

A close-up photograph of a person's hand holding a silver credit card over a black payment terminal. The terminal is held by another hand. The background is blurred, showing a person in a blue shirt.

Apple Pay, the first users go to the till

Social media listening - 2016



01

Introduction

Eagerly awaited by fans of the Apple brand, the Apple Pay mobile payment system was **launched in France on July 19th**. By registering bank cards from banks who are partners of the application, the service allows users to make purchases online and in shops that are equipped with a no-contact terminal.

Dynvibe, specialist in social media strategic monitoring, has analyzed nearly **2000 conversations to understand the strengths and weaknesses of this new mobile payment service** and draw strategic insights for the brands.

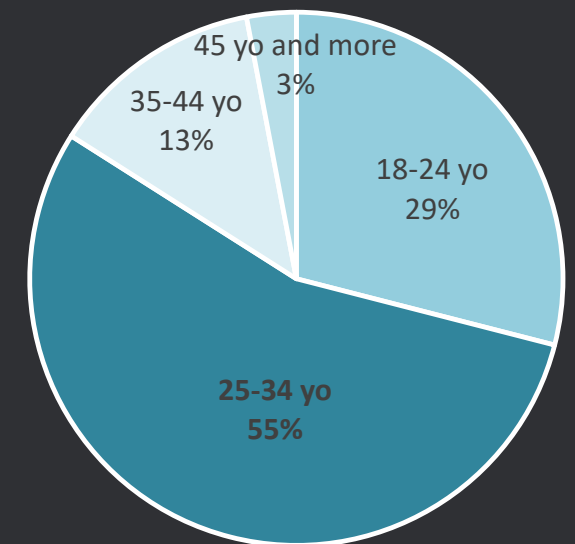
02 A young, masculine target, a fan of d'Apple

The analysis of the profiles of internet users who comment about Apple Pay shows that **the population concerned is young** (84% of them are under 34 years old) and that the service is almost exclusively **mentioned by men (95%)**.

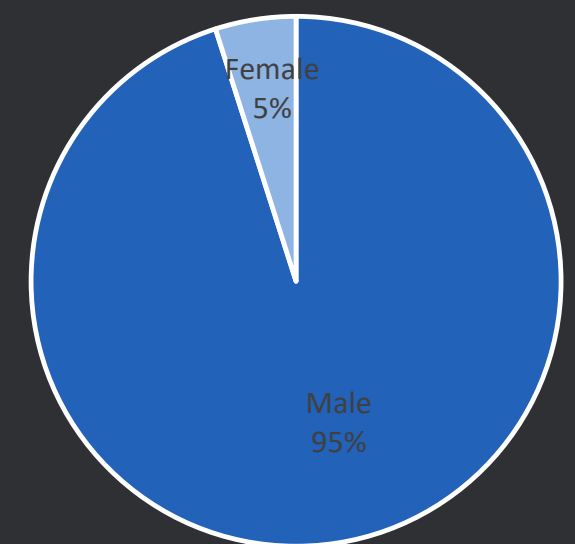
It is also noticeable that nearly all of these web users are **owners of the latest model of Iphone** (SE, 6, 6+ or Iphone 5 paired with the Apple Watch – the only compatible appliances) who are expressing their impatience about using the service or giving details on their first experience of using it in a shop.

Most of them are Apple lovers who closely follow the brand's new releases. It's also however, through Keynotes and websites dedicated to new technology, that they became aware of this new service.

Age range



Gender



A lack of awareness across the wider population

Outside of this expert group, it seems that mobile payment in the wider sense, Apple Pay as well as rival services that are already available (like Orange Cash) or soon to be available (like Android Pay or Samsung Pay) **still suffers from a general unawareness in the population at large.**

Although the press has echoed this, the subject has not been taken up much by web users and **no particular reactions or impatience has been noted from the general public.**



04 Very positive initial feedback

Despite certain preliminary questions about the workings of the service (shops equipped with a compatible payment terminal, maximum authorized amounts...) **the initial users are almost unanimous in their first experiences.**

As early adopters, **they are first of all very proud** of using their mobile or Apple Watch at checkouts and **to surprise and astonish shop owners who did not know about this method of payment.**

They also explain that **they often have to educate the checkout personnel** who, quite often, don't know that their payment terminal is compatible with phone payments and that the payment ceiling is higher than “no contact” payments.



Je viens de payer pour la première fois avec Apple Pay, c'est vraiment une révolution ce truc #ApplePay



Oh mon dieu je viens de payer avec mon #iPhone avec #ApplePay je suis comme un ouf !!!



J'ai payé mon 1er plein de gasoil chez @Total avec #ApplePay la gérante était sidérée de la facilité et rapidité. C'était une 1ère pour elle



"Non vous ne pouvez pas payer en sans contact, car ça fait plus de 20€. Ah si....ça marche... Je n'avais jamais vu ça !"

I ApplePay



The user is therefore transformed into an information relay not only for the shops but also for other customers at the checkouts.

The enthusiasm and satisfaction of users is also explained by the **fun aspect of this payment method, which is in their eyes “revolutionary” and which contributes to making the purchasing experience more enjoyable.**

But the principal benefits put forward by these expert users are **saving time and practicality.** They appreciate not having to get their wallet out, not having to travel around with cash and being able to overcome any possible oversight relating to payment methods or lack of cash that is sometimes unavoidable when paying for certain purchases (markets, small shops not equipped with a debit card reader...). Centralizing all of these daily tasks in their mobile seems to be a high requirement for this target group.



C'est trop bien ApplePay...j'méclate trop à payer



*Payer les pizzas avec Apple Pay ;)
un double plaisir #ApplePay*



Apple Pay rend agréable le fait de dépenser de l'argent, et c'est là toute la magie de la chose (en plus d'être hyper pratique).



Parfois on a pas toujours envie de se ballader avec du liquide sur soi, et je pense que le paiement mobile est une alternative solide



Ce plaisir de payer sans avoir à sortir son portefeuille #ApplePay

05

A flexible and secure service

According to Apple Pay users, the service is **much more secure** than “no contact” payments.

In fact, to them the authentication system (touch ID or code) seems **more secure than NFC cards that are easier to hack or be fraudulently used if stolen**. What’s more, the fact that they can spend **over the 20€** ceiling is also perceived to be an advantage of Apple Pay.



“

Apple Pay est arrivé en France. Paiement sans contact avec le téléphone... Validation avec l'empreinte. Sécu, propre, bien joué

“

@LCL_SAV il s'agit surtout concernant #applepay d'avoir un paiement sans contact avec la sécurité de son empreinte

“

Premier achat avec Apple Pay. Le gros avantage, payer plus de 20€ sans contact et donc sans contact

Don't blink
@DylanWatch2

Dommage FootLocker il ont pas la machine pour payer avec Apple Pay

Charlie Bataclan
@lorisc

Mon Franprix prend pas le paiement NFC du téléphone mais Leclerc oui. Bravo @LeclercBonPlan vous qui êtes en 2016 avez gagné un client :D

Charlie Bataclan @lorisc · 6 sept.
C'est tout con hein mais une enseigne qui propose un service en plus à ses clients bah forcément ça influence et fait la diff

Carrefour Cholet à Carrefour Cholet.
19 juillet · €

#applepay #innovation : toujours engagé dans les nouvelles technologies, dès ce matin votre magasin Carrefour vous propose le paiement via Apple pay directement en caisse !
#cartepass #Carrefourcholet
Plus d'infos en magasin et sur <http://www.carrefour-banque.fr/c.../paiement-retrait/apple-pay>



Bruno Guglielminetti
@Guglielminetti

Encore un refus d'accepter le paiement par #ApplePay chez @JeanCoutu. J'ai insisté, demandé le gérant. Est-ce que ca va toujours être ca ?

RETWEETS 5 J'AIME 12

21:37 - 17 août 2016

Répondre à @Guglielminetti @JeanCoutu

Julien Russo @russojulien · 19 août
@Guglielminetti @JeanCoutu Moi perso jamais on me la refusé... Tu dis juste que tu paie en carte et tu sors ton iPhone/Apple Watch !

Davy Bright @davy_bright · 18 août
Étrange. Jamais eu de problème à ma succursale et les caissières sont toujours très contentes @Guglielminetti @JeanCoutu

Pierre-Alber Garcias
@Pagarcias

@franprix Bonjour, à quelle date votre magasin rue de Bretagne activera-t-il le paiement sans contact svp ? #ApplePay

Yannick
@albir0n

Tu peux même pas payer avec #ApplePay aux bornes de mon Mc Do le plus proche 😡

19:20 - 30 août 2016

Dorlisheim, France

Répondre à @albir0n

Natou @WebNatou · 30 août
@albir0n on a juste 1 siècle de retard sur nos potes les jaunes 🙄

Natou @WebNatou · 30 août
@albir0n ni faire le plein d'essence en libre service 🙄

Pioneer retail chain, valued by users

Impatient and proud to test the service, web users have posted a large number of tweets and photos on Instagram to directly share their experience in the shops. As such, if **some brands had themselves announced the integration of the Apple Pay service into their stores on social media or through communication elements**, web users simultaneously and spontaneously offered them more visibility.

However, web users have not hesitated to **mention retail chains that don't have compatible readers and, via social media, have strongly encouraged them to offer payment by mobile.**



#ApplePay dispo chez @carrefourfrance

Source : Nicolas Catard



Super expérience chez @Simply MarketFR

Source : Alexis Filipe



Apple Pay : Quand les grands réseaux s'y mettent ça pulse ! Après Sephora Carrefour Fnac...Apple Pay est chez Total.

Source : @j2mconsulting



L'image du soir : Carrefour très fier de prendre en charge Apple Pay

Source : @Mac4ever



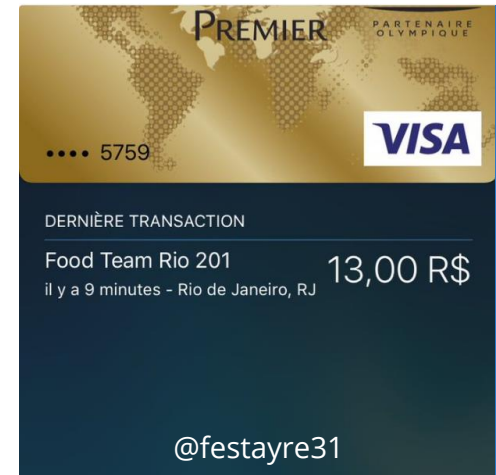
07 Strong pressure put on banks

When some banks like Carrefour Banque, Banque Populaire or Caisse d'épargne informed their clients about the possibility of paying via Apple Pay, many web users relayed the information, **enhancing the image of these banks as modern, innovating and institutions who know how to answer the needs and expectations of their clients.**

On the other hand, those banks who underestimated the high expectations of the Iphone owner community have been strongly criticized on social media. Some web users going so far as to threaten to **change bank** if the service was not put in place quickly.



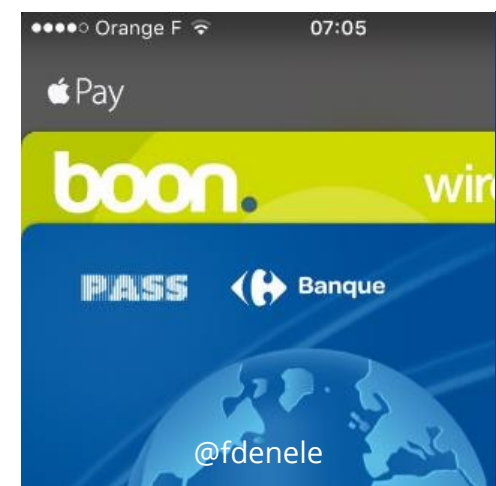
*#applepay disponible pour les
#clients de la #caissedepargne
#bretagne
#paysdelaloire #banque*



*Avec @Caisse_Epargne ou
@BanquePopulaire, #ApplePay
c'est partout dans le monde et ce
soir à #Rio2016 ! @GroupeBCP*



*Je suis désormais prêt à payé en
toute simplicité !
#BanquePopulaire #ApplePay
#NFC #hightech*



*Merci @CarrefourFrance on peut
enfin payer avec #Apple Pay*

To justify themselves, some banks put forwards “no contact” payment as an alternative or like Crédit Mutuel, have announced the launch of another proprietary mobile payment system, but **web users reiterate their desire to use only the Apple Pay system, thus affirming their attachment to the brand and to the security and technological innovation attributes that go along with it.**

Using sometimes very virulent comments, **clients have deplored the fact that their bank has not anticipated this technology, but also that their expectations and needs are not at the heart of the decisions.** Some, exasperated, have highlighted the inconsistency between the commercial messages from the banks and their reality as a client.



This is notably the case for CIC, who saw their “because the world moves” **slogan mocked on Twitter :**



*@cic c'est pour quand Apple Pay ?
#parcequelemonde bouge*



*Bon CMCIC, on se dépêche pour
Apple Pay ? Chez BPCE ils y sont
déjà. Le monde bouge ! cc@cic »*

Or for **Crédit Mutuel** who, in their commercial proposals, **put forward the importance of the client membership and regularly target young people:**



*@Credit_Mut compte non certifié,
pas de touch ID, pas d'Apple Pay...et
ben elle est belle la banque des
jeunes*



*Le @Credi_Mut est une banque qui
appartient à ses 7,6 millions de clients
sociétaires. Mais refuse de les
écouter ».*

ING Direct has announced a **categorical refusal** to put the service into place. The establishment has decided not to offer Apple Pay, declaring their aim of “not wanting to fall into the technology race”. The choice made by an online bank not to invest in innovation and rely upon its studies rather than the expectations of its clients has **generated lively reactions** from web users.

Judged “catastrophic” by users of Apple Pay, this communiqué seems to have somewhat dented the bank's image .





Anne-Cécile
GUILLEMOT

Cofounder of Dynvibe and director
of the Study department

Expert opinion



This “social media” study, centered on the launch of Apple Pay, allows us to take stock of the perception of mobile payment in France. Although for the time being it is mainly used by Iphone owners who are passionate about technological innovations, it seems **that the general public and retailers are not, for the moment, really aware of this new payment method**, while some are only just beginning to come to terms with “no contact” payment.

For rival services entering into the mobile payment market, **reassuring and educating consumers will be necessary** to allow them to master this new option. Furthermore, the Apple brand's supremacy in the eyes of clients in terms of its innovation and for the confidence it inspires also needs to be taken into account for the launch of new offers.

Through some of the initial feedback, it seems that **mobile payment has ways of responding to the expectations of a young** and always more connected target that is sensitive to the attributes of **practicality, ease of use and security**.

Finally, this social listening study is once again a chance to illustrate the way that web users popularize innovative brands that know how to listen to the expectations of their clients.

The next few months will allow us to see if the brands will know how to benefit from the potential relationship leverage offered by this new technology.

About **dynvibe**

Dynvibe is counted among the pioneers and leaders in business intelligence on social media. At the forefront of innovation, the company produces and delivers, via its strategic analysis unit, consumer studies generated from data available in the social sphere.

Dynvibe gathers and analyses this information using two simple and complementary platforms made available to its clients:



Dynvibe Sphère : an intuitive and powerful dashboard for listening to, studying, following and analyzing the social sphere



Dynvibe Pages : a tool for measuring Facebook pages to track performance and to compare them with those of their competitors.

Dynvibe has numerous international clients including L'Oréal, PUIG, (Paco Rabanne, Nina Ricci, etc.), Luxottica (Ray Ban, Oakley, etc.), Dior, Zara, La Redoute, Ipsos, Walt Disney, etc.