

N = 1000

Margin of Error +/- 3.2%

5/29/2025 – 6/1/2025

Credit Card Legislation National Survey

Main Questions

Q1. Do you approve or disapprove of the job Donald Trump is doing as President?

Response	Count	Overall	REP	DEM	IND
Strongly approve	291	29%	64%	5%	17%
Somewhat approve	190	19%	25%	6%	26%
Somewhat disapprove	127	13%	5%	14%	19%
Strongly disapprove	367	37%	5%	73%	33%
Don't know	25	3%	1%	2%	5%
Net		-2	+78	-76	-9

Q2. How often do you use credit cards for purchases?

Response	Count	Overall	REP	DEM	IND
Daily	147	15%	15%	16%	13%
Several times per week	366	37%	37%	35%	38%
About once per week	114	11%	12%	12%	10%
A few times per month	146	15%	13%	16%	15%
Rarely	126	13%	13%	12%	12%
Never	101	10%	9%	10%	11%

Q3. Who is your credit card with?

Response	Count	Overall	REP	DEM	IND
Chase	261	26%	28%	24%	26%
Wells Fargo	153	15%	20%	14%	11%
Bank of America	218	22%	27%	20%	17%
Citibank	126	13%	15%	10%	14%
Capital One	255	26%	29%	26%	20%
American Express	147	15%	15%	16%	13%
Barclays	26	3%	2%	3%	2%
U.S. Bank	88	9%	12%	7%	7%
Credit Union	69	7%	8%	5%	7%

Response	Count	Overall	REP	DEM	IND
Local/Regional Bank	18	2%	2%	2%	2%
Discover	107	11%	8%	11%	14%
Store credit cards (Target, Walmart, etc.)	82	8%	8%	8%	9%
Other	94	9%	7%	9%	13%
I don't have any credit cards	19	2%	1%	3%	2%

Q4. What type of credit card is it? Please think about the logo/brand on your card.

Response	Count	Overall	REP	DEM	IND
Visa	609	61%	67%	57%	57%
Mastercard	421	42%	47%	41%	37%
American Express	181	18%	22%	18%	14%
Discover	137	14%	12%	14%	15%
Store brand (Target RedCard, etc.)	70	7%	8%	6%	7%
Other	13	1%	1%	1%	2%
Don't know	13	1%	1%	1%	2%

Q5. If you had the option to choose a payment processing network other than Visa or Mastercard for your credit card transactions, considering potential security implications, how comfortable would you be with that?

Response	Count	Overall	REP	DEM	IND
Very comfortable	281	32%	36%	30%	30%
Somewhat comfortable	287	33%	32%	36%	29%
Not very comfortable	124	14%	14%	12%	16%
Not comfortable at all	83	9%	7%	10%	11%
Don't know	106	12%	10%	11%	14%

Q6. Do you currently earn rewards such as cashback, points, or miles from credit card usage?

Response	Count	Overall	REP	DEM	IND
Yes, and I use these rewards regularly	506	58%	61%	59%	52%
Yes, but I rarely use the rewards	187	21%	21%	22%	22%
I have rewards cards but don't track rewards	73	8%	6%	7%	12%
No, I don't have rewards cards	94	11%	9%	10%	12%
Don't know	20	2%	3%	2%	2%

Q7. Approximately how much value do you receive annually from credit card rewards?

Response	Count	Overall	REP	DEM	IND
Over \$1,000	83	11%	11%	7%	14%
\$500-\$1,000	191	25%	26%	22%	26%
\$200-\$499	182	24%	23%	26%	23%
\$50-\$199	143	19%	19%	23%	14%
Under \$50	96	13%	13%	12%	13%
I don't receive/use rewards	9	1%	0%	2%	1%
Don't know	62	8%	7%	8%	9%

Q8. How important are credit card rewards to your household budget?

Response	Count	Overall	REP	DEM	IND
Essential - I depend on them for major expenses	121	14%	17%	17%	8%
Very important - they help significantly with costs	236	27%	31%	24%	26%
Somewhat important - they provide useful savings	227	26%	22%	26%	30%
Not very important - nice to have but not essential	202	23%	22%	25%	23%
Not important at all	65	7%	7%	7%	8%
I don't receive rewards	29	3%	3%	2%	6%

Q9. Have you used credit card points or miles for travel in the past two years?

Response	Count	Overall	REP	DEM	IND
Yes, multiple times	182	21%	26%	20%	15%
Yes, once or twice	216	25%	24%	21%	28%
No, but I plan to	147	17%	14%	19%	17%
No, and I don't plan to	159	18%	18%	16%	20%
I don't earn travel rewards	177	20%	17%	24%	19%



Q10. Thinking about your primary credit card company, how much do you trust them when it comes to each of the following?

Q10r1. Data security and protecting your personal information

Response	Count	Overall	REP	DEM	IND
Trust completely	394	39%	41%	41%	36%
Trust somewhat	365	36%	37%	36%	36%
Trust a little	132	13%	13%	13%	14%
Don't trust at all	37	4%	4%	4%	4%
No opinion	72	7%	5%	7%	10%

Q10r2. Providing good customer service

Response	Count	Overall	REP	DEM	IND
Trust completely	439	44%	46%	48%	38%
Trust somewhat	322	32%	34%	28%	35%
Trust a little	139	14%	12%	16%	14%
Don't trust at all	29	3%	2%	2%	5%
No opinion	71	7%	6%	6%	9%

Q10r3. Offering fair terms and fees

Response	Count	Overall	REP	DEM	IND
Trust completely	331	33%	36%	39%	25%
Trust somewhat	362	36%	34%	35%	40%
Trust a little	168	17%	19%	14%	17%
Don't trust at all	53	5%	4%	5%	7%
No opinion	86	9%	8%	7%	11%

Q10r4. Protecting you from fraud

Response	Count	Overall	REP	DEM	IND
Trust completely	426	43%	45%	46%	37%
Trust somewhat	337	34%	31%	32%	38%
Trust a little	120	12%	12%	12%	12%
Don't trust at all	45	5%	5%	5%	4%
No opinion	71	7%	6%	6%	9%

Q10r5. Acting in your best interests

Response	Count	Overall	REP	DEM	IND
Trust completely	352	35%	39%	40%	27%
Trust somewhat	347	35%	35%	33%	37%
Trust a little	163	16%	14%	18%	17%
Don't trust at all	52	5%	6%	3%	7%
No opinion	85	9%	7%	7%	12%

Q11. How much do you trust each of the following companies to protect your data security and act in your best interest?

Company	Trust completely	Trust somewhat	Trust a little	Don't trust at all	Heard of, no opinion	Never heard of
Visa	42%	36%	13%	2%	6%	1%
Mastercard	35%	38%	12%	3%	10%	1%
American Express	29%	29%	12%	7%	21%	2%
Your local community bank	28%	33%	16%	5%	15%	3%
Your credit union	30%	27%	13%	5%	21%	5%
Walmart	23%	29%	23%	12%	11%	1%
Target	21%	28%	22%	12%	15%	2%
Amazon	33%	33%	17%	7%	9%	2%
Square	14%	16%	12%	6%	20%	32%
Paypal	32%	30%	16%	9%	12%	2%
Stripe	11%	12%	11%	6%	15%	44%
Fiserv	10%	10%	8%	5%	12%	56%

Q12. Now I'd like to tell you about a piece of legislation called the Credit Card Competition Act. This proposed legislation would require banks to offer at least one alternative payment processing network for credit card transactions instead of just Visa or Mastercard. Would you support or oppose this legislation?

Response	Count	Overall	REP	DEM	IND
Strongly support	250	25%	31%	24%	21%
Somewhat support	335	34%	31%	37%	33%
Somewhat oppose	139	14%	12%	16%	13%
Strongly oppose	64	6%	5%	5%	9%
Don't know	212	21%	21%	19%	24%
Net		+38	+43	+39	+32

Q13. Supporters of this legislation argue it would increase competition and lower processing fees, potentially reducing costs for consumers. Critics argue it could eliminate credit card rewards programs, increase fraud risks, and primarily benefit large retailers rather than consumers.

After hearing arguments from both supporters and critics, do you support or oppose the Credit Card Competition Act?

Response	Count	Overall	REP	DEM	IND
Strongly support	226	23%	31%	18%	19%
Somewhat support	286	29%	27%	32%	27%
Somewhat oppose	226	23%	19%	25%	24%
Strongly oppose	112	11%	10%	10%	14%
Don't know	149	15%	14%	14%	16%
Net		+17	+29	+15	+8

Q14. Now you will see several specific arguments that have been made about this legislation. For each argument, please tell me whether it makes you more likely or less likely to support the Credit Card Competition Act. After each statement about the Credit Card Competition Act, please say whether it makes you more likely or less likely to support this legislation.

Q14r1. The bill expands Federal Reserve authority over payment processing decisions that could impact network availability and consumer choice.

Response	Count	Overall	REP	DEM	IND
More likely	262	26%	33%	22%	23%
Less likely	363	36%	31%	41%	37%
No difference	256	26%	27%	25%	24%
DK	119	12%	9%	12%	16%

Q14r2. The legislation gives more power to the Federal Reserve to determine which payment networks pose national security risks, potentially affecting which networks Americans can use.

Response	Count	Overall	REP	DEM	IND
More likely	298	30%	35%	31%	23%
Less likely	359	36%	33%	36%	38%
No difference	234	23%	24%	21%	25%
DK	109	11%	8%	11%	13%

Q14r3. The legislation would eliminate or significantly reduce credit card rewards programs that currently return \$60 billion annually to American consumers of all income levels.

Response	Count	Overall	REP	DEM	IND
More likely	237	24%	29%	23%	19%
Less likely	451	45%	39%	51%	46%
No difference	214	21%	22%	17%	25%
DK	99	10%	10%	9%	11%

Q14r4. Research shows that after similar legislation for debit cards, 98% of retailers either raised prices or kept them the same rather than passing savings to consumers.

Response	Count	Overall	REP	DEM	IND
More likely	255	26%	31%	25%	20%
Less likely	456	46%	41%	49%	47%
No difference	193	19%	19%	17%	21%
DK	96	10%	9%	8%	12%

Q14r5. The bill could increase fraud risks by forcing transactions onto untested networks, potentially weakening the current system that blocks or refunds 96% of fraud cases.

Response	Count	Overall	REP	DEM	IND
More likely	222	22%	29%	22%	16%
Less likely	495	49%	41%	55%	53%
No difference	176	18%	20%	15%	17%
DK	108	11%	10%	8%	14%

Q14r6. Every single credit union and community bank in America opposes this legislation, saying it would hurt their ability to serve customers.

Response	Count	Overall	REP	DEM	IND
More likely	240	24%	29%	24%	19%
Less likely	443	44%	38%	50%	45%
No difference	203	20%	22%	17%	21%
DK	114	11%	11%	9%	15%

Q14r7. Economic analysis shows the legislation could cost the travel and tourism industry \$23.4 billion and 183,000 jobs by eliminating airline mile programs.

Response	Count	Overall	REP	DEM	IND
More likely	226	23%	28%	22%	18%
Less likely	471	47%	39%	54%	48%
No difference	190	19%	22%	15%	20%
DK	113	11%	11%	9%	14%

Q14r8. The primary beneficiaries would be large corporate retailers like Walmart, Target, and Home Depot, not consumers or small businesses.

Response	Count	Overall	REP	DEM	IND
More likely	230	23%	28%	22%	19%
Less likely	474	47%	43%	50%	49%
No difference	193	19%	19%	20%	20%
DK	103	10%	10%	8%	12%

Q14r9. Credit card processing fees have remained essentially flat at around 1.8% for nearly a decade, while retailer profit margins have grown substantially.

Response	Count	Overall	REP	DEM	IND
More likely	257	26%	31%	26%	20%
Less likely	375	38%	32%	40%	41%
No difference	235	23%	25%	23%	23%
DK	133	13%	12%	11%	16%

Q14r10. Small businesses could face higher costs and fewer benefits from card payments, putting them at a competitive disadvantage to large retailers.

Response	Count	Overall	REP	DEM	IND
More likely	235	23%	26%	22%	22%
Less likely	492	49%	44%	54%	50%
No difference	174	17%	19%	17%	17%
DK	99	10%	11%	7%	12%

Q14r11. Rather than lowering prices for consumers, the legislation would transfer billions of dollars from consumer rewards programs to the profit margins of large retailers and payment processing companies.

Response	Count	Overall	REP	DEM	IND
More likely	251	25%	30%	23%	22%
Less likely	483	48%	39%	54%	51%
No difference	171	17%	21%	14%	16%
DK	95	9%	10%	8%	10%

Q15. Based on what you've heard, which concern about the Credit Card Competition Act worries you MOST?

Response	Count	Overall	REP	DEM	IND
Loss of credit card rewards and cashback programs	153	15%	16%	16%	15%
Increased fraud and security risks from untested networks	208	21%	21%	23%	18%
Potential job losses in travel and tourism industry	52	5%	6%	5%	5%
Harm to community banks and credit unions	72	7%	6%	10%	6%
Large corporate retailers gaining unfair advantages	113	11%	9%	13%	11%
Expanded Federal Reserve control over payment systems	72	7%	10%	5%	6%
Higher costs for small businesses	106	11%	9%	11%	12%
Government overregulation of financial markets	108	11%	11%	9%	12%
None of these concerns worry me	62	6%	7%	4%	7%
Don't know	54	5%	5%	5%	7%

Q16. The Credit Card Competition Act is primarily supported by large retailers. Which of the following statements comes closer to your view?

Response	Count	Overall	REP	DEM	IND
Large retailers like Walmart and Target are fighting for lower costs that will benefit consumers through lower prices	344	34%	35%	40%	28%
Large retailers like Walmart and Target are seeking higher profits at the expense of consumer benefits like rewards and security	498	50%	46%	49%	54%
Don't know	159	16%	18%	11%	18%



Q17. If the Credit Card Competition Act reduces credit card processing fees, which outcome do you think is more likely?

Response	Count	Overall	REP	DEM	IND
Consumers will benefit through lower prices at stores	284	28%	34%	29%	22%
Price savings will not be passed on to the consumer- retailers and payment processors will keep the savings as higher profits	590	59%	52%	59%	66%
Don't know	126	13%	14%	12%	12%

Q18. Which of the following concerns you more about the Credit Card Competition Act?

Response	Count	Overall	REP	DEM	IND
Government forcing consumers to use untested payment networks they haven't chosen	589	59%	58%	59%	60%
Allowing market competition to determine payment processing options	267	27%	27%	29%	25%
Don't know	144	14%	15%	13%	15%

Q19. How concerned would you be if this legislation eliminated or significantly reduced credit card rewards programs?

Response	Count	Overall	REP	DEM	IND
Extremely concerned	273	27%	26%	28%	28%
Very concerned	270	27%	24%	31%	25%
Somewhat concerned	295	29%	30%	28%	30%
Not very concerned	104	10%	13%	9%	10%
Not concerned at all	58	6%	7%	3%	7%

Q20. How concerned would you be if this legislation gave the Federal Reserve more power to determine which payment networks Americans can use?

Response	Count	Overall	REP	DEM	IND
Extremely concerned	333	33%	34%	33%	33%
Very concerned	288	29%	31%	28%	28%
Somewhat concerned	281	28%	25%	29%	30%
Not very concerned	63	6%	6%	7%	6%
Not concerned at all	36	4%	4%	3%	4%

Q21. How concerned would you be if this legislation cost 183,000 Americans their jobs in the travel and tourism industry?

Response	Count	Overall	REP	DEM	IND
Extremely concerned	371	37%	33%	41%	38%
Very concerned	311	31%	35%	32%	27%
Somewhat concerned	212	21%	19%	20%	25%
Not very concerned	71	7%	9%	6%	6%
Not concerned at all	35	4%	5%	2%	4%

Q22. How concerned would you be if this legislation increased fraud risks by forcing transactions onto untested payment networks?

Response	Count	Overall	REP	DEM	IND
Extremely concerned	447	45%	40%	48%	47%
Very concerned	296	30%	37%	27%	25%
Somewhat concerned	180	18%	15%	17%	21%
Not very concerned	49	5%	5%	6%	4%
Not concerned at all	28	3%	3%	2%	4%

Q23. Now, would you support or oppose the Credit Card Competition Act?

Response	Count	Overall	REP	DEM	IND
Strongly support	131	13%	17%	11%	11%
Somewhat support	149	15%	16%	15%	14%
Somewhat oppose	273	27%	28%	30%	24%
Strongly oppose	333	33%	29%	36%	35%
Don't know	114	11%	9%	8%	17%
Net		-33	-24	-39	-34

Q24. If you learned that your Member of Congress voted for the Credit Card Competition Act that eliminated your credit card rewards, increased fraud risks by weakening current security systems, cost 183,000 Americans their jobs in the travel industry, and primarily benefited large corporate retailers rather than consumers, how would this affect your likelihood to vote for them?

Response	Count	Overall	REP	DEM	IND
Much more likely	187	19%	23%	16%	17%
Somewhat more likely	146	15%	16%	16%	12%
No difference	198	20%	21%	19%	20%
Somewhat less likely	221	22%	20%	24%	22%
Much less likely	248	25%	20%	26%	28%

Sample Demographics

Gender

Gender	Count	Percent
Male	481	48%
Female	519	52%

Age

Age Group	Count	Percent
18-29	191	19%
30-49	287	29%
50-64	238	24%
65+	284	28%

Education

Education	Count	Percent
Less than college	588	59%
4-Year Degree	410	41%

Party Identification

Party	Count	Percent
Republican	337	34%
Democrat	324	32%
Independent/Other	339	34%



Race/Ethnicity

Race/Ethnicity	Count	Percent
Asian	50	5%
Black	110	11%
Hispanic	130	13%
Other	20	2%
White	690	69%

2024 Presidential Vote

2024 Vote	Count	Percent
Trump 2024	450	46%
Harris 2024	440	45%
Someone else	30	3%
Did not vote	66	7%

Area Type

Area Type	Count	Percent
Rural	260	26%
Suburban	514	52%
Urban	220	22%

Methodology

Interview Dates May 29th – June 1st, 2025

Target Population National registered voters

Sampling Method The survey was administered using a non-probability online panel provided by Cint. Respondents were recruited from Cint’s online research marketplace and invited to participate in an online questionnaire.

Quota controls were applied to ensure that key demographic and political subgroups—including party affiliation, race, gender, age, political participation, and educational attainment—were approximately represented.

Weighting The sample was weighted based on gender, age, college education, party, party self ID, race, 2024 Presidential vote, region, and election participation.

Weighting targets were derived from a national voter file appended with consumer data and informed by analysis of the 2024 presidential election to accurately reflect the demographics of registered voters.

Number of respondents 1000

Margin of error +/- 3.2

Survey Modes 100% online panel