

# The Mobile Payments Series: US

## ARTICLE |

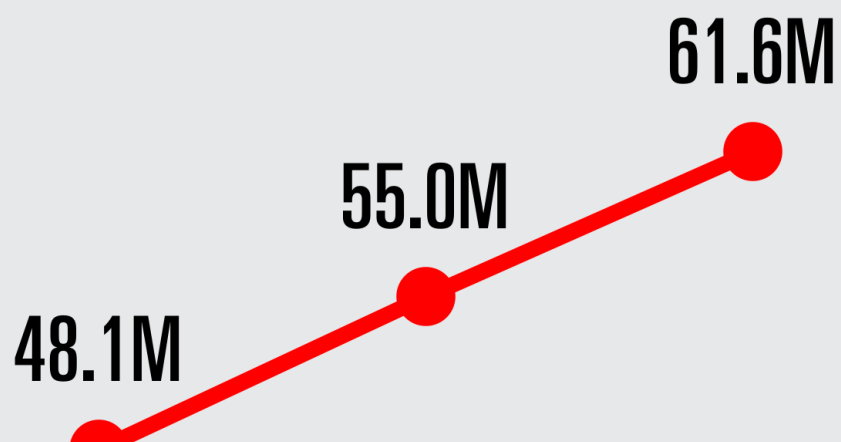
**Rimma Kats**

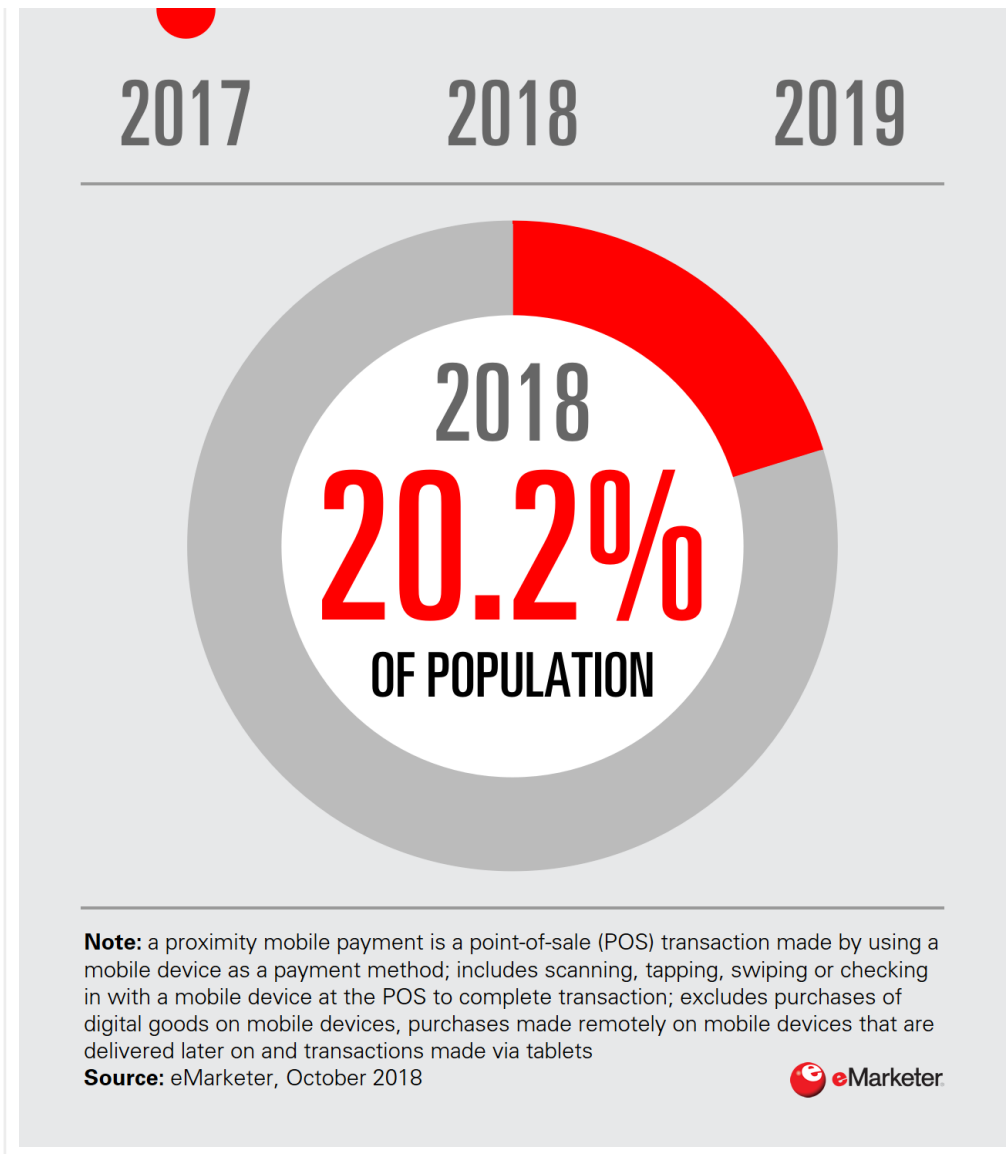
*This week, we dived into the mobile payments landscape and examined what adoption looks like across various countries like [the UK](#), [India](#) and [Germany](#). Yesterday, we explored [China](#). Last up: the US.*

This year, 55.0 million people in the US will use mobile payments, making up 20.2% of the population, according to eMarketer estimates.

## How Many People in the US Use Mobile Payments

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Compared with other markets like China, the US has been relatively slow to adopt this technology. We forecast that 79.4% of smartphone users in China have made a proximity mobile payment over the past six months; in the US, penetration is 25.3%.

This is largely because many US consumers are more comfortable paying with either a credit card or cash instead of their mobile device. Additionally, the technology shift at the point-of-sale on the merchant side has been slow.

But it's picking up. A growing number of retailers and restaurants are accepting mobile payments. Earlier this year, Apple announced that half

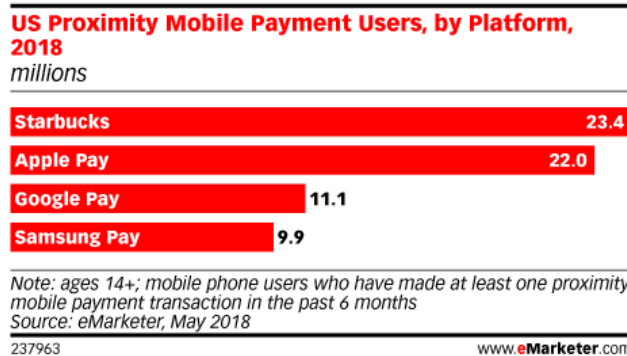
of all retailers in the US now accept Apple Pay, up from just 3% when it first launched in 2014.

Payment apps are also offering more comprehensive solutions.

"Payment apps like Apple Pay and Google Pay will see success as they start to offer more solutions across the entire payments landscape, like peer-to-peer functionality," said Cindy Liu, forecasting analyst at eMarketer. "In December 2017, Apple launched Apple Pay Cash, which lets iPhone holders reimburse each other. Google also offers similar services.

"We also see an increase in retailer-branded mobile apps," Liu added. "Retailers like Target and Walmart have launched their own payment apps, and these apps benefit from repeat visits, customer loyalty, and rewards or discounts at purchase. The most successful app to date is Starbucks, which incorporates payments and loyalty into a seamless customer experience."

This year, 23.4 million mobile payment users in the US will use the Starbucks app, more so than Apple Pay (22.0 million), Google Pay (11.1 million) and Samsung Pay (9.9 million).



## More on Mobile Payments from eMarketer

Podcasts:

- [What Services and Technologies Are Carrying Mobile Payments Forward](#)

Articles:

- POS Systems Are Getting Upgrades
- Starbucks App Leads Mobile Payment Competitors
- Mobile Payments Aren't Mainstream Yet

Reports:

- [Global Digital Travel Sales 2018: Ease of Mobile Payment Options Boost Online Bookings](#)
- [Mobile Proximity and Peer-to-Peer Payments 2018: How Starbucks, Walmart and Zelle Are Leading in Mobile Payments](#)