

# 2019 Insights: Digital payments in Pakistan

A "Stay Secure" campaign infographic on consumer experiences, attitudes and behaviors

**56%** of consumers consider digital payments to be more secure than cash overall

### What is driving this perception?

- risk of theft when carrying cash (48%)
- swift resolution of security issues (45%)
- cards are replaceable (44%)

## Security perception of online transactions

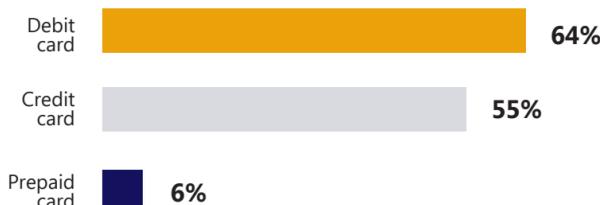


## Drivers for preferring digital payments when shopping online

- safer than cash (53%)
- secure way to pay (50%)
- only method of payment accepted (45%)

**When it comes to preferred payment options online, 50% say they prefer card...**

## Types of cards used by online shoppers\*



\*The total number exceeds 100% because respondents had the option to choose more than one type of card.

**...while 42% prefer cash on delivery**

## Drivers for Cash on Delivery (COD) include

- easier to track spends (76%)
- do not see benefits when using cards (68%)
- additional fees associated with using card (64%)

## Top factors to drive COD to card conversion

- Guarantee that consumer data is secure (85%)
- Guarantee of refund in case of return or not receiving item (88%)

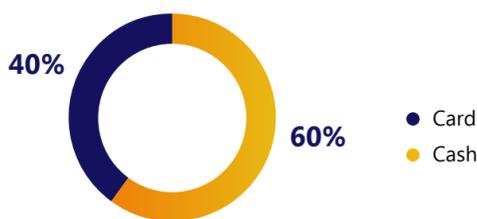
## Online shopping behaviour



## Devices considered to be most secure for online shopping and payments



## Pakistan's most preferred payment methods in-store



## QR Payments are gaining popularity in Pakistan



## What are the triggers to usage?



## Likelihood to use in the future



## Did you know you can protect your cards online with these five simple steps?

1. Activate Verified by Visa with your bank
2. Avoid using public WiFi to shop – choose a strong, secure mobile data connection
3. Look for the "s" after the "http" in the website address to confirm that a site is secure
4. Make sure you are using the latest software updates on your mobile device and enable biometrics as an additional authentication step on your phone
5. Log out whenever you leave a website and especially if using your device in public
6. Never share your personal account information on social media, over email, phone or chat
7. Only open emails, attachments, and links from people you know

### About the Study

Visa commissioned 4SiGHT Research & Analytics to explore digital and online shopping behaviors and attitudes. 4SiGHT interviewed 610 people in Pakistan in February 2019. Respondents lived in Karachi (42%), Lahore (34%), Islamabad/Rawalpindi (24%). They were aged between 25-35 (30%), 36-45 (39%), and 46-55 (31%) years old, with males accounting for 69% and females for 31% of the respondents. Each had made at least one online payment in the past six months.