

Mobile Money Market by Transaction mode (Point of Sale, Mobile Apps, QR codes, Internet Payments, SMS, STK/USSD Payments, Direct Carrier Billing, Mobile Banking), Nature of Payment, Application, Type of Payments, Region - Global Forecast to 2024

<https://marketpublishers.com/r/M0FB864F79CEN.html>

Date: January 2020

Pages: 154

Price: US\$ 5,650.00 (Single User License)

ID: M0FB864F79CEN

Abstracts

“Government initiatives to promote cashless economy to drive the demand for mobile money market”

MarketsandMarkets projects the mobile money market to grow from USD 3.4 billion in 2019 to USD 12.0 billion by 2024 at a Compound Annual Growth Rate (CAGR) of 28.7% from 2019 to 2024. Major factors driving the mobile money market include an increase in the number of mobile subscribers, government initiatives to promote cashless economies, and rise in the number of businesses with digital payment-based business models.

By transaction mode, the Point of Sale segment to account for a higher market share during the forecast period

The Point of Sale (PoS) solution includes services provided at the PoS and are extremely useful for the brick and mortar-based businesses. POS solutions include Near-Field Communication (NFC), Magnetic Secure Transmission (MST), and sound wave-based payments. NFC is a technology that enables simple, fast, and secure bidirectional communication between 2 electronic devices. This short-range wireless technology helps access, communicate, and transfer data electronically and seamlessly between 2 NFC-enabled devices. The technology is referred to as an advancement of the Radio Frequency Identification (RFID) technology and is an enhancement in contactless card transactions and payments technology. One of the key advantage of

sound waves-based payments is that they do not need any extra hardware, which makes it a suitable choice for developing regions.

By nature of payment, the Person to Person segment to hold the largest market size during the forecast period

Person to Person (P2P) mobile payments are payments between 2 individuals carried out using mobile devices. Individuals can use multiple transaction modes to carry out P2P transactions, such as Unified Payment Interface (UPI) payment mode bank transfer and Short Message Service (SMS) payment, among others. P2P payments are vastly used around the world. This next-generation nature of payments helps financial institutes, such as banks to facilitate its customers with enhanced payment options to transfer and receive funds and remittances, pay bills, and make payments. P2P payment services provided by banks offer customers with heightened convenience as P2P services provide immediate withdrawal and deposit facilities and facilitate instant money transfers through any mobile device and Mobile Network Operator (MNO). The stream revenue generated for supplementing P2P payments for banks and other stakeholders involved in the mobile money ecosystem are calculated through volume of transactions, processing fees, and commissions earned for each transaction. As many banks and third-party application providers now offer P2P payment options, the competition between P2P payment service providers is high. Healthy competition between P2P payment service providers is expected to boost the global P2P mobile money market in upcoming years.

“By region, Asia Pacific to grow at the highest CAGR during the forecast period

APAC is at the forefront of adopting mobile money owing to the increased smartphone penetration in this region that provides operators with an opportunity to launch advanced mobile wallet services. The rapid eCommerce adoption further contributes to the increased use of electronic payment mechanisms, including mobile money services. According to the report, *The Mobile Economy Asia Pacific 2019*, published by Global System for Mobile Communication (GSMA), mobile technologies and services generated 5.3% of the total Gross Domestic Product (GDP) across APAC, in 2018. The report further stated, at the end of 2018, 1.9 billion people across APAC were connected via mobile internet with the addition of 200 million new subscribers as compared to its earlier year. Additionally, according to the report, two-third of the new subscribers are expected to be from India and China by 2025. Hence, increasing mobile subscriptions and growing mobile technologies and services are factors driving the growth of mobile money market in APAC.

In-depth interviews were conducted with Chief Executive Officers (CEOs), marketing directors, innovation and technology directors, and executives from various key organizations operating in the mobile money market.

The breakup of the profiles of the primary participants is given below:

By Company Type: Tier 1 – 18%, Tier 2 – 27%, and Tier 3 – 55%

By Designation: C-Level Executives– 33%, Director Level – 25%, and Others – 42%

By Region: North America – 38%, Europe – 14%, APAC – 19%, and RoW – 29%

The following key mobile money vendors are profiled in the report:

Vodafone (UK)

Google (US)

Orange (France)

FIS (US)

Paypal (US)

Mastercard (US)

Fiserve (US)

Airtel (India)

Gemalto (Netherlands)

Alipay (China)

MTN (South Africa)

PAYTM (India)

SAMSUNG (South Korea)

VISA (US)

TENCENT (China)

GLOBAL PAYMENTS (US)

SQUARE (US)

AMAZON (US)

APPLE (US)

WESTERN UNION HOLDINGS (US)

COMVIVA (India)

T- MOBILE (US)

Research Coverage

The mobile money market is segmented by transaction mode (PoS, mobile apps, Quick Response [QR] codes, internet payments, SMS, Sim Tool Kit [STK]/ Unstructured Supplementary Service Data [USSD] payments, direct carrier billing, and mobile banking), nature of payment (Person to Person [P2P], Person to Business [P2B], Business to Person [B2P], and Business to Business [B2B]), application (money transfers, bill payments, airtime transfer and top-ups, travel and ticketing, and merchandise and coupons,), by type of payment (remote payments, proximity payments), and region. A detailed analysis of the key industry players has been undertaken to provide insights into their business overviews; services; key strategies; new service and product launches; partnerships, agreements, and collaborations; business expansions; and competitive landscape associated with the mobile money market.

Reasons to Buy the Report

Mobile Money Market by Transaction mode (Point of Sale, Mobile Apps, QR codes, Internet Payments, SMS, STK/USS...

The report would help the market leaders and new entrants in the following ways:

It comprehensively segments the mobile money market and provides the closest approximations of the revenue numbers for the overall market and its subsegments across different regions.

It would help stakeholders understand the pulse of the market and provide information on the key market drivers, challenges, and opportunities in the market.

It would help stakeholders understand their competitors better and gain more insights to enhance their positions in the market. The competitive landscape section includes competitor ecosystem, new service developments, partnerships, and acquisitions.

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