

Digital Payment Trends to Consider in 2022

Omni-Channel Use of Digital Payments Is the Norm

Customers are using more than one channel to pay their monthly bills:



28%

used
2
channels

19%

used
3
channels

21%

used
4
or more channels*

*1H 2021

Consumer Adoption of Voice-Activated Payments Is Growing

38% make voice-activated payments via smartphone

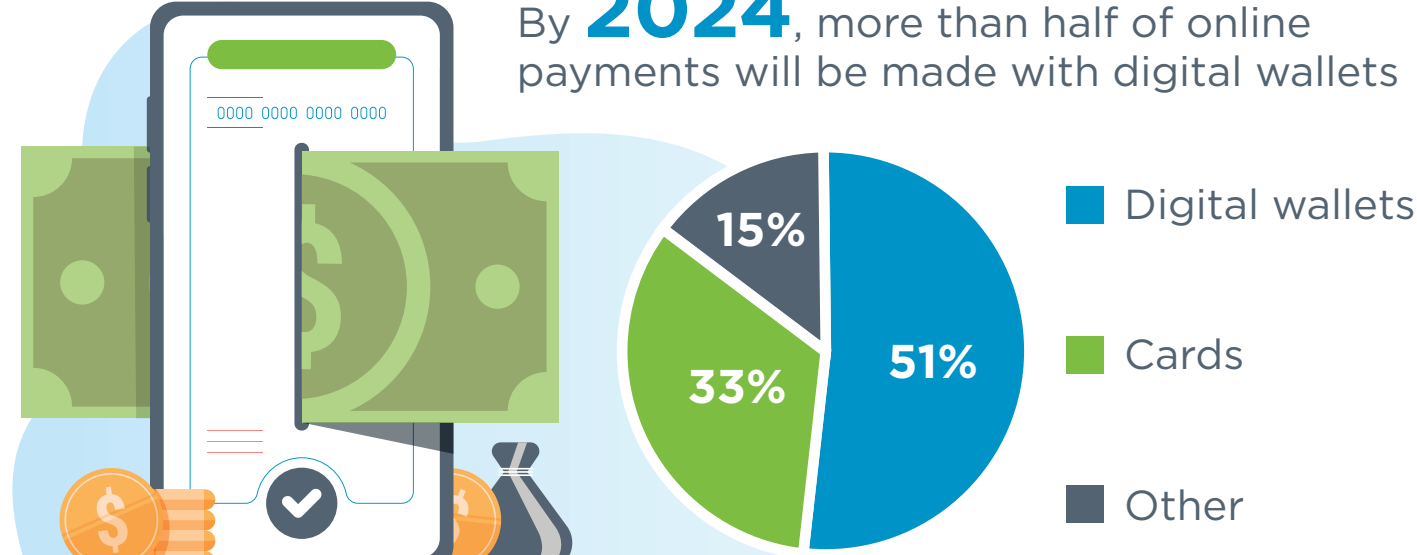
22% make voice-activated payments with a smart speaker

58% of customers like the 24-hour service offered by an AI virtual assistant



Digital Wallets Are an Industry Mainstay

By **2024**, more than half of online payments will be made with digital wallets



During the pandemic...

23% started using



PayPal®

18% started using



Apple Pay®

13% started using



Google Pay

74%

of consumers said they will continue using contactless payments post-pandemic



Buy Now, Pay Later (BNPL) on the Rise

30% of consumers have financed a purchase with BNPL, and **11%** are interested in using it

29% would have made a smaller purchase or not purchased at all without this option

55% of consumers tended to spend more using BNPL than they ordinarily would using other payment methods



KUBRA Can Help

The KUBRA EZ-PAY® on-demand payment application is an omni-channel payment solution that provides customers with a wide range of channels, including digital solutions such as online, mobile, smart speakers, chatbots, automated IVR, and call centers. KUBRA EZ-PAY also supports multiple payment methods, including cash, check, debit card, credit card, and digital wallets such as Apple Pay, Google Pay, Venmo, and PayPal. KUBRA EZ-PAY gives your customers the flexibility they're craving.



www.KUBRA.com

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