

Methodology:

Results are based on an online study conducted from May 18 to May 20, 2020, among 1,000 adults in Canada. The data has been statistically weighted according to Canadian census figures for age, gender and region. The margin of error – which measures sample variability – is +/- 3.1 percentage points, 19 times out of 20.

Over the course of the past month, how much have you used each one of the following methods to make purchases? Please provide a percentage for each one of the five options.

Credit Card – 50% (+26)
Debit Card – 31% (-3)
Cheque – 12% (+9)
E-transfer / Smartphone – 4% (-4)
Cash – 3% (-28)

Some people have speculated that people will, at some point, rely on biometrics (such as iris scans, fingerprints or palm recognition) to make purchases. All things considered, when do you expect this to happen?

Sometime in the next 10 years – 58% (+50)
11 to 20 years from now – 23% (-14)
In the next 26 to 50 years – 10% (-30)
Never – 9% (-6)

Credit Card Purchases Increase Dramatically in Canada

Half of Canadians say they expect to utilize biometrics to buy things within the next decade.

Vancouver, BC [May 26, 2020] – Canadians are relying heavily on their credit cards to pay for things during the COVID-19 pandemic, a new Research Co. poll has found.

In the online survey of a representative national sample, Canadians say they used a credit card to complete 50% of their purchases over the past month, a 26-point increase since a similar Research Co. survey [conducted in February 2019](#).

Three-in-ten purchases from Canadians (31%, -3) were finalized through a debit card. Across the country, 12% of purchases were conducted with a cheque (+9), 4% with an e-transfer or through a smartphone, and only 3% (-28) with cash.

Residents of British Columbia and Quebec report that 53% of their purchases over the past month were conducted through a credit card. The proportion is lower in Ontario (51%), Alberta (45%), Saskatchewan and Manitoba (44%) and Atlantic Canada (40%).

Canadian women report that about a third of their transactions (34%) involved a debit card, compared to 27% for Canadian men.

“These numbers outline a drastic transformation from 2019, and show that the COVID-19 lockdown has decidedly altered the way Canadians are buying things,” says Mario Canseco, President of Research Co. “This change in behaviour is also leading many Canadians to believe that biometrics will be required to complete purchases in the near future.”

In February 2019, only 8% of Canadians said they expected to rely on biometrics (such as iris scans, fingerprints or palm recognition) to make purchases within the next 10 years.

This month, more than half of Canadians (58%) believe people will use biometrics to buy things in the next decade, a 50-point increase since last year.

Across the country, half of Canadians (50%) say they would like to see people utilizing biometrics to make purchases in their lifetimes, while 35% disagree and 15% are undecided.

British Columbians and Ontarians are more likely to personally welcome the use of biometrics for buy things in their lifetimes (54% and 53% respectively) than residents of Quebec (48%), Atlantic



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Canada (47%), Alberta (46%) and Saskatchewan and Manitoba (41%).

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About Research Co.

Simply put, we are curious about what people think and the decisions they will make. Some call it public opinion, others call it polling or public affairs. We never compromise facts for profit. Our agenda is the truth.

We have a global network of partners in the qualitative, data collection and data visualization specialities.

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