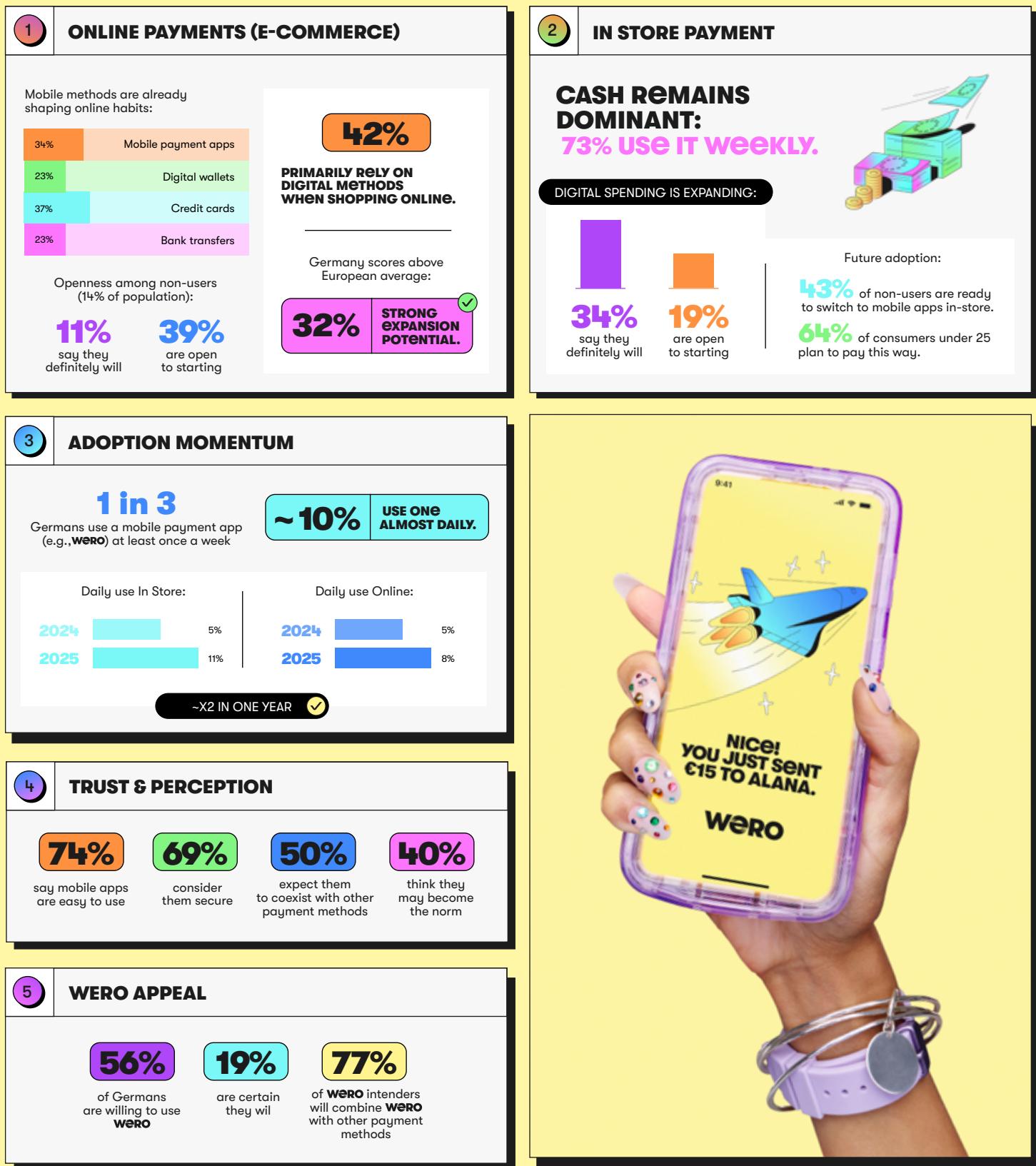


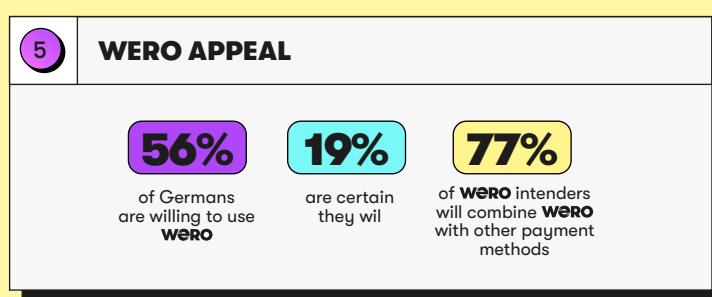
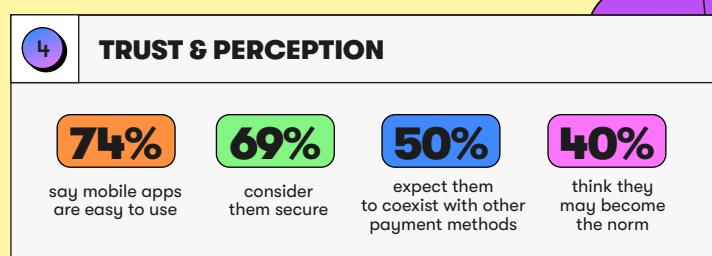
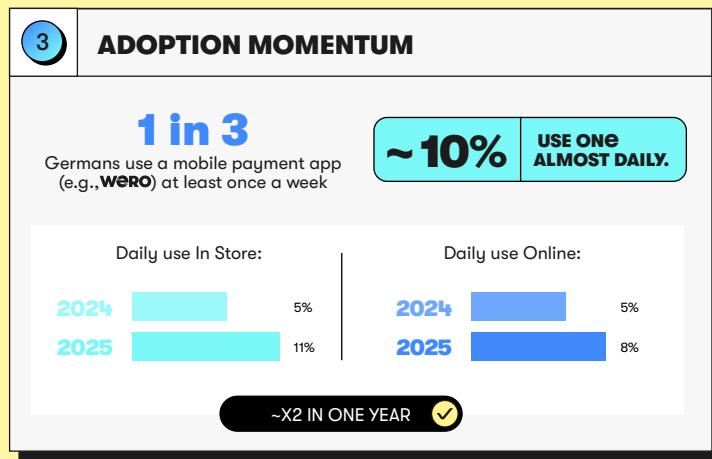
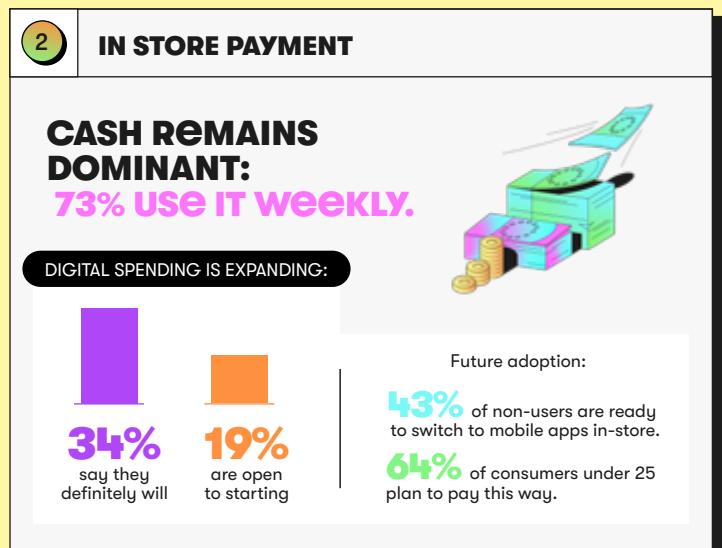
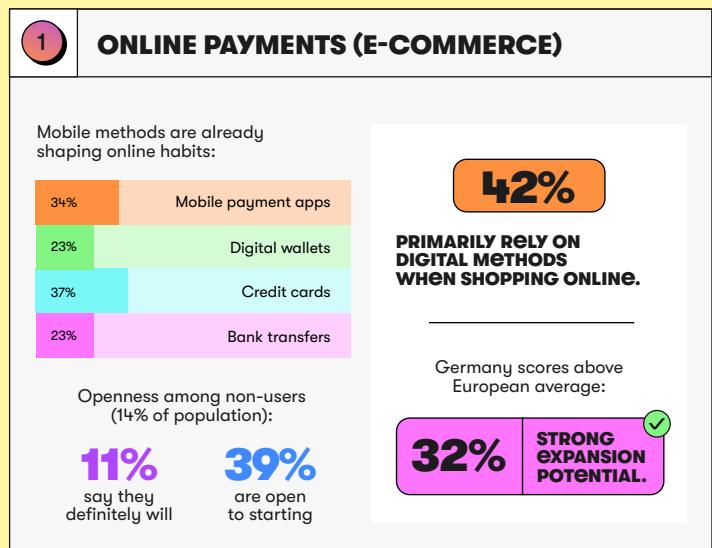
A PROMISING FUTURE FOR MOBILE PAYMENT APPS IN GERMANY.

Insights from the EPI European Payment Barometer 2025
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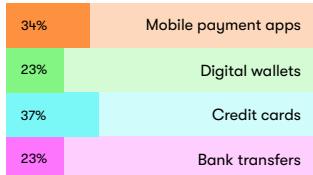


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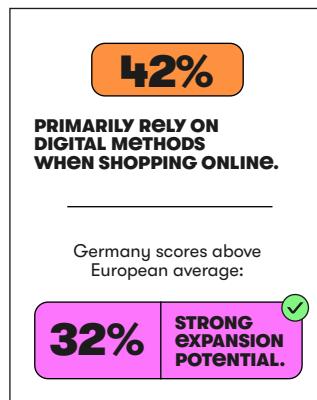
1 ONLINE PAYMENTS (E-COMMERCE)

Mobile methods are already shaping online habits:



Openness among non-users (14% of population):

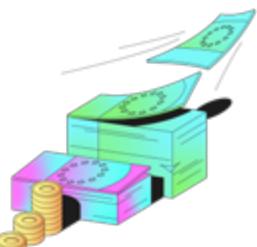
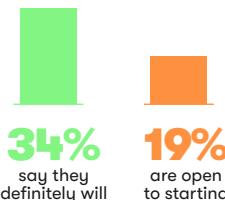
11% say they definitely will
39% are open to starting



2 IN STORE PAYMENT

CASH REMAINS DOMINANT: 73% USE IT WEEKLY.

DIGITAL SPENDING IS EXPANDING:



Future adoption:

43% of non-users are ready to switch to mobile apps in-store.
64% of consumers under 25 plan to pay this way.

3 ADOPTION MOMENTUM

1 in 3

Germans use a mobile payment app (e.g., **wero**) at least once a week

~10% USE ONE ALMOST DAILY.

Daily use In Store:



Daily use Online:



~X2 IN ONE YEAR



4 TRUST & PERCEPTION

74%

say mobile apps are easy to use

69%

consider them secure

50%

expect them to coexist with other payment methods

40%

think they may become the norm

5 WERO APPEAL

56%

of Germans are willing to use **wero**

19%

are certain they will

77%

of **wero** intenders will combine **wero** with other payment methods

