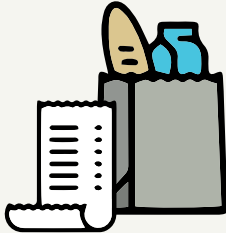


# Inside the Wallet: How consumers are spending, saving, and thinking about their finances in 2024

**56%**

spending differently than a year ago and want more choices



Debit cards have increased most in popularity – followed by bank transfers, credit cards, and digital wallets

**53%**



debit cards

**39%**



bank transfers

**33%**



credit cards

**32%**

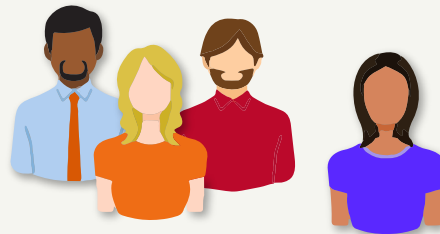


digital wallets



**63%**

like paying with cash and worry they will lose it as a payment choice



**1 in 4**

Consumers not earning enough to cover their expenses

**29%**

women

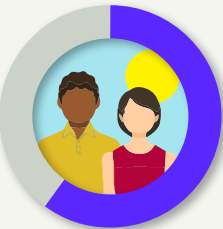
vs.

**22%**

men

**60%**

feel optimistic about their financial future and most believe they will earn more money over the next 5 to 10 years



Saving for a home remains a top priority, especially for younger generations



**48%**

of 18–27 year-olds (Gen Z) are saving to buy their first home

**37%**

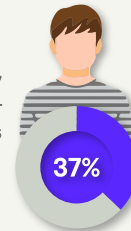
of 28–43 year-olds (Millennials) are saving to buy their first home



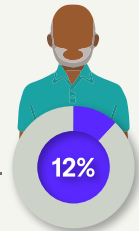
Young people more willing to use payments powered by AI

Older generations are less comfortable with AI

18–27 year olds



vs.



over 60 year olds

Paysafe:cash



What's the takeaway for businesses?

Offer a range of payment options to meet everyone's needs

**43%**

of consumers abandoned their shopping cart at checkout because their payment choice wasn't accepted

