



Market Research - Payment Preferences

Survey Data By Age Demographics

Data from over 1,000 Australian respondents via Survey Planet

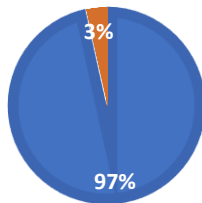
For more information, please contact info@nextpayments.com.au

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 | 81 | 218 | 254 | 214 | 156 | 979 |
| DISAGREE | 2 | 4 | 13 | 10 | 11 | 10 | 50 |
| Grand Total | 58 | 85 | 231 | 264 | 225 | 166 | 1029 |

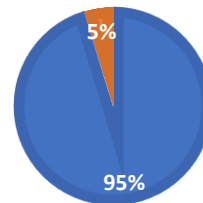
18-25 YEARS

■ AGREE ■ DISAGREE



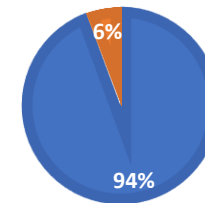
26-30 YEARS

■ AGREE ■ DISAGREE



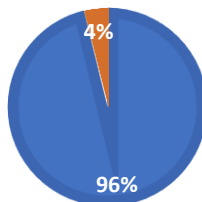
31-40 YEARS

■ AGREE ■ DISAGREE



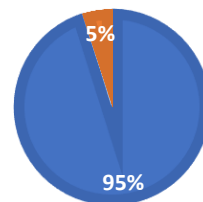
41-50 YEARS

■ AGREE ■ DISAGREE



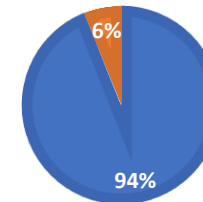
51-60 YEARS

■ AGREE ■ DISAGREE



60+ YEARS

■ AGREE ■ DISAGREE

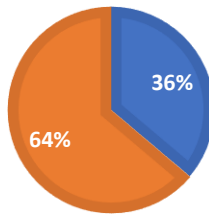


Q2 - Do you consider it fair or unfair that some retailers do not provide consumers a choice of payment methods?

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

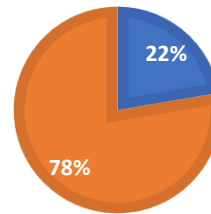
18-25 YEARS

■ FAIR ■ UNFAIR



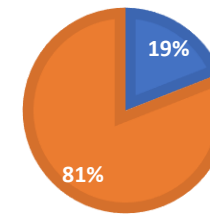
26-30 YEARS

■ FAIR ■ UNFAIR



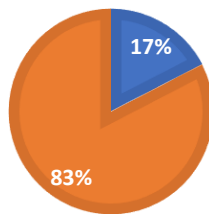
31-40 YEARS

■ FAIR ■ UNFAIR



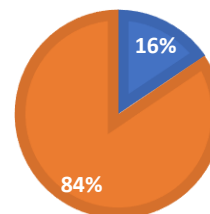
41-50 YEARS

■ FAIR ■ UNFAIR



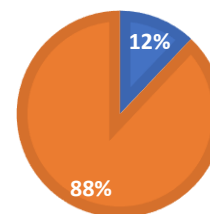
51-60 YEARS

■ FAIR ■ UNFAIR



60+ YEARS

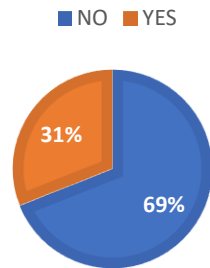
■ FAIR ■ UNFAIR



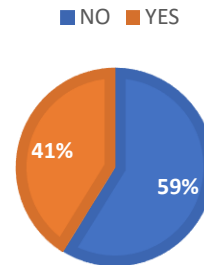
Q3 - Many stores have discouraged the use of cash during COVID-19, does this deter you from visiting them?

| 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 | 616 |
| YES | 18 | YES | 35 | YES | 74 | YES | 115 | YES | 95 | YES | 76 | 413 |
| Grand Total | 58 | | 85 | | 231 | | 264 | | 225 | | 166 | 1029 |

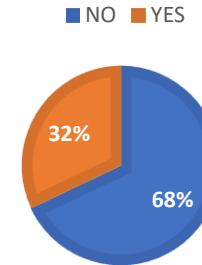
18-25 YEARS



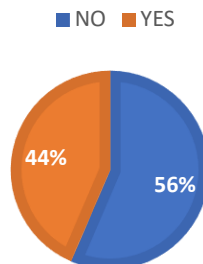
26-30 YEARS



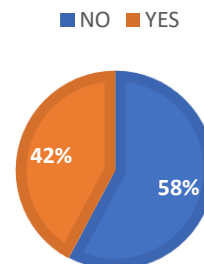
31-40 YEARS



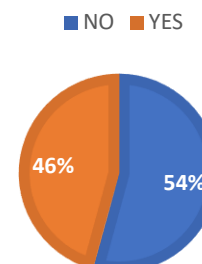
41-50 YEARS



51-60 YEARS



60+ YEARS

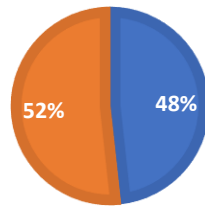


Q4 - Do you have privacy or security concerns regarding the trend towards digital or card payments?

| 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 |
| Grand Total | 54 | 76 | 215 | 253 | 216 | 150 |

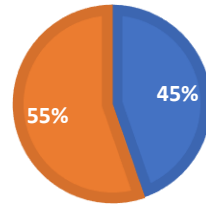
18-25 YEARS

■ NO ■ YES



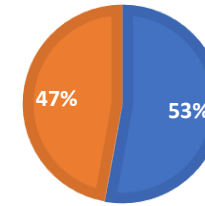
26-30 YEARS

■ NO ■ YES



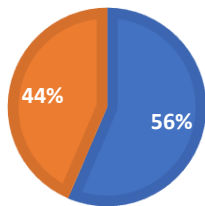
31-40 YEARS

■ NO ■ YES



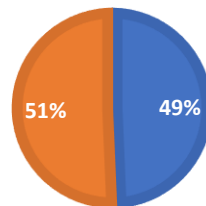
41-50 YEARS

■ NO ■ YES



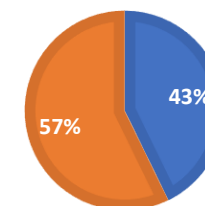
51-60 YEARS

■ NO ■ YES



60+ YEARS

■ NO ■ YES

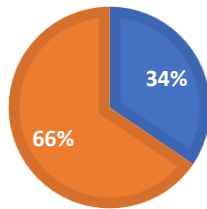


Q5 - Are you concerned with any hidden fees when using cards?

| 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 | 285 |
| YES | 38 | YES | 62 | YES | 156 | YES | 186 | YES | 173 | YES | 129 | 744 |
| Grand Total | 54 | 76 | 76 | 215 | 253 | 216 | 150 | 1029 | | | | |

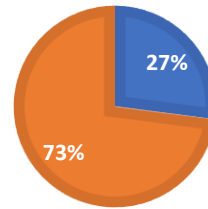
18-25 YEARS

■ NO ■ YES



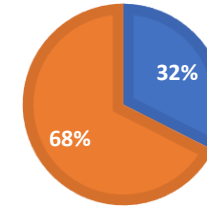
26-30 YEARS

■ NO ■ YES



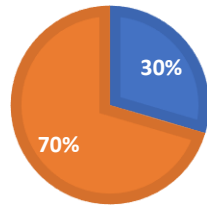
31-40 YEARS

■ NO ■ YES



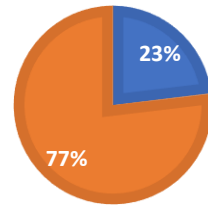
41-50 YEARS

■ NO ■ YES



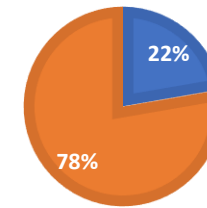
51-60 YEARS

■ NO ■ YES



60+ YEARS

■ NO ■ YES

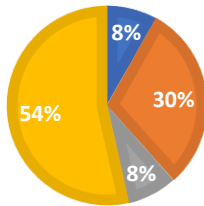


Q6 - In your opinion, what payment method is surcharge free? (select all that apply)

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

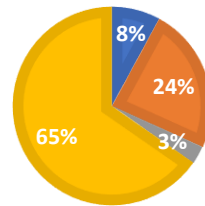
18-25 YEARS

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



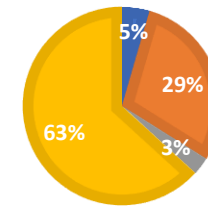
26-30 YEARS

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



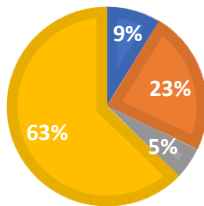
31-40 YEARS

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



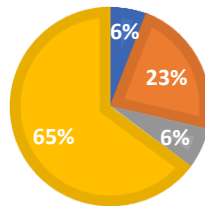
41-50 YEARS

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



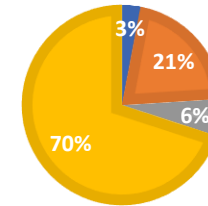
51-60 YEARS

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash



60+ YEARS

■ Credit Card ■ Debit Card ■ Paper Cheque ■ Cash

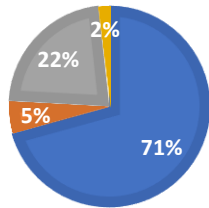


Q7 - Recognising forms of payment may fail, when making purchases in store what do you consider to be the most reliable form of payment?

| 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 | 790 |
| CREDIT CARD 3 | CREDIT CARD 8 | CREDIT CARD 21 | CREDIT CARD 23 | CREDIT CARD 14 | CREDIT CARD 16 | 85 |
| DEBIT CARD 13 | DEBIT CARD 12 | DEBIT CARD 41 | DEBIT CARD 34 | DEBIT CARD 35 | DEBIT CARD 17 | 152 |
| PAPER CHEQUE 1 | PAPER CHEQUE 1 | PAPER CHEQUE | PAPER CHEQUE | PAPER CHEQUE | PAPER CHEQUE | 2 |
| Grand Total 54 | 76 | 215 | 253 | 216 | 150 | 1029 |

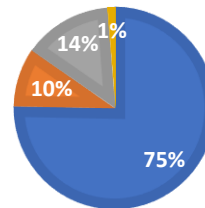
18-25 YEARS

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



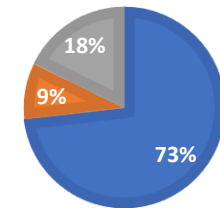
26-30 YEARS

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



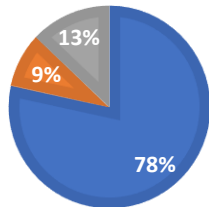
31-40 YEARS

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



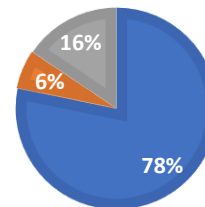
41-50 YEARS

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



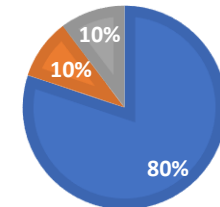
51-60 YEARS

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE



60+ YEARS

■ CASH ■ CREDIT CARD ■ DEBIT CARD ■ PAPER CHEQUE

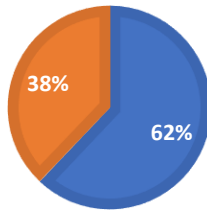


Q8 - Do you consider it easier to budget with cash or card?

| | 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 | 432 | |
| CASH | 22 | CASH | 45 | CASH | 117 | CASH | 165 | CASH | 139 | CASH | 109 | 597 | |
| Grand Total | 54 | 76 | 215 | 253 | 216 | 150 | 1029 | | | | | | |

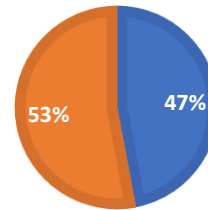
18-25 YEARS

■ CARD ■ CASH



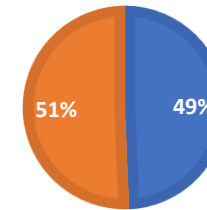
26-30 YEARS

■ CARD ■ CASH



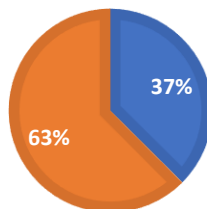
31-40 YEARS

■ CARD ■ CASH



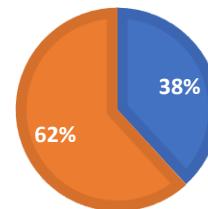
41-50 YEARS

■ CARD ■ CASH



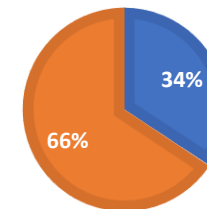
51-60 YEARS

■ CARD ■ CASH



60+ YEARS

■ CARD ■ CASH

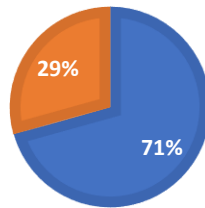


Q9 - Given the potential risk of transmission of germs and viruses, which out of cash or card do you consider to be a safer form of making payments?

| 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 |
| Grand Total 54 | 76 | 215 | 253 | 216 | 150 | 1029 |

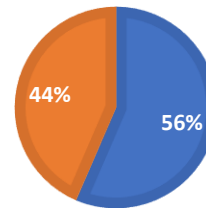
18-25 YEARS

■ CARD ■ CASH



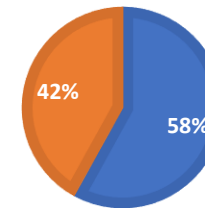
26-30 YEARS

■ CARD ■ CASH



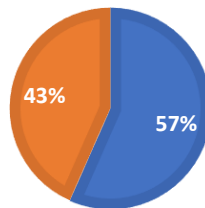
31-40 YEARS

■ CARD ■ CASH



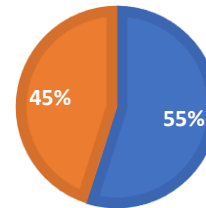
41-50 YEARS

■ CARD ■ CASH



51-60 YEARS

■ CARD ■ CASH



60+ YEARS

■ CARD ■ CASH

