

# CONNECTED LIVING 2025

2nd Edition

## Mobile Customer Experience

A guide to exceeding the expectations of future customers



Gemalto, building  
secure and convenient mobile  
customer experiences

# CONTENTS

- 2** Foreword
- 3** Theme 1:  
End user expectation for technological evolution
- 9** Theme 2:  
Consumer insights into payment experience and privacy
- 15** Theme 3:  
Who is the most trusted provider?
- 17** Theme 4:  
Most notable old versus young and regional differences
- 22** What does this mean for the future of mobile customer experiences?
- 23** Key learnings from theme one:  
End users' expectations for technological evolution
- 24** Key learnings from theme two:  
Consumer insights into payment experience and privacy
- 24** Key learnings from theme three:  
Who is the most trusted provider?
- 25** Conclusion

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## About Gemalto:

Gemalto is a global leader in digital security, bringing trust to an increasingly connected world. We deliver easy to use technologies and services to businesses and governments, authenticating identities and protecting data so they stay safe and enable services in personal devices, connected objects, the cloud and in between.

Our solutions are at the heart of modern life, from payment to enterprise security and the internet of things. We authenticate people, transactions and objects, encrypt data and create value for software – enabling our clients to deliver secure digital services for billions of individuals and things.

## Research methodology

An independent consumer survey of 1,969 smartphone users in Brazil, China, Germany, France, the UK and the U.S. was carried out by Smart Survey on behalf of Gemalto in December 2016.

# Foreword

Our lives have become, in many ways, a 'mobile experience'. I have become inseparable from, dependent on and emotionally attached to our devices to the extent that we feel lost without them. Whether for social media, banking, business tasks, buying and selling products, or for identification purposes, mobile devices are an essential part of everyday life. Just think, when was the last time you went to bed without your smartphone or tablet within easy reach?

This mobile experience is now part of everyday life for more people than ever before, as smartphone penetration has become more prevalent. In fact, by the end of 2020, the number of smartphone users worldwide is expected to hit 2.87 billion<sup>1</sup>, meaning user penetration as a percentage of total global population will reach 37%<sup>2</sup>. In some ways, this is unsurprising, as the barrier to entry has become lower as smartphones have become more affordable.

By 2019, it's predicted the global average smartphone sale price will be as little as \$215.<sup>3</sup> This will be seen as good news by many, since connectivity is now often considered to be a bona fide human right.<sup>4</sup> However, will smartphone innovation continue to develop in line with the surging demand and increased number of use cases? It appears innovation has recently begun to plateau compared to the progress made over the past decade.

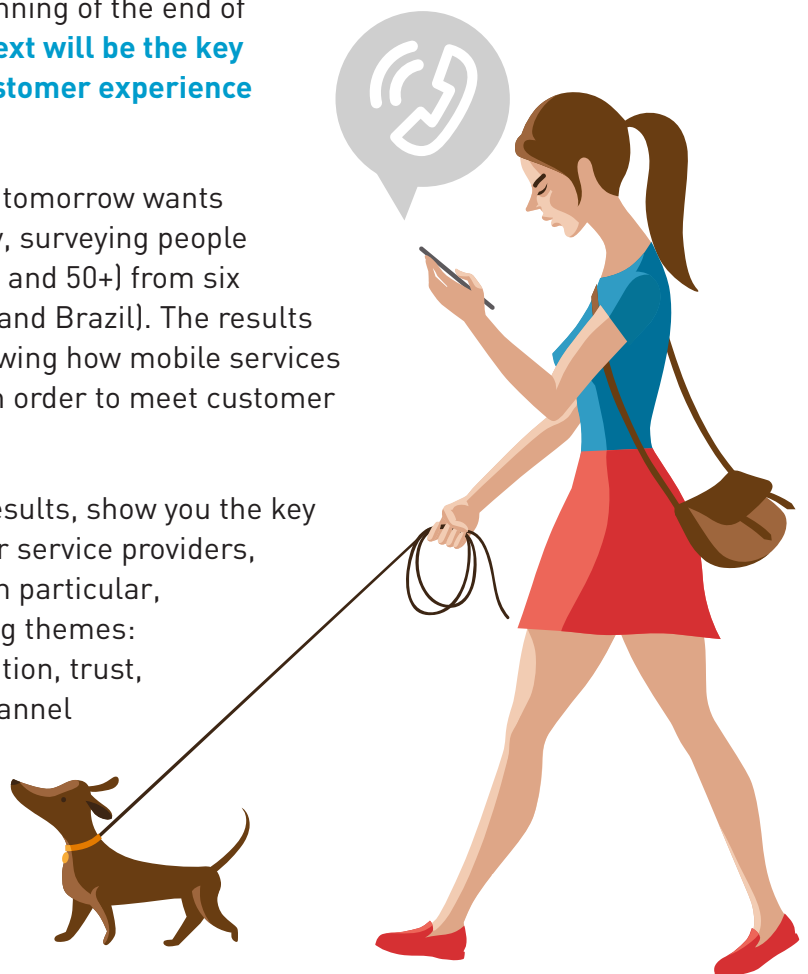
In fact, we might even be witnessing the beginning of the end of the first phase of connectivity. **What comes next will be the key to how we shape the future of the mobile customer experience management (CEM).**

To provide insights into what the customer of tomorrow wants and expects, we commissioned a global study, surveying people from three different age groups (15-30, 31-49 and 50+) from six countries (USA, UK, Germany, France, China and Brazil). The results are fascinating, and in places surprising, showing how mobile services will need to evolve and continue to innovate in order to meet customer expectations.

Throughout this eBook, we'll explore these results, show you the key findings and explain what they could mean for service providers, manufacturers, banks and other industries. In particular, this report will cover the following overarching themes: future expectations about technological evolution, trust, the future role of devices in our lives, omnichannel experience and customer journeys.

## Rémi de Fouchier

Vice President,  
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<sup>1</sup> eMarketer / Statista – June 2016

<sup>2</sup> eMarketer / United Nations / Statista – Nov. 2016

<sup>3</sup> HKExnews / Haitong / Frost & Sullivan / Statista – June 2015

<sup>4</sup> <https://www.theguardian.com/global-development/poverty-matters/2014/jan/03/mark-zuckerberg-connectivity-basic-human-right>

## Theme 1:

### End user expectation for technological evolution



**Fig 1. Which features will you expect from your smartphone in 2025?**

The results concerning technological innovation display some intriguing findings. Firstly, we must note how the majority of end users expect their smartphones to be able to exercise full autonomous control over their homes. They expect their device to control their heating, lighting, and windows autonomously, without any human intervention in the management of the system. For some people, this type of control is a partial reality; there are applications available today that can enable a smartphone to be the control center for your home's systems. However, there is plenty of room for improvement – users expect a more hands-off approach in 2025, where your device takes command and takes the pressure off the user.

Unsurprisingly, the outlying age group for this question were those aged 15-30. Globally, more than six in 10 (62%) expect autonomous smartphone home control by 2025. Many of those in this age bracket have grown up alongside smart home technology; particularly for those in the lower end of the bracket who were born at the time of the world's first smart homes<sup>5</sup>. When we assess this question on a regional level, we can see some significant differences. French respondents were far less confident in autonomous smartphone home control becoming commonplace by 2025 – with only 43% expecting it, fewer than all other countries surveyed.

Another response to this question that bears significance is the number of users who expect their smartphones to serve as their main form of ID in the near future. **Effectively one in two (48%) expect smartphones to be able to function as your national ID or even your passport.** This would indeed be an impressive feat if it were achieved by 2025, as so many questions would need to be addressed for this to be made workable. Interestingly, the Chinese lead the way by a considerable margin with this expectation. 70% of respondents in China responded positively to this option, over 20% more than in all the other countries surveyed. In fact, over three quarters (76%) of Chinese people aged 50+ said they expect smartphones to serve as their ID, the highest response within any age group in any individual country.

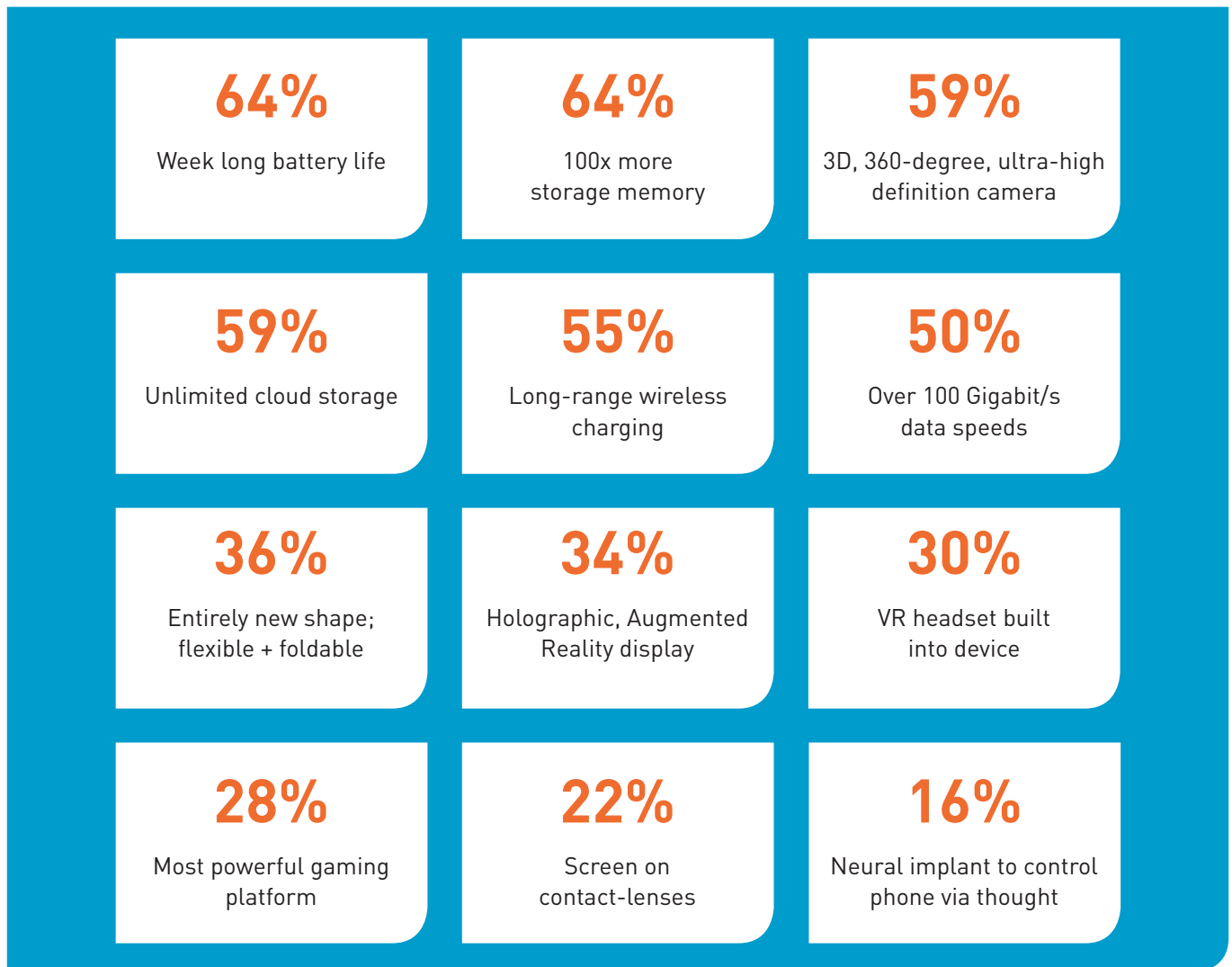


For this question, it's also worth noting how many users think powerful Artificial Intelligence (AI) assistance from their smartphones will be available. Overall, almost half (45%) of users surveyed expect their smartphones to be able to perform sophisticated tasks as an AI agent on their behalf. This could involve complex research challenges or be as simple as finding the best nearby restaurant. As anticipated, the 15-30 age group globally is most confident in this becoming a reality by 2025, with 48% of those in this category responding positively.

The responses to the next question in our survey also provide us with some valuable insight into expectations of end users, on this occasion regarding features of future smartphones.

5 <http://www.iotevolutionworld.com/m2m/articles/376816-history-smart-homes.htm>

## Which smartphone features do you think will be standard in 2025?



**Fig.2**

As you can see in Fig.2, a significant majority of users expect big improvements in battery life – even lasting as long as a week – and an increase in total local memory, in excess of 100 times that of today’s smartphones. Surprisingly, respondents who are over 50 are most expectant of longer battery life. 72% said they expect week long battery life to become standard in modern smartphones by 2025, well above the average of 64%. Some might believe this to be wishful thinking. However, this age group may actually be on the right path as some fuel-cell companies are already well on the way to making this a reality<sup>6</sup>. On a regional level, the US leads the way here, with over two thirds (67%) responding positively.

<sup>6</sup> [www.theinquirer.net/inquirer/news/2446222/smartphones-with-a-week-long-battery-life-are-coming](http://www.theinquirer.net/inquirer/news/2446222/smartphones-with-a-week-long-battery-life-are-coming)

It is also worth noting how exactly half of users believe smartphones will enjoy cellular connection speeds greater than 100 Gigabit/s. This would be a remarkable feat, but is potentially achievable as we progress towards the future capabilities of 5G. The UK is by a long way the most pessimistic country when it comes to faster connection speeds, with only 38% expecting this level of improvement. Conversely, Brazil is the most confident at 65%.



We can also see how almost one in six users have even greater, science fiction-like expectations of their smartphones, believing that neural implants enabling device control via thought will be a reality. The 15-30 age bracket is most expectant of this, with 19%. Out of all the available options for this question, this is perhaps the most unlikely, hence the lowest score from users.

Continuing the theme of user expectations for technological evolution, we now look at a question relating to the future of banking via mobile devices.

### How will you bank via mobile in 2025?

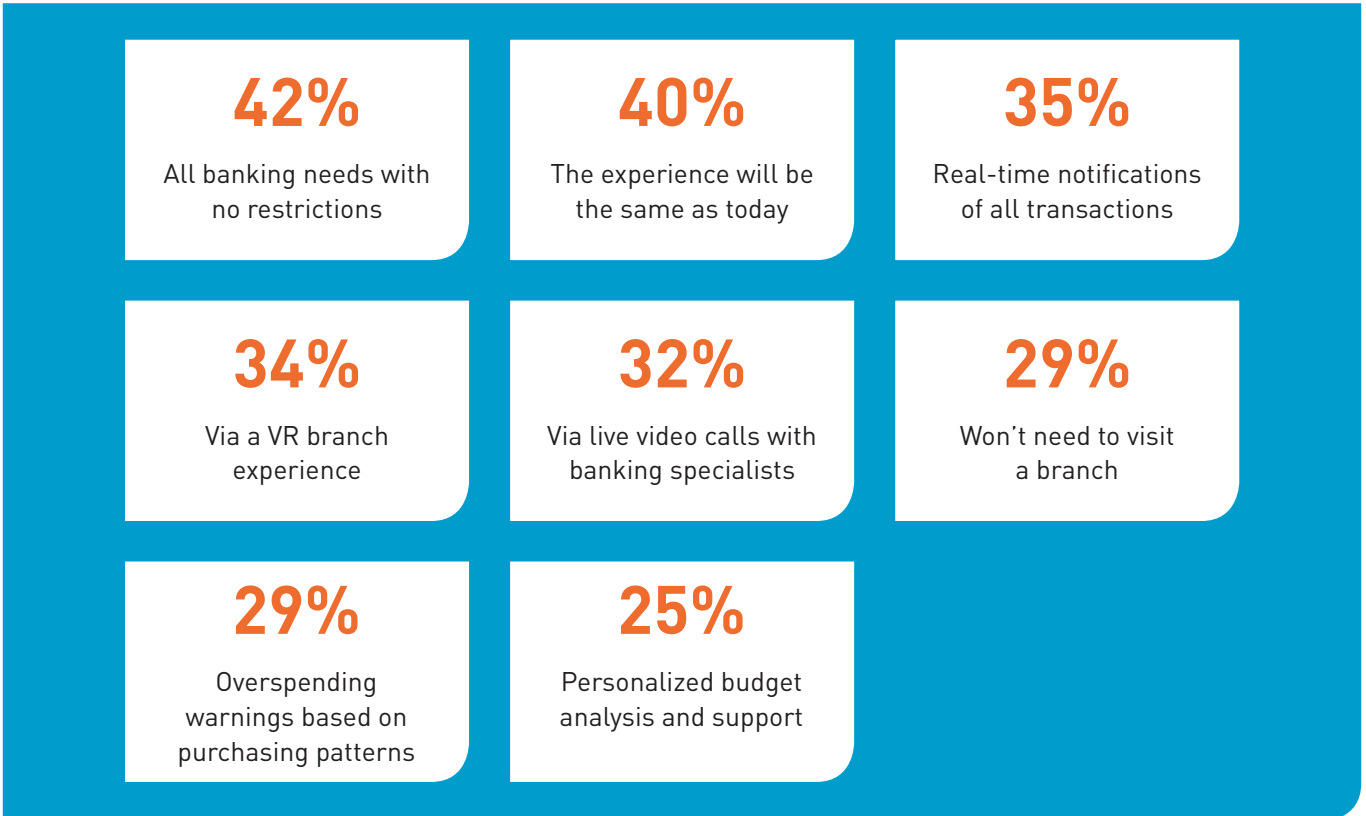


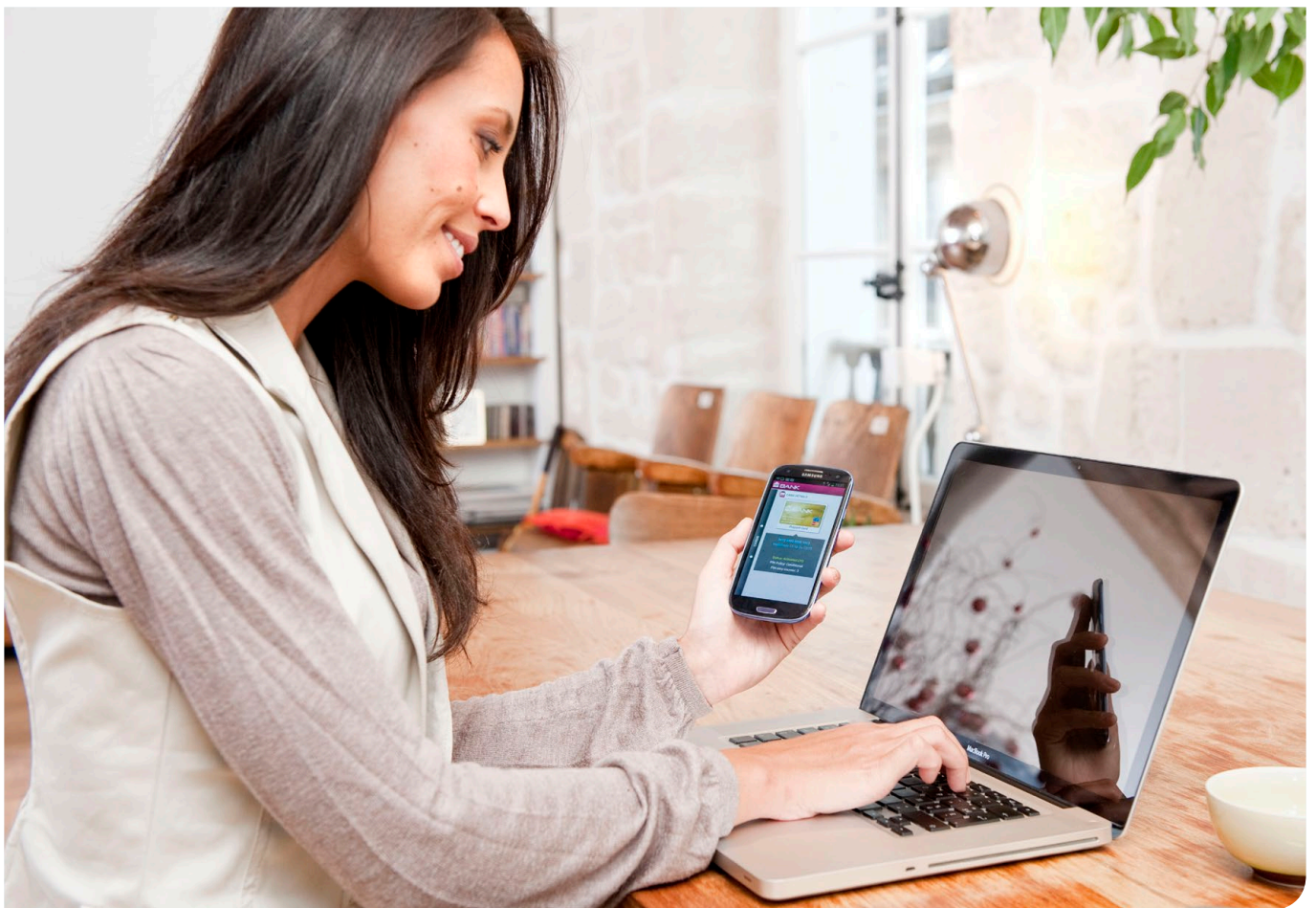
Fig. 3

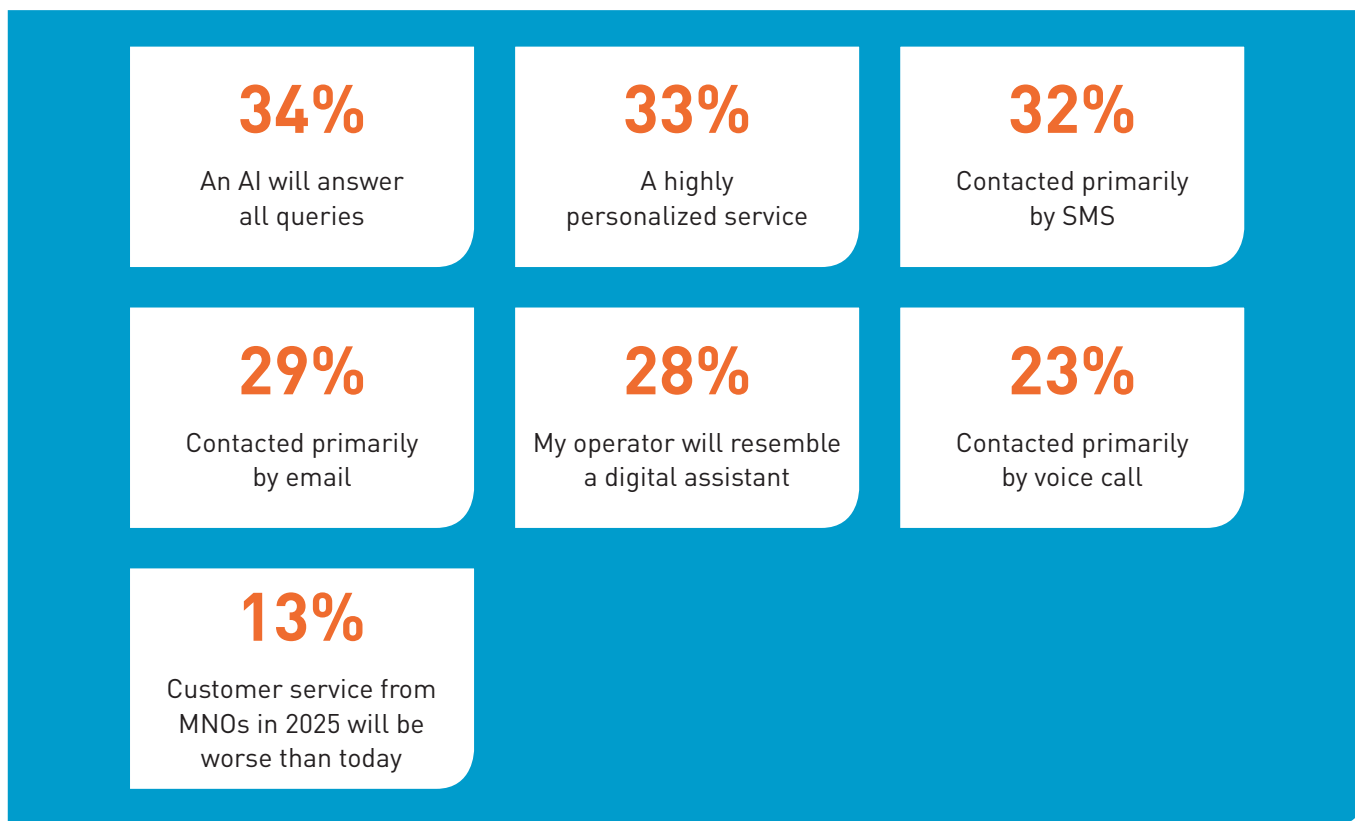


Here we can see an intriguing spread of responses. Arguably most surprising is how low the top score is – only 42% globally believe they will be able to perform all banking functions from their mobile device, with no restrictions. Today, in 2017, many of us can already carry out the vast majority of our banking tasks without any restrictions on mobile – only a few more steps need to be made to remove all restrictions, such as setting up a new account. What makes this more surprising is the 15-30 age bracket being by far the least confident in this area – only a third (36%) expect full banking functions on their mobile, in contrast to almost half of 31-49 year olds (44%) and those above 50 (45%).

Another key result is that almost a third of respondents think they'll never to have to visit a physical bank branch in 2025. This of course will increase in likelihood as full banking functions become available on mobile – and we may even see the advent of virtual reality branches in time. The over 50 age group was the most optimistic about this becoming a reality, at 33%, over 5% above the average of 15-30 and 31-49 year olds.

When following the theme of technological evolution, we must also consider the ramifications for the future of customer care from MNOs. After all, the delivery of these advancements will be largely dependent on the quality of service provided, which brings us to our next question.





**Fig. 4: What type of customer care experience will you expect from your mobile network operator in 2025?**

The expectation of on-demand AI is particularly eye-catching here. Over a third of users believe this to be a possibility by 2025, for whatever query or problem they may have. This indeed may be an optimistic view, as customer issues can be so complex that even human customer service teams can struggle to manage unpredictable issues. 15-30 year olds are the most confident in the future of AI here, with over a third (37%) expecting it.



Other key findings to note are that nearly a third still believe SMS or instant messaging will still be a primary method for MNOs to stay in touch with their customers. 15-30 year olds are most positive here, with 37% choosing this option, much higher than the 29% average for the older age groups. This is surprising as this younger age group is more optimistic about advances in cutting edge technologies such as AI, but at the same time believe older technologies are less likely to be phased out.

It is also worth bearing in mind how exactly a third of respondents are expecting a 'highly personalized service' from their MNO, where an account manager knows what the customer is looking for, as well as how and when they would like to be contacted, and what they can afford. The Brazilians were by far the most expectant of this, with over half of respondents (51%) selecting this option. German respondents were the least confident, at only 24%.

## Theme 2:

### Consumer insights into payment experience and privacy

The next theme concerns payments for mobile services and privacy. We will look specifically at expectations on how users want to pay with their mobile devices, pay for mobile services, how much information users are prepared to give to their MNO, and how those MNOs can use this data.



**Fig. 5: How will you pay for things via your mobile in 2025?**

Payment experiences on mobile are crucial to consumers. In 2025, payments should be easier and more advanced, which makes it even more important that we understand what users are hoping for. By far the most important finding here is the 45% of respondents who expect to be able to pay for anything, anywhere with their device. This indeed would be impressive and a major step forward for the industry. It is however unlikely that this would be the case everywhere – some areas may well be able to achieve this, but a much greater infrastructure will be needed for this to be available on a national, or global, level.

Interestingly, there is still some reluctance to abandon cash altogether. A quarter of users would still prefer cash and do not expect to pay using their smartphone; clearly, there's still some work to be done winning this group over. Unsurprisingly, the 50+ age group was the highest scoring in this category, with 28%, higher than the combined average of 15-30 and 31-49 year olds (24%). Germany was the outlier in this area, with 40% saying they'd still prefer cash in 2025. Despite being a technologically advanced country, Germany is often slower to adopt new technologies in this area due to an insufficient level of consumer trust in non-cash payment methods.

Next, we look at how we expect to be paying for mobile services.

## How do you expect to pay for your mobile services in 2025?

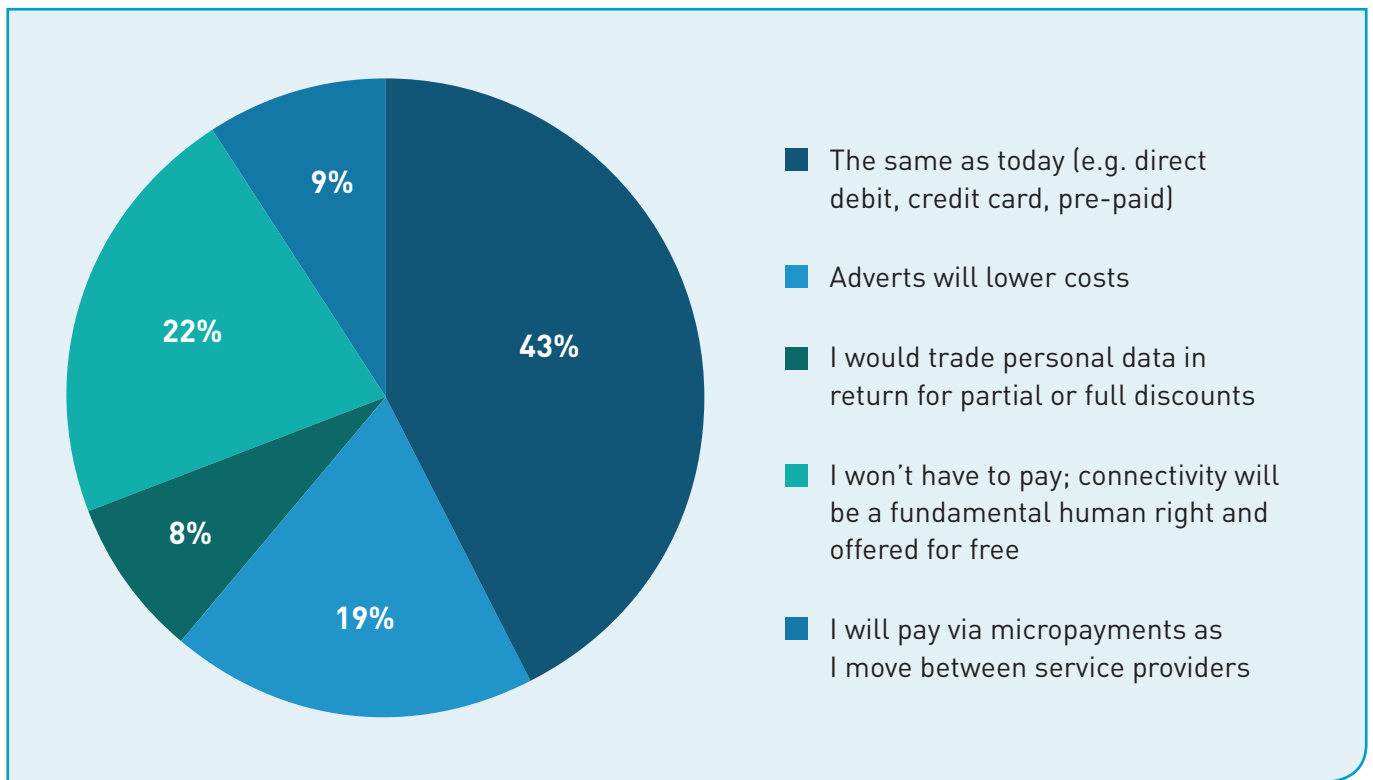
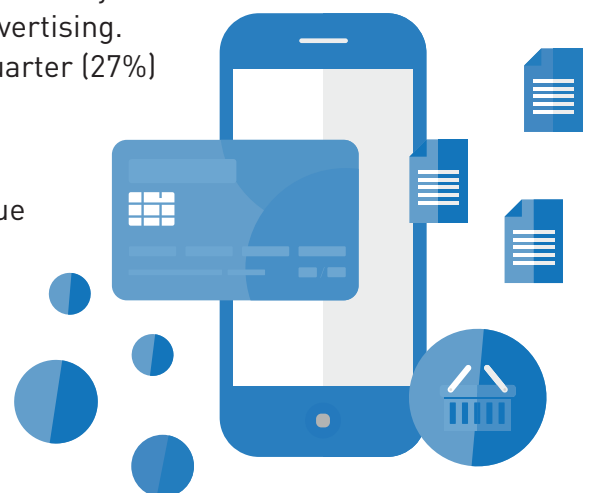


Fig. 6

It is fascinating to see how close to half (42%) of consumers still expect to pay through the same means that they do today; clearly the traditional methods such as direct debit, credit cards, pre-paid phones are still very much engrained into mobile users. The most surprising finding here though is something quite different – **over one in five users (22%) expect not to have to pay at all, and that connectivity will be recognized as a fundamental human right, offered to all for free.** This would be a radical game-changer and would change the telecoms industry completely; it is also the most unlikely option of those available for this question. It may be the case here that respondents, rather than saying what they genuinely expect, have chosen what they would desire instead.

Perhaps more realistically, almost one in five (19%) indicated they expect mobile service to cost less, thanks to increased advertising. The Chinese are the most expectant of this, with over a quarter (27%) choosing this option.

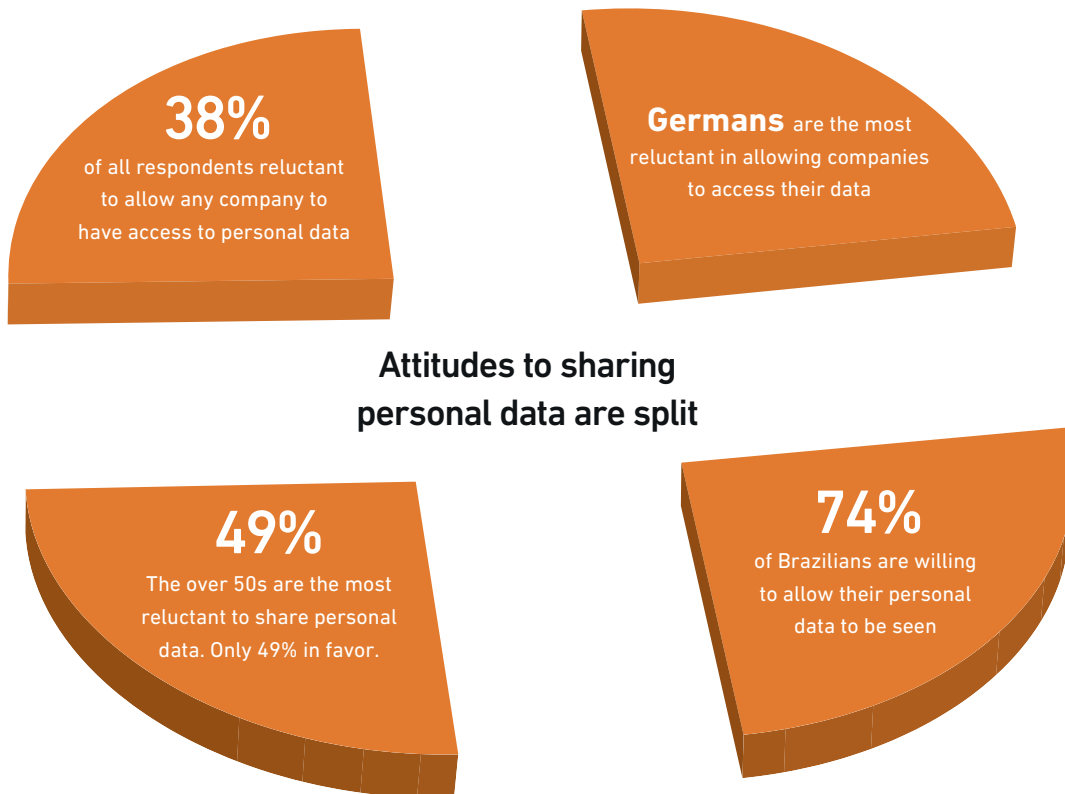
The other question we will assess as part of this theme is possibly the most intriguing of them all, as it gives a unique insight into what users are willing to agree to regarding providers and privacy. Users were asked: “In 2025, if connectivity service providers gave you the right offer, which of the following scenarios would you allow?”



## If the connectivity service providers of 2025 gave you the right offer, which of the following scenarios would you allow?



Fig. 7



Firstly, we must acknowledge how a significant proportion (38%) of users are reluctant to allow any company to have access to their personal data. This is understandable as there is still a relatively high level of skepticism among consumers when it comes to their privacy and the telecoms industry.

As expected, the 50+ age group is by a long way the most reluctant, with half (49%) selecting this option – well above the average of 15-30 and 31-49 year olds combined (33%). Germany is the most reluctant of the countries with over half (51%) of respondents; rising to 64% among the over 50s. Conversely, Brazilians are much more willing, with only a quarter (26%) stating no desire to allow their personal data to be seen by any company.

As we can see, most of the scores for this question are relatively low compared to the others so far; clearly, there is a general reluctance across different countries to share too much personal information. However, there is still a notable section of users who are willing to share more. For example, over a third (34%) are content with their service providers tracking their location in real time, offering deals and advice nearby. The Chinese are the most comfortable with this scenario, at 47%.

We should also acknowledge the surprisingly high number of users (almost one-in-five) who are willing to offer providers access to all their online purchases, location, likes/dislikes from social media, browsing history and contact/call records, so that they can benefit from a match-making friend service. The 19% of users who chose this option is higher than anticipated as it requires such a large amount of information to be handed over – German figures for this option were more in line with the expected percentage results with only 11% selecting it.

The final question for analysis, as part of our second theme concerns mobile experiences when travelling internationally.



## In 2025, what do you expect your mobile experience will be when travelling internationally?

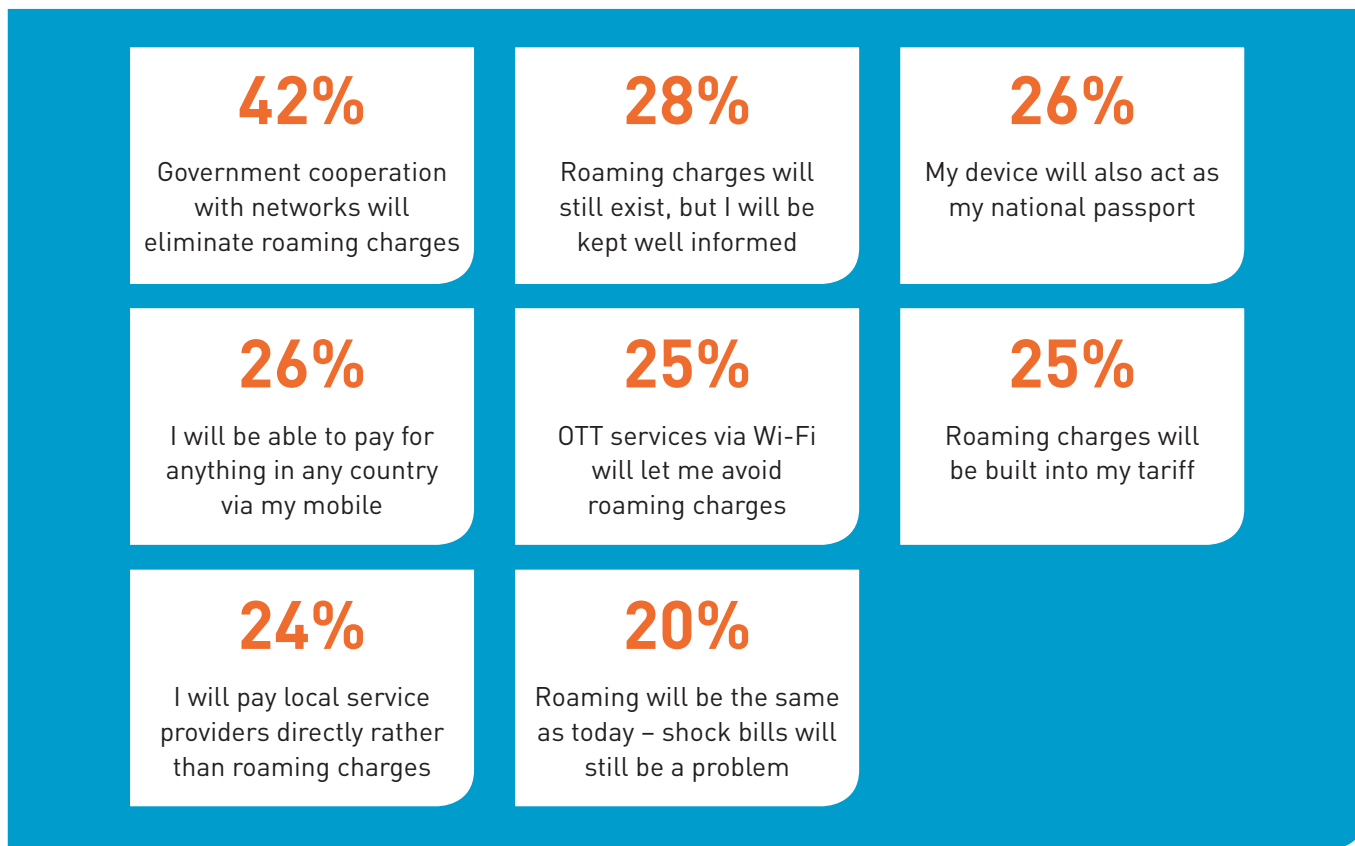
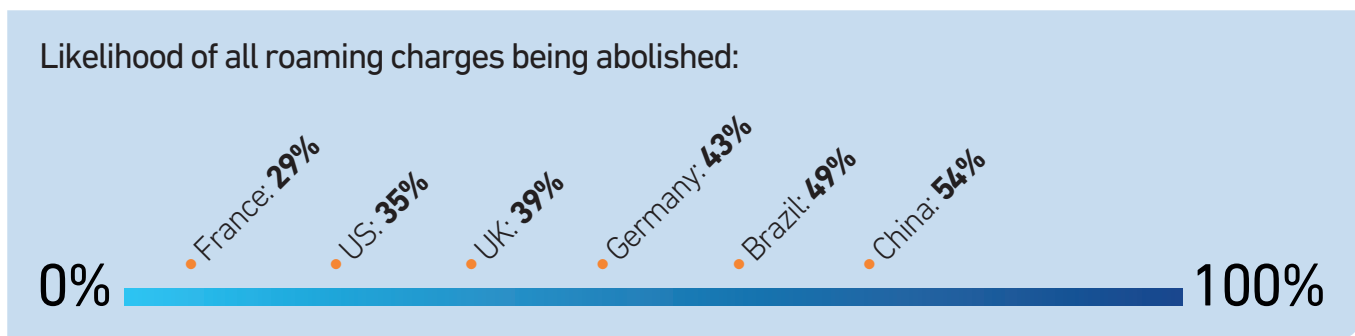


Fig. 8



Undoubtedly, the most significant group of responses to this question is the 42% who think collaboration between governments and networks will be so much better in 2025 that they will be able to move between countries on the same contract, without paying any roaming charges. There is clearly already a growing sentiment among end users that cooperation of this kind has plenty of room for improvement and could result in a seamless international roaming experience in the near future. Those aged 15-30 are most optimistic about this, with almost half (47%) believing this will happen, much higher than the combined average of the other age groups surveyed (39%).

**China stands out as the most optimistic country for this option, with 54% overall – 15-30 year-olds in the country are even more keen, at 60%. French users, continuing their theme of being more reserved in their expectations, scored much lower with only 29% overall.**

French respondents were also the most confident that the roaming situation will be the same in 2025 as it is today, with shock bills still being commonplace. Over a quarter (26%) think this will be still be the case; and concerningly, those in the 15-30 age bracket for France were highest, at 27%.





## Theme 3: Who is the most trusted provider?

Our next theme delves into what the results can tell us regarding who users expect to be the most trusted provider of services and a secure overall experience.

### Which type of company do you think will be most responsible for your mobile experience in 2025?

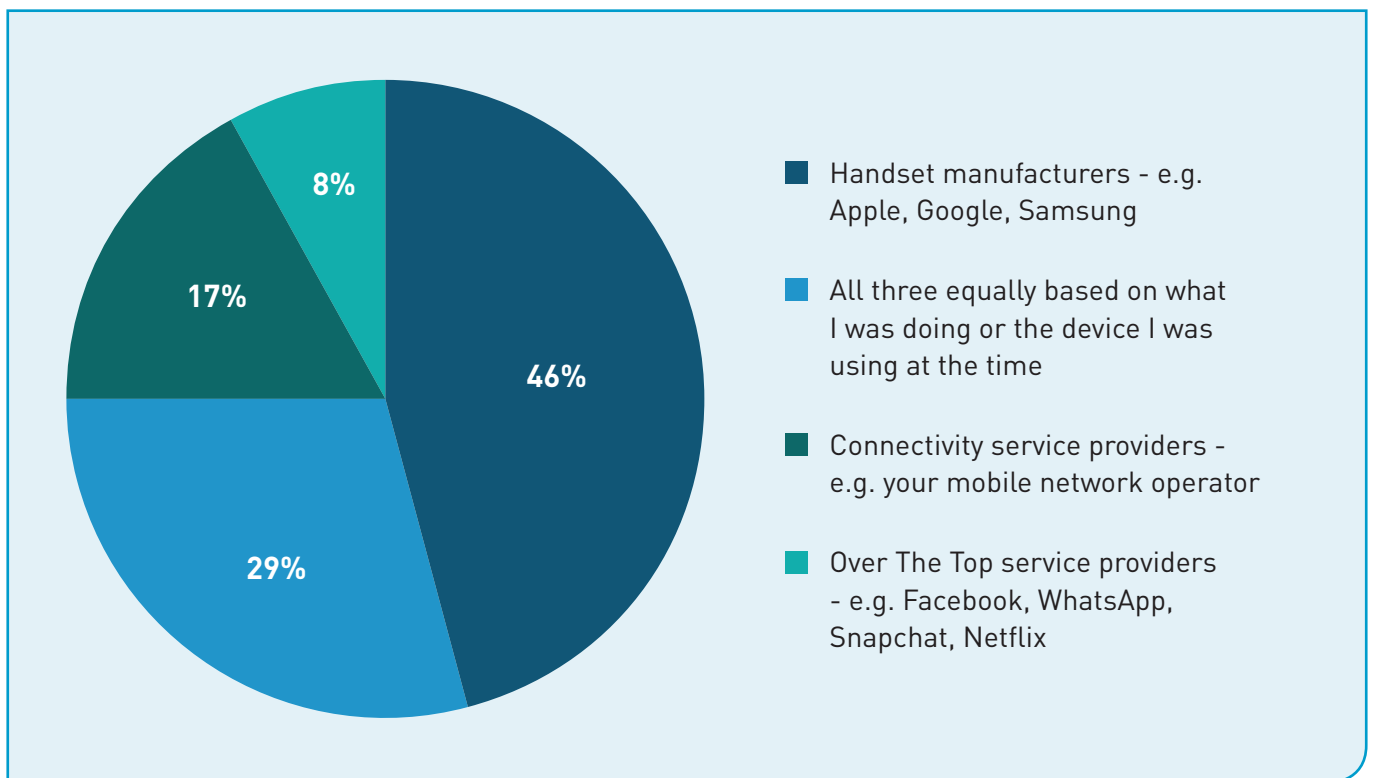


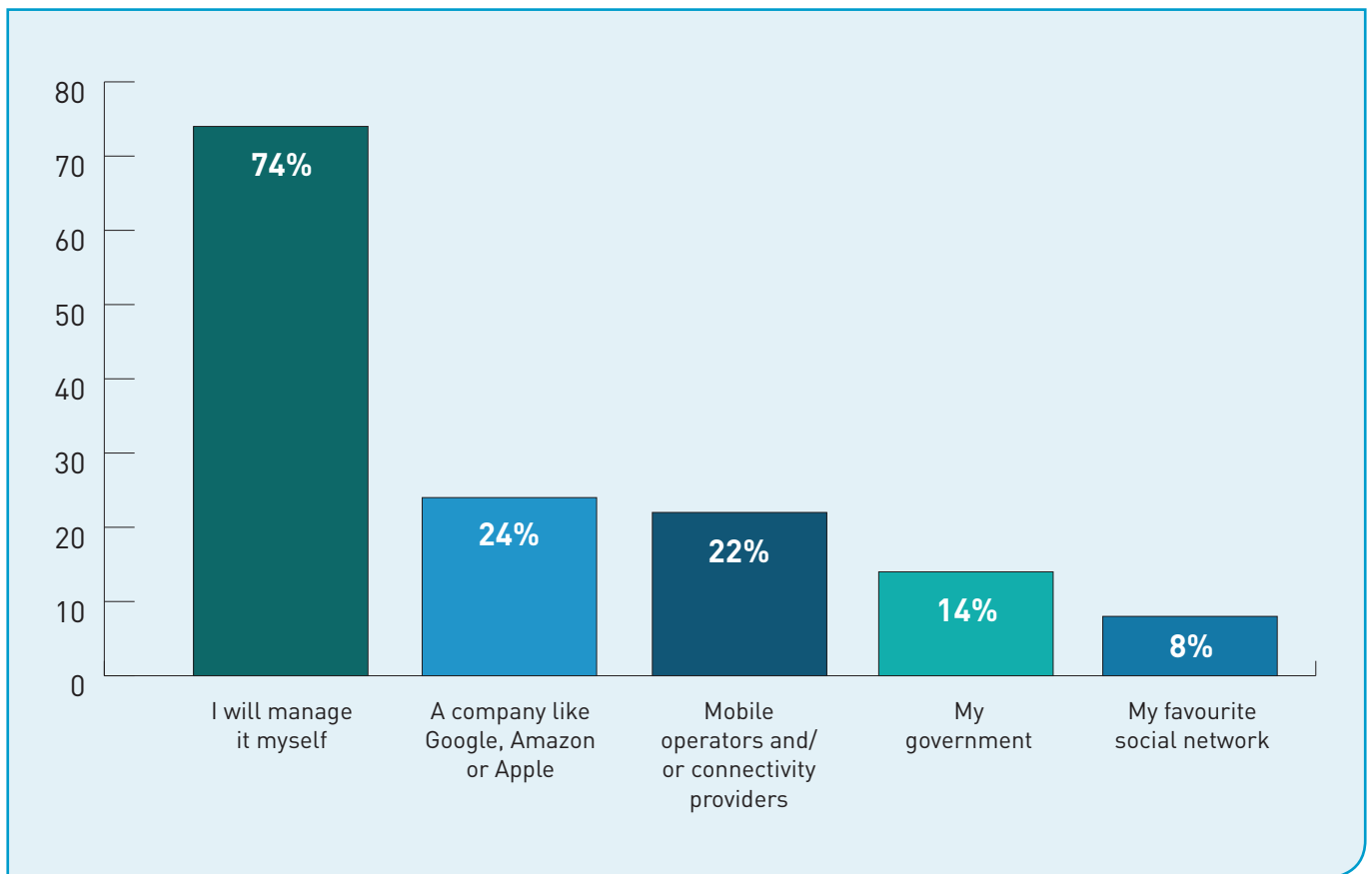
Fig. 9

The results of this question paint a useful overview of exactly who users expect to be delivering mobile experiences in 2025. As expected, hardware providers/manufacturers is the most popular option, with almost half of the selections (46%). Over a quarter (29%) believe it will be the joint responsibility of connectivity service providers, hardware manufacturers and OTT service providers, depending on what service a device may be using at the time. 17% of respondents think connectivity service providers will be the gatekeepers.

**We also have to consider the rise in the prominence of OTT service providers, such as Facebook, WhatsApp, Snapchat, and Netflix – these providers have become so important that some users already expect them to be the most responsible for mobile experiences soon; this figure of 8% could become significantly higher over the next decade.**

The next question from our survey also warrants consideration for this theme, asking who will manage users' main digital identity (i.e. all digital information pertaining to themselves online) in 2025.

## Who will manage your main digital identity in 2025?



**Fig. 10**

The results here are the clearest of all our findings; three quarters of users still expect to manage their own digital identities in 2025. This is understandable as consumer trust would have to be exceptionally high for an agreement allowing an operator or company such as Google or Apple to manage all of your digital/personal information.

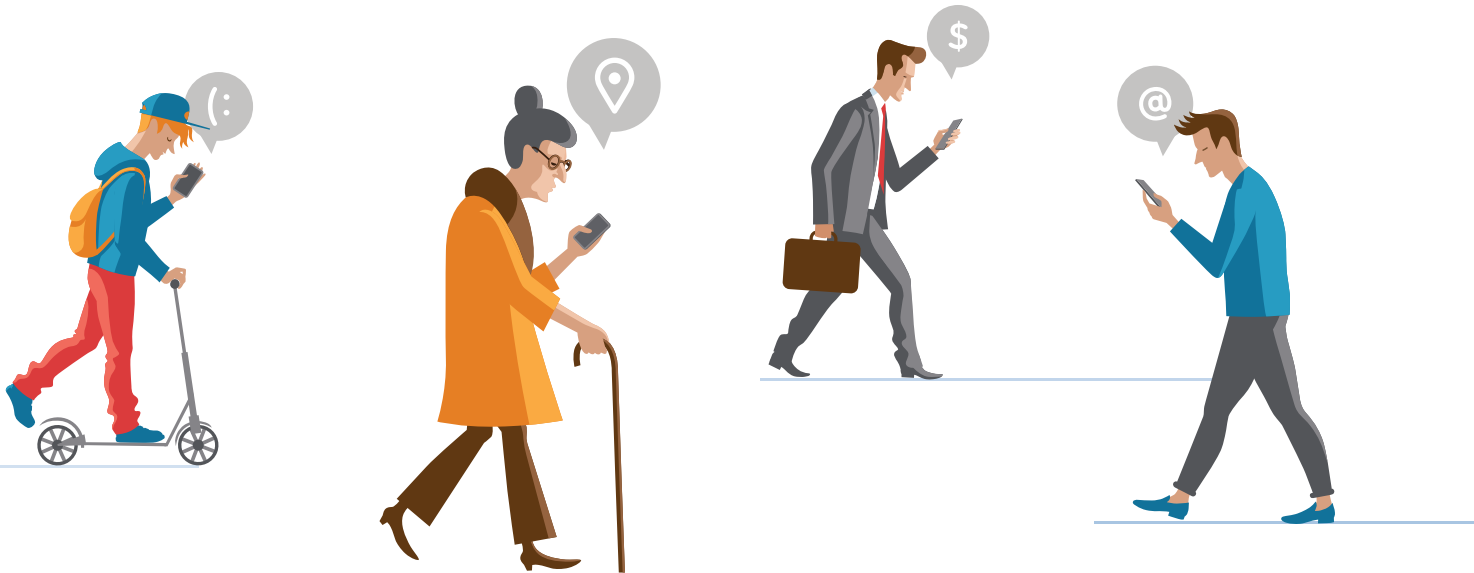
However, the proportion of users who expect their identities to be managed by another party is still higher than anticipated. A quarter (24%) of users expect large companies such as Amazon to manage their identity in 2025 – a major move that would shift the onus of responsibility for identity management away from the consumer. Consequently, the pressure on companies to keep their customers' identities and personal information secure would be higher than ever before.



## Theme 4:

### Most notable old versus young and regional differences

Our final theme of analysis looks at the most eye-catching differences between young and old, between countries, and the biggest surprises from the data.



### Differences to consider for the future

15-30yr olds lead response totals by a significant margin in the following categories:

- Overall confidence in the technological evolution of smartphones:
  - 3D video displays/holograms
  - Artificial Intelligence
  - 3D, 360-degree, ultra-high definition cameras
- Expectation for hardware providers to be most responsible for mobile experiences in 2025
- Expectation for mobile devices to be prepared payment method for all transactions
- Confidence that cooperation between governments and networks will become so good, they will be able to move between countries on the same contract without paying any roaming charges

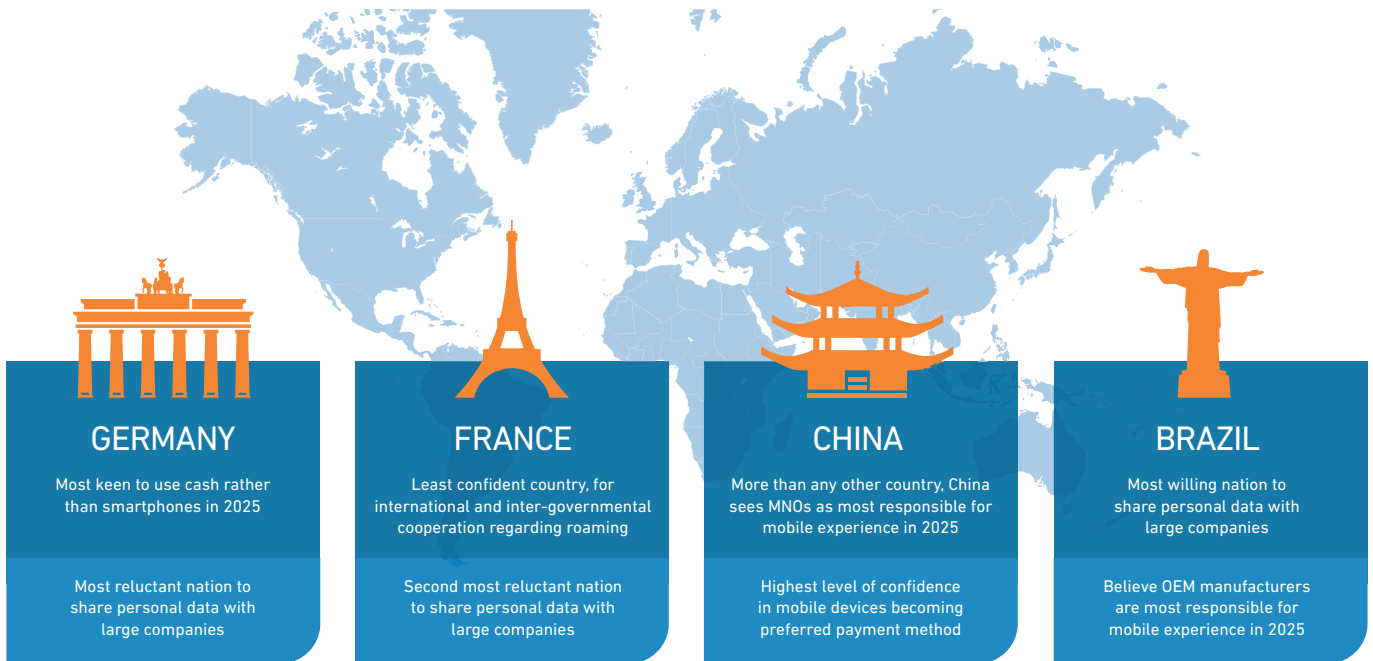
### **31-49yr olds score highest for the following:**

- Confidence in smartphones becoming
  - main form of ID (national ID or passport)
  - capable of driverless car control
  - a personal coach for (e.g. sports, public speaking, business motivation, wellness)
- Expectations for standard features in smartphones
  - unlimited cloud storage
  - greater than 100GB connection speed
  - smartphones to become most powerful gaming platforms on the market
  - in-built virtual reality headsets
- Mobile services to be ad-supported to lower costs
- Expectation for mobile devices to offer a virtual reality bank branch experience, one which replicates the experience of walking into a physical branch (e.g. withdrawing money)
- Expectation for mobile devices to be able to pay for anything, anywhere, at any time
- Most comfortable with scenario of service providers being able to track their locations in real time, offering deals and advice nearby

### **Those aged 50+ score highest for the following:**

- Confidence in smartphones of 2025 having:
  - memory 100 times greater than today's smartphones
  - week long battery life, an entirely new shape; flexible, foldable devices (i.e. nothing resembling a phone in the market today)
- Believing connectivity service providers will be most responsible for users' mobile experience
- Confidence that they'll be able to perform all banking functions from their mobile devices without restrictions
- Expectations for overspending warnings based on previous purchasing patterns and scheduled outgoings (e.g. I'll be warned if my account is running low ahead of scheduled payments like rent or bills)
- Belief that they will still use cash for payments and do not want to pay by smartphone
- Continued use of traditional credit cards
- Belief that they will be able to just use OTT services via wi-fi or free local connectivity to avoid any roaming charges
- Most unwilling to share personal data with large companies, service providers etc.

# Country profiles



## UK

- Slightly below average expectations of smartphone technology evolution
- Majority of UK end users believe manufacturers will be most responsible for mobile experience in 2025
- Below average confidence in international and inter-governmental cooperation for the betterment of end user experience
- Higher than average level of unwillingness to hand over personal data to large companies

## US

- Slightly above average expectations of smartphone technology evolution
- US end users, more so than any other country, believe mobile experiences in 2025 will be down to manufacturers, service providers, and OTT service providers collectively
- Below average confidence in mobile devices becoming preferred payment method
- Below average confidence in international and inter-governmental cooperation for the betterment of end user experience
- Slightly above average unwillingness to share personal data with large companies

## Brazil

- Well above average expectations of smartphone technology evolution
- More than any other country, Brazilians will hold hardware providers/manufacturers most responsible for mobile experience in 2025
- Above average confidence in mobile devices becoming preferred payment method
- Above average confidence in international and inter-governmental cooperation for the betterment of end user experience
- Most willing nation to share personal data with large companies

## China

- Very similar to Brazil, with above average expectations of smartphone technology evolution
- More than any other country, Chinese will hold connectivity service providers (e.g. MNOs) most responsible for mobile experiences in 2025
- Highest level of confidence of any country in mobile devices becoming preferred payment method
- Highest level of confidence of any country in international and inter-governmental cooperation for the betterment of end user experience
- Second most willing nation to share personal data with large companies

## Germany

- Below average expectations of smartphone technology evolution
- Similarly to the US, a significant proportion of German end users believe mobile experiences in 2025 will be down to manufacturers, service providers, and OTT service providers collectively
- Highest level of any country wanting to still use cash rather than smartphones in 2025
- Second highest level of confidence of any country in international and inter-governmental cooperation for the betterment of end user experience
- By far the most reluctant nation to share personal data with large companies

## France

- Lowest expectations of smartphone technology evolution
- High expectation for manufacturers/hardware providers to be most responsible for mobile experiences in 2025
- Below average confidence in mobile devices becoming preferred payment method
- Least confident country, by far, of international and inter-governmental cooperation becoming so good we'll see an end to all roaming charges
- Second most reluctant nation, just behind Germany, to share personal data with large companies

## The most surprising results from the data

- 15-30yr olds are the most expectant (37%) for MNOs to contact them primarily through SMS or IM in 2025
- 15-30yr olds are least confident in the ability of smartphones in 2025 to enable access to homes, offices, cars etc., and ability to manage health related issues
- 15-30yr olds are least confident in capability of smartphones to develop week long battery life, and prospect of greater than 100 Gigabit/s cellular connect speeds
- 15-30yr olds are least expectant physical bank branches becoming redundant
- 31-49yrs olds are more unwilling to give up personal data to large companies than 15-30yr olds
- 31-49yr olds are more likely to expect to be able to stream any piece of recorded entertainment ever made at the touch of a button than 15-30yr olds
- Overall, results from millennials are much more similar to that over 50+ age group than anticipated – for example: results from both groups tend to be similar for expectations towards smartphone evolution
- 50+ age group's belief in week long battery life being achieved by 2025 is far higher than the other two age groups
- Those aged 50+ were also most confident age group for thinking we'll enjoy entirely new shapes for smartphones in 2025
- Almost half of those surveyed globally (45%) expect to be able to pay for anything, anywhere using their mobile device – the strong response to this option was expected, but perhaps not as high
- Almost one in five users are prepared to hand over access to all their purchases, location, likes/dislikes, browsing history etc.
- Nearly 40% of users expect automated purchases from their smartphones, based on their location and/or past purchases activities



## What does this mean for the future of mobile customer experiences?



The results have provided us with a useful insight into what the future of mobile experience looks like through the eyes of end users. The findings can help us make informed recommendations for the key players within the industry on how we should improve and evolve offerings to meet the desires and needs of future users.

We do however recognize how the expectations of many users may well be somewhat hopeful, or perhaps overly confident in technological evolution. Nevertheless, the majority of the expectations highlighted in the study are reasonable, and therefore warrant consideration.



## Key learnings from theme one: End users' expectations for technological evolution

- Hardware providers in particular will have to ensure they can meet the increased demand for autonomous home control
- Governments and manufacturers will need to work closely together if they are to meet the demand from half of respondents expecting their smartphones to become main form of ID (national ID or passport)
- Artificial Intelligence will play a big role in the future of mobile experiences as many users expect sophisticated help from AI agents
- Manufacturers should consider that two thirds of users expect a very large improvement in local memory capacity
- MNOs will have a great challenge meeting the expectations of (50%) users who believe we will have greater than 100 Gigabit/s cellular connection speed by 2205
- Banks will need to adapt as users (42%) expect to be able to perform all banking functions from their mobile device, with no restrictions
- SMS or IM may still be a crucial service for contacting nearly a third of users
- On demand AI could be the answer to connectivity queries for users, rather than traditional customer services
- MNOs, when evaluating their customer service offering, should take note of how a third of respondents are expecting a 'highly personalized service' from their MNO
- All key players in the industry (MNOs, manufacturers, banks, merchants etc.) will need to work together to satisfy 45% of respondents who expect to be able to pay for anything, anywhere with their device



## Key learnings from theme two:

### Consumer insights into payment experience and privacy

- Traditional means of paying for mobile services will still be relevant; 42% of consumers still expect to pay through the same means that they do today (direct debit, credit cards, pre-paid phones)
- There is a sentiment among some consumers (approximately one in five) that they won't have to pay at all for their mobile network in the future as connectivity will be recognized as a fundamental human right. While this scenario is highly unlikely, it's a sentiment MNOs will need to understand when setting price packages aimed at certain consumers
- Advertising could be an effective means to lowering subscription costs and is already expected by almost a fifth of users
- Much work is still needed to restore consumer trust in the telecoms industry and the role it shares with governments; 38% are reluctant to allow "any company to have access" to their personal data
- Nearly half of users expect to see an end to roaming charges thanks to improved intergovernmental cooperation. Governments and MNOs will need to work closely together to make this a reality

## Key learnings from theme three:

### Who is the most trusted provider?

- The majority of end users expect hardware providers/manufacturers to either be the most responsible or at least one of the key players responsible for mobile experience in 2025. Manufacturers are of course already well aware of this pressure and will continue to innovate. However, over a quarter of end users recognize that mobile experience quality will be the result of a combined effort of manufacturers, MNOs and OTT providers; a collective effort to meet the needs of consumers is needed
- The vast majority of users still expect to manage their own digital identities in 2025; MNOs, OTT providers, manufacturers and governments will have to make sure this remains possible
- Large companies such as Google, Amazon or Apple must be prepared for some consumers (24%) who expect to not have to worry about responsibility of managing their own digital identity, and instead expect to have it managed for them

## Conclusion

The study, thanks to its range of breakdowns (three age groups across six countries) has given us a useful and informative overview of what end users expect in the near future. Of course, some expectations are highly unlikely to be met by 2025 (such as neural implants allowing smartphone control). However, they are not to be disregarded entirely – they could just take more time. By 2035, we may look back on this study and acknowledge the foresight of those particular respondents.

Overall, the expectations put forward by our respondents were reasonable – though there were many surprises. In particular, the expected dependence on MNOs communicating with users primarily through SMS (from 15-30yr olds) warrants consideration. What we must learn from all of this is not just the surprises though – it has become clear that to meet consumer expectations of the future, a high level of collaboration between MNOs, OEMs, governments, service and hardware providers will be necessary. Keeping end users happy will be a team game, at least for the next decade. How else will we see an end to global roaming charges? How else will we meet the demand from half of respondents expecting their smartphones to become the main form of ID?

As we get closer to 2025 and beyond, the expectations will only grow in ambition, complexity and diversity. As we all work together to meet these, it is crucial we ensure security is a primary focus throughout, without compromising convenience and the overall customer experience along the way. Fortunately, what we need to achieve this is available.

The full range of our mobile solutions can be found at [www.gemalto.com/mobile/mobile-trust-net](http://www.gemalto.com/mobile/mobile-trust-net).

If you would like to discuss any of the findings of this report, please [get in touch](#).

