**Digital payment adoption**

**Insights**

**Global practices:**

**United States:**

Nearly 70% of online adults in the U.S. use digital payment methods such as Apple Pay, PayPal, and others.

**Buy Now Pay Later** (BNPL) services are growing rapidly, especially among Millennials and Gen Z.

Despite the rise of alternatives, credit card spending is projected to exceed $3.8 trillion by 2025, showing that credit cards still dominate.

However, A2A (Account-to-Account) transfers and real-time payments are gaining traction, reshaping the U.S. payment landscape.

[*United States Digital Payments Report 2025: Credit Card Spending Projected to Surpass $3.8 Trillion in 2025, A2A Transfers and Real-time Payments are Gaining Traction, Reshaping the Payment Landscape*](https://finance.yahoo.com/news/united-states-digital-payments-report-094200677.html)

[United States Digital Payments Report 2025: Credit Card](https://www.globenewswire.com/news-release/2025/03/06/3037988/28124/en/United-States-Digital-Payments-Report-2025-Credit-Card-Spending-Projected-to-Surpass-3-8-Trillion-in-2025-A2A-Transfers-and-Real-time-Payments-are-Gaining-Traction-Reshaping-the-Pa.html)

**India:**

India processes the **highest number of real-time digital transactions** globally, thanks to the **Unified Payments Interface (UPI)**.

UPI enables fast, easy peer-to-peer and peer-to-business transactions using QR codes and mobile apps.

India alone accounts for **over 40% of all real-time payments worldwide**.

https://youtu.be/zkAtVnpBZag?si=wZwR-XwKhqMP82Cc

[India Digital Payments: 2020 Country Adoption Report | nasscom | The Official Community of Indian IT Industry](https://community.nasscom.in/communities/digital-transformation/india-digital-payments-2020-country-adoption-report)

**Egypt’s Market:**

-Egypt’s fintech ecosystem is growing rapidly, supported by:

* Government initiatives for financial inclusion and cashless transformation.
* Public-private partnerships that foster innovation in digital payment platforms.

-Mobile payments are expanding through platforms like Vodafone Cash, Orange Money, and Etisalat Cash.

-CBE is collaborating with Visa, MasterCard, and Apple to integrate both international and local payment systems.

-The Central Bank of Egypt (CBE) has launched tokenization services, allowing secure, contactless use of digital versions of payment cards via mobile apps (including support for Apple Pay).

[article\_392201\_1b3636aeeb964074b9c73fd8471de585.pdf](https://journals.ekb.eg/article_392201_1b3636aeeb964074b9c73fd8471de585.pdf)

[The Launch of Payment Cards’ Tokenization on Mobile Applications and Apple Pay Service](https://www.cbe.org.eg/en/news-publications/news/2024/12/10/12/56/the-launch-of-payment-cards-tokenization-on-mobile-applications-and-apple-pay-service)