



External Communications Department

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SBP Launches Nationwide Survey on User Experience of Digital Payment Services

The State Bank of Pakistan (SBP) has launched a nationwide Survey on “User Experience of Digital Payment Services” to obtain direct feedback from such users across Pakistan.

Over the years, SBP has undertaken wide-ranging policy, regulatory and digital payments infrastructure development initiatives to promote safe, reliable, efficient and inclusive digital payments ecosystem in the country. These efforts have supported the rapid growth of digital payments through mobile banking apps, digital wallets, cards, Raast, IBFT etc. during last 5 years.

As digital payments are increasingly integrating into everyday activities, understanding customers’ experiences and expectations is essential for ensuring the responsiveness of digital payments eco system to the evolving public needs. Through this survey, SBP aims to gather insights on usage patterns, service quality, ease of use, transaction reliability, complaint handling, fraud concerns and overall customer experience.

The survey has been developed in consultation with relevant stakeholders and forms part of SBP’s broader evidence-based approach to strengthening Pakistan’s digital financial ecosystem. The findings of the survey will help SBP identify areas for further improvement in the safety, convenience, accessibility, and reliability of digital payment services in Pakistan.

The survey can be accessed through the following official link:

https://surveyctosbp.surveycto.com/collect/survey_digital_payment_services

The survey will remain open till **July 10, 2026**.

SBP encourages all users of digital payment services to participate in the survey and share their valuable feedback. The responses will support future initiatives aimed at building a more customer-centric and digitally empowered financial ecosystem in Pakistan.
