

Disrupting the Wallet: Apple Digital Wallet

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Digital Wallet

We are losing the physicality of our society! Over the past two decades, our world has rapidly advanced in technology. These innovations are designed to make everyday life more convenient. However, a critical question arises: has technology gone too far? Are we becoming a lazier society? With self-driving cars, robotic vacuum cleaners, and digital voice assistants handling numerous tasks for us, it seems that new inventions are constantly emerging to enhance convenience. I personally use almost all of these technologies, but that doesn't mean I disagree with the notion that they contribute to our laziness. Advanced technology is training our brains to think less critically. This reliance on automation makes us dependent on technology. Furthermore, these advancements can diminish our appreciation for tangible items. In recent years, digital wallets have become more popular than physical wallets. Using digital wallets can affect relationships, work, and culture—creating a significant global disruption. This impact can be analyzed through Disruptive Innovation (Christensen, 2000), Diffusion of Innovations (Rogers, 2003), and Techno-Social Life (Chayko, 2014).

Before we delve deeper into the impact of digital wallets, let's explore their origin and composition. Digital wallets are essentially virtual versions of the items found in a physical wallet. This includes identification cards, insurance cards, membership cards, tickets, boarding passes, and more. The most popular digital wallet is Apple Wallet, made by the company Apple. It was first introduced in 2012 under the name Passbook, and the name was changed to Apple Wallet in 2014. Christensen's RPV Model (Resources, Processes, and Values) applied to Apple includes engineers and brand trust as its resources; continuous innovation and Face ID as its processes; and user trust as its values. The primary purpose of this feature is to replace

traditional credit and debit cards and passes, making Apple devices more integral to everyday tasks. In essence, Apple Wallet is not just a modern way of carrying your wallet; it has transformed relationships, work, and culture on a global scale.

Relationships

Apple Wallet didn't just make it possible to pay with a tap; it changed the way we connect. The Apple Wallet makes it easier for us to connect by allowing us to share wallet items more conveniently. For birthdays, it is easier to send gift cards and cash. However, does this take away from the thoughtfulness of a gift?

Uses, Trends, and Features:

The features of Apple Wallet make sending items more convenient. You can easily send money, such as Apple Cash, or tickets to a basketball game to someone you have a relationship with. However, creating techno-social interactions (Chayko, 2014) can sometimes diminish the significance of these gestures. This may make gifting feel more transactional rather than personal. I believe the impact depends on the recipient. I had the opportunity to speak with my classmate, Alex Ensuar, to gain insights into his experience with Apple Wallet. I asked Alex, "What items do you typically keep in your digital wallet?" He responded, "IDs, cards, occasionally cash, and gift cards." I then asked, "How often do you use Apple Wallet compared to a physical wallet?" He answered, "Much more than my physical wallet." Alex uses his Apple Wallet significantly more than his physical wallet and primarily utilizes it for gift cards, among other items. Given this background, it can be assumed that sending cash to Alex's Apple Wallet would strengthen the relationship, as he would likely appreciate a gift he uses frequently.

Disruptive Impact:

A technology is considered disruptive if it meets five criteria: audience, culture, speed, scale, and impact. Apple Wallet has created a new market for online payments and ticket storage, attracting a diverse audience. Our culture has shifted towards a more cashless, contactless society, where using digital wallet items has become the norm for daily activities and events. Before the COVID-19 pandemic, individuals who used Apple Wallet were categorized as early adopters, as it wasn't an essential tool. However, during and after the quarantine, its user base expanded to include the early majority. This technology is [advancing rapidly](#), especially as people observe their close friends and family using it. One of Rogers' Five Factors Influencing Adoption relevant in this context is Observability. As humans, we are naturally curious, which makes us more susceptible to social influence. We tend to desire what our friends have to feel included, driven by a technical phenomenon known as FOMO (fear of missing out).

Predictions:

Some data can help predict upcoming global changes. Based on my analysis, digital wallets will significantly alter how we interact in relationships. Gift-giving will become mostly digital, making physical gifts less common. We will become increasingly dependent on technology, using digital wallets for most transactions.

Change in Work

While Apple Wallet influences our personal interactions, it also extends into other aspects of our lives, such as our work environment. Companies around the world had to adapt to this new technology or risk falling behind their competitors. Apple Wallet is used for many work-related tasks, including adding [NFC](#) (Near Field Communication) at retail locations and traveling for

work. I've noticed a change in my job, and so has Alex Ensuar (interviewee). Together, our two perspectives, along with featured scholars, will highlight Apple Wallet's impact on work.

Uses, Trends, and Features:

The digital wallet has transformed the work environment, prompting companies to adapt to this new technology. Digital wallets are reducing contact interactions in the workplace while also speeding up transactions. For example, in the past, it was common to receive a check from your waiter, who would then take your card or cash to process the payment. Nowadays, contactless payment methods (NFC) are becoming increasingly popular at sit-down restaurants. While these methods have been widely used in fast-food locations due to their efficiency, many sit-down restaurants are now adopting them as well. In fact, Chili's introduced [tabletop payment](#) in 2024, allowing customers to place their orders directly and pay using Apple Wallet at their seats. This innovation completely erased the check process at restaurants.

This technology has proven useful in areas such as work identification and transportation. For instance, Alex mentioned, "I've used it for public transportation and for work-related payments." Recently, I used this feature during a work-related event where I received a company voucher. This streamlined the ride and payment process. Additionally, as part of an appreciation initiative at work, I received a coffee gift card that was added directly to my Apple Wallet. This shift in workplace practices enhances efficiency, although some may argue that it reduces face-to-face interaction. In my experience, Apple Wallet has improved the sharing of company resources, such as Uber rides and gift cards, making them easier to access and use.

Disruptive Impact:

For a company to effectively embrace change, it is crucial to assess RPV (Resources, Processes, and Value) to predict the success of that change. In Apple's case, its resources include its engineers and product features. Their processes encompass software updates and design innovation. Finally, their core values revolve around user experience and trust. Apple utilized this framework to drive a new disruptive innovation. Rogers' Diffusion of Innovations offers insight into why some businesses adapt to disruptive change at different rates; for example, fast-food restaurants may adopt changes more quickly than sit-down restaurants, as seen with the integration of Apple Pay. Each company's unique RPV influences the pace of adoption of these innovations. Additionally, the impact of Apple Wallet can be analyzed through the concept of triple resolution. This combination harnesses Apple's existing successful elements to create new disruptions and successes.

Predictions:

I predict that the digital wallet will transform the workplace by replacing physical applications with digital ones. First, digital employee IDs and office entry cards will be stored in the digital wallet, allowing employees to access the building and restricted areas with ease. Second, physical cash and checks will become obsolete, as all transactions will be processed directly through the wallet. Third, employees will increasingly become digital nomads—highly mobile and tech-savvy wherever they are. However, this reliance on technology could raise concerns that the work culture is becoming overly dependent on it.

Change in Culture

Changes in work and relationships also influence culture. Apple Wallet has transformed how people handle their daily tasks. Personally, I use digital wallets for about 90% of my payments. In addition to my bank card, I carry my insurance card, membership cards, tickets, and gift cards on my phone. This shift makes it socially acceptable for me not to always carry a physical wallet and leads me to assume that most places I visit will accept Apple Pay.

Uses, Trends, and Features:

The trend toward contactless payments is rapidly growing, leading to a contactless lifestyle. According to [Forbes](#), “Nearly 90% of U.S. consumers now use contactless payments, and this market is projected to grow at a 19.1% CAGR until 2030” (Forbes, 2024). This shift is making it increasingly common to use digital wallets while physical cards are becoming less prevalent. With such a high number of contactless payment users, there is a growing global dependence on the feature. I often find myself going to stores without my bank card, simply assuming they accept Apple Pay. This habit can induce anxiety about keeping my phone charged and the fear of [losing](#) it. I asked Alex Ensuar, “How do you feel when you cannot use Apple Wallet, like when a store doesn’t accept Apple Pay?” He replied, “I’m annoyed and usually question it, as almost every place now allows me to pay without ever taking out my physical wallet.” This provides further evidence that consumers culturally expect stores to offer Apple Pay. Additionally, drawing on Chayko’s beliefs about the reality of digital life, being disconnected can lead to feelings of anxiety; in this case, it’s annoyance when Apple Pay isn’t accepted.

Disruptive Impact:

By applying the concept of Technological Determinism, I conclude that technology has driven change more significantly than social factors have. This disruptive change has been so impactful

that it has transformed our perceptions of money. We have particularly observed this significant shift among Generation Z, who have grown up during this era of innovation. Most of them received smartphones as their first phones, granting them access to this technology, making it a normal part of life. Today, we carry our identities in our pockets as mini-computers. This statement might have puzzled someone in the '80s, but it reflects our current reality. This market disruption has fostered a new culture that has become the new norm.

Predictions:

There are many predictions about the future due to the rapid advances in technology. I believe that as more people use digital wallets, essential items will be increasingly incorporated into them. Society constantly seeks faster, more efficient solutions than those currently available. In the future, it is likely that we will have all our important documents at our fingertips, such as our passports. Obtaining a passport is already a hassle that requires significant time, and [people are always looking for improvements](#) in these processes. If we transition to storing all essential items in our phones (via digital wallets), we will become more integrated into an Apple ecosystem. I asked Alex Ensuar whether he believes society is moving toward a cashless, phone-dependent culture. He replied, “I do believe we are, as Apple has stated that they want to be able to add car and house keys to Apple Wallet.” This further supports the prediction of a future dominated by the Apple ecosystem. However, what concerns me is the amount of control these companies have over our lives as we embrace this new norm. Can we trust Apple not to sell our data? Can we rely on Apple’s security to protect our information? These are critical questions we, as a society, should be asking.

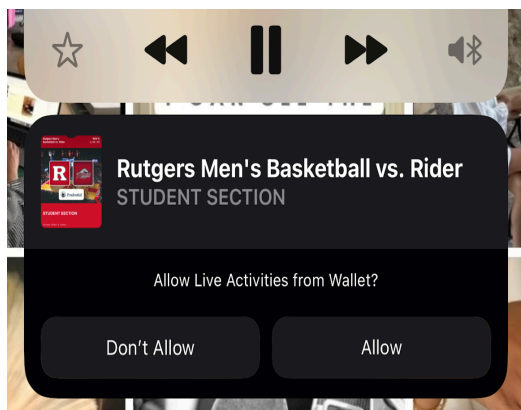
New Problems / Emergent Issues

Innovations often lead to new challenges. When entering a new market, everything is unfamiliar, including the problems that may arise. Nothing is perfect, and there will always be drawbacks.

It's important to consider whether the emerging issue is fixable or manageable.

Uses, Trends, and Features:

As this new technology becomes closely integrated into our personal lives, it poses a risk of privacy invasion. The system retains your facial recognition and fingerprint data, which could lead to concerns as technology and AI continue to advance; this information may be used for



malicious purposes. Apple Wallet has built-in [tracking](#) features powered by AI. Apple Wallet employs predictive algorithms that utilize artificial intelligence (AI) to anticipate which card you are likely to use. For instance, if you have a ticket for a basketball game, *see via example*, saved in your digital wallet for

Saturday, it will automatically display the ticket on your lock screen a few hours before the

game. I asked Alex, ‘Do you ever have concerns about privacy, security, or becoming overly

dependent on your phone?’ He replied, ‘I’ve worried about my overdependence as I sometimes

make sure I have my phone when running to a store instead of my physical wallet.’ This

provides evidence of the leading concern about dependence on auto-digital technology.

Additionally, some individuals face challenges because they cannot afford such technology. If we

move toward a more predominantly digital society, how will these individuals navigate their

daily lives?

Disruptive Impact:

Apple must adapt to new challenges arising from its impact. Applying Christensen's concepts of disruption, Apple identifies new obstacles to reinvest and make improvements. Apple Wallet has introduced a disruptive issue and improved its technology. People would be worried about not being able to access their wallet, as Apple has built-in algorithms to pull up their cards.

Additionally, you can use the digital wallet without a connection.

Predictions:

Observing recent improvements to Apple Wallet, I can make some educated predictions about what might come next. I foresee potential security issues and various digital bugs arising as more people use this technology, leading to an increasing amount of personal information being stored in the system. The next big scams may very well involve digital wallets, as they are becoming increasingly prominent.

The Change

The rapid innovation of Apple Wallet has transformed societal norms, impacting our relationships, work, and culture. Based on this information, we foresee a swift transition into an increasingly digital world. This shift will likely create new challenges that will require thorough research and adaptation. This technology has deeply infiltrated our personal lives, especially among the younger generation, as Apple advances its innovations by creating algorithms that deepen our reliance on digital assistance. This raises the question of what would happen to our society if this technology suddenly stopped. Would we face significant problems due to our reliance, or could we successfully revert to our old ways? Only time will tell.

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