

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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Pdf Consumer Payment Preferences For In Store First Data 46796

Jicheng Xie



Pdf Consumer Payment Preferences For In Store First Data 46796:

This book delves into Pdf Consumer Payment Preferences For In Store First Data 46796. Pdf Consumer Payment Preferences For In Store First Data 46796 is an essential topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Pdf Consumer Payment Preferences For In Store First Data 46796, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Pdf Consumer Payment Preferences For In Store First Data 46796
 - Chapter 2: Essential Elements of Pdf Consumer Payment Preferences For In Store First Data 46796
 - Chapter 3: Pdf Consumer Payment Preferences For In Store First Data 46796 in Everyday Life
 - Chapter 4: Pdf Consumer Payment Preferences For In Store First Data 46796 in Specific Contexts
 - Chapter 5: Conclusion
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 3. In chapter 2, this book will delve into the foundational concepts of Pdf Consumer Payment Preferences For In Store First Data 46796. This chapter will elucidate the essential principles that need to be understood to grasp Pdf Consumer Payment Preferences For In Store First Data 46796 in its entirety.
 4. In chapter 3, this book will examine the practical applications of Pdf Consumer Payment Preferences For In Store First Data 46796 in daily life. The third chapter will showcase real-world examples of how Pdf Consumer Payment Preferences For In Store First Data 46796 can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Pdf Consumer Payment Preferences For In Store First Data 46796 in specific contexts. This chapter will explore how Pdf Consumer Payment Preferences For In Store First Data 46796 is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, the author will draw a conclusion about Pdf Consumer Payment Preferences For In Store First Data 46796. This chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Pdf Consumer Payment Preferences For In Store First Data 46796.

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