

Table Names

- [Q1](#) Q1 What kind of banknotes do you have with you today (in your wallet, in your pocket etc.)? | Base: All
- [Q2](#) Q2 What kind of coins do you have with you today (in your wallet, in your pocket etc.)? | Base: All
- [Q3](#) Q3 Regarding the euro coins you have, are they... ? | Base: If Q2 = 2 OR Q2 = 3 OR Q2 = 4 OR Q2 = 5
- [Q4](#) Q4 Which currency did you use for the last cash payment you made today? | Base: All
- [Q4T](#) Q4T Which currency did you use for the last cash payment you made today? | Base: If CODE 1 TO 9 IN Q4
- [Q5](#) Q5 In which currency did you receive change in this transaction? | Base: If Q4 =1 OR Q4 =2 OR Q4 =3
- [Q5T](#) Q5T In which currency did you receive change in this transaction? | Base: If CODE 1 TO 9 IN Q5
- [Q6](#) Q6 Have you experienced any of the following problem(s) when exchanging / withdrawing money in a bank today? [MULTIPLE ANSWERS] | Base: All

## Significance testing

Survey results are subject to sampling tolerances meaning that not all differences can be considered statistically significant. Statistical significance testing needs to be performed to assess whether differences in survey results between countries and socio-demographic categories (or waves, in case of a trend survey) are due to chance or whether they represent meaningful differences.

In the Volume tables, pairwise tests of the equality of column proportions (via z-test) and column means (via t-tests) are produced. Pairwise comparison means comparing all pairs of something (i.e. countries, socio-demographic categories etc.). A significance level of 0.05 is used for these tests.

The outcomes of the pairwise tests are presented via a system of alphabetic keys. Each column category in the Volume tables is identified with an alphabetic key. For each pairwise comparison with a statistically significant difference between the column proportions (or means), the key of the category with the smaller column proportion (or mean) appears in the category with the larger column proportion.

### Example


Group 1	Group 2	Group 3	Group 4
(A)	(B)	(C)	(D)
1163	2934	3153	657
75%	55%	36%	42%
B C D	C D		C

The example shows a table with four columns representing different groups. The first row shows the number of respondents for each group: Group 1 (A) has 1163, Group 2 (B) has 2934, Group 3 (C) has 3153, and Group 4 (D) has 657. The second row shows the percentage of respondents for each group: Group 1 (A) is 75%, Group 2 (B) is 55%, Group 3 (C) is 36%, and Group 4 (D) is 42%. The third row shows the results of pairwise comparisons between groups. For Group 1 (A), the keys B, C, and D are shown, indicating significant differences with Groups 2, 3, and 4. For Group 2 (B), the keys C and D are shown, indicating significant differences with Groups 3 and 4. For Group 3 (C), no keys are shown, indicating no significant differences with Groups 4. For Group 4 (D), the key C is shown, indicating a significant difference with Group 3.

## **Flash Eurobarometer**


**Q1 What kind of banknotes do you have with you today (in your wallet, in your pocket etc.)?**

**Base: All**

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	 HR	Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studying (D)	Self-employed (A)	Employee (B)	Manual worker (C)	Not working (D)	Rural area (A)	Small/medium-sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landline only (B)	Landline & mobile (C)
Base: Total	199	102	91	6	10	32	65	92	5	80	104	5	19	79	5	95	46	77	76	47	78	39	34	80	2	117
Base: Weighted Total	199	92	99	8	24	36	54	85	9	83	96	8	19	71	5	100	54	87	58	40	82	34	41	92	7	100
Only Croatian kunas	11 6%	5 5%	6 6%	0 0%	0 0%	1 3%	2 4%	8 9%	0 0%	3 4%	8 8%	0 0%	1 4%	5 6%	0 0%	5 6%	2 5%	6 7%	2 4%	1 3%	3 4%	3 10%	3 8%	8 9%	0 0%	3 3%
Mostly Croatian kunas	10 5%	5 6%	5 5%	0 0%	0 0%	1 1%	5 9%	5 6%	1 7%	1 1%	8 9%	0 0%	1 5%	4 6%	1 11%	5 5%	1 3%	7 8%	2 4%	1 3%	4 5%	5 14%	1 1%	4 5%	0 0%	6 6%
Mostly euro	38 19%	13 15%	24 25%	0 0%	4 17%	1 3%	15 27% B	18 21% B	0 0%	20 24%	17 18%	0 0%	3 14%	10 15%	2 43%	22 23%	7 13%	14 17%	16 28%	7 19%	13 16%	11 33%	6 15%	13 15%	4 48%	21 21%
Only euro	69 35%	36 39%	29 29%	5 61%	5 21%	11 31%	17 31%	37 43%	8 87% B C	32 38%	26 27%	2 28%	5 25%	30 42%	2 41%	32 32%	24 45% C	34 39% C	11 20%	13 33%	30 37%	8 24%	16 40%	30 32%	4 52%	36 36%
Half Croatian kunas and half euro	53 27%	27 30%	23 23%	3 39%	10 42% D	21 57% C D	12 21%	11 13%	1 6%	19 23%	29 31%	4 55%	9 47%	19 27%	0 5%	25 25%	16 30%	15 17%	23 39% B	9 23%	25 30%	5 13%	15 37% C	28 30%	0 0%	26 26%
No banknotes at all	17 8%	5 5%	12 12%	0 0%	5 20%	2 5%	4 8%	6 7%	0 0%	9 11%	6 7%	1 17%	1 4%	3 4%	0 0%	10 10%	2 5%	11 13%	3 5%	8 20% D	6 8%	2 7%	0 0%	9 10%	0 0%	8 8%
Don't know/No answer	0 0%	0 1%	0 0%	0 0%	0 0%	0 0%	0 0%	0 1%	0 0%	0 0%	0 1%	0 0%	0 0%	0 0%	0 0%	0 1%	0 0%	0 1%	0 0%	0 1%	0 0%	0 0%	0 0%	0 0%	0 1%	0 1%


**Q2 What kind of coins do you have with you today (in your wallet, in your pocket etc.)?**

**Base: All**

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	 HR	Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studying (D)	Self-employed (A)	Employee (B)	Manual worker (C)	Not working (D)	Rural area (A)	Small/medium-sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landline only (B)	Landline & mobile (C)
Base: Total	199	102	91	6	10	32	65	92	5	80	104	5	19	79	5	95	46	77	76	47	78	39	34	80	2	117
Base: Weighted Total	199	92	99	8	24	36	54	85	9	83	96	8	19	71	5	100	54	87	58	40	82	34	41	92	7	100
Only Croatian kunas	20 10%	10 10%	11 11%	0 0%	7 30% B	0 1%	4 8%	8 10%	0 0%	8 9%	9 9%	4 51% B C	2 8%	7 10%	0 0%	11 11%	4 7%	12 14%	5 9%	2 6%	9 11%	4 10%	5 13%	12 13%	0 0%	8 8%
Mostly Croatian kunas	3 2%	2 2%	2 2%	0 0%	0 0%	1 1%	1 2%	2 2%	0 0%	1 1%	2 3%	0 0%	0 1%	2 2%	0 0%	2 2%	1 2%	2 3%	0 1%	2 4%	1 2%	1 2%	0 0%	1 1%	0 0%	2 2%
Mostly euro	31 16%	9 10%	22 22%	0 0%	5 23%	4 11%	12 22%	10 11%	0 0%	19 23%	11 11%	0 0%	5 24%	9 13%	0 0%	17 17%	9 16%	12 14%	10 17%	3 9%	19 23%	4 12%	5 11%	15 17%	0 0%	16 16%
Only euro	72 36%	33 36%	33 34%	5 61%	0 0%	10 27%	21 40% A	40 48% A	3 31%	36 43%	31 32%	0 6%	5 28%	31 44%	2 51%	33 33%	21 40%	29 33%	22 37%	19 48%	24 30%	14 42%	13 31%	24 26%	4 48%	44 44% A
Half Croatian kunas and half euro	43 21%	23 25%	19 19%	1 8%	6 25%	14 39% C D	9 16%	14 16%	1 6%	12 14%	28 30% B	2 21%	4 20%	16 22%	1 16%	22 22%	9 16%	18 21%	16 27%	7 18%	16 19%	6 17%	14 33%	19 21%	0 0%	24 24%
No coins at all	28 14%	15 16%	10 10%	3 32%	5 22%	7 20%	7 12%	9 10%	4 40%	7 9%	15 15%	2 21%	4 20%	7 9%	2 34%	12 12%	9 16%	14 16%	5 9%	6 16%	12 15%	4 11%	5 13%	18 20% C	4 52% C	6 6%
Don't know/No answer	3 1%	0 0%	3 3%	0 0%	0 0%	0 0%	0 0%	3 3%	2 22% B C	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	3 3%	2 4%	0 0%	1 1%	0 0%	1 1%	2 6%	0 0%	2 2%	0 0%	1 1%


**Q3 Regarding the euro coins you have, are they... ?**

**Base: If Q2 = 2 OR Q2 = 3 OR Q2 = 4 OR Q2 = 5**


	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	 HR	Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studyin g (D)	Self- employ ed (A)	Employ ee (B)	Manual worker (C)	Not workin g (D)	Rural area (A)	Small/ mediu m- sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landlin e only (B)	Landlin e & mobile (C)
Base: Total	160	82	73	5	5	27	53	75	3	66	84	2	14	66	4	76	38	59	63	40	61	30	28	59	1	100
Base: Weighted Total	149	68	75	6	11	29	43	66	4	68	72	2	14	58	3	74	39	61	48	31	60	25	31	60	4	85
Only Croatian euro coins	50 34%	21 31%	28 37%	1 23%	0 0%	5 17%	14 33%	30 47% A B	1 18%	25 37%	23 32%	0 0%	3 23%	14 25%	3 92% B	29 40%	12 30%	24 39%	14 29%	8 27%	14 23%	12 48% B	16 50% B	16 27%	4 100%	30 35%
Mostly Croatian euro coins	30 20%	13 20%	15 19%	2 42%	8 70% B C D	5 19%	7 15%	10 15%	2 65%	13 20%	14 19%	0 0%	3 18%	12 22%	0 0%	15 20%	8 20%	10 16%	12 26%	4 14%	17 28%	3 12%	6 19%	12 20%	0 0%	18 21%
Mostly other euro coins	11 7%	5 7%	6 8%	0 0%	0 0%	2 8%	6 13%	3 4%	0 0%	6 9%	5 7%	0 0%	0 3%	5 8%	0 0%	6 8%	2 6%	5 7%	4 8%	1 5%	3 4%	5 21% B	1 5%	5 9%	0 0%	6 7%
Only other euro coins	10 7%	3 5%	7 9%	0 0%	2 14%	3 12%	1 2%	5 7%	0 0%	1 1%	8 11% B	2 77% B C	0 0%	5 9%	0 0%	5 7%	2 5%	6 9%	3 6%	3 9%	5 9%	1 2%	2 5%	4 6%	0 0%	7 8%
Half Croatian euro coins and half other euro coins	34 23%	16 24%	16 21%	1 24%	2 16%	11 37%	8 20%	13 19%	0 0%	15 22%	18 24%	0 23%	5 33%	14 25%	0 0%	15 20%	12 31%	13 21%	9 18%	9 28% C	18 30% C	1 4%	5 16%	17 28%	0 0%	17 20%
Don't know/No answer	14 9%	9 14%	4 5%	1 11%	0 0%	2 7%	7 17%	5 7%	1 17%	8 11%	5 7%	0 0%	3 24%	7 12%	0 8%	4 5%	3 9%	5 8%	6 12%	5 17%	4 6%	3 14%	2 5%	6 10%	0 0%	8 10%

**Q4 Which currency did you use for the last cash payment you made today?**

**Base: All**


	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	 HR	Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studying (D)	Self-employed (A)	Employee (B)	Manual worker (C)	Not working (D)	Rural area (A)	Small/medium-sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landline only (B)	Landline & mobile (C)
Base: Total	199	102	91	6	10	32	65	92	5	80	104	5	19	79	5	95	46	77	76	47	78	39	34	80	2	117
Base: Weighted Total	199	92	99	8	24	36	54	85	9	83	96	8	19	71	5	100	54	87	58	40	82	34	41	92	7	100
Croatian kunas	50 25%	25 28%	23 24%	1 16%	7 28%	6 17%	7 12%	31 36% C	5 54%	19 22%	25 26%	0 0%	4 23%	10 14%	0 0%	33 33% B	12 23%	21 24%	17 29%	12 29%	23 28%	10 28%	6 13%	22 24%	7 100% A C	21 21%
A mix of Croatian kunas and euro	6 3%	5 6%	1 1%	0 0%	0 0%	5 13% C D	1 1%	1 1%	0 0%	1 2%	5 5%	0 0%	4 20% B D	2 2%	0 0%	1 1%	4 7%	1 2%	1 2%	4 10% B	1 1%	1 2%	1 2%	1 1%	0 0%	5 5%
Euro	57 29%	33 36%	22 23%	2 29%	4 19%	14 37%	19 35%	20 24%	2 24%	26 31%	25 26%	3 40%	6 29%	31 43% D	0 5%	21 21%	21 40%	20 23%	16 27%	12 30%	23 29%	7 20%	15 37%	24 26%	0 0%	33 33%
You paid with a card	27 13%	8 9%	19 19%	0 0%	3 14%	3 9%	7 13%	13 15%	0 0%	13 16%	13 14%	0 0%	3 17%	9 13%	1 11%	14 14%	5 9%	14 16%	8 14%	3 8%	11 13%	5 15%	8 18%	16 17%	0 0%	11 11%
You did not buy anything today	59 30%	21 23%	33 34%	4 56%	9 40%	8 23%	20 38%	21 24%	2 22%	24 29%	28 29%	5 60%	2 12%	20 28%	4 84% A B D	32 32%	11 21%	31 36%	16 28%	9 24%	24 29%	13 37%	12 29%	30 32%	0 0%	29 29%
Don't know/No answer	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

**Q4T Which currency did you use for the last cash payment you made today?**
**Base: If CODE 1 TO 3 IN Q4**


	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
		Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studyin g (D)	Self- employ ed (A)	Employ ee (B)	Manual worker (C)	Not workin g (D)	Rural area (A)	Small/ mediu m- sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landlin e only (B)	Landlin e & mobile (C)
Base: Total	119	71	45	3	4	21	37	57	4	46	62	2	15	47	1	55	30	43	46	32	43	22	22	47	2	70
Base: Weighted Total	113	63	47	4	11	24	26	52	7	46	55	3	14	42	0	54	37	42	34	27	47	17	22	46	7	60
Croatian kunas	50 44%	25 40%	23 50%	1 36%	7 60%	6 25%	7 25%	31 59%	5 69%	19 41%	25 46%	0 0%	4 32%	10 23%	0 0%	33 60%	12 33%	21 50%	17 50%	12 43%	23 49%	10 57%	6 25%	22 47%	7 100%	21 35%
A mix of Croatian kunas and euro	6 5%	5 8%	1 2%	0 0%	0 0%	5 20%	1 3%	1 1%	0 0%	1 3%	5 9%	0 0%	4 28%	2 4%	0 0%	1 1%	4 10%	1 3%	1 3%	4 14%	1 1%	1 4%	1 5%	1 2%	0 0%	5 9%
Euro	57 51%	33 52%	22 48%	2 64%	4 40%	14 55%	19 72%	20 40%	2 31%	26 56%	25 46%	3 100%	6 40%	31 73%	0 100%	21 39%	21 57%	20 48%	16 47%	12 44%	23 49%	7 40%	15 70%	24 52%	0 0%	33 56%
You paid with a card	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
You did not buy anything today	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know/No answer	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -



**Q5 In which currency did you receive change in this transaction?**
**Base: If Q4 =1 OR Q4 =2 OR Q4 =3**


	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
		Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studyin g (D)	Self- employ ed (A)	Employ ee (B)	Manual worker (C)	Not workin g (D)	Rural area (A)	Small/ mediu m- sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landlin e only (B)	Landlin e & mobile (C)
Base: Total	119	71	45	3	4	21	37	57	4	46	62	2	15	47	1	55	30	43	46	32	43	22	22	47	2	70
Base: Weighted Total	113	63	47	4	11	24	26	52	7	46	55	3	14	42	0	54	37	42	34	27	47	17	22	46	7	60
Croatian kunas	5 5%	2 4%	3 6%	0 0%	0 0%	1 4%	1 6%	3 5%	0 0%	1 3%	3 6%	0 0%	1 10%	1 4%	0 0%	2 4%	2 4%	1 2%	2 7%	0 1%	0 1%	4 24% A B D	0 2%	3 7%	0 0%	2 3%
A mix of Croatian kunas and euro	2 2%	1 2%	1 2%	0 0%	0 0%	0 0%	1 3%	1 3%	0 0%	2 3%	0 0%	0 0%	0 0%	1 2%	0 0%	1 3%	0 0%	2 4%	1 2%	1 3%	1 1%	0 0%	1 2%	2 3%	0 0%	1 1%
Euro	87 77%	49 78%	34 74%	4 100%	8 69%	23 92%	19 72%	38 74%	4 48%	37 80%	43 78%	3 100%	11 79%	35 83%	0 100%	41 76%	30 81%	30 72%	27 79%	19 70%	38 80%	12 68%	19 86%	34 74%	4 48%	49 83%
You did not receive change (SPONTANEOUS)	19 17%	10 16%	9 19%	0 0%	3 31%	1 4%	5 20%	10 19%	4 52%	6 14%	9 16%	0 0%	2 11%	5 12%	0 0%	9 17%	5 15%	9 22%	4 12%	7 26%	8 18%	1 8%	2 10%	7 16%	4 52%	8 14%
Don't know/No answer	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

**Q5T In which currency did you receive change in this transaction?**
**Base: If CODE 1 TO 3 IN Q5**

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	 HR	Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studyin g (D)	Self- employ ed (A)	Employ ee (B)	Manual worker (C)	Not workin g (D)	Rural area (A)	Small/ mediu m- sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landlin e only (B)	Landlin e & mobile (C)
Base: Total	97	58	36	3	3	20	27	47	3	41	47	2	13	38	1	45	27	33	37	23	35	20	19	39	1	57
Base: Weighted Total	94	53	38	4	8	23	21	42	4	40	46	3	12	37	0	45	32	33	30	20	39	15	20	39	4	52
Croatian kunas	5 5%	2 4%	3 7%	0 0%	0 0%	1 4%	1 7%	3 7%	0 0%	1 3%	3 7%	0 0%	1 11%	1 4%	0 0%	2 5%	2 5%	1 3%	2 8%	0 1%	0 1%	4 26% A B	0 2%	3 8%	0 0%	2 4%
A mix of Croatian kunas and euro	2 2%	1 2%	1 2%	0 0%	0 0%	0 0%	1 3%	1 3%	0 0%	2 4%	0 0%	0 0%	0 0%	1 2%	0 0%	1 3%	0 0%	2 5%	1 2%	1 4%	1 2%	0 0%	1 3%	2 4%	0 0%	1 1%
Euro	87 93%	49 93%	34 91%	4 100%	8 100%	23 96%	19 90%	38 90%	4 100%	37 93%	43 93%	3 100%	11 89%	35 94%	0 100%	41 92%	30 95%	30 92%	27 90%	19 95%	38 97% C	12 74%	19 95%	34 88%	4 100%	49 96%
You did not receive change (SPONTANEOUS)	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know/No answer	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%


**Q6 Have you experienced any of the following problem(s) when exchanging / withdrawing money in a bank today? [MULTIPLE ANSWERS]**

Base: All

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	 HR	Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studying (D)	Self-employed (A)	Employee (B)	Manual worker (C)	Not working (D)	Rural area (A)	Small/medium-sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landline only (B)	Landline & mobile (C)
Base: Total	199	102	91	6	10	32	65	92	5	80	104	5	19	79	5	95	46	77	76	47	78	39	34	80	2	117
Base: Weighted Total	199	92	99	8	24	36	54	85	9	83	96	8	19	71	5	100	54	87	58	40	82	34	41	92	7	100
Longer queues at counters than usual	6 3%	0 1%	6 6%	0 0%	3 14% D	0 1%	2 4%	0 1%	0 0%	5 6%	1 1%	0 0%	0 2%	2 3%	0 0%	4 4%	0 0%	2 2%	5 8%	1 2%	4 4%	0 1%	2 4%	6 6%	0 0%	1 1%
You had to visit several branches to avoid long waiting lines	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 1%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 1%	0 1%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
There was not enough euro cash available at bank counters	0 0%	0 0%	0 0%	0 0%	0 0%	0 1%	0 0%	0 0%	0 0%	0 1%	0 0%	0 0%	0 2%	0 0%	0 0%	0 0%	0 0%	0 0%	0 1%	0 0%	0 1%	0 0%	0 0%	0 1%	0 0%	0 0%
Longer queues at ATMs (cash dispensers) than usual	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
ATMs issued only Croatian cash	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
ATMs were (temporarily) out of order	2 1%	1 1%	0 0%	0 0%	0 0%	0 1%	0 1%	1 1%	0 0%	0 0%	1 2%	0 0%	0 0%	0 1%	0 0%	1 1%	0 0%	1 1%	1 1%	0 1%	1 1%	0 1%	0 0%	0 0%	0 0%	1 1%
The staff was not able to reply to my questions	2 1%	2 2%	0 0%	0 0%	0 0%	0 1%	0 0%	2 2%	0 0%	0 1%	2 2%	0 0%	0 2%	2 3%	0 0%	0 0%	2 4%	0 0%	0 1%	0 0%	2 3%	0 0%	0 0%	0 1%	0 0%	2 2%
You experienced a problem of another kind	2 1%	2 2%	0 0%	0 0%	2 7%	0 1%	0 0%	0 0%	0 0%	0 1%	0 0%	2 21% B C	0 2%	0 0%	2 34% B D	0 0%	0 0%	2 2%	0 1%	0 0%	0 1%	0 0%	2 4%	2 2%	0 0%	0 0%
None of these problems	28 14%	15 17%	11 11%	1 17%	3 14%	10 28% C	3 6%	11 13%	0 0%	10 12%	18 18%	0 0%	5 24%	12 17%	0 5%	11 11%	6 11%	13 15%	9 15%	3 8%	17 20%	2 5%	6 15%	16 17%	0 0%	12 12%
You didn't try to exchange or withdraw money today	160 80%	72 78%	82 83%	7 83%	16 66%	25 70%	48 90%	71 83%	9 100%	68 81%	74 77%	6 79%	14 74%	55 78%	3 61%	84 84%	46 85%	70 80%	44 76%	36 90%	59 72%	32 94% B	32 77%	68 75%	7 100%	84 84%

**Q6T Have you experienced any of the following problem(s) when exchanging / withdrawing money in a bank today? [MULTIPLE ANSWERS]**

**Base: If CODE 1 TO 9 IN Q6**

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
		Male (A)	Female (B)	In another way / No answer (C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	Up to 15 years (A)	16-19 years (B)	20+ years (C)	Still studying (D)	Self-employed (A)	Employee (B)	Manual worker (C)	Not working (D)	Rural area (A)	Small/medium-sized town (B)	Large town / city (C)	1 (A)	2 (B)	3 (C)	4+ (D)	Mobile only (A)	Landline only (B)	Landline & mobile (C)
Base: Total	42	27	14	1	3	9	13	17	0	15	26	1	6	17	2	17	8	15	19	11	16	6	9	19	0	23
Base: Weighted Total	39	21	17	1	8	11	6	15	0	16	22	2	5	16	2	16	8	17	14	4	23	2	9	23	0	16
Longer queues at counters than usual	6 16%	0 2%	6 33%	0 0%	3 40%	0 4%	2 37% D	0 3%	0 0%	5 33%	1 4%	0 0%	0 8%	2 12%	0 0%	4 24%	0 0%	2 9%	5 32%	1 18%	4 16%	0 8%	2 17%	6 24%	0 0%	1 4%
You had to visit several branches to avoid long waiting lines	0 1%	0 2%	0 0%	0 0%	0 0%	0 0%	0 6%	0 0%	0 0%	0 0%	0 1%	0 0%	0 0%	0 2%	0 0%	0 0%	0 0%	0 2%	0 8%	0 0%	0 0%	0 0%	0 0%	0 1%	0 0%	0 0%
There was not enough euro cash available at bank counters	0 1%	0 0%	0 3%	0 0%	0 0%	0 4%	0 0%	0 0%	0 0%	0 3%	0 0%	0 0%	0 8%	0 0%	0 0%	0 0%	0 0%	0 3%	0 0%	0 2%	0 0%	0 0%	0 0%	0 2%	0 0%	0 0%
Longer queues at ATMs (cash dispensers) than usual	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
ATMs issued only Croatian cash	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
ATMs were (temporarily) out of order	2 4%	1 7%	0 2%	0 0%	0 0%	0 4%	0 6%	1 7%	0 0%	0 2%	1 6%	0 0%	0 0%	0 2%	0 0%	1 9%	0 0%	1 6%	1 5%	0 8%	1 4%	0 18%	0 0%	0 2%	0 0%	1 8%
The staff was not able to reply to my questions	2 6%	2 9%	0 3%	0 0%	0 0%	0 4%	0 0%	2 13%	0 0%	0 3%	2 9%	0 0%	0 8%	2 12%	0 0%	0 0%	2 25%	0 0%	0 3%	0 0%	2 10%	0 0%	0 0%	0 2%	0 0%	2 12%
You experienced a problem of another kind	2 5%	2 8%	0 3%	0 0%	2 20%	0 4%	0 0%	0 0%	0 0%	0 3%	0 0%	2 100% B C	0 8%	0 0%	2 87% B D	0 0%	0 0%	2 10%	0 3%	0 0%	0 2%	0 0%	2 17%	2 9%	0 0%	0 0%
None of these problems	28 71%	15 74%	11 65%	1 100%	3 40%	10 92%	3 57%	11 77%	0 0%	10 65%	18 80%	0 0%	5 92%	12 74%	0 13%	11 68%	6 75%	13 75%	9 63%	3 74%	17 72%	2 75%	6 66%	16 68%	0 0%	12 75%
You didn't try to exchange or withdraw money today	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%