



PAYMENT PREFERENCES IN LUXEMBOURG 2025

CASH

29%



Access to cash has improved slightly in Luxembourg in contrast to the European average! More than a quarter of citizens (29%) finds the option to pay cash in a store very important.

DIGITAL

95%



One can make cashless/digital payments almost everywhere in Luxembourg! 2024: with 95% now second highest in Europe compared to 2022 : 88%.

PEER-TO-PEER

1/3



One in three Luxembourg citizens uses a mobile payment app to pay another person.

INSTANT PAYMENT

72%



Instant payment is on the rise in Luxembourg with 72% of citizens having it available and 57% actively using it. This puts Luxembourg in 2nd place after the Netherlands.

SECURITY

47%



Luxembourgers are security-orientated. 47% prefer to maintain a second authentication method and 25% like to use biometric identification.

CRYPTO-ASSETS

+33%



12% of Luxembourg citizens own crypto assets, an increase of 33% compared to 2022.

MORE INFO?

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SOURCES

- Survey on the payment attitudes of consumers in the euro area (SPACE), European Central Bank, 2024
- 20 EU countries participated in the study
- >1000 respondents in Luxembourg