

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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Tao Wei



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Table of Contents Consumer Payment Preferences For In Store First Data 46796

1. Understanding the eBook Consumer Payment Preferences For In Store First Data 46796
 - The Rise of Digital Reading Consumer Payment Preferences For In Store First Data 46796
 - Advantages of eBooks Over Traditional Books
2. Identifying Consumer Payment Preferences For In Store First Data 46796
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Consumer Payment Preferences For In Store First Data 46796
 - User-Friendly Interface

4. Exploring eBook Recommendations from Consumer Payment Preferences For In Store First Data 46796
 - Personalized Recommendations
 - Consumer Payment Preferences For In Store First Data 46796 User Reviews and Ratings
 - Consumer Payment Preferences For In Store First Data 46796 and Bestseller Lists
5. Accessing Consumer Payment Preferences For In Store First Data 46796 Free and Paid eBooks
 - Consumer Payment Preferences For In Store First Data 46796 Public Domain eBooks
 - Consumer Payment Preferences For In Store First Data 46796 eBook Subscription Services
 - Consumer Payment Preferences For In Store First Data 46796 Budget-Friendly Options
6. Navigating Consumer Payment Preferences For In Store First Data 46796 eBook Formats
 - ePub, PDF, MOBI, and More
 - Consumer Payment Preferences For In Store First Data 46796 Compatibility with Devices
 - Consumer Payment Preferences For In Store First Data 46796 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Consumer Payment Preferences For In Store First Data 46796
 - Highlighting and Note-Taking Consumer Payment Preferences For In Store First Data 46796
 - Interactive Elements Consumer Payment Preferences For In Store First Data 46796
8. Staying Engaged with Consumer Payment Preferences For In Store First Data 46796
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Consumer Payment Preferences For In Store First Data 46796
9. Balancing eBooks and Physical Books Consumer Payment Preferences For In Store First Data 46796
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Consumer Payment Preferences For In Store First Data 46796
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Consumer Payment Preferences For In Store First Data 46796
 - Setting Reading Goals Consumer Payment Preferences For In Store First Data 46796
 - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Consumer Payment Preferences For In Store First Data 46796
 - Fact-Checking eBook Content of Consumer Payment Preferences For In Store First Data 46796
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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