



# Google Wallet - A Glimpse into the future of mobile payments

*Rohan Handa, Kritika Maheshwari, Malvika Saraf*

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Project Report from the year 2011 in the subject Information Management, University of Southern California, language: English, abstract: Over the past few thousand years of evolution, the way we pay has changed shapes and materials. It has gone from gold to coins, paper money to plastic cards and now with Google's venture into the mobile payment industry, we are at the threshold of the next big shift.

Google Wallet is a mobile payment Android app that transforms a phone into a wallet. This app utilizes the Near Field Communication (NFC) technology that allows its users to pay for purchased items and redeem offers. At this initial stage of business, there are many features and factors that Google needs to change in order to bring about the mass adoption of this service.

As the Business Technology Analysts at Google, we - Kritika Maheshwari, Malvika Saraf and Rohan Handa aim at addressing the hurdles for this technology and the methods to bring it to fruition. In the process we evaluate Google's profit motivation and the bigger strategy behind this service. First, we explain the business approach which describes the importance of the adopted business model. We use Porter's Five Force analysis to determine the competitive intensity in the market followed by SWOT analysis to give recommendations that will help in the mass adoption. Finally, we focus our paper on formulating a strategy canvas in order to study the existing payment methods in comparison to our service. The paper concludes with recommendations to Google for promoting wide customer acceptance.

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