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October 29, 2014

Cash is the most used retail payment instrument.

By value, cash accounts for a relatively small share of total consumer transaction activity at 14 percent, while electronic methods make up 27 percent and checks 19 percent. These findings suggest that although consumers don't use electronic methods or checks very often, when they do, it tends to be for much higher-value transactions. In contrast, cash is used quite often, but primarily for low-value transactions. In fact, the average value of a cash transaction is only \$21, compared with \$168 for checks and \$44 for debit cards.