

The tables below contain data from MNB's 2017 survey on consumer payment behavior and attitude towards cash. The paper based on the survey results was originally published in Hungarian, as:

“Végső, T. – Belházyiné Illés, Á. – Bódi-Schubert, A. (2018): *Kézpénz vagy kártya? A magyar lakosság fizetési szokásainak feltáró elemzése*. Pénzügyi Szemle, 2018/4, pp.26–61.”

English translation of the paper is available at <https://www.mnb.hu/en/banknotes-and-coins/publications> .

Table 1: How do you receive regular income? – Distribution according to socio-demographic groups

n=1211	Mostly in cash	Mostly by credit transfer	Equally in cash and by credit transfer
Total population	21,3% (18,7%-24,0%)	73,5% (70,7%-76,3%)	5,2% (3,8%-6,5%)
AGE			
16-29 years	24,3% (17,8%-30,7%)	70,2% (63,3%-77,0%)	5,6% (2,0%-9,1%)
30-39 years	14,7% (10,3%-19,0%)	80,5% (75,7%-85,4%)	4,8% (2,2%-7,4%)
40-49 years	16,9% (11,2%-22,7%)	78,6% (72,4%-84,9%)	4,4% (1,2%-7,7%)
50-59 years	15,5% (9,6%-21,4%)	76,4% (69,6%-83,2%)	8,1% (3,8%-12,5%)
60+ years	28,8% (23,7%-33,9%)	66,8% (61,5%-72,0%)	4,4% (2,4%-6,4%)
GENDER			
Male	17,6% (14,1%-21,1%)	76,3% (72,5%-80,2%)	6,1% (3,8%-8,3%)
Female	24,6% (20,8%-28,5%)	71,0% (67,0%-74,9%)	4,4% (2,8%-6,0%)
EDUCATION			
Primary	35,3% (26,9%-43,7%)	60,1% (51,5%-68,7%)	4,6% (0,9%-8,3%)
Secondary (without A-levels)	24,6% (19,4%-29,8%)	69,4% (63,9%-75,0%)	6,0% (3,1%-8,9%)
Secondary (with A-levels)	19,0% (15,1%-22,8%)	75,2% (71,0%-79,4%)	5,8% (3,5%-8,0%)
College degree or higher	9,5% (6,2%-12,8%)	86,6% (82,7%-90,4%)	4,0% (1,8%-6,1%)
PLACE OF RESIDENCE			
Budapest	18,1% (12,6%-23,6%)	74,4% (68,2%-80,6%)	7,4% (3,6%-11,3%)
County seat	25,1% (19,4%-30,9%)	70,6% (64,6%-76,5%)	4,3% (1,9%-6,8%)
Other city	27,3% (22,0%-32,6%)	68,4% (62,3%-73,9%)	4,3% (2,0%-6,6%)

Town/village	14,1%	80,7%	5,3%
	(10,1%-18,0%)	(76,3%-85,1%)	(2,9%-7,6%)
EMPLOYMENT STATUS			
Employed	15,8%	78,3%	6,0%
	(12,8%-18,7%)	(74,9-81,6%)	(4,0-8,0%)
Unemployed	24,7%	70,9%	4,4%
	(3,7%-45,7%)	(48,5%-93,3%)	(0,0%-13,0%)
Student	23,4%	74,1%	2,5%
	(5,8%-41,1%)	(56,2%-91,9%)	(0,0%-7,3%)
Retired	30,5%	65,7%	3,8%
	(25,2%-35,9%)	(60,3%-71,1%)	(1,9%-5,7%)
Other	17,5%	75,7%	6,9%
	(8,7%-26,2%)	(66,0%-85,3%)	(1,7%-12,1%)
HOUSEHOLD INCOME			
Below 100 000 HUF	39,4%	55,8%	4,7%
	(30,8%-48,0%)	(47,1%-64,5%)	(0,7%-8,8%)
100 001 – 200 000 HUF	24,3%	70,5%	5,2%
	(19,3%-29,3%)	(65,3%-75,7%)	(2,8%-7,6%)
200 001 – 300 000 HUF	18,1%	77,6%	4,4%
	(13,0%-23,1%)	(72,2%-82,9%)	(2,0%-6,8%)
300 001-500 000 HUF	10,8%	84,0%	5,2%
	(6,8%-14,8%)	(79,2%-88,8%)	(2,2%-8,2%)
Above 500 000 HUF	9,8%	84,3%	5,9%
	(2,1%-17,4%)	(75,5%-93,1%)	(0,8%-11,1%)
N/A	17,7%	74,2%	8,1%
	(7,9%-27,5%)	(63,5%-84,9%)	(2,0%-14,2%)

Table 2: Distribution of payment methods chosen for day-to-day purchases according to socio-demographic groups

n=1497	Cash payers	Cashless payers	Situational payers
Total population	45,9%	26,2%	27,8%
	(43,2%-48,7%)	(23,9%-28,6%)	(25,4%-30,3%)
AGE			
16-29 years	59,6%	16,2%	24,1%
	(54,6%-64,7%)	(12,6%-19,9%)	(19,8%-28,5%)
30-39 years	36,1%	36,8%	27,0%
	(30,6%-41,7%)	(31,5%-42,1%)	(22,0%-32,0%)
40-49 years	36,5%	27,0%	36,5%
	(29,3%-43,7%)	(20,8%-33,1%)	(29,7%-43,4%)
50-59 years	42,6%	23,9%	33,6%
	(35,1%-50,0%)	(18,0%-29,8%)	(26,7%-40,4%)
60+ years	50,9%	26,8%	22,4%
	(45,5%-56,2%)	(22,2%-31,3%)	(17,9%-26,8%)
GENDER			
Male	42,5%	29,1%	28,4%
	(38,5%-46,5%)	(25,6%-32,6%)	(24,7%-32,0%)
Female	49,0%	23,7%	27,3%
	(45,1%-52,8%)	(20,6%-26,8%)	(24,0%-30,7%)
EDUCATION			
Primary	76,3%	6,2%	17,5%
	(70,4%-82,2%)	(3,0%-9,4%)	(12,1%-22,9%)
Secondary (without A-levels)	51,0%	18,2%	30,8%
	(45,4%-56,5%)	(13,9%-22,6%)	(25,7%-36,0%)
Secondary (with A-levels)	37,4%	29,6%	33,0%
	(33,1%-41,7%)	(25,5%-33,7%)	(28,8%-37,2%)
College degree or higher	20,3%	51,5%	28,1%
	(16,0%-24,6%)	(46,2%-56,9%)	(23,3%-33,0%)
PLACE OF RESIDENCE			
Budapest	40,6%	36,7%	22,7%
	(34,1%-47,0%)	(30,6%-42,8%)	(17,4%-28,0%)
County seat	43,2%	30,8%	26,0%
	(37,2%-49,1%)	(25,5%-36,1%)	(21,1%-30,9%)
Other city	50,9%	22,0%	27,1%
	(45,8%-55,9%)	(18,1%-25,9%)	(22,7%-31,6%)
Town/village	45,0%	22,3%	32,8%
	(40,0%-49,9%)	(18,2%-26,3%)	(28,1%-37,4%)
EMPLOYMENT STATUS			
Employed	34,9%	33,1%	31,9%
	(31,2%-38,7%)	(29,6%-36,7%)	(28,3%-35,5%)
Unemployed	67,5%	14,7%	17,7%
	(56,2%-78,8%)	(6,3%-23,1%)	(9,0%-26,5%)

Student	65,6%	11,0%	23,4%
	(58,9%-72,4%)	(6,5%-15,5%)	(17,5%-29,3%)
Retired	52,4%	24,5%	23,0%
	(46,9%-58,0%)	(20,0%-29,0%)	(18,5%-27,6%)
Other	51,8%	14,6%	33,6%
	(41,1%-62,5%)	(7,6%-21,6%)	(23,5%-43,8%)
HOUSEHOLD INCOME			
Below 100 000 HUF	78,5%	6,7%	14,8%
	(72,6%-84,4%)	(3,3%-10,1%)	(9,6%-19,9%)
100 001 – 200 000 HUF	53,3%	19,2%	27,5%
	(48,1%-58,6%)	(15,2%-23,1%)	(22,9%-32,2%)
200 001 – 300 000 HUF	32,9%	30,5%	36,6%
	(27,3%-38,4%)	(25,3%-35,8%)	(31,0%-42,2%)
300 001-500 000 HUF	28,8%	37,2%	34,0%
	(23,3%-34,4%)	(31,3%-43,1%)	(28,0%-39,9%)
Above 500 000 HUF	16,2%	59,7%	24,1%
	(8,5%-24,0%)	(49,7%-69,7%)	(15,5%-32,6%)
N/A	49,3%	29,2%	21,5%
	(41,0%-57,6%)	(21,7%-36,8%)	(14,9%-28,1%)

Table 3: Use of payment methods in utility bill payments by sociodemographic group

n=1383	Cash (including postal inpayment money order)	Credit transfer	Direct debit	Online card payment
	Percentage of those who use the stated payment method to pay at least one utility bill			
Total population	69,9%	42,8%	27,7%	25,7%
	(67,4%-72,5%)	(39,9%-45,6%)	(25,2%-30,2%)	(23,3%-28,1%)
AGE				
16-29 years	76,5%	52,7%	29,2%	41,3%
	(71,7%-81,3%)	(47,0%-58,5%)	(23,8%-34,6%)	(35,6%-47,0%)
30-39 years	65,3%	45,6%	35,0%	39,5%
	(60,0%-70,6%)	(39,9%-51,2%)	(29,7%-40,4%)	(34,0%-45,1%)
40-49 years	73,5%	43,7%	21,0%	23,5%
	(67,4%-79,7%)	(36,6%-50,8%)	(15,5%-26,6%)	(17,7%-29,4%)
50-59 years	76,4%	40,7%	25,5%	19,0%
	(70,6%-82,2%)	(33,6%-47,9%)	(19,3%-31,8%)	(13,5%-24,5%)
60+ years	64,0%	37,3%	28,4%	16,2%
	(58,9%-69,2%)	(32,1%-42,4%)	(23,7%-33,1%)	(12,2%-20,2%)
GENDER				
Male	68,4%	46,5%	28,1%	28,6%
	(64,6%-72,1%)	(42,3%-50,7%)	(24,4%-31,7%)	(25,0%-32,3%)
Female	71,3%	39,5%	27,4%	23,1%
	(67,9%-74,8%)	(35,7%-43,2%)	(24,0%-30,8%)	(20,0%-26,2%)
EDUCATION				
Primary	85,1%	30,2%	14,9%	16,9%
	(79,8%-90,4%)	(23,3%-37,1%)	(9,8%-20,0%)	(11,6%-22,2%)
Secondary (without A-levels)	78,1%	42,2%	23,3%	24,7%
	(73,4%-82,8%)	(36,6%-47,8%)	(18,6%-28,0%)	(19,9%-29,5%)
Secondary (with A-levels)	65,3%	46,8%	32,4%	27,4%
	(61,0%-69,6%)	(42,3%-51,3%)	(28,1%-36,6%)	(23,4%-31,4%)
College degree or higher	52,9%	49,7%	38,0%	33,0%
	(47,4%-58,3%)	(44,2%-55,1%)	(32,7%-43,3%)	(28,0%-38,1%)
PLACE OF RESIDENCE				
Budapest	58,8%	46,1%	33,1%	31,5%
	(52,4%-65,2%)	(39,6%-52,6%)	(27,0%-39,3%)	(25,7%-37,3%)
County seat	63,4%	45,0%	33,6%	22,9%
	(57,7%-69,0%)	(39,1%-51,0%)	(28,1%-39,2%)	(18,0%-27,7%)
Other city	73,2%	41,4%	24,4%	24,1%
	(68,6%-77,7%)	(36,3%-46,5%)	(20,1%-28,7%)	(19,8%-28,4%)
Town/village	76,7%	40,9%	24,8%	25,5%
	(72,6%-80,9%)	(35,9%-45,9%)	(20,5%-29,1%)	(21,2%-29,8%)
EMPLOYMENT STATUS				
Employed	68,3%	45,5%	28,7%	31,1%
	(64,8%-71,9%)	(41,6%-49,4%)	(25,3%-32,1%)	(27,6%-34,6%)

Unemployed	79,2%	32,1%	10,2%	21,3%
	(68,9%-89,6%)	(19,7%-44,6%)	(3,6%-16,7%)	(11,7%-31,0%)
Student	78,0%	58,0%	25,7%	39,0%
	(71,3%-84,7%)	(49,4%-66,6%)	(17,8%-33,6%)	(30,5%-47,6%)
Retired	66,5%	36,4%	29,5%	14,9%
	(61,4%-71,7%)	(31,1%-41,7%)	(24,6%-34,4%)	(10,9%-18,8%)
Other	80,8%	43,2%	27,1%	24,5%
	(72,8%-88,8%)	(32,5%-53,8%)	(18,0%-36,3%)	(16,0%-33,0%)
HOUSEHOLD INCOME				
Below 100 000 HUF	88,4%	28,8%	13,1%	15,1%
	(83,9%-92,9%)	(21,8%-35,9%)	(8,1%-18,1%)	(9,7%-20,5%)
100 001 – 200 000 HUF	68,7%	36,9%	25,8%	21,6%
	(63,8%-73,6%)	(31,8%-42,0%)	(21,3%-30,4%)	(17,4%-25,7%)
200 001 – 300 000 HUF	67,2%	44,5%	27,9%	24,9%
	(61,6%-72,7%)	(38,6%-50,4%)	(22,7%-33,1%)	(19,9%-29,8%)
300 001-500 000 HUF	67,6%	58,4%	38,5%	35,1%
	(61,8%-73,4%)	(52,2%-64,6%)	(32,4%-44,6%)	(29,2%-41,1%)
Above 500 000 HUF	50,7%	47,3%	37,5%	42,1%
	(40,1%-61,3%)	(36,8%-57,7%)	(27,4%-47,6%)	(31,9%-52,4%)
N/A	64,5%	49,9%	32,4%	31,6%
	(56,0%-26,9%)	(40,6%-59,3%)	(23,8%-41,1%)	(23,0%-40,3%)

Table 4: Do you agree with the following statements? – Distribution of answers according to socio-demographic groups

n=1478	„I need cash to carry out my day-to-day transactions“	"I personally prefer cash over electronic payment methods“	"If I use cash, I have better control over my spendings“	"If I had the choice, I would perform all my transactions electronically“
	Percentage of answers expressing full or partial agreement			
Total population	79,1%	66,5%	61,4%	56,7%
	(76,9%-81,4%)	(64,0%-69,1%)	(58,7%-64,1%)	(53,9%-59,5%)
AGE				
16-29 years	70,5%	64,9%	63,4%	52,2%
	(65,8%-75,2%)	(60,0%-69,8%)	(58,4%-68,3%)	(47,0%-57,4%)
30-39 years	79,3%	53,7%	55,5%	66,5%
	(74,7%-84,0%)	(48,1%-59,2%)	(50,0%-61,1%)	(61,0%-72,0%)
40-49 years	84,8%	69,6%	60,4%	58,0%
	(79,5%-90,1%)	(63,1%-76,0%)	(53,4%-67,4%)	(50,8%-65,1%)
50-59 years	80,2%	71,7%	60,5%	59,5%
	(74,2%-86,2%)	(65,3%-78,2%)	(53,3%-67,6%)	(52,2%-66,9%)
60+ years	80,1%	70,2%	64,6%	51,7%
	(75,7%-84,5%)	(65,4%-75,0%)	(59,4%-69,7%)	(46,3%-57,2%)
GENDER				
Male	77,2%	63,1%	58,2%	59,1%
	(73,8%-80,5%)	(59,3%-66,8%)	(54,3%-62,2%)	(55,1%-63,1%)
Female	80,9%	69,6%	64,2%	54,6%
	(77,9%-83,9%)	(66,2%-73,0%)	(60,6%-67,9%)	(50,7%-58,4%)
EDUCATION				
Primary	75,3%	82,9%	74,2%	39,1%
	(69,3%-81,2%)	(77,9%-87,8%)	(68,1%-80,2%)	(32,3%-45,9%)
Secondary (without A-levels)	79,5%	74,4%	64,6%	57,8%
	(75,0%-83,9%)	(69,5%-79,2%)	(59,2%-69,9%)	(52,3%-63,3%)
Secondary (with A-levels)	80,7%	63,0%	58,8%	58,3%
	(77,3%-84,1%)	(58,7%-67,3%)	(54,4%-63,1%)	(53,9%-62,7%)
College degree or higher	80,6%	45,8%	47,9%	72,9%
	(76,4%-84,8%)	(40,5%-51,2%)	(42,5%-53,2%)	(68,2%-77,7%)
PLACE OF RESIDENCE				
Budapest	74,2%	59,8%	58,9%	60,6%
	(68,6%-79,8%)	(53,5%-66,1%)	(52,6%-65,2%)	(54,2%-67,0%)
County seat	79,2%	59,6%	61,4%	62,2%
	(74,4%-84,0%)	(53,9%-65,2%)	(55,7%-67,1%)	(56,4%-68,0%)
Other city	81,3%	70,7%	64,0%	51,6%
	(77,4%-85,2%)	(66,3%-75,1%)	(59,2%-68,8%)	(46,6%-56,7%)
Town/village	79,5%	69,6%	59,9%	57,2%
	(75,5%-83,5%)	(65,2%-74,0%)	(55,0%-64,7%)	(52,2%-62,2%)

EMPLOYMENT STATUS				
Employed	79,0%	60,3%	55,4%	64,1%
	(75,9%-82,1%)	(56,6%-64,0%)	(51,6%-59,2%)	(60,3%-67,8%)
Unemployed	78,0%	76,4%	72,7%	42,0%
	(67,3%-88,8%)	(66,2%-86,7%)	(61,6%-83,9%)	(29,7%-54,2%)
Student	75,1%	71,8%	70,5%	49,1%
	(68,8%-81,3%)	(65,3%-78,3%)	(64,0%-77,0%)	(41,8%-56,3%)
Retired	80,5%	71,0%	65,5%	49,3%
	(76,0%-84,9%)	(66,1%-75,8%)	(60,2%-70,7%)	(43,7%-54,9%)
Other	81,4%	77,3%	65,3%	58,1%
	(73,1%-89,6%)	(68,9%-85,6%)	(55,3%-75,3%)	(47,5%-68,8%)
HOUSEHOLD INCOME				
Below 100 000 HUF	80,0%	85,6%	79,3%	42,0%
	(73,9%-86,1%)	(80,7%-90,6%)	(73,1%-85,4%)	(34,3%-49,6%)
100 001 – 200 000 HUF	81,3%	73,7%	67,1%	49,1%
	(77,3%-85,4%)	(69,2%-78,3%)	(62,2%-72,1%)	(43,8%-54,3%)
200 001 – 300 000 HUF	79,8%	62,2%	55,8%	66,4%
	(75,1%-84,4%)	(56,7%-67,7%)	(50,0%-61,6%)	(60,8%-72,1%)
300 001-500 000 HUF	79,1%	52,3%	51,3%	65,5%
	(74,1%-84,0%)	(46,1%-58,5%)	(45,1%-57,5%)	(59,6%-71,4%)
Above 500 000 HUF	68,4%	38,3%	29,5%	79,1%
	(58,5%-78,3%)	(28,2%-48,4%)	(20,4%-38,5%)	(59,6%-71,4%)
N/A	76,6%	67,0%	66,6%	52,0%
	(69,3%-83,8%)	(59,3%-74,6%)	(58,9%-74,3%)	(43,5%-60,4%)

Table 5: Size of groups created on the basis of subjective payment preferences and openness to electronic payment methods

n=1481	1) Pro-cash consumers, who do not wish to give up the use of cash	2) Anti-cash consumers who would be willing to perform all transactions electronically	3) Pro-cash consumers who are open to the use of electronic payment methods	4) Anti-cash consumers, who nevertheless regard cash a necessity
	Percentage of those who belong to the stated group			
Total population	36,6%	27,0%	29,8%	6,6%
	(33,9%-39,3%)	(24,6%-29,4%)	(27,2%-32,3%)	(5,3%-8,0%)
AGE				
16-29 years	36,2%	23,5%	28,7%	11,6%
	(31,2%-41,2%)	(19,2%-27,8%)	(24,0%-33,4%)	(8,2%-15,0%)
30-39 years	26,7%	39,4%	27,1%	6,8%
	(21,5%-31,9%)	(34,0%-44,8%)	(22,1%-32,1%)	(3,8%-9,8%)
40-49 years	35,1%	23,6%	34,4%	7,0%
	(28,0%-42,1%)	(17,7%-29,5%)	(27,5%-41,2%)	(3,5%-10,4%)
50-59 years	33,9%	22,2%	37,7%	6,2%
	(26,8%-41,0%)	(16,4%-28,0%)	(30,4%-44,9%)	(2,4%-10,0%)
60+ years	44,6%	26,5%	25,2%	3,7%
	(39,1%-50,1%)	(21,9%-31,1%)	(20,5%-29,9%)	(1,7%-5,7%)
GENDER				
Male	33,8%	30,4%	29,0%	6,8%
	(29,9%-37,7%)	(26,8%-34,0%)	(25,3%-32,7%)	(4,9%-8,7%)
Female	39,1%	24,1%	30,4%	6,5%
	(35,2%-42,9%)	(21,0%-27,1%)	(26,9%-34,0%)	(4,6%-8,3%)
EDUCATION				
Primary	52,9%	9,8%	29,9%	7,5%
	(45,9%-59,9%)	(5,8%-13,7%)	(23,4%-36,3%)	(4,1%-10,8%)
Secondary (without A-levels)	36,3%	19,3%	38,0%	6,4%
	(30,9%-41,7%)	(14,9%-23,7%)	(32,6%-43,5%)	(3,8%-9,1%)
Secondary (with A-levels)	36,1%	31,7%	26,6%	5,6%
	(31,8%-40,5%)	(27,6%-35,8%)	(22,7%-30,5%)	(3,5%-7,6%)
College degree or higher	19,5%	46,6%	26,3%	7,6%
	(15,2%-23,8%)	(41,3%-52,0%)	(21,5%-31,1%)	(4,8%-10,3%)
PLACE OF RESIDENCE				
Budapest	34,2%	36,0%	24,9%	4,9%
	(27,9%-40,5%)	(29,9%-42,2%)	(19,2%-30,5%)	(2,2%-7,6%)
County seat	32,2%	34,9%	27,4%	5,6%
	(26,6%-37,9%)	(29,5%-40,3%)	(21,9%-32,8%)	(2,9%-8,2%)
Other city	40,2%	21,2%	30,5%	8,2%
	(35,1%-45,2%)	(17,3%-25,1%)	(25,8%-35,1%)	(5,5%-10,8%)

Town/village	36,3%	24,0%	33,2%	6,5%
	(31,4%-41,2%)	(19,9%-28,1%)	(28,5%-37,9%)	(4,2%-8,7%)
EMPLOYMENT STATUS				
Employed	29,1%	33,1%	31,0%	6,8%
	(25,5%-32,7%)	(29,5%-36,6%)	(27,4%-34,7%)	(5,0%-8,7%)
Unemployed	46,6%	12,2%	29,8%	11,4%
	(33,7%-59,6%)	(5,1%-19,2%)	(18,6%-41,0%)	(3,1%-19,7%)
Student	41,0%	18,2%	30,8%	10,0%
	(33,8%-48,2%)	(12,8%-23,6%)	(24,2%-37,5%)	(5,4%-14,5%)
Retired	46,3%	25,2%	24,3%	4,2%
	(40,7%-52,0%)	(20,6%-29,8%)	(19,5%-29,1%)	(2,0%-6,4%)
Other	34,4%	15,3%	42,9%	7,5%
	(24,1%-44,6%)	(8,7%-21,8%)	(32,1%-53,6%)	(1,6%-13,3%)
HOUSEHOLD INCOME				
Below 100 000 HUF	50,5%	6,7%	35,2%	7,6%
	(42,6%-58,3%)	(3,6%-9,9%)	(27,8%-42,7%)	(3,5%-11,6%)
100 001 – 200 000 HUF	46,0%	21,7%	27,6%	4,7%
	(40,7%-51,3%)	(17,4%-26,0%)	(22,9%-32,3%)	(2,6%-6,8%)
200 001 – 300 000 HUF	27,0%	31,7%	34,7%	6,6%
	(21,6%-32,4%)	(26,5%-36,9%)	(29,2%-40,3%)	(3,8%-9,3%)
300 001-500 000 HUF	26,7%	39,8%	25,6%	8,0%
	(21,1%-32,3%)	(33,8%-45,7%)	(20,0%-31,1%)	(4,6%-11,3%)
Above 500 000 HUF	14,0%	54,8%	24,3%	6,9%
	(6,1%-21,9%)	(44,6%-65,1%)	(15,7%-32,9%)	(1,7%-12,1%)
N/A	39,3%	24,6%	27,4%	8,7%
	(30,9%-47,8%)	(17,6%-31,6%)	(20,2%-34,6%)	(4,2%-13,2%)

Table 6: Determinants of payment choices – Distribution of answers according to socio-demographic groups

n=1467	Amount of payment	Place of transaction	Habit
	Percentage of those who consider the stated determinants important when choosing between different payment methods		
Total population	59,2%	60,4%	61,7%
	(56,5%-62,0%)	(57,6%-63,1%)	(59,1%-64,4%)
AGE			
16-29 years	63,4%	64,7%	60,5%
	(58,4%-68,4%)	(59,7%-69,7%)	(55,5%-65,6%)
30-39 years	64,9%	68,2%	58,2%
	(59,4%-70,3%)	(62,9%-73,5%)	(52,6%-63,7%)
40-49 years	62,1%	68,5%	66,7%
	(55,1%-69,2%)	(61,7%-75,2%)	(59,9%-73,4%)
50-59 years	61,1%	63,4%	63,7%
	(53,7%-68,4%)	(56,2%-70,6%)	(56,6%-70,7%)
60+ years	50,7%	46,7%	60,5%
	(45,1%-56,3%)	(41,2%-52,2%)	(55,1%-65,8%)
GENDER			
Male	57,9%	60,9%	61,9%
	(53,9%-61,9%)	(56,9%-64,8%)	(58,1%-65,8%)
Female	60,5%	59,9%	61,6%
	(56,6%-64,3%)	(56,0%-63,7%)	(57,8%-65,3%)
EDUCATION			
Primary	54,5%	55,3%	69,3%
	(47,4%-61,6%)	(48,2%-62,5%)	(62,9%-75,7%)
Secondary (without A-levels)	64,3%	63,1%	70,9%
	(58,9%-69,7%)	(57,7%-68,6%)	(65,8%-76,0%)
Secondary (with A-levels)	57,6%	60,1%	57,6%
	(53,2%-62,1%)	(55,7%-64,5%)	(53,2%-62,0%)
College degree or higher	61,8%	63,4%	50,4%
	(56,5%-67,1%)	(58,1%-68,6%)	(45,0%-55,8%)
PLACE OF RESIDENCE			
Budapest	56,3%	53,7%	54,4%
	(49,7%-62,8%)	(47,1%-60,2%)	(48,0%-60,9%)
County seat	57,2%	58,6%	61,1%
	(51,2%-63,2%)	(52,7%-64,5%)	(55,4%-66,8%)
Other city	59,4%	60,5%	64,6%
	(54,4%-64,5%)	(55,4%-65,5%)	(59,9%-69,4%)
Town/village	61,9%	65,2%	63,0%
	(57,0%-66,7%)	(60,4%-70,0%)	(58,2%-67,8%)
EMPLOYMENT STATUS			
Employed	61,6%	65,8%	60,2%
	(57,8%-65,4%)	(62,2%-69,5%)	(56,4%-63,9%)
Unemployed	59,7%	59,6%	63,3%

	(46,9%-72,5%)	(46,9%-72,3%)	(51,3%-75,2%)
Student	66,8%	66,0%	69,0%
	(59,9%-73,6%)	(59,1%-73,0%)	(62,2%-75,8%)
Retired	50,7%	46,5%	60,4%
	(44,9%-56,4%)	(40,8%-52,2%)	(54,9%-65,9%)
Other	66,4%	71,5%	66,9%
	(56,1%-76,8%)	(61,7%-81,2%)	(56,9%-76,9%)
HOUSEHOLD INCOME			
Below 100 000 HUF	57,3%	56,5%	70,3%
	(48,5%-65,2%)	(48,6%-64,4%)	(63,3%-77,3%)
100 001 – 200 000 HUF	58,9%	59,4%	66,5%
	(53,6%-64,2%)	(54,2%-64,7%)	(61,6%-71,4%)
200 001 – 300 000 HUF	60,7%	61,4%	60,5%
	(55,0%-66,4%)	(55,8%-67,1%)	(54,8%-66,3%)
300 001-500 000 HUF	61,9%	66,2%	58,1%
	(55,9%-68,0%)	(60,2%-72,1%)	(52,0%-64,2%)
Above 500 000 HUF	55,8%	57,1%	47,2%
	(45,5%-66,2%)	(46,9%-67,4%)	(36,9%-57,4%)
N/A	56,9%	58,2%	50,9%
	(48,4%-65,4%)	(49,7%-66,6%)	(42,5%-59,3%)

Table 7: Importance of features of cash – Distribution of answers according to socio-demographic groups

n=1477	Speed	Immediate settlement	Anonymity
	Percentage of those who consider the stated feature an important advantage of cash over electronic payment methods		
Total population	78,5%	78,4%	66,2%
	(76,3%-80,8%)	(76,2%-80,6%)	(63,6%-68,9%)
AGE			
16-29 years	76,6%	77,1%	64,9%
	(72,2%-80,9%)	(72,7%-81,4%)	(60,0%-69,8%)
30-39 years	78,4%	75,6%	67,1%
	(73,9%-82,9%)	(70,9%-80,3%)	(61,9%-72,3%)
40-49 years	79,4%	82,0%	67,7%
	(73,7%-85,0%)	(76,6%-87,4%)	(60,9%-74,5%)
50-59 years	77,4%	77,6%	68,4%
	(71,1%-83,7%)	(71,5%-83,8%)	(61,4%-75,3%)
60+ years	79,7%	78,9%	64,6%
	(75,5%-84,0%)	(74,6%-83,2%)	(59,4%-69,8%)
GENDER			
Male	76,2%	77,2%	65,7%
	(72,8%-79,5%)	(74,0%-80,5%)	(61,9%-69,5%)
Female	80,6%	79,4%	66,7%
	(77,6%-83,6%)	(76,3%-82,4%)	(63,1%-70,4%)
EDUCATION			
Primary	84,1%	85,0%	71,4%
	(79,2%-89,0%)	(80,2%-89,8%)	(65,0%-77,7%)
Secondary (without A-levels)	84,0%	85,4%	70,3%
	(80,0%-88,0%)	(81,5%-89,2%)	(65,2%-75,4%)
Secondary (with A-levels)	77,1%	77,3%	65,9%
	(73,3%-80,9%)	(73,5%-81,1%)	(61,7%-70,2%)
College degree or higher	68,9%	65,4%	56,8%
	(63,9%-73,8%)	(60,2%-70,5%)	(51,4%-62,1%)
PLACE OF RESIDENCE			
Budapest	75,2%	68,7%	59,7%
	(69,7%-80,6%)	(62,8%-74,6%)	(53,4%-66,0%)
County seat	78,2%	77,8%	68,5%
	(73,4%-82,9%)	(73,0%-82,6%)	(63,1%-74,0%)
Other city	79,5%	81,5%	66,6%
	(75,5%-83,5%)	(77,7%-85,2%)	(61,8%-71,3%)
Town/village	79,6%	80,9%	68,5%
	(75,6%-83,6%)	(77,0%-84,7%)	(63,8%-73,1%)
EMPLOYMENT STATUS			
Employed	77,5%	77,3%	66,8%
	(74,3%-80,6%)	(74,1%-80,4%)	(63,2%-70,4%)
Unemployed	80,4%	79,3%	66,1%
	(71,2%-89,6%)	(69,8%-88,9%)	(54,0%-78,2%)

Student	78,7%	78,1%	67,7%
	(72,7%-84,8%)	(72,0%-84,2%)	(60,9%-74,4%)
Retired	79,0%	79,3%	65,2%
	(74,5%-83,5%)	(74,8%-83,8%)	(59,8%-70,5%)
Other	82,5%	82,0%	64,9%
	(74,8%-90,2%)	(74,3%-89,8%)	(54,5%-75,3%)
HOUSEHOLD INCOME			
Below 100 000 HUF	85,6%	85,8%	69,4%
	(80,3%-90,8%)	(80,8%-90,8%)	(62,2%-76,7%)
100 001 – 200 000 HUF	82,0%	83,2%	68,8%
	(78,0%-86,0%)	(79,4%-87,0%)	(63,8%-73,7%)
200 001 – 300 000 HUF	76,8%	77,5%	70,4%
	(71,9%-81,6%)	(72,7%-82,3%)	(65,2%-75,7%)
300 001-500 000 HUF	74,1%	74,6%	60,4%
	(68,6%-79,6%)	(69,2%-80,0%)	(54,3%-66,4%)
Above 500 000 HUF	59,6%	63,9%	51,6%
	(49,6%-69,5%)	(54,2%-73,6%)	(41,4%-61,8%)
N/A	80,9%	69,4%	64,1%
	(74,5%-87,4%)	(61,6%-77,3%)	(56,0%-72,1%)