

P2P Payment Market By Transaction Mode (Mobile Web Payments, Near Field Communication, SMS/Direct Carrier Billing, Others), By Payment Type (Remote, Proximity), By End User (Personal, Business): Global Opportunity Analysis and Industry Forecast, 2025-2034

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Abstracts

The P2P payment market was valued at \$2,851.1 million in 2024 and is estimated to reach \$14,506.8 million by 2034, exhibiting a CAGR of 17.3% from 2025 to 2034.

P2P payments allow users to send money directly from one person's account to another person's account without going through a traditional banking institution. These payments are typically facilitated through digital platforms, mobile apps, or online services. Unlike traditional bank transfers, P2P payments bypass the need for a bank or financial institution to handle the transaction. P2P payments offer a fast and convenient way to transfer money, often requiring just an internet connection and a smartphone. PayPal and Zelle are popular platforms that facilitate P2P payments. In a P2P transaction, both parties use a platform that facilitates these payments. The funds can be transferred directly between bank accounts, credit and debit cards, or stored in an online wallet.

Factors such as the increase in smartphone penetration and internet connectivity along with the growth in consumer preference for digital payments positively impact the growth of the market. In addition, government initiatives and support in promoting cashless economies and enhancing digital infrastructure are expected to fuel the growth of the market during the forecast period. Furthermore, surge in the integration of P2P payments with IoT devices, such as wearable technology and smart home systems,

enables seamless and instant transactions, is expected to provide lucrative growth opportunities for the market during the forecast period. Moreover, advancements in blockchain technology and the rise in the adoption of secure payment protocols are further creating favorable environments for the growth of the market.

Moreover, P2P payments provide consumers with the convenience of instant fund transfers, eliminating the need for cash or bank visits and catering to those who prioritize quick transactions, which positively impacts the growth of the market. However, the growth of the market is expected to be hindered by security concerns and the risk of fraud associated with P2P payments. In addition, the regulatory challenges and compliance requirements pose significant obstacles that may slow down market expansion. Conversely, the expansion of P2P payments into new use cases presents numerous opportunities for market growth. Consumers are increasingly using P2P payment platforms for activities such as splitting bills, making rent payments, and facilitating micro-payments for freelancers or content creators. In addition, the adoption of P2P payments for cross-border remittances and international money transfers, often with lower fees compared to traditional methods, is further broadening the market's reach and appeal.

The P2P payment market is segmented into transaction mode, payment type, end-user, and region. On the basis of transaction mode, the market is classified into mobile web payments, near field communication, SMS/direct carrier billing, and others. By payment type, the market is divided into remote and proximity. As per end-user, the market is bifurcated into personal and business. Region wise, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key market players operating in the P2P payment market are PayPal Holdings, Inc., Google LLC, Apple Inc., Payoneer Inc., Block, Inc., National Association and Bremer Insurance Agencies, Inc., ONE97 COMMUNICATIONS LIMITED, PAYTM), N26 Bank SE, Circle Internet Financial, LLC, Wise plc, Samsung Electronics Co., Ltd., Remitly, Inc., Skrill (Paysafe Holdings UK Limited), NetSpend Corporation, Vodafone Group Plc., Chime Financial, Inc., Early Warning Services, LLC, Tencent Holdings Limited, Alipay, and Paysend.

Key Benefits For Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the p2p payment market analysis from 2024 to 2034 to identify the prevailing p2p payment market opportunities.

The market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the p2p payment market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global market.

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

The report includes the analysis of the regional as well as global p2p payment market trends, key players, market segments, application areas, and market growth strategies.

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Investment Opportunities

Technology Trend Analysis

Regulatory Guidelines

Strategic Recommendations

Additional company profiles with specific to client's interest

Additional country or region analysis- market size and forecast

Criss-cross segment analysis- market size and forecast

Expanded list for Company Profiles

Historic market data

SWOT Analysis

Key Market Segments By Transaction Mode

Mobile Web Payments

Near Field Communication

SMS/Direct Carrier Billing

Others

By Payment Type

Remote

Proximity

By End User

Personal

Business

By Region

North America

U.S.

Canada

Europe

UK

Germany

France

Italy

Spain

Rest of Europe

Asia-Pacific

China

Japan

India

Australia

South Korea

Rest of Asia-Pacific

LAMEA

Latin America

Middle East

Africa

Key Market Players

Apple Inc.

Payoneer Inc.

National Association and Bremer Insurance Agencies, Inc.

ONE97 COMMUNICATIONS LIMITED (PAYTM)

Circle Internet Financial, LLC

Wise plc

Remitly, Inc.

NetSpend Corporation

Vodafone Group Plc.

Early Warning Services, LLC

Paysend plc

N26 Bank SE

PayPal Holdings, Inc.

Block, Inc.

N26 Bank SE

Samsung Electronics Co., Ltd.

Skrill (Paysafe Holdings UK Limited)

Chime Financial, Inc.

Alipay

Tencent Holdings Limited

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