

Voice-based Payments Market Size and Forecast (2020 - 2030), Global and Regional Share, Trend, and Growth Opportunity Analysis Report Coverage: By Component (Hardware and Software), By Enterprise Size (Large Enterprises and Small and Medium-Sized Enterprises), By Industry (BFSI, Automotive, Healthcare, Retail, Government, and Others), and by Geography

https://marketpublishers.com/r/V28B6850FC45EN.html

Date: April 2024 Pages: 163 Price: US\$ 5,190.00 (Single User License) ID: V28B6850FC45EN

Abstracts

The voice-based payments market was valued at US\$ 6.47 billion in 2022 and is expected to reach US\$ 14.37 billion by 2030; it is estimated to record a CAGR of 10.5% from 2022 to 2030.

The scope of the market report covers North America, Europe, Asia Pacific, Middle East and Africa, South and Central America. The Europe voice-based payment market is further segmented into Germany, the UK, Italy, Russia, France, and the Rest of Europe. The demand for online banking in Europe is growing significantly. According to the Global Commerce Media LLC Company, Gitnux, 89% of UK adults use online banking, and 64% use mobile banking apps. In 2022, the number of mobile users of digital banking reached 90.4% in Europe. This data shows that the digital banking trend is growing in Europe, and more people are shifting to online banking as a secure and convenient way to manage their finances.

Various companies are launching new voice-based payments in Europe. For instance, in September 2021, VibePay, a social payment initiation service, became the first organization to provide account-to-account voice-activated payments in Europe.



VibePay's users on iOS can pay or request payment from others with their voice directly and instantly from one bank account to another with no fees.

In December 2020, Ingenico, CopSonic, and Validsoft developed two strong voice authentication technologies that enable secure digital purchases at home and in vehicles and other environments. One of them was deployed to buy fuel in the city of Argentina in France. Therefore, with the growing use of digital and voice-based payments, the voice-based payment market is growing in the region.

Based on Industry, the voice-based payments market is segmented into BFSI, automotive, healthcare, retail, government, and others. The BFSI segment held the largest share in the voice-based payments market in 2022. The banking, financial services, and insurance (BFSI) sector is witnessing a significant transformation in the era of voice-based payments. With the rapid advancements in technology and changes in consumer preferences, BFSI players are increasingly exploring voice-based payment solutions as a means to enhance customer experience, drive operational efficiency, and stay ahead in the competitive landscape. In the BFSI sector, voice-based payments are revolutionizing customer interactions and engagement. Customers can use their voice to initiate transactions, check account balances, make bill payments, and access financial information, all without the need for physical interaction or navigating through complex menus. This saves time and provides a personalized and effortless customer experience.

PayPal; NCR Corporation; NPCI; Google LLC; Amazon.com, Inc.; Paysafe; Huawei Technologies Co., Ltd.; Vibepay; Cerence Inc.; and PCI Pal are among the key companies operating in the voice-based payments market that are profiled in the report. Other players are also functioning in the global market, contributing significant revenue shares year on year. The voice-based payments market report covers key developments in the market, such as organic and inorganic growth strategies. Several companies focus on organic growth strategies, including product approvals and product launches.

The overall voice-based payments market size has been derived using both primary and secondary sources. Exhaustive secondary research has been conducted using internal and external sources to obtain qualitative and quantitative information related to the voice-based payments market size. The process also helps obtain an overview and forecast of the market with respect to all the market segments. Also, multiple primary interviews have been conducted with industry participants to validate the data and gain analytical insights. This process includes 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 voice-based payments market.



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