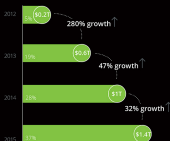


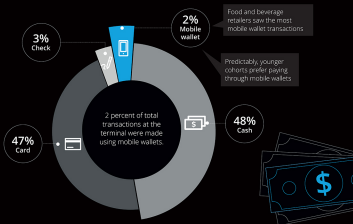
Even before the advent of mobile wallets, mobile devices have increasingly influenced in-store sales.



The dollar and percent figures in the bar indicate the absolute value and proportion of in-store sales influenced by mobile devices, respectively.



Yet, our mobile diary study tracking "default" payments showed that the use of mobile wallets is still modest.²



However, our accompanying behavioral survey suggests that use of mobile wallets at the point-of-sale terminal will increase³...



51% of current mobile wallet users are likely to increase their use of mobile wallets for payments in the next two years.

Factors that respondents said were likely to drive their adoption of mobile wallets in the next two years include:

Rewards and cashback

38%



Higher vendor acceptance

32%



1. "The new digital divide: The future of digital in retail." Deloitte University Press, September 12, 2016.

2. "Default" payment methods: The digital marketplace reset you did not see coming." Deloitte University Press, October 21, 2016.

3. Digital Influence—the use of digital devices for searching, shopping, and making payments during in-store purchases.