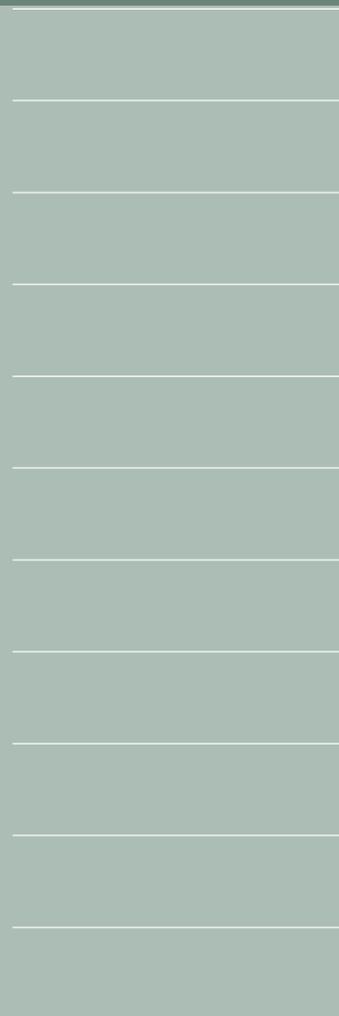




LIETUVOS BANKAS

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

2017



# REVIEW OF THE SURVEY OF THE HABITS OF LITHUANIAN RESIDENTS IN USING PAYMENT SERVICES 2017

*The Review was prepared by the Economics and Financial Stability Service of the Bank of Lithuania*

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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 sixth consecutive year, initiated a survey of Lithuanian residents on the subject of payments<sup>1</sup>. 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 older. In the survey, Vilnius, Kaunas, Klaipėda, Šiauliai, and Panevėžys are referred to as large cities, other cities and regional centres – as other cities, and rural locations and farmsteads – as villages. Tables 1 and 2 below present the distribution of respondents by age, place of residence, gender and personal income.

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	19.4	Village	33.9	Male	44.9
30–49	31.7	City	25.2	Female	55.1
50 and over	48.9	Large city	40.9		
Total	100.0	Total	100.0	Total	100.0

Table 2. Distribution of the surveyed respondents by personal income

Personal income, EUR	Distribution, %
Less than 300	25.2
301–600	36.1
601–900	16.5
More than 900	5.8
No income	5.1
Do not know, did not answer	11.2
Total	100.0

<sup>1</sup> The Survey was conducted on behalf of the Bank of Lithuania by the public opinion and market research company *UAB Baltijos tyrimai* in September 2017. 1,020 residents have been surveyed. Part of the survey data is compared to the surveys of Lithuanian residents conducted on behalf of the Bank of Lithuania in 2012–2016 on the subject of payments.

**In 2017, compared to 2016, the respondents were more active in using the services of banks and less active in using the services of payment and electronic money institutions<sup>2</sup> accepting utility and other bill payments.** In 2017, 84 per cent of respondents (2016 – 82%) indicated that they used the services of at least one payment service provider. The largest share of respondents used the services of banks (2016 – 54%, 2017 – 58%) and payment and electronic money institutions accepting utility and other bill payments (2016 – 56%, 2017 – 54%). The services of other payment service providers were used by a few per cent of respondents (see Chart 1). 15 per cent of respondents (2016 – 16%) did not use the services of payment service providers at all.

**Four-fifths of respondents held an account<sup>3</sup> with a bank or credit union; they more frequently held an account with only one institution and almost a fourth held a dormant account.** In 2017, 82 per cent of respondents held an account, an increase of 1 p. p. from 2016. More respondents than in 2016 held an account with only one bank or credit union (2016 – 77%, 2017 – 80% of those holding an account); 23 per cent of respondents holding an account knew holding an account on which they did perform any operations over the last 12 months; 4 per cent of respondents holding an account with a bank or credit union had an electronic money account (2016 – 5%).

**The respondents' choice not to hold an account was mainly determined by the fact that they received their income in cash and there was no need to hold it. The number of respondents not holding an account because of too high administration fees decreased significantly.** More than half of the surveyed holding no account reported they did not hold it because they received their income in cash and there was no need for them to hold it (see Chart 2). In 2017 there were almost no respondents holding no account because of too high administration fees or because they did not find a branch of a bank or a credit union in a convenient location; 46 per cent of those not holding an account used payment services during the last month before the survey, mostly (39% of those not holding an account) making payments for services in cash at payment or electronic money institutions.

**The employer had an impact on the choice of bank or credit union for a fifth of the surveyed holding an account.** 20 per cent of respondents holding an account indicated that their employer did not allow them to choose a bank or a credit union for receiving wage; 49 per cent of respondents holding an account also used other financial services (e.g. had a housing loan, time deposit or other) with at least one bank or credit union for the use of which the bank requires holding an account; 5 per cent of respondents holding an account at some point wanted to close it but were unable to do so because of using other financial services.

**In 2017, respondents more often considered switching a bank or a credit union; however, as in 2016, only a fourth of respondents did this.** Over the last 12 months before the survey, the possibility of switching a bank or a credit union was considered by 9 per cent of respondents holding an account (2016 – 5%), 2 per cent did so (2016 – 1%). The surveyed did not switch an account mostly because they had no time or did not find another bank or credit union with more favourable service fees (see Chart 3). 42 per cent of respondents holding an account knew that, to switch their bank, they had to apply to a new bank or a credit union that would do everything necessary for switching their account for them.

**In 2017, 51 per cent of respondents holding an account chose payment services baskets<sup>4</sup>; more residents found the pricing of payment services clear.** 33 per cent of respondents holding an account used standard fees and even 13 per cent did not know the pricing the bank applies to them; 40 per cent of those holding an account (2016 – 26%) found the pricing of payment services mostly or always clear; 72 per cent of respondents holding a payment account who remembered that in 2017 most banks and credit unions changed their pricing and offered payment services baskets reported that they did not change their payment habits over 12 months.

**In 2017, respondents mostly withdrew cash from their accounts and made utility and other bill payments; the share of those using the e-invoice payment service increased.** In 2017, compared to 2016, payment services used most often by the surveyed holding an account remained unchanged (see Chart 4). Respondents holding an account mainly withdrew cash from ATMs (86%) and deposited it via ATMs (11%), and made payments online (24%). Those holding an account made utility and other bill payments mostly at payment institutions (41%) and somewhat less often – online (37%). 22 per cent of respondents holding an account used an automated e-invoice service, an increase of 7 p.p. from 2016. In 2017, respondents holding an account were more active in using online banking (2017 – 60%, 2016 – 56%).

**Two-fifths of total respondents would like to pay via a smart phone at points of sale or transfer funds to other persons instantly.** The possibility to pay via a smart phone at points of sale (e.g. at a café, store, taxi and market) would be attractive or attractive rather than not attractive for 41 per cent of respondents (2016 – 36%) and the possibility to transfer funds to another natural person in a few seconds at any time via a smart phone – for 42 per cent (2016 – 39%). In

<sup>2</sup> Payment and electronic money institutions accept utility and other bill payments at tills in supermarkets, 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.

<sup>3</sup> 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.

<sup>4</sup> Payment services basket – a payment service package offered to the user, where a set number of payment services is provided for a fixed fee.

September 2017, 19 per cent of the surveyed holding a payment account used apps developed by their credit institutions, 16 per cent of the surveyed used apps to get information on their account and payments, while 6 per cent – for initiating payments. Over the last 3 months, 23 per cent of total respondents purchased goods and services at e-shops, making payments for these services mostly via online banking (75%).

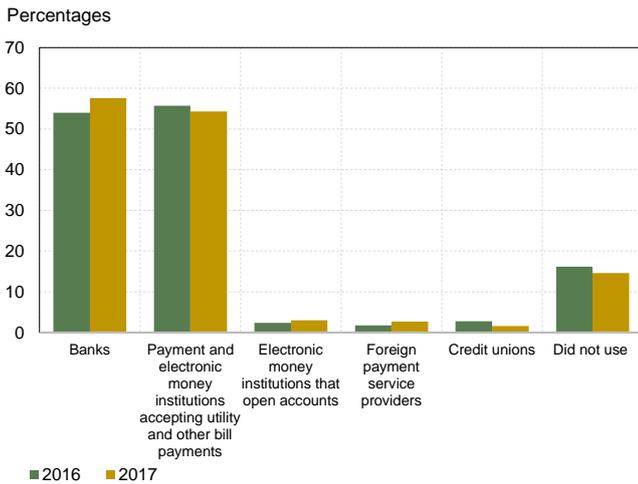
**In 2017, almost all residents used cash; however, those who paid with a payment card instead of cash increased in number.** In 2017, the day prior to the survey, 25 per cent of the surveyed paid by both cash and payment cards (2016 – 20%), while 13 per cent – with a payment card only (2016 – 10%) (see Chart 7). A larger share of respondents holding a payment card reported that they prefer card payments (45%) to payments in cash (31%). As the payment amount increases, an increasingly larger share of respondents opts paying with a payment card: the absolute majority of those holding a card prefer card payments to payments in cash for payments over EUR 25. However, cash is still integral to respondents' everyday life – 3 per cent of the respondents (2016 – 0.4%) reported that they do not receive cash.

**In 2017, more respondents held a payment card and missed the possibility to pay with a payment card slightly less frequently.** In 2017, 95 per cent of the surveyed holding an account with a bank or credit institution (2016 – 92%) held a payment card of at least one type, 14 per cent of those holding a payment card – a contactless payment card. In 2017, respondents holding payment cards missed the possibility to pay with a payment card less frequently; the number of those that missed the possibility to pay with a payment card at health care institutions and government institutions collecting fees decreased the most (see Chart 8).

## KEY CHARTS

**Respondents were slightly more active in using the services of banks and less active in using the services of payment and electronic money institutions accepting utility and other bill payments**

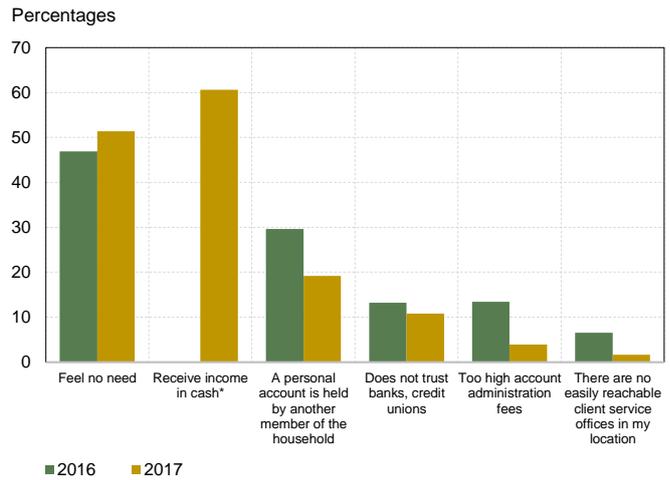
*Chart 1. Use of different payment service providers by respondents*



Source: Bank of Lithuania calculations.  
 Note: Several answers are possible; the amount exceeds 100 per cent, 1,020 respondents were surveyed.

**For the surveyed holding no account the choice not to have it was mostly determined by the fact that they received their income in cash or they did not feel the need to have it; the number of respondents not holding an account because of too-high fees decreased significantly**

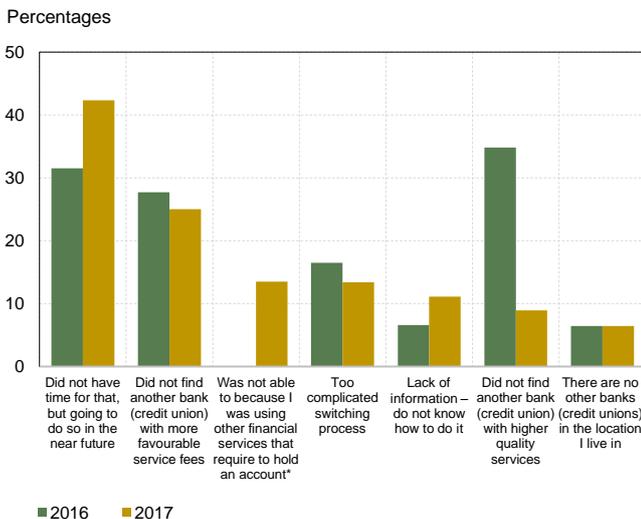
*Chart 2. Reasons why the respondents did not hold an account with a credit institution*



Source: Bank of Lithuania calculations.  
 Note: Several answers are possible; the amount exceeds 100 per cent, 185 respondents holding no account with a credit institution were surveyed.  
 \* The versions of the answer was presented to respondents only in 2017.

**Respondents did not switch a bank or a credit union mostly because they had no time or did not find another bank or credit union with more favourable service fees**

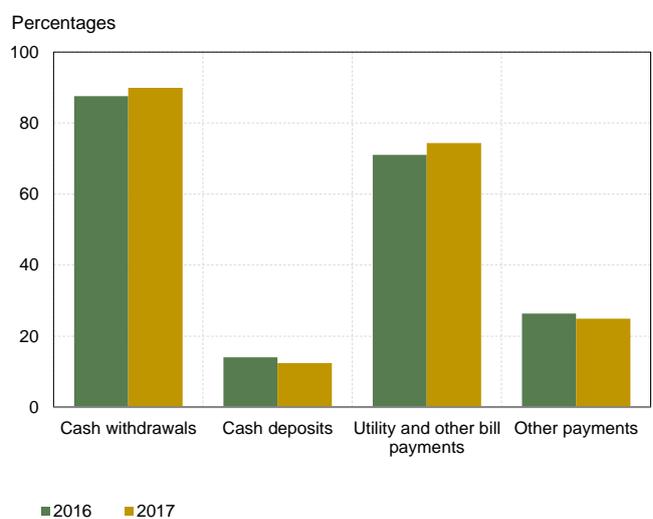
*Chart 3. Reasons behind the respondent's decision not to switch the bank or credit union they held an opened account with*



Source: Bank of Lithuania calculations.  
 Note: Several answers are possible; the amount exceeds 100 per cent, 57 respondents who considered switching their account with a credit institution but did not do so within the last 12 months were surveyed.  
 \* The version of the answer was presented to respondents only in 2017.

**Respondents holding an account usually withdrew cash from their accounts and made utility and other bill payments; the use of payment services remained basically unchanged from 2016**

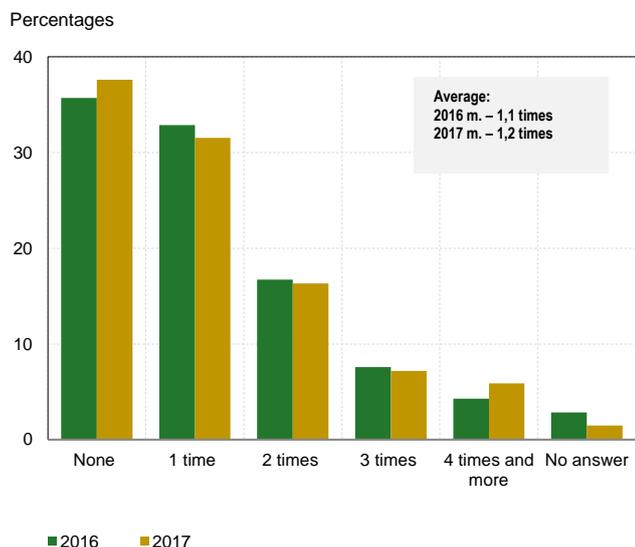
*Chart 4. The use of payment services by respondents holding an account*



Source: Bank of Lithuania calculations.  
 Note: Several answers are possible; the amount exceeds 100 per cent, 835 respondents holding an account with a bank or a credit union were surveyed.

**In 2017, the respondents who paid in cash declined in number; they did this mainly once.**

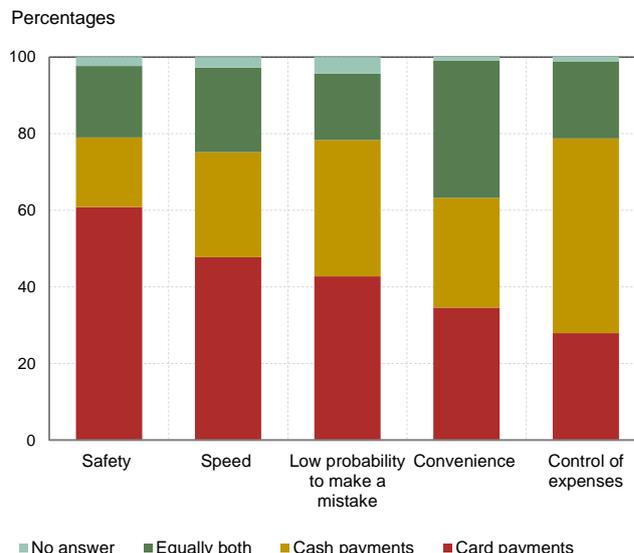
*Chart 5. The share of respondents by number of cash payments the day before the survey*



Source: Bank of Lithuania calculations.  
Note: 1,020 respondents were surveyed.

**In the opinion of the respondents holding a payment card, it is safer than cash, the probability to make a mistake when paying is lower; paying with a card is faster, while payments in cash are more convenient for controlling expenses.**

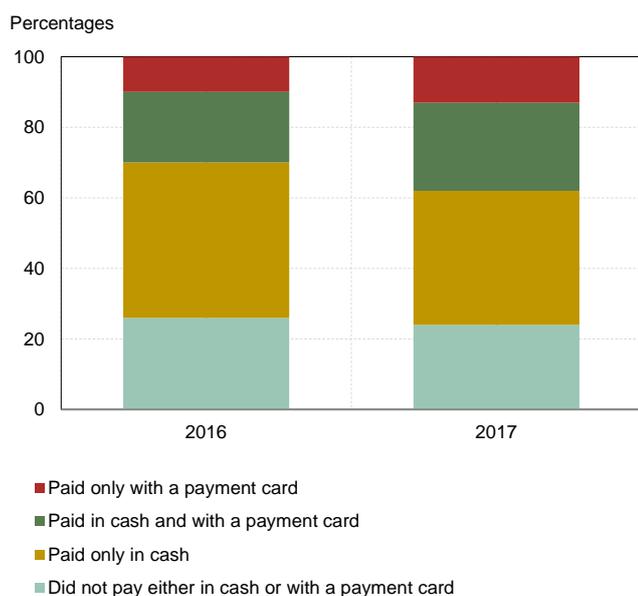
*Chart 6. Features of card payments and cash payments*



Source: Bank of Lithuania calculations.  
Note: Each surveyed assessed all features; therefore, the amount of responses about each feature is equal to 100 per cent; 789 respondents holding a payment card were surveyed.

**In 2017, compared to 2016, a larger share of respondents chose to pay with a payment card instead of cash**

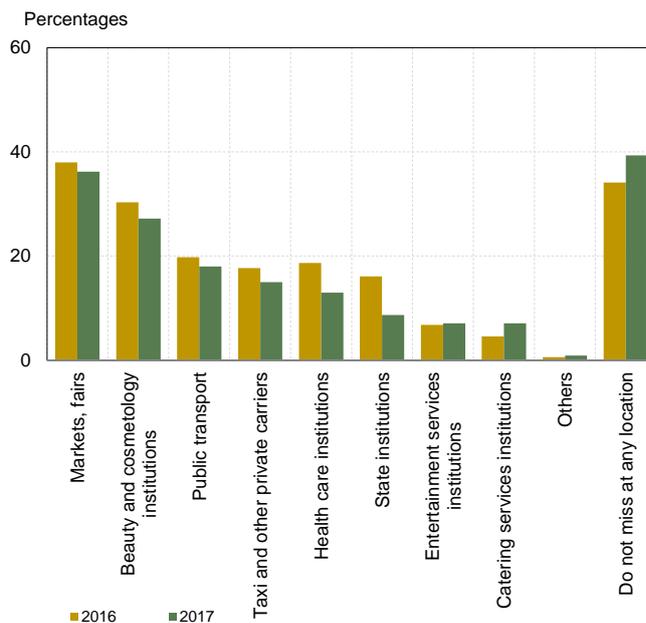
*Chart 7. Means of payment used by respondents the day before the survey at points of sale and in making payments to other persons*



Source: Bank of Lithuania calculations.  
Note: 1,020 respondents were surveyed.

**In 2017, respondents holding payment cards missed the possibility to pay with a payment card less frequently, the number of those who missed the possibility to pay with a payment card at health care institutions and government institutions collecting fees decreased the most.**

*Chart 8. Points of sale where respondents miss the possibility to pay with a payment card*



Source: Bank of Lithuania calculations.  
Note: Several answers are possible; the amount exceeds 100 per cent; 789 respondents holding a payment card were surveyed.

## ANNEX. RESULTS OF ANSWERS TO MAIN QUESTIONS

*Table 1. Ways in which the respondents receive cash on a regular basis (at least once a month)  
(percentages)*

	<b>Total</b>
Withdraw cash from my account at a client service location, ATM or elsewhere	70.0
Receive income in cash	26.7
Receive cash from other natural persons in Lithuania or abroad	13.3
Do not know, did not answer	0.5
Do not use cash	2.8

*Note: 1,020 respondents were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.*

*Table 2. The share of respondents that made cash payments for goods or services at points of sale the day before the survey  
(percentages)*

	<b>Total</b>
Made payments	56.3
Did not make payments	42.6
Do not know, did not answer	1.1

*Note: 1,020 respondents were surveyed.*

*Table 3. The share of respondents by number of cash payments for goods or services at points of sale the day before the survey  
(percentages)*

	<b>Total</b>
1 time	60.5
2 times	26.3
3 times	6.7
4 and more	3.3
Did not answer	3.2

*Note: 575 respondents that made payments in cash for goods or services at points of sale were surveyed.*

*Table 4. The share of respondents by value of cash payments for goods or services at points of sale the day before the survey  
(percentages)*

	<b>Total</b>
EUR 1–10	32.5
EUR 11–20	31.8
EUR 21–30	10.9
More than EUR 30	16.0
Did not answer	8.8

*Note: 575 respondents that made cash payments for goods or services at points of sale were surveyed.*

*Table 5. The share of respondents that gave cash to other persons (other family members, relatives, friends, etc.) the day before the survey  
(percentages)*

	<b>Total</b>
Gave	23.9
Did not give	75.1
Do not know, did not answer	0.9

*Note: 1,020 respondents were surveyed.*

*Table 6. The share of respondents by the number of times they gave cash to other persons (other family members, relatives, friends, etc.) the day before the survey  
(percentages)*

	<b>Total</b>
1 time	76.4
2 times	19.0
3 times	2.1
4 and more	1.6
Did not answer	0.9

*Note: 244 respondents that gave cash to other persons were surveyed.*

Table 7. The share of respondents by value of cash payments given to other persons (other family members, relatives, friends, etc.) the day before the survey (percentages)

	Total
EUR 1–10	61.2
EUR 11–20	21.3
EUR 21–30	4.0
More than EUR 30	11.0
Did not answer	2.5

Note: 244 respondents that gave cash to other persons were surveyed.

Table 8. The use by the respondents of payment service providers in the country over the last 3 months (percentages)

	Total
Banks established in Lithuania	57.6
Payment or electronic money institutions accepting utility and other bill payments, established in Lithuania	54.3
Credit unions established in Lithuania	1.6
Electronic money institutions opening e-money accounts to their clients, established in Lithuania	3.0
Foreign payment service providers	2.7
Did not use any of them	14.6
Do not know, did not answer	1.0

Note: 1,020 respondents were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 9. The respondents' view on whether, with the possibility to conveniently pay via a smart phone at points of sale (a café, store) in place, such payment method would be attractive to them (percentages)

	Total
Very attractive	13.1
Attractive rather than not	28.3
Unattractive rather than attractive	16.2
Completely unattractive	28.8
Do not know, did not answer	13.6

Note: 1,020 respondents were surveyed.

Table 10. The respondents' view on whether, with the possibility to transfer funds via a smart phone at any time in a few seconds to another natural person (a family member, friend, etc.) in place, such payment method would be attractive to them (percentages)

	Total
Very attractive	14.1
Attractive rather than not	28.2
Unattractive rather than attractive	15.9
Completely unattractive	27.6
Do not know, did not answer	14.2

Note: 1,020 respondents were surveyed.

Table 11. Share of the respondents holding a (current) payment account with a bank or credit union (can be shared with another person) (percentages)

	Total
Hold	81.8
Do not hold	16.8
Do not know, did not answer	1.3

Note: 1,020 respondents were surveyed.

Table 12. Share of the respondents holding a (current) payment account with a bank or credit union on which they made no operations over the last 12 months (percentages)

	Total
Hold	23.0
Does not hold	72.7
Does not know, did not remember	2.2
Did not answer	2.0

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 13. Number of different banks or credit unions the respondents hold a payment (current) account with (can be shared with another person) (percentages)

	Total
1	80.3
2	14.1
3	1.1
Do not know, did not answer	4.6

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 14. Reasons why the respondents did not hold an account with a bank or credit union (percentages)

	Total
Receive income in cash	60.6
No need	51.4
A personal account is held by another member of the household	19.2
Do not trust banks (credit unions)	10.8
Too high account administration fees	3.9
There are no branches of banks (credit unions) in a convenient location	1.6
Other	0.4
Do not know, did not answer	0.4

Note: 185 respondents holding no account with a bank or credit union were surveyed; respondents may give several answers; the amount exceeds 100 per cent.

Table 15. Services that were used by the respondents holding no payment account (percentages)

	Total
Made utility or other bill payments in cash at a payment or electronic money institution	38.8
Made utility or other bill payments or credit transfers in cash at a bank (credit union)	7.1
Made utility or other bill payments or credit transfers online at an electronic money institution	0.6
Did not use such service within the last four weeks	47.0
Do not know, did not answer	7.1

Note: 185 respondents holding no account with a bank or credit union were surveyed; respondents may give several answers; the amount exceeds 100 per cent.

Table 16. Share of respondents for whom the employer allows to choose a bank or a credit union for receiving wage (percentages)

	Total
Unemployed	29.1
Allows	48.0
Does not allow	20.2
Do not receive wage paid by the employer to an account with a bank or credit union	1.8
Do not know, did not answer	0.8

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 17. Number of different banks or credit unions where respondents use other financial services for which the bank or credit union requires holding an account (percentages)

	Total
1	39.9
2	8.1
3	0,6
Did not use other financial services where an account is needed at any bank (credit union)	47.4
Do not know, did not answer	4.0

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 18. Share of the respondents holding an account who appeared in a situation when they wanted to close the account but were unable to do so because they were using other financial services of that bank or credit union (percentages)

	Total
Encountered	4.7
Did not encounter	93.4
Do not know, did not answer	1.9

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 19. 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	2.4
Considered but did not switch	6.8
Did not consider	88.7
Do not know, did not answer	2.2

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 20. Reasons behind the respondent's decision not to switch the credit institution they held an account opened with (percentages)

	Total
Did not have time for that but going to do so in the near future	42.3
Did not find another bank (credit union) with more favourable service fees	25.0
Was not able to because I was using other financial services with the bank I wanted to switch, requiring holding an account	13.5
Too complicated switch process	13.4
Lack of information – do not know how to do it	11.1
Did not find another bank (credit union) with higher quality services	8.9
There are no other banks (credit unions) in the location I live in	6.4
Do not know, did not answer	3.8

Note: 57 respondents who considered switching their account with a bank or credit union 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 21. Share of the respondents who know that in order to switch a bank they just have to apply to another bank or credit union that will do everything necessary for switching the account for them (percentages)

	Total
Knows	41.7
Do not know	51.7
Do not know, did not answer	6.6

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 22. The pricing method applied to the respondents' most usable payment account (percentages)

	Total
I use a payment services basket offered by bank (credit union) whereby a fixed number of payment services is provided for a fixed fee	51.1
I use standard payment service fees, when a monthly account handling fee is paid and for each payment transaction separately	32.8
Do not know, did not remember	13.1
Did not answer	3.0

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 23. The respondents' view to the payment services pricing applied by banks (percentages)

	Total
Always clear	8.5
Mostly clear	31.0
Sometimes clear, sometimes not clear	34.0
Mostly not clear	16.9
Always not clear	4.0
Do not know, did not answer	5.6

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 24. Changes in the payment habits of respondents holding a payment account who had in mind that in February 2017 most banks changed their pricing – offered baskets of payment services for a fixed price (percentages)

	Total
Now execute more payment orders or make utility and other bill payments than they did before	12.8
Now execute fewer payment orders or make utility and other bill payments than they did before	2.8
Now make payments with a payment card more often than they did before	7.8
Now make payments in cash more often than before	2.1
I think that payment habits remained unchanged	71.9
Do not know, did not answer	4.6

Note: 835 respondents holding an account with a bank or credit union were surveyed.

Table 25. Login methods of the respondents who used online banking within the last three months (percentages)

	Total
Logged in using a code card	43.8
Logged in using a code generator	13.6
Logged in using an electronic signature installed in my mobile phone	3.7
Used and logged in using a designated app	3.3
Logged in using the electronic signature on my identity card	0.6
Did not use online banking	39.9
Do not know, did not answer	0.6

Note: 835 respondents holding an account with a bank or credit union were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

Table 26. The use by the respondents of the services of cash withdrawal from the account one month before the survey (percentages)

	Total
By using an ATM	85.6
By using intermediary services	13.5
At a branch of a credit institution	1.6
Did not use within the last four weeks	9.2
Do not know, did not answer	0.9

Note: 835 respondents holding an account with a bank or credit union were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

*Table 27. The use of cash deposit into account services by the respondents the month before the survey (percentages)*

	<b>Total</b>
By using an ATM	11.3
By using intermediary services	1.3
At a branch of a credit institution	0.6
Did not use within the last four weeks	84.8
Do not know, did not answer	2.8

*Note: 835 respondents holding an account with a bank or credit union were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.*

*Table 28. The use of the utility and other bill payment service by the respondents the month before the survey (percentages)*

	<b>Total</b>
Made utility and other bill payments at payment institutions	40.5
Made utility and other bill payments online	37.3
Used the automated e-invoice payment service	21.8
Made utility and other bill payments in cash at a bank (credit union)	5.4
Did not use within the last four weeks	24.7
Do not know, did not answer	0.9

*Note: 835 respondents holding an account with a bank or credit union were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.*

*Table 29. The use of the credit transfer (payment order) service by the respondents the month before the survey (percentages)*

	<b>Total</b>
Received payments into my account	35.3
Paid via the Internet (internet banking)	21.4
Paid at a branch of a credit institution	1.4
Did not use within the last four weeks	46.5
Do not know, did not answer	3.6

*Note: 835 respondents holding an account with a bank or credit union were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.*

*Table 30. The use of apps designed by credit institutions by the respondents (percentages)*

	<b>Total</b>
I use apps designed by credit institutions for receiving information on my account and payments	16.2
I use apps designed by credit institutions to initiate payments	5.6
Do not use	78.0
Do not know, did not answer	3.4

*Note: 835 respondents holding an account with a bank or credit union were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.*

*Table 31. Share of the respondents holding an additional electronic money account with an electronic money institution (Paysera It, UAB; Mistertango, UAB, etc.) (percentages)*

	<b>Total</b>
Hold	4.3
Do not hold	94.1
Do not know, did not answer	1.6

*Note: 835 respondents holding an account with a bank or credit union were surveyed.*

*Table 32. Payment cards held by the respondents (percentages)*

	<b>Total</b>
Debit cards	86.7
Credit cards	16.6
Have no cards	4.9
Do not know, did not answer	0.6

*Note: 835 respondents holding an account with a bank or credit union were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.*

Table 33. The use of payment cards when buying goods or making payments for services by the respondents the day before the survey (percentages)

	Total
Used	49.0
Did not use	50.1
Do not know, did not answer	0.9

Note: 789 respondents holding a payment card were surveyed.

Table 34. 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 5	22.1	75.5	2.3
Payments from EUR 5 to EUR 25	42.5	55.1	2.4
Payments from EUR 25 to EUR 100	67.8	29.2	3.0
Payments above EUR 100	73.7	21.9	4.4

Note: 789 respondents holding a payment card were surveyed; the respondents may give one answer in a line.

Table 35. Features of card payments and cash payments specified by the respondents (percentages)

	Payment card	Cash	Equally	Do not know, did not answer
Convenience	34.6	28.7	35.8	1.0
Expenditure control	27.9	50.9	20.0	1.3
Rapidity	47.8	27.4	22.1	2.7
Low probability of making a mistake	42.8	35.6	17.3	4.3
Security	60.9	18.1	18.7	2.3
I prefer this payment method	45.3	30.5	22.2	2.0

Note: 789 respondents holding a payment card were surveyed; the respondents may give one answer in a line.

Table 36. Share of respondents holding at least one contactless payment card (percentages)

	Total
Hold	13.8
Do not hold	72.2
Do not know, do not remember	9.6
Did not answer	4.4

Note: 789 respondents holding a payment card were surveyed.

Table 37. Points of sale where the respondents miss the possibility to pay using a payment card (percentages)

	Total
Market, fairs	36.2
Beauty and cosmetology institutions	27.2
Public transport	18.0
Taxi and other private carriers	15.0
Health care institutions	13.0
State institutions	8.7
Entertainment services institutions	7.1
Catering services institutions	7.1
Other	0.9
Do not miss at any point	39.3
Do not know, did not answer	4.0

Note: 789 respondents holding a payment card were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.

*Table 38. Situations the respondents appeared in when paying with a card for goods or services (percentages)*

	<b>Total</b>
I was offered a discount for paying with a card instead of paying in cash	2.9
Paying with a card was only allowed when the purchase value exceeded the amount fixed by the merchant	11.9
I did not encounter the cases mentioned above	77.7
Do not know, did not answer	8.0

*Note: 789 respondents holding a payment card were surveyed; the respondents may give several answers; the amount exceeds 100 per cent.*

*Table 39. Share of the respondents who purchased goods or services in an e-shop within the last three months (percentages)*

	<b>Total</b>
Purchased	22.8
Did not purchase	77.0
Do not know, did not answer	0.2

*Note: 1,020 respondents were surveyed.*

*Table 40. Payment method used by the respondents who purchased goods or services in an e-shop within the last three months (percentages)*

	<b>Total</b>
Paid via internet banking	75.1
Paid the courier with a payment card using a POS-terminal upon execution of the order	14.0
Paid in cash upon execution of the order	13.5
Paid using a payment card online	11.4
Other	1.7
Do not know, did not answer	0.4

*Note: 233 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 41. Facing of payment-related fraud, theft or deception by the respondents (percentages)*

	<b>Total</b>
Have not faced	92.7
Yes, related to cash	3.4
Yes, related to payment cards	0.8
Yes, related to online banking	0.3
Do not know, did not answer	2.8

*Note: 1,020 respondents were surveyed; the respondents may give several answers; the amount can exceed 100 per cent.*