Our survey of 16,000 banking consumers in 13 markets reveals how consumer payment preferences are evolving.

Which of the following payment methods do you use at least 5 times per month?

- 10%
- 48%
- 56%
- 64%
- 66%

Global | N = 16,172
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Cash
Debit card
Digital wallet
Credit card
A2A apps

41% of respondents want a single app for all payments, which tracks payments from all payment providers.

Would a significant increase in the cost of living cause you to switch to another payment method? If so, to which?

| N = 9,042 |
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Not switching
Debit card
Methods that reduce interest
Cash
BNPL
Prepaid card
A2A apps

Methods that reduce interest rate and offer convenience and control
Bank transfer
Banking app
Methods that offer convenience and control
Digital wallet
Check
Crypto

Percentage of consumers who trust organizations to provide a secure environment for payments and purchasing.

Global | N = 16,172
---
84%
74%
64%
47%
31%
23%
12%
4%
4%

My primary bank
Card network
A2A transfer
Apps
Bigtech
BNPL providers
Crypto wallets

About the research
In August / September 2022 Accenture conducted a consumer payments survey of 16,000 customers with bank accounts in 13 countries. A VoxPopMe video survey of 60 consumers in 3 countries enriched these insights. Data from GlobalData supplemented the survey to estimate the revenue pools versus our baseline scenario — built on our proprietary Accenture Payments Revenue Model.

Next-gen payment methods are gaining share

In the years to come, new payment methods are expected to transform how and where payments are made.

Traditional methods

- In person
- Online

Next-gen methods

- In person
- Online

Today

By 2025

In person
Online

Download the full report

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