

What drives adoption of new payment methods?



A Consumer Perspective

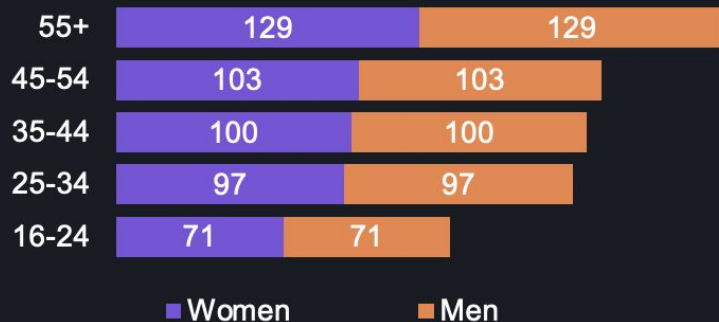


appinio

Our Study



Age & Gender



1000 Sample Size

42.3 Years Average age

February 23, 2026 Field date

What do you think?

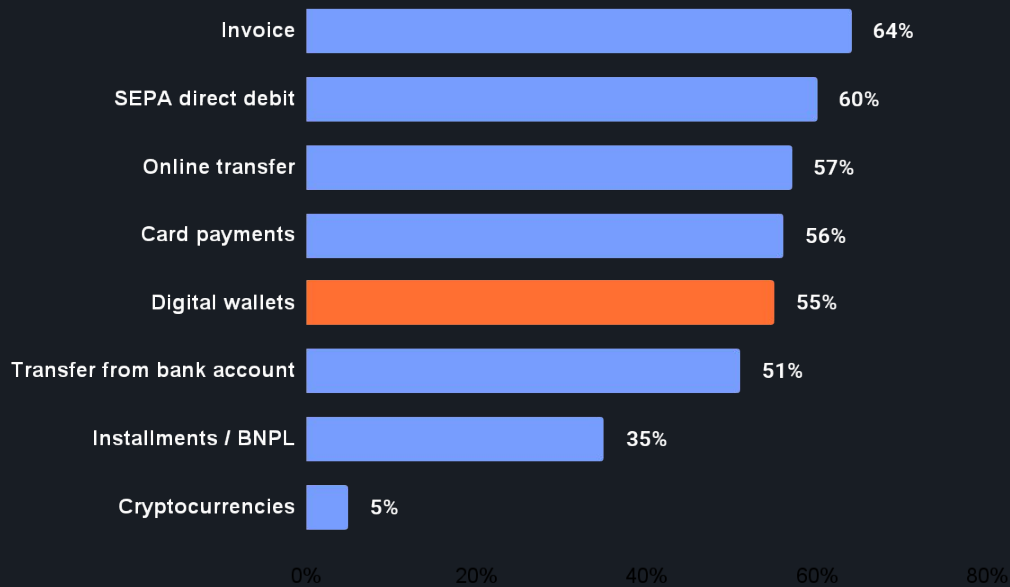
**What does the German population know
about Wero & Digital Euro?**

slido.com
4286094



Challenge 01

The Market is Saturated



Nearly 4

online payment methods are used on average

30%

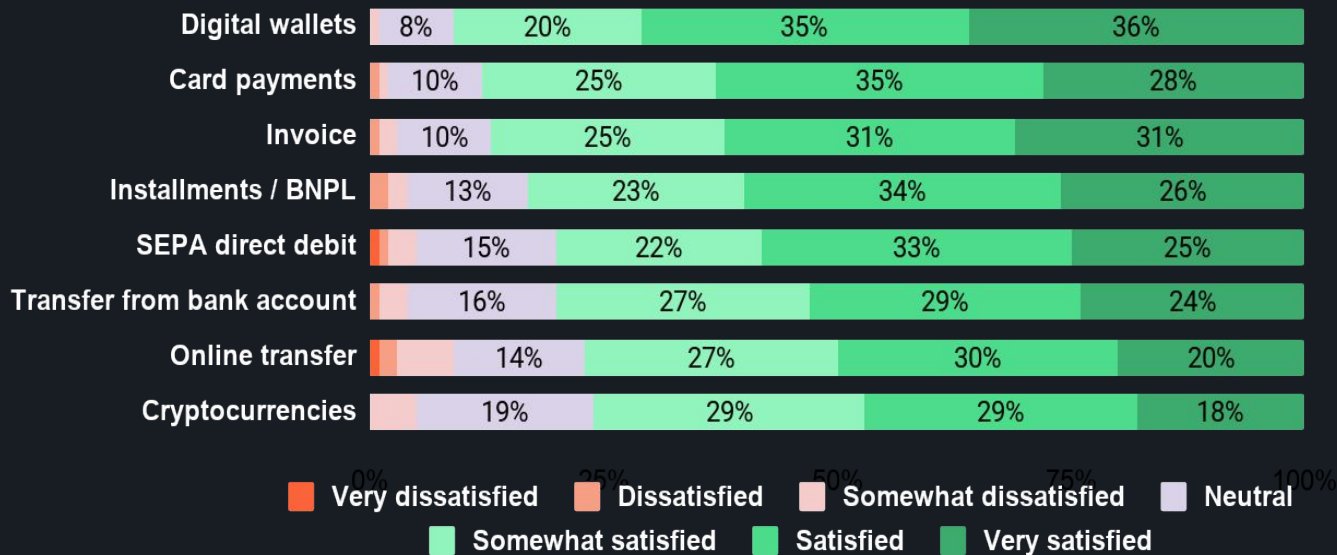
name Digital Wallets as preferred payment method

70%

say that Wero and/or Digital Euro don't solve any problems that other payment providers don't already cover

Challenge 01

The Market is Saturated



<1%

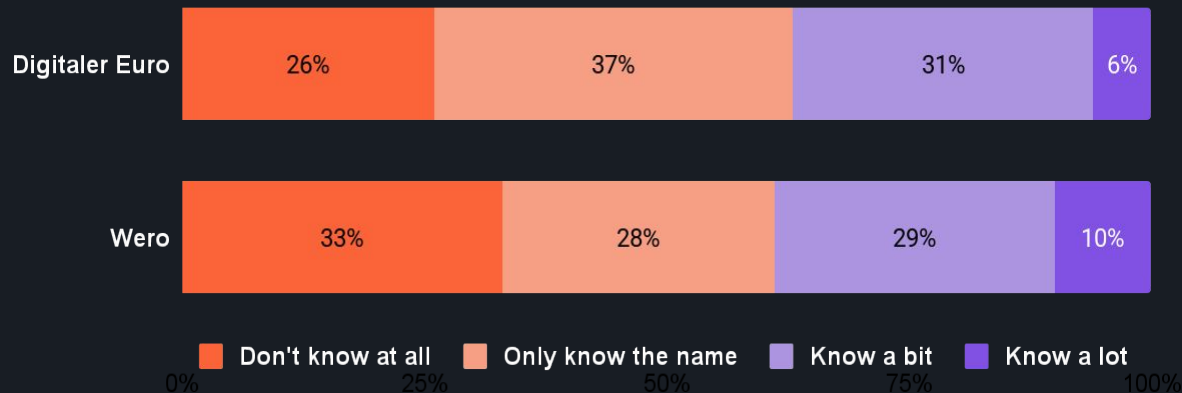
Are dissatisfied with current online payment methods

87%

are (very) satisfied

Challenge 02

Wero who? Digital Euro what?



60%+

know close to nothing about Wero or the Digital Euro

<10%

would call themselves knowledgeable

Challenge 02

Wero who? Digital Euro what?



15%

don't have *any* associations with the Digital Euro

16%

confuse the Digital Euro with other things - mainly Bitcoin / cryptocurrencies, credit cards and PayPal

<15%

gave a somewhat correct response, mainly focusing on "digital currency", very few mention the ECB

Wero who? Digital Euro what?



don't have *any* associations with Wero

confuse Wero with other things - often their main bank's app (Sparkasse, VR bank), but also the window brand *Weru*

gave a somewhat correct response, mainly focusing on "sending money in real-time" or "European answer to PayPal"



Challenge 03

Digital Euro: The Image Issue

13% 

Have strong negative sentiment
against the Digital Euro

26% 

would likely not use it in the
future



Challenge 03

Digital Euro: The Image Issue

Surveillance Faction

"surveillance"
"control"
"transparent citizen"
"state snooping"

Cash Defenders

"abolition of cash"
"no more banknotes"
"the opposite of cash"

Freedom Concerned

"lack of freedom"
"restriction of liberty"
"manipulation"
"danger"

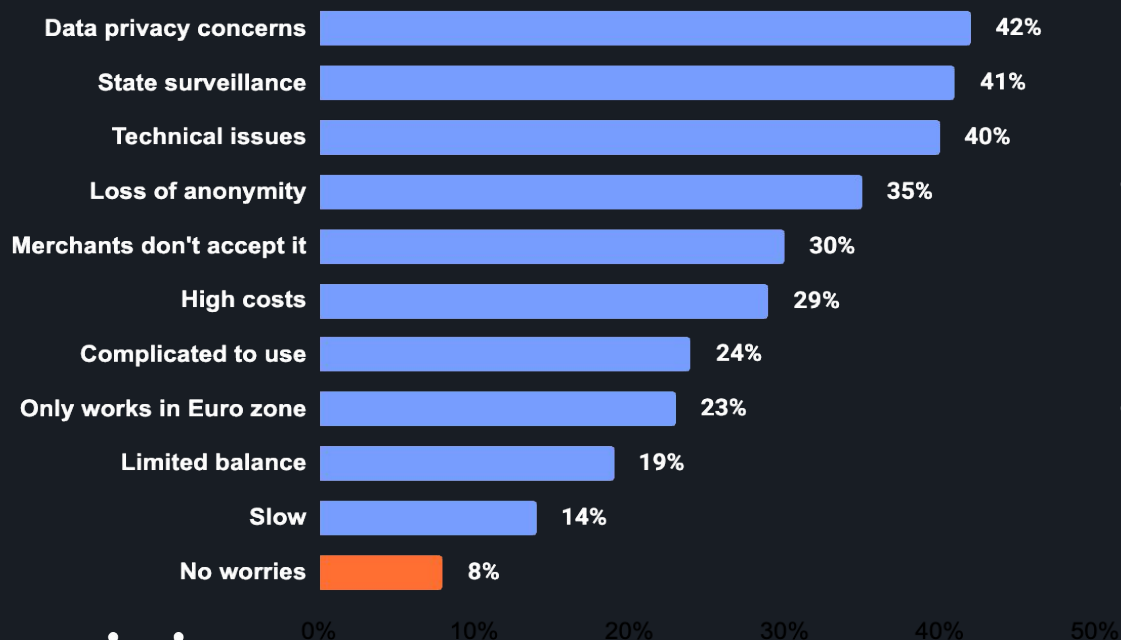
Total Rejectors

"nonsense"
"garbage"
"useless"
"unnecessary"
"scam"



Challenge 03

Digital Euro: The Image Issue



>90%

have some concerns and worries around the Digital Euro - even if not actively rejecting it.

Concerns are mainly around data privacy / surveillance / loss of anonymity.

Challenge 03

Digital Euro: The Image Issue



(Mis-)trust in the ECB

is the single biggest driver of Digital Euro adoption. The more people trust the ECB, the more likely they are to use the Digital Euro. Less so for Wero but still a very relevant driver here as well.

"Made in Europe"

is generally not an important driver for satisfaction with payment methods - it ranks very low compared to other factors.

Challenge 04

Wero: The Convenience Issue

95%+



Have a very neutral opinion regarding Wero - there is no active rejection

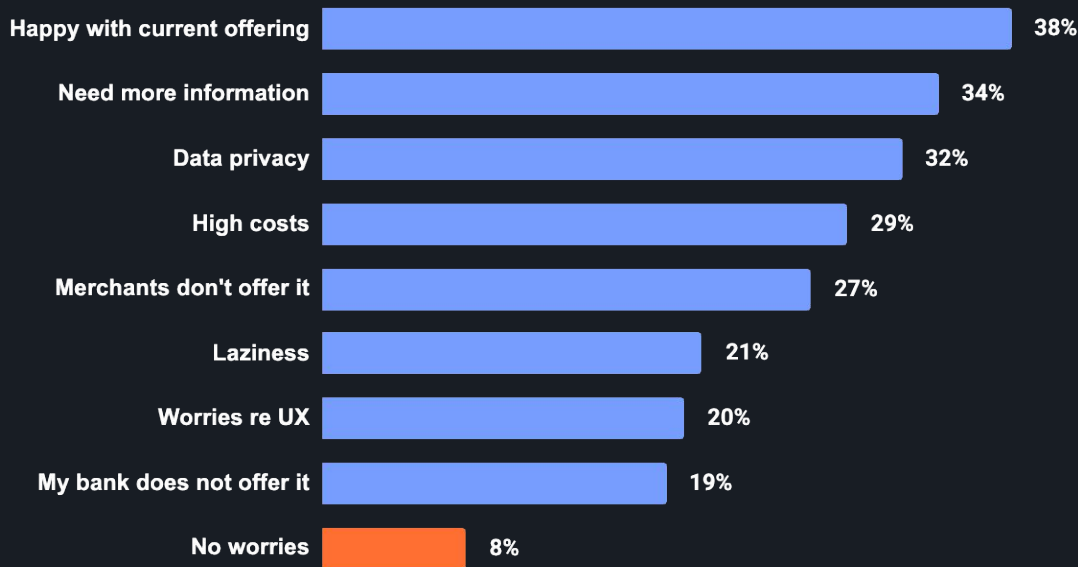
19%



Are still unlikely to try Wero when online shopping

Challenge 04

Wero: The Convenience Issue



>90%

See some blockers around using Wero.

Mainly driven by satisfaction with current payment methods, convenience / laziness and just a general lack of information.

To summarize...



Has to work on Awareness,
but also actively work against
rejection & mistrust in ECB



Has to work on Awareness
and show value over and
above current methods

Nevertheless...



54%

would try it



63%

would try it

Among Heavy Online Shoppers...



61%

would try it



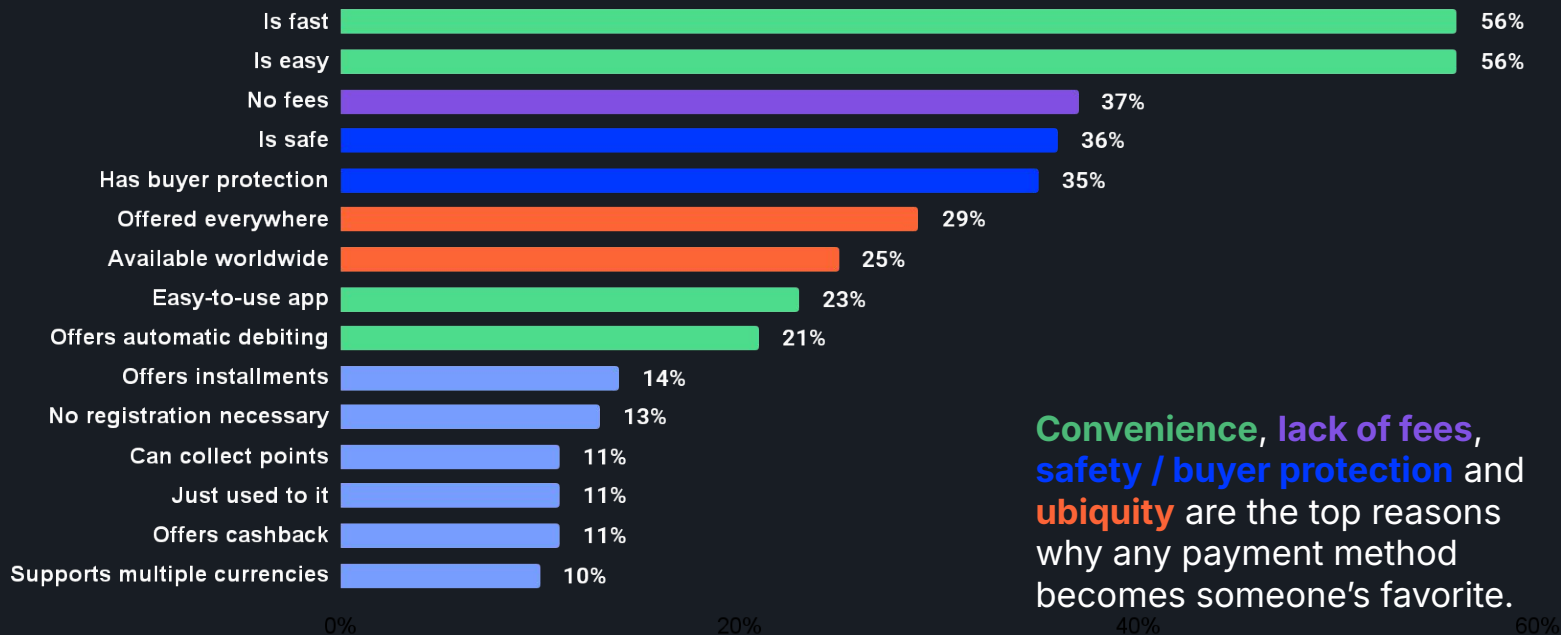
69%

would try it

Okay... and now what? 🐱

What drives payment-method adoption?

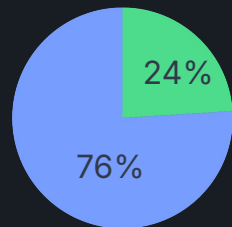
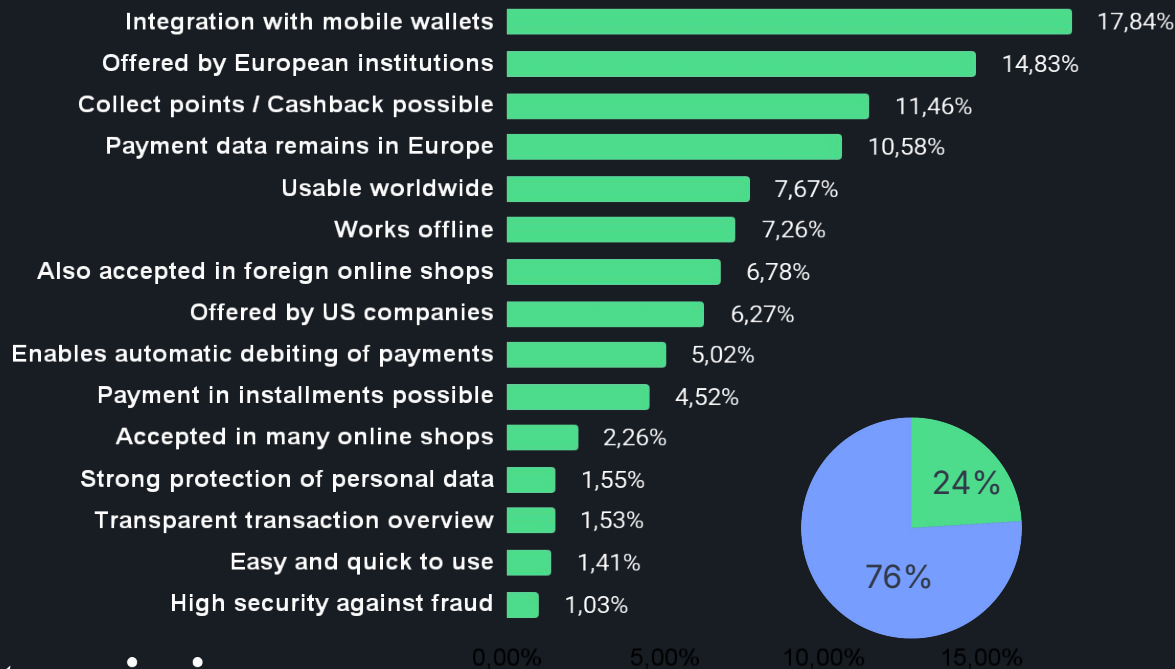
Why is x your favorite method?



Convenience, lack of fees, safety / buyer protection and ubiquity are the top reasons why any payment method becomes someone's favorite.

What drives payment-method adoption?

Key Driver Analysis: Wero Adoption



The biggest driver for using Wero is **trust in the ECB**.

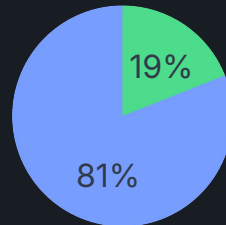
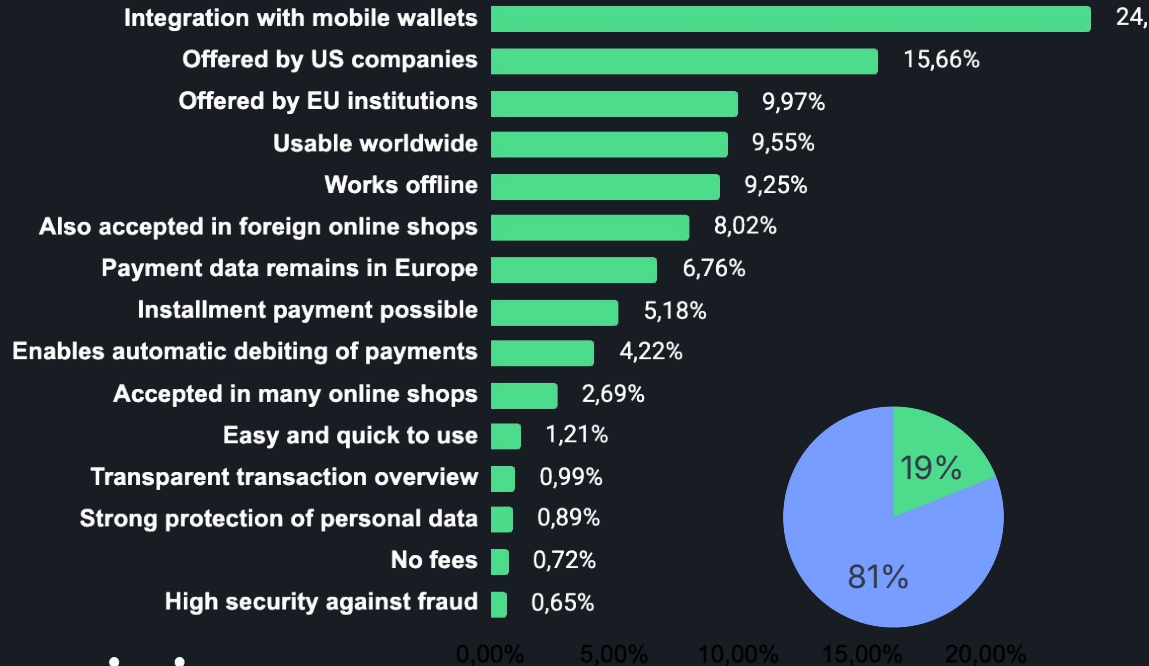
If we take out that factor to focus on features we can influence, four key topics emerge:

1. Integration with mobile wallets
2. Made in Europe & stays in Europe
3. Offers cash back or similar incentives
4. Works anywhere - online & offline



What drives payment-method adoption?

Key Driver Analysis: Digital € Adoption



The biggest driver for using Digital Euro by far is **trust in the ECB**.

If we take out that factor to focus on features we can influence, three key topics emerge:

1. Integration with mobile wallets
2. Works anywhere - online & offline
3. To some extent: Made in Europe → But also polarizing!

So... what drives adoption?



Convenience & Ubiquity

- Is easy to use
- Can be used anywhere in the world, online and offline



Transparency & Security

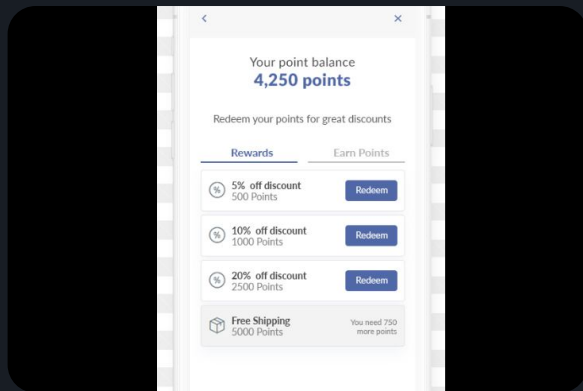
- No hidden fees
- Protected against fraud



Mobile Wallet Integration

- Seamless digital payments
- Accessible on phone

And additionally for Wero...



Cashback & co.

- Can collect points
- Cashback available



Made in Europe

- Offered by a European institution
- Payment data stays in Europe

Curious? Contact us!



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