



## Will Facebook's Messenger P2P Platform Be a Success?

30 March 2015 By: Mary Monahan

Facebook continues to search for increased consumer mindshare and new sources of revenue as it moves further into the consumer payment and purchasing space. In the past two weeks, [Facebook announced](#) that it would be bringing out a platform for Messenger, with an API, business interface, and a developer program and, most importantly, a [P2P payments offering](#). By doing so, Messenger is following in the footsteps of the example set by cross-platform messaging competitor WeChat of China.

WeChat maximizes its revenue per user by providing an all-inclusive messaging platform, for shopping, banking, and gaming. At slightly more than one third of Facebook's base, Messenger's 500 million active user base, already massive, still leaves plenty of room for growth. And David Marcus, who is leading Messenger, moved over to Facebook from his position as president of PayPal with several successful startups behind him, so he's got the right qualifications.

But despite Messenger's carefully crafted design, consumer brand perceptions will likely throw a monkey wrench into Facebook's plans. Unfortunately, Facebook ranks among the bottom three brands in the U.S. for trust and privacy protection, when Javelin surveyed consumers about their perceptions of the top banks and payment networks, biggest mobile network operators, and technology providers Apple, Google, Amazon, and PayPal-eBay.

What does this mean? Facebook needs a partner that can bequeath it the necessary trust and security qualifications it lacks. Until then, Facebook Messenger's new P2P platform will struggle to gain traction among consumers.

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