



Captain Wallet
by Brevo

THE MOBILE WALLET BAROMETER

Knowledge and usage of mobile
wallets among French consumers



A survey conducted by ifop
Captain Wallet by Brevo



METHOD **LOGY**





The survey was conducted with a sample of 1,000 people who are representative of the French population aged 18 and over.

The sample's representativeness was ensured by the quota method, followed by adjustments to reflect the French population aged 18 and over according to socio-demographic criteria (gender, age, socio-professional category, UDA region, and size of the urban area).



The surveys were carried out online in May 2024.

TABLE OF CONTENTS



Introduction

page 5

**Awareness of Mobile Wallets among
consumers**

page 6

The Usefulness of Mobile Wallets

page 9

Mobile wallet uses

page 12

The Influence of Push Notifications

page 17

Conclusion

page 20

INTRODUCTION

Welcome to this first market study on the mobile wallet in France!

As a true barometer of the mobile wallet, this study aims to provide you with a clear and detailed understanding of the knowledge, usage, and perceptions of the mobile wallet among French consumers.

Through numerical data, in-depth analyses, and relevant insights, this ebook explores how mobile wallets are integrated into current and future marketing strategies.

Are you familiar with Apple Wallet or Google Wallet?

Do you use the mobile wallet to store loyalty cards, boarding passes, etc.?

Do push notifications (wallet, web, and in-app) encourage you to visit a brand's store or website?

These are just some of the questions that we asked to analyze the popularity of mobile wallets among the French population, along with their usage across different age groups.



**AWARENESS OF
MOBILE WALLETS
AMONG
CONSUMERS**



? Are you familiar with the Cards app (or Google Wallet) on your phone, which allows you to digitize your credit cards, loyalty cards, plane/train tickets, etc., on your mobile device?

50%

Percentage of French people are familiar with the Cards app

vs
38,7%

in 2021*

○ Age group: 18-24 years

71%

are familiar with the app

○ Age group: +65 years

34%

are familiar with the app

Mobile wallets are making their mark on the French

The survey reveals that **50% of French people are familiar with wallet apps**. This is up from 38.7% in 2021, representing a **29% increase over three years**. This significant growth shows that the popularity of mobile wallet apps (such as Apple Wallet and Google Wallet) is on the rise.

This progress can also be attributed to the adoption of these solutions by many major brands and retailers across various sectors: Lacoste, Auchan, McDonald's, Yves Rocher, Sephora, Corsair, Etam, and others.

Other sectors, such as transportation, are also contributing greatly to its popularity. Recently, Île-de-France Mobilités announced that the Navigo card (a transportation card for all residents of Île-de-France) is now available on native mobile wallet apps. With this development, mobile wallets are set to become a daily tool for many residents of Île-de-France.

It's also worth noting that awareness of mobile wallets varies by age group: **71% of those aged 18-24** are familiar with the app, compared to **34% among those aged 65 and over**. Still, a notable result among seniors, showing that one-third are aware of the wallet app.





THE USEFULNESS OF MOBILE WALLETS



 Do you find it useful to have all your loyalty cards gathered on your mobile device (in a single app)?

65%

of French people consider mobile wallets useful

18-24 years

90%

25-34 years

79%

35-49 years

75%

50-64 years

56%

65 years and +

45%

The Wallet: A Valuable Solution According to the French



81%

**of people aged 18-49 consider
mobile wallets useful**

Although mobile wallets are not (yet) used by all French people, the majority, **65%, find them useful and advantageous** for consolidating all their loyalty cards onto their mobile devices via a single app. This figure is as high as **90% among 18-24-year-olds!**

It's also worth noting that among retailers, 86% view the mobile wallet as useful. This high percentage is explained by the fact that retailers recognize the added value of mobile wallets from a commercial perspective.

It's important to note that the mobile wallet is not just a solution for consolidating all your cards on your mobile device. It is also an effective communication channel for brands. It allows them to relay offers, customer loyalty information, news, and other important updates. Wallets enable brands to complement their traditional communication channels and be effective in their mobile marketing strategy. And retailers clearly understand this!





MOBILE WALLET USES



What types of cards do you have in your wallet app?

86%

Loyalty card

42%

Payment Cards

31%

Plane/Train Tickets

23%

Coupons/Discount Vouchers

19%

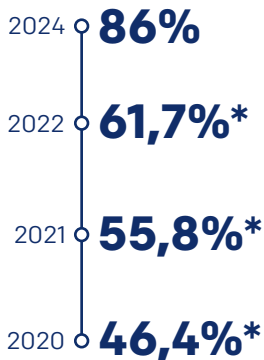
Concert/Event Tickets

11%

Third-Party Payment

+85%

There has been a significant evolution in the usage of loyalty cards since 2020.



Loyalty Cards in Mobile Wallets are Popular!

Among the uses of the mobile wallet, digitizing loyalty cards leads the way, ahead of payment cards and even plane/train tickets!

This percentage has been steadily increasing since 2020, with an 85% increase over the past 4 years.

○ *Further Insights:*



On average, users have 2 types of cards in their **wallet app**.

90% of women primarily use loyalty cards.



Would you say you use your cards to...?



Identify yourself at a point of sale, on public transportation, or at an event location

58%



Quickly access your loyalty information/data

57%



Make payments in-store or at a pharmacy

37%



Stay informed about brand offers and updates

27%

Simplicity and Smoothness Above All


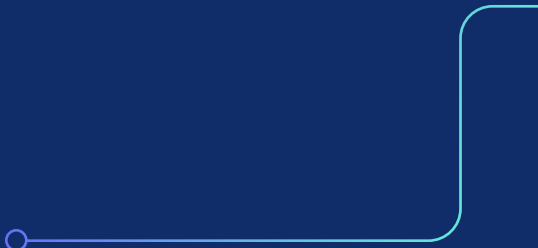
Identification and quick access to loyalty information are the two most common uses of wallet cards among the French. These features are synonymous with simplicity and smoothness.

Scanning a card via barcode or QR code allows for rapid and easy identification of a customer at the checkout, for example. This saves time for cashiers and provides a seamless experience for the customer!

For quick access to loyalty information and data, a wallet card is the ideal tool, which the French have clearly understood! There's no longer a need to log into a customer account (where the password is often forgotten) to check loyalty points, available vouchers, or the balance of one's rewards. All this information is displayed directly on the wallet card.

In just 2 clicks, the consumer can access all their information.

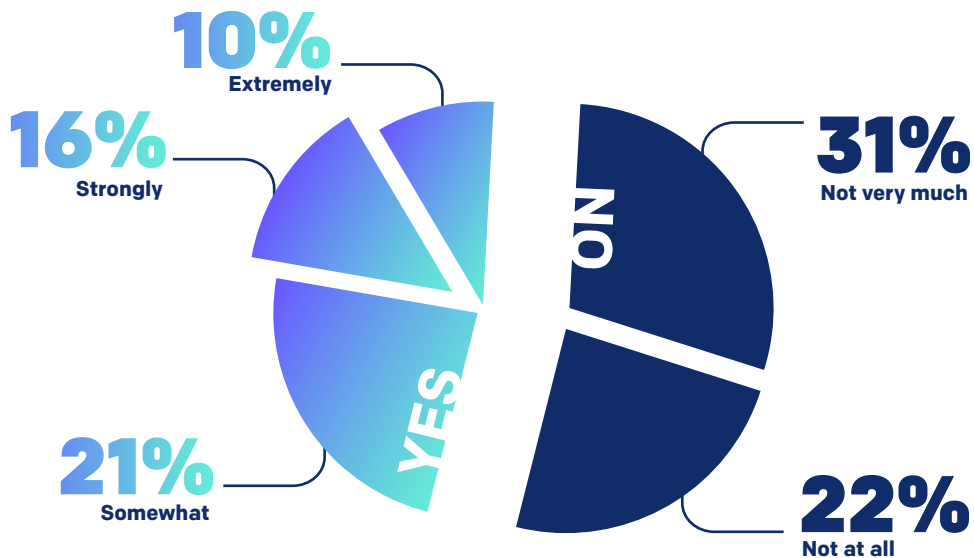
Convenient, quick, and all without plastic!



THE INFLUENCE OF PUSH NOTIFICATIONS



Do push notifications* encourage you to visit a store or website?



54%

of people aged 18-49
are influenced by push
notifications

*The alerts you receive via your wallet on your mobile phone, on the web in your browser, or in the apps of your favorite brands.

Push Notifications Impact French Behavior

At 54%, the majority of people aged 18-49 report being influenced by push notifications. This figure rises to 59% among those aged 25-34, with 23% even describing themselves as extremely influenced.

This significant proportion demonstrates that push notifications are effective in prompting action.

However, other segments are also affected. 55%, or the majority of people aged 18-24, also report being influenced.

○ *Note*



Only **22%** of French people are not at all influenced by push notifications.



CONCLU SION



This study reveals that mobile wallets continue to gain popularity in France. With **50% of French people now familiar with wallet apps** and 81% of those aged 18-49 finding them useful, mobile wallets are winning the hearts of the French.

Although the wallet is primarily embraced by younger people, it's also gaining traction among seniors, with 34% being familiar with wallets and 23% of them using one.

This growing popularity is also driven by the increasing number of major brands in France offering loyalty cards and other wallet content to their customers. Whether it's retail brands (Lacoste, Yves Rocher, Petit Bateau, Galeries Lafayette, Salomon, Decathlon), large-scale retailers (Auchan, Picard, Carrefour, Inter-marché, La Vie Claire), or even mutual insurance companies (Malakoff Humanis, Europ Assistance, Macif, April, M comme Mutuelle), the adoption is widespread.

Finally, it is crucial to optimize push notifications to better influence purchasing behavior, as **54% of French people aged 18 to 49 are receptive to this type of messaging.**

About Captain Wallet

Captain Wallet digitizes your marketing materials (coupons, loyalty cards, third-party payment cards, invitations, etc.) in Apple Wallet and Google Wallet.

Whatever your objectives (acquisition, customer relations, service, loyalty, etc.), our experts will help you to define and implement a Wallet strategy tailored to your business.

Over 300 clients trust us





Captain Wallet
by Brevo



Captain Wallet
by Brevo

Address
7 rue de Madrid,
75008 Paris

Email
hello@captainwallet.com

Phone
+ 33 1 75 43 60 71

REQUEST A DEMO