



An Roinn Airgeadais
Department of Finance

Consumer Sentiment Banking Survey August 2025

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1. Summary of Main Findings

This report contains the results of the Department of Finance Consumer Banking Sentiment Survey 2025, covering consumer experience and perceptions of the banking sector in Ireland. All interviews were conducted between 13th June and 19th July, 2025 amongst a nationally representative sample of 1,511 adults aged 18+ years. The first wave of this survey was conducted February-April 2022, as part of the Department of Finance Retail Banking Review, with the second wave being conducted June-July 2023 and the third wave conducted May-July 2024. Comparisons between 2022, 2023, 2024 and 2025 are shown, when relevant.

Interviewing was completed by Behaviour & Attitudes face-to-face interviewers using CAPI (Computer Aided Personal Interviewing). Sampling points were randomly selected, ensuring overall geographical representativeness. Quota controls were also implemented on gender, age and socio-economic status to ensure a nationally representative sample.

1.1 The Banking Landscape, Experience & Switching

AIB and Bank of Ireland continue to dominate the Irish banking landscape, with market shares of main current account held of 41% and 33% respectively. PTSB's share stands at 15%. Overall share has remained relatively steady since 2023. The proportion of consumers having multiple financial providers has also maintained a consistency on 2025, with 66% having more than one provider; similar to last year.

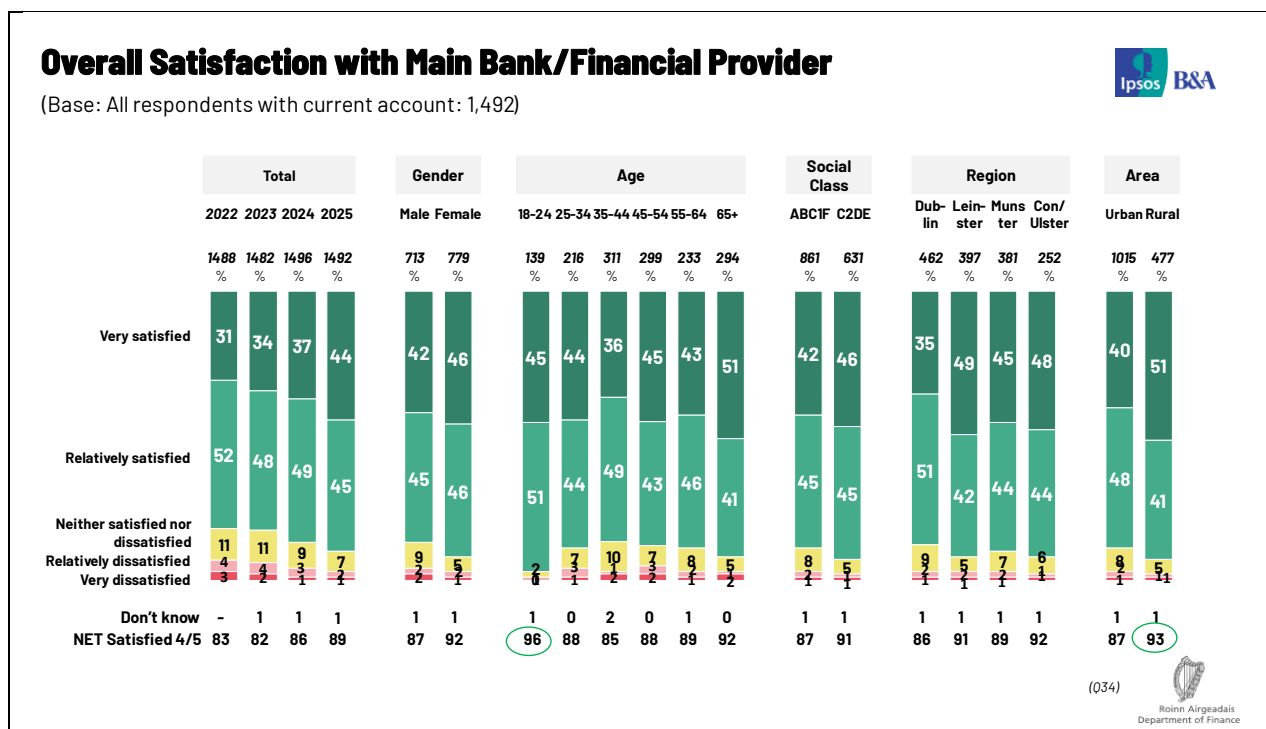
In terms of other financial providers used, over one in three (34%) have some dealings with a credit union, down from 36% in 2024, while one in ten (11%) have some relationship with An Post/An Post Money.

The use of "fintech" providers is driven by Revolut. While just 3% have this provider as their main account, 43% use it as least occasionally. This usage has trended up year-on year, up from 39% in 2024, 33% in 2023 and 18% in 2022. The relatively low uptake on "fintechs" as a main account suggests that this type of service complements the traditional bank offering, as opposed to replacing it.

In terms of products held, nearly all hold a current account, while over three in four (77%) possess a savings account, up four points in the past 12 months. The incidence of credit card usage is 37% (up two points), while a quarter of the population have a mortgage, relatively similar to last year.

10% have an overdraft and five percent have other personal loans. 14% have a car loan/financing. One percent of the population use open banking services, with the incidence of having high high-cost credit products being even less. Buy Now Pay Later products and crypto products are also very much in the minority.

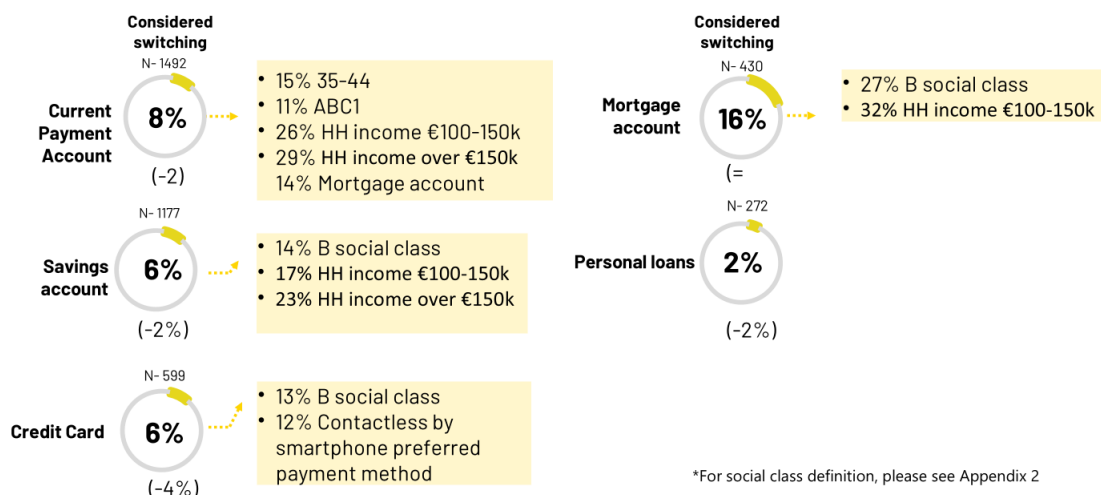
Overall satisfaction for respondents with their main financial provider has increased three points over the past 12 months, and now stands at 89%. Satisfaction has been trending upwards since 2023, with the proportion of those stating they are “very satisfied” up seven points this year. The proportion of those expressing dissatisfaction is negligible.



Switching consideration for banking products remains somewhat limited, and has slipped across most banking products – eight percent have considered switching their current account (down two points). Six percent of credit card holders have considered switching provider (down four points), while a similar proportion considered migrating their savings accounts (down two). Propensity to switch is higher among mortgage account holders with 16% having considered switching.

Ever Considered Switching Provider for Banking Products

(Base: All respondents with product)



*For social class definition, please see Appendix 2

(Figures in brackets refer to change from 2024)



Five percent have switched current account in the past 5 years, marginally down since 2024. One in twelve (8%) have switched mortgage provider in the past 5 years. Other products (savings, credit card and personal loans) remain relatively steady, with the levels of switching below five percent in each instance.

Among those who switched current account provider in the past five years, 44% found the switching process *very easy*. However, one in 10 switchers that found it difficult to switch current account provider. Over half (53%) of those who have switched saving account found it *very easy* to switch.

Among those who considered switching, but have not done so, there is a perception that it is difficult to change provider, while others state that they haven't had to time to do so.

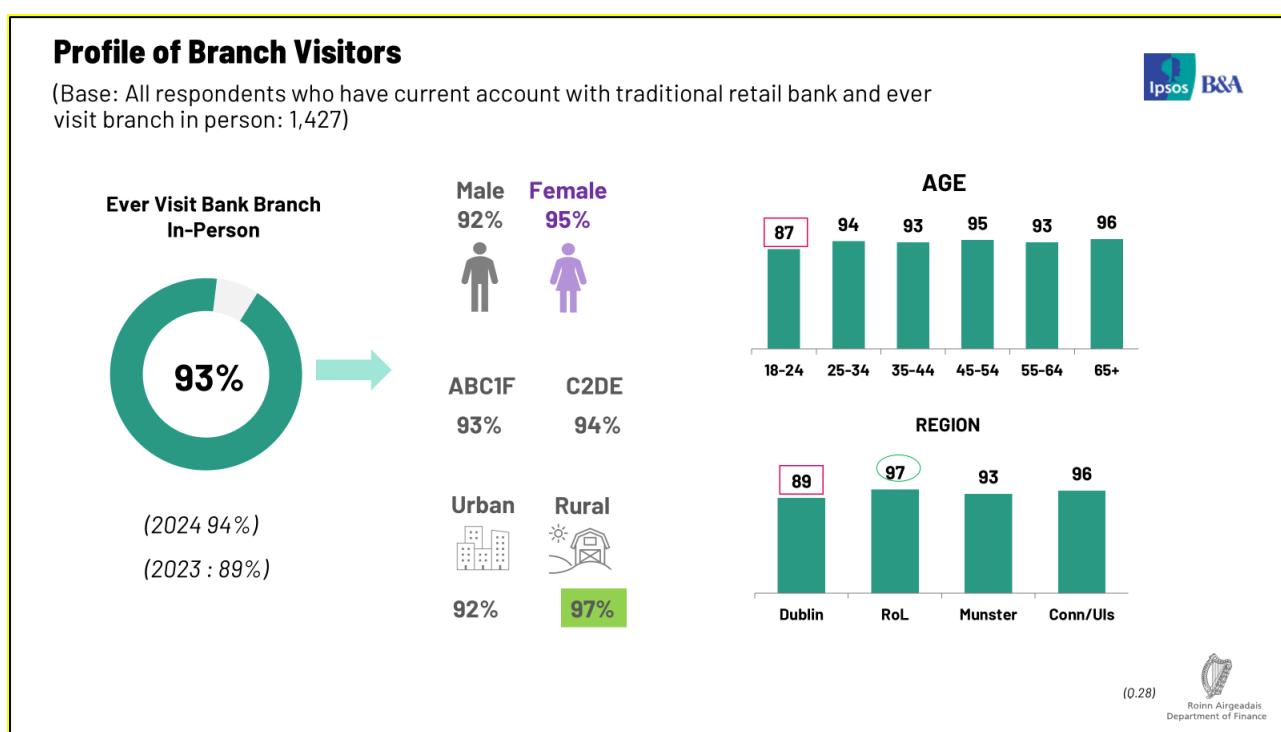
The perceived cost of switching isn't a primary barrier for most products – it doesn't register as a reason in terms of current accounts or credit cards, and just two percent cite this as a reason for not switching savings accounts. However, it does register as a barrier for those who considered switching mortgages (but have not done so). Nine percent of this cohort mentioned cost as an impediment.

1.2 Channel Usage & Preferences

Just over six in ten (61%) live within five kilometres of a branch of their main bank. However, over one in five (22%) state that they live more than ten kilometres from their main branch.

Unsurprisingly, those living in Dublin are most likely to be living in closer proximity to a branch of their main bank, with 81% living within a five-kilometre radius. This is also reflected among all Urbanites – 70% in total live within this radius. In contrast, over a quarter (27%) of those living in rural areas have to travel at least 10 kilometres.

93% of those with a current account have visited their branch in person, similar to 2024, with a higher incidence seen among those living in rural areas.

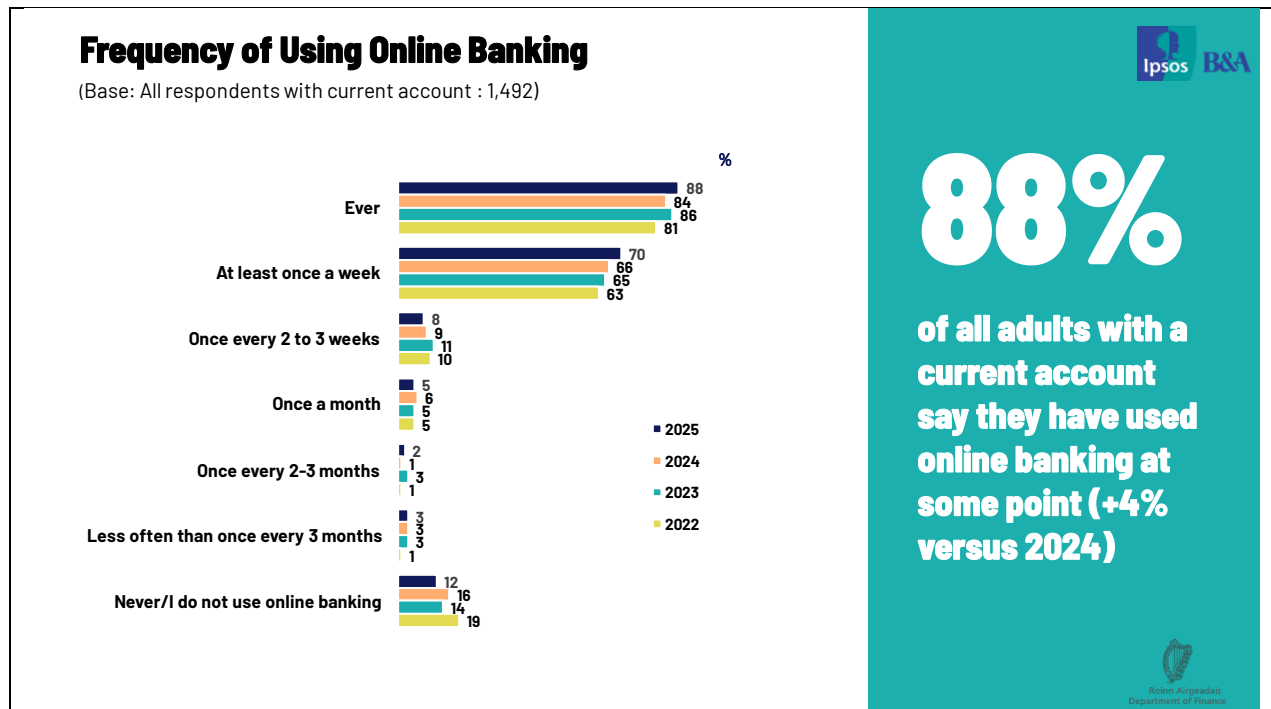


The main reasons for customers to visit their branch is to lodge/withdraw cash (69%), followed by a desire to speak to staff about specific products (29%), e.g. mortgages, loans, overdrafts, etc. The reasons given for visiting a branch generally mirror the 2024 findings.

Debit cards remain the preferred payment method when in a physical in-store location, with 47% stating this is their go-to option. However, usage of debit cards has decreased year-on-year, and is down 10 percentage points since 2022. However, over one in five (22%) prefer cash as a payment method when in a physical location. The proportion of those preferring contactless by smartphone continues to increase, with 27% using this facility. This has grown consistently since 2022, and is driven by the younger age cohorts. 45% of those aged 65 years or older prefer cash payments.

Eight percent have experienced issues in terms paying with debit cards in the past year, while six percent have experienced issues paying with cash. Just three percent have experienced issues paying with smartphone.

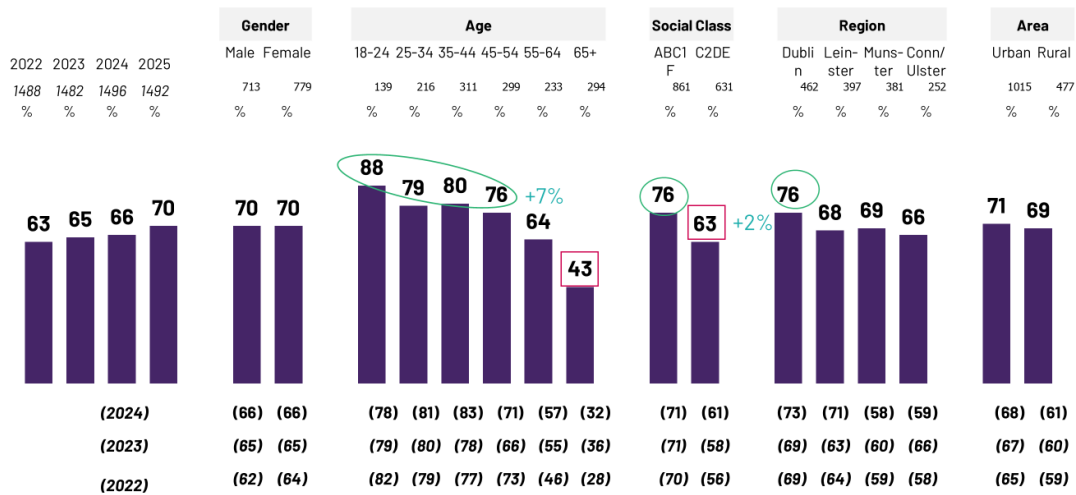
88% of the population has used online banking, which represents a four point increase in the past year. Seven in ten avail of online banking weekly, also up four points.



Younger and middle aged groups (those between 18 and 54 years) are significantly more likely to avail of online banking weekly, with 43% of those aged 65+ using online banking weekly. However, among this older cohort the represents an increase of 11 points. Likewise, among 55-64 year olds, there been a notable uplift in online backing usage (up seven to 64%).

Weekly Profile – Usage of Online Banking

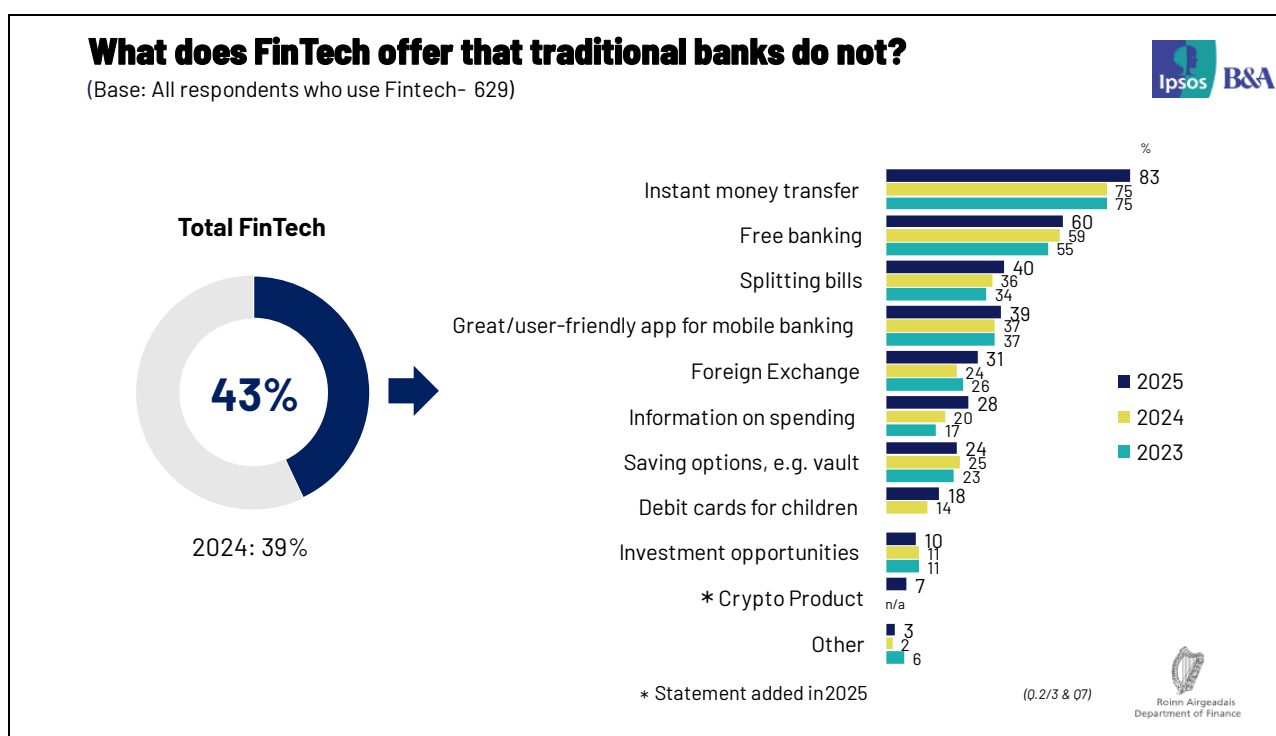
(Base: All respondents with current account : 1,492)



1.3 Fintech Providers

The use of some fintech apps has increased further, with 43% of the population having some interactions with these services. This is up from 39% in 2024, 33% in 2023 and 18% in 2022. Revolut continues to be the key driver in this growth.

Those aged below 45 years are more likely to use Revolut at least occasionally. But we see the biggest growth in usage of Revolut among the 55-64 year olds (from 22% in 2024 to 31% for 2025) and among those aged more than 64 years (from 7% in 2024 to 14% in 2025). Revolut is also more used in the middle classes and among those living in Dublin.

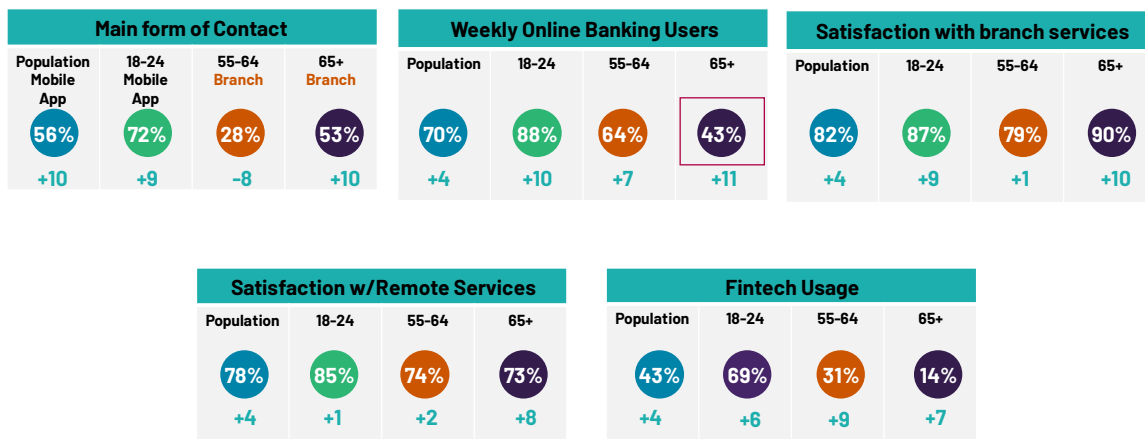


The main appeal of fintech providers versus the more traditional retail banks is that they offer instant money transfers (83%, up eight points), free banking (60%, up one), the ability to split bills (40%, up four) a user-friendly app (39%, up two) and foreign exchange (31%, up seven).

Mobile apps are most cited as the main form of contact with the main financial provider at 56%. This has rebounded back to 2024 figures, and after a dip in 2024.

There continues to be strong generational differences in terms of how the Irish public interact with their financial provider, with mobile apps being the main form of contact among 18-24 year olds, while in person branch visits are strongest among those aged 65 years or older.

There are clear generational differences in terms of interacting with banking providers



While older age cohorts are also less likely to use online banking every week, are less satisfied with remote services, and are less likely to use fintech providers, they have displayed notable upward movements on all of these metrics.

2. Introduction

On 23rd November 2021, the Minister for Finance published the Terms of Reference¹ for a broad-ranging review of the retail banking sector in Ireland following a number of announcements which would result in significant changes in the structure of the sector. The Retail Banking Review² published in 2022, included a recommendation on an annual survey of consumer sentiment on the retail banking market.

This report presents the results from the fourth wave of the survey of consumers commissioned by the Department of Finance to provide an understanding of consumers' experience and perceptions of the operation of the banking sector in Ireland. The survey was conducted by Ipsos B&A, the independent market research and polling organisation.

All interviews for the survey were conducted face-to-face between 13th June – 19th July 2025 using Ipsos B&A's Computer Aided Personal Interviewing. In total, a nationally representative sample of 1,511 adults was obtained.

2.1 The Retail Banking Sector

Banks play a key role in Ireland's economic activity by safeguarding people's savings, providing credit to consumers and businesses, maintaining the flow of cash and ensuring appropriate access to retail banking services to all in society. Traditionally retail banking services in Ireland have been provided by banks, with additional choice provided by credit unions and An Post. More recently digital banks and non-banks have entered retail banking market providing some retail banking services to consumers and SMEs. Their number, and the number of customers they serve, continue to grow.

Irish consumers and SMEs are currently served by three traditional retail banks: AIB, Bank of Ireland and PTSB. This follows the exit of Ulster Bank and KBC Ireland from the domestic market. As a result since 2022, over a million customers moved their current and deposit accounts, primarily to the remaining three traditional retail banks.

More recently new entrants have emerged in the context of the Irish banking market, including the establishment of a new Irish branch, Avant Money, by Bankinter.

Notwithstanding the recent changes in the retail banking market and the growing use of multiple financial service providers, Ireland continues to experience low levels of switching. The low rates of switching in mortgages and current/payment accounts persist despite ongoing efforts by the Central Bank of Ireland, the Competition and Consumer Protection Commission (CCPC) and the Department of Finance to address this issue.

With regard to access to cash infrastructure, the Finance (Provision of Access to Cash Infrastructure) Act 2025 was commenced on 30 June 2025. The key objective of the legislation is to ensure that the future evolution of cash infrastructure in Ireland is managed in a fair, transparent and equitable manner that meets the needs of society and ensures continued sufficient and effective access to cash in the State. The Access to Cash criteria will set out, in specific regions:

- A specified percentage of the population that must be within a specified distance of not less than 5km and no more than 10km of an ATM;

² The Retail Banking Review is available at [240770_d8b98fef-fe6a-4df8-b7d6-2f63e9f224b8 \(8\).pdf](#)

- A minimum number of ATMs per 100,000 people; and;
- A specified percentage of the population that must be within a specified distance of not less than 5km and no more than 10km of a cash service point (bank branches and post offices meet this requirement at present).

A number of additional themes remain relevant for the operation of the retail banking sector into the future. These include the following:

- Changing demographics
- Continued advances in financial technology (“fintech”)
- The expansion of non-banks in the retail banking sector
- Digitalisation; and,
- Changes to the regulatory framework.

The importance of the retail banking sector in supporting Irish consumers will remain unchanged as consumers will need a safe place to hold their savings, access credit and cash given the economic context.

2.2 Study Scope

The purpose of the survey is to provide data on the general public’s experiences and perceptions of the banking sector in Ireland:

- Banks and financial providers used, including fintech
- Overall satisfaction with main provider, including complaints
- Financial products/services held
- Drivers of fintech growth
- Channel usage – branch, digital & phone
- Channel satisfaction & preference – branch, digital & phone
- Confidence in automated branch services and ability to use online services
- Switching consideration and behaviour, by banking products, and including usage of comparison tools
- Perception of competition/choice in the market
- Cash vs. card usage and preference in retail

The results are reviewed by sub-groups such as:

- Gender
- Age
- Social Economic Class
- Region
- Urbanisation

A number of other variables were used to report on the financial context:

- Household income
- Frequency of using online banking
- Main current account held with

The following banking products were included in the study:

- Current accounts
- Savings/deposit accounts
- Credit cards
- Mortgage accounts
- Car loans/financing
- Overdraft
- High-cost credit products
- Buy Now Pay Later products
- Crypto products
- Open banking services
- Other personal loans

Time Period of Study

In reviewing results, it should be noted that the study took place over the period 13th June – 19th July, 2025.

3. Methodology

This survey represents an Ipsos B&A study of consumer experience and perceptions of the banking sector in Ireland. Fieldwork and analysis for the survey was carried out by Ipsos B&A, an independent market research company. This report covers the fourth wave of this study conducted in 2025, with comparisons shown between previous surveys conducted in 2022, 2023 and 2024, when relevant.

3.1 Sample Selection

The study sample was selected at random through face-to-face interviewing and following a multi-stage sampling approach:

Sampling Stage I: Geographical stratification of sample proportionate to the profile of adults 18+

The sample was first stratified by a total of 17 broad regions within the four standard areas of Dublin, Rest of Leinster, Munster and Connaught/Ulster. This ensures a representative territorial spread of Primary Sampling Units across the country.

Within each cell of this matrix, the appropriate number of primary sampling units i.e. Electoral Divisions (EDs) was chosen using probability sampling procedures (proportionate to size of population).

A total of 188 sampling points were chosen, yielding 1,511 completed interviews.

Sampling Stage II: Selection of randomly generated addresses

In order to remove as much of the sampling process from the hands of the interviewer as possible a randomly selected starting address is drawn from the Geo Directory within each sampling point (the official Register of Irish household addresses). Each interviewer began his/her assignment of interviews starting at this address.

Within each sampling point, the interviewer was assigned a number of interviews to complete, in accordance with demographic controls for that region drawn from the Census/AIMRO (Association of Irish Market Research Organisations, <https://www.aimro.ie/>) data.

Rather than allowing the interviewers to decide which specific households are called to in pursuit of these quotas, he/she was issued with a single randomly generated private residence address, along with its GPS co-ordinates, so as to ensure unambiguous identification of that household (particularly important in rural areas where house numbering is less common).

From each chosen address, interviewers were instructed to follow a simplified random route procedure (e.g. first left, next right etc.) calling at every nth house to complete an interview, until the quotas had been filled. The nth house was defined differently for urban vs. rural areas where population density is less. Only one interview was harnessed per household.

Sampling Stage III: Quota controls & Filling of Quotas

Quota controls were applied on age, gender and social class to ensure representativeness. Socio-economic class and occupation of respondents was coded according to the latest AIMRO agreed stratifications.

3.2 Sample Accuracy

The sample error for a survey of this nature is very good. The total sample of 1,511 respondents has a possible sample error of just +/-2.5% (at a 95% confidence level), while also providing robust measurement when analysing by sub-groups, e.g. demographics.

3.3 Collection of Data

Face to face interviews were conducted with 1,511 respondents aged 18 years or older. The interviews were conducted using CAPI (Computer Aided Personal Interviewing).

All interviews were conducted between 13th June – 19th July, 2025. The typical face to face interview lasted 15 minutes.

Data from completed questionnaires was reviewed and analysed, and the results are presented in this report. Comparison with the previous waves of this survey from 2022 and 2024 is also shown, when relevant.

The full study questionnaire is attached as an appendix to the report, and detailed results are presented in Sections 4-11.

3.4 Sample Size

Some 1,511 adults aged 18+ years participated in the face-to-face interviews. All interviewing was conducted by fully trained and experienced members of the Ipsos B&A field-force, who work under direct supervision and are subject to rigorous quality controls.

All aspects of our CAPI survey operate to the guideline standards established by the company's membership of the MRS and ESOMAR (the international industry representative body).

All data was anonymised in line with Data Protection regulations and B&A ISO 27001 Information Security Management system.

3.5 Questionnaire

To ensure comparability between previous waves of this survey in 2022, 2023 and 2024, a similar questionnaire to 2024 was utilised for the 2025 survey, with most questions being unchanged.

However, an additional question was included in 2025 to establish how investors in crypto products finance this investment.

3.6 Limitations

The results set out in this document should be considered in the context of the following limitations:

1. The study provides the consolidated opinions of members of the general public in relation to their banking behaviour and attitudes to and perceptions of banking in general, but it is not a census of the entire population of Ireland.
2. Whilst every effort has been made to ensure that the study sample is as fully representative of the population as a whole as possible, it is possible that certain sub-groups are under-represented, e.g. people who are reluctant to take part in market research or people with limited ability to take part in a survey.
3. The study is based on recall of behaviour and attitudes towards banks/the banking sector. As such, customer expectations also play a role in the evaluation of the banking sector, not just the performance of the banks and the sector as a whole.
4. Please note that the figures in the report are based on rounded percentages, rather than to multiple decimal places, for ease of review. This is a standard occurrence in market research statistics and does not negate the accuracy of findings.

3.7 Privacy of the Respondent

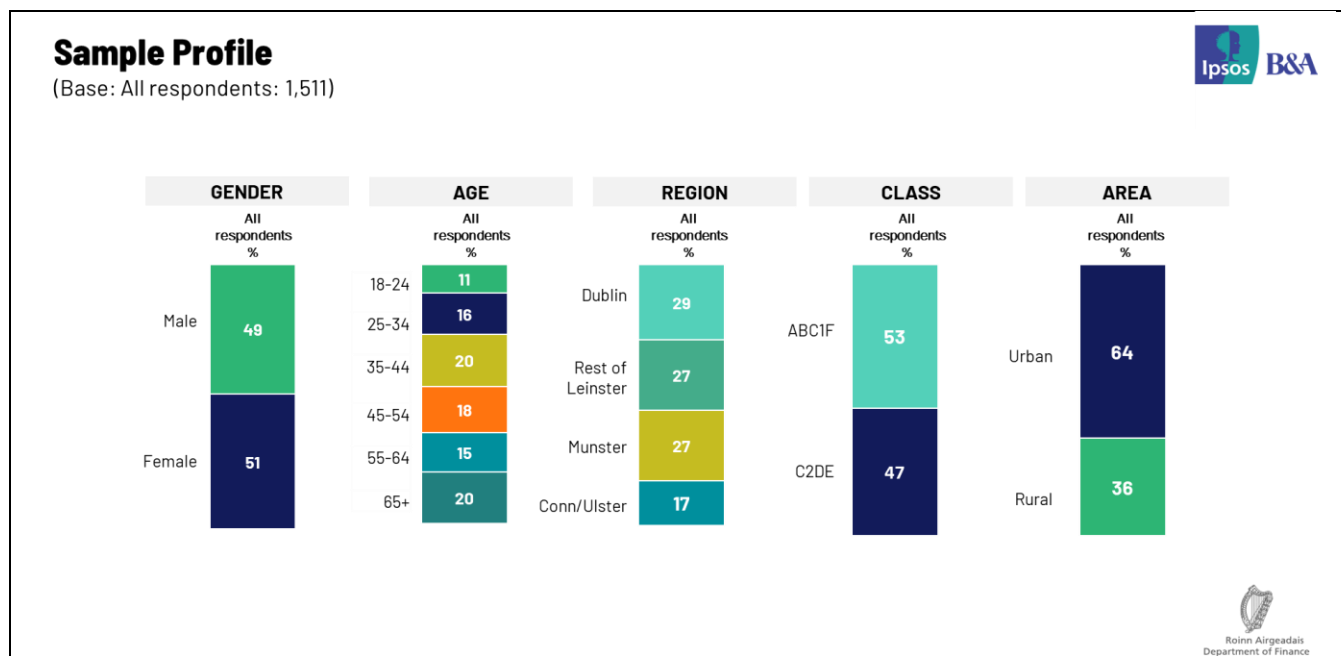
Throughout the study process all interviews conducted with the general public were carried out on a confidential basis and the respondents' rights under the Data Protection Act(s) were fully observed, including the rights of respondents to choose not to answer or to end the interview at any stage.

The Department of Finance had no specific interest in the individual financial affairs of any of member of the general public who participated in this study. Rather, the key objective was to better inform Government of the experience and perceptions of the general public in relation to the banking sector in Ireland.

We would like to express our sincere thanks to all those who have participated in this study.

4. Profile of Respondents

Quotas on gender, age, region and social class were implemented to ensure a nationally representative sample of the population 18+ years. Corrective weighting was also applied at the analysis stage.

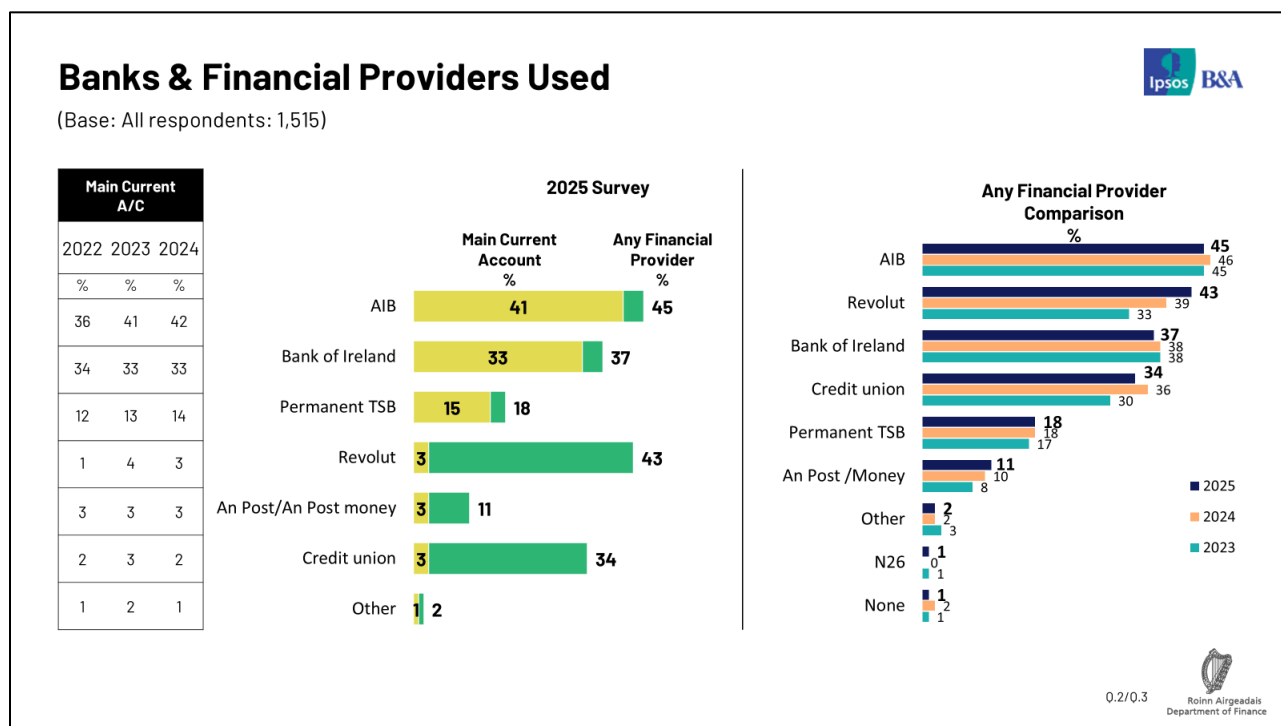


Throughout report, we show data broken down by relevant demographic groups. For the social class definition, please see appendix 2.

5. Banks & Financial Providers

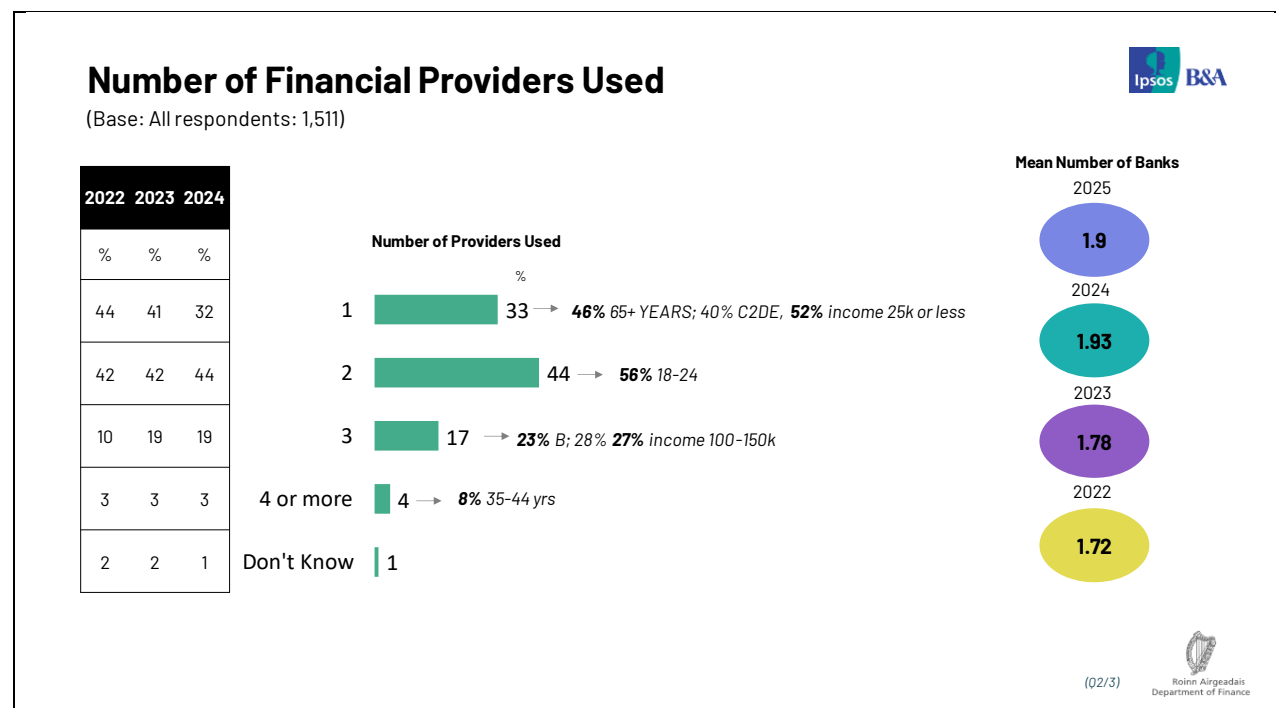
5.1 Banks & Financial Providers Used

The traditional retail banks dominate in terms of main current account held by those surveyed, with 41% having their main current account with AIB, 33% with Bank of Ireland and 15% with PTSB, largely unchanged from 2024.



3% have their main current account with Revolut, while 43% use Revolut at least occasionally, up from 39% in 2024, 33% in 2023 and 18% in 2022. 34% use credit unions at least occasionally, again largely unchanged from 2024.

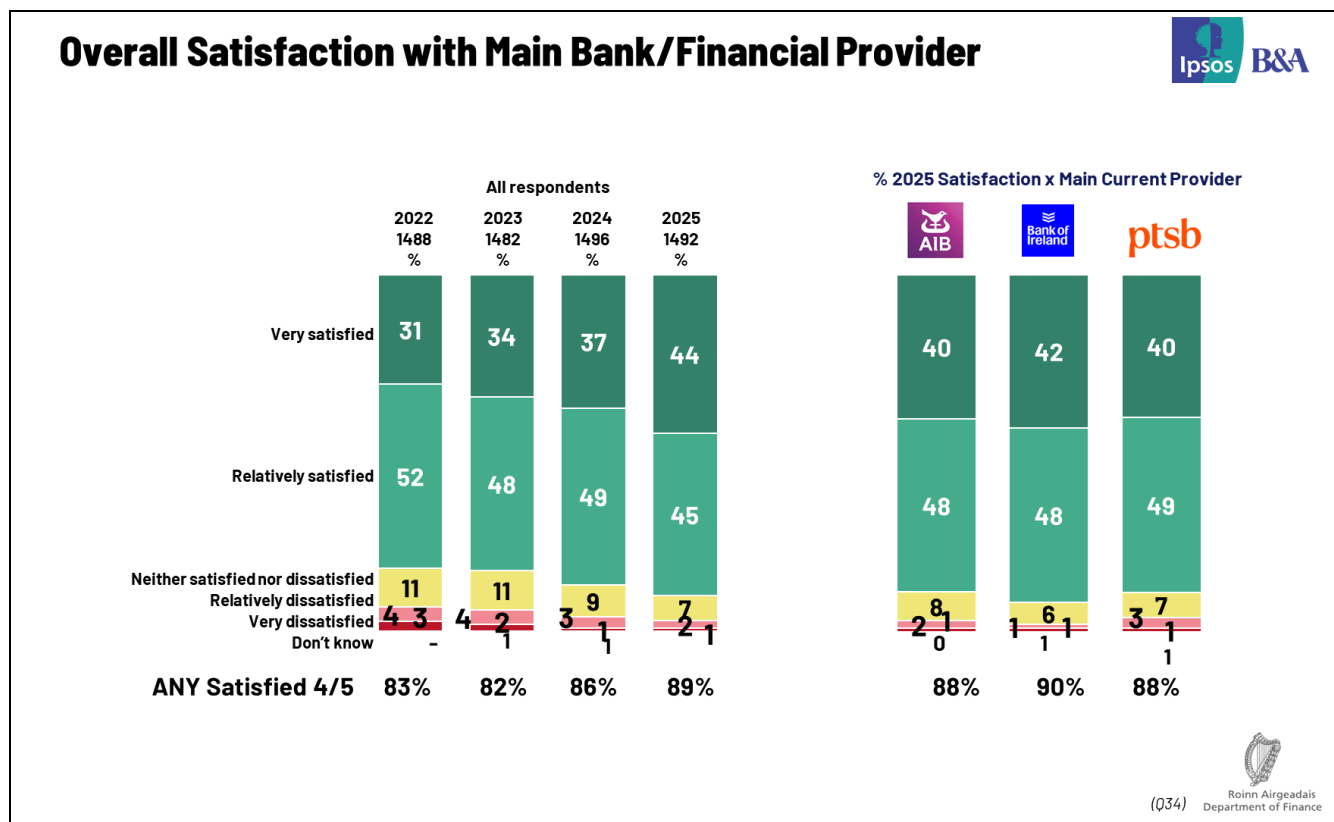
33% of Irish adults rely on just one financial provider (similar to the 32% seen in 2024, but down from 41% in 2023), with 66% having more than one financial provider.



The average number of financial providers used by consumers in 2025 is 1.90, largely in line with the average seen in 2024.

5.2 Overall Satisfaction with Banks

More than two in five (44%) are very satisfied with their main provider overall, with an additional 45% being relatively satisfied. 3% are dissatisfied overall, with 7% being neither satisfied nor dissatisfied.

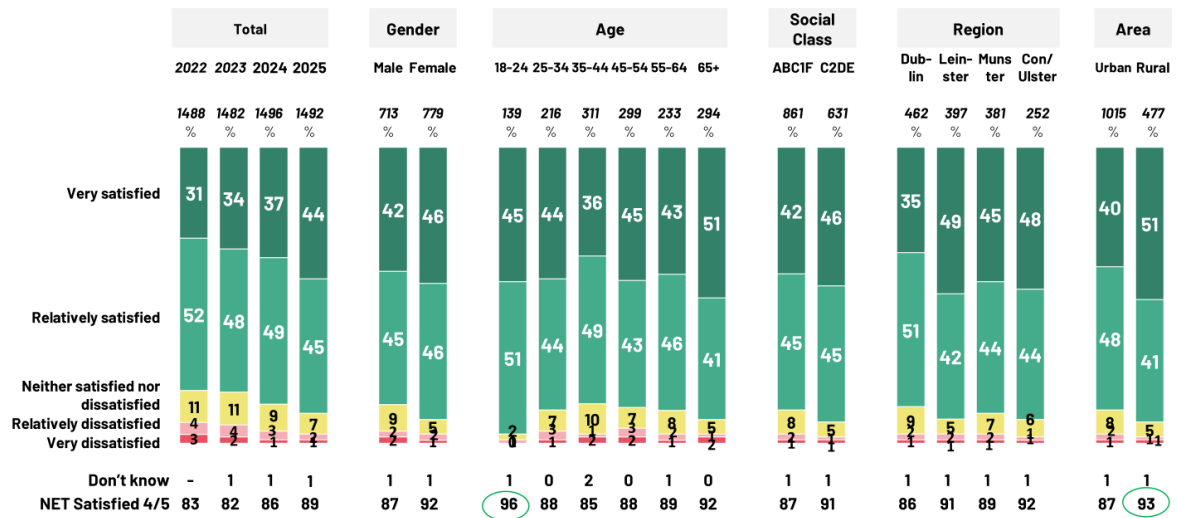


Net satisfaction with main provider overall has increased from 86% in 2024 to 89% for 2025, continuing a positive trend since 2023.

Satisfaction is similar across demographics but peaks amongst the 18-24 year olds, those living in rural areas and outside Dublin.

Overall Satisfaction with Main Bank/Financial Provider

(Base: All respondents with current account: 1,492)



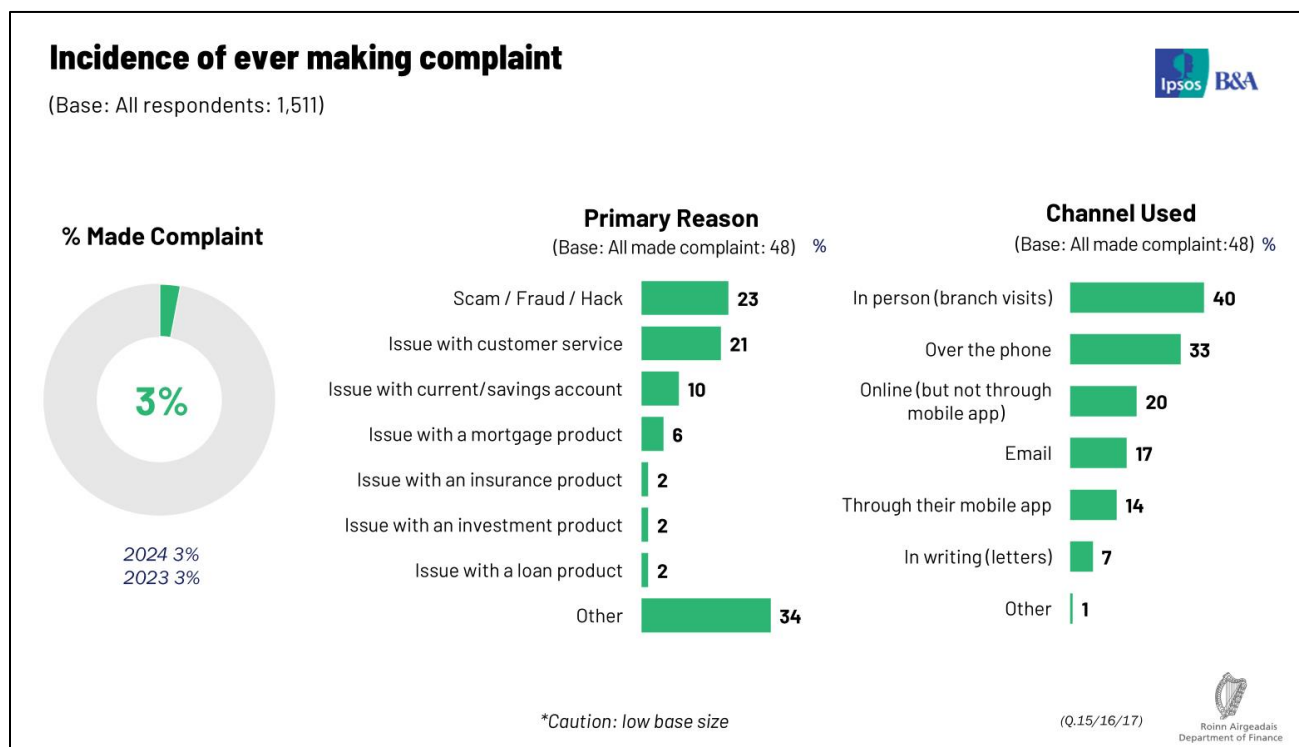
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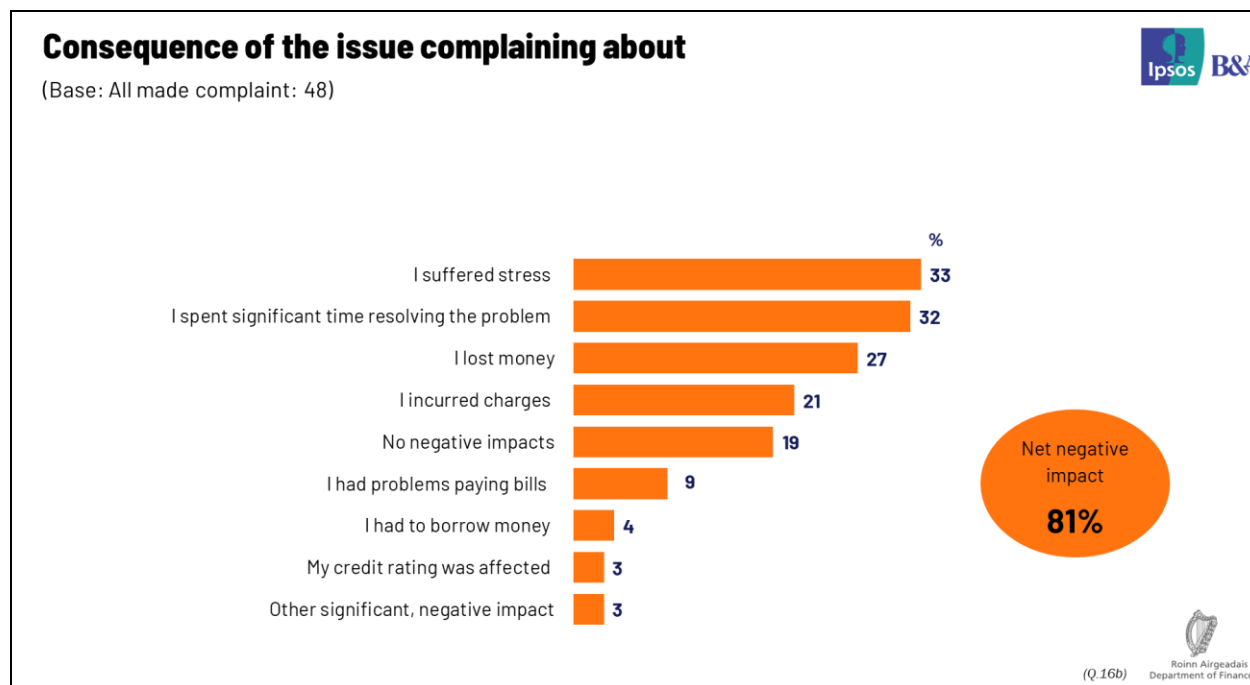
5.3 Complaints over Financial Service Providers

3% have made a formal complaint to a financial service provider in the past 12 months, unchanged from 2024. The primary reasons for complaining are for scamming/fraud (23%), customer service issues (21%) and current/savings account issues (10%). 6% of reported complaints are related to mortgage products.

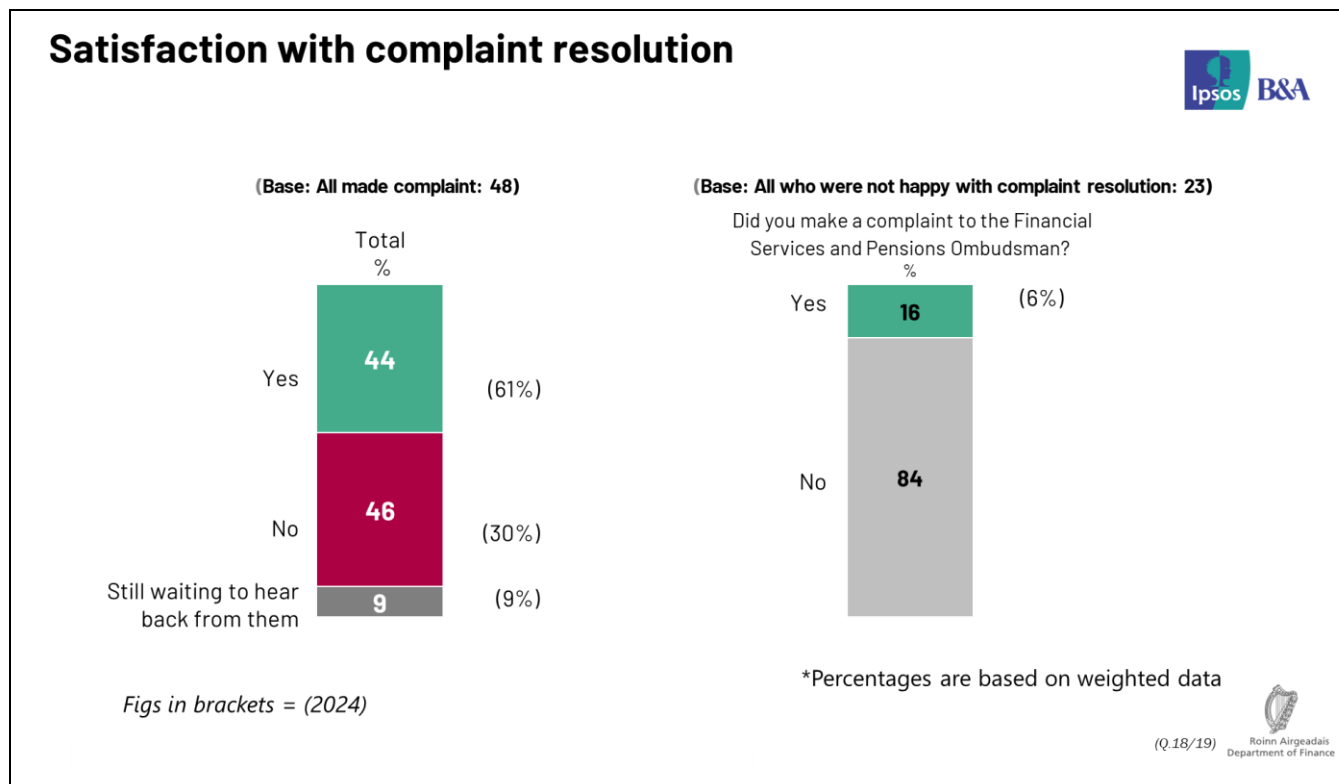


Among those who made a formal complaint, 40% submitted their complaint through a branch, with 33% submitting their complaint by phone. 20% submitted the complaint online (excluding mobile app), with 14% submitting through mobile app.

Four in five (81%) of those who made a formal complaint to a financial service provider experienced a negative impact from the issue they complained about. Around one in three suffered stress due to the issue, with a similar proportion spending a significant amount of time on resolving the issue. 27% lost money due to the issue, with 21% incurring charges. The low base should be noted.



44% of those who made a formal complaint were satisfied with how the financial service provider resolved the issue, down from 61% in 2024. Almost half (46%) were dissatisfied, with 9% still waiting to hear back on the complaint at the time of the fieldwork.

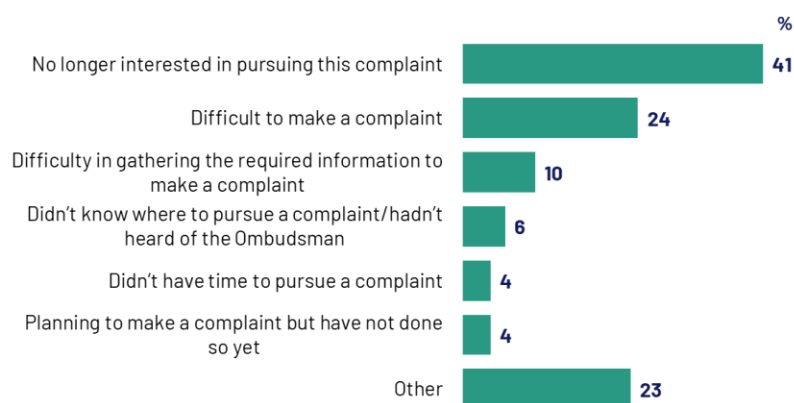


Amongst those dissatisfied with the response from the financial service providers, just 16% brought the complaint to the Financial Services and Pensions Ombudsman (note: small base size).

The main reasons given for not complaining to the Financial Services and Pensions Ombudsman were no longer having an interest in pursuing the complaint (41%) and perceived difficulties in making a complaint (24%).

Reasons for not making complaint to the Financial Services and Pensions Ombudsman?

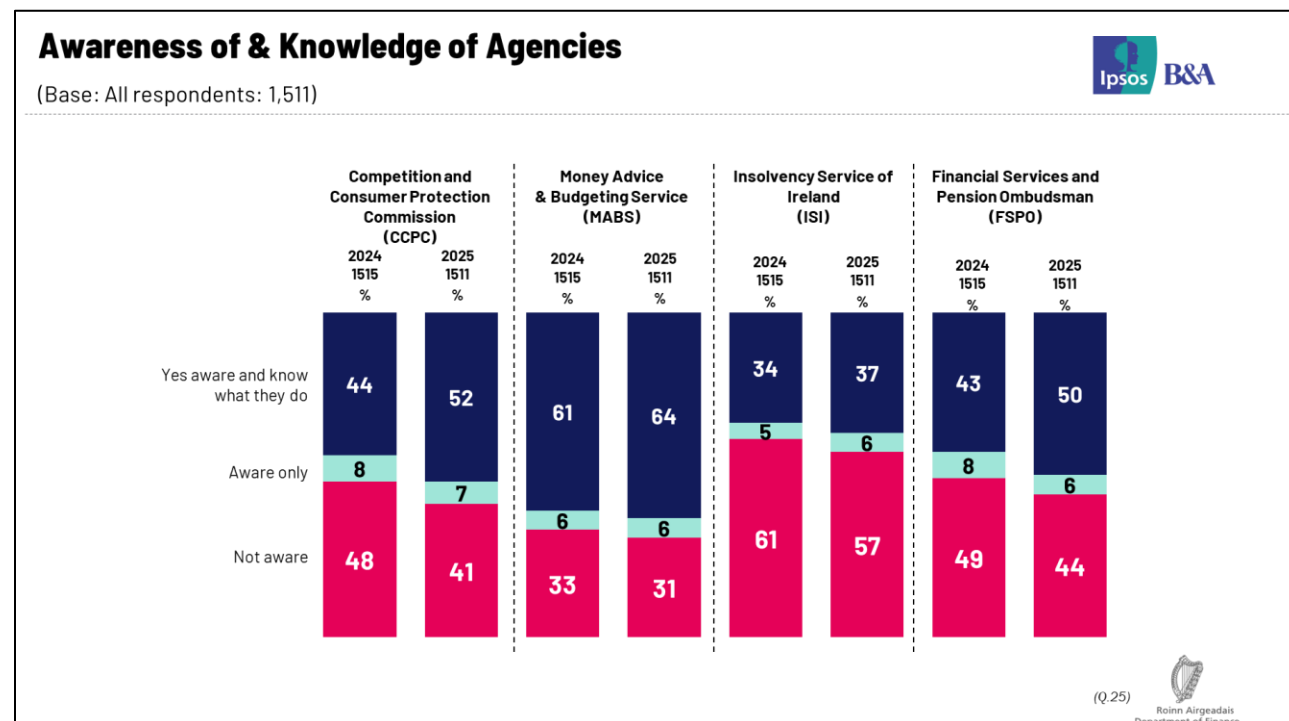
(Base: All respondents who did not go through Financial Services & Ombudsman : 19*)



*Caution: low base size

5.4 Awareness of Relevant State Agencies/Bodies

More than three in five (64%) are aware and know the function of the Money Advice & Budgeting Service (MABS), with 6% just being aware without knowing its function, and 31% not aware of this service. 52% are aware and know the function of the Competition and Consumer Protection Commission (CCPC), up from 44% in 2024.



50% are aware and know the function of the Financial Services and Pensions Ombudsman (FSP0), up from 43% in 2024. 37% are aware and know the function of the Insolvency Service of Ireland (ISI).

Knowledge levels of the functions of the various agencies are highest within older age cohorts and among the middle classes.

Awareness & know what they do	Total	Gender		Age						Social Class	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE
Base	1511	725	786	140	218	313	302	238	300	869	642
	%	%	%	%	%	%	%	%	%	%	%
Money Advice & Budgeting Service (MABS)	64	63	65	35	48	67	72	78	71	63	64
Competition and Consumer Protection Commission (CCPC)	52	56	47	36	42	58	56	62	51	59	44
Financial Services and Pension Ombudsman (FSPO)	50	53	46	26	40	51	56	62	53	56	43
Insolvency Service of Ireland (ISI)	37	41	33	18	26	41	45	46	39	43	30

Awareness & know what they do	Total	Region				Area	
		Dublin	Leinster	Munster	Conn/ Ulster	Urban	Rural
Base	1511	467	403	385	256	1028	483
	%	%	%	%	%	%	%
Money Advice & Budgeting Service (MABS)	64	51	65	73	69	59	71
Competition and Consumer Protection Commission (CCPC)	52	45	51	62	48	50	55
Financial Services and Pension Ombudsman (FSPO)	50	45	52	53	48	49	51
Insolvency Service of Ireland (ISI)	37	33	38	42	36	35	41

Key	Significantly higher than the total	
	Significantly lower than the total	

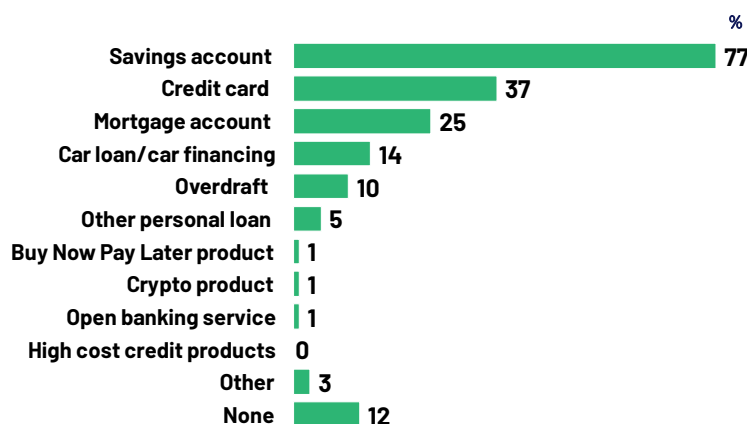
6. Financial Products/Services

6.1 Financial Products/Services Held

Close to, but not all, of the population hold current accounts, almost four in five (77%) hold savings accounts, while more than one in three (37%) have a credit card. One in four (25%) have a mortgage while 10% have an overdraft and 5% other personal loans. 14% have a car loan/financing, however, the actual incidence is probably higher, with not all respondents including car hire purchase in their answer to this question. 1% of the population use open banking services, with the incidence of having high high-cost credit products being even less. Buy Now Pay Later products and crypto products also being very low.

Financial Products/Services Held

(Base: All respondents: 1,511)

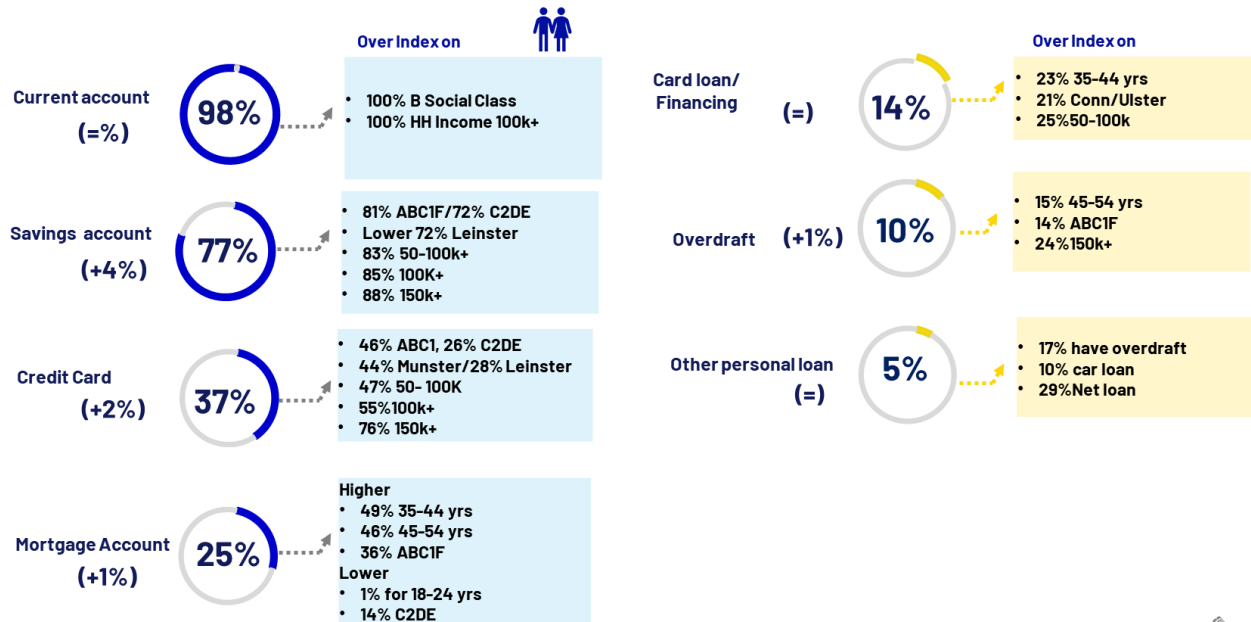


Of the 1% who have crypto products, the main sources of funding these are through savings or disposal income (although on a very small base size of 17 respondents).

Compared to the 2024, we see a higher proportion of the population holding saving accounts.

Financial Products/Services Held

(Base: All respondents: 1,511)



(Figures in brackets refer to change from 2024)

(0.4)



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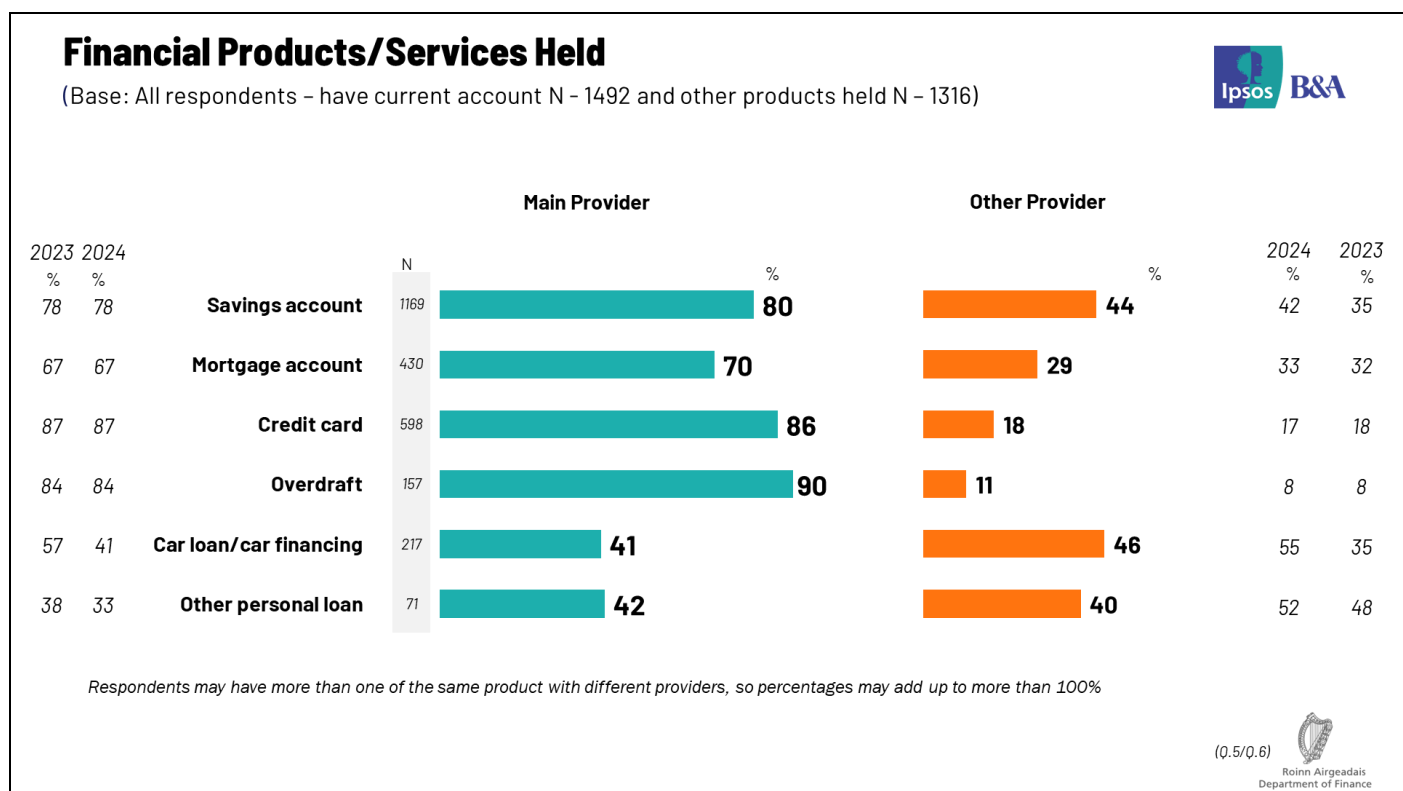
Middle classes are more likely to hold the various financial products/services, while the 35-54 year olds over-index for mortgage.

	Total	Gender		Age						Social Class	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE
Base:	1511	725	786	140	218	313	302	238	300	869	642
	%	%	%	%	%	%	%	%	%	%	%
Current Account	98	98	98	99	97	99	99	96	97	98	97
Savings account	77	77	77	72	79	76	76	77	80	81	72
Credit card	37	40	34	22	34	40	42	41	36	46	26
Mortgage account	25	27	24	1	20	49	46	19	5	36	14
Car loan/car financing	14	16	12	12	15	23	18	12	4	17	11
Overdraft	10	12	8	3	7	10	15	13	7	14	5
Other personal loan	5	6	5	3	6	7	7	3	3	6	4
Buy Now Pay Later product	1	1	1	-	2	2	1	-	0	1	2
Crypto product,	1	2	0	1	2	1	2	0	0	2	-
Open banking service	1	2	1	-	2	1	2	2	1	2	1
High cost credit products	0	0	0	-	-	-	1	-	-	0	0
Other	3	3	3	3	3	3	2	3	4	3	3
None	12	12	12	18	12	11	10	11	12	7	17

Key	Significantly higher than the total	
	Significantly lower than the total	

6.2 Provider for Financial Products

Those with current accounts are likely to stick with their main financial provider for saving accounts, credit cards and overdrafts.

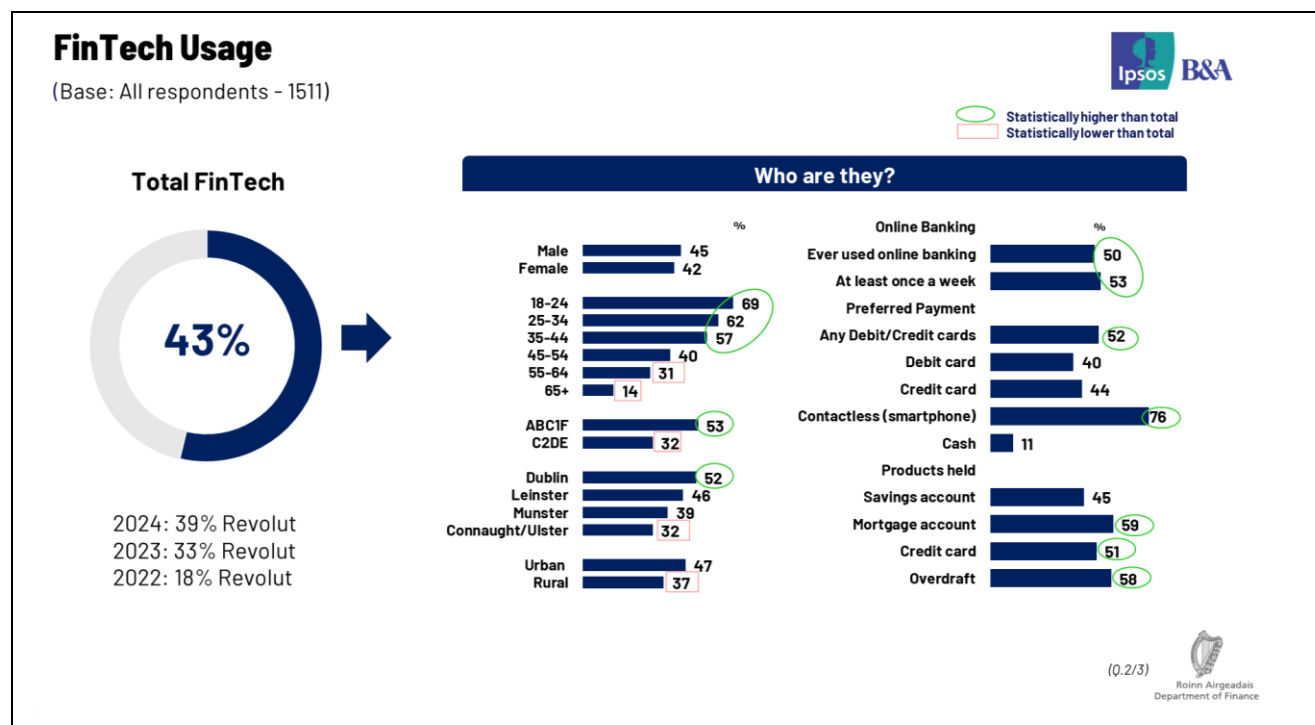


Other providers play a bigger role in terms of mortgages, but especially for car loans/financing and personal loans.

7. Fintech Providers

7.1 Fintech Usage

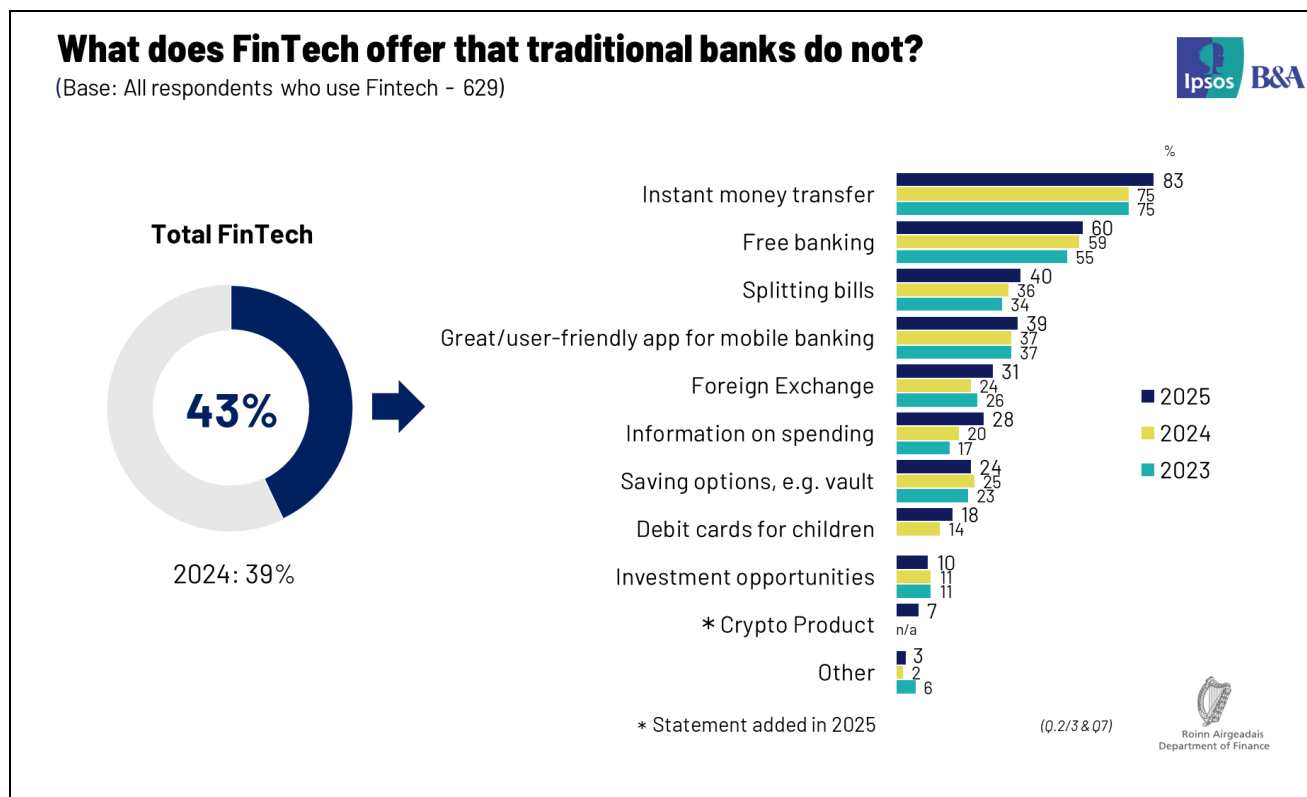
By fintech usage, we mean usage of digital-only providers, such as Revolut. 3% hold their main current account with Revolut. 43% use Revolut for banking/payments at least occasionally – up from 39% in 2024, 33% in 2023 and 18% in 2022.



Those aged below 45 years are more likely to use Revolut at least occasionally. But we see the biggest growth in usage of Revolut among the 55-64 year olds (from 22% in 2024 to 31% for 2025) and among those aged more than 64 years (from 7% in 2024 to 14% in 2025). Revolut is also more used in the middle classes and among those living in Dublin.

7.2 Fintech Appeal

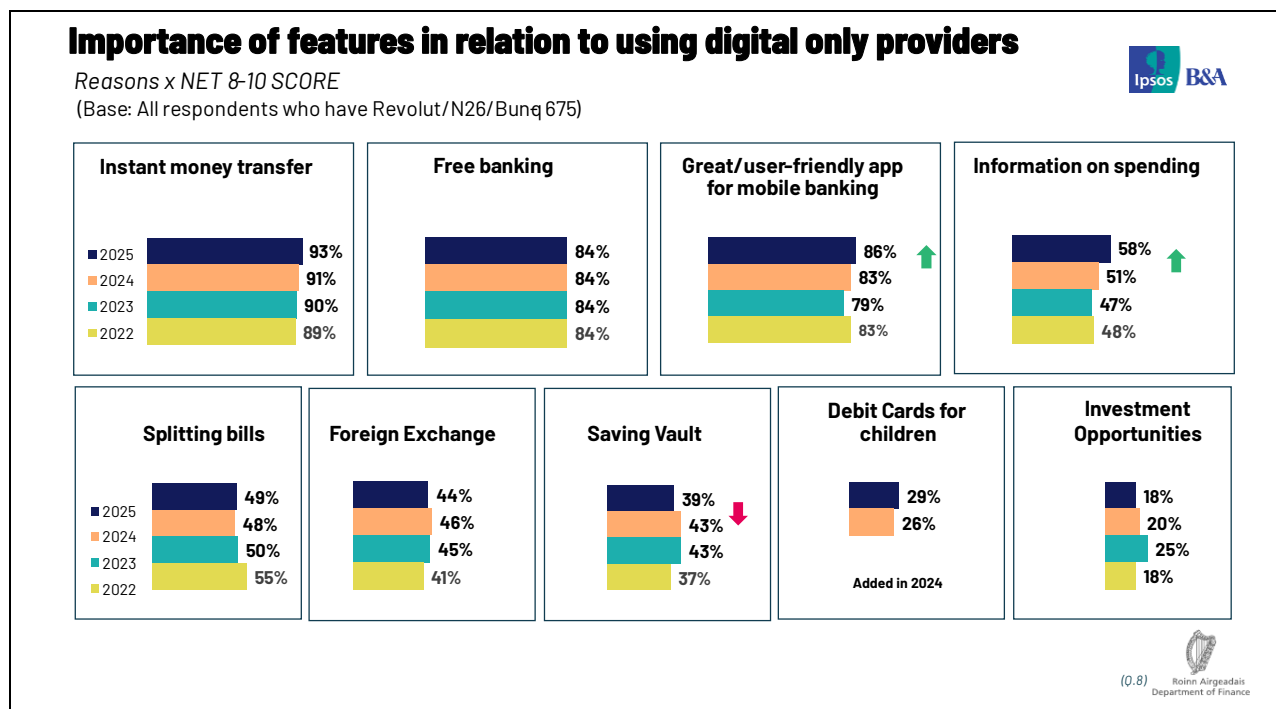
The **main perceived benefits** of fintech providers versus the more traditional retail banks is that they offer instant money transfers, free banking, allow customers to split bills and a user friendly app.



Instant money transfer and foreign exchange has increased as a perceived benefit since 2024.

7.3 Importance of Fintech Features

The top features provided by fintech providers **in terms of perceived importance** are instant money transfer, a great/user-friendly mobile app and free banking. This is followed by spend information, splitting bills and foreign exchange.

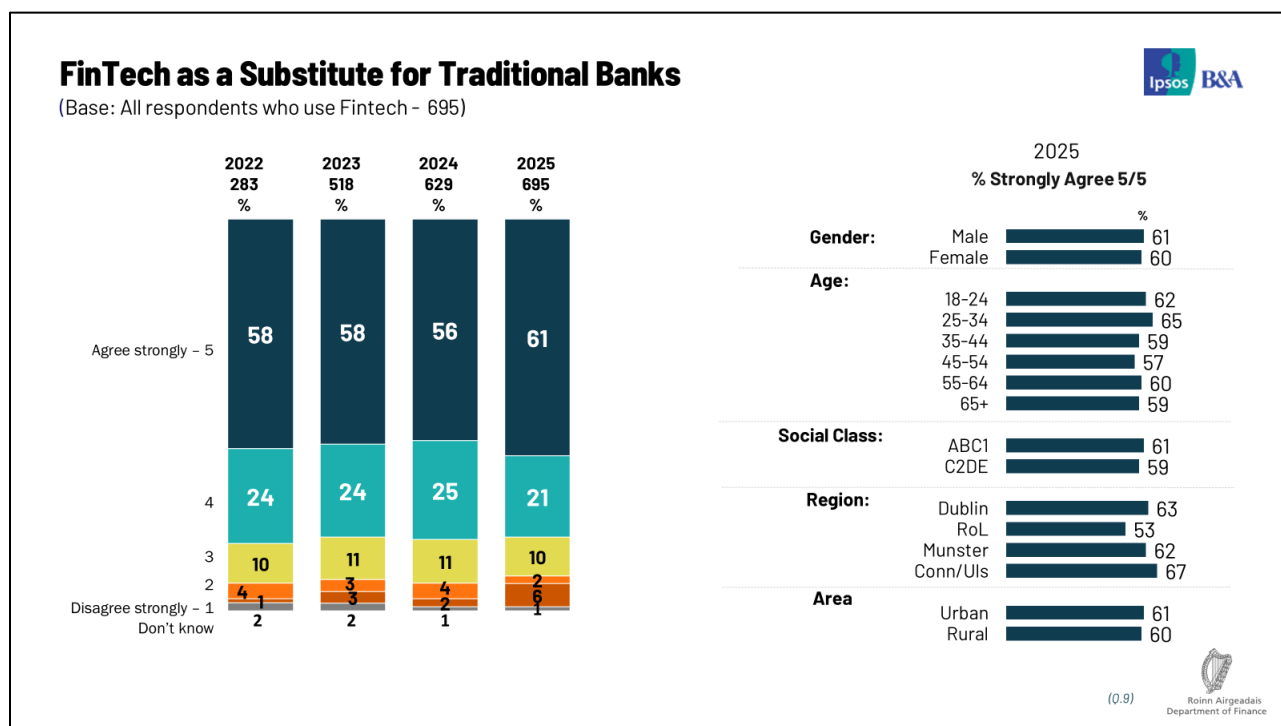


Compared to 2024, a user-friendly mobile app and spend information have become more important, while saving vault has become less important.

7.4 Fintech as a Substitute for Traditional Banks

Respondents using fintech providers were asked how much they agree with the following statement: *"The services offered by fintech providers is a very good substitute for the services offered by the more traditional banks"*.

More than three in five (61%) of fintech customers strongly believe that the services offered by fintech providers are a very good substitute for the services offered by more traditional banks, up from 56% in 2024

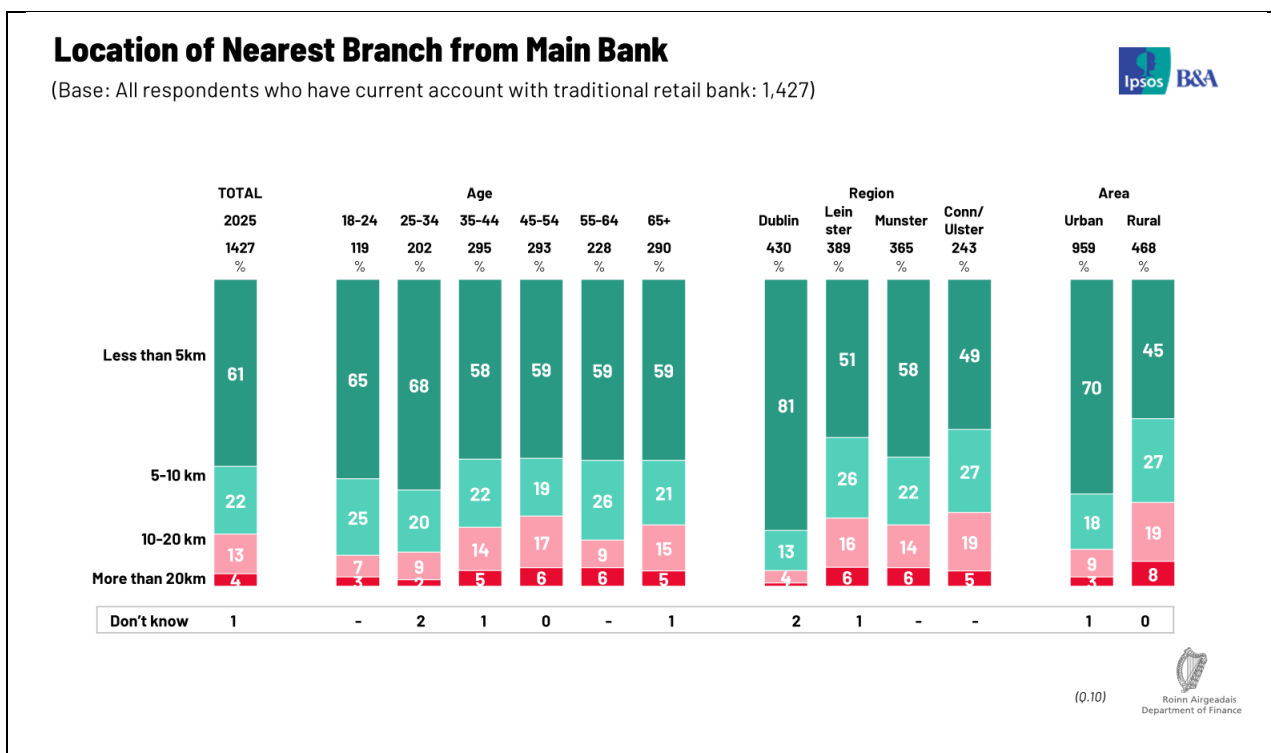


Among those using fintech, agreement is generally consistent across the demographic spectrum.

8. Channel Availability & Usage

8.1 Bank Branch

Just over three in five (61%) live within five kilometres of a branch of their main bank. 22% stated that they live between 5 and 10 kilometres from their main branch.

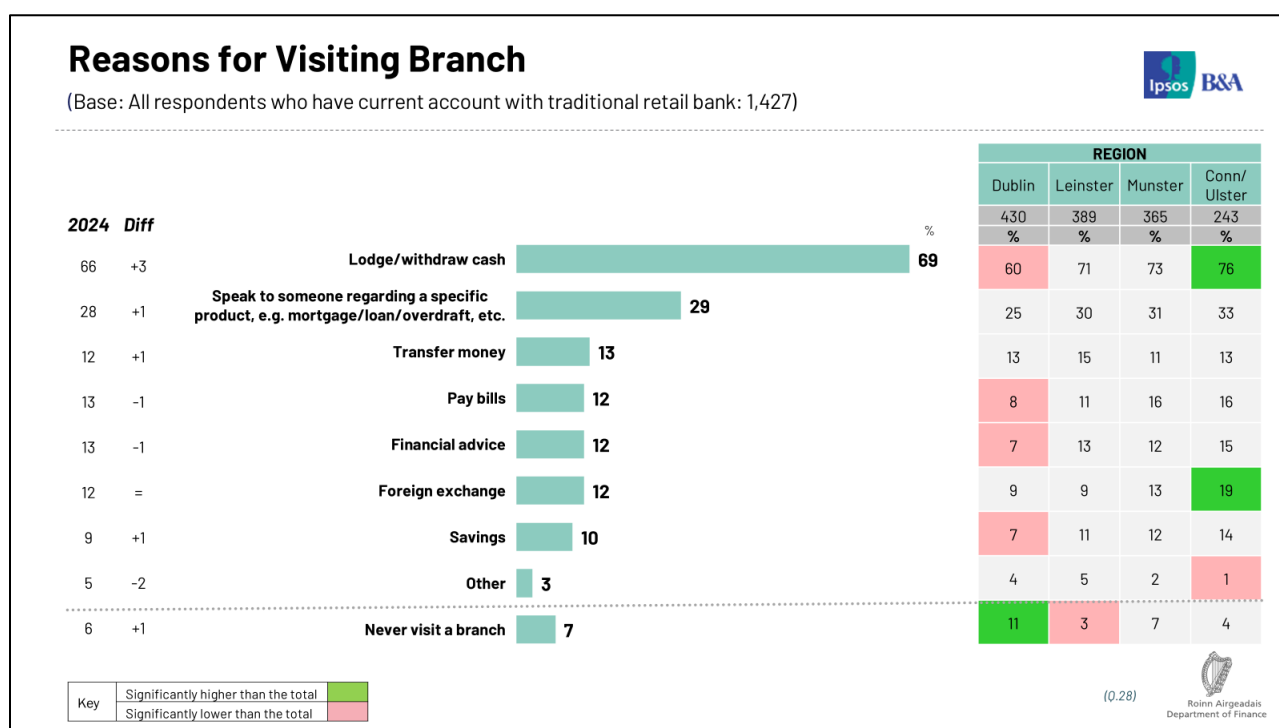


Unsurprisingly, those living in Dublin are most likely to be living in closer proximity to a branch of their main bank, with four in five (81%) living within a five kilometers of their main branch. This is also mirrored in the urban/rural divide – 70% of those living in urban areas are within the shorter range.

In contrast, over one in four (27%) of rural dwellers have to travel at least 10 kilometers.

The primary reason for visiting a branch is to lodge or withdraw cash. Nearly seven in ten (69%) of those with a current account with a traditional retail bank nominate this as a reason. This is followed by 29% who visit branches to speak to an advisor about specific products, e.g. mortgage, loans, overdraft, etc.

Other reasons for visiting a bank branch are for transferring money, paying bills, seeking financial advice, or for foreign exchange purposes.



11% of those living in Dublin never visit a branch. Those living in Connaught/Ulster are significantly more likely to visit a branch to lodge/withdraw money, or to avail of foreign exchange services.

In-branch dealings to lodge/withdraw cash, to pay bills, transfer money or to conduct savings transactions are driven by those aged over the age of 65 years. Those aged 18-24 are also significantly likely to use in-branch visits for saving purposes, whereas 55-64 year olds over-index in terms of foreign exchange transactions, as do ABC1s.

Rural customers are also more likely to avail of in-branch facilities for general lodgements/withdrawals or for savings purposes.

Filter: Q2 Have traditional account	Total	Age						Social Class		Urban/Rural	
		18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE	Urban	Rural
Base	1427 %	119 %	202 %	295 %	293 %	228 %	290 %	818 %	609 %	959 %	468 %
Lodge/withdraw cash	69	60	64	66	73	71	77	66	73	64	78
Speak to someone regarding a specific product, e.g. mortgage/loan/overdraft, etc.	29	23	35	32	30	31	25	32	27	29	30
Transfer money	13	9	6	10	12	18	21	13	13	11	16
Pay bills	12	6	7	6	11	16	24	10	15	10	15
Financial advice	12	4	9	15	13	14	10	13	10	10	14
Foreign exchange	12	9	10	12	14	17	9	15	8	11	14
Savings	10	19	6	4	9	8	18	9	11	8	14
Other	3	2	2	3	4	2	5	3	3	3	3
Never visit a branch	7	13	6	7	5	7	4	7	6	8	3

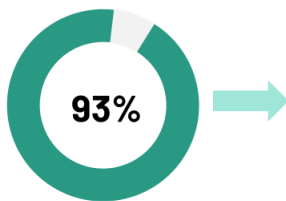
Key	Significantly higher than the total	
	Significantly lower than the total	

Just seven percent of those with a current account with a traditional retail bank claim to never visit a branch. There are few gender or social class differences, although we do see generational and regional variances.

Profile of Branch Visitors

(Base: All respondents who have current account with traditional retail bank and ever visit branch in person: 1,427)

Ever Visit Bank Branch In-Person



(2024 94%)

(2023 : 89%)

Male
92%



Female
95%



ABC1F
93%

C2DE
94%

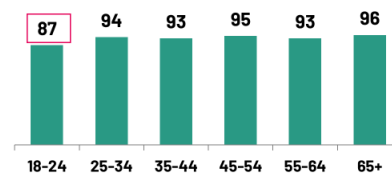


92%

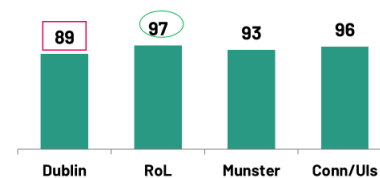


97%

AGE



REGION



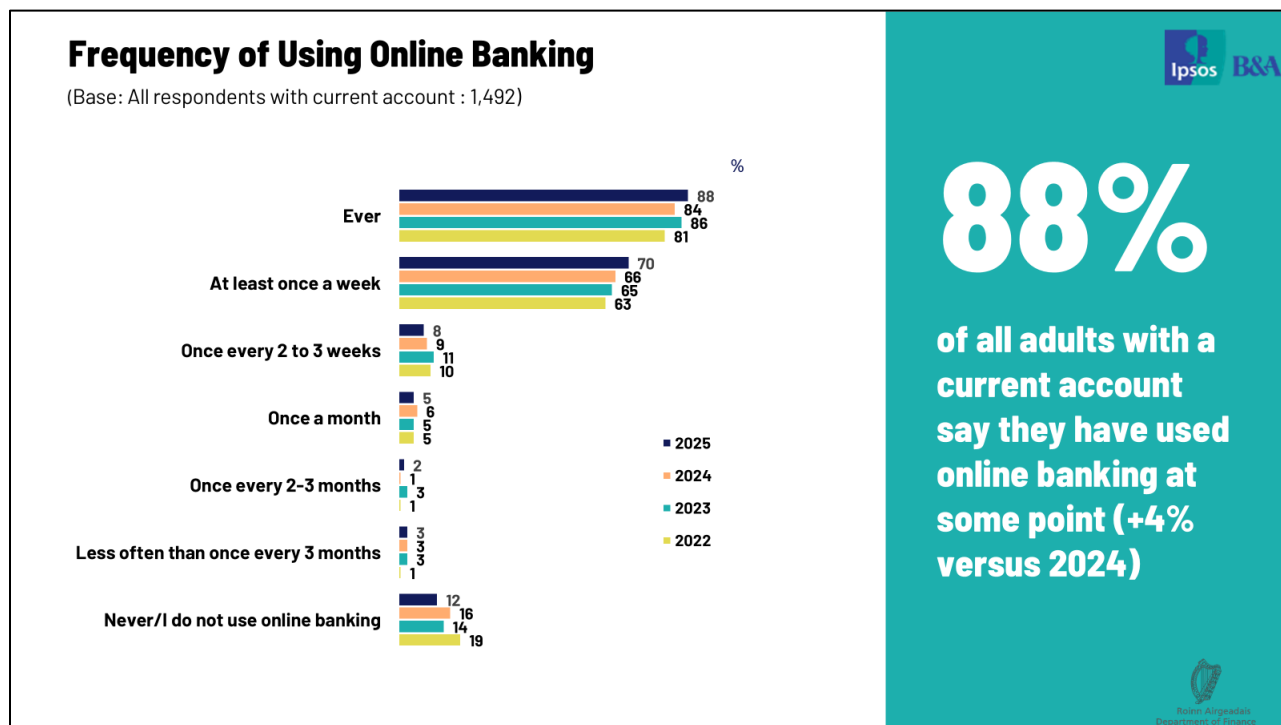
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8.2 Online Banking

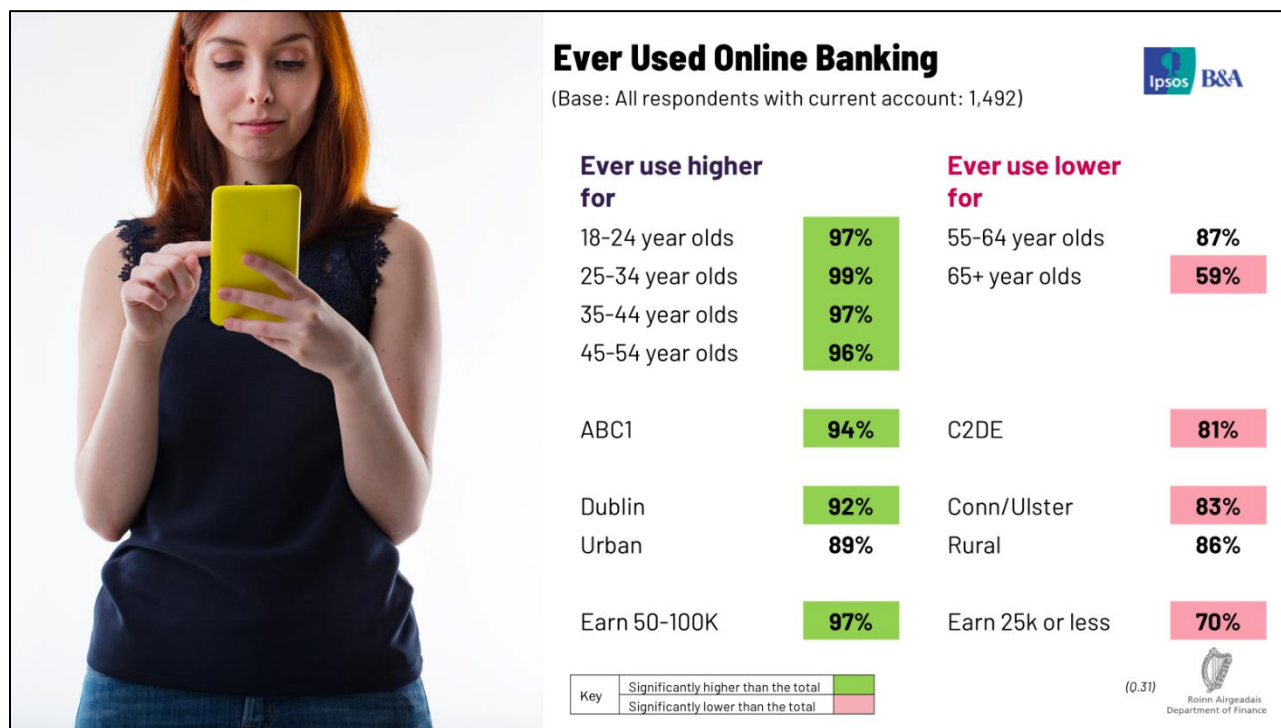
88% of those with a current account have used online banking – up from 84% in 2024. Seven in ten use online banking at least weekly, with over four in five (83%) using online banking at least monthly.



Online banking usage is almost universal among younger cohorts (those aged between 18 and 54) and then tapers off among those aged 55-64 (87%), and particularly among those aged 65+ (59%).

There are also significant differences in terms of social class – ABC1s (94%) are more likely to use online banking compared to C2DEs (81%).

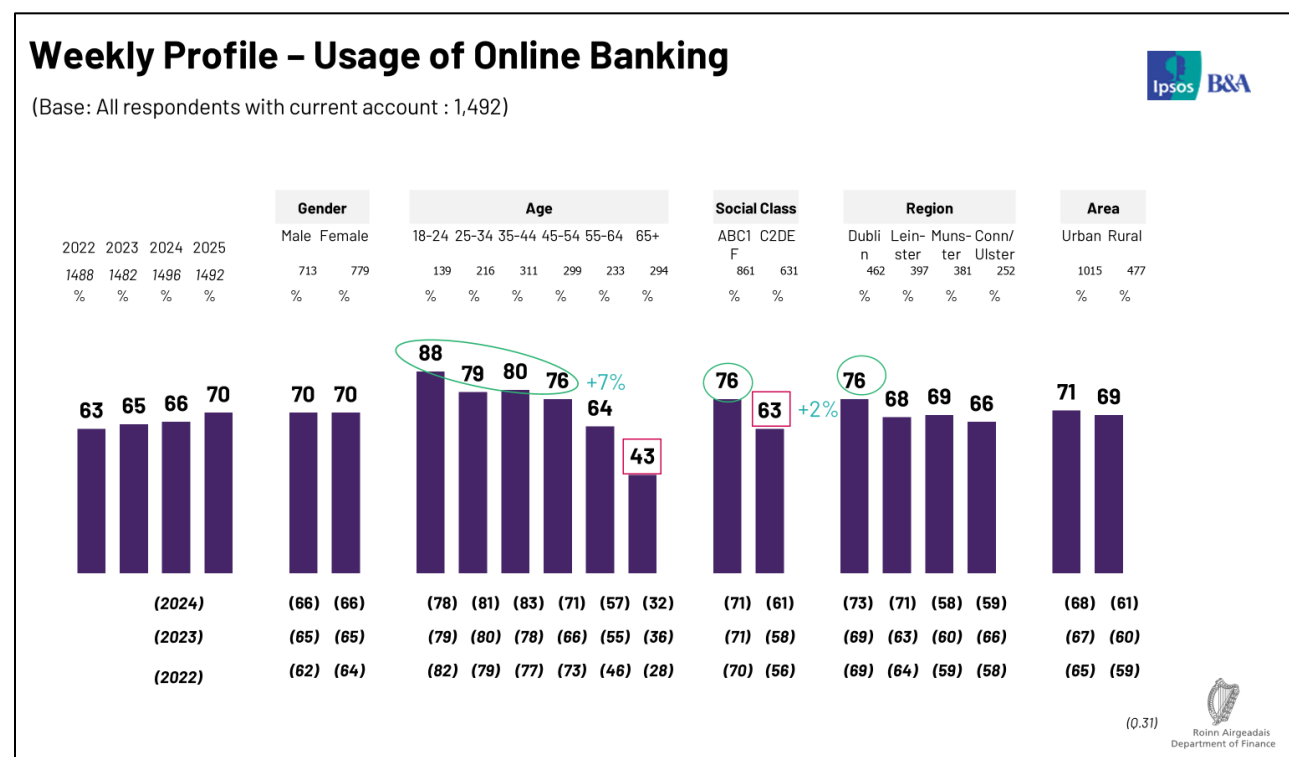
Focussing on regional variances, Dubliners (92%) are most likely to use these services, along with urbanites in general (89%). In contrast, 86% of rural dwellers have an online presence.



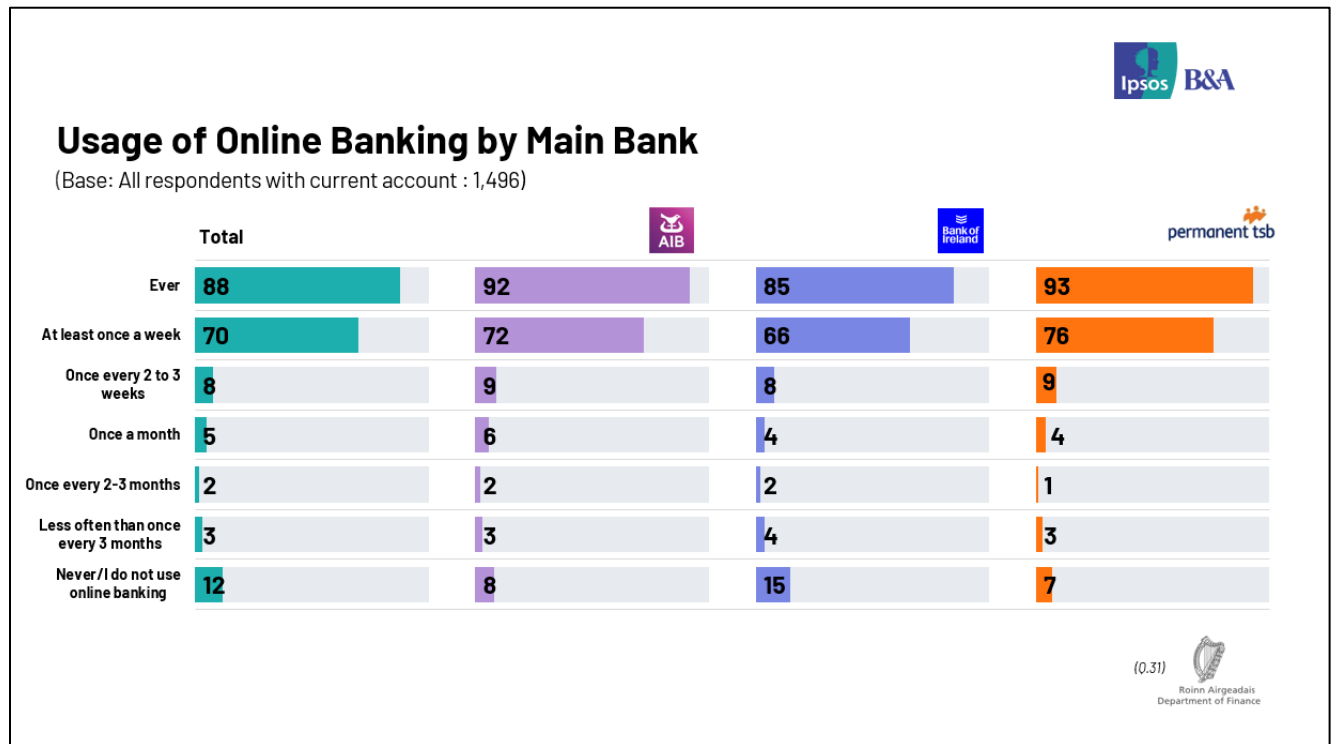
Seven in ten use online banking at least weekly; again, driven by younger and middle aged cohorts (18-54 years).

While weekly usage of online banking is considerably lower among the older age groups, there has been increases in such activity since last year even among these cohorts. 64% of those aged 55-64 now use online banking weekly (up seven points), and there has been a notable uplift among those aged 65+ (up eleven points to 43%).

Weekly usage continues to be higher among the middle classes and Dubliners.



Among the three larger retail banks, PTSB customers are now most likely to participate in frequent (weekly plus) online banking; similar to 2024. Three in four (76%) of that customer base conduct weekly online banking. All three banks, however, have a sizeable proportion of their customer bases availing of such services (although Bank of Ireland customers tend to under-index in weekly usage).`

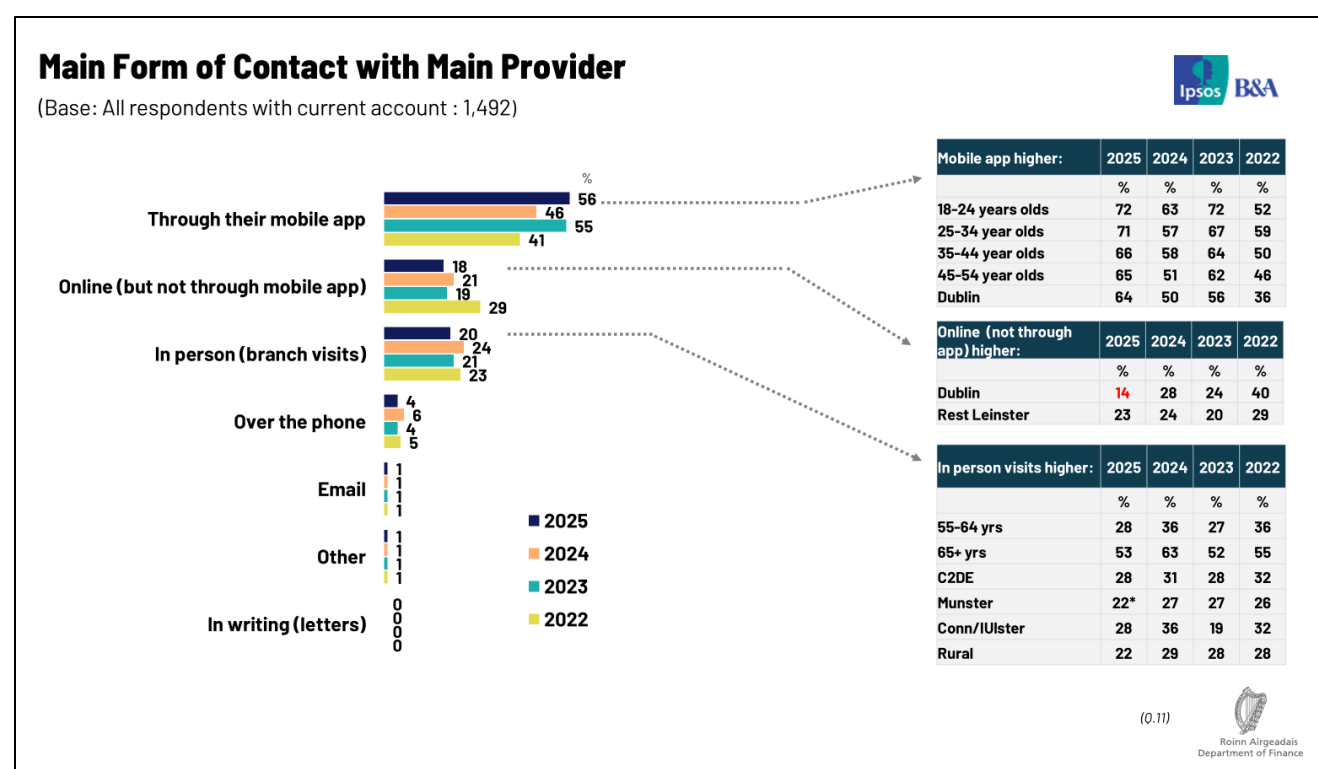


8.3 Main Form of Contact

Digital channels continue to dominate in terms of being the main form of contact with customers' main bank. Just one in five opt for in-person branch visits as their primary touchpoint. This is significantly higher among those aged over 64 years (53%). The proportion of this cohort opting for in-branch services has reverted to levels seen in 2023, following a spike last year.

Customers' usage of digital channels has shifted again in 2025 – contact through mobile apps has recovered from 46% in 2024 to 56% this year, and incidence it now back to 2023 levels. Other online touchpoints have remained relatively steady.

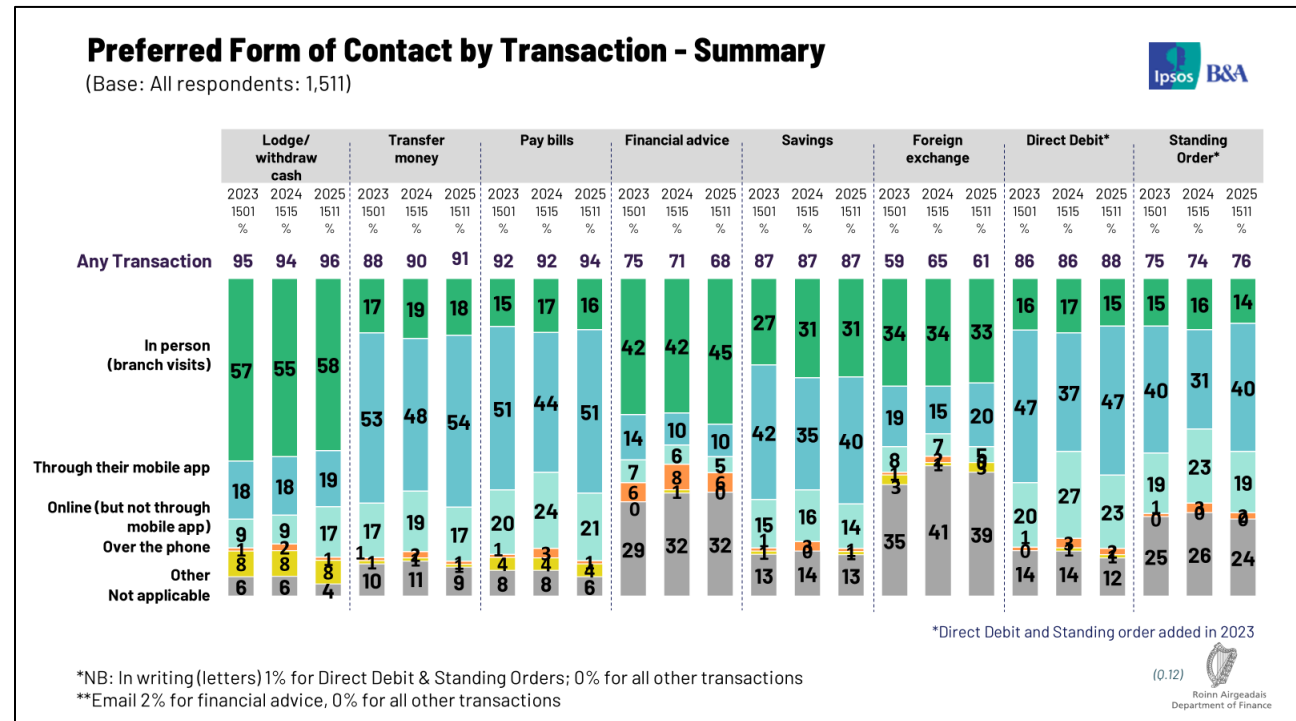
Telephone banking as the main point of contact is used by a small minority of the banking population.



9. Channel Preference & Satisfaction

9.1 Preferred Form of Contact

Preferred forms of contact with provider varies by type of interaction. In-person/branch visits are the preferred option for cash lodgement/withdrawals and financial advice, similar to previous years. Mobile apps are more popular with day-to-day transactions such as transferring money, paying bills, savings, direct debits and standing orders.

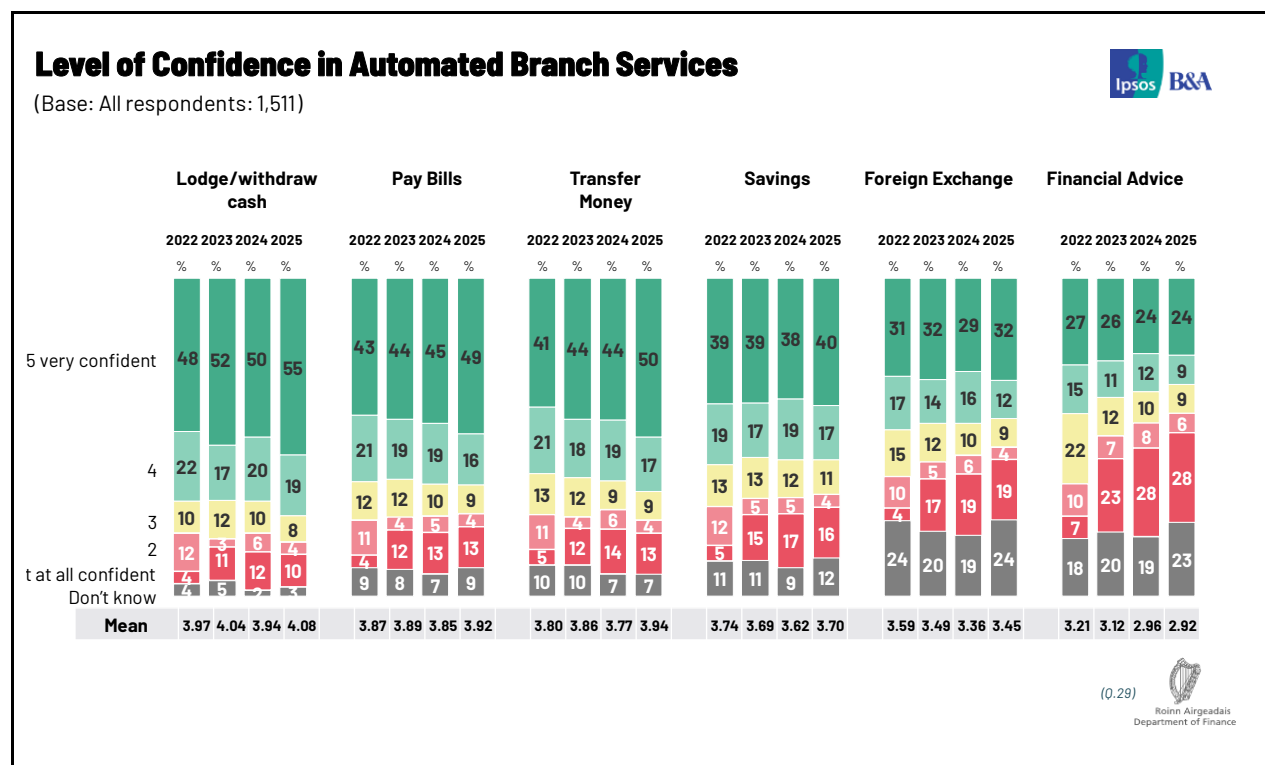


9.2 Level of Confidence in Automated Branch Services

Confidence is particularly high in automated branch services for cash lodgments/withdrawals, with more than half (55%) expressing themselves to be *very confident*.

In general, confidence is high for transferring money, paying bills, and to a certain extent, savings transactions.

Automated branch services are not particularly seen as appropriate for financial advice.



Those aged below 54 years and middle classes are more confident in nearly all aspects of automated branch services. Therefore, confidence is lower among those aged 55 years or higher (driven by those aged 65 years or older). As we have seen previously, those lower down the socio-economic ladder tend to be more reserved in their faith of automated services.

Top 2 Box Confidence Rating	Total	Gender		Age						Social Class	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE
Base	1511	725	786	140	218	313	302	238	300	869	642
	%	%	%	%	%	%	%	%	%	%	%
Lodge/withdraw cash	74	74	74	82	83	82	82	67	52	79	68
Transfer money	67	68	66	77	78	77	75	55	42	74	59
Pay bills	65	67	63	68	77	77	73	55	41	70	59
Savings	57	57	57	68	67	66	64	47	37	65	49
Foreign exchange	44	45	43	58	51	58	45	34	23	52	35
Financial advice	33	33	34	46	42	42	34	24	18	37	29
None	21	21	21	13	11	12	14	29	43	15	27

Key	Significantly higher than the total	
	Significantly lower than the total	

Dubliners tend to have greater confidence in automated branch services compared to other regions, especially so in terms of lodgements/withdrawals, transferring money and savings transactions.

Top 2 Box Confidence Rating	Total	Region				Urban Rural	
		Dublin	Leinster	Munster	Connaught/ Ulster	Urban	Rural
Base	1511	467	403	385	256	1028	483
	%	%	%	%	%	%	%
Lodge/withdraw cash	74	79	70	71	76	75	73
Transfer money	67	72	63	66	64	68	64
Pay Bills	65	66	65	65	63	66	64
Savings	57	65	49	57	58	59	54
Foreign exchange	44	49	33	48	48	47	38
Financial advice	33	37	29	38	27	35	31
None	21	17	24	23	22	20	23

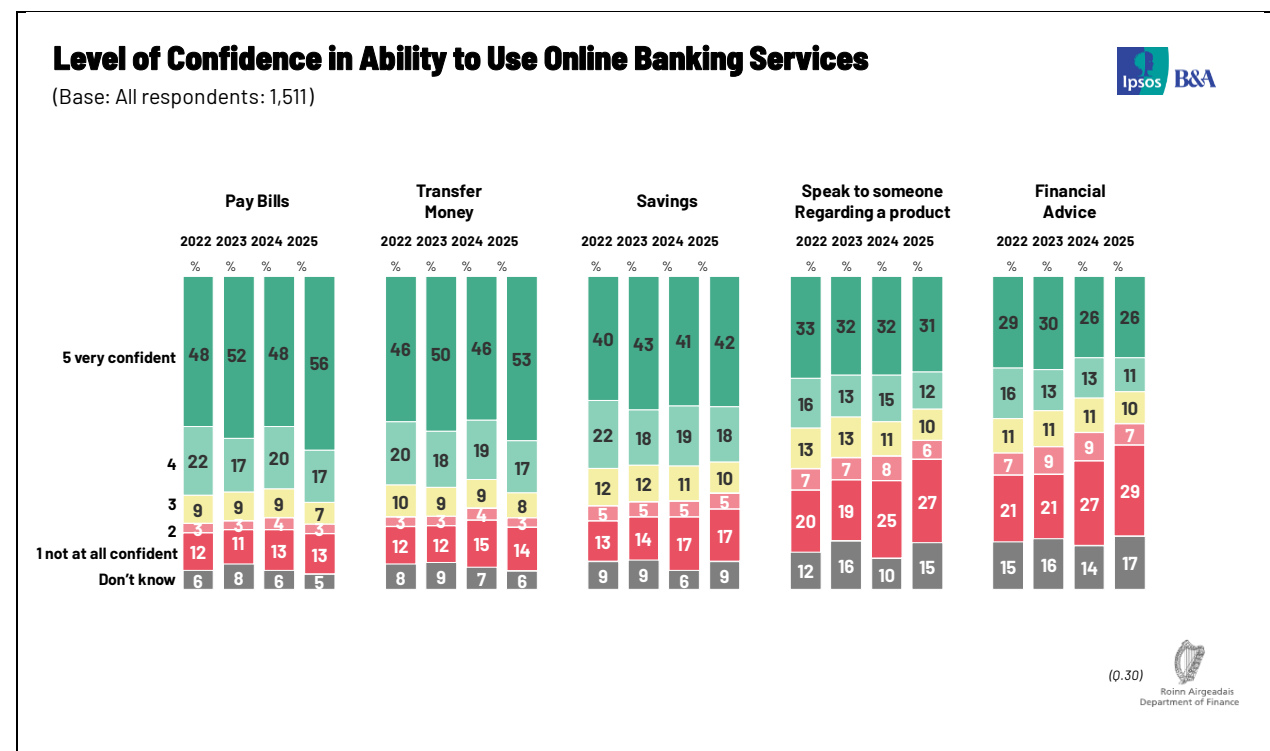
Reflecting social class, those on higher incomes tend to be more comfortable with automated services, along with those who are more frequent users of online banking services. Those who do not have a banking digital presence are least enthusiastic about automated services.

	Total	Household Income					Frequency of Using online banking						
		€25,000 or less	€25,001 - €50,000	€50,001 - €100,000	€100,001 - €150,000	Over €150,001	Ever	At least once a week	Once every 2 to 3 weeks	Once a month	Once every 2-3 mths	<Once every 3 mths	Never
Base	1511	157	270	273	109	40	1333	1063	125	77	24	44	159
	%	%	%	%	%	%	%	%	%	%	%	%	%
Lodge/withdraw cash	74	60	76	77	76	86	79	81	74	75	86	60	40
Transfer money	67	47	69	75	69	80	73	75	67	65	66	51	26
Pay Bills	65	49	68	72	69	72	71	72	69	70	79	53	26
Savings	57	41	62	67	54	63	62	63	60	61	55	44	26
Foreign exchange	44	28	48	53	47	62	48	49	48	40	45	39	18
Financial advice	33	23	42	38	32	25	36	38	26	33	36	30	16
None	21	37	19	15	20	4	15	14	17	20	11	32	59

Key	Significantly higher than the total	
	Significantly lower than the total	

9.3 Level of Confidence in Ability to Use Online Banking Services

Confidence in the ability to use online banking services is highest for paying bills (with nearly three in five {56%} stating that they are *very confident*), and for transferring money and savings transactions (those claiming to be *very confident* registered 53% and 42% respectively). When consumers are seeking financial advice, or when we need to enquire about specific products, they are less certain.



As with other digital transactions, older cohorts (those aged over 55 and especially those aged over 65) are significantly less comfortable in using online banking services. Likewise, blue collar/working class also under-index.

Rating 4-5	Total	Gender		Age						Social Class	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE
Base	1511	717	786	144	234	276	284	251	326	931	584
	%	%	%	%	%	%	%	%	%	%	%
Pay bills	73	73	73	82	87	88	81	63	43	81	64
Transfer money	70	71	69	86	86	86	78	52	38	79	59
Savings	60	61	59	77	76	70	63	46	35	67	51
Speak to someone regarding a specific product.	42	41	44	59	51	52	47	27	24	50	34
Financial advice	37	37	37	56	47	48	39	21	18	43	30
None	22	21	22	9	9	9	14	29	52	13	31

Dubliners tend to be most self-assured with all types of online transactions, while those living in Connaught/Ulster are most reticent.

Rating 4-5	Total	Region				Urban Rural	
		Dublin	Leinster	Munster	Conn/ Ulster	Urban	Rural
Base	1511	467	403	385	256	1028	483
	%	%	%	%	%	%	%
Pay bills	73	80	72	73	64	75	69
Transfer money	70	78	65	70	62	71	67
Savings	60	71	54	59	52	63	55
Speak to someone regarding a specific product	42	55	34	44	32	46	37
Financial advice	37	46	31	40	26	40	32
None	22	14	24	23	29	19	26

Key	Significantly higher than the total	
	Significantly lower than the total	

Again, reflecting socio economic differences, lower income respondents and those who have never used online banking services are also least contented with online banking services.

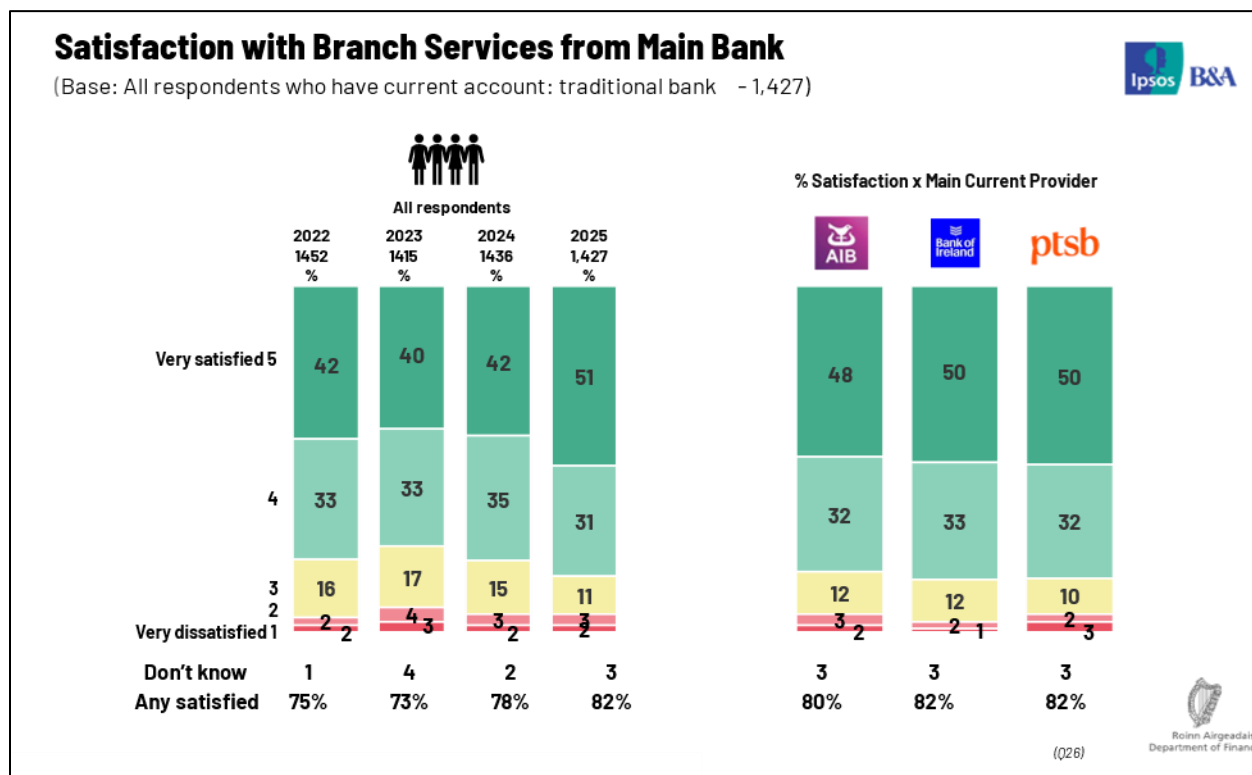
Rating 4 - 5	Total	Household Income				
		€25,000 or less	€25,001 - €50,000	€50,001 - €100,000	€100,001 - €150,000	Over €150,001
Base	1511 %	157 %	270 %	273 %	109 %	40 %
Pay bills	73	49	75	87	86	98
Transfer money	70	46	72	83	80	98
Savings	60	41	61	72	67	75
Speak to someone regarding a specific product, e.g. mortgage, loan, overdraft etc.	42	29	48	45	49	62
Financial advice	37	28	42	39	39	42

Rating 4 - 5	Total	Q.25 Frequency of Using online banking					
		Ever	At least once a week	Once every 2 to 3 weeks	Once a month	Once every 2-3 months	< once every 3 months
Base	1511 %	1333 %	1063 %	125 %	77 %	24 %	44 %
Pay bills	73	82	84	76	71	73	64
Transfer money	70	78	81	70	66	65	60
Savings	60	67	70	54	57	65	51
Speak to someone regarding a specific product, e.g. mortgage, loan, overdraft etc.	42	47	50	35	38	29	33
Financial advice	37	41	43	32	36	31	28

Key	Significantly higher than the total	
	Significantly lower than the total	

9.4 Satisfaction with Branch Service and Remote Services

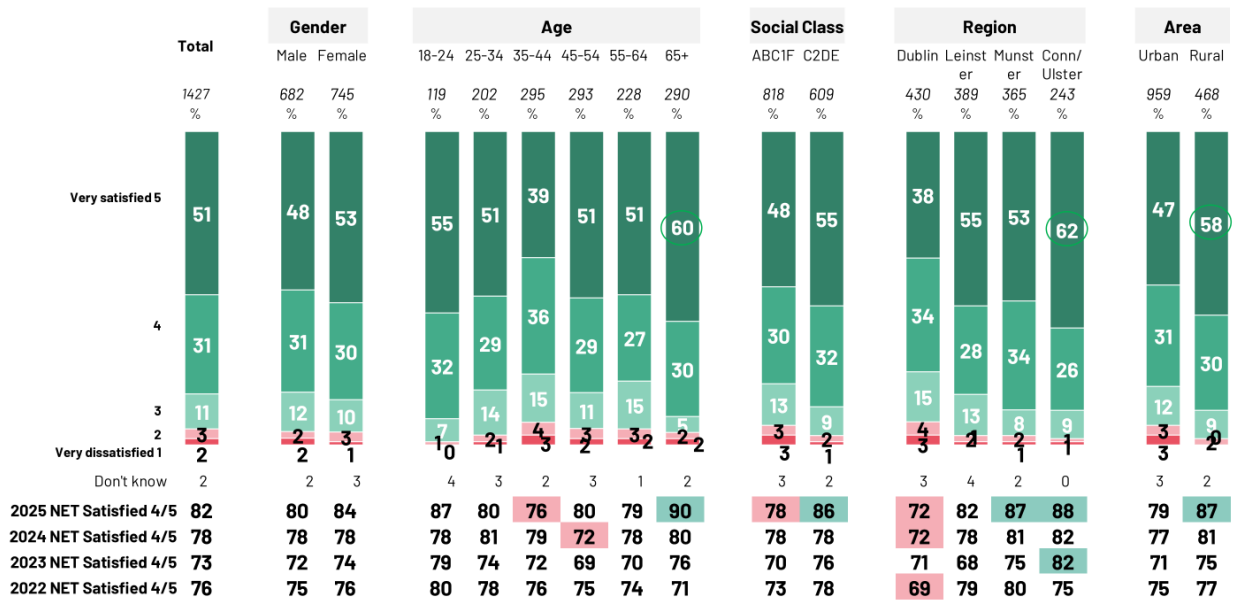
Over four in five (82%) are satisfied with the branch services offered by their their main financial provider – an increase of four percentage points since last year. Satisfaction has steadily risen since 2023, and for the first time, over half (51%) state they are *very satisfied*. Dissatisfaction levels are negligible. There are minimal differences in overall satisfaction across the three main banks.



Consumers aged 65+, C2DEs and those living in Connaught/Ulster and Munster are most satisfied with the service received. Females also tend to rate the branch services more highly.

Satisfaction with Branch Services from Main Bank x Demographics

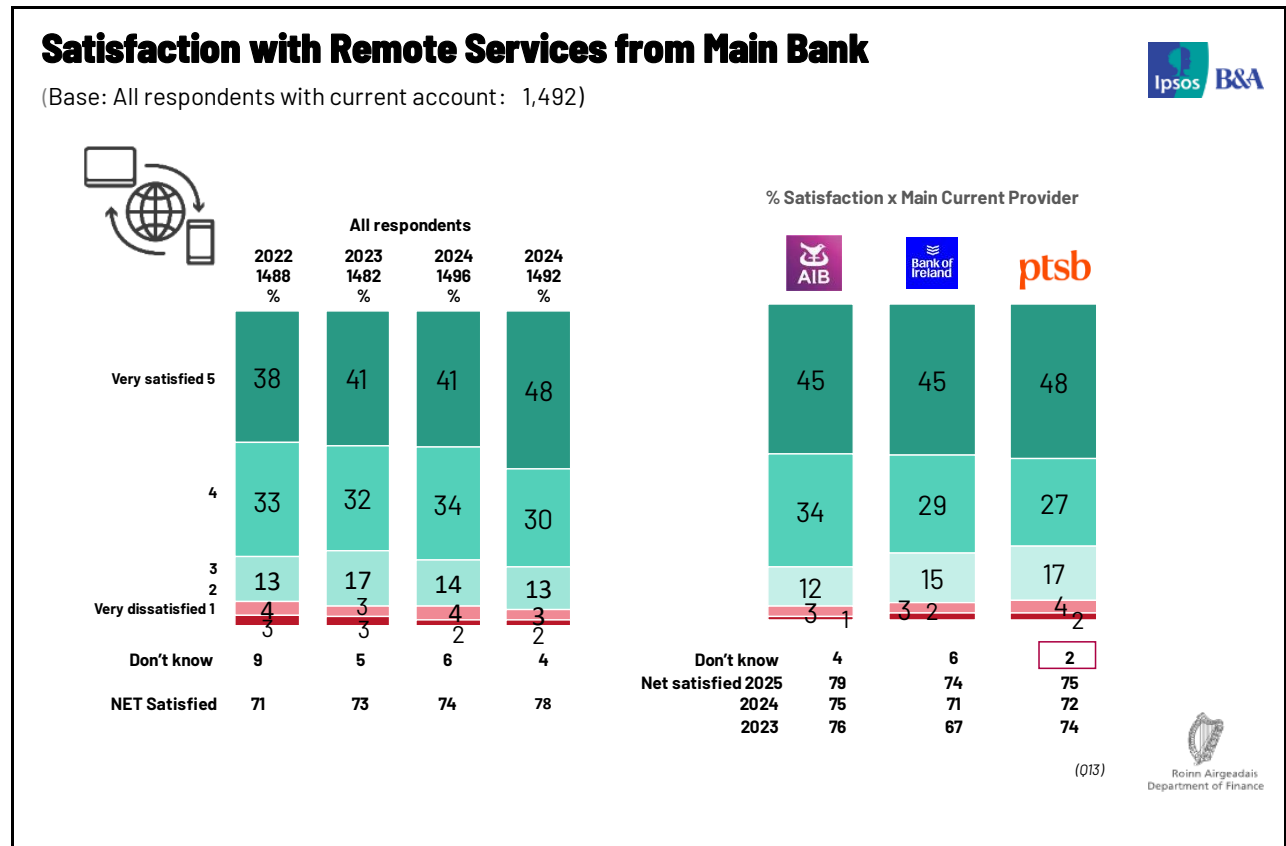
(Base: All respondents with current account: 1,427)



(026b)

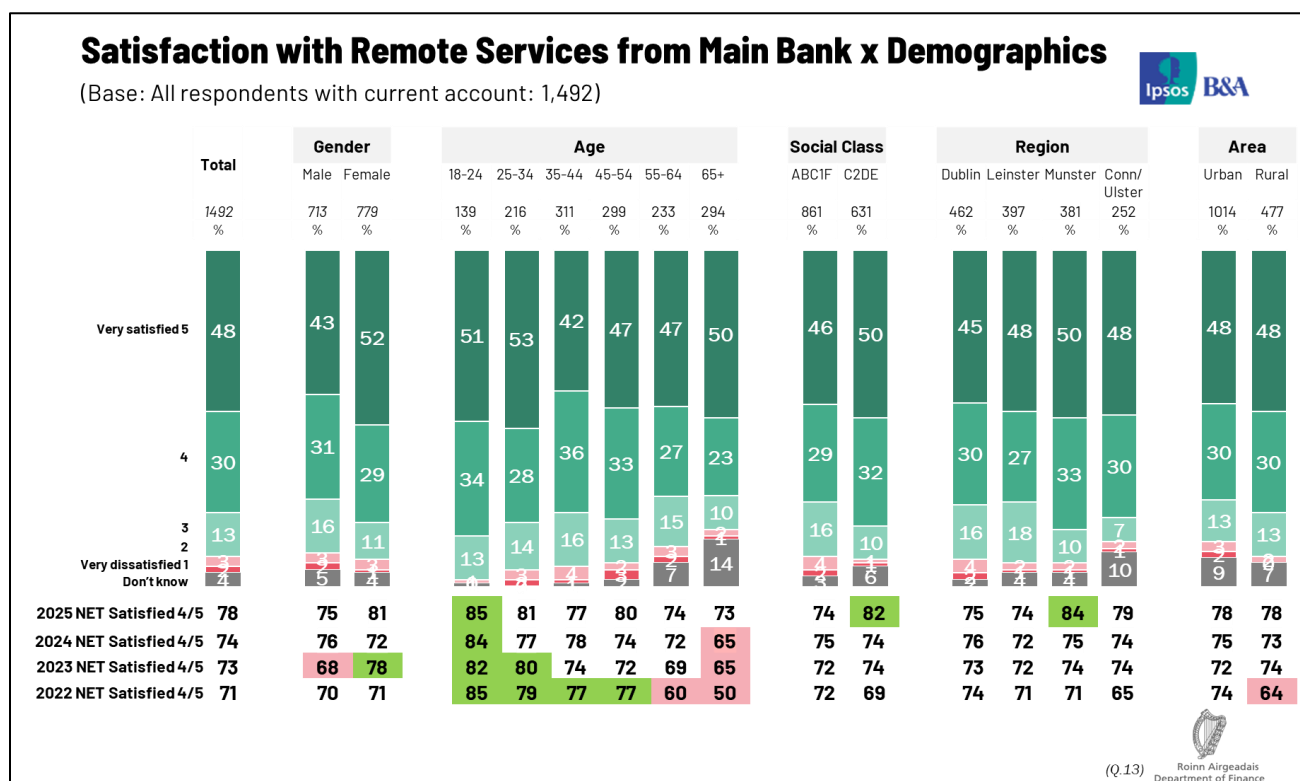
Nearly four in five (78%) are satisfied with the remote services offer them their main bank, with close to half stating they *very satisfied*.

Just four percent are dissatisfied with remote services- lower than in previously years.



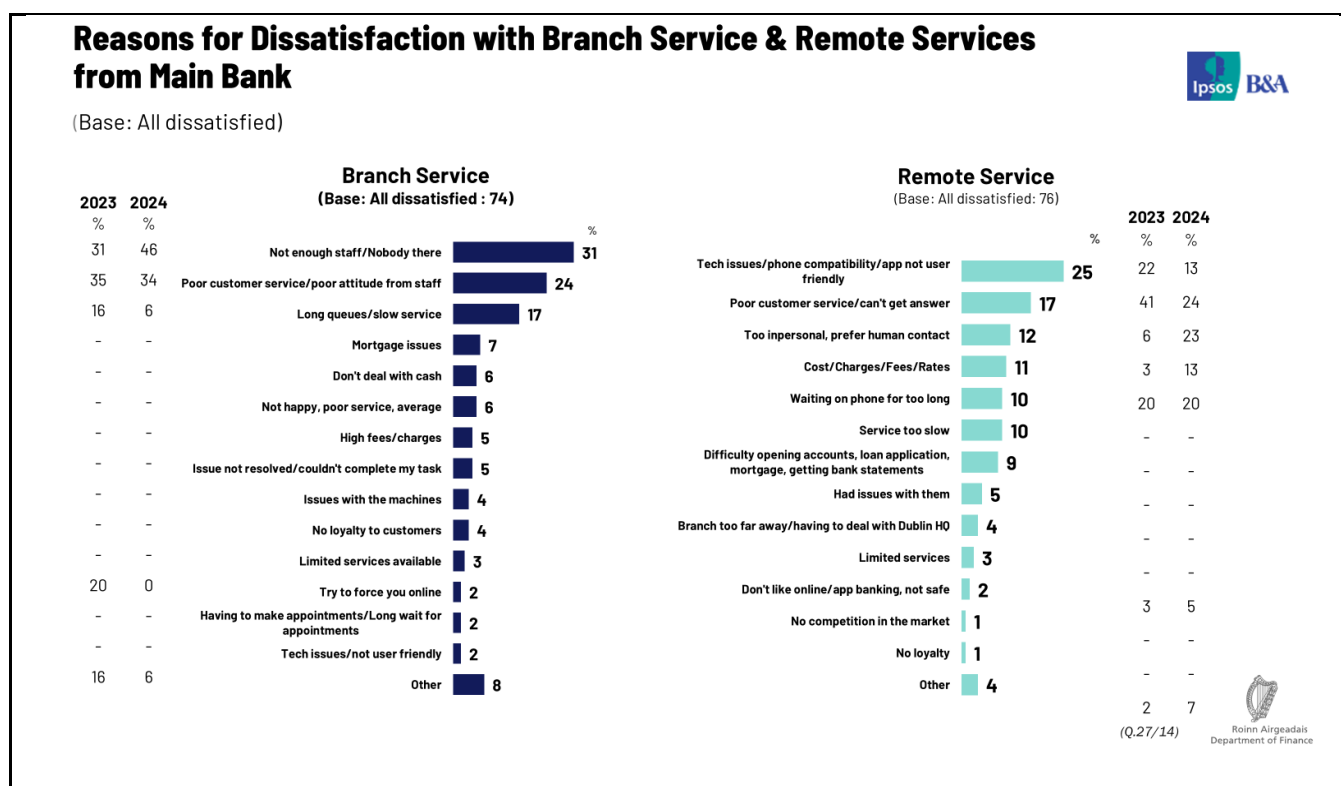
Younger customers tend to be most vocal in expressing satisfaction (85% among 18-24 year olds, but also high among 25-34 year olds). Older respondents, particularly those aged 65+ are marginally less approving – 73% of them express satisfaction. However, their view should be seen in the context of them being less likely to have any opinion – 14% of this cohort could not answer.

C2DEs were more satisfied than ABC1s, along with those living in Munster.



Among the relatively small minority who are dissatisfied with branch service from their main financial provider, the main reason cited was lack of staff (31%). This reason had spiked in 2024, and this year's figures are on a par with what we saw prior to then. One in four (24%) cited poor customer service/poor staff attitudes (a decrease of ten points compared to last year). These two factors are the most prominent sources of dissatisfaction. Queues and slow service also became more notable in 2025.

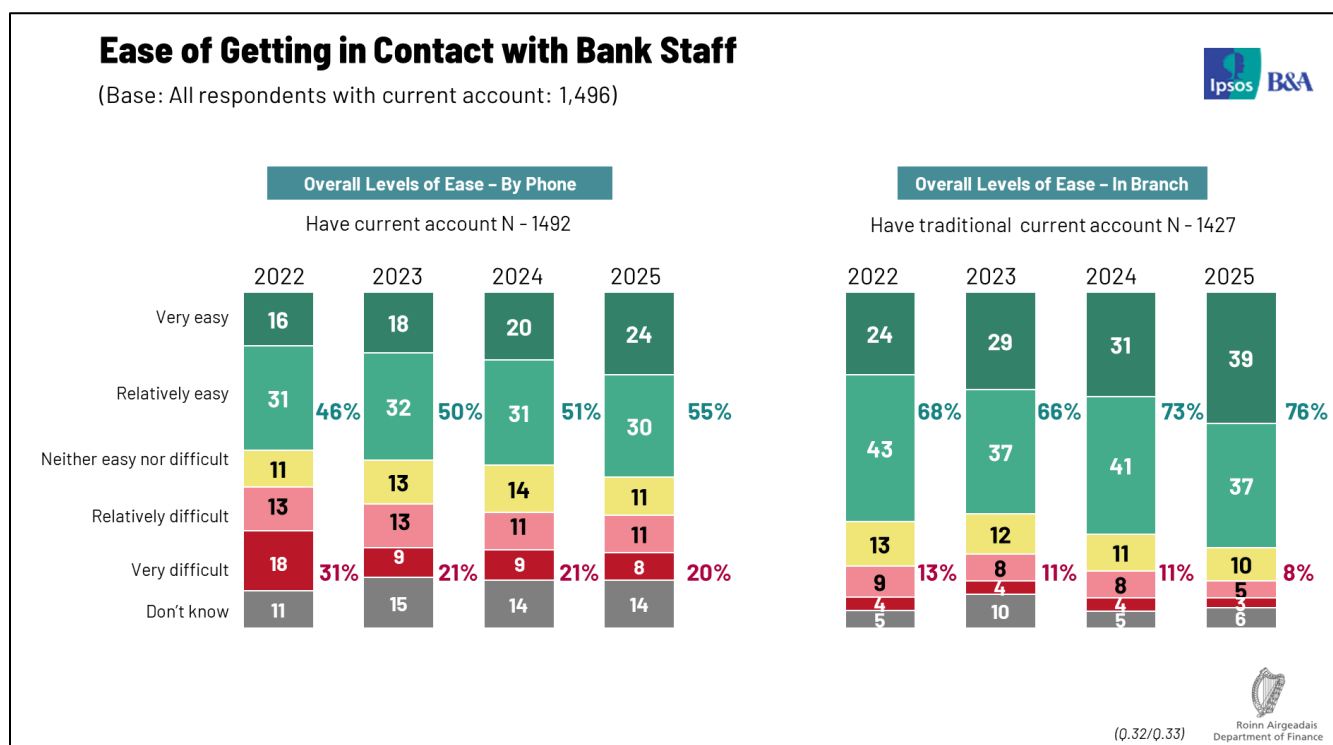
For remote services, technical issues are cited by one in four, with 17% mentioning poor customer service/can't get an answer. A further one in eight opined that remote services are too impersonal.



Please note: A wider coding frame has been used for 2025, so results are not strictly comparable.

There is still a sizeable minority who cite dissatisfaction with the ease of contacting staff when calling by phone. One in five are unhappy, similar to last year. That said, 55% felt that getting in contact was *relatively or very easy*.

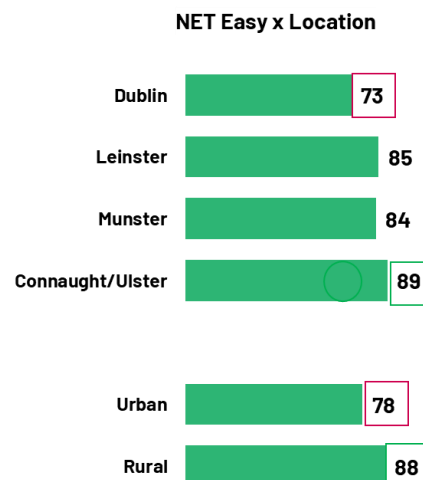
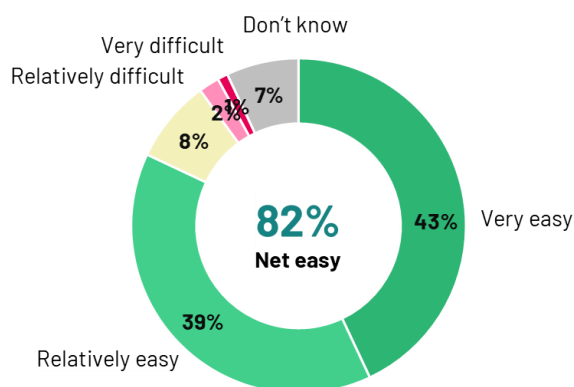
Rating of the ease of contacting staff in-branch has increased again this year – over three in four (76%) provide a high rating; up three points since 2024.



The vast majority feel that the process of lodging/withdrawing cash from their main bank is easy – Over four in five (82%) agreed. There are, however, some regional differences evident. Dubliners were least satisfied while those living in Connaught / Ulster were happiest.

Ease of Lodging/Withdrawing Cash from Main Bank

(Base: All respondents with traditional current account: 1,427)



(Q.33b)

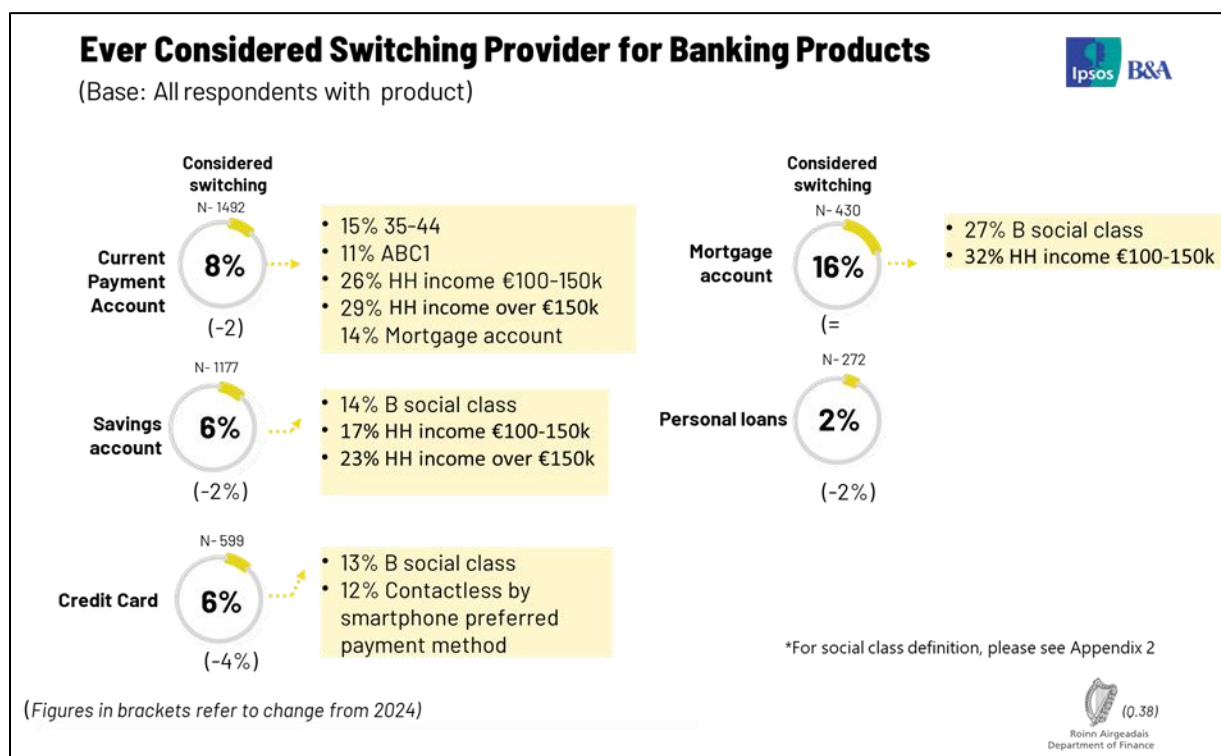


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10. Switching Behaviour & Experience

10.1 Switching Consideration/Incidence

Switching consideration for banking products continues to be somewhat limited, with just eight percent having considered switching provider for current account (the corresponding figure in 2024 was 10%). Just six percent having considered switching a savings account (also down two points). A further six percent have considered switching credit cards (down four points).



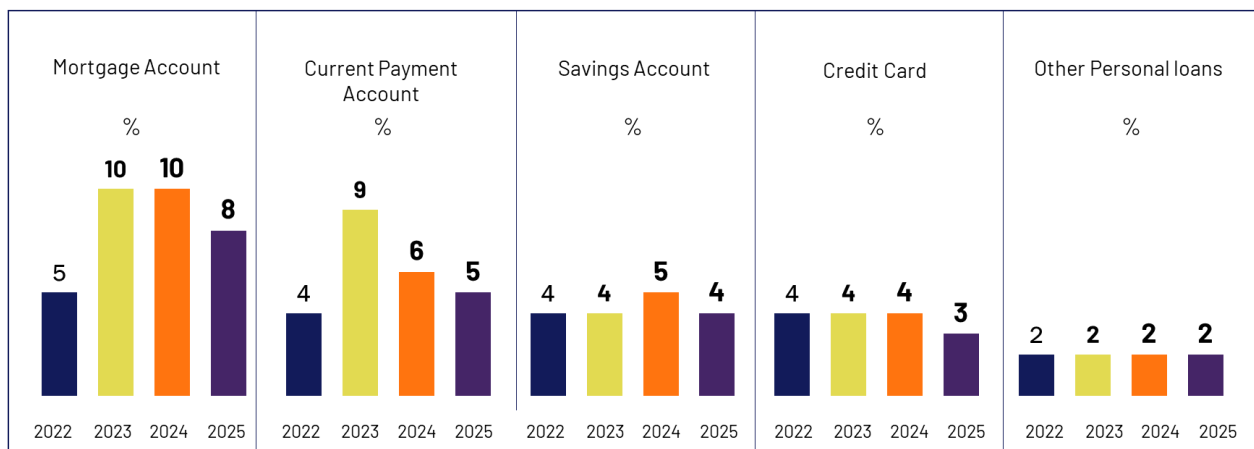
Just two percent have considered switching provider for a personal loan, down two from last year, while mortgages are the one product where customers are potentially more likely to pursue other options – 16% of them have considered a move, similar to last year.

Five percent have switched current account in the past 5 years, marginally down since 2024. One in twelve (8%) have switched mortgage provider in the past 5 years.

Other products (savings, credit card and personal loans) remain relatively steady, with the levels of switching below five percent in each instance.

Switched Provider in the Past 5 Years

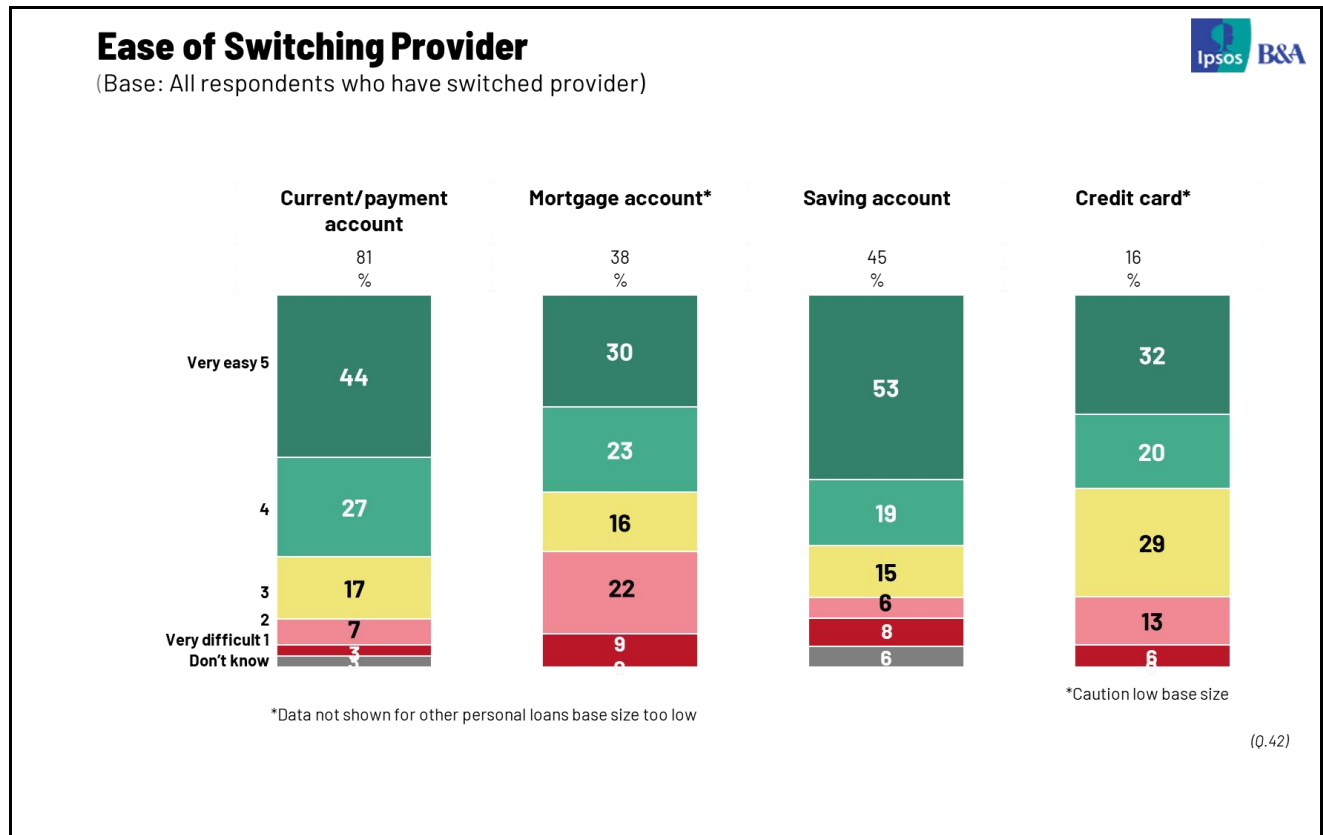
(Base: All respondents with product)



10.2 The Switching Process

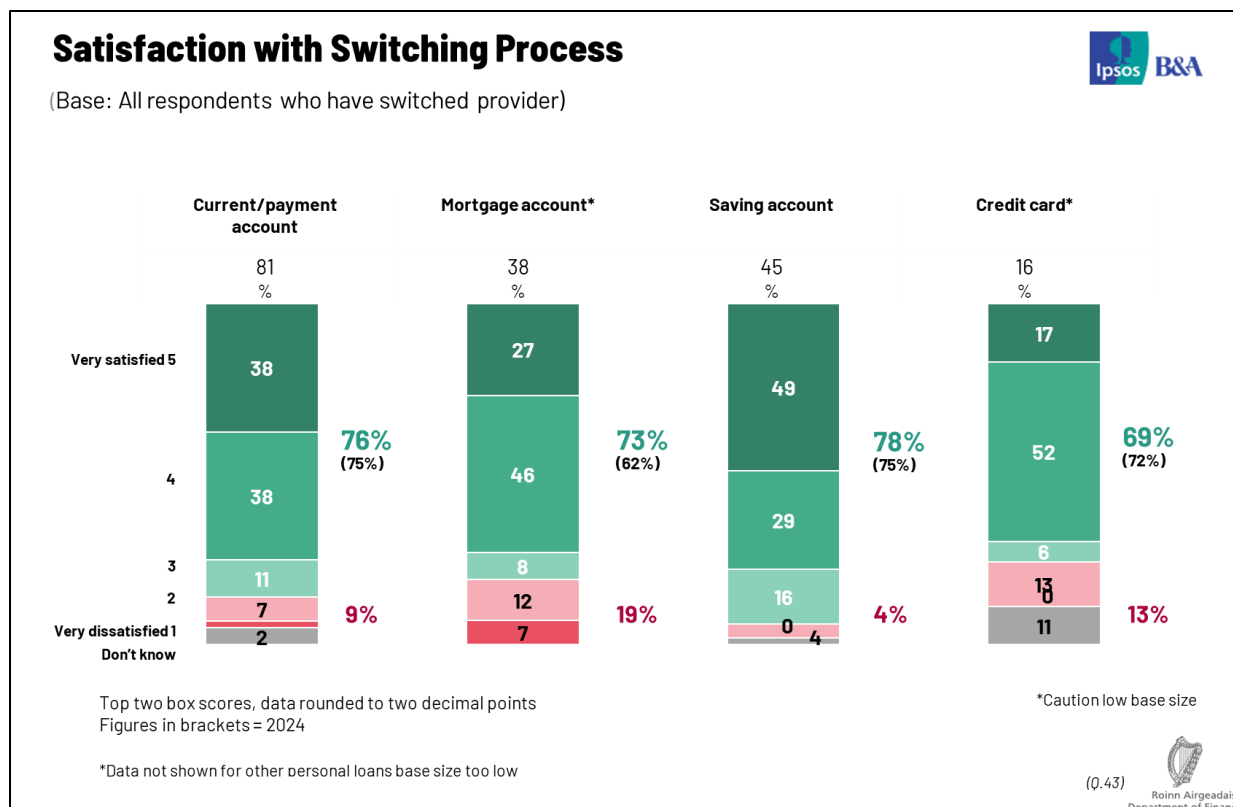
Among those who switched current account provider in the past five years, 44% found the switching process very easy. However, one in 10 switchers that found it difficult to switch current account provider.

Over half (53%) of those who have switched saving account found it very easy to switch.



Among those who switched current account provider in the past five years, three in four were satisfied overall, similar to 2024. However nearly one in 10 were unhappy with the process.

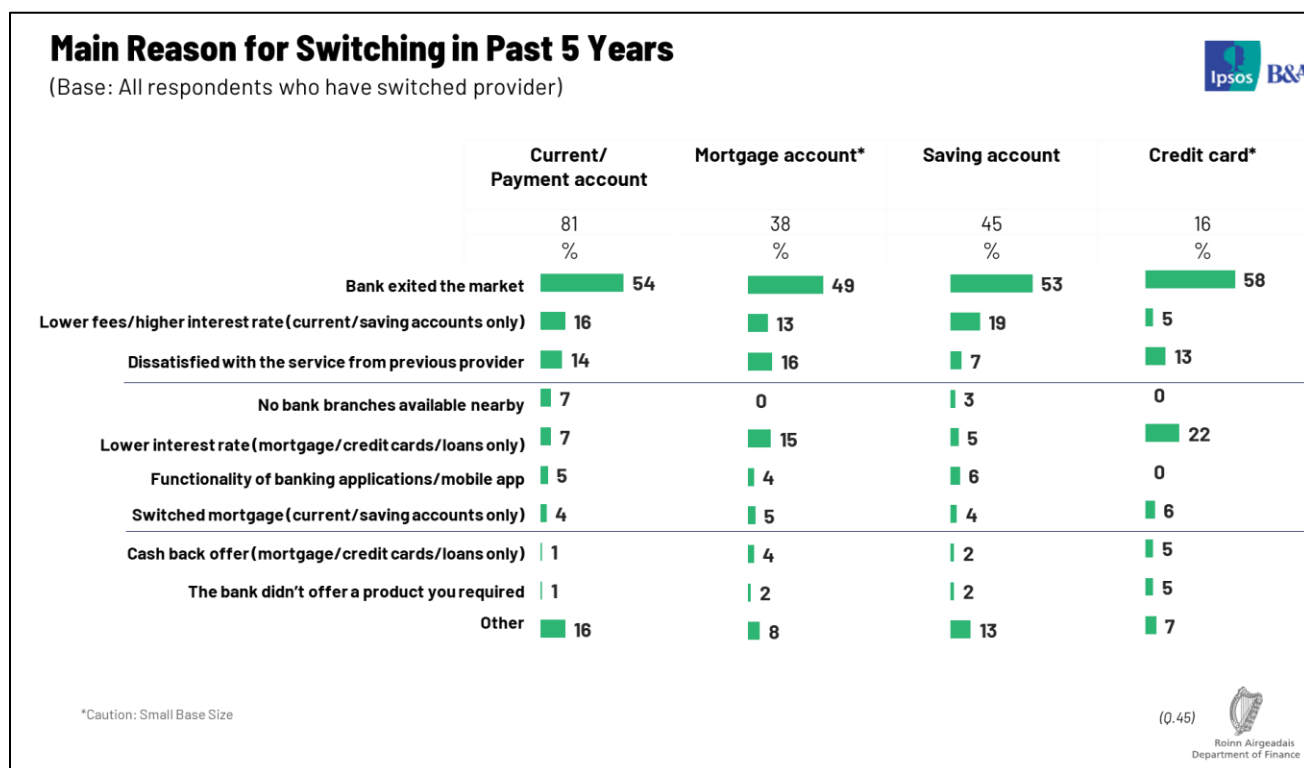
78% satisfied with the process of switching saving account (up three points).



10.3 Main Reasons for Switching/Not Switching

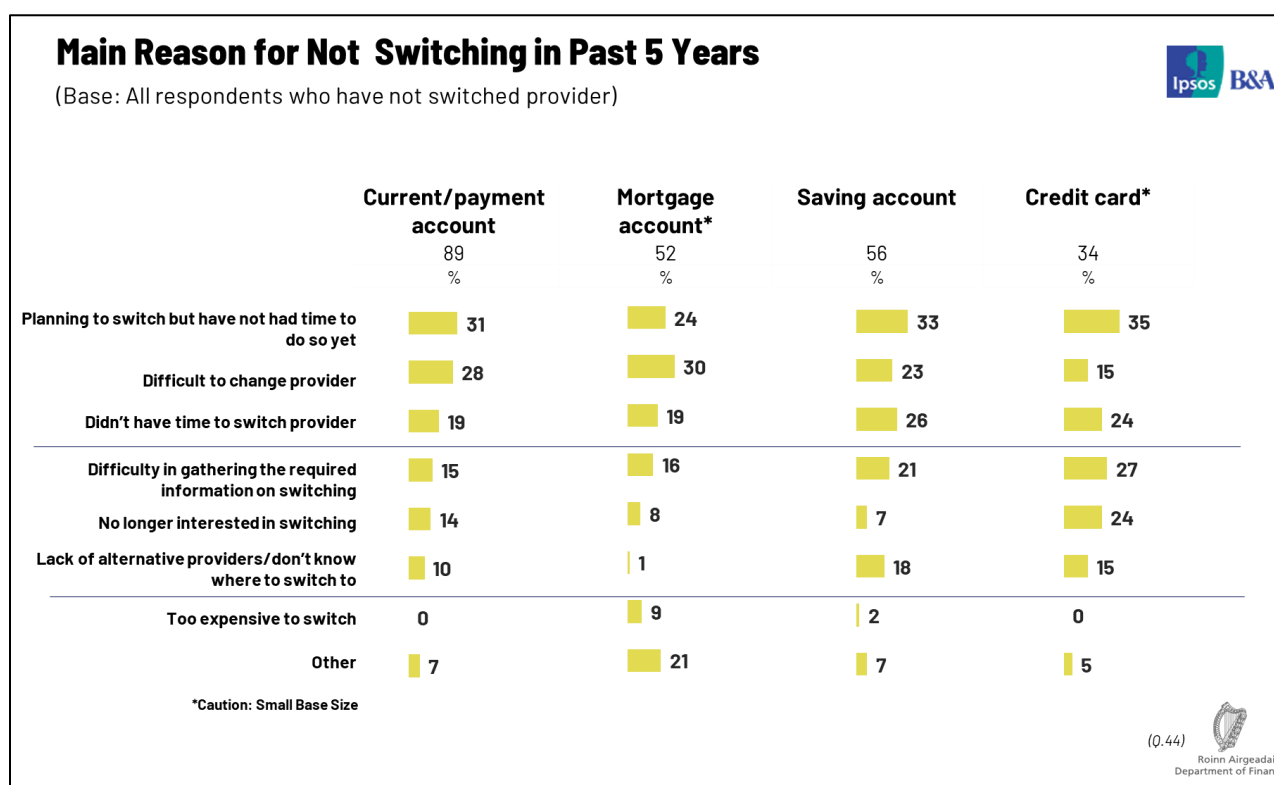
Among those that switched in the past 5 years, the key driver was the exit of Ulster Bank and KBC from the market.

Other main drivers of switching were the desire for better/more competitive rates and dissatisfaction with the service received from their previous provider.



Among those who have not yet switched in the past 5 years, a sizable proportion haven't had the time to do so yet. There is a perception that the process is difficult (across all products), and that the process is time consuming.

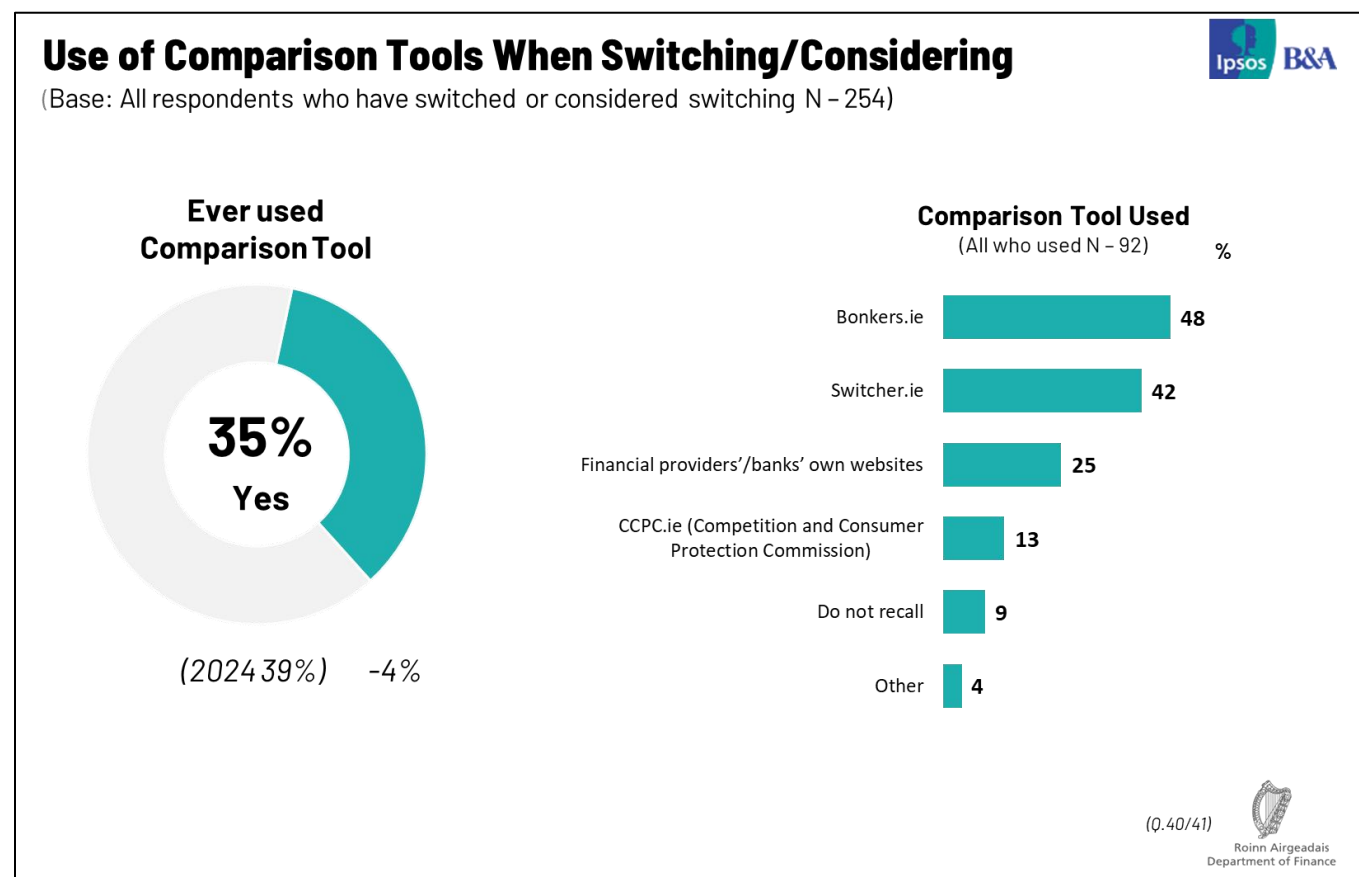
The cost of switching is not seen to be a particularly obvious barrier, with the exception of changing mortgage.



10.4 Usage of Comparison Tools

Among those who have switched, or are considering doing so, over one in three (35%) used comparison websites/tools. This is marginally down since 2024.

Of those who used these tools, Bonkers.ie and Switcher.ie are by far the most popular sites to visit, with a further one in four directly approaching bank's own websites. One in eight (13%) used CCPC.ie.



Among switchers and those who have considered switching, comparison website/tool usage is significantly higher among high-net worth individuals and significantly lower among older consumers.

Have used comparison websites/tools x Demographics		Yes
TOTAL	Total	35
Gender	Male	38
	Female	31
Age	18-24	27
	25-34	35
	35-44	44
	45-54	42
	55-64	14
	65+	13
Social Class	ABC1F	38
	C2DE	26
Region	Dublin	36
	Leinster	47
	Munster	27
	Connaught/Ulster	26
Urban Rural	Urban	36
	Rural	33

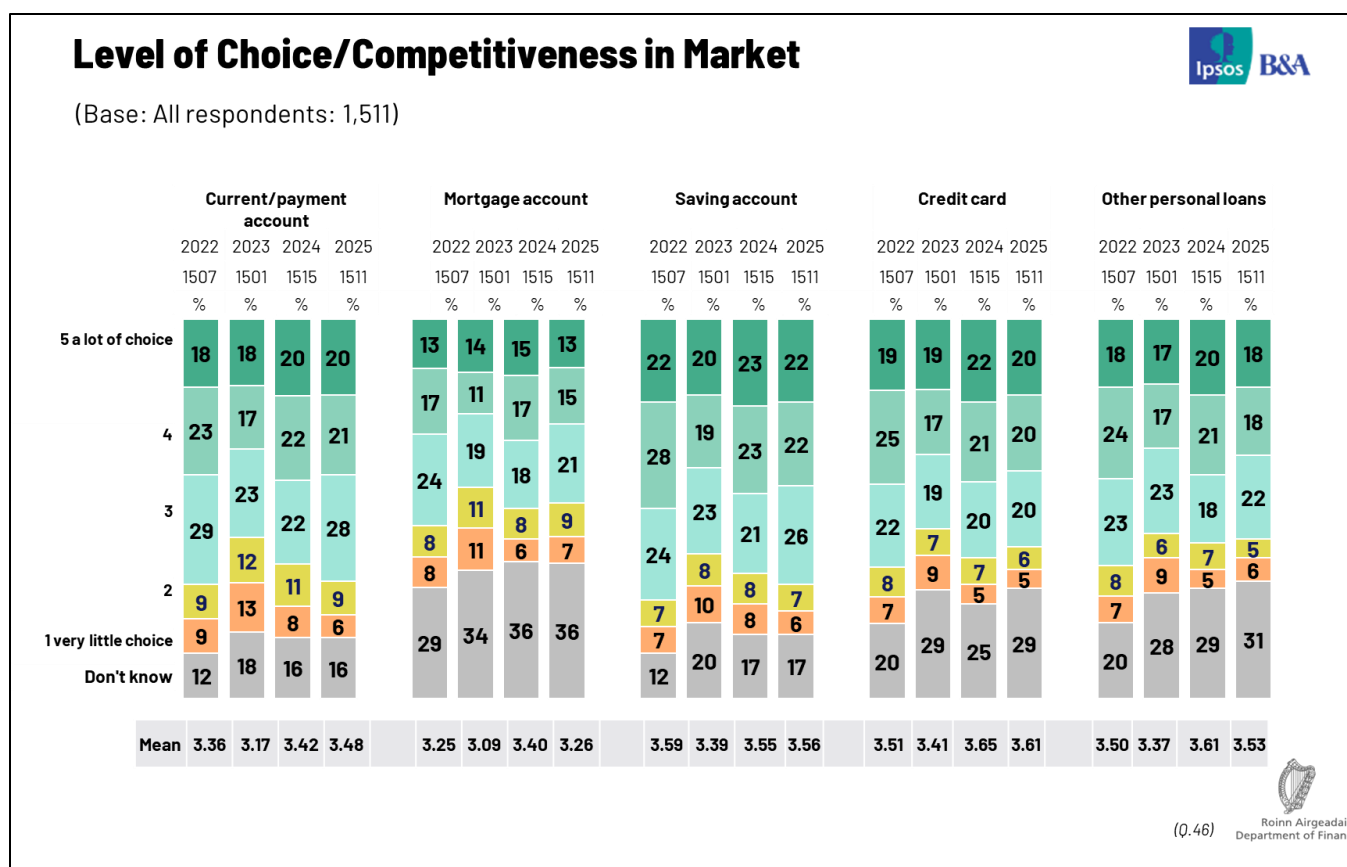
Have used comparison websites/tools x Financial Context		Yes
Household Income	€25,000 or less	17
	€25,001 - €50,000	33
	€50,001 - €100,000	39
	€100,001 - €150,000	57
	Over €150,001	33
Main current account provider	AIB	35
	Bank of Ireland	31
	PTSB	51
	Credit union	-
	Revolut	18
Banking Products Held	Savings account	39
	Mortgage account	44
	Credit card	43
	Overdraft	42
	Net Loans	33
	Car loan/car financing	33

Key	Significantly higher than the total	
	Significantly lower than the total	

10.5 Level of Choice in Market

There is a perception that the greatest level of choice in the marketplace is for savings accounts – 44% believe there is more choice for these products, followed by current accounts and credit cards. The perceived level of choice / competitiveness for mortgages has regressed from 32% in 2024 to 28% this year. Choice among other personal loans have slipped five points to 36%

The perceived competitiveness for mortgage products lags behind all other products, similar to previous years.



Those aged 18-24 year olds are more likely to feel there is a lot of choice in the market for many products. Older respondents (particularly those aged 65+) are most likely to feel there is a lack of options available.

Those rating 4-5 – a lot of Choice	Total	Gender		Age						Social Class	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE
Base	1511	725	786	140	218	313	302	238	300	869	642
	%	%	%	%	%	%	%	%	%	%	%
Savings account	44	43	45	57	44	47	44	37	39	44	44
Current account	41	39	43	55	43	41	38	38	37	42	39
Credit card	40	38	41	48	40	37	41	44	33	42	37
Mortgage account	27	26	29	21	25	31	32	26	26	28	27
Other personal loans	36	36	36	38	40	33	41	36	29	37	34
None	41	42	41	32	40	40	42	42	48	39	44

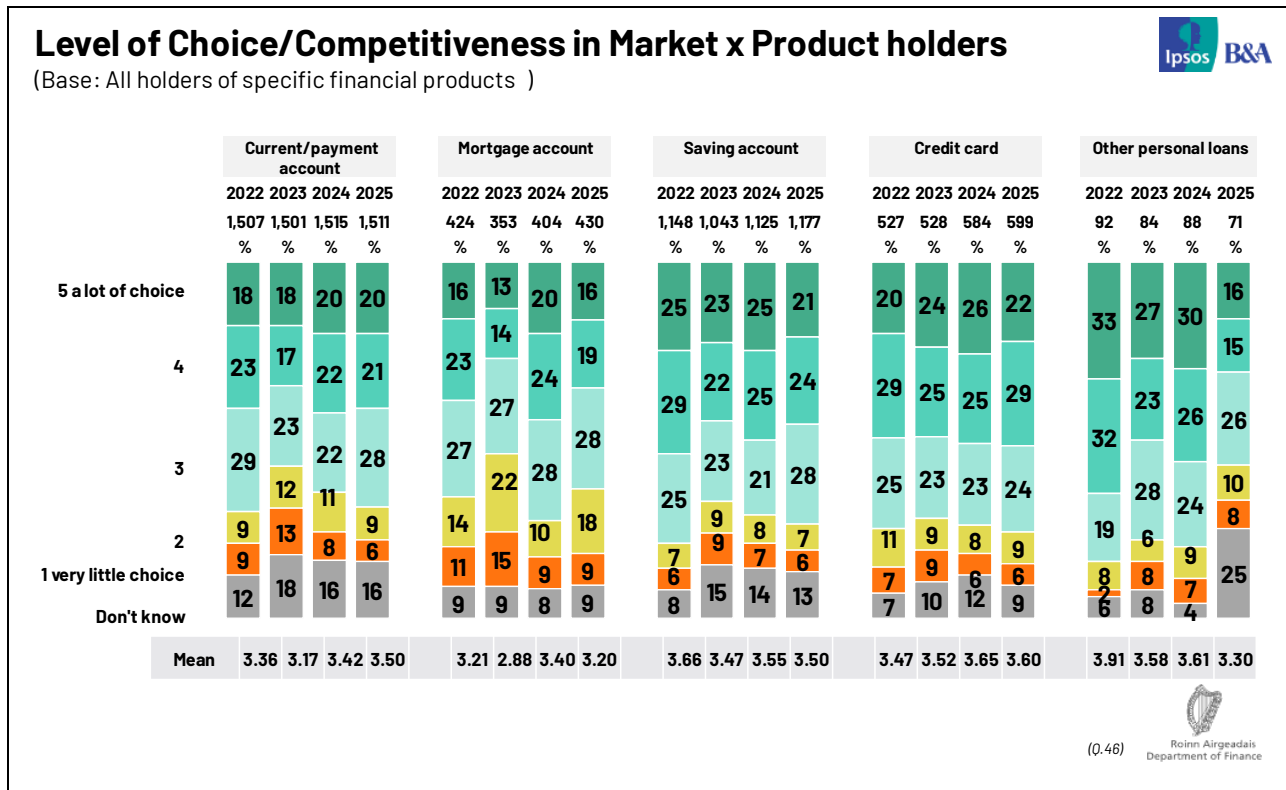
Munster residents in particular are more likely to perceive that there are a lot of choices available across all products.

Those rating 4-5 – a lot of Choice	Total	Region				Area	
		Dublin	Leinster	Munster	Conn/ Ulster	Urban	Rural
Base	1511	467	403	385	256	1028	483
	%	%	%	%	%	%	%
Savings account	44	41	39	54	41	45	42
Current account	41	41	37	47	38	43	38
Credit card	40	42	32	47	37	42	36
Mortgage account	27	24	24	35	26	27	27
Other personal loans	36	37	34	39	31	38	31
None	41	39	47	35	47	38	47

Key	Significantly higher than the total	
	Significantly lower than the total	

Among holders of specific financial products, credit card holders are more likely to acknowledge greater choice in the marketplace. The greatest drop in perceived competitiveness is among those holders of other personal loans (down from 56% to 31%) and mortgage holders (down nine points to 35%). 41% of current account holders agree that there is a plenty of choice.

Looking across nearly all product types, the perceived level of choice has decreased over the past year.



11. Cash vs Card Payment

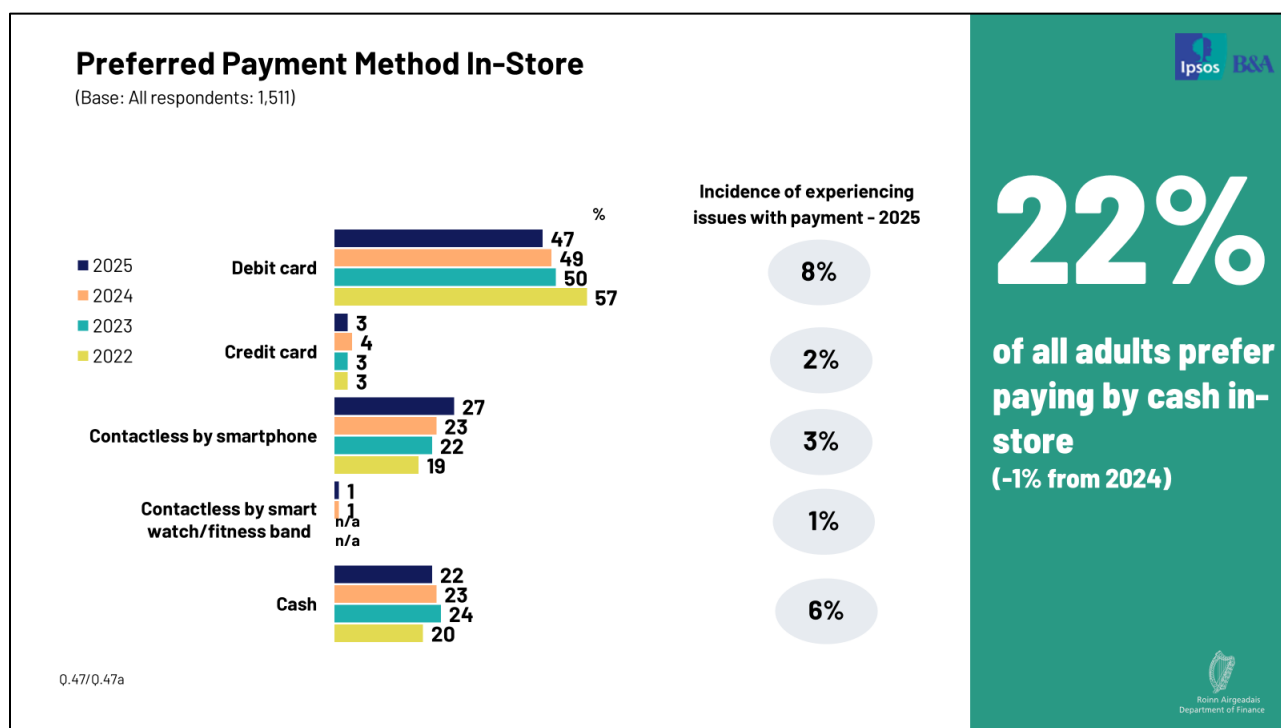
11.1 Preferred Payment Method In-Store

Debit Cards remain the preferred payment method when in-store, but they have decreased in preference each year since 2022.

Cash payments options have stabilized at 22%, down one. The rise of using contactless payment by smartphone continues, and now stands at 27%. Smartphone payments are being driven by 18-24 year olds (55%), 25-34 year olds (44%) and 35-44 year olds (36%), whereas cash is driven by 55-64 year olds (35%) and nearly half (45%) of all those aged 65+.

Dubliners are most likely to use smartphones (37%), along with ABC1s (33%).

While debit cards are most widely used, it is also the payment form where consumers are most likely to experience issues with the payment method. Eight percent have experienced issues paying with acceptable of debit cards in the past year, while six percent have experienced issues in relation to cash payments.



Demographics x Gender, Age & Class

	Total	Gender		Age						Social Class	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE
Base	1511	725	786	140	218	313	302	238	300	869	642
	%	%	%	%	%	%	%	%	%	%	%
Net cards	77	78	77	92	91	91	79	65	54	84	70
Debit card (Pin / Contactless)	47	46	48	36	44	53	53	48	45	47	48
Contactless by smartphone	27	28	26	55	44	36	21	13	3	33	20
Cash	22	22	22	7	8	9	21	35	46	15	30
Credit card (Pin / Contactless)	3	3	4	2	3	2	4	3	6	4	2
Contactless by smart watch/fitness band	1	1	1	1	1	0	1	0	-	1	1

Demographics x Region & Area

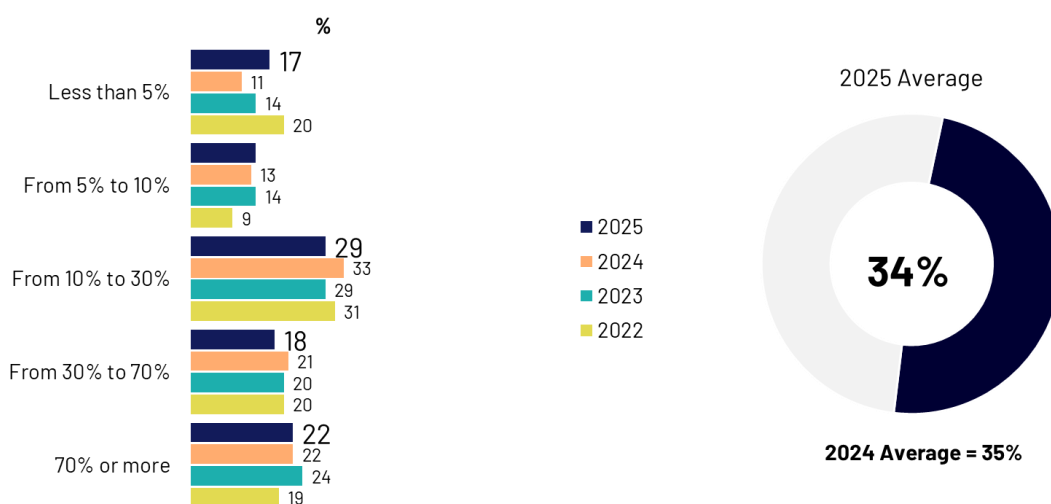
	Total	Region				Area	
		Dublin	Leinster	Munster	Conn/ Ulster	Urban	Rural
Base	1515	467	403	385	256	1028	483
	%	%	%	%	%	%	%
Net cards	77	87	78	71	71	80	73
Debit card (Pin / Contactless)	47	45	52	43	51	47	48
Contactless by smartphone	27	37	23	25	18	29	22
Cash	22	12	21	28	28	19	27
Credit card (Pin / Contactless)	3	6	2	3	2	4	2
Contactless by smart watch/fitness band	1	0	1	1	1	1	0

Key	Significantly higher than the total	
	Significantly lower than the total	

The average reported proportion of cash spending in-store relative to total spend is 34% (quite similar to 2024), with the most mentioned interval continues to be the range from 10% to 30% of spending.

Cash Percentage of In-Store Spend

(Base: All respondents access cash : 1,382)



Those aged 65+ older and C2DEs are more likely to spend a higher proportion each week using cash. Those under the age of 54 are more likely to have lower proportions of their spend in cash, and thereafter the switch to cash becomes more pronounced.

	Total	Gender		Age						Social Class	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE
Base:	1382	653	729	119	184	273	288	226	292	767	615
	%	%	%	%	%	%	%	%	%	%	%
Less than 5	17	16	17	19	23	20	20	13	8	20	13
From 5 to 10	14	14	14	15	14	18	14	14	10	17	11
From 10 to 30	29	31	28	41	38	31	26	24	23	31	27
From 30 to 70	18	17	18	15	16	18	24	17	15	17	18
70 or more	22	22	23	10	9	12	17	32	44	14	31
Mean	33.6	33.2	34.0	21.7	20.8	25.0	30.6	42.0	52.3	25.9	41.4

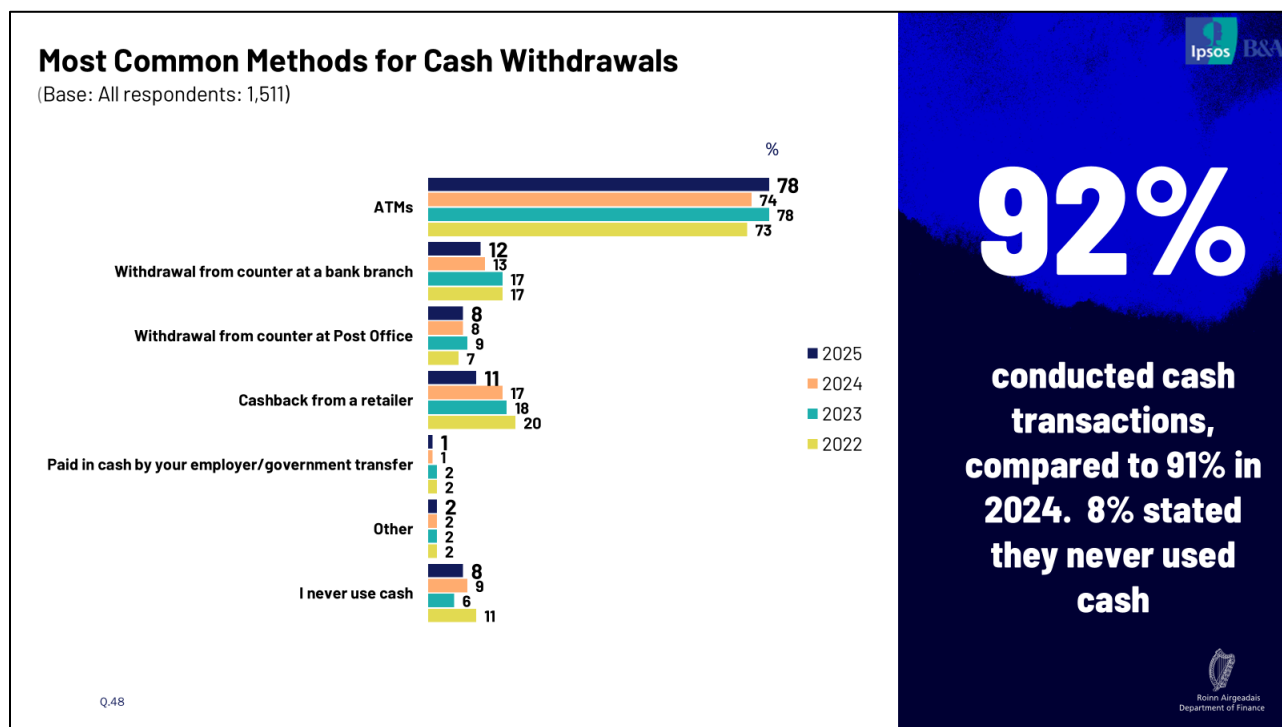
Dubliners spend the lowest proportion of their outgoings with cash, whereas those in Munster and Connaught/Ulster and those in rural areas in general are more likely to spend a higher proportion of their weekly outgoings in cash.

	Total	Region				Area	
		Dublin	Leinster	Munster	Conn/Ulster	Urban	Rural
Base:	1382	404	372	363	243	926	456
	%	%	%	%	%	%	%
Less than 5	17	24	21	12	9	17	16
From 5 to 10	14	19	12	12	12	16	10
From 10 to 30	29	29	26	29	34	30	27
From 30 to 70	18	13	19	21	19	17	19
70 or more	22	16	22	26	27	20	27
Mean	33.6	24.8	33.6	38.5	39.2	30.9	38.2

Key	Significantly higher than the total	
	Significantly lower than the total	

11.2 Most Common Method for Cash Withdrawals

Just one in ten (11%) use cashback from retailers most often, and this form of cash withdrawal has been trending downwards since 2022.



	Total	Gender		Age						Social Class	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE
Base	1511 %	725 %	786 %	140 %	218 %	313 %	302 %	238 %	300 %	869 %	642 %
Any	92	90	93	85	85	88	96	96	98	88	96
ATMs	78	78	78	76	81	79	85	79	69	79	76
Withdrawal from counter at a bank branch	12	13	11	8	7	7	10	14	24	10	15
Cashback from a retailer	11	11	12	9	10	10	18	12	8	12	10
Withdrawal from counter at Post Office	8	6	9	5	2	3	5	11	17	5	10
Paid in cash by your employer/government transfer	1	2	1	2	1	0	2	1	1	1	2
Other	2	1	2	1	1	2	2	1	2	1	2
I never use cash	8	10	7	15	15	12	4	4	2	12	4

	Total	Region				Area	
		Dublin	Leinster	Munster	Connaught/Ulster	Urban	Rural
Base	1511 %	467 %	403 %	385 %	256 %	1028 %	483 %
Any	92	86	93	94	95	90	94
ATMs	78	78	77	75	84	77	79
Withdrawal from counter at a bank branch	12	9	10	15	16	10	16
Cashback from a retailer	11	3	13	12	20	10	14
Withdrawal from counter at Post Office	8	2	9	10	11	6	10
Paid in cash by your employer/government transfer	1	1	1	1	1	2	1
Other	2	3	1	1	1	2	1
I never use cash	8	14	7	6	5	10	6

Key	Significantly higher than the total	
	Significantly lower than the total	

Appendix 1 – The Questionnaire

Department of Finance Consumer Sentiment Survey Questionnaire Final 2025

Good morning, afternoon, I am from Ipsos B&A, the independent Irish market research agency. We are conducting a survey on behalf of the Department of Finance about people's attitudes to banking and financial services.

The survey itself will take about 15 minutes to complete. It will be conducted in accordance with Market Research Society guidelines.

All information that we collect will be kept in the strictest confidence and results will be reported at a merged level only. It will not be possible to identify any particular individual in the results and no information will be provided to anyone that could identify you personally.

CONSENT

Q.A Are you happy to proceed with the interview?

Yes	1
No	2

Firstly, I would like to ask you a few questions to make sure that we talk to a wide cross section of people.

SCREENING SECTION

S.1 Interviewer record gender

- 1: Male
- 2: Female
- 3: Other

S.2 Interviewer record date of birth - **ALL TO BE AGED 18+**

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S.3 Are you yourself the chief wage earner in your household or not? That is the person who contributes most money to the household income?

Yes	1
No	2

OCCUPATION OF CHIEF WAGE EARNER

(If farmer, state acreage. If proprietor/manager/supervisor, state number of employees. If unemployed for over a year or widow on State Pension, ask about Chief Wage Earner).

A	1
B	2
C1	3
C2	4
DE	5
F50+	6
F50-	7

Banking Products & Provider (incl. Fintech)

ASK ALL

1. Do you use any online/mobile apps to conduct your day-to-day banking?
 - a. Yes
 - b. No

ASK ALL

2. Who do you hold your main current account with? By **main** current account, we mean the account you get your salary/social welfare payments/other payments paid into. If you don't receive any regular payments, your main current account is the account that you use the most for your day-to-day transactions. This could be with a traditional bank, a credit union, the post office or an online bank.

SINGLE CODE, DO NOT READ OUT

- a. AIB
- b. Bank of Ireland
- c. PTSB
- d. Credit union
- e. An Post/An Post money
- f. Revolut
- g. N26
- h. Bunq
- i. Other, please specify:_____
- j. Do not have current account

ASK THOSE WITH CURRENT ACCOUNT IN Q2

3. In addition to your main current account with <INSERT BANK FROM Q.2>, which of the following banks/providers do you use for banking even if just occasionally.

MULTICODE, READ OUT, EXCLUDE ANSWER OPTION CHOSEN IN Q.2

- a. AIB
- b. Bank of Ireland
- c. PTSB
- d. Credit union
- e. An Post/An Post money
- f. Revolut
- g. N26
- h. Bunq
- i. Other, please specify:_____
- j. None, do not use any other banks/providers

ASK ALL

4. Which of the following financial products do you currently hold?

MULTICODE, READ OUT

- a. Savings account
- b. Mortgage account
- c. Credit card
- d. Overdraft
- e. Car loan/car financing
- f. High-cost credit products, e.g. loans with an interest notably higher than bank lending rates
- g. Other personal loan
- h. Buy Now Pay Later product, e.g. when you buy a product or service and pay for it in instalments
- i. Crypto product, e.g. investment in cryptocurrencies
- j. Open banking service e.g. where you have shared your financial data with a third party to access an add-on banking service or product
- k. Other, please specify:_____
- l. None

ASK THOSE WITH CURRENT ACCOUNT IN Q2

5. Do you avail of any of the following services from your main current/payment account provider <INSERT MAIN BANK FROM Q.2>?

MULTICODE, READ OUT, INCLUDE ANSWERS SELECTED IN Q4

- a. Savings account
- b. Mortgage account
- c. Credit card
- d. Overdraft
- e. Car loan/car financing
- f. High-cost credit products, e.g. loans with an interest notably higher than bank lending rates
- g. Other personal loan
- h. Buy Now Pay Later product, e.g. when you buy a product or service and pay for it in instalments
- i. Crypto product, e.g. investment in cryptocurrencies
- j. No, have none of these with <INSERT MAIN BANK FROM Q.2>

ASK THOSE WITH CURRENT ACCOUNT IN Q2

6. Do you avail of any of the following services with any providers who are not your main current/payment account provider?

MULTICODE, READ OUT, INCLUDE ANSWERS SELECTED IN Q4

- a. Savings account
- b. Mortgage account
- c. Credit card
- d. Overdraft
- e. Car loan/car financing
- f. High-Cost Credit Products
- g. Other personal loan
- h. Buy Now Pay Later product, e.g. when you buy a product or service and pay for it in instalments
- i. Crypto product, e.g. investment in cryptocurrencies
- j. No, have none of these with a provider different from my main current/payment account provider

ASK THOSE WITH CRYPTO PRODUCTS IN Q4 (CODE i)

- 6a. You have said that you invest in cryptocurrencies. Which of the following sources of funds, have you ever used to invest in cryptocurrencies?

MULTICODE, RANDOMISE LIS

- a. Savings
- b. Disposal income
- c. Work bonus
- d. Credit card
- e. Overdraft
- f. High cost credit products, e.g. loans with an interest notably higher than bank lending rates
- g. Other personal loan
- h. Other, please specify_____

ASK THOSE WITH CURRENT ACCOUNT WITH REVOLUT/N26/BUNQ/OTHER IN Q2/Q3

7. You mentioned you have an account with <INSERT REVOLUT/N26/Bunq/Other>. What does <INSERT REVOLUT/N26/Bunq/Other> offer that the more traditional retail banks do not offer, if any? Probe fully: Anything else? What else?

MULTICODE, DO NOT READ OUT

- a. Free banking
- b. Instant money transfer
- c. Investment opportunities
- d. Foreign Exchange

- e. Splitting bills
- f. Saving options, e.g. vault
- g. Debit cards for children
- h. Information on spending
- i. Great/user-friendly app for mobile banking
- j. Crypto product, e.g. investment in cryptocurrencies
- k. Other, please specify: _____
- l. <INSERT Revolut/N26/Bunq/Other> does not offer anything that the more traditional retail banks do not offer
- m. Don't know/not sure

ASK THOSE WITH CURRENT ACCOUNT WITH REVOLUT/N26/BUNQ IN Q2/Q3

8. How important are the following products/services for you in relation to using <INSERT REVOLUT/N26/BUNQ>, on a scale from 1-10 where 1 is "not at all important" and 10 is "extremely important".
- a. Free banking
 - b. Instant money transfer
 - c. Investment opportunities
 - d. Foreign Exchange
 - e. Splitting bills
 - f. Saving options, e.g. vault
 - g. Debit cards for children
 - h. Information on spending
 - i. Great/user-friendly app for mobile banking
 - j. Crypto product, e.g. investment in cryptocurrencies
- Scale: 1-10, include DK

ASK THOSE WITH CURRENT ACCOUNT WITH REVOLUT/N26/BUNQ/OTHER IN Q2/Q3

9. How much do you agree or disagree with the following statement on a scale from 1-5 where 1 is "strongly disagree" and 5 is "strongly agree".

The services offered by <INSERT REVOLUT/N26/BUNQ/Other> is a very good substitute for the services offered by the more traditional banks

Scale: 1-5, include DK

Branch & Remote Customer Service

ASK THOSE WITH CURRENT ACCOUNT WITH TRADITIONAL BANK (CODE A-G IN Q.2)

10. How close is the nearest branch of your main current/payment account provider <INSERT MAIN BANK FROM Q.2>?
- Less than 5km
 - 5-10 km
 - 10-20 km
 - More than 20km
 - Don't know

ASK THOSE WITH CURRENT ACCOUNT IN Q2

11. What is your main form of contact with your main current/payment account provider <INSERT MAIN BANK FROM Q.2>?

SINGLE CODE, SHOWCARD

- Online (but not through mobile app)
- Through their mobile app
- Over the phone
- In writing (letters)
- In person (branch visits)
- Email
- Other, please specify: _____

ASK ALL

12. What is your preferred form of contact with your bank for each of the transactions listed below?

	Services	Options to appear for each SHOWCARD
a	Lodge/withdraw cash	1. Online (but not through mobile app)
b	Transfer money	2. Through their mobile app
c	Pay bills	3. Over the phone
d	Financial advice	4. In writing (letters)
e	Savings	5. In person (branch visits)
f	Foreign exchange	6. Email
g	Direct Debit	
h	Standing Order	
		7. Other, please specify: _____
		8. Not applicable

ASK THOSE WITH CURRENT ACCOUNT IN Q2

13. How satisfied are you with any remote dealings (by phone, online or through the mobile app) you have had with <INSERT MAIN BANK FROM Q2>, using a scale of 1 to 5 where 1 is not at all satisfied and 5 being very satisfied?

1 - Very dissatisfied			5 - Very satisfied			Don't know
1	2	3	4	5		

ASK IF DISSATISFIED (CODES 1-2)

14. You mentioned you were dissatisfied with the service you received from <INSERT MAIN BANK> when dealing with them remotely, why did you say this? **RECORD VERBATIM**

ASK ALL

15. Have you made a formal complaint to any financial service provider/bank in the past 12 months?
- a. Yes
 - b. No

ASK ALL WHO MADE COMPLAINTS (CODE A)

16. What was the primary reason for your complaint?
SINGLE CODE, SHOWCARD

- a. Issue with customer service
- b. Issue with current/savings account
- c. Issue with a mortgage product
- d. Issue with an insurance product
- e. Issue with an investment product
- f. Issue with a loan product
- g. Issue with a pension product
- h. Issue with fraud/scam
- h. Other, please specify: _____

ASK ALL WHO MADE COMPLAINTS (CODE A)

16b Did the complaint/issue lead to any of the following consequences for you?

MULTICODE, READ OUT

- I had problems paying bills
- I went into my overdraft
- I lost money
- I had to borrow money
- My credit rating was affected
- I spent significant time resolving the problem
- I incurred charges
- I suffered stress
- Other significant, negative impact, please specify: _____
- No negative impacts [SINGLE CODE]

ASK ALL WHO MADE COMPLAINTS (CODE A)

17. Through what channel did you submit your complaint?

MULTICODE, SHOWCARD

- a. Online (but not through mobile app)
- b. Through their mobile app
- c. Over the phone
- d. In writing (letters)
- e. In person (branch visits)
- f. Email
- g. Other, please specify:_____

ASK ALL WHO MADE COMPLAINTS (CODE A)

18. Did your financial service provider/bank resolve your complaint in a manner that was satisfactory to you?

DO NOT READ OUT

- a. Yes
- b. No
- c. Still waiting to hear back from them.

ASK ALL WHO WERE DISSATISFIED (CODE B)

19. Did you make a complaint to the Financial Services and Pensions Ombudsman?

- a. Yes
- b. No

ASK ALL WHO CONTACTED THE OMBUDSMAN (CODE A)

20. Did the Financial Services and Pensions Ombudsman resolve your complaint in a manner that was satisfactory to you?

- a. Yes
- b. No
- c. Still waiting to hear back from them.

ASK ALL WHO DID NOT CONTACT THE OMBUDSMAN (CODE B)

21. Why did you not make a complaint to the Financial Services and Pensions Ombudsman?

MULTICODE, DO NOT READ OUT

- a. Didn't have time to pursue a complaint
- b. Difficult to make a complaint
- c. Difficulty in gathering the required information to make a complaint
- d. Didn't know where to pursue a complaint/hadn't heard of the Ombudsman
- e. Planning to make a complaint but have not done so yet
- f. No longer interested in pursuing this complaint
- g. Other, please specify:_____

ASK ALL

25. Are you aware of the following agencies/bodies do?

READ OUT, RANDOMISE

- a) Competition and Consumer Protection Commission (CCPC)
- b) Money Advice & Budgeting Service (MABS)
- c) Insolvency Service of Ireland (ISI)
- d) Financial Services and Pension Ombudsman (FSPO)

Scale: Yes, No

ASK ALL

26. Do you know what the following agencies/bodies do?

READ OUT, RANDOMISE, ONLY SHOW CODES ANSWERED IN Q25

- a) Consumer Complaints and Consumer Protection (CCPC)
- b) Money Advice & Budgeting Service (MABS)
- c) Insolvency Service of Ireland (ISI)
- d) Financial Services and Pension Ombudsman (FSPO)

Scale: Yes, No

**ASK THOSE WITH CURRENT ACCOUNT WITH TRADITIONAL BANK
(CODE A-G IN Q.2)**

26. How satisfied are you with dealings you have had with <INSERT MAIN BANK> in a bank branch, using a scale of 1 to 5 where 1 is not at all satisfied and 5 being very satisfied?

1 = Very dissatisfied			5 – Very satisfied		Don't know
1	2	3	4	5	

ASK IF DISSATISFIED (CODES 1 & 2)

27. You mentioned you were dissatisfied with the service you received from your bank when dealing with them in branch, why did you say this? **RECORD VERBATIM**

ASK HOSE WITH CURRENT ACCOUNT WITH TRADITIONAL BANK (CODE A-G IN Q.2)

28. If you visit a branch of <INSERT MAIN BANK>, which of the following would best describe your reasons for visit? Any other reasons?

SHOWCARD, MULTICODE

- a. Lodge/withdraw cash
- b. Transfer money
- c. Pay bills
- d. Speak to someone regarding a specific product, e.g. mortgage/loan/overdraft, etc.
- e. Financial advice

- f. Savings
- g. Foreign exchange
- h. Other, please specify: _____
- i. Never visit a branch with <INSERT MAIN BANK>

ASK ALL

29. How confident would you be in **an automated service in a branch** handling all of the services below on a scale from 1-5, with 1 being "not at all confident" and 5 being "very confident"?

	Services	Scale (1-5), incl. DK SHOWCARD
a	Lodge/withdraw cash	
b	Transfer money	
c	Pay bills	
d	Financial advice	
e	Savings	
f	Foreign exchange	

ASK ALL

30. How confident would you be in **conducting the services below online** on a scale from 1-5, with 1 being "not at all confident" and 5 being "very confident"?

	Services	Scale (1-5) incl. DK SHOWCARD
a	Transfer money	
b	Pay bills	
c	Speak to someone regarding a specific product, e.g. mortgage, loan, overdraft etc.	
d	Financial advice	
e	Savings	

ASK THOSE WITH CURRENT ACCOUNT IN Q2

31. How often do you use online banking from <INSERT MAIN BANK>, whether conducted on your computer or via your phone?
- a. At least once a week
 - b. Once every 2 to 3 weeks
 - c. Once a month
 - d. Once every 2-3 months
 - e. Less often than once every 3 months
 - f. Never/I do not use online banking

ASK THOSE WITH CURRENT ACCOUNT

32. From your experience, how easy is it to get in contact with a person from <INSERT MAIN BANK> when calling by phone?
- a. Very easy
 - b. Relatively easy
 - c. Neither easy nor difficult
 - d. Relatively difficult
 - e. Very difficult
 - f. Don't know

**ASK THOSE WITH CURRENT ACCOUNT WITH TRADITIONAL BANK
(CODE A-G IN Q.2)**

33. From your experience, how easy is it to get in contact with a person from <INSERT MAIN BANK> when you call in at the branch?
- a. Very easy
 - b. Relatively easy
 - c. Neither easy nor difficult
 - d. Relatively difficult
 - e. Very difficult
 - f. Don't know

**ASK THOSE WITH CURRENT ACCOUNT WITH TRADITIONAL BANK
(CODE A-G IN Q.2)**

- 33.b. From your experience, how easy is it to get assistance when lodging or withdrawing cash from <INSERT MAIN BANK> when you call in at the branch?
- a. Very easy
 - b. Relatively easy
 - c. Neither easy nor difficult
 - d. Relatively difficult
 - e. Very difficult
 - f. Don't know

ASK THOSE WITH CURRENT ACCOUNT

34. Overall, how would you rate your level of satisfaction with the services <INSERT MAIN BANK> provides?

SHOWCARD

- a. Very satisfied
- b. Relatively satisfied
- c. Neither satisfied nor dissatisfied
- d. Relatively dissatisfied
- e. Very dissatisfied
- f. Don't know

Switching Behaviour & Experience

38. Have you ever considered switching provider for any of the following products?

MULTICODE, READ OUT, INCLUDE ANSWERS SELECTED IN Q.2/Q.4

- a. Current/payment account
- b. Mortgage account
- c. Savings/deposit account
- d. Credit card
- e. Other personal loans
- f. No, have not considered switching for any of these

39. And have you actually switched provider for any of these products in the past 5 years?

MULTICODE, READ OUT, INCLUDE ANSWERS SELECTED IN Q.2/Q.4

- a. Current/payment account
- b. Mortgage account
- c. Savings/deposit account
- d. Credit card
- e. Other personal loans
- f. No, have not switched provider for any of these

ASK ALL WHO HAVE CONSIDERED SWITCHING AT LEAST ONE PRODUCT IN Q39 OR HAVE SWITCHED AT LEAST ONE PRODUCT IN Q39

40. When switching or considering switching, did you use any comparison tools?

- a. Yes
- b. No

ASK ALL WHO USED COMPARISON TOOLS

41. Which comparison tools/websites did you use? Please mention all tools/website you used?

DO NOT READ OUT, MULTICODE

Financial providers'/banks' own websites
 CCPC.ie (Competition and Consumer Protection Commission)
 Bonkers.ie
 Switcher.ie
 Other, please specify: _____
 Do not recall

42. You have said that you switched provider for <INSERT PRODUCT FROM Q.39> in the past 5 years. How easy or difficult did you find the switching process, on a scale from 1-5 where 1 is "very difficult" and 5 is "very easy"?

SHOWCARD

ASK FOR EACH PRODUCT ANSWERED IN Q.39

Scale: 1-5, include DK

FOR EACH PRODUCT SWITCHED AT Q.39

43. How would you rate your level of satisfaction with the switching process, when switching <INSERT PRODUCT> in the past 5 years?

SHOWCARD

- a. Very satisfied
- b. Relatively satisfied
- c. Neither satisfied nor dissatisfied
- d. Relatively dissatisfied
- e. Very dissatisfied
- f. Don't know

FOR EACH PRODUCT CONSIDERED AT Q.38 BUT DIDN'T SWITCH AT Q.39, ASK Q.44

44. You said that you have considered switching provider for <INSERT PRODUCT> but that you have not switched provider in the past 5 years. What is the main reason for not having switched provider for <INSERT PRODUCT> in the past 5 years?

MULTICODE

- a. Difficult to change provider
- b. Didn't have time to switch provider
- c. Difficulty in gathering the required information on switching
- d. Too expensive to switch
- e. Lack of alternative providers/don't know where to switch to
- f. No longer interested in switching
- g. Planning to switch but have not had time to do so yet
- h. Other, please specify:_____

FOR EACH PRODUCT SWITCHED AT Q.39

45. What was the reason for switching for provider for <INSERT PRODUCT> in the past 5 years? **MULTICODE,**

READ OUT SHOWCARD

- a. Dissatisfied with the service from previous provider
- b. Bank exited the market
- c. No bank branches available nearby
- d. Functionality of banking applications/mobile app
- e. Lower fees/higher interest rate (current/saving accounts only)
- f. Switched mortgage (current/saving accounts only)
- g. Lower interest rate (mortgage/credit cards/loans only)
- h. Cash back offer (mortgage/credit cards/loans only)
- i. The bank didn't offer a product you required
- j. Other, please specify:_____

ASK ALL

46. How would you rate the level of choice in the market for the following products, using a scale from 1 to 5, where 1 means there is very little choice and 5 means there is a lot of choice.

SHOWCARD

	Product	1-5, incl. DK
a	Current account	
b	Mortgage account	
c	Savings account	
d	Credit card	
e	Other personal loans	

Cash Access

ASK ALL

47. What is your preferred method of payment in a physical location, i.e. in a store? Is it... **SINGLE CODE, READOUT**

- a. Debit card (pin or contactless)
- b. Credit card (pin or contactless)
- c. Contactless by a smartphone
- d. Contactless by smart watch/fitness band
- e. Cash

48. How do you generally access cash for your day-to-day transactions, e.g. grocery shopping, clothes, restaurants, taxi fares, etc.

MULTICODE, SHOWCARD

- a. ATMs
- b. Withdrawal from counter at a bank branch
- c. Withdrawal from counter at Post Office
- d. Cashback from a retailer
- e. Paid in cash by your employer/government transfer
- f. Other, please specify: _____
- g. I never use cash

ASK ALL WHO USE CASH, I.E NOT CODE G IN Q.48

49. Think of all the spending you do in physical locations in a typical week, what proportion of your spending is done in cash?

____% (0-100)

CLASSIFICATION QUESTIONS

Finally, a few classification questions...

C.1 Do you have any dependent children living at home?

- a. Yes
- b. No

If YES

C.2 How old are your dependent children? **MULTICODE**

- a. 0-4
- b. 5-12
- c. 13-17
- d. 18 years or older

C.3 What is your marital status?

- a. Single
- b. Married
- c. Co-habiting
- d. Widowed
- e. Separated/divorced
- f. Refused

C.4 What is your current level of education?

- a. No education/only basic education
- b. Primary School Level
- c. Lower Secondary (Junior Certificate)
- d. Higher Secondary (Leaving Certificate)
- e. Post Leaving Certificate (e.g. VEC)
- f. Third Level Non-Degree (e.g. Diploma)
- g. Third Level Degree
- h. Third Level Postgraduate Degree (e.g. Master, PhD)

C.5 Which of the following best describes your current working status?

- a. Working full time (30+ hrs per week)
- b. Working Part time (~29 hrs per week)
- c. Self-employed (including farmers)
- d. Unemployed
- e. Home duties
- f. Retired

- g. Student, not employed
- h. Student, working part time
- i. Sick/disabled

C.6 Which of the following best describes how you occupy the property you currently live in?

- a. I own it outright (no mortgage)
- b. I own it with a mortgage
- c. I rent it in the private market.
- d. I rent it from an Approved Housing Body/Local Authority
- e. I live with my parents
- f. Other, please specify: _____

C.7 Which of these best describes the general area where you live?

- a. A city
- b. A large town
- c. A small town
- d. Rural area

C.8 Which of the following letters best matches your Gross household income per year?

PLEASE CALL BACK A LETTER

SHOW INCOME SHOWCARD

- Q. €25,000 or less
- S. €25,001 - €50,000
- R. €50,001 - €100,000
- T. €100,001 - €150,000
- P. Over €150,001
- Don't know (DO NOT READ OUT)
- Refused (DO NOT READ OUT)

THANK YOU

Appendix 2 – Social Class Definition

The definitions for Social Grades of A, B, C1, C2, DE, F50+, and F50 are as per the Association of Irish Market Research Organisations (AIMRO) social class grading guidelines:

- A - Professional, Senior Management
- B - Newly qualified professional, Middle Management
- C1 - Junior Managers, Clerical
- C2 - Skilled Workers
- D - Semi or unskilled workers
- E - State Benefit, Social Welfare only
- F - Farming, depending on farm size in acres

The classification is based on chief income earner of the household.