Runa

RESEARCH INDUSTRY GUIDE

Redefining Panelist Payouts and Compensation:

Instant, Embedded, and Borderless

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FOREWORD FROM RUNA'S CMO

Market Research Needs a New Edge.

Market research has never been more vital. Yet companies today face signal loss, driven by stricter data protection regulations and growing consumer privacy awareness.

To stay ahead, they must uncover new ways to surface insights, strengthen their first-party data, and identify high-value audiences – and market research offers an invaluable lifeline. For market research organizations, this creates both opportunity and challenge.

Attracting quality panelists at scale requires compelling compensation programs. And with the global market research industry projected to grow beyond $93 billion by 2025 and reach nearly $111 billion by the end of the decade, competition is fierce. Failing to secure and retain panelists risks contracts, credibility, and growth.

Gift cards were once the go-to. But today's panelists expect more—flexible, fast, and familiar options like digital wallets, prepaid cards, and bank transfers. Standalone solutions like PayPal and Venmo aren't built for scale. They're expensive, clunky, and a pain to manage.

Universal Payouts are the Way Forward.

The Runa Universal Payouts Platform embeds instant payouts directly into your systems—making global, flexible rewards effortless. Whether it's bank transfers, digital gift cards, prepaid cards, or wallets, recipients choose how they get paid. You stay in control of the experience.

The result? Lower costs. Higher margins. And happier panelists—who are more likely to engage, respond, and return.

Industry leaders like Dynata are already using Runa to power global payouts at speed and scale.

If you're ready to modernize your rewards infrastructure and turn payouts into a strategic advantage, get in touch at contact@runa.io

INTRODUCTION

Every business needs access to accurate market intelligence. With 85% of CMOs agreeing that data-driven decisions create a competitive edge, market research and survey companies sit at the center of business growth.

In the digital age, deriving actionable insights has never been more essential. According to Qualtrics, 77% of organizations cite market research technology platforms as critical to their success.

The needs of businesses are varied, but ESOMAR research shows that 70% of market research spending goes toward five key areas. These are:

1. CRM (customer relationship management) and customer satisfaction surveys – **20.7% of spend**
2. User experience surveys – **14.2% of spend**
3. Audience research – **13.4% of spend**
4. Usage and behavioral studies – **11.7% of spend**
5. Market measurement – **11.6% of spend**

With demand so widespread, the industry is thriving. But competition is intense, compelling most research platforms to modernize their operations rapidly to meet the moment.

AI and process automation are critical investment areas. 89% of market researchers already use AI tools, and 83% plan to increase AI investment significantly in 2025.

Because the research industry faces an unacceptably high failure rate, one of the biggest shifts underway is a focus on participant experience – championed by influential industry associations like ESOMAR and Insights Association. A stronger panelist experience means better data. Sustainable success in research depends on consistently attracting diverse, representative participants, yet securing reliable respondents has never been harder in today's attention economy. Reaching the right audiences, earning their interest, and keeping them engaged through every stage of research is part art, part science – and impossible to sustain at scale without the right technology.

> **Modernizing incentives is essential to improving panelist experience, lowering failure rates, and encouraging future participation.**

Rewards can boost completion rates by up to 30%. But it's not just the reward amount that matters – speed and choice are equally critical.

Panelists increasingly expect instant compensation in the form that works best for them. Gift cards have long been a popular option for research and survey companies thanks to their simplicity – and spending on gift card incentives increased by 42% in North America and 37% in Europe in 2024. But gift cards alone no longer suit every use case. In today's digital economy, prepaid cards, bank transfers, and e-wallets are just as important to keep pace with panelist expectations.

Traditionally, offering multiple compensation options has been complex and manual. Reward programs required repetitive fulfillment processes that were slow, error-prone, and costly. High transaction fees, processing delays, and settlement times further eroded panelist satisfaction.
The good news is that these challenges are solvable.

Embedded instant payouts give research companies the ability to improve panelist experiences, strengthen efficiencies, and protect margins. The opportunity is here – and it's transformative.

This guide is designed for Panelist Recruitment Managers, Product and Partnership Managers, Operations Leads, and C-Suite executives. It details the benefits of embedding instant payouts for research and survey companies, including improved respondent satisfaction, operational efficiency, and strategic growth. We will cover:

We will cover:

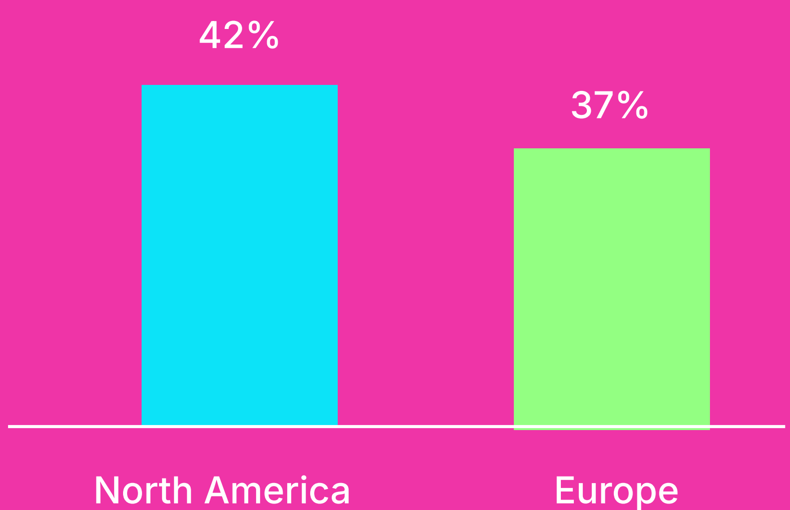
- Key Terms
- Panelist Benefits of Embedded Instant Payouts with Global Coverage
- Strategic Advantages of Embedded Instant Payouts with Flexible Payout Options
- Challenges and Risks of Relying on Fragmented and Inefficient Reward Delivery Systems
- Key Takeaways
- Runa's Future-proof Approach to Embedded Instant Payouts

KEY TERMS

To get a full understanding of the transformative impact that embedded instant payouts offer to market research companies and online survey platforms, it's necessary to explain some of the key terms that we will be using in this guide.

GIFT CARD INCENTIVE GROWTH IN 2024

Source: Incentive Research Foundation



Embedded Instant Payouts

describe the integration of payout capabilities directly into platforms, enabling businesses to disburse funds instantly, globally, and flexibly. They streamline management, scale seamlessly, and adapt to varied payout values and frequencies.

Whether rewarding just a few panelists for one-hour, one-to-one interviews, or making micropayments to hundreds of respondents for a five-minute online survey, embedded instant payout platforms can handle the load.

Flexible Payout Types

refer to the range of methods available to panelists, including local currency bank transfers, e-wallets, prepaid cards, and digital gift cards. Research companies no longer need to rely on closed-loop systems or fragmented networks.

Instead, they can take the opportunity to create a customized experience that's tailored for their panelists and aligned with their brand. And, unlike with legacy payout methods such as bank transfers, they can also ensure that respondents are compensated instantly – regardless of payout type or where in the world it is sent to.

The **Runa Platform** delivers these capabilities through the **Runa API** or **Runa Portal.** The **Runa Network** consolidates thousands of payout options – from gift cards to prepaid cards and pay to card – into one integration. **Runa FX** provides real-time, transparent currency conversion with mid-market rates, making global payouts seamless and cost-efficient.

PANELIST BENEFITS

For research companies, revenues depend on quality insights. That makes panelist satisfaction paramount. Delivering payouts that feel instant, modern, and effortless improves response rates, completion rates, and data quality, as well as encourages repeat participation in future research.

In this section, we will showcase the tangible benefits of embedded payouts for research and survey companies' panelists.

Payment Methods that Work for All Panelists

Branded gift cards are a well-established, popular survey incentive – but they're not going to satisfy 100% of participants 100% of the time. Embedded instant payouts give companies the ability to offer variety – from prepaid cards and local bank transfers to e-wallets and digital gift cards from global merchants. Panelists feel valued when they can choose how they get paid.

Instant Rewards and Compensation, Even for Small Amounts

Speed is equally vital. Requiring participants to reach arbitrary thresholds before collecting their incentives can frustrate them and cause drop-off. With automated embedded payouts, companies can send funds instantly, at any stage of research and for any amount, without adding operational complexity.

A Seamless, Digital Experience

In this highly competitive sector, every touchpoint matters when it comes to attracting and keeping survey panelists engaged. A seamless, digital-first payout process signals professionalism and respect for respondents' time. By removing friction, research companies build trust and loyalty.

Offering instant and flexible reward payouts allows panelists to get paid on their terms, sending a message that their time, opinions, and experience are valued. It also has a direct impact on boosting participation and research completion rates. Furthermore, it drives loyalty, motivating panelists to take part in future research and surveys facilitated by the firm.

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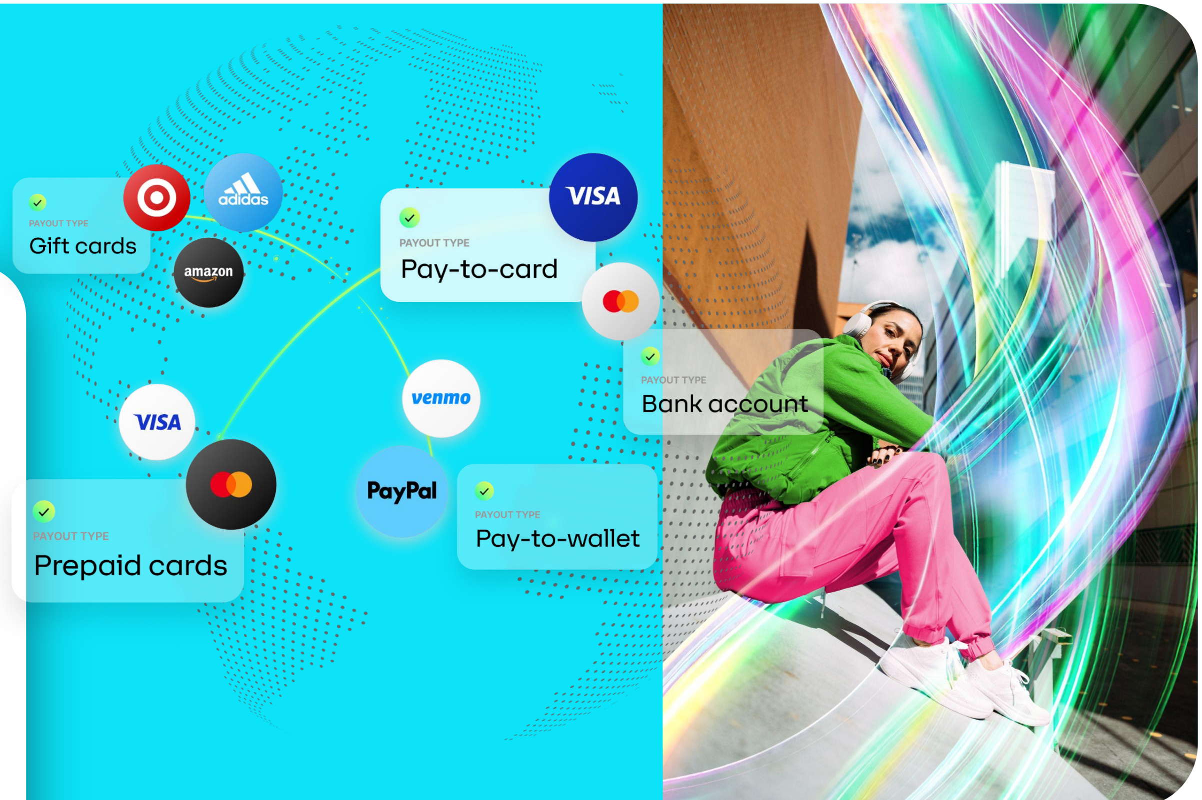
Embedded instant payouts transform incentives from an afterthought into a competitive edge.

Embedded Instant Payouts with Runa



Instant Mass Payouts. Global Change.

- 4K+ payout endpoints
- Bank accounts, prepaid cards, gift cards, e-wallets
- 160 currencies
- 190 countries
- 1 API

STRATEGIC ADVANTAGES

To attract and retain quality participants, market research companies and online survey platforms need reward programs that are modern, compelling and efficient. While the amount of compensation matters, the real differentiator lies in delivering payouts instantly, in a variety of types that align with panelist preferences, all while maintaining operational efficiency.

In this section, we explore the strategic advantages of adopting embedded payouts for research and survey companies.

1 Improve Response Rates as Much as 30%

Strong response rates are the lifeblood of market research. Embedded instant payouts give companies the foundation to design incentive programs with broad appeal, helping them keep participation levels high.

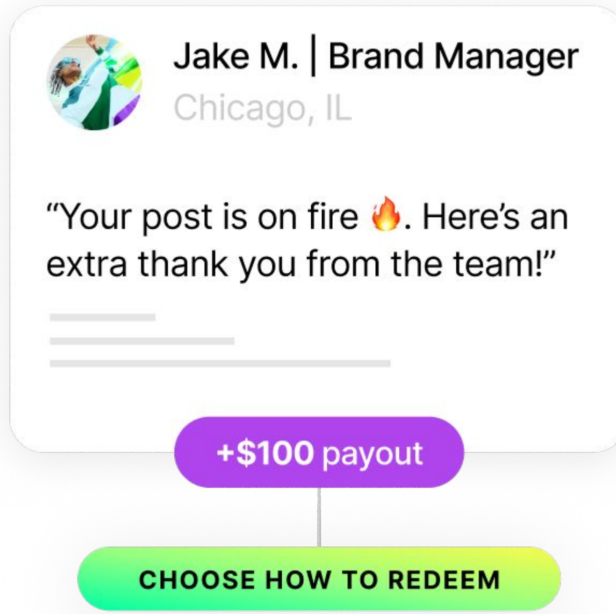
Research consistently shows that guaranteed incentives drive higher participation compared to prize draws or delayed rewards.

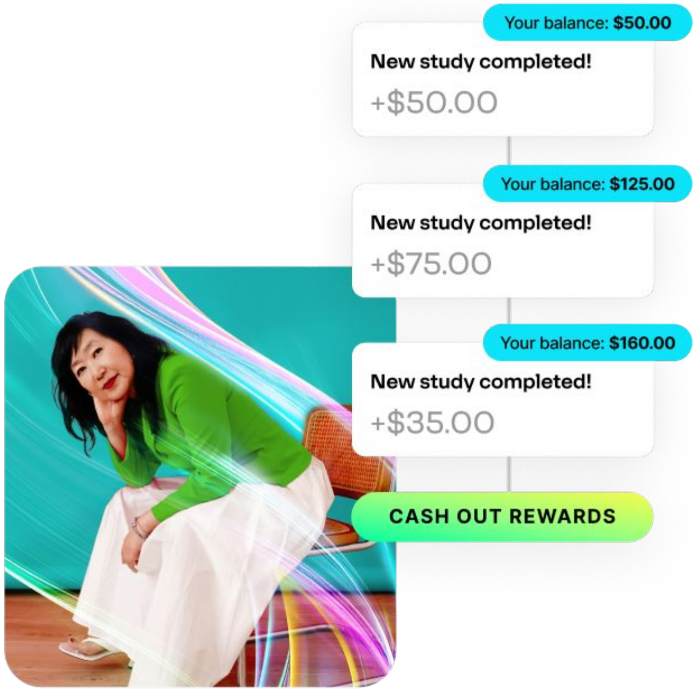
Even a small incentive can make a difference. Gallup research shows that a $1 cash incentive led to a 26% response rate compared to 11% for no incentive. With the ability to send payouts instantly – whether through prepaid cards, bank transfers, or digital gift cards from global merchants – research companies can make participation frictionless, appealing to a broader pool of respondents.

INCENTIVES BOOST COMPLETION RATES

Source: BioMed Central

+30% higher completion rates with incentives





2 Cut Costs and Maximize Incentive Value

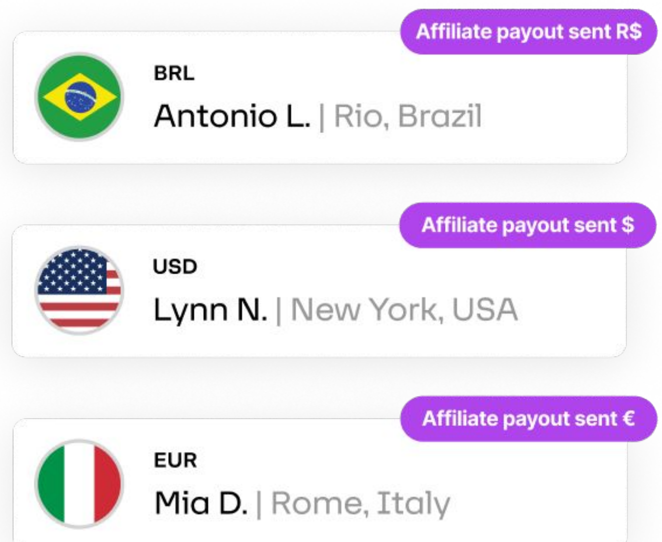
Embedded instant payouts also transform internal operations. By replacing fragmented, manual processes and eliminating fees tied to legacy payment networks, companies streamline workflows and reduce costs. Automated payouts minimize human error and free staff from repetitive, low-value tasks, redirecting time and resources toward core research and client priorities.

This efficiency directly benefits participants. When overheads drop, more budget can flow into rewards. Panelists expect fair and timely compensation – often valuing their time at around $1.76 per minute for shorter tasks, and significantly more for professional interviews or sensitive studies. With embedded payouts, companies can stretch their budgets further and deliver more compelling incentives without sacrificing margins.

3 Boost Data Quality by Reaching More Relevant Panelists

High-quality insights depend on representative samples. Embedded instant payouts expand accessibility by making rewards available instantly across geographies and demographics – including participants who might opt-out of participation because they find traditional inceptive options lacking.

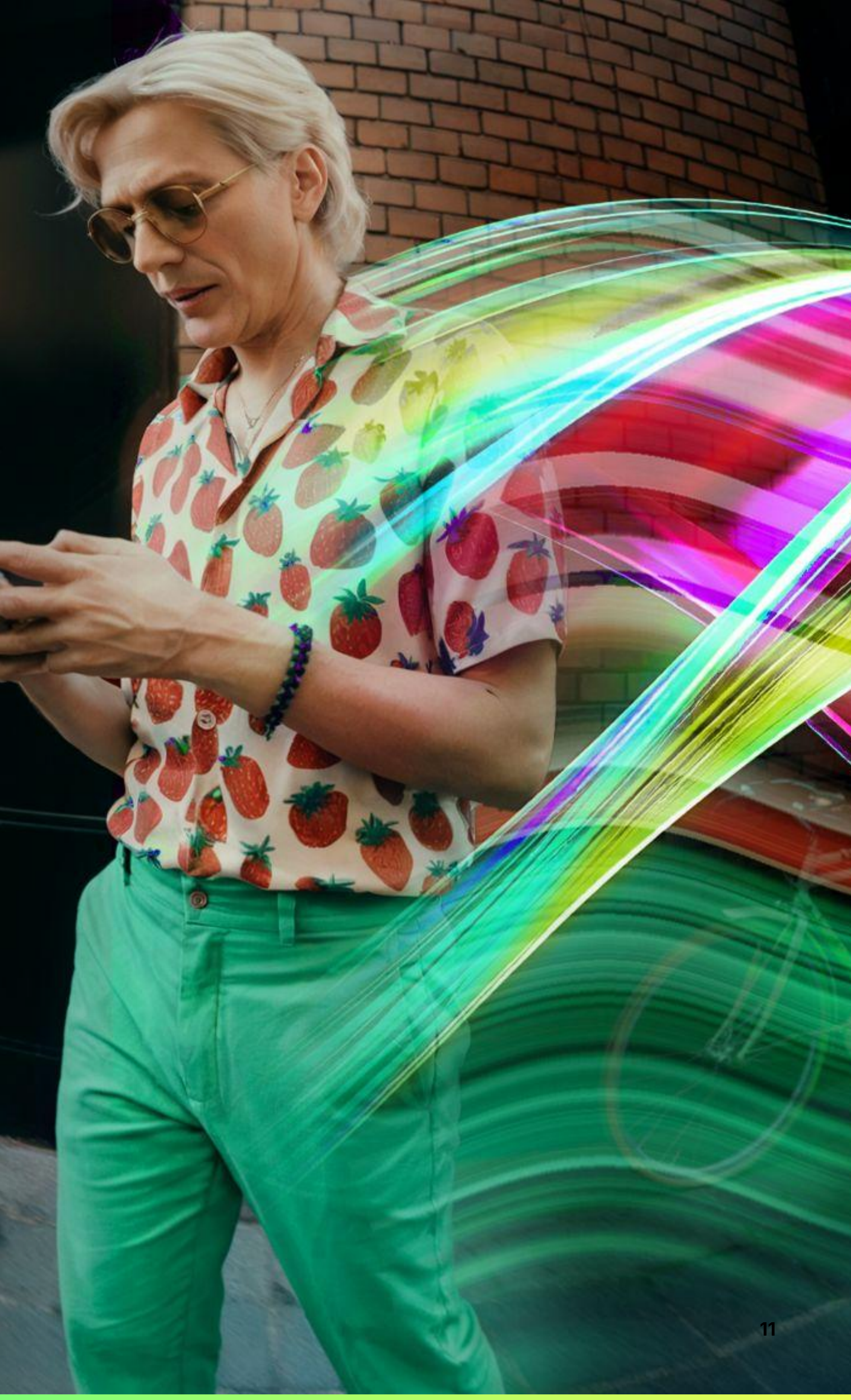
Incentives have been shown to improve representation, encouraging participation from groups with lower income or education levels, as well as harder-to-reach demographics. By removing barriers and offering choice in payout types, companies ensure inclusivity, which strengthens data quality and the reliability of results.



The Risks of Relying on Fragmented and Inefficient Incentive Delivery Systems

Managing payouts and incentive programs is a growing challenge for market research and online survey companies. Every dimension of their business – from panelist satisfaction to operational efficiency, growth, and profitability – is shaped by how effectively payouts are delivered.

In this section, we outline the obstacles and pitfalls that organizations face when relying on outdated, fragmented systems instead of embedded payout solutions.



The problems caused by depending on fragmented, manual and slow payout disbursement systems

High Costs and Transaction Fees Erode Value

Legacy compensation systems create high operating costs that drain resources. Fixed fees for bank transfers and certain digital payment methods, along with credit card processing charges of 1.5% to 3% per transaction, force platforms to either absorb the expense or reduce the value of rewards delivered to panelists.

> **"Fragmented payout systems don't just add friction – they eat directly into margins and participant trust.**

For companies needing to reach global respondents, these challenges multiply. Currency conversion fees and processing delays make international payouts slow and costly. By contrast, embedded instant payout platforms with global coverage simplify conversions and lower costs, ensuring panelist compensation remains consistent and reliable.

Operational Inefficiencies Shrink Profit Margins

Many platforms still rely on manual processes to order, distribute, and track individual gift cards. This approach is outdated and resource-intensive. Valuable staff time that could be spent on core research, client management, or innovation gets diverted into administrative work.

As panelist bases grow, the complexity multiplies, creating bottlenecks and an increased risk of errors. Embedded instant payout solutions automate these tasks, minimizing the need for manual intervention and enabling effortless onboarding. Companies no longer need to collect excessive amounts of panelist data – an email address or phone number is enough to deliver payouts securely and instantly.

Panelist Dissatisfaction Risks Loss of Competitive Edge

In a crowded, digital-first market, panelists have many options. Companies that offer limited payout types, slow settlement, or confusing redemption processes risk losing their respondents to more technologically savvy competitors.

When survey respondents face friction in accessing their payouts – whether through delays, lack of choice, or complicated processes – engagement drops and loyalty disappears. This undermines research completion rates and damages a company's ability to deliver insights at scale.

By contrast, a seamless and high-value payout experience signals respect for panelists' time and contributions. It becomes a true differentiator, helping companies stand out and build long-term loyalty.

Key Takeaways

For market research and survey companies, payouts are not a back-office detail – they are the foundation of panelist trust and data quality. Companies that fail to modernize will struggle to generate reliable insights, retain clients, and protect their margins.

To remain competitive, organizations must reduce operating costs and prepare their payment operations to scale globally. Mass embedded payouts offer a transformative opportunity to streamline processes, elevate panelist experiences, and support profitable growth.

Boost Ability to Attract New Panelists

Flexible payout types and instant delivery help research companies build compelling incentive structures that appeal to diverse audiences.

Keep Panelists Engaged with a Seamless Experience

Instant, flexible payouts build loyalty, encouraging panelists to return for future studies.

Simplify Payout Management:

Automated processes free finance operations teams from repetitive, manual tasks, allowing them to focus on higher-value initiatives.

Improve Cost Structure

Fewer manual processes, lower transaction fees, and multi-currency support translate into greater efficiency and stronger profit margins.

Build Foundations for Growth

Embedded instant payout systems with global reach scale seamlessly as research companies grow their audiences, launch new research products and services, and expand into new geographies.

Runa's Future-Proof Approach to Embedded Instant Payouts

Runa is at the forefront of **mass embedded payouts**, empowering market research companies to cut costs and increase efficiency with instant, secure international payments, **real-time currency conversion through Runa FX** at transparent mid-market rates, and zero hidden fees.

The **Runa Platform** already powers companies in the industry, such as Dynata, enabling payouts at scale quickly and seamlessly. With Runa, payouts can be sent instantly, across territories, and in a wide variety of payout types to suit participant preferences.

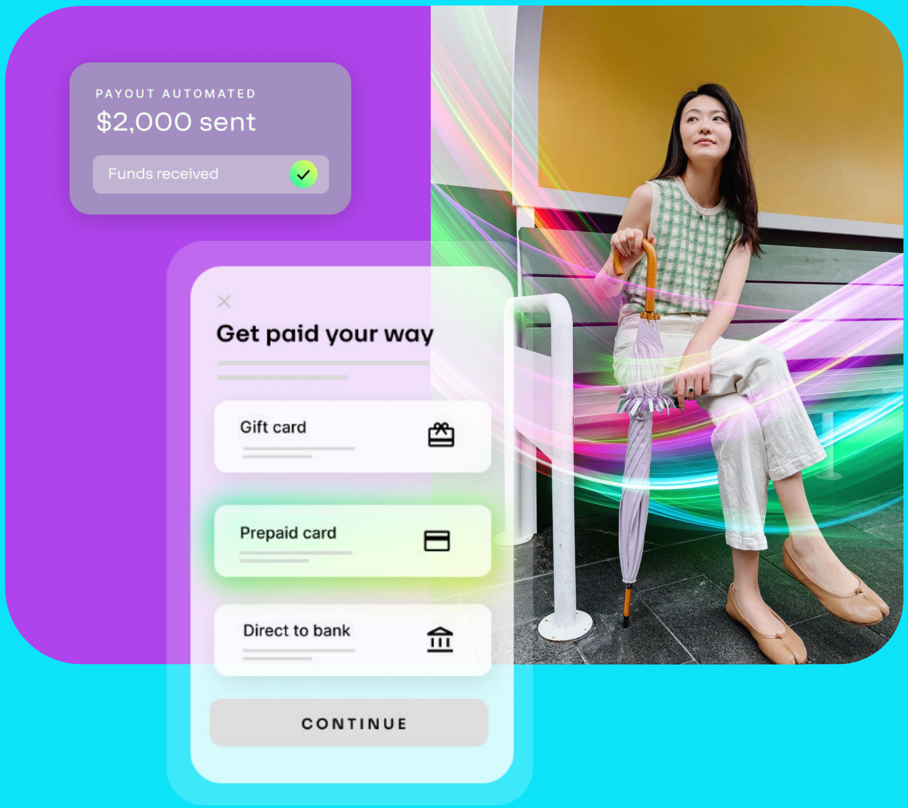
As a trusted partner, Runa is committed to continually expanding its portfolio of payout capabilities, ensuring seamless distribution into every corner of the world – all embedded within your existing tech stack.

Through a single integration with the **Runa API,** research companies unlock access to more than 5,000 payout options across 190 countries and 160 currencies via the **Runa Network.** With no minimum or maximum payout amount, companies have complete flexibility in how they reward their audiences.

The Runa Platform automates reward distribution, reducing reliance on manual fulfillment and enabling incentives to be delivered instantly and at scale.

Flexible currency conversion and access to locally relevant gift cards from leading **merchants** across North America, Europe and around the world further enhance the panelist experience.

If you're ready to reimagine payouts as a driver of panelist satisfaction and operational efficiency, get in touch with our team of experts today at contact@runa.io.

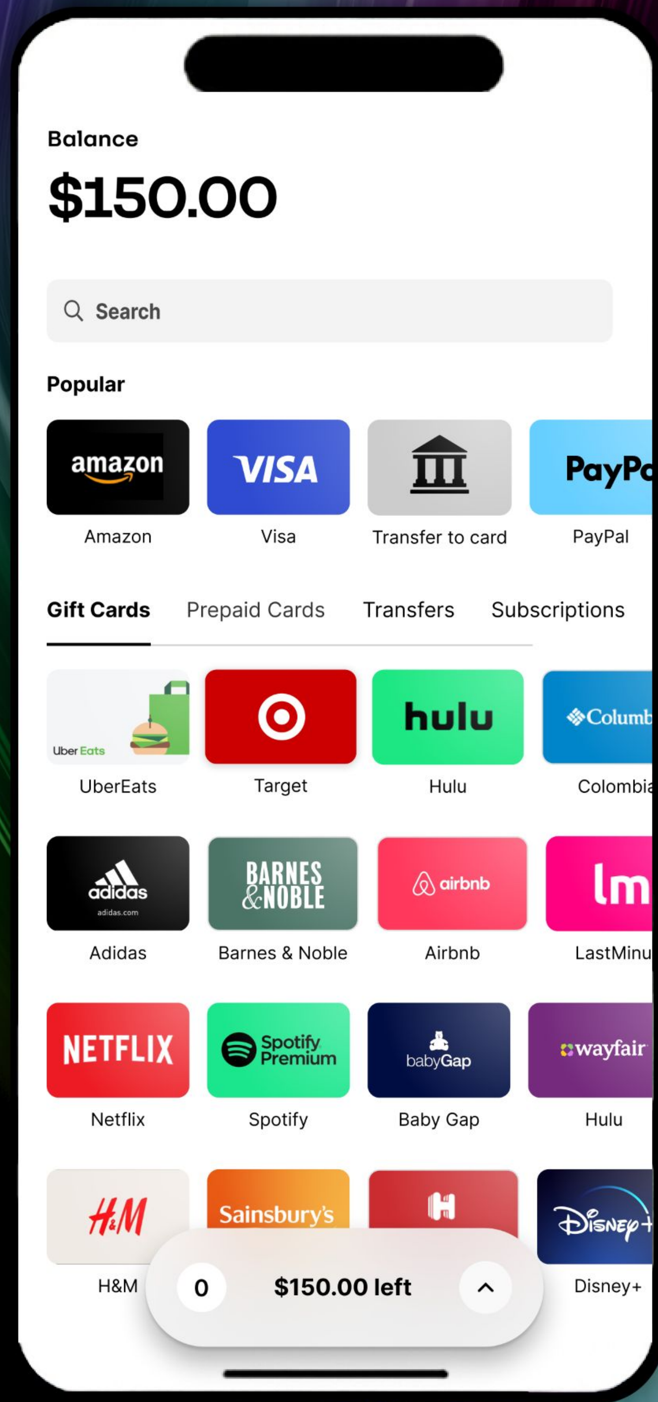


About Runa

Runa is rewriting the rules of payouts. We're the global fintech powering the infrastructure behind instant digital money—giving businesses the tools to grow faster, reach further, and make every payment matter.

With a single API, Runa unlocks instant access to over 5 billion consumers in 190 countries. Whether it's cards, wallets, bank accounts, or digital rewards, funds flow where they need to—fast, smooth, and fully embedded into any experience. No borders. No friction. Just revenue unlocked, conversions boosted, and customers won.

Headquartered in London and New York with a global team at the helm, Runa is backed by leading investors like Element Ventures, CommerzVentures, Clocktower Ventures, Volution Capital, 13Books Capital, and SAP.



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