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How do consumers pay to play?

Consumers are as clear about their payment preferences as they are about how they should prioritise their discretionary spending.

Preferred payment method for various online purchases

	Small online gaming purchases	Small online gambling bets	Bigger online gambling bets	Take-away meal	Hotel stay	Long-haul flight ticket	Holiday	Book or other small item	Household appliance	Rent or mortgage	Big-ticket purchase
Debit card	30 %	82 %	60 %	49 %	48 %	32 %	75 %	34 %	66 %	82 %	57 %
Credit card (manually entering credit card details online)	17 %	46 %	54 %	73 %	38 %	54 %	34 %	47 %	45 %	50 %	67 %
Digital wallet (e.g. Skrill, NETELLER)	15 %	37 %	29 %	26 %	40 %	36 %	42 %	36 %	27 %	24 %	35 %
Credit card stored in a mobile wallet (e.g. Apple Pay, Google Pay)	7 %	24 %	19 %	13 %	33 %	43 %	25 %	28 %	32 %	41 %	42 %
Prepaid card	4 %	33 %	24 %	17 %	15 %	20 %	25 %	14 %	12 %	12 %	14 %
Direct bank transfer or ACH	4 %	6 %	9 %	7 %	40 %	42 %	14 %	7 %	12 %	8 %	34 %
Pay by invoice	3 %	7 %	19 %	15 %	9 %	11 %	10 %	47 %	11 %	19 %	10 %
eCash (online cash or electronic cash) e.g. paysafecard, Paysafecash, Barzahlen, viacash, PagoEfectivo	2 %	4 %	11 %	6 %	11 %	14 %	11 %	6 %	22 %	14 %	9 %
Cryptocurrencies	1 %	17 %	10 %	3 %	22 %	20 %	6 %	5 %	4 %	3 %	3 %
A pay-by-instalments plan (e.g. Klarna, Affirm)	1 %	4 %	11 %	6 %	6 %	10 %	17 %	4 %	8 %	5 %	6 %

Debit cards are the preferred payment method for takeaway meals (42%), small online gaming purchases (30%), online gambling bets (26% prefer it for placing small online bets, and 23% prefer it for a larger online bet), and books or other small items (41%).

Credit cards, on the other hand, are the payment method of choice when paying for long-haul flight tickets (34%) and holidays (34%). And, when it comes to hotel stays, it's a fairly even split between debit cards (34%) and credit cards (33%).

The type of experience inevitably impacts how consumers choose to pay, particularly in the case of online video-gaming and online gambling.

Trust is paramount. 67% of those who make online gambling purchases say their level of trust in the payment methods available influences how much they spend on online gambling, while 66% say it influences how much they spend on online gaming.

² <https://www.paysafe.com/gb-en/paysafe-insights/lost-in-transaction-consumer-payment-trends-2021/>