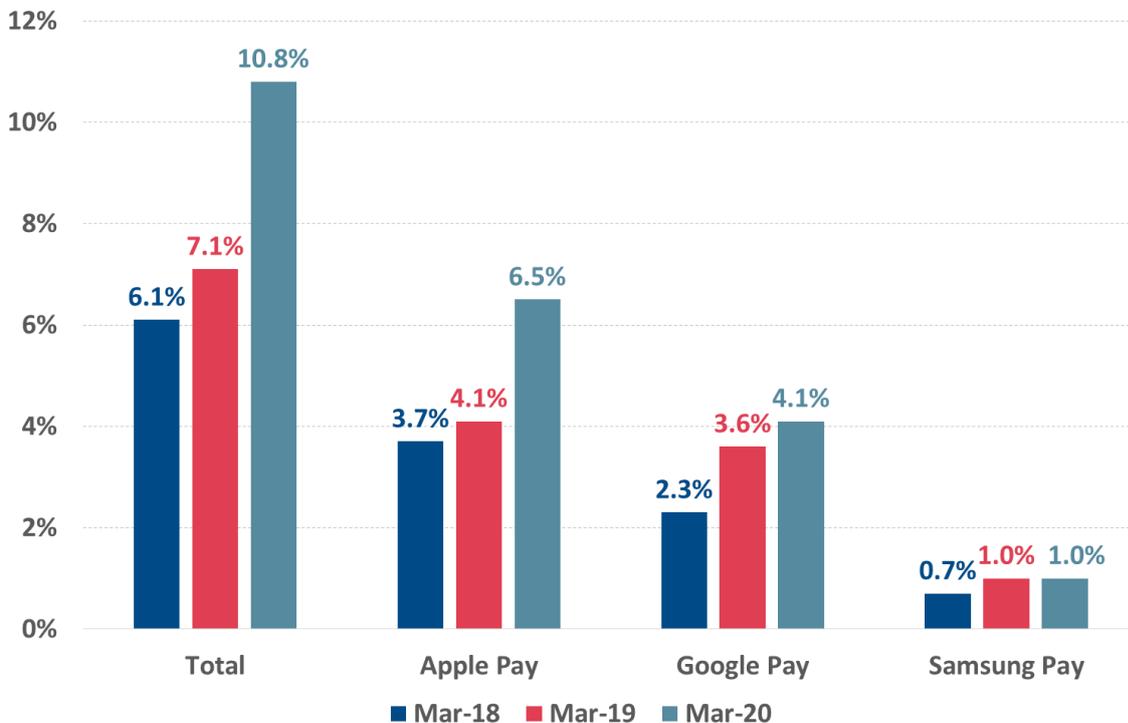
Related research findings

For further in-depth analysis, take a look at Roy Morgan’s [Digital Payments Report](#).

For comments or more information about Roy Morgan’s digital payment data please contact:

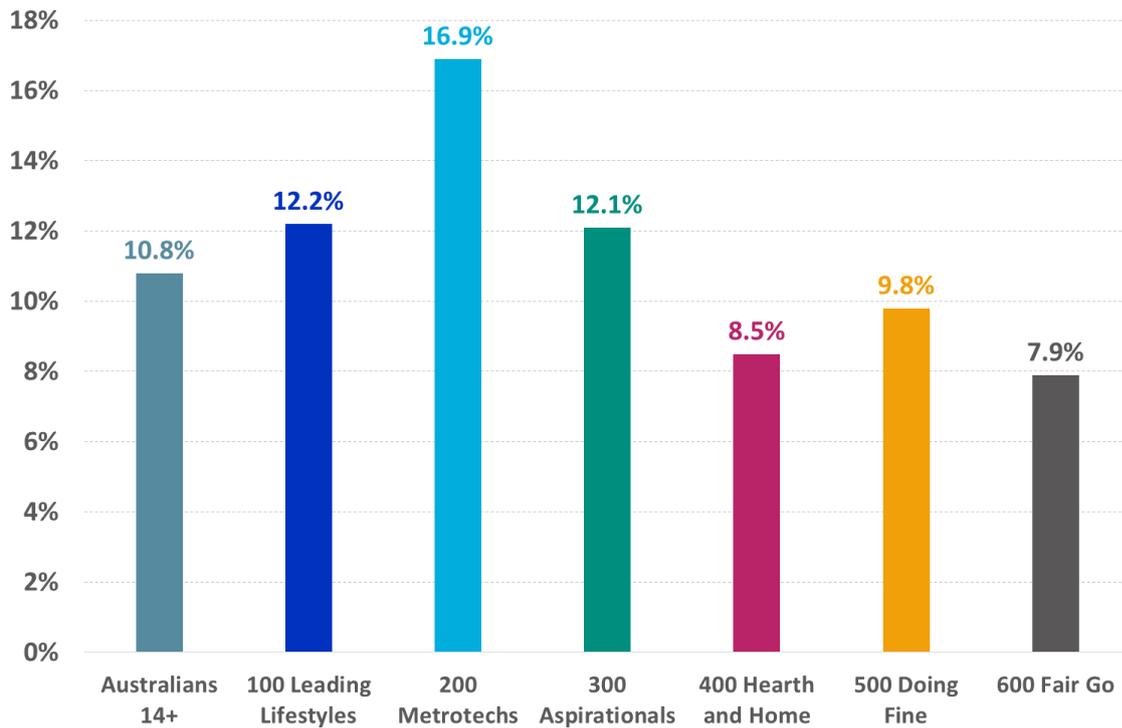
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Use of non-bank contactless/cardless mobile payments: 2017 cf. 2018 cf. 2019



Source: Roy Morgan Single Source Australia, April 2017 – March 2018, n=50,014, April 2018 – March 2019, n=51,362, April 2019 – March 2020, n=50,250. **Base:** Australians 14+.

Use of non-bank contactless/cardless mobile payments by Helix Personas



Source: Roy Morgan Single Source Australia, April 2019 – March 2020, n=50,250. **Base:** Australians 14+.

About Roy Morgan

Roy Morgan is Australia’s largest independent Australian research company, with offices in each state, as well as in the U.S. and U.K. A full-service research organisation, Roy Morgan has over 75 years’ experience collecting objective, independent information on consumers.

Margin of Error

The margin of error to be allowed for in any estimate depends mainly on the number of interviews on which it is based. Margin of error gives indications of the likely range within which estimates would be 95% likely to fall, expressed as the number of percentage points above or below the actual estimate. Allowance for design effects (such as stratification and weighting) should be made as appropriate.

Sample Size	Percentage Estimate			
	40%-60%	25% or 75%	10% or 90%	5% or 95%
10,000	±1.0	±0.9	±0.6	±0.4
20,000	±0.7	±0.6	±0.4	±0.3
50,000	±0.4	±0.4	±0.3	±0.2

Roy Morgan Helix Personas



100 Leading Lifestyles

Focused on success and career and family, people in the Leading Lifestyles Community are proud of their prosperity and achievements. They are big spenders and enjoy cultured living to the max.

Explore



200 Metrotechs

Socially aware, successful, career focussed and culturally diverse, Metrotechs are trend and tech focused. They are committed experience seekers, willing to spend big on the best of city life and thrive on being out and about in the world.

Explore



300 Aspirationals

Driven by dreams of a big future, Aspirational are highly ambitious and culturally diverse up-and-comers. Careful spenders, they're working hard today to create a more successful tomorrow.

Explore



400 Hearth and Home

Closest to the average Australian, life revolves around the home for these contented Australians who embrace conventional family life. Perennial home improvers, they see their homes as an expression of their status and achievements.

Explore



500 Doing Fine

Modest but contented, people in the Doing Fine Community are happily making their way through life and value simple pleasures. Price sensitive and light spenders, they take a pragmatic approach to what they buy.

Explore



600 Fair Go

Struggling to make ends meet, looking for a better deal in life, making the best of things or simply pessimistic, cynical and likely to feel they get a raw deal out of life; the Fair Go community are lower income Australians.

Explore

Learn more by visiting www.helixpersonas.com.au.

Roy Morgan tracks awareness and use of the following Digital Payment Services

Bill Payment Services



Online Payment Platforms



Banks' Own Mobile Payments



Other Contactless/Cardless Mobile Payments



Buy-Now-Pay-Later Payments



Wearable Payment Devices



Other Payment Methods

