

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

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### **Report description:**

The Netherlands Mobile Payments Market is expected to register a CAGR of 13.44% during the forecast period.

#### Key Highlights

- Mobile phones, particularly smartphones, have grown to be an integral component of every person due to the rapid expansion of the global economy. Additionally, most people in the world now depend on the internet for daily activities. Due to This, the adoption of smartphones and internet users rose worldwide, resulting in a huge boost in the mobile payment sector.
- Mobile payment transactions in Netherland have increased, primarily due to the digital transformation of financial sectors and the introduction of new mobile payment applications. For instance, iDeal was introduced in 2005 and has taken over the e-commerce segment. Payments are made using the mobile banking app, or the online banking iDEAL is a direct online transfer from the user's bank account to the receiver's bank account.
- Many market giants use reward programs to keep existing customers and attract new ones to their mobile payment systems. For example, many service providers sell scratch cards for use with their applications that include a particular amount of money. The consumer's propensity to use mobile payment apps when using such reward techniques increases the market for mobile payments.
- The market for mobile payments is growing but is being constrained by rising data breaches and security problems. Additionally, many customers are hesitant to accept the new technology due to worries about security and unlawful use of personal data.
- Customers in the Netherlands widely started using digital transactions during the COVID-19 pandemic. Customers have access to digital banking systems through several banks and financial institutions. As a result, during the COVID-19 pandemic, mobile payments increased globally.

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### Rising Trend of Mobile Payment solutions in E-commerce

- Most first-time online buyers now use mobile devices, particularly smartphones, to complete their transactions. Vendors can directly modify direct services to boost sales thanks to the proliferation of data analysis techniques. As E-commerce purchases are more regular, the amount paid through mobile transactions will only increase.
- Due to the rising trend of contactless payment solutions for making payments online, many users are opting for either online payment systems (Internet banking) or Mobile payment solutions, as per the data published by the Dutch payment association factsheet 2021. By the end of 2021, the share of contactless payments with debit cards and credit cards had increased to 87%. By December 2021, almost 25% of all contactless payments were made with smartphones and wearables (with built-in NFC-chip). They are expected to become more common in the future.
- The figures for online credit card payments also reflect that the iDEAL app covers about 70% of the market for online payments in e-commerce; out of 373 million transactions in Netherland in 2021, 108 million were made using smartphones, that's 29% of overall transactions. 52.3 million transactions were made using tablets that's 14 % of the overall transaction as per the data by dutch payment association. Credit cards roughly cover about 10% of e-commerce payments.
- Over the coming years, the market expansion is anticipated to continue in the Netherlands. Mobile transactions are expected to rise quickly along with the E-commerce sector, giving the mobile payments business a big boost.
- According to data posted by the EU, 89% of the Dutch population use online banking, that's the third-highest in the EU/EEA Iceland and Norway are the only two countries above the Netherlands. Around 66% of the population use mobile banking in the Netherlands, including 60% of 50-64-year-olds.

### Digital Transformation will Drive the Market

- Digitalization is a fantastic opportunity for the current Covid -19 scenario. It is transforming the world of the profession, corporate structures, and value chains, as well as innovation and market structures. Most industries are switching toward embracing digital ways of retailing for their operations.
- As per the study by the Dutch payment association, almost nine in ten Dutch bank customers use mobile devices (smartphones and tablets) or internet banking (on desktops and laptops) for banking services. In 2021, the use of mobile devices for banking services surpassed internet banking.
- The Dutch Payments Association regulates and monitors the availability of the Dutch payment system. DNB, the Dutch national bank, sets minimum requirements for the availability of contactless and chip-and-pin payment systems. The minimal availability required is set at 99.88%. There are no formal requirements for mobile or internet banking, but Dutch law dictates that online banking services should not be interrupted for more than two hours. The positive mindset of Dutch regulators towards the mobile payment solution making it one of the primary modes of payment, seems to bolster the market for new entrants and consumers.
- Moreover, mobile payments market is expanding as 4G and 5G technologies become more widely used. According to a survey by Ericsson, 5G is already having an influence on smartphone consumers all around the world, including in the Netherlands. Consumer surveys have identified indoor coverage as one of the main areas, and one 5G user has already reported a decrease in indoor WiFi phone usage due to the advantages of 5G mobile access.
- The country is focusing more on Mobile banking solution, making it the favorite destination for new entrants and introducing new concepts. For instance, German mobile bank N26, which entered the Dutch market last year, offers advanced functions like investment through a Mobile app apart from regular services like basic retail banking functions like opening a credit card or savings account.

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## Netherlands Mobile Payments Industry Overview

The Netherlands Mobile Payments Market is consolidated and dominated by a few major players. The iDEAL is used in more than half of all e-commerce payment transactions with the presence of other significant market players such as Afterpay, Klarna, Apple Inc., and PayPal Inc. The companies are introducing new offerings and continuously investing in making partnerships and acquisitions along with product development to increase the market share. A few of the recent developments by the companies are listed below.

- June 2022 - Klarna has HPSDK integrations that will be deprecated by Shopify by 2022-July-31 and are available as an alternative payment method using Shopify's new Payments Platform with Shopify meet the regulatory reforms like availability in the Netherland market.
- July 2021 - Klarna and PAY. expand their cooperation in Europe. Klarna is available in all countries via PAY. that use the Euro as a currency. This means that consumers can now enable their customers to pay with Klarna, while PAY. processes the transactions, funds and refunds the way they are used from PAY.

### Additional Benefits:

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

### Table of Contents:

#### 1 INTRODUCTION

- 1.1 Study Assumptions and Market Definitions
- 1.2 Scope of the Study

#### 2 RESEARCH METHODOLOGY

#### 3 EXECUTIVE SUMMARY

#### 4 MARKET INSIGHT

- 4.1 Market Overview
- 4.2 Market Sizing and Estimates of Netherlands Mobile Payments Market
- 4.3 Industry Attractiveness-Porter's Five Force Analysis
  - 4.3.1 Bargaining Power of Suppliers
  - 4.3.2 Bargaining Power of Buyers/Consumers
  - 4.3.3 Threat of New Entrants
  - 4.3.4 Threat of Substitute Products
  - 4.3.5 Intensity of Competitive Rivalry
- 4.4 Assessment of COVID-19 Impact on the market

#### 5 MARKET DYNAMICS

- 5.1 Market Drivers
  - 5.1.1 Increasing internet penetration and growing E-commerce & M-commerce market
  - 5.1.2 Increasing number of loyalty benefits in mobile environment

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## 5.2 Market Challenges

### 5.2.1 Security issues associated with mobile payments

## 5.3 Key Regulations and Standards in the Netherlands Mobile Payments Industry

## 5.4 Analysis of Business Models in the Industry

## 5.5 Analysis on Enabling Technologies (Coverage to include NFC, QR, etc.)

## 5.6 Commentary on the growth of Mobile Commerce and its influence on the Market

## 6 MARKET SEGMENTATION

### 6.1 By Type (Market share in percentage based on relative adoption)

#### 6.1.1 Proximity

#### 6.1.2 Remote

## 7 COMPETITIVE LANDSCAPE

### 7.1 Company Profiles

#### 7.1.1 iDEAL BV

#### 7.1.2 Tikkie (ABN AMRO)

#### 7.1.3 AfterPay (Arvato Finance B.V.)

#### 7.1.4 PayPal Holding Inc.

#### 7.1.5 SNS Mobile banking app (SNS)

#### 7.1.6 klarna

#### 7.1.7 wiebetaaltwat (splitser)

#### 7.1.8 bunq B.V.

#### 7.1.9 Visa Inc.

#### 7.1.10 Payconiq

## 8 INVESTMENT ANALYSIS

## 9 FUTURE OUTLOOK OF THE MARKET

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