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Consumers expect the digital euro to be safe and reliable, easy to use, and free

Consumers expect the forthcoming digital euro to be secure and reliable, easy to use, and free according to a [new survey](#) BEUC published today.

These are the results of a [consumer survey](#) on digital payments carried out among more than 10,000 consumers from 10 eurozone countries.¹

The survey reveals that if a new digital payment method was introduced (such as the digital euro), the top three characteristics should be:

1. **Secure and reliable** according to 55% of respondents. In the last five years, 22% of adults and 18% of teens reported being victims of fraud or a security breach related to a digital payment. An overwhelming majority of consumers (86% of adults and 82% of teens) say they are at least somewhat concerned about not being able to get their money back in case of fraud or scams.
2. **Easy to use**, according to 53% of respondents. That can be explained by a majority (55%) of those already using digital payment methods reporting difficulties, ranging from technical errors to security concerns or lack of skills.
3. **Either free or available for very low fees** for 49% of consumers. Almost all respondents (87%) said paying digitally should be free for consumers and 88% believe that every bank account should offer a payment card free of charge.

Other features mentioned by consumers include refunds in case of fraud, privacy and universal acceptance.

¹ Austria, Belgium, France, Germany, Greece, Italy, the Netherlands, Portugal, Slovenia and Spain.

Support for keeping wide acceptance of cash also remains very strong (85%) across generations, and 46% of teens and 52% of adults fear losing the option to choose between payment methods in the future.

BEUC Director General Agustín Reyna commented: “The results of this survey illustrate that consumers expect the digital euro to be, above all: secure, easy to use, and free. A digital euro will be attractive to consumers if it is easy to use, including for those currently struggling with digital payments, if it provides a strong protection against fraud including good refund rights, and if basic services such as a payment card is offered for free.

“The survey clearly shows that consumers highly value cash as a payment method which should be offered as an alternative to digital payments, as well as in future. Our survey shows that young consumers are among the strongest supporters of cash.”

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Factsheet on [fraud](#)

Key points for consumers on [cash](#)

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This [survey](#) is a joint effort from BEUC (The European Consumer Organisation), Euroconsumers, ICRT (International Consumer Research & Testing), and 13 consumer organisations: Altroconsumo (IT), Arbeiterkammer (AT), ASUFIN (ES), CECU (ES), Consumentenbond (NL), DECO PROteste (PT), EKPIZO (GR), KEPKA (GR), OCU (ES), Testachats (BE), UFC – Que Choisir (FR), vzbv (DE), and ZPS (SI). The fieldwork was carried out in parallel in the 10 countries between 20 May-6 June 2025. The data, which was collected via an online questionnaire, was analysed by Euroconsumers. In every country, around 1,000 responses were collected, with a total of 10,227 valid responses (8,688 adults and 1,539 teens) addressing a sample of the population aged 14–74.