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## Overview

Mobile payment and fintech services are revolutionizing financial transactions worldwide, enhancing convenience, security, and financial inclusion. The rise of smartphones and fast internet has enabled rapid growth across diverse markets.

## Market Growth

By 2024, the global mobile payment market surpassed USD 12 trillion in transaction volume. Asia-Pacific leads adoption with China, India, and South Korea driving large-scale mobile payment ecosystems. North America and Europe continue steady growth, while Africa experiences dynamic expansion through mobile money services.

## Key Drivers

- Widespread smartphone penetration and affordable data plans.
- Integration of AI and big data for fraud detection and personalized financial products.
- Supportive regulations and digital finance policies.

## Industry Applications

Fintech innovations cover peer-to-peer transfers, digital wallets, micro-lending, robo-advisory, and blockchain-based services. Businesses increasingly adopt contactless payment systems for both retail and online platforms.

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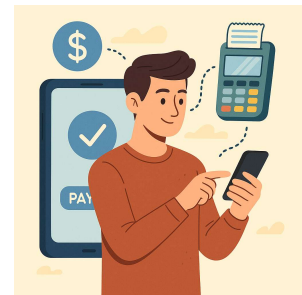
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The top chart illustrates the rapid growth in the number of fintech startups in India. Starting at approximately 0.7 billion in 2018, the number grew to about 1.0 billion in 2020, 1.4 billion in 2021, 1.8 billion in 2022, and reached approximately 2.3 billion by 2023.

The bottom chart shows the total fintech market size in India, measured in \$trillion. The market size grew from approximately \$1.0 trillion in 2018 to about \$1.2 trillion in 2019, \$1.3 trillion in 2020, \$1.6 trillion in 2021, \$1.7 trillion in 2022, and reached approximately \$2.0 trillion in 2023.

Figure 1 is a map of the study area. It shows the location of the study site (marked with a star) relative to the city of Ljubljana and the surrounding region. The map includes a scale bar (0 to 10 km) and a north arrow. The study site is located in the northern part of the region, near the border with Hungary.