

Background information on the study

“Payment behaviour in Germany”

General remarks about the study

- Business units involved at the Bundesbank: Cash Department (overall responsibility), (cashless) payments division, Research Centre.
- It is planned to carry out the survey again at future intervals in order to observe developments over time.

Information about the survey

- Institute conducting the survey: Ipsos
- Survey period: April to June 2008
- Total number of respondents: 3,612; number of interviews conducted: 2,272 → response rate: 63%
- Sample group: All German-speaking individuals aged 18 years and above, residing in private households in Germany.
- Representative random sample group drawn using a three-stage drawing process:
 - Drawing of sample points based on the sample band of the ADM sampling system
 - Selection of households in line with the random route procedure
 - Selection of target individuals using the birthday key
- Each household was contacted up to three times in order to schedule an interview with the target person.
- Survey method used for the interview: computer-assisted personal interviewing (CAPI)
- Average length of interview: 28 minutes.
- At the end of the interview, each participant was asked to keep a “payments diary” for a period of one week in which they recorded all of their payments made at a point-of-sale (POS) (eg retail purchases of every day items, services and internet purchases). Regularly recurring payments which are generally settled on a cashless basis (eg telephone bill) were not included in the survey.
- Outgoing payments according to payment diaries: a total of 24,437 transactions were made, amounting to around €700,000.
On average, each respondent made 1.6 transactions per day and spent €318 per week.