



WEIZENBAUM REPORT 2025

# Political participation in Germany

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## W Weizenbaum Report 2025

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Further information on the work of the Weizenbaum Institute and the 'Weizenbaum Panel' research unit can be accessed on the internet [here](#).

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## II Political participation in Germany 2024

In terms of politics, 2024 was an eventful year: the wars in Ukraine and Gaza kept German politics and the public in suspense, and by the year's end, the ruling coalition of Social Democrats, Liberals and the Green party collapsed after months of conflict. At the same time, it was a year of widespread public demonstrations: from the 'farmers' protests and large demonstrations against right-wing extremism in January and February, to the numerous strikes across the railroads, airports and public transport. There were also commemorative events marking the anniversary of the attack on Israel on October 7, 2023.

In addition, 2024 was a big election year: in parts of Berlin, the 2021 federal election was repeated; there was a European election, three state elections and numerous local elections. Meanwhile, the debate involving the social network X, formerly Twitter, was an important topic for political participation in the digital space. After entrepreneur Elon Musk took over the platform in 2022, it underwent such drastic changes that many users no longer regarded it as a suitable space for political information and opinion-making, sparking a broad debate about the role of social media in politics.

A key focus of the Weizenbaum Panel is on German citizens' political engagement this year, and the ways in which they have participated. The sixth survey in this series, which has been conducted since 2019, focused on citizens' political media use (p. 6–7), their attitudes towards democracy (p. 7–9) and their political and social engagement, particularly their display of civil courage in the digital space (p. 9–14). Aside from the ongoing digitalization processes and current social developments, this year's report also documents the assessment of digital technologies (p. 15–16) and issues of financial participation in Germany, for example through the use of various payment services (p. 16–18).

The annual Weizenbaum Report presents selected findings from the representative telephone survey. More information on the Weizenbaum Panel, the methodological details of the surveys as well as all previous reports and additional publications are available online at: <https://panel.weizenbaum-institut.de/en/>.

## \\ Main findings

### 1 *Political internet use is stagnating, yet still grows in importance*

- \ The political use of traditional media such as newspapers and radio shows declines, rendering the internet more valuable as a news source. However, there is no longer any growth in internet use.
- \ The variety in media repertoires is decreasing as traditional media becomes less important. On the other hand, the diversity of internet use is increasing, for example through social networks such as Facebook and Instagram.

### 2 *Decline of trust in democracy halted for the time being*

- \ Satisfaction with democracy and trust in government among German citizens rose again in 2024 after falling sharply in the previous years.
- \ A large majority of Germans (79 %) believe that threats and violence against politicians are widespread. Two thirds see this as a threat to democracy in Germany.

### 3 *A new rise in demonstrations, yet declining participation overall*

- \ 2024 was a year of protest, with nearly one in five (19 %) taking part in at least one demonstration. While many other forms of participation are declining, digitally networked activities remain stable.
- \ The decline in civic engagement in recent years, including monetary donations and product boycotts, is largely driven by those who are socially and financially better off.

### 4 *Stable commitment against hate comments and misinformation*

- \ Around 40 percent of all Germans encountered hate comments in 2024. A third of these people took action against hate by reporting or calling for respectful behavior.
- \ Overall, the effort against misinformation is slightly more widespread than engagement against hate speech. More than a quarter (27 %) of the population stated that they had checked 'fake news' in 2024, a fifth (20 %) had warned others about it.

### 5 *Artificial Intelligence rated more positively again*

- \ In 2024, attitudes towards AI became more positive in almost all population groups surveyed. From 2022 to 2023, the trend was still negative.
- \ Approximately 43 percent hold a positive view of social media, a figure that has remained largely unchanged since 2023. However, younger people rate social media much more positively than in the previous year (50 % to 56 %).

### 6 *Financial participation: Inequalities in the use of digital payment services*

- \ There are major income-related differences in the use of both traditional payment services such as credit cards and online banking, as well as newer services such as PayPal.
- \ A third of Germans already use services such as Klarna to defer payments. Younger people and people with low incomes also frequently use these offers, which puts them at greater risk of over-indebtedness.

## W About this study

Since 2019, the Weizenbaum Institute, in collaboration with Freie Universität Berlin, conducts an annual scientific telephone survey of the population in Germany between October and December, covering topics such as internet use, democratic attitudes and political participation. The study is designed as a panel survey, i.e. the same people are interviewed each year, wherever possible. This approach allows for a detailed observation and description of the political attitudes and activities of people in Germany over time.

This survey was conducted for the sixth time in fall 2024. A total of 2,658 people<sup>1</sup> were surveyed by telephone, around 42 percent of whom had already participated in the previous year. The newly recruited respondents were selected at random from the German-speaking population in Germany aged 16 and older.<sup>2</sup> During the telephone interviews, which lasted around 30 minutes on average, the participants were asked how they gather information about political issues, what they think about democracy and how they engage politically.

This year, there was a particular focus on financial participation in Germany, including the use of traditional and digital payment systems and credit offers. On these issues, the Weizenbaum Panel collaborated with Alexandra Keiner from the Weizenbaum Institute's research group 'Norm Setting and Decision Processes' as well as with Prof. Dr. Barbara Brandl from Goethe Universität Frankfurt and Prof. Dr. Jenny Preunkert from Universität Kassel. Additionally, there was collaboration on threats and violence against politicians with Anna Hahnemann, Dr. Anne-Kathrin Kreft and Dr. Farina Rühs from the Criminological Research Institute of Lower Saxony (KFN) in Hanover.

As in previous years, the survey was mainly conducted in the telephone studio of the Freie Universität Berlin. As the Weizenbaum Panel's database is still being expanded, the Institute for Surveys, Analyses and DataScience (UADS) in Duisburg was also commissioned to conduct over 1,000 interviews.

The following report provides a brief overview of the key findings of the 2024 survey and the changes compared to previous years (2019 to 2023). Further information and a detailed explanation of the methodology can be found here: <https://panel.weizenbaum-institut.de/en/ressources/>.

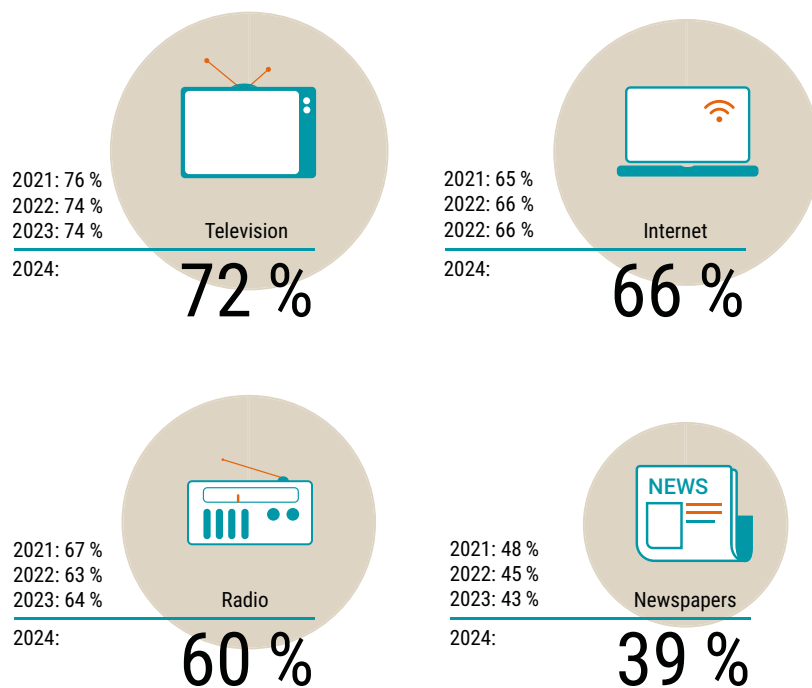
<sup>1</sup> All distributions reported and presented here and below are weighted according to the respondents' highest educational attainment in order to compensate for distortions in the random sampling procedure and to be able to make representative statements for the German population. Minor deviations from the figures reported in previous years may result from adjusted weighting factors.

<sup>2</sup> In sample surveys, conclusions about the population as a whole are subject to a certain degree of uncertainty due to random effects in sampling. In this case, the uncertainty averages approximately +/- 3 percentage points. Reading example: If the value determined in the sample is 85 percent, the actual value in the population as a whole (with a probability of 95 %) is between 82 and 88 percent.



## \\ Internet becomes more important as a source for political information

The internet is now an established source of information for news and political content: two thirds of Germans regularly obtain information there, i.e. daily or several times a week. Although internet usage has not increased for years, the use of traditional media is declining. This decline is most pronounced in the use of newspapers, but the proportion of people who obtain information via television and radio has also fallen slightly in recent years.



### \\ Regular media use for political information over time

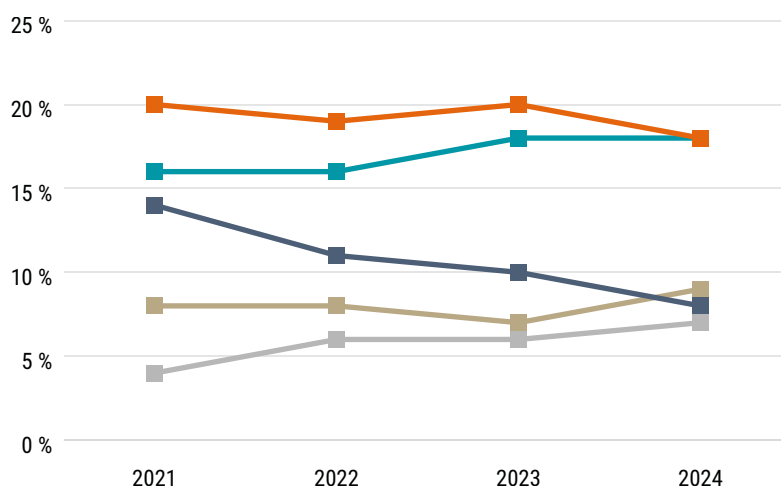
*Basis: Media used for political information within the last 12 months, 'daily' and 'several times a week' combined, scale: 'daily', 'several times a week', 'several times a month', 'less frequently', 'never'; rounded percentages, n=1,595 (2021), n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)*

When considering not only the use of individual media but also the entire media repertoire, we see a slight decline in the variety of media used. In 2021, people in Germany relied on an average of 2.5 out of the four media forms surveyed – newspapers, television, radio and the internet – for information. By 2024, this figure has dropped to 2.3. This decline is partly offset by the fact that internet use is becoming more differentiated. Social networks such as Facebook and Instagram are used by around five percent more people in 2024 than in 2023 (37 % to 43 %).

These media repertoires from which people obtain their information are nevertheless quite varied: in 2024, 18 percent regularly obtained information from all available forms of media. The same proportion used electronic media - television, radio and the inter-

net (excluding newspapers) - regularly for information. However, information avoiders, who do not obtain information or do so only sporadically, with seven percent constitute a relevant group which has grown slightly in recent years (2021: 4 %). Nine percent regularly obtained information exclusively via the internet.

The gradual loss of importance of traditional media becomes somewhat clearer from this holistic perspective: the group of people who obtain most of their information from traditional media is continuously shrinking.



#### Repertoires of regularly used media for political information over time

Basis: Media used for political information within the last 12 months, 'daily' and 'several times a week' combined, scale: 'daily', 'several times a week', 'several times a month', 'less frequently', 'never'; rounded percentages, n=1,595 (2021), n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)

- All forms of media
- Electronic media only (excluding newspapers)
- Traditional media only (excluding internet)
- Internet only
- None

## Decline of trust in democracy halted for the time being

In recent years, there have been increasing signs that Germans' relationship with democracy is in a crisis. In 2023, the 'Mitte Study' reported a decline in trust in state institutions, with parts of the population becoming so radicalized that they believe politicians deserve violence when 'the anger against them' escalates.<sup>3</sup> The most recent 'Leipzig Authoritarianism Study' also showed that Germans' satisfaction with democracy has declined.<sup>4</sup>

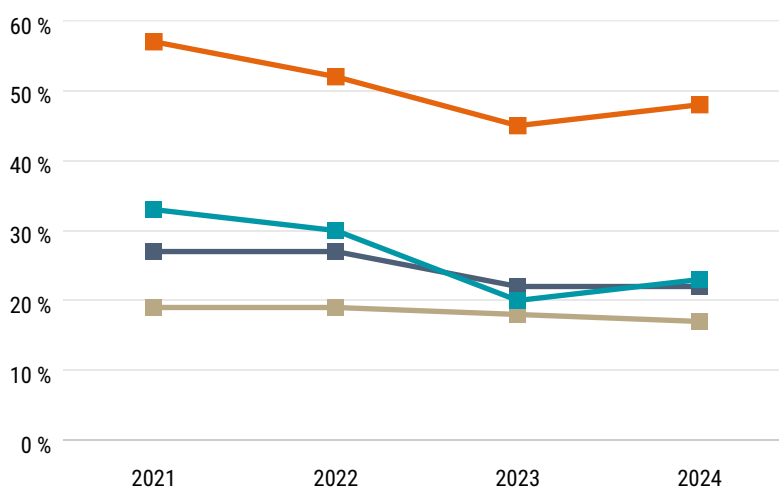
The Weizenbaum Panel provides current findings on these developments. While a decrease in satisfaction with democracy and trust in government was recorded between 2021 and 2023, this negative trend appears to have been interrupted at least temporarily in 2024. This year, 48 percent stated that democracy works very well or fairly well, while 23 percent agreed with the statement

<sup>3</sup> Zick, A., Küpper, B., & Mokros, N. (2023). *Die distanzierte Mitte. Rechtsextreme und demokratiegefährdende Einstellungen in Deutschland 2022/23*. [The distanced center. Right-wing extremist and anti-democratic attitudes in Germany 2022/23.] Friedrich-Ebert-Stiftung. <https://www.fes.de/referat-demokratie-gesellschaft-und-innovation/gegen-rechtsextremismus/mitte-studie-2023>

<sup>4</sup> Decker, O., Kiess, J., Heller, A., & Brähler, E. (2024). *Vereint im Ressentiment: Autoritäre Dynamiken und rechtsextreme Einstellungen. Leipziger Autoritarismus Studie 2024*. [United in resentment: Authoritarian dynamics and right-wing extremist attitudes. Leipzig Authoritarianism Study 2024.] Psychosozial-Verlag. <https://www.boell.de/de/leipziger-autoritarismus-studie>

that 'For the most part, you can trust the government to do the right thing.'

In contrast, when it comes to the responsiveness of the political system, i.e. whether people feel that politicians take the concerns of the population seriously, the situation is ambivalent. Although agreement with the statements that politicians make an effort to maintain close contact with citizens and care about public opinion did not decline sharply between 2021 and 2023, it remains at a low level.



#### Political attitudes over time

Basis: Satisfaction with democracy: 'And how well do you think democracy works in Germany?' scale: 'very well', 'fairly well', 'neither well nor badly', 'not so well', 'not well at all.' Other attitudes: Agreement with corresponding statements, scale: 'strongly agree', 'somewhat agree', 'neither agree nor disagree', 'somewhat disagree', 'strongly disagree'; rounded percentages, n=1,595 (2021), n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)

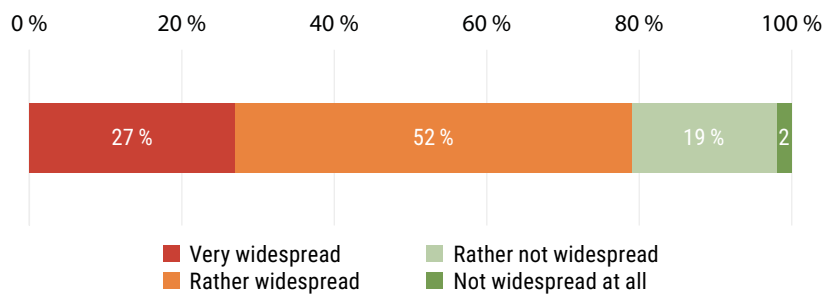
- Satisfaction with democracy
- Trust in government
- Politicians care what people think
- Politicians seek contact

### Concerns about democracy due to threats and violence against politicians

This year, for the first time, Germans were asked about their views on the prevalence of threats and violence against politicians, and how threatened they believe democracy in Germany is as a result. The results of this survey show that people are very concerned: 79 percent, meaning four out of five people, consider threats and violence against politicians in Germany to be fairly or very widespread. Among citizens aged 65 and over, the figure is as high as 86 percent.

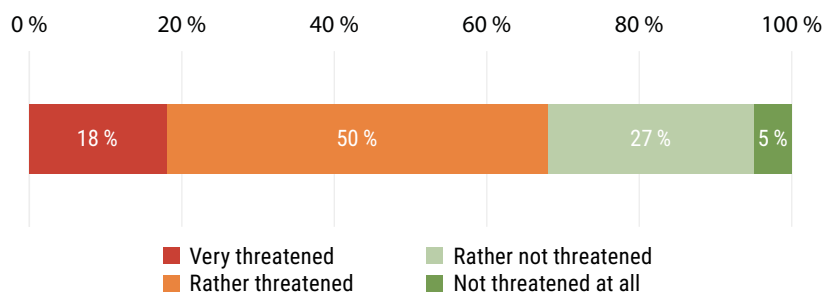
Over two thirds of citizens (68 %) consider democracy to be seriously endangered because of this. The threat is perceived most strongly by marginalized groups, such as people with a low income (70 %), women (72 %), older people aged 65 and over (74 %) and people with little formal education (75 %). While these groups do not differ substantially from others in their assessment of the prevalence of threats and violence against politicians, they rate the threat to democracy especially high.





#### Perceived spread of threats and violence against politicians

Basis: 'In your opinion, how widespread are threats and violence against politicians in Germany at the moment?', scale: 'very widespread', 'rather widespread', 'rather not widespread', 'not widespread at all'; rounded percentages, n=2,658



#### Perceived threat to democracy through threats and violence against politicians

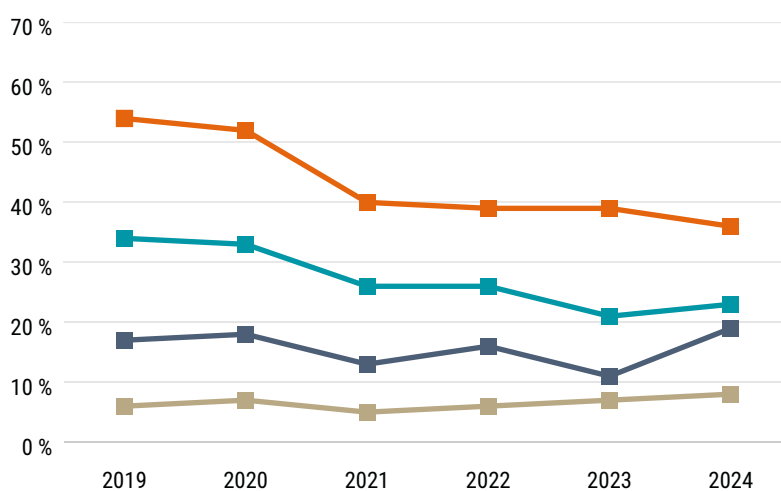
Basis: 'In your opinion, how threatened is democracy in Germany by such threats and violence against politicians?', scale: 'very threatened', 'rather threatened', 'rather not threatened', 'not threatened at all'; rounded percentages, n=2,658

## Change in political participation in Germany from 2019 to 2024

The year 2024 was dominated by protest: following the revelations by the research portal 'Correctiv' about a meeting between AfD politicians and neo-Nazis, at which the deportation of people from Germany was discussed, demonstrations against right-wing extremism were held in numerous German cities in January with a record number of participants. Shortly before this, farmers had already protested against the removal of subsidies by blocking roads. And there were repeated demonstrations and protest camps related to the wars in Gaza and Ukraine.

In the Weizenbaum Panel, this protest behavior is reflected by a significant increase in the proportion of citizens who stated that they had demonstrated at least once in 2024. While this proportion was still at 11 percent in 2023, it rose to 19 percent in this year. However, the new willingness to protest is an exception in the political participation behavior of Germans: across all forms of political participation, the downward trend of recent years continued throughout 2024.

With the exception of participating in a demonstration, there were no significant changes in traditional forms of participation compared to the previous year. Viewed over a longer period of time, the trend remains downward. In particular, forms of participation aimed directly at politicians, such as contacting politicians and signing petitions, are in long-term decline. While more than half of Germans (54 %) signed a petition in 2019, only 36 percent did so in 2024. Contacting politicians fell from 34 to 23 percent in the same period. Only party membership remains stable at a low level of eight percent.



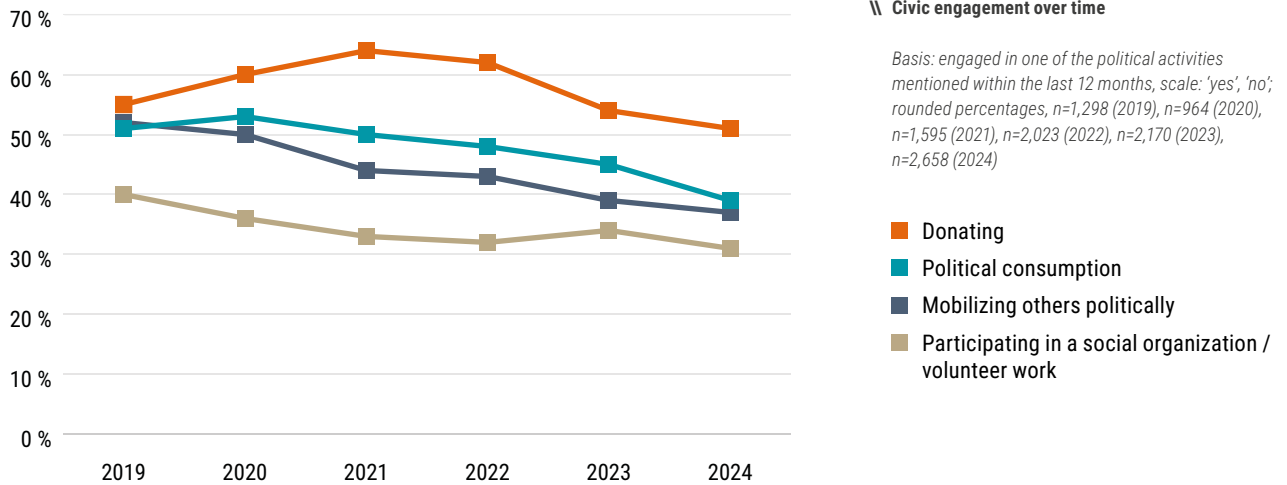
Traditional political participation over time

Basis: engaged in one of the political activities mentioned within the last 12 months, scale: 'yes', 'no'; rounded percentages, n=1,298 (2019), n=964 (2020), n=1,595 (2021), n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)

- Signing a petition
- Contacting politicians
- Participating in a demonstration
- Political party membership

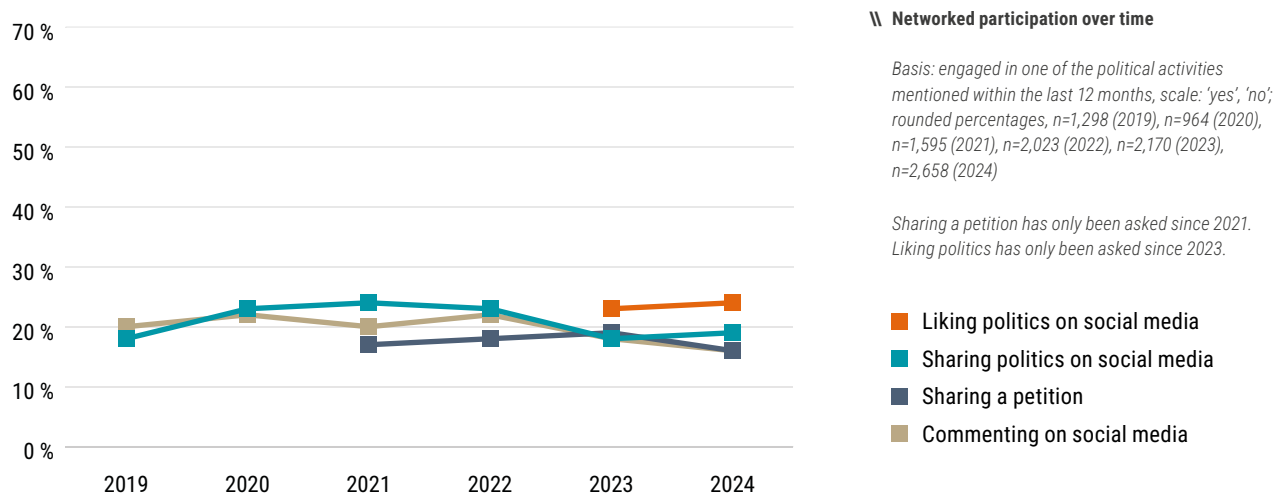
The negative trend of recent years is also continuing in terms of civic engagement: donating money to political, social or non-profit organizations, one of the most popular forms of political participation, has been on the decline since 2021 and has since fallen from 64 to 51 percent in 2024. To some extent, this can probably be explained by the inflation of recent years and the resulting increase in financial insecurity among many citizens. Political consumption, such as boycotting products for political or ethical reasons, has also been affected, dropping from 53 to 39 percent since 2020. This change is evident in the short term as well: compared to 2023, this previously very popular form of engagement has fallen noticeably by six percentage points.

However, forms of civic engagement not directly linked to money have also been subject to a downward trend since the Weizenbaum Panel started in 2019: while more than half of Germans (52 %) stated that they had encouraged other people to become politically or socially involved that year, this figure had fallen to just 37 percent in 2024.



Volunteering in a social or humanitarian organization also fell from 40 percent in 2019 to 31 percent five years later. In 2023, it briefly looked as if volunteering would recover from the negative trend caused by the coronavirus pandemic, but the latest figures do not support this. Nevertheless, volunteering is overall more stable than other forms of civic engagement, which are more susceptible to political events and developments.

In 2024, there were only slight fluctuations in networked participation, such as sharing petitions online or political activities on social media. This means that these forms of participation are fairly stable compared to traditional participation and civic engagement, albeit at a low level.

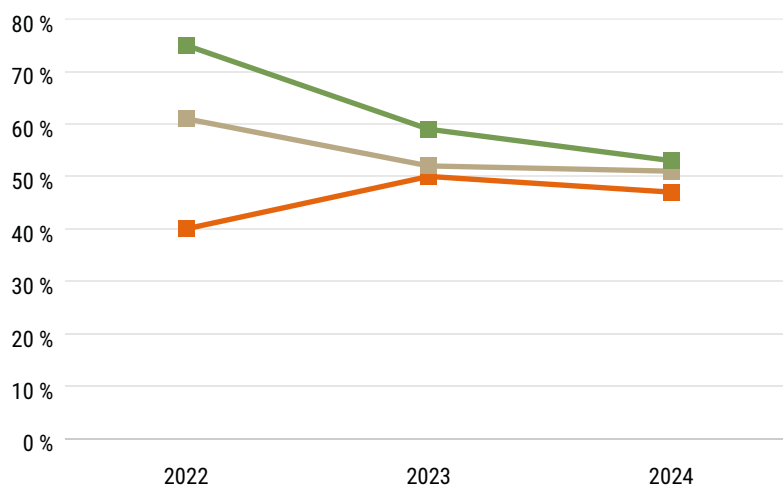


What stands out here is that the proportion of individuals on social media commenting on political content has declined for the second consecutive year, dropping from 22 percent in 2022 to 16 percent in 2024. However, a differentiated analysis shows that this is mainly due to a decline in those who rarely comment on social media, while the small proportion of those who do so daily or several times a week has remained at a low level (2–3 %). This indicates that the user contributions visible on social media are attributable to an even smaller number of very active users.

### ***Those who are better-off withdraw the most from civic engagement***

By differentiating the results on the decline in various forms of participation based on individuals' current social situation<sup>5</sup>, some insights emerge regarding the role economic burdens play in citizens' engagement. This shows that in the last three years, better-off citizens who see themselves at the top end of the social ladder have withdrawn from civic engagement to a considerable extent, while the proportion of people who see themselves at the bottom of this ladder has actually increased in most cases.

<sup>5</sup> Respondents were asked to locate themselves on a social ladder from 1 'at the bottom' to 10 'at the top'. The survey states: 'At the top of the ladder are those, who are best off, that is, those with the most money, the highest education and the best professions. At the bottom of the ladder are those, who are the worst off.'



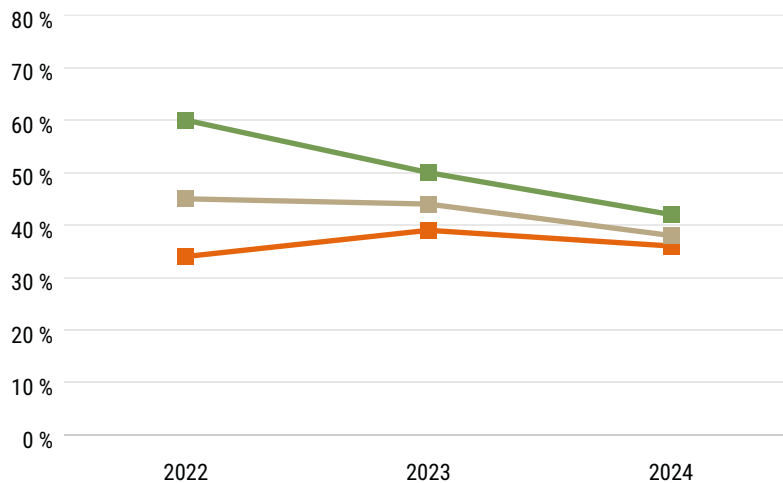
#### **Money donation by self-assessment on social ladder over time**

Basis: engaged in one of the political activities mentioned within the last 12 months, scale: 'yes', 'no'; according to self-assessment on social ladder: higher social status (levels 7-10), intermediate social status (levels 5-6), lower social status (levels 1-4); rounded percentages, n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)

- Higher social status
- Intermediate social status
- Lower social status

This trend is most pronounced in donations and political consumption, i.e. precisely those activities that are directly linked to money. The proportion of subjectively better-off citizens who did not buy certain products for political or ethical reasons fell from 60 to 42 percent between 2022 and 2024. In the case of monetary donations to a political, social or charitable organization, the pro-

portion even fell from 75 percent in 2022 to 53 percent in 2024. The proportion of less well-off citizens who donated rose from 40 to 47 percent in the same period.



#### \\ Political consumption by self-assessment on social ladder over time

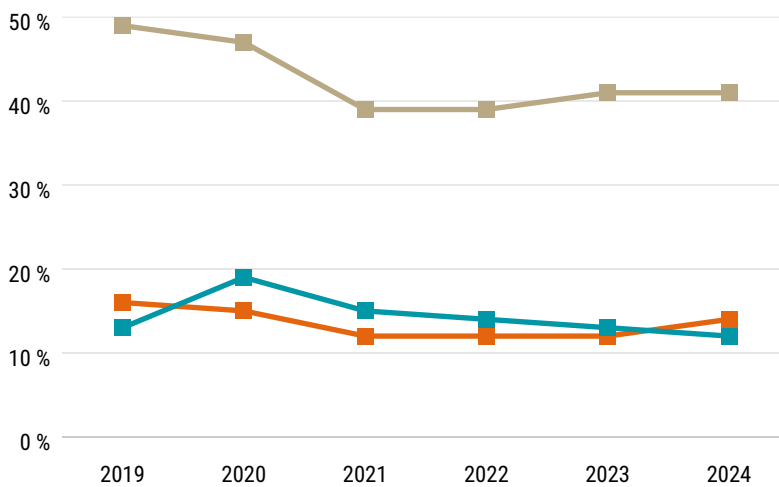
Basis: engaged in one of the political activities mentioned within the last 12 months, scale: 'yes', 'no'; according to self-assessment on social ladder: higher social status (levels 7-10), intermediate social status (levels 5-6), lower social status (levels 1-4); rounded percentages, n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)

- Higher social status
- Intermediate social status
- Lower social status

## \\ Stable commitment against hate comments and misinformation

The proportion of Germans who have seen at least one hate comment online remains at a stable high level in 2024, compared to previous years. Two out of five citizens (41 %) were confronted with such comments in the 12 months prior to our survey. In contrast, a slight upward trend has been observed over the past few years in the case of misinformation, also known as 'fake news.' In 2024, 42 percent had come into contact with this type of news in the 12 months prior to the survey.

The distinct decisions to take a stand against such content on the internet and thus to take action against disruptions to public discourse are done quite differently. For example, a stable third of people who have seen hate comments actively campaign against this hate. In relation to the entire German population, however, this figure is only 14 percent. The call for individuals who post hate comments to act respectfully steadily declined in recent years, reaching just 12 percent in 2024. Reporting hate comments to platforms, on the other hand, has remained stable since 2021, albeit at a low level.

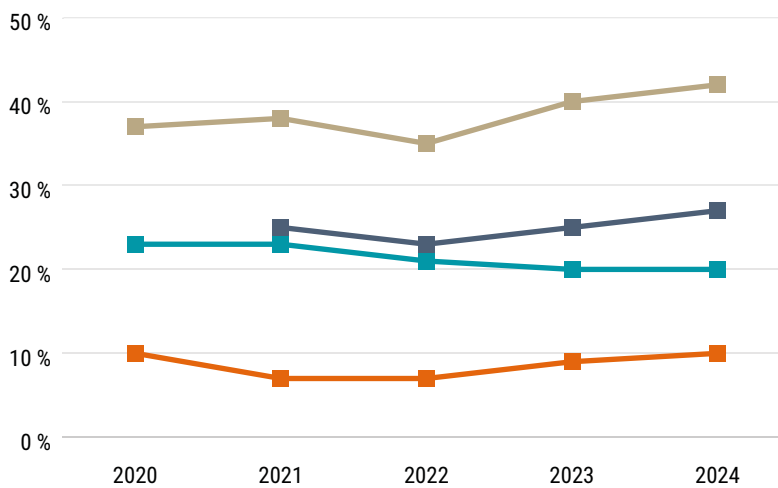


#### \\ Observation of and reaction to hate comments over time

Basis: observation of at least one hate comment in the last 12 months; of which people who state they have called for respectful behavior or reported hateful comments to the platform; scale: 'yes', 'no'; rounded percentages, n=1,298 (2019), n=964 (2020), n=1,595 (2021), n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)

■ Hate comment seen  
■ Requested to stay respectful  
■ Hate comment reported

Germans are far more active in combating misinformation: over a quarter (27 %) of the population state that they have independently fact-checked misinformation in the 12 months prior to the survey, while a fifth (20 %) have warned others about such misinformation. Reporting misinformation, on the other hand, is not very popular and is only reported by 10 percent of the population in 2024.



#### \\ Observation of and reaction to misinformation over time

Basis: observation of at least one false message in the last 12 months; of which people who state they have reported misinformation to the platform, checked misinformation or warned other users about misinformation; scale: 'yes', 'no'; rounded percentages, n=964 (2020), n=1,595 (2021), n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)

Misinformation and the response to it was only collected from 2020 onwards. The fact-checking of misinformation only from 2021 onwards.

■ Misinformation seen  
■ Fact-checked misinformation  
■ Warned others about misinformation  
■ Reported misinformation



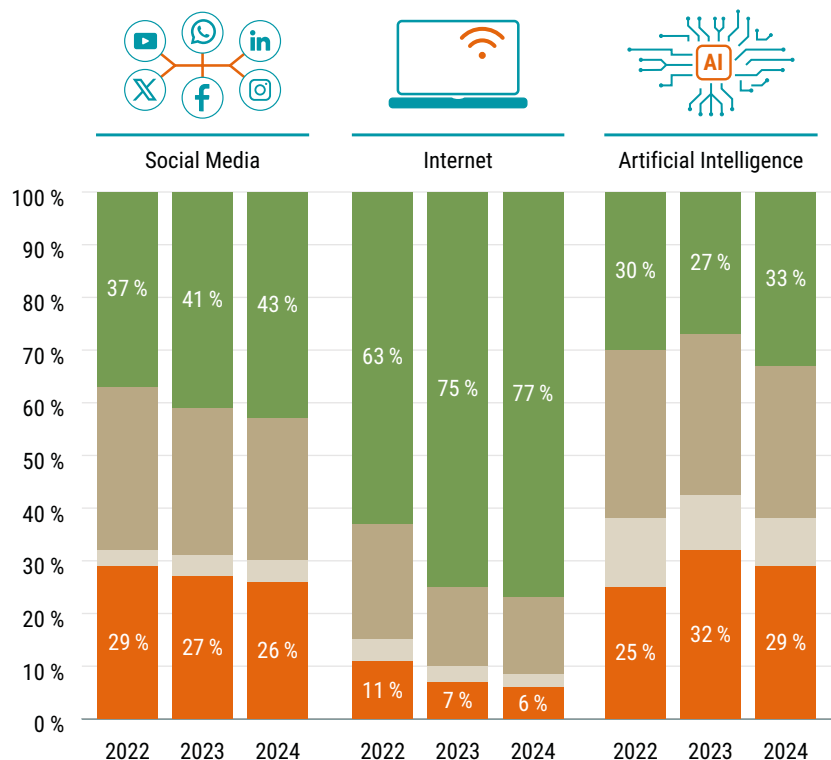
## Artificial intelligence rated more positively again

Although attitudes towards artificial intelligence (AI) remain ambivalent, the negative trend from 2023 has not been confirmed. On the contrary, the proportion of people with a positive attitude towards AI rose from 27 percent in 2023 to 33 percent in 2024.

This trend is evident for almost all population groups surveyed. The positive assessment increased significantly across all education and income groups, as well as among men and women, and for both 16 to 34-year-olds and 35 to 64-year-olds. Only in the highest age group, 65 and over, no significant difference was found compared to the previous year. One reason for this could be the growing prevalence of AI at the workplace<sup>6</sup> and a general increase of people benefiting from its use.

Although AI is rated better in almost all population groups, the existing group differences largely remain. In particular, people with high income and a high level of education continue to assess AI much more positively than people with low income or a low level of education. The age difference remains the most noticeable: around half of the 16 to 34-year-olds rate AI positively (49 %), compared to 24 percent of those aged 64 and over.

<sup>6</sup> Kerkhof, A., Licht, T., Menkhoff, M., & Wohlrabe, K. (2024). Die Nutzung von Künstlicher Intelligenz in der deutschen Wirtschaft. [The use of artificial intelligence in the German economy]. *ifo Schnelldienst*, 77(8), 39-43.



### Attitudes of the German population towards digitalization over time

Basis: 'I will name three areas of digitalization and you will tell me, how positive or negative you are evaluating these in general.'; scale: 'very positive', 'rather positive', 'neither positive nor negative', 'rather negative', 'very negative'; rounded percentages, n=2,023 (2022), n=2,170 (2023), n=2,658 (2024)

- Very positive to rather positive
- Neither positive nor negative
- No answer / don't know
- Rather negative to very negative

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While the overall population's assessment of social media in 2024 has hardly changed compared to the previous year – 43 percent rate it positively, 26 percent negatively – younger people rate it much more positively than before (56 % to 50 %).

The internet continues to be viewed very positively, with 77 percent of Germans holding a positive attitude towards it. In contrast to perspectives on social media, even the majority of the over-64-year-olds have a very positive view of the internet (73 %).

## \\ Financial participation: Inequalities in the use of digital payment services

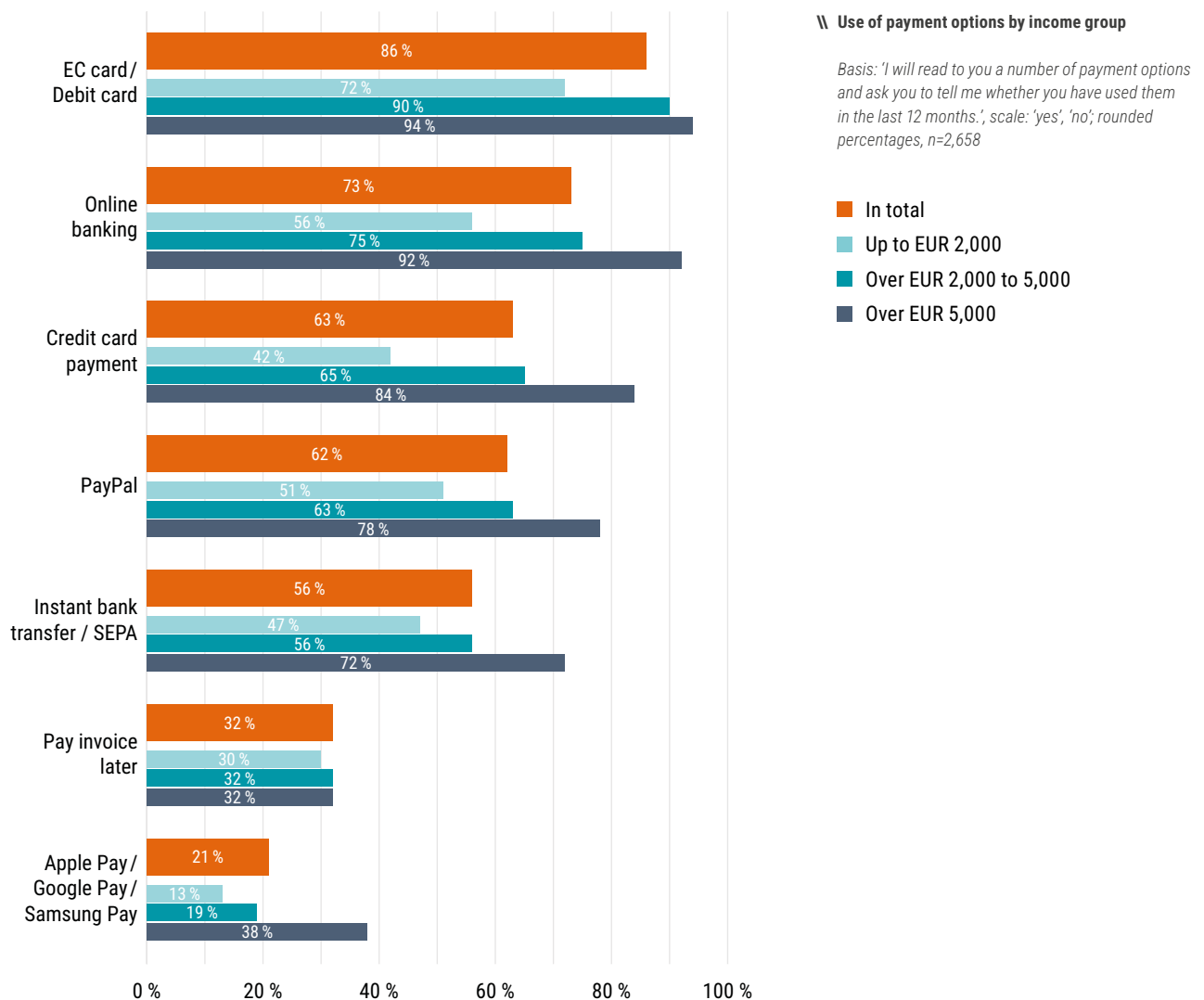
*Alexandra Keiner, Barbara Brandl & Jenny Preunkert*

Financial participation is an important component of social and political engagement, which is strongly influenced by digitalization. The Weizenbaum Panel therefore included questions on financial participation for the first time in 2024. Both traditional payment services such as debit and credit cards, online banking or instant bank transfer, as well as newer digital payment services such as PayPal, Apple Pay or Klarna were surveyed.

The data from the Weizenbaum Panel shows that despite new, often app-based digital services such as PayPal, traditional forms of payment are still the most commonly used. For example, 86 percent of Germans stated that they had paid with a debit or credit card in a store in the last 12 months. 73 percent have made bank transfers via online banking and 63 percent have paid in a store or online with a credit card.

Although the new digital payment services are used less than the traditional ones, they are already widespread: at 62 percent, usage of the online payment service PayPal is almost on a par with credit card use and well ahead of instant bank transfer and SEPA payments, which are used by just 56 percent. Apple Pay, Google Pay and Samsung Pay are among the least used payment services. Only 21 percent of Germans stated that they had used them to pay in 2024. At 39 percent, 16 to 34-year-olds use these services most frequently, while only 10 percent of over-64-year-olds use them.

There is a large disparity in the use of payment services between different income groups: 92 percent of higher-income earners use online banking for bank transfers, but only 56 percent of people with low incomes. The situation is similar for credit card payments, which are used by 84 percent of people with high incomes, but only by 42 percent of people with low incomes. In relative terms, the difference is greatest for digital payment services such as Apple Pay, Google Pay and Samsung Pay: only 13 percent of people with low incomes said they used these services, but 38 percent of people with high incomes did.



There are also differences between men and women: women use online banking (67 vs. 77 %), credit cards (57 vs. 68 %) and PayPal (56 vs. 67 %) significantly less often than men. In contrast, there

are hardly any differences when it comes to EC and debit cards, which could be due to the fact that women, for example, make more household purchases in stores.<sup>7</sup>

### ***Almost a third of Germans use ‘Buy Now Pay Later’ offers***

Payment service providers such as Klarna and PayPal have been offering the ‘Buy Now Pay Later’ payment option in online retail for several years. Here, payment is coupled with a low-threshold credit offer: users can buy products immediately but defer payment until a later date. However, if the amount is not paid within the payment period, interest and fees are charged.

Just under a third of Germans (32 %) used this option in online retail in 2024, for example via Klarna or PayPal. Compared to other payment methods, there are hardly any differences between different income groups. However, due to the interest rates and fees, the use of these offers can have serious consequences, especially for people with low incomes, if payment defaults occur. The German Federal Financial Supervisory Authority (BaFin) therefore warns of the risk of over-indebtedness posed by such digital ‘credit-based forms of payment’.<sup>8</sup>

Young adults in particular have reported high debts to Klarna on social media under the hashtag #Klarnaschulden (#klarnadebt) in recent years. The data from the Weizenbaum Panel shows that 16 to 24-year-olds use such ‘Buy Now Pay Later’ offers far less frequently (29 %) than 25 to 34-year-olds (41 %) and 35 to 64-year-olds (36 %). Nevertheless, teenagers and young adults are exposed to a particular risk of over-indebtedness due to their relatively low level of financial literacy.

<sup>7</sup> Statistisches Bundesamt (2024). *Gender Care Gap: Frauen leisten 44,3% mehr unbezahlte Arbeit als Männer. [Gender care gap 2022: women do 44.3% more unpaid work than men.]* [https://www.destatis.de/DE/Presse/Pressemitteilungen/2024/02/PD24\\_073\\_63991.html](https://www.destatis.de/DE/Presse/Pressemitteilungen/2024/02/PD24_073_63991.html)

<sup>8</sup> BaFin. (2024). *Buy now pay later: Wie funktioniert das und was muss ich hierbei beachten. [Buy now pay later: How does it work and what do I need to bear in mind?]* [https://www.bafin.de/DE/Verbraucher/KrediteImmobilien/Kredite/BuyNowPayLater/BuyNowPayLater\\_node.html](https://www.bafin.de/DE/Verbraucher/KrediteImmobilien/Kredite/BuyNowPayLater/BuyNowPayLater_node.html)

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## W About the Weizenbaum Institute

The Weizenbaum Institute conducts excellent, independent, interdisciplinary and fundamental digitalization research. We provide politics, economy and civil society with well-founded findings and value-based recommendations for action. This helps to ensure that society's digitalization is not only better understood, but can also be shaped in a sustainable, self-determined and responsible manner.

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