

Consumer Payment Preferences for In-Store Purchases

Key Insights

- 1. Electronic Payments Growing and Account for Majority of In-Store Payments**
Electronic payments account for 63% of all in-store payments. Debit now has the highest share of in-store payments at 37% compared to 22% of payments made by credit card.
- 2. Card-based Payments are Replacing Checks and Cash in Stores**
Debit's share of payments at the point of sale exceeds both cash as well as credit cards.
- 3. Debit Reigns as Consumers Favorite Payment Method for In-Store Purchases**
37% of consumers prefer using debit cards to make purchases in stores followed closely by cash at 32%.
- 4. Payment Type Varies by Retail Location**
Payment use varies depending on where a consumer is and what they are purchasing. For example, debit remains most popular in its tradition venues of grocery stores, drug stores and discount stores.
- 5. Debit Usage Expected to Increase while Checks Decrease**
Over the next two years, consumers expect to increase their use of debit and decrease their use of checks.

About this study

First Data was one of the sponsors for the 2008 Study of Consumer Payment Preferences conducted by Hitachi Consulting. 3,308 U.S. consumers completed an online survey in June 2008 which was administered by the Harris Poll Online. The survey was designed to collect primary consumer data profiling the current payments environment and future outlook. The survey instrument included five parts: 1) In-Store Payment Preferences; 2) Internet Payment Preferences; 3) Bill Payment Preferences; 4) Cards (including credit, debit and prepaid); and 5) Emerging Payments. This Market brief provides key findings for In-Store Payment Preferences.

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Consumer Payment Preferences For In Store First Data 46796

Joanna Stavins



Consumer Payment Preferences For In Store First Data 46796:

Consumer Payment Preferences, Network Externalities, and Merchant Card Acceptance David Bounie, 2015 The two sided market theory holds that consumer adoption and merchant acceptance of payment cards are interdependent However empirical evidence on such network externalities is scarce especially for the merchant side This paper uses a logit model to explain merchant card acceptance in France We exploit shopping diary data to construct a novel and fine grained measure of French consumers payment preferences and match these with data from a nation wide merchant survey Controlling for among other factors cost degree of competition and customer characteristics we find that the higher the probability that the average basket of a merchant is paid for by card in shops in the same sector and region the higher the probability that the merchant will accept cards In other words we find that consumer preferences drive merchant card acceptance which underpins the existence of network externalities on the merchant side of the payment card market **2003 Study of**

Consumer Payment Preferences American Bankers Association, American Bankers Association Staff, Dove Consulting, 2003-01-01 The study addresses payment methods currently used by consumers as well as their perceptions of these methods The factors motivating payment choices in stores on the Internet and for bills are explored The study also addresses expected future usage of payment methods Additionally the study examines the impact of price and loyalty programs on payment method choice in stores and on the Internet Payment Discounts and Surcharges Joanna Stavins, 2017 We use new data from the 2015 Diary of Consumer Payment Choice to analyze price discounts and surcharges based on the payment method used for transactions We examine consumer preferences for specific payment instruments and test whether consumer demand for payment instruments is price elastic Specifically we test whether consumers are likely to deviate from their preferred methods in order to get a discount or to avoid a surcharge We find that the occurrence of price incentives is low but consumers who preferred other payment methods had an 11.7 percent probability of switching to cash because of cash discounts after controlling for merchant category and dollar value of the transaction Payment method choice is affected very strongly by consumer individual preferences but steering by merchants may be effective under some circumstances Both merchants reluctance to offer price discounts and consumers limited response to them lead to the low observed occurrences of such incentives **2001 Study of Consumer Payment Preferences** American Bankers Association, 2001-10-01

Consumer Payment Preferences in the Euro Area László Kajdi, 2022 Payments are a key focus of central banks as together with the safe efficient operation of the payments market wide access to cash is fundamentally important for a healthy economy In this study three main research areas were investigated 1 socioeconomic characteristics that can be associated with financial inclusion 2 factors behind consumers payment choices 3 underlying factors for holding cash in a wallet i.e. for transactional purposes Regression results for the first research question confirmed the findings of international literature i.e. mainly older age lower income and lower educational level is associated with the lack of access to

electronic payment options The study pursues various approaches to investigate consumer payments choices and the results from most models showed that those with higher level of income and education or lower level of cash income are more likely to prefer and actually use electronic payment methods Finally concerning the holding of cash the initial expectations were confirmed i e those who do not use cash for daily transactions tend to keep less cash in their wallet while those who indicated preference for cash payments or higher importance of cash payment option are more likely to keep higher cash amounts

Trends and Preferences in Consumer Payments Susan Herbst-Murphy, 2015 Michael Marx senior director Visa Research Insights conducted a workshop in 2009 at the Payment Cards Center PCC as the economy was emerging from a recession At that time it appeared that the recession had affected consumer payment preferences especially those related to cash and credit cards To get an update on consumers use of the various payment methods the PCC invited Marx to facilitate another workshop in 2014 More recent findings from the Visa Payment Panel Study reveal declines in cash use a return to the long term trend and increases in credit card use perhaps signaling some return of confidence among consumers Check use continued its unbroken long term decline and debit card growth has slowed Private label cards have also registered a steady decline in their share of spending volume for a number of years Their revolving credit utility however remains consequential in financing consumer purchases

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