

MSL Mastercard Payment -

Q1	Trusted Information on Managing Money	Base: Total	Where do you get information that you trust about managing your money?
Q2	Attitude Towards Digitization of Banking	Base: Total	Digitization is playing an increasing role in our daily life, also in the banking sector and in financial services, including online banks and mobile payment solutions. How do you
Q3	Biggest Advantages of Online Banking	Base: Total	In your view, what are or could be the biggest advantages of online banking and mobile payment solutions?
Q4	Bank Branch Still Exist In 10 Years	Base: Total	In your view, do you think that bank branches will still exist in 10 years in your country?
Q5	First Thing To Change With Financial Service Provider	Base: Total	What is the first thing you would change with your financial service provider/bank if you could?
Q6	The Use of Apps	Base: Total	Which of the below do you use?
Q7	Online/ App Transaction Frequency	Base: Total	How often do you conduct financial transactions online or via app?
Q8	Favorized Financial Service	Base: Total	Which of the the following services would you use, if they were available to you?
Q9	Most Important Criteria For Using Digitized Banking Solutions	Base: Total	Which are the two most important criteria for you to consider using a digitized banking solution?
Q10	Consideration Of Changing Bank for an Online/ Mobile Bank	Base: Total	Do you consider changing your bank for an digital-only bank during the next 12 months?
Q11	Future Demand Of Online/Mobile Financial Solutions	Base: Total	In your view, why will the demand of mobile financial solutions increase in the future?
Q12	Grade of Information Regarding Open Banking Initiative	Base: Total	European regulators have recently introduced measures that will make it possible for apps and other third parties to access information from your bank accounts, as well as t
Q13	Trust in Friends Regarding Bank Details	Base: Total	Would you trust your friends with your bank details?
Q14	Reasons For A Cooperation with Mastercard	Base: Total	Many digital players cooperate with Mastercard (from new players like N26 to digital giants like Google or Apple). What do you think are the reasons for them to cooperate w
S8	Owner of Credit Cards	Base: Total	Which of the following types of Credit Cards do you own? Please select all that apply.
S9	Types of Computers	Base: Total	Which types of computer do you own?
S1	Age (Classified)	Base: Total	How old are you?
S2	Sex	Base: Total	Are you
S3	Family Status	Base: Total	Are you
S4	Family Members in Household (Classified)	Base: Total	Including you, how many members of your family live with you in your household?
S5	Educational Background	Base: Total	What is your educational background?
S6	Current Employment Status	Base: Total	What is your current employment status? If more than one category applies, please select the one that applies to how you spent the majority of your time.
S7	Net Income Per Household (Country Specific Currency)	Base: Total	What is the monthly net income of your household? (rounded to the nearest thousand)
S10	Scale of Town	Base: Total	How many inhabitants do live in the town you live in?

			Minimum Per Line											
			Maximum Per Line											
<input type="checkbox"/>														
Q1														
Trusted Information on Managing Money														
Where do you get information that you trust about managing your money?														
Base: Total														
back														

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Banks	70	64	71	72	64	75	78	59	65	67	80	77
Friends or family members	33	30	28	27	36	37	32	35	39	35	23	39
The media - magazines, newspapers and websites	21	21	17	14	18	23	16	23	35	26	14	28
Financial advice companies	15	11	19	9	14	14	13	27	17	17	10	15
Apps	11	7	5	6	6	15	6	9	15	10	15	25
Social Media	11	7	5	5	8	11	5	9	19	16	13	22
Co-workers	10	8	6	7	13	11	11	5	10	11	12	21
None of the above	11	17	14	15	13	9	8	16	12	8	7	7
Total	183	165	167	155	172	195	169	183	214	190	173	234

<input type="checkbox"/>														
Q2														
Attitude Towards Digitization of Banking														
Digitization is playing an increasing role in our daily life, also in the banking sector and in financial services, including online banks and mobile payment solutions. How do you feel about this?														
Base: Total														
back														

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Positive: I am highly interested in new solutions which make my financial routines easier and safe	54	39	34	35	62	69	47	41	60	64	67	71
Neutral: I am generally interested in new developments but am not sure about all these new options and their security standards	38	46	53	44	35	26	42	43	35	33	29	27
Negative: I am happy with my traditional banking and payment solutions and do not want anything else	9	15	14	20	3	5	11	16	5	3	5	2
Total	100	100	100	100	100	100	100	100	100	100	100	100

<input type="checkbox"/>														
Q3														

Biggest Advantages of Online Banking
 In your view, what are or could be the biggest advantages of online banking and mobile payment solutions?

Base: Total

[back](#)

	Total	Western Europe							Eastern Europe			
		Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
It is safe	28	17	28	18	25	34	18	28	28	28	26	56
Simple and easy to use	65	64	72	57	56	64	62	58	71	69	68	75
It is time-saving	66	67	62	52	53	70	66	58	76	66	78	77
It is cost-effective	20	32	19	9	54	8	23	19	13	18	12	12
It fits my lifestyle (mobile, flexible, fun to use)	22	20	18	15	16	21	25	23	28	27	25	27
High availability	27	26	29	18	15	33	29	21	30	36	36	24
Other	1	1	0	2	1	2	2	1	0	1	1	0
None of them	4	5	4	14	3	4	4	9	1	1	1	0
Total	233	233	232	184	221	236	230	218	248	245	247	272

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Q4

Bank Branch Still Exist In 10 Years

In your view, do you think that bank branches will still exist in 10 years in your country?

Base: Total

[back](#)

	Total	Western Europe							Eastern Europe			
		Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Yes (all)	88	86	85	85	90	87	91	81	92	92	92	91
Yes, but will decrease in numbers	65	70	67	63	69	72	71	64	62	60	57	63
Yes, number will remain the same	18	13	14	17	15	11	17	12	21	26	27	21
Yes, number will increase again	5	3	4	5	6	3	3	5	9	6	9	7
No	4	7	7	5	4	6	3	9	1	2	1	2
I'm not sure	7	7	8	10	7	7	5	10	7	6	7	7
Total	100	100	100	100	100	100	100	100	100	100	100	100

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Q5

First Thing To Change With Financial Service Provider

What is the first thing you would change with your financial service provider/bank if you could?

Base: Total

[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
More flexibility (no long-term contracts, consultation 24h, etc.)	22	21	16	15	23	29	19	21	23	21	34	21
Availability everywhere and easy to use	32	31	36	30	32	29	27	32	30	35	33	43
Real-time cost control and transparency	25	23	18	35	31	28	26	13	24	22	25	24
Other	4	3	6	2	2	4	7	5	2	6	3	3
Nothing	17	23	24	17	12	9	22	29	20	17	7	9
Total	100	100	100	100	100	100	100	100	100	100	100	100

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Q6
The Use of Apps
Which of the below do you use?
Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Mobile banking apps from traditional banks	63	47	62	54	60	73	61	52	66	68	74	79
Mobile banking apps from digital-only banks	20	23	16	16	30	30	14	15	30	14	14	21
Mobile apps which track finances from multiple bank accounts	13	8	10	11	14	15	12	10	11	13	17	23
Social media apps	26	21	28	16	33	34	28	23	33	14	23	34
Travel apps	16	12	12	9	24	23	23	14	17	9	21	18
None of the above	18	28	21	26	12	7	20	30	12	18	11	9
Total	157	139	148	133	173	182	159	143	168	137	160	184

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Q7
Online/ App Transaction Frequency
How often do you conduct financial transactions online or via app?
Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
At least once a month (Daily - once a month)	84	83	90	71	79	83	86	84	93	88	77	96
At least once every two weeks (Daily - once two weeks)	67	68	80	48	59	62	60	73	83	66	56	87
Daily to every week	38	32	53	25	25	32	26	48	56	33	28	60
About once every two weeks	29	36	27	24	33	30	34	24	27	33	29	26
About once a month	17	14	11	22	20	20	26	11	10	22	20	10

Once every few months	7	4	3	15	10	9	5	4	3	8	14	3
Never	8	14	6	14	11	8	9	12	4	4	10	1
Total	100	100	100	100	100	100	100	100	100	100	100	100

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Q8
Favorized Financial Service
Which of the the following services would you use, if they were available to you?
Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
		Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
An app to see, in one place, current/savings accounts from all the different banks you may be with	43	29	37	34	45	47	35	38	48	35	62	60
An everyday current account from one of the new "branchless" banks which operate on mobile or online only	19	27	16	19	17	20	15	23	24	16	14	20
Service that can help you manage money and forecast spending patterns based on analysis of all your previous spending records	22	19	14	17	25	27	22	17	25	25	26	22
Service to offer you highly-personalised financial products based on their being able to view all of your collected financial data	16	12	6	13	16	21	14	9	16	32	21	19
None of the above	24	32	40	33	18	15	32	35	18	18	8	17
Total	124	118	112	116	122	131	119	122	130	125	131	138

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Q9
Most Important Criteria For Using Digitized Banking Solutions
Which are the two most important criteria for you to consider using a digitized banking solution?
Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
		Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Safety and security	67	61	43	57	79	70	67	66	73	74	69	81
Convenience	33	17	50	29	26	38	23	37	35	29	44	38
Continuous Customer Service availability	12	10	11	13	10	15	8	12	13	11	17	11
Personal consultant	6	9	5	7	7	8	8	6	4	3	4	3
Transparency and cost control	20	21	13	16	29	23	20	11	25	19	19	18
Usability and high product variety	8	13	5	3	4	4	12	6	7	9	5	18
Benefits and low costs	28	37	25	33	27	22	36	20	29	38	22	24
Others	1	1	1	1	0	0	1	1	0	1	1	0

I wouldn't consider to use such a service	6	10	11	12	2	2	5	12	2	2	2	1
Total	180	178	166	170	184	184	180	169	188	185	183	194

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Q10
Consideration Of Changing Bank for an Online/ Mobile Bank
Do you consider changing your bank for an digital-only bank during the next 12 months?

Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
		Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Yes	13	10	5	10	20	12	7	18	12	28	10	15
No, but maybe later	41	30	31	39	46	48	32	26	45	40	59	60
No, I will stay with my bank	39	46	58	44	22	30	58	52	36	29	29	20
I am already client of a digital-only bank	7	14	6	8	11	10	4	3	7	3	2	6
Total	100	100	100	100	100	100	100	100	100	100	100	100

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Q11
Future Demand Of Online/Mobile Financial Solutions
In your view, why will the demand of mobile financial solutions increase in the future?

Base: Total
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	Total	Western Europe							Eastern Europe			
		Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Because it is safe	17	13	18	13	18	21	10	25	22	17	16	14
Because it makes transactions simple and convenient	63	59	54	44	65	66	61	44	64	76	77	80
Because it is modern and fits my lifestyle	19	18	17	17	20	15	18	25	22	18	18	19
Because I can use it on my mobile device	28	24	22	18	26	32	30	19	30	22	41	43
I don't know	11	13	16	23	11	7	12	18	7	5	2	4
I don't think it will increase in future	6	10	9	9	3	4	8	8	4	4	3	3
Total	143	137	137	124	142	147	139	139	149	143	156	163

□
Q12

Grade of Information Regarding Open Banking Initiative
 European regulators have recently introduced measures that will make it possible for apps and other third parties to access information from your bank accounts, as well as trigger payments from them, although this will always be with your explicit permission. This is made possible under the Open Banking initiative. Are you aware of these changes?
 Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Yes, I have a good level of understanding around Open Banking	16	12	20	10	21	17	9	27	23	6	18	13
Yes, I have heard of them, but don't know very much	35	28	44	22	42	39	26	29	40	33	42	35
No, I haven't heard of them.	50	60	36	68	36	44	65	44	37	61	40	53
Total	100	100	100	100	100	100	100	100	100	100	100	100

Q13
Trust in Friends Regarding Bank Details
 Would you trust your friends with your bank details?
 Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Yes	13	16	16	10	12	9	11	30	11	13	7	8
No	72	69	64	77	67	75	75	55	70	73	85	79
I don't know.	15	14	20	13	21	16	13	15	18	13	8	13
Total	100	100	100	100	100	100	100	100	100	100	100	100

Q14
Reasons For A Cooperation with Mastercard
 Many digital players cooperate with Mastercard (from new players like N26 to digital giants like Google or Apple). What do you think are the reasons for them to cooperate with Mastercard?
 Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001

Because its technology is safe, secure and easy to use	28	17	17	26	39	32	21	28	28	35	30	32
Because its technology is innovative and future-oriented	22	21	17	16	29	25	20	21	30	25	21	16
Because the cooperation of financial services will increase in the future	21	21	18	18	20	24	23	18	26	24	20	15
Because it is a reliable partner as enabler of financial services	23	17	21	18	26	26	21	23	21	26	21	32
Because it is very accessible	13	8	12	9	14	15	10	17	18	13	12	17
I don't know	25	35	30	31	14	21	29	28	21	16	24	24
I don't believe in cooperation in the financial sector	7	10	13	11	5	4	6	10	6	5	5	5
Total	139	130	129	129	148	147	130	145	149	144	133	142

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S8

Owner of Credit Cards

Which of the following types of Credit Cards do you own? Please select all that apply.

Base: Total

[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Mastercard	53	37	41	42	63	54	72	51	55	57	50	63
Visa	53	42	24	69	51	73	45	58	65	20	63	73
American Express	6	12	4	4	12	5	7	14	2	2	2	2
Other	10	10	7	6	10	21	11	8	7	7	11	17
I do not have a credit card	18	31	39	2	12	6	10	21	13	30	20	12
Don't know/ No answer	1	2	3	1	2	2	1	1	1	1	1	0
Total	142	133	118	124	149	162	147	154	144	117	146	168

□

S9

Types of Computers

Which types of computer do you own?

Base: Total

[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Desktop-PC	58	57	53	51	63	61	54	58	55	61	52	69
Notebook	68	64	76	77	66	85	69	32	64	60	76	77
Tablet-PC	49	46	47	48	55	64	50	50	49	34	44	55
Smartphone	77	77	71	73	86	84	76	69	78	64	73	91
Total	251	244	247	249	270	294	249	208	246	218	245	293

□
S1
Age (Classified)
How old are you?
Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
18-29	20	17	21	20	18	16	22	18	20	22	22	18
30-49	46	40	37	43	48	54	43	44	50	43	48	53
50-69	30	38	31	32	32	28	30	25	27	32	29	28
70 and more	4	5	11	5	2	1	5	13	2	2	1	0
Total	100	100	100	100	100	100	100	100	100	100	100	100
Mean	43,53	45,82	46,19	44,14	43,18	42,42	43,36	45,94	41,98	43,19	40,91	41,75

□
S2
Sex
Are you
Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Male	50	50	50	50	49	50	50	50	50	50	51	48
Female	50	50	50	50	51	50	50	50	50	50	49	52
Other / don't want to tell	0	0	0	0	0	0	0	0	0	0	0	0
Total	100	100	100	100	100	100	100	100	100	100	100	100

□
S3
Family Status
Are you
Base: Total
[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia

□
S6

Current Employment Status

What is your current employment status? If more than one category applies, please select the one that applies to how you spent the majority of your time.

Base: Total

[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
In permanent full-time employment	51	44	35	50	42	55	42	46	62	57	65	64
In permanent part-time employment	10	15	17	9	9	9	18	12	6	6	4	6
Self-employed/Freelance/Small business owner	6	4	5	4	12	7	6	5	6	5	10	7
Retired/Pension	13	19	18	19	7	6	11	22	12	14	4	9
Student (in school or internship)	5	5	6	5	8	4	6	3	4	5	3	2
Home Duties	6	6	7	5	8	5	8	5	4	5	4	7
Unable to work/disabled	2	3	6	2	0	1	3	4	1	2	1	0
Without work or currently not working and looking for work	5	3	4	6	7	8	4	2	2	5	6	3
Temporary, seasonal or occasional work	2	0	1	1	6	4	0	1	1	1	2	1
In unpaid employment (e.g. voluntary work) or full time care of other household member	1	0	1	0	0	0	1	2	1	1	1	1
Total	100	100	100	100	100	100	100	100	100	100	100	100

□
S7

Net Income Per Household (Country Specific Currency)

What is the monthly net income of your household? (rounded to the nearest thousand)

Base: Total

[back](#)

	Total	Western Europe							Eastern Europe			
	Total	Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Quartile 25%		1500	1700	1600	1500	1400	4000	1200	3000	125000	1000	33000
Median		2500	2500	2500	2050	2000	5800	2100	5000	270000	1500	55000
Quartile 75%		3500	3500	3500	3000	3000	8000	3989	6000	400000	2100	90000

□
S10

Scale of Town												
How many inhabitants do live in the town you live in?												
Base: Total												
back												
	Total	Western Europe						Eastern Europe				
		Germany	Netherlands	France	Italy	Spain	Switzerland	United Kingdom	Poland	Hungary	Bulgaria	Russia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
Up to 5.000	15	18	11	30	9	6	34	13	17	15	8	2
5.000 to 10.000	10	9	8	15	12	7	19	12	6	9	7	3
10.000 to 20.000	11	14	13	14	11	10	17	13	7	10	7	2
20.000 to 50.000	13	14	21	14	18	14	12	15	13	12	12	4
50.000 to 100.000	12	9	18	11	18	14	4	16	11	12	15	4
100.000 to 250.000	12	12	17	8	12	15	7	13	16	15	10	7
More than 250.000	27	24	11	9	20	34	7	19	30	27	42	78
Total	100	100	100	100	100	100	100	100	100	100	100	100