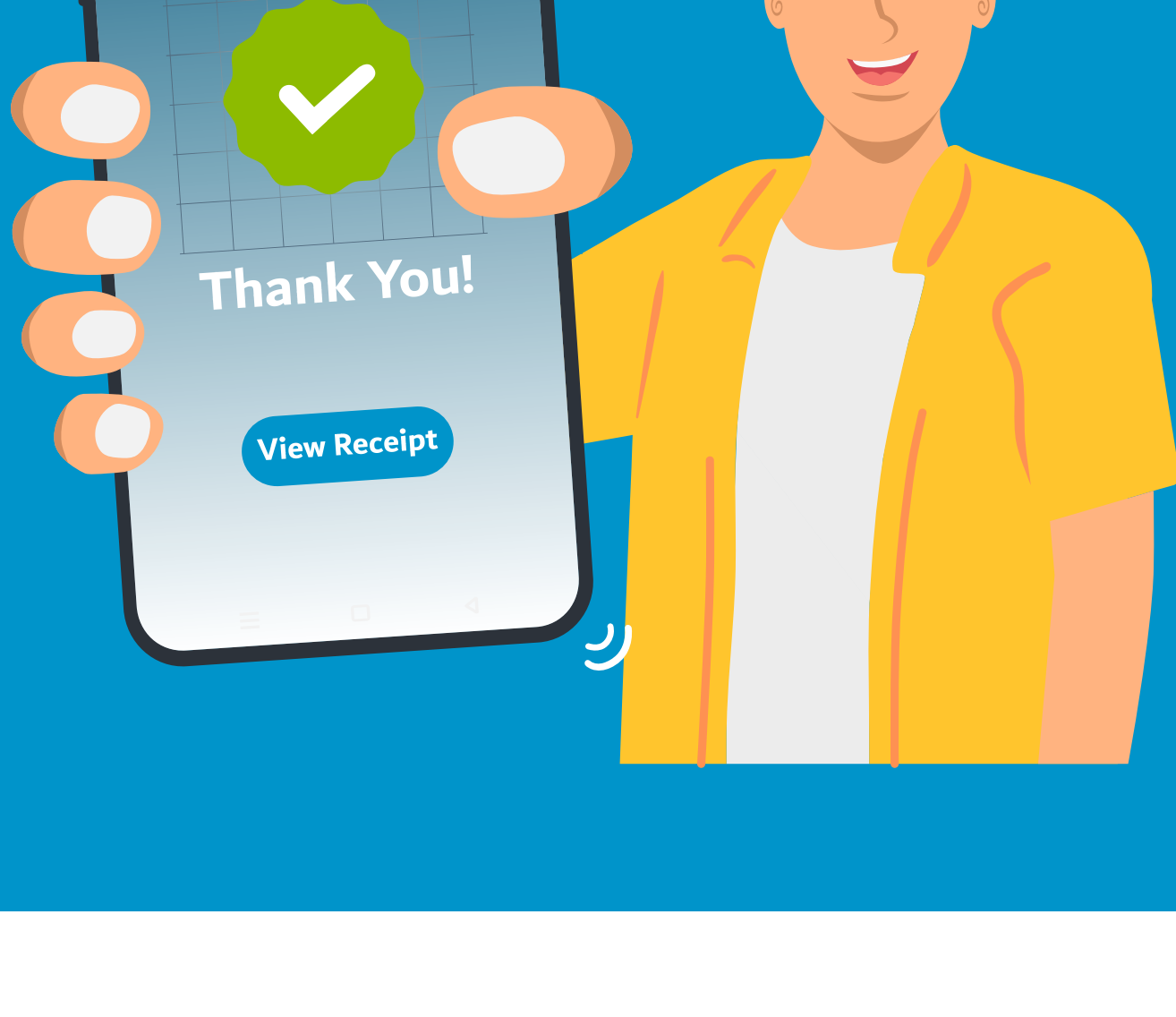


KUBRA 2025 Insights: Digital Wallets in Utilities



Digital Wallets Are Mainstream, But Bill Payments Are Catching Up

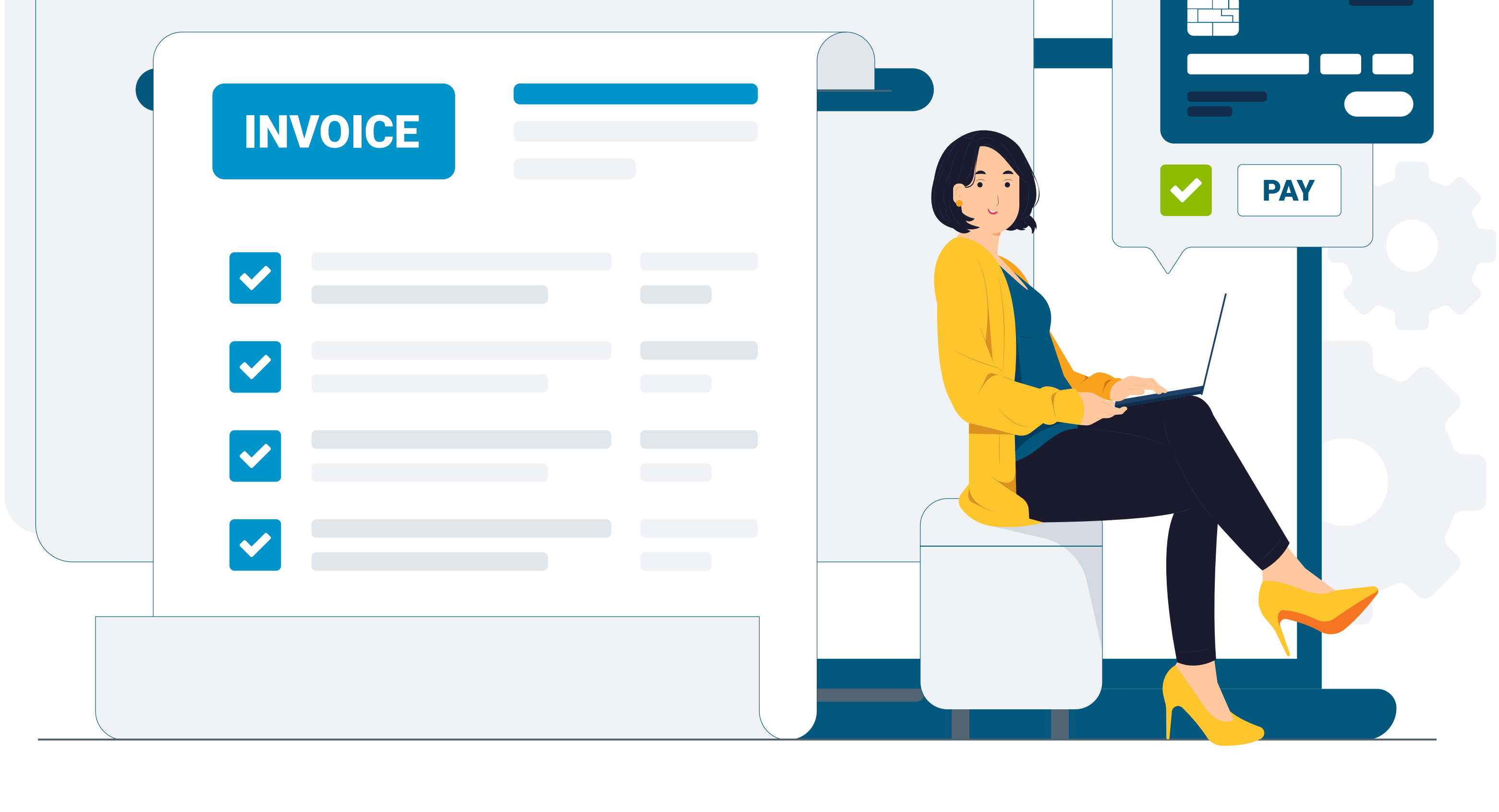


61% of consumers use digital wallets for their purchases.

Only **42%** use them for bill payments (up from 37% in 2022).

Utility Bills Lead Wallet Adoption

62% of bill payers use wallets to pay utilities (up from 25% in 2022, a 148% increase).



Multi-Wallet Usage Is the New Normal

Nearly **60%** use **2+** wallets.

Which digital wallet(s) do you use most often for bill payments?
(Select all that apply.)



Awareness Gap Limits Growth

Only **24%** know their utility offers wallet payments.

52% don't know. Awareness is the biggest adoption barrier.



Drivers vs. Barriers

Why they use wallets:

- Ease (42%)
- Convenience (41%)
- Time savings (33%)

Why they don't:

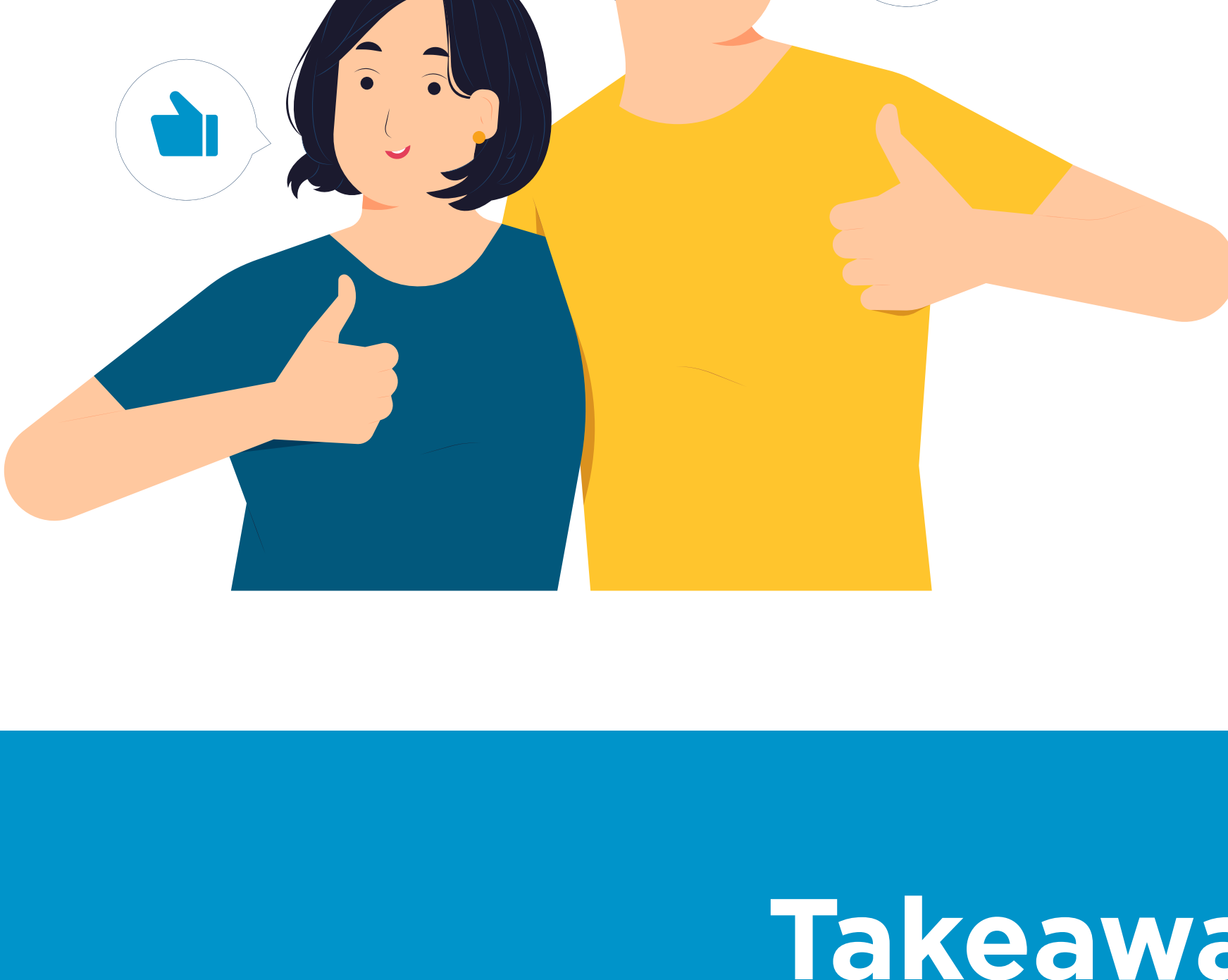
- Security concerns (46%)
- Lack of availability (33%)
- Tech discomfort (20%)



Digital Wallets Enhance Customer Experience

32% say wallets help them pay on time.

30% say wallets boost satisfaction.



26% say wallets show their utility is innovative.

Takeaway: Utilities must offer multiple wallets + actively promote awareness to boost adoption, satisfaction, and trust.

Download the [KUBRA 2025 Digital Wallets White Paper](#) for deeper insights.