

BPFI Consumer Banking Technology Survey 2025

February 2025


amárach
25 years of research

S25-042/MC



Banking & Payments
Federation **Ireland**



Methodology

Online survey

Questionnaire designed in collaboration with BPF1.



Field work dates

30th January – 4th February 2025



Sample

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



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.

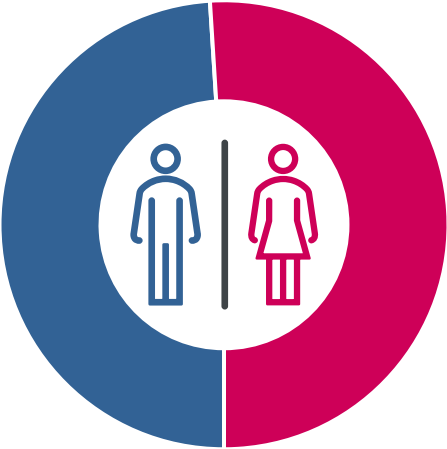
Margin of error changes according to the size of sample, the size of the population and to the observed percentage in question.

Sample profile – nationally representative of ROI 18+

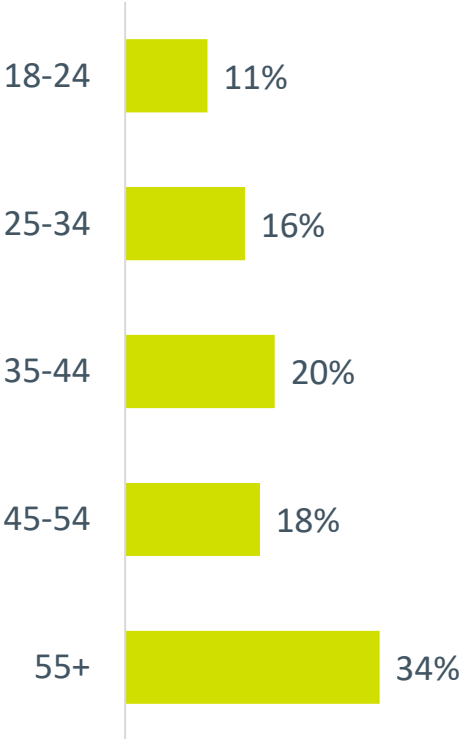


Gender

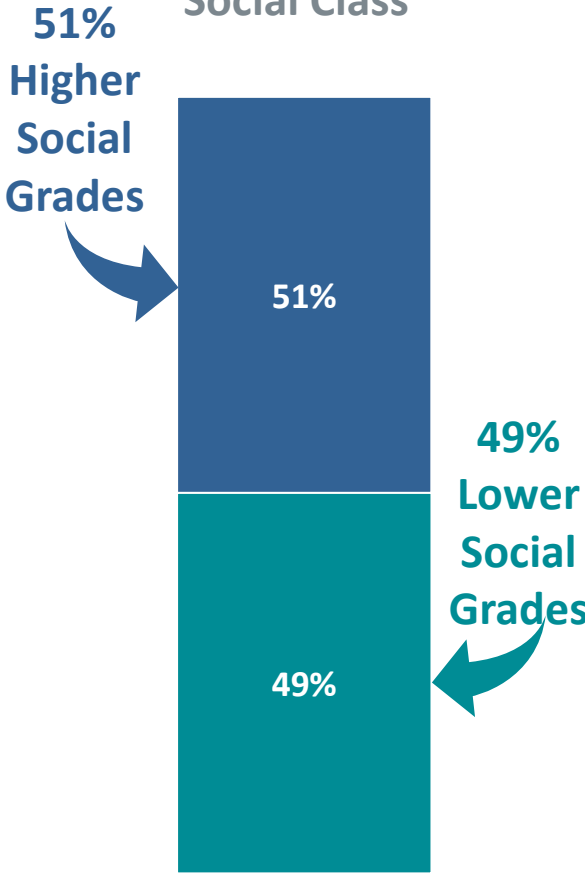
49% ■ Male ■ Female 51%



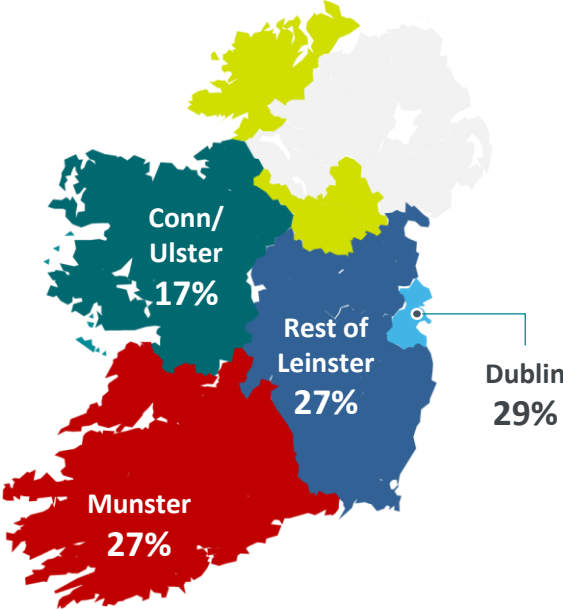
Age



Social Class

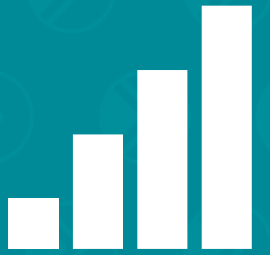


Region





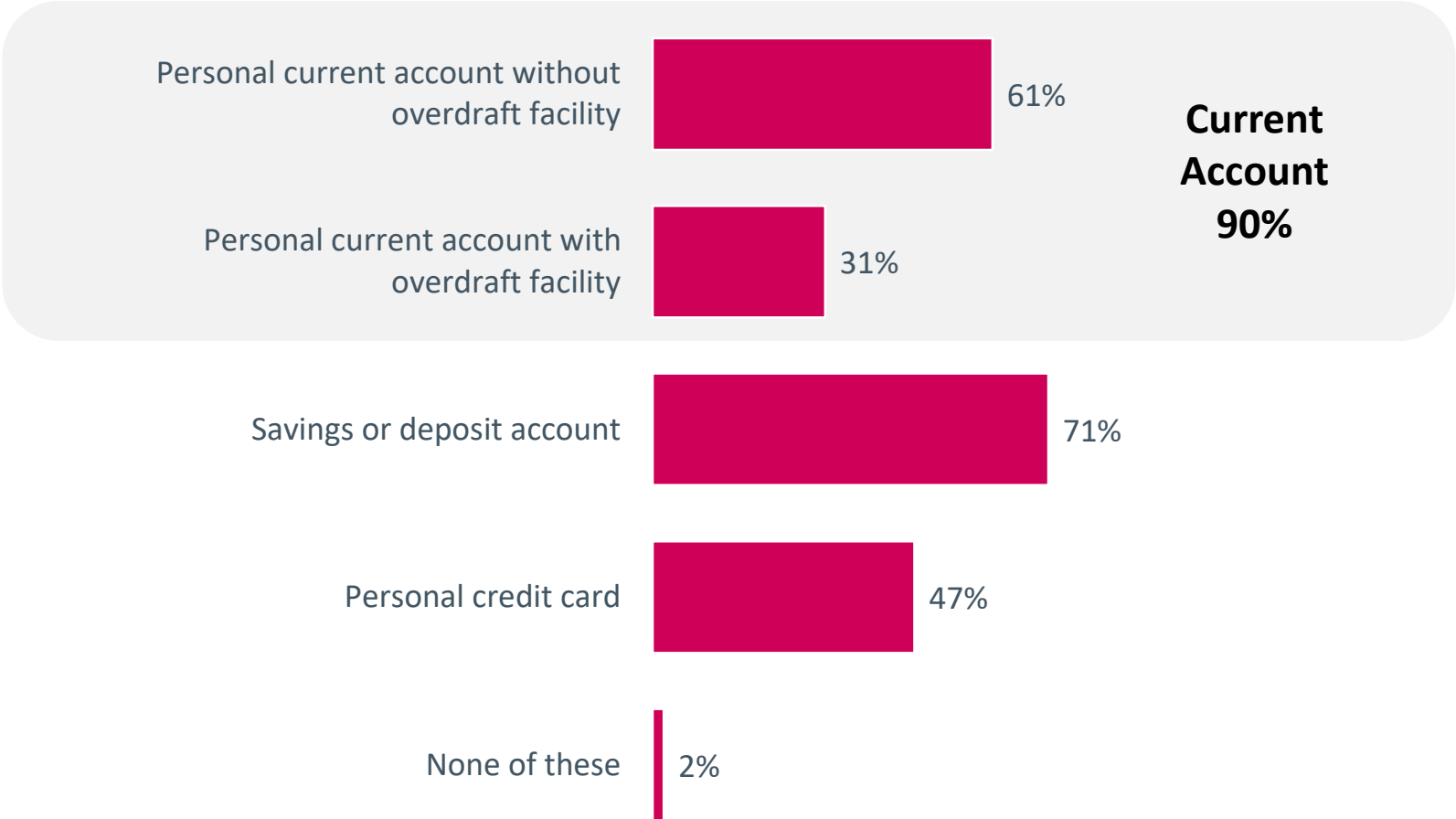
MAIN SAMPLE



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



(BASE : All respondents – 1,000)





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%).

(BASE : All respondents – 1,000)

		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 <u>without</u> 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 <u>with</u> 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%
<u>Summary</u>													
Current account	90%	91%	88%	81%	95%	94%	91%	92%	87%	90%	89%	91%	87%

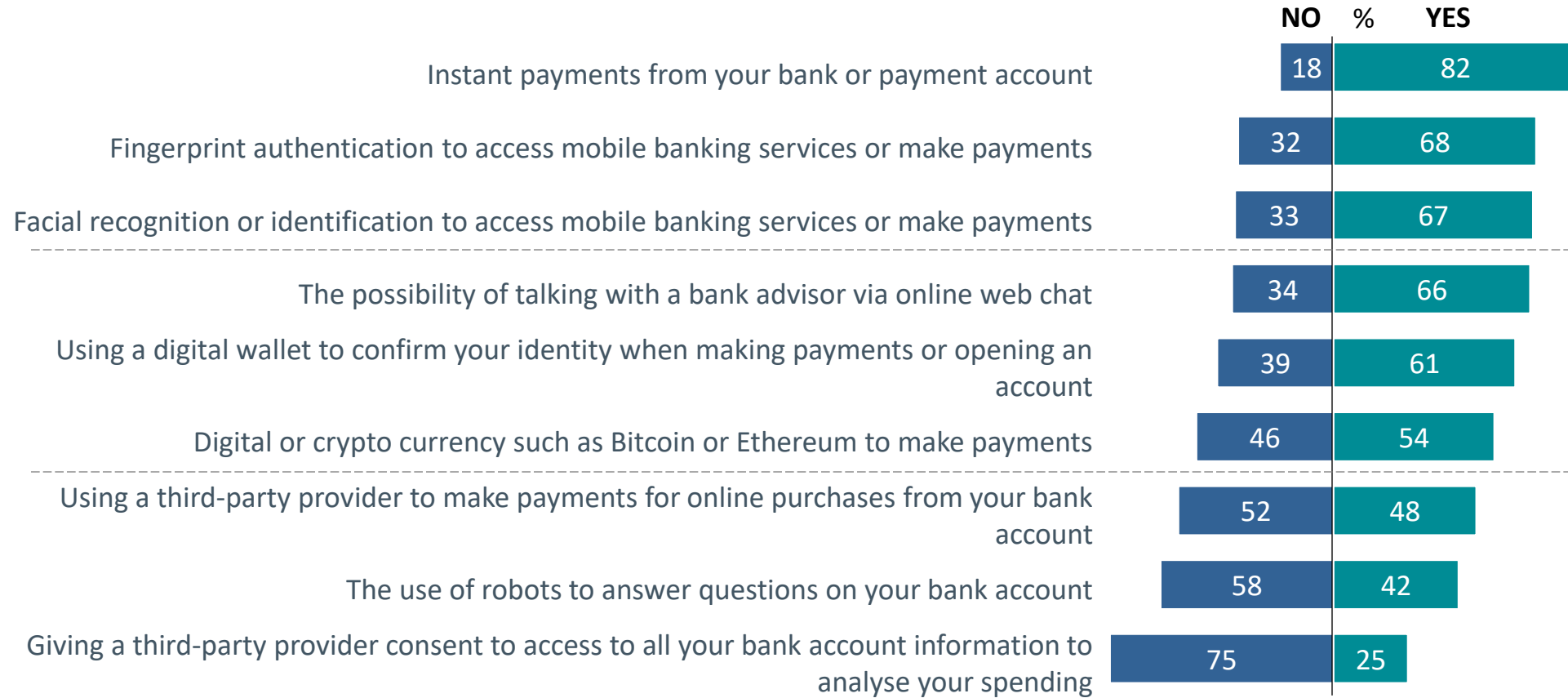
Note: percentages for subgroups have been highlighted where they are notably higher compared to the total sample, indicating areas of divergence or stronger engagement.

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



Overall, awareness is highest for instant payments and biometric authentication (fingerprint and facial recognition), while awareness of sharing full access to bank information with third parties is the lowest.

(BASE : All respondents – 1,000)



Awareness of payment and financial services or technologies is highest among those under 35 and in the ABC1 demographic.

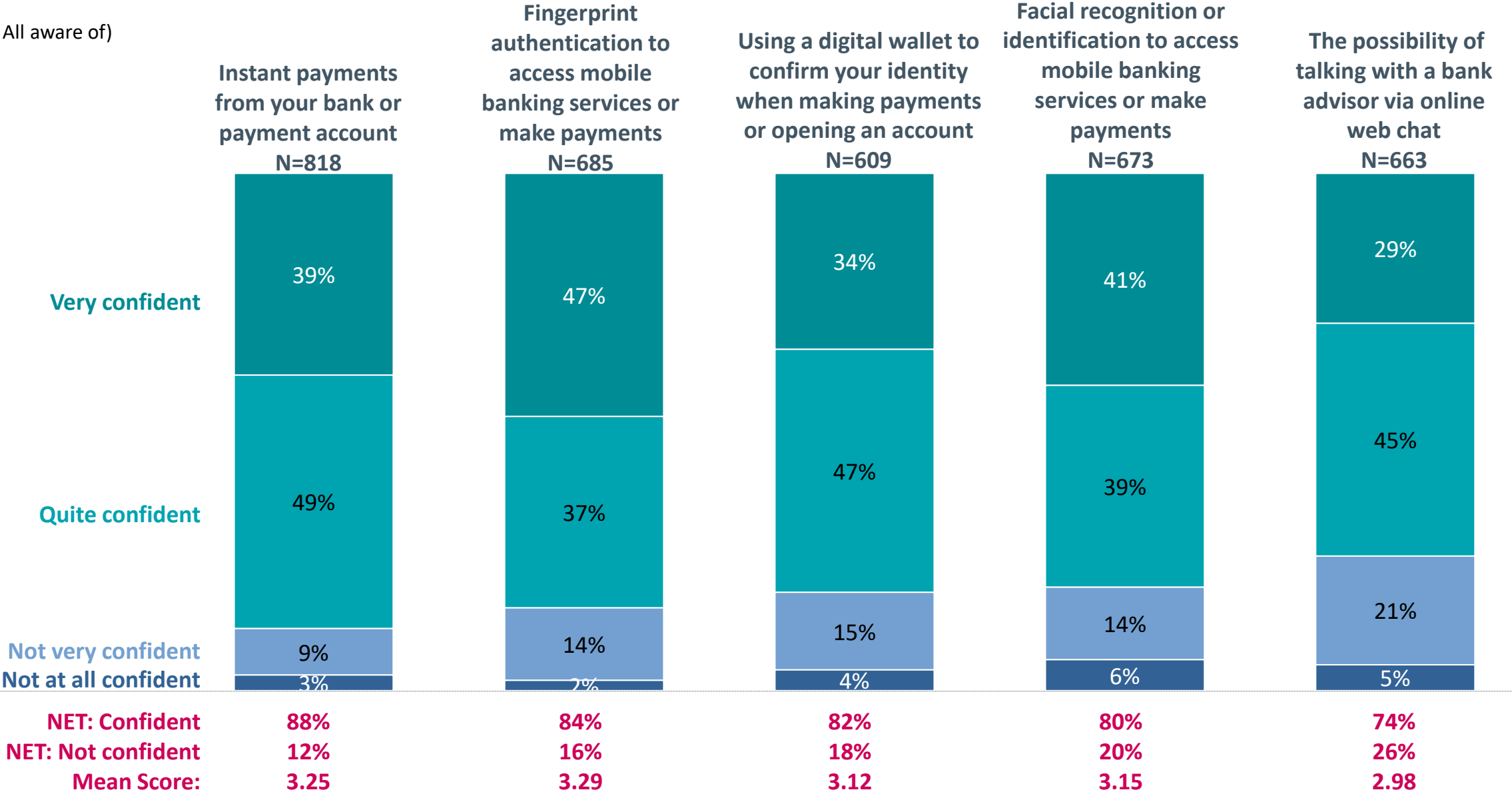


YES %	GENDER			AGE				CLASS	
	TOTAL	Male	Female	U35	35-44	45-54	55+	ABC1	C2DE
N=	1000	494	507	272	202	182	344	508	492
Instant payments from your bank or payment account	82%	80%	83%	84%	84%	81%	80%	85%	78%
Fingerprint authentication to access mobile banking services or make payments	68%	67%	70%	78%	70%	71%	59%	73%	63%
Facial recognition or identification to access mobile banking services or make payments	67%	67%	68%	81%	66%	67%	58%	73%	61%
The possibility of talking with a bank advisor via online web chat	66%	64%	68%	70%	70%	71%	58%	71%	61%
Using a digital wallet to confirm your identity when making payments or opening an account	61%	61%	61%	71%	70%	58%	49%	65%	57%
Digital or crypto currency such as Bitcoin or Ethereum to make payments	54%	57%	50%	62%	58%	53%	45%	60%	47%
Using a third-party provider to make payments for online purchases from your bank account	48%	48%	48%	53%	56%	52%	38%	54%	42%
The use of robots to answer questions on your bank account	42%	45%	40%	48%	42%	46%	36%	48%	36%
Giving a third-party provider consent to access to all your bank account information to analyse your spending	25%	27%	24%	38%	27%	24%	16%	34%	17%

Most of those aware of payment and financial services or technologies report to be confident in using these services...



(BASE : All aware of)

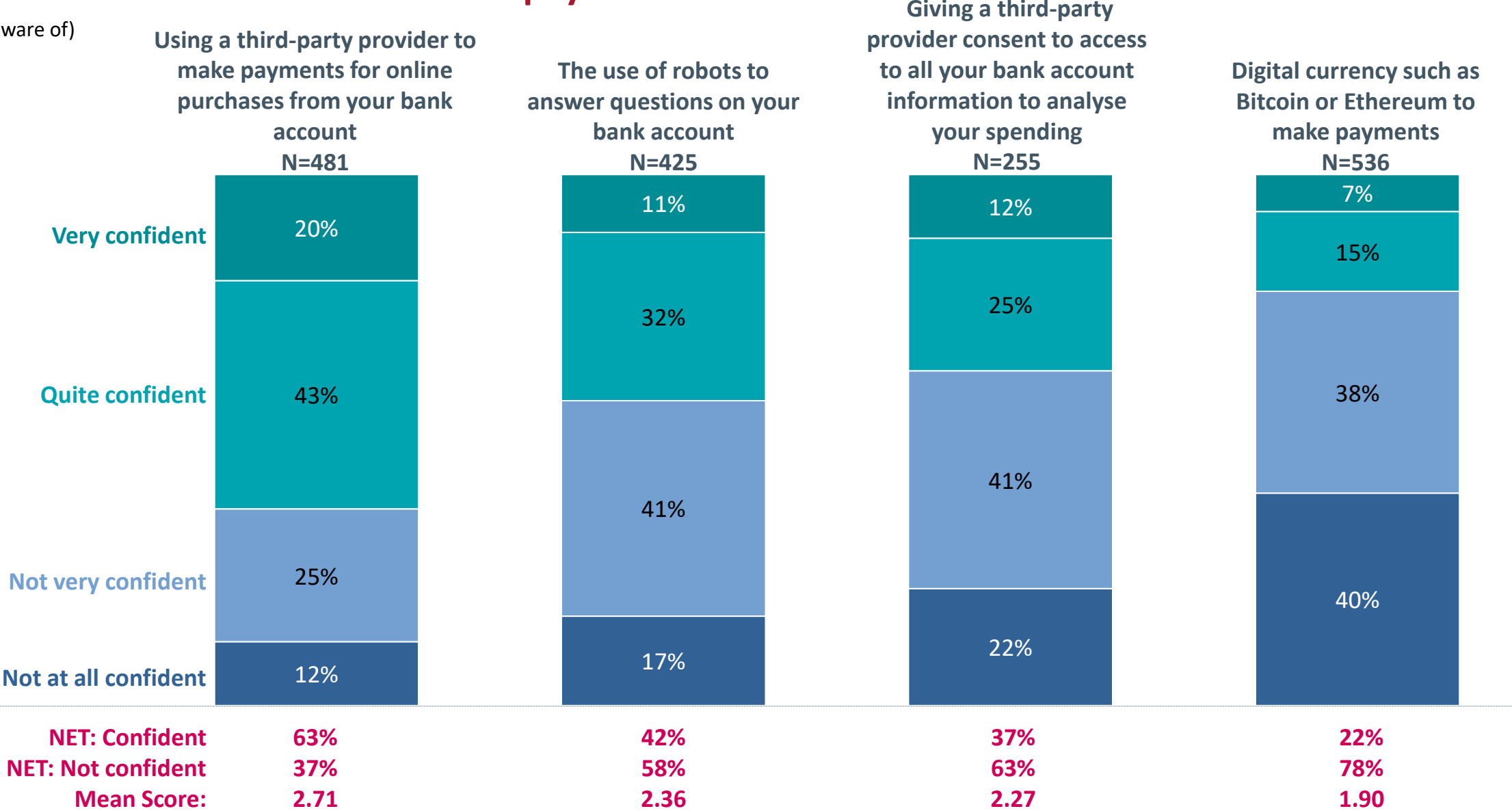


Q6. If you were to use ..., how confident would you be using it?

...with the exception of ‘robots to answer questions on your bank account’, ‘giving a third-party provider consent to access bank account information’ and ‘digital currency such as Bitcoin or Ethereum to make payments’.



(BASE : All aware of)



Q6. If you were to use ..., how confident would you be using it?

Confidence in using payment and financial services or technologies is highest among those aged 18-44 and lowest among those aged 55 and above.

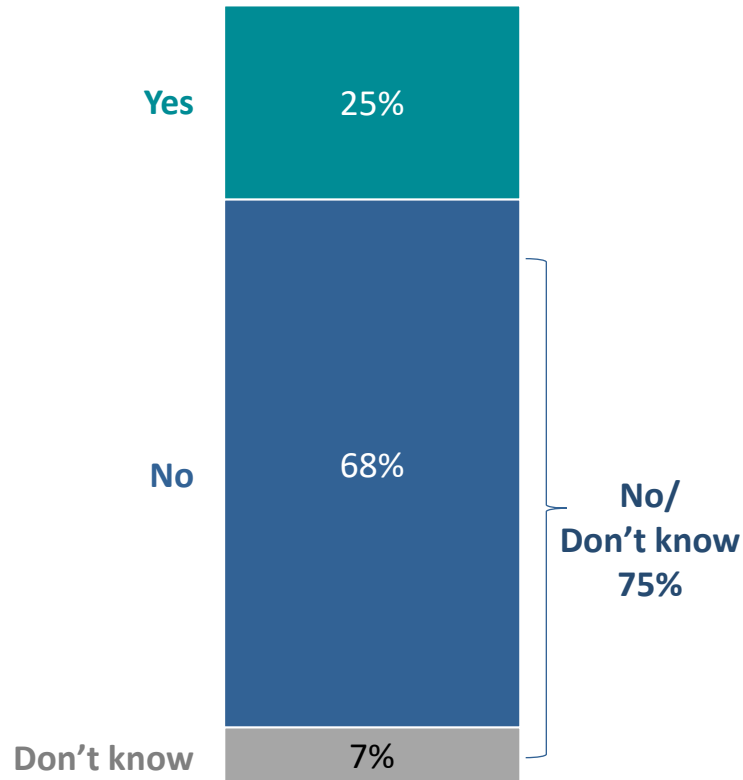


		TOTAL	GENDER		AGE				CLASS	
			Male	Female	U35	35-44	45-54	55+	ABC1	C2DE
Instant payments from your bank or payment account N=818	CONFIDENT	88%	88%	89%	92%	94%	91%	80%	90%	86%
	NOT CONFIDENT	12%	12%	11%	8%	6%	9%	20%	10%	14%
Fingerprint authentication to access mobile banking services or make payments N=685	CONFIDENT	84%	87%	81%	88%	84%	87%	78%	89%	79%
	NOT CONFIDENT	16%	13%	19%	12%	16%	13%	22%	11%	21%
Using a digital wallet to confirm your identity when making payments or opening an account N=609	CONFIDENT	82%	82%	81%	91%	79%	83%	72%	86%	77%
	NOT CONFIDENT	18%	18%	19%	9%	21%	17%	28%	14%	23%
Facial recognition or identification to access mobile banking services or make payments N=673	CONFIDENT	80%	83%	77%	86%	81%	83%	70%	85%	74%
	NOT CONFIDENT	20%	17%	23%	14%	19%	17%	30%	15%	26%
The possibility of talking with a bank advisor via online web chat N=663	CONFIDENT	74%	76%	72%	81%	82%	74%	62%	79%	68%
	NOT CONFIDENT	26%	24%	28%	19%	18%	26%	38%	21%	32%
Using a third-party provider to make payments for online purchases from your bank account N=481	CONFIDENT	63%	63%	62%	63%	65%	67%	58%	61%	66%
	NOT CONFIDENT	37%	37%	38%	37%	35%	33%	42%	39%	34%
The use of robots to answer questions on your bank account N=425	CONFIDENT	42%	48%	36%	45%	50%	46%	31%	45%	38%
	NOT CONFIDENT	58%	52%	64%	55%	50%	54%	69%	55%	62%
Giving a third-party provider consent to access to all your bank account information to analyse your spending N=255	CONFIDENT	37%	42%	32%	43%	34%	45%	22%	35%	42%
	NOT CONFIDENT	63%	58%	68%	57%	66%	55%	78%	65%	58%
Digital currency such as Bitcoin or Ethereum to make payments N=536	CONFIDENT	22%	28%	16%	33%	21%	22%	11%	25%	18%
	NOT CONFIDENT	78%	72%	84%	67%	79%	78%	89%	75%	82%



One in four (25%) are aware of the digital euro, with awareness rising to 37% among males.

(BASE : All respondents – 1,000)

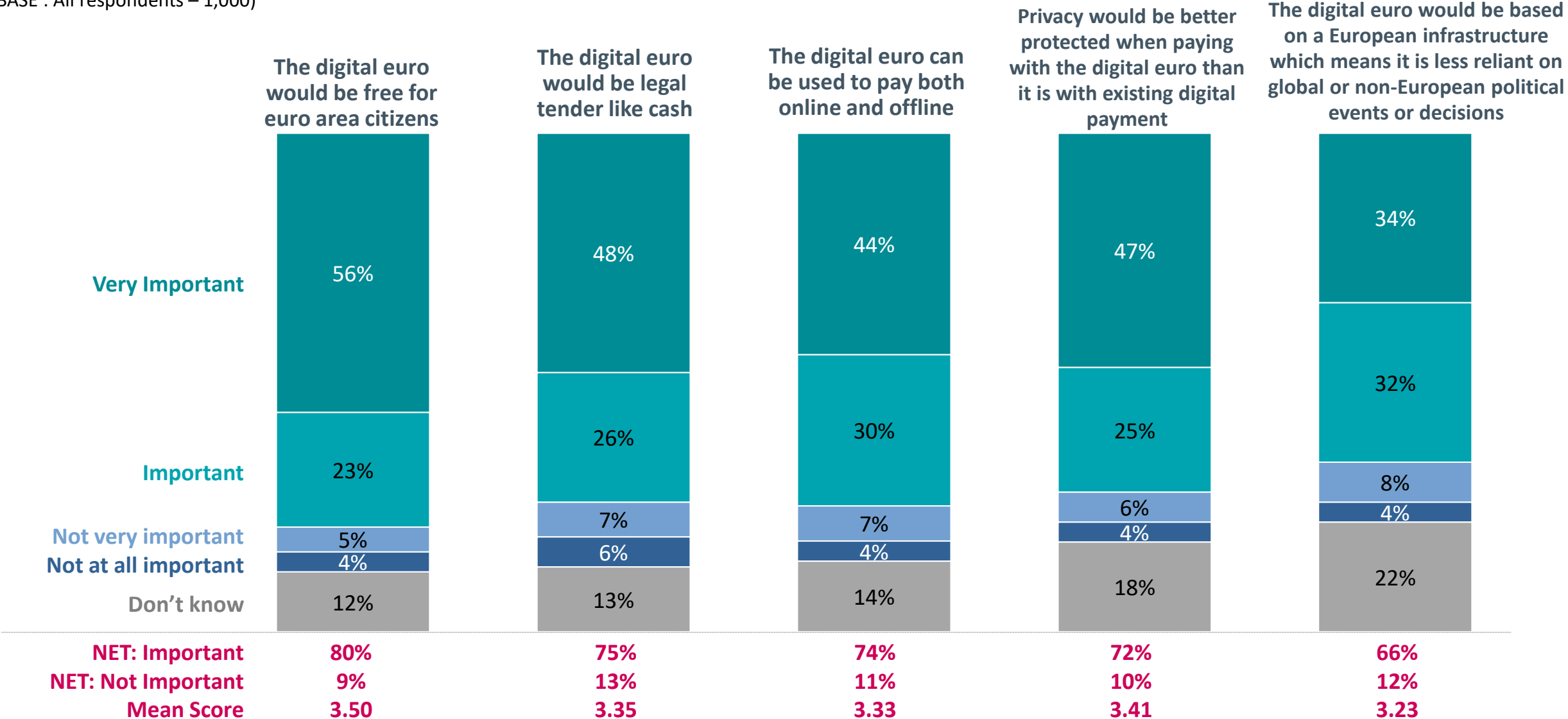


	GENDER		AGE				CLASS	
	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-
N=	494	507	272	202	182	344	508	492
Yes	37%	13%	21%	23%	29%	26%	26%	24%
No	57%	79%	72%	72%	61%	66%	69%	67%
Don't know	6%	8%	7%	5%	10%	7%	5%	9%
Summary								
No/Don't know	63%	87%	79%	77%	71%	74%	74%	76%

The majority consider all features of the digital euro to be important, though a significant minority remain unsure due to lack of awareness. The fact that the digital euro would be free for euro area citizens is seen as the most important feature with 80% rating it as important or very important.



(BASE : All respondents – 1,000)



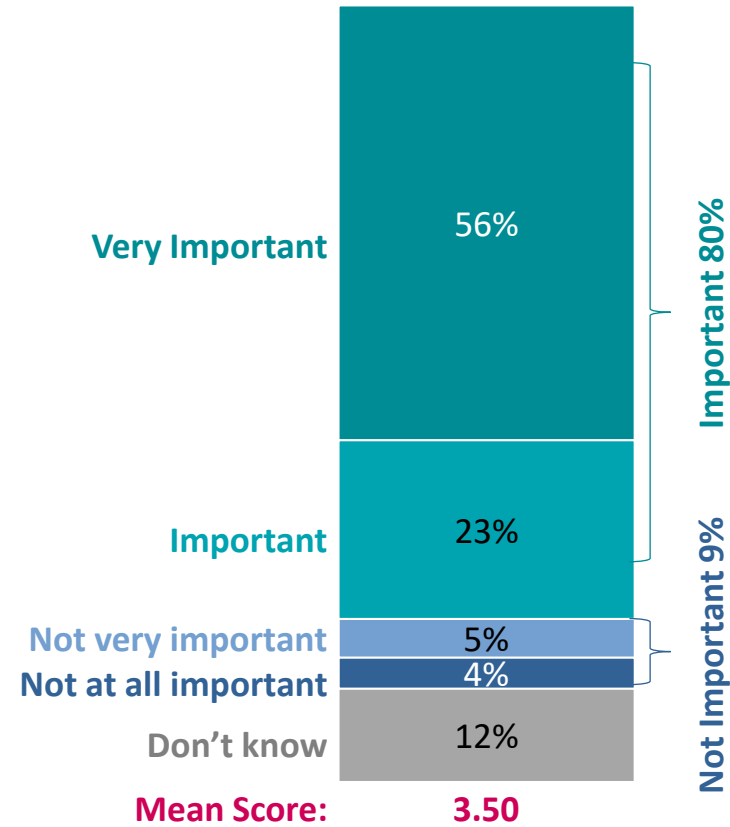
Q8. The European Central Bank is looking into the possibility of issuing a digital euro. This would be a digital form of euro cash that would be issued by the European Central Bank, the Central Bank of Ireland and other national central banks in the euro area. How important would these features be to you?



The fact that the digital euro would be free for euro area citizens is considered important by 80% overall. A small minority (9%) rated this feature as unimportant, while 12% were unsure.

(BASE : All respondents – 1,000)

The digital euro would be free for euro area citizens



	GENDER		AGE				CLASS		AWARE DIGITAL EURO	
	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Yes	No/Don't know
N=	494	507	272	202	182	344	508	492	249	752
Very important	59%	54%	50%	61%	65%	54%	62%	50%	64%	54%
Important	22%	24%	28%	25%	16%	23%	21%	26%	21%	24%
Not very important	5%	5%	6%	3%	4%	5%	4%	5%	4%	5%
Not at all important	4%	4%	4%	2%	5%	4%	2%	5%	3%	4%
Don't know	11%	13%	11%	9%	10%	15%	10%	13%	8%	13%
Summary										
Important	81%	78%	78%	86%	81%	76%	83%	76%	86%	78%
Not Important	9%	8%	10%	5%	9%	9%	7%	10%	7%	9%

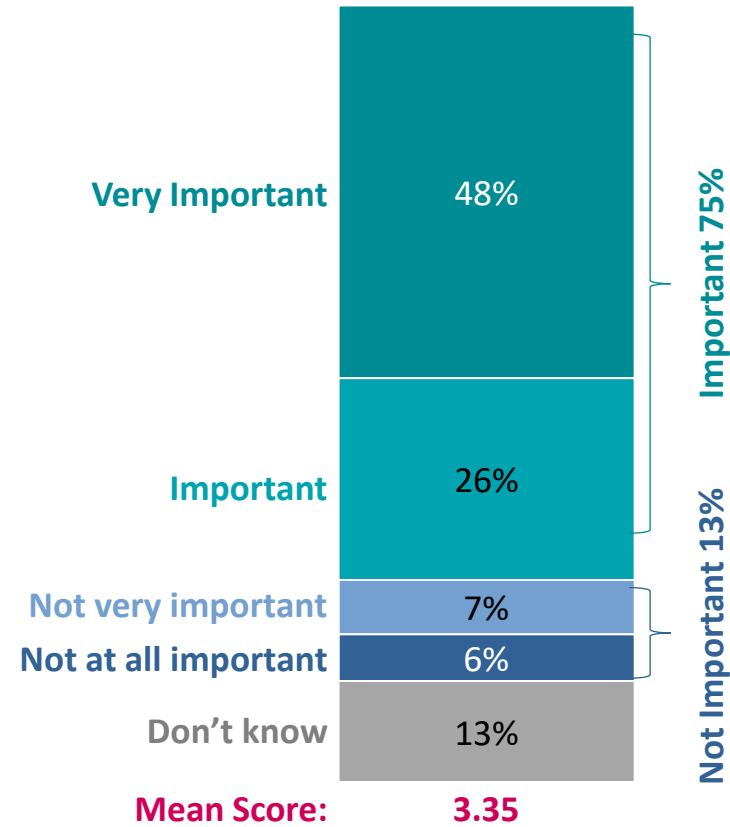
Q8. The European Central Bank is looking into the possibility of issuing a digital euro. This would be a digital form of euro cash that would be issued by the European Central Bank, the Central Bank of Ireland and other national central banks in the euro area. How important would these features be to you?



Three quarters (75%) feel it is important that the digital euro would be legal tender like cash. A small minority (13%) rated this feature as unimportant, while 13% were unsure.

(BASE : All respondents – 1,000)

The digital euro would be legal tender like cash



	GENDER		AGE				CLASS		AWARE DIGITAL EURO	
	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Yes	No/Don't know
N=	494	507	272	202	182	344	508	492	249	752
Very important	51%	45%	40%	52%	54%	50%	54%	42%	55%	46%
Important	25%	27%	36%	28%	19%	22%	23%	30%	24%	27%
Not very important	8%	7%	8%	4%	8%	7%	7%	7%	6%	8%
Not at all important	6%	5%	6%	5%	6%	5%	4%	7%	7%	5%
Don't know	10%	15%	10%	11%	13%	16%	11%	14%	7%	15%
Summary										
Important	77%	73%	76%	80%	73%	72%	77%	72%	80%	73%
Not Important	13%	12%	14%	9%	15%	12%	11%	14%	13%	13%

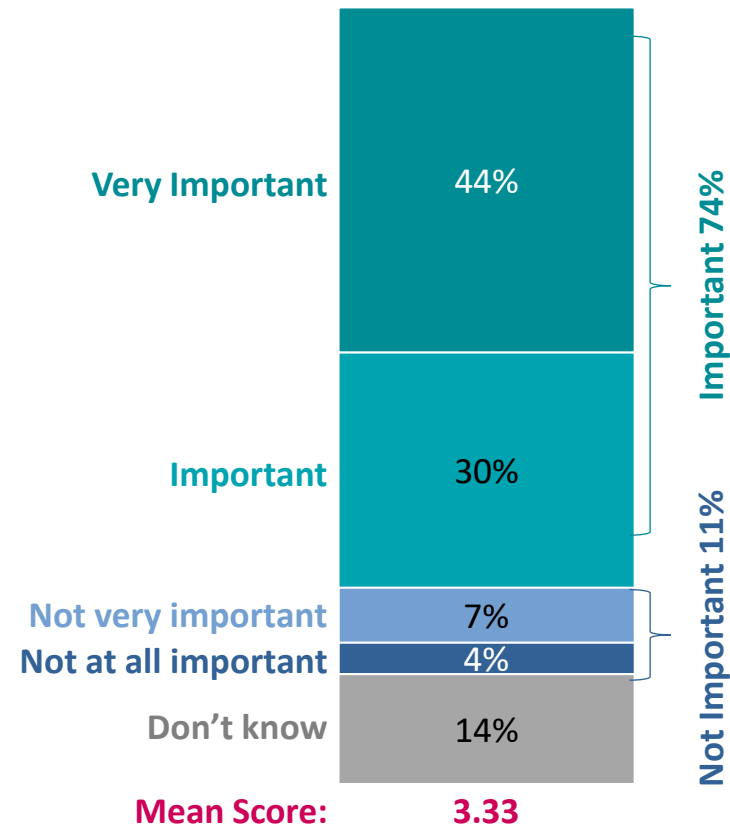
Q8. The European Central Bank is looking into the possibility of issuing a digital euro. This would be a digital form of euro cash that would be issued by the European Central Bank, the Central Bank of Ireland and other national central banks in the euro area. How important would these features be to you?



A similar proportion (74%) feel it is important that the digital euro can be used to pay both online and offline. Once again, a small minority (11%) rated this feature as unimportant, while 14% were unsure.

(BASE : All respondents – 1,000)

The digital euro can be used to pay both online and offline



	GENDER		AGE				CLASS		AWARE DIGITAL EURO	
	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Yes	No/Don't know
N=	494	507	272	202	182	344	508	492	249	752
Very important	44%	44%	47%	45%	50%	38%	49%	38%	52%	41%
Important	33%	28%	31%	31%	25%	32%	29%	32%	26%	32%
Not very important	8%	7%	7%	5%	6%	9%	7%	8%	7%	7%
Not at all important	4%	4%	3%	4%	4%	5%	4%	4%	4%	4%
Don't know	12%	17%	11%	15%	15%	17%	11%	18%	11%	16%
Summary										
Important	76%	72%	78%	76%	75%	70%	78%	70%	78%	73%
Not Important	12%	11%	11%	9%	11%	14%	11%	12%	11%	12%

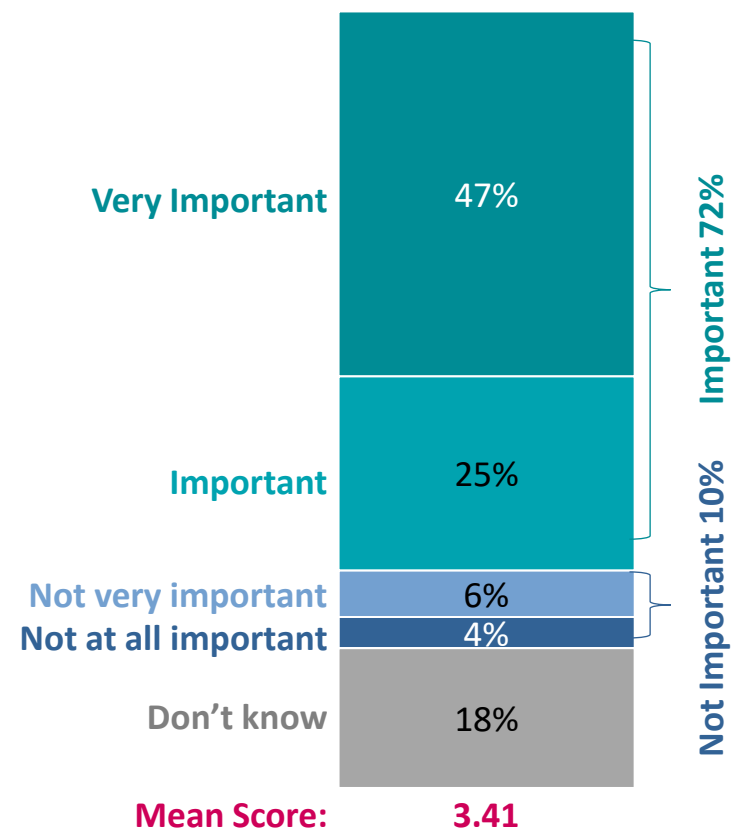
Q8. The European Central Bank is looking into the possibility of issuing a digital euro. This would be a digital form of euro cash that would be issued by the European Central Bank, the Central Bank of Ireland and other national central banks in the euro area. How important would these features be to you?



Nearly three-quarters (72%) consider it important that privacy would be better protected when paying with the digital euro compared to existing digital payments. 10% consider this unimportant, but nearly 1 in 5 (18%) are unsure.

(BASE : All respondents – 1,000)

Privacy would be better protected when paying with the digital euro than it is with existing digital payment



	GENDER		AGE				CLASS		AWARE DIGITAL EURO	
	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Yes	No/Don't know
N=	494	507	272	202	182	344	508	492	249	752
Very important	47%	47%	44%	52%	51%	45%	49%	45%	54%	45%
Important	27%	24%	30%	24%	23%	23%	26%	24%	23%	26%
Not very important	8%	4%	8%	4%	3%	8%	6%	7%	6%	6%
Not at all important	3%	5%	4%	4%	5%	3%	3%	5%	4%	4%
Don't know	15%	20%	14%	17%	18%	21%	16%	20%	13%	20%
Summary										
Important	74%	70%	74%	76%	74%	68%	76%	68%	77%	71%
Not Important	10%	9%	12%	8%	7%	11%	8%	12%	10%	10%

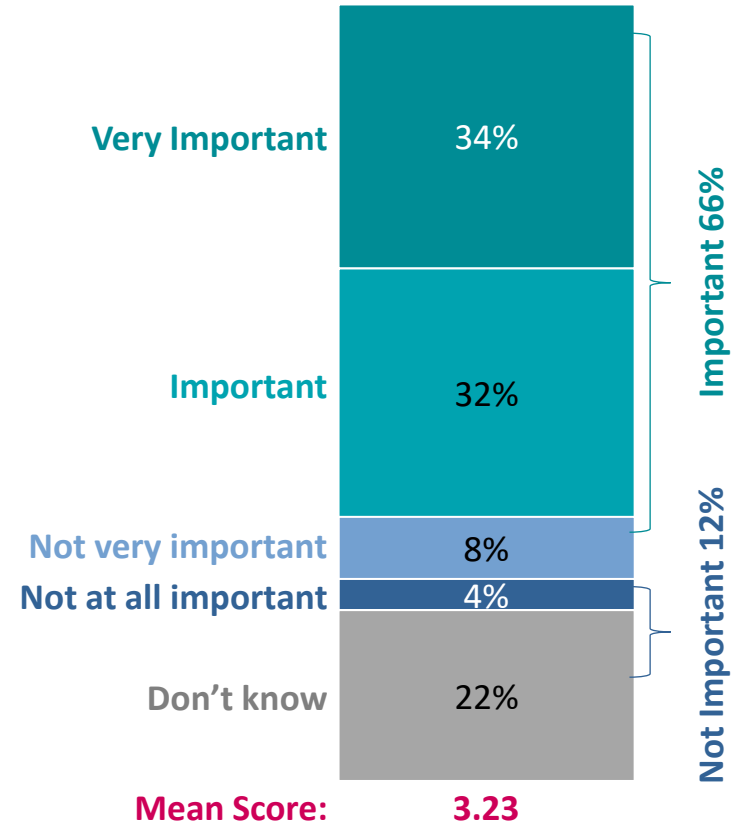
Q8. The European Central Bank is looking into the possibility of issuing a digital euro. This would be a digital form of euro cash that would be issued by the European Central Bank, the Central Bank of Ireland and other national central banks in the euro area. How important would these features be to you?



Finally, the feature considered least important – though still important to 66% - is that the digital euro would be based on a European infrastructure. 12% consider this unimportant, but 22% are unsure.

(BASE : All respondents – 1,000)

The digital euro would be based on a European infrastructure which means it is less reliant on global or non-European political events or decisions



	GENDER		AGE				CLASS		AWARE DIGITAL EURO	
	Male	Female	U35	35-44	45-54	55+	ABC1 F50+	C2DE F50-	Yes	No/Don't know
N=	494	507	272	202	182	344	508	492	249	752
Very important	38%	31%	29%	36%	46%	32%	39%	30%	44%	31%
Important	34%	29%	35%	33%	24%	33%	32%	32%	31%	32%
Not very important	7%	8%	10%	6%	7%	7%	7%	8%	6%	8%
Not at all important	5%	4%	4%	4%	5%	5%	4%	5%	4%	4%
Don't know	15%	28%	22%	22%	18%	24%	18%	26%	16%	24%
Summary										
Important	73%	60%	64%	68%	70%	64%	71%	61%	75%	63%
Not Important	12%	12%	13%	10%	12%	12%	11%	12%	10%	13%

Q8. The European Central Bank is looking into the possibility of issuing a digital euro. This would be a digital form of euro cash that would be issued by the European Central Bank, the Central Bank of Ireland and other national central banks in the euro area. How important would these features be to you?



- The results reflect a high prevalence of current and savings accounts, with fewer adults holding personal credit cards.
- Among payment and financial services or technologies, awareness is highest for ‘instant payments from your bank or payment account’ (82%). Tech-savvy younger audiences (under 35) and ABC1s are most likely to be aware of these services and technologies.
- Most people aware of payment and financial services or technologies feel confident using them, except for robots answering questions about bank accounts, giving third party providers access to bank information and using digital currencies like Bitcoin or Ethereum for payments. Confidence is highest among those aged 18-44 and lowest among those 55 and older.
- Awareness of the digital euro stands at 25%, rising to 37% among males.
- The majority consider all features of the digital euro important, although a significant minority remain unsure due to lack of awareness. Increasing awareness could help address this gap. The most important feature is that the digital euro would be free for euro area citizens, with 80% rating it as important or very important.



info@amarach.com

01 410 5200

www.amarach.com

amarach.research

@AmarachResearch

amárach 