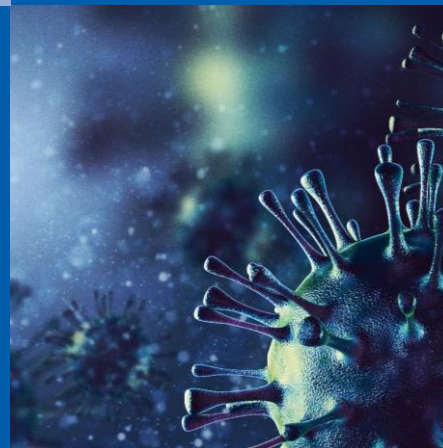
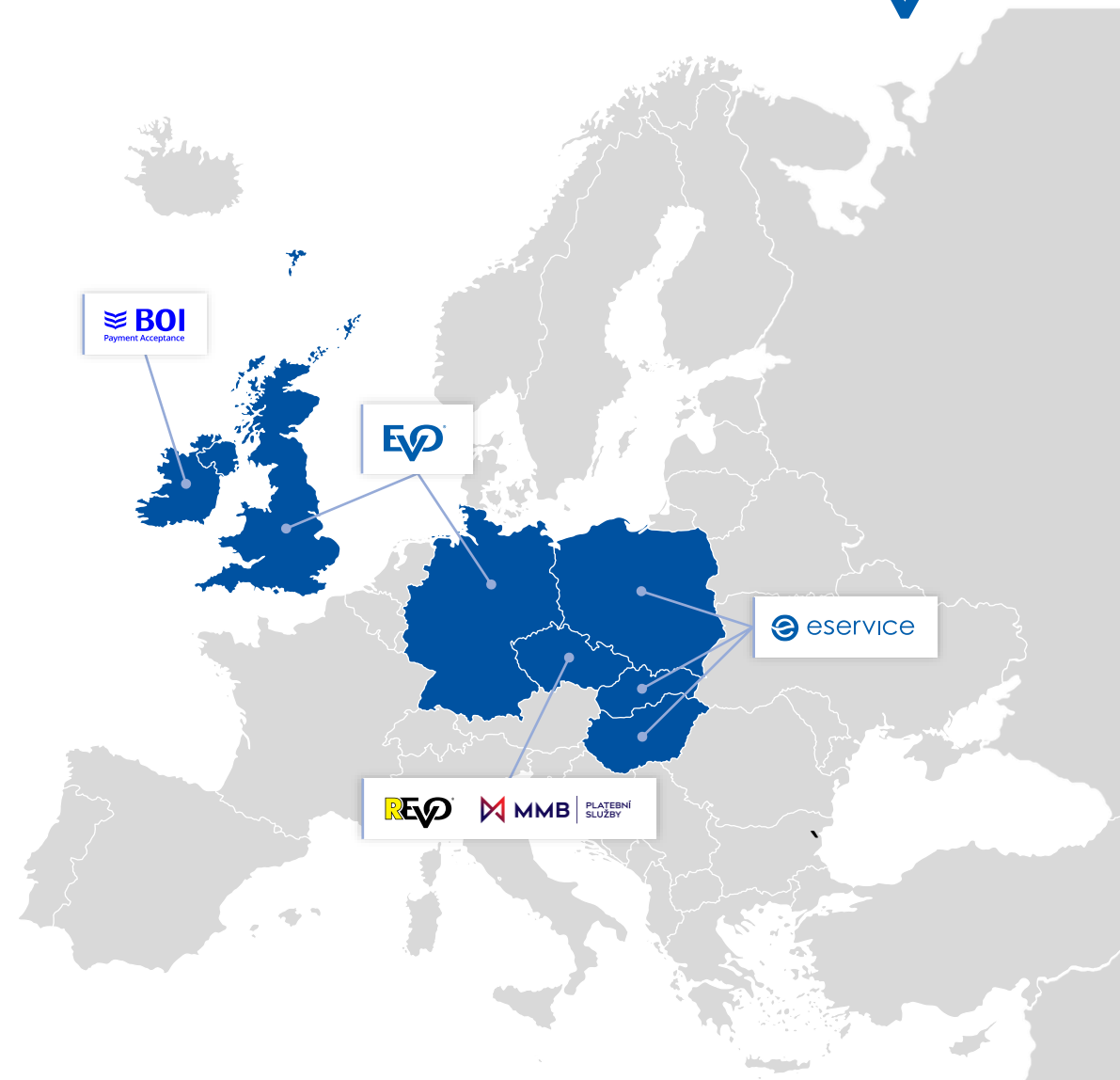




How COVID-19 changed European shopping and payments behaviour



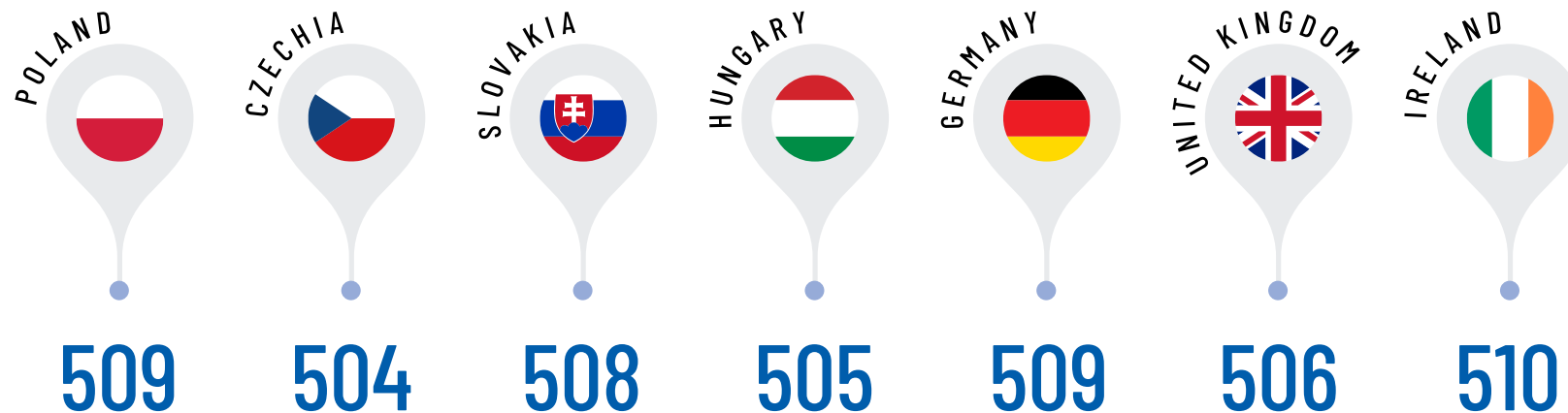
The aim of the study
was to assess how
the COVID-19 pandemic
affected shopping habits
and payment behaviour
in different European
countries.



About the study

COUNTRIES IN THE STUDY

SAMPLE SIZE



survey realised in cooperation with **VISA**

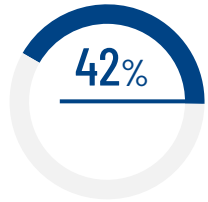
RESPONDENTS

Each country is represented by a sample group aged 18-65.

RESEARCH METHOD

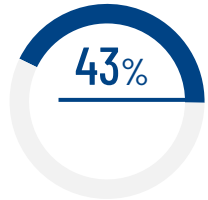
The study was conducted with CAWI method
– respondents were invited to take part in an internet survey.

COVID-19 pandemic – how did it affect Europeans?



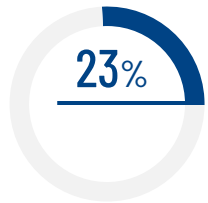
more than
4/10

Europeans declare that the pandemic **encouraged them to buy online.**



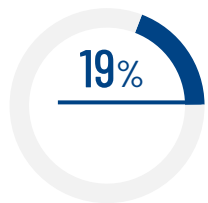
more than
4/10

Europeans started to **pay by card/cashlessly more often due to the pandemic.**



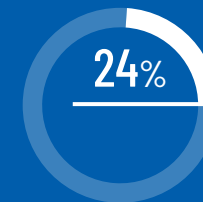
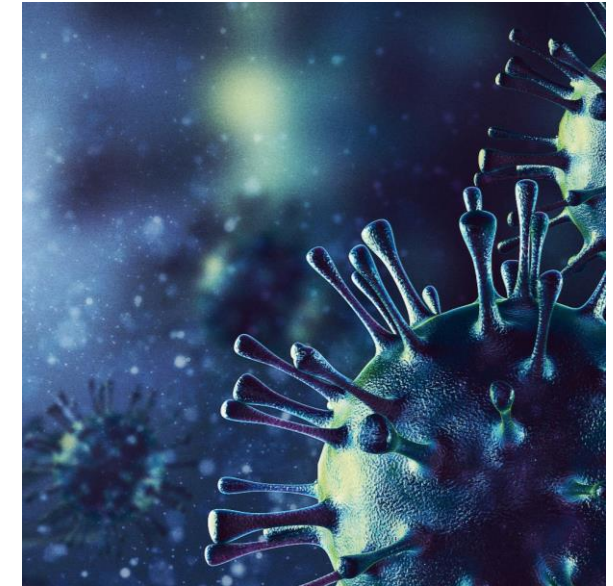
almost
1/4

Europeans plan to use **traditional card payment while shopping offline more often** than before pandemic.



almost
1/5

Europeans plan to use **traditional card payment while shopping online more often** than before pandemic.



almost
1/4

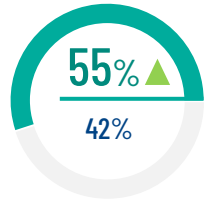
Europeans think that the COVID-19 **pandemic will end in 1st half of 2022.**



Ireland vs Europe

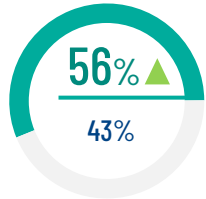
how the COVID-19 pandemic
changed Irish shopping

COVID-19 pandemic – how did it affect Irish people?



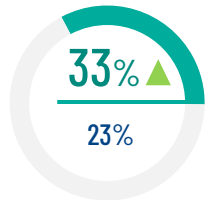
more than
half

of Irish people declare that the pandemic **encouraged them to buy online.**



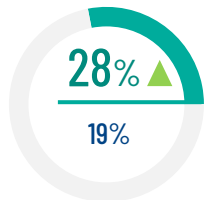
more than
1/2

of Irish people started to pay by **card/ using cashless technology more often due to the pandemic.**



1/3

of Irish people plan to use **traditional card payment while shopping offline more often** than before the pandemic.

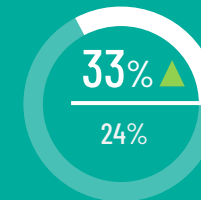


almost
3/10

of Irish people plan to use **traditional card payment while shopping online more often** than before the pandemic.



The pandemic has altered Irish shopping and payment habits - people started shopping online and using cashless payment methods more than other European markets. Additionally, Irish consumers plan to increase their card usage more than the other European markets surveyed.



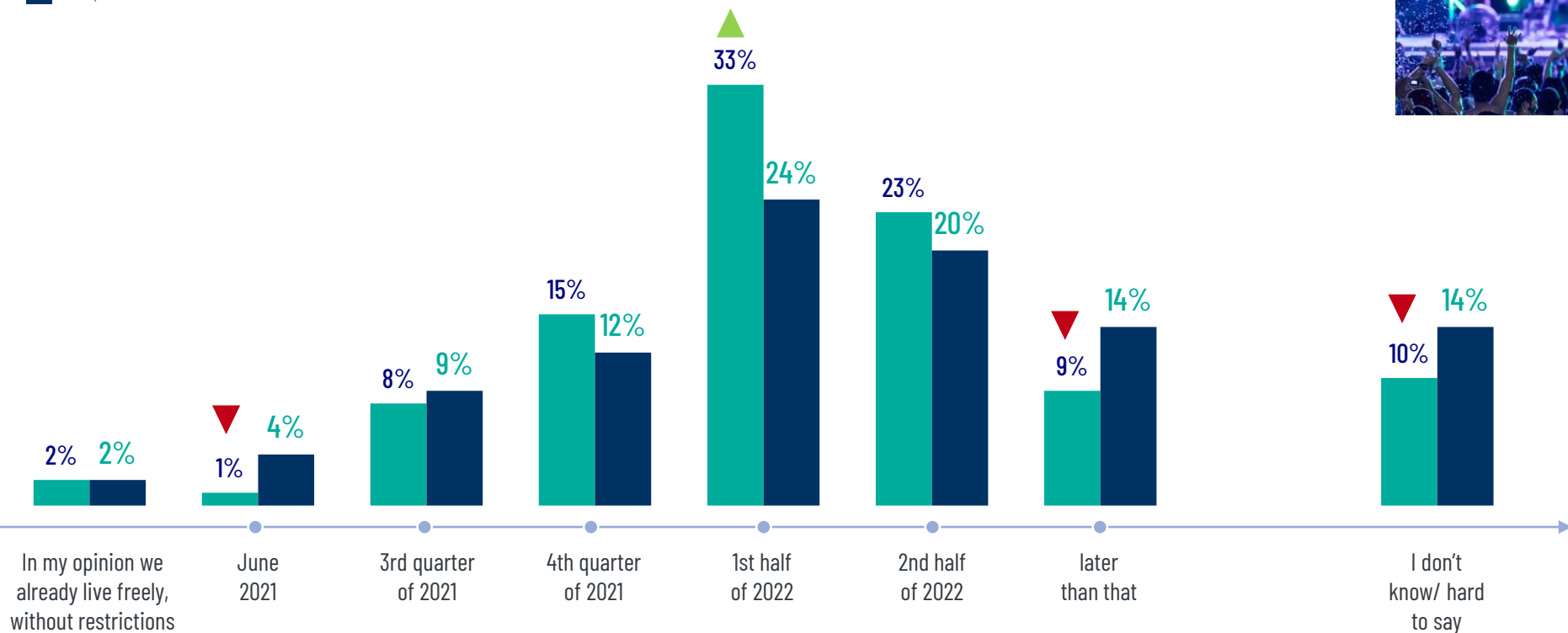
1/3

of Irish people think that **COVID-19 pandemic will end in 1st half of 2022.**

Irish people – pandemic optimists or pessimists?

WHEN DO YOU THINK WE WILL LIVE NORMALLY IN IRELAND, WITHOUT RESTRICTIONS?

Ireland
Europe



1/3



of Irish people think that "normal life" - life without restrictions - will return during the 1st half of 2022.

It's significantly more than in the rest of Europe.



Economic situation and optimism



HOW DO YOU ASSESS THE FINANCIAL STATUS OF YOUR HOUSEHOLD?

WE HAVE A VERY HIGH STANDARD OF LIVING

we can afford a high degree of luxury



WE HAVE A GOOD STANDARD OF LIVING

we can afford a lot without really saving



WE HAVE AN AVERAGE STANDARD OF LIVING

we have enough for the everyday needs, but have to save for bigger purchases



WE HAVE A MODEST STANDARD OF LIVING

we have to seriously economize on a daily basis



WE ARE VERY POOR

we don't have enough even for the basic needs



HOW DID THE COVID-19 PANDEMIC AFFECT THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

MY SITUATION HAS DETERIORATED



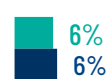
MY SITUATION HAS IMPROVED



MY SITUATION DID NOT CHANGE



I DON'T KNOW/HARD TO SAY



REFUSED TO ANSWER



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

MY SITUATION WILL DETERIORATE



MY SITUATION WILL IMPROVE



MY SITUATION WILL NOT CHANGE



I DON'T KNOW/HARD TO SAY



REFUSED TO ANSWER



Irish people are optimistic about their financial situation over the next 12 months.

About
50%



of Irish people assess their living status as average and 2/10 as high. More than a half claim that the COVID-19 pandemic has not changed their situation.

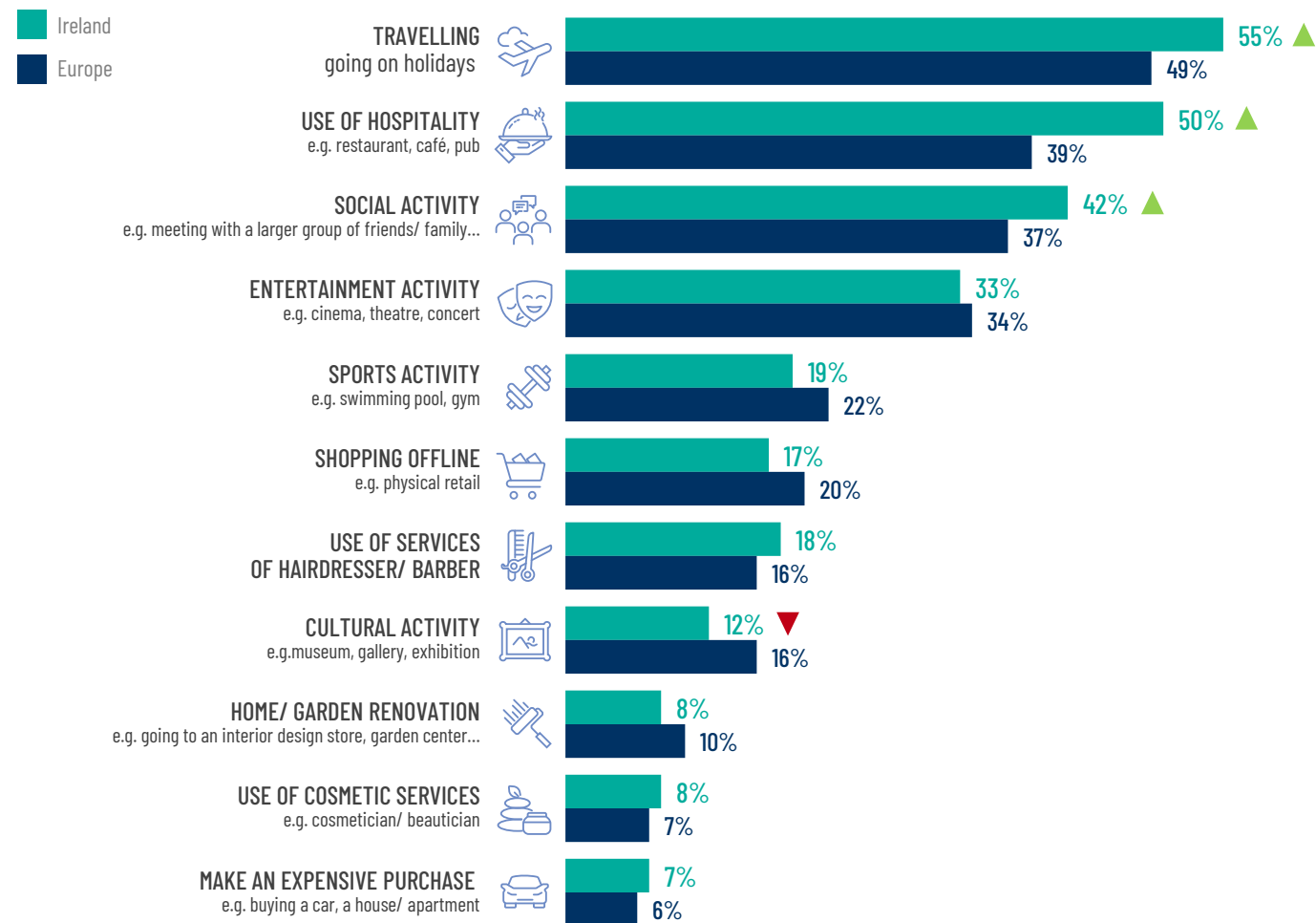
About 1/3 believe that their financial situation will improve during the next 12 months.



What are Irish people most looking forward to?

WHICH OF THE FOLLOWING DO YOU WANT TO DO NOW SINCE THE RESTRICTIONS HAVE BEEN LIFTED IN IRELAND?

Choose max. 3 answers.



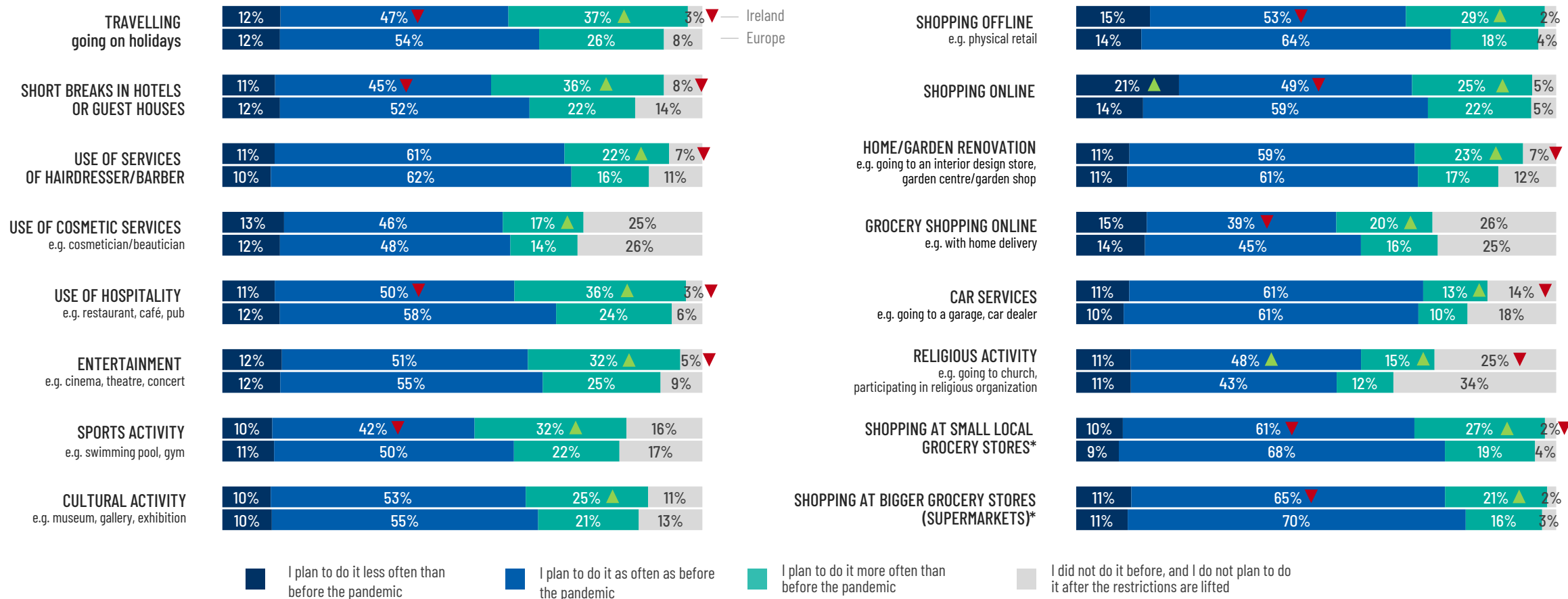
Overall, Europeans are most looking forward to travelling, using hospitality services and socialising. Irish people indicate their desire to do these things significantly more than their European neighbours.



Pandemic freedom – what will Irish people do when it comes?



BELOW IS A LIST OF VARIOUS THINGS TO DO. FOR EACH ACTIVITY, PLEASE SPECIFY HOW OFTEN YOU PLAN TO DO IT AFTER THE RESTRICTIONS ARE LIFTED COMPARING TO HOW OFTEN YOU DID IT BEFORE THE PANDEMIC.



When asked about things they want to do more often than before the pandemic, Irish people indicate all activities more often than other Europeans.

Base: Europe: N=3551; Ireland N=510

*Not asked in every country

▼ Result statistically lower than the average result among all countries

▲ Result statistically higher than the average result among all countries

BOI
Payment Acceptance

How card/cashless payments affect consumers perception of a business



THINK ABOUT THE TIME IN IRELAND IN THE FUTURE, WITHOUT COVID-19 RESTRICTIONS. IMAGINE YOU ARE USING THE SERVICE BELOW THAT ALLOWS YOU TO PAY BY CARD/CASHLESS. WHICH OF THE FOLLOWING STATEMENTS DO YOU AGREE WITH?



Irish people, more often than their European neighbours, think that the ability to pay by card/cashlessly is safer (more hygienic) than other payment methods. Card/cashless payment methods are especially important in case of hospitality services, groceries and offline retail.

Base: Europe: N=3551; Ireland N=510

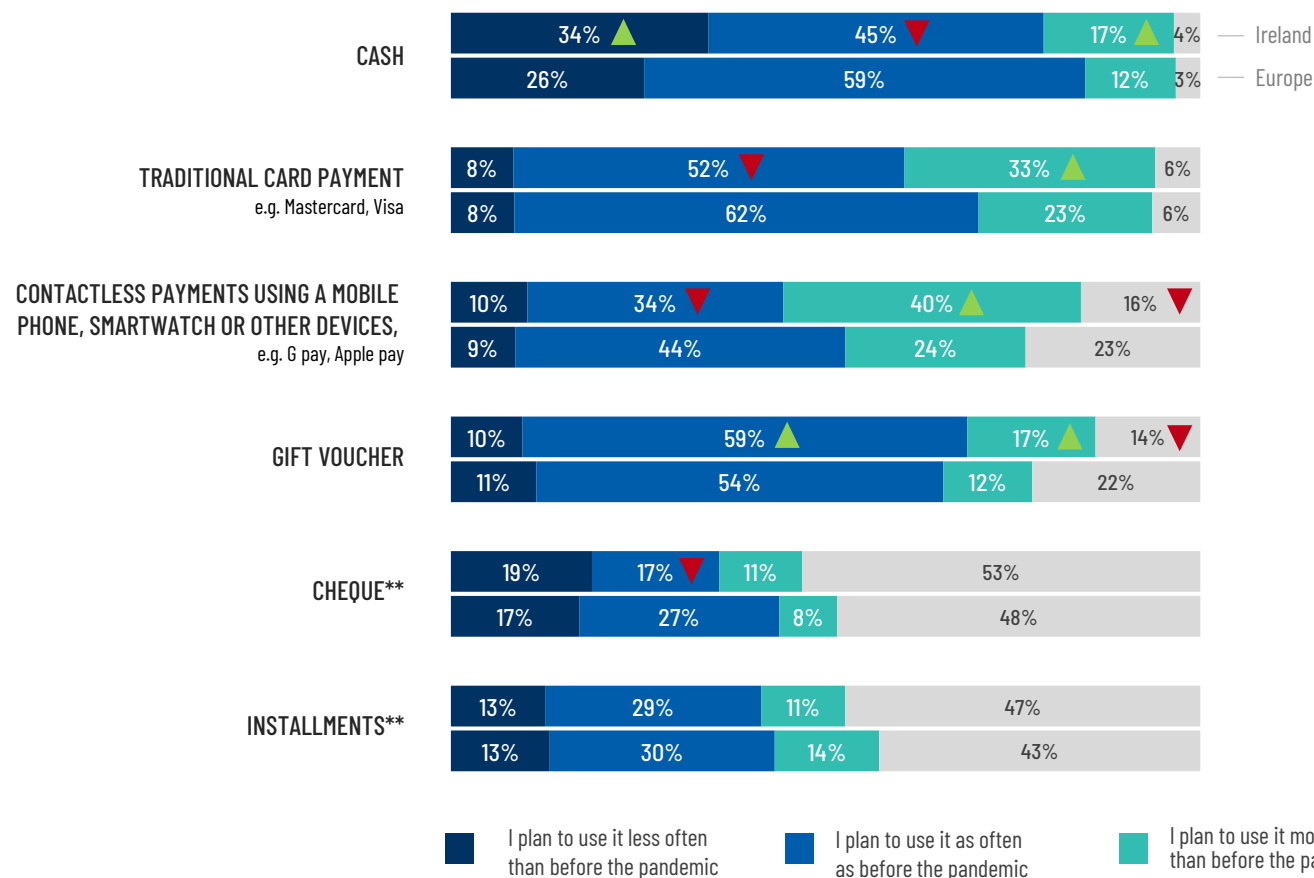
*Not asked in every country

▼ Result statistically lower than the average result among all countries

▲ Result statistically higher than the average result among all countries

Payment methods while shopping offline

BELOW IS A LIST OF PAYMENT METHODS THAT YOU CAN USE WHILE SHOPPING OFFLINE (AT RETAIL STORES, RESTAURANTS ETC.).
FOR EACH METHOD, PLEASE SPECIFY HOW OFTEN YOU PLAN TO USE IT (...)

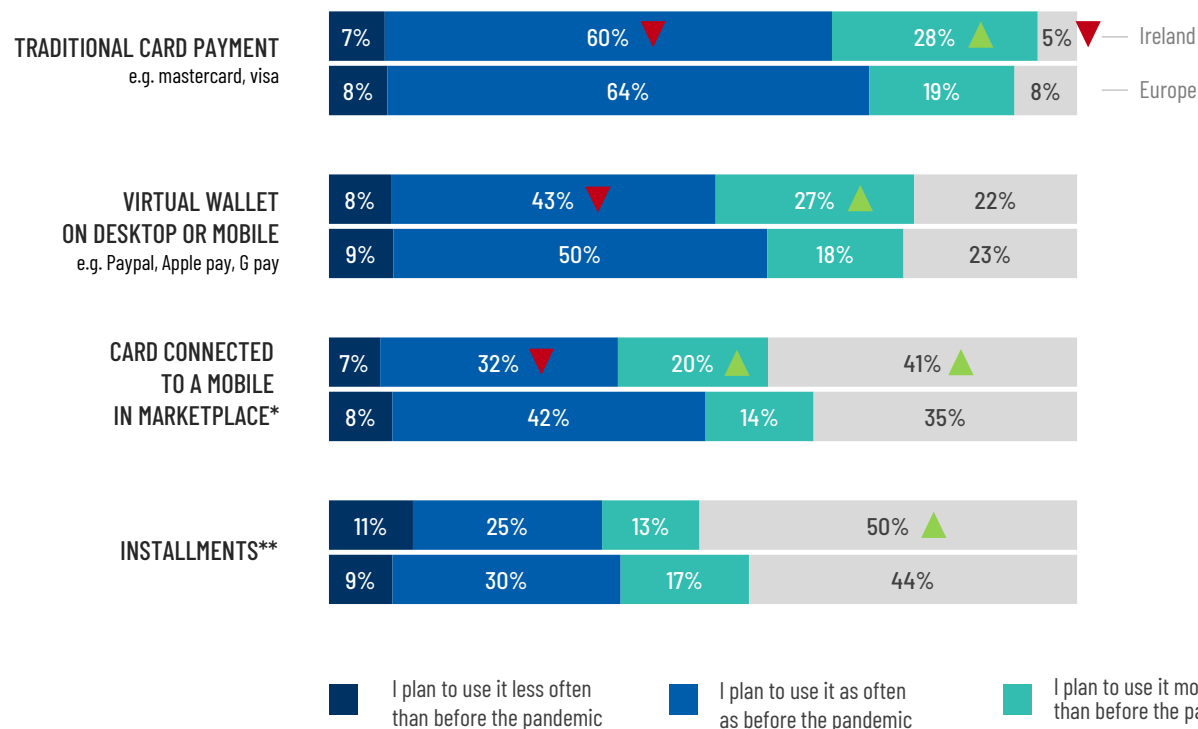


- **1/3 of Irish people declare that they plan to use cash less often than before the pandemic** – that's more than in all of the surveyed European countries.
- But nearly **2/10 plan to use it more often** than before.
- **1/2 of Irish people** (it's less than in all the surveyed European countries) **admit that they plan to use card payment as often as before the pandemic. 1/3 of Irish people want to use it more often.**
- **40% of Irish people** (less than in all of the surveyed countries) **plan to use modern contactless payments more often than before the pandemic.**
- **About 60% of Irish people** (more than in all of the surveyed countries) **plan to use gift vouchers as often as before the pandemic. About 2/10 plan to use them more often.**
- **Cheques and installments are not very popular in Ireland – about half of the respondents don't use them and don't plan to. The group that plans to use them more often is small. Results are very similar in the UK.**

It is likely that the popularity of traditional card payment and modern contactless payment methods will grow post-pandemic while shopping offline.

Payment methods while shopping online

BELOW IS A LIST OF PAYMENT METHODS THAT YOU CAN USE WHILE SHOPPING ONLINE.
FOR EACH METHOD, PLEASE SPECIFY HOW OFTEN YOU PLAN TO USE IT (...)



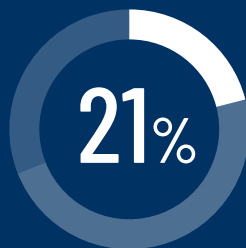
- **About 3/10 of Irish people plan to use traditional card payment more often than before the pandemic.** The same is true for **virtual wallets**. These results are higher than in Europe.
- **1/5 of Irish people plan to use card connected to a mobile in marketplace more often than before the pandemic** but at the same time **2/5 don't use it and don't plan to.**
- **Half of Irish people don't use installments and don't plan to while shopping online.** This result is higher than in the UK.

It seems that in Ireland usage of traditional card payment and virtual wallet while shopping online will still be the most popular and popularity of these payment methods will grow faster after the pandemic than in other European countries. Additionally, there is potential for growth in the popularity of paying using a card connected to a mobile in marketplace.



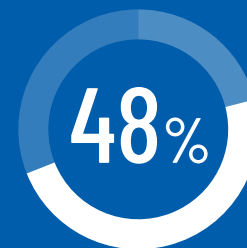
Segmentation

3 segments of Europeans



SEGMENT 1 CASH-ORIENTED TRADITIONALISTS

- Group most oriented towards cash
- They reject cashless payments as the only method in the future
- Not very optimistic about the future in terms of their assessment of the pandemic situation
- Only 1/3 of them agree that the pandemic encouraged them to shop online
- They don't reject cash-only services/venues - this is a natural situation for them



SEGMENT 2 PAYMENT SWITCHERS

- They switch between payment methods - pay both using cash and cashless payment methods
- They don't believe that cash will stop being used in the future
- They are neither optimists, nor pessimists
- 1/3 of them agree that the pandemic encouraged them to shop online
- More often than Cash-Oriented Traditionalists they reject cash-only services/venues, but not as often as Modern Contactless Payers



SEGMENT 3 MODERN CONTACTLESS PAYERS

- They strongly prefer paying cashlessly
- They think that cashless methods of payment will be the only ones used in the future
- The most optimistic segment in terms of their assessment of the pandemic situation
- Pandemic encouraged them to shop online
- After lifting the restrictions, they plan to buy online more often
- Some Modern Contactless Payers reject businesses and services that do not accept cashless payment methods

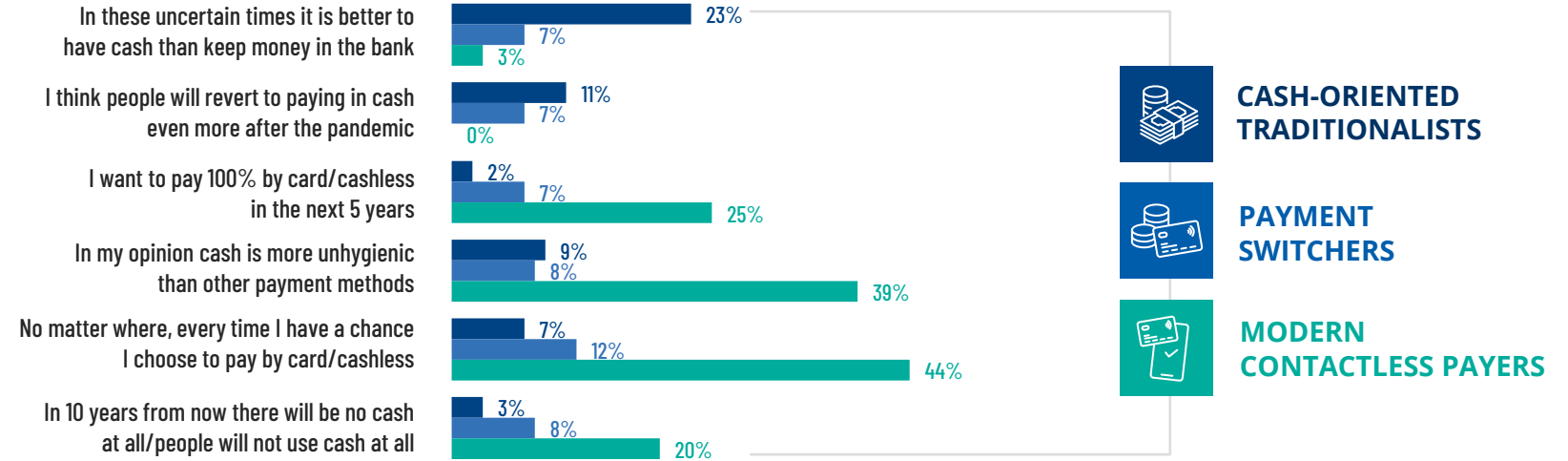
3 segments of Europeans



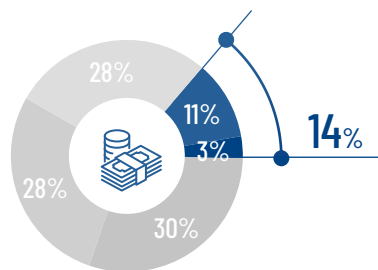
01

Main difference between segments is their attitude towards payment methods

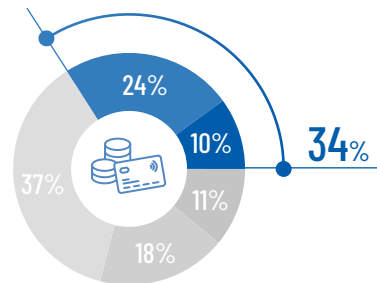
Below there is a list of statements. For each statement mark your answer on the scale 1 to 5, where 1 means "I strongly disagree" and 5 - "I strongly agree".
% OF ANSWERS "I strongly agree"



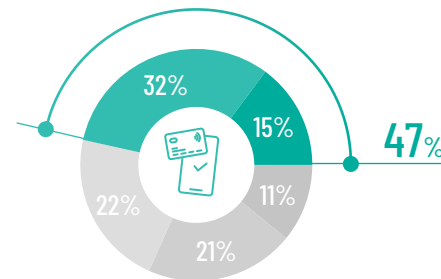
SOMETIMES I CANNOT BUY CERTAIN PRODUCTS/SERVICES BECAUSE CARD/CASHLESS PAYMENTS ARE NOT AVAILABLE



CASH-ORIENTED TRADITIONALISTS



PAYMENT SWITCHERS



MODERN CONTACTLESS PAYERS

4/10 of Modern Contactless Payers think that cash is unhygienic, and this aspect is very important to them – that's one of the reasons why they prefer cashless methods.

1/4 of Cash-Oriented Traditionalists prefer to have cash at home rather than to keep money in the bank.

1/5 of Modern Contactless Payers think that in 10 years there will be no cash and 1/4 want to pay by card only in the next 5 years.

1 - I strongly disagree 2 - I disagree 3 - Neither I agree, nor disagree 4 - I agree 5 - I strongly agree

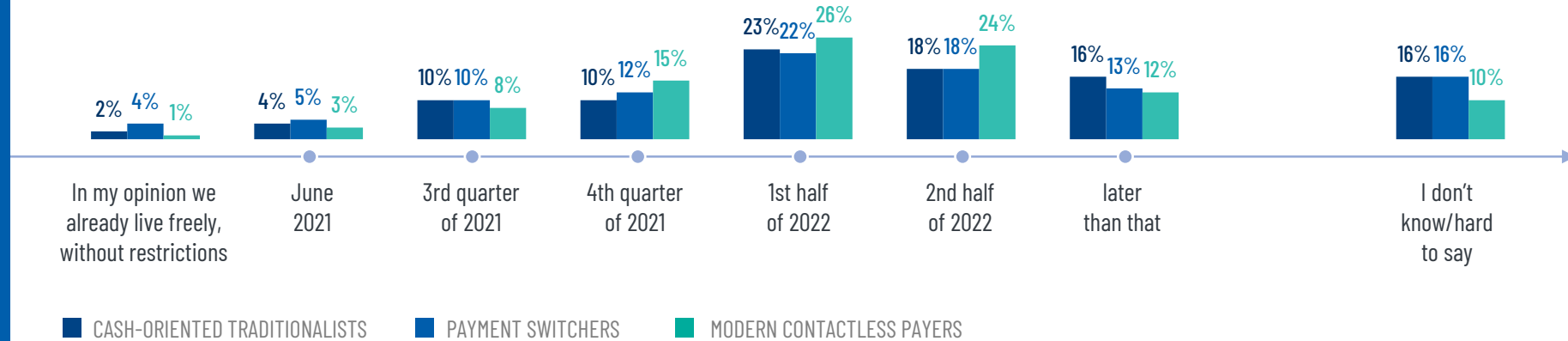
3 segments of Europeans



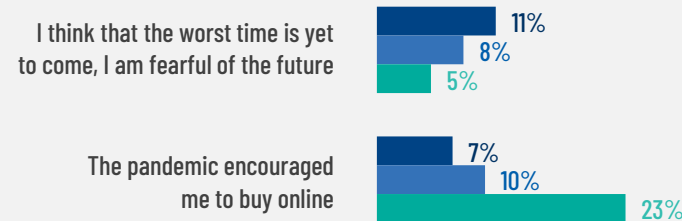
02

There are also differences between segments in their optimism about the future

WHEN DO YOU THINK WE WILL LIVE NORMALLY IN YOUR COUNTRY, WITHOUT RESTRICTIONS?



Below is a list of statements. For each statement mark your answer on a scale from 1 to 5, where 1 means "I strongly disagree" and 5 - "I strongly agree".
% OF ANSWERS: I STRONGLY AGREE



Modern Contactless Payers are little more optimistic about the future in terms of assessment of the pandemic situation than other segments.

1/4 of Modern Contactless Payers strongly agree that the pandemic encouraged them to buy online.

HOW WOULD YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?
MY SITUATION WILL DETERIORATE



MY SITUATION WILL IMPROVE



Almost 1/3 Europeans believe that their financial situation will improve in the next 12 months.



Segments in Ireland

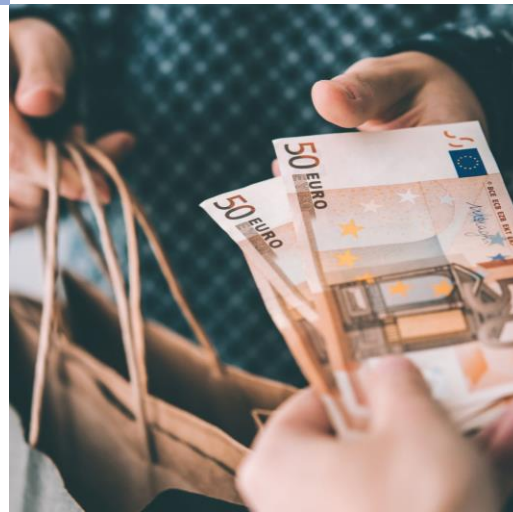
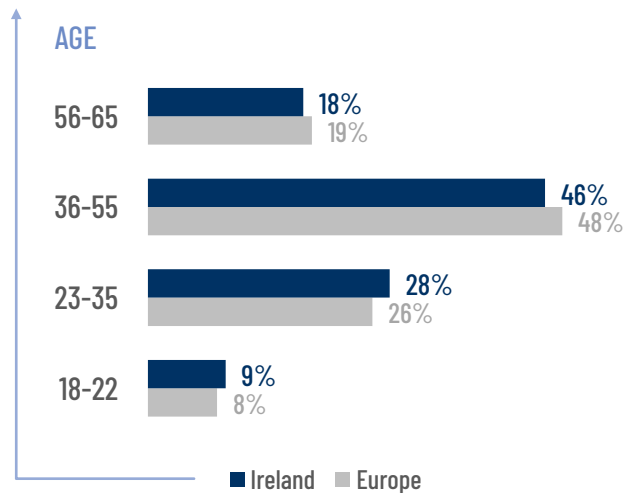
CASH-ORIENTED TRADITIONALISTS



23%
Irish

21% Europeans

- They prefer cash
- They think it is better to have cash rather than keep money in the bank in these uncertain times
- They don't want to pay only cashless in the future
- They think people will still use cash in 10 years
- 1/3 of them think that worst of the pandemic is yet to come
- They are slightly more pessimistic than Payment Switchers
- Only 1/3 of them agree that the pandemic encouraged them to shop online
- They don't reject cash-only services/venues - this is a natural situation for them



47% 46%  54% 53%

ECONOMIC SITUATION OF HOUSEHOLD




We have an average standard of living – we have enough for the everyday needs, but have to save for bigger purchases

50%  59%

ECONOMIC OPTIMISM

40% 42%

My situation will not change 

25% 25%

My situation will improve 

19% 15%

My situation will deteriorate 

CASH-ORIENTED TRADITIONALISTS



PLANS FOR ACTIVITIES AFTER THE PANDEMIC

WHICH OF THE FOLLOWING DO YOU WANT TO DO IMMEDIATELY AFTER THE RESTRICTIONS ARE LIFTED IN IRELAND?

Choose max. 3 answers



47%

TRAVELLING GOING ON HOLIDAYS

vs. 47% EUROPE



46%

USE OF HOSPITALITY

vs. 39% EUROPE



41%

ENTERTAINMENT ACTIVITY

vs. 35% EUROPE



41%

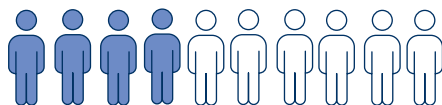
SOCIAL ACTIVITY

vs. 37% EUROPE

Across all countries and segments people want to travel, use hospitality and entertainment services and focus on social activity.

These activities are also the most important things to do after restrictions are lifted for more than

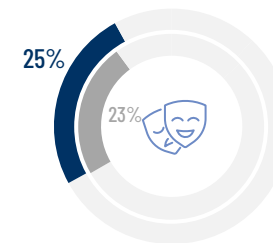
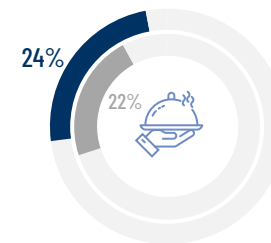
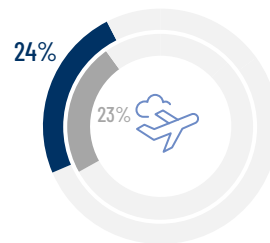
4/10



of Cash-Oriented Traditionalists.

I PLAN TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC

Below is a list of various things to do. For each activity, please specify how often do you plan to do it after the restrictions are lifted comparing to how often you did it before the pandemic.



1/4

But only **one in four** plan to **do it more often than before the pandemic.**

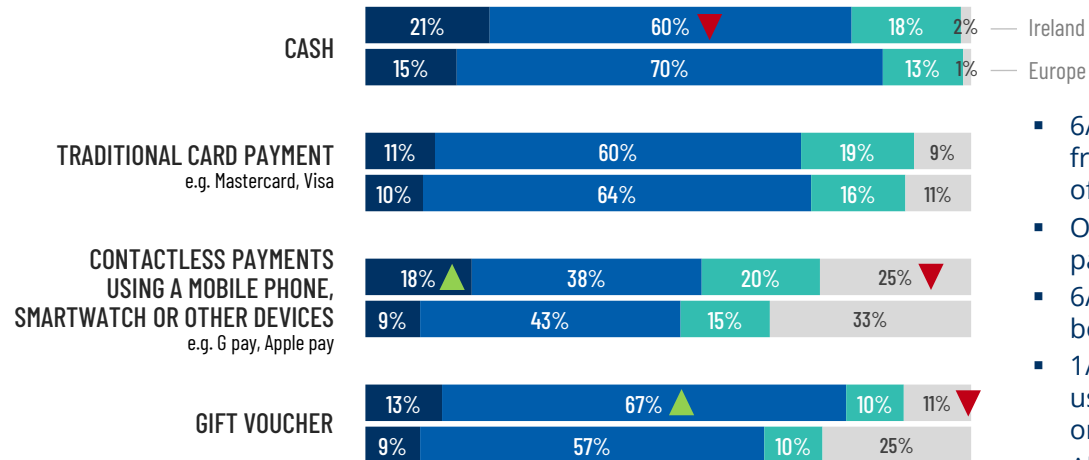


CASH-ORIENTED TRADITIONALISTS



USE OF PAYMENT METHODS

SHOPPING OFFLINE



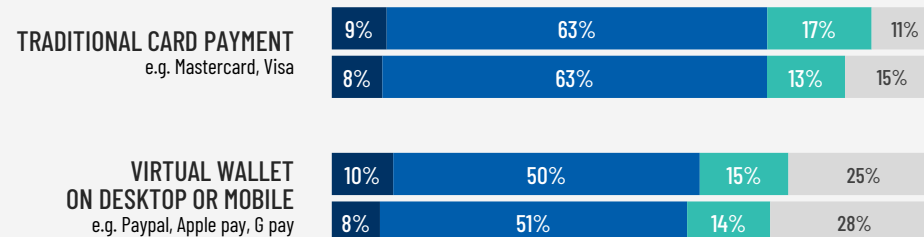
- 6/10 use cash and don't plan to change frequency, but 2/10 plan to use it less often than before the pandemic.
- Only 9% don't use traditional card payment and don't plan to.
- 6/10 plan to use card as often as before, 2/10 plan to use it more often.
- 1/5 plan to use contactless payments using a mobile phone, smartwatch or other devices more often.
- Almost 7/10 don't plan to change the frequency of use gift vouchers.

THEY DON'T USE:

60%
INSTALLMENTS**

59%
CHEQUE**

SHOPPING ONLINE



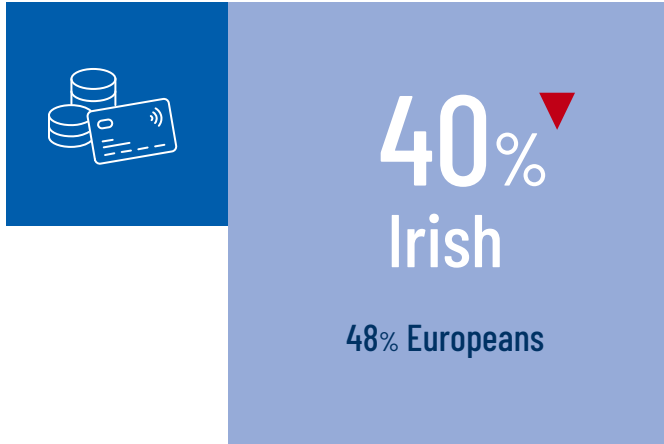
- 6/10 use cash and don't plan to change frequency of use and almost 2/10 plan to use it more often than before the pandemic.
- 1/4 don't use a virtual wallet.

61%
INSTALLMENTS**

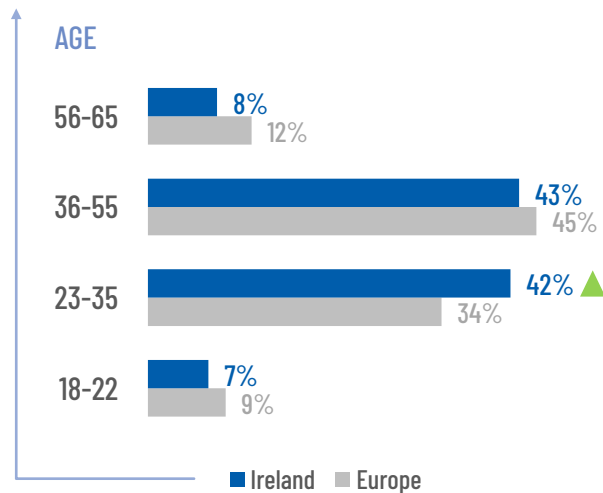
57%
CARD CONNECTED
TO A MOBILE
IN MARKETPLACE*



PAYMENT SWITCHERS



- **They pay both with cash and cashless**
- Most of them think that people will still use cash in 10 years
- They don't pay much attention to hygiene while shopping
- They are neither optimists, nor pessimists - they are in between
- 1/3 of them agree that the pandemic encouraged them to shop online
- More often than Cash-Oriented Traditionalists they reject cash-only services/venues but not as often as Modern Contactless Payers



ECONOMIC SITUATION OF HOUSEHOLD



We have an average standard of living – we have enough for the everyday needs, but have to save for bigger purchases

54% 55%

ECONOMIC OPTIMISM

42% 39%

My situation will not change

30% 29%

My situation will improve

12% 13%

My situation will deteriorate

PAYMENT SWITCHERS



PLANS FOR ACTIVITIES AFTER THE PANDEMIC



5/10

of Payment Switchers
want to travel and use hospitality
as soon as it is possible.

1/3

miss entertainment
and social activity.

WHICH OF THE FOLLOWING DO YOU WANT TO DO IMMEDIATELY AFTER THE RESTRICTIONS ARE LIFTED IN IRELAND?

Choose max. 3 answers



53%

TRAVELLING GOING ON HOLIDAYS

vs. 46% EUROPE



46%

USE OF HOSPITALITY

vs. 35% EUROPE



31%

ENTERTAINMENT ACTIVITY

vs. 32% EUROPE



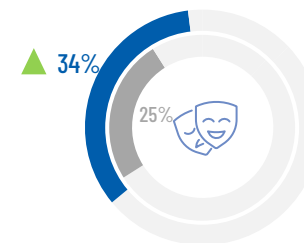
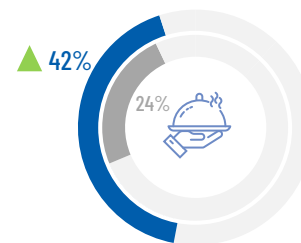
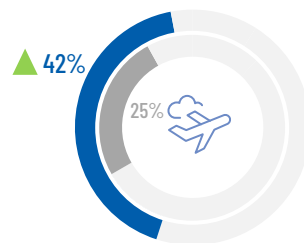
36%

SOCIAL ACTIVITY

vs. 36% EUROPE

I PLAN TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC

Below is a list of various things to do. For each activity, please specify how often do you plan to do it after the restrictions are lifted comparing to how often you did it before the pandemic.



2/5

Plan to travel and use
hospitality services more
often than before the
pandemic.

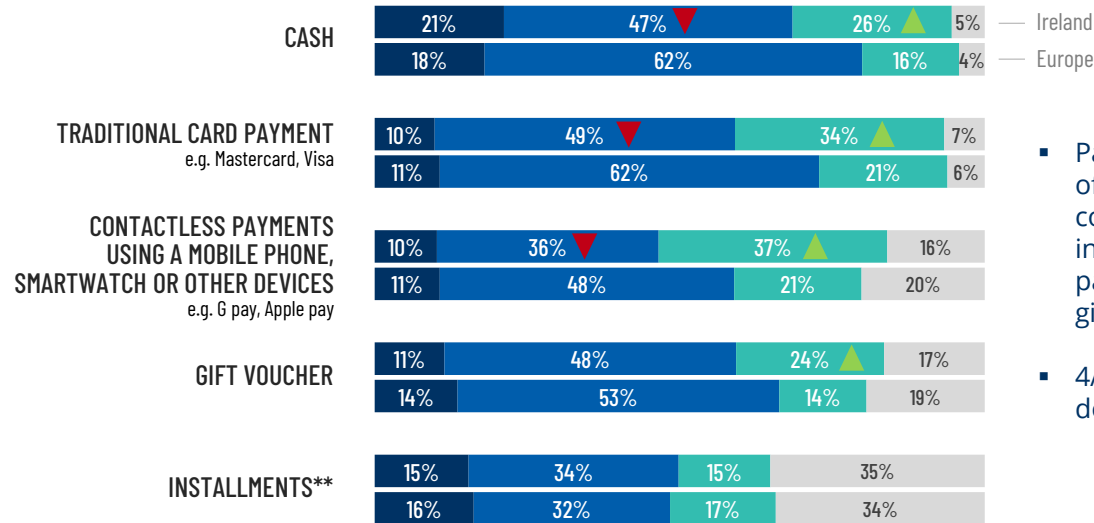


PAYMENT SWITCHERS



USE OF PAYMENT METHODS

SHOPPING OFFLINE



- Payment Switchers in Ireland, more often than people from other countries in this segment, plan to increase their use of cash, card payment, contactless payments and gift vouchers while shopping offline.
- 4/10 of them don't use cheques and don't plan to do it after the pandemic.

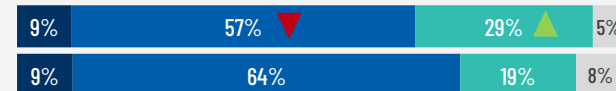
THEY DON'T USE:

41%
CHEQUE**

SHOPPING ONLINE

Payment Switchers plan to increase their use of card, virtual wallet and card connected to a mobile in marketplace.

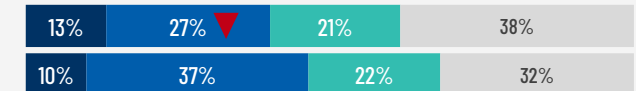
TRADITIONAL CARD PAYMENT e.g. Mastercard, Visa



VIRTUAL WALLET ON DESKTOP OR MOBILE e.g. Paypal, Apple pay, G pay



INSTALLMENTS**



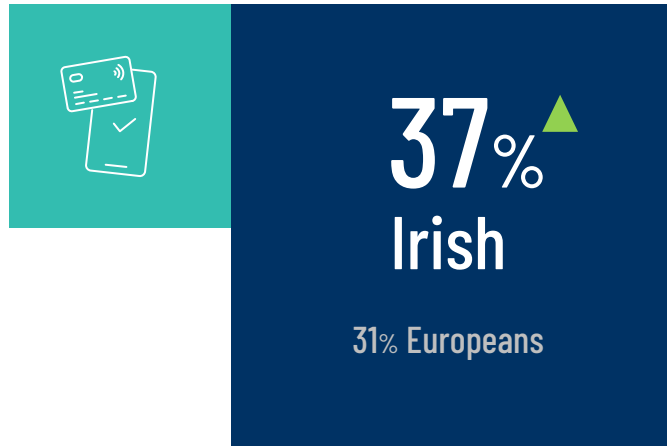
CARD CONNECTED TO A MOBILE IN MARKETPLACE*



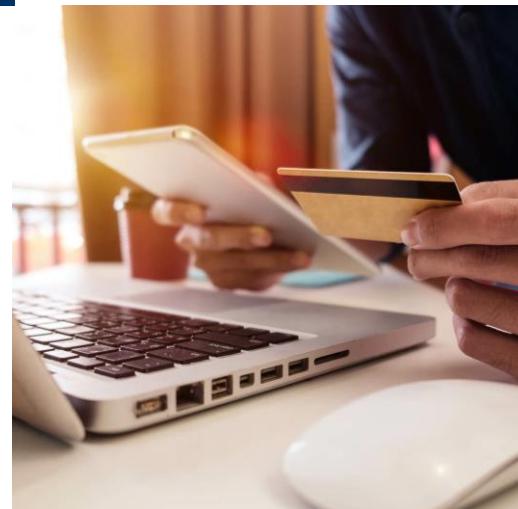
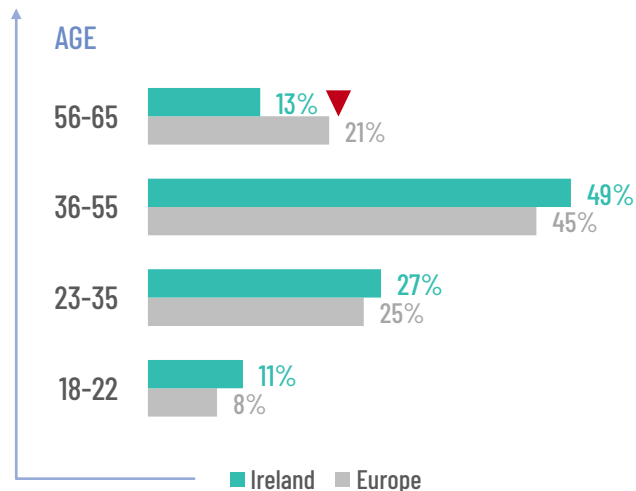
■ I plan to use it less often than before the pandemic
 ■ I plan to use it as often as before the pandemic
 ■ I plan to use it more often than before the pandemic
 ■ I did not use it before and I do not plan to use it after the restrictions are lifted



MODERN CONTACTLESS PAYERS



- They strongly prefer cashless payment methods
- Most of them want to pay cashlessly only and they think that it will happen in the future
- Hygiene while shopping is important to them, they strongly agree that cash is unhygienic
- The most optimistic segment - they agree that the worst is already over
- Right now, they are planning what to do in the near future
- The pandemic encouraged them to shop online
- More than half of respondents plan to buy online more often after restrictions lift
- Some choose not to purchase from a business or service if they can't pay using cashless payment methods



MODERN CONTACTLESS PAYERS



PLANS FOR ACTIVITIES AFTER THE PANDEMIC

The largest group among Modern Contactless Payers are people who can't wait to travel. In Ireland this group is bigger than in Europe.

The same is true of the use of hospitality services.

WHICH OF THE FOLLOWING DO YOU WANT TO DO IMMEDIATELY AFTER THE RESTRICTIONS ARE LIFTED IN IRELAND?

Choose max. 3 answers



63%▲

TRAVELLING GOING ON HOLIDAYS

vs. 55% EUROPE



55%▲

USE OF HOSPITALITY

vs. 45% EUROPE



30%▼

ENTERTAINMENT ACTIVITY

vs. 37% EUROPE



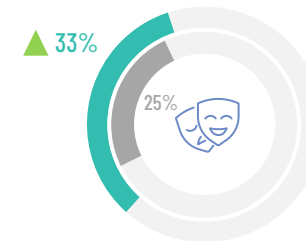
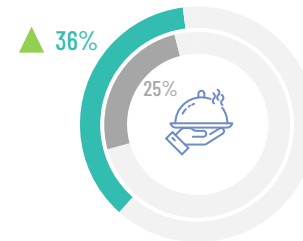
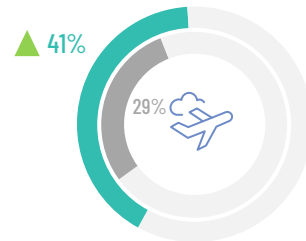
49%▲

SOCIAL ACTIVITY

vs. 40% EUROPE

I PLAN TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC

Below is a list of various things to do. For each activity, please specify how often do you plan to do it after the restrictions are lifted comparing to how often you did it before the pandemic.

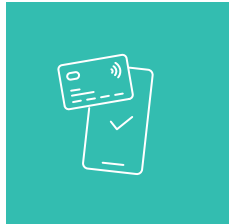


2/5

Plan to travel more often than before the pandemic.

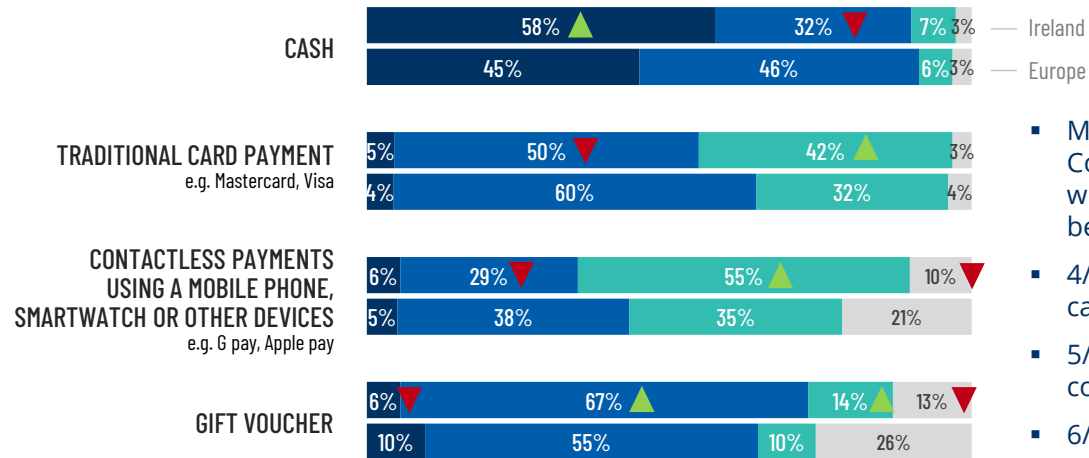
1/3 Plan to use of hospitality and entertainment services more often than before the pandemic.

MODERN CONTACTLESS PAYERS



USE OF PAYMENT METHODS

SHOPPING OFFLINE



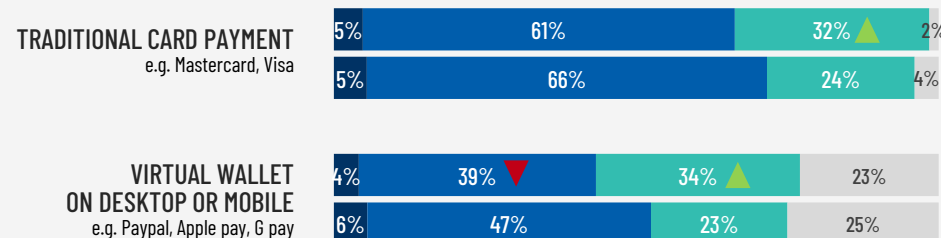
- More than a half of Modern Contactless Payers plan to use cash while shopping offline less often than before the pandemic.
- 4/10 plan to increase frequency of card use.
- 5/10 plan to increase frequency of contactless payments.
- 6/10 don't use cheques and don't plan to do it.

THEY DON'T USE:

63%
CHEQUE**

53%
INSTALLMENTS**

SHOPPING ONLINE



- 1/3 of Modern Contactless Payers plan to use card and virtual wallet while shopping online more often than before the pandemic.
- About half of them don't use installments and card connected to a mobile in marketplace.

57%
INSTALLMENTS**

45%
CARD CONNECTED TO A MOBILE IN MARKETPLACE*



Base: Europe: N=1101; Ireland N=186

*Not asked in every country **Asked only in UK and Ireland

▼ Result statistically lower than the average result among all countries ▲ Result statistically higher than the average result among all countries



Summary of results

BACK TO NORMAL



WHEN WILL IT HAPPEN?



1/3

of Irish people think that „normal life” – life without restrictions will come back during

the 1st half of 2022.

It's significantly more than in the rest of Europe.

WHAT WILL HAPPEN?

Immediately after lifting of restrictions, Europeans mainly want to **travel, enjoy restaurants, cafés, pubs, social life and entertainment.**

Irish people display this desire even more strongly, with scores for these, but also many other areas, higher than for all countries included in the survey. They are less eager to visit cultural institutions (museums, galleries, exhibitions).



DOES "NORMALCY" MEAN RETURN TO OLD HABITS? OR MAYBE SOMETHING WILL CHANGE? - POST-PANDEMIC PAYMENTS



APPROX.

60%

of the people in the countries participating in the survey say they will not change the frequency with which they use cash and a payment card when shopping in traditional shops (not online).

More than 1/4 plan to pay less often in cash, the same number declares that they want to pay more often by card.

In Ireland, these trends are even stronger, with over a third of respondents intending to reduce cash payments and just as many wanting to pay by card/contactless more often.

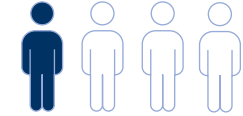
When it comes to online shopping, the most popular payment method - card payment - is gaining ground in Europe with one in five planning to pay this way more often. In Ireland, the proportion is even higher, with almost a third of those surveyed intending to pay by card online more often.

CONTACTLESS PAYMENT - HOW DOES THIS FORM OF PAYMENT AFFECT THE SHOPPING PATTERNS OF EUROPEANS?



ABOUT

1/4



of respondents say that the ability to pay by card/cashless would primarily encourage more frequent use of grocery stores, retail outlets, but also restaurants/pubs/cafés. Irish people are slightly more likely than residents of all other countries in the survey to identify hotels/guest houses as places where the ability to pay by card would attract them more.

The ability to spend more when paying by card/cashless is mainly predicted by Europeans for retail outlets and supermarkets. Irish consumers are significantly more likely than Europeans to indicate beauty salons and car service places.

ABOUT

1/3

OF EUROPEANS

- Think that the possibility to pay by card/cashless shows that a venue is meeting the expectations of its customers. Irish people are less likely to have this belief.
- Say that using cashless payments is more hygienic. Among Irish people, this feeling is significantly stronger.

MORE
THAN
1/4
OF EUROPEANS

perceive venues where it is possible to pay by card/cashless as being up-to-date with modern technology. Irish people are no different from people in other countries in this respect.

Summary of results



Almost half of the population of the surveyed countries are Payment Switchers

- people who use both cash and cashless methods of payment. They are mostly young people. As for their attitude towards the pandemic, they are quite but not overly optimistic.

The group of Modern Contactless Payers is slightly smaller - in the surveyed European countries it is about 1/3 of the population. This group would mostly like to pay exclusively cashless; they are optimistic about the pandemic - they think the worst is over; however, they are cautious about hygiene, which is why they think cash payments are less secure. 1/4 of them have started shopping online more often, and more than half of them intend to use this form of shopping more often than before the pandemic. Not being able to pay cashless discourages them from shopping at a venue.

The smallest, yet still quite numerous group are Cash-Oriented

Traditionalists - among the residents of the surveyed countries they constitute 1/5 of their population. They are focused on cash payments so the lack of cashless payment option is not a barrier to purchase for them. They are skeptical about the pandemic - they think the worst is yet to come. Influenced by the pandemic situation, 1/3 of them started shopping online.

Compared to the overall European countries surveyed, **there are more people in Ireland who prefer cashless payments.**



The groups of Payment Switchers and Modern Contactless Payers are almost equal in number - they make up about 2/5 of the country's population each.

Summary of results



When asked what they want to do immediately after the restrictions are lifted, representatives of the **Payment Switchers and Modern Contactless Payers groups indicate activities related to travel and social life even more often than others** (although these are the most frequently chosen activities in general).

They are also more likely than Europeans in these groups to indicate multiple other responses, indicating their high willingness to be active and impatient with the pandemic.

About 1/4 of Payment Switchers plan to pay in cash more often after the pandemic, while more than 1/3 want to use a payment card more often when shopping offline. These are higher scores than among the general population of the countries surveyed.

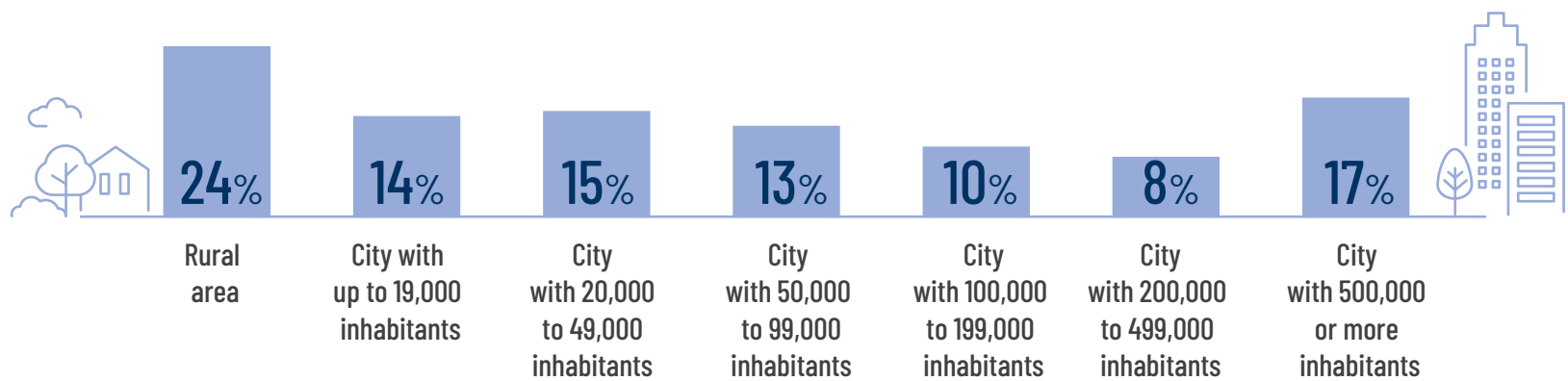
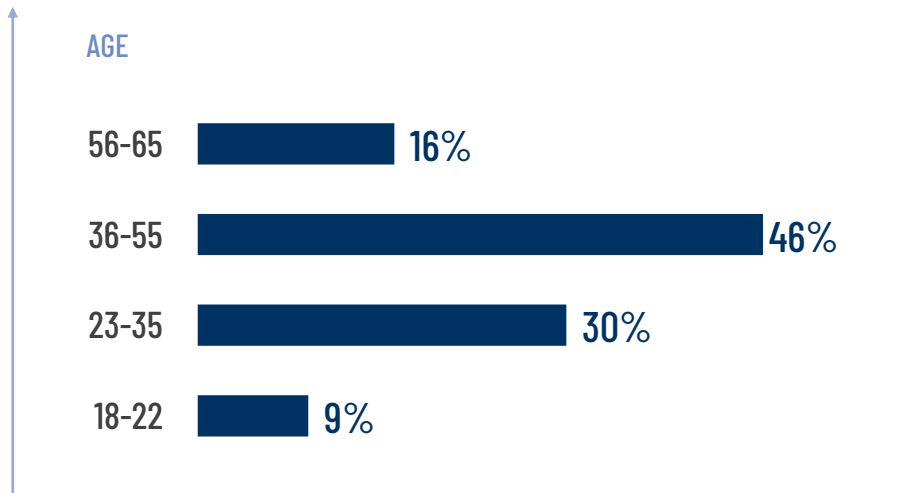
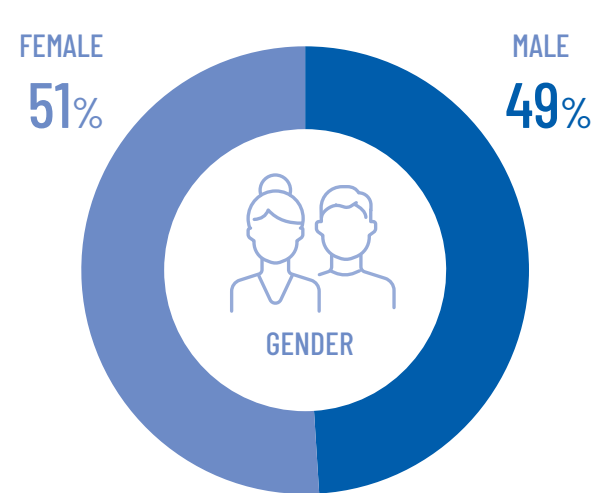
Nearly 60% of Modern Contactless Payers want to pay in cash less often than before the pandemic, while 4/10 plan to increase the frequency of card use. Here too, scores are higher than among Europeans as a whole.

When shopping online, 1/3 of the representatives of both groups mentioned above plan to increase the frequency of card and virtual wallet payments.

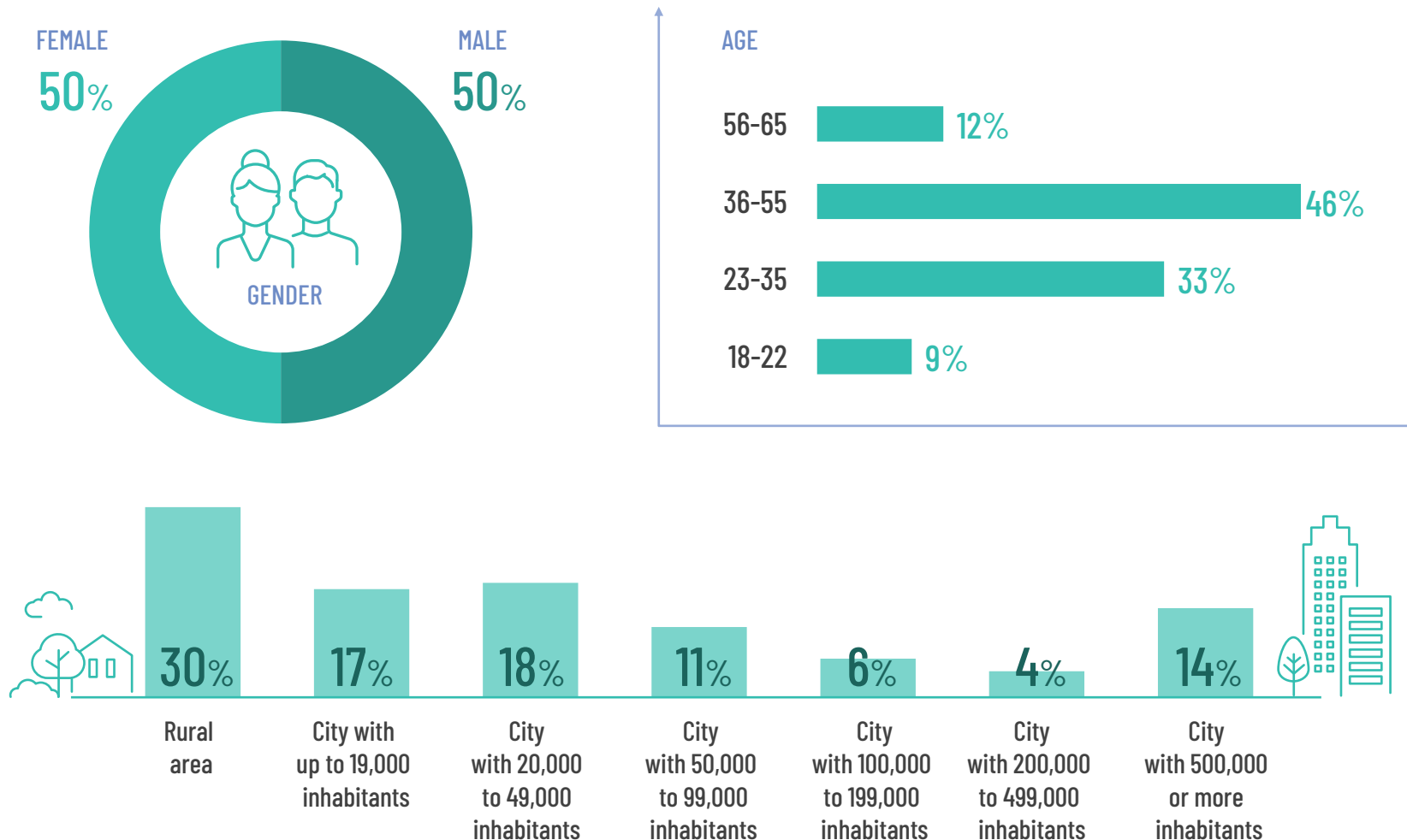


Profile of respondents

Profile of respondents - Europe



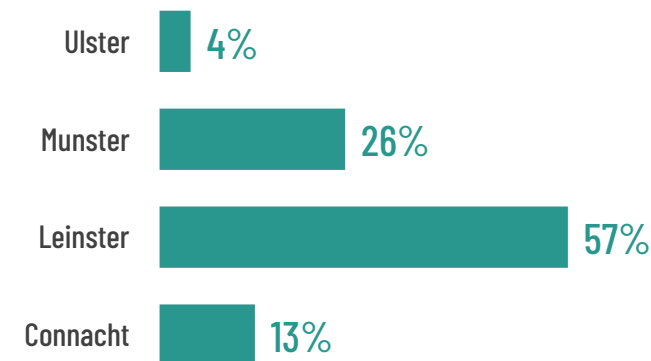
Profile of respondents – Irish people



EDUCATION



REGION





Thank you

