PYMNTS
INTELLIGENCE

Infographic

Digital Wallets

Worth Knowing

Most U.S. consumers use a digital wallet, yet shoppers still reach for a card in stores. For banks, winning a spot in the wallet has lasting value. More than half of users save just one way to pay.

01 Younger shoppers are more likely to use a wallet in stores during a given week.



33%
of Gen Z in-store shoppers used a mobile wallet in the last seven days.

25%
of millennial shoppers used one.

5%
of baby boomers and seniors used one.

02 Most wallet users stick with one way to pay.



54%
of all wallet users save just one method in their mobile wallet.

5%
always use the default method.

7%
switch payment methods often.

03 Among users who switch cards, more choose which to use before checkout than at checkout.



40% of mobile wallet users who switch cards choose which one to use before checkout.

27% choose at checkout.

21% split their decision between the two.

04 Wallet users living paycheck to paycheck are more likely to switch cards in order to stay on budget.



60% of consumers living paycheck to paycheck and struggling to pay bills switch cards to stay on budget.

54% of those living paycheck to paycheck without issues paying bills switch for this reason.

38% of those not living paycheck to paycheck switch for this reason.

05 Apple Pay still handles a fraction of eligible in-store purchases.



$2.8T Potential amount of in-store sales using Apple Pay (2026)

8.9% Apple Pay's share of possible purchases in 2024

10.5% Apple Pay's share of possible purchases in 2026

All figures come from a PYMNTS Intelligence survey of 2,458 U.S. consumers for the October 2026 edition of The Mobile Wallet Adoption Report: Apple Pay @12. Full methodology can be found in the source report.

Apple Pay market size is a modeled estimate.