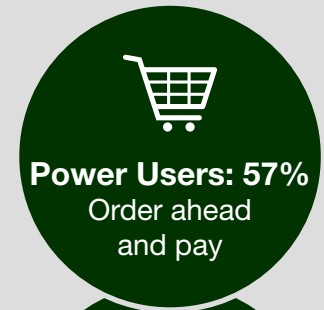


# Mobilizing Digital Wallets: What It Takes To Convert Skeptics

Though mobile wallet adoption has been slow, merchants can learn a lot about the future of digital wallets from two types of early adopters: Power Users and Light Users.

## WHAT INCENTS THEM THE MOST TO USE DIGITAL WALLETS?

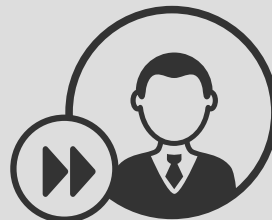
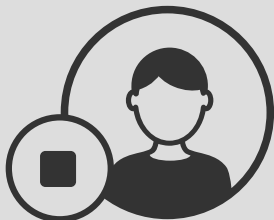


## CONSUMERS ARE SKEPTICS, EXPERIMENTERS, AND MAVENS

**Non-Users**  
*The skeptics*

**Light Users**  
*The experimenters*

**Power Users**  
*The mavens*



Frequency of digital wallet use

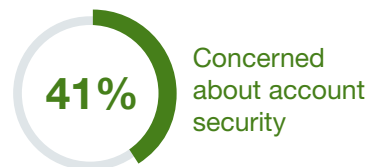
Never

Infrequently to monthly

Weekly or daily

## WHAT WILL IT TAKE TO CONVERT NON-USERS?

Educate non-users on improved security to incentivize them to try digital wallets and as they become more avid users, shift the focus to convenience features.



## MERCHANTS REAP BENEFITS

Merchants can improve operational efficiency and create a compelling shopping experience with digital wallets.

**56%** Can be more efficient with faster checkout

**48%** Can meet customers' demands for a better shopping experience

**44%** Can access more security features

### Methodology:

**Base:** 800 US professionals responsible for their organization's payments strategy

**\*Base:** 1,209 self-reported non-users of digital wallets, 183 monthly or infrequent digital wallet users, and 108 weekly or daily digital wallet users

**Source:** A commissioned study conducted by Forrester Consulting on behalf of JPMorgan Chase & Co., June 2017.