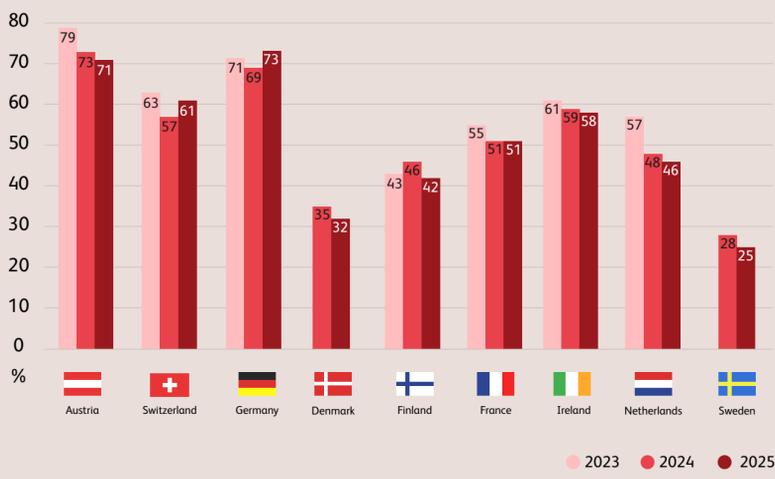
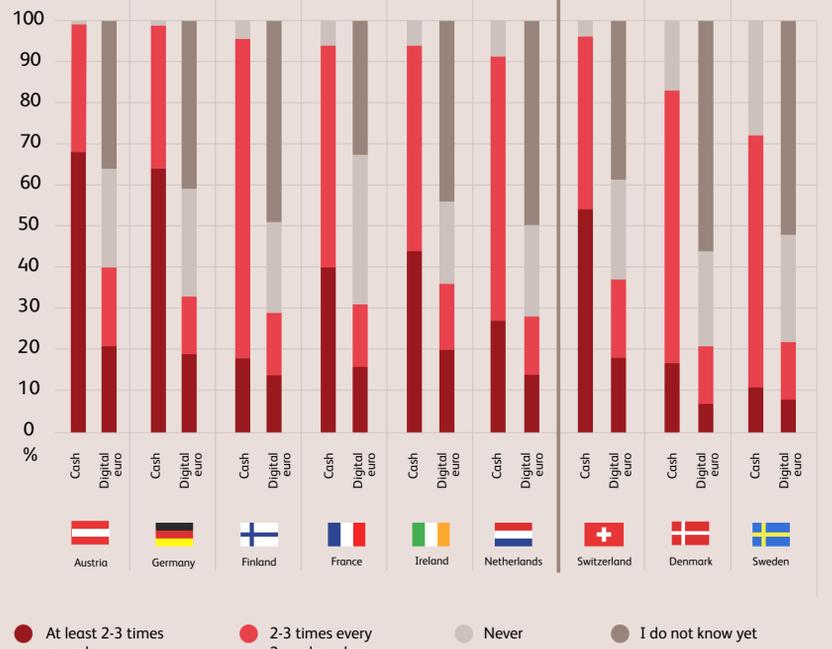


Payment behavior across Europe – Use of cash and digital euro in a country comparison

Cash usage in a country comparison*

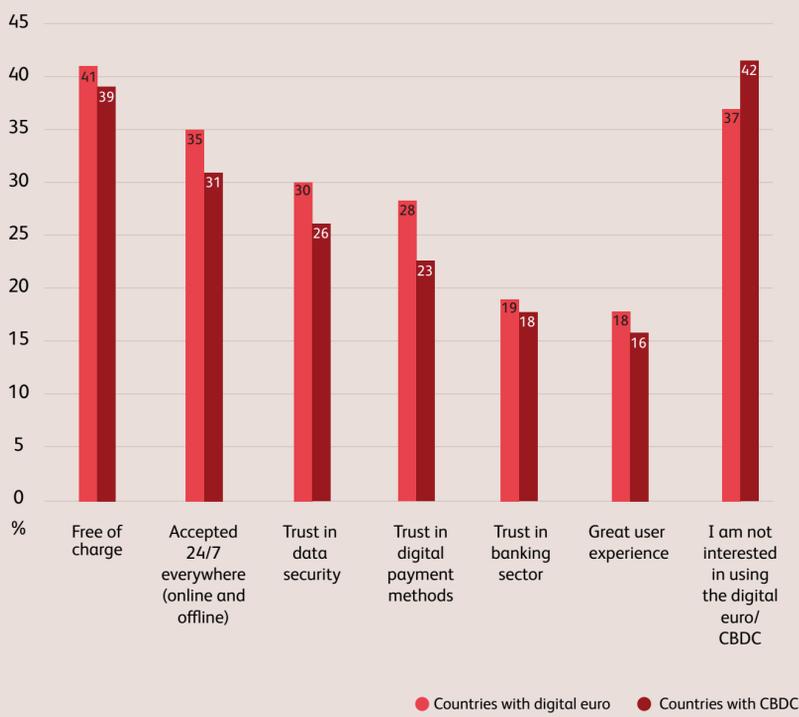


How often would you use the digital euro/CBDC**?



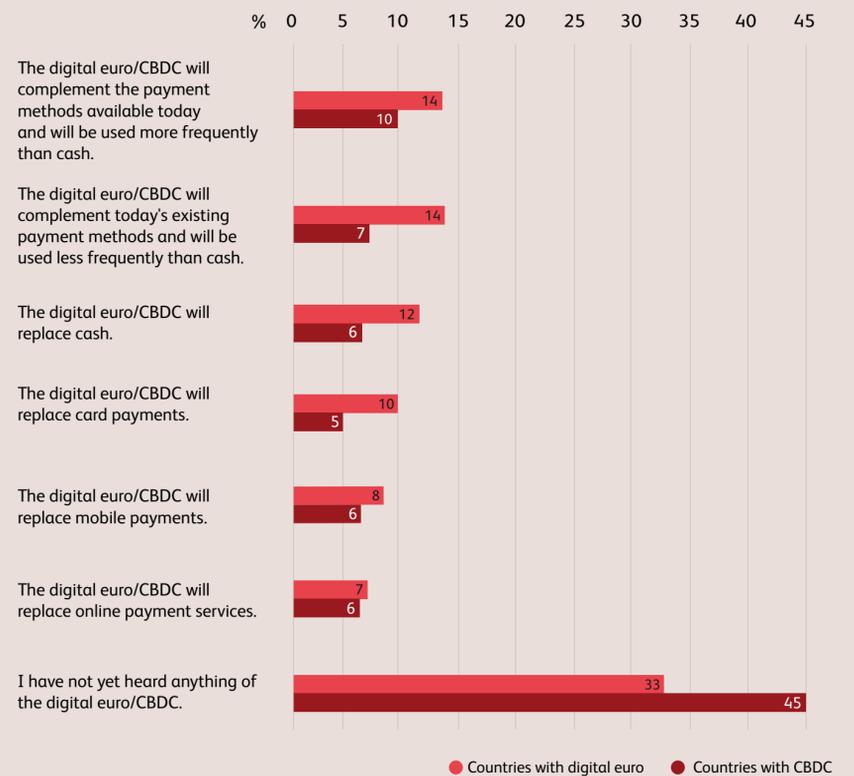
Which of the following reasons would encourage you to use the digital euro/CBDC?

Average of the countries with digital Euro/CBDC***

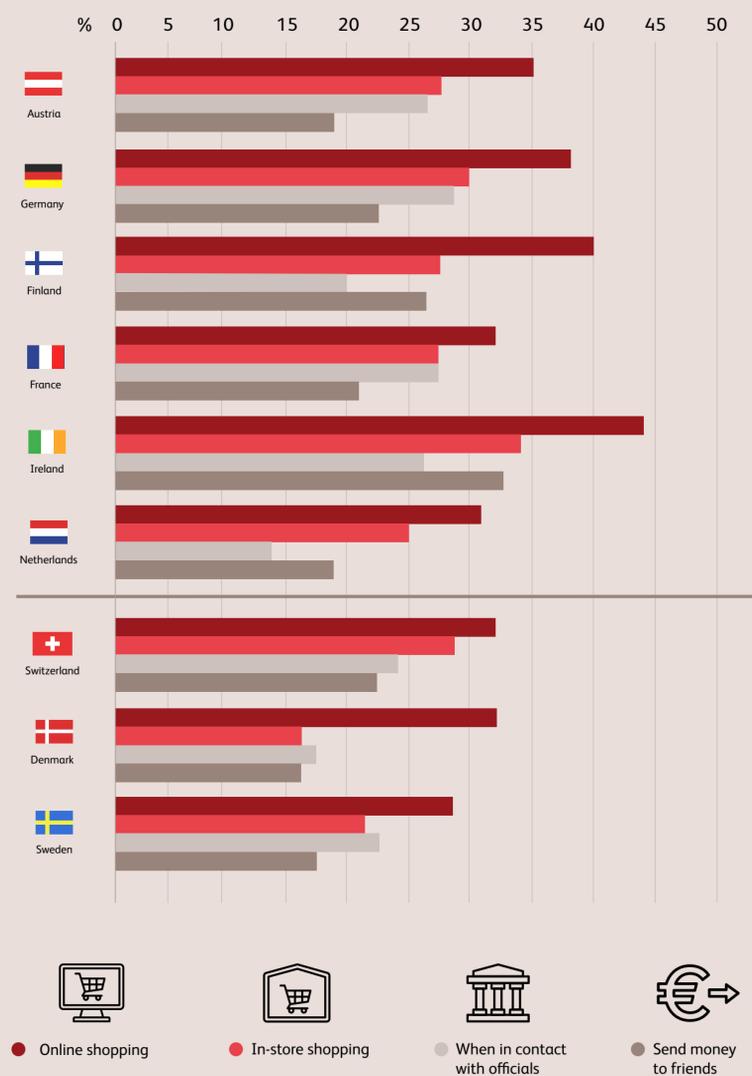


How could the payment behavior change within five years after the introduction of the digital euro/CBDC?

Average of the countries with digital Euro/CBDC

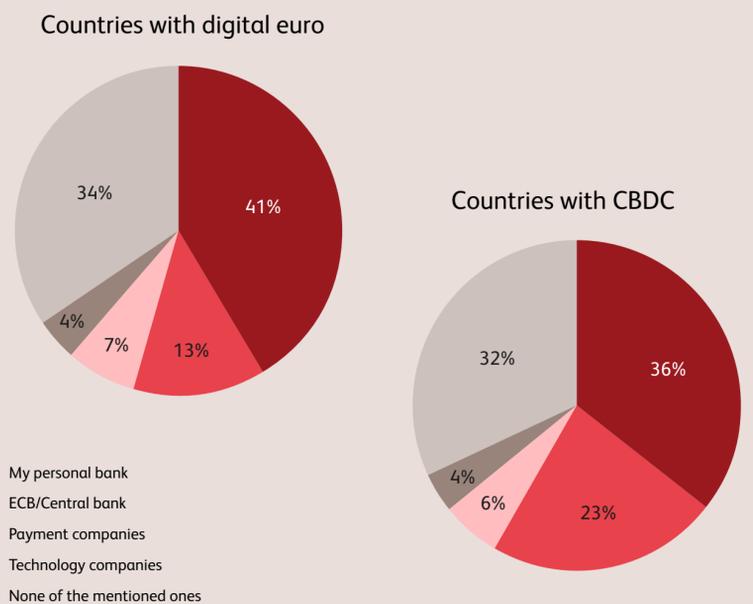


In which situations would you use the digital euro/CBDC?



When you execute a transaction with the digital euro/CBDC, data is recorded and stored. Who would you trust with your transactions data?

Average of the countries with digital euro/CBDC



The data is based on an online survey of 10,123 people in Austria (1,000), Switzerland (1,000), Germany (2,026), Denmark (1,023), Finland (1,009), France (1,052), Ireland (1,001), the Netherlands (1,003), and Sweden (1,009) conducted between 10.12. and 17.12.2025. The results are weighted and are representative of the respective population aged 18 and over.

Partially there's an excerpt of possible answers shown, on some questions multiple answers were possible.

* No data of 2023 available for Denmark and Sweden

** CBDC = Central Bank Digital Currency

*** Countries with digital euro: Austria, Germany, Finland, France, Ireland, the Netherlands; countries with CBDC: Switzerland, Denmark, Sweden