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"The way we pay is changing, with fewer cash transactions and new payment methods emerging. These new payment methods better reflect changes in shopping habits by allowing people to delay payment for online purchases until after they've received the item or split the cost to ease the pressure on household finances."

- Thomas Slide, Senior Financial Services Analyst

## This report looks at the following areas:

While there are currently more card payments than ever before, the emergence of new ways to pay makes it entirely possible that we will reach a cardless economy, before we see a cashless one.

- Payments are becoming a key battleground for retailers
- A cardless future may come sooner than cashless one

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#### **Table of Contents**

#### **Overview**

What you need to know

Products covered in this Report

#### **Executive Summary**

The market

Debit cards make up the largest share of payments

Figure 1: Payment volumes (billions), 2014-18

Figures from the FLA show growth in retail credit slowing

Contactless payments jump 31%

Number of ATMS lowest since 2005

Figure 2: Number of ATMs in the LINK network, 1998-2019

Independent Access to Cash report makes waves

Companies and brands

Shop now, pay later bursts onto the scene

Retailers make payments a point of difference

NatWest launches the biometric payment fob

Apple Pay introduces Express mode

The consumer

Cash continues to be used by 84% of people

Figure 3: Payment methods used in the last three months, November 2019

PayPal is the most popular smartphone payment method

Figure 4: Smartphone payment methods used in the last three months, November 2019

Debit cards and cash are preferred for smaller purchases

Figure 5: Preferred method to payment in-store, November 2019

Speed drives payment choice for low-value purchases

Figure 6: Important factors in deciding how to pay for everyday purchases, November 2019

...but protection takes precedence for higher value purchases

Figure 7: Important factors in deciding how to pay for higher value purchases, November 2019

Almost two thirds regularly carry cash

Figure 8: Frequency of carrying cash, November 2019

Consumers have faith in fingerprint authentication

Figure 9: Interest in payment innovations, November 2019

Setting up new online accounts is a hassle

Figure 10: Payment behaviours, November 2019

Three quarters think there will always be a need for cash

Figure 11: Attitudes towards payment Methods, November 2019

What we think



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## **Issues and Insights**

Payments are becoming a key battleground for retailers

The facts

The implications

A cardless future may come sooner than cashless one

The facts

The implications

## The Market - What You Need to Know

Debit cards make up the largest share of payments

Figures from the FLA show growth in retail credit slowing

Contactless payments jump 31%

Number of ATMS lowest since 2005

Independent Access to Cash report makes waves

#### **Methods of Payment**

#### Debit cards transaction exceed cash for the first time

Figure 12: Payment volumes (billions), 2014-2018

### Credit card lending increases, but at a slower rate

Figure 13: total sterling credit card gross lending to individuals, 2010-19

## Repayments outstrip new credit card lending

Figure 14: Monthly change in total outstanding net credit card debt compared to the previous year, 2016-19

## Figures from the FLA show growth in retail credit slowing

### Value of cash in circulation stalls

Figure 15: Monthly average amount outstanding of total sterling notes and coin in circulation, March 2010-December 2019

## **The Market Environment**

#### Contactless payments grow rapidly

Figure 16: Volume of contactless payments, 2014-18

#### Online accounts for almost a fifth of total retail sales

Figure 17: Internet sales as a % of total retail sales (excluding fuel), 2010-19

#### Laptops are the preferred option for online shopping

Figure 18: Devices used to make purchases online in the last 3 months, October 2019

#### Decline in value of ATM withdrawals accelerates

Figure 19: Value of withdrawals from ATMs in the LINK network, January 2016-December 2019

## Number of ATMS lowest since 2005

Figure 20: Number of ATMs in the LINK network, 1998-2019

### **Regulatory and Legislative Changes**

SCA introduction delayed

New rules to tackle persistent debt

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Gambling Commission bans using credit cards to place bets

## **Companies and Brands - What You Need to Know**

Shop now, pay later bursts onto the scene

Retailers make payments a point of difference

NatWest launches the biometric payment fob

Apple Pay introduces Express mode

#### **Competitive Strategies - Payments**

## Shop now, pay later bursts onto the scene

Figure 21: Relative Google search interest of Klarna, Clearpay and LayBuy, January 2019 - February 2020

#### Klarna

#### Clearpay

Figure 22: ASOS payment options, December 2019

#### LayBuy

#### Where next?

Figure 23: Klarna payment options move in-store, December 2019

#### Credit cards become more flexible to compete

Figure 24: The tymit credit card, December 2019

Growing demands for access to cash to be protected

Visa and Mastercard move to incentivise retailers to offer cashback

#### Banks enhance access to cash for businesses

Figure 25: MCash by Metro Bank, December 2019

#### LINK launches 'Request an ATM' initiative

## Backlash against cashless emerges in the US

Figure 26: Amazon PayCode, February 2020

## **Competitive Strategies - Retailers**

Dixons Carphone puts credit at the heart of its offer

Faster credit decisions streamline the shopping experience

## ...and reward loyal customers

Figure 27: H&M payment options for members, January 2020

## Grocers make tentative movements towards a cashierless world

#### ...but not everyone is ready

Figure 28: Attitudes towards using self-scan technology in c-stores, by age, March 2019

## **Launch Activity and Innovation**

Enhancing and streamlining security

NatWest tests biometric payment fob

Amazon developing pay by palm technology

Alipay uses 'Beautifying filters' to encourage use of 'pay by smile'

Enabling wider adoption of digital payments

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Visa and Samsung develop tap-to-phone technology

Nationwide trials contactless posters

Big Issue sellers accept contactless payments

Speeding up the payment process

ExxonMobil creates gas pumps for Alexa-enable cars

ApplePay introduces Apple Express to speed up payments

Figure 29: Apple Express mode for use on Transport for London, December 2019

Zalando separates payments from the checkout process

Using payments to enhance loyalty

MasterCard launches AR benefits app

Nectar launches trial to use Open Banking to deliver more personalised offers

#### The Consumer - What You Need to Know

84% are recent users of cash

PayPal is the most popular smartphone payment method

Debit cards and cash are preferred for smaller purchases

Speed drives payment choice for low value purchases

Almost two thirds regularly carry cash

Consumers want speed, but not at the price of security

Setting up new online accounts is a hassle

Three quarters think there will always be a need for cash

## **Payment Methods Used**

#### Cash continues to be the most widely used

Figure 30: Payment methods used in the last three months, November 2019

#### Young people move away from credit cards

Figure 31: Payment methods used in the last 3 months, by age and socio-economic group, October 2019

#### Consumers adopt a mix-and-match approach to payments

Figure 32: Repertoire analysis of payment methods used in the last 3 months, by payment methods used November 2019

## **Payments by Smart Device**

#### PayPal is the most popular smartphone payment method

Figure 33: Smartphone payment methods used in the last three months, November 2019

#### **Payment Preferences**

#### Debit cards and cash are preferred for smaller purchases

Figure 34: Payment preferences, by type of purchase, November 2019

## Credit card use increases with age

Figure 35: Preferred payment options for online purchases under £30, by age group, October 2019

#### 18-24 year olds snub cards to get credit for larger purchases

Figure 36: 18-24 year olds' payment preferences when shopping online, October 2019

Contrasting attitudes towards cash across the country

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Figure 37: Preferred payment method for in-store purchases under £30, by region, October 2019

#### **Important Factors in Deciding How to Pay**

#### Speed of checkout is most important for low-value purchases

Figure 38: Important factors in deciding how to pay for everyday purchases, November 2019

#### But protection takes precedence for larger purchases

Figure 39: Important factors in deciding how to pay for higher value purchases, November 2019

## **Frequency of Carrying Cash**

## Almost two thirds regularly carry cash

Figure 40: Frequency of carrying cash, November 2019

#### Cash carriers rely on more traditional forms of payment

Figure 41: Difference in payment methods used in the last 3 months between those who carry cash all or most of the time and everyone else, November 2019

#### Half of under-35s still carry cash most of the time

Figure 42: Carry cash all or most of the time, by age group, November 2019

#### **Attitudes Towards Payment Innovations**

#### Built-in fingerprint technology holds appeal

Figure 43: Interest in payment innovations, November 2019

## Delayed charging holds greatest appeal to 25-34 year olds

Figure 44: Interest in payment innovations, November 2019

#### **Payment Behaviours**

## Consumers want speed, but not if it means less security

Figure 45: Payment behaviours, November 2019

#### Different attitudes towards sharing and saving data

Figure 46: Attitudes toward sharing and saving data, by age and gender, October 2019

#### **Attitudes Towards Payment Methods**

#### Guest checkout vs setting up an account

Figure 47: Attitudes towards payment methods, November 2019

#### New payment technologies are making it too easy to spend

Figure 48: "New payment technologies make it too easy to spend money", by age and gender, November 2019

#### **Attitudes Towards Cash**

#### Majority of all age groups think cash will persist

Figure 49: "There will always be a need for cash", by age group, November 2019

#### People in the North of England are most attached to cash

Figure 50: "There will always be a need for cash", by region, November 2019

#### A continued reliance on ATMs

Figure 51: Ways of accessing cash, by age group, November 2019

#### Appendix - Data Sources, Abbreviations and Supporting Information

Abbreviations

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Consumer research methodology	