

# **P2P Payment Market Outlook 2025-2034: Market Share, and Growth Analysis By Transaction Mode (Mobile Web Payments, Near Field Communication, SMS or Direct Carrier Billing, Other Transaction Modes), By Payment Type (Remote, Proximity), By Application, By End User**

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## **Abstracts**

The P2P Payment Market is valued at USD 4.7 billion in 2025 and is projected to grow at a CAGR of 16.8% to reach USD 19 billion by 2034. The peer-to-peer (P2P) payment market is experiencing rapid expansion, driven by the increasing adoption of digital wallets, mobile banking, and contactless transactions. P2P payment platforms allow users to send and receive money instantly through smartphones, eliminating the need for traditional banking intermediaries. With the rise of e-commerce, gig economy transactions, and social commerce, P2P payments have become an integral part of digital financial ecosystems. The growing preference for cashless transactions, fueled by convenience, speed, and security, is further boosting market demand. Additionally, the integration of blockchain and decentralized finance (DeFi) solutions is reshaping P2P payments by enabling borderless, low-cost transactions. Governments and financial institutions are also promoting digital payment adoption, supporting the market's growth. As financial technology continues to evolve, P2P payments are becoming more accessible, secure, and efficient, further driving user adoption worldwide. The P2P payment market witnessed major advancements in security, cross-border transactions, and AI-driven fraud prevention. Biometric authentication methods, such as facial recognition and fingerprint scanning, became more prevalent, enhancing transaction security and reducing fraud risks. The year also saw the rise of real-time global P2P payments, with fintech companies launching instant cross-border remittance services leveraging blockchain and stablecoins. Super apps, integrating P2P payments

with e-commerce, lending, and financial services, gained traction, particularly in Asia and Latin America. The expansion of embedded finance solutions enabled businesses to integrate P2P transactions directly within their platforms, simplifying payment experiences. Additionally, regulatory frameworks tightened around data privacy and anti-money laundering (AML) compliance, prompting fintech firms to adopt more transparent and secure transaction verification processes. With these developments, P2P payment providers focused on enhancing trust, security, and global accessibility. The P2P payment market is expected to evolve with further advancements in decentralized finance, AI-powered transaction automation, and integration with the Internet of Things (IoT). The adoption of central bank digital currencies (CBDCs) and digital fiat-backed stablecoins will revolutionize P2P payments, enabling faster and more cost-effective transactions. AI-driven payment assistants will automate recurring transfers, bill payments, and financial planning, offering users a more personalized experience. The increasing use of smart contracts will facilitate seamless and secure automated transactions, reducing reliance on intermediaries. Additionally, P2P payments will become more deeply integrated with IoT ecosystems, allowing seamless machine-to-machine (M2M) transactions for smart home devices, autonomous vehicles, and connected gadgets. With greater regulatory clarity, financial institutions will collaborate more with fintech firms to offer compliant, scalable, and innovative P2P payment solutions, ensuring continued market expansion.

### Key Insights P2P Payment Market

**Rise of Real-Time Cross-Border P2P Payments:** Fintech companies are enabling instant international P2P transactions using blockchain and stablecoin-based solutions.

**Integration of Biometric Security Features:** Facial recognition, fingerprint scanning, and voice authentication are enhancing transaction security and fraud prevention.

**Growth of Super Apps with Embedded P2P Payments:** Digital platforms integrating e-commerce, financial services, and P2P payments are gaining popularity, particularly in emerging markets.

**Adoption of AI-Driven Fraud Detection and Automation:** Artificial intelligence is being leveraged for transaction monitoring, anomaly detection, and automated payment assistance.

**Expansion of Contactless and QR Code-Based Transactions:** P2P payments are becoming more accessible through tap-to-pay and QR-based solutions, reducing the need for cash transactions.

**Increasing Adoption of Digital Wallets and Mobile Payments:** Consumers are shifting towards smartphone-based transactions, driving the growth of P2P payment platforms.

**Rising Demand for Instant and Low-Cost Transactions:** P2P payments offer faster, more affordable alternatives to traditional bank transfers and wire services.

**Growing E-Commerce and Gig Economy Transactions:** Freelancers, independent contractors, and online marketplaces are increasingly relying on P2P payment solutions.

**Government Initiatives Supporting Digital Payments:** Policies promoting financial inclusion and cashless transactions are encouraging P2P payment adoption worldwide.

**Regulatory and Compliance Challenges:** Stricter financial regulations, AML requirements, and data privacy laws pose compliance hurdles for P2P payment providers, requiring them to enhance security and transparency.

## P2P Payment Market Segmentation

### By Transaction Mode

Mobile Web Payments

Near Field Communication

SMS or Direct Carrier Billing

Other Transaction Modes

### By Payment Type

Remote

Proximity

### By Application

Media and Entertainment

Energy and Utilities

Healthcare

Retail

Hospitality and Transportation

Other Applications

### By End User

Personal

Business

### Key Companies Analysed

Apple Inc.

Alibaba Group

PayPal Holdings Inc.

Fiserv Inc.

Square Inc.

Block Inc.

Stripe Inc.

Global Payments Inc.

FIS Global Inc.

Klarna AB

Shopify Inc.

Worldpay Inc.

Nexeo Payments Corp

Toast Inc.

Jack Henry & Associates Inc.

SoFi Technologies Inc.

Paysafe Group plc

Adyen N.V.

Green Dot Corporation

Affirm Holdings Inc.

Circle Internet Financial Limited

Lightspeed POS Inc.

Afterpay Touch Group Ltd.

Remitly Global Inc.

Payoneer Inc.

Flywire Corporation

Upstart Holdings Inc.

ClearXchange LLC

Netspend Corporation

## P2P Payment Market Analytics

The report employs rigorous tools, including Porter's Five Forces, value chain mapping, and scenario-based modeling, to assess supply–demand dynamics. Cross-sector influences from parent, derived, and substitute markets are evaluated to identify risks and opportunities. Trade and pricing analytics provide an up-to-date view of international flows, including leading exporters, importers, and regional price trends.

Macroeconomic indicators, policy frameworks such as carbon pricing and energy security strategies, and evolving consumer behavior are considered in forecasting scenarios. Recent deal flows, partnerships, and technology innovations are incorporated to assess their impact on future market performance.

## P2P Payment Market Competitive Intelligence

The competitive landscape is mapped through OG Analysis' proprietary frameworks, profiling leading companies with details on business models, product portfolios, financial performance, and strategic initiatives. Key developments such as mergers & acquisitions, technology collaborations, investment inflows, and regional expansions are analyzed for their competitive impact. The report also identifies emerging players and innovative startups contributing to market disruption.

Regional insights highlight the most promising investment destinations, regulatory landscapes, and evolving partnerships across energy and industrial corridors.

## Countries Covered

North America — P2P Payment market data and outlook to 2034

United States

Canada

Mexico

Europe — P2P Payment market data and outlook to 2034

Germany

United Kingdom

France

Italy

Spain

BeNeLux

Russia

Sweden

Asia-Pacific — P2P Payment market data and outlook to 2034

China

Japan

India

South Korea

Australia

Indonesia

Malaysia

Vietnam

Middle East and Africa — P2P Payment market data and outlook to 2034

Saudi Arabia

South Africa

Iran

UAE

Egypt

South and Central America — P2P Payment market data and outlook to 2034

Brazil

Argentina

Chile

Peru

*\* We can include data and analysis of additional countries on demand.*

## Research Methodology

This study combines primary inputs from industry experts across the P2P Payment value chain with secondary data from associations, government publications, trade databases, and company disclosures. Proprietary modeling techniques, including data triangulation, statistical correlation, and scenario planning, are applied to deliver reliable market sizing and forecasting.

## Key Questions Addressed

What is the current and forecast market size of the P2P Payment industry at

global, regional, and country levels?

Which types, applications, and technologies present the highest growth potential?

How are supply chains adapting to geopolitical and economic shocks?

What role do policy frameworks, trade flows, and sustainability targets play in shaping demand?

Who are the leading players, and how are their strategies evolving in the face of global uncertainty?

Which regional “hotspots” and customer segments will outpace the market, and what go-to-market and partnership models best support entry and expansion?

Where are the most investable opportunities—across technology roadmaps, sustainability-linked innovation, and M&A—and what is the best segment to invest over the next 3–5 years?

## Your Key Takeaways from the P2P Payment Market Report

Global P2P Payment market size and growth projections (CAGR), 2024-2034

Impact of Russia-Ukraine, Israel-Palestine, and Hamas conflicts on P2P Payment trade, costs, and supply chains

P2P Payment market size, share, and outlook across 5 regions and 27 countries, 2023-2034

P2P Payment market size, CAGR, and market share of key products, applications, and end-user verticals, 2023-2034

Short- and long-term P2P Payment market trends, drivers, restraints, and opportunities

Porter’s Five Forces analysis, technological developments, and P2P Payment supply chain analysis

P2P Payment trade analysis, P2P Payment market price analysis, and P2P Payment supply/demand dynamics

Profiles of 5 leading companies—overview, key strategies, financials, and products

Latest P2P Payment market news and developments

### Additional Support

With the purchase of this report, you will receive

An updated PDF report and an MS Excel data workbook containing all market tables and figures for easy analysis.

7-day post-sale analyst support for clarifications and in-scope supplementary data, ensuring the deliverable aligns precisely with your requirements.

Complimentary report update to incorporate the latest available data and the impact of recent market developments.

*\* The updated report will be delivered within 3 working days*

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