

Contactless Payments Market Size and Forecast (2021 - 2031), Global and Regional Share, Trend, and Growth Opportunity Analysis Report Coverage: By Payment Mode (Smartphones, Smart Cards, PoS Terminals, and Others), Component (Hardware, Solutions, and Services), Industry Vertical (Retail, Hospitality, Healthcare, Transportation & Logistics, Media & Entertainment, and Others), and Geography

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Abstracts

The contactless payments market is expected to grow from US\$ 33.27 billion in 2023 to US\$ 91.80 billion by 2031; it is estimated to record a CAGR of 13.5% from 2023 to 2031.

According to a 2021 report by Mastercard, over 85% of consumers in the Middle East & Africa (MEA) have experimented with new payment methods, including mobile wallets and devices that facilitate payments. In the evolving retail landscape, digital payments have transitioned from being a luxury to a necessity. Even before the COVID-19 pandemic, tech-savvy consumers were using their mobile phones for in-store purchases. However, the pandemic accelerated the shift to digital payments, as people sought to minimize physical touch points and cash usage. Consequently, governments in the MEA have introduced initiatives to promote touch-free payments, which is further driving the contactless payments market in the region.

Companies are launching innovative solutions in South America to expand their reach in the market. For instance, in January 2024, Visa, a global frontrunner in digital payments, unveiled its latest pilot program in Latin America and the Caribbean. This

cutting-edge technology enables consumers to seamlessly complete online transactions by simply tapping their Visa debit, prepaid, or credit cards on their NFC-enabled Android smartphones, enhancing the payment process with added convenience, speed, and security. This pioneering solution effectively turns consumers' phones into their contactless payment terminals, streamlining the e-commerce experience.

According to figures from the Reserve Bank of India, as of March 2022, there were over 73.6 million credit cards, over 917 million debit cards, and more than 6 million terminals in India. At the same time, contactless card adoption and the rollout of NFC-capable terminals have continued to increase. Furthermore, as per Worldline India, the proportion of contactless transactions in supermarkets increased from 25% in January 2020 to 31% in January 2022. Grocery, fuel stations, restaurants, and QSRs stand out as the primary market segments for card expenditure, accounting for 80% of the volume and 60% of the value of all card transactions. These stats highlight the widespread usage of contactless payment in the country, driving the market growth.

In Japan, contactless payment options have gained significant traction, providing both residents and visitors with enhanced convenience and efficiency. Contactless payment smartphone applications and QR code payment methods, such as PayPay, LinePay, Rpay (Rakuten Pay), and MerPay, are widely embraced in Japan and can be pre-downloaded to streamline transactions and save time. Additionally, Japan's association with contactless payments is distinctive, exemplified by the widespread adoption of digital Pismo and Suica transport cards as a popular form of electronic payment, initially intended for public transport but now widely accepted at various retail outlets across the country. Moreover, the utilization of contactless electronic payment systems, known as cashless payments in Japan, has expanded significantly, with RFID technology enabling secure transactions using debit or credit cards, IC cards, or other payment devices. Contactless payments are already accessible at most major convenience stores, retailers, and other establishments throughout Japan.

Infineon Technologies AG, Ingenico, Giesecke+Devrient GmbH, IDEMIA, CPI Card Group Inc., PAX Technology, SumUp Payments Pty Limited, Castles Technology, Visa Inc., and Mastercard are among the key contactless payments market players profiled in this market study. Several other essential contactless payments market players were also analyzed for a holistic view of the market and its ecosystem.

The overall contactless payments market size has been derived using both primary and secondary sources. To begin the contactless payments market research process,

exhaustive secondary research has been conducted using internal and external sources to obtain qualitative and quantitative information related to the contactless payments market. The process also serves the purpose of obtaining an overview and market forecast of the contactless payments market growth with respect to all market segments. Also, multiple primary interviews have been conducted with industry participants and commentators to validate the data and gain more analytical insights about the topic. Participants of this process include industry experts such as VPs, business development managers, market intelligence managers, and national sales managers-along with external consultants such as valuation experts, research analysts, and key opinion leaders-specializing in the contactless payments market.

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