

POLAND'S PAYMENTS MARKET IS DYNAMIC, DIGITAL AND COMPETITIVE ACCORDING TO CONSUMERS AND MERCHANTS

Latest Payments Europe research on the Polish payments landscape reveals an evolving and increasingly digitalised market and provides insights into consumer and merchant preferences and priorities.

Warsaw, April 25, 2025 – Today, Payments Europe published new research on the Polish payments landscape. Based on a survey of consumers and merchants in both physical and online retail, the study reveals a market in transformation: increasingly competitive, digitalised, and shaped by evolving merchant and consumer preferences.

According to the survey's results, more consumers have relied on card payments than cash in the last 12 months, and 77% consider their payments market to be leading or on par in innovation compared to other European payments markets. This trend is even more marked among younger generations, attracted by the growing choice of digital payment methods. In line with the European average, 83% of Polish consumers consider card payments as secure and feel comfortable using cards. **75% of consumers trust their cards more than any other payment method**, and for the majority of Polish consumers, safety and security are key factors when choosing a payment provider.

Over a third (37%) of Polish consumers consider card payments to be the best method for in-store purchases. Polish consumers appreciate the convenience (48%), speed (39%), and availability (38%) that cards offer when making purchases in stores. 78% of them also agree that card payments offer greater value compared to other options.

Regarding the criteria that consumers and merchants have in mind when choosing between different payment methods, safety and security are their main priorities. When asked to compare different payment options, cards are ranked highest because they are considered to meet those needs best.

Looking at the merchants' perspective, it is important to highlight that 69% of Polish merchants think that electronic payments are critical to their organisation (13% higher than the EU average), and 83% of them prefer to accept electronic payments over cash, the highest response rate in Europe.

85% of Polish merchants agree that the benefits brought about by card payments outweigh their costs. Amongst those benefits, 75% of Polish merchants consider cards to have extremely good anti-fraud measures. 71% of Polish merchants think that the cost of handling cash, and its associated risks, works out to be pricier than the cards. This is higher than the EU average.

What merchants are telling us:



83% are satisfied with the payment solutions available



85% agree that the benefits of cards outweigh the costs



49% prefer accepting digital payments over cash



87% are currently accepting instant payments, more than on average in Europe (60%). This is expected to become the case for buy now, pay later (BNPL) as well in the next 12 months

What consumers are telling us:



77% believe that the Polish payments market is **innovative** and that their **payment needs are met**



78% believe that **cards provide more value** than other payment methods



75% **trust cards more** than other payment methods



97% believe that **mobile payments are advantageous** thanks to their **ease of use and security**

Robrecht Vandormael, Secretary General of Payments Europe, said: “Poland leads Europe in digital payments, with 83% of merchants now preferring electronic transactions over cash, making the Polish payments market the most digitally advanced in Europe. This shift is driven by what matters most to merchants: consumer preferences, safety, and reach. In fact, 85% of Polish merchants believe that the benefits of card payments outweigh the associated costs. Consumers echo this sentiment — 75% trust their cards more than any other payment method, with safety and security remaining the top priorities when selecting a payment provider.”

-- ENDS --

This study is part of Payments Europe’s research series: “Safety, Convenience and Choice: The True Value of Cards.” [Click here for more information.](#)

Methodology

This study is based on a survey commissioned by Payments Europe and conducted in 2024.

The survey was completed by 13,000 consumers living in Poland (1,000), Greece (1,000), Austria (1,000), Czech Republic (1,000), Denmark (1,000), Finland (1,000), France (1,000), Germany (1,000), Hungary (1,000), Ireland (1,000), Latvia (1,000), Lithuania (1,000), and Sweden (1,000). Respondents were weighted on region, gender, and age to ensure representation.

The survey was completed by 2,250 merchants working in physical and online retail in Greece (250), Austria (250), Czech Republic (250), Denmark (250), Finland (250), Hungary (250), Ireland (250), Latvia (250), and Lithuania (250). In 2023, the survey was completed by 1,560 retailers operating in France (264), Germany (252), Italy (263), Spain (271), Sweden (242) and Poland (268).

The report is available online: <https://www.paymentseurope.eu/truevalue>

About Payments Europe

Payments Europe is the voice of the card-based payment industry in Europe. Payments Europe’s membership consists of financial institutions and payment networks; large and small players; European and global companies; all of which are committed to speak about the value of digital payments and the policy making that is shaping our industry. We support a vibrant, innovative, and competitive European payments market, that is based on a balanced regulatory framework and that puts consumers and consumer protection at the heart of everything.

Visit us at www.paymentseurope.eu

Contact Payments Europe: secretariat@paymentseurope.eu

