

User research and experimentation

12th ERPB technical session on digital euro



Digital euro project

16 July 2024



Digital euro user research

One workstream with multiple goals

Work program 2024

User research

Carry out quantitative (i.e. online surveys) and qualitative engagements (i.e. standing online community, peer interviews)

Targets

Provide information of user's expectations on holding limits.

Better **understand** which different **population segments** would use a digital euro, what unites them, and which needs it could address, by creating personas.

Focus on **special target groups** (small merchants, vulnerable consumer groups) to amplify underrepresented voices

A continuous engagement beyond this year

User research

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2025 Outlook

- Publication of findings from 2024 engagements
- Remain flexible in scope for now to allow monthly user feedback.
- Possible topics might relate to the progressing legislative discussion, user experience, communication or marketing.
- Engagement via the established online community or in addition via dedicated focus groups or surveys.



Experimentation

Accelerating engagement with market participants

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Innovation partnerships

Joint experimentation (conceptual and technical) with market participants (PSPs and merchants jointly) to create a shared understanding of what is required to facilitate conditional payments. In addition, participants can propose their own focus and promote own ideas/use cases to test and work on.





Thank you