Cash is king in Germany, but not for much longer...

Study examines payment habits and preferences of German citizens across regions and generations

- **52%** prefer card payments
- **61%** agree that card payments will become increasingly available
- **42%** agree that contactless payment is "more convenient than cash"

Who’s driving Germany toward a cashless future?

The states with the highest usage of contactless payments are:

- **39%** Bremen
- **34%** Berlin
- **33%** Thuringia

The states with the lowest percentage of contactless payments usage are:

- **25%** Hamburg
- **22%** Lower Saxony
- **21%** Schleswig-Holstein

The early adopters of smartphone payment technology can be found especially in:

- **39%** Bremen
- **34%** Berlin
- **9%** Bavaria

Moreover,

- **56%** of 18–24 year olds agree that contactless payments are more convenient than Chip/PIN/Signature
- **48%** of Gen Z want contactless made more widely available
- **21%** of Gen Z disagreed with this statement – the highest of all age brackets

Generation Z (18–24) is the age group that’s most trustful of cashless technology with only:

- **20%** saying that they were wary of cashless for fear of theft or fraud
- **29%** of 35–44 year olds who said this was a concern

Generation Z (25–34) are the demographic who most agree that contactless payments are more convenient than Chip/PIN/Signature

- **42%** agree that contactless payment is "more convenient than cash"
- **39%** of Bremen

Furthermore,

- **60%** of Gen Z
- **34%** of 25–34 year olds believe that in the next few years, people will hardly use cash to make a purchase

Source: YouGov Deutschland GmbH, Survey from November 2018