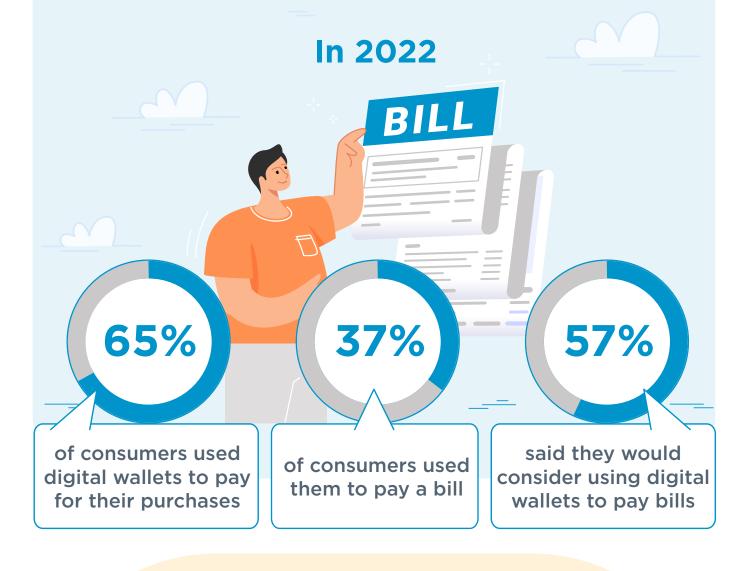
More Consumers Are Using Digital Wallets Than Ever Before



Once a Nice-To-Have, Quickly **Becoming a Customer Expectation**



Consumers Are Using Digital Wallets Frequently

Nearly **50%** of survey respondents indicated that they use digital wallets either daily or at least once a week.



Paypal Is the Most Preferred Digital Wallet

PayPal is the leading digital wallet, with 51%of consumers choosing to use int.



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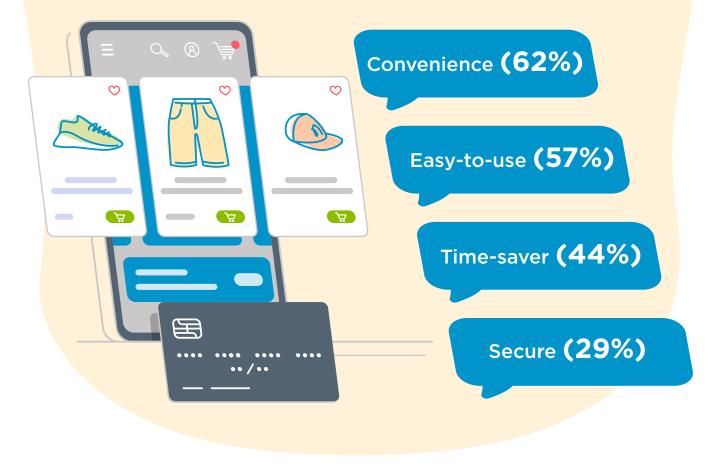
Some like to mix it up

35% of customers use 2-3 digital wallets to make payments

5% use more than three digital wallets

Billers need to offer a mix of digital wallets to increase customer satisfaction and adoption rates.

Most Common Reasons Consumers Use Digital Wallets



KUBRA EZ-PAY[®] lets customers make last-minute, on-demand payments through digital, voice, or artificial intelligence (AI) channels such as online and mobile, automated IVR and call centers, and smart speakers and chatbots. It also allows customers to pay their bills using different payment methods, including digital wallets such as Apple Pay, Google Pay, PayPal, and Venmo.



www.KUBRA.com

Source: KUBRA Digital Wallets Research 2022.