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Cash is the most used retail payment instrument.

In October 2012, the average American consumer had 59 transactions, including purchases and bill payments, and 23 of these 59 payments involved cash. At 40 percent, cash makes up the single largest share of consumer transaction activity, followed by debit cards at 25 percent, and credit cards at 17 percent. Electronic methods (online banking bill pay and bank account number payments) account for 7 percent, while checks make up 7 percent. All other payments represent less than 4 percent of monthly transaction activity, with text and mobile payments barely registering at less than one half of one percent.