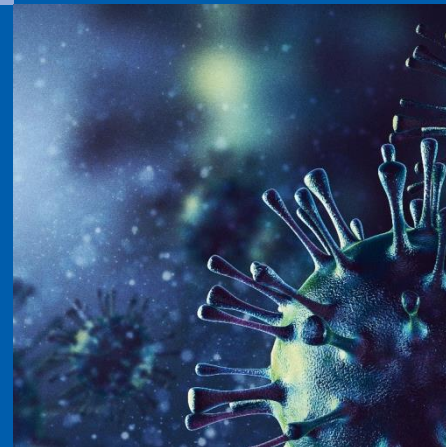


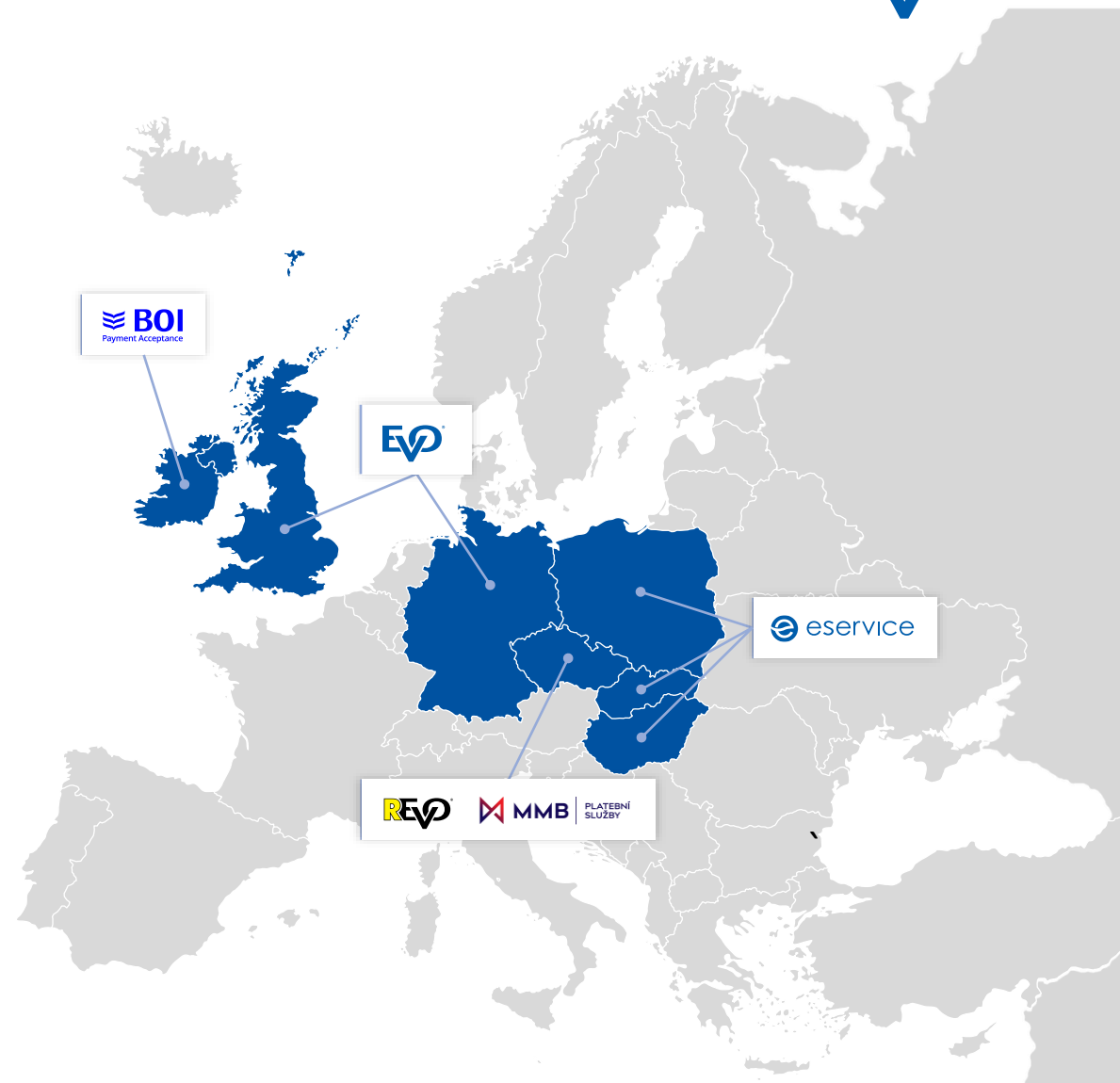


# Has COVID-19 infected European shopping habits?



## The purpose of the survey

was to determine how the COVID-19 pandemic has affected the shopping habits and payment behaviors in different European countries.

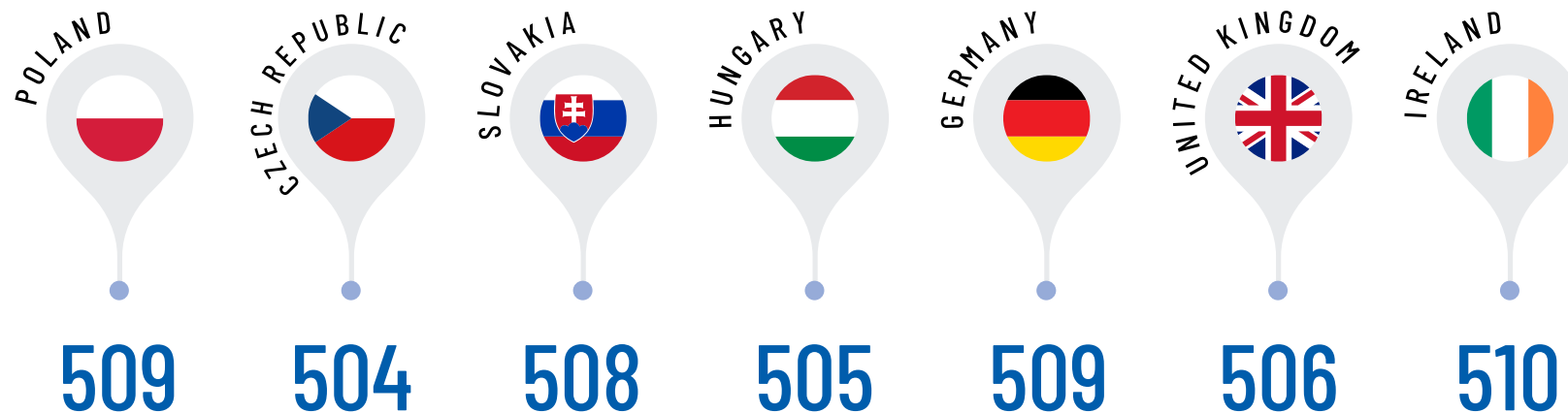


# About the survey



## COUNTRIES SURVEYED

## SAMPLE SIZE



The survey was conducted in collaboration with **VISA**



## RESPONDENTS

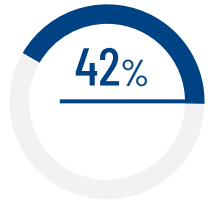
The survey was conducted on a nationally representative sample of 18-65 year olds.

## RESEARCH METHOD

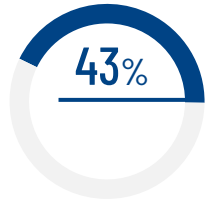
The survey was conducted using the CAWI method  
- respondents were invited to participate in an online questionnaire.



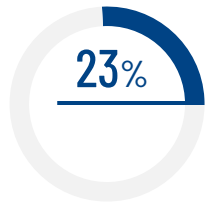
# COVID-19 pandemic - how has it affected Europeans?



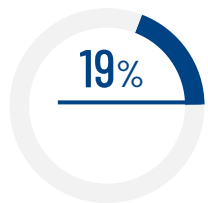
over  
**4/10** Europeans say the **pandemic**  
has encouraged them to shop online.



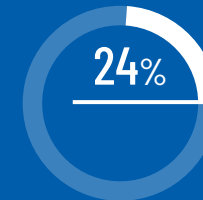
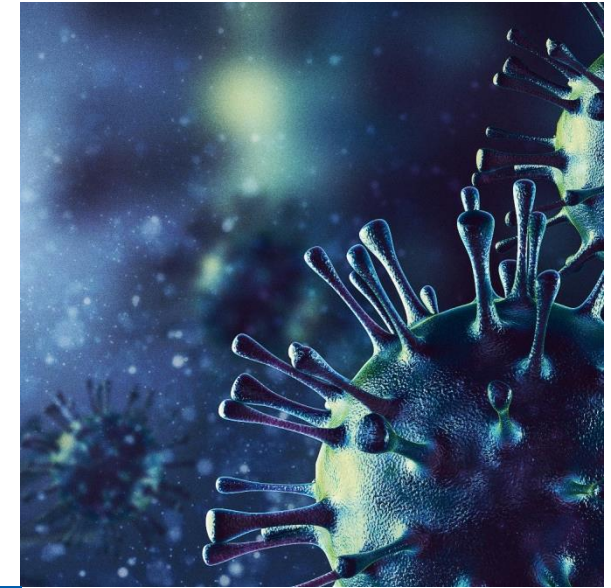
over  
**4/10** started to **pay cashless more**  
often because of the pandemic.



nearly  
**1/4** Europeans **plan to use traditional card**  
**payments more often when shopping**  
**offline than before the pandemic.**



nearly  
**1/5** Europeans **plan to use card payments**  
**more often when shopping online than**  
**before the pandemic.**



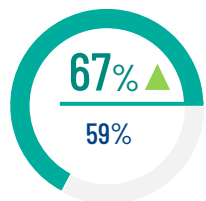
nearly  
**1/4** Europeans believe  
**that the COVID-19**  
**pandemic will end in the**  
**first half of 2022.**



# Poland vs. Europe

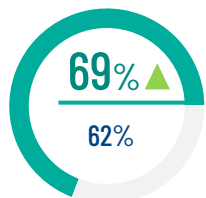
how has the COVID-19 pandemic changed Poles' shopping habits

# COVID-19 pandemic - how has it affected Poles?



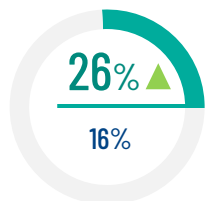
2/3

of Poles want to **pay cash for offline purchases as often as they did** before the pandemic.



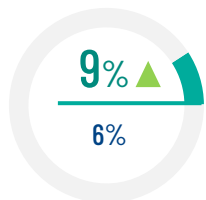
over  
2/3

of Poles want to **pay by card for offline purchases as often as they did** before the pandemic.



1/4

**cannot determine what their financial situation will be** in the next 12 months.



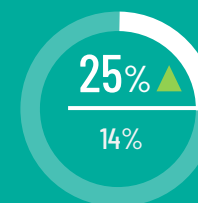
1/10

**are unable to determine how the pandemic has affected their household's financial situation.**



It seems that the pandemic has only accelerated the changes in Poles' shopping and payment behaviors that have been visible for several years now.

However, uncertainty and some difficulty in finding their way in the new world is apparent.



1/4

**are unable to determine when „normality“ will return.**

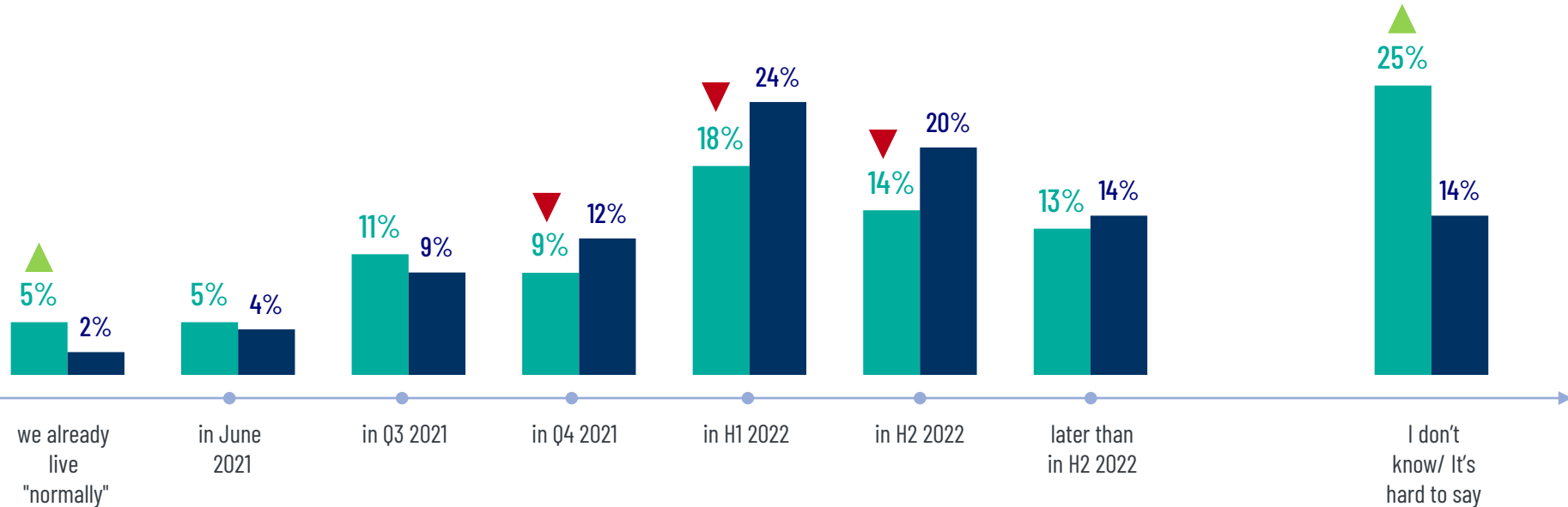


# Poles - optimists or pessimists in the context of the pandemic?

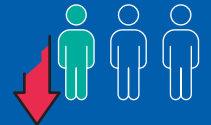


WHEN DO YOU THINK WE WILL START LIVING "NORMALLY" IN POLAND - WITHOUT RESTRICTIONS AND LIMITATIONS?

Poland  
Europe



1/3



of Poles believe that "normal life" – life without restrictions will return in 2022. This is significantly less than in the rest of Europe. 1/4 don't know when it will happen.

# Economic situation and optimism



WHICH OF THE FOLLOWING BEST DESCRIBES YOUR FAMILY'S FINANCIAL SITUATION?

**WE LIVE AT A VERY HIGH LEVEL**

We can afford luxuries



**WE LIVE AT A HIGH LEVEL**

We can afford a lot, and we don't skimp



**WE LIVE AT A MEDIUM LEVEL**

We have enough for our daily needs but need to save for bigger expenses



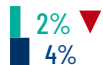
**WE LIVE FRUGALLY**

we have to skimp a lot every day



**WE ARE VERY POOR**

There's not even enough for immediate needs



HOW HAS THE COVID-19 PANDEMIC AFFECTED YOUR HOUSEHOLD'S FINANCIAL SITUATION?

**MY SITUATION HAS DETERIORATED**



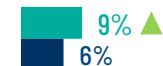
**MY SITUATION HAS IMPROVED**



**MY SITUATION HAS NOT CHANGED**



**I DON'T KNOW / IT'S HARD TO SAY**



**REFUSED TO ANSWER**



HOW DO YOU ENVISION YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?

**MY SITUATION WILL DETERIORATE**



**MY SITUATION WILL IMPROVE**



**MY SITUATION WILL NOT CHANGE**



**I DON'T KNOW / IT'S HARD TO SAY**



**REFUSED TO ANSWER**



Poles take a conservative approach to the future

1/4



**of them cannot determine what their financial situation will be next year.**

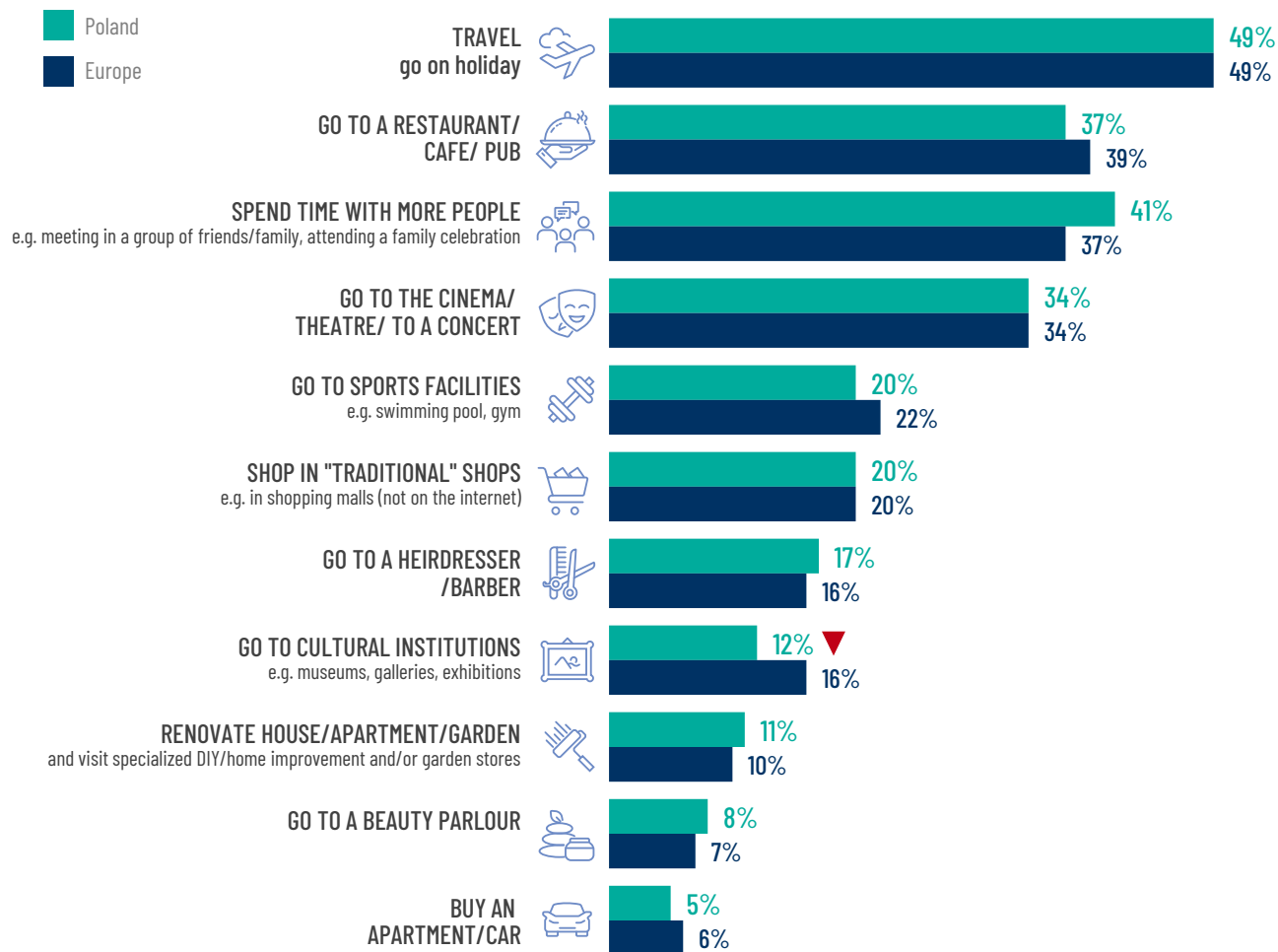
Poland has a smaller group of rather affluent people compared to the rest of Europe (1/10 compared to 1/5 for the rest of Europe). **However 1/2 claim that the pandemic has not affected their financial situation** (result on the same level as in the rest of the countries).

# What are Poles waiting for the most?



WHICH OF THE FOLLOWING THINGS DID YOU DO OR WANT TO DO IMMEDIATELY AFTER THE LIFTING OF THE RESTRICTIONS?

Mark max. 3 answers.



Poles' longing for individual activities, curtailed by the pandemic, is not different from the total for other countries. Like other Europeans, **Poles are most looking forward to traveling, spending time with a larger group of people, and going to restaurants/cafes/pubs.**

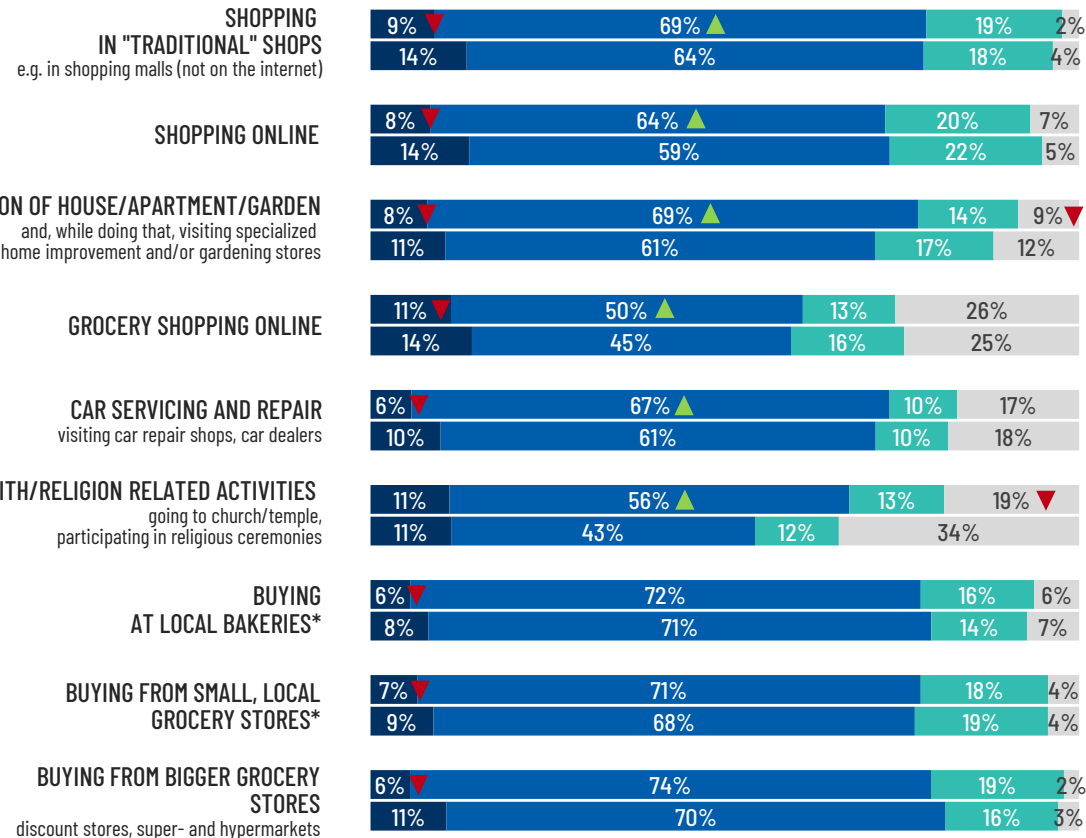
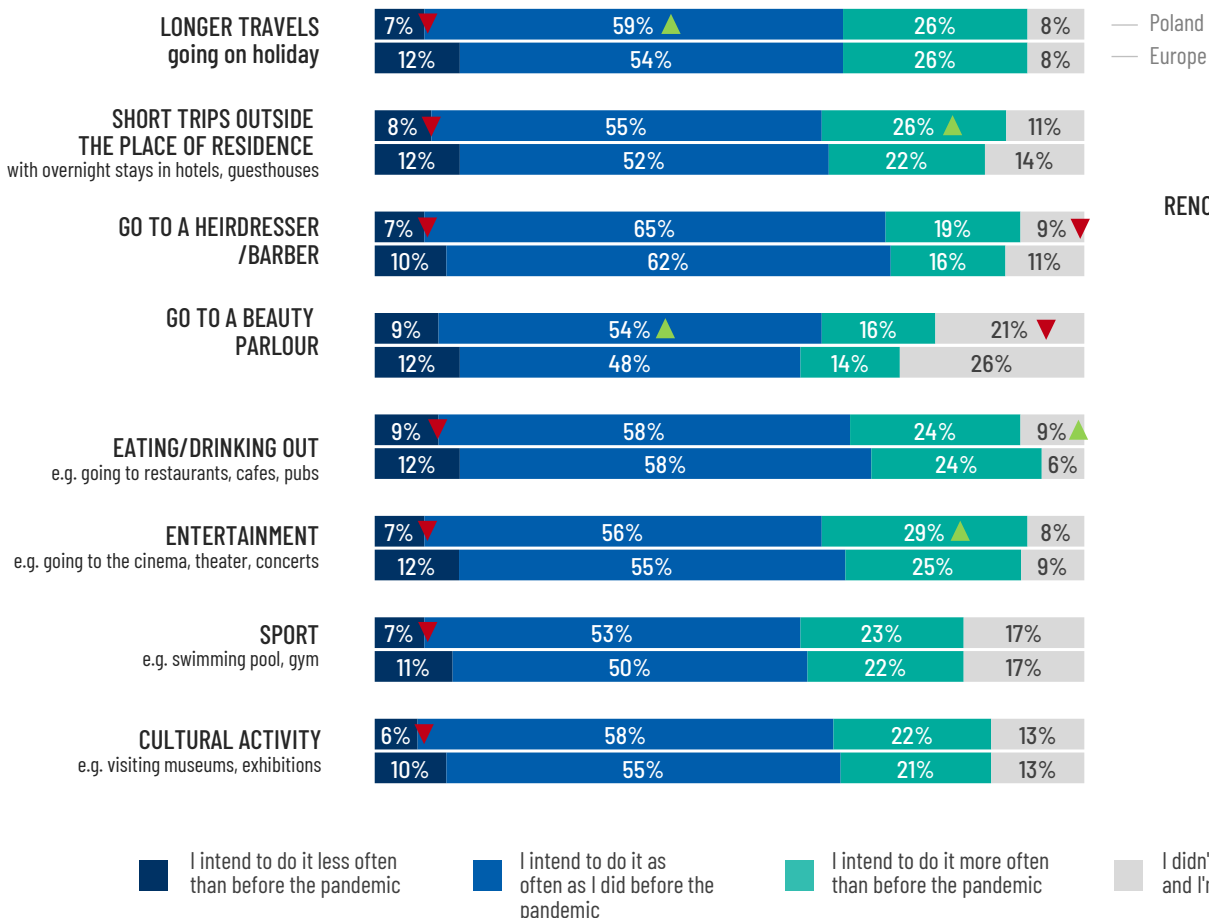
**On the other hand, they would be slightly less likely**  
- compared to other countries  
- **to go to museums, galleries and exhibitions**



# Pandemic freedom - what will Poles do when it comes?



BELOW IS A LIST OF DIFFERENT ACTIVITIES. FOR EACH OF THEM, INDICATE HOW OFTEN YOU PLAN TO DO IT AFTER THE RESTRICTIONS ARE LIFTED IN POLAND.



When asked about the activities they would like to do more often than before the pandemic, Poles indicate mainly **short trips outside the place of residence and entertainment** (going to the cinema, theater, concerts). Both things are indicated more often in Poland compared to Europe as a whole.

Base: Europe: N=3551; Poland N=509

\* This aspect was not asked about in all countries

▼ The result is statistically lower than the average result among all countries ▲ The result is statistically higher than the average result among all countries

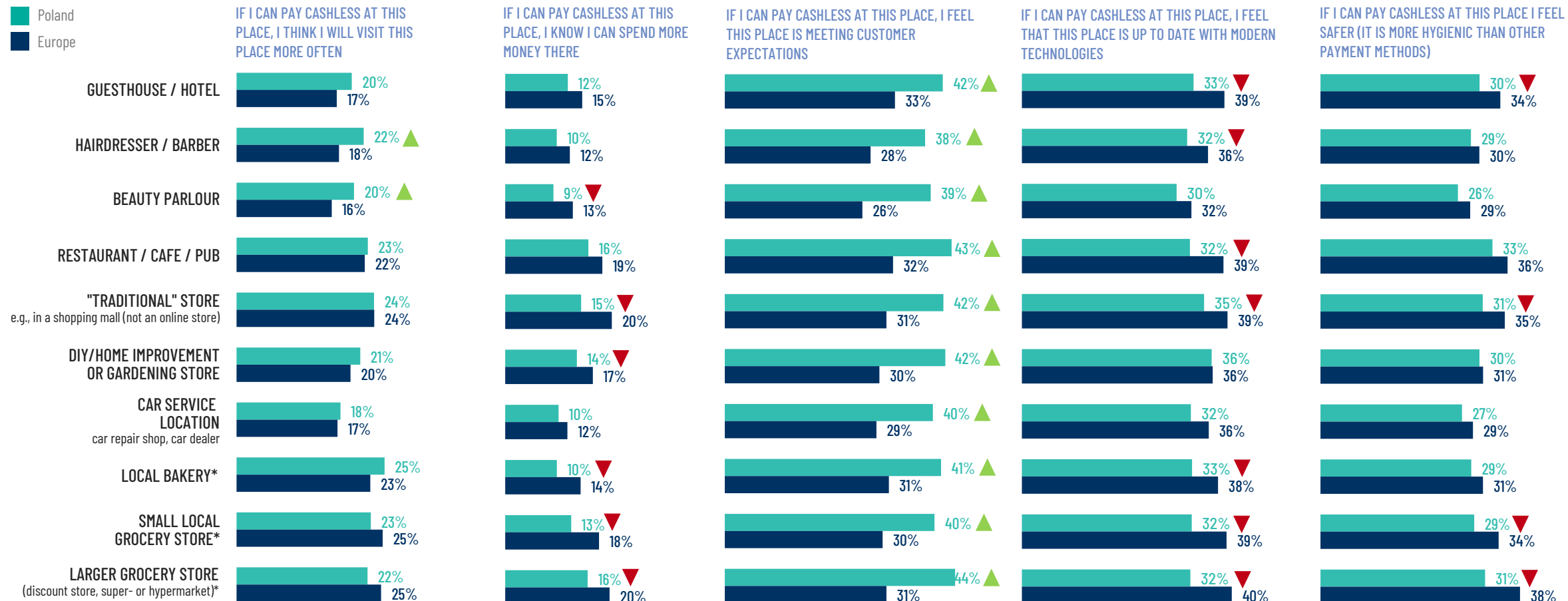
e service

VISA

# How card/cashless payments affect the company image



THINK OF A TIME WHEN WE WILL LIVE WITHOUT ANY OF THE RESTRICTIONS ASSOCIATED WITH COVID-19 IN POLAND. IMAGINE THAT YOU USE THE FOLLOWING SERVICES AND CAN PAY FOR THEM CASHLESS (E.G., BY CARD, CONTACTLESS, PHONE). WHICH OF THE FOLLOWING STATEMENTS DO YOU AGREE WITH?



Poles, to a greater extent than other nations, believe that the possibility to pay for services without cash gives them the feeling that the venue meets the expectations of customers (regardless of industry). At the same time, they are less likely than the rest of the countries to think that such a possibility means being up-to-date with modern technologies and that it allows them to spend more money in the given venue (this pattern of results is evident for most of the industries analyzed).

Base: Europe: N=3551; Poland N=509

\* This aspect was not asked about in all countries

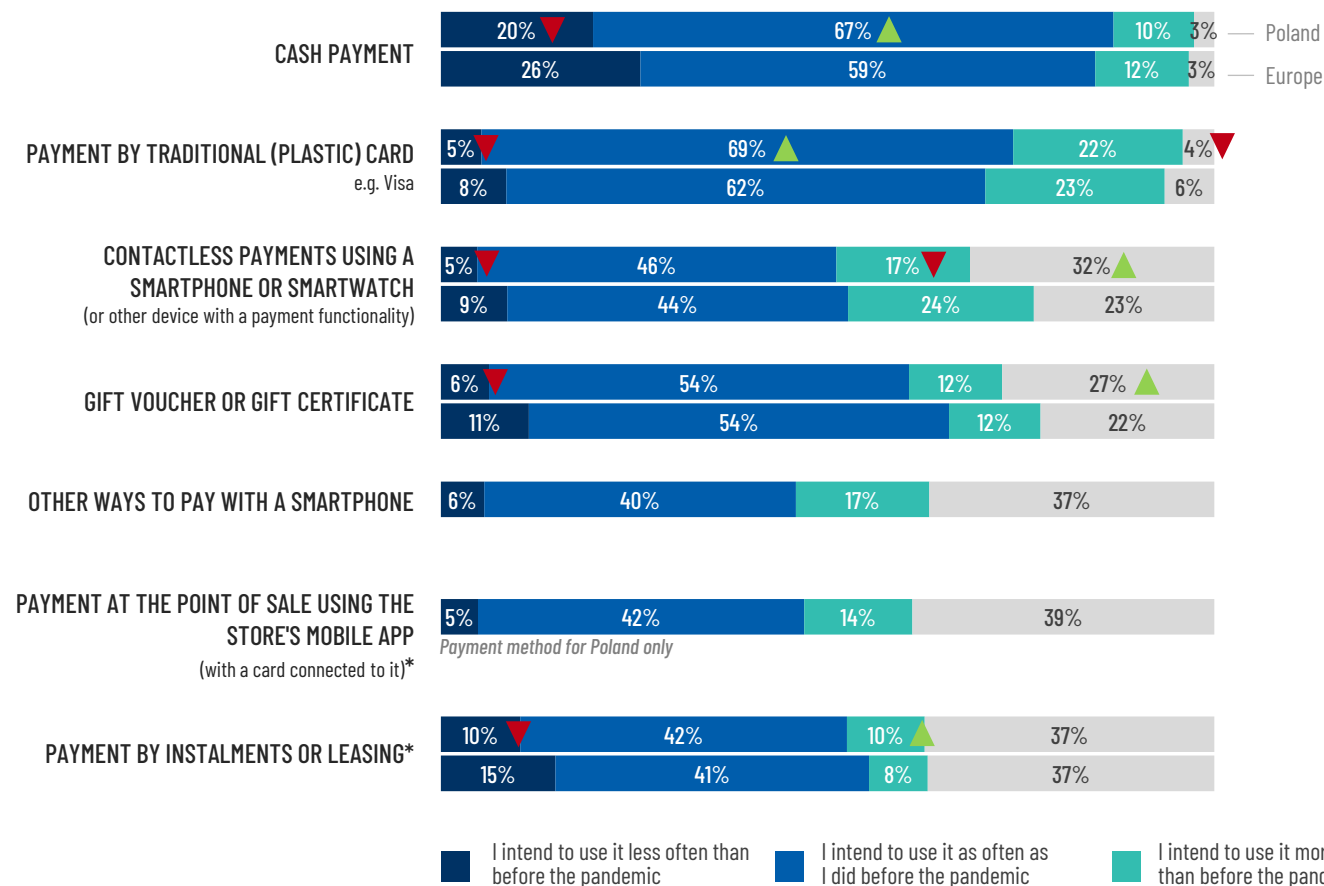
▼ The result is statistically lower than the average result among all countries ▲ The result is statistically higher than the average result among all countries

e service

VISA

# Payment methods when shopping offline

BELOW IS A LIST OF PAYMENT METHODS THAT CAN BE USED WHEN SHOPPING AT STATIONARY POINTS OF SALE (STORES, RESTAURANTS, ETC.). FOR EACH OF THESE METHODS, SPECIFY HOW OFTEN YOU PLAN TO USE IT AFTER THE RESTRICTIONS ARE LIFTED IN POLAND.

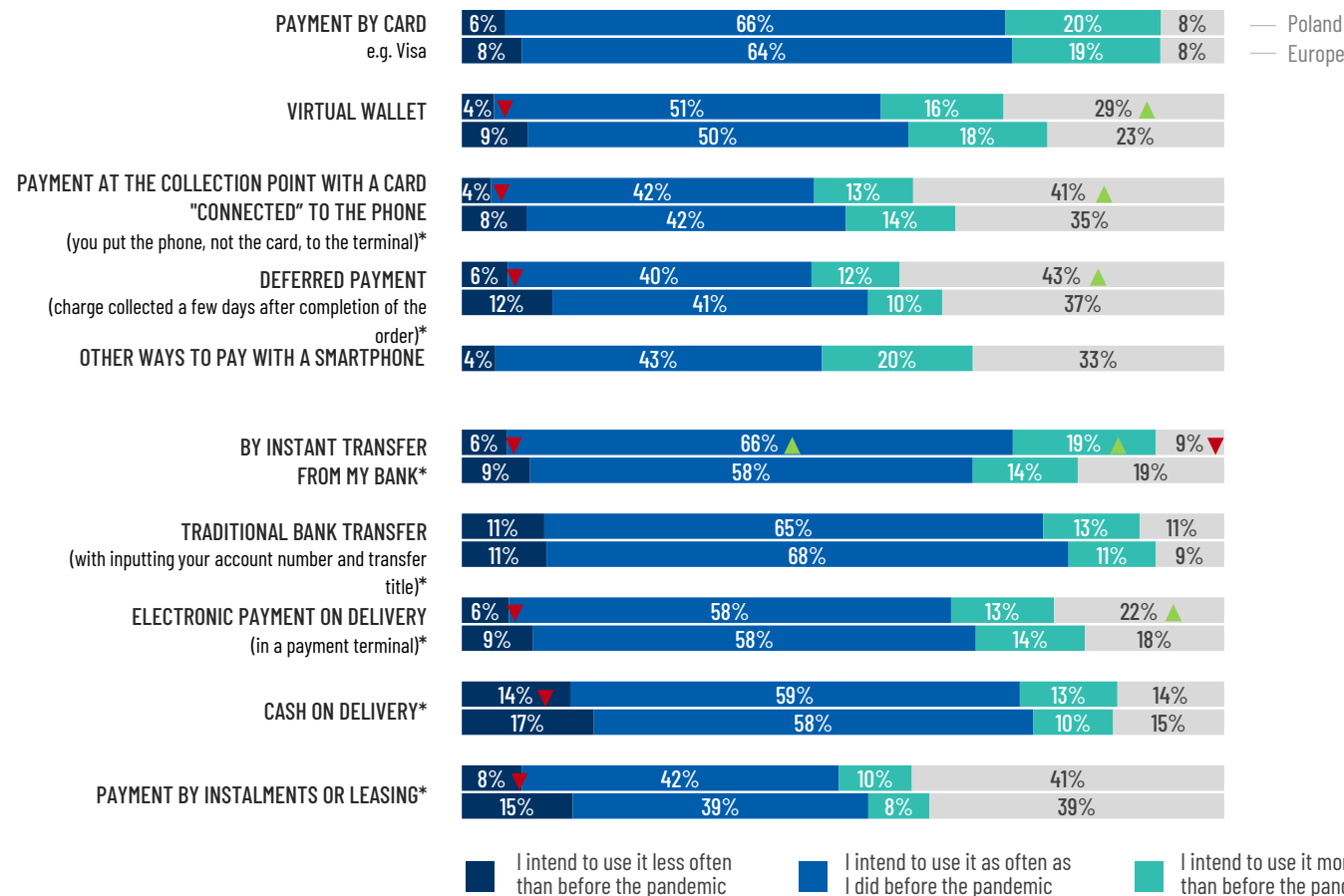


- **2/3 of Poles plan to pay by cash and credit card for offline purchases as often as they did before the pandemic** - that's more compared to the overall countries surveyed.
- **1/5 are willing to pay even more often by card.**
- **Less than 1/5 of Poles would like to increase the frequency of paying contactless using a smartphone or smartwatch when shopping offline** (this is less than the overall results for the other countries).  
It is a relatively unpopular payment method in Poland compared to other European countries - **1/3 of the respondents do not use it and do not plan to use it in Poland** (in other countries - less than 1/4).
- **Also gift vouchers/certificates are less popular in Poland than in the rest of Europe.**
- **Interest in installment payments or leasing is noticeable among Poles** - 1/10 of Poles would like to use this method more often when paying offline.

It seems that the pandemic will not affect which payment methods Poles will most often choose for traditional (offline) purchases - cash and payment card. However, there may be a shift in the leader position between the two, with more people planning to increase their use of cards.

# Payment methods when shopping online

BELOW IS A LIST OF PAYMENT METHODS THAT CAN BE USED WHEN SHOPPING ONLINE. FOR EACH OF THESE METHODS, SPECIFY HOW OFTEN YOU PLAN TO USE IT AFTER THE RESTRICTIONS ARE LIFTED IN POLAND.



- 2/3 of Poles plan to use card payments for shopping online as often as they did before the pandemic. 1/5 of Poles intend to pay more often this way (the result is in line with other countries surveyed).
- Virtual wallet, payment at the point of collection of the product with the card "connected" to the phone and deferred payment are less popular in Poland compared to other European countries (approx. 1/3 of respondents do not use and do not plan to use them).
- 1/5 of Poles plan to pay for online purchases by instant transfer more often than before the pandemic - that's more compared to other European countries surveyed.

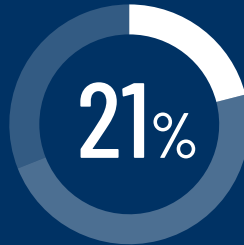
**This method is more popular in Poland**  
 (only 1/10 of the respondents do not use and do not plan to use it, while in other countries this figure is 2/10).

**In Poland, the potential for growth in payments for online purchases by instant transfer is evident.** At the same time, it seems that equally popular payment methods (traditional card or traditional bank transfer) will at least retain their market share.



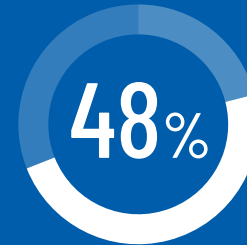
# Segmentation

# 3 segments of Europeans



## SEGMENT 1 CASH TRADITIONALISTS

- most cash-oriented group
- they reject cashless payments as the only method in the future
- they are not very optimistic about the future when it comes to assessing the pandemic situation
- only 1 in 3 respondents agrees that the pandemic has encouraged them to shop online
- they do not reject services/venues where you can only pay in cash - it is a natural situation for them



## SEGMENT 2 MULTIPAYERS

- they switch between payment methods - they pay both cash and cashless
- they do not believe that cash will stop being used in the future
- they are neither optimistic nor pessimistic
- 1 in 3 respondents agrees that the pandemic has encouraged them to shop online
- they more often than Cash Traditionalists reject those types of services/venues where you can only pay with cash, but not as often as Cashless Payers



## SEGMENT 3 CASHLESS PAYERS

- they strongly prefer cashless payments
- they believe that cashless payment methods will be the only ones used in the future
- this segment is the most optimistic in terms of assessing the pandemic situation
- the pandemic encouraged them to shop online
- they plan to shop online more often once the restrictions are lifted
- in many cases, some of them reject the service/POS if they cannot pay cashless

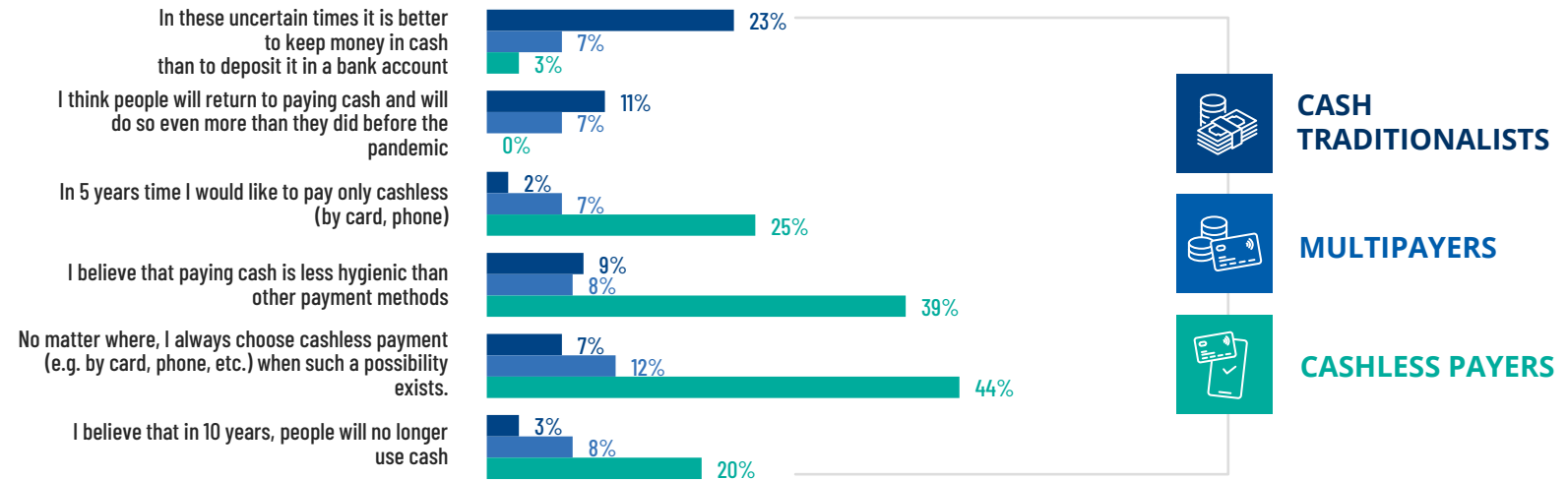
# 3 segments of Europeans



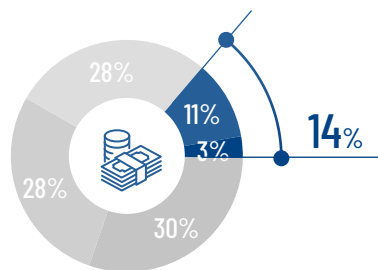
## 01

The main difference between the segments is their attitude towards payment methods

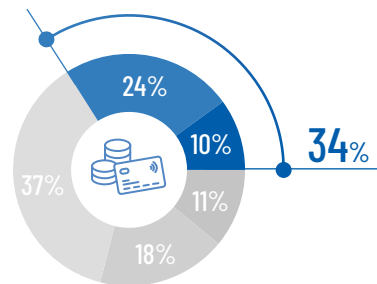
BELOW IS A LIST OF STATEMENTS. INDICATE THE EXTENT TO WHICH YOU AGREE WITH EACH OF THEM. USE A SCALE FROM 1 TO 5, WHERE 1 MEANS "I STRONGLY DISAGREE" AND 5 MEANS "I STRONGLY AGREE". % OF ANSWERS: "I strongly agree".



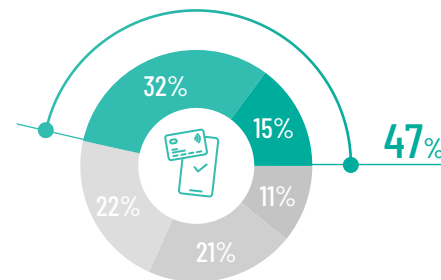
SOMETIMES I CANNOT BUY SPECIFIC PRODUCTS/SERVICES AS IT IS NOT POSSIBLE TO PAY CASHLESS



CASH TRADITIONALISTS



MULTIPAYERS



CASHLESS PAYERS

1 - I strongly disagree    2 - I rather disagree    3 - I neither agree nor disagree  
4 - I rather agree    5 - I strongly agree

**4/10 Cashless Payers find cash unhygienic and this aspect is very important to them** - it is one of the reasons why they prefer cashless payments.

**1/4 Cash Traditionalists prefer to have cash at home** rather than keep money in the bank.

**1/5 of Cashless Payers believe cash will be gone in 10 years**, and 1/4 want to pay exclusively by card in the next 5 years.

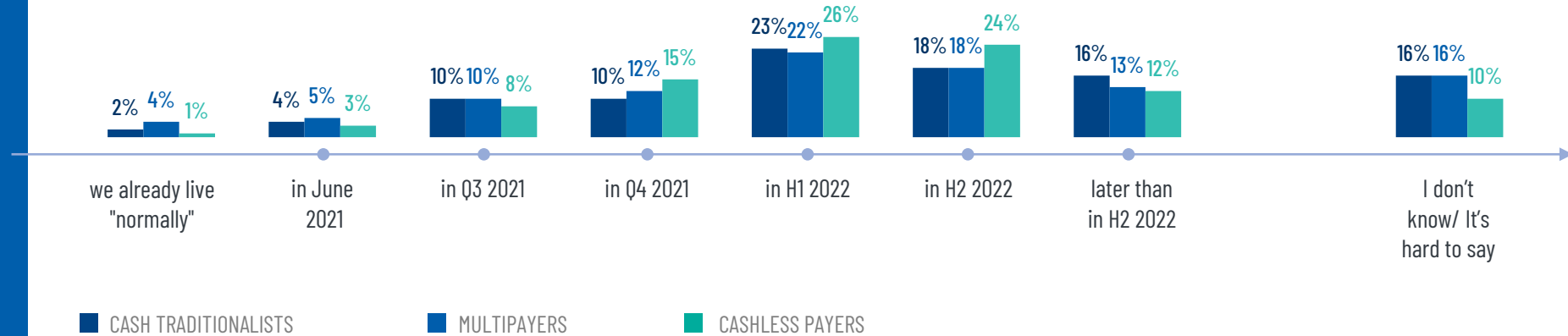
# 3 segments of Europeans



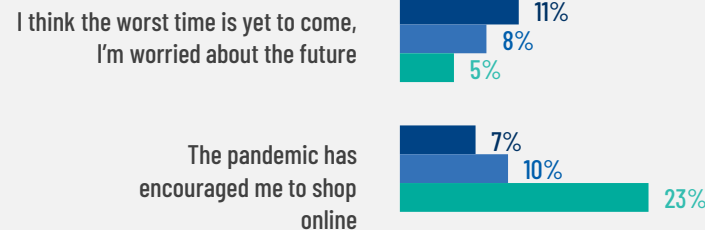
02

There are also differences between the segments in optimism about the future

WHEN DO YOU THINK WE WILL START LIVING "NORMALLY" IN YOUR COUNTRY - WITHOUT RESTRICTIONS AND LIMITATIONS?



Below is a list of statements. Indicate the extent to which you agree with each of them. Use a scale from 1 to 5, where 1 means "I strongly disagree", and 5 means "I strongly agree".  
% OF "I STRONGLY AGREE" ANSWERS



**Cashless Payers are slightly more optimistic about the future** in their assessment of the pandemic situation than the other segments.

**1/4 of Cashless Payers strongly agree that the pandemic has encouraged them to shop online.**

Nearly 1/3 of the Europeans believe that their financial situation will improve in the next 12 months.

HOW DO YOU ENVISION YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?

MY SITUATION WILL DETERIORATE



MY SITUATION WILL IMPROVE





# Segments in Poland

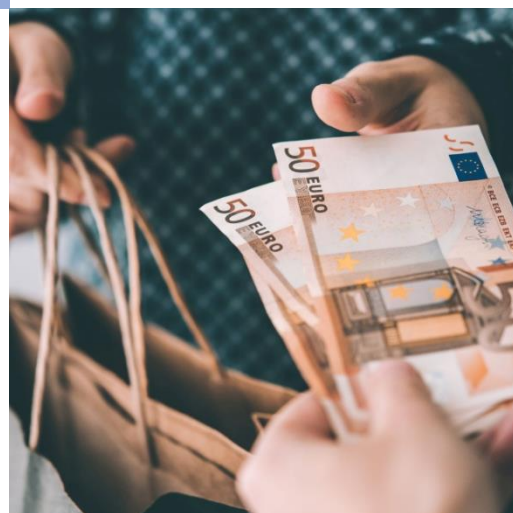
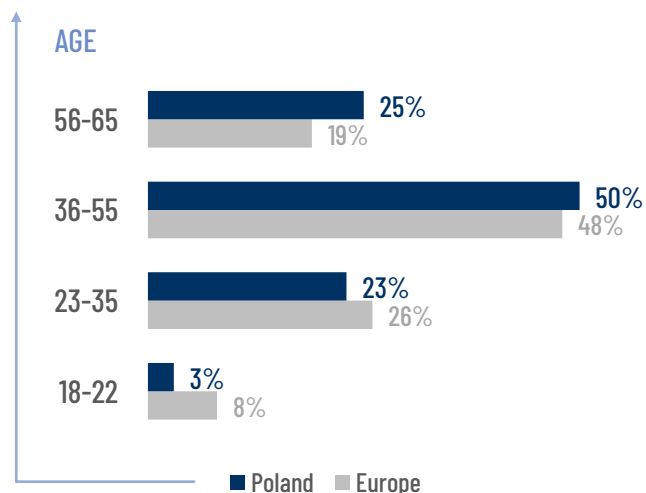
# CASH TRADITIONALISTS



17%  
of Poles

21% of Europeans

- prefer cash, although many use payment cards
- believe that in these uncertain times it is better to have cash than to keep money in the bank
- do not want to pay only cashless in the future
- believe that in 10 years people will still be using cash
- 1 in 3 think the worst is yet to come
- are slightly more pessimistic than Multipayers
- only 1 in 3 respondents from this segment agrees that the pandemic has encouraged them to shop online
- they do not reject services/venues where you can only pay in cash - it is a natural situation for them



47% 43%  57% 53%

## HOUSEHOLD'S FINANCIAL SITUATION



**We live at an average level**  
- we have enough for our daily needs  
but need to save for bigger expenses

78%  59%

## ECONOMIC OPTIMISM

42% 42%

My situation  
will not change 

11%  25%

My situation  
will improve 

20% 15%

My situation  
will deteriorate 

■ Poland ■ Europe

# CASH TRADITIONALISTS

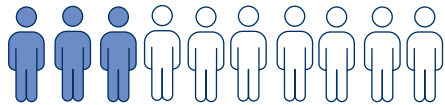


## PLANS AFTER THE PANDEMIC

Regardless of the country or segment surveyed, the first thing respondents would want to do after restrictions are lifted is to go away, meet up with friends, or go to a restaurant/pub/cafe.

These aspects are also key for at least

**3/10**



Cash Traditionalists.

WHICH OF THE FOLLOWING THINGS DID YOU DO OR WANT TO DO IMMEDIATELY AFTER THE LIFTING OF THE RESTRICTIONS?

Mark max. 3 answers



**51%**

TRAVEL, GO ON HOLIDAY

vs. 47% IN EUROPE



**29%** ▼

GO TO A RESTAURANT/  
CAFE/ PUB

vs. 39% IN EUROPE



**30%**

GO TO THE CINEMA/  
THEATRE/ TO A CONCERT

vs. 35% IN EUROPE



**41%**

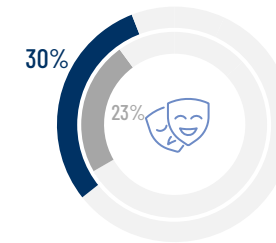
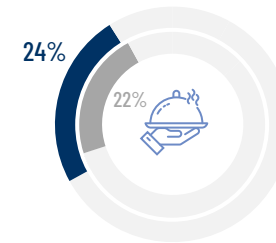
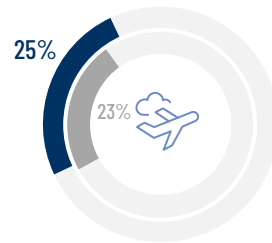
SPEND TIME WITH MORE PEOPLE

vs. 37% IN EUROPE

I INTEND TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC

Below is a list of different activities.

For each of them, indicate how often you plan to do it after the restrictions are lifted in Poland.



■ Poland ■ Europe



**1/4**

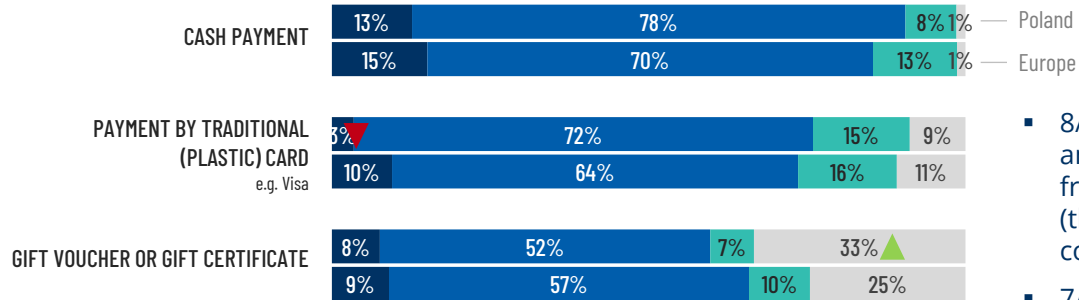
But only one in four plans to do it more often than before the pandemic.

# CASH TRADITIONALISTS



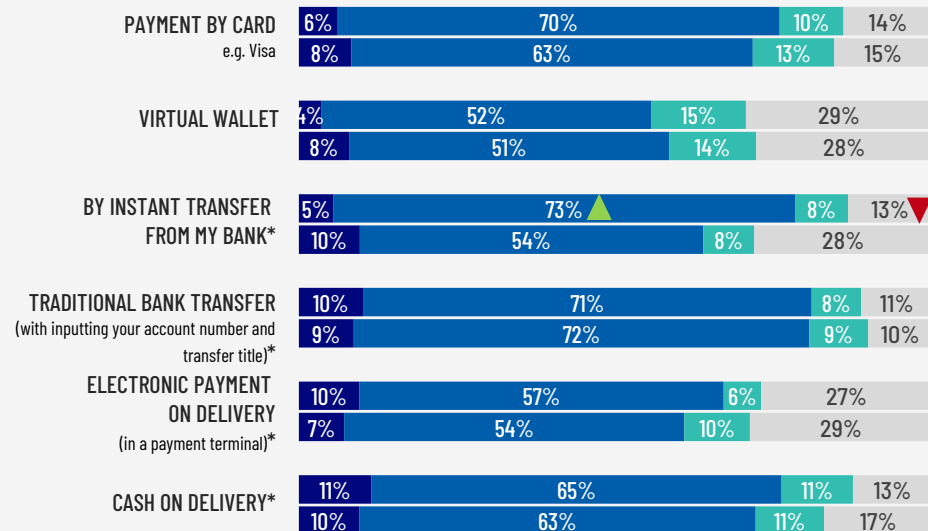
## USE OF PAYMENT METHODS

### OFFLINE SHOPPING



- 8/10 pay cash for purchases and are unlikely to change the frequency with which they do it (the result is on par with other countries).
- 7/10 pay for offline purchases with a payment card.

### ONLINE SHOPPING



- It does not appear that the pandemic will strongly change online shopping habits in this segment.
- 7/10 plan to pay for this type of shopping by instant transfer as often as they did before the pandemic (significantly more than the rest of the countries).

### DO NOT USE AND DO NOT PLAN TO USE:

**51%** PAYMENT AT THE POINT OF SALE USING THE STORE'S MOBILE APP  
(with a card connected to it)\*  
*Payment method for Poland only*

**47%** CONTACTLESS PAYMENTS USING A SMARTPHONE OR SMARTWATCH  
(or other device with a payment functionality)

**46%** PAYMENT BY INSTALMENTS OR LEASING\*

**52%** PAYMENT AT THE COLLECTION POINT WITH A CARD "CONNECTED" TO THE PHONE  
(you put the phone, not the card, to the terminal)\*

**48%** PAYMENT BY INSTALMENTS OR LEASING\*

**47%** DEFERRED PAYMENT  
(charge collected a few days after completion of the order)\*



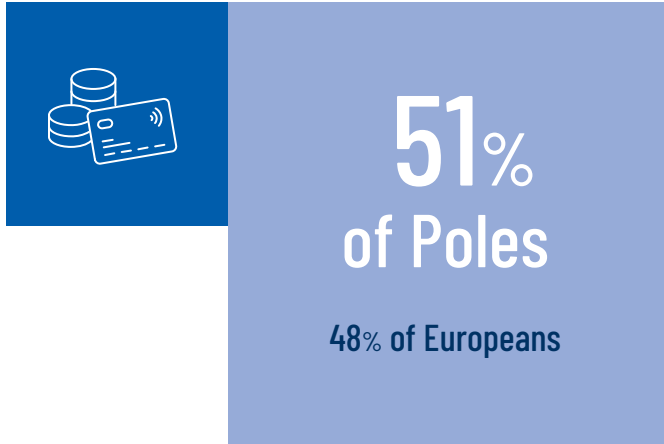
Base: Europe: N=755; Poland N=87

\* This payment method was not asked about in all countries

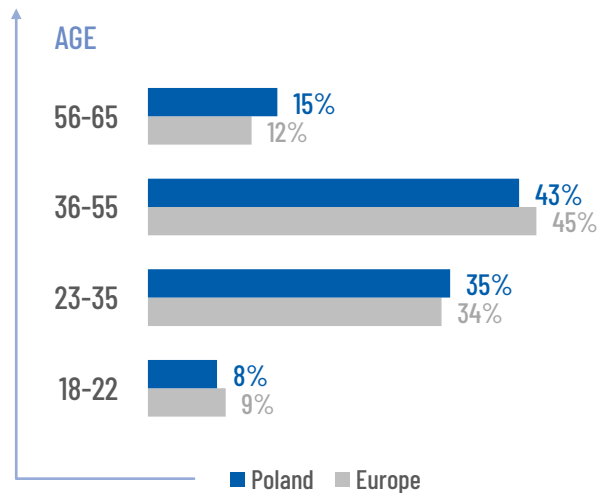
▼ The result is statistically lower than the average result among all countries
 ▲ The result is statistically higher than the average result among all countries

e service

VISA



- **pay both cash and cashless**
- most of them believe that in 10 years people will still be using cash
- do not pay much attention to hygiene when shopping
- they are neither optimistic nor pessimistic – they are in the middle
- 1 in 3 respondents agrees that the pandemic has encouraged them to shop online
- they more often than Cash Traditionalists reject those types of services/venues where you can only pay with cash, but not as often as Cashless Payers



## HOUSEHOLD'S FINANCIAL SITUATION



**We live at an average level**  
- we have enough for our daily needs  
but need to save for bigger expenses

**67%** 55%

## ECONOMIC OPTIMISM

**32%** 39%

**My situation  
will not change**

**24%** 29%

**My situation  
will improve**

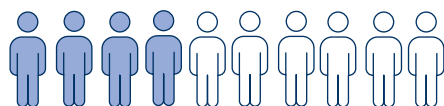
**14%** 13%

**My situation  
will deteriorate**

■ Poland ■ Europe



## PLANS AFTER THE PANDEMIC



4/10

Multipayers want to travel and meet up with a larger group of friends as soon as possible.

1/3

miss going to restaurants/ pubs/ cafes and enjoy entertainment outside home.

WHICH OF THE FOLLOWING THINGS DID YOU DO OR WANT TO DO IMMEDIATELY AFTER THE LIFTING OF THE RESTRICTIONS?  
Mark max. 3 answers



46%

TRAVEL, GO ON HOLIDAY

vs. 46% IN EUROPE



35%

GO TO A RESTAURANT/  
CAFE/ PUB

vs. 35% IN EUROPE



33%

GO TO THE CINEMA/  
THEATRE/ TO A CONCERT

vs. 32% IN EUROPE



41% ▲

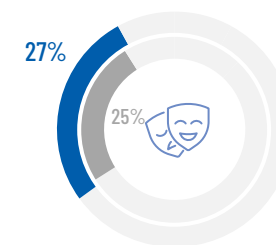
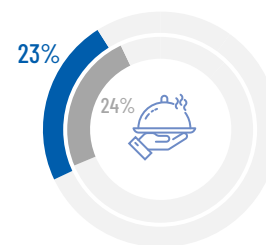
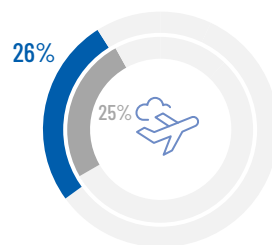
SPEND TIME WITH MORE PEOPLE

vs. 36% IN EUROPE

I INTEND TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC

Below is a list of different activities.

For each of them, indicate how often you plan to do it after the restrictions are lifted in Poland.



■ Poland ■ Europe



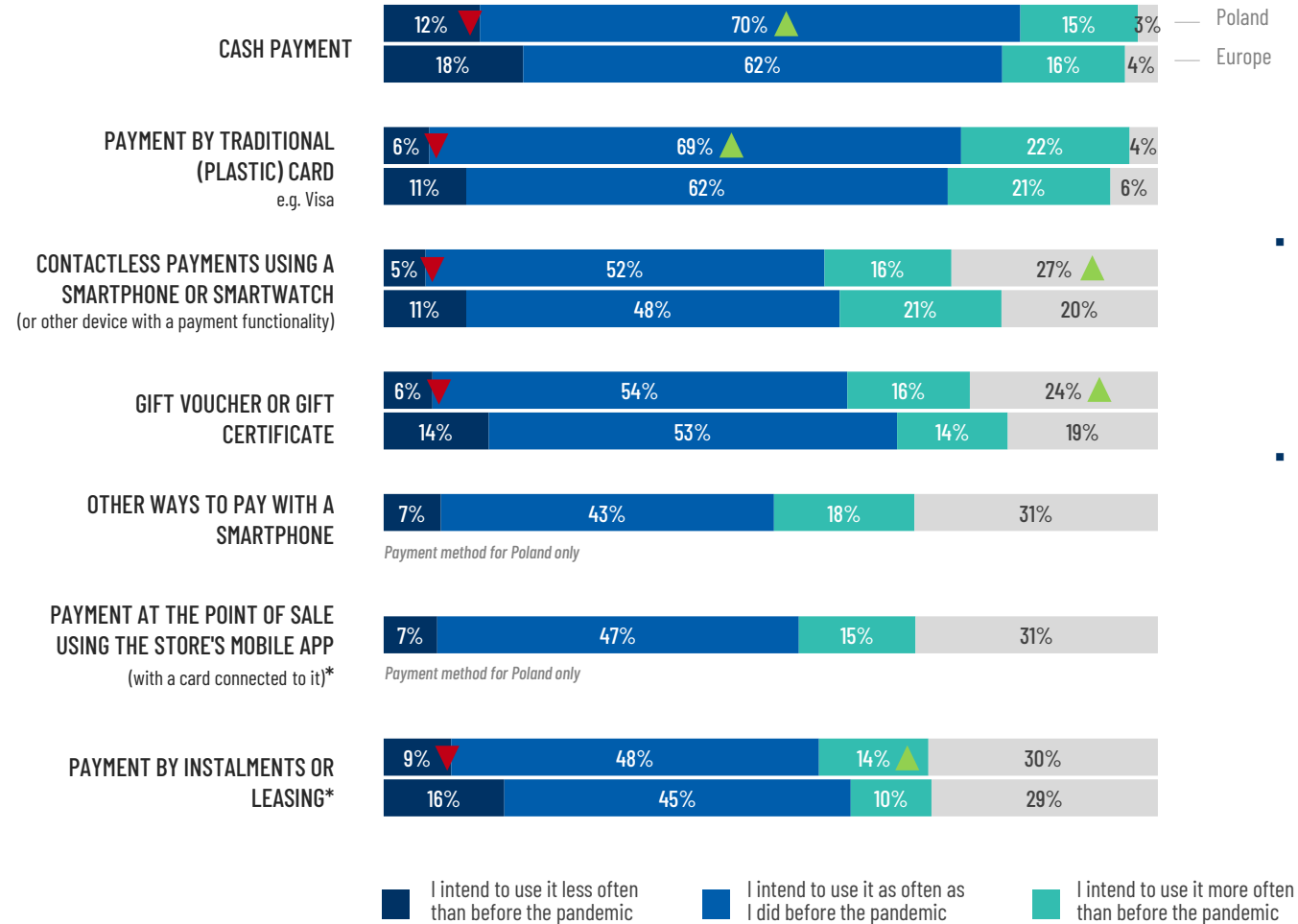
1/4

Plan to travel, enjoy entertainment outside home, and eat/drink out more often than before the pandemic.



## USE OF PAYMENT METHODS

### OFFLINE SHOPPING

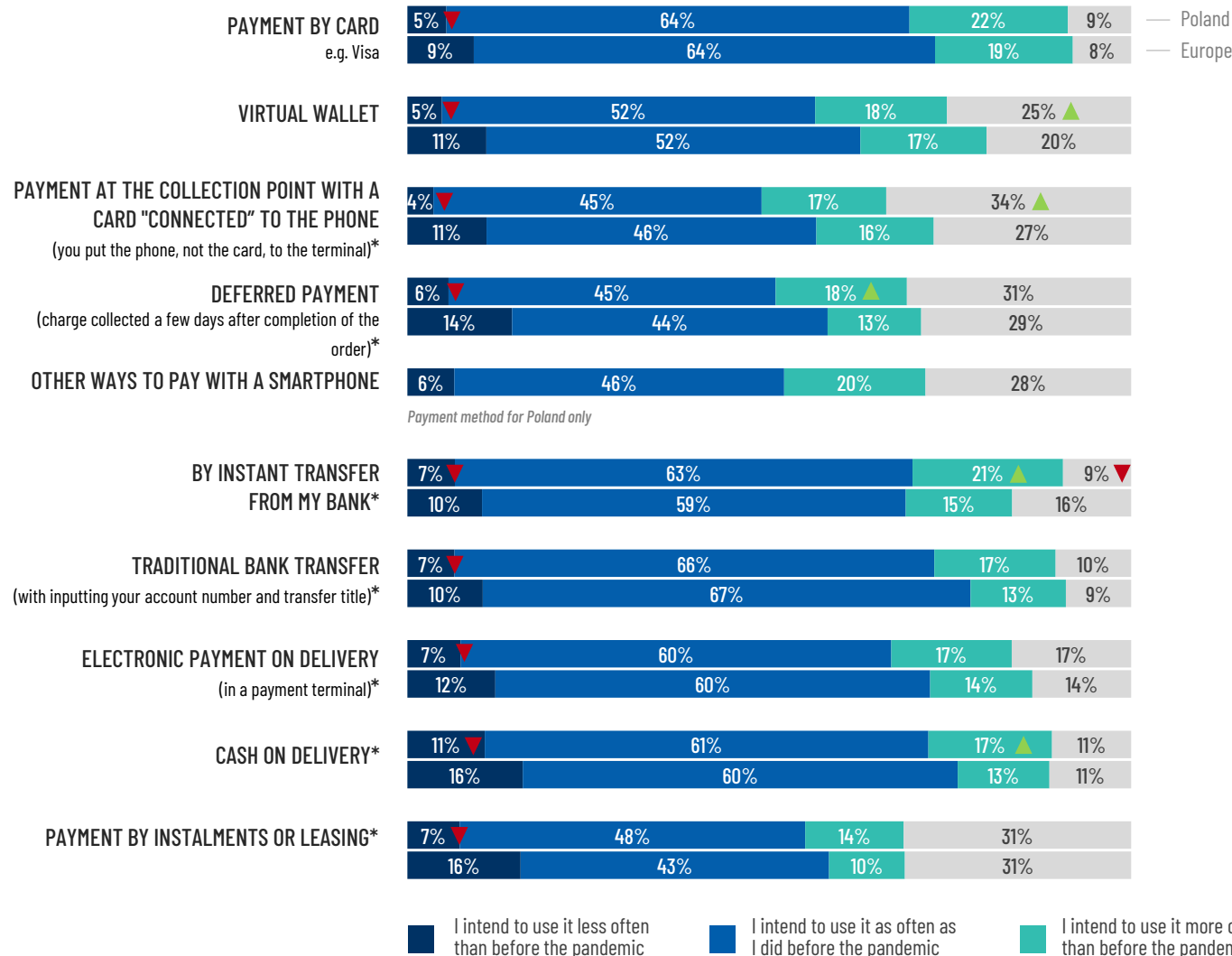


- Multipayers in Poland, to a greater extent than representatives of this segment in other countries, plan to pay with cash and card as often as they did before the pandemic for offline purchases.
- In this segment, more than in the rest of European countries, the potential for growth in installment payments or leasing is evident, with more than 1/10 of respondents declaring that they will pay this way more often than before the pandemic.



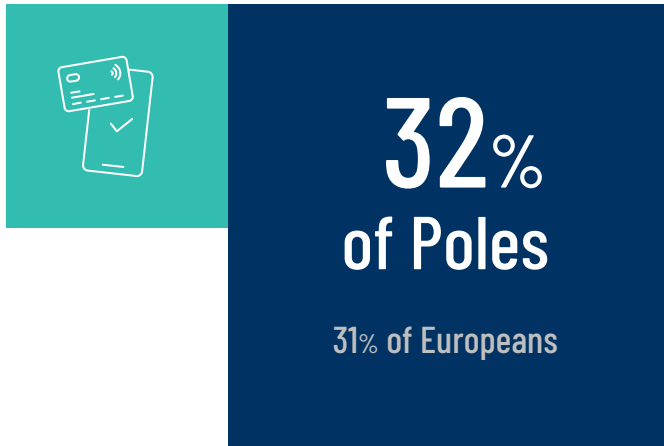
## USE OF PAYMENT METHODS

### ONLINE SHOPPING

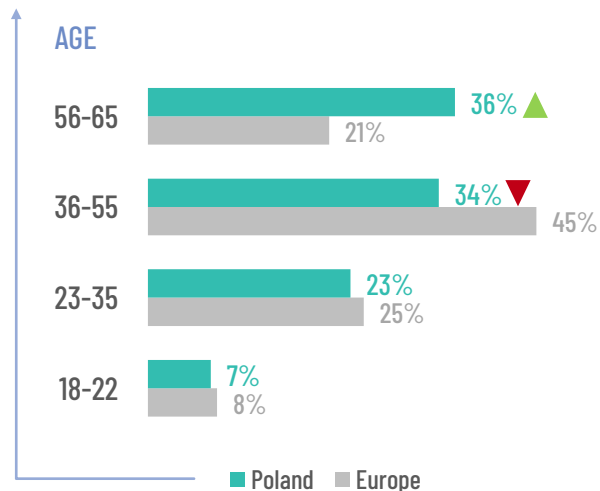


- When it comes to online shopping, the potential for growth of deferred payment and instant transfer is more apparent among Multipayers than in the rest of European countries - 2/10 respondents would like to pay using each of these methods more often than before the pandemic.
- There is also a greater interest in cash-on-delivery compared to Europe - nearly 1/5 of the representatives of this segment would like to pay this way more often than before the pandemic.

# CASHLESS PAYERS



- they strongly prefer cashless payments
- most of them want to pay only cashless and think that this is what payments will be in the near future
- hygiene while shopping is important to them; they strongly agree that cash is unhygienic
- the most optimistic segment - they agree that the worst is over
- they are currently planning what to do in the near future
- the pandemic encouraged them to shop online
- once restrictions are lifted they plan to shop online more often (over half of respondents)
- in many cases they reject a service/POS (or declare that they will pay here once and never come back) if they cannot pay there cashless



## HOUSEHOLD'S FINANCIAL SITUATION



**We live at an average level**  
- we have enough for our daily needs  
but need to save for bigger expenses

**76%** ▲ 61%

## ECONOMIC OPTIMISM

**47%** 44%

**My situation  
will not change**



**14%** ▼ 29%

**My situation  
will improve**



**12%** 10%

**My situation  
will deteriorate**



■ Poland ■ Europe

# CASHLESS PAYERS



## PLANS AFTER THE PANDEMIC

The largest group of people in Poland who can't wait to go to a restaurant/pub/caf  and enjoy entertainment outside home is visible among Cashless Payers.

4/10



WHICH OF THE FOLLOWING THINGS DID YOU DO OR WANT TO DO IMMEDIATELY AFTER THE LIFTING OF THE RESTRICTIONS?

Mark max. 3 answers



51%

TRAVEL, GO ON HOLIDAY

vs. 55% IN EUROPE



43%

GO TO A RESTAURANT/  
CAFE/ PUB

vs. 45% IN EUROPE



37%

GO TO THE CINEMA/  
THEATRE/ TO A CONCERT

vs. 37% IN EUROPE



40%

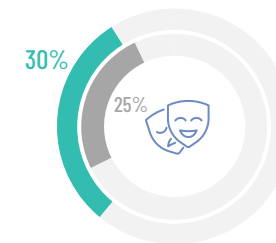
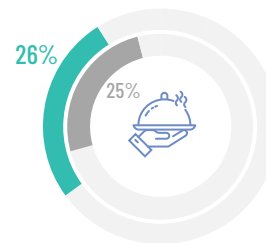
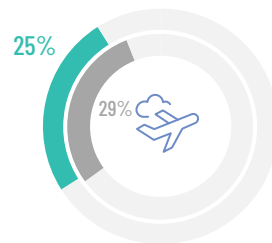
SPEND TIME WITH MORE PEOPLE

vs. 40% IN EUROPE

I INTEND TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC

Below is a list of different activities.

For each of them, indicate how often you plan to do it after the restrictions are lifted in Poland.



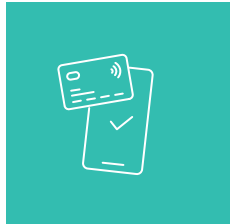
Poland Europe

1/4

Plan to travel and eat/drink out more often than before the pandemic.

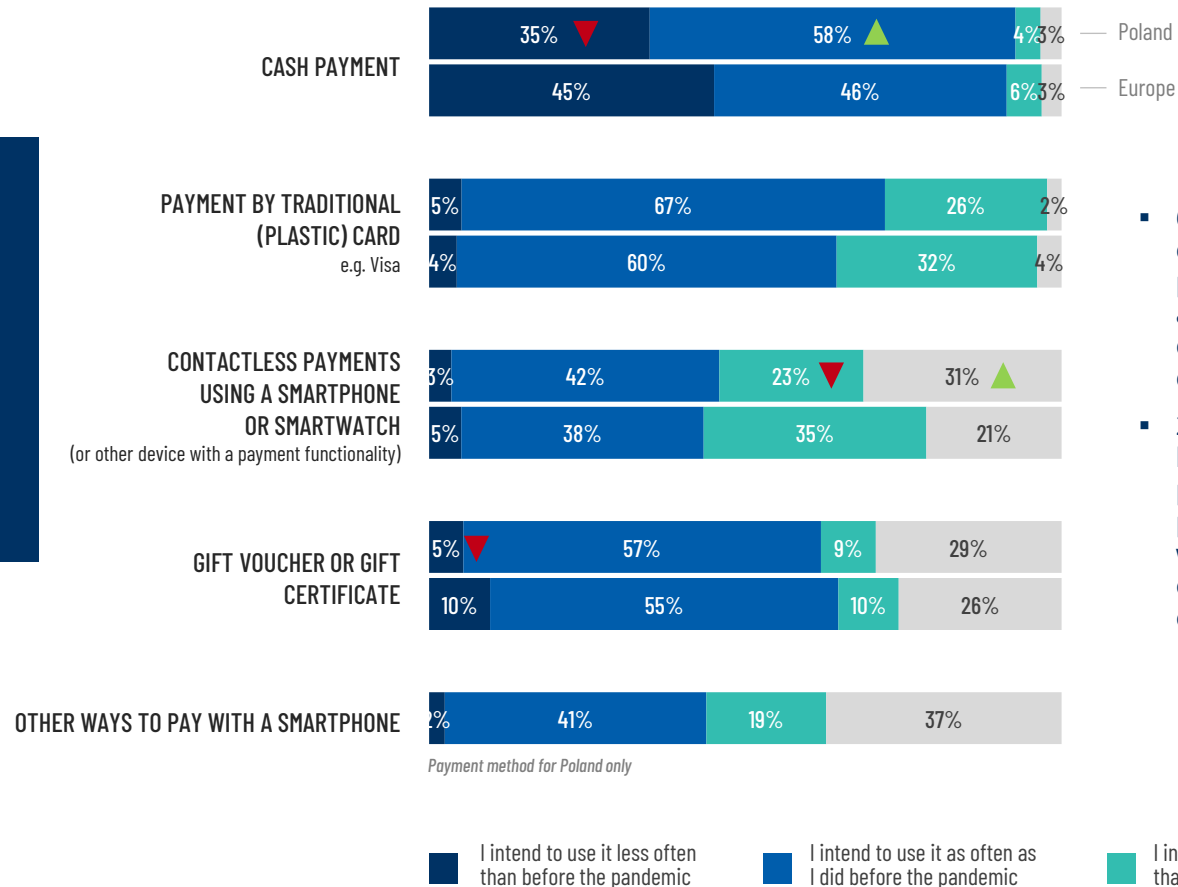
1/3 Want to enjoy entertainment outside home more often than before the pandemic.

# CASHLESS PAYERS



## USE OF PAYMENT METHODS

### OFFLINE SHOPPING



- 6/10 Cashless Payers plan to pay cash for traditional (offline) purchases after the pandemic ends as often as before - that's more compared to the rest of the countries.
- 2/3 want to pay for such purchases by card as often as before the pandemic - however, there is potential for development here, 1/4 would like to pay this way more often (the result is on par with other countries).

### THEY DON'T USE:

**46%**  
PAYMENT BY INSTALMENTS  
OR LEASING\*

**45%**  
PAYMENT AT THE  
POINT OF SALE USING THE  
STORE'S MOBILE APP

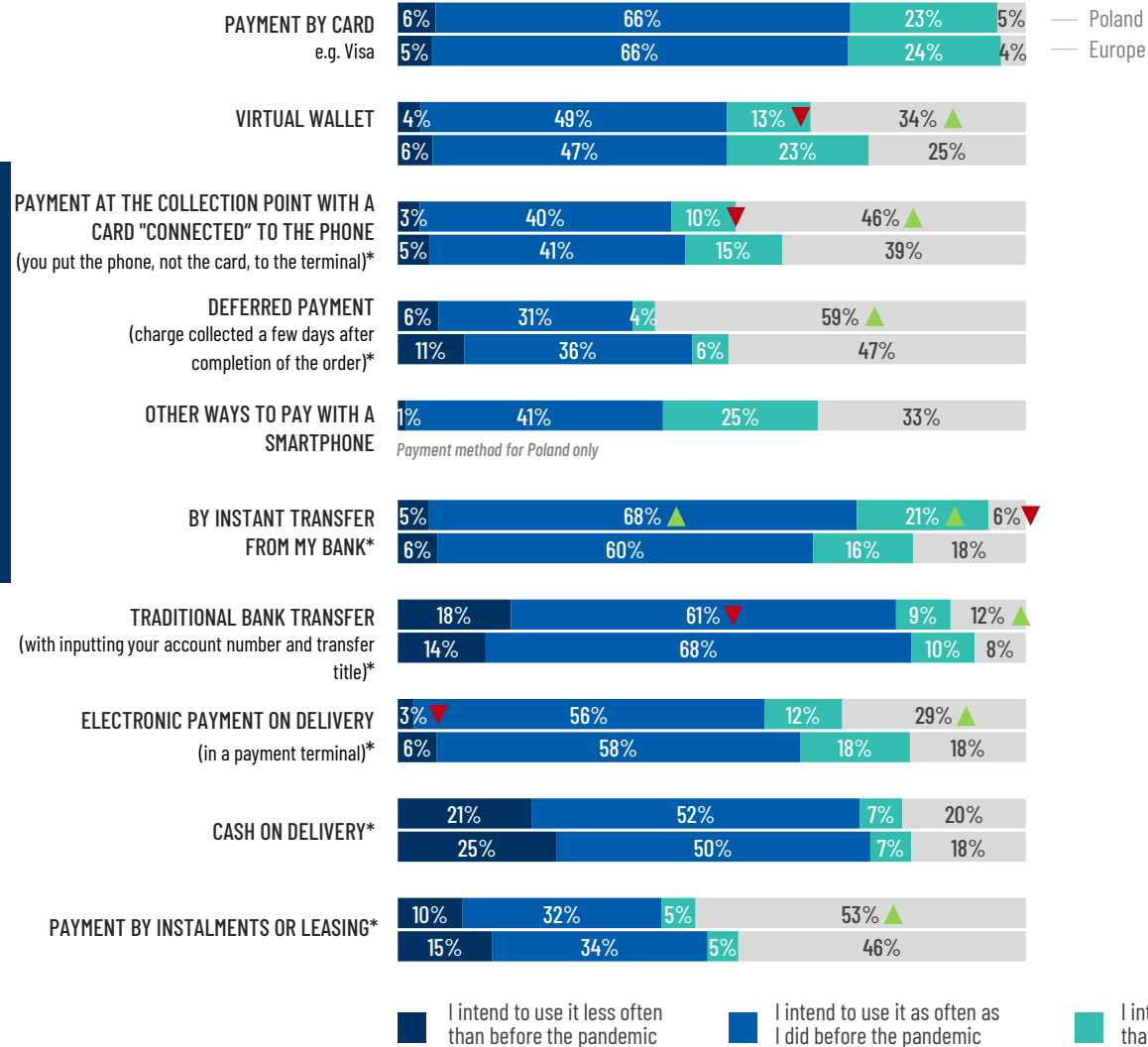
(with a card connected to it)\*  
*Payment method  
for Poland only*

# CASHLESS PAYERS



## USE OF PAYMENT METHODS

### ONLINE SHOPPING



- When it comes to online shopping, the potential for growth in rapid transfer is evident among Cashless Payers, more so than in the other Cash countries surveyed, with 2/10 of respondents wanting to pay this way more often than before the pandemic.
- Potential can also be seen with the traditional payment card - nearly 1/4 of respondents admit that they would like to use this method more often than before the pandemic.





# Results summary

## RETURN TO NORMALITY



### WHEN WILL IT HAPPEN?



# 1/3

Poles believe that "return to normality" will be possible.  
**as late as in 2022.**

At the same time, 1/4 do not know when this will happen (this is a significantly higher percentage of indications compared to other countries).

### WHAT WILL HAPPEN?

**Immediately after the lifting of restrictions, Europeans mainly want to travel, enjoy restaurants, cafes, pubs, enjoy social life and entertainment.**

**Poles manifest this willingness at a similar level as residents of other countries.** The only difference compared to the rest of Europe is slightly less willingness to go to a museum, art gallery or exhibition in the first place.



### DOES "NORMALITY" MEANS RETURN TO OLD HABITS? OR WILL SOMETHING CHANGE? PAYMENTS AFTER THE PANDEMIC



CA.

# 60%

of the population in the countries participating in the survey declare that they will not change the frequency with which they use cash and payment cards when shopping in traditional stores (not online).

**More than 1/4 plan to pay less often with cash, the same number say they want to pay more often by card.**

**In Poland these trends are similar - more than 2/3 of respondents declare that they will pay both by cash and card as often as before the pandemic** (the result is significantly higher than in Europe). At the same time 1/5 wants to reduce cash payments (significantly less than the rest of the countries), the same number plans to increase the frequency of card payments (the result is on par with the rest of the countries).

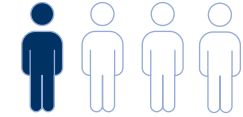
**When it comes to online shopping, the most popular payment method - payment by card - is gaining followers in Europe - one in five plans to pay this way more often. This trend is also reflected in Poland.**

### CONTACTLESS PAYMENT - HOW DOES THIS FORM OF PAYMENT AFFECT THE SHOPPING PATTERNS OF EUROPEANS?



CA.

1/4



**respondents say that the possibility to pay by card/cashless would primarily contribute to more frequent use of grocery stores and retail outlets, but also restaurants/pubs/cafes.** Poles are slightly more likely than residents of all countries participating in the survey to identify hairdresser/barber and beautician services as places where the possibility to pay by card would attract them more often.

Europeans anticipate the possibility to spend more when able to pay by card/cashless, mainly for retail outlets and supermarkets. Interestingly, Poles do not foresee such a possibility in any industry - it seems that the availability of cashless payments does not affect their willingness to spend more in a given venue - but it does affect other perceived aspects of such a venue.

CA.

1/3

OF EUROPEANS

- believe that the ability to pay by card/cashless shows that the venue is meeting the expectations of its customers. Poles are far more likely to have this belief - and it doesn't depend on the type of service.
- claim that using cashless payments is more hygienic. This feeling is weaker among Poles - especially in the case of guesthouses/hotels, shopping centers, and small and large grocery stores.

OVER  
1/4  
OF EUROPEANS

perceive venues that offer card/cashless payment as venues that are up-to-date with modern technologies. Poles share this view to a lesser extent.

# Results summary



**Nearly half of the residents of the countries surveyed are Multipayers** - people who use both cash and cashless payments. They are largely young people. As for their attitude towards the pandemic, they are fairly, but not overly, optimistic.

**The group of Cashless Payers is slightly smaller** - in the surveyed European countries they account for ca. 1/3 of the population. This group would mostly like to pay exclusively cashless; they are optimistic about the pandemic - they think the worst is over; however, they are cautious about hygiene, so they think cash payments are less safe. 1/4 of them have begun to shop online more frequently, and more than half of them intend to use this form of shopping more often than before the pandemic. Not being able to pay cashless discourages them from shopping at the given venue.

**Cash Traditionalists make up the smallest, yet still quite large, group**

- among the residents of the surveyed countries, this is 1/5 of their population. They are oriented to cash payments, therefore the lack of the possibility to pay cashless is not a buying barrier for them. They are skeptical about the pandemic - they think the worst is yet to come. Influenced by the pandemic situation, 1/3 of them started shopping online.

Compared to all the European countries surveyed, **there are fewer people in Poland who prefer cash payments.**



**Multipayers and Cashless Payers do not differ significantly from the structure in the rest of the countries in terms of their share in the population.**



When asked what they want to do immediately after the lifting of restrictions, **representatives of the Multipayers group** even more often than others (although in general it is one of the most frequently mentioned aspects) **point to social life and meetings with family and friends.**

For the other segments, the results do not differ significantly from the other countries surveyed.

## 7/10

**Multipayers plan to pay with cash and card as often as they did before the pandemic** when shopping offline. These are higher results than among the general population of the countries surveyed.

## 1/3

**of Cashless Payers are willing to pay cash less often than before the pandemic** (significantly less relative to other countries).

## 1/4

**plan to increase the frequency of card use** (results on par with other countries).

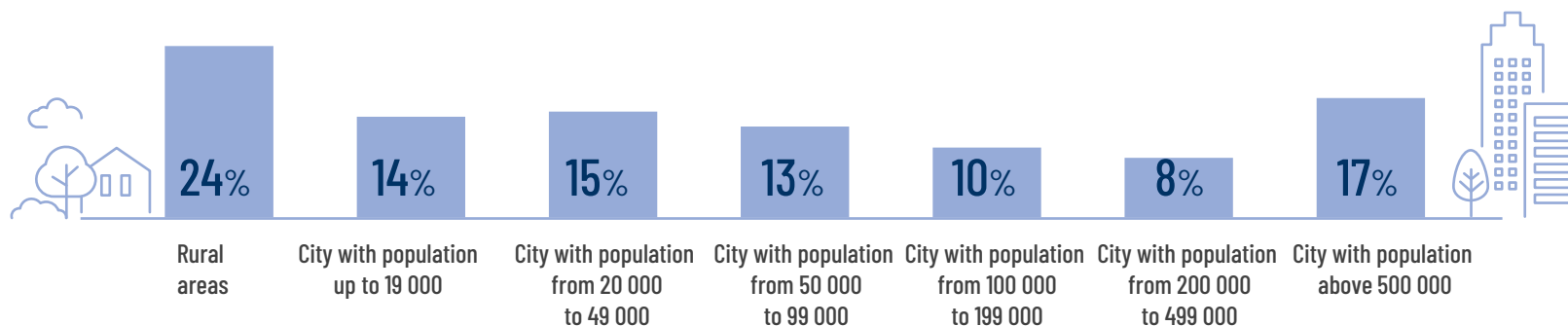
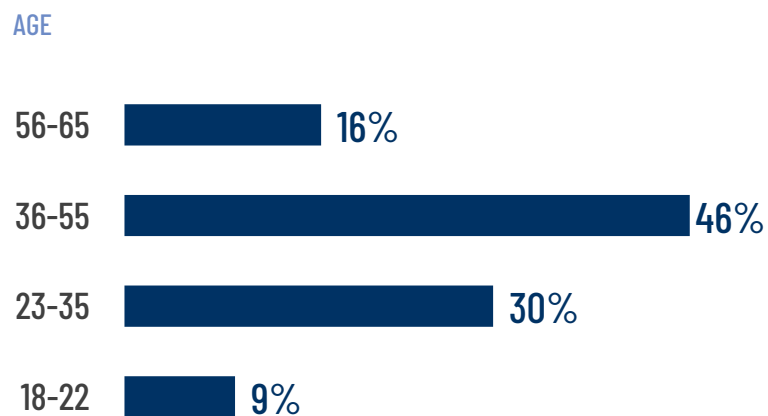
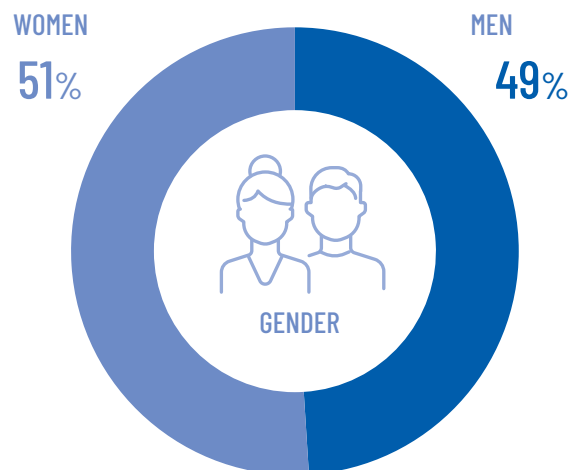
## 8/10

**Cash Traditionalists pay for offline purchases with cash and are unlikely to change the frequency with which they do it** (result on par with other countries)



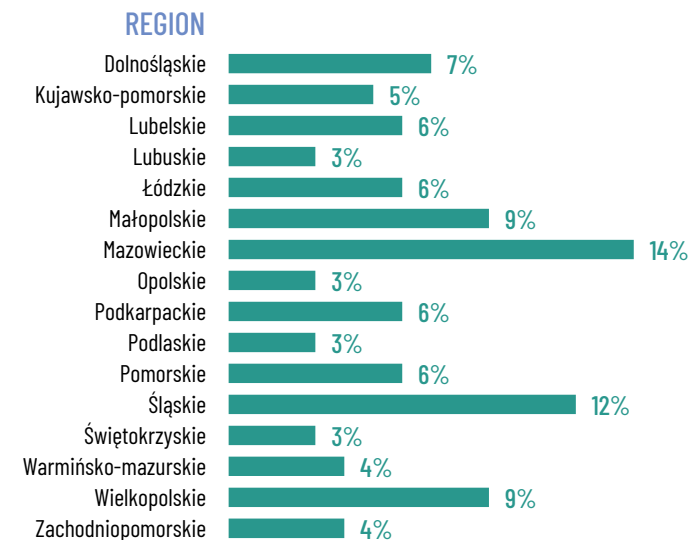
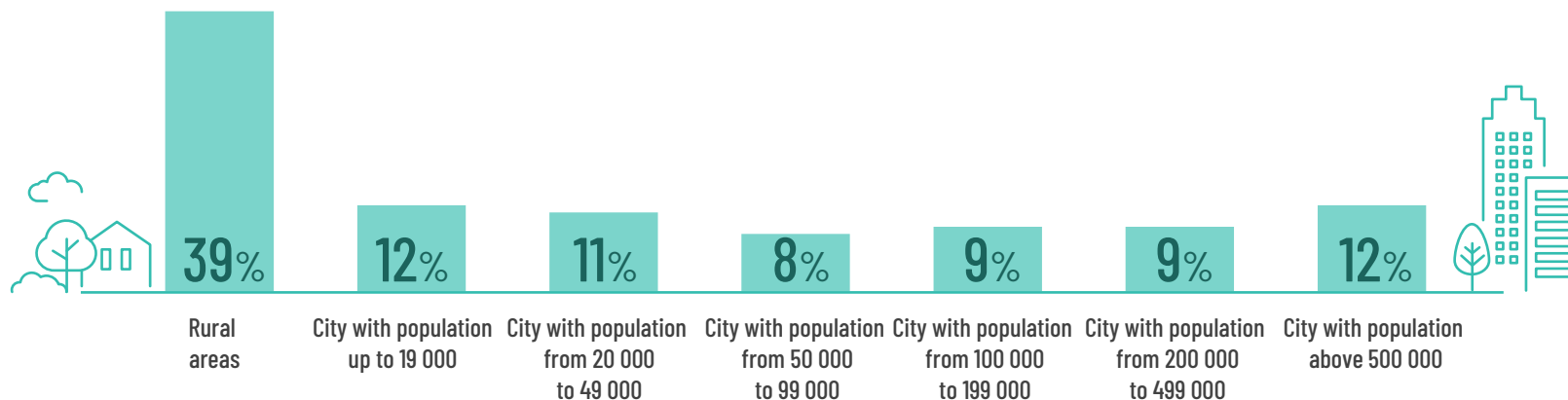
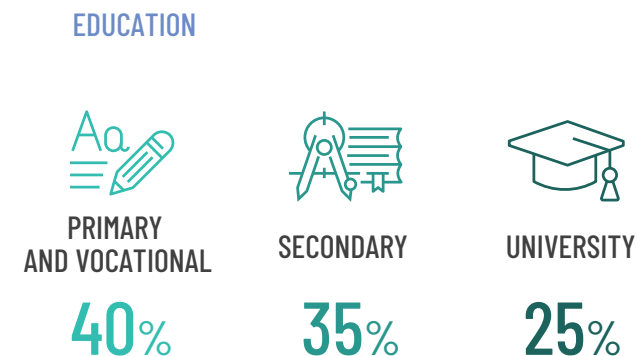
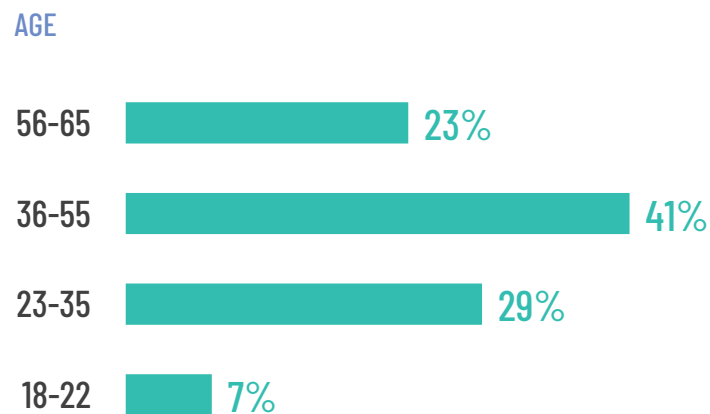
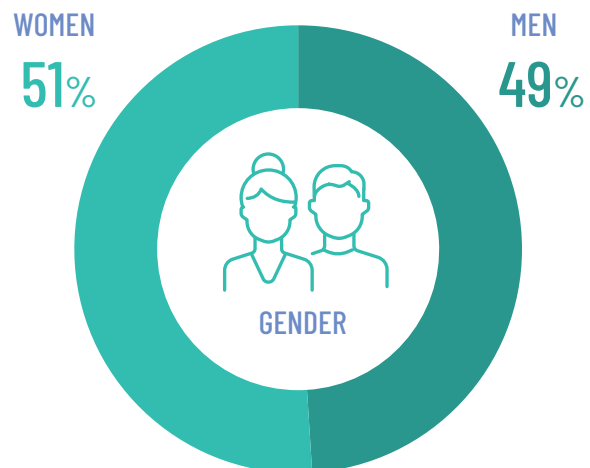
# Respondent profiles

# Respondent profiles - Europe



Base: Europe: N=3551

# Respondent profiles - Poland





Thank you

