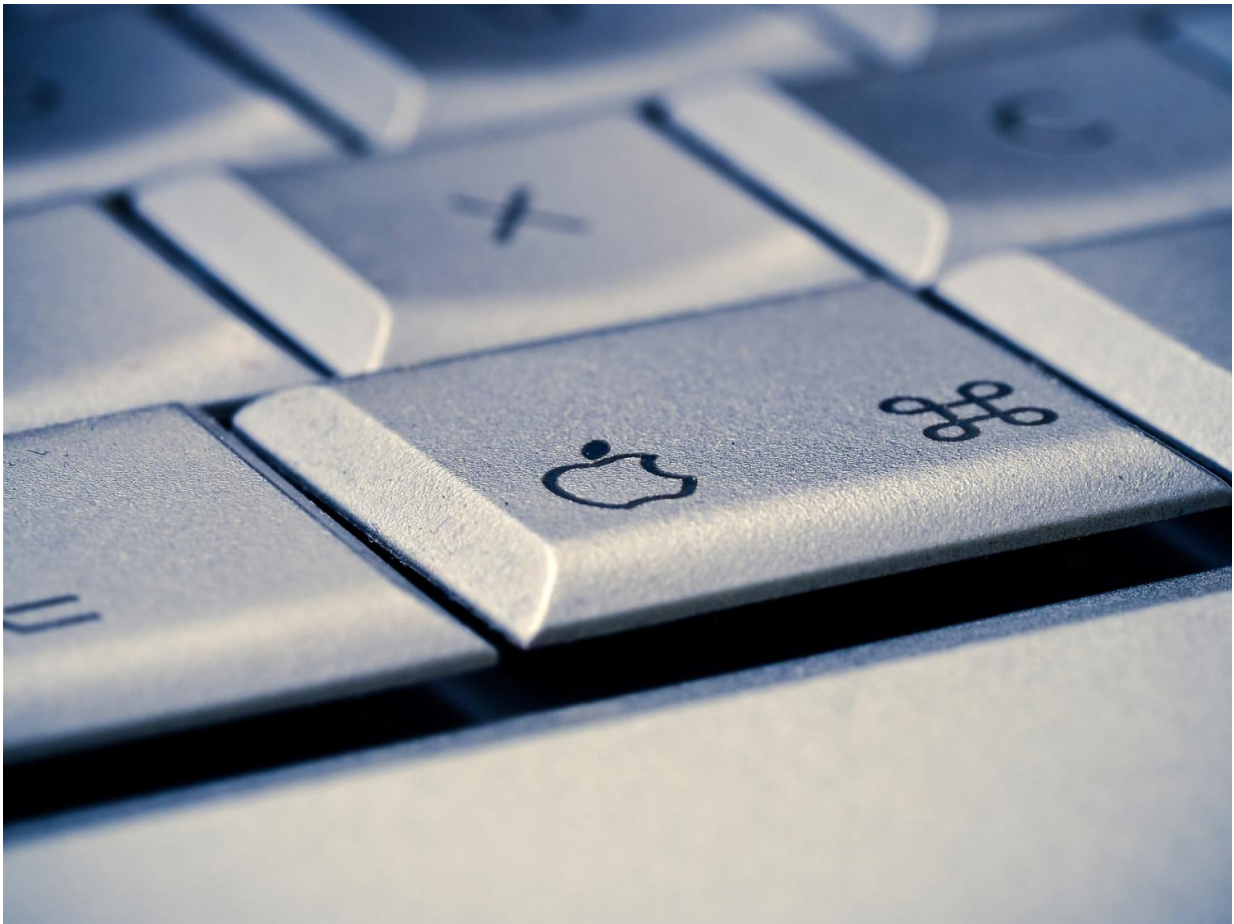


# More Americans are using Apple Pay than any other mobile-payment app

October 24 2019, by Rex Crum

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Apple, which has focused on its services business as a major source of

its future revenue growth, can now claim a new title for its Apple Pay digital payment service.

According to new data from digital marketing research firm eMarketer, Apple Pay has surpassed the Starbucks mobile app as the most-popular method for making mobile payments in the United States. EMarketer said that this year, Apple Pay will be used by 30.3 million users in the United States, while Starbucks will have 25.2 million users.

The reasons for Apple Pay's growth in use are simple. More retailers have added point-of-sale systems that include the NFC (Near Field Communication) technology that Apple Pay uses to process purchase transactions, and Apple Pay can also be used at a variety of different stores. Starbucks' app, which uses traditional product bar codes to scan products, can only be used at Starbucks stores.

The eMarketer data would appear to confirm Apple's own upbeat comments about the growth of Apple Pay. When the company reported its fiscal third-quarter results in July, Apple Chief Executive Tim Cook said Apple Pay was handling more than 1 billion transactions a month, and that its usage was growing faster than that of PayPal.

Apple doesn't disclose how much money it makes from Apple Pay transactions. But, during its third quarter, Apple said it took in \$11.46 billion from services, which in addition to Apple Pay includes sales from the App Store, Apple Music and iCloud storage plans.

In terms of [mobile app](#) usage popularity, Apple Pay and Starbucks were followed by Google Pay, with 12.1 million users, and Samsung Pay and its 10.8 million app users.

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