

Big Tech Financial Services Landscape

Western Big Tech

Apple

Apple Pay (500M+)
Apple Card
Savings (4.15% APY)
BNPL

Google

Google Pay (150M+)
Google Wallet
Cloud Banking
Plex (cancelled)

Chinese Super-Apps

Ant Group

Alipay (1.3B users)
Yu'e Bao Fund
Ant Credit
MYbank

Tencent

WeChat Pay (900M)
WeBank
LiCaiTong
Insurance

Key Metrics and Regulatory Concerns

Market Reach:

Apple Pay: 500M+ users
Alipay: 1.3B users
WeChat Pay: 900M users

Regulatory Concerns:

Data monopolies
Systemic risk
Anti-competition