EUROPEAN CENTRAL BANK

EUROSYSTEM

Press release

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Card payments edge past cash in shops; euro area consumers want both

- Physical cards account for 45% of payments in shops, compared with 44% for cash
- Cash remains especially important for small value payments and payments between individuals
- Ability to pay digitally and with cash are both important to consumers

The European Central Bank (ECB) today published its latest study on the payment attitudes of consumers in the euro area (SPACE). The results show that consumers are increasingly using digital means of payment, while cash continues to play an important role.

For the first time since comparable data were collected in 2016,[1] cards were used more often than cash at physical locations, such as shops. In 2026 cards accounted for 45% of transactions, compared with 44% for cash. Mobile payments increased to 9%, from 6% in 2024.

While payment practices are changing, consumers' own preferences remain stable. When paying in a shop, 54% preferred cards or other cashless methods, 22% preferred cash and 23% had no clear preference.

A large majority of respondents attach importance to retaining a choice of payment methods. For 82% of euro area consumers, it is important to have the option to pay digitally, while 62% value the option of paying with cash. Only 3% reported never using cash.

"Digital means of payment are becoming more important in day-to-day transactions, but choice is what really matters for Europeans," said Piero Cipollone, member of the ECB's Executive Board. "The ECB will continue to ensure citizens have the freedom to choose how to pay, by safeguarding cash while preparing for the possible issuance of its digital equivalent, the digital euro."

[1] Previous editions of the SPACE study were published in 2019, 2022 and 2024. In 2016 the ECB published a study on the use of cash by households in the euro area (SUCH).

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Most consumers continue to find it easy to access cash, although the share declined to 85%, from 87% in 2024. Among those who had tried to withdraw cash from an ATM during the previous year, 19% experienced difficulties. In all euro area countries, at least 12% of consumers experienced non-acceptance of mobile or card payments at least once in the month preceding the survey.

The survey covered 51,551 respondents across the euro area. Data were collected in two rounds: the first between 29 September and 27 November 2025, and the second between 16 March and 15 May 2026.

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