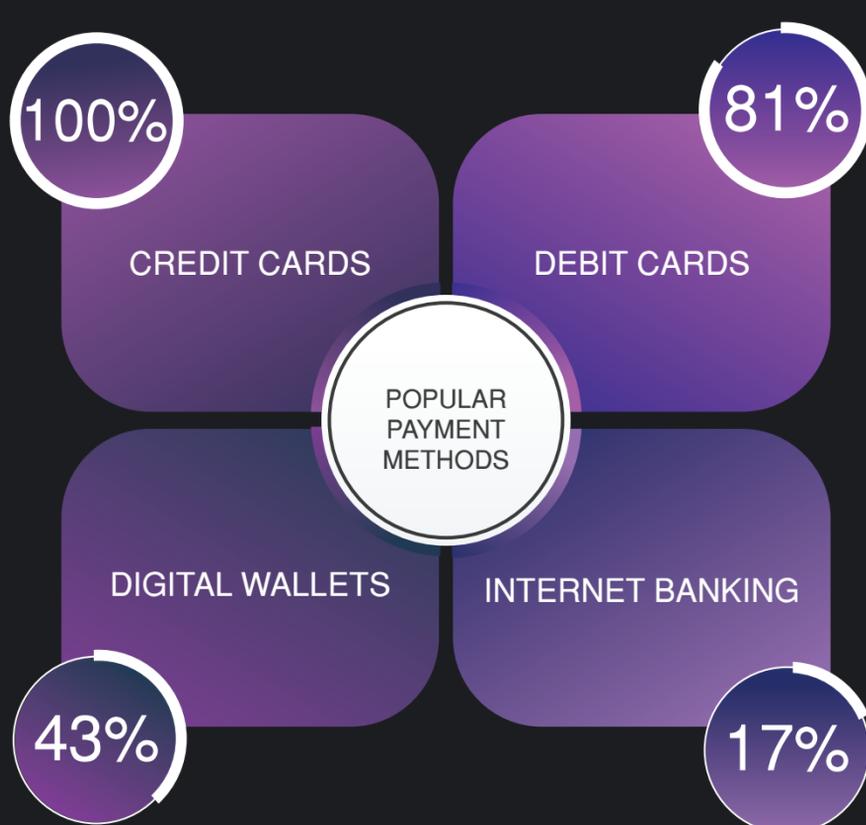


Going by the trend of personalizing everything for the consumer, global airline apps offer multiple options for payment that their users can choose from. An analysis of 70 airline Android apps, as part of videc's **App in the Sky** 3Q19 series concludes that credit card remains a popular payment method supported by airlines, which is a reflection of user preference in most markets. Privacy and simplification of the payment process remains a priority. As consumers diversify how they pay for travel, airline apps need to broaden their payment offerings.



CREDIT CARDS

All airline apps feature payment via credit in 3Q19. This is the most popular mode of payment on airline mobile apps, and only those airlines who do not have native apps are considered as exceptions.



DEBIT CARDS

Although considered a faster and cheaper mode of payment, debit card options were available on 81% of airline apps in 3Q19, still increasing from 70% in 2Q19. This could be a factor of certain regions/countries, especially Asia and South America, where use of debit cards is more pervasive than credit cards.



AIRLINE APPS THAT DO NOT SUPPORT DEBIT CARDS



DIGITAL WALLETS

Even though e-wallets like WeChat Pay, AliPay, Paytm, PayPal, and OVO offer users the convenience of storing multiple payment methods in a single application, they are the least integrated payment method across global airline apps. This could partly be due its local nature steeped with unique regulations. To succeed, therefore, digital wallets must deliver compelling value propositions that are strong enough to dislodge card-based payments. In 3Q19, 43% of airline apps had digital wallet integration.

AIRLINE APPS THAT SUPPORT DIGITAL WALLETS



INTERNET BANKING

From 23% of airlines offering this option in 2Q19 to just 17% in 3Q19, Internet banking seems to be losing its sheen for airline payments, despite being a direct payment method used by billions worldwide for instantaneous and virtually-free payments settlement. Reduced incidence could also be attributed to the rise of digital wallets which is all about convenience due to its all-in-one-payment method.

AIRLINE APPS THAT SUPPORT INTERNET BANKING

