

## **PSR 2024 Consumer Research Survey Questionnaire**

**Version 4 - 19<sup>th</sup> May 2025**

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### **Research objectives**

- To explore and understand the needs, issues or concerns of consumers with regards to payments
- Consumer understanding of payments more generally, including understanding of particular areas of our work.
- Explore consumer attitudes and understanding towards different types of payments and payment systems
- Understand consumer use, availability, preferences and motivations for using different types of payments
- To take into consideration any impact of regional differences or protected characteristics of the Equality Act.

## Quantitative Survey Questionnaire

No.	Question wording	Instructions
1.	Please select your date of birth  <i>[Date drop-down]</i>	Base: Ask all Type: Closed question Response: Single Order: Fix
2.	Please select your gender. a. Male b. Female c. Other d. Prefer not to say	Base: Ask all Type: Closed Response: Single Order: Fix
3.	Which of the follow best describes where you live? 1. North East 2. North West 3. Yorkshire 4. East Midlands 5. West Midlands 6. East of England 7. South East 8. South West 9. London 10.Scotland 11.Wales 12.Northern Ireland	Base: Ask all Type: Closed Response: Single Order: Fix
4.	Which of the following best describes where you live? 1. Urban 2. Suburban 3. Rural	Base: Ask all Type: Closed Response: Single Order: Fix
5.	Which of the following best applies to you? Please select one answer only. a) Working for an employer(s) (30 or more hours per week) b) Working for an employer(s) (less than 30 hours per week) c) Self-employed or freelance (30 or more hours per week) d) Self-employed or freelance (less than 30 hours per week) e) Unemployed - looking and available for work f) Unemployed - not looking for work g) Retired h) Student i) Long-term sick or disabled j) Full time carer k) Other	Base: Ask all Type: Closed Response: Single Order: Fix
6.	<u>Not including yourself</u> , how many adults and children live in your household? Scale for each option: '0' to '9 or more' Options: a) Children (under the age of 18) b) Adults (aged 18 or over)	Base: Ask all Type: Grid Response: Single Order: Fix

7.	<p>Thinking about the Chief Income Earner in your household, please describe their current occupation. The Chief Income Earner is the person in your household with the largest income.</p> <p>If the Chief Income Earner is retired and has an occupational pension, please answer for their most recent occupation.</p> <p>If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.</p> <ul style="list-style-type: none"> <li>a) Higher managerial / professional / administrative (e.g. established doctor, solicitor, board director in a large organisation (200+ employees) top level civil servant/public service employee)</li> <li>b) Intermediate managerial / professional / administrative (e.g. newly qualified (under 3 years) doctor, solicitor, board director small organisation, middle manager in large organisation, principal officer in civil service/local government)</li> <li>c) Supervisory or clerical / junior managerial / professional / administrative (e.g. office worker, student doctor, foreman with 25+ employees, salesperson), student, homemaker</li> <li>d) Skilled manual worker (e.g. skilled bricklayer, carpenter, plumber, painter, bus/ ambulance driver, HGV driver, AA patrolman, pub/bar worker, etc.</li> <li>e) Semi or unskilled manual worker (e.g. manual workers, all apprentices to be skilled trades, caretaker, park keeper, non-HGV driver, shop assistant)</li> <li>f) Any of the following casual worker – not in permanent employment, retired and living on state pension, unemployed or not working due to long-term sickness, full-time carer of other household member</li> </ul>	<p>Base: Ask all Type: Closed Response: Single Order: Fix <i>YDS grader tool used</i></p>
8.	<p>To the best of your knowledge, what is the combined annual income of your household, prior to tax being deducted?</p> <ul style="list-style-type: none"> <li>a) Less than £15,000</li> <li>b) £15,001 to £30,000</li> <li>c) £30,001 to £45,000</li> <li>d) £45,001 to £60,000</li> <li>e) £60,001 to £75,000</li> <li>f) £75,001 to £90,000</li> <li>g) £90,000 to £105,000</li> <li>h) £105,001 to £120,000</li> <li>i) £120,001 or more</li> </ul>	<p>Base: Ask all Type: Closed Response: Single Order: Fix</p>
9.	<p>Do you have a longstanding physical or mental health condition or disability that has lasted or is likely to last 12 months and which has substantial adverse effect on your ability to carry out day-to-day activities? Please select all that apply.</p> <ul style="list-style-type: none"> <li>a) Yes – mental health condition or disability</li> <li>b) Yes – physical condition or disability</li> </ul>	<p>Base: Ask all Type: Closed Response: Multi Order: Fix</p>

	c) No d) Prefer not to say	
<b>10.</b>	<p>To which of the following ethnic groups do you belong?</p> <ul style="list-style-type: none"> <li>a) White British / White European / White other</li> <li>b) Mixed</li> <li>c) Asian / Asian British</li> <li>d) Black / African / Caribbean / Black British</li> <li>e) Other [please specify]</li> </ul> <p><i>These groups are based on the 2021 census.</i></p>	<p>Base: Ask all            Type: Closed            Response: Multi            Order: Fix</p> <p>YDS standard used with breakdowns</p>
<b>11.</b>	<p>How often, if at all, do you take the following approaches to pay for goods and services?</p> <p><i>Scale for each statement: Never / Rarely / Sometimes / Often / Always / Don't know/not applicable</i></p> <ul style="list-style-type: none"> <li>a) I only buy something if I have enough money for it in my bank account</li> <li>b) I save up to make a big purchase (e.g. over £1,000)</li> <li>c) I would take out a loan to make a big purchase (e.g. over £1,000)</li> <li>d) I use credit cards or buy now, pay later options (such as Klarna, Clearpay, PayPal) to spread the cost of purchases</li> <li>e) I use credit cards or Buy Now Pay Later options (such as Klarna, Clearpay, PayPal) if I do not have enough money to buy something I want</li> <li>f) When I leave home, I carry cash with me</li> <li>g) When I leave home, I only bring my smart phone with me to make payments</li> </ul>	<p>Base: Ask all            Type: Grid            Response: Single            Order: Fix</p>
<b>12.</b>	<p>I'd like you to think about payments and financial transactions you make.</p> <p>Roughly how often, if at all, do you tend to make payments or other financial transactions using each of the following payment types?</p> <p><i>Scale for each statement: Daily / Weekly / Monthly / Yearly / Less frequently than yearly / Don't know</i></p> <ul style="list-style-type: none"> <li>a) Cheque</li> <li>b) Cash</li> <li>c) Chip and PIN credit / debit card payments</li> <li>d) Contactless credit / debit card payments</li> <li>e) Contactless mobile wallets in person (e.g. Apple Pay, Google Pay or Samsung Pay)</li> <li>f) Debit or credit card payments online</li> <li>g) Mobile wallets online (e.g. Apple Pay, Google Pay, Samsung Pay)</li> <li>h) PayPal or other digital wallet (e.g. Amazon Pay)</li> </ul>	<p>Base: Ask all            Type: Grid            Response: Single            Order: Fix</p>

	i) Buy Now Pay Later (e.g. Klarna, ClearPay) j) Direct bank transfers (e.g. Faster Payments, Pay by Bank) k) Direct debit or standing order l) Debit or credit card payments over the phone m) Other payment type (please specify)	
<b>13.</b>	<p>Below are some goods and services that people may pay for.</p> <p>Which of the following payment types do you typically prefer to use for each one?</p> <p>If you don't make this type of payment, please select 'not applicable'.</p> <p><b>Use case list:</b></p> <ul style="list-style-type: none"> <li>a) Rent / mortgage</li> <li>b) Utility bills</li> <li>c) Buying a lower value item in person (e.g. coffee, newspaper)</li> <li>d) Buying a higher value item (e.g. flights, furniture, white goods)</li> <li>e) Supermarket / grocery shop</li> <li>f) Entertainment subscription services (e.g. Netflix, Sky, Spotify)</li> <li>g) Public transport (e.g. Bus, Train)</li> </ul> <p><b>Payment type list:</b></p> <ul style="list-style-type: none"> <li>a) Cash</li> <li>b) Debit card (contactless, Chip and Pin, online or over the phone)</li> <li>c) Credit card (contactless, Chip and Pin or online or over phone)</li> <li>d) Mobile wallet (e.g. Apple Pay, Google Pay or Samsung Pay)</li> <li>e) Buy Now Pay Later (e.g. Klarna, ClearPay)</li> <li>f) PayPal or other digital wallet (e.g. Amazon Pay)</li> <li>g) Direct bank transfers (e.g. Faster Payments, Pay by Bank)</li> <li>h) Direct debit or standing order</li> <li>i) Other payment type (please specify)</li> <li>j) Don't know</li> <li>k) Not applicable - I don't make these types of payment</li> </ul> <p>Following combinations not selectable:</p> <ul style="list-style-type: none"> <li>• Use cases c, d, e, g <i>and</i> payment type h (direct debit/standing order)</li> </ul>	Base: Ask all Type: Grid Response: Single Order: Fix
<b>14.</b>	<p>When making a payment, what factors are most important to you?</p>	Base: Ask all Type: Grid Response: Single

	<p>Please select the one factor which is most important to you for each of these purchase types.</p> <p><b>Use case list [DO NOT SHOW WHERE Q13=J FOR THIS USE CASE]:</b></p> <ul style="list-style-type: none"> <li>a) Rent / mortgage</li> <li>b) Utility bills</li> <li>c) Buying a lower value item in person (e.g. coffee, newspaper)</li> <li>d) Buying a higher value item (e.g. flights, furniture, white goods)</li> <li>e) Supermarket / grocery shop</li> <li>f) Entertainment subscription services (e.g. Netflix, Sky, Spotify)</li> <li>g) Public transport (e.g. Bus, Train)</li> </ul> <p><b>List of factors:</b></p> <ul style="list-style-type: none"> <li>a) Security – ensuring your money is safe and does not get lost, and that your personal and account details are kept secure</li> <li>b) Trust – I have trust that the payment will be made</li> <li>c) Speed – ensuring the payment is made and that your money is transferred as quickly as possible</li> <li>d) Reliability – ensuring the payment system works and your money is transferred without any problems</li> <li>e) Ease of use – ensuring that it is straightforward for you to make the payment or transfer money</li> <li>f) Additional benefits – such as reward schemes or loyalty programmes</li> <li>g) Protection – easily being able to raise a dispute or get a refund if something goes wrong</li> <li>h) Budgeting – It helps me keep an eye on and control my spending</li> <li>i) Credit – not having to pay straight away, or being able to split payments into smaller amounts</li> <li>j) Choice – This was the only payment method available to me</li> <li>k) Not applicable – I don't make these types of payments</li> </ul>	<p>Order: Fix use case list, randomise list of factors</p>
<b>15.</b>	<p>Compared to this time last year, do you use this form of payment more often, less often, or about the same as before?</p> <p><i>Scale for each statement:</i> A lot more often / Slightly more often / About the same / Slightly less often / A lot less often / Not applicable</p> <p><b>Payment type list:</b></p> <ul style="list-style-type: none"> <li>a) Cheque</li> <li>b) Cash</li> </ul>	<p>Base: Ask all Type: Grid Response: Single Order: Fix</p>

	<ul style="list-style-type: none"> <li>c) Chip and PIN debit / credit card payments</li> <li>d) Contactless debit / credit card payments</li> <li>e) Contactless mobile wallet in person (e.g. Apple Pay, Google Pay or Samsung Pay)</li> <li>f) Debit or credit card payments online</li> <li>g) Mobile wallet online (e.g. Apple Pay, Google Pay, Samsung Pay)</li> <li>h) PayPal or other digital wallet (e.g. Amazon Pay)</li> <li>i) Buy Now Pay Later (e.g. Klarna, ClearPay)</li> <li>j) Direct bank transfers (e.g. Faster Payments, Pay by Bank)</li> <li>k) Direct debit or standing order</li> <li>l) Debit or credit card payments over the phone</li> <li>m) Other payment type (please specify)</li> </ul>	
<b>16.</b>	You said that you have used <i>[insert random option from Q15]</i> more often now compared to this time last year. In a few words or a short sentence, please say why you have been using this form of payment more often.	Base: Ask those who use a payment type more often Type: Open
<b>17.</b>	You said that you have used <i>[insert from Q15]</i> less often now compared to this time last year. In a few words or a short sentence, please say why you have been using this form of payment less often?	Base: Ask those who say they use a payment type less often Type: Open
<b>18.</b>	Thinking about your experience of different ways in which you make payments, how well or badly do you think that payments work at the moment?  Very well / Fairly well / Fairly badly / Very badly / Don't know	Base: Ask all Type: Closed Response: Single Order: Fix
<b>19.</b>	To what extent, if at all, do you agree or disagree with each of the following statements?  <i>Scale for each statement:</i> <i>Strongly agree / Tend to agree / Neither agree nor disagree / Tend to disagree / Strongly disagree / Don't know</i>  <ul style="list-style-type: none"> <li>a) I generally feel that my money is secure when making payments in the UK</li> <li>b) I feel that I can make and receive payments in a timely manner</li> <li>c) I have a good understanding of my rights when making payments</li> <li>d) I am worried about the possibility of fraud when making a payment</li> <li>e) I feel protected if something goes wrong with a purchase, for example that I would get my money back</li> <li>f) I am concerned about how my data is used when making payments</li> </ul>	Base: Ask all Type: Grid Response: Single Order: Fix

	g) I am concerned about the possibility of my card being misused, including card details being stolen	
<b>20.</b>	<p>In general, how confident are you using each of the following payment types?</p> <p><i>Scale for each statement:</i>  <i>Very confident / Fairly confident / Not very confident / Not at all confident / Don't know/not applicable</i></p> <p><b>Use case list:</b></p> <ul style="list-style-type: none"> <li>a) Cheque</li> <li>b) Cash</li> <li>c) Chip and PIN debit / credit card payments</li> <li>d) Contactless debit / credit card payments</li> <li>e) Contactless mobile wallet in person (e.g. Apple Pay, Google Pay or Samsung Pay)</li> <li>f) Debit or credit card payments online</li> <li>g) Mobile wallet online (e.g. Apple Pay, Google Pay, Samsung Pay)</li> <li>h) PayPal or other digital wallet (e.g. Amazon Pay)</li> <li>i) Buy Now Pay Later (e.g. Klarna, ClearPay)</li> <li>j) Direct bank transfers (e.g. Faster Payments, Pay by Bank)</li> <li>k) Direct debit or standing order</li> <li>l) Debit or credit card payments over the phone</li> <li>m) Other payment type (please specify)</li> </ul>	<p>Base: Ask all  Type: Grid  Response: Single  Order: Fix</p>
<b>21.</b>	<p>You indicated earlier that you use cash on roughly a monthly basis or more regularly. To what extent are you motivated to use cash by the following factors? Please select all that apply.</p> <ul style="list-style-type: none"> <li>a) Some businesses I use often prefer cash payments</li> <li>b) To avoid extra charges associated with using other payments methods (e.g. merchants adding extra charges for card payments)</li> <li>c) It is part of my routine</li> <li>d) I find it more convenient</li> <li>e) Poor internet connection makes using electronic payments difficult</li> <li>f) I am paid in cash</li> <li>g) I do not have a bank account</li> <li>h) For privacy reasons</li> <li>i) It helps me budget and manage my money</li> <li>j) Other (please specify)</li> </ul>	<p>Base: Ask all who say they use cash at least monthly at Q12  Type: Closed  Response: Multi  Order: Fix</p>



<b>22.</b>	<p>Which of the following issues with payments systems, if any, has happened to you personally in the last year? Please select all that apply</p> <ul style="list-style-type: none"> <li>a) Being approached by a fraudster – e.g. receiving a text, email or phone call asking for money to be transferred</li> <li>b) Making a payment which you think is legitimate, but is to a fraudster (also known as an APP scam)</li> <li>c) Money being stolen from your account without your knowledge e.g. by stealing or cloning a card</li> <li>d) Not being able to use the payment method you wanted</li> <li>e) Payment being blocked or delayed by your bank or card company</li> <li>f) Inputting bank or card details incorrectly when making a payment and losing money as a result</li> <li>g) Poor customer service</li> <li>h) IT failure – e.g. inability to make payment due to system failure or outages</li> <li>i) Late payments or payments leaving an account early</li> <li>j) Other (specify)</li> <li>k) None of these</li> </ul>	<p>Base: Ask all Type: Closed Response: Multi Order: Fix</p>
<b>23.</b>	<p>Thinking about your experience of payment fraud how significant was the impact on you?</p> <ul style="list-style-type: none"> <li>a) I was severely affected on more than one occasion</li> <li>b) I was severely affected on one occasion</li> <li>c) I was mildly affected on more than one occasion</li> <li>d) I was mildly affected on one occasion</li> <li>e) I have experienced multiple instances of fraud, but never been personally affected</li> <li>f) I have experienced one instance of fraud, but was not personally affected</li> <li>g) Don't know / not applicable</li> </ul>	<p>Base: Ask all who answered B or C in Q22 Type: Closed Response: Single Order: Fix</p>
<b>24.</b>	<p>Thinking about your experience of payment fraud, how, if at all, did this affect your use of payments methods?</p>	<p>Base: Ask all who answered B or C in Q22 Type: Open</p>
<b>25.</b>	<p>Finally, what one thing could be done to make your experience of using payments better or what one challenge when making payments would you like to see addressed?</p>	<p>Base: Ask all Type: Open</p>

## Quantitative Survey Questionnaire

Section and aim	Key questions and probes
<b>Section 0: Pre-task</b>  Aim: Understand current use of payment methods, and how, if at all, this has been changed in the last 1 – 2 years	<p>We will ask all participants to keep a short 'payments diary' for a week prior to the focus groups / interviews, making a note of every time they pay for something, how they made that payment, and anything in particular they noticed while making the payment.</p> <p>Alongside the diary exercise, participants will be asked to answer a small number of questions, which will cover:</p> <ul style="list-style-type: none"> <li>• When reflecting on the payments you have made, where you made them and how do you feel about them?</li> <li>• Have the ways in which you make payments changed in the last 2 years? If yes, how?</li> <li>• What, if anything, have you found good or easy about making payments?</li> <li>• What problems, if any, have you recently experienced when making payments?</li> </ul>
<b>Section 1: Background and introduction</b>  Aim: Introduce the session and get to know participants	<p>At start of focus group, moderator to introduce discussion:</p> <ul style="list-style-type: none"> <li>• Explain nature of research</li> <li>• Outline requirements of participants – 90 min commitment, no right or wrong answers, etc.</li> <li>• Explain role of moderator and <b>Thinks</b>, and clarify overall objective of research, including providing the name of the client</li> <li>• Introduce the topic:               <ul style="list-style-type: none"> <li>- You're here today because we'd like to get your views on the topic of payments, and different ways that you can make payments.</li> <li>- Please don't worry if you don't feel you know very much about the topic we are going to be talking about.</li> <li>- There are no right or wrong answers – we are just interested to hear your opinion.</li> </ul> </li> <li>• Obtain permission to audio and video record</li> <li>• Explain that focus group is being conducted on an anonymous basis</li> <li>• (If applicable) Explain that focus group is being viewed</li> <li>• Offer to answer any additional questions that the participants may have</li> </ul> <p>Moderator to lead round of introductions – ask each participant to give first name, background, and the</p>

	most recent purchase they made and how they paid for it.
<p><b>Section 2: Payment behaviour</b></p> <p>Aim: Understand usage of payment methods</p>	<p><b>I'd now like to talk about the types of payments you use on a regular basis. Before the focus group, we asked you to complete a diary activity, where you wrote down the different types of payment that you made over the last week.</b></p> <p><b>In general, where have you pay for things in the last week? What payment methods did you use when paying?</b></p> <ul style="list-style-type: none"> <li>• Moderator to ask participants to recap payment types used. Probe for cash, debit or credit card payments, contactless card payments, mobile payments, BNPL, PayPal, bank transfers, direct debits and standing orders.</li> <li>• <b>For each way of paying moderator probe on <u>why</u> they chose to pay that way</b></li> </ul> <p><b>Have the payment types you use changed over the last 1 – 2 years?</b></p> <ul style="list-style-type: none"> <li>• Moderator to probe fully on any changes and reasons behind them, in particular if where payments are made has changed</li> <li>• Are there any payment types that you have used for the first time in the last 1-2 years?</li> <li>• Are there any payment types you are using more or less often? Which ones? Why? Moderator to probe on any difference in use of contactless card vs mobile wallets, chip and pin vs contactless card.</li> <li>• Are there payment types you are using for larger or smaller purchases different than before? Which ones? Why?</li> <li>• How do you feel about these changes? Are you happy with them? Moderator to explore if the factors were 'push' or 'pull', i.e. was responder forced to stop doing something or they wanted to do something else?</li> </ul> <p><b>Are there any payment types you haven't been able to use or have found it more difficult to use?</b></p> <ul style="list-style-type: none"> <li>• Which ones, where and why? Has this changed over time? Moderator to try and prompt for context to help understand any responses.</li> <li>• What did you do when you were unable to use a payment type? Did you use an alternative, or were you unable to make the transaction?</li> <li>• Have you noticed changes in retailers' preference for how you pay? If so, how has that changed how you pay for things? If not, moderator may probe on</li> </ul>

	<p>utility companies, financial service providers (e.g. mortgage, other loans)</p> <p><b>Now, I'd like you to think about the payments that you make in-person (rather than online). Here is a list of payment types, which includes some we have already mentioned. Would you say that any of these payment types have become more / less important to you recently, thinking only of payments that you make in person rather than online?</b></p> <ul style="list-style-type: none"> <li>• Moderator to show list of offline payment types and probe on 3-4 specific methods, including cash, debit card payments in person, credit card payments in person, mobile wallets).</li> <li>• Cash, debit and credit cards, cheques, Apple / Google pay, contactless, Direct Debit / standing order and any methods where group feedback suggests that usage has changed.</li> <li>• Who feels that [METHOD] is now more important to them? And who feels that it is now less important?</li> <li>• Why do you say that? Moderator to try and prompt for context (e.g. cost of payment, regularity, vendor type) to help understand any responses.</li> </ul> <p><b>Now, I'd like you to think about payments that you make online (i.e. paying over the internet using a computer or over phone). I'll now share a list of payment types. Would you say that any of these payment types have become more / less important to you recently, thinking only of payments that you make online?</b></p> <ul style="list-style-type: none"> <li>• Moderator to show list of online payment types and probe on 3-4 specific methods, including debit card payments online, credit card payments online, mobile wallets), direct bank transfers, PayPal and BNPL (e.g. Klarna, Clearpay).</li> <li>• cash, debit and credit cards, Apple / Google pay, contactless, Direct Debit / standing order and any methods where group feedback suggests that usage has changed.</li> <li>• Who feels that [METHOD] is now more important to them? And who feels that it is now less important?</li> <li>• Why do you say that? Moderator to try and prompt for context (e.g. value of payment, regularity, vendor type) to help understand any responses.</li> </ul>
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	<p><b>Are you aware of any new payment methods that you were not familiar with before the last few years?</b></p> <ul style="list-style-type: none"> <li>• Moderator to probe where you have seen them or if you have used them, what they are called. Also what they remember about them?</li> </ul> <p><b>One payment type that we'd like to hear a little bit more about is cheques.</b></p> <p><b>Thinking back over the last 12 months, have anybody received any cheques? If so...</b></p> <ul style="list-style-type: none"> <li>• Why was a cheque used for this payment?</li> <li>• How was the experience of receiving and cashing or banking the cheque?</li> <li>• What are the benefits of using a cheque for this type of payment? What are the negatives?</li> <li>• What might the effect be if cheques were not an option?</li> <li>• What difference might it have made for you if cheques were not an option?</li> </ul> <p><b>Thinking back over the last 12 months, have anybody sent any cheques? If so...</b></p> <ul style="list-style-type: none"> <li>• Why was a cheque used for this payment?</li> <li>• How was the experience of sending the cheque?</li> <li>• What are the benefits of using a cheque for this type of payment? What are the negatives?</li> <li>• What difference might it have made for you if cheques were not an option?</li> </ul>
<p><b>Section 3: Consumer needs and expectations in relation to payment systems</b></p> <p>Aim: Understand consumer needs and expectations in relation to payment systems</p>	<p><b>I'd now like to focus on what's most important to you when making payments. We have a few different scenarios for you to think about.</b></p> <p>Moderator to discuss use cases and probe the factors and whether it was done online or offline</p> <p><b>Let's start by thinking about the last payment you made which cost less than £10 (e.g. coffee, meal deal, bus ride).</b></p> <ul style="list-style-type: none"> <li>• What payment type did you use in this situation? Why?</li> <li>• What was important to you when choosing how to pay?</li> <li>• Has this changed at all in the last year? Why / why not?</li> </ul> <p><b>I'd now like to think about the last payment you made which cost more than £30 but less than</b></p>

	<p><b>£150 (e.g. food or clothes shopping, restaurants).</b></p> <ul style="list-style-type: none"> <li>• What payment type did you use in this situation? Why?</li> <li>• What was important to you when choosing how to pay?</li> <li>• Has this changed at all in the last year? Why / why not?</li> </ul> <p><b>I'd now like to think about the last payment you made for something expensive costing more than £150 (e.g. car repairs, white goods, holidays, furniture or other expensive items).</b></p> <ul style="list-style-type: none"> <li>• What payment type did you use in this situation? Why?</li> <li>• What was important to you when choosing how to pay?</li> <li>• Has this changed at all in the last year? Why / why not?</li> </ul> <p><b>I'd now like you to think about the last regular, recurring payment you've made (e.g. bills, rent).</b></p> <ul style="list-style-type: none"> <li>• What payment type did you use in this situation? Why?</li> <li>• What was important to you when choosing how to pay?</li> <li>• Has this changed at all in the last year? Why / why not?</li> </ul> <ul style="list-style-type: none"> <li>• Moderator to probe any factors considered – including speed, convenience, security, customer protection, reliability, control, choice, availability of credit or defer payment, understanding of how payment method works, and payment methods that help people budget – and assess relative importance of these. For convenience and security, probe on whether this is more or less important than before.</li> <li>• Record different factors via whiteboard / blank slide.</li> </ul> <p><b>Overall, what is the most/least important factor you consider when paying for things? Why?</b></p> <ul style="list-style-type: none"> <li>• Moderator to try and align any replies to the list of use cases.</li> <li>• Moderator to encourage all participants to state most/least important factor via chat function.</li> <li>• Has this changed at all in the last year? Why / why not?</li> </ul> <p><b>Before we go any further, we'd like to talk about what could be done to improve your payments experience.</b></p>
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	<ul style="list-style-type: none"> <li>• What doesn't work as well as you'd like</li> <li>• What would make a big difference if it was there (or not there)</li> </ul>
<p><b>Section 4: Challenges related to payments</b></p> <p>Aim: Understand consumer issues with regards to payments</p>	<p><b>I'd like to talk to you about some potential issues related to payment systems.</b></p> <p><b>What, if anything, do you worry about when making a payment?</b> (If really struggling, moderator may probe on security against fraud, difficulties managing and tracking money, availability of payment methods or payment outages)</p> <ul style="list-style-type: none"> <li>• Why do you say this?</li> <li>• What payment methods, if any, do you worry more about this issue? Why?</li> <li>• Are there any concerns about where you pay particularly? (e.g. shopping online, paying a retailer for first time, paying tradesman)</li> </ul> <p><b>Have you, or anyone you know, ever experienced an issue when trying to pay for something? Tell us about this:</b></p> <ul style="list-style-type: none"> <li>• What impact did this have on you?</li> <li>• Was this issue possible to overcome? How?</li> <li>• What support would have helped in this situation?</li> </ul> <p><b>Now I'd like to talk about some different challenges people might have when using payments. For each example, I'd like to understand whether this is an issue that you have heard about or experienced, and what, if anything, you'd like to be done about it.</b></p> <p>Moderator to share a list of issues:</p> <ul style="list-style-type: none"> <li>• Difficulty in being able to use cash, accessing cash, for example finding it difficult to access an (operational) free to use cash machine</li> <li>• When you've been tricked into sending money to a fraudster</li> <li>• Money stolen from your account without your knowledge. E.g. by using a card</li> <li>• Not having the choice to pay for things how you would like to (if required, e.g. unable to pay with cash when you want to, unable to pay with card when you want to, minimum spend, being charged extra for a payment method – e.g. surcharging)</li> <li>• Payment being blocked or delayed by your bank or card company</li> <li>• Outage meaning card payments are unavailable</li> </ul> <p><b>Have you experienced this yourself? If so, when did this happen?</b></p>

	<ul style="list-style-type: none"> <li>What did you do in this situation?</li> </ul> <p><b>Have you heard about this happening from others, like friends and family? If so, what did you hear?</b></p> <ul style="list-style-type: none"> <li>What did they do in this situation?</li> </ul>
<p><b>Section 5: APP fraud and reimbursement</b></p> <p>Aim: Exploring perceptions of APP fraud</p>	<p><b>Now, we'll talk a bit more about fraud, and particularly what's called 'authorised push payment fraud', which is when a criminal convinces a victim to send them money.</b> Moderator to share examples on stimulus slide, e.g. purchase scams, investment scams, romance scams).</p> <p><b>How do you feel about this type of scam/fraud?</b></p> <ul style="list-style-type: none"> <li>What experience, if any, do you have?</li> <li>Did you report it?</li> <li>If you experienced fraud – did you lose money, were you able to resolve the problem easily?</li> <li>What, if anything, have you heard about scams and fraud recently?</li> <li>Where have you heard this information?</li> <li>How, if at all, do you think that scams and fraud have changed in recent years?</li> </ul> <p><b>Have you experienced this yourself? If so, when did this happen?</b></p> <ul style="list-style-type: none"> <li>What did you do in this situation?</li> <li>What do you think your rights are if something like this happens? Who (if anyone) is responsible for fixing it?</li> </ul> <p><b>How easy or difficult do you think it is to be a victim of these types of fraud?</b> Probe for different scenarios?</p> <ul style="list-style-type: none"> <li>What do you think would help you avoid being a victim (probe differences of response between those who have been victims and those who haven't)</li> </ul> <p><b>One way to protect victims is to reimburse the money that they have lost to a fraudster. A new rule has been introduced so that APP fraud victims must be reimbursed up to £85,000 per claim.</b></p> <p><b>What are your first thoughts about this policy?</b></p> <ul style="list-style-type: none"> <li>What (if anything) do you like about it?</li> <li>What (if anything) do you dislike about it?</li> <li>What risks, if any, might there be?</li> <li>What difference might this make in the lives of APP fraud victims?</li> </ul>



<b>Summary and close</b>	<p><b>What do you think is happening today to ensure that payments work in your best interest?</b></p> <ul style="list-style-type: none"><li>• Who, if anyone, do you think is responsible for ensuring that payments work well?</li><li>• What, if anything, have you heard about regulation of the payments industry?</li></ul> <p><b>This research has been conducted for the Payment Systems Regulator, the independent Government regulator which is responsible for ensuring that payment systems work in a way that considers the interests of all the businesses and people like you that use them.</b></p> <p><b>What one key piece of advice would you give the Payment Systems Regulator on making sure that payments work in the best interests of consumers?</b></p> <ul style="list-style-type: none"><li>• What area should they be focusing on?</li><li>• What outcome should they be trying to achieve?</li></ul> <p><i>Thank and close</i></p>
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