



**LIETUVOS BANKAS**  
EUROSISTEMA

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

2020

REVIEW OF THE SURVEY  
OF THE HABITS OF LITHUANIAN RESIDENTS  
IN USING PAYMENT SERVICES  
2020

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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 ninth consecutive year, initiated a survey of Lithuania's residents on payment-related issues.<sup>1</sup> The overview of the survey results has 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 residents of Lithuania aged 18 or older.<sup>2</sup> In the survey, Vilnius, Kaunas, Klaipėda, Šiauliai, and Panevėžys are referred to as large cities, other cities and regional centres – as 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	32.4	Male	45.9
30-49	31.4	City	25.4	Female	54.1
50 or older	51.00	Large city	42.2		
Total	100.0	Total	100.0	Total	100.0

Table 2. Distribution of respondents by personal income<sup>3</sup>

Personal income, EUR	Distribution, %
Up to 300	11
301-600	30
601-900	26
More than 900	20
No income	3
Do not know, did not answer	10
Total	100.0

## OVERVIEW OF THE SURVEY RESULTS

**Nine out of ten residents in Lithuania used services of payment service providers – around 75% of residents used services of banks operating in the country, while a third of them used services of other Lithuanian or foreign payment service providers that open accounts.** In 2020, 93% of the surveyed indicated having used services of at least one payment service provider over the past three months (93% in 2019) (see Chart 1). 77% of respondents used banking services (75% in 2019). 20% of respondents used services of electronic money institutions established in Lithuania (19% in 2019), while 13% used services of foreign payment service providers (e.g. foreign banks, PayPal (Europe), S.C.A., N26 GmbH) (12% in 2019).<sup>4</sup> 5% of respondents indicated having used services of credit unions (4% in 2019). 89% of Lithuania's residents held a payment account<sup>5</sup> opened with a local or foreign payment service provider (88%

<sup>1</sup> Commissioned by the Bank of Lithuania, the survey was conducted in September 2020 by the public opinion and market research company UAB Spinter tyrimai. The survey sample included 1,014 residents. 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 2013–2019.

<sup>2</sup> Respondents' answers are presented as a percentage. A margin of error should be taken into account when making generalisations about the represented Lithuanian population.

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

<sup>4</sup> The survey was conducted in September 2020 when the accounts of Lithuanian customers using Revolut services were already opened with UAB Revolut Payments, an electronic money institution established and licensed in Lithuania.

<sup>5</sup> In the survey, "account" refers to a payment account which allows making payment transactions, cash withdrawals and deposits, or transfers of wages, pension or other social benefits. An account meant only for holding a deposit is excluded from the scope of this research.

in 2019). 37% of the surveyed used services provided by payment or electronic money institutions accepting payments in cash (38% in 2019).

**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 2020, 13% of Lithuania's residents (same as in 2019) held an account with a foreign payment service provider. Respondents who had an account with a foreign payment service provider mostly decided to have such account for the following reasons: some online shops do not accept payments from a Lithuanian account or by a Lithuanian payment card (53%; in 2019 – 45%), easy procedures for opening an account online (46%; in 2019 – 52%), more favourable service fees (37%; in 2019 – 46%), as well as some payment services are not offered by payment service providers established in Lithuania (40%; in 2019 – 41%). Among those holding an account with a foreign payment service provider, 93% held an account with PayPal (Europe) (63% in 2019), 4% – with N26 (1% in 2019), 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 open one.**

In 2020, 68% of the surveyed (compared to 70% in 2019) holding no account in Lithuania used payment services during the month before the survey: 60% of them made utility and other bill payments in cash at payment or electronic money institutions (50% in 2019), 12% made such payments in cash at a customer service office of a bank or credit institution (26% in 2019). 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 (42% in 2020, 44% in 2019) and they received their income in cash (38% in 2020, 35% in 2019).

**The main obstacle for switching the payment service provider or closing an account was the fact that respondents used other financial services which often require having an account (e.g. loans or deposits).**

In 2020, 9% 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 (8% in 2019). During the 12 months before the survey, 23% of respondents holding an account with a bank or credit union operating in Lithuania considered switching it (19% in 2019), and only 5% actually did so. The surveyed did not switch their bank or credit union mostly because they lacked time (27% in 2020, 32% in 2019), did not manage to find another bank or credit union that offered more favourable service fees (27% in 2020, 26% in 2019) (see Chart 2) or were using other financial services requiring holding an account with the bank or credit union they wanted to switch (e.g. had a loan or a deposit) (22% in 2020, 20% in 2019). The share of those who indicated that the switching process was too complicated decreased (10% in 2020 compared to 13% in 2019). 39% 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 (38% in 2019). 9% 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 (12% in 2019).

**In 2020, the share of respondents who had an account with a bank or credit union operating in Lithuania and chose payment service packages<sup>6</sup> remained largely unchanged, while the share of respondents who found the pricing of payment services to be unclear slightly decreased.**

65% of those holding an account with a bank or credit union operating in Lithuania chose payment service packages (61% in 2019), 21% used standard fees (25% in 2019) and 13% did not know what pricing they had chosen (11% in 2019). The majority of those who did not choose any payment service package indicated that they did not know that they could choose one – compared to 2019, the share of such respondents decreased by 2 percentage points (21% in 2020, 23% in 2019), while some of the surveyed did not have enough information

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<sup>6</sup> "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.

on payment service packages (22% in 2020, 17% in 2019) (see Chart 3). The majority of respondents believed that having chosen a payment service package they would pay for services more than are currently paying (23% in 2020, 22% in 2019) or lacked time to choose a payment service package but intended to do so in the near future (16% in 2020, 12% in 2019). 47% 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 (48% in 2019), 30% found it to be sometimes clear and sometimes unclear (28% in 2019), while 20% – always or usually unclear (21% in 2019).

**In 2020, similarly to 2019, respondents holding an account used cash withdrawal and deposit services. They made slightly more frequent utility and other bill payments and other payment transactions using online banking or a mobile app.** Over the last four weeks before the survey 86% of respondents holding an account made cash withdrawals (87% in 2019), 30% – cash deposits (29% in 2019), 86% – utility and other bill payments (87% in 2019), 83% – payment transactions (81% in 2019) (see Chart 4). 67% made utility and other bill payments online (64% in 2019), while 81% made payment orders via online banking or an app (79% in 2019).

**Four out of five respondents who had an account mostly took cash from ATMs. One out of five respondents who had an account indicated that there was no ATM in an easily accessible location.** The surveyed account holders mainly used ATMs to withdraw (80% in 2020, 81% in 2019) or deposit (26% in 2019 and in 2020) cash. Some of those holding an account found it difficult to find an ATM – 20% indicated that there were no ATMs in an easily accessible location (24% in 2019), while 10% indicated that there was accessible only an ATM of another bank applying higher fees (12% in 2019) (see Chart 5). 3% of the surveyed indicated that in their residential areas there were no intermediaries (e.g. “Perlas” terminals, shopping centres) providing cash withdrawal services (4% in 2019).

**Six out of ten respondents holding an account used a designated app (e.g. Smart ID) to log into their online banking account.** Over the last three months before the survey, 88% of respondents holding an account used internet banking in Lithuania (86% in 2019). The most popular authentication method was a designated app (e.g. Smart ID) which was used by 58% of respondents holding an account (49% in 2019), while the share of those using a code generator remained largely unchanged (29% in 2020, 30% in 2019). 14% used an e-signature installed in their mobile phones (12% in 2019) (see Chart 6).

**Six out of seven Lithuania’s residents had a payment card and more than half of them used it the day before the survey. There were increasingly more of those that found contactless payments to be convenient and safe.** In 2020, 97% of respondents (or 86% of Lithuania’s residents) who had an account indicated also having a payment card (in 2019 – 95% or 84% of Lithuania’s residents). 79% of the surveyed payment card holders had a contactless payment card (65% in 2019). 86% of payment card holders found contactless payments to be convenient (79% in 2019), 57% believed that this function was safe (49% in 2019). 53% of those holding a payment card found mobile payments to be convenient (48% in 2019), 44% believed that they were safe (41% in 2019). 57% of payment card holders used them to make payments at points of sale or online the day before the survey (53% in 2019). In 2020, slightly less respondents were unable to pay with a payment card, yet still quite a significant share of them were unable to use payment cards at markets and fairs, beauty and cosmetology salons as well as in public transport (see Chart 9).

**More than half the surveyed used apps developed by payment service providers. Their use for executing payment transactions increased, at the same time payments at points of sale using a mobile phone gained traction.** In 2020, 54% of the surveyed holding an account used apps developed by payment service providers (41% in 2019), 47% used apps to get information on their accounts (34% in 2019), 29% – to execute payments (23% in 2019). 11% of the surveyed holding an account used apps and smartphones to make payments at points of sale (e.g. contactless payments, QR code payments) (8% in 2019).

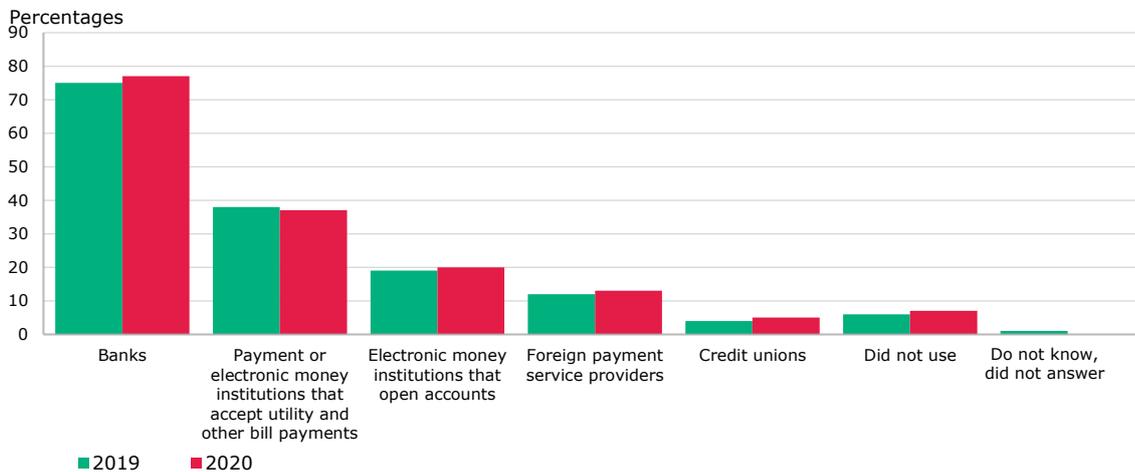
**Although cash payments were made somewhat less frequently, this method of payment still played a very important role. One out of four respondents said that, due to the COVID-19 pandemic, they tend to pay more by card or mobile phone. 7% of the surveyed indicated that they did not receive or use cash (6% in 2019).** Respondents mostly withdrew cash from their accounts (72% in 2020, 75% in 2019). A large share also received their income in cash (e.g. wage, royalty, pension, social benefits) (24% in 2020, 19% in 2019). One day before the survey, 29% of respondents paid at points of sale only in cash (34% in 2019), 34% paid in cash, by payment card or smartphone (30% in 2019), 16% – only by payment card or smartphone (16% in 2019) (see Chart 10), while others made no payments at all. 26% of respondents claimed that, due to the COVID-19 pandemic, they tend to pay more by card or mobile phone, whereas 64% of respondents stated that the pandemic did not change their payment habits. 48% of all respondents judged negatively the situation when points of sale accept only card payments (54% in 2019).

**In 2020, 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 (22% in 2019). A discount for paying by payment card instead of in cash was offered only to 7% of respondents holding a payment card (5% in 2019). 20% (compared to 24% in 2019) were faced with a situation where paying by card was only allowed when the purchase value exceeded the amount set by the retailer. 40% of payment card holders (42% in 2019) encountered at least one of the before mentioned situations.

## KEY CHARTS

**In 2020, 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 used services provided by electronic money institutions that open accounts has also increased.**

Chart 1. Use of services provided by different payment service providers

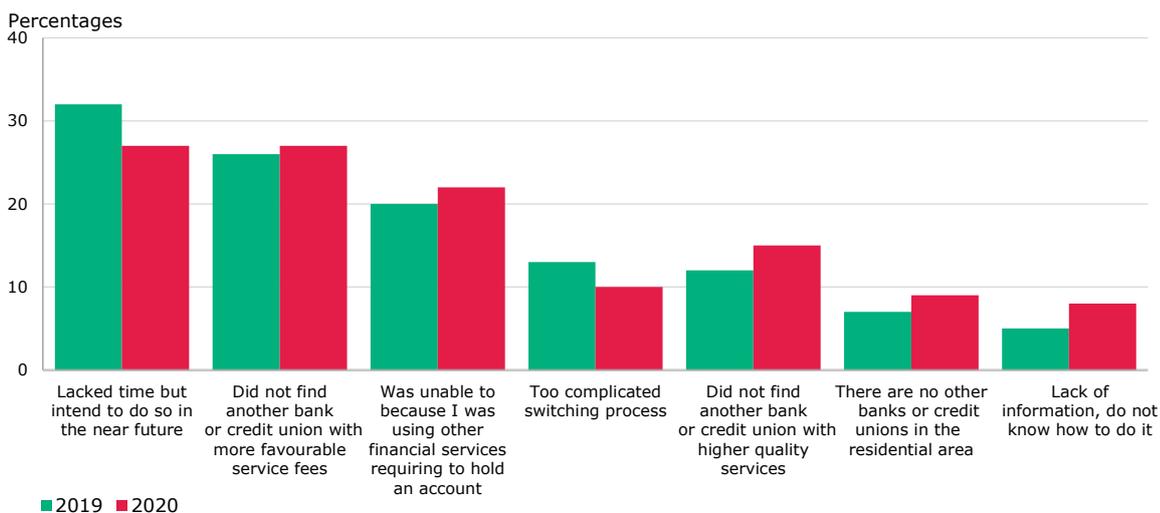


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size – 1,014 respondents.

**18% of respondents holding an account considered switching their bank or credit union but did not do so in 2020. Similarly to 2019, respondents did not switch their bank or credit union mostly because they lacked time or did not find another service provider with more favourable fees. The share of respondents who indicated that the switching process was too complicated has reduced.**

Chart 2. Reasons behind the decision not to switch the bank or credit union

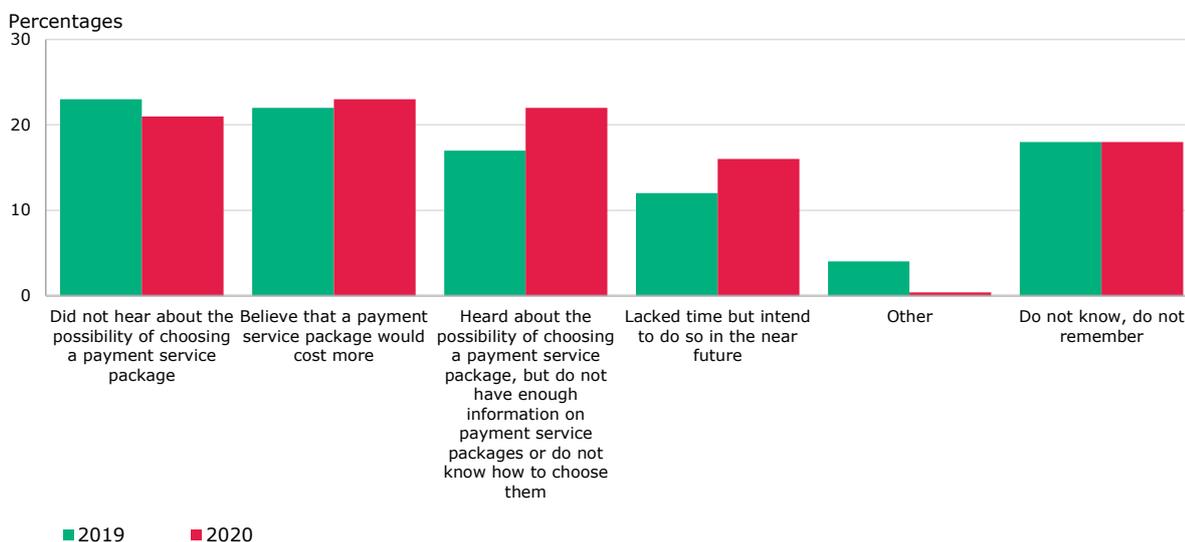


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size – 161 respondents who considered switching their bank or credit union but did not do so over the last 12 months.

**In 2020, 21% of respondents holding an account with a bank or credit union operating in Lithuania used standard fees rather than payment service packages. Respondents who did not opt for a payment service package usually did not do so because they thought they would pay more.**

Chart 3. Reasons why respondents who had an account with a bank or credit union operating in Lithuania did not choose a payment services package

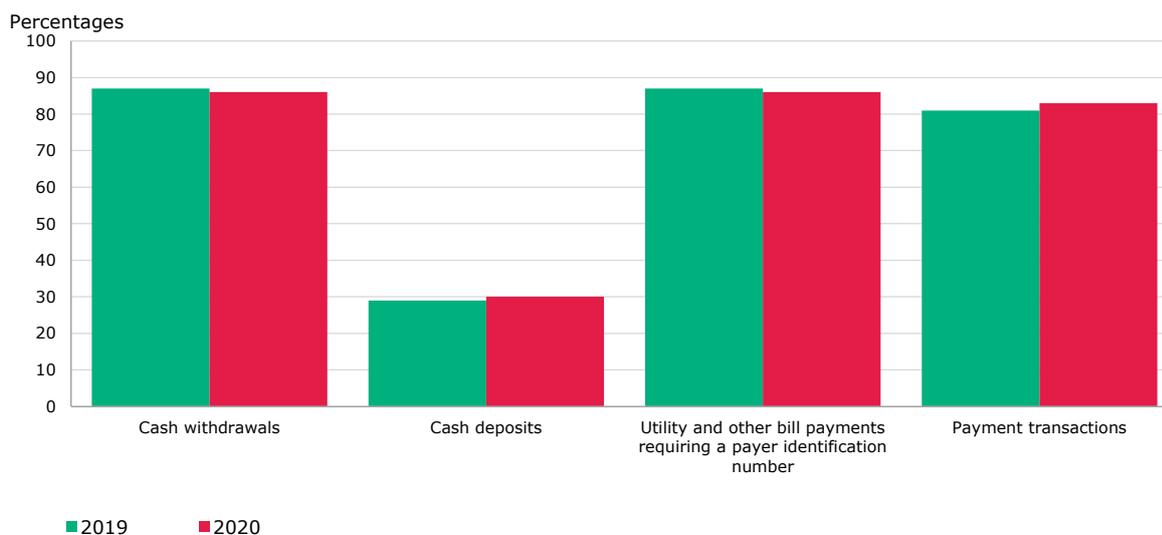


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size – 315 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 2020 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

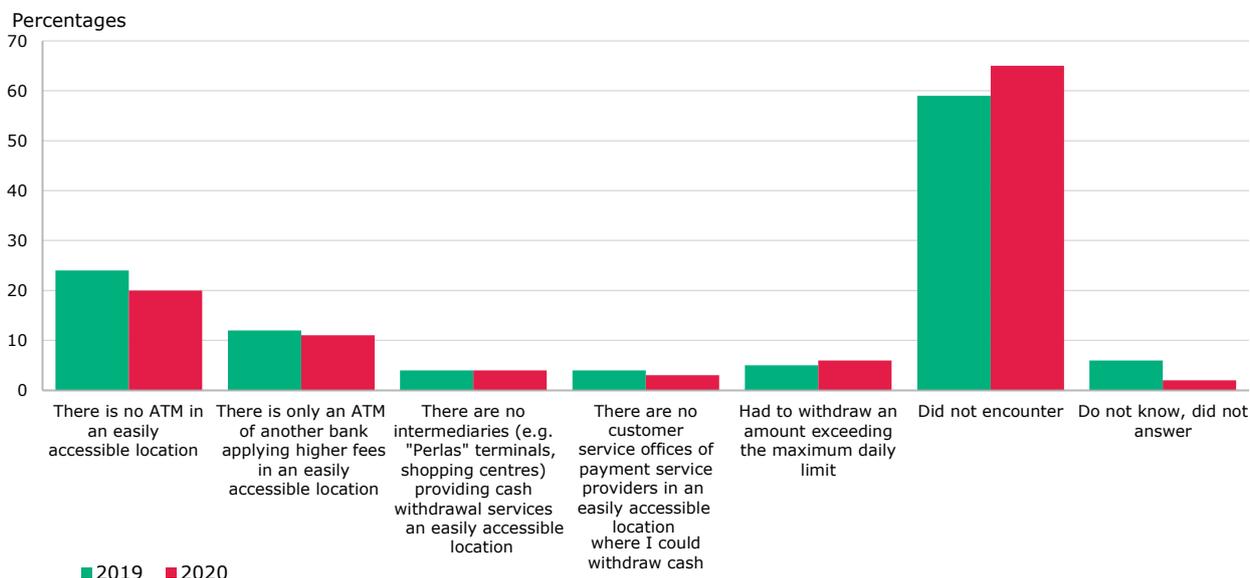


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size – 908 respondents holding an account.

**33% 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 an easily accessible location 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

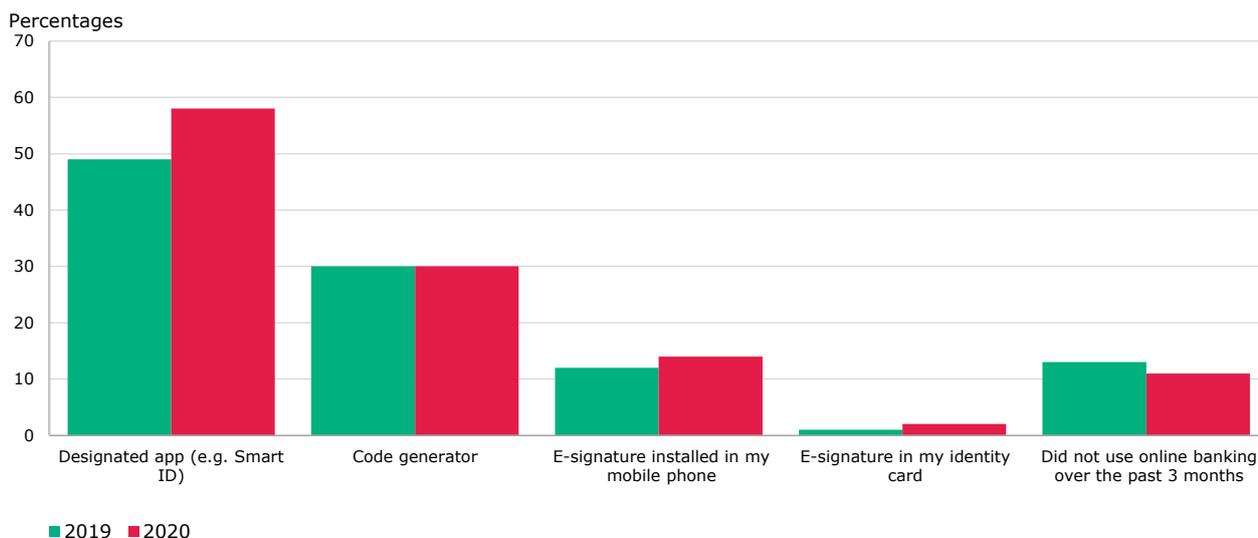


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size – 902 respondents holding an account.

**In 2020, apps (e.g. Smart ID) remained the most popular online banking authentication method.**

Chart 6. Authentication methods used by respondents over the past 3 months

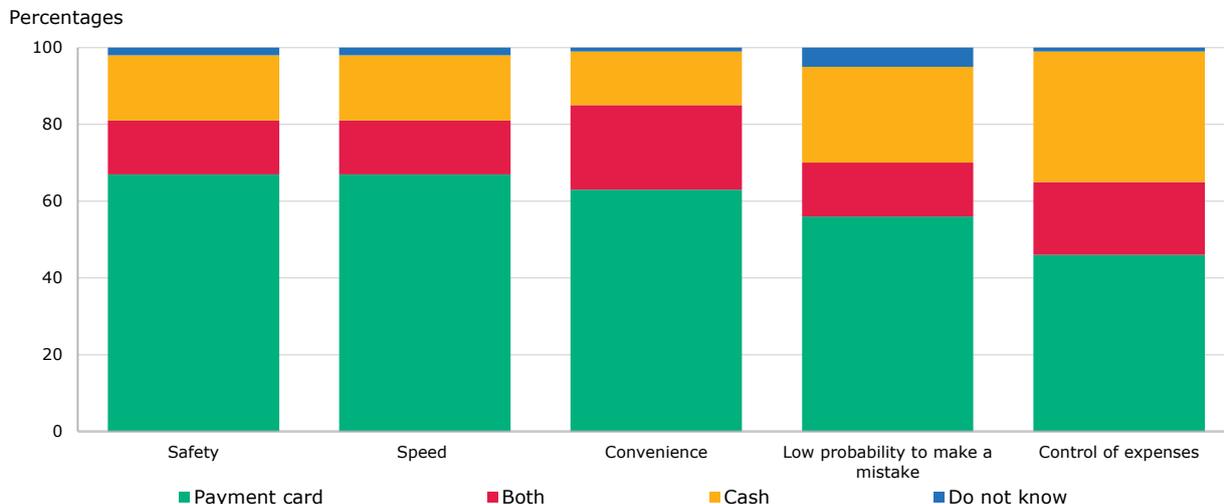


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size – 802 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 the majority of respondents also attributed this feature to payment cards.**

Chart 7. Features of card and cash payments in 2020

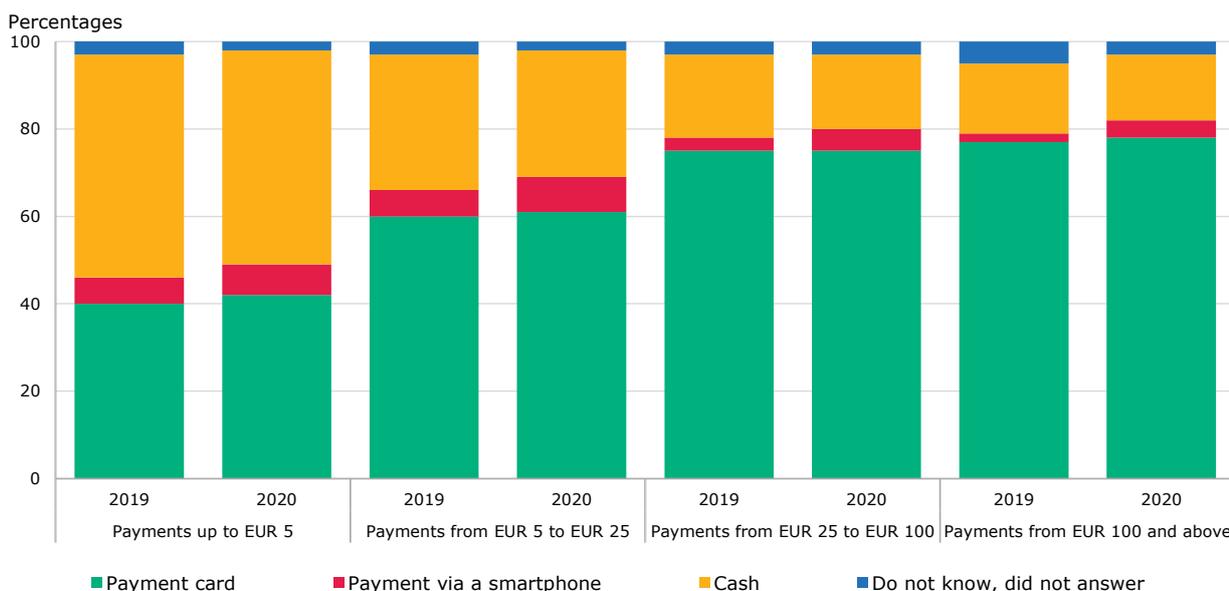


Source: Bank of Lithuania calculations.

Notes: Each respondent assessed all features; therefore, the amount of responses about each feature is equal to 100%. The total sample size – 871 respondents holding a payment card.

**The larger the payment amount, the more respondents choose payment cards rather than cash, while those who use payment cards and pay smaller 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



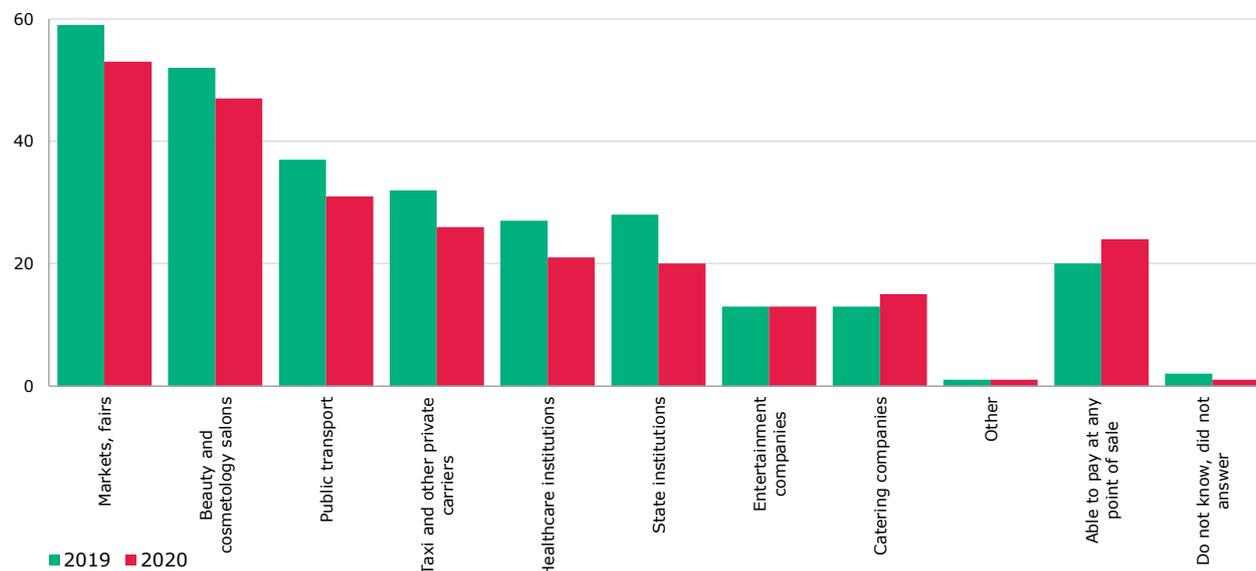
Source: Bank of Lithuania calculations.

Notes: Each respondent assessed all features; therefore, the amount of responses about each feature is equal to 100%. The total sample size – 871 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 in 2020. However, more than half of the surveyed were unable to use them at markets and fairs as well as beauty and cosmetology salons.**

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

Percentages



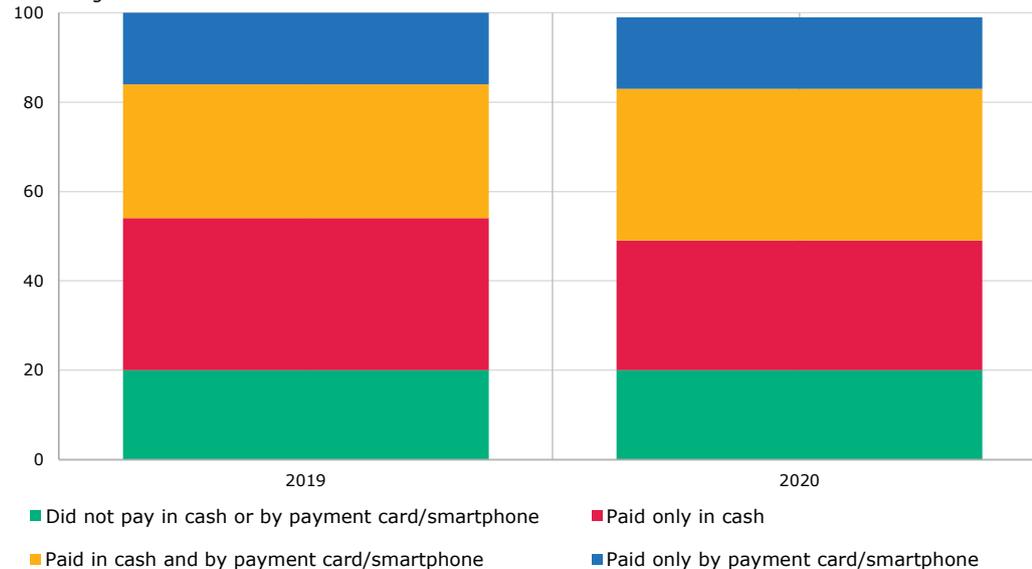
Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size – 871 respondents holding a payment card.

**In 2020, compared to 2019, the day before the survey respondents paid less only in cash, and the share of those who paid in cash, by card or smartphone, respectively, increased.**

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

Percentages



Source: Bank of Lithuania calculations.

Note: The total sample size – 1,014 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 customer service office, ATM or elsewhere	72
Receive income in cash (e.g. wage, royalty, pension, social benefits)	24
Receive cash from other natural persons in Lithuania or abroad	17
Other	2
Do not receive and use cash	7
Do not know, did not answer	3

Notes: The total sample size – 1,014 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	55
Did not make payments	45
Do not know, did not answer	0

Note: The total sample size – 1,014 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 payment	51
2 payments	30
3 or more payments	18
Did not answer	1

Note: The total sample size – 559 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	67
Do not know, did not answer	1

Note: The total sample size – 1,014 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 payment	73
2 payments	18

	Total
3 or more payments	9
Did not answer	0

Note: The total sample size – 322 respondents that gave cash to other persons.

Table 6. Use of payment service providers over the past 3 months  
(percentages)

	Total
Banks (or branches of banks) established in Lithuania	77
Payment or electronic money institutions operating in Lithuania that accept deposits (cash and non-cash), such as Lithuanian post offices, newsstands, "Perlas" terminals, cash registers at Maxima stores, "Viena sąskaita"	37
Credit unions established in Lithuania	5
Electronic money institutions operating in Lithuania that open e-money accounts (e.g. Paysera, Revolut, MisterTango)	20
Foreign payment service providers (e.g. foreign banks, PayPal, N26, Transferwise)	13
Did not use	7
Do not know, did not answer	0

Notes: The total sample size – 1,014 respondents. Respondents may give several answers. The amount exceeds 100%.

Table 7. 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	5
Hold an account with an electronic money institution operating in Lithuania (e.g. Paysera, Revolut, MisterTango)	14
Hold an account with a foreign payment service provider (e.g. foreign bank, PayPal, Transferwise, N26)	13
Do not hold	10
Do not know, did not answer	1

Note: The total sample size – 1,014 respondents.

Table 8. Foreign payment service providers where respondents hold their payment (current) accounts  
(percentages)

	Total
PayPal	93
Transferwise	7
N26	4
Another foreign payment service provider (bank or electronic money institution)	5
Do not know, did not answer	4

Notes: The total sample size – 129 respondents holding an account with a foreign payment service provider. Respondents may give several answers. The amount exceeds 100%.

Table 9. Reasons behind respondents' decision to hold an account or payment card with a foreign payment service provider  
(percentages)

	Total
Some e-shops do not accept payments made from a Lithuanian account or by a Lithuanian payment card	53
Found it easy to open an account online	46
Services not offered by Lithuanian payment service providers	40

	Total
More favourable payment service fees	37
Higher quality of payment services	30
Trust foreign payment service providers more than Lithuanian ones	16
Other	5
Do not know, did not answer	2

Notes: The total sample size – 129 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 not to hold a payment account

(percentages)

	Total
No need	42
Receive income in cash	38
A personal account is held by another household member	20
There are no branches of banks or credit unions in an easily accessible location	7
Do not trust banks or credit unions	4
Too complicated process of opening an account	4
Account administration fees are too high	1
Other	1
Do not know, did not answer	11

Notes: The total sample size – 112 respondents holding no payment account. Respondents may give several answers. The amount exceeds 100%.

Table 11. Share of respondents holding a (current) payment account with a bank or credit union established in Lithuania they did not use over the past 12 months

(percentages)

	Total
Hold	20
Do not hold	77
Do not know, do not remember	3
Did not answer	0

Note: The total sample size – 902 respondents holding an account.

Table 12. Number of different banks or credit unions established in Lithuania where respondents hold a payment (current) account (may be shared with another person)

(percentages)

	Total
1	63
2	29
3	8
Do not know, did not answer	0

Note: The total sample size – 901 respondents holding an account.

Table 13. 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, newsstands, "Perlas" terminals, cash registers at Maxima stores)	60
Made utility and other bill payments or cash transfers at a bank or credit union	12

	Total
Did not use such services over the past 4 weeks	29
Do not know, did not answer	4

Notes: The total sample size – 112 respondents holding no payment account. Respondents may give several answers. The amount exceeds 100%.

Table 14. Share of respondents whose employer allows choosing a payment service provider for receiving wage

(percentages)

	Total
Unemployed	33
Allows to choose any payment service provider in Lithuania or abroad (the respondent provided their employer with the account number for receiving wage)	30
Allows, but only banks, credit unions or electronic money institutions operating in Lithuania	22
Does not allow	9
Do not receive wage paid by the employer to an account with a bank or credit union	2
Other	1
Do not know, did not answer	3

Note: The total sample size – 902 respondents holding a payment account.

Table 15. 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	9
Did not encounter	90
Do not know, did not answer	1

Note: The total sample size – 902 respondents holding a payment account.

Table 16. Share of respondents who considered switching the bank or credit union they hold a payment account with over the past 12 months

(percentages)

	Total
Considered and switched within the past 12 months	5
Considered, but did not switch	18
Did not consider	76
Do not know, did not answer	1

Note: The total sample size – 902 respondents holding a payment account.

Table 17. 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	27
Did not find another bank or credit union with more favourable service fees	27
Were unable to because they were using other financial services requiring to hold an account with that bank or credit union	22
Too complicated switching process	10
Did not find another bank or credit union with higher quality services	15
There are no other banks or credit unions in the residential area	9
Lack of information – do not know how to do it	8
Other	3
Do not know, did not answer	1

Notes: The total sample size – 161 respondents who considered switching their bank or credit union but did not do so over the past 12 months. Respondents may give several answers. The amount exceeds 100%.

Table 18. Share of respondents knowing that in order to switch their bank they need only to apply to a new bank or credit union, which will then handle all necessary procedures

(percentages)

	Total
Know	38
Do not know	62

Note: The total sample size – 902 respondents holding a payment account.

Table 19. Method of charging for payment services applied to the payment account held with a bank or credit union established in Lithuania that the respondent used most frequently

(percentages)

	Total
Payment service package offered by the bank or credit union whereby a fixed number of payment services is provided for a fixed fee	65
Standard payment service fees when a monthly account handling fee and a fee for each transaction are paid separately	21
Do not know, do not remember	13
Did not answer	1

Note: The total sample size – 902 respondents holding an account with a bank or credit union established in Lithuania.

Table 20. Reasons behind respondents' decision not to choose a payment service package offered by a bank or credit union established in Lithuania whereby a fixed number of payment services is provided for a fixed fee

(percentages)

	Total
Believe that a payment service package would cost more	23
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	22
Did not hear about the possibility of choosing a payment service package	21
Lacked time but intend to do so in the near future	16
Other	0
Do not know, do not remember	18
Did not answer	

Notes: The total sample size – 315 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 21. 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	47
Sometimes clear, sometimes not clear	31
Mostly or always not clear	20
Do not know, did not answer	2

Note: The total sample size – 902 respondents holding an account with a bank or credit union established in Lithuania.

Table 22. Use of cash withdrawal services one month before the survey

(percentages)

	Total
Via an ATM	80
Using intermediary services	15
At a customer service office of a credit institution	2
Did not use such services over the past 4 weeks	13
Do not know, did not answer	1

Notes: The total sample size – 902 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 23. Average monthly amount of cash withdrawn from respondents' accounts

(percentages)

	Total
Do not withdraw any cash	8
EUR 1-50	11
EUR 51-250	45
EUR 251-500	27
EUR 501 or more	5
Do not know, did not answer	4

Note: The total sample size – 902 respondents holding a payment account.

Table 24. Difficulties encountered by respondents over the past four weeks, while trying to withdraw cash from their accounts

(percentages)

	Total
There is no ATM in an easily accessible location	20
There is only an ATM of another bank applying higher fees in an easily accessible location	11
There are no intermediaries (e.g. "Perlas" terminals, shopping centres) providing cash withdrawal services in an easily accessible location	4
There are no customer service offices in an easily accessible location where I could withdraw cash	3
Had to withdraw an amount exceeding the maximum daily limit	6
Encountered no difficulties over the past 4 weeks	65
Do not know, did not answer	2

Notes: The total sample size – 902 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 25. Use of cash deposit services one month before the survey

(percentages)

	Total
Via an ATM	26
Using intermediary services	3
At the branch of a payment service provider	2
Did not use such services over the past 4 weeks	67
Do not know, did not answer	3

Notes: The total sample size – 902 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 26. Use of utility and other bill payment services one month before the survey

(percentages)

	Total
Made utility and other bill payments via the service provider's website by card or payment order (automatic redirection to online banking)	52
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)	30
Used the automated e-invoice payment service	21
Made utility and other bill payments at payment institutions (e.g. Lithuanian post offices, newsstands, "Perlas" terminals, cash registers at Maxima stores)	20
Made utility and other bill payments in cash at a bank or credit union	5
Did not use such services over the past 4 weeks	12
Do not know, did not answer	2

Notes: The total sample size – 902 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 27. 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	5
1-3	31
4-6	43
7-9	11
10 or more	9
Do not know, did not answer	1

Note: The total sample size – 902 respondents holding a payment account.

Table 28. Use of credit transfer (payment order) services one month before the survey

(percentages)

	Total
Received transfers into the personal account	32
Paid online (online banking or an app)	81
Paid at a customer service office of a credit institution	3
Did not use such services over the past 4 weeks	8
Do not know, did not answer	1

Notes: The total sample size – 902 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 29. Average monthly number of payments made by respondents (including payments at e-shops)

(percentages)

	Total
Make no payments	8
1-3	34
4-6	24
7-9	8
10 or more	24
Do not know, did not answer	2

Note: The total sample size – 902 respondents holding a payment account.

Table 30. Authentication methods used by respondents over the past 3 months

(percentages)

	Total
Code generator	29
Designated app	58
E-signature installed in their mobile phone	14
E-signature in their identity card	2
Did not use online banking over the past 3 months	2
Do not use online banking	9
Do not know, did not answer	1

Notes: The total sample size – 902 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 31. Use of apps developed by payment service providers

(percentages)

	Total
Use apps for receiving information on the personal account and payments	47
Use apps for making payments	29
Use apps and smartphones for making payments at points of sale (e.g. contactless payments, QR code payments)	11
Do not use	44
Do not know, did not answer	2

Notes: The total sample size – 902 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 32. Payment cards held by respondents

(percentages)

	Total
Debit cards	90
Credit cards	23
No cards	3
Do not know, did not answer	1

Notes: The total sample size – 902 respondents holding a payment account. Respondents may give several answers. The amount exceeds 100%.

Table 33. Use of payment cards when buying goods or making payments for services the day before the survey

(percentages)

	Total
Used	57
Did not use	43
Do not know, did not answer	0

Note: The total sample size – 871 respondents holding a payment card.

Table 34. 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 payment	46
2 payments	32
3 or more payments	20
Did not answer	2

Note: The total sample size – 525 respondents that made card payments for goods or services at points of sale or online.

Table 35. 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	42	49	7	2
Payments from EUR 5 to EUR 25	61	29	8	2
Payments from EUR 25 to EUR 100	75	17	5	3
Payments from EUR 100 and above	78	15	4	3

Notes: The total sample size – 871 respondents holding a payment card. Respondents may give one answer per line.

Table 36. Features of card and cash payments specified by respondents

(percentages)

	Payment card	Cash	Both	Do not know, did not answer
Convenience	63	14	22	1
Expenditure control	46	34	19	1
Speed	67	17	14	2
Low probability of making a mistake	56	25	14	5
Security	67	17	14	2
Preference	64	18	15	2

Notes: The total sample size – 871 respondents holding a payment card. Respondents may give one answer per line.

Table 37. Share of respondents holding at least one contactless payment card

(percentages)

	Total
Hold and use a contactless payment card	66
Hold but do not use a contactless payment card	13
Do not hold a contactless payment card	19
Do not know, do not remember	2
Did not answer	0

Note: The total sample size – 871 respondents holding a payment card.

Table 38. 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	57	29	7	3	4
Security	24	33	24	14	5

Notes: The total sample size – 871 respondents holding a payment card. Respondents may give one answer per line.

Table 39. 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	25	28	19	10	18
Security	19	25	22	14	20

Notes: The total sample size – 871 respondents holding a payment card. Respondents may give one answer per line.

Table 40. Points of sale where respondents are more likely to be unable to pay by payment card

(percentages)

	Total
Market, fairs	53
Beauty and cosmetology salons	47
Public transport	31
Taxi and other private carriers	26
State institutions	20
Healthcare institutions	21
Entertainment companies	13
Catering companies	15

	Total
Other	1
Able to pay at any point of sale	24
Do not know, did not answer	1

Notes: The total sample size – 871 respondents holding a payment card. Respondents may give several answers. The amount exceeds 100%.

Table 41. 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	7
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	20
Neither of the abovementioned situations	57
Do not know, did not answer	3

Notes: The total sample size – 871 respondents holding a payment card. Respondents may give several answers. The amount exceeds 100%.

Table 42. Share of respondents who purchased goods or services at an e-shop over the past 3 months (percentages)

	Total
Purchased	61
Did not purchase	37
Do not know, did not answer	2

Note: The total sample size – 1,014 respondents.

Table 43. Payment method used by respondents who purchased goods or services at an e-shop over the past 3 months

(percentages)

	Total
Paid via online banking	76
Paid using a payment card online	31
Paid the courier by payment card using a POS-terminal upon execution of the order	14
Paid the courier in cash upon execution of the order	12
Paid via a mobile phone	6
Other	9
Do not know, did not answer	1

Notes: The total sample size – 620 respondents who purchased goods or services at an e-shop over the past 3 months. Respondents may give several answers. The amount exceeds 100%.

Table 44. Respondents' views on the situation where points of sale accept only payments by card (percentages)

	Total
Negative: believe that cash must be accepted everywhere	48
Positive: believe that this is the choice of each retailer	19
Neutral: there is no difference	28
Do not know, did not answer	5

Note: The total sample size – 1,014 respondents.

Table 45. Share of respondents who faced payment-related fraud, theft or deception

(percentages)

	Total
Did not face	87
Faced, related to cash	2
Faced, related to payment cards	4
Faced, related to online banking	2
Other	0
Do not know, did not answer	4

Notes: The total sample size – 1,014 respondents. Respondents may give several answers. The amount can exceed 100%.

Table 46. Change in respondents' payment habits due to the COVID-19 pandemic

(percentages)

	Total
Remained unchanged	64
Make more payments by payment card or smartphone	26
Make more payments in cash	6
Other	0
Do not know, did not answer	4

Note: The total sample size – 1,014 respondents.