

That's a Canadian Consumer, Eh?

HOW DO THEY PREFER TO PAY?

69%
CREDIT CARD

20% use their credit card for more than 90% of their monthly payments.

60%
DEBIT

56% use debit and credit cards for payments in merchant locations.

15%
CHEQUE

90% use EFT to pay for at least one routine household bill or expense each month.

55%
CASH

63% use cash at least weekly.

REWARDS ARE A KEY MOTIVATOR

Canadians' interest in rewards credit cards has grown steadily over the past

10 yrs

84%

indicate that their primary credit card offers them some form of reward.

99%

belong to at least one loyalty or rewards program.

THEY'RE OPEN TO MORE CONVENIENT PAYMENT OPTIONS

33%

are interested in social networking apps like Alipay and WeChat as payment options.

20%

of millennials and mass influencers are extremely interested in initiating payment transactions using wearables or smart devices.

THEY ARE TRUSTING

38%

store personal credit card information with a mobile app or online ecommerce site.

86%

feel confident that the app or service provider they are using ensures the security and privacy of their personal credit card information.

71%

trust traditional card providers for mobile payments.

58%

trust established retail banks for mobile payments.

54%

trust large tech companies for mobile payments.

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