

In-car payments

AI Research report



About the research – objectives, facts and figures

Research Description

This study explores how drivers perceive and expect in-car payments directly via the infotainment system. It examines the balance between benefits (convenience, time savings, safety) and barriers (awareness, trust, usability, costs) to understand both current attitudes and future adoption potential.

Target audience

Car owners with new car (<4 y.o.)
Everyday Explorer customer group



Markets

 Czech Republic
 Germany

Research Objectives

- Gauge awareness and attitudes toward in-car and digital payments.
- Identify most relevant use cases.
- Uncover pain points, motivations, and trust concerns.
- Assess willingness to pay.
- Compare adoption readiness in different markets.

Respondents group size

Filtered based on the conditions of target audience
 &  **540 000** respondents

Iterations and questions

2 customer segments
2 iterations – explorative, final
65 questions

Management Summary

Convenience and trust

Customers view in-car payments as a way to save **time**, improve **comfort**, and avoid **hassle**.

63% of respondents believe in-car payments could be as convenient as mobile payments.

Customers in DE are more **optimistic**, while CZ shows more **caution**.

High **trust** baseline in **digital payments** supports adoption potential.

Core use cases

The most **relevant services** are those tied to everyday mobility needs such as fuel, charging, and parking.

Use cases **solving frustrations** with handling cash, apps, or waiting drive highest interest.

Non-automotive services (e.g., grocery pickup, fast food) are **attractive** but **secondary** priorities.

Pricing sensitivity

Adoption depends on providing **low-cost, transparent, and predictable** pricing.

Majority of respondents prefer a **monthly subscription** over per-transaction fees.

Transparent **confirmation and security** are essential for trust.

Deep dive and next steps potential

Define key concepts

Prioritize use cases with clear everyday relevance.

Blockers and added values

Investigate how to reduce fee concerns and ensure seamless integration.

Find suitable solution

Test a low-cost subscription model with clear communication of benefits.

Attitudes Toward In-Car Payments

Convenience perception

61% of respondents in CZ and just over 67% in DE believe that in-car payments can reach the same level of convenience as paying by phone.

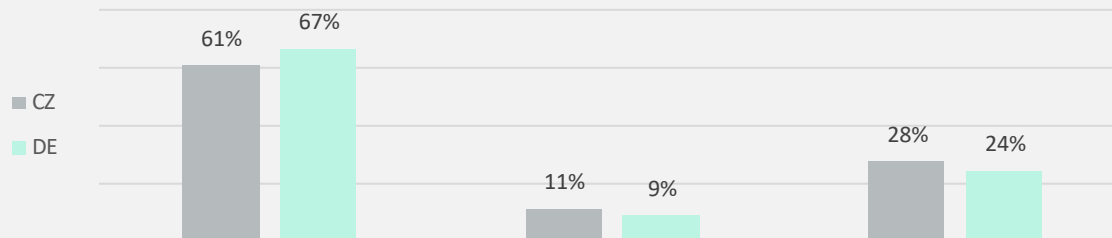
Appeal of infotainment payments

Across both markets, about 70% find the concept appealing (rating it “Slightly” to “Very appealing”), with CZ respondents slightly more positive.

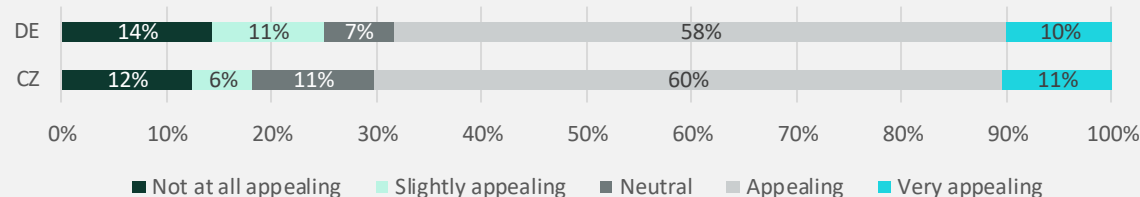
Trust baseline in digital payments

There is strong trust in digital payment technologies on German market (66%). Adaptation on Czech market would require more reassurance.

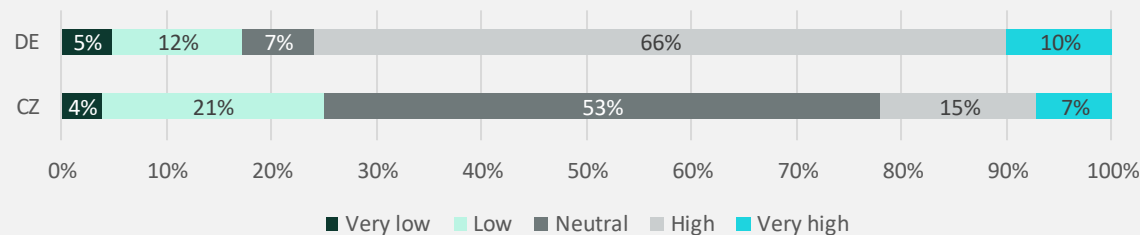
Do you believe paying from your car could ever be as convenient as paying by phone?



How appealing is the idea of paying directly from your car's infotainment system?



How would you rate your general trust in digital payment technologies?



Motivations & Barriers

Motivations (reasons for adoption)

The majority cite convenience as the strongest motivator. Saving time, safety and avoiding leaving the vehicle are also frequently mentioned, underlining emotional and practical appeal.

Switching if pain points solved

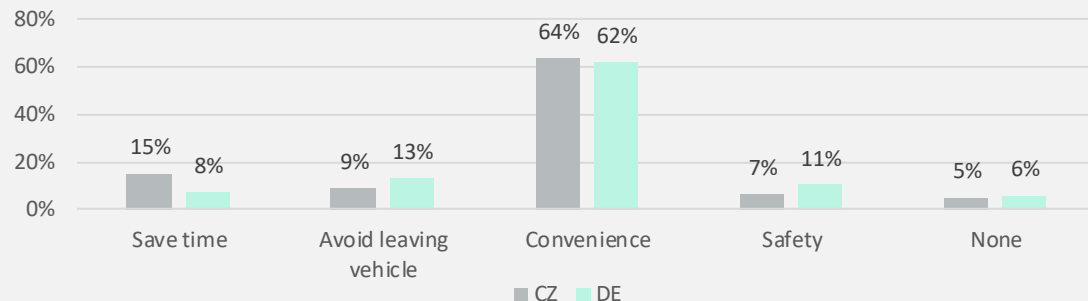
In both Germany and Czech Republic, around 70% say they would switch if the system directly addressed their main frustrations.

Payment confirmation preferences

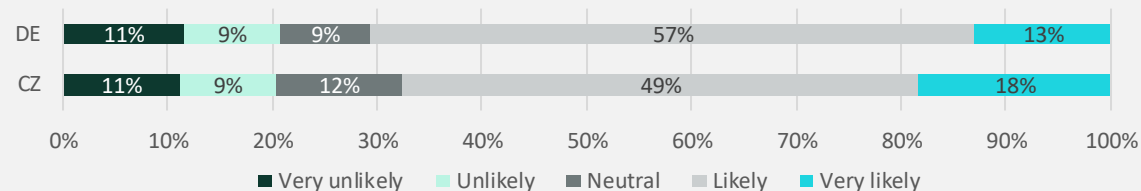
Customers prefer on-screen confirmation (43%) or voice confirmation.

Confirmation is not needed for part of respondents that highlights the trust in digital payments.

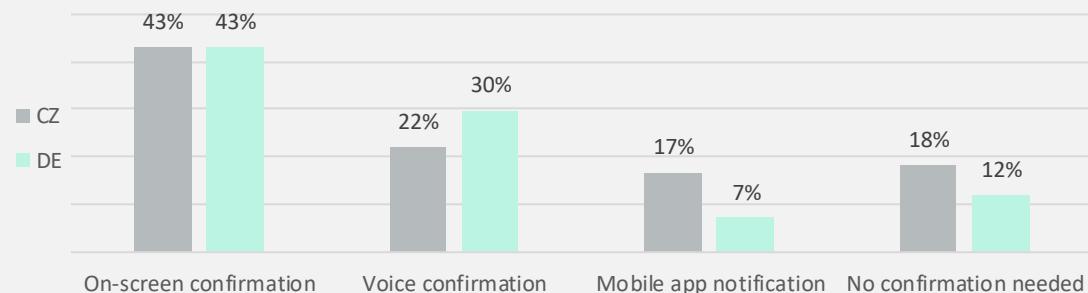
What is your main reason for wanting to pay directly from the car?



How likely would you be to switch to in-car payments if they directly solved your main pain point?



Which type of confirmation would you prefer before a payment is made?



What Respondents Would Be Paying For

Pain points in current payments

Customers highlight frustrations with the finding the paying (correct app, handling cash/cards or parking meters). Waiting in line at fuel stations is also a notable pain point.

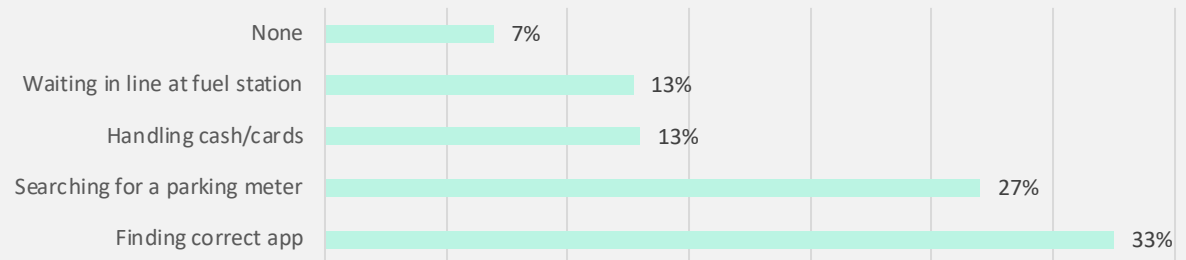
Automotive use cases

Fuel/charging and tolls are the top categories. Parking are less frequent but still relevant for most of the respondents.

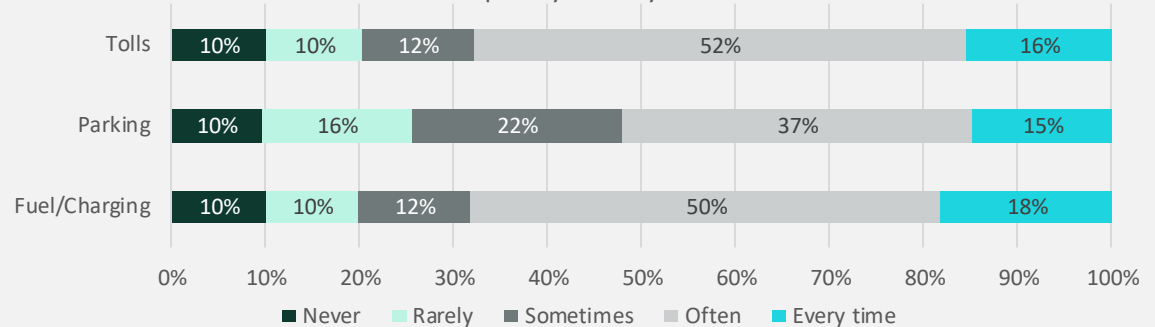
Extension non-automotive services

While core use cases remain car-related, some customers are open to extending payments to grocery pickup (43%), fast food drive-thru (35%), and even hotel check-in/out or event tickets.

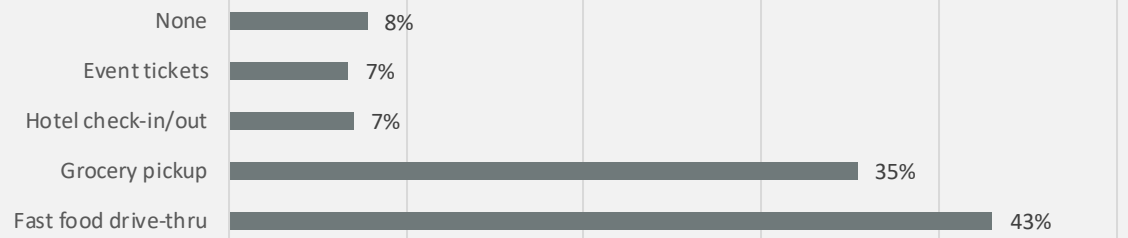
Which areas of car-related payments cause you the biggest frustrations?



How frequently would you use?



Which non-automotive services would you consider paying for from car?



Willingness to Pay

Subscription vs. per-transaction

Around two-thirds of respondents prefer a monthly subscription model for in-car payments. Suggests that simplicity and predictability of costs are highly valued.

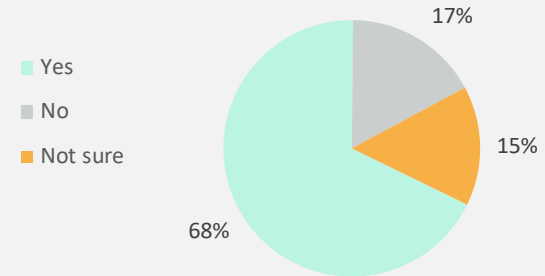
Willingness to pay per transaction

Majority would only accept minimal extra fees (up to €0.50). Paying more than €1, showing a small premium segment willing to pay for maximum convenience.

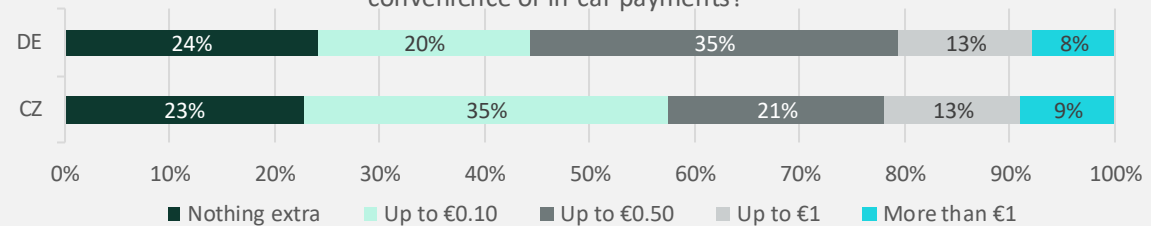
Willingness to pay monthly

About 50% would pay €1–3 per month. 9%(7%) would pay more than €5, but 14%(20%) would not pay any monthly fee. Indicates potential for tiered subscription pricing.

Would you prefer in-car payment fees to be included in a monthly subscription instead of per-transaction?



How much extra would you be willing to pay **per transaction** for the convenience of in-car payments?



Would you be willing to pay an extra **monthly fee** for in-car payment services?

