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Sommario/riassunto Research devoted to the determinants of cashless payments is an important issue from a financial point of view. The spread of cashless trading benefits participants in the payment system, including consumers and businesses, and ultimately the economy as a whole. Because of the benefits of cashless trading, it was important to recognize the determinants of cashless trading. The monograph took as its main objective the identification and evaluation of the impact of key factors on cashless turnover using payment cards, and their empirical verification on a macro-scale for the period 2004–2022.The empirical study conducted at the macro-scale level – with the help of econometric modeling – allowed the identification of statistically significant key economic and non-economic variables, including sociodemographic, cultural and payment infrastructure-related variables at the macro-scale, some of which were common to the EU-15 and EU-13 group of countries, which provided the basis for verifying the main hypothesis. Knowledge of the determinants of non-cash trade is an important element in the formation of monetary policy and is a valuable source of information in making strategic decisions on non-cash trade and the payment system. This information is important for the economy, but also for payment market stakeholders, who need reliable statistical data in order to be able to compare the

level of development of the payment system with other countries. Recognizing the determinants of cashless payments is the focus of central banks, payment organizations, commercial banks – payment card issuers, clearing agents, merchants, IT institutions that support the introduction of innovative solutions in payments.