BPFI Consumer Financial Management Survey 2025

February 2025

amárach
25 years of research

S25-042/MC

Banking & Payments Federation Ireland

Methodology

Methodology

Online survey

Questionnaire designed in collaboration with BPFI.

Sample

A nationally representative sample of 1,000 adults 18+ in the Republic of Ireland

Field work dates

30th January – 4th February 2025

Margin of Error

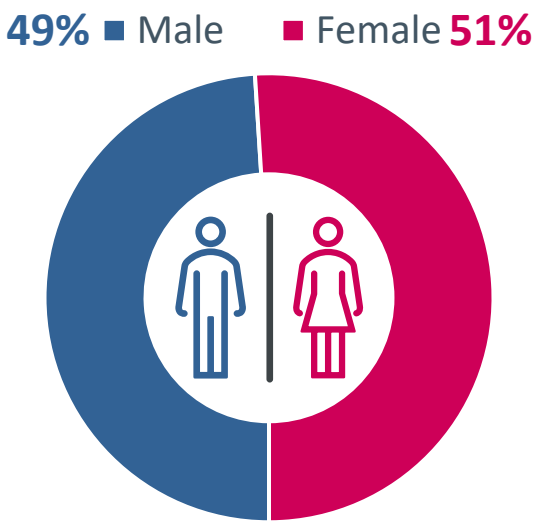
±3.1% at 95% confidence interval

The margin of error indicates the percentage points the results may differ from the overall population.

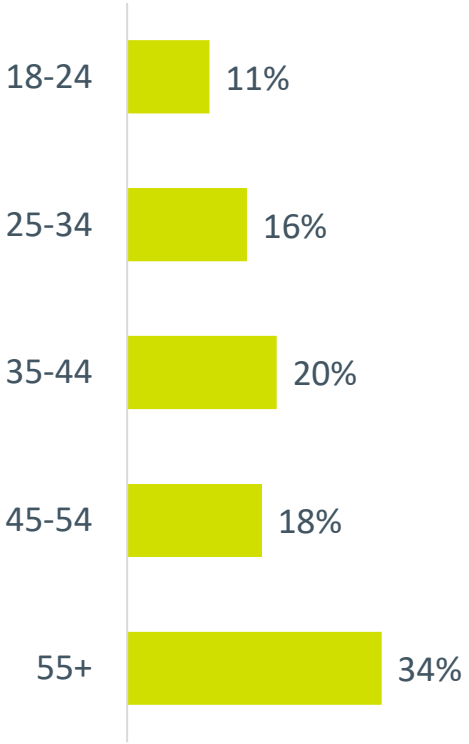
Margin of error changes according to the size of sample, the size of the population and to the observed percentage in question.

Sample profile – nationally representative of ROI 18+

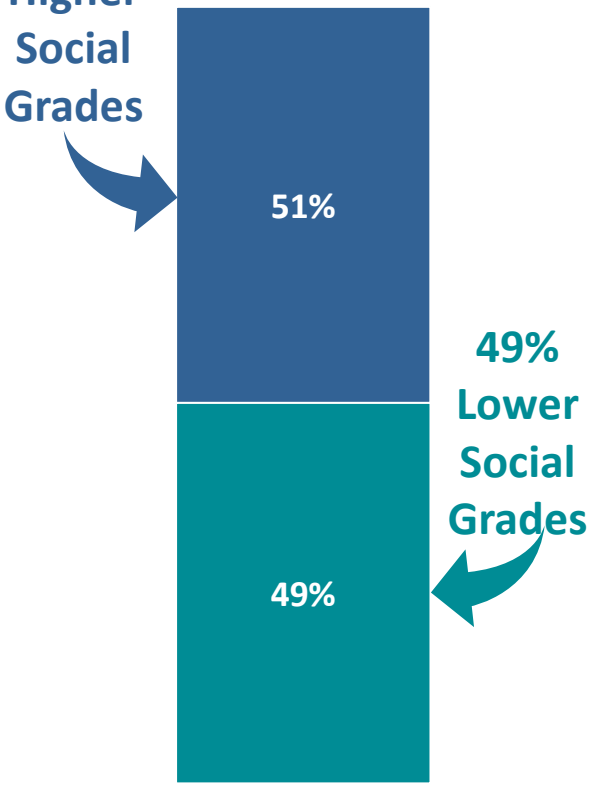
Gender



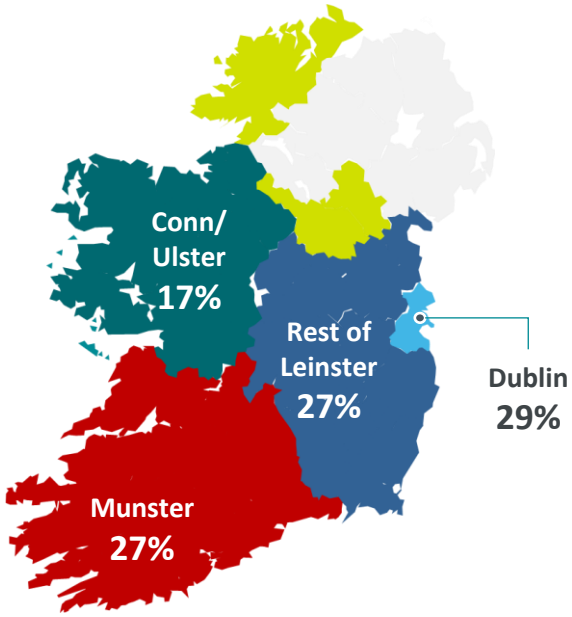
Age



Social Class



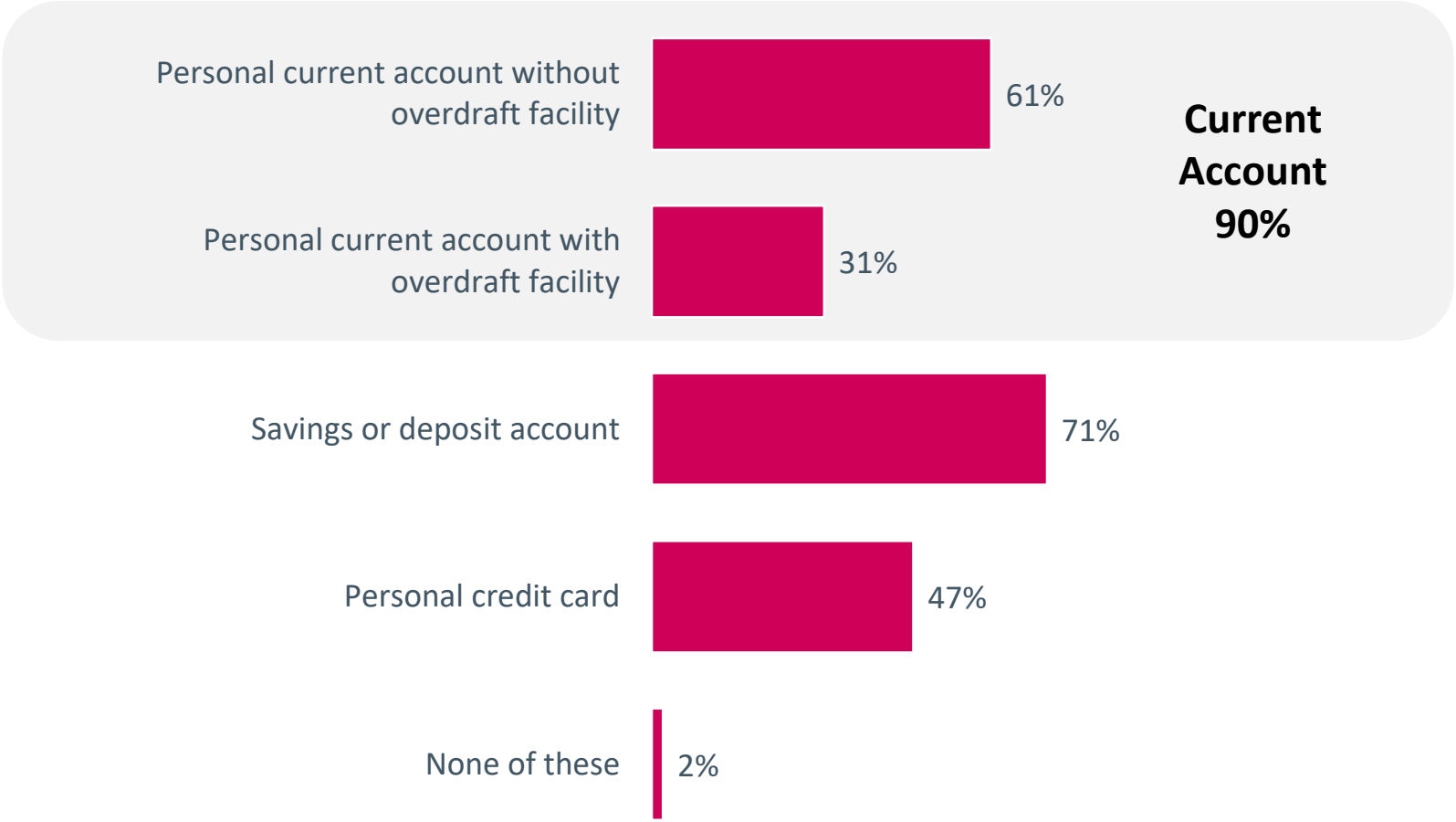
Region



MAIN SAMPLE

The results reflect a high prevalence of current and savings accounts, with fewer adults holding personal credit cards.

(BASE : All respondents – 1,000)



Q1. Which of the following financial products do you personally hold?

Credit card account holders are most likely to be male (55%), aged 55+ (59%) and ABC1 (55%). Among age cohorts, those aged 35-44 are the most likely to hold a personal account with overdraft facility (38%).

		GENDER		AGE				CLASS		REGION			
	TOTAL	Male	Female	U35	35-44	45-54	55+	ABC1	C2DE	Dublin	Leinster (excl Dublin)	Munster	Conn/ Ulster
N=	1000	494	507	272	202	182	344	508	492	290	268	268	174
Savings or deposit account	71%	72%	70%	72%	70%	67%	72%	82%	59%	78%	68%	71%	62%
Personal current account without overdraft facility	61%	59%	63%	60%	59%	66%	60%	60%	63%	64%	62%	60%	57%
Personal credit card	47%	55%	40%	28%	50%	51%	59%	55%	39%	54%	45%	49%	39%
Personal current account with overdraft facility	31%	35%	27%	24%	38%	29%	33%	36%	26%	29%	29%	34%	31%
None of these	2%	2%	3%	5%	2%	1%	1%	1%	3%	2%	2%	1%	3%
Summary													
Current account	90%	91%	88%	81%	95%	94%	91%	92%	87%	90%	89%	91%	87%

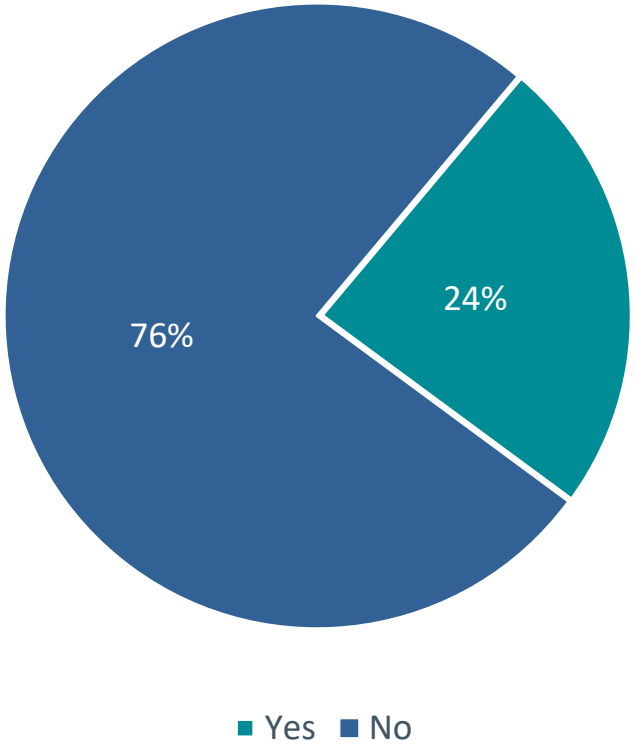
Note: percentages for subgroups have been highlighted where they are notably higher compared to the total sample, indicating areas of divergence or stronger engagement.

Q1. Which of the following financial products do you personally hold?

Among current account holders, approximately 1 in 4 (24%) reported checking the terms and conditions of their main current account in the past year, with the highest proportion among those aged 55+ (31%) and those who use the CBI, MABS or CCPC (41%).

(BASE : Current account holders – 895)

Whether checked the terms & conditions on main current account in past year



DEMOGRAPHICS FOR YES

Gender

Male	27%
Female	22%

Age

U35	22%
35-44	17%
45-54	23%
55+	31%

Social Class

ABC1	25%
C2DE	24%

Region

Dublin	29%
ROL	21%
Munster	29%
Conn/Ulster	15%

Source of Learning

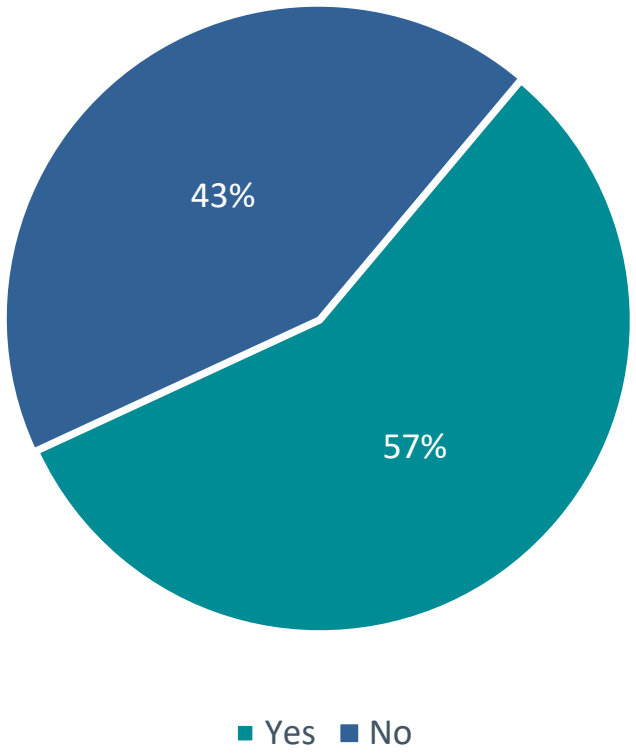
Family	27%
Friends	29%
Newspapers/TV/Radio	31%
Social Media	21%
Internet searches	29%
YouTube	29%
Central Bank of Ireland, MABS or CCPC	41%

Q2a. Have you checked the terms and conditions on your main current account in the past year?

Among current account holders, the majority (57%) reported checking the fees and charges on their main current account in the past year. This behaviour was most common among those aged 55+ (63%) and those who rely on a mix of sources of learning.

(BASE : Current account holders – 895)

Whether checked the fees & charges on main current account in past year



DEMOGRAPHICS FOR YES

Gender

Male	59%
Female	56%

Age

U35	54%
35-44	54%
45-54	55%
55+	63%

Social Class

ABC1	58%
C2DE	57%

Region

Dublin	63%
ROL	53%
Munster	60%
Conn/Ulster	48%

Source of Learning

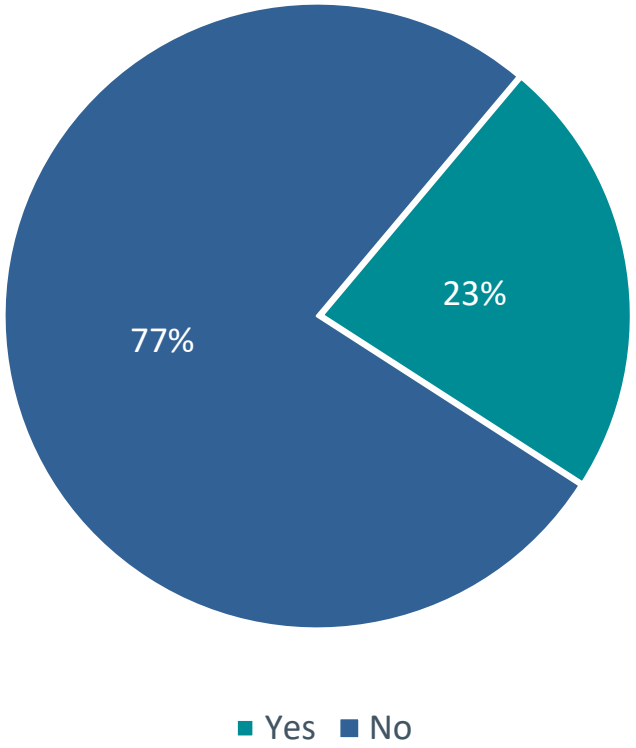
Family	58%
Friends	60%
Newspapers/TV/Radio	64%
Social Media	55%
Internet searches	64%
YouTube	64%
Central Bank of Ireland, MABS or CCPC	74%

Q2b. Have you checked the fees and charges on your main current account in the past year?

Among current account holders, approximately 1 in 4 (23%) reported seeking information on alternative current accounts. Those aged 18-35 were most likely to do this (33%) and individuals who tend to rely more on digital media sources, such as the internet and YouTube.

(BASE : Current account holders – 895)

Whether looked for information on alternative current accounts available in past year



DEMOGRAPHICS FOR YES

Gender

Male	25%
Female	20%

Age

U35	33%
35-44	19%
45-54	25%
55+	17%

Social Class

ABC1	27%
C2DE	18%

Region

Dublin	25%
ROL	17%
Munster	27%
Conn/Ulster	21%

Source of Learning

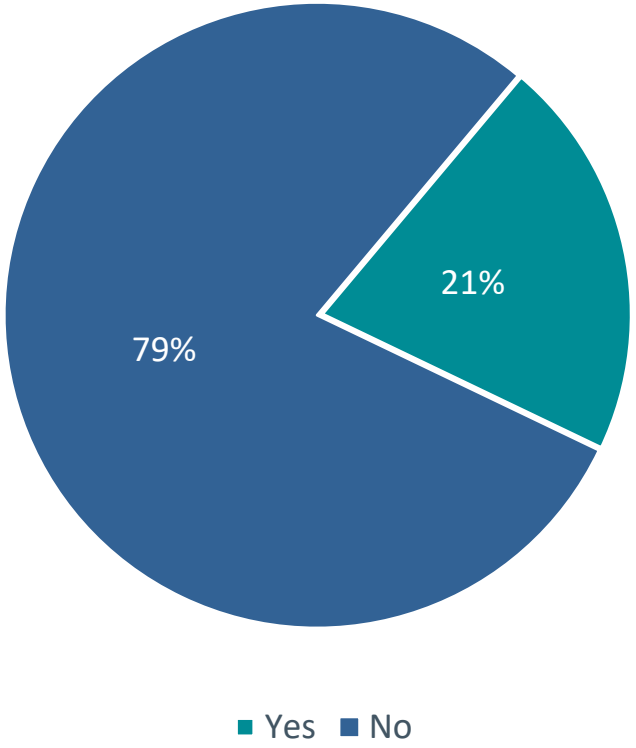
Family	25%
Friends	22%
Newspapers/TV/Radio	26%
Social Media	29%
Internet searches	32%
YouTube	30%
Central Bank of Ireland, MABS or CCPC	29%

Q2c. Have you looked for information on alternative current accounts available from your bank or other providers in the past year?

Only 1 in 5 (21%) of current account holders with an overdraft facility reported checking the interest rate on their overdraft in the past year.

(BASE : Current account with overdraft facility holders – 308)

Whether checked the interest rate on overdraft facility in past year



DEMOGRAPHICS FOR YES

Gender

Male	25%
Female	16%

Age

U35	24%
35-44	15%
45-54	23%
55+	22%

Social Class

ABC1	25%
C2DE	15%

Region

Dublin	21%
ROL	25%
Munster	24%
Conn/Ulster	9%

Source of Learning

Family	21%
Friends	19%
Newspapers/TV/Radio	20%
Social Media*	27%
Internet searches	22%
YouTube*	54%
Central Bank of Ireland, MABS or CCPC	34%

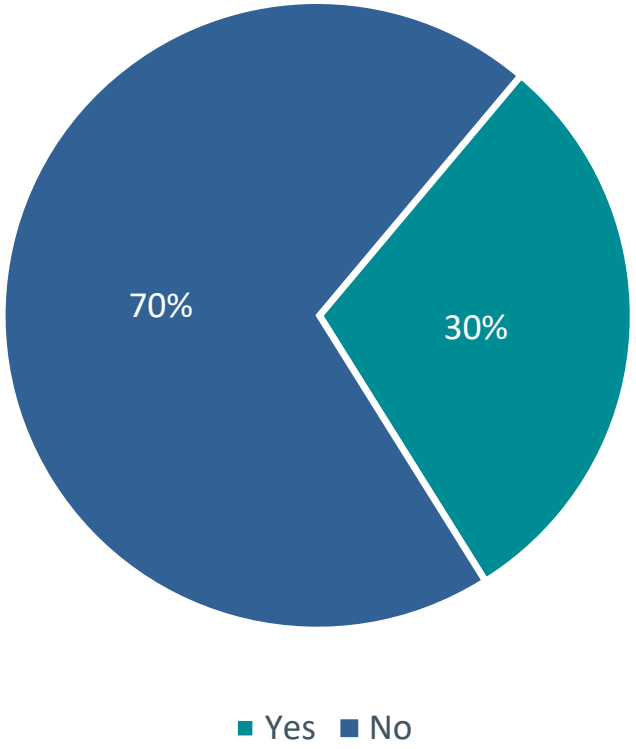
**Caution: low base*

Q2d. Have you checked the interest rate on your overdraft facility in the past year?

Among savings or deposit account holders, 30% reported checking the terms and conditions in the past year, highest among males (36%) and those aged 55+ (36%). In comparison, 24% of current account holders did the same.

(BASE : Savings or Deposit account holders – 707)

Whether checked the terms and conditions on savings or deposit account in past year



DEMOGRAPHICS FOR YES

Gender

Male	36%
Female	23%

Age

U35	28%
35-44	27%
45-54	22%
55+	36%

Social Class

ABC1	34%
C2DE	23%

Region

Dublin	35%
ROL	24%
Munster	32%
Conn/Ulster	23%

Source of Learning

Family	31%
Friends	34%
Newspapers/TV/Radio	41%
Social Media	28%
Internet searches	37%
YouTube*	44%
Central Bank of Ireland, MABS or CCPC	41%

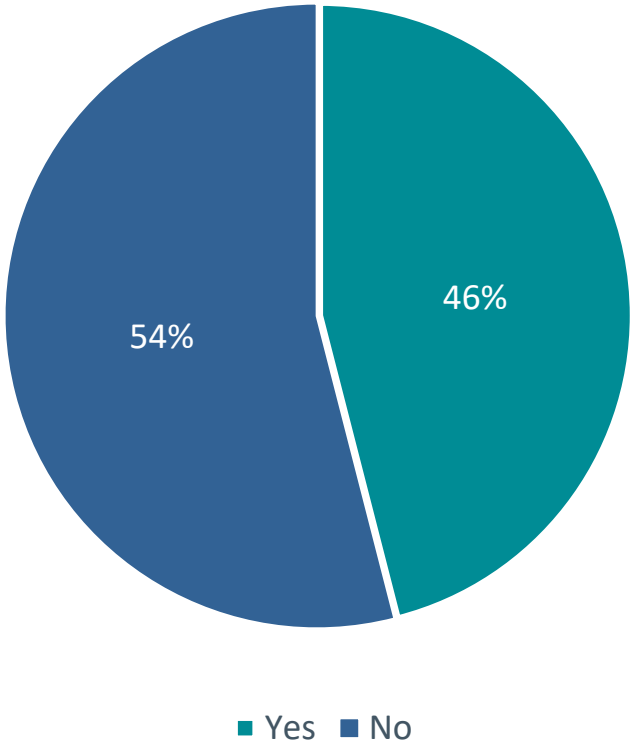
**Caution: low base*

Q3a. Have you checked the terms and conditions on your savings or deposit account in the past year?

Among savings or deposit account holders, nearly half (46%) reported checking the interest rate on their savings or deposit account in the past year, with the highest proportion among males (54%), those aged 55+ (54%) and ABC1s (53%).

(BASE : Savings or Deposit account holders– 707)

Whether checked the interest rate on savings or deposit account in past year



DEMOGRAPHICS FOR YES

Gender

Male	54%
Female	39%

Age

U35	43%
35-44	46%
45-54	35%
55+	54%

Social Class

ABC1	53%
C2DE	37%

Region

Dublin	52%
ROL	41%
Munster	52%
Conn/Ulster	34%

Source of Learning

Family	47%
Friends	46%
Newspapers/TV/Radio	57%
Social Media	46%
Internet searches	56%
YouTube*	72%
Central Bank of Ireland, MABS or CCPC	60%

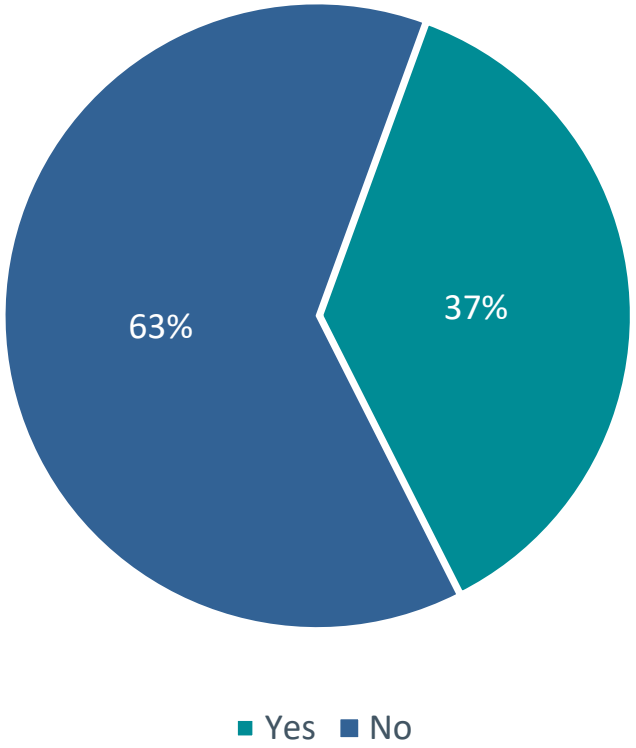
**Caution: low base*

Q3b. Have you checked the interest rate on your savings or deposit account in the past year?

Approximately 4 in 10 (37%) of savings or deposit account holders looked for information on alternative accounts, compared to just 23% of current account holders. Males (42%) and ABC1s (43%) were the most likely to do so, along with individuals who rely on a variety of media sources for learning.

(BASE : Savings or Deposit account holders – 707)

Whether looked for information on alternative savings or deposit accounts in past year



DEMOGRAPHICS FOR YES

Gender

Male	42%
Female	31%

Age

U35	37%
35-44	38%
45-54	35%
55+	37%

Social Class

ABC1	43%
C2DE	28%

Region

Dublin	40%
ROL	32%
Munster	41%
Conn/Ulster	31%

Source of Learning

Family	38%
Friends	34%
Newspapers/TV/Radio	46%
Social Media	41%
Internet searches	47%
YouTube*	59%
Central Bank of Ireland, MABS or CCPC	44%

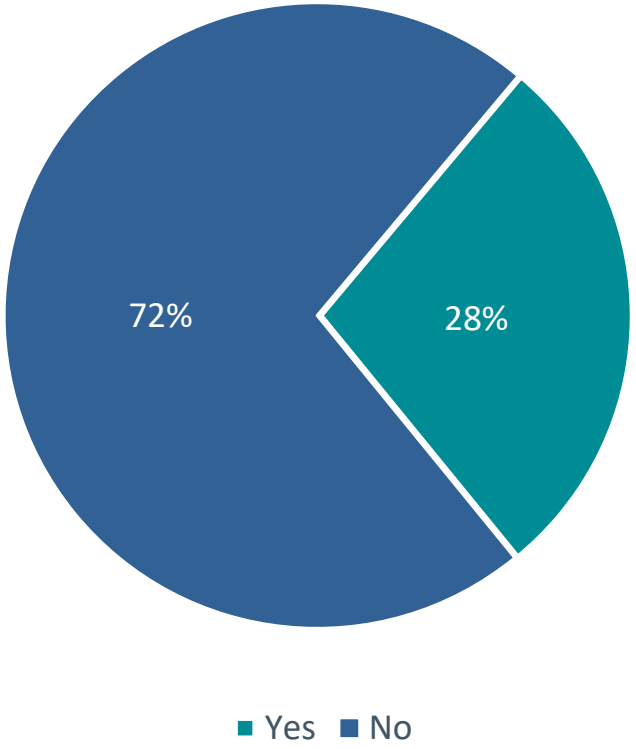
**Caution: low base*

Q3c. Have you looked for information on alternative savings or deposit accounts available from your bank or other providers in the past year?

Among credit card account holders, 28% reported checking the terms and conditions of their main current account in the past year. This compares to 24% of current account holders and 30% of savings or deposit account holders.

(BASE : Credit card account holders – 475)

Whether checked the terms and conditions on credit card account in past year



DEMOGRAPHICS FOR YES

Gender

Male	29%
Female	26%

Age

U35	31%
35-44	26%
45-54	18%
55+	32%

Social Class

ABC1	30%
C2DE	25%

Region

Dublin	30%
ROL	23%
Munster	31%
Conn/Ulster	27%

Source of Learning

Family	29%
Friends	29%
Newspapers/TV/Radio	31%
Social Media	35%
Internet searches	30%
YouTube*	28%
Central Bank of Ireland, MABS or CCPC	39%

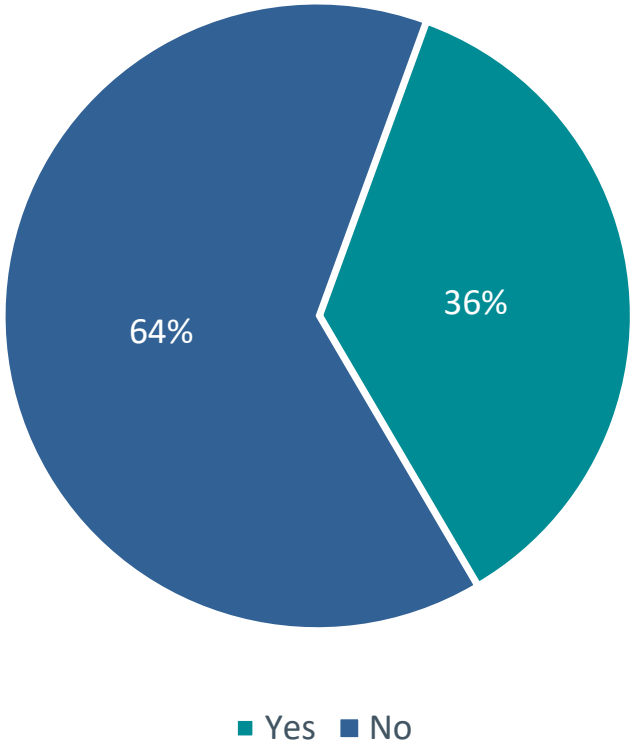
**Caution: low base*

Q4a. Have you checked the terms and conditions on your credit card account in the past year?

More than a third (36%) of credit card account holders checked the interest rate on their credit card account in the past year, a higher proportion than current account holders with an overdraft (21%).

(BASE : Credit card account holders – 475)

Whether checked the interest rate on credit card account in the past year



DEMOGRAPHICS FOR YES

Gender

Male	39%
Female	32%

Age

U35	34%
35-44	39%
45-54	32%
55+	37%

Social Class

ABC1	40%
C2DE	31%

Region

Dublin	40%
ROL	32%
Munster	39%
Conn/Ulster	29%

Source of Learning

Family	37%
Friends	42%
Newspapers/TV/Radio	42%
Social Media	34%
Internet searches	45%
YouTube*	37%
Central Bank of Ireland, MABS or CCPC	54%

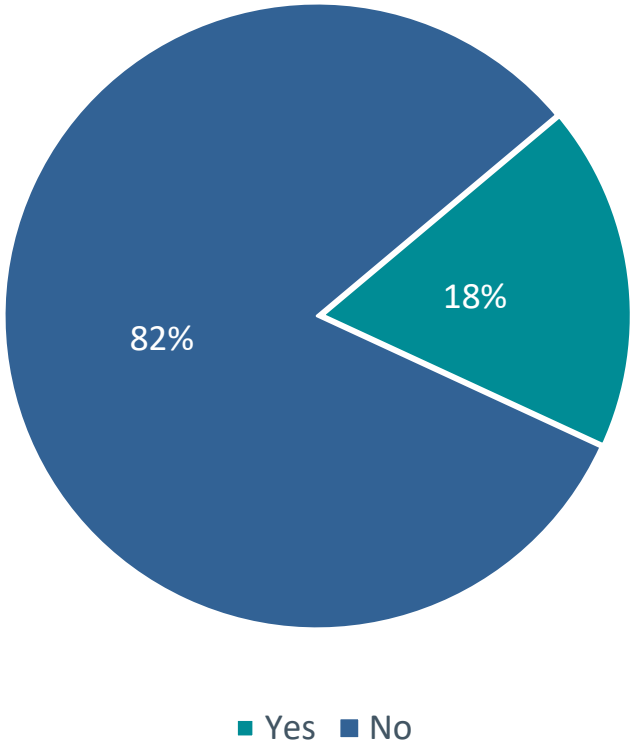
**Caution: low base*

Q4b. Have you checked the interest rate on your credit card account in the past year?

Only a small minority of credit card account holders (18%) looked for information on alternative credit card accounts in the past year. This compares to 23% of current account holders and 37% of savings or deposit account holders.

(BASE : Credit card account holders – 475)

Whether looked for information on alternative credit card accounts in the past year



DEMOGRAPHICS FOR YES

Gender

Male	20%
Female	16%

Age

U35	23%
35-44	22%
45-54	17%
55+	14%

Social Class

ABC1	23%
C2DE	11%

Region

Dublin	20%
ROL	13%
Munster	21%
Conn/Ulster	15%

Source of Learning

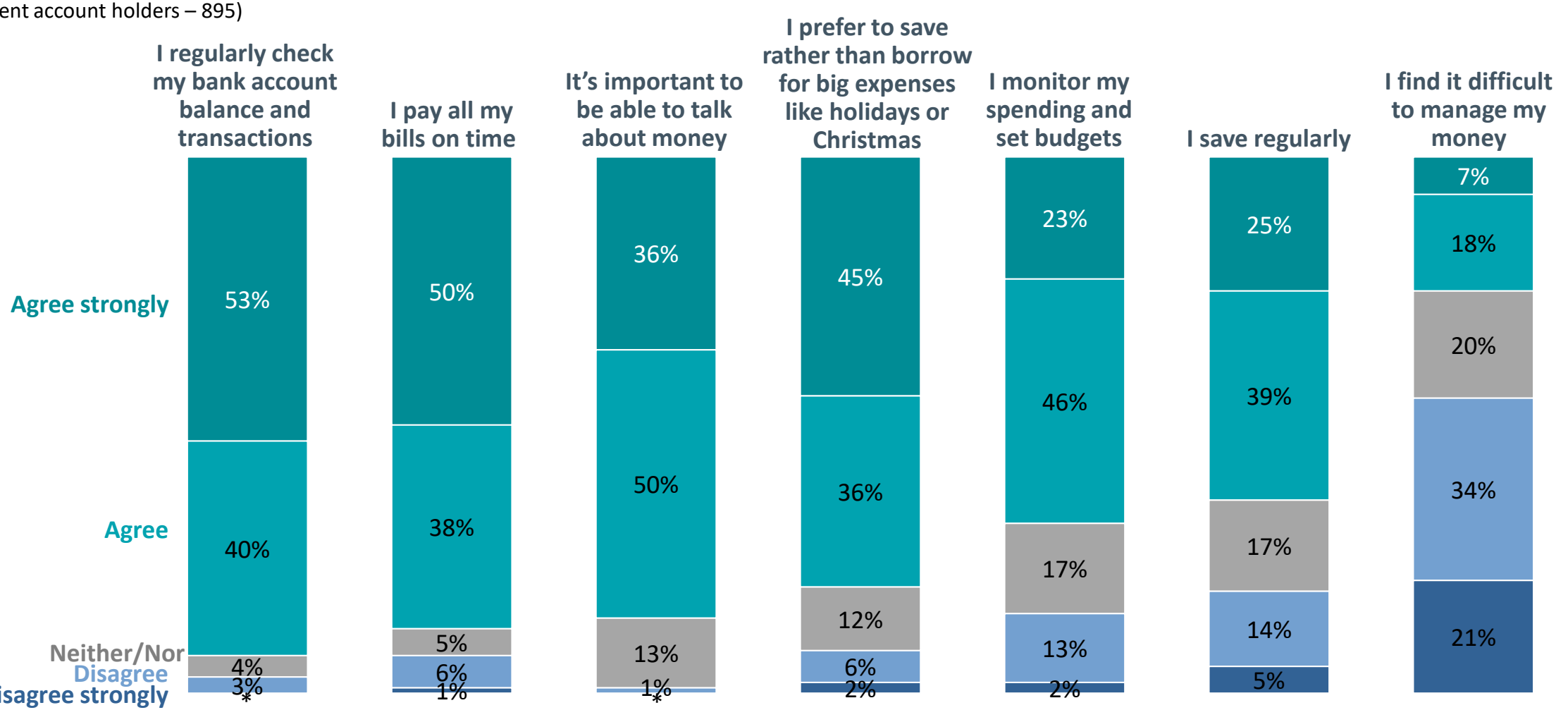
Family	17%
Friends	19%
Newspapers/TV/Radio	23%
Social Media	26%
Internet searches	24%
YouTube*	26%
Central Bank of Ireland, MABS or CCPC	22%

**Caution: low base*

Q4c. Have you looked for information on alternative credit card accounts available from your bank or other providers in the past year?

Among current account holders, there is a strong consensus with statements indicating that most individuals are generally managing their finances – spending, bills and savings – effectively.

(BASE : Current account holders – 895)



Q9. How strongly do you agree or disagree with the following statements?

The statement 'I regularly check my bank account balance and transactions' receives strong consensus across all demographic groups….

I regularly check my bank account balance and transactions	GENDER			AGE				CLASS		SOURCE OF LEARNING						
	Total	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Family	Friends	Newspapers/TV/ Radio	Social media	Internet searches	YouTube	Central Bank. MABS or CCPC
N=	*895*	*448*	*447*	*219*	*193*	*171*	*313*	*468*	*427*	*384*	*232*	*255*	*150*	*261*	*55*	*184*
Agree strongly	53%	50%	55%	52%	55%	50%	54%	54%	51%	53%	51%	57%	52%	53%	51%	55%
Agree	40%	41%	38%	40%	40%	41%	39%	38%	42%	40%	42%	36%	39%	41%	39%	38%
Neither/ Nor	4%	4%	4%	6%	1%	5%	4%	4%	4%	4%	2%	3%	6%	3%	5%	4%
Disagree	3%	4%	2%	3%	4%	5%	2%	3%	3%	3%	4%	3%	3%	2%	5%	2%
Disagree strongly	*	1%	*	0	*	0	1%	*	*	*	*	1%	0	*	0	1%
Agree	92%	91%	93%	91%	94%	90%	93%	92%	93%	93%	93%	93%	91%	95%	90%	93%
Disagree	4%	5%	3%	3%	4%	5%	3%	4%	3%	4%	4%	3%	3%	3%	5%	3%

Q9. How strongly do you agree or disagree with the following statements?

… as does the statement ‘I pay all my bills on time’.

I pay all my bills on time	GENDER			AGE				CLASS		SOURCE OF LEARNING						
	Total	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Family	Friends	Newspapers/TV/Radio	Social media	Internet searches	YouTube	Central Bank. MABS or CCPC
N=	*895*	*448*	*447*	*219*	*193*	*171*	*313*	*468*	*427*	*384*	*232*	*255*	*150*	*261*	*55*	*184*
Agree strongly	50%	49%	51%	49%	53%	45%	52%	56%	43%	49%	49%	53%	42%	43%	54%	50%
Agree	38%	38%	39%	41%	33%	39%	39%	36%	41%	41%	39%	36%	43%	43%	26%	40%
Neither/ Nor	5%	6%	5%	6%	6%	6%	3%	4%	6%	5%	6%	5%	6%	6%	13%	4%
Disagree	6%	7%	4%	4%	7%	8%	5%	4%	8%	5%	5%	6%	7%	6%	4%	5%
Disagree strongly	1%	1%	1%	1%	1%	2%	1%	*	2%	*	2%	*	1%	2%	2%	1%
Agree	88%	87%	90%	90%	86%	84%	91%	92%	84%	89%	87%	89%	85%	86%	81%	90%
Disagree	7%	8%	6%	5%	8%	10%	6%	4%	9%	6%	7%	6%	9%	8%	6%	6%

Q9. How strongly do you agree or disagree with the following statements?

The vast majority (86%) believe it is 'important to be able to talk about money', with the strongest agreement among those aged 18-34 (44% agree strongly).

It's important to be able to talk about money		GENDER		AGE				CLASS		SOURCE OF LEARNING						
	Total	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Family	Friends	Newspapers/TV/ Radio	Social media	Internet searches	YouTube	Central Bank. MABS or CCPC
N=	*895*	*448*	*447*	*219*	*193*	*171*	*313*	*468*	*427*	*384*	*232*	*255*	*150*	*261*	*55*	*184*
Agree strongly	36%	35%	36%	44%	38%	34%	29%	40%	31%	37%	40%	37%	42%	39%	47%	42%
Agree	50%	48%	52%	46%	49%	51%	54%	50%	50%	52%	50%	54%	49%	50%	37%	48%
Neither/ Nor	13%	15%	11%	9%	13%	14%	15%	9%	17%	10%	9%	8%	8%	10%	13%	8%
Disagree	1%	1%	1%	1%	0	*	1%	*	1%	1%	*	1%	0	0	3%	1%
Disagree strongly	*	*	*	*	*	0	*	*	*	*	0	0	0	*	0	1%
Agree	86%	84%	88%	90%	87%	85%	83%	90%	82%	89%	91%	91%	92%	90%	84%	90%
Disagree	1%	1%	1%	1%	*	*	1%	1%	1%	1%	*	1%	0	*	3%	2%

Q9. How strongly do you agree or disagree with the following statements?

There is also widespread agreement with the statement, 'I prefer to save rather than borrow for big expenses like holidays or Christmas' across all demographic groups.

I prefer to save rather than borrow for big expenses like holidays or Christmas	GENDER			AGE				CLASS		SOURCE OF LEARNING						
	Total	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Family	Friends	Newspapers/TV/ Radio	Social media	Internet searches	YouTube	Central Bank. MABS or CCPC
N=	*895*	*448*	*447*	*219*	*193*	*171*	*313*	*468*	*427*	*384*	*232*	*255*	*150*	*261*	*55*	*184*
Agree strongly	45%	42%	49%	50%	50%	46%	39%	49%	41%	49%	47%	44%	49%	47%	58%	39%
Agree	36%	34%	37%	32%	34%	34%	41%	35%	37%	35%	36%	37%	39%	31%	18%	43%
Neither/ Nor	12%	16%	8%	10%	9%	13%	15%	10%	14%	11%	11%	12%	6%	14%	13%	13%
Disagree	6%	7%	4%	7%	5%	7%	4%	6%	5%	4%	4%	5%	4%	7%	7%	5%
Disagree strongly	2%	2%	2%	1%	2%	*	2%	1%	2%	1%	*	1%	1%	1%	3%	*
Agree	81%	76%	86%	82%	84%	80%	80%	84%	78%	84%	84%	81%	88%	78%	77%	81%
Disagree	7%	9%	6%	9%	8%	7%	6%	7%	7%	5%	5%	7%	5%	8%	11%	6%

Q9. How strongly do you agree or disagree with the following statements?

Over two-thirds (69%) agree with the statement, 'I monitor my spending and set budgets', while 14% disagree and 17% remain neutral.

I monitor my spending and set budgets		GENDER		AGE				CLASS		SOURCE OF LEARNING						
		Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Family	Friends	Newspapers/TV/ Radio	Social media	Internet searches	YouTube	Central Bank. MABS or CCPC
N=	*895*	*448*	*447*	*219*	*193*	*171*	*313*	*468*	*427*	*384*	*232*	*255*	*150*	*261*	*55*	*184*
Agree strongly	23%	23%	24%	25%	22%	18%	25%	24%	22%	22%	17%	21%	22%	21%	22%	24%
Agree	46%	45%	47%	42%	46%	54%	44%	46%	46%	50%	49%	49%	49%	50%	49%	51%
Neither/ Nor	17%	18%	15%	14%	13%	20%	19%	17%	17%	15%	17%	17%	15%	18%	16%	16%
Disagree	13%	11%	14%	18%	18%	6%	9%	12%	13%	13%	16%	12%	13%	11%	14%	8%
Disagree strongly	2%	3%	1%	1%	*	2%	3%	1%	3%	1%	1%	1%	1%	1%	0	1%
Agree	69%	68%	70%	67%	68%	72%	69%	70%	68%	71%	66%	71%	72%	71%	71%	75%
Disagree	14%	14%	15%	19%	18%	8%	12%	13%	16%	13%	17%	12%	14%	12%	14%	9%

Q9. How strongly do you agree or disagree with the following statements?

Nearly two-thirds (64%) agree with the statement, 'I save regularly', though only 25% strongly agree. Meanwhile, (19%) disagree and 17% remain neutral.

I save regularly	GENDER			AGE				CLASS		SOURCE OF LEARNING						
	Total	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Family	Friends	Newspapers/TV/ Radio	Social media	Internet searches	YouTube	Central Bank. MABS or CCPC
N=	*895*	*448*	*447*	*219*	*193*	*171*	*313*	*468*	*427*	*384*	*232*	*255*	*150*	*261*	*55*	*184*
Agree strongly	25%	23%	26%	33%	23%	22%	21%	32%	16%	26%	21%	24%	25%	25%	22%	24%
Agree	39%	42%	37%	36%	39%	39%	42%	42%	36%	45%	47%	45%	43%	42%	33%	42%
Neither/ Nor	17%	18%	16%	18%	12%	16%	20%	12%	22%	14%	15%	15%	18%	13%	33%	20%
Disagree	14%	13%	16%	11%	21%	17%	11%	10%	19%	13%	14%	12%	13%	16%	10%	12%
Disagree strongly	5%	4%	5%	2%	6%	5%	6%	3%	7%	2%	3%	3%	2%	4%	1%	2%
Agree	64%	65%	63%	69%	62%	61%	63%	75%	52%	71%	68%	69%	68%	67%	55%	66%
Disagree	19%	18%	21%	13%	27%	22%	17%	13%	26%	15%	16%	16%	15%	20%	11%	14%

Q9. How strongly do you agree or disagree with the following statements?

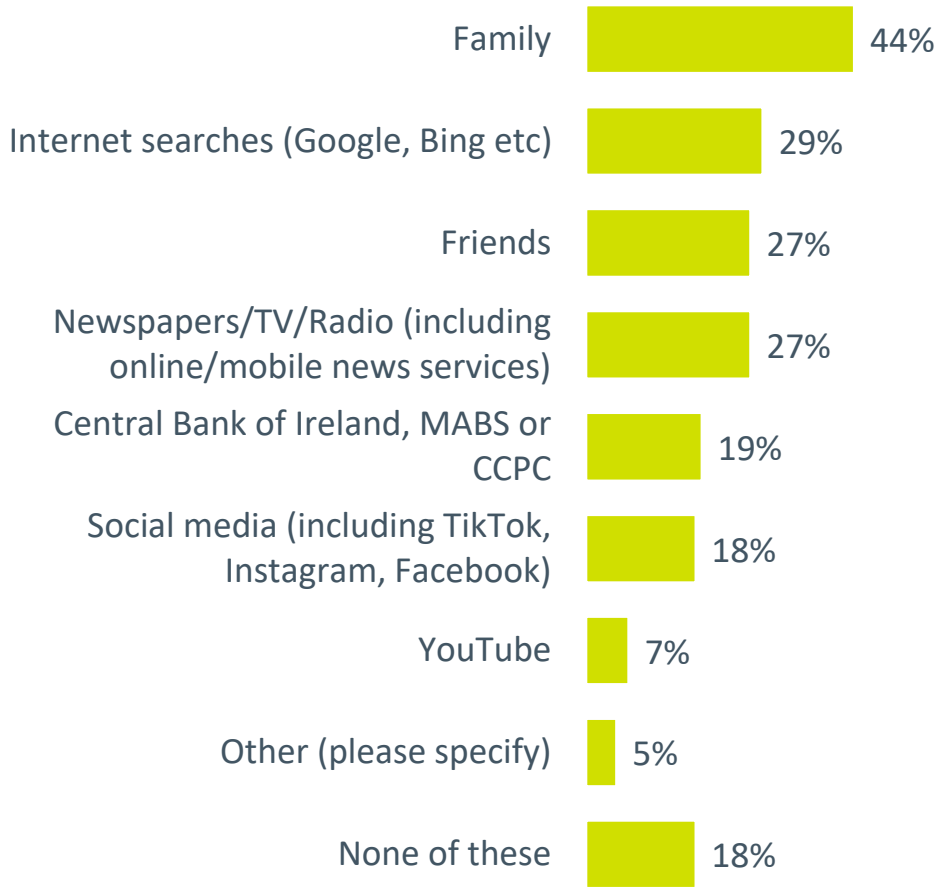
The majority (55%) disagree with the statement, 'I find it difficult to manage my money'. However, 25% agree, rising to 34% among 18-34 year-olds, while 20% are neutral. The ability to manage money seems to improve with age.

I find it difficult to manage my money		GENDER		AGE				CLASS		SOURCE OF LEARNING						
	Total	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Family	Friends	Newspapers/TV/ Radio	Social media	Internet searches	YouTube	Central Bank. MABS or CCPC
N=	*895*	*448*	*447*	*219*	*193*	*171*	*313*	*468*	*427*	*384*	*232*	*255*	*150*	*261*	*55*	*184*
Agree strongly	7%	5%	8%	8%	11%	6%	3%	6%	8%	6%	7%	4%	12%	9%	7%	4%
Agree	18%	17%	20%	26%	20%	21%	11%	16%	21%	22%	26%	13%	22%	18%	18%	18%
Neither/ Nor	20%	18%	23%	20%	22%	22%	18%	19%	22%	22%	17%	16%	20%	17%	12%	17%
Disagree	34%	36%	31%	35%	29%	33%	36%	37%	30%	33%	32%	43%	35%	40%	41%	36%
Disagree strongly	21%	25%	17%	12%	19%	18%	31%	23%	19%	16%	17%	24%	11%	17%	22%	25%
Agree	25%	22%	29%	34%	31%	27%	14%	22%	29%	28%	33%	17%	34%	27%	25%	22%
Disagree	55%	61%	49%	46%	48%	51%	67%	60%	49%	49%	49%	67%	46%	56%	63%	60%

Q9. How strongly do you agree or disagree with the following statements?

The main source of learning about money or getting money management tips is family (44%). People use a variety of other sources including the internet (29%), friends (27%) and traditional media sources such as newspapers/TV/radio (27%).

(BASE : All respondents – 1,000)



Q10. Where do you mainly learn about money or get money management tips?

The youngest cohort (18-34) primarily learns about money from family or friends and social media. Older age groups also rely on family, friends and the internet but additionally turn to traditional media sources, such as newspapers, TV and radio.

		GENDER		AGE				CLASS		REGION			
	TOTAL	Male	Female	U35	35-44	45-54	55+	ABC1	C2DE	Dublin	Leinster (excl Dublin)	Munster	Conn/ Ulster
N=	*1000*	*494*	*507*	*272*	*202*	*182*	*344*	*508*	*492*	*290*	*268*	*268*	*174*
Family	44%	38%	51%	56%	41%	46%	36%	47%	41%	47%	45%	44%	39%
Internet searches (Google, Bing etc)	29%	34%	24%	33%	31%	30%	24%	36%	21%	30%	25%	31%	30%
Friends	27%	26%	27%	33%	24%	25%	24%	28%	25%	30%	25%	22%	30%
Newspapers/TV/Radio (including online/mobile news services)	27%	34%	20%	14%	22%	27%	40%	30%	24%	29%	26%	26%	25%
Central Bank of Ireland, MABS or CCPC	19%	24%	15%	15%	17%	23%	23%	22%	17%	20%	21%	19%	16%
Social media (including TikTok, Instagram, Facebook)	18%	13%	23%	39%	18%	11%	5%	21%	15%	19%	19%	18%	16%
YouTube	7%	10%	4%	14%	5%	4%	3%	8%	5%	7%	6%	6%	7%
Other	5%	7%	4%	3%	6%	6%	7%	7%	4%	8%	3%	5%	6%
None of these	18%	16%	19%	13%	21%	17%	20%	13%	22%	17%	16%	18%	20%

Q10. Where do you mainly learn about money or get money management tips?

Main Findings

- The results reflect a high prevalence of current and savings accounts, with fewer adults holding personal credit cards.

- Around 24% of current account holders checked the terms and conditions of their account in the past year, with 57% reviewing fees and charges. Younger individuals (18-35) were more likely to seek alternative current accounts (33% vs 23% of all current account holders). Only 21% of those with an overdraft checked its interest rate.

- Among savings or deposit account holders, 30% checked the terms and conditions in the past year, compared to 24% of current account holders, with males and those aged 55+ (36%) being the most engaged. Nearly half (46%) reviewed the interest rate on their savings account. Additionally, 37% sought information on alternative accounts, compared to 23% of current account holders, with males (42%), ABC1s (43%), and those using diverse media sources leading this behaviour.

- Among credit card account holders, 28% checked the terms and conditions of their main current account, compared to 24% of current account holders and 30% of savings account holders. Over a third (36%) reviewed the interest rate on their credit card, higher than the 21% of current account overdraft users who did the same. Only 18% of credit card holders sought information on alternative credit card accounts, compared to 23% of current account holders and 37% of savings account holders.

Main Findings contd.

- Current account holders generally feel confident in managing their finances, with strong agreement on regularly checking balances, paying bills on time, saving over borrowing, and monitoring spending, while younger individuals report more difficulty managing money compared to older age groups.

- The primary source of money management advice is family (44%), followed by the internet (29%), friends (27%), and traditional media (27%), with younger individuals mainly relying on family, friends, and social media, while older groups also use traditional media.

info@amarach.com
01 410 5200
www.amarach.com
amarach.research
@AmarachResearch

amárach