

A man with a beard and glasses is smiling while looking at a tablet. He is wearing a dark t-shirt and is sitting on a brown couch. The background is a bright, modern interior with large windows.

Annual Report

# The 2026 State of Online Payments



**InvoiceCloud**<sup>®</sup>





## About This Report

To guide service providers through the evolving landscape of customer payment preferences, InvoiceCloud partnered with PAN Communications and Dynata for our sixth annual State of Online Payments survey. Conducted in October 2025, this nationally-representative survey of 2,000 U.S. adults — each of whom has paid at least one bill online in the past 12 months — explores how, when, and why Americans are paying bills digitally.

The findings offer a clear view into digital bill payment trends, challenges, and opportunities, organized into key actionable takeaways to help organizations align their strategies to maximize cost efficiency, reduce friction throughout the payment experience, and meet customers where they are.

Demographic breakdowns around age, income, and gender can be found in [Appendix A](#) and the types of bills paid online or via mobile device in the last year in full can be found in [Appendix B](#). For the full questionnaire, please see [Appendix C](#).

**Please note:** Because respondents were allowed to select multiple responses when answering survey questions, some percentages may not add up to 100%. Unless otherwise indicated, statistics represented within this document are based on the full survey population of 2,000 American adults.



**This icon throughout the research report denotes useful ways to use this data in your organization's digital transformation journey.**

# Survey Insights: How Has Mobile Matured and Where Do Opportunities for Digital Adoption Remain?

As digital payments continue to evolve, organizations need a proactive strategy to stay efficient — one that not only reduces operational costs but also improves internal processes and customer satisfaction. This report explores the current landscape of online and mobile bill payment behavior, uncovering how different demographic groups engage with digital payment options and what drives their preferences.

The insights shared here are designed to help you significantly reduce operational costs and boost staff productivity through more efficient billing and payment processes — driving measurable results in efficiency, customer satisfaction, and long-term organizational growth.

## Key Findings for Digital Billing and Payment Preferences

This year's report highlights continued momentum toward mobile payments, tempered by persistent concerns about fees and usability. While more customers than ever rely on mobile phones to pay bills, the growth of digital adoption is now varied based on income, age, and trust in digital systems.

### Notable Insights:

- **Mobile Preference Surged**  
45% now prefer to pay via mobile device, up from 29% last year.
- **Debit Cards Continue to Dominate**  
44% now typically use debit cards to pay bills online or by mobile, up 3% from last year.
- **Sustainability Gains Traction**  
20% of respondents — double last year's figure — cite paper reduction as a reason for digital payments.
- **Rising Friction Slows Digital Adoption**  
Lack of reminders takes the top spot for what's deterring consistent digital adoption, up 5% from last year.

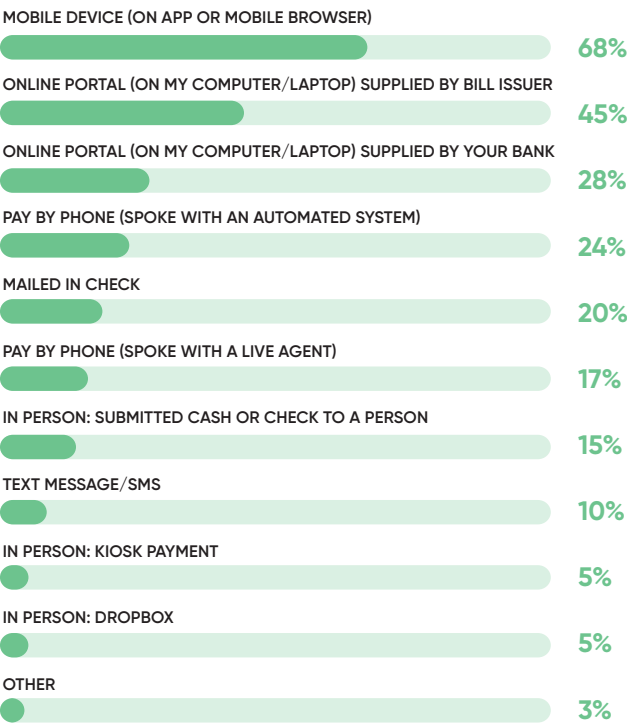


# How Americans Are Paying Their Bills

For the fourth straight year, mobile remains the top payment channel, with **68% of consumers** saying they've used a mobile device to pay a bill in the past year, up from 65% in 2024.

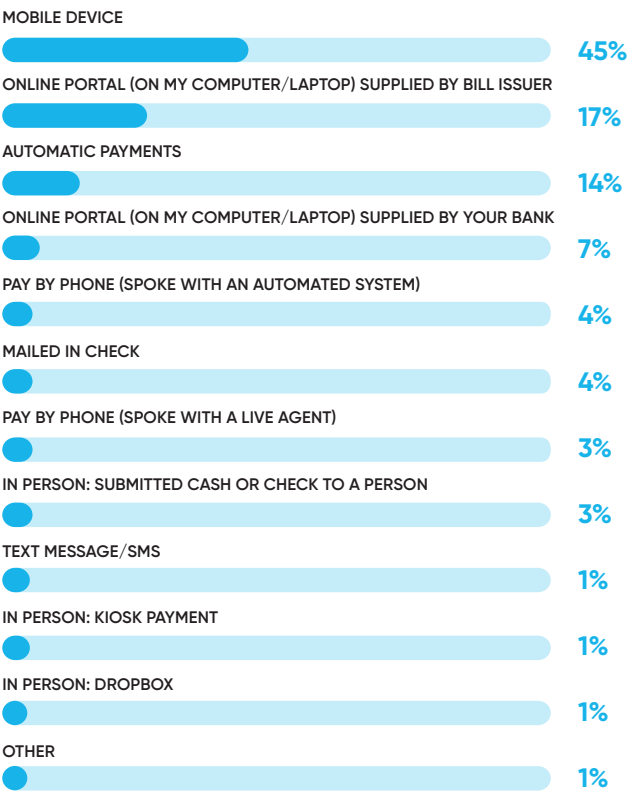
While mobile devices continue to dominate as the preferred channel for paying bills, other digital pathways still play a critical role in the overall payment ecosystem. Nearly half of respondents (45%) reported using an **online portal supplied by their service provider** in the past 12 months, while **28% of consumers** said they've used an **online portal offered by their bank** to make a payment.

## Which of the following channels have you used to pay a bill in the last 12 months? (Please select all that apply.)



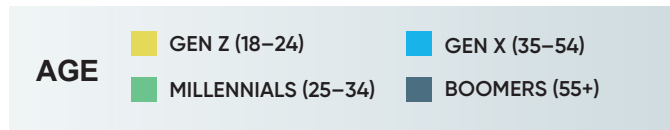
Conversely, traditional payment methods continue to decline in popularity. **Mail-in payments** are now used by just **20%** of respondents, **in-person payments** dropped to **15%**, and **drop box** or **kiosk usage** has dwindled to **just 5%**. It's notable that although 20% of respondents still mail in bill payments, only **4%** of respondents **prefer** to pay their bills this way.

## What is your preferred channel for making a bill payment?

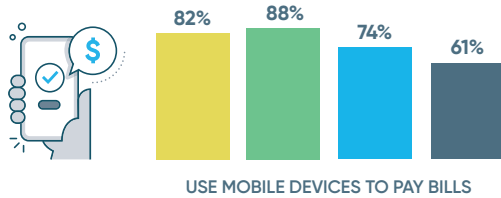


## Preferred Payment Channels by Demographic

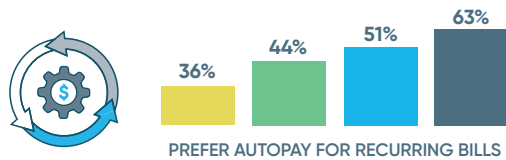
As we've seen in years past, payment preferences vary depending on a respondent's age and income. See [Appendix A](#) for a full demographic breakdown.



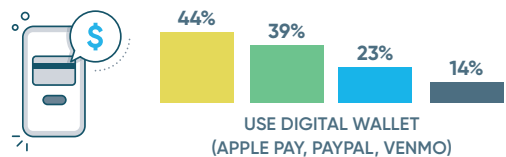
Mobile remains the dominant channel among respondents under 45; and it declines steadily with age.



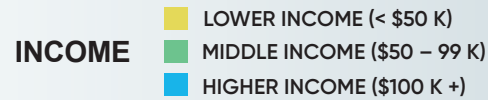
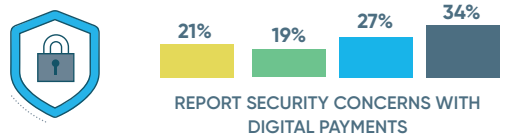
Automatic payments grow in popularity with age, reflecting a preference for stability and convenience.



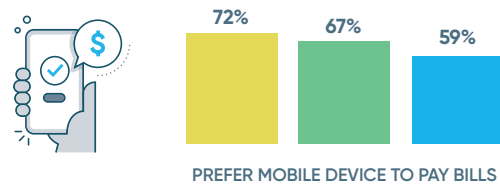
Digital wallet adoption is the strongest among Gen Z and Millennials.



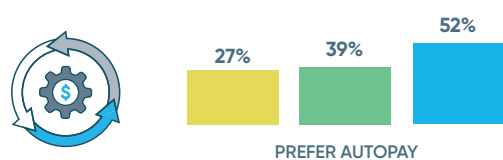
Older adults express more concern over online security.



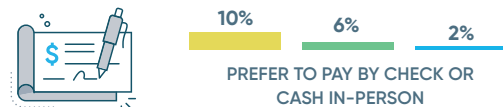
Lower-income respondents are most mobile-dependent for bill payment.



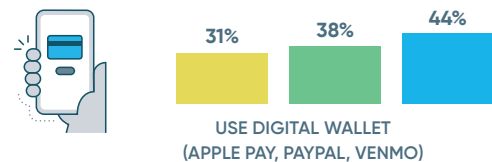
AutoPay enrollment increases steadily with income and financial confidence.



Lower-income households remain the most check-reliant.



Digital wallet usage is robust across all tiers but climbs slightly with income.



Digital preferences continue to dominate, making it essential to align your payment experience with features that attract new digital adopters and satisfy current users. Optimizing the payment journey for mobile and offering digital wallets like Apple Pay, Google Pay, and PayPal helps meet the needs of customers who prefer paying by phone. The gap between mailed-in payment usage and preference highlights an opportunity for digital adoption, provided customers receive accessible, easy-to-use digital alternatives.

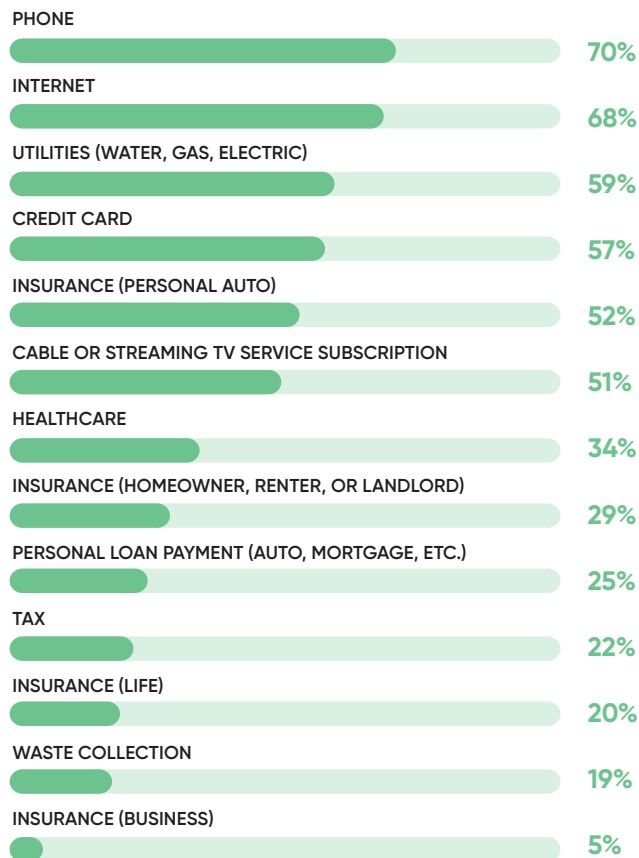
## What Bills Are Being Paid Online?

The data reveals a decisive shift: consumers aren't just paying their utility, phone, and internet bills online — they're increasingly managing a wider range of payments digitally, from credit cards and auto insurance to healthcare and taxes.

This shift isn't uniform, however. Engagement varies by bill type and demographic, signaling that a one-size-fits-all digital strategy won't cut it. Service providers should prioritize delivering an easy-to-use, omnichannel payment experience, especially in industries like tax or insurance, where digital adoption still lags.

The variability emphasizes that payment experience design must match customer expectations and payment frequency. High-adoption industries like utilities benefit from recurring payments and user familiarity, while low-adoption industries struggle with infrequent cycles, complex billing, or outdated systems. As we'll explore later, providers in the former must invest in systems that encourage automatic, scheduled payments, while the latter must focus on targeted payer education and frictionless options (like guest checkout or reminder-based payments) to close the digital gap.

In the last 12 months, which of the following types of bills have you paid online or through a mobile device? (Please select all that apply.)



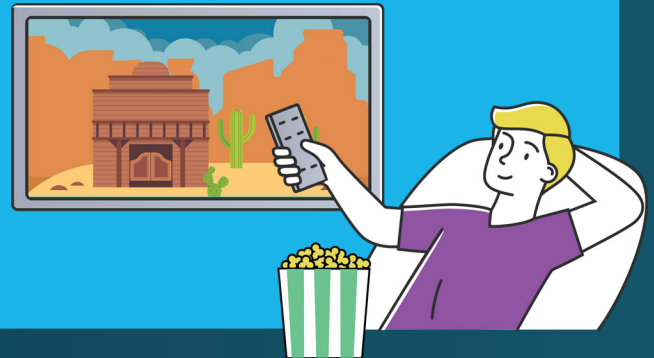
	2020	2021	2022	2023	2024	2025
Phone	66%	64%	64%	78%	74%	70%
Internet	58%	60%	60%	73%	67%	68%
Utilities (Water, Gas, Electric)	65%	61%	61%	71%	66%	59%
Credit Card	66%	62%	62%	71%	64%	57%
Cable or Streaming TV Subscription	56%	57%	57%	65%	59%	51%
Insurance (Personal Auto)	46%	45%	45%	55%	50%	52%
Insurance (Homeowner, Renter, or Landlord)	33%	35%	35%	37%	32%	29%
Healthcare	30%	40%	40%	35%	31%	34%
Personal Loan Payment (Auto, Mortgage, etc.)	39%	39%	39%	34%	33%	25%
Tax	24%	29%	29%	27%	21%	22%
Insurance (Life)	18%	22%	22%	24%	20%	20%
Insurance (Business)	9%	14%	14%	9%	8%	5%
Waste Collection	n/a	n/a	n/a	24%	20%	19%

## Bills Being Paid Digitally by Demographic

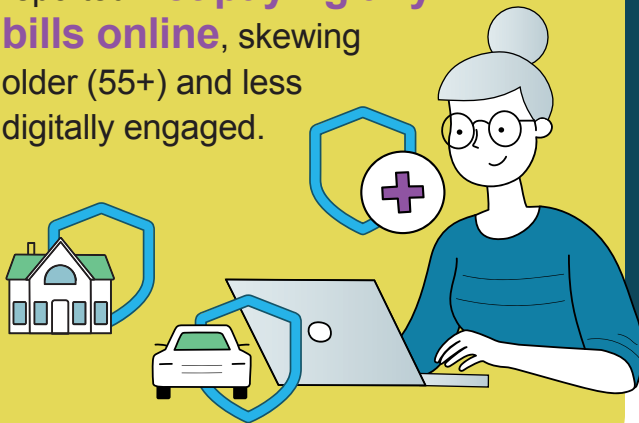


**Utilities, phone, and internet** bills had the highest online engagement across all groups.

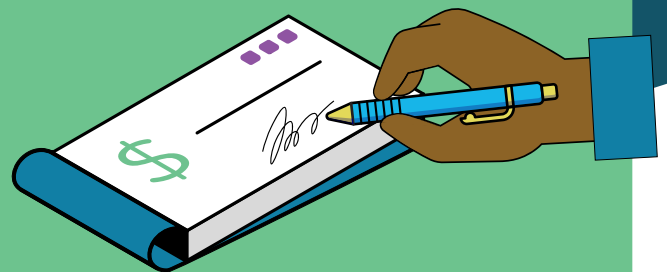
Younger respondents (18–34) paid online for **streaming and cable services** more frequently than other demographics.



A small group (around 10-15%) reported **not paying any bills online**, skewing older (55+) and less digitally engaged.



**Insurance payments** (auto, health, home) were more commonly paid digitally among older and higher-income respondents.



To capture this momentum, service providers must address pain points impeding digital engagement. Offer multiple payment methods (cards, ACH, digital wallets), simplify checkout with no-login options, and ensure payment reminders include direct, mobile-optimized links to pay. Tailor outreach to different demographics: promote convenience and control to younger users paying for subscriptions and emphasize security and reliability for older consumers managing insurance or healthcare costs. Above all, make digital self-service the easiest, most intuitive option — because as this data shows, more customers are ready for it than ever before.



# What Drives Digital Preferences?

Consumer motivation to pay bills online is shifting from novelty to necessity, and the top reasons point directly to what service providers must optimize. Convenience and flexibility remain the primary driver, with **28% citing the ability to pay when and where they want** as the leading reason.

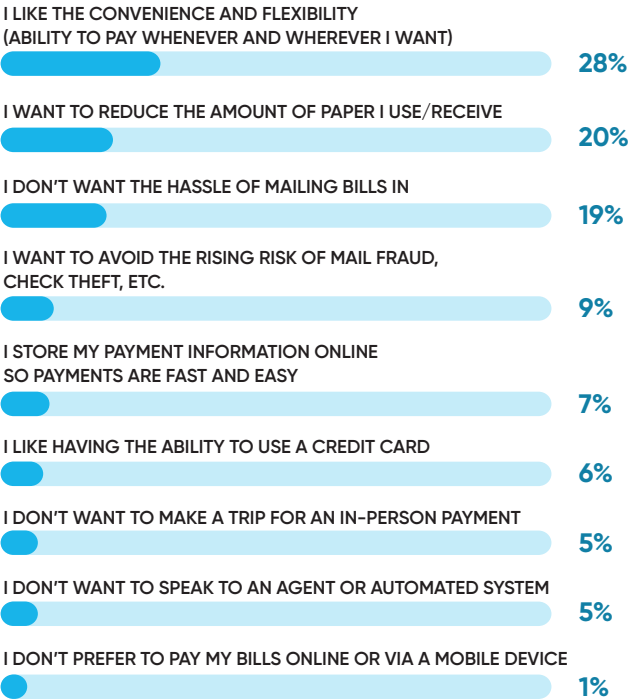
A great example can be found in the **58% of respondents who say they regularly use phones or watches for everyday purchases**, like groceries or their daily cup of coffee. This expectation highlights the need for organizations to support mobile-first, anytime-access billing experiences that don't require logins or clunky portals.

At the same time, sustainability is gaining ground as a key motivator: **20% of consumers now say they pay digitally to reduce paper waste — which has doubled from just a year ago**. This signals a clear opportunity to convert paper-based customers by promoting environmental benefits alongside practical ones. Additionally, **19% of consumers want to avoid the hassle of mailing checks**, reinforcing the value of intuitive, self-service digital workflows.

Beyond convenience and eco-consciousness, the data reflects a growing concern for security and efficiency. A combined **16% of consumers now choose digital payments to avoid mail-related risks or save time** through stored payment credentials and card usage.

While these are not yet the top drivers, they reveal an evolving mindset: consumers are factoring in not just where and how they pay, but also the reliability, speed, and safety of the experience. Providers that streamline these touchpoints — offering card support, frictionless checkout, and reassurance around security — are more likely to build trust and shift behaviors over the long term.

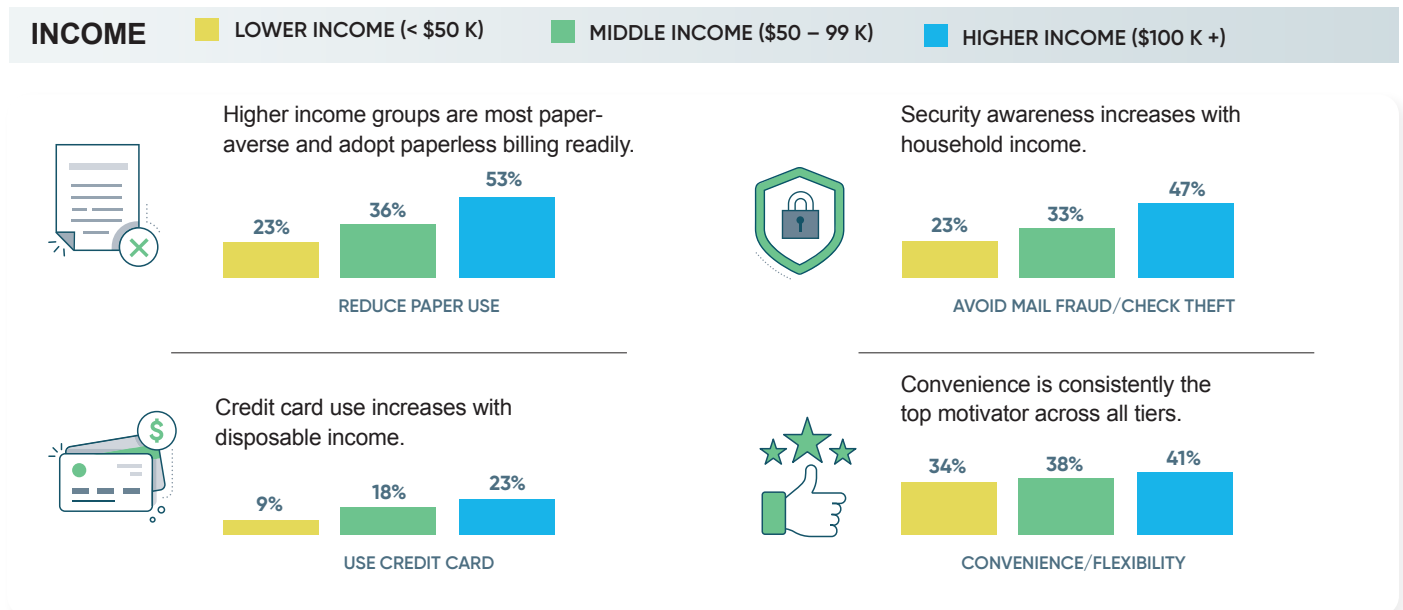
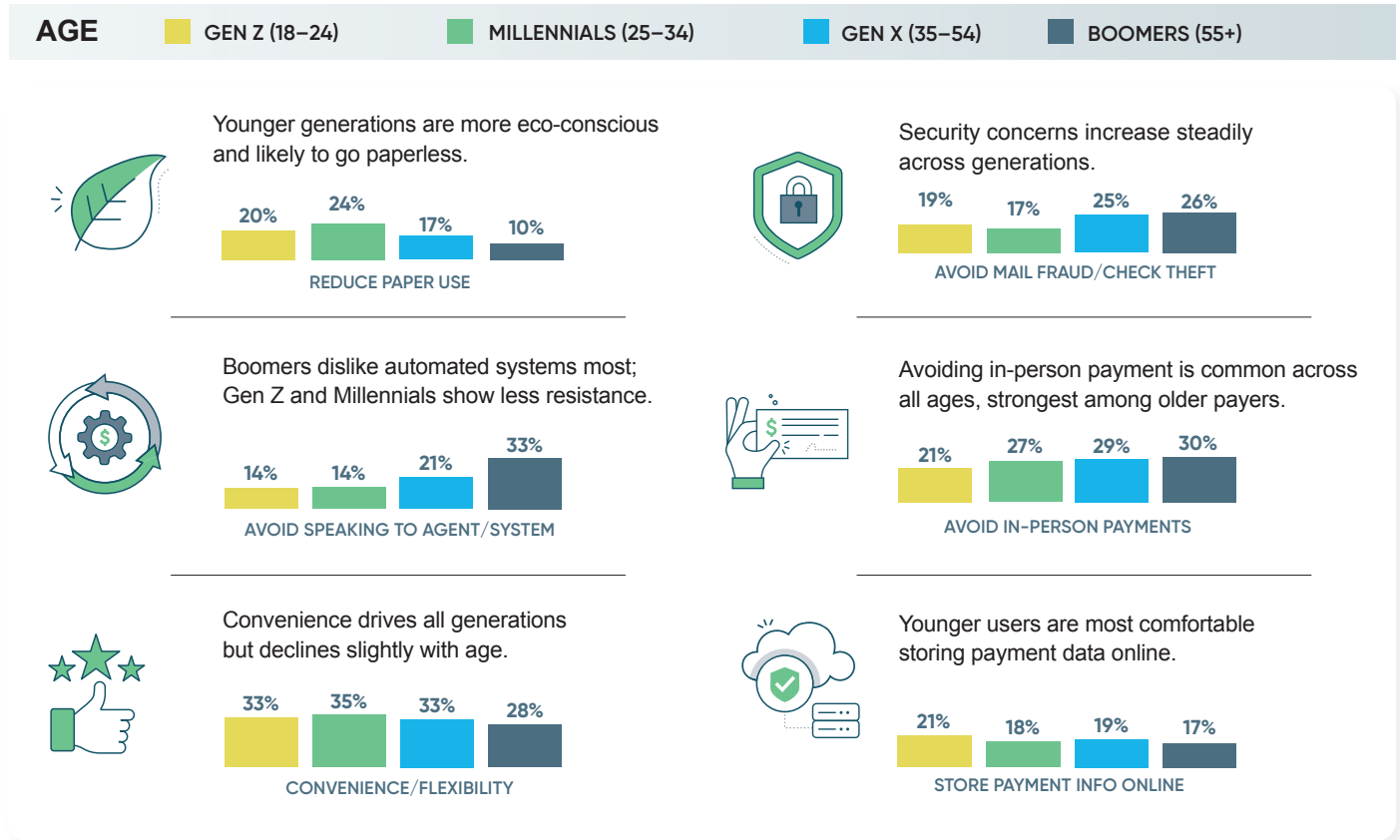
## Which of the following statements best describes why you prefer to pay bills online or via a mobile device?






## Digital Preferences by Demographic

See [Appendix A](#) for a full demographic breakdown.



 Service providers should prioritize responsive mobile design, seamless payment options like text-to-pay (which has surged 5x since last year), and incorporate light-touch prompts (calendar reminders or paperless incentives) to reinforce the ease and eco-benefits of going digital.

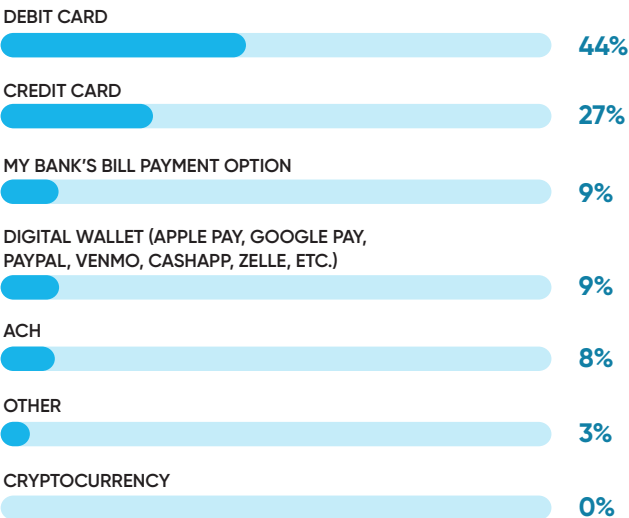
# Which Payment Methods Are Preferred for Paying Bills?

Debit cards have emerged as the dominant payment method, **climbing from 35% in 2022 to 44% in 2025**. This steady growth suggests a strong preference for immediate payment methods that are widely accepted and perceived as low-cost and easy to use. In contrast, **credit card usage has declined sharply** — from 37% to 27% — likely reflecting increased consumer sensitivity to interest rates and surcharges, or a reduced reliance on revolving credit for recurring bill payments.

Other methods have seen more modest shifts. **Digital wallet adoption rose from just 3% in 2022 to 10% in 2024 but has now plateaued at 9%**, suggesting a stable but niche role. Meanwhile, electronic fund transfers continue to decline, **falling to 8%**, and “my bank’s bill payment option” dropped to just 9% after **briefly rising to 15%**. These figures point to consumer fatigue with more cumbersome, institution-tethered payment methods. Cryptocurrency has effectively exited the landscape altogether, **now representing 0%** of consumer responses.

Together, these trends point to a clear takeaway: consumers are gravitating toward real-time, frictionless options that mirror their everyday payment experiences. The drop in bank-based tools and EFT usage suggests that convenience often trumps brand loyalty or perceived security.

## Which payment method do you typically use when paying bills online or on a mobile device?



Billers looking to increase digital adoption should prioritize payment methods that feel familiar and fast — especially debit and mobile wallet options — while deprioritizing legacy options that add clicks, delays, or confusion.

For those focused on digital transformation and customer experience, these insights reinforce the importance of streamlining front-end payment experiences to match what consumers already expect in retail or e-commerce environments.

	2022	2023	2024	2025
Debit Card	35%	39%	41%	44%
Credit Card	37%	26%	25%	27%
My Bank's Bill Payment Option	n/a	15%	15%	9%
ACH	18%	9%	7%	8%
Digital Wallet (Apple Pay, Google Pay, PayPal, Venmo, CashApp, Zelle, etc.)	3%	9%	10%	9%
Cryptocurrency	n/a	1%	1%	0%
Other	2%	2%	2%	3%

## When Do Americans Pay Their Bills?

Habits and expectations vary when it comes to Americans' timing with paying bills. A majority of respondents (**60%**) say they pay all their bills at the same time, once a month, suggesting a strong preference for a predictable schedule.

Meanwhile, nearly **1-in-4** take a more **reactive approach**, paying only when they remember or they're reminded by their service provider — highlighting the importance of timely notifications and payment reminders.

When it comes to which day and time is preferred, **morning dominates** every weekday except **Thursday and Saturday**, when **afternoon payments** edge slightly higher. **Sunday morning has the highest activity (40%)**, which reflects early-week planning among Americans.

### Timing Preferences by Demographic

- **Gen Z:** Most distributed behavior, paying bills across both weekends and early weekdays
- **Millennials:** Concentrated activity on **Monday and Friday**, aligning with digital payday cycles
- **Gen X:** Mirrors the overall population but slightly favors **mid-week** payments
- **Boomers:** More active **Monday – Wednesday**, less active on weekends
- **Lower-income respondents:** More frequent **payments on weekends**, likely aligning with deposit availability
- **Higher-income respondents:** Skew toward **Monday and Friday**, indicating automated or scheduled payments



say they pay all their bills at the same time

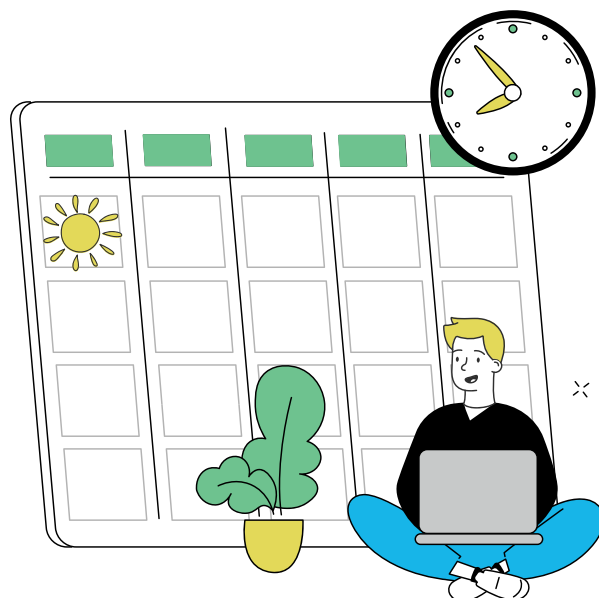
**1-in-4**



take a more reactive approach



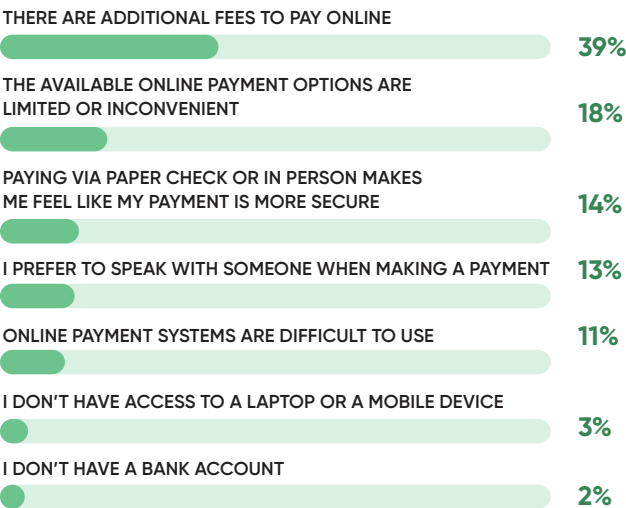
To meet all customer preferences, service providers should be prepared with a payments system that can handle large batch processing at the same time, every month — while also having the tools to encourage timely payments from more reactive customers. Previous iterations of this report have uncovered that forgetfulness is the biggest reason for delinquent payments. Organizations that can leverage intelligent reminders — sent on a customer's preferred communication channel and including all the pertinent information needed, plus a direct link to payment — will have the upper hand in avoiding delinquencies.



# Challenges Preventing Digital Adoption

Despite strong digital adoption numbers across demographics, barriers persist. The biggest concern about using digital payment options is **perceived online payment fees**, cited by **39%** of non-adopters as the reason why they avoid digital payments. Other common objections include **limited or hard-to-use payment options (18%)**, **security concerns (14%)**, and respondents' **desire to speak with a live person (13%)**.

Which of the following statements best describes why you do NOT prefer to pay bills online or via a mobile device?

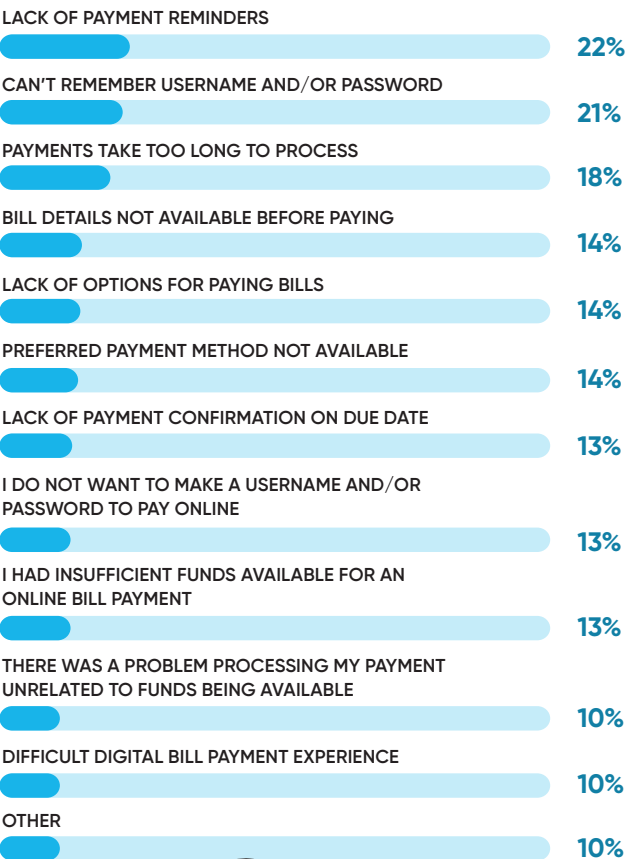


Once digital channels are adopted, respondents still face challenges when paying online. The most cited was the **lack of payment reminders (22%)**, followed by **forgetting usernames and passwords (21%)**, and **payments taking too long to process (18%)** — an issue up 12% from last year.

When it comes to remembering account information, **1-in-4 respondents** say they look up their credentials **every time** they pay a bill and another **1-in-4** say they look up login information **most times**. With half of respondents encountering this poor user experience, there's an opportunity to improve user experience just by eliminating this barrier.

When payment issues arise after business hours, **44% of respondents** wait to call the service provider during their next operating window. This delay can increase the risk of missed or late payments. Notably, only **17% of respondents** say they've used a **chatbot** to resolve issues after hours. Whether due to lack of awareness or the lack of a chatbot altogether, this low utilization rate points to an opportunity for organizations to improve always-available support options — especially as digital expectations grow.

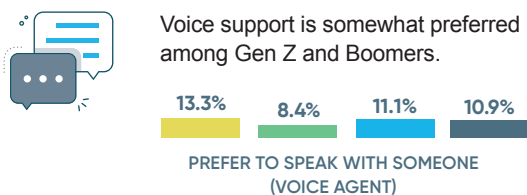
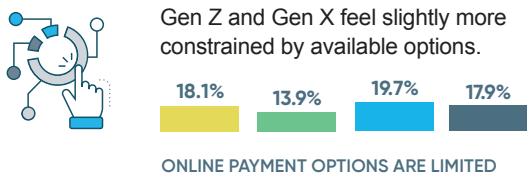
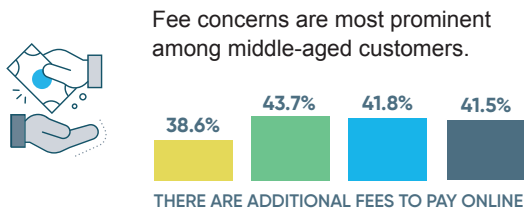
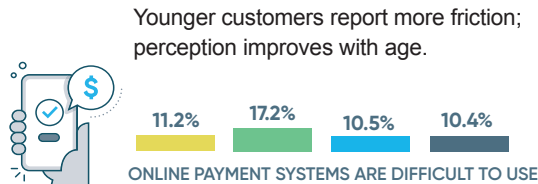
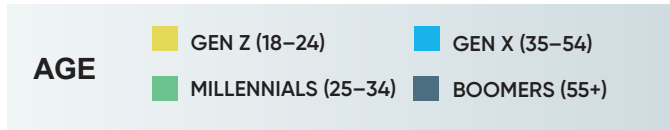
What are the major difficulties you encounter paying bills digitally? (Please select all that apply.)



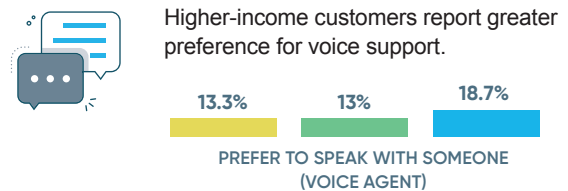
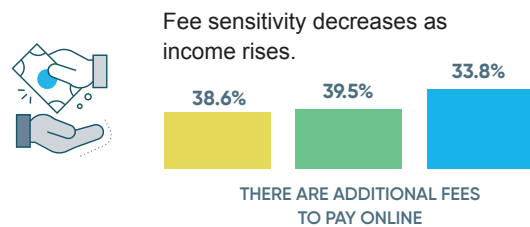
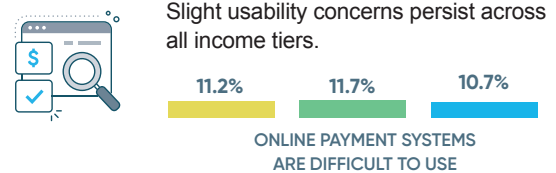
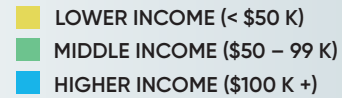


## Challenges to Digital Adoption by Demographic

See [Appendix A](#) for a full demographic breakdown.



### INCOME



Offering a configurable billing strategy allows your organization to choose the best approach for your customer base, allowing you to pass fees to the payer, absorb fees as an operating cost, or use a hybrid model depending on tender type, bill type, or channel used. Invest in payment solutions that offer instant, secure transactions, empowering staff to accelerate revenue collection and reduce administrative workloads. Reduce the need to re-enter login information with guest checkout, one-click payments, and smarter support tools. Additionally, expanding intuitive self-service and after-hours support (like enhanced chatbots) could meaningfully reduce friction and prevent missed payments.

## Paperless and AutoPay Adoption: Opportunities for Growth

A strong consumer shift toward digital billing is underway, with **65% of respondents now receiving at least half of their bills electronically** and only **7% taking no action toward going paperless**, suggesting broad momentum for digital adoption.

AutoPay, another cornerstone of digital billing, shows high penetration — with **64% of consumers enrolling at least half their bills**. However, adoption is slowed by the need for control:

**37%**

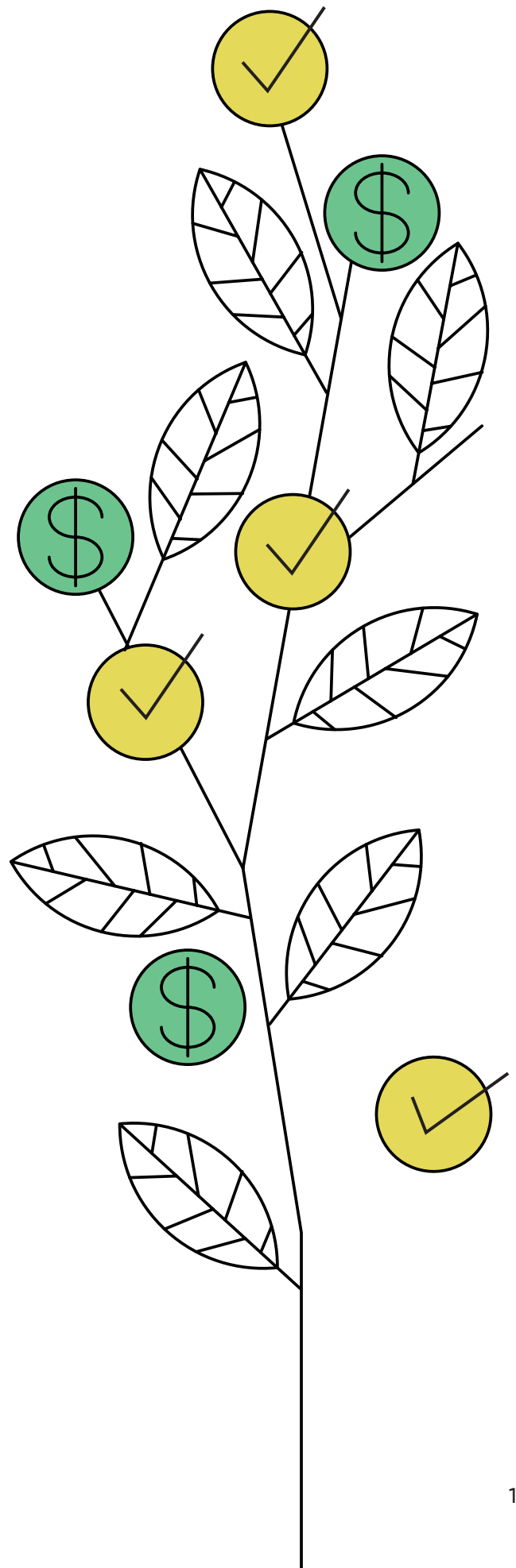
prefer manual payments

**24%**

are uncomfortable with automatic withdrawals

**21%**

are unsure funds will be available when payments are pulled



There is a clear opportunity to nudge adoption upward among respondents who have these concerns. **Sixty percent** of non-adopters said they **would consider AutoPay if payments were blocked when funds were insufficient**, highlighting the importance of trust and safeguards in feature design.



## Paperless and AutoPay Adoption by Demographic

### Paperless Enrollment



	Gen Z	Millennials	Gen X	Boomers	< \$50K	\$50–99K	\$100K+
All / Most Bills	35%	36%	33%	28%	32%	30%	37%
About Half	16%	17%	12%	11%	13%	16%	12%
Less Than Half	8%	7%	13%	15%	12%	12%	16%
None	3%	5%	9%	11%	7%	7%	3%
Don't Know	3%	1%	4%	3%	3%	3%	3%

#### Key Generational Observations

- Millennials lead slightly in paperless adoption, with Boomers trailing.
- A growing number of elderly customers are only partially enrolled; adoption declines with age.

#### Key Income Observations

- Low-income customers are twice as likely to avoid paperless billing entirely.
- Higher-income groups show greater engagement with paperless options.

### AutoPay Enrollment



	Gen Z	Millennials	Gen X	Boomers	< \$50K	\$50–99K	\$100K+
All / Most Bills	23%	26%	19%	17%	20%	19%	22%
More Than Half	32%	26%	23%	19%	25%	31%	30%
About Half	23%	20%	16%	15%	19%	20%	17%
Less Than Half	10%	16%	22%	27%	20%	19%	20%
None	9%	13%	16%	21%	14%	15%	12%
Don't Know	3%	2%	4%	2%	3%	3%	3%

#### Key Generational Observations

- AutoPay use declines steadily with age.
- One-fifth of Boomers are not using AutoPay at all.


#### Key Income Observations

- AutoPay adoption is highest among higher-income groups.



Increase self-service adoption by targeting outreach and education efforts toward older and lower-income customers, who remain the most hesitant adopters. For Gen X and Boomer payers, reinforce security, control, and ease of use, and consider offering step-by-step guidance in-person or with a live agent to help customers enroll with confidence. For lower-income households, highlight cost-saving benefits like avoiding check or postage costs, and flexibility in features — such as customizable payment dates or reminder preferences — that help manage cash flow.





Keeping up with the current state of online payments requires continuously evaluating the experience of your online payment offerings and optimizing when necessary.

**Interested in how InvoiceCloud can help you apply these learnings to your organization?**

[See More Information](#)



# Appendices

## Appendix A

### Generation Definitions

Label	Years in Which Born
Gen Z	1997 - 2012
Millennials	1981 - 1996
Gen X	1965 - 1980
Boomers	1946 - 1964

### Age Breakdown

18-24	12%
25-34	19%
35-44	20%
45-54	18%
55-64	17%
65+	14%

### Gender Breakdown

Men	45%
Women	53%
Nonbinary	2%

### Income Breakdown

\$24,999 and below	21%
\$25,000 - \$49,999:	22%
\$50,000 - \$74,999	18%
\$75,000 - \$99,999	13%
\$100,000 - \$149,999	10%
\$150,000 and above	16%

## Appendix B

In the last 12 months, which of the following types of bills have you paid online or through a mobile device? (Select all that apply)

Phone	70%
Internet	68%
Utilities (water, gas, electric)	59%
Credit card	57%
Insurance (personal auto)	52%
Cable or streaming TV service subscription	51%
Healthcare	34%
Insurance (homeowner, renter, or landlord)	29%
Personal loan payment	25%
Tax	22%
Insurance (life)	20%
Waste collection	19%
I have not paid any bills online in the past 12 months	6%
Insurance (business)	19%



## Appendix C

**Q1:** In the last 12 months, which of the following types of bills have you paid online or through a mobile device? (Select all that apply)

Phone	70%
Internet	68%
Utilities (water, gas, electric)	59%
Credit card	57%
Insurance (personal auto)	52%
Cable or streaming TV service subscription	51%
Healthcare	34%
Insurance (homeowner, renter, or landlord)	29%
Personal loan payment (auto, mortgage, etc.)	25%
Tax	22%
Insurance (life)	20%
Waste collection	19%
I have not paid any bills online in the past 12 months	6%
Insurance (business)	5%

**Q2:** Which of the following channels have you used to pay a bill in the last 12 months? (Select all that apply)

Mobile device (on app or mobile browser)	68%
Online portal (on computer/laptop) supplied by biller	45%
Online portal (on computer/laptop) supplied by bank	28%
Pay by phone (spoke with an automated system)	24%
Mail: check	20%
Pay by phone (spoke with a live agent)	17%
In person: submitted cash or check to a person	15%
Text message/SMS	10%
In-person: kiosk payment	5%
In-person: drop box	5%
Other	3%

**Q3:** What is your preferred channel for making a bill payment?

Mobile device	45%
Online portal (on computer/laptop) supplied by biller	17%
Automatic payments	14%
Online portal (on computer/laptop) supplied by bank	7%
Pay by phone (spoke with an automated system)	4%
Mail: check	4%
Pay by phone (spoke with a live agent)	3%
In-person: submitted cash or check to a person	3%
Text message/SMS	1%
In-person: kiosk payment	1%
In-person: dropbox	1%
Other	1%

**Q4:** Which of the following statements best describes why you prefer to pay bills online or via a mobile device?

I like the convenience and flexibility (ability to pay whenever and wherever I want)	28%
I want to reduce the amount of paper I use/receive, for sustainability reasons	20%
I don't want the hassle of mailing bills in	19%
I want to avoid the rising risk of mail fraud, check theft, etc.	9%
I store my payment information online so payments are fast and easy	7%
I like having the ability to use a credit card	6%
I don't want to speak to an agent or automated system	5%
I don't want to make a trip for an in-person payment	5%
I don't prefer to pay my bills online or via a mobile device	1%

**Q5:** Which payment method do you typically use when paying bills online or on a mobile device?

Debit card	44%
Credit card	27%
My bank's bill payment option	9%
Digital wallet (ApplePay, Google Pay, PayPal, Venmo, CashApp, Zelle, etc.)	9%
ACH	8%
Other	3%
Cryptocurrency	0%

**Q6:** Which of the following statements best describes why you do NOT prefer to pay bills online or via a mobile device?

There are additional fees to pay online	39%
The available online payment options are limited or inconvenient	18%
Paying via paper check or in person makes me feel like my payment is more secure	14%
I prefer to speak with someone when making a payment	13%
Online payment systems are difficult to use	11%
I don't have access to a laptop or a mobile device	3%
I don't have a bank account	2%

**Q7:** For how many of your recurring bills are you enrolled in paperless billing (where you only receive bills digitally)?

All	32%
More than half	33%
About half	14%
Less than half	12%
None	7%
I don't know	3%

**Q8:** Which of the following statements best describes why you have not enrolled for paperless billing for all your bills? (Select all that apply)

I prefer to receive a paper bill	35%
There is no option to enroll	23%
I am concerned about the security of my payment information	19%
Unsure how to enroll	12%
I am on AutoPay and haven't logged in to enroll	13%
Enrollment process is too time consuming	10%
I haven't had the time to enroll	9%
I would prefer my billing organization enroll me in paperless instead of me having to act	9%

**Q9:** For how many of your recurring bills are you enrolled in automatic payments (where payments are automatically **withdrawn from a bank account OR credit or debit card**)?

All	20%
More than half	25%
About half	19%
Less than half	20%
None	14%
I don't know	3%



**Q10:** Which of the following statements best describes why you have not enrolled for automatic payments for all your bills? (Select all that apply)

I prefer to make manual payments each month	37%
I don't like the idea of funds being automatically removed from my account	24%
I like to know my balance due before funds are automatically removed from my account	20%
It's not always certain I'll have the necessary funds to cover an automatic payment	21%
There is no option to enroll	17%
I am concerned about storing financial information online	15%
I am on a fixed income and want to validate the cost before I pay	12%
Unsure how to enroll	9%
I'd enroll if there was an incentive to enroll (i.e. statement credits)	7%
I worry I won't get an email notification that my bill was paid	7%
Enrollment process is too time consuming	7%

**Q11:** Would you enroll in AutoPay if you knew there was automation in place that would stop a payment from going through if the funds weren't available?

Yes, that would encourage me to enroll in AutoPay	60%
No, I still would not want to enroll in AutoPay	40%

**Q12:** What are the major difficulties you encounter paying bills digitally? (Select all that apply)

Lack of payment reminders	22%
Can't remember username and/or password	21%
Payments take too long to process	18%
Lack of options for paying bills	14%
Bill details not available before paying	14%
Preferred payment method not available	14%
Lack of payment confirmation on due date	13%
I do not want to make a username and/or password to pay online	13%
I had insufficient funds available for an online bill payment	13%
There was a problem processing my payment unrelated to funds being available	10%
Difficult digital bill payment experience	10%
Other	10%

**Q13:** When are you most likely to pay your bills?

	Morning	Afternoon	Evening
<b>Sunday</b>	40%	32%	28%
<b>Monday</b>	38%	33%	29%
<b>Tuesday</b>	38%	31%	32%
<b>Wednesday</b>	37%	32%	31%
<b>Thursday</b>	39%	30%	31%
<b>Friday</b>	36%	32%	31%
<b>Saturday</b>	39%	34%	27%

**Q14:** If you pay bills after normal business hours (Monday-Friday, 9 a.m. - 5 p.m.), what do you do if you encounter a problem?

Wait and call my biller during their next operating hours	44%
Send an email to my biller for resolution	20%
Use my biller's chatbot for resolution	17%
Do not reach out and delay my bill payment until I remember again	11%
Leave a voicemail for my biller and ask them to call me back	9%

**Q15:** What's your bill paying cadence?

The same time, every month	60%
The same time, every week	17%
When I remember	17%
Only when I'm reminded by my biller	6%





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