

## Six in Ten U.S. Adults are Concerned with Data Security at Fuel Pumps and Convenience Stores

April 15, 2019

*Despite safety of digital wallets, only seven percent of Americans prefer to use a mobile app for payments*

NAPLES, Fla.--(BUSINESS WIRE)--Apr. 15, 2019-- Over six in ten (62%) U.S. adults are concerned with the security of their financial data when paying at fuel pumps and convenience stores, according to an online survey of 1,270 adults by YouGov and [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#). The study, which surveyed shopping and payment habits of Americans at grocery stores and fuel and convenience stores, also noted that few respondents (7%) prefer to pay with a mobile app at fuel and convenience stores. Yet, of those who have used a mobile app (10%), four in five (83%) are satisfied with their experience – in terms of speed and convenience.

“Skimming devices at gas pumps are frequently used to steal consumers’ financial data, hence the high level of concern with data security at gas pumps,” said Benny Tadele, vice president, Merchant Solutions, ACI Worldwide. “However, few consumers are aware that digital wallet payments are not only faster and easier, but they are generally more secure than traditional methods of payment.”

Other key findings and trends include:

### Fuel & Convenience

- Mobile & Digital Payments
  - When it comes to digital payments at the gas pump and/or convenience stores, 62 percent of respondents are concerned with the security of their financial data and 52 percent with the privacy of financial data
    - Baby Boomers (70%) are more concerned about the security of their financial data than the younger generations
- Payment experience:
  - When it comes to the purchasing experience at fuel and convenience stores, more respondents (36%) are only ‘somewhat satisfied’ compared to those who are very satisfied (27%) with their overall payment experience, and 21 percent are neither satisfied nor dissatisfied
    - More Baby Boomers (69%) are satisfied with their payment experience at gas pumps than the younger generations
  - When asked which method of payment is preferred at fuel and convenience stores, 55 percent prefer credit/debit card and 21 percent prefer cash
    - Regionally, Northeast respondents prefer credit/debit card the least (47%) compared to the Midwest (64%), the West (56%) and the South (52%)
    - In addition, the Northeast prefers cash the most (26%) compared to the Midwest (18%), the West (22%) and the South (21%)

### Grocery Store

- Digital Payments
  - 86 percent of grocery shoppers say the store they most often visit offers a standard cashier as a payment option, and 60 percent shop at stores that offer self-checkout/unmanned kiosk as a payment option.
  - Only 19 percent of respondents shop at stores that offer a digital wallet payment option and 18 percent shop at stores that offer a self-managed mobile app or scanning option for checkout
- Shopping Experience:
  - Nearly nine in 10 (87%) Americans grocery shop in-store, while 14 percent order online with home delivery, and 12 percent order online with in-store pick up
    - Fewer Millennials (79%) than Gen Xers (86%) say they shop in-store; in contrast, Millennials are more likely than Gen Xers to order online and pick up in-store (17% and 13% respectively)
  - While ‘better prices’ was the most common item grocery shoppers said would improve their shopping experience, faster checkout/payment process (39%) and more checkout lanes/kiosk options (39%) were tied for second
    - More Millennials (43%) than Gen Xers (39%) and Baby Boomers (37%) desire a fast checkout/payment process

“As Gen Z continues to gain purchasing power, retailers and merchants need to consider offering digital wallet payments as an option or be left out,” Tadele continued. “By addressing security through tokenization, point-to-point encryption and fraud prevention and detection tools, merchants are increasing consumers’ confidence in using these convenient channels of payment.”

### Methodology

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1,270 adults. Fieldwork was undertaken between March 12-13, 2019. The survey was carried out online. The figures have been weighted and are representative of all US adults (aged 18+). Generations were defined as follows: Millennial (born 1982-1999, 343 total), Gen X (born 1965-1981, 350 total), and Baby Boomer (born 1946-1964, 439 total).

## About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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