

Beat: Technology

## CHINESE CONSUMERS Live On -SUPER APPS- Thanks To IN-APP PAYMENT SYSTEM

### Started As MOBILE PAYMENTS PLATFORMS

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**USPA NEWS** - China's 'super apps' enable a variety of capabilities from third-party service providers within a single app including ride-hailing, ordering food delivery, messaging and mobile payments. Many of these services started primarily as mobile payments platforms which is why WeChat Pay and Alipay are currently the two largest apps in China, boasting a 90% and 94% usage rate by adult internet users, respectively, with 86% reporting that they use both, according to results from a survey by Kagan, a media research group within S&P Global Market Intelligence.

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Among other mobile payments users, 45% of survey respondents indicated that they use UnionPay's mobile payment system, with 43% of all respondents saying that they use both UnionPay and WeChat Pay, and 44% saying that they use both UnionPay and Alipay.

"WeChat Pay, Alipay and UnionPay dominated China's mobile payments industry, with 43% of our survey takers reporting using all three providers," said Julber Osio, Research Associate for Kagan at S&P Global Market Intelligence. "In most emerging markets in Asia, including China, people access the internet primarily through their mobile phones. This "mobile-first" culture meant that app developers had to find a way to capture a variety of services in the simplest way possible."

The 2019 China Online Consumer Survey includes over 10,000 data points based on feedback received from 1,000 online adults in China on mobile operator providers, mobile payment providers, video subscription services, device usage, device activities, attitudes towards new technology, social media and e-commerce platforms and basic demographics.

- Takeaways from Kagan's 2019 China Online Consumer Survey results:

- \* Among China's mobile payments industry, UnionPay users are most likely to be younger, more affluent and have higher education.
- \* Most popular e-commerce sites for our respondents are Tmall, with 84% reported usage rate, Taobao with 81% and Jingdong Mall with 72%.
- \* WeChat usage is highest among ages 40-49, whereas relatively smaller platforms such as Sina Weibo, Meituan and Zhihu have a younger user base, peaking at the 18-29 age bracket.
- \* 47% of Chinese users keep their phones for one to two years, and most respondents consider price and affordability as important factors when buying new devices.
- \* Video streaming remains a niche activity. iQiyi, Tencent Video and Youku Tudou remain the most popular online video subscription services, with 62%, 53% and 40% reported usage rates respectively.

Source : S&P Global Market Intelligence

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