As Mary Meeker of venture capital firm KPCB noted in her excellent Internet Trends 2015 report, the amount of time people in the United States spend looking at vertical screens (smartphone), as opposed to horizontal (desktop, laptop, TV), is increasing. Of the 9.9 hours Americans spend looking at screens on an average day, 29% is on mobile, up from 5% five years ago. This has profound implications for the way providers of consumer-facing services think about how to engage the customer. It goes without saying that you have to meet your customers where they are, and today, consumers are spending a significant amount of time on mobile. For many companies, whether Starbucks or Bank of America, mobile is no longer an optional extra but rather one of the core channels through which they do business.

Providing effective customer service on mobile is essential now more than ever. The problem is that a lot of companies don't spend enough time building experiences that are unique to mobile and instead just import solutions built for the desktop Web. This means an app will have FAQs that are not searchable (crucial on a small screen) and will require the user to leave the app to perform basic functions like sending a message to the customer service representative. This report presents a range of examples in four distinct categories of mobile app - Merchant, Prepaid, Mobile Wallet, and Mobile Banking. For this research, these apps were downloaded onto an Apple iPhone 6 and evaluated in August and September of 2015. Our evaluations are summarized in a table at the end of each section, with a consolidated set of findings at the end of the report.

Many of these apps were featured in an earlier iteration of this report titled Comparing the Customer Support Delivered in Mobile Payment Applications, released in April 2014. The present report builds on the findings of that report, reviewing the key changes to some of the apps since last year. Again the focus of this report is exclusively the mobile app channel and not the desktop Web experience, which in many cases is far more full-featured.

Merchant Mobile Applications

The first category of applications reviewed here is retail apps built by merchants, namely Starbucks, Dunkin’ Donuts, Amazon, and Walmart. This is an important category for payments because each of these players has the power to influence consumer behavior by introducing new technology solutions to their customers. Starbucks is the leader in in-store mobile payments thanks to the success of its app, a feat that Dunkin’ is trying to replicate. Amazon is the online retailing juggernaut that is a major force driving the growth of card-not-present transactions through its mobile and online properties. Walmart, the giant of traditional big box retail, is making a renewed push to be the leader in e-commerce by leveraging its stores as distribution centers. Its mobile app is a great example of omnichannel retail execution; the app does everything from pinpointing exactly which aisle contains the next item on the user’s shopping list while in-store to letting the user arrange for home delivery.

Contents:

1. Executive Summary
2. Introduction
3. Merchant Mobile Applications
   - Starbucks App
   - Dunkin’ Donuts App
   - Amazon
   - Walmart
   - Merchant App Support: Summary
4. GPR Prepaid Mobile Apps
   - American Express Serve
   - Green Dot
   - H & R Block Emerald
   - Western Union NetSpend Prepaid
5. Mobile Wallet Apps
- Wallet (Formerly Passbook)
- Android Pay
- PayPal
- LevelUp Wallet
- Mobile Wallet App Summary

6. Mobile Banking Apps
- Simple Mobile
- Moven
- Bank of America
- Capital One
- Mobile Banking App Summary

7. Deciding the Optimal Mobile Support Strategy

8. Conclusion
- Endnotes

List of Figures

Figure 1: Starbucks Mobile App
Figure 2: Dunkin' Donuts Mobile App
Figure 3: Amazon Mobile App
Figure 4: Walmart Mobile App
Figure 5: American Express Serve
Figure 6: Green Dot Mobile App
Figure 7: H & R Block Emerald
Figure 8: Apple Wallet
Figure 9: Android Wallet
Figure 10: PayPal Wallet
Figure 11: LevelUp Wallet
Figure 12: Simple Banking App
Figure 13: Moven App
Figure 14: Bank of America Mobile App

List of Tables

Table 1: Merchant App Support Comparison
Table 2: Prepaid Apps' Customer Support Comparison
Table 3: Mobile Wallet Apps' Customer Support Comparison
Table 4: Mobile Banking App Comparison
Table 5: Mobile App Support Summary

Ordering:
Order Online - http://www.researchandmarkets.com/reports/3439161/

Order by Fax - using the form below

Order by Post - print the order form below and send to

Research and Markets,
Guinness Centre,
Taylors Lane,
Dublin 8,
Ireland.
Fax Order Form
To place an order via fax simply print this form, fill in the information below and fax the completed form to 646-607-1907 (from USA) or +353-1-481-1716 (from Rest of World). If you have any questions please visit http://www.researchandmarkets.com/contact/

Order Information
Please verify that the product information is correct.

Product Name: Mobile Payment App Support: Review, 2015
Web Address: http://www.researchandmarkets.com/reports/3439161/
Office Code: SCDK8SPB

Product Format
Please select the product format and quantity you require:

Quantity
Electronic (PDF) - Single User: USD 2450

Contact Information
Please enter all the information below in BLOCK CAPITALS

Title: Mr □ Mrs □ Dr □ Miss □ Ms □ Prof □
First Name: ________________________________ Last Name: ________________________________
Email Address: * ________________________________
Job Title: ________________________________
Organisation: ________________________________
Address: ________________________________
City: ________________________________
Postal / Zip Code: ________________________________
Country: ________________________________
Phone Number: ________________________________
Fax Number: ________________________________

* Please refrain from using free email accounts when ordering (e.g. Yahoo, Hotmail, AOL)
Payment Information

Please indicate the payment method you would like to use by selecting the appropriate box.

- □ Pay by credit card: You will receive an email with a link to a secure webpage to enter your credit card details.

- □ Pay by check: Please post the check, accompanied by this form, to:

  Research and Markets,
  Guinness Center,
  Taylors Lane,
  Dublin 8,
  Ireland.

- □ Pay by wire transfer: Please transfer funds to:

  Account number: 833 130 83
  Sort code: 98-53-30
  Swift code: ULSBIE2D
  IBAN number: IE78ULSB98533083313083
  Bank Address: Ulster Bank,
                27-35 Main Street,
                Blackrock,
                Co. Dublin,
                Ireland.

If you have a Marketing Code please enter it below:

Marketing Code: ____________________________

Please note that by ordering from Research and Markets you are agreeing to our Terms and Conditions at http://www.researchandmarkets.com/info/terms.asp

Please fax this form to:
(646) 607-1907 or (646) 964-6609 - From USA
+353-1-481-1716 or +353-1-653-1571 - From Rest of World