MSL Mastercard Payment -

S10

Scale of Town

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 to
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	<u>Sex</u>	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	<u>Current Employment Status</u>	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)

Base: Total How many inhabitants do live in the town you live in?

Q1 Frusted Information on Managing Money			Minimum F Maximum										
rusted Information on Managing Money			IIVIANIIIIUIII	Per Line									
rusted Information on Managing Money													
rusted Information on Managing Money													
Where do you get information that you trust about managing your money?													
Base: Total													
<u>pack</u>													
	Total			We	stern Euro	ре				Eastern	Europe		
			Netherlan	_			Switzerla	United	5				
	Total	Germany	ds	France	Italy	Spain	nd	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	
riends or family members	33	30	28	27	36	37	32	35	39	35	23	39	
he media - magazines, newspapers and websites	21	21	17	14	18	23	16	23	35	26	14	28	
inancial 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	
	183	165	167	155	172	195	169	183	214	190	173	234	
Q2 Attitude Towards Digitization of Banking Digitization is playing an increasing role in our daily life, also in the banking													
22 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													
22 Attitude Towards Digitization of Banking Digitization is playing an increasing role in our daily life, also in the banking ector and in financial services, including online banks and mobile payment olutions. How do you feel about this?													
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													
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	Total			We	storn Euro					Eastern	Furono		
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	Total		Notherlan		stern Euro	ope	Switzarla	United		Eastern	Europe		
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		Germany	Netherlan		stern Euro	ope Spain	Switzerla		Poland		Europe Bulgaria	Russia	
Attitude Towards Digitization of Banking Digitization is playing an increasing role in our daily life, also in the banking ector and in financial services, including online banks and mobile payment colutions. How do you feel about this? Base: Total		Germany	Netherlan ds				Switzerla	United Kingdom	Poland			Russia	
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	Total	Germany	ds	France	Italy	Spain	nd	Kingdom		Hungary	Bulgaria		
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 Base Base		Germany							Poland			Russia	
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 Dack Base Positive: I am highly interested in new solutions which make my financial routines	Total	1002	1001	France 1000	Italy	Spain 1004	nd 1004	Kingdom 1000	1001	Hungary 1000	Bulgaria 1000	1001	
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 Positive: I am highly interested in new solutions which make my financial routines easier and safe	Total	Germany	ds	France	Italy	Spain	nd	Kingdom		Hungary	Bulgaria		
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 Dack Base Positive: I am highly interested in new solutions which make my financial routines easier and safe Neutral: I am generally interested in new developments but am not sure about all	Total 11014 54	1002 39	1001 34	1000 35	1001 62	Spain 1004 69	1004 47	1000 41	1001 60	1000 64	Bulgaria 1000 67	1001 71	
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 Positive: I am highly interested in new solutions which make my financial routines easier and safe Neutral: I am generally interested in new developments but am not sure about all these new options and their security standards	Total	1002	1001	France 1000	Italy	Spain 1004	nd 1004	Kingdom 1000	1001	Hungary 1000	Bulgaria 1000	1001	
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 Positive: I am highly interested in new solutions which make my financial routines seasier and safe Beutral: I am generally interested in new developments but am not sure about all these new options and their security standards Begative: I am happy with my traditional banking and payment solutions and do not	11014 54 38	1002 39 46	1001 34 53	1000 35 44	1001 62 35	Spain 1004 69 26	1004 47 42	1000 41 43	1001 60 35	1000 64 33	Bulgaria 1000 67 29	1001 71 27	
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 Positive: I am highly interested in new solutions which make my financial routines easier and safe Beutral: I am generally interested in new developments but am not sure about all these new options and their security standards	Total 11014 54	1002 39	1001 34	1000 35	1001 62	Spain 1004 69	1004 47	1000 41	1001 60	1000 64	Bulgaria 1000 67	1001 71	

Biggest Advantages of Online Banking														
n your view, what are or could be the biggest advantages of or	nline banking													
and mobile payment solutions?														
Base: Total														
<u>pack</u>														
	Total		1		stern Euro	ppe				Eastern	Europe			
	Total	Germany	Netherlan ds	France	Italy	Spain	Switzerla nd	United Kingdom	Poland	Hungary	Bulgaria	Russia		
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001		
t 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		
t is time-saving	66	67	62	52	53	70	66	58	76	66	78	77		
t is cost-effective	20	32	19	9	54	8	23	19	13	18	12	12		
fits my lifestyle (mobile, flexible, fun to use)	22	20	18	15	16	21	25	23	28	27	25	27		
ligh availability	27	26	29	18	15	33	29	21	30	36	36	24		
Other	1	1 7	0	2	1	2	2	1	0	1	1	0		
lone of them	4	5	4	14	3	4	4	9	1	1	1	0		
-otol	233	233	232	184	221	226	220	218	248	245	247	272		
Total	233	233	232	104	221	236	230	218	248	240	241	212		
ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 ountry?	10 years in your													
Bank Branch Still Exist In 10 Years In your view, do you think that bank branches will still exist in 1 Bountry? Base: Total	10 years in your													
Bank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 country? Base: Total	10 years in your				stern Euro	ope				Eastern	Europe			
Bank Branch Still Exist In 10 Years In your view, do you think that bank branches will still exist in 1 Bountry? Base: Total	Total	Germany	Netherlan			ope Spain	Switzerla		Poland		Europe Bulgaria	Russia		
ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 ountry? ase: Total	Total	Germany	Netherlan ds				Switzerla nd	United Kingdom	Poland			Russia		
Bank Branch Still Exist In 10 Years In your view, do you think that bank branches will still exist in 1 I country? Base: Total Country	Total	Germany	Netherlan ds						Poland			Russia		
ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 ountry? case: Total ack	Total			France	Italy	Spain	nd	Kingdom		Hungary	Bulgaria			
ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 ountry? ase: Total ack ase es (all)	Total Total 11014	1002	1001	France 1000	Italy 1001	Spain 1004	nd 1004	Kingdom 1000	1001	Hungary 1000	Bulgaria 1000	1001		
ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 ountry? ase: Total ack ase es (all) es, but will decrease in numbers	Total Total 11014 88	1002 86	1001 85	1000 85	1001 90	Spain 1004 87	1004 91	1000 81	1001 92	Hungary 1000 92	Bulgaria 1000 92	1001 91		
ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 country? ase: Total ack ase es (all) es, but will decrease in numbers es, number will remain the same	Total Total 11014 88 65	1002 86 70	1001 85 67	1000 85 63	1001 90 69	Spain 1004 87 72	nd 1004 91 71	1000 81 64	1001 92 62	1000 92 60	1000 92 57	1001 91 63 21 7		
ank Branch Still Exist In 10 Years a your view, do you think that bank branches will still exist in 1 ountry? ase: Total ack ase es (all) es, but will decrease in numbers es, number will remain the same es, number will increase again	Total Total 11014 88 65 18	1002 86 70 13	1001 85 67 14 4 7	1000 85 63 17 5	1001 90 69 15	Spain 1004 87 72 11	1004 91 71 17	1000 81 64 12	1001 92 62 21	1000 92 60 26 6	1000 92 57 27	1001 91 63 21		
ank Branch Still Exist In 10 Years In your view, do you think that bank branches will still exist in 1 country? ase: Total ack ase es (all) es, but will decrease in numbers es, number will remain the same es, number will increase again o	Total Total 11014 88 65 18	1002 86 70 13	1001 85 67 14 4	1000 85 63 17 5	1001 90 69 15 6	\$pain 1004 87 72 11 3	91 71 17 3	1000 81 64 12 5	1001 92 62 21	1000 92 60 26 6	1000 92 57 27	1001 91 63 21 7		
Base Yes, number will remain the same Yes, number will increase again No I'm not sure	Total Total 11014 88 65 18 5 4 7	1002 86 70 13 3 7	1001 85 67 14 4 7	### 1000 85 63 17 5 5 10	1001 90 69 15 6 4	\$pain 1004 87 72 11 3 6 7	nd 1004 91 71 17 3 3 5	1000 81 64 12 5 9	1001 92 62 21 9 1 7	1000 92 60 26 6 2	8 1000 92 57 27 9 1	1001 91 63 21 7 2 7		
Bank Branch Still Exist In 10 Years In your view, do you think that bank branches will still exist in 1 country? Base: Total Dack Base Yes (all) Yes, but will decrease in numbers Yes, number will remain the same Yes, number will increase again	Total Total 11014 88 65 18 5	1002 86 70 13 3 7	1001 85 67 14 4 7	1000 85 63 17 5	1001 90 69 15 6	\$pain 1004 87 72 11 3 6	nd 1004 91 71 17 3 3	1000 81 64 12 5	1001 92 62 21 9	1000 92 60 26 6	1000 92 57 27 9	1001 91 63 21 7		
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ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 ountry? ase: Total ack ase es (all) es, but will decrease in numbers es, number will remain the same es, number will increase again o m not sure	Total Total 11014 88 65 18 5 4 7	1002 86 70 13 3 7	1001 85 67 14 4 7	### 1000 85 63 17 5 5 10	1001 90 69 15 6 4	\$pain 1004 87 72 11 3 6 7	nd 1004 91 71 17 3 3 5	1000 81 64 12 5 9	1001 92 62 21 9 1 7	1000 92 60 26 6 2	8 1000 92 57 27 9 1	1001 91 63 21 7 2 7		
ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 ountry? lase: Total ack les (all) les, but will decrease in numbers les, number will remain the same les, number will increase again lo m not sure otal	Total Total 11014 88 65 18 5 4 7	1002 86 70 13 3 7	1001 85 67 14 4 7	### 1000 85 63 17 5 5 10	1001 90 69 15 6 4	\$pain 1004 87 72 11 3 6 7	nd 1004 91 71 17 3 3 5	1000 81 64 12 5 9	1001 92 62 21 9 1 7	1000 92 60 26 6 2	8 1000 92 57 27 9 1	1001 91 63 21 7 2 7		
ank Branch Still Exist In 10 Years n your view, do you think that bank branches will still exist in 1 ountry? lase: Total ack les (all) les, but will decrease in numbers les, number will remain the same les, number will increase again lo m not sure otal	Total Total 11014 88 65 18 5 4 7	1002 86 70 13 3 7	1001 85 67 14 4 7	### 1000 85 63 17 5 5 10	1001 90 69 15 6 4	\$pain 1004 87 72 11 3 6 7	nd 1004 91 71 17 3 3 5	1000 81 64 12 5 9	1001 92 62 21 9 1 7	1000 92 60 26 6 2	8 1000 92 57 27 9 1	1001 91 63 21 7 2 7		
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ank Branch Still Exist In 10 Years In your view, do you think that bank branches will still exist in 1 ountry? It ase: Total It ack It is ase It	Total Total 11014 88 65 18 5 4 7	1002 86 70 13 3 7	1001 85 67 14 4 7	### 1000 85 63 17 5 5 10	1001 90 69 15 6 4	\$pain 1004 87 72 11 3 6 7	nd 1004 91 71 17 3 3 5	1000 81 64 12 5 9	1001 92 62 21 9 1 7	1000 92 60 26 6 2	8 1000 92 57 27 9 1	1001 91 63 21 7 2 7		

	Total			We	estern Eur	оре				Easterr	n Europe	
	Total	Germany	Netherlan	France	Italy	Spain	Switzerla	United	Poland	Hungary	Bulgaria	Russia
	TOTAL	Germany	ds	France	пату	Spain	nd	Kingdom	Polatiu	Hungary	Bulgaria	Russia
Dana Dana	44044	4000	4004	4000	4004	4004	4004	4000	4004	4000	4000	4004
Base More flexibility (no long-term contracts, consultation 24h, etc.)	11014 22	1002 21	1001 16	1000	1001 23	1004 29	1004 19	1000 21	1001 23	1000 21	1000 34	1001 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
Nouning	17	23	24	17	12	9	22	29	20	17	1	9
Total	100	100	100	100	100	100	100	100	100	100	100	100
Q6												
The Use of Apps												
Which of the below do you use?												
Base: Total												
<u>back</u>												
	Total				estern Eur	оре	1			Easterr	Europe	1
	Total	Germany	Netherlan	France	Italy	Spain	Switzerla	1	Poland	Hungary	Bulgaria	Russia
	Total	Germany	ds	Trance	italy	Opain	nd	Kingdom	1 Olaria	Trungar y	Duigaria	Mussia
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001
	63	47	62	54	60	73	61	52	66	68	74	79
	00	• •				20	14	15	30	14	14	21
	20	23	16	16	30	30	14	10	30	1-7		
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts			16 10	16 11	30 14	15	12	10	11	13	17	23
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts	20	23										23 34
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps	20 13	23 8	10	11	14	15	12	10	11	13	17	
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps	20 13 26	23 8 21	10 28	11 16	14 33	15 34	12 28	10 23	11 33	13 14	17 23	34
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above	20 13 26 16	23 8 21 12	10 28 12	11 16 9	14 33 24	15 34 23	12 28 23	10 23 14	11 33 17	13 14 9	17 23 21	34 18
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app?	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total	20 13 26 16 18	23 8 21 12 28	10 28 12 21	11 16 9 26	14 33 24 12	15 34 23 7	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18	17 23 21 11	34 18 9
Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app?	20 13 26 16 18 157	23 8 21 12 28	10 28 12 21	11 16 9 26 133	14 33 24 12 173	15 34 23 7 182	12 28 23 20	10 23 14 30	11 33 17 12	13 14 9 18 137	17 23 21 11 160	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total	20 13 26 16 18 157	23 8 21 12 28 139	10 28 12 21 148	11 16 9 26 133	14 33 24 12 173	15 34 23 7 182	12 28 23 20 159	10 23 14 30 143	11 33 17 12 168	13 14 9 18 137	17 23 21 11 160	34 18 9 184
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total	20 13 26 16 18 157	23 8 21 12 28 139	10 28 12 21 148	11 16 9 26 133	14 33 24 12 173	15 34 23 7 182	12 28 23 20 159	10 23 14 30 143	11 33 17 12 168	13 14 9 18 137	17 23 21 11 160	34 18 9
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total	20 13 26 16 18 157	23 8 21 12 28 139	10 28 12 21 148	11 16 9 26 133	14 33 24 12 173	15 34 23 7 182	12 28 23 20 159	10 23 14 30 143	11 33 17 12 168	13 14 9 18 137	17 23 21 11 160	34 18 9 184
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total back	20 13 26 16 18 157 Total	23 8 21 12 28 139	10 28 12 21 148 Netherlan ds	11 16 9 26 133	14 33 24 12 173 173 estern Eur	15 34 23 7 182 ope Spain	12 28 23 20 159 Switzerla nd	10 23 14 30 143 United Kingdom	11 33 17 12 168 Poland	13 14 9 18 137 Eastern Hungary	17 23 21 11 160 Europe Bulgaria	34 18 9 184
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total Base	20 13 26 16 18 157 Total Total	23 8 21 12 28 139 Germany	10 28 12 21 148 Netherlan ds	11 16 9 26 133 We France	14 33 24 12 173 173 estern Eur Italy	15 34 23 7 182 ope Spain	12 28 23 20 159 Switzerla nd	10 23 14 30 143 United Kingdom	11 33 17 12 168 Poland	13 14 9 18 137 Eastern Hungary	17 23 21 11 160 Europe Bulgaria	34 18 9 184 Russia
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total back Base At least once a month (Daily - once a month)	20 13 26 16 18 157 Total Total 11014 84	23 8 21 12 28 139 Germany	10 28 12 21 148 Netherlan ds 1001 90	11 16 9 26 133 We France	14 33 24 12 173 173 estern Eur Italy	15 34 23 7 182 ope Spain	12 28 23 20 159 Switzerla nd	10 23 14 30 143 United Kingdom	11 33 17 12 168 Poland	13 14 9 18 137 Easterr Hungary	17 23 21 11 160 Europe Bulgaria	34 18 9 184 Russia
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total back Base At least once a month (Daily - once a month) At least once every two weeks (Daily - once two weeks)	20 13 26 16 18 157 Total Total 11014 84 67	23 8 21 12 28 139 Germany	10 28 12 21 148 Netherlan ds 1001 90 80	11 16 9 26 133 We France	14 33 24 12 173 173 estern Eur Italy 1001 79 59	15 34 23 7 182 ope Spain 1004 83 62	12 28 23 20 159 Switzerla nd 1004 86 60	10 23 14 30 143 United Kingdom 1000 84 73	11 33 17 12 168 Poland 1001 93 83	13 14 9 18 137 Eastern Hungary	17 23 21 11 160 Europe Bulgaria 1000 77 56	34 18 9 184 Russia 1001 96 87
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total back Base At least once a month (Daily - once a month) At least once every two weeks (Daily - once two weeks) Daily to every week	20 13 26 16 18 157 Total Total Total 11014 84 67 38	23 8 21 12 28 139 Germany 1002 83 68 32	10 28 12 21 148 Netherlan ds 1001 90 80 53	11 16 9 26 133 We France 1000 71 48 25	14 33 24 12 173 173 estern Eur Italy 1001 79 59 25	15 34 23 7 182 0pe Spain 1004 83 62 32	12 28 23 20 159 Switzerla nd 1004 86 60 26	10 23 14 30 143 United Kingdom 1000 84 73 48	11 33 17 12 168 Poland Poland 93 83 56	13 14 9 18 137 Eastern Hungary 1000 88 66 33	17 23 21 11 160 Europe Bulgaria 1000 77 56 28	34 18 9 184 Russia 1001 96 87 60
Mobile banking apps from digital-only banks Mobile apps which track finances from multiple bank accounts Social media apps Travel apps None of the above Total Q7 Online/ App Transaction Frequency How often do you conduct financial transactions online or via app? Base: Total back Base At least once a month (Daily - once a month) At least once every two weeks (Daily - once two weeks)	20 13 26 16 18 157 Total Total 11014 84 67	23 8 21 12 28 139 Germany	10 28 12 21 148 Netherlan ds 1001 90 80	11 16 9 26 133 We France	14 33 24 12 173 173 estern Eur Italy 1001 79 59	15 34 23 7 182 ope Spain 1004 83 62	12 28 23 20 159 Switzerla nd 1004 86 60	10 23 14 30 143 United Kingdom 1000 84 73	11 33 17 12 168 Poland 1001 93 83	13 14 9 18 137 Eastern Hungary	17 23 21 11 160 Europe Bulgaria 1000 77 56	34 18 9 184 Russia 1001 96 87

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	
	400	400	100	400	400	400	100	400	400	400	100	400	
Total	100	100	100	100	100	100	100	100	100	100	100	100	
п													_
Q8													_
Favorized Financial Service													_
Which of the the following services would you use, if they were available to													_
you?													
Base: Total													
<u>back</u>													
	Total			We	stern Eur	оре	•	1		Easterr	n Europe	•	
			Netherlan			İ	Switzerla	United		1	T		
	Total	Germany	ds	France	Italy	Spain	nd	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			4.0	4.0						4.0			
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	20	40	4.4	47	25	07	22	47	25	25	00	20	
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	
lo view all of your collected linaricial data			•										
•	24	32	40	33	18	15	32	35	1 1 1 1 1 1	18	, <u>,</u>	17	
None of the above	24	32	40	33	18	15	32	35	18	18	8	17	
•	124	32 118	112	116	18	15	119	122	130	18	131	17	
None of the above													
None of the above													
None of the above													
None of the above													
None of the above Total													
None of the above Total Q9													
None of the above Total Q9 Most Important Criteria For Using Digitized Banking Solutions	124												
None of the above Total Q9 Most Important Criteria For Using Digitized Banking Solutions Which are the two most important criteria for you to consider using a digitized	124												
None of the above Total 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?	124												
None of the above Total 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	124												
None of the above Total 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?	124			116	122	131				125	131		
None of the above Total 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	124		112	116		131	119	122		125			
None of the above Total 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	124		112 Netherlan	116	122	131	119 Switzerla	122 United	130	125 Eastern	131	138	
None of the above Total 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	124 Total	118	112	116	122	131 ope	119	122	130	125 Eastern	131	138	
Total 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 Total	118 Germany	Netherlan ds	We France	122 estern Eur Italy	ope Spain	119 Switzerla	122 United Kingdom	130 Poland	125 Eastern Hungary	131 n Europe Bulgaria	138 Russia	
Total 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 Base	Total Total 11014	118 Germany 1002	Netherlands	We France	122 estern Eur Italy 1001	ope Spain	Switzerla nd	122 United Kingdom 1000	130 Poland 1001	Eastern Hungary	131 131 1 Europe Bulgaria 1000	138 Russia	
None of the above Total 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 Base Safety and security	Total Total 11014 67	118 Germany 1002 61	Netherlands 1001 43	116 We France 1000 57	122 estern Eur Italy 1001 79	131 ope Spain 1004 70	Switzerla nd 1004 67	United Kingdom 1000 66	130 Poland 1001 73	Eastern Hungary	131 n Europe Bulgaria	138 Russia 1001 81	
None of the above Total 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 Base Safety and security Convenience	Total Total 11014	118 Germany 1002	Netherlands	We France	122 estern Eur Italy 1001	131 ope Spain 1004 70 38	Switzerla nd	122 United Kingdom 1000	130 Poland 1001	Eastern Hungary	131 Europe Bulgaria 1000 69	138 Russia	
None of the above Total 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 Base Safety and security	Total Total 11014 67 33	118 Germany 1002 61 17	Netherlands 1001 43 50	116 We France 1000 57 29	122 estern Eur Italy 1001 79 26	131 ope Spain 1004 70	119 Switzerla nd 1004 67 23	122 United Kingdom 1000 66 37	130 Poland 1001 73 35	125 Eastern Hungary 1000 74 29	131 n Europe Bulgaria 1000 69 44	138 Russia 1001 81 38	
None of the above Total 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 Base Safety and security Convenience Continuous Customer Service availability	Total Total 11014 67 33 12	118 Germany 1002 61 17 10	Netherlands 1001 43 50 11	116 We France 1000 57 29 13	122 estern Eur Italy 1001 79 26 10	131 ope Spain 1004 70 38 15	119 Switzerla nd 1004 67 23 8	122 United Kingdom 1000 66 37 12	130 Poland 1001 73 35 13	125 Eastern Hungary 1000 74 29 11	131 131 Europe Bulgaria 1000 69 44 17	138 Russia 1001 81 38 11	
None of the above Total 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 Base Safety and security Convenience Continuous Customer Service availability Personal consultant	124 Total Total 11014 67 33 12 6	118 Germany 1002 61 17 10 9	Netherlands 1001 43 50 111 5	116 We France 1000 57 29 13 7	122 estern Eur Italy 1001 79 26 10 7	131 ope Spain 1004 70 38 15 8	119 Switzerla nd 1004 67 23 8 8	122 United Kingdom 1000 66 37 12 6	130 Poland 1001 73 35 13 4	125 Eastern Hungary 1000 74 29 11 3	131 131 Europe Bulgaria 1000 69 44 17 4	138 Russia 1001 81 38 11 3	

I wouldn't consider to use such a service	6	10	11	12	2	2	5	12	2	2	2	1		
Tatal	400	470	100	470	404	404	100	100	400	105	400	404		
Total	180	178	166	170	184	184	180	169	188	185	183	194		
п														
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														
<u>back</u>														
	Total			We	estern Eur	оре	<u> </u>			Easterr	Europe	1		
	Total	Germany	Netherlan	France	Italy	Spain	Switzerla		Poland	Hungary	Bulgaria	Russia		
	Total	Germany	ds	riance	пату	Spain	nd	Kingdom	Polatiu	Hullgary	Bulgaria	Nussia		
	445::	/222	400:	4000		100:	100:	1000		1055	4000	400:		
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 7	46	58	44	22	30	58	52	36	29	29	20		
I am already client of a digital-only bank	/	14	6	8	11	10	4	3		3	2	6		
Total	100	100	100	100	100	100	100	100	100	100	100	100		
Total	100	100	100	100	100	100	100	100	100	100	100	100		
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														
<u>back</u>														
	Total			We	estern Eur	оре				Easterr	Europe			
	Total	Germany	Netherlan	France	Italy	Spain	Switzerla		Poland	Hungary	Bulgaria	Russia		
	Total	Connany	ds	Transc	italy	Opain	nd	Kingdom	1 Olaria	Trangary	Daigaria	rtassia		
Dece	44044	4000	4004	4000	4004	4004	4004	4000	4004	4000	4000	4004		
Base Because it is safe	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001		
Because it is safe Because it makes transactions simple and convenient	17 63	13 59	18 54	13 44	18 65	21	10	25 44	22 64	17 76	16 77	14 80		
Because it makes transactions simple and convenient Because it is modern and fits my lifestyle	63 19	59 18	54 17	17	20	66 15	61 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	43		
I don't know I don't think it will increase in future	6	10	9	9	3	4	8	8	4	4	3	3		
. Source and the more door in return		10				,				'				
Total	143	137	137	124	142	147	139	139	149	143	156	163		
Q12														
	1	1	ı		1	- 1	1	1	1		I.	1	1	

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														
<u>buck</u>				107	, -									
	Total				stern Euro	pe	1			Easterr	n Europe			
	Total	Germany	Netherlan	France	Italy	Spain	Switzerla		Poland	Hungary	Bulgaria	Russia		
		,	ds		,		nd	Kingdom		, , , , , , , , , , , , , , , , , , ,	g			
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	1000	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		
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														
<u>back</u>														
	Total			We	stern Euro	pe				Easterr	n Europe			
	Total	Germany	Netherlan	France	Italy	Spain	Switzerla		Poland		Bulgaria	Russia		
	Total	Germany	Netherlan ds	France	Italy	Spain	Switzerla nd	United Kingdom	Poland			Russia		
Base	Total 11014	Germany 1002		France 1000	Italy 1001	Spain 1004			Poland			Russia		
Base Yes	11014	1002	ds 1001	1000	1001	•	nd 1004	Kingdom 1000		Hungary	Bulgaria	1001		
Yes	11014 13	1002 16	1001 16	1000	1001 12	1004 9	1004 11	1000 30	1001 11	Hungary 1000 13	Bulgaria 1000 7	1001		
Yes No	11014 13 72	1002 16 69	1001 16 64	1000 10 77	1001 12 67	1 004 9 75	1004 11 75	1000 30 55	1001 11 70	1000 13 73	1000 7 85	1001 8 79		
Yes	11014 13	1002 16	1001 16	1000	1001 12	1004 9	1004 11	1000 30	1001 11	Hungary 1000 13	Bulgaria 1000 7	1001		
Yes No I don't know.	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No	11014 13 72	1002 16 69	1001 16 64	1000 10 77	1001 12 67	1 004 9 75	1004 11 75	1000 30 55	1001 11 70	1000 13 73	1000 7 85	1001 8 79		
Yes No I don't know.	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know.	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know.	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know.	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total Q14	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total Q14 Reasons For A Cooperation with Mastercard	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total Q14 Reasons For A Cooperation with Mastercard Many digital players cooperate with Mastercard (from new players like N26 to	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total 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	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total 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?	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total 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	11014 13 72 15	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21	1004 9 75 16	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total 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?	11014 13 72 15 100	1002 16 69 14	1001 16 64 20	1000 10 77 13	1001 12 67 21 100	1004 9 75 16 100	1004 11 75 13	1000 30 55 15	1001 11 70 18	1000 13 73 13	1000 7 85 8 100	1001 8 79 13		
Yes No I don't know. Total 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	11014 13 72 15	1002 16 69 14 100	1001 16 64 20 100	1000 10 77 13 100	1001 12 67 21	1004 9 75 16 100	nd 1004 11 75 13 100	1000 30 55 15 100	1001 11 70 18	1000 13 73 13	1000 7 85 8	1001 8 79 13		
Yes No I don't know. Total 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	11014 13 72 15 100 Total	1002 16 69 14 100	1001 16 64 20 100	1000 10 77 13 100	1001 12 67 21 100	1004 9 75 16 100	1004 11 75 13 100 Switzerla	1000 30 55 15 100	1001 11 70 18 100	1000 13 73 13 100	85 8 1000	1001 8 79 13 100		
Yes No I don't know. Total 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	11014 13 72 15 100 Total	1002 16 69 14 100	1001 16 64 20 100	1000 10 77 13 100	1001 12 67 21 100	1004 9 75 16 100	nd 1004 11 75 13 100	1000 30 55 15 100	1001 11 70 18	1000 13 73 13 100	1000 7 85 8 100	1001 8 79 13 100		
Yes No I don't know. Total 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	11014 13 72 15 100 Total Total	1002 16 69 14 100 Germany	1001 16 64 20 100 Netherlan ds	1000 10 77 13 100 We France	1001 12 67 21 100	1004 9 75 16 100	1004 11 75 13 100 Switzerla	1000 30 55 15 100 United Kingdom	1001 11 70 18 100 Poland	Hungary 1000 13 73 13 100 Eastern Hungary	Bulgaria 1000 7 85 8 100 100 100 100 100 100 100 100 100 1	1001 8 79 13 100 Russia		
Yes No don't know. Total 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	11014 13 72 15 100 Total	1002 16 69 14 100	1001 16 64 20 100	1000 10 77 13 100	1001 12 67 21 100	1004 9 75 16 100	1004 11 75 13 100 Switzerla	1000 30 55 15 100	1001 11 70 18 100	1000 13 73 13 100	85 8 1000	1001 8 79 13 100		

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 sale, sectife and easy to use	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		
•					14		10	17	18			17		
Because it is very accessible	13	8	12	9		15				13	12			
I don't know	25 7	35	30	31	14	21	29	28	21	16	24	24		
I don't believe in cooperation in the financial sector	/	10	13	11	5	4	6	10	6	5	5	5		
Tatal	400	400	400	400	4.40	4 4 7	400	4.45	4.40	4.4.4	400	4.40		
Total	139	130	129	129	148	147	130	145	149	144	133	142		
S8														
Owner of Credit Cards														
Which of the following types of Credit Cards do you own? Please select all that														
apply.														
Base: Total														
<u>back</u>														
	Total		1	We	stern Euro	pe	1	1		Eastern	Europe			
			Netherlan				Switzerla	United			-	_		
	Total	Germany	ds	France	Italy	Spain	nd	Kingdom	Poland	Hungary	Bulgaria	Russia		
			uo					rangaom						
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	1	4	12	5	7	14	2	20	2	2		
Other	, and the second		7	6		21	11	8	7	7	11	17		
I do not have a credit card	10	10	,		10				•	'				
Don't know/ No answer	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		
Total	142	133	110	124	149	102	147	154	144	117	146	100		
							1							
S9														
Types of Computers														
Which types of computer do you own?														
Base: Total														
<u>back</u>														
	Total	İ		We	stern Euro	ре	•	•		Eastern	Europe			
			Netherlan				Switzerla	United						
	Total	Germany	ds	France	Italy	Spain	nd	Kingdom	Poland	Hungary	Bulgaria	Russia		
			4.0				110	· angaoin						
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	054	244	0.47	240	270	20.4	240	200	040	040	045	202		
Total	251	244	247	249	270	294	249	208	246	218	245	293		

	1	1				1								
_														
S1														
Age (Classified)														
How old are you?														
Base: Total														
<u>back</u>														
	Total			We	estern Euro	оре				Eastern	Europe			
			Netherlan	_			Switzerla	United	5		. .			
	Total	Germany	ds	France	Italy	Spain	nd	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		
TO GIRG MOTO			11	3		1	3	10		_	'	0		
Total	100	100	100	100	100	100	100	100	100	100	100	100		
I Utai	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		
WIGGII	43,33	40,02	40,19	44,14	43,10	42,42	40,00	40,84	41,30	43,18	40,31	+1,73		
S2														
Sex														
Are you														
Base: Total														
<u>back</u>														
	Total			We	estern Euro	nne	I	1		Fastern	Europe			
	Total		Netherlan		JOIOTTI EUR	Jpo	Switzerla	United						
	Total	Germany	ds	France	Italy	Spain	nd	Kingdom	Poland	Hungary	Bulgaria	Russia		
			us				IIU	Killiguolli						
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001		
Male	50		50		49	50			50			48		
		50		50			50	50		50	51			
Female Other / den't went to tell	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	400	400	400	400	400	400	400	400	400	400	400	400		
Total	100	100	100	100	100	100	100	100	100	100	100	100		
													·	
S3														
Family Status														
Are you														
Base: Total														
pack														
	Total			۱۸/۵	etorn Eur	ne				Factors	Furana			
	i Otai		Madhari		estern Euro	phe	O:'	1124		Easterr	Europe			
	i		NIOTHORION		1	1	SWITTORIO	LINITA		1	1			1 1
	Total	Germany	Netherlan ds	France	Italy	Spain	Switzerla nd	United Kingdom	Poland	Hungary	Bulgaria	Russia		

Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001	
Single	32	37	30	36	37	32	40	31	26	27	35	19	
Married	56	49	59	53	54	59	46	58	63	58	49	68	
Divorced	9	11	7	8	6	6	13	7	7	10	11	10	
Widowed	2	2	3	2	1	1	1	3	2	3	3	3	
Don't want to tell	1	1	2	1	1	2	0	1	1	3	2	0	
Tatal	400	400	400	400	400	400	400	400	400	400	400	400	
Total	100	100	100	100	100	100	100	100	100	100	100	100	
п													
S4													
Family Members in Household (Classified)													
Including you, how many members of your family live with you in your													
household?													
Base: Total													
<u>back</u>													
	Total			We	estern Euro	ре				Easter	Europe		
	Total	Germany	Netherlan	France	Italy	Spain	Switzerla	United	Poland	Hungary	Bulgaria	Russia	
	Total	Germany	ds	France	пату	Spain	nd	Kingdom	Polatiu	Hullgary	Duigaria	Nussia	
Base	11014	1002	1001	1000	1001	1004	1004	1000	1001	1000	1000	1001	
1	16	26	23	20	12	8	24	20	10	13	9	8	
2	32	41	40	34	21	24	37	35	25	34	29	28	
3	24	15	12	20	29	30	17	23	29	26	33	31	
4	21	14	19	19	28	30	16	15	24	18	21	23	
5 and more	8	4	5	9	9	8	6	8	11	10	9	10	
Total	100	100	100	100	100	100	100	100	100	100	100	100	
Total	100	100	100	100	100	100	100	100	100	100	100	100	
Mean	2,98	2,55	2,53	2.07	0.54	0.00	2,58	3,01	3,15	2,87	3	3,28	
		2,00		2,91	3,51	3,33	2,00					,	
	·	2,00	_,=,==	2,97	3,51	3,33	2,00	-,-		2,07			
		2,00	_,,	2,91	3,51	3,33	2,00		·	2,01			
		2,00		2,91	3,51	3,33	2,00			2,01			
		2,00		2,91	3,51	3,33	2,00			2,01			
		2,00		2,91	3,51	3,33	2,00						
□ S5		2,00		2,91	3,51	3,33	2,00						
S5 Educational Background		2,00		2,91	3,51	3,33	2,00						
S5 Educational Background What is your educational background?		2,00		2,91	3,51	3,33	2,00						
S5 Educational Background What is your educational background? Base: Total		2,00		2,91	3,51	3,33	2,00						
S5 Educational Background What is your educational background?		2,00					2,00						
S5 Educational Background What is your educational background? Base: Total	Total	2,00		We	estern Euro						n Europe		
S5 Educational Background What is your educational background? Base: Total	Total		Netherlan	We	estern Euro	ope	Switzerla	United	Poland	Easter		Russia	
S5 Educational Background What is your educational background? Base: Total		Germany	Natharlan	We			Switzerla		Poland	Easter	n Europe Bulgaria	Russia	
S5 Educational Background What is your educational background? Base: Total back	Total Total	Germany	Netherlan ds	We	estern Euro	ope Spain	Switzerla nd	United Kingdom	Poland	Easter	Bulgaria		
S5 Educational Background What is your educational background? Base: Total back	Total Total 11014		Netherlands	We	estern Euro Italy	ope Spain	Switzerla nd 1004	United Kingdom	Poland	Eastern Hungary		1001	
S5 Educational Background What is your educational background? Base: Total back Base No educational attainment	Total Total 11014 2	Germany 1002 1	Netherlands 1001	France 1000 1	estern Euro Italy	Spain 1004 0	Switzerla nd 1004	United Kingdom	Poland 1001 1	Eastern Hungary	Bulgaria 1000	1001 0	
S5 Educational Background What is your educational background? Base: Total back Base No educational attainment Graduation without vocational training	Total Total 11014 2 10	Germany 1002 1 10	Netherlands 1001 3 11	We France 1000 1 12	Italy 1001 0 9	Spain 1004 0 10	Switzerla nd 1004 1 1	United Kingdom 1000 8 16	Poland 1001 1 9	Eastern Hungary 1000 2 3	Bulgaria 1000 1 100	1001 0 4	
S5 Educational Background What is your educational background? Base: Total back Base No educational attainment Graduation without vocational training Completed vocational training	Total Total 11014 2 10 37	Germany 1002 1 10 65	Netherlands 1001 3 11 55	France 1000 1 12 30	1001 0 9	Spain 1004 0 10 29	Switzerla nd 1004 1 10 63	United Kingdom 1000 8 16 25	Poland 1001 1 9 38	Eastern Hungary 1000 2 3 31	1000 1 10 10 31	1001 0 4 25	
S5 Educational Background What is your educational background? Base: Total back Base No educational attainment Graduation without vocational training	Total Total 11014 2 10	Germany 1002 1 10	Netherlands 1001 3 11	We France 1000 1 12	Italy 1001 0 9	Spain 1004 0 10	Switzerla nd 1004 1 1	United Kingdom 1000 8 16	Poland 1001 1 9	Eastern Hungary 1000 2 3	Bulgaria 1000 1 100	1001 0 4	

6												
irrent Employment Status												
hat is your current employment status? If more than one category applies, ease select the one that applies to how you spent the majority of your time ase: Total ck ase permanent full-time employment permanent part-time employment	Total Total 11014 51 10	Germany 1002 44 15	1001 35 17	1000 50 9	1001 42 9	Spain 1004 55 9	Switzerla nd 1004 42 18	1000 46 12	1001 62 6	1000 57 6	Europe Bulgaria 1000 65 4	Russia 1001 64 6
elf-employed/Freelance/Small business owner	6	4	5	4	12	7	6	5	6	5	10	7
etired/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
Jnable to work/disabled	2	3	6	2	0	1	3	4	1	2	1	0
Nithout 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
n unpaid employment (e.g. voluntary work) or full time care of other household nember	1	0	1	0	0	0	1	2	1	1	1	1
otal	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												
let Income Per Household (Country Specific Currency) What is the monthly net income of your household? (rounded to the nearest housand) Base: Total	Total				estern Euro	ope				Easterr	Europe	
Net Income Per Household (Country Specific Currency) What is the monthly net income of your household? (rounded to the nearest thousand) Base: Total	Total Total	Germany	Netherlan ds		estern Euro Italy	ope Spain	Switzerla	United Kingdom	Poland		Europe Bulgaria	Russia
Net Income Per Household (Country Specific Currency) What is the monthly net income of your household? (rounded to the nearest thousand) Base: Total Dack	Total		ds	France	Italy	Spain	nd	Kingdom		Hungary	Bulgaria	
Net Income Per Household (Country Specific Currency) What is the monthly net income of your household? (rounded to the nearest housand) Base: Total Dack Base		1002	ds 1001	France 1000	Italy	Spain 1004	nd 1004	Kingdom 1000	1001	Hungary 1000	Bulgaria 1000	1001
Net Income Per Household (Country Specific Currency) What is the monthly net income of your household? (rounded to the nearest thousand) Base: Total back Base Quartile 25%	Total	1002 1500	1001 1700	1000 1600	1001 1500	Spain 1004 1400	1004 4000	1000 1200	1001 3000	Hungary 1000 125000	Bulgaria 1000 1000	1001 33000
Net Income Per Household (Country Specific Currency) What is the monthly net income of your household? (rounded to the nearest housand) Base: Total Dack Base	Total	1002	ds 1001	France 1000	Italy	Spain 1004	nd 1004	Kingdom 1000	1001	Hungary 1000	Bulgaria 1000	1001

Total Total Base Jp to 5.000 5.000 to 10.000 10.000 to 20.000 11 20.000 to 50.000 13	Germany 1002 18 9	1001 11		Italy	ope Spain	Switzerla nd	United Kingdom		Hungary	Europe Bulgaria	Russia	
Total Base Up to 5.000 15 5.000 to 10.000 10 10.000 to 20.000 11 20.000 to 50.000 13	1002 18 9	1001 11	France	Italy	Spain	nd	Kingdom		Hungary	-	Russia	
Base 11014 Up to 5.000 15 5.000 to 10.000 10 10.000 to 20.000 11 20.000 to 50.000 13	1002 18 9	1001 11	France	Italy	Spain	nd	Kingdom		Hungary	-	Russia	
Base 11014 Up to 5.000 15 5.000 to 10.000 10 10.000 to 20.000 11 20.000 to 50.000 13	1002 18 9	1001 11	France	Italy	Spain	nd	Kingdom		Hungary	-	Russia	
Base 11014 Up to 5.000 15 5.000 to 10.000 10 10.000 to 20.000 11 20.000 to 50.000 13	1002 18 9	1001 11	1000	1001	_	nd	Kingdom			Bulgaria	Russia	
Up to 5.000 15 5.000 to 10.000 10 10.000 to 20.000 11 20.000 to 50.000 13	18 9	11			1004	1004	1000	4004				
5.000 to 10.000 10 10.000 to 20.000 11 20.000 to 50.000 13	9		30	^			1000	1001	1000	1000	1001	
10.000 to 20.000 11 20.000 to 50.000 13	3	_		9	6	34	13	17	15	8	2	
20.000 to 50.000 13		8	15	12	7	19	12	6	9	7	3	
	14	13	14	11	10	17	13	7	10	7	2	
	14	21	14	18	14	12	15	13	12	12	4	
50.000 to 100.000	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	