

So many ways to bank and pay

Whether in person or transacting online, cards and cash now share the limelight with many other convenient methods of banking, shopping and paying - as revealed by the ING International Survey Mobile Banking 2018, which asked nearly 15,000 people in Europe, the USA and Australia about their preferences.

61%

of smartphone owners bank with it

61% of European smartphone owners use the device to bank; up from 48% in 2017.

42% of online shopping in Europe is paid for with a card; PayPal accounts for another 32% of transactions.

42%

of e-tail payments are by card

60%

of in-person payments are by card

60% of payments in a shop are by card; just 32% are made with cash in Europe.

58% in Europe so far have stuck with their main bank; 42% have explored third-party services such as fund transfers or peer-to-peer payments.

42%

have gone beyond their bank

