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## Results of the Payment Methods Survey of Private Individuals 2024

In autumn 2024, the Swiss National Bank conducted its fourth payment methods survey of private individuals in Switzerland. Prior to this, the methodology of the representative survey was revised with the aim of simplifying participation and making it possible to conduct the survey once a year. Around 2,000 individuals resident in Switzerland answered questions in telephone interviews or filled in online questionnaires about their payment behaviour. Additionally, they recorded their everyday payments in a payment diary for a period of one week. The key findings of the survey include the following:

- For payments at a physical point of sale (POS), the shift from cash to cashless payment methods is continuing. Debit card is now the most frequently used payment method. Mobile payment apps in particular are still growing in popularity and are now used for almost one in five payments at physical POS.
- Despite this development, 95% of the population want cash to continue to be available as a payment method. Only a very small proportion are in favour of abolishing cash.

The report with selected results as well as further charts and information on the survey are available online at [www.snb.ch](http://www.snb.ch).

