



LIETUVOS BANKAS  
EUROSISTEMA

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

2021

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## Objectives, Methods and Principles of the Survey

In order to monitor and assess trends prevailing in Lithuania's payments market, the ongoing changes and resident payment habits, the Bank of Lithuania initiates an annual survey of Lithuania's residents on payment-related issues<sup>1</sup>. Since 2013, in order to inform the public about the Lithuanian payments market, reviews on the basis of the surveys on the payment habits of the Lithuanian population have been prepared and published on the Bank of Lithuania's website.

The survey covers the entire territory of the Republic of Lithuania. The sample of the survey represents residents of Lithuania aged 18 and 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 show 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 groups	Distribution, %	Place of residence	Distribution, %	Gender	Distribution, %
18-29	17.2	Village	32.1	Male	46.3
30-49	33.0	Town	24.8	Female	53.7
50 and over	49.8	City	43.1		
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	9.4
301–600	26.4
601–900	28.3
More than 900	24.7
No income	1.5
Do not know, did not answer	9.7
Total	100.0

<sup>1</sup> Commissioned by the Bank of Lithuania, the survey was conducted in September 2021 by the public opinion and market research company UAB Spinter Tyrimai. 1,009 people were interviewed. Part of the survey data can be compared with the surveys of the Lithuanian residents on payment-related issues conducted on behalf of the Bank of Lithuania in 2013-2020.

<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).

## 1. Overview of the Survey Results

**The vast majority of Lithuania's residents use the services of payment service providers, with three quarters using services of banks and almost a quarter using electronic money institutions operating in Lithuania that open payment accounts.** In 2021, 95% of respondents used at least one payment service provider in the last 3 months (93% in 2020) (see Figure 1). 77% of respondents used banks in the last 3 months (77% in 2020), 23% of respondents used electronic money institutions operating in Lithuania that open payment accounts (20% in 2020), and 14% of respondents used foreign payment service providers (foreign banks, PayPal (Europe), S.C.A., N26 GmbH, etc.) (13% in 2020). In 2021, 5% of respondents used credit unions in the last 3 months, the same as the year before. Payment and electronic money institutions accepting cash and non-cash utility and other bill payments were used by 37% of respondents (37% in 2020).

**Nine out of ten respondents had a payment account and eight out of ten were active users of online banking.** In 2021, 89% of Lithuania's residents had a payment account with a Lithuanian or foreign payment service provider (89% in 2020), and the majority of residents chose to have an account with a bank operating in Lithuania (86%). Online banking in Lithuania was used by 88% (88% in 2020) of account holders in 2021 (79% of all respondents) in the 3 months prior to the survey. The most popular login tool was a dedicated app (e.g. Smart ID, Google Authenticator), which was used by 61% (58% in 2020) of account holders.

**More than half of the respondents with accounts used payment service providers' mobile apps, with slightly more respondents using them to check account information and make payments.** 56% of respondents with accounts used mobile apps developed by payment service providers (54% in 2020). 51% of respondents with accounts used mobile apps to receive information on the account and payments (checking account balance, card information, account statement, etc.) (47% in 2020), 30% used mobile apps to make payment orders (send payments) (29% in 2020), 14% used mobile apps and a smartphone to make payments at points of sale (contactless payments via the phone, linking the phone to the payment card, other) (11% in 2020).

**Respondents who did not have a payment account, as in the previous year, mostly made utility and other bill payments in cash and did not have an account because they did not feel the need to open one.** In 2021, 66% (67% in 2020) of the respondents who did not have an account in Lithuania had used the services of payment service providers in the month prior to the survey: 57% of those who did not have an account had made payments for services (utilities, etc.) in cash at payment or electronic money institutions (60% in 2020), 13% had done so in cash at the branch of a bank or credit union (12% in 2020). Respondents who did not have an account in Lithuania most often chose not to have one because they did not need it (42% in 2020, 42% in 2021), or because they received their income in cash (38% in 2020, 31% in 2021) (see Figure 2).

**In 2021, as in the previous year, five out of six respondents with accounts withdrew cash, made payment transactions and utility and other bill payments.** In 2021, 84% (86% in 2020) of respondents with an account withdrew cash from their account in the last four weeks, 30% (30% in 2020) deposited cash in their account, 85% (86% in 2020) of respondents with an account made utility and other bill payments and 83% (83% in 2020) made payment transactions (see Figure 3). Respondents who had an account were most likely to withdraw cash from ATMs (80% in 2020, 80% in 2021) or to deposit cash into their account via ATMs (26% in 2020, 28% in 2021). 69% of those with an account made utility and other bill payments online (67% in 2020) and 81% made payment transactions online using online banking or a mobile app (81% in 2020).

**People most often acquire cash by withdrawing it from their accounts, with a slight decrease in the number of people receiving their regular income in cash.** In 2021, 93% of Lithuania's

residents surveyed indicated that they regularly received cash (compared to 90% in 2020). 74% of respondents withdraw cash from their account (using a payment card) at an ATM, a customer service point or elsewhere (e.g. Perlas terminal, at a cash desk in stores) (72% in 2020), 21% received income in cash (salary, royalties, pension, social benefits, etc.) (24% in 2020), 18% received cash from other natural persons in Lithuania or abroad (family members, relatives, friends or others) (17% in 2020).

**Cash is mostly used for everyday purchases, with a large share of people having cash for emergencies when cards are not accepted, and only a ninth of the surveyed said they saved in cash.** Cash is used by 92% of respondents in their daily activities. 48% of respondents reported that they used cash mostly for everyday purchases, 43% have cash in their wallet for emergencies (e.g. in case of a breakdown of IT systems when card payments are not available), 36% use cash to pay for services outside their homes (e.g. beauty, healthcare, medical services, car services), and 12% use it to save money (see Figure 4).

**Half of the respondents more often use electronic means of payment to pay for goods and services, and the other half - use cash, but as many as 33% of the respondents prioritise electronic payments and use cash only when no other option is available. The COVID-19 pandemic has given some impetus to the development of electronic payments.** 33% of respondents said that they preferred payment cards or other electronic payment methods to cash, and that they only paid in cash when it was the only method accepted by the seller. 17% say they pay in a number of ways, but more often with payment cards or other electronic payment methods. 31% of respondents pay in a variety of ways, but more often in cash, while 19% prefer cash and almost always pay in cash (see Figure 5). Cash is more often preferred by older people (aged 60+). 30% of respondents said they were more likely to pay by card or mobile phone as a result of the COVID-19 pandemic (26% in 2020), while 62% of respondents said the pandemic had not changed their payment habits (64% in 2020). 62% of respondents bought goods or services from an online shop in the last 3 months (61% in 2020), and online banking (payment initiated by the buyer from their payment account at an online bank, or by the buyer from their own account through an intermediary) remains the most popular way of paying for goods bought online (76% in 2020, 75% in 2021).

**Residents with accounts tend to use ATMs close to their homes or shopping areas they visit regularly to withdraw cash.** When describing a situation when they need to withdraw cash, 56% of respondents with an account said that the ATM was close to their home (up to 1 kilometre away), 41% said that the ATM was close to a shop, supermarket, market, or other place they visited regularly, 17% said that the ATM was close to their place of work (see Figure 6). 14% of the respondents indicated that an intermediary terminal (e.g. Perlas, supermarkets, other) where cash can be withdrawn was located close to their home (up to 1 kilometre away), 9% indicated that an intermediary terminal was located close to a shop, supermarket, market, or other place they visited periodically, and 4% indicated that an intermediary terminal was located close to their place of work. 16% of respondents with accounts reported that there was no ATM with no extra cost for cash withdrawal (up to a certain amount per month) close to their home, workplace or a shopping place they frequently visit, with respondents living in rural areas being more likely to have this problem.

**More than a third of respondents with a payment card said they had experienced difficulties in withdrawing cash, most often when looking for a cash withdrawal point. It should be noted that four out of ten of those who identified difficulties in finding a cash withdrawal point also stated that the ATM or an intermediary dispensing cash was close to the place that the respondent visited regularly.** In 2021, 37% of those with a payment card said they had experienced difficulties in getting cash in the last four weeks (33% in 2020). 22% of card holders reported that there was no ATM within easy reach (20% in 2020) (see Figure 7), and 6% of respondents (4% in 2020) reported that they could not find intermediaries (e.g. Perlas terminal, supermarkets, etc.) providing cash withdrawal services in an easy-to-reach area. 7% reported that they needed to withdraw more than the

maximum daily transaction limit (6% in 2020). Of the 190 respondents with a payment card who could not find an ATM within easy reach, almost half (45%) said that an ATM was located close to their home (up to 1 kilometre away), their workplace, or a shop, supermarket, market, or any other place that the respondent regularly visited (see Figure 8). Of the 56 payment card holders surveyed who did not find an intermediary terminal within easy reach, 43% said that the intermediary terminal was close to their home, workplace or other place they visited.

**Two out of ten account holders take cash from intermediaries, but as many as six out of ten account holders identified measures that would encourage them to use this service.** Cash from intermediaries (Perlas terminals, cash desks of supermarkets such as Maxima, Iki, Rimi and others) was taken by 18% of respondents with an account in 2021 (15% in 2020). 34% of respondents with an account indicated that they would use intermediaries if taking cash from intermediaries was included in their chosen payment service basket (e.g. at Perlas terminals), i.e. at no extra cost, while 22% said they would use intermediaries if there was no minimum purchase amount to get cash (e.g. at cash desks of supermarkets such as Maxima, Iki, Rimi and others), 15% would use intermediaries if there was no limit on the amount of cash that could be withdrawn per transaction, and 16% lack information on the possibility to withdraw cash from intermediaries. 36% of respondents said they did not need such a service (see Figure 9).

**The majority of residents have payment cards with the contactless payment function and respondents are increasingly using this function for payments.** In 2021, 96% of respondents who had an account also had a payment card (96% in 2020), representing 86% of the total population (86% in 2020). 87% (79% in 2020) of respondents with payment cards had a payment card with the contactless payment function. In 2021, 76% of respondents with payment cards used contactless payment, compared to 66% in 2020. 88% (86% in 2020) of payment card holders found the contactless payment function convenient and 63% (57% in 2020) found it safe. The convenience of paying by smartphone was perceived by 57% of respondents who had a payment card (53% in 2020), while 48% found it safe (44% in 2020). On the day before the survey, 58% of respondents with payment cards used a payment card at a point of sale or online (57% in 2020). On the day before the survey, 17% of respondents who had a payment card used their smartphone and/or a watch to make payments at a point of sale or online.

**Three out of four respondents who have a payment card miss being able to pay with it.** 74% of respondents with payment cards miss being able to pay with it at least one location (75% in 2020). 55% of payment card holders miss this option in markets and fairs (53% in 2020), 46% at hairdressers, beauty salons and other similar establishments (47% in 2020), 34% in public transport (31% in 2020), 27% in taxis and other private carriers (26% in 2020), 18% in public institutions (20% in 2020), and 18% at healthcare institutions (clinics, hospitals, dentists, etc.) (21% in 2020) (see Figure 10).

**In 2021, almost half of the respondents who had a payment card experienced a situation where a merchant tried to influence their choice of payment method, with cash payments being encouraged more often than others.** 23% (22% in 2020) of respondents who had a payment card experienced a situation where a merchant offered a discount for paying with cash instead of a payment card. Only 7% of payment card holders were offered a discount for choosing to pay with a payment card instead of cash (7% in 2020). Similarly, 24% (20% in 2020) of those who had a payment card experienced a situation where they could only pay with the card if the value of the purchase exceeded the merchant's set amount. 44% (40% in 2020) of respondents who had a payment card experienced at least one of the said situations. The situation where cash is not accepted at the point of sale and only payment cards are allowed was viewed negatively by 45% of respondents (48% in 2020).

**The level of payment fraud remained almost unchanged over the year, with a tenth of residents having experienced payment fraud.** 10% of respondents personally experienced at least

one of the following situations in the last 12 months: fraud, theft or deception involving payment instruments or cash (9% in 2020). 5% of respondents experienced fraud, theft or deception related to payment cards (theft of a payment card, theft of a PIN, attempts to charge a payment card remotely without the cardholder's consent, etc.) (4% in 2020), 3% experienced fraud, theft or deception related to online banking (hacking of an online banking account, fraudulent confirmation of a transfer to a scammer, etc., except for loss of money due to unsuccessful investment) (2% in 2020), and 2% experienced fraud, theft or deception related to cash (stolen money, etc.) (2% in 2020).

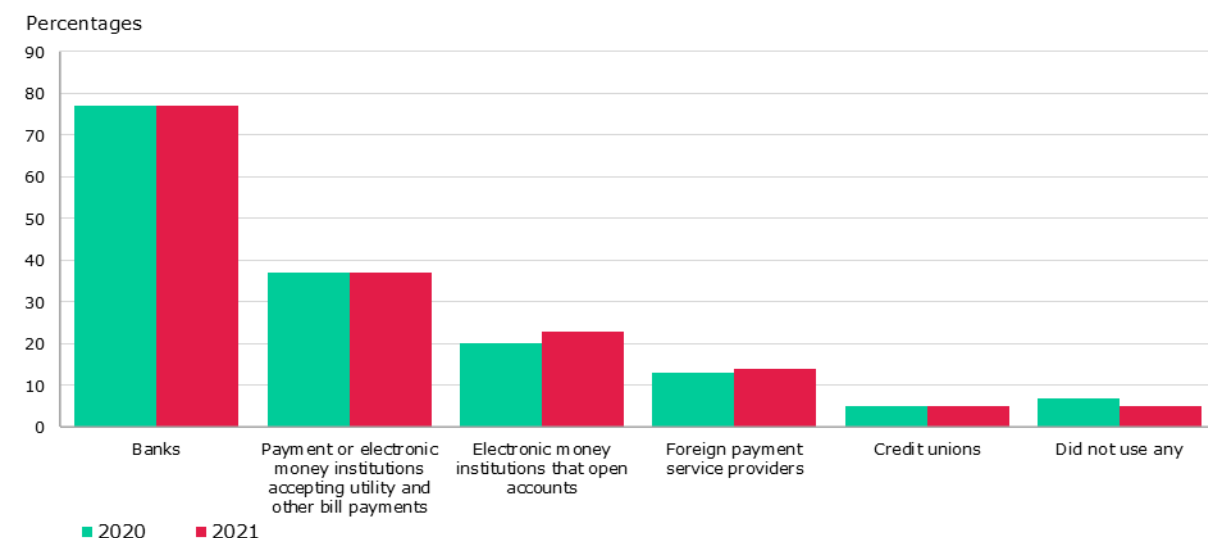
**Residents rarely change their payment service provider with which they have an account, mostly because they cannot find a provider offering better conditions or because they lack the time to do so. However, the number of respondents who said that the changeover process was too complicated has increased.** In 2021, 19% of account holders considered switching a bank or credit union operating in Lithuania in the 12 months prior to the survey (compared to 23% in 2020), and 5% of account holders actually did. The main reason why the respondents did not switch their service provider is because they could not find another bank or credit union with better fees (27% in 2020, 33% in 2021) or because they did not have the time to do so (27% in 2020, 26% in 2021) (see Figure 11). Some could not switch their service provider because they used other financial services that require an account (loan, deposit, etc.) at the bank or credit union they wanted to switch from (22% in 2020, 22% in 2021). In 2021, there was an increase in the number of those who indicated that the switching process was too complicated (10% in 2020, 16% in 2021).

**Six out of nine respondents with an account had chosen a basket of payment services, and more than half of those with an account indicated that the pricing of services was always or more often clear to them.** In 2021, 67% (65% in 2020) of respondents who had an account with a bank or credit union in Lithuania had opted for payment service baskets, 23% (21% in 2020) used standard fees, and 10% (13% in 2020) did not know what pricing they had chosen. Those who did not opt for a basket of payment services mostly explained that they did not do so because they thought that if they chose a basket of payment services, they would pay more for payment services than they do now (23% in 2020, 29% in 2021), they did not have sufficient information about baskets (22% in 2020, 26% in 2021), and they had not heard of the possibility to choose a basket of payment services (21% in 2020, 20% in 2021). In 2021, 52% (47% in 2020) of respondents who had an account with a bank or credit union operating in Lithuania indicated that the pricing of payment services was always or mostly clear to them, 28% (31% in 2020) identified their pricing as sometimes clear and sometimes not, and 18% (20% in 2020) identified their pricing as more often or always unclear.

## 2. Key Charts

**Payment service providers were used by 95% of respondents in 2021: the vast majority of residents used banks operating in Lithuania, with a slight increase in the number of respondents using electronic money institutions that open accounts or foreign payment service providers.**

Chart 1. Respondents' use of different payment service providers

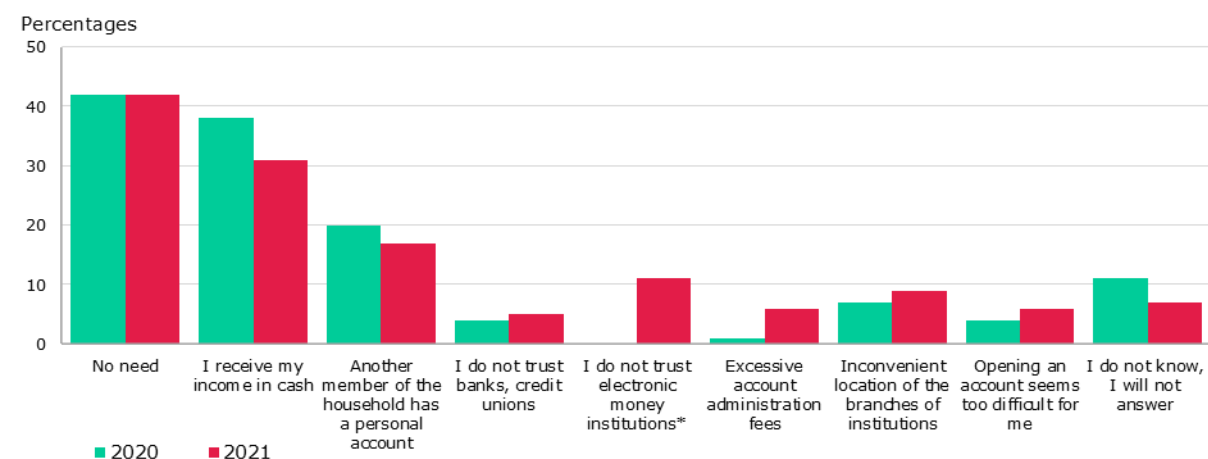


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 1,009 respondents interviewed in 2021.

**In 2021, as in the previous year, respondents mostly did not have a payment account because they did not feel the need and received their income in cash, but there was a slight increase in the number of respondents who did not have a payment account due to a lack of confidence, excessive fees, inconvenient location of the branches or the difficulty of the process.**

Chart 2. Reasons for not having a (current) payment account



Source: Bank of Lithuania calculations.

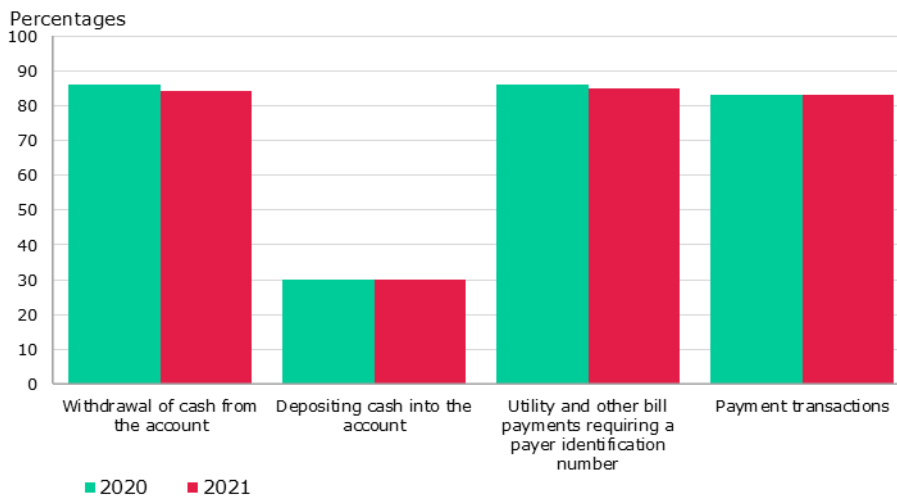
Notes: Multiple answers are possible. The amount exceeds 100%. 108 respondents without a payment account interviewed in 2021.

\*The answer choice was only given to respondents in 2021, there is no comparability with the 2020 survey results.



**In 2021, as in 2020, the most used payment services remained the same: five out of six respondents with an account withdrew cash, made payment transactions and utility and other bill payments, where a payer identification number is used.**

Chart 3. Use of payment services by respondents with accounts

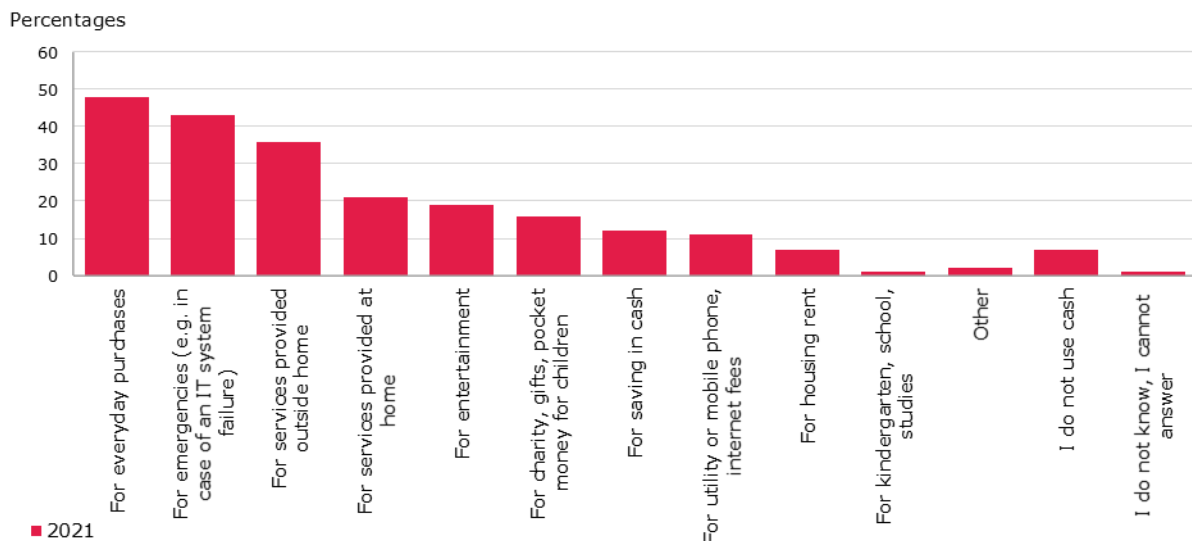


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%, 901 respondents with a payment account interviewed in 2021.

**Cash is used by 92% of respondents in their daily activities. Almost half of respondents use it for everyday purchases or have cash in their wallet for emergencies (e.g. in case of an IT system failure and no possibility to pay with a card). Only one in nine said they saved money in cash.**

Chart 4. Respondents' use of cash in daily activities

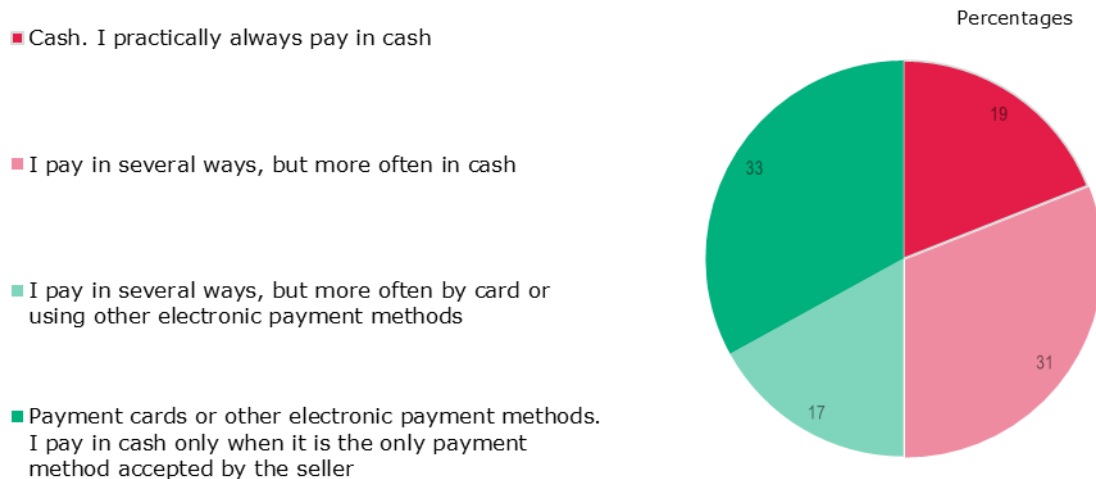


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 1,009 respondents surveyed in 2021.

**In 2021, half of the respondents were more likely to use electronic means of payment to pay for goods and services and half - to use cash, but as many as a third of respondents prioritise electronic payments and use cash only when no other option is available. A fifth of respondents practically always pay in cash.**

Chart 5. Respondents' preferred payment method

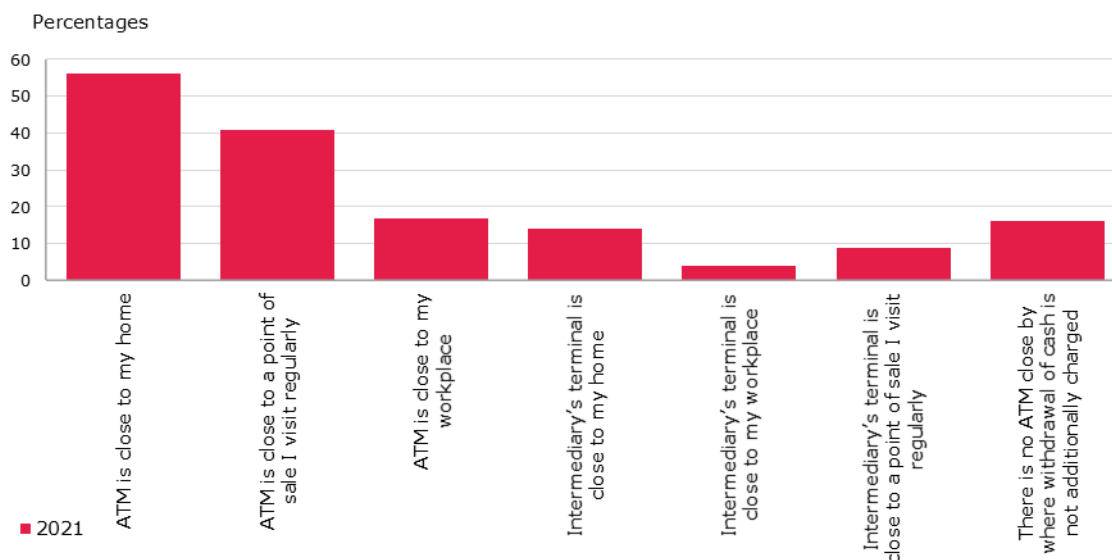


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 1,009 respondents surveyed in 2021.

**In 2021, people with accounts tended to use ATMs close to their homes or to the stores they visited regularly to withdraw cash. 16% of respondents with accounts identified that there was no ATM in a convenient location that did not charge extra for cash withdrawals.**

Chart 6. Respondents' assessment of which statement best describes the situation when they need to withdraw cash from their account

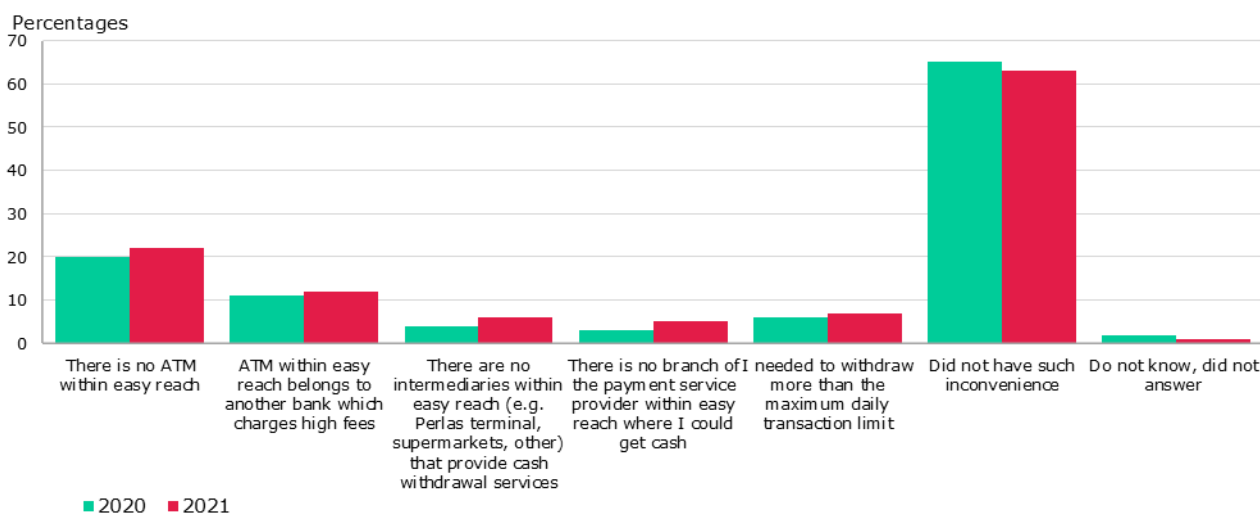


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 901 respondents with a payment account surveyed in 2021.

**More than a third of respondents with a payment card said they had some difficulty in withdrawing cash, with the most common problem being access to an ATM of their bank or an intermediary terminal.**

Chart 7. Inconvenience for respondents with accounts to withdraw cash from their account

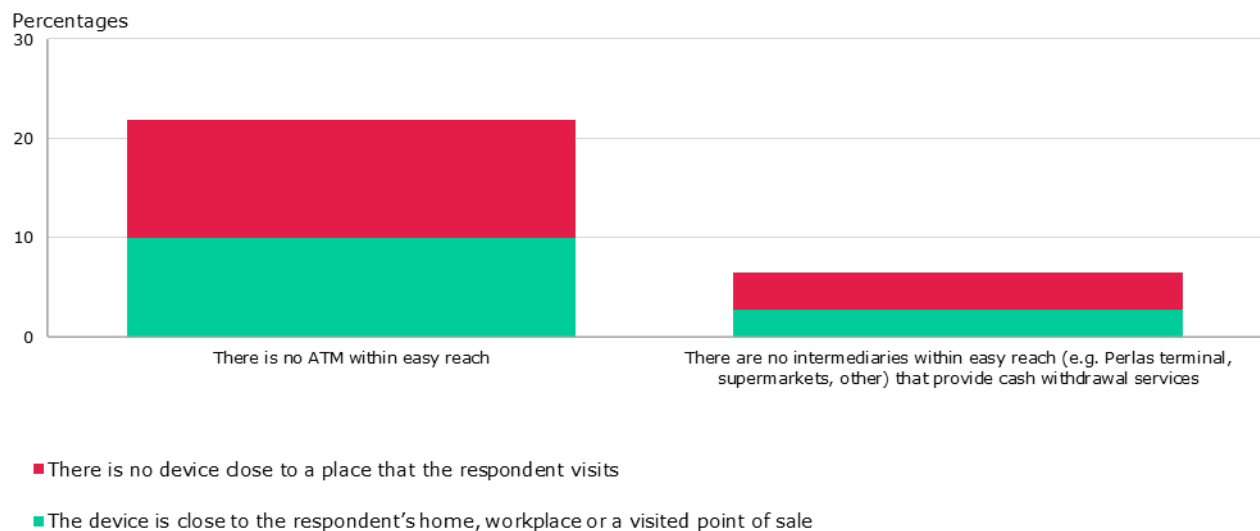


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 869 respondents with a payment card surveyed in 2021.

**More than four out of ten respondents who identified difficulties in accessing a cash withdrawal location also reported that an ATM or intermediary dispensing cash was close to the location that the respondent visited regularly.**

Chart 8. Distribution of respondents with a payment card who reported difficulties in accessing an ATM or intermediary terminal by the actual location of the ATM or terminal

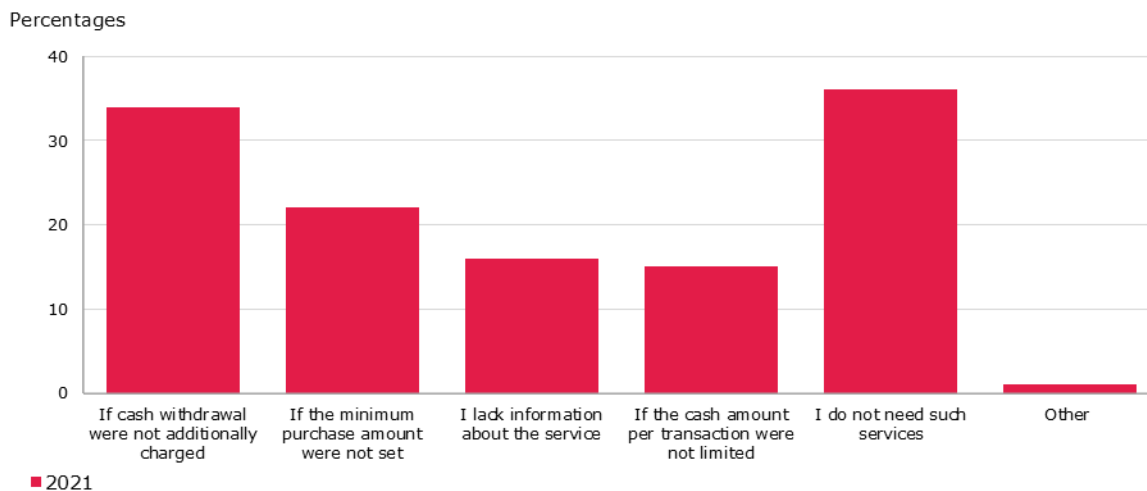


Source: Bank of Lithuania calculations.

Note: 869 respondents with a payment card were surveyed in 2021.

**Only two in ten account holders withdraw cash from intermediaries, but as many as six in ten account holders identified measures that would encourage them to use the service, with the most common being the free provision of the service and the abolition of the minimum purchase amount.**

Chart 9. Measures to encourage respondents to use cash withdrawal services from intermediaries

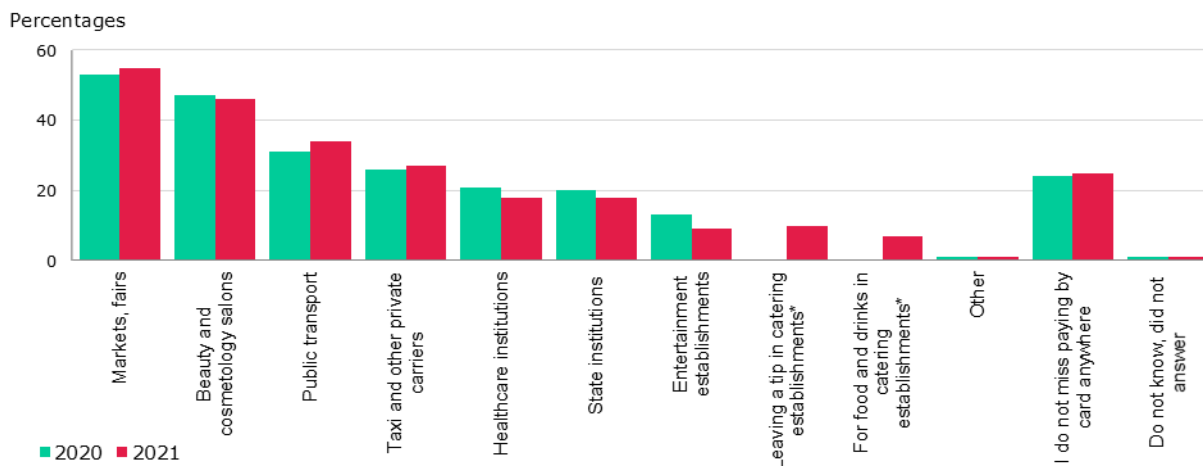


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 901 respondents with a payment account surveyed in 2021.

**Three out of four respondents who have a payment card miss being able to pay with it: more than half of the respondents still miss being able to pay with their card in markets, fairs, beauty and cosmetology establishments.**

Chart 10. Points of sale and services where respondents miss being able to pay by card



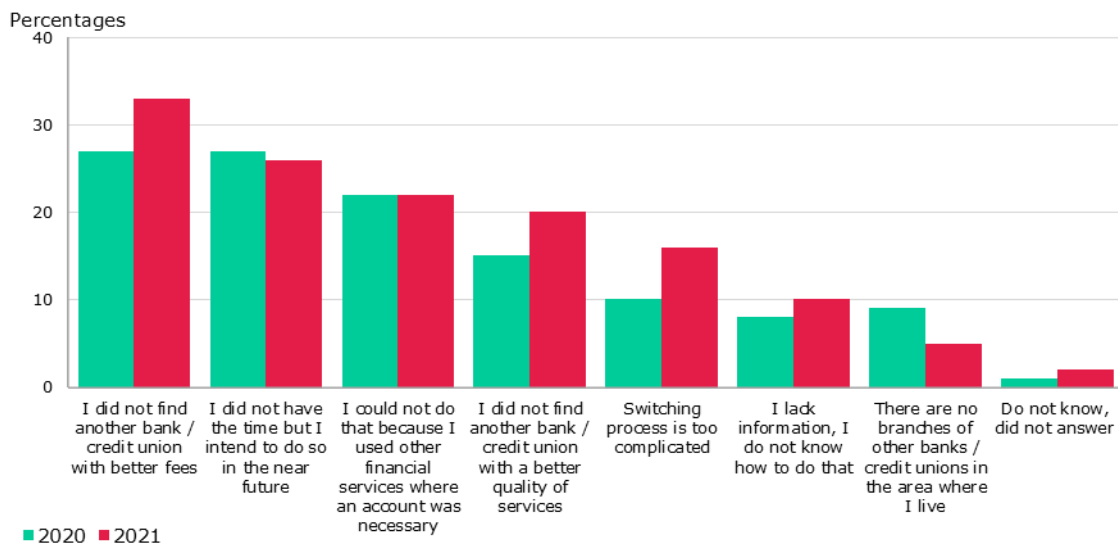
Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 869 respondents with a payment card surveyed in 2021.

\*The answer choice was only available to respondents in 2021, there is no comparability with 2020.

**Residents rarely change the payment service provider with whom they have an account, mostly because they cannot find a provider offering better conditions or because they lack the time to do so. However, the number of respondents claiming a switching process was too complicated increased.**

Chart 11. Reasons for deciding not to change the bank or credit union where the respondent had an account



Source: Bank of Lithuania calculations.

Notes: Multiple responses are possible. The amount exceeds 100%. In 2021, 132 respondents were surveyed who considered changing the credit institution where they had an account in the last 12 months but have not done so.

### 3. Results of Answers to Key Questions

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

(percentages)

	Total
Withdraw cash from my account at a customer service point, ATM or elsewhere	74
Receive income in cash (salary, royalties, pension, social benefits, etc.)	21
Receive cash from other natural persons in Lithuania or abroad	18
Other	3
Do not receive cash, do not use cash	7
Do not know, did not answer	2

Notes: 1,009 respondents surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 2. Activities in which respondents use cash most often

(percentages)

	Total
For everyday purchases	48
Have cash for emergencies	43
For services provided outside home (beauty, healthcare, medical services, etc.)	36
For services provided at home or in the home environment (cleaner, nanny, etc.)	21
For entertainment (catering, hotel, etc.)	19
Charity, gifts, pocket money for children	16
For saving in cash	12
For utility, telephone or internet charges	11
For housing rent	7
Do not use cash	7
Do not know, did not answer	7
For other purposes	2
For kindergarten, school or study fees	1

Notes: 1,009 respondents surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 3. Respondents' preferred way of payment for goods and services

(percentages)

	Total
Payment cards or other electronic payment methods (cash is only used when it is the only method accepted by the seller)	33
Miscellaneous (but with a higher proportion of cash)	31
Cash (virtually always pay in cash)	19
Miscellaneous (but a larger proportion are payment cards or other e-payment methods)	17

Note: 1,009 respondents were interviewed.

Table 4. Respondents' use of payment service providers in the last 3 months

(percentages)

	Total
Banks (bank branches) operating in Lithuania	77
Payment or electronic money institutions operating in Lithuania that accept payments (cash and non-cash), e.g. newsagents, Perlas lottery terminals, Maxima cash desks, Viena Saskaita (One Account), etc.	37
Electronic money institutions operating in Lithuania that open e-money accounts for their customers, such as Paysera, Revolut, MisterTango, etc.	23
Foreign payment service providers (e.g. foreign banks, PayPal, N26, Transferwise, etc.)	14
Credit unions operating in Lithuania	5
Did not use any of them	5
Do not know, did not answer	3

Notes: 1,009 respondents surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 5. Proportion of respondents with a (current) payment account (may also be joint with another person)

(percentages)

	Total
Have an account with a bank operating in Lithuania	86
Have an account with an electronic money institution operating in Lithuania (e.g. Paysera, Revolut, etc.)	16
Have an account with a foreign payment service provider (e.g. a bank, PayPal, Transferwise, N26, etc.)	14
Do not have it	10
Have an account with a credit union operating in Lithuania	6
Do not know, did not answer	1

Notes: 1,009 respondents surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 6. Reasons for not having a payment (current) account

(percentages)

	Total
No need	42
Receive income in cash (salary, royalties, pension, etc.)	31
A personal account held by another household member	17
Do not trust other payment service providers (electronic money institutions) opening the account	11
No conveniently located bank/credit union branches in the area where they live	9
Do not know, did not answer	7
Excessive payment account handling fees	6

Opening an account seems too complicated	6
Do not trust banks/credit unions	5

Notes: 108 respondents without a payment account were interviewed. Respondents may give several answers. The amount exceeds 100%.

Table 7. Services used by respondents without a payment account in the last 4 weeks

(percentages)

	Total
Paid for services in cash at a payment or electronic money institution (e.g. Perlas lottery terminals, Maxima cash desks or elsewhere)	57
Not used in the last 4 weeks	32
Paid for services in cash or made cash transfers at a bank (credit union)	13
Do not know, did not answer	3

Notes: 108 respondents without a payment account were interviewed. Respondents may give several answers. The amount exceeds 100%.

Table 8. Number of different banks or credit unions in Lithuania where respondents have a (current) payment account

(percentages)

	Total
1	57
2	30
3 and more	10
Do not know, did not answer	3

Note: 901 respondents with a payment account were surveyed.

Table 9. Proportion of respondents whose employer allows them to choose their preferred payment service provider to receive their salary

(percentages)

	Total
Do not work	34
Allows them to choose any payment service provider in Lithuania or abroad (I have given my employer the account of my chosen service provider to receive my salary)	29
Allows, but only a bank, credit union or electronic money institution operating in Lithuania	23
Does not allow	9
I do not receive salary paid by my employer into a bank or credit union account	3
Do not know, did not answer	2
Other	0

Note: 901 respondents with a payment account were surveyed.



Table 10. Proportion of respondents who in the last 12 months considered changing the bank or credit union in Lithuania where they had a payment account

(percentages)

	Total
Did not consider	80
Considered but did not change	15
Considered and changed within 12 months	5
Do not know, did not answer	0

Note: 901 respondents with a payment account were surveyed.

Table 11. Reasons for deciding not to change the bank or credit union in Lithuania where the respondent has an account

(percentages)

	Total
Did not find another payment service provider with better fees	33
Did not have the time, but intended to do so in the near future	26
Could not because they were using other financial services at the bank or credit union they wanted to switch from, where an account was required	22
Did not find another payment service provider with a better service quality	20
Overly complex changeover process	16
Lack of information, did not know how to do it	10
There are no branches of other payment service providers in the area where they live	5
Other	2
Do not know, did not answer	2

Notes: 132 respondents surveyed who considered changing the credit institution with which they had an account in the last 12 months but have not done so. Respondents may give several answers. The amount exceeds 100%.

Table 12. Proportion of respondents who know that if they want to switch banks, they only need to go to a new bank or credit union, which will carry out all the necessary account switching steps for them

(percentages)

	Total
Do not know	59
Know	41

Note: 901 respondents with a payment account were surveyed.

Table 13. Payment service charging method used by respondents for their most frequently used payment account at a bank or credit union operating in Lithuania

(percentages)

	Total
Service package where a fixed number of payment services are provided for a fixed fee	67
Standard fees for payment services with a monthly account management fee and payment for each payment transaction separately	23

Do not know, do not remember	10
No answer	0

Note: 901 respondents with a payment account in a bank or credit union operating in Lithuania were surveyed.

Table 14. Reasons for the respondent's decision not to choose a basket of payment services offered by a payment service provider operating in Lithuania, where a fixed number of payment services are provided for a fixed fee

(percentages)

	Total
Believe that they will pay more for payment services than they do now if they choose a basket of payment services	29
Heard about the option but lack information about payment service baskets or do not know how to choose them	26
Have not heard of the option to choose a basket of payment services	20
Do not know, do not remember	16
Did not have time, but intends to do so in the near future	14
The payment service provider does not offer a basket of payment services	6
No answer	2
Other	1

Notes: 298 respondents with an account in a bank or credit union in Lithuania who did not choose a basket of payment services were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 15. Attitude towards pricing of payment services of respondents who have an account in Lithuania with one of the payment service providers (account management, payment card issuance, transfers, payments, etc.)

(percentages)

	Total
More often clear	36
Sometimes clear, sometimes unclear	28
Always clear	16
More often unclear	14
Always unclear	4
Do not know, did not answer	2

Note: 901 respondents with a payment account in a bank or credit union operating in Lithuania were surveyed.

Table 16. Respondents' use of cash withdrawal services from their account in the month before the survey

(percentages)

	Total
Using an ATM	80
Using intermediaries	18
Did not use (no cash withdrawals) in the last 4 weeks	15
At the payment service provider's branch	3
Do not know, did not answer	1

Notes: 901 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 17. Reasons that would encourage respondents to use cash withdrawal services from intermediaries

(percentages)

	Total
There is no need for such services	36
If cash withdrawal from intermediaries is included in the selected payment service package (e.g. at Perlas lottery terminals), i.e. at no extra cost	34
If there is no minimum purchase amount (e.g. at cash desks of Maxima, Iki, Rimi and other supermarkets) to withdraw cash	23
Lack of information on the possibility to withdraw cash from intermediaries	16
If there is no limit on the amount of cash that can be withdrawn per transaction	15
Do not know, did not answer	3
Other	1

Notes: 901 respondents surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 18. The statement that respondents say best describes the situation when they need to withdraw cash from their account

(percentages)

	Total
ATM close to home (up to 1 kilometre away)	56
ATM is close to a shop, supermarket, market, other places that respondents regularly visit	41
ATM near the workplace	17
There is no ATM with no extra cost for cash withdrawals (up to the bank's set amount per month) close to home or workplace, or close to a shopping area they frequent	16
Intermediary's terminal (e.g. Perlas terminal, supermarkets, other) is close to home (up to 1 kilometre away)	14
Intermediary's terminal is close to a shop, supermarket, market or other place they frequent	9
Intermediary's terminal is close to the workplace	4

Notes: 901 respondents surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 19. Respondents' use of cash depositing services in the month before the survey

(percentages)

	Total
Did not use (did not deposit cash into the account) in the last 4 weeks	68
Depositing cash at an ATM	28
Depositing cash using intermediaries (Perlas lottery terminals)	3
Depositing cash at the payment service provider's branch	2
Do not know, did not answer	2

Notes: 901 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 20. Respondents' use of the payment service in the month before the survey

(percentages)

	Total
Paid for services online on the website of the utility or other service provider using a card or payment order, where you are automatically redirected to an online bank	56
Paid for services online using specialised payment forms created by banks, credit unions or payment institutions (e.g. Viena Saskaita (One Account)) at an internet bank, choosing to pay the e-invoice received	32
Used the e-invoicing service with automatic payment	24
Paid for services (utilities or other) in cash at payment or electronic money institutions (e.g. newsagents, Perlas lottery terminals, Maxima cash desks or elsewhere)	21
Did not use in the last 4 weeks	13
Paid for services (utilities or other services) in cash at a bank/credit union	4
Do not know, did not answer	2

Notes: 901 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 21. Average number of payment orders and payments made by respondents per month (each payment is calculated separately, e.g. for water, internet, mobile phone, electricity, etc.)

(percentages)

	Total
4-6	37
1-3	28
10 or more	17
7-9	9
No payments made	6
Do not know, did not answer	3

Note: 901 respondents with a payment account were surveyed.

Table 22. Inconvenience experienced by respondents in the last 4 weeks wishing to withdraw cash from their account

(percentages)

	Total
Experienced no inconvenience in the last 4 weeks	63
No ATM within easy reach	22
Only another bank's ATM within easy reach, where the respondent is charged high fees	12
The respondent needed to withdraw more than the maximum daily transaction limit	7
There are no intermediaries (e.g. Perlas terminal, supermarkets, etc.) providing cash dispensing services within easy reach	6
There is no payment service provider's branch within easy reach where the respondent could pick up cash	5
Do not know, did not answer	1

Notes: 901 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 23. Respondents' use of credit transfers (payment orders) in the month before the survey

(percentages)

	Total
Paid online (online banking or mobile app)	81
Received transfers to their account	36
Did not use in the last 4 weeks	9
Made a payment order at a branch of a credit institution (bank)	4
Do not know, did not answer	3

Notes: 901 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 24. Log-in methods of respondents who used online banking in the last 3 months

(percentages)

	Total
Used online banking and logged in with the dedicated app	61
Logged in with a PIN generator	25
Logged in with an e-signature installed on their mobile phone	16
Did not use online banking at all	9
Logged in with an e-signature on their ID card	2
Did not use online banking in the last 3 months	2
Do not know, did not answer	1

Notes: 901 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 25. Respondents' use of mobile apps developed by payment service providers

(percentages)

	Total
Used mobile apps to access account and payment information (checking account balance, card information, account statement, etc.)	51
Do not use	43
Used mobile apps to make payment orders (send payments)	30
Used mobile apps and a smartphone to make payments at a point of sale (contactless payments by phone, by linking the phone to a payment card, payments with a mobile app by scanning a QR code, etc.)	14
Do not know, did not answer	1

Notes: 901 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 26. Payment cards held by respondents

(percentages)

	Total
Debit cards	91
Credit cards	24
No cards	3
Do not know, did not answer	0

Notes: 901 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 27. Number of debit cards held by respondents

(percentages)

	Total
One card	72
Two cards	26
Three cards	2
Four cards	0
Five cards	0

Note: 821 respondents with a debit payment card were surveyed.

Table 28. Number of credit cards held by respondents

(percentages)

	Total
One card	85
Two cards	12
Three cards	2
Four cards	0

Note: 219 respondents with a credit payment card were interviewed.

Table 29. Respondents' card payments at a point of sale using a physical card or online using card details on the day before the survey

(percentages)

	Total
Used	58
Did not use	41
No answer	1

Note: 869 respondents with a payment card were surveyed.

Table 30. Respondents' use of a smartphone and/or watch to buy goods or pay for services at a point of sale or online the day before the survey

(percentages)

	Total
Did not use	82
Used	17
No answer	1

Note: 869 respondents with a payment card were surveyed.

Table 31. Proportion of respondents by the number of payments made with (a) payment card(s) or a smart device on the day before the survey

(percentages)

	Total
1 time	43
2 times	36
3 and more times	20
Do not remember, did not answer	1

Note: 514 respondents who paid with (a) payment card(s) or a smart device on the day before the survey.

Table 32. Choice of payment by card, in cash or by smartphone at a point of sale, depending on the payment amount

(percentages)

	Payment card	Cash	Smartphone	Do not know, did not answer
Payments up to €5	44	44	11	1
Payments from €5 to €25	60	28	10	2
Payments from €25 to €100	72	19	7	2
Payments over €100	75	16	6	3

Notes: 869 respondents with a payment card were surveyed. Respondents may give one answer per line.

Table 33. Features of card and cash payments as identified by respondents

(percentages)

	Card or smartphone	Cash	Both	Do not know, did not answer
Convenience	62	16	21	1
Spending control	50	30	19	1
Speed	69	15	15	1
Low margin of error	57	22	16	5
Security	67	13	18	2
I prefer this method of payment	65	17	17	1

Notes: 869 respondents with a payment card were surveyed. Respondents may give one answer per line.

Table 34. Proportion of respondents with at least one payment card with the contactless payment function

(percentages)

	Total
Have it and use it	76
Have it but do not use it	12
Do not have it	10
Do not know, do not remember	2

Note: 869 respondents with a payment card were surveyed.

Table 35. Features of the contactless payment function of the payment card as identified by respondents

(percentages)

	Completely agree	Agree rather than disagree	Disagree rather than agree	Completely disagree	Do not know, did not answer
Convenience	64	24	6	3	3
Security	30	33	21	12	4

Notes: 869 respondents with a payment card were surveyed. Respondents may give one answer per line.

Table 36. Features of payment by smartphone identified by respondents

(percentages)

	Completely agree	Agree rather than disagree	Disagree rather than agree	Completely disagree	Do not know, did not answer
Convenience	29	29	16	9	17
Security	19	28	21	14	18

Notes: 869 respondents with a payment card were surveyed. Respondents may give one answer per line.



Table 37. Points of sale of goods and provision of services where respondents miss being able to pay by card

(percentages)

	Total
Markets, fairs	55
Beauty and cosmetology salons	46
Public transport	34
Taxi and other private carriers	27
Not missing in any place	25
State authorities	18
Healthcare institutions	18
To leave a tip in catering establishments	10
Entertainment establishments	9
Catering establishments	7
Do not know, did not answer	1
Other	0

Notes: 869 respondents with a payment card were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 38. Situations respondents encountered when paying by card for goods or services

(percentages)

	Total
I have not encountered the cases in question	55
I was offered a discount for paying in cash instead of by card	23
The card was only allowed if the value of the purchase exceeded an amount set by the seller	23
I was offered a discount for paying by card instead of in cash	7
Do not know, did not answer	2

Notes: 869 respondents with a payment card were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 39. Proportion of respondents who bought goods or services from an e-shop in the last 3 months

(percentages)

	Total
Bought	62
Did not buy	37
Do not know, did not answer	1

Note: 1,009 respondents were interviewed.

Table 40. Payment method used by respondents who bought goods or services from an e-shop in the last 3 months

(percentages)

	Total
I paid using online banking	75
I paid online with a payment card	30
I paid by card to the courier who delivered my order using a card reader	15
I paid in cash to the courier who delivered my order	10

I paid by mobile phone	10
Do not know, did not answer	1
Otherwise	0

Notes: 623 respondents surveyed who purchased goods or services from an e-shop in the last 3 months. Respondents may give several answers. The amount exceeds 100%.

Table 41. Assessment of the situation where cash is not accepted at a point of sale and only payment cards are allowed

(percentages)

	Total
Negative, I think cash must be accepted everywhere	45
Neutral, the payment method I use is not important to me	28
Positive, I think it is the seller's choice	22
Do not know, did not answer	5

Note: 1,009 respondents were interviewed.

Table 42. Respondents' experience of payment-related fraud, theft or deception in the last 12 months

(percentages)

	Total
No, I have not encountered such situations	85
Yes, I have encountered it, it was related to payment cards	5
Do not know, did not answer	5
Yes, it was related to online banking	3
Yes, it was related to cash	2

Note: 1,009 respondents were interviewed.

Table 43. Change in respondents' payment habits due to the COVID-19 pandemic

(percentages)

	Total
No change	62
More payments made by card or smartphone	30
More payments made in cash	6
Do not know, did not answer	2

Note: 1,009 respondents were interviewed.

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