

New Research: Pay, Play, Progress

A major study with both lottery players and general consumers reveals opportunities for lotteries to evolve their **payment** and **retail** technologies.

Listening to what consumers want is essential to the industry's growth and sustainability, something Brightstar Lottery has long recognized. A new multi-country study, conducted by the company with research partner Foresight Factory, explores how consumers – both lottery players and the general public – are engaging with retail technologies, with a particular focus on payment ecosystems.

"Consumers don't think about topics like payment in isolation," says Michelle Carney, Brightstar Vice President Global Lottery Marketing. "How people pay is now part of the experience itself. The choices they make are more about convenience, trust, and the seamlessness of that overall experience."

"Outside of our industry, payment options have transformed the way consumers purchase goods and services," she continues. "We invest in studying topics like payment methods – with non-players as well as players – not only to understand what consumers are doing today, but also where they're headed, so we can develop strategies to support lotteries seeking regulatory changes to accept cashless payments, and develop product roadmaps that are attuned to those preferences."

In recent years, for example, research-based insights have informed the design of Brightstar self-service machines and retail terminals to help lotteries engage new audiences, including non-players and consumers who may not carry cash.

The company also regularly shares research, such as the current study, to help lotteries shape their own future plans. Notes Carney, "The findings from this research could inform broader regulatory and stakeholder conversations, such as those happening within state governments, to provide context on payment trends."

Brightstar initiated and steered the study, fielded during the first quarter of 2025, identifying the topics and questions most relevant to lottery's evolution—from cashless payments and mobile promotions to emerging retail formats.

"Foresight Factory brought their expertise in defining the larger trends, and we brought the strategic lens to align the research with the realities and possibilities of the lottery

business," says Gerard Caro, Brightstar Senior Director Market Research.

Topics covered by the study include:

- Current and future payment methods
- The use of in-store technologies
- Omnichannel shopping behaviors
- Interest in online lottery and courier services
- Openness to AI and automation tools.

"What really stands out is how interested weekly lottery players are in new payment and tech offerings," observes Caro. "We found that regular players demonstrate a high level of understanding about budding technologies (see graph). This challenges some conventional beliefs and could point to who the players of the future will be."



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 findings are presented as a downloadable, two-part whitepaper, **"Pay, Play, Progress: Changes in Payment and Retail Preferences for Lottery."** The research also taps into Foresight Factory's specialty in forecasting to produce **two forward-looking prediction models about the future of lottery engagement**, to help the industry look beyond current attitudes and behaviors.

Part 1: Modern Payment Trends in Lottery

Part 1 of the whitepaper offers data and analysis on consumers' interactions with the increasingly diverse payment landscape, uncovering critical insights into:

- How lotteries can meet current consumer demand amid a wide range of payment options, while laying the groundwork for future-facing methods.
- Why weekly lottery players are leading the adoption of emerging payment methods.
- Interest in dedicated lottery wallets, with an average of 62% of weekly lottery players expressing interest.

The findings reveal where lottery players and general consumers have an appetite for flexibility and experimentation.



Part 2: Retail Channel Innovation & Access

The second half of the whitepaper shifts the focus to the future of the lottery retail experience, analyzing how emerging technologies and evolving consumer expectations are reshaping the path to purchase.

It offers a strategic look into:

- The Automation vs. Human Dilemma: How to strike the right balance between the efficiency of self-service and the trusted value of human interaction.
- In-Store Technology: How omnichannel strategies and digital touchpoints are creating more tailored and engaging retail environments.

- The Online Lottery Opportunity: Data-based insights into player interest in buying tickets online and sharing personal information for added convenience or promotions.
- The Era of Hyper-Convenience: How automated purchases, AI-driven game suggestions, and personalized promotions could keep lottery play aligned to players' interests.



Read the Report

The new research into the habits and preferences of players and non-players reflects Brightstar's ongoing investment in understanding consumer behavior and its implications for the lottery industry.

The findings enable the company to ground product and service innovation in data-based insights, to help equip lotteries to connect with current and new players.

To download your copy of the whitepaper, visit:
brightstarlottery.com/WhitePaper2025

Brightstar's Custom Survey Methodology

- Online surveys were conducted between March 17 and April 1, 2025.
- Among n = 4,133 respondents age 18+ in four markets: USA, Canada, Mexico and Poland

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.



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