Consumer insights.

Digital Payments By the Numbers

79% of consumers expect in-store checkout to be as simple as online checkout.

62% have left a store—without making a purchase—after waiting too long at the register.

70% of contactless users believe tap to pay is more convenient than swiping/inserting a card.

How do online shoppers most frequently pay?

49% use credit cards
21% use PayPal, Venmo, or Zelle
47% use debit cards
11% use checkout buttons

How do online shoppers most frequently pay?

Do shoppers feel secure?

53% of consumers have been the victim of fraud
57% believe businesses do a good job of securing their data—down from 63% in 2018
32% agree that security procedures like passwords and PINs make checkout confusing and cumbersome

How does online compare to in-store?

24% of consumers are most likely to believe their personal and payment account information is very secure when shopping online vs. 41% when shopping in-store.

And while 59% of consumers say they are worried about having their information compromised when making an online purchase, only 40% worry when making purchases in-person.