



LIETUVOS BANKAS
EUROSISTEMA

Review of the Survey of the Habits of Lithuanian Residents in Using Payment Services

2019

REVIEW OF THE SURVEY
OF THE HABITS OF LITHUANIAN RESIDENTS
IN USING PAYMENT SERVICES
2019

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AIMS, METHODS AND PRINCIPLES OF THE SURVEY

Seeking to monitor and assess trends prevailing in Lithuania's payments market, current market developments and resident payment habits, the Bank of Lithuania has, for the eighth consecutive year, initiated a survey of Lithuanian residents on payment-related issues.¹ Reviews of the survey results have been published on the website of the Bank of Lithuania since 2013.

The survey covers the entire territory of the Republic of Lithuania; the sample of the survey represents Lithuania's residents aged 18 or older.² In the survey, Vilnius, Kaunas, Klaipėda, Šiauliai, and Panevėžys are referred to as large cities, other cities and regional centres – as other cities, 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 respondents by age, place of residence and gender

Age group	Distribution, %	Place of residence	Distribution, %	Gender	Distribution, %
18–29	17.6	Village	32.9	Male	43.5
30–49	31.6	City	25.3	Female	54.7
50 or older	50.8	Large city	41.8		
Total	100.0	Total	100.0	Total	100.0

Table 2. Distribution of respondents by personal income³

Personal income, EUR	Distribution, %
Up to 300	13.9
301–600	32.8
601–900	24.8
More than 900	21.2
No income	2.0
Do not know, did not answer	5.3
Total	100.0

OVERVIEW OF SURVEY RESULTS

Nine out of ten Lithuania's residents used services of payment service providers – three-fourths of residents used services of banks operating in Lithuania, while slightly more than one-fourth used services of other Lithuanian or foreign payment service providers that open accounts. In 2019, 93% of respondents (in 2018 – 91%) indicated having used services of at least one payment service provider within the last three months (see Chart 1). 75% of respondents used banking services (in 2018 – 74%). Over the last three months, 19% of respondents used services of electronic money institutions established in Lithuania that open e-money accounts (in 2018 – 13%), while 12% used services of foreign payment service providers (e.g. foreign banks, PayPal (Europe), S.C.A., Revolut Ltd⁴) (in 2018 – 16%). 4% of respondents indicated having used services of credit unions over the last three months (in 2018 – 3%). 88% (in 2018 –

¹ Commissioned by the Bank of Lithuania, the survey was conducted in September 2019 by the public opinion and market research company UAB BERENT Research Baltic. 1,000 residents have been surveyed. Part of the survey data may be compared to the surveys of Lithuanian residents on payment-related issues conducted on behalf of the Bank of Lithuania in 2013–2018.

² The review presents the percentages of respondents' answers. A margin of error should be taken into account when making generalisations about the represented Lithuanian population.

³ "Personal income" refers to the average monthly net personal income (wage, pension, benefits and other regular income).

⁴ The survey was conducted in September 2019, when accounts of Lithuanian customers using Revolut Ltd services were opened with a foreign payment service provider.

87%) of Lithuania's residents held a payment account⁵ opened with a payment service provider operating in Lithuania or abroad, while 87% of the surveyed held an account opened with a bank or credit union established in Lithuania (compared to 82% in 2018). 38% of the surveyed used services provided by payment and electronic money institutions accepting payments in cash (in 2018 – 36%).

The possibility to easily open an account online and more favourable service fees were the main reasons behind respondents' decision to hold an account with a foreign payment service provider.

In 2019, 13% of Lithuania's residents (in 2018 – 22%) held an account with a foreign payment service provider. Respondents who had an account with a foreign payment service provider mostly decided to hold one for the following reasons: easy procedures for opening an account online (52%), more favourable service fees (46%), the fact that some e-shops do not accept payments from a Lithuanian account or a Lithuanian payment card (45%) as well as due to payment services that are not offered by payment service providers established in Lithuania (41%). Among those holding an account with a foreign payment service provider, 62% held an account with Revolut Ltd (in 2018 – 34%), 63% – with PayPal (Europe) (in 2018 – 61%), the remaining share – with another foreign payment service provider.

More than two-thirds of respondents holding no payment account made payments in cash and felt no need to hold one. In 2019, 70% of the surveyed (compared to 60% in 2018) holding no account in Lithuania used payment services during the month before the survey: 50% of them made utility and other bill payments in cash at payment or electronic money institutions (in 2018 – 42%), 26% made such payments in cash at a client service office of a bank or credit institution (in 2018 – 20%). Most respondents holding no account in Lithuania have decided not to have one on their own volition, given the fact that there was no need for it (44%) and they received their income in cash (35%).

According to the surveyed, the main obstacle for switching or closing their account in Lithuania was the fact that they used other financial services which often require having an account (e.g. loans or deposits). 8% (in 2018 – 6%) of respondents holding an account encountered a situation where they wanted to close their payment account in Lithuania but were unable to do so because they were using other financial services of that bank or credit union. In 2019, unchanged from 2018, during the 12 months before the survey, 19% of respondents holding an account considered switching a bank or credit union operating in Lithuania, and only 4% actually did so. The surveyed did not switch their account mostly because they lacked time (in 2018 – 29%, in 2019 – 32%), did not manage to find a bank or credit union that offered more favourable service fees (in 2018 – 25%, in 2019 – 26%) (see Chart 2) or were using other financial services requiring holding an account with the bank they wanted to switch (e.g. had a loan or a deposit) (in 2018 – 19%, in 2019 – 20%). In 2019, the share of those who indicated that the switching process was too complicated decreased (in 2018 – 17%, in 2019 – 13%). 38% of respondents holding an account knew that in order to switch their bank or credit union they only had to apply to a new bank or credit union, which would then handle all necessary procedures for switching an account (in 2018 – 33%). 12% of all respondents holding an account in Lithuania indicated that their employers did not allow them to choose a bank or credit union for receiving their wage (in 2018 – 15%).

In 2019, the share of respondents who had an account with a bank or credit union operating in Lithuania and chose payment service packages⁶ decreased, while the share of respondents who found the pricing of payment services to be unclear slightly increased. 63% of those holding an account with a bank or credit union operating in Lithuania chose payment service packages (in 2018 – 67%), 25% used standard fees (in 2018 – 22%) and 11% did not know what pricing they had chosen (in 2018 – 9%). Those who did not choose any payment service package indicated that they did not know that they

⁵ In the survey, "account" refers to a payment account from which payments can be made, cash can be withdrawn or deposited into, or wage, pension or other social benefits can be transferred to. An account intended only for holding a deposit is excluded from the scope of this survey.

⁶ "Payment service package" refers to a package of payment services offered to a consumer, where a set number of payment services is provided for a fixed monthly fee.

could choose one – compared to 2018, the share of such respondents increased by 6 percentage points (in 2018 – 17%, in 2019 – 23%), while some of the surveyed did not have enough information on payment service packages (in 2018 – 14%, in 2019 – 17%) (see Chart 3). Some of respondents believed that a payment service package would cost more (in 2018 – 20%, in 2019 – 22%) or lacked time but intended to do so in the near future (in 2018 – 17%, in 2019 – 12%). 48% of respondents holding an account with a bank or credit union operating in Lithuania found the pricing of payment services to be always or usually presented in a clear manner (in 2018 – 50%), 28% found it to be sometimes clear and sometimes unclear (in 2018 – 29%), while 21% – always or usually unclear (in 2018 – 19%).

In 2019, the share of respondents who held an account and made cash withdrawals or deposits somewhat decreased, 35% of them encountered difficulties when they wanted to withdraw cash from their accounts.

87% of respondents holding an account, over the last four weeks before the survey, made cash withdrawals (in 2018 – 90%), 29% – cash deposits (in 2018 – 33%), 87% – utility and other bill payments (in 2018 – 87%), 81% – payment transactions (in 2018 – 79%) (see Chart 4). The surveyed account holders mainly withdrew cash from and deposited it into ATMs (81% and 26% respectively), made utility and other bill payments online (64%) and made payment transactions via online banking or an app (79%). Some of those holding an account found it difficult to find ATMs – 24% indicated that there were no ATMs in their residential areas, while 12% indicated that in their residential area there was only an ATM of another bank applying high fees (see Chart 5). 4% of the surveyed indicated that in their residential areas there were no intermediaries (e.g. Perlas terminals, shopping centres) providing cash withdrawal services.

Half of respondents holding an account used a designated app (e.g. Smart ID) to log into their online banking account.

In 2019, over the last three months before the survey, 86% of respondents used internet banking in Lithuania (in 2018 – 91%). The most popular authentication method was a designated app (e.g. Smart ID) which was used by 49% of respondents holding an account (in 2018 – 23%), while the share of those using a code generator grew as well (in 2018 – 25%, in 2019 – 30%). 12% used an electronic signature installed in their mobile phones (in 2018 – 11%), while only 9% used code cards (in 2018 – 54%)⁷ (see Chart 6).

Five out of six Lithuania's residents had a payment card and more than half of them used it the day before the survey.

In 2019, 95% of respondents who had an account indicated also having a payment card. This share comprised 84% of all residents. 65% of the surveyed payment card holders had a contactless payment card (in 2018 – 50%). 79% of payment card holders found contactless payments to be convenient (in 2018 – 75%), 49% (in 2018 – 40%) believed that this function was safe. 48% of those holding a payment card found mobile payments to be convenient, 41% believed that they were safe. As in 2018, 53% of payment card holders used them to make payments at points of sale or online the day before the survey. In 2019, a slightly smaller share of respondents holding payment cards were unable to use them for payment at least at one point of sale, yet quite a significant share of the surveyed still were unable to use payment cards at markets and fairs, beauty and cosmetology salons as well as in public transport (see Chart 9).

Two-fifths of the surveyed used apps developed by payment service providers. Their use for executing payments increased, instant payments became increasingly important, while payments at points of sale using a mobile phone gained traction as well.

In 2019, 51% of the surveyed holding an account used apps developed by payment service providers (in 2018 – 34%), 34% used apps to get information on their accounts (in 2018 – 31%), 23% – to execute payments (in 2018 – 13%). 81% of respondents found the possibility to make instant payments at any time via a smartphone to any person (even holding an account with another payment service provider) as very or rather attractive and useful (in

⁷ Since 2019, due to new security requirements, financial institutions no longer use code cards and have replaced them with other online banking authentication methods.

2018 – 63%). In 2019, 8% of the surveyed holding an account used apps and smartphones to make payments at points of sale (e.g. contactless mobile payments, QR code payments).

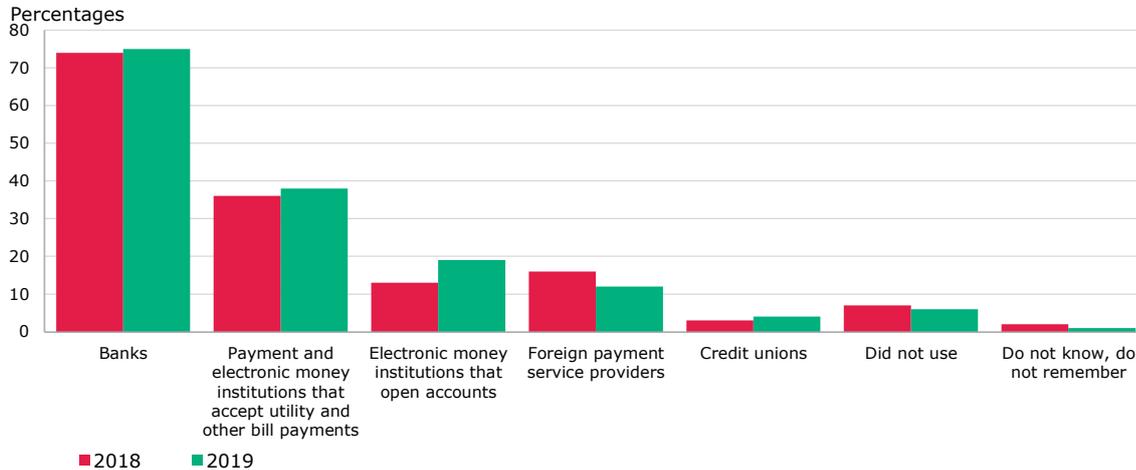
Although non-cash payments are already prevalent at points of sale, cash payments in this segment remained very important. 6% of the surveyed indicated that they did not receive or use cash (in 2018 – 9%). Respondents mostly withdrew cash from their accounts (in 2018 – 73%, in 2019 – 75%) and received their income in cash (e.g. wage, royalty, pension, social benefits, etc.) (in 2018 – 17%, in 2019 – 19%). One day before the survey, 34% of respondents paid at points of sale only in cash (in 2018 – 36%), 30% paid in cash, by payment card or smartphone (in 2018 – 32%), 16% – only by payment card or smartphone (in 2018 – 15%) (see Chart 10), while others made no payments at all. A larger share of the surveyed payment card holders indicated that they preferred card payments (65%, compared to 62% in 2018) to cash payments (18% both in 2018 and 2019). 54% of all residents negatively viewed the situation where points of sale accept only payments by card.

In 2019, four out of ten respondents holding a payment card were in a situation where a retailer tried to influence their choice of a payment method – they were more often encouraged to pay by cash. 22% of respondents holding a payment card encountered a situation where a retailer offered them a discount for paying in cash instead of a payment card (in 2018 – 26%). A discount for paying by payment card instead of in cash was offered only to 5% of respondents holding a payment card (in 2018 – 6%). 24% (compared to 28% in 2018) were faced with a situation where paying by card was only allowed when the purchase value exceeded the amount set by the retailer. 42% of payment card holders (in 2018 – 48%) encountered at least one of the aforementioned situations.

KEY CHARTS

In 2019, 93% of the surveyed used services of payment services providers – although the vast majority of residents used services provided by banks operating in Lithuania, the share of those who additionally used services provided by payment or electronic money institutions established in Lithuania has also increased.

Chart 1. Use of services of different payment service providers

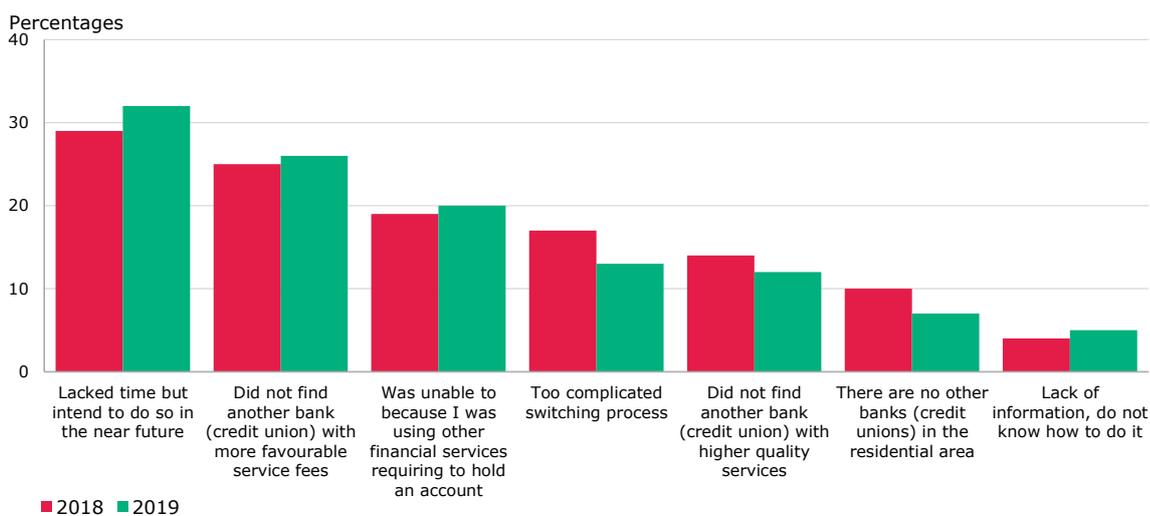


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2019 – 1,000 respondents.

15% of respondents holding an account considered switching their bank or credit institution but did not do so. As in 2018, respondents did not switch their bank or credit institution mostly because they lacked time, did not find another service provider with more favourable fees or used other financial services requiring an account. The share of respondents who indicated that the switching process was too complicated has reduced.

Chart 2. Reasons behind respondents' decision not to switch the bank (credit union) they held an account with

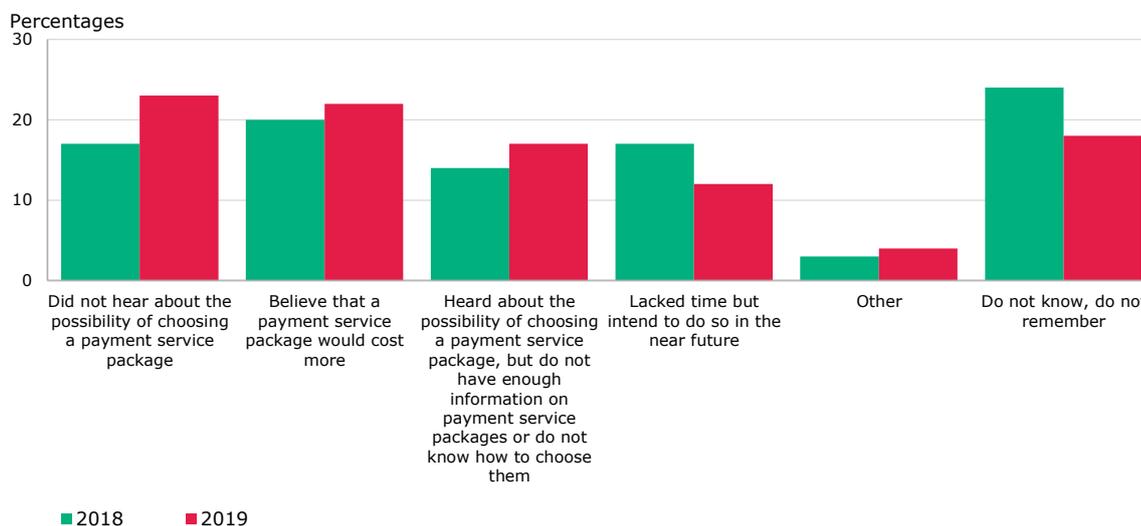


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2019 – 136 respondents who considered switching their bank (credit union) they held an account with, but did not do so over the last 12 months.

25% of respondents holding an account with a bank or credit union operating in Lithuania used standard fees rather than payment service packages. The majority of those who did not choose any payment service package did not know that they could choose one – compared to 2018, their share increased by 6 percentage points.

Chart 3. Reasons why respondents holding an account with a bank (credit union) operating in Lithuania did not choose a payment service package whereby a fixed number of payment services is provided for a fixed fee

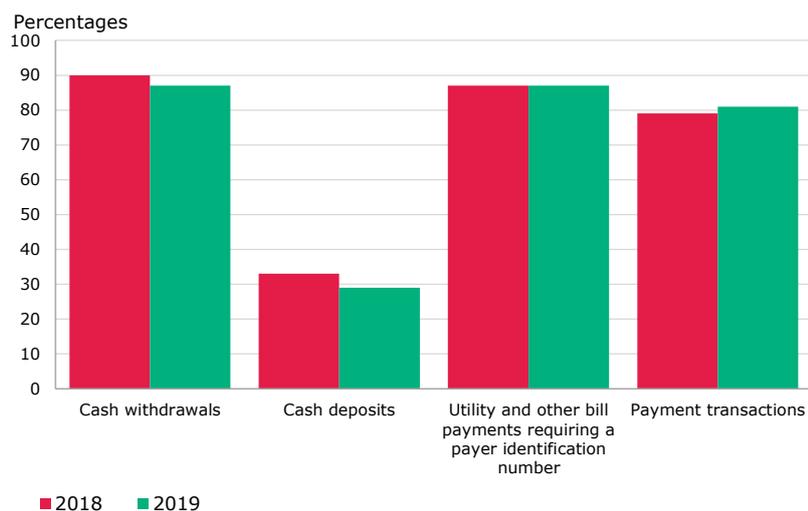


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2019 – 326 respondents holding an account with a bank or credit union that have not chosen a payment service package.

Most popular payment services used by account holders in 2019 remained broadly unchanged – the most important services were cash withdrawals as well as utility and other bill payments.

Chart 4. Use of payment services by respondents holding an account

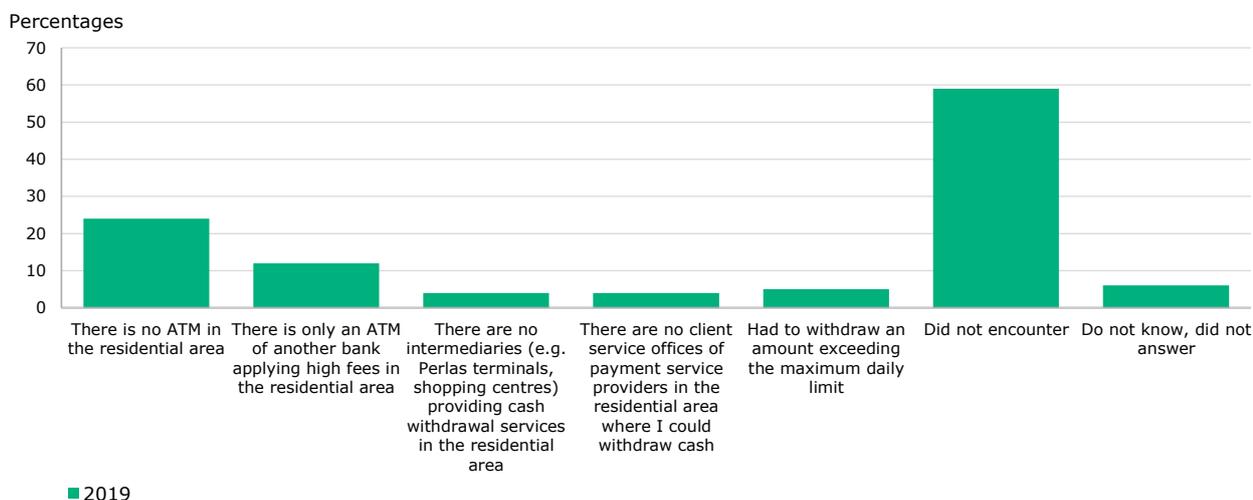


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2019 – 884 respondents holding an account.

35% of the surveyed who held an account encountered difficulties when they wanted to withdraw cash from their accounts. Most of them could not find an ATM in their residential area or there was only an ATM of another bank applying less favourable fees.

Chart 5. Share of respondents who encountered difficulties when they wanted to withdraw cash from their accounts

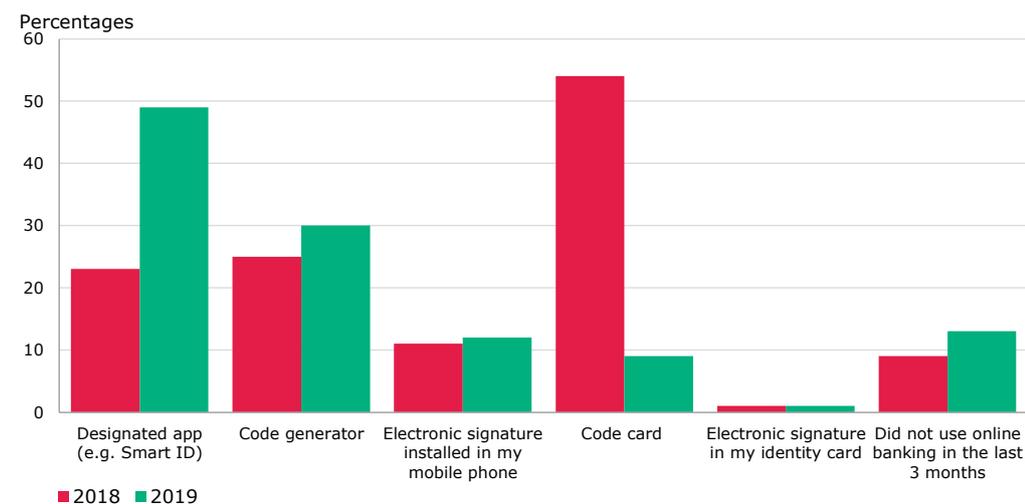


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2019 – 884 respondents holding an account.

In 2019, with the change of online banking authentication methods and replacement of code cards in the Lithuanian market, designated apps (e.g. Smart ID) became the most popular authentication method. The share of respondents using code generators has increased, while the share of those using electronic signature in their mobile phones or identity cards remained broadly unchanged.

Chart 6. Authentication methods used by respondents in the last 3 months

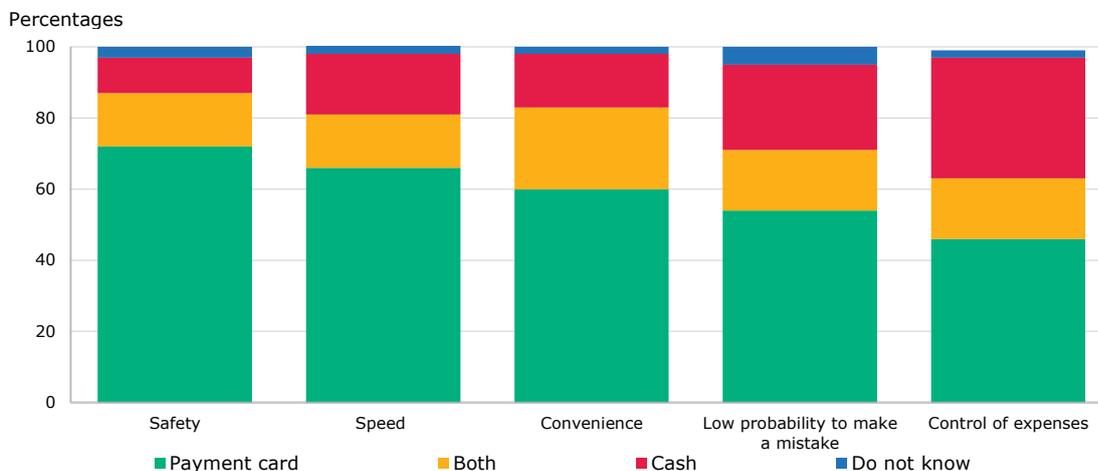


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2019 – 884 respondents holding an account with a bank or credit union.

Respondents holding a payment card believe that payment cards are safer than cash as well as more convenient and faster to use. According to the surveyed, cash payments are most convenient for controlling expenses, although this feature was also attributed to payment cards by the majority of respondents.

Chart 7. Features of card and cash payments in 2019

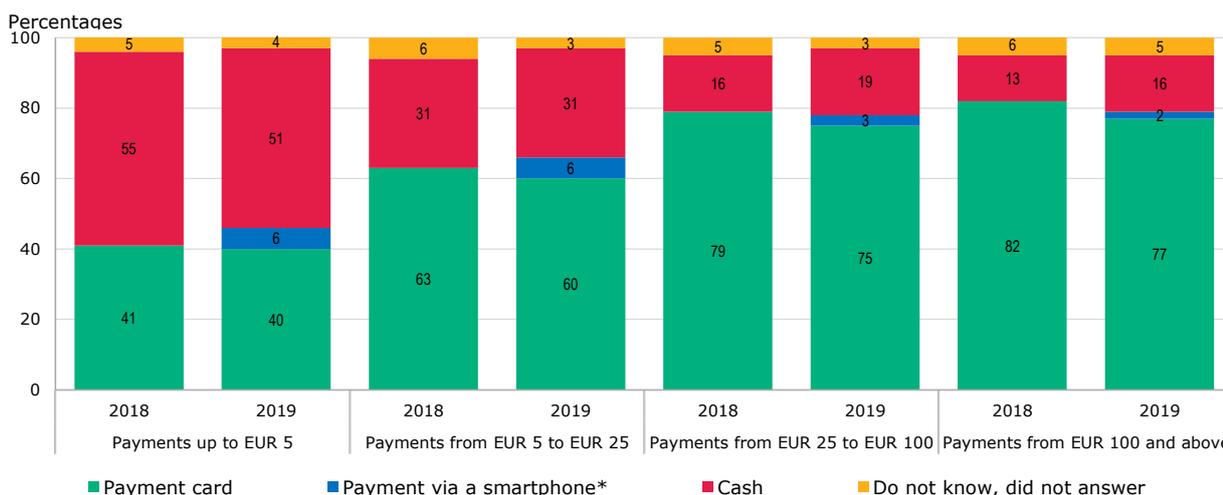


Source: Bank of Lithuania calculations.

Notes: Each respondent assessed all features; therefore, the amount of responses about each feature is equal to 100%. The total sample size – 833 respondents holding a payment card.

The higher payment amount, the more respondents choose payment cards rather than cash, while those who use payment cards and pay lower amounts tend to prioritise mobile payments.

Chart 8. Choice of payments by card, smartphones or cash at points of sale depending on the purchase value

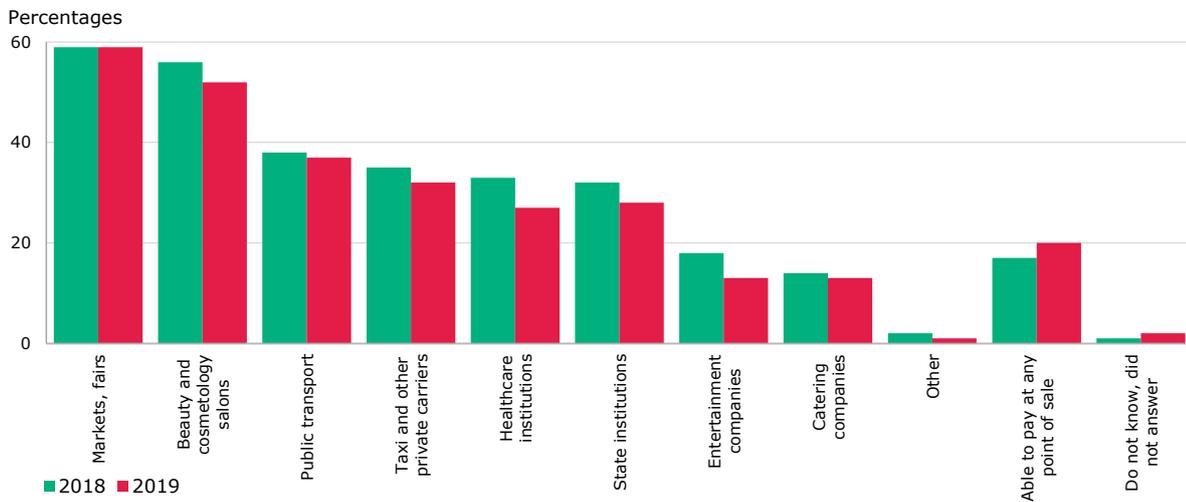


Source: Bank of Lithuania calculations.

Notes: *The answer options were provided to respondents only in 2019. Each of the surveyed assessed all features; therefore, the amount of responses about each feature is equal to 100%. The total sample size – 833 respondents holding a payment card.

The share of respondents holding a payment card who were able to use payment cards at any point of sale has increased. However, more than half of the surveyed were unable to use them at markets and fairs as well as at beauty and cosmetology salons.

Chart 9. Points of sale where respondents are less likely to be able to pay with a payment card

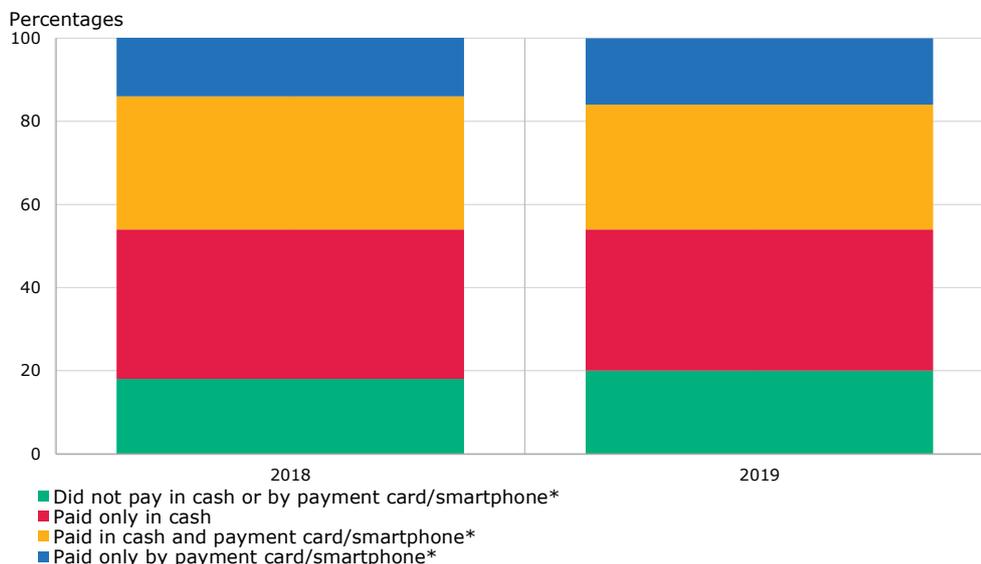


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2019 – 833 respondents holding a payment card.

In 2019, compared to 2018, payment habits in Lithuania did not change significantly: 64% made payments by cash (in 2018 – 68%), 46% – by payment cards or smartphones (in 2018 – 47%).

Chart 10. Payment method used by respondents the day before the survey at points of sale and in making payments to other persons



Source: Bank of Lithuania calculations.

Notes: *In 2018 respondents were only asked about card payments at points of sale, since mobile payments were not easily available at that time. The total sample size in 2019 – 1,000 respondents.

ANNEX. SURVEY QUESTIONS AND RESULTS

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

	Total
Withdraw cash from their personal account at a client service office, ATM or elsewhere	75
Receive income in cash (e.g. wage, royalty, pension, social benefits)	19
Receive cash from other natural persons in Lithuania or abroad	10
Other	1
Do not receive and use cash	6
Do not know, did not answer	1

Notes: The total sample size – 1,000 respondents. Respondents may give several answers. The amount exceeds 100%.

Table 2. Share of respondents that made cash payments for goods or services at points of sale the day before the survey

(percentages)

	Total
Made payments	54
Did not make payments	45
Do not know, did not answer	1

Note: The total sample size – 1,000 respondents.

Table 3. Share of respondents by number of cash payments for goods or services at points of sale the day before the survey

(percentages)

	Total
1 time	48
2 times	32
3 times or more	18
Did not answer	1

Note: The total sample size – 542 respondents that made cash payments for goods or services at points of sale.

Table 4. Share of respondents that gave cash to other persons (e.g. family members, relatives, friends) the day before the survey

(percentages)

	Total
Gave	32
Did not give	68
Do not know, did not answer	1

Note: The total sample size – 1,000 respondents.

Table 5. Share of respondents by number of cash payments to other persons (e.g. family members, relatives, friends) the day before the survey

(percentages)

	Total
1 time	74
2 times	15
3 times or more	9
Did not answer	2

Note: The total sample size – 319 respondents that gave cash to other persons.

Table 6. Use of payment service providers over the last 3 months

(percentages)

	Total
Banks (branches of banks) established in Lithuania	75
Payment or electronic money institutions established in Lithuania that accept payments in cash	38
Credit unions established in Lithuania	4
Electronic money institutions opening e-money accounts, established in Lithuania (e.g. Paysera LT, UAB, MoQ (Mobilieji mokėjimai, UAB), MisterTango (Secure Nordic Payments, UAB))	19
Foreign payment service providers (e.g. foreign banks, PayPal (Europe), Revolut Ltd)	12
Did not use any	6
Do not know, did not answer	1

Notes: The total sample size – 1,000 respondents. Respondents may give several answers. The amount exceeds 100%.

Table 7. Respondents' assessment of whether they find instant transferring of funds to another person (even holding an account with another payment service provider) at any time (including weekends and nights) attractive and useful

(percentages)

	Total
Very attractive and useful	51
Rather attractive and useful	30
Rather unattractive and useless	6
Completely unattractive and useless	8
Do not know, did not answer	6

Note: The total sample size – 1,000 respondents.

Table 8. Share of respondents holding a (current) payment account (may be shared with another person)

(percentages)

	Total
Hold an account with a bank established in Lithuania	86
Hold an account with a credit union established in Lithuania	4
Hold an account with an electronic money institution established in Lithuania (e.g. Paysera LT, UAB, MoQ (Mobilieji mokėjimai, UAB), MisterTango (Secure Nordic Payments, UAB))	10
Hold an account with a foreign payment service providers (e.g. foreign bank, PayPal (Europe), Revolut Ltd, N26)	13
Do not hold	11
Do not know, did not answer	1

Note: The total sample size – 1,000 respondents.

Table 9. Foreign payment service providers where respondents hold their payment (current) accounts

(percentages)

	Total
Revolut Ltd	62
PayPal (Europe)	63
N26	1
Another foreign payment service provider (bank or electronic money institution)	9
Do not know, did not answer	1

Notes: The total sample size – 134 respondents holding an account with a foreign payment service provider. Respondents may give several answers. The amount exceeds 100%.

Table 10. Reasons behind respondents' decision to hold an account or payment card with a foreign payment service provider

(percentages)

	Total
Found it easy to open an account online	52
More favourable payment service fees	46
Some e-shops do not accept payments from a Lithuanian account or by a Lithuanian payment card	45
Available services that are not offered by Lithuanian payment service providers	41
Higher quality of payment services	25
Trust foreign payment service providers more than Lithuanian ones	7
Other	8
Do not know, did not answer	1

Notes: The total sample size – 134 respondents holding an account with a foreign payment service provider. Respondents may give several answers. The amount exceeds 100%.

Table 11. Reasons behind respondents' decision not to hold a payment account

(percentages)

	Total
No need	44
Receive income in cash	35
A personal account is held by another household member	8
Do not trust banks (credit unions)	5
Do not trust other payment service providers opening accounts (electronic money institutions)	3
Account administration fees are too high	7
There are no branches of banks (credit unions) in the residential area	5
Too complicated process of opening an account	4
Other	5
Do not know, did not answer	11

Notes: The total sample size – 106 respondents holding no payment account. Respondents may give several answers. The amount exceeds 100%.

Table 12. Share of respondents holding a (current) payment account with a bank or credit union established in Lithuania they did not use over the last 12 months

(percentages)

	Total
Hold	18
Do not hold	79
Do not know, do not remember	2
Did not answer	1

Note: The total sample size – 884 respondents holding an account.

Table 13. Number of different banks or credit unions established in Lithuania where respondents hold a payment (current) account with (may be shared with another person)

(percentages)

	Total
1	64
2	29
3	4
Do not know, did not answer	3

Note: The total sample size – 884 respondents holding an account.

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

	Total
Made utility and other bill payments in cash at a payment or electronic money institution (e.g. Lithuanian post offices, news-stands, Perlas terminals, Maxima shops)	50
Made utility and other bill payments or cash transfers at a bank (credit union)	26
Did not use such service over the last 4 weeks	28
Do not know, did not answer	2

Notes: The total sample size – 106 respondents holding no payment account. Respondents may give several answers. The amount exceeds 100%.

Table 15. Share of respondents whose employer allows choosing a payment service provider for receiving wage
(percentages)

	Total
Unemployed	29
Allows to choose any payment service provider in Lithuania or abroad (provided the employer with the account number for receiving wage of the chosen payment service provider)	28
Allows, but only out of banks, credit unions or electronic money institutions operating in Lithuania	16
Does not allow	12
Do not receive wage paid by the employer to an account with a bank or credit union	3
Other	1
Do not know, did not answer	12

Note: The total sample size – 884 respondents holding a payment account.

Table 16. Share of respondents who encountered a situation where they wanted to close their account but were unable to do so because they were using other financial services of that bank or credit union
(percentages)

	Total
Encountered	8
Did not encounter	89
Do not know, did not answer	3

Note: The total sample size – 884 respondents holding a payment account.

Table 17. Share of 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 the last 12 months	4
Considered, but did not switch	15
Did not consider	79
Do not know, did not answer	1

Note: The total sample size – 884 respondents holding a payment account.

Table 18. Reasons behind respondents' decision not to switch the bank or credit union established in Lithuania where they held an account

(percentages)

	Total
Lacked time but intend to do so in the near future	32
Did not find another bank (credit union) with more favourable service fees	26
Were unable to because they were using other financial services requiring to hold an account with that bank	20
Too complicated switching process	13
Did not find another bank (credit union) with higher quality services	12
There are no other banks (credit unions) in the residential area	7
Lack of information – do not know how to do it	5
Other	5
Do not know, did not answer	2

Notes: The total sample size – 136 respondents who considered switching their account with a bank or credit union, but did not do so over the last 12 months. Respondents may give several answers. The amount exceeds 100%.

Table 19. Share of respondents knowing that in order to switch their bank they have only to apply to a new bank or credit union, which will then handle all necessary procedures for switching an account

(percentages)

	Total
Know	38
Do not know	58
Do not know, did not answer	4

Note: The total sample size – 884 respondents holding a payment account.

Table 20. Method of charging for payment services applied to respondents' most frequently used payment account held with a bank or credit union established in Lithuania

(percentages)

	Total
Payment service package offered by the bank (credit union) whereby a fixed number of payment services is provided for a fixed fee	63
Standard payment service fees when a monthly account handling fee and a fee for each transaction are paid separately	25
Do not know, do not remember	11
Did not answer	1

Note: The total sample size – 869 respondents holding an account with a bank or credit union established in Lithuania.

Table 21. Reasons behind respondents' decision not to choose a payment service package offered by a bank (credit union) established in Lithuania whereby a fixed number of payment services is provided for a fixed fee

(percentages)

	Total
Did not hear about the possibility of choosing a payment service package	23
Believe that a payment service package would cost more	22
Heard about the possibility of choosing a payment service package, but do not have enough information on payment service packages or do not know how to choose them	17
Lacked time but intend to do so in the near future	12
Other	4
Do not know, do not remember	18
Did not answer	5

Notes: The total sample size – 326 respondents holding an account with a bank or credit union that have not chosen a payment service package. Respondents may give several answers. The amount exceeds 100%.

Table 22. View of respondents holding an account with a bank or credit union established in Lithuania on pricing of payment services applied by banks

(percentages)

	Total
Always or mostly clear	48
Sometimes clear, sometimes not clear	28
Mostly or always not clear	21
Do not know, did not answer	3

Note: The total sample size – 869 respondents holding an account with a bank or credit union established in Lithuania.

Table 23. Use of cash withdrawal services one month before the survey

(percentages)

	Total
Via ATM	81
Through intermediary services	14
At a client service office of a credit institution	4
Did not use such service over the last 4 weeks	12
Do not know, did not answer	1

Notes: The total sample size – 884 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 24. Average monthly amount of cash withdrawn from respondents' accounts

(percentages)

	Total
Do not withdraw any cash	2
EUR 1–99	13
EUR 100–199	24
EUR 200–399	29
EUR 400 or more	17
Do not know, did not answer	16

Note: The total sample size – 884 respondents holding a payment account.

Table 25. Difficulties encountered by respondents over the last four weeks, while trying to withdraw cash from their accounts

(percentages)

	Total
There is no ATM in the residential area	24
There is only an ATM of another bank applying high fees in the residential area	12
There are no intermediaries (e.g. Perlas terminals, shopping centres) providing cash withdrawal services in the residential area	4
There are no client service offices of payment service providers in the residential area where I could withdraw cash	4
Had to withdraw an amount exceeding the maximum daily limit	5
Encountered no difficulties over the last 4 weeks	59
Do not know, did not answer	6

Notes: The total sample size – 884 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 26. Use of cash deposit services one month before the survey

(percentages)

	Total
Via ATM	26
Through intermediary services	2
At a client service office of a credit institution	2
Did not use such service over the last 4 weeks	69
Do not know, did not answer	2

Notes: The total sample size – 884 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 27. Use of utility and other bill payment services one month before the survey

(percentages)

	Total
Made utility and other bill payments online (using specialised payment forms compiled by banks, credit unions or payment institutions (e.g. Viena sąskaita), having opted to pay the received e-invoice on their own)	64
Used the automated e-invoice payment service	30
Made utility and other bill payments at payment institutions (e.g. Lithuanian post offices, news-stands, Perlas terminals, Maxima shops)	21
Made utility and other bill payments in cash at a bank (credit union)	5
Did not use such service over the last 4 weeks	12
Do not know, did not answer	1

Notes: The total sample size – 884 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 28. Average monthly number of utility and other bill payments (each payment is calculated separately, e.g. for water, internet, mobile phones, electricity)

(percentages)

	Total
Make no payments	3
1–3	27
4–6	33
7–9	14
10 or more	15
Do not know, did not answer	8

Note: The total sample size – 884 respondents holding a payment account.

Table 29. Use of credit transfer (payment order) services one month before the survey

(percentages)

	Total
Received transfers into a personal account	35
Paid online (online banking or an app)	79
Paid at a client service office of a credit institution	3
Did not use such service over the last 4 weeks	8
Do not know, did not answer	1

Notes: The total sample size – 884 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 30. Average monthly number of payments made by respondents (including payments at e-shops) (percentages)

	Total
Make no payments	10
1-3	26
4-6	23
7-9	8
10 or more	23
Do not know, did not answer	10

Note: The total sample size – 884 respondents holding a payment account.

Table 31. Authentication methods used by respondents in the last 3 months (percentages)

	Total
Code card	9
Code generator	30
Designated app	49
Electronic signature installed in their mobile phone	12
Electronic signature in their identity card	1
Did not use online banking over the last 3 months	2
Did not use online banking	11
Do not know, did not answer	1

Notes: The total sample size – 884 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 32. Share of respondents who encountered a situation where they had to replace their code cards by another online banking tool (Smart ID, code generator or electronic signature) in order to use certain services

(percentages)

	Total
Encountered and it caused some inconvenience	40
Encountered but it caused no inconvenience	16
Did not encounter	44

Note: The total sample size – 81 respondents who used a code card as an authentication method for online banking over the last 3 months.

Table 33. Share of respondents whose payment transactions were restricted by their payment service providers when they used a code card (e.g. reduced the maximum payment amount)

(percentages)

	Total
Encountered and it caused some inconvenience	44
Encountered but it caused no inconvenience	12
Did not encounter	43

Note: The total sample size – 81 respondents who used a code card as an authentication method for online banking over the last 3 months.

Table 34. Use of apps developed by payment service providers

(percentages)

	Total
Use credit institutions' apps for receiving information on the personal account and payments	34
Use credit institutions' apps for making payments	23
Use apps and smartphones for making payments at points of sale (e.g. contactless mobile payments, QR code payments).	8
Do not use	57
Do not know, did not answer	1

Notes: The total sample size – 884 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 35. Share of respondents who indicated having used a smartphone for payments at points of sale or e-shops one day before the survey. Payments via a smartphone include contactless payments and QR code payments.

(percentages)

	Total
No	77
1 time	6
2 times	3
3 times and more	3
Do not know, did not answer	11

Note: The total sample size – 884 respondents holding a payment account.

Table 36. Payment cards held by respondents

(percentages)

	Total
Debit cards	90
Credit cards	20
No cards	3
Do not know, did not answer	2

Notes: The total sample size – 884 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 37. Use of payment cards when buying goods or making payments for services the day before the survey

(percentages)

	Total
Used	53
Did not use	47
Do not know, did not answer	0

Note: The total sample size – 833 respondents holding a payment card.

Table 38. Share of respondents by number of card payments for goods or services at points of sale or online the day before the survey

(percentages)

	Total
1 time	49
2 times	30
3 times or more	21
Did not answer	0

Note: The total sample size – 417 respondents that made card payments for goods or services at points of sale or online.

Table 39. Choice of card, cash or mobile payments at points of sale depending on the purchase value

(percentages)

	Payment card	Cash	Mobile payments	Do not know, did not answer
Payments up to EUR 5	40	51	6	4
Payments from EUR 5 to EUR 25	60	31	6	3
Payments from EUR 25 to EUR 100	75	19	3	3
Payments from EUR 100 and above	77	16	2	5

Notes: The total sample size – 833 respondents holding a payment card. Respondents may give one answer per line.

Table 40. Features of card payments and cash payments specified by respondents

(percentages)

	Payment card	Cash	Equally	Do not know, did not answer
Convenience	60	15	23	2
Expenditure control	46	34	17	2
Speed	66	17	15	3
Low probability of making a mistake	54	24	17	5
Security	72	10	15	3
Preference	65	18	13	3

Notes: The total sample size – 833 respondents holding a payment card. Respondents may give one answer per line.

Table 41. Share of respondents holding at least one contactless payment card

(percentages)

	Total
Hold	65
Do not hold	30
Do not know, do not remember	4
Did not answer	0

Note: The total sample size – 833 respondents holding a payment card.

Table 42. Features of contactless payment cards specified by respondents

(percentages)

	Completely agree	Agree rather than disagree	Disagree rather than agree	Completely disagree	Do not know, did not answer
Convenience	56	23	7	7	8
Security	21	28	25	17	9

Notes: The total sample size – 833 respondents holding a payment card. Respondents may give one answer per line.

Table 43. Features of mobile payments specified by respondents

(percentages)

	Completely agree	Agree rather than disagree	Disagree rather than agree	Completely disagree	Do not know, did not answer
Convenience	22	26	16	12	23
Security	16	25	21	15	23

Notes: The total sample size – 833 respondents holding a payment card. Respondents may give one answer per line.

Table 44. Points of sale where respondents are more likely to be unable to pay by payment card

(percentages)

	Total
Market, fairs	59
Beauty and cosmetology salons	52
Public transport	37
Taxi and other private carriers	32
State institutions	28
Healthcare institutions	27
Entertainment companies	13
Catering companies	13
Other	1
Able to pay at any point of sale	20
Do not know, did not answer	2

Notes: The total sample size – 833 respondents holding a payment card. Respondents may give several answers. The amount exceeds 100%.

Table 45. Situations that respondents encountered when paying for goods or services by payment card

(percentages)

	Total
Were offered a discount for paying by payment card instead of cash	5
Were offered a discount for paying in cash instead of by payment card	22
Paying by card was only allowed when the purchase value exceeded the amount set by the retailer	24
Neither of the mentioned situations	55
Do not know, did not answer	3

Notes: The total sample size – 833 respondents holding a payment card. Respondents may give several answers. The amount exceeds 100%.

Table 46. Share of respondents who purchased goods or services in an e-shop over the last 3 months

(percentages)

	Total
Purchased	62
Did not purchase	37
Do not know, did not answer	1

Note: The total sample size – 1,000 respondents.

Table 47. Payment method used by respondents who purchased goods or services in an e-shop over the last 3 months

(percentages)

	Total
Paid via online banking	77
Paid using a payment card online	33
Paid the courier by payment card using a POS-terminal upon execution of the order	11
Paid the courier in cash upon execution of the order	10
Paid via a smartphone (MoQ app)	6
Other	1
Do not know, did not answer	1

Notes: The total sample size – 616 respondents who purchased goods or services in an e-shop over the last 3 months. Respondents may give several answers. The amount exceeds 100%.

Table 48. Respondents' views on the situation where points of sale accept only payments by card

(percentages)

	Total
Negative: believe that cash must be accepted everywhere	54
Positive: believe that this is the choice of each retailer	17
Neutral: there is no difference	24
Do not know	4
Did not answer	2

Note: 1,000 respondents were surveyed.

Table 49. Share of respondents who faced payment-related fraud, theft or deception

(percentages)

	Total
Did not face	88
Faced, related to cash	3
Faced, related to payment cards	3
Faced, related to online banking	1
Other	1
Do not know, did not answer	4

Notes: The total sample size – 1,000 respondents. Respondents may give several answers. The amount can exceed 100%.