Contents

	Executive Summary	3
1.	In search of better payment experiences	4
1.1	How are consumers choosing to prioritise their discretionary spend?	5
1.2	How do consumers pay to play?	6
2.	Cost-consciousness is driving buying decisions	8
2.1	Looking out for a bargain	9
2.2	Understanding consumers' online payment preferences	9
3.	Will wallets replace cards as consumers' preferred payment method?	11
3.1	Alternative payments: customer attitudes to mobile wallets by location	12
3.2	The quest for control: why digital wallets are an increasingly popular	12
	online payment option	
4.	eCash comes of age	15
4.1	eCash in numbers	16
4.2	Why are more consumers paying online with eCash?	16
4.2.1	Taking charge of online spending	17
4.2.2	eCash as a secure online payment alternative	17
5.	AI-driven payments: an untapped opportunity with huge potential	18
5.1	What's standing in the way of greater adoption of AI-driven payments?	19
5.2	AI and payment security	20
6.	The rise of mixed reality payments	21
6.1	Most consumers think AR and VR payments are secure	22
6.2	Buying in the Metaverse	23
	Wrapping up: How will customers' payment preferences impact the	24
	experience economy in 2023 and beyond?	
	Survey methodology	24
	About Paysafe	25