



EUROPEAN CENTRAL BANK

EUROSYSTEM

Update on User Research in the digital euro preparation phase



11/02/2025

User Research & Experimentation

Recap:

In July we presented plans to carry out **quantitative** work with the general population on the **usability aspect of holding limits**, as well as specific **qualitative** engagements **with vulnerable consumers** and **small merchants**.

Timeline

Nov 24 – Dec 24



- Fieldwork for
 - two surveys
 - 1-2-1 interviews with vulnerable consumers
 - Focus groups with small merchants

Q1 25



- Analyzing fieldwork

Q1/2 25



- Conduct online communities on
 - Communication (stimuli & messages, terminology)
 - Offline UX
 - UX requirements

Q2/3 25



- Publication of detailed findings for all research areas

Expected findings from all 2024 workstreams

Surveys



- What is the usability impact of imposing holding limits to citizens
- Who would like to use a digital euro and why (not)?
- How should the digital euro best be promoted?

Focus groups and interview



- Which barriers and pain points do of vulnerable consumers and small merchants currently face?
- How could a digital euro address them?
- How could small merchants benefit from offline digital euro?
- How could vulnerable consumers feel more safe & supported when paying digitally?

Online community



Every **euro area** country



40 participants



Recruitment based on the quantitative research



Online engagement via smartphone/
laptop



~ **90 minutes** per **month** for **4 months**



Online community will be launched in
February 2025

The online community is a **collaborative space** where researchers will engage with participants in **real time**, allowing participants to:

- Share their opinions
- Provide feedback on shared content
- Collaborate on ideas
- The online community will engage in multiple interactions from **February to May 2025**.

Immediate outlook on the online community

- Which messages on the digital euro resonate well with potential adaptors of a digital euro, which ones don't?
- Which parts of “digital euro terminology” are understood by the public and what can facilitate better understanding?
- Combination of needs among the different potential digital euro users? What are shared pain points and where do they differ?
- Deep dive on how people understand and would experience the offline digital euro?