



LIETUVOS BANKAS
EUROSISTEMA

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

2022

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Objectives, methods and principles of the survey

Seeking to monitor and assess the trends and current developments in Lithuania's payments market, as well as resident payment habits, the Bank of Lithuania has initiated an annual survey of Lithuania's residents on payment-related issues. Since 2013, in order to inform the public about the Lithuanian payments market, [reviews of the surveys on the payment habits of the Lithuanian residents](#) have been prepared and published on the Bank of Lithuania's website.

Commissioned by the Bank of Lithuania, the survey was conducted in August-September 2022 by the public opinion and market research company UAB BERENT Research Baltic. The survey sample included 1,000 residents. The survey was carried out until the distribution of respondents by demographic characteristics (gender, age, region) matched the Lithuanian population. Part of the survey data can be compared with data from the [Review of the Survey of the Habits of Lithuanian Residents in Using Payment Services \(2021\)](#).

The survey covers the entire territory of the Republic of Lithuania. The sample of the survey represents Lithuanian residents aged 18 or older.¹ In the survey, Vilnius, Kaunas, Klaipėda, Šiauliai, and Panevėžys are referred to as cities, other towns and regional centres – as towns, whereas rural locations and farmsteads – as villages. Tables 1, 2 and 3 below show the distribution of respondents by age, place of residence, gender, personal income and education.

Table 1. Distribution of respondents by age,² place of residence and gender

Age groups	Distribution, %	Place of residence	Distribution, %	Gender	Distribution, %
18-29	15.3	Village	31.9	Male	45.6
30-49	32.9	Town	25.9	Female	54.4
50 and over	51.8	City	42.2		
Total	100.0	Total	100.0	Total	100.0

Table 2. Distribution of respondents by personal income³

Personal income, EUR	Distribution, %
Up to 500	13.8
501-900	27.0
901-1,200	21.4
More than 1,200	21.6
No income	1.0
Do not know, did not answer	15.2
Total	100.0

Table 3. Distribution of respondents by education

Education	Distribution, %
Primary	1.40
Lower secondary, upper secondary education, vocational training	18.10
College, university	80.50
Total	100.00

¹ Respondents' answers are presented as a percentage. A margin of error should be taken into account when making generalisations about the represented population.

² A respondent is considered to be of a certain age if the respondent reaches that age in 2022.

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

1. Overview of the survey results

The absolute majority of Lithuania's residents use the services of payment service providers, mainly banks. In the last three months before the survey in 2022, 92% of respondents used at least one payment service provider (95% in 2021). The share of respondents who used banks slightly decreased, while the share of respondents who used e-money institutions or foreign payment service providers (PayPal, N26, Wise, etc.) increased ([Chart 1](#)). Over the year the share of residents using the services of payment and e-money institutions accepting cash and non-cash utility and other bill payments remained unchanged.

When choosing a payment service provider, 9 out of 10 respondents named the importance of lower service fees and the convenience of using the services remotely (online or by phone). However, most of respondents acknowledged that they did not compare the conditions offered by different payment service providers. 57% of respondents who used payment services did not compare their providers' fees before using the services, however, 33% compared fees on their own (by looking for information on providers' websites, client service offices or elsewhere). 89% of respondents reported that lower fees of the payment services were important to them when choosing a payment service provider, while 88% referred to the convenience of being able to use the services remotely ([Chart 2](#)). Convenient access to the physical location of the provision of payment services was important for 77% of respondents.

Most of respondents used the services of only one payment service provider and were reluctant to switch. In 2022, 86% of Lithuanian residents had a payment account opened in Lithuania or abroad (89% in 2021), and 94% of them had it within a bank operating in Lithuania (97% in 2021). 48% of account holders used the services of only one payment service provider, 27% – those of two payment service providers, and 10% used the services of three or more payment service providers. Over the last 12 months, 14% of account holders considered switching, however, they did not change their payment service provider (15% in 2021), and a mere 3% of account holders actually switched (6% in 2021). The main reasons for not switching were the following: lack of time (29% in 2022, 26% in 2021), failure to find a provider with better fees (28% in 2022, 33% in 2021), and using other financial services (loan, deposit, etc.) of their current payment service provider (21% in 2022, 22% in 2021).

In 2022, more respondents who had a payment account reported using internet banking, and the share of respondents who accessed their internet bank using an e-signature installed on their mobile phone also increased. In 2022, three months prior to the survey online banking in Lithuania was used by 94% of account holders (88% in 2021). The most popular login tool was a dedicated app (e.g. Smart-ID, Google Authenticator), which was used by 59% of account holders (61% in 2021), while a code generator and an e-signature installed on the mobile phone were used by 24% and 21% of account holders respectively (25% and 16% respectively in 2021). 77% of respondents were aware that it was possible to open an account remotely and 43% reported to had already done so.

The share of account holders who used mobile apps developed by payment service providers increased significantly, and more respondents used mobile apps to initiate their payments. 69% of respondents holding a payment account used mobile apps developed by payment service providers (56% in 2021): 84% of those used mobile apps to access their account and payments information (checking account balances, information on cards, accounts statements, etc.) (90% in 2021), 66% – to make payment transfers (53% in 2021), 36% – to make payments by smartphone at points of

sale (contactless payments via the phone, linking the phone to the payment card, etc.) (24% in 2021) and 6% – for payments by smartwatch, bracelet or ring at points of sale.

9 out of 10 account holders had a payment card. A larger share of respondents preferred to pay by card rather than in cash even for making small payments (up to €5). In 2022, 78% of all respondents (86% in 2021) and 90% of respondents holding an account (96% in 2021) had a payment card. 88% of the surveyed card holders had at least one debit card (94% in 2021), while 32% had at least one credit card (25% in 2021). Regardless of the payment amount, the majority of the surveyed payment card holders preferred to pay by physical card ([Chart 3](#)). There was a significant increase in the number of card holders who preferred to pay with a smart device. However, smart devices, as well as cash, were more often used to make small payments.

The majority of respondents who have a payment card see it as a convenient, safe and fast way to make payments. Almost half of payment card holders found it more convenient to control their expenses when paying by card, while almost a third found it easier when paying in cash. 59% of respondents holding at least one payment card reported that cards were convenient, easy to pay with and safer to carry, compared to other payment methods ([Chart 4](#)). 63% of payment card holders referred to the speed of payment when paying by card, compared to other payment methods. 44% of respondents holding at least one payment card stated that paying by card was a convenient way to control their expenses. Paying in cash was reported as a convenient way to control one's expenses by 29% of payment card holders.

Compared to 2021, the number of people lacking the possibility to pay by card grew. 80% of payment card holders lacked the ability to pay by card in at least one point of sale (74% in 2021). Most often markets and trade fairs, beauty and cosmetology salons and public transport lacked this option ([Chart 5](#)). Almost half of respondents holding a payment card experienced a situation where the merchant had tried to influence their choice of payment method (cash was preferred in most cases) ([Chart 6](#)).

9 out of 10 payment card holders have cards with the contactless payment function. The number of respondents thinking that paying with a smart device is convenient and secure is gradually increasing. In 2022, 91% of all respondents holding a payment card were able to pay contactless (88% in 2021), and 81% used this function (76% in 2021). The share of payment card holders who considered the contactless payment function as convenient or rather convenient remained unchanged (88%), while the number of respondents who considered the contactless payment function as safe grew to 69% in 2022 (63% in 2021) ([Chart 7](#)). Compared to the previous year, there was an increase in the share of card holders who found payment with a smart device convenient (61% in 2022, 58% in 2021) and safe (53% in 2022, 48% in 2021).

As in the previous year, respondents without a payment account mostly paid in cash and reported that they did not have payment account because they did not feel the need to have a one. In 2022, one month prior the survey, 55% of respondents who had no payment account in Lithuania used the services of payment service providers (66% in 2021), 36% made utility and other bill payments in cash at payment or e-money institutions (57% in 2021) and 21% carried out such transactions in cash at a branch of a bank or credit union (13% in 2021). The majority of respondents without a payment account did not have one because they did not feel the need ([Chart 8](#)). The share of non-account holders who receive income in cash fell threefold (from 31% in 2021 to 10% in 2022).

Seven out of nine respondents preferred to use electronic payment methods to pay for goods and services, with as many as half reporting that they only paid in cash when it was the only possible payment method. As many as 77% of respondents reported that they found payment cards or other electronic payment methods more acceptable than cash when paying for goods and services: 52% paid in cash only when it was the only method accepted by the seller (33% in 2021), while a further 25% stated that they paid in a variety of ways, but more often by payment cards or other electronic payment methods (17% in 2021) ([Chart 9](#)). Cash is preferred only by those aged 80 and older. 78% of respondents shopped online during the last 3 months before the survey (62% in 2021). Online banking (where the buyer initiates the payment from their payment account at an internet bank or via an intermediary) remained the most popular method of payment for goods purchased online (85% in 2022, 75% in 2021).

The most common way for the respondents to get cash is to withdraw it from their accounts. Changes in the Lithuanian legislation have led to the reduction in the number of people receiving regular cash income. In 2022, 87% of respondents reported receiving cash on a regular basis (93% in 2021). 77% of respondents used a payment card to withdraw cash from their accounts (74% in 2021), 9% received their income in cash (pensions, social benefits, royalties, etc.) (21% in 2021) and 12% received cash from other natural persons in Lithuania or abroad (family members, relatives, friends, etc.) (18% in 2021). The requirement to pay wages and salaries only into a bank account, which came into force in 2022, was irrelevant or had no impact on the habits of 71% of respondents, with 19% reporting that they started using a card for payments more often and 11% started to withdraw cash from their bank accounts more often.

The share of residents holding cash for emergency situations grew, while the share of those using cash for everyday purchases decreased. Cash was used by 96% of respondents in their daily activities in 2022 (92% in 2021) ([Chart 10](#)). Nonetheless, the shares of respondents using cash for everyday purchases and paying in cash for services provided in their homes declined. There was a slight increase in the share of respondents using cash to pay for services outside their homes (e.g. beauty, healthcare, medical, car services) and a rise of 12 percentage points (to 55%) in the share of respondents who have cash in their wallets for emergency situations (e.g. in the event of a breakdown of IT systems and the inability to pay by card). 11% of respondents held cash for savings (12% in 2021).

The absolute majority of account holders used ATMs to withdraw cash, with half of the account holders withdrawing up to €250 per month. Four weeks before the survey, 78% of all respondents who have a payment account withdrew cash (84% in 2021). 94% of respondents who used the cash withdrawal service during this period withdrew cash from ATMs (80% in 2021), 12% used the services of intermediaries (withdrew cash at Lithuanian post offices, Perlas terminals or supermarket cash desks) (18% in 2021), and 7% withdrew their cash from a payment service provider's branch (3% in 2021). On average, 51% of account holders withdraw up to €250 per month, and another 25% withdraw between €251 and €500 per month ([Chart 11](#)). Cash withdrawal service was not used in the last four weeks by 21% of respondents holding a payment account, while 13% of account holders usually do not withdraw cash at all.

9 out of 10 respondents using the cash withdrawal service did not find it difficult to get to a cash withdrawal point. Three out of four respondents believed that access to cash had not changed in the past half of the year. 66% of respondents who used the cash withdrawal service reported that it was easy or very easy for them to reach an ATM ([Chart 12](#)). An intermediary was considered easy or very easy to reach by 39% of respondents, while the service was not relevant for 35% of respondents. ATMs were difficult or very difficult to reach for 10% of respondents: 6% of them in

urban areas and 16% in rural areas. Intermediaries were difficult or very difficult to reach for 5% of respondents: 8% of them were from urban areas and 3% from rural areas. Both an ATM and an intermediary were difficult or very difficult to reach for 4% of respondents using the cash withdrawal service. 73% of respondents who used this service believed that the possibilities to withdraw cash from an ATM had not changed in the last six months due to more conveniently located ATMs, 8% said it had improved, 7% said it had worsened and 10% claimed that it was irrelevant to them. 62% of respondents who used the cash withdrawal service reported that they had been aware of the initiative to install 100 additional ATMs in the Lithuanian regions in 2022, 23% of them said they had not heard of such an initiative and 14% said it was not relevant to them.

Only a third of account holders used the cash depositing service four weeks before the survey.

During the last month before to the survey, 27% of respondents with a payment account deposited cash into their accounts via ATMs (28% in 2021), 4% of them did so at the payment service provider's branch (2% in 2021), 3% used intermediary services (Perlas terminals) (3% in 2021) and 67% of them did not use this service (68% in 2021).

A third of account holders said they paid up to €2 per month on payment services, but 4 out of 10 felt that they paid too much.

33% of respondents holding an account reported that they paid €1-2 per month for payment services, 13% of them said that their expenses were about €3-5, and 39% could not say how much these services cost (Chart 14). A mere 12% of respondents holding a payment account stated that payment services are low cost, while another 34% said that the amount they paid was in line with the services they received, and as many as 42% claimed that such services cost too much (Chart 15). However, 20% of respondents who think that payment services cost too much paid up to €2 per month on these services, while another 40% of them did not know the exact amount they paid for the payment services (Chart 16). 23% of respondents who perceived their spending on payment services as too high would be willing to pay €1 for them, 11% would pay €2, 21% – more than €2, and 18% were not willing to spend anything on these services (Chart 17).

In 2022, more than 6 out of 10 account holders had chosen a payment service package. Over the year, the awareness of the payment service package increased and the number of people who thought that they would pay more for payment services if they chose a package decreased.

In 2022, 63% (67% in 2021) of respondents who had a payment account had opted for a payment service package. Standard rates were used by 25% (same as in 2021), while the share of those who did not know what pricing they had chosen remained unchanged over the year (10%). As many as 40% of respondents who use a payment package considered the cost of their payment services to be too high. Those who did not opt for a payment service package mostly explained that they did not do so because they thought that they would have to pay more for payment services than they did now (22% in 2022, 29% in 2021), while others did not choose a payment service package due to a lack of information on payment service packages, lack of time and other reasons (Chart 18). As in 2021, in 2022 52% of respondents who had an account stated that the pricing of payment services was always or mostly clear to them, and 18% said that the pricing was more often than not or always unclear to them (18% in 2021). 27% of respondents who had an account reported the pricing of payment services to be sometimes clear and sometimes not (28% in 2021).

The share of respondents exposed to payment fraud remained unchanged. As in 2021, during the last 12 months before the survey, 10% of respondents had been exposed to fraud, theft or deceit related to any payment instrument, 5% had experienced fraud involving payment cards (stolen payment card, PIN, attempts to remotely debit funds from the payment card without the cardholder's consent, etc.), 3 had been exposed to online banking fraud (hacking, fraudulently confirmed transfers to fraudsters, etc.,

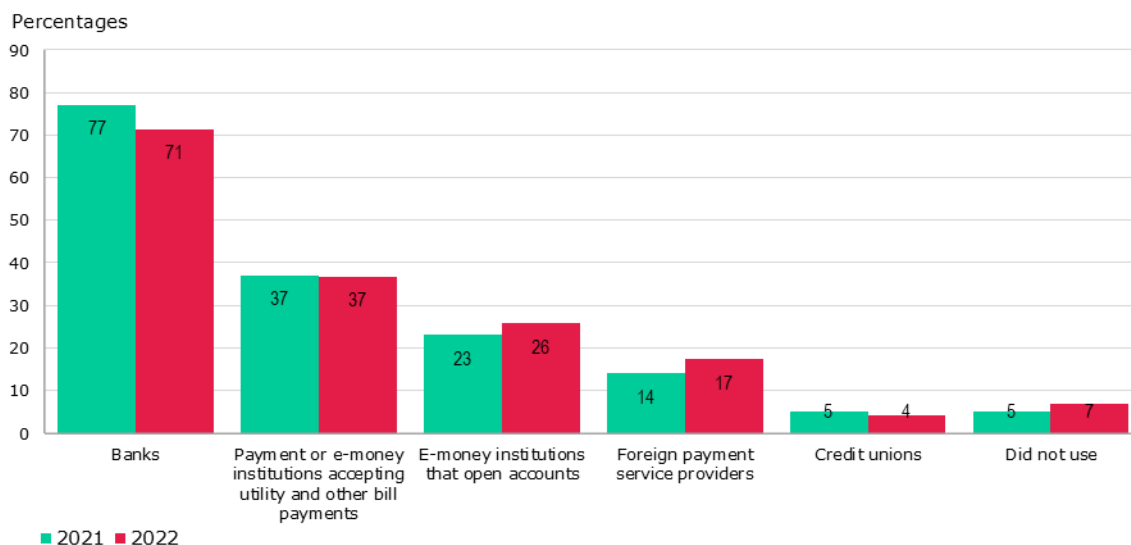
except for loss of money due to unsuccessful investments), and 2% to cash-related fraud (stolen money, etc.). 73% of respondents thought that it would help to fight fraud if the service provider checked whether the account belonged to the specified payee before confirming the payment, while only 4% viewed such a functionality negatively.

Crypto-assets were relevant to a very low number of respondents, mainly for investing. In 2022, only 2% of all respondents used services related to crypto-assets, 5% had tried but were not actively using them, and a further 6% were interested in crypto-assets but had not yet purchased anything. 53% of respondents knew what crypto-assets were but were not interested in them, 19% had heard of crypto-assets but did not know what it was, and 9% had not heard of them in general. Of the 64 respondents who reported using or having used crypto-assets, 73% said they used them for investments and 13% for non-investment-related payments.

2. Key charts

92% of respondents used the services of payment service providers in 2022, with a decrease in the number of respondents using banks operating in Lithuania and an increase in the number of respondents using e-money institutions that open accounts or foreign payment service providers.

Chart 1. Respondent's use of different payment service providers

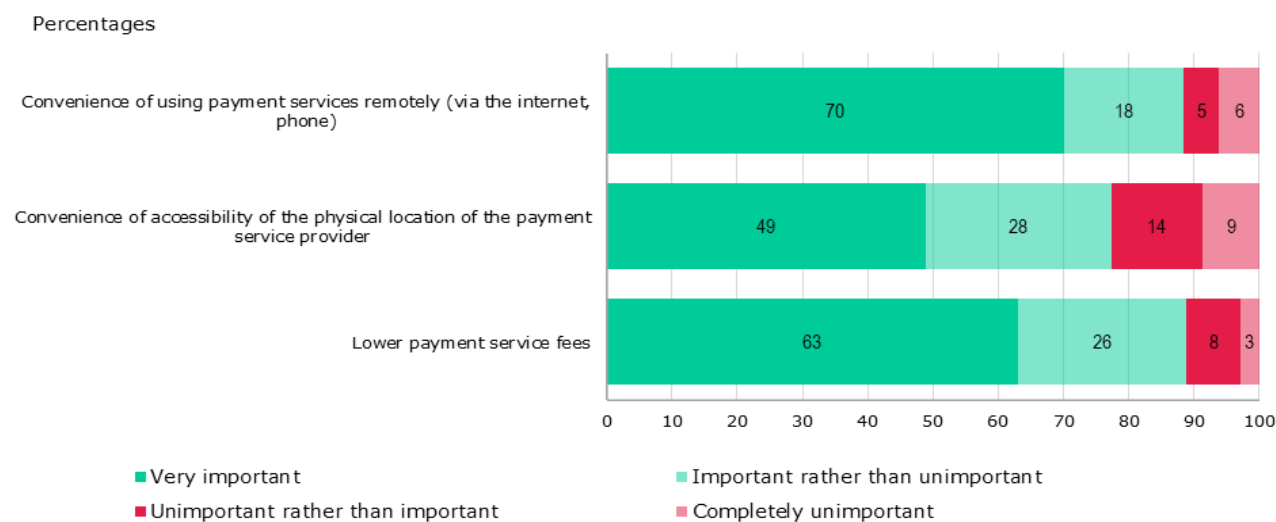


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 1,000 respondents were surveyed in 2022.

When choosing a payment service provider, 9 out of 10 respondents take into account the convenience of remote services and payment service fees, while the accessibility of the physical location of the payment service provider matters for almost 8 out of 10 respondents.

Chart 2. Reasons for choosing a payment service provider

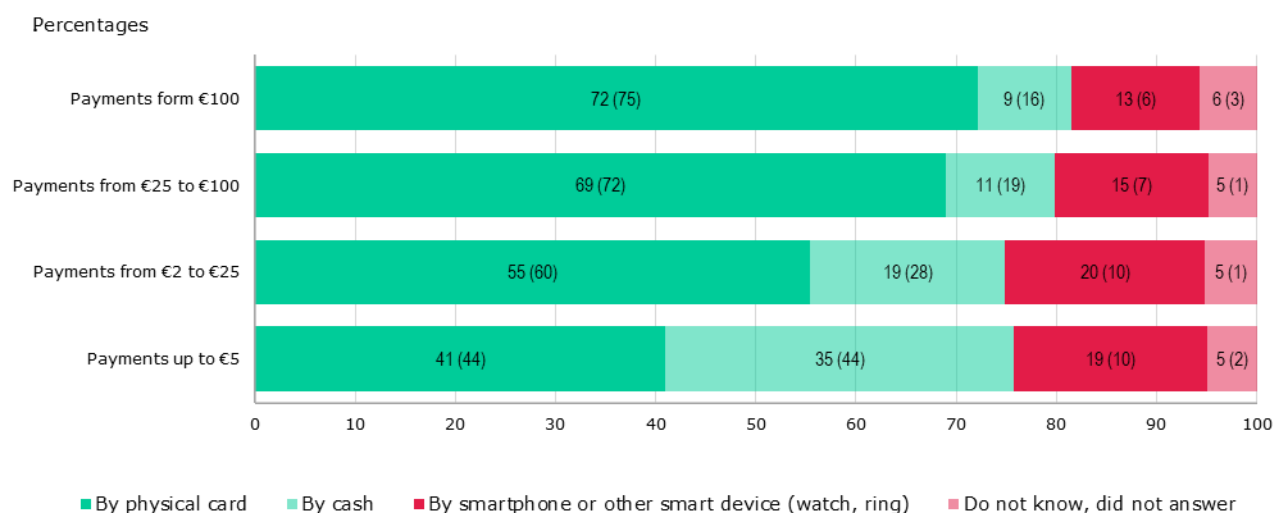


Source: Bank of Lithuania calculations.

Note: 1,000 respondents were surveyed in 2022. Questions were only asked in 2022, no comparability with 2021.

In 2022, respondents holding a payment card preferred it over other payment instruments regardless of the amount paid. There has been a significant increase in the number of respondents preferring to pay via a smartphone or other smart devices.

Chart 3. Preferred method of payment by respondents holding a payment card

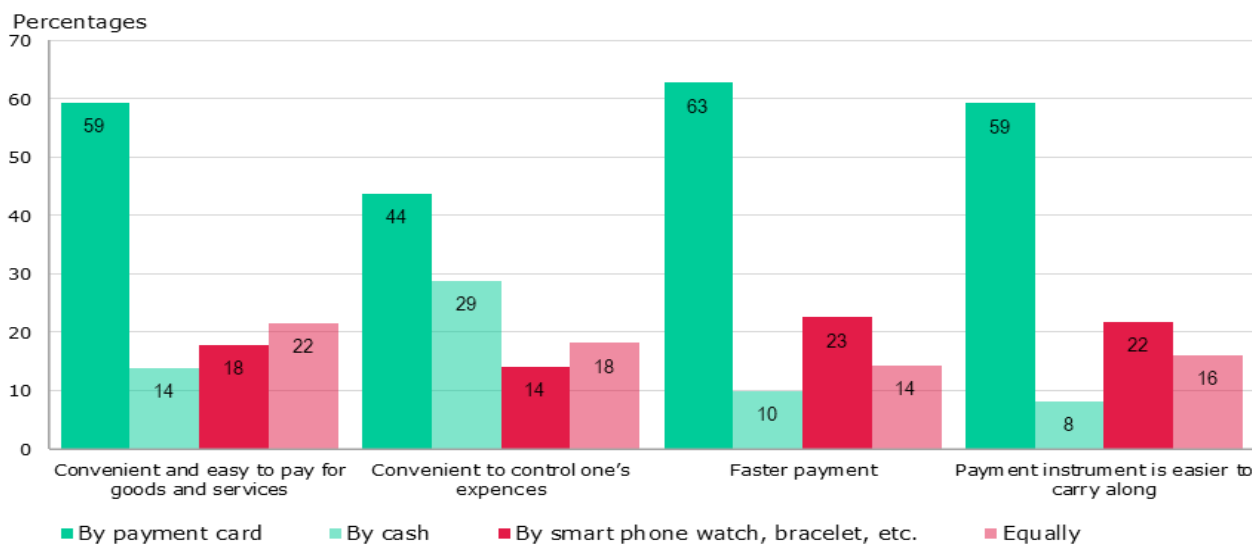


Source: Bank of Lithuania calculations.

Note: 1,000 respondents were surveyed in 2022. Data for 2021 is presented in brackets.

Many respondents consider a payment card to be the most convenient, fastest and safest payment instrument. A third of respondents find it most convenient to control their expenses by paying in cash.

Chart 4. Advantages of different payment methods as viewed by respondents holding a payment card



Source: Bank of Lithuania calculations.

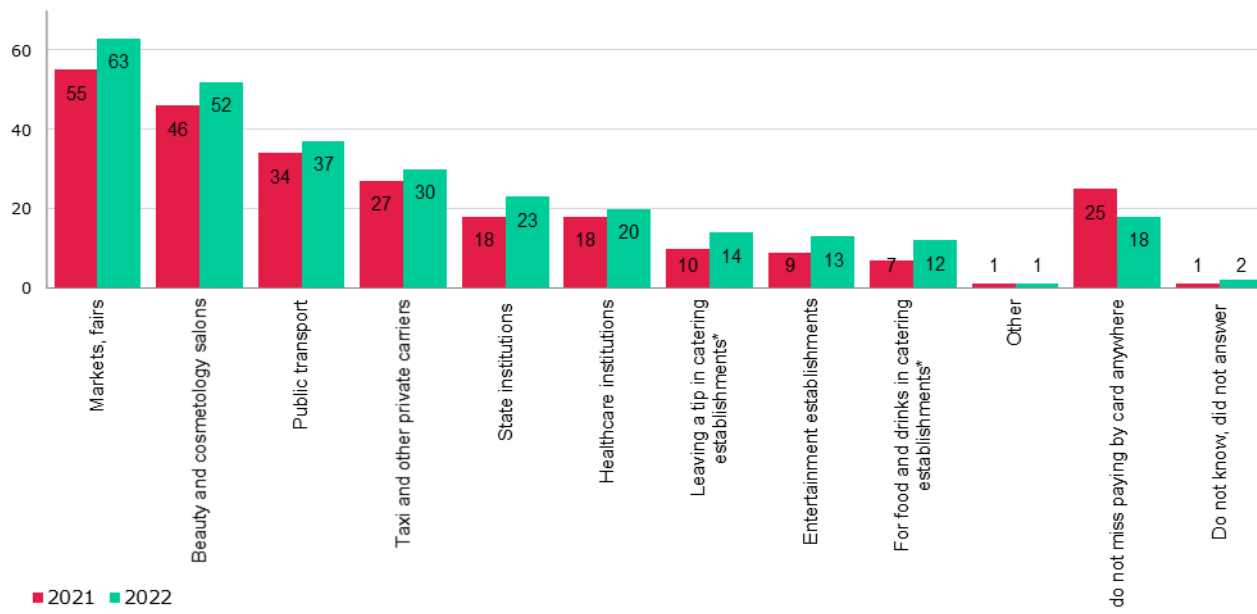
Notes: Multiple answers are possible. The amount exceeds 100%. 776 respondents holding a payment card were surveyed in 2022. No comparability with 2021 due to different survey methodology.

The number of people regretting the absence of the possibility to pay by card in at least one place increased in 2022 compared to 2021. Mostly markets, fairs, and beauty and cosmetology salons lacked this option.

Chart 5. Points of sale where respondents lack the ability to pay by card



Percentages

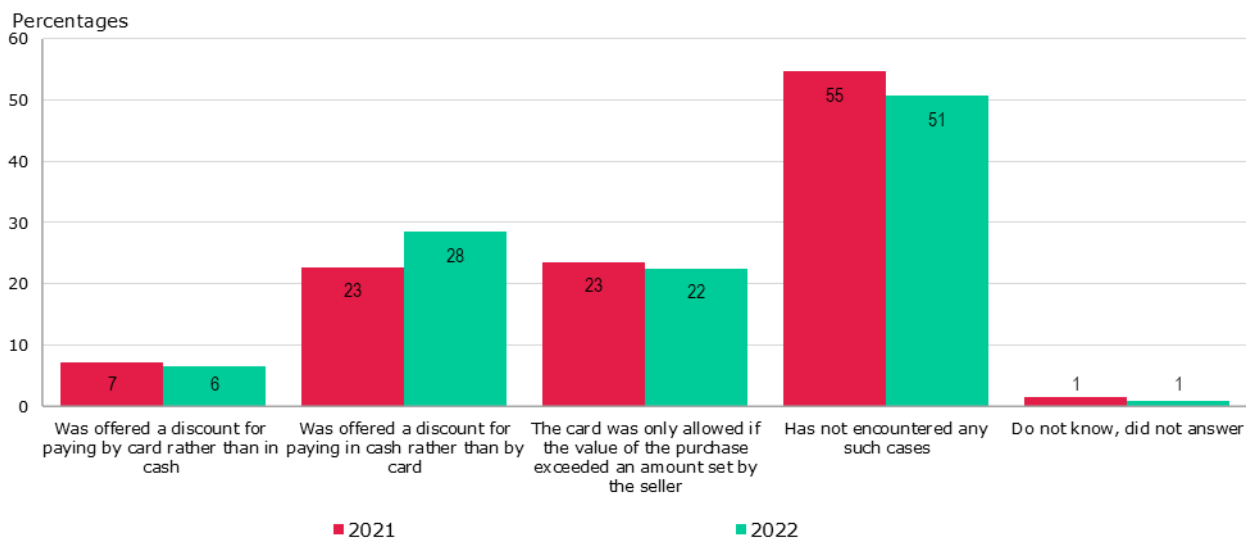


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 776 respondents holding a payment card were surveyed in 2022.

Nearly half of payment card holders said they had experienced a situation where a merchant tried to influence their payment method: almost 3 out of 10 respondents were offered a discount for paying in cash, and 2 out of 10 could only pay by card if the value of their purchase exceeded a certain amount.

Chart 6. Situations the respondents encountered when trying to pay by card

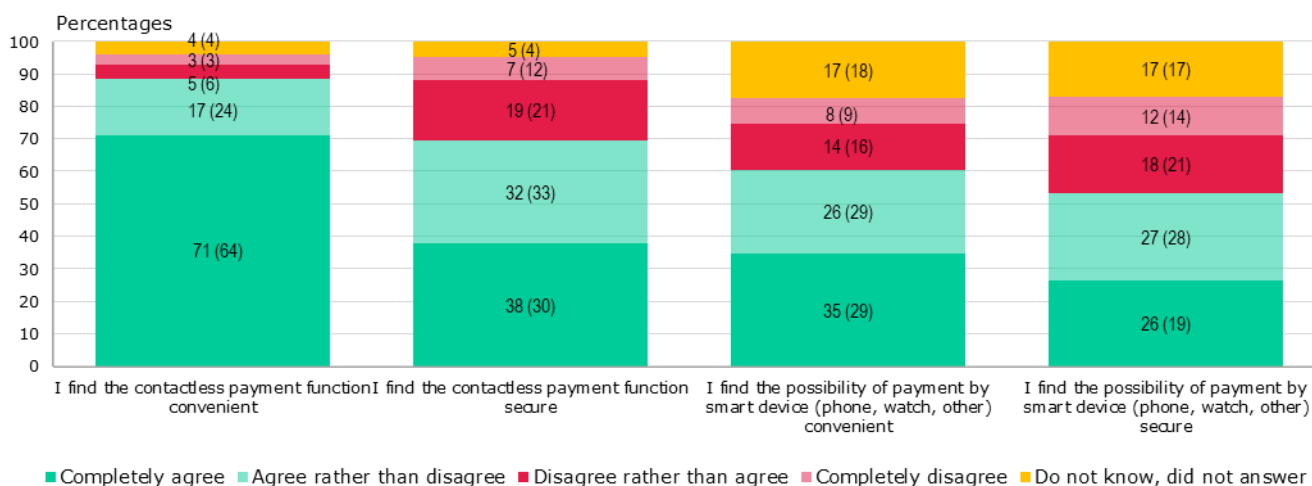


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 776 respondents holding a payment card were surveyed in 2022.

Most of respondents find contactless payment cards both convenient and safe. Smart device payments are viewed more cautiously, but more than half of card holders also consider this payment method convenient and safe.

Chart 7. Respondents' assessment of the convenience and security of payments by contactless payment cards and smart devices

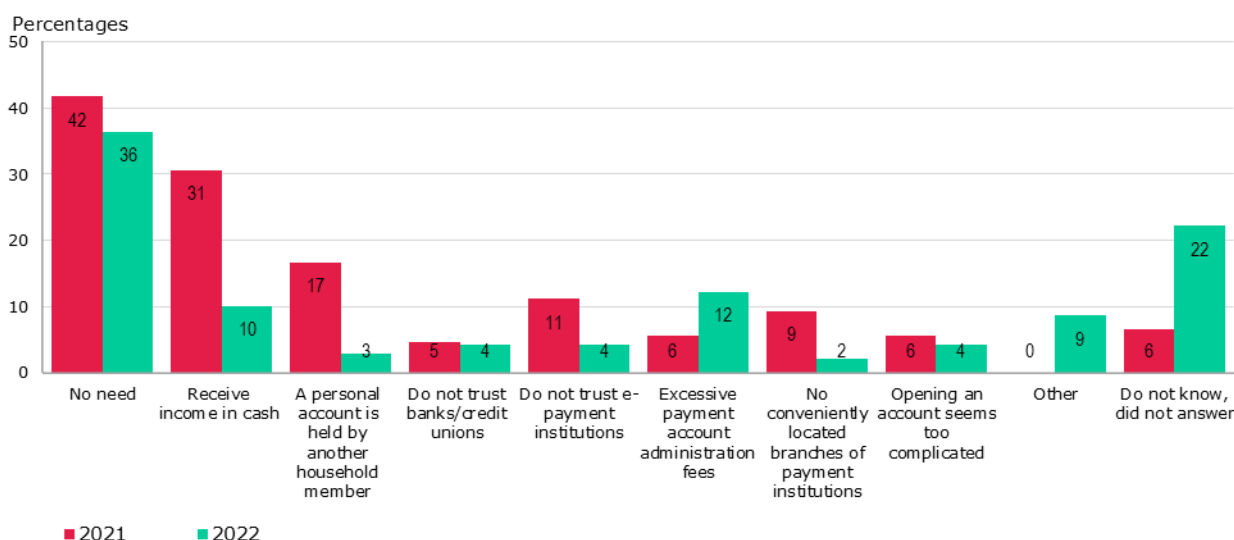


Source: Bank of Lithuania calculations.

Note: 776 respondents holding a payment card were surveyed in 2022. Data for 2021 are presented in brackets.

The main reasons why respondents did not have a payment account in 2022 were the lack of need and high account administration fees. There was a significant decrease in the number of respondents who received their income in cash, who did not trust e-money institutions, who did not have a branch of the payments service provider in an easy-to-reach-area and who did not have an account because their family member had one.

Chart 8. Reasons behind respondents' decision not to hold a payment account

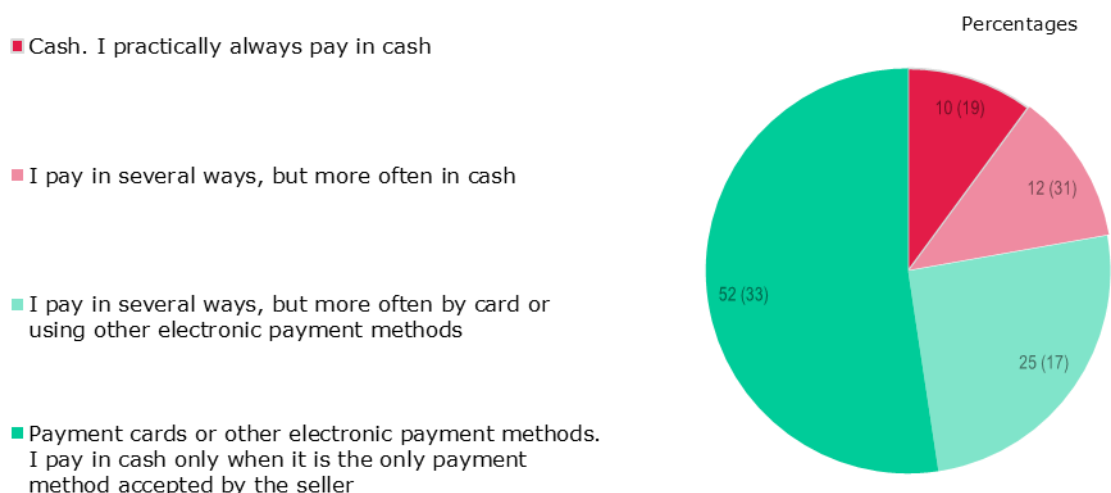


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 140 respondents without a payment account were surveyed in 2022.

The share of respondents who prefer payment cards and other electronic payment methods grew by more than 50%. Only 2 out of 10 respondents preferred to pay by cash, and more than half of respondents used cash only when it was the only possible payment method.

Chart 9. Respondents' preferred payment method

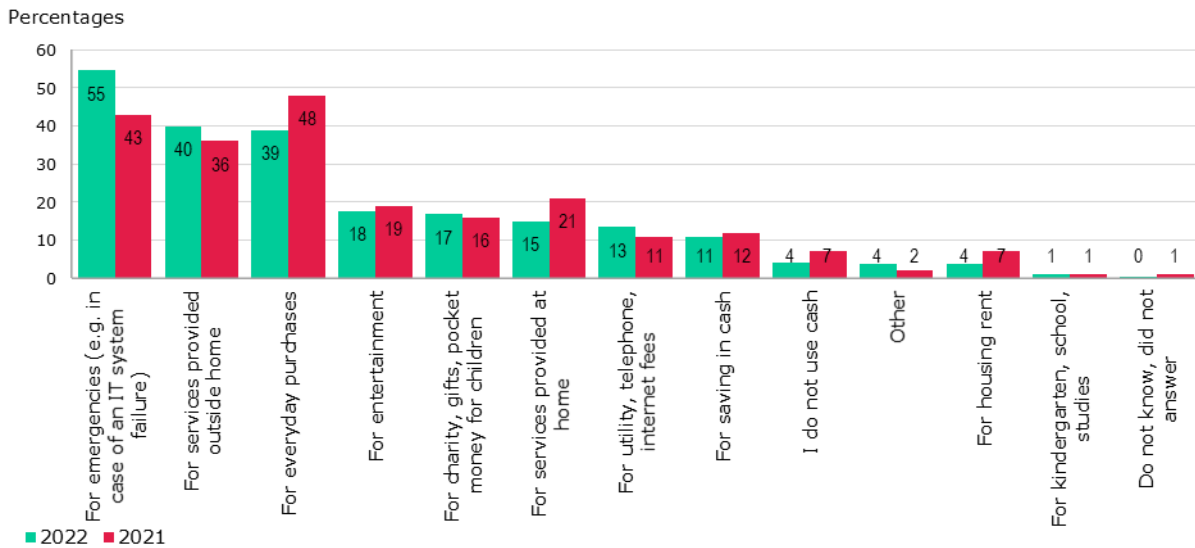


Source: Bank of Lithuania calculations.

Note: 1,000 respondents were surveyed in 2022. Data for 2021 presented in brackets.

Cash is used by 96% of respondents in their daily activities. Over the year, the share of residents holding cash for emergency situations increased significantly, while the share of residents paying in cash for everyday purchases and services provided in their homes decreased. One ninth acknowledged saving in cash.

Chart 10. Respondents' use of cash in daily activities

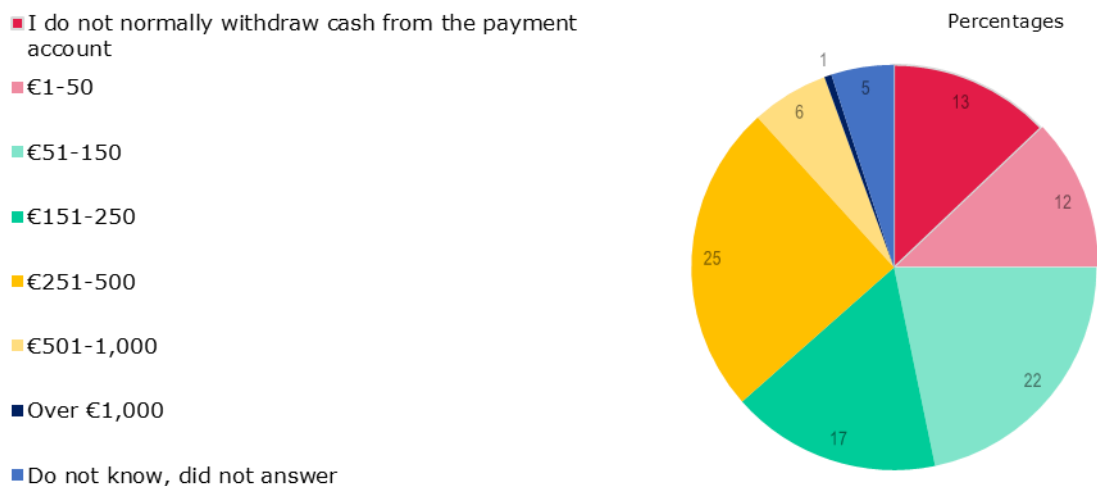


Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 1,000 respondents were surveyed in 2022.

82% of respondents holding an account regularly withdraw cash from their payment accounts. Only 7% of respondents holding a payment account reported withdrawing more than €500 every month.

Chart 11. Average amount of cash withdrawn by respondents per month

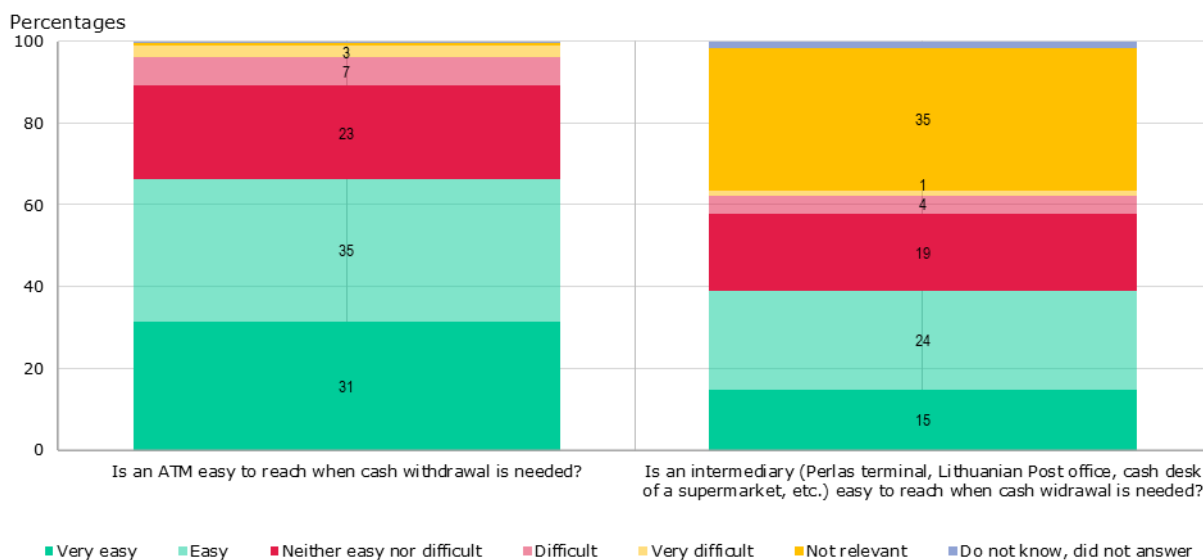


Source: Bank of Lithuania calculations.

Note: 860 respondents holding a payment account were surveyed in 2022.

In 2022, 1 out of 10 respondents found it difficult or very difficult to reach an ATM, and less than 1 out of 19 respondents using a cash withdrawal service found it difficult or very difficult to reach an intermediary. 1 out of 26 respondents found it difficult to reach an ATM and an intermediary alike.

Chart 12. Accessibility of an ATM or intermediary to withdraw cash from a payment account

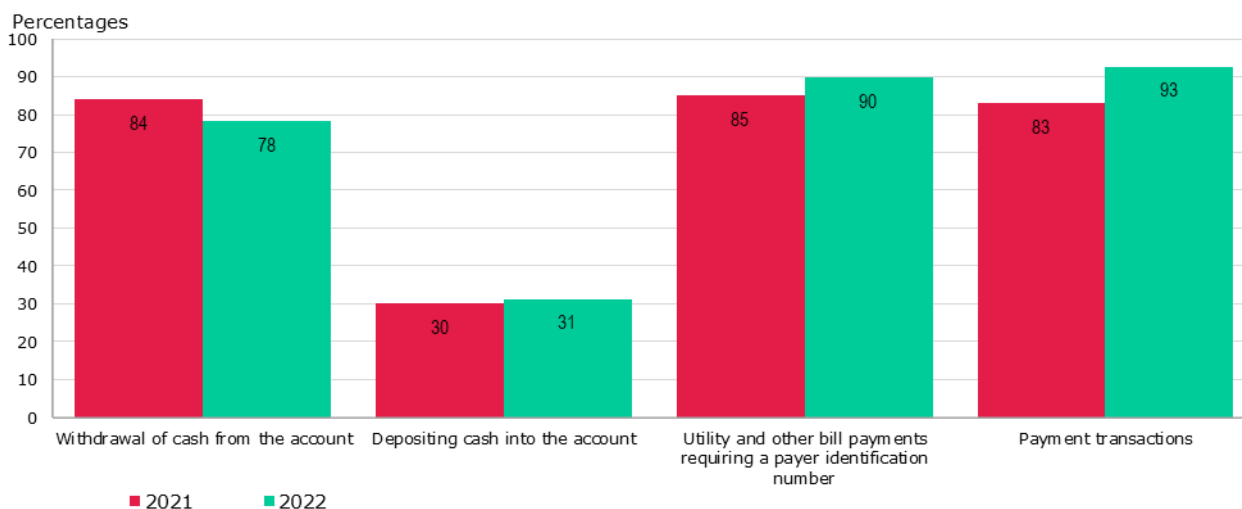


Source: Bank of Lithuania calculations.

Note: 681 respondents using cash withdrawal services were surveyed in 2022. No comparability with 2021.

In 2022 during the last month before the survey the majority of respondents holding a payment account used the services of credit transfers, bill payments and cash withdrawals. Less than a third of respondents deposited cash to the payment account.

Chart 13. Use of payment services by respondents holding an account a month before the survey



Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 860 respondents without a payment account were surveyed in 2022.

A third of respondents spend no more than €2 per month on payment services, while 4 out of 10 respondents do not know their monthly spending on payment services.

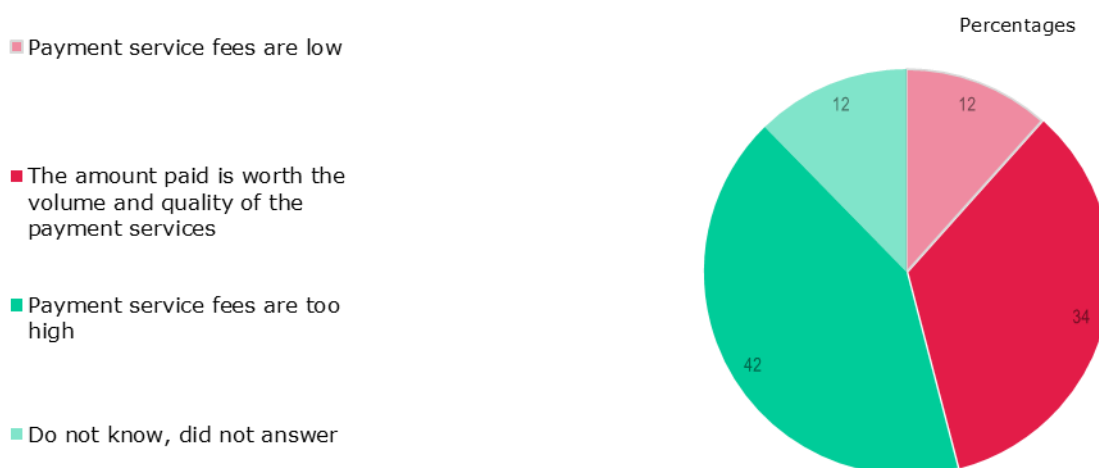
Chart 14. Amount spent by the respondents per month on payment services



Source: Bank of Lithuania calculations.
Note: 860 respondents holding a payment account surveyed in 2022.

In 2022, 46% of respondents were satisfied with the payment service fees, while 42% of respondents perceived their payment service fees as too high.

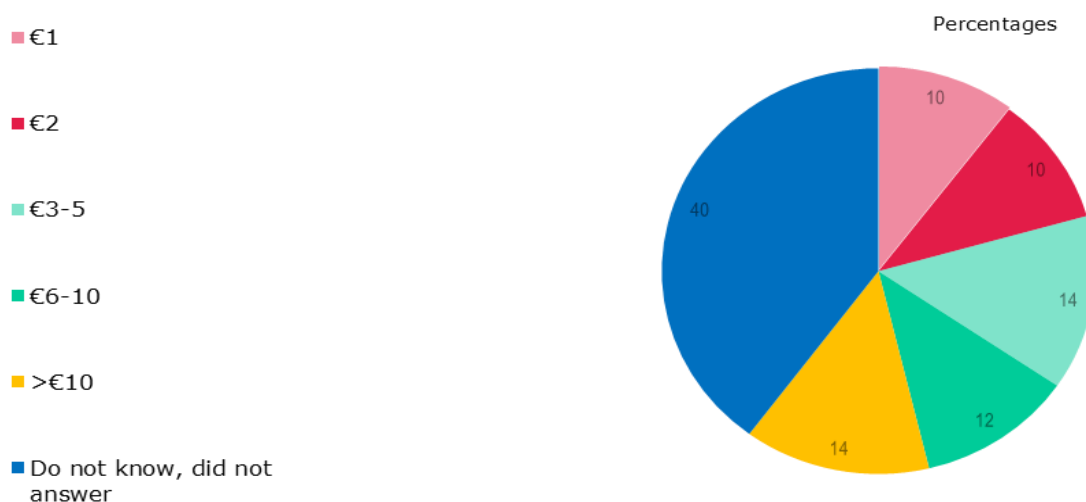
Chart 15. Respondents' satisfaction with their expenses of payment services



Source: Bank of Lithuania calculations.
Note: 860 respondents holding a payment account were surveyed in 2022.

4 out of 10 respondents who believe that they spend too much on payment services are not sure how much they pay for them. 1 out of 10 respondents who are dissatisfied with their expenses for payment services pays €1 per month on them.

Chart 16. Amount spent per month on payment services by respondents who perceive these expenses of theirs as too high

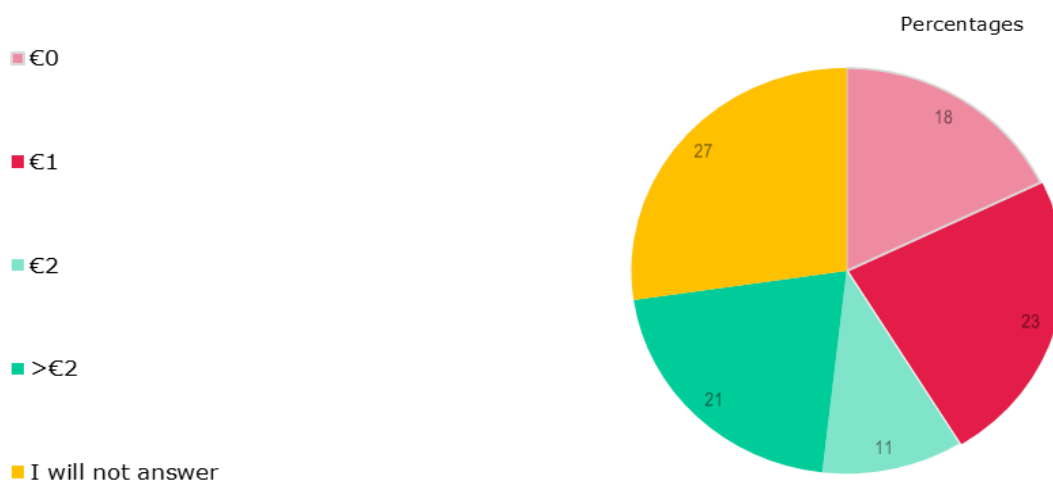


Source: Bank of Lithuania calculations.

Note: In 2022, 359 respondents claiming that payment and account administration services cost too much were surveyed.

23% of respondents who claim that payment services cost too much said that a price of €1 per month would be acceptable for payment services, 21% would be willing to pay more than €2, and 18% would like the services to be free of charge.

Chart 17. Monthly fee for payment services acceptable to respondents who consider their costs to be too high

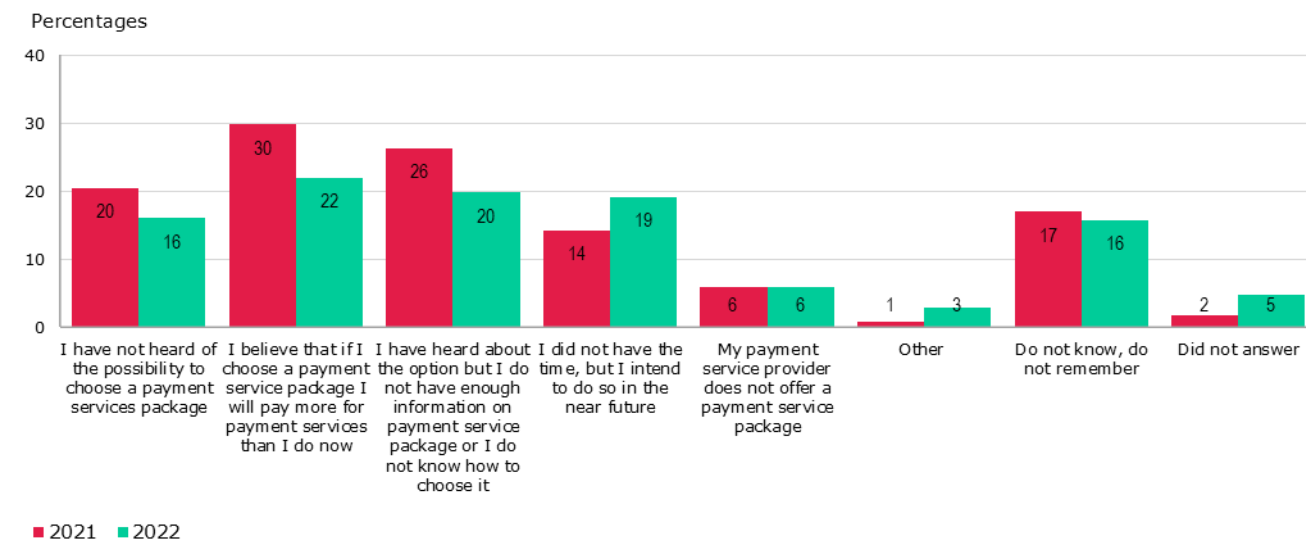


Source: Bank of Lithuania calculations.

Note: In 2022, 359 respondents claiming that payment and account administration services cost too much were surveyed.

In 2022, the share of respondents who lacked information about the payment service package decreased. 2 out of 10 respondents reported that they had not chosen a payment service package because they believed that if they did, they would pay more for payment services.

Chart 18. Reasons behind the respondents' failure to choose a payment service package



Source: Bank of Lithuania calculations.

Notes: Multiple answers are possible. The amount exceeds 100%. 319 respondents who had not chosen a payment service package were interviewed in 2022.

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 their accounts (using a payment card) – from an ATM, at a customer service point or elsewhere (e.g. at Perlas terminals, cash desks of supermarkets)	77
Receive cash from other natural persons in Lithuania or abroad	12
Do not receive and do not use cash	12
Receive income in cash (pension, social benefits, royalties, etc.)	9
Other	1
Do not know, did not answer	1

Notes: 1,000 respondents surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 2. Activities in which respondents use cash most often

(percentages)

	Total
Have cash for emergency situations	55
For services provided outside home (beauty, healthcare, medical services, etc.)	40
For everyday purchases	39
For entertainment (catering, hotel, etc.)	18
For charity, gifts, pocket money for children	17
For services provided at home or in the home environment (cleaner, nanny, etc.)	15
For utility, telephone or internet charges	13
For savings in cash	11
For housing rental	4
For other purposes	4
For kindergarten, school or study fees	1
Do not use cash	4
Do not know, did not answer	0

Notes: 1,000 respondents were 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)	52
Miscellaneous (but more often by payment cards or other e-payment methods)	25
Miscellaneous (but more often by cash)	12
Cash (virtually always pays in cash)	10

Note: 1,000 respondents were surveyed.

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

(percentages)

	Total
Banks (bank branches) operating in Lithuania	71
Payment or e-money institutions operating in Lithuania that accept payments (cash and non-cash), such as newsagents, Perlas terminals, Maxima cash desks, "Viena Sąskaita", etc.	37
E-money institutions operating in Lithuania that open e-money accounts for their customers (e.g. Paysera, etc.)	26
Foreign payment service providers (e.g. foreign banks, PayPal, N26, Wise, etc.)	17
Did not use	7
Credit unions operating in Lithuania	4
Do not know, did not answer	1

Notes: 1,000 respondents were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 5. Respondents' habits of comparing the fees of payment service providers before choosing them

(percentages)

	Total
Do not compare the fees	57
Compare the fees by searching independently on service providers' websites, at the point of provision of services or elsewhere	33
Compare the fees using the Bank of Lithuania's fee comparison section on its website	8
Do not know, did not answer	3

Notes: 930 respondents who used the services of at least one payment service provider over the last 3 months were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 6. Key factors for respondents when choosing a payment service provider

(percentages)

	Completely unimportant	Unimportant rather than important	Important rather than unimportant	Very important
Lower cost of payment service	3	8	26	63
Physical point of provision of services within easy reach	9	14	28	49
Convenience of using payment services remotely (via the Internet, phone)	6	5	18	70

Notes: 1,000 respondents were surveyed. Respondents may give one answer per line.

Table 7. Awareness of the possibility to open an account remotely in some financial institutions without having to arrive at the financial institution

(percentages)

	Total
Aware of this possibility but has never opened a payment account remotely	44
Aware of this possibility and opened a payment account remotely	33
Not aware of any financial institutions where one can open a payment account remotely	16
Do not know, did not answer	8

Note: 1,000 respondents were surveyed.

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

(percentages)

	Total
Have an account with a bank operating in Lithuania	81
Have an account with a foreign payment service provider (e.g. a bank, PayPal, Wise, N26, etc.)	16
Have an account with an e-money institution operating in Lithuania (e.g. Paysera, etc.)	10
Have an account with a credit union operating in Lithuania	6
Do not have one	11
Do not know, did not answer	3

Notes: 1,000 respondents were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 9. Changes in respondents' payment habits this year, following the introduction of the requirement to pay wages and salaries only by bank transfers

(percentages)

	Total
Did not change	62
Started paying by payment card more often	19
More cash withdrawals from the account are needed	11
Irrelevant, do not receive wages and salaries	9
Other	1
Did not answer	0

Notes: 1,000 respondents were surveyed. 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	34
Excessive payment account administration fees	12
Other	11
Receive income in cash (e.g. wages and salaries, royalties, pensions, etc.)	10
Opening an account seems too complicated	4
Do not trust other payment service providers opening payment accounts (e-money institutions)	4
Do not trust banks/credit unions	4
A personal account is held by another household member	3
No conveniently located bank/credit union branches in the area where they live	2
Do not know, did not answer	22

Notes: 140 respondents without a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 11. Services used by respondents without a payment account in the last 4 weeks

(percentages)

	Total
Paid for services in cash at a payment or e-money institution (e.g. Perlas terminals, Maxima cash desks or elsewhere)	36
Paid for services in cash or made cash transfers at a bank (credit union)	21
Did not use such services over the last 4 weeks	36
Do not know, did not answer	9

Notes: 140 respondents without a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 12. Number of payment service providers with whom respondents have a payment account

(percentages)

	Total
Have an account with only one bank or credit union	48
Have an account with two banks or credit unions	27
Have an account with three or more banks or credit unions	10
Do not know, did not answer	15

Note: 860 respondents with a payment account were surveyed.

Table 13. Share of respondents whose employer allows them to choose their preferred payment service provider to receive their salary

(percentages)

	Total
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)	37
Allows, but only banks, credit unions or e-money institutions operating in Lithuania	26
Do not work	21
Does not allow	9
Do not know, did not answer	5
Other	2
I do not receive a salary paid by my employer into a bank or credit union account	0

Note: 860 respondents holding a payment account were surveyed.

Table 14. Share of respondents who considered changing the bank or credit union in Lithuania in the last 12 months

(percentages)

	Total
Did not consider	82
Considered but did not change	14
Considered and changed within 12 months	3
Do not know, did not answer	1

Note: 860 respondents holding a payment account were surveyed.

Table 15. Reasons behind respondents' decision not to change their payment service provider in Lithuania

(percentages)

	Total
Did not have the time, but intended to do so in the future	29
Did not find another payment service provider with better fees	28
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	21
Overly complex changeover process	17
Did not find another payment service provider with a better service quality	12
Lack of information, did not know how to do it	8
There are no branches of other payment service providers in the area where they live	6
Other	3
Do not know, did not answer	2

Notes: 121 respondents were 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 16. Share 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	53
Know	45
Did not answer	2

Note: 860 respondents holding a payment account were surveyed.

Table 17. Method of charging payment services applied to the most frequently used payment account of respondents

(percentages)

	Total
Service package where a fixed number of payment services are provided for a fixed fee	63
Standard payment service fees with a monthly account administration fee and payment for each payment transaction separately	25
Do not know, do not remember	10
Did not answer	2

Note: 860 respondents holding a payment account were surveyed.

Table 18. Reasons for the respondent's decision not to choose a payment service package

(percentages)

	Total
Believe that choosing a payment service package would lead to higher charges for payment services than now	22
Heard about the option but do not have enough information on payment service packages or do not know how to choose them	20
Did not have the time, but intend to do so in the near future	19
Do not know, do not remember	16
Have not heard of the option of choosing a payment service package	16
Payment service provider does not offer a payment service package	6
Did not answer	5
Other	3

Notes: 319 respondents holding a payment account in a bank or credit union in Lithuania who did not choose a payment service package were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 19. Respondents' attitude towards pricing of payment services (account administration, payment card issuance, transfers, payments, etc.)

(percentages)

	Total
Mostly clear	36
Sometimes clear, sometimes unclear	27
Always clear	16
Mostly unclear	12
Always unclear	6
Do not know, did not answer	2

Note: 860 respondents holding a payment account were surveyed.

Table 20. Respondents' average monthly expenses on payment services for all providers

(percentages)

	Total
Did not answer	39
€1	20
€2-3	18
€4-10	14
€11 and more	9

Note: 860 respondents holding a payment account were surveyed.

Table 21. Perception of the level of costs for account administration and payment services

(percentages)

	Total
Services are excessively costly	42
Amount paid is worth the volume and quality of the services	34
The services are not costly	12
Do not know, did not answer	12

Note: 860 respondents holding a payment account were surveyed.

Table 22. Acceptable monthly costs of payment services for respondents who perceive their costs for such services as too high

(percentages)

	Total
Did not answer	27
€1	23
Would be willing to pay nothing	18
€2-3	16
€4-10	12
€11 and more	4

Note: 860 respondents holding a payment account were surveyed.

Table 23. Respondents' use of cash withdrawal services from their account one month before the survey

(percentages)

	Total
Via an ATM	73
Did not use (no cash withdrawals) in the last 4 weeks	21
Using the services of intermediaries (Lithuanian post offices, Perlas terminals, cash desks of supermarkets)	10
At the branch of a payment service provider	5
Do not know, did not answer	1

Notes: 860 respondents holding a payment account in a bank or credit union operating in Lithuania were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 24. Average amount of cash withdrawn by the respondents from their accounts per month

(percentages)

	Total
€251-500	25
€51-150	22
€151-250	17
Normally do not withdraw cash from the account	13
€1-50	12
€501-1,000	6
Do not know, did not answer	5
Over €1,000	1

Note: 860 respondents holding a payment account were surveyed.

Table 25. Proportion of respondents aware of the initiative to install 100 additional ATMs in Lithuanian regions in 2022

(percentages)

	Total
Aware of the initiative	62
Not aware of the initiative	23
Not relevant	14
Do not know, did not answer	2

Note: 860 respondents holding a payment account were surveyed.

Table 26. Access to ATMs for respondents who are willing to withdraw cash from their accounts

(percentages)

	Total
Easy	35
Very easy	31
Neither easy nor difficult	23
Difficult	7
Very difficult	3
Not relevant	1
Do not know, did not answer	0

Note: 681 respondents who used cash withdrawal services were surveyed.

Table 27. Respondents' view as to whether a more conveniently located ATM has improved their ability to withdraw cash from their accounts

(percentages)

	Total
Situation has not changed	73
Not relevant	10
Ability to withdraw cash has improved	8
Ability to withdraw cash has lessened	7
Do not know, did not answer	2

Note: 681 respondents who used the cash withdrawal services were surveyed.

Table 28. Access to an intermediary for respondents who are willing to withdraw cash from their accounts (e.g. Perlas terminals, Lithuanian post offices, cash desks of supermarkets, etc.)

(percentages)

	Total
Not relevant	35
Easy	24
Neither easy nor difficult	19
Very easy	15
Difficult	4
Do not know, did not answer	2
Very difficult	1

Note: 681 respondents who used the cash withdrawal services were surveyed.

Table 29. Reasons that would encourage respondents to use cash withdrawal services from intermediaries

(percentages)

	Total
There is no need for such services	41
If cash withdrawal from intermediaries was included in the selected payment service package (e.g. at Perlas terminals), i.e. at no extra cost	28
If there was no limit on the amount of cash that can be withdrawn per transaction	18
If there was no minimum purchase amount (e.g. at cash desks of Maxima, Iki, Rimi and other supermarkets) to withdraw cash	18
Lack of information on the possibility to withdraw cash from intermediaries	11
Do not know, did not answer	4
Other	1

Notes: 860 respondents holding a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 30. Respondents' use of cash depositing services one month before the survey

(percentages)

	Total
Did not use (did not deposit cash into the account) in the last 4 weeks	67
Depositing cash at an ATM	27
Depositing cash at the payment service provider's branch	4
Depositing cash using intermediaries (Perlas terminals)	3
Do not know, did not answer	2

Notes: 860 respondents holding a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 31. Respondents' use of utility and other bill payment services (e.g. for utilities, communication or other services for which a payment code is used) one month before the survey

(percentages)

	Total
Paid the bills by card or payment order online on the website of the utility or other service provider, where you are automatically redirected to an online bank	62
Paid the bills online using specialised payment forms created by banks, credit unions or payment institutions (e.g. "Viena Šąskaita") at an internet bank, choosing to pay the e-invoice received	31
Used the e-invoicing service with automatic payment	29
Paid utility and other bills in cash at payment or e-money institutions (e.g. newsagents, Perlas terminals, Maxima cash desks or elsewhere)	10
Did not use in the last 4 weeks	8
Paid utility and other bills in cash at a bank/credit union	2
Do not know, did not answer	2

Notes: 860 respondents holding a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 32. Respondents' use of payment order services in the month before the survey

(percentages)

	Total
Executed the payment order online (via the internet banking or a mobile app)	84
Received a payment order into one's account	28
Did not use payment order services over the last 4 weeks	6
Executed a payment order at a branch of a credit institution (bank or credit union)	4
Do not know, did not answer	2

Note: 860 respondents with a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 33. Average number of payment orders or utility and other bill payments made by respondents per month

(percentages)

	Total
4-9	37
Do not know, did not answer	18
10-19	18
1-3	17
20 or more	6
No payments made	3

Note: 860 respondents holding a payment account were surveyed.

Table 34. 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	59
Logged in with a PIN generator	24
Logged in with an e-signature installed on their mobile phone	21
Logged in with an e-signature on their ID card	2
Did not use online banking over the last 3 months	1
Did not use online banking at all during the last 3 months	3
Do not know, did not answer	1

Notes: 860 respondents holding a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 35. Use of mobile apps developed by payment service providers

(percentages)

	Total
For accessing account and payment information (checking account balance, card information, account statement, etc.)	58
For executing payment orders (sending of payments)	46
For making payments at a point of sale via a smartphone device (contactless payments by phone, by linking the phone to a payment card, etc.)	25
For making payments at point of sale via a smart watch, bracelet, ring	4
Do not use mobile apps	26
Do not know, did not answer	4

Notes: 860 respondents holding a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 36. Share of respondents who hold payment cards

(percentages)

	Total
Debit cards	80
Credit cards	29
Have no payment cards	4
Do not know, did not answer	5

Notes: 860 respondents holding a payment account were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 37. Number of debit cards held by respondents

(percentages)

	Total
One card	55
Two cards	20
No cards	15
Three or more cards	5
Did not answer	5

Note: 860 respondents holding a payment account were surveyed.

Table 38. Number of credit cards held by respondents

(percentages)

	Total
No cards	65
One card	27
Two cards	2
Three or more cards	1
Did not answer	5

Note: 860 respondents holding a payment account were surveyed.

Table 39. Choice of payment method (by card, by cash or by smartphone) at a point of sale depending on the payment amount

(percentages)

	Payment card	Cash	Smartphone or other smart device (watch, ring)	Do not know, did not answer
Payments up to €5	41	35	19	5
Payments from €5 to €25	55	19	20	5
Payments from €25 to €100	69	11	15	5
Payments from €100 and above	72	9	13	6

Notes: 776 respondents holding a payment card were surveyed. Respondents may give one answer per line.

Table 40. Features of card payments and cash payments as identified by respondents

(percentages)

	Payment by card or smartphone	Smartphone or other smart device (watch, ring)	Cash	Equally	Do not know, did not answer
Convenience	59	18	14	22	1
Expenses control	44	14	30	18	3
Speed	63	23	10	14	2
Security of carrying	59	22	8	16	4

Notes: 776 respondents holding a payment card were surveyed. Respondents may give one answer per line.

Table 41. Popularity of payment cards with the contactless payment function

(percentages)

	Total
Have it and use it	81
Have it but do not use it	10
Do not have it	7
Do not know, do not remember, did not answer	2

Note: 776 respondents holding a payment card were surveyed.

Table 42. Features of the contactless payment function of the 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	71	17	5	3	4
Security	38	32	19	7	3

Notes: 776 respondents holding a payment card were surveyed. Respondents may give one answer per line.

Table 43. Features of payment by smart devices (phone, watch, etc.) as identified by respondents

(percentages)

	Completely agree	Agree rather than disagree	Disagree rather than agree	Completely disagree	Do not know, did not answer
Convenience	35	26	14	8	17
Security	26	27	18	12	17

Notes: 776 respondents holding a payment card were surveyed. Respondents may give one answer per line.

Table 44. Points of sale of goods and services where respondents lack the ability to pay by card

(percentages)

	Total
Markets, fairs	63
Beauty and cosmetology salons	52
Public transport	37
Taxi and other private carriers	30
State institutions	23
Healthcare institutions	20
Leaving a tip in catering establishments	14
Entertainment establishments	13
For food and drinks in catering establishments	12
Not lacking in any place	18
Do not know, did not answer	2
Other	1

Notes: 776 respondents holding a payment card were surveyed. Respondents may give several answers. The amount exceeds 100%.

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

(percentages)

	Total
I have not encountered the cases in question	51
I was offered a discount for paying in cash instead of by card	28
Payment by card was only allowed if the value of the purchase exceeded an amount set by the seller	22
I was offered a discount for paying by card instead of in cash	6
Do not know, did not answer	1

Notes: 776 respondents holding a payment card were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 46. Respondents' assessment of the possibility of making non-cash settlement option mandatory at all physical points of sale, while retaining the option of payment in cash

(percentages)

	Total
Very good	61
Good	19
Neither good nor bad	9
Very bad	6
Bad	3
Do not know, did not answer	3

Note: 1,000 respondents were surveyed.

Table 47. Share of respondents who bought goods or services from an e-shop in the last 3 months

(percentages)

	Total
Bought	78
Did not buy	20
Do not know, did not answer	2

Note: 1,000 respondents were surveyed.

Table 48. Payment method used by respondents who bought goods or services from an e-shop in the last 3 months

(percentages)

	Total
Paid using online banking	85
Paid online with a payment card	31
Paid by card to the courier who delivered the order, using a card reader	12
Paid in cash to the courier who delivered the order	4
Paid via a mobile phone	4
Do not know, did not answer	1
Other	0

Notes: 782 respondents who purchased goods or services from an e-shop over the last 3 months were surveyed. The respondents may give several answers. The amount exceeds 100 per cent.

Table 49. Change in respondents' payment habits due to the COVID-19 pandemic

(percentages)

	Total
No change in payment habits	63
More payments made by payment card or smartphone	32
More payments made in cash	3
Do not know, did not answer	3

Note: 1,000 respondents were surveyed.

Table 50. Respondents' experience of payment-related fraud, theft or deception in the last 12 months

(percentages)

	Total
No encounter	84
Encountered (in relation to payment cards)	5
Encountered (in relation to online banking)	3
Encountered (in relation to cash)	2
Other	2
Do not know, did not answer	5

Notes: 1,000 respondents were surveyed. Respondents may give several answers. The amount exceeds 100%.

Table 51. Respondents' assessment as to whether it would help to fight fraud if the service provider checked whether the account belonged to the specified payee before confirming the payment

(percentages)

	Total
Very good	53
Good	21
Do not know, did not answer	13
Neither good nor bad	10
Bad	3
Very bad	1

Note: 1,000 respondents were surveyed.

Table 52. Awareness of crypto-assets as identified by respondents

(percentages)

	Total
Aware of what crypto-assets are but not interested	53
Have heard of them but do not know what they are	19
Have never heard of such assets	9
Are interested in but have not purchased crypto-assets	6
Have tried using but do not use actively	5
Are using crypto-assets (e.g. purchased, exchanged, invested, settled, etc.)	2
Do not know, did not answer	7

Note: 1,000 respondents were surveyed.

Table 53. The purpose of using crypto-assets as identified by respondents

(percentages)

	Total
Have used crypto-assets for investments	73
Have used crypto-assets for payments	13
Have used crypto-assets for something else	2
Do not know, did not answer	14

Note: 64 respondents who have used crypto-assets were surveyed. The respondents may give several answers. The amount exceeds 100%.

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