

1ST EUROPEAN BAROMETER ON THE NEED TO PRESERVE CASH

Report

29 September 2026

gad3.com

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METHODOLOGY

01

Technical specifications



UNIVERSE

Population aged 18 and over residing in the EU-27 countries, the United Kingdom, Switzerland and Norway.



GEOGRAPHICAL SCOPE

Europe



QUOTAS AND WEIGHTING

Gender, age and region within each country, based on population distribution. The European aggregate is weighted by country population



DATA COLLECTION METHOD

Computer-assisted web interviewing (CAWI).



QUESTIONNAIRE

Developed by GAD3 and validated by Denaria.



SAMPLE SIZE

5,185 interviews in total, distributed as follows:

- Approximately 500 interviews in each of the 9 main markets: Spain, France, Germany, Italy, Portugal, the Netherlands, Sweden, the United Kingdom and Denmark.
- Approximately 500 interviews in an aggregated sample covering the remaining European countries.

See final sample distribution by country in the Sample profile section.



SAMPLING ERROR

$\pm 4.5\%$ per country ($n=500$) and $\pm 1.4\%$ for the European aggregate ($n=5,185$), at a 95.5% confidence level (two sigma), under the most conservative assumption of $P=Q=0.5$ and simple random sampling.



INTERVIEW LENGTH

Approximately 5 minutes.



FIELDWORK DATES

9–17 September 2026.

Payment method usage and preferences

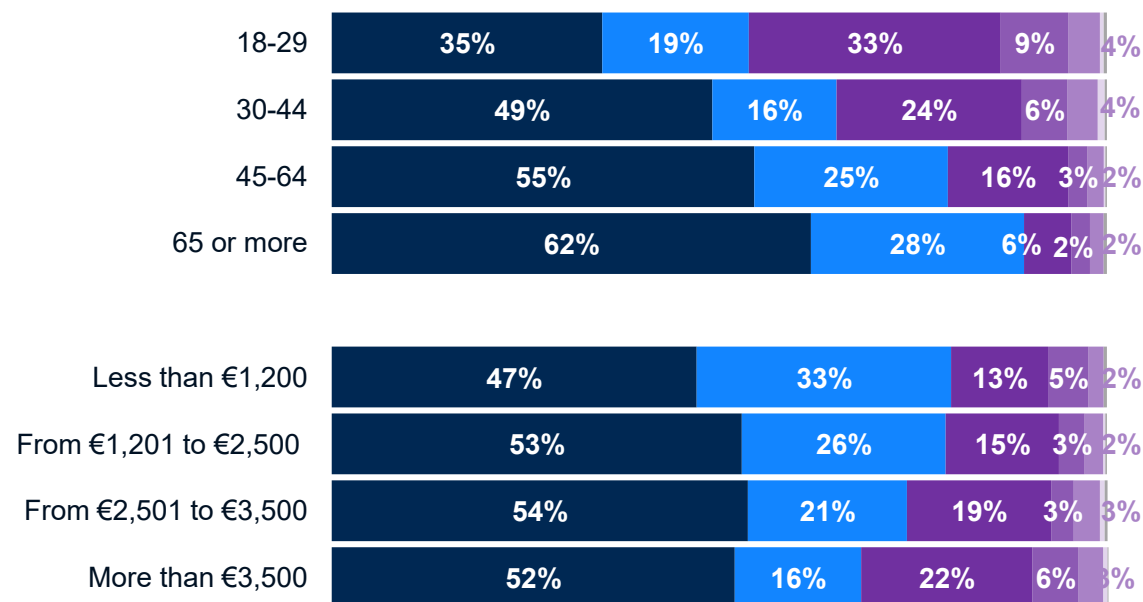
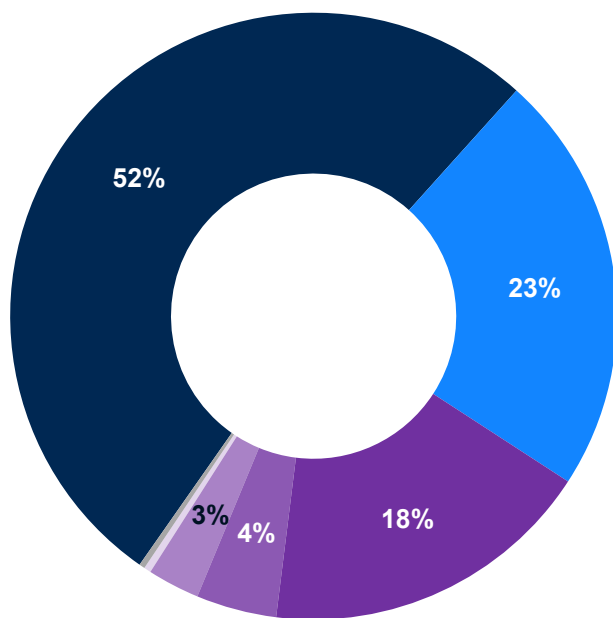
02



02.1 Most frequently used payment method

Card is the most frequently used payment method for 1 in 2 Europeans (52%), followed by cash (23%) and mobile payments (18%). Among 18–29-year-olds, mobile payments (33%) almost match card (35%), while cash is most used by those aged 45 and over (25–28%), peaking at 28% among those aged 65+. Income also matters: cash is the main method for 33% of households with a monthly income under €1,200, compared with 16% of those with over €3,500.

■ Card ■ Cash ■ Mobile, watch or other device payment ■ Bank transfer ■ Peer-to-peer payment applications ■ Cryptocurrencies, stablecoins or Bitcoin ■ I don't know



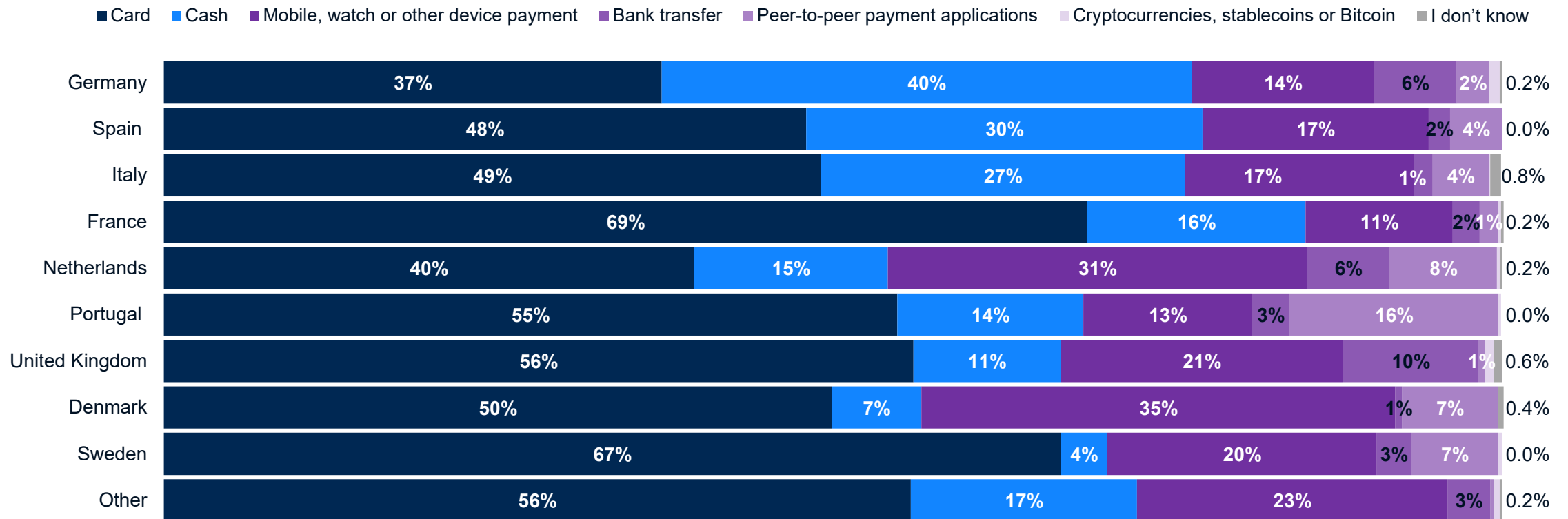
Which payment method do you use most frequently?


n=5,185



02.1 Most frequently used payment method by country

Germany is the only country where cash is the most frequently used payment method (40%), ahead of card (37%). At the other end, fewer than 1 in 10 in Sweden (4%) and Denmark (7%) rely mainly on cash. Card leads in France (69%) and Sweden (67%), while mobile payments are particularly strong in Denmark (35%) and the Netherlands (31%).



n=5,185

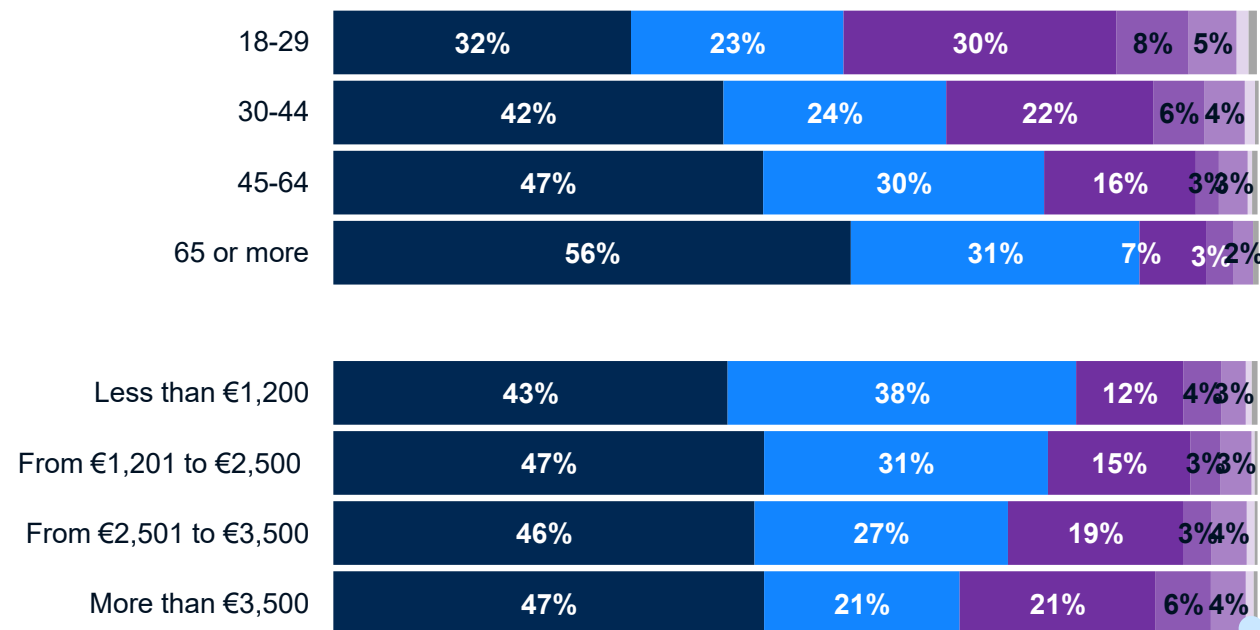
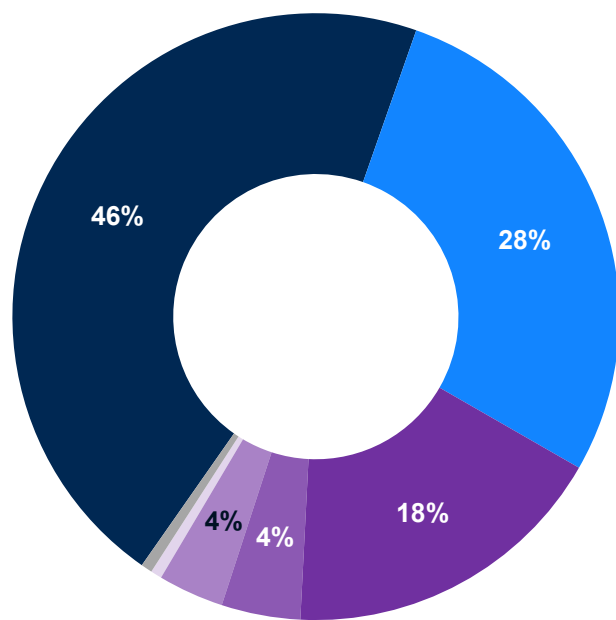
Which payment method do you use most frequently?



02.2 Preferred payment method

Card is also the preferred payment method (46%), but cash gains ground when respondents are asked what they prefer rather than what they use: 28% prefer cash, compared with 23% who use it most often. Preference for cash exceeds actual use in every age and income group, rising above 20% across all segments and reaching 38% among households with a monthly income under €1,200.

■ Card ■ Cash ■ Mobile, watch or other device payment ■ Bank transfer ■ Peer-to-peer payment applications ■ Cryptocurrencies, stablecoins or Bitcoin ■ I don't know



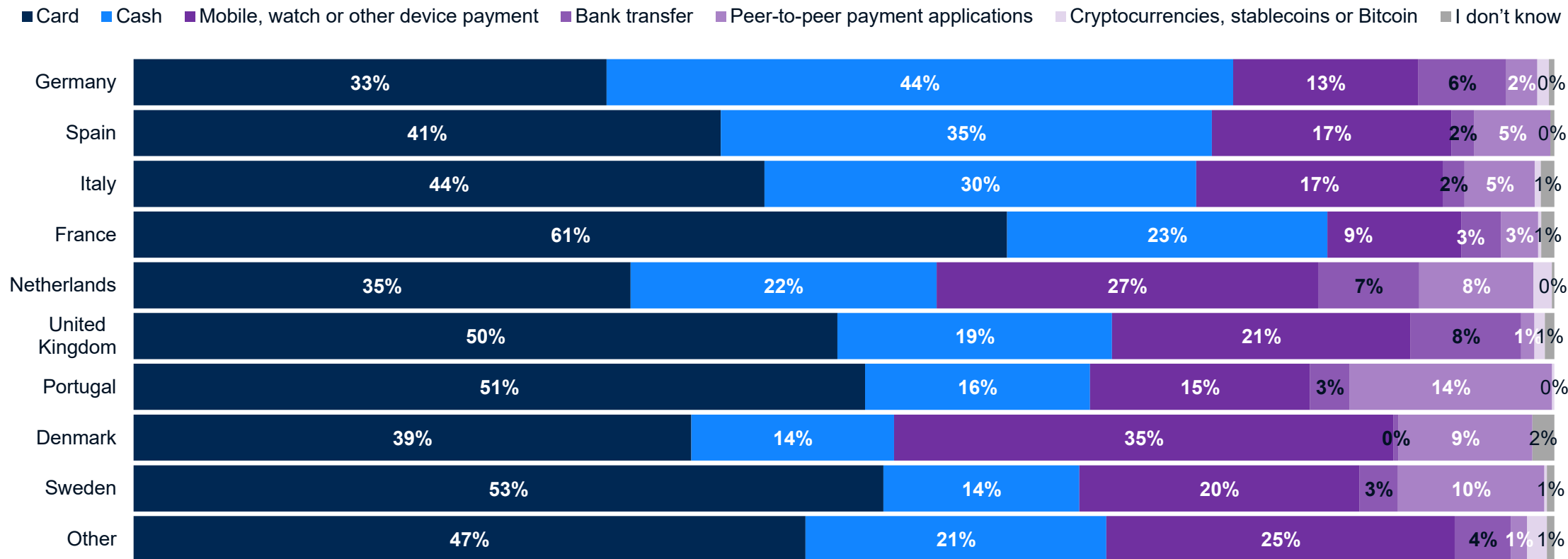
n=5,185

And, which payment method do you personally prefer?



02.2 Preferred payment method by country

Germany (44%), Spain (35%) and Italy (30%) show the strongest preference for cash, above the European average (28%), while Sweden and Denmark (14% each) and Portugal (16%) show the weakest. Card is the preferred method everywhere except Germany, peaking in France (61%). In every country, more people prefer cash than use it most often, with the widest gap in Sweden (14% vs. 4%).



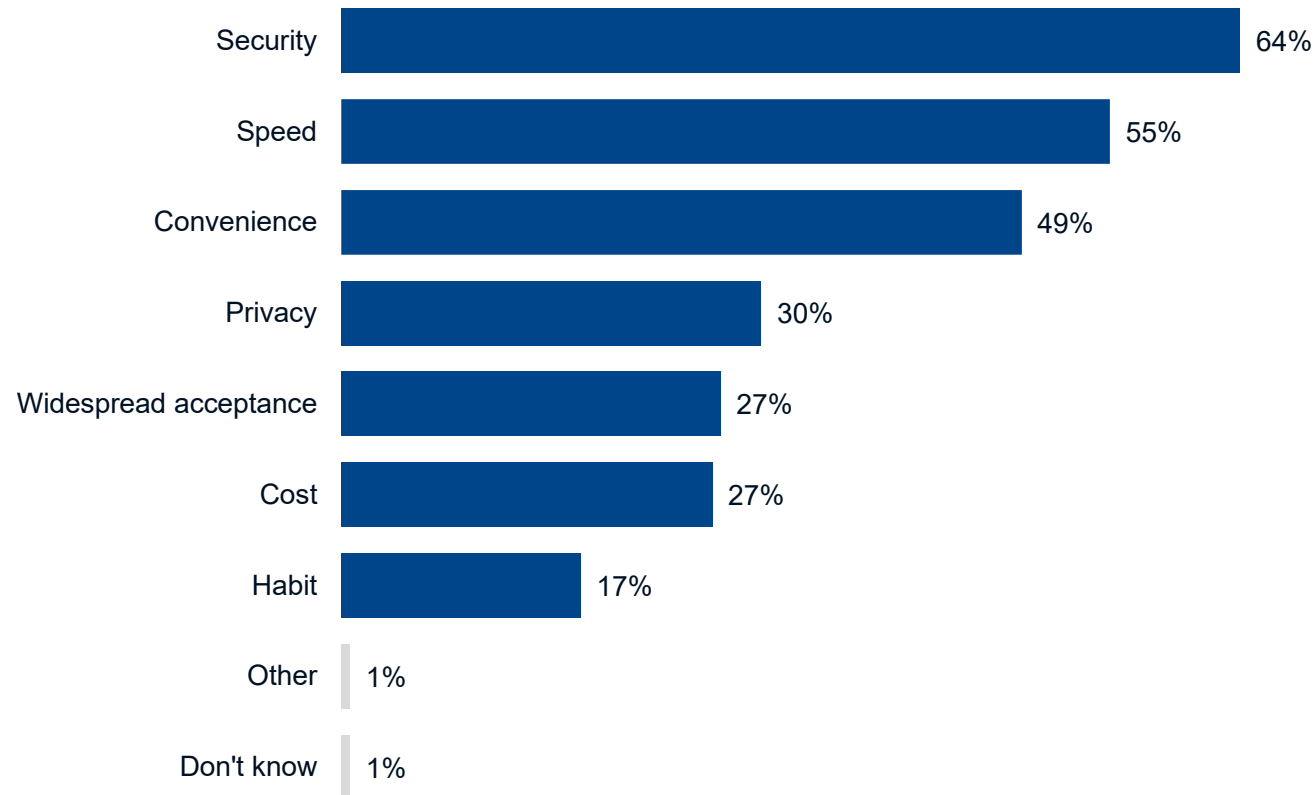
And, which payment method do you personally prefer?

n=5,185₉



02.3 Key factors in choosing a payment method

Security is the most important factor when choosing a payment method, cited by more than 6 in 10 Europeans (64%), followed by speed (55%) and convenience (49%). Privacy (30%), widespread acceptance (27%) and cost (27%) form a second tier, while only 17% say habit drives their choice.



Which three characteristics are most important when choosing a payment method? (Select a maximum of 3)



n=5,185



02.3 Key factors in choosing a payment method by country

Security is the top factor in most countries, peaking in Sweden (77%) and Portugal (75%), although convenience ranks first in Italy, the Netherlands and Spain. Convenience also shows the widest variation, from 30% in Portugal to 67% in Italy. Habit is the least cited factor overall, but ranges from just 5% in Sweden to 27% in France.

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Security	63%	65%	63%	60%	75%	56%	77%	64%	63%	67%
Speed	61%	64%	50%	54%	68%	50%	61%	51%	57%	50%
Convenience	64%	37%	31%	67%	30%	65%	66%	62%	46%	38%
Privacy	29%	28%	33%	25%	30%	28%	17%	32%	21%	35%
Widespread acceptance	21%	20%	36%	29%	20%	31%	26%	31%	36%	21%
Cost	18%	26%	33%	16%	31%	25%	28%	26%	33%	34%
Habit	13%	27%	25%	16%	12%	23%	5%	9%	14%	12%



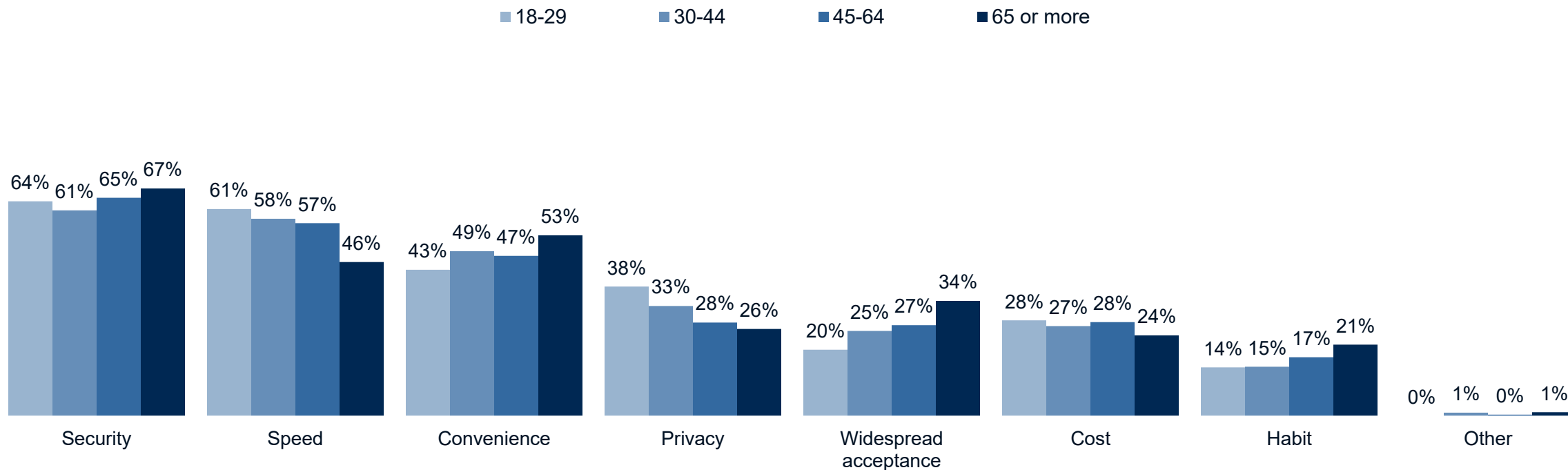
n=5,185

Which three characteristics are most important when choosing a payment method?



02.3 Key factors in choosing a payment method by age

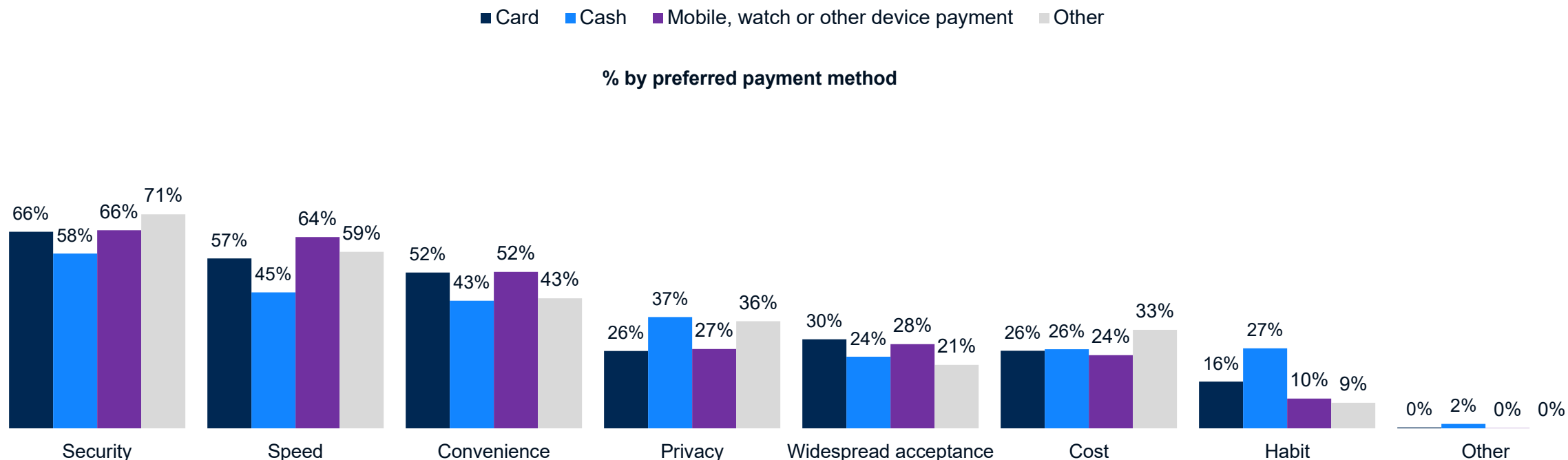
Security is the top factor across all age groups (61–67%). Younger consumers (18–29) place more weight on speed (61%) and privacy (38%), while those aged 65 or over give more importance to convenience (53%) and widespread acceptance (34%). Speed shows the sharpest age divide, falling to 46% among the oldest group.





02.3 Key factors in choosing a payment method by preferred payment method

Security is the top factor regardless of preferred payment method (58–71%). Those who prefer mobile payments place more weight on speed (64% vs. 57% among card), while those who prefer cash stand out for privacy (37%) and habit (27%), and give less importance to speed (45%).



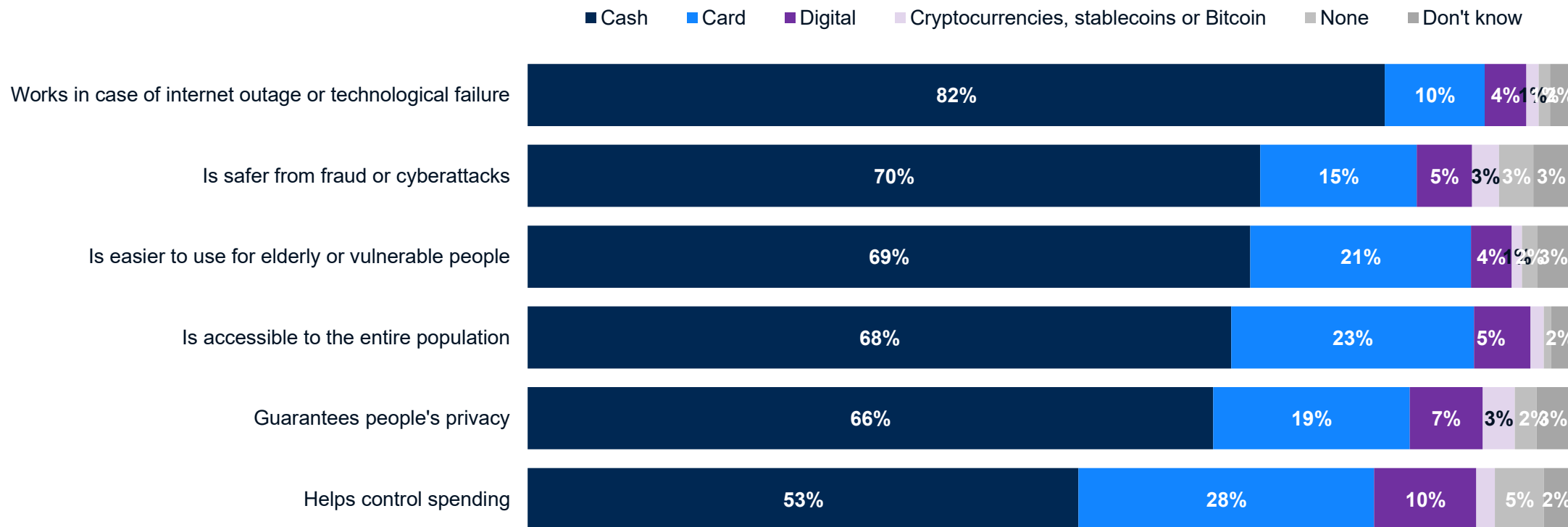
n=5,185

Which three characteristics are most important when choosing a payment method? (Select a maximum of 3)



02.4 Perceived strengths of payment methods

Cash is seen as the best payment method on all six attributes tested, most clearly for working during internet outages or technical failures (82%). Around 7 in 10 also consider it the safest from fraud (70%), the easiest for elderly or vulnerable people (69%) and the most accessible (68%). Card is a distant second across the board, with its best result in spending control (28% vs. 53% for cash).



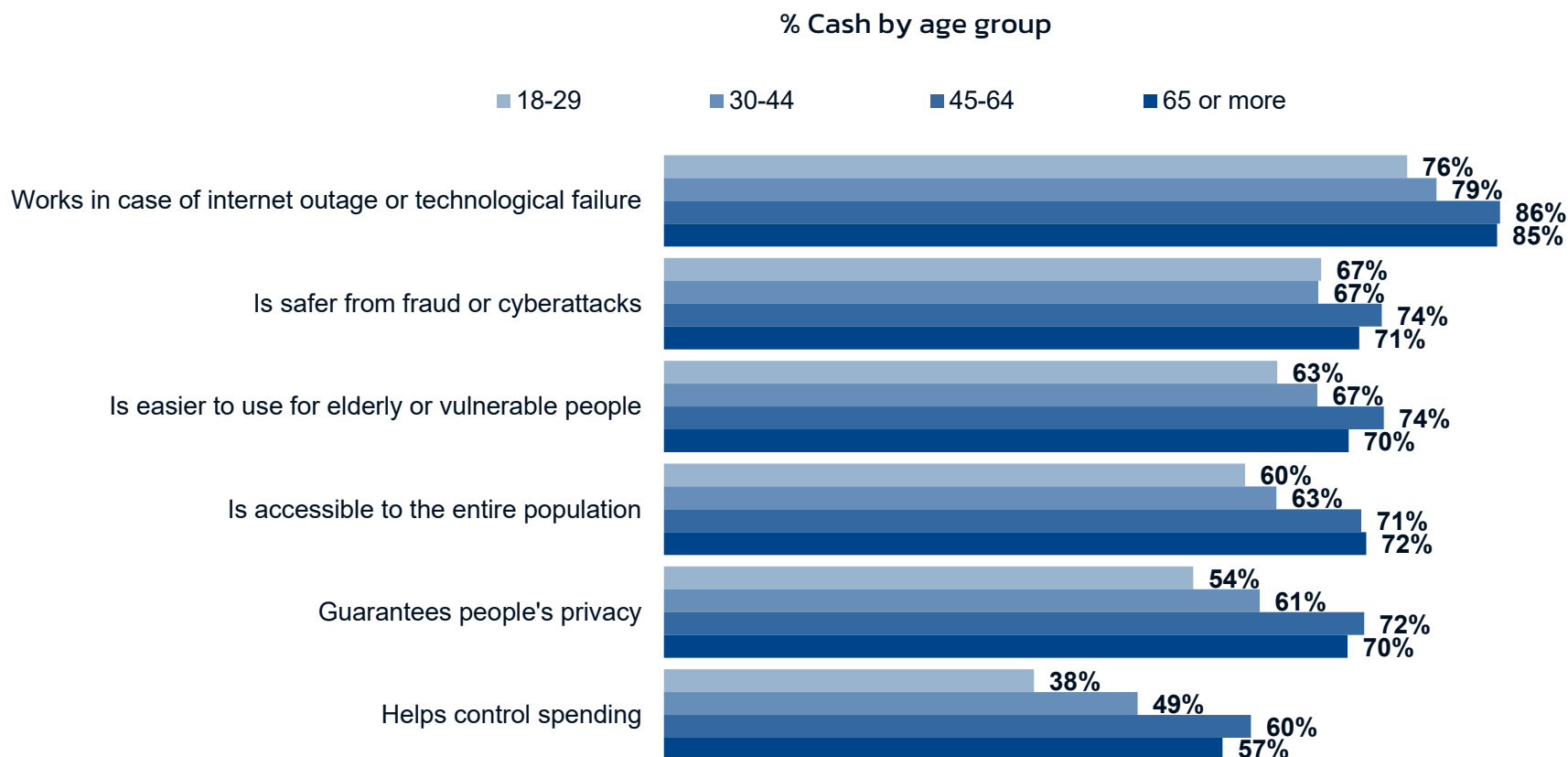
Of the following payment methods, which do you think is the one that most...?

n=5,185



02.4 Perceived strengths of payment methods by age

Young people are the least likely to see cash as the best option on every attribute, but most still do: three in four 18–29-year-olds (76%) consider it the most reliable method during internet outages or technical failures. The widest age gaps are in spending control (38% among 18–29s vs. 60% among 45–64s) and privacy (54% vs. 72%).



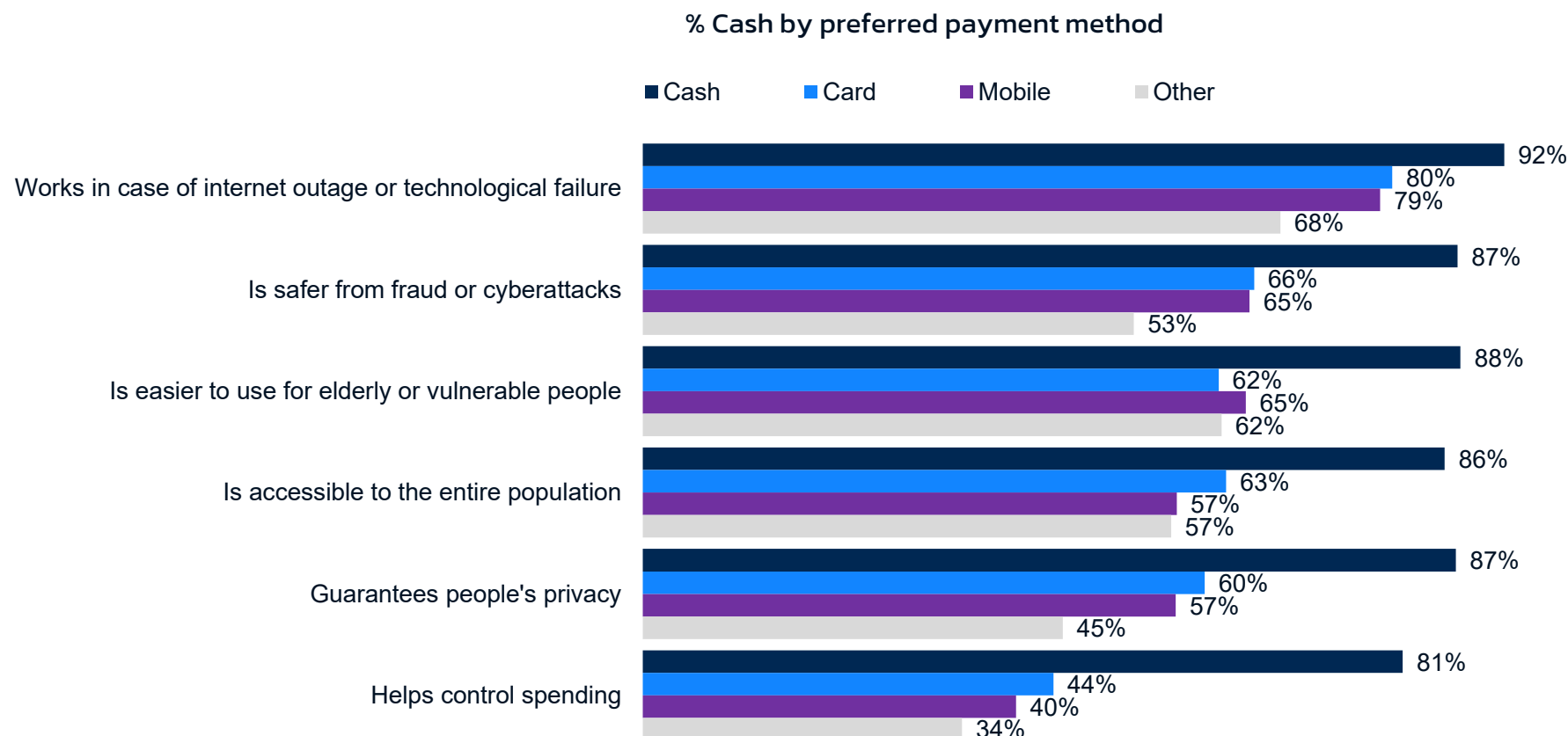
Of the following payment methods, which do you think is the one that most...?

n=5,185



02.4 Perceived strengths of payment methods by preferred payment method

Cash's strengths are widely recognised even by those who prefer other payment methods. Among those who prefer card, 80% see cash as the most reliable option during outages and 66% consider it the safest from fraud. The main divide is in spending control, cited by 81% of those who prefer cash but only 44% of those who prefer card.

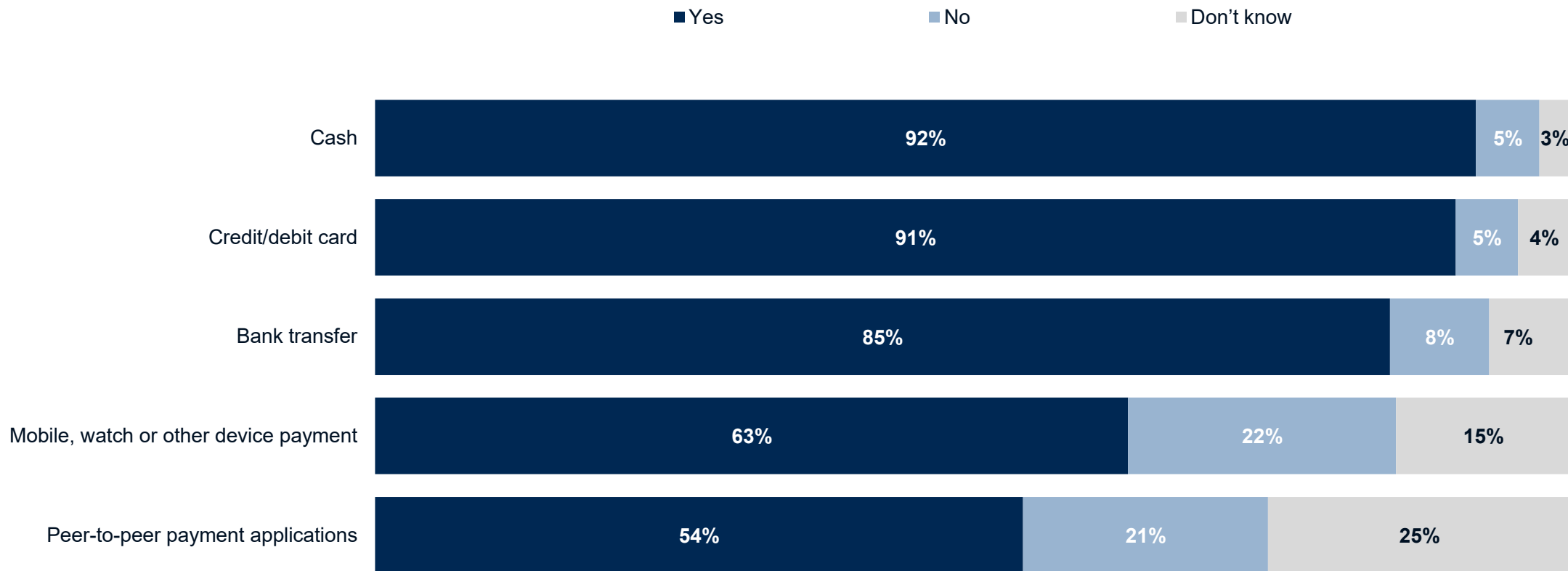


Of the following payment methods, which do you think is the one that most...?



02.5 Payment method guarantees

Europeans want cash to be guaranteed as much as card: 92% believe consumers should be guaranteed the option to pay in cash, almost the same as for card (91%), followed by bank transfer (85%). Support is lower for digital methods, with 63% for mobile payments and just over half (54%) for peer-to-peer apps, where 1 in 4 are unsure.




n=5,185

Which of the following payment methods do you think should be guaranteed to consumers?



02.5 Payment method guarantees by country

Support for guaranteeing cash is high in every country, ranging from 87% in France to 97% in Spain and Portugal. Views diverge more on digital methods: support for peer-to-peer apps ranges from 43% in the United Kingdom to 87% in Sweden, while Germany is the only country where fewer than half (49%) support guaranteeing mobile payments.

% Yes	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Cash	97%	87%	95%	92%	97%	94%	94%	91%	89%	90%
Credit/Debit card	92%	91%	85%	92%	92%	91%	96%	92%	91%	92%
Bank transfer	84%	84%	90%	82%	90%	92%	91%	81%	83%	84%
Mobile, watch or other device payment	70%	56%	49%	73%	69%	82%	72%	60%	71%	69%
Peer-to-peer payment applications	73%	45%	53%	55%	70%	84%	87%	43%	66%	45%



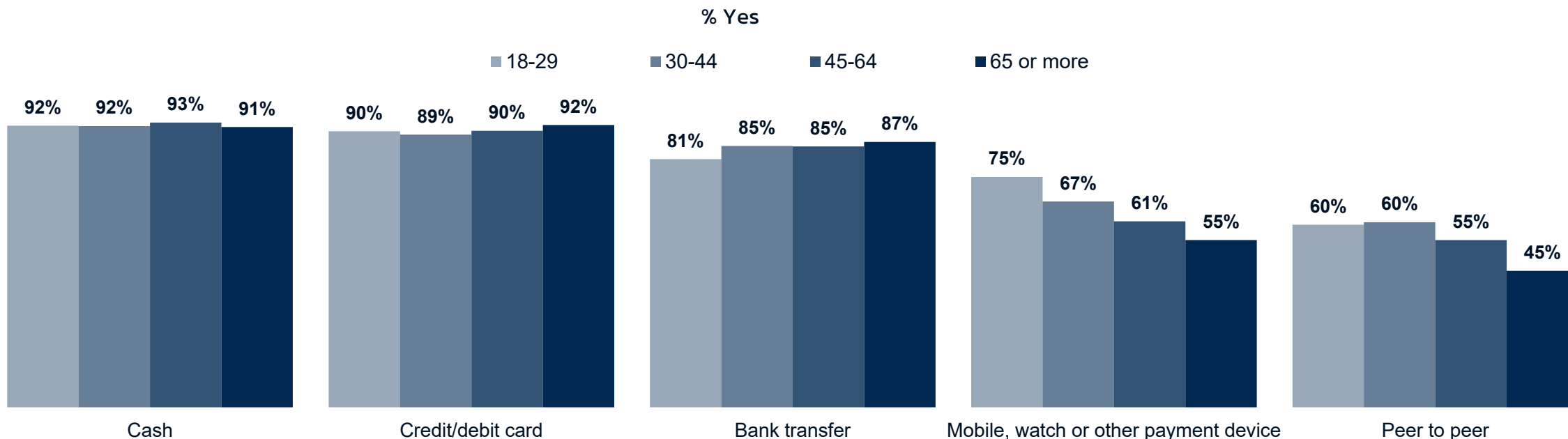
n=5,185

Which of the following payment methods do you think should be guaranteed to consumers?



02.5 Payment method guarantees by age

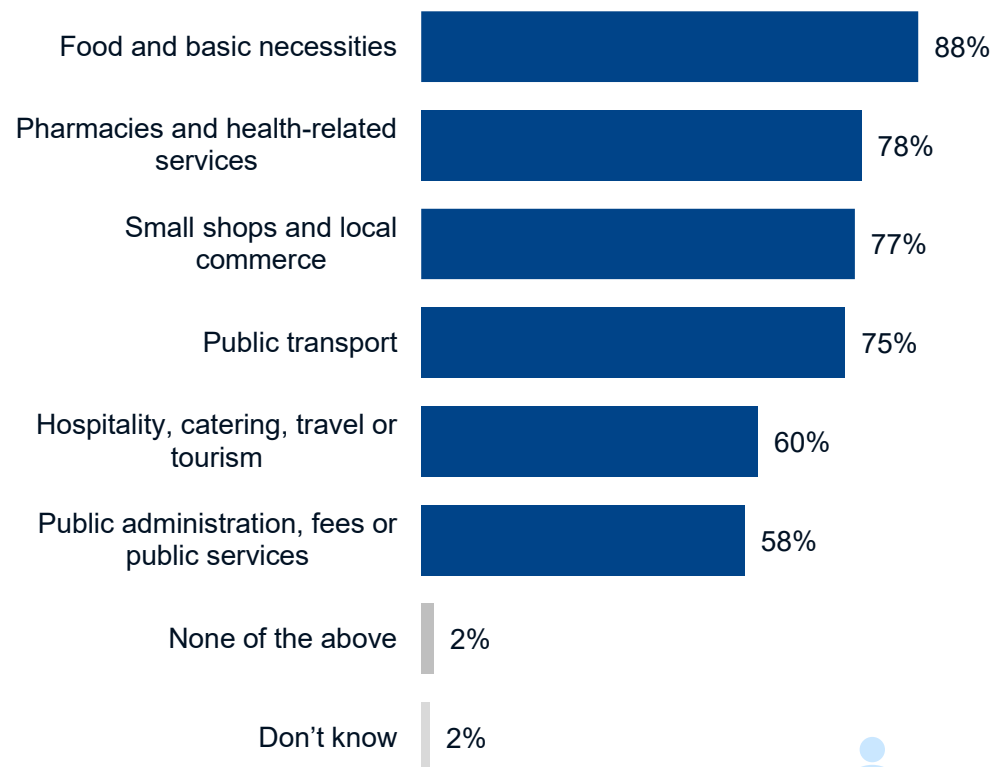
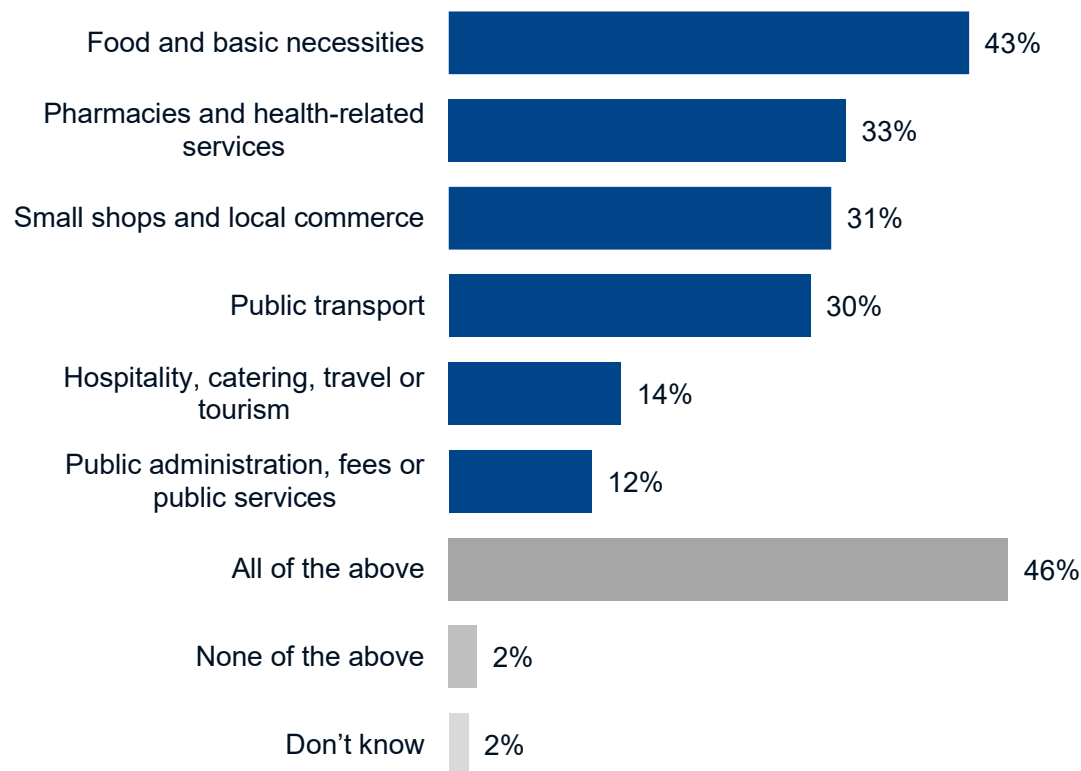
Support for guaranteeing cash, card and bank transfer is high across all age groups (81–93%), and young people aged 18–29 are just as supportive of guaranteed cash (92%) as those aged 65+ (91%). Age differences emerge only for digital methods: support for guaranteeing mobile payments falls from 75% among 18–29-year-olds to 55% among those aged 65+, and for peer-to-peer apps from 60% to 45%.





02.6 Priority sectors for cash guarantees

Almost half of Europeans (46%) believe the option to pay in cash should be guaranteed in all areas. Taking them into account, support is highest for food and basic necessities (88%), followed by pharmacies and health services (78%), small shops (77%) and public transport (75%).



In which areas should the possibility of paying in cash always be guaranteed? (Select all that apply)

"Sector percentages include respondents who selected "All of the above".

n=5,185



02.6 Priority sectors for cash guarantees by country

Food and basic necessities is the top priority in every country (84–94%), peaking in Sweden (94%). Spain and Portugal show the highest support across most areas, while France records the lowest for hospitality (50%) and public administration (45%). Sweden shows the sharpest contrast, with near-unanimous support for food but the lowest for small shops (47%).

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Food and basic necessities	92%	85%	91%	89%	93%	84%	94%	89%	86%	87%
Pharmacies and health-related services	86%	70%	84%	78%	89%	70%	89%	77%	83%	76%
Small shops and local commerce	87%	81%	75%	73%	84%	72%	47%	82%	71%	75%
Public transport	84%	70%	79%	73%	85%	64%	70%	80%	74%	71%
Hospitality, catering, travel or tourism	76%	50%	61%	52%	64%	70%	52%	64%	61%	59%
Public administration, fees or public services	69%	45%	63%	55%	69%	53%	52%	58%	54%	58%
None of the above	1%	3%	2%	4%	1%	2%	1%	2%	2%	3%
Don't know	0%	3%	2%	2%	1%	2%	1%	2%	2%	1%

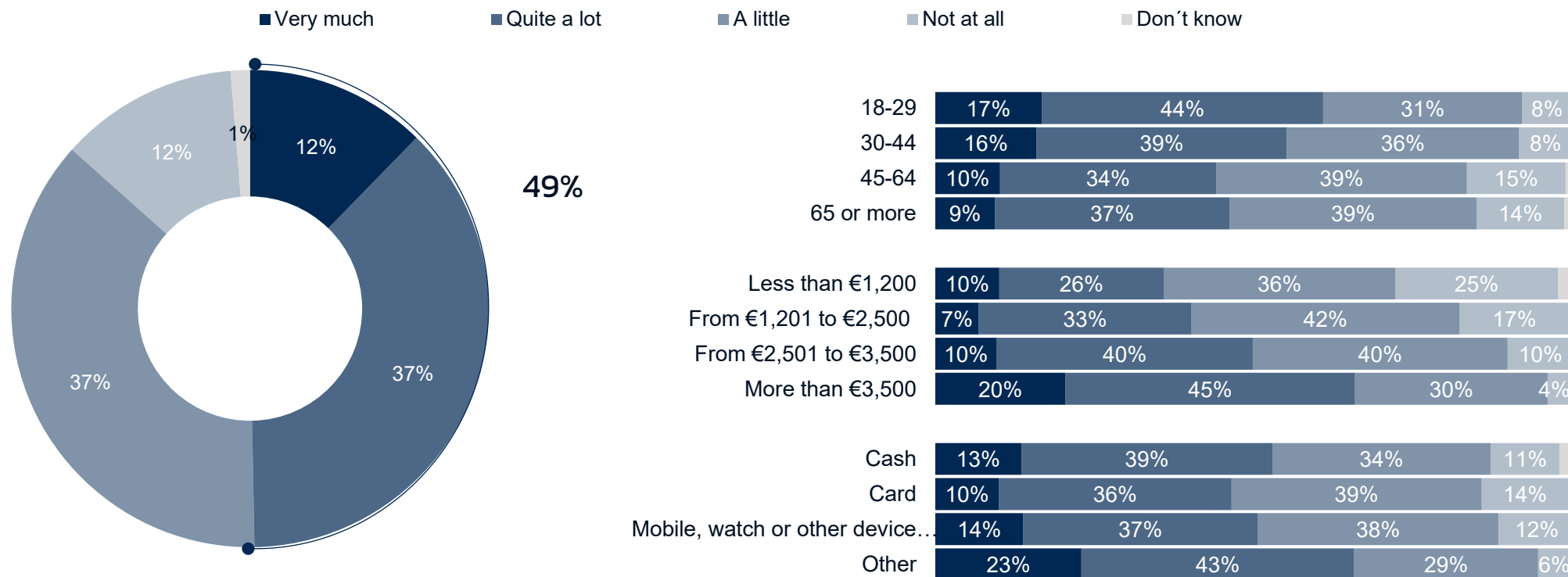
In which areas should the possibility of paying in cash always be guaranteed?
"Sector percentages include respondents who selected "All of the above".


 n=5,185



02.7 Personal saving capacity

About half of Europeans (49%) say they have very much or quite a lot of capacity to save, while the other half have little or none. Saving capacity rises steadily with household income, from 36% among households with under €1,200 a month to 65% among those with over €3,500, and is higher among 18–29-year-olds (61%) than among those aged 45 or over (44–46%). By preferred payment method, differences between cash, card and mobile users are small (46–52%).



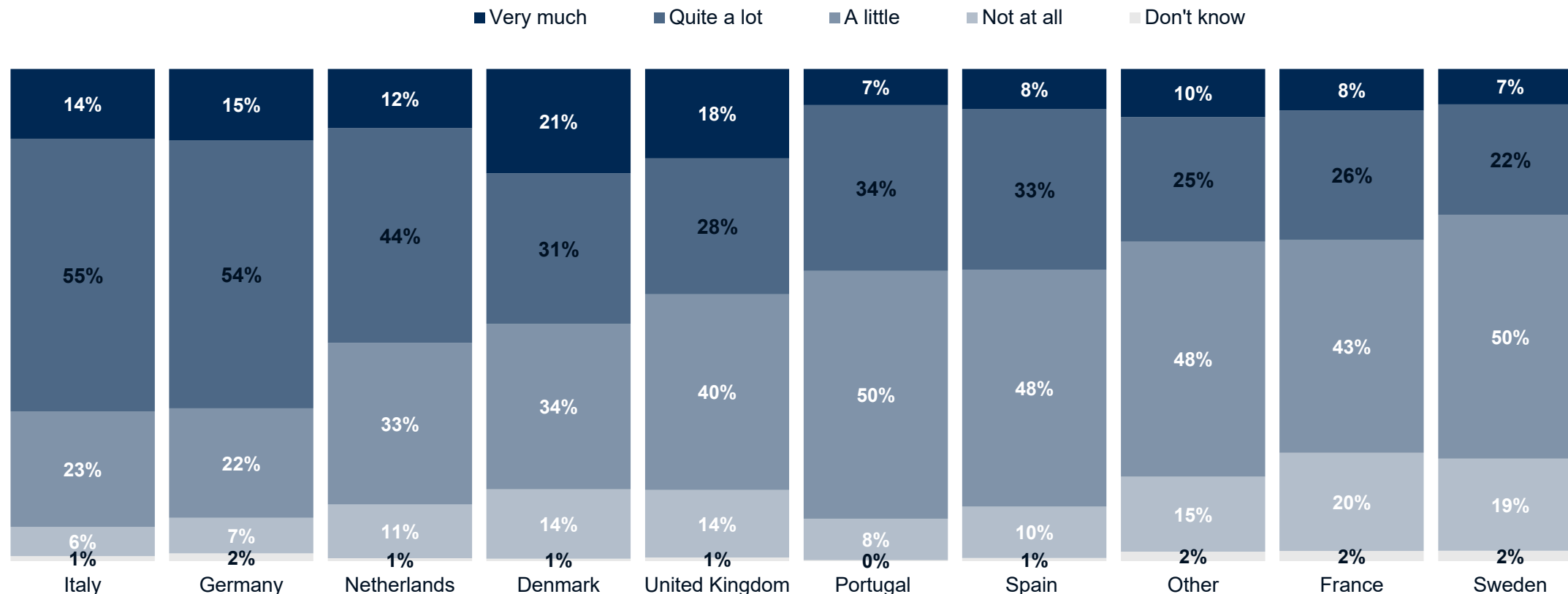
To what extent do you have the capacity to save money?

n=5,185



02.7 Personal saving capacity by country

Italy and Germany show the highest saving capacity, with around 7 in 10 (69% each) saying they have very much or quite a lot of capacity to save, well above the rest of the countries. At the other end, Sweden (29%) and France (34%) report the lowest levels.



n=5,185

To what extent do you have the capacity to save money?

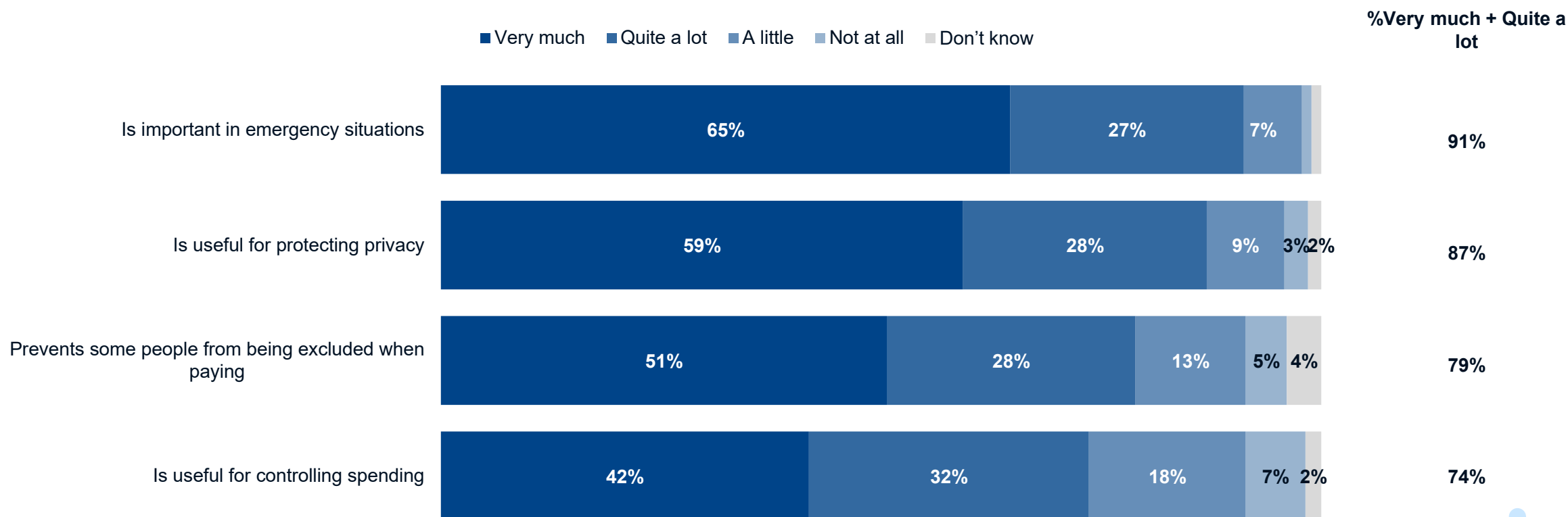
**Importance of cash, access
and acceptance**

03



03.1 Value and importance of cash

Nine in ten Europeans (91%) consider cash important in emergency situations, and a large majority also see it as useful for protecting privacy (87%), preventing some people from being excluded when paying (79%) and controlling spending (74%). Support is strong, not just broad: 65% say cash is very important in emergencies.



n=5,185

To what extent do you think cash...?



03.1 Value and importance of cash by country

Cash is seen as important in emergencies across all countries (87–96%). Spain shows the strongest attachment overall, leading on privacy (92%) and spending control (81%, alongside Germany), while Denmark records the lowest values on three of the four dimensions, particularly for preventing payment exclusion (63%) and controlling spending (59%).

	% Very Much + Quite a lot									
	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Is important in emergency situations	95%	87%	92%	94%	96%	92%	95%	92%	90%	86%
Is useful for protecting privacy	92%	89%	91%	89%	87%	87%	85%	82%	82%	80%
Prevents some people from being excluded when paying	82%	86%	79%	85%	81%	76%	80%	74%	63%	70%
Is useful for controlling spending	81%	76%	81%	68%	72%	78%	64%	72%	59%	64%

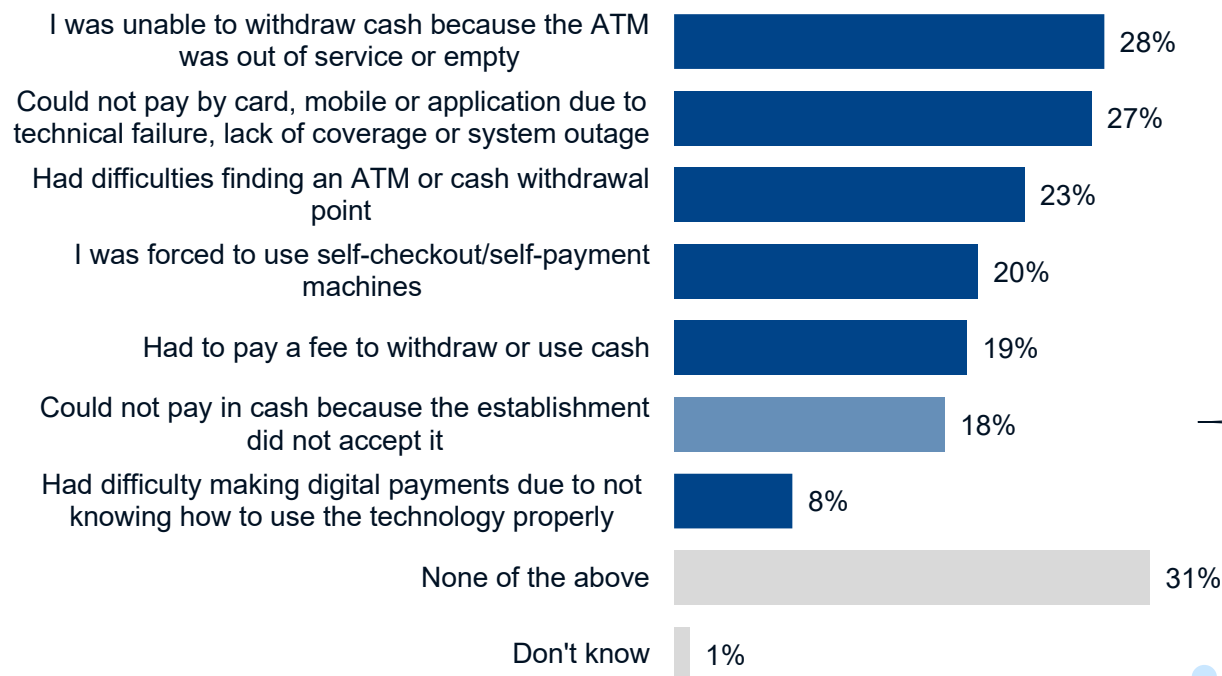

n=5,185

To what extent do you think cash...?



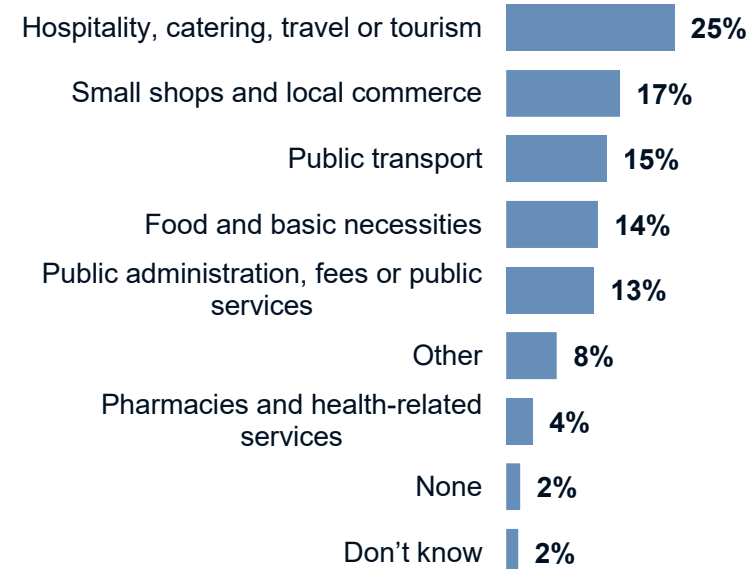
03.2 Incidents with payment methods

Two in three Europeans (68%) experienced at least one payment incident in the last 12 months. The most common were being unable to withdraw cash because an ATM was out of service or empty (28%) and being unable to pay by card, mobile or app due to a technical failure, lack of coverage or system outage (27%). Nearly 1 in 5 (18%) could not pay in cash because it was not accepted, most often in hospitality, catering, travel or tourism.



n= 5,185

In the last 12 months, have any of the following situations occurred to you? (Select all that apply)



n= 1,024

In which establishment or service were you unable to pay in cash?



03.2 Incidents with payment methods by country

Italy and Portugal report the most payment incidents, with only 24% experiencing none, compared with 37–38% in Spain, France and Germany. ATM outages are most common in Portugal (49%) and Italy (41%), while cash refusal is highest in Sweden (37%), the United Kingdom (32%) and the Netherlands (30%). Denmark stands out for digital payment failures (41%).

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
I was unable to withdraw cash because the ATM was out of service or empty	27%	23%	23%	41%	49%	27%	28%	31%	19%	25%
Could not pay by card, mobile or application due to technical failure, lack of coverage or system outage	26%	22%	20%	36%	32%	27%	33%	27%	41%	34%
Had difficulties finding an ATM or cash withdrawal point	24%	22%	18%	23%	27%	26%	28%	27%	21%	24%
I was forced to use self-checkout/self-payment machines	17%	25%	19%	19%	17%	25%	9%	23%	18%	18%
Had to pay a fee to withdraw or use cash	16%	9%	20%	23%	13%	21%	17%	22%	18%	24%
Could not pay in cash because the establishment did not accept it	12%	10%	17%	10%	11%	30%	37%	32%	17%	19%
Had difficulty making digital payments due to not knowing how to use the technology properly	7%	9%	7%	9%	4%	9%	6%	9%	6%	7%
None of the above	37%	37%	38%	24%	24%	26%	29%	26%	32%	28%

In the last 12 months, have any of the following situations occurred to you? (Select all that apply)

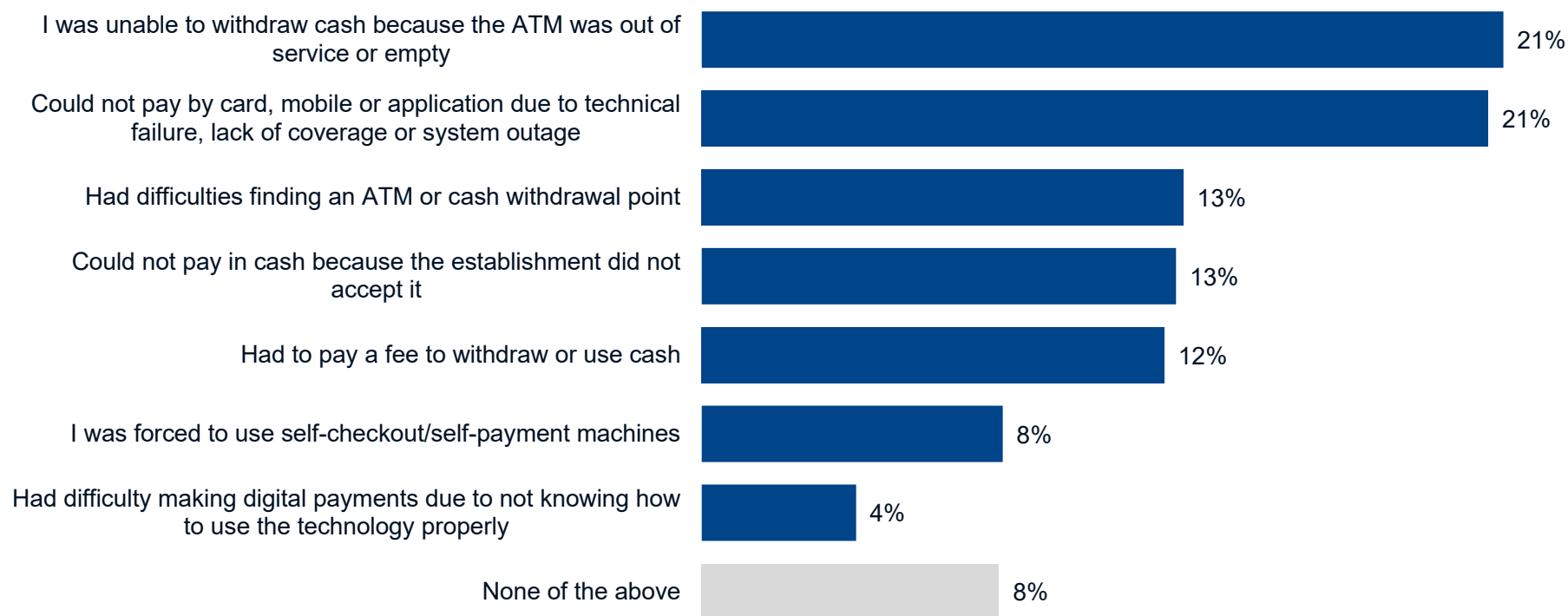


n=5,185 28



03.3 Most disruptive payment incident

Among those who experienced a payment incident, ATM outages and card or mobile payment failures were the most disruptive (21% each). Taken together, problems accessing or using cash (ATM outages, difficulty finding an ATM, cash refusal and fees) account for 59% of the most disruptive incidents.



Thinking about the situations you indicated above, which one affected you the most?



03.3 Most disruptive payment incident by country

Among those affected, ATM outages were the most disruptive incident in Portugal (37%) and Italy (33%), but only for 5% in Denmark, where over a third (36%) say no incident particularly affected them. In Sweden, card or mobile payment failures (29%) and cash refusal (27%) were similarly disruptive, with cash refusal also prominent in the Netherlands and the United Kingdom (22% each).

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
I was unable to withdraw cash because the ATM was out of service or empty	23%	18%	20%	33%	37%	16%	14%	20%	5%	16%
Could not pay by card, mobile or application due to technical failure, lack of coverage or system outage	26%	17%	14%	27%	25%	17%	29%	17%	21%	27%
Had difficulties finding an ATM or cash withdrawal point	13%	17%	12%	8%	14%	12%	13%	13%	6%	15%
I was forced to use self-checkout/self-payment machines	5%	12%	12%	4%	4%	11%	2%	8%	6%	7%
Had to pay a fee to withdraw or use cash	11%	10%	17%	13%	7%	11%	7%	10%	10%	15%
Could not pay in cash because the establishment did not accept it	11%	8%	15%	3%	6%	22%	27%	22%	13%	12%
Had difficulty making digital payments due to not knowing how to use the technology properly	5%	5%	5%	5%	1%	3%	2%	3%	3%	4%
None of the above	7%	14%	6%	9%	6%	7%	5%	7%	36%	4%

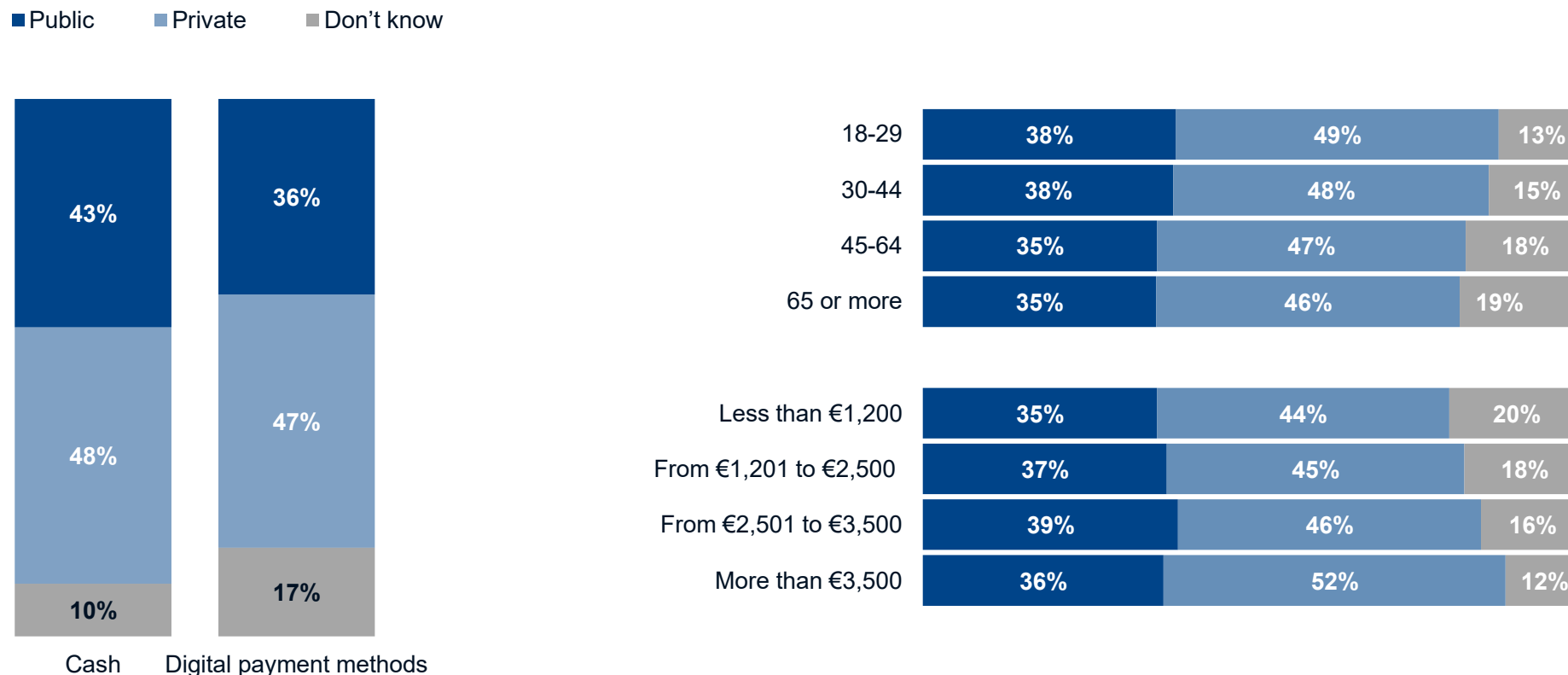
n=3,592

Thinking about the situations you indicated above, which one affected you the most?



03.4 Public or private? Perception of digital payment methods

Almost half of Europeans (47%) see digital payment methods as private, while over a third (36%) consider them public and 17% are unsure. Perceptions are similar across age and income groups, although uncertainty rises with age and falls with income, and households with a monthly income over €3,500 are the most likely to see digital payments as private (52%).



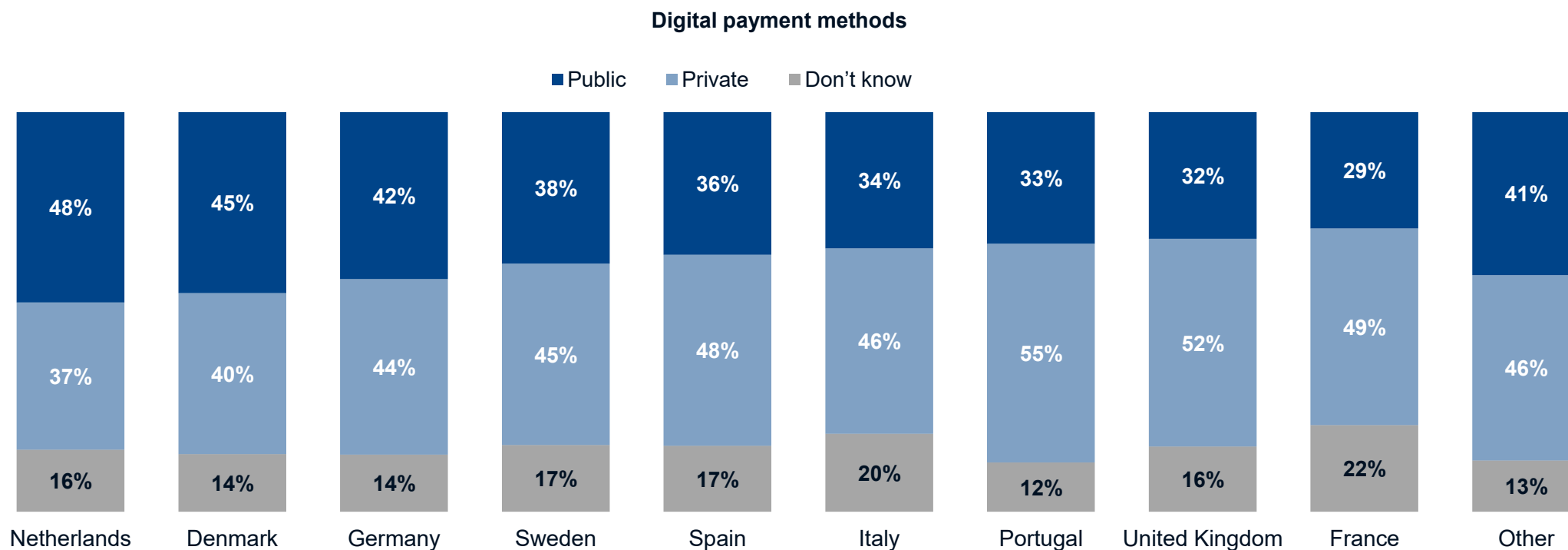
n=5,185

In your opinion, would you say that digital forms of payment are public or private? And cash?



03.4 Public or private? Perception of digital payment methods by country

The Netherlands (48%) and Denmark (45%) are the only countries where more people see digital payments as public than private, followed by Germany (42%) and Sweden (38%), all above the European average (36%). By contrast, over half in Portugal (55%) and the United Kingdom (52%) see them as private, while France shows the highest uncertainty (22% don't know).

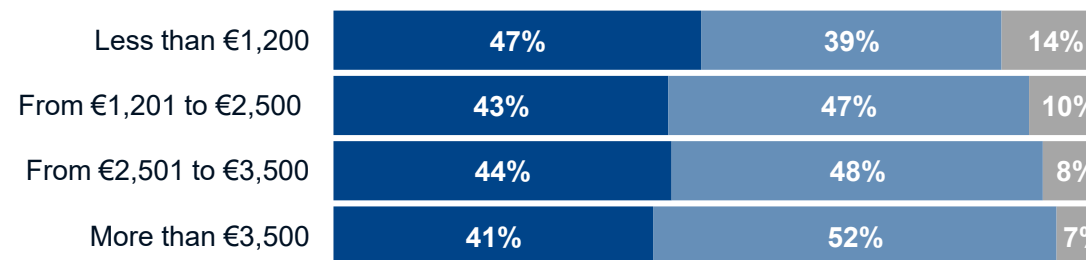
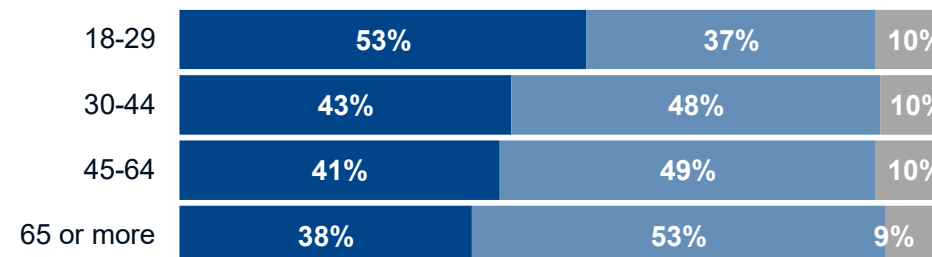
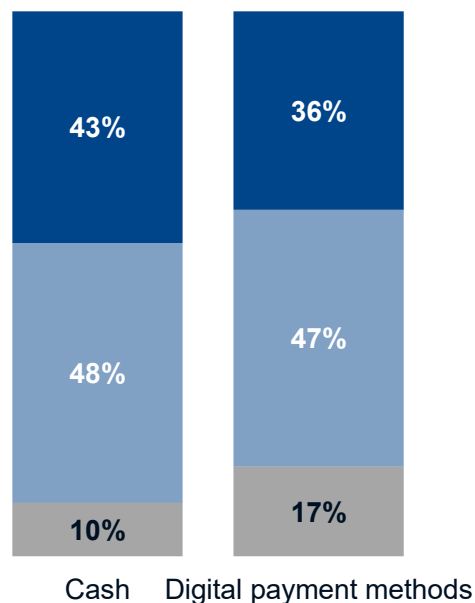




03.5 Public or private? Perception of cash

Europeans are divided on the nature of cash: 43% consider it public and 48% private. Young people aged 18–29 are the only group where a majority see cash as public (53%), a share that declines steadily with age to 38% among those aged 65 and over. Households with a monthly income under €1,200 also lean towards seeing cash as public (47% vs. 39%).

■ Public ■ Private ■ Don't know



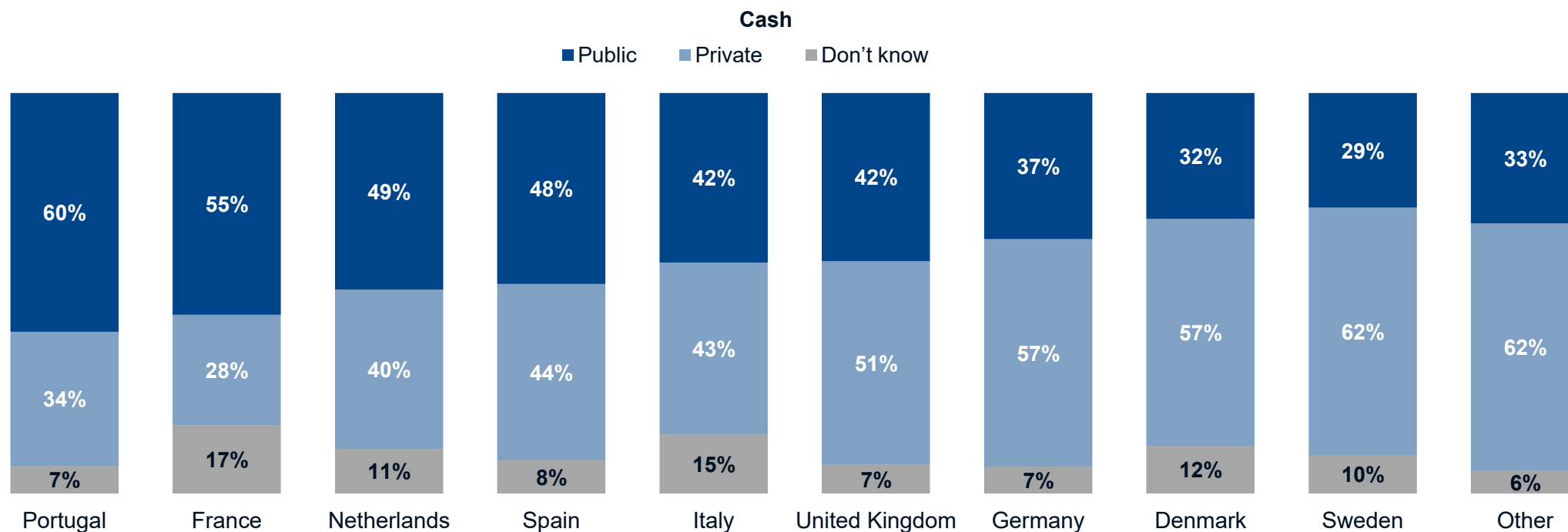
n=5,185

In your opinion, would you say that digital forms of payment are public or private? And cash?



03.5 Public or private? Perception of cash by country

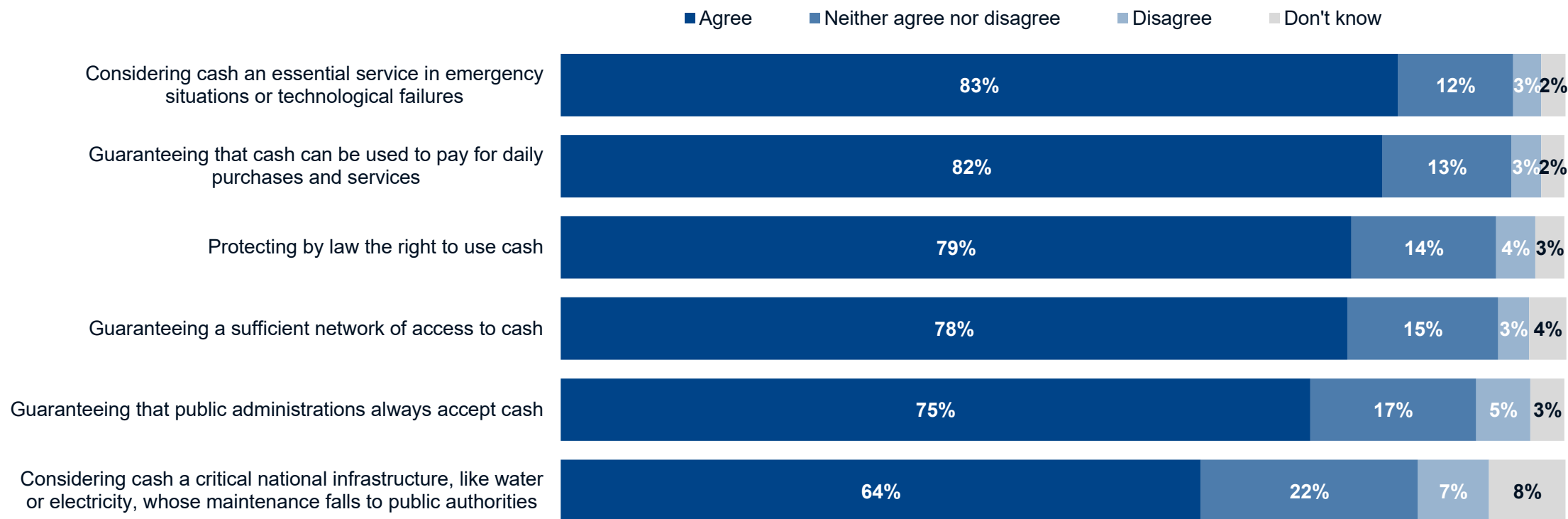
Portugal (60%) and France (55%) are the only countries where a majority see cash as public, while Sweden (29%) and Denmark (32%) are the least likely to do so. In these two countries, as well as in Germany, digital payments are actually more often seen as public than cash (38% vs. 29% in Sweden, 45% vs. 32% in Denmark and 42% vs. 37% in Germany).





03.6 Role of public authorities in protecting cash

Europeans overwhelmingly support public authorities protecting the use of cash, with fewer than 1 in 10 disagreeing with any of the measures tested. Support is highest for treating cash as an essential service in emergencies or technological failures (83%) and guaranteeing it can be used for daily purchases (82%). Even the most ambitious measure, treating cash as critical national infrastructure, is backed by almost two in three (64%).



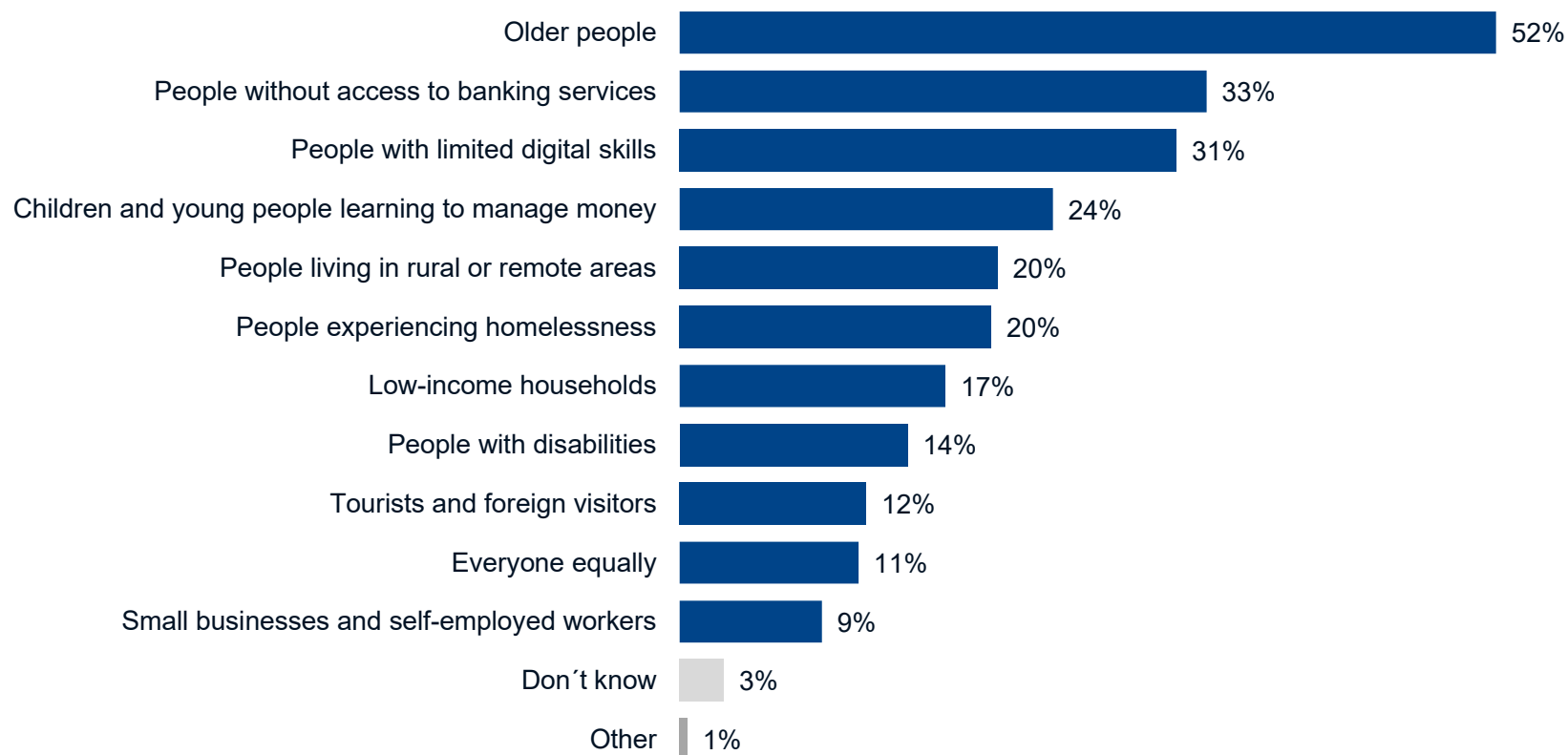
n=5,185

Do you agree or disagree that public authorities should protect the use of cash in the following ways?



03.7 Main beneficiaries of cash availability

Europeans see cash mainly as a tool for inclusion: older people are seen as the main beneficiaries of its continued availability (52%), followed by those without access to banking services (33%) and people with limited digital skills (31%). Only 11% believe everyone benefits equally.



Which groups do you think benefit the most from the continued availability of cash? (Select a maximum of 3)



03.7 Main beneficiaries of cash availability by country

Older people are seen as the main beneficiaries of cash in every country, especially in Sweden (62%). Beyond that, national differences emerge: people in rural or remote areas are cited far more in Portugal (42%) than elsewhere, while Denmark stands out for people with limited digital skills (49%).

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Older people	55%	49%	50%	58%	58%	47%	62%	46%	53%	51%
People without access to banking services	33%	35%	28%	36%	32%	29%	39%	39%	33%	32%
People with limited digital skills	34%	17%	28%	38%	32%	39%	39%	32%	49%	37%
Children and young people learning to manage money	17%	29%	28%	17%	17%	26%	28%	24%	23%	23%
People living in rural or remote areas	29%	21%	15%	19%	42%	10%	12%	19%	10%	23%
People experiencing homelessness	15%	13%	28%	17%	15%	20%	24%	22%	28%	18%



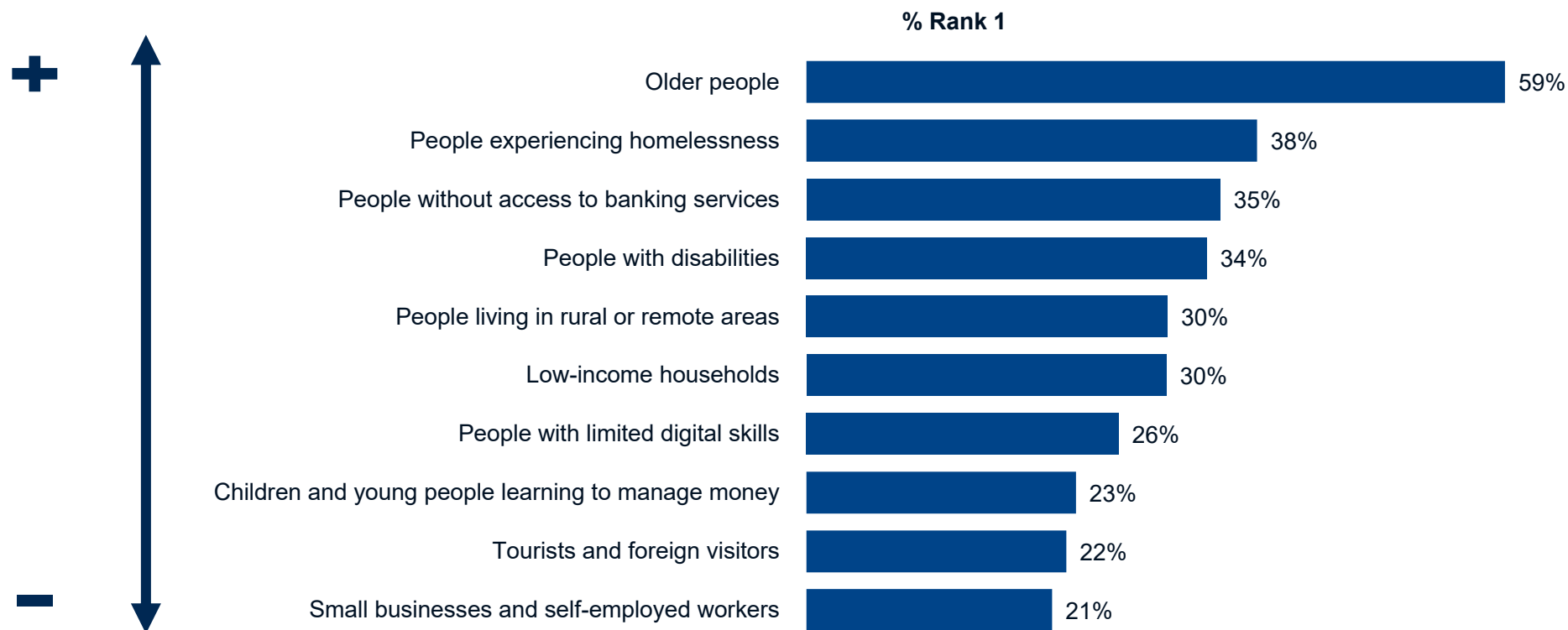
n=5,185

Which groups do you think benefit the most from the continued availability of cash? (Select a maximum of 3)



03.7 Main beneficiaries of cash availability: ranking

Older people are not only the most frequently cited group but also the one most often ranked first: 59% of those who selected them placed them at the top, compared with 38% for people experiencing homelessness and 35% for those without access to banking services.

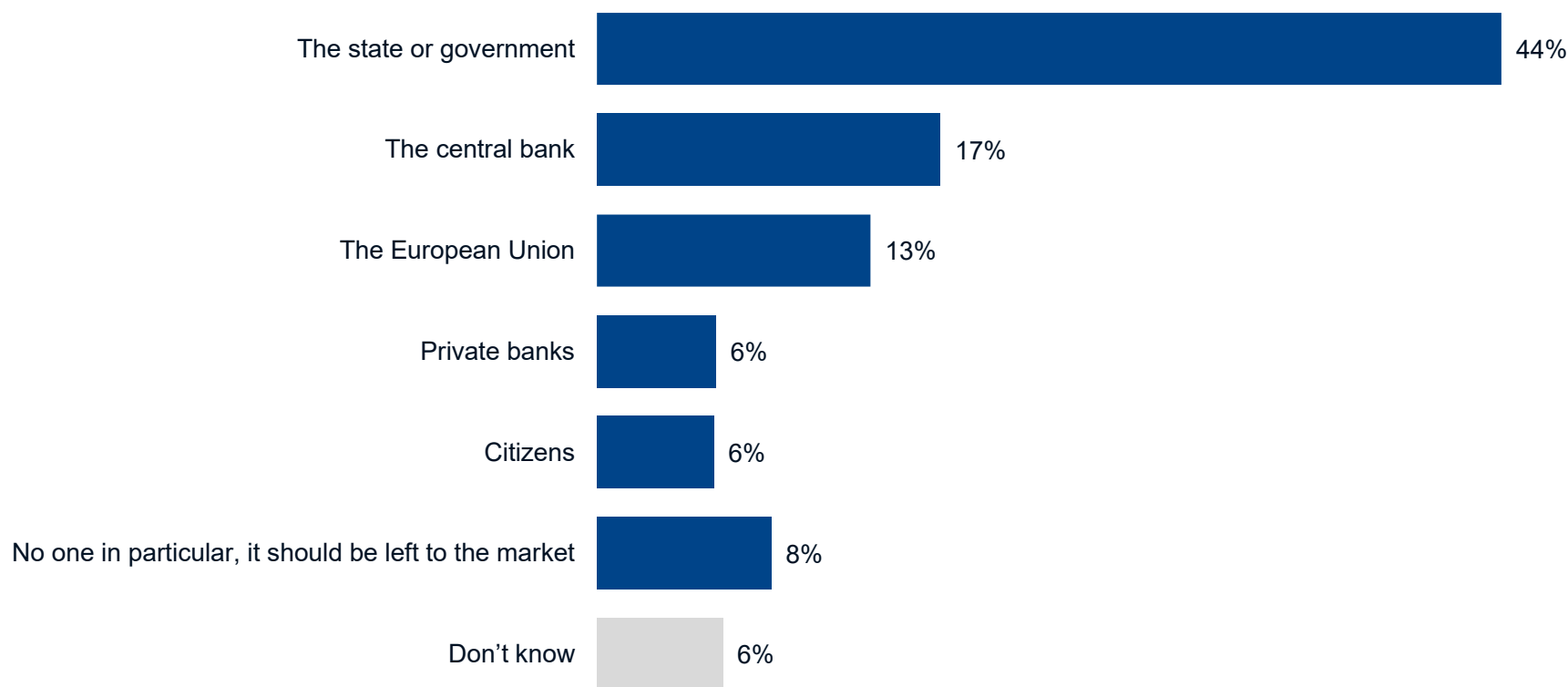


Which groups do you think benefit the most from the continued availability of cash? *Rank them from most to least important*



03.8 Responsibility for cash access and use

Three in four Europeans (74%) believe a public institution should be primarily responsible for guaranteeing that cash can always be used and accessed: the state or government (44%), the central bank (17%) or the European Union (13%). Only 6% assign this role to private banks, and 8% think it should be left to the market.



Who do you think should be primarily responsible for guaranteeing that cash can always be used and accessed?



03.8 Responsibility for cash access and use by country

The state or government is the preferred choice in every country, ranging from 36% in France to 59% in Sweden, and at least 7 in 10 in every country assign responsibility to a public institution. Spain stands out for the European Union (20%), while France (12%) and the United Kingdom (11%) show the highest share who would leave it to the market.

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
The state or government	40%	36%	47%	47%	48%	47%	59%	48%	56%	39%
The central bank	17%	21%	14%	15%	14%	19%	9%	20%	17%	16%
The European Union	20%	13%	13%	12%	13%	14%	3%	4%	7%	22%
Private banks	7%	7%	5%	4%	6%	9%	5%	5%	7%	6%
Citizens	5%	5%	7%	4%	7%	5%	7%	6%	3%	6%
No one in particular, it should be left to the market	8%	12%	6%	9%	9%	3%	6%	11%	7%	7%
Don't know	3%	7%	7%	9%	3%	2%	11%	6%	3%	5%



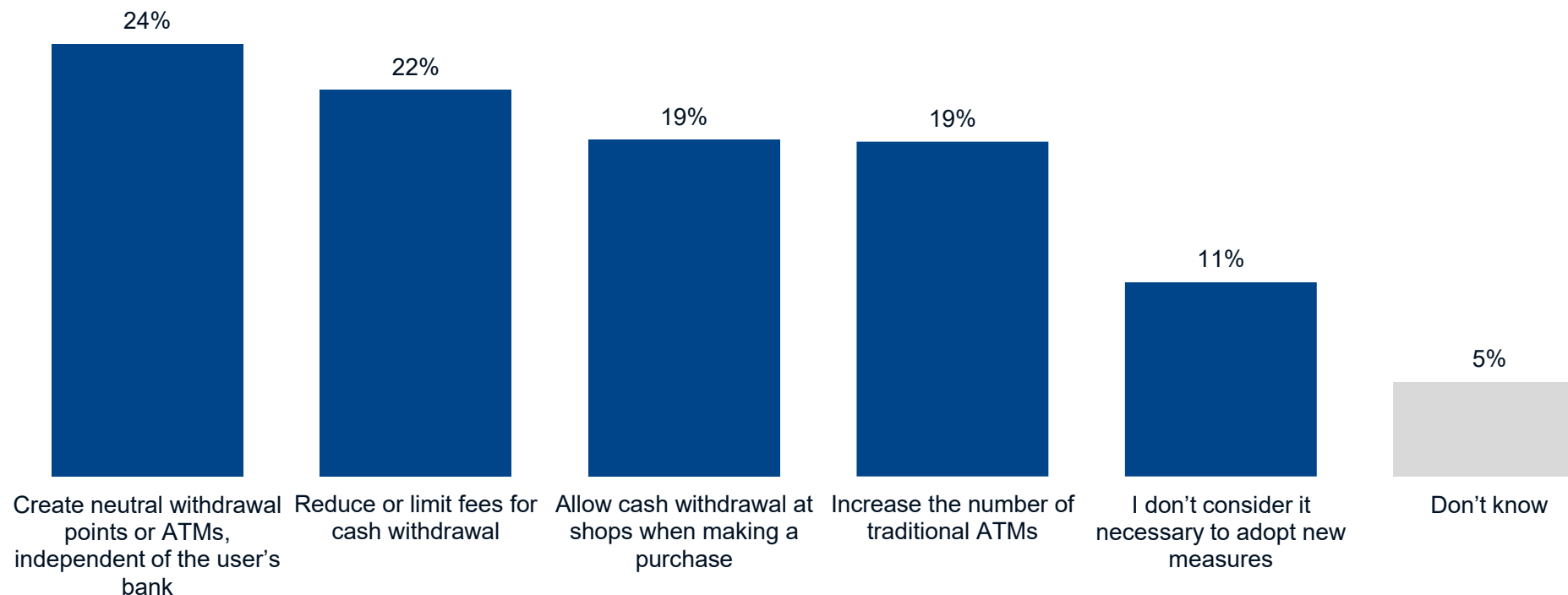
n=5,185

Who do you think should be primarily responsible for guaranteeing that cash can always be used and accessed?



03.9 Measures to improve cash access

More than 8 in 10 Europeans (84%) believe new measures are needed to improve access to cash, although there is no clear consensus on which. Creating neutral ATMs independent of the user's bank (24%) and reducing or limiting withdrawal fees (22%) lead narrowly, followed by allowing cash withdrawal at shops and increasing the number of traditional ATMs (19% each). Only 11% see no need for new measures.



To improve access to cash, what measure do you consider most important in your country?



03.9 Measures to improve cash access by country

Creating neutral ATMs is the top measure in five of the nine countries, led by Denmark (35%) and Spain (31%). The United Kingdom (25%) and Sweden (24%) favour allowing cash withdrawal at shops (cashback), while Germany (27%) and the Netherlands (26%) prioritise reducing withdrawal fees. France shows the highest support for more traditional ATMs (25%).

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Create neutral withdrawal points or ATMs, independent of the user's bank	31%	27%	25%	26%	28%	21%	18%	19%	35%	19%
Reduce or limit fees for cash withdrawal	24%	12%	27%	25%	22%	26%	23%	18%	13%	24%
Allow cash withdrawal at shops when making a purchase	13%	18%	21%	13%	12%	18%	24%	25%	16%	22%
Increase the number of traditional ATMs	21%	25%	14%	17%	24%	20%	20%	23%	13%	14%
I don't consider it necessary to adopt new measures	10%	11%	9%	13%	11%	10%	6%	11%	16%	13%

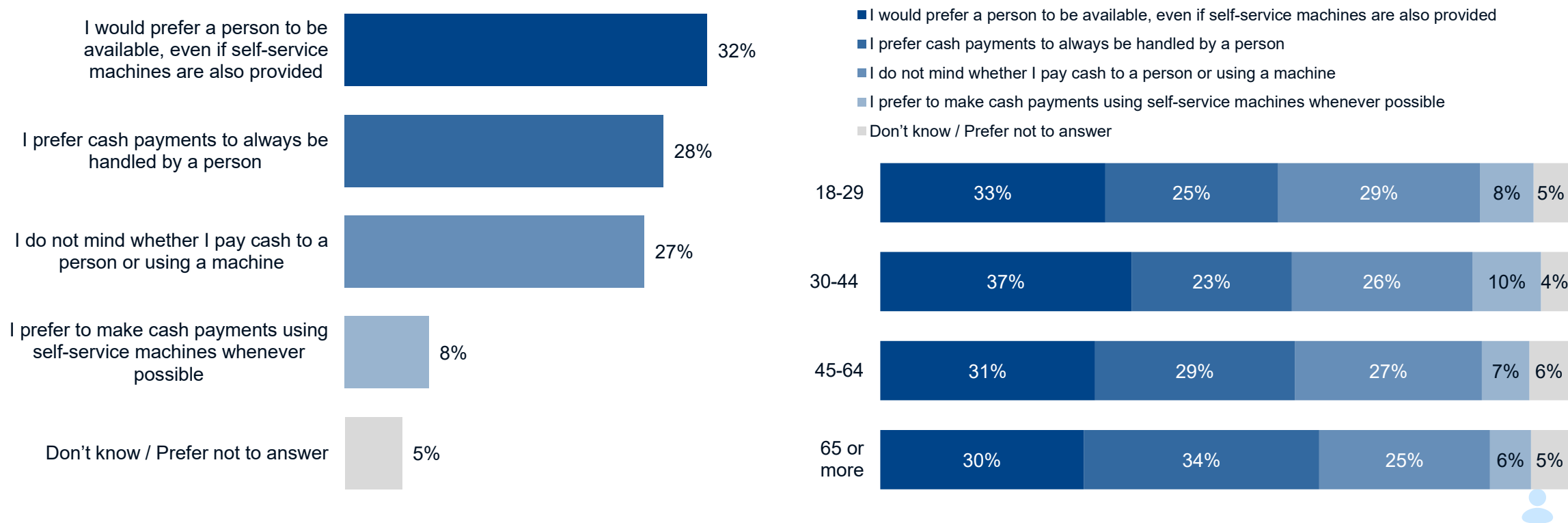
n=5,185

To improve access to cash, what measure do you consider most important in your country?



03.10 Preferences on self-service cash payments

Six in ten Europeans (60%) want cash payments to involve a person: 32% would like a person to be available even where self-service machines are provided, and 28% prefer cash payments to always be handled by a person. Only 8% prefer self-service machines. This preference is consistent across age groups, including among 18–29-year-olds (58%).



In the European Union, there is a proposal to allow some cash payments to be made using self-service machines, without the direct assistance of a cashier. Which of the following options comes closest to your opinion?

n=5,185



03.10 Preferences on self-service cash payments by country

Spain shows the strongest preference for staff-assisted cash payments, with three in four (76%) wanting a person involved and only 4% preferring machines. At the other end, the Netherlands and Denmark are the most open to self-service, with just over half wanting a person (53%) and over a third not minding either way (37% and 36%). Preference for self-service machines remains low in every country (4–11%).

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
I would prefer a person to be available, even if self-service machines are also provided	37%	32%	31%	36%	35%	34%	28%	30%	20%	31%
I prefer cash payments to always be handled by a person	39%	32%	31%	21%	26%	19%	31%	25%	33%	26%
I do not mind whether I pay cash to a person or using a machine	17%	23%	27%	27%	28%	37%	29%	32%	36%	27%
I prefer to make cash payments using self-service machines whenever possible	4%	6%	7%	11%	7%	9%	6%	7%	7%	10%
Don't know / Prefer not to answer	3%	7%	5%	4%	3%	2%	6%	5%	5%	6%

In the European Union, there is a proposal to allow some cash payments to be made using self-service machines, without the direct assistance of a cashier. Which of the following options comes closest to your opinion?

n=5,185



03.11 Perceived existence of cash payment limits

Just over half of Europeans (53%) believe their country has a legal limit on cash payments, while 20% think it does not and over a quarter (27%) do not know. Uncertainty falls as household income rises, from 34% among households with under €1,200 a month to 22% among those with over €3,500.



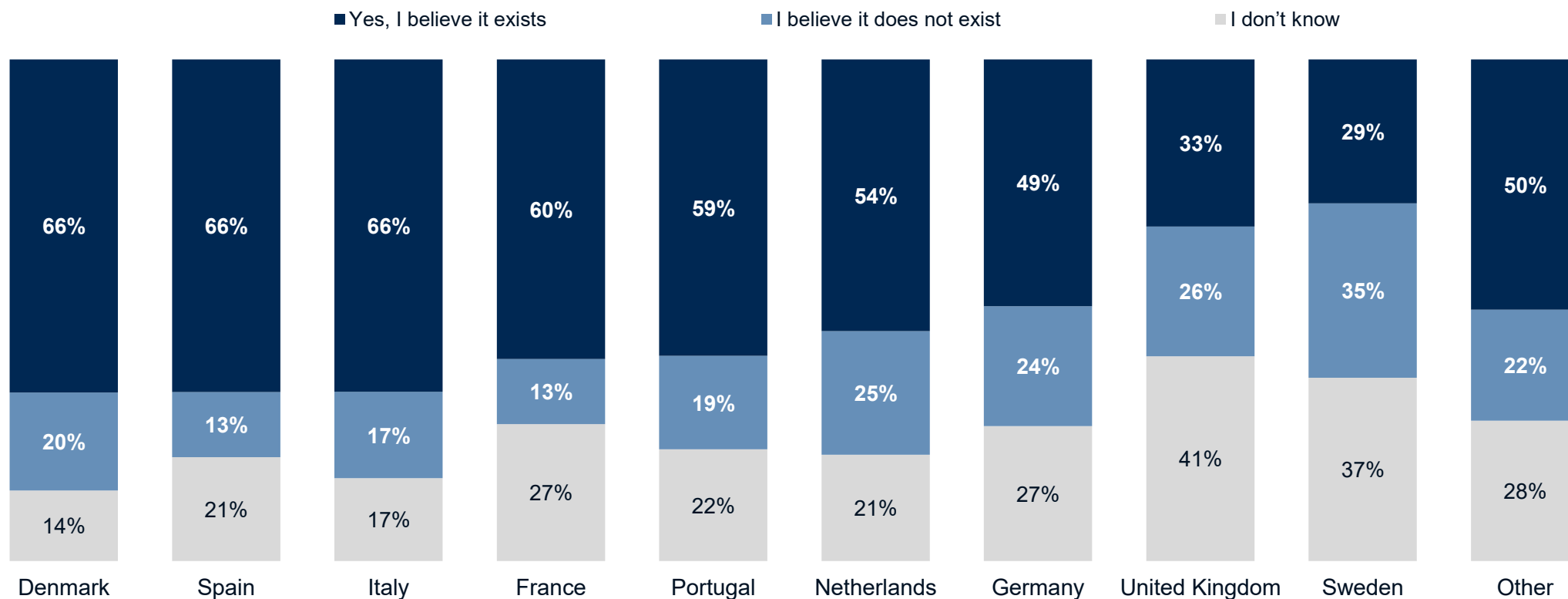
Do you know if your country currently has a legal limit on the amount that can be paid in cash?

n=5,185



03.11 Perceived existence of cash payment limits by country

Around two in three in Denmark, Spain and Italy (66% each) believe their country has a legal limit on cash payments, followed by France (60%) and Portugal (59%). By contrast, only 29% in Sweden and 33% in the United Kingdom think so, and uncertainty is highest in these two countries (37% and 41% don't know).



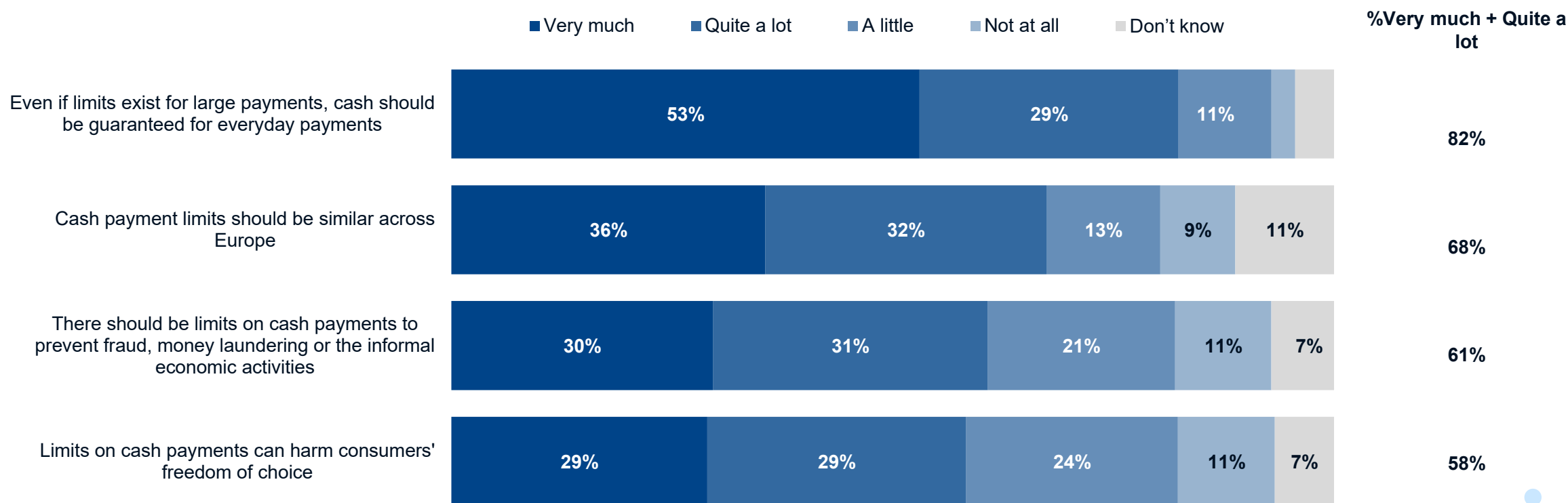
Do you know if your country currently has a legal limit on the amount that can be paid in cash?

n=5,185



03.12 Evaluation of cash payment limits

Europeans hold nuanced views on cash payment limits. A majority (61%) support limits to prevent fraud, money laundering or the informal economy, yet a similar share (58%) believe such limits can harm consumers' freedom of choice. There is broad agreement, however, that cash should be guaranteed for everyday payments even where limits exist for large ones (82%), and 68% favour similar limits across Europe.



n=5,185

Regarding legal limits on cash payments, to what extent do you agree with the following statements?



03.12 Evaluation of cash payment limits by country

Support for guaranteeing cash for everyday payments is high in every country (78–89%), peaking in Spain (89%). Italy shows the strongest support for limits to prevent fraud (72%) and, alongside Spain, for similar limits across Europe (78%), while the United Kingdom is the least supportive of both (49% and 52%). Concern that limits harm freedom of choice is highest in Spain (69%) and the Netherlands (66%).

% Very Much + Quite a lot

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Even if limits exist for large payments, cash should be guaranteed for everyday payments	89%	83%	86%	80%	88%	81%	78%	81%	78%	76%
Cash payment limits should be similar across Europe	78%	71%	66%	78%	72%	75%	60%	52%	53%	63%
There should be limits on cash payments to prevent fraud, money laundering or the informal economic activities	64%	61%	64%	72%	70%	66%	51%	49%	63%	53%
Limits on cash payments can harm consumers' freedom of choice	69%	61%	53%	56%	54%	66%	60%	58%	57%	55%

Regarding legal limits on cash payments, to what extent do you agree with the following statements?

n= 5,185 48

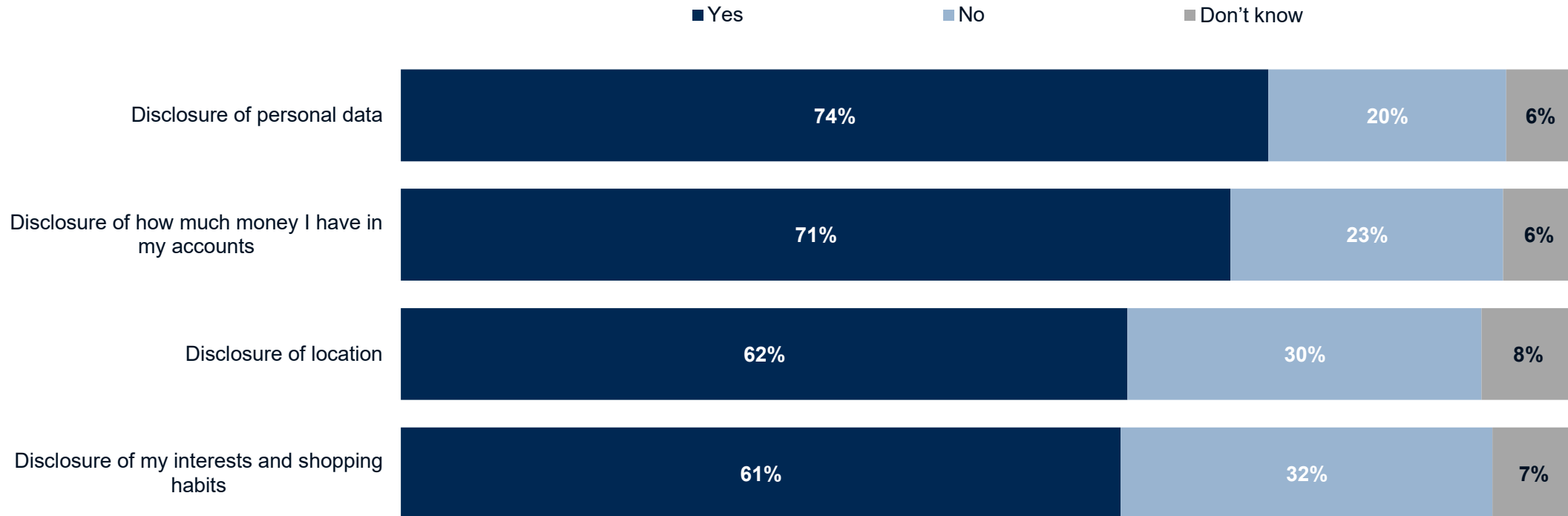
**Digital payments, privacy and
technological dependency**

04



04.1 Concerns over digital payment data

Around three in four Europeans (74%) are concerned about the disclosure of their personal data when using digital payment methods, and 71% about revealing how much money they have in their accounts. Around 6 in 10 are also concerned about disclosing their location (62%) and their interests and shopping habits (61%).



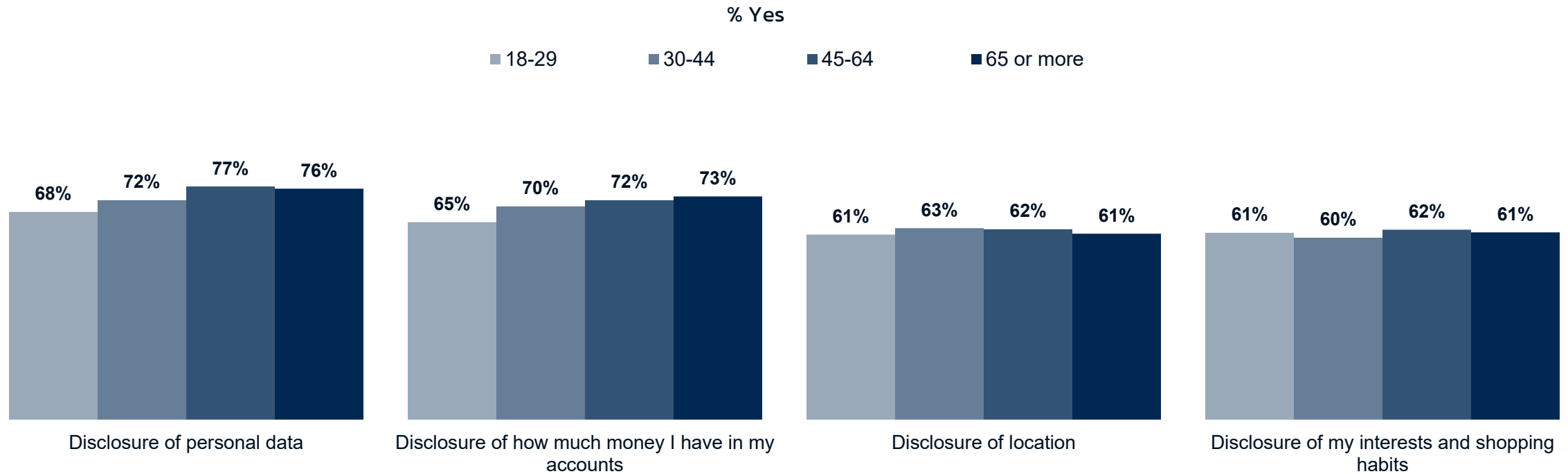
Which of the following personal aspects concern you (or would concern you) most to disclose as a result of using digital payment methods (card, mobile payment or payment applications)?





04.1 Concerns over digital payment data by age

Concern about disclosing personal data and account balances is lower, though still high, among 18–29-year-olds (68% and 65%) than among those aged 45 or over (72–77%). By contrast, concern about disclosing location and shopping habits is similar across all age groups (60–63%).



Which of the following personal aspects concern you (or would concern you) most to disclose as a result of using digital payment methods (card, mobile payment or payment applications)?





04.1 Concerns over digital payment data by country

Spain and Portugal show the highest concern across all four types of data disclosure, particularly for personal data (82% and 80%) and account balances (78% and 80%). Sweden also ranks high for personal data (79%) and account balances (76%), but not for location or shopping habits. Denmark is the least concerned country on all four aspects.

	%Yes									
	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Disclosure of personal data	82%	77%	71%	72%	80%	73%	79%	76%	68%	67%
Disclosure of how much money I have in my accounts	78%	74%	65%	68%	80%	72%	76%	73%	57%	68%
Disclosure of location	73%	59%	57%	62%	74%	63%	60%	61%	55%	62%
Disclosure of my interests and shopping habits	73%	62%	59%	59%	65%	56%	57%	59%	53%	62%

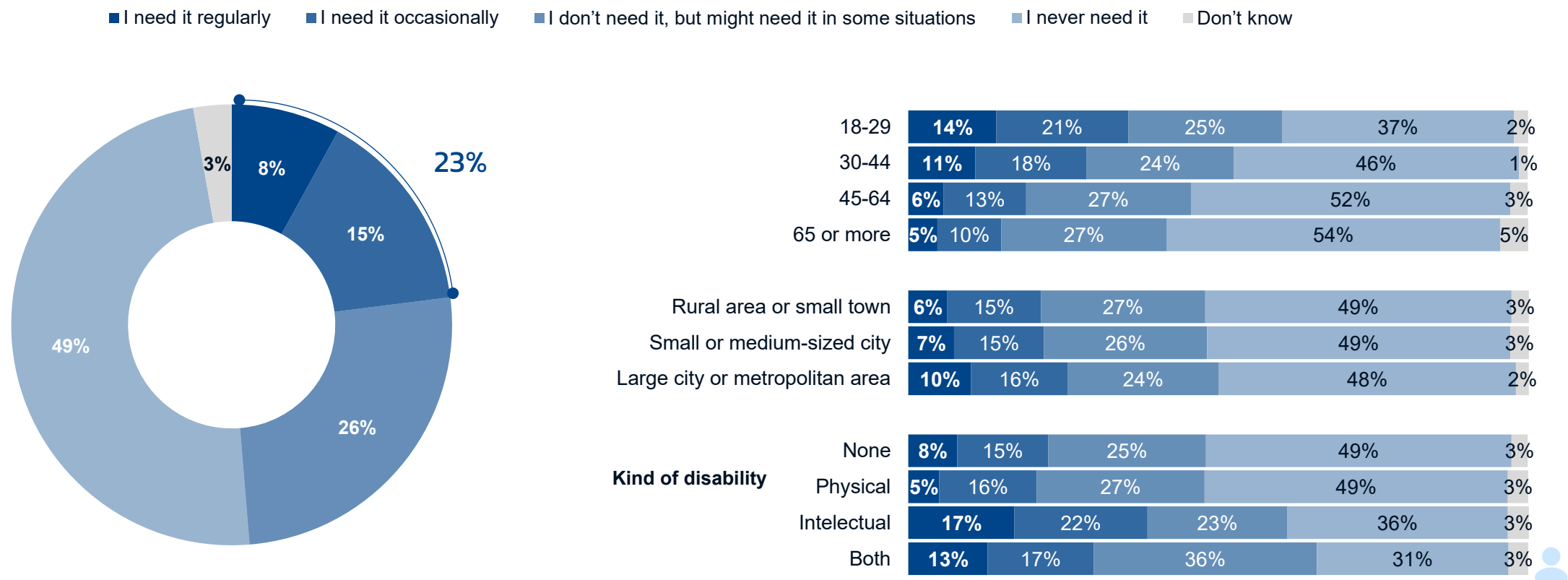
Which of the following personal aspects concern you (or would concern you) most to disclose as a result of using digital payment methods (card, mobile payment or payment applications)?





04.2 Need for assistance with digital payments

Almost 1 in 4 Europeans (23%) need help from another person to make digital payments, regularly or occasionally, and a further 26% might need it in some situations. Need for help is highest among 18–29-year-olds (35%) and declines with age, while people with intellectual disabilities are the most likely to need assistance (39%). As this is an online survey, results may underestimate the need for assistance among older people.



To what extent do you need or might need help from another person to make digital payments, such as paying by mobile, online banking or payment applications?



04.2 Need for assistance with digital payments by country

Spain (29%) and the United Kingdom (27%) show the highest need for help with digital payments, while the Netherlands shows the greatest autonomy, with only 13% needing support and two in three (67%) never needing it. In Portugal and Germany, fewer need help today (20% and 17%), but around a third might need it in some situations (34% and 31%).

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
I need it regularly	10%	9%	6%	7%	6%	5%	6%	10%	8%	9%
I need it occasionally	19%	16%	11%	13%	14%	8%	13%	17%	16%	17%
I don't need it, but might need it in some situations	25%	19%	31%	27%	34%	19%	24%	24%	25%	25%
I never need it	43%	52%	48%	50%	44%	67%	54%	46%	48%	45%
Don't know	2%	3%	4%	3%	2%	1%	3%	3%	3%	3%

To what extent do you need or might need help from another person to make digital payments, such as paying by mobile, online banking or payment applications?

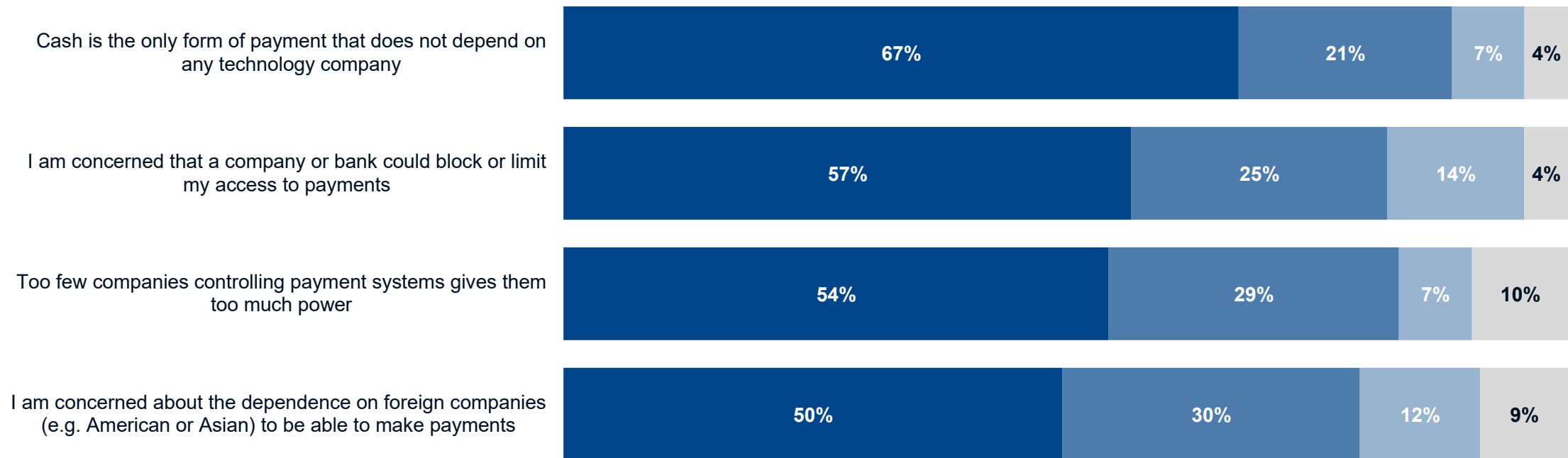




04.3 Digital payment sovereignty

Two in three Europeans (67%) see cash as the only payment method that does not depend on technology companies, and almost 6 in 10 (57%) are concerned that a company or bank could block or limit their access to payments. More than half (54%) believe too few companies control payment systems, and half (50%) are concerned about depending on foreign companies to make payments. Few disagree with any of these statements (7–14%).

■ Agree ■ Neither agree nor disagree ■ Disagree ■ Don't know



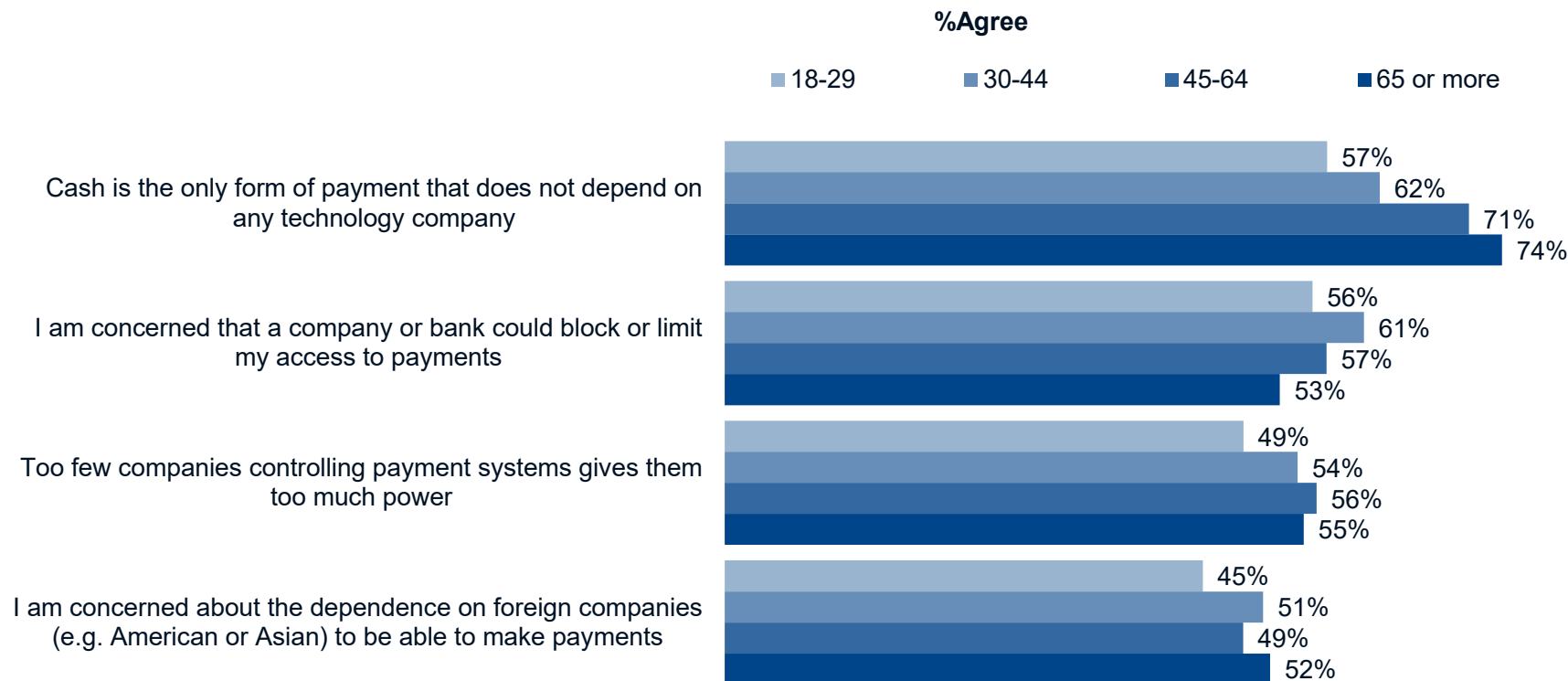
n=5,185

Regarding digital payments and large payment platforms, to what extent do you agree with the following statements?



04.3 Digital payment sovereignty by age

Belief that cash is the only payment method independent of technology companies increases with age, from 57% among 18–29-year-olds to 74% among those aged 65+. By contrast, concern that a company or bank could block access to payments is highest among 30–44-year-olds (61%) and lowest among the oldest group (53%). Young people are the least concerned about market concentration (49%) and dependence on foreign companies (45%).



Regarding digital payments and large payment platforms, to what extent do you agree with the following statements?

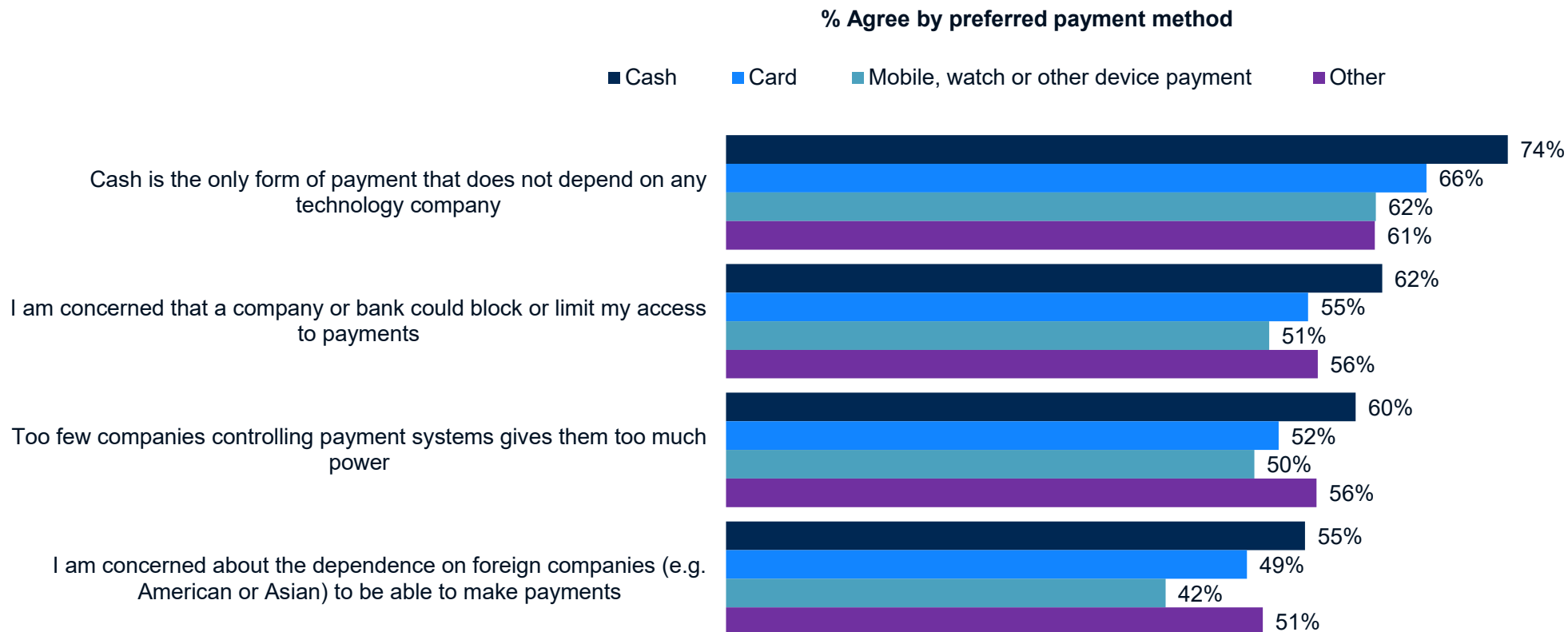


n=5,185



04.3 Digital payment sovereignty by preferred payment method

Those who prefer cash agree most with every statement, particularly that cash is the only payment method independent of technology companies (74%), a view also shared by most of those who prefer card (66%) or mobile payments (62%). Those who prefer mobile payments are the least concerned about the concentration of power in payment systems (50%) and about dependence on foreign companies (42%).



Regarding digital payments and large payment platforms, to what extent do you agree with the following statements?



n=5,185



04.3 Digital payment sovereignty by country

Spain and Portugal show the highest levels of concern overall. Spain records the highest agreement on three of the four statements, particularly that too few companies control payment systems (68%), while Portugal is the most concerned about a company or bank blocking access to payments (75%, vs. 72% in Spain). Germany is the least concerned on three of the four statements, despite being the country where cash is most used, while the Netherlands (45%) and Sweden (49%) also show low concern about payment blocking.

	% Agree									
	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Cash is the only form of payment that does not depend on any technology company	78%	63%	64%	60%	77%	65%	59%	75%	71%	66%
I am concerned that a company or bank could block or limit my access to payments	72%	64%	45%	63%	75%	45%	49%	54%	59%	50%
Too few companies controlling payment systems gives them too much power	68%	46%	45%	56%	59%	59%	50%	59%	58%	56%
I am concerned about the dependence on foreign companies (e.g. American or Asian) to be able to make payments	58%	55%	43%	53%	58%	48%	45%	47%	56%	46%



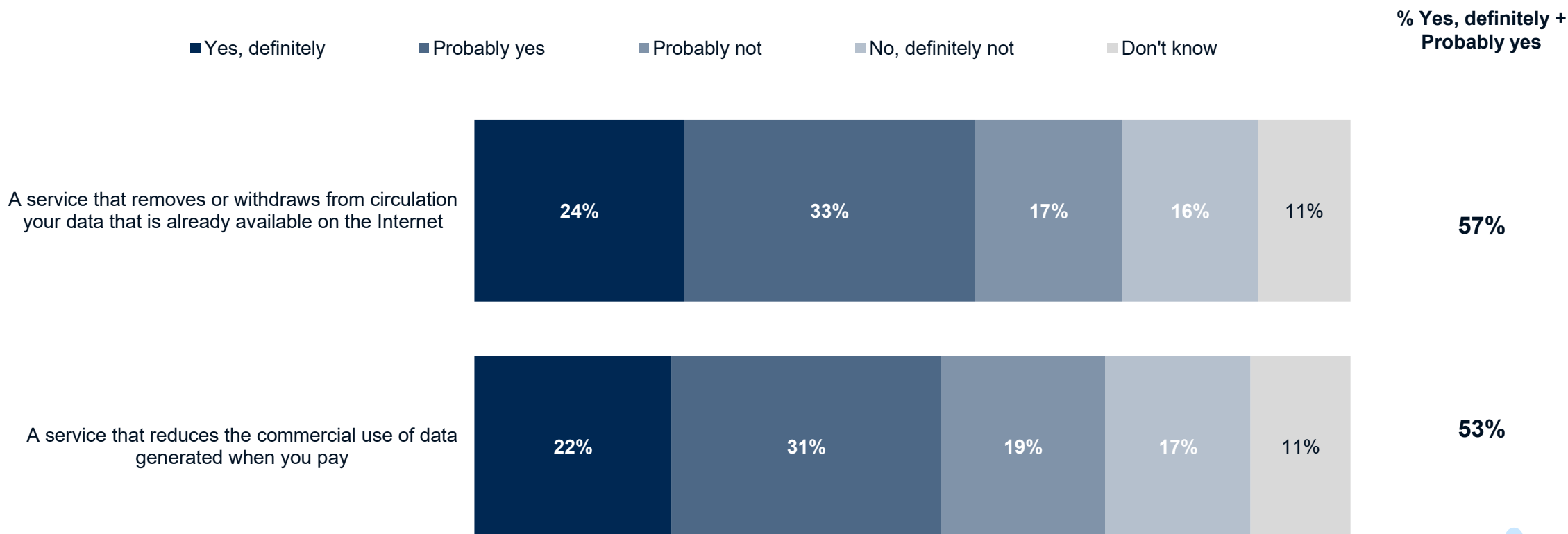
n=5,185

Regarding digital payments and large payment platforms, to what extent do you agree with the following statements?



04.4 Willingness to pay for data privacy

More than half of Europeans would be willing to pay for a service that removes their personal data already available online (57%) or reduces the commercial use of the data generated when they pay (53%). However, only around 1 in 4 would definitely do so (24% and 22%).



n=5,185

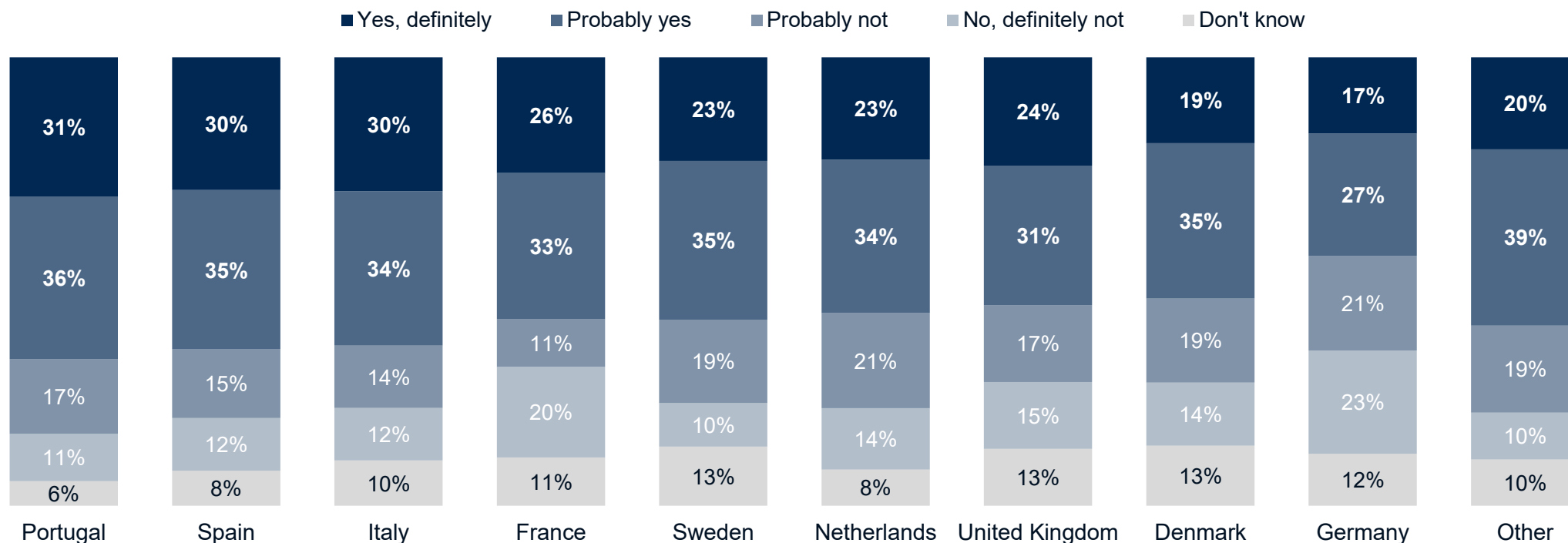
Thinking about the personal data generated when paying with digital methods, would you be willing to pay for any of the following services?



04.4 Willingness to pay for data privacy by country

Portugal (67%), Spain (65%) and Italy (64%) show the highest willingness to pay for a service that removes personal data already available online, compared with just 44% in Germany, where almost 1 in 4 (23%) would definitely not pay for it.

A service that removes or withdraws from circulation your data that is already available on the Internet



n=5,185

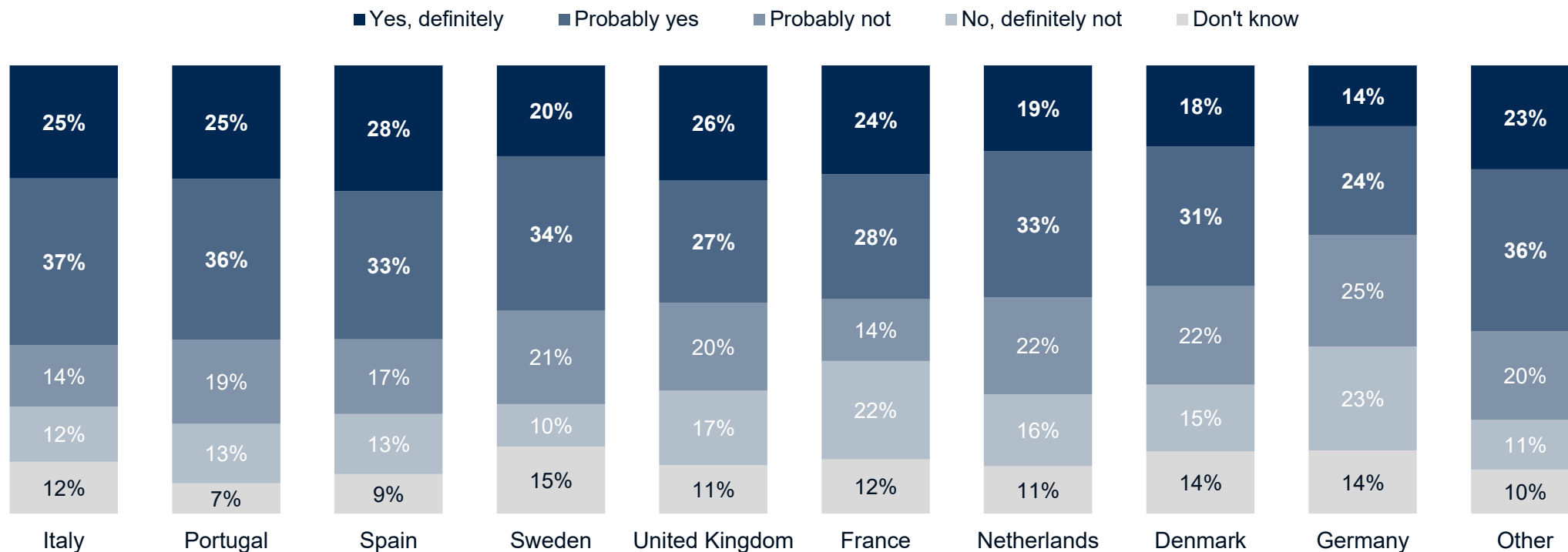
Thinking about the personal data generated when paying with digital methods, would you be willing to pay for any of the following services?



04.4 Willingness to pay for data privacy by country (II)

Italy (62%), Portugal (61%) and Spain (61%) show the highest willingness to pay for a service that reduces the commercial use of payment data, while Germany records the lowest (38%), with almost half (48%) unwilling to pay for it.

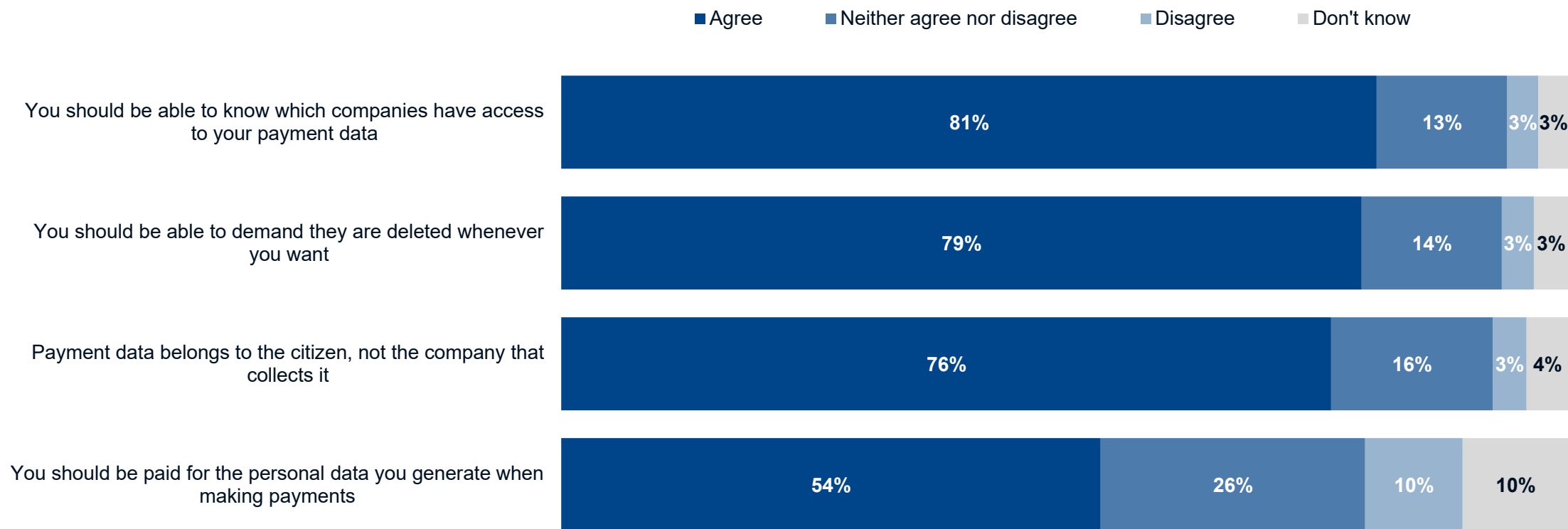
A service that reduces the commercial use of data generated when you pay





04.5 Citizen rights over payment data

There is near consensus on citizens' rights over payment data: 81% believe they should be able to know which companies have access to it, 79% that they should be able to have it deleted whenever they want, and 76% that it belongs to the citizen rather than the company that collects it, with only 3% disagreeing in each case. A smaller majority (54%) believe they should be paid for the data they generate when making payments.



n=5,185

Regarding the data generated when you pay, to what extent do you agree...?



04.5 Citizen rights over payment data by country

Support for the right to know who accesses payment data, to have it deleted and to own it is high in every country (75–88%), with Portugal showing the highest levels across all three. The main difference lies in being paid for payment data: support is highest in Spain (62%) and lowest in Germany (48%), the only country below half.

%Agree

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
You should be able to know which companies have access to your payment data	83%	80%	80%	79%	88%	77%	83%	86%	80%	77%
You should be able to demand they are deleted whenever you want	82%	79%	79%	81%	86%	77%	80%	82%	79%	73%
Payment data belongs to the citizen, not the company that collects it	79%	78%	75%	77%	83%	76%	77%	78%	77%	72%
You should be paid for the personal data you generate when making payments	62%	55%	48%	52%	51%	54%	53%	54%	51%	54%



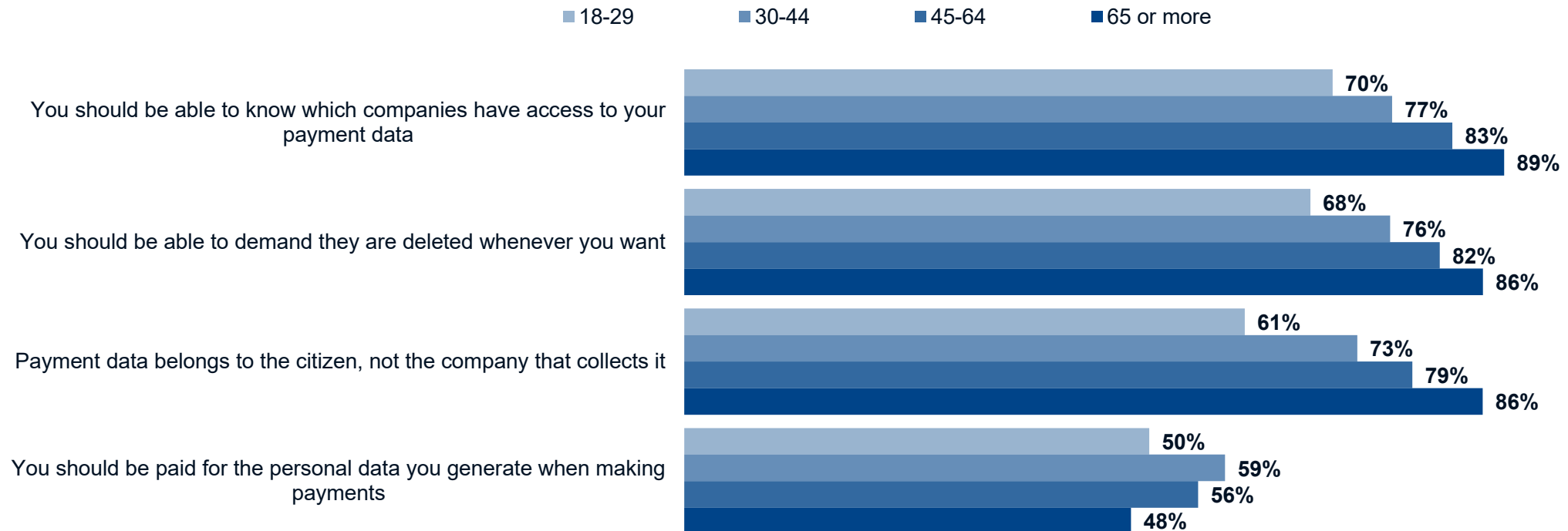
n=5,185

Regarding the data generated when you pay, to what extent do you agree...?



04.5 Citizen rights over payment data by age

Support for citizens' rights over payment data rises steadily with age: among those aged 65+, 89% want to know which companies access their data and 86% support both deletion rights and citizen ownership, compared with 61–70% among 18–29-year-olds. By contrast, support for being paid for payment data is highest among 30–64-year-olds (56–59%) and lowest among the oldest group (48%).



Regarding the data generated when you pay, to what extent do you agree...?



n=5,185

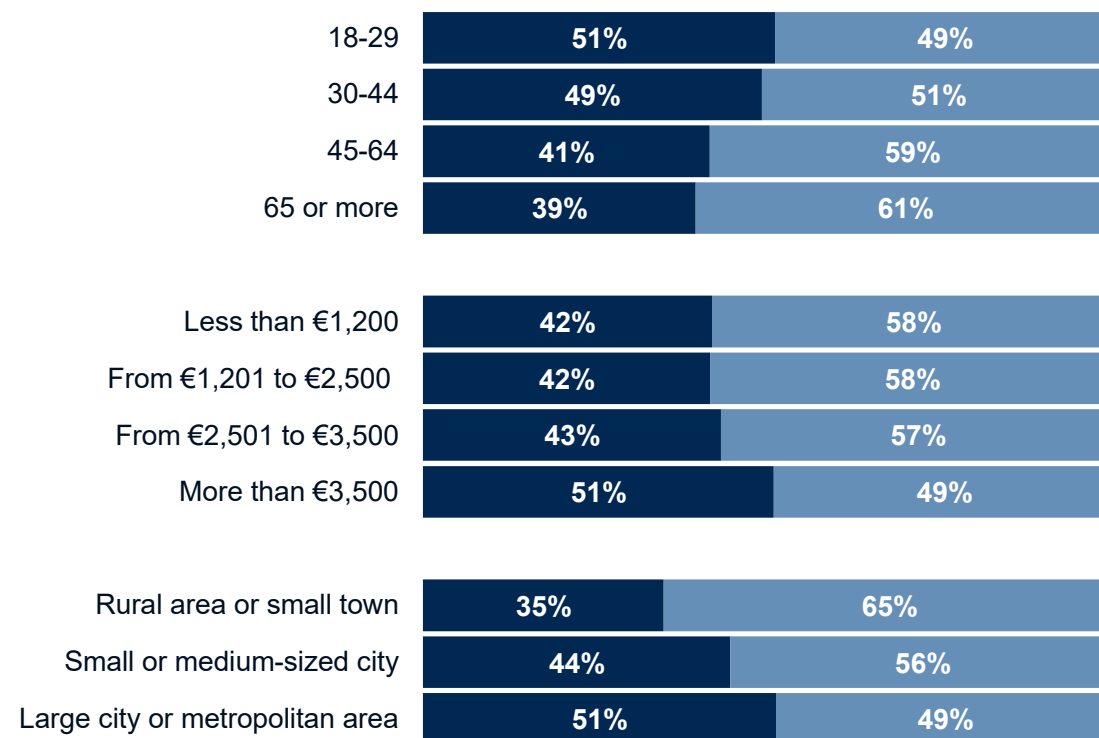
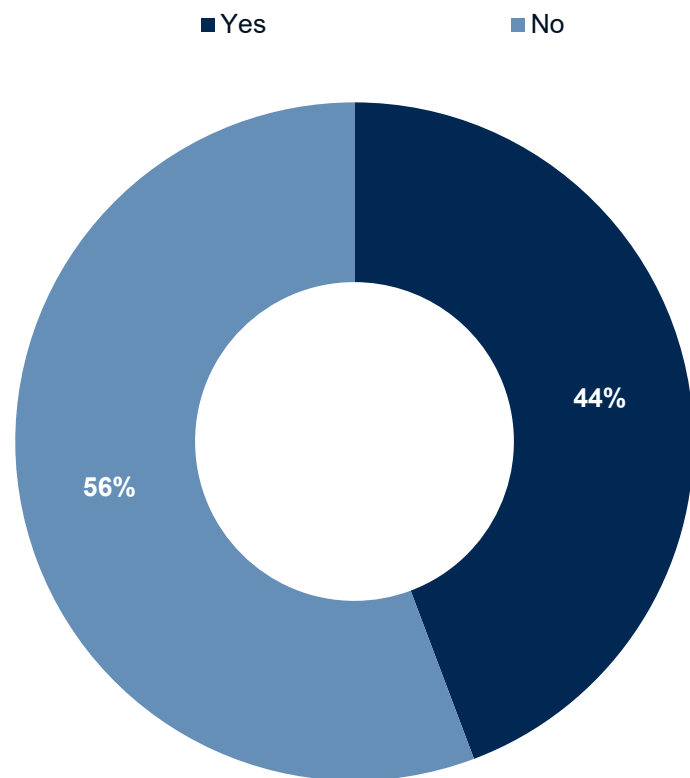
DIGITAL CURRENCIES, DIGITAL EURO AND CRYPTO-ASSETS

05



05.1 Awareness of central bank digital currencies

More than 4 in 10 Europeans (44%) have heard of central bank digital currencies such as the digital euro. Awareness reaches around half among those aged 18–44 (49–51%), households with a monthly income over €3,500 (51%) and residents of large cities (51%), and is lowest in rural areas and small towns (35%).

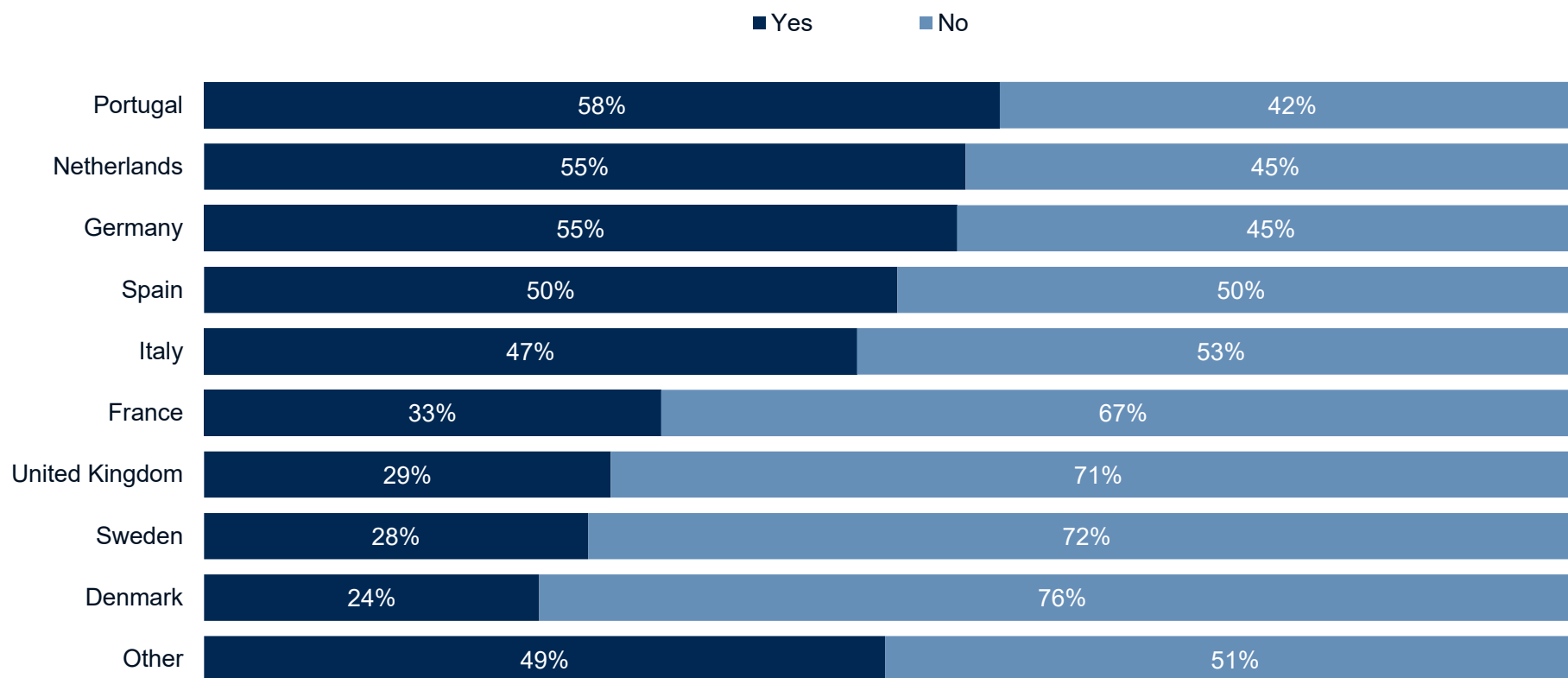


Have you heard of digital currencies issued by central banks, such as the digital euro project promoted by the European Central Bank?



05.1 Awareness of central bank digital currencies by country

Awareness of central bank digital currencies is highest in Portugal (58%), the Netherlands and Germany (55% each), and lowest in the three countries outside the euro area: the United Kingdom (29%), Sweden (28%) and Denmark (24%). Within the euro area, France stands out with the lowest awareness (33%).



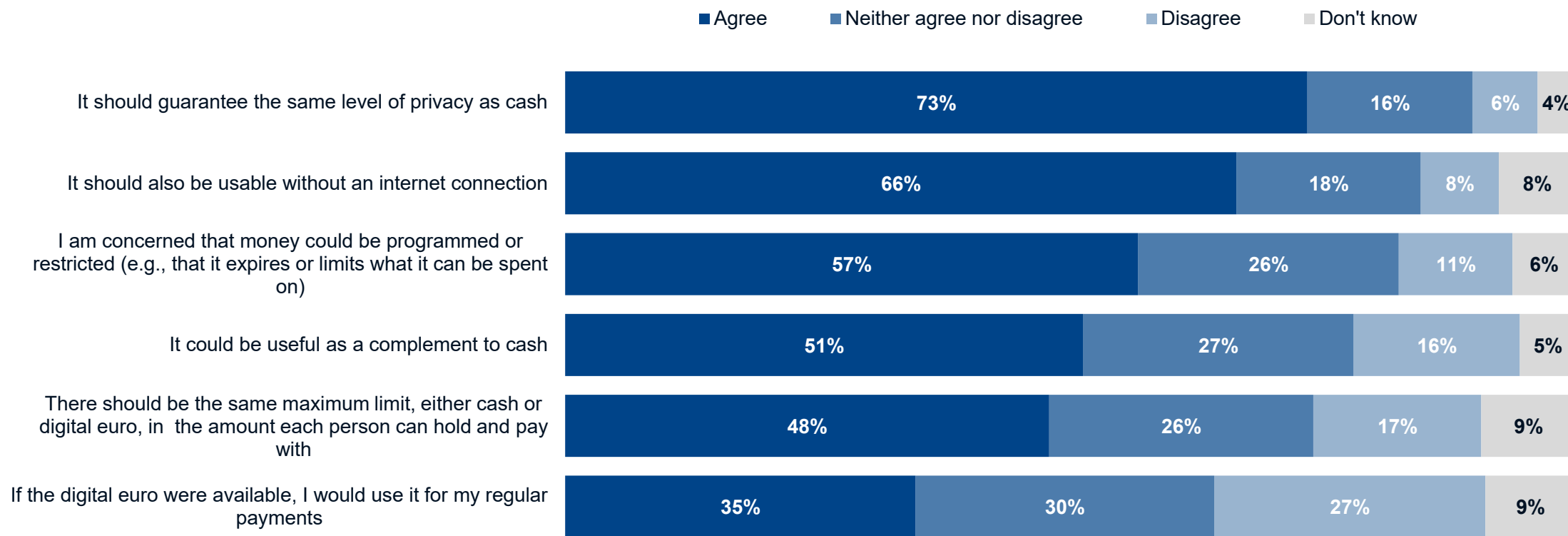
Have you heard of digital currencies issued by central banks, such as the digital euro project promoted by the European Central Bank?


n=5,185



05.2 Attitudes towards the digital euro

Among those who have heard of central bank digital currencies, only around a third (35%) would use the digital euro for their regular payments. Most set clear conditions: 73% believe it should guarantee the same level of privacy as cash and 66% that it should work without an internet connection, while 57% are concerned that money could be programmed or restricted. Around half (51%) see it as a useful complement to cash.



n=2,204

Regarding the digital euro, do you agree or disagree with the following statements?



05.2 Attitudes towards the digital euro by country

Among those aware of the digital euro, intention to use it for regular payments is lowest in Germany (24%) and highest in Italy (44%) within the euro area. Portugal places the most importance on privacy equal to cash (84%), while Spain shows the greatest concern about programmable money (66%).

	% Agree						
	Spain	France	Germany	Italy	Portugal	Netherlands	Others
It should guarantee the same level of privacy as cash	78%	65%	77%	78%	84%	72%	70%
It should also be usable without an internet connection	67%	61%	66%	67%	68%	60%	73%
I am concerned that money could be programmed or restricted	66%	65%	50%	58%	65%	55%	53%
It could be useful as a complement to cash	51%	49%	46%	57%	61%	35%	55%
There should be the same maximum limit, either cash or digital euro, in the amount each person can hold and pay with	50%	44%	48%	45%	53%	42%	48%
If the digital euro were available, I would use it for my regular payments	36%	31%	24%	44%	41%	31%	34%



n=2,204

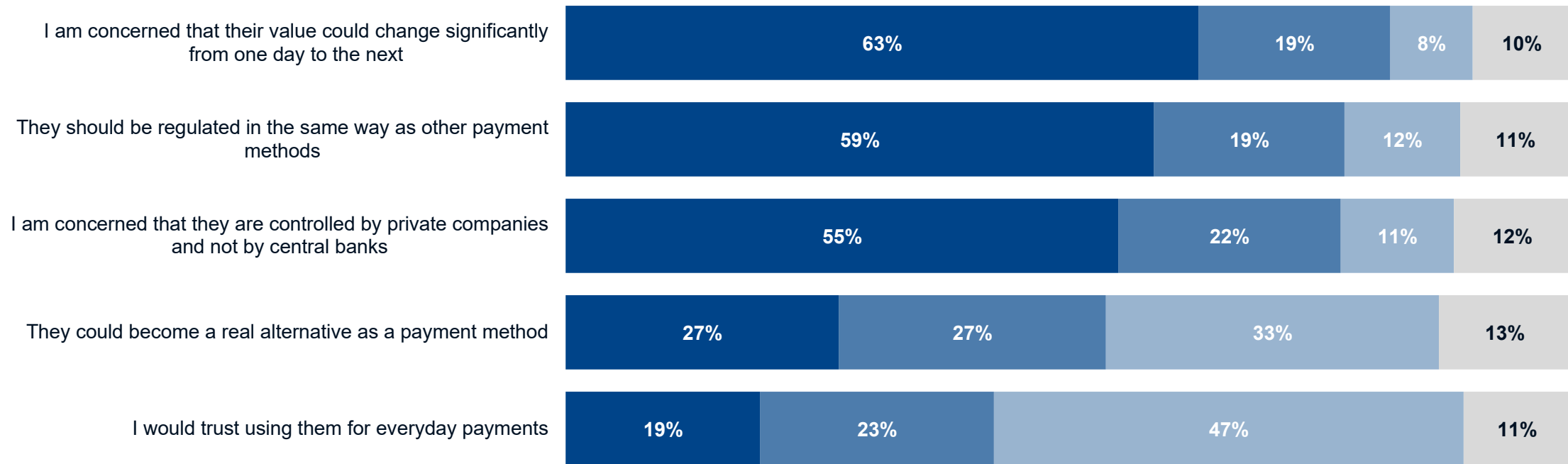
Regarding the digital euro, do you agree or disagree with the following statements?



05.3 Attitudes towards crypto-assets

Europeans are sceptical about crypto-assets as a form of payment: only 19% would trust them for everyday payments, while 47% would not, and just 27% see them as a real alternative. Most are concerned about their volatility (63%) and about their control by private companies rather than central banks (55%), and 59% believe they should be regulated like other payment methods.

■ Agree ■ Neither agree nor disagree ■ Disagree ■ Don't know



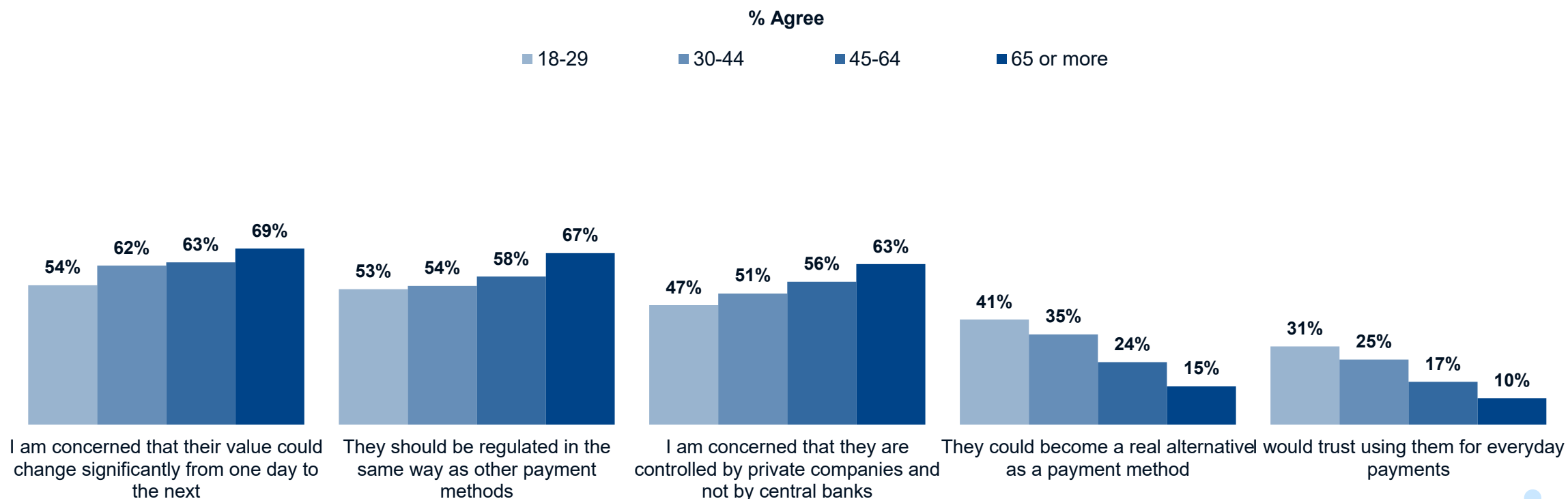
n=5,185

Thinking about crypto-assets such as Bitcoin or stablecoins as a form of payment, to what extent do you agree with the following statements?



05.3 Attitudes towards crypto-assets by age

Openness to crypto-assets declines sharply with age: 41% of 18–29-year-olds see them as a real alternative payment method and 31% would trust them for everyday payments, compared with 15% and 10% among those aged 65+. Even so, most young people are concerned about their volatility (54%) and support regulating them like other payment methods (53%).



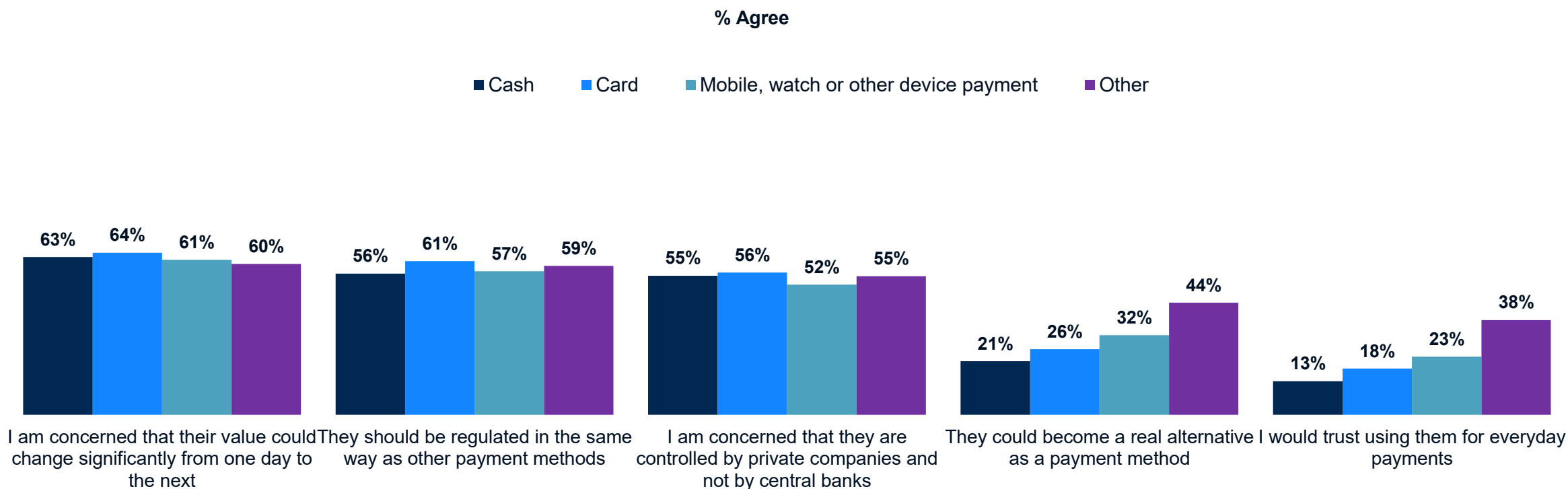
Thinking about crypto-assets such as Bitcoin or stablecoins as a form of payment, to what extent do you agree with the following statements?

n=5,185



05.3 Attitudes towards crypto-assets by preferred payment method

Concerns about crypto-assets are similar regardless of preferred payment method (52–64%), but openness grows the more digital the preferred method: trust in crypto-assets for everyday payments rises from 13% among those who prefer cash to 18% among those who prefer card and 23% among those who prefer mobile payments.



Thinking about crypto-assets such as Bitcoin or stablecoins as a form of payment, to what extent do you agree with the following statements?

n=5,185



05.3 Attitudes towards crypto-assets by country

Portugal shows the highest concern about crypto-assets, particularly their volatility (71%) and control by private companies (64%), while Sweden shows both the lowest concern and the lowest openness to them as a payment alternative (19%). Trust in crypto-assets for everyday payments remains low in every country (15–23%).

% Agree

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
I am concerned that their value could change significantly from one day to the next	67%	59%	58%	67%	71%	63%	55%	64%	67%	65%
They should be regulated in the same way as other payment methods	62%	60%	55%	54%	69%	44%	48%	69%	61%	55%
I am concerned that they are controlled by private companies and not by central banks	62%	53%	51%	57%	64%	52%	43%	59%	59%	52%
They could become a real alternative as a payment method	32%	24%	22%	24%	32%	26%	19%	32%	28%	32%
I would trust using them for everyday payments	23%	17%	15%	20%	20%	21%	15%	20%	19%	23%

Thinking about crypto-assets such as Bitcoin or stablecoins as a form of payment, to what extent do you agree with the following statements?



n=5,185

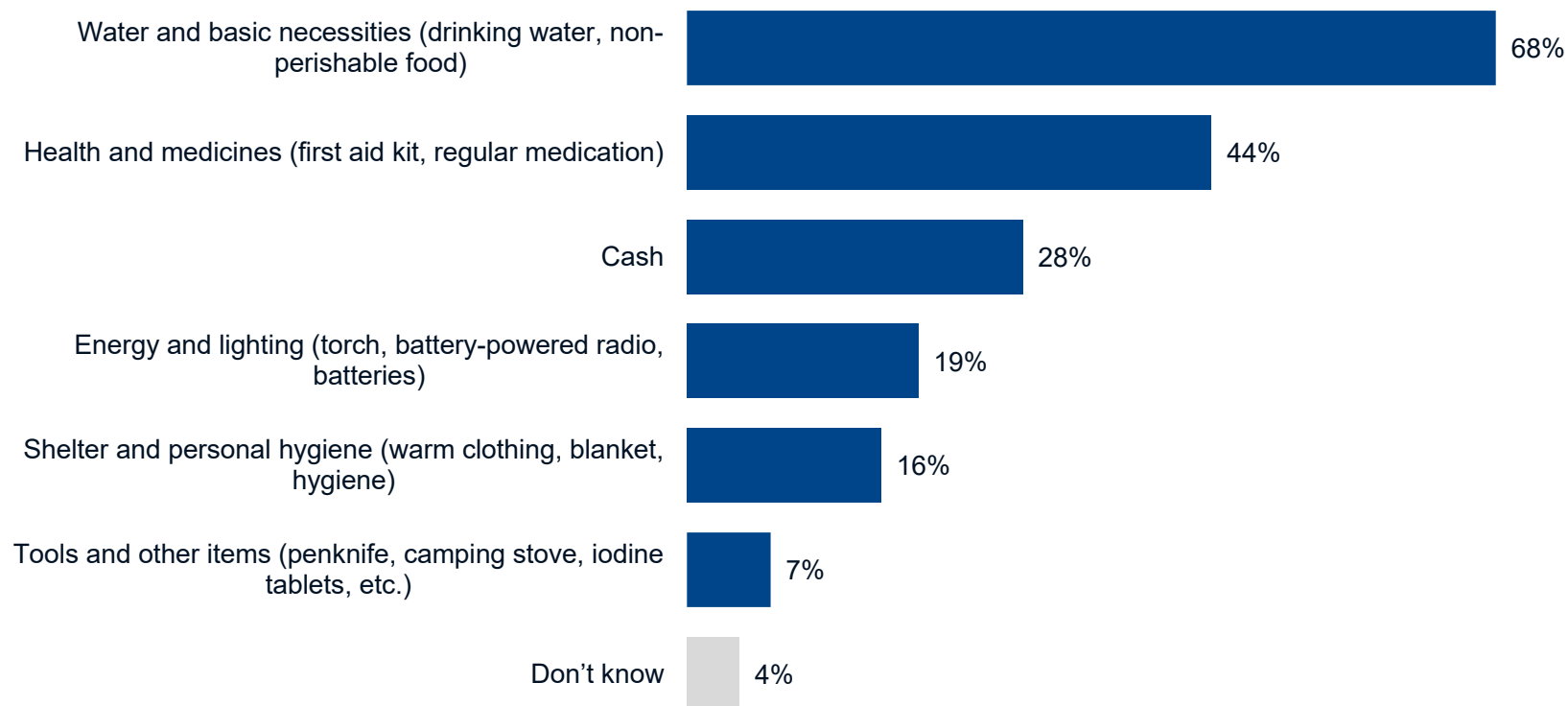
EMERGENCIES AND RESILIENCE

06



06.1 Priority items in household emergency kits

When limited to two items, cash ranks third as a priority for household emergency kits (28%), behind water and basic necessities (68%), behind water and basic necessities (68%) and health and medicines (44%), and ahead of energy and lighting (19%).



The European Union recommends that households have an emergency kit with various items to be able to handle a crisis situation for at least 72 hours. From the following list, mark which ones you consider most important. (Select a maximum of 2)



06.1 Priority items in household emergency kits by country

The Netherlands (39%) and Spain (37%) place the highest priority on cash in emergency kits; in the Netherlands, it even ranks second, ahead of health and medicines (33%). By contrast, Denmark (21%) and France (22%) give cash the lowest priority.

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Water and basic necessities	65%	65%	69%	69%	76%	67%	73%	64%	75%	71%
Health and medicines	40%	49%	43%	52%	53%	33%	34%	42%	40%	42%
Cash	37%	22%	26%	24%	25%	39%	31%	26%	21%	33%
Energy and lighting	22%	12%	26%	14%	19%	24%	25%	20%	24%	19%
Shelter and personal	13%	17%	13%	16%	14%	17%	17%	25%	21%	14%
Tools and other items	8%	9%	6%	5%	4%	7%	8%	8%	8%	7%
Don't know	4%	6%	4%	6%	2%	2%	3%	6%	3%	3%

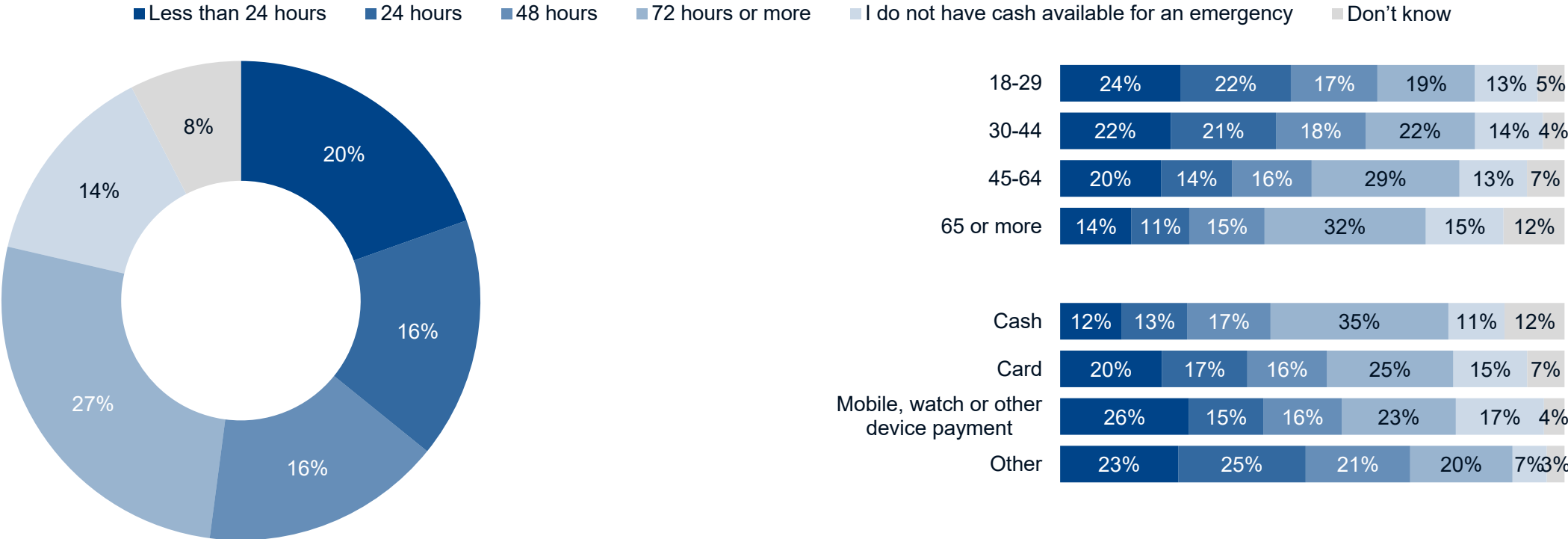
The European Union recommends that households have an emergency kit with various items to be able to handle a crisis situation for at least 72 hours. From the following list, mark which ones you consider most important. (Select a maximum of 2)

n=5,185



06.2 Emergency cash preparedness

Only 27% of Europeans have enough cash available to cover basic payments for the 72 hours recommended by the European Union, while a third would have enough for less than a day (20%) or have no cash at all (14%). Preparedness is highest among cash users (35%) and those aged 65+ (32%), and lowest among mobile payment users, 43% of whom would have less than a day's worth of cash or none.



In an emergency situation, where you could not use digital payments or access an ATM, would you say the cash you currently have available would be sufficient to cover basic payments for...?



06.2 Emergency cash preparedness by country

Denmark (39%) and the Netherlands (38%) are the best prepared, with the highest shares having enough cash for 72 hours or more, followed by Spain and Germany (32%). At the other end, France has the lowest share reaching 72 hours (19%), while Sweden stands out with over a quarter (28%) having no cash available for an emergency.

	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Less than 24 hours	17%	20%	16%	22%	22%	15%	21%	24%	16%	20%
24 hours	18%	19%	13%	18%	17%	13%	10%	18%	11%	16%
48 hours	19%	15%	15%	20%	19%	18%	13%	13%	13%	16%
72 hours or more	32%	19%	32%	22%	23%	38%	23%	21%	39%	30%
I do not have cash available for an emergency	9%	16%	15%	10%	13%	11%	28%	19%	16%	11%

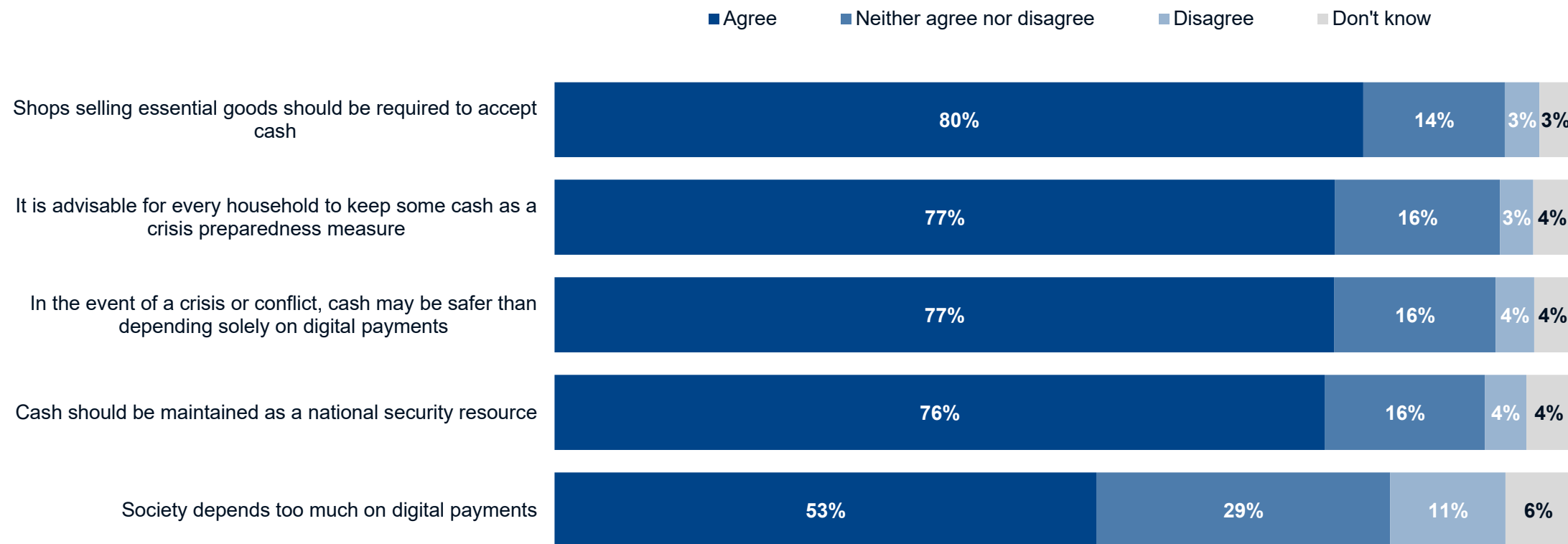
In an emergency situation, where you could not use digital payments or access an ATM, would you say the cash you currently have available would be sufficient to cover basic payments for...?

n=5,185



06.3 Perceptions of cash in emergency contexts

Around three in four Europeans see cash as a key resource in times of crisis: 80% believe shops selling essential goods should be required to accept it, 77% that every household should keep some cash as a preparedness measure and 76% that it should be maintained as a national security resource, with no more than 4% disagreeing. Yet only 27% currently have enough cash to cover 72 hours.




n=5,185

In the current context of international tensions and security risks, to what extent do you agree with the following statements?



06.3 Perceptions of cash in emergency contexts by country

Support for the role of cash in emergencies is high across countries, led by Portugal and Sweden. Sweden stands out as the country where most believe society depends too much on digital payments (72%), and 83% consider it advisable to keep cash at home, even though 28% currently have none. Italy shows the lowest agreement on four of the five statements, particularly on maintaining cash as a national security resource (58%).

% Agree	Spain	France	Germany	Italy	Portugal	Netherlands	Sweden	United Kingdom	Denmark	Others
Shops selling essential goods should be required to accept cash	85%	82%	77%	69%	87%	74%	84%	85%	83%	80%
It is advisable for every household to keep some cash as a crisis preparedness measure	82%	73%	79%	67%	85%	78%	83%	81%	66%	77%
In the event of a crisis or conflict, cash may be safer than depending solely on digital payments	77%	77%	78%	70%	82%	77%	82%	80%	80%	76%
Cash should be maintained as a national security resource	81%	82%	77%	58%	86%	81%	83%	82%	75%	70%
Society depends too much on digital payments	65%	65%	46%	38%	49%	63%	72%	66%	63%	38%



n=5,185

In the current context of international tensions and security risks, to what extent do you agree with the following statements?

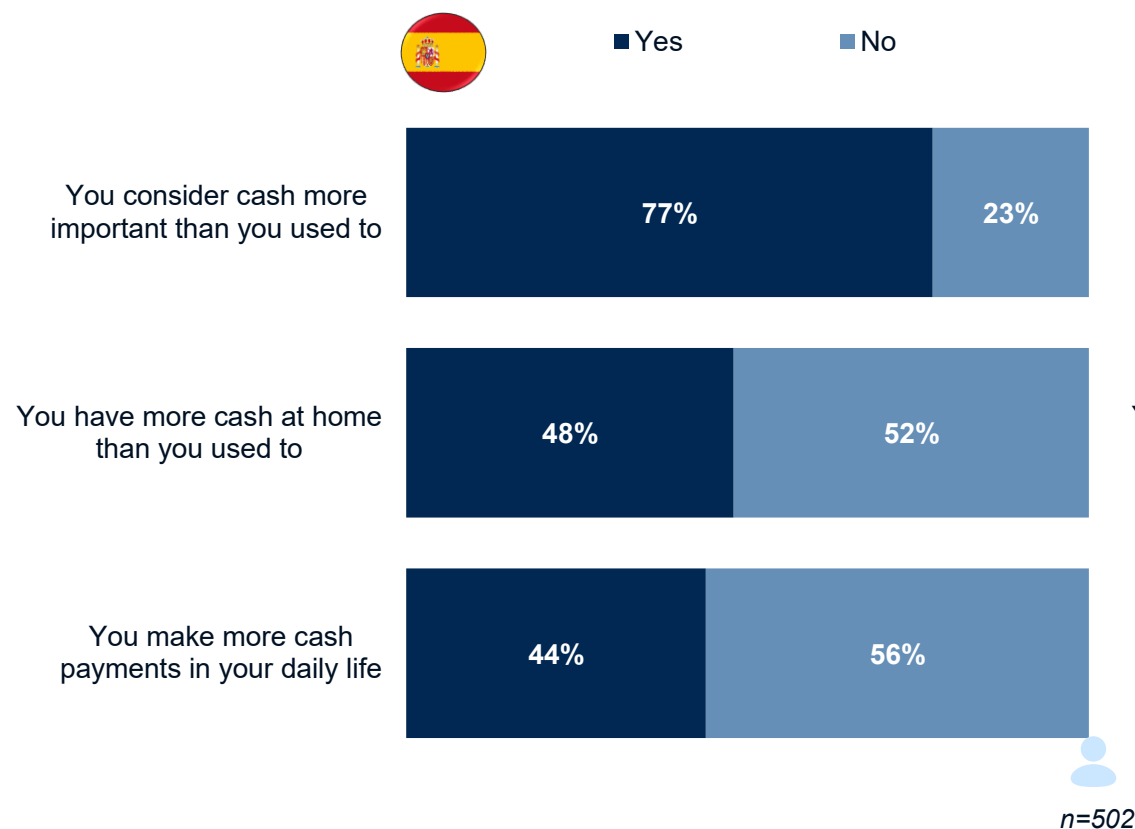
COUNTRY-SPECIFIC BLOCK

07

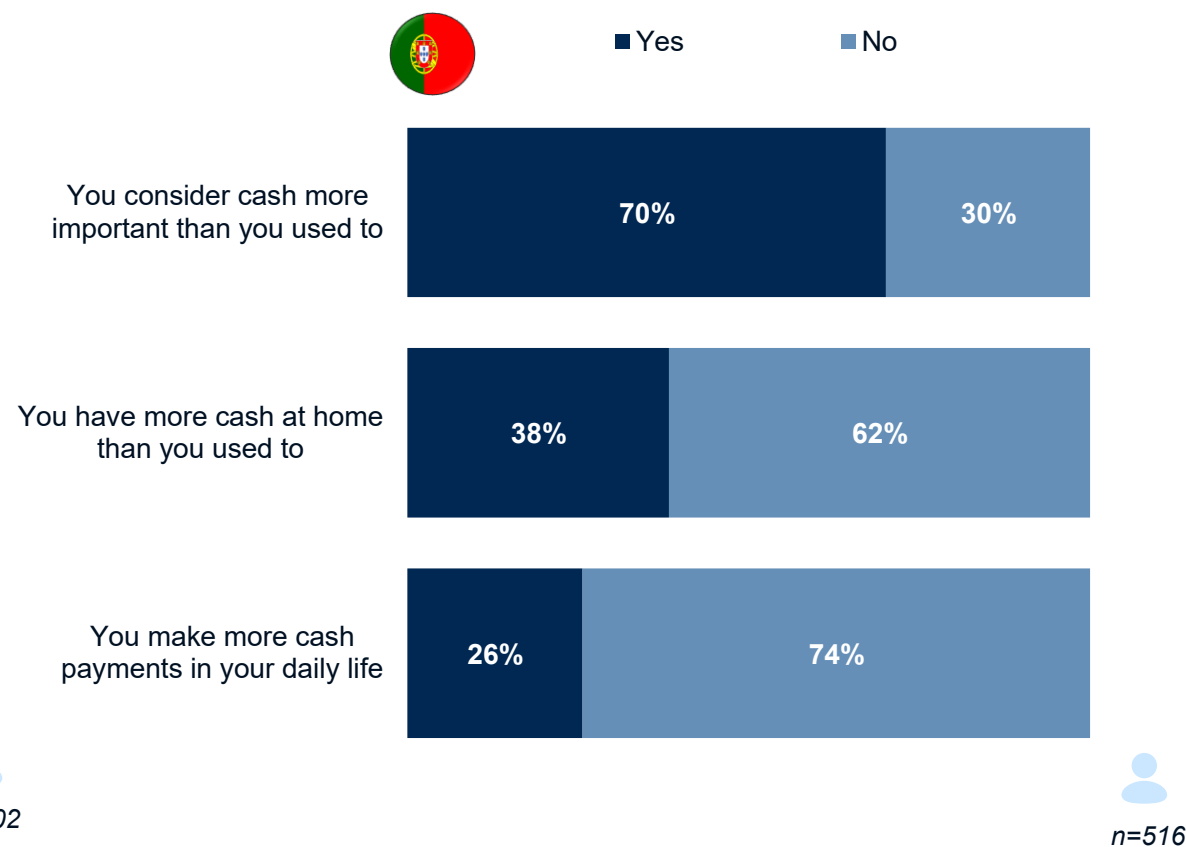


07.1 Impact of the April 2025 power outage in Spain and Portugal

Following the blackout of 28 April 2025, at least 7 in 10 people in Spain (77%) and Portugal (70%) consider cash more important than before. The change has also translated into behaviour, particularly in Spain, where 48% now keep more cash at home and 44% make more cash payments, compared with 38% and 26% in Portugal.



n=502



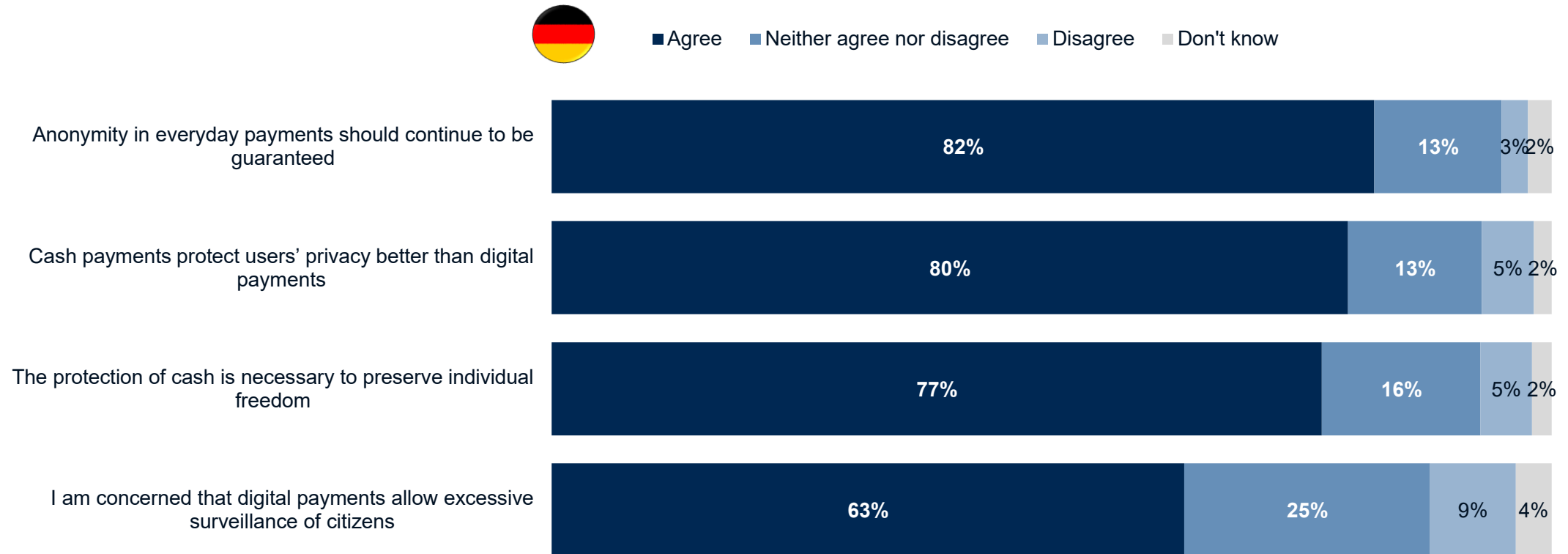
n=516

Since the power outage that occurred in Spain and Portugal on 28 April 2025, would you say that...?



07.2 Financial privacy in Germany

Financial privacy is a near-consensus issue in Germany: 82% believe anonymity in everyday payments should continue to be guaranteed, 80% that cash protects privacy better than digital payments and 77% that protecting cash is necessary to preserve individual freedom, with no more than 5% disagreeing. Nearly two in three (63%) are also concerned that digital payments allow excessive surveillance.



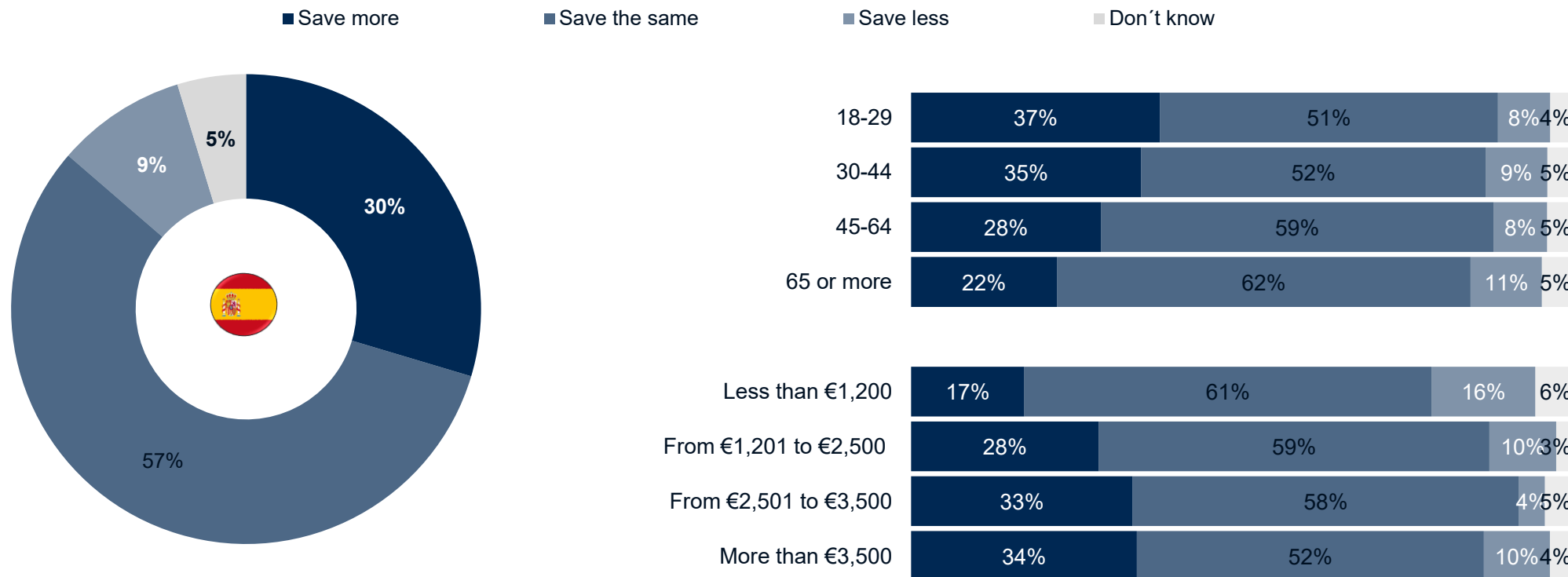
n=501

In Germany, where financial privacy is a particularly relevant issue, to what extent do you agree with the following statements?



07.3 Perceived saving effect of paying in cash in Spain

Most people in Spain (57%) believe paying in cash makes no difference to how much they save compared with other payment methods, while 30% say it helps them save more. This view is more common among younger people (37% of 18–29-year-olds vs. 22% of those aged 65+) and higher-income households (33–34%), and least common among households with a monthly income under €1,200 (17%).



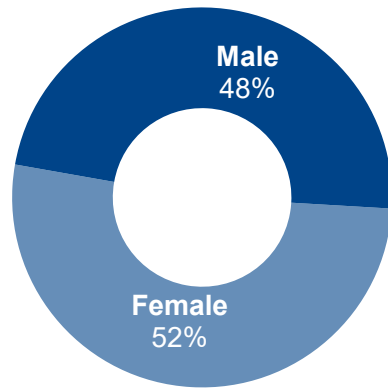
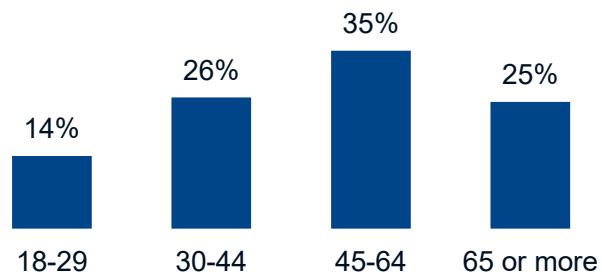
In your opinion, compared with other payment methods (card, mobile phone, Bizum, etc.), paying in cash allows you to save...

SAMPLE PROFILE

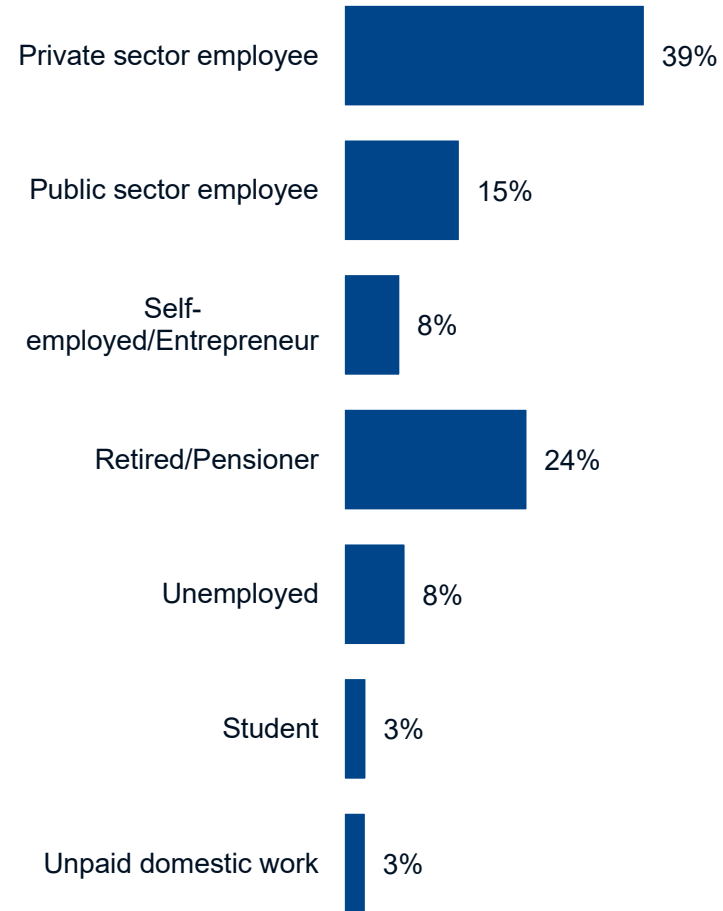
08



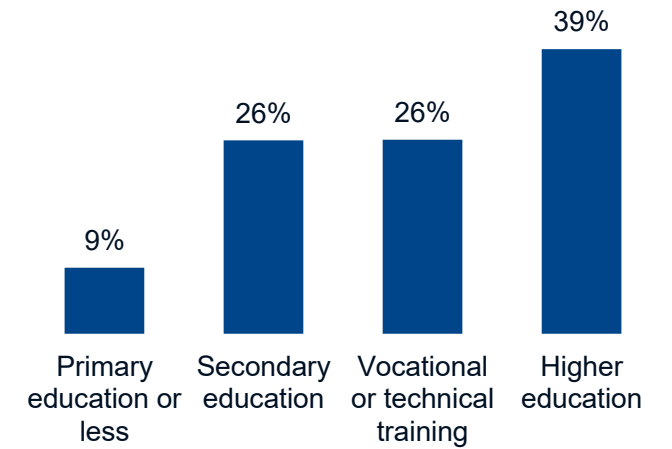
Gender

Age
Average: 49.7

Employment situation

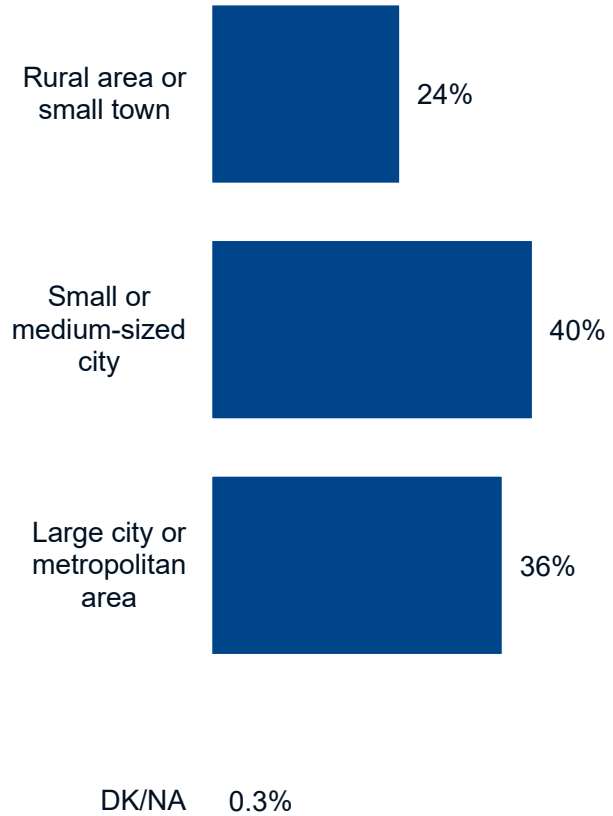


Level of education

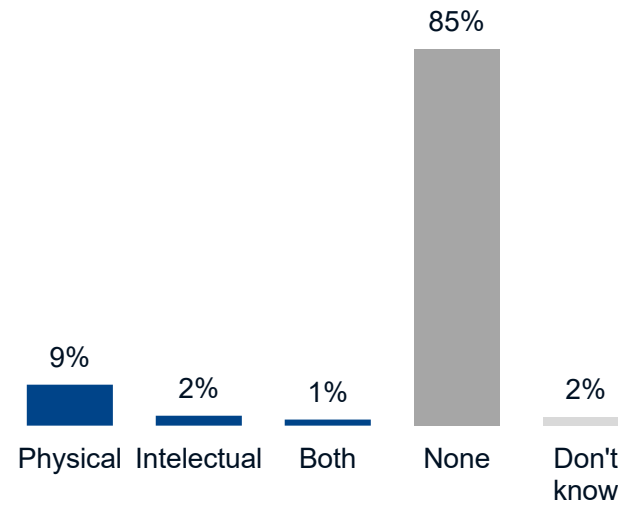




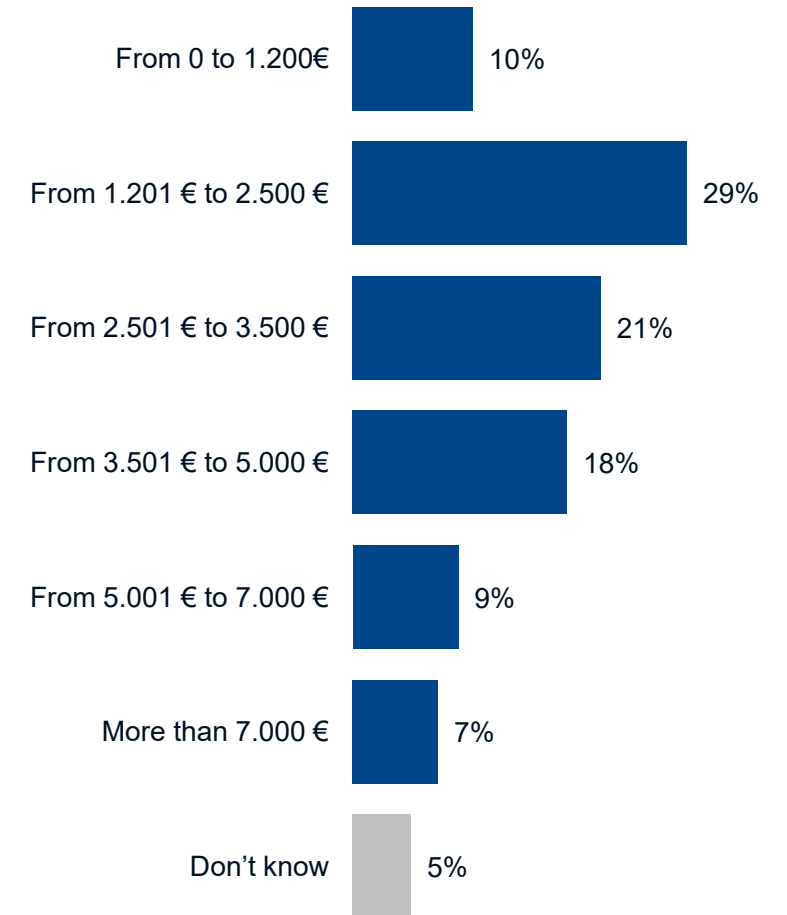
Area of residence

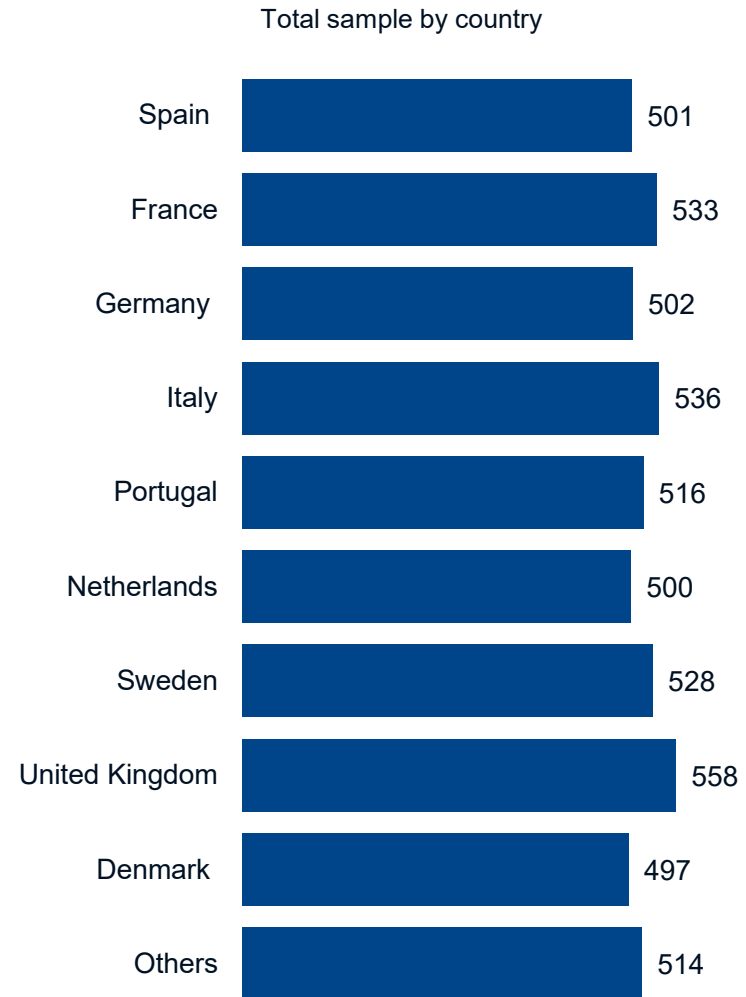


Disability



Household's monthly income





$n=5,185$



25 años anticipando el futuro