

Payment behaviour in Germany in 2020 – making payments in the year of the coronavirus pandemic

Survey on the use of payment instruments

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1. Summary (1/3)

Many citizens have adjusted their payment behaviour during the coronavirus pandemic. “According to a representative Bundesbank survey in 2020, the importance of cashless payment methods, especially cards, in everyday expenditures has been growing considerably,” said Burkhard Balz, the member of the Bundesbank Executive Board responsible for cashless payments. 30% of all recorded payments at the point of sale, for recreation activities, in online commerce and in other situations were made using a card,* 9 percentage points higher than in 2017’s payment behaviour study. Meanwhile, cash payments accounted for a share of 60%, compared with 74% three years ago.

* of which: 23% girocard or other debit cards issued by international card organisations, 6% credit card, 1% customer cards and canteen/stadium cards.

Payment behaviour in Germany in 2020 – making payments during the coronavirus pandemic

14 January 2021

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1. Summary (2/3)

According to the survey, 30% of payments in retail outlets, including petrol stations and pharmacies, were made with girocard. Looked at in terms of payment value, girocard made up an even larger share, at 48%. While smaller amounts were mostly still paid using banknotes and coins, respondents were more likely to use a card for sums upwards of €20. Accordingly, cash was used in 61% of transactions and accounted for 38% of payments in store when measured in terms of value.

Contactless card payment was a key force in this development and is becoming increasingly commonplace. 78% of respondents in possession of a contactless girocard used it to make payments, while two-thirds of those with a contactless credit card did so. The trend was fuelled by the COVID-19 pandemic. “More than one-fifth of the respondents who made contactless payments tried this out for the first time during the coronavirus pandemic,” explained Executive Board member Mr Balz. Around half of the respondents said this was because of signs in stores or better hygiene. Among the respondents, the shift to contactless modes of payment was made more frequently by people over the age of 55 and women.

1. Summary (3/3)

Unlike contactless card payments, payments using a smartphone have not yet taken root among the general public. On average, only 13% of surveyed smartphone owners stated that they had used their devices to make payments at the point of sale. 70% of respondents not making mobile payments saw no need. Many regarded mobile payments as too insecure or too complicated. Younger people under the age of 45, however, displayed a more open attitude and were already using smartphones to pay more frequently than the average respondents.

At the same time, the current account remains pivotal to the handling of payments in Germany: 99% of survey respondents had a current account. Of these, 79% do their banking business online, and of these, 76% via their bank's website and 48% using their bank's app. Third-party online banking apps are a niche product thus far.

2. Background and study design (1/4)

The Bundesbank's mandate

Core task of the Bundesbank → Section 3 of the Bundesbank Act: “The Bundesbank shall ensure the proper execution of cash and cashless payments.”

- In order to properly discharge its mandate, the Bundesbank needs objective data on the use of payment instruments and current market developments. It therefore conducts regular surveys to find out about consumers' payment behaviour.
- These studies are unique in Germany in terms of their scope and degree of detail – the present survey is no exception. In contrast to other studies by third parties, our surveys not only capture transactions in traditional shopping venues but also cover payments made online, to individuals, to charities or to offices of public authorities, for example. For the first time, the payments diary broke down stores into different categories, distinguishing between supermarkets/superstores/discounters, local stores for day-to-day retail purchases and those for purchases of durable goods.

→ It is up to each member of the public to choose what means of payment they use.

2. Background and study design (2/4)

Change in methodology for data collection

- The data for [the first four payment behaviour studies](#) were collected by means of a face-to-face interview in 2008, 2011, 2014 and 2017. The respondents then completed a seven-day diary in which they recorded their payments, including details on the location and instrument used for each transaction.
- The coronavirus pandemic meant that this approach was not possible in 2020. The data were therefore collected using telephone interviews and online questionnaires which were identical to one another. The respondents then completed a one-day or three-day payments diary. As far as possible, this was done online or on their smartphone. Alternatively, the data could be submitted by telephone.
- The results are representative of the payment behaviour of people living in Germany.
- However, further investigation is needed to ascertain whether and how the change in methodology has impacted the data gathered in 2020. Initial analyses suggest that the results may not be directly comparable with those of previous studies despite the respondents being selected to form a sample representative of the population and so corresponding in terms of their socio-demographic characteristics.

2. Background and study design (3/4)

Overview of 2020 methodology

- Study population: German-speaking persons aged 18 and over residing in households in the Federal Republic of Germany.
- The 2020 survey was carried out using the mixed-mode approach.
 - Online questionnaire plus one-day or three-day payments diary, with randomly specified reporting date(s). The diary data were entered online by the respondents.
 - Computer-assisted telephone interview (CATI) plus one-day or three-day payments diary, usually beginning the day after the interview. The diary data were entered online by the respondents or recorded by the interviewers over the phone.
 - For methodological tests, the participants of the online and telephone surveys were split in half and randomly assigned different diary lengths (either one-day or three-day).
- Survey period: 18 August to 19 October 2020

2. Background and study design (4/4)

Sampling and usable interviews/diaries

- Sampling:
 - Online: Representative sample drawn from the forsa.omninet online panel (recruited offline)
 - CATI: Random selection by ADM master sample and last-birthday method
- Weighting: Sample structure aligned with official statistics as regards age, gender, education and federal state
- A total of 5,022 people were surveyed, of which 4,227 completed the payments diary in full for at least one day.
 - From the online group, 1,017 one-day diaries and 1,050 three-day diaries were received.
 - Of those surveyed by telephone, 1,053 and 1,107 diaries are available for one and three days respectively, with 1,652 diaries having been recorded online and 508 by telephone.

3. Underlying context for payments (1/8)

Financial situation and current account ownership

Assessment of financial situation

%, as reported by respondents



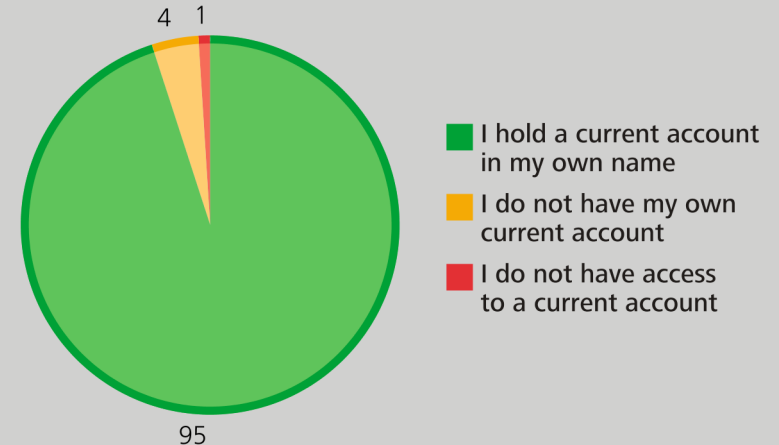
Basis: All respondents (n=5,022). Question: How would you currently rate your household's financial situation?

Deutsche Bundesbank

SV(SZV)0050_PR.Chart

Current account ownership

%, as reported by respondents



Basis: All respondents (n=5,022). Question: Thinking about the current account that you use most frequently, which of the following statements applies to you?

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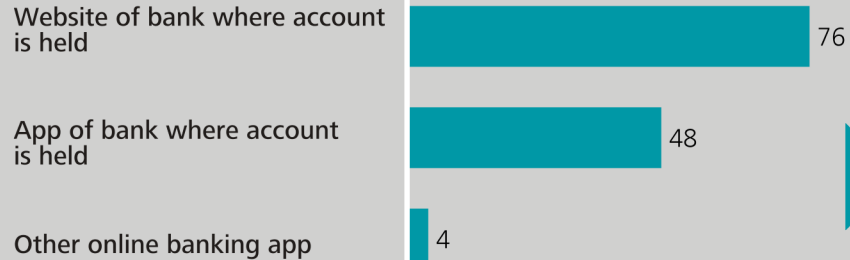
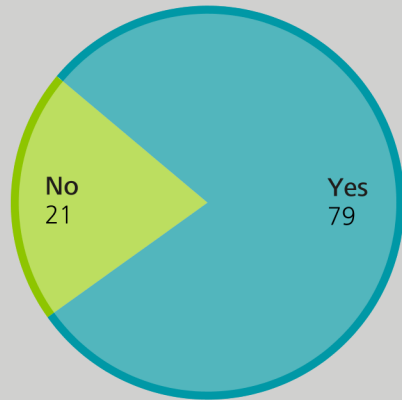
SV(SZV)0052A_PR.Chart

3. Underlying context for payments (2/8)

Access to current account via online banking

Use of online banking and modes of access

%, as reported by respondents, multiple responses possible



Online banking activities most frequently performed online: Making credit transfers, checking account balance and checking what transactions have been carried out

Spontaneous responses: use of online banking via financial software program (1% of sample), app with TAN generator or something else (1%)

Basis: Respondents with a current account who have used online banking facilities at least rarely within the last three months. (n=4,363). Question: Do you use online banking?

Deutsche Bundesbank

Basis: Respondents who use online banking (n=3,446). Question: How do you bank online? Do you use your bank's website, your bank's app or a different app?

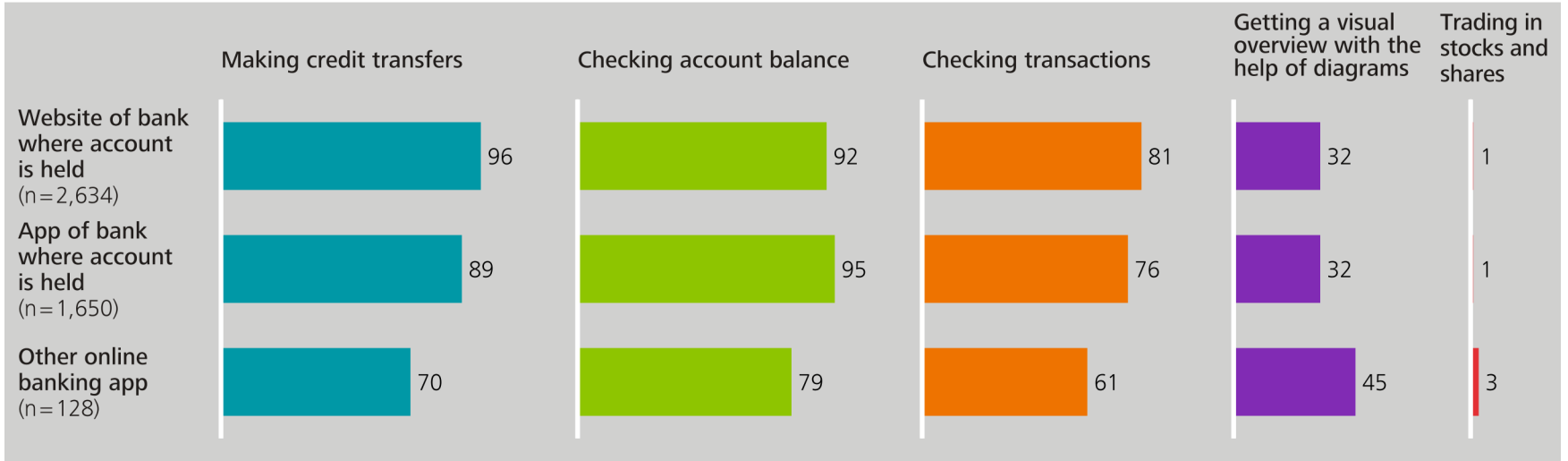
SV(SZV)0079_PR.Chart

3. Underlying context for payments (3/8)

Key banking transactions

Use of online banking by mode of access

%, as reported by respondents



Question: Which banking transactions do you conduct via your bank's online banking website/online banking app or any other online banking app not from your bank? (Filter: If online banking and access channel in question is used).

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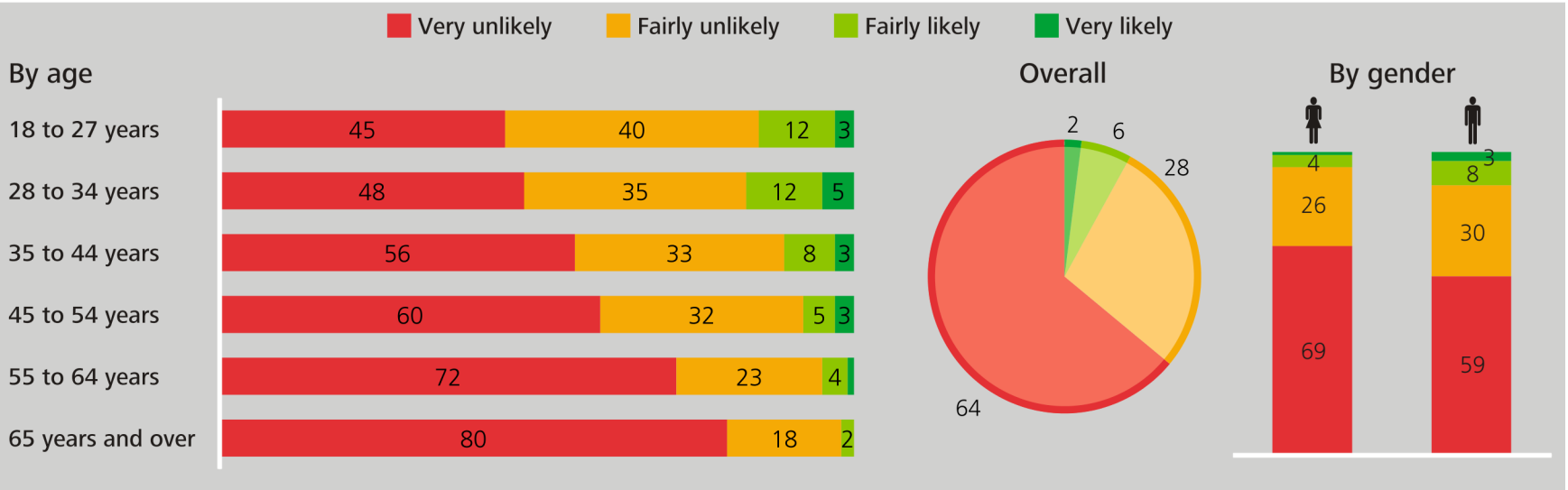
SV(SZV)0051_PR.Chart

3. Underlying context for payments (4/8)

Possible alternative current account providers

Openness to holding an account hosted by an online platform

%, as reported by respondents



Basis: All respondents (n=5,022). Question: Could you see yourself holding a current account with internet firms like Google, Apple or Facebook?

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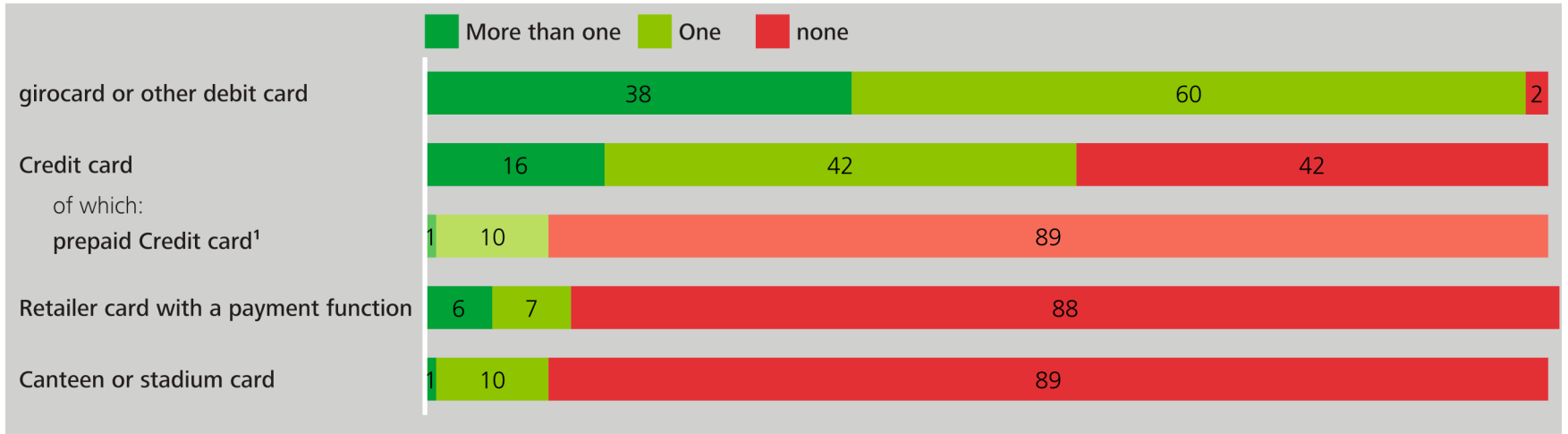
SV(SZV)0076_PR.Chart

3. Underlying context for payments (5/8)

Number of payment cards in wallet

Ownership of cards with payment function

%, as reported by respondents



Basis: All respondents (n=5,022). Where percentages do not add up to 100, this is due to rounding. Question: Which of the following cards with a payment function do you own? / And how many of these cards do you own? ¹ Basis: Respondents in possession of a credit card (n=2,190). Question: And how many of your credit cards are prepaid credit cards?

Deutsche Bundesbank

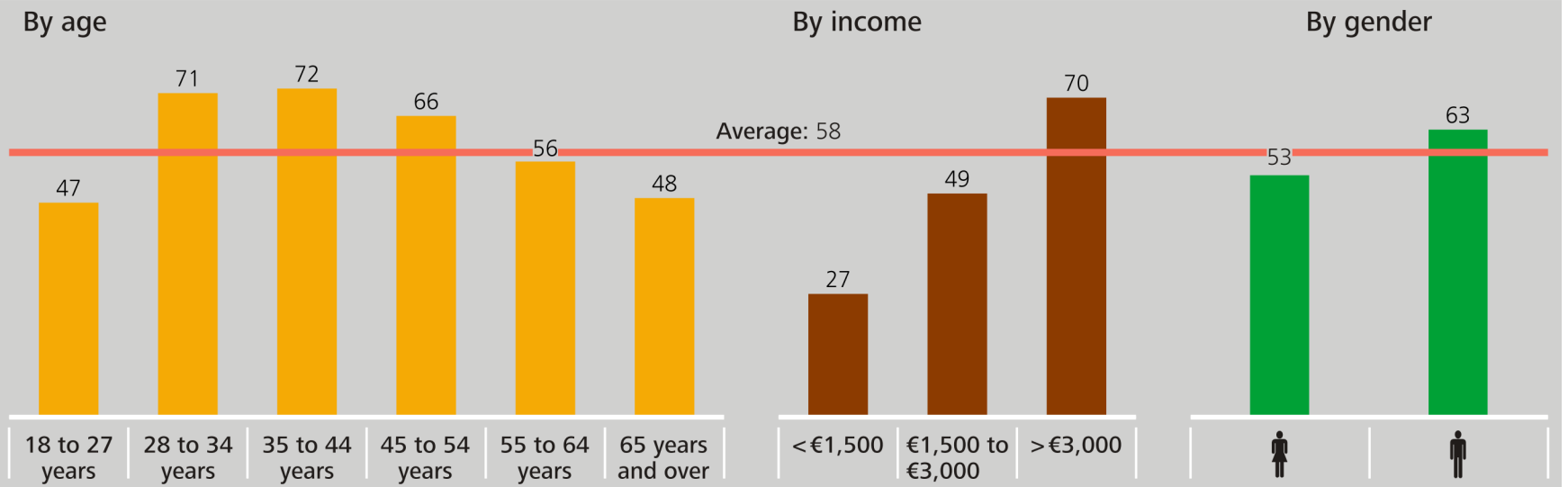
SV(SZV)0080_PR.Chart

3. Underlying context for payments (6/8)

Socio-demographics of credit card owners

Credit card ownership

%, as reported by respondents



Basis: All respondents (n=5,022). Question: Which of the following cards with a payment function do you own?
Deutsche Bundesbank

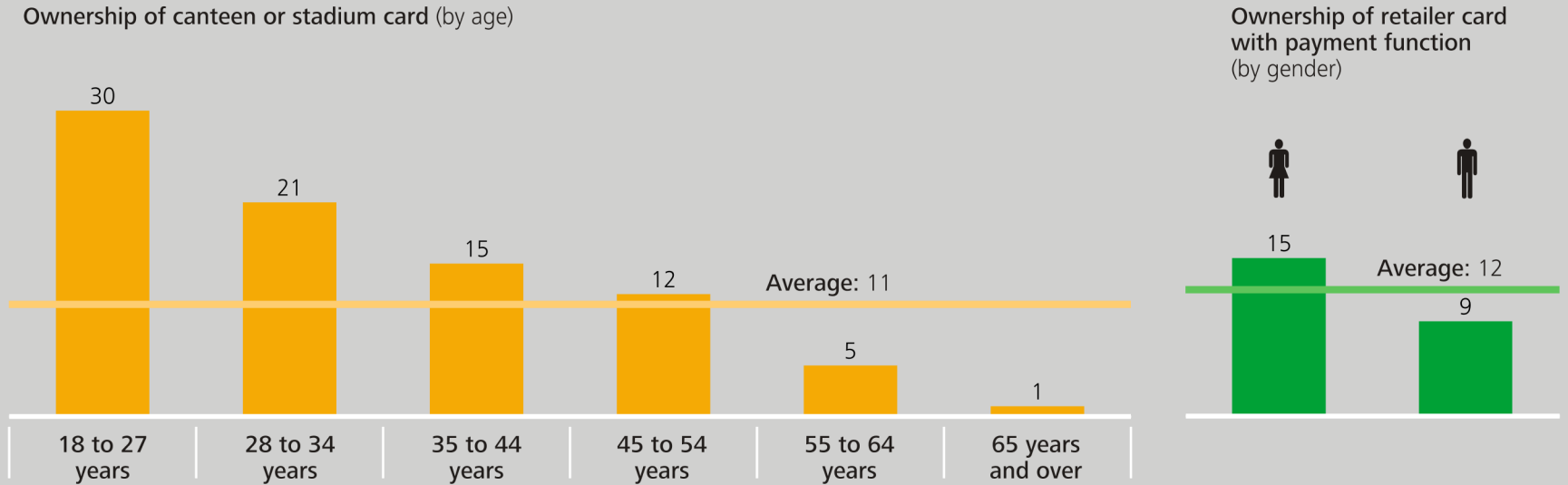
SV(SZV)0053A_PR.Chart

3. Underlying context for payments (7/8)

Other card products

Ownership of canteen/ stadium cards as well as retailer cards

%, as reported by respondents



Basis: All respondents (n=5,022). Question: Which of the following cards with a payment function do you own.
Deutsche Bundesbank

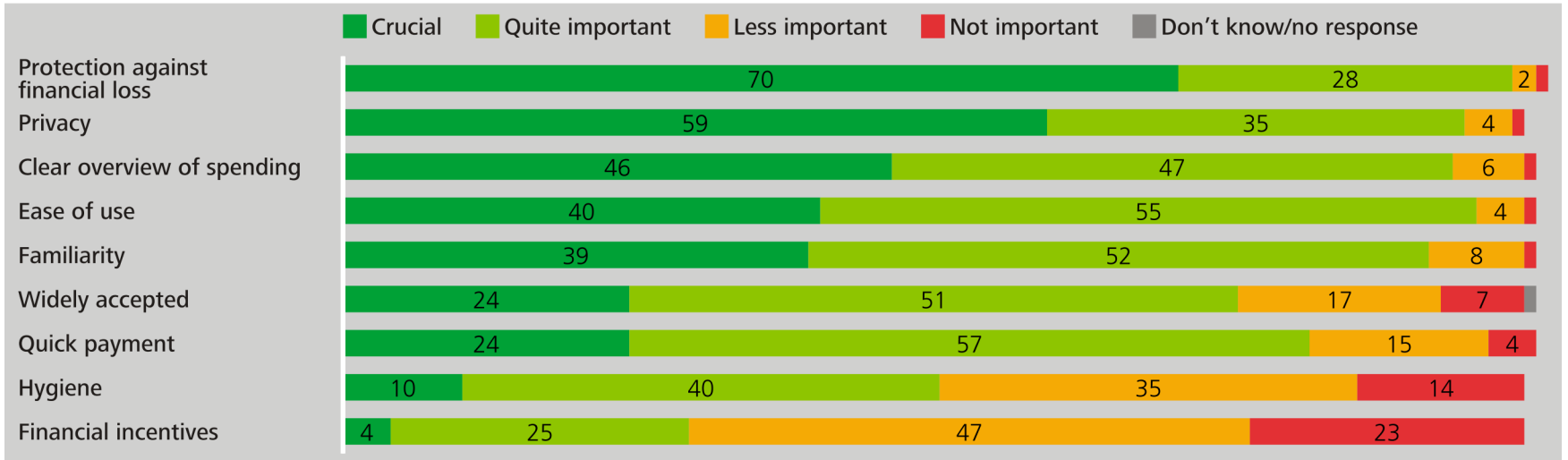
SV(SZV)0054_PR.Chart

3. Underlying context for payments (8/8)

Criteria behind choice of payment instrument

Appraisal of the characteristics of payment instruments

%, as reported by respondents



Basis: Half of all respondents (n=2,485). Question: How important to you is/are ... in a means of payment? Where percentages do not add up to 100, this is due to rounding.

Deutsche Bundesbank

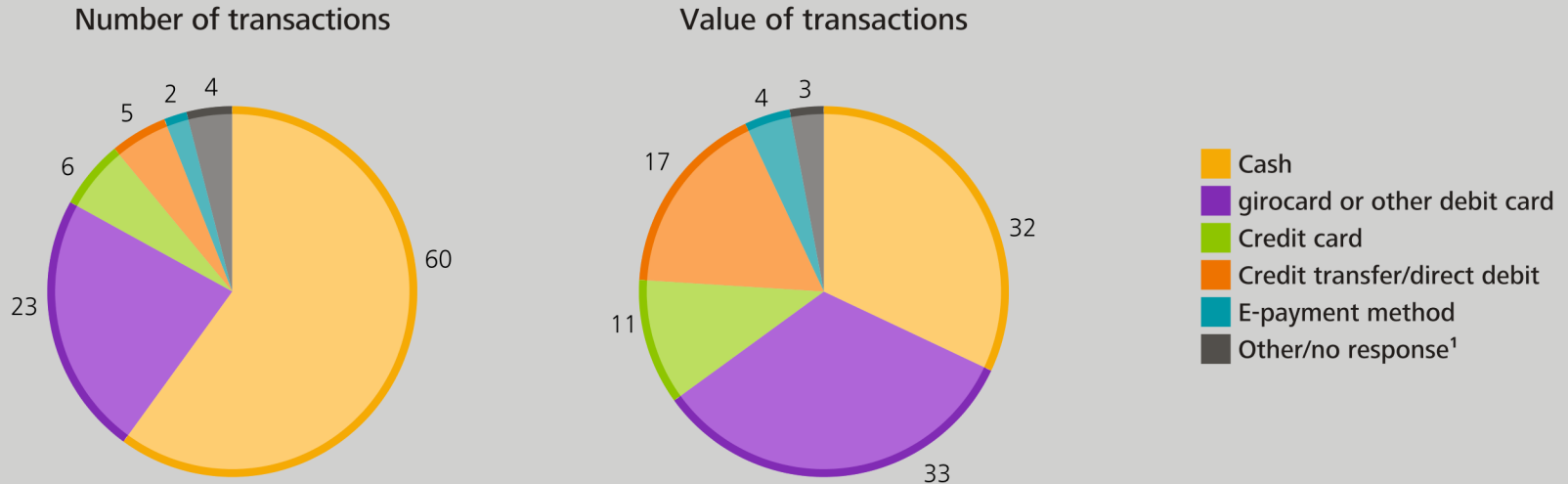
SV(SZV)0075_PR.Chart

4. Payment behaviour in Germany in 2020 (1/21)

a. Overview: Payments diary

Overall use of payment instruments *

%, according to payments diary



* Basis: All transactions (n=12,996). ¹ Including retailer/canteen/stadium cards, smartphone payments.

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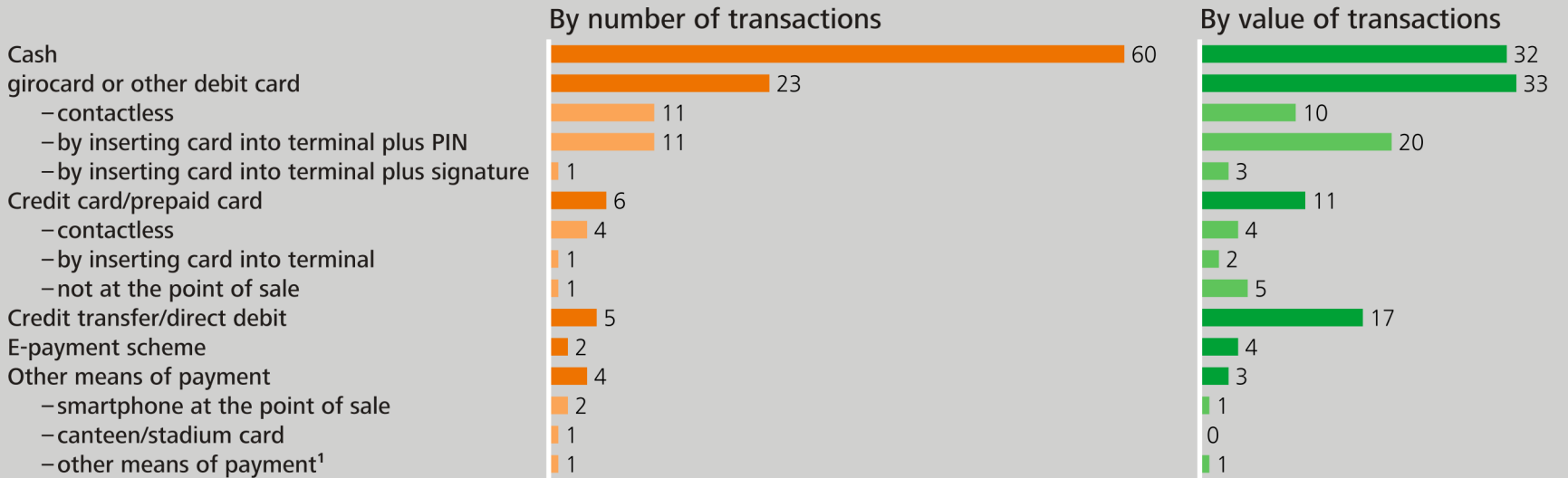
SV(SZV)0069_PR.Chart

4. Payment behaviour in Germany in 2020 (2/21)

a. Overview: Payments diary

Share of payment instruments

%, according to payments diary



Basis: All transactions (n = 12,996). ¹ No means of payment given.

Deutsche Bundesbank

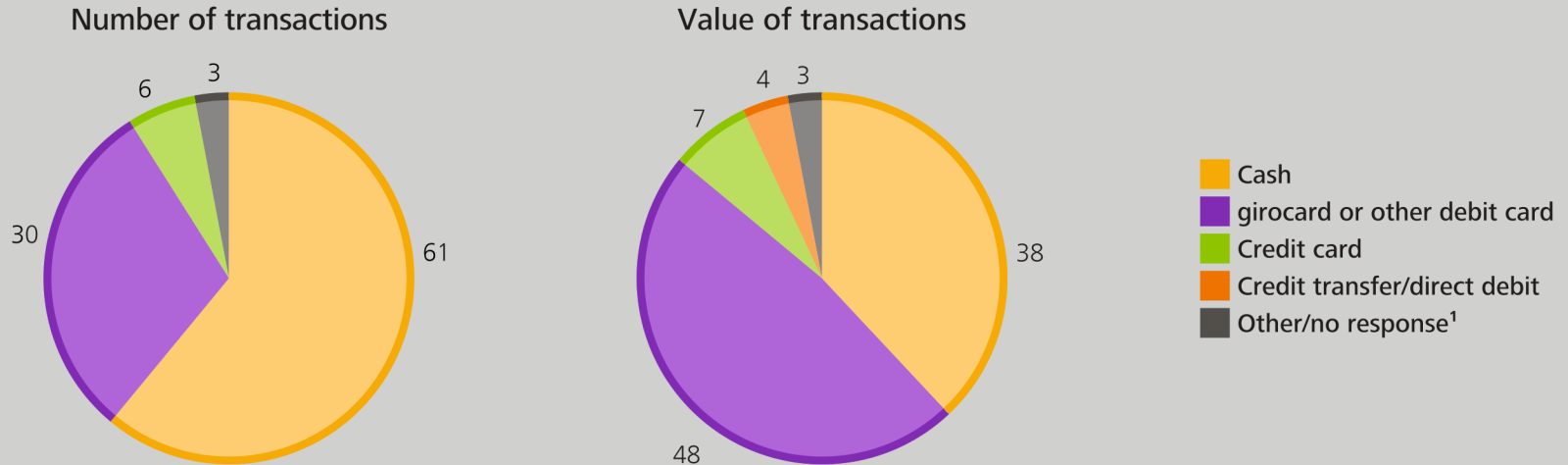
SV(SZV)0084_PR.Chart

4. Payment behaviour in Germany in 2020 (3/21)

b. Payments in retail outlets (POS) – overview

Use of payment instruments at the point of sale*

%, according to payments diary



* Basis: All transactions at the point of sale = supermarkets/discounters, local shops, petrol stations and pharmacies (n=8,698). ¹ Including retailer/canteen/stadium cards, smartphone payments.

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SV(SZV)0070_PR.Chart

4. Payment behaviour in Germany in 2020 (4/21)

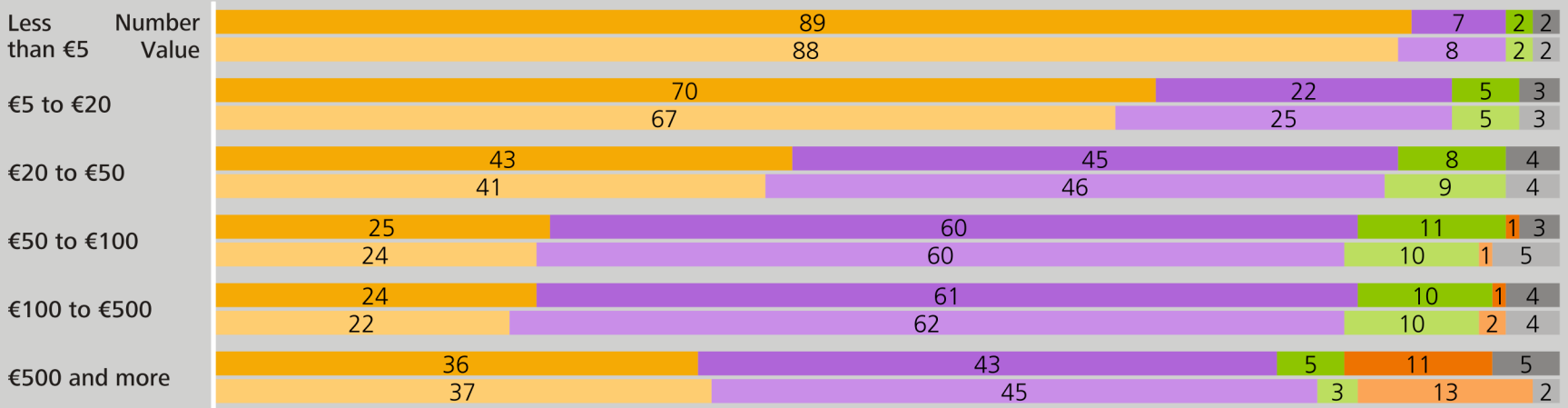
b. Retail – shares of payment instruments by payment amount

Use of payment instruments at the point of sale

%, according to payments diary

By payment amount

■ Cash
 ■ girocard or other debit card
 ■ Credit card
 ■ Credit transfer/direct debit
 ■ Other/no response



Basis: Respondents who provided at least one transaction with a value at the point of sale (n=2,232), all transactions with values provided (n=8,703). Point of sale = supermarkets/superstores/discounters, local stores for day-to-day retail purchases or purchases of durable goods, petrol stations and pharmacies.

Deutsche Bundesbank

SV(SZV)0066A_PR.Chart

4. Payment behaviour in Germany in 2020 (5/21)

b. Retail – use of payment instruments from a socio-demographic perspective (1/2)

Use of payment instruments at the point of sale

%, according to payments diary

Cash

girocard or other debit card

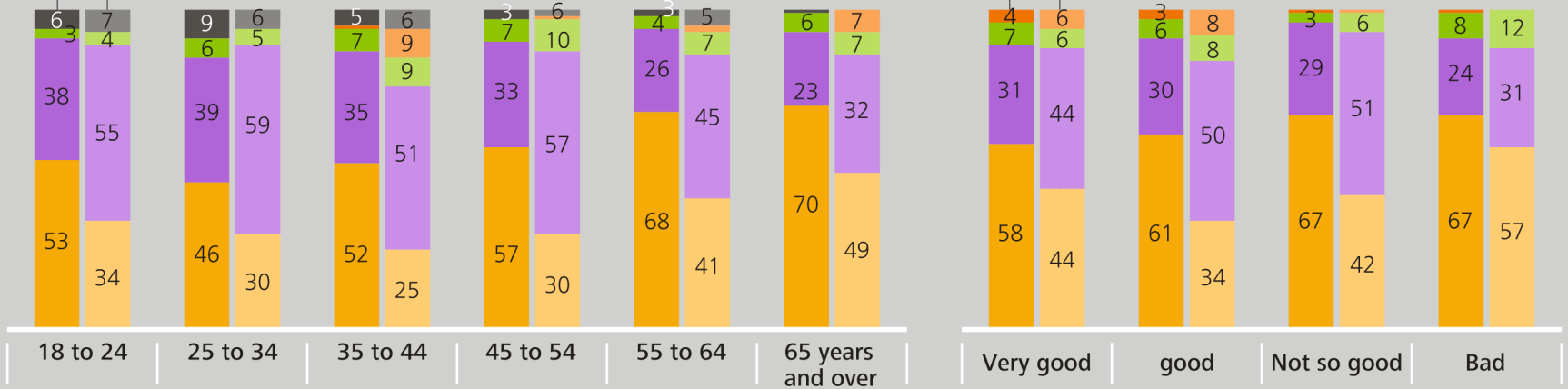
Credit card

Credit transfer/direct debit

By age
Number Value

Other/no response

By financial situation
Number Value



Basis: Respondents who provided at least one transaction with a value at the point of sale (n=2,232), all transactions with values provided (n=8,703). Point of sale = supermarkets/superstores/discounters, local stores for day-to-day retail purchases or purchases of durable goods, petrol stations and pharmacies.

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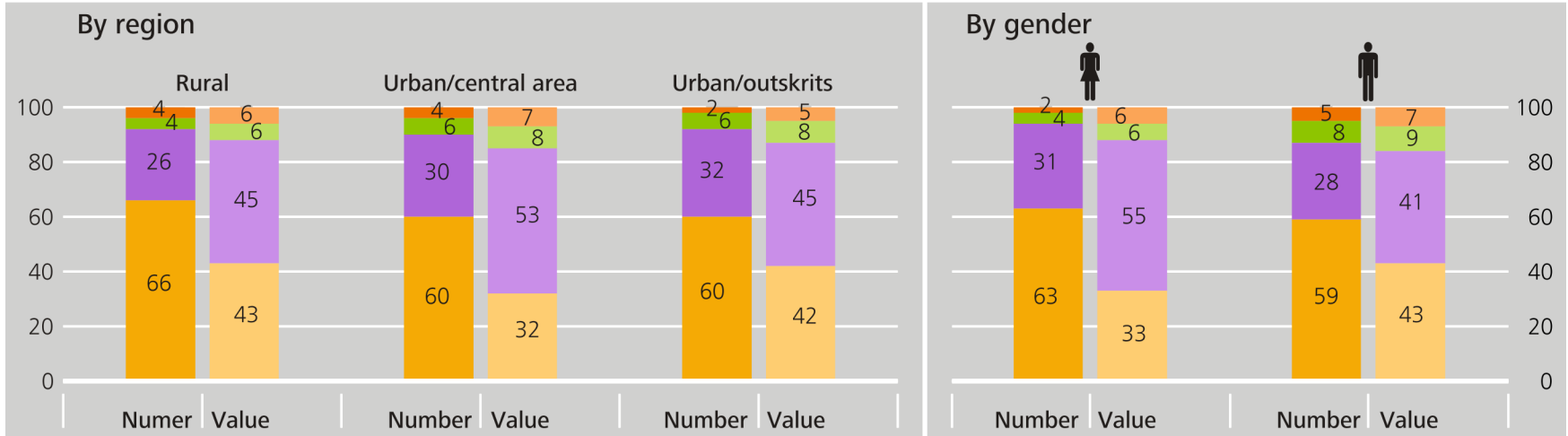
4. Payment behaviour in Germany in 2020 (6/21)

b. Retail – use of payment instruments from a socio-demographic perspective (2/2)

Use of payment instruments at the point of sale

%, according to payments diary

■ Cash
 ■ girocard
 ■ Credit card
 ■ Credit transfer



Basis: Respondents who provided at least one transaction with a value at the point of sale (n=2,232), transactions with values provided across all transactions (n=8,703). Point of sale = supermarkets/superstores/discounters, local stores for day-to-day retail purchases or purchases of durable goods, petrol stations and pharmacies.

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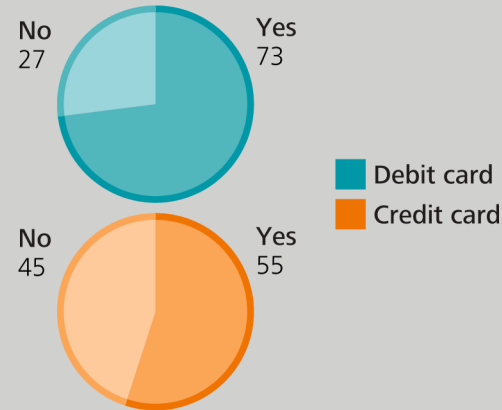
4. Payment behaviour in Germany in 2020 (7/21)

b. Spotlight: Contactless card payments

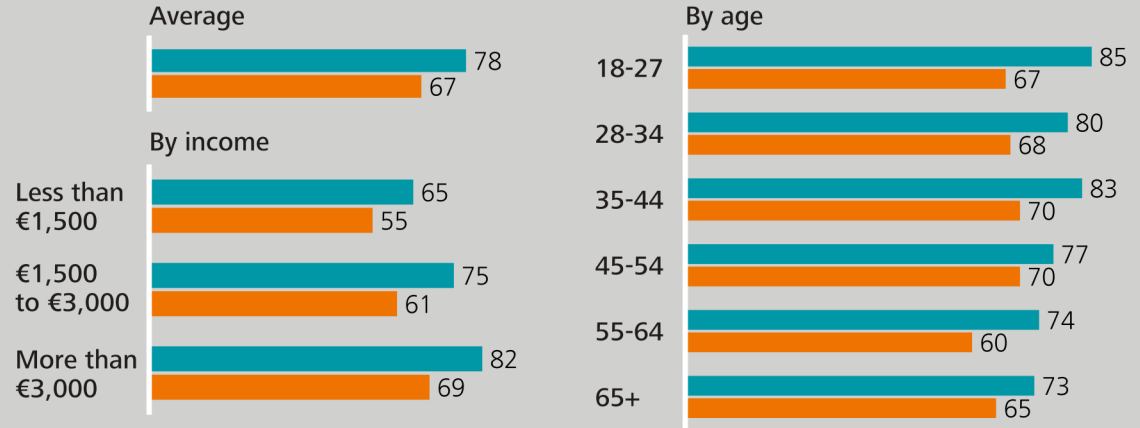
Ownership of debit and credit cards, share of contactless cards and their use

%, as reported by respondents

Card has contactless function



Use of contactless debit and credit cards



Basis: Owner of at least one debit card (n=4,917)/credit card (n=2,910). Question: Does your card have a contactless payment function?

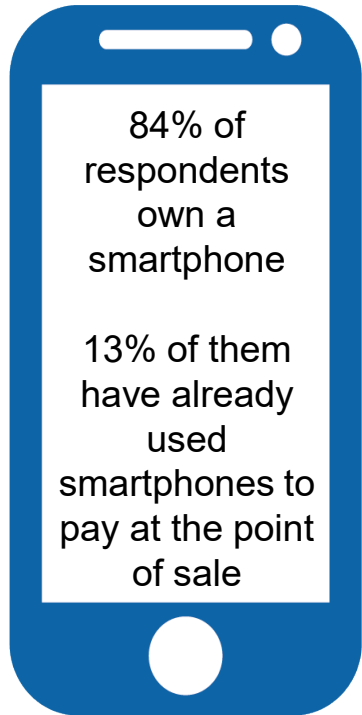
Deutsche Bundesbank

Basis: Owner of at least one debit card (n=3,569)/credit card (n=1,606). Question: Do you use your card(s) for contactless payments?

SV(SZV)0060A_PR.Chart

4. Payment behaviour in Germany in 2020 (8/21)

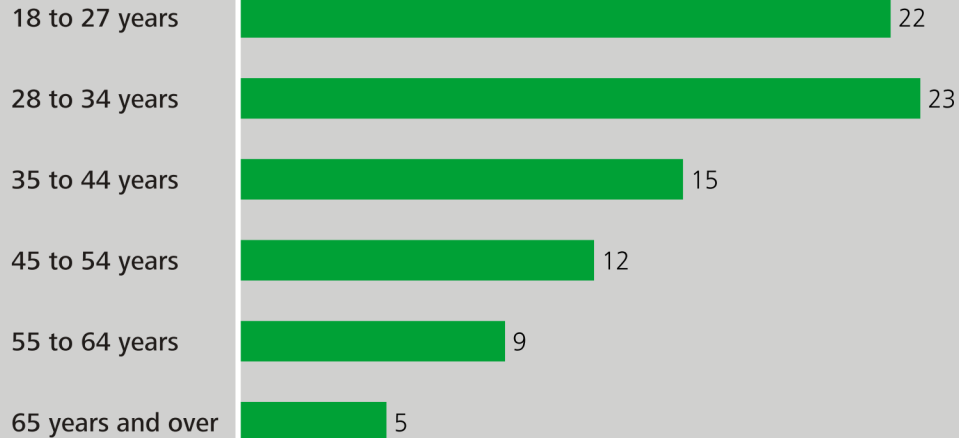
b. Spotlight: Mobile payments in stores (1/2)



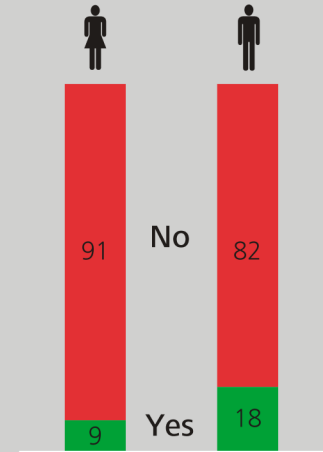
Use of mobile payment at the point of sale

%, as reported by respondents

By age



By gender



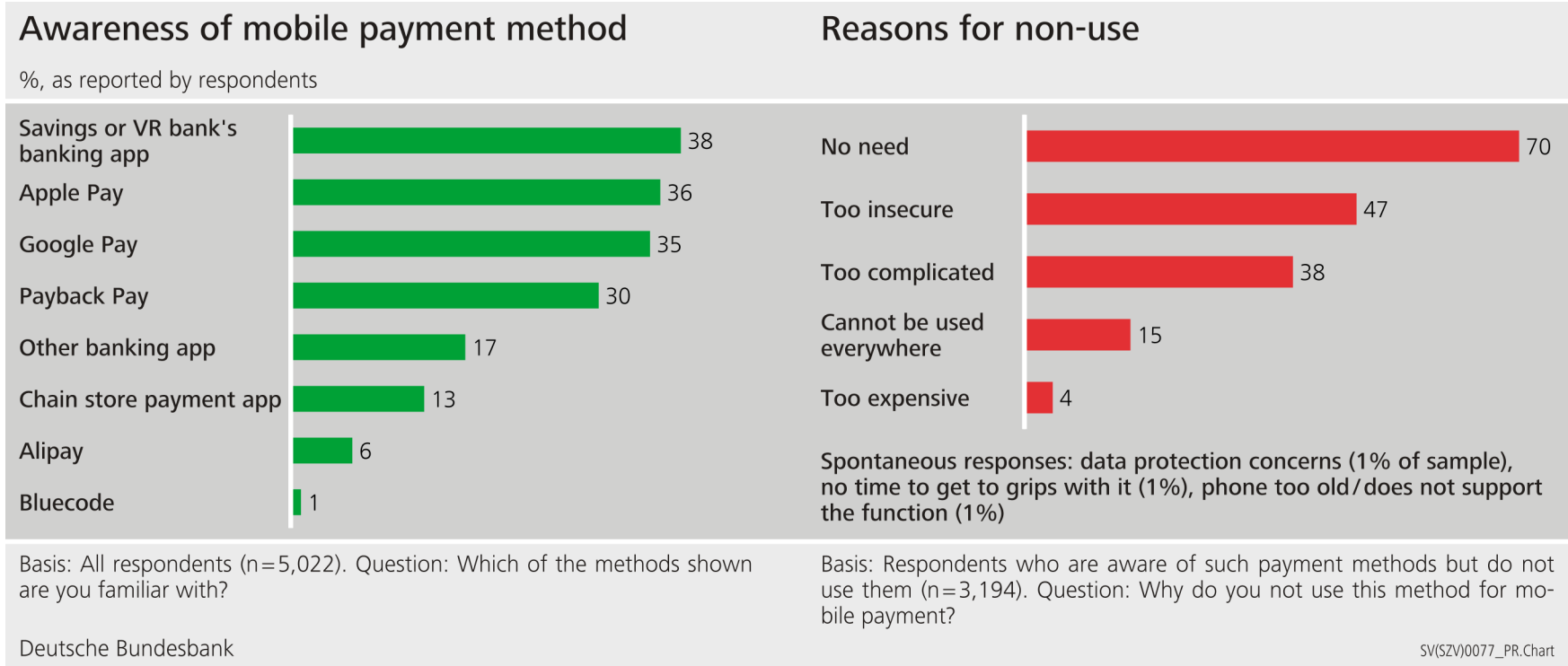
Basis: Smartphone owners (n=4,243). Question: Have you ever used your smartphone to pay at the point of sale?

Deutsche Bundesbank

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4. Payment behaviour in Germany in 2020 (9/21)

b. Spotlight: Mobile payments in stores (2/2)

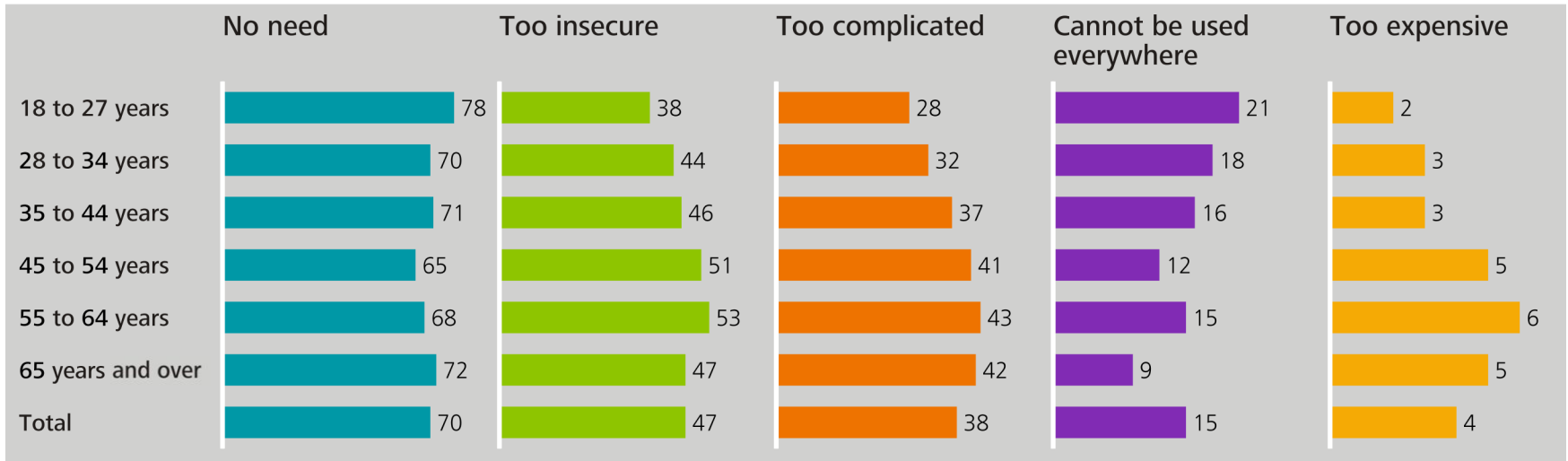


4. Payment behaviour in Germany in 2020 (10/21)

b. Spotlight: Reasons for not using mobile payment – by age

Reasons for not using mobile payment methods at the point of sale

%, as reported by respondents, multiple responses possible



Basis: Respondents who are aware of the named payment methods but do not use them (n=3,194). Question: Why have you not used any of the mobile payment methods at the point of sale in a store yet?

Deutsche Bundesbank

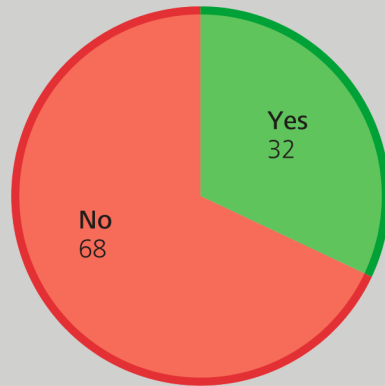
SV(SZV)0068_PR.Chart

4. Payment behaviour in Germany in 2020 (11/21)

b. Spotlight: P2P – sending money to family and friends using a smartphone

Use of P2P payment methods and reasons for non-use

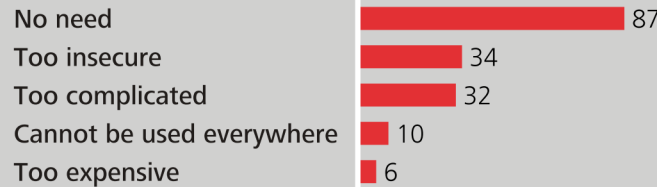
%, as reported by respondents, multiple responses possible



Payment methods used¹



Reasons for non-use²



Use by age¹



Basis: Respondents who are aware of at least one of the payment methods (n=4,176). Question: Have you ever sent money to friends or family using mobile payment methods?

Deutsche Bundesbank

¹ Basis: Respondents who have used mobile payment methods to send money (n=1,331). Question: Which mobile payment method do you usually use for this? ² Basis: Respondents who have not yet used mobile payment methods to send money (n=2,845). Question: Why have you not used any of the payment methods yet?

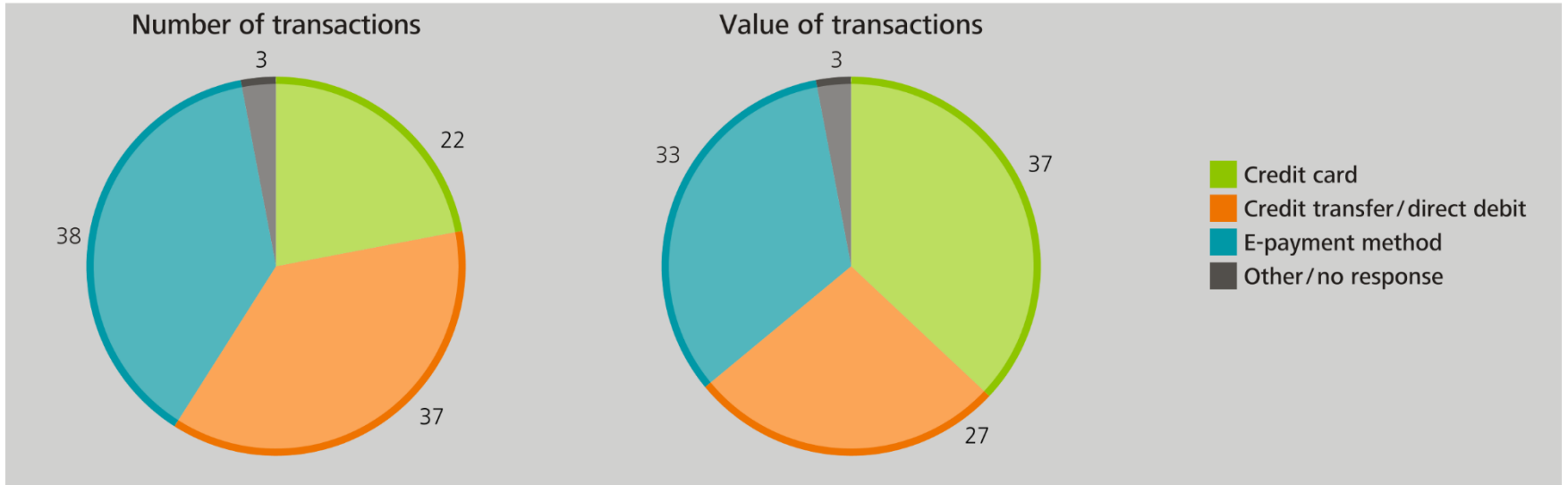
SV(SZV)0057_PR.Chart

4. Payment behaviour in Germany in 2020 (12/21)

c. Online payments – overview

Use of payment instruments online

%, according to payments diary



Basis: All online transactions (n=700).

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SV(SZV)0072_PR.Chart

4. Payment behaviour in Germany in 2020 (13/21)

c. Online – shares of payment instruments by payment amount

Use of payment instruments for online purchases

%, according to payments diary

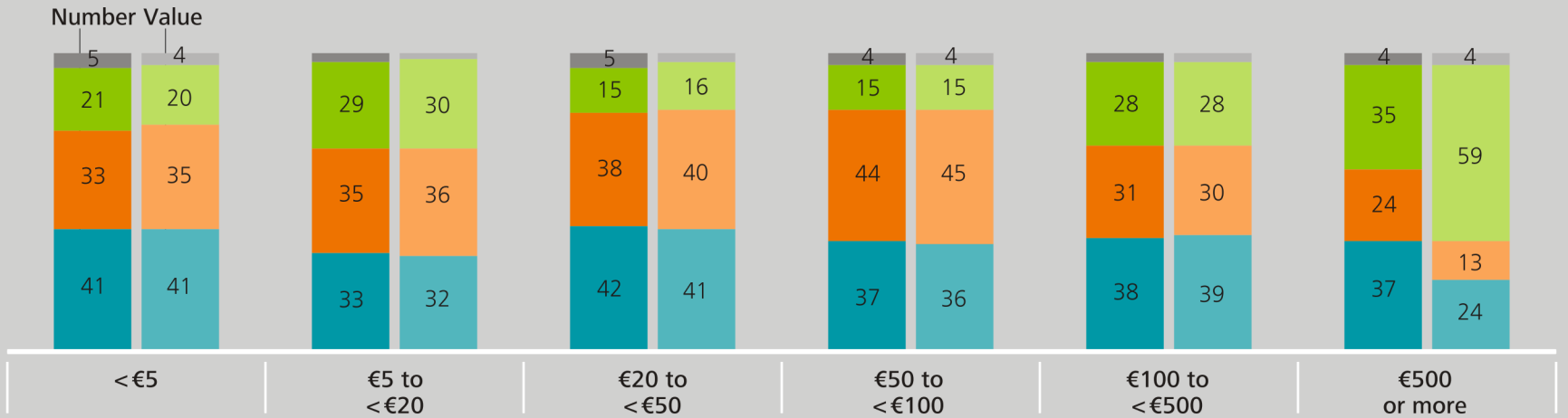
■ E-payment method

■ Credit transfer/direct debit

■ Credit card/prepaid card

■ Other/no response

By payment amount¹



Basis: Respondents who provided at least one transaction with a value for online purchases (n=128), all transactions with values provided (n=700), where the transaction amount is <€10,000. ¹ Values ≤3 are not shown as digits.

Deutsche Bundesbank

SV(SZV)0087_PR.Chart

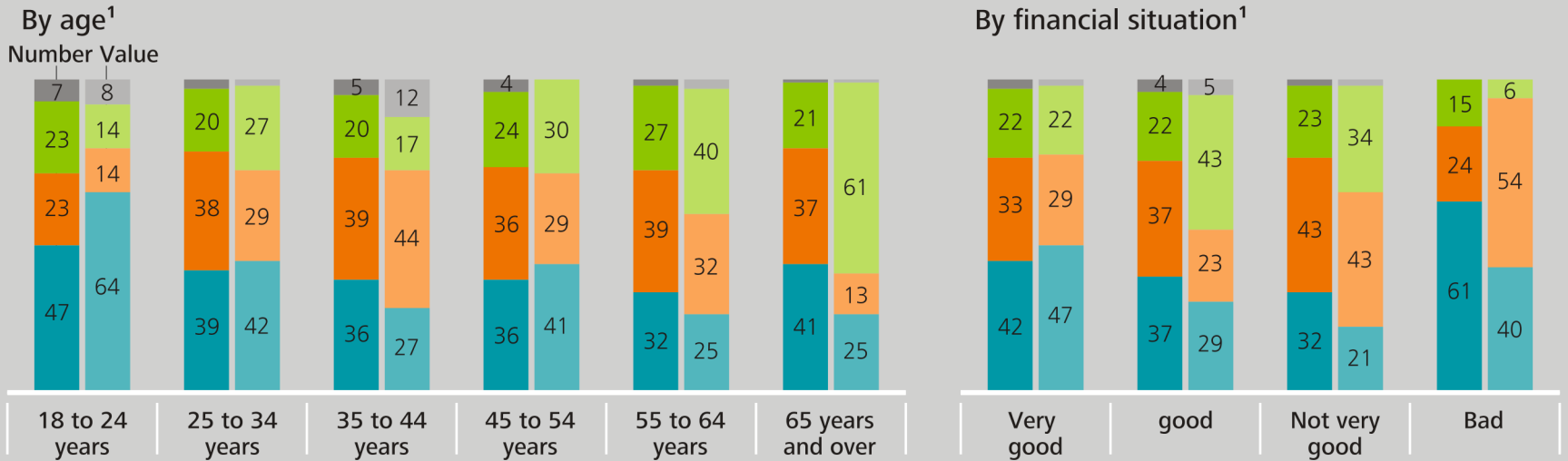
4. Payment behaviour in Germany in 2020 (14/21)

c. Online – use of payment instruments from a socio-demographic perspective (1/2)

Use of payment instruments for online purchases

%, according to payments diary

■ E-payment method
 ■ Credit transfer/direct debit
 ■ Credit card/prepaid card
 ■ Other/no response



Basis: Respondents who provided at least one transaction with a value for online purchases (n=128), all transactions with values provided (n=700), where the transaction amount is <€10,000. ¹ Values ≤3 are not shown as digits.

Deutsche Bundesbank

SV(SZV)0086_PR.Chart

4. Payment behaviour in Germany in 2020 (15/21)

c. Online – use of payment instruments from a socio-demographic perspective (2/2)

Use of payment instruments for online purchases

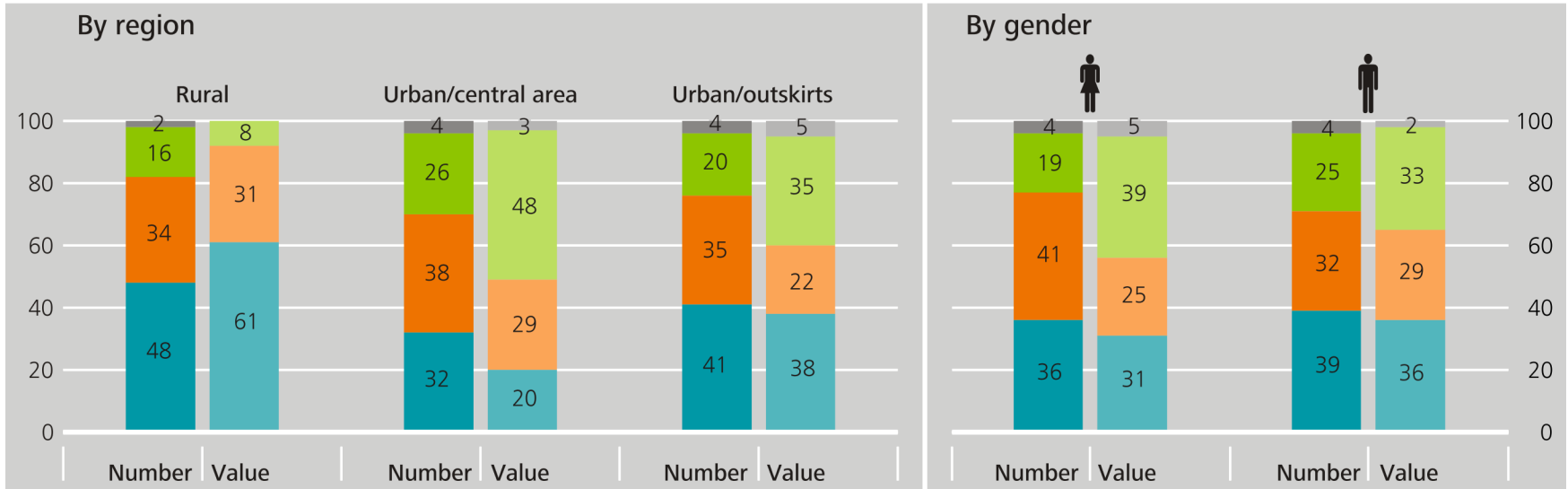
%, according to payments diary

■ E-payment method

■ Credit transfer/direct debit

■ Credit card/prepaid card

■ Other/no response



Basis: Respondents who provided at least one transaction with a value for online purchases (n=128), all transactions with values provided (n=700).

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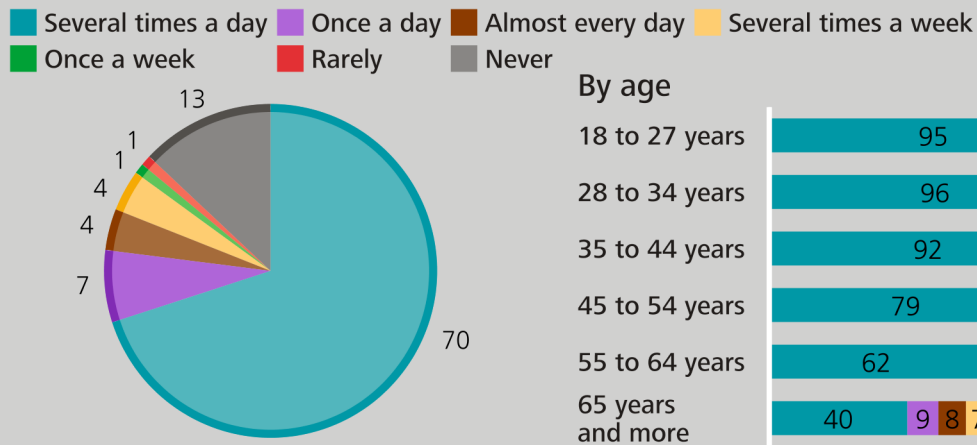
SV(SZV)0088_PR.Chart

4. Payment behaviour in Germany in 2020 (16/21)

c. Online – demographics of internet use and online shopping

Internet use over the past three months

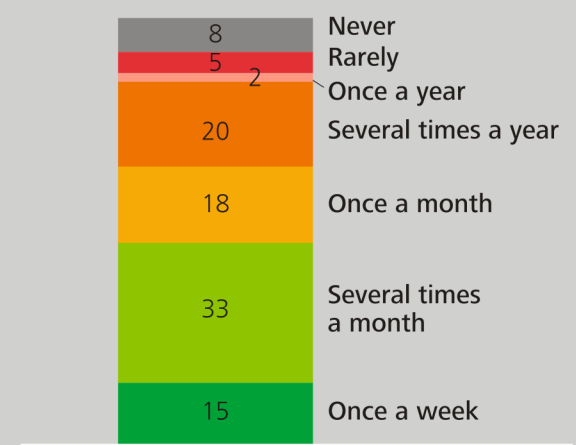
%, as reported by respondents



Basis: All respondents (n=5,022). Question: On average, how often have you used the internet over the past three months, be it on a computer, laptop, smartphone or tablet?

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Frequency of online shopping



Basis: Respondents who used the internet at least "rarely" over the past three months (n=4,394). Question: How often do you shop online (including using an app, if applicable)?

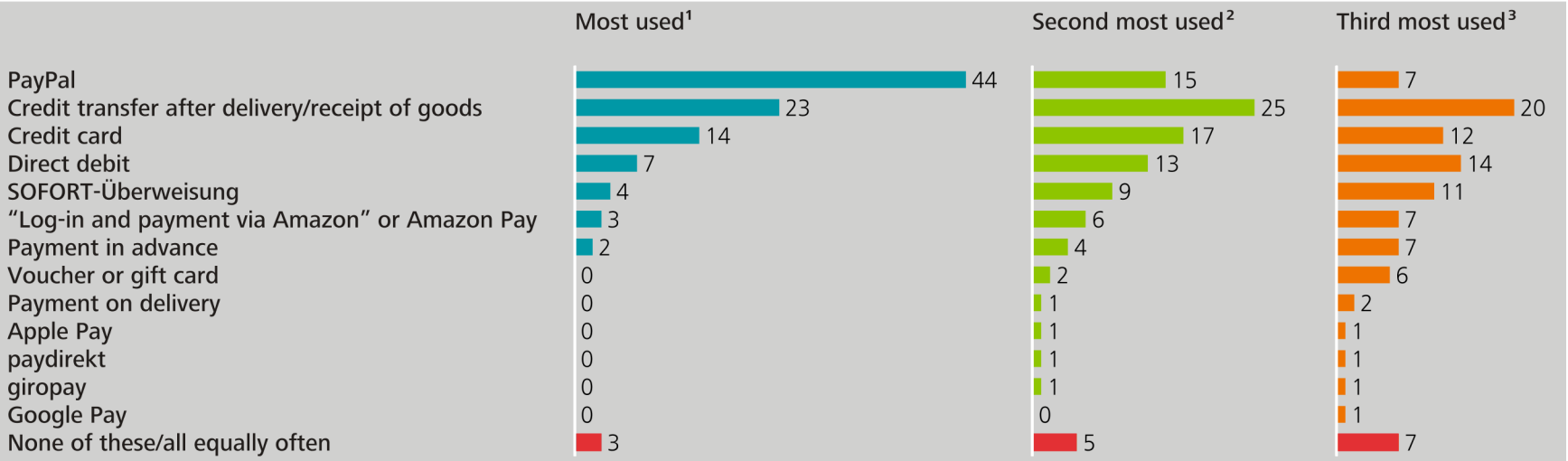
SV(SZV)0063A_PR.Chart

4. Payment behaviour in Germany in 2020 (17/21)

c. Online – preference for a leading e-payment method

Popularity of different payment methods for online purchases

%, according to payments diary



1 Basis: Respondents who used at least one method (n=4,032). **2** Basis: Respondents who used at least two methods (n=3,362). **3** Basis: Respondents who used at least three methods (n=2,386). Question: Which payment method do you use the most/second most/third most often for online purchases?

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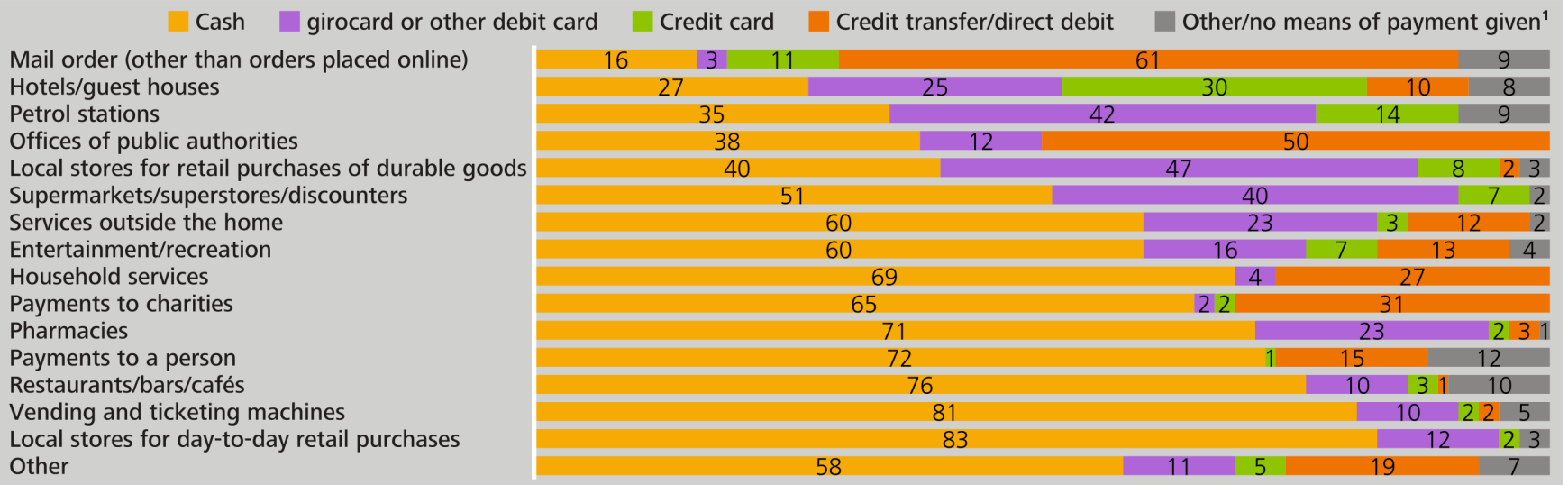
SV(SZV)0082_PR.Chart

4. Payment behaviour in Germany in 2020 (18/21)

d. Other payment locations – overview (1/2)

Use of payment instruments by number of transactions

%, according to payments diary



Basis: All transactions (n = 12,296). ¹ Canteen/stadium cards, retailer cards, smartphone payments and other means of payment.

Deutsche Bundesbank

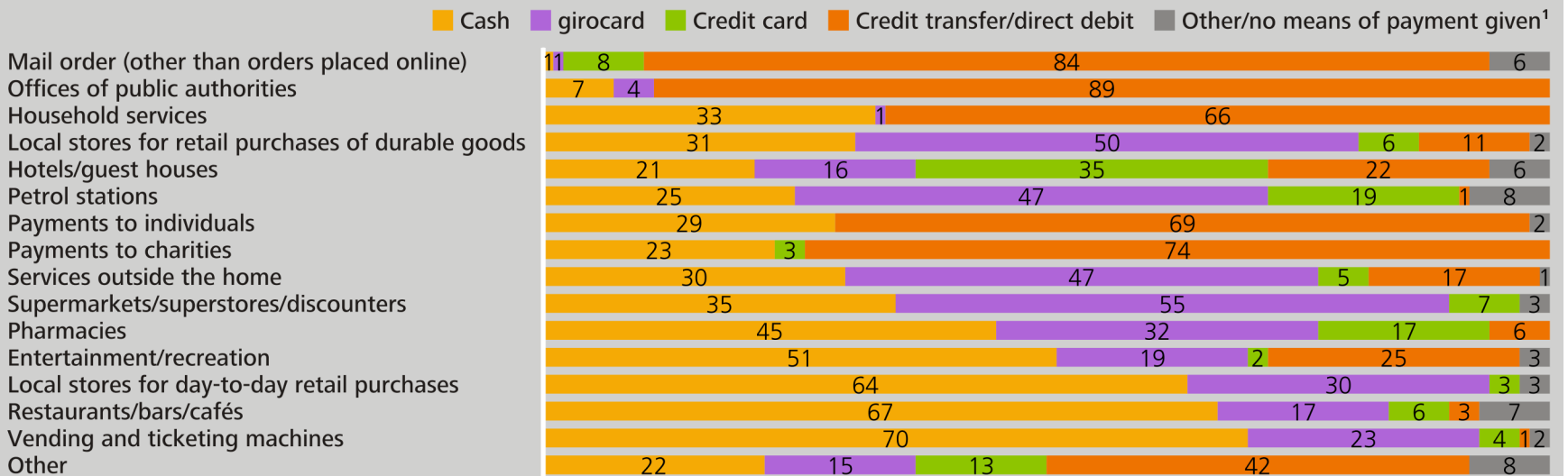
SV(SZV)0081_PR.Chart

4. Payment behaviour in Germany in 2020 (19/21)

d. Other payment locations – overview (2/2)

Use of payment instruments by value of transactions

%, according to payments diary



Basis: All transactions (n = 12,296). ¹ Canteen/stadium cards, retailer cards, smartphone payments and other means of payment.

Deutsche Bundesbank

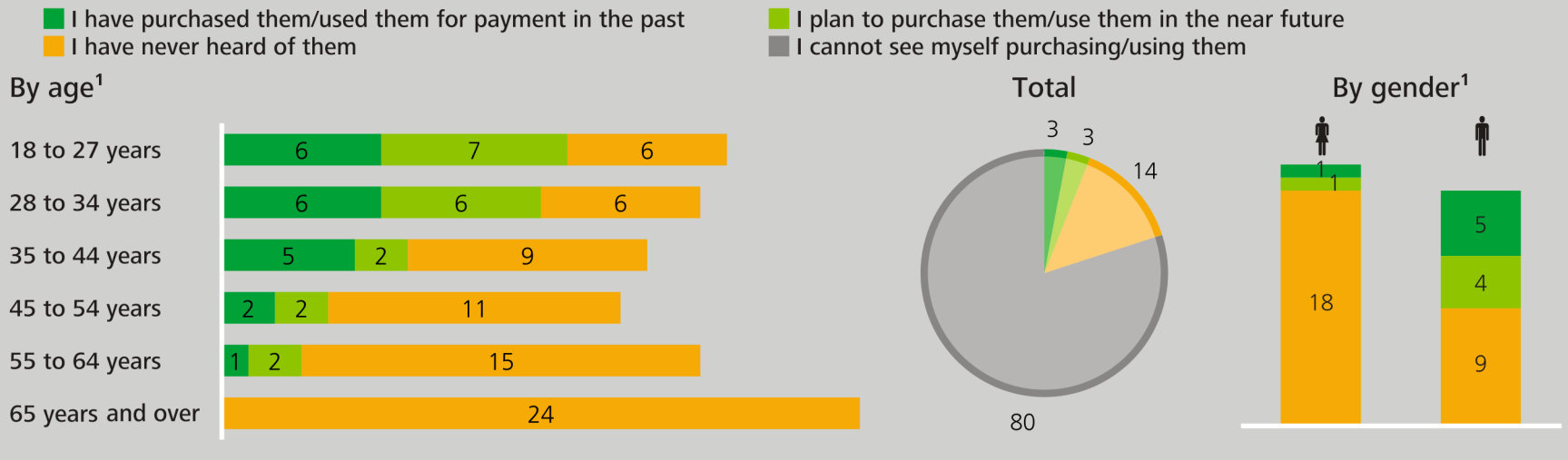
SV(SZV)0065_PR.Chart

4. Payment behaviour in Germany in 2020 (20/21)

e. Attitudes towards crypto tokens

Potential purchase and use of crypto tokens such as Bitcoin

%, as reported by respondents



Basis: All respondents (n=5,022). Question: Crypto tokens, such as Bitcoin, have regularly been attracting attention over the past few years. Which of the following statements applies to you personally? ¹ Missing shares to make up to 100% = I cannot see myself purchasing/using crypto tokens.

Deutsche Bundesbank

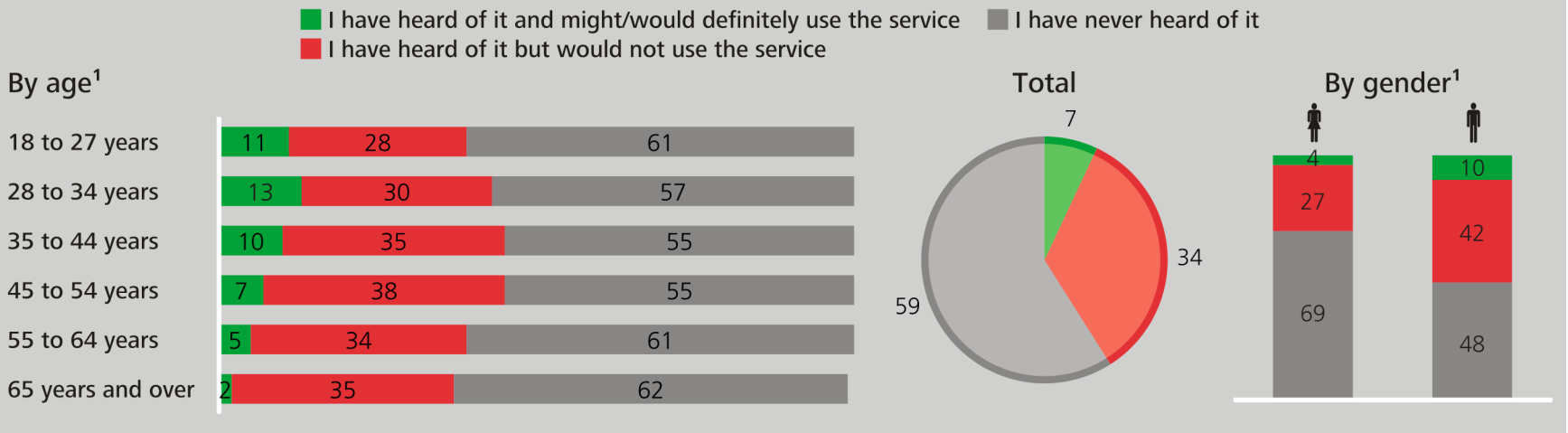
SV(SZV)0083_PR.Chart

4. Payment behaviour in Germany in 2020 (21/21)

e. Attitudes towards stablecoins

Potential use of Libra (renamed: Diem)

%, as reported by respondents



Basis: All respondents (n=5,022). Question: An initiative run by Facebook is planning to make it possible to send money with the Libra payment system, e.g. via WhatsApp, Instagram and Facebook Messenger. Which of the following statements applies to you personally? ¹ Missing shares to make up to 100% = don't know/no response.

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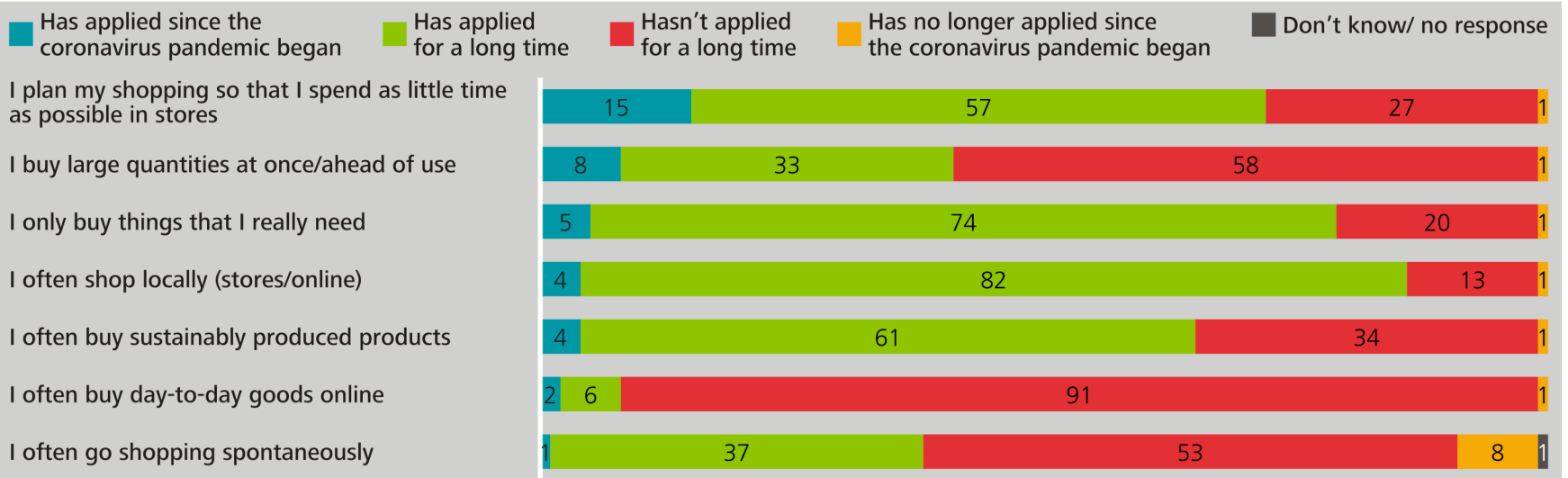
SV(SZV)0085_PR.Chart

5. Coronavirus: Consumer behaviour and changes in payment behaviour (1/2)

Changes to shopping habits since the beginning of the coronavirus pandemic

Change in consumer behaviour since the coronavirus pandemic

%, as reported by respondents



Basis: All respondents (n=5,022). Question: Which statement applies to you for day-to-day retail purchases?
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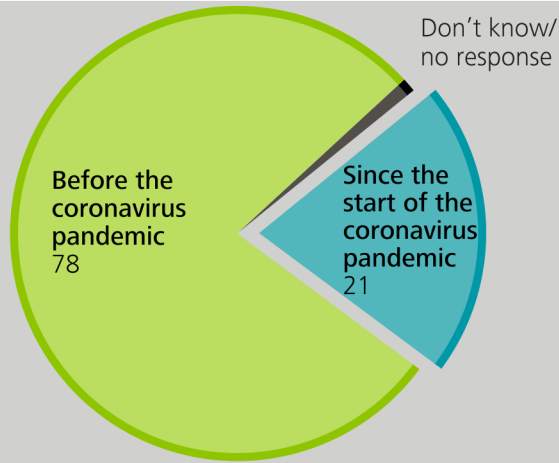
SV(SZV)0071_PR.Chart

5. Coronavirus: Consumer behaviour and changes in payment behaviour (2/2)

Contactless card payments

First contactless payment

%, as reported by respondents



Basis: Respondents who use contactless payment (n=3,132). Question: When did you make your first contactless payment?

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Reasons for making contactless payments since the start of the coronavirus pandemic

Signs in stores/at the point of sale

I found it more hygienic

Other people were making contactless payments and I wanted to try it out

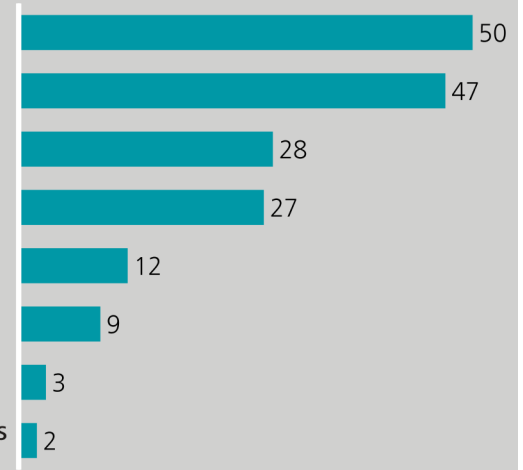
On request of the cashier

Became aware of contactless payments through relatives/friends

Spontaneous response: received a new card with contactless function during the pandemic

Spontaneous response: I find it more practical/faster/easier

Spontaneous response: became aware of contactless payments via other channels (bank, media/internet)



Basis: Respondents who have made contactless payments since the start of the coronavirus pandemic (n=656). Question: Why have you made contactless payments since the start of the coronavirus pandemic?

SV(SZV)0059A_PR.Chart

Legal notice

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Payment behaviour in Germany in 2020 – making payments during the coronavirus pandemic

14 January 2021

Slide 41