

Digital Euro Survey

- Technical Report -



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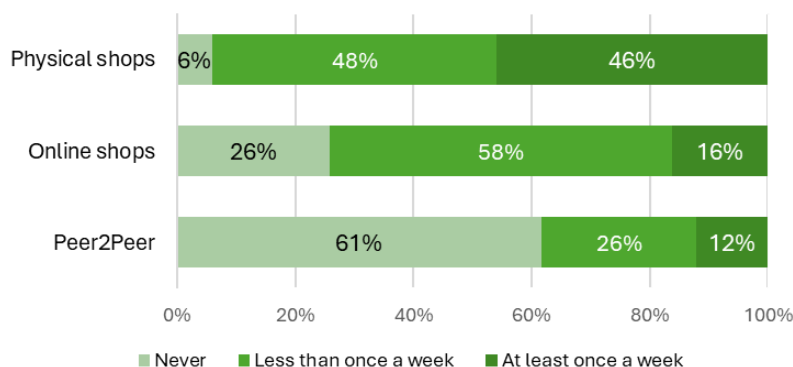
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EXECUTIVE SUMMARY (10 countries)

Payment habits

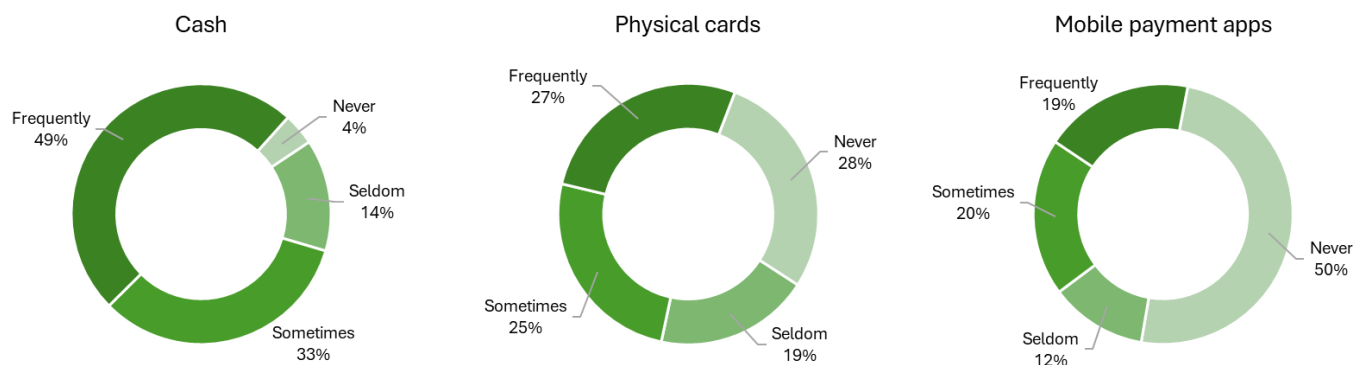
Figure 1 – Frequency and type of purchase - TEENS



Base: teens' sample.

During the past 12 months, 52% of teens bought products and services in physical shops at least once a week (Tab. 22). Compared with the adults' sample, they more frequently pay with cash, while young adults (aged 18 to 34) more frequently use cards and mobile payment apps in physical stores (Tab. 24).

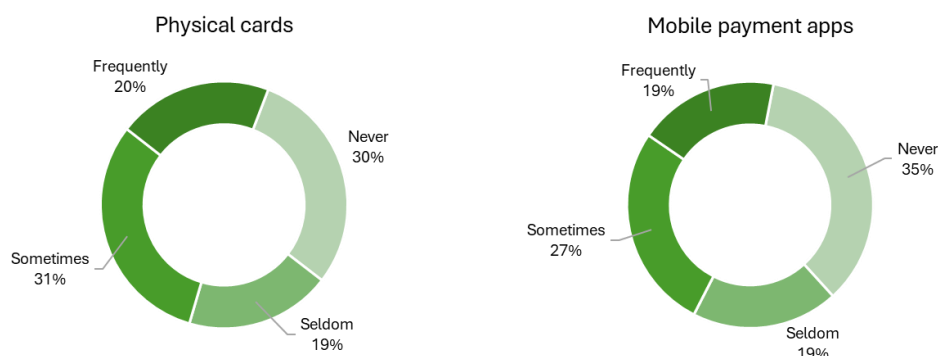
Figure 2- Payment methods used in physical stores - TEENS



Base: respondents who bought products/services in physical shops in the past 12 months.

74% of teens bought at least one product or service online in the past 12 months (Tab. 22). They more frequently pay by mobile apps than the older population (55-74 yo). Adults aged 35 to 74 use bank transfer for paying in online stores more frequently than younger adults (18-34 yo, Tab. 25).

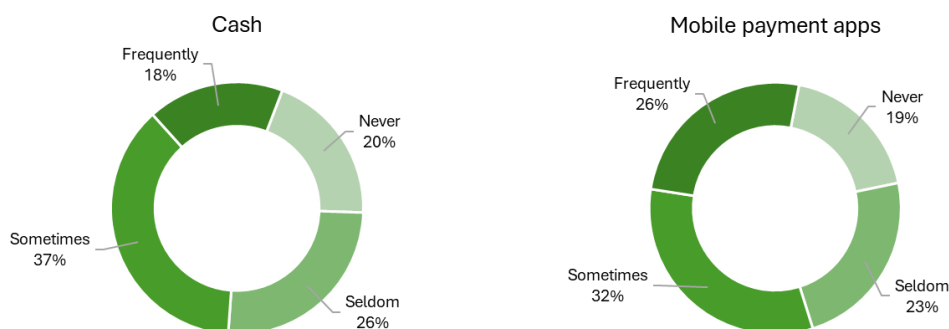
Figure 3 – Payment methods used online - TEENS



Base: respondents who bought products/services online in the past 12 months.

39% of teens made peer-to-peer payments in the past 12 months. This percentage varies across countries (from 15% for Italy to 71% in The Netherlands, Tab. 22). Young adults (18-34 yo) are the ones that more frequently pay digitally for this kind of transaction (Tab. 26).

Figure 4 – Payment methods used for peer-to-peer transactions - TEENS



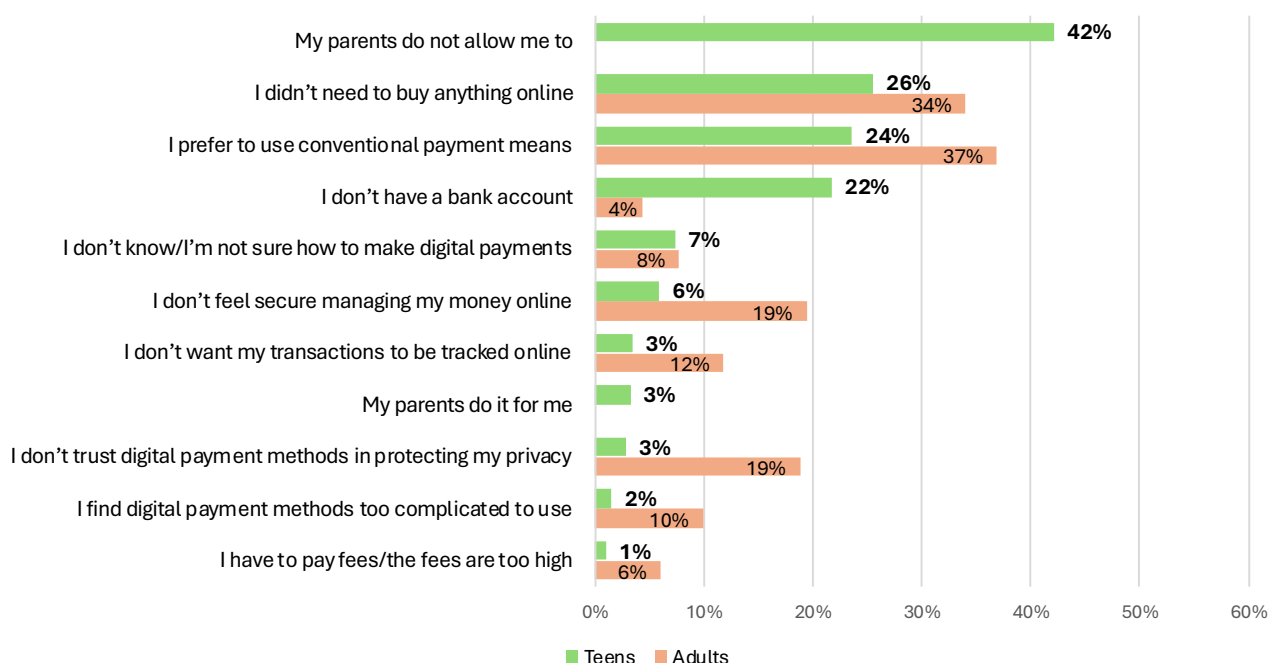
Base: respondents who transferred money to another person in the past 12 months.

The level of responsibility for small and daily expenses increases with age, among the teens (Tab. 20). Moreover, girls more often autonomously can decide how to manage daily purchases than boys (Tab. 21).

Digital payments

26% of teens didn't make any digital payment in the past 12 months, compared with 4% of adults (Tab. 29). The main reason for not paying digitally is that they are not allowed to (indicated by 42% of those who didn't make digital payments in the last 12 months, Tab. 30), the lack of need of buying digitally (26%) and the preference for traditional payment methods, such as cash and cards (24%). Moreover, almost one fourth of them (22%) didn't make digital payments because they do not have a bank account of their own.

Figure 5 – Reasons for not making digital payments (in the past 12 months)



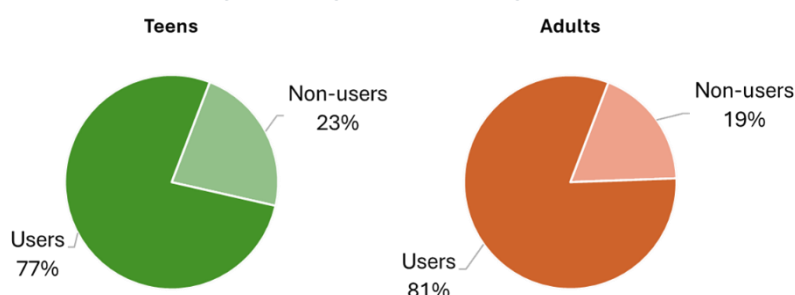
Base: respondents who did not make digital payments in the past 12 months.

Among teens who made digital payments in the past 12 months, the main methods used were: online payments by debit/credit card (47%, Tab. 32), payment apps and platforms (46%), online banking (33%) and prepaid cards (24%).

The choice of digital payment method varies across the 10 countries studied. The adults use, on average, a wider range of payment methods than the teens (Tab. 33).

Digital wallets and payment apps/platforms are widely used, both among teens (77% used one in the past 12 months) and adults (81%, Tab. 34). Among teens, usage is higher for males in a comfortable financial situation (Tab. 35).

Figure 6 – Digital wallets’ usage

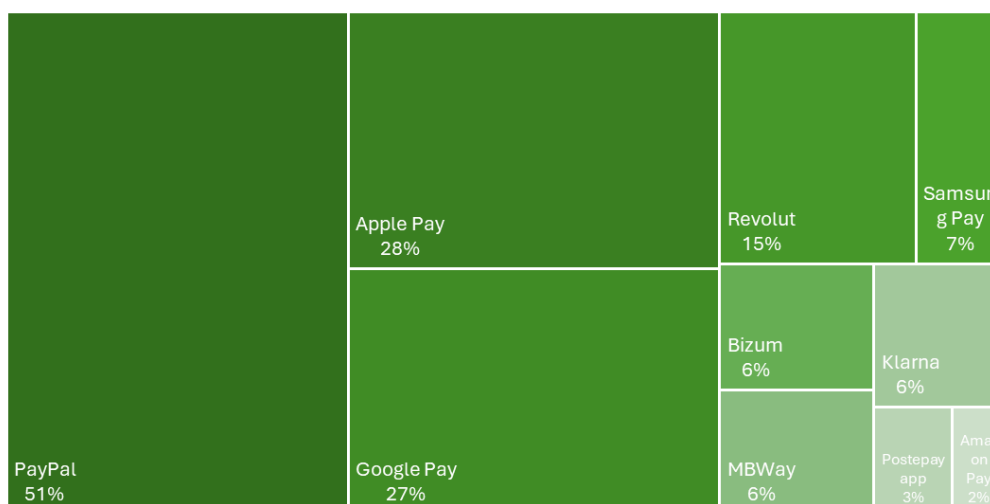


Base: respondents who made digital payments in the past 12 months.

The main barrier to digital wallet utilization is the preference for traditional payment methods (cash, cards, etc.), among both targets (Tab. 36). For teens, the second main barrier is their parents’ authorization (selected by 40% of non-users). For adults, the lack of technical skills (19% didn’t pay with digital wallets because they don’t know how to use them; 13% because they are too complicated to use) and the lack of trust (23% do not trust digital wallets in protecting their privacy; 20% do not want their transactions to be tracked; 19% do not feel secure managing money online) are also relevant barriers to usage.

The digital wallets and payment apps/platforms that are more frequently used by teens are: PayPal, Apple Pay, Google Pay, Revolut and Samsung Pay (Tab. 39). However, each country has its own notable local products: in Spain, Bizum is used by 56% of digital wallet users; in France, 18% use Paylib; Klarna is mainly used in Germany (22%), Belgium (19%) and Austria (11%); in Italy, 23% use the Postepay app and 13% use Satispay; in Portugal, 63% use MBWay.

Figure 7 – Main used digital wallets/apps



Base: teens who used at least one digital wallet/app in the past 12 months.

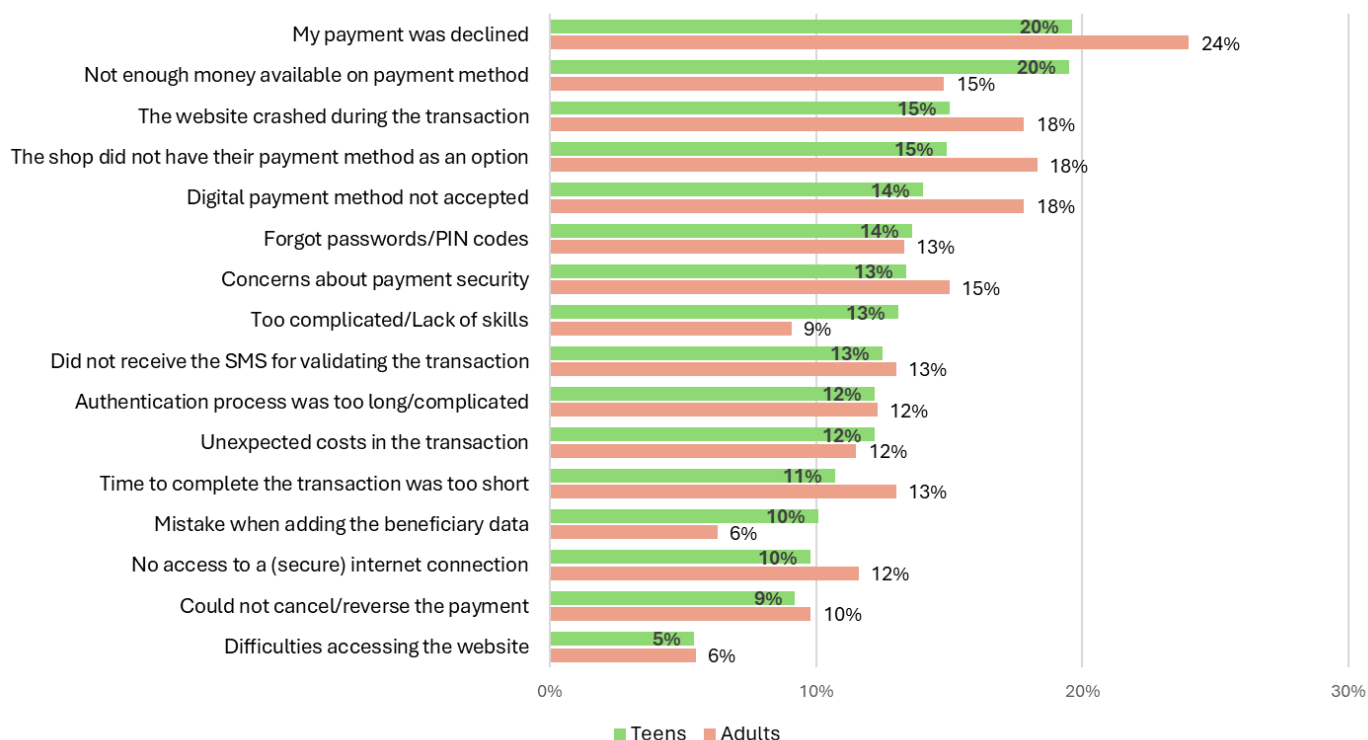
Among teens, half of the users feel at least reasonably well informed about the fees charged for the transactions by digital wallets and payment apps/platforms (Tab. 41). This percentage is considerably higher among adults (72%, Tab. 42) and especially among those aged between 18 and 34 (Tab. 43).

Satisfaction with digital wallets and payment apps/platforms is quite high among both teens (69% of users are very satisfied, overall, Tab. 44) and adults (74%, Tab. 45). Young adults (18-34 yo) are the most satisfied, particularly with the security features, operation fees, universal acceptance and the ease of managing payment options (Tab. 46).

Problems with digital payments

More than half of respondents using digital payment methods experienced some difficulties (Tab. 47). On average, both teens and adults encountered 2 different kinds of problems, when paying digitally (Tab. 49). The most common ones are: declined payment (20% teens, 24% adults); lack of money available in the bank account/card/digital wallet (20% teens, 15% adults); crash of the website/app (15% teens, 18% adults); payment method not accepted (14% teens, 18% adults) or not available as payment option (15% teens, 18% adults); lack of skills (13% teens, 9% adults); and concerns about payment security (13% teens, 15% adults).

Figure 8 – Main difficulties encountered with digital payments



Base: respondents who encountered some difficulties when making digital payments, at least once.

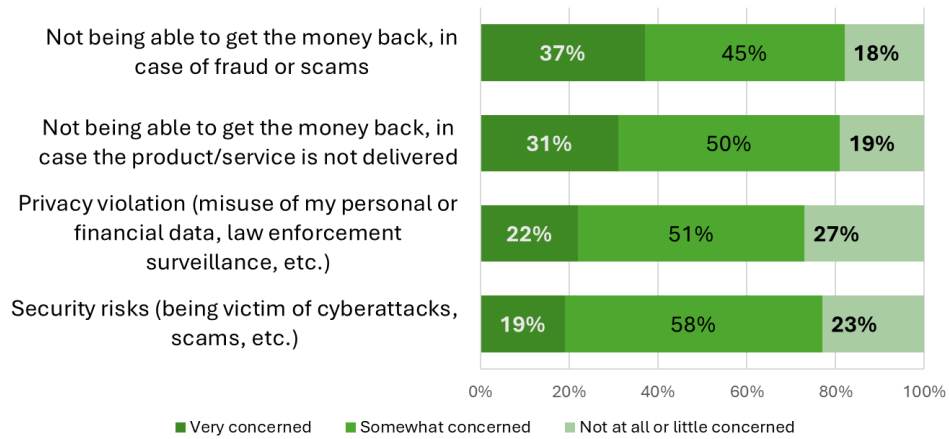
46% of teens and 40% of adults helped a friend or relative to make a digital payment (Tab. 50). Young adults (18-34 yo) are the ones more likely to help somebody else with digital payments (62%, Tab. 51). The main reason for helping somebody out is the lack of skills, followed by concerns about payment security and the lack of access to a digital payment method or digital device (Tab. 52).

Security of digital payments

Overall, both teens and adults who use digital payments seem quite worried about security (Tab. 53 and 54):

- 77% of teens (82% of adults) are at least somewhat concerned about the risks of being victims of cyberattacks or online fraud and scams.
- 82% of teens (86% of adults) are at least somewhat concerned about not being able to get a refund in case of being victim of fraud and scams.
- 72% of teens (81% of adults) are at least somewhat concerned about the risks of privacy violation (misuse of personal information, law enforcement surveillance, etc.).
- 81% of teens (83% of adults) are at least somewhat concerned about the risk of not getting a refund in case a product or service they paid for is not delivered.

Figure 9 – Level of concern about security of digital payments

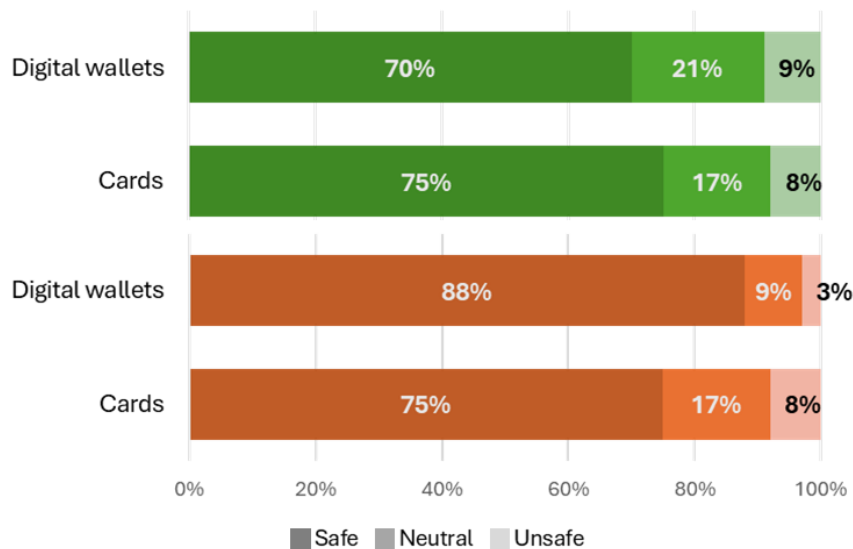


Base: teens who made at least one digital payment in the past 12 months.

Adult users of digital payment methods are in general more worried about security and privacy risks than teen users (Tab. 55). Young adults (18-34 yo) are the most concerned about being able to get a refund in case of fraud or scam. In general, females seem more concerned than males (Tab. 56).

Even though the prevalence of incidents related to online fraud and security breaches does not vary significantly across digital payment methods (Tab. 57 and 58), digital wallets and payment apps/platforms are perceived as safer than online banking and banking cards, by adult users. Almost nine out of ten adult users find them safe, compared with three out of four for online banking and cards (Tab. 62). Teen users seem more cautious: the percentage of those who find digital wallets safe does not differ much from prepaid and debit cards (Tab. 61).

Figure 10 – Perceived safety of digital payment methods

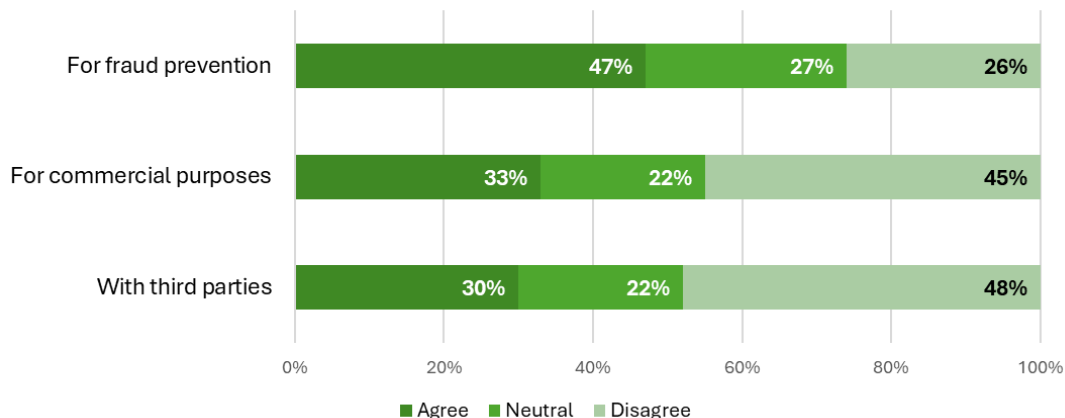


Base: respondents who made at least one digital payment in the past 12 months.

Attitudes towards personal data protection

Almost half of teen digital payment users feel comfortable in sharing their personal data for fraud prevention and money laundering checks. Adult users seem more cautious: almost one third do not have an opinion about that (Tab. 65). The percentage of respondents who are willing to share their personal data for commercial purposes or with third parties is significantly lower, and it decreases with the age of the respondents.

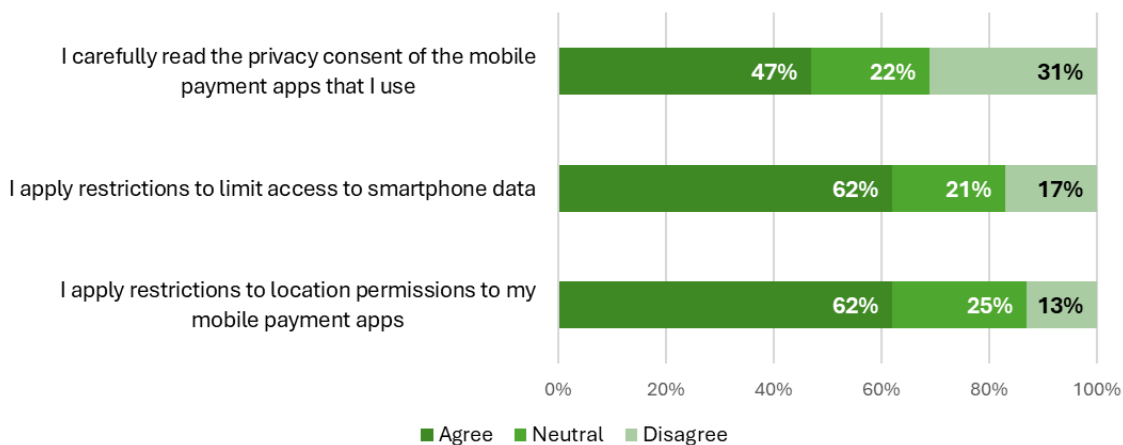
Figure 11 – Willingness to share personal data



Base: teens who made at least one digital payment in the past 12 months.

Less than half of users carefully read the privacy consent of the payment apps that they use. But almost two thirds apply restrictions to local permissions in their payment apps. The tendency to limit access to smartphone data decreases with age and it is particularly higher among teen users.

Figure 12 – Personal data protection



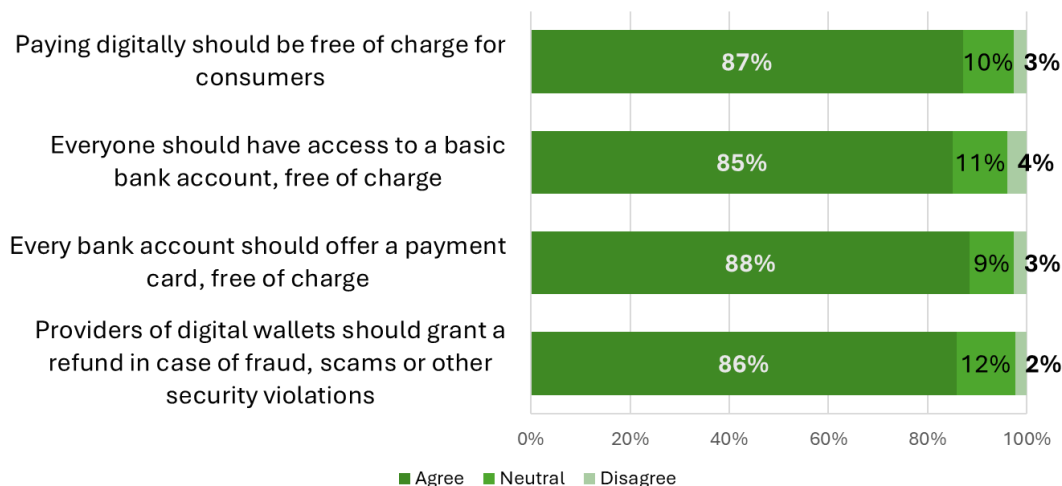
Base: teens who made at least one digital payment in the past 12 months.

Opinions and attitudes towards digital payments

The great majority of respondents believe that paying digitally should be free of charge for consumers (87% of both teens and adults, Tab. 67 and 68). Additionally, 85% of the respondents believe that every consumer should have access to a free basic bank account and 88% believe that every bank account should offer a payment card free of charge.

86% of teens (85% of adults) would like providers of digital wallets to grant a refund in case of fraud, scams or other security violations.

Figure 13 – Attitudes towards digital payment and consumers' rights - TEENS

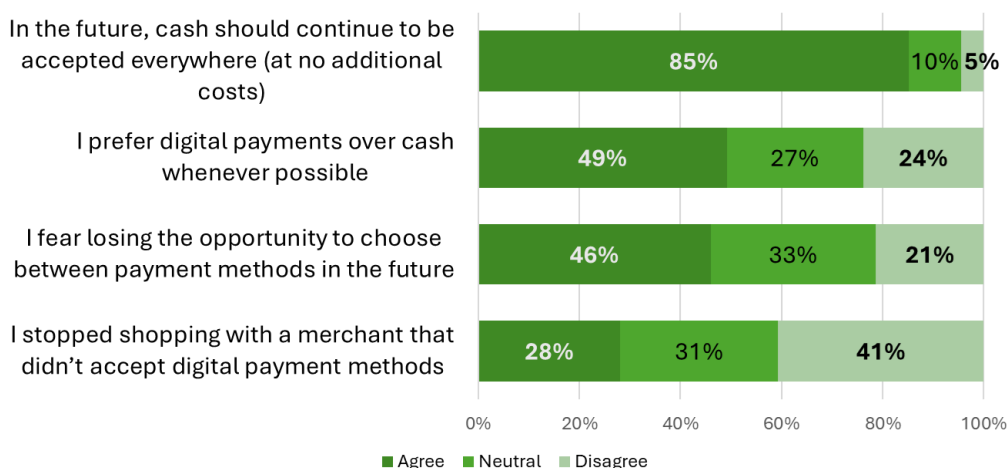


Base: all respondents.

Half of respondents prefer digital payments over cash. This percentage is slightly higher among young adults (18-34 yo, Tab. 69). One third of young adults stopped shopping with a merchant because they didn't accept digital payment methods.

Half of the sample (46% of teens, 52% of adults) fear losing the opportunity to choose between payment methods in the future and 85% believe that cash should continue to be accepted everywhere and without surcharge. The fear of losing the opportunity to use cash is particularly higher among respondents aged between 27 and 51, with a high level of digital literacy.

Figure 14 – Traditional VS digital payment methods - TEENS



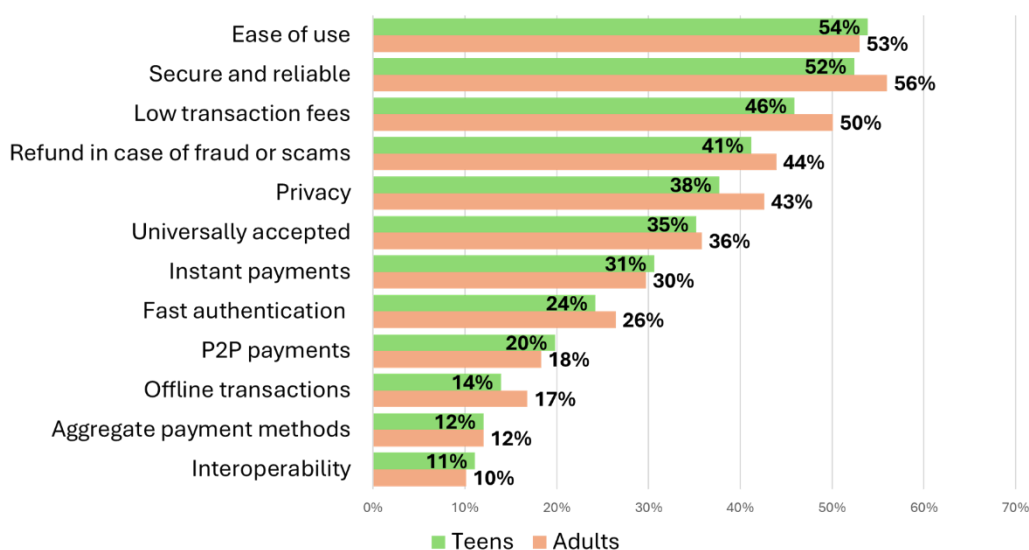
Base: all respondents.

Most appreciated features of digital payment methods

The most important aspects of digital payment methods are: ease of use, safety, low fees/commissions, quick checkout process, privacy and being able to easily get a refund in case of fraud or commercial dispute (Tab. 72).

Compared to adults, teens especially appreciate a method for being widely used and popular among their friends and relatives and the availability of loyalty programs.

Figure 15 – Most desired features of a new payment method

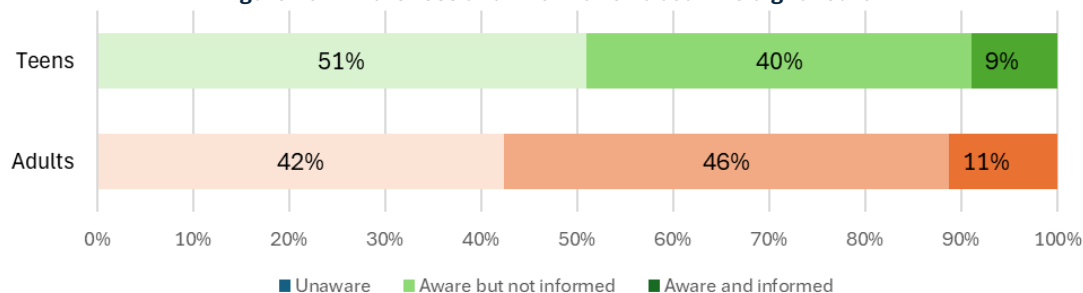


Base: all respondents.

If a new digital payment method was introduced, to be adopted it should have the following characteristics (selected by at least 30% of respondents, Tab. 73 and 74): ease of use, secure and reliable, low fees, it should grant the possibility to be refunded in case of fraud/scams, it should ensure the privacy of personal data, be universally accepted, and allow for instant payments. On average, each respondent selected 4 aspects (on a maximum of 5), showing a highly demanding attitude towards this kind of product. All the proposed aspects were selected by at least one respondent out of 10. Interoperability and the possibility to aggregate pre-existing digital payment methods are two features mostly appreciated by teens and young adults (Tab. 75), while older adults (55-74 yo) are more focused on security, ease of use and privacy. Moreover, for female respondents (of both targets) aspects related with security and privacy are more relevant than for males (Tab. 76). Male respondents seem to focus more on practical aspects, such as the speed of the transaction and interoperability.

Awareness and information about digital euro

Figure 16 – Awareness and information about the digital euro



Base: all respondents.

51% of teens never heard about the digital euro and 40% are not informed about it (Tab. 77).

Among adults, the awareness is a bit higher (58%), but the level of information is still very low: only 11% feel informed about it. Male adults, with high level of digital literacy are more aware and informed about the digital euro.

For both targets, males, living in urban environments are statistically more aware and informed about it. Moreover, the level of awareness and information varies across countries: awareness is particularly low in France, Belgium, and Italy; information is slightly higher in Slovenia, Spain and Austria.

METHODOLOGY

Goals

The main objective of the study is to identify:

- General drivers and obstacles to the use of digital payment methods
- Main preferences and key desired characteristics as regard digital payment methods

A special focus will be dedicated to younger consumers, to generate insights on their behavior and preferences.

Dimensions

- Currently used means of digital payment
- Current payment habits (frequency and type of purchase)
- Knowledge of characteristics of digital payment methods used, in terms of costs (operation fees), security and protection against online fraud
- Importance given to different aspects of digital payment methods (ease of use, security, privacy, acceptance, etc.)
- Problems with digital payments
- Experience with fraud and scams
- Main drivers and barriers to the use of digital wallets
- Satisfaction with digital wallets used, in terms of:
 - Ease of use (menus, navigation...)
 - Ease of adding/modifying/removing payment options
 - Security features and checks
 - Privacy
 - Costs
 - Technical assistance in case of problem
 - Acceptance
- General attitudes towards digital payment methods
- Most desirable aspects of payment methods and potential key features which could drive the adoption of a new digital wallet
- Awareness and attitude about digital euro¹

¹ Participants were not presented directly with the concept of a digital euro for several reasons, including the inherent complexity and novelty of the concept of central bank digital currencies in general and the concept of the digital euro in particular, as well as the need to avoid allowing people's perceptions of the provider to prejudice their views on the payment method. Instead, a general discussion about possible desirable features and functionalities of a new digital payment method - in comparison to those already available on the market – were included.

Sampling

- Online sample on general population (14-74).
- 10 countries (Austria, Belgium, France, Germany, Greece, Italy, Portugal, Slovenia, Spain and The Netherlands).
- For each country, the sample was *a priori* stratified, and *a posteriori* weighted to reflect the national distributions (aged 14-74) in terms of age, gender, region and educational level.
- An additional weighting procedure has been applied to round the sample sizes to 1000 (150 teens + 850 adults), to ensure the same contribution of each country to the average (EU) value.
- All values presented hereafter refer to the weighted samples. Total counts appear to be different from the number of valid responses, due to the weighting procedure, but the number of responses to be reported in the article are the ones indicated below (valid responses).

Fieldwork

- 20 May - 06 June 2025
- A total of 10.227 valid responses were collected (1.539 Teens + 8.688 Adults).

Number of valid responses per country:

Country	Teens (14-17)	Adults (18-74)	Total (14-74)
Austria	147	861	1008
Belgium	138	868	1006
France	152	875	1027
Germany	152	878	1030
Greece	148	874	1022
Italy	151	899	1050
Portugal	174	821	995
Slovenia	168	848	1016
Spain	157	914	1071
The Netherlands	152	850	1002
Total	1.539	8.688	10.227

Timing

- **15/04** Final version of the questionnaire, ready for translation
- **07/05** Deadline for translations
- **19/05-03/06** Fieldwork
- **04/07** QCG (Euroconsumers + BEUC)
- **09/07** Technical report shared with the participating countries
- **15/07** Feedback on the TR, from the participating countries
- **18/07** Final TR shared (Euroconsumers)
- **September 2025** Final report shared (BEUC) and dissemination of the results

Notes

The following colors have been used in the following section to better differentiate the results from the two targets:

- **Green** for the teens (14-17)
- **Orange** for the adults (18-74)

The results are presented at EU and country level. The Iso codes² have been used to indicate the corresponding country. The EU results correspond to the average of the participating countries.

² https://en.wikipedia.org/wiki/List_of_ISO_3166_country_codes

RESULTS

SAMPLE DESCRIPTION

Table 1 – Main socio-demographic variables (SD_1 to SD_4) - TEENS

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Gender	Male	51.3%	51.2%	51.2%	51.1%	51.6%	51.3%	50.9%	51.2%	51.4%	52.3%
	Female	48.7%	48.8%	48.8%	48.3%	48.4%	48.0%	48.4%	48.8%	48.6%	47.1%
	Other/Prefer not to answer	0.0%	0.0%	0.0%	0.7%	0.0%	0.7%	0.7%	0.0%	0.0%	0.7%
Age	14-15	49.4%	50.5%	48.6%	50.0%	50.2%	49.8%	48.4%	49.3%	51.2%	49.7%
	16-17	50.6%	49.5%	51.4%	50.0%	49.8%	50.2%	51.6%	50.7%	48.8%	50.3%
Educational level	Low	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Medium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	High	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Geographical area	West	37.2%									
	East	43.4%									
	South	19.4%									
	Brussels		10.8%								
	Flanders		56.5%								
	Wallonia		32.7%								
	Auvergne-Rhône-Alpes			12.8%							
	Bourgogne-Franche-Comté			3.3%							
	Bretagne			5.4%							
	Centre-Val de Loire			4.1%							
	Grand Est			8.5%							
	Hauts-de-France			10.1%							
	Île-de-France			19.4%							
	Normandie			4.0%							
	Nouvelle-Aquitaine			9.0%							
	Occitanie			8.9%							
	Pays de la Loire			6.5%							
	Provence-Alpes-Côte d'Azur-Corse			7.9%							
	North				16.4%						
	West				35.7%						
	South				29.4%						
	East				18.5%						
	Northern Greece					29.0%					
	Central Greece					24.9%					
	Attica					34.8%					
	Aegean Islands & Crete					11.2%					
	Nord-Ovest						26.6%				
	Nord-Est						20.1%				
	Centro						19.5%				
	Sud e Isole						33.9%				
	Amsterdam, Rotterdam en Den Haag + randgemeenten							15.8%			
	Rest Noord-Holland, Zuid-Holland en Utrecht							29.6%			
	Noord (Groningen, Friesland, Drenthe)							10.0%			
	Overijssel, Gelderland en Flevoland							22.6%			
	Zeeland, Noord-Brabant en Limburg							22.0%			
	North								36.1%		
	Center								21.3%		
	Lisboa & VT								30.9%		
	Alentejo								6.9%		
	Algarve								4.8%		
	Gorenjska									11.1%	
	Goriška									18.4%	
	Jugovzhodna Slovenija									13.0%	
	Koroška									2.7%	

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
	Obalno-kraška									4.0%	
	Osrednjeslovenska									18.2%	
	Podravska									11.6%	
	Pomurska									3.6%	
	Posavska									3.2%	
	Primorsko-notranjska									1.3%	
	Savinjska									8.7%	
	Zasavska									4.2%	
	Nord West										7.8%
	Nord										8.7%
	Nord East										19.9%
	Center										18.1%
	East										18.2%
	South and Canarias										27.4%

Base: teens' sample.

Table 2 – Main socio-demographic variables (SD_1 to SD_4) - ADULTS

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Gender	Male	50.8%	50.3%	46.1%	49.6%	49.3%	49.7%	49.3%	50.0%	55.4%	49.6%
	Female	48.4%	49.6%	53.8%	49.8%	50.3%	49.8%	50.0%	49.4%	44.2%	50.0%
	Other/Prefer not to answer	0.8%	0.1%	0.1%	0.6%	0.3%	0.5%	0.7%	0.6%	0.4%	0.5%
Age	18-34	28.6%	29.3%	22.7%	19.0%	30.6%	25.0%	27.5%	28.1%	26.0%	24.8%
	35-54	40.8%	37.3%	38.4%	38.4%	39.7%	36.6%	47.2%	43.9%	42.6%	44.3%
	55-74	30.6%	33.4%	38.9%	42.6%	29.7%	38.4%	25.2%	28.0%	31.4%	30.9%
Educational level	Low	16.6%	19.9%	5.1%	6.5%	70.4%	31.1%	1.0%	40.2%	7.3%	8.0%
	Medium	67.7%	39.3%	50.5%	59.0%	8.8%	47.8%	49.7%	32.6%	61.9%	55.0%
	High	15.6%	40.9%	44.5%	34.5%	20.7%	21.1%	49.3%	27.2%	30.8%	37.0%
Geographical area	West	35.8%									
	East	45.0%									
	South	19.2%									
	Brussels		9.4%								
	Flanders		58.5%								
	Wallonia		32.0%								
	Auvergne-Rhône-Alpes			11.3%							
	Bourgogne-Franche-Comté			4.3%							
	Bretagne			6.1%							
	Centre-Val de Loire			4.0%							
	Grand Est			9.2%							
	Hauts-de-France			10.4%							
	Île-de-France			16.9%							
	Normandie			4.6%							
	Nouvelle-Aquitaine			8.9%							
	Occitanie			9.4%							
	Pays de la Loire			5.4%							
	Provence-Alpes-Côte d'Azur-Corse			9.5%							
	North				15.7%						
	West				35.7%						
	South				28.3%						
	East				20.3%						
	Northern Greece					28.5%					
	Central Greece					24.8%					
	Attica					36.4%					
	Aegean Islands & Crete					10.4%					
	Nord-Ovest						28.7%				
	Nord-Est						20.8%				
	Centro						19.3%				
	Sud e Isole						31.2%				
	Amsterdam, Rotterdam en Den Haag + randgemeenten							15.7%			
	Rest Noord-Holland, Zuid-Holland en Utrecht							30.0%			
	Noord (Groningen, Friesland, Drenthe)							9.4%			

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
	Overijssel, Gelderland en Flevoland							20.8%			
	Zeeland, Noord-Brabant en Limburg							24.0%			
	North								37.8%		
	Center								23.2%		
	Lisboa & VT								31.0%		
	Alentejo								4.1%		
	Algarve								3.9%		
	Gorenjska									12.3%	
	Goriška									4.5%	
	Jugovzhodna Slovenija									4.8%	
	Koroška									3.7%	
	Obalno-kraška									6.5%	
	Osrednjeslovenska									25.2%	
	Podravska									17.7%	
	Pomurska									4.7%	
	Posavska									3.2%	
	Primorsko-notranjska									2.5%	
	Savinjska									11.7%	
	Zasavska									3.0%	
	Nord West										8.0%
	Nord										8.8%
	Nord East										18.8%
	Center										20.7%
	East										17.6%
	South and Canarias										26.1%

Base: all respondents aged 18 to 74.

Table 3 - How would you describe the area where you live? (SD_5)

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	A city or the surroundings of a city (> 200.000 inhabitants)	22.5%	23.3%	11.7%	31.1%	36.7%	27.3%	22.6%	39.9%	16.3%	44.9%
	A city or the surroundings of a city (50.000 - 200.000 inhabitants)	27.4%	27.5%	24.3%	30.6%	39.6%	33.4%	32.4%	32.6%	33.3%	26.3%
	A small city or a village (2.500 - 50.000 inhabitants)	29.0%	31.1%	33.6%	17.2%	18.8%	33.7%	34.2%	23.3%	31.5%	20.8%
	A small village (< 2.500 inhabitants) or the countryside	21.1%	18.1%	30.3%	21.1%	4.8%	5.6%	10.8%	4.2%	18.8%	8.1%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adults	A city or the surroundings of a city (> 200.000 inhabitants)	31.4%	19.0%	18.1%	32.9%	42.2%	24.7%	23.8%	31.4%	17.3%	42.5%
	A city or the surroundings of a city (50.000 - 200.000 inhabitants)	17.8%	23.9%	23.3%	24.9%	29.5%	26.0%	38.4%	30.2%	17.6%	28.5%
	A small city or a village (2.500 - 50.000 inhabitants)	30.0%	35.2%	36.7%	29.5%	19.1%	38.3%	25.6%	29.0%	35.9%	22.9%
	A small village (< 2.500 inhabitants) or the countryside	20.8%	21.9%	21.9%	12.7%	9.3%	11.0%	12.1%	9.5%	29.2%	6.1%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: all respondents.

Table 4 – Household members (SD_6)

	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Alone	26.6%	24.1%	22.8%	27.8%	13.0%	13.6%	22.7%	13.4%	13.4%	10.2%
Partner	54.6%	52.0%	59.5%	53.7%	57.8%	56.0%	60.6%	61.7%	62.0%	62.9%
Children (aged less than 14)	18.2%	22.4%	16.7%	21.5%	21.8%	14.6%	27.1%	25.1%	24.8%	25.6%
Children (aged 14 to 17)	15.1%	15.0%	17.9%	15.2%	15.0%	18.9%	15.2%	18.1%	15.0%	17.4%
Children aged 18 or more	10.3%	11.4%	15.4%	7.1%	17.3%	20.1%	9.5%	16.4%	13.2%	17.7%
Parents	8.5%	8.7%	5.7%	6.0%	17.5%	18.3%	6.2%	13.2%	16.3%	15.0%
Other family member	4.7%	4.2%	2.7%	2.9%	8.0%	5.0%	2.3%	5.5%	6.4%	6.7%
Friends	1.2%	0.5%	0.5%	1.3%	0.4%	1.2%	0.9%	2.6%	0.5%	2.5%
Other	0.3%	0.3%	0.2%	0.5%	0.6%	0.2%	0.6%	1.0%	0.6%	1.0%
Total	139.5%	138.6%	141.4%	136.0%	151.4%	147.9%	145.1%	157.0%	152.2%	159.0%

Base: all respondents. Multiple response question.

Table 5 – Number of minors in the household, by age (SD_6B)

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Number of children aged 14-15	0	39.4%	35.9%	43.0%	40.4%	38.7%	43.2%	37.3%	40.1%	42.9%	37.4%
	1	56.5%	58.3%	53.1%	56.6%	49.9%	54.3%	58.9%	57.1%	54.9%	60.4%
	2	3.6%	5.8%	3.9%	2.5%	10.6%	1.8%	3.8%	2.7%	1.5%	2.2%
	3	0.5%	0.0%	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.7%	0.0%
	4	0.0%	0.0%	0.0%	0.5%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of children aged 16-17	0	46.3%	30.9%	40.5%	41.5%	32.2%	37.9%	32.0%	40.4%	38.9%	35.2%
	1	49.6%	59.9%	55.7%	58.0%	63.6%	59.8%	61.6%	59.1%	60.0%	64.1%
	2	3.3%	8.3%	3.7%	0.5%	3.7%	2.2%	6.4%	0.0%	1.1%	0.7%
	3	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	4	0.0%	0.9%	0.0%	0.0%	0.5%	0.0%	0.0%	0.5%	0.0%	0.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens' sample. Response provided by the parent of the teenager.

Table 6 - Having siblings aged 14 to 17 (SD_6B recoded)

	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
No siblings aged 14 to 17	80.8%	61.4%	76.8%	79.7%	61.1%	78.7%	62.0%	78.4%	79.2%	72.6%
At least one brother/sister aged 14 to 17	19.2%	38.6%	23.2%	20.3%	38.9%	21.3%	38.0%	21.6%	20.8%	27.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens' sample.

SD_6B recoded: "At least one brother/sister aged 14 to 17" if the total number of children aged 14 to 17 is higher than 1.

Table 7 – Main professional situation (SD_7)

	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Professionally active (employee, self-employed, full/part-time)	61.0%	54.1%	54.8%	61.3%	57.7%	53.7%	67.7%	67.7%	65.7%	66.2%
Student	6.6%	5.8%	7.2%	3.1%	9.1%	6.0%	4.5%	4.0%	5.6%	4.4%
Unemployed	8.5%	5.8%	7.1%	5.6%	13.2%	11.4%	5.8%	11.6%	6.2%	12.6%
Retired	19.1%	26.2%	23.0%	24.7%	10.6%	15.5%	11.5%	11.5%	19.8%	10.5%
Homemaker	4.1%	5.1%	5.8%	3.6%	6.7%	11.2%	6.6%	3.1%	2.4%	5.4%
Another situation	1.5%	3.3%	2.6%	1.9%	3.9%	4.0%	5.7%	3.1%	1.1%	2.2%
Prefer not to say	0.1%	0.4%	0.2%	0.2%	1.2%	0.2%	0.4%	0.2%	0.3%	0.5%
Total	100.9%	100.7%	100.7%	100.4%	102.4%	102.0%	102.2%	101.2%	101.1%	101.8%

Base: adults' sample. Multiple response question.

Table 8 – Household financial situation (SD_8)

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	Difficult	19.6%	21.7%	32.8%	26.5%	40.1%	23.1%	10.8%	27.1%	14.8%	14.1%
	Sufficient to make ends meet	47.7%	43.0%	51.3%	40.9%	42.6%	44.2%	36.4%	53.6%	38.5%	51.7%
	Comfortable	32.7%	35.3%	15.9%	32.6%	17.3%	32.7%	52.8%	19.3%	46.8%	34.2%
	Total (N=150/country)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adults	Difficult	29.4%	26.6%	33.0%	23.6%	43.5%	25.8%	12.0%	27.2%	14.7%	22.1%
	Sufficient to make ends meet	39.4%	44.4%	43.5%	45.7%	49.0%	50.3%	39.6%	51.3%	46.2%	49.7%
	Comfortable	31.3%	29.0%	23.5%	30.7%	7.5%	23.9%	48.4%	21.5%	39.1%	28.2%
	Total (N=850/country)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: all respondents.

Table 9 - To what extent do you agree with each of the following statements? (SD_11 recoded³)

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
I can find the information I need on the Internet	Agree	90.5%	92.3%	87.3%	89.4%	92.4%	93.2%	88.0%	92.7%	88.6%	93.2%	88.3%
	Neutral	6.7%	5.0%	8.5%	7.9%	5.3%	4.7%	9.1%	4.8%	9.7%	4.7%	7.3%
	Disagree	2.8%	2.7%	4.3%	2.6%	2.3%	2.1%	2.9%	2.5%	1.7%	2.1%	4.4%
I can transfer documents, photos, or video files from one device to another	Agree	84.3%	87.7%	77.2%	82.5%	82.9%	82.0%	83.3%	85.2%	90.2%	87.2%	84.3%
	Neutral	9.2%	6.8%	12.2%	10.3%	8.6%	10.2%	11.3%	9.8%	7.7%	7.0%	8.6%
	Disagree	6.5%	5.5%	10.6%	7.2%	8.5%	7.8%	5.3%	5.0%	2.1%	5.8%	7.0%
I can log in/log out by setting a password on my digital device	Agree	88.3%	90.2%	85.8%	85.2%	92.8%	86.8%	87.9%	91.4%	87.2%	94.1%	82.0%
	Neutral	7.6%	5.0%	8.5%	10.0%	4.3%	8.6%	7.3%	5.8%	11.4%	3.1%	12.5%
	Disagree	4.0%	4.9%	5.7%	4.8%	2.9%	4.6%	4.8%	2.8%	1.4%	2.9%	5.5%
I can delete my history of Internet search if I need to	Agree	86.6%	88.9%	83.0%	86.1%	90.9%	87.0%	84.6%	88.2%	86.9%	88.9%	81.1%
	Neutral	7.6%	6.4%	9.5%	9.4%	4.4%	8.2%	7.7%	7.0%	7.2%	5.7%	10.8%
	Disagree	5.8%	4.8%	7.5%	4.4%	4.7%	4.8%	7.7%	4.8%	5.9%	5.3%	8.1%
I know how to block spam or phishing attempts on the Internet	Agree	70.1%	76.0%	70.3%	57.1%	68.9%	76.3%	64.9%	77.1%	69.4%	74.7%	66.1%
	Neutral	17.1%	11.8%	14.8%	22.1%	18.3%	14.8%	20.7%	15.4%	17.7%	16.9%	18.4%
	Disagree	12.9%	12.3%	14.9%	20.9%	12.9%	8.9%	14.4%	7.5%	12.9%	8.4%	15.6%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults' sample.

SD_11 recoded: "Agree" = "Fully agree" or "Rather agree"; "Neutral" = "Neither agree nor disagree"; "Disagree" = "Fully disagree" or "Rather disagree".

Table 10 – Overall, how informed do you feel about ...? (SD_12 recoded⁴)

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
The risks related with your online activities (your online safety)	Poorly informed	11.2%	7.3%	11.6%	23.7%	6.9%	9.3%	18.2%	6.8%	7.4%	7.8%	13.4%
	Moderately informed	33.5%	31.5%	37.9%	36.7%	31.5%	28.4%	30.5%	28.0%	37.9%	35.2%	37.0%
	Well informed	55.3%	61.2%	50.5%	39.5%	61.7%	62.3%	51.3%	65.2%	54.7%	57.0%	49.5%
How to protect your personal information online	Poorly informed	12.2%	9.7%	13.8%	23.3%	8.3%	9.1%	18.8%	6.0%	7.6%	10.4%	15.3%
	Moderately informed	33.4%	28.6%	35.9%	35.8%	29.5%	36.5%	29.7%	29.3%	39.4%	33.6%	35.9%
	Well informed	54.3%	61.7%	50.2%	40.9%	62.3%	54.4%	51.5%	64.7%	53.0%	56.0%	48.8%
How to react in case you were victim of cybercrime	Poorly informed	23.3%	19.0%	21.9%	34.7%	20.7%	20.3%	29.1%	16.7%	20.4%	25.8%	24.6%
	Moderately informed	32.6%	32.8%	33.8%	32.7%	32.2%	32.7%	27.2%	30.2%	39.9%	31.6%	33.3%
	Well informed	44.0%	48.1%	44.4%	32.6%	47.1%	47.0%	43.7%	53.1%	39.7%	42.6%	42.1%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults' sample

SD_12 recoded: "Poorly informed" = "Very poorly informed" or "Poorly informed" or "I don't know"; "Moderately informed" = "Moderately informed"; "Well informed" = "Very well informed" or "Well informed".

³ For full results, see **Annex I - Table 1**.

⁴ For full results, see **Annex I - Table 2**.

Table 11 – Adults’ Digital literacy indicator

	EU	AUT	BEL	FRA	DEU	GRC	ITA	NLD	PRT	SVN	ESP
Mean	74.2	77.5	71.7	68.1	76.3	76.3	71.2	77.7	73.7	77.3	72.2
St. Dev.	16.0	15.3	16.2	15.8	15.0	15.9	17.3	14.1	13.3	16.2	17.4
Minimum	1.0	1.0	19.6	13.4	1.0	22.7	16.5	10.3	1.0	1.0	16.5
Percentile 25	62.9	69.1	62.9	56.7	66.0	66.0	59.8	69.1	66.0	69.1	62.9
Median	75.3	78.3	72.2	69.1	78.3	78.3	72.2	81.4	75.3	78.3	75.3
Percentile 75	87.6	87.6	84.5	78.3	87.6	87.6	84.5	87.6	84.5	90.7	84.5
Maximum	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Base: adults’ sample. The indicator was calculated as the sum of the items of questions SD_11 and SD_12. The resulting score was rescaled on a 100 points scale.

⚠ The adults’ Digital literacy indicator is meant to be a control variable for comparing groups of adults and help interpreting their differences in terms of behavior, attitudes and opinions. It does not have a particular meaning per se.

Table 12 - Which of the following devices do you usually use to access the internet? (TS_3)

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
14-15	Smartphone	No	1.4%	0.0%	1.4%	2.9%	2.3%	3.0%	3.1%	0.0%	0.0%	1.3%
		Own device	95.8%	90.1%	95.1%	95.8%	96.8%	94.2%	96.9%	96.2%	96.9%	97.0%
		Shared device	2.8%	9.9%	3.6%	1.3%	0.9%	2.8%	0.0%	3.8%	3.1%	1.4%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Computer	No	12.5%	15.3%	12.6%	16.8%	13.4%	10.0%	11.6%	21.5%	6.1%	8.6%
		Own device	60.8%	62.2%	71.4%	52.7%	57.2%	62.7%	48.2%	58.7%	76.5%	60.3%
		Shared device	26.8%	22.5%	16.0%	30.4%	29.4%	27.3%	40.2%	19.8%	17.4%	31.2%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Tablet	No	40.4%	34.0%	35.7%	55.4%	32.1%	64.4%	27.7%	34.0%	50.7%	49.1%
		Own device	41.8%	49.0%	51.5%	34.3%	53.1%	21.8%	43.9%	46.9%	40.8%	28.0%
		Shared device	17.8%	17.1%	12.8%	10.2%	14.9%	13.8%	28.5%	19.1%	8.5%	22.9%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
16-17	Smartphone	No	0.6%	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	1.7%	0.0%	0.0%
		Own device	97.1%	98.1%	98.0%	98.5%	99.1%	92.6%	100.0%	96.9%	98.8%	89.8%
		Shared device	2.3%	1.9%	2.0%	1.5%	0.9%	6.5%	0.0%	1.3%	1.2%	7.2%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Computer	No	15.6%	21.3%	23.8%	9.7%	26.8%	12.1%	11.5%	19.8%	12.4%	5.8%
		Own device	61.7%	60.5%	62.1%	65.2%	44.5%	59.7%	58.5%	53.7%	70.7%	68.1%
		Shared device	22.7%	18.2%	14.1%	25.1%	28.7%	28.2%	29.9%	26.5%	16.9%	19.1%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Tablet	No	44.8%	46.0%	54.5%	54.4%	34.3%	53.8%	28.9%	41.5%	50.4%	49.3%
		Own device	40.7%	48.9%	33.1%	33.5%	57.1%	34.2%	43.6%	41.1%	36.1%	27.6%
		Shared device	14.5%	5.2%	12.4%	12.1%	8.7%	12.0%	27.6%	17.4%	13.4%	23.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total	Smartphone	No	1.0%	0.0%	0.7%	1.4%	1.1%	1.9%	1.5%	0.9%	0.0%	0.7%
		Own device	96.5%	94.2%	96.5%	97.2%	98.0%	93.4%	98.5%	96.6%	97.9%	94.3%
		Shared device	2.6%	5.8%	2.8%	1.4%	0.9%	4.7%	0.0%	2.5%	2.1%	4.3%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Computer	No	14.0%	18.3%	18.2%	13.2%	20.1%	11.1%	11.6%	20.6%	9.3%	10.7%
		Own device	61.2%	61.4%	66.8%	59.1%	50.8%	61.2%	53.4%	56.1%	73.6%	64.1%
		Shared device	24.7%	20.3%	15.1%	27.7%	29.0%	27.7%	35.0%	23.3%	17.2%	25.3%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Tablet	No	42.6%	40.0%	45.0%	54.9%	33.2%	59.1%	28.3%	37.9%	50.6%	49.2%
		Own device	41.3%	48.9%	42.4%	33.9%	55.1%	28.0%	43.7%	43.9%	38.4%	27.8%
		Shared device	16.1%	11.0%	12.6%	11.2%	11.8%	12.9%	28.0%	18.2%	11.0%	22.9%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens’ sample. For each type of devices, the differences between the two age categories are not statistically significant.

Table 13 – Number of digital devices used to access the Internet (TS_3 recoded)

	EU	AUT	BEL	FRA	DEU	GRC	ITA	NLD	PRT	SVN	ESP
Mean	2.5	2.5	2.5	2.3	2.5	2.2	2.6	2.5	2.4	2.42	2.7
St. Dev.	0.6	0.7	0.6	0.7	0.7	0.6	0.7	0.64	0.6	0.6	0.5

Base: teens' sample.

TS_3 recoded: 0 = "No"; 1 = "Own device" or "Shared device". The number of devices used was calculated as the sum of the 3 variables.

For the Teens' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between the **number of digital devices used to access the Internet** and the following independent variables: age, gender, type of area, household composition, and disposing of money of their own. The following table synthesizes the variables that mainly explain the differences in the number of devices used and the profiles of consumers who used the highest/lowest number of devices:

Number of digital devices used to access the Internet - TEENS	<p>Main variables:</p> <ul style="list-style-type: none"> ➤ Type of area ➤ Gender <p>Lowest number of devices used: males, living in a small village or the countryside (mean = 2.2)</p> <p>Highest number of devices used: females, living A city or the surrounding of a city (of more than 200.000 inhabitants) (mean = 2.6)</p>
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FINANCIAL LITERACY

Table 14 - To what extent do you agree with each of the following statements? (SD_10 recoded⁵)

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Before I buy something I carefully consider whether I can afford it	Agree	84.0%	78.3%	78.5%	84.6%	80.3%	89.5%	86.8%	83.7%	93.0%	78.8%	86.8%
	Neutral	9.6%	12.1%	12.9%	8.6%	11.6%	7.3%	8.8%	9.4%	4.0%	13.4%	8.3%
	Disagree	6.3%	9.6%	8.5%	6.8%	8.0%	3.2%	4.4%	6.8%	3.0%	7.8%	4.9%
I tend to live for today and let tomorrow take care of itself	Agree	25.3%	26.5%	29.4%	22.7%	25.6%	23.6%	22.1%	31.0%	23.6%	17.3%	31.6%
	Neutral	22.4%	21.2%	22.6%	17.3%	23.1%	27.0%	28.4%	23.8%	15.7%	20.8%	23.9%
	Disagree	52.3%	52.3%	48.1%	60.0%	51.3%	49.4%	49.4%	45.2%	60.7%	61.8%	44.4%
I find it more satisfying to spend money than to save it for the long term	Agree	21.9%	22.2%	24.3%	22.0%	21.7%	15.7%	21.4%	25.3%	24.6%	18.0%	23.6%
	Neutral	28.3%	28.5%	29.9%	36.2%	32.7%	31.8%	24.9%	26.5%	19.8%	27.0%	25.7%
	Disagree	49.8%	49.3%	45.7%	41.8%	45.5%	52.5%	53.7%	48.3%	55.6%	55.0%	50.7%
I keep a close personal watch on my financial affairs	Agree	83.7%	88.2%	82.5%	80.7%	91.2%	82.5%	87.1%	85.9%	67.1%	88.1%	84.1%
	Neutral	11.4%	6.6%	11.9%	14.0%	5.2%	12.9%	8.7%	10.1%	26.1%	7.2%	10.9%
	Disagree	4.9%	5.2%	5.6%	5.4%	3.7%	4.6%	4.3%	4.0%	6.9%	4.7%	5.0%
I set long term financial goals and strive to achieve them	Agree	63.8%	65.3%	62.8%	60.7%	67.1%	60.5%	55.9%	68.1%	69.3%	66.6%	61.4%
	Neutral	23.8%	20.5%	24.2%	25.2%	22.0%	27.1%	30.9%	21.0%	21.6%	19.7%	25.5%
	Disagree	12.5%	14.1%	13.0%	14.1%	11.0%	12.4%	13.2%	10.9%	9.0%	13.7%	13.2%
I often have my bank account in the red	Agree	21.2%	24.3%	16.8%	24.5%	18.1%	27.9%	19.7%	11.9%	29.5%	19.6%	19.2%
	Neutral	14.0%	9.7%	11.7%	15.5%	10.3%	22.7%	18.2%	8.3%	17.6%	13.9%	12.4%
	Disagree	64.8%	66.0%	71.5%	60.1%	71.5%	49.4%	62.1%	79.9%	52.9%	66.5%	68.4%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults' sample.

SD_11 recoded: "Agree" = "Fully agree" or "Rather agree"; "Neutral" = "Neither agree nor disagree" or "I don't know"; "Disagree" = "Fully disagree" or "Rather disagree".

Table 15 – Adults' Financial literacy indicator

	EU	AUT	BEL	FRA	DEU	GRC	ITA	NLD	PRT	SVN	ESP
Mean	57.2	57.1	56.1	56.1	57.9	56.5	56.9	58.8	56.7	59.1	57.0
St. Dev.	12.8	13.5	12.9	12.9	12.6	12.2	11.7	13.2	13.0	13.2	12.5
Minimum	1.0	10.9	4.3	1.0	14.2	17.5	10.9	17.5	20.8	14.2	14.2
Percentile 25	47.2	47.2	47.2	47.2	50.5	47.2	50.5	50.5	47.2	50.5	47.2
Median	57.1	57.1	57.1	57.1	60.4	57.1	57.1	60.4	57.1	60.4	57.1
Percentile 75	67.0	67.0	67.0	67.0	67.0	67.0	63.7	70.3	67.0	70.3	67.0
Maximum	80.2	80.2	80.2	80.2	80.2	80.2	80.2	80.2	80.2	80.2	80.2

Base: adults' sample. The indicator was calculated as the sum of the items of question SD_10 (scale 6-36). For items 2, 3 and 6 the order of the items was reversed. The resulting score was rescaled on a 100 points scale.



The adults' Financial literacy indicator is meant to be a control variable for comparing groups of adults and help interpreting their differences in terms of behavior, attitudes and opinions. It does not have a particular meaning per se.

⁵ For full results, see **Annex I - Table 3**.

Table 16 – Percentage of teens that do not dispose of money of their own (TS_5, item 8)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
14-15	3.3%	0.0%	0.0%	2.1%	3.1%	16.1%	3.0%	0.0%	4.5%	1.4%	2.2%
16-17	2.6%	2.5%	0.0%	0.0%	0.0%	13.1%	4.1%	1.9%	3.3%	0.0%	0.8%
Total	2.9%	1.3%	0.0%	1.0%	1.6%	14.6%	3.5%	1.0%	3.9%	0.7%	1.5%

Base: teens' sample.

Table 17 – Sources of money (TS_5, items 1-7)

	EU % (N=1.461)	AUT % (N=148)	BEL % (N=150)	FRA % (N=149)	DEU % (N=149)	GRC % (N=128)	ITA % (N=146)	NLD % (N=150)	PRT % (N=144)	SVN % (N=149)	ESP % (N=149)
Allowance	76.7%	89.9%	84.8%	80.8%	90.5%	25.2%	85.1%	84.3%	70.3%	67.3%	81.6%
Chore commissions	22.0%	21.2%	17.9%	21.2%	30.2%	13.9%	19.4%	24.6%	17.7%	29.8%	22.9%
Gifts from relatives or friends	67.5%	68.8%	66.5%	75.4%	65.4%	82.0%	65.3%	52.9%	67.3%	69.3%	64.5%
Side hustles (e.g. babysitting, pet sitting, online activities, ...)	19.4%	12.9%	31.8%	16.2%	30.2%	8.1%	14.5%	44.8%	9.0%	12.5%	11.5%
After-school/weekend jobs	11.7%	10.6%	22.2%	6.7%	11.6%	6.2%	4.6%	29.3%	5.6%	13.1%	5.7%
Full-time job	3.3%	3.9%	2.8%	2.7%	5.0%	8.1%	0.8%	5.0%	2.2%	2.2%	0.9%
Other source of money	2.6%	0.0%	0.0%	1.1%	3.1%	0.6%	0.8%	2.3%	0.6%	16.7%	0.0%
Average # of sources	2.0	2.1	2.3	2.0	2.4	1.4	1.9	2.4	1.7	2.1	1.9

Base: teens that have money of their own. Multiple response question.

Table 18 – Financial instruments (TS_4)

	EU % (N=1.461)	AUT % (N=148)	BEL % (N=150)	FRA % (N=149)	DEU % (N=149)	GRC % (N=128)	ITA % (N=146)	NLD % (N=150)	PRT % (N=144)	SVN % (N=149)	ESP % (N=149)
Cash	58.1%	55.1%	61.4%	56.0%	73.7%	55.1%	75.2%	65.7%	33.9%	45.1%	59.2%
Own bank account	49.0%	57.9%	68.2%	63.7%	51.9%	15.1%	18.4%	74.2%	40.3%	46.0%	54.7%
Someone else's bank account	6.2%	11.7%	0.0%	5.2%	6.8%	11.7%	2.1%	0.0%	10.0%	11.2%	3.4%
Own saving account	45.5%	48.6%	67.2%	50.8%	50.0%	38.0%	25.0%	78.6%	40.7%	39.8%	16.8%
Own debit card	36.4%	42.3%	59.9%	46.6%	33.3%	14.4%	10.5%	81.1%	13.3%	32.3%	30.2%
Someone else's debit card	11.1%	17.2%	13.4%	4.8%	4.3%	20.9%	6.8%	8.5%	12.4%	12.5%	9.8%
Own credit card	2.8%					19.6%				8.8%	
Someone else's credit card	5.3%	9.4%	10.6%	3.2%	3.7%	6.4%	4.2%	4.4%	3.8%	3.5%	3.5%
Own prepaid card	11.9%	1.0%	2.7%	7.3%	10.3%	5.9%	42.5%	4.8%	15.7%	7.6%	20.7%
Someone else's prepaid card	3.2%	3.9%	1.9%	0.0%	3.5%	11.9%	7.7%	0.5%	2.1%	0.6%	0.0%
None of the above	5.0%	5.3%	0.6%	6.6%	2.3%	10.4%	2.8%	0.7%	10.2%	4.5%	6.2%
Average # of financial instruments	2.3	2.5	2.9	2.4	2.4	2.1	2.0	3.2	1.8	2.1	2.0

Base: teens that have money of their own. Multiple response question.

The analysis shows a strong correlation between the number of financial instruments and the number of digital devices used to access the Internet (Pearson correlation, significant at the 0.01 level).
The analysis did not show any statistically significant differences by gender.

Table 19 – Who is responsible for decisions about money for...? (SD_9, SD_9B, TS_6)

			EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	Small/Daily expenses	(Mostly) me	34.8%	37.4%	29.7%	46.3%	49.3%	22.1%	33.6%	55.9%	14.8%	24.9%	34.1%
		Me and another family member	45.0%	43.9%	47.8%	38.3%	35.5%	55.4%	41.3%	29.3%	65.6%	44.0%	49.3%
		Another family member	19.3%	18.4%	22.5%	15.4%	13.3%	22.6%	23.4%	14.8%	16.4%	29.9%	16.0%
		Someone else/Not applicable	0.9%	0.2%	0.0%	0.0%	1.9%	0.0%	1.7%	0.0%	3.3%	1.2%	0.5%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Large /Exceptional purchases	(Mostly) me	8.4%	3.7%	10.0%	12.2%	12.9%	5.3%	4.7%	11.2%	9.1%	8.7%	5.9%
		Me and another family member	56.3%	67.3%	48.0%	58.9%	61.3%	60.2%	41.7%	63.7%	58.8%	49.8%	53.5%
		Another family member	32.7%	28.2%	40.0%	27.5%	22.9%	33.8%	51.1%	22.8%	25.5%	38.4%	37.1%
		Someone else/Not applicable	2.6%	0.7%	2.0%	1.4%	2.9%	0.6%	2.5%	2.2%	6.6%	3.2%	3.5%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Savings	(Mostly) me	35.1%	29.2%	21.1%	41.6%	53.8%	31.9%	42.5%	39.0%	22.4%	35.8%	33.2%
		Me and another family member	40.3%	54.1%	33.0%	32.9%	33.0%	39.0%	35.7%	43.9%	41.0%	45.7%	44.5%
		Another family member	21.2%	15.8%	44.2%	20.1%	9.1%	25.4%	18.6%	15.8%	31.2%	14.2%	18.3%
		Someone else/Not applicable	3.4%	0.8%	1.7%	5.4%	4.1%	3.7%	3.2%	1.3%	5.4%	4.3%	4.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adults	Small/Daily expenses	(Mostly) me	60.8%	63.3%	66.7%	62.4%	66.5%	60.1%	58.3%	65.5%	56.3%	50.4%	58.4%
		Me and another family member	36.2%	34.0%	30.8%	33.9%	31.8%	35.3%	37.9%	32.5%	41.3%	46.1%	38.3%
		Another family member	2.8%	2.7%	2.4%	3.5%	1.5%	3.9%	3.5%	1.7%	2.3%	3.4%	3.0%
		Someone else/Not applicable	0.2%	0.1%	0.1%	0.1%	0.2%	0.7%	0.3%	0.3%	0.0%	0.1%	0.3%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Large/ Exceptional purchases	(Mostly) me	47.6%	52.0%	56.6%	47.8%	55.9%	44.6%	43.6%	49.0%	42.1%	37.7%	47.0%
		Me and another family member	45.7%	39.5%	38.5%	46.5%	41.3%	45.6%	47.1%	47.0%	50.3%	56.3%	45.2%
		Another family member	5.5%	7.7%	4.3%	4.8%	2.1%	7.1%	8.1%	3.7%	6.0%	5.7%	5.6%
		Someone else/Not applicable	1.1%	0.7%	0.6%	0.9%	0.7%	2.8%	1.2%	0.3%	1.6%	0.4%	2.1%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Savings	(Mostly) me	52.6%	57.3%	59.5%	52.1%	59.4%	42.7%	53.7%	53.9%	53.9%	42.1%	51.2%
		Me and another family member	32.8%	30.4%	28.1%	32.8%	28.3%	33.9%	30.4%	35.2%	33.6%	40.9%	34.1%
		Another family member	7.2%	7.9%	6.2%	6.5%	5.3%	10.7%	8.0%	6.3%	4.7%	8.9%	7.5%
		Someone else/Not applicable	7.4%	4.4%	6.2%	8.6%	6.9%	12.7%	7.9%	4.5%	7.8%	8.2%	7.2%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: all respondents.

Table 20 – Who is responsible for the financial decisions, by age

		14 %	15 %	16 %	17 %	Total %
Small/Daily expenses	(Mostly) me	30.0%	31.4%	37.0%	40.7%	34.8%
	Me and another family member	45.9%	45.7%	43.3%	45.4%	45.0%
	Another family member	21.9%	22.4%	19.0%	13.5%	19.3%
	Someone else/Not applicable	2.2%	0.4%	0.7%	0.4%	0.9%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
Large/Exceptional purchases	(Mostly) me	7.0%	8.3%	8.4%	9.5%	8.4%
	Me and another family member	53.2%	53.7%	57.4%	61.0%	56.3%
	Another family member	35.0%	35.5%	32.3%	28.0%	32.7%
	Someone else/Not applicable	4.8%	2.5%	1.9%	1.5%	2.6%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
Savings	(Mostly) me	31.0%	34.6%	35.0%	39.2%	35.1%
	Me and another family member	38.6%	39.2%	42.5%	40.6%	40.3%
	Another family member	26.1%	23.8%	19.0%	16.4%	21.2%
	Someone else/Not applicable	4.3%	2.3%	3.5%	3.7%	3.4%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens' sample. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

For the Teens' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between the **level of responsibility in managing small/daily expenses** and the following independent variables: age, gender, type of area, household composition and financial situation. The following table synthesizes the variables that mainly explain the differences in the level of responsibility and the profiles of consumers with the highest/lowest level of responsibility:

Level of responsibility for small/daily expenses – TEENS	Main variables:
	<ul style="list-style-type: none"> ➤ Gender ➤ Age <p>Lowest level of responsibility: males, aged 15 or less ("No responsibility" = 27%)</p> <p>Highest level of responsibility: females, aged 16 or more ("No responsibility" = 12%)</p>

Table 21 – Level of responsibility for small/daily expenses (TS_6 recoded), by gender

	Female %	Male %	Total %
Full responsibility	46.6%	43.7%	45.0%
Partial responsibility	38.1%	31.8%	34.8%
No responsibility	15.3%	24.5%	20.1%
Total	100.0%	100.0%	100.0%

Base: teens' sample. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

TS_6 recoded: "Full responsibility" = "(Mostly) me"; "Partial responsibility" = "Me and another family member"; "No responsibility" = "Another family member" or "Someone else" or "Not applicable".

PAYMENT HABITS

Table 22 – Over the last 12 months, how frequently did you...? (Q1, TS_7)

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %	
Teens	Buy products and services in physical stores	Never	5.7%	3.6%	8.3%	15.0%	4.5%	3.9%	5.3%	2.0%	5.5%	4.4%	4.2%
		< once/week	48.1%	36.5%	59.8%	59.5%	42.6%	44.9%	45.9%	37.8%	61.4%	48.2%	44.5%
		1-2 times/week	33.5%	44.2%	27.1%	21.5%	38.3%	34.5%	40.6%	37.7%	26.1%	27.4%	37.5%
		3+ times/week	12.7%	15.7%	4.9%	4.0%	14.6%	16.7%	8.2%	22.5%	7.0%	20.0%	13.8%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Buy products and services online	Never	25.8%	16.0%	33.7%	37.3%	30.2%	21.9%	14.3%	22.6%	36.3%	20.3%	25.1%
		< once/week	57.9%	66.7%	54.3%	52.6%	48.4%	54.9%	71.3%	57.4%	53.0%	55.0%	65.7%
		1-2 times/week	11.0%	14.0%	8.8%	7.5%	14.0%	16.0%	10.3%	8.6%	7.0%	18.0%	6.0%
		3+ times/week	5.3%	3.3%	3.2%	2.6%	7.5%	7.2%	4.1%	11.4%	3.6%	6.7%	3.2%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Send or transfer money to another person	Never	61.4%	47.9%	49.4%	79.5%	59.7%	70.4%	85.3%	29.2%	76.0%	51.2%	65.6%
		< once/week	26.2%	34.8%	41.2%	17.0%	30.3%	16.5%	12.4%	47.2%	18.1%	17.4%	26.6%
		1-2 times/week	8.3%	6.7%	6.0%	3.5%	7.1%	9.2%	0.7%	17.2%	4.5%	21.3%	6.8%
		3+ times/week	4.1%	10.6%	3.3%	0.0%	3.0%	3.9%	1.6%	6.4%	1.4%	10.1%	1.0%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adults	Buy products and services in physical stores	Never	2.1%	5.4%	3.0%	3.0%	3.1%	0.9%	2.0%	1.3%	0.4%	1.1%	1.3%
		< once/week	21.4%	17.6%	26.0%	25.3%	18.1%	21.9%	21.5%	17.7%	24.9%	20.2%	20.6%
		1-2 times/week	43.7%	39.9%	45.3%	49.0%	48.6%	45.6%	43.5%	37.8%	43.4%	41.4%	42.7%
		3+ times/week	32.8%	37.1%	25.8%	22.7%	30.3%	31.6%	33.0%	43.2%	31.3%	37.3%	35.4%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Buy products and services online	Never	9.0%	12.9%	10.6%	14.3%	10.4%	6.2%	10.2%	4.8%	6.8%	7.2%	7.2%
		< once/week	69.2%	66.1%	68.1%	68.4%	63.7%	73.7%	68.0%	65.3%	72.7%	77.9%	68.5%
		1-2 times/week	16.4%	17.2%	16.2%	12.9%	19.9%	13.7%	16.5%	22.4%	15.2%	11.8%	18.5%
		3+ times/week	5.3%	3.8%	5.1%	4.4%	5.9%	6.4%	5.4%	7.6%	5.3%	3.1%	5.8%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Send or transfer money to another person	Never	22.7%	25.1%	19.7%	37.1%	22.2%	20.1%	39.1%	8.2%	11.3%	25.6%	18.5%
		< once/week	57.6%	57.4%	55.4%	52.0%	61.4%	55.2%	49.6%	62.3%	63.1%	59.8%	59.7%
		1-2 times/week	13.8%	12.3%	18.0%	7.0%	11.0%	15.6%	7.4%	21.1%	17.3%	11.0%	16.9%
		3+ times/week	6.0%	5.2%	6.9%	3.9%	5.4%	9.1%	3.9%	8.4%	8.3%	3.6%	4.9%
		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: all respondents.

Table 23 – Buying products and services online, by gender

		Female %	Male %
Buy products and services online	Never	29.6%	21.9%
	< once/week	58.0%	58.1%
	1-2 times/week	7.9%	14.0%
	3+ times/week	4.5%	6.1%

Base: teens' sample. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

The analysis did not show any significant differences by gender for buying in physical shops or for peer-to-peer transactions.

Table 24 – In the last 12 months, how frequently did you use the following payment methods for buying products and services in physical stores (e.g. shops, restaurants, supermarkets, cinema, etc.)? (TS_8 item 1, Q2 item 1)

PHYSICAL STORES		Teens 14-17 %	18-34 %	Adults 35-54 % 55-74 %	
Cash	Never	4.0%	3.7%	4.3%	4.7%
	Seldom	13.9%	23.4%	23.3%	23.1%
	Sometimes	33.0%	31.1%	31.2%	29.8%
	Frequently	49.1%	41.8%	41.2%	42.4%
	Total	100.0% (N=1.412)	100.0% (N=2.157)	100.0% (N=3.399)	100.0% (N=2.733)
Physical card*	Never	28.3%	3.3%	4.0%	5.3%
	Seldom	19.2%	10.6%	8.5%	9.6%
	Sometimes	25.4%	25.7%	24.8%	22.9%
	Frequently	27.1%	60.4%	62.8%	62.2%
	Total	100.0% (N=1.375)	100.0% (N=2.146)	100.0% (N=3.387)	100.0% (N=2.700)
Mobile payment	Never	49.7%	24.9%	41.7%	58.7%
	Seldom	12.1%	14.9%	16.5%	13.2%
	Sometimes	19.6%	22.3%	18.3%	13.3%
	Frequently	18.7%	37.9%	23.4%	14.8%
	Total	100.0% (N=1.361)	100.0% (N=2.132)	100.0% (N=3.304)	100.0% (N=2.552)

Base: respondents who bought products/services in physical stores in the past 12 months. Respondents who selected “Not applicable” were excluded. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

*The formulation was slightly different for the two targets: “Physical prepaid/debit card” for teens and “Physical debit/credit card” for adults.

Table 25 – In the last 12 months, how frequently did you use the following payment methods for buying products and services online (e-commerce)? (TS_8 item 2, Q2 item 2)

ONLINE STORES		Teens 14-17 %	18-34 %	Adults 35-54 % 55-74 %	
Bank transfer	Never		22.8%	26.8%	29.1%
	Seldom		27.9%	26.5%	25.5%
	Sometimes		29.2%	29.2%	30.7%
	Frequently		20.1%	17.5%	14.7%
	Total		100.0% (N= 2.019)	100.0% (N= 3.176)	100.0% (N= 2.416)
Physical card*	Never	29.6%	8.3%	8.0%	14.1%
	Seldom	19.1%	11.1%	14.2%	14.5%
	Sometimes	31.0%	29.8%	31.4%	31.4%
	Frequently	20.3%	50.8%	46.4%	40.0%
	Total	100.0% (N=1.101)	100.0% (N= 2.011)	100.0% (N= 3.187)	100.0% (N= 2.409)
Mobile payment	Never	35.2%	24.9%	41.7%	58.7%
	Seldom	19.3%	14.9%	16.5%	13.2%
	Sometimes	27.0%	22.3%	18.3%	13.3%
	Frequently	18.5%	37.9%	23.4%	14.8%
	Total	100.0% (N=1.090)	100.0% (N= 2.132)	100.0% (N= 3.304)	100.0% (N= 2.552)

Base: respondents who bought products/services online in the past 12 months. Respondents who selected “Not applicable” were excluded. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

*The formulation was slightly different for the two targets: “Physical prepaid/debit card” for teens and “Physical debit/credit card” for adults.

Table 26 – In the last 12 months, how frequently did you use the following payment methods for transferring money to another person? (TS_8 item 3, Q2 item 3)

PEER TO PEER		Teens 14-17 %	18-34 %	Adults 35-54 %	55-74 %
Cash	Never	19.7%	14.8%	18.9%	26.0%
	Seldom	25.6%	29.2%	29.7%	29.2%
	Sometimes	37.2%	33.1%	33.8%	33.1%
	Frequently	17.5%	22.9%	17.6%	11.7%
	Total	100.0% (N=566)	100.0% (N=1.915)	100.0% (N=2.713)	100.0% (N=1.835)
Bank transfer	Never		11.4%	9.5%	11.5%
	Seldom		21.0%	26.7%	24.9%
	Sometimes		35.4%	39.9%	43.0%
	Frequently		32.2%	23.9%	20.5%
	Total		100.0% (N=1.915)	100.0% (N=2.731)	100.0% (N=1.852)
Mobile payment	Never	18.7%	14.0%	15.7%	27.5%
	Seldom	23.4%	14.2%	18.4%	18.7%
	Sometimes	32.3%	29.1%	35.1%	33.0%
	Frequently	25.6%	42.7%	30.7%	20.9%
	Total	100.0% (N=568)	100.0% (N=1.914)	100.0% (N=2.733)	100.0% (N=1.813)

Base: respondents who transferred money to another person in the past 12 months. Respondents who selected “Not applicable” were excluded. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 27 – Before choosing a payment method, I usually compare options (fees, ease of use, security, ...) (Q10, item 7)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Agree	71.2%	69.8%	59.5%	64.4%	72.1%	81.3%	73.9%	65.2%	75.1%	74.5%	76.0%
Neutral	17.1%	14.5%	24.5%	20.9%	16.3%	12.3%	17.0%	19.5%	15.0%	15.1%	15.5%
Disagree	11.8%	15.7%	16.1%	14.7%	11.6%	6.4%	9.1%	15.3%	10.0%	10.5%	8.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults' sample (N=850).

Table 28 – When making payments, do you usually consider possible commission costs that each payment method implies for the merchant? (Q20)

	EU % (N=8.125)	AUT % (N=811)	BEL % (N=825)	FRA % (N=768)	DEU % (N=815)	GRC % (N=811)	ITA % (N=795)	NLD % (N=838)	PRT % (N=833)	SVN % (N=807)	ESP % (N=822)
No	31.9%	35.6%	35.2%	37.6%	41.1%	16.9%	39.9%	35.2%	25.1%	30.6%	22.0%
Yes, I try to avoid using BNPL services	21.4%	16.4%	21.6%	24.5%	22.9%	23.0%	14.4%	21.5%	24.9%	19.3%	25.7%
Yes, I prefer using debit cards, instead of credit cards	36.7%	31.1%	39.4%	26.3%	22.6%	48.1%	33.0%	42.4%	46.6%	33.5%	42.3%
Yes, I prefer using cash whenever possible	24.4%	28.5%	18.6%	23.4%	26.5%	34.0%	19.1%	13.9%	23.0%	30.1%	27.7%
Other	0.3%	0.2%	0.2%	0.4%	0.5%	0.0%	0.5%	0.8%	0.2%	0.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults who made at least one digital payment in the past 12 months.

Table 29 – No digital payments in the past 12 months (Q3 item 10, TS_9 item 8)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	25.7%	15.5%	28.3%	34.5%	25.3%	30.6%	21.3%	11.4%	38.0%	22.3%	29.4%
Adults	4.4%	4.6%	2.9%	9.7%	4.1%	4.6%	6.5%	1.5%	2.1%	5.0%	3.3%

Base: all respondents.

Table 30 – Why haven't you made any digital payments in the past 12 months? (Q4, TS_10)

	Teens EU % (N=386)	Adults EU % (N=376)
My parents do not allow me to	42.1%	
I didn't need to buy anything online	25.5%	34.0%
I prefer to use conventional payment means (cash, debit card...)	23.6%	36.9%
I don't have a bank account	21.7%	4.4%
I don't know/I'm not sure how to make digital payments	7.3%	7.7%
I don't feel secure managing my money online	5.9%	19.4%
I don't want my transactions to be tracked online	3.4%	11.8%
My parents do it for me*	3.2%	
I don't trust digital payment methods in protecting my privacy	2.8%	18.8%
I had problems/bad experiences with previous online transactions	1.5%	3.9%
I find digital payment methods too complicated to use	1.5%	9.9%
I have to pay fees/the fees are too high	1.0%	6.0%
Other reason	0.0%	1.3%
Average # of reasons	1.4	1.5

Base: respondents who did not make any digital payment in the past 12 months. Multiple response question. Results by country are not shown because numerosity is too low. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

*Item recoded from the "Other" option (open field).

Table 31 – Reason for not using digital payment methods in past 12 months, by age

	Teens		Adults		
	14-15 % (N=254)	16-17 % (N=132)	18-34 % (N=72)	35-54 % (N=117)	55-74 % (N=187)
My parents do not allow me to	45.3%	36.0%			
I didn't need to buy anything online	24.7%	27.1%	32.5%	30.0%	37.1%
I prefer to use conventional payment means (cash, debit card...)	22.7%	25.1%	33.9%	33.5%	40.3%
I don't have a bank account	22.7%	19.8%	11.9%	1.7%	3.2%
I don't know/I'm not sure how to make digital payments	7.0%	7.7%	5.5%	8.2%	8.3%
I don't feel secure managing my money online	6.0%	5.6%	7.7%	23.3%	21.5%
I don't want my transactions to be tracked online	4.0%	2.3%	10.4%	10.6%	13.0%
My parents do it for me*	3.1%	3.4%			
I don't trust digital payment methods in protecting my privacy	2.9%	2.6%	16.8%	20.5%	18.4%
I had problems/bad experiences with previous online transactions	2.3%	0.0%	6.1%	5.9%	1.7%
I find digital payment methods too complicated to use	1.3%	1.8%	6.1%	6.5%	13.4%
I have to pay fees/the fees are too high	0.9%	1.4%	4.5%	5.6%	6.7%
Other reason	0.0%	0.0%	0.0%	1.6%	1.6%
Average # of reasons	1.4	1.3	1.4	1.5	1.7

Base: respondents who did not make any digital payment in the past 12 months. Multiple response question. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level). *Item recoded from the "Other" option (open field).

Table 32 – In the last 12 months, which of the following payment methods have you used for making digital payments (e.g. for buying products online or transferring money to another person)? (TS_9, items 1-7) – TEENS

	EU % (N=1.119)	AUT % (N=127)	BEL % (N=108)	FRA % (N=99)	DEU % (N=113)	GRC % (N=104)	ITA % (N=119)	NLD % (N=134)	PRT % (N=93)	SVN % (N=117)	ESP % (N=107)
Online payment by debit/credit card	47.1%	42.2%	60.1%	61.4%	27.7%	57.4%	43.6%	40.2%	43.0%	48.2%	51.8%
Online payment via a payment platform/app	45.8%	52.7%	35.2%	26.8%	57.3%	41.9%	32.2%	58.8%	55.5%	50.7%	42.7%
Online banking	33.4%	48.9%	47.6%	24.9%	46.0%	24.6%	7.4%	54.4%	17.7%	42.1%	10.2%
Prepaid cards and gift cards	24.3%	21.1%	9.4%	20.9%	29.9%	23.8%	49.6%	16.0%	20.1%	19.4%	32.1%
Online payment by virtual card	11.6%	9.6%	6.2%	6.1%	12.6%	19.0%	7.6%	10.5%	16.6%	13.8%	15.4%
Payment by mobile phone bill	8.3%	11.0%	16.6%	5.7%	10.7%	13.1%	3.4%	5.7%	6.2%	5.5%	5.3%
Other payment method	2.0%	1.9%	0.0%	0.0%	3.1%	3.7%	1.5%	1.6%	2.2%	4.6%	1.2%
Average # payment methods	1.7	1.9	1.8	1.5	1.9	1.8	1.5	1.9	1.6	1.8	1.6

Base: teens who made at least one digital payment in the past 12 months.

Table 33 – In the last 12 months, which of the following payment methods have you used for making digital payments (e.g. for buying products online or transferring money to another person)? (Q3, items 1-9) – ADULTS

	EU % (N=8.125)	AUT % (N=811)	BEL % (N=825)	FRA % (N=768)	DEU % (N=815)	GRC % (N=811)	ITA % (N=795)	NLD % (N=838)	PRT % (N=833)	SVN % (N=807)	ESP % (N=822)
Online payment by debit/credit card	64.5%	63.5%	70.0%	76.0%	42.7%	76.4%	64.7%	53.8%	55.5%	68.6%	74.8%
Online banking	58.6%	70.8%	69.0%	46.5%	74.3%	41.7%	43.3%	76.9%	58.6%	61.2%	42.4%
Online payment via a payment platform/app	57.7%	58.6%	46.3%	41.5%	71.4%	47.1%	51.6%	68.9%	72.7%	54.1%	62.7%
Prepaid cards and gift cards	21.3%	17.3%	20.1%	19.4%	21.3%	17.3%	32.9%	27.9%	12.0%	25.4%	19.7%
Online payment by virtual card	16.3%	11.2%	10.4%	12.0%	9.9%	23.6%	16.3%	14.7%	30.9%	17.0%	16.8%
BNPL- Buy Now Pay Later services	11.7%	19.6%	16.2%	10.2%	18.0%	6.4%	9.1%	17.2%	8.7%	3.7%	7.3%
Payment by mobile phone bill	9.2%	8.9%	14.5%	6.1%	7.7%	11.3%	4.4%	10.3%	11.0%	10.4%	7.1%
Cryptocurrency payment	3.5%	3.1%	4.6%	1.5%	4.1%	3.2%	2.1%	5.0%	3.3%	5.3%	3.0%
Other payment method	0.9%	0.4%	0.5%	0.3%	0.6%	1.3%	0.6%	0.2%	2.2%	2.7%	0.3%
Average # payment methods	2.4	2.5	2.5	2.1	2.5	2.3	2.3	2.7	2.5	2.5	2.3

Base: adults who made at least one digital payment in the past 12 months.

DIGITAL WALLET

Table 34 – Used a digital wallet/app in the past 12 months (Q6 item 44, TS_12 item 44)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	77.3%	80.8%	65.1%	63.7%	94.5%	76.2%	80.6%	65.0%	84.3%	80.7%	82.6%
Adults	81.4%	84.2%	79.5%	67.2%	88.5%	80.9%	82.4%	73.8%	93.1%	73.8%	89.4%

Base: respondents who made at least one digital payment in the past 12 months.

For the Teens' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between **having used a digital wallet/app in the past 12 months** and the following independent variables: age, gender, type of area, having teens siblings, household composition and financial situation, being responsible for small/daily expenses. The following table synthesizes the variables that mainly explain the differences in digital wallets/apps usage and the profiles of consumers with the highest/lowest proportion of users:

Use of digital wallets/apps - TEENS	Main variables:
	<ul style="list-style-type: none"> ➤ Gender ➤ Financial situation
	Lowest level of usage: females (users = 72%)
	Highest level of usage: males, in comfortable financial situation (users = 87%)

Table 35 – Users of digital wallets/apps (in past 12 months), by gender

	Male %	Female %	Total %
User	81.7%	72.2%	77.3%
Not user	18.3%	27.8%	22.7%
Total	100.0%	100.0%	100.0%

Base: teens who made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 36 – Why haven't you used any digital wallet in the past 12 months? (Q7, TS_13)

	Teens EU % (N=254)	Adults EU % (N=1.497)
I prefer to use conventional payment means (cash, debit card...)	43.6%	54.1%
My parents do not allow me to	40.4%	
I don't know how to use them	13.6%	19.0%
I don't have a bank account	11.2%	1.8%
I don't want my transactions to be tracked by digital wallets	8.5%	19.6%
I don't trust digital wallets in protecting my privacy	6.5%	23.4%
I don't feel secure managing my money online	5.4%	18.7%
I find digital wallets too complicated to use	5.3%	12.5%
The fees are too high	3.1%	5.2%
I had problems/bad experiences with previous online transactions	2.7%	1.8%
Other reason	2.4%	1.9%
Average # of reasons	1.4	1.6

Base: respondents who haven't used any digital wallet in the past 12 months. Multiple response question. Results by country are not shown because numerosity (for the teens) is too low. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 37 – Reason for not using digital wallets in past 12 months, by age

	Teens		Adults		
	14-15 % (N=120)	16-17 % (N=134)	18-34 % (N=216)	35-54 % (N=572)	55-74 % (N=709)
I prefer to use conventional payment means (cash, debit card...)	33.1%	53.0%	53.8%	50.0%	57.5%
My parents do not allow me to	50.3%	31.6%			
I don't know how to use them	17.6%	10.1%	19.4%	18.1%	19.6%
I don't have a bank account	14.4%	8.2%	2.5%	2.0%	1.4%
I don't want my transactions to be tracked by digital wallets	5.2%	11.4%	16.7%	20.2%	20.0%
I don't trust digital wallets in protecting my privacy	1.8%	10.7%	21.2%	24.5%	23.1%
I don't feel secure managing my money online	4.0%	6.7%	16.2%	19.9%	18.5%
I find digital wallets too complicated to use	2.1%	8.2%	6.6%	15.4%	12.0%
The fees are too high	2.7%	3.3%	6.3%	6.4%	3.9%
I had problems/bad experiences with previous online transactions	2.2%	3.1%	4.0%	2.2%	0.8%
Other reason	3.6%	1.3%	1.4%	2.4%	1.6%
Average # of reasons	1.4	1.5	1.5	1.6	1.6

Base: respondents who haven't used any digital wallet in the past 12 months. Multiple response question. Results by country are not shown because numerosity (for the teens) is too low. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

For the Adults' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between **preference for conventional payment means (as a barrier for using digital payment methods and/or digital wallets/apps)** and the following independent variables: age, gender, educational level, type of area, professional and financial situation, financial and digital literacy. The following table synthesizes the variables that mainly explain the differences in the prevalence of the barrier and the profiles of consumers for whom the preference for conventional payment means is one of the main barriers to digital payment methods/digital wallets:

Preference of conventional payment means as barrier for digital payment methods/digital wallets usage - ADULTS	Main variables: <ul style="list-style-type: none"> ➤ Age ➤ Type of living area ➤ Financial situation ➤ Being professionally active
	Lowest prevalence of the barrier: under 37, living in a city (or the surroundings of a city) of at least 50.000 inhabitants (preference of conventional payment means selected as a barrier = 4%) Highest prevalence of the barrier: over 61, in comfortable financial situation, not professionally active (preference of conventional payment means selected as a barrier = 21%)

Table 38 – Preference of conventional payment means as main barrier for digital payment/wallets usage

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	13.4%	13.1%	15.0%	19.8%	9.9%	17.3%	11.9%	13.8%	9.7%	12.7%	11.0%
Adults	11.2%	11.3%	10.6%	18.2%	8.0%	11.0%	10.0%	13.8%	4.0%	18.7%	6.0%

Base: all respondents. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 39 – Digital wallets/apps used in past 12 months (TS_12, items 1-43) - TEENS

	EU % (N=865)	AUT % (N=102)	BEL % (N=70)	FRA % (N=63)	DEU % (N=107)	GRC % (N=79)	ITA % (N=96)	NLD % (N=87)	PRT % (N=78)	SVN % (N=94)	ESP % (N=88)
PayPal	51.1%	37.3%	56.4%	64.5%	64.3%	47.1%	56.7%	33.2%	40.5%	54.7%	58.4%
Apple Pay	28.4%	44.2%	36.6%	34.0%	20.2%	29.4%	13.1%	52.5%	15.1%	25.5%	16.1%
Google Pay	27.1%	37.7%	18.5%	10.2%	25.7%	52.8%	17.1%	31.7%	11.4%	41.7%	16.6%
Revolut	14.7%	4.1%	6.0%	7.9%	4.0%	31.4%	13.0%	13.4%	36.5%	21.8%	12.9%
Samsung Pay	6.7%	10.2%	6.5%	12.7%	4.6%	7.8%	2.6%	2.7%		11.8%	8.6%
Bizum	5.8%										56.4%
MBWay	5.7%					0.0%			62.5%		
Klarna	5.6%	11.4%	19.0%		21.8%						
Postepay app	2.5%					0.0%	22.5%				
Amazon Pay	1.7%	4.6%			9.7%						
N26	1.6%	1.2%	1.8%	0.0%		0.0%	1.6%	1.2%	2.4%	2.6%	5.2%
Satispay	1.5%	0.0%		1.2%			12.6%				
Paylib	1.3%			18.3%							
Bancomat Pay	1.3%						11.5%				
Giropay	1.2%				9.9%						
Sparkasse Mobiles Bezahlen-App	1.2%				9.8%						
Wero	0.8%		9.3%		0.0%						
Hype	0.7%					1.2%	5.1%				
Click-to-Pay	0.5%	2.6%			1.7%						
Fitbit Pay	0.5%		1.0%	0.0%	0.7%	0.0%		3.5%	0.0%		0.0%
Garmin Pay	0.4%	2.7%			0.0%				1.3%		
Cepsa Pay	0.4%					0.0%					3.9%
IT wallet (app IO)	0.3%						3.1%				
Waylet	0.2%					0.0%					2.3%
Nexi Pay	0.2%					0.0%	1.6%				
IsyBank	0.1%						1.3%				
Meo Wallet	0.1%					0.0%			0.0%		
Wise	0.1%								1.1%		
Meta Pay	0.1%	0.0%			0.7%						
Sumeria (Lydia)	0.1%			1.0%							
Cash App	0.1%				0.6%						
Mooney	0.0%						0.0%				
EnelXPay	0.0%					0.0%					
Glase	0.0%			0.0%		0.0%			0.0%		
Oval	0.0%					0.0%					

	EU % (N=865)	AUT % (N=102)	BEL % (N=70)	FRA % (N=63)	DEU % (N=107)	GRC % (N=79)	ITA % (N=96)	NLD % (N=87)	PRT % (N=78)	SVN % (N=94)	ESP % (N=88)
Twyp from ING	0.0%					0.0%					
Curve	0.0%						0.0%				
Payconiq by Bancontact	0.0%		0.0%								
Pay (Volks- und Raiffeisenbanken)	0.0%				0.0%						
Alipay	0.0%	0.0%			0.0%						
Skrill	0.0%				0.0%						
SwatchPay	0.0%								0.0%		
Other wallet/app	1.2%	0.0%	1.0%	1.4%	0.0%	2.1%	1.3%	0.0%	1.1%	5.4%	0.0%
Average # of digital wallets/apps used in past 12 months	1.6	1.6	1.6	1.5	1.7	1.7	1.6	1.4	1.7	1.6	1.8

Base: teens who used at least one digital wallet/app in the past 12 months. Multiple response question (max 3 items).

Table 40 – Digital wallets/apps used in past 12 months (Q6, items 1-43) - ADULTS

	EU % (N=6.616)	AUT % (N=683)	BEL % (N=658)	FRA % (N=518)	DEU % (N=721)	GRC % (N=656)	ITA % (N=655)	NLD % (N=618)	PRT % (N=775)	SVN % (N=596)	ESP % (N=734)
PayPal	71.7%	70.4%	70.7%	75.9%	87.1%	71.9%	67.9%	69.4%	65.1%	69.8%	69.7%
Google Pay	22.2%	20.2%	14.4%	10.5%	16.3%	45.3%	19.1%	30.0%	15.6%	31.8%	19.7%
Apple Pay	16.5%	25.5%	16.3%	28.2%	15.5%	10.0%	11.4%	26.9%	9.6%	15.6%	10.8%
Revolut	15.8%	6.5%	10.8%	10.6%	6.7%	31.6%	13.7%	19.5%	20.4%	24.8%	14.0%
Klarna	9.3%	38.8%	18.1%		31.9%						
MBWay	8.2%					0.4%			69.3%		
Bizum	6.8%										61.5%
Payconiq by Bancontact	4.7%		47.3%								
Samsung Pay	3.7%	4.0%	4.2%	5.5%	3.3%	1.0%	4.7%	5.5%		2.3%	6.8%
Postepay app	2.3%					0.4%	22.5%				
Amazon Pay	2.2%	9.9%			10.3%		0.1%		0.7%		0.1%
N26	1.7%	2.4%	1.3%	1.3%	0.1%	0.7%	1.4%	1.9%	1.2%	5.7%	1.5%
Satispay	1.2%	0.2%			0.5%	0.1%	11.1%				
Waylet	1.0%					0.5%					8.2%
Bancomat Pay	0.9%						9.5%				
Paylib	0.9%			11.5%							
Wise	0.6%		0.1%						5.2%		
Sparkasse Mobiles Bezahlen-App	0.6%				5.4%						
Wero	0.5%		4.3%	0.4%	0.8%						
Giropay	0.5%				4.9%						
Hype	0.4%					0.0%	4.1%				

	EU % (N=6.616)	AUT % (N=683)	BEL % (N=658)	FRA % (N=518)	DEU % (N=721)	GRC % (N=656)	ITA % (N=655)	NLD % (N=618)	PRT % (N=775)	SVN % (N=596)	ESP % (N=734)
Fitbit Pay	0.4%		1.0%	0.0%	0.6%	0.1%		1.1%	0.2%		0.6%
Click-to-Pay	0.4%	3.2%			0.4%						
Nexi Pay	0.3%					0.4%	3.1%				
Skrill	0.3%				1.6%	0.2%		0.2%	0.1%	1.0%	
Mooney	0.2%						2.3%				
IsyBank	0.2%						1.9%				
Sumeria (Lydia)	0.2%			2.1%							
Pay (Volks- und Raiffeisenbanken)	0.2%				1.5%						
Meo Wallet	0.1%					0.0%			1.2%		
Garmin Pay	0.1%	0.7%	0.2%		0.1%			0.2%	0.0%		
Alipay	0.1%	0.6%			0.2%						
IT wallet (app IO)	0.1%						0.7%				
Cepsa Pay	0.1%					0.0%					0.6%
Cash App	0.1%				0.5%						
Meta Pay	0.0%	0.3%			0.0%						
Glase	0.0%			0.4%		0.0%					
Curve	0.0%						0.3%				
EnelXPay	0.0%					0.1%					
Oval	0.0%					0.0%					
Twyp from ING	0.0%					0.0%					
SwatchPay	0.0%								0.0%		
Other wallet/app	1.3%	1.7%	0.4%	0.4%	0.6%	1.4%	0.0%	0.8%	1.2%	5.8%	0.9%
Average # of digital wallets/apps used in past 12 months	1.8	1.8	1.9	1.5	1.9	1.6	1.7	1.6	1.9	1.6	1.9

Base: adults who used at least one digital wallet/app in the past 12 months. Multiple response question (max 3 items).

Table 41 – To what extent are you informed about the fees charged for transactions by the payment apps/platforms that you use? (TS_14) - TEENS

	EU % (N=865)	AUT % (N=102)	BEL % (N=70)	FRA % (N=63)	DEU % (N=107)	GRC % (N=79)	ITA % (N=96)	NLD % (N=87)	PRT % (N=78)	SVN % (N=94)	ESP % (N=88)
Not informed at all	15.1%	12.3%	16.6%	14.2%	9.5%	13.2%	15.9%	23.7%	29.1%	4.1%	16.5%
Somewhat informed	34.8%	43.4%	27.6%	28.3%	31.7%	38.0%	27.5%	35.8%	39.7%	37.4%	35.5%
Reasonably well informed	32.1%	31.2%	32.4%	33.6%	32.4%	27.4%	49.1%	25.7%	24.2%	32.0%	30.8%
Very well informed	18.0%	13.1%	23.4%	23.9%	26.4%	21.5%	7.5%	14.7%	7.1%	26.5%	17.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens who used at least one digital wallet/app in the past 12 months.

Table 42 – To what extent are you informed about the fees charged for transactions by the digital wallet(s) that you use? (Q9, recoded) - ADULTS

	EU % (N=6,616)	AUT % (N=683)	BEL % (N=658)	FRA % (N=518)	DEU % (N=721)	GRC % (N=656)	ITA % (N=655)	NLD % (N=618)	PRT % (N=775)	SVN % (N=596)	ESP % (N=734)
Not informed at all	10.6%	11.7%	16.1%	12.0%	6.7%	11.7%	6.7%	14.8%	5.9%	10.7%	11.4%
Somewhat informed	17.9%	15.6%	17.8%	17.1%	13.6%	29.5%	10.2%	18.9%	18.4%	18.5%	19.4%
Reasonably well informed	34.0%	28.9%	31.6%	37.3%	27.0%	31.2%	47.4%	33.3%	38.0%	37.5%	29.9%
Very well informed	37.5%	43.8%	34.6%	33.6%	52.8%	27.6%	35.7%	33.0%	37.7%	33.4%	39.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults who used at least one digital wallet/app in the past 12 months.

Q9 recoded: the adults' level of information was calculated as the maximum value between the levels selected for each digital wallet.

Table 43 - informed about the fees charged for transactions by the digital wallets/apps used, by age

	Teens		Adults		
	14-15 %	16-17 %	18-34 %	35-54 %	55-74 %
Not informed at all	16.2%	14.3%	10.0%	10.4%	11.6%
Somewhat informed	32.5%	36.5%	16.0%	18.1%	19.5%
Reasonably well informed	31.6%	32.5%	31.5%	35.4%	34.7%
Very well informed	19.7%	16.7%	42.5%	36.2%	34.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Base: respondents who used at least one digital wallet/app in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

SATISFACTION WITH DIGITAL WALLET AND PAYMENT APPS

Table 44 – How would you rate your digital wallets? (TS_15 recoded⁶, TS_16) – TEENS

		EU	AUT	BEL	FRA	DEU	GRC	ITA	NLD	PRT	SVN	ESP
Ease of use	N	853	101	70	62	107	78	96	84	75	94	88
	Mean	8.6	8.6	8.8	8.6	8.8	8.8	8.6	8.1	8.4	8.5	9.2
	St. Dev.	1.6	1.5	1.6	1.7	1.8	1.4	1.5	1.7	1.9	1.5	1.4
	% Very satisfied	51.6%	45.9%	56.8%	51.9%	62.7%	53.6%	47.2%	34.7%	50.8%	43.0%	69.1%
Ease of adding/modifying/removing payment options	N	824	99	62	61	103	76	91	80	75	93	85
	Mean	8.3	8.1	8.4	8.3	8.5	8.4	8.3	8.0	7.9	8.3	8.4
	St. Dev.	1.7	1.6	1.5	2.1	1.7	1.5	1.7	1.8	1.8	1.9	1.5
	% Very satisfied	41.0%	34.2%	42.2%	45.6%	48.3%	40.0%	41.3%	37.8%	33.0%	47.6%	39.4%
Security features and checks	N	833	98	67	61	102	79	91	83	74	92	86
	Mean	8.3	8.1	8.3	8.0	8.5	8.5	8.5	8.0	7.6	8.6	8.5
	St. Dev.	1.7	1.6	1.7	1.9	1.7	1.7	1.4	1.7	1.9	1.6	1.7
	% Very satisfied	42.0%	36.0%	42.8%	38.8%	48.8%	46.6%	40.8%	32.8%	31.1%	50.1%	49.1%
Respect for your privacy	N	822	98	64	60	103	76	92	80	73	90	85
	Mean	8.3	7.8	8.4	8.2	8.6	8.4	8.6	7.7	7.8	8.5	8.6
	St. Dev.	1.7	1.7	1.7	2.2	1.5	1.5	1.4	1.8	1.7	1.7	1.5
	% Very satisfied	41.1%	28.1%	46.6%	50.9%	47.3%	40.5%	45.4%	29.1%	29.6%	47.1%	47.7%
Operation fees	N	782	92	64	56	94	73	88	74	64	91	87
	Mean	8.1	8.1	7.8	7.9	8.3	7.8	8.1	7.5	7.6	8.3	8.8
	St. Dev.	1.9	1.8	2.0	2.0	1.9	1.9	1.9	2.0	1.8	1.8	1.4
	% Very satisfied	39.5%	38.3%	34.9%	38.6%	50.9%	29.1%	37.6%	29.0%	27.5%	46.8%	53.4%
Technical assistance in case of problem	N	715	85	55	49	91	69	81	68	52	90	75
	Mean	7.9	7.6	7.9	7.6	8.3	8.1	8.1	7.8	7.8	7.9	8.2
	St. Dev.	1.9	1.7	2.2	1.9	1.7	1.9	1.7	1.8	1.8	1.9	1.9
	% Very satisfied	35.5%	23.0%	40.5%	28.6%	43.6%	41.1%	36.1%	28.3%	33.0%	35.3%	43.2%
Universal acceptance	N	836	100	64	60	101	79	93	83	75	93	88
	Mean	8.3	8.0	8.0	7.9	8.5	8.3	8.6	8.0	8.0	8.3	8.6
	St. Dev.	1.8	1.7	2.2	1.8	1.7	1.8	1.3	1.9	1.8	1.8	1.9
	% Very satisfied	43.0%	36.2%	47.3%	34.4%	48.7%	44.3%	41.4%	37.7%	36.0%	46.2%	54.8%
Overall satisfaction	N	860	101	69	63	103	79	96	87	78	94	88
	Mean	8.1	7.9	8.0	7.7	8.5	8.2	8.6	7.8	8.0	7.8	8.5
	St. Dev.	1.5	1.4	1.4	1.8	1.4	1.5	1.3	1.3	1.6	1.5	1.6
	% Very satisfied	69.1%	64.2%	60.3%	65.5%	74.3%	65.3%	82.1%	65.0%	66.5%	63.3%	79.9%

Base: teens who used at least one digital wallet/app in the past 12 months. Respondents who selected “I don’t know” were removed.

TS_15 recoded: variable converted to a 1-10 points scale, to allow comparability with overall satisfaction.

The percentage of respondents who are satisfied is calculated as follows:

- For the digital wallets/apps’ aspects (TS_15): sum of the % of those who selected “Excellent”
- For the overall satisfaction with the digital wallets/apps (TS_16): % of those who selected 8 to 10.

⁶ For full results see **Annex I - Table 4**.

Table 45 – How would you rate your digital wallets? (Q10 recoded, Q11) - ADULTS

		EU	AUT	BEL	FRA	DEU	GRC	ITA	NLD	PRT	SVN	ESP
Ease of use	N	6.576	680	651	511	718	653	655	615	774	591	728
	Mean	8.7	8.7	8.8	8.6	9.0	8.5	8.6	8.3	8.7	8.7	8.9
	St. Dev.	1.6	1.6	1.6	1.7	1.5	1.7	1.7	1.7	1.6	1.6	1.6
	% Very satisfied	53.7%	53.5%	58.8%	54.1%	61.6%	48.3%	50.9%	40.6%	55.9%	50.6%	59.9%
Ease of adding/modifying/removing payment options	N	6.433	667	636	497	702	638	644	584	766	580	718
	Mean	8.4	8.6	8.5	8.3	8.7	8.3	8.4	8.0	8.4	8.4	8.4
	St. Dev.	1.7	1.6	1.7	1.7	1.5	1.8	1.6	1.8	1.7	1.6	1.7
	% Very satisfied	45.0%	50.4%	45.9%	42.5%	52.5%	43.2%	42.8%	31.6%	47.2%	43.8%	46.7%
Security features and checks	N	6.474	668	638	501	704	647	648	603	764	579	721
	Mean	8.5	8.5	8.6	8.4	8.8	8.3	8.5	8.2	8.3	8.5	8.6
	St. Dev.	1.7	1.7	1.6	1.7	1.4	1.8	1.7	1.7	1.7	1.7	1.6
	% Very satisfied	47.2%	48.4%	49.9%	45.1%	54.7%	44.4%	48.2%	37.7%	41.8%	49.0%	51.9%
Respect for your privacy	N	6.345	649	630	483	699	635	632	587	750	565	715
	Mean	8.4	8.4	8.4	8.1	8.7	8.4	8.5	8.1	8.4	8.2	8.5
	St. Dev.	1.7	1.7	1.7	1.8	1.6	1.6	1.7	1.8	1.6	1.9	1.7
	% Very satisfied	44.6%	45.7%	46.1%	40.0%	50.9%	44.3%	48.2%	34.7%	43.0%	42.0%	47.9%
Operation fees	N	6.208	632	591	476	693	601	642	572	744	551	703
	Mean	8.3	8.3	8.4	8.1	8.6	8.1	8.3	7.9	8.2	8.0	8.6
	St. Dev.	1.9	2.0	1.9	1.9	1.7	1.8	1.8	1.9	1.9	2.1	1.8
	% Very satisfied	44.8%	47.2%	48.5%	41.2%	50.1%	38.5%	46.5%	32.7%	45.1%	40.2%	53.9%
Technical assistance in case of problem	N	5.373	552	501	394	624	524	569	489	633	468	619
	Mean	8.1	8.1	8.2	7.9	8.5	7.9	8.3	7.8	8.1	7.9	8.2
	St. Dev.	1.9	2.0	1.9	2.0	1.9	2.0	1.8	2.0	1.9	1.9	2.0
	% Very satisfied	40.5%	43.1%	42.2%	34.8%	51.2%	36.6%	44.6%	30.9%	38.3%	33.2%	44.3%
Universal acceptance	N	6.316	652	622	477	691	620	640	594	745	574	702
	Mean	8.3	8.5	8.3	8.1	8.5	7.9	8.7	7.8	8.4	8.2	8.4
	St. Dev.	1.9	1.8	2.0	2.1	1.8	2.3	1.7	2.0	1.7	2.0	1.9
	% Very satisfied	46.1%	49.7%	46.5%	44.0%	49.7%	40.6%	55.9%	33.2%	45.9%	45.7%	48.1%
Overall satisfaction	N	6.564	677	645	514	716	653	653	614	774	595	723
	Mean	8.3	8.4	8.2	8.1	8.7	8.2	8.4	7.9	8.5	8.3	8.4
	St. Dev.	1.5	1.7	1.4	1.5	1.4	1.7	1.4	1.4	1.5	1.7	1.5
	% Very satisfied	74.5%	77.8%	72.2%	67.7%	81.3%	72.5%	77.4%	65.2%	77.4%	72.7%	77.1%

Base: adults who used at least one digital wallet/app in the past 12 months. Respondents who selected “I don’t know” were removed.

Q10 recoded: variable converted to a 1-10 points scale, to allow comparability with overall satisfaction.

The percentage of respondents who are satisfied is calculated as follows:

- For the digital wallets/apps’ aspects (Q10): sum of the % of those who selected “Excellent”
- For the overall satisfaction with the digital wallets/apps (Q11): % of those who selected 8 to 10.

Table 46 – Satisfaction for digital wallets/apps used, by age

	Teens		18-34	Adults	
	14-15	16-17		35-54	55-74
Ease of use	8.5	8.7	8.7	8.7	8.6
Ease of adding/modifying/removing payment options	8.2	8.3	8.6	8.4	8.3
Security features and checks	8.2	8.3	8.6	8.5	8.4
Respect for your privacy	8.3	8.3	8.5	8.4	8.3
Operation fees	8.1	8.1	8.4	8.2	8.2
Technical assistance in case of problem	8.0	7.9	8.2	8.1	8.0
Universal acceptance	8.3	8.2	8.6	8.2	8.0
Overall satisfaction	8.2	8.1	8.4	8.3	8.4

Base: respondents who used at least one digital wallet/app in the past 12 months. For each item, respondents who selected “I don’t know” were removed. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

PROBLEMS WITH DIGITAL PAYMENTS

Table 47 – Have you ever encountered any difficulties when making digital payments? (Q12 item 1, TS_17 item 1)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	51.1%	25.9%	58.5%	47.0%	61.4%	42.1%	78.5%	58.3%	50.8%	30.9%	58.6%
Adults	55.1%	48.6%	52.5%	60.0%	57.9%	54.4%	61.5%	58.2%	49.8%	51.4%	56.9%

Base: respondents who made at least one digital payment in the past 12 months. Percentages refer to those who selected “Yes”.

For the Adults’ target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between the **incidence of problems with digital payments** and the following independent variables: age, gender, educational level, professional and financial situation, financial and digital literacy and frequency of online purchases. The following table synthesizes the variables that mainly explain the differences in the incidence of problems and the profiles of consumers who more/less frequently encountered problems:

Problems with digital payments – ADULTS	<p>Main variables:</p> <ul style="list-style-type: none"> ➤ Age ➤ Digital literacy ➤ Financial literacy <p>Lowest incidence of problems: over 60, with higher level of digital literacy (Never encountered any problem = 73%)</p> <p>Highest incidence of problems: under 42, with lower levels of digital and financial literacy (Never encountered any problem = 19%)</p>
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Table 48 – Never encountered any problem with digital payments, by age

Teens		Adults		
14-15 %	16-17 %	18-34 %	35-54 %	55-74 %
51.5%	50.9%	44.9%	52.8%	66.3%

Base: respondents who made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 49 – Have you ever encountered any difficulties when making digital payments? (Q12 items 2-18, TS_17 items 2-18)

	Teens EU % (N=547)	Adults EU % (N=3.651)
My payment was declined	19.6%	24.0%
I didn't have enough money available on my bank account/card/digital wallet	19.5%	14.8%
The website crashed while I was doing a transaction	15.0%	17.8%
The shop didn't have my card/digital wallet as a payment option	14.9%	18.3%
My digital payment method was not accepted	14.0%	17.8%
I forgot my passwords/PIN codes	13.6%	13.3%
I didn't carry out the payment because I had concerns about payment security	13.4%	15.0%
It was too complicated/I didn't know how to make the payment	13.1%	9.1%
I didn't receive the SMS for validating the transaction	12.5%	13.0%
Unexpected costs in the transaction	12.2%	11.5%
The authentication process was too long/complicated	12.2%	12.3%
Time to complete the transaction was too short (I had to start all over)	10.7%	13.0%
I made a mistake when adding the beneficiary data	10.1%	6.3%
I didn't have access to a (secure) internet connection	9.8%	11.6%
I couldn't cancel or reverse the payment	9.2%	9.8%
Difficulties accessing the website (e.g. I have specific neurodiverse needs or physical disabilities)	5.4%	5.5%
Other difficulty	2.9%	1.5%
Average # of difficulties	2.1	2.1

Base: respondents who encountered some difficulties when making digital payments, at least once. Multiple response question. Results by country are not shown because numerosity (for the teens) is too low. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 50 – Have you ever helped a friend or family member to make a digital payment? (Q13, TS_18)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	46.1%	45.0%	39.1%	28.2%	39.3%	59.3%	50.4%	38.5%	53.0%	54.9%	52.2%
Adults	39.2%	29.8%	35.6%	29.5%	40.3%	50.4%	37.3%	27.1%	50.7%	48.7%	47.5%

Base: respondents who made at least one digital payment in the past 12 months.

For the Adults' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between **helping a friend/relative to make a digital payment** and the following independent variables: age, gender, educational level, professional and financial situation and financial and digital literacy. The following table synthesizes the variables that mainly explain the differences in assistance of friends/relatives and the profiles of consumers with the highest/lowest share of helping friends/relatives:

Helping a friend/relative with digital payments – ADULTS	Main variables: <ul style="list-style-type: none"> ➤ Age ➤ Digital literacy Lower incidence of help: over 60, with lower level of digital literacy (Helped a friend/relative = 12%) Higher incidence of help: under 32, with higher level of digital literacy (Helped a friend/relative = 75%)
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Table 51 – Helped a friend or family member to make a digital payment, by age

Teens		Adults		
14-15 %	16-17 %	18-34 %	35-54 %	55-74 %
38.7%	39.6%	62.2%	48.5%	29.6%

Base: respondents who made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 52 – Difficulties encountered by friends or relatives, by age (Q14, TS_19)

	Teens		Adults		
	14-15 % (N=191)	16-17 % (N=247)	18-34 % (N=1.338)	35-54 % (N=1.631)	55-64 % (N=774)
It was too complicated/They didn't know how to make the payment	29.2%	29.0%	41.1%	42.1%	40.5%
They needed help registering or installing the app	26.3%	29.6%	27.9%	30.0%	29.5%
They had concerns about payment security	13.9%	14.0%	16.3%	17.2%	15.0%
They didn't have a bank account/card/digital wallet	10.1%	12.7%	11.4%	10.8%	9.5%
They didn't have access to a smartphone or PC	11.2%	11.3%	11.7%	9.7%	9.8%
They forgot their passwords	10.4%	8.3%	11.7%	8.5%	6.4%
Their payment was declined	13.7%	11.7%	10.8%	6.3%	7.3%
Their bank card was not accepted	11.0%	9.6%	9.5%	7.3%	7.1%
Their digital payment method was not accepted	9.9%	10.9%	8.7%	5.7%	7.7%
Difficulties accessing the website (e.g. they have specific neurodiverse needs or physical disabilities)	5.5%	6.0%	8.1%	7.3%	7.7%
They didn't have enough money available on their bank account/card/digital wallet	11.8%	8.1%	7.1%	6.3%	8.2%
They didn't have access to a (secure) internet connection	10.3%	7.3%	5.1%	6.3%	6.2%
Other reason	0.0%	0.4%	0.7%	1.0%	0.2%
Average # of difficulties	1.6	1.6	1.7	1.6	1.6

Base: respondents who help a friend/relative to make a digital payment, at least once. Multiple response question. Results by country are not shown because numerosity (for the teens) is too low. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

SECURITY OF DIGITAL PAYMENTS

Table 53 – In general, how concerned are you about the following aspects regarding online payments? (TS_20) - TEENS

		EU % (N=1.119)	AUT % (N=127)	BEL % (N=108)	FRA % (N=99)	DEU % (N=113)	GRC % (N=104)	ITA % (N=119)	NLD % (N=134)	PRT % (N=93)	SVN % (N=117)	ESP % (N=107)
Security risks (being victim of cyberattacks, scams, etc.)	Not at all (or little) concerned	22.8%	16.2%	21.9%	21.9%	24.2%	17.7%	34.7%	41.1%	10.1%	24.0%	9.7%
	Somewhat concerned	58.1%	70.9%	65.2%	62.2%	60.3%	53.4%	55.3%	49.7%	53.6%	57.4%	52.2%
	Very concerned	19.1%	12.9%	12.9%	15.9%	15.4%	28.9%	10.0%	9.2%	36.3%	18.7%	38.1%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Privacy violation (misuse of my personal or financial data, law enforcement surveillance, etc.)	Not at all (or little) concerned	27.5%	30.4%	22.4%	34.9%	25.9%	17.1%	36.5%	44.5%	10.3%	28.5%	17.0%
	Somewhat concerned	50.7%	46.2%	65.2%	51.5%	55.8%	49.8%	53.5%	44.7%	43.5%	52.3%	45.1%
	Very concerned	21.8%	23.5%	12.4%	13.6%	18.3%	33.1%	10.0%	10.8%	46.1%	19.2%	37.9%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not being able to get the money back, in case of fraud or scams	Not at all (or little) concerned	18.3%	19.2%	15.3%	14.0%	19.1%	12.6%	25.6%	35.8%	4.9%	21.8%	7.0%
	Somewhat concerned	44.6%	54.8%	35.0%	51.0%	46.5%	48.6%	53.4%	40.1%	29.7%	49.7%	34.1%
	Very concerned	37.0%	26.0%	49.7%	35.0%	34.4%	38.8%	21.0%	24.1%	65.4%	28.5%	58.9%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not being able to get the money back, in case the product/service is not delivered	Not at all (or little) concerned	19.0%	21.2%	17.0%	17.6%	17.2%	14.8%	31.0%	32.5%	4.5%	22.1%	4.6%
	Somewhat concerned	49.8%	52.2%	41.3%	56.4%	58.6%	53.4%	46.7%	54.9%	36.6%	51.5%	43.4%
	Very concerned	31.2%	26.6%	41.7%	26.0%	24.2%	31.8%	22.3%	12.7%	58.9%	26.3%	52.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens who made at least one digital payment in the past 12 months.

Table 54 – In general, how concerned are you about the following aspects regarding online payments? (Q15) - ADULTS

		EU % (N=8.125)	AUT % (N=811)	BEL % (N=825)	FRA % (N=768)	DEU % (N=815)	GRC % (N=811)	ITA % (N=795)	NLD % (N=838)	PRT % (N=833)	SVN % (N=807)	ESP % (N=822)
Security risks (being victim of cyberattacks, scams, etc.)	Not at all (or little) concerned	17.7%	22.9%	21.5%	15.9%	20.3%	9.4%	21.5%	28.4%	9.5%	16.0%	17.7%
	Somewhat concerned	59.0%	60.4%	60.7%	56.9%	62.8%	51.9%	60.2%	62.1%	55.5%	63.0%	59.0%
	Very concerned	23.4%	16.7%	17.7%	27.2%	16.9%	38.7%	18.3%	9.4%	35.0%	21.0%	23.4%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Privacy violation (misuse of my personal or financial data, law enforcement surveillance, etc.)	Not at all (or little) concerned	19.4%	24.6%	23.0%	17.4%	24.9%	9.2%	22.9%	29.8%	12.7%	15.3%	19.4%
	Somewhat concerned	54.4%	53.9%	55.2%	54.1%	57.5%	47.2%	57.6%	58.1%	51.8%	59.3%	54.4%
	Very concerned	26.2%	21.5%	21.8%	28.5%	17.6%	43.6%	19.5%	12.1%	35.5%	25.4%	26.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not being able to get the money back, in case of fraud or scams	Not at all (or little) concerned	14.0%	17.1%	14.8%	13.6%	17.9%	8.4%	16.8%	26.1%	7.0%	9.9%	14.0%
	Somewhat concerned	45.3%	48.0%	47.4%	43.3%	48.6%	36.3%	50.9%	52.1%	42.3%	44.4%	45.3%
	Very concerned	40.7%	34.9%	37.8%	43.1%	33.6%	55.3%	32.3%	21.8%	50.7%	45.6%	40.7%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not being able to get the money back, in case the product/service is not delivered	Not at all (or little) concerned	17.0%	22.0%	15.6%	16.0%	23.3%	12.3%	22.3%	27.6%	8.8%	12.5%	17.0%
	Somewhat concerned	49.1%	48.9%	51.3%	47.1%	54.2%	39.4%	51.6%	56.1%	44.8%	52.2%	49.1%
	Very concerned	33.9%	29.1%	33.0%	36.9%	22.5%	48.3%	26.0%	16.3%	46.4%	35.3%	33.9%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults who made at least one digital payment in the past 12 months.

Table 55 – Level of concern about online payments, by age

		Teens		Adults		
		14-15 %	16-17 %	18-34 %	35-54 %	55-74 %
Security risks (being victim of cyberattacks, scams, etc.)	Not at all (or little) concerned	25.2%	20.9%	19.4%	17.1%	17.0%
	Somewhat concerned	54.8%	60.7%	58.1%	58.4%	60.4%
	Very concerned	20.0%	18.4%	22.4%	24.5%	22.6%
Privacy violation (misuse of my personal or financial data, law enforcement surveillance, etc.)	Not at all (or little) concerned	28.6%	26.7%	19.6%	19.0%	19.6%
	Somewhat concerned	49.7%	51.4%	53.3%	53.6%	56.4%
	Very concerned	21.7%	21.9%	27.0%	27.4%	24.1%
Not being able to get the money back, in case of fraud or scams	Not at all (or little) concerned	18.9%	17.8%	15.3%	13.4%	13.7%
	Somewhat concerned	44.5%	44.7%	40.7%	46.2%	47.9%
	Very concerned	36.5%	37.4%	43.9%	40.4%	38.5%
Not being able to get the money back, in case the product/service is not delivered	Not at all (or little) concerned	18.4%	19.4%	17.3%	16.3%	17.7%
	Somewhat concerned	49.9%	49.7%	44.4%	50.1%	51.7%
	Very concerned	31.7%	30.8%	38.3%	33.6%	30.6%

Base: respondents who made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 56 – Level of concern about online payments, by gender

		Female %	Male %
Teens	Security risks (being victim of cyberattacks, scams, etc.)	Not at all (or little) concerned	19.1%
		Somewhat concerned	61.2%
		Very concerned	19.6%
	Privacy violation (misuse of my personal or financial data, law enforcement surveillance, etc.)	Not at all (or little) concerned	24.4%
		Somewhat concerned	54.2%
		Very concerned	21.3%
	Not being able to get the money back, in case of fraud or scams	Not at all (or little) concerned	16.4%
		Somewhat concerned	43.4%
		Very concerned	40.2%
	Not being able to get the money back, in case the product/service is not delivered	Not at all (or little) concerned	17.4%
		Somewhat concerned	49.4%
		Very concerned	33.3%
Adults	Security risks (being victim of cyberattacks, scams, etc.)	Not at all (or little) concerned	15.3%
		Somewhat concerned	57.4%
		Very concerned	27.2%
	Privacy violation (misuse of my personal or financial data, law enforcement surveillance, etc.)	Not at all (or little) concerned	17.3%
		Somewhat concerned	54.2%
		Very concerned	28.5%
	Not being able to get the money back, in case of fraud or scams	Not at all (or little) concerned	11.4%
		Somewhat concerned	43.1%
		Very concerned	45.5%
	Not being able to get the money back, in case the product/service is not delivered	Not at all (or little) concerned	14.9%
		Somewhat concerned	47.2%
		Very concerned	37.9%

Base: respondents that made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 57 – In the last 5 years, have you been a victim of a security breach/fraud related to a digital payment that you made? (TS_21) - TEENS⁷

		EU % (N=1.119)	AUT % (N=127)	BEL % (N=108)	FRA % (N=99)	DEU % (N=113)	GRC % (N=104)	ITA % (N=119)	NLD % (N=134)	PRT % (N=93)	SVN % (N=117)	ESP % (N=107)
Prepaid/debit card	No	81.9%	72.5%	80.5%	81.4%	86.6%	76.3%	96.2%	82.6%	87.6%	73.8%	82.4%
	Yes, once	7.7%	8.2%	9.6%	8.2%	4.1%	11.2%	0.7%	9.5%	3.4%	12.4%	9.0%
	Yes, twice	4.2%	13.5%	2.8%	2.2%	4.4%	4.9%	0.0%	0.7%	2.3%	9.1%	1.2%
	Yes, more than twice	3.1%	3.8%	2.9%	2.9%	2.1%	4.6%	1.0%	3.3%	1.1%	4.8%	4.2%
	Don't know/NA	3.1%	2.1%	4.0%	5.3%	2.9%	3.0%	2.1%	3.9%	5.7%	0.0%	3.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Payment app/platform	No	82.0%	68.6%	80.8%	81.3%	84.2%	78.9%	93.6%	84.6%	88.8%	72.9%	87.9%
	Yes, once	5.2%	7.2%	4.9%	7.6%	3.9%	5.5%	0.7%	4.4%	2.8%	7.8%	6.9%
	Yes, twice	5.1%	10.5%	9.3%	2.9%	6.8%	8.6%	0.0%	3.9%	1.6%	6.1%	0.6%
	Yes, more than twice	4.5%	11.6%	1.0%	0.8%	2.1%	4.7%	0.0%	4.6%	2.0%	12.6%	3.1%
	Don't know/NA	3.3%	2.1%	4.0%	7.3%	3.0%	2.3%	5.8%	2.5%	4.7%	0.6%	1.5%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens who made at least one digital payment in the past 12 months.

Table 58 – In the last 5 years, have you been a victim of a security breach/fraud related to a digital payment that you made? (Q16) - ADULTS⁸

		EU % (N=8.125)	AUT % (N=811)	BEL % (N=825)	FRA % (N=768)	DEU % (N=815)	GRC % (N=811)	ITA % (N=795)	NLD % (N=838)	PRT % (N=833)	SVN % (N=807)	ESP % (N=822)
Bank account	No	82.1%	80.9%	79.1%	78.5%	84.2%	81.1%	88.0%	83.0%	80.7%	86.2%	79.3%
	Yes, once	8.7%	10.5%	9.3%	11.6%	7.8%	8.3%	6.6%	7.8%	7.4%	8.1%	9.5%
	Yes, twice	3.7%	3.9%	4.7%	3.7%	3.6%	4.3%	2.4%	3.7%	4.6%	2.0%	4.2%
	Yes, more than twice	2.1%	2.2%	2.3%	2.2%	1.8%	2.2%	1.7%	2.0%	2.7%	1.6%	2.6%
	Don't know/NA	3.4%	2.5%	4.6%	4.1%	2.6%	4.1%	1.2%	3.4%	4.7%	2.0%	4.4%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Credit/debit card	No	80.6%	81.8%	78.8%	76.4%	86.5%	78.5%	80.2%	83.7%	79.5%	84.9%	75.1%
	Yes, once	10.0%	8.5%	9.1%	13.8%	5.5%	11.8%	13.1%	5.5%	9.5%	9.6%	14.3%
	Yes, twice	3.5%	3.7%	4.9%	3.1%	3.4%	4.2%	3.1%	2.9%	3.2%	2.3%	4.5%
	Yes, more than twice	2.2%	2.5%	2.3%	2.7%	1.5%	2.2%	1.7%	2.5%	2.3%	1.7%	2.3%
	Don't know/NA	3.7%	3.5%	4.9%	4.0%	3.1%	3.4%	2.0%	5.4%	5.5%	1.5%	3.8%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Digital wallet	No	84.1%	85.2%	80.5%	80.9%	85.0%	84.6%	86.0%	82.5%	82.8%	87.6%	85.7%
	Yes, once	3.7%	4.8%	3.2%	2.9%	5.1%	3.5%	2.9%	4.1%	3.5%	3.6%	3.4%
	Yes, twice	2.9%	3.0%	4.0%	2.4%	3.1%	3.2%	2.9%	2.8%	2.4%	1.7%	3.6%
	Yes, more than twice	2.2%	2.9%	2.3%	1.7%	1.8%	1.1%	1.9%	2.9%	2.6%	2.4%	2.0%
	Don't know/NA	7.2%	4.2%	10.1%	12.2%	5.0%	7.6%	6.4%	7.8%	8.6%	4.7%	5.3%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults who made at least one digital payment in the past 12 months.

⁷ For prevalence of victims over the whole sample (teens + adults), see **Annex I - Table 5**.

⁸ For prevalence of victims over the whole sample (teens + adults), see **Annex I - Table 5**.

Table 59 – Which security breach /fraud related to digital payments have you been a victim of in the last 5 years? (TS_22) - TEENS

		EU %
Prepaid/debit card (N=168)	Card cloning	16.7%
	Unexpected fees	17.4%
	Phishing, smishing or vishing	35.5%
	Fraudulent use due to passwords theft or unauthorized access	18.3%
	Paid for a product/service that was never delivered*	4.0%
	Not able to identify the problem	8.1%
	Total	100.0%
Payment app/platform (N=165)	Card cloning	16.2%
	Unexpected fees	28.1%
	Phishing, smishing or vishing	31.8%
	Fraudulent use due to passwords theft or unauthorized access	14.9%
	Paid for a product/service that was never delivered*	2.1%
	Not able to identify the problem	6.7%
	Total	100.0%

Base: teens who were victims of at least one scam/fraud in the past 5 years. Single answer question (most recent experience). *Item recoded from “Other” option. Results by country are not shown because numerosity is too low.

Table 60 – Which security breach /fraud related to digital payments have you been a victim of in the last 5 years? (Q17) - ADULTS

		EU %
Bank account (N=1.181)	Card cloning	10.3%
	Unexpected fees	22.7%
	Phishing, smishing or vishing	27.4%
	Fraudulent use due to passwords theft or unauthorized access	16.2%
	Paid for a product/service that was never delivered*	2.9%
	Another fraud/scam	4.8%
	Not able to identify the problem	15.8%
	Total	100.0%
Credit/debit card (N=1.279)	Card cloning	16.9%
	Unexpected fees	21.1%
	Phishing, smishing or vishing	24.0%
	Fraudulent use due to passwords theft or unauthorized access	17.8%
	Paid for a product/service that was never delivered*	2.0%
	Another fraud/scam	3.6%
	Not able to identify the problem	14.7%
	Total	100.0%
Digital wallet (N=714)	Card cloning	11.0%
	Unexpected fees	22.2%
	Phishing, smishing or vishing	30.7%
	Fraudulent use due to passwords theft or unauthorized access	15.6%
	Paid for a product/service that was never delivered*	1.8%
	Another fraud/scam	1.5%
	Not able to identify the problem	17.2%
	Total	100.0%

Base: adults who were victims of at least one scam/fraud in the past 5 years. Single answer question (most recent experience). *Item recoded from “Other” option.

Table 61 – Overall, to what extent do you find it safe to use the following digital payment methods for purchasing products or services online? (TS_23) - TEENS

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Prepaid/debit card	Very unsafe	1.9%	2.3%	0.0%	2.3%	2.6%	3.8%	0.8%	0.0%	4.5%	3.1%	0.6%
	Rather unsafe	6.4%	10.3%	7.4%	6.4%	6.5%	6.8%	0.0%	7.1%	8.5%	7.9%	3.1%
	Neither safe nor unsafe	17.3%	28.6%	13.1%	27.9%	17.1%	12.4%	7.3%	8.0%	21.2%	22.6%	18.1%
	Rather safe	48.2%	39.2%	48.2%	52.2%	44.8%	49.9%	59.4%	51.8%	39.7%	43.3%	52.2%
	Very safe	26.2%	19.5%	31.4%	11.2%	29.0%	27.0%	32.5%	33.1%	26.1%	23.1%	26.1%
	Total	100.0% (N=1.085)	100.0% (N=124)	100.0% (N=99)	100.0% (N=91)	100.0% (N=108)	100.0% (N=104)	100.0% (N=117)	100.0% (N=133)	100.0% (N=87)	100.0% (N=116)	100.0% (N=106)
Payment app/platform	Very unsafe	2.4%	2.7%	1.0%	0.0%	1.4%	8.5%	0.0%	2.7%	4.3%	0.9%	2.6%
	Rather unsafe	6.9%	4.7%	5.0%	11.1%	11.0%	14.2%	1.1%	2.9%	9.7%	4.2%	7.5%
	Neither safe nor unsafe	21.4%	28.2%	24.9%	41.5%	17.3%	16.3%	16.8%	14.4%	18.2%	21.3%	17.4%
	Rather safe	46.0%	43.6%	52.4%	37.4%	41.0%	41.0%	56.0%	52.8%	46.0%	40.1%	47.9%
	Very safe	23.4%	20.7%	16.8%	10.1%	29.3%	20.0%	26.2%	27.1%	21.9%	33.4%	24.6%
	Total	100.0% (N=1.068)	100.0% (N=124)	100.0% (N=99)	100.0% (N=93)	100.0% (N=106)	100.0% (N=102)	100.0% (N=111)	100.0% (N=127)	100.0% (N=87)	100.0% (N=112)	100.0% (N=106)

Base: teens who made at least one digital payment in the past 12 months. For each payment method, respondents who selected “I don’t know/not applicable” were excluded.

Table 62 – Overall, to what extent do you find it safe to use the following digital payment methods for purchasing products or services online? (Q18) - ADULTS

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Online banking	Very unsafe	2.9%	2.8%	1.8%	5.6%	1.8%	3.7%	1.7%	1.0%	4.0%	3.3%	3.5%
	Rather unsafe	5.6%	4.6%	4.1%	6.3%	3.4%	9.5%	5.6%	2.3%	6.6%	8.5%	5.6%
	Neither safe nor unsafe	17.0%	15.3%	13.9%	26.7%	12.1%	21.0%	21.5%	6.5%	16.0%	19.6%	18.9%
	Rather safe	46.6%	43.6%	52.3%	47.9%	42.7%	45.2%	50.5%	44.5%	44.1%	51.4%	43.7%
	Very safe	28.0%	33.7%	27.9%	13.4%	40.0%	20.6%	20.7%	45.7%	29.3%	17.3%	28.3%
	Total	100.0% (N=7.862)	100.0% (N=788)	100.0% (N=804)	100.0% (N=706)	100.0% (N=803)	100.0% (N=805)	100.0% (N=761)	100.0% (N=834)	100.0% (N=762)	100.0% (N=799)	100.0% (N=799)
Credit/debit card	Very unsafe	2.6%	3.6%	2.0%	2.5%	1.6%	4.2%	1.6%	0.7%	3.3%	4.1%	2.6%
	Rather unsafe	5.9%	4.6%	4.2%	6.0%	4.8%	6.9%	5.9%	2.5%	8.7%	7.5%	7.2%
	Neither safe nor unsafe	16.7%	14.3%	14.3%	25.3%	14.8%	19.9%	17.6%	9.5%	14.8%	20.8%	16.0%
	Rather safe	47.8%	44.5%	53.8%	48.6%	43.7%	44.6%	56.5%	45.5%	44.8%	50.1%	46.4%
	Very safe	27.0%	33.0%	25.7%	17.6%	35.0%	24.4%	18.4%	41.8%	28.5%	17.5%	27.8%
	Total	100.0% (N=7.950)	100.0% (N=789)	100.0% (N=796)	100.0% (N=752)	100.0% (N=771)	100.0% (N=810)	100.0% (N=787)	100.0% (N=806)	100.0% (N=820)	100.0% (N=802)	100.0% (N=816)
Digital wallet	Very unsafe	1.1%	1.1%	0.8%	1.1%	0.7%	1.8%	0.4%	0.2%	1.5%	1.6%	1.4%
	Rather unsafe	1.7%	1.9%	1.0%	1.5%	0.3%	3.1%	1.4%	1.0%	2.8%	2.8%	1.3%
	Neither safe nor unsafe	9.4%	10.2%	8.7%	17.6%	6.3%	10.8%	7.6%	6.7%	9.0%	11.8%	7.8%
	Rather safe	40.5%	39.2%	45.6%	46.7%	35.8%	37.0%	40.8%	43.5%	34.4%	48.8%	37.4%
	Very safe	47.3%	47.5%	43.8%	33.1%	56.8%	47.2%	49.9%	48.7%	52.2%	35.0%	52.1%
	Total	100.0% (N=6.573)	100.0% (N=679)	100.0% (N=644)	100.0% (N=508)	100.0% (N=721)	100.0% (N=656)	100.0% (N=653)	100.0% (N=613)	100.0% (N=773)	100.0% (N=593)	100.0% (N=731)

Base:

- Online banking and Credit/debit card: adults who made at least one digital payment in the past 12 months. For each payment method, respondents who selected “I don’t know/not applicable” were excluded.
- Digital wallet: adults who used at least one digital wallet in the past 12 months. Respondents who selected “I don’t know/not applicable” were excluded.

ATTITUDES TOWARDS PERSONAL DATA PROTECTION

Table 63 – To what extent do you agree with each of the following statements? (TS_24) - TEENS

		EU % (N=1.119)	AUT % (N=127)	BEL % (N=108)	FRA % (N=99)	DEU % (N=113)	GRC % (N=104)	ITA % (N=119)	NLD % (N=134)	PRT % (N=93)	SVN % (N=117)	ESP % (N=107)
I am comfortable sharing personal data for fraud prevention/anti money laundering checks	Agree	46.8%	55.8%	33.6%	37.6%	44.1%	43.8%	61.2%	40.5%	35.5%	60.9%	49.5%
	Neutral	27.0%	16.3%	34.9%	32.7%	24.3%	25.0%	23.9%	35.0%	32.6%	25.3%	22.1%
	Disagree	26.2%	27.9%	31.4%	29.7%	31.6%	31.1%	14.9%	24.5%	31.9%	13.8%	28.5%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I am comfortable sharing my personal data for commercial purposes	Agree	33.5%	33.8%	25.2%	29.3%	36.4%	33.0%	25.6%	43.4%	23.6%	45.2%	35.3%
	Neutral	21.6%	21.3%	29.5%	27.3%	21.4%	17.5%	22.2%	22.1%	18.9%	17.2%	18.3%
	Disagree	44.9%	44.8%	45.3%	43.3%	42.2%	49.5%	52.2%	34.4%	57.5%	37.6%	46.4%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I am comfortable sharing my personal data with third parties	Agree	30.3%	38.9%	28.2%	20.7%	25.2%	31.7%	23.2%	36.5%	19.8%	44.6%	29.0%
	Neutral	21.7%	13.8%	27.5%	29.5%	23.7%	15.2%	23.9%	29.7%	13.1%	18.1%	20.8%
	Disagree	48.0%	47.3%	44.3%	49.7%	51.1%	53.1%	52.9%	33.8%	67.1%	37.3%	50.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I carefully read the privacy consent of the mobile payment apps that I use	Agree	47.4%	44.4%	38.5%	38.2%	59.7%	61.8%	46.4%	39.3%	37.6%	61.7%	45.8%
	Neutral	22.0%	13.4%	27.3%	26.1%	17.8%	20.4%	28.7%	16.1%	25.3%	21.1%	27.1%
	Disagree	30.6%	42.2%	34.2%	35.7%	22.5%	17.8%	24.9%	44.6%	37.1%	17.2%	27.1%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I apply restrictions to location permissions to my mobile payment apps	Agree	61.8%	58.9%	56.8%	63.9%	61.8%	75.4%	64.5%	49.2%	63.1%	66.0%	61.8%
	Neutral	24.9%	22.1%	30.7%	26.7%	25.7%	16.4%	24.7%	23.5%	22.5%	27.9%	28.6%
	Disagree	13.4%	19.0%	12.5%	9.4%	12.5%	8.2%	10.8%	27.3%	14.3%	6.1%	9.6%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I apply restrictions to limit access to smartphone data	Agree	61.6%	53.1%	60.0%	68.2%	53.6%	71.8%	70.5%	51.8%	55.3%	68.0%	66.6%
	Neutral	21.1%	24.0%	25.8%	25.1%	26.9%	18.5%	17.6%	19.3%	17.2%	18.4%	18.0%
	Disagree	17.3%	22.9%	14.2%	6.7%	19.5%	9.7%	11.9%	29.0%	27.5%	13.5%	15.4%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens who made at least one digital payment in the past 12 months.

Table 64 – To what extent do you agree with each of the following statements? (Q19) - ADULTS

		EU % (N=8,125)	AUT % (N=811)	BEL % (N=825)	FRA % (N=768)	DEU % (N=815)	GRC % (N=811)	ITA % (N=795)	NLD % (N=838)	PRT % (N=833)	SVN % (N=807)	ESP % (N=822)
I am comfortable sharing personal data for fraud prevention/anti money laundering checks	Agree	41.9%	40.1%	42.8%	34.0%	42.0%	35.8%	51.5%	39.8%	43.8%	50.0%	38.8%
	Neutral	31.2%	25.7%	33.5%	33.6%	28.1%	30.4%	32.9%	36.0%	27.9%	32.5%	31.5%
	Disagree	26.9%	34.2%	23.7%	32.3%	30.0%	33.7%	15.6%	24.2%	28.3%	17.5%	29.7%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I am comfortable sharing my personal data for commercial purposes	Agree	25.6%	25.4%	29.7%	23.7%	27.5%	21.2%	25.6%	32.8%	25.0%	19.5%	25.0%
	Neutral	24.8%	22.0%	29.6%	28.2%	21.7%	26.0%	28.9%	26.9%	21.8%	20.2%	23.1%
	Disagree	49.6%	52.5%	40.7%	48.2%	50.8%	52.8%	45.5%	40.3%	53.1%	60.3%	51.9%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I am comfortable sharing my personal data with third parties	Agree	23.3%	23.7%	29.3%	27.0%	20.8%	21.4%	20.5%	31.9%	20.0%	18.1%	20.2%
	Neutral	23.5%	19.7%	26.9%	27.1%	20.6%	22.2%	31.2%	25.3%	19.8%	18.7%	24.2%
	Disagree	53.2%	56.7%	43.8%	46.0%	58.6%	56.5%	48.4%	42.8%	60.2%	63.2%	55.5%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I carefully read the privacy consent of the mobile payment apps that I use	Agree	46.8%	42.6%	42.2%	41.2%	55.3%	49.2%	50.8%	44.7%	48.5%	46.1%	47.2%
	Neutral	27.0%	23.7%	29.2%	31.5%	20.1%	30.0%	29.7%	26.7%	26.0%	26.2%	27.5%
	Disagree	26.2%	33.7%	28.6%	27.3%	24.6%	20.8%	19.5%	28.6%	25.5%	27.7%	25.3%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I apply restrictions to location permissions to my mobile payment apps	Agree	61.9%	60.7%	56.4%	61.0%	60.0%	64.7%	60.0%	57.1%	69.4%	62.2%	67.0%
	Neutral	26.4%	24.8%	30.1%	28.8%	26.2%	24.9%	29.5%	31.8%	20.4%	25.3%	22.3%
	Disagree	11.8%	14.5%	13.5%	10.3%	13.8%	10.4%	10.5%	11.1%	10.1%	12.5%	10.7%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I apply restrictions to limit access to smartphone data	Agree	58.9%	57.2%	56.8%	60.2%	57.9%	62.8%	59.2%	59.2%	63.5%	51.3%	60.6%
	Neutral	26.8%	26.2%	27.4%	28.6%	27.5%	25.8%	29.2%	26.3%	24.9%	26.4%	26.1%
	Disagree	14.3%	16.7%	15.7%	11.3%	14.6%	11.3%	11.6%	14.5%	11.6%	22.3%	13.3%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults who made at least one digital payment in the past 12 months.

Table 65 – Attitudes towards personal data protection, by age

		Teens		Adults		
		14-15 %	16-17 %	18-34 %	35-54 %	55-74 %
I am comfortable sharing personal data for fraud prevention/anti money laundering checks	Agree	47.0%	46.5%	43.3%	41.7%	41.0%
	Neutral	27.3%	26.9%	30.9%	30.8%	31.9%
	Disagree	25.7%	26.6%	25.8%	27.5%	27.1%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
I am comfortable sharing my personal data for commercial purposes	Agree	35.0%	32.3%	31.4%	26.1%	20.1%
	Neutral	22.8%	20.6%	25.8%	24.7%	24.3%
	Disagree	42.1%	47.1%	42.8%	49.3%	55.6%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
I am comfortable sharing my personal data with third parties	Agree	32.4%	28.7%	29.4%	25.3%	15.6%
	Neutral	21.5%	21.8%	22.8%	23.0%	24.7%
	Disagree	46.2%	49.5%	47.8%	51.6%	59.6%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
I carefully read the privacy consent of the mobile payment apps that I use	Agree	51.0%	44.6%	46.8%	46.5%	47.2%
	Neutral	20.7%	23.0%	22.5%	26.5%	31.4%
	Disagree	28.3%	32.4%	30.7%	27.1%	21.3%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
I apply restrictions to location permissions to my mobile payment apps	Agree	63.3%	60.6%	64.0%	62.2%	59.6%
	Neutral	26.1%	23.9%	23.5%	25.9%	29.3%
	Disagree	10.7%	15.5%	12.5%	11.8%	11.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%
I apply restrictions to limit access to smartphone data	Agree	65.7%	58.3%	61.5%	60.0%	55.3%
	Neutral	19.9%	22.0%	24.3%	25.6%	30.5%
	Disagree	14.4%	19.6%	14.2%	14.4%	14.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%

Base: respondents that made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 66 – Attitudes towards personal data protection, by gender

			Female %	Male %
Teens	I am comfortable sharing personal data for fraud prevention/anti money laundering checks	Agree	43.5%	50.0%
		Neutral	27.6%	26.5%
		Disagree	28.9%	23.5%
	I am comfortable sharing my personal data for commercial purposes	Agree	28.2%	38.4%
		Neutral	22.9%	20.3%
		Disagree	48.9%	41.3%
	I am comfortable sharing my personal data with third parties	Agree	26.1%	34.2%
		Neutral	21.7%	21.4%
		Disagree	52.1%	44.4%
	I carefully read the privacy consent of the mobile payment apps that I use	Agree	44.5%	50.1%
		Neutral	23.3%	20.8%
		Disagree	32.1%	29.2%
	I apply restrictions to location permissions to my mobile payment apps	Agree	59.2%	64.0%
		Neutral	27.9%	22.3%
		Disagree	12.9%	13.7%
Adults	I am comfortable sharing personal data for fraud prevention/anti money laundering checks	Agree	59.3%	63.5%
		Neutral	22.9%	19.6%
		Disagree	17.8%	16.9%
	I am comfortable sharing my personal data for commercial purposes	Agree	39.4%	44.3%
		Neutral	32.1%	30.2%
		Disagree	28.5%	25.4%
	I am comfortable sharing my personal data with third parties	Agree	23.4%	27.7%
		Neutral	25.2%	24.4%
		Disagree	51.4%	47.9%
	I carefully read the privacy consent of the mobile payment apps that I use	Agree	20.6%	26.0%
		Neutral	23.1%	23.9%
		Disagree	56.3%	50.1%
	I apply restrictions to location permissions to my mobile payment apps	Agree	47.1%	46.5%
		Neutral	28.0%	26.0%
		Disagree	24.8%	27.5%
Adults	I apply restrictions to limit access to smartphone data	Agree	62.0%	61.8%
		Neutral	27.5%	25.1%
		Disagree	10.5%	13.1%
	I apply restrictions to limit access to smartphone data	Agree	58.5%	59.4%
		Neutral	27.1%	26.4%
		Disagree	14.4%	14.2%

Base: respondents that made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

OPINIONS AND ATTITUDES TOWARDS DIGITAL PAYMENTS

Table 67 – Opinions towards digital payments (TS_25) - TEENS

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Paying digitally should be free of charge for consumers	Agree	87.1%	86.2%	85.1%	81.8%	85.9%	89.6%	88.1%	90.7%	91.4%	86.2%	85.8%
	Neutral	10.2%	9.6%	12.7%	15.2%	10.9%	8.1%	10.6%	6.4%	6.0%	11.5%	11.0%
	Disagree	2.7%	4.2%	2.2%	3.0%	3.2%	2.2%	1.4%	3.0%	2.6%	2.3%	3.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I prefer digital payments over cash whenever possible	Agree	49.2%	47.0%	50.1%	41.0%	44.1%	52.6%	52.9%	65.1%	43.5%	52.7%	42.7%
	Neutral	26.9%	22.9%	26.7%	34.5%	26.4%	20.1%	31.4%	18.8%	35.3%	22.4%	30.7%
	Disagree	23.9%	30.1%	23.3%	24.4%	29.5%	27.3%	15.6%	16.1%	21.2%	24.9%	26.6%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I stopped shopping with a merchant that didn't accept digital payment methods	Agree	28.4%	29.9%	29.5%	17.5%	21.8%	35.2%	29.3%	25.9%	23.3%	39.0%	33.0%
	Neutral	31.1%	25.0%	32.2%	38.6%	24.5%	26.5%	36.9%	27.3%	40.1%	28.1%	31.6%
	Disagree	40.5%	45.0%	38.3%	44.0%	53.6%	38.3%	33.8%	46.8%	36.5%	32.8%	35.4%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Having access to digital payments makes me spend more than when I use cash	Agree	46.2%	63.4%	48.1%	38.7%	47.5%	49.3%	29.7%	52.4%	42.7%	43.3%	46.6%
	Neutral	32.0%	25.8%	32.9%	35.9%	27.3%	30.2%	43.7%	27.3%	36.5%	30.7%	29.7%
	Disagree	21.8%	10.8%	18.9%	25.4%	25.1%	20.5%	26.6%	20.3%	20.8%	26.0%	23.6%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Using digital payment methods makes it easier to keep track of my spending	Agree	59.6%	55.5%	64.0%	52.3%	50.5%	64.7%	74.5%	64.6%	50.2%	60.1%	60.0%
	Neutral	26.8%	23.2%	26.3%	35.2%	19.5%	26.6%	19.8%	27.7%	35.6%	26.8%	27.0%
	Disagree	13.6%	21.3%	9.7%	12.4%	30.1%	8.8%	5.7%	7.7%	14.2%	13.1%	12.9%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I fear losing the opportunity to choose between payment methods (cash, debit/credit cards, digital wallets, ...) in the future	Agree	45.9%	54.0%	45.7%	43.0%	41.0%	52.2%	26.6%	44.7%	46.4%	56.0%	50.1%
	Neutral	32.7%	28.7%	32.7%	34.3%	29.7%	26.4%	44.5%	33.8%	38.6%	27.6%	31.0%
	Disagree	21.3%	17.3%	21.7%	22.8%	29.3%	21.4%	28.9%	21.5%	15.1%	16.4%	18.9%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
In the future, cash should continue to be accepted everywhere (at no additional costs)	Agree	85.2%	89.1%	85.6%	85.8%	91.3%	85.2%	76.5%	80.3%	84.4%	86.3%	87.6%
	Neutral	10.3%	5.7%	11.8%	10.9%	5.3%	8.5%	18.1%	11.7%	12.2%	9.3%	9.0%
	Disagree	4.5%	5.1%	2.6%	3.4%	3.4%	6.3%	5.4%	8.0%	3.4%	4.4%	3.4%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Providers of digital wallets should grant a refund in case of fraud, scams or other security violations	Agree	85.8%	90.9%	83.9%	77.9%	81.2%	92.5%	86.2%	77.9%	89.8%	87.9%	90.1%
	Neutral	11.8%	7.1%	15.1%	18.7%	14.1%	7.5%	11.0%	17.7%	9.7%	9.0%	7.8%
	Disagree	2.4%	2.0%	1.0%	3.4%	4.7%	0.0%	2.7%	4.3%	0.6%	3.0%	2.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Everyone should have access to a basic bank account, free of charge	Agree	85.1%	83.5%	90.2%	85.2%	82.2%	87.8%	80.1%	90.0%	89.0%	81.5%	81.3%
	Neutral	11.0%	9.2%	9.1%	9.3%	12.5%	8.0%	16.4%	7.7%	8.2%	12.5%	17.5%
	Disagree	3.9%	7.3%	0.7%	5.5%	5.3%	4.2%	3.5%	2.3%	2.9%	6.0%	1.3%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Every bank account should offer a payment card, free of charge	Agree	88.4%	88.6%	90.6%	87.2%	87.9%	89.1%	84.9%	88.7%	89.2%	88.8%	89.5%
	Neutral	8.9%	7.8%	7.4%	8.7%	8.0%	8.5%	14.7%	8.4%	8.8%	8.0%	9.0%
	Disagree	2.6%	3.6%	2.1%	4.1%	4.1%	2.4%	0.4%	2.9%	2.0%	3.2%	1.5%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: teens' sample.

Table 68 – Opinions towards digital payments (TS_25) - ADULTS

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Paying digitally should be free of charge for consumers	Agree	86.8%	84.8%	85.0%	83.8%	85.8%	87.7%	88.0%	86.6%	89.1%	88.2%	89.2%
	Neutral	10.3%	10.8%	12.3%	12.8%	11.1%	9.9%	9.4%	10.5%	8.9%	8.5%	9.1%
	Disagree	2.9%	4.4%	2.7%	3.3%	3.1%	2.4%	2.7%	2.9%	1.9%	3.3%	1.8%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I prefer digital payments over cash whenever possible	Agree	48.1%	40.5%	58.5%	41.7%	43.7%	44.8%	47.4%	58.4%	53.3%	49.8%	42.5%
	Neutral	26.4%	21.7%	24.4%	31.1%	25.7%	28.8%	31.2%	24.1%	27.2%	20.1%	29.6%
	Disagree	25.6%	37.8%	17.1%	27.2%	30.6%	26.5%	21.4%	17.5%	19.5%	30.1%	27.9%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I stopped shopping with a merchant that didn't accept digital payment methods	Agree	25.9%	21.7%	25.9%	21.9%	23.0%	35.9%	28.7%	21.2%	28.5%	23.8%	28.4%
	Neutral	30.0%	24.4%	34.4%	35.3%	24.6%	27.9%	35.9%	30.1%	27.7%	30.3%	29.7%
	Disagree	44.1%	53.9%	39.7%	42.8%	52.3%	36.2%	35.5%	48.7%	43.8%	45.8%	42.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Having access to digital payments makes me spend more than when I use cash	Agree	39.3%	43.3%	38.4%	34.8%	42.5%	41.7%	36.2%	37.9%	41.4%	36.4%	40.2%
	Neutral	27.7%	24.9%	30.2%	33.1%	23.9%	26.7%	30.8%	23.3%	22.5%	31.2%	30.2%
	Disagree	33.0%	31.8%	31.3%	32.1%	33.6%	31.7%	33.0%	38.8%	36.2%	32.3%	29.6%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Using digital payment methods makes it easier to keep track of my spending	Agree	59.2%	46.7%	64.4%	54.9%	43.7%	66.3%	73.9%	69.1%	48.4%	61.4%	63.3%
	Neutral	27.0%	29.2%	24.4%	33.9%	32.6%	24.0%	21.3%	21.5%	33.9%	22.8%	26.0%
	Disagree	13.8%	24.1%	11.2%	11.3%	23.7%	9.7%	4.8%	9.3%	17.6%	15.7%	10.7%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I fear losing the opportunity to choose between payment methods (cash, debit/credit cards, digital wallets, ...) in the future	Agree	51.7%	54.8%	49.9%	52.1%	48.7%	47.8%	40.6%	55.4%	55.3%	54.6%	58.2%
	Neutral	27.2%	20.9%	29.6%	29.6%	23.9%	33.3%	35.3%	23.0%	23.6%	25.3%	27.3%
	Disagree	21.1%	24.3%	20.6%	18.3%	27.4%	18.9%	24.0%	21.6%	21.1%	20.1%	14.5%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
In the future, cash should continue to be accepted everywhere (at no additional costs)	Agree	84.8%	87.0%	84.5%	85.3%	86.5%	82.6%	77.0%	87.2%	83.2%	86.4%	88.3%
	Neutral	10.6%	9.4%	11.1%	10.8%	8.9%	12.5%	15.3%	9.0%	12.0%	8.1%	8.5%
	Disagree	4.6%	3.5%	4.4%	3.9%	4.6%	4.9%	7.7%	3.8%	4.8%	5.4%	3.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Providers of digital wallets should grant a refund in case of fraud, scams or other security violations	Agree	85.2%	84.2%	83.3%	81.9%	86.9%	88.2%	82.9%	77.7%	88.5%	91.2%	86.8%
	Neutral	12.1%	11.4%	13.1%	15.7%	11.0%	10.0%	13.8%	19.6%	9.1%	6.6%	10.9%
	Disagree	2.7%	4.4%	3.6%	2.4%	2.1%	1.9%	3.3%	2.7%	2.3%	2.3%	2.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Everyone should have access to a basic bank account, free of charge	Agree	85.2%	81.9%	85.0%	85.2%	84.9%	86.6%	81.5%	86.4%	86.8%	88.7%	84.7%
	Neutral	11.0%	13.0%	10.9%	10.9%	11.2%	10.6%	13.6%	10.0%	9.8%	8.0%	12.2%
	Disagree	3.8%	5.2%	4.1%	3.9%	4.0%	2.8%	4.9%	3.7%	3.4%	3.3%	3.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Every bank account should offer a payment card, free of charge	Agree	87.6%	83.7%	84.7%	87.6%	87.5%	91.1%	87.5%	85.9%	89.7%	90.1%	88.8%
	Neutral	9.5%	12.5%	11.7%	10.0%	10.1%	6.5%	9.8%	10.1%	8.4%	7.0%	8.5%
	Disagree	2.9%	3.9%	3.6%	2.5%	2.5%	2.4%	2.7%	4.0%	2.0%	2.9%	2.6%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults' sample.

Table 69 – Opinions and attitudes towards digital payments, by age

		Teens		Adults		
		14-15 %	16-17 %	18-34 %	35-54 %	55-74 %
Paying digitally should be free of charge for consumers	Agree	85.8%	88.3%	81.1%	87.9%	90.0%
	Neutral	11.3%	9.2%	14.0%	9.5%	8.4%
	Disagree	2.9%	2.5%	4.9%	2.6%	1.6%
I prefer digital payments over cash whenever possible	Agree	46.1%	52.2%	54.4%	48.6%	42.3%
	Neutral	28.4%	25.5%	25.7%	25.9%	27.5%
	Disagree	25.5%	22.3%	19.9%	25.5%	30.2%
I stopped shopping with a merchant that didn't accept digital payment methods	Agree	29.6%	27.3%	33.6%	26.4%	19.2%
	Neutral	31.3%	30.9%	28.5%	27.4%	34.6%
	Disagree	39.1%	41.8%	37.9%	46.2%	46.2%
Having access to digital payments makes me spend more than when I use cash	Agree	50.6%	41.8%	48.2%	42.7%	28.0%
	Neutral	31.1%	32.9%	28.1%	26.7%	28.7%
	Disagree	18.2%	25.4%	23.8%	30.7%	43.3%
Using digital payment methods makes it easier to keep track of my spending	Agree	56.9%	62.3%	66.9%	59.8%	52.3%
	Neutral	27.7%	25.8%	22.0%	26.5%	31.5%
	Disagree	15.4%	11.8%	11.1%	13.6%	16.2%
I fear losing the opportunity to choose between payment methods (cash, debit/credit cards, digital wallets, ...) in the future	Agree	47.4%	44.5%	54.6%	54.4%	46.1%
	Neutral	32.3%	33.2%	25.6%	25.6%	30.4%
	Disagree	20.3%	22.3%	19.8%	20.0%	23.5%
In the future, cash should continue to be accepted everywhere (at no additional costs)	Agree	85.4%	85.0%	80.9%	84.5%	88.4%
	Neutral	9.5%	11.0%	13.0%	10.8%	8.3%
	Disagree	5.1%	4.0%	6.1%	4.8%	3.3%
Providers of digital wallets should grant a refund in case of fraud, scams or other security violations	Agree	84.3%	87.3%	81.7%	85.2%	87.9%
	Neutral	13.1%	10.5%	13.7%	12.1%	10.9%
	Disagree	2.6%	2.2%	4.6%	2.7%	1.2%
Everyone should have access to a basic bank account, free of charge	Agree	83.2%	86.9%	81.5%	86.0%	87.0%
	Neutral	12.0%	10.1%	12.8%	10.5%	10.1%
	Disagree	4.8%	3.0%	5.7%	3.5%	2.8%
Every bank account should offer a payment card, free of charge	Agree	86.9%	89.9%	82.0%	88.1%	91.5%
	Neutral	10.2%	7.6%	13.5%	9.1%	6.6%
	Disagree	2.8%	2.5%	4.5%	2.8%	1.8%

Base: all respondents. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

For the Adults' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between the **fear of losing the opportunity to choose between payment methods in the future** and the following independent variables: age, gender, educational level, type of area, professional and financial situation, financial and digital literacy. The following table synthesizes the variables that mainly explain the differences of agreement with the statement and the profiles of consumers who fear the most/least losing the opportunity to choose between digital payment methods in the future:

Fear of losing the opportunity to choose between payment methods in the future – ADULTS	Main variables: <ul style="list-style-type: none"> ➤ Digital literacy ➤ Financial literacy ➤ Age
	Lowest level of agreement with the statement: lower level of digital and financial literacy (Agree = 37%, Disagree = 19%) Highest level of agreement with the statement: aged between 27 and 51, with higher level of digital literacy (Agree = 59%, Disagree = 16%)

MOST APPRECIATED ASPECTS OF DIGITAL PAYMENTS

Table 70 – For you, which are the most important aspects of a digital payment method? (TS_11) – TEENS⁹

	EU (N=1.119)	AUT (N=127)	BEL (N=108)	FRA (N=99)	DEU (N=113)	GRC (N=104)	ITA (N=119)	NLD (N=134)	PRT (N=93)	SVN (N=117)	ESP (N=107)
Ease of use	57.5%	44.7%	64.1%	49.5%	53.2%	53.5%	67.7%	59.1%	65.0%	55.9%	64.2%
Safety of the transaction	46.4%	39.2%	45.4%	53.5%	59.4%	39.7%	57.1%	37.3%	40.8%	44.8%	48.0%
Quick checkout process	33.2%	28.4%	42.5%	40.5%	19.3%	46.4%	15.6%	49.0%	12.4%	17.4%	60.1%
Easy to track recent purchases	26.1%	36.8%	25.3%	19.6%	35.1%	18.8%	20.5%	24.2%	23.0%	29.9%	25.2%
Privacy	25.5%	29.9%	24.2%	19.7%	36.2%	29.6%	20.8%	17.6%	24.5%	30.3%	22.7%
Lower (or no) commissions	24.8%	20.6%	8.3%	22.7%	23.5%	29.8%	37.0%	13.5%	37.4%	32.9%	26.1%
More widely accepted by online retailers and services	24.6%	18.0%	15.4%	15.8%	32.1%	19.5%	38.1%	24.4%	22.4%	19.3%	40.1%
Being able to easily get a refund in case of fraud or commercial disputes	22.5%	23.2%	18.9%	16.9%	27.4%	26.9%	23.8%	18.4%	21.6%	29.7%	18.0%
Strong authentication method	20.4%	12.9%	25.7%	23.7%	15.9%	27.5%	24.7%	9.2%	33.9%	21.7%	14.3%
Popularity	17.5%	17.3%	16.4%	15.7%	12.4%	18.2%	7.9%	30.2%	23.3%	23.0%	8.5%
Recommended by a friend/relative	15.5%	25.7%	14.8%	11.5%	13.3%	21.6%	2.2%	12.3%	19.8%	18.0%	16.7%
Availability of rewards or loyalty programs	11.9%	26.5%	8.9%	8.0%	6.0%	22.0%	10.8%	5.1%	9.5%	15.7%	5.1%
Other aspect	0.3%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.9%
Average # of aspects selected	3.3	3.2	3.1	3.0	3.3	3.5	3.3	3.0	3.3	3.4	3.5

Base: teens that made at least one digital payment in the past 12 months. Multiple response question (max 5 elements).

Table 71 – For you, which are the most important aspects of a digital payment method? (Q5) – ADULTS¹⁰

	EU (N=8.125)	AUT (N=811)	BEL (N=825)	FRA (N=768)	DEU (N=815)	GRC (N=811)	ITA (N=795)	NLD (N=838)	PRT (N=833)	SVN (N=807)	ESP (N=822)
Ease of use	58.4%	49.5%	61.0%	57.4%	57.4%	57.6%	58.4%	65.4%	61.7%	62.0%	53.2%
Safety of the transaction	57.0%	62.1%	53.2%	57.2%	68.4%	54.2%	58.9%	53.8%	57.8%	50.7%	54.3%
Lower (or no) commissions	35.2%	34.7%	17.8%	32.1%	27.2%	46.5%	43.4%	18.4%	42.6%	53.1%	37.0%
Privacy	33.6%	36.4%	24.7%	23.7%	44.5%	32.3%	32.6%	26.7%	42.1%	34.2%	38.1%
Quick checkout process	32.1%	18.3%	44.2%	40.2%	19.1%	46.8%	15.0%	51.3%	20.3%	16.5%	48.7%
Being able to easily get a refund in case of fraud or commercial disputes	30.0%	40.8%	22.7%	28.0%	41.7%	29.4%	35.1%	22.6%	27.9%	23.7%	28.7%
Easy to track recent purchases	29.0%	38.3%	30.8%	23.0%	35.8%	29.0%	26.5%	24.8%	26.3%	33.0%	22.4%
Strong authentication method	28.2%	27.1%	23.2%	32.7%	27.1%	26.8%	38.2%	18.3%	36.6%	22.2%	30.4%
More widely accepted by online retailers and services	24.1%	28.1%	18.2%	15.8%	33.3%	19.7%	27.8%	31.1%	22.0%	19.5%	24.6%
Availability of rewards or loyalty programs	9.7%	11.4%	11.2%	9.0%	8.2%	15.3%	7.0%	5.7%	11.3%	7.3%	10.3%
Popularity	9.2%	7.8%	14.8%	8.9%	8.2%	6.5%	6.4%	10.0%	9.8%	10.6%	8.7%
Recommended by a friend/relative	6.3%	5.7%	5.6%	7.4%	7.2%	5.8%	7.8%	5.0%	5.4%	4.5%	8.5%
Other aspect	0.4%	0.2%	0.6%	0.4%	0.2%	0.3%	0.2%	0.4%	0.3%	1.1%	0.2%
Average # of aspects selected	3.5	3.6	3.3	3.4	3.8	3.7	3.6	3.3	3.6	3.4	3.7

Base: adults that made at least one digital payment in the past 12 months. Multiple response question (max 5 elements).

⁹ For distribution over the whole sample (teens + adults), see **Annex I - Table 6**.

¹⁰ For distribution over the whole sample (teens + adults), see **Annex I - Table 6**.

Table 72 – Most appreciated features of digital payment methods, by age

	Teens		Adults		
	14-15	16-17	18-34	35-54	55-74
Ease of use	55.1%	59.5%	52.9%	57.7%	63.8%
Safety of the transaction	43.0%	49.1%	52.5%	56.7%	61.2%
Lower (or no) commissions	22.5%	26.7%	34.6%	35.2%	35.8%
Privacy	22.6%	27.8%	34.2%	33.5%	33.2%
Quick checkout process	34.0%	32.7%	34.5%	32.6%	29.4%
Being able to easily get a refund in case of fraud or commercial disputes	25.1%	20.5%	29.8%	28.7%	32.0%
Easy to track recent purchases	25.7%	26.5%	29.4%	28.3%	29.6%
Strong authentication method	18.8%	21.6%	25.6%	28.4%	30.2%
More widely accepted by online retailers and services	22.7%	26.1%	22.2%	23.4%	26.4%
Popularity	18.5%	16.6%	15.0%	7.7%	6.3%
Availability of rewards or loyalty programs	12.4%	11.5%	12.0%	10.4%	6.9%
Recommended by a friend/relative	17.2%	14.2%	9.9%	5.0%	4.9%

Base: respondents that made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

For the Adults' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between the selection of “**being able to easily get a refund in case of fraud or commercial disputes**” as one of the most important features of digital payment methods and the following independent variables: age, gender, educational level, type of area, professional and financial situation, financial and digital literacy. The following table synthesizes the variables that mainly explain the differences in choosing this option and the profiles of consumers for whom being able to easily get a refund is a very appreciated feature:

Being able to easily get a refund in case of fraud or commercial disputes – ADULTS	Main variables: <ul style="list-style-type: none"> ➤ Digital literacy ➤ Age ➤ Financial situation
	<p>Lowest appreciation: aged 18 to 25, lower level of digital literacy (11% of adults who made digital payments in the past 12 months selected it as one of the most appreciated features of digital payment methods)</p> <p>Highest appreciation: higher level of digital literacy, in difficult financial situation or just sufficient to make ends meet (36% of adults who made digital payments in the past 12 months selected it as one of the most appreciated features of digital payment methods)</p>

MOST DESIRED FEATURES OF A NEW DIGITAL PAYMENT METHOD

Table 73 – If a new digital payment method was introduced, which are the most important features that it should have? (TS_26) – TEENS¹¹

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Easy to use	53.9%	45.6%	55.4%	55.7%	55.8%	50.3%	49.8%	63.2%	59.8%	45.4%	57.8%
Secure and reliable	52.4%	44.1%	47.7%	53.9%	47.9%	60.7%	47.4%	58.1%	60.4%	51.9%	52.4%
No (or very low) transaction fees	45.9%	38.1%	50.0%	57.5%	42.9%	53.3%	37.5%	42.6%	45.3%	53.5%	38.2%
Being able to easily get a refund in case of fraud or scams	41.2%	45.7%	34.2%	47.2%	47.3%	45.9%	37.7%	28.8%	42.8%	43.9%	38.9%
Ensuring privacy of personal data	37.7%	31.2%	32.8%	33.1%	34.2%	52.1%	34.7%	32.0%	51.3%	40.7%	35.1%
Universally accepted	35.2%	45.6%	38.4%	24.4%	48.8%	27.4%	43.4%	29.5%	44.1%	28.0%	22.2%
Allowing for instant payments	30.6%	29.1%	31.7%	27.1%	32.1%	28.6%	33.2%	29.7%	28.6%	32.0%	34.0%
Fast authentication method	24.2%	16.0%	27.0%	29.2%	21.0%	19.1%	29.1%	18.2%	24.4%	25.4%	32.7%
Allowing person-to-person payments	19.8%	21.7%	22.1%	20.2%	22.5%	19.7%	16.1%	20.0%	12.5%	17.7%	25.4%
Allowing offline transactions	13.9%	10.9%	15.9%	10.7%	10.4%	20.3%	14.8%	10.3%	18.0%	16.0%	11.9%
Being able to aggregate all my pre-existing digital payment methods	12.0%	15.8%	7.4%	4.9%	8.7%	12.2%	12.1%	13.5%	11.3%	16.9%	17.5%
Interoperability	11.1%	7.7%	9.0%	2.6%	7.2%	16.2%	21.2%	3.6%	15.6%	19.1%	9.4%
Other	0.3%	0.0%	0.0%	0.0%	0.6%	0.0%	2.4%	0.0%	0.0%	0.0%	0.0%
Average # of features selected	3.8	3.5	3.7	3.7	3.8	4.1	3.8	3.5	4.1	3.9	3.8

Base: teens' sample. Multiple response question (max 5 elements).

Table 74 – If a new digital payment method was introduced, which are the most important features that it should have? (TS_26) – ADULTS¹²

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Secure and reliable	55.8%	53.2%	48.9%	56.4%	55.4%	57.9%	55.1%	57.8%	58.6%	55.9%	59.0%
Easy to use	53.2%	50.4%	54.8%	55.2%	52.1%	56.9%	52.0%	54.9%	50.2%	56.1%	48.9%
No (or very low) transaction fees	50.1%	45.4%	52.3%	54.8%	44.1%	59.7%	38.7%	50.2%	39.5%	63.1%	52.7%
Being able to easily get a refund in case of fraud or scams	43.9%	48.0%	37.8%	44.0%	45.8%	39.6%	44.3%	33.2%	52.3%	51.1%	43.2%
Ensuring privacy of personal data	42.6%	34.4%	34.0%	43.8%	41.8%	43.6%	39.7%	42.7%	51.5%	46.7%	47.4%
Universally accepted	35.8%	39.1%	38.2%	26.0%	45.5%	29.1%	38.3%	36.7%	45.1%	27.0%	33.0%
Allowing for instant payments	29.7%	25.7%	29.3%	30.6%	27.0%	32.0%	27.5%	28.8%	33.8%	30.6%	31.5%
Fast authentication method	26.4%	24.4%	26.2%	27.5%	27.0%	29.6%	22.1%	23.7%	25.9%	28.6%	28.4%
Allowing person-to-person payments	18.3%	18.4%	18.9%	15.8%	18.5%	25.7%	15.6%	19.4%	13.2%	17.5%	19.5%
Allowing offline transactions	16.8%	11.8%	17.6%	13.3%	11.0%	24.5%	16.5%	12.4%	24.6%	20.1%	16.2%
Being able to aggregate all my pre-existing digital payment methods	12.0%	13.0%	12.0%	6.7%	13.2%	9.7%	10.6%	13.0%	15.3%	14.9%	11.7%
Interoperability	10.1%	9.6%	8.6%	3.7%	8.6%	10.1%	17.1%	9.9%	11.1%	13.0%	8.8%
Other	0.8%	2.6%	0.5%	0.9%	1.0%	0.4%	0.3%	1.1%	0.3%	0.4%	0.5%
Average # of features selected	4.0	3.8	3.8	3.8	3.9	4.2	3.8	3.8	4.2	4.3	4.0

Base: adults' sample. Multiple response question (max 5 elements).

¹¹ For distribution over the whole sample (teens + adults), see **Annex I - Table 7**.

¹² For distribution over the whole sample (teens + adults), see **Annex I - Table 7**.

Table 75 – Most desired features of a new digital payment method, by age

	Teens		Adults		
	14-15 %	16-17 %	18-34 %	35-54 %	55-74 %
Secure and reliable	49.5%	55.3%	50.3%	56.6%	59.4%
Easy to use	52.6%	55.2%	50.3%	51.4%	57.7%
No (or very low) transaction fees	44.3%	47.4%	44.7%	49.4%	55.1%
Being able to easily get a refund in case of fraud or scams	40.4%	42.0%	40.7%	42.2%	48.6%
Ensuring privacy of personal data	38.1%	37.3%	37.9%	41.3%	47.9%
Universally accepted	33.4%	37.0%	33.6%	36.8%	36.3%
Allowing for instant payments	29.4%	31.8%	32.6%	29.4%	27.7%
Fast authentication method	23.5%	24.9%	25.3%	25.4%	28.4%
Allowing person-to-person payments	19.4%	20.1%	20.1%	18.2%	16.8%
Allowing offline transactions	14.7%	13.1%	23.4%	15.0%	13.7%
Being able to aggregate all my pre-existing digital payment methods	12.9%	11.2%	14.0%	11.8%	10.7%
Interoperability	10.8%	11.5%	12.5%	10.3%	7.9%

Base: respondents that made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 76 – Most desired features of a new digital payment method, by gender

	Teens		Adults	
	Female %	Male %	Female %	Male %
Secure and reliable	55.4%	49.7%	58.4%	53.3%
Easy to use	56.4%	51.8%	54.2%	52.2%
No (or very low) transaction fees	47.3%	44.6%	51.0%	49.1%
Being able to easily get a refund in case of fraud or scams	43.0%	39.7%	47.0%	40.9%
Ensuring privacy of personal data	41.1%	34.7%	46.2%	39.0%
Universally accepted	34.1%	36.2%	33.9%	37.7%
Allowing for instant payments	30.2%	31.0%	27.5%	31.8%
Fast authentication method	21.6%	26.7%	24.9%	27.8%
Allowing person-to-person payments	17.8%	21.6%	15.7%	20.8%
Allowing offline transactions	12.4%	15.3%	17.6%	15.9%
Being able to aggregate all my pre-existing digital payment methods	11.2%	12.8%	11.1%	13.0%
Interoperability	9.0%	13.1%	8.0%	12.1%

Base: respondents that made at least one digital payment in the past 12 months. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

AWARENESS ABOUT DIGITAL EURO

Table 77 – Have you ever heard about digital euro? (TS_27)

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	I never heard about it	51.0%	44.0%	63.2%	71.1%	49.9%	36.1%	56.7%	48.3%	46.7%	42.1%	52.1%
	Yes, but I'm not informed about it	40.1%	47.6%	26.7%	26.1%	40.7%	51.4%	36.9%	45.1%	48.7%	40.2%	37.2%
	Yes, and I'm informed about it	8.9%	8.3%	10.2%	2.8%	9.4%	12.5%	6.4%	6.6%	4.6%	17.7%	10.7%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adults	I never heard about it	42.4%	30.9%	52.7%	69.7%	43.9%	30.7%	55.7%	36.1%	39.5%	31.9%	33.0%
	Yes, but I'm not informed about it	46.3%	54.3%	37.7%	26.0%	47.8%	55.9%	35.6%	53.6%	50.5%	51.2%	50.7%
	Yes, and I'm informed about it	11.3%	14.9%	9.6%	4.3%	8.3%	13.4%	8.7%	10.3%	10.0%	16.9%	16.3%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: all respondents.

For the Teens' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between the **level of information and awareness about the digital euro** and the following independent variables: age, gender, type of area, household composition. The following table synthesizes the variables that mainly explain the differences in the level of awareness and information about the digital euro and the profiles of consumers with the highest/lowest level of awareness and information:

Level of awareness and information about the digital euro - TEENS	Main variables: <ul style="list-style-type: none"> ➤ Having siblings aged 14 to 17 ➤ Type of area Lowest level: no siblings aged 14 to 17 (Not aware = 53%, Aware and informed about it = 8%) Highest level: at least one brother/sister aged 14 to 17, living in a city or the surroundings of a city of more than 200.000 inhabitants (Not aware = 35%, Aware and informed about it = 18%)
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For the Adults' target, a CHAID (Chi-square automatic interaction detection) analysis has been performed for the detection of interaction between the **level of information and awareness about the digital euro** and the following independent variables: age, gender, educational level, type of area, professional and financial situation, digital and financial literacy. The following table synthesizes the variables that mainly explain the differences in the level of awareness and information about the digital euro and the profiles of consumers with the highest/lowest level of awareness and information:

Level of awareness and information about the digital euro - ADULTS	Main variables: <ul style="list-style-type: none"> ➤ Digital literacy ➤ Type of area ➤ Gender Lowest level: lower level of digital literacy, living in a small city (of less than 50.000 inhabitants) or in the countryside (Not aware = 60%, Aware and informed about it = 5%) Highest level: male, with higher level of digital literacy (Not aware = 27%, Aware and informed about it = 30%)
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Table 78 – Level of awareness and information about the digital euro, by age

	Teens		Adults		
	14-15 %	16-17 %	18-34 %	35-54 %	55-74 %
I never heard about it	50.5%	51.6%	42.9%	42.7%	41.7%
Yes, but I'm not informed about it	40.6%	39.5%	44.7%	45.7%	48.5%
Yes, and I'm informed about it	8.9%	8.9%	12.5%	11.6%	9.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Base: all respondents. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 79 – Level of awareness and information about the digital euro, by gender

		Female %	Male %
Teens	I never heard about it	55.0%	47.1%
	Yes, but I'm not informed about it	35.4%	44.6%
	Yes, and I'm informed about it	9.6%	8.3%
	Total	100.0%	100.0%
Adults	I never heard about it	50.9%	33.8%
	Yes, but I'm not informed about it	41.1%	51.7%
	Yes, and I'm informed about it	8.0%	14.5%
	Total	100.0%	100.0%

Base: all respondents. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Table 80 – Level of awareness and information about the digital euro, by type of living area

		A city or the surrounding of a city (> 200.000 inhabitants) %	A city or the surrounding of a city (50.000 - 200.000 inhabitants) %	A small city or a village (2.500 - 50.000 inhabitants) %	A small village (< 2.500 inhabitants) or the countryside %
Teens	I never heard about it	46.4%	49.2%	51.8%	62.4%
	Yes, but I'm not informed about it	42.8%	41.9%	39.5%	31.9%
	Yes, and I'm informed about it	10.8%	8.9%	8.7%	5.7%
	Total	100.0%	100.0%	100.0%	100.0%
Adults	I never heard about it	39.4%	39.6%	44.8%	48.1%
	Yes, but I'm not informed about it	47.0%	49.8%	44.6%	42.8%
	Yes, and I'm informed about it	13.7%	10.6%	10.6%	9.2%
	Total	100.0%	100.0%	100.0%	100.0%

Base: all respondents. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

ANNEX I – Extra tables

Annex I - Table 1 – To what extent do you agree with each of the following statements? (SD_11)

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
I can find the information I need on the Internet	Fully disagree	0.9%	1.0%	1.2%	0.4%	1.1%	0.7%	0.9%	0.3%	0.5%	1.9%
	Rather disagree	1.8%	3.3%	1.4%	1.9%	1.0%	2.2%	1.5%	1.4%	1.6%	2.5%
	Neither agree nor disagree	5.0%	8.5%	7.9%	5.3%	4.7%	9.1%	4.8%	9.7%	4.7%	7.3%
	Rather agree	29.9%	43.4%	46.1%	33.7%	36.1%	45.9%	31.6%	52.3%	28.0%	36.1%
	Fully agree	62.4%	43.8%	43.4%	58.7%	57.1%	42.1%	61.1%	36.4%	65.2%	52.1%
I can transfer documents, photos, or video files from one device to another	Fully disagree	2.4%	3.6%	3.8%	3.5%	0.9%	2.5%	2.2%	0.7%	2.0%	3.1%
	Rather disagree	3.1%	7.0%	3.5%	5.0%	6.9%	2.8%	2.8%	1.5%	3.9%	3.9%
	Neither agree nor disagree	6.8%	12.2%	10.3%	8.6%	10.2%	11.3%	9.8%	7.7%	7.0%	8.6%
	Rather agree	28.9%	36.0%	44.4%	29.3%	25.4%	34.8%	27.7%	39.7%	21.1%	30.4%
	Fully agree	58.8%	41.2%	38.0%	53.7%	56.6%	48.6%	57.5%	50.5%	66.1%	53.9%
I can log in/log out by setting a password on my digital device	Fully disagree	1.5%	2.1%	1.8%	0.9%	0.8%	1.5%	0.8%	0.4%	1.3%	2.0%
	Rather disagree	3.4%	3.6%	3.1%	2.0%	3.9%	3.4%	2.0%	1.0%	1.6%	3.4%
	Neither agree nor disagree	5.0%	8.5%	10.0%	4.3%	8.6%	7.3%	5.8%	11.4%	3.1%	12.5%
	Rather agree	21.8%	35.4%	44.2%	28.5%	26.4%	37.6%	25.6%	33.9%	21.4%	32.7%
	Fully agree	68.4%	50.4%	40.9%	64.3%	60.3%	50.3%	65.8%	53.3%	72.7%	49.3%
I can delete my history of Internet search if I need to	Fully disagree	1.2%	2.9%	1.7%	1.1%	0.9%	2.4%	1.8%	2.3%	1.8%	4.1%
	Rather disagree	3.6%	4.7%	2.7%	3.6%	3.9%	5.3%	3.1%	3.6%	3.5%	4.0%
	Neither agree nor disagree	6.4%	9.5%	9.4%	4.4%	8.2%	7.7%	7.0%	7.2%	5.7%	10.8%
	Rather agree	23.9%	36.4%	40.4%	29.0%	29.4%	34.5%	25.5%	39.4%	23.5%	30.8%
	Fully agree	64.9%	46.6%	45.7%	62.0%	57.6%	50.1%	62.7%	47.5%	65.4%	50.3%
I know how to block spam or phishing attempts on the Internet	Fully disagree	3.2%	3.4%	8.1%	3.9%	2.2%	3.6%	2.6%	2.7%	3.1%	4.8%
	Rather disagree	9.1%	11.5%	12.8%	9.0%	6.7%	10.8%	4.9%	10.2%	5.3%	10.8%
	Neither agree nor disagree	11.8%	14.8%	22.1%	18.3%	14.8%	20.7%	15.4%	17.7%	16.9%	18.4%
	Rather agree	39.7%	42.9%	38.9%	42.0%	38.7%	45.0%	40.0%	42.9%	37.9%	37.1%
	Fully agree	36.3%	27.4%	18.1%	26.9%	37.6%	19.9%	37.1%	26.5%	36.8%	29.0%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults' sample.

Annex I - Table 2 – Overall, how informed do you feel about ...? (SD_12)

		AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
The risks related with your online activities (your online safety)	Very poorly informed	0.9%	2.0%	4.3%	1.5%	3.2%	5.6%	1.1%	0.9%	1.8%	2.6%
	Poorly informed	4.9%	8.2%	18.3%	4.6%	5.8%	11.2%	4.2%	5.7%	5.7%	9.7%
	Moderately informed	31.5%	37.9%	36.7%	31.5%	28.4%	30.5%	28.0%	37.9%	35.2%	37.0%
	Well informed	40.0%	37.5%	28.4%	43.0%	40.5%	39.6%	51.3%	37.9%	35.8%	35.3%
	Very well informed	21.3%	13.0%	11.1%	18.6%	21.8%	11.7%	13.9%	16.9%	21.2%	14.3%
	I don't know	1.5%	1.4%	1.1%	0.7%	0.3%	1.3%	1.5%	0.7%	0.3%	1.1%
How to protect your personal information online	Very poorly informed	2.4%	1.9%	6.6%	1.9%	3.5%	4.9%	1.3%	1.3%	2.5%	2.2%
	Poorly informed	6.1%	11.0%	15.9%	5.6%	5.5%	13.1%	3.9%	5.9%	7.5%	11.6%
	Moderately informed	28.6%	35.9%	35.8%	29.5%	36.5%	29.7%	29.3%	39.4%	33.6%	35.9%
	Well informed	41.1%	36.7%	29.1%	42.7%	35.1%	38.9%	50.5%	40.2%	36.5%	32.9%
	Very well informed	20.6%	13.5%	11.7%	19.6%	19.3%	12.6%	14.2%	12.8%	19.5%	15.9%
	I don't know	1.3%	0.9%	0.8%	0.8%	0.0%	0.9%	0.8%	0.5%	0.3%	1.5%
How to react in case you were victim of cybercrime	Very poorly informed	5.7%	5.5%	12.7%	4.1%	5.3%	12.5%	3.0%	4.7%	8.0%	5.7%
	Poorly informed	11.4%	12.5%	18.4%	14.3%	12.5%	12.7%	8.7%	13.4%	16.8%	15.9%
	Moderately informed	32.8%	33.8%	32.7%	32.2%	32.7%	27.2%	30.2%	39.9%	31.6%	33.3%
	Well informed	30.1%	30.0%	22.7%	32.5%	28.8%	30.3%	38.7%	29.6%	26.9%	27.6%
	Very well informed	18.0%	14.4%	9.9%	14.6%	18.2%	13.5%	14.3%	10.1%	15.6%	14.5%
	I don't know	1.9%	3.8%	3.6%	2.3%	2.5%	3.9%	5.1%	2.3%	1.0%	3.1%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults' sample.

Annex I - Table 3 – To what extent do you agree with each of the following statements? (SD_10)

		<i>EU</i> %	<i>AUT</i> %	<i>BEL</i> %	<i>FRA</i> %	<i>DEU</i> %	<i>GRC</i> %	<i>ITA</i> %	<i>NLD</i> %	<i>PRT</i> %	<i>SVN</i> %	<i>ESP</i> %
Before I buy something I carefully consider whether I can afford it	Fully disagree	1.8%	1.9%	1.6%	2.1%	2.3%	1.5%	2.0%	2.1%	0.8%	2.6%	1.4%
	Rather disagree	4.5%	7.7%	6.9%	4.7%	5.7%	1.7%	2.4%	4.7%	2.3%	5.2%	3.5%
	Neither agree nor disagree	9.3%	11.8%	12.6%	8.0%	11.0%	7.2%	8.6%	8.7%	3.8%	12.9%	8.2%
	Rather agree	31.9%	31.7%	37.0%	36.1%	34.3%	26.9%	32.2%	25.9%	29.6%	35.9%	29.4%
	Fully agree	52.2%	46.6%	41.6%	48.5%	46.1%	62.6%	54.6%	57.8%	63.4%	42.9%	57.4%
	Not applicable/Don't know	0.3%	0.3%	0.3%	0.6%	0.6%	0.1%	0.1%	0.7%	0.2%	0.5%	0.1%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I tend to live for today and let tomorrow take care of itself	Fully disagree	25.9%	26.2%	23.3%	33.5%	24.4%	23.4%	20.3%	22.4%	26.6%	41.0%	18.0%
	Rather disagree	26.3%	26.1%	24.7%	26.5%	26.9%	26.0%	29.1%	22.7%	34.1%	20.8%	26.4%
	Neither agree nor disagree	21.7%	20.3%	21.8%	16.5%	22.0%	26.2%	28.0%	23.1%	15.7%	20.4%	23.4%
	Rather agree	17.6%	19.3%	19.0%	15.8%	18.6%	16.2%	14.8%	21.8%	18.0%	11.6%	20.5%
	Fully agree	7.8%	7.2%	10.4%	7.0%	7.0%	7.4%	7.3%	9.2%	5.6%	5.7%	11.1%
	Not applicable/Don't know	0.7%	0.9%	0.8%	0.8%	1.2%	0.9%	0.5%	0.7%	0.0%	0.5%	0.5%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I find it more satisfying to spend money than to save it for the long term	Fully disagree	24.3%	23.2%	18.8%	19.7%	21.6%	26.2%	25.9%	21.0%	28.1%	33.9%	24.2%
	Rather disagree	25.6%	26.1%	27.0%	22.1%	24.0%	26.2%	27.9%	27.2%	27.4%	21.1%	26.5%
	Neither agree nor disagree	27.3%	27.8%	28.4%	34.7%	31.5%	30.7%	24.2%	25.4%	18.8%	25.5%	25.5%
	Rather agree	15.3%	16.4%	16.6%	16.0%	14.1%	11.4%	14.5%	17.2%	19.0%	11.6%	15.9%
	Fully agree	6.6%	5.8%	7.7%	6.0%	7.6%	4.3%	6.8%	8.1%	5.6%	6.4%	7.8%
	Not applicable/Don't know	1.0%	0.6%	1.6%	1.5%	1.2%	1.1%	0.7%	1.1%	1.1%	1.5%	0.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I keep a close personal watch on my financial affairs	Fully disagree	1.5%	1.5%	1.3%	2.3%	0.7%	0.5%	1.5%	1.2%	2.3%	1.8%	2.2%
	Rather disagree	3.4%	3.7%	4.2%	3.1%	3.0%	4.2%	2.7%	2.8%	4.6%	2.9%	2.9%
	Neither agree nor disagree	9.7%	6.5%	11.5%	11.3%	4.8%	12.4%	7.9%	9.8%	16.9%	6.8%	9.5%
	Rather agree	32.5%	29.2%	33.8%	36.8%	29.2%	32.4%	36.5%	28.9%	35.5%	31.2%	31.1%
	Fully agree	51.3%	58.9%	48.8%	43.8%	61.9%	50.1%	50.5%	57.0%	31.6%	56.9%	53.0%
	Not applicable/Don't know	1.6%	0.1%	0.4%	2.7%	0.4%	0.5%	0.8%	0.4%	9.2%	0.4%	1.3%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I set long term financial goals and strive to achieve them	Fully disagree	4.2%	4.9%	4.6%	6.7%	3.5%	4.8%	4.2%	3.7%	1.4%	4.2%	3.6%
	Rather disagree	8.3%	9.2%	8.4%	7.4%	7.4%	7.5%	9.0%	7.3%	7.7%	9.5%	9.6%
	Neither agree nor disagree	21.7%	19.4%	22.2%	23.1%	20.7%	25.8%	26.8%	18.3%	19.1%	18.8%	23.3%
	Rather agree	37.4%	38.5%	38.9%	40.9%	40.6%	34.4%	38.1%	33.3%	40.8%	36.2%	32.5%
	Fully agree	26.3%	26.9%	23.9%	19.8%	26.5%	26.1%	17.8%	34.8%	28.5%	30.4%	28.8%
	Not applicable/Don't know	2.0%	1.1%	2.0%	2.1%	1.2%	1.3%	4.1%	2.7%	2.6%	0.9%	2.2%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
I often have my bank account in the red	Fully disagree	48.3%	50.7%	55.0%	45.4%	53.6%	29.0%	44.8%	67.3%	35.0%	51.7%	51.0%
	Rather disagree	16.5%	15.3%	16.5%	14.6%	17.9%	20.4%	17.3%	12.5%	17.9%	14.8%	17.4%
	Neither agree nor disagree	12.2%	8.1%	10.1%	14.9%	9.0%	20.2%	13.8%	5.7%	16.4%	12.6%	11.4%
	Rather agree	12.2%	15.5%	10.2%	13.9%	11.4%	14.2%	11.9%	7.2%	17.5%	9.8%	10.7%
	Fully agree	8.9%	8.9%	6.6%	10.6%	6.7%	13.7%	7.8%	4.7%	12.1%	9.8%	8.5%
	Not applicable/Don't know	1.8%	1.6%	1.7%	0.6%	1.3%	2.4%	4.4%	2.6%	1.2%	1.3%	1.0%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Base: adults' sample.

Annex I - Table 4 – How would you rate your digital wallets? (TS_16)

		EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Ease of use	Inadequate	0.1%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Poor	1.0%	0.4%	1.5%	3.4%	0.6%	0.0%	0.0%	1.9%	1.2%	0.9%	0.8%
	Acceptable	10.6%	8.6%	7.8%	6.2%	13.2%	7.7%	10.5%	16.0%	20.8%	9.4%	4.9%
	Good	36.8%	45.1%	33.9%	38.5%	22.8%	38.8%	42.3%	47.3%	27.2%	46.7%	25.2%
	Excellent	51.6%	45.9%	56.8%	51.9%	62.7%	53.6%	47.2%	34.7%	50.8%	43.0%	69.1%
	Total	100.0% (N=853)	100.0% (N=101)	100.0% (N=70)	100.0% (N=62)	100.0% (N=107)	100.0% (N=78)	100.0% (N=96)	100.0% (N=84)	100.0% (N=75)	100.0% (N=94)	100.0% (N=88)
Ease of adding/modifying/ removing payment options	Inadequate	0.3%	0.0%	0.0%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%
	Poor	0.7%	0.0%	0.0%	0.0%	0.8%	0.0%	1.3%	1.3%	0.0%	0.9%	2.2%
	Acceptable	16.0%	17.9%	12.6%	12.9%	13.9%	13.2%	14.9%	22.9%	28.1%	19.3%	4.2%
	Good	41.9%	47.9%	45.2%	38.1%	37.0%	46.8%	42.5%	38.0%	39.0%	31.4%	54.2%
	Excellent	41.0%	34.2%	42.2%	45.6%	48.3%	40.0%	41.3%	37.8%	33.0%	47.6%	39.4%
	Total	100.0% (N=824)	100.0% (N=99)	100.0% (N=62)	100.0% (N=61)	100.0% (N=103)	100.0% (N=76)	100.0% (N=91)	100.0% (N=80)	100.0% (N=75)	100.0% (N=93)	100.0% (N=85)
Security features and checks	Inadequate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Poor	1.5%	0.0%	2.2%	3.4%	0.8%	1.6%	0.0%	2.0%	1.2%	1.0%	3.9%
	Acceptable	15.0%	18.8%	12.1%	18.8%	13.2%	11.9%	8.7%	17.0%	35.0%	12.1%	6.3%
	Good	41.5%	45.2%	43.0%	39.0%	37.2%	39.9%	50.4%	48.2%	32.7%	36.8%	40.7%
	Excellent	42.0%	36.0%	42.8%	38.8%	48.8%	46.6%	40.8%	32.8%	31.1%	50.1%	49.1%
	Total	100.0% (N=833)	100.0% (N=98)	100.0% (N=67)	100.0% (N=61)	100.0% (N=102)	100.0% (N=79)	100.0% (N=91)	100.0% (N=83)	100.0% (N=74)	100.0% (N=92)	100.0% (N=86)
Respect for your privacy	Inadequate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Poor	1.3%	0.0%	1.2%	8.8%	0.0%	0.0%	0.0%	2.5%	0.0%	1.8%	0.9%
	Acceptable	15.4%	26.1%	15.2%	13.3%	9.4%	10.4%	7.3%	25.7%	27.6%	11.9%	8.9%
	Good	42.2%	45.8%	36.9%	27.0%	43.3%	49.2%	47.2%	42.7%	42.8%	39.2%	42.5%
	Excellent	41.1%	28.1%	46.6%	50.9%	47.3%	40.5%	45.4%	29.1%	29.6%	47.1%	47.7%
	Total	100.0% (N=822)	100.0% (N=98)	100.0% (N=64)	100.0% (N=60)	100.0% (N=103)	100.0% (N=76)	100.0% (N=92)	100.0% (N=80)	100.0% (N=73)	100.0% (N=90)	100.0% (N=85)
Operation fees	Inadequate	0.3%	0.0%	0.0%	0.0%	0.0%	0.9%	1.3%	1.0%	0.0%	0.0%	0.0%
	Poor	2.0%	2.9%	4.7%	3.9%	1.0%	2.3%	2.0%	3.9%	0.0%	1.0%	0.0%
	Acceptable	20.4%	15.9%	24.6%	21.8%	22.5%	20.5%	14.5%	28.8%	35.1%	19.2%	8.0%
	Good	37.7%	42.9%	35.8%	35.7%	25.6%	47.2%	44.6%	37.3%	37.5%	33.1%	38.6%
	Excellent	39.5%	38.3%	34.9%	38.6%	50.9%	29.1%	37.6%	29.0%	27.5%	46.8%	53.4%
	Total	100.0% (N=782)	100.0% (N=92)	100.0% (N=64)	100.0% (N=56)	100.0% (N=94)	100.0% (N=73)	100.0% (N=88)	100.0% (N=74)	100.0% (N=64)	100.0% (N=91)	100.0% (N=87)
Technical assistance in case of problem	Inadequate	0.2%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
	Poor	2.5%	1.2%	5.5%	4.5%	1.6%	2.6%	2.1%	2.5%	0.0%	4.5%	1.0%
	Acceptable	21.1%	27.3%	20.1%	26.3%	15.1%	20.6%	14.4%	22.2%	32.9%	18.7%	19.8%
	Good	40.8%	48.5%	32.5%	40.7%	39.7%	35.7%	47.4%	46.9%	34.1%	41.5%	35.1%
	Excellent	35.5%	23.0%	40.5%	28.6%	43.6%	41.1%	36.1%	28.3%	33.0%	35.3%	43.2%
	Total	100.0% (N=715)	100.0% (N=85)	100.0% (N=55)	100.0% (N=49)	100.0% (N=91)	100.0% (N=69)	100.0% (N=81)	100.0% (N=68)	100.0% (N=52)	100.0% (N=90)	100.0% (N=75)
Universal acceptance	Inadequate	0.4%	0.0%	1.7%	0.0%	0.0%	1.1%	0.0%	0.0%	0.0%	0.0%	1.4%
	Poor	1.6%	0.4%	3.8%	2.9%	0.8%	0.0%	0.0%	4.2%	1.2%	1.7%	2.2%
	Acceptable	16.2%	22.4%	21.6%	20.9%	13.2%	16.4%	4.9%	17.8%	22.8%	19.3%	6.7%
	Good	38.9%	41.1%	25.7%	41.8%	37.3%	38.2%	53.7%	40.3%	40.0%	32.8%	34.9%
	Excellent	43.0%	36.2%	47.3%	34.4%	48.7%	44.3%	41.4%	37.7%	36.0%	46.2%	54.8%
	Total	100.0% (N=836)	100.0% (N=100)	100.0% (N=64)	100.0% (N=60)	100.0% (N=101)	100.0% (N=79)	100.0% (N=93)	100.0% (N=83)	100.0% (N=75)	100.0% (N=93)	100.0% (N=88)
Overall satisfaction	N	860	101	69	63	103	79	96	87	78	94	88
	Mean	8.1	7.9	8.0	7.7	8.5	8.2	8.6	7.8	8.0	7.8	8.5
	St. Dev.	1.5	1.4	1.4	1.8	1.4	1.5	1.3	1.3	1.6	1.5	1.6

Base: teens who used at least one digital wallet/app in the past 12 months. Respondents who selected “I don’t know” were removed.

Annex I - Table 5 – In the last 5 years, have you been a victim of a security breach/fraud related to a digital payment that you made? (TS_21, Q16)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Teens	18.2%	31.9%	18.8%	14.9%	15.0%	22.7%	2.4%	16.2%	8.7%	31.9%	16.7%
Adults	21.6%	22.3%	22.0%	24.4%	17.8%	21.7%	21.8%	17.6%	21.9%	21.0%	25.9%
Total	21.2%	23.6%	21.6%	23.3%	17.5%	21.8%	19.2%	17.4%	20.6%	22.4%	24.8%

Base: respondents who made at least one digital payment in the past 12 months. Percentages refer to respondents (teens and adults) who were victim of a security breach/fraud related with at least one digital payment method – digital wallets, cards or bank accounts (only for adults) – at least once in the past 5 years.

Annex I - Table 6 – For you, which are the most important aspects of a digital payment method? (TS_11, Q5)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Ease of use	58.3%	48.8%	61.4%	56.5%	56.9%	57.2%	59.6%	64.5%	62.0%	61.3%	54.4%
Safety of the transaction	55.8%	59.0%	52.3%	56.8%	67.3%	52.5%	58.7%	51.5%	56.1%	49.9%	53.6%
Lower (or no) commissions	34.0%	32.8%	16.7%	31.0%	26.8%	44.6%	42.6%	17.8%	42.1%	50.6%	35.8%
Privacy (protection of personal and financial information)	32.6%	35.6%	24.6%	23.3%	43.5%	32.0%	31.1%	25.4%	40.3%	33.7%	36.3%
Quick checkout process	32.2%	19.6%	44.0%	40.2%	19.1%	46.8%	15.1%	51.0%	19.5%	16.6%	50.1%
Being able to easily get a refund in case of fraud or commercial disputes	29.1%	38.5%	22.2%	26.8%	40.0%	29.1%	33.6%	22.1%	27.3%	24.5%	27.5%
Easy to track recent purchases	28.7%	38.1%	30.2%	22.6%	35.7%	27.9%	25.7%	24.7%	25.9%	32.6%	22.7%
Strong authentication method	27.3%	25.2%	23.5%	31.7%	25.7%	26.9%	36.5%	17.1%	36.3%	22.1%	28.6%
More widely accepted by online retailers and services	24.1%	26.7%	17.9%	15.8%	33.2%	19.7%	29.1%	30.2%	22.1%	19.5%	26.4%
Popularity (everybody uses them)	10.2%	9.1%	15.0%	9.7%	8.7%	7.8%	6.6%	12.8%	11.1%	12.1%	8.7%
Availability of rewards or loyalty programs	10.0%	13.5%	10.9%	8.8%	8.0%	16.1%	7.5%	5.7%	11.1%	8.4%	9.7%
Recommended by a friend/relative	7.4%	8.4%	6.7%	7.8%	8.0%	7.6%	7.0%	6.0%	6.9%	6.2%	9.4%
Other aspect	0.4%	0.3%	0.5%	0.3%	0.2%	0.3%	0.1%	0.3%	0.4%	0.9%	0.3%
Average # of aspects selected	3.5	3.6	3.3	3.3	3.7	3.7	3.5	3.3	3.6	3.4	3.6

Base: respondents that made at least one digital payment in the past 12 months. Multiple response question (max 5 elements). Percentages refer to all respondents (teens and adults).

Annex I - Table 7 – If a new digital payment method was introduced, which are the most important features that it should have? (TS_26)

	EU %	AUT %	BEL %	FRA %	DEU %	GRC %	ITA %	NLD %	PRT %	SVN %	ESP %
Secure and reliable	55.3%	51.8%	48.7%	56.1%	54.3%	58.3%	54.0%	57.9%	58.9%	55.3%	58.0%
Easy to use	53.3%	49.7%	54.9%	55.3%	52.7%	56.0%	51.7%	56.1%	51.6%	54.5%	50.2%
No (or very low) transaction fees	49.4%	44.3%	51.9%	55.2%	44.0%	58.7%	38.6%	49.1%	40.4%	61.6%	50.5%
Being able to easily get a refund in case of fraud or scams	43.5%	47.6%	37.2%	44.5%	46.0%	40.6%	43.3%	32.5%	50.9%	50.0%	42.6%
Ensuring privacy of personal data	41.8%	33.9%	33.8%	42.2%	40.7%	44.9%	39.0%	41.1%	51.5%	45.8%	45.5%
Universally accepted	35.7%	40.0%	38.2%	25.8%	46.0%	28.8%	39.0%	35.6%	45.0%	27.1%	31.4%
Allowing for instant payments	29.8%	26.2%	29.6%	30.1%	27.8%	31.5%	28.4%	29.0%	33.0%	30.8%	31.9%
Fast authentication method	26.0%	23.1%	26.4%	27.8%	26.1%	28.0%	23.1%	22.9%	25.7%	28.1%	29.0%
Allowing person-to-person payments	18.5%	18.9%	19.4%	16.4%	19.1%	24.8%	15.7%	19.5%	13.1%	17.5%	20.4%
Allowing offline transactions	16.4%	11.6%	17.3%	12.9%	10.9%	23.9%	16.2%	12.1%	23.6%	19.5%	15.5%
Being able to aggregate all my pre-existing digital payment methods	12.0%	13.4%	11.3%	6.5%	12.6%	10.1%	10.8%	13.1%	14.7%	15.2%	12.5%
Interoperability	10.2%	9.3%	8.6%	3.5%	8.4%	11.0%	17.7%	9.0%	11.8%	13.9%	8.9%
Other aspect	0.7%	2.3%	0.4%	0.8%	0.9%	0.3%	0.6%	0.9%	0.2%	0.4%	0.4%
Average # of aspects selected	3.9	3.7	3.8	3.8	3.9	4.2	3.8	3.8	4.2	4.2	4.0

Base: all respondents (teens and adults). Multiple response question (max 5 elements).

ANNEX II – Extra tables – GERMANY

Annex II - Table 1 – In the last 12 months, how frequently did you use the following payment methods for buying products and services in physical stores (e.g. shops, restaurants, supermarkets, cinema, etc.)? (TS_8 item 1, Q2 item 1) - GERMANY

PHYSICAL STORES		Teens 14-17	18-34	Adults	
				35-54	55-74
Cash	Never	1.4%	3.6%	1.2%	1.6%
	Seldom	8.6%	22.1%	14.3%	15.4%
	Sometimes	25.4%	31.1%	28.6%	27.5%
	Frequently	64.5%	43.3%	55.9%	55.5%
	Total	100.0% (N=143)	100.0% (N=157)	100.0% (N=315)	100.0% (N=348)
Physical card*	Never	37.2%	3.5%	7.4%	9.9%
	Seldom	22.5%	10.3%	9.3%	15.8%
	Sometimes	21.9%	22.2%	26.5%	29.2%
	Frequently	18.3%	64.0%	56.7%	45.1%
	Total	100.0% (N=139)	100.0% (N=159)	100.0% (N=310)	100.0% (N=341)
Mobile payment	Never	55.9%	31.2%	44.1%	74.5%
	Seldom	11.4%	9.6%	16.9%	9.0%
	Sometimes	17.1%	19.1%	18.3%	8.6%
	Frequently	15.6%	40.1%	20.6%	7.8%
	Total	100.0% (N=140)	100.0% (N=158)	100.0% (N=299)	100.0% (N=322)

Base: German respondents who bought products/services in physical stores in the past 12 months. Respondents who selected “Not applicable” were excluded. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Annex II - Table 2 – In the last 12 months, how frequently did you use the following payment methods for buying products and services online (e-commerce)? (TS_8 item 2, Q2 item 2) - GERMANY

ONLINE STORES		Teens 14-17	18-34	Adults	
				35-54	55-74
Bank transfer	Never		11.6%	11.1%	16.4%
	Seldom		30.0%	29.3%	24.6%
	Sometimes		31.4%	32.9%	33.8%
	Frequently		27.1%	26.7%	25.2%
	Total		100.0% (N=137)	100.0% (N=289)	100.0% (N=324)
Physical card*	Never	38.1%	9.0%	18.9%	33.5%
	Seldom	19.2%	11.6%	19.9%	18.2%
	Sometimes	32.8%	30.0%	28.4%	26.9%
	Frequently	9.8%	49.4%	32.9%	21.5%
	Total	100.0% (N=103)	100.0% (N=135)	100.0% (N=285)	100.0% (N=315)
Mobile payment	Never	31.9%	31.2%	44.1%	74.5%
	Seldom	12.7%	9.6%	16.9%	9.0%
	Sometimes	29.3%	19.1%	18.3%	8.6%
	Frequently	26.2%	40.1%	20.6%	7.8%
	Total	100.0% (N=105)	100.0% (N=158)	100.0% (N= 299)	100.0% (N=322)

Base: German respondents who bought products/services online in the past 12 months. Respondents who selected “Not applicable” were excluded. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

*The formulation was slightly different for the two targets: “Physical prepaid/debit card” for teens and “Physical debit/credit card” for adults.

Annex II - Table 3 – In the last 12 months, how frequently did you use the following payment methods for transferring money to another person? (TS_8 item 3, Q2 item 3) - GERMANY

PEER TO PEER		Teens	Adults		
		14-17	18-34	35-54	55-74
Cash	Never	18.1%	13.1%	14.0%	28.2%
	Seldom	36.3%	32.8%	27.4%	28.2%
	Sometimes	27.8%	31.3%	33.6%	30.3%
	Frequently	17.8%	22.8%	24.9%	13.2%
	Total	100.0% (N=59)	100.0% (N=148)	100.0% (N=273)	100.0% (N=229)
Bank transfer	Never		7.3%	6.2%	8.9%
	Seldom		22.5%	27.0%	31.3%
	Sometimes		31.0%	39.7%	40.9%
	Frequently		39.2%	27.1%	18.9%
	Total		100.0% (N=146)	100.0% (N=275)	100.0% (N=232)
Mobile payment	Never	10.6%	7.9%	15.4%	31.5%
	Seldom	28.8%	11.6%	19.6%	22.0%
	Sometimes	37.1%	25.5%	33.7%	26.3%
	Frequently	23.5%	55.0%	31.3%	20.1%
	Total	100.0% (N=59)	100.0% (N=148)	100.0% (N=273)	100.0% (N=225)

Base: German respondents who transferred money to another person in the past 12 months. Respondents who selected “Not applicable” were excluded. For items highlighted in green, the differences are statistically significant (χ^2 test, at .05 level).

Annex II - Table 4 – Why haven’t you made any digital payments in the past 12 months? (Q4, TS_10) - GERMANY

	Teens % (N=38)	Adults % (N=35)
I prefer to use conventional payment means (cash, debit card...)	31.7%	47.9%
I didn’t need to buy anything online	38.3%	28.9%
My parents do not allow me to	36.2%	
I don’t feel secure managing my money online	15.3%	21.2%
I don’t have a bank account	30.5%	2.9%
I don’t trust digital payment methods in protecting my privacy	8.5%	16.1%
I find digital payment methods too complicated to use	0.0%	24.2%
I don’t want my transactions to be tracked online	3.9%	14.7%
I don’t know/I’m not sure how to make digital payments	0.0%	7.4%
I had problems/bad experiences with previous online transactions	0.0%	6.3%
I have to pay fees/the fees are too high	0.0%	4.9%
Other reason	2.0%	0.0%
Average # of reasons	1.7	1.7

Base: German respondents who did not make any digital payment in the past 12 months. Multiple response question.

⚠ Percentages shown in red in the table should not be used for publication (base < 50 cases).

Annex II - Table 5 – Why haven't you used any digital wallet in the past 12 months? (Q7, TS_13) - GERMANY

	Teens % (N=6)	Adults % (N=94)
I prefer to use conventional payment means (cash, debit card...)	44.3%	55.0%
I don't trust digital wallets in protecting my privacy	0.0%	25.4%
I don't want my transactions to be tracked by digital wallets	0.0%	24.9%
I don't know how to use them	29.5%	18.1%
I find digital wallets too complicated to use	0.0%	17.3%
I don't feel secure managing my money online	0.0%	11.7%
I had problems/bad experiences with previous online transactions	0.0%	2.1%
I don't have a bank account	0.0%	1.8%
The fees are too high	12.3%	0.3%
My parents do not allow me to	13.9%	
Other reason	0.0%	0.0%
Average # of reasons	1.0	1.6

Base: German respondents who haven't used any digital wallet in the past 12 months. Multiple response question.

▲ Percentages shown in red in the table should not be used for publication (base < 50 cases).

Annex II - Table 6 – Have you ever encountered any difficulties when making digital payments? (Q12 items 2-18, TS_17 items 2-18) - GERMANY

	Teens % (N=44)	Adults % (N=344)
The website crashed while I was doing a transaction	21.4%	21.1%
My payment was declined	3.7%	20.2%
The shop didn't have my card/digital wallet as a payment option	25.9%	17.4%
The authentication process was too long/complicated	13.4%	18.9%
My digital payment method was not accepted	18.9%	18.2%
I forgot my passwords/PIN codes	9.2%	16.1%
I didn't have enough money available on my bank account/card/digital wallet	17.5%	13.1%
I couldn't cancel or reverse the payment	8.5%	14.1%
I didn't carry out the payment because I had concerns about payment security	8.0%	12.4%
Unexpected costs in the transaction	19.4%	10.1%
Time to complete the transaction was too short (I had to start all over)	6.5%	11.5%
I didn't have access to a (secure) internet connection	5.5%	11.2%
I didn't receive the SMS for validating the transaction	15.0%	10.0%
I made a mistake when adding the beneficiary data	11.7%	9.3%
It was too complicated/I didn't know how to make the payment	11.8%	6.0%
Difficulties accessing the website (e.g. I have specific neurodiverse needs or physical disabilities)	8.0%	6.1%
Other difficulty	4.7%	1.3%
Average # of difficulties	2.1	2.2

Base: German respondents who encountered some difficulties when making digital payments, at least once. Multiple response question.

▲ Percentages shown in red in the table should not be used for publication (base < 50 cases).

Annex II - Table 7 – Difficulties encountered by friends or relatives, by age (Q14, TS_19) - GERMANY

	Teens 14-17 % (N=45)	18-34 % (N=105)	Adults 35-54 % (N=143)	55-64 % (N=72)
It was too complicated/They didn't know how to make the payment	36.8%	40.1%	34.3%	31.5%
They needed help registering or installing the app	29.6%	22.4%	28.4%	24.4%
They didn't have access to a smartphone or PC	4.3%	9.7%	14.3%	22.9%
They didn't have a bank account/card/digital wallet	10.3%	13.3%	11.3%	9.2%
Their digital payment method was not accepted	13.4%	14.2%	8.5%	7.7%
They forgot their passwords	2.2%	19.5%	8.5%	5.2%
They didn't have access to a (secure) internet connection	11.1%	5.7%	9.5%	16.6%
Difficulties accessing the website (e.g. they have specific neurodiverse needs or physical disabilities)	6.0%	12.2%	9.1%	6.7%
They had concerns about payment security	10.4%	9.0%	8.1%	9.2%
They didn't have enough money available on their bank account/card/digital wallet	11.6%	8.0%	7.9%	4.1%
Their bank card was not accepted	10.1%	12.2%	5.0%	4.0%
Their payment was declined	5.2%	6.7%	4.9%	6.5%
Other reason	0.0%	0.0%	0.8%	0.9%
Average # of difficulties	1.5	1.7	1.5	1.5

Base: respondents who help a friend/relative to make a digital payment, at least once. Multiple response question.

⚠ Percentages shown in red in the table should not be used for publication (base < 50 cases).

ANNEX III - Questionnaire

SD_1. You are...?

- 1 = female
- 2 = male
- 3 = non-binary
- 4 = prefer not to answer

SD_2. How old are you? __ __ years old

SD_3. What is the highest educational level you have attained? *To be adapted by country, based on quotas and classified as "low", "medium" and "high".*

SD_4. In which region/province do you live? *To be adapted by country, based on quotas.*

SD_5. How would you describe the area where you live?

- 1 = A city or the surrounding of a city (of more than 200.000 inhabitants)
- 2 = A city or the surrounding of a city (from 50.000 to 200.000 inhabitants)
- 3 = A small city (less than 50.000 inhabitants) or a village (of more than 2.500 inhabitants)
- 4 = A small village or the countryside

SD_6. Who do you live with? Select all that apply. *Multiple choice question*

- 1) Alone -> *Mutually exclusive*
- 2) Partner
- 3) Children (aged less than 14)
- 4) Children (aged 14 to 17)
- 5) Children aged 18 or more
- 6) Parents
- 7) Other family member (siblings, grandparents, ...)
- 8) Friends
- 9) Other [Specify]

Only if item '4' selected at SD_6, then go to the TEENS SECTION..

SD_6B. How many children you have, in the following age ranges?

- 1) Number of children aged 14-15 *Allow 0 to 4*
- 2) Number of children aged 16-17 *Allow 0 to 4*

SD_7. What is your main professional situation? *Multiple choice question*

- 1) Professionally active (employee, self-employed, full/part-time)
- 2) Student
- 3) Unemployed
- 4) Retired
- 5) Homemaker
- 6) Other situation
- 7) Prefer not to say -> *Mutually exclusive*

SD_8. Overall, how would you describe the financial situation of your household?

- 1 = Very difficult
- 2 = Difficult
- 3 = Sufficient to make ends meet
- 4 = Comfortable
- 5 = Very comfortable

SD_9. Who is responsible for decisions about money in your household? Please answer for each situation presented.

- 1 = (Mostly) me
 - 2 = Me and another family member (or family members)
 - 3 = Another family member or (or family members)
 - 4 = Someone else [Specify]
 - 5 = Not applicable
-
- 1) Small/Daily expenses (e.g. clothes, food, ...)
 - 2) Large/Exceptional purchases (e.g. expensive products, household appliances, car, ...)
 - 3) Financial products/investments (e.g. investment fund, pension fund, loan, mortgage, ...)

Only for respondents living with their parents AND under 30, instead of SD_9.

SD_9B. Who is responsible for decisions about money for...? Please answer for each situation presented.

- 1 = (Mostly) me
 - 2 = Me and another family member (e.g. my parents)
 - 3 = Another family member (e.g. my parents)
 - 4 = Someone else [Specify]
 - 5 = Not applicable
-
- 1) Your small/daily expenses (e.g. your clothes, food, ...)
 - 2) Your large/exceptional purchases (e.g. expensive products, household appliances, car, ...)
 - 3) Your financial products/investments (e.g. investment fund, pension fund, loan, mortgage, ...)

SD_10. To what extent do you agree with each of the following statements?

- 1 = Fully disagree
- 2 = Rather disagree
- 3 = Neither agree nor disagree
- 4 = Rather agree
- 5 = Fully agree
- 6 = Not applicable/Don't know

Randomize order of items

- 1) Before I buy something I carefully consider whether I can afford it
- 2) I tend to live for today and let tomorrow take care of itself
- 3) I find it more satisfying to spend money than to save it for the long term
- 4) I keep a close personal watch on my financial affairs
- 5) I set long term financial goals and strive to achieve them
- 6) I often have my bank account in the red
- 7) Before choosing a payment method, I usually compare options (fees, ease of use, security, ...)

SD_11. To what extent do you agree with each of the following statements?

- 1 = Fully disagree
- 2 = Rather disagree
- 3 = Neither agree nor disagree
- 4 = Rather agree
- 5 = Fully agree

Randomize order of items

- 1) I can find the information I need on the Internet
- 2) I can transfer documents, photos, or video files from one device to another
- 3) I can log in/log out by setting a password on my digital device
- 4) I can delete my history of Internet search if I need to
- 5) I know how to block spam or phishing attempts on the Internet

SD_12. Overall, how informed do you feel about ...?

- 1 = very poorly informed
- 2 = poorly informed
- 3 = moderately informed
- 4 = well informed
- 5 = very well informed
- 6 = I don't know

- 1) ...the risks related with your online activities (your online safety)
- 2) ...how to protect your personal information online
- 3) ...how to react in case you were victim of cybercrime

Your payment habits

1. Over the last 12 months, how frequently did you...?

- 1 = Never
- 2 = Less than once a week
- 3 = 1-2 times a week
- 4 = More than 2 times a week

- 1) Buy products and services in physical stores (like shops, restaurants, supermarkets, cinema, etc.)
- 2) Buy products and services online (e-commerce)
- 3) Transfer money to another person

2. In the last 12 months, how frequently did you use the following payment methods for...?

- 1 = never
- 2 = seldom
- 3 = sometimes
- 4 = frequently
- 5 = not applicable

1) Buying products and services in physical stores (like shops, restaurants, supermarkets, cinema, etc.)

- 1) Cash
- 2) Physical debit/credit card
- 3) Mobile payment (with your smartphone or smart device)

2) Buying products and services online (e-commerce)

- 1) Bank transfer
- 2) Debit/credit card
- 3) Mobile payment apps (e.g. PayPal, ...) *Examples to be adapted by country*

3) Transferring money to another person

- 1) Cash
- 2) Bank transfer
- 3) Mobile payment apps (e.g. PayPal, ...) *Examples to be adapted by country*

3. In the last 12 months, which of the following payment methods have you used for making digital payments (e.g. for buying products online or transferring money to another person)?

- 1) Online banking (e.g. online transfer or direct debit/authorization, via my bank account)
- 2) Online payment by debit/credit card
- 3) Online payment by virtual card (temporary online card)
- 4) Prepaid cards and gift cards
- 5) Online payment via a payment platform/app (e.g. Apple Pay, Google Pay, PayPal, MBWay, Revolut, etc.)

Examples to be adapted by country

- 6) BNPL- Buy Now Pay Later services (as available through Klarna, Afterpay, PayPal, Scalapay, etc.) *Examples to be adapted by country*
- 7) Payment by mobile phone bill (i.e. paying for a purchased item/service with the mobile phone bill)
- 8) Cryptocurrency payment (e.g. Bitcoin, etc.)
- 9) Other payment method [Specify]
- 10) I haven't made any digital payments in the past 12 months *Mutually exclusive. Go to Q4.*

Only if item 10 selected at Q3. Then, go to Q21

4. Why haven't you made any digital payments in the past 12 months? Select all that apply. *Randomize order of items*

- 1) I don't have a bank account
- 2) I didn't need to buy anything online
- 3) I don't know/I'm not sure how to do it
- 4) I don't feel secure managing my money online
- 5) I had problems / bad experiences with previous online transactions
- 6) I have to pay fees/the fees are too high
- 7) I don't trust digital payment methods in protecting my privacy
- 8) I don't want my transactions to be tracked online
- 9) I prefer to use conventional payment means (cash, debit card...)
- 10) I find digital payment methods too complicated to use
- 11) Other reason [Specify]

5. For you, which are the most important aspects of a digital payment method? You may select a maximum of 5 aspects. *Randomize order of items*

- 1) Ease of use
- 2) Availability of rewards or loyalty programs
- 3) Easy to track recent purchases
- 4) Safety of the transaction
- 5) Quick checkout process
- 6) Strong authentication method
- 7) Popularity (everybody uses them)
- 8) Recommended by a friend/relative
- 9) Lower (or no) commissions
- 10) More widely accepted by online retailers and services
- 11) Privacy (protection of personal and financial information)
- 12) Being able to easily get a refund in case of fraud or commercial disputes
- 13) Other aspect [Specify]

Digital wallets

i Digital wallets are a digital payment method that allows consumers to pay via computer, smartphone or smart devices, reducing the use of cash or bank cards. Combining your payment methods into one system (an app or platform), digital wallets could be used to pay online and in-store or to send money to retailers and friends. Digital wallets can be linked to your bank account/card, or you may deposit money in it prior to any transaction. Some notable examples are: Apple Pay, Google Pay, PayPal, MBWay, Revolut, etc.

6. In the last 12 months, have you used any of the following digital wallets? You may select a maximum of 3 items. If you have used more than 3 digital wallets, please select the 3 that you most frequently use.

List of items to be adapted by country and shown in decreasing order (most used on top)

- 1) ...
- 2) Other [Specify]
- 3) I haven't used any digital wallet in the past 12 months *Mutually exclusive. Go to Q7.*

Only if item 22 selected at Q6. Then, go to Q12

7. Why haven't you used any digital wallet in the past 12 months? Select all that apply. *Randomize order of items*

- 1) I don't have a bank account
- 2) I don't know how to use them
- 3) I don't feel secure managing my money online
- 4) I had problems / bad experiences with previous online transactions
- 5) The fees are too high
- 6) I don't trust digital wallets in protecting my privacy
- 7) I don't want my transactions to be tracked by digital wallets
- 8) I prefer to use conventional payment means (cash, debit card...)
- 9) I find digital wallets too complicated to use
- 10) Other reason [Specify]

8. For which type of purchase do you mostly use the digital wallets?

- 1 = Small/Daily expenses
- 2 = Large/Exceptional expenses
- 3 = Both small and large expenses

- 1) Digital wallet 1
- 2) Digital wallet 2
- 3) Digital wallet 3

9. To what extent are you informed about the fees charged for transactions by the digital wallet(s) that you use?

- 1 = not informed at all
- 2 = somewhat informed
- 3 = reasonably well informed
- 4 = very well informed
- 5 = I don't know

- 1) Digital wallet 1
- 2) Digital wallet 2
- 3) Digital wallet 3

10. How would you rate your digital wallets in terms of...?

- 1 = Inadequate
- 2 = Poor
- 3 = Acceptable
- 4 = Good
- 5 = Excellent
- 6 = I don't know

- 1) **Digital wallet 1**
- 2) **Digital wallet 2**
- 3) **Digital wallet 3**

- 1) Ease of use (menus, navigation...)
- 2) Ease of adding/modifying/removing payment options
- 3) Security features and checks

- 4) Respect for your privacy (personal data, purchase habits...)
- 5) Operation fees
- 6) Technical assistance in case of problem
- 7) Universal acceptance (number of shops where you can use it)

11. Overall satisfaction with your digital wallets: *Scale from 1 = Not at all satisfied to 10 = Very Satisfied*

- 1) Digital wallet 1
- 2) Digital wallet 2
- 3) Digital wallet 3

Problems with digital payments

12. Have you ever encountered any difficulties when making digital payments? Please, consider all digital payment methods (not just digital wallets). Select all that apply. *Randomize order of items*

- 1) I have never encountered any difficulties when making digital payments *Mutually exclusive.*
- 2) I made a mistake when adding the beneficiary data
- 3) I couldn't cancel or reverse the payment
- 4) It was too complicated/I didn't know how to make the payment
- 5) I forgot my passwords/PIN codes
- 6) Unexpected costs in the transaction
- 7) The authentication process was too long/complicated
- 8) I didn't have enough money available on my bank account/card/digital wallet
- 9) My digital payment method was not accepted
- 10) I didn't have access to a (secure) internet connection
- 11) Time to complete the transaction was too short (I had to start all over)
- 12) The website crashed while I was doing a transaction
- 13) I didn't carry out the payment because I had concerns about payment security
- 14) My payment was declined
- 15) Difficulties accessing the website (e.g. I have specific neurodiverse needs or physical disabilities)
- 16) The shop didn't have my card/digital wallet as a payment option
- 17) I didn't receive the SMS for validating the transaction
- 18) Other difficulty [Specify]

13. Have you ever helped a friend or family member to make a digital payment?

- 1 = no
2 = yes

Only if item 2 selected at Q13

14. For which reason(s)?

Randomize order of items

- 1) It was too complicated/They didn't know how to make the payment
- 2) They forgot their passwords
- 3) They needed help registering or installing the app
- 4) They didn't have access to a smartphone or PC
- 5) They didn't have a bank account/card/digital wallet
- 6) They didn't have enough money available on their bank account/card/digital wallet
- 7) Their digital payment method was not accepted
- 8) Their bank card was not accepted
- 9) They didn't have access to a (secure) internet connection
- 10) They had concerns about payment security
- 11) Their payment was declined
- 12) Difficulties accessing the website (e.g. they have specific neurodiverse needs or physical disabilities)
- 13) Other reason [Specify]

15. In general, how concerned are you about the following aspects regarding online payments?

- 1 = not at all (or little) concerned
- 2 = somewhat concerned
- 3 = very concerned

- 1) Security risks (being victim of cyberattacks, scams, etc.)
- 2) Privacy violation (misuse of my personal or financial data, law enforcement surveillance, etc.)
- 3) Not being able to get the money back, in case of fraud or scams
- 4) Not being able to get the money back, in case the product/service is not delivered

16. In the last 5 years, have you been a victim of a security breach/fraud related to a digital payment that you made?

- 1 = no
- 2 = yes, once
- 3 = yes, twice
- 4 = yes, more than twice
- 5 = I don't know/not applicable

- 1) on my bank account
- 2) on my credit/debit card
- 3) on a digital wallet

17. Which security breach /fraud related to digital payments have you been a victim of in the last 5 years? If you have been a victim of more than one threat/fraud, consider the most recent experience.

- 1 = card cloning (i.e. criminals using your debit/credit card details to create a duplicate card for unauthorized transactions)
- 2 = unexpected fees when using this payment method
- 3 = phishing, smishing or vishing (i.e. stealing sensitive personal and financial information through deceptive emails, text messages or phone calls)
- 4 = fraudulent use due to passwords theft or any other type of unauthorized access
- 5 = other kind of fraud or scam [Specify]
- 6 = I was not able to identify/understand the problem

- 1) on my bank account
- 2) on my credit/debit card
- 3) on a digital wallet

18. Overall, to what extent do you find it safe to use the following digital payment methods for purchasing products or services online?

- 1 = very unsafe
- 2 = rather unsafe
- 3 = neither safe nor unsafe
- 4 = rather safe
- 5 = very safe
- 6 = I don't know/not applicable

- 1) Online banking
- 2) Debit/credit card
- 3) Digital wallet 1
- 4) Digital wallet 2
- 5) Digital wallet 3

19. To what extent do you agree with each of the following statements?

- 1 = Fully disagree
- 2 = Rather disagree
- 3 = Neither agree nor disagree
- 4 = Rather agree
- 5 = Fully agree
- 6 = I don't know/not applicable

Randomize order of items

- 1) I am comfortable with sharing my personal data for fraud prevention/anti money laundering checks
- 2) I am comfortable with sharing my personal data for commercial purposes (e.g. personal advertising)
- 3) I am comfortable with sharing my personal data with third parties (outside my mobile payment apps)
- 4) I carefully read the privacy consent of the mobile payment apps that I use
- 5) I apply restrictions to location permissions to my mobile payment apps (no access or only when in use)
- 6) I apply restrictions to limit access to smartphone data (e.g. hidden browsing, erasing cookies, clearing historical search, etc.)

20. When making payments, do you usually consider possible commission costs that each payment method implies for the merchant? *Multiple choice question*

- 1) No, I do not consider the commission costs that apply to the merchant *Mutually exclusive*
- 2) Yes, I try to avoid using BNPL (Buy Now Pay Later) services
- 3) Yes, I prefer using debit cards, instead of credit cards
- 4) Yes, I prefer using cash whenever possible
- 5) Other [Specify]

→ *GO TO QUESTION TS_25 ["To finish..." section]*

Teens section

This questionnaire is addressed to parents of children aged between 14 and 17 years old. If you have a child of this age category, we kindly ask you to invite her/him to answer the survey. If you have more than one child (in this age category) available to answer the survey, please ask the younger one.

The following section is specifically dedicated to young respondents, aged 14 to 17, covering different aspects of their buying habits. The answers are collected in an anonymous way, and their privacy is guaranteed.

Kindly note that, for ensuring the good quality of the results, **your child must be able to answer the following questions alone, avoiding any adult supervision.**

Please pass your device to your child and, as soon as she/he is ready to start the questionnaire, click on the "Next" button.

Next screen

- i** Please answer this questionnaire considering your own habits. The answers are collected in an anonymous way, and their privacy is guaranteed.

TS_1. How old are you?

- 1 = Less than 13 *Filter out*
- 2 = 13 *Filter out*
- 3 = 14
- 4 = 15
- 5 = 16
- 6 = 17
- 7 = 18 *Filter out*
- 8 = More than 18 *Filter out*

TS_2. You are...?

- 1 = female
- 2 = male
- 3 = non-binary
- 4 = prefer not to answer

TS_3. Which of the following devices do you usually use to access the internet?

- 1 = no
 - 2 = yes, I use my own device
 - 3 = yes, I use a device shared with someone else in the family
-
- 1) Smartphone
 - 2) Computer
 - 3) Tablet

Your relationship with money

TS_4. Select all the options that apply to your situation: *To be adapted by country, according to what is available/allowed for teens aged 14-17.*

- 1) I have my own cash
- 2) I have a bank account in my own name (e.g. including digital-only banks like Revolut)
- 3) I can use someone else's (e.g. my parents') bank account
- 4) I have a saving account in my own name
- 5) I have a debit card in my own name
- 6) I can use someone else's (e.g. my parents') debit card
- 7) I have a credit card in my own name
- 8) I can use someone else's (e.g. my parents') credit card
- 9) I have a prepaid card in my own name
- 10) I can use someone else's prepaid card
- 11) None of the above

TS_5. How do you usually get money? Select all the options that apply. *Multiple choice question*

- 1) Allowance
- 2) Chore commissions
- 3) Gifts from relatives or friends
- 4) Side hustles (e.g. babysitting, pet sitting, online activities, ...)
- 5) Paychecks from after-school/weekend jobs
- 6) Paychecks from a full-time job
- 7) Other source of money [Specify]
- 8) I do not have any money of my own *Mutually exclusive*

TS_6. In general, who takes decisions about money for...?

- 1 = (Mostly) me
 - 2 = Me together with a family member (e.g. my parents)
 - 3 = Another family member (e.g. my parents)
 - 4 = Someone else [Specify]
 - 5 = Not applicable
-
- 1) Your small/daily expenses (e.g. buying clothes, food, small purchases, ...)
 - 2) Your large/exceptional purchases (e.g. expensive products, concert tickets, travel expenses, electronics, ...)
 - 3) Your savings

Your payment habits

TS_7. Over the last 12 months, how frequently did you...?

- 1 = Never
- 2 = Less than once a week
- 3 = 1-2 times a week
- 4 = More than 2 times a week

- 1) Buy products and services in physical stores (e.g. shops, restaurants, supermarkets, cinema, etc.)
- 2) Buy products and services online (e.g. websites, apps, in-game purchases, etc.)
- 3) Send or transfer money to another person (e.g. via apps, bank transfers, etc.)

TS_8. In the last 12 months, how frequently did you use the following payment methods for...?

- 1 = never
- 2 = seldom
- 3 = sometimes
- 4 = frequently
- 5 = not applicable

1) Buying products and services in physical stores (e.g. shops, restaurants, supermarkets, cinema, etc.)

- 1) Cash
- 2) Physical prepaid/debit card
- 3) Mobile payment (with your smartphone or smart device)

2) Buying products and services online (e-commerce)

- 1) Prepaid/debit card
- 2) Mobile payment apps (e.g. PayPal, Apple Pay, Google Pay, etc.) *Examples to be adapted by country*

3) Transferring money to another person

- 1) Cash
- 2) Mobile payment apps (e.g. PayPal, Revolut, etc.) *Examples to be adapted by country*

TS_9. In the last 12 months, which of the following payment methods have you used for making digital payments (e.g. for buying products online or transferring money to another person)?

- 1) Online banking (e.g. online transfer or direct debit/authorization, via a bank account)
- 2) Online payment by debit/credit card
- 3) Online payment by virtual card (temporary online card)
- 4) Prepaid cards and gift cards
- 5) Online payment via a payment platform/app (e.g. Apple Pay, Google Pay, PayPal, MBWay, Revolut, etc.)
Examples to be adapted by country
- 6) Payment by mobile phone bill (i.e. paying for a purchased item/service with the mobile phone bill)
- 7) Other payment method [Specify]
- 8) I haven't made any digital payments in the past 12 months *Mutually exclusive. Go to TS_10.*

Only if item '8' selected at TS_9. Then, go to TS_25

TS_10. Why haven't you made any digital payments in the past 12 months? Select all that apply. *Randomize order of items*

- 1) My parents do not allow me to
- 2) I don't have a bank account
- 3) I didn't need to buy anything online
- 4) I don't know/I'm not sure how to make digital payments
- 5) I don't feel secure managing my money online
- 6) I had problems / bad experiences with previous online transactions

- 7) I have to pay fees/the fees are too high
- 8) I don't trust digital payment methods in protecting my privacy
- 9) I don't want my transactions to be tracked online
- 10) I prefer to use conventional payment means (cash, debit card...)
- 11) I find digital payment methods too complicated to use
- 12) Other reason [Specify]

TS_11. For you, which are the most important aspects of a digital payment method? You may select a maximum of 5 aspects. *Randomize order of items*

- 1) Ease of use
- 2) Availability of rewards or loyalty programs
- 3) Easy to track recent purchases
- 4) Safety of the transaction
- 5) Quick checkout process
- 6) Strong authentication method (e.g. passcode, fingerprint, face ID, etc.)
- 7) Popularity (i.e. everybody uses them)
- 8) Recommended by a friend/relative
- 9) Lower (or no) commissions
- 10) More widely accepted by online retailers and services
- 11) Privacy (i.e. protection of personal and financial information)
- 12) Being able to easily get a refund in case of fraud or commercial disputes
- 13) Other aspect [Specify]

Payment apps and platforms

TS_12. In the last 12 months, have you used any of the following payment apps/platforms? You may select a maximum of 3 items. If you have used more than 3, please select the 3 that you most frequently use. *List of items to be adapted by country and shown in decreasing order (most used on top)*

- 1) ...
- 2) Other [Specify]
- 3) I haven't used any payment app/platform in the past 12 months *Mutually exclusive.*

Only if item '22' selected at TS_12. Then, go to TS_17

TS_13. Why haven't you used any payment apps/platforms in the past 12 months? Select all that apply. *Randomize order of items*

- 1) My parents do not allow me to
- 2) I don't have a bank account
- 3) I don't know how to use them
- 4) I don't feel secure managing my money online
- 5) I had problems / bad experiences with previous online transactions
- 6) The fees are too high
- 7) I don't trust payment apps/platforms in protecting my privacy
- 8) I don't want my transactions to be tracked by payment apps/platforms
- 9) I prefer to use conventional payment means (cash, debit card...)
- 10) I find payment apps/platforms too complicated to use
- 11) Other reason [Specify]

TS_14. To what extent are you informed about the fees charged for transactions by the payment apps/platforms that you use?

- 1 = not informed at all
- 2 = somewhat informed
- 3 = reasonably well informed
- 4 = very well informed
- 5 = I don't know

TS_15. How would you rate the payment apps/platforms that you use in terms of...?

- 1 = Inadequate
- 2 = Poor
- 3 = Acceptable
- 4 = Good
- 5 = Excellent
- 6 = I don't know

- 1) Payment app/platform 1**
- 2) Payment app/platform 2**
- 3) Payment app/platform 3**

- 1) Ease of use (menus, navigation, ...)
- 2) Ease of adding/modifying/removing payment options
- 3) Security features and checks (verification steps, fraud protection, ...)
- 4) Respect for your privacy (handling of personal data, purchase history, ...)
- 5) Operation fees
- 6) Technical assistance in case of problem
- 7) Universal acceptance (number of shops where you can use it)

TS_16. Overall satisfaction with your payment apps/platforms: *Scale from 1 = Not at all satisfied to 10 = Very Satisfied*

- 1) Payment app/platform 1
- 2) Payment app/platform 2
- 3) Payment app/platform 3

Problems with digital payments

TS_17. Have you ever encountered any difficulties when making digital payments? Please, consider all digital payment methods (not just payment apps/platforms). Select all that apply. *Randomize order of items*

- 1) I have never encountered any difficulties when making digital payments *Mutually exclusive.*
- 2) I made a mistake when adding the beneficiary data
- 3) I couldn't cancel or reverse the payment
- 4) It was too complicated/I didn't know how to make the payment
- 5) I forgot my passwords/PIN codes
- 6) Unexpected costs in the transaction
- 7) The authentication process was too long/complicated
- 8) I didn't have enough money available on my card or payment app/platform
- 9) My digital payment method was not accepted
- 10) I didn't have access to a (secure) internet connection
- 11) Time to complete the transaction was too short (I had to start all over)
- 12) The website crashed while I was doing a transaction
- 13) I didn't carry out the payment because I had concerns about payment security
- 14) My payment was declined
- 15) Difficulties accessing the website (e.g. I have specific neurodiverse needs or physical disabilities)
- 16) The shop didn't have my payment app/platform as a payment option
- 17) I didn't receive the SMS for validating the transaction
- 18) Other difficulty [Specify]

TS_18. Have you ever helped a friend or family member to make a digital payment?

- 1 = no
- 2 = yes

Only if item '2' selected at TS_18

TS_19. For which reason(s)? *Randomize order of items*

- 1) It was too complicated/They didn't know how to make the payment
- 2) They forgot their passwords
- 3) They needed help registering or installing the app
- 4) They didn't have access to a smartphone or PC
- 5) They didn't have a bank card or payment app/platform
- 6) They didn't have enough money available on their card or payment app/platform
- 7) Their digital payment method was not accepted
- 8) Their bank card was not accepted
- 9) They didn't have access to a (secure) internet connection
- 10) They had concerns about payment security
- 11) Their payment was declined
- 12) Difficulties accessing the website (e.g. they have specific neurodiverse needs or physical disabilities)
- 13) Other reason [Specify]

Security of digital payment methods

TS_20. In general, how concerned are you about the following aspects regarding online payments?

- 1 = not at all (or little) concerned
2 = somewhat concerned
3 = very concerned
- 1) Security risks (being victim of cyberattacks, scams, etc.)
 - 2) Privacy violation (misuse of my personal or financial data, law enforcement surveillance, etc.)
 - 3) Not being able to get the money back, in case of fraud or scams
 - 4) Not being able to get the money back, in case the product/service is not delivered

TS_21. In the last 5 years, have you been a victim of a security breach/fraud related to a digital payment that you made?

- 1 = no
2 = yes, once
3 = yes, twice
4 = yes, more than twice
5 = I don't know/not applicable
- 1) on my prepaid/debit card
 - 2) on a payment app/platform

TS_22. Which security breach /fraud related to digital payments have you been a victim of in the last 5 years? If you have been a victim of more than one threat/fraud, consider the most recent experience.

- 1 = card cloning (i.e. criminals using your prepaid/debit card details to create a duplicate card for unauthorized transactions)
2 = unexpected fees when using this payment method
3 = phishing, smishing or vishing (i. e. stealing sensitive personal and financial information through deceptive emails, text messages or phone calls)
4 = fraudulent use due to passwords theft or any other type of unauthorized access
5 = other kind of fraud or scam [Specify]
6 = I was not able to identify/understand the problem
- 1) on my prepaid/debit card
 - 2) on a payment app/platform

TS_23. Overall, to what extent do you find it safe to use the following digital payment methods for purchasing products or services online?

- 1 = very unsafe
- 2 = rather unsafe
- 3 = neither safe nor unsafe
- 4 = rather safe
- 5 = very safe
- 6 = I don't know/not applicable

- 1) prepaid/debit card
- 2) payment app/platform

TS_24. To what extent do you agree with each of the following statements?

- 1 = Fully disagree
- 2 = Rather disagree
- 3 = Neither agree nor disagree
- 4 = Rather agree
- 5 = Fully agree
- 6 = I don't know/not applicable

Randomize order of items

- 1) I am comfortable with sharing my personal data for fraud prevention/anti money laundering checks
- 2) I am comfortable with sharing my personal data for commercial purposes (e.g. personal advertising)
- 3) I am comfortable with sharing my personal data with third parties (outside my mobile payment apps)
- 4) I carefully read the privacy consent of the mobile payment apps that I use
- 5) I apply restrictions to location permissions to my mobile payment apps (no access or only when in use)
- 6) I apply restrictions to limit access to smartphone data (e.g. hidden browsing, erasing cookies, clearing historical search, etc.)

To finish...

TS_25. To what extent do you agree with each of the following statements?

- 1 = fully disagree
- 2 = rather disagree
- 3 = neither agree nor disagree
- 4 = rather agree
- 5 = fully agree
- 6 = I don't know/not applicable

Randomize order of items

- 1) Paying digitally should be free of charge for consumers
- 2) I prefer digital payments over cash whenever possible
- 3) I stopped shopping with a merchant that didn't accept digital payment methods
- 4) Having access to digital payments makes me spend more than when I use cash
- 5) Using digital payment methods makes it easier to keep track of my spending
- 6) I fear losing the opportunity to choose between payment methods (cash, debit/credit cards, digital wallets, ...) in the future
- 7) In the future, cash should continue to be accepted everywhere (at no additional costs)
- 8) Providers of digital wallets should grant a refund in case of fraud, scams or other security violations
- 9) Everyone should have access to a basic bank account, free of charge
- 10) Every bank account should offer a payment card, free of charge

TS_26. If a new digital payment method was introduced, which are the most important features that it should have?

You may select a maximum of 5 items. *Randomize order of items*

- 1) Universally accepted (by online retailers and services)
- 2) Allowing for instant payments
- 3) Allowing person-to-person payments
- 4) Interoperability (allowing payments regardless of the platform or device used by the payers and payees)
- 5) Being able to aggregate all my pre-existing digital payment methods
- 6) Easy to use
- 7) Being able to easily get a refund in case of fraud or scams
- 8) Secure and reliable (ensuring protection from fraud, etc.)
- 9) Ensuring privacy of personal data
- 10) Allowing offline transactions (without internet connection)
- 11) Fast authentication method
- 12) No (or very low) transaction fees
- 13) Other [Specify]

TS_27. Have you ever heard about digital euro?

- 1 = I never heard about it
- 2 = Yes, but I'm not informed about it
- 3 = Yes, and I'm informed about it

Thank you very much for your collaboration!