



Flash Eurobarometer 509

Retail financial services and products

Report



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May-June 2022

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Survey requested by the European Commission, Directorate-General for Financial Stability, Financial Services and Capital Markets Union and coordinated by the Directorate-General for Communication

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The interpretations and opinions contained in it are solely those of the authors.

Flash Eurobarometer 509 – Ipsos European Public Affairs



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(DG COMM “Media Monitoring and Eurobarometer” Unit)

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Introduction

Retail financial services are a key part of daily life – for example, bank accounts, payment cards, consumer and mortgage credit, insurance and long-term savings products, notably to prepare for retirement.

Today, the way we bank is changing – fast. The COVID-19 pandemic has increased our digital interactions with financial service providers, to check our balance, pay and transfer money or invest. In addition, sustainable finance allows individuals to play their part in transforming the economy, for instance by taking out green loans or investing green. These trends can make it increasingly complex to make financial decisions. At the same time, evidence shows that retail investment has increased during the pandemic.

In this context, it is essential that EU citizens are well informed, treated fairly, and aware of risks and opportunities stemming from these new developments. Financial literacy, i.e. the knowledge, skills and attitudes needed to make good financial decisions, is more necessary than ever to ensure that every EU citizen can use retail financial services safely and reach their financial goals. The time is ripe to assess how citizens engage with changing financial services and products in Europe and to what extent sentiments and behaviours differ along socio-demographic lines.

Empowering individuals to make the most of finance reflects Commissioner McGuinness' overall vision – to make sure that the financial system works for people – as well as the wider Commission priority of an economy that works for people. This objective is central to DG FISMA's work on the capital markets union, as well as upcoming initiatives on instant payments, a retail investment strategy, open finance, and a digital euro.

On behalf of the European Commission, for Directorate-General Financial Stability, Financial Services and Capital Markets Union, Ipsos European Public Affairs interviewed a representative sample of citizens, aged 15 and over, in each of the 27 Member States of the European Union. Between 30 May and 14 June 2022, 27 862 interviews were conducted online (computer assisted web interviews). Survey data are weighted to known population proportions. The EU27 averages are weighted according to the size of the 15+ population of each EU Member State. A technical note on the methods applied to conduct the survey is appended as an annex to this report.

Notes:

- 1) Survey results are subject to sampling tolerances meaning that not all apparent differences between groups may be statistically significant. Thus, only differences that are statistically significant (at the 5% level) – i.e. where it can be reasonably certain that they are unlikely to have occurred by chance – are highlighted in the text.
- 2) Percentages may not add up to 100%, as they are rounded to the nearest percent. Due to rounding, it may also happen that the percentages for separate response options shown in the charts do not exactly add up to the totals shown in charts and tables, or mentioned in the text. Response percentages will exceed 100% if the question allowed respondents to select multiple responses.
- 3) In this report, countries are referred to by their official abbreviation. The abbreviations used in this report correspond to:

BE		Belgium	LT		Lithuania
BG		Bulgaria	LU		Luxembourg
CZ		Czechia	HU		Hungary
DK		Denmark	MT		Malta
DE		Germany	NL		Netherlands
EE		Estonia	AT		Austria
IE		Ireland	PL		Poland
EL		Greece	PT		Portugal
ES		Spain	RO		Romania
FR		France	SI		Slovenia
HR		Croatia	SK		Slovakia
IT		Italy	FI		Finland
CY		Rep. of Cyprus*	SE		Sweden
LV		Latvia			

* Cyprus as a whole is one of the 27 EU MS. However, the 'acquis communautaire' has been suspended in the part of the country which is not controlled by the government of the Republic of Cyprus. For practical reasons, only the interviews carried out in the part of the country controlled by the government of the Republic of Cyprus are included in the 'CY' category.

Key findings

Managing personal finances and information sources for financial decisions

- Across all Member States, a vast majority of respondents answer that they feel 'very' or 'quite confident' in managing their personal finances (from 77% in Greece to 94% in Sweden). Respondents also tend to feel confident in **managing money and transactions securely online, via web or apps**; the total proportion of 'confident' responses ranges from 58% in Bulgaria to 88% in Finland.
- More than four in ten respondents (45%) make decisions about personal finances based on **recommendations of bank staff or other financial advisors**, 36% use **specialist product comparisons or best-buy guidance** – e.g. a specialist magazine or price comparison website, and 35% rely on **recommendations from friends, family or acquaintances**. A handful of respondents (5%) answer that they follow advice from **social media and influencers** when making financial decisions.
- A handful of respondents (3%) reply that **they trust social media content 'a lot' to help them make financial decisions**. One in five respondents answer that they **'somewhat trust'** social media content when it comes to making financial decisions. The highest proportions of respondents showing some trust in social media content are seen in Bulgaria and Cyprus (both 39%); however, even in these two countries, more than half of respondents reply that that 'rather not trust' or 'not at all trust' social media content when making financial decisions (both 54%).

Consumption of financial services and products

- Across the EU, 90% of respondents reply that they have (or have had) **a current account**, 66% have **a payment product** (a debit or credit card) and 53% have **a savings account**. Close to a quarter of respondents (23%) mention that they have **a mortgage or home loan** and 15% reply that they have (or have had) **a consumer loan**. Another 22% answer that they have **a private pension or retirement product** and 26% say the same about **an investment product (funds, stocks or bonds)**. Finally, 8% reply that they have **crypto-currencies**.
- In total, **29% of respondents have changed provider for at least one of their financial products or services in the past five years**. The switching rates for individual products vary between 10% (a private pension or retirement product) and 21% (crypto-currencies). Respondents in Bulgaria are the most likely to report that they have switched provider for at least one of the products or services that they have in the past five years (40%), followed closely by Spain and Sweden (both 38%).
- In total, **20% of respondents report that at least one of the products or services they have was purchased in another EU Member State**. For most products and services, the proportion of this type of cross-border purchases varies between 5% (a consumer loan) and 15% (an investment product). For crypto-currencies, 40% of respondents reply that these were purchased in another EU Member State.

- Across the EU, **26% of respondents reply having (or having had) an investment product**; this figure varies from 10% in Cyprus to 60% in Sweden. **Among respondents who do not own an investment product, 47% reply that this is because they do not have sufficient money to invest.** Other reasons listed in the survey are selected by far less respondents – for example, 21% mention concerns about risks involved with investment products, 15% that they are not confident they will receive sufficient returns on their investment and 12% that they do not trust investment advice.

Access to ATMs and physical bank branches

- **A vast majority of respondents, across the EU, think it is easy to withdraw cash at ATMs or physical bank branches in the area where they live:** 46% find it ‘very easy’ and 40% ‘rather easy’. The proportion of respondents replying that withdrawing cash at ATMs or physical bank branches ranges from 64% in Malta, 67% in Belgium and 68% in Denmark to 95% in Bulgaria, and 93% in Croatia.

Use of digital financial services

- Most respondents use **a mobile banking app or website to authenticate their identity and check their balance.**¹ One in ten respondents use this type of app or website several times a day, 23% at the least once a day, 39% at least once a week, 13% at least once a month and 4% less than once a month. The most frequent users of this type of app are found in Sweden (where 21% of respondents even say they use this app several times a day).
- A majority of respondents also use **a mobile banking/payment app or website to pay either in shops or online.** Six per cent of respondents use this type of app or website several times a day, 14% at the least once a day, 31% at least once a week, 18% at least once a month and 9% less than once a month. In Cyprus, Poland and Sweden, about seven in ten respondents reply that they use a mobile banking/payment app or website at least once a week (or more frequently).

Awareness about the possible introduction of a digital euro

- **One in three respondents reply that they have heard that discussions are taking place about the possible introduction of a digital euro.** Of these respondents, however, most admit not being entirely clear about what these discussions means, although they would be interested to know more (23% vs 10% who closely follow the discussions). Among respondents who have not heard about the possible introduction a digital euro, those interested in finding out more about a digital euro (36%) outnumber those saying not being interested (27%). Respondents in Slovenia

¹ Respondents were asked about the use of mobile banking apps and other apps to manage financial products and services. It should be noted here that this Flash Eurobarometer was conducted via online interviews, which may have led to an increase in the proportion of respondents managing finances online.

(48%), Bulgaria, Cyprus and Slovakia (all 44%) are the most likely to have heard that discussions are taking place about the possible introduction of a digital euro.

Opinions about sustainable finance

- Somewhat more than six in ten respondents agree that it is **important for them that their savings and investments do not fund economic activities that have a negative impact on the planet** (24% 'strongly agree' and 38% 'rather agree' responses). About half of respondents agree that they are **more likely to invest in a financial product if they know it is sustainable** (11% 'strongly agree' and 38% 'rather agree').
- Nonetheless, just about three in ten respondents agree that **they receive information on the sustainable impact of financial products or services** (6% 'strongly agree' and 23% 'rather agree'). Similarly, only about one in three respondents agree that **they know whether their private savings and investments are invested into sustainable economic activities** (8% 'strongly agree' and 26% 'rather agree').

EU citizens' financial rights

- EU rules define EU citizens' basic rights when opening a bank account, transferring money, taking out a loan or buying insurance products. **In total, about one in five respondents say that their rights were breached opening a bank account, making payments, taking out a consumer loan or a loan to buy a home, buying an insurance policy or taking out an investment product.** For each of these banking and financial actions, between 4% and 8% of respondents reply that their rights were breached at least once in the past.
- Among respondents who felt their basic financial rights were breached, **about half filed a complaint.** This includes 34% who complained to the provider (e.g. a bank), 16% who complained to a national competent authority, 10% to a consumer rights protection association and 4% who filed a complaint to another organisation. Of those respondents who made a complaint, **a majority are satisfied with the way their complaint was handled:** 41% of respondents are 'rather satisfied' and 16% 'very satisfied'.

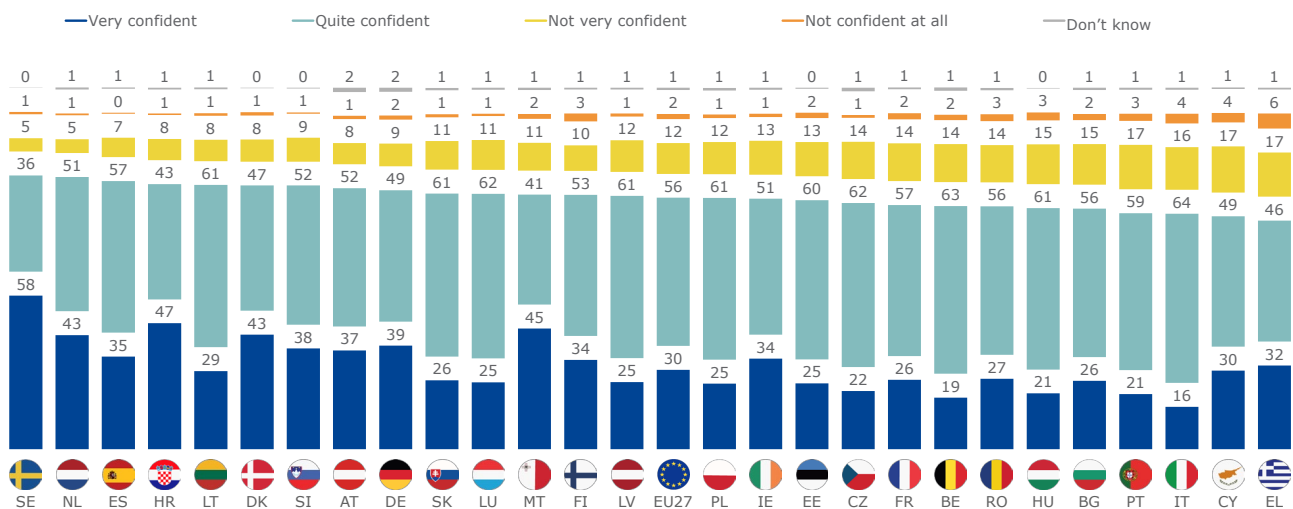
Section 1. Managing personal finances and information sources for financial decisions

1.1. Confidence in managing personal finances

Overall, across the EU, **almost nine in ten respondents report feeling confident in managing their personal finances**: 30% feel ‘very confident’ and 56% ‘quite confident’. Less than two in ten respondents reply that they feel ‘not very confident’ (12%) or ‘not confident at all’ (2%).

Across all Member States, a vast majority of respondents answer that they feel ‘very’ or ‘quite confident’ in managing their personal finances (from 77% in Greece to 94% in Sweden).² There is more variation across countries in the proportion feeling ‘very confident’ in managing their personal finances. In Sweden, this response is selected by 58% of respondents. In another four countries, this proportion is higher than 40% (Denmark, the Netherlands, Malta and Croatia). In Italy, on the other hand, just 16% of respondents feel ‘very confident’ in managing their personal finances.

DX2 How confident do you feel in managing your personal finances? (% by country)



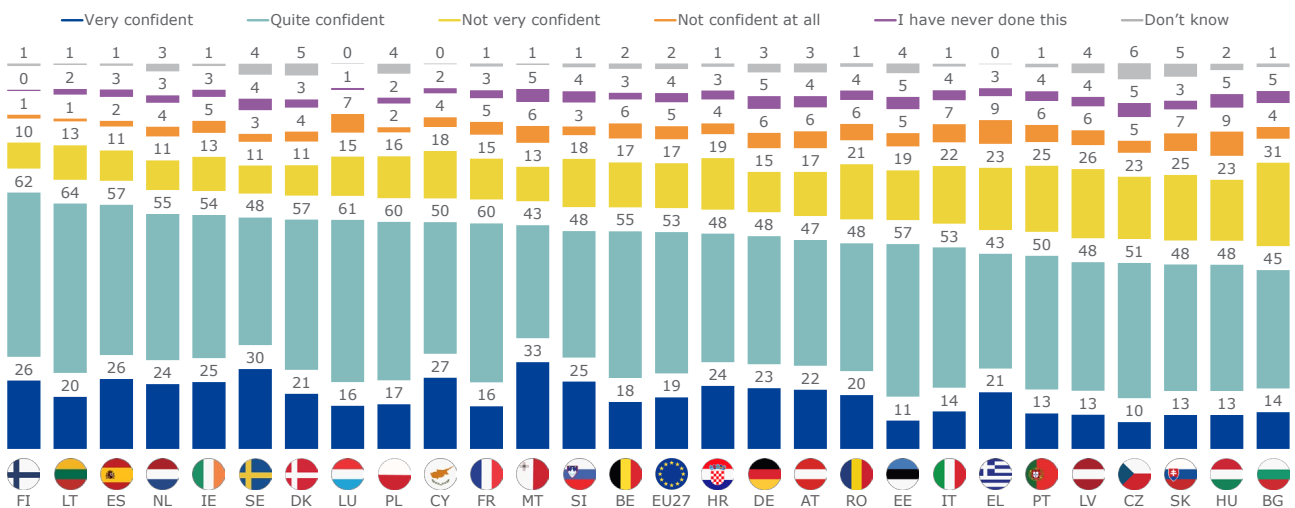
Base: All respondents (n=27 862)

² Due to rounding, the percentages shown in the charts do not always exactly add up to the totals mentioned in the text.

More than seven in ten respondents across the EU feel confident in **managing their money and transactions online in a secure way, via websites or apps** (19% feel ‘very confident’ and 53% ‘quite confident’), while less than a quarter feel ‘not very confident’ (17%) or ‘not confident at all’ (5%). A small share of respondents (4%) reply that they never manage their money or transactions online via websites or apps.³

In all EU Member States, a majority of respondents feel confident in managing money and transactions securely online, via web or apps. The total proportion of ‘confident’ responses ranges from 58% in Bulgaria to 88% in Finland. Finland is joined at the higher end of the country ranking by Lithuania and Spain (both 83% of ‘confident’ responses), while Bulgaria is joined at the lower end by Hungary (60%), Slovakia, Czechia and Latvia (all 61%).

DX3 How confident do you feel managing your money and transactions online securely, via websites or apps? (% by country)



Base: All respondents (n=27 862)

³ It should be noted here that this Flash Eurobarometer was conducted via online interviews, which may have led to an increase in the proportion of respondents managing finances online. Across the EU, 92% of households have access to the Internet; this figure varies between 84% for Bulgaria and 99% for Luxembourg and the Netherlands.

Socio-demographic considerations

Female respondents are less likely than male respondents to feel confident in managing their personal finances, especially when it comes to managing finances securely via websites or apps. While 77% of male respondents feel 'very' or 'quite confident' in managing money and transactions securely online (via web or apps), this figure is 68% for female respondents.

Although older respondents are more likely than their younger counterparts to report feeling confident in managing their personal finances (88% total 'confident' responses for those aged 55 and over vs 80% for those aged 15-24), younger respondents are far more likely to feel confident in managing their finances securely via websites or apps (79% total 'confident' responses for those aged 15-24 vs 65% for those aged 55 and over).

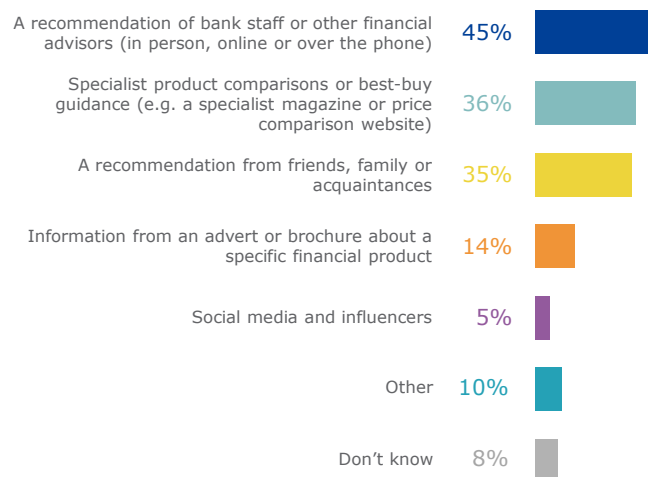
Confidence in managing finances – both in general or via websites and apps – increases with respondents' level of education. Among respondents who completed their education aged 20 or above, 88% reply feeling 'very' or 'quite confident' in managing their personal finances and 77% say the same about managing money and transactions securely online (via web or apps); the corresponding figures for those who completed their education aged 15 or below are 82% and 65%, respectively.

1.2. Sources of information when making financial decisions

Respondents were asked what sources of information (out of a list of five options) they use when making decisions about personal finances.

More than four in ten respondents (45%) make decisions about personal finances based on **recommendations of bank staff or other financial advisors**. More than a third (36%) use **specialist product comparisons or best-buy guidance** – e.g. a specialist magazine or a price comparison website – and a similar proportion (35%) rely on **recommendations from friends, family or acquaintances**. Less than two in ten respondents (14%) use **information from an advert or brochure about a specific financial product**. Finally, 5% of respondents answer that they follow advice from **social media and influencers** when making financial decisions.

Q1 What sources of information do you use when making decisions about your personal finances? (Multiple answers allowed) (% EU27)



Base: All respondents (n=27 862)

In 15 Member States, in line with the EU average results, **recommendations provided by bank staff or other financial advisors** are the **highest-ranking source of information** when making decisions about personal finances. The proportion of respondents selecting this response is the highest in Luxembourg (56%) and Italy (57%). In Cyprus and Greece, on the other hand, this information source is mentioned by less than half as many respondents (17% and 22%, respectively), while the highest-ranking source of information in these countries is **specialist product comparisons and best-buy guidance**, such as a specialist magazine or a price comparison website (mentioned by 40% of respondents in Cyprus and 52% in Greece). This source of information is also the highest-ranking one in another seven countries, such as Bulgaria (46%) and Estonia (44%). In three Member States, the largest share of respondents reply that they rely on **recommendations from friends, family or acquaintances** when making financial decisions: Ireland (44%), Latvia (40%) and Lithuania (38%).

Q1 What sources of information do you use when making decisions about your personal finances? (Multiple answers allowed) (% by country)

		A recommendation of bank staff or other financial advisors	Specialist product comparisons or best-buy guidance	A recommendation from friends, family or acquaintances	Information from an advert or brochure about a specific financial product	Social media and influencers	Other	Don't know
EU27		45	36	35	14	5	10	8
BE		51	27	29	10	3	9	12
BG		38	46	34	23	7	5	5
CZ		33	42	34	15	4	8	7
DK		46	32	32	6	3	13	10
DE		42	37	34	19	6	14	10
EE		33	44	38	15	6	9	8
IE		37	28	44	14	5	11	7
EL		22	52	28	18	8	9	4
ES		51	36	40	11	4	10	6
FR		49	29	37	10	4	9	8
HR		38	42	41	28	5	8	4
IT		57	33	30	12	3	6	7
CY		17	40	34	24	8	12	3
LV		32	30	40	13	5	10	8
LT		31	36	38	11	4	14	8
LU		56	27	33	11	5	4	9
HU		40	43	32	16	5	6	5
MT		36	25	31	10	8	15	4
NL		37	42	36	14	2	13	10
AT		51	34	32	14	6	9	7
PL		35	42	36	16	9	7	10
PT		43	41	32	13	7	8	8
RO		44	39	34	19	9	7	6
SI		41	39	34	16	6	10	6
SK		43	29	30	18	6	9	6
FI		36	34	32	11	9	9	14
SE		38	33	35	8	7	16	12

The higher the proportion selecting a source of information, the **darker blue** the cell. The highest-ranking source of information for each country is shown in **green**

Base: All respondents (n=27 862)

Socio-demographic considerations

Differences in use of various source of information by gender tend to be minor. The most important exception are specialist product comparisons and best-buy guidance, which are more frequently used by male respondents (41% vs 31% for female respondents). Female respondents, in turn, are somewhat more likely to make decisions about personal finances based on recommendations of bank staff or other financial advisors (46% vs 43%) and from friends, family or acquaintances (37% vs 32%).

The older the respondents the more likely they are to follow recommendations of bank staff or other financial advisors when making final decisions (from 36% for those aged 14-25 to 48% for those aged 55 and over) and the younger the respondents are the more likely they are to mention recommendations from friends, family or acquaintances (from 26% for those aged 55 and over to 48% for those aged 15-24). Respondents aged 20-39 are overall the most likely to mention specialist product comparisons or best-buy guidance (45% vs e.g. 28% of those aged 55 and over).

Most sources of information are more frequently mentioned by higher educated respondents, the exception being recommendations of bank staff or other financial advisors (mentioned by between 44% and 46% of respondents across all educational groups). The largest difference is seen for specialist product comparisons or best-buy guidance, which is mentioned by 42% of respondents who completed their education aged 20 or above compared to 23% of those who completed their education aged 15 or below.

Q1 What sources of information do you use when making decisions about your personal finances? (Multiple answers allowed) (% by socio-demographics)

	Specialist product comparisons or best-buy guidance (e.g. a specialist magazine or price comparison website)	Information from an advert or brochure about a specific financial product	A recommendation of bank staff or other financial advisors (in person, online or over the phone)	A recommendation from friends, family or acquaintances	Social media and influencers	Other	Don't know
EU27	36	14	45	35	5	10	8
Gender							
Male	41	16	43	32	6	10	7
Female	31	12	46	37	4	9	9
Age							
15-24	40	17	36	48	9	6	8
25-39	45	19	41	43	8	7	7
40-54	38	15	46	34	5	9	9
55+	28	11	48	26	2	12	9
Education (age when completed)							
Up to 15 years	23	11	44	28	4	12	12
16-19 years	29	12	46	31	3	10	9
20+ years	42	16	46	35	5	9	5
Still studying	40	15	37	50	9	7	8

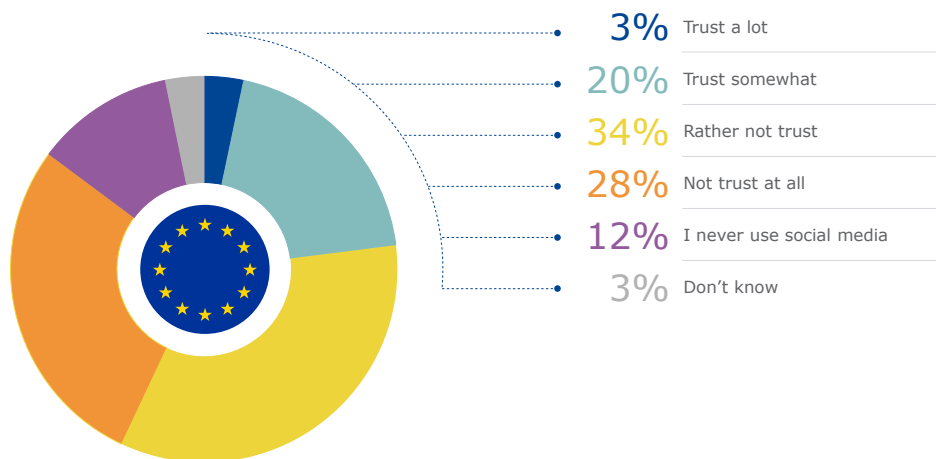
Base: All respondents (n=27 862)

1.3. Trust in social media when it comes to making financial decisions

It was noted in the previous section that few respondents (5%) use social media and influencers as a source of information when making decisions about their personal finances. In line with this, just 3% of respondents reply that **they trust social media content 'a lot' to help them make financial decisions**. One in five respondents answer that they **'somewhat trust'** social media content when it comes to making financial decisions.

Respondents who do not trust social media content when making financial decisions outnumber those showing some level of trust: 34% do 'rather not trust' and 28% do 'not at all trust' social media content to help them make financial decisions.

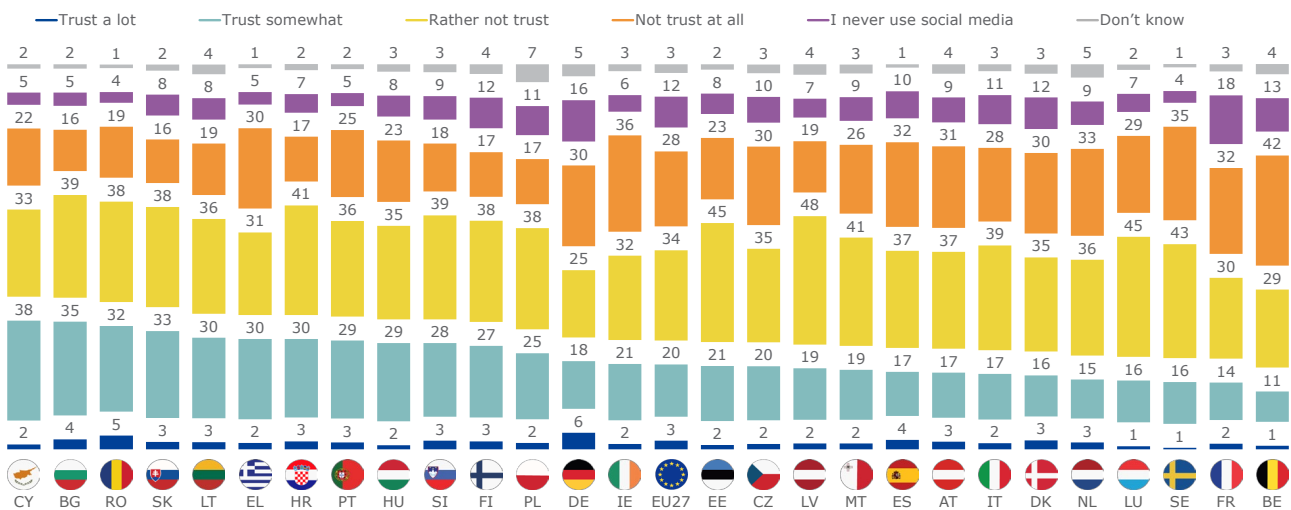
Q2 To what extent would you trust social media content to help you make financial decisions? (% EU27)



Base: All respondents (n=27 862)

Across all Member States, respondents answering that they **do not trust social media content when it comes to making financial decisions** outnumber those expressing trust in social media content. The highest proportions of respondents showing some trust in social media content are seen in Bulgaria and Cyprus (both 39%); however, even in these two countries, more than half of respondents reply that that ‘rather not trust’ or ‘not at all trust’ social media content when making financial decisions (both 54%). The proportion of respondents who do not trust social media content increases to 70% - or more – in Belgium (71%), Luxembourg (74%) and Sweden (78%).

Q2 To what extent would you trust social media content to help you make financial decisions?
(% by country)



Base: All respondents (n=27 862)

Socio-demographic considerations

Although trust in social media content to help make financial decisions remains low across all socio-demographic categories, some differences are found. Trust in social media to help them make financial decisions is somewhat higher among male respondents (25% vs 21% for female respondents) and decreases with age (from 33% for those aged 15-24 to 23% for those aged 54 and over).

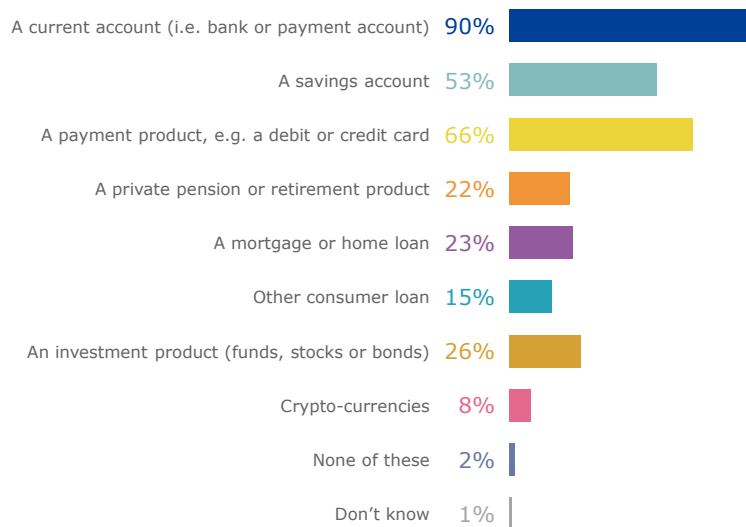
Section 2. Consumption of financial services and products

2.1. Ownership of financial products and services

Respondents were asked which financial products they currently have (or have had), and they were presented with a list of eight financial products from which they could select multiple items.

Across the EU, 90% of respondents reply that they have (or have had) **a current account**, 66% have **a payment product** (a debit or credit card) and 53% have **a savings account**. Close to a quarter of respondents (23%) mention that they have **a mortgage or home loan** and 15% reply that they have (or have had) **a consumer loan**. Another 22% answer that they have **a private pension or retirement product** and 26% say the same about **an investment product (funds, stocks or bonds)**. Finally, 8% reply that they have **crypto-currencies**.⁴

Q3 Which of the following financial products do you currently have or have you had? (Multiple answers allowed) (% EU27)



Base: All respondents (n=27 862)

⁴ As already noted, this Flash Eurobarometer was conducted via online interviews, which may have led to an increase in the proportion of respondents having crypto-currencies. That said, 2021 was a breakout year for crypto-currencies; for example, a global survey conducted in February 2022 showed that about half of the crypto owners surveyed purchased crypto for the first time in 2021 (Source: Gemini, 2022, Global state of crypto report).

The proportion of respondents who report having a **current account** ranges from 67% in Greece to 96% in Croatia and Sweden. Similarly, between 53% of respondents in Greece and 89% in Luxembourg report using **a payment product, such as a debit or credit card**. There is more variation across the Member States in the proportion of respondents who answer that they have a savings account: from 23% in Hungary and Italy to 92% in Luxembourg.

The remaining products or services are less commonly owned by respondents, but there is substantial variation across Member States. For example, in about half of the Member States, not more than one in five respondents reply that they have (or have had) a private pension or retirement products. In Denmark and Sweden, on the other hand, about half of respondents mention this type of product (52% and 46% respectively). Similarly, in Sweden, 60% of respondents reply that they have (or have had) an investment product, such as funds, stocks or bonds; in the remaining Member States, this figure varies between 10% in Cyprus and 42% in Finland.

The proportion of respondents who report to own crypto-currencies is lowest in France (5%), Italy and Germany (both 6%) and highest in Croatia (16%) and Slovenia (18%).

Q3 Which of the following financial products do you currently have or have you had? [MULTIPLE ANSWERS] (% by country)

		A current account (i.e. bank or payment account)	A savings account	A payment product, e.g. a debit or credit card	A private pension or retirement product	A mortgage or home loan	Other consumer loan	An investment product (funds, stocks or bonds)	Crypto-currencies	None of these	Don't know
EU27		90	53	66	22	23	15	26	8	2	1
BE		94	89	72	36	34	14	32	7	1	1
BG		86	36	76	15	10	28	13	13	1	1
CZ		94	58	59	41	17	15	24	12	1	0
DK		93	70	69	52	42	20	36	8	1	1
DE		93	57	57	20	18	12	33	6	2	1
EE		94	40	69	29	24	21	30	12	1	1
IE		92	74	75	39	29	21	21	11	1	1
EL		67	54	53	6	17	11	11	10	6	1
ES		87	44	72	27	36	22	27	8	1	1
FR		95	76	71	18	26	14	22	5	1	1
HR		96	39	78	12	15	30	17	16	1	0
IT		82	23	64	20	18	9	31	6	4	1
CY		78	58	61	7	23	14	10	13	2	1
LV		89	34	66	26	13	19	11	8	2	1
LT		87	24	65	26	12	13	14	11	2	1
LU		95	92	89	37	46	24	36	14	0	1
HU		89	23	76	21	16	16	19	8	3	1
MT		76	72	63	23	24	9	37	10	2	1
NL		93	87	72	31	48	7	19	12	1	1
AT		92	66	64	22	16	9	32	12	1	1
PL		92	47	70	10	13	21	15	8	2	1
PT		89	53	65	17	28	19	23	12	2	1
RO		82	33	60	26	11	18	12	8	4	1
SI		95	37	63	13	13	17	22	18	1	1
SK		93	53	62	19	21	18	25	12	2	0
FI		94	60	76	12	27	27	42	9	0	1
SE		96	85	79	46	42	23	60	10	1	1

The higher the proportion selecting the response, the **darker blue** the cell. The highest-ranking response for each country is shown in **green**

Base: All respondents (n=27 862)

Socio-demographic considerations

Male respondents are more likely than their female counterparts to report having (or having had) an investment product (32% vs 20%). Male respondents are also more likely to own crypto-currencies (12% vs 4% of female respondents).

As expected, the youngest age group is less likely to own (or have owned) most of the financial products or services listed in the survey, the exception being crypto-currencies. Those aged between 40-54 are overall the most likely to own the different financial products and services. For example, 34% of those aged 40-54 report having a mortgage or home loan, compared to 26% of those aged 25-39, 20% of those aged 55 and over and 5% of those aged 15-24.

Ownership of the different financial products or services also tends to be higher among higher educated respondents. For instance, 61% of respondents who completed their education aged 20 or above have a savings account, compared to 40% of those who completed their education aged 15 or below. Similarly, 32% of respondents who completed their education aged 20 or above have (or have had) an investment product, such as funds, stocks or bonds, compared to 17% of those who completed their education aged 15 or below.

Q3 Which of the following financial products do you currently have or have you had? (% by socio-demographics)

	A current account (i.e. bank or payment account)	A savings account	A payment product, e.g. a debit or credit card	A private pension or retirement product	A mortgage or home loan	Other consumer loan	An investment product (funds, stocks or bonds)	Crypto-currencies	None of these	Don't know
EU27	90	53	66	22	23	15	26	8	2	1
Gender										
Male	90	54	68	24	24	17	32	12	2	1
Female	89	52	65	20	22	14	20	4	3	1
Age										
15-24	78	46	55	6	5	5	16	13	4	2
25-39	88	58	64	20	26	15	24	14	2	1
40-54	91	55	69	28	34	20	29	8	2	1
55+	93	52	70	24	20	16	28	3	2	1
Education (age when completed)										
Up to 15 years	79	40	48	13	16	11	17	3	7	2
16-19 years	92	48	64	20	20	16	23	6	2	1
20+ years	93	61	74	28	30	18	32	9	1	0
Still studying	80	51	58	7	6	7	18	12	4	2

Base: All respondents (n=27 862)

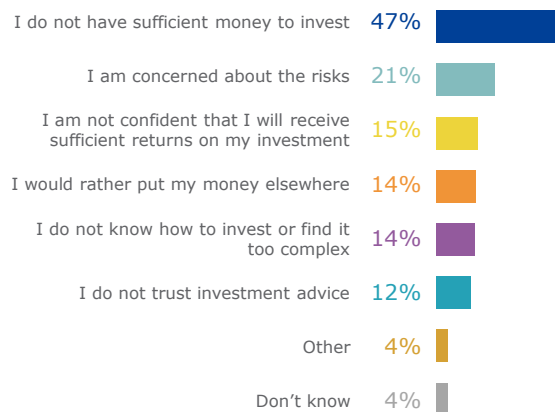
2.2. Investments products

In the previous section, it was noted that, across the EU, 26% of respondents reply having (or having had) an investment product; this figure varies from 10% in Cyprus to 60% in Sweden.

Respondents who replied that they do not have investment products, such as funds, stock or bonds, were asked to explain why they do not have this type of financial product. Respondents were presented with a list of six possible explanations from which they could select multiple answers.

Overall, across the EU, **47% of respondents who do not have any investment products reply that this is because they do not have sufficient money to invest**. Other reasons listed in the survey are selected by far less respondents – for example, 21% mention concerns about risks involved with investment products, 15% that they are not confident they will receive sufficient returns on their investment and 12% that they do not trust investment advice.

Q6 You replied that you do not have any investment products (e.g. funds, stocks or bonds). Can you explain why not? (Multiple answers allowed) (% EU27)



Base: Respondents who do not have any investment products (n=20 725)

In line with the EU overall results, **in all Member States, not having sufficient money to invest is the most-selected reason for not having investment products**, with the share selecting this reason ranging from 30% in the Netherlands to 61% in Hungary. Hungary is joined at the higher end of the country ranking by Poland (54%) and Finland (53%), while the Netherlands is joined at the lower end by Luxembourg, Malta and Sweden (all 39%).

All other reasons are selected by smaller shares of respondents. For example, the share of respondents replying that they are concerned about the risks varies between 14% in Bulgaria and Greece and 28% in Spain. Similarly, the share of respondents saying they do not have investment products because they do not know how to invest or find it too complex ranges from 8% in Hungary to 24% in Ireland.

Q6 You replied that you do not have any investment products (e.g. funds, stocks or bonds). Can you explain why not? (Multiple answers allowed) (% by country)

		I do not have sufficient money to invest	I am concerned about the risks	I am not confident that I will receive sufficient returns on my investment	I would rather put my money elsewhere	I do not know how to invest or find it too complex	I do not trust investment advice	Other	Don't know
EU27		47	21	15	14	14	12	4	4
BE		47	23	16	11	20	15	4	5
BG		45	14	24	14	22	13	1	1
CZ		41	24	22	11	16	11	4	4
DK		42	15	13	12	21	6	7	8
DE		48	20	14	12	12	15	6	5
EE		46	14	21	13	21	11	4	2
IE		40	19	22	14	24	7	4	3
EL		52	16	14	13	13	14	3	2
ES		43	28	14	16	12	11	4	4
FR		47	18	12	19	15	13	4	4
HR		50	18	25	12	16	11	4	2
IT		46	26	16	11	12	13	4	4
CY		50	18	13	13	14	18	2	2
LV		52	17	23	14	16	12	3	2
LT		46	16	26	15	17	14	4	3
LU		39	25	13	15	22	12	5	4
HU		61	18	15	10	8	13	4	2
MT		39	16	19	18	17	8	8	3
NL		30	22	19	22	17	15	5	8
AT		47	24	11	16	11	16	4	5
PL		54	20	14	14	14	12	2	3
PT		49	18	21	20	13	6	1	3
RO		52	21	14	13	16	6	2	3
SI		45	15	18	19	10	14	5	3
SK		48	21	23	10	11	14	4	4
FI		53	15	14	16	17	7	3	6
SE		39	15	9	12	23	5	8	11

The higher the proportion selecting the response, the **darker blue** the cell. The highest-ranking response for each country is shown in **green**

Base: Respondents who do not have any investment products (n=20 725)

Socio-demographic considerations

Female respondents are somewhat more likely than their male counterparts to mention not having sufficient money to invest (50% vs 45%), male respondents are somewhat more likely to reply that they would rather put their money elsewhere (17% vs 12%).

Older respondents are more likely to select not having sufficient money to invest (from 43% of those aged 15-24 to 54% for those aged 55 and over), while younger respondents are more likely to report not knowing how to invest or finding it too complex (from 7% for those aged 55 and over to 26% for those aged 15-24).

Differences among respondents with different levels of education also tend to be minor. While 53% of the respondents who completed their education aged 16-19 mention not having sufficient money to invest, this figure is 44% for those who completed their education aged 20 and above and 46% for those who completed their education when aged 15 or younger.

Q6 You replied that you do not have any investment products (e.g. funds, stocks or bonds). Can you explain why not? (Multiple answers allowed) (% by socio-demographics)

	I do not have sufficient money to invest	I do not know how to invest or find it too complex	I am not confident that I will receive sufficient returns on my investment	I am concerned about the risks	I do not trust investment advice	I would rather put my money elsewhere	Other	Don't know
EU27	47	14	15	21	12	14	4	4
Gender								
Male	45	13	16	21	14	17	4	4
Female	50	15	14	21	11	12	4	4
Age								
15-24	43	26	14	20	9	15	7	6
25-39	40	21	17	24	13	17	3	4
40-54	45	12	15	22	13	15	4	4
55+	54	7	14	19	14	12	4	3
Education (age when completed)								
Up to 15 years	46	11	15	23	16	11	6	5
16-19 years	53	10	14	20	12	13	3	4
20+ years	44	15	17	22	13	16	4	3
Still studying	47	27	14	20	9	14	6	5

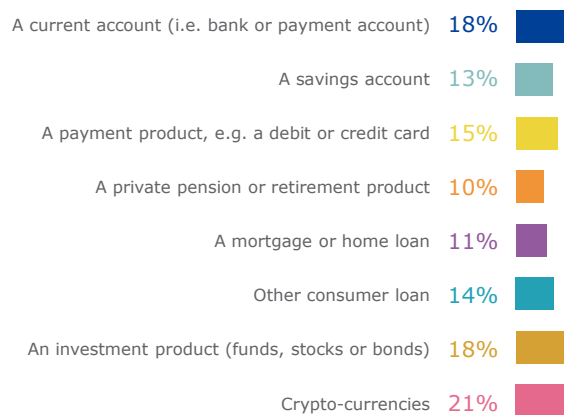
Base: Respondents who do not have any investment products (n=20 725)

2.3. Switching providers in the last five years

Respondents were next asked if, in the last five years, they have changed provider for any of the financial products they own. In total, **29% of respondents have changed provider** for at least one of their financial products or services in the past five years.

The figure below shows for each product or service included in the survey, the proportion of respondents (out of those who own the product or service) who have changed provider in the past five years. The switching rates vary between 10% (a private pension or retirement product) and 21% (crypto-currencies).

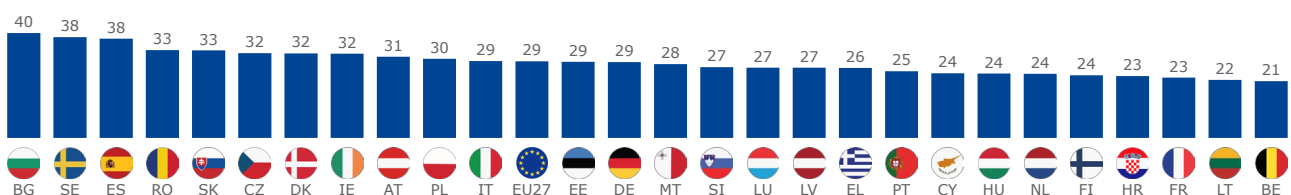
Q5 In the last 5 years, have you changed provider of any of these products and services? (% 'switched', EU27)



Base: Respondents who have (or have had) the product/services; from n=2 896 (crypto-currencies) to n=25 071 (a current account)

Respondents in Bulgaria are the most likely to report that they have switched provider for at least one of their financial products or services in the past five years (40%), followed closely by Spain and Sweden (both 38%). In the countries at the lower end of the country ranking, the switching rates are only half as high, for example, 21% in Belgium and 22% in Lithuania.

Q5 In the last 5 years, have you changed provider of any of these products and services? (% 'switched provider for at least one product/service', by country)



Base: Respondents who have (or have had) at least one product/services (n=27 215)

Socio-demographic considerations

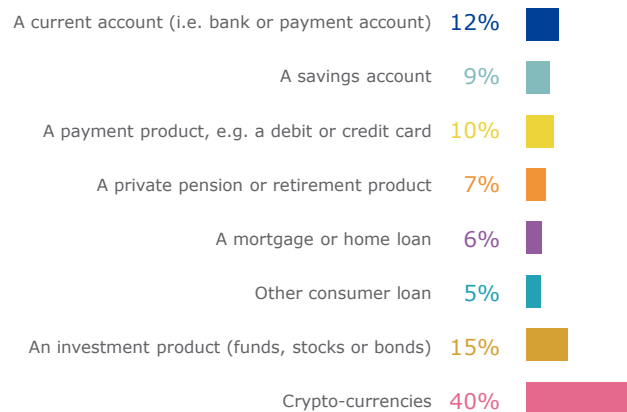
Socio-demographic groups more likely to have switched provider for one or more of the financial products or services that they own in the past five years are: male respondents (34% vs 25% of female respondents), those aged 25-39 (42% vs e.g. 31% of those aged 40-54 and 20% of those aged 55 and over) and higher educated respondents (33% of those who completed their education aged 20 and above vs 27% of those who completed their education aged 15 or below).

2.4. Cross-border purchases of financial products and services

Respondents were also asked if they had purchased any financial products or services in another EU Member State. In total, 20% of respondents report that **at least one of the products or services they have was purchased in another EU Member State**.

The figure below shows for each product or service included in the survey, the proportion of respondents (out of those that own the product or service) who have purchased the product or service in another EU Member State. For most products and services, the proportion of this type of cross-border purchases varies between 5% (a consumer loan) and 15% (an investment product). For crypto-currencies, 40% of respondents reply that these were purchased in another EU Member State.

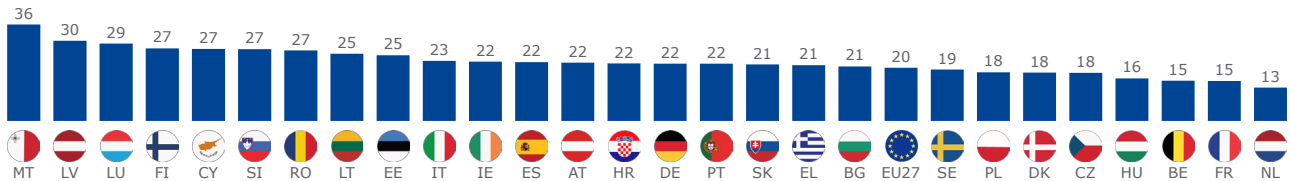
Q4 Which of these products and services did you purchase in another EU Member State?
(% 'purchased in another EU MS', EU27)



Base: Respondents who have (or have had) the product/services; from n=2 896 (crypto-currencies) to n=25 071 (a current account)

In Malta, 36% of respondents reply that at least one of the products or services they have was purchased in another EU Member State. In Latvia and Luxembourg, this proportion is 30% and 29% respectively. In the Netherlands, on the other hand, just 13% of respondents reply that at least one of the products or services they have was purchased in another EU Member States.

Q4 Which of these products and services did you purchase in another EU Member State?
(% 'purchased at least one product/service in another EU MS', by country)



Base: Respondents who have (or have had) at least one product/services (n=27 215)

Socio-demographic considerations

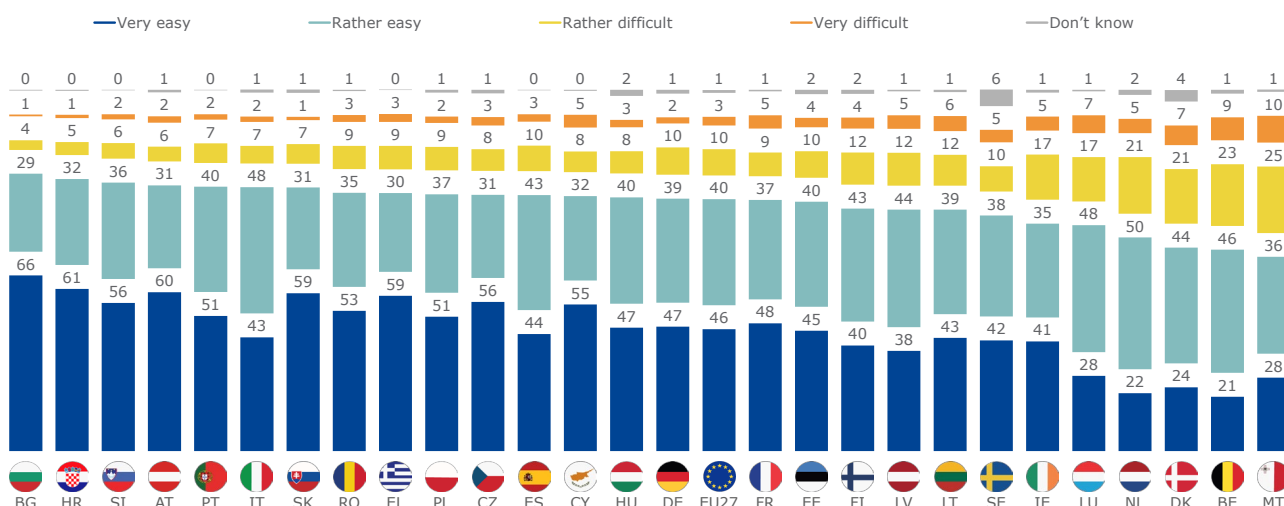
Socio-demographic groups more likely to have purchased one or more of their financial products or services in another EU Member State are: male respondents (25% vs 16% of female respondents), those aged 15-24 and 25-39 (29%-31% vs 21% of those aged 40-54 and 11% of those aged 55 and over).

Section 3. Access to ATMs and physical bank branches

A vast majority of respondents, across the EU, think it is easy to withdraw cash at ATMs or physical bank branches in the area where they live: 46% find it ‘very easy’ and 40% ‘rather easy’. A minority of respondents think that withdrawing cash at ATMs or physical bank branches in their area is ‘rather difficult’ (10%) or ‘very difficult’ (3%).

The country-level analysis shows that the proportion of respondents replying that withdrawing cash at ATMs or physical bank branches is easy is above 60% in all countries, ranging from 64% in Malta, 67% in Belgium and 68% in Denmark to 95% in Bulgaria, and 93% in Croatia. In Sweden, Finland, Slovakia, and Slovenia, almost two-thirds of respondents think it is ‘very easy’ to withdraw cash at ATMs or physical bank branches in the area where they live.

Q7 Thinking about the area where you live, how easy or difficult is it to withdraw cash at ATMs or physical bank branches? (% by country)



Base: All respondents (n=27 862)

There are no noteworthy differences across socio-demographic groups for this question.

Section 4. Use of digital financial services

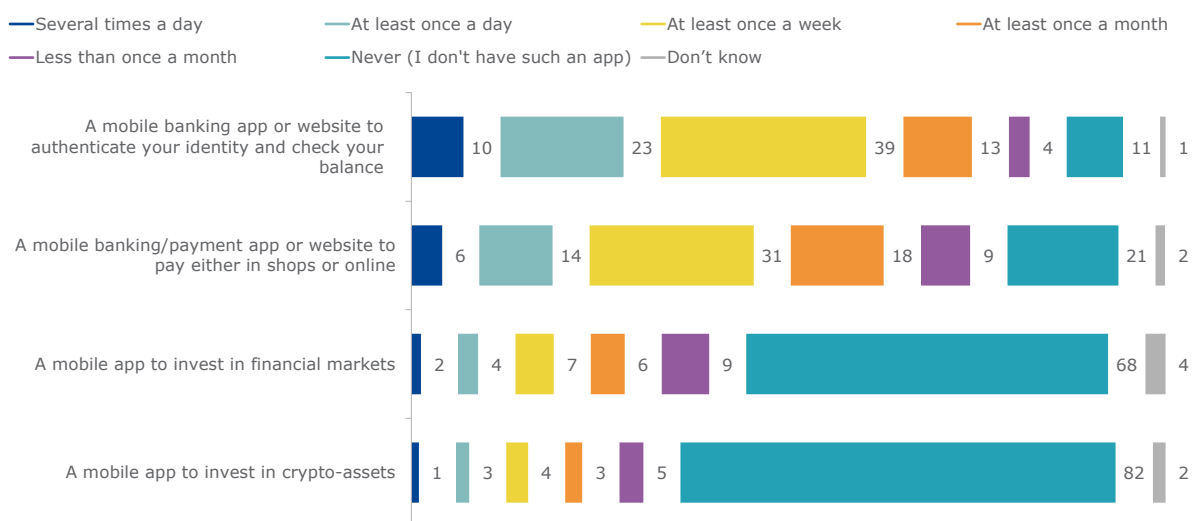
Respondents were asked about the use of mobile banking apps and other apps to manage financial products and services. It should be noted here that this Flash Eurobarometer was conducted via online interviews, which may have led to an increase in the proportion of respondents managing finances online. Across the EU, 92% of households have access to the Internet; this figure varies between 84% for Bulgaria and 99% for Luxembourg and the Netherlands (Source: Eurostat).

Most respondents use **a mobile banking app or website to authenticate their identity and check their balance**. One in ten respondents use this type of app or website several times a day, 23% at the least once a day, 39% at least once a week, 13% at least once a month and 4% less than once a month.

A majority of respondents also use **a mobile banking/payment app or website to pay either in shops or online**. Six per cent of respondents use this type of app or website several times a day, 14% at the least once a day, 31% at least once a week, 18% at least once a month and 9% less than once a month.

Given that investment products and crypto-currencies are less commonly owned by respondents (see Chapter 2), most respondents are not using any apps to invest in financial markets or crypto assets. Focussing solely on respondents who do use this type of apps, however, it can be observed that these apps are used somewhat less frequently than mobile banking and payments apps. For example, among users of a mobile app to invest in financial markets, 32% use the app less than once a month.

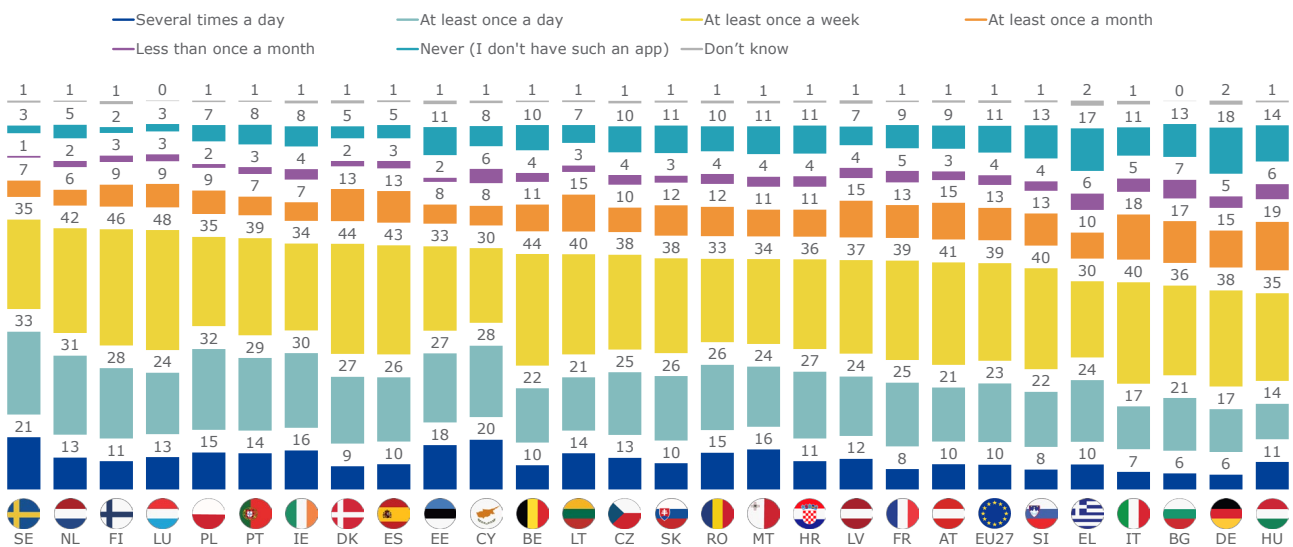
Q9 How often do you use the following digital financial services in your daily life? (% EU27)



Base: All respondents (n=27 862)

In all Member States, a majority of respondents report using **a mobile banking app or website to authenticate their identity or check their balance** at least once a week (or more frequently). The most frequent users of this type of app are found in Sweden (where 21% of respondents even say they use this app several times a day). Respondents in Hungary, Germany, Bulgaria, Italy and Greece are overall the least frequent users of a mobile banking app to authenticate their identity or check your balance. In these countries, a somewhat higher number reply that they use this app only about once a month (between 10% and 19%) or that they do not use this type of app at all (between 11% and 18%).

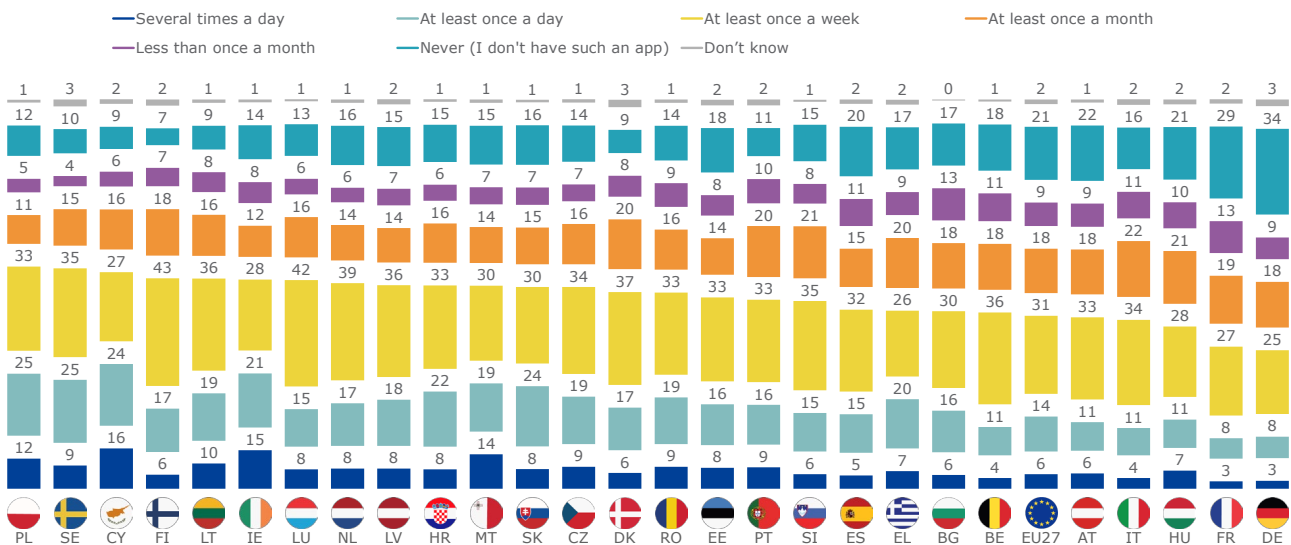
Q9 How often do you use the following digital financial services in your daily life?
A mobile banking app or website to authenticate your identity and check your balance (% by country)



Base: All respondents (n=27 862)

In Cyprus, Poland and Sweden, about seven in ten respondents reply that they use **a mobile banking/payment app or website to pay either in shops or online** at least once a week (or more frequently). In Germany and France, respondents are overall the least likely to say they use this app at least on a weekly basis (37%-38%) and they are the most likely to reply not using this app at all (34% and 29% respectively).

Q9 How often do you use the following digital financial services in your daily life?
A mobile banking/payment app or website to pay either in shops or online
(% by country)



Base: All respondents (n=27 862)

Given that fewer respondents own an investment product or crypto-currencies, the results for using apps to manage this type of products are not discussed at a country level.

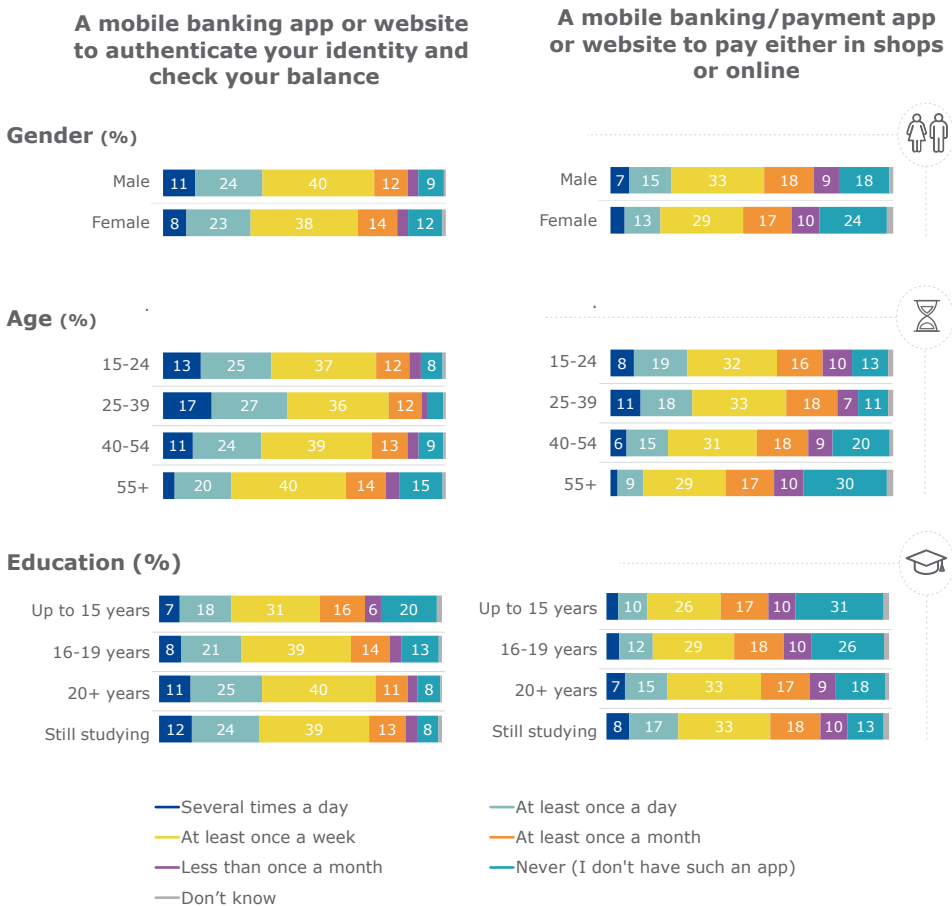
Socio-demographic considerations

Differences in the frequency of mobile banking and payments app usage between male and female respondents are minor. Yet, female respondents are more likely to say that they never use a mobile banking/payment app or website to make payments in shops or online (24% vs 18% of male respondents).

The younger respondents are the more likely they are to be frequent users of mobile banking and payments apps or websites. For example, among respondents aged 55 and over, 30% reply they never use a mobile banking/payment app or website to make payments in shops or online, compared to 11% of those aged 25-39. In the latter age group, 11% reply that they use this app several times a day and 18% at least once a day.

Higher educated respondents are also more likely to be frequent users of mobile banking and payments apps or websites. For example, of those who completed their education aged 15 or below, 20% report never using mobile banking app or website to authenticate their identity or to check their balance, compared to 8% of those who completed their education age 20 and above. Among these highest-educated respondents, 11% reply that they use this app or website several times a day and 25% that they do so at least once a day.

Q9 How often do you use the following digital financial services in your daily life?
(% by socio-demographics)



Note: Data labels not shown for 5% and under
Base: All respondents (n=27 862)

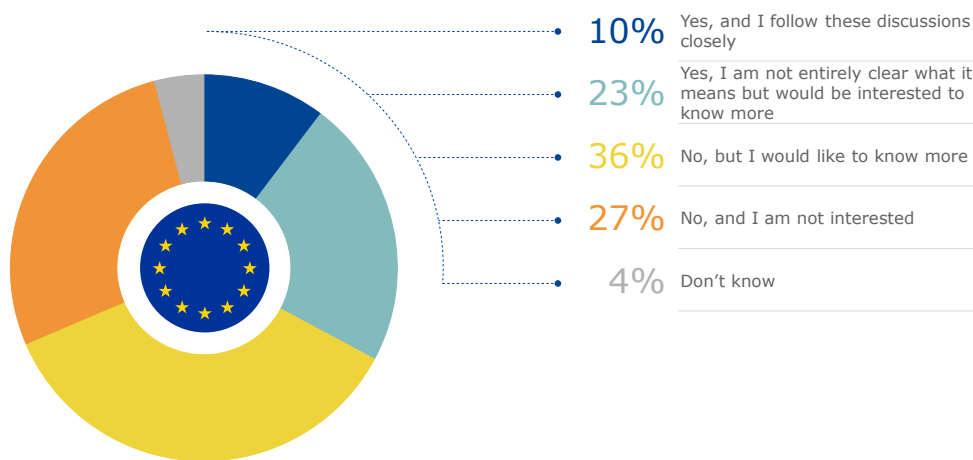
Section 5. Awareness about the possible introduction of a digital euro

Respondents were explained that a **digital euro** would be an electronic form of money, issued by the European Central Bank, accessible to all citizens and firms. A digital euro would be used alongside traditional coins and banknotes, and other electronic means of payment.

One in three respondents reply that they have heard that discussions are taking place about the possible introduction of a digital euro. Of these respondents, however, most admit not being entirely clear about what these discussions means, although they would be interested to know more (23%), while fewer closely follow the discussions about the introduction of a digital euro (10%).

Almost two-thirds of respondents have not heard of discussions about the possible introduction of a digital euro. Among these respondents, those interested in finding out more about a digital euro (36%) outnumber those saying not being interested (27%).

Q8 Have you heard that discussions are taking place about the possible introduction of a digital euro? (% EU27)



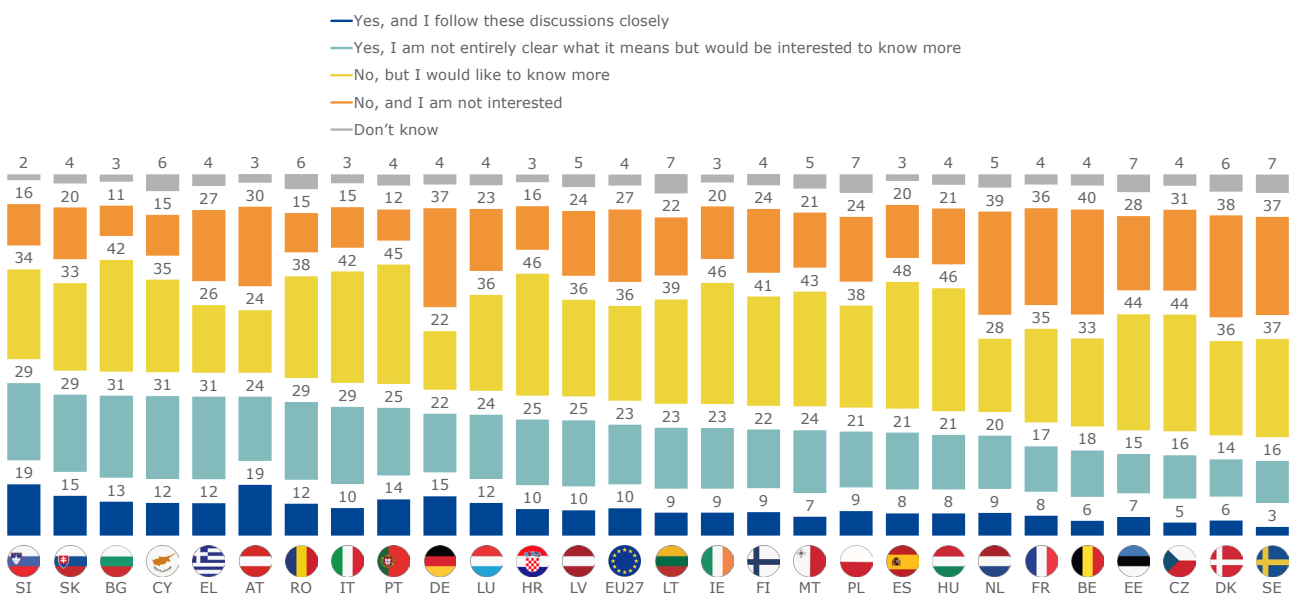
Base: All respondents (n=27 862)

In almost all Member States, a majority of respondents are unaware of ongoing discussions about the possible introduction of a digital euro. The largest shares of ‘unaware’ respondents are found in Czechia, Denmark and Sweden (all 74%). The only country where less than half say not having heard about these discussions is Slovenia (49%). Slovenia is joined at the lower end of the country ranking by Cyprus, Greece, Slovakia, Romania, Austria and Bulgaria (between 50% and 54%).

The share of respondents **not being aware** of ongoing discussions about a digital euro but who **would like to know more** ranges from 22% in Germany to 48% in Spain. The share of respondents not being aware of a digital euro and who are also **not interested** in finding out more ranges from 11% in Bulgaria to 40% in Belgium.

Respondents in Slovenia (48%), Bulgaria, Cyprus and Slovakia (all 44%) are the most likely to **answer that they have heard that discussions are taking place about the possible introduction of a digital euro.** In most countries, not more than one in ten respondents reply that they follow these discussions closely. This figure is higher in Austria and Slovenia (both 19%).

Q8 Have you heard that discussions are taking place about the possible introduction of a digital euro? (% by country)



Base: All respondents (n=27 862)

Socio-demographic considerations

Male respondents are more likely than female respondents to have heard that discussions are taking place about the possible introduction of a digital euro (39% vs 28%). Awareness of the discussion about a digital euro decreases with age (from 42% for those aged 15-24 to 27% for those aged 55 and over), but increases with level of education (from 28% of respondents who completed their education aged 15 and below to 35% of respondents who completed their education aged 20 and above).

Section 6. Opinions about sustainable finance

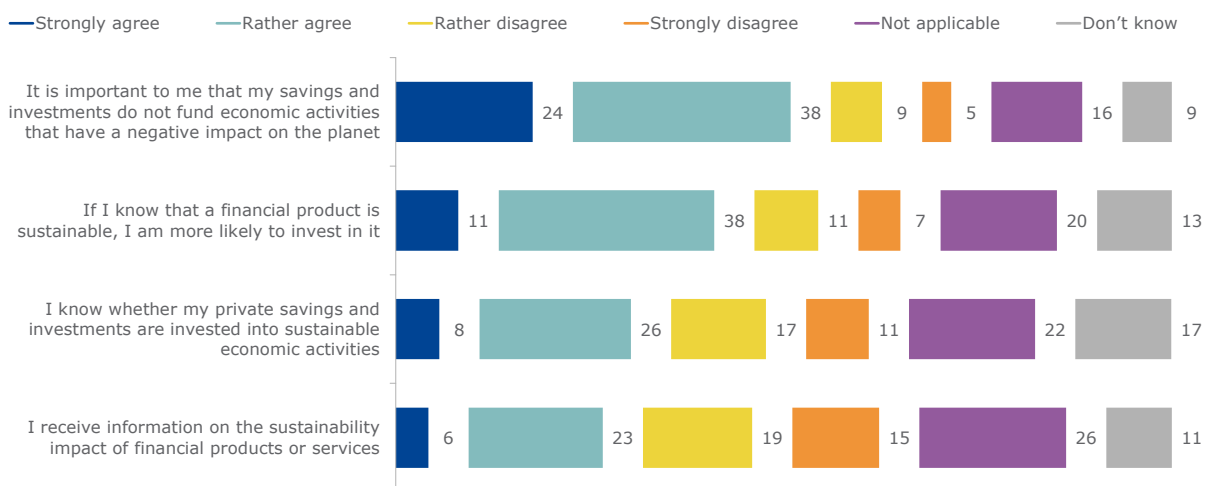
Respondents were presented with four statements about **sustainable finance**, namely the process of taking environmental, social and governance considerations into account when making decisions in the financial sector.

Somewhat more than six in ten respondents agree that it is **important for them that their savings and investments do not fund economic activities that have a negative impact on the planet** (24% 'strongly agree' and 38% 'rather agree' responses). About half of respondents agree that they are **more likely to invest in a financial product if they know it is sustainable** (11% 'strongly agree' and 38% 'rather agree'). Nonetheless, just about three in ten respondents agree that they **receive information on the sustainable impact of financial products or services** (6% 'strongly agree' and 23% 'rather agree').

About one in three respondents agree that **they know whether their private savings and investments are invested into sustainable economic activities** (8% 'strongly agree' and 26% 'rather agree').

It should, however, also be noted that, for each of the statements, a considerable share of respondents either consider the statement **not relevant to their personal situation** (between 16% and 26%) or say they **'do not know'** whether they agree or disagree (between 9% and 17%).

Q10 Sustainable finance refers to the process of taking environmental, social and governance considerations into account when making decisions in the financial sector. To what extent you agree or disagree with the following statements? (% EU27)































Base: All respondents (n=27 862)

In each of the 27 Member States, more than half of the respondents 'strongly' or 'rather agree' that it is **important for them that their savings and investments do not fund economic activities that negatively impact the planet**. Respondents in Poland (53%), Slovakia and Denmark (both 54%) are the least likely to agree with this statement, while those in Cyprus (77%) are the most likely to agree.

In Bulgaria, 68% of respondents agree that **they are more likely to invest in a financial product if they know it is sustainable**. In another 11 countries, more than half of respondents agree with this statement – from 52% in Finland and Hungary to 61% in Estonia. In Poland, on the other hand, just 38% of respondents agree that they are more likely to invest in a sustainable financial product; countries close to Poland include the Netherlands (41%), Belgium and Denmark (both 40%).

Across all Member States, less than half of respondents agree that **they know whether their private savings and investments are invested into sustainable economic activities** and less than half agree that **they receive information on the sustainability impact of financial products or services**. The proportion agreeing with the former statement is the highest in Bulgaria (47%), Romania and Sweden (both 48%) and the lowest in the Netherlands (28%), Belgium and Poland (both 27%). The proportion agreeing with the second statement ranges from 19% in Denmark and 22% in both Belgium and France to 46% in Cyprus and 48% in Romania.

Q10 Sustainable finance refers to the process of taking environmental, social and governance considerations into account when making decisions in the financial sector. To what extent you agree or disagree with the following statements? (% total 'agree' by country)

	It is important to me that my savings and investments do not fund economic activities that have a negative impact on the planet	If I know that a financial product is sustainable, I am more likely to invest in it	I know whether my private savings and investments are invested into sustainable economic activities	I receive information on the sustainability impact of financial products or services
EU27 	62	48	34	29
BE 	55	40	27	22
BG 	66	68	47	42
CZ 	55	43	31	25
DK 	54	40	30	19
DE 	58	44	34	28
EE 	61	61	36	36
IE 	65	54	30	28
EL 	67	48	31	39
ES 	66	49	30	25
FR 	59	49	30	22
HR 	66	60	36	32
IT 	69	54	42	33
CY 	77	59	35	46
LV 	61	47	30	28
LT 	65	44	31	30
LU 	68	49	30	25
HU 	58	52	33	39
MT 	66	59	33	31
NL 	59	41	28	27
AT 	62	49	36	34
PL 	53	38	27	25
PT 	72	58	38	34
RO 	71	59	48	48
SI 	60	46	31	31
SK 	54	48	35	28
FI 	62	52	39	35
SE 	69	60	48	37

The higher the proportion total 'Agree' responses, the **darker blue** the cell. The statements with the highest proportion total 'Agree' responses for each country is shown in **green**

Base: All respondents (n=27 862)

Socio-demographic considerations

Male respondents and female respondents are as likely to agree that it is important for them that their savings and investments do not fund economic activities that negatively impact the planet. For the other statements, however, male respondents are more likely to agree. For example, 38% of male respondents, compared to 30% of female respondents, agree that they know whether their private savings and investments are invested into sustainable economic activities.

The younger the respondents are the more likely they are to agree with the four statements about sustainable finance. For instance, 43% of respondents aged 55 and over agree that they are more likely to invest in a financial product if they know it is sustainable; this proportion increases to 56% for respondents aged 15-24.

Agreement with the four statements about sustainable finance also increases with level of education. For example, 53% of respondents who completed their education aged 15 or below and 58% of those who completed their education aged 16-19 agree that it is important for them that their savings and investments do not fund economic activities that have a negative impact on the planet; the level of agreement is 66% for respondents who completed their education aged 20 or above.

Q10 Sustainable finance refers to the process of taking environmental, social and governance considerations into account when making decisions in the financial sector. To what extent you agree or disagree with the following statements? (% total 'agree' by socio-demographics)

	It is important to me that my savings and investments do not fund economic activities that have a negative impact on the planet	If I know that a financial product is sustainable, I am more likely to invest in it	I know whether my private savings and investments are invested into sustainable economic activities	I receive information on the sustainability impact of financial products or services
EU27	62	48	34	29
Gender				
Male	61	51	38	33
Female	62	46	30	25
Age				
15-24	65	56	40	38
25-39	63	54	41	37
40-54	61	48	32	36
55+	60	43	29	30
Education (age when completed)				
Up to 15 years	53	38	28	30
16-19 years	58	43	30	32
20+ years	66	53	37	36
Still studying	65	58	40	38

Base: all respondents (n=27862)

Section 7. EU citizens' financial rights

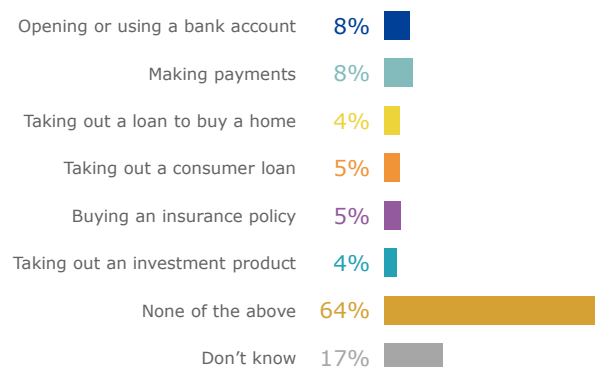
7.1. Experience with a breach of basic rights

EU rules define EU citizens' basic rights when opening a bank account, transferring money, taking out a loan or buying insurance products. More than six in ten respondents surveyed (64%) have never experienced a situation in which they felt that their basic rights in the financial area were breached.

In total, about one in five respondents say that their rights were breached opening a bank account, making payments, taking out a consumer loan or a loan to buy a home, buying an insurance policy or taking out an investment product. For each of these banking and financial actions, between 4% and 8% of respondents reply that their rights were breached at least once in the past.

One in six respondents (17%) reply that they 'do not know', implying they are not able to assess whether their rights were breached for any of the six banking and financial actions.

Q11 Across the EU, you have basic rights when you open a bank account, transfer money, take out a loan or buy insurance products. Have you ever considered that your rights were breached doing any of the following? Please select all that apply. (% EU27)



Base: All respondents (n=27 862)

There is a large variation across Member States in the proportion reporting that they felt their basic financial rights were breached. For example, 19% of respondents in Bulgaria reply that their rights were breached making payments; in Sweden, on the other hand, this response is given by 4% of respondents. Similarly, the proportion of respondents who felt that their rights were breached when taking out a consumer loan varies from 1% in Sweden to 12% in Bulgaria.

Respondents in Sweden are overall the most likely to say they their rights were never breached (77%); they are followed by respondents in Estonia (75%), Germany and Finland (both 73%). Respondents in Cyprus are the least likely to reply that their rights were never breached (45%), followed by respondents in Greece (50%), Bulgaria and Italy (both 52%).

Q11 Across the EU, you have basic rights when you open a bank account, transfer money, take out a loan or buy insurance products. Have you ever considered that your rights were breached doing any of the following? Please select all that apply. (% mentioned by country)

		Opening or using a bank account	Making payments	Taking out a loan to buy a home	Taking out a consumer loan	Buying an insurance policy	Taking out an investment product	None of the above	Don't know
EU27		8	8	4	5	5	4	64	17
BE		6	7	4	3	3	3	64	20
BG		18	19	6	12	8	3	52	13
CZ		5	6	2	3	2	3	68	17
DK		4	6	2	2	4	2	71	15
DE		7	7	4	4	6	4	73	10
EE		5	6	3	3	2	2	75	12
IE		6	6	6	4	6	3	65	16
EL		14	15	6	5	6	4	50	19
ES		9	9	7	7	6	4	60	17
FR		5	7	4	4	3	3	66	18
HR		8	10	5	7	5	4	64	14
IT		9	8	5	5	6	5	52	24
CY		17	14	8	7	8	5	45	23
LV		7	7	3	6	4	4	62	20
LT		8	9	3	4	4	3	56	25
LU		6	6	7	4	4	1	70	13
HU		8	8	5	5	3	3	63	18
MT		17	13	9	5	8	6	54	14
NL		5	6	4	4	5	3	65	21
AT		7	9	5	4	7	3	69	8
PL		7	7	4	4	3	5	66	16
PT		7	10	4	4	4	5	66	13
RO		11	11	7	9	7	3	54	19
SI		8	8	6	8	5	3	61	16
SK		7	8	3	4	5	3	55	25
FI		8	6	5	3	5	4	73	10
SE		4	4	1	1	2	1	77	14

The higher the proportion selecting a response, the **darker blue** the cell.

Base: All respondents (n=27 862)

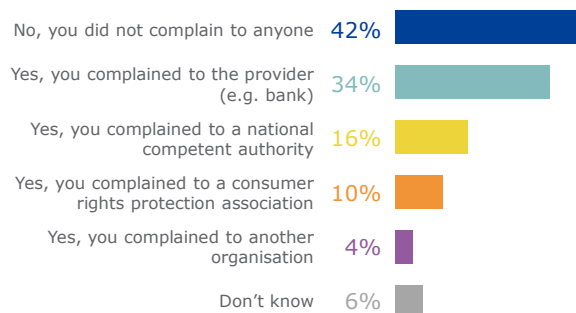
Socio-demographic considerations

Male respondents are somewhat more likely than female respondents to reply that they felt their basic financial rights were breached (23% vs 16%). The same also applies when comparing younger and older respondents (29% of those aged 15-24 and 27% of those aged 25-39 think their rights were breached compared to 12% for those aged 55 and over) and when comparing lower and higher educated respondents (24% of respondents who completed their education aged 15 or below report that their rights were breached compared to 20% of respondents who completed their education aged 20 or above).

7.2. Breached rights and complaints

Among respondents who felt their basic financial rights were breached, **about half filed a complaint**. This includes 34% who complained to the provider (e.g. a bank), 16% who complained to a national competent authority, 10% to a consumer rights protection association and 4% who filed a complaint to another organisation.

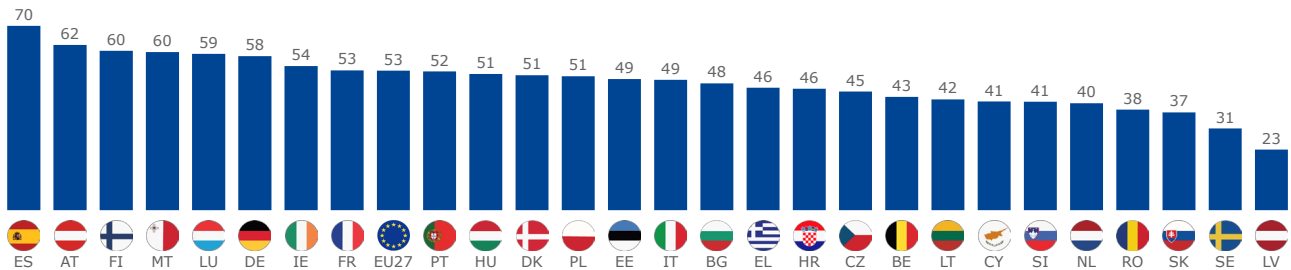
Q12 And when you felt your rights were breached, did you then complain to anyone? (Multiple answers allowed) (% EU27)



Base: Respondents who felt their rights were breached (n=5 836)

The proportion of respondents who felt their basic financial rights were breached and who complained about this to, for example, the provider, a national competent authority or consumer organisation, varies considerably across Member States. Respondents in Spain are overall the most likely to have made a complaint about this breach or rights (70%), followed by respondents in Germany, Luxembourg, Malta, Finland and Austria (between 28% and 62%). In sharp contrast, in Latvia, just 23% of respondents who felt their rights were breached filed a complaint about this; other countries close to Latvia include Sweden (31%), Slovakia (37%) and Romania (38%).

Q12 And when you felt your rights were breached, did you then complain to anyone?
(% 'complained' by country)



Base: Respondents who felt their rights were breached (n=5 836)

Socio-demographic considerations

Younger respondents and higher educated respondents are somewhat more likely than their counterparts to have complained when they felt their basic financial rights were breached. For example, 44% of respondents aged 40-54 or 55 and over reply that they have *not* complained about the breach of rights, compared to 36% of those aged 15-24 and 41% of those aged 25-39.

Q12 And when you felt your rights were breached, did you then complain to anyone? (Multiple answers allowed) (% by socio-demographics)

	No, you did not complain to anyone	Yes, you complained to the provider (e.g. bank)	Yes, you complained to a national competent authority	Yes, you complained to a consumer rights protection association	Yes, you complained to another organisation	Don't know
EU27	42	34	16	10	4	6
Gender						
Male	41	34	17	11	4	6
Female	42	34	14	10	4	6
Age						
15-24	36	30	19	13	4	7
25-39	41	33	20	12	4	4
40-54	44	34	13	9	4	7
55+	44	37	11	8	4	6
Education (age when completed)						
Up to 15 years	37	32	21	9	3	6
16-19 years	44	32	15	9	4	7
20+ years	42	37	15	10	4	5
Still studying	39	29	17	11	5	9

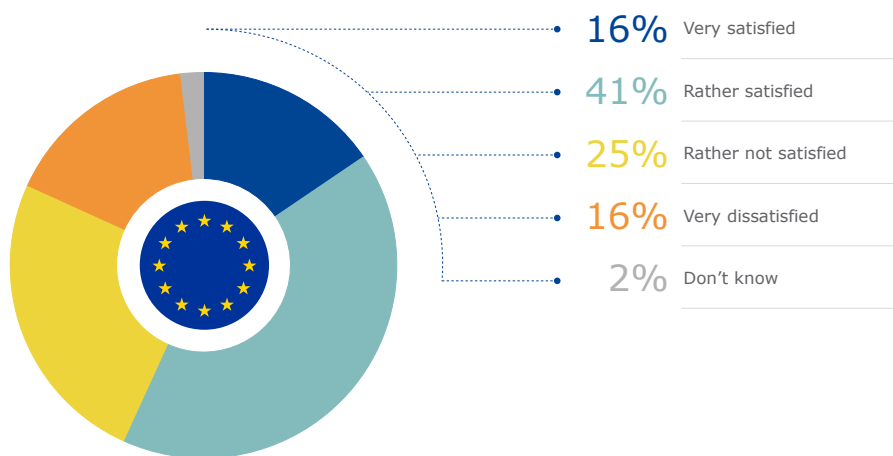
Base: Respondents who felt their rights were breached (n=5 836)

7.3. Satisfaction with the handling of complaints

Of those respondents who made a complaint, a majority are satisfied with the way their complaint was handled: 41% of respondents are 'rather satisfied' and 16% 'very satisfied'.

About four in ten respondents are dissatisfied with how providers, competent national authorities or consumer organisations had handled their complaint: 25% are 'rather not satisfied' and 16% 'very dissatisfied'.

Q13 How satisfied were you with the way your complaint was handled? (% EU27)































Base: Respondents who felt their rights were breached and made a complaint about this (n=2 827)

Due to the smaller base sizes, an analysis at country level is not possible.

Differences across socio-demographic groups tend to be minor, expect that younger respondents are more likely to be satisfied with the way their complaint was handled than older respondents: 66% of those aged 15-24 or 25-39 report being 'very' or 'rather' satisfied against 42% or those aged 55 and over and 51% of those aged 40-54.

Technical specifications

Between 30 May and 14 June 2022, Ipsos European Public affairs carried out the Flash Eurobarometer 509 at the request of the European Commission, Directorate-General Financial Stability, Financial Services and Capital Markets Union. It is a general public survey coordinated by the Directorate-General for Communication, “Media monitoring and Eurobarometer” Unit. This Flash Eurobarometer covers the population of EU citizens, aged 15 years and over, residents in one of the 27 Member States of the EU.

	Number of interviews	Fieldwork dates	Population 15+ (absolute number)	Population 15+ (as % of EU27 population)
EU27 	27 862	30.05.2022-14.06.2022	379 874 315	100%
BE 	1 062	30.05.2022-08.06.2022	9 629 391	2.53%
BG 	1 017	30.05.2022-13.06.2022	5 917 534	1.56%
CZ 	1 107	30.05.2022-08.06.2022	8 982 036	2.36%
DK 	1 020	30.05.2022-14.06.2022	4 891 261	1.29%
DE 	1 148	30.05.2022-08.06.2022	71 677 231	18.87%
EE 	1 086	30.05.2022-08.06.2022	1 111 597	0.29%
IE 	1 296	30.05.2022-08.06.2022	4 005 909	1.05%
EL 	1 015	30.05.2022-09.06.2022	9 167 896	2.41%
ES 	1 146	30.05.2022-08.06.2022	40 639 381	10.70%
FR 	1 096	30.05.2022-08.06.2022	55 700 114	14.66%
HR 	1 101	30.05.2022-09.06.2022	3 461 468	0.91%
IT 	1 144	30.05.2022-08.06.2022	51 599 668	13.58%
CY 	513	30.05.2022-09.06.2022	752 304	0.20%
LV 	1 089	30.05.2022-13.06.2022	1 590 245	0.42%
LT 	1 094	30.05.2022-09.06.2022	2 373 312	0.62%
LU 	540	30.05.2022-14.06.2022	533 335	0.14%
HU 	1 110	30.05.2022-08.06.2022	8 313 539	2.19%
MT 	633	30.05.2022-08.06.2022	446 788	0.12%
NL 	1 094	30.05.2022-08.06.2022	14 763 684	3.89%
AT 	1 042	30.05.2022-08.06.2022	7 647 176	2.01%
PL 	1 180	30.05.2022-09.06.2022	31 982 941	8.42%
PT 	1 103	30.05.2022-08.06.2022	8 915 624	2.35%
RO 	1 085	30.05.2022-08.06.2022	16 174 719	4.26%
SI 	1 005	30.05.2022-08.06.2022	1 791 246	0.47%
SK 	1 094	30.05.2022-08.06.2022	4 591 487	1.21%
FI 	1 010	30.05.2022-08.06.2022	4 672 932	1.23%
SE 	1 032	30.05.2022-08.06.2022	8 541 497	2.25%

All interviews were carried via **Computer-Assisted Web Interviewing (CAWI)**, using Ipsos online panels and their partner network. Respondents were selected from online access panels, groups of pre-recruited individuals who have agreed to take part in research. **Sampling quota** were set based on age (15-24 year-olds, 25-34 year-olds, 25-44 year-olds, 45-54 year-olds, 55-64 year-olds and 65+ year-olds), gender and geographic region (NUTS1, NUTS2 or NUTS 3, depending on the size of the country and the number of NUTS regions).

Margin of error

Survey results are subject to sampling tolerances. The “margin of error” quantifies uncertainty about (or confidence in) a survey result. As a general rule, the more interviews conducted (sample size), the smaller the margin of error. A sample of 500 will produce a margin of error of not more than 4.4 percentage points, and a sample of 1 000 will produce a margin of error of not more than 3.1 percentage points.

Statistical margins due to sampling tolerances (at the 95% level of confidence)

various sample sizes are in rowsvarious observed results are in columns

	5%	10%	25%	50%	75%	90%	95%
n=50	±6.0	±8.3	±12.0	±13.9	±12.0	±8.3	±6.0
n=100	±4.3	±5.9	±8.5	±9.8	±8.5	±5.9	±4.3
n=200	±3.0	±4.2	±6.0	±6.9	±6.0	±4.2	±3.0
n=500	±1.9	±2.6	±3.8	±4.4	±3.8	±2.6	±1.9
n=1000	±1.4	±1.9	±2.7	±3.1	±2.7	±1.9	±1.4
n=1500	±1.1	±1.5	±2.2	±2.5	±2.2	±1.5	±1.1
n=2000	±1.0	±1.3	±1.9	±2.2	±1.9	±1.3	±1.0

Questionnaire

ASK ALL

DX1 Who is responsible for making day-to-day decisions about money in your household?

[SINGLE RESPONSE]

I make these decisions myself	1
I make these decisions with someone else	2
Someone else makes these decisions	3

ASK ALL

DX2 How confident do you feel in managing your personal finances?

[SINGLE RESPONSE]

Very confident	1
Quite confident	2
Not very confident	3
Not confident at all	4
Don't know	998

ASK ALL

DX3 How confident would you feel managing your money and transactions online securely, via websites or apps?

[SINGLE RESPONSE]

Very confident	1
Quite confident	2
Not very confident	3
Not confident at all	4
I have never done this	5
Don't know	998

ASK ALL

Q1 What sources of information do you use when making decisions about your personal finances?

[MULTIPLE ANSWERS ALLOWED] [CODE 998 IS EXCLUSIVE]

Specialist product comparisons or best-buy guidance (e.g. a specialist magazine or price comparison website)	1
Information from an advert or brochure about a specific financial product	2
A recommendation of bank staff or other financial advisors (in person, online or over the phone)	3
A recommendation from friends, family or acquaintances	4
Social media and influencers	5
Other	6
Don't know	998

ASK ALL

Q2 To what extent would you trust social media content to help you make financial decisions?

[SINGLE RESPONSE]

Trust a lot	1
Trust somewhat	2
Rather not trust	3
Not trust at all	4
I never use social media	5
Don't know	998

ASK ALL

Q3 Which of the following financial products do you currently have or have you had?

[MULTIPLE ANSWERS ALLOWED] [CODE 9 AND CODE 998 ARE EXCLUSIVE]

A current account (i.e. bank or payment account)	1
A savings account	2
A payment product, e.g. a debit or credit card	3
A private pension or retirement product	4
A mortgage or home loan	5
Other consumer loan	6
An investment product (funds, stocks or bonds)	7
Crypto-currencies	8
None of these	9
Don't know	998

ASK IF Q3 NOT EQUAL TO 9 OR 998

Q4 Which of these products and services did you purchase in another EU Member State?

[MULTIPLE ANSWERS ALLOWED] [SCRIPTER: ONLY SHOW ITEMS SELECTED IN Q3]

[CODE 9 AND CODE 998 ARE EXCLUSIVE]

A current account (i.e. bank or payment account)	1
A savings account	2
A payment product, e.g. a debit or credit card	3
A private pension or retirement product	4
A mortgage or home loan	5
Other consumer loan	6
An investment product (funds, stocks or bonds)	7
Crypto-currencies	8
None of these	9
Don't know	998

ASK IF Q3 NOT EQUAL TO 9 or 998

Q5 In the last 5 years, have you changed provider of any of these products and services?

[MULTIPLE ANSWERS ALLOWED] [SCRIPTER: SHOW ONLY ITEMS SELECTED IN Q3]
[CODE 9 AND CODE 998 ARE EXCLUSIVE]

A current account (i.e. bank or payment account)	1
A savings account	2
A payment product, e.g. a debit or credit card	3
A private pension or retirement product	4
A mortgage or home loan	5
Other consumer loan	6
An investment product (funds, stocks or bonds)	7
Crypto-currencies	8
None of these	9
Don't know	998

ASK IF Q3 NOT EQUAL TO 7

Q6 You replied that you do not have any investment products (e.g. funds, stocks or bonds). Can you explain why not?

[MULTIPLE ANSWERS ALLOWED] [RANDOMISE 1-6] [CODE 998 IS EXCLUSIVE]

I do not have sufficient money to invest	1
I do not know how to invest or find it too complex	2
I am not confident that I will receive sufficient returns on my investment	3
I am concerned about the risks	4
I do not trust investment advice	5
I would rather put my money elsewhere	6
Other	7
Don't know	998

ASK ALL

Q7 Thinking about the area where you live, how easy or difficult is it to withdraw cash at ATMs or physical bank branches?

[SINGLE RESPONSE]

Very easy	1
Rather easy	2
Rather difficult	3
Very difficult	4
Don't know	998

ASK ALL

Q8 A digital euro would be an electronic form of money, issued by the European Central Bank. It would be used alongside traditional coins and banknotes, and other electronic means of payment, and it would be accessible to all citizens and firms.

Have you heard that discussions are taking place about the possible introduction of a digital euro?

[SINGLE RESPONSE]

Yes, and I follow these discussions closely	1
Yes, I am not entirely clear what it means but would be interested to know more	2
No, but I would like to know more	3
No, and I am not interested	4
Don't know	998

ASK ALL

Q9 How often do you use the following digital financial services in your daily life?

[ONE ANSWER PER LINE]

- Q9_1 A mobile banking app or website to authenticate your identity and check your balance
- Q9_2 A mobile banking/payment app or website to pay either in shops or online
- Q9_3 A mobile app to invest in financial markets
- Q9_4 A mobile app to invest in crypto-assets

[RESPONSE SCALE]

Several times a day	1
At least once a day	2
At least once a week	3
At least once a month	4
Less than once a month	5
Never (I don't have such an app)	6
Don't know	998

ASK ALL

Q10 Sustainable finance refers to the process of taking environmental, social and governance considerations into account when making decisions in the financial sector. To what extent you agree or disagree with the following statements?

[ONE ANSWER PER LINE] [RANDOMISE ITEMS 1-4]

Q10_1	I know whether my private savings and investments are invested into sustainable economic activities	
Q10_2	I receive information on the sustainability impact of financial products or services	
Q10_3	If I know that a financial product is sustainable, I am more likely to invest in it	
Q10_4	It is important to me that my savings and investments do not fund economic activities that have a negative impact on the planet	
	[RESPONSE SCALE]	
	Strongly agree	1
	Rather agree	2
	Rather disagree	3
	Strongly disagree	4
	Not applicable	997
	Don't know	998

ASK ALL

Q11 Across the EU, you have basic rights when you open a bank account, transfer money, take out a loan or buy insurance products. Have you ever considered that your rights were breached doing any of the following? Please select all that apply.

[MULTIPLE ANSWERS ALLOWED] [RANDOMISE 1-6] [CODE 7 AND CODE 998 ARE EXCLUSIVE]

	Opening or using a bank account	1
	Making payments	2
	Taking out a loan to buy a home	3
	Taking out a consumer loan	4
	Buying an insurance policy	5
	Taking out an investment product	6
	None of the above	7
	Don't know	998

ASK IF Q11 = 1/2/3/4/5/6 [ASK IF RIGHTS WERE BREACHED]

Q12 And when you felt your rights were breached, did you then complain to anyone?

[MULTIPLE ANSWERS ALLOWED] [CODE 1 AND CODE 998 ARE EXCLUSIVE]

	No, you did not complain to anyone	1
	Yes, you complained to the provider (e.g. bank)	2
	Yes, you complained to a national competent authority	3
	Yes, you complained to a consumer rights protection association	4
	Yes, you complained to another organisation	5
	Don't know	998

ASK IF Q12 = 2/3/4/5 [ASK IF A COMPLAINT WAS RAISED]





























Q13 How satisfied were you with the way your complaint was handled?

[SINGLE RESPONSE]




























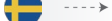
Very satisfied	1
Rather satisfied	2
Rather not satisfied	3
Very dissatisfied	4
Don't know	998

Data annex




























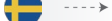
DX1 Who is responsible for making day-to-day decisions about money in your household?

	I make these decisions myself	I make these decisions with someone else	Someone else makes these decisions
EU27 	54	42	4
BE 	56	37	7
BG 	45	52	3
CZ 	52	45	3
DK 	47	49	5
DE 	60	37	3
EE 	51	45	4
IE 	52	40	8
EL 	55	39	6
ES 	51	44	5
FR 	59	37	4
HR 	42	55	4
IT 	51	46	2
CY 	41	50	10
LV 	46	49	5
LT 	51	47	3
LU 	38	55	7
HU 	52	44	4
MT 	42	47	11
NL 	50	44	6
AT 	61	37	2
PL 	58	39	4
PT 	44	52	4
RO 	52	46	3
SI 	43	56	2
SK 	45	52	3
FI 	59	39	2
SE 	50	45	5


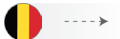
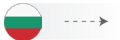


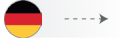

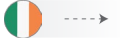
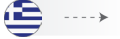


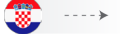

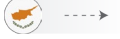
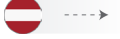
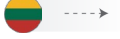
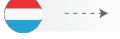
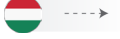

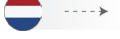
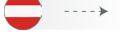






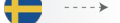
DX2 How confident do you feel in managing your personal finances?

		Very confident	Quite confident	Not very confident	Not confident at all	Don't know
EU27		30	56	12	2	1
BE		19	63	14	2	1
BG		26	56	15	2	1
CZ		22	62	14	1	1
DK		43	47	8	1	0
DE		39	49	9	2	2
EE		25	60	13	2	0
IE		34	51	13	1	1
EL		32	46	17	6	1
ES		35	57	7	0	1
FR		26	57	14	2	1
HR		47	43	8	1	1
IT		16	64	16	4	1
CY		30	49	17	4	1
LV		25	61	12	1	1
LT		29	61	8	1	1
LU		25	62	11	1	1
HU		21	61	15	3	0
MT		45	41	11	2	1
NL		43	51	5	1	1
AT		37	52	8	1	2
PL		25	61	12	1	1
PT		21	59	17	3	1
RO		27	56	14	3	1
SI		38	52	9	1	0
SK		26	61	11	1	1
FI		34	53	10	3	1
SE		58	36	5	1	0




























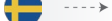
DX3 How confident would you feel managing your money and transactions online securely, via websites or apps?

		Very confident	Quite confident	Not very confident	Not confident at all	I have never done this	Don't know
EU27		19	53	17	5	4	2
BE		18	55	17	6	3	2
BG		14	45	31	4	5	1
CZ		10	51	23	5	5	6
DK		21	57	11	4	3	5
DE		23	48	15	6	5	3
EE		11	57	19	5	5	4
IE		25	54	13	5	3	1
EL		21	43	23	9	3	0
ES		26	57	11	2	3	1
FR		16	60	15	5	3	1
HR		24	48	19	4	3	1
IT		14	53	22	7	4	1
CY		27	50	18	4	2	0
LV		13	48	26	6	4	4
LT		20	64	13	1	2	1
LU		16	61	15	7	1	0
HU		13	48	23	9	5	2
MT		33	43	13	6	5	1
NL		24	55	11	4	3	3
AT		22	47	17	6	4	3
PL		17	60	16	2	2	4
PT		13	50	25	6	4	1
RO		20	48	21	6	4	1
SI		25	48	18	3	4	1
SK		13	48	25	7	3	5
FI		26	62	10	1	0	1
SE		30	48	11	3	4	4



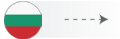


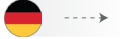

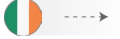

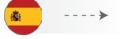

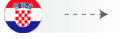

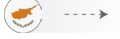
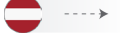
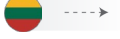
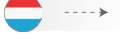
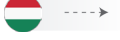

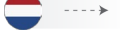
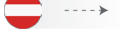




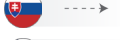
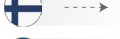
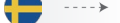
Q1 What sources of information do you use when making decisions about your personal finances? [MULTIPLE ANSWERS]

	Specialist product comparisons or best-buy guidance (e.g. a specialist magazine or price comparison website)	Information from an advert or brochure about a specific financial product	A recommendation of bank staff or other financial advisors (in person, online or over the phone)	A recommendation from friends, family or acquaintances	Social media and influencers	Other	Don't know
EU27 	36	14	45	35	5	10	8
BE 	27	10	51	29	3	9	12
BG 	46	23	38	34	7	5	5
CZ 	42	15	33	34	4	8	7
DK 	32	6	46	32	3	13	10
DE 	37	19	42	34	6	14	10
EE 	44	15	33	38	6	9	8
IE 	28	14	37	44	5	11	7
EL 	52	18	22	28	8	9	4
ES 	36	11	51	40	4	10	6
FR 	29	10	49	37	4	9	8
HR 	42	28	38	41	5	8	4
IT 	33	12	57	30	3	6	7
CY 	40	24	17	34	8	12	3
LV 	30	13	32	40	5	10	8
LT 	36	11	31	38	4	14	8
LU 	27	11	56	33	5	4	9
HU 	43	16	40	32	5	6	5
MT 	25	10	36	31	8	15	4
NL 	42	14	37	36	2	13	10
AT 	34	14	51	32	6	9	7
PL 	42	16	35	36	9	7	10
PT 	41	13	43	32	7	8	8
RO 	39	19	44	34	9	7	6
SI 	39	16	41	34	6	10	6
SK 	29	18	43	30	6	9	6
FI 	34	11	36	32	9	9	14
SE 	33	8	38	35	7	16	12





























Q2 To what extent would you trust social media content to help you make financial decisions?

		Trust a lot	Trust somewhat	Rather not trust	Not trust at all	I never use social media	Don't know
EU27		3	20	34	28	12	3
BE		1	11	29	42	13	4
BG		4	35	39	16	5	2
CZ		2	20	35	30	10	3
DK		3	16	35	30	12	3
DE		6	18	25	30	16	5
EE		2	21	45	23	8	2
IE		2	21	32	36	6	3
EL		2	30	31	30	5	1
ES		4	17	37	32	10	1
FR		2	14	30	32	18	3
HR		3	30	41	17	7	2
IT		2	17	39	28	11	3
CY		2	38	33	22	5	2
LV		2	19	48	19	7	4
LT		3	30	36	19	8	4
LU		1	16	45	29	7	2
HU		2	29	35	23	8	3
MT		2	19	41	26	9	3
NL		3	15	36	33	9	5
AT		3	17	37	31	9	4
PL		2	25	38	17	11	7
PT		3	29	36	25	5	2
RO		5	32	38	19	4	1
SI		3	28	39	18	9	3
SK		3	33	38	16	8	2
FI		3	27	38	17	12	4
SE		1	16	43	35	4	1





























Q3 Which of the following financial products do you currently have or have you had?
[MULTIPLE ANSWERS]

		A current account (i.e. bank or payment account)	A savings account	A payment product, e.g. a debit or credit card	A private pension or retirement product	A mortgage or home loan	Other consumer loan	An investment product (funds, stocks or bonds)	Crypto-currencies	None of these	Don't know
EU27		90	53	66	22	23	15	26	8	2	1
BE		94	89	72	36	34	14	32	7	1	1
BG		86	36	76	15	10	28	13	13	1	1
CZ		94	58	59	41	17	15	24	12	1	0
DK		93	70	69	52	42	20	36	8	1	1
DE		93	57	57	20	18	12	33	6	2	1
EE		94	40	69	29	24	21	30	12	1	1
IE		92	74	75	39	29	21	21	11	1	1
EL		67	54	53	6	17	11	11	10	6	1
ES		87	44	72	27	36	22	27	8	1	1
FR		95	76	71	18	26	14	22	5	1	1
HR		96	39	78	12	15	30	17	16	1	0
IT		82	23	64	20	18	9	31	6	4	1
CY		78	58	61	7	23	14	10	13	2	1
LV		89	34	66	26	13	19	11	8	2	1
LT		87	24	65	26	12	13	14	11	2	1
LU		95	92	89	37	46	24	36	14	0	1
HU		89	23	76	21	16	16	19	8	3	1
MT		76	72	63	23	24	9	37	10	2	1
NL		93	87	72	31	48	7	19	12	1	1
AT		92	66	64	22	16	9	32	12	1	1
PL		92	47	70	10	13	21	15	8	2	1
PT		89	53	65	17	28	19	23	12	2	1
RO		82	33	60	26	11	18	12	8	4	1
SI		95	37	63	13	13	17	22	18	1	1
SK		93	53	62	19	21	18	25	12	2	0
FI		94	60	76	12	27	27	42	9	0	1
SE		96	85	79	46	42	23	60	10	1	1




























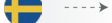
Q4 Which of these products and services did you purchase in another EU Member State?
[MULTIPLE ANSWERS]

		A current account (i.e. bank or payment account)	A savings account	A payment product, e.g. a debit or credit card	A private pension or retirement product	A mortgage or home loan	Other consumer loan	An investment product (funds, stocks or bonds)	Crypto-currencies	None of these	Don't know
EU27		11	5	7	2	1	1	4	3	77	3
BE		8	6	6	2	2	1	4	2	83	2
BG		9	3	9	1	0	1	3	7	78	2
CZ		10	4	4	2	1	1	4	5	80	2
DK		8	4	5	2	2	2	5	4	79	3
DE		12	6	8	2	2	1	5	2	76	2
EE		12	2	8	1	1	1	8	6	72	4
IE		13	6	9	3	2	1	4	3	75	2
EL		5	7	8	0	1	0	2	6	77	2
ES		12	5	6	2	2	1	4	3	74	4
FR		10	6	5	1	1	1	2	2	82	3
HR		9	2	8	1	0	0	2	9	76	3
IT		11	4	8	3	2	1	6	2	74	3
CY		7	4	15	0	0	0	4	8	69	4
LV		19	2	11	3	1	1	2	5	68	2
LT		14	2	10	2	1	1	4	6	73	2
LU		18	10	14	3	3	3	7	8	70	1
HU		9	2	8	1	1	1	2	3	82	2
MT		14	12	13	3	2	1	10	6	60	3
NL		6	6	5	2	2	1	3	2	85	2
AT		11	5	6	2	1	1	6	5	76	3
PL		11	3	6	0	1	1	2	4	79	3
PT		11	4	5	1	1	1	4	6	77	2
RO		15	2	8	2	1	1	3	5	70	3
SI		15	4	8	1	1	1	5	11	70	3
SK		14	4	6	1	1	1	4	5	77	2
FI		10	6	8	1	1	3	7	4	69	4
SE		5	3	5	1	0	1	10	4	74	6




























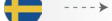
Q5 In the last 5 years, have you changed provider of any of these products and services?
[MULTIPLE ANSWERS]

		A current account (i.e. bank or payment account)	A savings account	A payment product, e.g. a debit or credit card	A private pension or retirement product	A mortgage or home loan	Other consumer loan	An investment product (funds, stocks or bonds)	Crypto-currencies	None of these	Don't know
EU27		17	7	10	2	3	2	5	2	70	2
BE		13	10	8	2	3	2	4	1	77	2
BG		23	6	19	2	2	7	3	3	59	1
CZ		17	12	7	5	3	2	5	3	66	2
DK		17	12	11	7	6	4	7	2	65	3
DE		17	7	9	2	2	1	7	1	71	1
EE		14	3	8	8	2	3	5	2	69	2
IE		17	9	12	5	4	2	4	3	67	1
EL		12	7	10	0	2	1	2	3	72	2
ES		22	8	14	4	3	3	5	2	61	2
FR		16	9	10	1	3	2	2	1	77	1
HR		15	3	9	1	1	4	2	3	76	1
IT		17	4	11	2	2	2	7	1	69	2
CY		13	6	12	1	1	1	1	2	73	3
LV		14	3	10	5	1	3	2	3	72	2
LT		10	2	6	3	1	2	3	3	76	3
LU		15	11	10	2	4	1	4	3	72	1
HU		16	2	11	2	2	2	3	1	74	1
MT		13	11	9	2	4	1	6	1	69	3
NL		7	7	5	2	8	1	4	3	74	1
AT		16	9	9	2	1	1	6	3	68	1
PL		19	10	11	2	1	3	3	2	68	2
PT		14	7	9	1	2	3	3	3	73	2
RO		21	5	12	2	2	3	3	2	64	3
SI		18	3	9	1	1	2	3	4	72	2
SK		22	6	10	2	6	3	4	3	65	2
FI		11	6	8	1	2	4	4	2	74	2
SE		12	14	12	7	7	5	16	3	60	2





























Q6 You replied that you do not have any investment products (e.g. funds, stocks or bonds). Can you explain why not? [MULTIPLE ANSWERS]

		I do not have sufficient money to invest	I do not know how to invest or find it too complex	I am not confident that I will receive sufficient returns on my investment	I am concerned about the risks	I do not trust investment advice	I would rather put my money elsewhere	Other	Don't know
EU27		47	14	15	21	12	14	4	4
BE		47	20	16	23	15	11	4	5
BG		45	22	24	14	13	14	1	1
CZ		41	16	22	24	11	11	4	4
DK		42	21	13	15	6	12	7	8
DE		48	12	14	20	15	12	6	5
EE		46	21	21	14	11	13	4	2
IE		40	24	22	19	7	14	4	3
EL		52	13	14	16	14	13	3	2
ES		43	12	14	28	11	16	4	4
FR		47	15	12	18	13	19	4	4
HR		50	16	25	18	11	12	4	2
IT		46	12	16	26	13	11	4	4
CY		50	14	13	18	18	13	2	2
LV		52	16	23	17	12	14	3	2
LT		46	17	26	16	14	15	4	3
LU		39	22	13	25	12	15	5	4
HU		61	8	15	18	13	10	4	2
MT		39	17	19	16	8	18	8	3
NL		30	17	19	22	15	22	5	8
AT		47	11	11	24	16	16	4	5
PL		54	14	14	20	12	14	2	3
PT		49	13	21	18	6	20	1	3
RO		52	16	14	21	6	13	2	3
SI		45	10	18	15	14	19	5	3
SK		48	11	23	21	14	10	4	4
FI		53	17	14	15	7	16	3	6
SE		39	23	9	15	5	12	8	11




























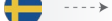
Q7 Thinking about the area where you live, how easy or difficult is it to withdraw cash at ATMs or physical bank branches?

		Very easy	Rather easy	Rather difficult	Very difficult	Don't know
EU27		46	40	10	3	1
BE		21	46	23	9	1
BG		66	29	4	1	0
CZ		56	31	8	3	1
DK		24	44	21	7	4
DE		47	39	10	2	1
EE		45	40	10	4	2
IE		41	35	17	5	1
EL		59	30	9	3	0
ES		44	43	10	3	0
FR		48	37	9	5	1
HR		61	32	5	1	0
IT		43	48	7	2	1
CY		55	32	8	5	0
LV		38	44	12	5	1
LT		43	39	12	6	1
LU		28	48	17	7	1
HU		47	40	8	3	2
MT		28	36	25	10	1
NL		22	50	21	5	2
AT		60	31	6	2	1
PL		51	37	9	2	1
PT		51	40	7	2	0
RO		53	35	9	3	1
SI		56	36	6	2	0
SK		59	31	7	1	1
FI		40	43	12	4	2
SE		42	38	10	5	6




























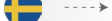
Q8 A digital euro would be an electronic form of money, issued by the European Central Bank. It would be used alongside traditional coins and banknotes, and other electronic means of payment, and it would be accessible to all citizens and firms. Have you heard that discussions are taking place about the possible introduction of a digital euro?

	Yes, and I follow these discussions closely	Yes, I am not entirely clear what it means but would be interested to know more	No, but I would like to know more	No, and I am not interested	Don't know
EU27 	10	23	36	27	4
BE 	6	18	33	40	4
BG 	13	31	42	11	3
CZ 	5	16	44	31	4
DK 	6	14	36	38	6
DE 	15	22	22	37	4
EE 	7	15	44	28	7
IE 	9	23	46	20	3
EL 	12	31	26	27	4
ES 	8	21	48	20	3
FR 	8	17	35	36	4
HR 	10	25	46	16	3
IT 	10	29	42	15	3
CY 	12	31	35	15	6
LV 	10	25	36	24	5
LT 	9	23	39	22	7
LU 	12	24	36	23	4
HU 	8	21	46	21	4
MT 	7	24	43	21	5
NL 	9	20	28	39	5
AT 	19	24	24	30	3
PL 	9	21	38	24	7
PT 	14	25	45	12	4
RO 	12	29	38	15	6
SI 	19	29	34	16	2
SK 	15	29	33	20	4
FI 	9	22	41	24	4
SE 	3	16	37	37	7



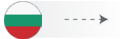


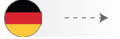

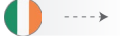

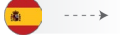

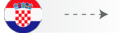

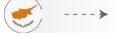
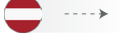
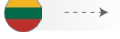
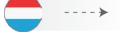
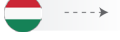

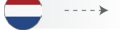
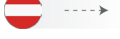




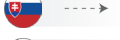
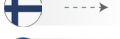
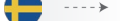
Q9_1 How often do you use the following digital financial services in your daily life?
A mobile banking app or website to authenticate your identity and check your balance

		Several times a day	At least once a day	At least once a week	At least once a month	Less than once a month	Never (I don't have such an app)	Don't know
EU27		10	23	39	13	4	11	1
BE		10	22	44	11	4	10	1
BG		6	21	36	17	7	13	0
CZ		13	25	38	10	4	10	1
DK		9	27	44	13	2	5	1
DE		6	17	38	15	5	18	2
EE		18	27	33	8	2	11	1
IE		16	30	34	7	4	8	1
EL		10	24	30	10	6	17	2
ES		10	26	43	13	3	5	1
FR		8	25	39	13	5	9	1
HR		11	27	36	11	4	11	1
IT		7	17	40	18	5	11	1
CY		20	28	30	8	6	8	1
LV		12	24	37	15	4	7	1
LT		14	21	40	15	3	7	1
LU		13	24	48	9	3	3	0
HU		11	14	35	19	6	14	1
MT		16	24	34	11	4	11	1
NL		13	31	42	6	2	5	1
AT		10	21	41	15	3	9	1
PL		15	32	35	9	2	7	1
PT		14	29	39	7	3	8	1
RO		15	26	33	12	4	10	1
SI		8	22	40	13	4	13	1
SK		10	26	38	12	3	11	1
FI		11	28	46	9	3	2	1
SE		21	33	35	7	1	3	1



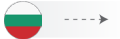


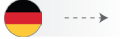

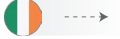

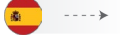

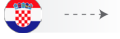

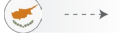
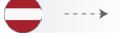
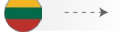
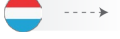
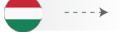

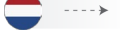
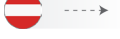




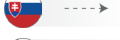
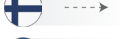
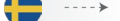
Q9_2 How often do you use the following digital financial services in your daily life?
A mobile banking/payment app or website to pay either in shops or online

		Several times a day	At least once a day	At least once a week	At least once a month	Less than once a month	Never (I don't have such an app)	Don't know
EU27		6	14	31	18	9	21	2
BE		4	11	36	18	11	18	1
BG		6	16	30	18	13	17	0
CZ		9	19	34	16	7	14	1
DK		6	17	37	20	8	9	3
DE		3	8	25	18	9	34	3
EE		8	16	33	14	8	18	2
IE		15	21	28	12	8	14	1
EL		7	20	26	20	9	17	2
ES		5	15	32	15	11	20	2
FR		3	8	27	19	13	29	2
HR		8	22	33	16	6	15	1
IT		4	11	34	22	11	16	2
CY		16	24	27	16	6	9	2
LV		8	18	36	14	7	15	2
LT		10	19	36	16	8	9	1
LU		8	15	42	16	6	13	1
HU		7	11	28	21	10	21	2
MT		14	19	30	14	7	15	1
NL		8	17	39	14	6	16	1
AT		6	11	33	18	9	22	1
PL		12	25	33	11	5	12	1
PT		9	16	33	20	10	11	2
RO		9	19	33	16	9	14	1
SI		6	15	35	21	8	15	1
SK		8	24	30	15	7	16	1
FI		6	17	43	18	7	7	2
SE		9	25	35	15	4	10	3




























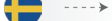
Q9_3 How often do you use the following digital financial services in your daily life?
A mobile app to invest in financial markets

		Several times a day	At least once a day	At least once a week	At least once a month	Less than once a month	Never (I don't have such an app)	Don't know
EU27		2	4	7	6	9	68	4
BE		1	2	5	5	10	74	4
BG		2	4	7	8	11	66	3
CZ		3	4	7	7	10	66	4
DK		2	4	6	7	8	67	6
DE		3	5	9	8	7	65	3
EE		2	3	6	9	9	67	5
IE		1	3	4	5	9	73	6
EL		1	5	7	6	8	68	5
ES		1	4	6	5	9	70	4
FR		1	1	5	4	7	80	2
HR		2	3	5	7	9	72	2
IT		1	3	9	8	12	63	5
CY		4	5	7	7	8	64	5
LV		1	2	5	4	8	77	5
LT		1	2	3	6	11	71	6
LU		3	4	7	5	12	65	5
HU		1	2	5	5	13	70	4
MT		3	4	3	6	11	70	3
NL		1	4	6	6	6	73	3
AT		3	6	9	8	10	60	5
PL		2	4	8	5	8	67	5
PT		2	4	7	5	11	67	5
RO		2	4	7	6	10	66	5
SI		2	3	7	7	10	68	2
SK		1	4	8	8	10	67	3
FI		2	4	8	10	17	54	6
SE		6	9	11	8	11	51	4




























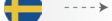
Q9_4 How often do you use the following digital financial services in your daily life?
A mobile app to invest in crypto-assets

		Several times a day	At least once a day	At least once a week	At least once a month	Less than once a month	Never (I don't have such an app)	Don't know
EU27		1	3	4	3	5	82	2
BE		0	2	2	2	4	87	2
BG		2	4	5	4	7	75	3
CZ		2	2	5	4	5	80	2
DK		2	2	3	3	4	85	2
DE		2	3	5	3	3	83	3
EE		1	3	3	4	7	80	3
IE		2	2	3	4	7	81	2
EL		2	2	4	3	6	78	4
ES		2	2	4	4	4	83	2
FR		1	2	3	3	3	88	2
HR		3	4	4	4	7	76	2
IT		1	3	4	3	6	81	2
CY		2	2	6	4	8	71	8
LV		1	1	4	3	4	85	2
LT		1	2	3	3	8	79	5
LU		2	3	3	4	3	83	2
HU		1	1	2	2	7	85	3
MT		2	1	2	6	9	75	5
NL		1	3	5	2	6	81	2
AT		3	3	4	4	5	78	3
PL		1	2	6	4	4	80	3
PT		2	4	4	3	6	78	4
RO		2	3	5	3	8	75	4
SI		3	4	6	6	8	73	1
SK		2	3	4	4	6	80	2
FI		1	2	4	4	6	79	3
SE		1	2	2	2	5	87	1




























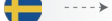
Q10_1 Sustainable finance refers to the process of taking environmental, social and governance considerations into account when making decisions in the financial sector. To what extent you agree or disagree with the following statements? **I know whether my private savings and investments are invested into sustainable economic activities**

		Strongly agree	Rather agree	Rather disagree	Strongly disagree	Not applicable	Don't know
EU27		8	26	17	11	22	17
BE		5	22	18	18	20	17
BG		11	35	17	8	17	12
CZ		6	26	19	10	14	26
DK		6	25	15	10	23	22
DE		9	24	18	7	29	13
EE		6	29	18	6	20	21
IE		9	21	17	13	21	20
EL		10	21	15	11	13	30
ES		7	24	17	14	22	17
FR		6	25	17	17	17	19
HR		8	28	16	16	16	17
IT		7	34	14	8	19	17
CY		8	26	10	5	13	37
LV		5	25	21	9	20	20
LT		8	23	17	8	18	26
LU		6	24	22	10	21	18
HU		6	27	19	10	20	19
MT		7	26	14	8	21	24
NL		8	21	19	14	20	19
AT		8	28	19	9	23	13
PL		5	22	18	10	32	14
PT		10	28	16	9	21	17
RO		16	32	9	5	22	16
SI		6	25	20	15	14	20
SK		6	29	18	6	21	20
FI		8	31	18	8	15	20
SE		9	39	17	13	8	15



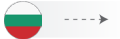


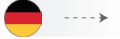

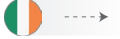

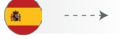

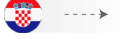

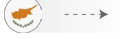
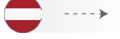
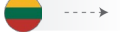
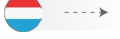
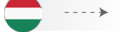

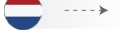
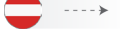




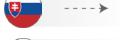
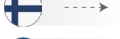
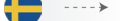
Q10_2 Sustainable finance refers to the process of taking environmental, social and governance considerations into account when making decisions in the financial sector. To what extent you agree or disagree with the following statements? **I receive information on the sustainability impact of financial products or services**

		Strongly agree	Rather agree	Rather disagree	Strongly disagree	Not applicable	Don't know
EU27		6	23	19	15	26	11
BE		3	18	20	23	25	10
BG		8	35	23	10	14	11
CZ		5	20	21	22	17	15
DK		3	16	16	20	29	17
DE		6	22	18	9	37	8
EE		5	32	22	7	22	13
IE		7	21	21	17	22	12
EL		10	29	14	9	16	22
ES		6	19	20	21	26	9
FR		4	19	20	25	20	13
HR		7	25	19	19	22	9
IT		6	27	19	13	23	12
CY		12	34	16	4	12	23
LV		4	24	21	13	20	18
LT		5	25	22	13	18	18
LU		3	22	24	14	25	12
HU		8	31	21	13	15	12
MT		6	25	15	9	30	15
NL		4	23	18	16	27	12
AT		7	28	20	11	29	7
PL		4	21	21	11	31	12
PT		7	27	15	17	26	9
RO		15	33	9	7	25	11
SI		4	27	21	20	14	14
SK		5	24	23	11	26	12
FI		5	30	26	12	14	14
SE		5	32	22	18	9	14





























Q10_3 Sustainable finance refers to the process of taking environmental, social and governance considerations into account when making decisions in the financial sector. To what extent you agree or disagree with the following statements? **If I know that a financial product is sustainable, I am more likely to invest in it**

		Strongly agree	Rather agree	Rather disagree	Strongly disagree	Not applicable	Don't know
EU27		11	38	11	7	20	13
BE		7	33	14	11	22	13
BG		17	51	11	5	9	7
CZ		8	35	17	12	11	18
DK		7	33	11	10	23	17
DE		11	34	11	6	25	14
EE		10	51	8	2	19	11
IE		16	38	10	6	17	13
EL		10	37	11	9	15	18
ES		12	37	11	7	21	12
FR		8	41	9	10	19	13
HR		14	46	12	8	13	9
IT		12	42	11	6	17	12
CY		16	42	10	4	10	17
LV		5	41	14	6	18	15
LT		10	34	11	8	19	18
LU		8	41	17	4	16	14
HU		11	41	12	8	16	12
MT		13	46	7	3	18	12
NL		10	31	12	10	25	13
AT		12	37	14	7	21	11
PL		7	32	11	7	28	16
PT		15	42	12	6	17	7
RO		21	38	8	5	19	10
SI		7	39	17	12	13	12
SK		9	40	11	6	22	13
FI		13	39	12	6	13	16
SE		16	44	13	10	6	12





























Q10_4 Sustainable finance refers to the process of taking environmental, social and governance considerations into account when making decisions in the financial sector. To what extent you agree or disagree with the following statements? **It is important to me that my savings and investments do not fund economic activities that have a negative impact on the planet**

		Strongly agree	Rather agree	Rather disagree	Strongly disagree	Not applicable	Don't know
EU27		24	38	9	5	16	9
BE		18	37	13	8	16	8
BG		26	40	12	5	10	8
CZ		22	34	13	7	12	13
DK		14	40	10	6	18	13
DE		21	37	10	4	18	10
EE		18	43	9	4	15	11
IE		29	37	9	4	14	8
EL		35	32	7	7	8	12
ES		27	38	8	5	15	7
FR		18	41	9	7	17	8
HR		28	38	10	6	13	5
IT		28	41	7	4	14	7
CY		39	38	4	4	7	9
LV		20	41	9	4	16	11
LT		28	37	9	4	12	10
LU		27	41	10	4	10	8
HU		21	37	11	5	17	9
MT		26	40	6	3	17	8
NL		24	35	11	6	15	9
AT		25	37	12	6	12	8
PL		17	36	6	5	26	10
PT		39	33	7	4	14	4
RO		41	31	5	3	15	6
SI		22	38	12	7	13	8
SK		17	37	12	5	17	12
FI		23	39	13	5	10	11
SE		26	43	11	7	6	8

Q11 Across the EU, you have basic rights when you open a bank account, transfer money, take out a loan or buy insurance products. Have you ever considered that your rights were breached doing any of the following? Please select all that apply. [MULTIPLE ANSWERS]







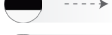

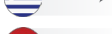
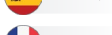
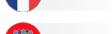
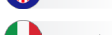
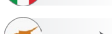












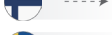


		Opening or using a bank account	Making payments	Taking out a loan to buy a home	Taking out a consumer loan	Buying an insurance policy	Taking out an investment product	None of the above	Don't know
EU27		8	8	4	5	5	4	64	17
BE		6	7	4	3	3	3	64	20
BG		18	19	6	12	8	3	52	13
CZ		5	6	2	3	2	3	68	17
DK		4	6	2	2	4	2	71	15
DE		7	7	4	4	6	4	73	10
EE		5	6	3	3	2	2	75	12
IE		6	6	6	4	6	3	65	16
EL		14	15	6	5	6	4	50	19
ES		9	9	7	7	6	4	60	17
FR		5	7	4	4	3	3	66	18
HR		8	10	5	7	5	4	64	14
IT		9	8	5	5	6	5	52	24
CY		17	14	8	7	8	5	45	23
LV		7	7	3	6	4	4	62	20
LT		8	9	3	4	4	3	56	25
LU		6	6	7	4	4	1	70	13
HU		8	8	5	5	3	3	63	18
MT		17	13	9	5	8	6	54	14
NL		5	6	4	4	5	3	65	21
AT		7	9	5	4	7	3	69	8
PL		7	7	4	4	3	5	66	16
PT		7	10	4	4	4	5	66	13
RO		11	11	7	9	7	3	54	19
SI		8	8	6	8	5	3	61	16
SK		7	8	3	4	5	3	55	25
FI		8	6	5	3	5	4	73	10
SE		4	4	1	1	2	1	77	14

Q12 And when you felt your rights were breached, did you then complain to anyone?
[MULTIPLE ANSWERS]

	No, you did not complain to anyone	Yes, you complained to the provider (e.g. bank)	Yes, you complained to a national competent authority	Yes, you complained to a consumer rights protection association	Yes, you complained to another organisation	Don't know
EU27 	42	34	16	10	4	6
BE 	51	27	14	5	5	7
BG 	47	32	9	12	6	5
CZ 	51	22	12	10	8	4
DK 	38	29	13	12	6	11
DE 	35	36	24	12	2	7
EE 	46	27	15	9	4	4
IE 	42	35	14	8	6	4
EL 	45	35	6	9	5	9
ES 	23	48	14	14	6	7
FR 	42	38	13	7	2	6
HR 	51	31	10	9	5	3
IT 	47	27	19	10	3	4
CY 	46	34	4	4	1	13
LV 	67	12	7	5	4	10
LT 	51	25	10	8	5	7
LU 	35	44	13	13	1	7
HU 	43	36	13	6	5	6
MT 	32	48	5	6	6	9
NL 	55	20	15	11	4	5
AT 	34	43	13	10	4	4
PL 	42	29	16	11	5	8
PT 	41	37	18	9	2	7
RO 	59	23	12	8	3	4
SI 	53	27	8	11	4	6
SK 	56	22	10	6	2	7
FI 	31	34	19	15	4	9
SE 	64	22	9	7	3	5

Q13 How satisfied were you with the way your complaint was handled?

Note: Small base size for country results

		Very satisfied	Rather satisfied	Rather not satisfied	Very dissatisfied	Don't know
EU27		16	41	25	16	2
BE		11	32	33	20	4
BG		18	37	25	21	0
CZ		17	43	21	15	5
DK		28	36	24	12	0
DE		31	40	21	9	0
EE		27	33	21	15	4
IE		15	38	24	22	1
EL		10	40	17	26	7
ES		9	38	29	22	2
FR		7	48	24	20	1
HR		13	23	31	28	4
IT		14	46	26	12	2
CY		12	25	28	31	5
LV		15	41	19	15	10
LT		16	31	36	15	2
LU		6	27	35	27	6
HU		17	25	23	33	2
MT		5	26	26	39	4
NL		27	28	23	18	4
AT		14	33	37	15	2
PL		14	48	24	9	6
PT		9	47	20	24	1
RO		12	45	28	15	0
SI		14	35	22	28	1
SK		11	54	20	8	7
FI		20	47	23	9	1
SE		10	21	34	32	3



