

**Visa Ultimate Convenience  
EU comparison tables**

Q1. We'd like to start by asking whether you have earned money. This does not include pocket money or money given as a gift. Have you earned money yourself in the last 12 months?

	UK	FR	ES	IT	SW	PO
Doing chores	84%	53%	55%	52%	75%	60%
Selling items online	16%	26%	14%	13%	18%	25%
Creating online content	2%	3%	6%	10%	7%	6%
In another way	3%	4%	6%	4%	5%	2%
No	22%	38%	38%	37%	21%	35%

Q2. Have you used any of the following technology / techniques to help you make money in the past 12 months?

	UK	FR	ES	IT	SW	PO
Design software	4%	6%	10%	13%	6%	9%
Coding for web/ app development	1%	5%	4%	11%	3%	9%
Social channels	26%	34%	43%	40%	38%	47%
Artificial Intelligence	3%	7%	8%	9%	8%	13%
Online streaming (such as PlayStation, Twitch)	13%	18%	28%	22%	23%	24%
None of these	57%	37%	36%	33%	43%	24%

Q.3 Have any friends or family given you money in the 12 months?

	UK	FR	ES	IT	SW	PO
Yes, in cash	87%	86%	84%	77%	68%	83%
Yes, through a transfer to my account	35%	28%	0%	0%	44%	0%
Yes, through a mobile app	Blik – 0% Bizum - 0% Satispay -0% PayPal - 7%	Blik – 0% Bizum - 0% Satispay -0% PayPal - 6%	Blik – 0% Bizum - 11% Satispay -0% PayPal - 10%	Blik – 0% Bizum - 0% Satispay -6% PayPal - 14%	Blik – 0% Bizum - 0% Satispay -6% PayPal - 24%	Blik – 30% Bizum - 0% Satispay -6% PayPal - 11%

Yes, through gift cards	31%	22%	14%	17%	26%	17%
Yes, through cheque	4%	14%	1%	3%	2%	2%
Yes, in another way	1%	0%	1%	1%	4%	1%
No	3%	3%	5%	7%	4%	3%

Q4A. Thinking about how you manage your money, how much do you save and spend?

	UK	FR	ES	IT	SW	PO
I spend it all	14%	10%	5%	9%	8%	7%
I spend most of it	31%	18%	15%	17%	26%	22%
I spend half, save half	26%	21%	27%	22%	23%	31%
I save most	23%	34%	41%	38%	33%	31%
I save all	5%	15%	10%	12%	8%	8%
Not sure	1%	2%	2%	2%	2%	1%

Q4B. Thinking about when you're an adult, how much of the money you earn do you think you will spend or save?

	UK	FR	ES	IT	SW	PO
I spend it all	2%	1%	1%	4%	1%	2%
I spend most of it	18%	15%	14%	13%	16%	14%
I spend half, save half	52%	43%	42%	43%	47%	49%
I save most	21%	28%	33%	28%	25%	21%
I save all	2%	4%	3%	6%	4%	4%
Not sure	5%	8%	6%	5%	7%	9%

Q5. When you're paying for things online or in person, which of these do you prefer to use?

	UK	FR	ES	IT	SW	PO
Cash	43%	57%	60%	50%	26%	56%
Physical card	27%	16%	11%	14%	31%	19%
Mobile Wallet	13%	7%	7%	11%	18%	13%
Gift card	10%	9%	9%	12%	9%	4%

Other	1%	2%	3%	2%	2%	1%
I don't have a preference	7%	8%	11%	10%	15%	6%

Q6. What do you like to spend your money on? (Select all that apply)

	UK	FR	ES	IT	SW	PO
Buying presents for friends and family	24%	30%	23%	20%	19%	24%
Days out or experiences	20%	6%	18%	20%	13%	31%
Things that help me learn	16%	17%	21%	29%	11%	23%
Second hand items	16%	0%	8%	10%	0%	22%
Donating to charity	5%	1%	3%	5%	4%	4%
Other	5%	7%	3%	4%	5%	2%

Q7. Who or what helps you to come up with new inspiration and ideas? This could be at school or outside of school. Please select all that apply.

	UK	FR	ES	IT	SW	PO
Social media and content creators	61%	43%	45%	43%	59%	54%
Chatting with friends	60%	48%	46%	38%	47%	35%
My imagination	58%	50%	47%	41%	43%	49%
Drawing and writing	47%	34%	30%	37%	34%	36%
Media (videos/tv/Netflix)	44%	45%	40%	34%	48%	44%
Online games	42%	32%	29%	35%	41%	44%
Talking to adults and listening to them	36%	36%	30%	28%	29%	34%
Reading (books, news articles)	34%	36%	33%	40%	24%	33%
Playing with toys	26%	28%	22%	28%	19%	31%
Activists (such as Wanjiku Gatheru, David Attenborough or Great Thunberg)	5%	3%	3%	6%	3%	5%
Other	1%	1%	1%	1%	1%	0%
Not sure	1%	2%	1%	1%	2%	1%

Q8. Who do you think is more imaginative when it comes to being creative and thinking of new ideas?

	UK	FR	ES	IT	SW	PO
Me and people my age are more creative	52%	38%	58%	54%	57%	48%
We're both equally creative	33%	39%	22%	25%	18%	33%
Parents and people their age are more creative	7%	17%	13%	16%	12%	13%
Not sure	8%	6%	7%	5%	13%	6%

Q.9 When you grow up, would you like to be your own boss or work for someone else?

	UK	FR	ES	IT	SW	PO
I would like to be my own boss/ own my own company	62%	58%	69%	64%	56%	74%
I would like to work for someone else/ an existing company or organisation	13%	15%	15%	17%	20%	11%
I would like to work at a company but have my own side hustle or small business I own	14%	9%	8%	9%	10%	7%
Not sure	10%	17%	8%	10%	14%	8%

Q. 10. What would be your dream type of job when you grow up?

	UK	FR	ES	IT	SW	PO
Creative (such as influencer, content creator, artist, designer, actor, fashion designer)	20%	15%	18%	20%	19%	22%
sports athlete (such as a footballer or tennis player)	15%	8%	12%	10%	13%	9%
Technology / digitally focused (such as social media, web developer, coder, cybersecurity expert, digital marketing)	13%	11%	22%	16%	11%	16%
education (such as a teacher)	7%	7%	10%	6%	4%	3%
Healthcare (such as doctor)	7%	11%	9%	10%	8%	7%
Environmental (such as farming, conservation, wildlife)	4%	7%	2%	5%	6%	2%
Lawyer / solicitor	4%	4%	3%	4%	5%	9%
Public sector (such as policeman, librarian)	3%	5%	6%	5%	4%	4%
building or construction (such as project manager, plumber, or electrician)	3%	4%	2%	3%	4%	4%
transport (such as train or bus driver)	2%	2%	2%	2%	4%	3%
Hospitality and retail (such as working in a hotel/ in a shop)	1%	4%	2%	3%	3%	3%
Financial services (such as banker)	1%	3%	2%	4%	3%	4%
Other	13%	10%	4%	5%	7%	5%
Not sure	6%	11%	7%	6%	9%	8%

Q11. You mentioned your dream job would be . Which, if any, experiences and technology would help you get your dream job? (Select all that apply)

	UK	FR	ES	IT	SW	PO
Work experience days	50%	44%	29%	43%	34%	27%
Online training/ learning programmes	40%	28%	35%	34%	24%	43%
Social media (such as 'How to' videos, turotials)	40%	25%	36%	31%	36%	38%

Mentoring (online or in-person chats with working professionals)	40%	17%	15%	17%	22%	21%
Artificial intelligence (AI) or machine learning programs (such as ChatGPT or Stable Diffusion)	33%	12%	25%	20%	12%	20%
Smart assistants (such as Amazon Alexa or Siri)	12%	6%	15%	14%	9%	9%
Other experiences or technology (please describe)	7%	1%	2%	2%	2%	1%
Not Sure	7%	11%	8%	5%	105	8%

Q12. You mentioned your dream job would be. What technology do you think you would use in this job? (Select all that apply)

	UK	FR	ES	IT	SW	PO
Social media (such as Facebook, TikTok, or YouTube)	41%	33%	34%	29%	40%	40%
Communication technology (such as emails, video conferencing)	39%	28%	30%	29%	28%	29%
Creative/design software (such as Canva, CAD, Photoshop)	26%	20%	23%	23%	17%	24%
Wearable technology (such as smartwatches)	25%	16%	20%	16%	25%	24%
Artificial intelligence (AI) or machine learning programs (such as ChatGPT or Stable Diffusion)	21%	18%	30%	24%	18%	21%
Virtual reality / augmented reality (such as VR headsets for online training/ meetings)	21%	24%	27%	25%	18%	23%
Smart assistants (such as Amazon Alexa or Siri)	16%	10%	15%	13%	12%	15%
Robots or drones	11%	15%	21%	16%	14%	16%
Other technology	1%	0%	1%	1%	1%	0%
Not sure	12%	14%	8%	8%	10%	9%

Q13. If you could invent new technology to make your adult life easier, what do you think it would be? For example, you might want to invent a pair of glasses which would allow you to write, speak and understand any language you wanted.

#### UK

- 21 replies focused on new ways to make money or pay. Examples included Bank card rings, Bank cards registered to fingertips, money printing machines and bank card that gives you an infinite amount of money
- Only 40 children answered 'don't know'
- 80 answers related to robots
- The vast majority of answers provided ways to speed up household chores

Q14. Where and how do you learn about how money works?

	UK	FR	ES	IT	SW	PO

From teachers	36%	15%	27%	23%	25%	22%
From my friends	10%	9%	11%	11%	11%	13%
From my family	83%	69%	71%	66%	78%	63%
From online articles	6%	8%	10%	10%	7%	25%
From banks / finance apps	16%	20%	17%	12%	13%	33%
From books	6%	8%	8%	12%	8%	17%
From content creators (such as youtubers, Tiktokers, Twitch streamers, activists)	11%	9%	13%	12%	14%	18%
From influential famous people (such as actors, musicians, activists)	4%	3%	6%	8%	6%	10%
I have never learnt about this	5%	10%	6%	5%	4%	6%

**Q14.b Where and how do you learn about how to save money?**

	UK	FR	ES	IT	SW	PO
From teachers	19%	6%	13%	12%	13%	18%
From my friends	12%	11%	12%	11%	11%	13%
From my family	88%	78%	78%	70%	80%	71%
From online articles	5%	8%	6%	10%	5%	23%
From banks / finance apps	17%	20%	14%	8%	12%	30%
From books	4%	8%	6%	9%	7%	15%
From content creators (such as youtubers, Tiktokers, Twitch streamers, activists)	10%	9%	14%	9%	12%	19%
From influential famous people (such as actors, musicians, activists)	4%	3%	6%	6%	5%	8%
I have never learnt about this	3%	6%	3%	6%	3%	4%

**14c. Where and how do you learn about how to earn money?**

	UK	FR	ES	IT	SW	PO
From teachers	32%	18%	19%	15%	21%	20%
From my friends	22%	18%	19%	13%	20%	17%
From my family	83%	72%	63%	53%	74%	64%
From online articles	11%	10%	13%	14%	9%	32%
From banks / finance apps	8%	11%	9%	10%	8%	21%
From books	10%	8%	8%	11%	8%	19%
From content creators (such as youtubers, Tiktokers, Twitch streamers, activists)	35%	25%	31%	25%	33%	38%
From influential famous people (such as actors, musicians, activists)	14%	9%	12%	14%	16%	17%
I have never learnt about this	5%	9%	8%	10%	4%	7%

**14d. Where and how do you learn about how to budget?**

	UK	FR	ES	IT	SW	PO
From teachers	19%	9%	19%	12%	15%	18%
From my friends	8%	7%	8%	12%	7%	10%

From my family	78%	65%	46%	66%	65%	53%
From online articles	4%	6%	8%	8%	4%	24%
From banks / finance apps	10%	15%	11%	6%	10%	26%
From books	5%	5%	7%	9%	7%	18%
From content creators (such as youtubers, Tiktokers, Twitch streamers, activists)	7%	8%	10%	15%	9%	19%
From influential famous people (such as actors, musicians, activists)	3%	3%	4%	6%	4%	9%
I have never learnt about this	14%	21%	33%	10%	19%	16%

**14e. Where and how do you learn about how to protect yourself from online fraud?**

	UK	FR	ES	IT	SW	PO
From teachers	51%	15%	20%	21%	25%	33%
From my friends	13%	10%	12%	15%	17%	21%
From my family	70%	58%	59%	36%	69%	62%
From online articles	13%	12%	12%	17%	10%	41%
From banks / finance apps	11%	13%	9%	9%	7%	23%
From books	4%	6%	6%	9%	6%	11%
From content creators (such as youtubers, Tiktokers, Twitch streamers, activists)	11%	11%	16%	20%	19%	28%
From influential famous people (such as actors, musicians, activists)	5%	4%	4%	9%	8%	12%
I have never learnt about this	15%	24%	18%	11%	12%	6%

**14f. Where and how do you learn about what investments are and how they work?**

	UK	FR	ES	IT	SW	PO
From teachers	16%	10%	14%	13%	15%	18%
From my friends	5%	8%	7%	6%	10%	11%
From my family	34%	38%	37%	36%	47%	42%
From online articles	8%	7%	9%	9%	6%	25%
From banks / finance apps	12%	16%	16%	14%	11%	34%
From books	6%	7%	8%	10%	7%	16%
From content creators (such as youtubers, Tiktokers, Twitch streamers, activists)	10%	11%	13%	13%	15%	17%
From influential famous people (such as actors, musicians, activists)	4%	4%	5%	8%	7%	9%
I have never learnt about this	49%	39%	36%	29%	30%	18%

**14g. Where and how do you learn about what pensions are and how they work?**

	UK	FR	ES	IT	SW	PO
From teachers	11%	10%	15%	18%	19%	19%
From my friends	4%	6%	9%	7%	7%	8%
From my family	33%	35%	48%	41%	45%	58%
From online articles	4%	7%	9%	10%	7%	26%

From banks / finance apps	9%	8%	11%	7%	9%	16%
From books	3%	5%	8%	7%	7%	13%
From content creators (such as youtubers, Tiktokers, Twitch streamers, activists)	5%	8%	9%	11%	9%	10%
From influential famous people (such as actors, musicians, activists)	3%	3%	3%	8%	5%	7%
I have never learnt about this	58%	50%	30%	30%	33%	17%

**14h. Where and how do you learn about how to make choices that are good for the environment?**

	UK	FR	ES	IT	SW	PO
From teachers	69%	44%	44%	46%	48%	39%
From my friends	20%	18%	15%	16%	16%	16%
From my family	69%	68%	61%	58%	65%	59%
From online articles	20%	23%	19%	23%	13%	33%
From banks / finance apps	3%	3%	2%	4%	2%	5%
From books	20%	22%	17%	22%	12%	32%
From content creators (such as youtubers, Tiktokers, Twitch streamers, activists)	28%	19%	22%	22%	26%	26%
From influential famous people (such as actors, musicians, activists)	19%	6%	10%	13%	16%	17%
I have never learnt about this	4%	6%	8%	4%	6%	6%