



Point of sale payments in 2025

DeNederlandscheBank

EUROSYSTEM



**Betaalvereniging
Nederland**

Contents

This fact sheet presents the results of the study into the use of cash and electronic payments at points of sale in the Netherlands in 2025. This study was conducted by the Dutch Payments Association and De Nederlandsche Bank (DNB) among 23,769 respondents.

Choice of payment method at points of sale

Use of payment methods by demographics

Relative use of payment methods

Payment preferences

Use of payment methods by amount

Person-to-person payments

Use of payment methods by place of purchase

Survey characteristics

Choice of payment method at points of sale

In 2025, Dutch consumers completed 7.1 billion point-of-sale (POS) payments (see Figure 1a), with a total value of €185 billion (see Figure 1b). The number of POS payments in 2024 was slightly higher at 7.2 billion, while the total value was lower at €179 billion.

The number of cash payments was down somewhat from 1.4 billion payments in 2024 to 1.2 billion in 2025. The number of payments made using a debit card, mobile phone or smartwatch remained roughly the same at 5.8 billion. Credit cards play only a minor role in POS payments in the Netherlands, with just 30 million transactions in both 2024 and 2025.

The increase in the total value of POS payments is attributable to the higher value of debit card payments. In 2025, the total value of debit card payments at points of sale stood at €154 billion, compared to €147 billion in 2024, an increase of 5%. Cash payments declined not only in number but also in value: €28 billion was paid in cash in 2025, compared with €30 billion in 2024. As in previous years, credit cards were used for POS payments worth a total of €2 billion.

Figure 1a Total number of payments

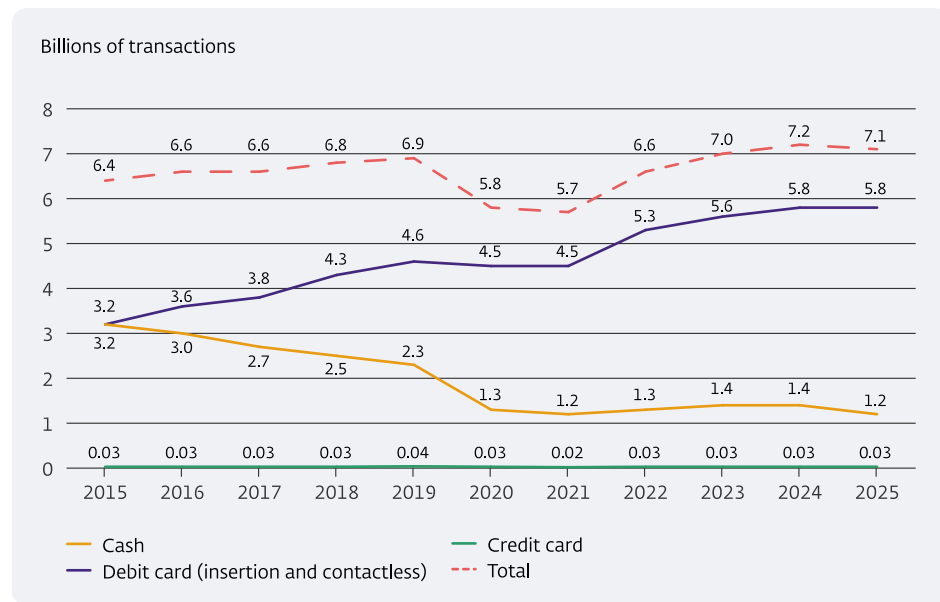
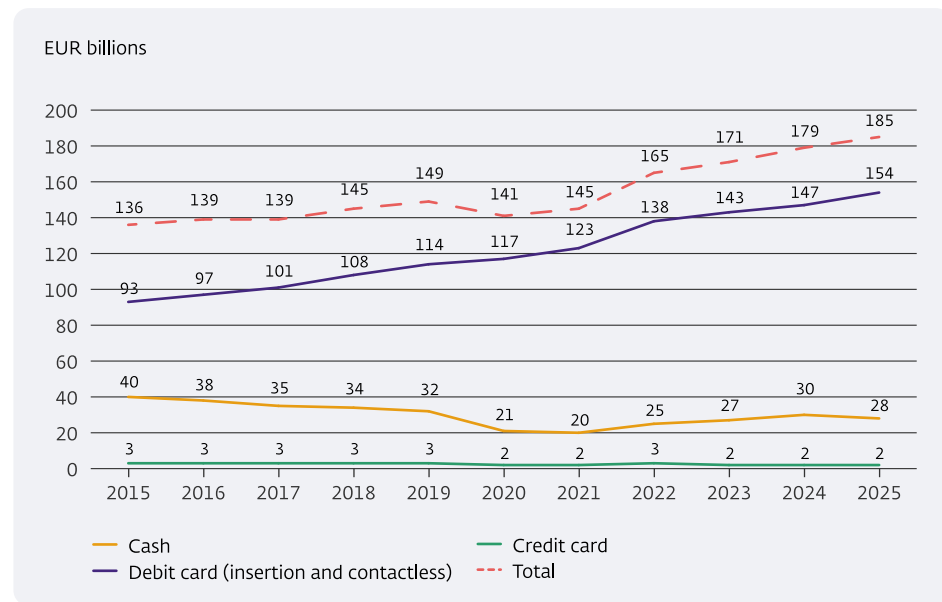


Figure 1b Total value of payments



Relative use of payment methods

In 2025, 17% of all POS transaction were paid in cash and 83% by card (debit or credit card) (see Figure 2a). This is a slight decline in the share of transactions paid in cash, following a period during which this share had remained stable at around 20%. Contactless payments continue to gain ground. In 2025, the vast majority of payments (78%) were contactless: 40% by contactless card and 39% by mobile phone or smartwatch. The share of contactless payment by smartphone or smartwatch grew again in 2025. The traditional method of inserting a debit card into the POS terminal and entering the PIN dropped 2 percentage points compared to 2024 to 4%. The proportion of POS purchases by credit card came to 0.4%.

A similar picture emerges for the total value of payments at points of sale (see Figure 2b). The most striking exception is that, following a slight increase in 2024, the share of cash payments returned in 2025 to the level seen in previous years.

Figure 2a Share of total number of payments

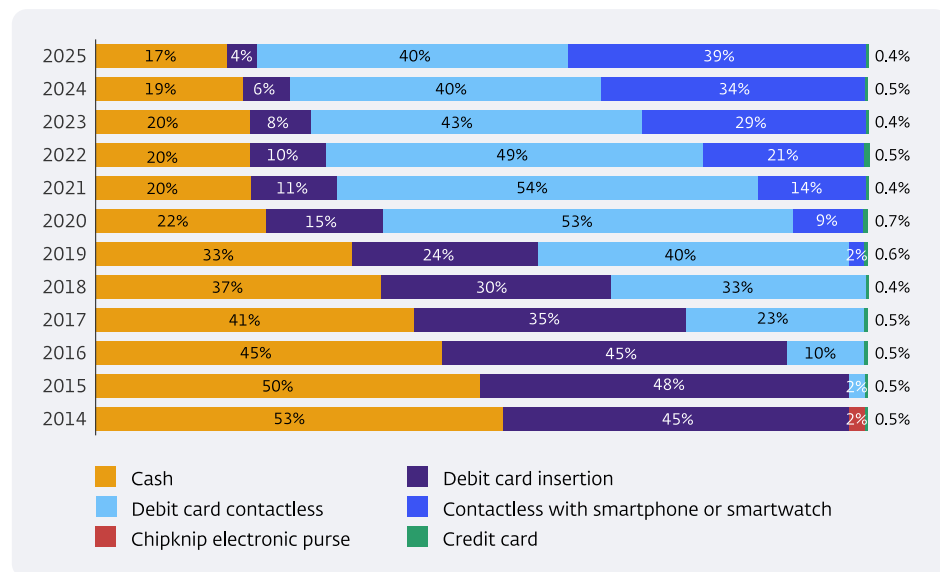
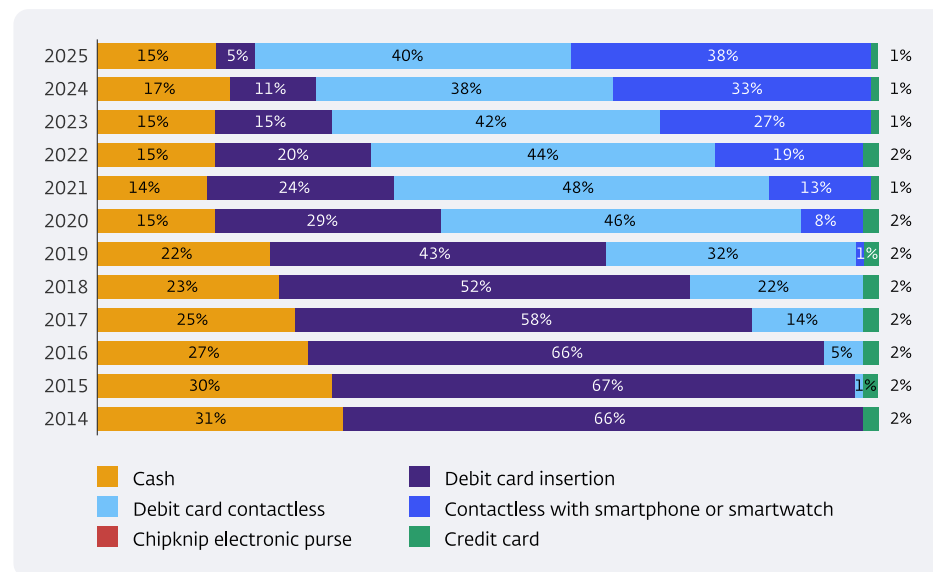


Figure 2b Share of total value of payments

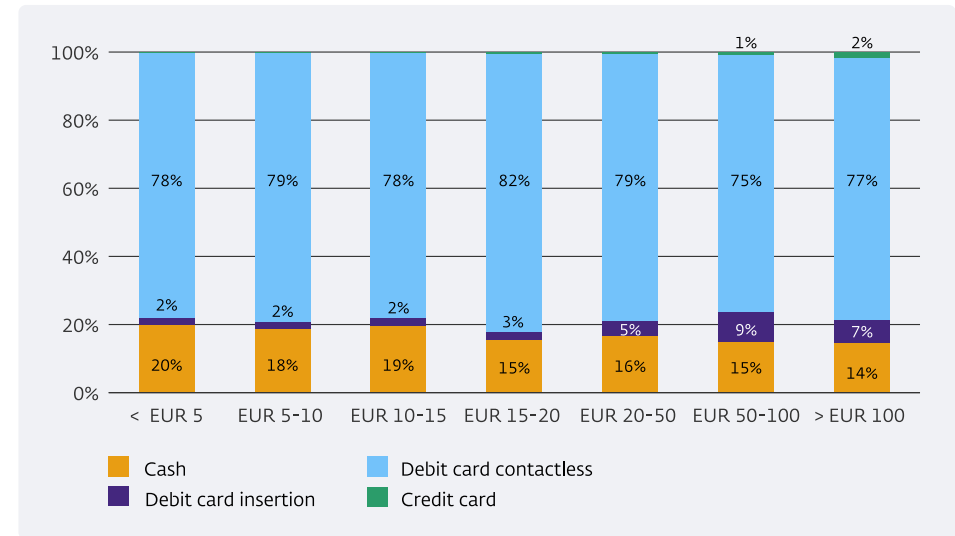


Use of payment methods by amount

As in previous years, smaller amounts (up to €15) are paid in cash more often than larger amounts (see Figure 3). The gap has narrowed in recent years, particularly due to the increase in the share of debit card payments (+3 percentage points) in 2025, specifically for amounts up to €10.

For larger amounts, people still tend to pay relatively often by inserting their debit card, although the proportion of such transactions fell further in 2025. For example, in 2025, the debit card insertion method was used for 9% of purchases between €50 and €100, compared to 14% in 2024. For amounts exceeding €100, the share of debit card insertions fell from 11% in 2024 to 7% in 2025. Consumers mainly use credit cards when making larger POS purchases. This share has remained stable for years.

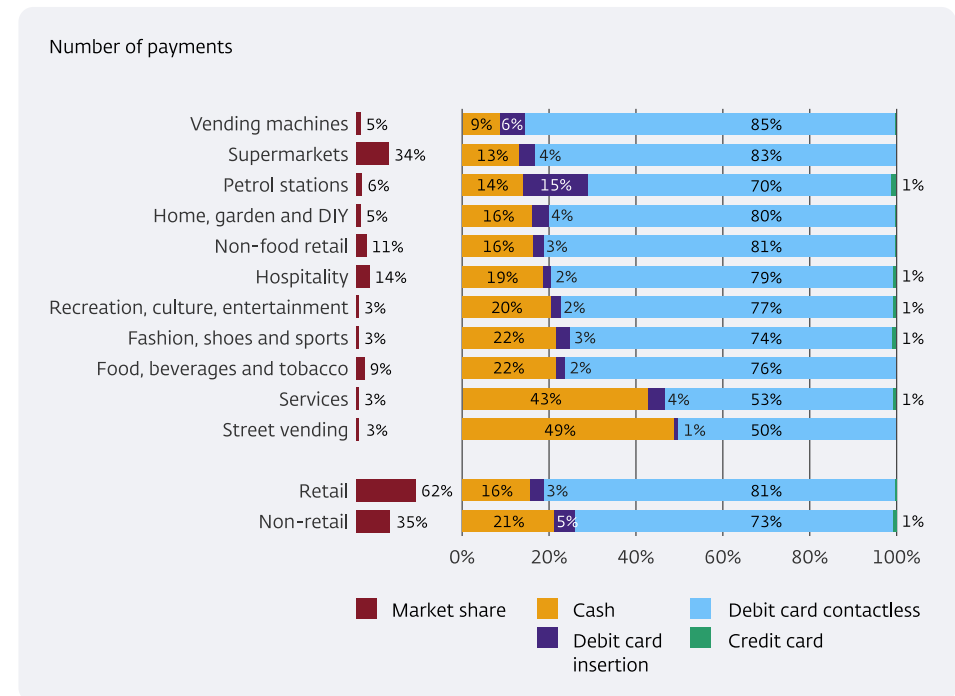
Figure 3 Share of payment methods by amount



Use of payment methods by place of purchase

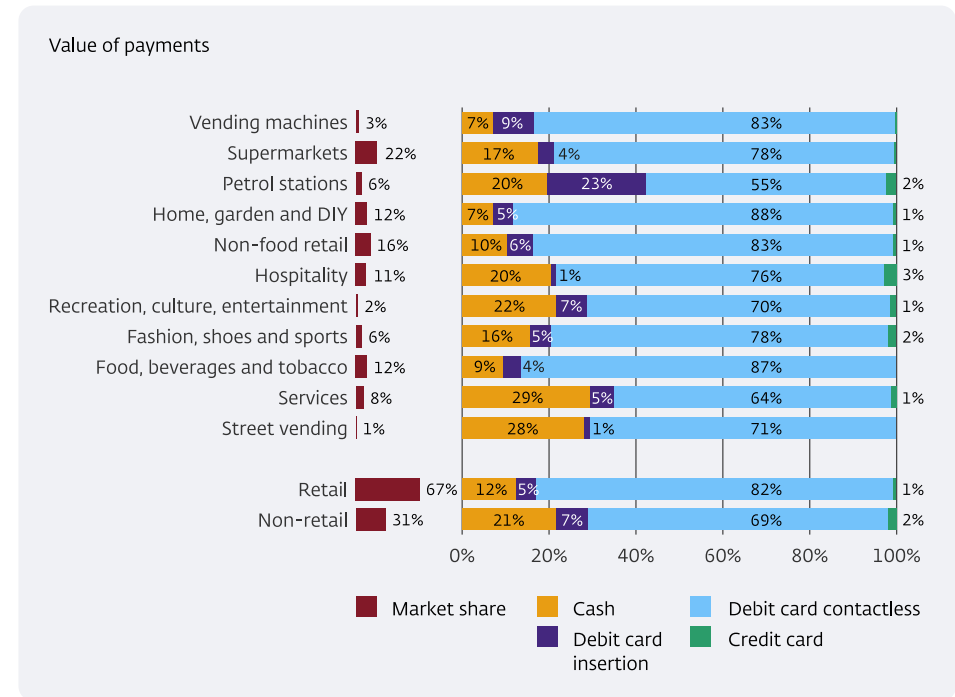
At all points of sale, a minority of purchases were paid for in cash in 2025 (see Figure 4a). Cash was used most frequently as a method of payment in street vending: 49% of purchases were paid for in cash. Half of purchases were made using a contactless payment method and 1% by inserting a debit card. Cash payments were also relatively common in the services sector (43%) in 2025. The share of cash payments is lowest at vending machines (9%), in supermarkets (13%) and at petrol stations (14%). Payments at vending machines and supermarkets were mainly contactless: 85% and 83% of purchases respectively. At petrol stations, this figure stands at 70%. Compared with other retail outlets, payment by debit card insertion is relatively common at petrol stations (15% of transactions). Possible explanations for this include habit and the location of the contactless card reader. For a long time, unstaffed petrol stations only accepted traditional card payments (i.e. insertion method), and in some cases the contactless reader was added later in a less convenient location.

Figure 4a Share of payment methods by place of purchase



Looking at the value of payments, the largest share (88%) was paid in home, garden and DIY shops by contactless methods in 2025 (see Figure 4b). 7% of the total value was paid in cash, 5% by traditional debit card insertion and around 1% by credit card. At vending machines, 7% of the total spend was paid in cash. This means that, by 2025, this type of retail outlet and shops selling home, garden and DIY products had the lowest share of cash transactions, measured by value. In food, beverage and tobacco shops and in the non-food retail sector, a large share of spending was also paid for by contactless methods, at 87% and 83% respectively. The share of cash payments was highest in the services sector (29%) and in street vending (28%).

Figure 4b Share of payment methods by place of purchase

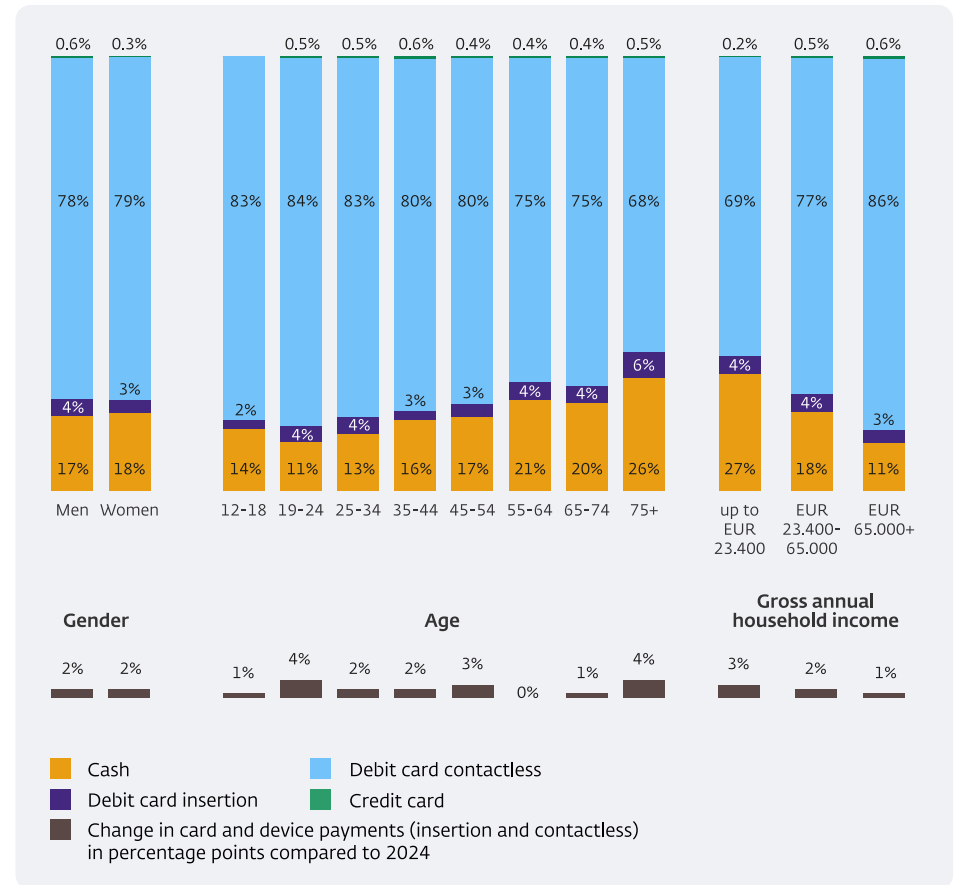


Use of payment methods by demographics

The majority of POS payments were made by contactless methods across all consumer groups (see Figure 5). Furthermore, virtually all groups made more contactless debit payments and fewer cash payments in 2025 than in the previous year. This shift is particularly striking among people aged 75 and over and those in the lowest income bracket. While the share of cash payments had remained stable at around 30% in the previous four years, it fell to 26% (over-75s) and 27% (low-income bracket) in 2025. The proportion of cash payments remains highest among these two consumer groups, but the differences compared with other groups have narrowed.

Among young people (aged 12-18), it is striking that, following a sharp rise in 2024 (+6 percentage points), the use of debit cards increased by only a small amount in 2025 (+1 percentage point). Among 55- to 64-year-olds, payment habits were virtually the same as in 2024.

Figure 5 Relative use of payment methods by gender, age and income

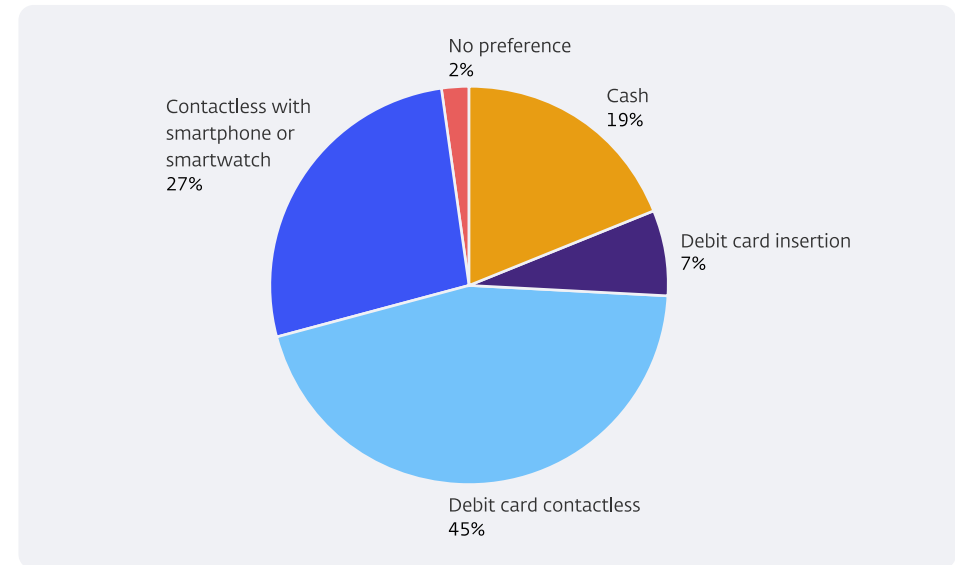


Payment preferences

Most consumers preferred to pay contactless using a debit card (see Figure 6), which is in line with previous years. Contactless payments using a mobile phone or smartwatch were up slightly compared with 2024 (+3 percentage points), with more than a quarter (27%) of consumers preferring this payment method.

In the Netherlands, people are almost always able to use their preferred payment method at points of sale, because most retailers accept both cash and debit payments. In 2025, consumers indicated that they would have preferred using a different payment method in 2% of their purchases, with most who were unable to pay as they wished indicating they would have preferred to pay by debit card (or another form of debit payment).

Figure 6 Payment method preferences in 2025



Person-to-person payments

Person-to-person (P2P) payments are payments made to, for example, friends, family or a sports club. Both the total number and value of P2P payments declined in 2025. There were 608 million P2P payments in 2025 (2024: 614 million), with a total value of €28 billion (2024: €29 billion).

The use of cash for P2P payments also continued to decline in 2025 (see Figure 7a). Two out of three payments were made electronically and one out of three in cash. Cash payments are still used more frequently for P2P payments than for POS payments.

The proportion of cash in the total value of P2P payments has also fallen (see Figure 7b). In 2025, the proportion of cash payments in the total value of transactions fell to 26% (2024: 30%), while the proportion of electronic payments rose to 74% (2024: 70%). Also for P2P payments, cash is particularly used for smaller amount.

Figure 7a Shares of payment methods for P2P payments

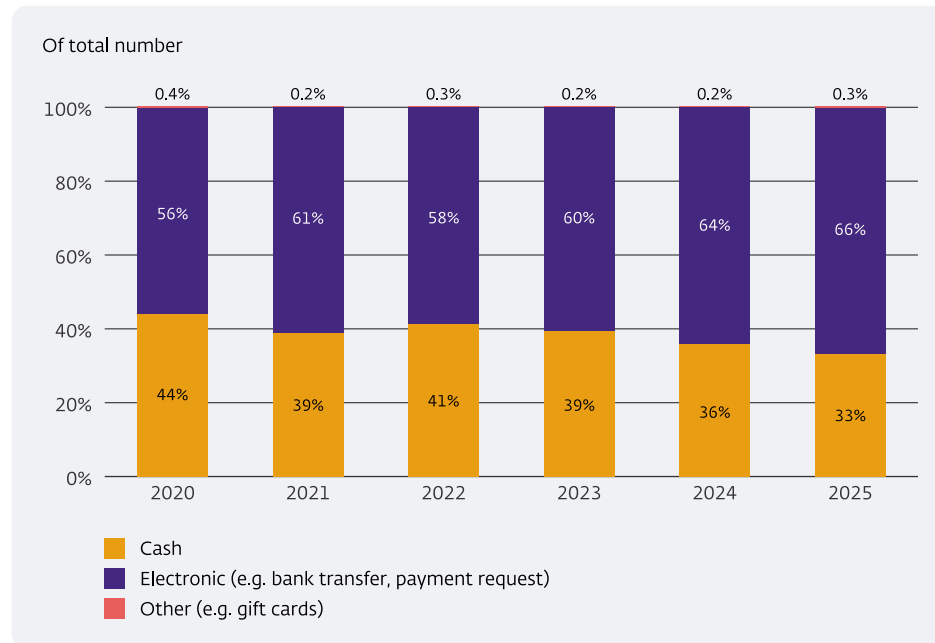
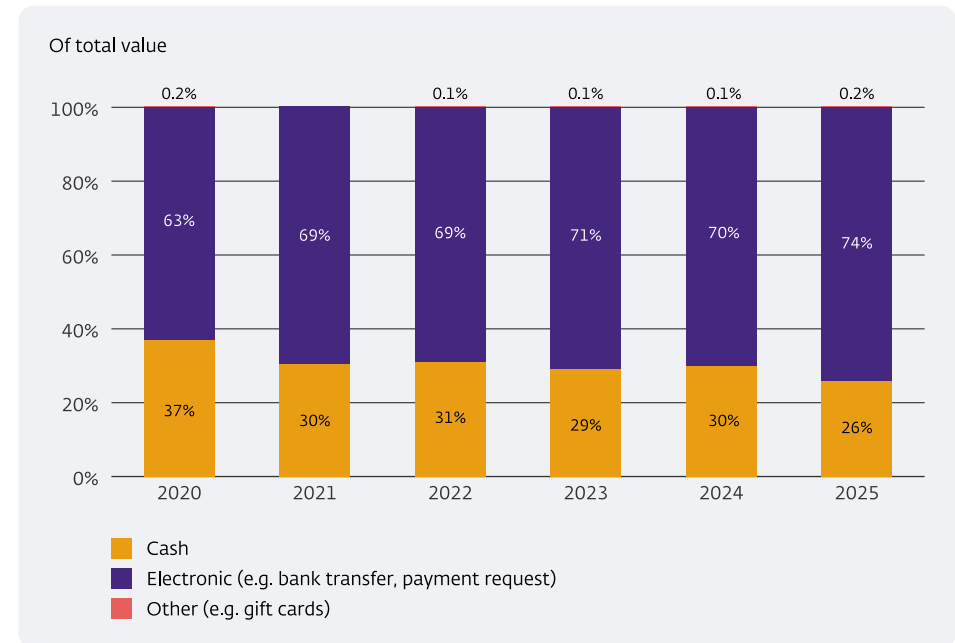


Figure 7b Shares of payment methods for P2P payments



We distinguish between two categories of P2P payments: those for school, sports and other informal activities, and those to family, friends, colleagues and acquaintances. Most P2P payments are made in the second category. In 2025, there were 121 million transactions in the first category and 486 million in the second category (2024: 86 million and 527 million transactions respectively). For both categories, approximately one in three payments was made in cash and two in three electronically (see Figure 8a).

In terms of the value of payments, the category of payments to family, friends, colleagues and acquaintances also far exceeds the category of payments for school, sports and other informal activities (see Figure 8b). In 2025, €2.6 billion was paid for school, sports and other informal activities, and €25.4 billion was paid to family, friends, colleagues and acquaintances (2024: €1.9 billion and €27.3 billion respectively). The proportion of cash remained the same in both categories: 26% of the total value.

Figure 8a Share of payment methods in total number of P2P transactions by purpose

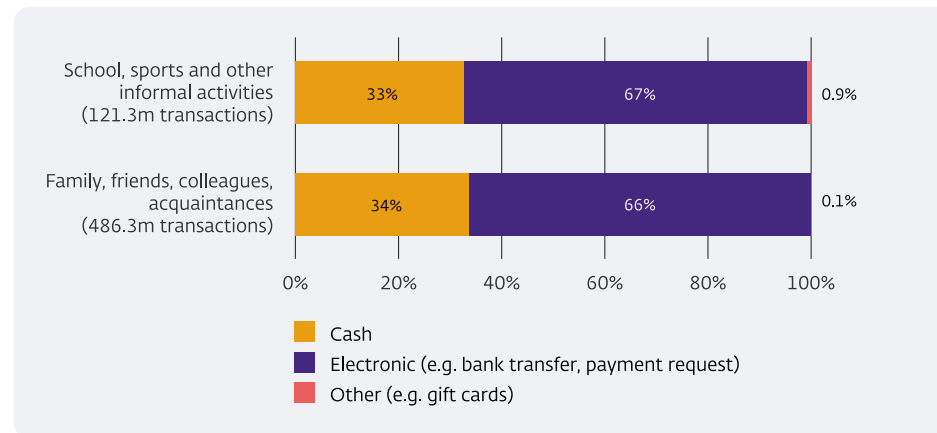
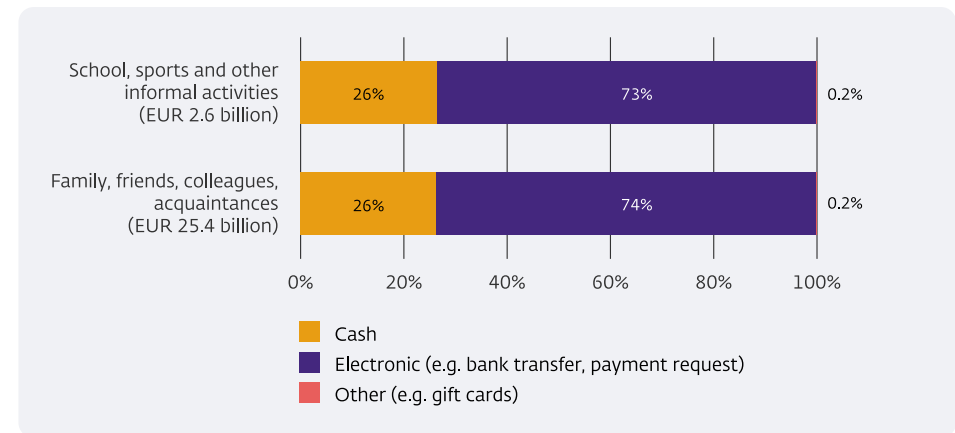


Figure 8b Share of payment methods in total value of P2P transactions by purpose

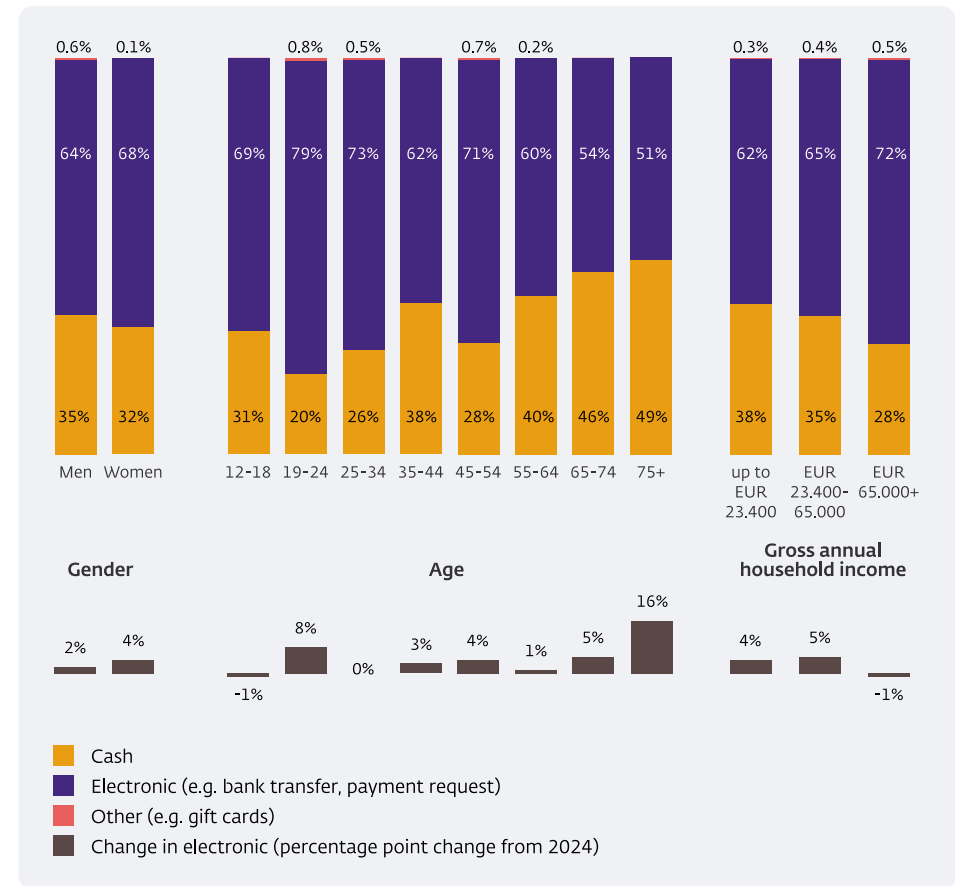


Both men and women have started using electronic methods more often for P2P payments (see Figure 9). In 2025, women were more likely than men to make P2P payments and were also more likely to use electronic payment methods.

In almost all age groups, the proportion of electronic payment methods used for P2P payments increased or remained the same compared with 2024, with the exception of the 12-18 age group. The proportion of electronic payments rose significantly among the over-75s: an increase of 16 percentage points.

The method used for P2P payments also depends on household income. In 2025 as in previous years, consumers in the highest income bracket made a larger proportion of their P2P payments electronically than consumers in lower income brackets. 72% of these payments were electronic in 2025. Consumers in the lowest income bracket were once again the least likely to pay electronically in 2025 (62%), but this is still a 4 percentage point increase compared to 2024.

Figure 9 Share of payment methods in P2P payments by gender, age group and income



Survey characteristics

Market research agency Ipsos collected data among 23,769 respondents for the “Point of sale payments in 2025” study, conducted by the Dutch Payments Association and DNB.

Research questions

- What are the total number and total value of payments made in the Netherlands in 2025, broken down by payment method?
- In 2025, which payment methods did residents of the Netherlands use most often in the three sectors with the most payments?
- How has the use of cash and debit cards developed since 2010?

Survey scope

- Payments made in the Netherlands by residents of the Netherlands aged 12 and over.
- Payments made at points of sale – such as shops, cafés, restaurants, hotels, petrol stations, service providers, street vending and vending machines – and P2P payments.
- Online purchases and transfers of money for fixed costs etc. were excluded from the study.

Survey method

- Transaction diary and questionnaire through the internet or by telephone.
- The field work was carried out between January and December 2025.
- Respondents accurately reflect the population of the Netherlands in terms of gender, age, ethnicity, education, region and income.

General comments

- The figures on debit payments (card insertion, contactless with card and contactless with smartphone or smartwatch) and cash were validated using data from Betaalvereniging Nederland and other sources.

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