EUROPEAN CENTRAL BANK

EUROSYSTEM

Study on the payment attitudes of consumers in the euro area (SPACE) – 2026

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Foreword

Understanding the way euro area citizens pay, the evolution of payment habits and the attitudes of consumers towards available payment options is essential to the ECB's work. As part of our mandate, we are responsible for issuing money, preserving its value and promoting the smooth operation of payment systems.

With this in mind, the ECB has conducted regular surveys on payment attitudes across the euro area since 2016. These surveys have informed the Eurosystem's cash strategy, comprehensive payments strategy and preparations for the digital euro.

This report presents the fourth edition of the study on the payment attitudes of consumers in the euro area. Ten years after the first comparable survey was conducted, its results show that existing trends have continued, most notably the shift towards digital payments.

For the first time, payment cards have overtaken cash as the most frequently used means of payment at the point of sale, although the gap between the two is marginal. While mobile payments still account for a smaller share of payments, their use is increasing. These are clear signals that consumers are diversifying their payment habits.

Although digital payment options improve convenience, the broader movement towards digital transactions also brings new risks, such as payment fraud. This is an area of concern with 5% of respondents reporting that they have lost money as a result of fraud over the past year. Improving cooperation among authorities and market participants is key to addressing payment fraud, as the tactics used by fraudsters evolve.

At the same time, the high level of perceived acceptance of cash and ease of access to it show that we have a robust cash infrastructure throughout the euro area. We must ensure it remains fit for purpose and caters to citizens' needs by maintaining its widespread availability and acceptance. This is yet another reason for EU legislators to swiftly adopt the Single Currency Package, which will strengthen the legal tender of cash.

Payment behaviour has changed considerably over the past decade, and this general trend is expected to persist. Yet the preferences of consumers are clear: they still value the ability to choose between different payment options.

The ECB remains committed to preserving people's freedom to decide how they pay by safeguarding cash while also embracing digital innovation. The work on the next series of euro banknotes and the digital euro reflect this commitment by ensuring that the public will always have the option to pay with central bank money. The level of public interest in cash was shown earlier this year when almost ten million people took part in the ECB's survey on the design of the new euro banknotes.

As a stable anchor for the payments system, central bank money also provides opportunities for private means of payment to flourish. For example, the digital euro will provide harmonised standards, including for acceptance at the point of sale. Private payment solution providers will be able to use these standards to scale up across the euro area and support a wider range of use cases. This is further proof of the ECB's commitment to ensuring that the choice of payment method remains in the hands of the consumers.

Piero Cipollone

ECB Executive Board Member

Executive summary

This report presents the key findings of the most recent Study on payment attitudes of consumers in the euro area (SPACE) conducted by the European Central Bank (ECB) in 2026. It compares the new findings with those of the previous SPACE studies (in 2019, 2022 and 2024) and, where relevant, with an earlier ECB Study on the use of cash by households in the euro area (SUCH) conducted in 2016.[1]

The SPACE 2026 results are summarised below.

- For the first time, cards were used more often than cash at the point of sale (POS) and accounted for 45% of POS transactions in 2026 as compared with 44% for cash. Mobile payments increased in frequency of use, rising from 6% in 2024 to 9% in 2026
- In 2026 euro area consumers made an average of 2.2 payments each day for purchases of goods and services. This is slightly more than in 2024 (2.1 payments on average), but 0.5 payments more than in 2019. Most of the increase took the form of remote payments.[2]
- Across all payments (POS, remote and person to person or P2P), payment cards were used in 43% of transactions in 2026, up from 39% in 2024. Cash was used in 35% of transactions, down from 40% in 2024.
- Cash retains its strongest position where it has always held it: small value payments and payments between persons. The average card payment fell from €59 in 2019 to €35 in 2026, showing that cards are used for ever-smaller amounts, but cash still dominates payments under €20. In P2P transactions, cash continues to be the method of choice, standing at 44%, ahead of mobile payments (25%), credit transfers (15%) and instant payments (11%).
- Consumer preferences have not changed as much as consumer behaviour. Approximately half (54%) of euro area consumers say that they prefer cards or other cashless methods when paying in a shop, 22% prefer cash and 23% have no clear preference, these figures remaining virtually unchanged since 2022. Cash is valued for its privacy and its role in helping people track spending; cards are valued for convenience and speed. For the majority (62%) of consumers, it is still important to have the option of paying with cash, and 82% indicated, when this question was posed for the first time in 2026, that they consider it important to have the option of paying digitally.
- Access to cash remains satisfactory but is slowly declining. Most euro area consumers (85%) find it fairly or very easy to reach an automated teller machine (ATM) or bank branch, down from 87% in 2024. Of those who tried to

1 See Esselink, H. and Hernández, L. (2017), "The use of cash by households in the euro area", *Occasional Paper Series*, No 201, ECB, Frankfurt am Main, November.

2 For the purposes of this report, remote payments are payments made at a location other than the location of the purchase.

withdraw cash in the past year, 19% experienced difficulties, most often because an ATM was closed or temporarily out of service.

- Fraud exposure, broadly speaking, is a concern. In 2026 28% of consumers in the euro area reported experiencing a fraud attempt related to payments and 5% said they actually lost money to payment fraud.
- Cash continues to play a valued role, primarily for mainly small-value POS payments, for P2P payments and as a fallback that a large majority of consumers want to maintain. The median amount of cash held by euro area consumers in their physical wallets in 2026 was €64 (virtually unchanged from €62 in 2024) and 38% of euro area consumers kept extra cash reserves.
- Euro area consumers reported that cash was accepted in 93% of POS transactions in 2026, down from 95% in 2024.

Introduction

The ways in which consumers in the euro area make payments are constantly evolving. By monitoring payment behaviour and attitudes on a continuous basis, it is possible to capture changes in consumer and market trends.

The SPACE survey does this by, among others, asking people to record in a diary accompanying a questionnaire all the payment transactions they make over one specific day. The results from these diaries are used to estimate the share of different payment instruments used by consumers at the POS,[3] for remote purchases[4] and for P2P payments,[5] including instrument usage breakdowns by demographic. The sample used in the SPACE survey is representative of the euro area adult population and the payment diary data are split equally between different weekdays.

For the 2026 SPACE, a separate P2P diary was introduced into the questionnaire, marking a change in how P2P payments are recorded. Such payments were previously reported as part of the POS and remote payment diaries. The SPACE survey also provides insight into consumers' payment preferences, their perceived access to cash and digital payments, as well as the acceptance of these payment methods by merchants at the POS.

Building on the previous surveys, SPACE 2026 sought to obtain greater detail in terms of consumers' views on cash withdrawal difficulties and introduced questions about possible experiences of payment fraud. However, to reduce the response burden for participants, the module on recurring payments (included in the previous studies) was removed from the 2026 survey.

The collection process for the SPACE 2026 data was centralised for the 20 euro area countries surveyed by the ECB, including Bulgaria which joined the euro area in 2026. The German data, on the other hand, were collected by the Deutsche Bundesbank, which applied the same output variables but used a slightly different questionnaire and methodology. Owing to these methodological differences, the German data are not fully comparable with the data from the other countries surveyed. For the Netherlands, SPACE 2026 includes, for the first time, data partially

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3 POS payments include purchases of goods or services at supermarkets, shops selling day-to-day items, street or market selling points, shops selling durable goods, restaurants, bars, cafés, petrol stations, vending and ticketing machines, pick-up stations, cultural, sporting and entertainment venues, offices of public authorities, hotels or the like, including services provided outside the home (e.g. hairdressing, dry cleaning, bicycle repair), inside and around the home (e.g. cleaning, babysitting), and at other physical locations.

4 Remote payments include all day-to-day online transactions and encompass purchases of clothes, sportswear and accessories; electronic goods and household appliances; meals and beverages delivered from a restaurant; groceries and daily supplies; medicine, cosmetics and drugstore products; media, games and entertainment; travel and accommodation; furniture and other household items; tickets for events and attractions; luxury goods; financial products; household-related services; and other goods and services. Remote payments were called online payments in earlier SPACE reports.

5 P2P payments are private transactions between individuals that are not connected with the purchase of goods and services, e.g. charitable donations and other payments to private persons, such as pocket money or gifts. P2P payments can be either physical or remote.

collected through the coordinated SPACE data collection process. In previous waves, these data were collected by De Nederlandsche Bank (DNB), in conjunction with the Dutch Payments Association (DPA), using methodologies differing from those of SPACE. Consequently, caution is advised in comparing some of the results for 2026 for the Netherlands with the results from earlier years.[6]

Insights into changes in payment behaviour, payment attitudes, access to payment means and acceptance thereof yield important information for the ECB and the Eurosystem. The results will inform further development of the Eurosystem's payments strategy and cash strategy. They will also make it possible for the ECB, the national central banks and other relevant authorities to implement timely policy measures and continue to ensure equitable access to, and acceptance of, public money. Moreover, the information gathered is helpful in monitoring trends in the use of new means of payment as they gain increasing relevance across the euro area.

Repeating the SPACE survey every two years is therefore important, as are taking steps to further improve its consistency and methodology and continuing to adjust some of the survey questions in line with trends in the retail payment landscape.

[6] DNB and the DPA also collected data in 2025, which are used in this report. See "Over-75s more and more likely to pay by debit card", press release, DNB, 26 May 2026, and Point of sale payments in 2025, DNB, 26 May 2026.

1 Summary of the research methodology

Data for SPACE 2026 were collected through a survey of a random sample of the adult population in all euro area countries. The ECB organised the data collection. In addition, the Deutsche Bundesbank collected its own data for Germany and, as for previous SPACE surveys, these were used for the 2026 report. The output variables in the German data are largely harmonised with those used for the other countries. Furthermore, in 2026 the ECB collected the data for the Netherlands for the first time whereas, for previous SPACE waves, DNB, in conjunction with the DPA, had conducted the data collection process. The ECB did, however, again make use of the payment diary data provided by those institutions to complement the centralised data collected for the 2026 wave.

In 2026 the key methodological choices – such as the survey mode, sampling strategy and weighting methodology – were identical to those of the previous SPACE waves for countries included in the centralised data collection process, making the results comparable for most figures. A detailed description of the methodologies used is available in Annex B. This section briefly summarises the methodology.

The data for all countries except Germany were collected using an identical questionnaire (Annex A) translated into the relevant national languages. The market research company Ipsos was responsible for data collection. Approximately half of the interviews were conducted in computer-assisted telephone interviews (CATI) and half in computer-assisted web interviews (CAWI). The CATI sample was drawn using random digit dialling, while the CAWI sample was drawn from non-probabilistic Ipsos online panels. For both samples, quotas for country, age, gender and day of the week were set. The total respondent sample size achieved for the 20 euro area countries surveyed by the ECB was 43,937.

The interview process consisted of three parts: a recruitment interview, the recording period and the main (follow-up) interview. The payment diary was split into modules covering (i) POS payments, (ii) P2P payments and (iii) remote payments. Survey respondents were asked to record their payments in a one-day diary and report the diary data during the main interview.

For the 2026 SPACE, a separate P2P diary was introduced into the questionnaire, marking a change in how P2P payments are recorded (previously they were reported as part of the POS and remote payment diaries). This change has had an impact on the aggregate numbers and values for P2P payments, consequently they are not directly comparable with the data from earlier SPACE waves. It may also have had a moderate impact on the observed distribution of P2P payments by payment instrument.

In addition to the diary, respondents were asked questions about their behaviour and attitudes towards cash and cashless payment instruments in the main interview. Other questions were aimed at providing insight into the perceived advantages of

cash or cards, acceptance of payment instruments and attitudes to cash withdrawals, availability of financial products, access to the internet, etc.

SPACE 2026 interviews were conducted in two survey rounds: 48% of interviews were carried out during the first round, which took place between 29 September and 27 November 2025, and the remainder in the second round, between 16 March and 15 May 2026. The survey rounds were spread across different months of the year to capture seasonal patterns in people's payment behaviour (Table 1). Bulgaria joined the euro area on 1 January 2026; hence the survey was conducted in Bulgaria only in the second survey round.

After the fieldwork period, the data were cleaned, edited and imputed. The sample was weighted to minimise the observable bias of survey estimates and enable solid inferences to be made based on the demographic characteristics. In the weighting procedure, the following survey variables were applied in the calibration process: gender crossed by age, education, employment status, number of household members and region.

In Germany, in 2026 approximately half of the interviews were conducted in CATI and the remainder in CAWI. In previous years the German interviews were collected only in CATI. The German diary data were collected in two survey rounds: between September and November 2025, and between January and May 2026. The German diary data were based on 7,614 respondents, only some of whom were included in the sample of non-diary variables. In contrast to the ECB data collection, German participants were asked to complete a three-day diary. Data for non-diary variables were collected between January and May and were based on 2,006 respondents.

Prior to 2026 the Dutch interviews were conducted mostly in CAWI using non-probabilistic web panels, with only a small share of CATI interviews (2.5% in 2024). This is a different approach from that applied for the SPACE data. Consequently, the data for the Netherlands from previous years are not fully comparable with the data collected in 2026. To enable sound assessment of recent changes in the use of cash at the country level, Charts 7 and 8 on the share of payment instruments used at the POS by country include data from the Dutch national survey.

When interpreting the survey results it is important to acknowledge the benefits and limitations of recording payment behaviour in one-day diaries. Transactions are recorded more comprehensively in diaries covering one day than those for a period of several days (Jonker and Kosse, 2013). However, the degree of uncertainty in any survey data is more pronounced for one-day diaries, especially in seeking to draw conclusions about countries and other sub-groups of a population with small sample sizes.

2 The way we pay

In the one-day SPACE diary, respondents are invited to record their day-to-day payments. Day-to-day payments consist of payments for purchases of goods and services either at a physical POS or remotely, as well as P2P payments, which are not connected with a purchase of goods and services. Recurring payments, such as rent, mortgage, telephone, utility bills or subscriptions[7] are not captured in the diary and are not included in the SPACE 2026 survey.

2.1 Day-to-day payments for purchases of goods and services: daily average numbers and values

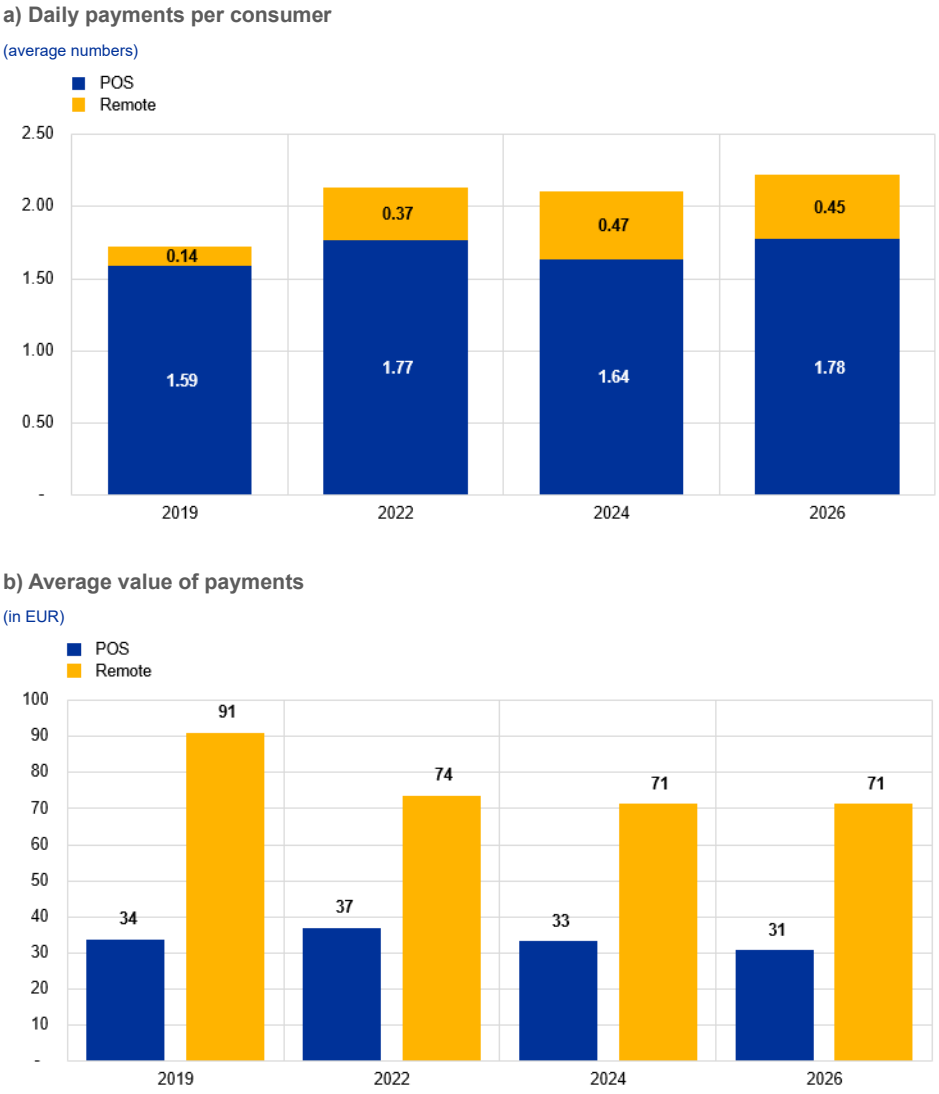
Euro area consumers made an average of 2.2 day-to-day payments each day to purchase goods and services in 2026 (Chart 1, panel a). This is 0.5 payments more than in 2019. In particular, the number of remote payments has increased over this period. Consumers made three times more remote payments in 2026 than in 2019. Remote payments increased steeply during and immediately after the COVID-19 pandemic. However, the increase in remote payments has paused in recent years.

Chart 1, panel b) shows that remote payments to purchase goods and services are higher on average than POS payments in terms of value. The difference between the average value of POS and remote payments was the largest in 2019, when consumers made relatively few remote payments. Since 2019, the average values of POS and remote payments have remained relatively stable. The average payment values for 2019-24 have been adjusted to inflation using the Harmonised index of consumer prices produced by Eurostat.

7 Information on recurring payments can be found in the previous SPACE reports.

Chart 1

POS and remote payments for purchases of goods and services: average number per day and average value – euro area, 2019-26



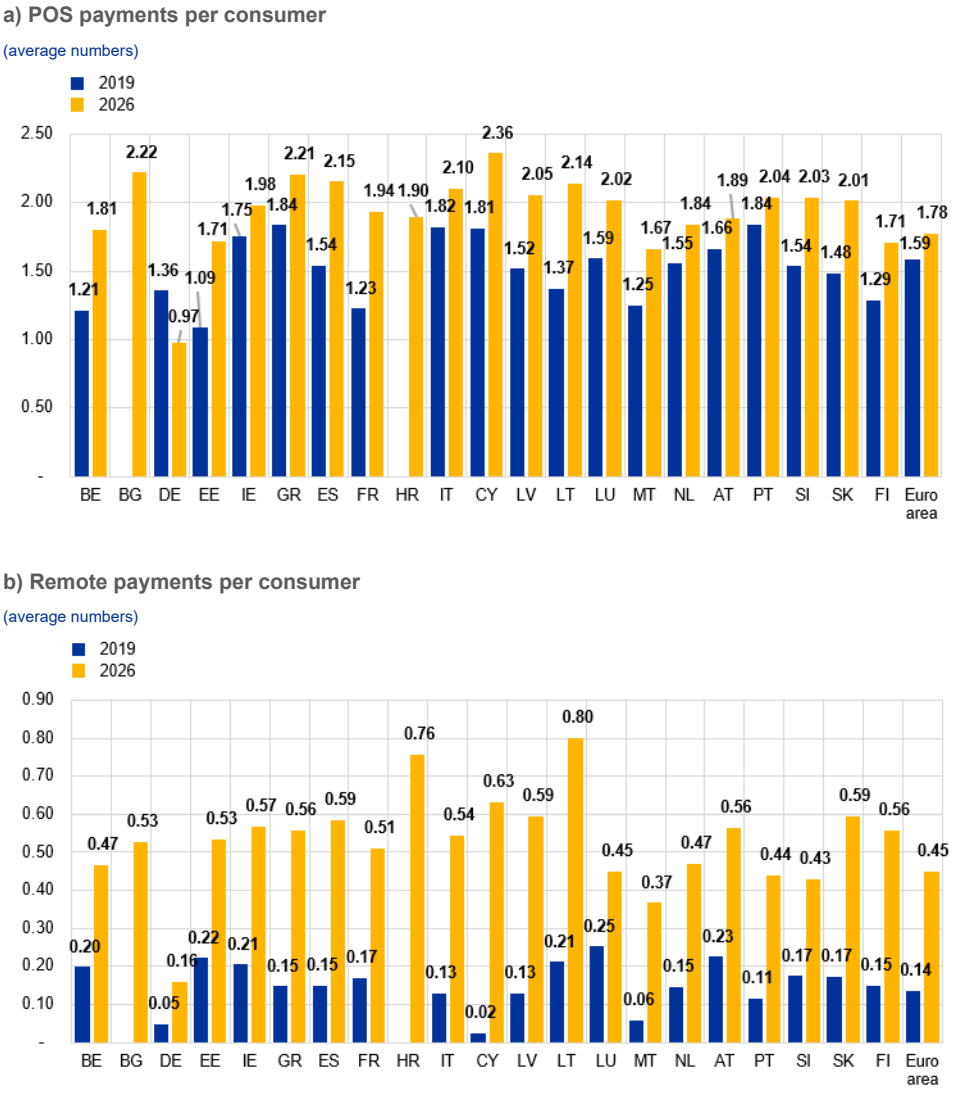
Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2019, 2022 and 2024) and on Deutsche Bundesbank figures (2018, 2022, 2024 and 2026), Eurostat.
Notes: POS stands for point of sale. Remote payments are payments made at a location other than the location of the purchase.

On average, consumers in Cyprus (2.36 payments) and Bulgaria (2.22 payments, Chart 2, panel a) made the most POS payments in 2026. The average number of POS payments has increased in all euro area countries between 2019 and 2026, except in Germany, where consumers made fewer daily POS purchases than in any other euro area country (0.97).

There has been a clear increase in the average number of remote payments in all euro area countries between 2019 and 2026 (Chart 2, panel b). On average, consumers in Lithuania (0.80) and Croatia (0.76) made the highest numbers of remote payments in 2026.

Chart 2

POS and remote payments for purchases of goods and services: average number per day by country – euro area, 2019 and 2026

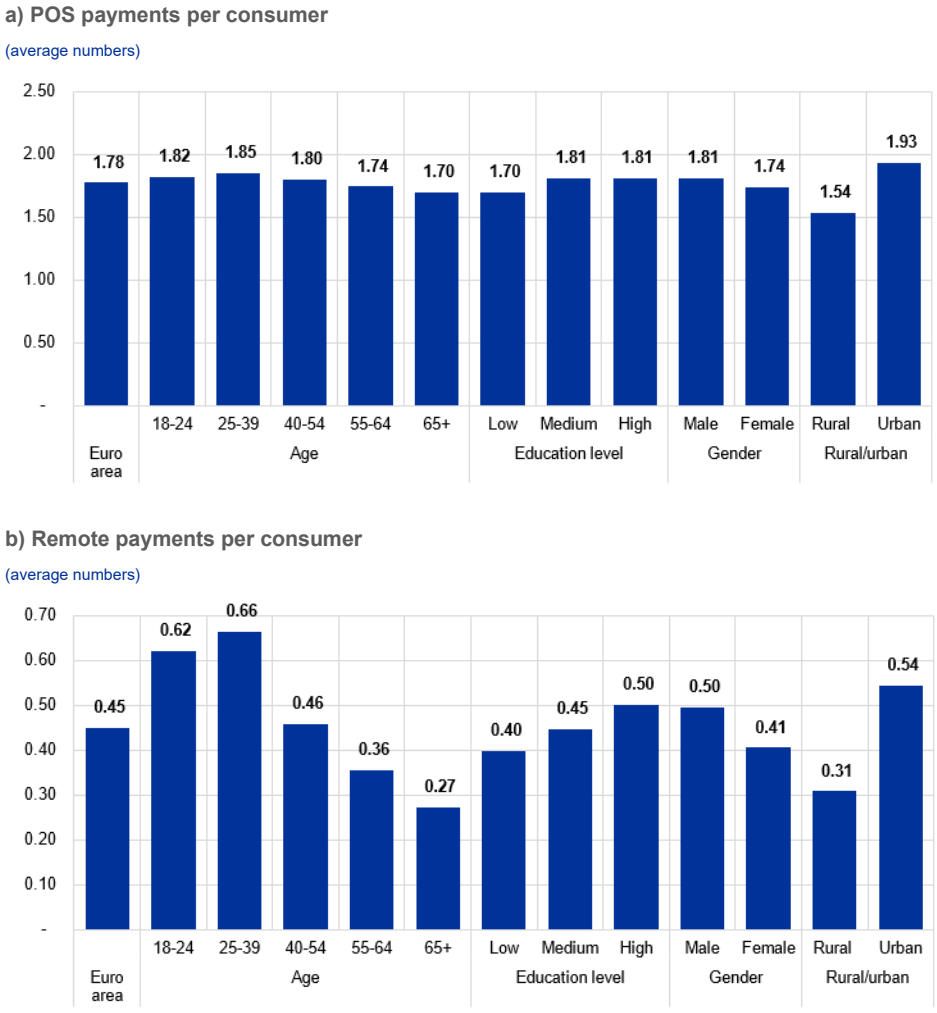


Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2019) and Deutsche Bundesbank figures (2018 and 2026).
Notes: POS stands for point of sale. Remote payments are payments made at a location other than the location of the purchase.

Chart 3 shows the differences between demographic groups in the average numbers of POS and remote payments to purchase goods and services. Consumers in urban areas clearly make more POS payments than consumers in rural areas, but also somewhat more remote payments. In addition, remote payments are more frequently made by young consumers (aged 25-39) and by consumers with high education levels.

Chart 3

POS and remote payments for purchases of goods and services: average number per day and by demographic – euro area, 2026



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Note: POS stands for point of sale. Remote payments are payments made at a location other than the location of the purchase.

2.2 Use of payment instruments over time

Since 2019, the overall shares of payment instruments used for day-to-day payments (POS, P2P and remote payments combined) have changed substantially, both in terms of number and value of transactions. Chart 4 classifies payment instruments into cash; cards (including physical cards used for POS payments and cards for remote payments); e-payment solutions that include mobile payments at the POS and for P2P payments, as well as digital wallets and mobile apps used for

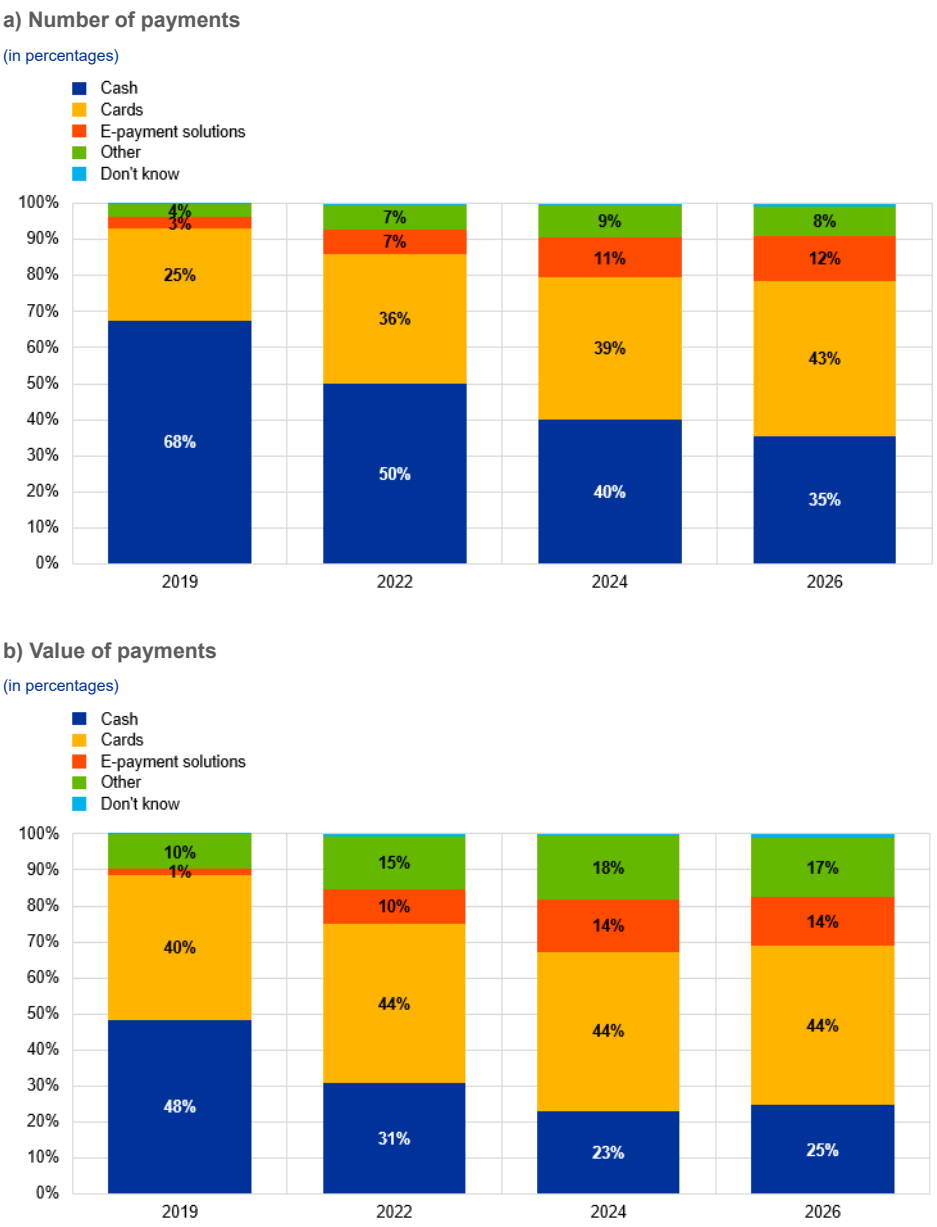
remote payments; and other payment methods, such as credit transfers, instant payments (i.e. instant credit transfers)[8] and direct debit.

Between 2019 and 2026, the share of card payments in total day-to-day payments increased from 25% to 43% in terms of number and from 40% to 44% in terms of value. The share of cash payments decreased from 68% to 35% in terms of number and from 48% to 25% in terms of value. The share of e-payment solutions has increased from very low levels to more than 10%.

[8] This includes instant credit transfers made directly from the respondent's bank account and payment solutions offered in some countries that are based on instant credit transfers, such as wero, Bizum, Pay by Bank, Payconic, Klarna/Sofort, Lydia, Tikkie, IRIS, Zibmaksājumi, Flik or Payme.

Chart 4

Payment instruments used for consumers' day-to-day payments – euro area, 2019-26



Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2019, 2022 and 2024) and Deutsche Bundesbank figures (2018, 2022, 2024 and 2026).
Notes: Cards denotes physical cards and cards for remote payments (debit, credit and prepaid cards). E-payment solutions denotes mobile payments at the POS and for P2P, and digital wallets and mobile apps for remote payments. Other denotes cheques, gift cards and vouchers, credit transfers, instant payments, direct debits, buy-now-pay-later, crypto-assets and other payment instruments.

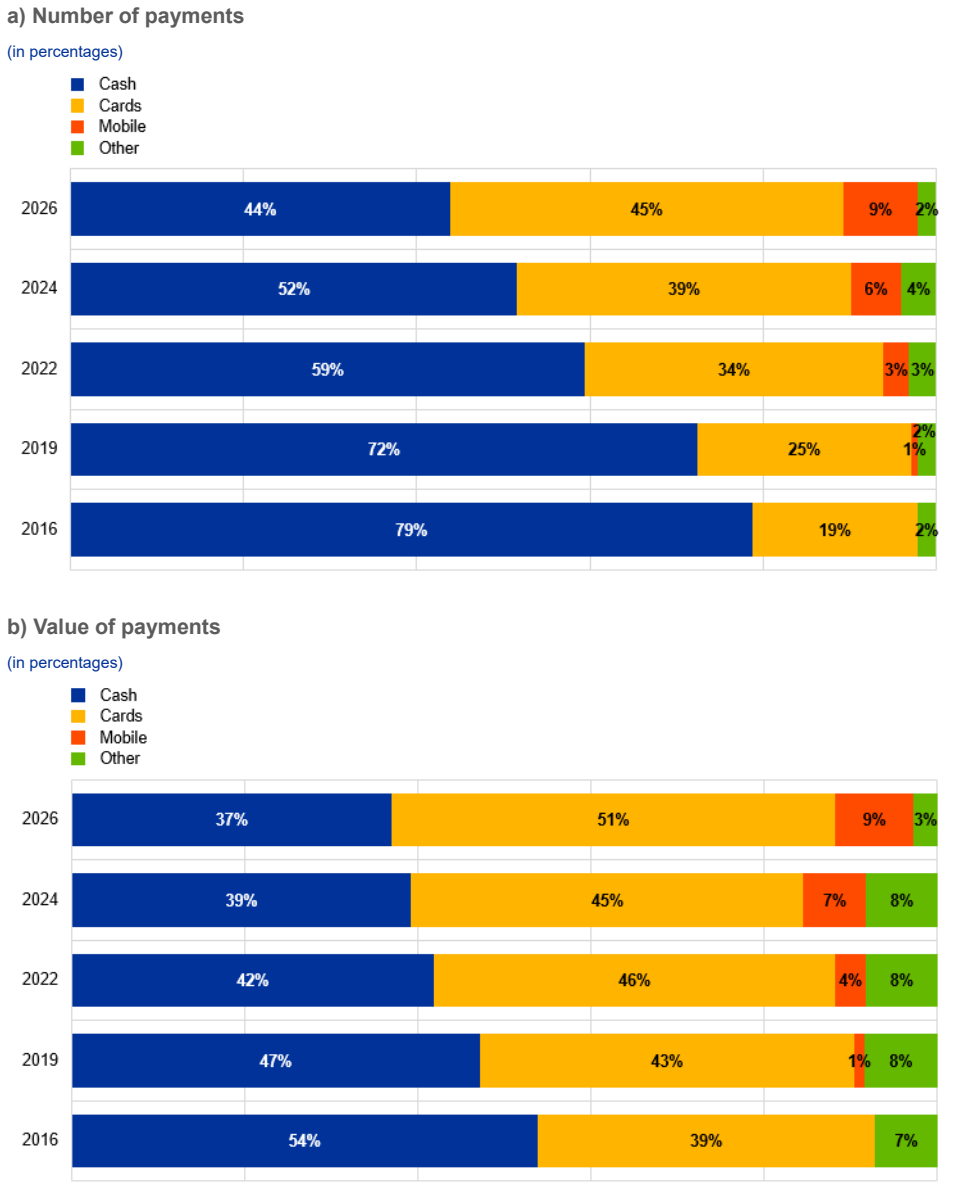
2.3 POS transactions

POS transactions are defined as payments made at physical locations, for example shops, restaurants and vending machines. In cases where consumers ordered goods online but paid when picking up the goods or paid the courier delivering the goods, these transactions were defined as POS payments.

In 2026 the share of physical card payments in the total number of POS payments was higher (45%) than the share of cash payments (44%, Chart 5). The share of mobile payments[9] continued to increase and was 9% in 2026, compared with 6% in 2024 and 3% in 2022. In terms of payment value, card payments accounted for more than half of POS transactions (51%).

Chart 5

Payment instruments used at the POS – euro area, 2016-26



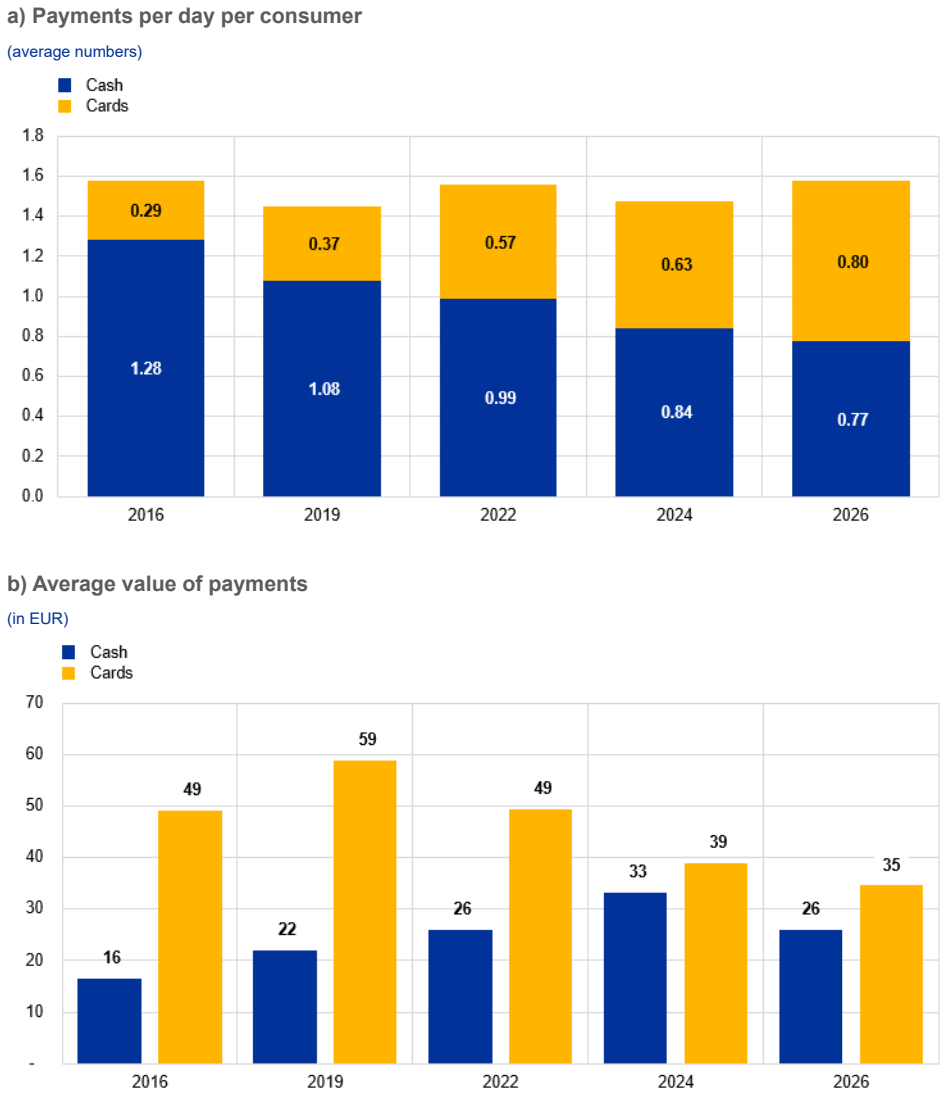
Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2019, 2022 and 2024) and Deutsche Bundesbank figures (2018, 2022, 2024 and 2026).
Notes: Cards denotes physical cards (debit, credit and prepaid cards). Other denotes bank cheques, loyalty points, vouchers and gift cards and other payment instruments. The percentages may not add up to 100% owing to rounding. POS stands for point of sale.

9 Mobile payments at the POS are defined as payments via smartphones, smartwatches, smartrings and any other mobile or wearable devices, and can be based on cards in a wallet, instant payments, other mobile apps or crypto-assets.

The volume share of cash payments has decreased faster than its value share. To understand this development, Chart 6 shows the average numbers of payments per consumer and the average values of payments (adjusted for inflation) made at the POS for cash and card payments between 2016 and 2026.

Chart 6

POS payments per day and average value of payments with cash and with cards: average number – euro area, 2016-26



Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2016,2019, 2022 and 2024) and Deutsche Bundesbank figures (2018, 2022 and 2024), Eurostat.
Note Cards denotes physical cards (debit, credit and prepaid cards). POS stands for point of sale.

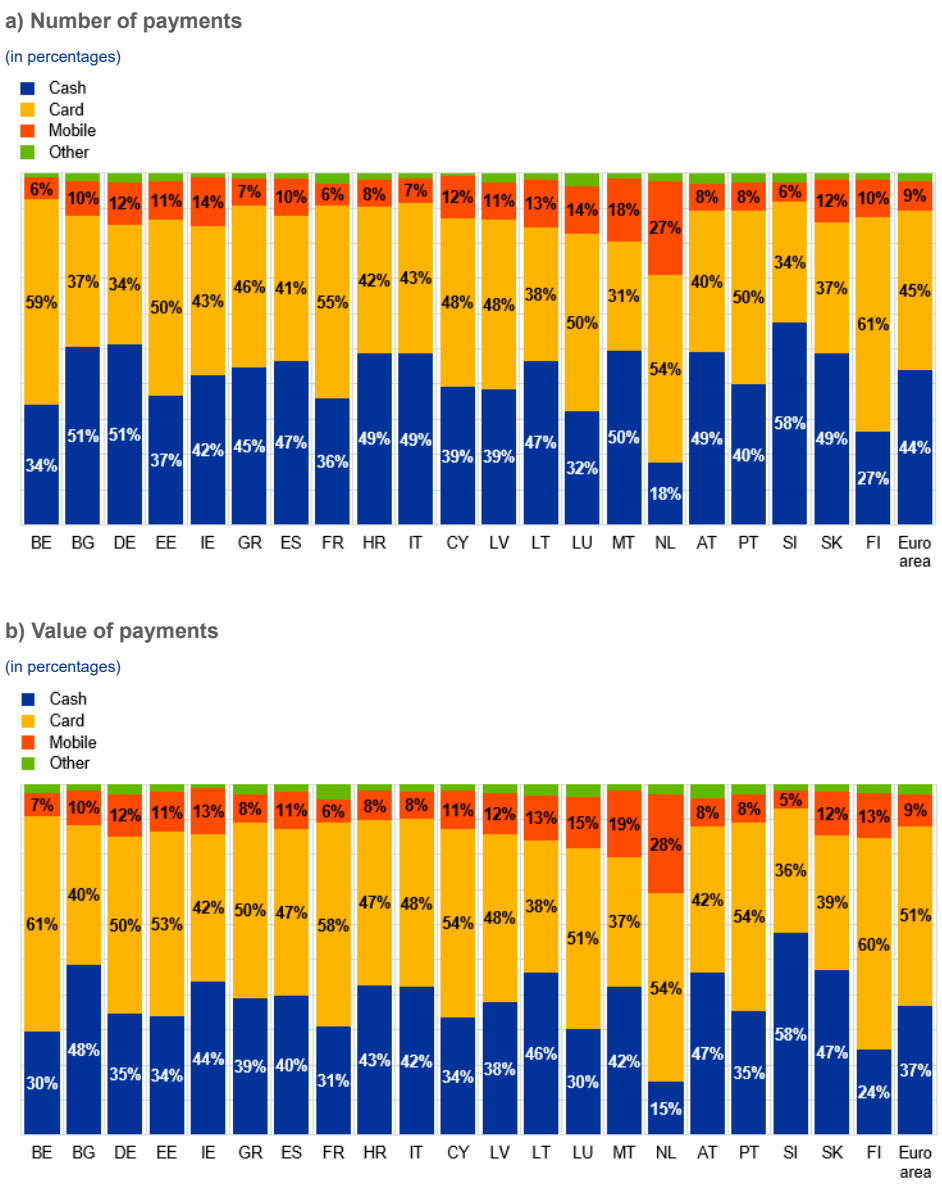
The average number of cash payments a consumer makes each day has decreased from 1.28 in 2016 to 0.77 in 2026 (Chart 6, panel a). The average values of cash and card payments have developed differently (Chart 6, panel b). On average, cash payments are lower than card payments. The difference between the average values of cash and card payments declined significantly between 2019 and 2024 but increased again in 2026.

Looking at country-level results, cash was the most frequently used payment method at the POS in ten of the 21 euro area countries surveyed in 2026 (Chart 7). The share of cash payments varied between 18% in the Netherlands and 58% in Slovenia. The total value of physical cash payments exceeded the total value of card payments in seven of the 21 euro area countries surveyed. Data on payments by value reflect some uncertainties and should be interpreted with caution.[10]

[10] French figures for payments by value differ from those presented in "*Observatory for the security of payment means: Annual Report 2025*", Banque de France, Paris, 2026. These discrepancies can be attributed to differing methodologies and time spans.

Chart 7

Payment instruments used at the POS by country – euro area, 2026



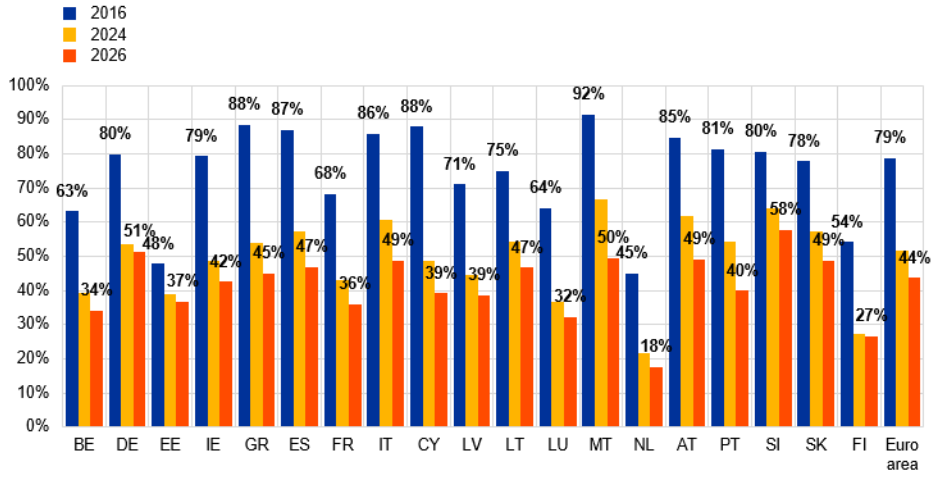
Sources: ECB, De Nederlandsche Bank and Dutch Payments Association data (2026), calculations based on Deutsche Bundesbank figures (2026).
Notes: Cards denotes physical cards (debit, credit and prepaid cards). Mobile denotes POS payments via smartphones, smartwatches, smartrings and any other mobile or wearable devices, and may be based on cards in a digital wallet, instant payments, other mobile apps or crypto-assets. Other denotes bank cheques, loyalty points, vouchers and gift cards and other payment instruments. The data for the Netherlands are based on the National payment survey conducted by De Nederlandsche Bank and the Dutch Payments Association. The definition of POS payments used for this chart differs from that used by the Deutsche Bundesbank (2026) for its data, which only includes payments in supermarkets, local shops, drugstores and petrol stations. The percentages may not add up to 100% owing to rounding. POS stands for point of sale.

The share of cash payments in POS transactions declined rather significantly in all euro area countries between 2016 and 2026 (Chart 8). The largest decrease has been observed in Cyprus, where the share of cash payments at the POS has declined from 88% in 2016 to 39% in 2026. In Estonia the share of cash payments at the POS has declined by less than 15%, but in Estonia the use of cash was already at a relatively low level in 2016.

Chart 8

Cash used at the POS by country: number of payments – euro area, 2016, 2024 and 2026

(in percentages)



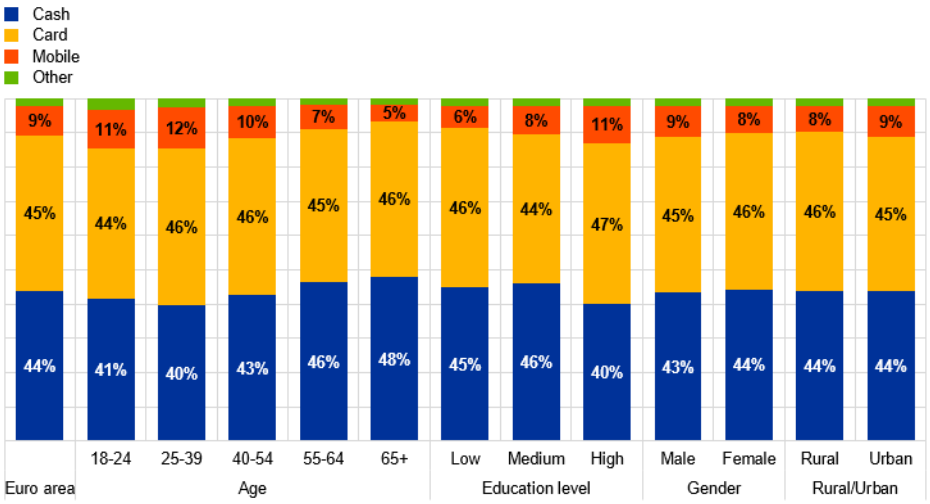
Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2016, 2024 and 2026) and Deutsche Bundesbank figures (2018, 2024 and 2026).
Notes: The data for the Netherlands are based on the National payment survey conducted by De Nederlandsche Bank and the Dutch Payments Association. The definition of POS payments used for this chart differs from that used by the Deutsche Bundesbank (2018, 2024 and 2026 data), which only includes payments in supermarkets, local shops, drugstores and petrol stations. POS stands for point of sale.

Chart 9 shows the share of different payment instruments used at the POS in 2026 broken down by the demographic characteristics of the consumer. The use of cash increases with age and is lower for highly educated consumers. In contrast, mobile payments are more frequently used by younger and highly educated consumers. Overall, the differences across the demographic groups are relatively small.

Chart 9

Payment instruments used at the POS by demographic – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: Cards denotes physical cards (debit, credit and prepaid cards). Other denotes bank cheques, loyalty points, vouchers and gift cards and other payment instruments. The definition of POS payments used for this chart differs from that used by the Deutsche Bundesbank (2026 data), which only includes payments in supermarkets, local shops, drugstores and petrol stations. The percentages may not add up to 100% owing to rounding. POS stands for point of sale.

2.4 Remote payments

SPACE defines remote payments as payments that are not made at the same location as the purchase. This includes online payments, e.g. when shopping in e-commerce and payments initiated at a bank counter or banking terminal. Regular bill payments, such as electricity bills or rent, are not captured in the SPACE diary.

The share of card payments in total remote payments declined between 2019 and 2024, but the latest results for 2026 indicate an increase (Chart 10), whereas the share of e-payment solutions decreased. However, the latter results should be read and interpreted carefully. Between 2019 and 2024, PayPal was a separate answer option[11] in the questionnaire and for those years was incorporated in Chart 10 under the e-payment solutions group. In 2026 PayPal ceased to be a separate answer category given that it is a method that encompasses several types of payment and overlaps with other answer categories.[12]

Caution is warranted in general when interpreting trends across payment instruments, particularly in areas where technological developments increasingly blur the distinction between payment initiation channels and underlying payment instruments, such as instant payments (i.e. instant credit transfers).

11 In 2024 PayPal as a stand-alone category had a volume share of 17% and a value share of 16% of the payment instruments used for remote payments.

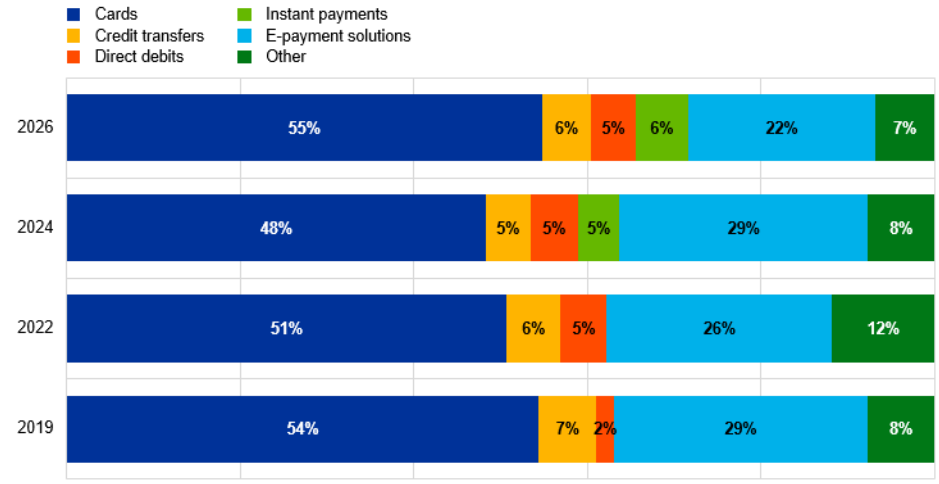
12 In the 2026 questionnaire, PayPal was cited as an example under the digital wallets, other mobile apps and buy-now-pay-later (in some countries) categories. In the Chart, the categories digital wallets and other mobile apps are included in E-payment solutions, while buy-now-pay-later falls into the category Other.

Chart 10

Payment instruments used for remote payments – euro area, 2019-26

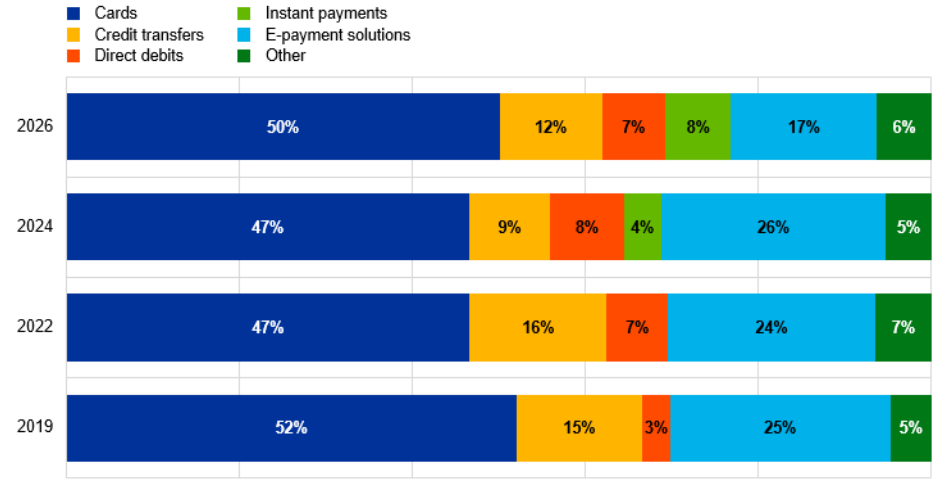
a) Number of payments

(in percentages)



b) Value of payments

(in percentages)



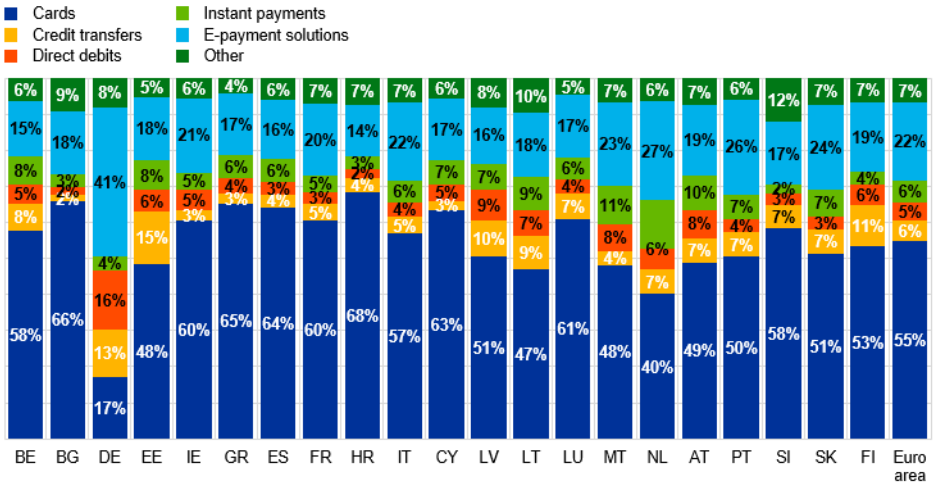
Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2022 and 2024) and Deutsche Bundesbank figures (2022, 2024 and 2026).
Notes: Cards denotes debit, credit and prepaid cards. E-payment solutions denotes digital wallets and other mobile apps (such as PayPal), as well as iDEAL in the Netherlands. Other denotes loyalty points, vouchers and gift cards, crypto-assets, buy-now-pay-later services and other payment instruments. Instant payments are instant credit transfers. The data for 2019 do not include Germany or the Netherlands. The percentages may not add up to 100% owing to rounding. Remote payments are payments made at a location other than the location of the purchase.

Chart 11

Payment instruments used for remote payments by country – euro area, 2026

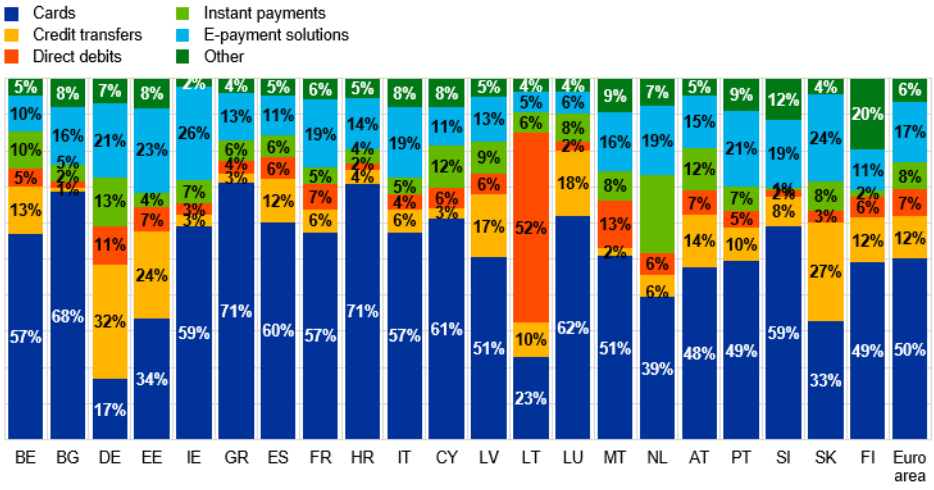
a) Number of payments

(in percentages)



b) Value of payments

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: Cards denotes debit, credit and prepaid cards. E-payment solutions denotes digital wallets and other mobile apps, including those offered by PayPal. Other denotes loyalty points, vouchers and gift cards, crypto-assets, buy-now-pay-later services and other payment instruments. Instant payments are instant credit transfers. The percentages may not add up to 100% owing to rounding. The relatively low share of card payments in Germany is explained by the widespread use of the national debit card scheme which is not operable in e-commerce (for further details, see Deutsche Bundesbank, 2026). In Lithuania, Direct debits includes an e-account service that acts as national substitute for direct debits. In the Netherlands, funds are, by default, transferred within seconds in all credit transfers. Consumers may not be aware of this and therefore the chart may not accurately reflect the availability and use of instant payments. Remote payments are payments made at a location other than the location of the purchase.

2.5 P2P payments

P2P payments are payments made to another person that are not connected with the purchase of goods and services, such as payments to family members or friends, pocket money given to children and private donations. They include cash and

cashless payments, such as mobile payments[13] or payments initiated via internet banking.[14]

Cash was the most frequently used payment method for P2P payments in 2026 (Chart 12), accounting for 44% of all P2P payments, followed by mobile payments (25%). Instant payments are becoming increasingly important in several countries, with their share increasing by 5 percentage points across the euro area compared with 2024.The value share of cash payments was lower (37%) than the volume share.

Cash was used most frequently for P2P payments in Germany (62%) and Bulgaria (58%), and least frequently in Finland (26%), Luxembourg (33%) and Estonia (34%). In Finland (41%), Ireland (35%) and Malta (32%), more than 30% of P2P payments were mobile payments. Instant payment solutions were used most frequently in Lithuania (23%), Luxembourg and Slovenia (both 20%).

Caution is warranted when interpreting trends across payment instruments for P2P payments, particularly in segments where technological developments increasingly blur the distinction between payment initiation channels and underlying payment instruments, such as instant payments (i.e. instant credit transfers).

[13] Mobile P2P payments include payments via smartphones, smartwatches, smart rings and any other mobile or wearable devices, and may be based on cards in a wallet or mobile apps.

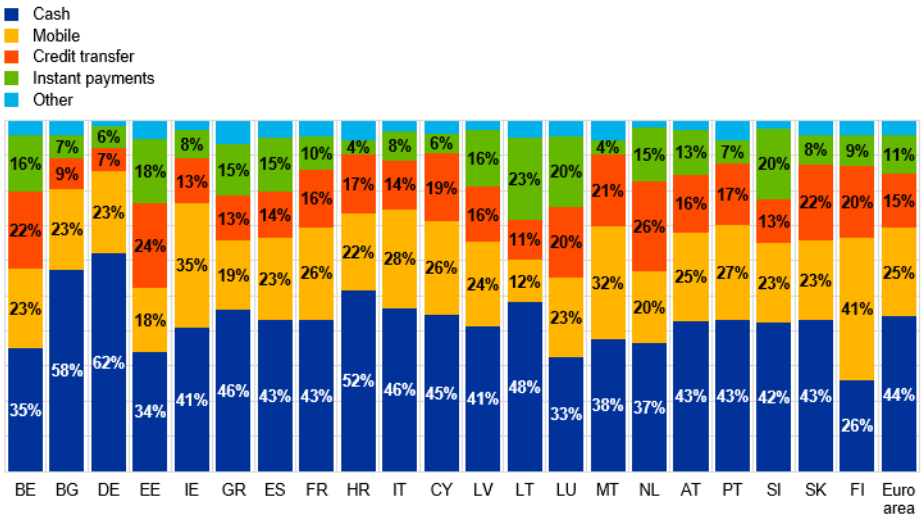
[14] In 2026 a separate diary module for P2P payments was introduced. This improved the reporting of P2P payments, but the data are not fully comparable with the data from previous years.

Chart 12

Payment instruments used for P2P payments by country – euro area, 2026

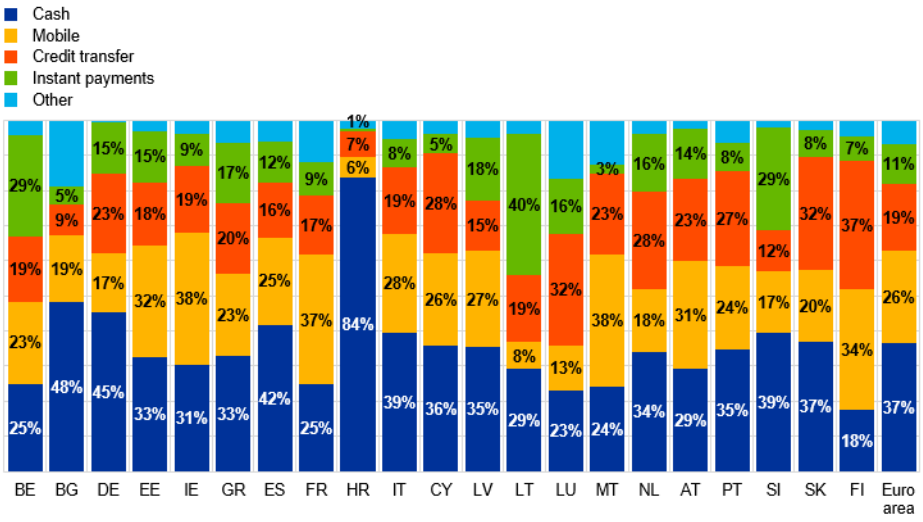
a) Number of payments

(in percentages)



b) Value of payments

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: Mobile denotes mobile apps and digital wallets. Other denotes bank cheques and other payment instruments. Instant payments are instant credit transfers. The percentages may not add up to 100% owing to rounding. In the Netherlands, funds are, by default, transferred within seconds in all credit transfers. Consumers may not be aware of this and therefore the chart may not accurately reflect the availability and use of instant payments. P2P stands for person to person.

2.6 POS and remote payments by value range

Chart 13 shows the shares of POS and remote payments by value range. While cash payments are still the most frequently used payment method for low-value payments at the POS, consumers are also increasingly using card payments for smaller amounts. The share of card payments increased for payments of less than €5 (24%, up from 21% in 2024) and for payments of between €5 and €10 (39%, up

from 32%). In addition, more card payments (46%) than cash payments (44%) were observed for payment values of between €10 and €20. For payments of over €50, the share of card payments has increased only slightly since 2024.

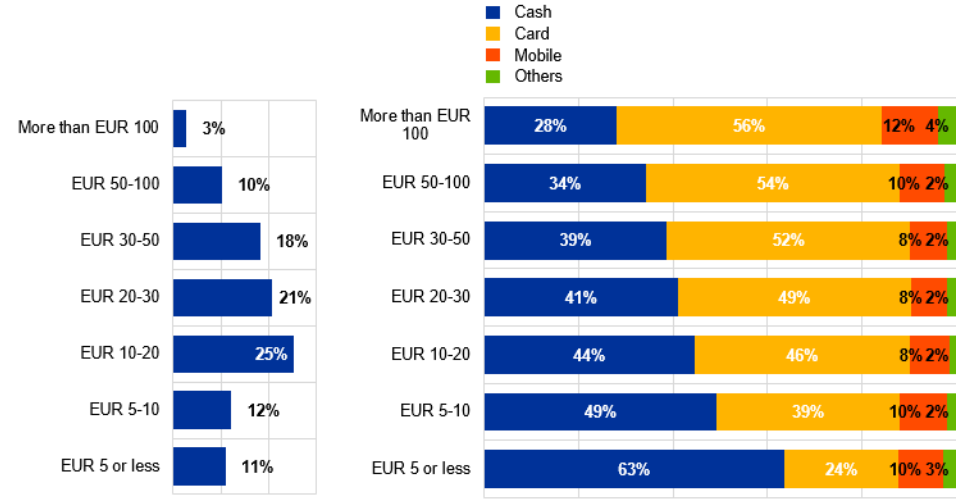
Euro area consumers used e-payment solutions most frequently for low-value remote payments. Overall, the shares of various payment instruments in remote payments were very similar across all value ranges above €5.

Chart 13

POS and remote payments by value range and payment instrument – euro area, 2026

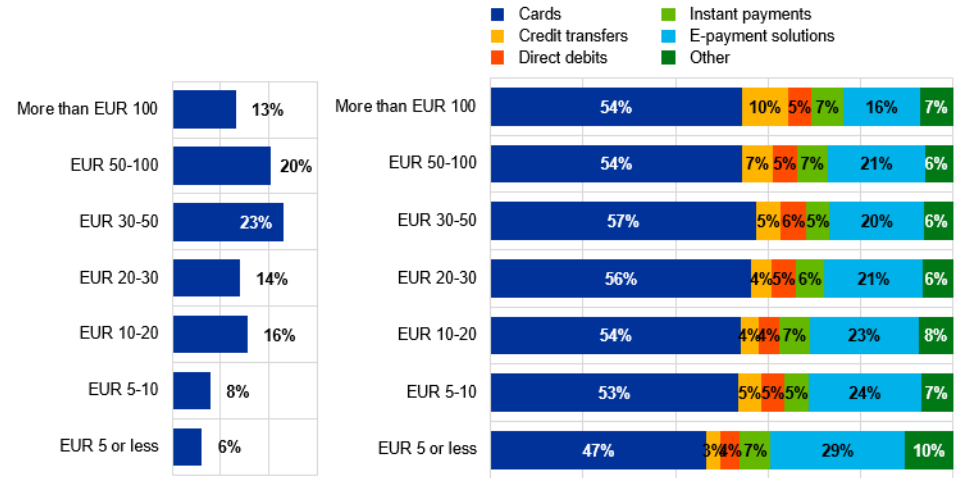
a) POS payments

(in percentages)



b) Remote payments

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: In POS payments, Cards denotes physical cards (debit, credit and prepaid cards). The "Other" category includes bank cheques, loyalty points, vouchers and gift cards and other payment instruments. Mobile payments at the POS are payments via smartphones, smartwatches, smartrings and any other mobile device or wearable, and can be based on cards in a wallet, instant payments, other mobile apps or crypto assets. In remote payments the "Cards" category includes debit, credit and prepaid cards; the "E-payment solutions" category includes digital wallets and other mobile apps; the "Other" category includes loyalty points, vouchers and gift cards, crypto-assets, buy-now-pay-later services and other payment instruments. Percentages may not add up to 100% due to rounding. Remote payments are payments made at a location other than the location of the purchase.

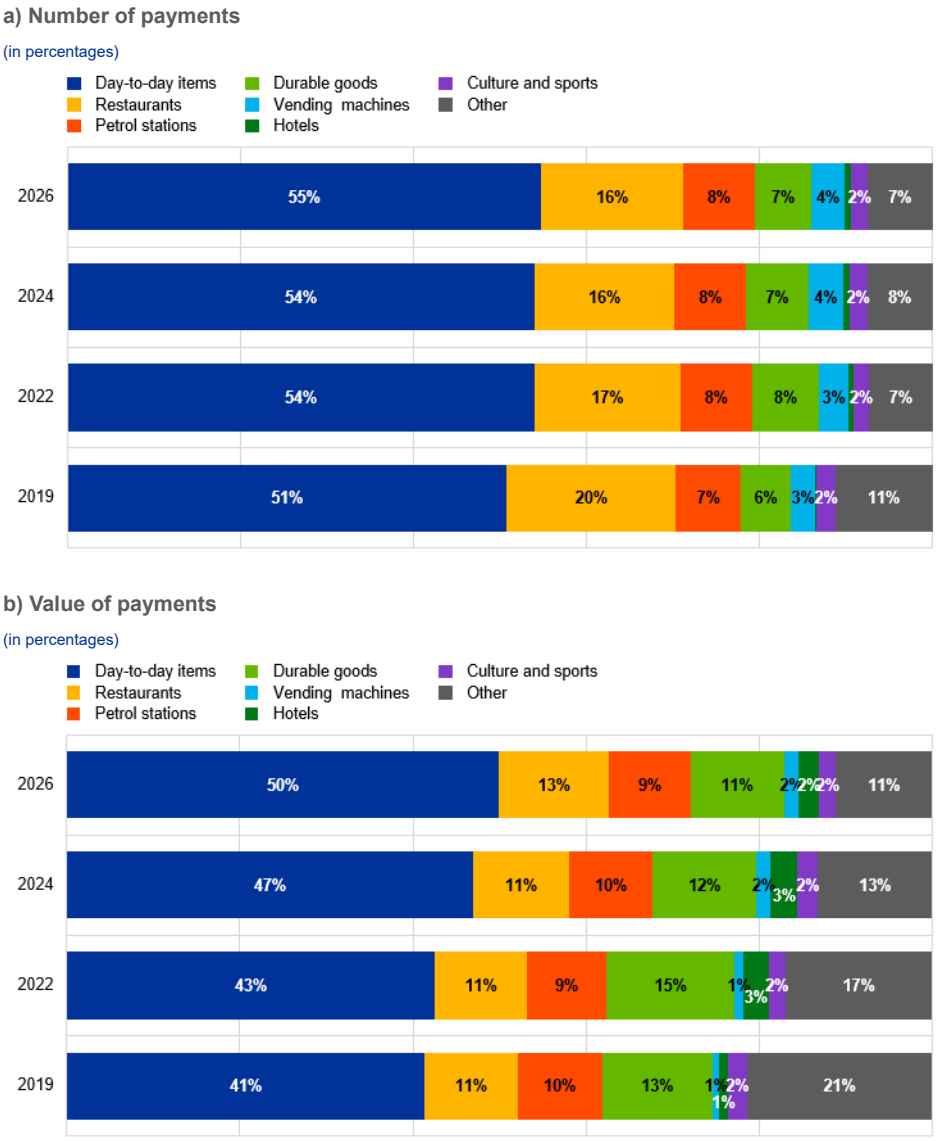
2.7 POS and remote payments by location and purpose

2.7.1 POS payments by location

In the SPACE payment diary respondents choose between 14 different options when reporting the location of their POS payment. Chart 14 shows the distribution of POS payments by location. Most POS transactions, in terms of both number and value, are made in supermarkets, shops selling day-to-day items and street markets or vendors (55% by number, 50% by value). The share of day-to-day items has increased slightly from 2024. Overall, the structure of the number of POS payments by location has not changed much between 2024 and 2026.

Chart 14

POS payments by location – euro area, 2019-26



Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2019, 2022 and 2024) and Deutsche Bundesbank figures (2018, 2022 and 2024).
Notes: Day-to-day items denotes purchases from supermarkets, shops selling day-to-day items and street markets or vendors. Other denotes services outside, inside and around the home, payments at the offices of public authorities and at post offices, and payments at pick-up stations and other physical locations. In panel a) the share of hotels is not shown in the chart, since it is only between 0 and 1 %.The percentages may not add up to 100% owing to rounding. POS stands for point of sale.

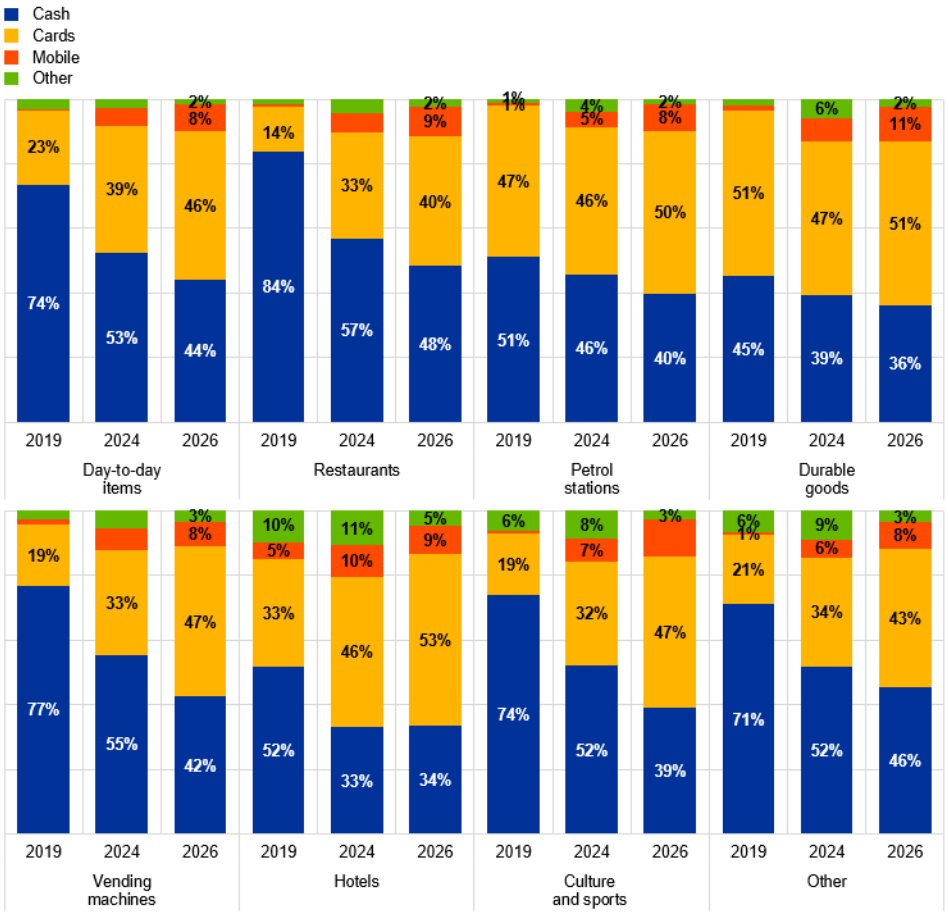
Chart 15 shows the shares of different payment instruments used in each payment location. Digital payments have increased in most payment locations, and in 2026 cash was the most frequently used payment method only in restaurants, bars and cafés (48%). Consumers are making more digital payments, especially for vending machines (where the combined share of card and mobile payments increased from 39% in 2024 to 54% in 2026) and in cultural and sporting venues (where this share increased from 39% to 58% over the same period). Measured by the value of transactions, cards are the most frequently used payment instrument in all locations.

Chart 15

POS payments by location and payment instrument – euro area, 2019, 2024 and 2026

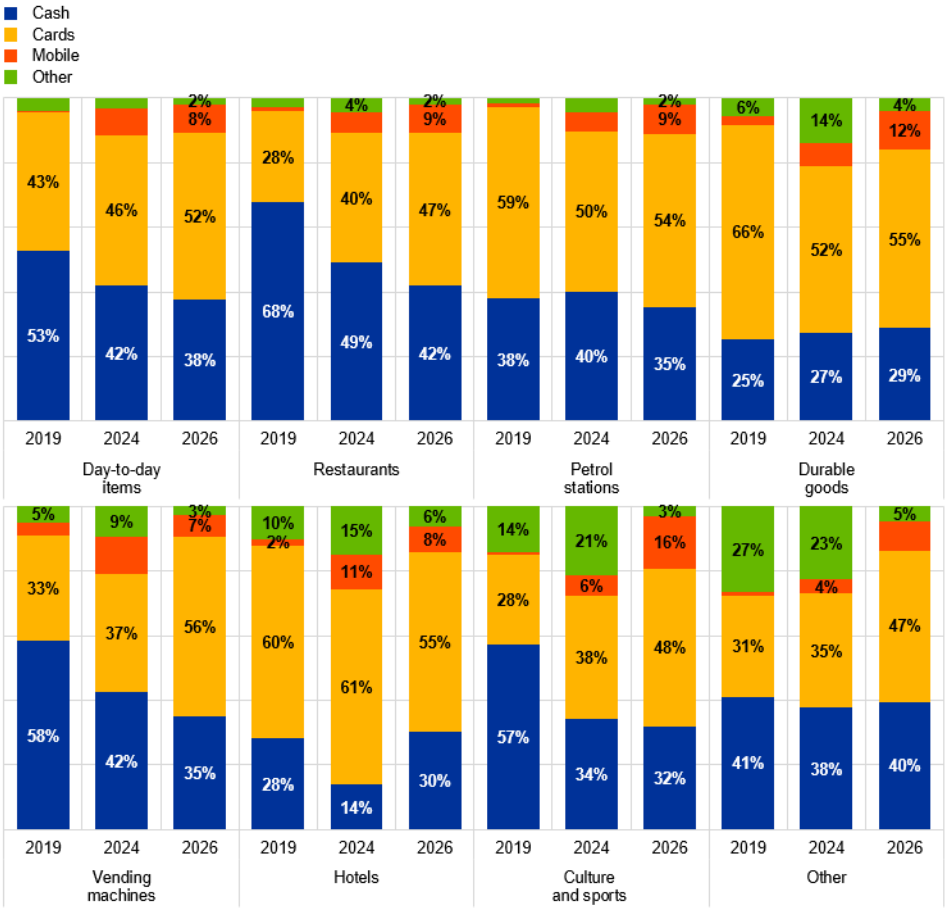
a) Number of payments

(in percentages)



b) Value of payments

(in percentages)



Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2019, 2022 and 2024) and Deutsche Bundesbank figures (2018, 2022, 2024 and 2026).
Notes: Day-to-day items denotes purchases from supermarkets, shops selling day-to-day items and street markets or vendors. Other denotes services outside, inside and around the home, at the offices of public authorities and at post offices, and payments at pick-up stations and other physical locations. The percentages may not add up to 100% owing to rounding. POS stands for point of sale.

2.7.2 Remote payments by purpose

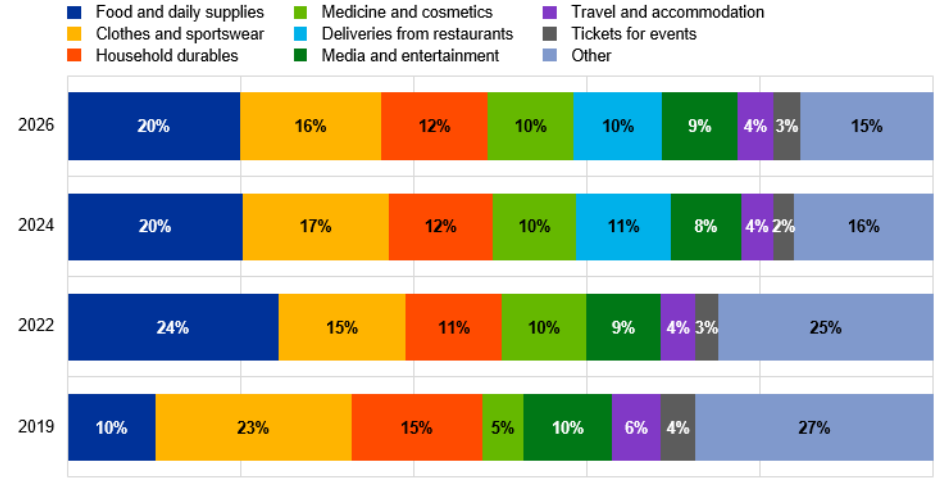
In the SPACE payments diary, respondents choose between 13 different options in reporting the purpose of their remote payment (see footnote 4 in the introduction). Chart 16 shows the distribution of remote payments by purpose. Most remote transactions were made for food and daily supplies (20%) and clothes and sportswear (16%). Measured by the value of payments, household durables (17%) accounted for the largest share.

Chart 16

Remote payments by purpose – euro area, 2019, 2022, 2024 and 2026

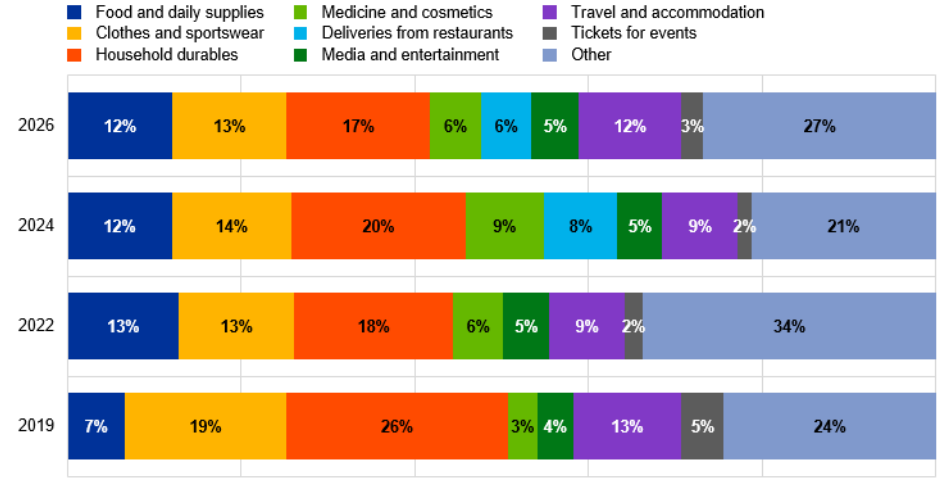
a) Number of payments

(in percentages)



b) Value of payments

(in percentages)



Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2019, 2022 and 2024) and Deutsche Bundesbank figures (2018, 2022, 2024 and 2026).
Notes: Household durables denotes electronic goods or household appliances, furniture and other household items. Other denotes luxury goods, financial products, household-related services and other online payments. Deliveries from restaurants were introduced as a separate category in 2024, but previously may have been reported under Other. The percentages may not add up to 100% owing to rounding.

3 Payment preferences and advantages of cash and cashless payments

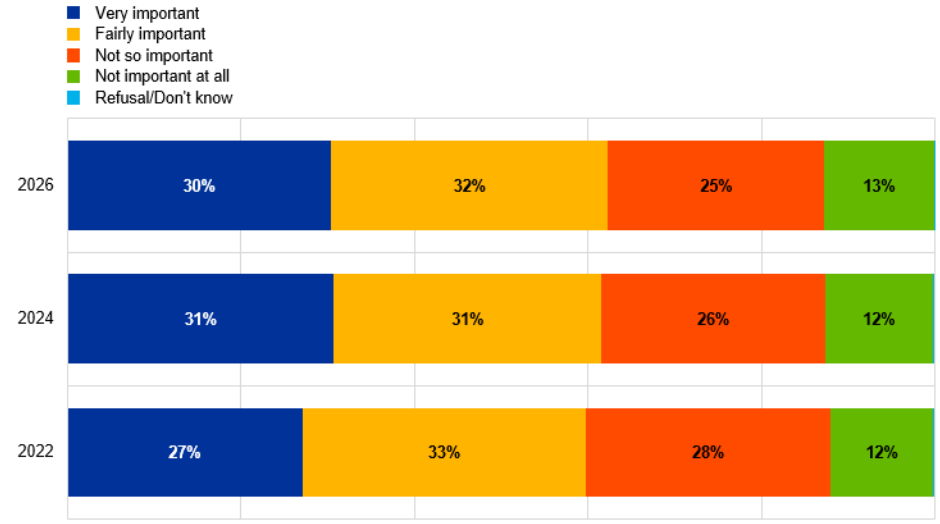
3.1 The importance of having the option of paying with cash

Chart 17 shows how euro area consumers have responded to the question “How important is it for you to have the option of using cash?”. In spite of the decline in the share of cash payments, having the option of paying with cash remains very important for 30% of the euro area population and fairly important for 32%. These figures have remained stable since 2024, which shows that European citizens continue to see cash as a relevant and important way of paying, despite using it less.

Chart 17

The importance of having the option of paying with cash – euro area, 2022-26

(in percentages)



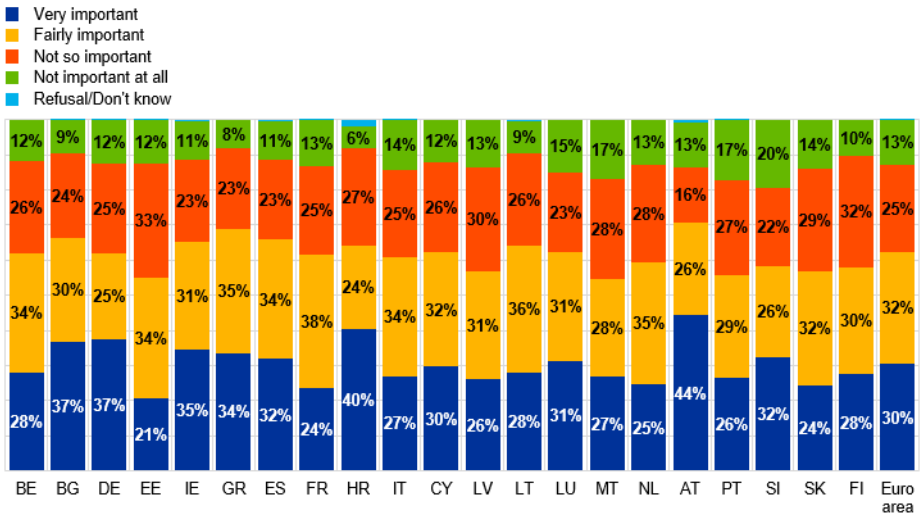
Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2022 and 2024) and Deutsche Bundesbank figures (2022, 2024 and 2026).
Notes: The percentages may not add up to 100% owing to rounding.

In each of the euro area countries, more than half of the respondents considered the option of paying with cash to be very or fairly important (Chart 18). The perceived importance of cash has remained relatively stable since the previous survey in most countries.

Chart 18

The importance of having the option of paying with cash by country – euro area, 2026

(in percentages)



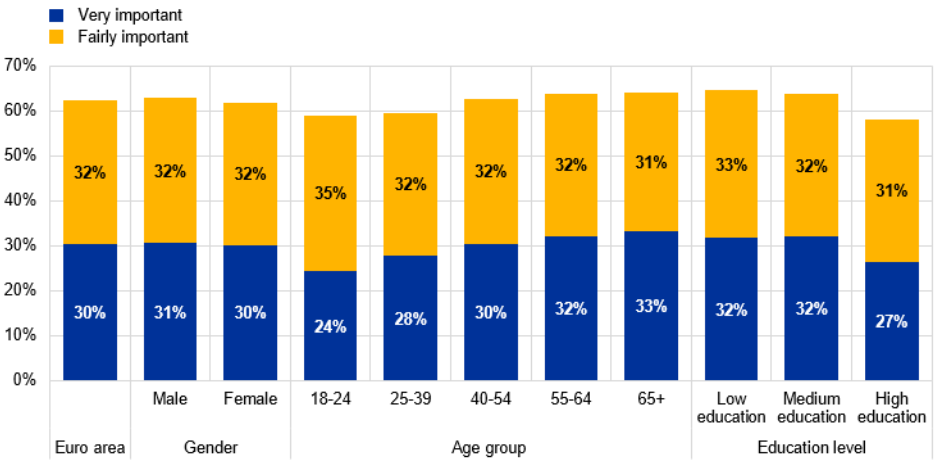
Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Note: The percentages may not add up to 100% owing to rounding.

Chart 19 shows the shares of consumers by demographic group who consider that having the option of paying with cash is very or fairly important. There are almost no differences between male and female preferences. As regards the share of consumers who consider the option of paying with cash to be at least fairly important, the differences between age groups are quite small. Compared with the results from 2024, the importance of cash has increased significantly for younger consumers. People with high education levels give less importance to the option of paying with cash compared with those with low or medium education levels.

Chart 19

The importance of having the option of paying with cash by demographic – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).

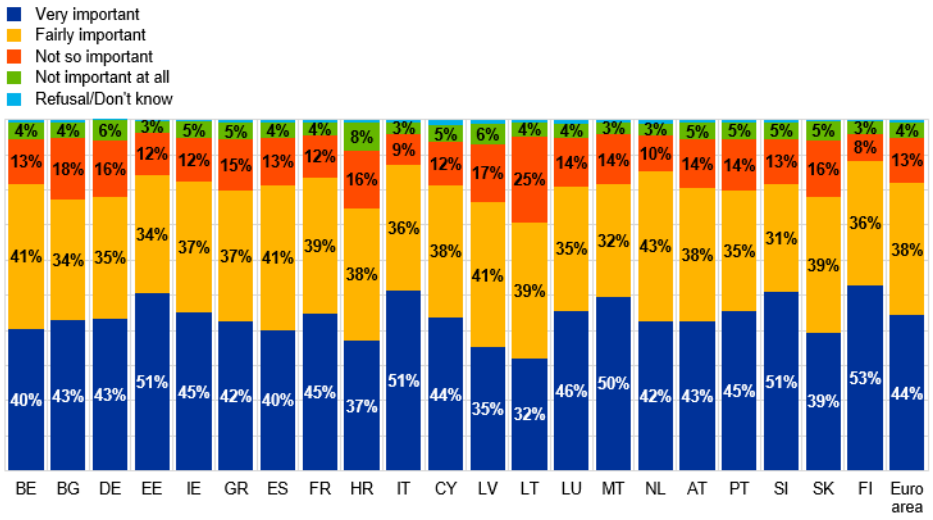
3.2 The importance of having the option of paying with cashless payment instruments

Chart 20 shows how euro area consumers in each country have responded to the question “How important is it for you to have the option of using other payment methods than cash?”. This question was introduced for the first time in the 2026 wave of SPACE. Having the option of paying digitally is very important for 44% of euro area consumers and fairly important for 38% of the respondents. More than 70% of the respondents in each of the euro area countries considered the option to pay with cashless payment instruments very or fairly important. It is more important for respondents with higher education levels compared with other educational backgrounds, and also for respondents in the 25-54 age group.

Chart 20

The importance of having the option of paying with cashless payment instruments by country – euro area, 2026

(in percentages)

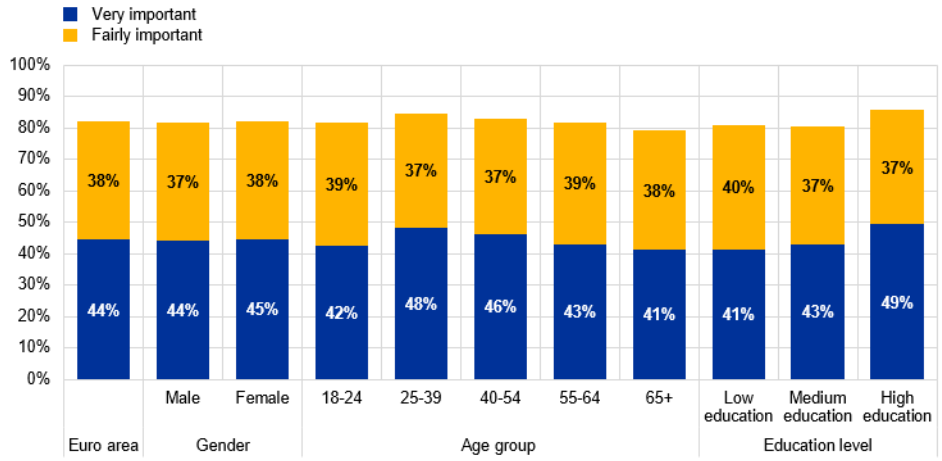


Source: ECB, calculations based on Deutsche Bundesbank data (2026).
Note: The percentages may not add up to 100% owing to rounding.

Chart 21

The importance of having the option of paying with cashless payment instruments by demographic – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).Note: The percentages may not add up to 100% owing to rounding.

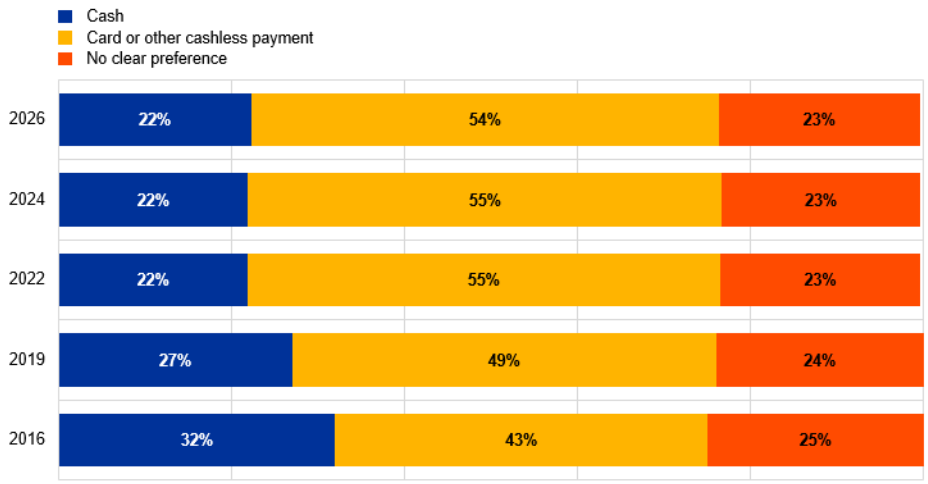
3.3 Payment preferences in shops

Chart 22 shows how euro area consumers have answered to the question “If you were offered various payment methods in a shop, what would be your preference?”. After a steady decline from 32% in 2016 to 22% in 2022, a trend that was significantly influenced by the COVID-19 crisis, cash preference remained constant in 2024 and in 2026.

Chart 22

Preferred payment instrument in shops – euro area, 2016-26

(in percentages)



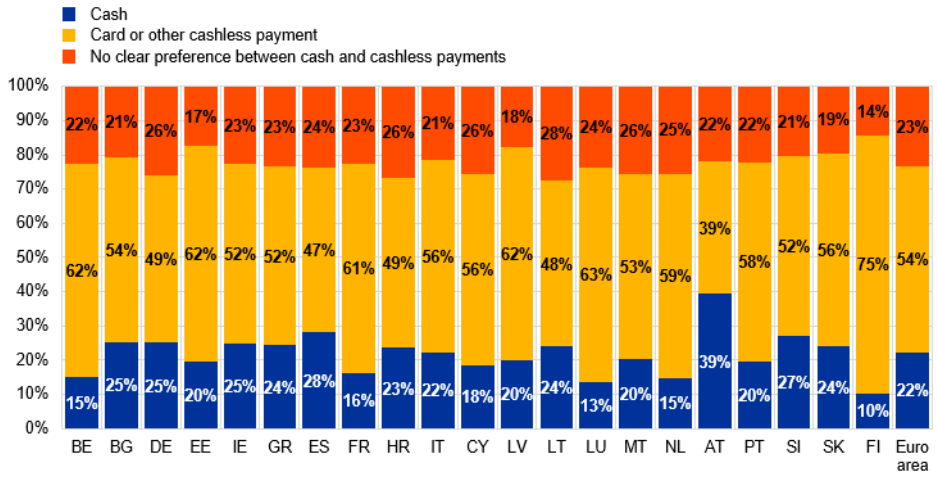
Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2016, 2019, 2022 and 2024) and Deutsche Bundesbank figures (2018, 2022, 2024 and 2026).
Note: The percentages may not add up to 100% owing to rounding.

There are pronounced differences between countries in terms of the preference for paying with cash, card or other cashless payment methods (Chart 23), with Finland having the lowest cash preference (10%) and Austria the highest (39%).

Chart 23

Preferred payment instrument in shops by country – euro area, 2026

(in percentages)



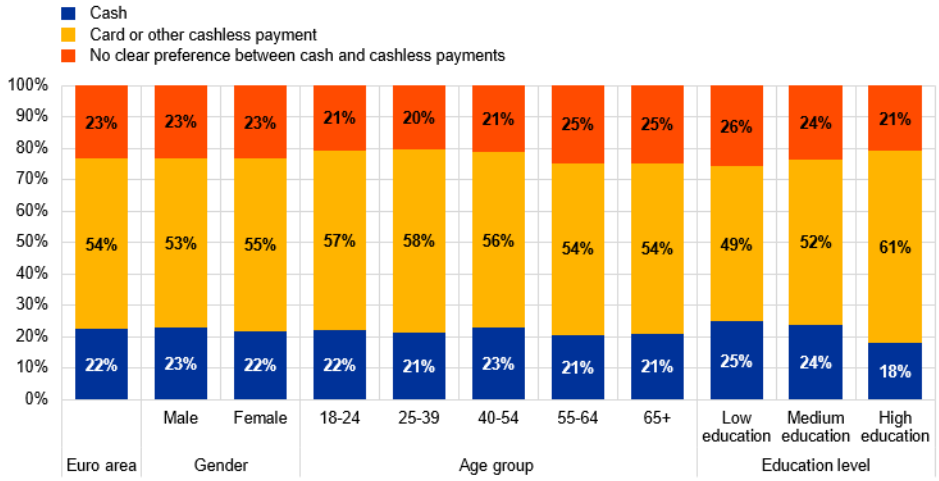
Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Note: The percentages may not add up to 100% owing to rounding.

Looking at payment preferences by demographic (Chart 24), there are almost no differences between male and female behaviour. A similar outcome can be seen for the age group results. A more significant difference can be seen between the attitudes of people with a different education level. In the low and medium education level groups, 25% and 24% of respondents respectively answered that they prefer cash, compared with 18% of respondents in the high education level group.

Chart 24

Preferences for cash or cashless payment methods in shops by demographic – euro area, 2026

(in percentages)



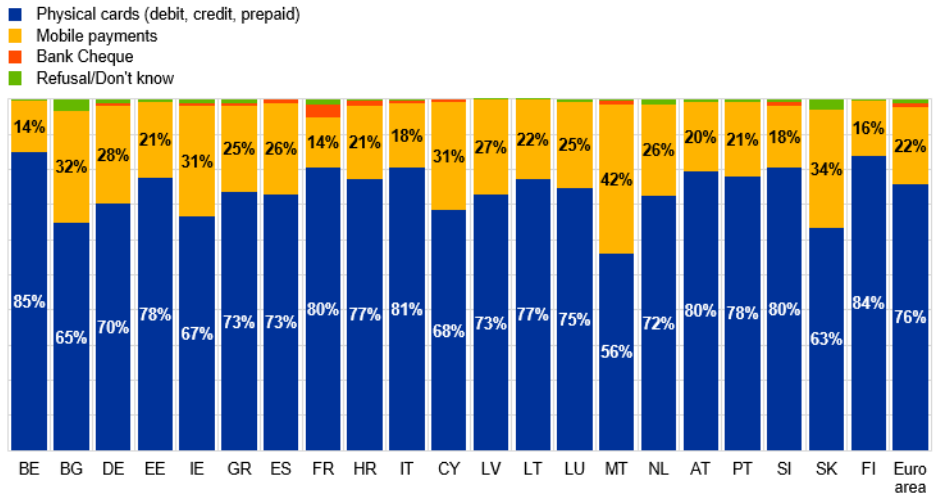
Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Note: The percentages may not add up to 100% owing to rounding.

A follow-up question was asked to all the respondents who stated that they preferred cashless means of payment in order to better understand the type of cashless payment instrument they preferred. In every euro area country, the preferred cashless payment method is physical cards for at least 56% of the respondents (Chart 25).

Chart 25

Preferences for cashless payment instruments in shops by country – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Note: The percentages may not add up to 100% owing to rounding.

3.4 Perceived advantages of payment instruments: cash and cards

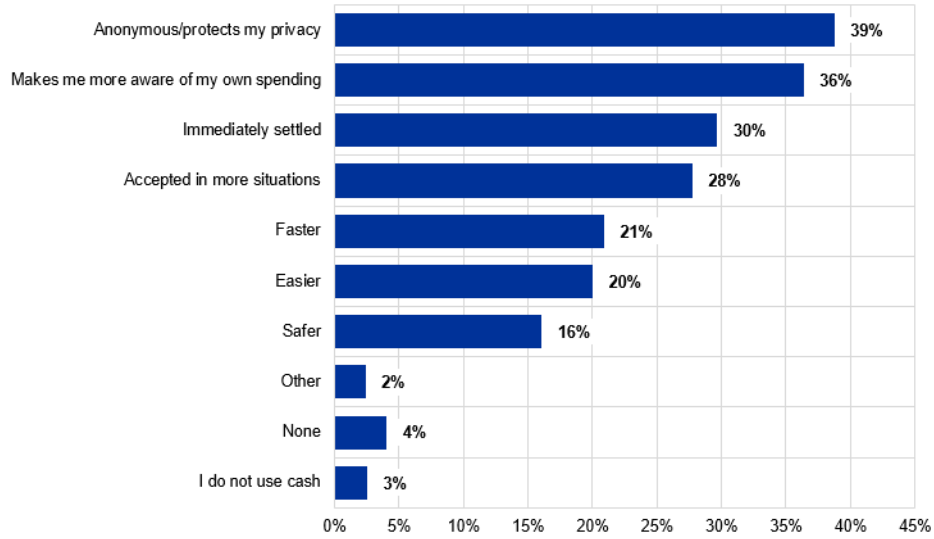
Chart 26 shows information on the perceived key advantages of cash. The results are derived from the responses to the question “For you personally, what are the three most important advantages of cash compared with card payments?”. The respondents could choose up to three of the ten available options.

Euro area consumers perceive the following main advantages of cash payments: cash is anonymous and protects privacy (39%), cash makes one more aware of one’s own expenses (36%) and cash transactions are immediately settled (30%). Just a small share (3%) responded by saying that they do not use cash.

Chart 26

Perceived advantages of cash – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: The percentages do not add up to 100%, given that the respondents were able to choose up to three answers each. All the respondents were asked this question, not just those who prefer cash.

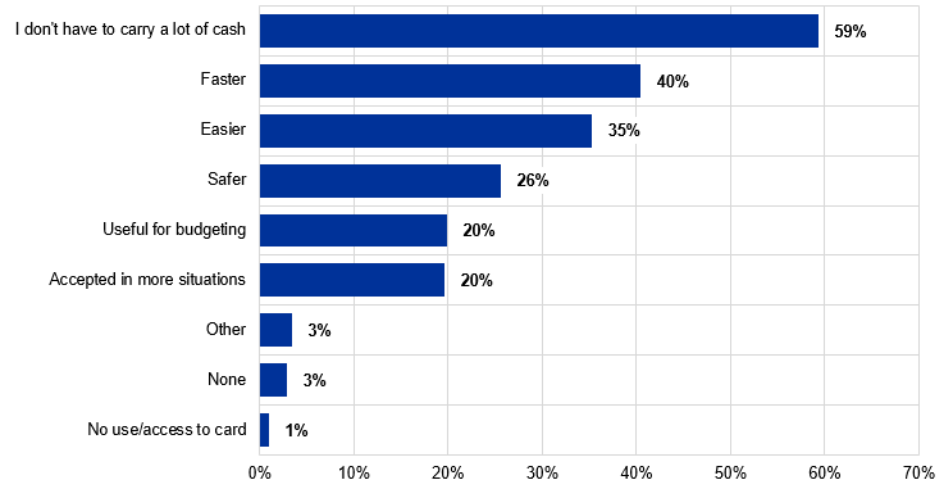
Chart 27 shows information on the perceived main advantages of cards. The results are derived from the responses to the question “For you personally, what are the three most important advantages of card payments compared with cash?”. The respondents could choose up to three of the nine available options.

The most frequently mentioned advantages of card payments were not having to worry about carrying a lot of cash (59%) and the fact that card payments are faster (40%) and easier (35%).

Chart 27

Perceived advantages of cards – euro area, 2026

(in percentages)



Sources: ECB, calculations based Deutsche Bundesbank data (2026).
Notes: The percentages do not add up to 100%, given that the respondents were able to choose up to three answers each. All the respondents were asked this question, not just those who prefer cashless payments.

3.5 Share of consumers trying out a new payment instrument

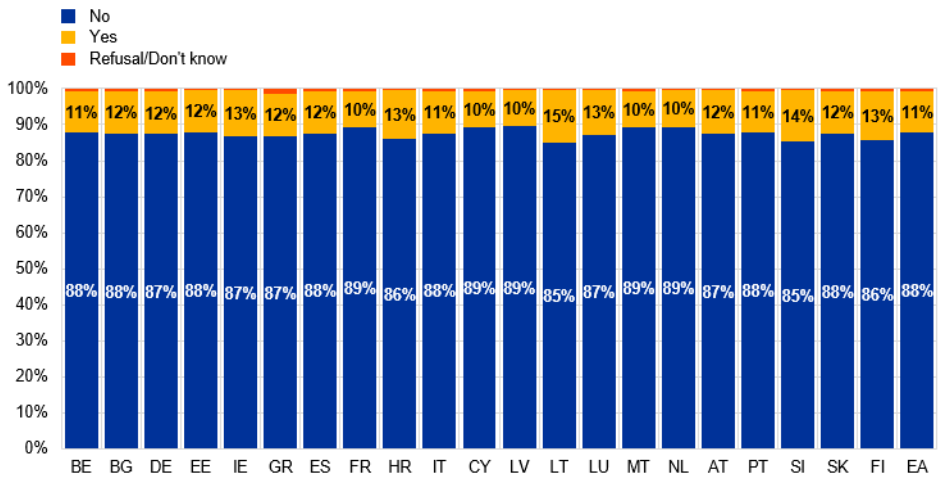
In the euro area, 11% of consumers indicated that they had tried out a new payment instrument in the past year (Chart 28). The share varied between 10% and 15% across countries. Chart 29 illustrates the factors influencing the adoption of new payment instruments. The most frequently mentioned reason by a clear margin was ease of use (47%). Most of the remaining factors received relatively similar levels of support, indicating a broad range of motivations among users.

A similar question was included in the previous SPACE survey, albeit in a hypothetical context. Respondents had been asked to identify the main factors that would persuade them to adopt new payment solutions. In that survey (SPACE 2024), higher security standards were the most frequently cited reason, selected by 37% of respondents in the euro area, followed closely by ease of use at 34%.

Chart 28

Share of population who tried a new payment instrument – euro area, 2026

(in percentages)

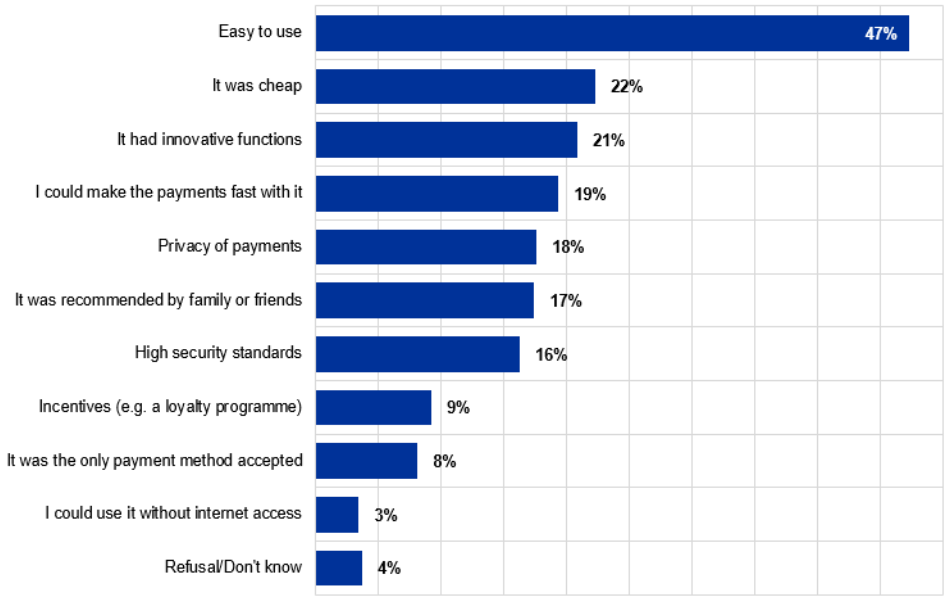


Sources: ECB, calculations based Deutsche Bundesbank data (2026).
Note: The percentages may not add up to 100% owing to rounding.

Chart 29

Reasons for trying a new payment instrument – euro area, 2026

(in percentages)



Sources: ECB, calculations based Deutsche Bundesbank data (2026).
Note: The respondents could select up to three reasons.

4 Access to means of payment

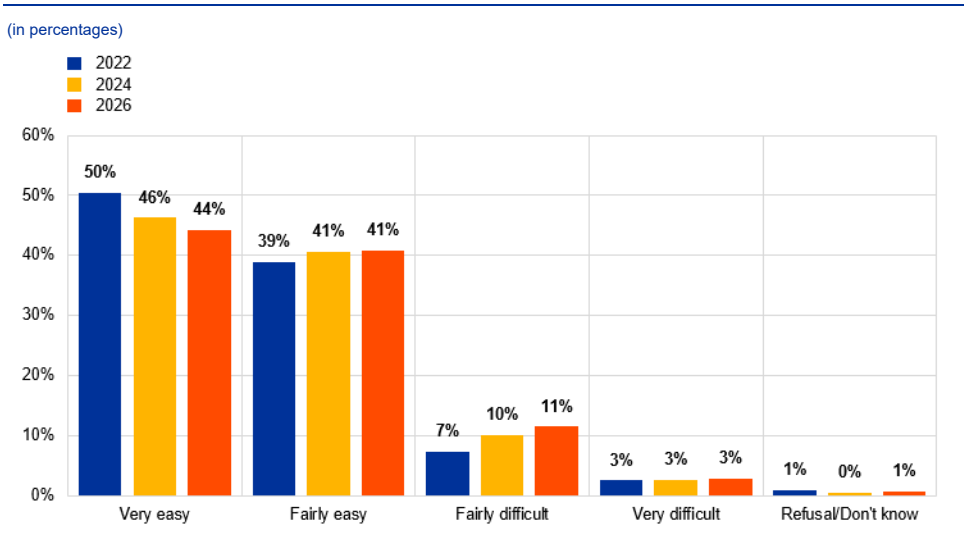
This chapter provides information on consumers' access to cash and other payment instruments. It also shows how consumers withdraw cash and what kind of problems they have encountered when trying to withdraw cash from an ATM or at a bank counter.

4.1 Ease of access to cash

Chart 30 shows how easy or difficult euro area consumers consider cash withdrawals. The survey question posed is "When you need to withdraw cash, how easy or difficult do you usually find it to get to an ATM or a bank?" 44% of consumers said that access to cash withdrawals was very easy. This is 6 percentage points lower than in 2022 and the perception that access to cash withdrawal is fairly difficult has increased by 4 percentage points over the same time span.

Chart 30

Ease of access to cash withdrawals – euro area, 2022-26

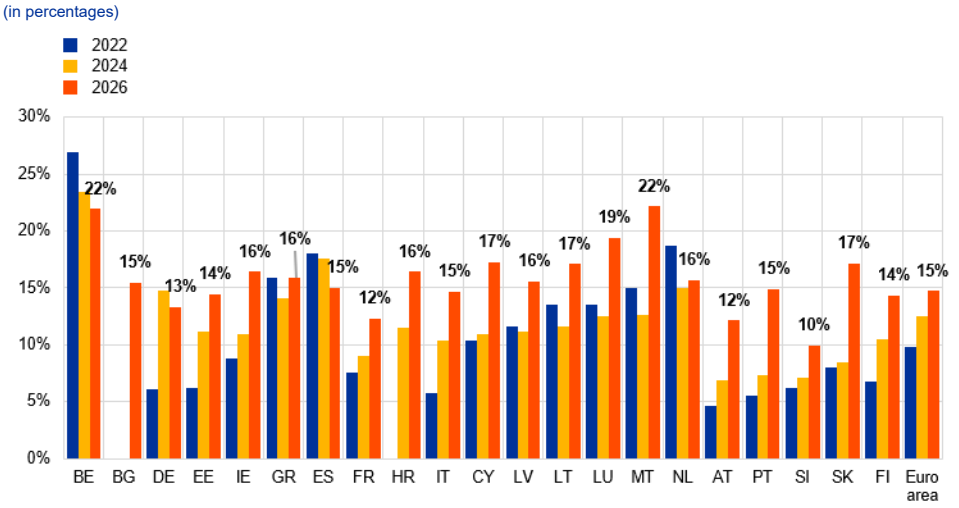


Sources: ECB, calculations based on Deutsche Bundesbank data (2022, 2024 and 2026).

Perceived access to cash withdrawals varies across countries. Chart 31 indicates the share of consumers in each euro area country who state that access to cash is very or fairly difficult. Belgium and Malta stand out, with 22% of consumers considering cash difficult to access.

Chart 31

Respondents who perceive access to cash withdrawals as fairly difficult or very difficult by country – euro area, 2022-26



Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2022 and 2024) and Deutsche Bundesbank figures (2022, 2024 and 2026).
Notes: Croatia joined the euro area in January 2023, consequently no data were collected for Croatia in the 2022 survey. Bulgaria joined the euro area in January 2026, hence no data were collected for Bulgaria before the 2026 survey. Percentages in the chart refer to 2026 figures,

4.2 Cash withdrawals

4.2.1 Source of withdrawals by country

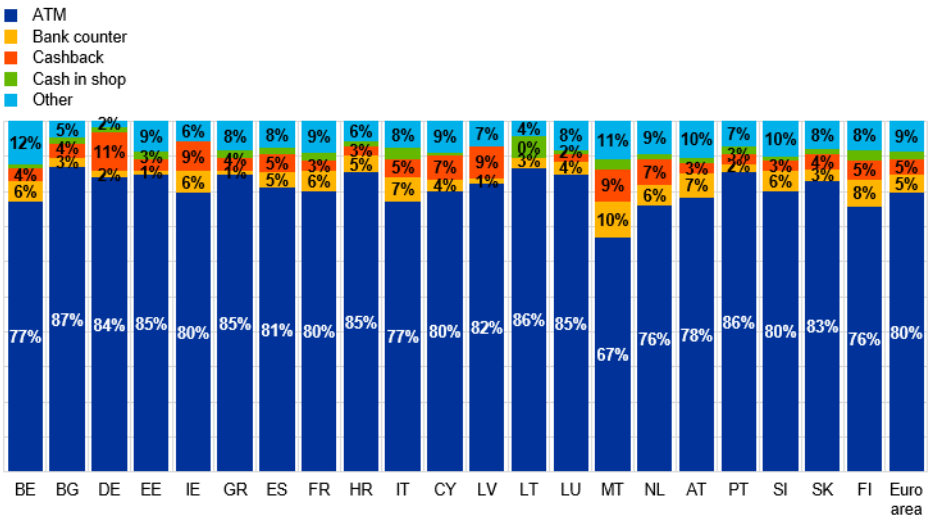
For the SPACE one-day payment diary, respondents are also asked to report information on up to two cash withdrawals they have made on that day. Cash withdrawal sources in the questionnaire include bank counters, ATMs, money orders sent to the respondent's home, banking agents or bank office bus, cash withdrawn in a shop when making a purchase (cashback) or cash withdrawn in a shop without any purchase (cash-in-shop).

In the euro area, ATMs are the most frequently used method of withdrawing cash (Chart 32) and are used for 80% of cash withdrawals. In second place, cashback and bank counters both represent 5%. There is, however, some heterogeneity across the euro area and in a few countries a notable share of respondents withdraw cash at a bank counter or in a post office, such as in the case of Malta (10%), Finland (8%), Italy and Austria (both 7%).

Chart 32

Sources of cash withdrawals by country – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: The bank counter option also includes saving banks and post offices in the countries where this is applicable. The percentages may not add up to 100% owing to rounding. ATM stands for automated teller machine.

4.2.2 Journeys to make cash withdrawals by country

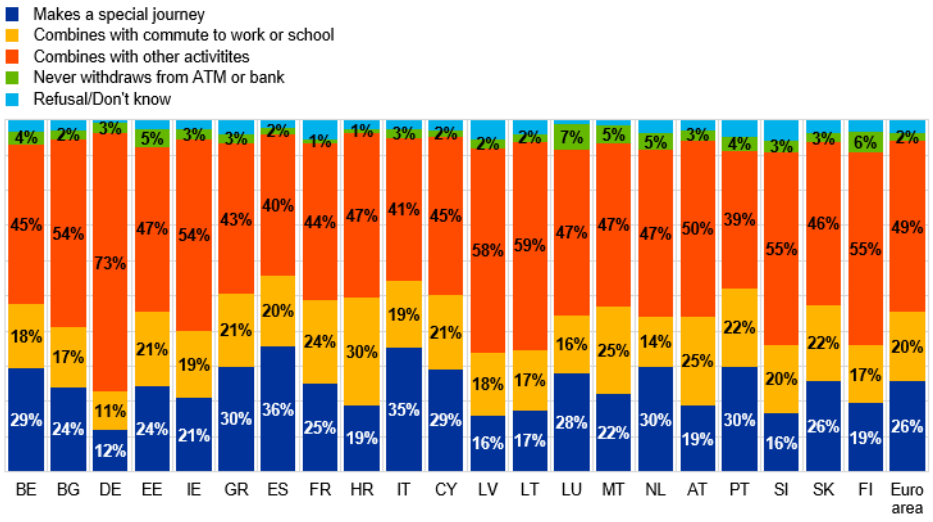
In addition to the diary on payments and cash withdrawals, SPACE respondents are asked more general questions on their withdrawal behaviour and experiences. The results for the question “When you withdraw cash from an ATM or a bank, do you normally combine this with other business, or do you make a special journey from home to the ATM or a bank?” are shown in Chart 33.

At the euro area level, the percentage of respondents indicating that they normally withdrew cash in combination with other activities (e.g. shopping, leisure activities, etc.) was the highest (49%). 26% said they usually make a special journey to withdraw cash, this figure being unchanged from 2024, and 20% stated that they normally combine it with their commute to work or school.

Chart 33

Journeys to make cash withdrawals by country – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: The "Combines with other activities" category is split into several subcategories in the German questionnaire, which may have had an impact on the share of respondents who chose this option. The percentages may not add up to 100% owing to rounding. ATM stands for automated teller machine.

4.3 Withdrawal difficulties

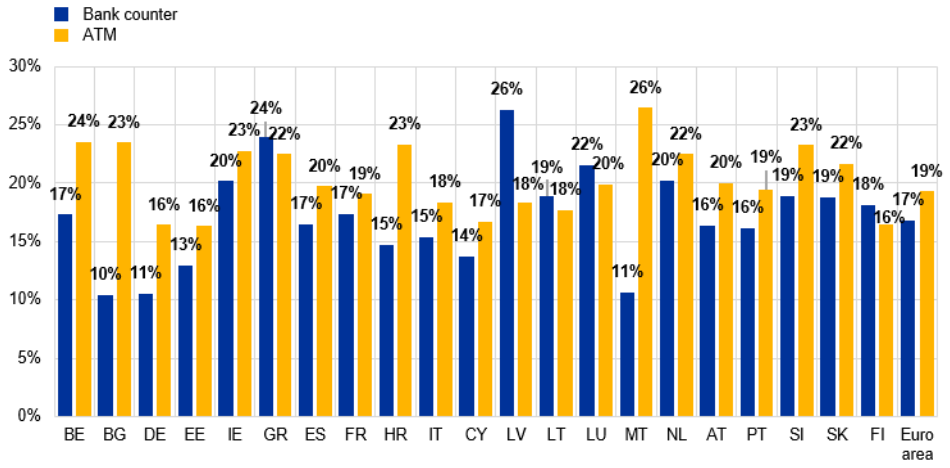
The 2026 wave of SPACE introduced new questions to gain a better understanding of the problems that consumers may have in trying to withdraw cash.

Chart 34 shows that 17% of respondents who have tried to withdraw cash at a bank counter and 19% of respondents who have tried to withdraw from an ATM over the past year have experienced difficulties.

Chart 34

Withdrawal difficulties at a bank counter and at an ATM by country – euro area, 2026

(in percentages)



Sources: ECB, calculations based Deutsche Bundesbank data (2026).
Notes: Chart 34 includes consumers that have tried to withdraw money over the bank counter or from an ATM over the past year.
Note: ATM stands for automated teller machine.

The 2026 wave of SPACE also introduced the question “What kind of difficulties have you encountered when withdrawing cash …?”. This was posed to all respondents that had experienced difficulties in withdrawing cash from an ATM or at a bank counter over the past year.

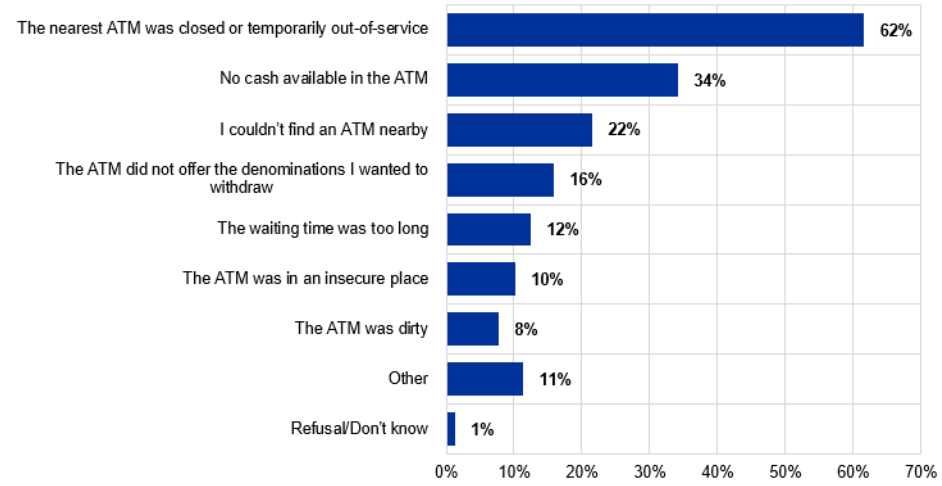
Chart 35 shows that the most frequently mentioned difficulties encountered were the closure or temporary unavailability of the nearest machine (62%) for ATM withdrawals and the limited operating hours of counter services for withdrawals at a bank (38%)

Chart 35

Types of difficulty with withdrawals at an ATM and a bank counter – euro area, 2026

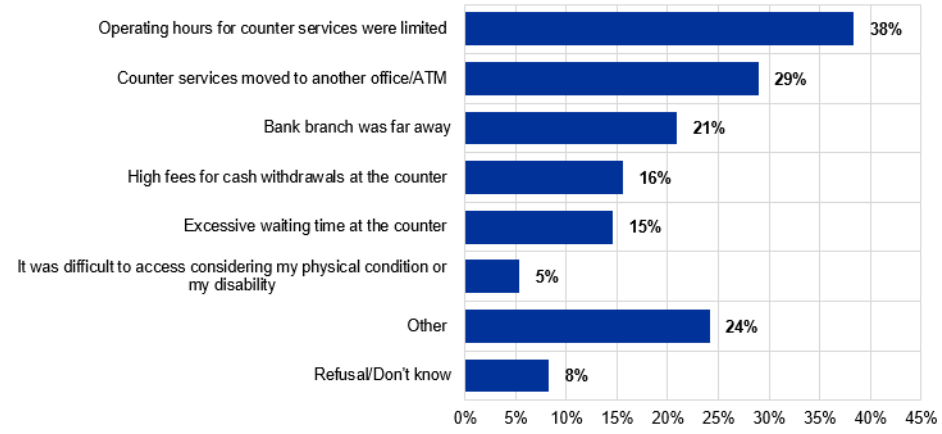
a) Withdrawal difficulties at an ATM

(in percentages)



b) Withdrawal difficulties at a bank counter

(in percentages)



Sources: ECB, calculations based Deutsche Bundesbank data (2026).
Notes: Chart 35 includes consumers that have tried to withdraw money from an ATM (chart 35a) or at the bank counter (chart 35b) over the past year. The respondents were asked to choose all options that apply, hence the percentages do not add up to 100%: ATM stands for automated teller machine.

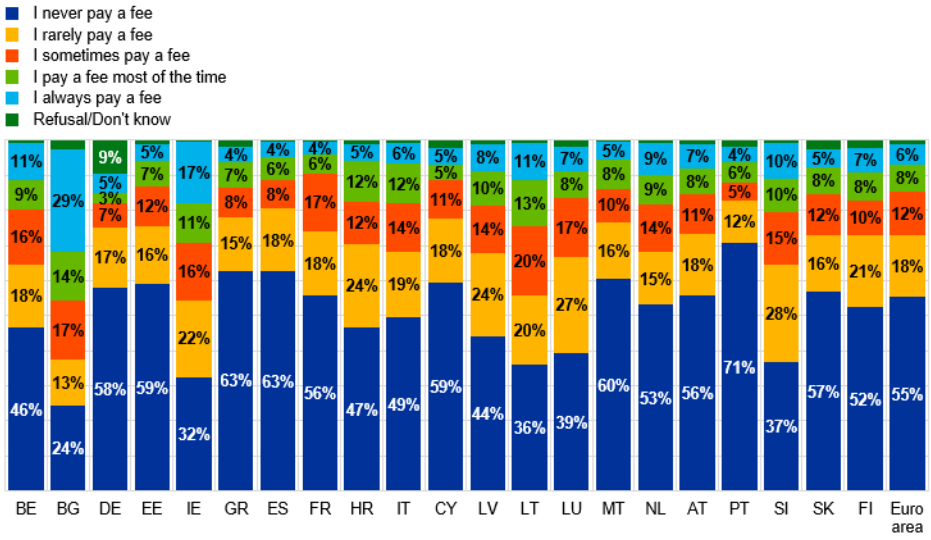
4.4 ATM fees

Chart 36 shows the frequency at which consumers reported having to pay fees, which highlights perceptions of the different fee structures across countries. In the euro area, 55% of respondents reported not having to pay a fee at all, a small decline from the 57% observed in 2024.

Chart 36

Perceived frequency of fees for cash withdrawals with an ATM by country – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: The percentages may not add up to 100% owing to rounding. In Portugal, payment service providers are prohibited from charging direct fees for cash withdrawals from an automated teller machine (ATM). Responses indicating the payment of a fee may reflect respondents' interpretation of the question to include other charges falling outside the scope of the question, such as cash-advance fees charged by credit card issuers.

To understand how consumers feel when they are charged a fee, the SPACE questionnaire included the following question: "What did you do the last time you were asked for a fee when you went to withdraw money at an ATM?" and provided four predefined answer options (Chart 37).

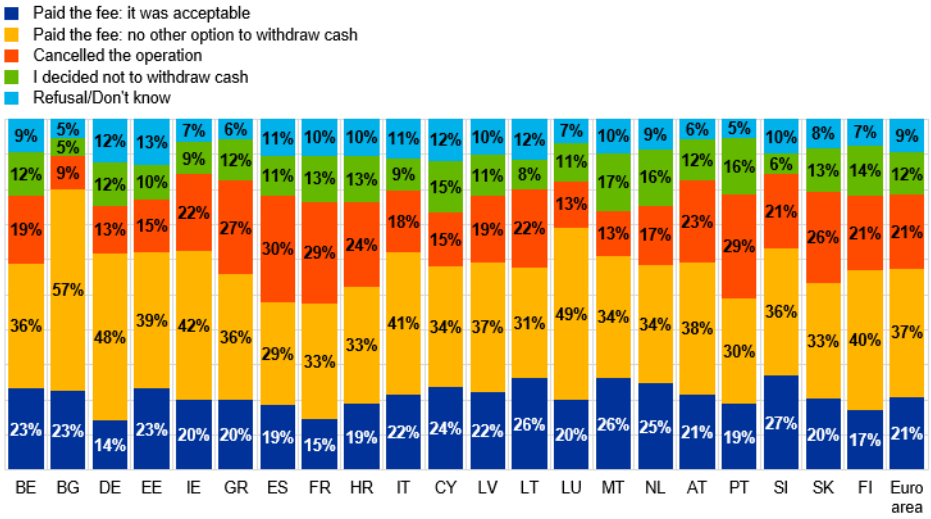
At the euro area level, 58% of respondents indicated that they paid the fee either because there was no other option for withdrawing cash or because the fee was acceptable. On the other hand, 21% decided to cancel the operation and 12% decided not to withdraw cash at all.

In all euro area countries other than Spain, the most frequently reported response was that the fee was paid because there was no other option for withdrawing cash. The share of respondents selecting this option was at least 40% in Bulgaria, Ireland, Italy, Luxembourg and Finland. In Spain, the most frequently reported response was to cancel the operation, closely followed by paying the fee because there was no other option for withdrawing cash.

Chart 37

Reaction to ATM fees for cash withdrawals by country – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: Percentages may not add up to 100% owing to rounding. In Portugal, payment service providers are prohibited from charging direct fees for cash withdrawals. Responses indicating the payment of a fee may reflect respondents' interpretation of the question to include covering other charges falling outside the scope of the question. ATM stands for automated teller machine.

4.5 Access to cashless means of payments

Chart 38, panel a) shows that, on average, the share of respondents in the euro area reporting ownership of a payment account increased from 96% in 2024 to 98% in 2026. Chart 38, panel b) indicates that the share of respondents who own a payment card increased from 92% in 2024 to 96% in 2026.

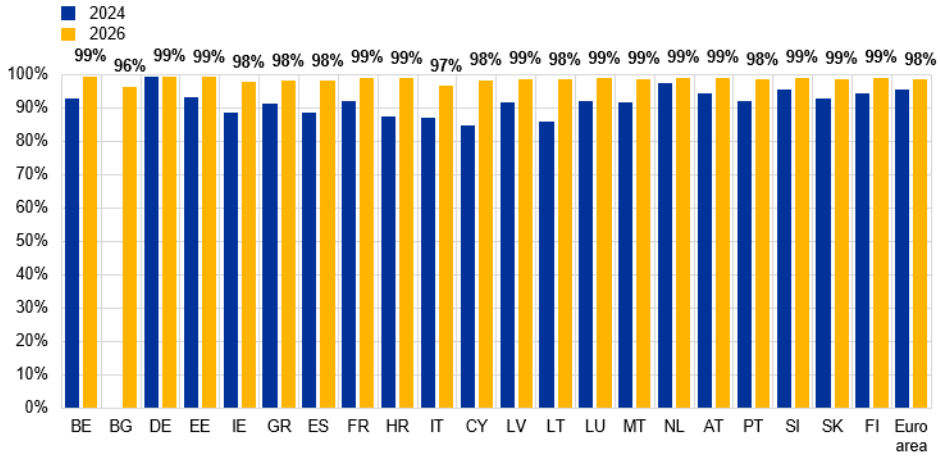
The highest percentage of consumers who own a payment card was recorded in Germany (99%) and France, Finland and Luxembourg (98%). Compared with 2024, Lithuania has seen the most significant increase in payment card ownership, with an 11 percentage point rise.

Chart 38

Consumers who have a payment account or card by country – euro area, 2024-26

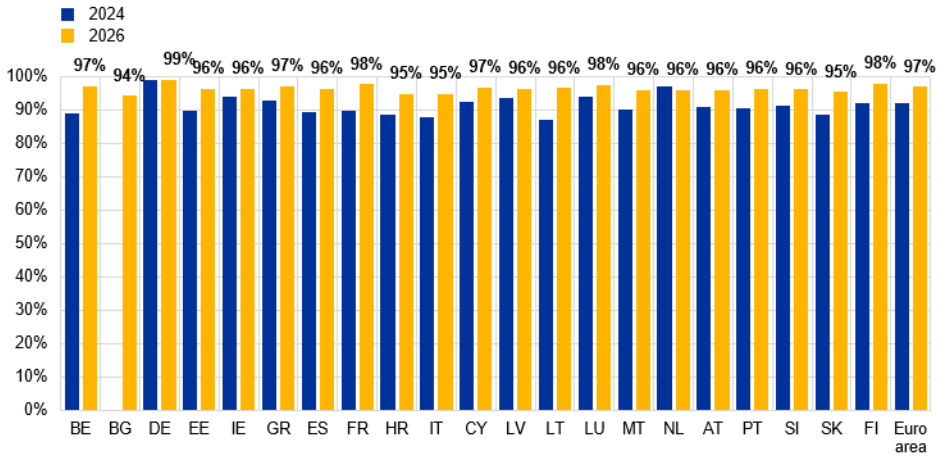
a) Ownership of an account for payments

(in percentages)



b) Ownership of a card for payments

(in percentages)

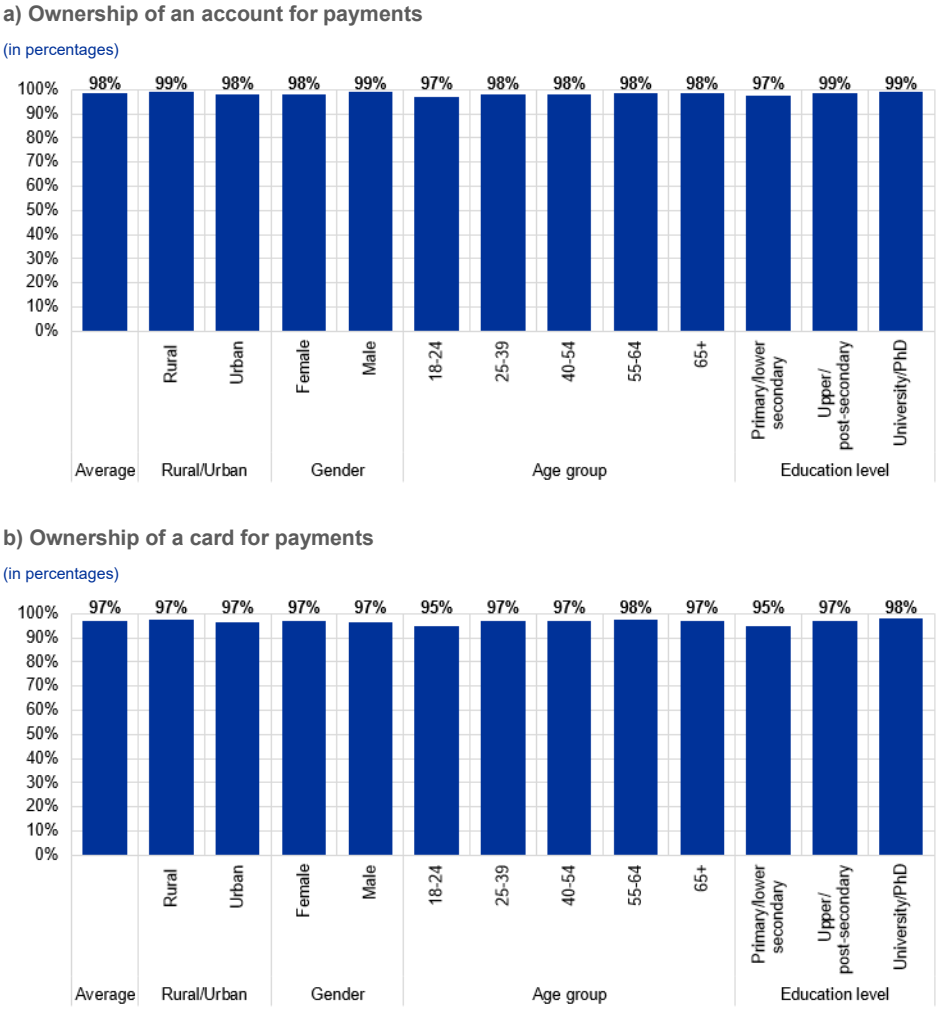


Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2024) and Deutsche Bundesbank figures (2024 and 2026).
Notes: Bulgaria joined the euro area in January 2026, hence no data were collected for Bulgaria in the 2024 survey. Percentages in the chart refer to 2026 figures,

There is usually a direct link between access to payment accounts and payment cards. It is possible, however, to have the one without the other, although the payment methods available may be restricted in such cases. Looking at the euro area, ownership of bank accounts and payment cards is highly homogeneous, with rates exceeding 90% across most demographic categories (Chart 39).

Chart 39

Consumers who have a payment account or card by demographic – euro area, 2026

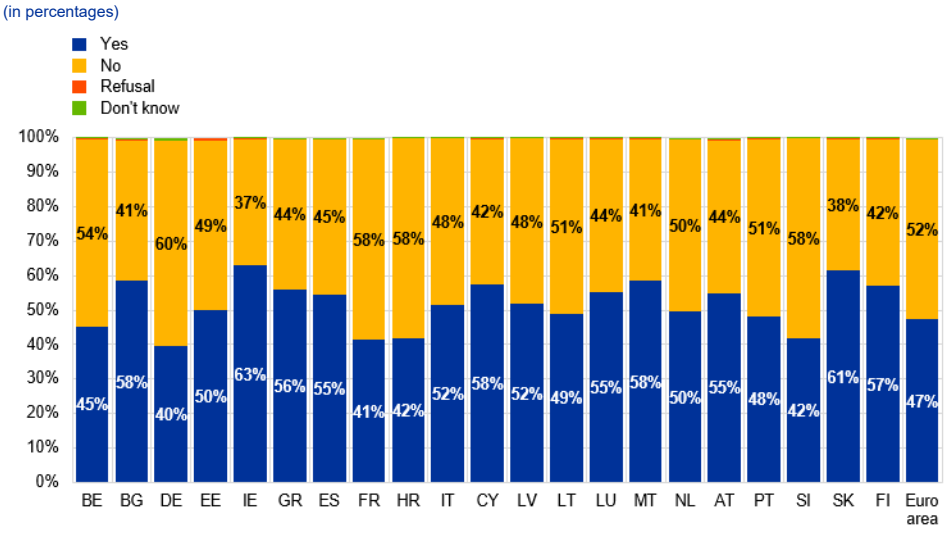


Sources: ECB, calculations based on Deutsche Bundesbank data (2026).

Of all euro area consumers who own a payment card 47% have stored at least one payment card in a digital wallet, such as Apple or Google Pay (Chart 40). The share varies across countries, from 40% in Germany to 63% in Ireland.

Chart 40

Consumers owning a payment card who have stored at least one card in a digital wallet by country – euro area, 2026



4.5.1 Assistance needed for paying online, with a card or mobile phone

The share of respondents who report that they do not need assistance when paying online, with a card or with a mobile phone, has remained identical, at 83% (Chart 41), for the euro area since 2024.

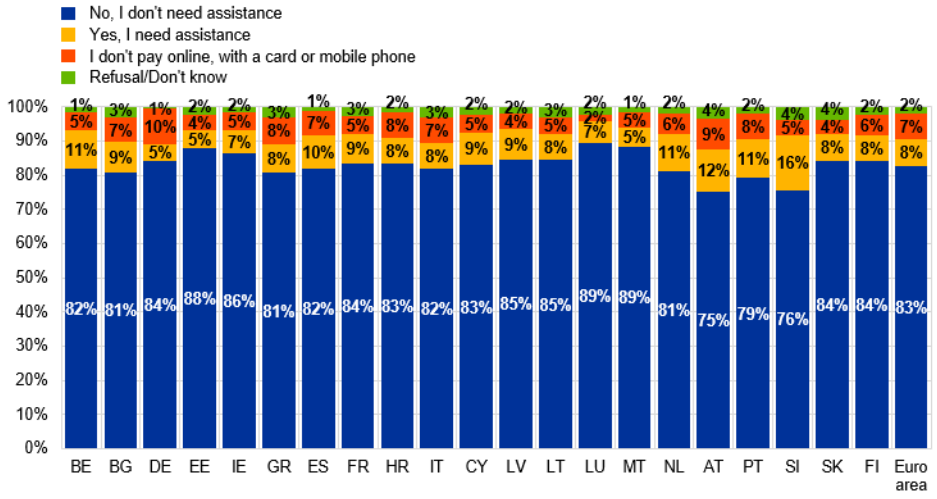
In the 2026 wave, respondents were asked for the first time to indicate whether they have a disability or are in a vulnerable position[15], which is the case for 14.6% of all respondents. On average, those in the euro area reporting a disability or vulnerability are more likely to require assistance when making online payments (13%) than those who did not (8%), as shown in Chart 42.

[15] The possible answer categories for disability/vulnerability are: difficulty walking, wheelchair-bound, hearing impairment, visually impaired, limited or no hand function, mild intellectual disability, difficulty reading and writing, dyscalculia and difficulty keeping up digitally.

Chart 41

Assistance with digital payments by country – euro area, 2026

(in percentages)

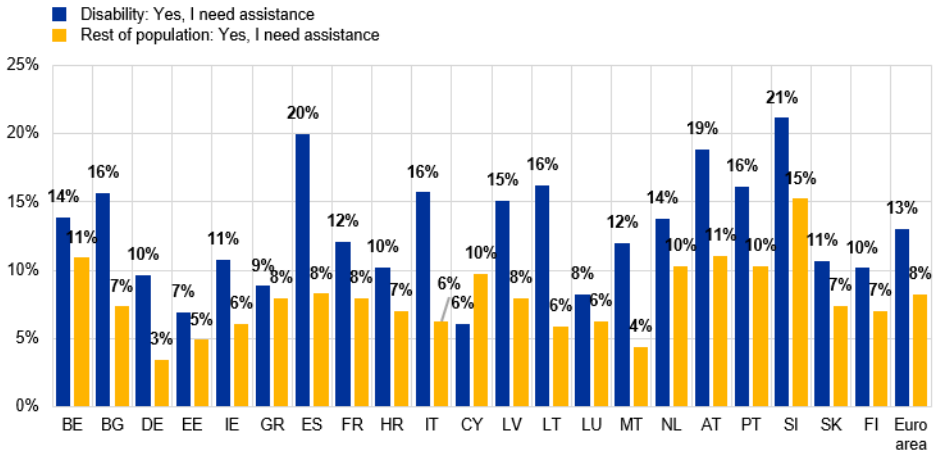


Source ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: The percentages may not add up to 100% owing to rounding.

Chart 42

People in a vulnerable position and those in need of assistance by country – euro area, 2026

(in percentages)



Source: ECB, calculations based on Deutsche Bundesbank data (2026)
Notes: Comparison between those who reported any vulnerability and those who either refused to answer or did not report any vulnerability.

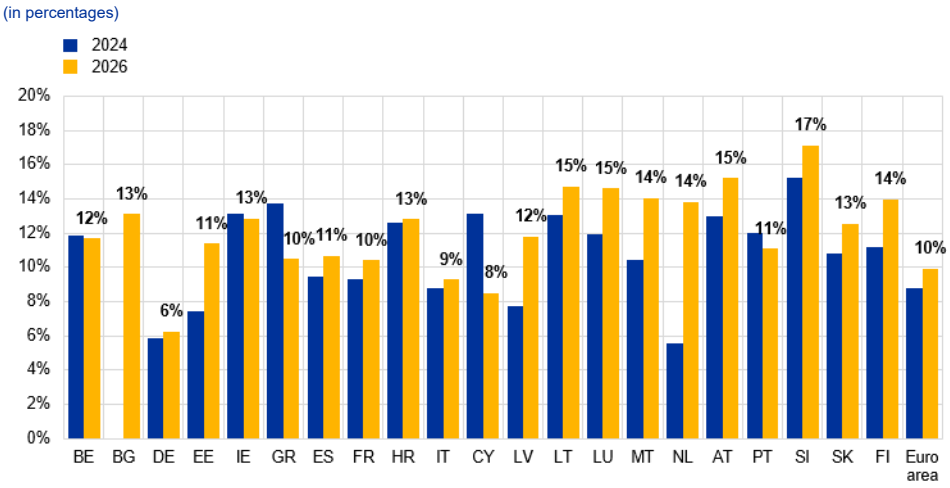
4.5.2 Ownership and usage of crypto-assets

Respondents were asked whether they owned crypto-assets, including stablecoins. Chart 43 shows that the share of respondents in the euro area who own crypto-assets or stablecoins increased by 1 percentage point between 2024 and 2026. The

country with the highest share of crypto-asset ownership in 2026 is Slovenia, with 17%.

Chart 43

Possession of crypto-assets by country – euro area, 2024-26



Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2024) and Deutsche Bundesbank figures (2024 and 2026).
Notes: Bulgaria joined the euro area in January 2026, hence no data were collected for Bulgaria in the 2024 survey. Percentages in the chart refer to 2026 figures,

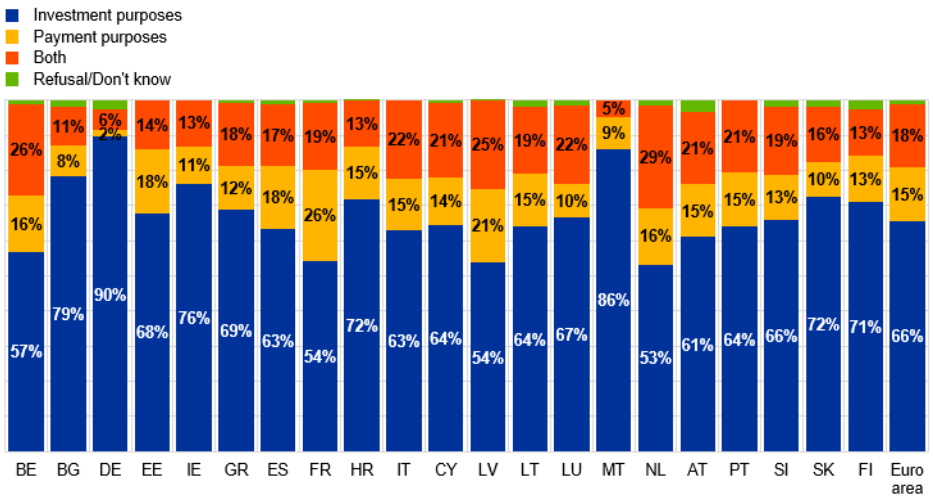
Respondents who reported that they own crypto-assets were subsequently asked whether they held them for payment, investment or both purposes. Despite variations, the results indicate a clear preference for using crypto-assets only as a means of investment (Chart 44).[16]

[16] Crypto-assets were reported as an accepted payment instrument by only 0.2% of the companies, according to the ECB Report on the Use of cash by companies in the euro area in 2026.

Chart 44

Use of crypto-assets by purpose and by country – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Note: The percentages may not add up to 100% owing to rounding.

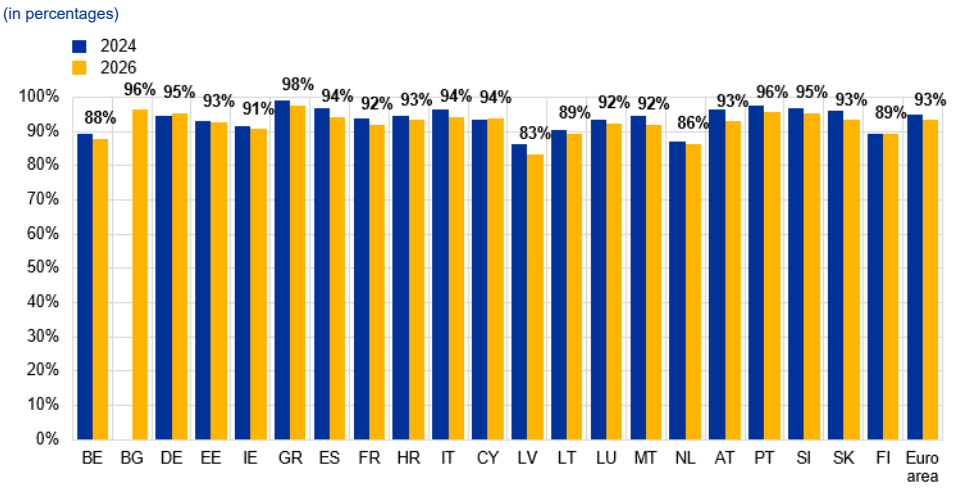
5 Acceptance of cash and cashless means of payments

In the SPACE payment diary, respondents were asked to report for each POS payment not made using cash, whether cash would also have been accepted. The perceived cash acceptance rates (Chart 45) indicate the share of POS transactions that were either paid with cash or where the respondent indicated that cash would have been accepted.

Cash is accepted in most POS transactions (93%) performed in all euro area countries, as against 95% in 2024. Compared with 2024, respondents from all countries included in the survey reported no variations or slightly negative changes in acceptance.

Chart 45

Perceived acceptance rates of cash in POS transactions by country – euro area, 2024-26



Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2024) and Deutsche Bundesbank figures (2024 and 2026).
Notes: Bulgaria joined the euro area in January 2026, hence no data were collected for Bulgaria in the 2024 survey. POS stands for point of sale. Percentages in the chart refer to 2026 figures.

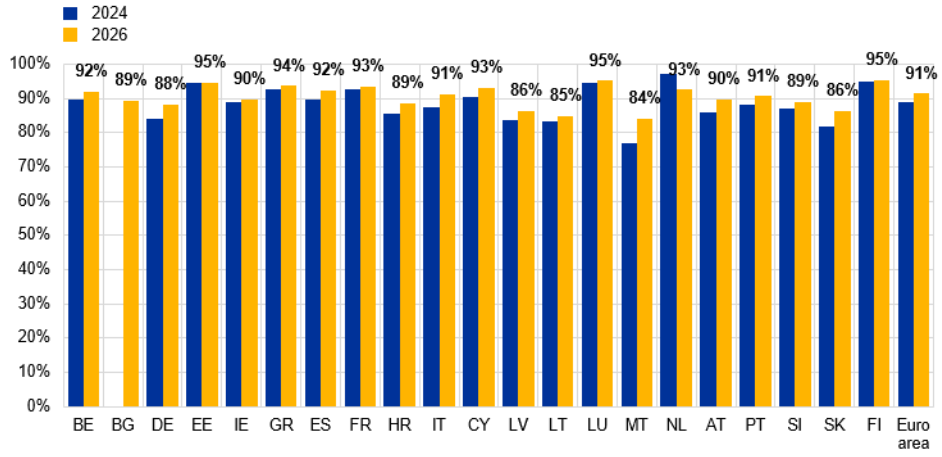
Similarly, SPACE respondents are asked to indicate for each POS payment paid with cash, whether other payment methods, such as card or mobile payments, would also have been accepted. The perceived acceptance rates of cashless payments (Chart 46) indicate the share of POS transactions that were either paid with payment methods other than cash or where the respondent indicated that other cashless payment methods would have been accepted.

SPACE data show that for most POS payments in the euro area, cashless payment methods are accepted (91%). Compared with 2024, the acceptance rates of cashless payments increased by 3 percentage points in 2026.

Chart 46

Perceived acceptance rates for cashless payments in POS transactions by country – euro area, 2024-26

(in percentages)



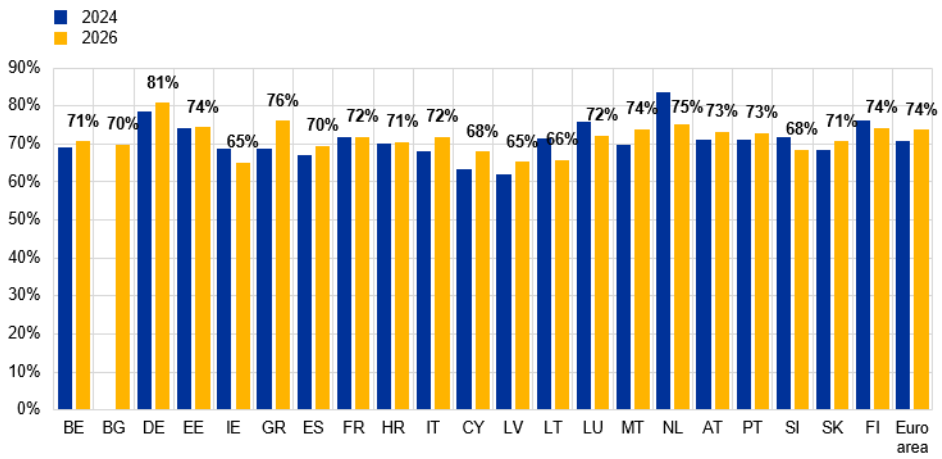
Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2024) and Deutsche Bundesbank figures (2024 and 2026).
Notes: Bulgaria joined the euro area in January 2026, hence no data were collected for Bulgaria in the 2024 survey. POS stands for point of sale. Percentages in the chart refer to 2026 figures.

After reporting the information from the payment diary, SPACE respondents were asked, in a separate question, to reflect on all the transactions they had conducted at physical locations over the past month and to indicate whether the merchant or payee had always offered the payment method they would prefer to use. The findings indicate that 74% of consumers were always able to use their desired payment method (Chart 47), representing an increase compared with 2024.

Chart 47

Acceptance of preferred payment method by country – euro area, 2024-26

(in percentages)



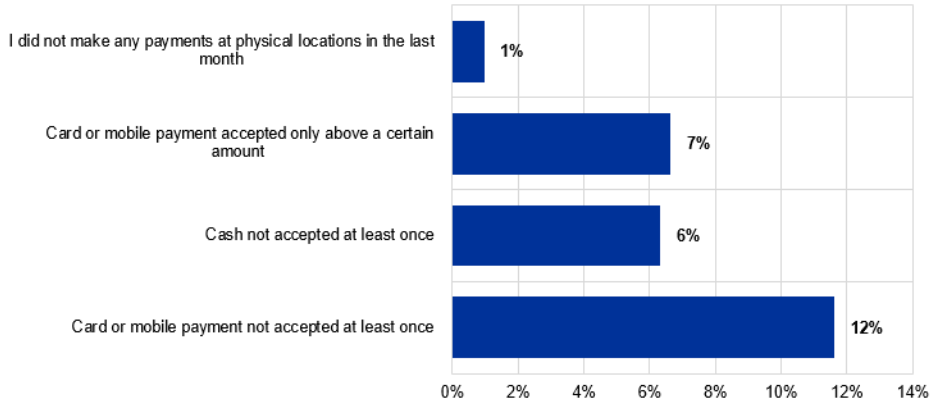
Sources: ECB, calculations based on De Nederlandsche Bank and Dutch Payments Association data (2024) and Deutsche Bundesbank figures (2024 and 2026).
Notes: Bulgaria joined the euro area in January 2026, hence no data were collected for Bulgaria in the 2024 survey. Percentages in the chart refer to 2026 figures.

In all euro area countries, at least 12% of consumers had experienced non-acceptance of mobile or card payments, irrespective of the amount, at least once in the month preceding the survey (Chart 48). In addition, 7% of euro area consumers said that cards and mobile payments were not accepted below a certain amount. Furthermore, 6% of respondents in the euro area reported that cash had not been accepted at least once in the month preceding the interview, that percentage being the same as in 2024.

Chart 48

Experiences of payment acceptance – euro area, 2026

(in percentages)



Sources: ECB, calculations based Deutsche Bundesbank data (2026).

6 Cash in wallet and cash reserves

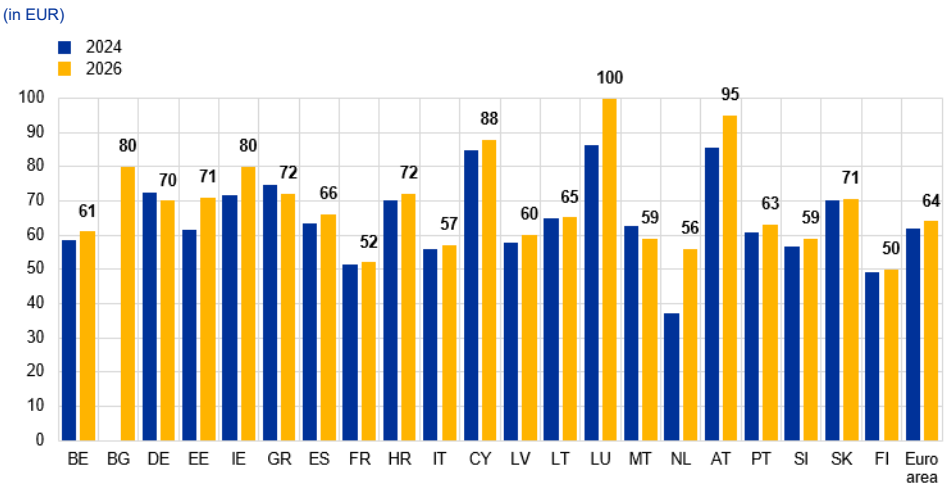
This section looks at the cash holdings of individuals. SPACE collects data on both readily available cash, such as banknotes and coins stored in physical wallets, pockets or bags, as well as cash reserves kept elsewhere.

The SPACE questionnaire collects information on readily available cash by asking respondents the following: “How much cash did you have at the beginning of *diary day*?”. This question is posed at the beginning of the payment diary module and relates solely to cash that is readily available, and not the respondents’ cash reserves[17].

As shown in Chart 49, individuals in the euro area had a median amount of €64 readily available to them, this figure being similar to that observed in 2024 (€62).[18] The reported median cash amounts varied across different countries. Luxembourg had the highest median cash holdings (€100), whereas France and Finland recorded the lowest (€52 and €50 respectively).

Chart 49

Median amount of cash in wallet at the beginning of the day by country – euro area, 2026



Sources: ECB, calculations based on Deutsche Bundesbank data (2026), Eurostat.
Notes: Bulgaria joined the euro area in January 2026, hence no data were collected for Bulgaria in the 2024 survey. Values in the chart refer to 2026.

To collect information on cash reserves the following question was posed in the SPACE questionnaire: “Some people like to keep cash at home or somewhere else for various reasons, e.g. to top up their wallet, as a precautionary reserve or as an

17 The definition provided to the respondents for the question was ‘Please, in order to answer this question, only report the value of all the cash you had readily accessible to you for example, in your wallet, purse or pockets, including small change, but do not take into account the cash that you might have in your cash reserves at home or elsewhere.’

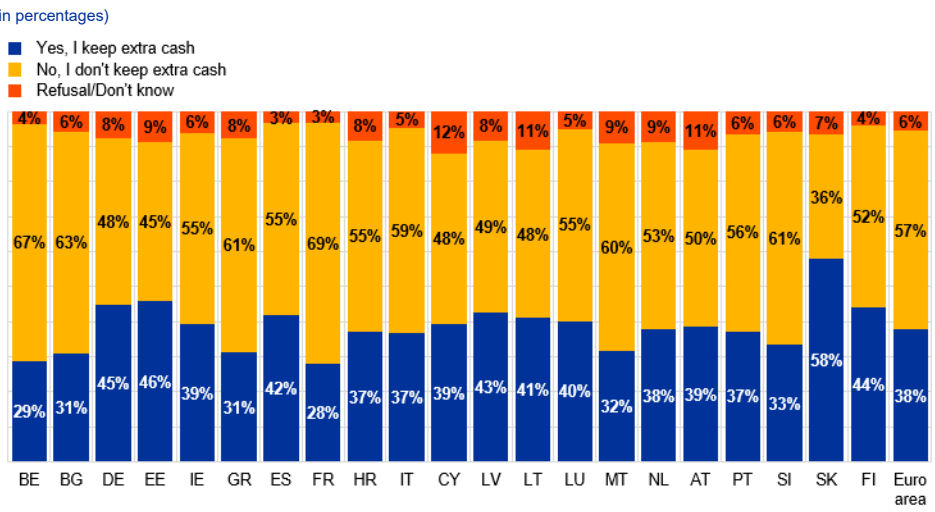
18 The median amounts of cash for 2024 have been adjusted to inflation using the Harmonised index of consumer prices produced by Eurostat.

alternative way of saving. Do you personally keep extra cash that is not in your wallet, purse, or pocket?". The results show that 38% of respondents kept cash reserves in 2026 (Chart 50), compared with 35% in 2024.

The highest share of respondents maintaining extra cash as a store of value was to be found in Slovakia (58%). France and Belgium reported the lowest percentages (28% and 29% respectively).

Chart 50

Consumers keeping extra cash reserves by country – euro area, 2026



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Note: The percentages may not add up to 100% owing to rounding.

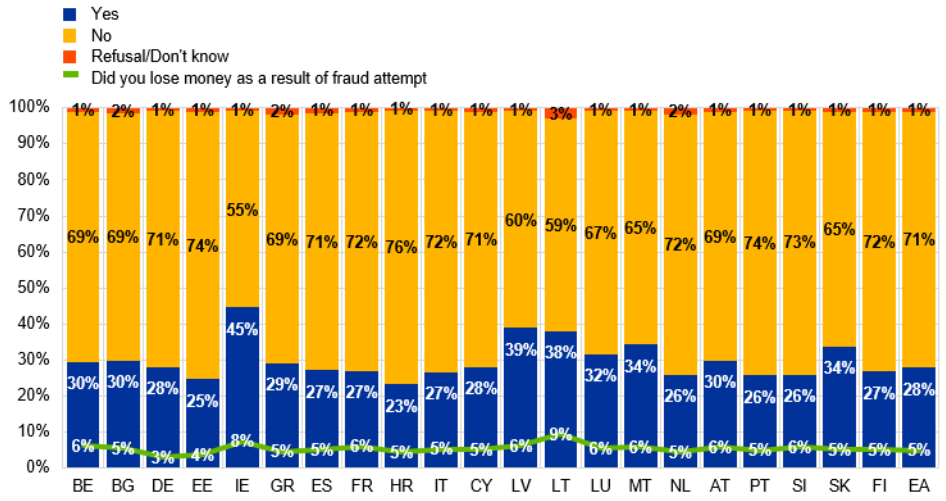
7 Fraud

The respondents were surveyed for the first time about their experiences with fraud attempts and whether those attempts resulted in financial loss. Chart 51 shows the country-specific results for these questions. The share of euro area respondents reporting fraud attempts is, on average, 28%, with 5% of all consumers (or 18% of consumers having experienced a fraud attempt) reporting that they had lost money to fraudsters.

Chart 51

Fraud attempts experienced and those resulting in fraud – euro area, 2026

(in percentages)



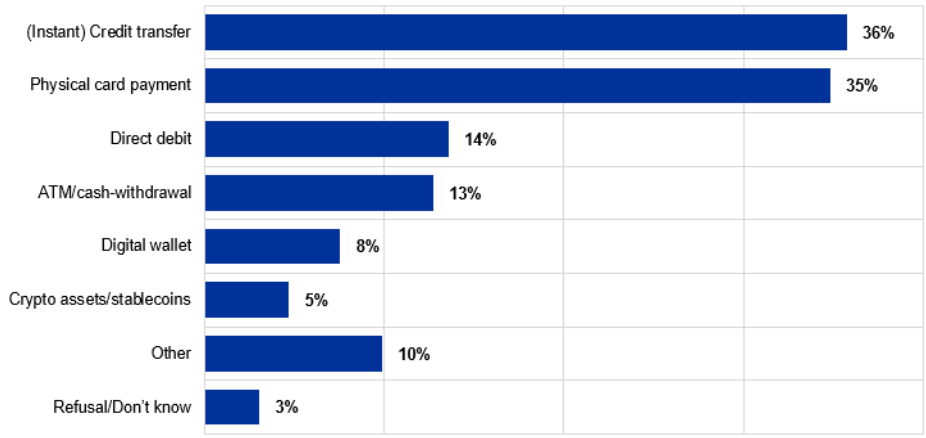
Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: The percentages may not add up to 100% owing to rounding. EA stands for euro area.

Higher fraud attempt rates are observed in Ireland (45%), Latvia (39%) and Lithuania (38%). However, these differences may partly reflect variations in how respondents interpret and identify fraud attempts. For example, some respondents might have considered only concrete actions, such as direct communication attempts, while others may have included spam messages received by email, SMS or other messaging apps, which are also classified as fraud attempts.

Chart 52

Instrument used in fraudulent payments – euro area, 2026

(in percentages)



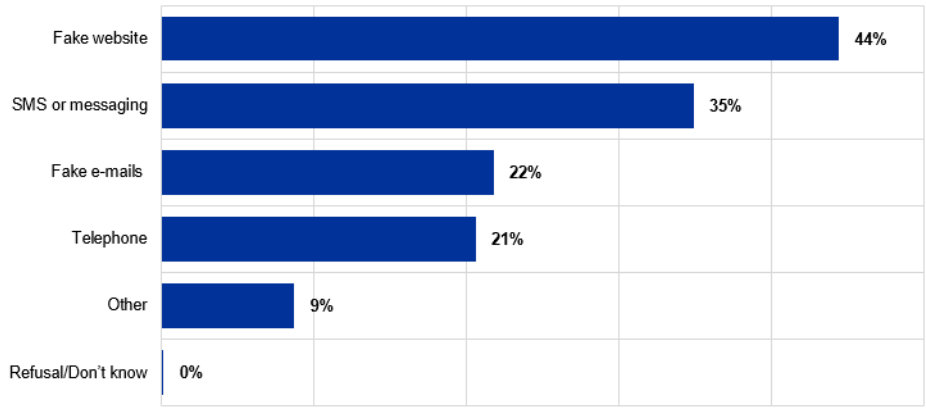
Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: The respondents were able to select multiple instruments. ATM stands for automated teller machine.

The respondents who reported having actually lost money cited (instant) credit transfers[19] and physical card payments as the most commonly used instruments to execute the fraud.

Chart 53

Method used in fraudulent payments – euro area, 2026

(in percentages)



Sources: ECB, calculations based on Deutsche Bundesbank data (2026).
Notes: The respondents were able to select multiple methods. SMS stands for short message service.

When asked about the method of fraud experienced, the answer most frequently reported was through encountering a fake website. The second most frequent response was via SMS (or messaging apps), followed by fake emails. Nevertheless, there may be some overlap between these three categories. Typically, accessing a fake website requires clicking a link received in an email or some form of messaging.

[19] No distinction was made between instant and standard credit transfers.

These types of fraud often involve social engineering techniques, where fraudsters manipulate individuals into taking specific actions (authorised push-payment fraud).

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