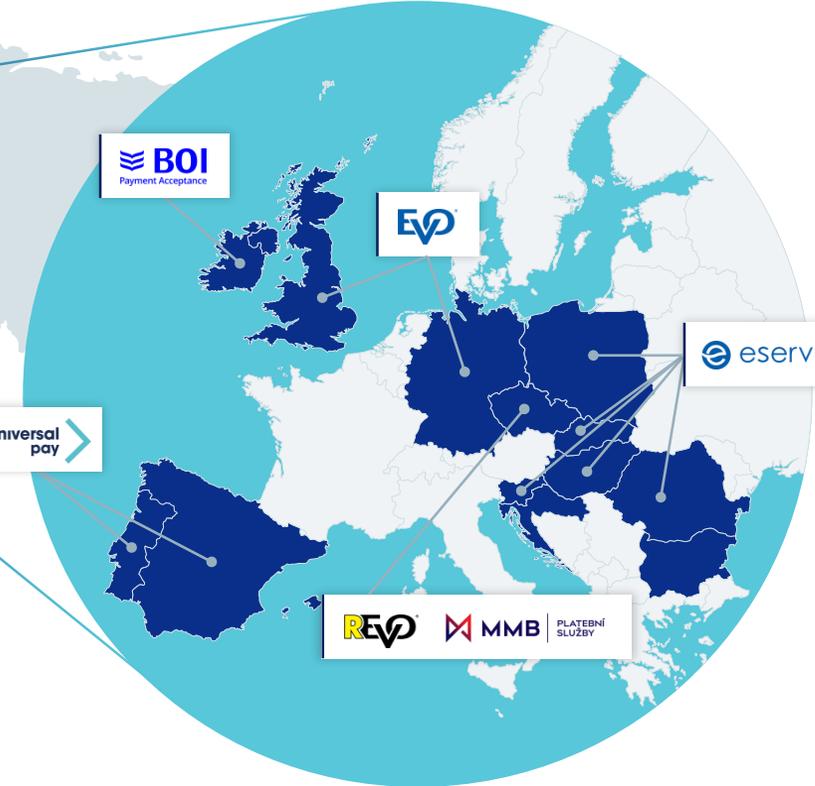




# ATTITUDES TOWARD **PAYMENT METHODS**

INTERNATIONAL SURVEY - MAY 2022

# THE AIM OF THE STUDY



## AIM OF THE STUDY

The general aim of the study was to get the information about people's attitude and behaviour towards different payment methods.

The gained knowledge concerned about awareness, usage and preferences of different payment methods (both online and offline).

# ABOUT THE STUDY

## RESPONDENTS

Representative sample  
of each country's  
population aged 18-65.

## PERIOD OF THE STUDY

March 2022



## RESEARCH METHOD

The study was conducted using CAWI methodology  
– respondents were invited to take part in an internet survey.

## COUNTRIES IN THE STUDY AND SAMPLE SIZES

POLAND		1004	CZECHIA		605	SLOVAKIA		600	HUNGARY		600	ROMANIA		600	CROATIA		629	BULGARIA		600	SLOVENIA		601	GERMANY		600	IRELAND		600	UNITED KINGDOM		624	MEXICO		625	SPAIN		634	PORTUGAL		609
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VISA

## KEY FINDINGS



MORE THAN  
**1/3**

of Germans **use credit or debit cards as their favourite payment method** among all options. In other countries almost 2/3 chose credit or debit cards as their favourite payment method.



**1/2**

at the same time, half of them **used fast electronic payments during their last online purchase**



ALMOST  
**2/3**

**withdraw cash from an ATM at least 2-3 times a month**

The Germans' opinions on payment methods for offline purchases are divided. Half of them prefer to use cash. This fact distinguishes them from residents of other countries, among which cashless methods are more popular.

At the same time, when shopping online, Germans much more often choose fast electronic payments, that are more popular than payment cards.

In general, all cashless payment methods are considered to be **easy to use, comfortable/convenient and secure.**



MORE THAN  
**3/4**

Germans perceive a place where electronic payments are available as modern

# .02

## ATTITUDES TOWARDS MONEY

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# ATTITUDES TOWARDS MONEY

The basic module of our research on Attitudes towards forms of payment is a standardized psychological tool created by Professor Grażyna Wąsowicz, who specializes in the field of economic psychology, in particular the psychology of money.

**The Money Relationship Questionnaire (KSP-33) (Wąsowicz-Kiryło, 2013) is a standardized tool with proven reliability and validity. It consists of 33 statements that allow measurement on 9 scales.**

## 1. THREE SCALES MEASURE ATTITUDES TOWARDS MONEY



### CONTROL

behaviour related to money control, no difficulties with saving and controlling expenses



### MEANS

perceiving money as a means of realizing values, ensuring a sense of independence and freedom of choice



### PLEASURE

the pleasure of carrying out activities related to money: thinking about money, dealing with it, talking about it

## 2. THE NEXT 6 SCALES ARE USED TO MEASURE COGNITIVE-BEHAVIOURAL FINANCIAL COMPETENCES, DIVIDED INTO TWO GROUPS:

### 2A. THE FIRST GROUP IS CONVICTIONS REGARDING:



### INVESTMENT

beliefs about the need and importance of investing money, perceiving investing as an important element of managing money well



### INSURANCE

convictions about insuring yourself and your property (needed or unnecessary)



### USING BANKING SERVICES

attitudes about the use of banking services, treating them as a good way to manage money

### 2B. THE SECOND GROUP IS BEHAVIOURS RELATED TO MONEY:



### MANAGEMENT

behaviours that are associated with expanding knowledge about finances and having appropriate knowledge to increase wealth



### ACCOUNTING

related to planning and control of the expenditure plan



### SPENDING IMPULSIVELY

without reflection or making financial plans

## ATTITUDES TOWARDS MONEY

LEVEL 1

ATTITUDE  
TOWARDS  
MONEY

CONTROL



MEANS



PLEASURE

LEVEL 2

COGNITIVE  
BEHAVIOURAL  
FINANCIAL  
COMPETENCES

INVESTMENT



INSURANCE

BANKING  
SERVICES

MANAGEMENT



ACCOUNTING

IMPULSE  
SPENDING

GERMANY

For Germans, money is a means of realizing values, ensuring a sense of independence and freedom of choice. Saving and controlling expenses is important to them.

They use Banking Services as a way to manage money, but at the same time they are quite sceptical about financial institutions.

They control and plan their expenses, but often based on the simple principle of not spending money impulsively.

## ATTITUDES TOWARDS MONEY

LEVEL 1  
ATTITUDE  
TOWARDS  
MONEY

In The Money Relationship Questionnaire (KSP-33), each respondent was asked to respond to all statements on a 6-point scale from 0 to 5.

The results for each indicator on the level of Attitudes Towards Money range from 0 to 25 points, and for indicators from the level of Cognitive Behavioural Financial Competences from 0 up to 15 points.

The results presented represent the mean value for each indicator.



## CONTROL

GERMANY - 15,6

OTHER COUNTRIES - 15,4

Germans demonstrate similar money control to residents of other countries participating in the survey.



## MEANS

GERMANY - 15,9

OTHER COUNTRIES - 16,2

Treating money as a Means of realizing values, ensuring a sense of independence and freedom of choice is as strong in Germany as in other countries.



## PLEASURE

GERMANY - 13,1

OTHER COUNTRIES - 13,2

In Germany, the Pleasure that comes from dealing with money is similar as in other countries covered by the research.

## ATTITUDES TOWARDS MONEY

# LEVEL 2

## COGNITIVE BEHAVIOURAL FINANCIAL COMPETENCES

In The Money Relationship Questionnaire (KSP-33), each respondent was asked to respond to all statements on a 6-point scale from 0 to 5.

The results for each indicator on the level of Attitudes Towards Money range from 0 to 25 points, and for indicators from the level of Cognitive Behavioural Financial Competences from 0 up to 15 points.

The results presented represent the mean value for each indicator.



### INVESTMENT

GERMANY - 7,6 ▼

OTHER COUNTRIES - 8,6

Germans a bit less believe in the need and importance of investing money than other nations.



### INSURANCE

GERMANY - 6,5

OTHER COUNTRIES - 6,8

The belief in the need to insure oneself and one's property in Germany is similarly weak as in other countries.



### BANKING SERVICES

GERMANY - 8,5 ▼

OTHER COUNTRIES - 8,8

Compared to other countries, in Germany the use of and trust in Banking Services are weaker. Still, this component is stronger than Investment and Insurance.

## ATTITUDES TOWARDS MONEY

# LEVEL 2

COGNITIVE  
BEHAVIOURAL  
FINANCIAL  
COMPETENCES

In The Money Relationship Questionnaire (KSP-33), each respondent was asked to respond to all statements on a 6-point scale from 0 to 5.

The results for each indicator on the level of Attitudes Towards Money range from 0 to 25 points, and for indicators from the level of Cognitive Behavioural Financial Competences from 0 up to 15 points.

The results presented represent the mean value for each indicator.



## MANAGEMENT

GERMANY - 6,4

OTHER COUNTRIES - 6,4

Declared behaviours related to money management are similar to these observed in other countries.



## ACCOUNTING

GERMANY - 8,6 ▼

OTHER COUNTRIES - 9,0

Accounting is a strong feature of Germans, even though it is less visible compared to other nations. It means they are focused on controlling and planning expenses.



## IMPULSE SPENDING

GERMANY - 5,6 ▼

OTHER COUNTRIES - 6,1

Impulse Spending is weak in Germany, and it is also less visible among Germans compared to other nations. It shows that Germans try not to spend their money without reflection.

# GERMANS AND ATTITUDE TO MONEY



Germans treat money mainly as a means of achieving value, but at the same time they try to control their expenses

- In their opinion, money provides a sense of independence and allows to realizing values
- Money enables a comfortable life
- Germans control their expenses, but often based on the simple principle of not spending money impulsively
- They are generally sceptical about financial institutions



## GERMANY

capital city: **Berlin**

currency: **Euro**

population: **83,24 million**

# .03

## **PAYMENT METHODS** AWARENESS AND USAGE

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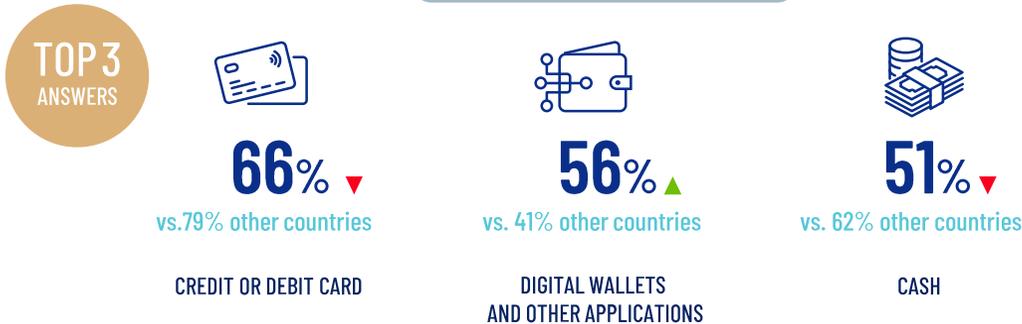


# AWARENESS OF DIFFERENT FORMS OF PAYMENT

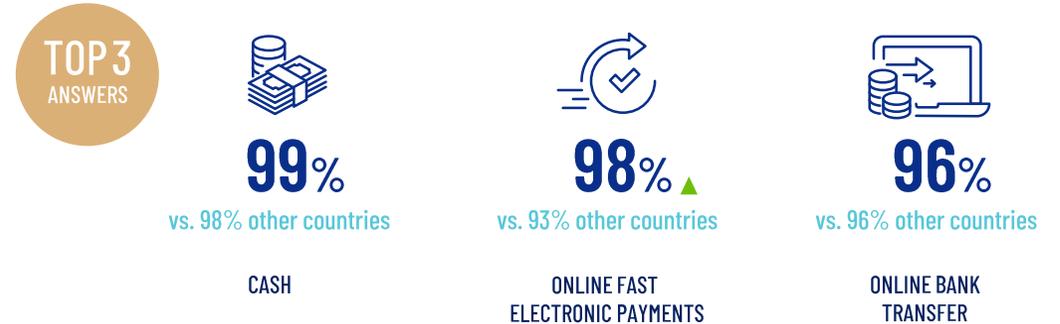
WHAT METHODS/TYPES OF PAYMENTS DO YOU KNOW OF, EVEN IF YOU HAVE ONLY HEARD ABOUT THEM?

Cash, fast electronic payments and online bank transfers are payment methods known by almost all Germans. Moreover, almost everyone is familiar with Kauf auf Rechnung as well. Germans most often spontaneously mention such forms of payment as: cards (66%) and digital wallets (56%), that come to their minds more often than traditional cash. Interestingly, for Germans digital wallets/fast electronic payments used in online stores are more familiar payment method than contactless payments using a mobile phone, smartwatch or other devices during offline shopping.

## SPONTANEOUS AWARENESS



## AIDED AWARENESS



## METHODS SPECIFIC FOR GIVEN COUNTRY

KAUF AUF RECHNUNG 3%

## METHODS SPECIFIC FOR GIVEN COUNTRY

KAUF AUF RECHNUNG 97%

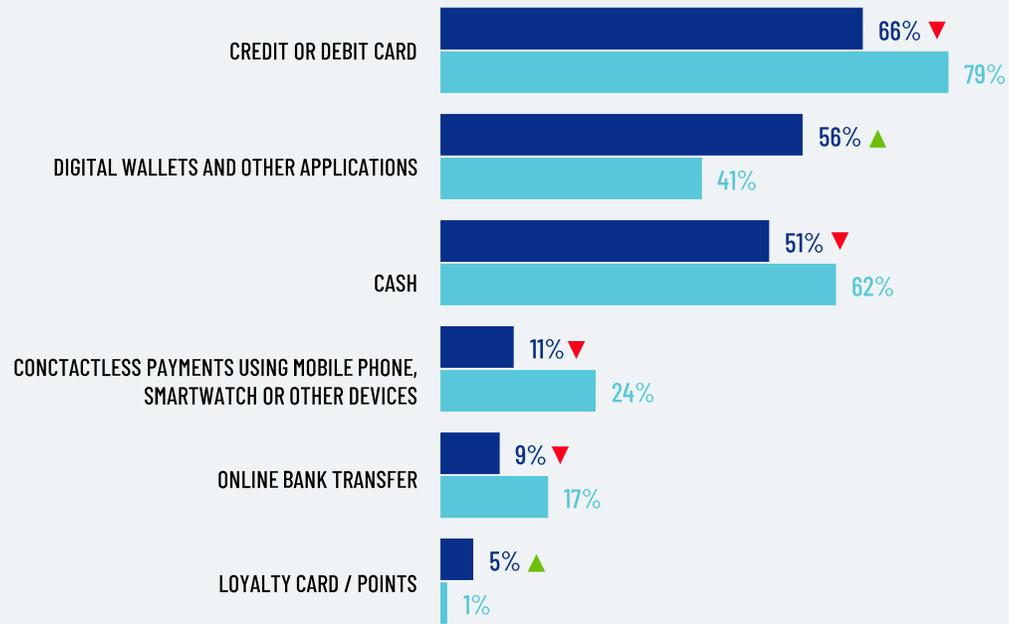
## INTERESTING FACT



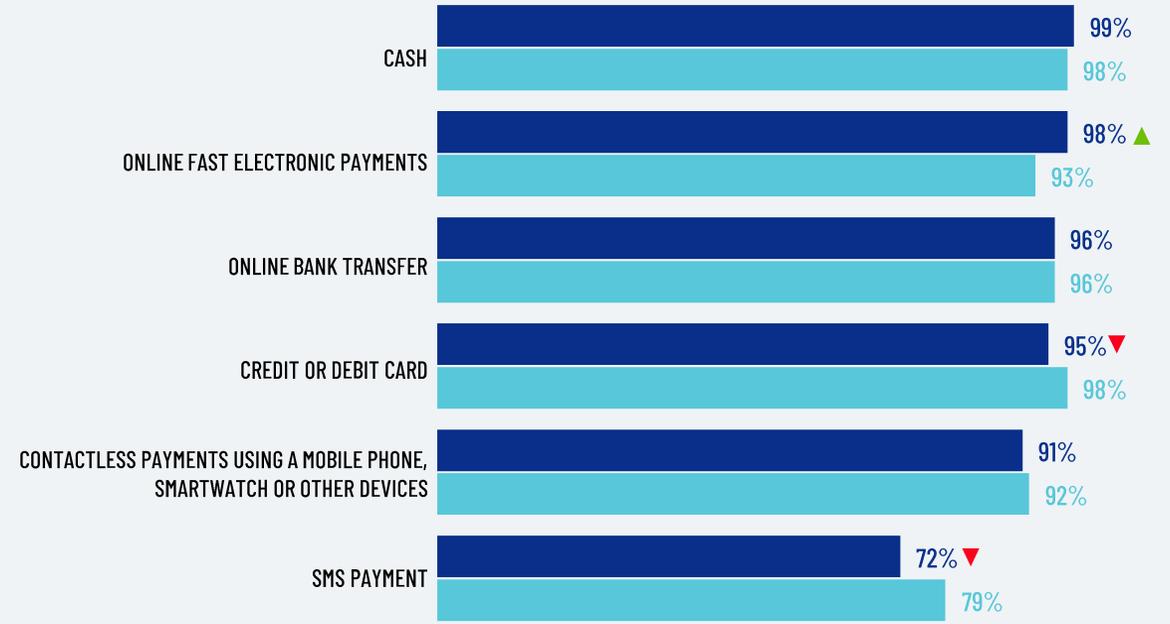
# AWARENESS OF DIFFERENT FORMS OF PAYMENT

WHAT METHODS/TYPES OF PAYMENTS DO YOU KNOW OF, EVEN IF YOU HAVE ONLY HEARD ABOUT THEM?

## SPONTANEOUS AWARENESS



## AIDED AWARENESS



### METHODS SPECIFIC FOR GIVEN COUNTRY



### METHODS SPECIFIC FOR GIVEN COUNTRY



Spontaneous Awareness: presented answers are mentioned by at least 5% of the respondents

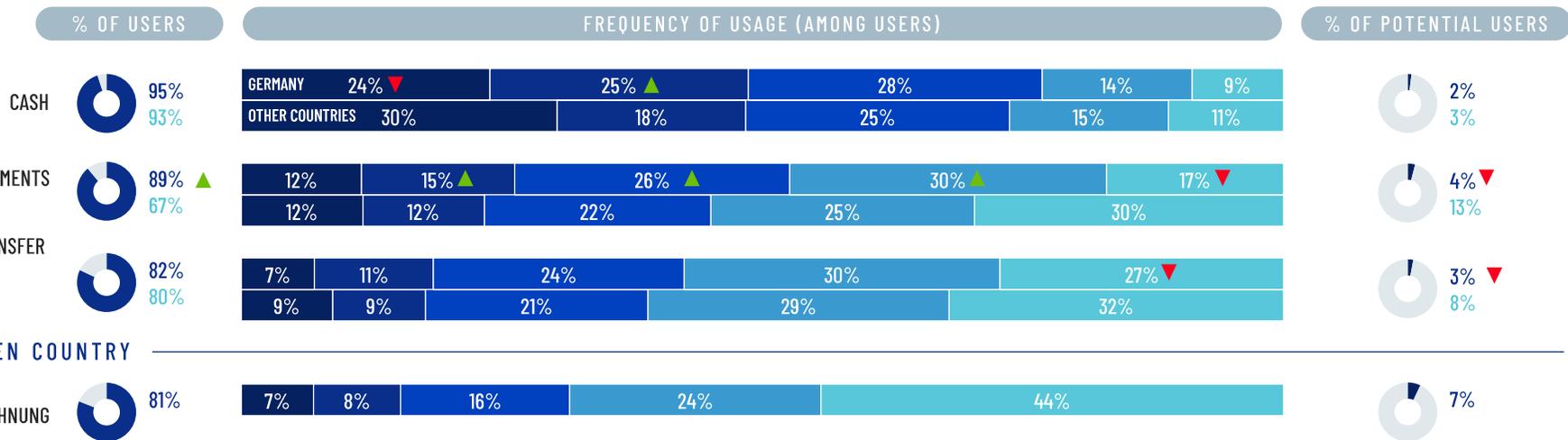
● GERMANY ● OTHER COUNTRIES

# FREQUENCY OF USAGE OF DIFFERENT FORMS OF PAYMENT

WHICH OF THE FOLLOWING FORMS OF PAYMENT DO YOU USE, HOW OFTEN?

The most often used payment methods in Germany are: cash, fast electronic payments and online bank transfers. 8/10 of Germans have ever used Kauf auf Rechnung payment, and more than half of users of this method use it at least 2-3 times per month. Interestingly, payment with card is less popular among Germans compared to online fast electronic payments or bank transfers.

TOP 3 ANSWERS



Percentage of people who indicated that they do not use given payment method, but plan to start using it in the future

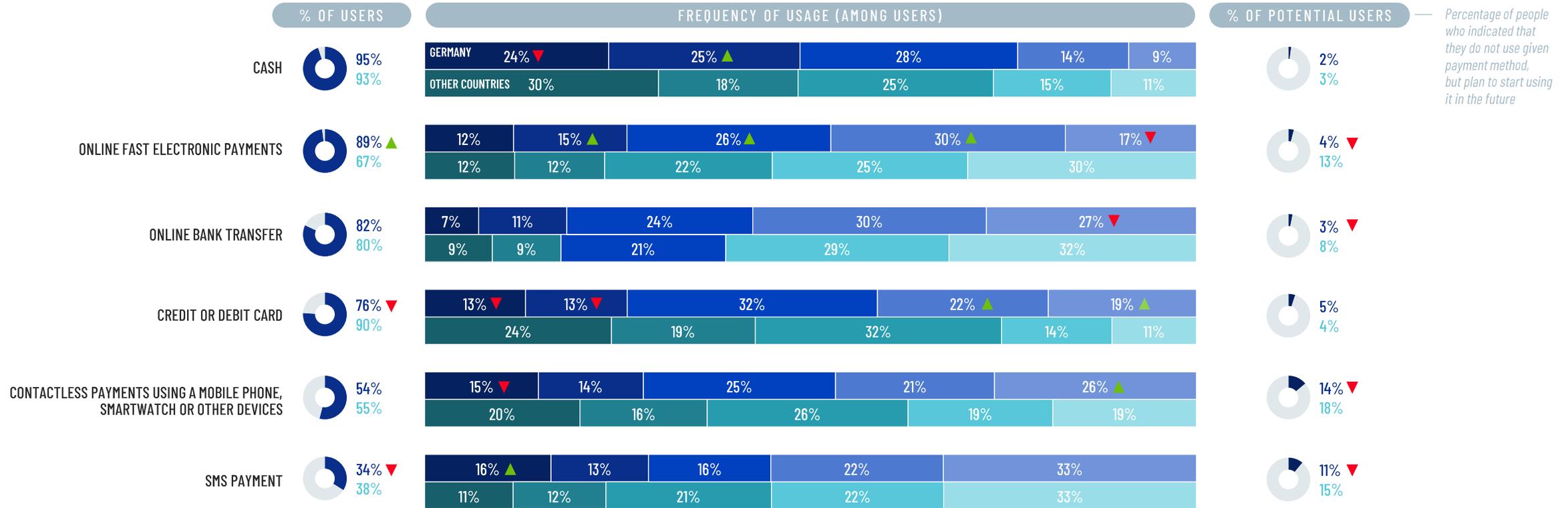
## INTERESTING FACT



● SEVERAL TIMES A DAY ● ONCE A DAY ● 2-3 TIMES PER WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH OR LESS

# FREQUENCY OF USAGE OF DIFFERENT FORMS OF PAYMENT

WHICH OF THE FOLLOWING FORMS OF PAYMENT DO YOU USE, HOW OFTEN?



## METHOD SPECIFIC FOR GIVEN COUNTRY



● SEVERAL TIMES A DAY ● ONCE A DAY ● 2-3 TIMES PER WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH OR LESS

# MOST OFTEN USED FORMS OF PAYMENT AND REASONS OF CHOOSING THEM

Germans most often pay with cash (59%), use online fast electronic payments (39%) or plastic payment cards (35%). In other countries almost 2/3 (63%) chose credit or debit cards as their favourite.

Cash is indicated by Germans as most often used way of payment – here the result is similar compared to other countries. Cash allows Germans to control their spendings. Fast electronic payments save time and are easy to use. And cards are perceived as easy to use and convenient.

Germans use more often than other nations fast electronic payments (39% vs. 12%).



**6/10** GERMANS MOST OFTEN PAY WITH CASH

## TOP 3 ANSWERS



### CASH

**59%**

vs. 57% other countries



### ONLINE FAST ELECTRONIC PAYMENTS

**39%** ▲

vs. 12% other countries



### CREDIT OR DEBIT CARD

**35%** ▼

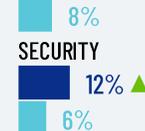
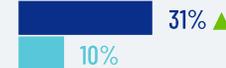
vs. 63% other countries

% OF RESPONDENTS WHO USES GIVEN METHOD MOST OFTEN AND WHICH PAYMENT FORMS DO YOU USE MOST OFTEN? (AS FIRST OR SECOND CHOICE)

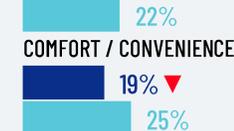
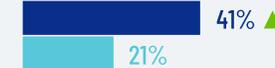
REASONS OF CHOOSING GIVEN FORMS OF PAYMENT WHY DO YOU USE THIS METHOD?

MOST SPECIFIC ANSWERS FOR GIVEN FORM OF PAYMENT

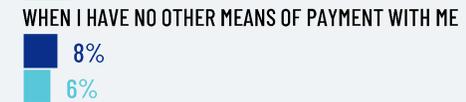
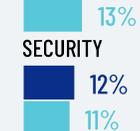
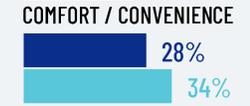
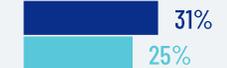
#### CONTROL/ MONITORING SPENDING



#### SPEED, SAVING TIME



#### EASY TO USE



GERMANY n=354  
OTHER COUNTRIES: n=4736

GERMANY n=233  
OTHER COUNTRIES: n=1001

GERMANY n=212  
OTHER COUNTRIES: n=5207

# MOST OFTEN USED FORMS OF PAYMENT AND REASONS OF CHOOSING THEM

## OTHER METHODS



### KAUF AUF RECHNUNG

% OF RESPONDENTS WHO USES GIVEN METHOD MOST OFTEN AND WHICH PAYMENT FORMS DO YOU USE MOST OFTEN? (AS FIRST OR SECOND CHOICE)

16%



### ONLINE BANK TRANSFER

16% ▲

vs. 11% other countries



### CONTACTLESS PAYMENTS using a mobile phone, smartwatch or other devices

12% ▼

vs. 16% other countries

REASONS OF CHOOSING GIVEN FORMS OF PAYMENT  
WHY DO YOU USE THIS METHOD?

MOST SPECIFIC ANSWERS FOR GIVEN FORM OF PAYMENT

#### SECURITY

21%

#### EASY TO USE

19%

#### COMFORT / CONVENIENCE

16%

#### ADDITIONAL BENEFITS (e.g. discounts, points)

13%

#### I LIKE IT

9%

GERMANY n=97

#### EASY TO USE

27% ▲

18%

#### SPEED, SAVING TIME

24%

18%

#### COMFORT / CONVENIENCE

21%

18%

#### WHEN OTHER METHODS NOT AVAILABLE

12%

9%

#### SECURITY

11%

13%

GERMANY n=94  
OTHER COUNTRIES: n=919

#### SPEED, SAVING TIME

42% ▲

24%

#### EASY TO USE

37%

31%

#### COMFORT / CONVENIENCE

17% ▼

35%

#### I ALWAYS HAVE IT WITH ME

10%

10%

#### I LIKE IT

9% ▲

3%

GERMANY n=69  
OTHER COUNTRIES: n=1365

# BANKING



**64%** WITHDRAW MONEY FROM AN ATM AT LEAST 2-3 TIMES PER MONTH



**53%** USE INTERNET BANKING AT LEAST 2-3 TIMES PER WEEK

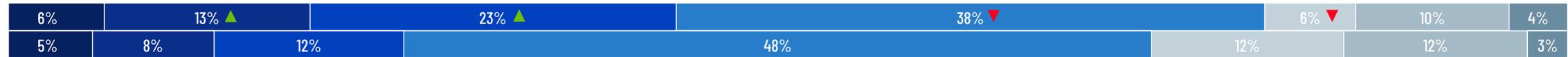


**12%** DON'T PLAN TO USE MOBILE BANKING IN THE FUTURE

WHICH OF THE FOLLOWING CHANNELS OF BANKING DO YOU USE, HOW OFTEN?

ATMs and Internet banking are the most popular channels of banking in Germany. Although the general use of ATMs is similar, Germans do it a bit more frequently – 64% withdraw money at least 2-3 times per month (in other countries this percentage is 58%). 80% of Germans use mobile banking (82% among other nations), but they do it less frequently compared to respondents from other countries – only 17% of Germans do it at least once a day (vs. 24% in other countries covered by the research).

## VISIT TO A BANK BRANCH



## TELEPHONE CONTACT, HOTLINE



## INTERNET BANKING



## MOBILE BANKING (through the app)



## USING AN ATM



- ONCE A DAY OR MORE OFTEN
- 2 - 3 TIMES PER WEEK
- 2 - 3 TIMES PER MONTH
- ONCE A MONTH OR LESS
- I KNOW THIS CHANNEL, I DON'T USE IT YET, BUT I PLAN TO USE IT IN THE FUTURE
- I KNOW THIS CHANNEL, BUT I DON'T USE IT AND I DON'T PLAN TO USE IT IN THE FUTURE
- I DON'T KNOW THIS CHANNEL

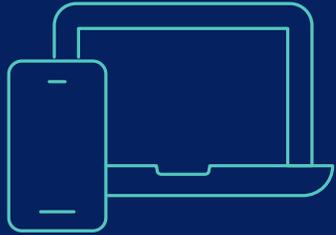
# .04

## PAYMENT METHODS **MY LAST PURCHASE**

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# LAST PAYMENT - ONLINE OR OFFLINE?

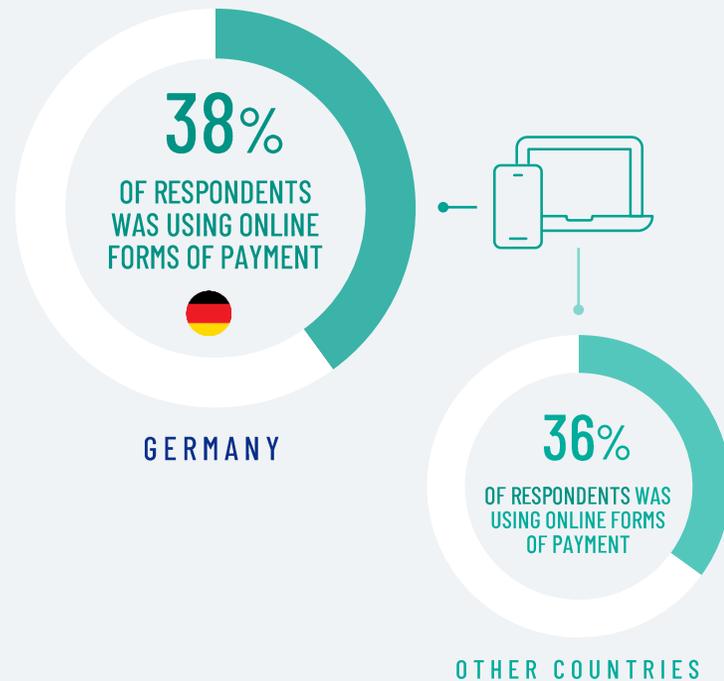


**4/10** GERMANS MADE THEIR LAST PAYMENT ONLINE

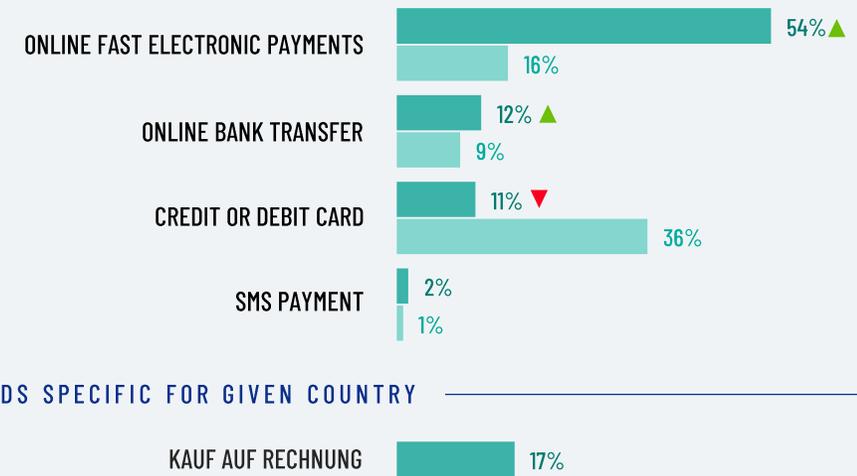
PLEASE RECALL YOUR LAST PAYMENT.  
WAS IT CARRIED OUT ONLINE OR OFFLINE?



## LAST ONLINE PAYMENT TYPES



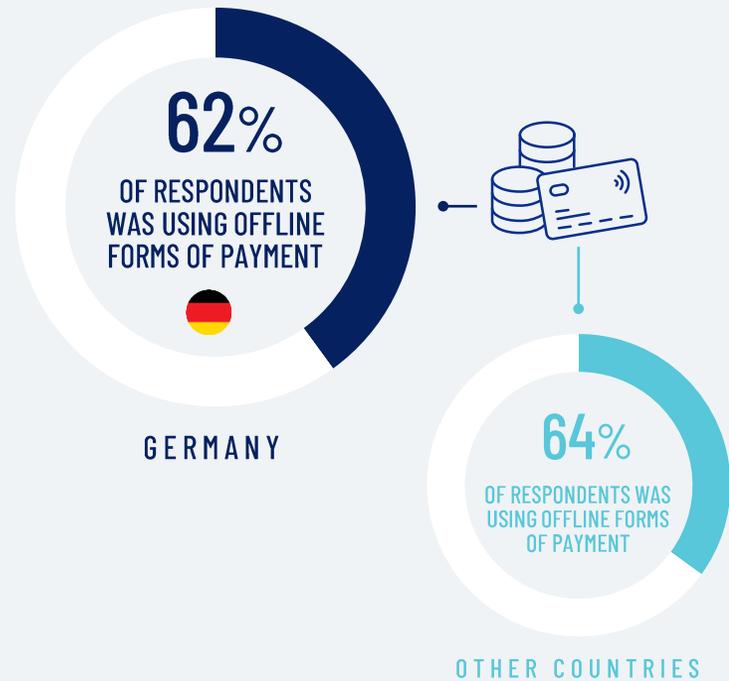
WHICH PAYMENT FORM DID YOU USE DURING YOUR LAST ONLINE PAYMENT?



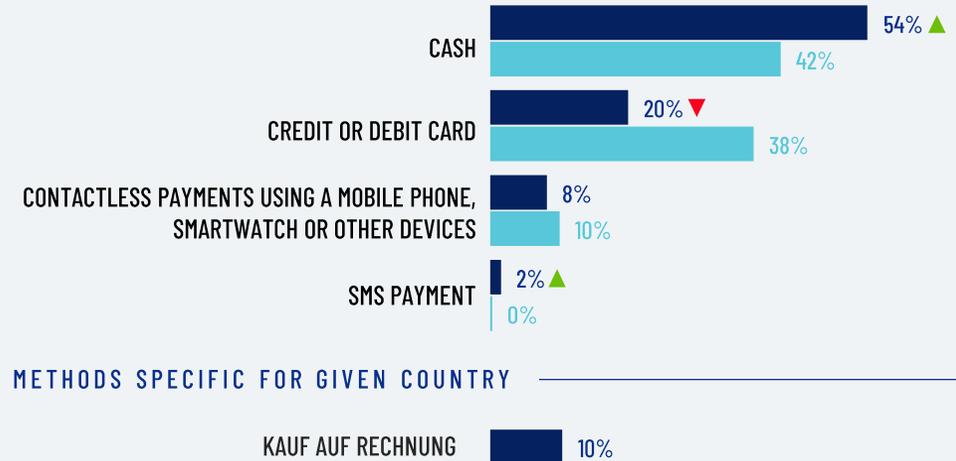
METHODS SPECIFIC FOR GIVEN COUNTRY

Almost 2/5 of Germans made their last payment online. They most often paid using fast electronic payments, that are more popular than in other countries. During their last online payment 17% of Germans used Kauf auf Rechnung, which gives this method second place. Less often they used bank transfers or cards. Payment by card is also much less popular in Germany than in other countries.

# LAST OFFLINE PAYMENT TYPES



WHICH PAYMENT FORM DID YOU USE DURING YOUR LAST OFFLINE PAYMENT?



METHODS SPECIFIC FOR GIVEN COUNTRY

62% of Germans made their last payment offline. They primarily used cash – more often than respondents from other countries (54% vs. 42%). The second most often used payment method was credit or debit card – used only by 20% of Germans during their last offline payment (significantly less compared to other countries 38%). Payment using Kauf auf Rechnung was chosen by 10% of people in this situation.

# .05

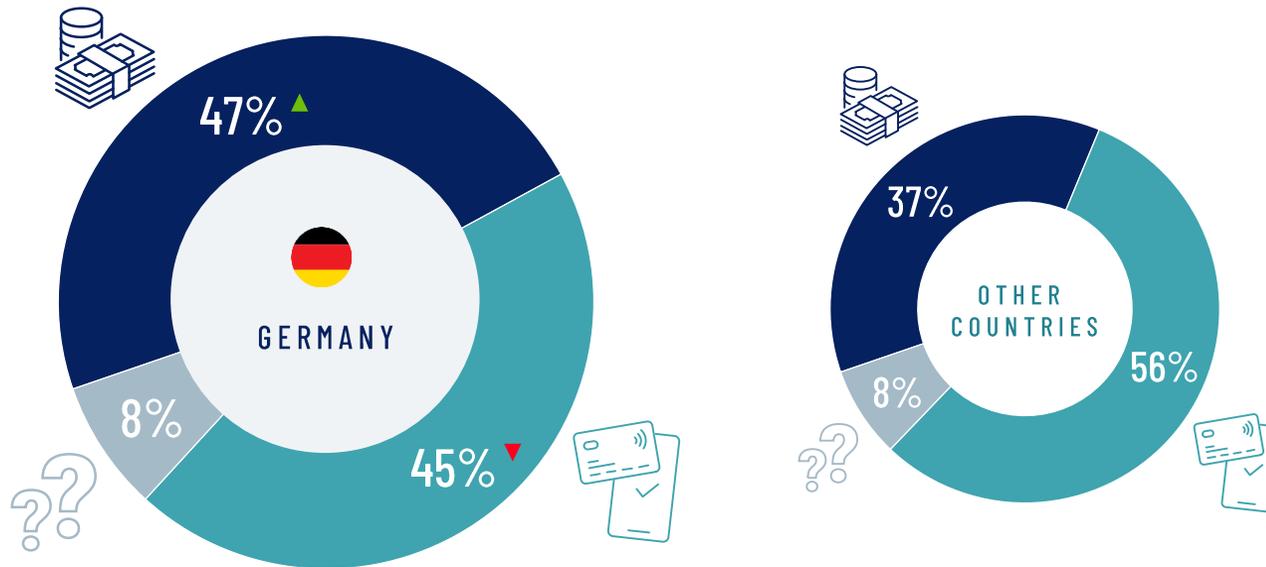
## PAYMENT METHODS **PREFERENCES**

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# PREFERRED METHOD OF PAYMENT WHILE SHOPPING OFFLINE

WITH REGARD TO ALL SITUATIONS WHERE YOU MAKE PAYMENTS WHILE SHOPPING OFFLINE (TRADITIONAL SHOP/SALES POINT), WHICH IS YOUR PREFERRED METHOD?



47% OF GERMANS PREFER CASH THAN ELECTRONIC PAYMENTS WHILE SHOPPING OFFLINE

**Germans are undecided about the use of cash and cashless payment methods.**

Almost half of the Germans prefer cashless payment methods – while the other half prefers paying with cash.

In other countries the percentage of the people who prefer paying cashless is significantly higher (56%).

**Based on developments in other European countries, growth in the area of cashless payments can also be forecast in Germany.**

# AMOUNT VS PREFERRED PAYMENT METHOD



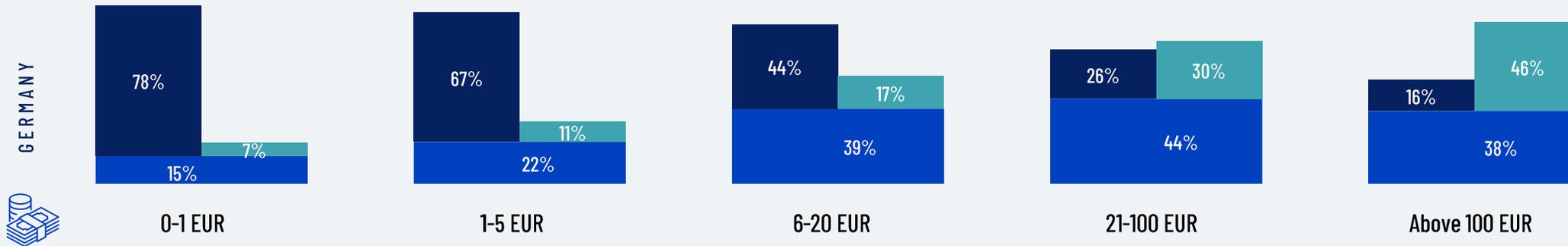
ABOVE  
**100 EUR**

WITH SUCH HIGH AMOUNTS  
ONLY 16% OF GERMANS  
PREFER TO PAY BY CASH

While paying up to 1 EUR, nearly 4 of 5 Germans choose cash. Slightly fewer people, but still most of them (2/3) choose cash when paying up to 5 EUR. In case of higher expenses (higher than 20 EUR), the preference for cash drops.

The amounts of more than 100 EUR would be paid using cashless electronic methods by almost half of Germans and only 16% want to pay by cash.

## WHICH METHOD OF PAYMENT WOULD YOU CHOOSE IF SOMETHING COST:



● CASH ● ELECTRONIC PAYMENTS (card, phone other devices, virtual wallet etc.) ● SOMETIMES CASH, SOMETIMES ELECTRONIC PAYMENTS

# PREFERRED METHODS OF PAYMENT WHILE SHOPPING OFFLINE IN DIFFERENT SITUATIONS (1/3)

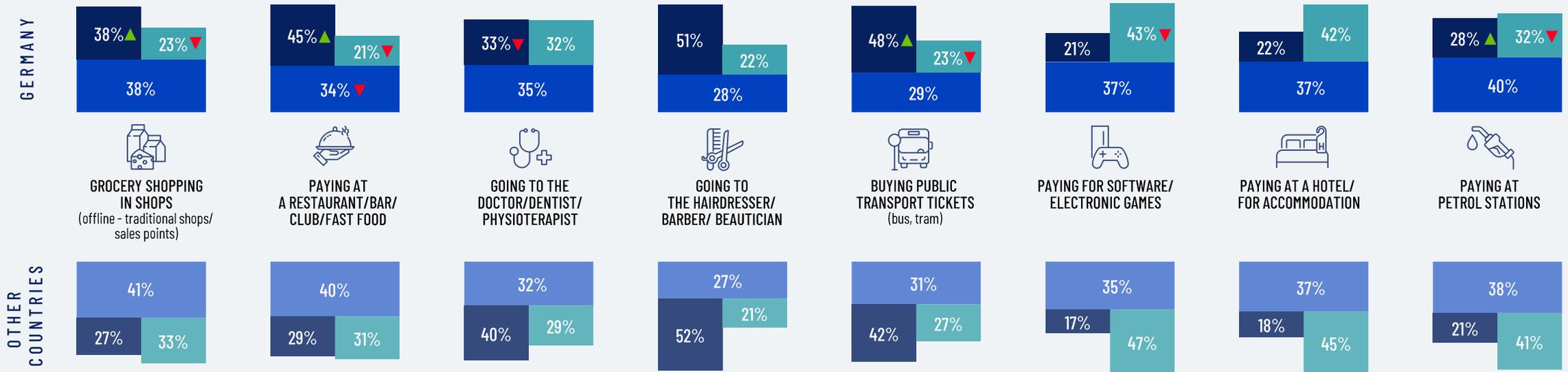


51%

CHOOSE PAYMENT WITH CASH WHEN GOING TO THE HAIRDRESSER/ BARBER/ BEAUTICIAN

In some industries Germans prefer to pay by cash, in other industries they prefer to pay cashless, in one industry they are undecided. Germans pay with cash for many products and services more often than in other countries and use cashless payment methods less frequently. Almost half of them choose to use cash while paying at a restaurant, going to the hairdresser or buying public transport tickets, and less than 1 of 4 use cashless electronic payments in these situations. On the other hand, cashless methods are more popular when paying for accommodation and for software/ electronic games – although in this last situation choosing cashless methods in Germany is less popular compared to other countries (43% vs. 47%).

## WHICH PAYMENT METHOD WOULD YOU BE MORE LIKELY TO CHOOSE IN THESE SITUATIONS:



● CASH ● ELECTRONIC PAYMENTS (card, phone other devices, virtual wallet etc.) ● SOMETIMES CASH, SOMETIMES ELECTRONIC PAYMENTS

# PREFERRED METHODS OF PAYMENT WHILE SHOPPING OFFLINE IN DIFFERENT SITUATIONS (2/3)

 **63%**  
PAY WITH CASH AT  
MARKETS AND BAZAARS

Germans also choose paying with cash more often (compared to other countries) when shopping at markets and bazaars (63% vs. 55%), paying parking fees (56% vs. 42%), for entertainment (46% vs. 33%), at public institutions (39% vs. 32%) and buying things other than groceries in shops (29% vs. 19%).

But they prefer cashless electronic payments while shopping in online shops – both domestic and foreign. There are **high potentials for cashless payments**, especially when shopping at markets and bazaars, paying parking fees and in cinemas/theatres cashless payments are yet used a lot less than in other situations.

## WHICH PAYMENT METHOD WOULD YOU BE MORE LIKELY TO CHOOSE IN THESE SITUATIONS:



● CASH ● ELECTRONIC PAYMENTS (card, phone other devices, virtual wallet etc.) ● SOMETIMES CASH, SOMETIMES ELECTRONIC PAYMENTS

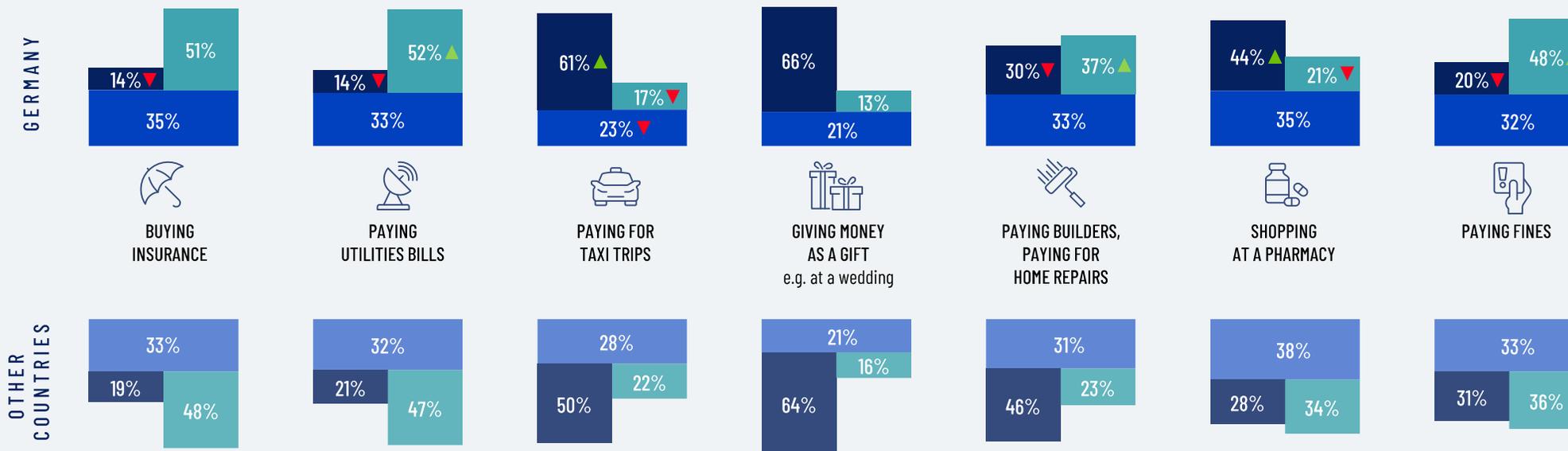
# PREFERRED METHODS OF PAYMENT WHILE SHOPPING OFFLINE IN DIFFERENT SITUATIONS (3/3)



ONLY **14%**  
CHOOSE CASH WHEN BUYING INSURANCE OR PAYING UTILITIES BILLS

Cash is also used when Germans give gifts, pay for taxi trips and shop at a pharmacy – in two last situations Germans choose cash even more often than respondents from other countries participating in the study. Cashless methods are more often chosen for paying utility bills, buying insurance, paying fines and for home repairs – except for buying an insurance, in all of these situations Germans choose cashless payments more often than other nations. There are **high potentials for cashless payments**, especially when paying for taxi trips or in pharmacies cashless payments are yet used a lot less than in other situations. In many other industries, most payments are done cashless.

## WHICH PAYMENT METHOD WOULD YOU BE MORE LIKELY TO CHOOSE IN THESE SITUATIONS:

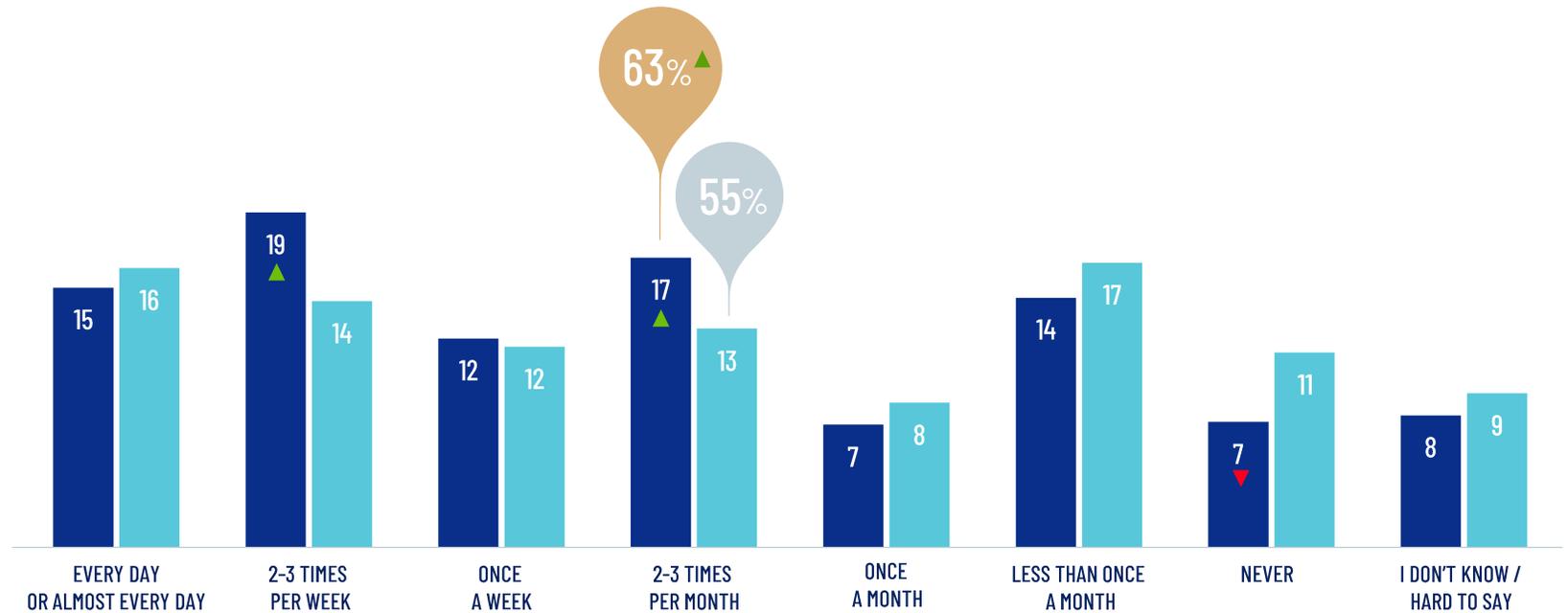


● CASH ● ELECTRONIC PAYMENTS (card, phone other devices, virtual wallet etc.) ● SOMETIMES CASH, SOMETIMES ELECTRONIC PAYMENTS

# FREQUENCY OF SITUATIONS IN WHICH GERMANS PREFERRED CASH PAYMENTS

More than 6/10 of Germans find themselves in a situation where they want to pay with cash at least 2-3 times per month – it is higher percentage compared to residents of other countries (55%). At the same time, 21% are less than once in a month or never in a situation where they would prefer to pay by cash.

HOW OFTEN ARE YOU IN A SITUATION WHERE YOU HAVE SEVERAL PAYMENT CHOICES BUT WANT TO PAY WITH CASH?



# .06

## DIGITAL PAYMENTS

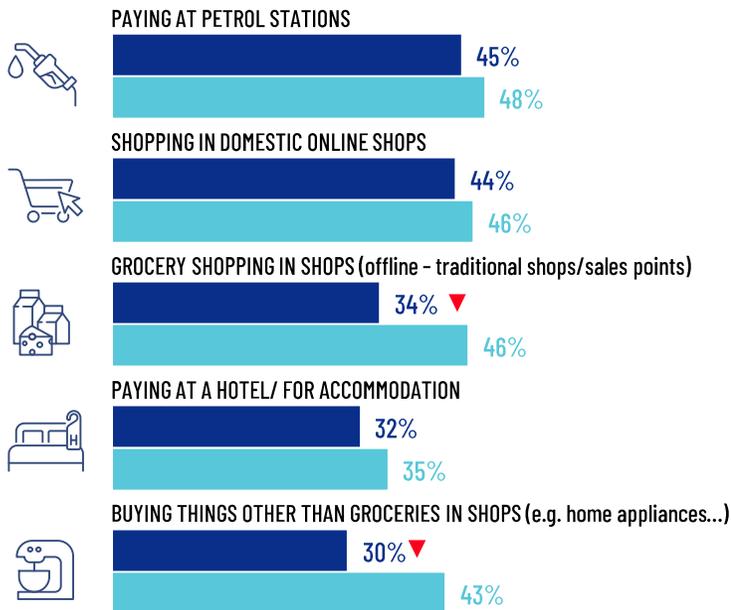
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# PRODUCTS AND SERVICES FOR WHICH GERMANS PAY USING CASH-FREE METHODS

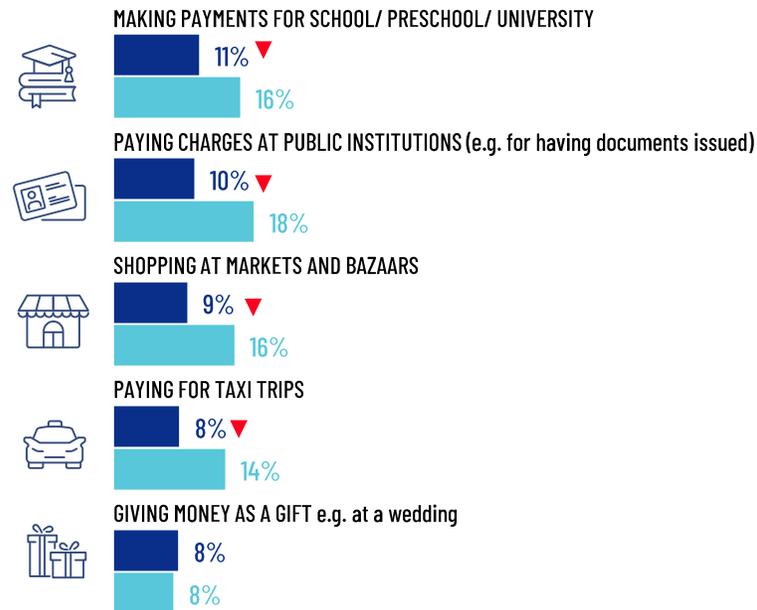
WHICH OF THESE GROUPS OF PRODUCTS AND SERVICES DO YOU ALWAYS OR ALMOST ALWAYS PAY FOR USING CASH-FREE METHODS (card, phone, smartwatch or other device, virtual wallet etc.):

## MOST COMMON PRODUCTS AND SERVICES



▲ 8% NONE OF THE ABOVE / vs.6% OTHER COUNTRIES

## RAREST PRODUCTS AND SERVICES



● GERMANY ● OTHER COUNTRIES

Germans most often use cash-free payments when paying at petrol stations and shopping in domestic online shops.

Situations in which they usually do not choose cash-free methods are: giving money as a gift (result similar to other countries), paying for taxi trips and at public institutions as well as for school and shopping at markets and bazaars – but these results are even lower than among other nations.

In nearly every industry (it is shown on the next slide) Germans use less cash-free methods than in other countries. **This shows a big potential for innovation/digitalization for merchants.**

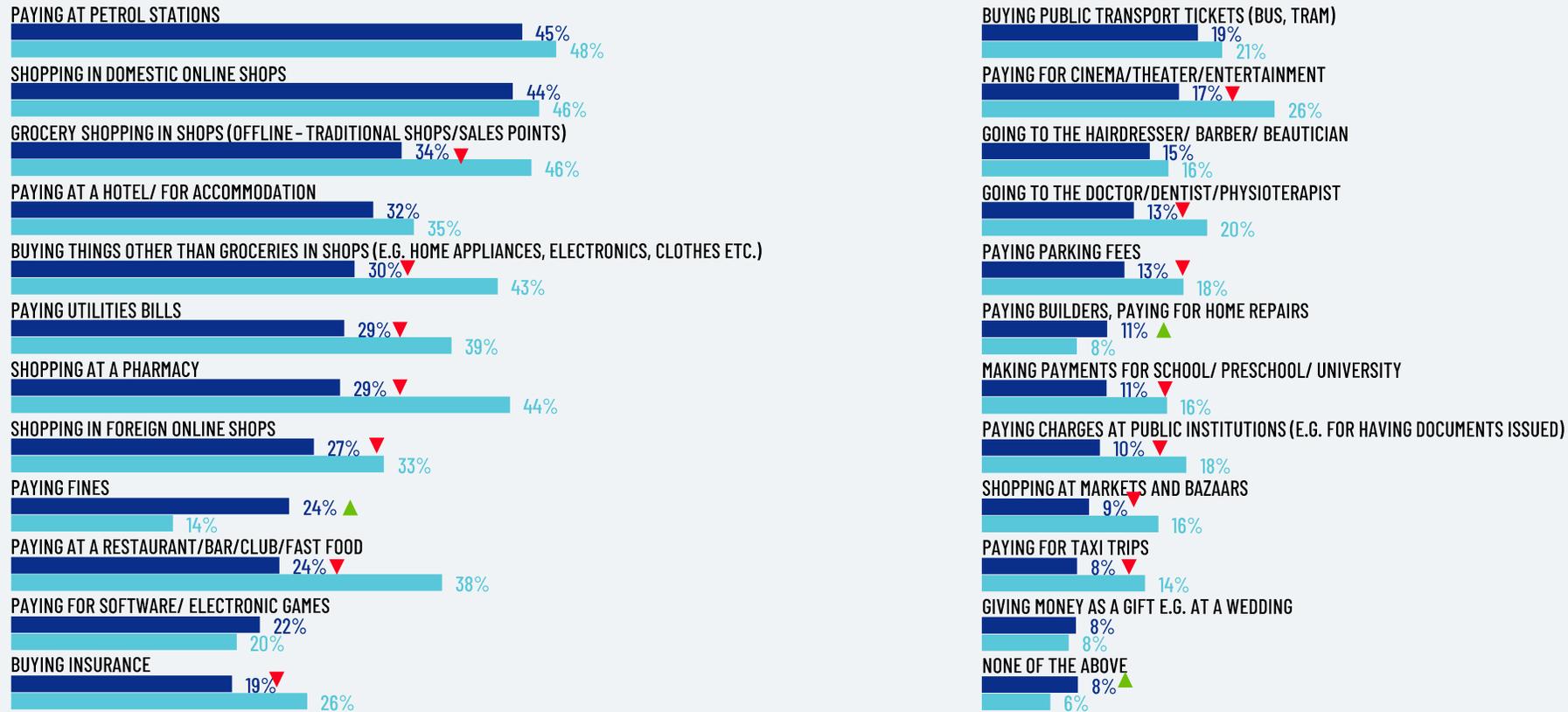
GERMANY IS STILL LESS DIGITALIZED THAN OTHER COUNTRIES

**46%** GERMANS USE CASH-FREE METHODS WHILE PAYING AT PETROL STATIONS

**8%** ONLY THIS PERCENTAGE OF PEOPLE IN GERMANY DO NOT USE ELECTRONIC PAYMENTS IN ANY SITUATION

# PRODUCTS AND SERVICES FOR WHICH GERMANS PAY USING CASH-FREE METHODS

WHICH OF THESE GROUPS OF PRODUCTS AND SERVICES DO YOU ALWAYS OR ALMOST ALWAYS PAY FOR USING CASH-FREE METHODS (card, phone, smartwatch or other device, virtual wallet etc.):



# IMAGE OF PLACES OFFERING ELECTRONIC PAYMENTS

**79%**

OF GERMANS PERCEIVE A PLACE WHERE ELECTRONIC PAYMENTS ARE AVAILABLE AS MODERN

**68%**

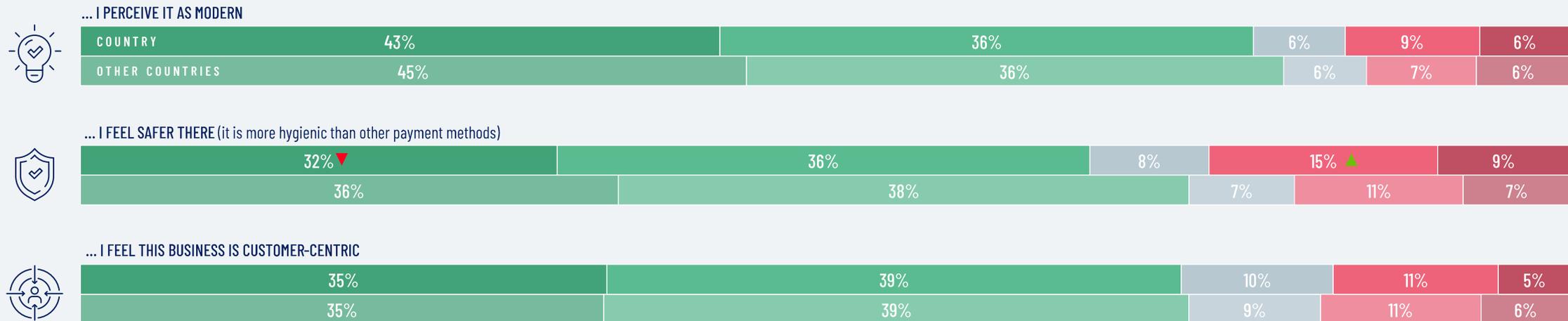
OF GERMANS AGREE THAT ALLOWING TO PAY CASHLESS MAKES THEM FEEL SAFER

Offering cashless payment methods has a definitely positive effect on the perception of the place of purchase among Germans, as well as among residents of other countries.

8 out of 10 Germans perceive a place where cashless electronic payments are available as modern. This is a similar percentage to other countries. 3/4 of Germans believe that places offering cashless payments are customer-centric. What is more, 68% of Germans feel safer (due to hygienic reasons) in places that allow cashless payments – it is lower percentage compared to other countries (74%).

How much do you agree or disagree with the following statement?

IF A PLACE OFFERS THE POSSIBILITY OF ELECTRONIC PAYMENTS (card, phone or other devices payments, virtual wallets etc.) ...



● I DEFINITELY AGREE   
 ● I RATHER AGREE   
 ● I DON'T KNOW/HARD TO SAY   
 ● I RATHER DISAGREE   
 ● I DEFINITELY DISAGREE

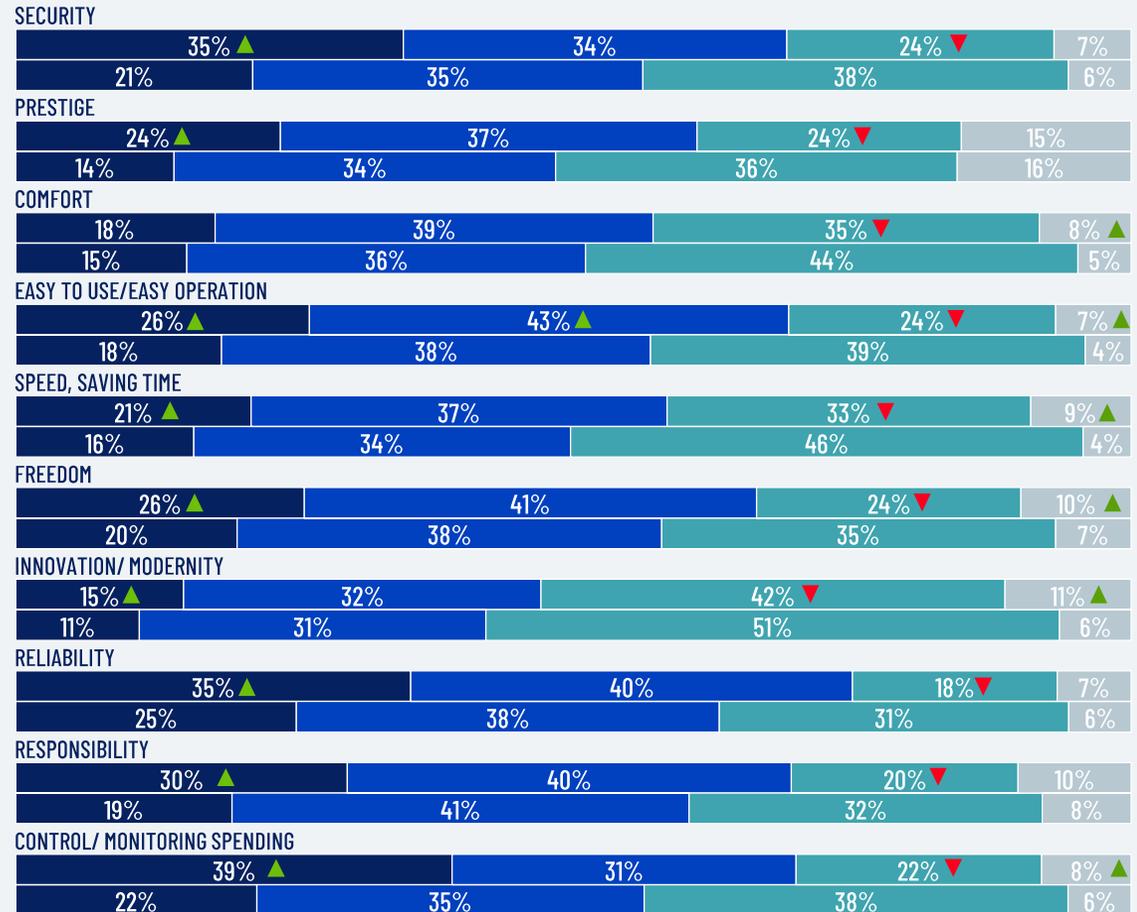
# IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS

In Germany, cash payment has – in general – clearer image compared to cashless ways of payment – which is the opposite result compared to other countries covered by the study. In comparison with other nations, for Germans cash is more often associated with every single feature (especially monitoring spending, reliability, security and responsibility) – except for comfort. At the same time, cashless payments are associated mostly with innovation and comfort – but both results are lower than in other countries.

WE ARE ABOUT TO SHOW YOU SOME DESCRIPTIONS. SAY WHICH OF THEM FIT CASH PAYMENTS BETTER AND WHICH FIT ELECTRONIC PAYMENTS BETTER (card, phone or other devices, virtual wallet etc.)



● CASH ● CARD, PHONE OR OTHER DEVICES



GERMANY  
OTHER COUNTRIES

● CASH ● BOTH CASH AND CARD, PHONE OR OTHER DEVICES ● CARD, PHONE OR OTHER DEVICES ● NONE OF THEM

# NO POSSIBILITY TO PAY BY CARD HOW OFTEN, WHAT REASONS

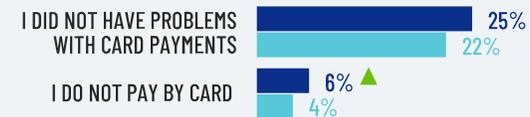
HOW OFTEN DO YOU FIND YOURSELF IN SITUATIONS WHERE YOU WANT TO PAY BY CARD (e.g. plastic payment card, payment card connected to phone) BUT CAN'T?



● EVERY DAY OR ALMOST EVERY DAY 
 ● 2-3 TIMES PER WEEK 
 ● ONCE A WEEK 
 ● SEVERAL TIMES A MONTH  
● ONCE A MONTH OR LESS OFTEN 
 ● NEVER 
 ● I DON'T KNOW / HARD TO SAY

**1/4** GERMANS DO NOT HAVE PROBLEMS WITH CARD PAYMENTS

RECALL THE LAST SITUATION WHEN YOU WANTED TO PAY BY CARD BUT COULDN'T. WHAT WAS THE REASON WHY YOU COULDN'T PAY BY CARD?



For Germans, situations when they want to but cannot pay by card occur with similar frequency compared to respondents from other surveyed countries. 25% encounter it at least once a week.

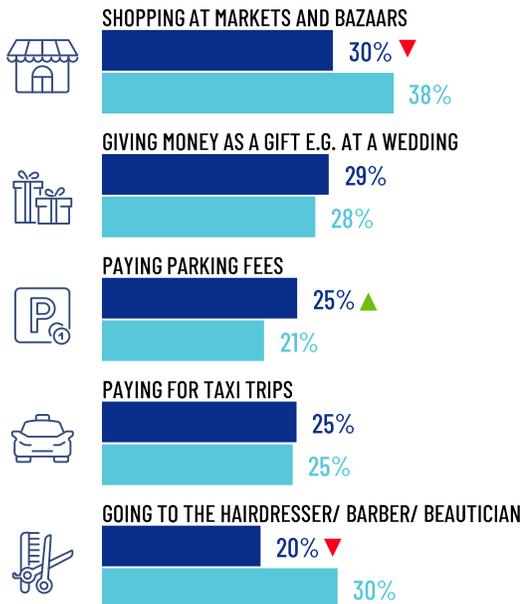
1 out of 4 Germans do not have problems with card payments (vs. 22% among other nations). If they have such difficulties, it is because terminal was broken, card payment was not available or preferred card brand was not accepted.

● GERMANY 
 ● OTHER COUNTRIES

# NO POSSIBILITY TO PAY BY CARD IN WHICH SITUATIONS

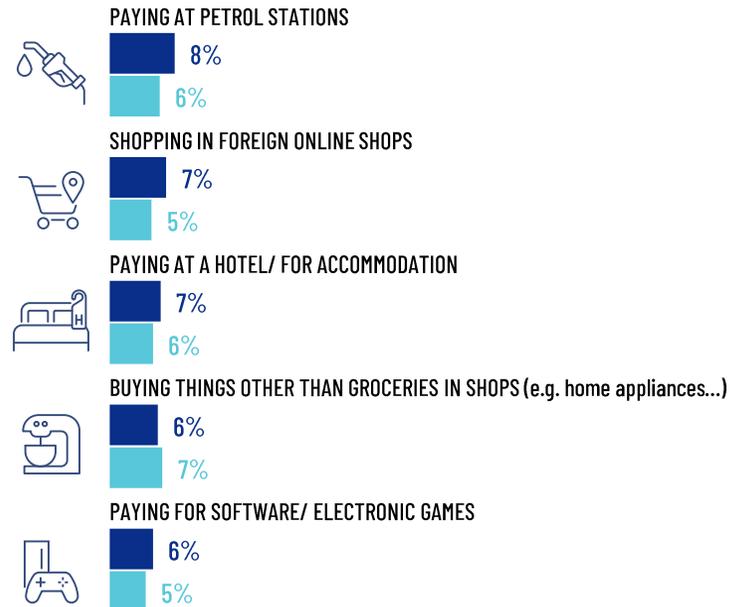
## IN WHICH SITUATIONS DO REGULARLY FIND THE OPTION TO PAY BY CARD UNAVAILABLE?

### MOST COMMON PRODUCTS AND SERVICES



14% NONE OF THE ABOVE / vs. 17% OTHER COUNTRIES

### RAREST PRODUCTS AND SERVICES



# 1/4

GERMANS FIND PAYING PARKING FEES  
USING CARD UNAVAILABLE

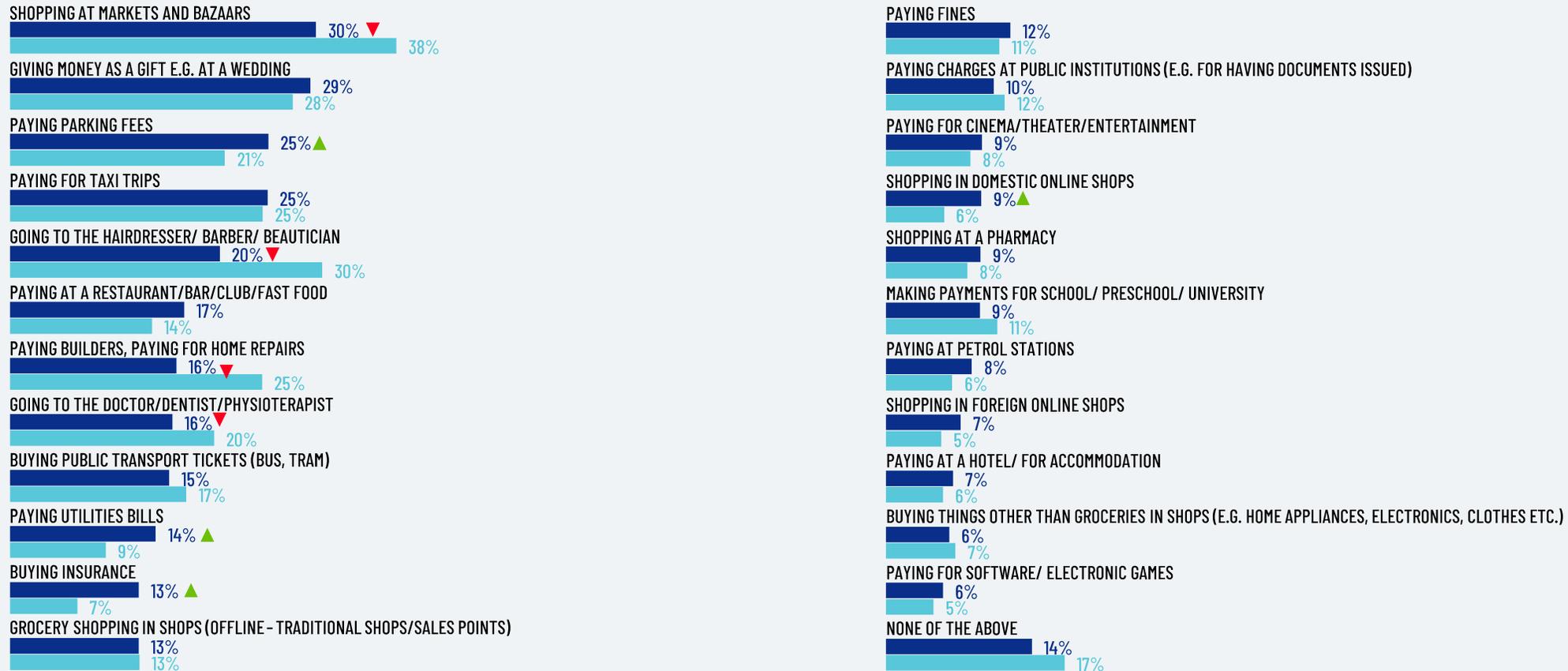
In Germany, a situation when card payment is unavailable occurs with similar frequency compared to other countries.

Most often, Germans cannot pay by card at markets and bazaars – but this result is lower compared to respondents from other nations. Also, it sometimes happens that a card option is not available when giving money as a gift, paying parking fees and for taxi trips.

The least frequent problems with card payments appear when paying for software or games, buying things other than groceries in shops, paying for accommodation or at petrol stations as well as shopping in foreign online shops.

# NO POSSIBILITY TO PAY BY CARD IN WHICH SITUATIONS

## IN WHICH SITUATIONS DO REGULARLY FIND THE OPTION TO PAY BY CARD UNAVAILABLE?



# NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY TO CASH-FREE PAYMENT

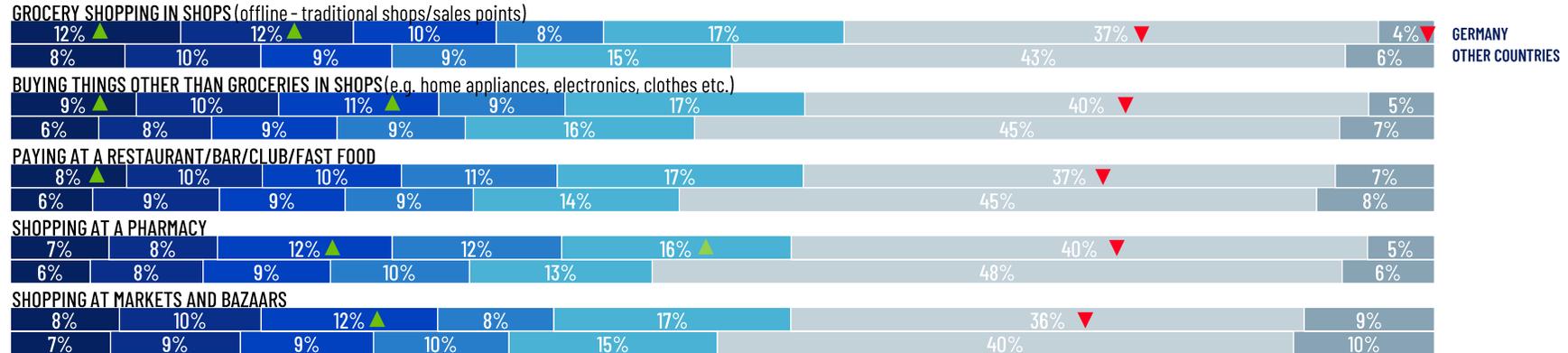
Compared to other countries, Germans are more likely to resign from purchasing products or using a service because they do not have enough cash with them – this can be a problem concerning most products and services in Germany. They resign from purchase mostly in the industries they use the most: grocery shopping, other shopping and paying at a restaurant – the more often they use them, the more often such a situation may occur.

More than the half of the Germans stop a purchase at least once a month because of the lack of cash in nearly every industry!

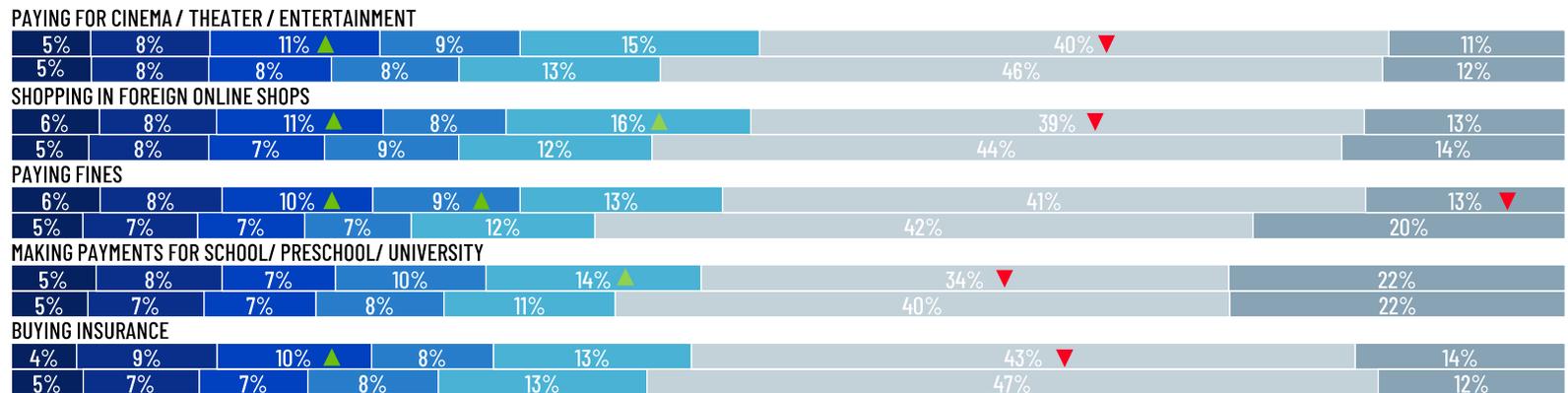
**This shows a big loss of revenue for merchants who not offer cashless payments.**

**24%** GERMANS RESIGN FROM GROCERY SHOPPING DUE TO THE LACK OF CASH AT LEAST ONCE A WEEK

## MOST COMMON PRODUCTS AND SERVICES



## RAREST PRODUCTS AND SERVICES

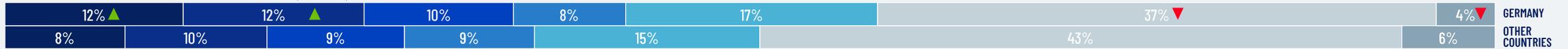


● 2-3 TIMES PER WEEK OR MORE OFTEN ● ONCE A WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH ● LESS THAN ONCE A MONTH ● NEVER ● I DON'T USE THIS INDUSTRY

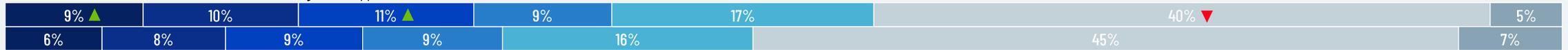
# NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY TO CASH-FREE PAYMENT(1/3)

SOMETIMES PEOPLE CANNOT BUY ALL OF THE PRODUCTS OR SERVICES THEY WOULD LIKE TO PURCHASE BECAUSE THEY DO NOT HAVE ENOUGH CASH ON HAND. HAVE YOU EVER BEEN IN THIS KIND OF SITUATION?

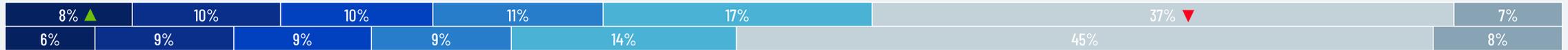
## GROCERY SHOPPING IN SHOPS (offline - traditional shops/sales points)



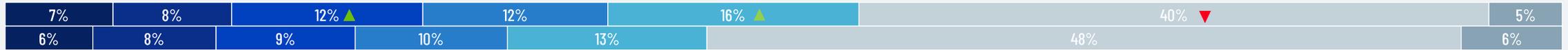
## BUYING THINGS OTHER THAN GROCERIES IN SHOPS (e.g. home appliances, electronics, clothes etc.)



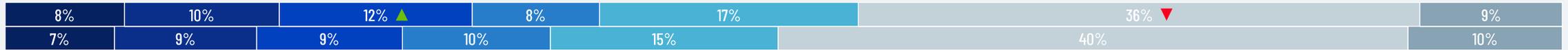
## PAYING AT A RESTAURANT/BAR/CLUB/FAST FOOD



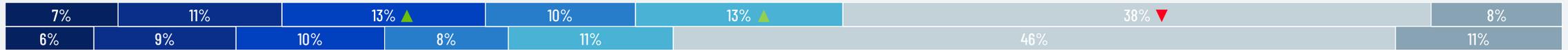
## SHOPPING AT A PHARMACY



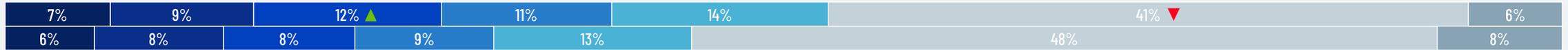
## SHOPPING AT MARKETS AND BAZAARS



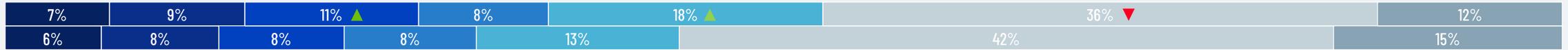
## PAYING AT PETROL STATIONS



## SHOPPING IN DOMESTIC ONLINE SHOPS



## PAYING PARKING FEES

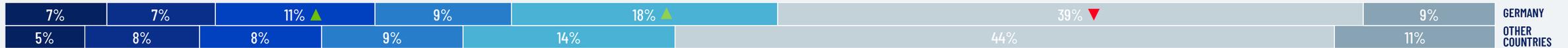


● 2-3 TIMES PER WEEK OR MORE OFTEN ● ONCE A WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH ● LESS THAN ONCE A MONTH ● NEVER ● I DON'T USE THIS INDUSTRY

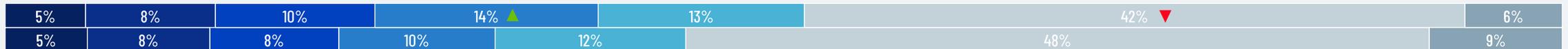
# NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY TO CASH-FREE PAYMENT(2/3)

SOMETIMES PEOPLE CANNOT BUY ALL OF THE PRODUCTS OR SERVICES THEY WOULD LIKE TO PURCHASE BECAUSE THEY DO NOT HAVE ENOUGH CASH ON HAND. HAVE YOU EVER BEEN IN THIS KIND OF SITUATION?

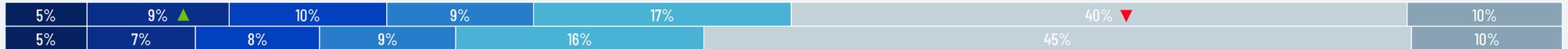
## GOING TO THE HAIRDRESSER/ BARBER/ BEAUTICIAN



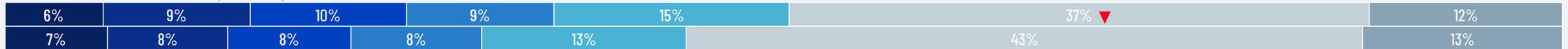
## PAYING UTILITIES BILLS



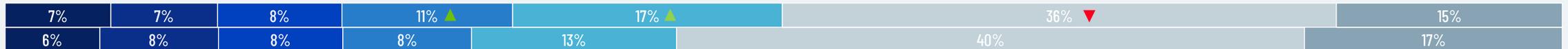
## GOING TO THE DOCTOR/DENTIST/PHYSIOTHERAPIST



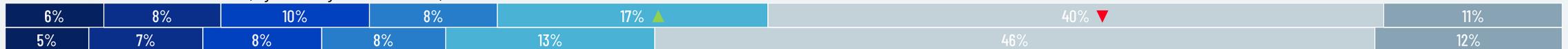
## BUYING PUBLIC TRANSPORT TICKETS (BUS, TRAM)



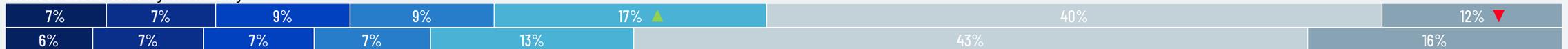
## PAYING FOR TAXI TRIPS



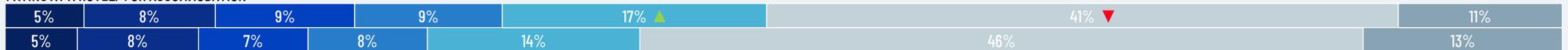
## PAYING CHARGES AT PUBLIC INSTITUTIONS (e.g. for having documents issued)



## GIVING MONEY AS A GIFT e.g. at a wedding



## PAYING AT A HOTEL/ FOR ACCOMMODATION

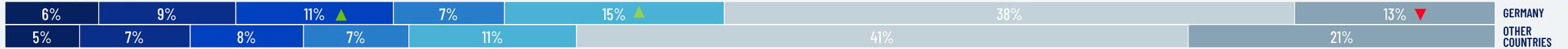


● 2-3 TIMES PER WEEK OR MORE OFTEN ● ONCE A WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH ● LESS THAN ONCE A MONTH ● NEVER ● I DON'T USE THIS INDUSTRY

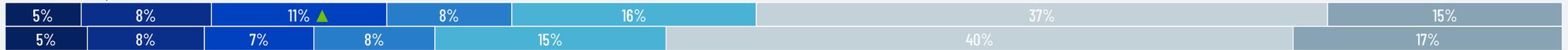
# NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY TO CASH-FREE PAYMENT(3/3)

SOMETIMES PEOPLE CANNOT BUY ALL OF THE PRODUCTS OR SERVICES THEY WOULD LIKE TO PURCHASE BECAUSE THEY DO NOT HAVE ENOUGH CASH ON HAND. HAVE YOU EVER BEEN IN THIS KIND OF SITUATION?

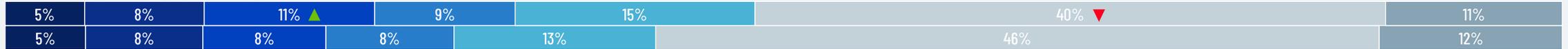
## PAYING FOR SOFTWARE/ ELECTRONIC GAMES



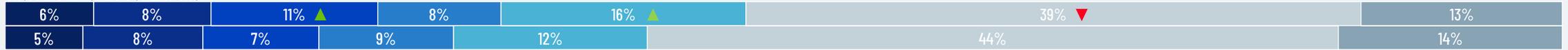
## PAYING BUILDERS, PAYING FOR HOME REPAIRS



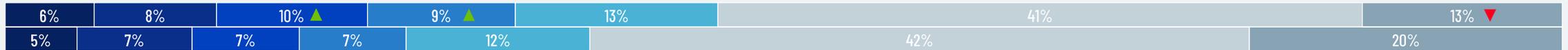
## PAYING FOR CINEMA/THEATER/ENTERTAINMENT



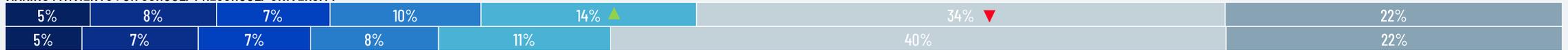
## SHOPPING IN FOREIGN ONLINE SHOPS



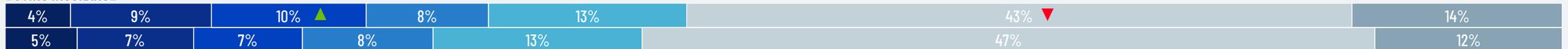
## PAYING FINES



## MAKING PAYMENTS FOR SCHOOL/ PRESCHOOL/ UNIVERSITY



## BUYING INSURANCE



● 2-3 TIMES PER WEEK OR MORE OFTEN ● ONCE A WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH ● LESS THAN ONCE A MONTH ● NEVER ● I DON'T USE THIS INDUSTRY

.07

PAYMENTS **WHILE TRAVELLING**

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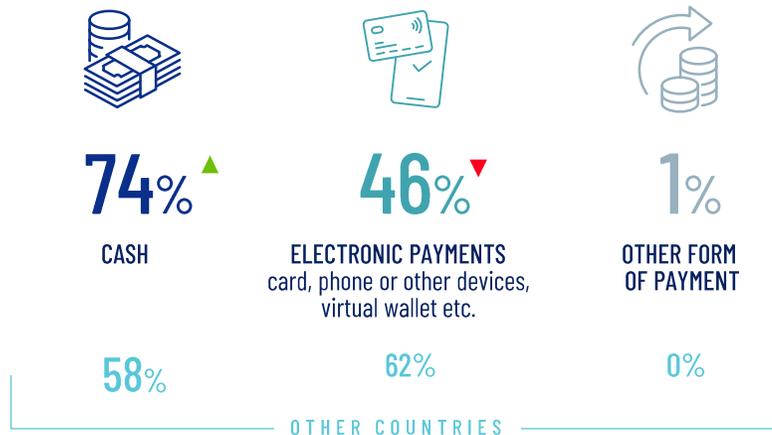


# PAYMENTS ABROAD

When traveling, Germans choose cash (74%) more often than cash-free payments (46%). Their preference towards cash is stronger compared to other countries (74% vs. 58%). Tourists from other countries prefer cashless payments (62%).

When they pay by card abroad, they prefer to pay in their own currency more than residents of other countries, but still 34% choose to pay using local currency. Opinions on charging the account when withdrawing cash from an ATM are clear – more than 3/4 of Germans choose their own currency (77% compared to 54% in other countries).

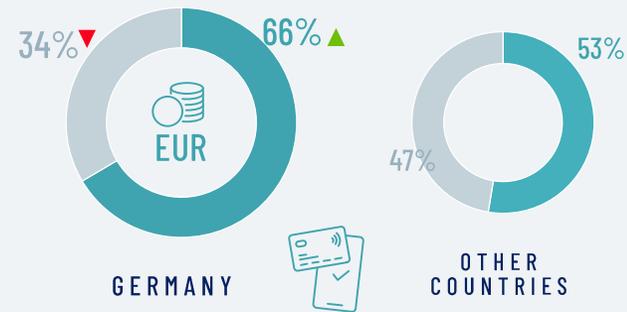
WHEN SHOPPING OFFLINE (traditional shop/sales point) ABROAD (food, drinks, tickets etc.), WHICH OF THE FOLLOWING FORMS OF PAYMENT DO YOU USE?



GERMANY n=545; OTHER COUNTRIES n=7294

● GERMANY ● OTHER COUNTRIES

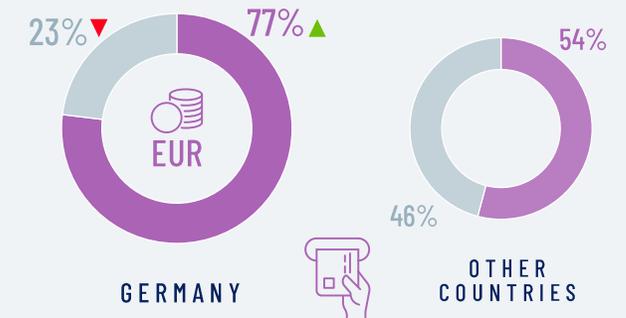
WHILE ABROAD, IN WHAT CURRENCY WOULD YOU LIKE TO PAY WITH BY CARD, PHONE OR OTHER DEVICES?



● MY OWN CURRENCY (my country's currency)  
● LOCAL CURRENCY (the currency of the country that I'm visiting)

COUNTRY n=252; OTHER COUNTRIES n=4502

WHILE YOU ARE ABROAD AND NEED TO WITHDRAW CASH FROM AN ATM, IN WHICH CURRENCY WOULD YOU PREFER YOUR ACCOUNT WAS CHARGED (the account connected to the payment card used for a withdrawal)?

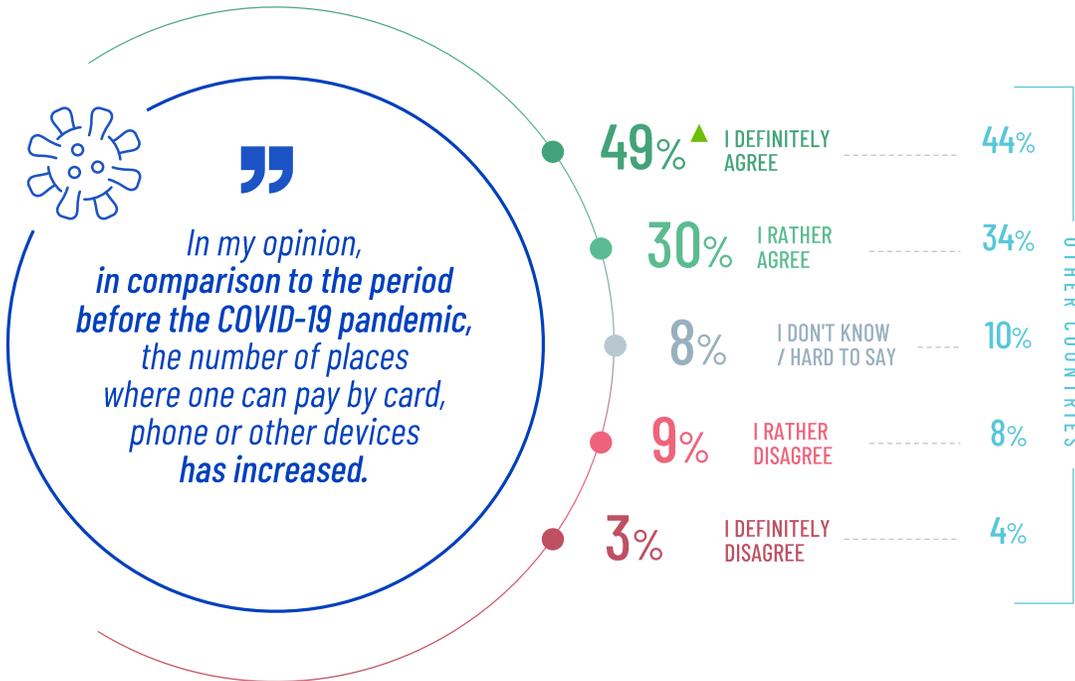


● MY OWN CURRENCY (my country's currency)  
● LOCAL CURRENCY (the currency of the country that I'm visiting)

COUNTRY n=545; OTHER COUNTRIES n=7294

# CASH-FREE PAYMENTS AND COVID-19 PANDEMIC

HOW MUCH DO YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENT:



According to 79% of Germans, it is true that after the COVID-19 pandemic, there are more places where you can pay by card, telephone or other devices.

● I DEFINITELY AGREE   ● I RATHER AGREE   ● I DON'T KNOW / HARD TO SAY   ● I RATHER DISAGREE   ● I DEFINITELY DISAGREE

# .08

## SEGMENTATION

---




**SCEPTICS**

*I don't like to invest or deal with money. And I don't trust institutions, it's better to keep money at home*


**ECONOMICAL**

*I need to plan my expenses carefully. It happens that I almost immediately spend all the money I get; I have a limited budget and I have to survive somehow*


**AFFLUENT**

*I control my money and expenses, but money is only a means towards a goal - I have it, but I don't have to think about it all the time and worry about it*


**KINGS OF LIFE**

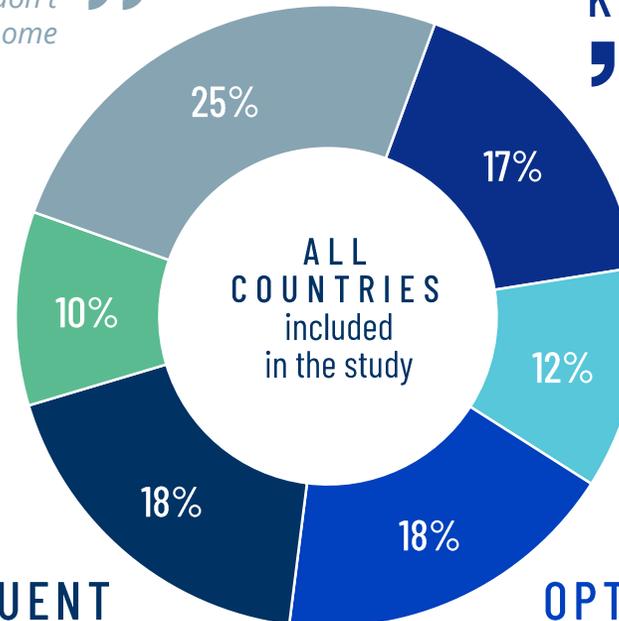

*I spend cash quickly on what I want, without control - after all, I am the King of Life*

**DREAMERS**


*I would like to have a lot, but so far I don't have much, I don't yet manage money seriously*

**OPTIMAL**


*I consciously manage my money - I use promotional offers, plan my expenses and invest capital. I value the freedom of choice, so I don't reject any form of payment*



ALL COUNTRIES  
included  
in the study

# SEGMENTATION

## SCEPTICS

*I don't like to invest or deal with money. And I don't trust institutions, it's better to keep money at home*

## ECONOMICAL

*I need to plan my expenses carefully. It happens that I almost immediately spend all the money I get; I have a limited budget and I have to survive somehow*

## AFFLUENT

*I control my money and expenses, but money is only a means towards a goal - I have it, but I don't have to think about it all the time and worry about it*

## KINGS OF LIFE

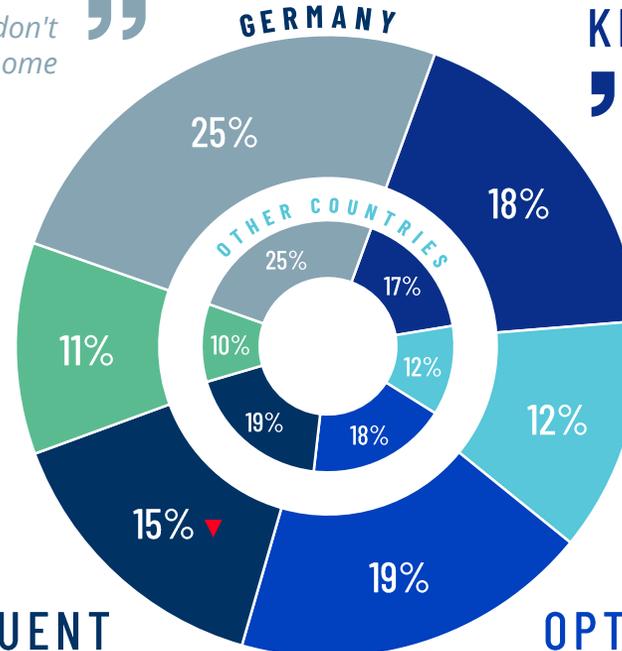
*I spend cash quickly on what I want, without control - after all, I am the King of Life*

## DREAMERS

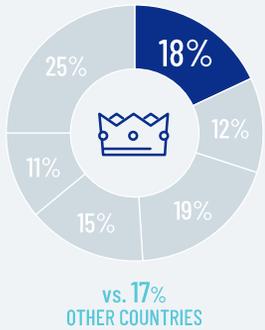
*I would like to have a lot, but so far I don't have much, I don't yet manage money seriously*

## OPTIMAL

*I consciously manage my money - I use promotional offers, plan my expenses and invest capital. I value the freedom of choice, so I don't reject any form of payment*



# SEGMENTATION - KINGS OF LIFE



## KINGS OF LIFE

I spend cash quickly on what I want, without control - after all, I am the king of life



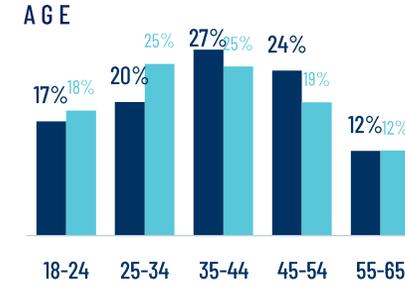
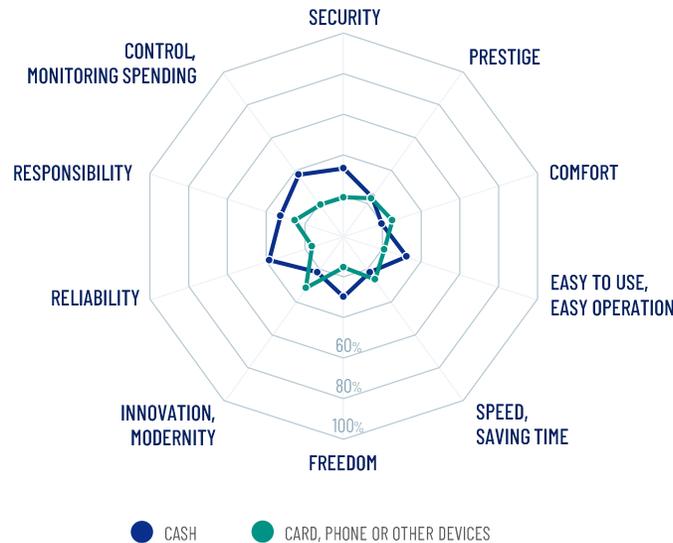
### ATTITUDES

- They have **some difficulty with saving money** - if they have any savings, **they spend it without much thought, almost immediately**
- This is the segment that **spends money the fastest**
- **They like to talk about money** - counting money makes them happy
- Of all the segments **they know how much money they have in their accounts to the smallest degree**

● GERMANY ● OTHER COUNTRIES



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



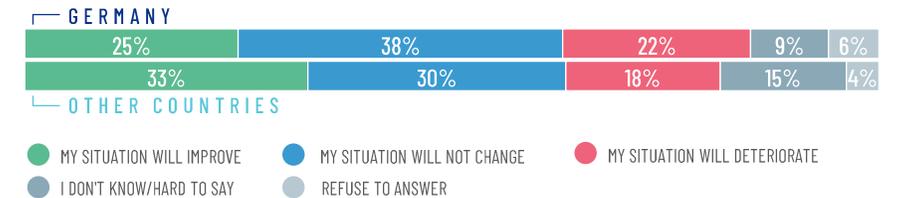
### PREFERRED METHOD OF PAYMENT while shopping offline



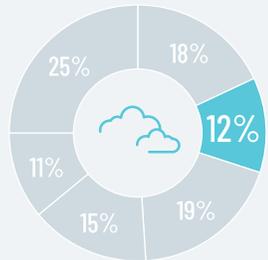
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

Assessment	Germany	Other Countries
WE RE VERY POOR we don't have enough even for basic needs	12%	7%
WE ARE MODEST we have to seriously economize on a daily basis	24%	27%
WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	45%	47%
WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	10%	15%
WE LIVE ON A VERY GOOD LEVEL we can afford a certain level of luxury	7%	4%

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - DREAMERS



vs. 12% OTHER COUNTRIES

## DREAMERS

I would like to have a lot, but so far I don't have much, I don't yet manage money seriously



### ATTITUDES

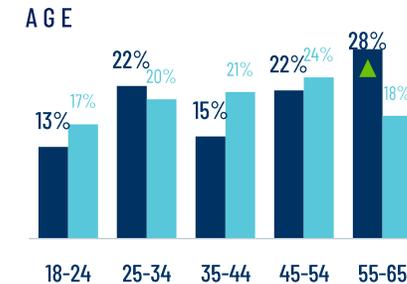
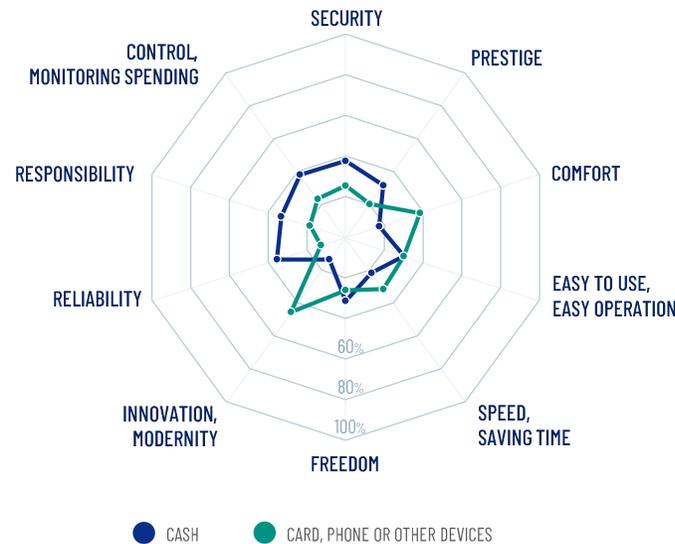
- It is rather unlikely that they save money - even if they have enough of it
- They like to deal with money - dealing with money gives them pleasure
- It is rather unlikely that they accumulate knowledge in the field of personal finance, but they are convinced that one should use banking services
- They are reluctant to invest money
- They know well how much money they have in their accounts

● GERMANY ● OTHER COUNTRIES

BASE: COUNTRY n=73; OTHER COUNTRIES: n=960



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



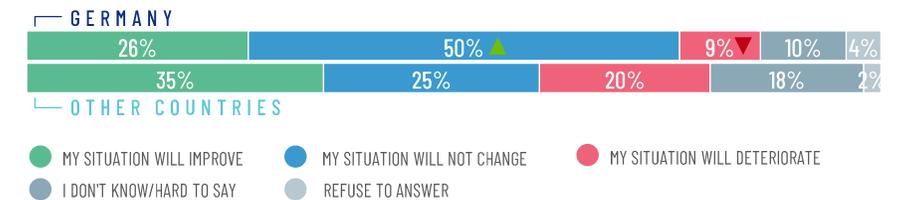
### PREFERRED METHOD OF PAYMENT while shopping offline



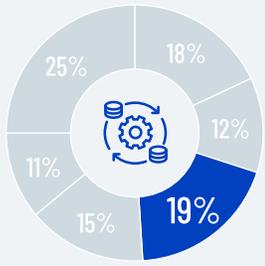
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

GERMANY	OTHER COUNTRIES
0% WE ARE VERY POOR we don't have enough even for basic needs	4%
20% WE ARE MODEST we have to seriously economize on a daily basis	19%
50% WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	56%
▲ 29% WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	18%
1% WE LIVE ON A VERY GOOD LEVEL we can afford a certain level of luxury	3%

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - OPTIMAL



vs. 18% OTHER COUNTRIES

## OPTIMAL

I consciously manage my money - I use promotional offers, plan my expenses and invest capital. I value the freedom of choice, so I don't reject any form of payment

### ATTITUDES

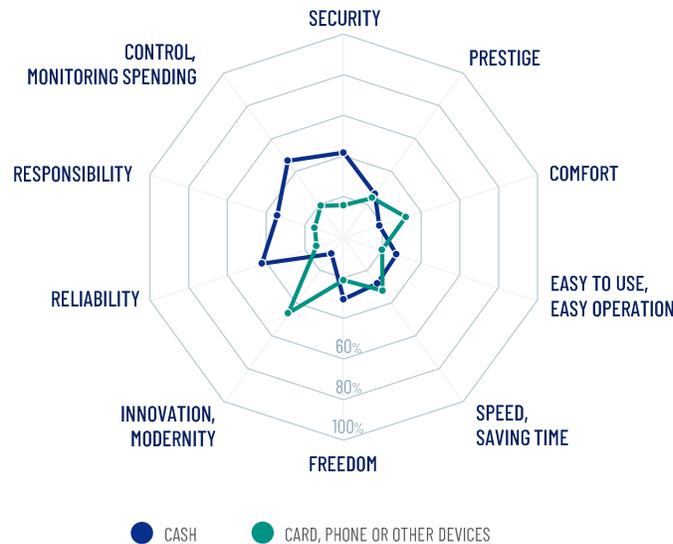
- **Money is important to them** - they like to think about it, talk about it, deal with it; **dealing with it gives them the greatest pleasure** compared to other segments
- **They save money, make financial plans** - they don't spend their money immediately
- They know perfectly well **how much money they have in their accounts**, they remember well **how much money they have in their wallets**

● GERMANY ● OTHER COUNTRIES

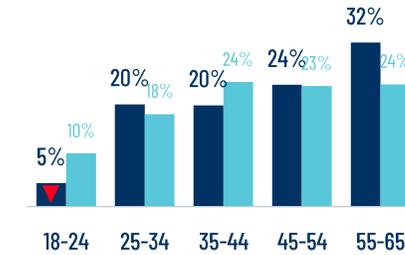
BASE: COUNTRY n=112; OTHER COUNTRIES: n=1491



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



### AGE



### PREFERRED METHOD OF PAYMENT while shopping offline



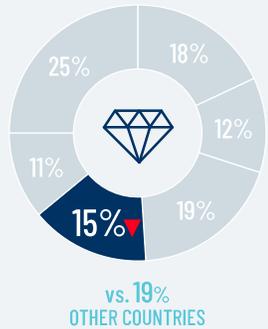
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

GERMANY	DESCRIPTION	OTHER COUNTRIES
4%	WE ARE VERY POOR we don't have enough even for basic needs	2%
17%	WE ARE MODEST we have to seriously economize on a daily basis	18%
56%	WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	62%
23%	WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	16%
0%	WE LIVE ON A VERY GOOD LEVEL we can afford a certain level of luxury	2%

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - AFFLUENT



## AFFLUENT

I control my money and expenses, but money is only a means towards a goal - I have it, but I don't have to think about it all the time and worry about it

### ATTITUDES

- **Money is important to them**, but they don't like to think about it, talk about it, deal with it - **dealing with money gives them the least pleasure**
- They control their expenses well - **they know very well how much cash they have in their wallets and how much money they have in their accounts**

● GERMANY ● OTHER COUNTRIES

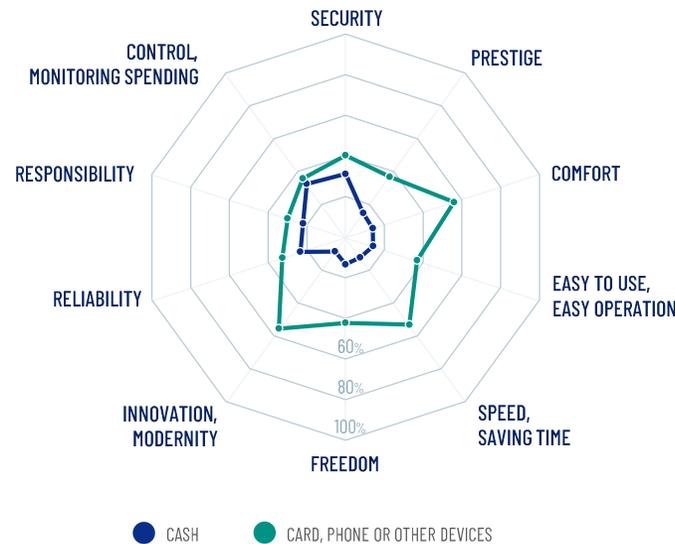
BASE: COUNTRY n=90; OTHER COUNTRIES: n=1565

▼ Result statistically lower than the average result among all countries

▲ Result statistically higher than the average result among all countries



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



### AGE



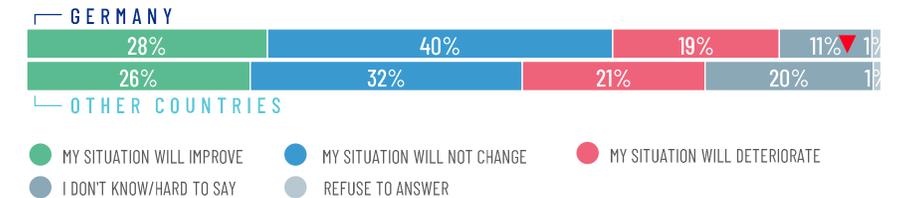
### PREFERRED METHOD OF PAYMENT while shopping offline



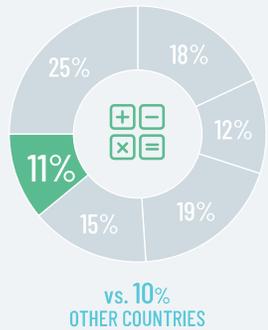
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

GERMANY	OTHER COUNTRIES
5% WE ARE VERY POOR we don't have enough even for basic needs	2%
18% WE ARE MODEST we have to seriously economize on a daily basis	15%
▼ 46% WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	64%
▲ 30% WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	17%
1% WE LIVE ON A VERY GOOD LEVEL we can afford a certain level of luxury	2%

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - ECONOMICAL



## ECONOMICAL

I need to plan my expenses carefully. It happens that I almost immediately spend all the money I get; I have a limited budget and I have to survive somehow.



### ATTITUDES

- It is rather **unlikely that they think about money, they don't like to deal with it** - dealing with money doesn't give them pleasure, they don't like talking about money
- In comparison with other segments **money is the least important to them**
- It is rather **unlikely that they make financial plans**

● GERMANY ● OTHER COUNTRIES

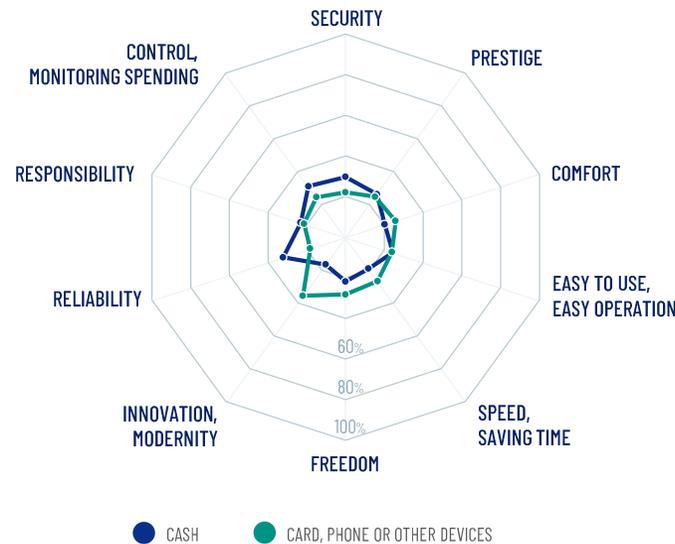
BASE: COUNTRY n=66 OTHER COUNTRIES: n=833

▼ Result statistically lower than the average result among all countries

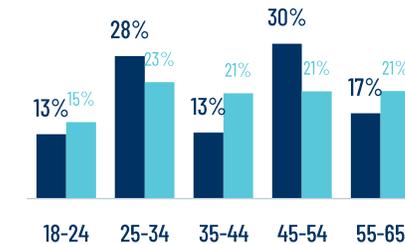
▲ Result statistically higher than the average result among all countries



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



### AGE



### PREFERRED METHOD OF PAYMENT while shopping offline



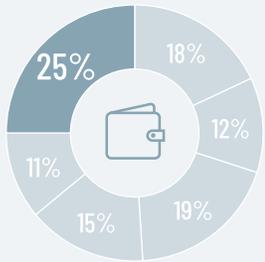
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

Assessment	Germany	Other Countries
WE ARE VERY POOR we don't have enough even for basic needs	0%	6%
WE ARE MODEST we have to seriously economize on a daily basis	23%	26%
WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	56%	54%
WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	15%	12%
WE LIVE ON A VERY GOOD LEVEL we can afford a certain level of luxury	6%	3%

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - SCEPTICS



vs. 25% OTHER COUNTRIES

## SCEPTICS

I don't like to invest or deal with money. And I don't trust institutions, it's better to keep money at home



### ATTITUDES

- Spending money **does not give them much pleasure** - they try **not to spend money quickly**
- It is rather unlikely that they create financial plans - **the money does not serve to develop their interests, nor do they put aside money for unexpected expenses**
- **They are not convinced that it's worth using banking services**

### GENDER



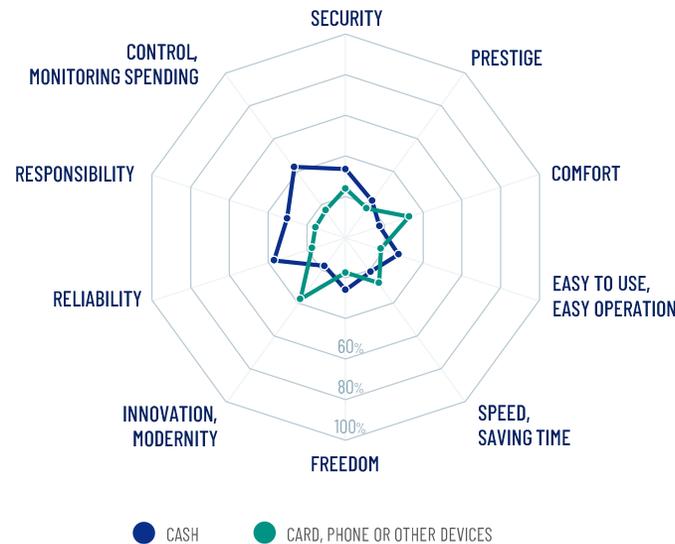
### AGE



### PREFERRED METHOD OF PAYMENT while shopping offline



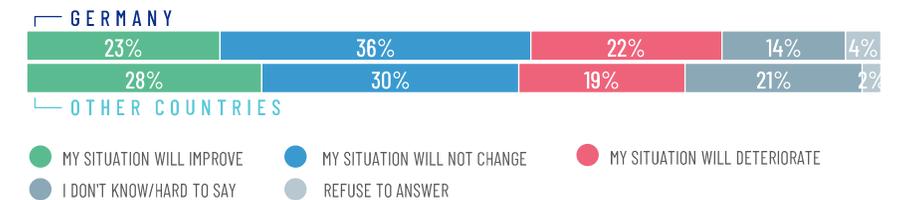
### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

GERMANY	8%	WE ARE VERY POOR we don't have enough even for basic needs	5%	OTHER COUNTRIES
	28%	WE ARE MODEST we have to seriously economize on a daily basis	25%	
	48%	WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	56%	
	14%	WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	12%	
	2%	WE LIVE ON A VERY GOOD LEVEL we can afford a certain level of luxury	2%	

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



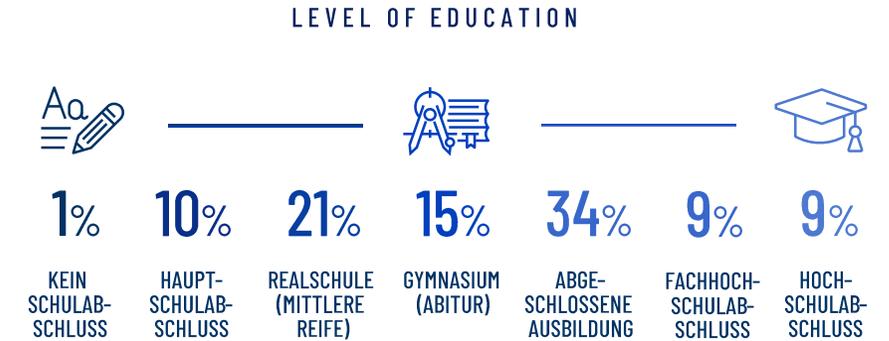
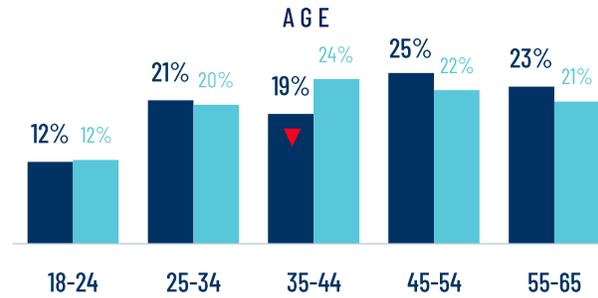
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## ABOUT RESPONDENTS

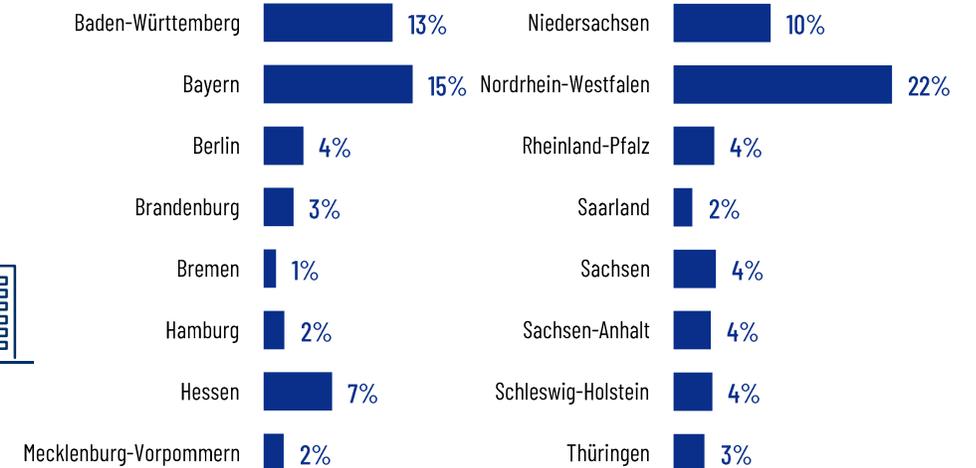
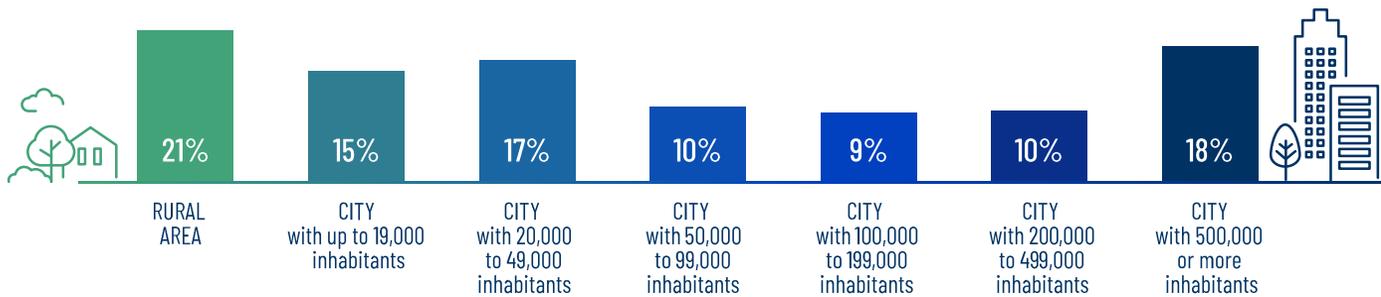
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# ABOUT RESPONDENTS



## THE SIZE OF THE TOWN WHERE YOU LIVE AND IN WHICH REGION DO YOU LIVE?



● COUNTRY ● OTHER CUNTRIES

# ABOUT RESPONDENTS

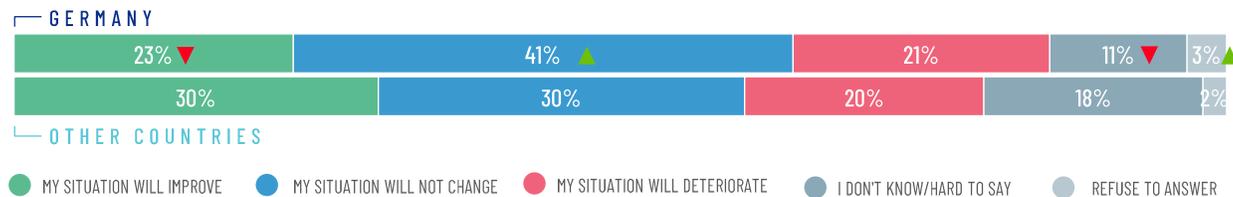
## YOUR CURRENT WORK SITUATION



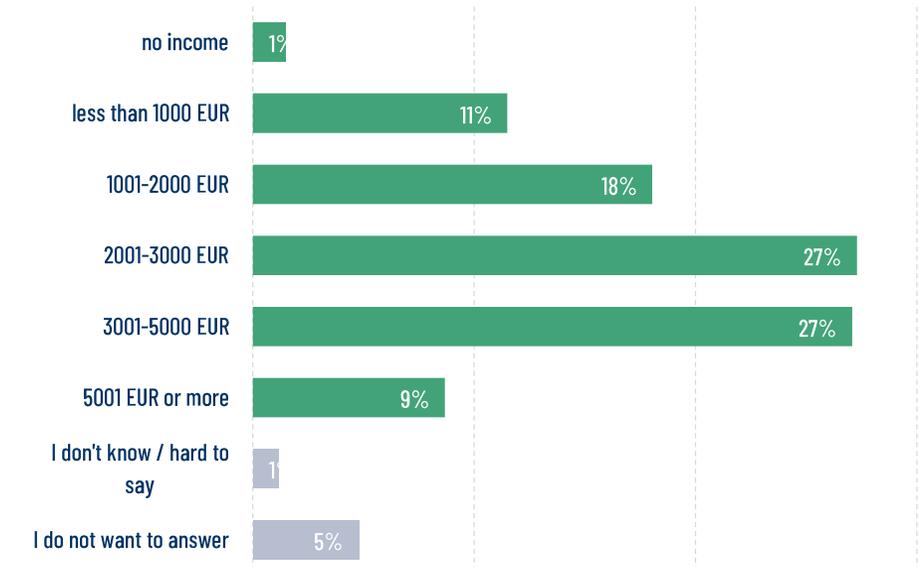
## HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?



## HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?

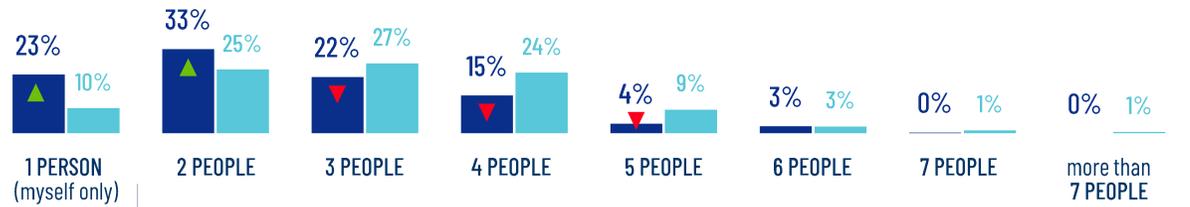


## WHAT IS THE TOTAL MONTHLY NET INCOME OF ALL THE PEOPLE LIVING IN YOUR HOUSEHOLD, FROM ALL SOURCES

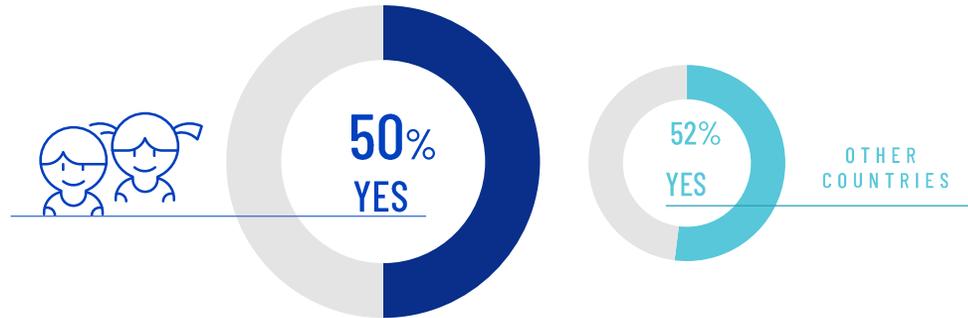


# ABOUT RESPONDENTS

**HOW MANY PEOPLE LIVE IN YOUR HOUSEHOLD?**  
include all the people who subsist on your household's income, including children.



**ARE THERE CHILDREN UNDER 18 IN YOUR HOUSEHOLD?**



.THANK YOU

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