

APPLE PAY



Usage is Up,
but Competitors are Gaining Ground

October 2025

APPLE PAY USAGE IS UP, BUT COMPETITORS ARE GAINING GROUND.

TABLE OF CONTENTS

| | |
|--------------------|----|
| Introduction | 4 |
| Part I | 06 |
| Part II | 08 |
| Part III | 24 |
| Methodology | 26 |
| About | 28 |

PYMNTS
INTELLIGENCE

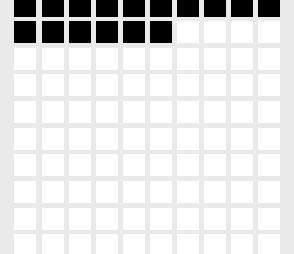
Apple Pay @11 was produced by [PYMNTS Intelligence](#), which retains full editorial control over the following findings, methodology and data analysis.

INTRODUCTION

The digital wallet ecosystem is in flux. More than three in 10 shoppers now use mobile wallets in stores weekly. That's double last year's figure, as convenience, curiosity and perceptions of a more secure experience drive new users across generations. And while Apple Pay still dominates, its rivals are also gaining use, with Google Pay, Cash App and PayPal all either doubling or almost doubling their usage.

PYMNTS data shows Apple Pay's total sales volume has increased from \$268 billion to \$450 billion this year. Apple Pay accounts for just 10% of eligible in-person purchases and under 5% of transactions overall. When consumers do use mobile wallets to pay, they fund those purchases with credit cards, debit cards and increasingly through digital balances.

16%



of consumers said they had used Apple Pay in stores in the last week—**twice the share that did so in 2024.**

These are just some of the findings detailed in “Apple Pay @11: Usage Is Up, but Competitors are Gaining Ground,” a PYMNTS Intelligence exclusive report. This edition examines the state of Apple Pay usage in 2025. It draws on insights from a survey of 3,339 U.S. consumers conducted from Aug. 14, 2025, to Sept. 22, 2025.

PART I

APPLE PAY USE IS UP, BUT PENETRATION HAS A LONG WAY TO GO, AND PHYSICAL CARDS STILL DOMINATE CHECKOUT.

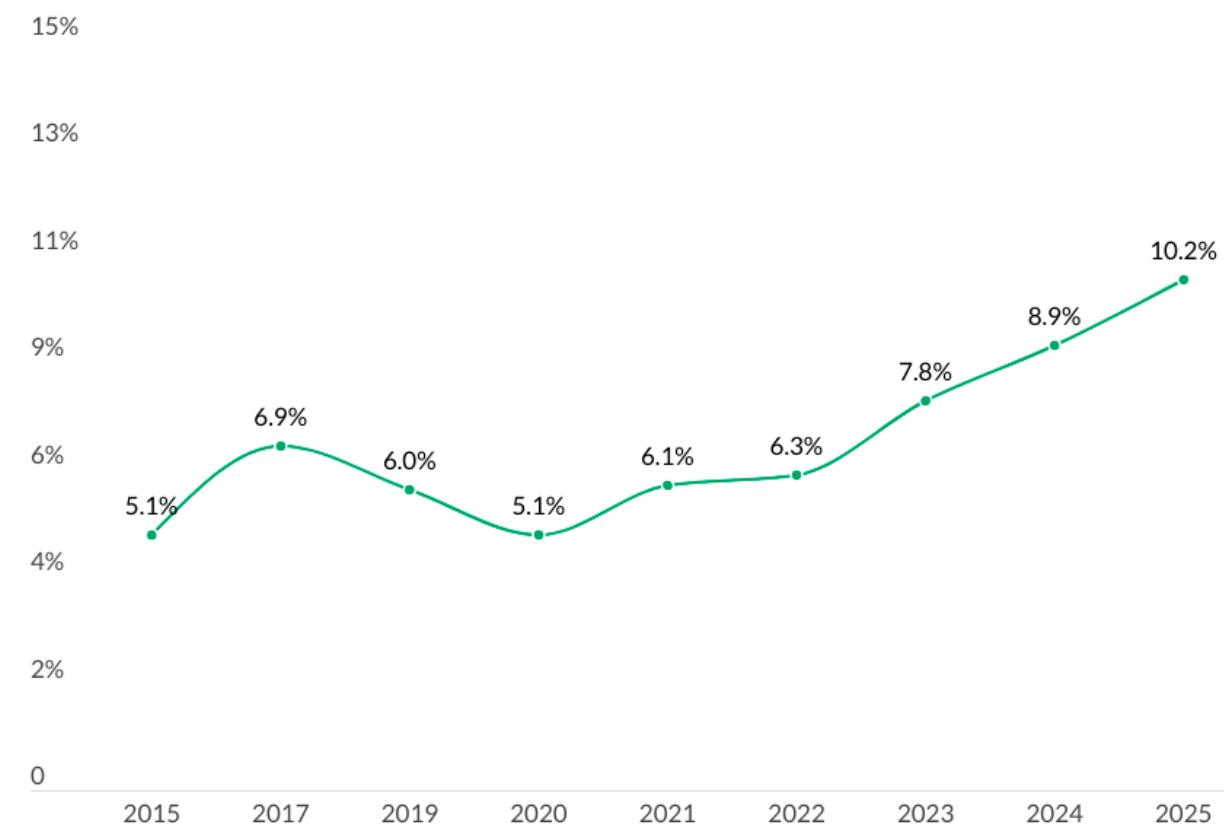
The success of any digital wallet is based on the combination of a consumer having a smartphone, the merchant accepting the payment method and the consumer deciding to use it to make their purchase. Currently, 85% of merchants accept Apple Pay and almost 60% of consumers use iPhones. That should be a recipe for exponential growth. But although that adoption has increased in the last year, it has not achieved the kind of growth that would play a dominant role at retail and create a majority market share for devices. The portion who reported using the wallet for their last in-store transaction increased by 1.3% from 8.9% to 10.2%. That's hardly eye-popping 11 years after its introduction.

While we do see a recent trend toward more mobile wallet usage, the penetration of Apple Pay has a long way to go and is currently only being used for 10% of eligible purchases (i.e. purchases where the customer has an iPhone and bought something at a store that accepts Apple Pay).

FIGURE 1

Eligible store Apple Pay usage, by year

Share of consumers with a phone that supports Apple Pay who used that payment method for their last purchase, by survey date



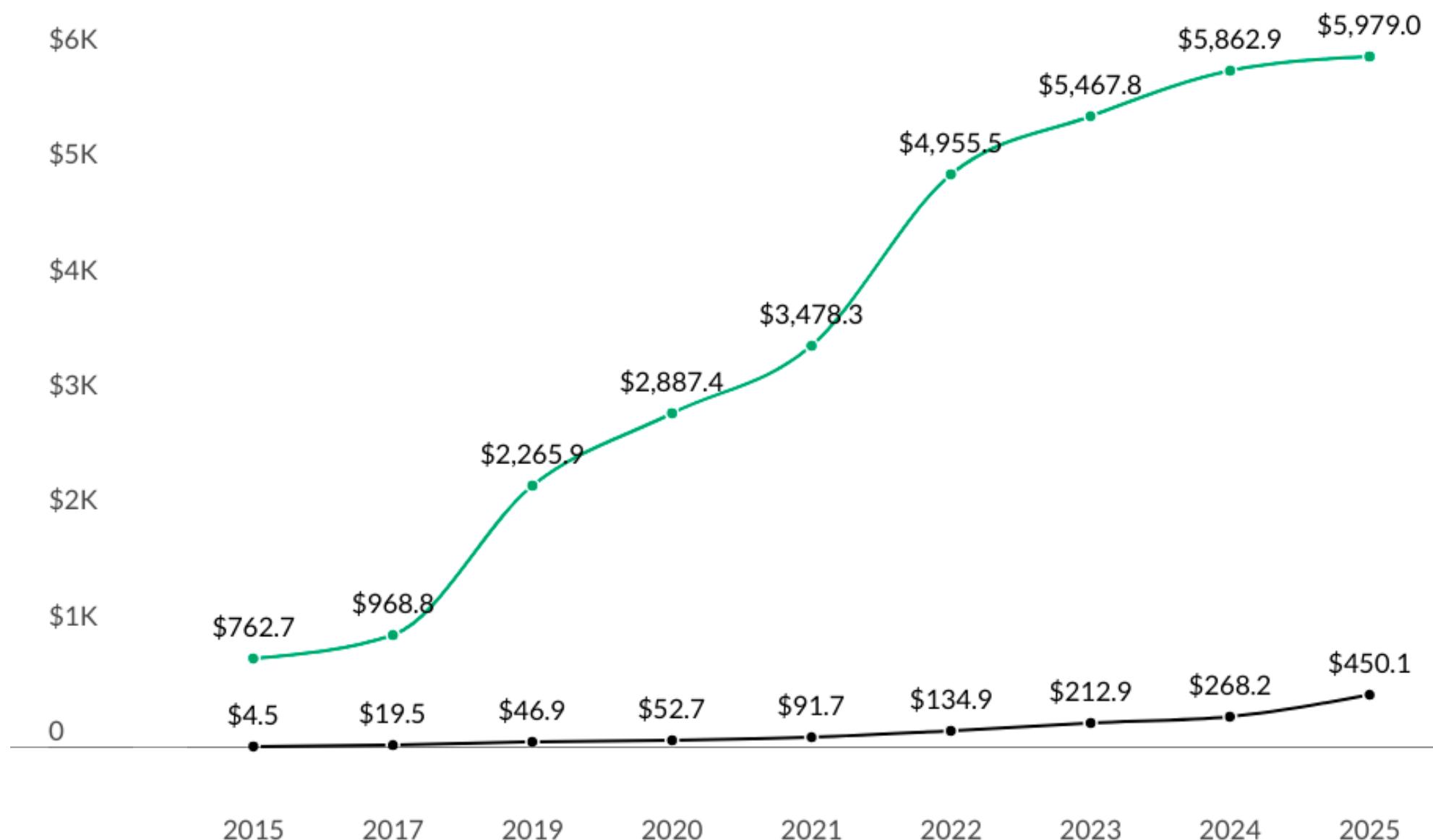
Source: PYMNTS Intelligence

Apple Pay @11 Usage is Up, but Competitors are Gaining Ground

N= 519: Respondents who made an in-store purchase in an eligible merchant and have eligible smartphone, fielded Aug. 14, 2025, to Sept. 22, 2025

Estimated Apple Pay in-store sales volume grew to \$450 billion in sales value over the past year. Currently, the payment method is used for 6% of total in-store retail sales.

FIGURE 2
Apple Pay usage for in-store retail
 Retail sales indicators for in-store purchases



Source: PYMNTS Intelligence

Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

N= 519: Respondents who made an in-store purchase at an eligible merchant and have an eligible smartphone, fielded Aug. 14, 2025, to Sept. 22, 2025

CONVENIENCE DRIVES MOBILE WALLET TRIAL; SECURITY DRIVES CONTINUED USAGE.

Among current mobile wallet users, the most common reason for trying the technology for the first time is that it was the easiest or fastest option available. Gen Z consumers are especially likely to have been motivated by ease and speed. Baby boomer users, meanwhile, are more likely to have first used the technology because they wanted to try a new payment method or because they believed it to be more secure than using a physical card.¹

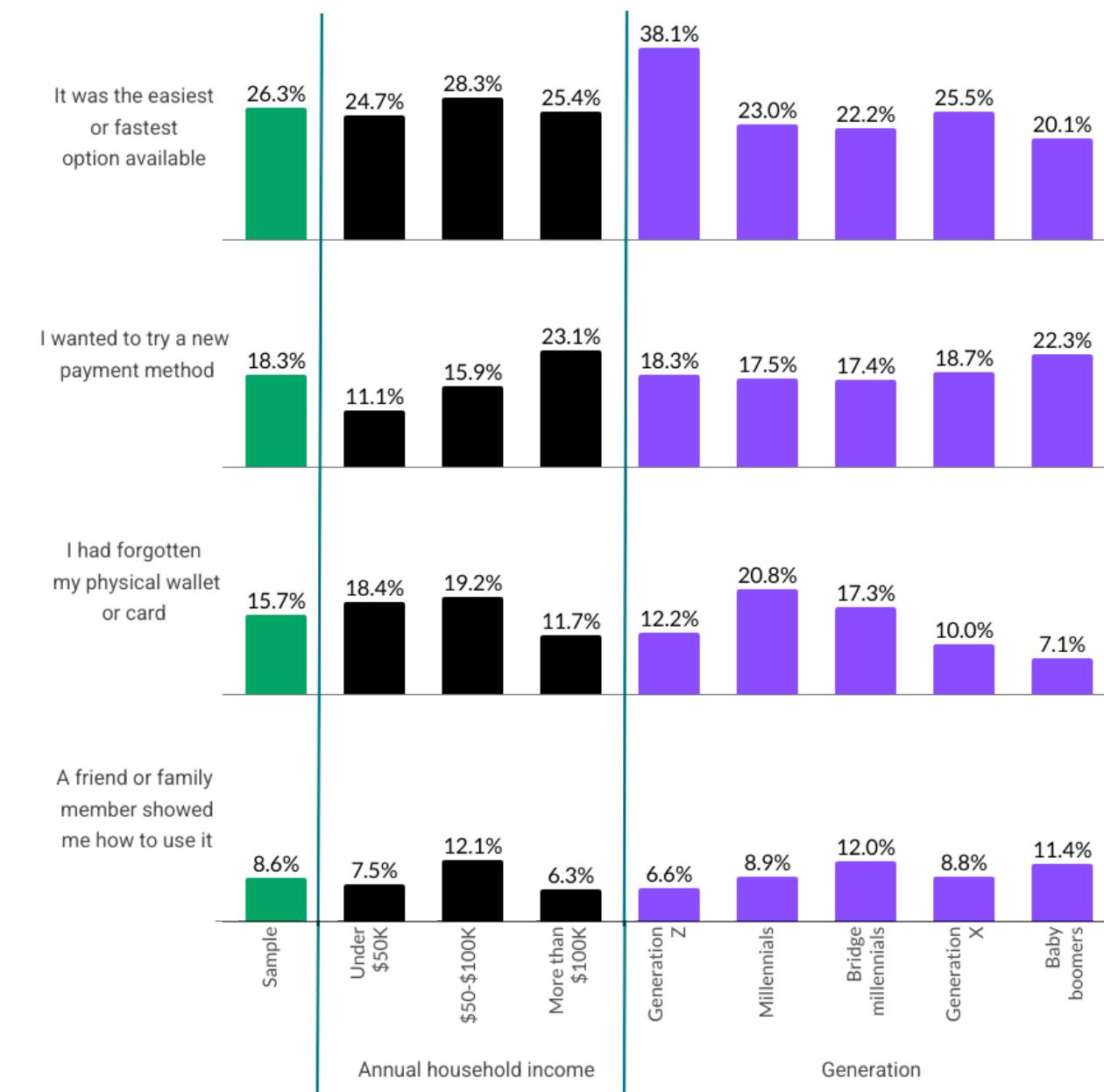
High-income users (those in households earning more than \$100,000 per year) also disproportionately report having first utilized mobile wallets because they wanted to try something new. They also are most likely to have first tried mobile wallets to receive a discount or reward. Low-income users (household annual income of less than \$50,000) are more likely than others to have tried digital wallets because they forgot their physical wallet or because their smart device prompted them to try it.

1. PYMNTS Intelligence uses the following birth dates and approximate age ranges in 2025 for generational cohorts: baby boomers: born in 1964 or earlier and now aged 61 or older; Generation X: born between 1965 and 1980 and now aged 45–60; millennials: born between 1981 and 1996 and now aged 28–44; bridge millennials: born between 1978 and 1988 and now aged 37–47; zillennials: born between 1991 and 1999 and now aged 25–34; and Generation Z: born in 1997 or later and now aged 28 or younger.

FIGURE 3A

Factors driving trial

Most important reason to have used a mobile wallet for the first time, for consumers who used a mobile wallet in the last 7 days and started using mobile wallets in the last 12 months, by demographic



Source: PYMNTS Intelligence

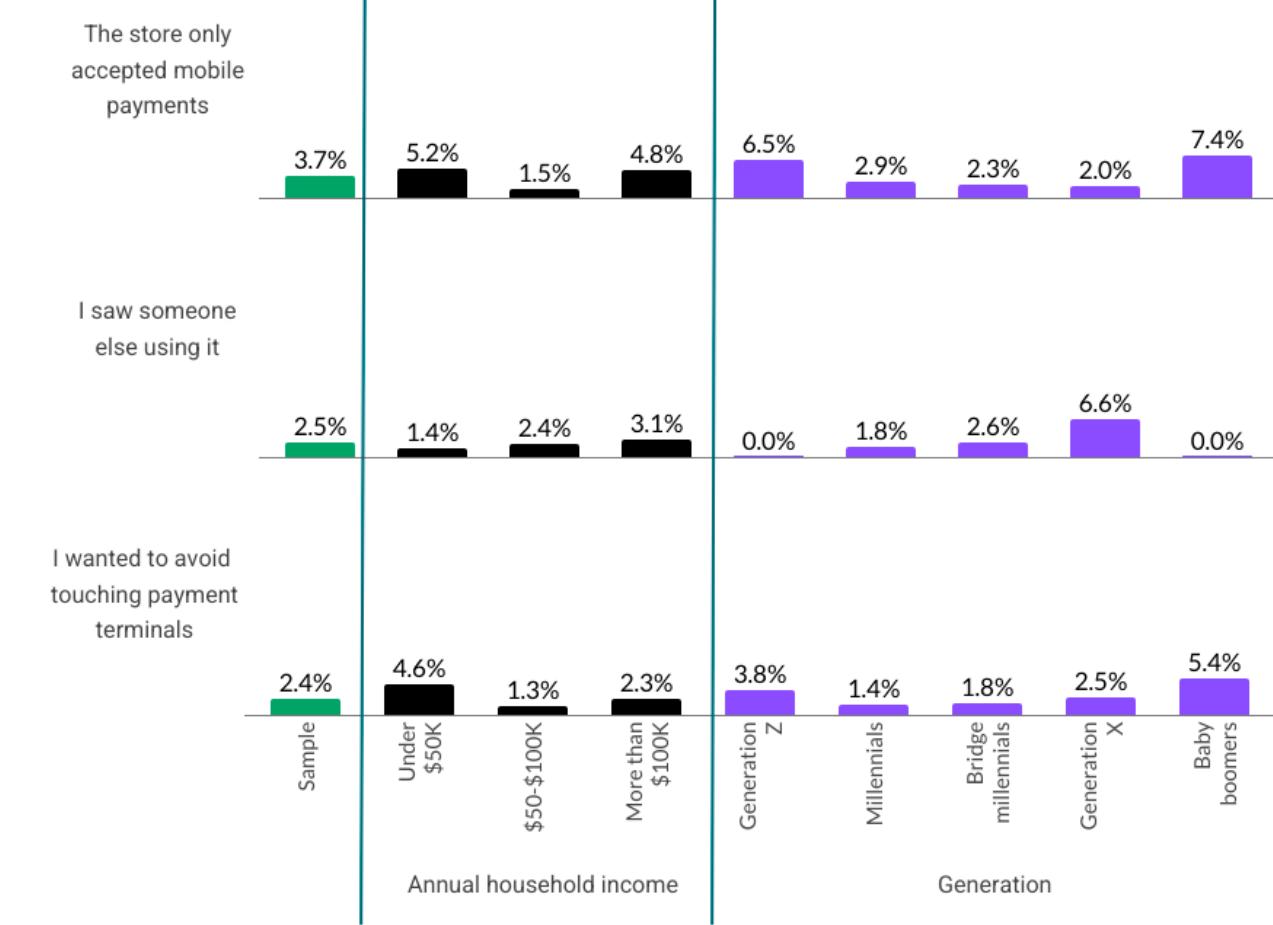
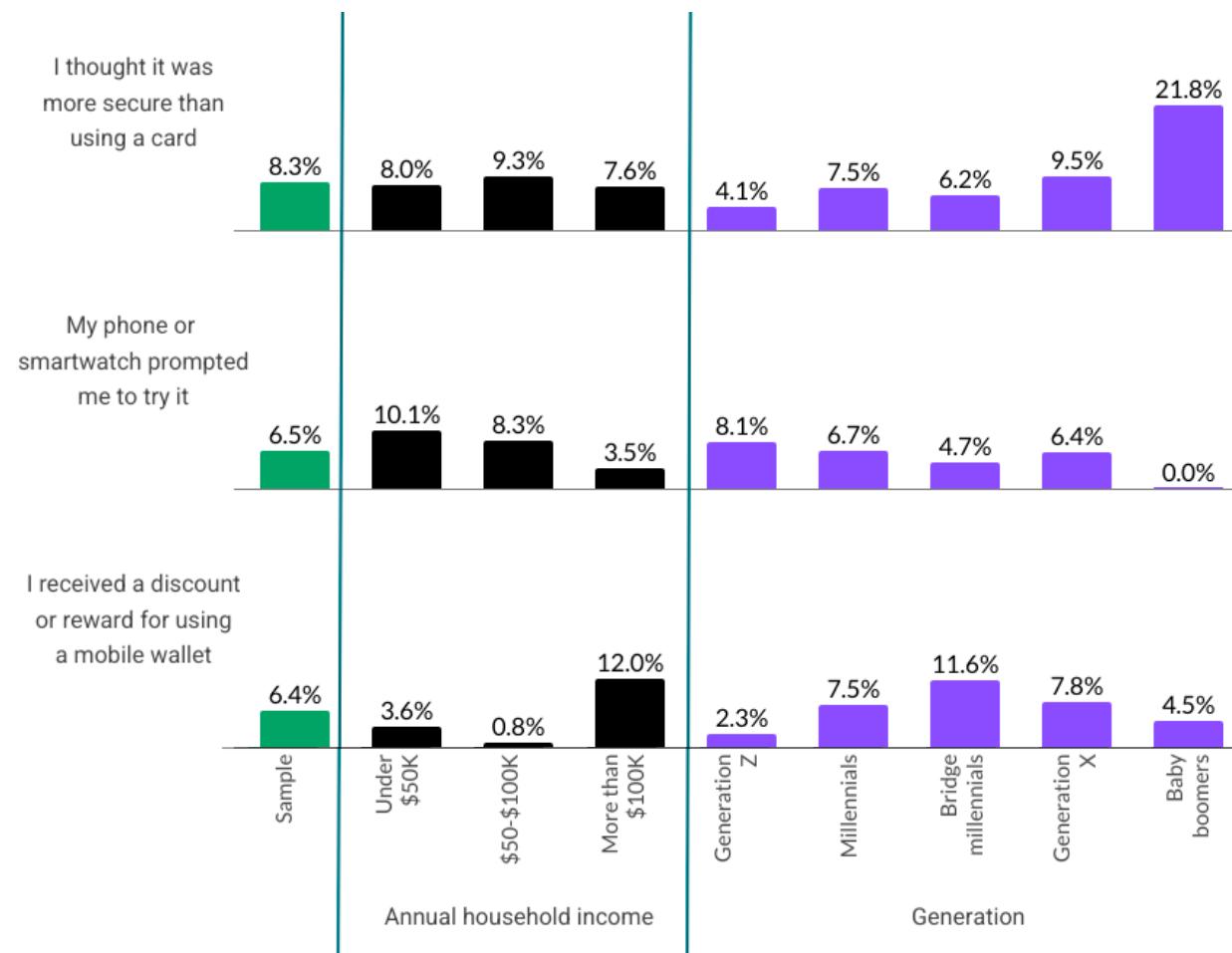
Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

N= 408: Respondents who made an in-store purchase with a mobile wallet in the last 7 days and have started using mobile wallets in the last 12 months, fielded Aug. 14, 2025, to Sept. 22, 2025

FIGURE 3B**Factors driving trial**

Most important reason to have used a mobile wallet for the first time, for consumers who used a mobile wallet in the last 7 days and started using mobile wallets in the last 12 months by demographic

Source: PYMNTS Intelligence
Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground
 N= 408: Respondents who made an in-store purchase with a mobile wallet in the last 7 days and have started using mobile wallets in the last 12 months, fielded Aug. 14, 2025, to Sept. 22, 2025



PART II

MOBILE WALLET USAGE IS SPIKING, AND APPLE PAY'S COMPETITIVE POSTURE IS SHRINKING

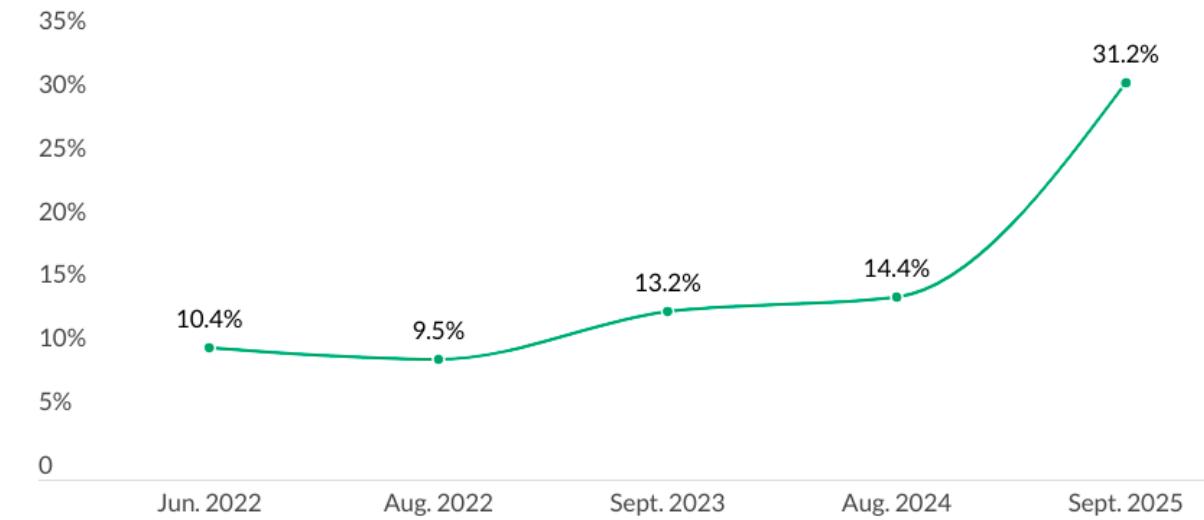
Mobile wallet use overall is on the rise, and while Apple Pay is still the most popular choice, competitors are growing faster. Overall, 31% of consumers reported having used a mobile wallet in a store in the last seven days. That figure is more than double the 14% in August 2024.

Millennials are using mobile wallets in stores the most. Nearly half of millennials reported having used one in a store in the last week, up 112% from last year. Meanwhile, baby boomers are using mobile wallets the least, but are gaining share at a rapid clip. Only 7.9% of boomers used the payment method in the last week, but this figure marks a 147% increase from 2024.

FIGURE 4A

Mobile wallet use in stores

Consumers who have used a mobile wallet in-store in the last 7 days



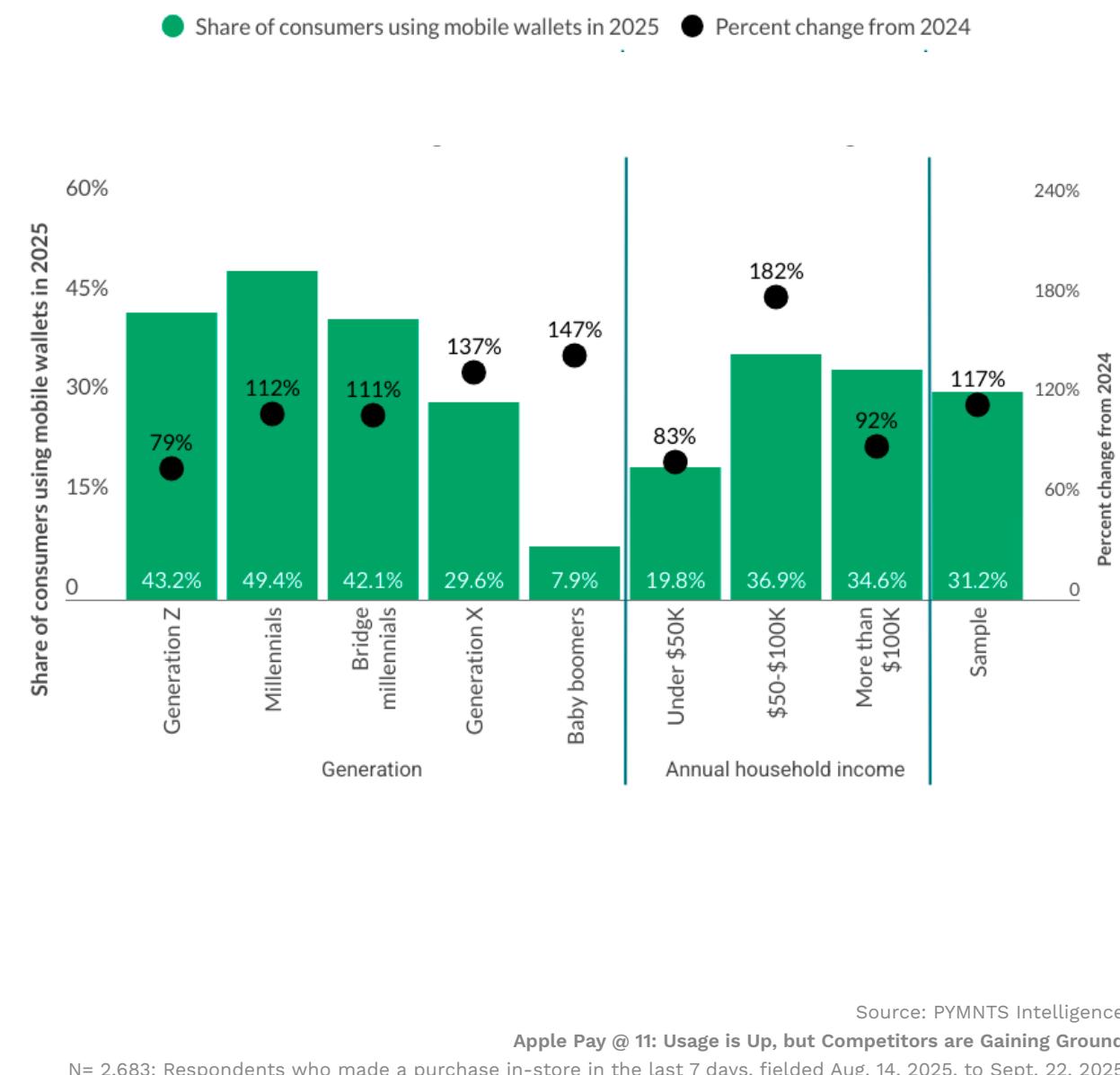
Source: PYMNTS Intelligence

Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

N= 2,683: Respondents who made a purchase in-store in the last 7 days, fielded Aug. 14, 2025, to Sept. 22, 2025

FIGURE 4B**In-store use by demographic**

Consumers who have used a mobile wallet in store in the last 7 days, by demographic



Online usage has also increased, albeit less dramatically. One in four consumers reported paying for an online purchase with a digital wallet in the last week, up 73% from 2024. With online usage, too, millennials lead and baby boomers lag. Notably, however, millennials increased their digital wallet usage online the most of any generation. They were the only cohort to double their frequency.

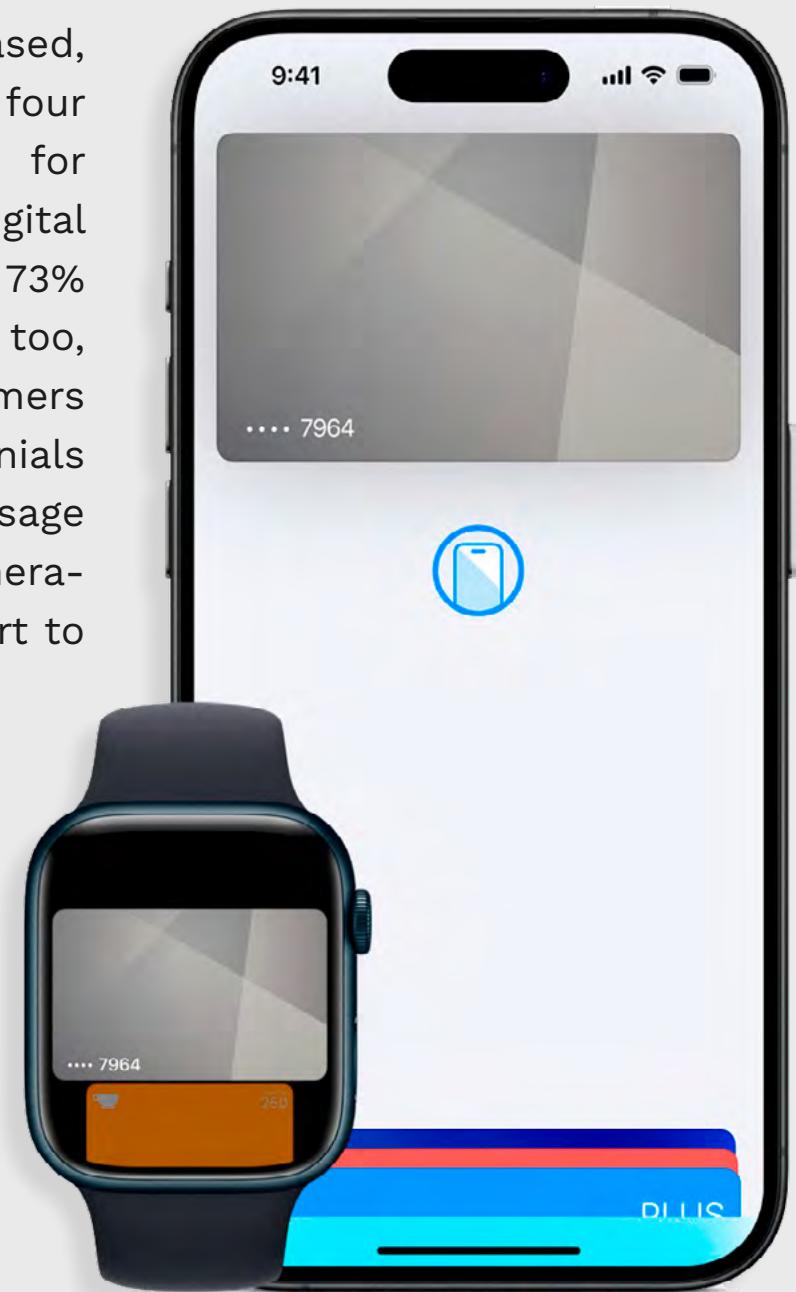
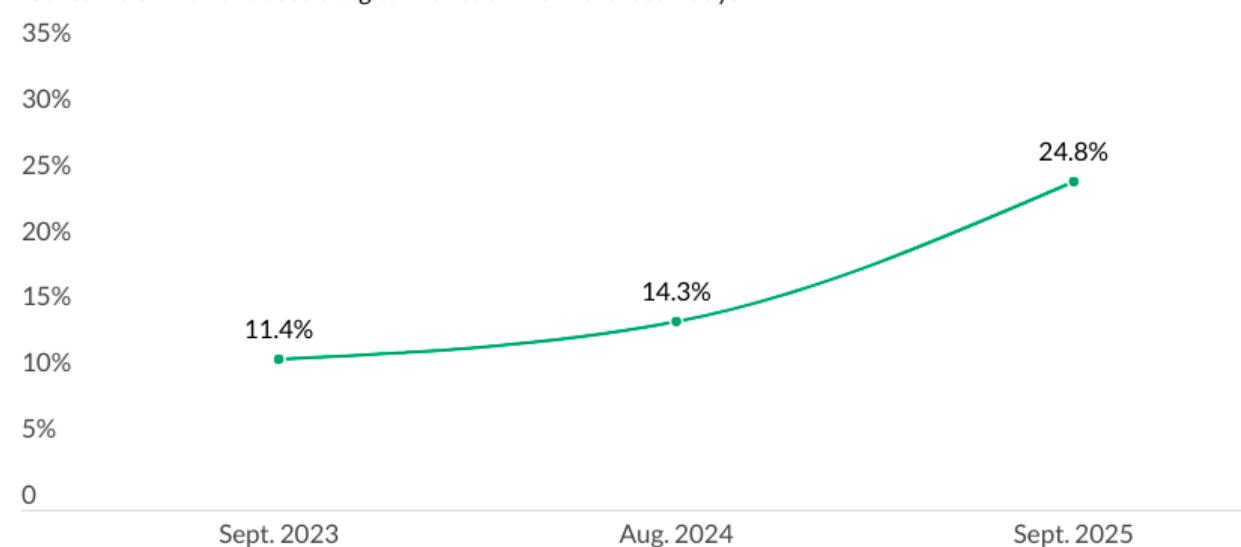


FIGURE 5A**Digital wallet use online**

Consumers who have used a digital wallet for an online transaction in the last 7 days



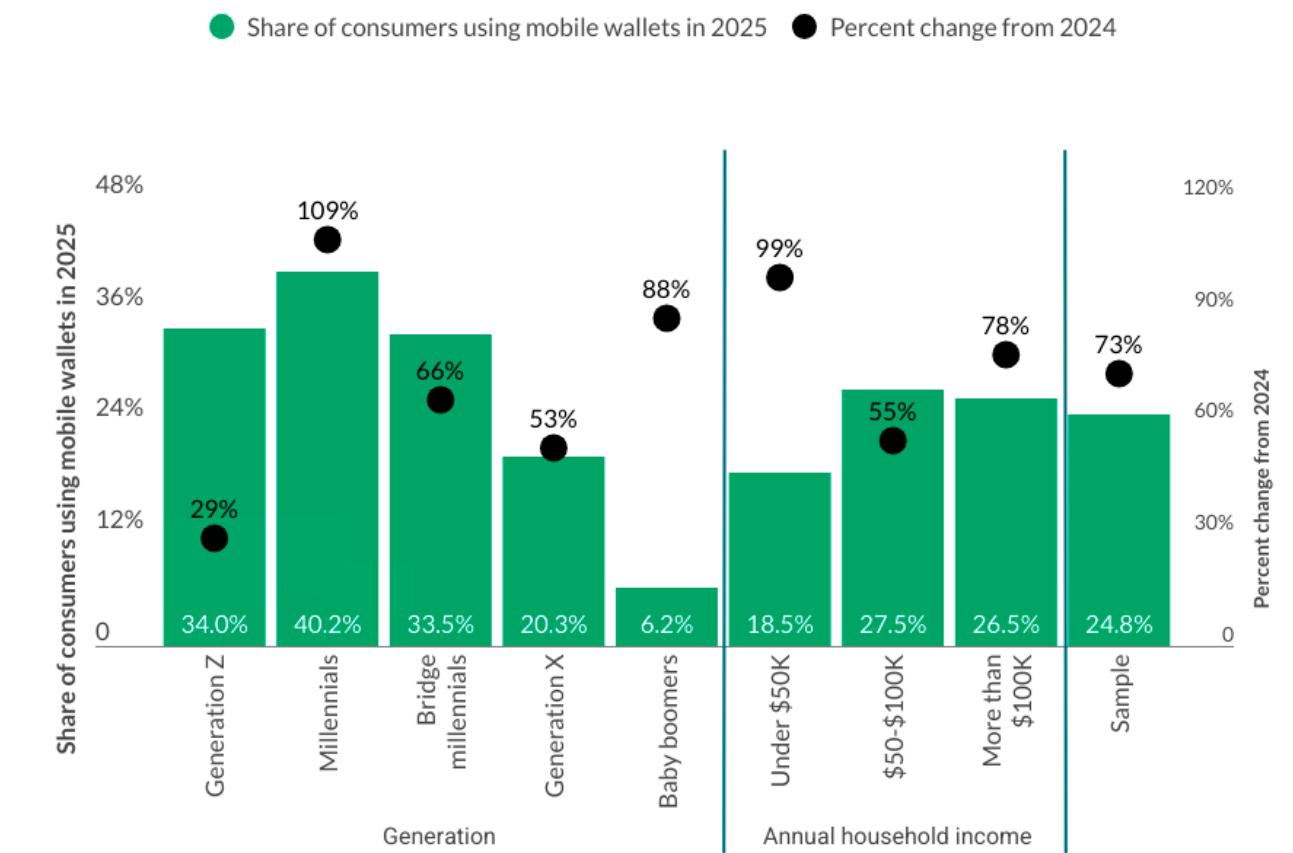
Source: PYMNTS Intelligence

Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

N= 1,892: Respondents who made a purchase online in the last 7 days, fielded Aug. 14, 2025, to Sept. 22, 2025

FIGURE 5B**Online use by demographic**

Consumers who have used a digital wallet for an online transaction in the last 7 days, by demographic



Source: PYMNTS Intelligence

Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

N= 1,892: Respondents who made a purchase online in the last 7 days, fielded Aug. 14, 2025, to Sept. 22, 2025

APPLE PAY IS BENEFITTING FROM MOBILE WALLET'S UPTICK, BUT COMPETITORS ARE QUICKLY GAINING GROUND.

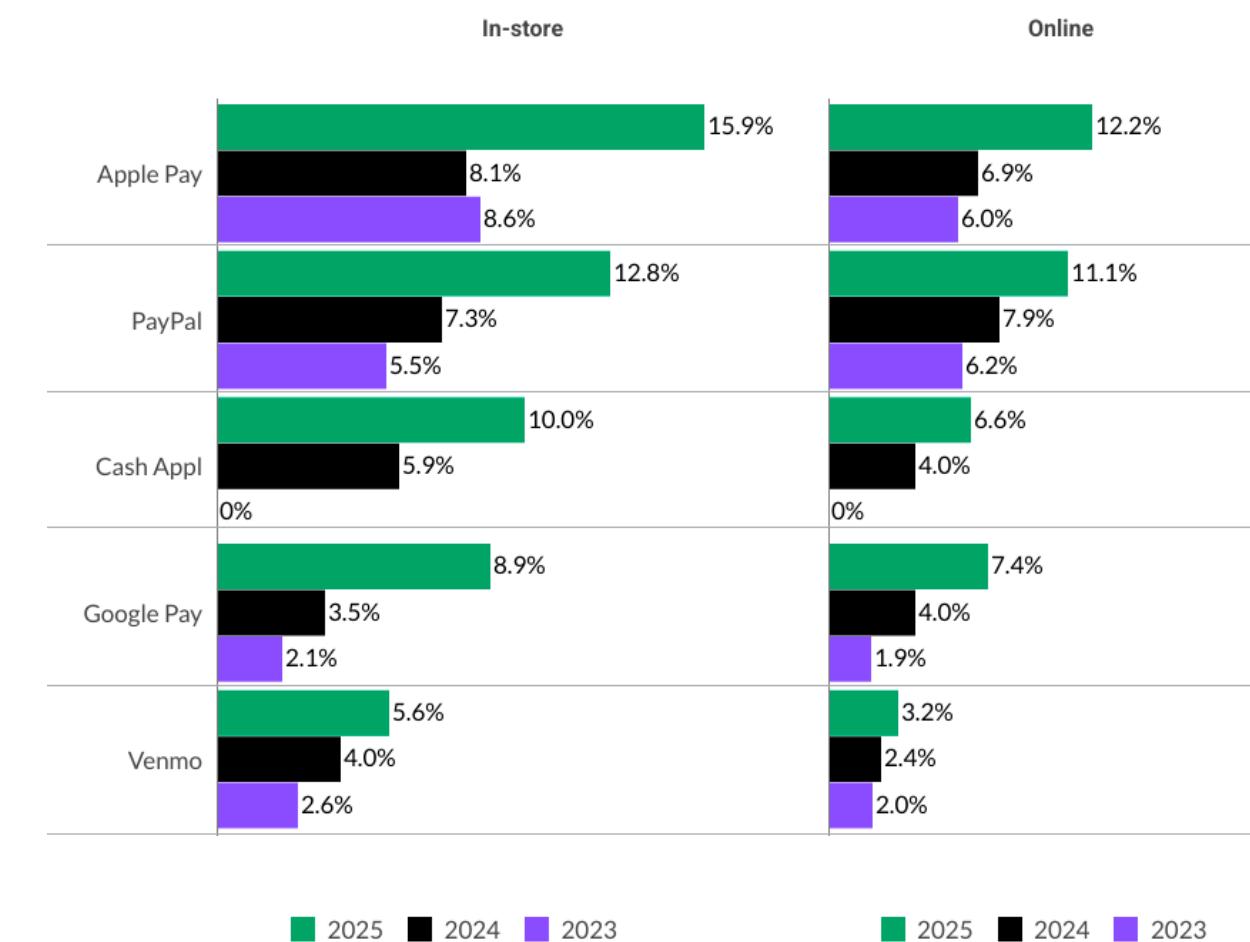
While the overall number of consumers who have used Apple Pay has increased dramatically, similar increases have been seen in competing wallets. For example, the share of customers using the payment method at least once has almost doubled. But the same can be said of PayPal and Cash App. And the share of consumers that have used Google Pay has more than doubled.

For eCommerce purchases, PayPal and Cash App's growth did not keep up with Apple Pay's, and neither did Google Pay or Samsung Pay. Still, for now, Apple Pay has more people using it at least once. However, the growth in the number of consumers trying wallets has not translated into nearly the same growth in sales volume.

FIGURE 6A

Use of competing mobile wallets, 2024 vs. 2025

Share of consumers who have used select mobile wallets in the last 7 days, by year



■ 2025 ■ 2024 ■ 2023

■ 2025 ■ 2024 ■ 2023

Source: PYMNTS Intelligence

Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

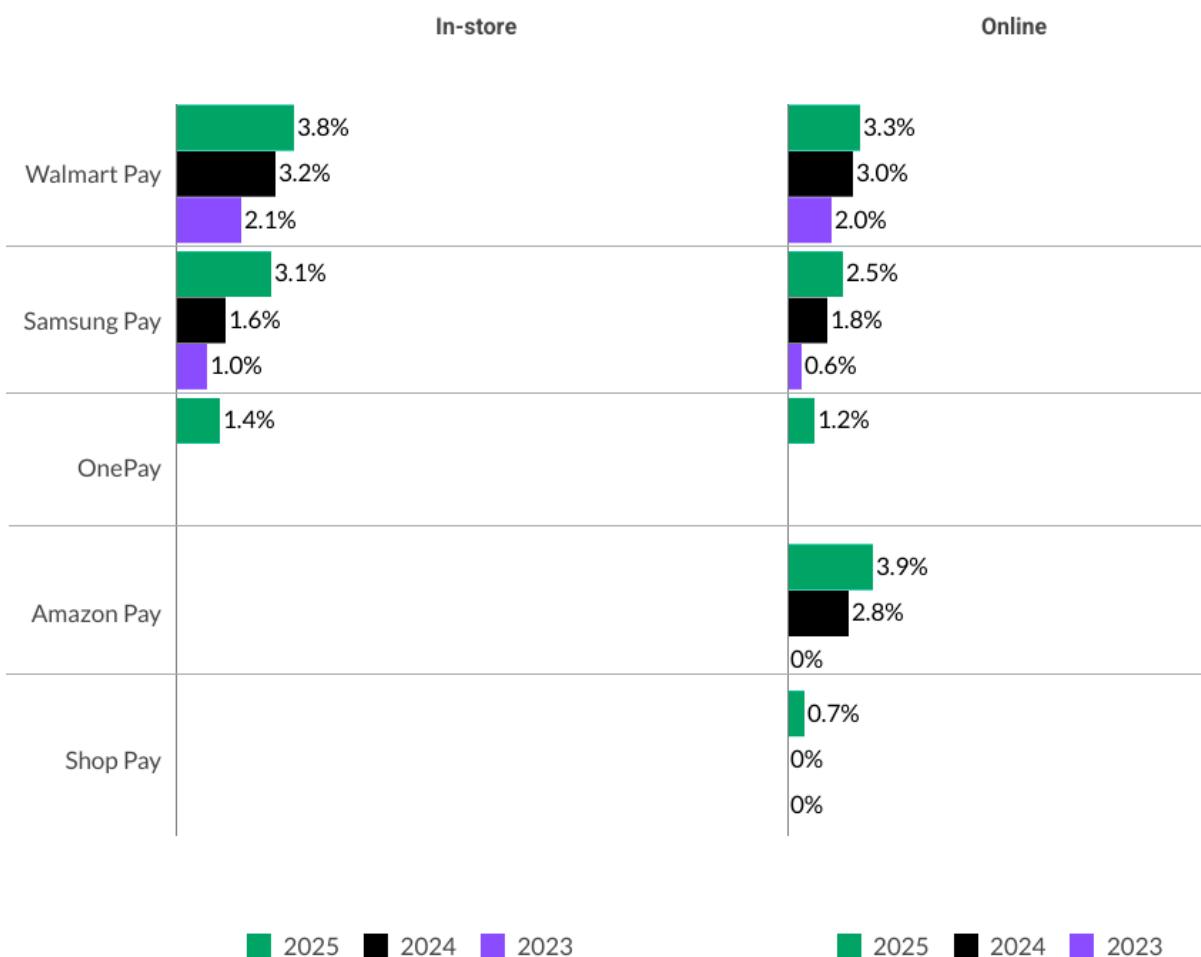
N= 2,560: Respondents who remember their last in-store purchase for the last 7 days,

N= 1,832: Respondents who remember their online purchase for the last 7 days,

fielded Aug. 14, 2025, to Sept. 22, 2025

FIGURE 6B**Use of competing mobile wallets, 2024 vs. 2025**

Share of consumers who have used select mobile wallets in the last 7 days, by type and year.



Source: PYMNTS Intelligence
Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground
N= 2,560: Respondents who remember their last in-store purchase for the last 7 days,
N= 1,832: Respondents who remember their online purchase for the last 7 days,
fielded Aug. 14, 2025, to Sept. 22, 2025



PART III

MORE WALLET USERS ARE PAYING VIA DIGITAL CASH BALANCES.

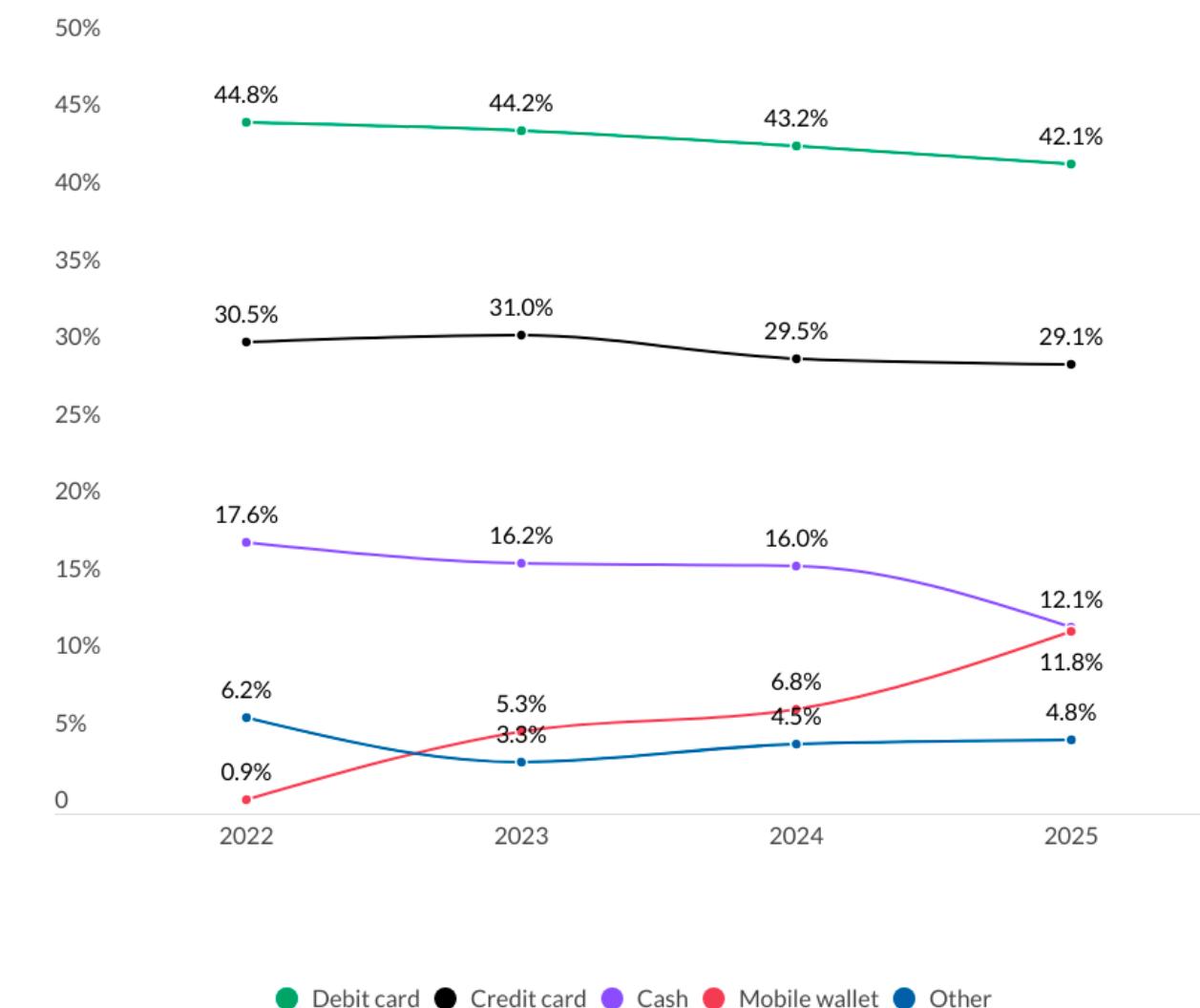
Mobile wallets are close to overtaking cash for in-store payments. Between 2022 and 2025, the share of consumers who made their most recent in-store payment using digital wallets rose from 0.9% to 11.8%. In the same period, cash usage fell from 17.6% to 12.1%.

While digital wallets may be gaining share from cash, a review of other payment methods reveals that they are not meaningfully gaining share from debit or credit cards. Debit still remains the most popular payment method for funding mobile wallets, although stored digital cash balances come in close second. Between 2023 and 2025, the share of consumers who used digital wallets for their last in-store transaction and digital balances as the funding payment method rose from 1.0% to 3.7%.

FIGURE 7A

Last payment method used in-store

Consumers who used select payment methods for their most recent in-store purchase



Source: PYMNTS Intelligence

Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

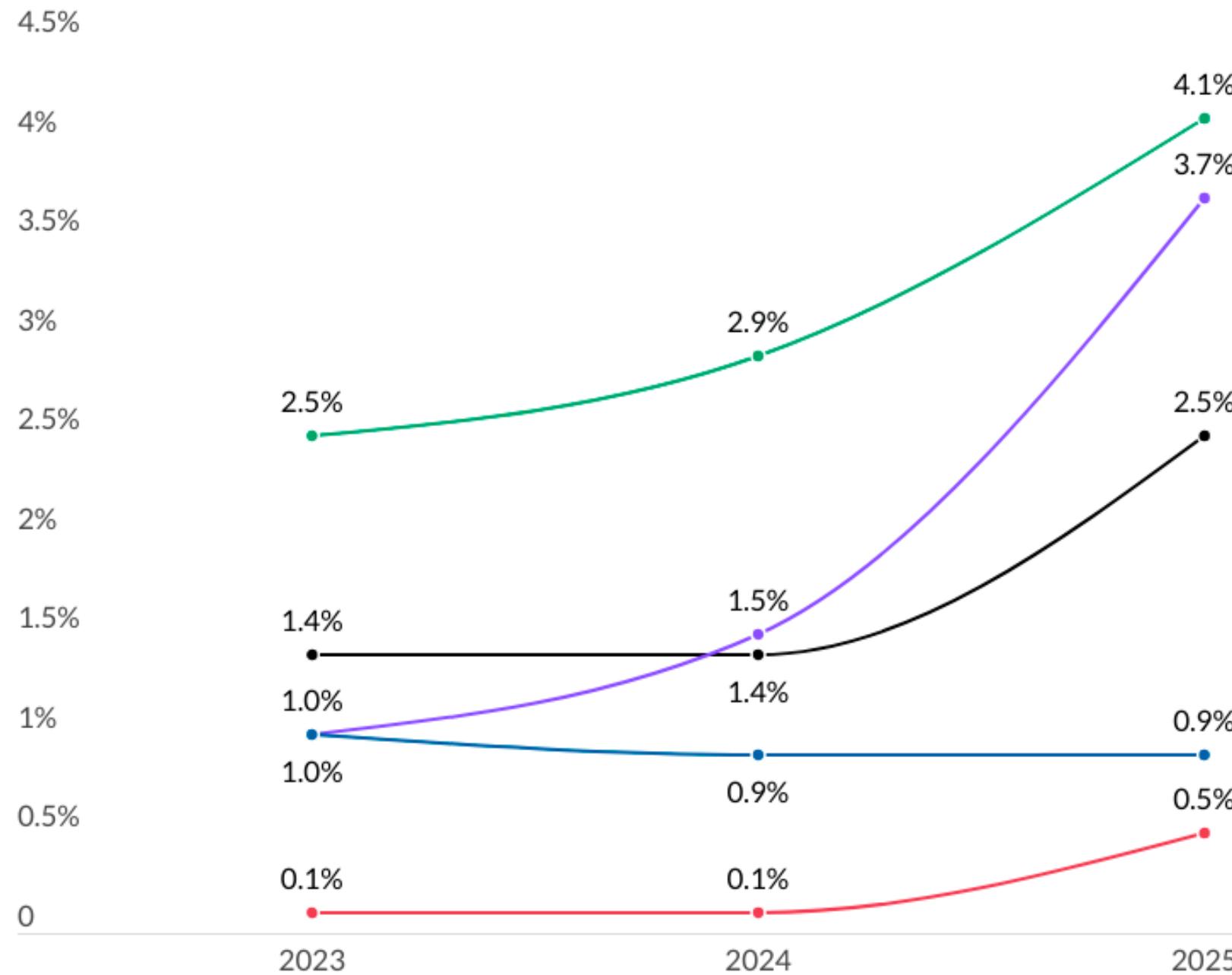
N= 2,683: Respondents who made a purchase in-store in the last 7 days, fielded Aug. 14, 2025, to Sept. 22, 2025

However, the increase in digital wallet usage has led to significant boosts in consumers using credit or debit cards as the underlying method. But it has not displaced other payment methods. Between 2023 and 2025, the share of consumers who paid for their last in-store transaction via debit card has held roughly flat, as has the share paying via credit.

FIGURE 7B

Last underlying payment method used in-store via digital wallet
Consumers who paid for their most recent in-store purchase with digital wallets using select underlying payment methods

● Debit card ● Credit card ● Wallet balance ● Bank transfer ● Other



Source: PYMNTS Intelligence

Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

N= 2,683: Respondents who made a purchase in-store in the last 7 days, fielded Aug. 14, 2025, to Sept. 22, 2025

FIGURE 8**In-store payment methods over time**

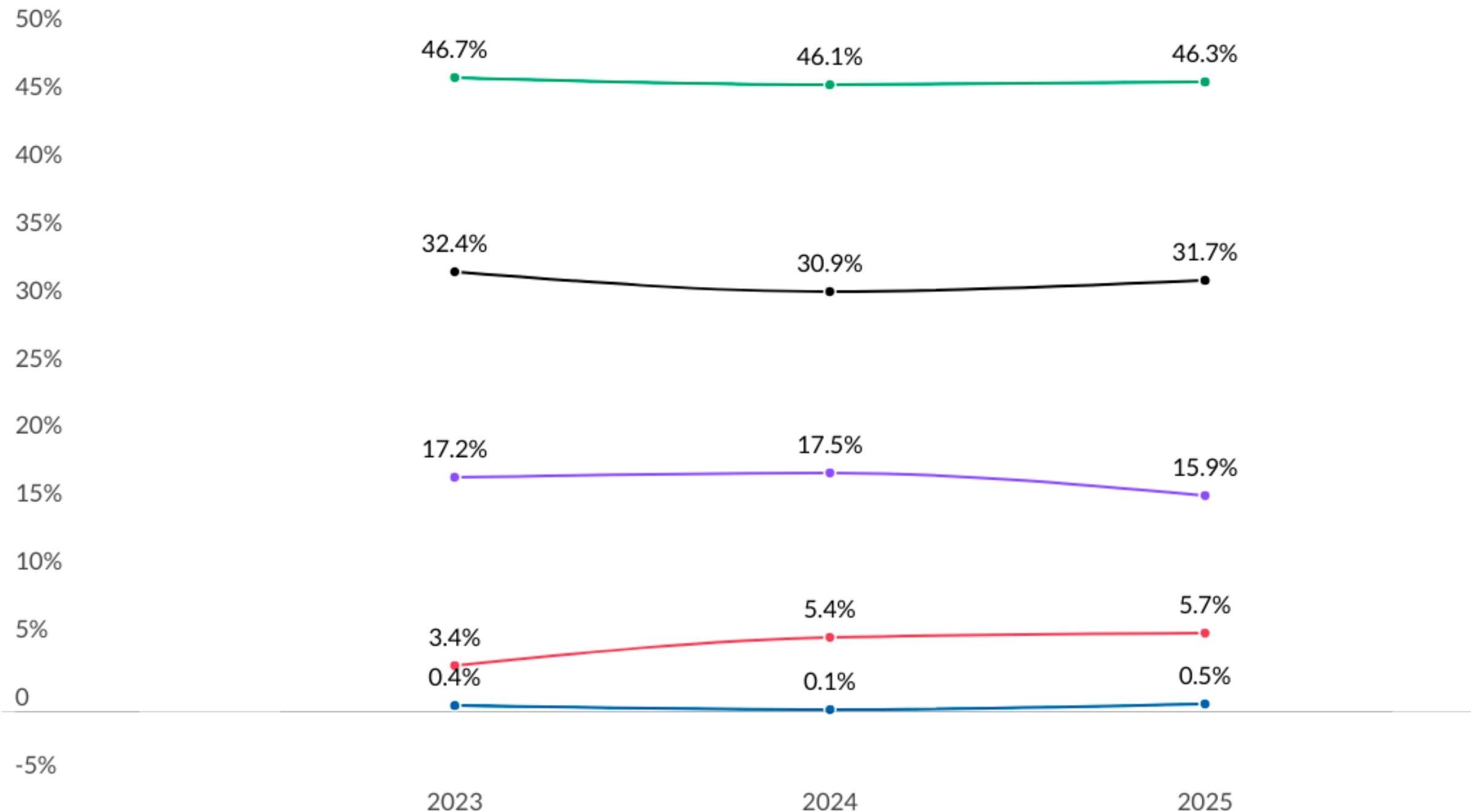
Consumers who used select payment method for their last in-store transaction, either physically or as the underlying payment method for digital wallets

Source: PYMNTS Intelligence

Apple Pay @ 11: Usage is Up, but Competitors are Gaining Ground

N= 2,683: Respondents who made a purchase in-store in the last 7 days, fielded Aug. 14, 2025, to Sept. 22, 2025

● Debit card ● Credit card ● Cash or balance ● Other ● Bank transfer



APPLE PAY



Usage is Up,
but Competitors are Gaining Ground

October 2025

METHODOLOGY

Apple Pay @11: Usage is Up, but Competitors are Gaining Ground is based on a survey of 3,339 U.S. consumers conducted from Aug. 14, 2025, to Sept. 22, 2025. The report examines the state of Apple Pay usage in 2025. The sample was balanced to match the U.S. adult population in key demographic variables. Respondents were 51% female, with an average age of 48. Four in 10 respondents had annual household income of more than \$100,000.

THE PYMNTS INTELLIGENCE TEAM THAT PRODUCED THIS REPORT:

John Gaffney
Chief Content Officer

Lynnley Browning
Managing Editor

Scott Murray
SVP, Head of Analytics

Franco Coraggio
Analyst

Carson Olshansky
Writer

ABOUT

PYMNTS
INTELLIGENCE

PYMNTS Intelligence is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what's now and what's next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multi-lingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world's leading publicly traded and privately held firms.

The Apple Pay At Eleven Report may be updated periodically. While reasonable efforts are made to keep the content accurate and up to date, PYMNTS MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE CORRECTNESS, ACCURACY, COMPLETENESS, ADEQUACY, OR RELIABILITY OF OR THE USE OF OR RESULTS THAT MAY BE GENERATED FROM THE USE OF THE INFORMATION OR THAT THE CONTENT WILL SATISFY YOUR REQUIREMENTS OR EXPECTATIONS. THE CONTENT IS PROVIDED "AS IS" AND ON AN "AS AVAILABLE" BASIS. YOU EXPRESSLY AGREE THAT YOUR USE OF THE CONTENT IS AT YOUR SOLE RISK. PYMNTS SHALL HAVE NO LIABILITY FOR ANY INTERRUPTIONS IN THE CONTENT THAT IS PROVIDED AND DISCLAIMS ALL WARRANTIES WITH REGARD TO THE CONTENT, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT AND TITLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, AND, IN SUCH CASES, THE STATED EXCLUSIONS DO NOT APPLY. PYMNTS RESERVES THE RIGHT AND SHOULD NOT BE LIABLE SHOULD IT EXERCISE ITS RIGHT TO MODIFY, INTERRUPT, OR DISCONTINUE THE AVAILABILITY OF THE CONTENT OR ANY COMPONENT OF IT WITH OR WITHOUT NOTICE.

PYMNTS SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND, IN PARTICULAR, SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THE CONTENT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EVEN IF PYMNTS HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, AND IN SUCH CASES SOME OF THE ABOVE LIMITATIONS DO NOT APPLY. THE ABOVE DISCLAIMERS AND LIMITATIONS ARE PROVIDED BY PYMNTS AND ITS PARENTS, AFFILIATED AND RELATED COMPANIES, CONTRACTORS, AND SPONSORS, AND EACH OF ITS RESPECTIVE DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES, AGENTS, CONTENT COMPONENT PROVIDERS, LICENSORS, AND ADVISERS.

Components of the content original to and the compilation produced by PYMNTS is the property of PYMNTS and cannot be reproduced without its prior written permission.

We are interested in your feedback on this report. If you have questions, comments or would like to subscribe, please email us at feedback@pymnts.com.