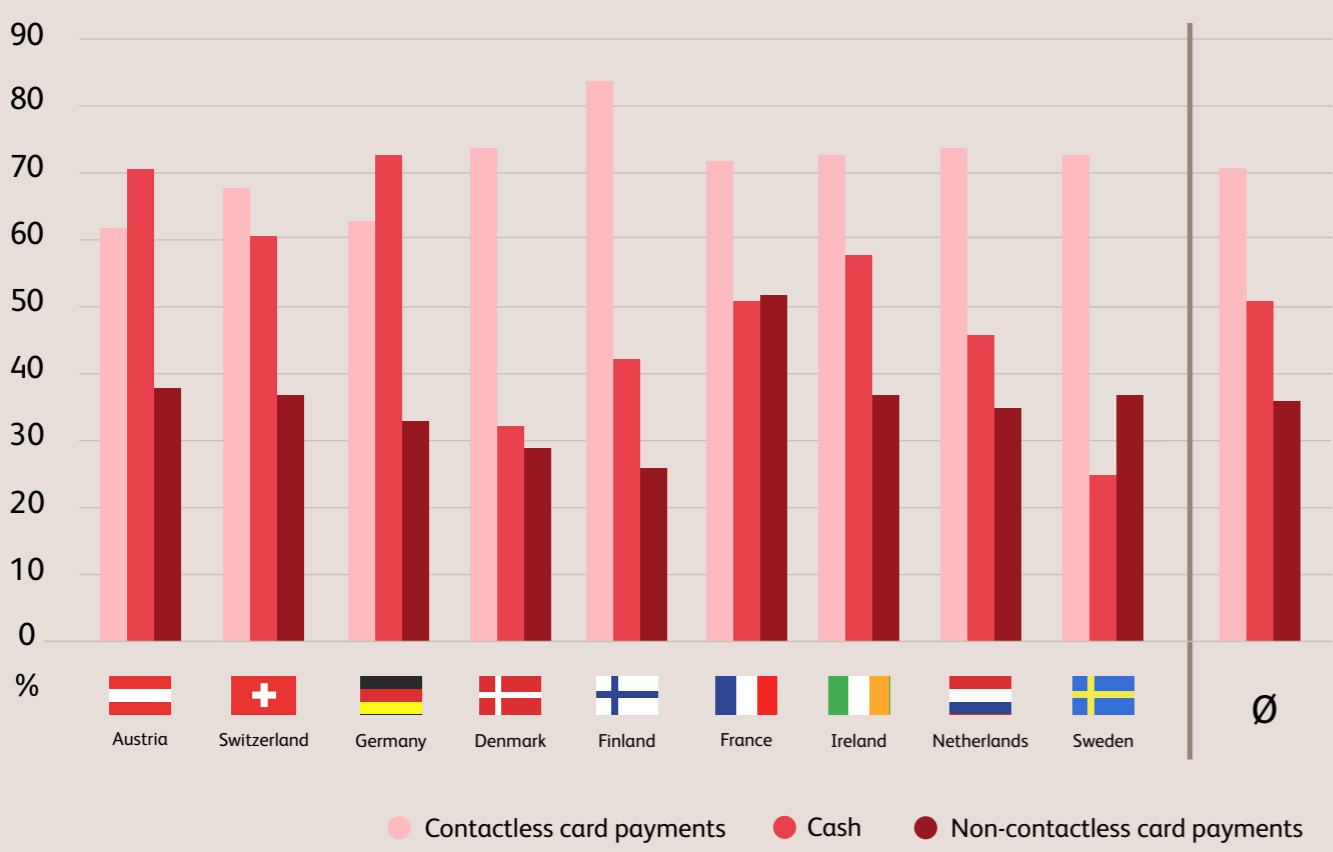


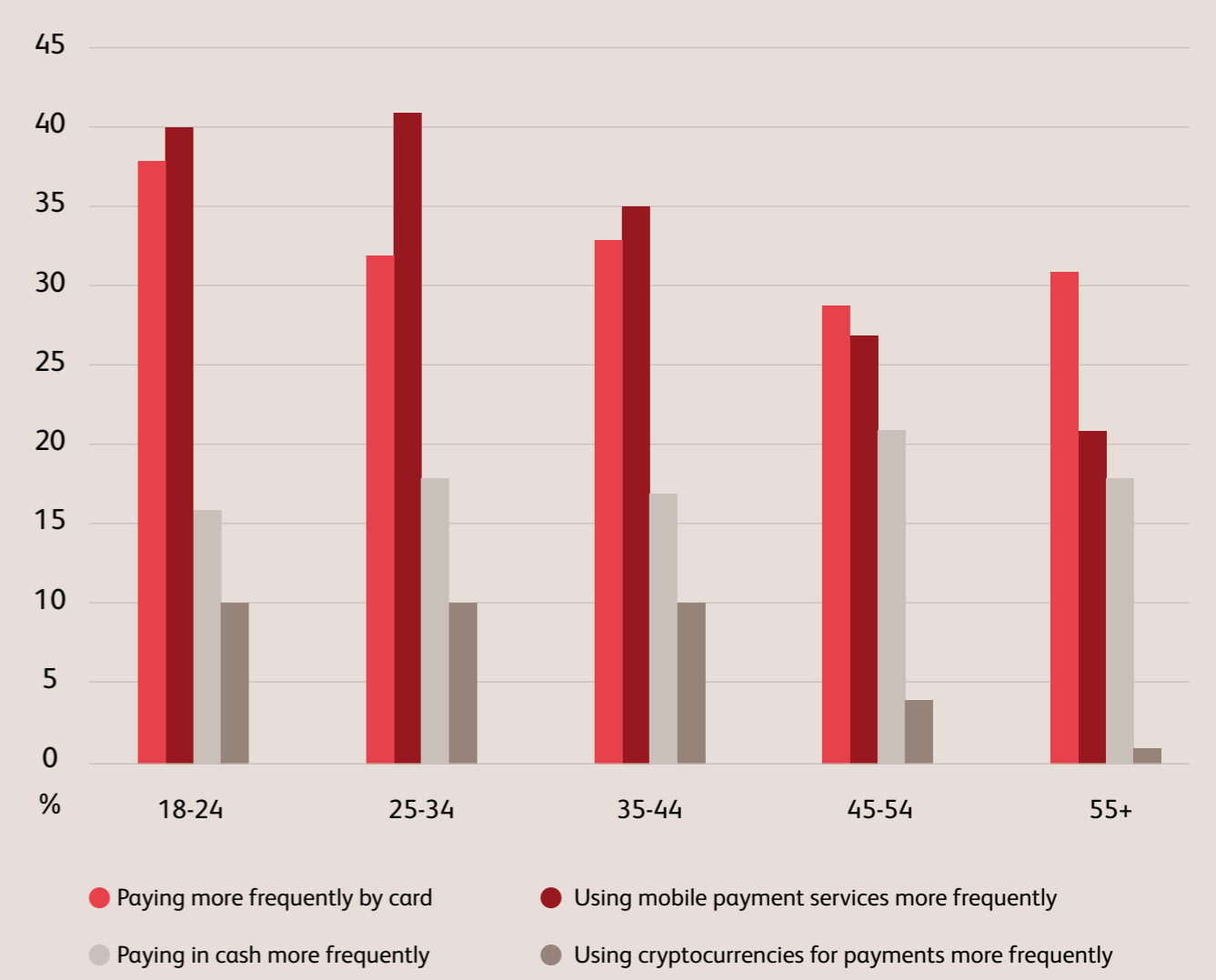
# Payment behavior accross Europe – Cash and digital payment methods in a country comparison

## Which of these payment methods do you use most frequently?\*



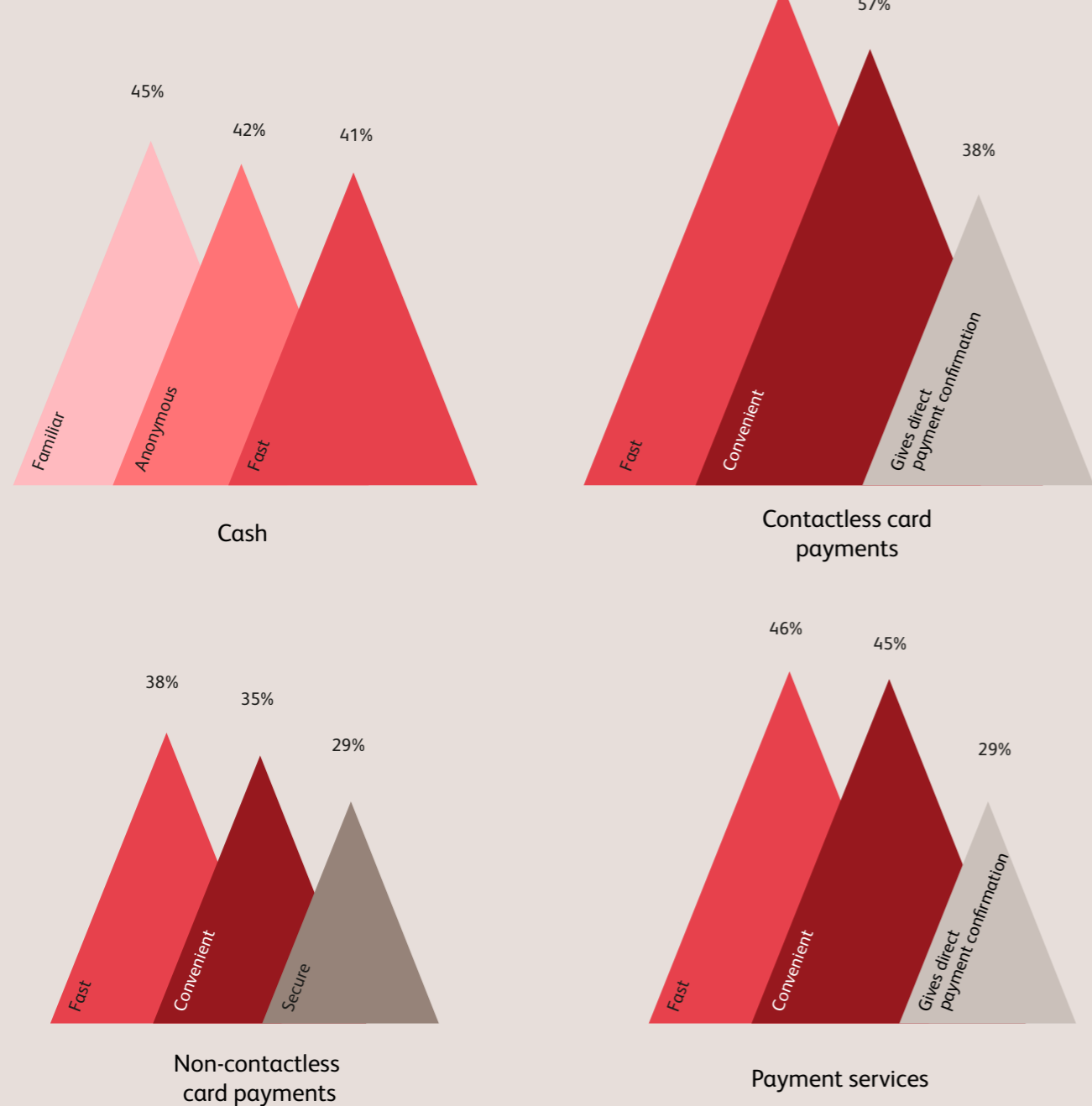
## Thinking about your own payment behavior: Which of the following behavioral changes could you imagine in the next two years?

Country average by age group

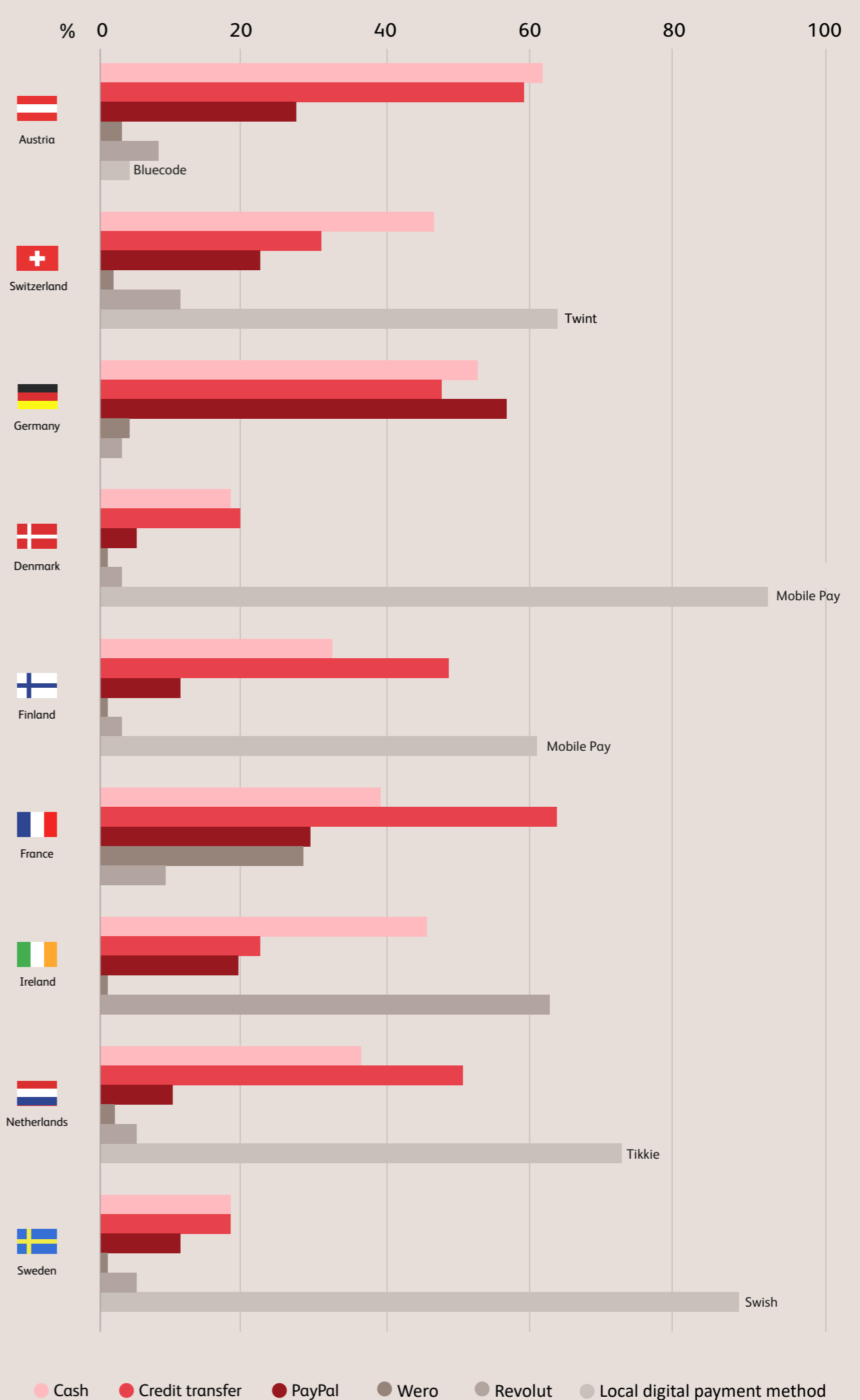


## Which characteristics do you think apply to the payment method?\*

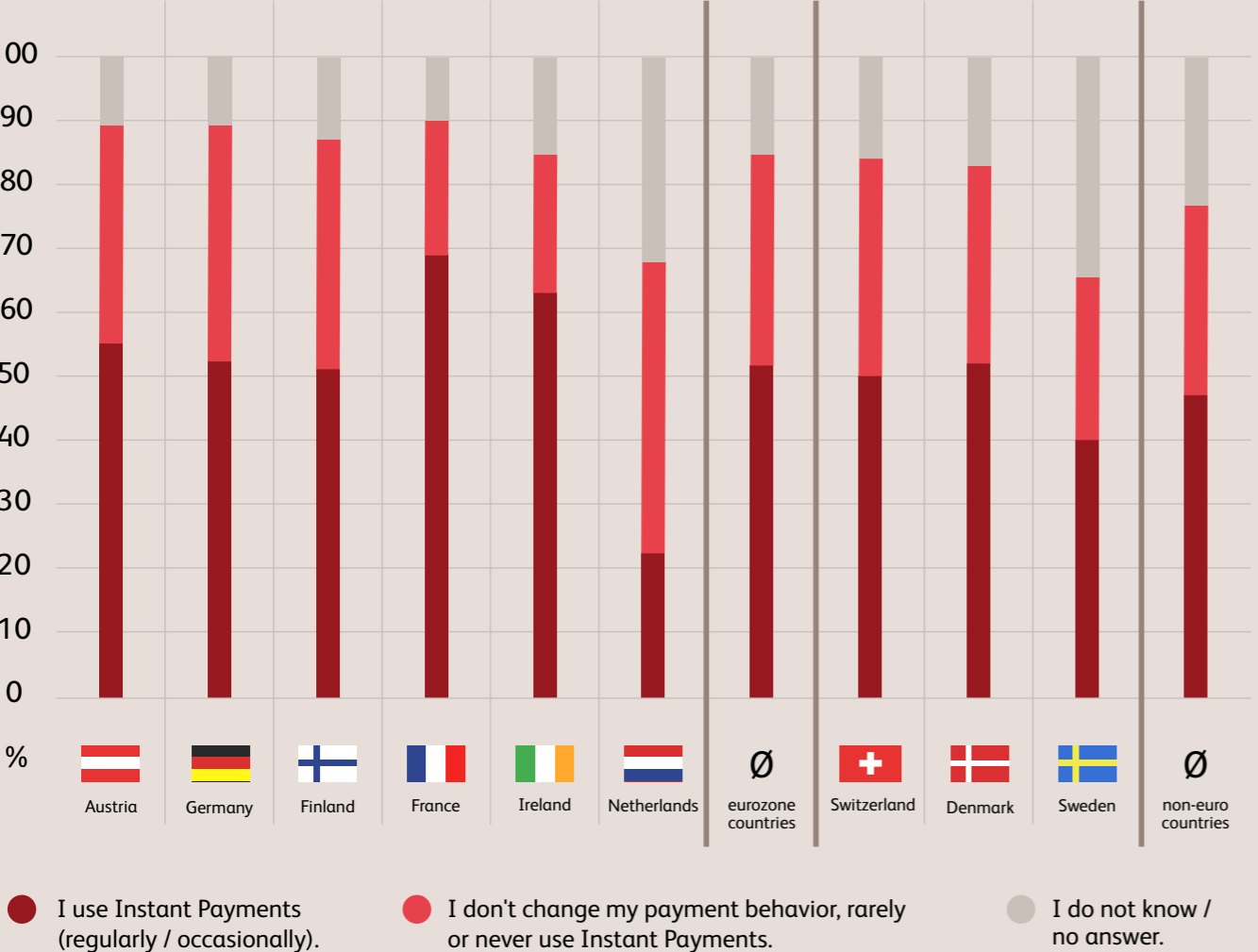
Average of countries surveyed



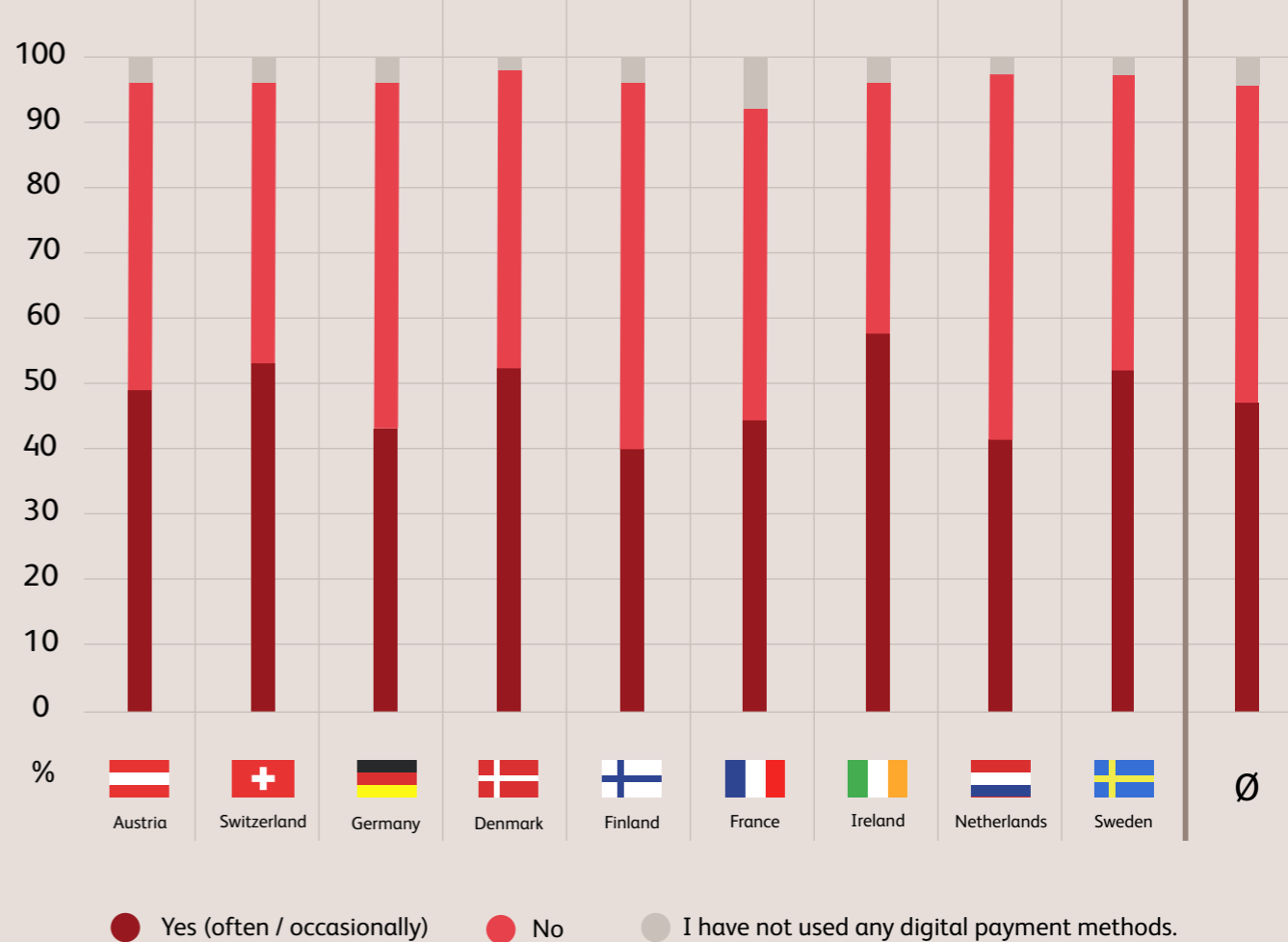
## How do you typically conduct person to person transactions?\*\*\*



## How do you think Instant Payments changes your personal payment behavior?



## Have you experienced issues, fears or troubles using digital payment methods?

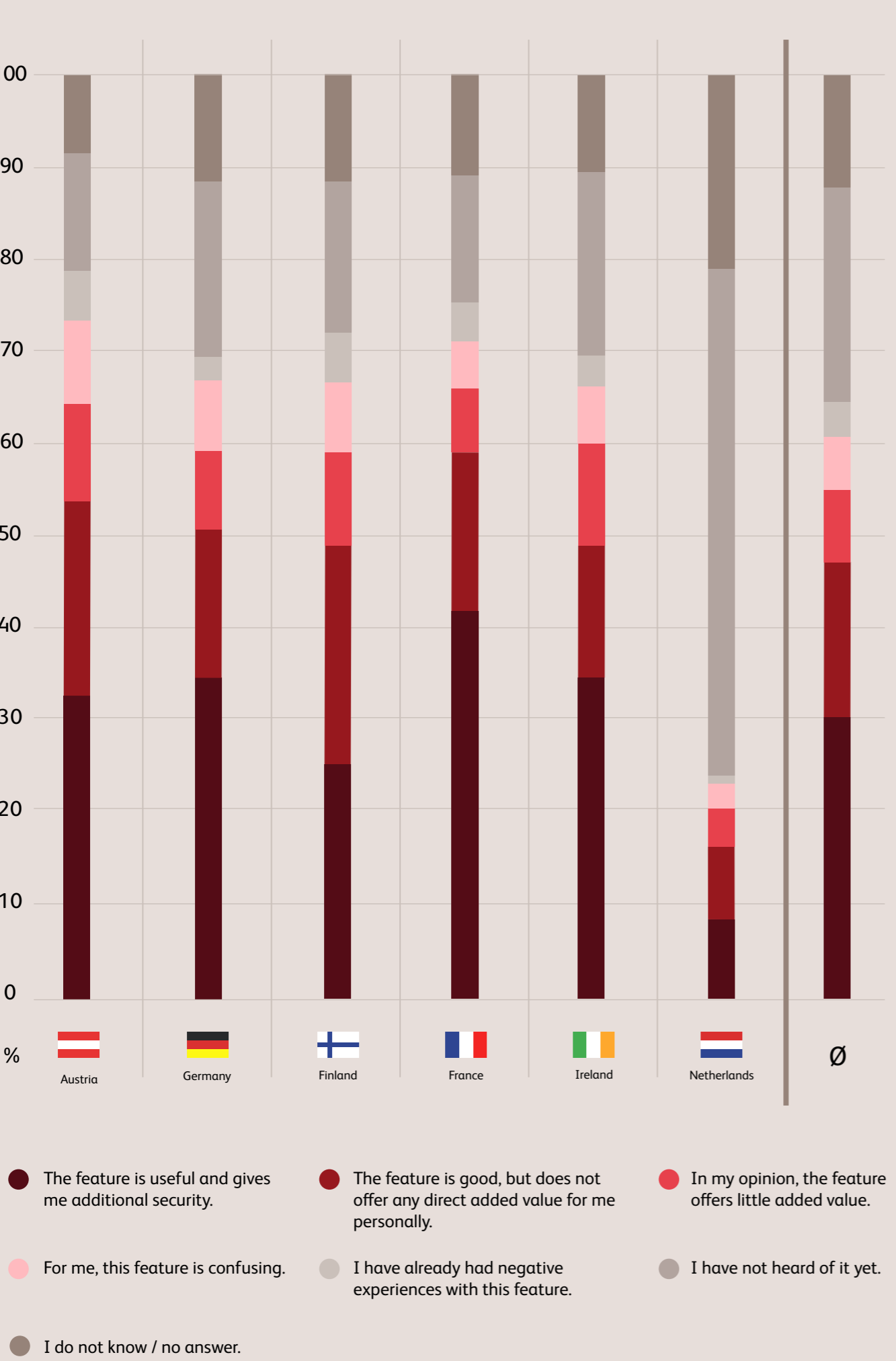


## If yes, what kind of issues have you experienced?

Country average by age group



## What is your opinion of the feature Verification of Payee?



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.

\*The chart presents a selection of response options.  
 \*\*The figures shown refer exclusively to the three most frequently cited attributes per payment method.  
 \*\*\*Country-specific surveys included options for local digital payment service providers.