

nuvei

PAY TO PLAY:
Inside the minds and
wallets of global gamers



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EXECUTIVE SUMMARY

From gameplay to payflow

The global gaming market is now defined not just by what players play, but by how they pay. As growth slows across mature regions, publishers and developers are more focused on retention, engagement, and monetization efficiency rather than raw user acquisition. According to Newzoo, the global player base reached 3.6 billion gamers in 2025, representing a 4.4% year-on-year increase, while total revenues grew by 3.4% to \$188.8 billion¹.

More players are joining the ecosystem, yet average spend per player is decreasing, signaling a move from acquisition-led growth to retention- and conversion-led strategies.

Game publishers, developers and platforms are now asking a new question:

How can every existing player deliver more value?

In this study, conducted in collaboration with Sapio Research, we surveyed 6,000 gamers across 8 markets in North America, Europe, and APAC to identify what really drives and disrupts payment performance in video games.

The results told us that the payment experience has become part of the player experience. Over half of gamers (55%) have abandoned a purchase in the past year due to payment issues.

Nearly all (91%) worry about unauthorized charges, and 65% say their overall payment experience needs an improvement. These figures highlight the reality that many publishers still underestimate, showing that seamless payments, trust, and localization now shape conversion just as much as content quality or gameplay.

WHY WE CONDUCTED THIS RESEARCH

While game publishers have mastered content monetization, the payment experience remains an overlooked driver of growth. In an industry where retention matters most, even small improvements in authorization, checkout design, and payment localization can directly impact profitability.

In this report we aim to answer these key questions:

- 1. How players pay today:** which methods and devices dominate, and how habits differ by region and demographic?
- 2. Where the friction lies:** what causes players to abandon purchases or switch to competitors?
- 3. What motivates continued spend:** how do loyalty rewards, local methods, security and trust impact retention?
- 4. Which innovations could reshape gaming payments:** how do players perceive AI, digital assets, and new payment models?

These insights aim to help publishers and developers better understand the economics of player payment behavior, and how optimizing payments can increase conversion, reduce churn, and support recurring revenue models.

¹Newzoo's Global Games Market Report 2025

THE STATE OF PLAY

How gamers pay now and what they use



THE MULTI-DEVICE GAMER AND THE RISE OF THE UNIFIED WALLET

The way players pay for games has become just as dynamic and diverse as the games themselves. Titles extend across platforms and ecosystems, and payment behavior is fragmenting, yet players increasingly expect their payment experience to remain unified, secure, and instant. In other words, gamers want their preferred way to pay to travel with them wherever they play.

Mobile continues to generate **over half of all global gaming revenue (55%)**, while PC and console are regaining momentum through new hardware and blockbuster releases.² This growing multi-platform economy is changing how players approach payments and what they expect from every checkout.

HOW PLAYERS PAY TODAY

Our research shows that gamers now pay for games, subscriptions, and in-game content across an **average of two devices**. Mobile is the most common purchase channel globally, followed by console and PC, highlighting the increasingly hybrid nature of gaming commerce.

Crucially, this isn't producing chaotic, one-off behavior. Among players who buy on more than one platform, **84% "always" or "often" use the same saved payment method** across ecosystems like PlayStation, Steam, and mobile app stores. This signals a behavioral trend where gamers are building **a single, trusted payment identity**, one that they expect to be recognized instantly, wherever they play.

That expectation has commercial implications. Once a payment method becomes part of a player's routine, re-entering details or seeing an unsupported method interrupts the experience and risks abandonment.

Publishers that can maintain stored-credential continuity through tokenization or unified wallets stand to keep conversion rates higher and engagement longer.



² Newzoo's Global Games Market Report 2025

HOW OFTEN DO YOU USE THE SAME SAVED PAYMENT METHOD ACROSS DIFFERENT GAMING PLATFORMS*
 (e.g. Steam, PlayStation, mobile app store etc.)? Select one

	Total	Canada	China	France	Germany	Indonesia	South Korea	UK	USA
Always	36%	40%	36%	27%	33%	33%	26%	41%	38%
Often	49%	42%	53%	46%	55%	53%	58%	47%	43%
Sometimes	12%	13%	11%	18%	10%	12%	15%	10%	14%
Rarely	2%	4%	1%	7%	2%	2%	0%	1%	3%
Never	1%	2%	0%	2%	1%	0%	1%	1%	2%
% Always / Often	84%	82%	88%	73%	87%	86%	84%	88%	81%

DIGITAL WALLETS TAKE THE LEAD

Across the world, digital wallets have overtaken cards as the most frequently used payment method for gaming transactions. This change reflects how players define convenience. Wallets deliver immediate confirmation, easy credential storage, and trusted familiarity across devices.

That said, the shift is cultural and generational rather than universal:

- **Gamers aged 18–34** show a clear preference for wallets, shaped by years of mobile-first commerce.
- **Players aged 45 and above** remain loyal to debit and credit cards, valuing institutional trust and the protection of familiar payment networks.

Cards and wallets coexist as the two main pillars of gaming payments — one representing security, the other representing speed. Publishers that enable both options seamlessly, without hierarchy or hidden friction, are best placed to satisfy the full player base.

*Asked to those who selected more than one device at Q1

Age				
18-24	25-34	35-44	45-54	55-64
47%	48%	45%	37%	33%
28%	31%	37%	40%	44%
15%	9%	7%	7%	6%
2%	5%	4%	8%	10%
4%	4%	4%	5%	6%
2%	2%	1%	1%	1%
1%	1%	1%	1%	0%

WHEN PAYING FOR GAMES, SUBSCRIPTIONS, OR IN-GAME CONTENT WHICH OF THESE PAYMENT METHODS DO YOU USE MOST OFTEN? **Select one**

	Total	Canada	China	France	Germany	Indonesia	South Korea	UK	USA
 Digital wallets	43%	34%	72%	26%	60%	71%	21%	36%	30%
 Debit / credit card	36%	54%	7%	52%	15%	5%	46%	45%	51%
 Bank transfer / real-time payments	8%	3%	13%	9%	10%	17%	5%	8%	5%
 Mobile carrier billing	5%	2%	2%	8%	6%	4%	20%	4%	5%
 Prepaid / gift cards	4%	7%	1%	3%	5%	2%	6%	4%	6%
 Buy Now Pay Later (BNPL)	2%	0%	3%	1%	2%	1%	2%	2%	1%
 Crypto currency	1%	1%	1%	1%	1%	1%	1%	1%	2%



**REGIONAL NUANCES:
THE SAME EXPECTATION, DIFFERENT SYSTEMS**

While wallets dominate globally, regional payment infrastructure and consumer culture shape how that expectation plays out.

North America: convenience built on trust

Cards still dominate most gaming transactions, reflecting entrenched habits and bank network maturity. Yet digital wallet adoption is accelerating fast, particularly among younger gamers who expect the one-tap speed they experience in other digital environments. Players in this region value reliability and protection above novelty, but tolerance for multi-step checkout is waning.

EUROPE: BALANCE AND TRANSPARENCY

Europe shows a near-even split between wallets and cards. Players care most about clarity — visible pricing, accurate currency conversion, and predictable refund options.

The region's regulatory environment (PSD2, SCA) has normalized two-factor authentication, turning security into part of the expected user flow rather than a barrier.

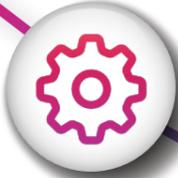
APAC: MOBILE-FIRST BY DESIGN

No region illustrates the power of localization better than Asia-Pacific. Here, super-apps and digital wallets like Alipay, WeChat Pay, GCash, and GoPay dominate.

For APAC gamers, these are not “alternative payment methods”, they are the ecosystem. Mobile is the default device for both play and pay, and failure to offer local wallet options is often a deal-breaker.

PAYMENT FRICTION AND LOST CONVERSIONS

Why payment issues cost more than lost sales



Every player reaches a point in their journey when excitement turns into the decision to buy, upgrade, or keep playing. That moment should feel effortless.

Yet for all the progress the industry has made in optimizing discovery and engagement, the seamlessness of payments still decides how much of that intent becomes revenue.

TEMPERATURE CHECK: ARE PLAYERS AS SATISFIED WITH THEIR PAYMENT EXPERIENCE AS THEY SAY?

Gamers are largely content with how they pay, but “content” doesn’t always mean “converted.” According to our survey, 93% of players describe themselves as satisfied with their current payment experience.

Dig deeper and a more complex picture emerges:

- Only 35% are very satisfied
- 57% say they’re satisfied but see room for improvement
- And another 7% say the process needs serious work

In total, **64% of players want their payment experience to be better**, even among those who report being happy with it overall. This gap shows that payments in gaming generally work, but they don’t perform.

Functionality as a legacy benchmark is now replaced by effortless and predictability. Players expect the same fluency in payment as in gameplay, such as smooth transitions, instant feedback, and no sense of delay or doubt. When that expectation isn’t met, satisfaction masks risk.

HOW SATISFIED ARE YOU WITH YOUR CURRENT CHECKOUT EXPERIENCES IN GAMING? Select one

USA	41%	51%	59%	5%	3%
UK	37%	56%	63%	5%	2%
South Korea	26%	63%	74%	10%	1%
Indonesia	48%	49%	51%	2%	0%
Germany	35%	57%	64%	4%	3%
France	31%	59%	70%	9%	2%
China	28%	67%	73%	5%	1%
Canada	35%	57%	65%	6%	2%
Total	35%	57%	64%	5%	2%



I am very satisfied



I am satisfied but I think there could be some improvements



Want improvement



I am dissatisfied and I think there could be a lot of improvements



I am very dissatisfied, and I think the experience needs an overhaul

WHY INTENT FAILS TO CONVERT

Payment friction rarely appears as one dramatic failure. It's the small, invisible interruptions that accumulate. We found that 55% of gamers have abandoned a purchase in the past year because of a payment issue.

In an industry where micro-transactions and downloadable content keep engagement alive long after launch, this kind of friction disrupts the player's relationship with the brand.

The most common causes fall into three clusters:

1. Payment failures

Declined cards, expired credentials, or unstable network routing remain the single biggest source of drop-off, particularly in card-centric markets like North America.

2. Payment method availability

Across all regions, a missing preferred payment method is almost as damaging as a failed one. In Asia-Pacific, this is especially pronounced; players who can't use their local wallet rarely switch to an alternative, they switch to another platform.

3. Lack of clarity

Unclear pricing, exchange rates, or refund policies are among the top reasons players abandon, especially in Europe. When trust relies on transparency, even a small uncertainty is enough to interrupt intent.

IN THE PAST 12 MONTHS, HOW OFTEN HAVE YOU DECIDED NOT TO COMPLETE A GAMING-RELATED PURCHASE BECAUSE OF CHECKOUT OR PAYMENT ISSUES? **Select one**

USA	39%	20%	31%	11%
UK	37%	25%	31%	7%
South Korea	52%	20%	21%	7%
Indonesia	49%	15%	23%	13%
Germany	60%	20%	15%	4%
France	44%	22%	26%	8%
China	47%	21%	24%	8%
Canada	51%	19%	22%	8%

Total 45% 21% 25% 9%

Never Once 2 to 3 times 4 or more times

WHICH OF THE FOLLOWING BEST DESCRIBES WHY YOU ABANDONED YOUR PURCHASE? **Select one**

USA	35%	29%	28%	31%	30%	3%
UK	32%	33%	25%	27%	36%	1%
South Korea	33%	30%	34%	36%	13%	1%
Indonesia	41%	38%	35%	28%	24%	1%
Germany	44%	28%	22%	16%	22%	2%
France	28%	20%	31%	23%	22%	3%
China	35%	35%	35%	31%	20%	1%
Canada	33%	26%	25%	34%	23%	5%

Total 34% 30% 29% 29% 26% 2%

Limited payment options Slow checkout Concern about security Hidden fees Payment declined Other

THE TRUE COST OF PAYMENT DECLINES

Payment declines represent one of the largest avoidable revenue losses in gaming commerce. **Over half of players have experienced at least one failed or declined payment** in the past year.

That means every second player, at least once, **was ready to pay and couldn't**. Most of these players encountered it once or twice, enough to remember it, not enough to complain about it.

With billions of low-value transactions, minor decline rates have major revenue implications.

Here is what players do when faced with a payment decline:

- **36%** switch to another payment method and complete the purchase
- **25%** retry with the same method and succeed
- **12%** retry and fail again
- **20%** abandon entirely
- **7%** go to a competitor instead

In other words, **4 in 10 of all failed transactions never recover on the original platform**. Once a payment fails, a share of that spend either disappears entirely or moves to a competitor. In a \$188.8 billion market, even small improvements in approval and recovery make a measurable difference.

For context, a single percentage-point increase in effective approval rates represents roughly **\$1.9 billion in additional processed volume**.

And that is before we account for the secondary effect, “the decline penalty”. Every failed payment weakens the player’s perception of reliability, and that reduced confidence lowers both purchase frequency and average basket size over time. This measurable revenue volatility directly affects forecasting, player retention, and even publisher valuation. The data also points to a pattern where most players never try more than once. Failed payment is seen as a broken interaction rather than an inconvenience.

That is why leading platforms are now introducing advanced recovery logic, such as real-time retries, instant wallet fallback, and token continuity across devices, preventing players from ever seeing an error.

IN THE PAST 12 MONTHS, HOW OFTEN HAVE YOU HAD A PAYMENT THAT FAILED OR DECLINED WHEN BUYING A GAME, SUBSCRIPTION, OR IN-GAME CONTENT? **Select one**



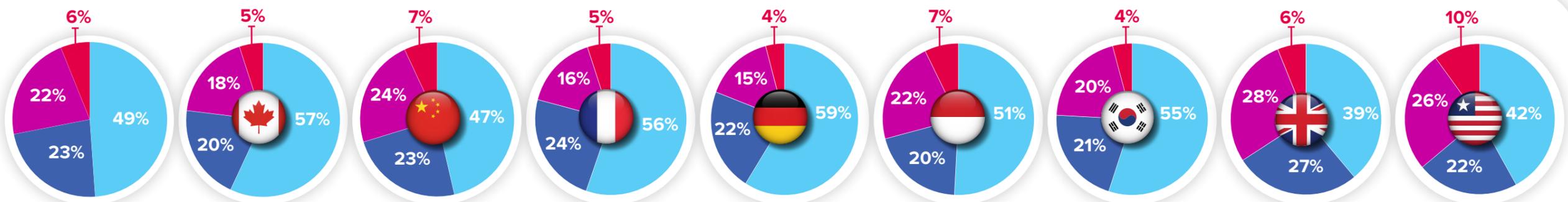
KEY:

4 or more times

2 to 3 times

Once

Never



Total

AS A RESULT OF THE FAILED OR DECLINED PAYMENT, WHAT DID YOU DO NEXT?

Select one*

USA	34%	22%	25%	10%	9%
UK	39%	27%	16%	10%	8%
South Korea	43%	25%	16%	14%	3%
Indonesia	42%	36%	11%	8%	3%
Germany	33%	24%	22%	16%	5%
France	23%	30%	25%	19%	4%
China	38%	21%	13%	17%	12%
Canada	29%	24%	29%	9%	7%

Total	36%	25%	20%	12%	7%
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Switched to another payment method and completed the purchase	Retried with the same method and it worked	Abandoned the purchase altogether	Retried with the same method and it still failed	Bought from another game/platform instead
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*Asked to those who have experienced a failed or declined payment

WHAT PLAYERS SAY WOULD MOST IMPROVE THEIR PAYMENT EXPERIENCE

The top requests globally center on speed, reassurance, and value.

- Players want faster completion and immediate confirmation with the ability to pay once and trust it worked
- They value visible protection: clear authentication, known wallet brands, and transparent refund processes
- They respond strongly to incentives that tie payment to reward, whether loyalty points, in-game bonuses, or exclusive content

WHICH FEATURES WOULD MOST IMPROVE YOUR PAYMENT EXPERIENCE WHEN BUYING GAMES / IN-GAME ITEMS? Select all that apply

USA	48%	55%	33%	40%	19%	1%
UK	54%	49%	45%	44%	21%	1%
South Korea	54%	31%	39%	22%	41%	0%
Indonesia	67%	50%	52%	44%	42%	-
Germany	42%	47%	30%	23%	29%	1%
France	31%	52%	25%	19%	37%	1%
China	61%	31%	53%	35%	48%	-
Canada	39%	56%	44%	35%	20%	2%

Total	50%	47%	41%	35%	30%	1%
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One-click / faster checkout	Loyalty programs	Accurate currency conversion and pricing transparency	Saving card details for future purchases	Checkout in my local language	Other
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LOCALIZED PAYMENTS TO DRIVE GLOBAL REACH

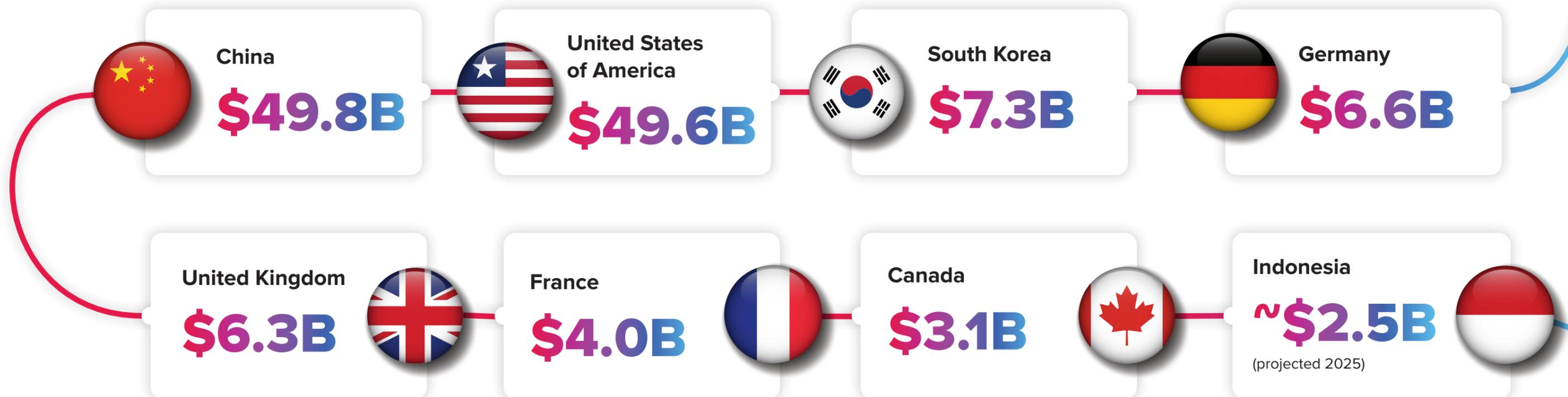
Why regional relevance has become the real growth strategy

Across the eight countries in this study players consistently look for payment experiences that reflect how they transact in their own market. These regions represent a substantial share of global gaming revenue, with China and the US alone contributing nearly **\$100B** annually. Markets like South Korea, Germany and the UK each exceed **\$6B**, while France, Canada and Indonesia represent smaller but strategically influential audiences.

Although the United States operates within a payment environment that is widely supported on global platforms, the broader pattern across all other surveyed markets shows that players expect payment flows that feel native to where they live.

Across those countries, nearly two-thirds of respondents say localized methods and pricing matter to them, and only 3% consider this unimportant. These expectations shape behavior long before the moment of purchase.

COUNTRY 2025 revenue (games)³



³ Newzoo: Top countries by games revenues

WHEN BUYING GAMES ONLINE, HOW IMPORTANT IS IT FOR YOU TO HAVE A LOCALIZED PAYMENT EXPERIENCE (e.g., local wallets, local currencies, no FX fees)? Select one

UK	2%	12%	22%	37%	28%	64%
South Korea	2%	17%	17%	47%	17%	64%
Indonesia	0%	3%	18%	51%	28%	79%
Germany	2%	9%	23%	43%	22%	66%
France	3%	10%	33%	37%	17%	54%
China	4%	12%	22%	39%	22%	62%
Canada	3%	11%	21%	34%	31%	65%

Total 3% 11% 22% 40% 24% 64%

Not important at all Slightly important Moderately important Very important Extremely important % Extremely / very important

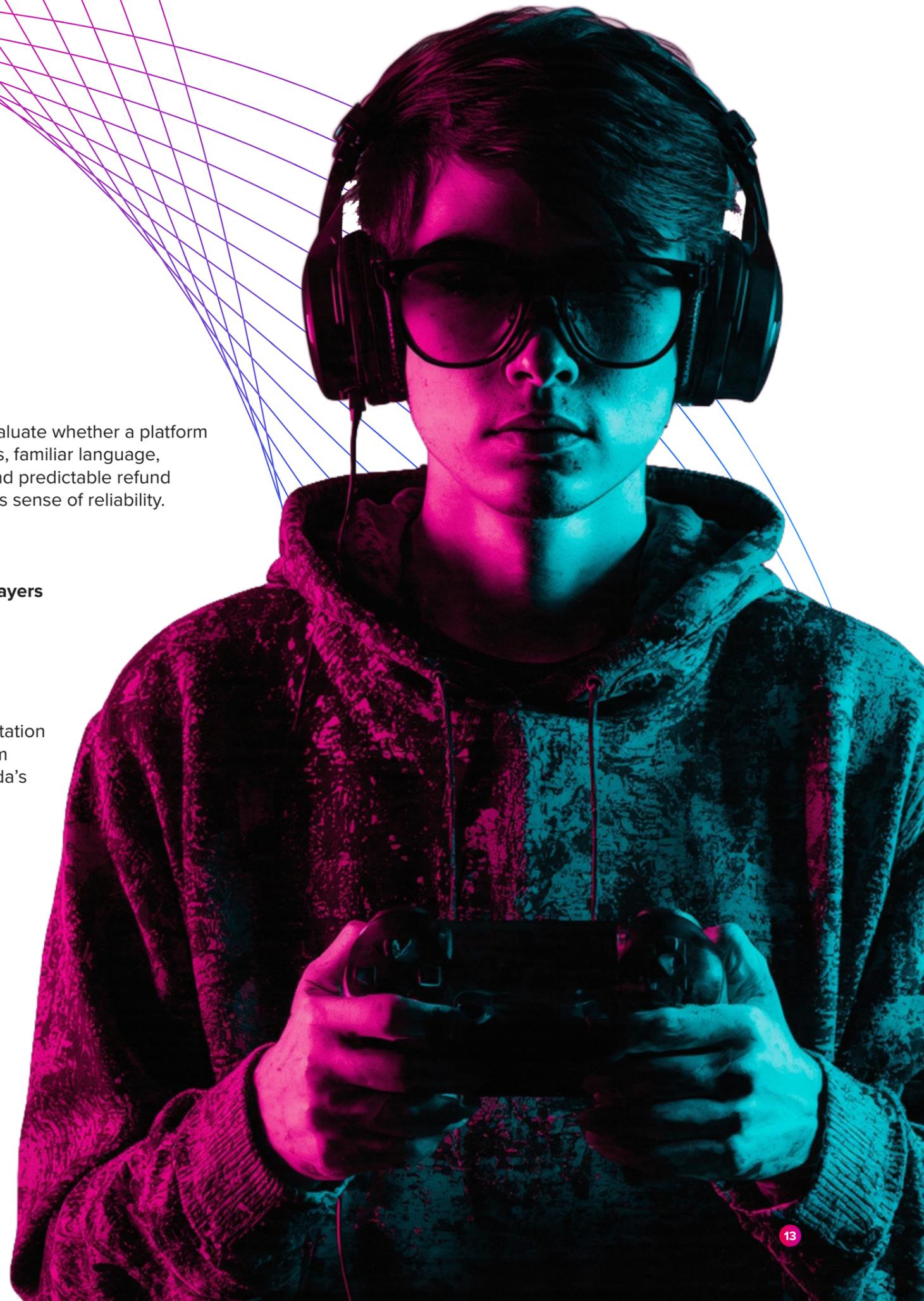
Players use payment cues to evaluate whether a platform feels reliable. Localized methods, familiar language, regionally appropriate pricing and predictable refund expectations all contribute to this sense of reliability.

Our data shows that:

- 65% of North American players
- 62% of European players
- 67% of APAC players

consider these elements very or extremely important. This expectation runs across all market sizes, from China's **\$49.8B** market to Canada's **\$3.1B**.

It also shapes conversion. **34% of players in every region** we surveyed have abandoned a transaction because their preferred method was not available. This tendency is strongest in markets that rely on local ecosystems such as China, Indonesia and South Korea.



LOCAL RELEVANCE DETERMINES HOW MUCH GAMERS ARE WILLING TO SPEND

A meaningful share of players are willing to spend more but only through flows that match how they pay outside video gaming. **17% globally say limited local methods reduce how much they're willing to spend in-game.**

The impact is especially significant in countries where domestic methods dominate digital commerce:

- **Indonesia – 28%**
- **China – 26%**
- **South Korea – 21%**

In these markets, super apps, domestic wallets and bank-based rails are deeply integrated into daily life. When a game fails to support them, the transaction often stops immediately, even when the player wants the item.

In the **UK (16%), Germany (12%), USA (12%), France (10%), and Canada (9%)**, the influence is tied more to pricing clarity, currency accuracy and the presence of a trusted familiar experience. These players expect payment flows to reflect what they see on local retail sites, anything less creates hesitation.

FAMILIAR PAYMENT EXPERIENCES DECIDE WHERE THE TRANSACTION HAPPENS

In markets with strong local wallets, relevance and familiarity of payments affects not only whether players complete a purchase but also where they complete it. In APAC, 40% of players say they would purchase directly from a publisher or developer if local methods were available on those channels.

This preference has two main benefits:

- Publishers recover more margin by reducing dependency on third-party storefronts
- They gain access to first-party data that supports better decision-making around lifetime value, churn and future monetization strategies

APAC's behavior is particularly relevant for global publishers because the region includes countries with the largest gaming markets where direct distribution is only viable when local payment expectations are met.

WHY A PUBLISHER'S PAYMENT STACK NEEDS TO MOVE FASTER THAN MARKET TRENDS

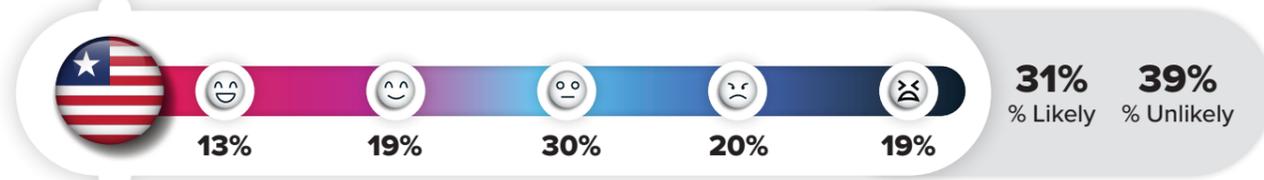
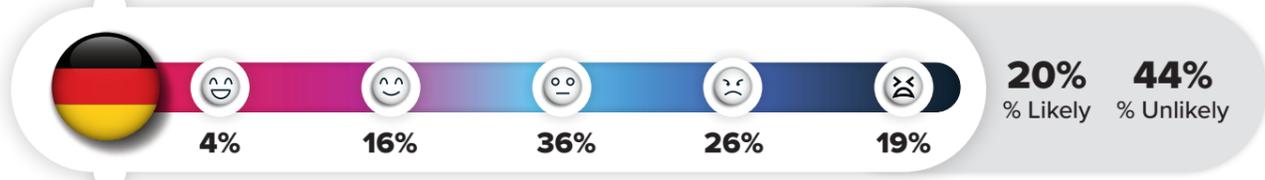
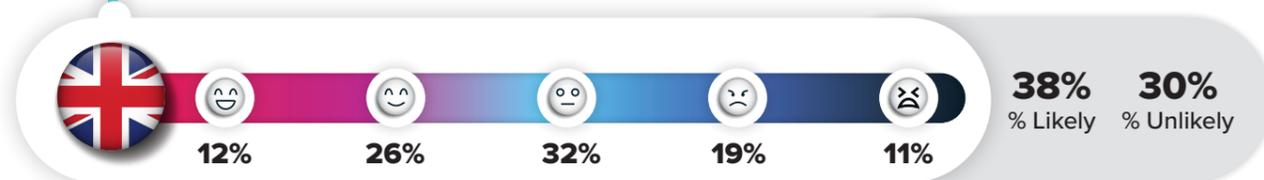
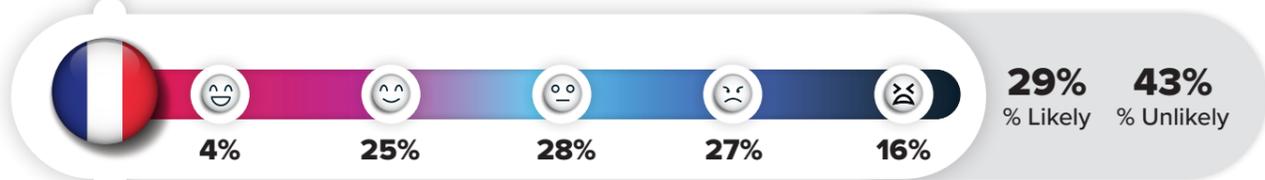
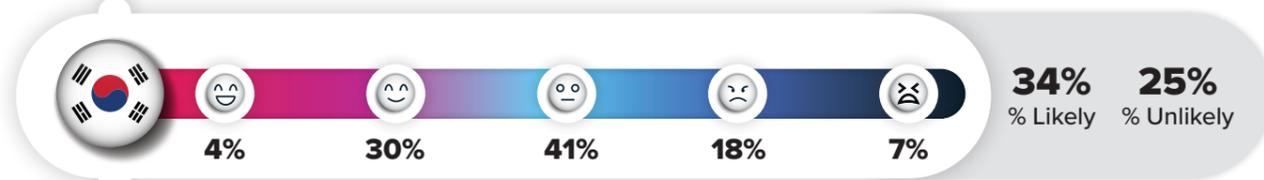
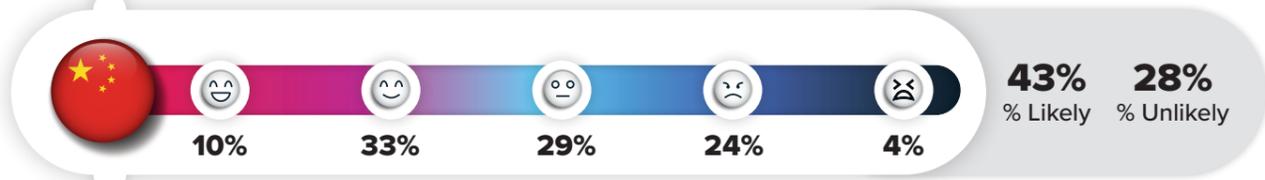
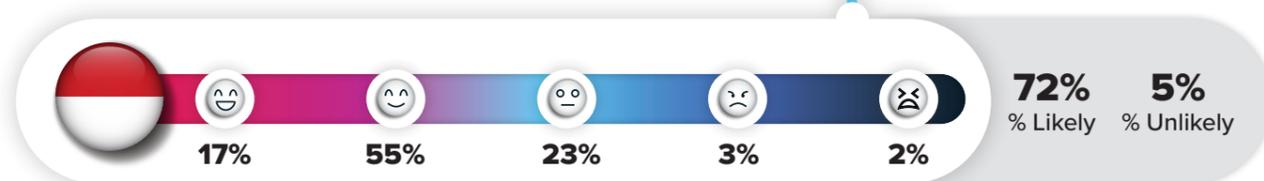
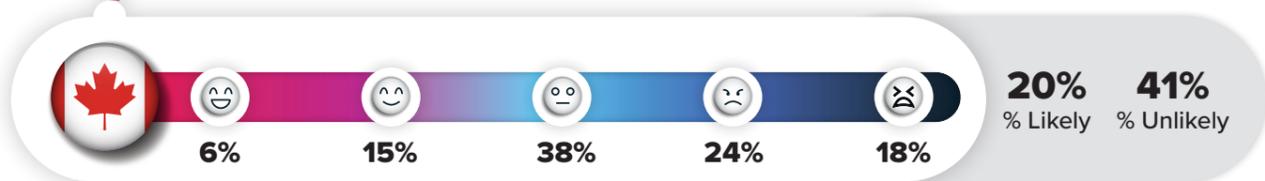
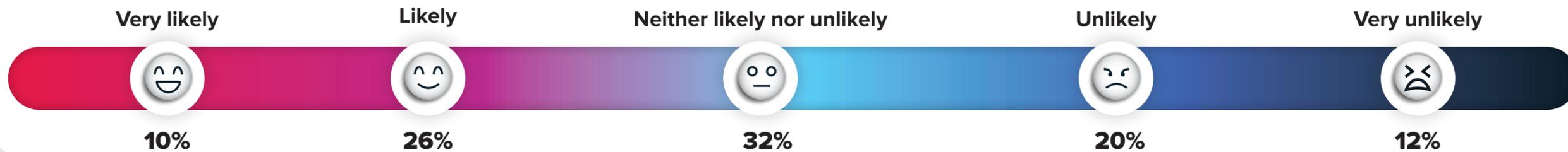
Payment habits change at different speeds across regions, but APAC consistently moves fastest. Wallet ecosystems expand, authentication requirements change, and new bank-based rails gain traction quickly. Players adapt their behavior just as quickly.

We found that:

- **48% of APAC players** expect to change their primary payment method in the next 12 months
- **31% in Europe**
- **27% in North America**

Total

HOW LIKELY ARE YOU TO SWITCH YOUR MAIN GAMING PAYMENT METHOD IN THE NEXT 12 MONTHS?
Select one



INCENTIVES THAT MOVE THE NEEDLE

Rewards, value, and the new economics of loyalty



Player spending is shaped by clear signals of value, fairness, and recognition. When these signals are present, spending increases. When they're missing, even highly engaged players slow down.

The survey makes this pattern visible across all eight markets. Players respond to practical improvements in how they spend, and they are ready to switch when those improvements appear in competing games or platforms.

HOW PLAYERS DECIDE WHEN TO SPEND MORE

Across every country in the study, the most obvious and powerful motivator is **fairer pricing**.

More than half of players globally (**53%**) say they would spend more if in-game items cost less. That figure rises significantly in Canada (**58%**), Indonesia (**61%**), and South Korea (**60%**), where players are highly sensitive to the perceived value of digital goods.

But value is not only calculated at the point of purchase. **Rewards and cashback** carry almost the same weight, with **51%** of players saying they would spend more if their purchases generated tangible benefits. In the US, Canada, Indonesia, and South Korea, the appeal of rewards is on par with lower prices, a sign that players respond to systems that acknowledge and incentivize their ongoing engagement.

A third behavioral driver speaks to convenience across ecosystems. **33%** of players say they would increase their spending if they could use a balance across multiple games or platforms.

This is particularly strong in China (**40%**), where unified digital wallets are part of daily life. This reflects a broader desire for payment continuity that removes the friction of managing value across disconnected environments.

Taken together, these motivations show that higher spend doesn't come from novelty or experimentation. It grows when the transaction feels proportionate, rewarding, and simple to repeat.

WHAT WOULD MOST ENCOURAGE YOU TO SPEND MORE ON IN-GAME PURCHASES?

Select up to three

USA	54%	54%	31%	23%	32%	22%	1%	4%
UK	47%	52%	35%	34%	28%	34%	0%	3%
South Korea	60%	58%	31%	37%	26%	38%	-	0%
Indonesia	61%	57%	32%	45%	42%	29%	-	0%
Germany	55%	47%	34%	22%	19%	21%	0%	5%
France	56%	43%	27%	17%	22%	27%	-	3%
China	42%	43%	40%	46%	42%	40%	0%	0%
Canada	58%	55%	28%	21%	23%	26%	1%	4%
Total	53%	51%	33%	31%	30%	30%	0%	2%
	Lower prices of in-game items	Rewards or cashback on purchases	Ability to use balance across multiple games/platforms	Faster checkout / one-click payments	VIP account status with perks <i>(support, private consultations on the game mechanics, extras)</i>	Transparent refunds & guarantees	Other	None of the above

WHY PLAYERS CHOOSE TO BUY DIRECTLY FROM DEVELOPERS

The choice between purchasing through a third-party store (App Store, Google Play, Steam etc) or directly from a developer is shaped by the same economic logic but with an added layer of trust.

When asked what would make them choose direct channels, **57%** of players highlighted lower prices, fewer fees, or exclusive discounts. This tendency is more prominent in fast-growing markets such as Indonesia (**69%**) and South Korea (**67%**), where players expect direct financial benefits when bypassing intermediaries.

North American and UK players respond strongly to content-driven incentives. **43% in the US and 44% in Canada** say bonus content would influence them to buy directly, a reminder that exclusive assets, early access, or bundled perks can create meaningful differentiation.

Another notable behavioral signal stands out. 30% of players say it is important to know that more of their money supports the developer. This sentiment rises to **53%** in Indonesia and **50%** in the UK. Transparency around how revenue flows—especially when framed around development support, updates, or community investment—strengthens the appeal of direct channels.

For developers, these findings offer a clear blueprint: direct purchasing succeeds when it provides players with a better economic deal and a stronger sense of contribution.

WHERE SPENDING SLOWS AND WHY IT HAPPENS

When players hesitate to spend more, the reasons are specific and consistent across markets.

The strongest deterrent is **poor value for money**, cited by **41%** of players globally. This sentiment is particularly strong in Germany (**48%**) and Indonesia (**45%**), underscoring how critical price-to-content ratio has become in sustaining long-term engagement.

Unclear pricing or hidden fees follow closely at **38%**, with South Korea again showing heightened sensitivity (**46%**). In markets where payment ecosystems are built on transparent digital transactions, unexpected changes in totals or ambiguous currency handling disrupt trust immediately. Concerns about overspending or the absence of budgeting tools also affect behavior.

Around **26%** of players hold back because they want clearer visibility into their spending. This is especially notable in France (**29%**) and the USA (**28%**), where players tend to manage digital budgets more proactively.

A quarter of players (**25%**) say they spend less because they are unsure about how payments are handled, e.g. whether refunds work, whether credentials are stored safely, or whether disputes will be resolved reliably.

WHEN YOU BUY A GAME OR IN-GAME CONTENT, WHAT WOULD MAKE YOU CHOOSE TO PURCHASE DIRECTLY FROM THE PUBLISHER / DEVELOPER INSTEAD OF A THIRD-PARTY STORE (e.g., Google Play, App Store, Steam)?
Select up to three

USA	58%	43%	34%	30%	30%	22%	1%
UK	51%	35%	44%	35%	35%	28%	-
South Korea	67%	41%	24%	47%	20%	33%	0%
Indonesia	69%	32%	42%	32%	30%	42%	0%
Germany	55%	42%	27%	25%	27%	22%	0%
France	57%	26%	25%	24%	27%	16%	0%
China	51%	36%	38%	39%	37%	42%	0%
Canada	61%	44%	31%	31%	29%	19%	1%

Total 57% 38% 34% 33% 30% 28% 0%

Lower prices / fewer fees / exclusive discounts **Bonus content** **Faster delivery / instant access** **Easier refunds and customer support** **Knowing that more of my money supports the developer** **Local payment options** **Other**

(contributing to new releases, game updates etc.)

WHICH OF THE FOLLOWING WOULD PREVENT YOU FROM SPENDING MORE ON GAMES OR IN-GAME CONTENT?

Select up to two

	Poor value for money or of items or content	Unclear pricing or hidden fees	Concern about overspending / lack of budgeting tools	Lack of trust in how payments are handled	Too many different platforms / accounts to manage	Limited ways to pay in my local market	Other	None of the above
USA	43%	37%	28%	24%	17%	12%	0%	5%
UK	42%	36%	26%	27%	18%	16%	0%	6%
South Korea	33%	46%	32%	32%	14%	21%	-	2%
Indonesia	45%	38%	25%	18%	15%	28%	0%	6%
Germany	48%	40%	16%	24%	15%	12%	-	6%
France	33%	35%	29%	23%	16%	10%	1%	4%
China	36%	35%	24%	23%	24%	26%	0%	5%
Canada	45%	39%	26%	26%	15%	9%	0%	7%

Total 41% 38% 26% 25% 17% 17% 0% 5%

Poor value for money or of items or content
 Unclear pricing or hidden fees
 Concern about overspending / lack of budgeting tools
 Lack of trust in how payments are handled
 Too many different platforms / accounts to manage
 Limited ways to pay in my local market
 Other
 None of the above

WHEN VALUE SHIFTS, PLAYERS FOLLOW

Spending behavior is not confined to a single game or platform. Players compare the financial experience between ecosystems and move toward the one that treats their money better.

Across the full sample, **57%** say they would switch to another game or platform if it offers a better payment experience or stronger loyalty benefits. This is most pronounced in Indonesia (**75%**), China (**69%**), and South Korea (59%), but Western markets show meaningful momentum as well, especially in the UK (**63%**) and USA (**51%**).

Players are comparing:

- which platforms reduce uncertainty
- which publishers make their money go further
- which ecosystems feel designed with their market in mind
- which payment flows are faster and more predictable

Switching is simply a consequence of that comparison.

HOW LIKELY ARE YOU TO SWITCH GAMES OR PLATFORMS BECAUSE THEY OFFER A BETTER PAYMENT EXPERIENCE OR LOYALTY BENEFITS?

Select one

	Very unlikely	Unlikely	Neither likely nor unlikely	Likely	Very likely	% Likely	% Unlikely
USA	9%	11%	29%	31%	20%	51%	20%
UK	4%	8%	25%	41%	22%	63%	12%
South Korea	3%	10%	28%	49%	10%	59%	13%
Indonesia	2%	2%	21%	49%	26%	75%	3%
Germany	10%	13%	37%	31%	9%	39%	23%
France	6%	18%	29%	39%	8%	47%	24%
China	2%	8%	20%	52%	17%	69%	10%
Canada	7%	9%	37%	33%	14%	47%	16%

Total 6% 10% 28% 40% 17% 57% 15%

Very unlikely Unlikely Neither likely nor unlikely Likely Very likely
 % Likely % Unlikely

BUILDING TRUST WITH SECURITY, TRANSPARENCY, AND PLAYER CONFIDENCE

Trust is the most valuable in-game asset



Even the most seamless purchase flow fails if the player doubts what will happen to their money once it leaves their account. Concerns about unauthorized charges, data safety, and refund reliability shape how comfortable players feel linking and using their preferred payment methods. This makes payment trust a part of the everyday decision to spend, return, upgrade, or churn.

This is especially visible in Western markets, where digital commerce has expanded faster than consumer certainty. **41%** of North American players and **50%** of UK players say they are very or extremely concerned about unauthorized charges when paying for games or in-game content. In the US, that figure is **42%**, pointing to a significant share of players who engage in gaming transactions while feeling exposed.

Europe shows a similar pattern. **38%** express high concern, with France (**31%**) and Germany (**23%**) demonstrating slightly lower levels of anxiety. In Asia-Pacific, the picture is more nuanced. Concern is lower overall (**32%**), yet specific markets like Indonesia (**41%**) and South Korea (**34%**) show that trust signals matter just as much when the payment environment is diverse and mobile-first.

WHAT MAKES PLAYERS FEEL SAFE WHEN THEY PAY

Across regions, players lean on familiar payment security features.

Two-factor authentication is the clearest anchor of assurance. Nearly half of players globally (**45%**) feel safest when it's part of the process, with Canada (**50%**), the UK (**50%**), and Indonesia (**52%**) showing the strongest preference. This reflects a broader trend that players are comfortable with extra steps when they reinforce control rather than slow the process.

Wallet-based protection is the second major trust signal. **40%** of players select wallets, including PayPal and Alipay, as one of the two features that make them feel safest. In China, this rises to **53%**, and in Germany, to **47%**, mirroring market maturity and the prevalence of established digital wallet ecosystems. For players in these markets, wallets act as a protective layer between their bank credentials and the game.

Biometric login stands out as a third anchor, particularly in Indonesia (**41%**) and the UK (**35%**). This reflects increasing comfort with mobile-native verification methods and reinforces the expectation that gaming payments should feel as streamlined as mobile banking or eCommerce. But beyond security features, players pay attention to the character of the ecosystem itself.

A strong brand reputation is a key safety signal for **30%** of players globally, and for **41%** in France, the highest of any market.

South Korea, with its advanced dispute infrastructure, highlights the importance of **clear refund and chargeback policies**, with **36%** naming this as a primary trust builder.

These signals share a common theme where players look for systems that show their money can be traced, protected, and recovered. When these features are visible, trust forms early.



WHEN LINKING YOUR FAVORITE PAYMENT METHOD TO PAY FOR GAME-RELATED PURCHASES, HOW CONCERNED ARE YOU ABOUT FACING UNAUTHORIZED CHARGES? **Select one**

USA	9%	21%	27%	22%	20%	42%
UK	6%	18%	26%	29%	21%	50%
South Korea	6%	28%	33%	26%	7%	34%
Indonesia	7%	12%	39%	29%	13%	41%
Germany	14%	37%	26%	17%	6%	23%
France	11%	24%	34%	20%	11%	31%
China	11%	31%	33%	17%	9%	26%
Canada	9%	24%	27%	23%	16%	40%
Total	9%	24%	30%	23%	14%	37%
	Not at all concerned	Slightly concerned	Moderately concerned	Very concerned	Extremely concerned	% Very / extremely concerned



WHY TRUST HAS BECOME A COMMERCIAL METRIC

Trust does not only determine whether a player completes a transaction, it influences where and how often they spend. Earlier chapters showed that players move toward ecosystems that respect their money with clarity and consistency. This chapter adds a new layer. Players also shift away from environments that make them feel financially exposed.

Revenue lost to fear isn't always visible in analytics dashboards and shows up in more subtle ways:

- players avoiding higher-priced items even when interested
- players switching to wallets because they're unsure about stored credentials
- players delaying purchases during promotional periods because refunds feel uncertain
- players choosing third-party stores over direct channels, even when pricing is similar

In markets where unauthorized charges are a top concern volatility often has less to do with game design or offer structure and more to do with the sense of financial safety around the purchase.

WHICH SECURITY FEATURES MAKE YOU FEEL SAFEST WHEN PAYING FOR GAME-RELATED PURCHASES?

Select up to two

USA	44%	37%	30%	31%	26%
UK	50%	32%	35%	27%	23%
South Korea	48%	43%	28%	22%	36%
Indonesia	52%	35%	41%	29%	32%
Germany	44%	47%	25%	18%	26%
France	39%	34%	22%	41%	19%
China	35%	53%	29%	35%	31%
Canada	50%	36%	26%	29%	26%

Total 45% 40% 30% 30% 27%



Two-factor authentication



Wallet-based protection
(PayPal, Alipay)



Biometric login
(Face/Touch ID)



Strong brand reputation of platform

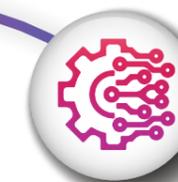


Clear refund/chargeback policies



TOP TRENDS: AI, DIGITAL ASSETS, AND NEW EXPECTATIONS

How emerging technologies are reshaping what players expect from the payment experience



The payment experience in video gaming is beginning to shift in ways that mirror broader consumer behavior: more automation, more intelligence behind each interaction, and more interest in alternatives that remove friction. For publishers, the question is how quickly these trends will start to influence player spending decisions.

Our data shows that the next wave of expectations is already taking shape, and players are signaling where they want payments to go next.

AI EARNS TRUST WHEN IT MAKES FAMILIAR EXPERIENCES WORK BETTER

Players have grown more comfortable with AI when they can immediately understand the benefit. Personalized offers, for instance, are viewed positively by **63% of players overall**, and the enthusiasm is particularly strong in markets shaped by mobile-first ecosystems. In Indonesia, that number reaches **78%**, and in China **76%**. Even in regions more cautious about data use, the pattern holds, with **60%** in the US and **56%** in France saying personalized offers would improve their experience.

Acceptance rises further when AI is applied to predicting a player's preferred payment method. This is seen as practical rather than intrusive. In APAC, the sentiment is strongest, with **68% of Chinese players and 79% of Indonesian players saying this would be beneficial. These markets move fluidly** between mobile apps, PC platforms, and console stores, and players often want the system to keep up without making them re-enter choices.

HOW WOULD YOU FEEL ABOUT GAME COMPANIES USING AI TO IMPROVE PERSONALIZED OFFERS?

Total

NEGATIVE

14%

POSITIVE

63%



Canada

20%

53%



China

6%

16%



France

14%

56%



Germany

20%

52%



Indonesia

5%

78%



South Korea

13%

55%



UK

12%

69%



USA

19%

60%

HOW WOULD YOU FEEL ABOUT GAME COMPANIES USING AI FOR PREDICTING PREFERRED PAYMENT METHODS?

Total

NEGATIVE

 17%

 57%
POSITIVE

HOW WOULD YOU FEEL ABOUT GAME COMPANIES USING AI FOR SMARTER FRAUD PREVENTION?

Total

NEGATIVE

 12%

 73%
POSITIVE

 Canada

 24%

 43%

 China

 8%

 68%

 France

 19%

 50%

 Germany

 16%

 48%

 Canada

 17%

 67%

 China

 6%

 82%

 France

 13%

 67%

 Germany

 12%

 68%

 Indonesia

 4%

 79%

 South Korea

 15%

 56%

 UK

 17%

 60%

 USA

 25%

 51%

 Indonesia

 6%

 85%

 South Korea

 13%

 67%

 UK

 11%

 77%

 USA

 17%

 71%

This comfort extends further into areas where AI already has a track record: **fraud prevention**. Across markets, **73% of players** say AI-driven fraud detection would improve their sense of safety. Confidence climbs even higher in China (**82%**), Indonesia (**85%**) and the UK (**77%**).

These are the same markets where concern about unauthorized charges is greatest, affecting more than a third of players.

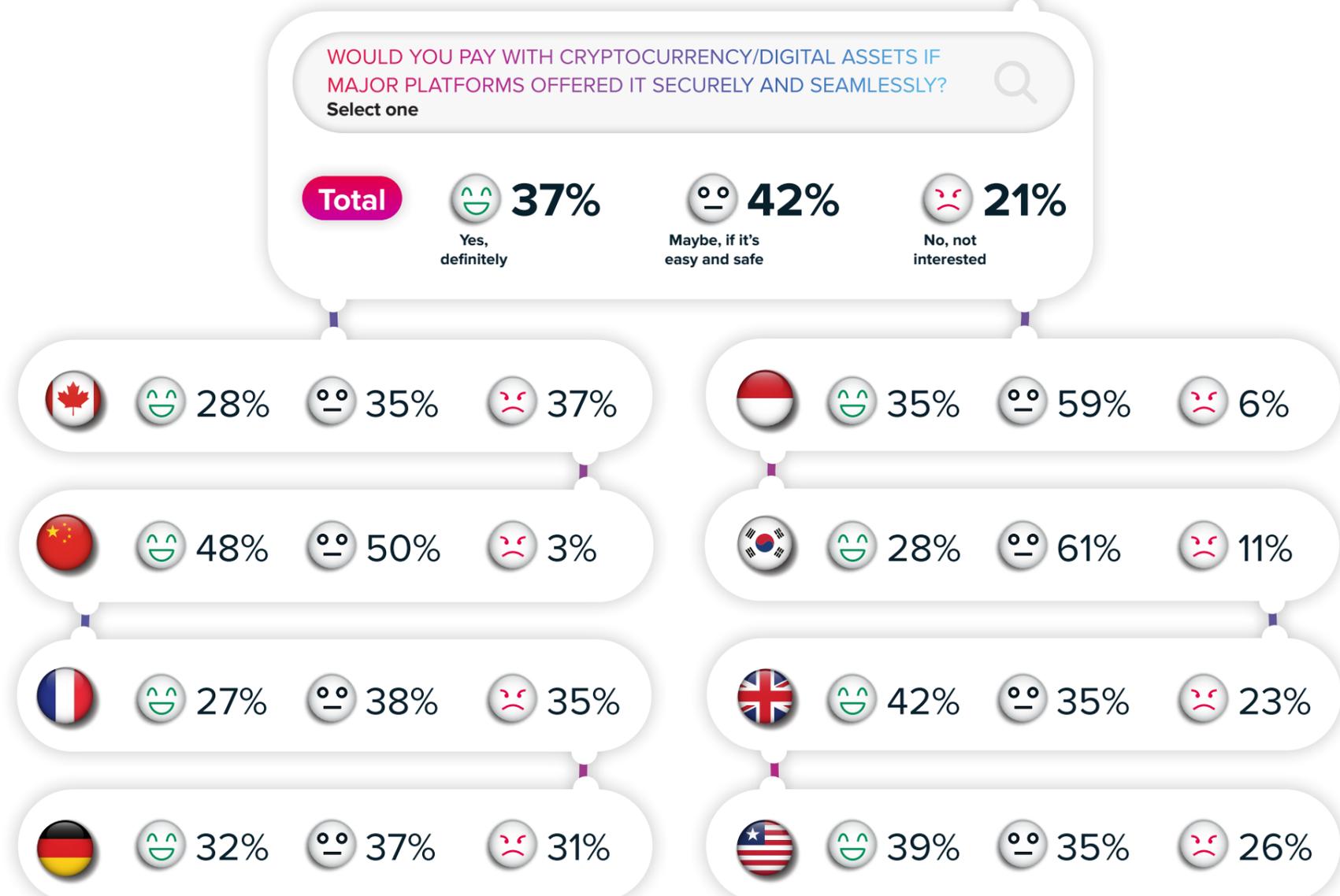
AI should be introduced where players already expect reinforcement such as security, prediction, and reducing repetitive tasks, not where it introduces new cognitive effort.

DIGITAL ASSETS ARE VIEWED WITH CAUTIOUS OPTIMISM

Digital assets are moving from curiosity to conditional interest, but it is important to anchor that trend in reality: **today, only 1% of players use cryptocurrency for gaming purchases**. Actual adoption is low, and for most players, crypto is still an unfamiliar option within the gaming context. What our data shows, however, is a shift in openness rather than usage.

When asked whether they would use cryptocurrency if major platforms offered it securely and seamlessly, **37%** say they would definitely use it, and another **42%** say they might if the experience is easy and safe.

Asian markets in particular show strong future interest, with **98%** of Chinese players open to using crypto under the right conditions.



It indicates that players are more receptive to alternatives that reduce currency conversion friction and simplify cross-border payments. Their interest is functional and heavily dependent on safety and clarity.

This is where **stablecoins** become relevant. For players who are wary of volatility but attracted to instant, low-cost transactions, stablecoins behave more like familiar digital tender than an investment asset. They address the primary barrier holding back broader adoption which is unpredictability.

The opportunity for publishers is not to introduce cryptocurrency broadly, but to identify where a stable, transparent digital asset could complement existing methods, especially in regions where multi-currency purchases or marketplace ecosystems create friction.

Digital assets are not ready to replace mainstream rails, and players are not asking for that. But the willingness numbers show that, under the right conditions, a narrow and carefully designed implementation could meet emerging expectations for speed, control, and financial transparency, without overwhelming players with complexity.

WHY PLAYERS WANT TO SWITCH THEIR MAIN PAYMENT METHOD

When players change their primary payment method, it reflects what feels safer, more rewarding, or more efficient. Stronger security remains the most consistent trigger. Across all surveyed markets, **50% of players** say enhanced security features would prompt them to switch methods. The motivation is strongest in Indonesia, where **66%** want a safer alternative, and similarly high in China (**56%**) and France (**51%**). These findings connect directly with earlier insights where concern about unauthorized charges is high, players are actively looking for better-protected options.

Rewards shape behavior nearly as strongly. Globally, **48%** say they would switch for better cashback or loyalty benefits. In Canada and the US, the figure climbs above half. Players increasingly expect recognition for their financial engagement, not just their gameplay.

Convenience matters too. **38%** of players say a faster or smoother experience would make them change their primary method. This is more influential in the UK (**46%**), France (**47%**), and South Korea (**41%**), where multi-platform play is common and the cost of extra steps feels higher.

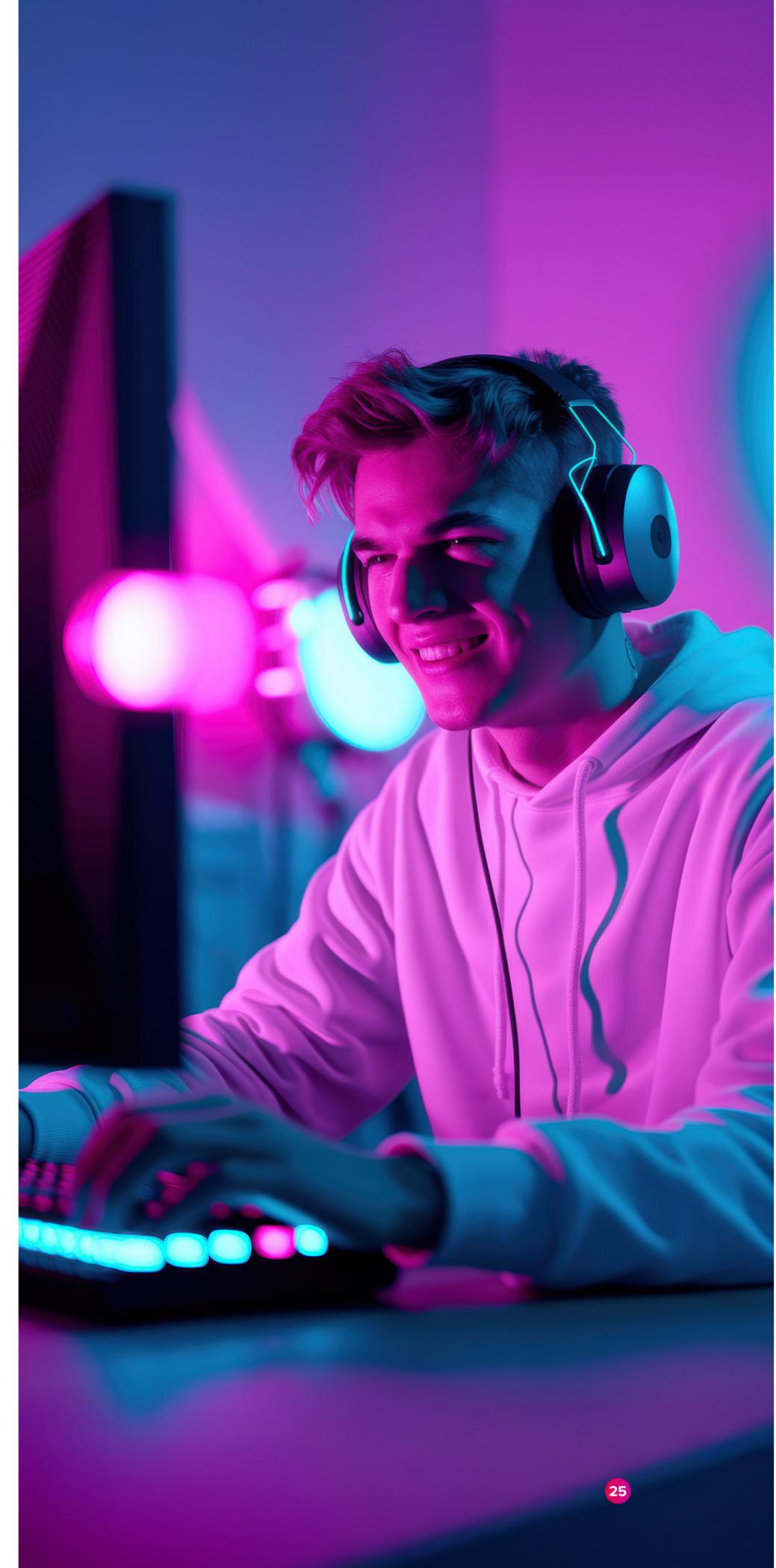
WHAT WOULD BE MOST LIKELY TO MAKE YOU CHANGE YOUR MAIN PAYMENT METHOD?

Select up to two

USA	43%	54%	34%	18%	7%	1%
UK	48%	44%	46%	21%	10%	0%
South Korea	52%	54%	41%	26%	9%	-
Indonesia	66%	48%	42%	27%	8%	0%
Germany	46%	50%	31%	21%	7%	1%
France	51%	48%	23%	16%	7%	1%
China	56%	34%	47%	32%	15%	-
Canada	45%	57%	33%	17%	6%	1%

Total 50% 48% 38% 22% 9% 1%

Stronger security Better rewards or cashback Faster, smoother checkout Wider acceptance across platforms Peer influence / trend adoption Other



CONCLUSION & NEXT STEPS

How publishers can turn payment performance into revenue growth



The research shows that payment experience directly shapes how much players spend, how often they return, and which channels they choose.

The most successful publishers will treat payments as an active part of their monetization strategy — not background infrastructure.

Below are the priorities that have the clearest commercial impact.

1. Work with a PSP that offers payment coverage that fits each target market

Player expectations differ significantly across regions, and revenue follows the markets where payments feel familiar and predictable.

What matters most: offering local wallets, domestic acquiring, accurate currency handling, and region-appropriate refund norms.

Where Merchant of Record (MoR) helps: simplifying tax, compliance, and settlement in markets that are otherwise slow or costly to enter.

Increase approval rates with technical resilience

A large share of player spend is lost to avoidable declines. Treating approval rate as a growth driver rather than an operational metric closes that gap.

Focus areas: issuer-optimized routing, intelligent retries, network tokens, and multi-acquirer redundancy.

2. Make pricing and value transparent

Players spend more when the financial side of the experience feels fair and consistent.

Practical steps: clear totals, no hidden fees, direct-channel incentives, and reward structures that feel worthwhile.

3. Strengthen trust at the moment of payment

Concerns about unauthorized charges influence whether players store details, retry transactions, or disengage.

Priority signals: strong authentication, wallet-based protection, biometric login, and straightforward refund processes.

4. Use AI to support decision-making, not overwhelm it

Players respond well to AI when it improves recognition, security, and speed.

Best applications: predictive payment selection, real-time fraud intelligence, and routing logic that adapts to context.

5. Explore digital assets where they solve a specific problem

Crypto usage for transacting today is small, but willingness rises sharply when safety and simplicity increase.

Where it fits: cross-border purchases, settlement simplification, and stablecoin use cases where volatility is removed.

About Nuvei

Nuvei is accelerating the business of clients around the world. Nuvei's modular, flexible and scalable technology allows leading companies to accept next-gen payments, offer all payout options and benefit from card issuing, banking, risk and fraud management services.

Connecting businesses to their customers in more than 200 markets, with local acquiring in 50 markets, 150 currencies and 720 alternative payment methods, Nuvei provides the technology and insights for customers and partners to succeed locally and globally with one integration.

For more information, visit www.nuvei.com

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Sapio Research is a full-service B2B and tech market research agency that helps businesses grow thanks to high quality, efficient and honest research solutions.

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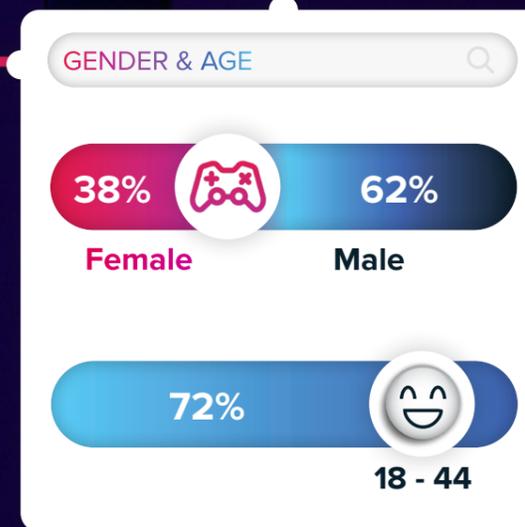
For more information, visit sapioresearch.com

Research methodology

This report draws on a quantitative survey of **6,000 active gamers** across eight major markets: USA, UK, China, Canada, France, Germany, Indonesia, and South Korea. Samples ranged from 500 to 1,250 respondents per country, all of whom had made at least one gaming-related purchase in the past six months.

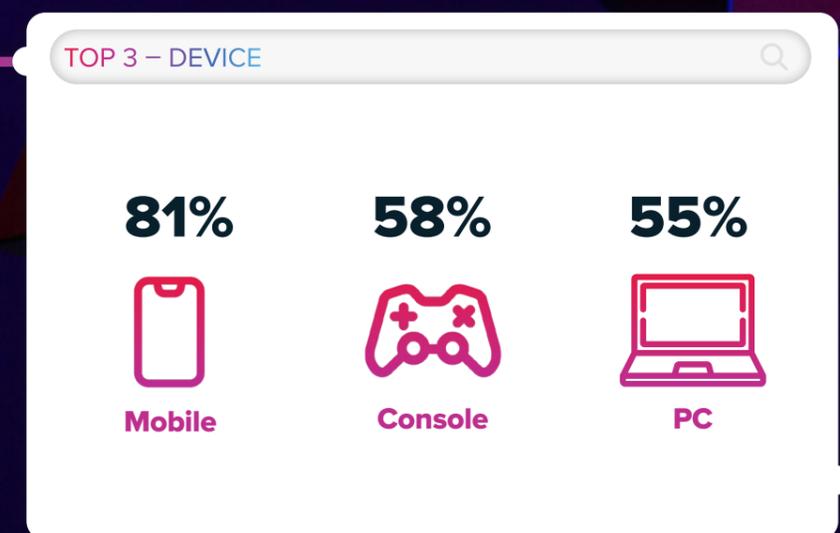
The study included a broad cross-section of players, with 72% aged 18–44 and over half gaming 10+ hours per week. Respondents provided detailed insights on payment behaviour, device usage, security expectations, localization needs, and attitudes toward new technologies.

All data was collected through a structured online questionnaire and weighted to ensure balanced representation across North America, Europe, and APAC.



TOP GAMING PURCHASE

Type of purchase	% of respondents
Purchased a video or mobile game	77%
Made in-game purchases	72%
Paid for a gaming-related subscription	58%





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