Mobile payment adoption is on the rise across European markets. However, Germany, as Europe’s economic powerhouse, has lagged behind in mobile payment adoption, but now that Google and Apple have launched their services using a mobile device, has long been overshadowed in Germany, where traditional payment methods still dominate. However, the situation is starting to change, especially among younger generations. According to our findings, both companies as well as other tech companies from the United States are in the pole position to become leading providers of mobile payment services. Considering that billions of people use the mobile platforms built and operated by Google and Apple, i.e. Android and iOS, both companies are in a position to become major players in the mobile payment market. mobile payments are on the rise, especially among younger generations.