

## **France Mobile Payment - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)**

Market Report | 2025-04-28 | 100 pages | Mordor Intelligence

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### **Report description:**

The France Mobile Payment Market is expected to register a CAGR of 30% during the forecast period.

#### **Key Highlights**

- The rise in smartphone penetration throughout France and the expansion of the m-commerce business in emerging markets are the primary drivers driving the market growth. Furthermore, increasing mobile payment services in emerging markets promotes market development. However, escalating data breaches and security challenges in Mobile Payment are impeding the market growth.
- Since mobile payment solutions offer improved operability, dependability, and flexibility, most end-users still completely rely on cash for everyday operations. People have been utilizing old payment methods for years, so they are hesitant to accept new technology. Because of their habits, customers feel comfortable with traditional payment modes when the transaction amount is large. Additionally, the payment method keeps personal information such as location, amount balance, purchase trend, card PIN, and other characteristics. This increases the potential of unlawful use of personal data and raises security concerns among customers, possibly stifling industry expansion.
- Fraudsters continue to research ways to infect consumer devices with virus-infected clones of payment applications. These apps are released on other, less controlled app marketplaces for Android smartphones or delivered as standalone. Apk packages are program files that are transmitted as email attachments. This factor can restrain the market growth.
- Furthermore, the market will likely benefit from increased use of NFC, RFID, and host card emulation technologies in mobile payments and increased demand for quick and easy transaction services.
- The COVID-19 pandemic had a positive impact on market growth. The rise in health-related concerns caused by COVID-19 also influences consumer purchasing habits. The epidemic has increased consumer desire for contactless payments to reduce the number of touches at the transaction time. Many banks and financial institutions provide their consumers with access to digital

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banking platforms. The COVID-19 epidemic increased the use of mobile payments in France.

## France Mobile Payment Market Trends

### Proximity Segment is Expected to Drive Growth of Mobile Payment

- Mobile proximity payments are mobile payments in which the payer and payee are in the same location, and communication between their devices occurs via proximity technology (such as Near Field Communication (NFC), Quick Response (QR) codes, Bluetooth technology, and so on).
- Mobile contactless payments are a part of mobile proximity payments. A credit transfer might be used as the underlying payment mechanism. Mobile proximity payments include Customer-to-Business (made, for example, at a merchant store, a parking lot, or on public transportation) and Person-to-Person payments.
- For instance, in September 2021, PayPal has launched Digital Wallet, a new customizable application that allows customers to handle their everyday online payments more conveniently and securely. This new digital wallet is built on PayPal's AI and Machine Learning technologies and provides an optimal customer experience tailored to each user.
- Furthermore, in November 2021, the French modified their habits by purchasing food via e-commerce. While life appears to be returning to normal, a European survey commissioned by PayPal and conducted by the Maru/Matchbox I institute finds that the increase in e-commerce food and home meal delivery is indisputable among French consumers. 73% of respondents purchase groceries online, and 38 percent utilize home meal delivery services.

### E-commerce to Drive the Mobile Payments Market

- With a rising number of smartphones and high-speed cellular networks in France, the e-commerce business is expanding. Mobile transactions are predicted to develop significantly as the E-commerce industry grows, delivering a huge boost to the mobile payments business.
- The increasing number of smartphone users and high internet penetration increase in mobile commerce sales augur well for the segment's growth. Smartphone applications are quickly becoming the most popular method of buying.
- According to Institut national de la Statistique et des études économiques, a government Agency, in 2021, about 72% of women in France used mobile to access the internet, while 72.3% of males used mobile to access the internet. Between 2009 and 2019, mobile internet usage in France increased consistently among men and women. Due to the pandemic, mobile internet usage increased significantly in 2020 and 2021 compared to 2019 levels.
- Due to the lockdown in France during the COVID-19 epidemic, the E-commerce business has witnessed a tremendous increase. Customers were reluctant to purchase from offline establishments because they were reluctant about contracting COVID-19 through physical money. People pay for products and services via electronic payment, especially mobile payment.
- Mobile payment is the preferred method of making or receiving payments since it provides fast and convenient services. As a result, various sorts of businesses are drawn to sell their goods and services via mobile platforms. Telecommunications companies, grocery stores, and merchants are progressively releasing mobile apps that allow people to purchase online.
- Most first-time digital customers on E-commerce websites make purchases using mobile devices, specifically smartphones. With the growing data analysis tools, merchants may tailor their services to enhance sales. As e-commerce purchases grow more common, the amount paid through mobile transactions will only rise.

## France Mobile Payment Industry Overview

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The France mobile payments market is highly competitive and fragmented with the presence of significant market players such as Google LLC, Paypal Inc, American Express Co. Visa Inc., and Mastercard. The companies are introducing new offerings and continuously investing in making partnerships and acquisitions along with product development to increase the market share.

- January 2022 - Chinese giant Huawei has partnered with financial super app, Curve to launch Curve Pay in order to enable Huawei customers with the choice of making mobile payments. Curve and Huawei announced 1% cashback on almost any payment for 30 days across Europe to its new users and 5% cashback from all purchases on Huawei's online stores in France, among several other European countries, like, the Czech Republic, Germany, Italy, the Netherlands, Poland, Portugal, Romania, Spain, and the UK.

#### Additional Benefits:

- The market estimate (ME) sheet in Excel format
- 3 months of analyst support

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