

Dirty Cash Research Findings Europe



Do Europeans Believe Cash is a Dirty Habit?

Using cash is an age-old habit in today's society, and one we give little thought to both from utilitarian and hygienic point of view. Or so we thought. As it turns out, many Europeans are coming to believe that handing cash, bank notes or coins is actually a dirty practice. In a 12-country study commissioned by MasterCard, it turns out that nearly two-thirds (64%) of Europeans believe that cash is dirty. Relative to their European neighbors, Turks and Hungarians are most likely to agree with this sentiment, while Poles and Germans are least likely to believe cash is unhygienic.

However, while our beliefs and perceptions of cash from a hygiene perspective have evolved, our actions still lag behind. Across all markets surveyed, there is a sizable say-do gap when it comes to believing cash is a dirty and doing something about it. This is more prevalent in Hungary, where there is a 58 point gap between people believing cash is dirty and people who wash their hands after handling it (just 26% always wash their hands after handling cash). This hygienic paralysis could be a symptom of out sight, out of mind. Just one-in-five (21%) of Europeans say they are bothered by the idea of dozens of strangers handling their cash before they do. When asked why they weren't concerned, Europeans say it's because it's something out of their control or that they don't pay it any attention.

In spite of these current feelings towards handling cash and washing up afterward, there is a sense among Europeans that more can and should be done. The vast majority said they're willing to make a least a small change in their everyday lives to be more hygienic. Furthermore, two-thirds say they prefer to use card or contactless payments in place of cash.

Background:

MasterCard commissioned a 12 market survey to understand their perceptions of handling cash or bank notes and the potential hygiene concerns associated.

Methodology:

This report presents the findings of an online survey conducted among 12 markets in Europe. Interviewing for these surveys ranged between March 25th – April 8th, 2014. The margin of error for this study is +/- .94%. The survey was administered by Toluna, a global research and survey company.

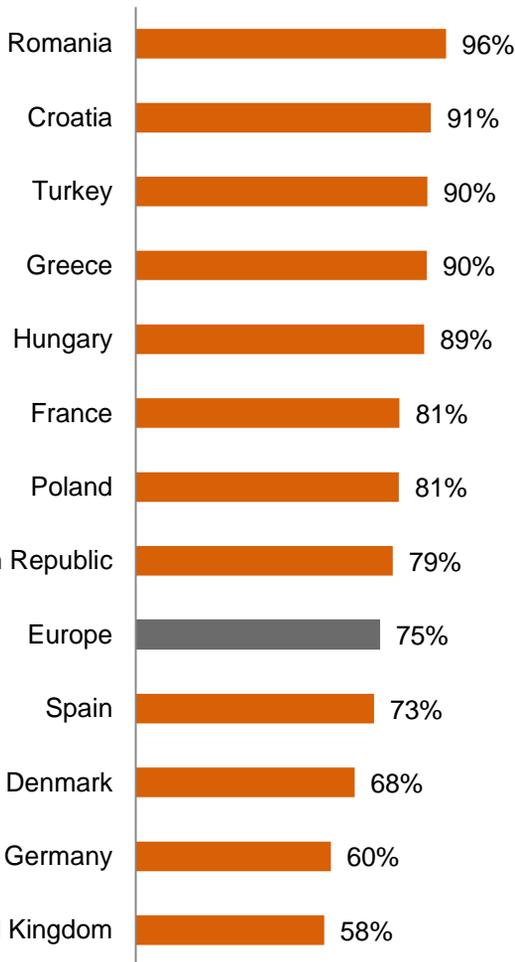
- UK (*n*=1059)
- Germany (*n*=1042)
- France (*n*=1055)
- Spain (*n*=1015)
- Denmark (*n*=1044)
- Poland (*n*=1055)
- Turkey (*n*=1010)
- Greece (*n*=500)
- Hungary (*n*=532)
- Romania (*n*=510)
- Czech Republic (*n*=551)
- Croatia (*n*=550)

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- Three-fourths (**75%**) of Europe believes that people should be somewhat or very careful when handling cash. Romania, Croatia and Turkey express the greatest concern while Denmark, Germany and the UK are least concerned about dealing with cash.
- Hungary (**-58%**) and France (**-55%**) have the highest 'Say-Do' gap indicating the difference between their belief that cash is dirty and their likelihood to wash their hands after dealing with it.

Dirty Cash Concern



Dirty Cash Say-Do Gap

Country	Believe Cash is Dirty	Always wash their hands	Say-Do Gap
Hungary	84%	26%	-58%
France	74%	19%	-55%
Spain	69%	17%	-52%
Denmark	61%	11%	-50%
Turkey	86%	40%	-46%
United Kingdom	57%	11%	-46%
Greece	69%	29%	-40%
Romania	74%	35%	-39%
Czech Republic	54%	19%	-36%
Germany	45%	14%	-31%
Croatia	68%	37%	-31%
Poland	51%	22%	-29%

Q1) Which of the following items do you consider to be unhygienic / dirty? (base size varies)

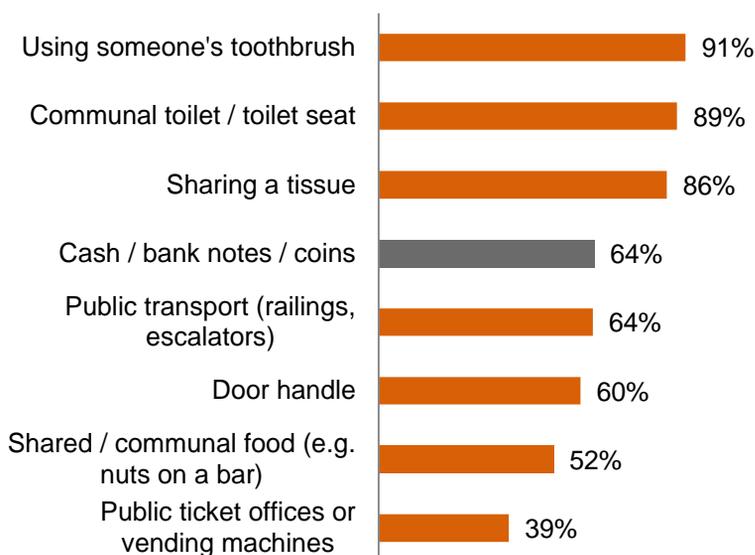
Q4) How often do you wash your hands after handling cash, bank notes, or coins? (base size varies)

Q10) Knowing cash is dirty, how considerate / precautionary should people be when using it? (base size varies)

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- Nearly two-thirds (**64%**) of Europeans consider cash, bank notes, or coins to be unhygienic or dirty. However, Only **5%** of Europeans are most shocked by the idea of handling cash, bank notes, or coins without washing their hands afterward.

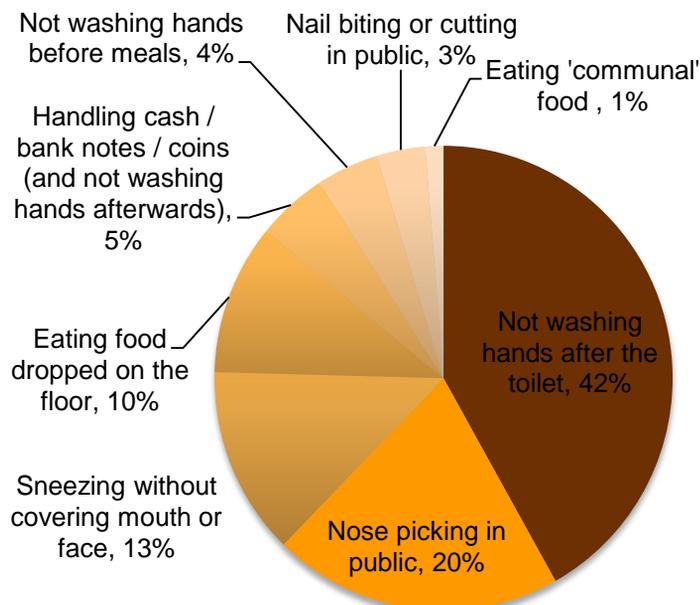
Which of the following items do you consider to be unhygienic or dirty?



Notable Finding

Turkey (**86%**) is more likely than any other market to believe that cash, bank notes, or coins are unhygienic while Germany (**45%**) is least likely to do so.

Which of these habits shock you the most? (1st choice)

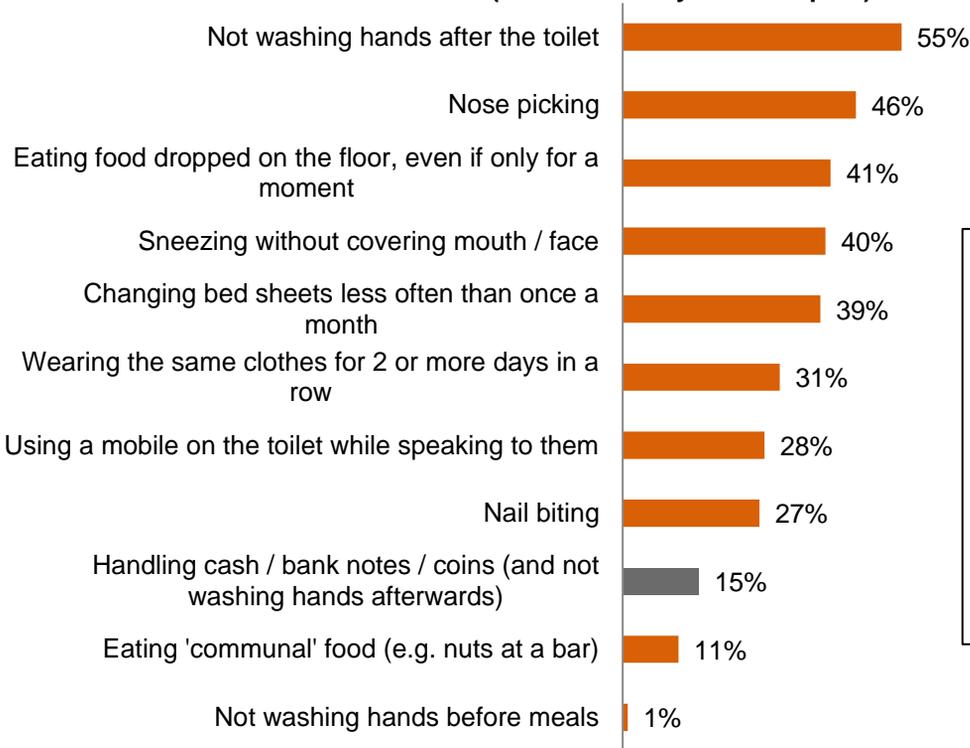


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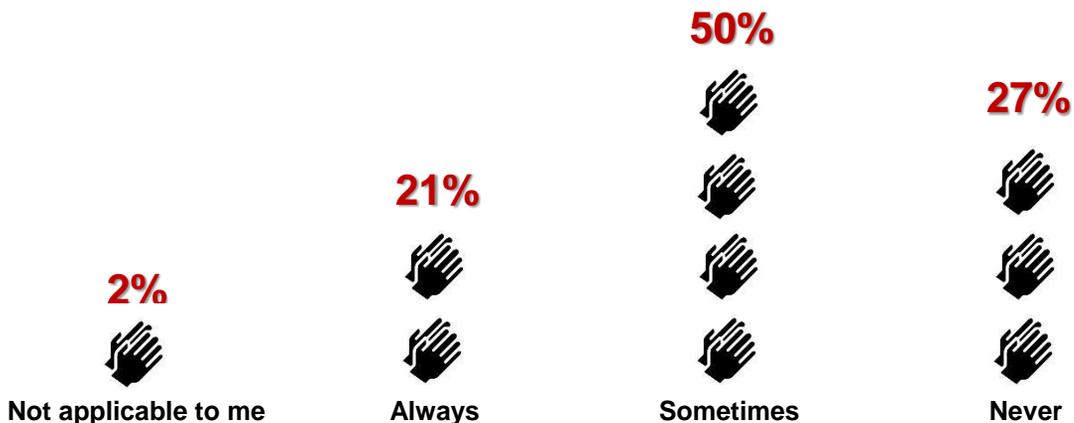
- Just **15%** believe their friends would be surprised to learn that they have handled cash or bank notes without washing their hands afterwards.
- Seven in 10 (**71%**) Europeans at least sometimes wash their hands after handling cash, bank notes, or coins.

Which of the following would your friends be surprised to learn that you've done (either currently or in the past)?



Notable Finding
European Boomers (**19%**) are slightly more likely to believe their friends would be surprised than their younger counterparts, Gen X (**14%**) and Millennials (**13%**).

How often do you wash your hands after handling cash, bank notes, or coins?



Dirty Cash Research Findings

Europe



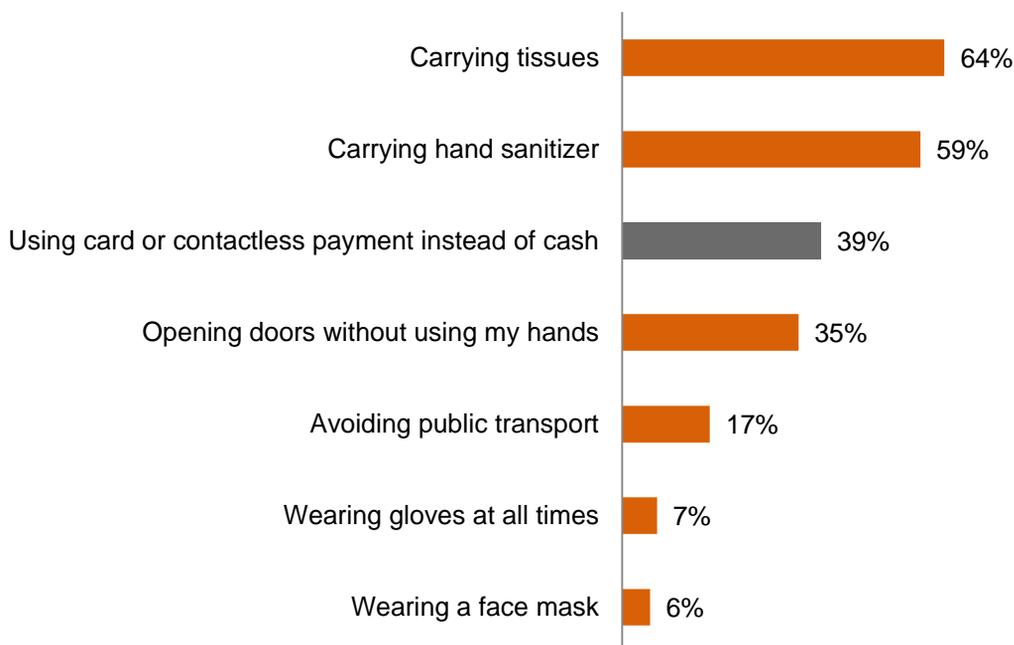
- Nearly four in 10 (**37%**) Europeans are very willing to make a small change in order to be more hygienic.
 - Although they are less likely to be concerned, Millennials are more agreeable to make a change in order to be more hygienic as **41%** would be very willing compared with **37%** of Gen X and **34%** of Boomers.



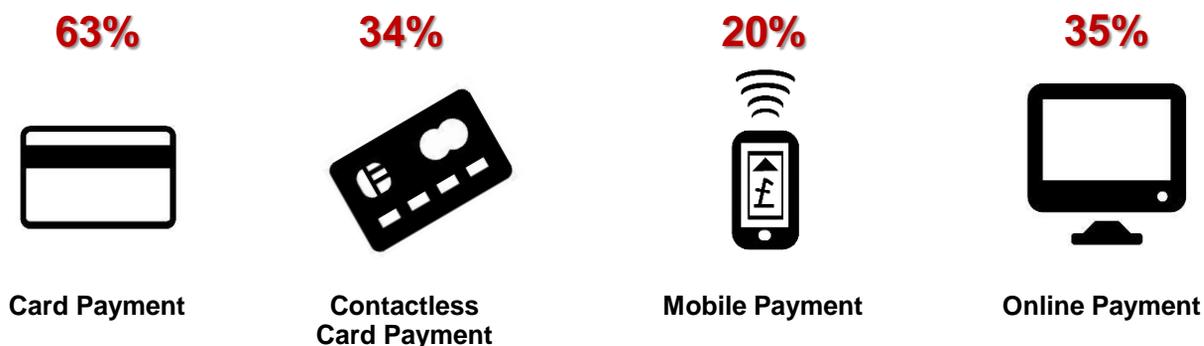
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- Europeans are open to the idea of using a card or contactless payment instead of cash as four in 10 (**39%**) are willing to do so to be more hygienic.
- In fact, the majority of Europeans prefer to use a card or contactless payment over cash (**66%** compared with **34%**).

Which, if any, would you be willing to change to be more hygienic? (among those who would be willing to make a small change to be more hygienic)



What kind of payment would you like to use to replace cash?

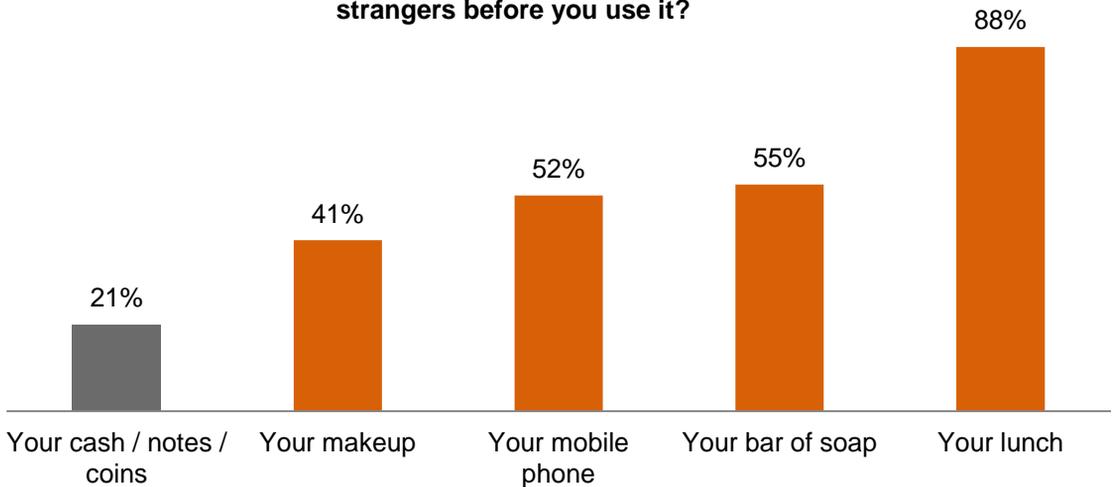


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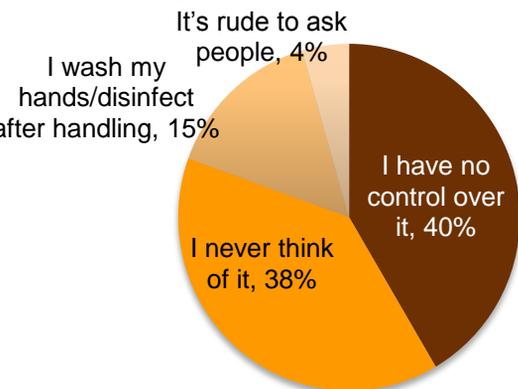


- Two in 10 Europeans (**21%**) say they would not want their cash handled or used by dozens of strangers before using it.
 - This may be a result of not knowing how to avoid the situation as the most common reason for those who are not concerned, say it is because they have no control over it (**40%**).

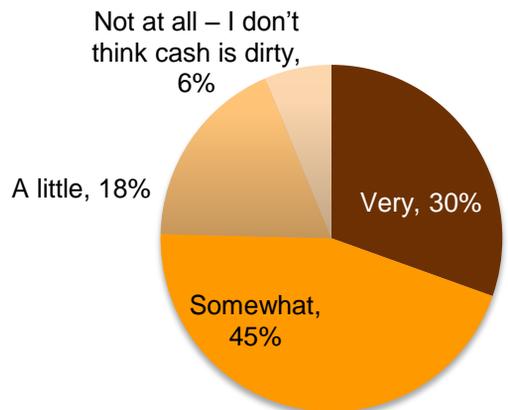
Which of the following would you not want to be handled or used by dozens of strangers before you use it?



Why wouldn't you be concerned about your hygiene when handling your cash / notes / coins after they've been handled by others?



Knowing cash is dirty, how considerate or precautionary should people be when using it?



Notable Finding

The reason for not being concerned varies dramatically by market. Six in 10 (62%) of Croatians feel they have no control over it, while only 1% of Czechs believe this to be true.