



Publication date: 21th October 2026

Short Methodology Statement

Research company	YouGov Galaxy Pty Ltd
Client commissioning the research	NA (Internal)
Fieldwork dates	10 th September to 14 th September 2026
Mode of data collection	Online recruited from research panel (100%)
Target population	Australian residents aged 18 and above
Sample size	1,063
Australian Polling Council compliant	Yes
URL of Long Methodology statement	https://au.yougov.com/results/apc
Is voting intention published?	No

Long Methodology Statement

Effective sample size after weighting applied	1,016
Margin of error associated with effective sample size	±3.1 percentage points at the 95% confidence level
Quotas and weighting	Age, Gender, Location (state/territory, capital city or non-capital city).
Weighting method used	Rim weighting
Full question text, responses categories and randomisation	Below for published questions
Source of online sample	Selected from previously recruited online panels of research participants using quotas based on weighting frame
Positioning of voting intention questions in questionnaire?	NA
How were undecided voters handled?	NA
2PP calculation method	NA



Full Question Text of Published Questions

Q1. From 1 October, card surcharges will no longer apply to eftpos, Mastercard, Visa, and American Express payments. Once card surcharges are removed, how, if at all, do you expect your use of each of the following payment methods to change?

Please select the option that best applies

Ask all respondents

Single select grid, row randomise, column reverse

Rows

1. Cash
2. Debit card
3. Credit card
4. Digital wallet on a smartphone or smartwatch
5. Buy now, pay later services (e.g. Afterpay, Zip)

Columns

1. Much more often
2. A little more often
3. About the same
4. A little less often
5. Much less often
6. Don't use this payment method – fixed
7. Don't know – fixed

Q2. Aside from changing how often you use particular payment methods, which, if any, of the following do you expect to do differently once card surcharges are removed?

Please select all that apply

Ask all respondents

Multiple select, randomise

1. Carry cash with me less often
2. Pay less attention to which payment method I use when making a purchase
3. Be more likely to choose a card based on the rewards or points it offers
4. Make more small purchases by card
5. Spend more when paying by card
6. Be less likely to avoid a business because of card payment surcharges
7. Other – fixed, open-ended
8. None of these – I don't expect the removal of card surcharges to change my behaviour —
Fixed, exclusive
9. Don't know – fixed, exclusive

Q3. Once card surcharges are removed, which, if any, of the following do you expect to notice when shopping or paying for things?

Please select all that apply

Ask all respondents

Multiple select, randomise

1. Higher advertised prices
2. New or increased fees or charges when buying things
3. More discounts or incentives for using particular payment methods
4. Fewer unexpected extra charges when paying
5. Advertised prices that more closely match the final amount I pay
6. Other – fixed, open-ended
7. None of these - I don't expect to notice much difference – fixed, exclusive
8. Don't know – fixed, exclusive