

# Digital Payments Intelligence

European Digital Wallets and Beyond



# Digital Wallets Are Now Part Of The Mainstream

## Market Blind Spots: The Hidden Threat to Growth

- Digital wallet adoption has surged, transforming consumer expectations and competitive dynamics at unprecedented speed
- Organisations without comprehensive market intelligence face blind spots in strategy, potentially missing significant growth opportunities
- Competitors with superior data-driven insights are gaining market share and establishing entrenched positions difficult to challenge

## Strategic Data Drives Success

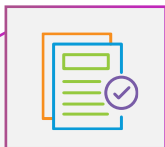
- Our comprehensive market intelligence enables precise identification of high-growth segments and emerging opportunities before competitors
- Granular country- and regional-level data reveals critical differences in consumer, competitive landscapes, and regulatory requirements
- Trend analysis across markets provides early warning of disruptive changes, allowing proactive strategy adjustment

# Unmatched Methodology: Data You Can't Find Anywhere Else



## QUANTITATIVE BASELINE

- Draw on our established history of cards and payments research.
- Unparalleled model of card issuance, usage and acceptance for 70+ markets



## TRIANGULATION & VALIDATION

- Robust forecast review process
- Regional and global totals reconciled country specific primary data



## SECONDARY RESEARCH

- Published data from central sources and major players in each market.
- In-depth investigation to determine scope/completeness of data and adjust for consistency.
- Assessment of published data sets to eliminate cross-market inconsistencies



## PRIMARY RESEARCH

- Ongoing monitoring of product offerings and use cases in each market.
- Strategic insights from interviews with leading banks and payment providers on payment instruments, market dynamics, and major players.
- Relationships with key institutions (e.g. central banks) provides additional non-public data

# European Digital Wallets Intelligence

## European Digital Wallets Database

Topic	10 Key Markets
<b>Digital wallet volume</b>	
Total	2021-2031
e-commerce	2021-2031
Mobile in-store	2021-2031
<b>Volume per major player</b>	
xPays (Apple Pay, Google Wallet, Samsung Wallet)	2021-2025
PayPal	2021-2025
Local/domestic players (market-dependent – see right)	2021-2025

### Geographies

Belgium, France, Germany, Italy, Netherlands, Poland, Spain, Sweden, Switzerland, UK, Other Europe



## Wallet Players by Market

Market	Selected domestic players included in research
Belgium	Payconiq
France	Paylib
Germany	Amazon Pay
Italy	Bancomat Pay, Satispay
Netherlands	iDEAL
Poland	BLIK
Spain	Bizum
Sweden	Swish
Switzerland	TWINT

All 10 markets: Apple Pay, Google Wallet, Samsung Wallet, PayPal

# Beyond European Wallets: Customisable Packages Across Geographies and Payment Methods

Our research can be tailored to your specific requirements. The options below can be combined with the standard European Digital Wallets package (previous slide) or commissioned as a standalone engagement.

## Additional Geographies

*Expand your coverage beyond the core 10 European markets.*

Digital wallet, BNPL, and A2A volume data is available across 30+ additional markets spanning EMEA, Americas, and Asia-Pacific (e.g. USA, Brazil, UAE, Saudi Arabia, Australia and Singapore, etc).

## Payment rail analysis

*Understand the payment rails underlying digital wallet payments*

Volume size by card, account, cash and other funding methods for the underlying payments for total market and each player.

Additional split by e-commerce and mobile in-store.

## Additional Topics

Buy Now Pay Later (BNPL) | 2021-2031  
Account-to-Account (A2A) | 2021-2031

- Volume split by e-commerce and mobile in-store
- Volume per major BNPL player (e.g. Klarna, Afterpay, Affirm, Huabei)
- Volume per major A2A player (e.g. Pix, iDEAL/Wero, UPI, IMPS, ELV)

*All custom packages are scoped individually. Lead times will vary depending on requirements.*

# Purchase Volume Data At Market and Player Level Are Provided

Digital wallet, by funding and use case					Absolutes (LOC bn)					Growth (Y-o-Y)				CAGR
Method	Funding	Use Case	Player	Country	2020	2021	2022	2023	2024	2021	2022	2023	2024	2020-2024
Digital wallet	Card	e-commerce	Total	France										
Digital wallet	Account	e-commerce	Total	France										
<b>Digital wallet</b>	<b>Total</b>	<b>e-commerce</b>	<b>Total</b>	<b>France</b>										
Digital wallet	Card	Mobile in-store	Total	France										
Digital wallet	Account	Mobile in-store	Total	France										
<b>Digital wallet</b>	<b>Total</b>	<b>Mobile in-store</b>	<b>Total</b>	<b>France</b>										
Digital wallet	Card	<b>Total</b>	Total	France										
Digital wallet	Account	<b>Total</b>	Total	France										
<b>Digital wallet</b>	<b>Total</b>	<b>Total</b>	<b>Total</b>	<b>France</b>										
Major player details, by funding and use case														
Digital wallet	Card	e-commerce	Apple Pay	France										
Digital wallet	Card	Mobile in-store	Apple Pay	France										
<b>Digital wallet</b>	<b>Total</b>	<b>Total</b>	<b>Apple Pay</b>	<b>France</b>										
Digital wallet	Card	e-commerce	Google Wallet	France										
Digital wallet	Card	Mobile in-store	Google Wallet	France										
<b>Digital wallet</b>	<b>Total</b>	<b>Total</b>	<b>Google Wallet</b>	<b>France</b>										
Digital wallet	Card	e-commerce	Samsung Wallet	France										
Digital wallet	Card	Mobile in-store	Samsung Wallet	France										
<b>Digital wallet</b>	<b>Total</b>	<b>Total</b>		<b>France</b>										
BNPL	Card	e-commerce	Klarna	France										
BNPL	Account	e-commerce	Klarna	France										
<b>BNPL</b>	<b>Total</b>	<b>e-commerce</b>	<b>Klarna</b>	<b>France</b>										
BNPL	Card	Mobile in-store	Klarna	France										
BNPL	Account	Mobile in-store	Klarna	France										
<b>BNPL</b>	<b>Total</b>	<b>Mobile in-store</b>	<b>Klarna</b>	<b>France</b>										
<b>BNPL</b>	<b>Total</b>	<b>Total</b>	<b>Klarna</b>	<b>France</b>										

SAMPLE – NOT FOR COMMERCIAL USE

# Deep Market Intelligence and Expert-driven Analysis

We help payment industry stakeholders benchmark their market position, identify untapped opportunities, validate strategic investments, and make confident decisions about market expansion in both traditional and digital payment landscapes.

## COMPREHENSIVE COVERAGE

Full global coverage, including 70 individual countries

Robust data for e-commerce and in-store alternative payment methods

Data and insights on major market players

## DEEP MARKET UNDERSTANDING

Multilingual in-house team

Deep industry focus and country expertise

Proprietary research; reliable forecasts

## LONG-TERM COMMITMENT

Covering cards and payments for >35 years

Reputation for integrity and independence

The authoritative research provider trusted by the industry's major players

## FIND OUT MORE



Daniel Dawson  
Cards & Payments  
Lead

[Contact Us](#)

## DATOS INSIGHTS CLIENTS INCLUDE



# Accelerating Financial Services Transformation Through Actionable Intelligence

Datos Insights is the leading research and advisory partner to the financial services industry. We deliver unmatched intelligence through our proprietary research and data, deep practitioner expertise, and actionable insights that accelerate critical initiatives.





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INSIGHTS