

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 table below shows the results of a pairwise comparison "agreeing" for four groups, and we focus on the comparison to be made – Group 2 vs. Group 1 (B vs. A), Group 2 vs Group 4 (B vs. D). In the column for Group 2, the key for Group 1 (A) and D (Group 4) – these are the keys for the comparison "agreeing" than the proportion observed for Group 2 with the smaller column proportion appears in the column for Group 2.

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		
				In another way / No answer					Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city					Mobile only	Landline only	Landline & mobile
		Male	Female	(C)	15-24	25-39	40-54	55+	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	1	2	3	4+	(A)	(B)	(C)
Base: Total	285	126	152	7	17	52	78	138	10	128	134	10	21	122	3	137	54	133	97	59	118	40	66	93	3	189
Base: Weighted Total	285	133	142	10	34	57	71	123	12	136	114	20	19	115	5	145	65	150	69	60	108	38	77	95	10	180
Only Croatian kunas	40 14%	19 14%	21 15%	0 0%	6 19%	11 20%	7 10%	15 12%	0 0%	23 17%	13 12%	3 15%	3 15%	15 13%	2 47%	20 14%	6 9%	26 17%	9 12%	13 22% C	11 10%	2 4%	14 18%	9 10%	4 37%	27 15%
Mostly Croatian kunas	25 9%	13 10%	10 7%	1 14%	0 0%	4 8%	2 3%	18 15% C	2 20%	14 10%	8 7%	0 0%	1 4%	5 4%	1 17%	18 13% B	10 16% C	11 8%	3 4%	5 8%	12 12%	3 8%	5 6%	9 10%	4 36%	12 7%
Mostly euro	25 9%	10 8%	15 11%	0 0%	4 11%	2 4%	7 10%	12 10%	1 5%	14 11%	10 9%	0 0%	3 14%	5 4%	0 0%	18 12%	3 4%	14 9%	9 13%	4 7%	7 6%	2 5%	13 17%	6 7%	0 0%	19 11%
Only euro	46 16%	24 18%	18 13%	4 45% B	4 13%	12 20%	13 18%	17 14%	1 10%	23 17%	18 16%	2 11%	2 11%	20 17%	0 0%	24 17%	9 13%	24 16%	13 19%	12 20%	21 19%	7 19%	6 8%	20 21%	0 0%	26 15%
Half Croatian kunas and half euro	129 45%	60 45%	68 48%	1 10%	18 53%	24 43%	39 56% D	47 39%	4 31%	51 37%	60 53% B	15 73% B	9 49%	65 57% D	0 0%	54 38%	29 45%	65 43%	34 50%	20 34%	53 49%	20 54%	35 46%	41 44%	0 0%	88 49%
No banknotes at all	19 7%	7 5%	10 7%	2 22%	2 5%	3 6%	1 1%	13 11% C	4 34% B C	12 9%	3 3%	0 0%	1 6%	6 5%	2 36% B	10 7%	8 13% C	9 6%	1 2%	6 10%	5 4%	4 10%	5 6%	8 8%	3 27%	8 5%
Don't know/No answer	1 0%	0 0%	0 0%	1 10% A B	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	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		
				In another way / No answer					Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city					Mobile only	Landline only	Landline & mobile
		Male (A)	Female (B)	(C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	1 (A)	2 (B)	3 (C)	4+ (D)	(A)	(B)	(C)
Base: Total	285	126	152	7	17	52	78	138	10	128	134	10	21	122	3	137	54	133	97	59	118	40	66	93	3	189
Base: Weighted Total	285	133	142	10	34	57	71	123	12	136	114	20	19	115	5	145	65	150	69	60	108	38	77	95	10	180
Only Croatian kunas	47 16%	23 18%	22 16%	1 14%	6 18%	14 25%	7 10%	19 16%	1 11%	22 16%	23 20%	1 6%	3 17%	20 18%	5 100% A B D	18 13%	8 13%	25 17%	13 20%	12 21%	17 15%	3 9%	14 19%	12 13%	4 37%	31 17%
Mostly Croatian kunas	24 8%	15 12%	9 6%	0 0%	0 0%	5 8%	4 6%	15 12%	2 20%	12 9%	9 8%	0 0%	1 5%	8 7%	0 0%	15 10%	9 13%	10 7%	4 6%	3 5%	9 8%	4 10%	8 11%	6 6%	0 0%	18 10%
Mostly euro	29 10%	15 11%	15 10%	0 0%	1 4%	1 2%	7 10%	20 16% B	1 10%	19 14%	9 8%	0 0%	2 9%	11 10%	0 0%	17 12%	7 11%	14 9%	9 13%	8 14%	15 14%	4 10%	3 3%	9 10%	4 36%	16 9%
Only euro	60 21%	30 23%	25 18%	4 45%	7 20%	15 27%	17 24%	21 17%	1 10%	27 20%	27 23%	4 18%	6 29%	26 22%	0 0%	28 20%	14 21%	32 22%	13 20%	12 20%	26 24%	10 27%	12 15%	27 29%	0 0%	32 18%
Half Croatian kunas and half euro	96 34%	39 30%	57 40% C	0 0%	12 36%	18 31%	31 44% D	35 29%	2 20%	42 31%	40 35%	11 55%	6 32%	44 38%	0 0%	46 32%	20 30%	54 36%	22 33%	17 29%	32 30%	16 43%	30 39%	32 34%	0 0%	64 36%
No coins at all	27 9%	10 8%	13 9%	3 32% A	8 23% C	4 7%	3 4%	12 10%	4 30% C	13 10%	6 5%	4 21%	1 7%	6 5%	0 0%	20 14%	8 12%	13 8%	7 9%	6 11%	10 9%	1 2%	10 13%	5 6%	3 27%	19 10%
Don't know/No answer	2 1%	0 0%	1 1%	1 10% A	0 0%	0 0%	1 1%	1 1%	0 0%	1 1%	1 1%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	2 1%	0 0%	1 2%	0 0%	0 0%	0 0%	2 2%	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	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	210	92	115	3	10	36	62	102	6	95	99	7	15	93	0	101	38	100	71	41	85	36	47	72	1	137
Base: Weighted Total	210	99	106	4	20	39	60	91	7	100	85	15	14	89	0	106	49	111	49	40	82	34	53	75	4	131
Only Croatian euro coins	67 32%	29 29%	37 35%	1 21%	5 26%	13 33%	15 25%	33 37%	2 33%	40 40%	22 26%	1 9%	5 37%	23 26%	0 0%	38 36%	22 44%	33 30%	12 25%	17 43%	21 26%	11 33%	17 32%	27 36%	4 100%	36 28%
Mostly Croatian euro coins	38 18%	15 15%	21 20%	2 51%	6 30%	3 8%	10 17%	19 21%	2 27%	18 18%	12 14%	6 42%	2 14%	12 13%	0 0%	25 23%	8 17%	21 19%	9 19%	8 20%	13 16%	8 22%	9 18%	13 17%	0 0%	26 20%
Mostly other euro coins	21 10%	9 9%	12 11%	0 0%	4 18%	4 11%	7 12%	6 6%	1 8%	5 5%	11 13%	4 25%	0 0%	13 14%	0 0%	8 8%	2 3%	12 11%	7 14%	6 14%	5 6%	4 13%	6 11%	6 8%	0 0%	15 11%
Only other euro coins	28 13%	16 16%	12 11%	0 0%	1 5%	5 12%	8 14%	13 15%	0 0%	14 14%	13 16%	0 0%	2 11%	15 17%	0 0%	11 10%	6 12%	13 12%	9 18%	4 9%	12 15%	3 9%	9 16%	11 14%	0 0%	17 13%
Half Croatian euro coins and half other euro coins	43 21%	25 25%	17 16%	1 28%	1 6%	11 29%	15 24%	16 18%	2 27%	18 18%	21 25%	1 4%	4 29%	20 22%	0 0%	19 18%	4 8%	29 26% A	10 21%	3 8%	24 30% A	7 20%	8 16%	13 17%	0 0%	30 23%
Don't know/No answer	13.00 6%	6.00 6%	7.00 7%	0.00 0%	3.00 15%	3.00 8%	4.00 7%	3.00 3%	0.00 6%	4.00 4%	5.00 6%	3.00 21%	1.00 9%	6.00 7%	0.00 0%	5.00 5%	8.00 16% B	3.00 3%	2.00 4%	2.00 6%	6.00 7%	1.00 3%	4.00 8%	6.00 8%	0.00 0%	7.00 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	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/ medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	285	126	152	7	17	52	78	138	10	128	134	10	21	122	3	137	54	133	97	59	118	40	66	93	3	189
Base: Weighted Total	285	133	142	10	34	57	71	123	12	136	114	20	19	115	5	145	65	150	69	60	108	38	77	95	10	180
Croatian kunas	111 39%	57 43%	51 36%	3 26%	16 47%	21 37%	28 39%	46 37%	1 10%	62 46%	37 32%	9 43%	4 22%	46 40%	4 83%	56 39%	26 40%	65 43%	19 28%	20 33%	34 32%	20 53% B	36 47%	31 33%	7 73%	72 40%
A mix of Croatian kunas and euro	9 3%	4 3%	4 3%	1 10%	0 0%	3 5%	3 5%	3 2%	0 0%	7 5%	2 2%	0 0%	3 16% B D	4 4%	0 0%	2 1%	1 2%	5 3%	3 4%	1 1%	4 4%	1 3%	4 5%	4 4%	0 0%	5 3%
Euro	48 17%	26 19%	19 13%	3 32%	4 11%	13 23%	15 21%	17 14%	0 0%	22 16%	21 19%	4 21%	6 33%	17 15%	0 0%	24 17%	6 10%	31 21%	10 15%	9 16%	15 14%	8 22%	14 19%	23 24%	0 0%	25 14%
You paid with a card	23 8%	11 8%	12 8%	0 0%	3 10%	5 8%	8 11%	6 5%	1 5%	6 5%	13 11%	3 16%	1 6%	14 12%	0 0%	7 5%	3 5%	9 6%	11 16% B	2 3%	12 11%	3 8%	6 8%	7 7%	0 0%	16 9%
You did not buy anything today	94 33%	35 27%	57 40%	2 22%	11 33%	15 27%	16 23%	51 42% C	10 84% B C D	38 28%	41 36%	4 20%	5 24%	34 29%	1 17%	55 38%	28 43%	40 27%	26 37%	29 48% C D	43 40% C D	5 14%	17 22%	29 30%	3 27%	63 35%
Don't know/No answer	1 0%	0 0%	0 0%	1 10% A B	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%

Flash Eurobarometer 517
Dual circulation of euro in Croatia during the euro changeover
Fieldwork: 2/1-3/1/2023 (day 1 and 2)
VOLUME C (Weighted)

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	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	150	74	71	5	8	30	43	69	1	78	64	5	14	64	2	70	26	80	43	26	56	29	39	54	2	94
Base: Weighted Total	167	86	74	7	20	37	45	65	1	91	60	13	14	67	4	83	34	100	33	30	53	29	55	58	7	102
Croatian kunas	111 66%	57 66%	51 69%	3 38%	16 82%	21 57%	28 61%	46 71%	1 100%	62 68%	37 61%	9 67%	4 31%	46 68% A	4 100%	56 68% A	26 77%	65 65%	19 60%	20 66%	34 64%	20 68%	36 67%	31 54%	7 100%	72 71%
A mix of Croatian kunas and euro	9 5%	4 5%	4 5%	1 15%	0 0%	3 8%	3 7%	3 4%	0 0%	7 8%	2 3%	0 0%	3 22% D	4 6%	0 0%	2 2%	1 4%	5 5%	3 9%	1 2%	4 7%	1 3%	4 7%	4 6%	0 0%	5 5%
Euro	48 29%	26 30%	19 25%	3 47%	4 18% C D	13 35%	15 32%	17 25%	0 0%	22 24%	21 36%	4 33% C	6 47%	17 26%	0 0%	24 29%	6 19%	31 31%	10 32%	9 32%	15 29%	8 29%	14 27%	23 40%	0 0%	25 24%
You paid with a card	- -	- -	- -	- -	- -	- -	- -	- -	- -	- A D	- A D	- -	- -	- -	- -	- -	- -	- -	- -	- -	- C D	- -	- -	- -	- -	- -
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		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	150	74	71	5	8	30	43	69	1	78	64	5	14	64	2	70	26	80	43	26	56	29	39	54	2	94
Base: Weighted Total	167	86	74	7	20	37	45	65	1	91	60	13	14	67	4	83	34	100	33	30	53	29	55	58	7	102
Croatian kunas	16 10%	10 12%	5 7%	1 20%	2 11%	3 8%	3 7%	8 12%	0 0%	9 10%	6 10%	0 0%	0 0%	10 14%	0 0%	7 8%	5 14%	8 8%	4 12%	2 7%	3 5%	2 5%	10 18%	4 7%	0 0%	12 12%
A mix of Croatian kunas and euro	8 5%	6 7%	2 2%	0 0%	2 11%	0 0%	2 5%	3 5%	0 0%	2 2%	4 6%	2 17%	1 11%	4 6%	0 0%	3 3%	2 5%	4 5%	2 5%	0 0%	2 4%	2 8%	3 6%	1 2%	0 0%	6 6%
Euro	99 59%	47 54%	47 63%	6 80%	10 51%	28 77% D	28 62%	32 49%	1 100%	48 53%	38 63%	11 84%	11 80%	33 49%	2 56%	53 64%	14 43%	68 68% A C	15 47%	19 64%	35 66%	16 53%	29 53%	41 70%	0 0%	58 57%
You did not receive change (SPONTANEOUS)	45 27%	24 27%	21 28%	0 0%	5 27%	6 15%	12 26%	22 33%	0 0%	32 35%	13 21%	0 0%	1 10%	21 31%	2 44%	21 25%	13 39%	19 19%	12 37%	9 29%	13 25%	10 33%	13 23%	12 21%	7 100% A C	25 25%
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		
				In another way / No answer					Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city					Mobile only	Landline only	Landline & mobile
		Male (A)	Female (B)	(C)	15-24 (A)	25-39 (B)	40-54 (C)	55+ (D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	1 (A)	2 (B)	3 (C)	4+ (D)	(A)	(B)	(C)
Base: Total	117	55	57	5	6	26	33	52	1	56	53	5	12	47	1	57	19	67	30	21	47	20	29	44	0	73
Base: Weighted Total	123	63	53	7	14	31	33	44	1	60	47	13	12	47	2	62	21	81	21	21	40	20	42	46	0	77
Croatian kunas	16 13%	10 16%	5 9%	1 20%	2 15%	3 10%	3 9%	8 19%	0 0%	9 16%	6 13%	0 0%	0 0%	10 21%	0 0%	7 11%	5 22%	8 10%	4 18%	2 10%	3 7%	2 8%	10 24%	4 9%	0 0%	12 16%
A mix of Croatian kunas and euro	8 6%	6 10%	2 3%	0 0%	2 15%	0 0%	2 7%	3 8%	0 0%	2 3%	4 8%	2 17%	1 12%	4 8%	0 0%	3 4%	2 8%	4 6%	2 8%	0 0%	2 5%	2 12%	3 8%	1 3%	0 0%	6 8%
Euro	99 81%	47 74%	47 88%	6 80%	10 71%	28 90%	28 84%	32 74%	1 100%	48 81%	38 80%	11 84%	11 88%	33 71%	2 100%	53 85%	14 70%	68 85%	15 74%	19 90%	35 88%	16 80%	29 69%	41 89%	0 0%	58 76%
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	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	285	126	152	7	17	52	78	138	10	128	134	10	21	122	3	137	54	133	97	59	118	40	66	93	3	189
Base: Weighted Total	285	133	142	10	34	57	71	123	12	136	114	20	19	115	5	145	65	150	69	60	108	38	77	95	10	180
Longer queues at counters than usual	11 4%	6 5%	3 2%	1 10%	1 3%	2 4%	3 5%	4 3%	1 5%	3 2%	7 6%	0 0%	0 2%	7 6%	0 0%	4 3%	1 1%	6 4%	4 6%	0 0%	3 3%	4 10% A	4 5%	4 4%	0 0%	7 4%
You had to visit several branches to avoid long waiting lines	2 1%	1 1%	1 1%	0 0%	1 3%	0 0%	1 1%	0 0%	0 0%	1 1%	1 1%	0 0%	0 0%	1 1%	0 0%	1 1%	0 0%	0 0%	2 3%	0 0%	0 0%	1 3%	1 1%	0 0%	0 0%	2 1%
There was not enough euro cash available at bank counters	3 1%	3 2%	0 0%	0 0%	1 3%	0 0%	2 3%	0 0%	0 0%	2 2%	1 1%	0 0%	1 6%	1 1%	0 0%	1 1%	1 2%	0 0%	2 3%	0 0%	1 1%	0 0%	2 3%	0 0%	0 0%	3 2%
Longer queues at ATMs (cash dispensers) than usual	8 3%	2 1%	6 4%	0 0%	3 9%	1 2%	2 3%	1 1%	0 0%	1 0%	4 4%	3 15% B	1 7%	2 2%	0 0%	4 3%	3 5%	2 1%	3 4%	0 0%	3 3%	1 2%	4 5%	1 1%	0 0%	6 4%
ATMs issued only Croatian cash	4 2%	4 3%	1 0%	0 0%	0 0%	1 1%	2 3%	2 2%	0 0%	2 2%	2 2%	0 0%	0 0%	4 4%	0 0%	0 0%	0 0%	4 3%	1 1%	0 0%	1 1%	2 5%	2 2%	0 0%	0 0%	4 2%
ATMs were (temporarily) out of order	11 4%	5 4%	5 4%	0 0%	5 13%	3 5%	1 1%	3 2%	0 0%	6 4%	1 1%	4 18% C	0 0%	3 2%	2 47% A B D	6 4%	0 0%	7 5%	4 5%	0 0%	4 4%	1 3%	5 7%	1 1%	0 0%	9 5%
The staff was not able to reply to my questions	5 2%	5 4%	0 0%	0 0%	1 3%	2 4%	1 2%	0 0%	0 0%	4 3%	0 0%	0 0%	1 8% B D	0 0%	2 47% B D	1 1%	1 2%	3 2%	1 1%	0 0%	2 2%	0 0%	2 3%	0 0%	0 0%	4 2%
You experienced a problem of another kind	4 1%	2 1%	2 1%	0 0%	0 0%	2 4%	0 0%	1 1%	0 0%	2 2%	1 1%	0 0%	0 0%	1 1%	0 0%	3 2%	0 0%	2 1%	2 2%	1 2%	2 2%	0 0%	0 0%	2 3%	0 0%	1 1%
None of these problems	68 24%	34 26%	32 22%	2 22%	8 23%	14 24%	19 27%	28 23%	4 37%	29 22%	26 23%	8 42%	4 20%	20 17%	0 0%	44 30% B	11 18%	42 28%	15 22%	13 22%	27 25%	8 21%	19 25%	23 24%	0 0%	46 25%
You didn't try to exchange or withdraw money today	186 65%	83 62%	96 68%	7 67%	19 55%	35 61%	45 63%	87 71%	7 58%	93 69% D	77 68% D	5 25%	13 68%	83 72%	2 53%	87 60%	49 75%	90 60%	46 67%	46 76%	70 65%	26 69%	44 56%	64 67%	10 100%	112 62%

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		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	89	44	42	3	6	17	24	42	5	38	40	6	7	30	1	49	13	44	32	15	36	12	24	28	0	61
Base: Weighted Total	99	50	45	3	15	22	26	36	5	42	37	15	6	31	2	58	16	59	23	15	38	12	33	31	0	68
Longer queues at counters than usual	11 11%	6 12%	3 7%	1 32%	1 6%	2 10%	3 12%	4 12%	1 13%	3 7%	7 19%	0 0%	0 7%	7 21%	0 0%	4 6%	1 5%	6 10%	4 17%	0 0%	3 9%	4 30%	4 11%	4 12%	0 0%	7 10%
You had to visit several branches to avoid long waiting lines	2 2%	1 3%	1 2%	0 0%	1 6%	0 0%	1 3%	0 1%	0 0%	1 3%	1 2%	0 0%	0 0%	1 2%	0 0%	1 2%	0 0%	0 0%	2 9% B	0 0%	0 0%	1 10%	1 3%	0 0%	0 0%	2 3%
There was not enough euro cash available at bank counters	3 3%	3 6%	0 0%	0 0%	1 6%	0 0%	2 8%	0 0%	0 0%	2 5%	1 3%	0 0%	1 17%	1 3%	0 0%	1 2%	1 7%	0 0%	2 8% B	0 0%	1 3%	0 0%	2 6%	0 0%	0 0%	3 4%
Longer queues at ATMs (cash dispensers) than usual	8 8%	2 4%	6 13%	0 0%	3 20%	1 6%	2 7%	1 4%	0 0%	1 1%	4 11%	3 20%	1 20%	2 7%	0 0%	4 7%	3 18%	2 3%	3 12%	0 0%	3 8%	1 6%	4 12%	1 4%	0 0%	6 9%
ATMs issued only Croatian cash	4 4%	4 8%	1 1%	0 0%	0 0%	1 2%	2 7%	2 6%	0 0%	2 6%	2 5%	0 0%	0 0%	4 14% D	0 0%	0 0%	0 0%	4 7%	1 2%	0 0%	1 1%	2 17%	2 6%	0 0%	0 0%	4 6%
ATMs were (temporarily) out of order	11 11%	5 11%	5 12%	0 0%	5 30%	3 13%	1 3%	3 7%	0 0%	6 14%	1 3%	4 24%	0 0%	3 8%	2 100% B D	6 10%	0 0%	7 12%	4 15%	0 0%	4 11%	1 10%	5 17%	1 4%	0 0%	9 14%
The staff was not able to reply to my questions	5 5%	5 9%	0 0%	0 0%	1 6%	2 10%	1 4%	0 1%	0 0%	4 10%	0 1%	0 0%	1 24% B D	0 0%	2 100% B D	1 2%	1 7%	3 4%	1 4%	0 0%	2 6%	0 0%	2 7%	0 1%	0 0%	4 6%
You experienced a problem of another kind	4 4%	2 3%	2 5%	0 0%	0 0%	2 12%	0 0%	1 3%	0 0%	2 6%	1 3%	0 0%	0 0%	1 3%	0 0%	3 5%	0 0%	2 4%	2 7%	1 8%	2 7%	0 0%	0 0%	2 8%	0 0%	1 2%
None of these problems	68 69%	34 68%	32 71%	2 68%	8 51%	14 64%	19 73%	28 78%	4 87%	29 70%	26 71%	8 56%	4 63%	20 63%	0 0%	44 75%	11 70%	42 70%	15 66%	13 92%	27 71%	8 66%	19 58%	23 73%	0 0%	46 68%
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%