User research and experimentation

12th ERPB technical session on digital euro

16 July 2024
Digital euro user research
One workstream with multiple goals

User research

Work program 2024

- Carry out quantitative (i.e. online surveys) and qualitative engagements (i.e. standing online community, peer interviews)

Targets

- Provide information of user's expectations on holding limits.
- Better understand which different population segments would use a digital euro, what unites them, and which needs it could address, by creating personas.
- Focus on special target groups (small merchants, vulnerable consumer groups) to amplify underrepresented voices.
A continuous engagement beyond this year

2025 Outlook

- Publication of findings from 2024 engagements
- Remain flexible in scope for now to allow monthly user feedback.
- Possible topics might relate to the progressing legislative discussion, user experience, communication or marketing.
- Engagement via the established online community or in addition via dedicated focus groups or surveys.
Experimentation
Accelerating engagement with market participants

Innovation partnerships

Joint experimentation (conceptual and technical) with market participants (PSPs and merchants jointly) to create a shared understanding of what is required to facilitate conditional payments. In addition, participants can propose their own focus and promote own ideas/use cases to test and work on.

Tentative timeline

- **Publication of a Call for Expression of Interest to:**
  - Identify interested collaborators on conditional payments
  - Identify which topics market participants propose to explore additionally

- **September ‘24**

- **November ‘24**
  - Select collaborators to explore conditional payments
  - Select additional topics and respective collaborators

- **December ‘24 – April ‘25**
  - Continuous collaboration
  - Technical testing (exposure of Eurosystem environment expected for February ‘25)

- **Q2 ‘25**
  - Outcome report including conceptual and technical test findings from collaborators
Thank you