Press Release

# Koenig & Bauer Publishes Whitepaper with Independent Research Data on the Educational Power of Banknotes

Comprehensive analysis of the central role of cash for education and inclusion

* Whitepaper to raise awareness of the essential role of physical cash in developing financial literacy among young people
* Summary of independent research findings
* Analysis of potential systemic consequences of the digital payment upturn
* First of three planned publications by Koenig & Bauer as part of the 'Making Banknotes do More in Society' initiative

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Lausanne, 12.11.2025  
Koenig & Bauer Banknote Solutions, a global leader in security printing technologies and governmental services, has published a detailed whitepaper to create awareness of the essential role played by physical cash in the development of youth money skills.

This whitepaper summarises the significant and recent body of research on both the educational value of physical money during childhood – a time when core life-skills are acquired – and how physical cash fosters responsible financial attitudes, habits and behaviour in adult life.

The publication also analyses what happens when physical cash is replaced by digital payment tools during childhood-learning and draws some surprising, evidence-based conclusions on the systemic risk that is evolving in society, as digital payments gain ground across all age groups.

With this whitepaper, Koenig & Bauer aims to initiate a new conversation around cash by clearly showing that the value physical cash brings to society goes far beyond its role as an inclusive enabler of payments. It also provides fresh insights on the relationships between financial inclusion, financial literacy and digital literacy, by highlighting the high degree of interconnectivity between these three themes that are frequently addressed as separate subjects.

Sina Grebrodt, Head of Education & Life Skill Development at Koenig & Bauer Banknote Solutions, explains: “This white paper is aimed at creating awareness of the scale and scope of the global financial literacy challenge, its impact on the individual, families, communities and society and most importantly how we can do more to help. The publication helps us convert problems into actionable solutions by understanding the irreplaceable role of cash in society where it is not just about payments. It is about life, learning, resilience, inclusion, and choice – and these values are shared across generations. This fact puts our community in a unique position to leverage the actual item that connects us with current and future generations of cash users to help empower and improve their lives – banknotes.”

Eric Boissonnas, CEO at Koenig & Bauer Banknote Solutions added to this: “As part of our ‘Making Banknotes do More in Society initiative’, we have been exploring other ways that banknotes create positive impact in society. By reviewing research and data on how and why cash enables us to manage our finances more effectively we can extract components that can easily be introduced into youth learning and development programmes worldwide. The white paper clearly demonstrates how early childhood interactions with cash via play, pocket money, saving and other activities directly contributes to the development of responsible and sustainable financial attitudes & behaviour in adult life. We need to expand our thinking around the wider role of cash in people’s lives and how it plays a vital role in economic empowerment, employment, education, independence, equality and quality of life improvement.”

The recently published whitepaper is the first in a series of three white papers aiming to federate and inform the global cash community on the subject of financial literacy. It is the beginning of a story that will resonate powerfully around the globe as further chapters are gradually unveiled. The publication provides a clear definition of the problem, an innovative approach to a solution, and an explanation of the impact, as well as independent analysis and expert insights on the role of banknotes in financial competency development.

The whitepaper is available for download [here](https://online.flippingbook.com/view/560671121/).

#### Photo:

The new whitepaper from Koenig & Bauer Banknote Solutions highlights the educational value of cash for financial literacy and analyses the systemic risks posed by purely digital payment methods  
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#### About Koenig & Bauer

Koenig & Bauer is a globally active printing press manufacturer headquartered in Würzburg (Germany). It supplies machines and software solutions covering the entire printing, finishing and converting process, with a particular focus on packaging. Machines from Koenig & Bauer are capable of printing on practically all substrates – the portfolio ranges from banknotes to board, corrugated, film, metal and glass packaging, and includes book, display, coding, decor, magazine, advertising and newspaper printing. With a history extending back more than 200 years, Koenig & Bauer is the oldest printing press manufacturer in the world and is today at home in virtually all printing processes. Together, the group companies count a total of around 5,600 employees. Koenig & Bauer operates manufacturing plants at eleven locations in Europe, alongside a global sales and service network. Group sales in the 2024 financial year was around €1.3bn.

Further information can be found at [www.koenig-bauer.com](http://www.koenig-bauer.com)