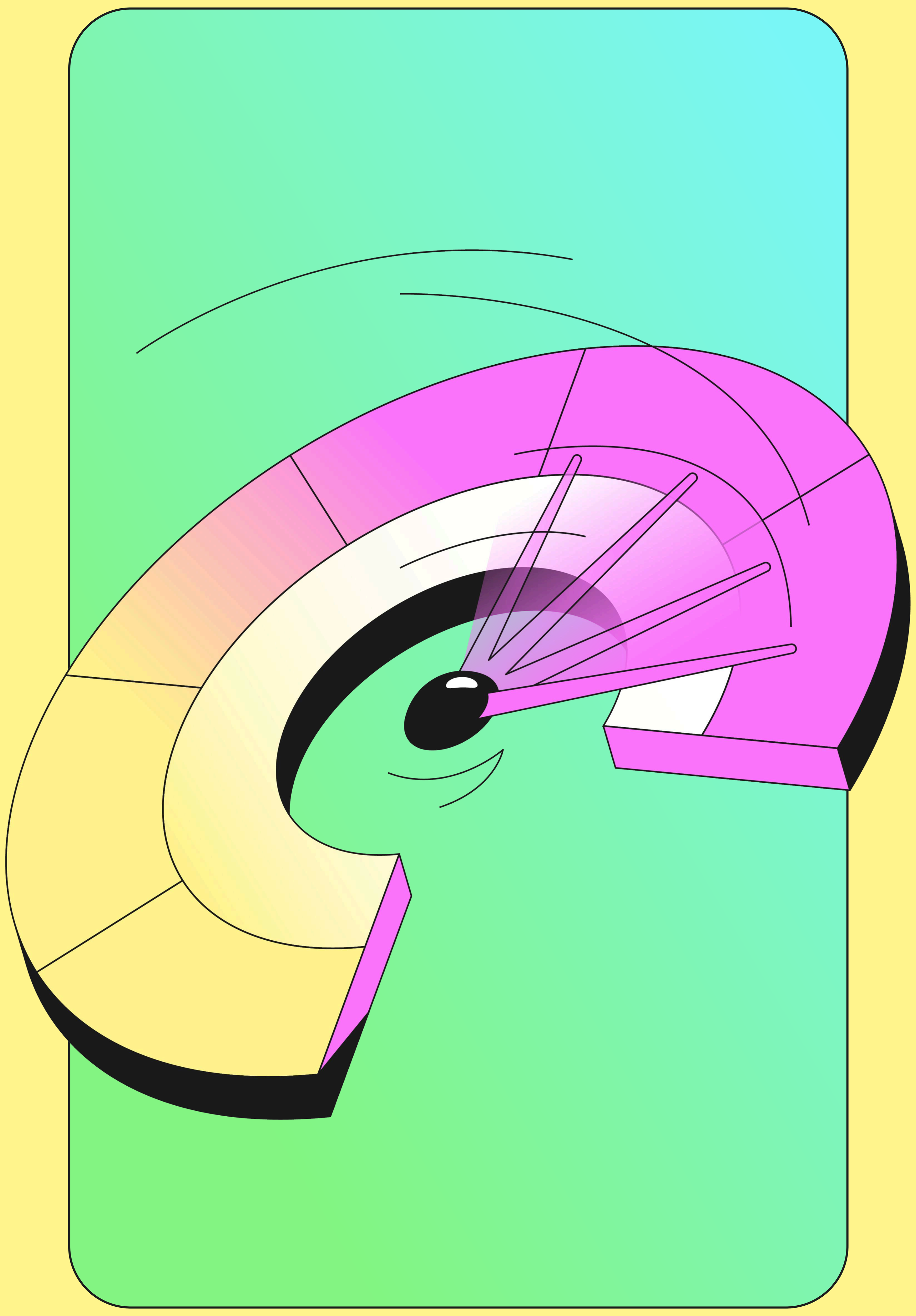


LUXEMBOURG IS READY FOR WERO.

Luxembourg shows a strong appetite for Wero in advance of its launch, with 88% saying they would use it.

Introduction

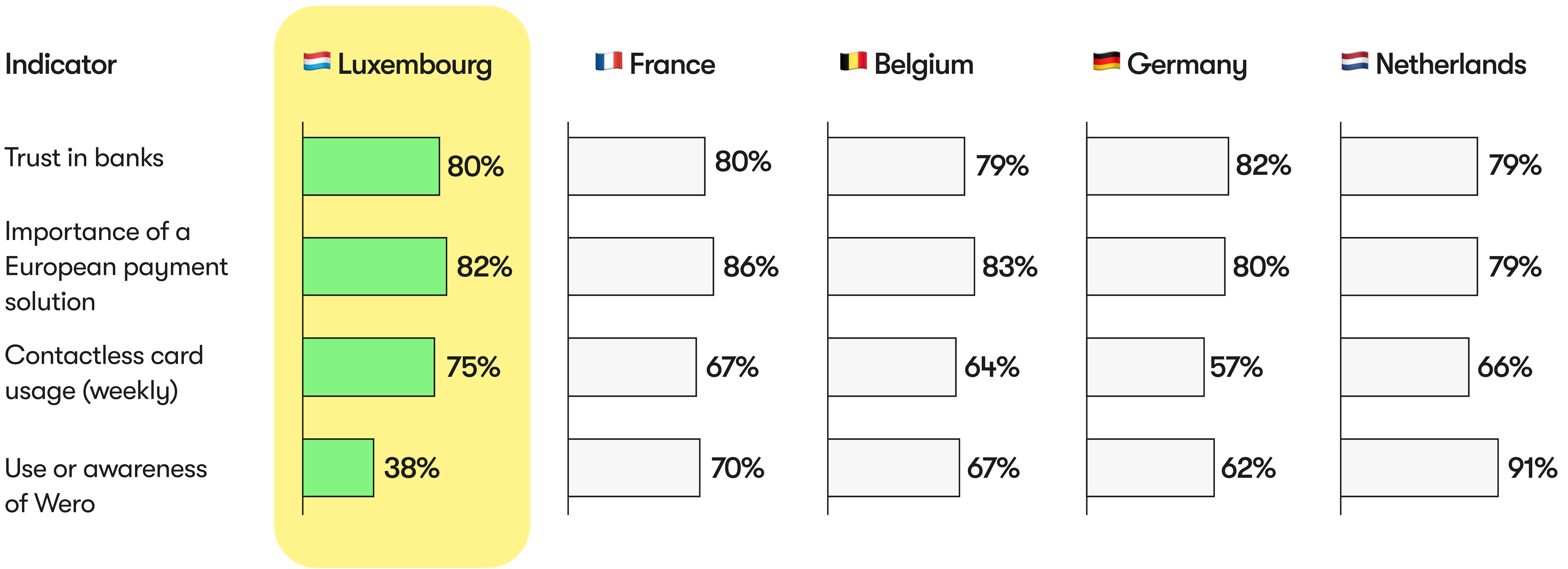
According to the EPI European Payment Barometer 2026, Luxembourg is ready for Wero – and its people are excited to start using it. Nearly nine in ten prospective Luxembourgish users (88%) say they would use the service, indicating exceptionally strong demand even before launch. This level of interest reflects more than curiosity about a new payment solution; it points to a market whose habits, expectations and outlook are already closely aligned with everything Wero is designed to offer.

Luxembourg combines several characteristics that make it uniquely suited to a European payment solution:

- Luxembourgish consumers are among the most digitally engaged in Europe
- They place a particularly high level of trust in their banks
- They operate in one of Europe's most international environments – with close economic and social ties to several neighbouring countries

Together, these factors create unusually strong conditions for adoption and position Luxembourg as a natural launchpad for Wero as it introduces the next generation of European payments.

Luxembourg in numbers



Taken together, these figures show Luxembourg is already highly receptive to digital payments and well aligned with the proposition of a European, bank-backed payment solution. Support for European payment sovereignty is strong and trust in banks remains high. While awareness of Wero remains lower than in markets where it has already launched, the underlying conditions for adoption are among the most favourable in Europe.

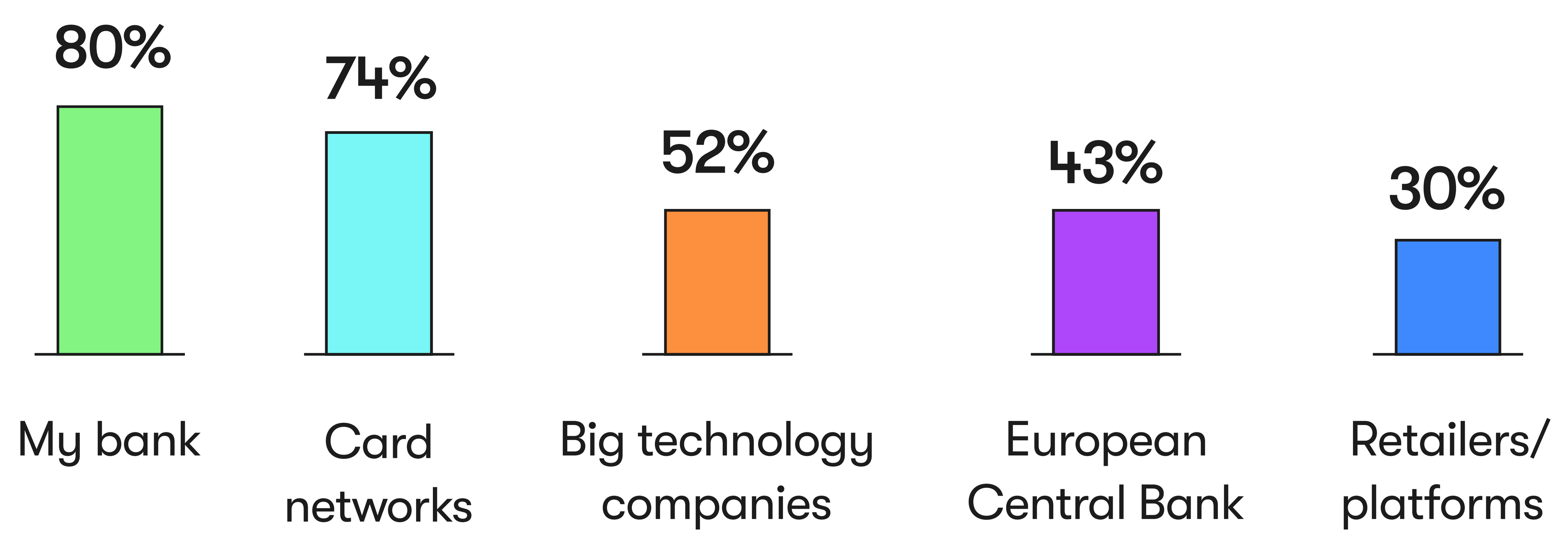
One of Europe's most digitally mature payment markets

Luxembourg is a market that is already defining the future of payments. Consumers regularly use a broad range of digital payment methods, and the country records some of the strongest indicators of mobile payment adoption and usability anywhere in the survey.

This level of digital maturity matters because it reduces many of the barriers new payment solutions often face. Luxembourgish consumers already understand mobile-first payment experiences and are comfortable adopting new services wherever they offer clear value. The challenge for Wero is, therefore, less about changing behaviour and more about meeting high expectations in a market where digital payments are already part of everyday life.

Why trust matters in Luxembourg

Despite high levels of digital payment usage, trust remains concentrated in established financial institutions. As elsewhere in Europe, Luxembourgish consumers use global platforms regularly, but confidence remains strongest in regulated banking organisations.

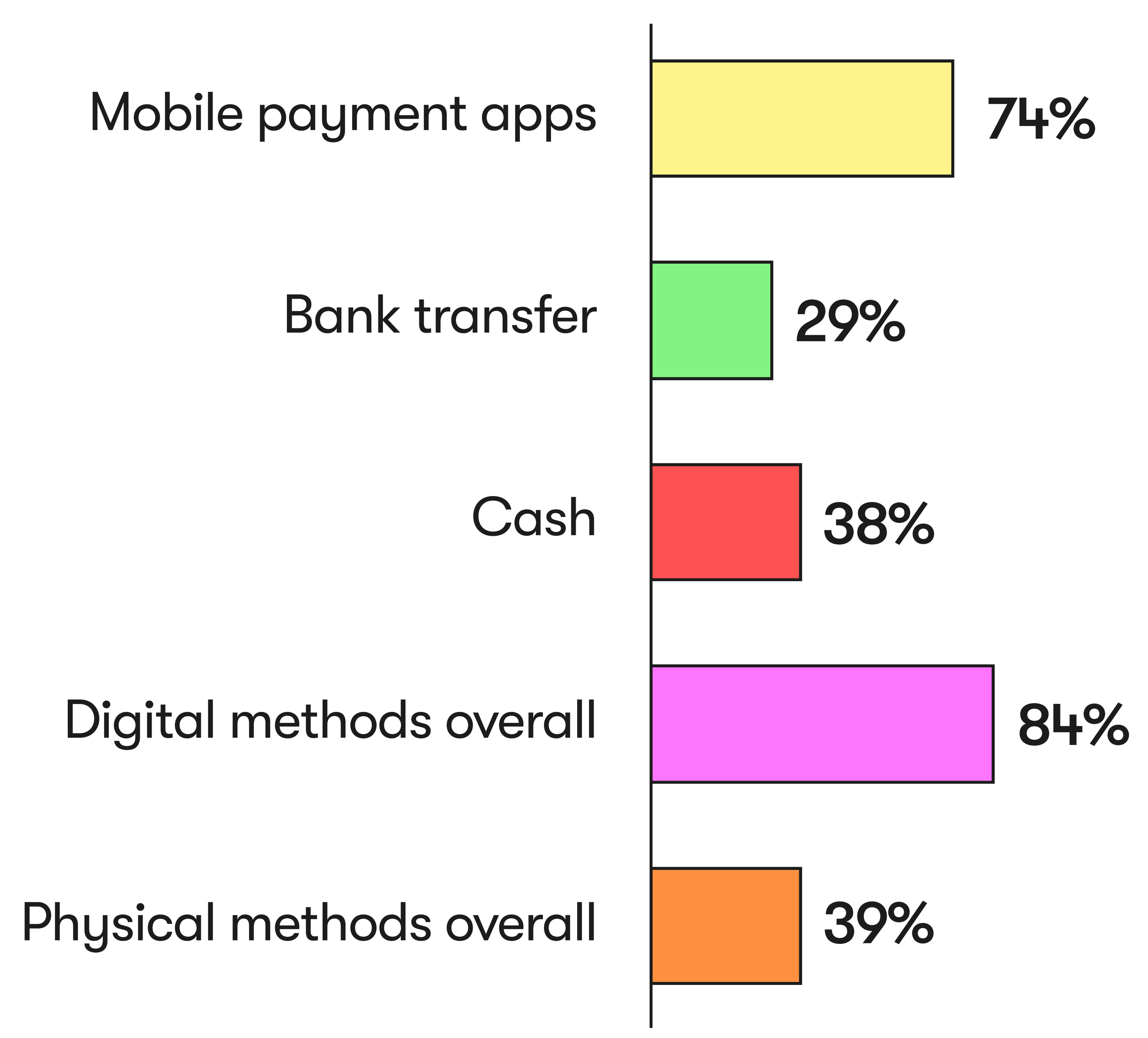


Trust in banks in Luxembourg – as in Europe as a whole – substantially exceeds trust in technology companies, retailers and other payment actors. More importantly, trust acts as an enabler of innovation.

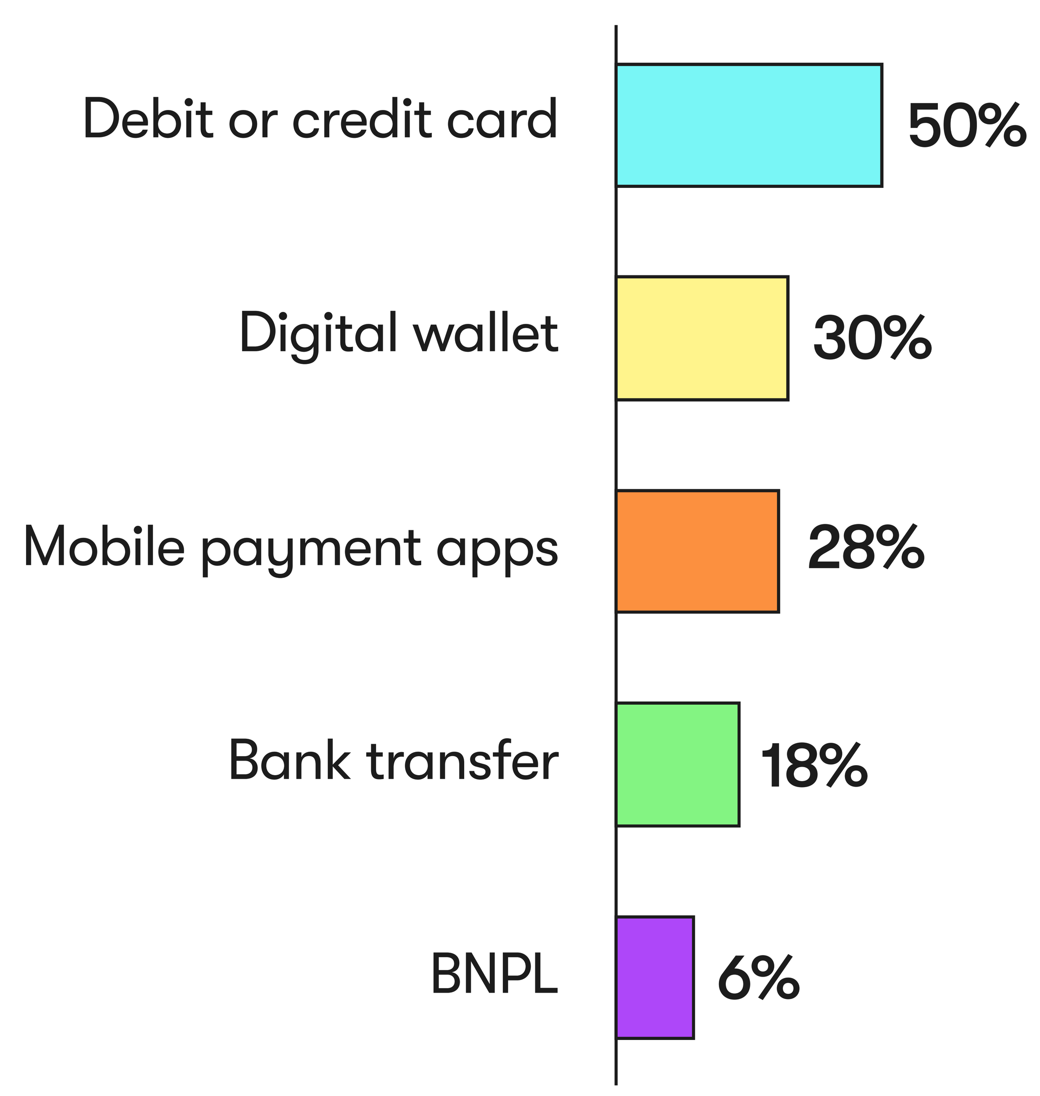
Consumers may be willing to adopt new payment experiences and support new payment solutions, but they continue to look to established financial institutions for security, accountability and reliability. The findings suggest innovation is most likely to succeed when it is built on trusted banking relationships rather than positioned as an alternative to them.

Peer-to-peer payments & online payments

P2P PAYMENT METHOD



WEEKLY ONLINE USAGE



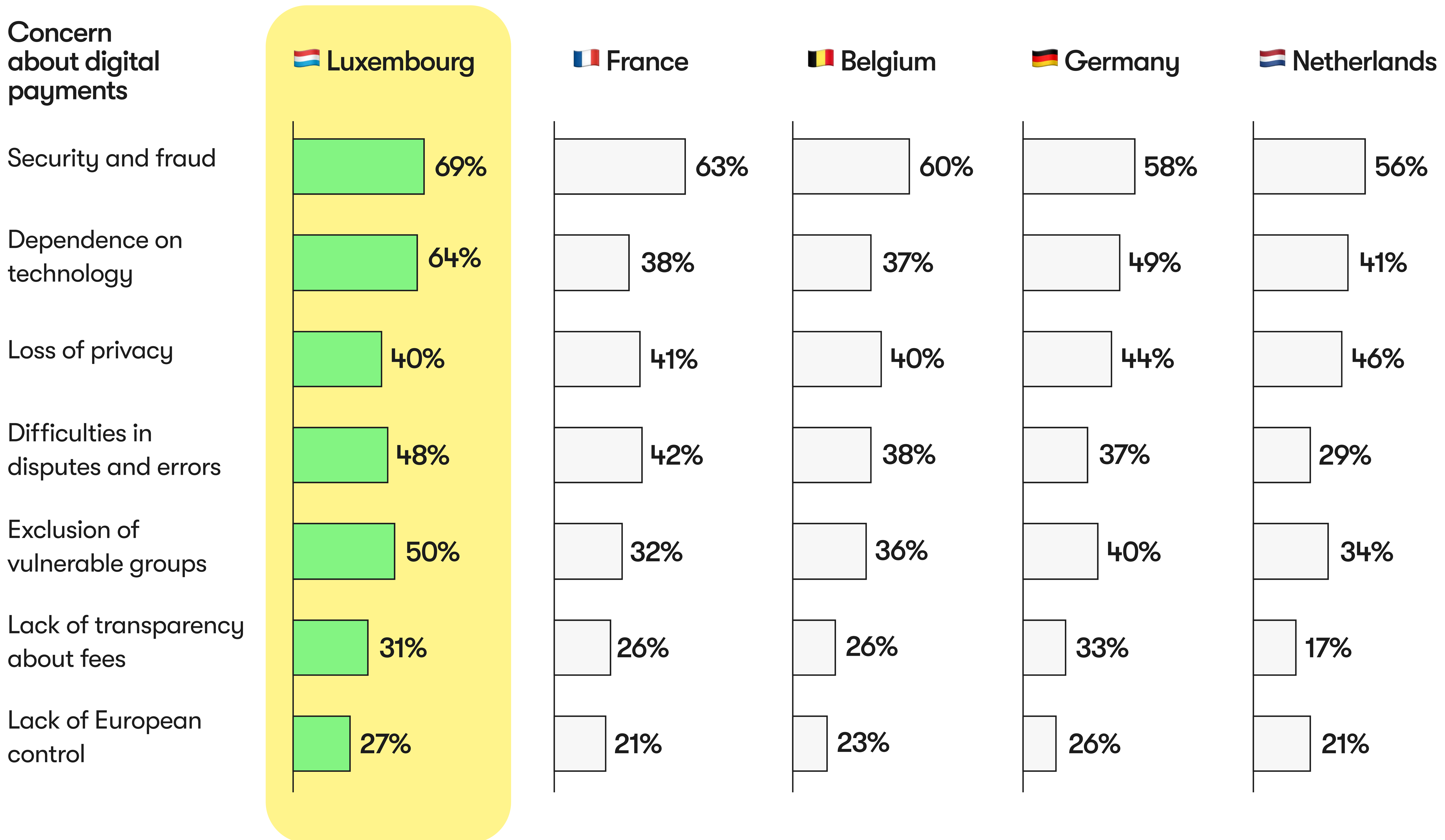
Digital methods dominate overall, yet bank transfers remain central to everyday reimbursement between friends and family. This suggests digital adoption has been achieved without displacing long-established banking behaviours.

Consumers are comfortable with digital payments but are not abandoning long-established payment habits. Instead, they appear willing to use different methods depending on the situation, reflecting the broader maturity and flexibility of the payments landscape.

Similar connections are found with online payments. Consumers use a broad mix of online payment tools, indicating familiarity with multiple payment journeys and a willingness to adopt different solutions when they add convenience.

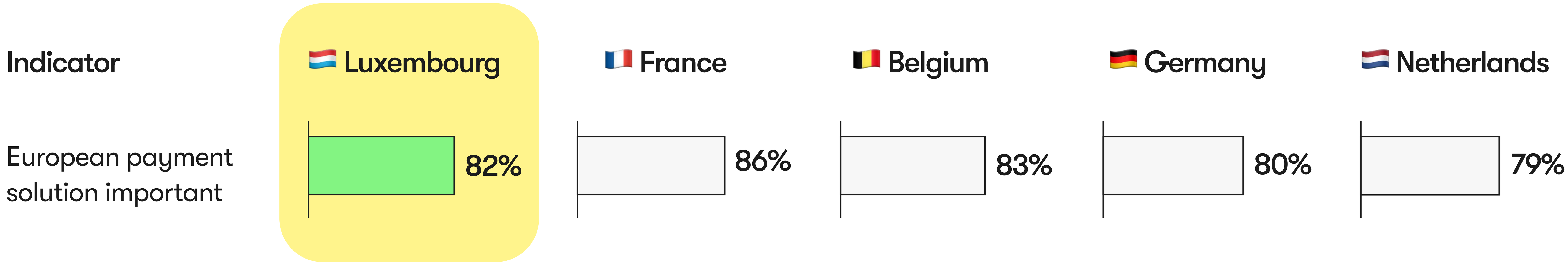
The findings also suggest that Luxembourg's consumers favour flexibility over exclusivity. They are comfortable switching between payment methods depending on context and convenience. This openness to combining payment experiences aligns closely with broader European trends identified by the Barometer and creates favourable conditions for new solutions that complement existing payment habits rather than seeking to replace them.

Security remains the defining concern



For payment providers, the message is clear: consumers continue to welcome innovation, but only where it is accompanied by strong safeguards, transparency and accountability. Even in highly digital markets such as Luxembourg, security remains a key factor in adoption decisions.

Why Luxembourg matters for European solutions

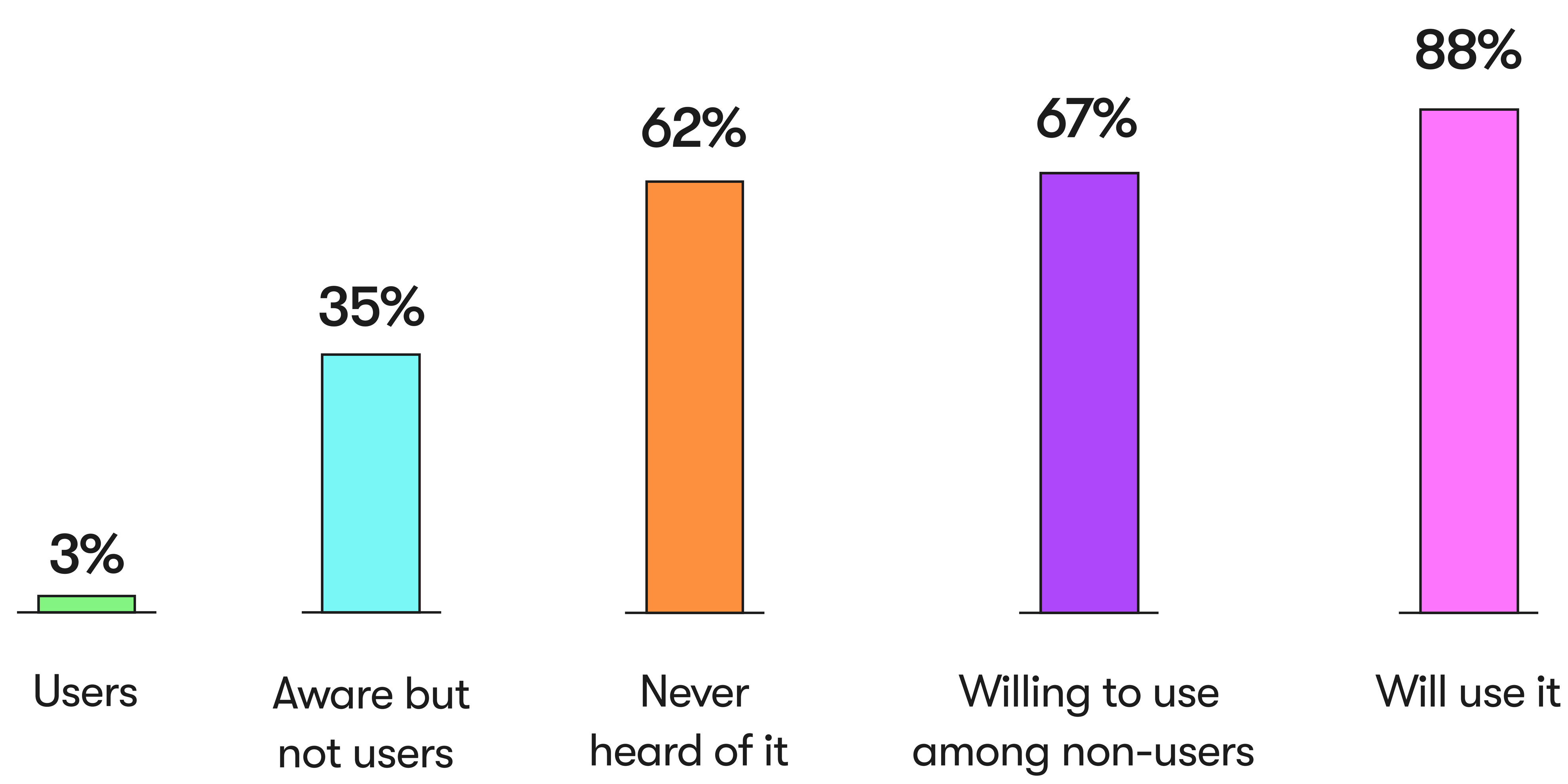


Luxembourg is a natural environment for European payments. Situated at the heart of Europe and closely connected to neighbouring economies, the country's consumers and businesses routinely operate across borders. Payment experiences are, therefore, evaluated not only in a domestic context, but also through the lens of international relevance.

More than eight in ten consumers regard the availability of a European payment solution as important, while a clear majority express a preference for European solutions when origin is considered. These findings suggest that support for European payments is not simply a policy aspiration. For many consumers, it reflects practical expectations about how payments should work in an increasingly connected European economy.

Awareness and adoption in Luxembourg

Because the Wero rollout had not begun when the fieldwork was carried out, awareness and adoption should be interpreted differently from other markets.



Despite this low current usage, however, underlying demand for Wero is strong. Two-thirds (67%) of non-users say they would be willing to try Wero, while nearly nine in ten (88%) prospective users say they would use it.

This contrast between current awareness and future demand is one of the most significant findings in the Luxembourg data. The evidence suggests future growth is likely to depend less on changing consumer attitudes towards digital payments and more on increasing visibility, availability and everyday opportunities to use the service.

Why Luxembourg matters for Wero

Wero has a huge opportunity to change the way Luxembourg pays. Trust remains a defining advantage – four in five consumers trust their bank most when it comes to payments, providing a strong foundation for new payment experiences delivered through their established banking relationships.

Support for European payment solutions is equally strong, reflecting the country's international outlook and its close integration with neighbouring economies.

The Barometer also suggests that Luxembourg consumers are comfortable combining multiple payment methods depending on context. This creates favourable conditions for solutions such as Wero that can complement existing payment experiences and extend them across additional use cases.

Taken together, these findings position Luxembourg as more than simply another Wero launch market. It is one of the European markets best placed to demonstrate how a trusted, bank-backed European payment solution can scale successfully. Consumer demand is already evident, digital habits are firmly established, and support for European payments is strong. The foundations for future growth are already in place.

About the barometer

The 2026 European Payments Barometer is based on consumer research conducted across five European markets: France, Germany, the Netherlands, Belgium and for the first time, Luxembourg. The study draws on a representative sample of 5,199 adult consumers across all five territories: 1027 in Luxembourg aged 16 – 64. The research is structured around four core measurement pillars: Payment behaviour and usage contexts, awareness and familiarity with payment solutions, experience and perception of these solutions, and security and risk perceptions.