

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

The example focuses on the proportion of respondents who agree with the statement "agreeing" for four groups, and we use pairwise comparison to be made – Group 2 vs. Group 3 (B vs. C) and Group 2 vs Group 4 (B vs. D). In the example shown: C (Group 3) and D (Group 4) – have a significantly lower proportion "agreeing" than Group 2. Therefore, the key of the group with the smaller proportion appears in the category with the larger proportion.

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


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 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	110	46	60	4	10	18	36	46	5	51	46	4	8	51	3	47	24	42	43	22	39	27	21	41	2	67
Base: Weighted Total	110	51	55	4	14	21	28	46	8	52	37	8	7	41	5	56	34	48	28	23	37	28	22	47	8	56
Only Croatian kunas	6 5%	5 9%	1 2%	0 0%	0 0%	0 0%	2 9%	3 7%	0 0%	2 4%	3 7%	0 0%	1 12% B	0 0%	0 0%	5 9%	0 0%	4 9%	2 6%	0 0%	2 4%	3 12%	0 0%	1 2%	0 0%	5 9%
Mostly Croatian kunas	5 5%	1 1%	5 8%	0 0%	4 26% C D	1 2%	0 0%	1 2%	0 0%	1 1%	1 2%	4 51% B C	0 0%	1 1%	0 0%	5 8%	4 11%	0 0%	1 5%	1 4%	0 1%	0 0%	4 18% B	4 9%	0 0%	1 1%
Mostly euro	17 15%	9 17%	8 14%	0 0%	2 14%	2 8%	3 10%	10 22%	0 0%	11 21%	5 12%	0 0%	0 5%	7 18%	0 0%	9 16%	6 18%	8 17%	3 10%	5 22%	5 13%	4 13%	3 16%	8 17%	0 0%	9 16%
Only euro	44 40%	19 38%	22 40%	2 64%	7 46%	8 40%	9 30%	20 44%	5 54%	16 31%	17 45%	4 50%	3 35%	23 55%	1 17%	18 31%	11 32%	20 43%	12 43%	13 57%	18 48%	7 24%	6 28%	18 39%	4 50%	21 39%
Half Croatian kunas and half euro	29 26%	14 27%	13 24%	1 36%	2 15%	9 41% D	12 43% D	6 12%	2 27%	15 29%	11 30%	0 0%	3 45%	10 23%	2 51%	13 24%	6 18%	15 31%	8 27%	3 14%	10 28%	9 33%	6 27%	13 28%	0 0%	15 28%
No banknotes at all	9 8%	2 4%	7 12%	0 0%	0 0%	0 2%	2 8%	6 14%	0 0%	7 14%	1 4%	0 0%	0 3%	1 3%	0 0%	7 12%	6 17% B	0 0%	3 10% B	1 3%	2 5%	5 19%	1 5%	1 1%	4 50% A	4 8%
Don't know/No answer	2 1%	2 3%	0 0%	0 0%	0 0%	2 7%	0 0%	0 0%	2 19% B	0 0%	0 0%	0 0%	0 0%	0 0%	2 32% B D	0 0%	2 5%	0 0%	0 0%	0 0%	0 0%	0 0%	2 7%	2 3%	0 0%	0 0%

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 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	110	46	60	4	10	18	36	46	5	51	46	4	8	51	3	47	24	42	43	22	39	27	21	41	2	67
Base: Weighted Total	110	51	55	4	14	21	28	46	8	52	37	8	7	41	5	56	34	48	28	23	37	28	22	47	8	56
Only Croatian kunas	9 8%	6 12%	3 6%	0 0%	1 6%	2 7%	2 8%	5 10%	2 19%	5 10%	2 4%	0 0%	1 12%	1 3%	2 32%	5 10%	3 9%	6 12%	1 3%	0 0%	1 2%	5 19% B	2 10%	2 5%	0 0%	7 12%
Mostly Croatian kunas	3 2%	1 1%	2 4%	0 0%	0 0%	1 2%	2 7%	0 0%	2 21% B	1 1%	0 1%	0 0%	0 0%	1 2%	0 0%	2 3%	0 0%	2 4%	1 3%	1 2%	2 5%	0 1%	0 0%	3 5%	0 0%	0 0%
Mostly euro	24 21%	13 26%	9 16%	1 31%	5 38%	5 22%	6 22%	7 16%	1 7%	10 19%	8 21%	4 51%	2 28%	7 16%	2 51%	12 22%	9 27%	9 20%	5 17%	5 23%	4 11%	6 24%	8 36% B	12 25%	0 0%	12 21%
Only euro	45 41%	19 37%	25 45%	1 33%	7 46%	8 36%	9 33%	21 46%	5 54%	19 36%	16 42%	4 47%	2 27%	22 53%	1 17%	20 36%	12 37%	23 48%	10 35%	13 57%	19 51%	8 27%	6 26%	19 41%	4 50%	22 39%
Half Croatian kunas and half euro	15 14%	3 6%	11 19%	1 36%	1 4%	4 19%	5 18%	5 12%	0 0%	8 16%	7 18%	0 3%	1 12%	7 17%	0 0%	7 13%	4 13%	5 11%	5 19%	2 9%	6 16%	2 8%	5 22%	7 16%	0 0%	8 14%
No coins at all	14 13%	9 17%	6 10%	0 0%	1 7%	3 13%	3 12%	7 16%	0 0%	9 18%	5 14%	0 0%	2 22%	4 9%	0 0%	9 17%	5 14%	3 6%	7 24% B	2 8%	6 15%	6 21%	1 6%	4 8%	4 50%	7 13%
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%


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	88	31	53	4	8	14	30	36	4	39	38	4	5	44	2	36	20	34	33	20	32	19	17	35	1	52
Base: Weighted Total	86	36	46	4	13	17	23	34	7	38	30	8	5	37	3	41	26	39	21	21	30	16	18	41	4	42
Only Croatian euro coins	15 18%	3 8%	12 27%	0 0%	4 30%	2 12%	3 11%	7 20%	1 11%	7 17%	4 13%	4 51%	0 7%	3 10%	0 0%	11 27%	8 30%	5 13%	2 12%	1 7%	5 18%	2 14%	6 33%	8 19%	0 0%	7 17%
Mostly Croatian euro coins	22 25%	8 21%	13 27%	1 33%	2 18%	3 16%	10 43%	7 21%	2 26%	11 28%	8 27%	1 13%	2 40%	12 33%	1 26%	7 16%	7 27%	11 29%	3 16%	1 4%	8 28%	9 54% A	3 18%	10 25%	0 0%	12 28%
Mostly other euro coins	7 8%	6 18% B	0 1%	0 0%	0 0%	2 10%	2 9%	3 8%	0 0%	3 7%	4 13%	0 0%	2 35% B	2 6%	0 0%	3 7%	2 8%	3 7%	2 8%	4 20% B	0 0%	0 0%	2 12%	4 11%	0 0%	2 5%
Only other euro coins	6 7%	2 7%	3 7%	0 0%	0 0%	3 20%	1 3%	2 5%	0 0%	2 6%	2 6%	0 0%	0 0%	2 4%	2 74% B D	2 4%	0 0%	4 11%	2 8%	2 8%	1 4%	3 16%	0 0%	1 3%	0 0%	4 11%
Half Croatian euro coins and half other euro coins	27 31%	13 35%	12 26%	2 52%	7 52%	6 36%	6 25%	8 24%	1 8%	14 37%	8 27%	3 34%	1 18%	15 40%	0 0%	11 26%	6 21%	13 33%	8 39%	7 33%	13 42%	2 12%	5 27%	13 31%	0 0%	14 33%
Don't know/No answer	11 13%	4 12%	6 13%	1 14%	0 0%	1 5%	2 10%	8 23%	4 56% B	2 4%	4 13%	0 3%	0 0%	3 8%	0 0%	8 20%	4 15%	3 9%	4 18%	6 28%	2 8%	1 5%	2 10%	5 11%	4 100% A C	3 6%


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 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	110	46	60	4	10	18	36	46	5	51	46	4	8	51	3	47	24	42	43	22	39	27	21	41	2	67
Base: Weighted Total	110	51	55	4	14	21	28	46	8	52	37	8	7	41	5	56	34	48	28	23	37	28	22	47	8	56
Croatian kunas	19 18%	10 19%	8 15%	1 36%	1 7%	5 21%	5 16%	9 20%	2 19%	12 23%	6 15%	0 3%	2 22%	8 19%	2 32%	8 14%	7 21%	8 17%	4 14%	2 7%	4 10%	6 24%	8 35%	9 19%	0 0%	10 19%
A mix of Croatian kunas and euro	4 4%	1 1%	4 7%	0 0%	0 0%	2 8%	0 0%	3 6%	0 0%	1 2%	3 9%	0 0%	0 0%	2 5%	0 0%	2 5%	1 3%	4 8%	0 0%	0 0%	3 9%	1 5%	0 0%	2 3%	0 0%	3 5%
Euro	39 35%	19 38%	18 33%	1 33%	8 57%	7 31%	11 39%	13 28%	2 29%	17 32%	15 41%	4 47%	3 45%	19 46%	0 0%	16 29%	13 40%	17 37%	8 28%	8 33%	17 46%	8 31%	6 26%	19 41%	4 50%	16 29%
You paid with a card	13 12%	6 12%	7 13%	0 0%	1 4%	4 18%	2 7%	7 15%	1 7%	8 16%	4 12%	0 0%	0 0%	8 19%	0 0%	5 10%	0 0%	7 15%	6 22% A	5 20%	4 12%	3 10%	1 6%	6 13%	0 0%	7 12%
You did not buy anything today	34 31%	16 31%	18 32%	1 31%	5 32%	5 23%	11 38%	14 31%	4 46%	14 28%	9 24%	4 51%	3 33%	5 12%	3 68% B	24 43% B	12 37%	12 25%	10 36%	9 40%	8 23%	9 31%	7 34%	11 24%	4 50%	20 35%
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		
	 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	62	27	32	3	7	11	19	25	3	29	26	3	5	31	1	24	17	26	18	10	23	17	12	27	1	34
Base: Weighted Total	62	30	30	3	9	13	16	25	4	30	24	4	5	29	2	27	21	29	12	9	24	16	13	29	4	29
Croatian kunas	19 31%	10 32%	8 28%	1 52%	1 11%	5 36%	5 29%	9 37%	2 39%	12 40%	6 23%	0 6%	2 32%	8 27%	2 100%	8 30%	7 33%	8 27%	4 34%	2 16%	4 16%	6 40%	8 58% B	9 30%	0 0%	10 36%
A mix of Croatian kunas and euro	4 7%	1 2%	4 13%	0 0%	0 0%	2 13%	0 0%	3 11%	0 0%	1 4%	3 13%	0 0%	0 0%	2 7%	0 0%	2 9%	1 4%	4 12%	0 0%	0 0%	3 13%	1 8%	0 0%	2 5%	0 0%	3 10%
Euro	39 62%	19 66%	18 60%	1 48%	8 89%	7 52%	11 71%	13 52%	2 61%	17 56%	15 63%	4 94%	3 68%	19 66%	0 0%	16 61%	13 63%	17 60%	8 66%	8 84%	17 71%	8 52%	6 43%	19 64%	4 100%	16 55%
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	62	27	32	3	7	11	19	25	3	29	26	3	5	31	1	24	17	26	18	10	23	17	12	27	1	34
Base: Weighted Total	62	30	30	3	9	13	16	25	4	30	24	4	5	29	2	27	21	29	12	9	24	16	13	29	4	29
Croatian kunas	3 6%	2 6%	2 6%	0 0%	1 11%	2 13%	1 4%	0 1%	0 0%	3 11%	0 1%	0 0%	0 0%	2 8%	0 0%	1 5%	3 12%	0 1%	1 5%	0 0%	2 7%	1 4%	1 9%	3 9%	0 0%	1 3%
A mix of Croatian kunas and euro	2 3%	1 5%	0 1%	0 0%	0 0%	0 0%	2 10%	0 0%	0 0%	2 5%	0 0%	0 0%	0 0%	1 5%	0 0%	0 0%	0 0%	1 5%	0 0%	0 3%	0 0%	1 8%	0 0%	0 0%	0 0%	2 5%
Euro	43 69%	25 84% B	16 54%	2 79%	6 61%	9 75%	11 70%	17 69%	4 100%	16 54%	21 88% B	1 32%	4 82%	22 77%	2 100%	15 58%	14 66%	20 68%	10 81%	6 70%	19 80%	9 55%	9 67%	24 82%	0 0%	19 65%
You did not receive change (SPONTANEOUS)	14 23%	2 6%	12 39% A	1 21%	3 28%	2 13%	3 16%	7 30%	0 0%	9 30%	3 12%	3 68% C	1 18%	3 11%	0 0%	10 38% B	5 22%	8 27%	2 14%	3 28%	3 13%	5 33%	3 23%	3 9%	4 100% A	8 26%
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 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	51	25	24	2	6	10	15	20	3	23	22	2	4	27	1	18	15	20	15	9	19	14	9	25	0	26
Base: Weighted Total	48	28	18	2	7	11	13	18	4	21	21	1	4	26	2	17	17	21	10	7	21	11	10	27	0	21
Croatian kunas	3 7%	2 6%	2 10%	0 0%	1 15%	2 15%	1 5%	0 1%	0 0%	3 16%	0 1%	0 0%	0 0%	2 9%	0 0%	1 7%	3 16%	0 1%	1 6%	0 0%	2 8%	1 6%	1 12%	3 10%	0 0%	1 4%
A mix of Croatian kunas and euro	2 3%	1 5%	0 1%	0 0%	0 0%	0 0%	2 12%	0 0%	0 0%	2 8%	0 0%	0 0%	0 0%	1 5%	0 0%	0 0%	0 0%	1 6%	0 0%	0 4%	0 0%	1 12%	0 0%	0 0%	0 0%	2 7%
Euro	43 90%	25 89%	16 89%	2 100%	6 85%	9 85%	11 83%	17 99%	4 100%	16 77%	21 99%	1 100%	4 100%	22 86%	2 100%	15 93%	14 84%	20 93%	10 94%	6 97%	19 92%	9 82%	9 88%	24 90%	0 0%	19 89%
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	110	46	60	4	10	18	36	46	5	51	46	4	8	51	3	47	24	42	43	22	39	27	21	41	2	67
Base: Weighted Total	110	51	55	4	14	21	28	46	8	52	37	8	7	41	5	56	34	48	28	23	37	28	22	47	8	56
Longer queues at counters than usual	2 2%	1 2%	1 1%	0 0%	1 4%	0 0%	0 1%	1 2%	0 0%	1 1%	1 3%	0 0%	0 0%	1 3%	0 0%	0 1%	1 2%	1 2%	0 0%	1 2%	1 2%	0 0%	1 2%	0 0%	0 0%	2 3%
You had to visit several branches to avoid long waiting lines	1 1%	1 1%	0 1%	0 0%	1 4%	0 0%	0 0%	0 1%	0 0%	1 1%	0 1%	0 0%	0 0%	1 1%	0 0%	0 1%	1 2%	0 1%	0 0%	0 1%	0 0%	0 0%	1 2%	0 0%	0 0%	1 2%
There was not enough euro cash available at bank counters	1 1%	1 1%	0 0%	0 0%	1 4%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	1 1%
Longer queues at ATMs (cash dispensers) than usual	4 4%	4 7%	1 1%	0 0%	1 4%	2 11%	1 3%	0 1%	0 0%	4 7%	0 1%	0 0%	1 10%	1 1%	2 51% B D	0 1%	1 2%	3 7%	0 0%	1 2%	0 0%	3 11%	1 2%	0 0%	0 0%	4 8%
ATMs issued only Croatian cash	1 1%	1 2%	0 0%	0 0%	1 7%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	1 13%	0 0%	1 2%	0 0%	0 0%	1 3%	0 0%	0 0%	0 0%	0 0%	1 4%	0 0%	0 0%	0 0%	1 2%
ATMs were (temporarily) out of order	3 3%	1 3%	1 1%	1 33% A B	2 13%	1 4%	0 1%	0 1%	0 0%	3 6%	0 1%	0 0%	1 17% D	1 3%	0 0%	0 1%	1 2%	2 3%	1 3%	1 2%	2 6%	0 0%	1 2%	2 5%	0 0%	1 2%
The staff was not able to reply to my questions	1 1%	1 1%	0 0%	0 0%	1 4%	0 0%	0 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 2%	0 0%	0 0%	0 1%	0 0%	0 0%	1 2%	0 0%	0 0%	1 1%
You experienced a problem of another kind	2 2%	0 0%	2 4%	0 0%	0 0%	2 8%	0 0%	0 1%	0 0%	2 3%	0 1%	0 0%	0 0%	0 0%	0 0%	2 3%	0 0%	2 4%	0 0%	0 1%	2 4%	0 0%	0 0%	2 3%	0 0%	0 1%
None of these problems	32 29%	16 31%	16 30%	0 0%	5 34%	5 25%	9 32%	13 28%	1 15%	11 21%	18 47% B	3 34%	3 39%	15 35%	0 0%	15 26%	8 24%	14 30%	10 35%	8 36%	13 36%	4 14%	7 32%	11 24%	0 0%	21 37%
You didn't try to exchange or withdraw money today	68 62%	29 57%	36 66%	3 67%	7 47%	11 52%	18 65%	32 70%	7 85%	34 65%	19 50%	4 53%	3 35%	24 58%	2 50%	39 70%	24 72%	26 55%	18 62%	14 62%	19 52%	20 71%	14 66%	32 68%	8 100%	29 52%

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 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	43	21	21	1	6	8	12	17	2	19	20	2	6	20	1	15	10	17	15	10	16	9	8	14	0	29
Base: Weighted Total	42	22	19	1	8	10	10	14	1	19	19	4	5	18	2	17	10	21	11	9	18	8	7	15	0	27
Longer queues at counters than usual	2 4%	1 6%	1 3%	0 0%	1 7%	0 0%	0 2%	1 7%	0 0%	1 4%	1 5%	0 0%	0 0%	1 7%	0 0%	0 2%	1 6%	1 5%	0 0%	1 6%	1 4%	0 0%	1 7%	0 0%	0 7%	
You had to visit several branches to avoid long waiting lines	1 2%	1 2%	0 2%	0 0%	1 7%	0 0%	0 0%	0 2%	0 0%	1 3%	0 2%	0 0%	0 0%	1 3%	0 0%	0 2%	1 6%	0 2%	0 0%	0 4%	0 0%	0 0%	1 7%	0 0%	0 3%	
There was not enough euro cash available at bank counters	1 1%	1 2%	0 0%	0 0%	1 7%	0 0%	0 0%	0 0%	0 0%	1 3%	0 0%	0 0%	0 0%	1 3%	0 0%	0 0%	1 6%	0 0%	0 0%	0 0%	0 0%	0 0%	1 7%	0 0%	0 2%	
Longer queues at ATMs (cash dispensers) than usual	4 10%	4 17%	1 3%	0 0%	1 7%	2 24%	1 9%	0 2%	0 0%	4 21%	0 2%	0 0%	1 15%	1 3%	2 100% B D	0 2%	1 6%	3 16%	0 0%	1 6%	0 0%	3 39% B	1 7%	0 0%	0 16%	
ATMs issued only Croatian cash	1 2%	1 4%	0 0%	0 0%	1 13%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	1 28%	0 0%	1 6%	0 0%	0 0%	1 10%	0 0%	0 0%	0 0%	0 0%	1 12%	0 0%	0 0%	1 4%	
ATMs were (temporarily) out of order	3 8%	1 6%	1 3%	1 100% A B	2 24%	1 9%	0 2%	0 2%	0 0%	3 16%	0 2%	0 0%	1 26%	1 8%	0 0%	0 2%	1 6%	2 8%	1 8%	1 6%	2 12%	0 0%	1 7%	2 14%	0 0%	1 4%
The staff was not able to reply to my questions	1 2%	1 2%	0 1%	0 0%	1 7%	0 0%	0 2%	0 0%	0 0%	1 4%	0 0%	0 0%	0 0%	1 3%	0 0%	0 0%	1 6%	0 0%	0 0%	0 3%	0 0%	0 0%	1 7%	0 0%	0 3%	
You experienced a problem of another kind	2 5%	0 0%	2 10%	0 0%	0 0%	2 16%	0 0%	0 2%	0 0%	2 9%	0 2%	0 0%	0 0%	0 0%	0 0%	2 11%	0 0%	2 9%	0 0%	0 4%	2 9%	0 0%	0 0%	2 11%	0 0%	0 1%
None of these problems	32 77%	16 72%	16 88%	0 0%	5 64%	5 52%	9 91%	13 93%	1 100%	11 59%	18 95% B	3 72%	3 59%	15 83%	0 0%	15 89%	8 85%	14 67%	10 92%	8 94%	13 75%	4 49%	7 93%	11 75%	0 0%	21 78%
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%	