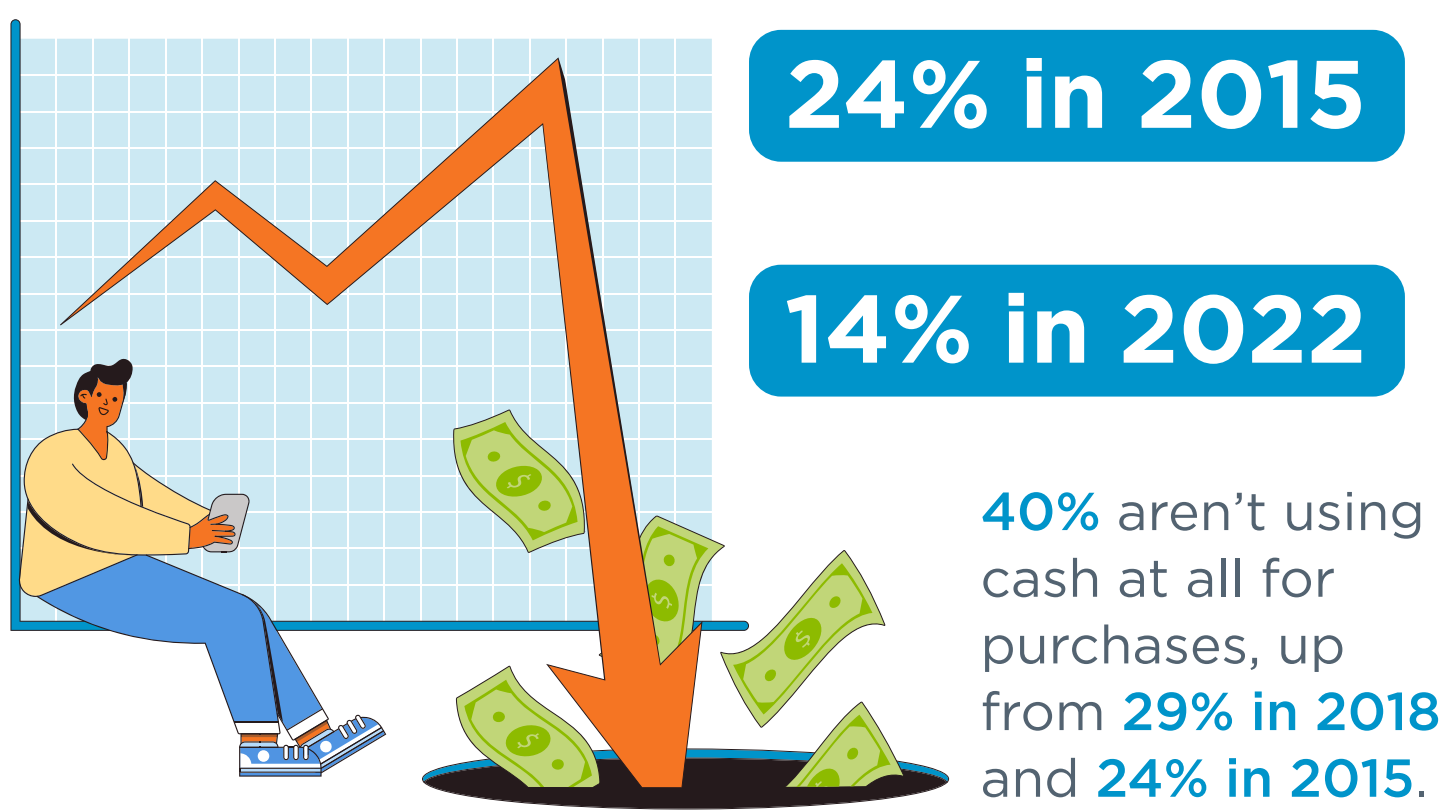


# Digital Payment Trends to Watch for in 2023



## Cash Is on the Decline

Percentage of customers using cash for all or most purchases has steadily decreased



## The Future of Buy Now, Pay Later (BNPL) Is Promising

BNPL users are expected to exceed **900 million** globally by 2027 from **360 million** in 2022.



**One-in-five** U.S. shoppers is expected to make a BNPL purchase this year, rising to **one in four** by 2025.

## Digital Wallets Are No Longer an Alternative Option

In 2022:

Nearly  
**70%**

of customers used digital wallets for purchases.

**37%**

have used digital wallets to make bill payments.

**57%**

would consider doing so in the future.



## Crypto Is Gaining Traction

**220 million** people are now using cryptocurrency to pay for their purchases worldwide.



**1/3** of consumers want to use cryptocurrency to make payments in the coming years.

## Consumer Adoption of Voice-Activated Payments Is Growing

Voice payments were made by **31%** of adults in **2022** compared to **24% in 2021** and **19% in 2020**.

**58%**

feel the 24-hour service is the top benefit of an artificial intelligence virtual assistant.



Check out our  
**“6 Digital Payment Trends to Watch for in 2023 white paper”**  
to learn more.



[www.KUBRA.com](http://www.KUBRA.com)

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