

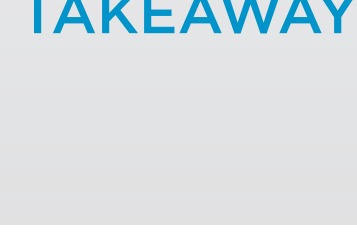
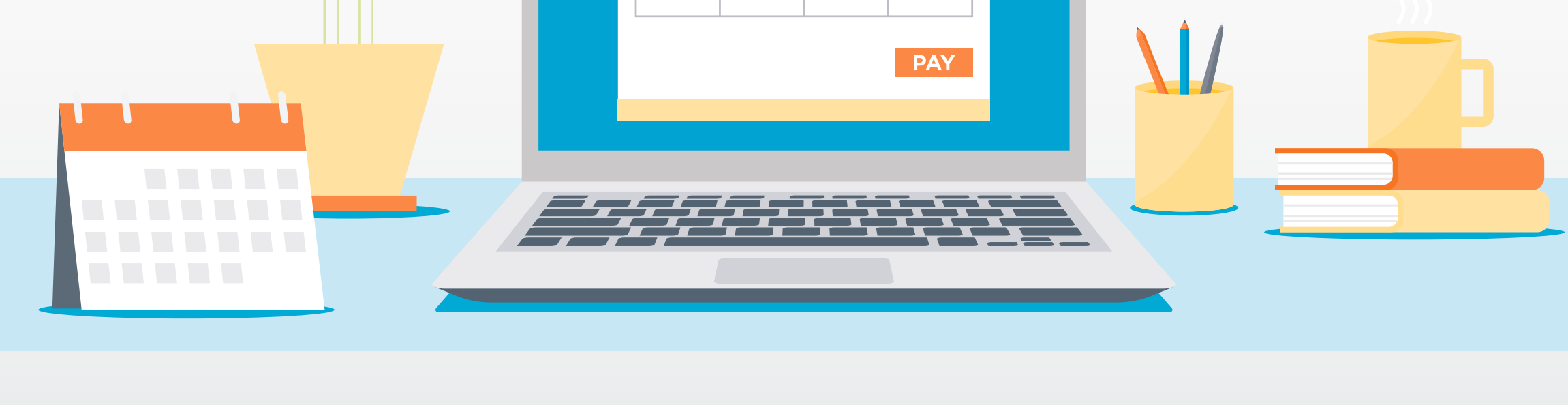
The Current State of Credit Card Use for Bill Payments

A Hybrid Approach

Credit Card Usage for Bill Payments

52% use credit cards for **SOME** bills

18% use credit cards for **ALL** bills



TAKEAWAY

Consumers are selectively using credit cards for specific bills, often relying on alternative methods for others.

How Customers Stack Up on Credit Cards



29%

own four+ credit cards



23%

own three credit cards



25%

own two credit cards



TAKEAWAY

The majority of consumers own multiple credit cards, reflecting a reliance on credit for managing everyday spending and rewards accumulation.

How Customers Use Credit Cards Across Bills

59%

Subscriptions
(e.g., streaming services)



54%

Internet and phone bills



42%

Utilities



39%

Insurance



TAKEAWAY

Credit cards are popular for recurring payments like subscriptions, internet/phone bills, and utilities due to automation and rewards.

Why Customers Are Using Credit Cards More

66%

Rewards and cash back

48%

Lower Fees or no interest

38%

Security and fraud protection



TAKEAWAY

Rewards, lower fees, and security are the main drivers of increased credit card use for bill payments.

Why Customers Are Using Credit Cards Less

37%

High interest rates and fees

23%

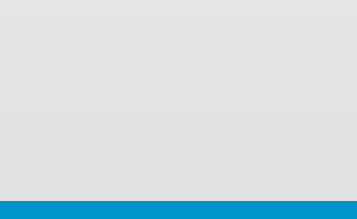
Fear of debt accumulation

21%

Rewards or cash back are no longer appealing

21%

Card no longer accepted by the biller



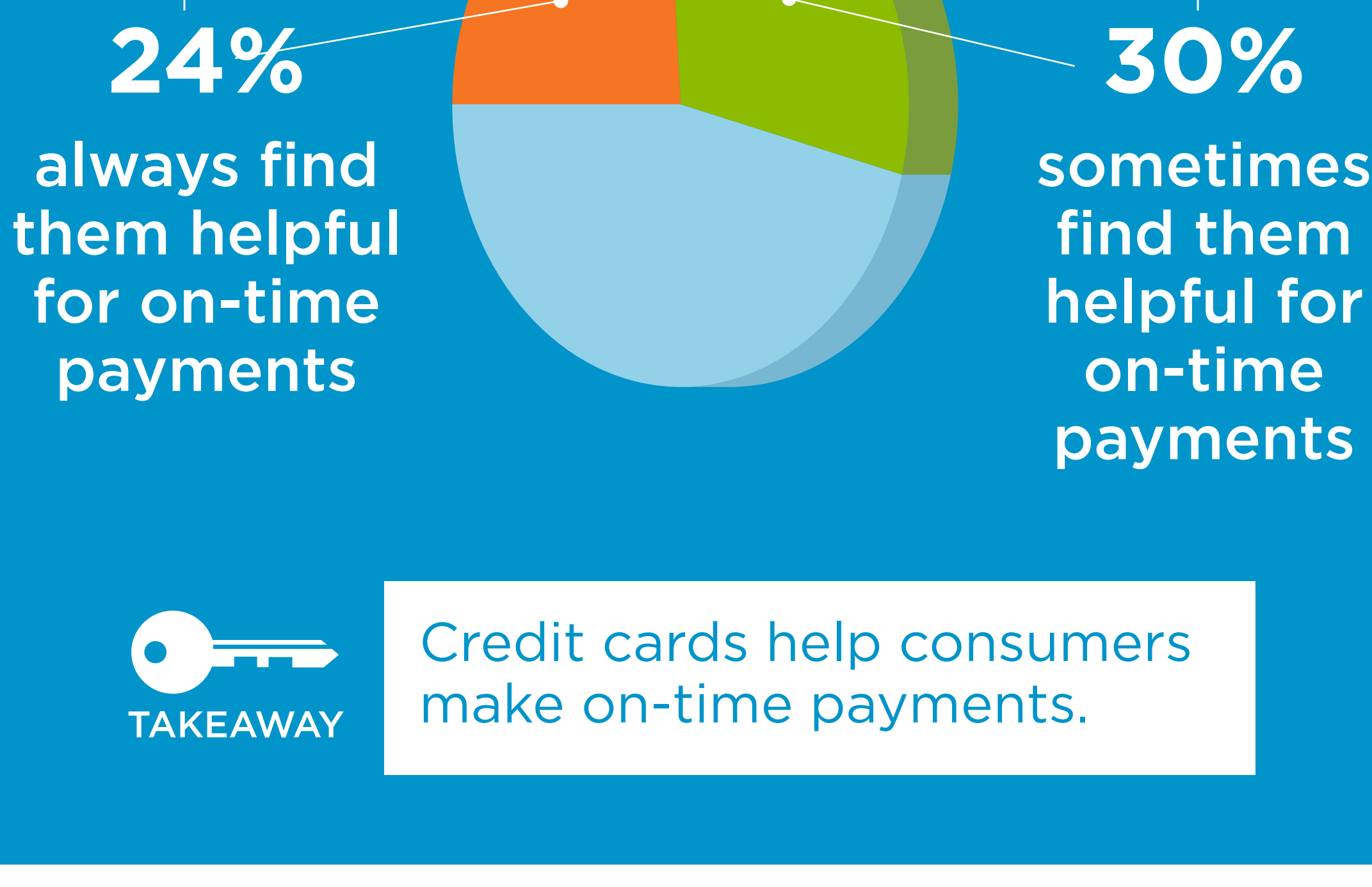
TAKEAWAY

Among the reasons some reduce credit card use are high fees and concerns about debt.

Keeping Payments on Track

54%

say credit cards help with timely payments



TAKEAWAY

Credit cards help consumers make on-time payments.

Want to learn more?
Get the full breakdown in our latest [white paper](#).



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