

Consumer Payment Preferences For In Store First Data 46796

Payment Discounts and Surcharges Joanna Stavins 2017 We use new data from the 2015 Diary of Consumer Payment Choice to analyze price discounts and surcharges based on the payment method used for transactions. We examine consumer preferences for specific payment instruments and test whether consumer demand for payment instruments is price elastic. Specifically, we test whether consumers are likely to deviate from their preferred methods in order to get a discount or to avoid a surcharge. We find that the occurrence of price incentives is low, but consumers who preferred other payment methods had an 11.7 percent probability of switching to cash because of cash discounts, after controlling for merchant category and dollar value of the transaction. Payment method choice is affected very strongly by consumer individual preferences, but steering by merchants may be effective under some circumstances. Both merchants' reluctance to offer price discounts and consumers' limited response to them lead to the low observed occurrences of such incentives.

2003 Study of Consumer Payment Preferences American Bankers Association 2003-01-01 The study addresses payment methods currently used by consumers as well as their perceptions of these methods. The factors motivating payment choices in stores, on the Internet, and for bills are explored. The study also addresses expected future usage of payment methods. Additionally, the study examines the impact of price and loyalty programs on payment method choice in stores and on the Internet.

Consumer Payment Preferences, Network Externalities, and Merchant Card Acceptance David Bounie 2015 The two-sided market theory holds that consumer adoption and merchant acceptance of payment cards are interdependent. However, empirical evidence on such network externalities is scarce, especially for the merchant side. This paper uses a logit model to explain merchant card acceptance in France. We exploit shopping diary data to construct a novel and fine-grained measure of French consumers' payment preferences and match these with data from a nation-wide merchant survey. Controlling for, among other factors, cost, degree of competition, and customer characteristics, we find that the higher the probability that the average basket of a merchant is paid for by card in shops in the same sector and region, the higher the probability that the merchant will accept cards. In other words, we find that consumer preferences drive merchant card acceptance, which underpins the existence of network externalities on the merchant side of the payment card market.

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