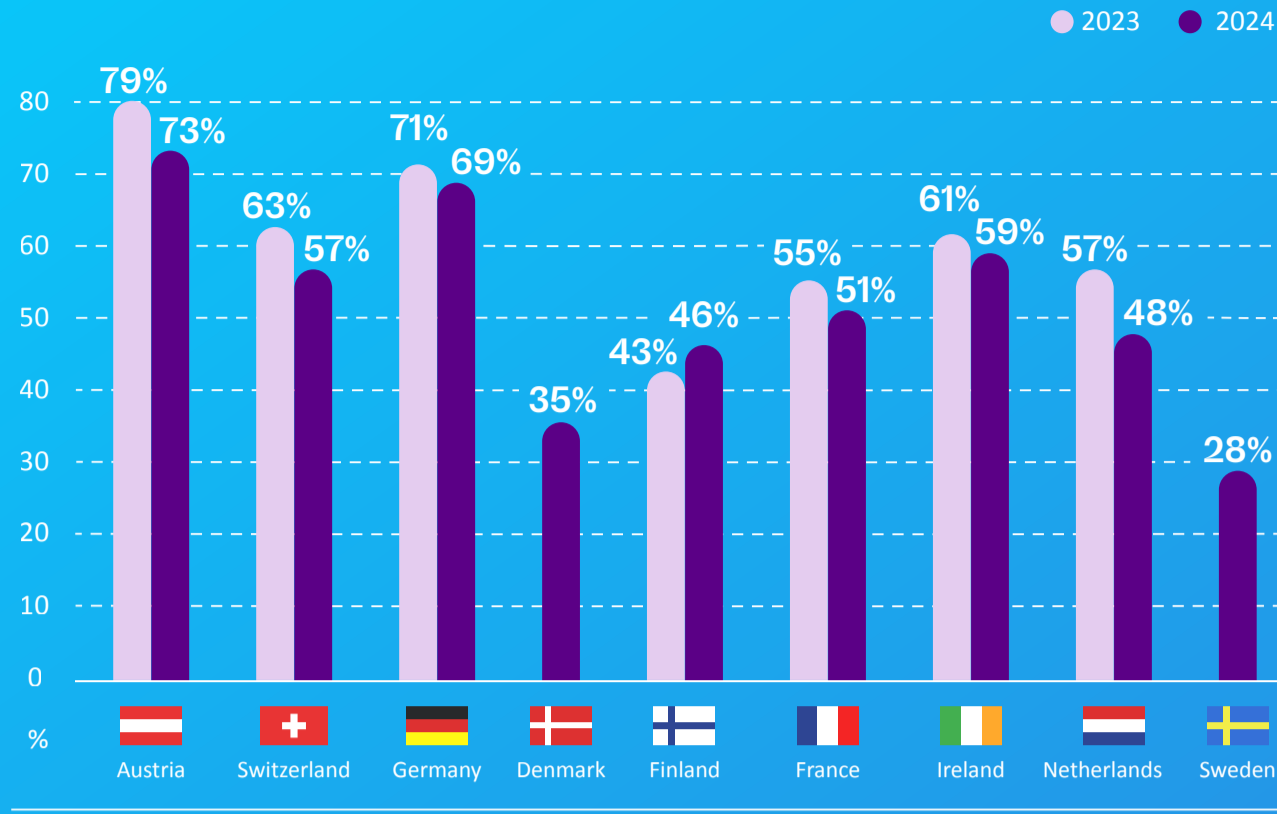
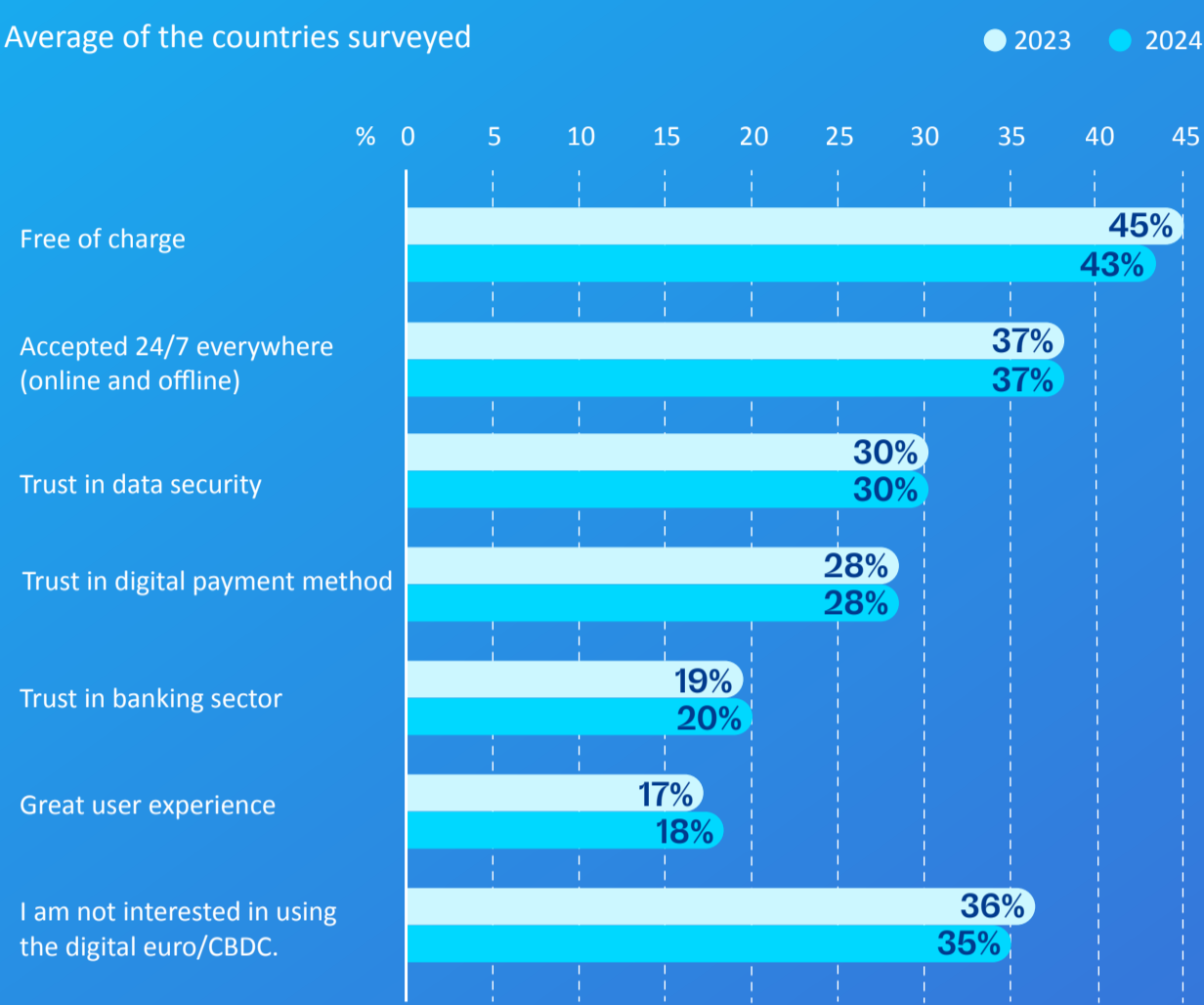


Payment behavior across Europe – Use of cash and digital euro in a country comparison

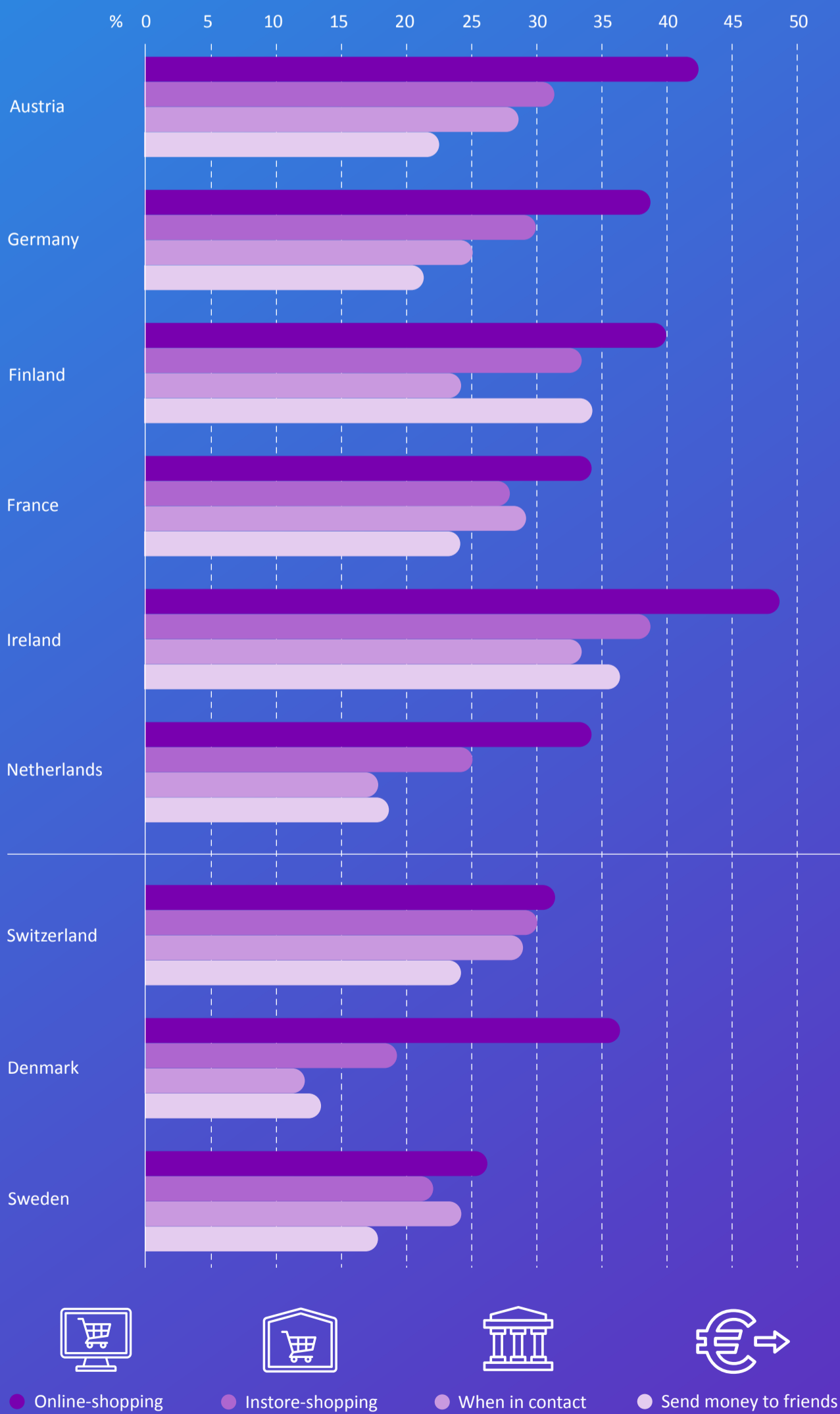
Cash use in a country comparison*



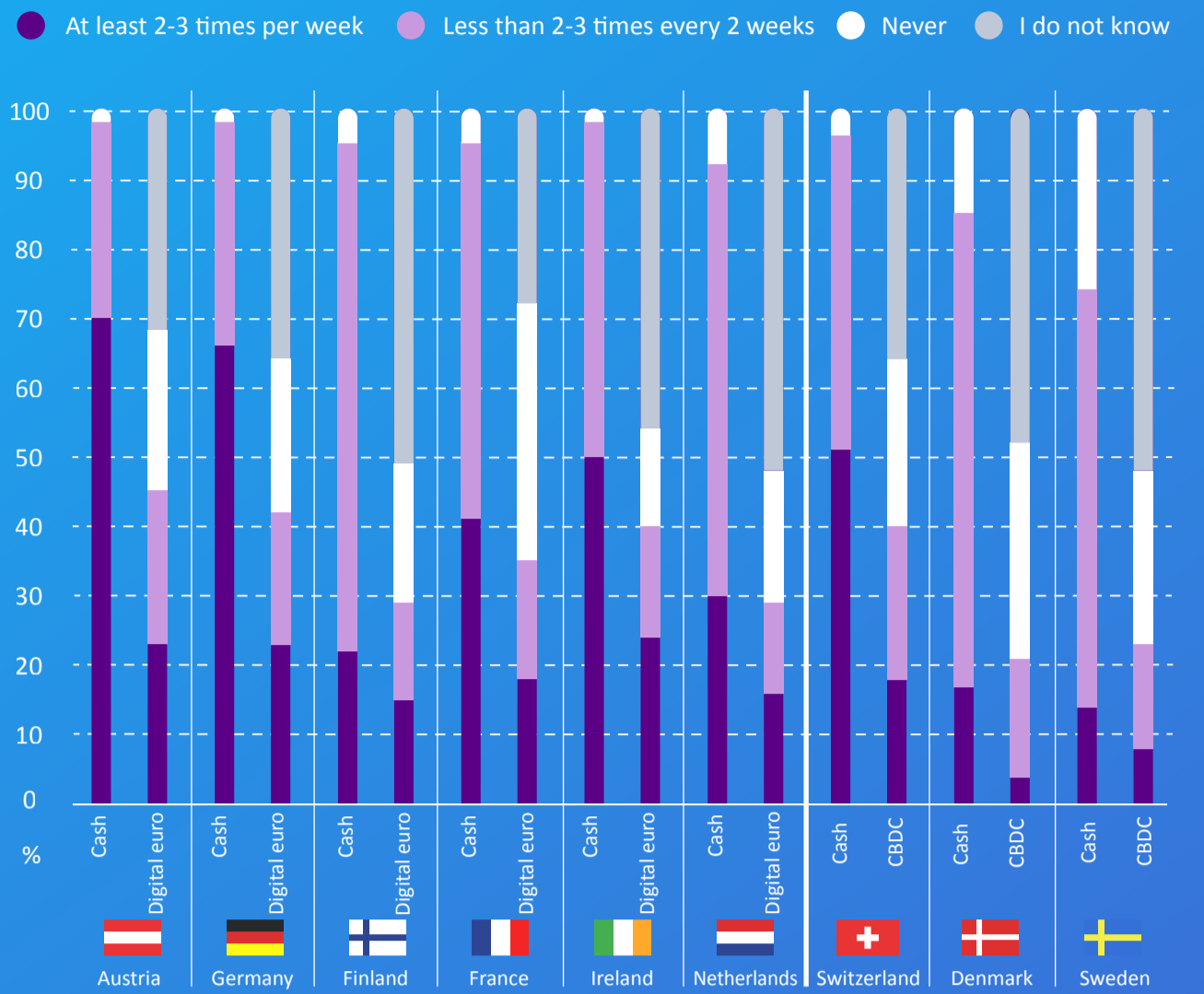
What criteria would encourage you to use the digital euro/CBDC**?



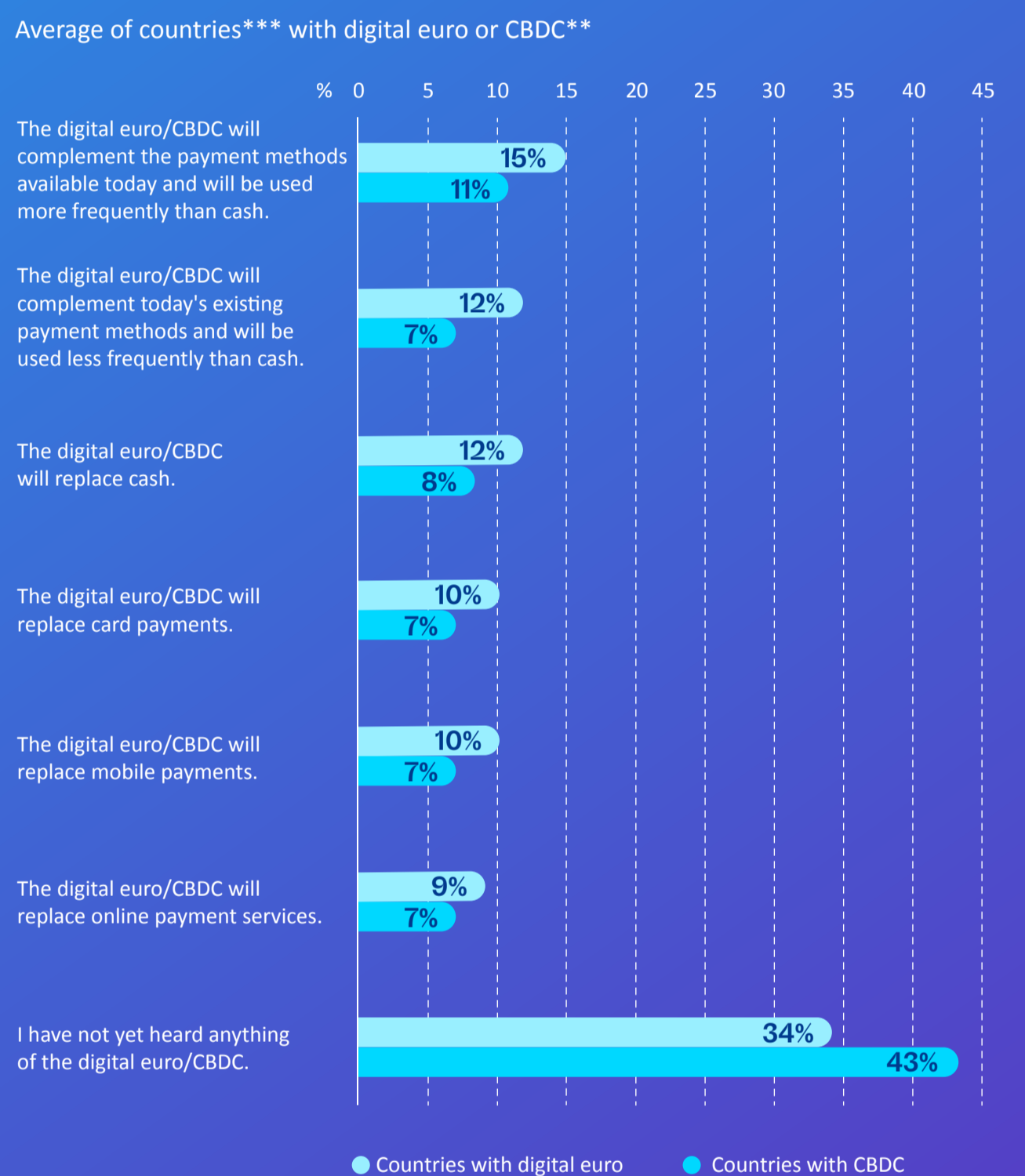
In which situations would you use the digital euro/CBDC**?



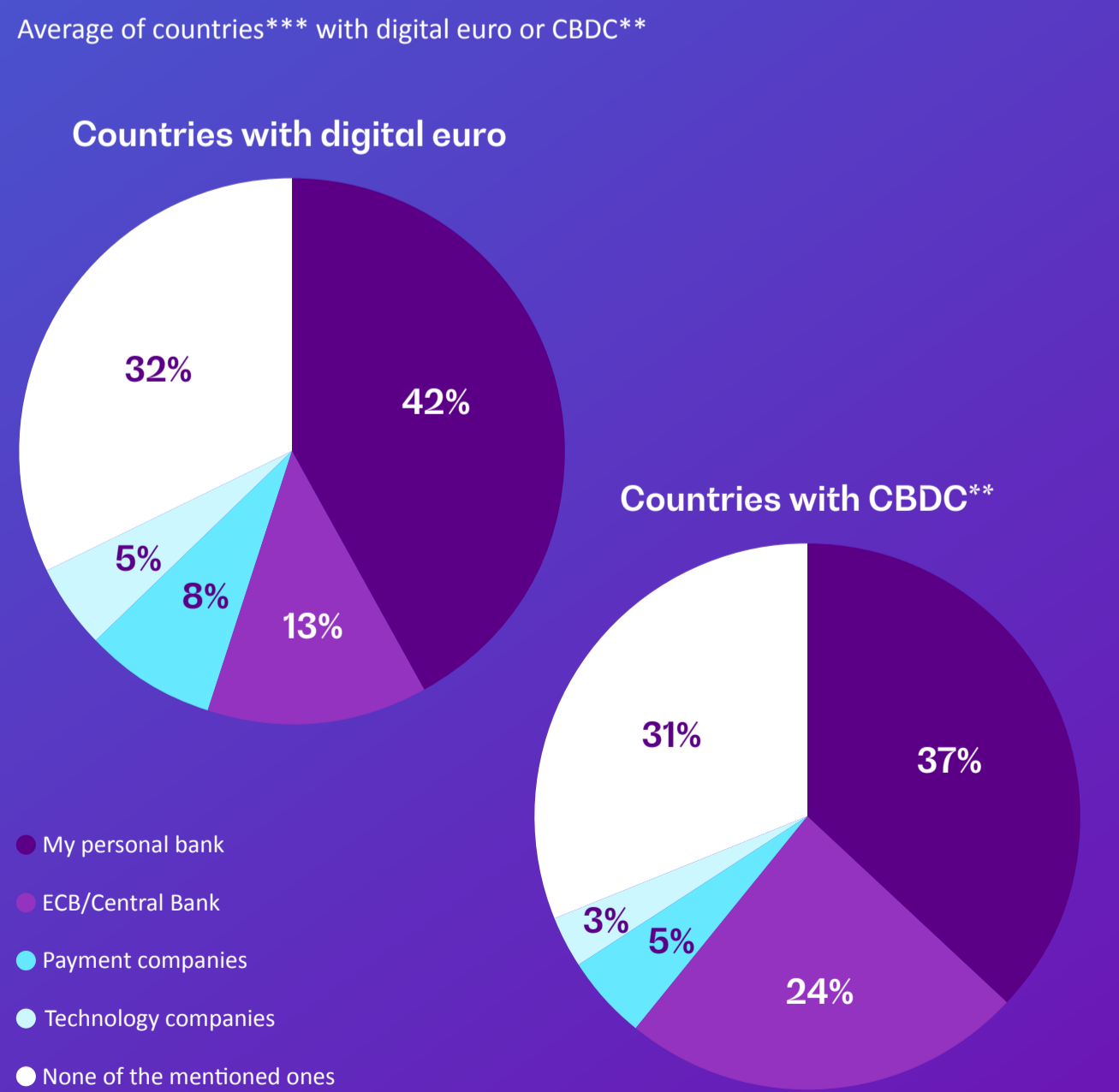
How often would you use the digital euro/CBDC**?



How could the payment behavior change within five years after the introduction of the digital euro/CBDC**?



Who would you trust with your transactions data?



The data is based on an online survey of 10,222 people in Austria (1,025), Switzerland (1,026), Germany (2,019), Denmark (1,037), Finland (1,026), France (1,028), Ireland (1,028), the Netherlands (1,027), and Sweden (1,006) conducted between 19.11. and 01.12.2024. The results are weighted and are representative of the respective population aged 18 and over. Partially there's an excerpt of possible answers shown, on some questions multiple answers were possible.

* No data of 2023 available for Denmark and Sweden

** CBDC = Central Bank Digital Currency

*** Countries with digital euro: Austria, Germany, Finland, France, Ireland, the Netherlands; countries with CBDC: Switzerland, Denmark, Sweden