



# Market Research - Payment Preferences

## Survey Data By Age Demographics

Data from over 1,000 Australian respondents via Survey Planet

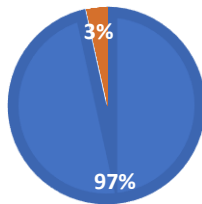
For more information, please contact [info@nextpayments.com.au](mailto:info@nextpayments.com.au)

**Q1 Do you agree or disagree with the following statement, 'I would like the freedom of choice to use cash or card to pay for goods and services'?**

	18-25		26-30		31-40		41-50		51-60		60+		Grand Total
AGREE	56	AGREE	81	AGREE	218	AGREE	254	AGREE	214	AGREE	156	<b>979</b>	
DISAGREE	2	DISAGREE	4	DISAGREE	13	DISAGREE	10	DISAGREE	11	DISAGREE	10	<b>50</b>	
<b>Grand Total</b>	<b>58</b>	<b>85</b>	<b>231</b>	<b>264</b>	<b>225</b>	<b>166</b>	<b>1029</b>						

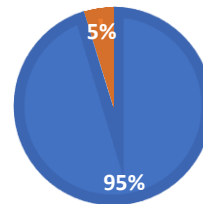
**18-25 YEARS**

■ AGREE ■ DISAGREE



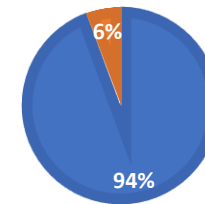
**26-30 YEARS**

■ AGREE ■ DISAGREE



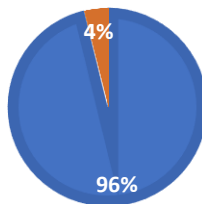
**31-40 YEARS**

■ AGREE ■ DISAGREE



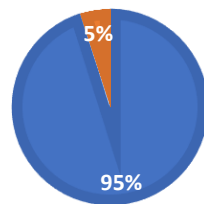
**41-50 YEARS**

■ AGREE ■ DISAGREE



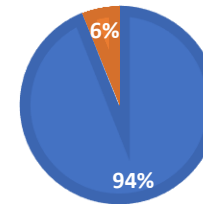
**51-60 YEARS**

■ AGREE ■ DISAGREE



**60+ YEARS**

■ AGREE ■ DISAGREE

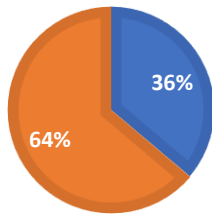


**Q2 - Do you consider it fair or unfair that some retailers do not provide consumers a choice of payment methods?**

	18-25	26-30	31-40	41-50	51-60	60+	Grand Total
FAIR	21	19	44	46	35	20	<b>185</b>
UNFAIR	37	66	187	218	190	146	<b>844</b>
<b>Grand Total</b>	<b>58</b>	<b>85</b>	<b>231</b>	<b>264</b>	<b>225</b>	<b>166</b>	<b>1029</b>

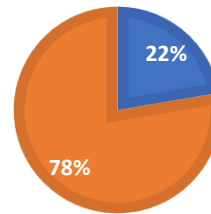
**18-25 YEARS**

■ FAIR ■ UNFAIR



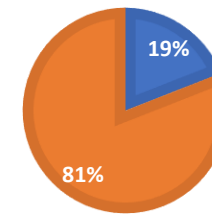
**26-30 YEARS**

■ FAIR ■ UNFAIR



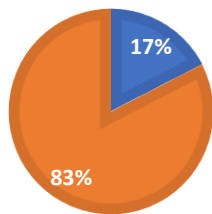
**31-40 YEARS**

■ FAIR ■ UNFAIR



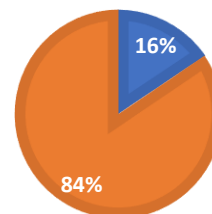
**41-50 YEARS**

■ FAIR ■ UNFAIR



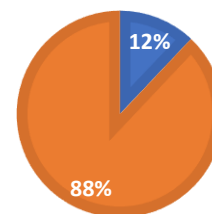
**51-60 YEARS**

■ FAIR ■ UNFAIR



**60+ YEARS**

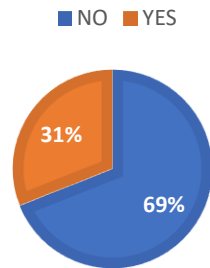
■ FAIR ■ UNFAIR



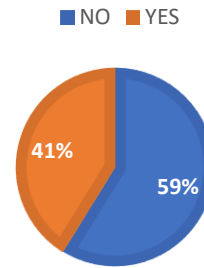
**Q3 - Many stores have discouraged the use of cash during COVID-19, does this deter you from visiting them?**

18-25	26-30		31-40		41-50		51-60		60+		Grand Total	
NO	40	NO	50	NO	157	NO	149	NO	130	NO	90	<b>616</b>
YES	18	YES	35	YES	74	YES	115	YES	95	YES	76	<b>413</b>
<b>Grand Total</b>	<b>58</b>		<b>85</b>		<b>231</b>		<b>264</b>		<b>225</b>		<b>166</b>	<b>1029</b>

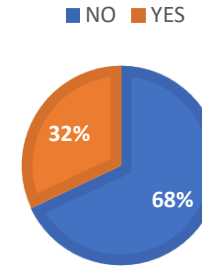
**18-25 YEARS**



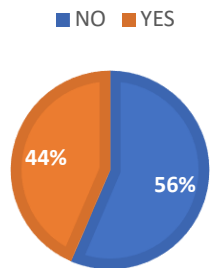
**26-30 YEARS**



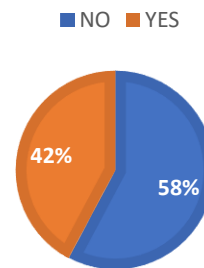
**31-40 YEARS**



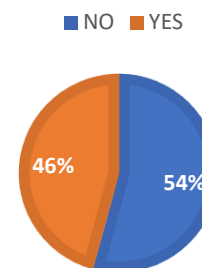
**41-50 YEARS**



**51-60 YEARS**



**60+ YEARS**

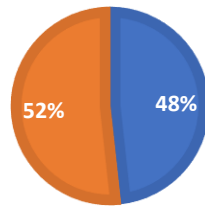


**Q4 - Do you have privacy or security concerns regarding the trend towards digital or card payments?**

18-25	26-30	31-40	41-50	51-60	60+	Grand Total
NO	28 NO	38 NO	122 NO	149 NO	111 NO	71
YES	30 YES	47 YES	109 YES	115 YES	114 YES	95
<b>Grand Total</b>	<b>54</b>	<b>76</b>	<b>215</b>	<b>253</b>	<b>216</b>	<b>1029</b>

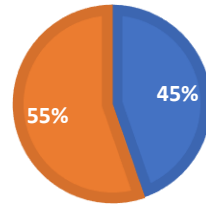
**18-25 YEARS**

■ NO ■ YES



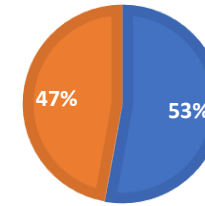
**26-30 YEARS**

■ NO ■ YES



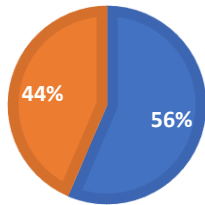
**31-40 YEARS**

■ NO ■ YES



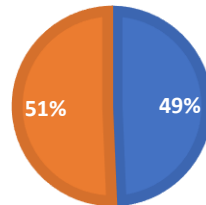
**41-50 YEARS**

■ NO ■ YES



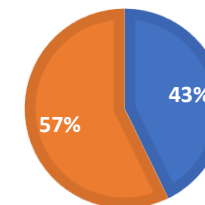
**51-60 YEARS**

■ NO ■ YES



**60+ YEARS**

■ NO ■ YES

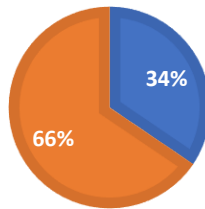


**Q5 - Are you concerned with any hidden fees when using cards?**

18-25	26-30		31-40		41-50		51-60		60+		Grand Total	
NO	20	NO	23	NO	75	NO	78	NO	52	NO	37	<b>285</b>
YES	38	YES	62	YES	156	YES	186	YES	173	YES	129	<b>744</b>
<b>Grand Total</b>	<b>54</b>	<b>76</b>	<b>215</b>	<b>253</b>	<b>216</b>	<b>150</b>	<b>1029</b>					

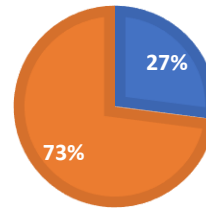
**18-25 YEARS**

■ NO ■ YES



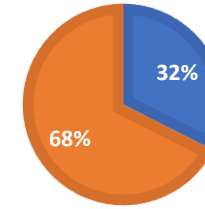
**26-30 YEARS**

■ NO ■ YES



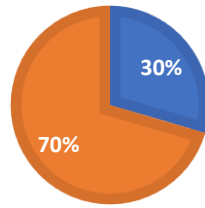
**31-40 YEARS**

■ NO ■ YES



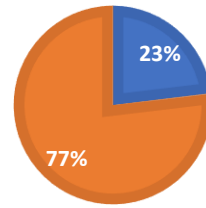
**41-50 YEARS**

■ NO ■ YES



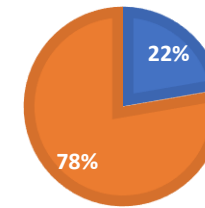
**51-60 YEARS**

■ NO ■ YES



**60+ YEARS**

■ NO ■ YES

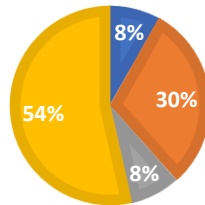


**Q6 - In your opinion, what payment method is surcharge free? (select all that apply)**

	Credit Card	Debit Card	Paper Cheque	Cash	Grand Total
<b>18-25</b>	7	27	8	50	<b>92</b>
<b>26-30</b>	8	28	5	74	<b>115</b>
<b>31-40</b>	17	99	11	212	<b>339</b>
<b>41-50</b>	33	88	19	239	<b>379</b>
<b>51-60</b>	20	75	22	208	<b>325</b>
<b>60+</b>	11	51	18	154	<b>234</b>
<b>Grand Total</b>	<b>96</b>	<b>368</b>	<b>83</b>	<b>937</b>	<b>1484</b>

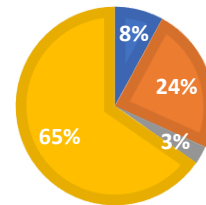
**18-25 YEARS**

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



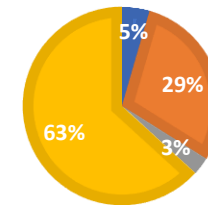
**26-30 YEARS**

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



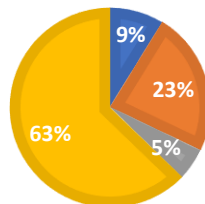
**31-40 YEARS**

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



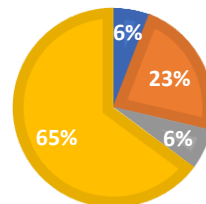
**41-50 YEARS**

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



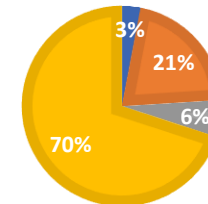
**51-60 YEARS**

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



**60+ YEARS**

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash

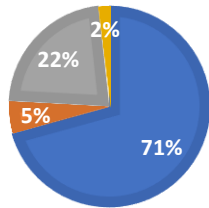


**Q7 - Recognising forms of payment may fail, when making purchases in store what do you consider to be the most reliable form of payment?**

18-25	26-30	31-40	41-50	51-60	60+	Grand Total
CASH 41	CASH 64	CASH 169	CASH 207	CASH 176	CASH 133	<b>790</b>
CREDIT CARD 3	CREDIT CARD 8	CREDIT CARD 21	CREDIT CARD 23	CREDIT CARD 14	CREDIT CARD 16	<b>85</b>
DEBIT CARD 13	DEBIT CARD 12	DEBIT CARD 41	DEBIT CARD 34	DEBIT CARD 35	DEBIT CARD 17	<b>152</b>
PAPER CHEQUE 1	PAPER CHEQUE 1	PAPER CHEQUE	PAPER CHEQUE	PAPER CHEQUE	PAPER CHEQUE	<b>2</b>
<b>Grand Total 54</b>	<b>76</b>	<b>215</b>	<b>253</b>	<b>216</b>	<b>150</b>	<b>1029</b>

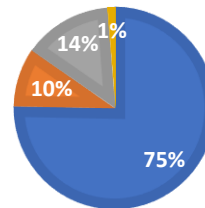
**18-25 YEARS**

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



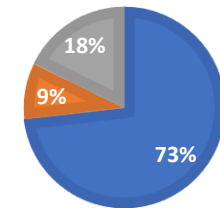
**26-30 YEARS**

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



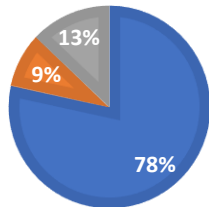
**31-40 YEARS**

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



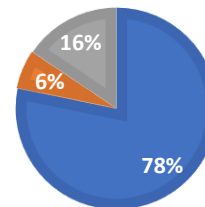
**41-50 YEARS**

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



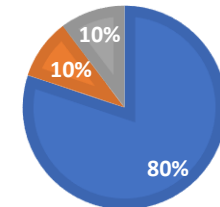
**51-60 YEARS**

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



**60+ YEARS**

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



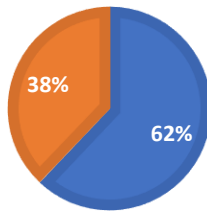


**Q8 - Do you consider it easier to budget with cash or card?**

	18-25		26-30		31-40		41-50		51-60		60+		Grand Total
CARD	36	CARD	40	CARD	114	CARD	99	CARD	86	CARD	57	<b>432</b>	
CASH	22	CASH	45	CASH	117	CASH	165	CASH	139	CASH	109	<b>597</b>	
<b>Grand Total</b>	<b>54</b>	<b>76</b>	<b>215</b>	<b>253</b>	<b>216</b>	<b>150</b>	<b>1029</b>						

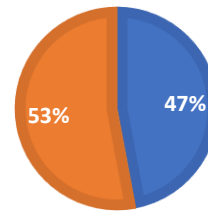
**18-25 YEARS**

■ CARD ■ CASH



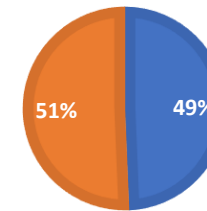
**26-30 YEARS**

■ CARD ■ CASH



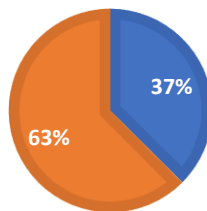
**31-40 YEARS**

■ CARD ■ CASH



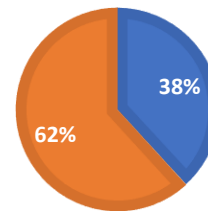
**41-50 YEARS**

■ CARD ■ CASH



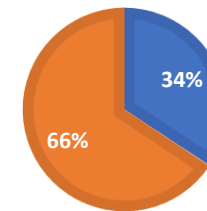
**51-60 YEARS**

■ CARD ■ CASH



**60+ YEARS**

■ CARD ■ CASH

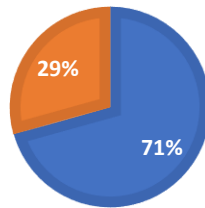


**Q9 - Given the potential risk of transmission of germs and viruses, which out of cash or card do you consider to be a safer form of making payments?**

18-25	26-30	31-40	41-50	51-60	60+	Grand Total
CARD 41	CARD 48	CARD 134	CARD 150	CARD 123	CARD 73	569
CASH 17	CASH 37	CASH 97	CASH 115	CASH 101	CASH 93	460
<b>Grand Total 54</b>	<b>76</b>	<b>215</b>	<b>253</b>	<b>216</b>	<b>150</b>	<b>1029</b>

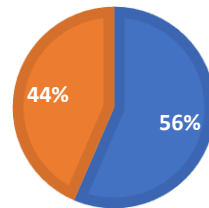
**18-25 YEARS**

■ CARD ■ CASH



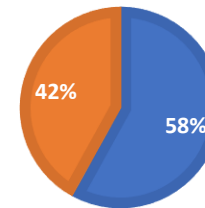
**26-30 YEARS**

■ CARD ■ CASH



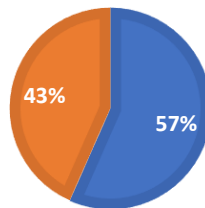
**31-40 YEARS**

■ CARD ■ CASH



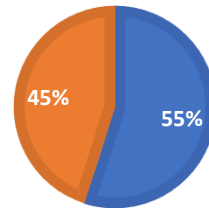
**41-50 YEARS**

■ CARD ■ CASH



**51-60 YEARS**

■ CARD ■ CASH



**60+ YEARS**

■ CARD ■ CASH

