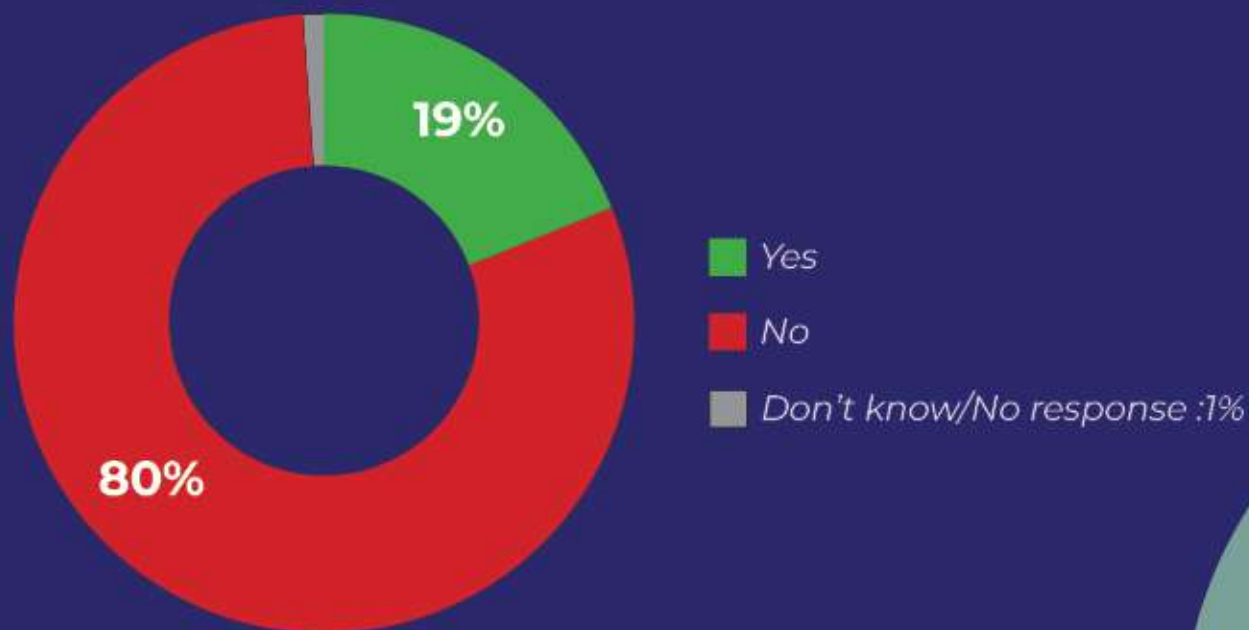


Installments remain a niche market in Pakistan: 80% of households have not used payment plans

women and rural residents show lower adoption rates



Question: Please tell me if any members of your household have ever purchased a household item on installments?





PRESS RELEASE
Opinion Poll
Consumer/Commercial
Banking and Consumer Finance

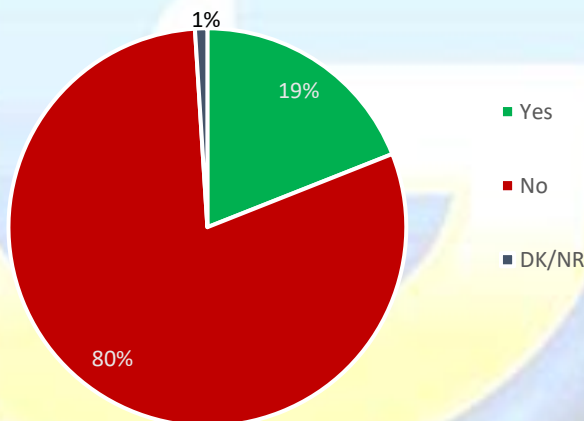
Installments remain a niche market in Pakistan: 80% of households have not used payment plans, women and rural residents show lower adoption rates: Gallup & Gilani Pakistan

(Islamabad) 11th December, 2024

According to a survey conducted by Gallup & Gilani Pakistan, 80% of households have not used payment plans, women and rural residents show lower adoption rates.

A nationally representative sample of adult men and women from across the country was asked the question, “Please tell me if any members of your household have ever purchased a household item on installments?” In response, 19% said ‘Yes’, 80% said ‘No’, 1% responded they don’t know or gave no response.

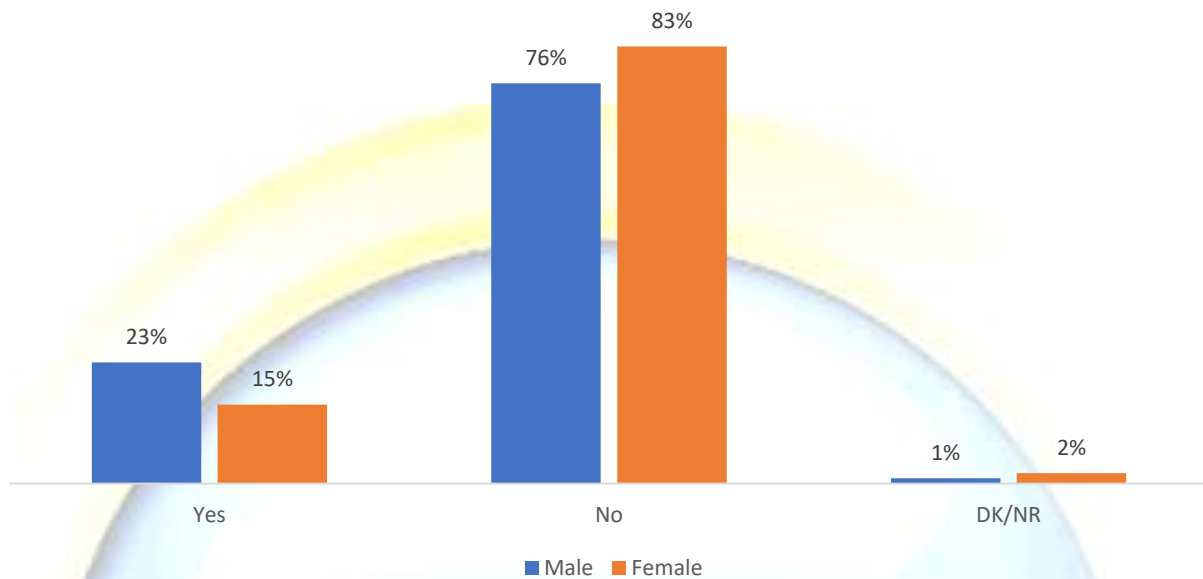
Question: Please tell me if any members of your household have ever purchased a household item on installments?



Source: Gallup & Gilani Pakistan
(www.gallup-international.com; www.gallup.com.pk, www.gilanifoundation.com)

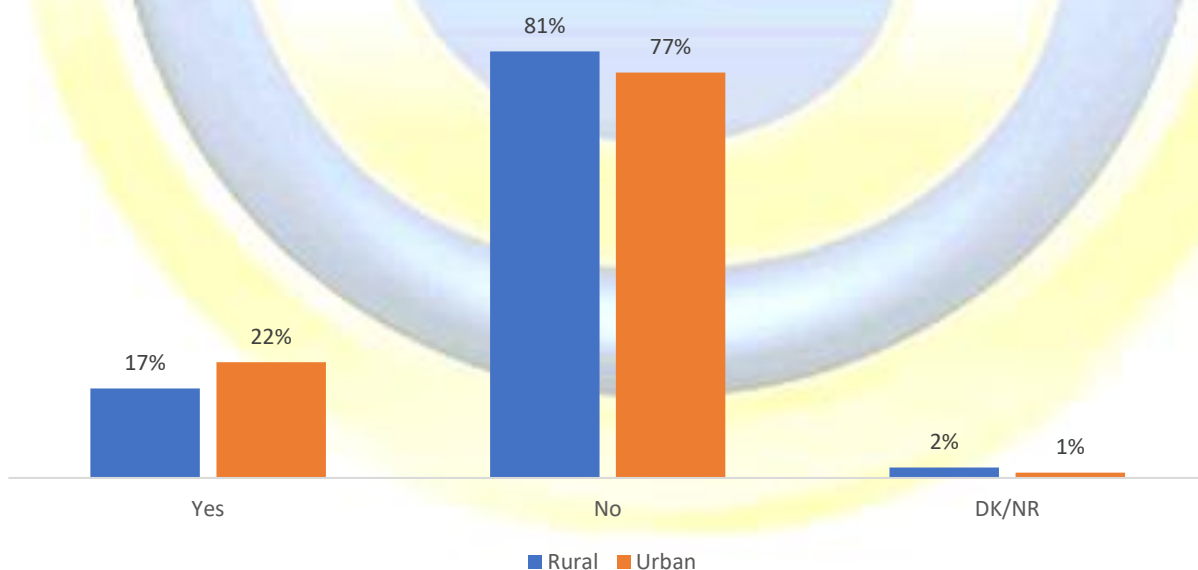
The study in Pakistan was conducted and released by Gallup & Gilani Pakistan, the Pakistani affiliate of Gallup International. The recent survey was carried out among a sample of 1024 men and women in urban and rural areas of all four provinces of the country, conducted from 23rd September – 17th November 2024. The error margin is estimated to be approximately $\pm 2-3$ percent at the 95% confidence level. The methodology used for data collection was telephonic surveys (CATI).

Across gender: Higher percentage of female respondents (83%) reported not making purchases on installments compared to male respondents (76%).



Source: Gallup & Gilani Pakistan
(www.gallup-international.com; www.gallup.com.pk, www.gilanifoundation.com)

Across rurality: Rural households are 4% more likely not to make purchases on installments, with 81% reporting no such purchases, compared to 77% of urban households.



Source: Gallup & Gilani Pakistan
(www.gallup-international.com; www.gallup.com.pk, www.gilanifoundation.com)



Opinion Poll from Gallup Pakistan
The Pakistani Affiliate of Gallup
International



GILANI RESEARCH
FOUNDATION

Wednesday, 11th December, 2024

(3 Pages, English version Only)

Gilani Research Foundation is a not-for-profit public service project to provide social science research to students, academia, policymakers, and concerned citizens in Pakistan and across the globe.

Gilani Research Foundation is headed by Dr. Ijaz Shafi Gilani who pioneered the field of opinion polling in Pakistan and established Gallup Pakistan in 1980. Currently, Dr. Gilani, who holds a Ph.D. from the Massachusetts Institute of Technology (MIT) and has taught at leading universities in Pakistan and abroad, is Chairman of Gallup Pakistan.

If you have any further questions regarding this poll, please feel free to contact us.

*Best Regards,
Gallup Pakistan*

Disclaimer: Gallup Pakistan is not related to Gallup Inc. headquartered in Washington D.C. USA. We require that our surveys be credited fully as Gallup Pakistan (not Gallup or Gallup Poll). We disclaim any responsibility for surveys pertaining to Pakistani public opinion except those carried out by Gallup Pakistan, the Pakistani affiliate of Gallup International Association. For details on Gallup International Association see website: www.gallup-international.com



Daily Gilani Poll
2024



of Gallup Pakistan
(1980-2024)