Global Digital Wallets

Digital Wallets Intelligence and Beyond



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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 usage, competitive landscapes and regulatory requirements
- Trend analysis across markets provides early warning of disruptive changes, allowing proactive strategy adjustment

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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

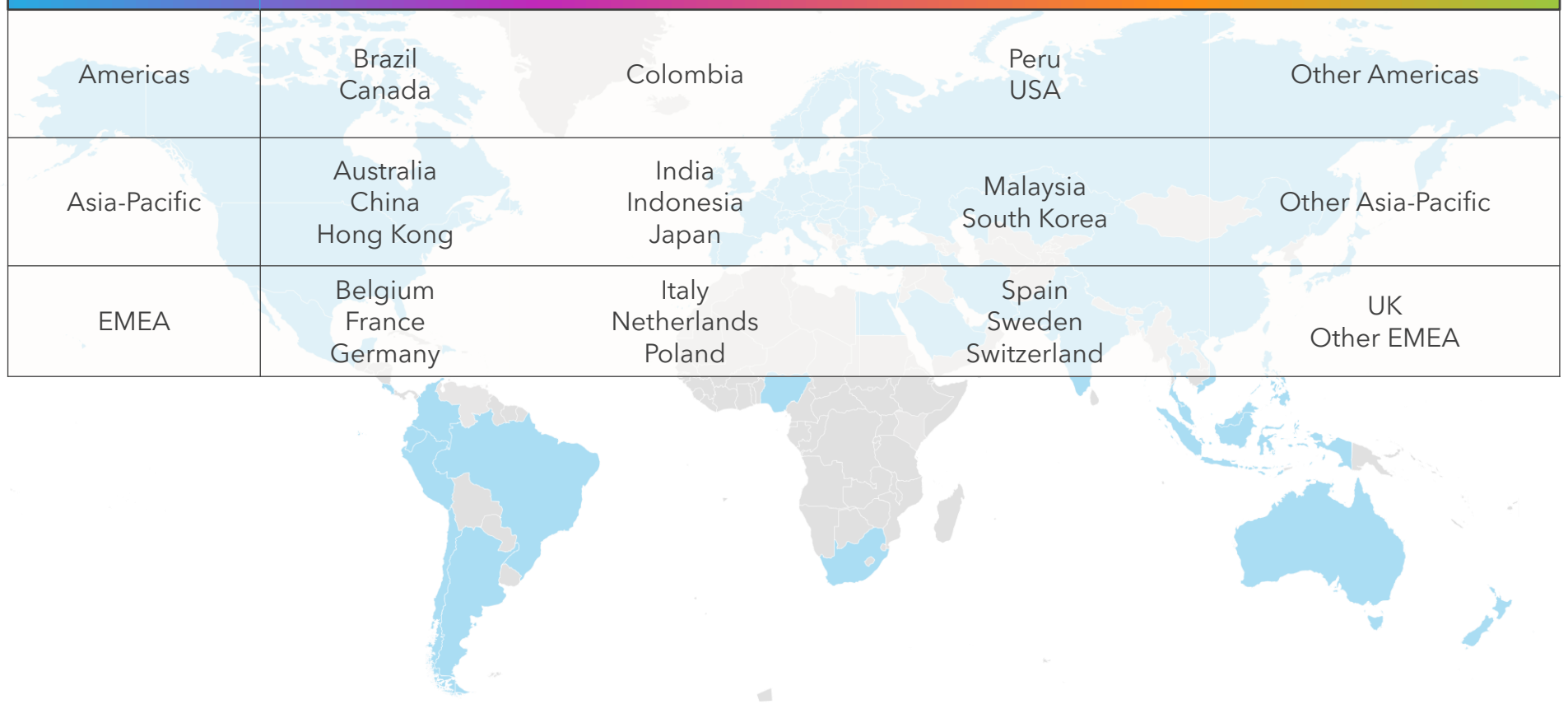
PRIMARY RESEARCH

- 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

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Global Coverage Spanning 23 Countries

Region	Markets			
Americas	Brazil Canada	Colombia	Peru USA	Other Americas
Asia-Pacific	Australia China Hong Kong	India Indonesia Japan	Malaysia South Korea	Other Asia-Pacific
EMEA	Belgium France Germany	Italy Netherlands Poland	Spain Sweden Switzerland	UK Other EMEA



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Global Digital Wallets Intelligence

Global Digital Wallets Database

Topic	23 Key Markets
Digital wallet volume	
Total	2021-2031
e-commerce	2021-2031
Mobile in-store	2021-2031
Volume per major player	
xPays, PayPal and local/domestic players (see right)	2021-2025
Funding rails	
Card vs. account funding	2021-2031

Wallet Players by Selected 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
USA	Venmo
Brazil	PicPay
China	AliPay, WeChat Pay

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

Comprehensive dataset provided in Excel; Executive report in PowerPoint

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Beyond Digital Wallets: Customisable Packages Across Payment Methods

Custom Database

Topic	23 Key Markets
Buy Now Pay Later (BNPL) and Account-to-Account (A2A) volume	
Total	2021-2031
e-commerce	2021-2031
Mobile in-store	2021-2031
Volume per major player	
BNPL and A2A players (see right)	2021-2025
Funding rails	
Card vs. account funding	2021-2031

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

Comprehensive dataset provided in Excel; Executive report in PowerPoint



BNPL/A2A Players by Selected Market

Market	Selected players included in research
Colombia	PSE
Malaysia	DuitNow
Netherlands	iDEAL (Wero)
Australia	PayID
Brazil	Pix
China	Huabei
India	UPI, Pine Labs, IMPS
France	Oney
Germany	ELV
Indonesia	OpenPay, Humm
Italy	Scalapay
Japan	Paidy
South Korea	Naver, KakaoPay
Spain	Plazox

All markets: Afterpay, Affirm, Klarna

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Purchase Volume Data At Market and Player Level Are Provided

Country	Use Case	Rails	Wallet	Metric	2021	2022	2023	2024	2025	2026F	2027F	2028F	2029F	2030F	2031F
Total Europe	e-commerce	Card	Total	Volume (USD bn)											
Total Europe	e-commerce	Account	Total	Volume (USD bn)											
Total Europe	**e-commerce**	**Total**	**Total**	**Volume (USD bn)**											
Total Europe	In-store	Card	Total	Volume (USD bn)											
Total Europe	In-store	Account	Total	Volume (USD bn)											
Total Europe	**In-store**	**Total**	**Total**	**Volume (USD bn)**											
Total Europe	**Total**	**Card**	**Total**	**Volume (USD bn)**											
Total Europe	**Total**	**Account**	**Total**	**Volume (USD bn)**											

	Volume (USD bn)										owth rates			
Country	Use Case	Rails	Player	2021	2022	2023	2024	2025	2026F	2027F	2028F	2029F	2030F	2031F
UK	e-commerce	Card	Apple Pay											
Netherlands	e-commerce	Card	Apple Pay											
Spain	e-commerce	Card	Apple Pay											
France	e-commerce	Card	Apple Pay											
Germany	e-commerce	Card	Apple Pay											
Italy	e-commerce	Card	Apple Pay											
Sweden	e-commerce	Card	Apple Pay											
Belgium	e-commerce	Card	Apple Pay											
Poland	e-commerce	Card	Apple Pay											
Switzerland	e-commerce	Card	Apple Pay											
Total	**e-commerce**	**Total**	**Apple**											
UK	In-store	Card												
Netherlands	In-store	Card												
Spain	In-store	Card												
France	In-store													
Germany	In-store		e Pay											
Italy	In-store		Apple Pay											
Sweden	In-st		Apple Pay											
Belgium	In-		Apple Pay											
Poland	In-st	Card	Apple Pay											
Switzerland	In-sto	Card	Apple Pay											
Total	**In-stor**	**Total**	**Apple Pay**											
Total	**Total**	**Total**	**Apple Pay**											

SAMPLE – NOT FOR COMMERCIAL USE

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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



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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.

Transform
Decision Making

Gain strategic foresight to confidently navigate market shifts

Optimize
Performance

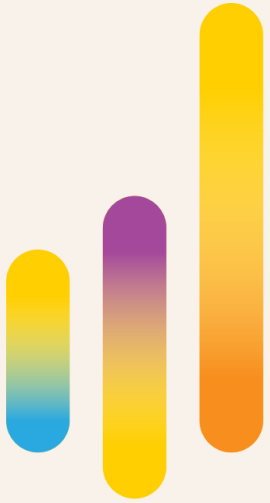
Benchmark your operations against peers to drive efficiency and growth

Accelerate
Key Initiatives

Identify emerging opportunities, de-risk your strategy, and reduce time-to-market



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