MIND THE MOBILITY PAYMENTS GAP

Exploring UK Mobility Payments

Through the consumer lens

2026

COMMISSIONED BY:

Attenda

IN PARTNERSHIP WITH:

switchio

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INTRODUCTION

Travel has changed. Journeys are becoming increasingly connected , multi-modal, and unattended. But it's not just the experience of travel that will determine how people get around, but the experience that enables travel – payments.

Self-service fuel forecourts set the standard for mobility payments, and today that model is expanding across EV charging hubs, parking facilities, and app-based micro-mobility services such as e-bike hire. We can now make a multi-modal journey – charging an EV, parking at a train station, travelling by train and finishing the last mile by e-scooter – without a single face-to-face payment interaction.

But as mobility evolves, we face a question: are mobility payments keeping pace with change? If mobility is always-on, digital-first and interconnected, are payments as well? Or is there a gap between a future that is arriving now and our current payment capabilities?

Unattended payments promise a truly 24/7 economy of movement. By reducing the reliance on staff for 24-hour operations, mobility businesses can scale and be more flexible. But success hinges on trust, usability, and seamless integration across the journey – without these, consumers will quickly become frustrated.
This research explores mobility payments through the eyes of the consumer. What is their everyday experience of mobility payments, their frustrations, and expectations? And how do these change in different parts of the UK, and for different types of consumers?

The findings and our analysis aim to help industry partners and peers to better understand these challenges, identify where collaboration and innovation can unlock future opportunities, and make mobility payments work better for UK plc.

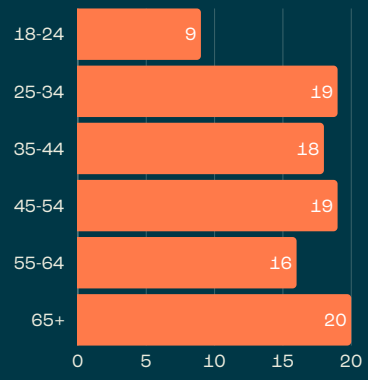
METHODOLOGY

Attenda engaged independent research agency Coleman Parkes to survey 2000 consumers from across the UK who had made a mobility payment in the last month. This research was carried out across September and October 2025.

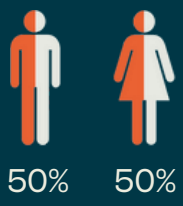
CONSUMER PROFILE

n=2000

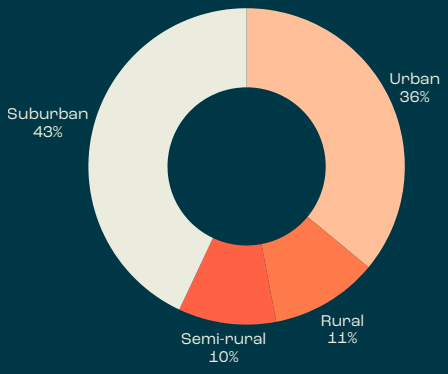
AGE GROUP (%)



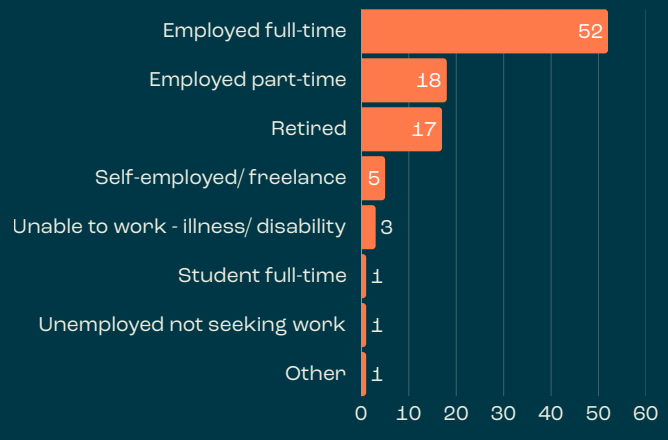
GENDER



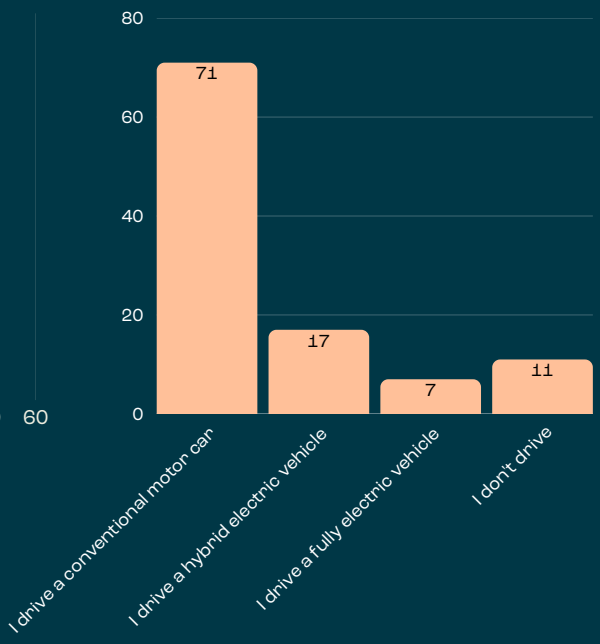
LIVING AREA



EMPLOYMENT STATUS (%)



OWNED OR LEASED VEHICLES (%)



KEY FINDINGS

01 — The user experience must be better

While 73% of respondents say their local area is well set up for payments on the go, the customer experience remains far from seamless. Nearly half have experienced travel disruption due to unattended payment issues, highlighting the need for industry-wide improvements to mobility payments.

02 — Cash is a trusted back up

Despite a preference for convenience and a better user experience, cash remains the second most preferred payment method – especially in rural areas. This raises an important question: does a poor user experience explain why many still cling to cash? If so, how can the industry build greater confidence in digital payments?

03 — Regional trumps generational differences

Generational differences do play a role in the choice of payment method, but regional infrastructure disparity is a greater barrier to adoption. London and the South East lead the way, while Wales and the North East lag behind.

04 — Micro mobility opportunities

Beyond fixing existing systems, significant growth opportunities exist. E-scooter and E-bike spending patterns suggest frequent use and a shift away from traditional modes for short journeys. Is this an untapped demand for similar infrastructure in regional towns and cities?

05 — The rise of the EV “mini-economy”

Almost half of EV drivers regularly make purchases while charging. But can current amenity models, borrowed from fuel forecourts, keep pace with changing expectations? Are isolated EV charging points designed to fit in with the customer’s day?

06 — Innovation before demand

Although mobility payments have advanced, consumer appetite for futuristic payment methods and subscription models remains modest. If innovation precedes demand once again, how can the industry prepare consumers for what’s next?

CONSUMER BEHAVIOUR

Key insights into frequency, spend and payment attitudes when making mobility payments.

FREQUENCY OF MOBILITY PAYMENTS (%)

2/3

make a mobility payment at least once per week.

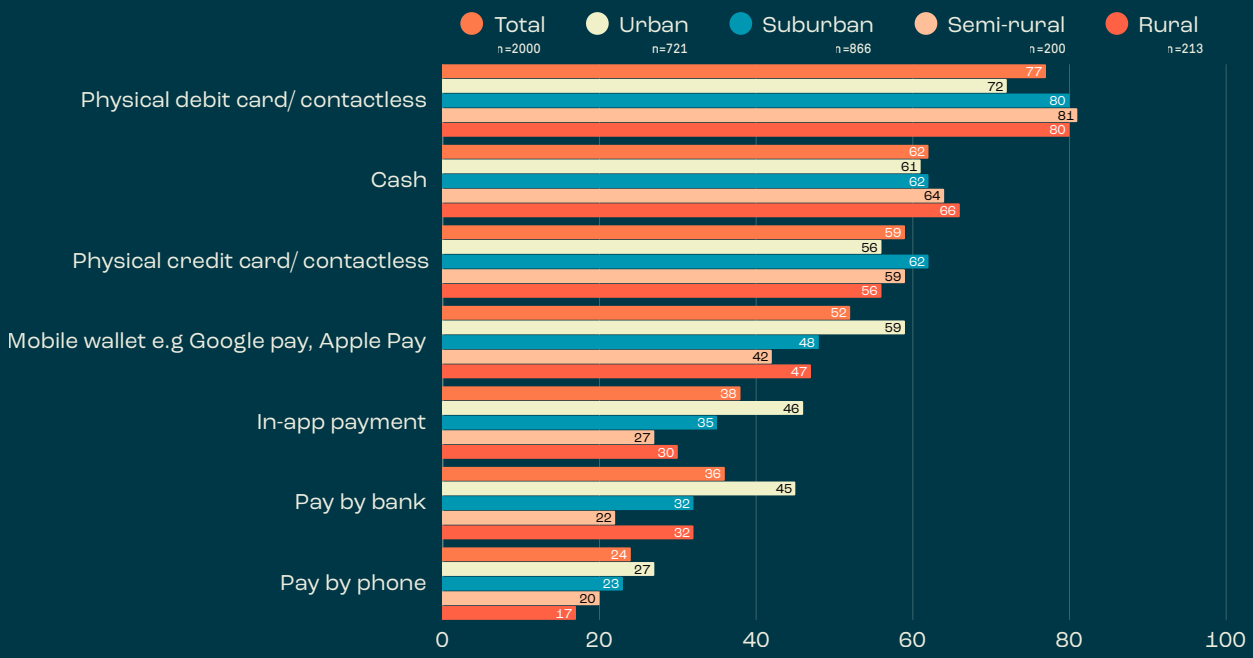
5

mobility payments per week on average for urban respondents.

AVERAGE MONTHLY SPEND PER MOBILITY CATEGORY

£58	£57	£40	£34	£31	£23
FUEL FOR A VEHICLE	EV CHARGING	E-BIKE HIRE	E-SCOOTER HIRE	PUBLIC TRANSPORT	PARKING

PAYMENT TYPE PREFERENCE (%)



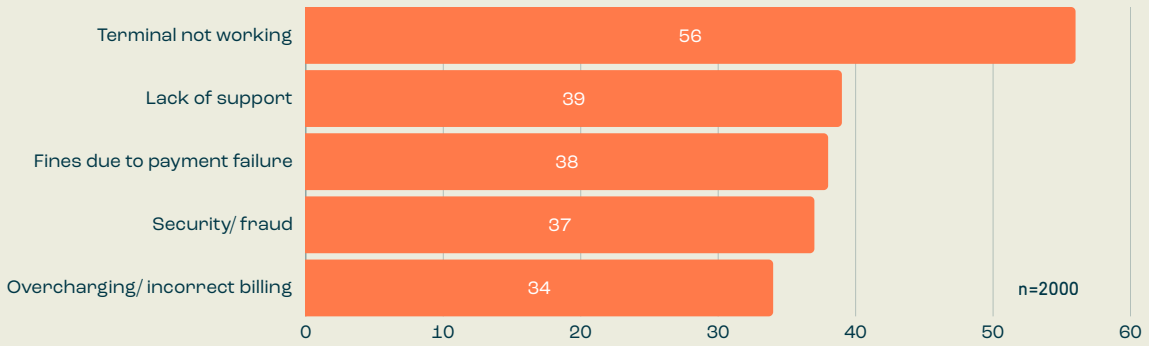
WHAT'S DISRUPTING THE CONSUMER JOURNEY?

Almost half of respondents have had travel plans disrupted due to unattended payment issues.

Advances in mobility payments - accelerated by the pandemic - have pushed the UK further toward a cashless society. Tap-and-go has become the gold standard for everyday travel and new transport modes such as car-sharing, e-bikes, and e-scooters have grown in popularity, particularly in urban areas, fuelling an emerging on-demand mobility ecosystem.

Yet despite **73%** of respondents saying their local area is well equipped for payments on the go, our research indicates the overall experience still falls short – exposing a gap between infrastructure availability and real-world reliability.

CONCERNS ABOUT AUTOMATED PAYMENT SYSTEMS (%)



Unattended mobility payments hold the promise of easier journeys, letting people focus on where they are going, not on how they pay. Whilst our research indicates that for many, this promise is being realised, difficulties still exist within the customer experience, exposing a shared challenge for the payments and mobility sectors.

The top perceived concerns with automated payment systems are malfunctioning terminals, limited support, and the risk of fines when payments aren't recognised. Merchants aren't just at risk of losing out on revenue, these issues create anxiety and undermine trust, which is the ultimate currency of mobility payments.

69%

call out multiple apps for the same types of payments as a point of friction

44%

have experienced travel disruption due to unattended payment issues

1 in 5

have received a parking fine due to a transaction issue (30% in urban areas)

1/3

have avoided using an unattended service because it required an App to pay/ access

Travel disruption as a result of unattended payment issues is common amongst our respondents - i**mpacting over 50% in urban areas**. To overcome the combination of hardware, infrastructure and software challenges, industry collaboration is essential to keep the customer at the centre of decision making. POS and terminal providers, merchants and payments businesses must be willing to work together to recognise issues and overcome existing friction.

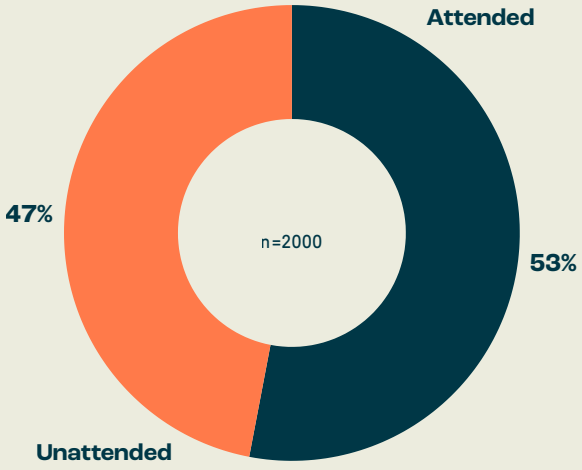
Mobility can look to other industries, like banking, where customer centricity has led to fundamental change. When we look at how new entrants such as Monzo and Revolut have won significant market share by focusing on simplification and the user experience, we can see how quickly sectors can change – and how quickly consumer expectations can shift.

Integration is also a critical missing piece in the consumer experience. Respondents wanted fewer platforms and simpler experiences, **with over two thirds of respondents citing the need to juggle multiple apps as a major frustration**. Fragmentation undermines the convenience that digital mobility services are designed to deliver.

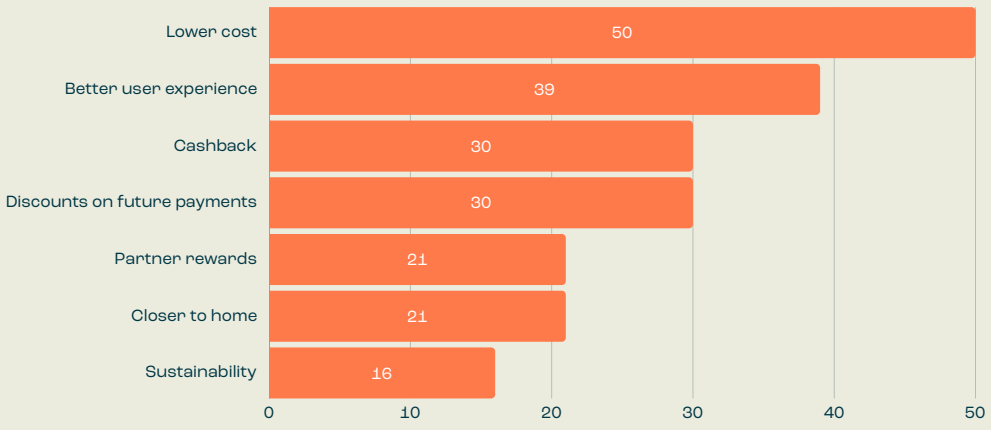
While lower costs remain the strongest driver for switching mobility payment services, respondents ranked improved user experience as the second most important factor in their choice. What's more, **36% said they have avoided using an unattended service** because it required a smartphone or app to access or pay.

In a competitive market, strong user experience is critical for growing revenue, market share, and customer loyalty. Consumer choice in mobility payments is not only in which service they choose, but also how they choose to get around and the journeys they choose to make. For example, parking payment frustrations at a retail destination may lead to someone choosing another area to shop in, for instance, or even shopping online instead. E-bike payment failures on a daily commute may lead someone to switch to traveling by car.

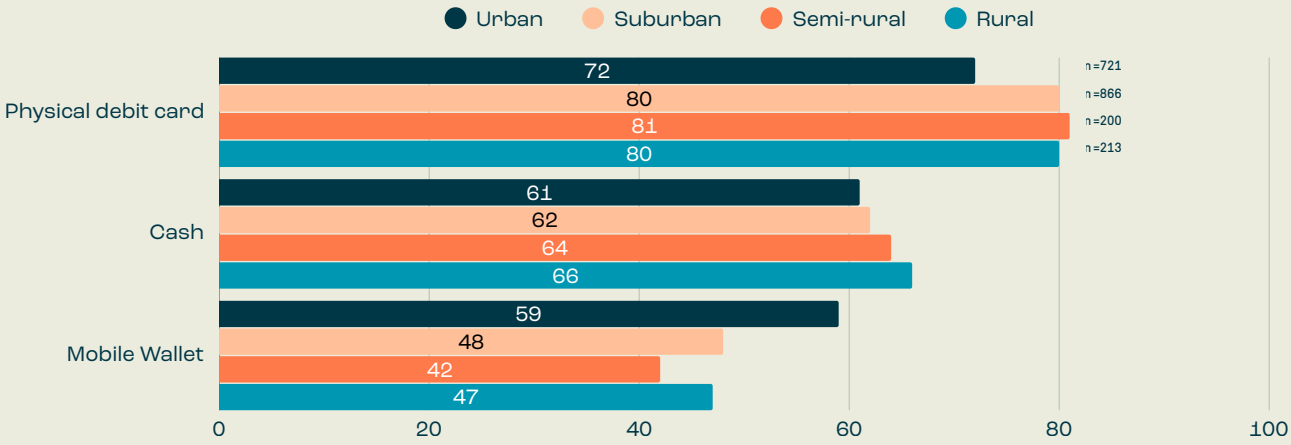
ATTENDED PAYMENT PREFERENCE



CHANGE IN MOBILITY SERVICE CHOICE (%)



PAYMENT PREFERENCE WHEN MAKING MOBILITY PAYMENTS (%)



Our research also raises an important question: why does cash still matter?

Despite being less convenient, cash remains a preferred or fallback option for many consumers - especially for more remote respondents. The reason may be simple: cash is seen as a safety net when other payments fail. Moving exclusively to digital payments could benefit both consumers and businesses, but only when digital payments consistently earn consumer trust through dependable, frictionless experiences.

> Unattended mobility payments only succeed when they are “boringly reliable”. If someone cannot charge their EV, pay for parking, or start a micro mobility ride because a transaction is declined, it does not just create a small inconvenience. It breaks the journey and quickly damages trust in the service.
>
> From a payments infrastructure point of view, the gap is not about inventing new payment methods. It is about making today’s payments work consistently in real-life conditions. Terminals run 24/7, connectivity is not always stable, and there is often no staff nearby to help. Reducing “payment not accepted” issues takes resilience end to end, including smart routing, continuous monitoring, and sensible fallbacks so a single failure does not become a customer-facing problem. At Switchio, we take this seriously and we stand by our commitments to clients, because reliable payments create a smooth customer experience, build trust, and make people confident to use the service again.

Alon E Bigler, Mobility Payments Specialist, Switchio

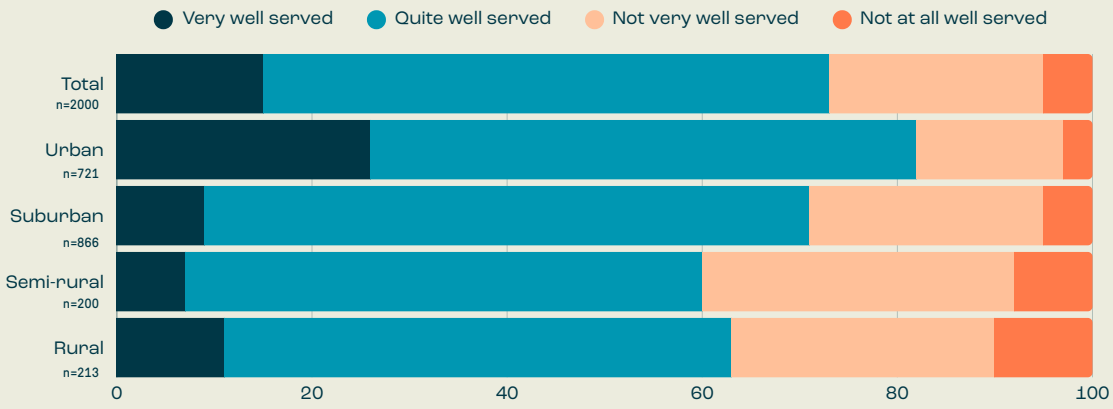
MIND THE MOBILITY PAYMENTS GAP

Regional disparities are limiting growth and adoption, as 62% notice differences in ease of making mobility payments when travelling across the UK

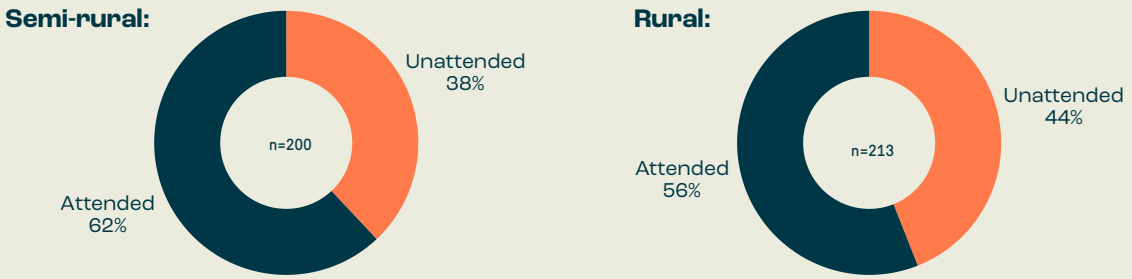
Regional disparities in the ease of mobility payments remain pronounced across the UK. London, and to a lesser extent, the South-East and North-West are viewed as far better equipped for seamless, modern payment experiences. Our research indicates that Urban areas show clear proof of demand and user satisfaction, demonstrating what effective mobility payment systems can deliver.

The opportunity lies in extending this success to cities and towns beyond these leading areas to unlock a significant growth lever. The question is not whether the technology works, but of latent demand. Will wider rollout drive adoption? If we build it, will they come?

PAYMENT SET UP SERVICE WITHIN LOCAL AREA



ATTENDED PAYMENT PREFERENCE



Our data indicates that uneven deployment of infrastructure is limiting growth and adoption of mobility payments, and prompts the question, ‘how can we better bridge the mobility payment gap between rural and urban areas?’

Rural and semi-rural consumers report the lowest satisfaction with mobility payments, **with only six in ten feeling well served and nearly half experiencing travel disruption due to payment issues.** Unsurprisingly, these consumers show a stronger preference for face-to-face payment methods, reflecting lower trust in unattended systems.

Reliability issues are more acute outside of urban centres. Many solutions that are readily available in cities and towns – for example, EV infrastructure – are limited or unavailable in rural areas. The contrast is stark: London leads the UK as the standout leader in mobility payment ease, **while Wales and the North-East rank as the least accessible.**

Closing these gaps across UK towns and cities would not only enhance the customer experience but also unlock growth by expanding the reach of mobility services.

The same is true of micro mobility. Despite relatively low uptake of e-bikes and e-scooters, the **average monthly spend among urban and suburban users (£42 and £37 respectively) points to repeat use and shifting habits for short journeys**. This again raises the question of collaboration, but with a new actor: can mobility providers, the payments industry, and local governments work together to bring these services to areas beyond major cities?

Manchester's Bee Network offers a compelling example. By working with several service providers, it brings public transport and micro mobility systems into a single, integrated network. Payments are simplified through fewer fare options and integrated 'tap-and-go' access, while features such as park-and-ride (free to those travelling on the network) and EV charging are making multi-modal journeys easier and more attractive.

The Bee Network creates conditions where new mobility services can grow, and where payments become more intuitive – a real-world example of infrastructure enabling innovation. However, levelling up means expanding digital and physical infrastructure outside of cities. If these innovations are limited to urban areas, the mobility payments gap will persist.

> Living in a rural town in Cumbria with a population of around 2,000 highlights the stark disparity in mobility payment infrastructure outside urban centres. Across much of the Lake District, mobility payments are largely limited to buses, taxis, parking and rail, and even these often rely on app-based solutions that are undermined by poor mobile and Wi-Fi connectivity. There is little to no access to vending, micromobility services such as e-scooters or bikes, or EV charging infrastructure. As a result, cash remains a necessary fallback due to repeated experiences of digital payment failure. Notably, this situation has seen little improvement over the past six years. Addressing these gaps will require coordinated industry investment in rural payment solutions and foundational digital infrastructure, including broadband and mobile connectivity.

Steve Hoban, CEO, Attenda

SECURITY CONCERNS FOR UNATTENDED PAYMENTS

Nearly two thirds of consumers have fraud concerns when making mobility payments.

Despite advances in payment technology, a substantial proportion of consumers remain uneasy when transacting on the move, and this is particularly in unattended or automated environments. These anxieties shape user behaviour, slowing adoption, limiting usage, and constraining the ability of new mobility payment solutions to scale. Understanding the roots of these concerns is essential for building systems that are genuinely safe and instil confidence with the customer.

64%

are concerned about fraud when making mobility payments

37%

worry about security, data breaches and fraud when using automated payment systems

15%

have abandoned an unattended mobility payment due to fear of fraud

Fraud sits high on consumers' list of concerns, **with 64% feeling worried when making mobility payments**. Our research highlights the commercial impact for merchants, with **21% of urban users having abandoned an unattended mobility payment due to fraud concerns**. Not only does this lack of confidence risk losing revenue, but it also undermines trust, potentially damaging the long-term relationship with their customer.

Therefore, this creates a dual challenge for the industry. Managing consumer confidence and perception of risk while simultaneously taking tangible steps to keep customers safe and prevent fraud.

This is a tricky balance. Consumers must remain vigilant without becoming so cautious that they do not engage with unattended payments altogether. Again, collaboration and cross-industry efforts to educate consumers on using unattended payments safely will likely form part of the answer – online retailers and payment providers have worked hard in this area and could provide a good template.

Consumer scepticism is not specific to unattended environments. Many respondents view unattended payments as equally – or even more secure – than paying in-person, by phone, or using online methods. This suggests that broader concerns about digital payments are at play. How a payment is made will make a difference here, with payment terminals likely to be seen as more secure than QR codes or pay-by-phone. Tapping a phone or a card on a terminal is a familiar, trusted routine, whereas QR codes remain relatively uncommon in the UK. People trust what is common and will be more suspicious of unfamiliar payment methods.

39%

worry about lack of support

28%

concerned about lack of data privacy

Nevertheless, **37% of users report worries around security, data breaches, and fraud when using automated systems**. These fears are amplified by related pain points such as l**imited customer support (reported by 39%)** and apps requesting **excessive personal data (28%).** Together, these issues erode trust at critical moments in the journey.

Fraud and security are defining challenges for mobility payments. Building customer confidence will require not only stronger fraud prevention but also reducing friction points that erode trust along the journey.

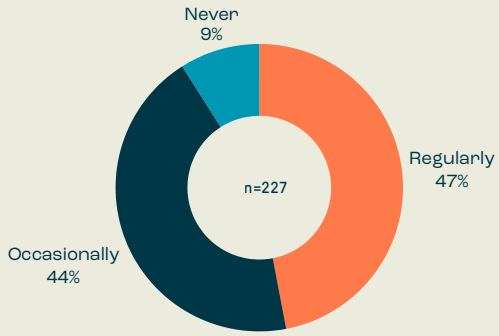
THE RISE OF THE EV MINI-ECONOMY

More than 90% of EV drivers make additional purchases when charging their vehicle away from the home

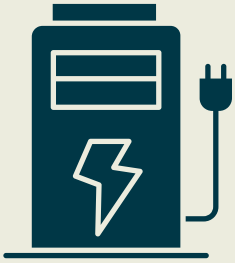
Travel habits in the UK have shifted rapidly over the past decade, with alternative transport options moving into the mainstream. By early 2025, EVs accounted for around 4% of all registered vehicles and held a 19.6% share of new car sales in 2024. The proposed ban on petrol and diesel cars will likely shift the needle further.

Unlike traditional refuelling, EV charging electric creates “dwell time.” This leaves drivers with time on their hands and keen to fill it – which raises a critical question: what learnings can we take from the traditional fuel forecourt and service stations and is this model for an electric future? And what opportunities does EV charging present to businesses?

PURCHASES DURING EV CHARGING

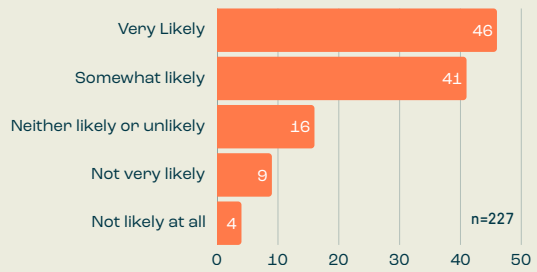


AVERAGE MONTHLY EV CHARGING SPEND

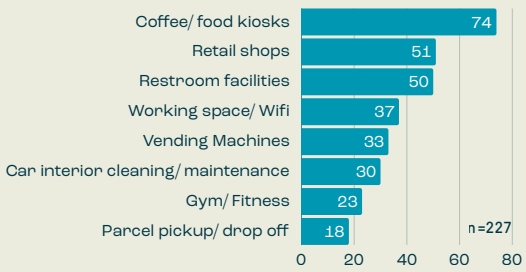


£57

CHOOSING CHARGING LOCATIONS BASED ON AMENTITIES (%)



PREFERRED SERVICES DURING EV CHARGING (%)



EV charging has spurred one of the biggest shifts in mobility behaviour in a generation. With charge times ranging from 20 minutes to several hours, consumers now spend longer at charging stations than at any fuel forecourt, making stations a destination in themselves. Realising this opportunity depends on how well infrastructure, amenities, and payment services work together.

While many factors influence a driver's choice of charging station, repeat usage is driven primarily by reliable terminal uptime and seamless payment experiences. In contrast, faulty hardware, malfunctioning apps, and declined payments are the leading causes of abandoned charging sessions, often sending customers straight to competitors. With EV drivers spending an average of **£57 per month on charging (£62 in urban areas)**, securing repeat custom is highly valuable - especially when additional dwell-time spending is taken into account

That additional spend is already significant. More than **90% of users make additional purchases while charging**, creating a growing "mini economy". Location choice is increasingly driven by amenities, with **87% say they are likely to choose a charging location based on what is available nearby**.

Unlike quick visits to fuel forecourts, EV charging must fit naturally into daily routines. Convenient access to offices, supermarkets, shopping centres matters. For long journey charging, for example on motorways, are existing facilities primed for this change in consumer behaviour?
Coffee, retail, and restrooms top the list of preferred amenities, but there is also notable interest in **alternative amenities such as gyms (28% among urban users)**, value-adding services like car **valeting and maintenance (30%), and workspaces (37%)**.

While amenities help influence charging choice, the payment experience is an equally critical part of the equation. Amenities may attract customers, but seamless payments must reinforce that decision. However, some current practices work against this goal. Businesses often prioritise their own apps to capture customer data, **yet 69% of respondents say they dislike using multiple apps for similar types of payment.**

So how can the industry collaborate to make paying for EV charging as effortless as buying a cup of coffee? As consumer behaviour and technology continue to evolve, there is a clear opportunity to rethink EV charging infrastructure and payment experiences for both private and commercial users.

THE FUTURE OF MOBILITY PAYMENTS

Innovation vs consumer demand - if we build it, will they come?

Consumer opinion matters – but it is not always a reliable predictor of future behaviour or innovation. Few would have believed, in the era of Nokia 3310, that people would one day leave their house without cash or cards, relying solely on a mobile phone.

It's an uncomfortable truth that consumers often don't know what they want until they experience its value themselves.

Payment innovation is happening at pace, with biometric payments, in-car commerce, and subscription models already starting to enter the mainstream in some territories. How can we look to other countries to identify opportunities for smarter, more streamlined payment journeys, while balancing consumer demand and generational inclusion?

PAYMENT METHOD PREFERENCES

Mobile wallets are first choice for 18-24

Physical credit & debit cards are most popular for over 55s

Only 2% of over 65s use mobile wallets as their first choice

Our research indicates the rapid evolution of payment technology risks leaving older consumers behind. While the shift toward a cashless society has been broadly accepted, **adoption of digital payments among over-65s remains low, with fewer than 2% using mobile wallets**.

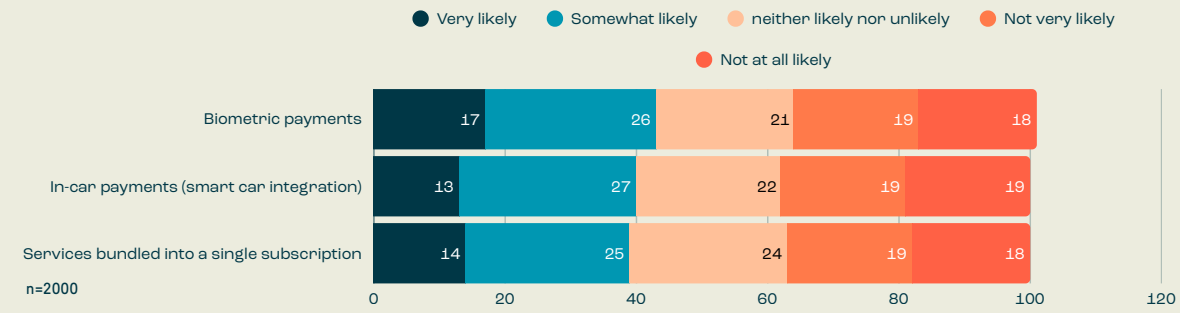
Younger generations, by contrast, prioritise convenience: **mobile wallets are the top payment method for 18–24-year-olds and the second most popular for those aged 25–44**.

It should be noted, however, that card payments are popular with older generations, even more so than cash. Many have moved away from cash, but mobile wallets remain a bridge too far today. And while **only a quarter of over-65s say that they prefer self-service**, this is still a sizeable proportion of a demographic often seen as unwilling to change.

Mobile wallets have consolidated payments, tickets, and passes into a single hub, but there is scope to extend this model further. Convenience has made cashless payments the default for all customer demographics, further innovation and convenience may encourage older consumers to make the leap to digital wallets and similar payment technologies.

International markets offer a glimpse of what's next. From biometric payment authentication in China, to automotive-integrated payments in Germany, many countries are already experimenting with next-generation payments.

LIKELIHOOD OF USE (%)



In Germany, Mercedes-Benz customers can already begin fuelling from inside the vehicle and pay using only their fingerprint, eliminating the need for a PIN or phone-based authentication. Mercedes pay+ effectively turns the car itself into a payment device, enabling transactions at service stations authorised through the fingerprint sensor built into the infotainment system. While this capability is currently limited to Mastercard and Mercedes-Benz customers, broader industry collaboration could make native in-car payments a standard experience for all drivers.

In the UK, overall willingness to adopt advanced payment methods remains **below 50%, but appetite is significantly higher in urban areas: 58% for biometrics, 57% for bundled services, and 56% for smart-car integration**. This is likely no coincidence. Urban consumers are more frequent users of mobility services and are therefore more inclined to extend that behaviour to more advanced, integrated payment experiences.

As technology evolves, so do customer expectations. The question is no longer whether change will happen, but which technologies can integrate seamlessly with existing infrastructure - and how the industry can support adoption at scale. While consumer demand may not always point directly to the next breakthrough, it does signal a clear openness to innovation when it delivers simplicity, reliability, and value.

CONCLUSION

Collaboration is the key to convenience

Unattended mobility payments have already transformed the way people move, enabling convenient access to EV charging, parking, e-bike hire, and more. In doing so, they give consumers greater freedom to shape their journeys around what works best for them.

Yet a consistently good user experience is far from universal. Disparities are particularly evident outside London and the South East, and between urban and rural areas. While infrastructure gaps - such as limited EV charging availability in rural regions - play a role, they do not tell the whole story. Many consumers report disrupted journeys due to failed payments, poor mobile connectivity, faulty terminals, app crashes, concerns about fraud, and the frustration of needing multiple apps for different providers.

Addressing these issues is essential to building trust in unattended mobility payments, and trust is critical to widespread adoption. No single organisation or sector can solve these challenges alone. Meaningful progress depends on collaboration across businesses, industries, and, in some cases, local government to improve the end-to-end customer experience.

The connection between experience and innovation is clear. Consumers who use mobility services most frequently - and encounter the least friction - are also the most willing to adopt new innovations, such as in-car payments or bundled service subscriptions.

Ultimately, the level of trust people place in mobility infrastructure shapes how they choose to move. As mobility services underpin everyday economic activity - from commuting and shopping to leisure travel - the ability to pay reliably becomes a fundamental requirement. Mobility has the potential to be a powerful growth engine for the UK, but only if unattended digital payments are trusted, seamless, and valued by consumers.

> Mobility is heading in the same direction as many other industries, towards self-service. You can already see it in retail with self-checkout. People are happy to use it when it is intuitive and fast, but the moment it becomes confusing or unreliable, frustration grows quickly. Mobility payments follow the same pattern.
>
> If we want unattended mobility to scale, the payment experience has to be simple and familiar. Tap and go should feel the same whether someone is charging, parking, or using an e-scooter, and it should not depend on downloading yet another app just to complete a basic transaction. Trust also comes from security that does not get in the way. When someone taps a card or phone, their card details are not being passed around or stored in the terminal. They are replaced with secure digital references, also known as tokenization, which helps protect customers while keeping payments frictionless. The future of mobility is clearly self-service, so the priority now is making it reliable, easy to understand, and consistent enough that people are comfortable using it every day.

Alon E Bigler, Mobility Payments Specialist, Switchio