

Stripe / HeyCentric Consumer Study



Research Objectives

To field, publish, and promote a consumer survey that explores council payment preferences and behaviours, in the context of public sector organisations. The goal is to generate data-driven insights that position HeyCentric and Stripe as leaders in income management solutions and payments - while also driving marketing engagement, delivering sales enablement and inbound interest.

Goals:

1. To gather insights on the preferred payment methods used by community members when paying for community services or bills.
2. To identify common challenges and pain points related to the payment process, including the impact of online payment options.
3. Online payments to help reduce fraud, to increase timeliness of payments, to better allocate of payments on the backend
4. To understand the influence of payment options, such as on the option to use digital wallets, on the customer journey.
5. To evaluate the perceived importance of security and trust in payment processing among community members.



Respondent Qualifications

- Total sample of n=1,111
- Age 18+
- UK adults who have made a payment to their local council in the last year
- At least some of the payments made in the last year were not monthly auto-payments



Data collection period

November 26- December 1, 2025



Avg survey length

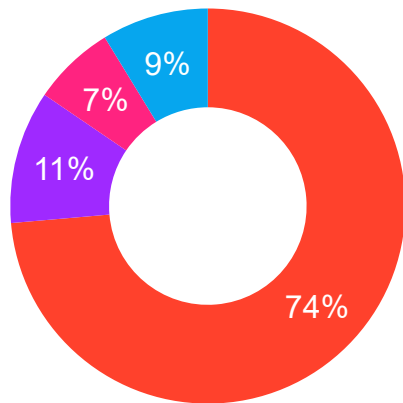
15 minutes

1 Council Payments

Most respondents made a payment to their local council within the last month, with half of respondents balancing a mix of payment types.

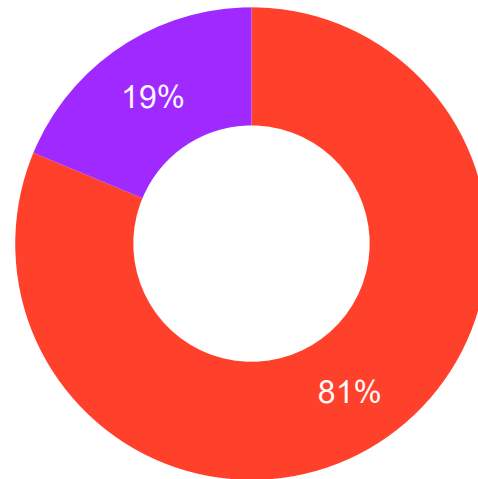
Recency of Payment to Local Council

- Within the last month
- 2-3 months ago
- 4-6 months ago
- 7-12 months ago



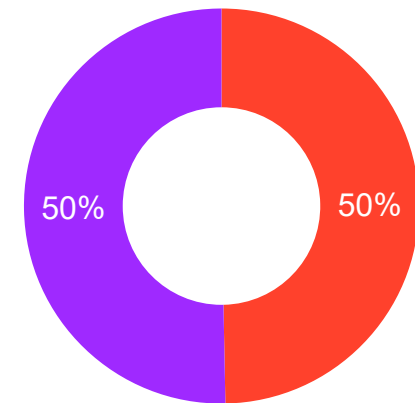
Responsibility for Payment

- Myself
- Shared equally



Council Payment Types

- Some monthly auto-payments
- No monthly auto-payments



Base: Total (n=1,111)

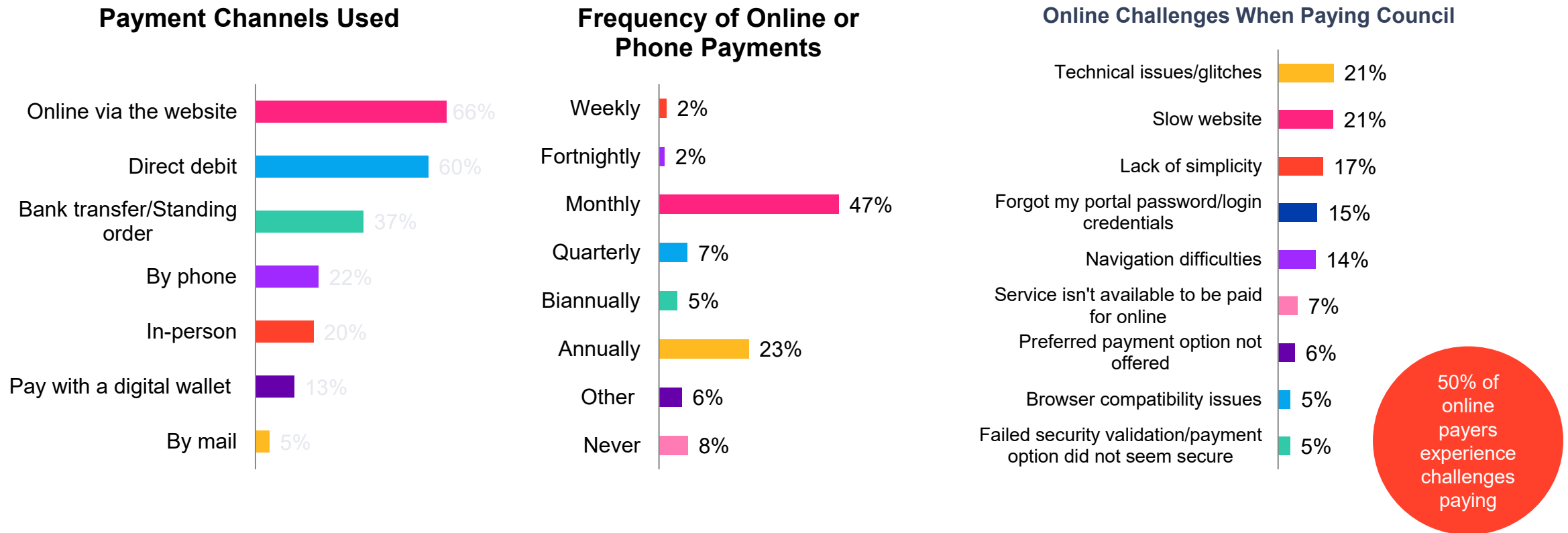
S8. When did you or someone in your household most recently make a payment to your local council (i.e., local authority/government)?

S9. Who is primarily responsible for making payments to your local council for your household?

S9b. In the past year, did you make payments to your local council using monthly auto-payments?

2 Payment Habits and Preferences

Online payments via the website and direct debit are the most commonly used payment channels; half of online or phone payers experience challenges with tech issues at the top of the list.



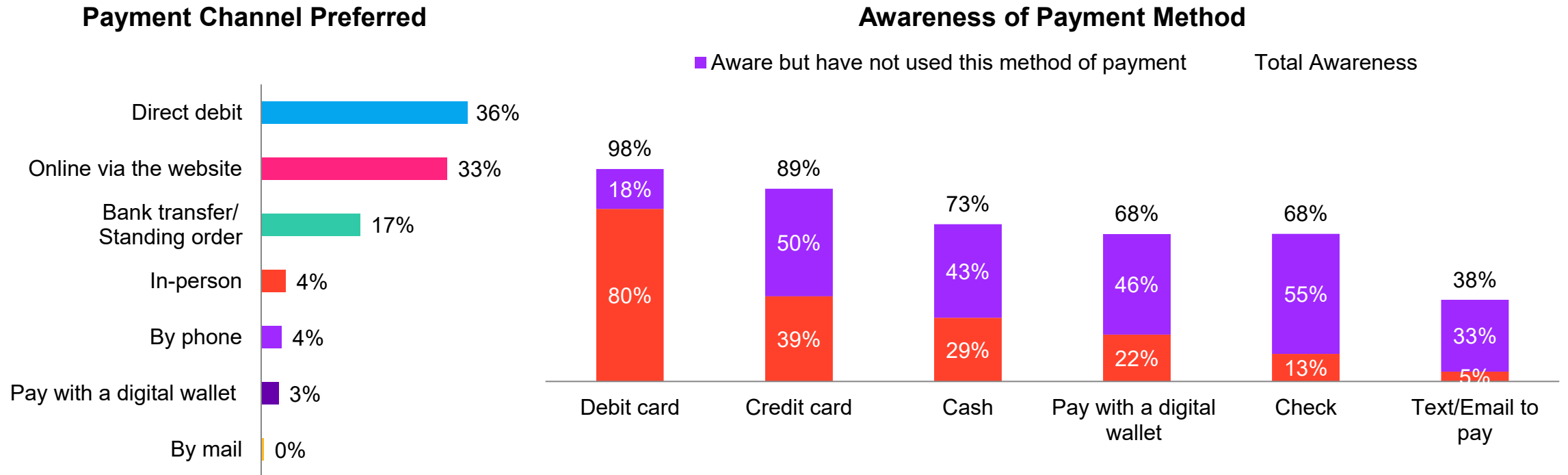
Base: Total (n=1,111), Online Payers (n=731)

Q1. What modes of payment have you ever used when paying your local council services (i.e., housing/utilities, tax bills, small business fees, licensing fees, etc.)?

Q11. How many times a year do you make online or phone payments to your council?

Q3. What challenges, if any, have you experienced when paying your council services online?

Direct debit and online via the website are preferred payment channels. Most respondents are aware of and have used debit cards, but awareness and usage are much lower for digital wallets.

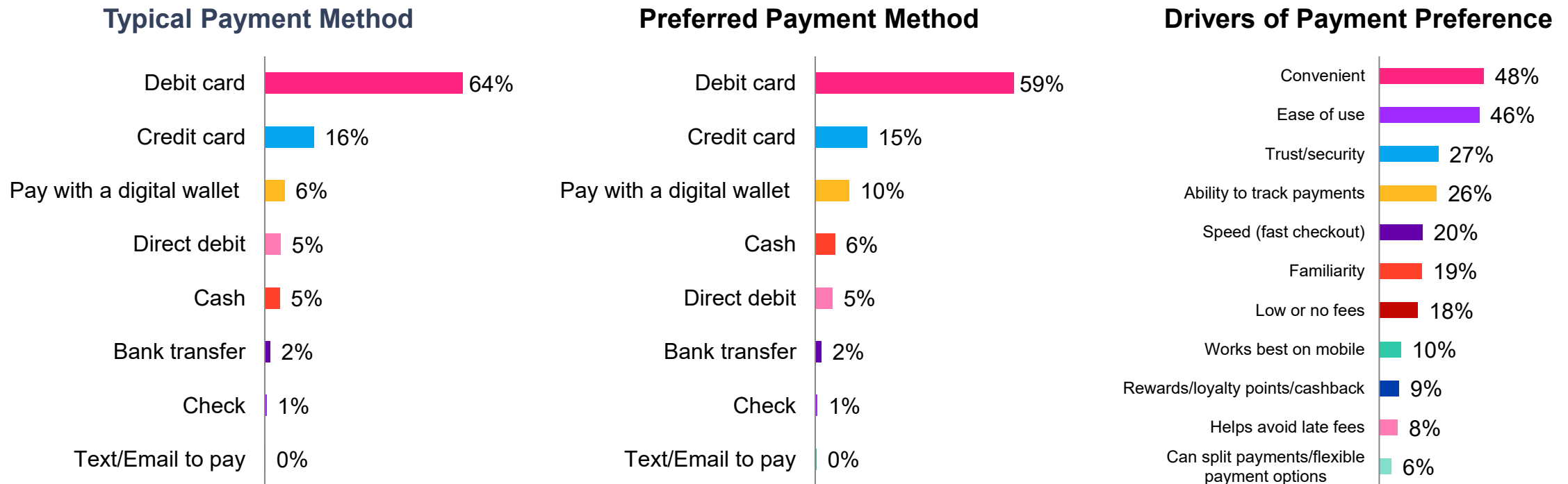


Base: Total (n=1,111)

Q2. What mode of payment do you prefer to use when paying your local council services (i.e., housing/utilities, tax bills, small business fees, licensing fees, etc.)?

Q6. Please indicate your level of awareness of the following payment options available for making city council payments?

Debit cards dominate as the typical and preferred payment method. Convenience and ease of use drive payment preferences.



Base: Total (n=1,111)

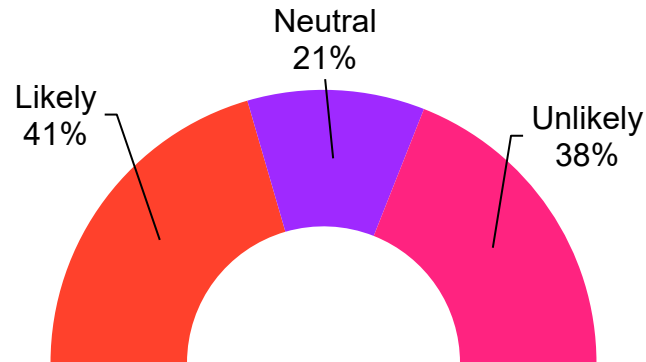
Q7. How likely would you be to use a service that allows your local council to securely save your payment information for future payments (e.g., via digital wallet?)

Q8. If your local council offered to save your payment information for future payments (e.g., via digital wallet?), would this make you more likely to pay on time?

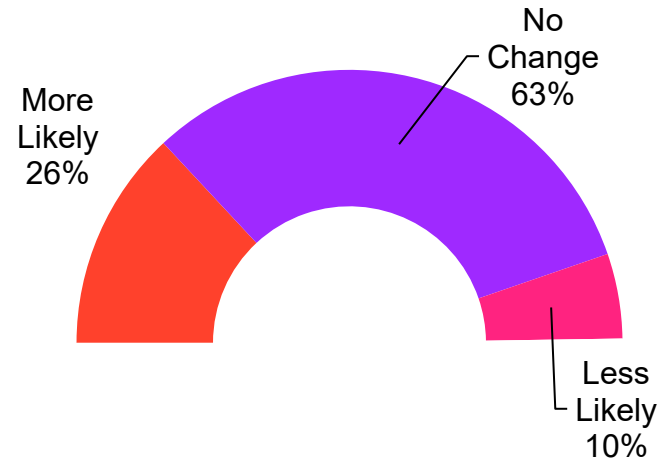
Q9. Do you currently use HeyCentric to pay your council (a digital system some councils use to process payments)?

Expected use of services allowing customers to save their payment information is spilt with only about half feeling like it would impact the timeliness of their payments.

Likelihood to Use KYC



Likelihood to Pay on Time with Saved Payments



6%
use HeyCentric to pay their council
(1% use HeyCentric exclusively)

38%
don't recognize the HeyCentric
name or don't know if they use the
system to make payments

Base: Total (n=1,111)

Q7. How likely would you be to use a service that allows your local council to securely save your payment information for future payments (e.g., via digital wallet?)

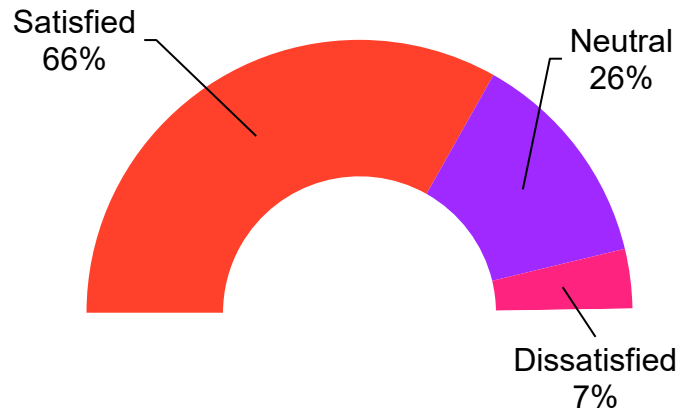
Q8. If your local council offered to save your payment information for future payments (e.g., via digital wallet?), would this make you more likely to pay on time?

Q9. Do you currently use HeyCentric to pay your council (a digital system some councils use to process payments)?

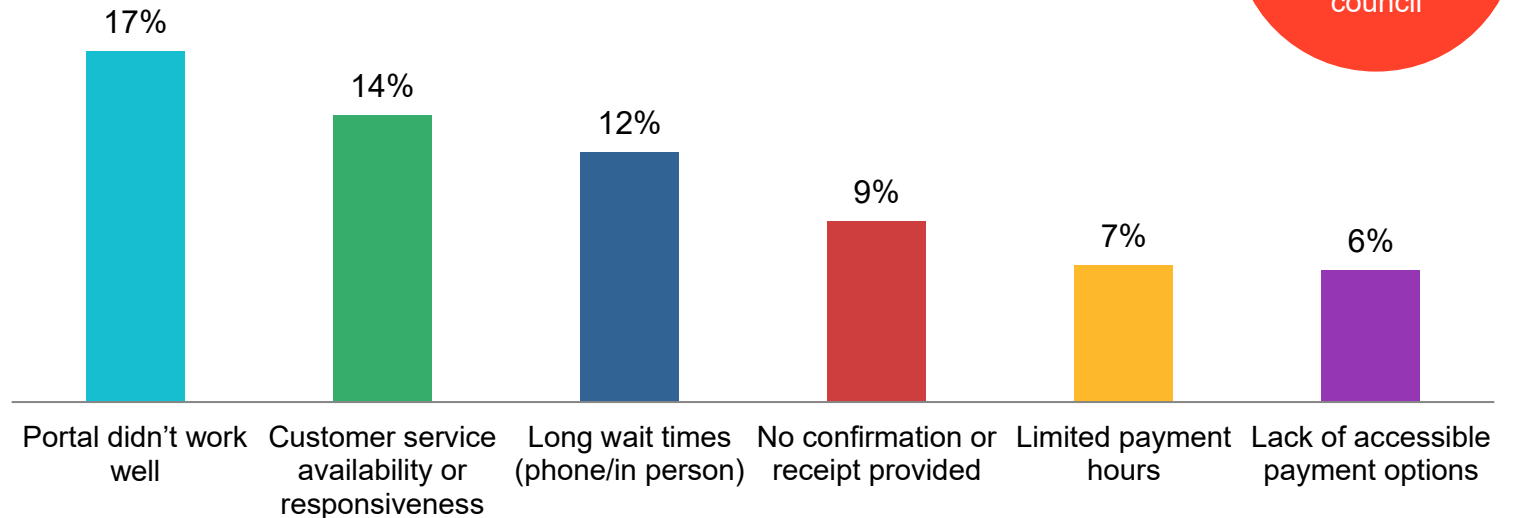
3 Perceptions of Payment Service Process

Majority are satisfied with payment experiences and few experience challenges with paying.

Payment Satisfaction



General Challenges When Paying Council



39% haven't experienced challenges when paying council

Base: Total (n=1,111)

Q12. How satisfied are you with the payment services process provided by your council?

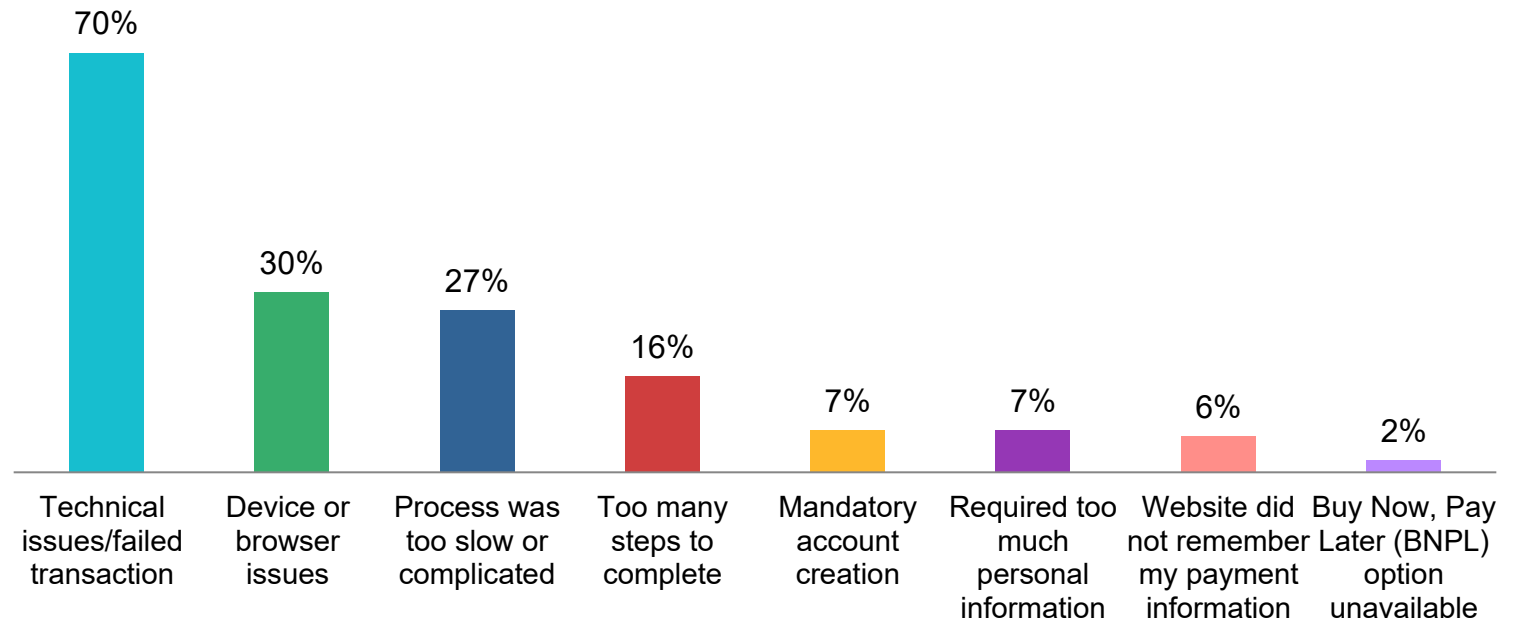
Q13. What challenges, if any, have you experienced when paying your council services (online, by phone, or in person)?

One in three have abandoned an online payment, most often due to technical or failed transactions, followed by device/browser issues and slow or complicated processes.

34%

of online payers have abandoned payment due to a problem

Reasons for Abandoning Online Payment



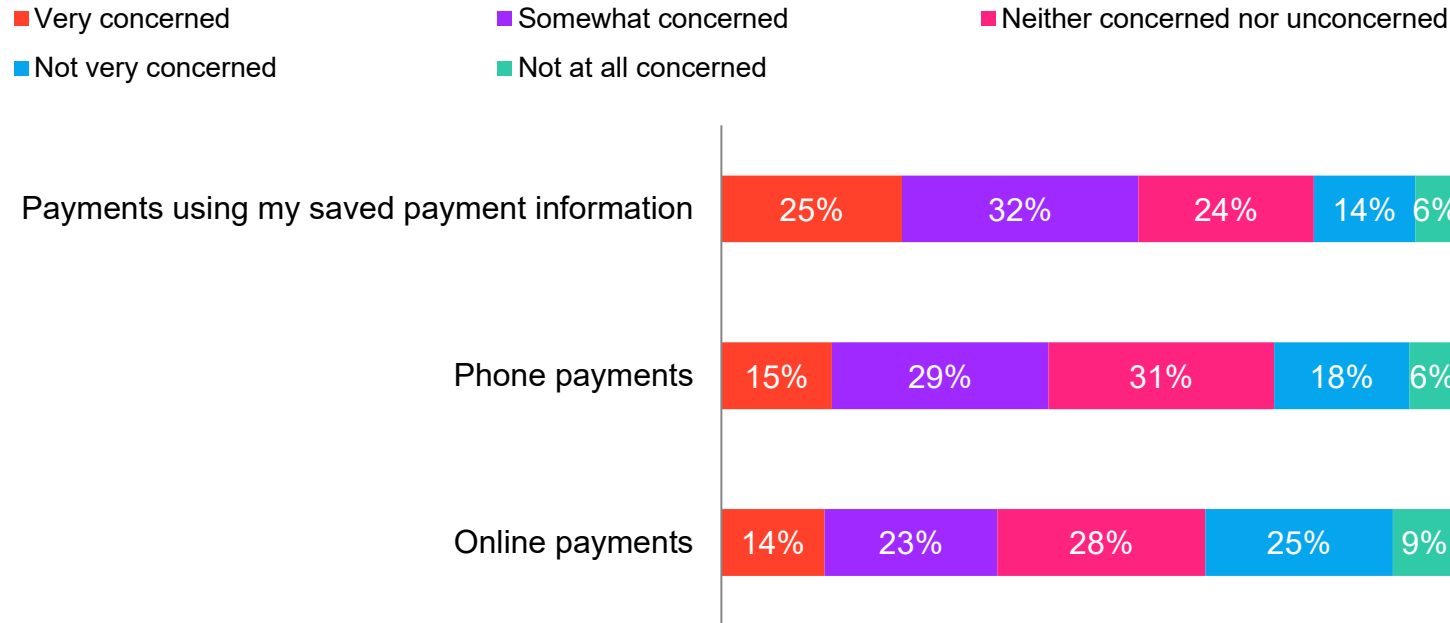
Base: Online Payers (n=731), Online Payers Who Abandoned (n=247)

Q15. Have you ever started a council online payment but stopped before completing it due to a problem (e.g., error message, unclear steps, required login, etc.)?

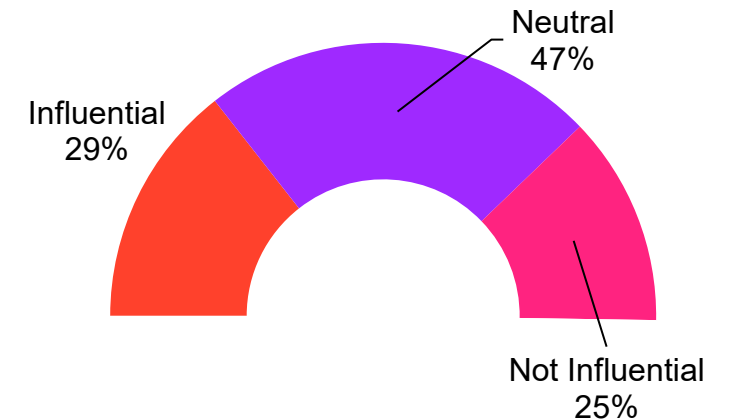
Q16. Why did you abandon your online council payment?

Security concerns are highest for saved payment information compared to lower concern levels for online and phone payments. There is limited influence of multiple payment options on timely payments.

Security Concerns About Each Payment Type



Influence of Multi Payment Options on Timeliness of Payments



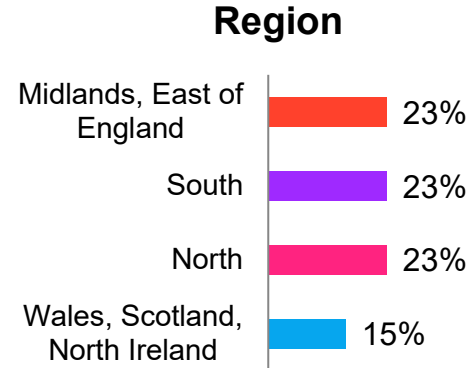
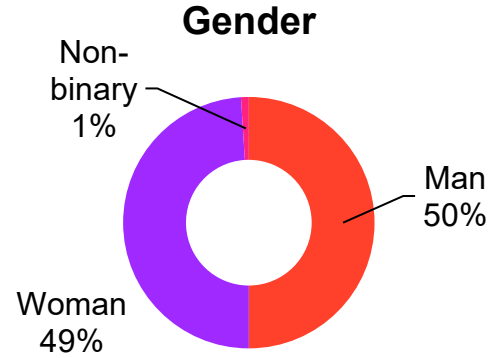
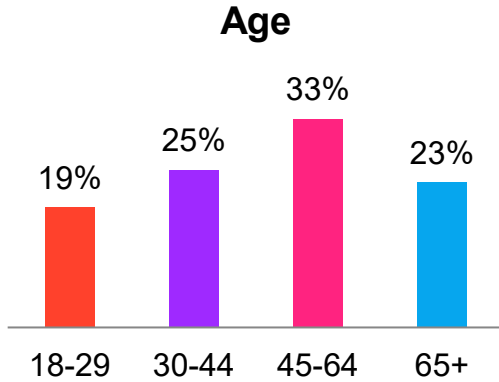
Base: Total (n=1,111)

Q17. What is your level of concern about the security of each of the following modes of payment?

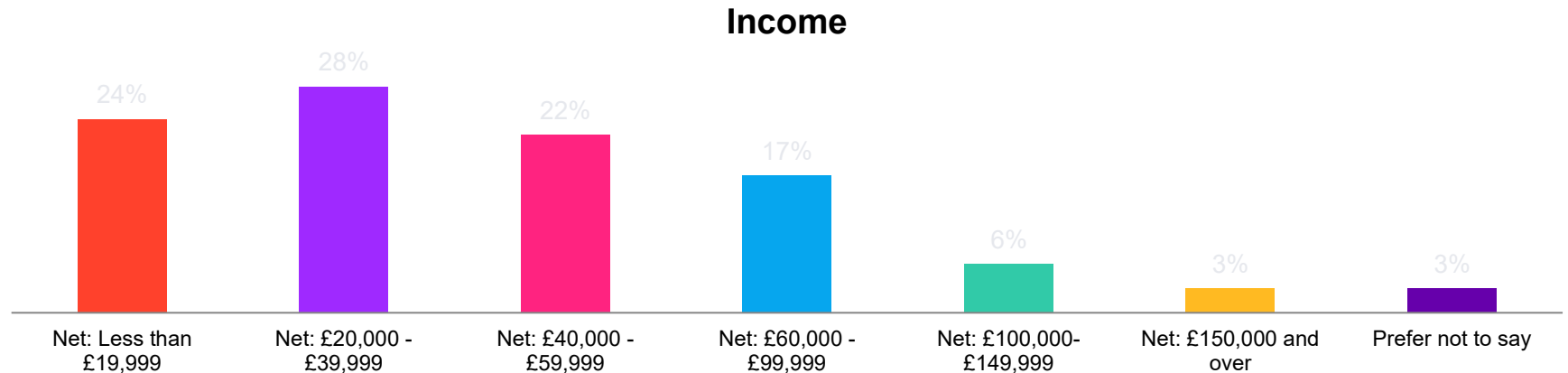
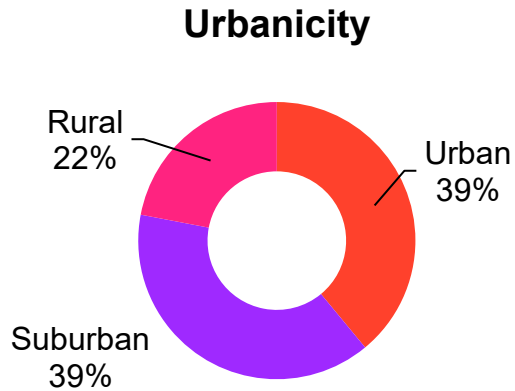
Q10. How does the offering of multiple payment options influence the timeliness of your payment obligations?

4 Demographics

Demographics



32%
Have children in the household



Base: Total (n=1,111)
S1. In what year were you born?
S2a. What is your gender?
S7c. In which region do you live in?

D1. Would you say that you live in an urban, suburban, or rural community?
D2. Thinking back over the last year, what is your gross household income?
D3. Which of these age groups live in your household?