

Digital Wallets



France Edition

Beyond Financial Transactions

August 2024 Report



Digital Wallets Beyond Financial Transactions



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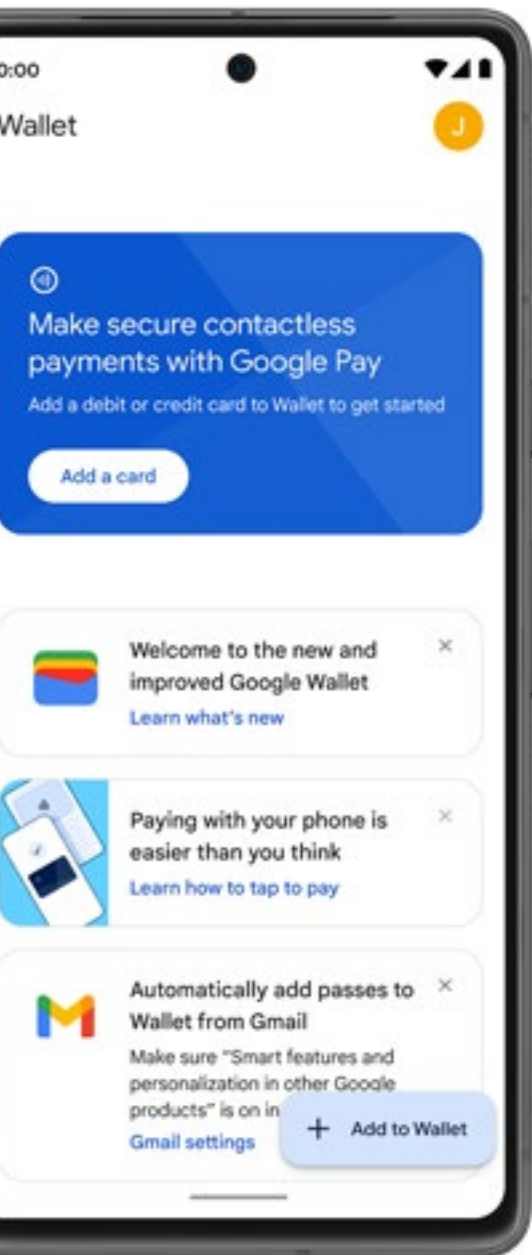


Digital Wallets Beyond Financial Transactions: France Edition was produced in collaboration with Google Wallet, and PYMNTS Intelligence is grateful for the company’s support and insight. PYMNTS Intelligence retains full editorial control over the following findings, methodology and data analysis.

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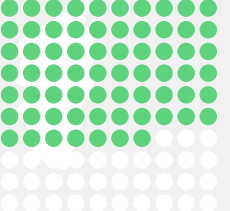
WHAT'S AT STAKE



In France, digital wallets are popular tools for online shopping, with 38% of consumers in the country making payments online with their digital wallets.

The country's Gen Z consumers are increasingly using digital wallets to shop in-stores, too.




Overall, both Gen Z and millennial consumers in France are showing how digital wallets can be a trusted companion for non-transactional purposes — those that extend beyond shopping and paying for purchases. These generations are the most likely to use credentials stored in digital wallets when traveling or accessing events or services. Furthermore, a growing space could be developing for digital wallets to be used more for ID purposes in the country: 77% of consumers in France had some reason to verify their identities in the last year.

67% 

of consumers in France
have used a digital wallet
in some way in the past year.

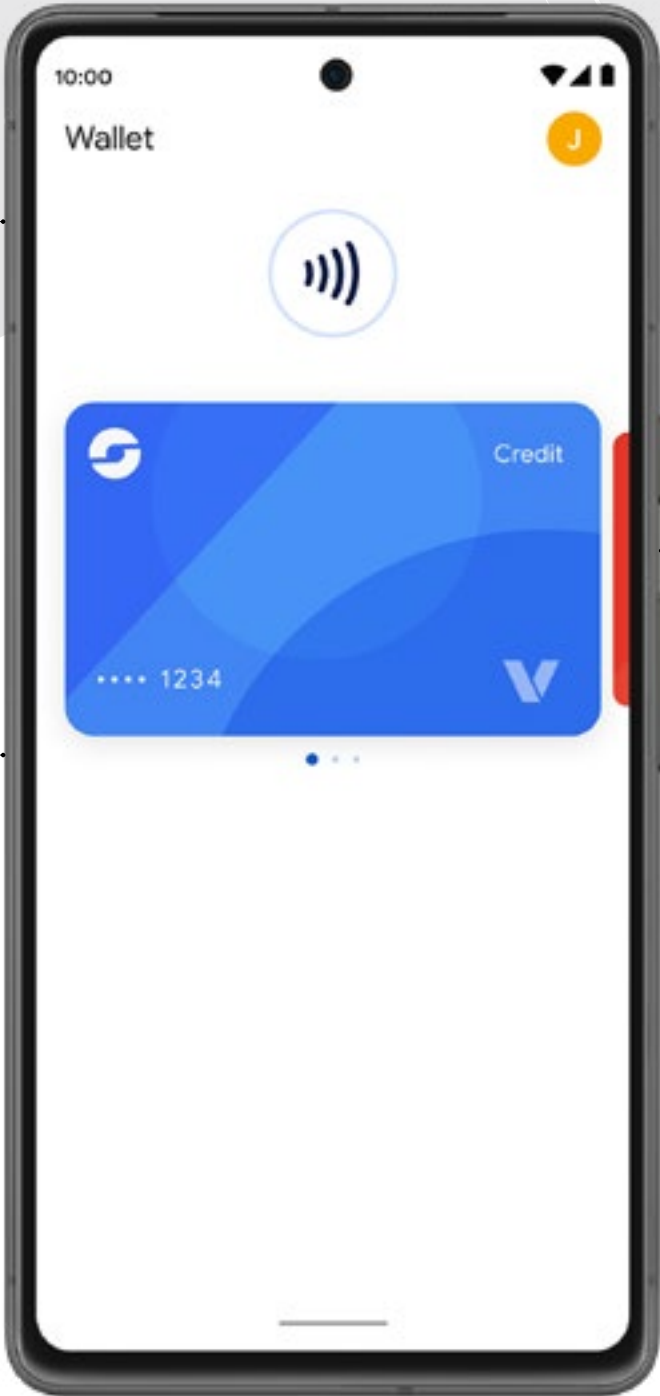
Digital wallets can be used for...

DIGITAL
PAYMENTS






-  Purchases
-  Bills
-  Fund transfers

DIGITAL
VERIFICATION

-  Driver's licenses
(where available)
-  Government IDs
(where available)



DIGITAL
ACCESS

-  Keys
(car keys, hotel keys, etc.)
-  Transportation
passes or tickets
-  Event tickets
-  Boarding passes
-  Rewards cards

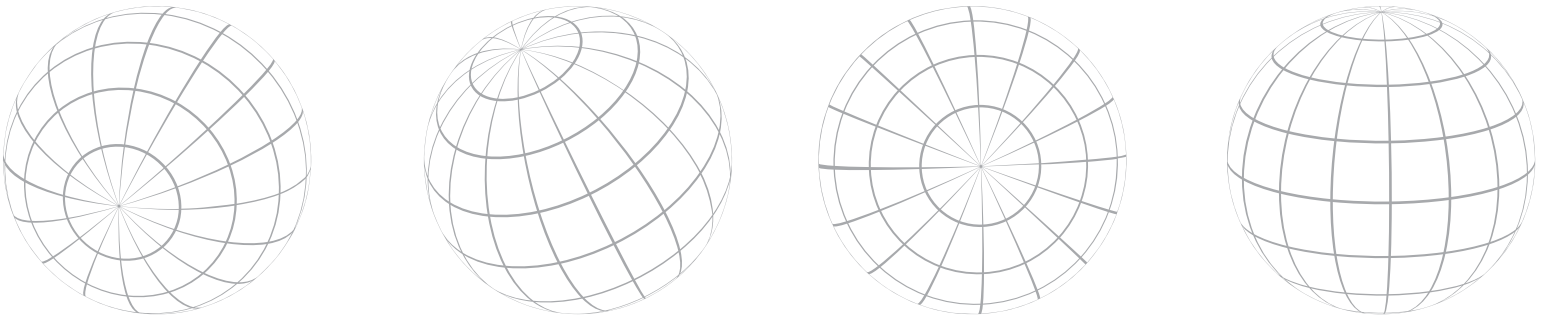
KEY FINDINGS

Four in 10 millennials in France have shopped online with a digital wallet, and 39% of Gen Z shoppers have used them in-store.

Data shows that consumers in France are using digital wallets for shopping. Overall, 38% of consumers in the country have completed an online shopping transaction with a digital wallet in the past year. Millennials in France are online shopping with a digital wallet at a higher rate than average — 43%. This is also the highest rate among all generations.

While paying for purchases with a digital wallet is popular in the country, doing so in-store is less common, as is the case for several other countries studied. Just 22% of consumers have used a digital wallet to pay for purchases in-store in France, yet in a trend visible in other studied markets, Gen Z consumers are paving the way for more shopping in stores with a digital wallet. Nearly double the average rate, 39% of France's Gen Z consumers have made an in-store transaction with a digital wallet.

FIGURE 1:
Digital wallet transactions in the France
Share of consumers in France who used a digital wallet for select types of transactions in the past year, by generation



	SAMPLE	Generation Z	Millennials	Generation X	Baby boomers and seniors
• Pay merchants for online purchases	38.2%	39.4%	42.8%	38.4%	34.3%
• Transfer funds to and from bank accounts	20.4%	15.0%	19.6%	24.3%	19.8%
• Send peer-to-peer payments	16.7%	16.5%	22.4%	17.7%	12.1%
• Pay bills	15.5%	12.6%	17.9%	15.4%	15.0%
• Pay merchants for in-store purchases	21.8%	38.6%	24.3%	20.2%	15.0%
• Split bills or payments	7.8%	4.8%	11.2%	8.4%	6.0%
• Tip a service provider (someone who gave me a ride, delivered a meal, etc.)	2.9%	6.1%	4.7%	2.4%	0.8%

Source: PYMNTS Intelligence
Digital Wallets Beyond Financial Transactions: France Edition, August 2024
N = 3,365: Complete responses for France, fielded Jan. 11, 2024 – Feb. 5, 2024

One in 5 Gen Z consumers in France have used their digital wallets nontransactionally while traveling, such as to access hotel rooms or boarding passes.

Although digital wallets are showing popularity for shopping transactions, data shows that some consumers in France are using their digital wallets for more than transactions — especially younger consumers. In France, the most common nontransactional use of digital wallets is accessing credentials while traveling, which 11% of the population has done. Again, Gen Z consumers are setting an example for France, as while traveling, 21% of this generation has used their digitally stored credentials to access hotel room keys, transportation tickets or boarding passes.

64%



of consumers in France who used a digital wallet in the past year for nontransactional purposes — such as accessing a hotel room or showing a library card — **were very or extremely satisfied with their experience.**

After travel, the second-most common nontransactional use of digital wallets in France is identity verification. This usage mirrors the classic physical wallet usages of holding a driver's license or membership card wallets to prove they are who they say they are and have a right to access a place or a service. In France, identity verification for access is still limited, with just 9.8% of consumers in the country using a digital wallet in this way, but even so, that represents the second-most popular way digital wallets are used nontransactionally.

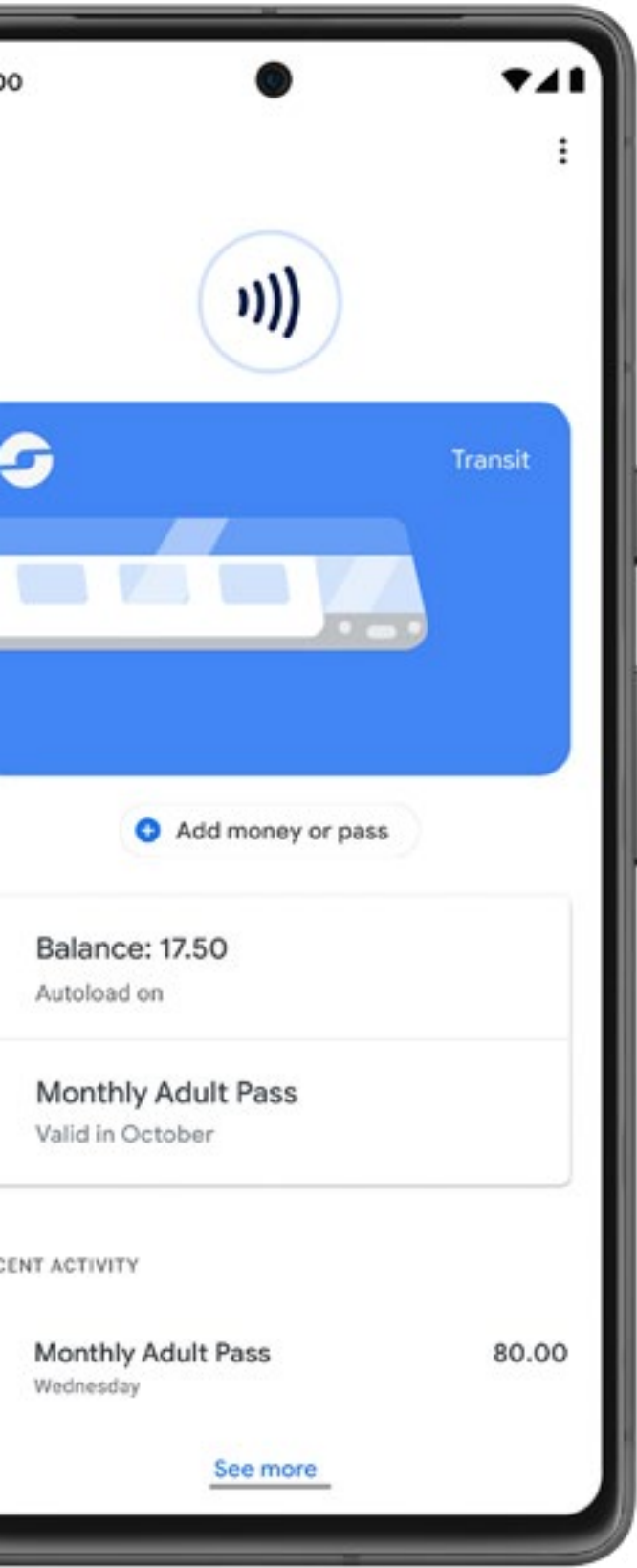
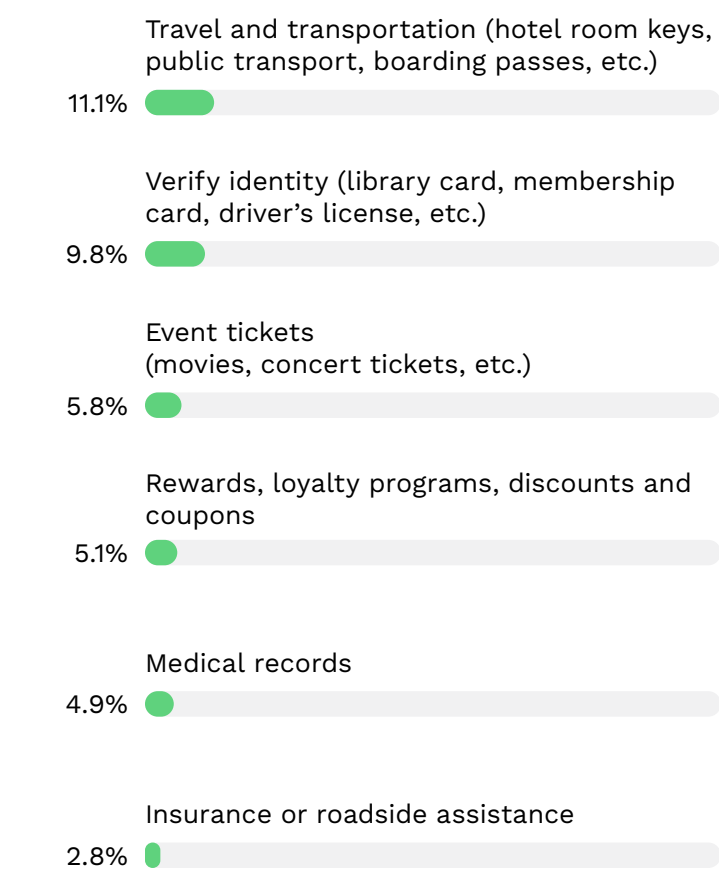


FIGURE 2A:

Nontransactional uses of digital wallets

Share of consumers in France who have used a digital wallet’s stored credentials in nontransactional ways during the past year



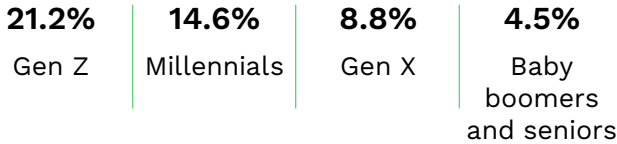
Source: PYMNTS Intelligence
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FIGURE 2B:

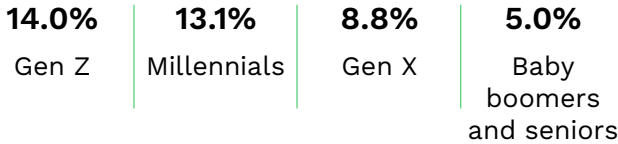
Nontransactional uses of digital wallets

Share of consumers in France who have used a digital wallet’s stored credentials in nontransactional ways during the past year, by generation

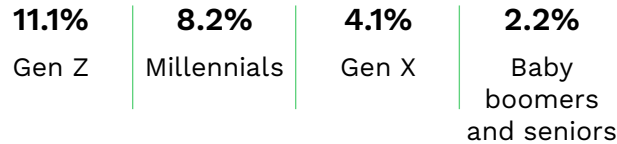
TRAVEL AND TRANSPORTATION
(hotel room keys, public transport, boarding passes, etc.)



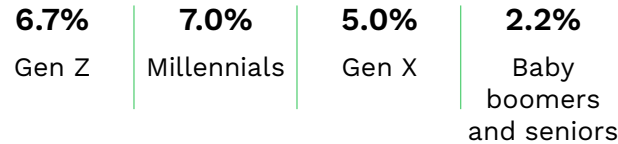
VERIFY IDENTITY
(library card, membership card, driver’s license, etc.)



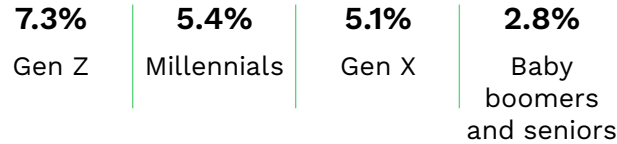
EVENT TICKETS
(movies, concert tickets, etc.)



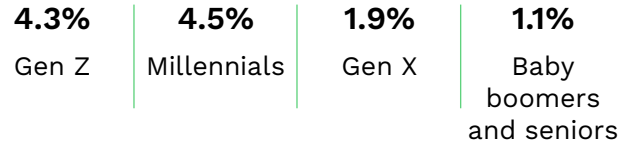
REWARDS, LOYALTY PROGRAMS, DISCOUNTS AND COUPONS



MEDICAL RECORDS



INSURANCE OR
ROADSIDE ASSISTANCE



Source: PYMNTS Intelligence
Digital Wallets Beyond Financial Transactions: France Edition, August 2024
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Most consumers in France needed to verify their identities in the last year, primarily for banking and product deliveries.

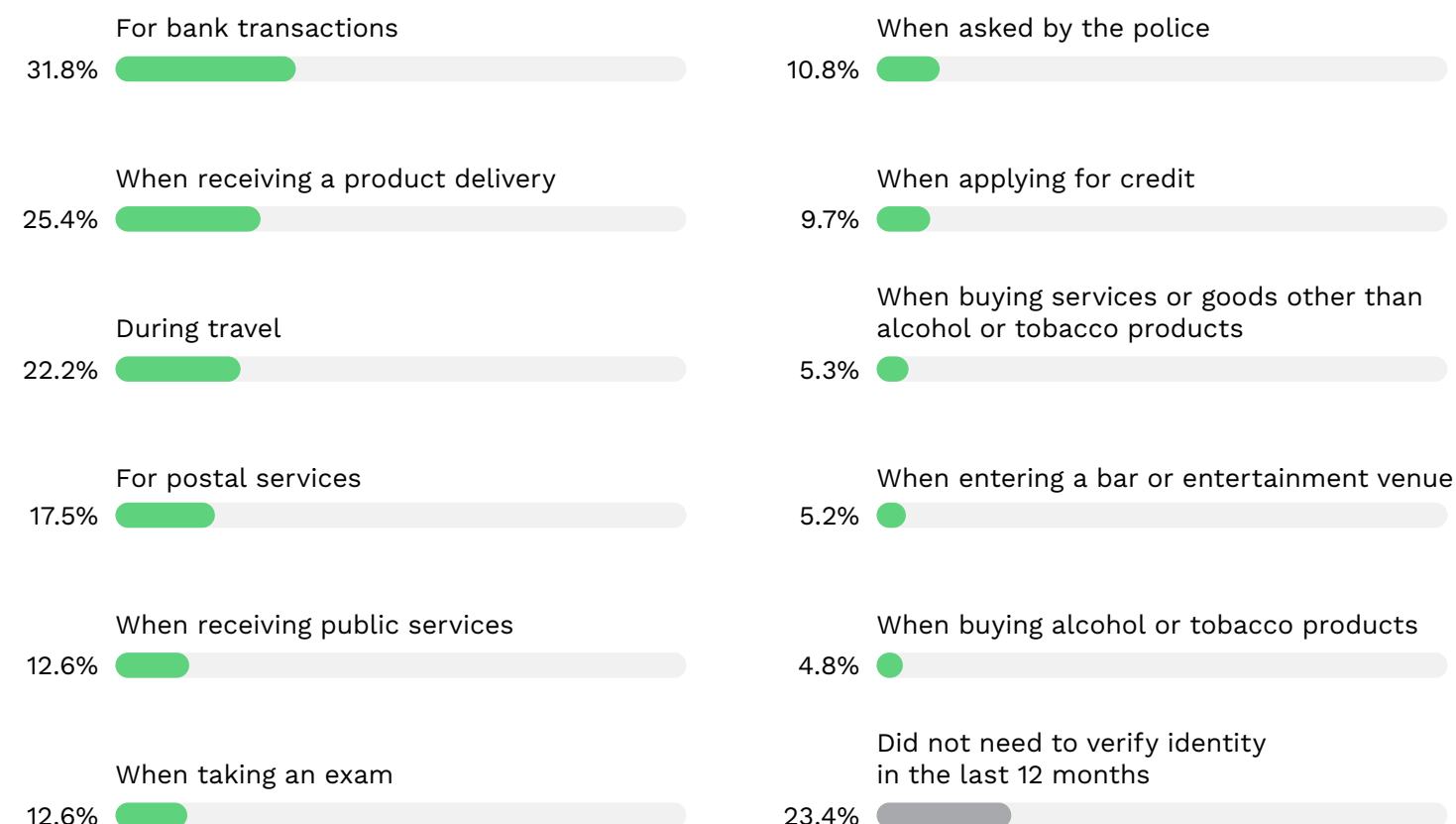
With applications that range from banking to travel, proving your identity can be a typical part of life. In France, 77% of consumers had some reason to verify their identities in the last year. The most common reason for needing to show ID in the country was for banking transactions; 32% of consumers reported they experienced this scenario in the past year. Identity verification was also common for receiving product deliveries, as 25% of consumers in France reported showing their ID during such occasions in the past month.

Younger consumers needed to verify their identities more frequently than others in France. This tracks with trends surrounding certain life stages and cultural norms, many of which impact young adults. For example, 31% of Gen Z consumers verified their identity when taking an exam in France.

FIGURE 3A:

ID required for consumers in France

Share of consumers in France citing situations in which they needed to verify their identities in the last year



Source: PYMNTS Intelligence

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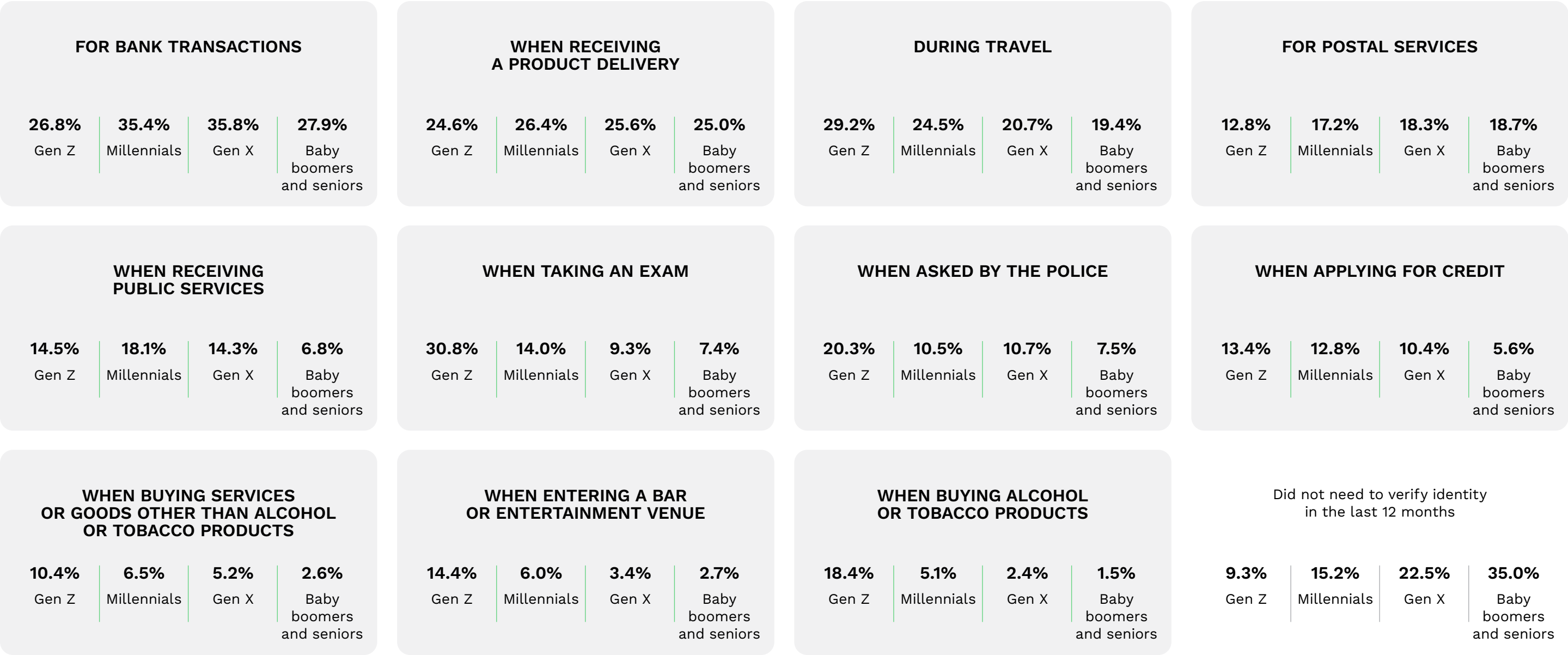
N = 3,365: Complete responses for France, fielded Jan. 11, 2024 – Feb. 5, 2024

FIGURE 3B:

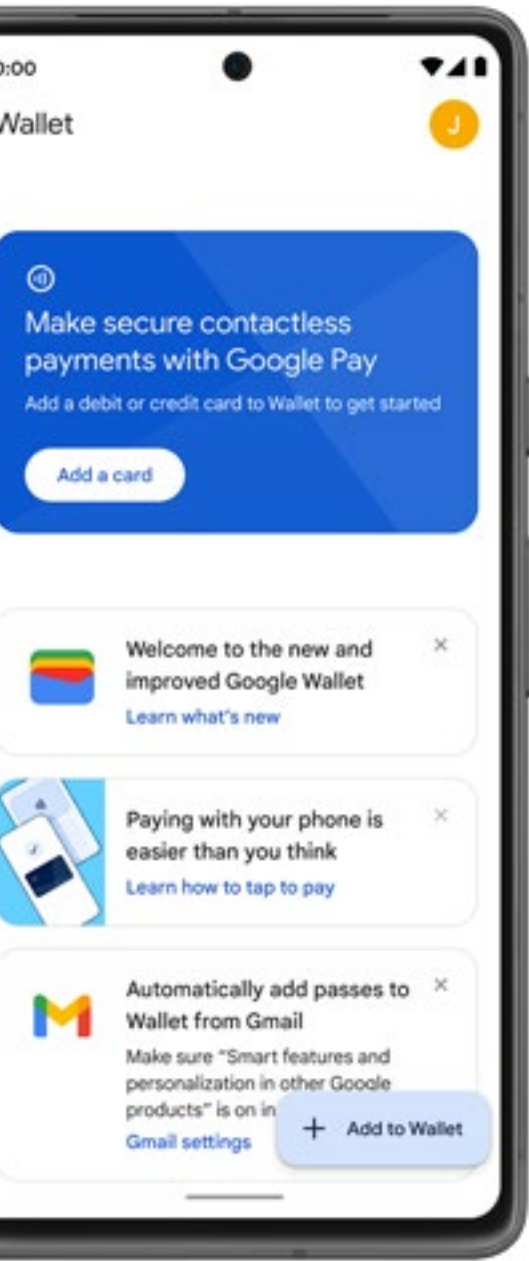
ID required for consumers in France

Share of consumers in France citing situations in which they needed to verify their identities in the last year, by generation

Source: PYMNTS Intelligence
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CONCLUSION



Digital wallet users in France are finding new avenues for their digital wallets beyond shopping. Gen Z and millennial consumers are the most likely to take full advantage of digital wallets, particularly for nontransactional purposes, such as during travel. The opportunity is ripe for consumers to engage digital wallets further: 27% say they anticipate using digital wallets in the next three years to enter an event venue, for example, indicating both a growing acceptance of these digital wallet features and great potential for further growth. Overall, consumers in France anticipate turning to their digital wallets in the coming years — both to make transactions and to do much more.

METHODOLOGY

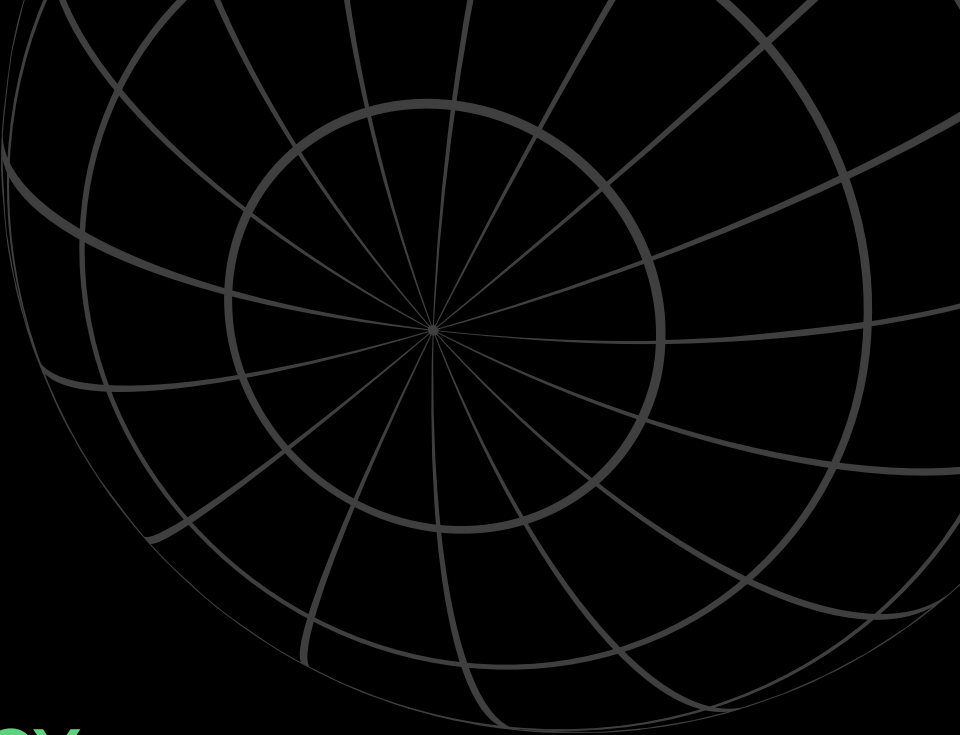
Digital Wallets Beyond Transactions: France Edition is based on a survey of 3,365 French consumers conducted from Jan. 11 to Feb. 5. The report examines digital wallet use among consumers in France and its potential for future growth in the country. The sample was balanced based on the country’s census data, including demographics such as income, age and education. In our complete sample, 52% of respondents identified as female, the average age was 46 years old and 32% were college-educated.

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ABOUT

PYMNTS INTELLIGENCE

PYMNTS Intelligence is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what's now and what's next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multi-lingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world's leading publicly traded and privately held firms.



Google Wallet

Google Wallet gives you fast, secure access to your everyday essentials. Tap to pay everywhere Google Pay is accepted, use loyalty cards, board a flight and more, all with just your phone. Keep everything protected in one place, no matter where you go.

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