



LIETUVOS BANKAS
EUROSISTEMA

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

2018

REVIEW OF THE SURVEY
OF THE HABITS OF LITHUANIAN RESIDENTS
IN USING PAYMENT SERVICES
2018

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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 seventh consecutive year, initiated a survey of Lithuanian residents on payment-related issues.¹ The reviews of the surveys on Lithuanian residents' payment habits 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 Lithuanian 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	13.4	Village	28.4	Male	45.0
30-49	45.5	City	26.5	Female	55.0
50 or older	41.1	Large city	45.1		
Total	100.0	Total	100.0	Total	100.0

Table 2. Distribution of respondents by personal income³

Personal income, EUR	Distribution, %
Up to 300	16.8
301-600	31.2
601-900	25.4
More than 900	18.4
No income	2.7
Do not know, did not answer	5.5
Total	100.0

REVIEW OF THE SURVEY RESULTS

In 2018, compared to 2017, the share of respondents that actively use services of payment service providers and open accounts with Lithuanian and foreign institutions increased.

In 2018, 91% of respondents (in 2017 – 84%) indicated having used services of at least one payment service provider in the last 3 months (see Chart 1). The largest share of respondents used banking services (74%, compared to 58% in 2017). 36% of the surveyed used services provided by payment and electronic money institutions accepting payments in cash (in 2017 – 54%), while 13% used services of electronic money institutions established in Lithuania that open e-money accounts (in 2017 – 3%). Services of foreign payment service providers (e.g. PayPal or Revolut) were used by 16% of respondents over the last 3 months (in 2017 – 3%).

Four out of five respondents held an account with a bank or credit union established in Lithuania, the share of respondents holding an account with foreign payment service providers has

¹ Commissioned by the Bank of Lithuania, the survey was conducted in September 2018 by the public opinion and market research company UAB BERENT Research Baltic. 1,000 residents have been surveyed. Part of the survey data is compared to the surveys of Lithuanian residents on payment-related issues conducted on behalf of the Bank of Lithuania in 2012-2017.

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).

increased. In 2018, year on year, 82% of the surveyed held an account with a bank or credit union.⁴ 20% of respondents holding an account in Lithuania acknowledged having a dormant account not used in the last 12 months (in 2017 – 23%). 14% of respondents holding an account in Lithuania indicated having an additional e-money account with a Lithuanian electronic money institution (e.g. Paysera, MisterTango). 22% of all respondents indicated holding a payment account or payment card issued by a foreign payment service provider (15% – Paypal, 9% – Revolut, 4% – other providers).

Most respondents holding no account in Lithuania use payment services that do not require opening an account and they do not feel the need to hold one. In 2018, 61% of the surveyed (compared to 46% in 2017) holding no account in Lithuania used payment services during the month before the survey: 36% of them made utility and other bill payments in cash at payment or electronic money institutions (in 2017 – 39%), 17% made such payments in cash at a client service office of a bank or credit institution (in 2017 – 7%), while 13% made utility and other bill payments or payment orders online at electronic money institutions (in 2017 – 1%). 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 (45%), they received their income in cash (18%) or a personal account was held by another member of the household (11%).

In 2018, employers were less likely to influence respondents' choice of a bank or credit union, however more respondents indicated using other financial services that required having a payment account at the bank or credit union. 15% 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 2017 – 20%). 69% of respondents holding an account with at least one bank or credit union in Lithuania used other financial services that required having an account (e.g. had a housing loan or a fixed-term deposit) (in 2017 – 49%). 6% of respondents holding an account in Lithuania wanted to close it but were unable to do so because they were using other financial services (in 2017 – 5%).

A fifth (double the number compared to the previous year) of respondents holding an account in Lithuania considered switching their bank or credit union but only a fifth of them actually did so. During the 12 months before the survey, 19% of respondents holding an account in Lithuania considered switching a bank or credit union (in 2017 – 9%) and 4% have actually did so (in 2017 – 2%). The surveyed did not switch their account mostly because they lacked time (29%) or did not manage to find a bank or credit union that offered more favourable service fees (25%) (see Chart 2). 19% of respondents indicated that they were not able to switch their bank or credit union because they were using other financial services requiring holding an account with the bank they wanted to switch (e.g. had a housing loan or a deposit), while 17% indicated that the switching process was too complicated. 33% of respondents holding an account in Lithuania knew that 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 2017 – 42%).

A larger share of respondents chose payment service packages⁵, more of them clearly understood the pricing of payment services. In 2018, 67% of those holding an account in Lithuania chose payment service packages (in 2017 – 51%), 22% used standard fees (in 2017 – 33%) and 9% did not know what pricing they had chosen (in 2017 – 13%). Those who did not choose any payment service package believed that a payment service package would cost more (20%), did not know that they could choose a payment service package (17%), lacked time to make necessary changes but intended to do so in the near future (17%), or did not have enough information on payment service packages or did not know how to choose one

⁴ In the survey, "account" refers to a payment account with a bank or credit union 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 meant only for holding a deposit is excluded from the scope of this research.

⁵ "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.

(14%). In 2018, 50% of respondents holding an account in Lithuania found the pricing of payment services to be always or usually presented in a clear manner (in 2017 – 40%).

Those holding an account in Lithuania used payment services more actively, they mostly withdrew cash and made payments or payment orders. In 2018, 90% of respondents holding an account in Lithuania made cash withdrawals (in 2017 – 90%), 33% – cash deposits (in 2017 – 12%), 92% – utility and other bill payments or payment orders (in 2017 – 78%) (see Chart 3). The surveyed account holders mainly withdrew cash from and deposited it into ATMs (86% and 31% respectively), made utility and other bill payments online (68%) and made payment orders via online banking or an app (78%). In 2018, respondents holding an account in Lithuania used online banking more actively (91%, compared to 60% in 2017).

The share of respondents who would like to pay via a smartphone at points of sale or make instant payments is increasing. The possibility to pay via a smartphone at points of sale (e.g. a cafe, store, taxi or market) would be attractive or rather attractive to 51% of respondents (in 2017 – 41%), while the possibility to make instant payments at any time via a smartphone – to 63% (in 2017 – 42%). In 2018, 34% of the surveyed holding an account in Lithuania used apps developed by credit institutions (in 2017 – 19%), 31% used apps to get information on their accounts (in 2017 – 16%), 13% – to make payments (in 2017 – 6%).

More respondents held a payment card and chose it over cash. In 2018, 90% of all residents held a payment card (in 2017 – 77%⁶). 49% of the surveyed payment card holders had a contactless payment card (in 2017 – 14%). 9% of the surveyed indicated that they did not receive or use cash (in 2017 – 3%). One day before the survey, 32% of the surveyed paid in cash and by payment card (in 2017 – 25%), while 15% – only by payment card (in 2017 – 13%) (see Chart 6). More respondents holding payment cards were unable to use them for payment, mostly at markets and fairs, beauty and cosmetology salons, public transport (see Chart 8). A larger share of the surveyed payment card holders indicated that they preferred card payments to cash payments (62%, compared to 45% in 2017).

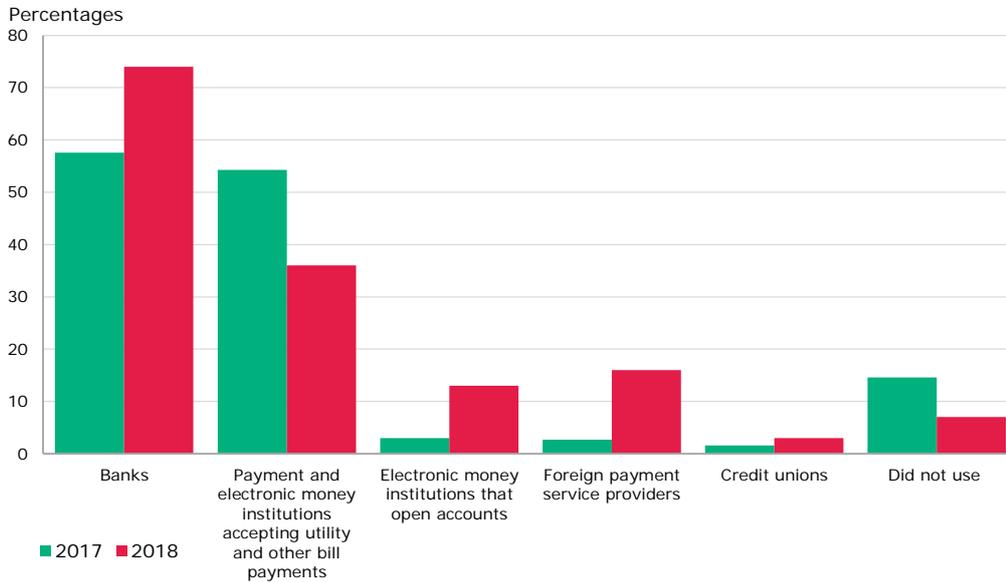
In 2018, almost half of respondents holding a payment card were in a situation where a retailer tried to influence their choice of payment method. A fourth of respondents holding a payment card encountered a situation where a retailer offered a discount for paying in cash instead of a payment card. A discount for paying by payment card instead of in cash was offered only to 7% of respondents holding a payment card. 27% were faced with a situation where paying by card was only allowed when the purchase value exceeded the amount set by the retailer. 47% of payment card holders encountered at least one of the abovementioned situations. More than half of respondents (55%) would not appreciate if cash was not accepted at a point of sale and only card payments were allowed, 17% would not be bothered by this situation, while 22% would remain neutral as accepted payment method is not important to them.

⁶ In 2017, only respondents holding an account with a bank or credit union were surveyed. Therefore, the data is only partially comparable to 2018 survey results.

KEY CHARTS

The number of respondents using services of payment service providers has increased – a larger share of the surveyed used services of banks or electronic money institutions that open accounts and chose institutions accepting payments in cash less frequently.

Chart 1. Use of different payment service providers

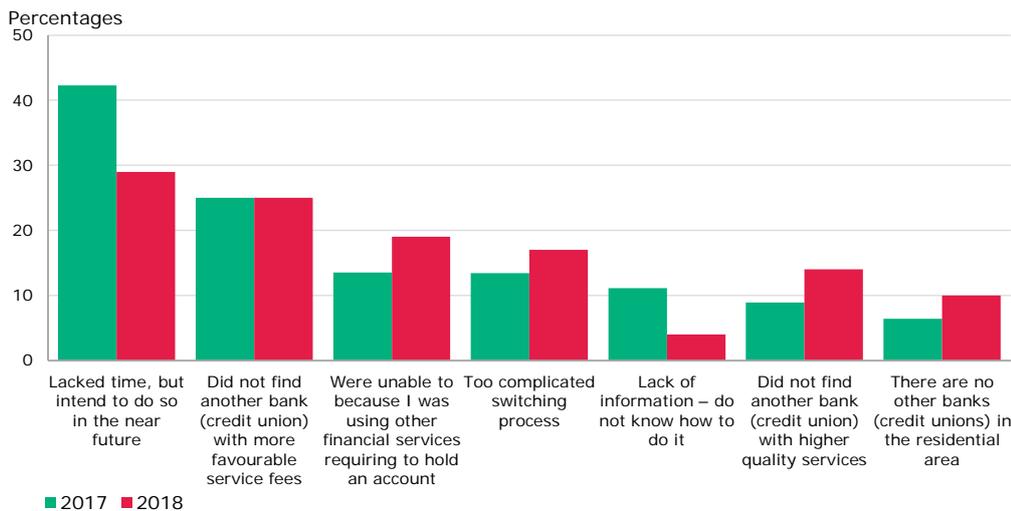


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2018 – 1,000 respondents.

Respondents did not switch their bank or credit union mostly because of the lack of time; however, the number of respondents who indicated that the switching process was too complicated or that they used other financial services requiring an account has increased.

Chart 2. Reasons behind respondents' decision not to switch the bank or credit union where they held an account

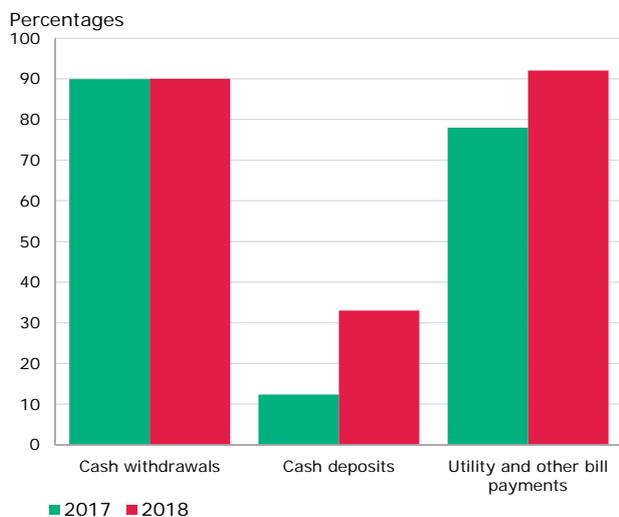


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2018 – 126 respondents who considered switching their account with a credit institution, but did not do so over the last 12 months.

In 2018, respondents holding an account in Lithuania used payment services more actively – the share of those depositing cash into their account, making utility or other bill payments, or payment orders has increased.

Chart 3. Use of payment services by respondents holding an account

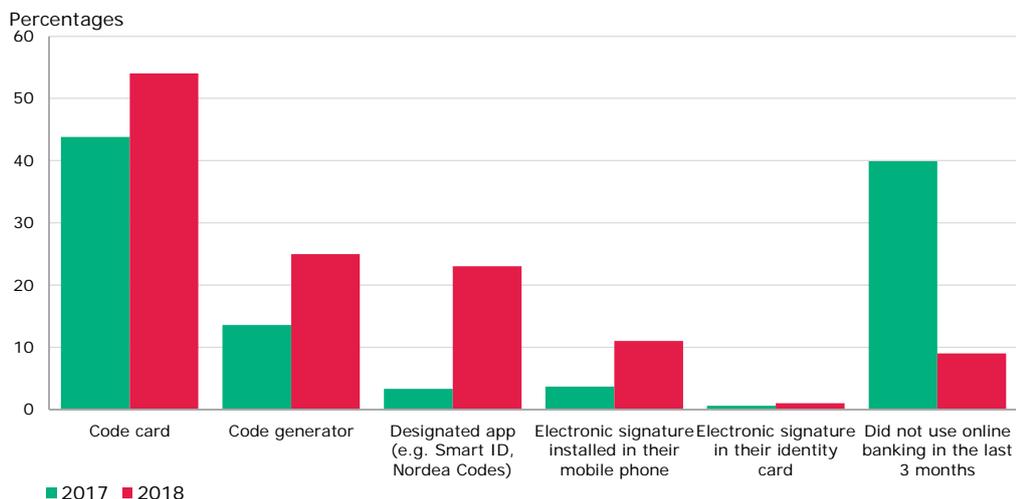


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2018 – 821 respondents holding an account with a bank or credit union.

In 2018, the share of respondents that claimed having logged into their online banking in the last 3 months increased; most of them used a code card, but the number of the surveyed using a designated app (e.g. Smart ID, Nordea Codes) has increased significantly.

Chart 4. Login methods of respondents who used online banking over the last 3 months

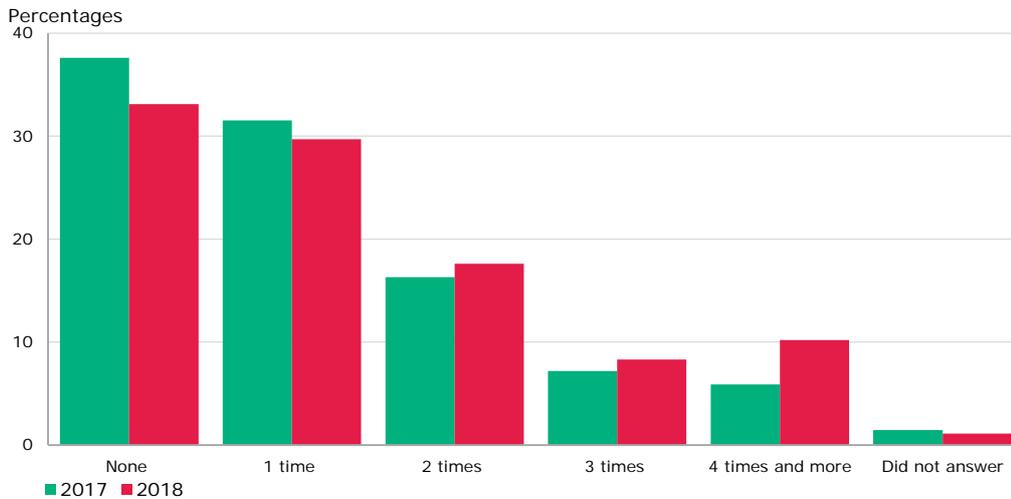


Source: Bank of Lithuania calculations.

Notes: Several answers are possible. The amount exceeds 100%. The total sample size in 2018 – 821 respondents holding an account with a bank or credit union.

Two-thirds of respondents paid in cash one day before the survey; their share has somewhat increased compared to 2017. Most of them made such payment once.

Chart 5. Share of respondents by number of cash payments made the day before the survey

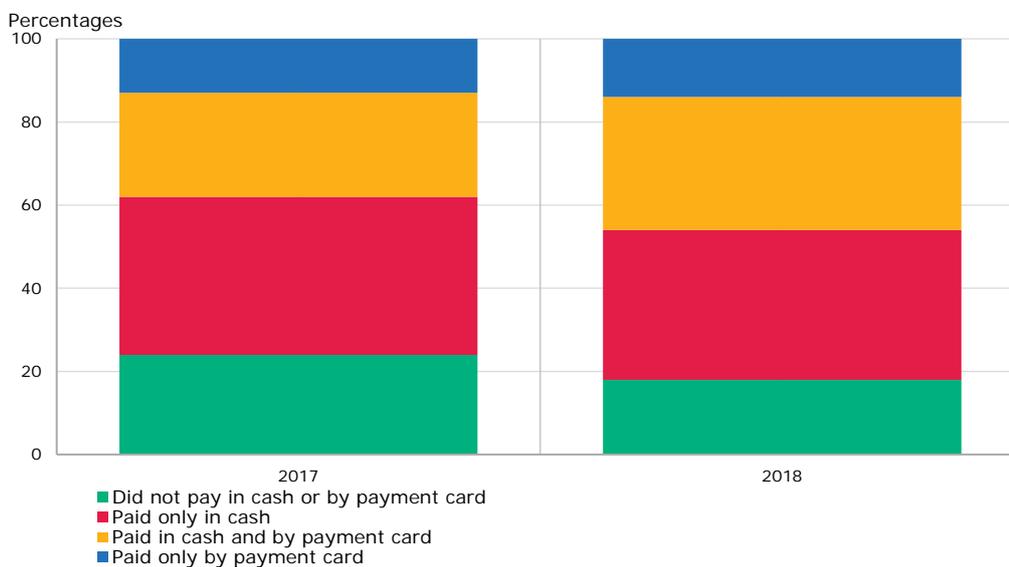


Source: Bank of Lithuania calculations.

Note: The total sample size in 2018 – 1,000 respondents.

In 2018, compared to 2017, more respondents made a payment at a point of sale or to other persons one day before the survey; an increasing number of respondents paid by payment card.

Chart 6. Payment method used by respondents the day before the survey at points of sale and in making payments to other persons

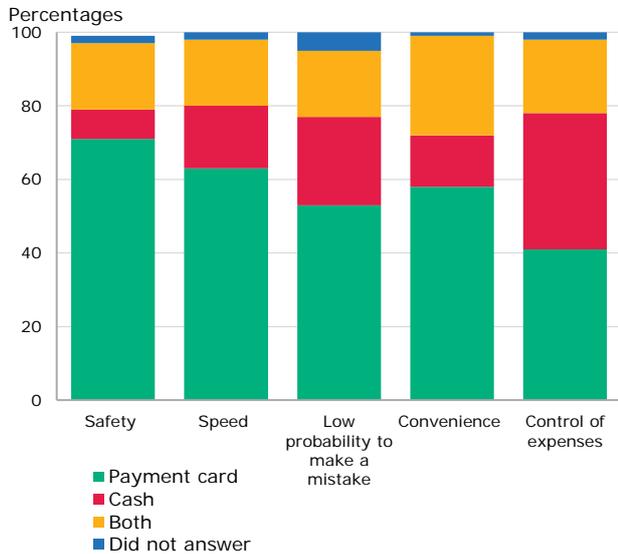


Source: Bank of Lithuania calculations.

Note: The total sample size in 2018 – 1,000 respondents.

The surveyed payment card holders believe that payment cards are safer than cash, the probability to make a mistake when using them is lower, they are more convenient and faster to use. Also, a larger share of respondents claimed that card payments were more convenient for controlling expenses compared to cash.

Chart 7. Features of card and cash payments in 2018

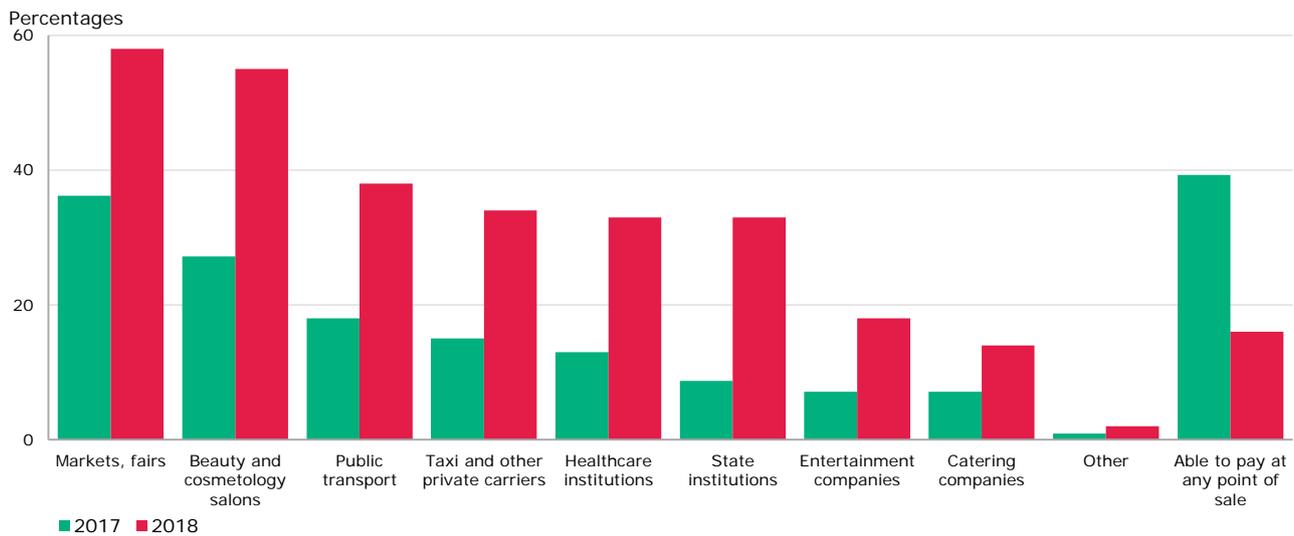


Source: Bank of Lithuania calculations.

Notes: Each surveyed assessed all features; therefore, the amount of responses about each feature is equal to 100%. The total sample size – 903 respondents holding a payment card.

In 2018, payment card holders were more likely to find themselves in a situation where they were unable to pay by payment card, mostly at markets and fairs, beauty and cosmetology salons, public transport, taxi and other private carriers, healthcare institutions, state institutions, entertainment companies, catering companies, other.

Chart 8. 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 2018 – 903 respondents holding a payment card.

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	73
Receive income in cash (e.g. wage, royalty, pension, social benefits)	17
Receive cash from other natural persons in Lithuania or abroad	9
Do not use cash	9
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	59
Did not make payments	41
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	55
2 times	24
3 times or more	19
Did not answer	2

Note: The total sample size – 585 respondents that made cash payments for goods or services at points of sale.

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

	Total
EUR 1-4	15
EUR 5-9	18
EUR 10-14	15
EUR 15-29	23
EUR 30 or more	23
Did not answer	6

Note: The total sample size – 585 respondents that made cash payments for goods or services at points of sale.

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

(percentages)

	Total
Gave	30
Did not give	69
Do not know, did not answer	1

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

Table 6. Share of respondents by number of times they gave cash to other persons (e.g. family members, relatives, friends) the day before the survey

(percentages)

	Total
1 time	76
2 times	16
3 times or more	7
Did not answer	1

Note: The total sample size – 302 respondents that gave cash to other persons.

Table 7. Share of respondents by value of cash payments given to other persons (e.g. family members, relatives, friends) the day before the survey

(percentages)

	Total
EUR 1-4	21
EUR 5-9	16
EUR 10-14	21
EUR 15-29	20
EUR 30 or more	19
Did not answer	4

Note: The total sample size – 302 respondents that gave cash to other persons.

Table 8. Use of payment service providers over the last 3 months

(percentages)

	Total
Banks established in Lithuania	74
Payment or electronic money institutions established in Lithuania that accept payments in cash	36
Credit unions established in Lithuania	3
Electronic money institutions opening e-money accounts, established in Lithuania (e.g. Paysera LT, MisterTango)	13
Foreign payment service providers (e.g. foreign banks, PayPal, Revolut)	16
Did not use any	7
Do not know, did not answer	2

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

Table 9. Respondent assessment of whether they would find paying via smartphone attractive if such payment method was offered at points of sale (a café, store)

(percentages)

	Total
Very attractive	20
Rather attractive	31
Rather unattractive	19
Completely unattractive	21
Do not know, did not answer	9

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

Table 10. Respondent assessment of whether they would find instant transferring of funds to another natural person (e.g. a family member, friend) via smartphone at any time attractive if such payment method was available

(percentages)

	Total
Very attractive	31
Rather attractive	32
Rather unattractive	14
Completely unattractive	17
Do not know, did not answer	7

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

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

(percentages)

	Total
Hold	82
Do not hold	16
Do not know, did not answer	2

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

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

(percentages)

	Total
Hold	20
Do not hold	76
Do not know, do not remember	3
Did not answer	0

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

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

(percentages)

	Total
1	63
2	27
3	8
Do not know, did not answer	2

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

Table 14. Reasons behind respondents' decision not to hold an account with a bank or credit union

(percentages)

	Total
No need	45
Receive income in cash	18
A personal account is held by another member of the household	11
Do not trust banks (credit unions)	8
Account administration fees are too high	8
There are no branches of banks (credit unions) in the residential area	5
Other	4
Do not know, did not answer	16

Notes: The total sample size – 179 respondents holding no account with a bank or credit union. Respondents may give several answers. The amount exceeds 100%.

Table 15. 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)	36
Made utility and other bill payments or cash transfers at a bank (credit union)	17
Made utility and other bill payments or credit transfers online at an electronic money institution (e.g. Paysera LT, MisterTango)	13
Did not use such service over the last 4 weeks	27
Do not know, did not answer	12

Notes: The total sample size – 179 respondents holding no account with a bank or credit union. Respondents may give several answers. The amount exceeds 100%.

Table 16. Share of respondents whose employer allows choosing a bank or credit union for receiving wage

(percentages)

	Total
Unemployed	22
Allows	55
Does not allow	15
Do not receive wage paid by the employer to an account with a bank or credit union	4
Other	2
Do not know, did not answer	2

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

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

(percentages)

	Total
1	49
2	16
3 or more	4
Did not use other financial services where an account is needed at any bank (credit union)	23
Do not know, did not answer	8

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

Table 18. 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	6
Did not encounter	92
Do not know, did not answer	2

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

Table 19. 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	2

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

Table 20. Reasons behind respondents' decision not to switch the bank (credit union) they held an account with

(percentages)

	Total
Lacked time but intend to do so in the near future	29
Did not find another bank (credit union) with more favourable service fees	25
Were unable to because they were using other financial services requiring to hold an account with that bank	19
Too complicated switching process	17
Did not find another bank (credit union) with higher quality services	14
There are no other banks (credit unions) in the residential area	10
Lack of information – do not know how to do it	4
Other	7
Do not know, did not answer	2

Notes: The total sample size – 126 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 21. 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	33
Do not know	63
Do not know, did not answer	4

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

Table 22. Method of charging for payment services applied to respondents' most frequently used payment account (percentages)

	Total
Payment service package offered by the bank (credit union) whereby a fixed number of payment services is provided for a fixed fee	67
Standard payment service fees when a monthly account handling fee and a fee for each transaction are paid separately	22
Do not know, do not remember	9
Did not answer	1

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

Table 23. Reasons behind respondents' decision not to choose a payment service package offered by a bank (credit union) whereby a fixed number of payment services is provided for a fixed fee (percentages)

	Total
Believe that a payment service package would cost more	20
Did not hear about the possibility of choosing a payment service package	17
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	14
Lacked time but intend to do so in the near future	17
Other	3
Do not know, do not remember	24
Did not answer	6

Notes: The total sample size – 268 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 24. Respondents' view on pricing of payment services applied by banks (percentages)

	Total
Always clear	17
Mostly clear	33
Sometimes clear, sometimes not clear	29
Mostly not clear	13
Always not clear	6
Do not know, did not answer	2

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

Table 25. Login methods of respondents who used online banking in the last 3 months
(percentages)

	Total
Code card	54
Code generator	25
Designated app	23
Electronic signature installed in their mobile phone	11
Electronic signature in their identity card	1
Did not use online banking	9
Do not know, did not answer	0

Notes: The total sample size – 821 respondents holding an account with a bank or credit union. Respondents may give several answers. The amount exceeds 100%.

Table 26. Most feasible alternative indicated by respondents in case their code card was to be replaced by another online banking tool
(percentages)

	Total
Code generator	35
Designated app (e.g. Smart ID, Nordea Codes)	23
Electronic signature installed in their mobile phone	7
Electronic signature in their identity card	7
Neither	10
Do not know or have no opinion	14
Did not answer	3

Note: The total sample size – 442 respondents who used a code card for logging into online banking in the last 3 months.

Table 27. Use of cash withdrawal services one month before the survey
(percentages)

	Total
Via ATM	86
Through intermediary services	16
At a client service office of a credit institution	1
Did not use such service over the last 4 weeks	10
Do not know, did not answer	0

Notes: The total sample size – 821 respondents holding an account with a bank or credit union. Respondents may give several answers. The amount exceeds 100%.

Table 28. Use of cash deposit services one month before the survey
(percentages)

	Total
Via ATM	31
Through intermediary services	3
At a client service office of a credit institution	2
Did not use such service over the last 4 weeks	66
Do not know, did not answer	1

Notes: The total sample size – 821 respondents holding an account with a bank or credit union. Respondents may give several answers. The amount exceeds 100%.

Table 29. 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)	68
Used the automated e-invoice payment service	28
Made utility and other bill payments at payment institutions (e.g. Lithuanian post offices, news-stands, Perlas terminals, Maxima shops)	18
Made utility and other bill payments in cash at a bank (credit union)	4
Did not use such service over the last 4 weeks	12
Do not know, did not answer	1

Notes: The total sample size – 821 respondents holding an account with a bank or credit union. Respondents may give several answers. The amount exceeds 100%.

Table 30. Use of credit transfer (payment order) services one month before the survey
(percentages)

	Total
Received transfers into a personal account	28
Paid online (online banking or an app)	78
Paid at a client service office of a credit institution	2
Did not use such service over the last 4 weeks	13
Do not know, did not answer	1

Notes: The total sample size – 821 respondents holding an account with a bank or credit union. Respondents may give several answers. The amount exceeds 100%.

Table 31. Use of credit institutions' apps
(percentages)

	Total
Use credit institutions' apps for receiving information on the personal account and payments	31
Use credit institutions' apps to make payments	13
Do not use	65
Do not know, did not answer	1

Notes: The total sample size – 821 respondents holding an account with a bank or credit union. Respondents may give several answers. The amount exceeds 100%.

Table 32. Share of respondents holding an additional e-money account with an electronic money institution (e.g. Paysera It, UAB; MisterTango)
(percentages)

	Total
Hold	14
Do not hold	84
Do not know, did not answer	1

Note: The total sample size – 821 respondents holding an account with a bank or credit union.

Table 33. Share of respondents holding a payment account with a foreign payment service provider or its issued payment card

(percentages)

	Total
Revolut	9
PayPal	15
N26	0
Another foreign payment service provider (bank or electronic money institution)	4
Do not hold	75
Do not know, did not answer	3

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

Table 34. Use of services of foreign payment service providers

(percentages)

	Total
Make payment orders	66
Receive payment orders	30
Hold a payment card that is used to pay online and/or at points of sale	46
Hold a payment card that is used to withdraw cash	22
Hold a payment card but do not use it	8
Other	2
Did not answer	3

Notes: The total sample size – 225 respondents holding a payment account with a foreign payment service provider or its issued payment card. Respondents may give several answers. The amount exceeds 100%.

Table 35. Payment cards held by respondents

(percentages)

	Total
Debit cards	86
Credit cards	24
No card	7
Do not know, did not answer	3

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

Table 36. Use of payment cards when buying goods or making payments for services the day before the survey

(percentages)

	Total
Used	51
Did not use	48
Do not know, did not answer	2

Note: The total sample size – 903 respondents holding a payment card.

Table 37. Choice of card payment or cash payment at points of sale depending on the purchase value (percentages)

	Payment card	Cash	Do not know, did not answer
Payments up to EUR 5	40	55	5
Payments from EUR 5 to EUR 25	62	33	6
Payments from EUR 25 to EUR 100	78	17	6
Payments from EUR 100 and above	81	13	6

Notes: The total sample size – 903 respondents holding a payment card. Respondents may give one answer per line.

Table 38. Features of card payments and cash payments specified by respondents (percentages)

	Payment card	Cash	Equally	Do not know, did not answer
Convenience	58	14	27	1
Expenditure control	41	37	20	2
Speed	63	17	18	2
Low probability of making a mistake	53	24	18	5
Security	71	8	18	2
Preference	62	19	17	2

Notes: The total sample size – 903 respondents holding a payment card. Respondents may give one answer per line.

Table 39. Share of respondents holding at least one contactless payment card (percentages)

	Total
Hold	49
Do not hold	46
Do not know, do not remember	5
Did not answer	1

Note: The total sample size – 903 respondents holding a payment card.

Table 40. 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	42	31	10	8	9
Security	13	26	31	20	10

Notes: The total sample size – 903 respondents holding a payment card. Respondents may give one answer per line.

Table 41. Points of sale where respondents are more likely to be unable to pay by payment card (percentages)

	Total
Markets, fairs	58
Beauty and cosmetology salons	55
Public transport	38
Taxi and other private carriers	34
Healthcare institutions	33
State institutions	33
Entertainment companies	18
Catering companies	14
Other	2
Able to pay at any point of sale	16
Do not know, did not answer	2

Notes: The total sample size – 903 respondents holding a payment card. Respondents may give several answers. The amount exceeds 100%.

Table 42. 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	25
Paying by card was only allowed when the purchase value exceeded the amount set by the retailer	27
Neither of the mentioned situations	51
Do not know, did not answer	2

Notes: The total sample size – 903 respondents holding a payment card. Respondents may give several answers. The amount exceeds 100%.

Table 43. 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 44. 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	82
Paid using a payment card online	28
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	11
Other	1
Do not know, did not answer	1

Notes: The total sample size – 632 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 45. Respondents' views on the situation where points of sale accept only payments by card (percentages)

	Total
Negative: believe that cash must be accepted everywhere	55
Positive: believe that this is the choice of each retailer	17
Neutral: there is no difference	22
Do not know	5
Did not answer	2

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

Table 46. Share of respondents who faced payment-related fraud, theft or deception (percentages)

	Total
Did not face	88
Faced, related to cash	4
Faced, related to payment cards	2
Faced, related to online banking	2
Other	1
Do not know, did not answer	5

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