



The Hidden Cost of Parking

How payment friction impacts customer satisfaction, visitation and the future of parking operations



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More Than Just a Parking Space

Parking is no longer just an operational function. It has become a critical part of the customer journey.

Today's consumers expect parking payments to be as simple and intuitive as every other modern commerce experience. Yet many parking environments still rely on fragmented systems, confusing interfaces, inconsistent payment options and outdated infrastructure.

NMI surveyed 1,000 U.S. adults to better understand how parking payment experiences influence consumer behaviour, payment preferences and expectations.

The findings reveal that friction around making parking payments is directly impacting:

-  Customer satisfaction
-  Where people choose to visit
-  How long people stay
-  How people choose to travel
-  Support for local businesses

The research also highlights a significant opportunity for parking operators, municipalities, ISVs, and mobility providers to modernize payment experiences through more flexible, connected and user-friendly unattended payment environments.



Key Findings



Parking Friction

- 37%** regularly experience technical issues at parking kiosks or stations
- 30%** have received tickets due to confusing payment instructions
- 29%** skipped an event or appointment due to parking complexity



Visitation & Dwell Time

- 57%** say parking influences which business or venue they visit
- 49%** would visit local businesses more with seamless payments
- 46%** stay longer when parking can be extended remotely



Payment Methods

- 54%** primarily use credit or debit cards
- 28%** still regularly use cash
- 18%** use digital wallets
- 13%** regularly pay through parking apps



Digital Expectations

- 86%** want the ability to extend parking from their phone
- 76%** want one parking app that works across multiple cities
- 45%** would be less frustrated with automatic parking payments



Parking Payments Are Now Part of the Customer Experience

For many operators, parking has historically been viewed as an infrastructure or enforcement challenge. Increasingly, however, it is becoming a customer experience differentiator.

Consumers interact with parking systems during some of the most time-sensitive or stressful parts of their day:

-  Travelling to airports or train stations
-  Attending events
-  Visiting restaurants or retail districts
-  Arriving for healthcare appointments

When payment systems are difficult to navigate, consumers associate that friction with the broader destination experience itself.

Our research found:

-  **37%** regularly experience technical difficulties at kiosks or pay stations
-  **30%** have received tickets due to confusing payment instructions

These findings suggest parking friction is no longer simply an inconvenience. It is affecting transaction completion, customer trust and overall satisfaction.

For operators, this creates both operational risk and opportunity.

Parking Directly Influences Consumer Behavior

The research reveals that parking experiences have measurable downstream effects on consumer decisions.

Parking shapes where customers choose to visit

More than half of consumers (**57%**) say parking affects which business or venue they choose to visit. Nearly half (**49%**) say they would visit local businesses more often if paying for parking was easier.

For operators, this means easier parking payments can help:

- Encourage more people to visit nearby businesses
- Make customers more likely to return
- Support shops, restaurants and venues in the area
- Create a better first impression of a destination
- Make parking feel like part of a smooth day out, rather than a barrier to it

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44%

avoid driving
due to parking
hassles

Parking impacts transportation choices

44% of respondents say they choose rideshare, public transit, or walking specifically to avoid parking hassles.

While multimodal transportation growth is expected in many urban environments, the findings suggest parking friction itself is accelerating some behavioural shifts.

Parking influenced how long people stay

46% say the ability to extend parking remotely from their phone directly influences how long they stay somewhere.

For operators and municipalities, this shows the value of parking experiences that are easy to manage, even after someone has left their vehicle. When drivers can extend their time without interrupting what they are doing, parking becomes less stressful and the overall visit feels smoother.

The Consumer Experience Gap

Consumers increasingly compare parking payments to every other digital experience in their lives.

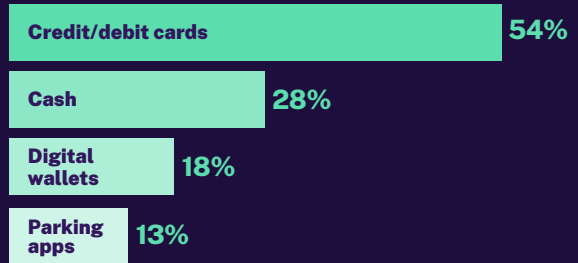
Ordering food, booking travel, shopping online and paying in-store have all become increasingly seamless. Parking, however, often remains fragmented.

One of the clearest themes in the research is that consumers want flexibility, but they also want simplicity.

Payment preferences remain highly diverse

While digital adoption continues to grow, no single payment method dominates all consumers.

Respondents reported using:



This presents an important operational reality:

Consumers do not want fewer payment choices. They want every payment option to be intuitive and reliable.



Parking operators therefore face a dual challenge:

- Supporting a broad mix of payment preferences
- Reducing friction across every payment channel

The findings suggest successful parking environments will increasingly be those that support:

-  Tap-to-pay
-  Unattended kiosks
-  Digital wallets
-  Cash acceptance where needed
-  App-based payments
-  Connected account-based experiences

without creating complexity for the end user.

Consumers Want More Connected Parking Experiences

Our research shows that people want parking to feel simpler, more flexible and less stressful. They want to be able to pay, extend their stay and manage their parking in ways that fit naturally into their day.

Consumers increasingly expect:

- The ability to manage parking from their phone
- Payment options that work easily across different locations
- Automatic payments that remove unnecessary steps
- A more consistent experience wherever they park

Key findings include:

 **86%** say automatic payments would reduce frustration

 **76%** support remote parking extensions

 **45%** want one parking app that work across multiple cities

These expectations mirror broader trends across unattended commerce, where consumers increasingly prioritize convenience, speed, and continuity.

For operators, fragmented parking ecosystems may increasingly create usability challenges and customer dissatisfaction.



Security and Trust Remain Critical

While convenience expectations are rising, trust remains a key consideration in unattended environments.

As operators modernize payment infrastructure, security, transparency, and consumer confidence will remain critical to adoption and long-term satisfaction.

Only
50%

feel confident their
payment information
is secure when
using unattended
parking kiosks.

What Parking Operators Should Prioritize

The findings suggest operators have a significant opportunity to improve both customer experience and operational outcomes through modernized payment infrastructure.

Key priorities include:

Simplifying the payment journey

Consumers should be able to quickly understand how to pay regardless of channel or location.

Supporting multiple payment methods

Flexibility remains essential across cards, wallets, apps and cash.

Enabling connected experiences

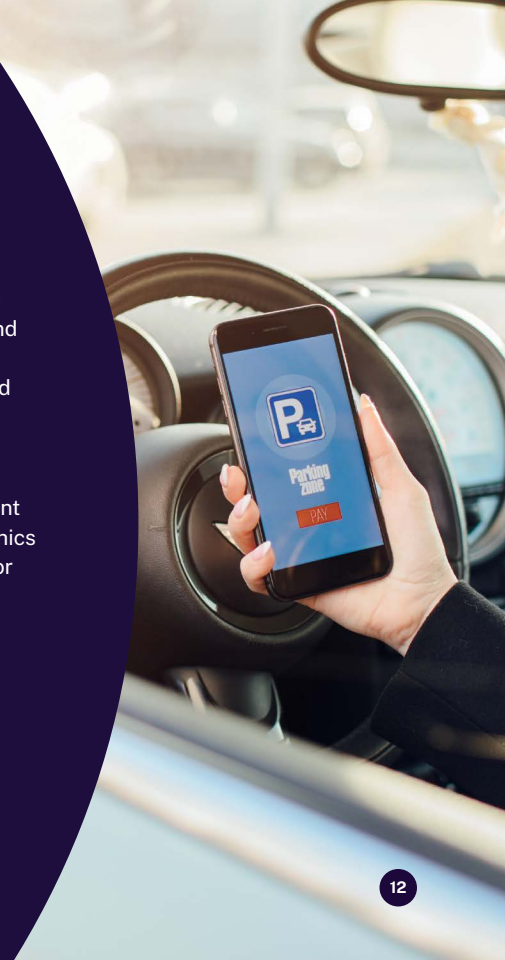
The ability to extend parking from a phone, account-based payments, and systems that work across different locations to make parking easier and more convenient.

Refine the user experience

Rigorously test all parking equipment with users from as many demographics as possible to, eliminate confusion or points of difficulty.

Building trust

Clear instructions, reliable systems and secure payment environments remain foundational.





How NMI Supports Modern Parking Experiences

As consumer expectations evolve, parking operators need payment infrastructure that can support every type of parking journey, from traditional paystations to mobile-first and ticketless experiences.

NMI provides a single platform for parking operators and technology providers to connect and manage payments across a wide range of environments, including Pay & Display, Pay on Foot, ANPR, QR code, mobile, ticketless parking and EV charging.

This matters because parking payments are no longer limited to a single device or location. Drivers may pay at a kiosk, tap at a terminal, scan a QR code, use a parking app, extend their stay remotely or pay automatically through a ticketless journey. Operators need to support all of these options while keeping the experience simple, secure and reliable.

NMI helps parking operators deliver:

- **Multiple payment options** across cards, digital wallets, apps and unattended devices
- **Seamless integrations** with parking equipment, software platforms and operational systems
- **Ultra-high reliability** and certified security for unattended payment environments
- **Wide range of payment device support** across modern parking use cases
- **Support** for major US acquirers
- **Integrations** with leading parking equipment manufacturers

By bringing these capabilities together through one platform, NMI helps operators reduce payment friction, improve transaction completion and create more consistent customer experiences across locations.

For parking operators, the opportunity is not simply to add more ways to pay. It is to make every parking payment journey easier to complete, whether the driver is using a paystation, an app, a QR code, a contactless card or an automated ticketless experience.

NMI is the heartbeat of modern parking operations, connecting every payment journey through one reliable platform.





The Opportunity Ahead

As parking increasingly becomes part of the broader connected commerce experience, operators need payment infrastructure that can adapt to changing consumer expectations while supporting long-term innovation.

Our research shows that payment friction can directly influence:

- ✓ Customer satisfaction
- ✓ Visitation patterns
- ✓ Dwell time
- ✓ Transportation behavior
- ✓ Local economic activity

At the same time, consumers are increasingly clear about what they want from modern parking environments: flexibility, simplicity, security, and seamless payment experiences.

For parking operators, municipalities, ISVs, and mobility platforms, the opportunity is clear. Modernizing parking payments is no longer simply a technology upgrade. It is an investment in customer experience, operational efficiency, and the future of connected mobility.



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