



Global E-Commerce Intelligence  
*we report, you grow*

**SAMPLE REPORT**  
**GLOBAL ONLINE PAYMENT METHODS 2023**  
PUBLICATION DATE: NOVEMBER 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

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 a 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 online payment market. It takes into account a wide definition of online payment, including payment methods used in online shopping and mobile payment, such as remote and proximity payments.
- The report includes data mostly published in the previous 12 months. The exact date of publication of the source is stated on each chart. The time period which the data refers to differs by source.

## Report Structure

- The global chapter opens the report, featuring an overview of global online and mobile payment developments.
- The rest of the report is divided by regions. Within each region, the countries are grouped by advanced and emerging markets, where applicable. Furthermore, text charts with an overview of online and mobile payment trends in each of the regions are included.
- Depending on data availability, the following types of market information are included: payment methods most used by online and mobile shoppers, breakdown of E-Commerce orders by payment methods, number and value of online/mobile/alternative payment transactions, online/mobile/alternative payment user penetration, and consumer and merchant attitudes to online and mobile payments. Not all the mentioned types of information are available for each of the covered countries.



## DEFINITIONS



OBJECTIVE

RELIABLE

### The following expressions and definitions are used in this Online Payment market report\*:

- **ONLINE PAYMENT** Transfer of money made over the Internet following a consumer's payment command, includes payments for goods and services purchased in B2C E-Commerce and M-Commerce.
- **MOBILE PAYMENT** A wide definition of mobile payments includes payments made remotely in M-Commerce and proximity payments made in-store, such as via QR code scanning and NFC technology.
- **PROXIMITY MOBILE 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).
- **NFC & CONTACTLESS PAYMENT** Near Field Communication is a set of standards to create radio communication by bringing devices close together or having them touch each other. In that way, contactless data exchange and contactless payment transactions using an NFC-enabled smartphone or other mobile device can take place. Similarly, contactless payments can be made by credit and debit cards enabled with the contactless technology.
- **CRYPTOCURRENCY** A form of digital asset based on a network that is distributed across a large number of computers. This decentralized structure allows them to exist outside the control of governments and central authorities
- **ALTERNATIVE PAYMENTS** Generally, refers to payment methods other than credit card or bank card payments. Widely defined, alternative online payment methods include bank transfers and direct debit, digital wallets, pre-paid cards and private label cards, invoice, and digital currency. May also include cash on delivery and card schemes by local companies other than global card brands.
- **E-WALLET/DIGITAL WALLET** A prepaid digital account, allowing users to store money and use it in online or mobile transactions. The examples of E-Wallets or digital wallets include Alipay and PayPal.
- **BUY NOW, PAY LATER (BNPL)** A payment platform or service that allows shoppers to receive goods/services prior to making a payment by splitting the payment across a set time period or payback the full amount later
- **B2C E-COMMERCE** The sale of products (and services) through electronic transactions via the Internet from businesses to consumers.

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)



OBJECTIVE

RELIABLE

## 1. Key Takeaways

- Key Takeaways of Asia-Pacific Online Payment Methods
- Key Takeaways of North America Online Payment Methods
- Key Takeaways of Europe Online Payment Methods (1 of 2)
- Key Takeaways of Europe Online Payment Methods (2 of 2)
- Key Takeaways of Latin America Online Payment Methods
- Key Takeaways of MENA Online Payment Methods

## 2. Management Summary

## 3. Global Developments

- Overview of the Online and Mobile Payment Trends, September 2023
- B2C E-Commerce Payment Value, in USD trillion, 2023e & 2027f
- Preferred Online Payment Methods For B2C E-Commerce Purchases, in % of Adults, June 2022
- Preferred Payment Method When Shopping Online, in % of Respondents, October 2022
- Value of Contactless Card Transactions, in USD trillion, 2022e & 2027f
- Virtual Card Transaction Value, in USD trillion, 2022e & 2027f
- BNPL B2C E-Commerce Sales, in USD billion, 2022e & 2027f
- Number of BNPL Users, in millions, 2022e & 2027f
- Value of Digital Wallet Transactions, in USD trillion, 2023e & 2028f
- Total Number of OEM Pay E-Commerce Transactions, in USD billion, Growth in Transactions, in %, & Average Transaction Volume Per OEM Pay User, in USD, 2026f
- Share of OEM Pay E-Commerce Transactions Stemming From Purchases of Digital Goods, in %, 2026f
- Top Reasons Why Respondents Are Likely to Abandon Checkout, in % of Adults, June 2022
- Most Accessible vs Most Preferred Online Payment Method, in % of Adults, June 2022
- Share of Consumers Agreeing With the Following Statements Related to Security of Online Payments, in %, April 2023
- Share of Consumers Agreeing With the Following Statements Related to Digital and Mobile Wallets, in %, April 2023
- Top Consumer Expectations at Checkout When Making Online Purchases, incl. "Payment Methods", in % of Respondents, October 2022
- QR Code Payment Transaction Value, in USD billion, 2023e & 2028f
- Cryptocurrency Payment Value, in USD billion, 2020-2025f

# TABLE OF CONTENTS (2 OF 2)



Sample Report

## 3. Global Developments (Cont.)

- Mobile Money Statistics, incl. Number of Live Services, Registered Accounts, in millions, Active Accounts, in millions, Transaction Volume in millions, and Transaction Value, in USD billion, and Year-on-Year Growth, in %, by Region, 2022

## 4. Asia-Pacific

### 4.1. Regional

- Overview of the Online and Mobile Payment Trends, September 2023
- B2C E-Commerce Payment Value, in USD trillion, 2023e & 2027f
- BNPL Payment Value, in USD billion, 2023e & 2028f

### 4.2. Advanced Markets

#### 4.2.1. Japan

- Digital Payment Use, in % of Respondents, 2022
- Most Used Payment Methods, in % of Respondents, January 2023
- Share of Smartphone Payment Users, in % of Internet Users, February 2022 & February 2023
- Breakdown of Attitude Towards Future Use of Mobile Payments, in % of Internet Users, February 2023
- Breakdown of Smartphone Payment Service Use, by Number of Services Used, in % of Internet Users, January 2023
- Breakdown of Smartphone Payment Use, by Amount of QR Code Payment and Contactless Payment Services, in % of Internet Users, January 2023
- Top 5 QR Code Mobile Payment Services, in % of QR Code Mobile Payment Users, January 2023
- Top 5 Contactless Mobile Payment Services, in % of Contactless Mobile Payment Service Users, January 2023
- Share of Shoppers Using a Mobile Wallet For Last Physical Purchase, in %, Q3 2022
- Breakdown of Digital Wallet Use Frequency Among Adults, in %, May 2022

#### 4.2.2. South Korea

- B2C E-Commerce Payment Value, in USD trillion, 2022 & 2026f
- Breakdown of B2C E-Commerce Payment Methods, in %, 2022



# TABLE OF CONTENTS (3 OF 3)



Sample Report

## 4. Asia-Pacific (Cont.)

### 4.2. Advanced Markets (Cont.)

#### 4.2.2. South Korea (Cont.)

- Share of Population That Made a Digital Payment, in %, 2022
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f

#### 4.2.3. Australia

- Card Payment Value, in USD billion, 2023e & 2027f
- BNPL Sales, in AUD billion, FY 2021 & FY 2022
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Share of Shoppers Using a Mobile Wallet For Last Physical Purchase, in %, Q3 2022

#### 4.2.4. New Zealand

- BNPL Transaction Value, in USD billion, 2023e & 2026f
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022

#### 4.2.5. Singapore

- Card Payments Value, in USD billion, 2023e & 2027f
- Share of Adults That Made a Digital Payment, in %, 2022
- Share of Adults That Used a BNPL Service, in %, Q3 2022
- Share of Shoppers Using a Mobile Wallet For Latest Physical Purchase, in %, Q3 2022
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Number of Proximity Mobile Payment Users, in millions, 2022e-2026
- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f

# TABLE OF CONTENTS (4 OF 10)



Sample Report

OBJECTIVE

RELIABLE

## 4.3. Emerging Markets

### 4.3.1. China

- B2C E-Commerce Payments Value, in USD trillion, 2023e & 2027f
- Number of Online Payment Users, in millions, and Penetration, in % of Internet Users, June 2021 & June 2022
- Online Payment User Penetration, in % of Internet Users, June 2022
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Breakdown of Digital Wallet Use Frequency Among Adults, in %, May 2022
- Mobile Wallet Ownership and Usage, in % of Adults, Q2 2022

### 4.3.2. Taiwan

- B2C E-Commerce Payments Value, in USD billion, 2022 & 2026f
- Share of Online Shoppers Who Prefer Payment Cards for Online Payments, in %, 2022
- Share of Online Shoppers Who Prefer to Use Cash for Online Payments, in %, 2022
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Breakdown of Most Preferred Online Payment Methods, in % of Internet Users, Q3 2022

### 4.3.3. Hong Kong

- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Number of E-Wallet Users, by E-Wallet Provider, in millions, May 2023e

### 4.3.4. India

- B2C E-Commerce Payment Value, in USD billion, 2023e & 2027f
- Card Payment Value, in USD billion, 2023e & 2027f
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
- Number of Digital Payment Transactions, in billions, FY 2022-23 & FY 2026-27f
- Value of Digital Payment Transactions, in INR trillion, FY 2022-23 & FY 2026-27f
- Number of BNPL Users, in millions, 2022e & 2027f

# TABLE OF CONTENTS (5 OF 5)



OBJECTIVE

RELIABLE

## 4.3. Emerging Markets (Cont.)

### 4.3.4. India (Cont.)

- Mobile Wallet Payments Value, in USD billion, 2023e & 2027f
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Breakdown of Digital Wallet Use Frequency Among Adults, in %, May 2022

### 4.3.5. Indonesia

- Digital Payment Platform Use, by Digital Payment Platform Type, in % of Internet Users, H1 2022
- Digital Wallet and Mobile Banking Use, by Generation, in % of Respondents, H1 2022
- Number of Proximity Mobile Payment Users, in millions, 2022e-2026
- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022

### 4.3.6. Thailand

- Share of Online Payments Making Up Total Payment Transactions, in %, 2023e
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Number of Proximity Mobile Payment Users, in millions, 2022e-2026
- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f

### 4.3.7. Vietnam

- Share of Adults That Made a Digital Payment, in %, 2022
- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Share of Adults That Used a BNPL Service, in %, Q3 2022
- Number of Proximity Mobile Payment Users, in millions, 2022e-2026
- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f

### 4.3.8. Malaysia

- Card Payment Value, in USD billion, 2023e & 2027f

# TABLE OF CONTENTS (6 OF 6)



OBJECTIVE

RELIABLE

## 4. Asia-Pacific (Cont.)

### 4.3. Emerging Markets (Cont.)

#### 4.3.8. Malaysia (Cont.)

- Share of Adults Who Own a Mobile Wallet and Have Used It in the Past Year, in %, 2022
- Number of Proximity Mobile Payment Users, in millions, 2022e-2026
- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f

#### 4.3.9. Philippines

- Card Payment Value, in USD billion, 2023e & 2027f
- Breakdown of Online Payment Methods, in %, 2022e
- Number of Proximity Mobile Payment Users, in millions, 2022e-2026
- Proximity Mobile Payment User Growth, in % of Y-o-Y Change, 2022e-2026f

## 5. North America

### 5.1. Regional

- Online Payment Methods Overview and Trends, July 2023
- Share of Consumers Agreeing With the Following Statements Related to Digital and Mobile Wallets, in %, April 2023
- Share of Payment Methods Used at Least 5 Times Per Month, in % of Consumers, September 2022
- Breakdown of Primary Payment Methods For Online and In-Person Purchase of Large Products And Services, in % of Respondents, September 2022
- Breakdown of Primary Payment Methods For Online and In-Person Purchases of Small Items, in % of Respondents, September 2022

### 5.2. USA

- Breakdown of Payment Methods Which Consumers Used For Their Most Recent Online Retail Purchase, in % of Consumers, December 2022
- Share of Payment Methods Used When Paying For Online Purchases, in % of Respondents, April 2022
- Share of Respondents Agreeing With Following Statements Related to Security of Online Payments, in %, April 2022
- Share of Consumers Who Adopted Select New Payment Methods in the Past Year, in %, May 2022

# TABLE OF CONTENTS (7 OF 13)

Sample Report

OBJECTIVE

RELIABLE

## 5. North America (Cont.)

### 5.2. USA (Cont.)

- Share of Respondents Who Use Two or More Forms of Digital Payments, in %, 2021 & August 2022
- Breakdown of Respondents Likely to Use Apple Pay Later Over Other BNPL Services, in %, March 2023
- Breakdown of Respondents Likely to Use Apple Pay Later Over Other BNPL Services, by Age Groups, in %, March 2023
- Breakdown of Payment Methods Most Commonly Used For Purchases, in % of Population, 2022 & 2023e
- Share of Respondents Who Use at Least One E-Wallet or Mobile Payment App For Online vs In-Store Purchases, in %, July 2023
- Breakdown of Mobile Payment Apps or E-Wallets Most Commonly Used For Online or In-Store Purchases, in %, July 2023
- Breakdown of Main Reasons Among Respondents For Not Using Mobile Payment Solutions More Often, in % of Respondents, July 2023
- Share of Consumers Who Anticipate Increasing or Decreasing Their Use of Select Payment Method For Online Purchases in the Next 12 Months, in %, April 2023
- Share of Respondents Identifying Top Features That Would Make Them More Comfortable When Making Online Purchases, in %, April 2023
- Proximity Mobile Payment Transaction Value, in USD billion, and Year-on-Year Change, in %, 2020-2027f
- Mobile Peer-to-Peer Payment Users, in millions, and Penetration Rate, in % of Smartphone Users, 2020-2027f
- Share of Adults Who Used a Digital Wallet at Least Once in the Past Month, in %, February 2023
- Breakdown of Payment Instruments Used For All Payments, by Age, in % of Respondents, October 2022
- BNPL Users, in millions, and Penetration Rate, in % of Internet Users, 2021-2026f
- Share of Consumers Who Have Already Used BNPL Services, in %, March 2022 & March 2023
- Share of Consumers That Used BNPL Services, by Age Group, in %, March 2023
- Most Used BNPL Providers, in % of Consumers, March 2023
- Share of Retailers Accepting International Payment Methods Such as Klarna and WeChat, in %, 2022 & 2023e
- Top Payment Apps Used For Making Payments, in % of Adults, July 2022
- Breakdown of Adults Using Payment Apps For Paying Stating They Have Confidence That Personal Information is Safe From Hackers, in%, July 2022
- Share of Consumers That Prefer to Shop at Merchants That Accept Cryptocurrency, by Generation in %, March 2022
- Share of Consumers Who Are Very or Extremely Interested in Using Cryptocurrency When Making Purchases from Merchants Offering Discounts, in %, March 2022
- Reasons For Not Using Cryptocurrency, in % of Respondents, October 2022
- Top Changes in Payment Habits When Making Purchases, incl. "Cryptocurrencies", in % of Respondents, April 2022

# TABLE OF CONTENTS (8 OF



Sample Report

OBJECTIVE

RELIABLE

## 5. North America (Cont.)

### 5.3. Canada

- Share of Food & Retail Transaction Volume, by Payment Type, in %, 2022e-2024f
- Factors That Influence Retailer Selection When Buying Online, incl. “Payments”, in % of Online Shoppers, May 2022
- Payment Methods Used in Past For Online Purchases, in % of Respondents, April 2022
- Share of Consumers Who Use Prepaid Cards For Online Purchases, in %, April 2023
- Reasons for Using Prepaid Cards For Making Online Payments, in % of Respondents, April 2023
- Share of Citizens Who Are Worried About Using Their Credit Card Online, in %, April 2023
- Top Alternative Payment Methods Used When Making Online Payments, in % of Respondents, April 2023
- Satisfaction of Payment Methods Used For Making Online Payments, in % of Respondents, April 2023

## 6. Europe

### 6.1. Regional

- Overview of Online Payment Market & Trends, July 2023
- Payment Methods That Were Used at Least 5 Times a Month, in % of Respondents, September 2022
- Breakdown of Digital Wallet Attributes That Respondents Value the Most, in % of Respondents, September 2022
- Breakdown of Primary Payment Methods For Online and In-Person Purchase of Large Products and Services, in % of Respondents, September 2022
- Breakdown of Primary Payment Methods For Online and In-Person Purchases of Small Items, in % of Respondents, September 2022
- Importance of Having the Preferred Payment Method During Domestic or International Online Shopping, in % of Online Shoppers, August 2022
- Reasons For Cart Abandonment During Online Shopping, in % of Online Shoppers, August 2022
- Breakdown of Number and Value of Online Payments, by Payment Instrument, in % of All Online Payments, June 2022
- Breakdown of Online Payments, by Value of Purchase and Payment Instrument, in % of All Online Payments, June 2022
- Breakdown of Payment Instruments Used For Online Payments in Terms of Number of Payments, by Countries, in % All Online Payments, June 2022 (1 of 2)
- Breakdown of Payment Instruments Used For Online Payments in Terms of Number of Payments, by Countries, in % All Online Payments, June 2022 (2 of 2)



# TABLE OF CONTENTS (9 OF

**Sample Report**

OBJECTIVE

RELIABLE

## 6. Europe (Cont.)

### 6.2. UK

- Number of Proximity Mobile Payment Users, in millions, and Penetration Rate, in % of Smartphone Users, 2020-2026f
- Share of In-Store Shoppers Who Used Contactless Cards For Payments vs Those Who Used Digital Wallets, in %, October 2022
- Share of Respondents Who Used eCash in the Past 12 Months and Stated It as Their Preferred Online Payment Method, in %, April 2023
- Share of Respondents Who Used Peer-to-Peer Payment Apps, in %, 2022
- Types of Digital Wallets That Were the Primary Means of Payment, in % of Smartphone Users, September 2022
- Value of Online Card Spending and Contactless Card Spending, in GBP million, March 2022–March 2023
- Volume of Online Card Payments and Contactless Card Payments, in millions, March 2022–March 2023
- Online Payment Methods Used vs Those That Were Preferred, in % of Online Shoppers, April 2022
- Share of Online Purchases Paid For Using BNPL Services, in %, January 2022 & January 2023

### 6.3. Germany

- Breakdown of B2C E-Commerce Sales by Payment Methods, in %, 2022
- Share of Physical, Contactless and Mobile Transactions, in % of All Card Payment Transactions, 2022
- Frequently Used Online Payment Method, in % of Respondents, June 2022
- Share of Apple Pay and PayPal Users Who Use the Service Every day or Several Times a Week, in %, June 2022
- Most Important Criteria When Choosing Online Payment Method, in % of Respondents, June 2022
- Share of Respondents Who Used eCash in the Past 12 Months and Stated It as Their Preferred Online Payment Method, in %, April 2023
- Share of Online Shoppers Who Have Used BNPL For Online Shopping, by Age, in %, April 2022
- Breakdown of Main Reasons Why Online Shoppers Used BNPL, in %, April 2022

### 6.4. France

- Online Payment Methods Used vs Those That Were Preferred, in % of Online Shoppers, April 2022
- Breakdown of the Usage of Digital Wallet, in % of Smartphone Users, September 2022
- Most used Digital Wallets, in % of Smartphone Users, September 2022
- Share of Respondents Who Used BNPL to Pay For Their Internet Purchases, in %, 2022
- Share of Respondents Who Agree Protection of Privacy and Data is a Leading Factor at Checkout, in %, June 2022

# TABLE OF CONTENTS (10 OF 10)



OBJECTIVE

RELIABLE

## 6. Europe (Cont.)

### 6.5. Spain

- Most Used Payment Method For Purchases or Online Payments in the Past week, in % of Internet Users, August 2022
- Breakdown of Most Used Digital Wallets, in % of Smartphone Users, September 2022
- Share of the Top Payment Methods Used For Online Payment, in % of Online Transactions, Q1 2023

### 6.6. Italy

- Value of Digital Payments, in EUR billion, 2021 & 2022
- Value of Contactless Payments, in EUR billion, 2021 & 2022
- Value of Innovative Payment Methods and Mobile & Wearable Payments Value for In-Store Payments, in EUR billion, 2021 & 2022
- Value of Mobile and Wearable Payments for Online Payments, in EUR billion, 2021 & 2022

### 6.7. Netherlands

- Top 3 Payment Methods Used For Online Purchases, in % of Online Purchases April 2023
- Share of Preferred Payment Methods At POS, by Generation, in %, December 2022

### 6.8. Switzerland

- Share of Payment Instruments in Face-to-Face Transactions, by Turnover and Volume, in % Total Transactions, November 2022
- Share of Payment Instruments in Online Transactions, by Turnover and Volume, in % Total Transactions, November 2022

### 6.9. Sweden

- Preferred Payment Methods Among Respondents, in % of Respondents, March 2022
- Preferred Payment Methods Used For E-Commerce, in % of Respondents, March 2022
- Share of Access to Mobile Apps For Payments Other Than Swish vs Use of Mobile Apps For Payments Other Than Swish, by Age, in % of Respondents, March 2022
- Breakdown of the Use of Contactless Payments, in % of Respondents, October 2022

### 6.10. Belgium

- Number of Online Payments Made via Bancontact or Payconiq, in billions, 2021 & 2022

# TABLE OF CONTENTS (11 OF 11)



Sample Report

6. **Europe (Cont.)**
- 6.11. **Norway**
- Share of Consumers Who Have Used Invoice vs Installment Payment For E-Commerce Payment, in %, October 2022
- 6.12. **Denmark**
- Online Payment Methods Used vs Those That Were Preferred, in % of Online Shoppers, April 2022
  - Preferred Mobile Payment Apps, in % of Respondents, May 2022
- 6.13. **Finland**
- Share of Consumers Who Have Used Invoice vs Installment Payment For E-Commerce Payment, in %, October 2022
- 6.14. **Austria**
- Share of Respondents Using Contactless Payment With Debit Card, in %, August 2022
  - Share of Respondents Using PayPal, in %, August 2022
  - Share of Respondents Who See Digital Euro as a Replacement of Other Payment Methods, in %, August 2022
  - Breakdown of Payment Methods Consumers Use Already vs Those They Wish to Use in the Future, in % of Respondents, December 2022
- 6.15. **Russia**
- Share of Popular vs Preferred Payment Methods Used in B2C E-Commerce, in % of Online Shoppers, 2022
  - Share of Non-Cash Payments, in % of Total Retail Trade Turnover, Q1 2023
  - Share of Mir Card, in % of All Card Transactions, Q1 2023
  - Share of Mir Card, in % of Issued Cards, Q1 2023
- 6.16. **Poland**
- Types of Payments Used For Online Purchases, in % of Online Shoppers, June 2022
  - Types of Payments Used For Online Purchases, by Age in % of Online Shoppers, June 2022
  - Breakdown of Payment Services Most Commonly Used When Shopping Online, in % of Online Shoppers, June 2022

# TABLE OF CONTENTS (12 OF 12)

**Sample Report**

## 6. Europe (Cont.)

### 6.16. Poland (Cont.)

- Share of Online Shoppers Who Are Encouraged to Shop Online Due to Availability of Safer Payment Methods, by Age Group, June 2022
- Share of Factors Affecting the Selection of a Given Website For Making Online Purchase, incl. Payment Methods, by Age Group, in % of Online Shoppers, June 2022
- Top 5 Factors Affecting Online Shoppers' Perception of Credibility of a B2C E-Commerce Website When Purchasing For the First Time, incl. Payment Methods, in % of Online Shoppers, June 2022
- Problems Encountered When Making B2C E-Commerce Purchases via Mobile, incl. Payment, in % of Mobile Shoppers, June 2022
- Share of Respondents Who Used BNPL to Finance Their Purchases, in %, 2022e

### 6.17. Turkey

- Number of Domestic E-Commerce Transactions with Domestic Bank Cards, in millions, and Value, in TRY million, Q1 2022-Q1 2023
- Number of Cross-Border E-Commerce Transactions with Domestic Bank Cards, in millions, and Value, in TRY million, Q1 2022-Q1 2023
- Number and Value of Contactless Mobile Transactions, in millions, and Value in TRY million, Q1 2022-Q1 2023

### 6.18. Portugal

- Most Used Payment Method For Purchases or Online Payments in the Past Week, in % of Internet Users, August 2022
- Use of Mobile Phone as a Payment Device, by Type of Payment Method, in % of Internet Users, August 2022

### 6.19. Hungary

- Share of Payment Methods Available in Online Stores, in % of Online Stores, 2023e

### 6.20. Ukraine

- Share of Non-Cash Transactions Using Payment Cards, in % of Total Volume of Transactions With Payment Cards, January 2022 & May 2022
- Share of Contactless and Tokenized Payment Cards, in % of All Active Cards, January 2022 & May 2022

## TABLE OF CONTENTS (13 OF 14)

Sample Report**6. Europe (Cont.)****6.20. Ukraine (Cont.)**

- Share of Contactless Cards, in % of Active Payment Cards, December 2022
- Number and Value of Card Payments and Contactless Payments, in millions & Value in UAH billion, May-December 2022

**6.21. Bulgaria**

- Share of Payment Methods Used When Paying For Online Purchases, in % of Respondents, April 2022
- Share of Respondents Agreeing With Following Statements Related to Security of Online Payments, in %, April 2022

**6.22. Croatia**

- Breakdown of Payment Methods Used For Making Online Payments, in % of Consumers, October 2022

**7. Latin America****7.1. Regional**

- Online & Mobile Payment Trends, October 2023
- Breakdown of B2C E-Commerce Sales, by Payment Methods, in %, 2022e
- Breakdown of Payment Methods Used for Streaming and Digital Goods Purchases, in %, 2022e
- Breakdown of Online Travel Payments Volume, by Payment Method, in %, 2022e
- Card Ownership in Select Countries, by Card Type, in % of Internet Users, 2021 & August 2022
- Real-Time Payments Volume, in billions, 2022 & 2027f
- Real-Time Payments Share of Total Electronic Payments, in %, 2022 & 2027f

**7.2. Brazil**

- Breakdown of B2C E-Commerce Sales, by Payment Methods, in %, 2022e
- B2C E-Commerce Payment Volume, by Payment Method, in USD billion, and Year-on-Year B2C E-Commerce Payment Method Growth, in %, 2022e
- Share of Adults That Made a Digital Payment, in %, 2022
- Value of Overall Card Payments, in BRL trillion, 2021 & 2022
- Value of Debit and Credit Card Payments, in BRL billion, 2021 & 2022
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f

# TABLE OF CONTENTS (14 OF 14)



Sample Report

## 7. Latin America (Cont.)

### 7.3. Mexico

- Breakdown of B2C E-Commerce Sales, by Payment Methods, in %, 2022e
- B2C E-Commerce Payment Volume, by Payment Method, in USD billion, and Year-on-Year B2C E-Commerce Payment Method Growth, in %, 2022e
- Share of Adults That Made a Digital Payment, in %, 2022
- Share of Adults Who Have a Mobile Wallet And Have Used It in the Past Year, in %, 2022
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f

### 7.4. Argentina

- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
- Share of Adults That Made a Digital Payment, in %, 2022
- Share of Adults That Made a Digital Payment, in %, 2022
- Number of Real-Time Payment Transactions, in millions, 2022 & 2027f

### 7.5. Colombia

- Breakdown of B2C E-Commerce Sales, by Payment Method, in %, 2022e
- B2C E-Commerce Payment Volume, by Payment Method, in USD billion, and Year-on-Year B2C E-Commerce Payment Method Growth, in %, 2022e
- Share of Adults That Made a Digital Payment, in %, 2022
- Number of Real-Time Payment Transactions, in millions, 2022 & 2027f

### 7.6. Chile

- Breakdown of B2C E-Commerce Sales, by Payment Methods, in %, 2022e
- B2C E-Commerce Payment Volume, by Payment Method, in USD billion, and Year-on-Year B2C E-Commerce Payment Method Growth, in %, 2022e
- Share of Adults That Made a Digital Payment, in %, 2022
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f



# TABLE OF CONTENTS (15 OF 15)

**Sample Report**

OBJECTIVE

RELIABLE

## 7. Latin America (Cont.)

### 7.7. Dominican Republic

- Share of Adults That Made a Digital Payment, in %, 2022
- Breakdown of Bank Card Operations Volume, by Channel, in %, August 2022 & August 2023
- Breakdown of Bank Card Operations Value, by Channel, in %, August 2022 & August 2023
- Number of Internet Banking Users, in millions, 2020-2022

### 7.8. Peru

- Breakdown of B2C E-Commerce Sales, by Payment Method, in %, 2022e
- B2C E-Commerce Payment Volume, by Payment Method, in USD billion, and Year-on-Year B2C E-Commerce Payment Method Growth, in %, 2022e
- Share of Adults That Made a Digital Payment, in %, 2022
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f

## 8. Middle East & Africa

### 8.1. Regional

- Online & Mobile Payment Trends, October 2023
- Share of Mobile Commerce Making Up Total Online Transaction Value, in %, 2025f
- Share of Digital Wallets Making Up Total Online Spending, in %, 2023e
- Real-Time Payments Volume, in billions, 2022 & 2027f
- Real-Time Payments Share of Total Electronic Payments, in %, 2022 & 2027f
- Mobile Money Statistics in Africa, incl. Number of Live Services, Registered Accounts, in millions, Active Accounts, in millions, Transaction Volume in millions, and Transaction Value, in USD billion, and Year-on-Year Growth, in %, by Sub-Region, 2022
- Electronic Payment Revenue Breakdown, by Payment Method, in %, 2025f
- Revenue From Electronic Payments, in USD billion, 2025f
- Total Funding Raised by African Tech Startups, in USD billion, 2021 & 2022
- Startups Funding, by Sector, in USD million, 2022

# TABLE OF CONTENTS (16 OF 16)



OBJECTIVE

RELIABLE

## 8. Middle East & Africa (Cont.)

### 8.2. UAE

- Share of Adults That Made a Digital Payment, in %, 2022
- Digital Payment Transaction Value, in USD billion, 2021\* & 2031f
- Number of Real-Time Payment Transactions, in millions, 2022 & 2027f

### 8.3. Saudi Arabia

- Share of Adults That Made a Digital Payment, in %, 2022
- Breakdown of B2C E-Commerce Payment Methods, in %, 2022
- Card Payments Market Size, in USD billion, 2023e & 2027f
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f

### 8.4. Israel

- Share of Adults That Made a Digital Payment, in %, 2022
- Breakdown of Online Payments Used For Online Purchases, in %, 2022e
- Share of Adults That Used a BNPL Service, in %, Q3 2022

### 8.5. Jordan

- Share of Adults That Made a Digital Payment, in %, 2022
- BNPL Use, in % of Respondents, July 2022
- Number of Digital Payment Users, by Select Digital Payment Type, in millions, August 2023
- Number of Digital Payment Transactions, by Select Digital Payment Type, in millions, August 2023

### 8.6. South Africa

- Digital Payments Value, in USD billion, 2022 & 2027f
- Breakdown of Online Payment Methods, in %, 2022
- Share of Adults That Made a Digital Payment, in %, 2022
- Share of Adults That Have a Mobile Money Account, in %, 2022

# TABLE OF CONTENTS (17 OF 17)



OBJECTIVE

RELIABLE

## 8.6. South Africa (Cont.)

- Share of Adults That Used a BNPL Service, in %, Q3 2022

## 8.7. Egypt

- Share of Adults That Made a Digital Payment, in %, 2022
- Number of Digital Wallets, in millions, Q2 2022\* & Q3 2022
- Number of Online Transactions Carried Out Using Digital Wallets, in millions, Q2 2022\* & Q3 2022
- Number of Real-Time Payment Transactions, in millions, 2022 & 2027f
- Value of Fawry's Revenue, in EGP million, 2021 & 2022
- BNPL Use, in % of Respondents, July 2022

## 8.8. Nigeria

- Share of Adults That Made a Digital Payment, in %, 2022
- Number of Real-Time Payment Transactions, in billions, 2022 & 2027f
- Share of Mobile Money Account Owners, in % of Adults, 2022
- Mobile Money Users Who Made a Merchant Payment Online, by Gender, in %, 2022
- Electronic Payment Transactions, incl. Number, in millions, and Value, in NGN billion, by Type, 2022

## 8.9. Morocco

- Share of Adults That Made a Digital Payment, in %, 2022
- Breakdown of Online Payments Methods, in %, 2022
- Number of Online Transactions Made with Bank Cards, in millions, and Value, in MAD billion, by Domestic Credit Cards and Domestic and Foreign Cards (Total), January 2019 - September 2022

## 8.10. Kenya

- Share of Adults That Made a Digital Payment, in %, 2022
- Mobile Money Users Who Made a Merchant Payment in a Physical Shop vs Online, in %, 2022
- Mobile Money Users Who Made a Merchant Payment Online, by Gender, in %, 2022
- Mobile Payment Statistics, incl. Number of Transactions, in Millions, Value of Transactions, in KES Billion, Number of Accounts, in Millions, and Number of Agents, in Thousands, 2012-2022

# TABLE OF CONTENTS

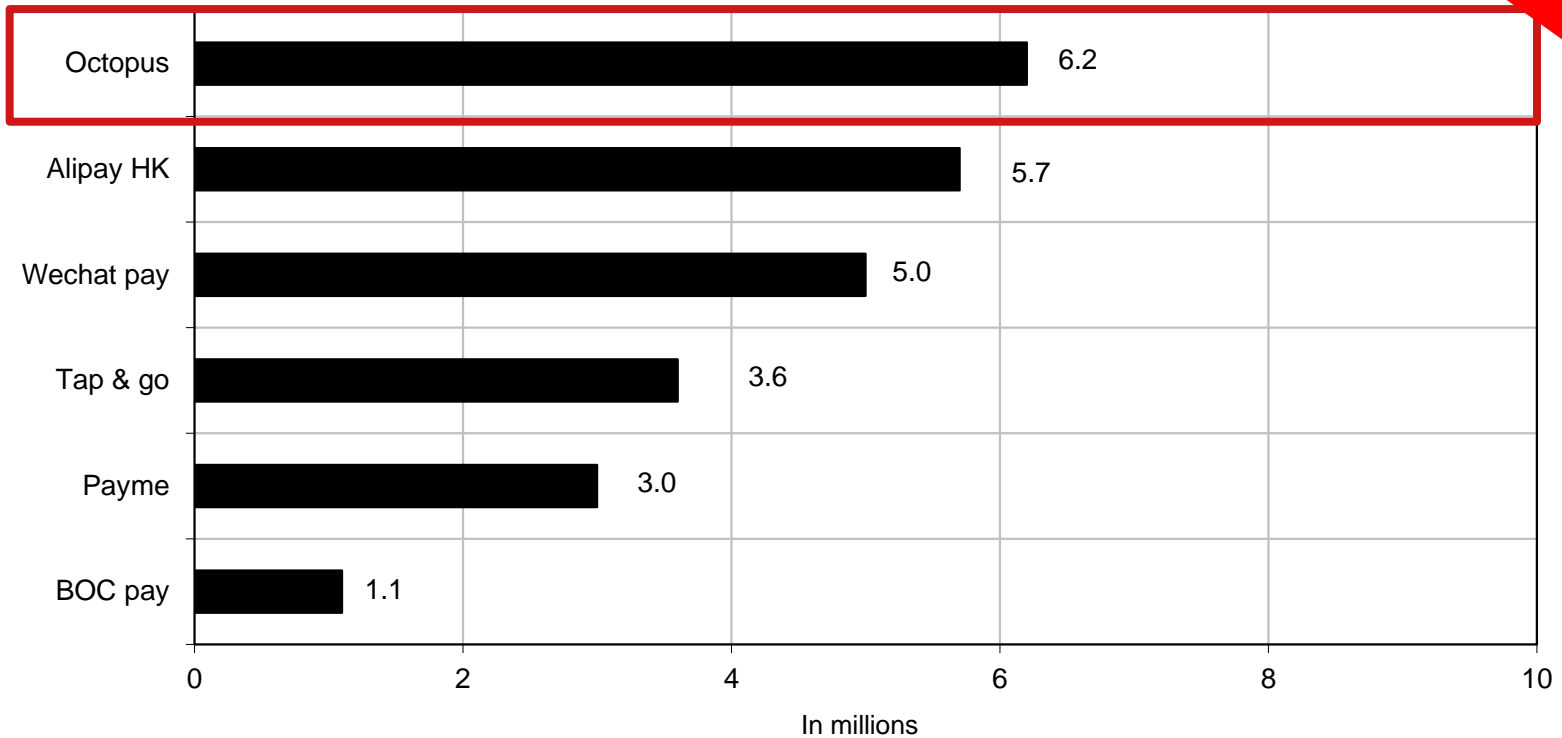


<b>1.</b>	<b>Key Takeaways</b>	<b>24 – 30</b>	<b>5.</b>	<b>North America</b>	<b>145 – 186</b>	<b>7.</b>	<b>Latin America</b>	<b>187 – 277</b>
<b>2.</b>	<b>Management Summary</b>	<b>31 – 45</b>	<b>5.1.</b>	<b>Regional</b>	<b>146 – 150</b>	<b>7.1.</b>	<b>Regional</b>	<b>187 – 277</b>
			5.2.	USA	151 – 178	7.2.	Brazil	278 – 283
			5.3.	Canada	179 – 186	7.3.	Mexico	284 – 288
<b>3.</b>	<b>Global Developments</b>	<b>46 – 65</b>	<b>6.</b>	<b>Europe</b>	<b>187 – 269</b>	7.4.	Argentina	289 – 292
			<b>6.1.</b>	<b>Regional</b>	<b>188 – 198</b>	7.5.	Colombia	293 – 296
<b>4.</b>	<b>Asia-Pacific</b>	<b>66 – 144</b>	6.2.	UK	199 – 207	7.6.	Chile	297 – 300
<b>4.1.</b>	<b>Regional</b>	<b>67 – 69</b>	6.3.	Germany	208 – 215	7.7.	Dominican Republic	301 – 304
<b>4.2.</b>	<b>Advanced Markets</b>	<b>70 – 97</b>	6.4.	France	216 – 220	7.8.	Peru	305 – 308
4.2.1.	Japan	71 – 80	6.5.	Spain	221 – 223	<b>8.</b>	<b>Middle East &amp; Africa</b>	<b>309 – 356</b>
4.2.2.	South Korea	81 – 84	6.6.	Italy	224 – 227	<b>8.1.</b>	<b>Regional</b>	<b>310 – 319</b>
4.2.3.	Australia	85 – 88	6.7.	Netherlands	228 – 229	8.2.	UAE	320 – 322
4.2.4.	New Zealand	89 – 90	6.8.	Switzerland	230 – 231	8.3.	Saudi Arabia	323 – 326
4.2.5.	Singapore	91 – 97	6.9.	Sweden	232 – 235	8.4.	Israel	327 – 329
<b>4.3.</b>	<b>Emerging Markets</b>	<b>98 – 144</b>	6.10.	Belgium	236 – 236	8.5.	Jordan	330 – 333
4.3.1.	China	99 – 105	6.11.	Norway	237 – 237	8.6.	South Africa	334 – 338
4.3.2.	Taiwan	106 – 110	6.12.	Denmark	238 – 239	8.7.	Egypt	339 – 344
4.3.3.	Hong Kong	111 – 113	6.13.	Finland	240 – 240	8.8.	Nigeria	345 – 349
4.3.4.	India	114 – 122	6.14.	Austria	241 – 244	8.9.	Morocco	350 – 352
4.3.5.	Indonesia	123 – 127	6.15.	Russia	245 – 248	8.10.	Kenya	353 – 356
4.3.6.	Thailand	128 – 131	6.16.	Poland	249 – 256			
4.3.7.	Vietnam	132 – 136	6.17.	Turkey	257 – 259			
4.3.8.	Malaysia	137 – 140	6.18.	Portugal	260 – 261			
4.3.9.	Philippines	141 – 144	6.19.	Hungary	262 – 262			
			6.20.	Ukraine	263 – 266			
			6.21.	Bulgaria	267 – 268			
			6.22.	Croatia	268 – 269			



# With 6.2 million users, the e-wallet provider Octopus is the most popular in Hong Kong, as of a May 2023 estimation.

Hong Kong: Number of E-Wallet Users, by E-Wallet Provider, in millions, May 2023e

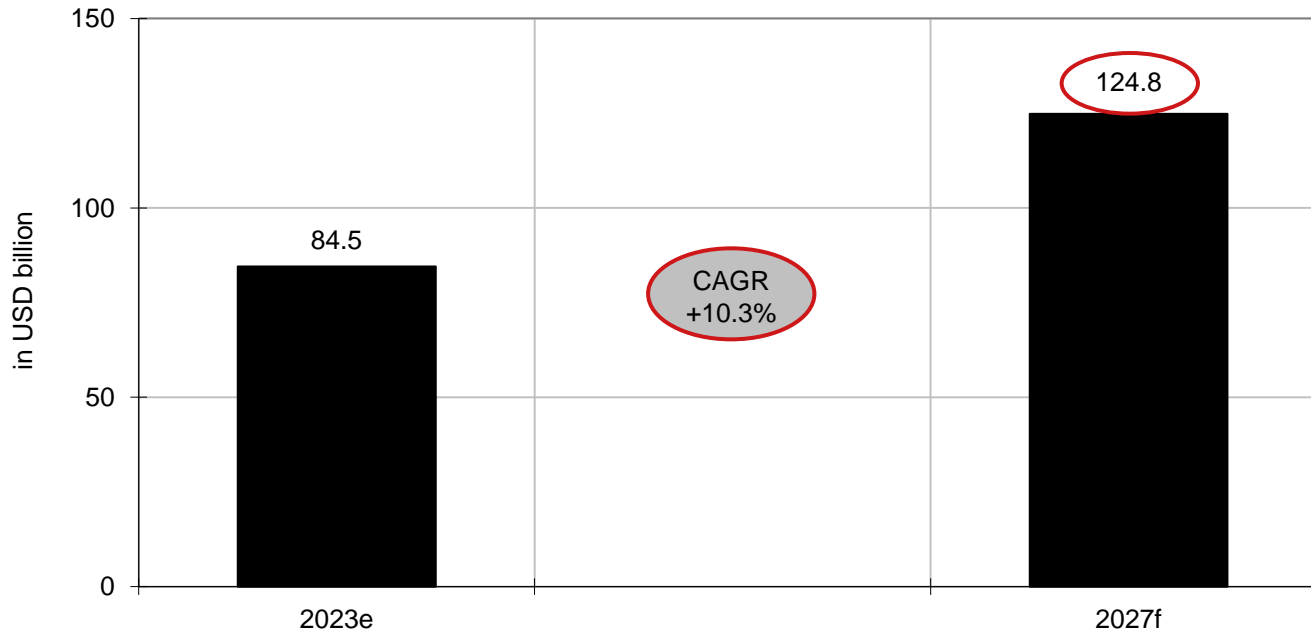


Source: Quinlan & Associates cited by Fintechnews.hk, September 2023



**With a CAGR of +10.3% from 2023, the card payment value in Malaysia is forecasted to reach USD 124.8 billion (EUR 115.1 billion) by 2027**

Malaysia: Card Payment Value, in USD billion, 2023e & 2027f



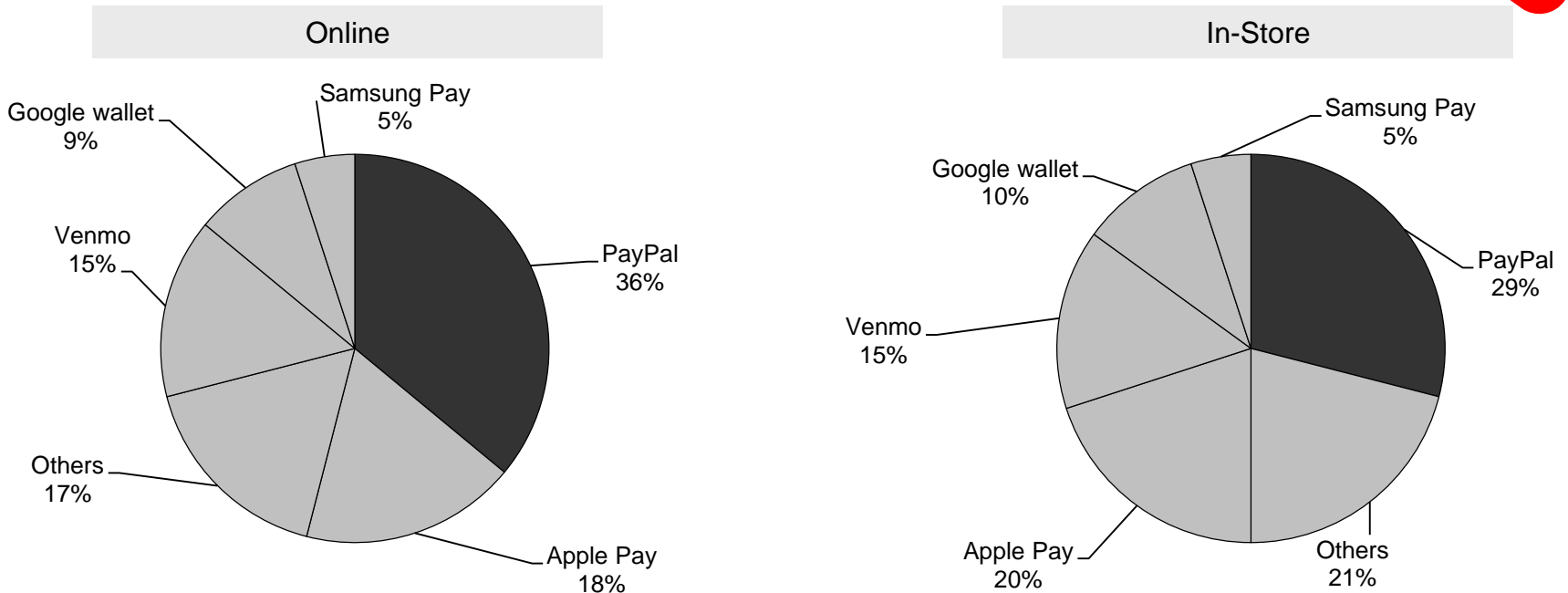
Note: the exchange rate applied in the action title is the average rate for 8 months to August 2023: USD 1 = EUR 0.9223  
Source: GlobalData, August 2023





# In July 2023, PayPal was the most used e-wallet in the USA for both online (36%) and in-store purchases (29%).

USA: Breakdown of Mobile Payment Apps or E-Wallets Most Commonly Used For Online or In-Store Purchases, in %, July 2023



Survey: based on a survey of 2,071 respondents for online purchase and 1,700 for in-store purchase, aged 18+, conducted between 11<sup>th</sup> July – 19<sup>th</sup> July 2023; question asked, “Which mobile payment app/e-wallet do you use most often to make purchases?”

Source: CivicScience, July 2023



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](mailto:info@ystats.com)

**SOCIAL MEDIA**

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

**MORE NEWS?**

Please subscribe to our Newsletter at [www.ystats.com](http://www.ystats.com)