

Mobile Wallets and Contactless Payments Market Forecasts to 2032 – Global Analysis By Type (Proximity Payment and Remote Payment), Payment Mode (Mobile Wallets, Contactless Cards and Wearables), Technology, End User and By Geography

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Abstracts

According to Statistics MRC, the Global Mobile Wallets and Contactless Payments Market is accounted for \$67.04 billion in 2025 and is expected to reach \$234.69 billion by 2032 growing at a CAGR of 19.6% during the forecast period. Mobile wallets and contactless payments refer to digital payment technologies that enable users to make secure transactions using smartphones, smartwatches, or contactless cards. A mobile wallet stores payment information digitally, allowing users to pay by scanning QR codes or tapping their device near a point-of-sale terminal using technologies like NFC (Near Field Communication). Contactless payments, similarly, use RFID or NFC to process payments without physical contact. These methods enhance transaction speed, convenience, and security by reducing the need for cash or physical cards. Widely adopted in retail, transit, and online services, they support seamless and hygienic financial interactions.

Market Dynamics:

Driver:

Rising Smartphone Penetration

The increasing penetration of smartphones globally is a primary driver for the mobile wallets and contactless payments market. As consumers gain access to affordable smartphones equipped with NFC and mobile internet, digital payment adoption has

surged. Emerging markets, in particular, are witnessing exponential smartphone uptake, enabling financial inclusion for unbanked populations. This widespread device availability lays the foundation for mobile-based financial transactions and supports broader digitization trends across retail, utilities, public transportation, and peer-to-peer transfers.

Restraint:

Data Privacy and Security Concerns

Data privacy and security concerns pose a significant barrier to the growth of mobile wallets and contactless payments. Fears of cyberattacks, identity theft, and unauthorized access to financial data make users hesitant to adopt these technologies. High-profile breaches and lack of trust in digital infrastructure deter consumers and businesses alike, especially in regions with weak cybersecurity laws, ultimately slowing market penetration and hindering widespread adoption of digital payment solutions.

Opportunity:

Growth of E-commerce and Digital Ecosystems

The rapid growth of e-commerce platforms and digital ecosystems presents a significant opportunity for mobile wallets and contactless payments. Online retailers, food delivery apps, streaming services, and super apps increasingly integrate wallet features for seamless, one-click transactions. This convenience, coupled with attractive cashback and loyalty programs, enhances user retention. Moreover, partnerships between fintech firms and merchants, and the evolution of embedded finance, continue to drive wallet integration across the digital value chain, fostering a cashless consumer economy.

Threat:

Interoperability Issues

Interoperability issues pose a negative and hindering impact on the mobile wallets and contactless payments market by creating a fragmented user experience. Incompatibility between different platforms, banks, and payment systems limits seamless transactions across various merchants and regions. This discourages consumers and businesses from fully adopting digital payment methods, reduces user confidence, and hinders market growth, especially in regions where standardized infrastructure and cross-

platform integration are lacking.

Covid-19 Impact

The COVID-19 pandemic significantly accelerated the adoption of mobile wallets and contactless payments as consumers and businesses prioritized hygiene and safety. Fear of virus transmission through physical currency and surfaces led to a shift toward digital transactions. Retailers and service providers rapidly adopted contactless solutions to meet changing consumer preferences, while government guidelines encouraging minimal contact further supported the surge in usage, driving long-term digital payment transformation.

The bluetooth segment is expected to be the largest during the forecast period

The bluetooth segment is expected to account for the largest market share during the forecast period, due to its secure, proximity-based communication features. Bluetooth technology enables encrypted device-to-terminal connections, commonly used in wearable payment devices and smartwatches. Its low power consumption, ease of integration with existing hardware, and support for device pairing make it a popular choice in mobile wallet infrastructures. As wearables and IoT payments proliferate, Bluetooth's reliability and accessibility strengthen its leadership in the contactless payment technology landscape.

The QR code segment is expected to have the highest CAGR during the forecast period

Over the forecast period, the QR code segment is predicted to witness the highest growth rate, due to its simplicity, low infrastructure cost, and massive adoption across emerging markets. QR-based payment systems require no physical POS terminals and can operate over basic mobile internet. Popularized by apps like Alipay, Paytm, and BharatPe, QR codes facilitate small merchant onboarding and digital payment acceptance at scale. Pandemic-driven behavioral shifts and government-led initiatives like India's UPI boost QR adoption, fueling rapid expansion during the forecast period.

Region with largest share:

During the forecast period, the Asia Pacific region is expected to hold the largest market share owing to early adoption of digital wallets, widespread use of QR codes, and robust government support for cashless economies. China, India, and Southeast Asian nations have cultivated a dynamic fintech environment, fostering mobile-first commerce

ecosystems. The presence of key players such as Alipay, WeChat Pay, and Paytm accelerates regional momentum. Favorable demographics, smartphone penetration, and a rising middle class further position APAC as the dominant force in market revenue.

Region with highest CAGR:

Over the forecast period, the North America region is anticipated to exhibit the highest CAGR, due to growing demand for frictionless payments, increased NFC-enabled device usage, and digital-first consumer preferences. Major players like Apple Pay, Google Pay, and Samsung Pay continuously innovate to improve user experience and expand acceptance across retail and online channels. Additionally, strong cybersecurity frameworks and financial infrastructure contribute to market readiness. As businesses prioritize digital transformation, North America is expected to witness sustained growth in contactless and mobile payment adoption.

Key players in the market

Some of the key players profiled in the Mobile Wallets and Contactless Payments Market include Apple Inc., Google LLC, Samsung Electronics Co., Ltd., PayPal Holdings, Inc., Mastercard Incorporated, Visa Inc., Amazon.com, Inc., Alipay, Tencent Holdings Ltd., Square, Inc., American Express Company, Huawei Technologies Co., Ltd., Xiaomi Corporation, Rakuten Group, Inc., Barclays PLC, Stripe, Inc., Worldline SA and Adyen N.V.

Key Developments:

In July 2025, Samsung Electronics has acquired Xealth, a leading digital health platform, in a strategic move aimed at integrating wellness and medical care more effectively. This acquisition underscores Samsung's commitment to expanding its presence in digital healthcare by offering personalized, data-driven care experiences.

In June 2025, Apple is reportedly deepened its partnership with OpenAI—a move highlighted during its 2025 Worldwide Developers Conference. Apple introduced live translation in Messages, Phone, and FaceTime, along with iOS 26's new visual intelligence tools, which let users analyze on-screen images and text and tap into ChatGPT for insights.

In May 2025, Google Cloud has teamed up with Philips Personal Health Business to

transform how Philips handles its global image library and content marketing systems through the power of artificial intelligence.

Types Covered:

Proximity Payment

Remote Payment

Payment Modes Covered:

Mobile Wallets

Contactless Cards

Wearables

Technologies Covered:

Near Field Communication (NFC)

QR Code

Magnetic Secure Transmission (MST)

Bluetooth

RFID

End Users Covered:

Retail

Transportation

Healthcare

Hospitality

Utilities

Government

Entertainment & Media

Banking

Other End Users

Regions Covered:

North America

US

Canada

Mexico

Europe

Germany

UK

Italy

France

Spain

Rest of Europe

Asia Pacific

Japan

China

India

Australia

New Zealand

South Korea

Rest of Asia Pacific

South America

Argentina

Brazil

Chile

Rest of South America

Middle East & Africa

Saudi Arabia

UAE

Qatar

South Africa

Rest of Middle East & Africa

What our report offers:

Mobile Wallets and Contactless Payments Market Forecasts to 2032 – Global Analysis By Type (Proximity Payment...

- Market share assessments for the regional and country-level segments
- Strategic recommendations for the new entrants
- Covers Market data for the years 2022, 2023, 2024, 2026, and 2030
- Market Trends (Drivers, Constraints, Opportunities, Threats, Challenges, Investment Opportunities, and recommendations)
- Strategic recommendations in key business segments based on the market estimations
- Competitive landscaping mapping the key common trends
- Company profiling with detailed strategies, financials, and recent developments
- Supply chain trends mapping the latest technological advancements

Free Customization Offerings:

All the customers of this report will be entitled to receive one of the following free customization options:

Company Profiling

Comprehensive profiling of additional market players (up to 3)

SWOT Analysis of key players (up to 3)

Regional Segmentation

Market estimations, Forecasts and CAGR of any prominent country as per the client's interest (Note: Depends on feasibility check)

Competitive Benchmarking

Benchmarking of key players based on product portfolio, geographical presence, and strategic alliances

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