


**bonsai**

# Current development of payment behaviour in the DACH region

Report of Results  
April 2022



# Survey design at a glance

Population	 General population with access to internet (16-64 years)
Method	Online multi-topic survey in the online panel of Kantar/Lightspeed
Survey period	22 March to 28 March 2022
Sample	n = 2.004 (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502)
Weighting	Quoted by age, sex and region according to the population of internet users in Germany, Austria and Switzerland

# Key results 1/3

## Payment behaviour

- For almost every consumer, cash is currently the main method of payment for purchases in shops, closely followed by card payments. In Austria and Germany, cash and card payment are also the two preferred methods, while card payment is clearly ahead in Switzerland. Mobile payment methods and Retailer's app still play a minor role in preference. Cash still has a high level of acceptance compared to 2020 among the German population.
- The payment behaviour learned in the corona pandemic seems to have become habitual. Only about one third perceive a change in behaviour. In fact, card payments in particular have increased – 4 out of 5 consumers in Germany and Austria use the payment method significantly or somewhat more. An increase can also be seen in mobile payments. In Switzerland, every second consumer is increasingly using this method.  
Cash payments have decreased in all DACH countries, mainly because shops prefer card payments and consumers want to protect themselves against infection. However, cash does not have a significantly higher hygiene problem compared to the use of buttons or pens at the card terminal.
- In all DACH countries, the end of the pandemic would have predominantly no influence on current payment behaviour.
- Purchasing behaviour, on the other hand, would tend to change for a good one in two consumers. In Germany and Switzerland, consumers would go shopping again more often and extensively, while in Austria, consumers would also like to maintain a low level of shopping behavior as a result of the pandemic.

# Key results 2/3

## Cash back

- In all DACH countries, the awareness and use of cashback is still at a medium level. In the pandemic, the number of German users of cash back did not increase any further and remains at around half of the population. In Austria and Switzerland, the proportion of cash back users is somewhat lower. One in six Swiss consumer does not know cash back at all, which is the highest rate in the country comparison.
- Nevertheless, cash back is one of the main alternatives for obtaining cash when there is no bank branch nearby. In Austria and Switzerland, consumers also accept a further walk to the nearest ATM to the same extent. In Germany, the share is only 29%.

## Self-service facilities

- Swiss consumers are the most open-minded with regard to self-service facilities. A good three quarters of them currently use one of the options offered, primarily self-service checkouts, followed by self-scanning and payment stations.
- In Austria, the proportion of users of self-service facilities is lower at a level of 61%, and in Germany it is only one in two. Here too, consumers primarily use self-service checkouts, followed by pre-order terminals and payment stations.
- Currently navigation apps, cash recycling, kiosk systems for an extended (online) article offer of the shop and automated shopping assistants play a rather minor role.

# Key results 3/3

- The main reason for using self-service checkouts varies from country to country. In Germany, this option is mainly used for small purchases, in Austria, this is also one of the main reasons, but the reduction in waiting time also plays an important role. One in two Swiss consumers use self-service checkouts whenever they are offered, regardless of their purchase. Avoiding contact with other people as a reason for use is only significant for one fifth of consumers.
- Since the beginning of the pandemic, self-service facilities in general have been used somewhat more frequently. In Switzerland this applies to every fourth consumer, in Germany and Austria to every fifth.
- In addition to self-service checkouts, consumers are most likely to use payment stations and self-scanning systems in the future.

## Innovative purchasing concepts

- Individualized offers from Retailers appeal to just over one in two consumers in Austria and Switzerland. In Germany, the corresponding proportion is slightly lower. Self-scanning of items in the shopping trolley and payment by smartphone without stopping at the till is the most popular offer, followed by display of offers according to the online customer profile on the mobile phone. 3 out of 10 German consumers would rather remain anonymous and not provide any personal data, in Austria and Switzerland the proportion is a good fifth.
- Consumers in all DACH countries expect the individual offers to result in lower prices and faster shopping.
- The attitude toward fully automated supermarkets is rather heterogeneous. 4 out of 10 consumers prefer supermarkets with staff and would not shop there; almost the same proportion would give it a try.
- If fully automated supermarkets gave consumers the opportunity to do a little shopping at any time, 7 out of 10 consumers would do so or at least consider it.



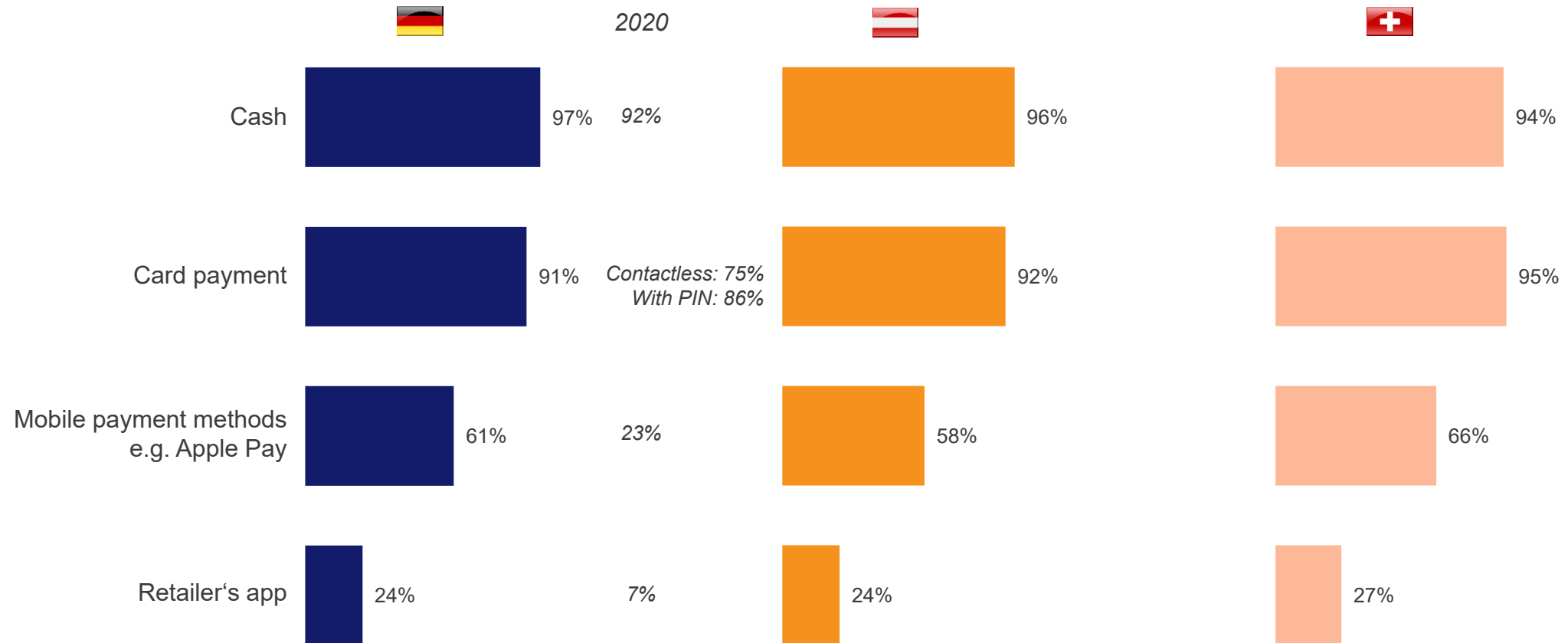
# Agenda



- 1** Shopping and paying in times of the corona pandemic
- 2** Usage of cash back and self-service facilities
- 3** Innovative purchasing concepts

# Current paying behaviour

Cash is the preferred method of payment in Germany and Austria, closely followed by card payments.

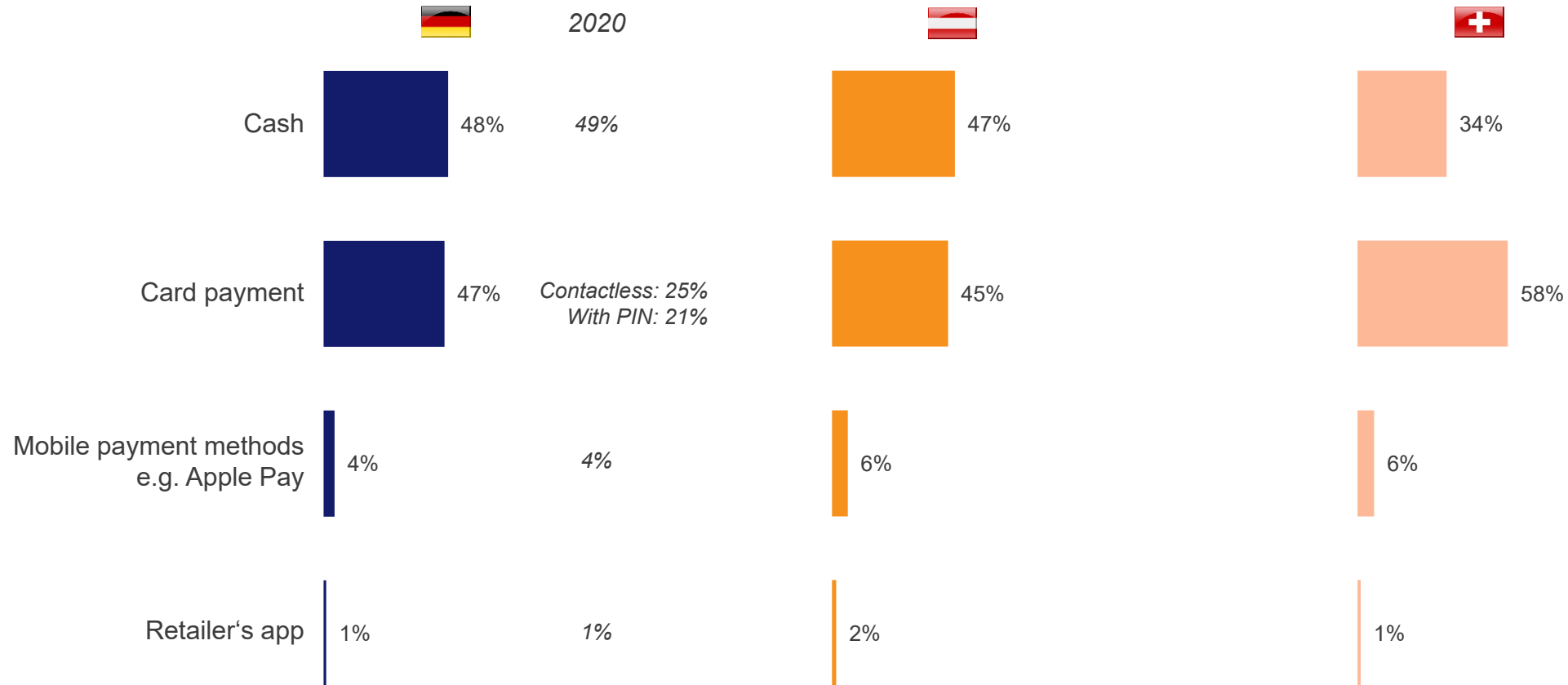


Question 1: How do you prefer to pay for your purchases in shops?

Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502), max. three answers

# Preferred way of paying

In Germany and Austria, nearly every second consumer prefers cash and card payment, whereas in Switzerland, card payment is by far the most preferred payment method.



Question 1: How do you prefer to pay for your purchases in shops? (2020: How did you prefer to pay when shopping in stores before the corona pandemic?)

Top rank

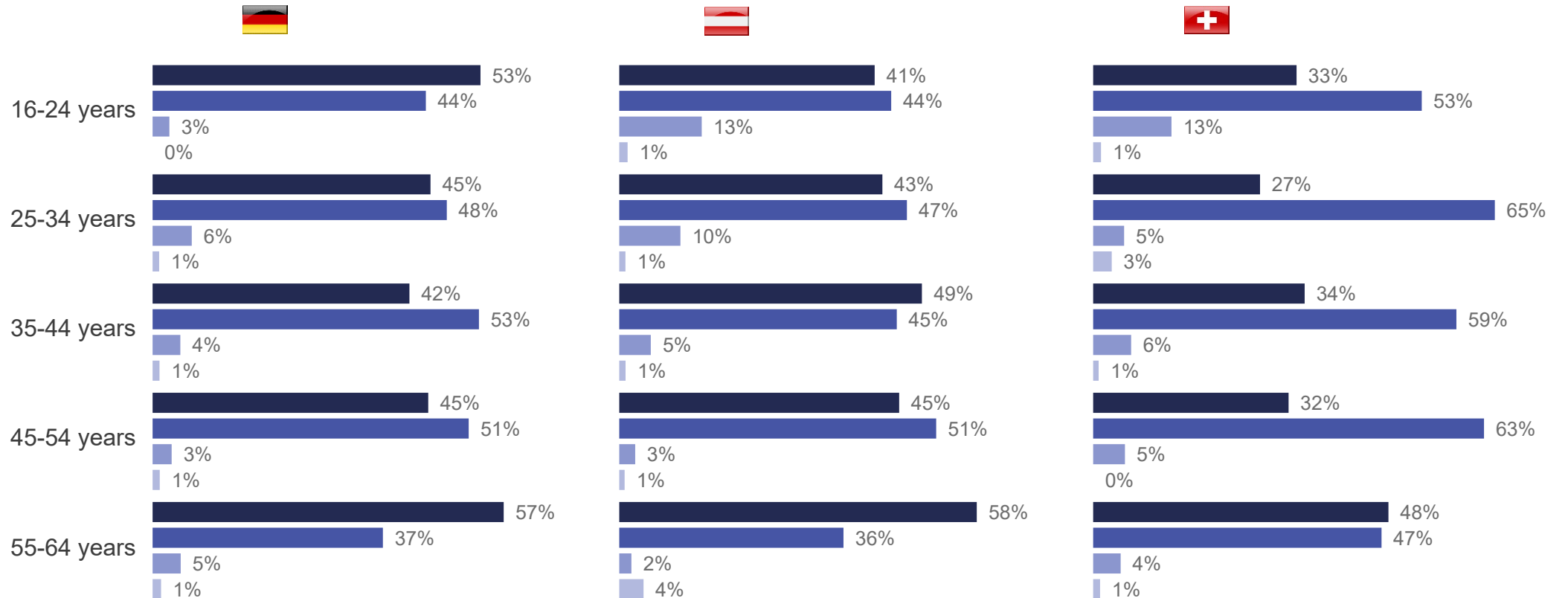
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502)





# Preferred way of paying by age group

Cash is particularly popular in the 55+ age group, mobile payment still plays a minor role in preference.



Question 1: How do you prefer to pay for your purchases in shops?

Top rank

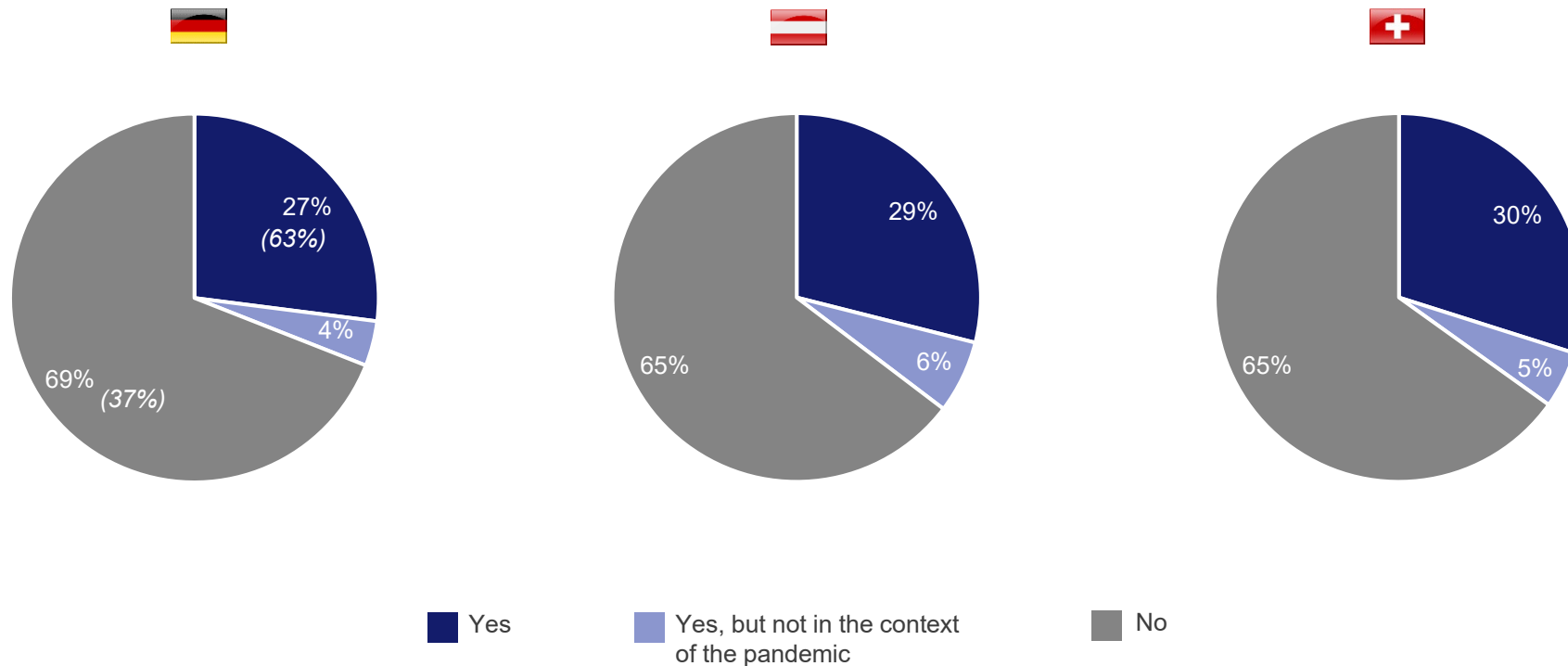
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502)

Cash
  Card payment
  Mobile payment methods
  Retailer's app



# Change of paying behaviour during the pandemic 1/2

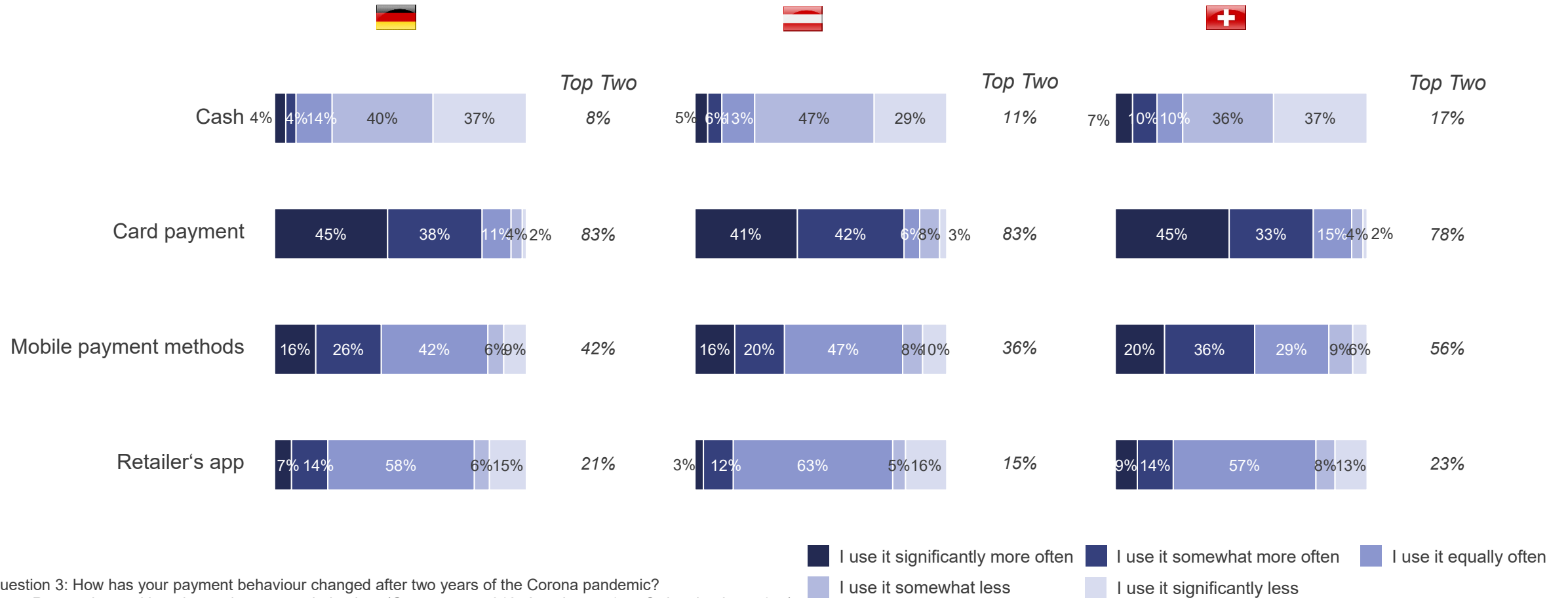
The payment behaviour learned in the corona pandemic seems to have become habitual. About one third only perceive a change in behaviour.



Question 2: Has your payment behaviour changed since the corona pandemic?  
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502), values in brackets = values 2020

# Change of paying behaviour during the pandemic 2/2

Across all countries, cashless payment by card has increased significantly. In Switzerland, one in two also use more often mobile payment methods.

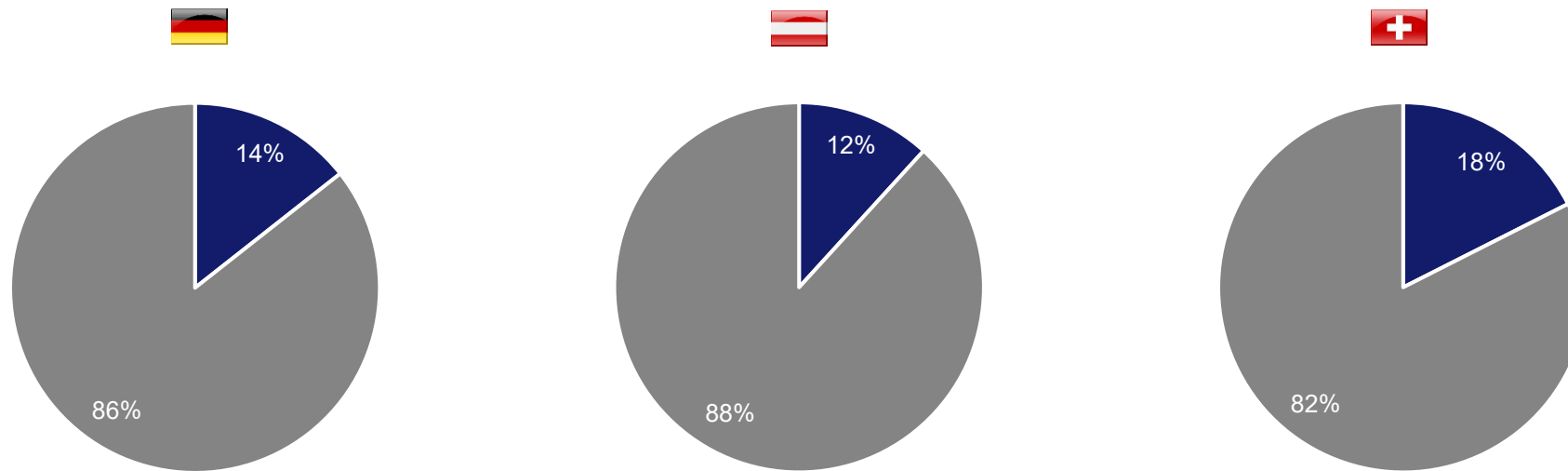


Question 3: How has your payment behaviour changed after two years of the Corona pandemic?  
 Base: Respondents with a change in payment behaviour (Germany: n = 312, Austria: n = 177, Switzerland: n = 177)



# Change of paying behaviour after the pandemic

The vast majority of the consumer do not expect their payment behaviour will change after the pandemic. The Swiss are somewhat more willing to change.

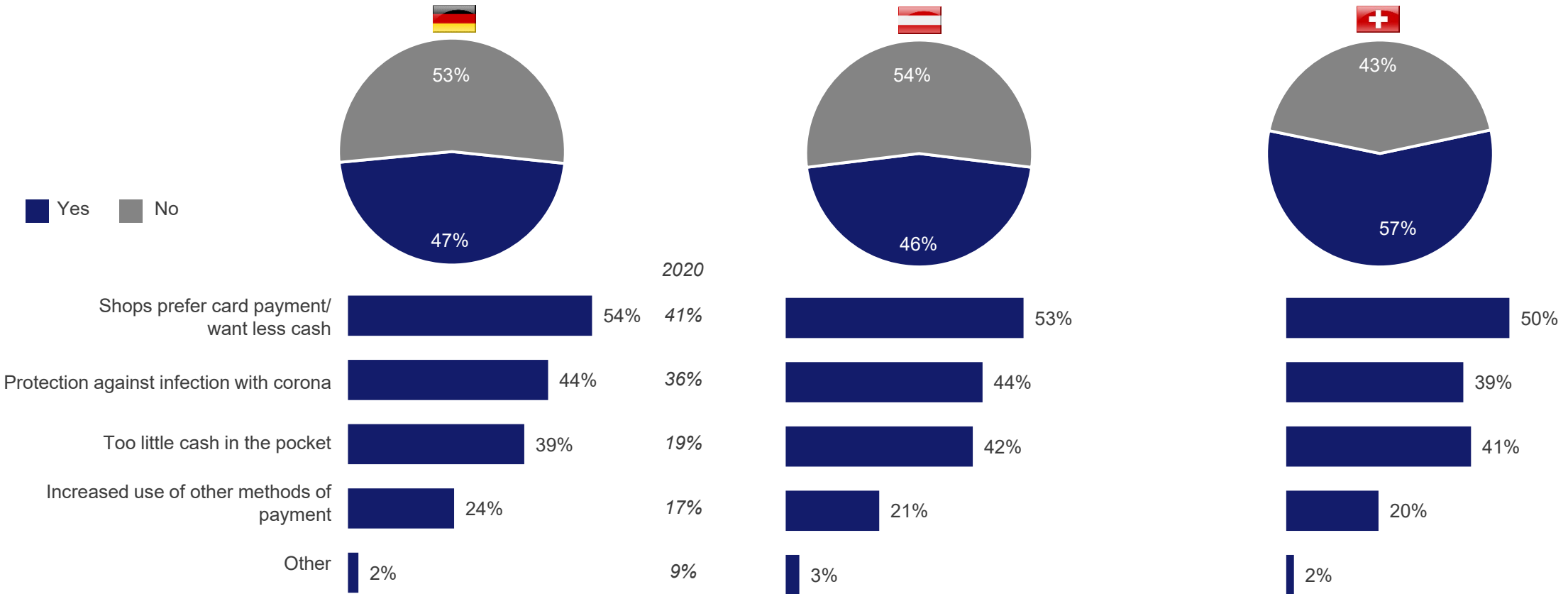


■ Yes ■ No

Question 4: When the pandemic is over, do you think your payment behaviour will change?  
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502)

# Reduced use of cash in the pandemic / Reasons

Almost one in two has paid less with cash since the pandemic (somewhat more in CHE) – the top reasons are comparable in all DACH countries.



Question 5: Have you paid less with cash since the pandemic?

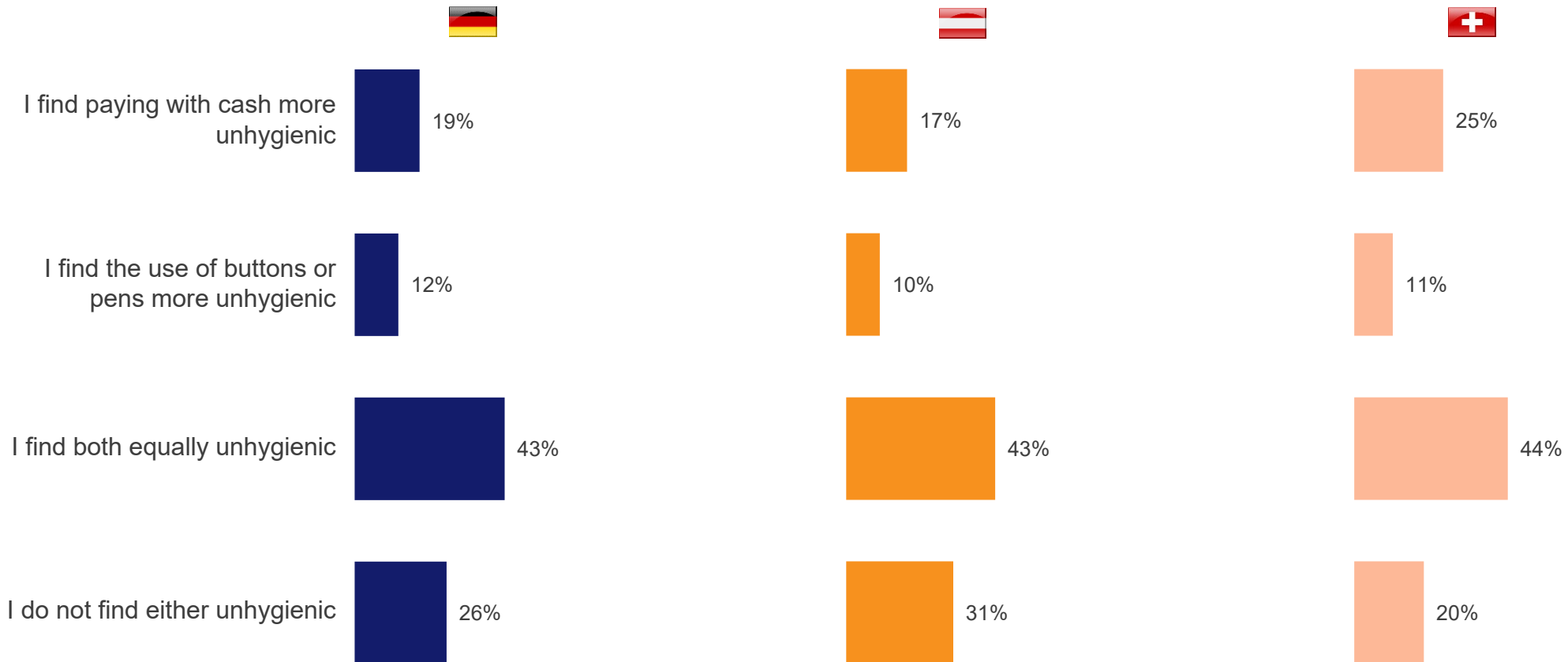
Question 6: For what reasons did you pay less with cash? (2020: For what reasons has your paying behaviour changed?)

Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502), multiple answers possible



# Hygiene of cash vs. card terminal

Cash does not have a particularly big hygiene problem compared to other payment methods.



Question 7: Do you find paying with cash or using buttons or pens at the card terminal more unhygienic?  
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502)

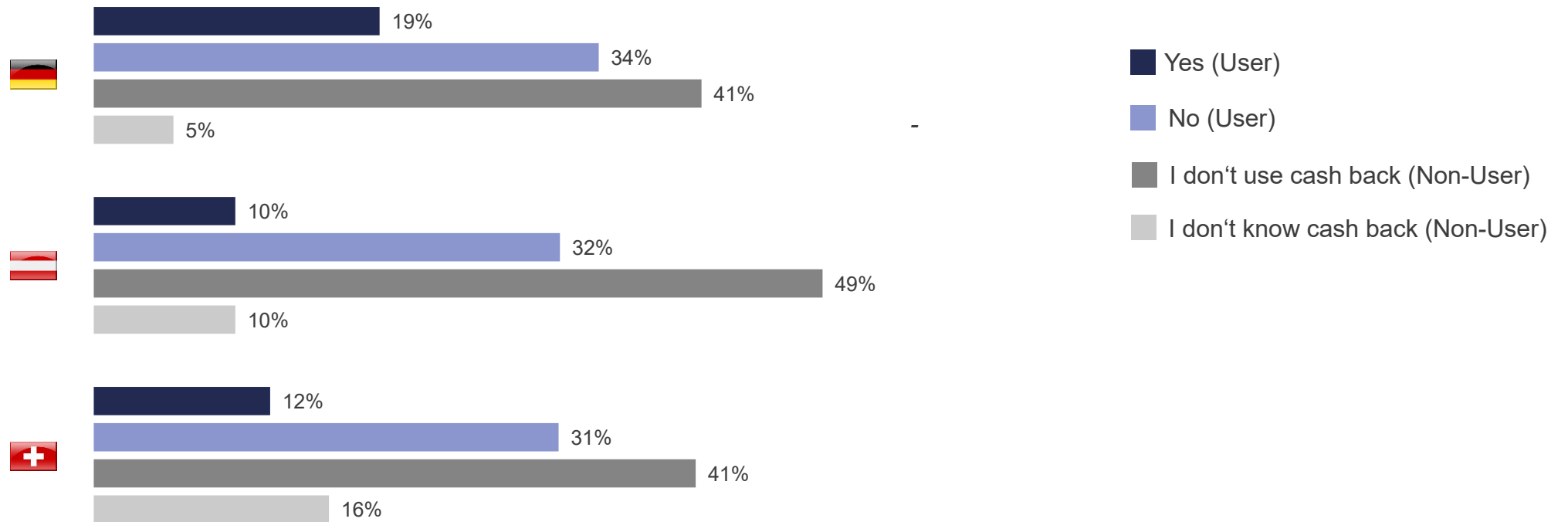
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# Usage of cash back during the pandemic

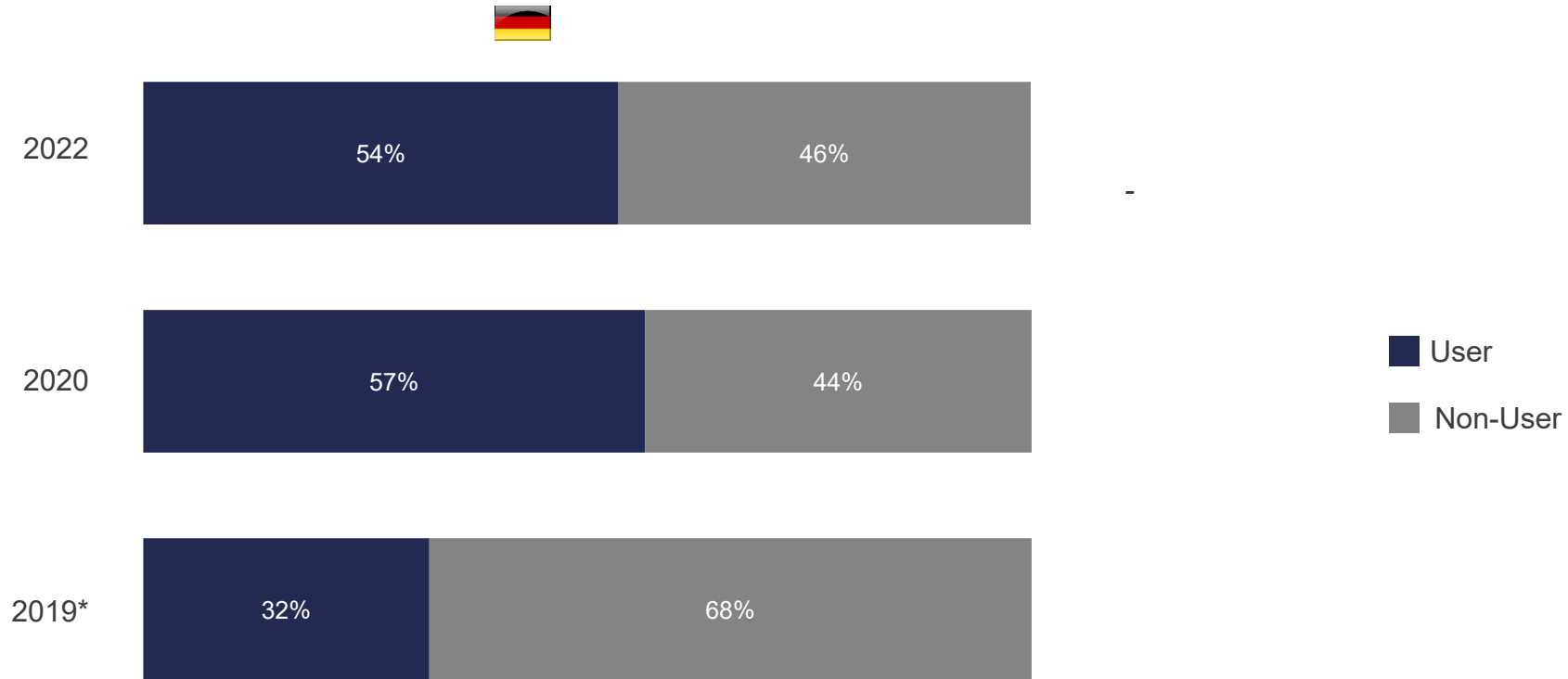
Cash back does not yet have a high usage and awareness rate across all countries - in Austria and Switzerland even lower than in Germany.



Question 8: Do you use cash back more often during Corona time to stock up on cash?  
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502)

# Usage of cash back over time - Germany

Compared to 2020, the use of cash back in Germany is stagnating.



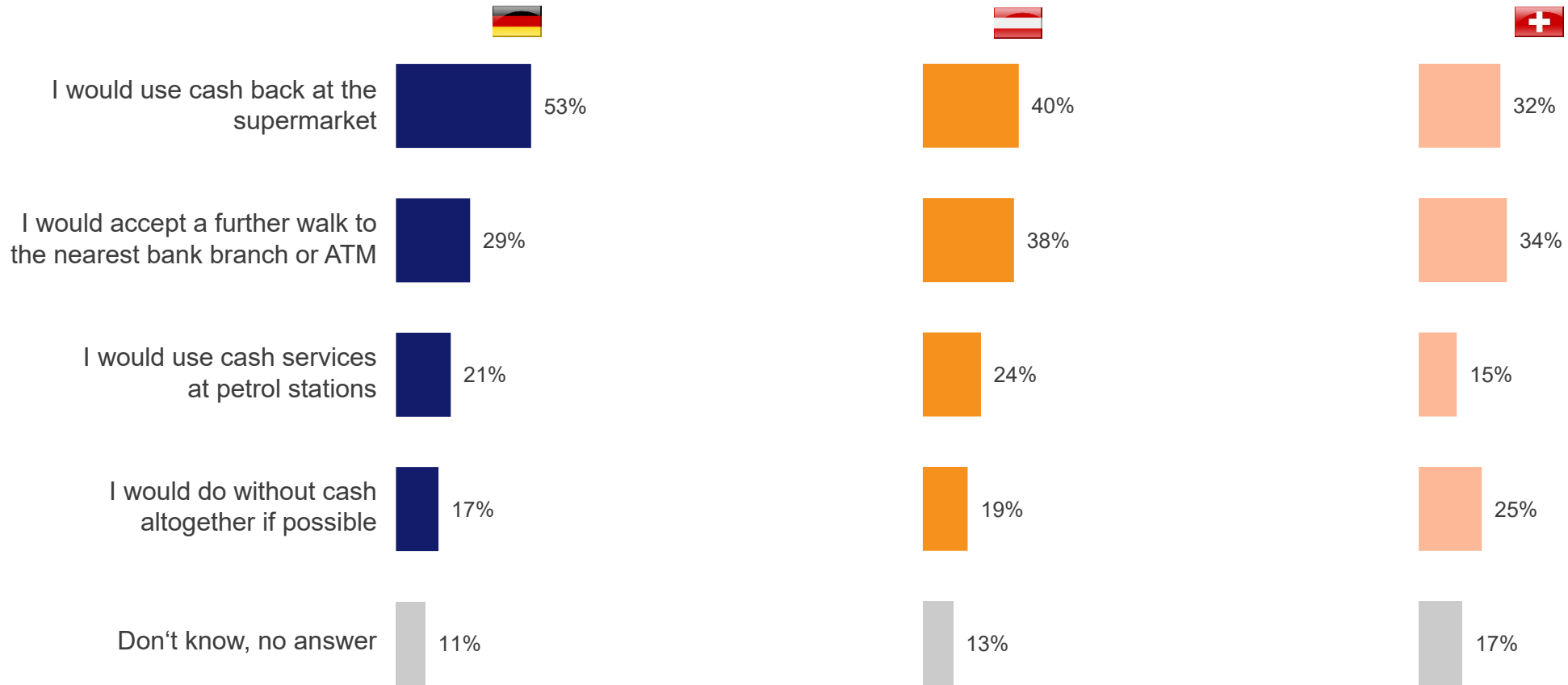
Question 8: Do you use cash back more often during Corona time to stock up on cash?

\*2019: Do you know or use Cash Back? 1 - I use it regularly 2 - I use it occasionally 3 - I have tried it once 4 - I know it, but don't use it 5 - No, I don't know it

Base: All respondents in Germany,

# Alternative cash supply

Cash back already has a high level of acceptance in Germany, while in Austria and Switzerland bank branches / ATMs play a much greater role.

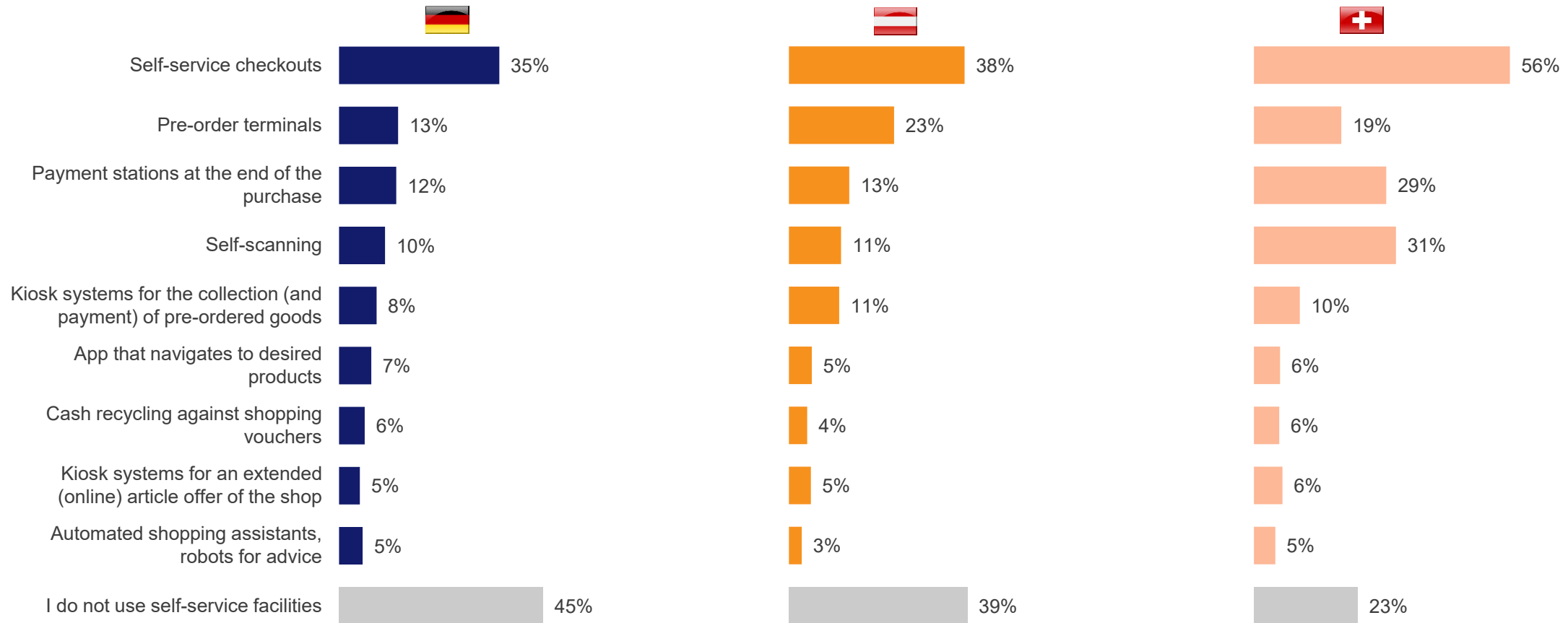


Question 9: How would you prefer to obtain cash in the future if you no longer have a bank branch nearby?  
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502), multiple answers possible



# Current usage of self-service facilities

Swiss consumers are comparatively more affine with regard to self-service facilities. In Germany, almost every second person does not yet use these offers.

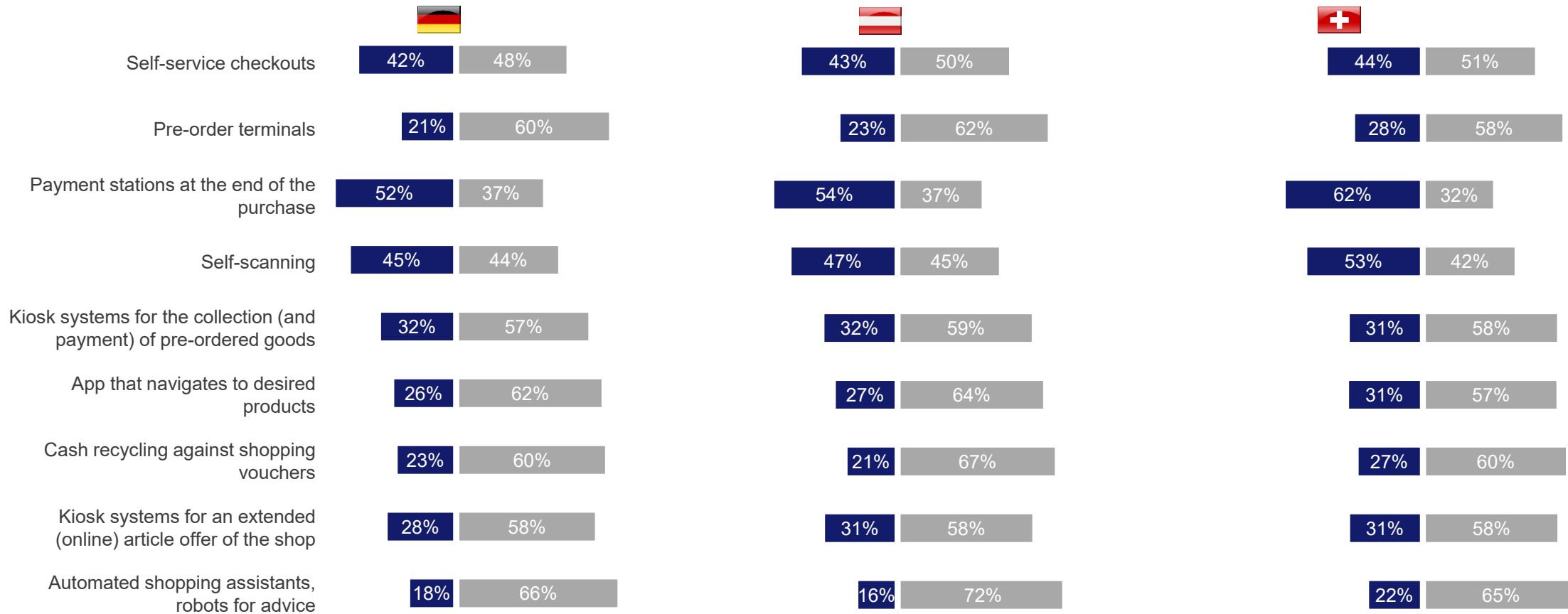


Question 10: Which self-service facilities do you currently use?

Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502), multiple answers possible

# Future usage of self-service facilities

In the future, consumers would be most likely to use payment stations and self-scanning.



Question 11: How likely would you be to use the following self-service facilities in the future if they were available in your shop?

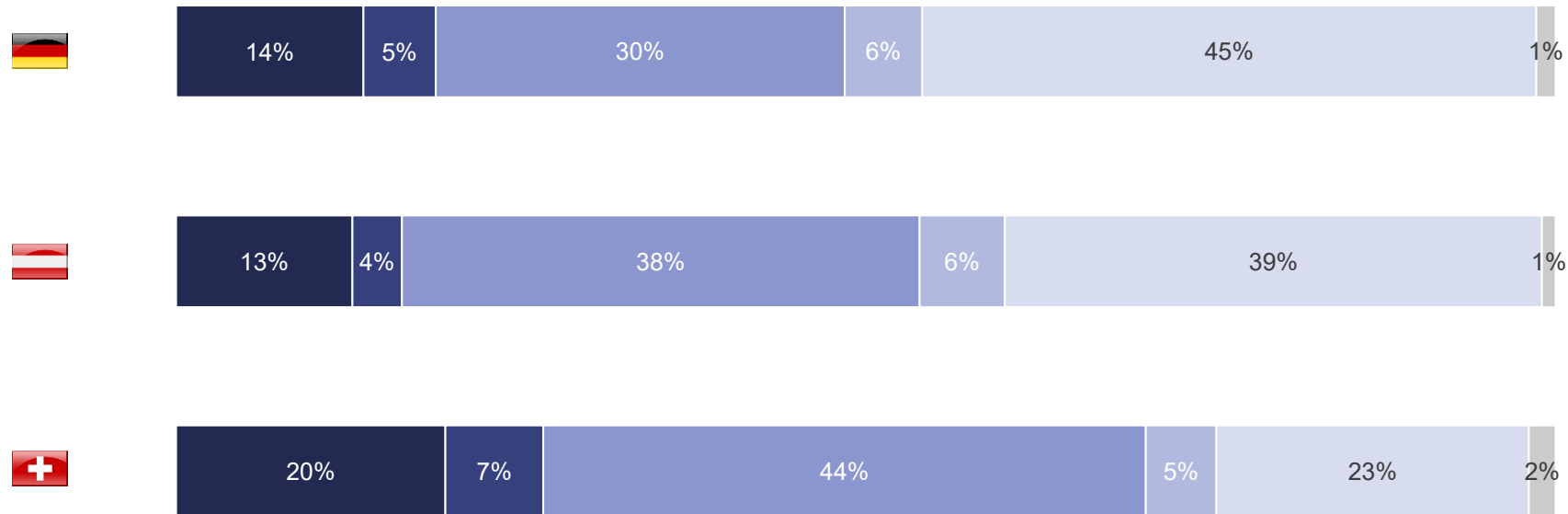
Base: Current non-users of self-service facilities, Difference to 100% = don't know, no answer

Very/ rather more likely

Very/ rather unlikely

# Change in the usage of self-service facilities during the pandemic

While in Switzerland, more than one quarter of consumers use self-service facilities more frequently than before the pandemic, the corresponding proportion in Germany and Austria is significantly lower.

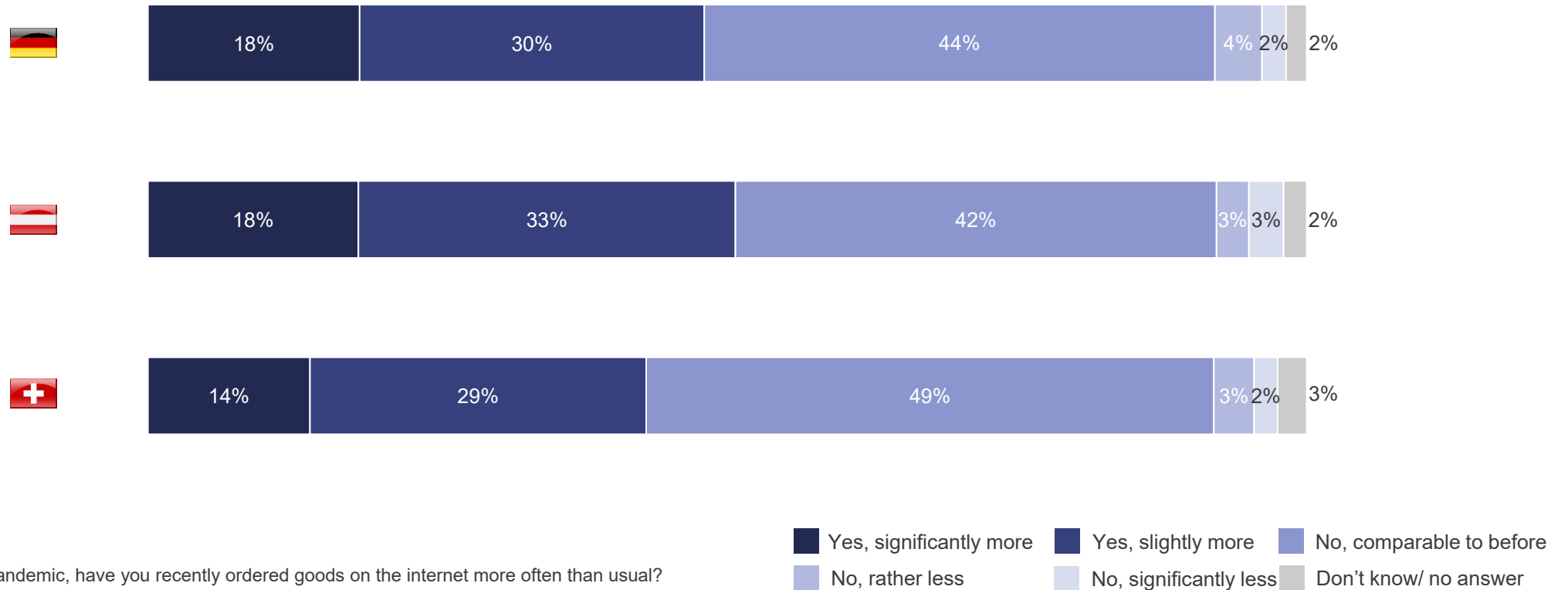


Question 12: Do you use self-service facilities more often since the pandemic than before?  
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502)

■ Yes, I use it more often   ■ I use it ore often, but regardless of the pandemic   ■ I use it just as often as before  
■ No, I use it less often   ■ I generally do not use it   ■ Don't know/ no answer

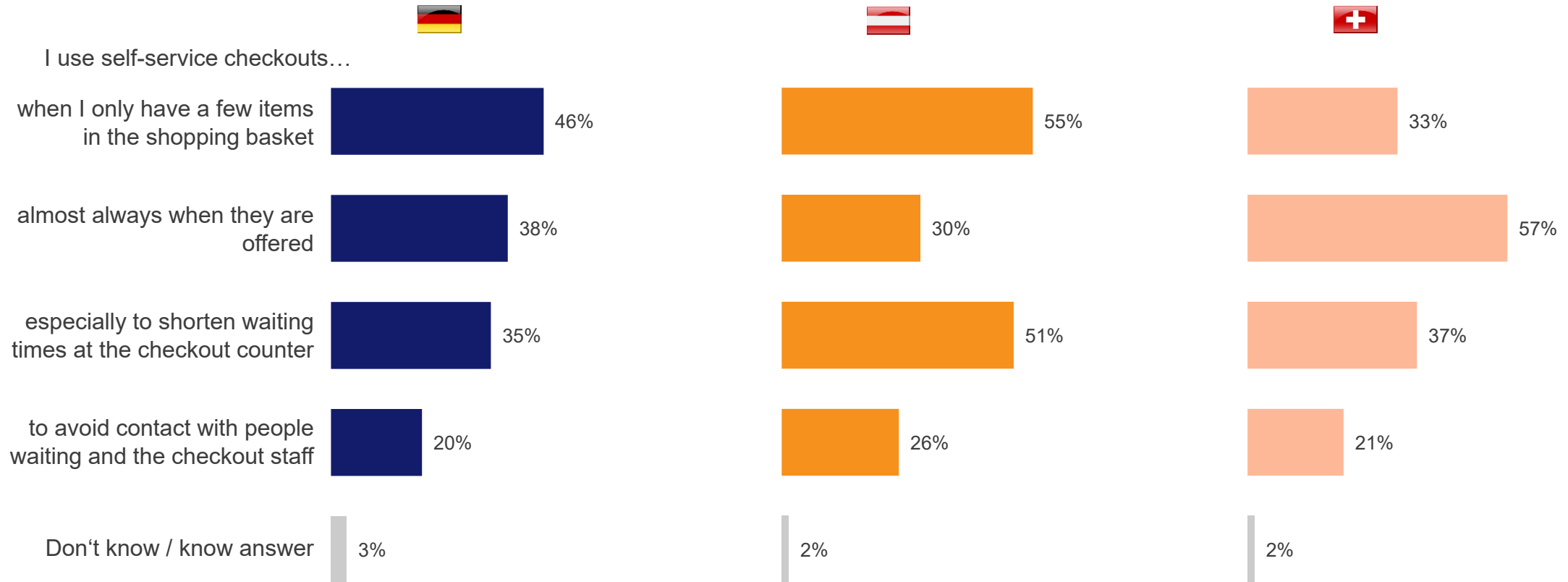
# Change in internet shopping during the pandemic

Around half of German and Austrian consumers made more purchases on the internet during the pandemic, compared to only 43% in Switzerland.



# Attitude towards the usage of self-service checkouts

Self-service checkouts are mainly used in Austria for small purchases and waiting time reduction, in Germany primarily for small purchases, in Switzerland whenever they are offered.

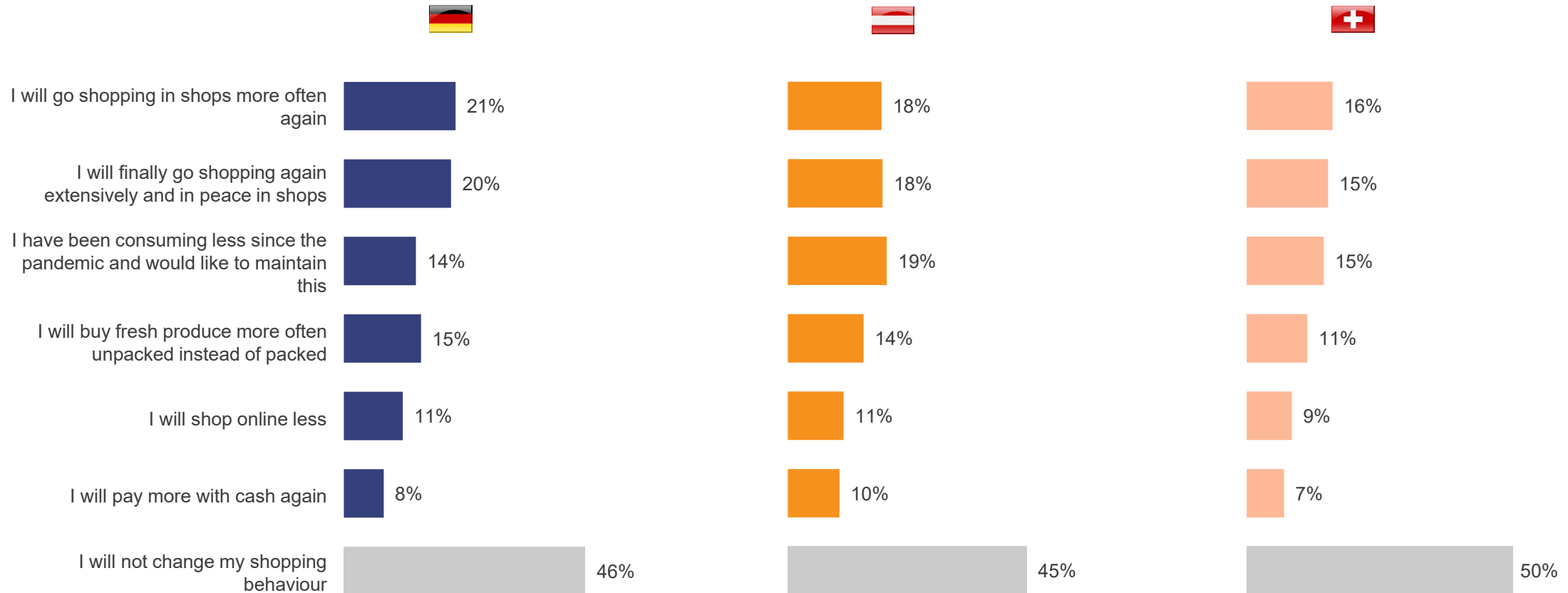


Question 14: Which of the following statements about self-service checkouts do you personally agree with?  
 Base: User of self-service checkouts (Germany: n = 350, Austria: n = 192, Switzerland: n = 280), multiple answers possible



# Change in purchasing behaviour after the pandemic

The end of the pandemic would have an impact on the purchasing behaviour of about one in two consumers - primarily in the form of more frequent shopping in shops.



Question 15: How would you behave if the pandemic were over tomorrow?

Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502), multiple answers possible

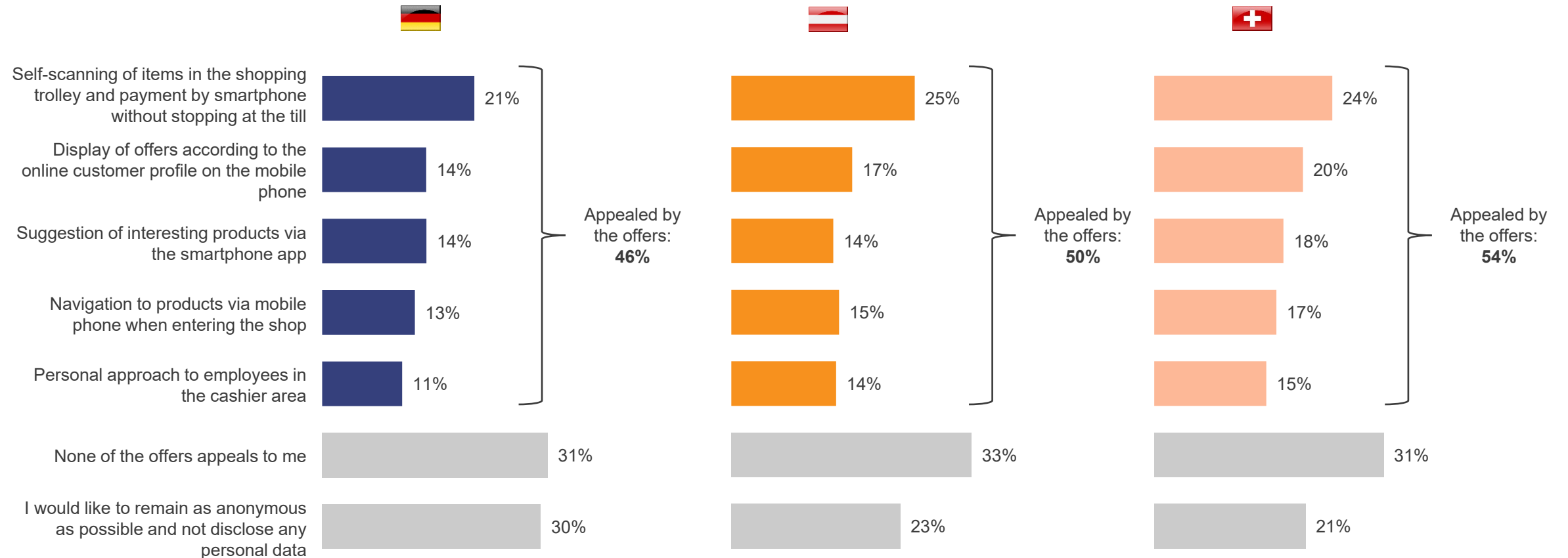
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# Individualised offers

The concepts for individualised offers have not yet met with broad acceptance. More than half of the consumers in all three countries are opposed to such an offer.

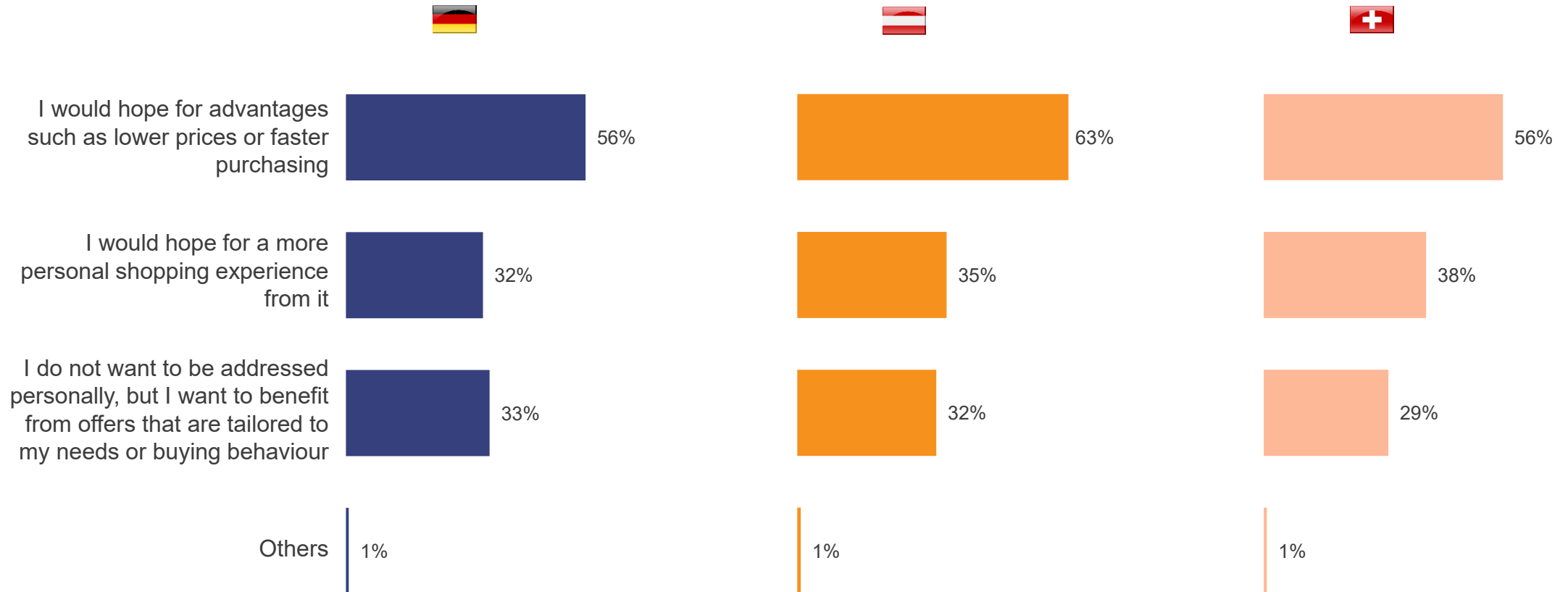


Question 16: Some retailers offer their customers individualised offers, ... Which of the following offers appeal to you personally?

Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502), multiple answers possible

# Reasons for interest in individual offers

Consumers mainly hope for lower prices and faster shopping from the individual offers.

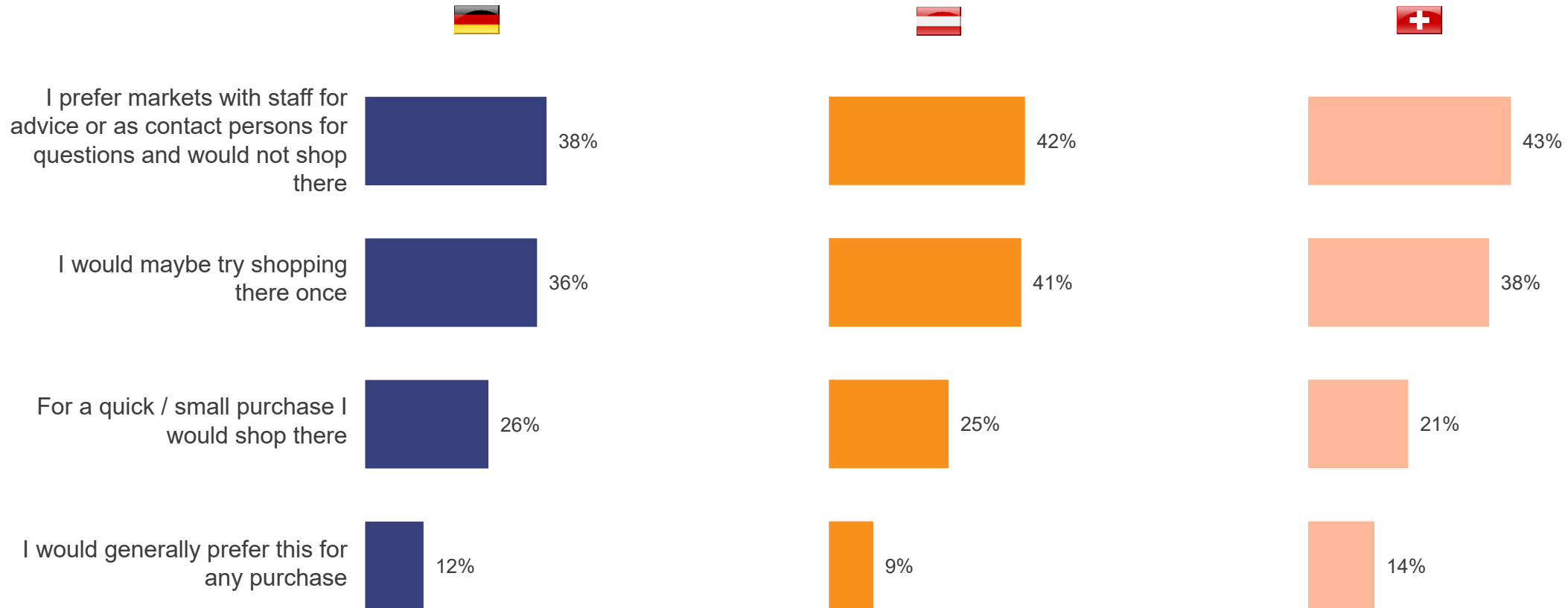


Question 17: For which of the following reasons does this offer/these offers appeal to you?

Base: Respondents interested in individual offers, (Germany: n = 457, Austria: n = 250, Switzerland: n = 272), multiple answers possible

# Attitude towards fully automated supermarkets

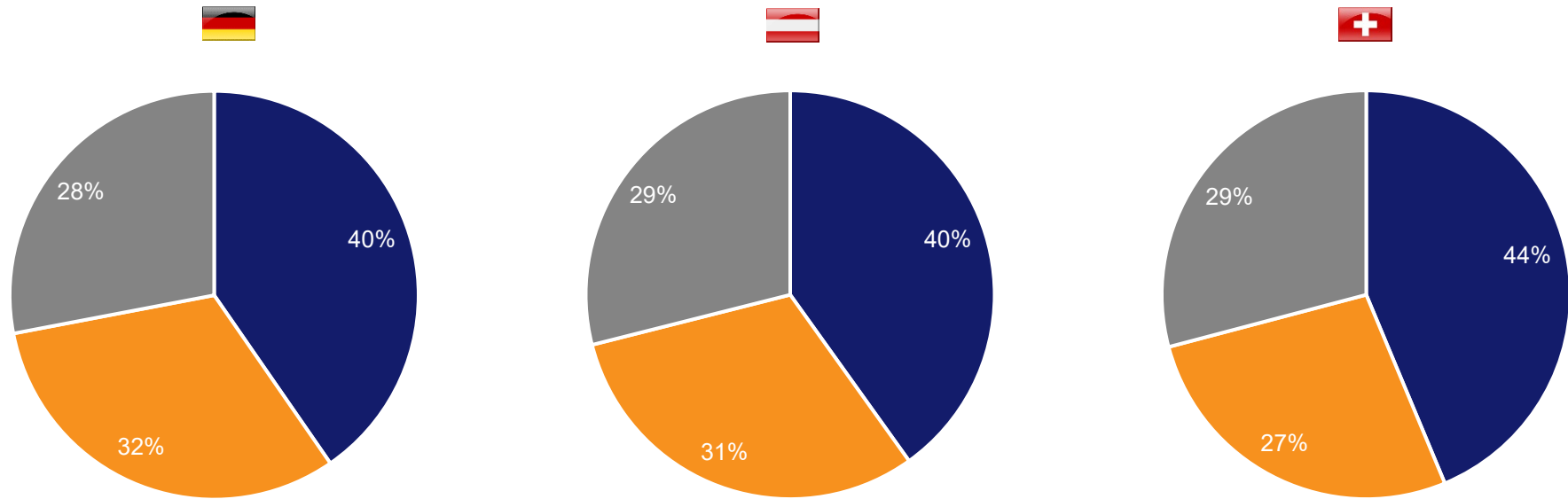
Around four out of ten consumers prefer markets with staff and would not shop in automated supermarkets, but about the same proportion would maybe try to shop there once.



Question 18: Another possible concept of retailers envisages fully automated supermarkets with digital assistants. Which statements regarding fully automated supermarkets apply to you?  
 Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502), multiple answers possible

# Likelihood of a purchase in fully automated supermarkets

If fully automated supermarkets offer the possibility to shop around the clock, 7 out of 10 consumers would do so or at least consider it.



■ Yes ■ Maybe ■ No

Question 19: Would you shop in a fully automated supermarket if it gave you the opportunity to do a little shopping at any time, e.g. around the clock and at weekends or in rural areas without a large supermarket?  
Base: All respondents (Germany: n = 1.001, Austria: n = 501, Switzerland: n = 502)

