



LIETUVOS BANKAS

**REVIEW OF THE
SURVEY OF THE HABITS OF
LITHUANIAN RESIDENTS
IN USING PAYMENT SERVICES**

2016

REVIEW OF THE SURVEY OF THE HABITS OF LITHUANIAN RESIDENTS IN USING PAYMENT SERVICES 2016

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AIMS, METHODS AND PRINCIPLES OF THE SURVEY

The Bank of Lithuania, seeking to monitor and assess trends prevailing in Lithuania's payments market, changes that are taking place, and the payment habits of residents, has, for the fifth consecutive year, initiated a survey of Lithuanian residents on payment issues.¹ To inform the public about Lithuania's payments market, survey-based reviews of Lithuanian residents' payment habits have been prepared and published on the website of the Bank of Lithuania since 2013.

When conducting the Survey, the entire territory of the country was analysed; the sample of the Survey represents Lithuanian residents aged 18 and over. In the Survey, Vilnius, Kaunas, Klaipėda, Šiauliai, and Panevėžys are referred to as large cities, other cities and regional centres – as other cities, whereas rural locations and farmsteads – as villages. Tables 1 and 2 below present the distribution of the respondents by age, place of residence, gender and revenue per family member of the respondent.

Table 1. Distribution of the surveyed respondents by age, place of residence, and gender

Age groups	Distribution, %	Place of residence	Distribution, %	Gender	Distribution, %
18–29	20.4	Village	32.3	Male	44.9
30–49	33.9	City	27.4	Female	55.1
50 and over	45.7	Large city	40.3		
Total	100.0	Total	100.0	Total	100.0

Table 2. The distribution of the surveyed respondents by revenue after taxes per family member

Revenue per family member, EUR	Distribution, %
Less than 240	15.9
241–299	12.5
300–349	14.7
350–449	16.3
More than 450	15.5
Do not know, did not answer	25.1
Total	100.0

¹ The Survey was conducted on behalf of the Bank of Lithuania and conducted by the public opinion and market research company *UAB Rotelas*. 1,016 residents have been surveyed. Part of the survey data can be compared to the surveys of Lithuanian residents conducted on behalf of the Bank of Lithuania in 2012–2015 on the subject of payments.

REVIEW OF THE SURVEY RESULTS

In 2016, four out of five respondents were active in using payment service provider services; a similar share² of the surveyed used the services of payment institutions³ and banks. The respondents, at least once within the three months before the Survey, mostly used the services of payment institutions (56%) and banks (54%); credit unions – 3 per cent, electronic money institutions⁴ and foreign payment service providers approximately 2 per cent of each respectively. 16 per cent of the surveyed did not use the services of payment service providers in those three months. 49 per cent of the respondents were clients of one type of payment service providers, 30 per cent – of two types, and only 3 per cent – of three and more types of service providers. Elderly people (aged 50 and above) are more inclined to use the services of payment institutions, while the surveyed aged 30–49 prefer using those of banks.

The number of respondents holding an account⁵ with a bank or credit union remained almost unchanged in 2016, with 81 per cent of the surveyed holding it, while almost half of those holding no account made payments at payment institutions. Compared to 2015, the number of respondents holding an account increased by 1 p. p. In 2016, 77 per cent of respondents holding an account only held it with one bank or credit union, 76 per cent held only one payment account. Five per cent of the surveyed holding an account also held an electronic money account. In 2016, 49 per cent of the respondents holding no account (in 2015 – 43%) used payment services for which no account is needed. The surveyed aged 30–49 living in large cities, with higher disposable income, mostly held a payment account.

In 2016, as in 2015, respondents mainly did not hold an account as they did not feel the need for this or another member of their household held an account; however, those holding no account because of too-high fees doubled in number. In 2016, respondents holding no account mainly did not feel the need to have it (in 2015 – 60%, in 2016 – 47%) or another member of their household held a personal account (in 2015 – 22%, in 2016 – 30%) (see Chart 1). However, in 2016, 13 per cent of those holding no account specified too-high account administration fees as the reason behind not holding it (in 2015 – 6%), 13 per cent of the surveyed holding no account claimed that they did not trust banks or credit unions (in 2015 – 10%), 7 per cent reported the absence in their location of conveniently reachable banks or credit unions (in 2015 – 8%), while the number of those doubting the security of holding an account decreased from 10 per cent (in 2015) to 5 per cent (in 2016).

The most-often-used payment services – utility and other bill payments and cash withdrawal from the account – remained unchanged. In 2016, 88 per cent of the surveyed holding accounts withdrew cash from their account (in 2015 – 90%), 14 per cent deposited cash into their account (in 2015 – 15%), 71 per cent made utility and other bill payments (in 2015 – 74%), and 26 per cent made at least one other payment (in 2015 – 27%) (see Chart 2). The respondents holding an account mainly withdrew cash (83%) from ATMs and deposited it via ATMs (12%), while they made other payments mainly online (26%). The surveyed holding an account withdrew cash from ATMs mainly once per month (40%). In addition, 38 per cent of the surveyed holding an account reported the fact that, in order to withdraw cash, they have to look for their banks' ATMs, this causes an inconvenience for them – such a reason was mainly reported by village residents.

In 2016, respondents holding an account made utility and other bill payments online more often and at payment institutions – somewhat less often. Respondents holding an account who made utility and other bill payments online grew from 35 per cent (in 2015) to 39 per cent (in 2016), while those who made them at payment institutions declined from 42 per cent (in 2015) to 40 per cent (in 2016) in number. 15 per cent of the surveyed holding an account used the automated e-invoice payment service, which replaced the direct debit service (in 2015, the direct debit service was used by 21%). In 2016, the number of respondents making cash payments at a bank or credit union halved from 9 per cent (in 2015) to 4 per cent (in 2016). Online payments were made mainly by residents of large cities, aged 30–49, while the services of payment institutions were more often used by village population aged 50 and over.

In 2016, respondents less frequently made cash payments. In 2016, 26 per cent of the respondents did not make cash payments or card payments the day before the Survey (in 2015 – 22%), 44 per cent only made cash payments (in 2015 – 47%), 20 per cent used both payment instruments (in 2015 – 21%), while 10 per cent only used a payment card (in 2015 – 10%). In 2016, compared to 2015, the day before the Survey, the surveyed made fewer cash payment transactions, the average number of cash payments was 1.1, while in 2015 – 1.2 (see Chart 3).

The respondents mainly withdraw cash from their account or receive it as wages. In 2016, 70 per cent of the surveyed withdrew cash from their account (in 2015 – 67%), 31 per cent (in 2015 – 29%) reported that they received income as cash; these were mostly persons aged 50 and over, living not in large cities. In 2016, cash was received from

² The Survey presents the number of the respondents who have used services at least once; however, the number and value of payment transactions performed at payment institutions and banks differ significantly. For more information on the number and value of payment transactions performed, go to http://www.lb.lt/stat_pub/statbrowser.aspx?group=9290&lang=en.

³ Payment institutions mainly specialise in accepting utility and other bill payments at tills in trading centres, press kiosks, branches of post offices and elsewhere; they also offer making payments on their Internet websites, paying for car parking, insurance and other services by phone. The list of payment institutions is available at http://www.lb.lt/list_payment_inst_1.

⁴ Electronic money institutions open electronic money accounts for customers and mainly provide online payment services. The list of electronic money institutions is available at http://www.lb.lt/electronic_money_institutions.

⁵ In the Survey, a payment account with a bank or credit union from which payments can be made, cash can be withdrawn or deposited into, or salary, pension or other social benefits can be transferred to is called an account. An account only meant for holding a deposit is outside the coverage of this research.

other natural persons in Lithuania or abroad by 12 per cent of the surveyed (in 2015 – 13%). In 2016, only four out of 1,016 surveyed reported that they did not receive cash on a regular basis and did not use it.

The number of the surveyed holding a payment card remained unchanged in 2016; however, more of them preferred card payments. In 2016, as in 2015, 92 per cent of the surveyed holding an account had at least one type of payment card (mainly debit). There was an increase in the number of respondents holding payment cards who always prefer card payments – from 33 per cent (in 2015) to 36 per cent (in 2016). The number of the surveyed equally favouring payment cards and cash increased from 23 per cent (in 2015) to 25 per cent (in 2016). Those preferring cash declined from 42 per cent (in 2015) to 37 per cent (in 2016) of those holding a card. In 2016, 40 per cent of respondents holding a payment card paid using it the day before the Survey (in 2015 – 42%).

Respondents having a payment card hold the opinion that it allows faster payments and is safer than cash; meanwhile, cash payments are more convenient for controlling expenses, the probability to make a mistake is lower, and it costs nothing. In 2016, most (35%) of the surveyed holding a payment card claimed that card payments and cash payments are equally convenient. In 2016, the surveyed more often described payment cards as safer to carry than cash (54%), 43 per cent reported that they are faster to pay with (see Chart 4). The latter increased by 10 p. p. in number year on year. The surveyed holding a payment card more often described cash as enabling more convenient control of expenses (59%); they believe that, when paying in cash, there is a low probability to make a mistake (44%) and cash payments cost nothing (48%). Nevertheless, those who attributed these features to payment cards increased somewhat in number in 2016 year on year: the number of those who reported that, when paying with a card, it is more convenient to control expenses grew by 3 p. p., while the number of those who reported that there is a low probability to make a mistake – by 4 p. p.

In 2016, those holding a payment card, preferring cash when paying for purchases of up to EUR 3, increased in number, while for purchases in larger amounts, these respondents more often chose to pay using a card. The number of the respondents holding a payment card, who would use it for payments of up to EUR 3, declined from 16 per cent to 12 per cent from 2015; however, slightly more of the surveyed chose to pay for payments over EUR 3 using a payment card: 31 per cent of the surveyed holding a payment card would pay for payments of EUR 3–15 using the payment card (in 2015 – 30%), for payments of EUR 15–60 – 58 per cent (in 2015 – 56%), for payments above EUR 60 – 70 per cent (in 2015 – 69%) (see Chart 5).

In 2016, those who missed the possibility to pay using a payment card within the services sector and at state institutions grew in number. Respondents holding a payment card mainly missed the possibility to pay using a payment card at markets, fairs (in 2015 – 41% in 2016 – 38%); in 2016, however, those who missed such a possibility grew in number at beauty and cosmetology institutions (in 2015 – 21% in 2016 – 30%), in public transport (in 2015 – 13%, in 2016 – 20%), at health services institutions (in 2015 – 16% in 2016 – 19%), private carriers (in 2015 – 11%, in 2016 – 18%), state institutions collecting payments (in 2015 – 10%, in 2016 – 16%), entertainment services institutions (in 2015 – 2%, in 2016 – 7%) (see Chart 6). The possibility to pay using a payment card was missed by both residents of large cities and village residents, more often – persons aged up to 50.

For more than a third of respondents, the possibility to make instant payments to other persons by phone or pay for goods and services at points of sale would be attractive. In 2016, 39 per cent of respondents reported that the possibility to transfer funds to another natural person at any time in a few seconds using a smart phone would be attractive for them or attractive rather than not. The possibility to pay via a smart phone at points of sale (e.g. a café, store) would be attractive or attractive rather than not attractive for 36 per cent of the surveyed. Payment via a smart phone would be preferred mainly by residents of large cities and cities, aged 50 and under. Online banking was used at least once in three months in 2016 by 56 per cent of the respondents holding a payment account. They mostly log in by using a code card (45%), while a code generator and e-signature was used by 9 and 8 per cent respectively of those who answered. 21 per cent of the surveyed holding an account used credit institutions' apps to get information on their account and payments, 14 per cent – to make payments.

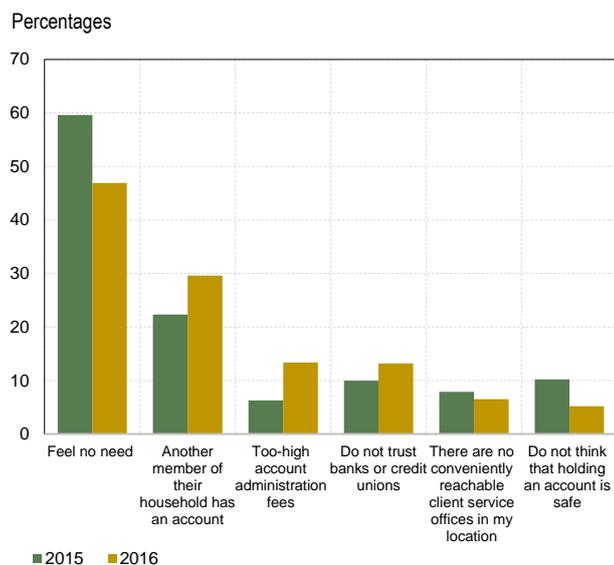
In 2016, there was an increase in the number of the respondents holding an account who found the pricing of payment services unclear, while a third of the surveyed would make more payments at banks and credit unions if these were free of charge. In 2016, 37 per cent of the surveyed holding an account (in 2015 – 33%) reported that the pricing of commercial banks and credit unions was not clear for them or more often unclear than clear. If payments at banks or credit unions were free of charge, 35 per cent of the respondents holding an account would make more payments. The share of the surveyed who use payment service plans, when a client is provided a fixed number of transactions for a standard fee, remained unchanged in 2016 (24%). The surveyed holding an account to whom the bank applies special loyalty programmes (youth, senior) declined in number, from 27 per cent (in 2015) to 19 per cent (in 2016), but the share of the surveyed who were offered discounts or special fees for the reception of their wages and salaries into their account expanded from 50 per cent to 58 per cent over the year.

The respondents who in 2016 encountered fraud, theft or deception related to payment instruments declined in number. In 2016, three per cent of the surveyed encountered fraud, theft or deception (in 2015 – 7%). Two per cent of the respondents encountered fraud, theft or deception related to cash (in 2015 – 6%), one per cent – card fraud (in 2015 – 2%), while one respondent faced fraud, theft or deception related to online banking (as in 2015).

KEY CHARTS

The respondents did not have an account with a bank or credit union mainly because they did not feel such a need or because another member of their household had an account. Twice as many respondents reported high fees as the reason for not holding an account.

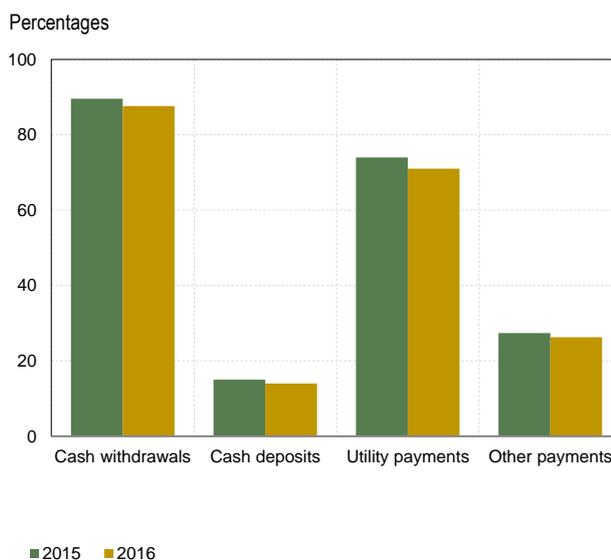
Chart 1. Reasons why the respondents did not hold an account with a credit institution



Source: Bank of Lithuania calculations.
 Note: Several answers are possible; the amount exceeds 100 per cent.

The surveyed holding an account with a bank or credit union mainly made utility and other bill payments and withdrew cash from the account.

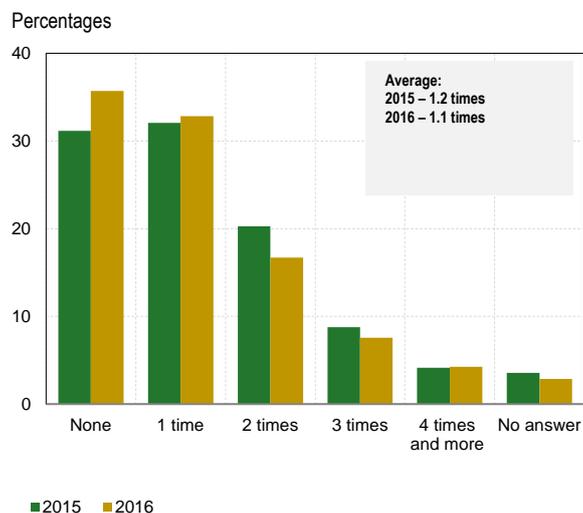
Chart 2. The use of payment services by the respondents holding an account



Source: Bank of Lithuania calculations.
 Note: Several answers are possible; the amount exceeds 100 per cent.

In 2016, the respondents who paid in cash declined in number; they did this mainly once.

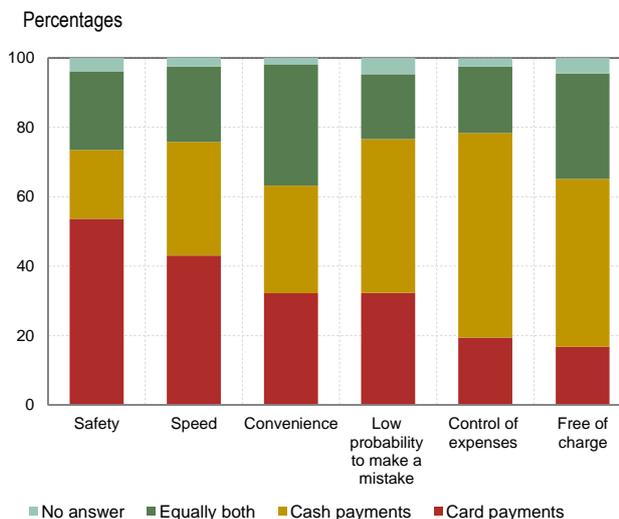
Chart 3. The number of cash payments by the respondents the day before the Survey



Source: Bank of Lithuania calculations.

The respondents having a payment card hold the opinion that it allows paying faster and is safer than cash, meanwhile cash payments are more convenient for controlling expenses, the probability to make a mistake is lower, and cash costs nothing for the resident.

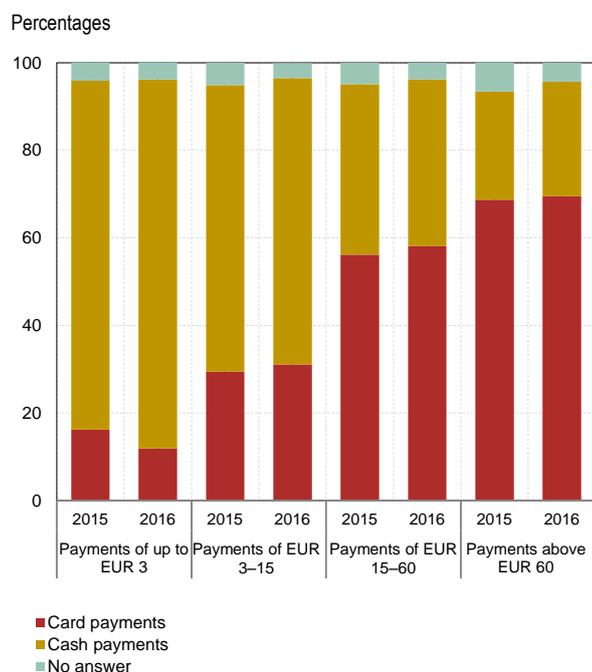
Chart 4. Features of card payments and cash payments



Source: Bank of Lithuania calculations.
 Note: Each surveyed assessed all features; therefore, the amount of the responses about each feature is equal to 100 per cent.

In 2016, the surveyed holding a payment card, preferring cash when paying for purchases of up to EUR 3, increased in number, while there was a slight increase in the number of those preferring a payment card for purchases in larger amounts.

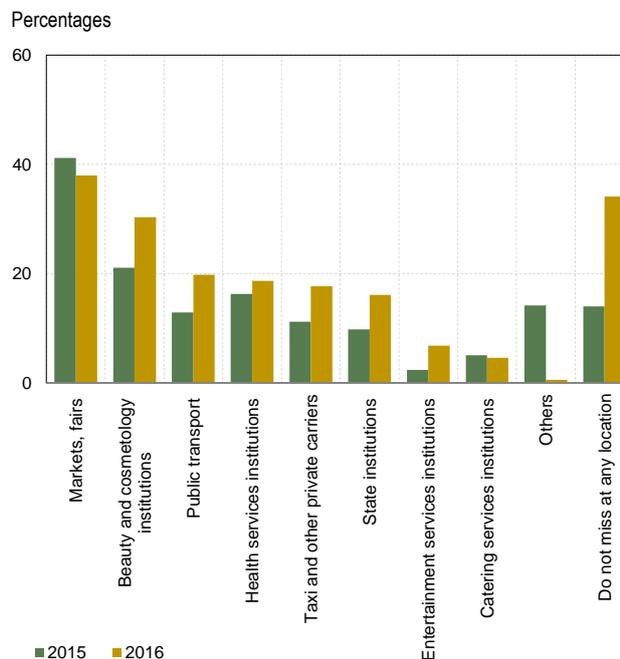
Chart 5. Choice of card payment and cash payment at points of sale subject to the payment amount



Source: Bank of Lithuania calculations.

In 2016, there was an increase in the number of the surveyed holding a payment card who missed the possibility to pay using a payment card within the services sector and at state institutions.

Chart 6. Points of the sale of goods and provision of services where the respondents miss the possibility to pay using a payment card



Source: Bank of Lithuania calculations.

Note: Several answers are possible; the amount exceeds 100 per cent.

ANNEX. RESULTS OF ANSWERS TO MAIN QUESTIONS

Table 1. Methods using which the respondents receive cash on a regular basis (percentages)

	Total
Withdraw cash from my account at a client service location, ATM or elsewhere	70.1
Receive income in cash	30.9
Receive cash from other natural persons in Lithuania or abroad	12.1
Other	0.3
Do not know, did not answer	1.6
Do not use cash	0.4

Note: 1,016 respondents were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 2. The number of cash payments by the respondents the day before the Survey (percentages)

	Total
0 times	35.7
1 time	32.9
2 times	16.7
3 times	7.6
4 and more	4.3
Did not answer	2.9

Note: 1,016 respondents were surveyed.

Table 3. Value of cash payments by the respondents the day before the Survey (percentages)

	Total
EUR 0	35.7
EUR 1–10	22.1
EUR 11–20	18.0
More than EUR 20	20.1
Did not answer	4.1

Note: 1,016 respondents were surveyed.

Table 4. The use by the respondents of payment service providers in the country (percentages)

	Total
Payment institutions established in Lithuania	55.7
Banks established in Lithuania	54.0
Credit unions established in Lithuania	2.8
Electronic money institutions established in Lithuania	2.4
Foreign payment service providers	1.8
Did not use any of them	16.2
Do not know, did not answer	2.1

Note: 1,016 respondents were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 5. Use of different types of payment service providers by the respondents (percentages)

	Total
One	49.4
Two	29.6
Three or more	2.7
Did not use any of them	16.2
Do not know, did not answer	2.1

Note: 1,016 respondents were surveyed.

Table 6. The respondents' view on whether, with the possibility to conveniently pay via a smart phone at points of sale (e.g. in a café, store) in place, such a payment method would be attractive to them (percentages)

	Total
Very attractive	7.6
Attractive rather than not	28.6
Unattractive rather than attractive	17.4
Completely unattractive	32.4
Do not know, did not answer	14.0

Note: 1,016 respondents were surveyed.

Table 7. The respondents' view on whether, with the possibility to transfer funds in a few seconds via a smart phone to another natural person (e.g. a family member, friend, etc.) in place, such payment method would be attractive to them (percentages)

	Total
Very attractive	8.4
Attractive rather than not	30.1
Unattractive rather than attractive	17.0
Completely unattractive	30.2
Do not know, did not answer	14.4

Note: 1,016 respondents were surveyed.

Table 8. Share of the respondents holding a payment (current) account with a bank or credit union (can be shared with another person) (percentages)

	Total
Hold	80.7
Do not hold	18.0
Do not know, did not answer	1.3

Note: 1,016 respondents were surveyed.

Table 9. Number of accounts held by the respondents holding a payment (current) account with a bank or credit union (can be shared with another person) (percentages)

	Total
1	75.5
2	18.8
3	3.0
4	0.7
6	0.1
Does not know, did not answer	1.8

Note: 820 respondents holding an account with a credit institution were surveyed.

Table 10. Number of different payment service providers with which the respondents hold a payment (current) account (can be shared with another person) (percentages)

	Total
1	77.2
2	17.9
3	1.6
4	0.1
Do not know, did not answer	3.2

Note: 820 respondents holding an account with a credit institution were surveyed.

Table 11. Reasons why the respondents did not hold an account with a credit institution (percentages)

	Total
No need	46.9
A personal account is held by another member of the household	29.6
Too-high account administration fees	13.4
Do not trust banks (credit unions)	13.2
There are no bank (credit union) client service offices in a convenient location	6.5
Do not find it safe	5.2
Other	0.5
Do not know, did not answer	8.9

Note: 196 respondents holding no account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 12. Reasons why there was no need for the respondents to hold an account with a credit institution (percentages)

	Total
Because their pension is paid in cash	53.2
Do not have or receive any income	28.1
Holding cash is more convenient for them	6.4
They do not find it trustworthy	2.0
Do not know, did not answer	11.5

Note: 92 respondents who have no need to hold an account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 13. Share of the respondents holding no account who needed a payment (current) account within the last 12 months, e.g. state institutions asked them to specify their account number so they could get a benefit (sickness, unemployment, pension, etc.) (percentages)

	Total
Needed	5.3
Did not need	86.3
Do not know, did not answer	8.5

Note: 196 respondents holding no account with a credit institution were surveyed.

Table 14. Services that were used by the respondents holding no payment account (percentages)

	Total
Made utility or other bill payments at a payment institution	45.5
Made utility or other bill payments or cash transfers at a bank (credit union)	4.7
Made utility or other bill payments or credit transfers at an electronic money institution	1.7
Did not use such within the last four weeks	45.0
Do not know, did not answer	6.1

Note: 196 respondents holding no account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 15. Login methods of the respondents who used online banking within the last three months (percentages)

	Total
Log in using a code card	45.4
Log in using a code generator	9.4
Log in using an electronic signature installed in my mobile phone	7.1
Log in using the electronic signature on my identity card	1.2
Do not use online banking	43.1
Do not know, did not answer	0.5

Note: 820 respondents holding an account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 16. Channels used by the respondents who logged in to online banking within the last three months (percentages)

	Total
Via the website of a bank or credit union	79.3
Using an app installed on my mobile phone or tablet computer	8.5
Both via a website and using an app	11.0
Do not know, did not answer	1.1

Note: 463 respondents using online banking were surveyed.

Table 17. The use by the respondents of the cash withdrawal from the account services one month before the Survey (percentages)

	Total
By using an ATM	82.7
By using intermediary services	12.7
At a client service office of a credit institution	2.0
Did not use such within the last four weeks	11.3
Do not know, did not answer	1.1

Note: 820 respondents holding an account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 18. Share of the respondents for whom the fact that, in order to withdraw cash from an ATM and avoid higher bank fees, they have to look for their bank's ATM, causes inconvenience (percentages)

	Total
Causes inconvenience	38.0
Does not cause inconvenience	50.5
Cash withdrawal from an ATM is not a relevant service	5.3
Do not know, did not answer	6.2

Note: 820 respondents holding an account with a credit institution were surveyed.

Table 19. The use by the respondents of the cash deposit into the account services one month before the Survey (percentages)

	Total
By using an ATM	12.4
By using intermediary services	1.0
At a client service office of a credit institution	0.8
Did not use such within the last four weeks	84.0
Do not know, did not answer	2.0

Note: 820 respondents holding an account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 20. The use by the respondents of the credit transfer (other payment than utility and other bill payment) service one month before the Survey (percentages)

	Total
Received transfers into account	36.5
Paid via the Internet (online banking)	25.8
Paid at a client service office of a credit institution	1.2
Did not use such a service within the last four weeks	49.8
Do not know, did not answer	2.0

Note: 820 respondents holding an account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 21. The use by the respondents of the utility and other bill payment service the month before the Survey (percentages)

	Total
Made utility and other bill payments at payment institutions	39.7
Made utility and other bill payments online	38.8
Used the automated e-invoice payment service	14.8
Made utility and other bill payments in cash at a bank (credit union)	4.3
Did not use such a service within the last four weeks	27.8
Do not know, did not answer	1.2

Note: 820 respondents holding an account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 22. The use by the respondents of additional services, discounts or service plans offered by payment service providers (percentages)

	Using	Not using	Do not know, did not answer
I use service plans offered by credit institutions when the consumer is provided a fixed amount of payment transactions for a standard fee	24.2	67.9	7.9
Credit institution provides me with special loyalty programmes, e.g. designated for youth, seniors	18.9	72.3	8.8
I use apps, designed by credit institutions, to receive information on the account or payments	20.9	72.1	7.0
I use apps, designed by credit institutions, to make payments	14.1	79.3	6.7
My wages are transferred to a bank (credit union); it therefore applies lower fees and additional benefits to me	57.5	32.9	9.5
At least one payment card doesn't cost anything	53.1	34.8	12.1
I can withdraw a certain amount of money from ATMs per month free of charge	64.6	26.7	8.7

Note: 820 respondents holding an account with a credit institution were surveyed; the respondents may give one answer in a line.

Table 23. Share of the respondents holding an additional electronic money account with an electronic money institution (Paysera It, UAB; Mistertango, UAB, etc.) (percentages)

	Total
Hold	4.9
Do not hold	94.0
Do not know, did not answer	1.1

Note: 820 respondents holding an account with a credit institution were surveyed.

Table 24. Respondents' view to payment services price formation applied by banks (percentages)

	Total
Always clear	4.8
Mostly clear	21.2
Sometimes clear, sometimes not clear	29.2
Mostly not clear	24.8
Always not clear	11.8
Do not know, did not answer	8.2

Note: 820 respondents holding an account with a credit institution were surveyed.

Table 25. Distribution of the respondents by average commission fee paid for all payment services provided at banks or credit unions per month (percentages)

	Total
Less than EUR 0.5	5.3
EUR 0.51–1.00	9.2
EUR 1.01–1.50	16.1
EUR 1.51–2.00	14.6
EUR 2.01–3.00	9.9
Over EUR 3	8.5
Do not know, did not answer	36.3

Note: 820 respondents holding an account with a credit institution were surveyed.

Table 26. Share of the respondents who would make payments more often than currently, if payments at banks and credit unions were free of charge (percentages)

	Total
Would make more often	34.9
Would not make more often	44.3
Do not know, did not answer	20.8

Note: 820 respondents holding an account with a credit institution were surveyed.

Table 27. Share of the respondents who considered switching the bank (credit union) they hold a payment account with over the last 12 months (percentages)

	Total
Considered and switched within 12 months	1.3
Considered, but did not switch	3.9
Did not consider	92.2
Do not know, did not answer	2.6

Note: 820 respondents holding an account with a credit institution were surveyed.

Table 28. Reasons that determined the respondent's decision not to switch the credit institution they had an account opened with (percentages)

	Total
Did not find another bank (credit union) with higher-quality services	34.8
Did not have time for that, but going to do so in the near future	31.5
Did not find another bank (credit union) with more favourable service fees	27.7
Too-complicated switch process	16.5
Lack of information – don't know how to do it	6.6
There are no other banks (credit unions) in the location I live in	6.4
Other	3.3
Do not know, did not answer	3.9

Note: 32 respondents who considered switching their account with a credit institution, but did not do so within the last 12 months were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 29. Payment cards held by the respondents (percentages)

	Total
Debit cards	87.1
Credit cards	14.6
Have no cards	4.4
Do not know, did not answer	3.5

Note: 820 respondents holding an account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 30. The use by the respondents of payment cards when buying goods or making utility or other bill payments the day before the Survey (percentages)

	Total
Used	39.6
Did not use	59.6
Do not know, did not answer	0.8

Note: 755 respondents holding a payment card were surveyed.

Table 31. Choice of card payment and cash payment at points of sale subject to the payment amount (percentages)

	Payment card	Cash	Do not know, did not answer
Less than EUR 3	11.9	84.3	3.9
Payments from EUR 3 to EUR 15	31.1	65.4	3.4
Payments from EUR 15 to EUR 60	58.1	38.1	3.8
Payments above EUR 60	69.5	26.2	4.3

Note: 755 respondents holding a payment card were surveyed; the respondents may give one answer in a line.

Table 32. Features of card payments and cash payments specified by the respondents (percentages)

	Payment card	Cash	Equally	Do not know, did not answer
Convenience	32.2	31.0	34.9	1.9
The service is free of charge	16.8	48.3	30.4	4.5
Expenditure control	19.4	59.0	19.1	2.4
Rapidity	43.1	32.7	21.7	2.6
Low probability of making a mistake	32.3	44.3	18.7	4.7
Security	53.6	19.9	22.6	3.9
I prefer this payment method	35.6	37.1	25.2	2.1

Note: 755 respondents holding a payment card were surveyed; the respondents may give one answer in a line.

Table 33. The largest payment amounts specified by the respondents that would be acceptable for them to pay using a contactless payment card, when, in making a payment, no PIN code is used, while the card is touched against the terminal, thereby saving the time for payment (percentages)

	Total
Would disagree to use this payment method	36.3
Less than EUR 5	8.0
Less than EUR 10	10.2
Less than EUR 20	10.6
Less than EUR 30	11.9
EUR 31–50	1.0
EUR 51–100	0.5
Do not know, did not answer	21.5

Note: 755 respondents holding a payment card were surveyed.

Table 34. Points of sale of goods and provision of services where the respondents miss the possibility to pay using a payment card (percentages)

	Total
Market, fairs	38.0
Beauty and cosmetology institutions	30.3
Public transport	19.8
Health services institutions	18.7
Taxi and other private carriers	17.7
State institutions	16.1
Entertainment services institutions	6.8
Catering services institutions	4.6
Other	0.6
Do not miss at any point	34.1
Do not know, did not answer	4.1

Note: 755 respondents holding no account with a credit institution were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 35. Share of the respondents who purchased goods or services in an e-shop within the last three months (percentages)

	Total
Purchased	22.1
Did not purchase	77.7
Do not know, did not answer	0.3

Note: 1,016 respondents were surveyed.

Table 36. Payment method used by the respondents who purchased goods or services in an e-shop within the last three months
(percentages)

	Total
Paid via online banking	88.4
Paid using a payment card online	12.2
Paid the courier with a payment card upon execution of the order using a POS-terminal	7.8
Paid in cash upon execution of the order	6.4

Note: 224 respondents who purchased goods or services in an e-shop within the last 3 months were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 37. Facing of payment-related fraud, theft or deception by the respondents
(percentages)

	Total
Have not faced	94.0
Yes related to cash	2.2
Yes related to payment cards	0.9
Yes, related to online banking	0.1
Do not know, did not answer	3.1

Note: 1,016 respondents were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.