



Global E-Commerce Intelligence
we report, you grow

SAMPLE REPORT
GLOBAL DIGITAL PAYMENT FORECASTS 2023-2027

PUBLICATION DATE: SEPTEMBER 2023

PREFACE

Sample Report

OBJECTIVE

RELIABLE

A LIST OF ADVANTAGES

- yStats.com provides secondary market research: By using various sources of information we ensure maximum reliability of all obtained data. As a result companies get a precise and unbiased impression of the market situation.
- Only reliable sources such as national and international statistical offices, industry and trade associations, business reports, business and company databases, journals, company registries and news portals are used as a basis for the analyses, statistical reports and forecasts.
- Our international employees research and filter all sources and translate relevant information into English. This ensures that the content of the original studies is correctly interpreted.
- yStats.com delivers all research results as PowerPoint files. All data can therefore be used directly for board presentations or be individually adapted.
- If required, yStats.com provides in-depth analysis for all research projects. Simply send us a request.

TERMS OF USE AND COPYRIGHT CONDITIONS

- This report is copyrighted. All rights reserved and no part of this report may be reproduced, stored in a retrieval system or transmitted in any form without the prior permission of the publishers.
- The information in this report does not constitute the provision of investment, legal or tax advice. Any views expressed reflect the current views of the original authors, which do not necessarily correspond to the opinions of yStats.com GmbH & Co. KG.
- The information in this report is provided for informational purposes only and without any obligation, whether contractual or otherwise. No warranty or representation is made as to the correctness, completeness and accuracy of the information given or the assessments made.
- We have taken every precaution to ensure that details provided in this report are accurate. The publishers are not liable for any omissions, errors or incorrect insertions, nor for any interpretations made from the document.

LEGAL NOTICE



Sample Report

OBJECTIVE

RELIABLE

This report is subject to the Terms & Conditions of yStats.com GmbH & Co. KG, which can be found at [yStats.com](https://www.ystats.com). By selecting this particular license, you agree to the Terms & Conditions which pertain to said license. Please be aware that any misuse of this product or any other product not in accordance with the aforementioned Terms & Conditions will result in legal action.

The licensing structure is as follows:

SINGLE USER LICENSE

■ allows one (1) user to access the downloaded report.

SITE LICENSE

■ allows up to ten (10) users of a company within a specified geographic area (i.e. country) to access the downloaded report.

GLOBAL SITE LICENSE

■ allows up to ten (10) user of a company worldwide to access the downloaded report.

GENERAL METHODOLOGY OF MARKET RESEARCH REPORTS

OBJECTIVE

RELIABLE

Sample Report

Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sources based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum objectivity for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

METHODOLOGY OF THE CURRENT



Sample Report

OBJECTIVE

RELIABLE

Report Coverage

- This report covers the global payment market, with a focus on forecasts in digital payments. A wide definition of digital payments was taken into account, including online and mobile transactions (remote and proximity). Market trends and forecasts for the overall electronic payments market, including in-store payments via cards and other non-cash payment methods were included in addition as background information for the developments in digital payments worldwide.
- The report is based purely on secondary market research and does not contain any forecasts by the report publisher.
- The forecasts cited in this snapshot were produced by various reputable sources and differ in definition, methodology used, and the time period referenced. Most of the forecasts were published within the previous 18 months. The exact date of publication of the source is stated on each chart.

Report Structure

- The global chapter opens the report, featuring an overview of global digital payment developments.
- The rest of the report is divided by regions presented in the descending order of E-Commerce sales. Within each region, the countries are grouped by advanced and emerging markets, where applicable, and ranked by online sales. Furthermore, where available, regional information was also included.
- Depending on data availability, the following types of forecasts are included: cashless transaction penetration, digital payments value, mobile payments value, mobile payment user penetration, E-Commerce payment value and breakdown by payment methods. Not all types of forecasts are provided for each market due to the varying data availability.

DEFINITIONS

Sample Report

The following expressions and definitions are used in this report*:

- **DIGITAL PAYMENT** Includes payment in E-Commerce, remote mobile payment (M-Commerce), and proximity mobile payment (M-Commerce) and mobile payment at POS).
- **ONLINE PAYMENT** Transfer of money made over the Internet following a consumer's payment command, includes payments for products and services purchased in E-Commerce and M-Commerce.
- **MOBILE PAYMENT** A wide definition of mobile payments includes remote payments made remotely in M-Commerce and proximity payments made in-store, such as via QR code scanning and NFC technology.
- **MOBILE PROXIMITY PAYMENT/ MOBILE POS PAYMENT** A mobile payment where the merchant and the consumer are present in the same location and the interaction between the consumer's device (card, mobile device) and the POS is conducted using a proximity technology (e.g. NFC).
- **ELECTRONIC PAYMENT** Includes payment by means other than cash (e.g., cards, bank transfer, digital wallets, etc.), transacted at POS or online.
- **E-WALLET** A digital account with a stored money value or connected to funds in a bank account or payment card, which can be used for payment in online or mobile transactions. The examples of E-Wallets include Alipay and PayPal.
- **MOBILE WALLET** A software solution that enables consumers to store payment credentials, such as credit or debit card information, and use the stored credentials to pay digitally for transactions made in-store, online or via mobile. Mobile wallets are installed on mobile devices which are used to complete payments. The examples of mobile wallets include Apple Pay, Samsung Pay and Android Pay. Mobile wallets are often included in the E-Wallet category.
- **B2C E-COMMERCE** The sale of products (and services) through electronic transactions via the Internet from businesses to consumers. Some sources cited in this report exclude services such as online travel from their definition of B2C E-Commerce sales.

Note: *the definitions used by the original sources might differ from the ones stated on this chart; the exact definition used by each source, where available, is included on the respective charts

TABLE OF CONTENTS (1 OF 2)



Sample Report

1. **Key Takeaways**
2. **Management Summary**
3. **Global Developments**
 - Digital Payments Market Size, in USD trillion, 2023e & 2030f
 - Non-Cash Transaction Volume, by Regions, in billions, and Y-o-Y Change of Global Value, in %, 2021e-2026f
 - B2B Non-Cash Transaction Volume, by Regions, in billions, and Y-o-Y Change of Global Value, in %, 2020-2026f
 - Number of Contactless Transactions, in trillions, 2022e & 2027f
 - Number of Contactless Mobile Payment Users, in billions, 2022e & 2024f
 - Digital Wallet Transaction Value, in USD trillion, 2023e & 2028f
 - Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022
 - Share of Online Shoppers Who Paid For Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q1 2022, Q2 2022 & Q3 2022
4. **Asia-Pacific**
 - 4.1. **Regional**
 - Real-Time Payments Volume, in billions, 2022 & 2027f
 - Real-Time Payments Share of Total Electronic Payments, in %, 2022 & 2027f
 - Proximity Mobile Payment Users, by Country, in millions, 2022e-2026f
 - 4.2. **China**
 - Breakdown of Digital Wallet Use Frequency Among Adults, in %, May 2022
 - Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
 - 4.3. **Japan**
 - Breakdown of Digital Wallet Use Frequency Among Adults, in %, May 2022
 - Cashless Payment Market Size, in USD trillion, 2021-2025f

TABLE OF CONTENTS (2 OF 2)

Sample Report**4. Asia-Pacific (cont.)****4.3. Japan (Cont.)**

- Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022
- Share of Online Shoppers Who Paid For Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q1 2022, Q2 2022 & Q3 2022

4.4. South Korea

- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f

4.5. India

- Mobile Wallet Payments Value, in USD billion, 2023e & 2027f
- Breakdown of Digital Wallet Use Frequency Among Adults, in %, May 2022
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f

4.6. Indonesia

- Digital Banking Transaction Value, in USD billion, January 2022 & January 2023
- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f

4.7. Singapore

- Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022
- Share of Online Shoppers Who Paid For Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q1 2022, Q2 2022 & Q3 2022
- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f

4.8. Philippines

- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f

TABLE OF CONTENTS (3 OF 3)



Sample Report

5. Europe

5.1. Regional

- Real-Time Payments Volume, in billions, 2022 & 2027f
- Real-Time Payments Share of Total Electronic Payments, in %, 2022 & 2027f
- Online Share of Non-Recurring Payment Transactions, in %, 2022

5.2. UK

- Number of Proximity Mobile Payment Users, in millions, and Share of Total Smartphone Users, in %, 2020-2026f
- Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022
- Share of Online Shoppers Who Paid For Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q1 2022, Q2 2022 & Q3 2022

5.3. Germany

- Breakdown of B2C E-Commerce Sales by Payment Methods, in %, 2022
- Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022
- Share of Online Shoppers Who Paid For Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q1 2022, Q2 2022 & Q3 2022

5.4. France

- Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022
- Share of Online Shoppers Who Paid For Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q1 2022, Q2 2022 & Q3 2022

5.5. Italy

- Contactless Payments Value, in EUR billion, 2020-2022
- Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022

TABLE OF CONTENTS (4 OF 5)

Sample Report

OBJECTIVE

RELIABLE

5. Europe (Cont.)**5.5. Italy (Cont.)**

- Share of Online Shoppers Who Paid For Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q2 2022 & Q3 2022

5.6. Russia

- Share of Population That Made a Digital Payment, in %, 2022

6. North America**6.1. Regional**

- Real-Time Payments Volume, in billions, 2022 & 2027f
- Real-Time Payments Share of Total Electronic Payments, in %, 2022 & 2027f

6.2. USA

- Number of Proximity Mobile Payment Users, in millions, and Share of Total Smartphone Users, in %, 2021-2026f
- Average Annual Proximity Mobile Payment Spending Value Per User, in USD, 2021-2026f
- Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022
- Share of Online Shoppers Who Paid For Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q1 2022, Q2 2022 & Q3 2022

6.3. Canada

- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
- Average Number of Monthly Real-Time Payment Transactions Per Person, in Total Value, 2022 & 2027f

TABLE OF CONTENTS (5 OF 6)



Sample Report

- 7. **Latin America**
 - 7.1. **Regional**
 - Real-Time Payments Volume, in billions, 2022 & 2027f
 - Real-Time Payments Share of Total Electronic Payments, in %, 2022 & 2027f
 - 7.2. **Brazil**
 - Breakdown of Digital Wallet Use Frequency Among Adults, in %, May 2022
 - Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
 - Share of Shoppers Who Paid For Their Most Recent Physical Purchase With a Mobile Payment, in % of Shoppers, Q1 2022, Q2 2022 & Q3 2022
 - Share of Online Shoppers Who Paid for Their Most Recent Online Purchase With a Mobile Wallet, in % of Online Shoppers, Q1 2022, Q2 2022 & Q3 2022
 - 7.3. **Mexico**
 - Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
 - 7.4. **Argentina**
 - Breakdown of Digital Wallet Use Frequency Among Adults, in %, May 2022
 - Number of Real-Time Payment Transactions, in millions, 2022 & 2027f
 - 7.5. **Colombia**
 - Number of Real-Time Payment Transactions, in millions, 2022 & 2027f
 - 7.6. **Chile**
 - Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
- 8. **Middle East & Africa**
 - 8.1. **Regional**
 - Real-Time Payments Volume, in billions, 2022 & 2027f
 - Real-Time Payments Share of Total Electronic Payments, in %, 2022 & 2027f

TABLE OF CONTENTS (6 OF

OBJECTIVE

RELIABLE

Sample Report

8. **Middle East & Africa (cont.)**
 - 8.2. **UAE**
 - Number of Real-Time Payment Transactions, in millions, 2022 & 2027f
 - 8.3. **Saudi Arabia**
 - Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
 - 8.4. **Egypt**
 - Number of Real-Time Payment Transactions, in millions, 2022 & 2027f
 - 8.5. **Nigeria**
 - Number of Real-Time Payment Transactions, in billions, 2022 & 2027f

TABLE OF CONTENTS



OBJECTIVE

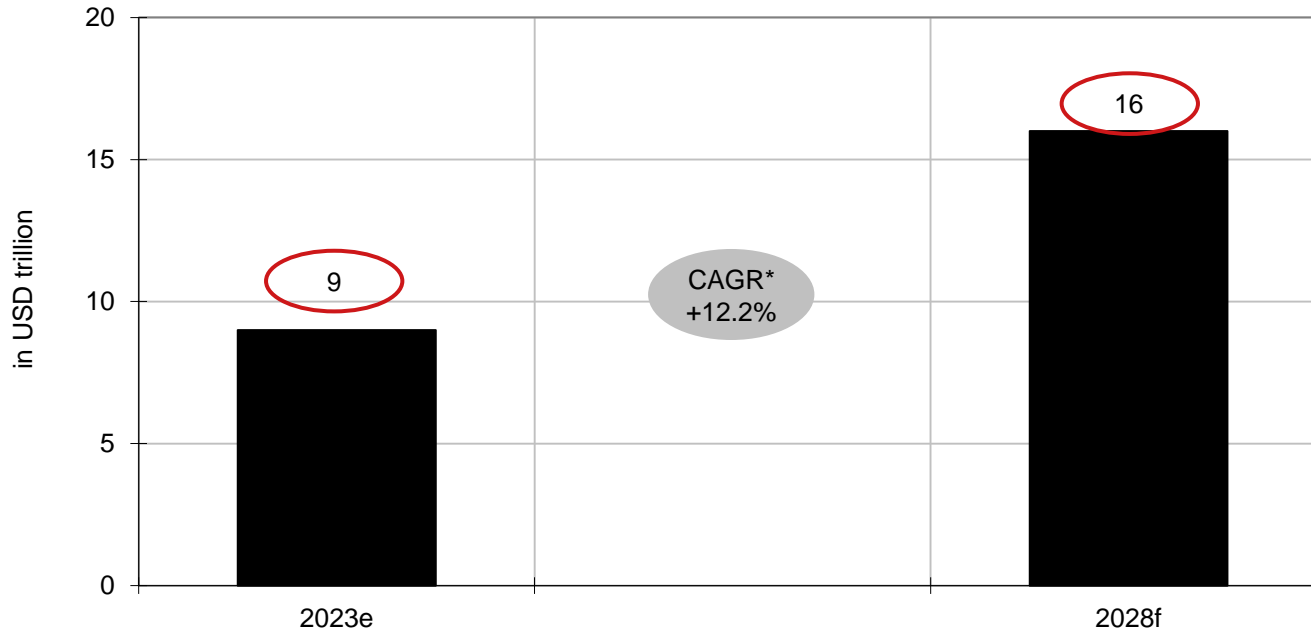
RELIABLE

1.	Key Takeaways	13 – 14	6.	North America	66 – 74
2.	Management Summary	15 – 20	6.1.	Regional	67 – 68
3.	Global Developments	21 – 29	6.2.	USA	69 – 72
4.	Asia-Pacific	30 – 49	6.3.	Canada	73 – 74
4.1.	Regional	31 – 33	7.	Latin-America	75 – 86
4.2.	China	34 – 35	7.1.	Regional	76 – 77
4.3.	Japan	36 – 39	7.2.	Brazil	78 – 81
4.4.	South Korea	40 – 40	7.3.	Mexico	82 – 83
4.5.	India	41 – 43	7.4.	Argentina	83 – 84
4.6.	Indonesia	44 – 45	7.5.	Colombia	85 – 85
4.7.	Singapore	46 – 48	7.6.	Chile	86 – 86
4.8.	Philippines	49 – 49	8.	Middle East and Africa	87 – 93
5.	Europe	50 – 65	8.1.	Regional	88 – 89
5.1.	Regional	51 – 53	8.2.	UAE	90 – 90
5.2.	UK	54 – 56	8.3.	Saudi Arabia	91 – 91
5.3.	Germany	57 – 59	8.4.	Egypt	92 – 92
5.4.	France	60 – 61	8.5.	Nigeria	93 – 93
5.5.	Italy	62 – 64			
5.6.	Russia	65 – 65			



By 2028, the global digital wallet transaction value will reach USD 16 tril. (EUR 14.8 tril.), up from an estimated USD 9 tril. (EUR 8.3 tril.) in 2023.

Global: Digital Wallet Transaction Value, in USD trillion, 2023e & 2028f



Note: *CAGR was calculated from the data provided by the source; the exchange rate applied in the action title is the average rate for 7 months to July 2023: USD 1 = EUR 0.9256

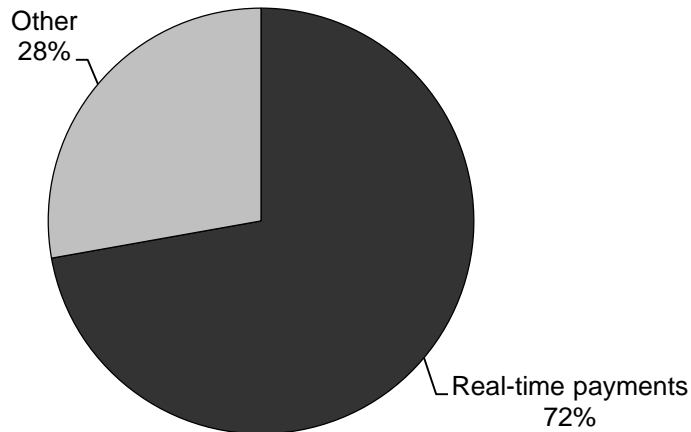
Source: Juniper Research, July 2023



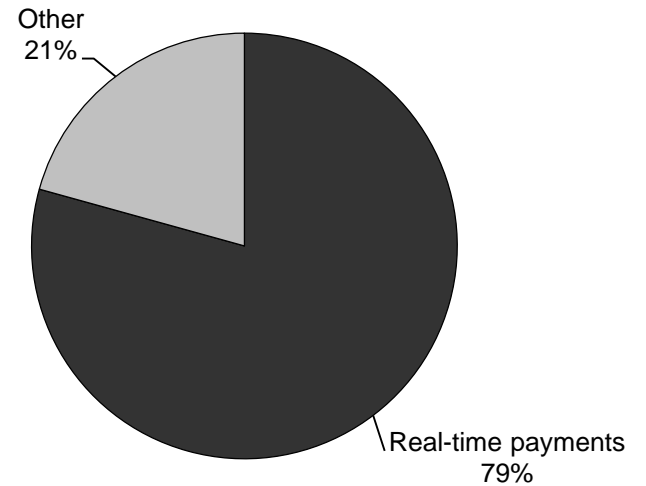
In MEA and South Asia, the share of real-time payments in total electronic payments is projected to reach 79% in 2027f

Middle East, Africa and South Asia: Real-Time Payments Share of Total Electronic Payments & 2027f

2022



2027f





Global E-Commerce Intelligence
we report, you grow

ADDRESS

yStats.com GmbH & Co. KG
Behringstr. 28a | 22765 Hamburg | Germany

CONTACT

Phone: +49 40 - 39 90 68 50 | Fax: +49 40 - 39 90 68 51 | info@ystats.com

SOCIAL MEDIA

 [linkedin.com/company/ystats](https://www.linkedin.com/company/ystats)
 twitter.com/ystats
 facebook.com/ystats
 gplus.to/ystats.com

MORE NEWS?

Please subscribe to our Newsletter at www.ystats.com