



ATTITUDES TOWARDS **PAYMENT METHODS**

INTERNATIONAL SURVEY - MAY 2022



THE AIM OF THE STUDY



AIM OF THE STUDY

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

The acquired knowledge concerned 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

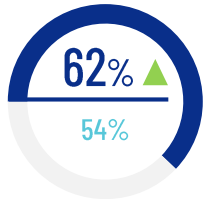
The study was conducted using CAWI methodology
– respondents were invited to take part in an internet survey.

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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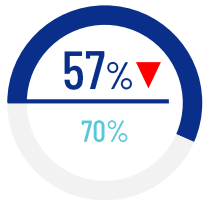
VISA

KEY FINDINGS

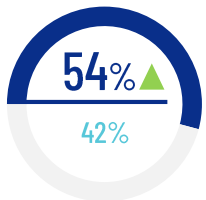


3/5

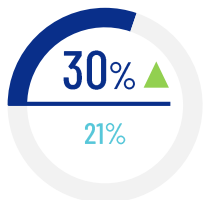
Poles **prefer electronic payments** to cash while shopping offline. In case of online payments, the choice of electronic methods is natural – only a few (9%) decided to pay cash on delivery during the last online purchase.

FEWER THAN
6/10

Poles **use digital wallets and mobile payment apps.** This is due to the great popularity of payments with codes generated in a mobile app.

MORE THAN
1/2

Poles **appreciate electronic payments for the comfort** they provide



3/10

Poles **have no problems with card payment** – it is always available when they need it

Poland, compared to other countries participating in the survey, is definitely more cashless and focused on the use of electronic methods of payment.

Poles are more likely to choose electronic methods and less often complain about the availability of these forms of payment. In most places, they can easily pay by card, with a phone or other devices, whenever they need it.



4/5

Poles use traditional bank transfers, but most of them do it no more than 2-3 times a month.

.02

ATTITUDES **TOWARDS MONEY**



ATTITUDES TOWARDS MONEY

The basic module of our research on Attitudes Towards Payment Methods 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

POLAND

For Poles, money is a means of realizing values, ensuring a sense of independence and freedom of choice. They believe that using Banking Services is a great way to manage their money.

They control and plan their expenses, but without clearly focusing on increasing wealth – the Accounting behaviour dominates.

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

POLAND - 14,8 ▼

OTHER COUNTRIES - 15,5

Poles perform weaker money control than residents of other countries participating in the survey.



MEANS

POLAND - 16,8 ▲

OTHER COUNTRIES - 16,1

The dominant component of attitude towards money is treating it as a Means of realizing values, ensuring a sense of independence and freedom of choice



PLEASURE

POLAND - 14,2 ▲

OTHER COUNTRIES - 13,1

In Poland, the Pleasure that comes from dealing with money is also stronger.

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

POLAND - 8,6

OTHER COUNTRIES - 8,5

Beliefs about investing money in Poland do not differ from other countries.



INSURANCE

POLAND - 7,2 ▲

OTHER COUNTRIES - 6,7

Poles are more convinced that Insurance is important and necessary, both for them and for their property.



BANKING SERVICES

POLAND - 10,1 ▲

OTHER COUNTRIES - 8,6

Compared to other countries, the use of and trust in Banking Services are very high in Poland. Poles treat them as a good way to manage money.

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

POLAND - 6,3

OTHER COUNTRIES - 6,4

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



ACCOUNTING

POLAND - 9,1

OTHER COUNTRIES - 8,9

Accounting is a strong feature of Poles. It means being focused on controlling and planning expenses. This result is similar to other countries.



IMPULSE SPENDING

POLAND - 6,4 ▲

OTHER COUNTRIES - 6,1

Although Impulse Spending is weak in Poland, it stands out against other countries. It shows that some Poles spend their money with a little less reflection or planning.

POLES AND ATTITUDES TOWARDS MONEY



For Poles, treating money as a means of realizing value is the strongest among the main components of attitudes towards money

- In their opinion, money provides a sense of independence
- Money enables a comfortable life
- Poles control their expenses, but often based on the simple principle of not spending money impulsively
- Poles have moderately positive beliefs about investing, but they are unlikely to invest their money



POLAND

capital city: **Warsaw**

currency: **Polish zloty**

population: **37,95 million**

.03

PAYMENT METHODS AWARENESS AND USAGE



AWARENESS OF DIFFERENT FORMS OF PAYMENT

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

Cash, card and bank transfer are payment methods known to almost all Poles. Poles mention spontaneously most often such forms of payment as: plastic cards (75%) and payments with codes generated in a mobile app (72%), that come to their minds more often than traditional cash. At the same time, digital wallets and other applications are not as well known as in other countries, especially at the level of spontaneous awareness (21% in Poland vs. 44% in other countries).

SPONTANEOUS AWARENESS

TOP3
ANSWERS



75%▼

vs. 78% other countries

PLASTIC PAYMENT CARD
e.g. credit, debit, Visa



42%▼

vs. 63% other countries

CASH



27%▲

vs. 23% other countries

CONTACTLESS PAYMENTS USING
A MOBILE PHONE, SMARTWATCH
OR OTHER DEVICES

TOP3
ANSWERS



99%

vs. 98% other countries

CASH



98%

vs. 97% other countries

PLASTIC PAYMENT CARD
e.g. credit, debit



97%

vs. 96% other countries

TRADITIONAL BANK TRANSFER
with entering account number, etc.

METHODS SPECIFIC FOR GIVEN COUNTRY

BLIK 72%

METHODS SPECIFIC FOR GIVEN COUNTRY

BLIK 95%



INTERESTING FACT

DIGITAL WALLETS AND OTHER APPLICATIONS

21%▼

44%

DIGITAL WALLETS - FOR ONLINE PAYMENTS

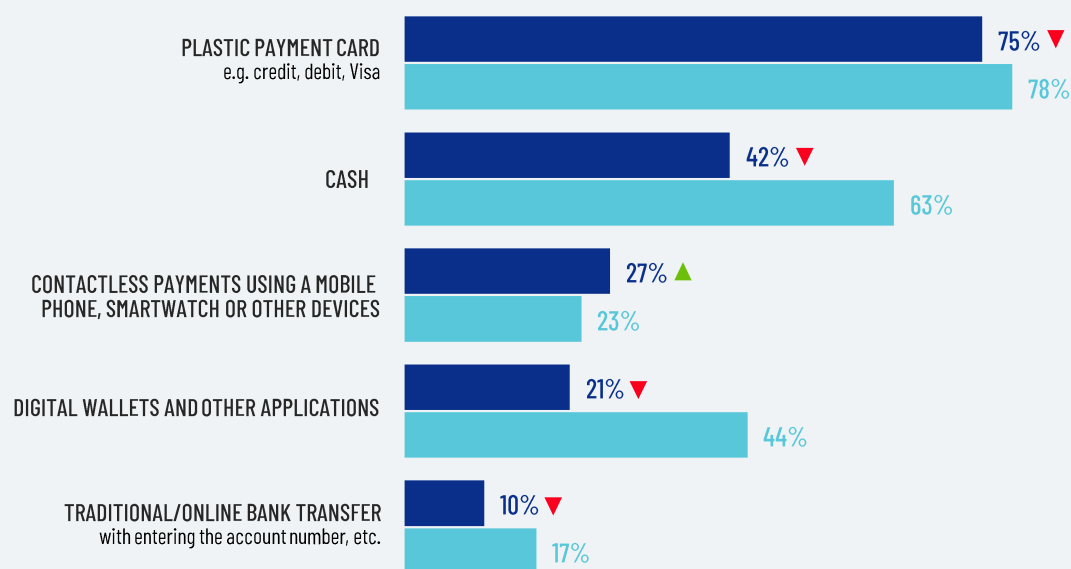
89%▼

94%

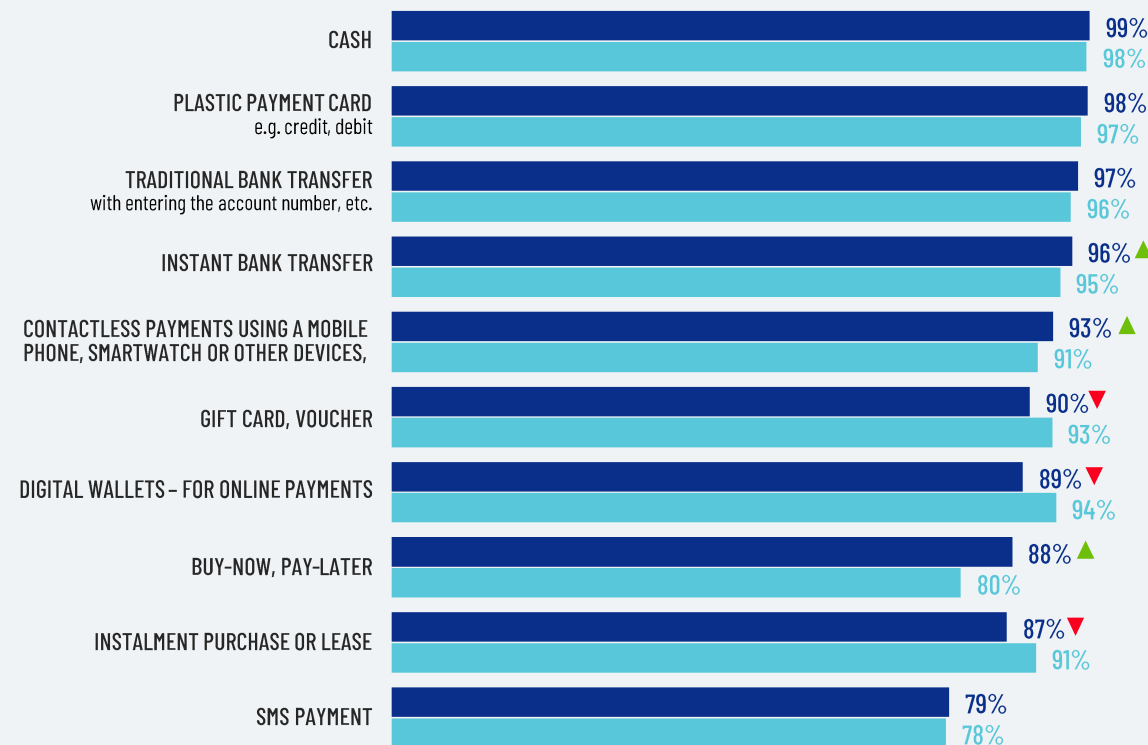
AWARENESS OF DIFFERENT FORMS OF PAYMENT

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



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

METHODS SPECIFIC FOR GIVEN COUNTRY

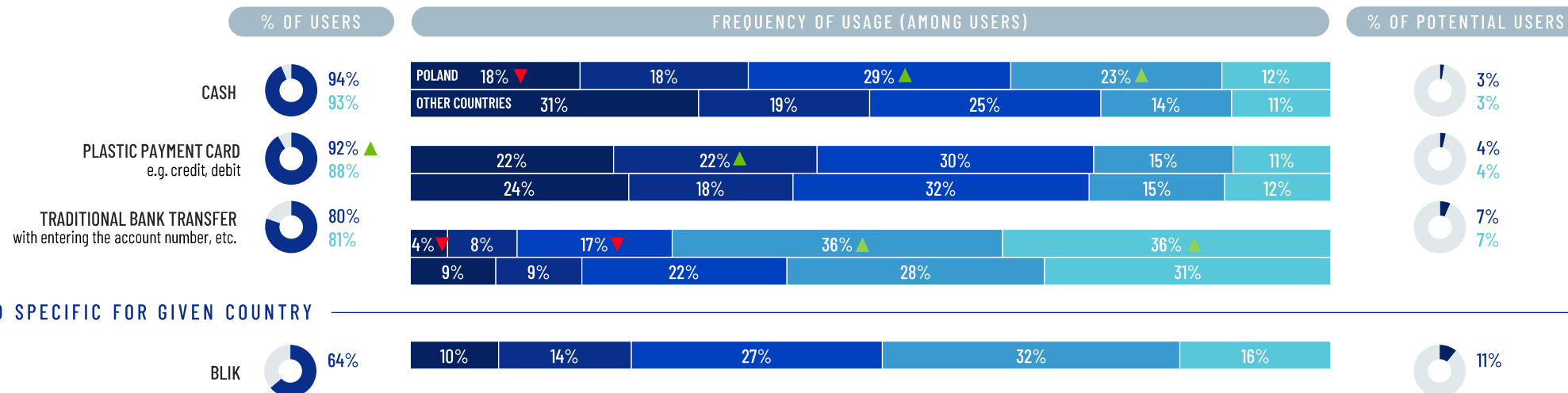


FREQUENCY OF USAGE OF DIFFERENT FORMS OF PAYMENT

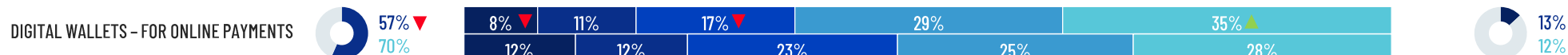
WHICH OF THE FOLLOWING FORMS
OF PAYMENT DO YOU USE, HOW OFTEN?

Payment methods used most frequently in Poland are: cash, plastic payment card and traditional bank transfer. However, Poles use cash and bank transfers less often than the citizens of other countries.

2/3 of Poles have used payments with codes generated in a mobile app, and every second user of this form of payment uses it at least 2-3 times a week. Because this application is the most frequently chosen one in Poland, digital wallets have a much lower percentage of users who choose them with lower frequency than in other countries.

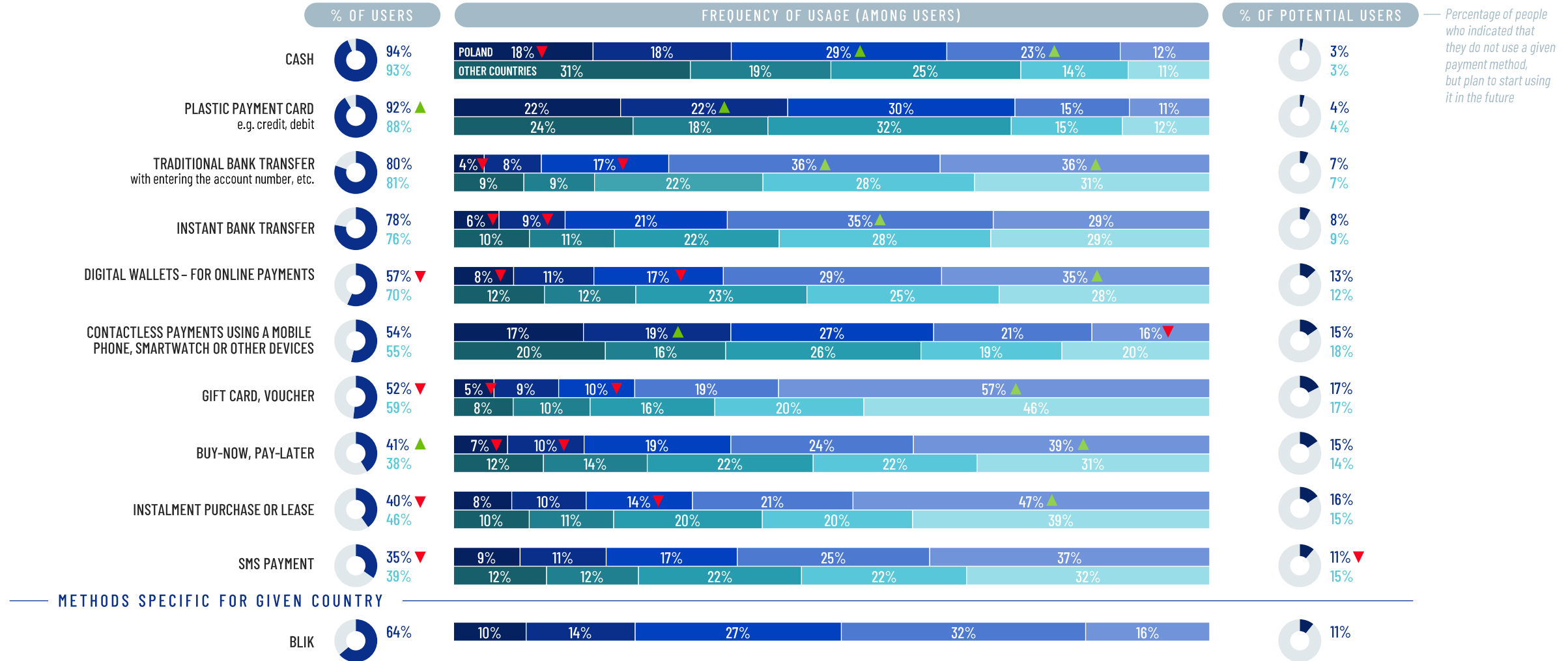
TOP 3
ANSWERS

INTERESTING FACT



FREQUENCY OF USAGE OF DIFFERENT FORMS OF PAYMENT

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



MOST FREQUENTLY USED FORMS OF PAYMENT AND REASONS FOR CHOOSING THEM

Poles pay most often using a plastic card or cash. The choice of a card payment is more frequent (61% vs. 46% for cash). This proportion is slightly different from that observed in other countries, where cash (58%) is indicated as often as card (61%).

Payment by card is convenient and allows you to save time. Cash is often used when other payment methods are not available.

Payments with codes generated in a mobile app are the third most frequently used payment method, chosen by 1/4 of people in Poland. It is appreciated primarily for the speed, time economy and comfort it provides.



6/10 MOST OFTEN CHOOSE PAYMENT BY CARD, BECAUSE IT IS QUICK AND CONVENIENT

TOP 3 ANSWERS

% OF RESPONDENTS WHO USE A GIVEN METHOD MOST OFTEN (AS FIRST OR SECOND CHOICE)

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

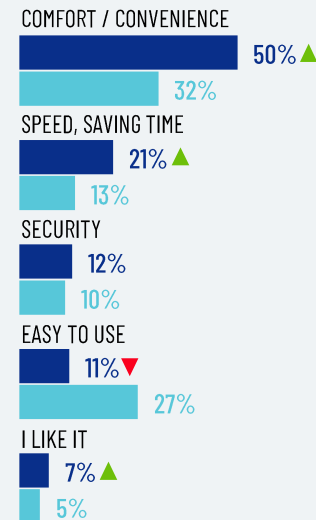
MOST SPECIFIC ANSWERS FOR A GIVEN FORM OF PAYMENT



PLASTIC PAYMENT CARD
e.g. credit, debit

61%

vs. 61% other countries



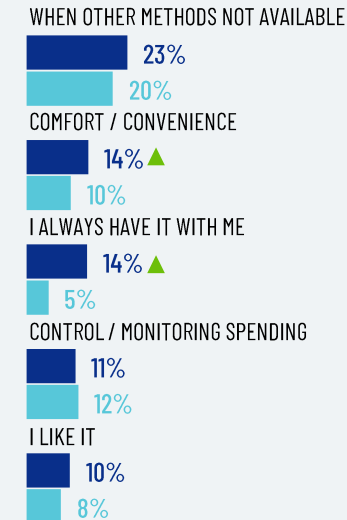
POLAND n=617
OTHER COUNTRIES n=4802



CASH

46% ▼

vs. 58% other countries

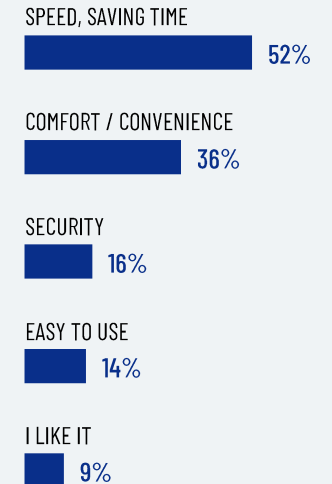


POLAND n=466
OTHER COUNTRIES n=4624



BLIK

25%



POLAND n=247

MOST FREQUENTLY USED FORMS OF PAYMENT AND REASONS FOR CHOOSING THEM

OTHER METHODS

% OF RESPONDENTS WHO USE A GIVEN METHOD MOST OFTEN (AS FIRST OR SECOND CHOICE)

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

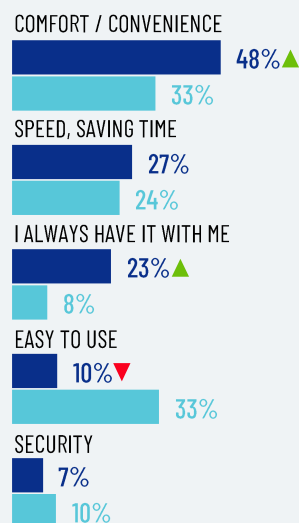
MOST SPECIFIC ANSWERS FOR A GIVEN FORM OF PAYMENT



CONTACTLESS PAYMENTS USING THE PHONE, SMARTWATCH OR OTHER DEVICES

16%

vs. 16% other countries



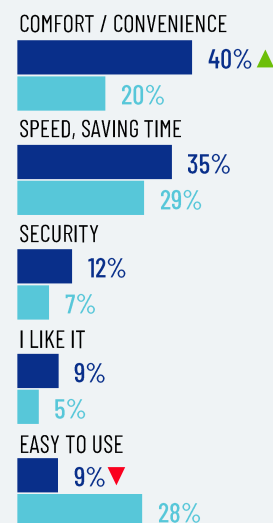
POLAND n=157
OTHER COUNTRIES n=1278



INSTANT BANK TRANSFER

12%

vs. 7% other countries



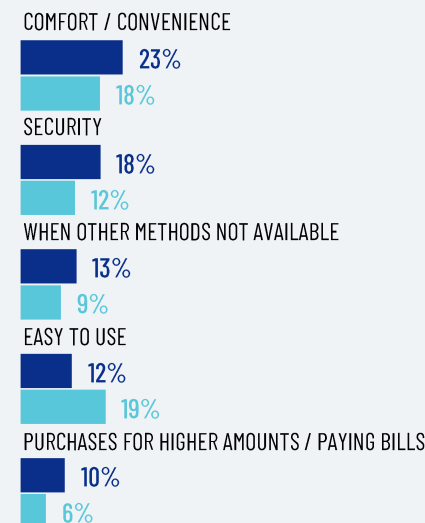
POLAND n=121
OTHER COUNTRIES n=546



TRADITIONAL BANK TRANSFER
with entering the account number, etc

10%

vs. 12% other countries



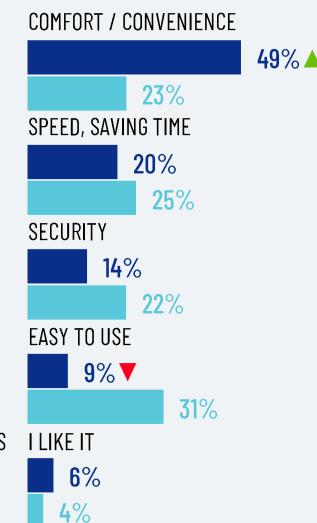
POLAND n=98
OTHER COUNTRIES n=915



DIGITAL WALLETS FOR ONLINE PAYMENTS

5%

vs. 15% other countries



POLAND n=52
OTHER COUNTRIES: n=1182

BANKING

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



75% USE INTERNET BANKING
AT LEAST 2-3 TIMES PER MONTH

68% USE MOBILE BANKING
AT LEAST 2-3 TIMES PER MONTH

11% DON'T PLAN TO USE MOBILE BANKING IN THE FUTURE

ATMs, Internet and mobile banking are the most popular channels of banking in Poland. Although the general use of ATMs is similar, Poles do it less frequently – only 18% withdraw money at least 2-3 times a week (in other countries 27%). People in Poland contact the bank by phone and visit the bank's branches less often than people in other countries. 45% of them have never called their bank's hotline.

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



LAST PAYMENT - ONLINE OR OFFLINE?



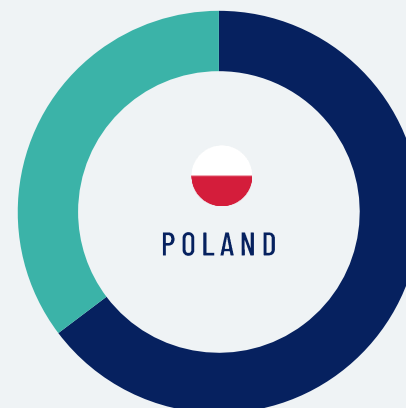
3/10

POLES MADE THEIR
LAST PAYMENT ONLINEPLEASE RECALL YOUR LAST PAYMENT.
WAS IT CARRIED OUT ONLINE OR OFFLINE?

35%

ONLINE PAYMENT

37%



OTHER COUNTRIES

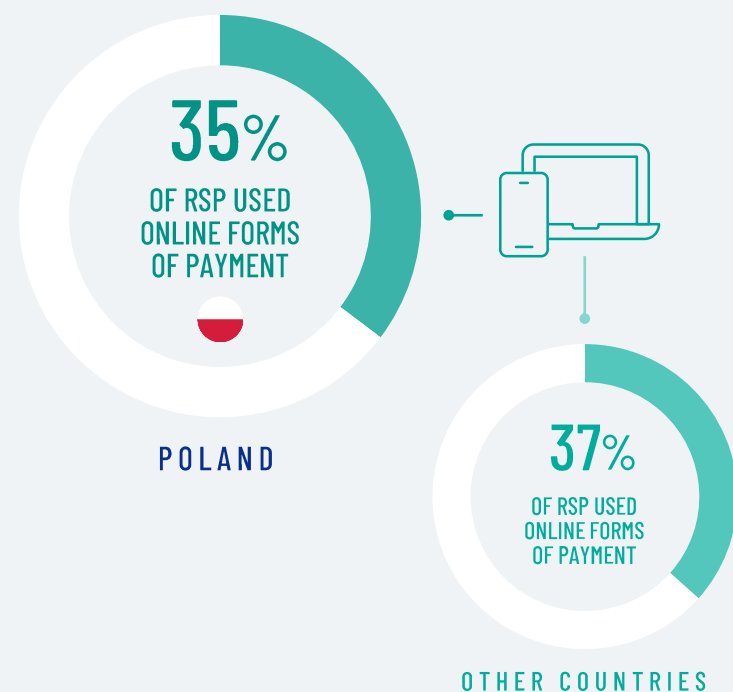


65%

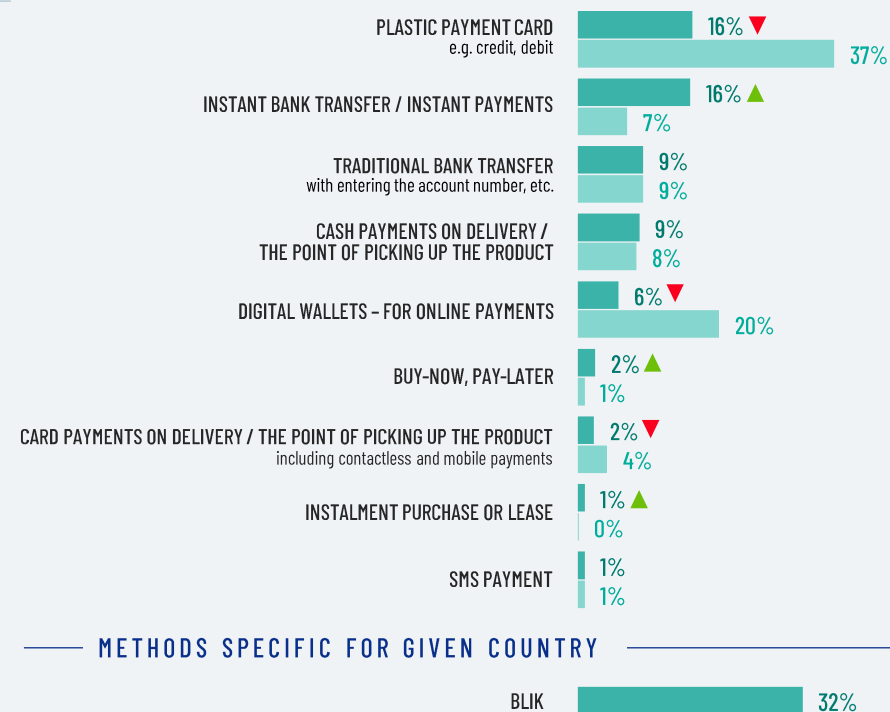
OFFLINE PAYMENT

63%

LAST ONLINE PAYMENT - TYPES



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

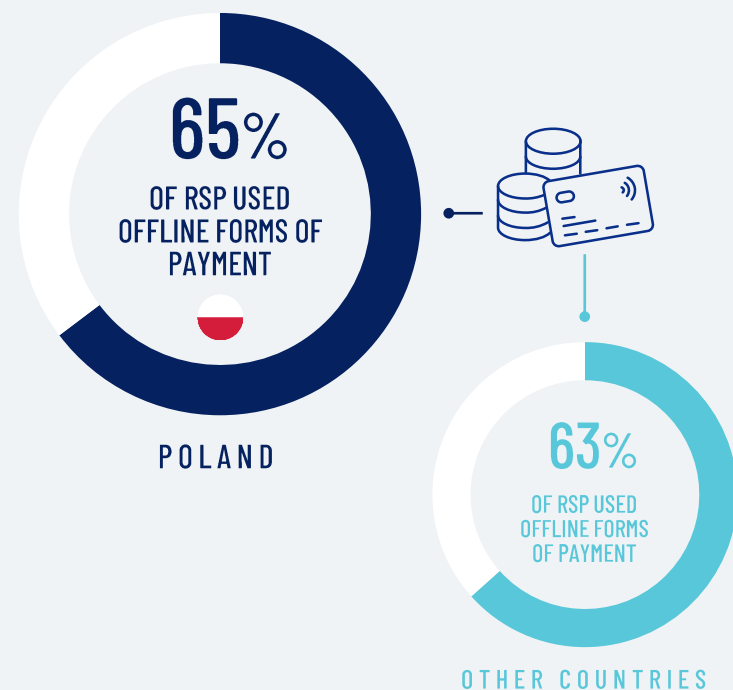


1/3

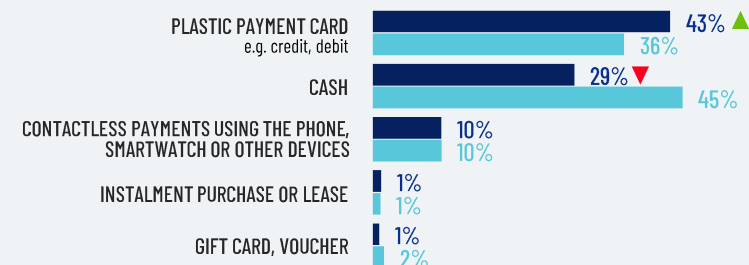
POLES MADE THEIR
LAST PAYMENT ONLINE

During their last payment online, they most often used payments with codes generated in a mobile app. Payment card or instant bank transfer ranked second. Payment by card is much less popular in Poland than in other countries. On the other hand, instant bank transfers are chosen more often. Digital wallets play a relatively minor role in online payments in Poland – recently only 6% of Poles chose them vs. 20% of residents of other countries.

LAST OFFLINE PAYMENT - TYPES



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



METHODS SPECIFIC FOR GIVEN COUNTRY



65%

POLES MADE THEIR
LAST PAYMENT OFFLINE

They primarily used a plastic payment card, followed by cash – this order is opposite to that observed in other countries where cash was chosen more often than a card.

Payment with a code generated in a mobile app was used by 10% of people during the last offline payment.

Only 2% of Poles paid for offline purchase by card connected to a retailer's mobile app.

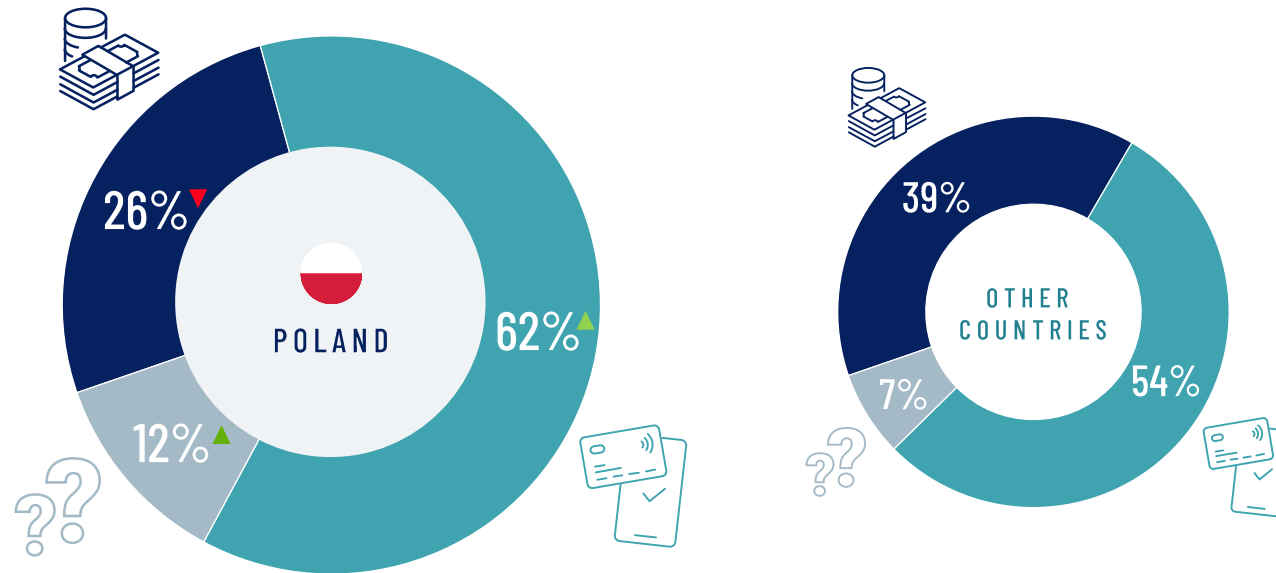
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PAYMENT METHODS **PREFERENCES**



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?



62% OF POLES PREFER ELECTRONIC PAYMENT TO CASH WHILE SHOPPING OFFLINE

More than 6 out of 10 Poles prefer using electronic payments to cash.

At the same time, only 26% of people in Poland choose cash – this is markedly less than in other countries, where this percentage is 39%.

AMOUNT VS PREFERRED PAYMENT METHOD

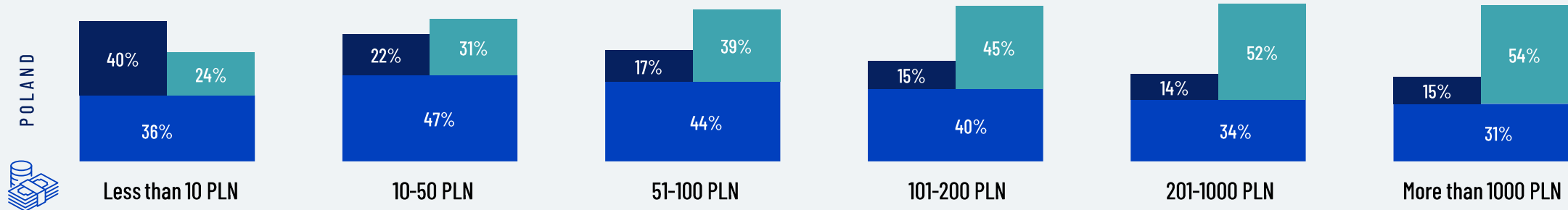


MORE THAN
200 PLN

WITH SUCH HIGH AMOUNTS
HALF OF POLES DEFINITELY PREFER
ELECTRONIC PAYMENTS

While paying up to 10 PLN, 4 out of 10 Poles choose cash. In case of higher expenses, the preference for cash drops sharply. On the other hand, the amounts of more than 200 PLN would be paid using electronic methods by half of Poles. The visible trend is that the higher the price, the larger group of those who prefer electronic payments. However, even in the case of the highest amounts above 1000 PLN, almost 1/3 of Poles are undecided and would sometimes choose cash, and sometimes an electronic form of payment.

WHICH METHOD OF PAYMENT WOULD YOU CHOOSE IF SOMETHING COST:



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



49%

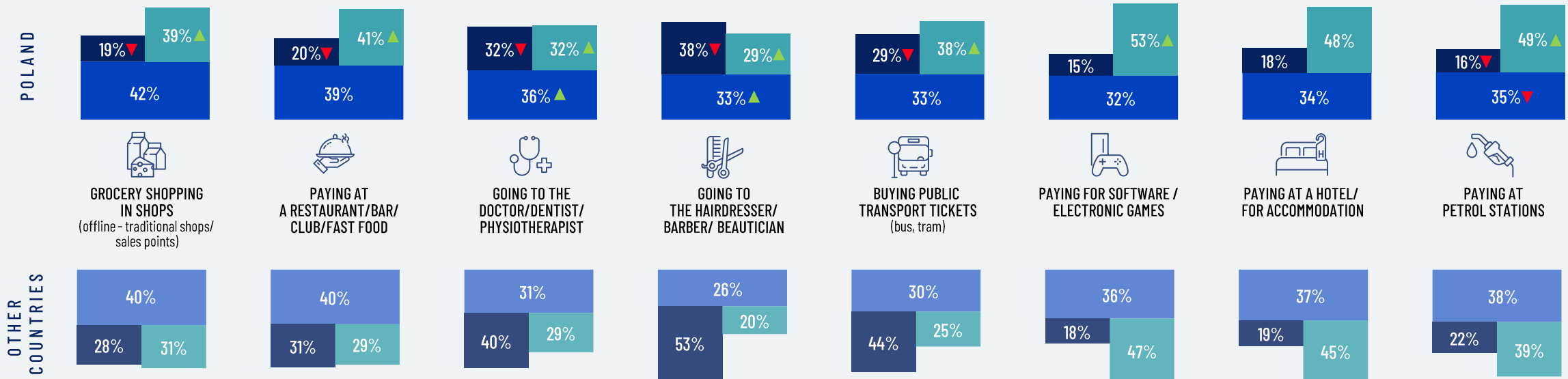
CHOOSE ELECTRONIC PAYMENT
METHODS WHEN BUYING AT PETROL
STATIONS

Poles pay using electronic methods for most products and services more often than in other countries, and they use cash less frequently.

Every second person buying at a petrol station, buying software or games, or paying for accommodation uses electronic payments, and only 15-18% use cash in these situations.

Electronic payments are also more popular in Poland than in other countries when people pay for groceries, in restaurants, at the doctor's, for hairdressers and beauticians and for public transport tickets.

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



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



58%

PAY IN CASH AT MARKETS AND BAZAARS

Poles also choose electronic methods more often when paying for cinema, theatre or other entertainment – 43% vs. 30% in other countries.

They also settle parking fees less often in cash (34% vs. 45% in other countries).

On the other hand, a similar tendency in all countries is to choose cash when shopping at markets and bazaars – 58% pay in this way when shopping at such venues.

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)

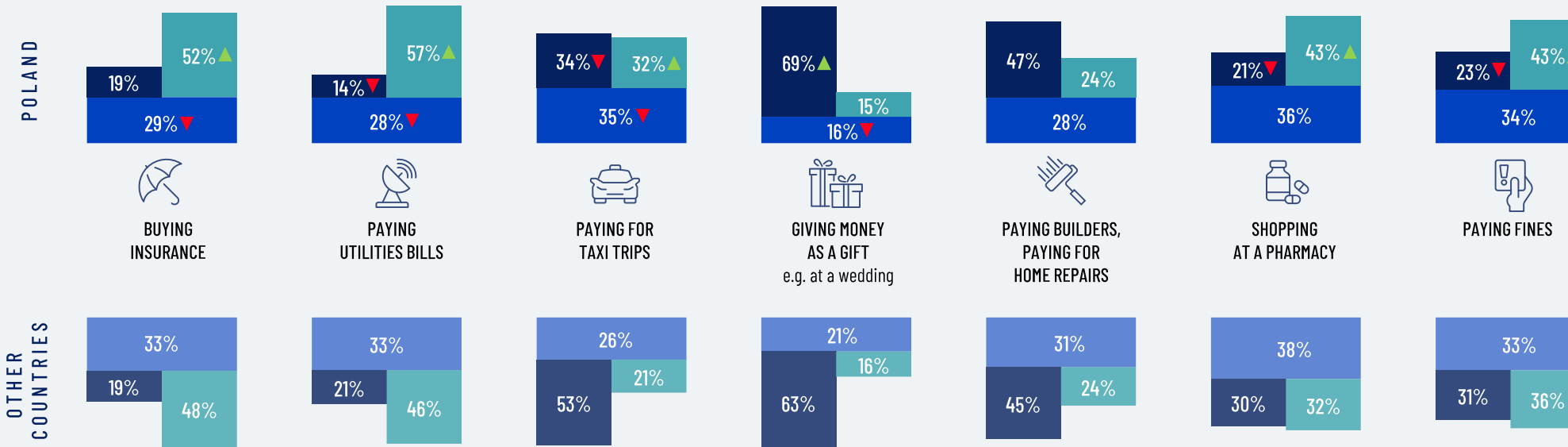


32%

USE ELECTRONIC METHODS
WHEN PAYING FOR TAXI TRIPS

Cash is also used when Poles give gifts and pay builders for home repairs. Digital payments are chosen more often when buying insurance, paying bills, shopping at a pharmacy and paying fines. In Poland, taxi fares are settled less often in cash. In this situation people use electronic payments more often- 32% vs. 21% in other countries.

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

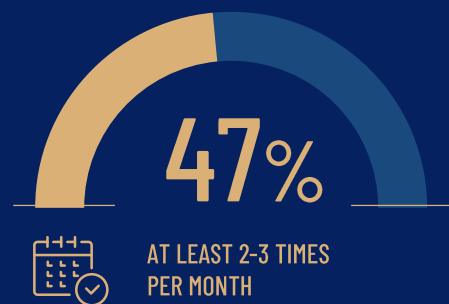


FREQUENCY OF SITUATIONS IN WHICH POLES PREFERRED CASH PAYMENTS

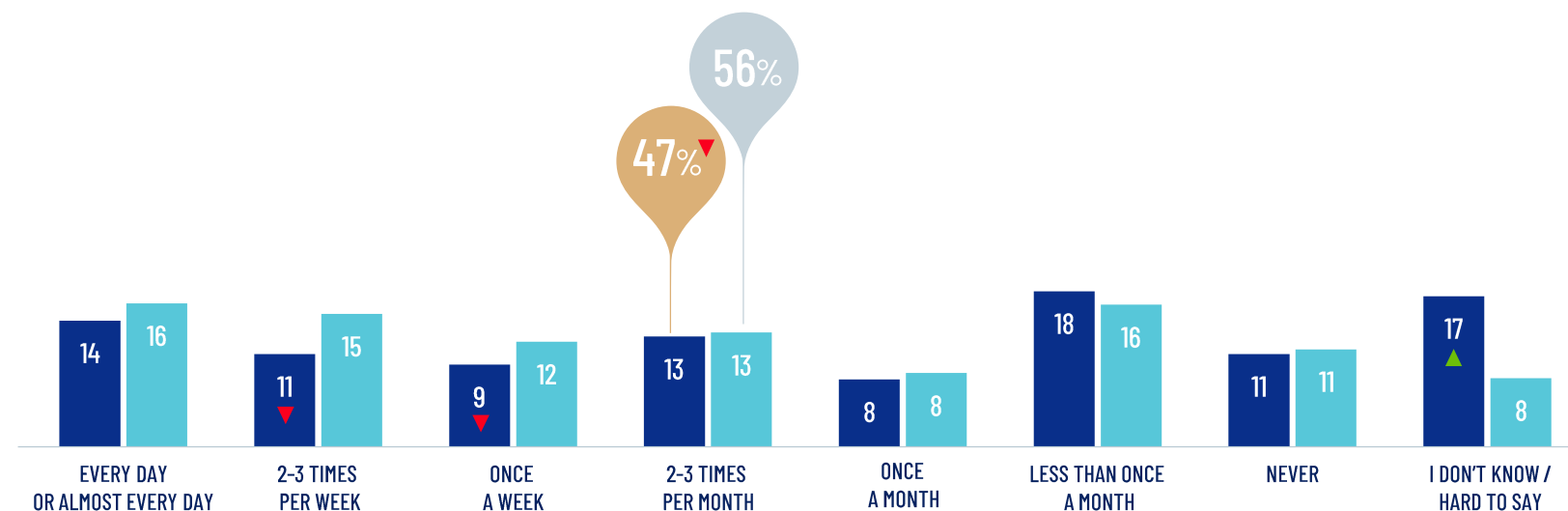
Although Poles generally prefer to pay using electronic methods, there are still situations when they are determined to use cash, even though they could pay in a different way.

1/4 choose to pay in cash at least 2-3 times per week, although they could pay using other methods. However, this percentage is lower than in other countries where cash preferences are stronger.

At the same time, 17% of Poles cannot specify how often this situation occurs in their case – this result is significantly higher than in other countries, where it is only 8%.



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



06

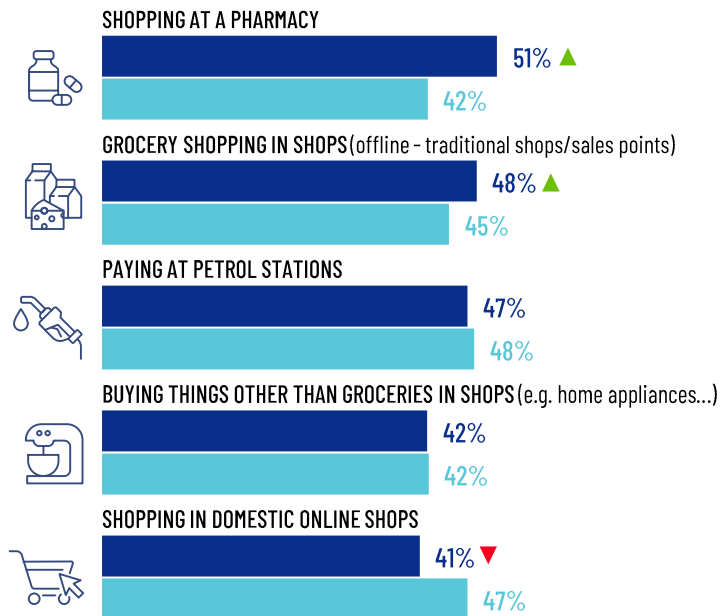
DIGITAL PAYMENTS



PRODUCTS AND SERVICES FOR WHICH POLES PAY USING CASH-FREE METHODS

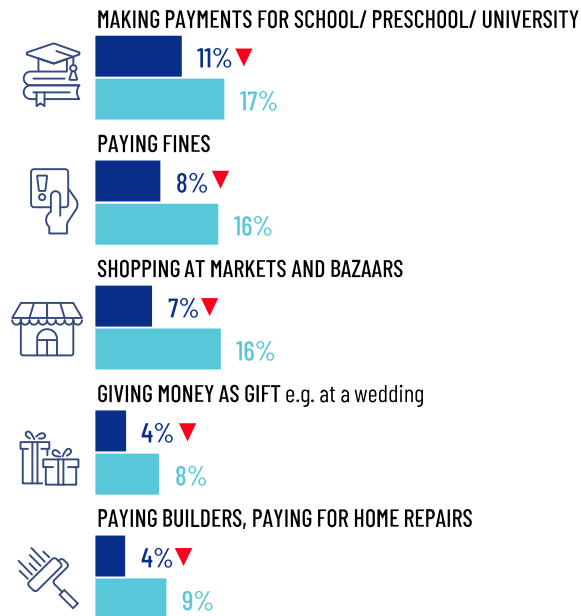
WHICH OF THESE GROUPS OF PRODUCTS AND SERVICES DO YOU ALWAYS OR ALMOST ALWAYS PAY FOR USING CASH-FREE METHODS (card, phone, smartwatch or any other device, virtual wallet etc.):

MOST COMMON PRODUCTS AND SERVICES



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

RAREST PRODUCTS AND SERVICES



Poles use electronic payments most often when shopping at a pharmacy and for groceries – significantly more often than in other countries, and at petrol stations.

Situations in which they usually do not choose electronic methods are: paying builders and for home repairs, giving money as gift, shopping at markets and bazaars and paying fines.

51% POLES USE ELECTRONIC PAYMENTS WHEN SHOPPING AT A PHARMACY

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

PRODUCTS AND SERVICES FOR WHICH POLES 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.):

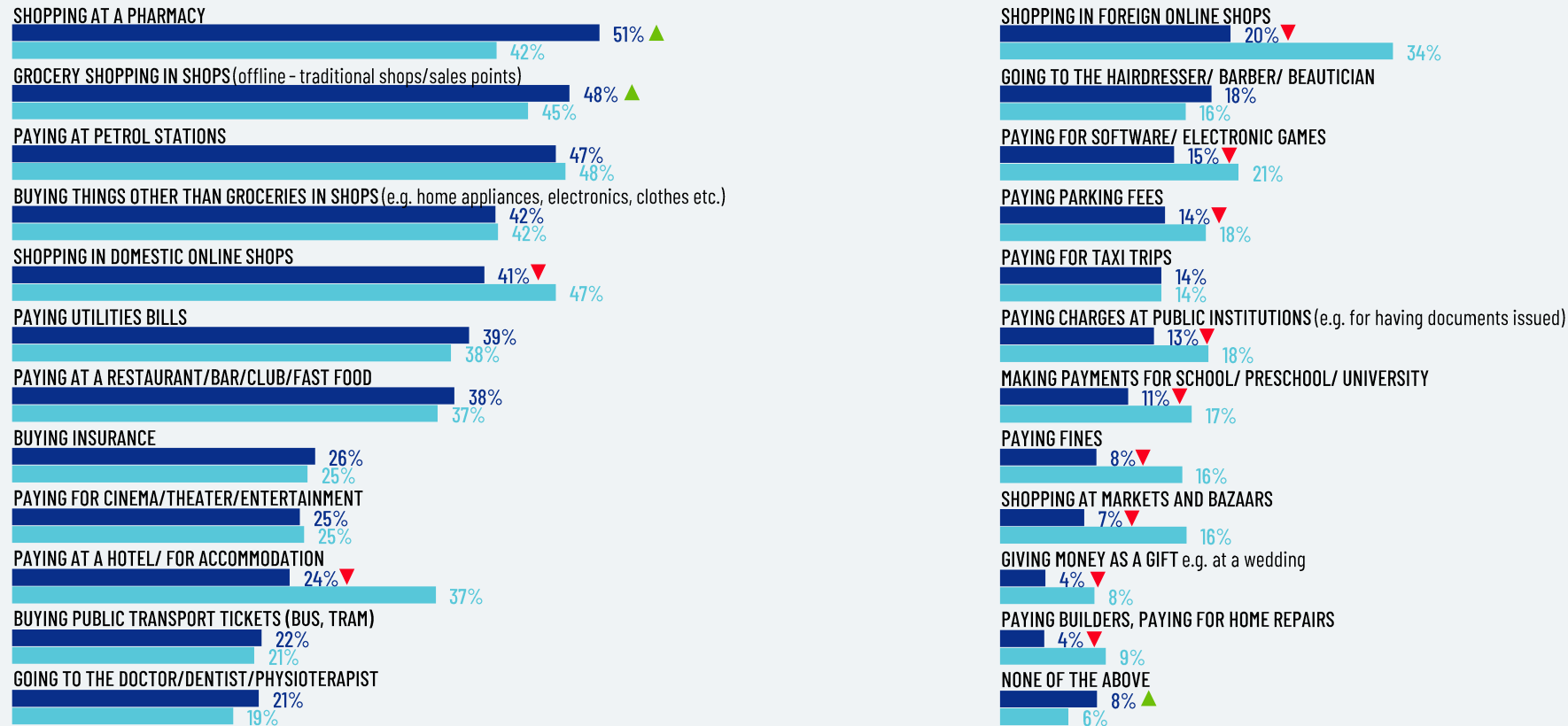


IMAGE OF PLACES OFFERING ELECTRONIC PAYMENTS



80%

POLES PERCEIVE A PLACE WHERE ELECTRONIC PAYMENTS ARE AVAILABLE AS MODERN

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

8 out of 10 Poles perceive a place where electronic payments are available as modern. This is a similar percentage to other countries, although in Poland there is a slightly lower number of people who definitely agree.

76% believe that a place offering electronic payments is customer-centric and 71% that it is safer for hygienic reasons.

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 WALLET ETC.) ...

... I PERCEIVE IT AS MODERN



... I FEEL SAFER THERE (it is more hygienic than other payment methods)



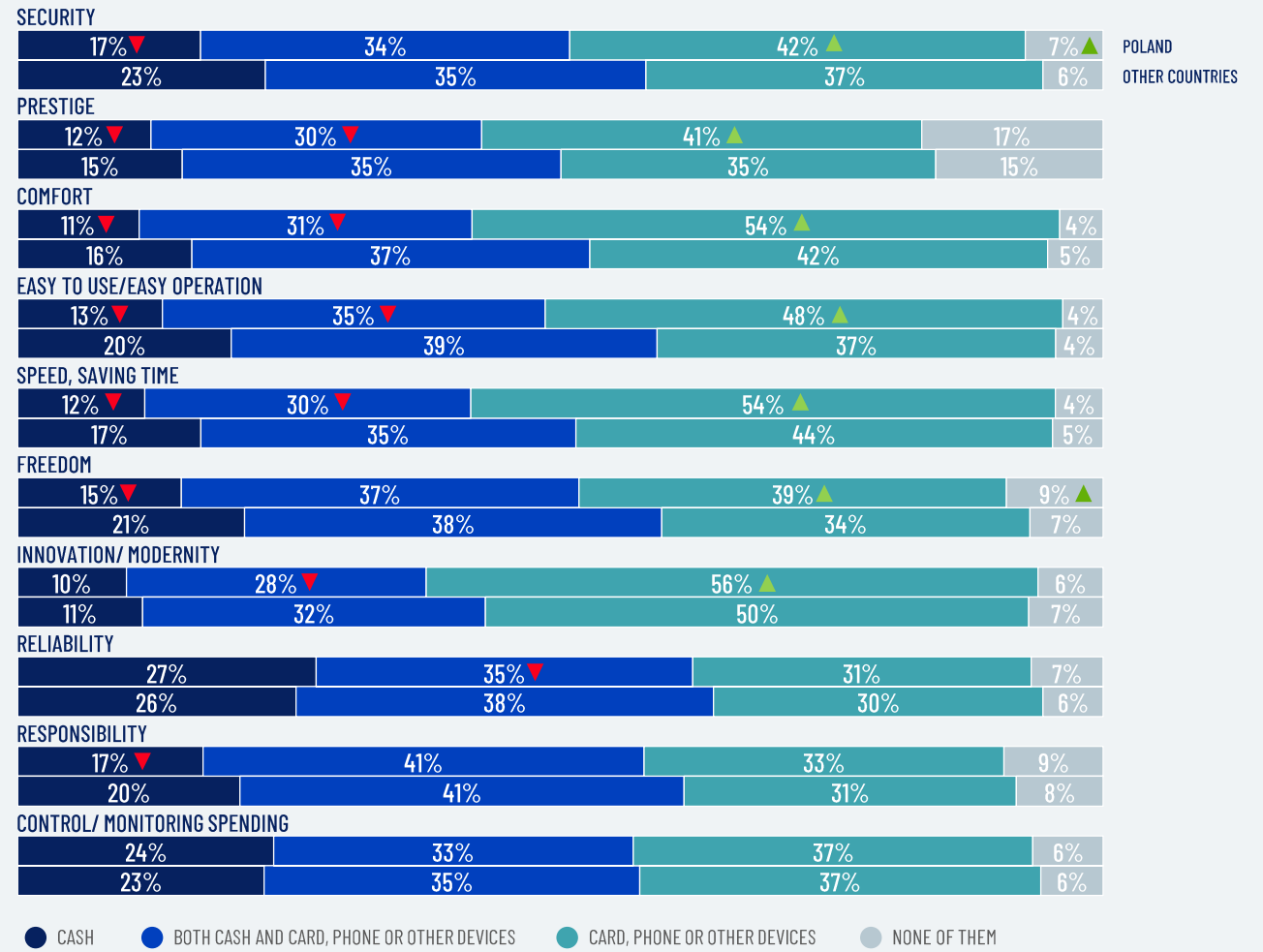
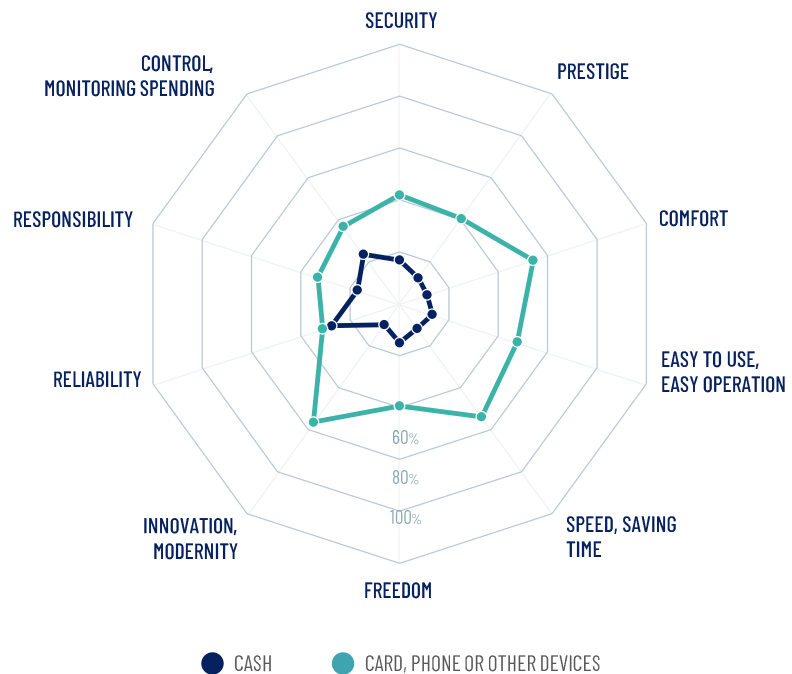
... I FEEL THIS BUSINESS IS CUSTOMER-CENTRIC



IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS

Electronic payments by card, telephone or other devices have a much clearer image in Poland than cash. The most important features that distinguish electronic payment methods are innovation, time saving and comfort. The scores for these perceptions of electronic payments are significantly higher than in other countries, as well as for ease of use, security, prestige and freedom. Cash, as in other countries, is most strongly associated with reliability and spending control.

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.)

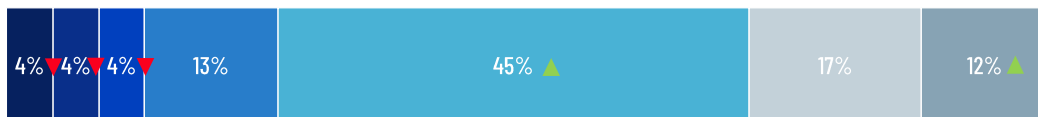


NO POSSIBILITY TO PAY BY CARD

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?

POLAND



OTHER COUNTRIES



● 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

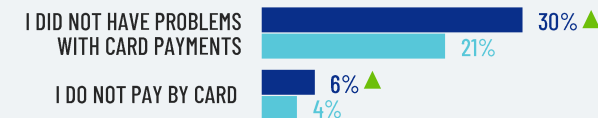
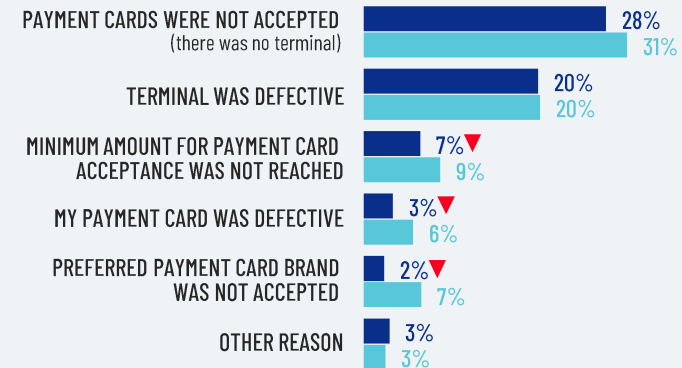
ALMOST
3/10



POLES HAVE NO 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?



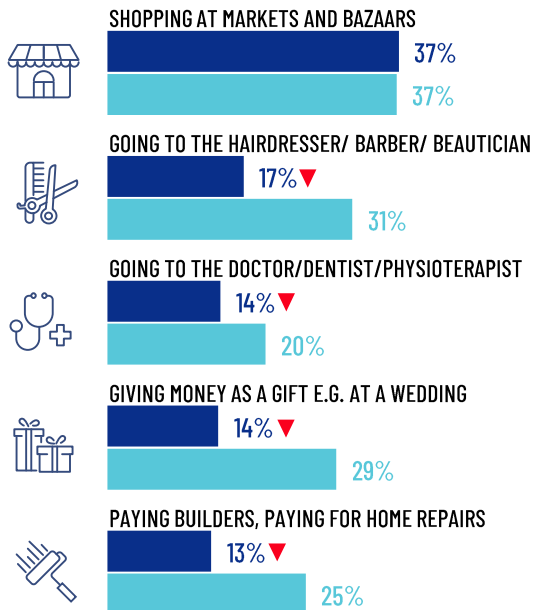
Poles find it much less likely than residents of other countries that they want to but cannot pay by card. Only 12% of them encounter it at least once a week, compared to 25% in other countries.

Almost 3 out of 10 Poles have no problems with card payments. If they have such difficulties, it is because cards have not been accepted or the terminal is broken – two most important reasons, as in other countries.

NO POSSIBILITY TO PAY BY CARD IN WHICH SITUATIONS

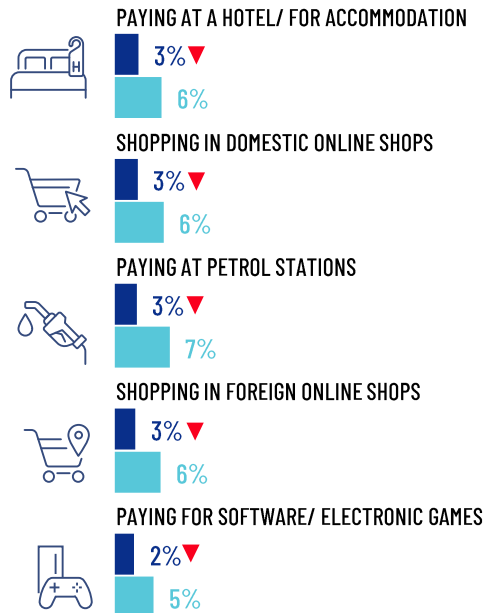
IN WHICH SITUATIONS DO YOU REGULARLY FIND THE OPTION TO PAY BY CARD UNAVAILABLE?

MOST COMMON PRODUCTS AND SERVICES



▲ 30% NONE OF THE ABOVE / vs. 16% OTHER COUNTRIES

RAREST PRODUCTS AND SERVICES



3/10

POLES DO NOT FIND ANY SITUATION
IN WHICH CARD PAYMENT IS UNAVAILABLE

In Poland, a situation when card payment is unavailable occurs much less frequently than in other countries.

Most often, Poles cannot pay by card at markets and bazaars – this result is similar to other countries. In addition, it sometimes happens that a card option is not available when paying a hairdresser, beautician, builder or when giving money as a gift.

The least frequent problems with card payments appear when shopping online in foreign and domestic stores, when buying software or games, at petrol stations and in hotels.

NO POSSIBILITY TO PAY BY CARD IN WHICH SITUATIONS

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

SHOPPING AT MARKETS AND BAZAARS



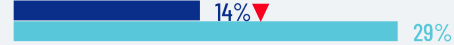
GOING TO THE HAIRDRESSER/ BARBER/ BEAUTICIAN



GOING TO THE DOCTOR/DENTIST/PHYSIOTHERAPIST



GIVING MONEY AS A GIFT E.G. AT A WEDDING



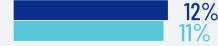
PAYING BUILDERS, PAYING FOR HOME REPAIRS



PAYING PARKING FEES



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



PAYING FOR TAXI TRIPS



BUYING PUBLIC TRANSPORT TICKETS (bus, tram)



MAKING PAYMENTS FOR SCHOOL/ PRESCHOOL/ UNIVERSITY



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



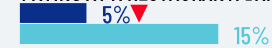
PAYING FINES



PAYING UTILITIES BILLS



PAYING AT A RESTAURANT/BAR/CLUB/FAST FOOD



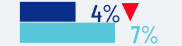
BUYING THINGS OTHER THAN GROCERIES IN SHOPS (e.g. home appliances, electronics, clothes etc.)



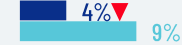
SHOPPING AT A PHARMACY



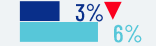
BUYING INSURANCE



PAYING FOR CINEMA/THEATER/ENTERTAINMENT



PAYING AT A HOTEL/ FOR ACCOMMODATION



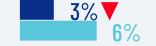
SHOPPING IN DOMESTIC ONLINE SHOPS



PAYING AT PETROL STATIONS



SHOPPING IN FOREIGN ONLINE SHOPS



PAYING FOR SOFTWARE/ ELECTRONIC GAMES



NONE OF THE ABOVE



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

Poles are less likely to resign from purchasing products or using a service because they do not have enough cash on them – this is not a problem in Poland. And if they do it, it is mainly in the industries they use most often: grocery shopping, other shopping, shopping at a pharmacy, visiting a doctor – the more often they use them, the more often such a situation may occur.

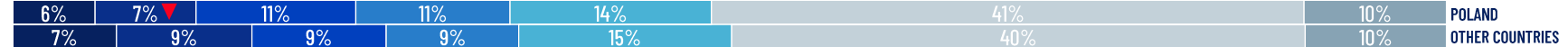
It is different in case of markets and bazaars. There, similar to other countries, card payments are not so commonly available. That's why sometimes they have to give up shopping there, if they don't have enough cash on them.

24%

OF POLES RESIGN FROM SHOPPING AT MARKETS AND BAZAARS DUE TO LACK OF CASH AT LEAST 2-3 TIMES PER MONTH

MOST COMMON PRODUCTS AND SERVICES

SHOPPING AT MARKETS AND BAZAARS



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



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



SHOPPING AT A PHARMACY



GOING TO THE DOCTOR/DENTIST/PHYSIOTHERAPIST



RAREST PRODUCTS AND SERVICES

GIVING MONEY AS A GIFT E.G. AT A WEDDING



MAKING PAYMENTS FOR SCHOOL/ PRESCHOOL/ UNIVERSITY



PAYING BUILDERS, PAYING FOR HOME REPAIRS



PAYING FOR SOFTWARE/ ELECTRONIC GAMES



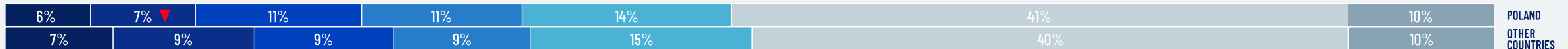
PAYING FINES



NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY OF 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?

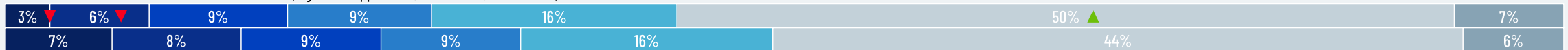
SHOPPING AT MARKETS AND BAZAARS



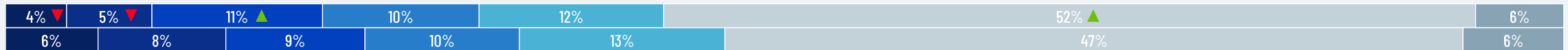
GROCERY SHOPPING IN SHOPS (offline - traditional shops/sales points)



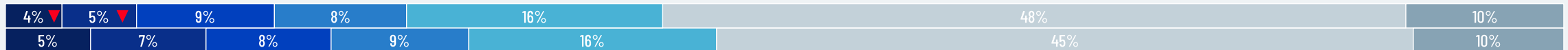
BUYING THINGS OTHER THAN GROCERIES IN SHOPS (e.g. home appliances, electronics, clothes etc.)



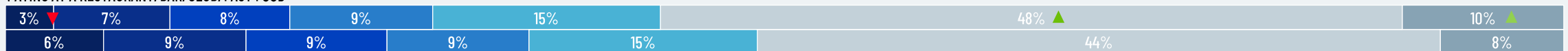
SHOPPING AT A PHARMACY



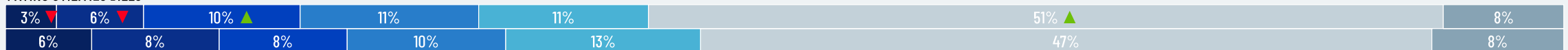
GOING TO THE DOCTOR/DENTIST/PHYSIOTHERAPIST



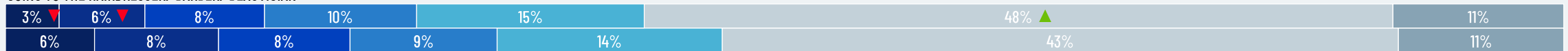
PAYING AT A RESTAURANT/BAR/CLUB/FAST FOOD



PAYING UTILITIES BILLS



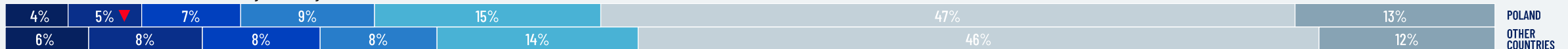
GOING TO THE HAIRDRESSER/ BARBER/ BEAUTICIAN



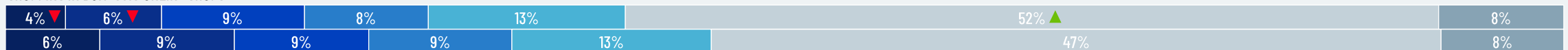
NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY OF CASH-FREE PAYMENT(2/3)

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?

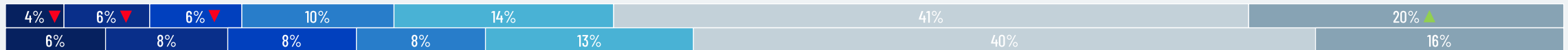
PAYING CHARGES AT PUBLIC INSTITUTIONS (e.g. for having documents issued)



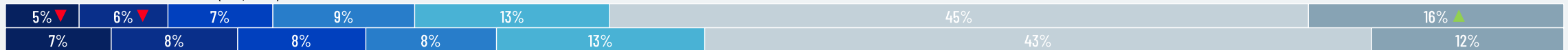
SHOPPING IN DOMESTIC ONLINE SHOPS



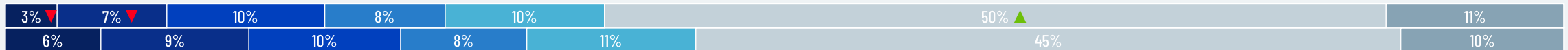
PAYING FOR TAXI TRIPS



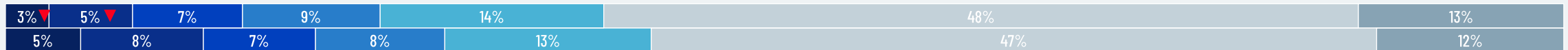
BUYING PUBLIC TRANSPORT TICKETS (bus, tram)



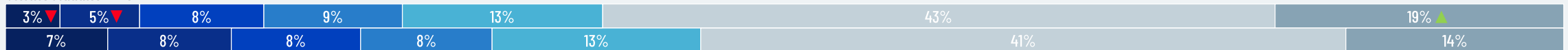
PAYING AT PETROL STATIONS



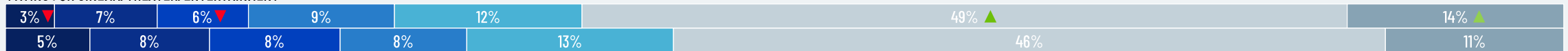
BUYING INSURANCE



PAYING PARKING FEES



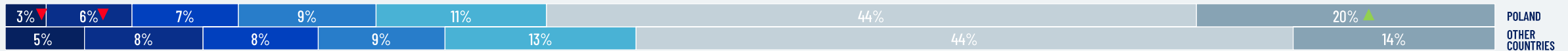
PAYING FOR CINEMA/THEATER/ENTERTAINMENT



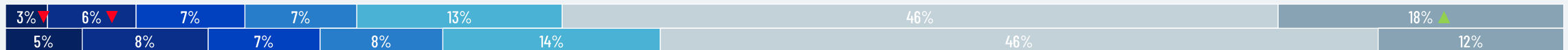
NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY OF CASH-FREE PAYMENT(3/3)

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?

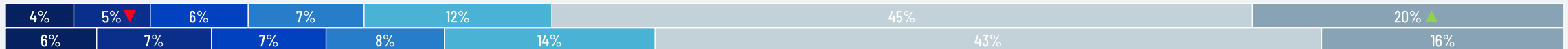
SHOPPING IN FOREIGN ONLINE SHOPS



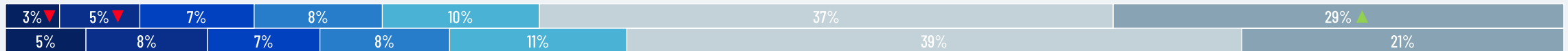
PAYING AT A HOTEL/ FOR ACCOMMODATION



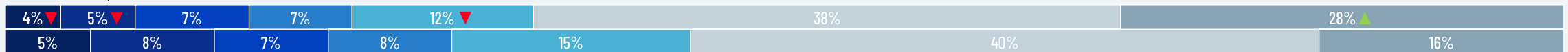
GIVING MONEY AS A GIFT E.G. AT A WEDDING



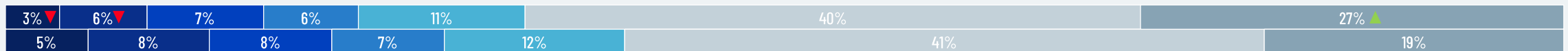
MAKING PAYMENTS FOR SCHOOL/ PRESCHOOL/ UNIVERSITY



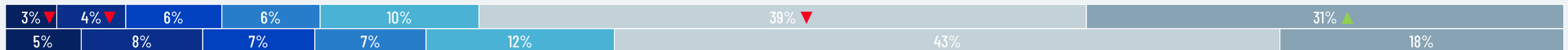
PAYING BUILDERS, PAYING FOR HOME REPAIRS



PAYING FOR SOFTWARE/ ELECTRONIC GAMES



PAYING FINES



.07

PAYMENTS **WHILE TRAVELLING**



PAYMENTS ABROAD

When travelling, Poles choose both cash (63%) and electronic payments (56%).

When they pay by card abroad, in comparison to other nations they prefer to pay in the local currency, but still 46% choose their country's currency.

Opinions on charging the account when withdrawing cash from an ATM are divided, as in other countries with a slight predominance of own currency (52%).

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



63%

CASH



56%▼

ELECTRONIC PAYMENTS
card, phone or other devices,
virtual wallet etc.

0%

OTHER FORMS
OF PAYMENT

59%

OTHER COUNTRIES

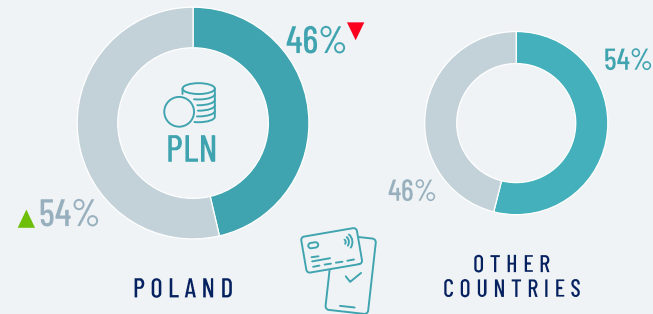
61%

0%

POLAND n=674; OTHER COUNTRIES n=7164

● POLAND ● OTHER COUNTRIES

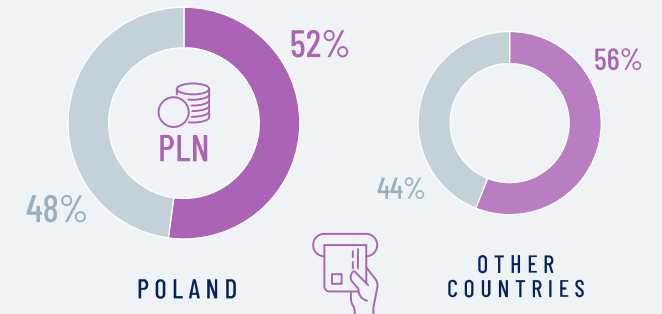
WHILE ABROAD, IN WHAT CURRENCY WOULD
YOU LIKE TO PAY WITH BY CARD, PHONE
OR ANY OTHER DEVICES?



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

POLAND n=377; OTHER COUNTRIES n=4377

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)?

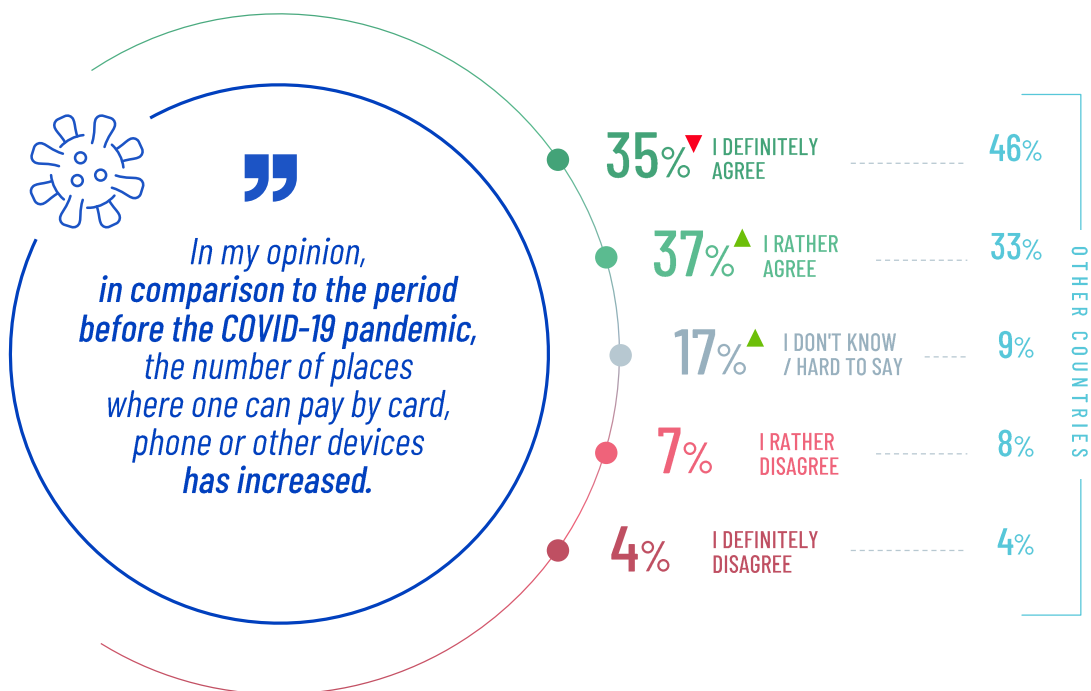


● MY OWN CURRENCY (my country's currency)
● LOCAL CURRENCY (the currency of the country that I'm visiting)

POLAND n=674; OTHER COUNTRIES n=7164

ELECTRONIC PAYMENTS AND COVID-19 PANDEMIC

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



According to 72% of Poles, it is true that after the COVID-19 pandemic, there are more places where you can pay by card, with a telephone or other devices.

.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



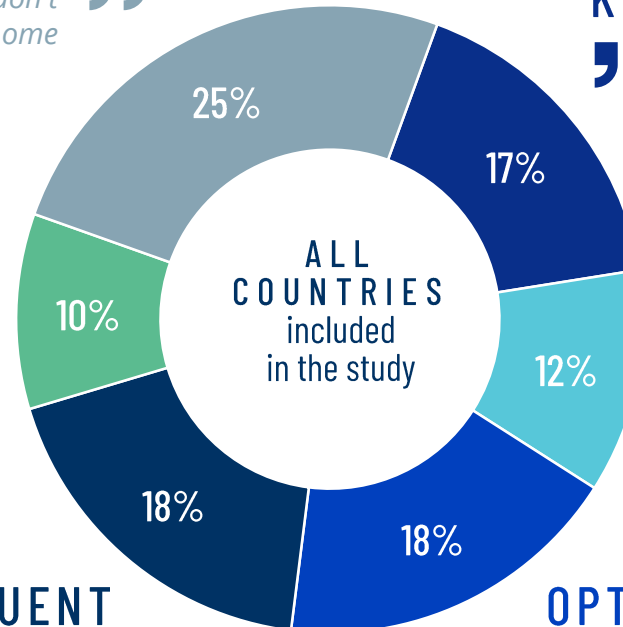
I would like to have a lot, but so far, I don't have much, I don't yet manage money seriously



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

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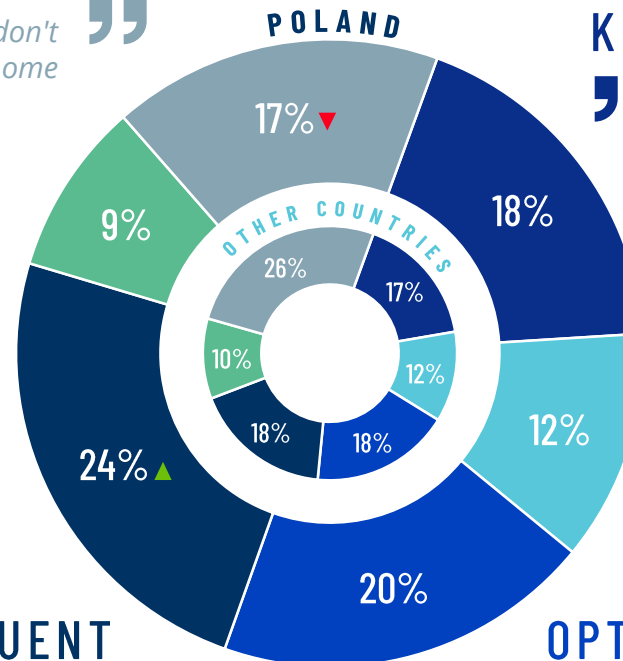


I would like to have a lot, but so far, I don't have much, I don't yet manage money seriously

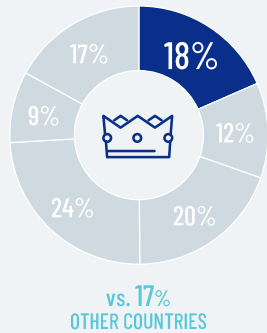
OPTIMAL



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SEGMENTATION - KINGS OF LIFE



KINGS OF LIFE

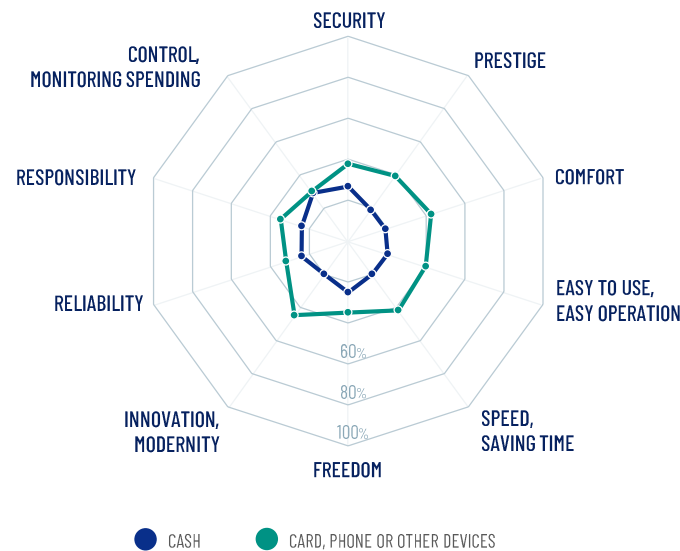
I spend cash quickly on what I want, without control - after all, I am the king of life



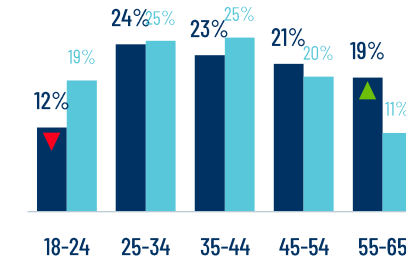
ATTITUDES

- 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**

GENDER

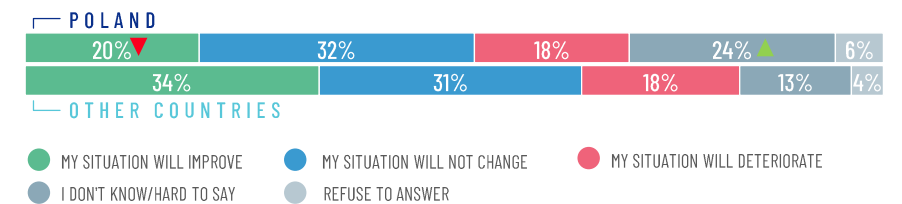
IMAGE (ASSOCIATIONS)
OF CASH AND electronic payments

AGE

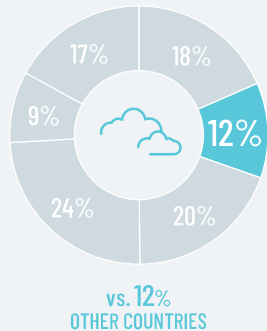
PREFERRED METHOD
OF PAYMENT
while shopping offlineHOW DO YOU ASSESS THE FINANCIAL
SITUATION OF YOUR HOUSEHOLD?

7%	WE ARE VERY POOR we don't have enough even for basic needs	8%
26%	WE ARE MODEST we have to seriously economize on a daily basis	27%
50%	WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	46%
14%	WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	15%
3%	WE LIVE ON A VERY GOOD LEVEL we can afford a certain level of luxury	5%

POLAND OTHER COUNTRIES

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

SEGMENTATION - DREAMERS



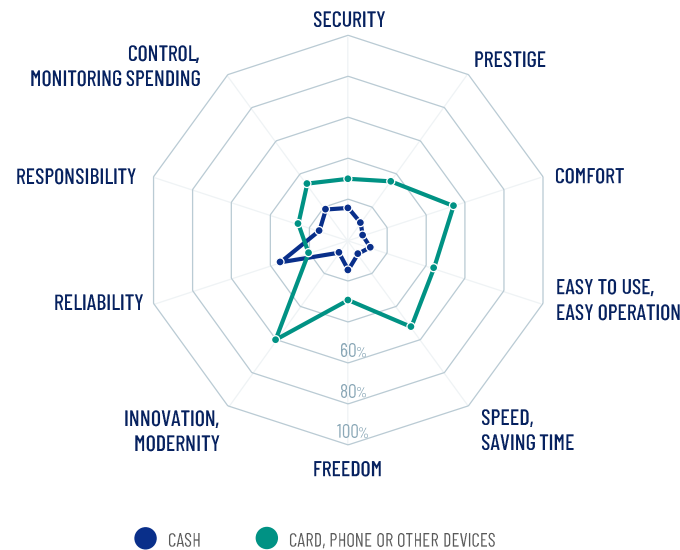
DREAMERS

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

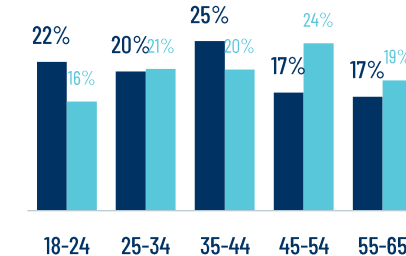
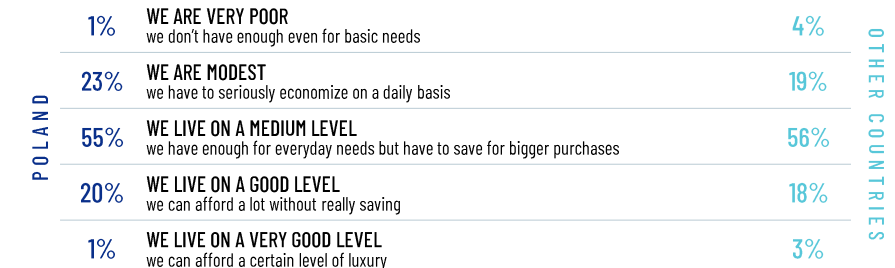
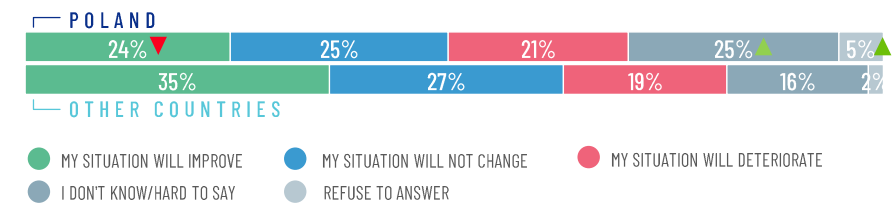
ATTITUDES

- 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

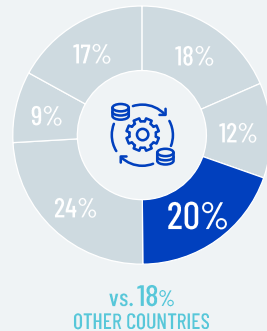
GENDER

IMAGE (ASSOCIATIONS)
OF CASH AND electronic payments

AGE

PREFERRED METHOD
OF PAYMENT
while shopping offlineHOW DO YOU ASSESS THE FINANCIAL
SITUATION OF YOUR HOUSEHOLD?HOW DO YOU PICTURE YOUR HOUSEHOLD'S
FINANCIAL SITUATION IN THE NEXT 12 MONTHS?

SEGMENTATION - OPTIMAL

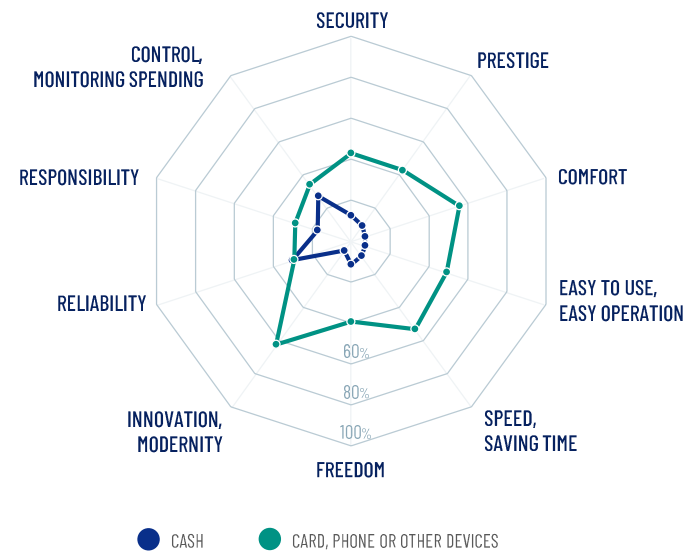


OPTIMAL

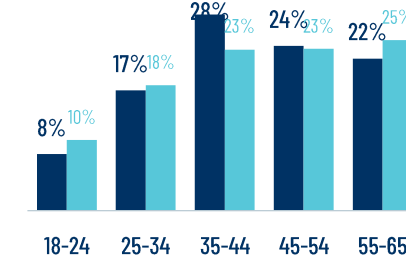
I consciously manage my money
- I use promotional offers, plan my expenses and invest capital. I value the freedom of choice, so I don't reject any form of payment

ATTITUDES

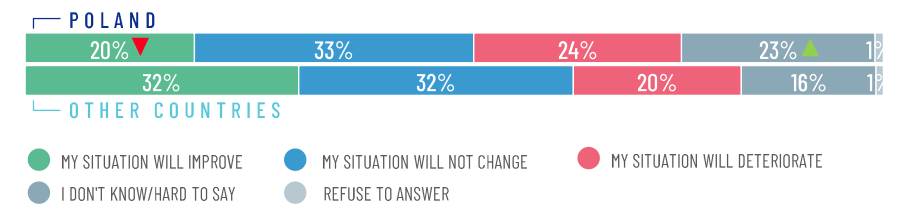
- **Money is important to them** - they like to think about it, talk about it, deal with it; **dealing with it gives them the greatest pleasure** compared to other segments
- **They save money, make financial plans** - they don't spend their money immediately
- They know perfectly well **how much money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

IMAGE (ASSOCIATIONS)
OF CASH AND electronic payments

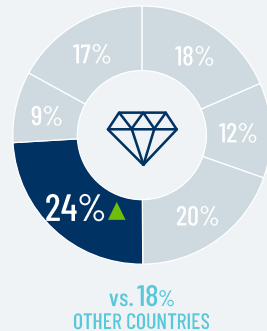
AGE

PREFERRED METHOD
OF PAYMENT
while shopping offlineHOW DO YOU ASSESS THE FINANCIAL
SITUATION OF YOUR HOUSEHOLD?

2%	WE ARE VERY POOR we don't have enough even for basic needs	2%
19%	WE ARE MODEST we have to seriously economize on a daily basis	17%
60%	WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	62%
18%	WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	16%
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 - AFFLUENT

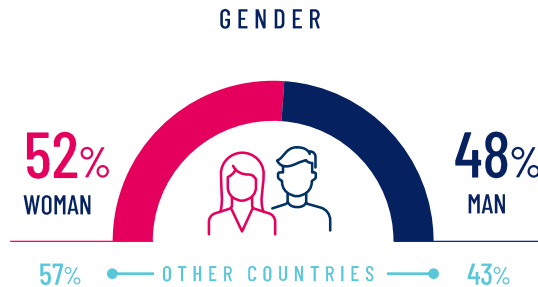
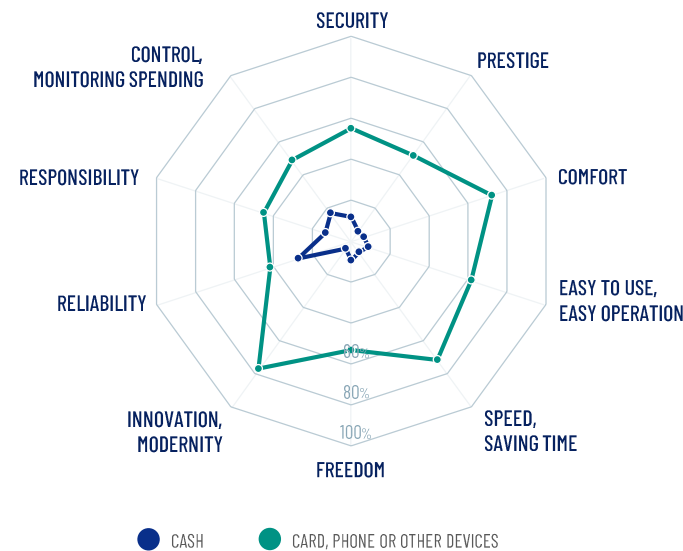


AFFLUENT

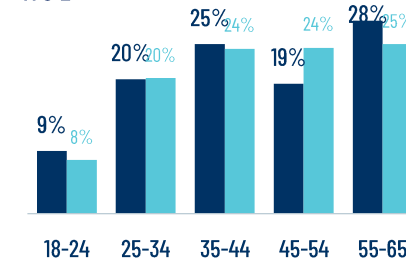
I control my money and expenses, but money is only a means towards a goal - I have it, but I don't have to think about it all the time and worry about it

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**

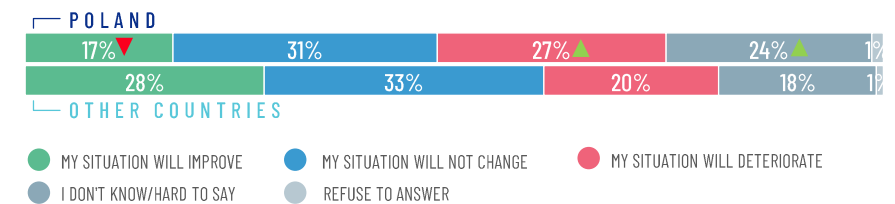
IMAGE (ASSOCIATIONS)
OF CASH AND electronic payments

AGE

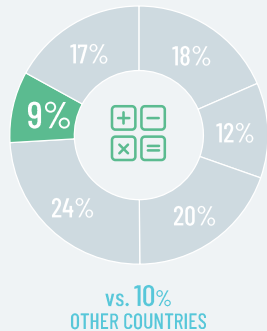
PREFERRED METHOD
OF PAYMENT
while shopping offlineHOW DO YOU ASSESS THE FINANCIAL
SITUATION OF YOUR HOUSEHOLD?

1%	WE ARE VERY POOR we don't have enough even for basic needs	2%
15%	WE ARE MODEST we have to seriously economize on a daily basis	15%
59%	WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	64%
22%	WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	17%
3%	WE LIVE ON A VERY GOOD LEVEL we can afford a certain level of luxury	2%

POLAND OTHER COUNTRIES

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

SEGMENTATION - ECONOMICAL



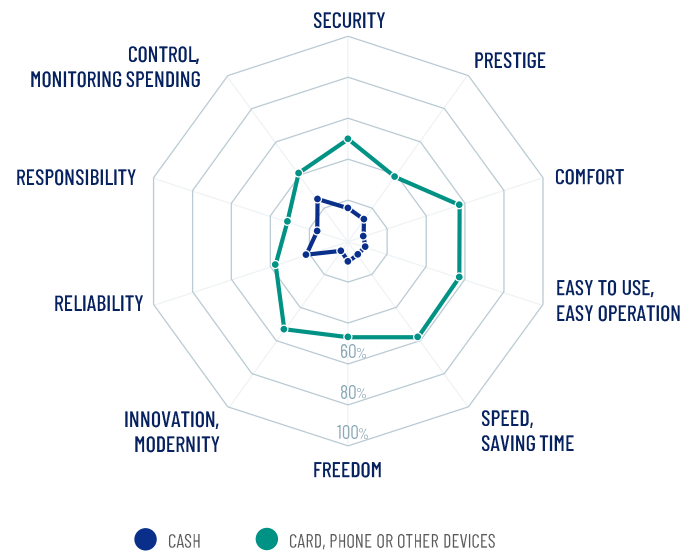
ECONOMICAL

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.

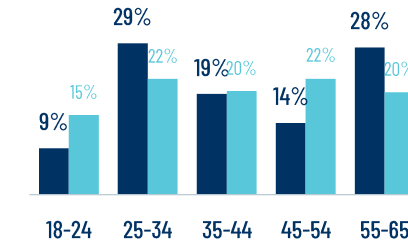
ATTITUDES

- 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**

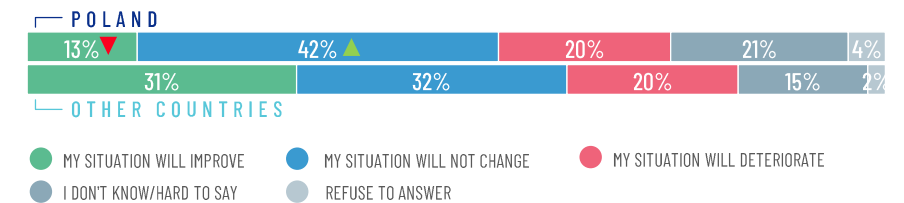
GENDER

IMAGE (ASSOCIATIONS)
OF CASH AND electronic payments

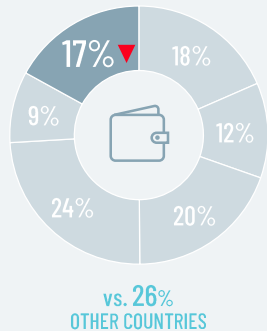
AGE

PREFERRED METHOD
OF PAYMENT
while shopping offlineHOW DO YOU ASSESS THE FINANCIAL
SITUATION OF YOUR HOUSEHOLD?

2%	WE ARE VERY POOR we don't have enough even for basic needs	5%	OTHER COUNTRIES
23%	WE ARE MODEST we have to seriously economize on a daily basis	26%	
61%	WE LIVE ON A MEDIUM LEVEL we have enough for everyday needs but have to save for bigger purchases	54%	
13%	WE LIVE ON A GOOD LEVEL we can afford a lot without really saving	12%	
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 - SCEPTICS



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**

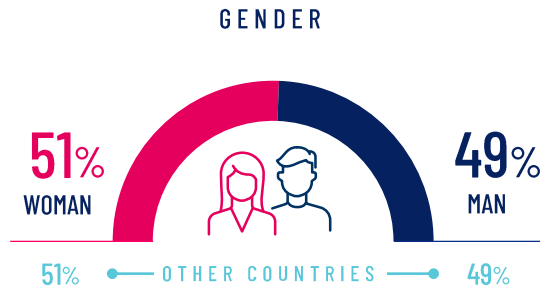
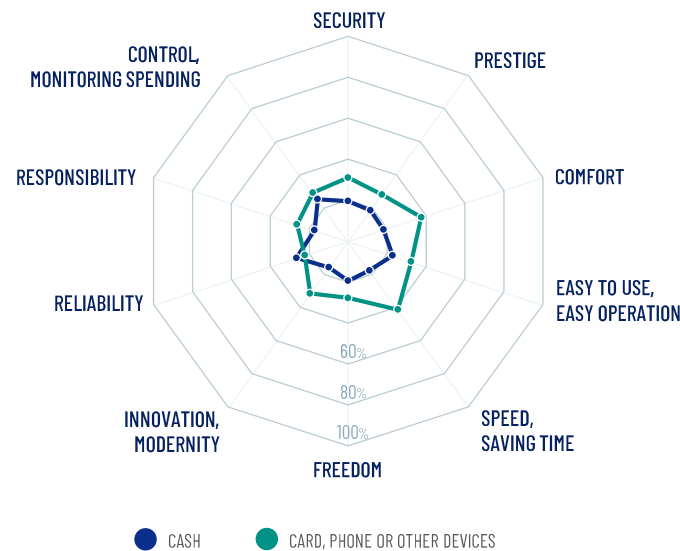
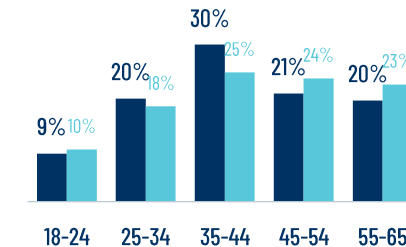


IMAGE (ASSOCIATIONS) OF CASH AND electronic payments



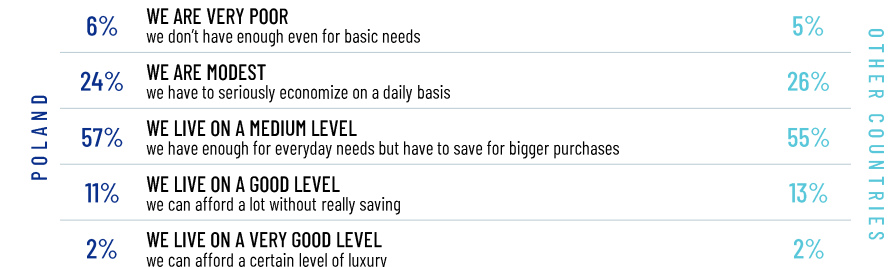
AGE



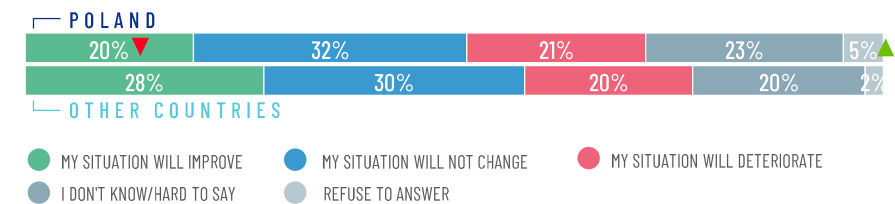
PREFERRED METHOD OF PAYMENT while shopping offline



HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?



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



09

ABOUT RESPONDENTS

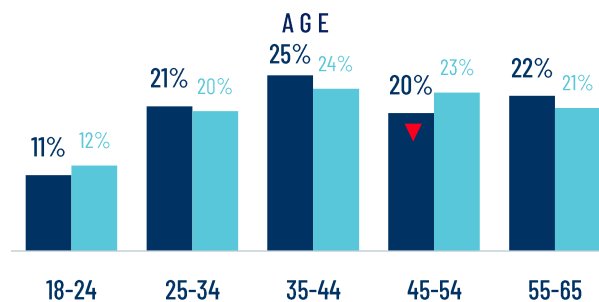


ABOUT RESPONDENTS

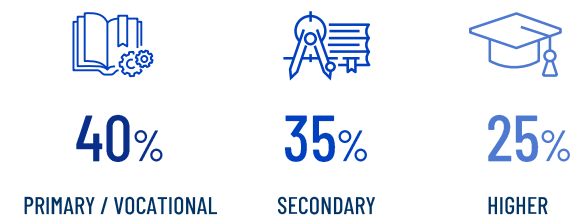
GENDER



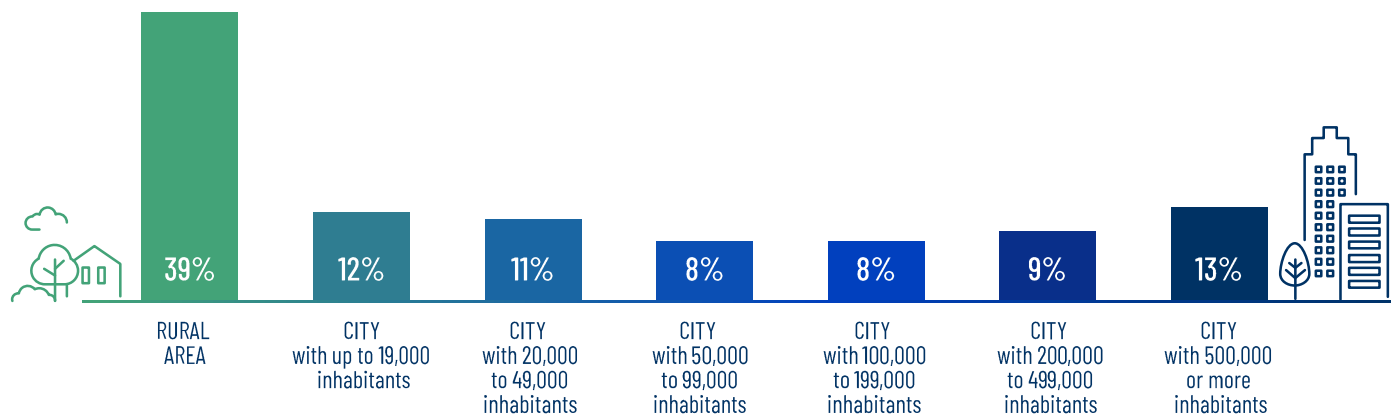
AGE



LEVEL OF EDUCATION



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

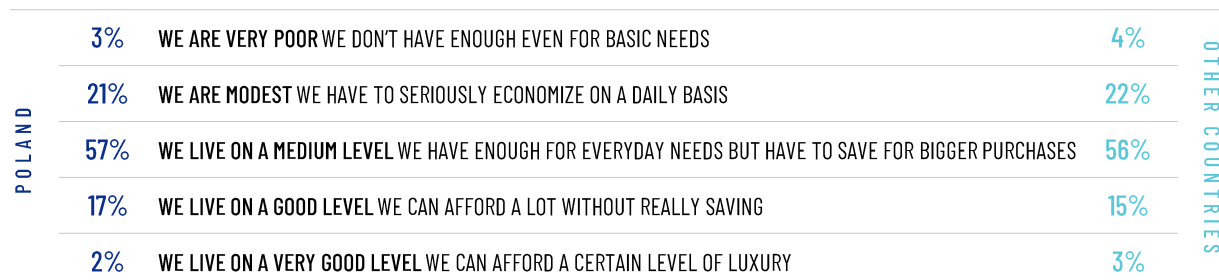


ABOUT RESPONDENTS

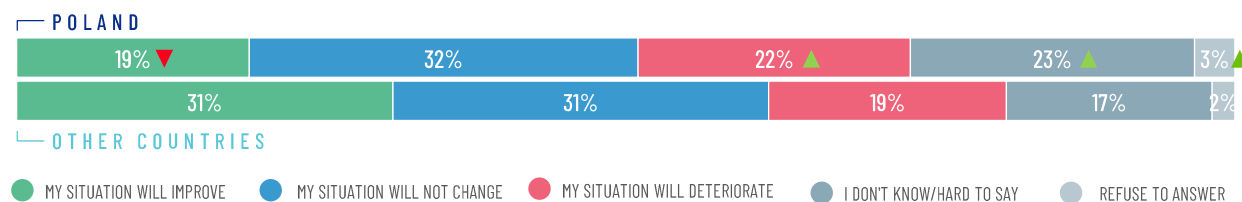
YOUR CURRENT WORK SITUATION



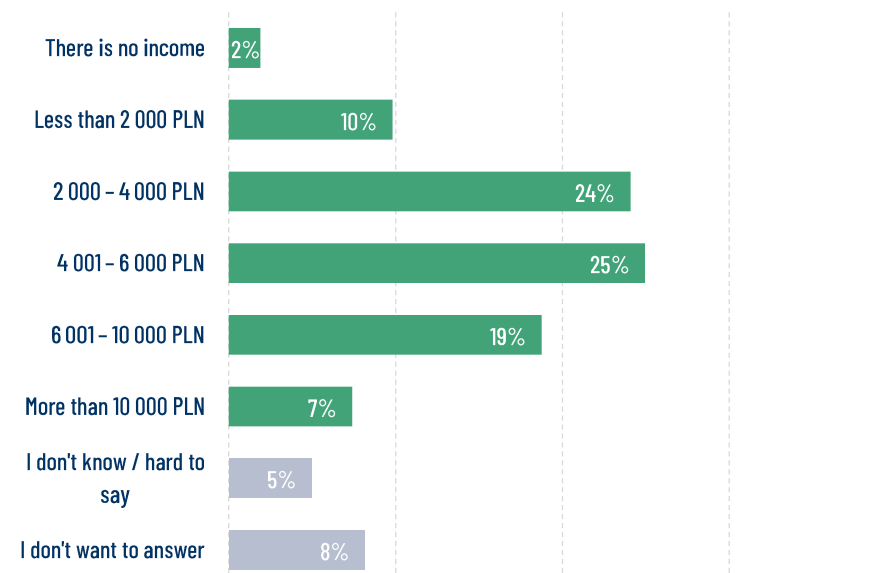
HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?



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

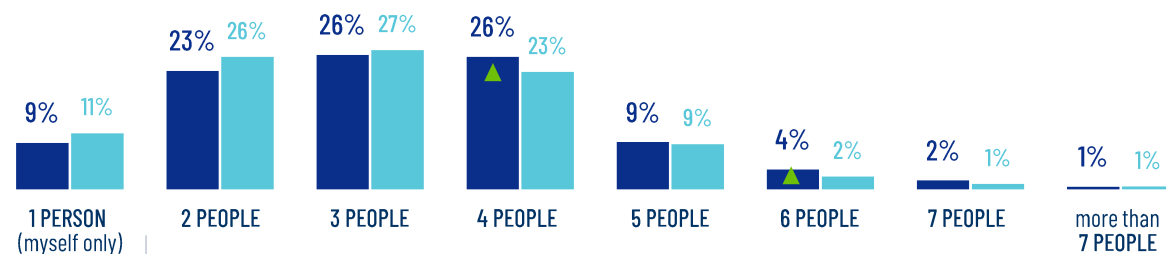


WHAT IS THE TOTAL MONTHLY NET INCOME OF ALL THE PEOPLE LIVING IN YOUR HOUSEHOLD, FROM ALL SOURCES

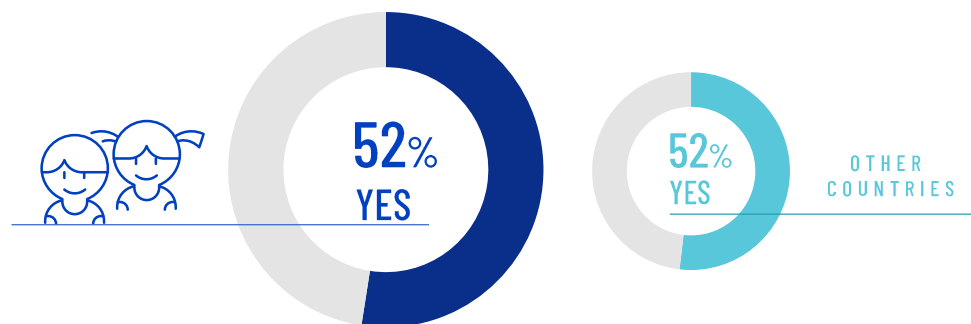


ABOUT RESPONDENTS

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 _____

