

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
focus
Group
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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

tion "agreeing" for four groups, and we
se comparison to be made – Group 2 vs.
. C) and Group 2 vs Group 4 (B vs. D). In
re shown: C (Group 3) and D (Group 4) –
ificantly lower proportion "agreeing" than
ber that the key of the group with the

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 & mobile (C)
Base: Total	301	133	160	8	16	46	89	150	6	134	136	14	31	115	13	141	65	130	104	78	110	44	68	110	4	187
Base: Weighted Total	301	139	149	13	36	59	74	132	10	141	112	24	26	103	18	153	94	130	75	78	110	41	72	107	12	182
Only Croatian kunas	10 3%	7 5%	2 2%	0 0%	4 11%	0 1%	1 2%	4 3%	0 0%	8 6%	2 2%	0 0%	0 0%	3 3%	4 22% B D	3 2%	6 6%	3 2%	1 2%	1 2%	1 1%	4 9% B	3 5%	1 1%	0 0%	8 5%
Mostly Croatian kunas	2 1%	2 1%	0 0%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	1 1%	1 1%	0 0%	0 2%	0 0%	0 0%	1 1%	0 1%	1 1%	0 1%	0 1%	0 0%	0 0%	1 2%	1 1%	0 0%	0 0%
Mostly euro	39 13%	22 16%	17 12%	0 0%	9 27%	6 10%	9 12%	15 12%	0 0%	13 9%	14 13%	11 44% B C	7 26%	12 11%	1 6%	20 13%	9 10%	18 14%	13 17%	6 7%	13 12%	7 17%	14 19%	14 13%	0 0%	26 14%
Only euro	201 67%	82 59%	112 75% A	8 57%	19 53%	40 68%	47 64%	95 72%	6 59%	93 66%	80 72% D	10 42%	13 48%	73 71%	9 50%	105 69%	58 62%	89 69%	53 70%	57 73%	76 69%	27 65%	42 58%	69 65%	9 72%	123 68%
Half Croatian kunas and half euro	35 12%	21 15%	12 8%	2 17%	3 10%	10 18%	11 14%	10 8%	1 8%	20 14%	10 9%	3 14%	6 24%	11 11%	2 14%	15 10%	17 18%	12 10%	5 7%	7 8%	19 17%	3 8%	6 9%	15 14%	0 0%	19 11%
No banknotes at all	15 5%	6 4%	6 4%	3 26% A B	0 0%	2 4%	5 7%	7 5%	3 33% B C D	7 5%	4 4%	0 0%	0 0%	4 3%	1 8%	10 6%	4 4%	7 5%	3 4%	7 9% B	1 1%	0 1%	6 8%	7 6%	3 28% C	5 3%
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%

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	301	133	160	8	16	46	89	150	6	134	136	14	31	115	13	141	65	130	104	78	110	44	68	110	4	187
Base: Weighted Total	301	139	149	13	36	59	74	132	10	141	112	24	26	103	18	153	94	130	75	78	110	41	72	107	12	182
Only Croatian kunas	9 3%	2 1%	4 3%	3 26% A B	0 0%	0 0%	2 2%	7 5%	3 33% B C D	3 2%	2 2%	0 0%	0 0%	3 3%	0 0%	6 4%	4 4%	3 2%	2 3%	5 7%	2 2%	1 1%	1 2%	2 2%	3 28% A C	3 2%
Mostly Croatian kunas	8 3%	6 5%	1 1%	0 0%	4 11% D	0 1%	3 4%	1 1%	0 0%	5 4%	3 2%	0 0%	1 5%	2 2%	4 22% B D	1 0%	4 5%	4 3%	0 0%	1 1%	3 3%	4 9% A	0 1%	2 2%	0 0%	6 3%
Mostly euro	36 12%	16 11%	20 14%	0 0%	5 13%	7 12%	10 13%	14 11%	0 0%	20 14%	13 12%	3 12%	4 14%	14 14%	3 16%	15 10%	10 10%	13 10%	13 17%	5 7%	16 14%	6 15%	9 13%	17 16%	0 0%	19 10%
Only euro	206 68%	97 70% C	105 70% C	4 29%	21 58%	45 77%	47 64%	93 70%	7 67%	92 65%	80 72%	15 64%	17 65%	72 71%	8 48%	107 70%	59 63%	95 74%	49 66%	51 66%	76 70%	26 64%	52 72%	73 68%	5 44%	127 70%
Half Croatian kunas and half euro	28 9%	11 8%	13 9%	4 34% A B	6 18%	4 6%	8 11%	10 8%	0 0%	13 9%	10 9%	5 23%	3 13%	6 6%	1 6%	18 12%	15 16% B	7 5%	6 8%	10 13%	8 8%	4 10%	6 9%	9 9%	3 28%	16 9%
No coins at all	11 4%	4 3%	5 3%	2 12%	0 0%	1 3%	5 6%	4 3%	0 0%	4 3%	4 4%	0 2%	0 0%	5 5%	1 8%	4 3%	2 2%	6 5%	3 4%	5 7%	4 4%	0 1%	1 1%	3 3%	0 0%	8 4%
Don't know/No answer	4 1%	3 2%	1 1%	0 0%	0 0%	1 1%	0 0%	3 2%	0 0%	4 3%	0 0%	0 0%	1 3%	0 0%	0 0%	3 2%	0 0%	2 2%	2 2%	1 1%	1 1%	0 0%	2 3%	0 0%	0 0%	4 2%


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		
		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	275	124	145	6	16	44	79	136	5	121	126	13	30	105	12	127	61	117	95	68	101	42	63	103	3	169
Base: Weighted Total	278	130	139	8	36	56	68	118	7	129	106	23	26	95	16	140	88	119	69	67	103	40	68	103	9	167
Only Croatian euro coins	63 23%	25 19%	36 26%	3 31%	9 26%	8 15%	14 20%	32 27%	3 46%	35 27%	16 15%	6 24%	1 3%	14 15%	6 35% A	41 30% A B	29 33% C	25 21%	7 11%	21 32% D	23 23%	9 24%	9 14%	21 20%	5 61%	37 22%
Mostly Croatian euro coins	65 24%	33 25%	32 23%	0 0%	12 33%	18 32%	13 19%	23 19%	0 0%	17 13%	30 28% B	13 56% B	6 22%	26 28%	1 7%	32 23%	20 22%	21 18%	24 35% B	6 9%	25 24% A	9 22%	26 38% A	18 18%	0 0%	47 28%
Mostly other euro coins	15 5%	7 6%	7 5%	0 5%	0 0%	3 6%	6 9%	5 4%	1 17%	5 4%	8 7%	0 0%	2 9%	8 9% D	1 9%	3 2%	3 3%	7 6%	5 7%	2 3%	5 4%	2 6%	6 9%	8 8%	0 0%	6 4%
Only other euro coins	11 4%	3 2%	5 3%	3 41% A B	0 0%	2 3%	3 4%	6 5%	0 0%	6 5%	4 4%	0 0%	0 2%	5 5%	0 0%	6 4%	4 4%	3 3%	4 5%	6 9% B	0 0%	1 2%	3 4%	3 3%	3 39% A C	4 3%
Half Croatian euro coins and half other euro coins	72 26%	35 27%	37 26%	0 0%	11 30%	15 26%	20 30%	27 23%	0 0%	39 30%	28 27%	5 19%	11 44%	26 27%	2 15%	33 23%	19 22%	34 28%	19 28%	18 28%	28 27%	8 20%	18 27%	24 24%	0 0%	48 29%
Don't know/No answer	52 19%	27 20%	24 17%	2 23%	4 10%	10 19%	12 18%	26 22%	3 38% D	27 21%	20 19%	0 1%	5 21%	15 16%	6 35%	26 18%	14 16%	29 24%	10 14%	13 20%	22 22%	10 26% D	6 9%	28 28% C	0 0%	24 14%

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	301	133	160	8	16	46	89	150	6	134	136	14	31	115	13	141	65	130	104	78	110	44	68	110	4	187
Base: Weighted Total	301	139	149	13	36	59	74	132	10	141	112	24	26	103	18	153	94	130	75	78	110	41	72	107	12	182
Croatian kunas	16 5%	9 6%	7 5%	0 3%	0 0%	5 8%	4 5%	7 6%	0 0%	8 6%	8 7%	0 0%	2 8%	6 6%	3 16%	5 3%	6 6%	6 5%	4 6%	5 6%	7 7%	3 8%	0 1%	6 6%	0 0%	10 5%
A mix of Croatian kunas and euro	4 2%	2 1%	3 2%	0 0%	0 0%	1 2%	3 4%	1 1%	0 0%	2 2%	2 2%	0 0%	1 4%	3 3%	0 0%	1 0%	0 0%	3 2%	2 2%	0 0%	4 4%	0 0%	0 0%	3 2%	0 0%	2 1%
Euro	166 55%	88 64% B	72 48%	6 44%	20 57%	36 61%	39 53%	71 53%	2 19%	72 51%	64 57%	19 79% A	19 74% C	60 59% C	4 25%	82 54%	53 57%	67 52%	44 59%	42 54%	58 53%	19 47%	47 65%	60 56%	7 59%	98 54%
You paid with a card	22 7%	6 5%	15 10%	0 0%	3 9%	2 4%	6 7%	11 8%	0 0%	8 6%	11 10%	2 9%	0 0%	8 8%	0 1%	14 9%	7 8%	10 8%	4 6%	5 7%	9 8%	2 4%	6 8%	10 9%	0 0%	12 7%
You did not buy anything today	93 31%	34 24%	52 35%	7 53%	12 34%	15 25%	23 31%	43 33%	8 81% B C D	51 36%	27 24%	3 12%	4 15%	26 25%	10 58% A B	52 34%	28 29%	44 34%	21 28%	26 33%	31 29%	17 41%	19 27%	29 27%	5 41%	59 33%
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	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	201	102	95	4	9	36	56	100	2	86	95	11	25	82	7	87	46	81	73	51	75	28	46	77	2	122
Base: Weighted Total	186	99	81	6	20	42	46	79	2	82	74	19	22	69	7	87	59	76	50	47	69	22	47	69	7	110
Croatian kunas	16 9%	9 9%	7 8%	0 7%	0 0%	5 11%	4 9%	7 9%	0 0%	8 10%	8 10%	0 0%	2 10%	6 9%	3 39% B D	5 5%	6 10%	6 8%	4 8%	5 11%	7 11%	3 14% D	0 1%	6 9%	0 0%	10 9%
A mix of Croatian kunas and euro	4 2%	2 2%	3 4%	0 0%	0 0%	1 2%	3 6%	1 1%	0 0%	2 3%	2 3%	0 0%	1 4%	3 4%	0 0%	1 1%	0 0%	3 4%	2 3%	0 0%	4 6%	0 0%	0 0%	3 4%	0 0%	2 2%
Euro	166 89%	88 90%	72 88%	6 93%	20 100%	36 86%	39 85%	71 90%	2 100%	72 87%	64 87%	19 100%	19 86%	60 87%	4 61%	82 94% C	53 90%	67 89%	44 89%	42 89%	58 83%	19 86%	47 99% B C	60 87%	7 100%	98 90%
You paid with a card	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
You did not buy anything 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%
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%


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 (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	201	102	95	4	9	36	56	100	2	86	95	11	25	82	7	87	46	81	73	51	75	28	46	77	2	122
Base: Weighted Total	186	99	81	6	20	42	46	79	2	82	74	19	22	69	7	87	59	76	50	47	69	22	47	69	7	110
Croatian kunas	1 1%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 1%	0 0%	0 0%	1 1%	0 0%	1 1%	0 0%	0 1%	1 1%	0 0%	0 0%	0 0%	0 0%	1 1%
A mix of Croatian kunas and euro	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Euro	163 88%	85 86%	72 89%	5 87%	20 100%	37 89%	39 86%	67 85%	1 58%	71 87%	67 90%	19 100% A	22 97%	58 84%	7 100%	76 87%	50 85%	69 91%	43 85%	39 83%	62 89%	17 74%	45 97% C	61 88%	7 100%	95 86%
You did not receive change (SPONTANEOUS)	19 10%	10 10%	8 10%	1 13%	0 0%	2 4%	7 14%	11 14%	1 42% D	10 13%	6 9%	0 0%	0 2%	8 12%	0 0%	10 12%	6 10%	6 8%	7 14%	7 16%	3 5%	6 26% B D	2 3%	8 11%	0 0%	11 10%
Don't know/No answer	4 2%	4 4%	0 0%	0 0%	0 0%	3 7%	0 0%	0 1%	0 0%	0 1%	0 0%	0 0%	0 0%	3 4%	0 0%	0 1%	3 5%	0 0%	0 1%	0 1%	3 4%	0 0%	0 0%	0 1%	0 0%	3 3%

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		
		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	174	89	82	3	9	33	47	85	1	73	85	11	24	70	7	73	38	74	61	42	68	21	43	66	2	106
Base: Weighted Total	164	86	73	5	20	37	39	68	1	71	67	19	22	58	7	77	50	70	43	39	63	17	45	61	7	96
Croatian kunas	1 1%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 1%	0 0%	0 0%	1 1%	0 0%	1 1%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	0 0%	1 1%
A mix of Croatian kunas and euro	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Euro	163 99%	85 99%	72 100%	5 100%	20 100%	37 100%	39 100%	67 99%	1 100%	71 100%	67 99%	19 100%	22 99%	58 100%	7 100%	76 99%	50 100%	69 99%	43 100%	39 100%	62 99%	17 100%	45 100%	61 100%	7 100%	95 99%
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	301	133	160	8	16	46	89	150	6	134	136	14	31	115	13	141	65	130	104	78	110	44	68	110	4	187
Base: Weighted Total	301	139	149	13	36	59	74	132	10	141	112	24	26	103	18	153	94	130	75	78	110	41	72	107	12	182
Longer queues at counters than usual	10 3%	4 3%	6 4%	0 0%	1 3%	2 3%	5 7%	2 2%	0 0%	6 4%	4 4%	0 0%	0 0%	4 4%	2 9%	5 3%	1 1%	3 3%	5 6%	6 7%	3 3%	0 1%	1 2%	8 7% C	0 0%	2 1%
You had to visit several branches to avoid long waiting lines	2 1%	2 2%	0 0%	0 0%	0 0%	1 2%	1 2%	0 0%	1 11% C	1 1%	0 0%	0 0%	1 5%	0 0%	0 0%	1 1%	1 1%	0 0%	1 1%	1 2%	1 1%	0 0%	0 0%	1 1%	0 0%	1 1%
There was not enough euro cash available at bank counters	2 1%	0 0%	2 2%	0 0%	0 0%	1 1%	1 2%	0 0%	0 0%	2 1%	0 0%	0 0%	0 0%	0 1%	0 0%	2 1%	0 0%	2 1%	0 0%	0 1%	1 1%	0 0%	1 2%	1 1%	0 0%	2 1%
Longer queues at ATMs (cash dispensers) than usual	4 1%	0 0%	3 2%	0 0%	2 6%	0 1%	1 2%	0 0%	0 0%	1 1%	0 0%	2 9% C	0 1%	0 0%	0 0%	3 2%	3 4%	0 0%	0 0%	0 1%	0 0%	0 0%	3 5%	3 2%	0 0%	1 1%
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	16 5%	6 5%	10 7%	0 0%	0 0%	6 10%	6 8%	4 3%	1 11%	8 6%	7 6%	0 0%	1 3%	8 8%	0 0%	7 5%	7 7%	5 4%	3 5%	1 2%	11 10%	0 0%	4 5%	4 4%	0 0%	12 7%
The staff was not able to reply to my questions	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
You experienced a problem of another kind	6 2%	2 2%	3 2%	0 0%	0 0%	1 3%	1 1%	3 3%	0 0%	3 2%	3 3%	0 0%	0 0%	3 3%	0 0%	3 2%	2 2%	3 2%	1 1%	2 2%	4 4%	0 0%	0 0%	2 2%	0 0%	3 2%
None of these problems	73 24%	37 27%	29 20%	7 51%	5 15%	13 23%	20 27%	34 26%	3 33%	38 27%	25 23%	4 16%	9 35%	27 26%	1 6%	36 23%	28 29%	30 24%	15 20%	14 18%	32 29%	13 32%	14 19%	22 21%	7 56%	44 24%
You didn't try to exchange or withdraw money today	194 65%	88 63%	100 67%	7 49%	27 76%	35 60%	44 60%	87 66%	6 55%	87 62%	71 64%	18 75%	15 58%	61 59%	15 85%	102 67%	54 58%	88 68%	51 67%	54 69%	61 55%	27 67%	52 72%	69 64%	5 44%	120 66%

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	111	50	59	2	4	19	37	51	2	51	54	3	16	46	3	46	25	45	40	26	45	16	24	41	2	68
Base: Weighted Total	106	50	49	7	9	23	30	45	5	54	40	6	11	42	3	51	40	41	25	24	49	13	20	38	7	62
Longer queues at counters than usual	10 10%	4 8%	6 13%	0 0%	1 13%	2 8%	5 17%	2 5%	0 0%	6 11%	4 10%	0 0%	0 0%	4 9%	2 57% A B D	5 10%	1 3%	3 8%	5 19%	6 23%	3 6%	0 3%	1 6%	8 20% C	0 0%	2 4%
You had to visit several branches to avoid long waiting lines	2 2%	2 5%	0 0%	0 0%	0 0%	1 5%	1 4%	0 0%	1 25%	1 2%	0 1%	0 0%	1 11% B	0 0%	0 0%	1 2%	1 3%	0 1%	1 3%	1 5%	1 2%	0 0%	0 0%	1 4%	0 0%	1 1%
There was not enough euro cash available at bank counters	2 2%	0 0%	2 5%	0 0%	0 0%	1 4%	1 4%	0 1%	0 0%	2 4%	0 1%	0 0%	0 0%	0 1%	0 0%	2 4%	0 0%	2 4%	0 0%	0 2%	1 2%	0 0%	1 6%	1 2%	0 0%	2 3%
Longer queues at ATMs (cash dispensers) than usual	4 4%	0 1%	3 7%	0 0%	2 25% D	0 2%	1 4%	0 0%	0 0%	1 2%	0 1%	2 37% B C	0 3%	0 0%	0 0%	3 7%	3 9%	0 1%	0 0%	0 2%	0 0%	0 0%	3 18% B	3 7%	0 0%	1 2%
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	16 15%	6 12%	10 20%	0 0%	0 0%	6 26%	6 19%	4 10%	1 25%	8 15%	7 17%	0 0%	1 6%	8 19%	0 0%	7 14%	7 17%	5 12%	3 14%	1 6%	11 22%	0 0%	4 19%	4 11%	0 0%	12 19%
The staff was not able to reply to my questions	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
You experienced a problem of another kind	6 5%	2 4%	3 7%	0 0%	0 0%	1 6%	1 3%	3 7%	0 0%	3 5%	3 7%	0 0%	0 0%	3 7%	0 0%	3 5%	2 5%	3 7%	1 4%	2 7%	4 8%	0 0%	0 0%	2 6%	0 0%	3 6%
None of these problems	73 68%	37 73%	29 59%	7 100%	5 62%	13 57%	20 66%	34 77%	3 75%	38 71%	25 63%	4 63%	9 83%	27 64%	1 43%	36 70%	28 69%	30 74%	15 60%	14 57%	32 66%	13 97% A	14 70%	22 58%	7 100%	44 71%
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%