

PAY, PLAY, PROGRESS:

Changes in Payment and
Retail Preferences for Lottery

Part 1: Modern Payment Trends in Lottery

Part 2: Retail Channel Innovation & Access

Forward From Foresight Factory

The retail landscape is under pressure—from the rapid pace of payment innovation to shifting consumer expectations around speed, ease, and digital integration. In this climate of constant change, lotteries and their retailers must navigate increasing complexity while staying attuned to evolving consumer behaviors.

Through a longstanding partnership, Foresight Factory and Brightstar Lottery (formerly IGT) have worked together to decode the signals of change shaping how future players will engage with the lottery—and to reimagine what a forward-looking lottery experience could be. Excitingly, we have brought our prediction specialties to the table, forecasting future consumer behavior when it comes to new retail modalities for lotteries.

In developing this white paper, we uncovered powerful insights that highlight the early adopter mindset of global lottery players. Our findings concluded that, at a general level, weekly players demonstrate higher levels of understanding of budding technologies like AI and cryptocurrency, and that when it comes to the lottery, they're interested in new payment and tech offerings. In fact, three-quarters of U.S. weekly lottery players are interested in online ticket sales, with as many as one-quarter of weekly players in Mexico predicted to subscribe to an automated lottery service by 2030.

The findings, presented in the following white paper, reveal a significant opportunity: for lotteries not only to evolve their own payment and retail ecosystems, but to lead the way in setting new consumer standards across industries.

Introduction

The payment and retail landscapes are undergoing major shifts that are challenging long-held convention on how lottery tickets are sold, leading to the need for an updated understanding about how lotteries can best meet player demands.



This two-part white paper explores the future of payment modalities and retail technology, and how lottery can evolve to meet changing consumer expectations.

Part 1 we explore how payment habits are evolving, from the resilience of cash to the potential of digital wallets, and what this means for lottery.

Part 2 turns to the retail experience, exploring how technology is shaping the path to purchase, from digital-first channels to the tension between automation and human service.

Methodology Overview

This white paper is based on a combination of proprietary Foresight Factory trend data and a custom survey designed in partnership with Brightstar. The survey was conducted online in March 2025 across four markets: USA, Canada, Mexico and Poland, with a total sample of 4,133 adults aged 18 and over.

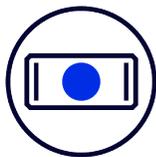
The research focused on weekly lottery players, with additional comparisons across occasional players and non-players. Key topics included current and future payment methods, use of in-store technologies, omnichannel shopping behaviors, interest in online lottery and courier services, and openness to AI and automation tools.

The findings also informed two forward-looking prediction models about the future of lottery engagement: dedicated lottery wallets and automated ticket subscriptions.

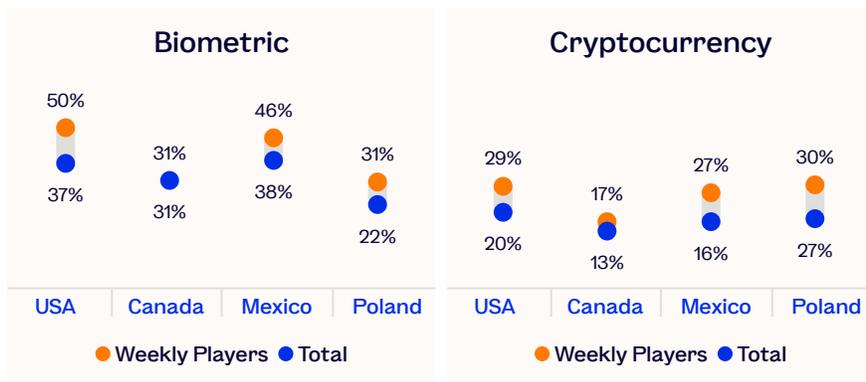
Part 1:

Modern Payment Trends in Lottery

Modern Payment Trends in Lottery



Which of the following payment methods have you used already, and which are you interested in using in the future? | % Selecting Used



Figures reflect overall payment behaviors, not payments made specifically at lottery retail locations.

The Fragmented Payment Landscape

Today's consumers are navigating an increasingly diverse set of payment options in their everyday spending. From established methods such as cash and credit cards, to emerging modalities such as biometrics and account-to-account (A2A), the payment landscape is more fragmented than ever. For lotteries, this presents both a challenge and an opportunity; **how to meet players where they are now, while laying the groundwork for future-facing payments.**

Weekly Players Lead in Experimentation

Weekly lottery players are leading the charge, outpacing the general population when it comes to experimenting with emerging payment modalities for everyday purchases across all markets surveyed. They consistently over-index on usage of biometrics and even cryptocurrencies. They are also more likely to claim that they like experimenting with different payment methods, a clear indicator of their willingness to engage with an evolving payment ecosystem.

In General Spending, Traditional Methods Prevail

However, **traditional payment methods remain deeply entrenched.** In the U.S. and Canada, credit and debit cards remain most popular for both online and in person transactions, while in Mexico cash dominates, accounting for 35% of in-person transactions on average. These conventional methods are favored for their convenience, trust, and familiarity, further reflected in consumer sentiment. A significant share of the survey population agrees with the statement, “I have no plans to change the way I pay for things.”

Poland sees the largest breakthrough of an emerging payment method, with A2A accounting for over 1 in 3 online transactions (37%) on average. This can be explained by the success of systems like BLIK, a mobile-based instant payment platform that enables seamless, bank-linked transfers without the need for card details.

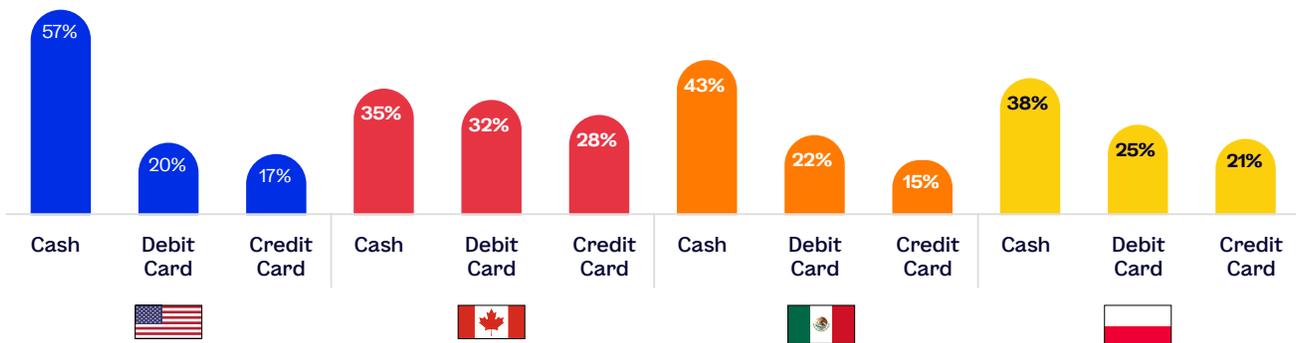
Unfamiliarity remains the greatest barrier for newer payment methods across all markets surveyed, ranking as a top 3 reason for not using digital wallets, A2A and crypto. In Mexico, lack of availability of these payment methods at point of sale is also a major barrier, which could explain why high enthusiasm is not converting into recurrent usage.



Traditional Payment Methods Dominate Lottery, but Change is on the Horizon

Turning to lottery specifically: While broader retail has embraced a wider range of digital and emerging payment methods, the lottery category remains anchored in traditional ones. **Cash is the leading form of payment in the U.S., Mexico, and Poland.** On average, 57% of lottery transactions are cash-based in the U.S, largely due to a majority of U.S. lotteries only supporting cash transactions.

Thinking about when you purchase lottery tickets, what percentage of your payments do you typically make using these methods? | Top 3 payment methods by average frequency | Total Lottery Players



However, **weekly players demonstrate a willingness to move beyond cash.** Across markets, they are more likely than total players to have used digital wallets and A2A when buying lottery tickets. While these behaviors are yet to overtake traditional methods, they reveal an openness among frequent players. For lottery operators, this means modernizing the payment infrastructure, by offering choice and reducing friction. More broadly, legislation will need to adapt to reflect the realities of changing consumer payment preferences.

The Future of Cash

Despite cash's resilience across markets, its future utilization remains uncertain. Around 2 in 5 consumers across all markets studied believe that cash use will be redundant in the next 10 years. What's more, an equal proportion claim they do not like paying for things with cash.

However, if alternative formats fail to replicate its benefits – convenience, trust, and familiarity – cash use is unlikely to disappear. Furthermore, over 2 in 3 weekly players across all markets make sure they carry cash with them, and while that may be by necessity over preference, recent power outages in Spain and Portugal highlight an important benefit of cash: **resilience in times of crisis or digital disruption.**

The Rise of Digital Wallets

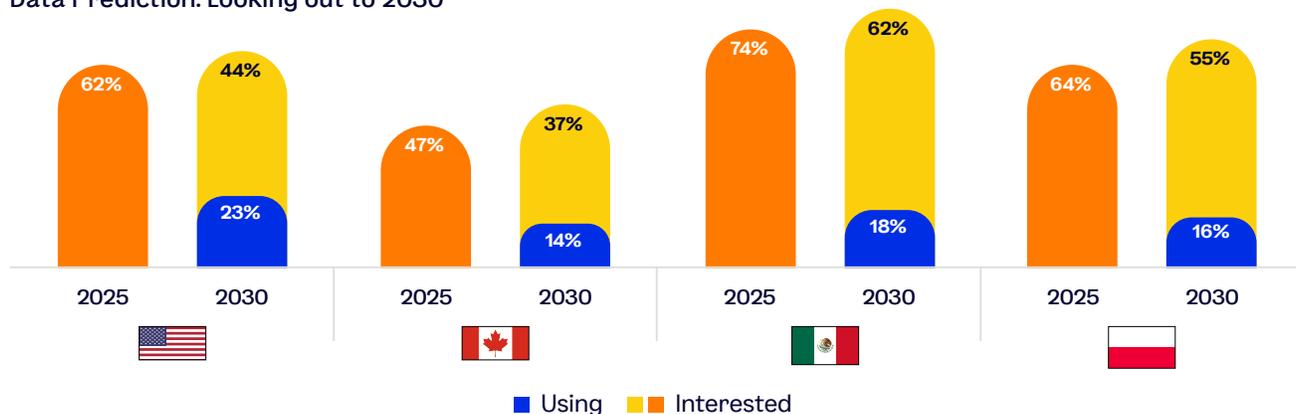
Use of generic digital wallets (i.e., Apple Pay) have reached mainstream status, driven by their widespread integration into consumers' smartphones and wearable devices. As such, a majority of consumers in all markets surveyed claim to have used one, accounting on average for 20% of in-person transactions in Canada and Poland and 15% of online transactions in the U.S., Canada, and Mexico.

For many, they are seen as part of the natural succession of physical payment, with a majority of consumers in the U.S., Mexico, and Poland agreeing with the statement, "I think physical credit cards will be replaced by digital technology, i.e. digital wallets, biometrics data, etc.". However, headwinds still exist, with **worries around privacy and security** referenced as a top 3 barrier across markets.

While retailer and brand-specific apps remain less popular, they offer a unique benefit: their **integration with rewards and loyalty programs.** A majority of consumers across markets surveyed claim to have downloaded a brand/retailer app that gives exclusive access to offers, deals, and extra benefits. This willingness to interact directly with brand-based apps provides a path for lottery wallets, which can leverage promotional mechanisms to drive uptake.

How interested would you be in the following? Using a dedicated lottery wallet to store funds, purchase tickets and collect prizes | Among Weekly Players

Data Prediction: Looking out to 2030



Lottery can apply the same approach, bundling payments, promotions, and play into a single experience that works seamlessly across in-store and online channels. **Interest in dedicated lottery wallets is strong.** Among weekly players, 74% in Mexico, 64% in Poland, 62% in the U.S., and 47% in Canada would be interested in using a dedicated lottery wallet to store funds, purchase tickets, and collect prizes.

Based on our 2030 forecast, **we predict that adoption of a dedicated lottery wallet among weekly players would reach 24% in the U.S., 18% in Mexico, 16% in Poland, and 13% in Canada.** For lotteries, this marks an opportunity to create trusted offerings that align with how players want to engage with digital services.

The Crypto Question

Cryptocurrency remains a polarizing topic. While its real-world application remains limited, especially for lottery, over 2 in 5 weekly players in Poland and the U.S. claim to be interested in purchasing lottery tickets with cryptocurrency, rising to over 1 in 2 in Mexico. This reflects a growing awareness of crypto's potential, with a similar proportion in those markets expecting most businesses to accept cryptocurrency as a form of payment in 10 years' time.

However, obstacles to widespread adoption remain. Crypto is often described as poorly understood, with awareness and trust also lagging. Volatility, regulation and lack of infrastructure further complicate this. For lotteries, crypto can expose them to new layers of financial and reputational vulnerability.

That said, within a regulated environment, underpinned by Know Your Customers (KYC) protocols and robust safeguards, cryptocurrency could be considered an option. Ensuring identity verification and responsible play measures helps create a controlled and trusted environment that mitigates risks.



Indicators of growing comfort with digital currencies in gambling environments are already visible, as seen by the recent growth in sweepstakes casinos. While these aren't blockchain based, they may serve to suggest that players are increasingly willing to engage with non-fiat currencies in adjacent spaces. However, this development remains sensitive and subject to regulatory scrutiny, underscoring the importance for lotteries to stay informed and proactive as they consider the future role of cryptocurrency.

What This Means for the Future of Lottery

Payment habits are evolving, and weekly players are at the forefront. While traditional methods remain the foundation, there is growing appetite for flexibility and experimentation.

For lotteries to capture this demand, they must provide choice by expanding the range of accepted payment options beyond cash and cards, integrating modalities such as digital wallets, A2A, and, where feasible, emerging formats such as cryptocurrency.

What's more, dedicated lottery wallets present an opportunity to integrate payments, prize collection, and promotions into a single, seamless experience, reducing friction, and embedding play more closely into players' evolving payment habits.

Part 2:

Retail Channel Innovation & Access

Retail Channel Innovation & Access

The Automation vs. Human Retail Dilemma

As consumers increasingly seek speed, convenience, and autonomy, the retail experience is undergoing a digital transformation, one that is faced by a growing tension: the promise of efficiency versus the reassurance of human service. For lotteries, this poses a question: When does too much convenience erode the human experience? How does the industry embrace progress while protecting more personal and trusted service?

Across player segments and markets, **established options such as staffed checkout and self-service remain dominant**, with at least one of the two being cited as a top 3 most used in-store retail technology. Self-service, once considered a novel alternative, is now a mainstream feature, reaching parity with staffed checkout in terms of usage and acceptance.



When shopping in a store, which of the following have you used, and which are you interested in using in the future? | % Selecting used and will continue using | Among weekly players

				
Rank 1	Self-service checkout	Self-service checkout	Self-service checkout	Staffed checkout
Rank 2	Staffed checkout	Staffed checkout	Vending Machine	Self-service checkout
Rank 3	Vending Machine	Vending Machine	Autopay	Used an app at checkout to pay

Why do you use each of the following technologies in-store? | Top 1 | Among weekly players

				
Self-service checkout	It's more efficient, faster			
Staffed Checkout	It's familiar to me	It's familiar to me	I like the human interaction	It's familiar to me
Vending Machine	It's familiar to me	It's familiar to me	It's available 24 hrs a day	It's familiar to me

Figures represent overall shopping behaviors among weekly lottery players, not usage within lottery retail locations.



However, **new innovations are rapidly entering the retail landscape**. QR codes, digital kiosks and frictionless systems (i.e., autopay and smart carts) all promise to revolutionize the shopping experience. While interest in these technologies often outstrips current usage, weekly players are more likely to have experimented and enjoyed these technologies. Over 2 in 5 weekly players in the U.S., Poland and Mexico have already used autopay. These technologies are already rapidly evolving. Skechers' new AI-powered Luna kiosk offers real-time, personalized in-store advice and recommendations based on a customer's appearance and input. Similar technology in lottery retail could guide players toward relevant games or promotions, making the experience more tailored and engaging.

Despite this greater engagement with emerging retail technologies, largely driven by their efficiency and convenience, **social dilemmas remain**. Weekly players are more likely than the general population to agree that companies should prioritize human employment over automation, revealing the importance of striking the right balance between automation and human service, to deliver convenience without compromising the values consumers care about.

This sentiment is also reflected in preferred checkout options, with weekly players more likely to prefer staffed checkout over self-service.





Tech's Role In-Store

Despite the growth of e-commerce, **in-person shopping continues to dominate across markets**. A majority of weekly lottery players report a preference for shopping in person over online, also reflected in the weekly frequency of both activities. However, that does not mean the in-store journey is devoid of technology. Digital signage serves both a functional and aesthetic role, streamlining the shopping journey while adding a dynamic layer to the physical store. While only a small majority of consumers consider them influential in their purchase decisions, weekly players are more likely to take them into account. Looking ahead, more immersive formats may redefine what signage looks like.

For example, Delta's Parallel Reality displays personalized messages to multiple people simultaneously, based on their individual identity. Currently in use at Detroit Metropolitan Airport, each person sees only their own flight information, even though they're all looking at the same screen. The technology uses multi-view pixels and a boarding pass scan at a kiosk to identify each traveler and deliver a personalized display. Similarly, as showcased at the 2025 Consumer Electronics Show, Audfly's Focusound Screen® sends a beam of sound to an individual that others cannot hear. These types of in-store technologies hint at how digital touchpoints could become more tailored and engaging in physical retail.

Mobile phones are also playing a larger role in-store. Weekly players are using their devices to research products, compare prices, look for discounts or scan QR codes. However, these behaviors rarely sit within a single channel. In the US, 58% of weekly players have bought a product online after seeing it in a store, while 42% have viewed products online before ultimately purchasing them in store. This **highlights the importance of omnichannel strategies**, and the crucial role in-store technology can play in closing the loop.



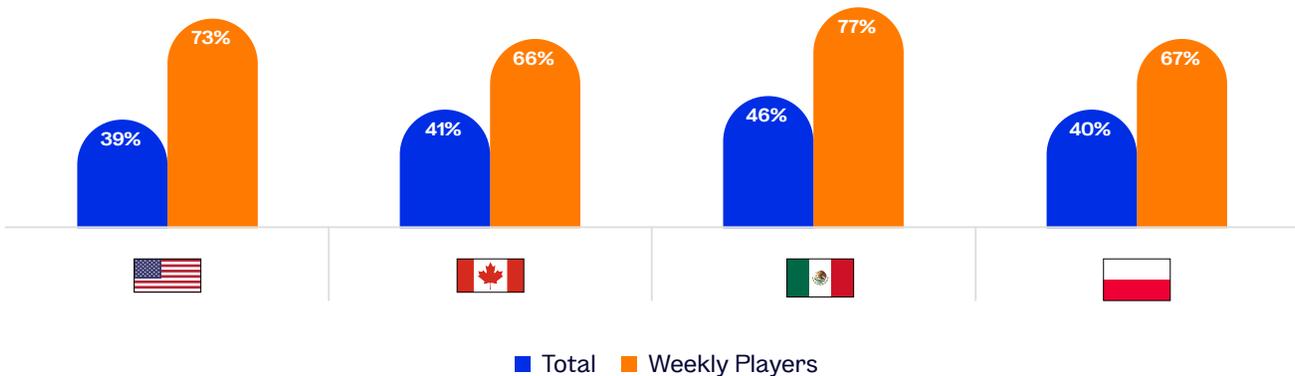
The Online Lottery Opportunity

When it comes to purchasing a lottery ticket, **players favor traditional channels.** Weekly players in the U.S., Canada and Mexico most like to purchase lottery tickets at a convenience store, closely followed by grocery stores in the U.S. and Canada. But this preference may be driven more by access than what they would ideally like to see. Three in 4 weekly players in the U.S. and Mexico, and 2 in 3 in Canada and Poland, would be interested in purchasing lottery tickets online from a licensed lottery retailer.

What's more, frequent players would be willing to trade off anonymity for convenience. A majority of weekly players across markets would be willing to register their name and personal information with the lottery in order to make online purchases. And where convenience is not enough of an incentive, promotions may be: 1 in 3 weekly players in Canada, and over 1 in 2 in the U.S., Mexico and Poland would be willing to exchange their personal or shopping data for promotions on lottery tickets.



How interested would you be in the following? Purchasing lottery tickets online from a licensed lottery retailer | % selecting very or quite interested



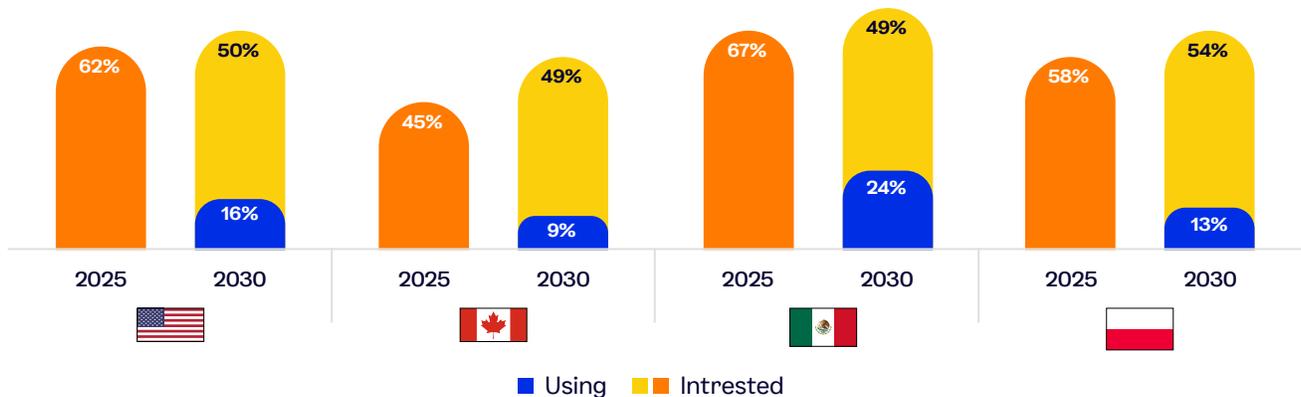
The Era of Hyper-Convenience

If online lottery presents the first step towards digital transformation, **automation and AI-tools present the next**. Consumers are increasingly drawn to services that remove friction from their lives and deliver convenience on demand. An early iteration of this can be seen in the rise of subscription models. Once limited to media, they are becoming standard in adjacent categories. While these have seen limited adoption to date for lottery, today's digital environment creates a stronger foundation for uptake. Personalization

features, integration into lottery apps, and automated, multi-method payments can make subscriptions fit for a new era and a more convenient way to play. One in 3 in Mexico, 3 in 5 in the U.S. and Poland, and 45% in Canada would be interested in subscribing to an automated lottery ticket service.

How interested would you be in the following? Subscribing to an automated lottery ticket service (e.g., weekly or monthly ticket purchases) | Among Weekly Players

Data Prediction: Looking out to 2030

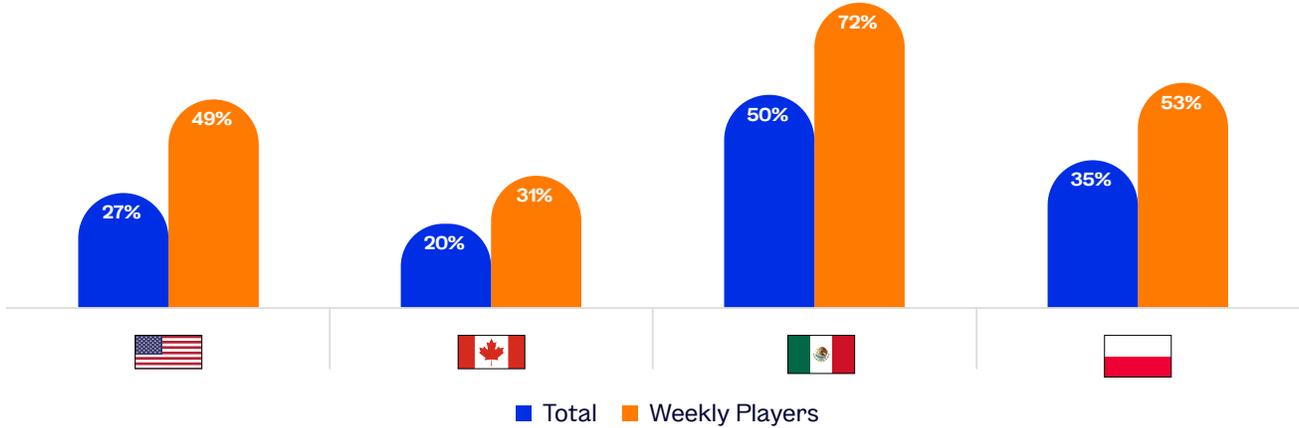


Based on our 2030 forecast, **we predict that adoption of an automated lottery ticket service among weekly players would reach 16% in the U.S., 24% in Mexico, 13% in Poland and 9% in Canada**. For lotteries, this marks an opportunity to create offerings that allow players to manage their own preferences.

AI tools are also beginning to play a larger role in how consumers discover and select products. Weekly lottery players are already more willing to use AI for guidance in purchase decisions. In Mexico, 80% of weekly players are open to automated price tracking, and 70% are

comfortable letting an AI assistant make purchase decisions (with the ability to edit). Poland shows a similar pattern, with 74% of weekly players interested in price tools and 80% open to AI-assisted decisions. Interest is more muted in Canada and the U.S., especially among non-players, however weekly players still stand out as the most receptive group. A similar pattern can be seen with interest in AI tools specific to lottery, with 72% of weekly players in Mexico willing to use an AI tool to help buy the best suited lottery option for them, followed by 53% in Poland, 49% in the U.S., and 31% in Canada.

How interested would you be in the following? Purchasing lottery tickets online from a licensed lottery retailer | % selecting very or quite interested



Courier & Delivery Ecosystems

Where lotteries fail to step in, digital-first players are poised to fill the convenience gap. Licensed courier services, third-party platforms that purchase official lottery tickets on behalf of players, are emerging as a compelling solution. Over 1 in 3 weekly players in the U.S. claim to have used one, with a further 1 in 5 interested in doing so in the future.

While they often incur additional costs, this seems like a fair exchange for convenience. 50% of weekly players in Mexico would be willing to pay 7-9% more for a lottery ticket if they could buy it online, followed by 40% in the U.S., 33% in Poland, and 21% in Canada.

As expectations rise, so too does the pressure on licensed lottery operators, to avoid losing ground to new digital-first entrants.

What This Means for the Future of Lottery

As retail evolves, AI tools and automated services could more seamlessly support lottery routines and player preferences with less hassle. Automated purchases, AI-driven game suggestions, and personalized promotions could simplify participation and keep play aligned to individual needs and interests.

The in-store experience is also shifting, with technology enhancing speed and ease. But it no longer needs to be static. Future retail environments could become more adaptive and responsive, updating information and promotions in real time, to reflect individual player preferences. At the same time, online play must expand to meet the growing demand for anytime, anywhere access, with secure registration, seamless payment integration, and targeted promotions to drive both first-time and repeat engagement.

But as convenience increases, so does the risk of lottery losing its connection with players. The challenge for lotteries is to deliver convenience without sacrificing the personal touch that keeps players engaged, striking the right balance between efficiency and human service.

Full Methodology

Foresight Factory Data

Data overview:

- Global data since 2010
- 27 countries, 18 sectors covered
- Multiple research waves per year:
 - 27 market main wave
 - 9 market mini wave
- Re-contact surveys in USA & GB
- Uniquely designed to help you validate and explore 70+ consumer trends.
- Capturing detailed demographics and behavioral markers to allow you to analyze trends by target audience groups.

Methodology:

- We use an online methodology using panel-based recruitment.
- Samples are provided by CINT, Kantar and their trusted partners.
- Surveys are designed to be interactive and accessible by respondents via mobile, desktop and tablet devices.
- Interlocking quotas are set on age and gender, and on region.
- Data is weighted to be nationally representative on age, gender and region for the offline population per market.

Audience Overview:

Survey question used to define the audience:

Which of these best describes how often you do each of the following activities?

1. It's more efficient, faster
2. Every day or nearly every day
3. A few times a week
4. About once a week
5. About once every 2-3 weeks
6. About once a month
7. A few times a year
8. About once a year
9. Less often
10. Never

	 16+	 16+	 16-64	 16+
Total	4,800	1,000	800	1,000
Weekly Players <small>(responses 1-4)</small>	1,370	309	167	170
Occasional Players <small>(responses 5-8)</small>	1,455	365	307	391
Non-players <small>(responses 9-10)</small>	1,975	156	326	439

*Based on 2024 main wave survey

Custom Survey Methodology

Foresight Factory designed and conducted a custom online survey:

- Surveys were approximately 15 minutes in length, conducted between March 17 and April 1, 2025.
- Among n = 4,133 respondents age 18+ in four markets: USA, Canada, Mexico and Poland
- Sample obtained through Dynata

Key topics explored included:

- Current & future payment methods
- Experience with omnichannel & retail technologies
- Interaction with digital signage
- Attitudes toward promotions
- Use of (USA only) and interest in courier services
- Lottery payment behaviors and preferences

To assist in the development of two 2030 predictions, contextual questions around technology use, as well as future interest were included.

Audience Overview:

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6. About once a month
7. A few times a year
8. About once a year
9. Less often
10. Never

				
Total	1,047	1,017	1,006	1,063
Weekly Players <small>(responses 1-4)</small>	215	282	212	209 <small>(n = 21 in boost)</small>
Occasional Players <small>(responses 5-8)</small>	390	390	430	365
Non-players <small>(responses 9-10)</small>	442	345	364	489

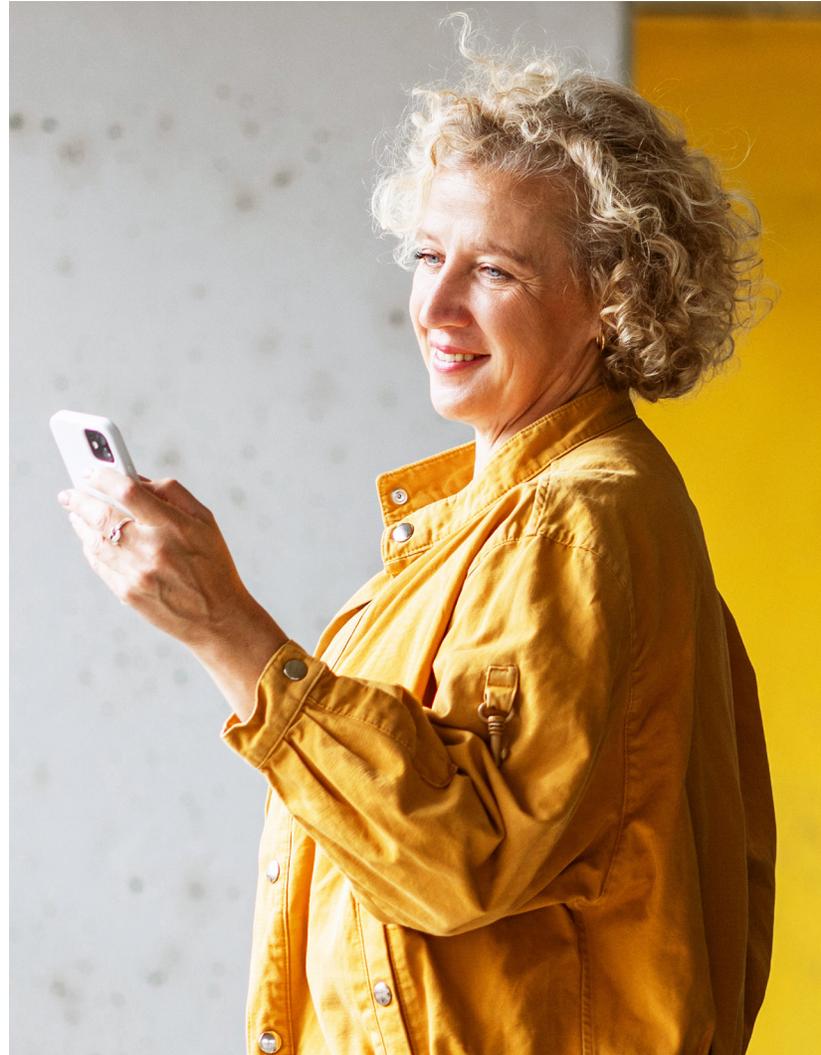
Predictions Methodology

We have developed two data predictions looking out to 2030, specifically designed for Brightstar Lottery. These predictions will help you see beyond current attitudes and behaviors, and ahead to what is to come.

Process overview:

- To begin, we worked closely with Brightstar to determine the key topics we wanted to develop predictions around in the survey:
 1. Automated lottery ticket subscriptions
 2. Dedicated digital lottery wallets
- When creating our forecasts, we identify correlating factors within the custom survey, alongside tracking data from Foresight Factory.
- These correlating factors allow us to create an index score for each individual respondent, which represents their likelihood in engaging in the predicted behavior in the future.

Beyond the survey data, we also take into account the broader market landscape surrounding the predicted behaviors, including regulatory factors, technology adoptions, potential barriers or risks to adoption and related projections.



Thank you