

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 B (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 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	316	137	172	7	11	50	103	152	10	125	163	7	19	154	6	136	75	129	111	57	140	56	59	127	6	183
Base: Weighted Total	316	148	159	8	38	65	78	135	17	135	131	22	12	132	10	161	90	146	79	60	131	54	67	139	21	156
Only Croatian kunas	18 6%	6 4%	11 7%	0 0%	0 0%	3 5%	3 4%	11 8%	4 21% C	10 8%	4 3%	0 0%	2 15% B	4 3%	0 0%	11 7%	5 6%	8 6%	4 5%	3 4%	8 6%	6 11%	1 2%	6 4%	7 35% A C	4 3%
Mostly Croatian kunas	14 4%	9 6%	3 2%	2 19% B	3 8%	0 0%	4 5%	6 5%	0 0%	6 4%	7 5%	0 0%	0 2%	6 5%	0 0%	7 5%	5 6%	6 4%	2 3%	2 4%	8 6%	0 0%	3 5%	6 4%	4 18%	4 3%
Mostly euro	41 13%	21 14%	20 13%	0 0%	3 9%	13 19%	12 16%	13 9%	1 7%	18 13%	19 14%	0 0%	2 20%	19 14%	2 17%	18 11%	10 11%	19 13%	11 14%	7 12%	16 13%	5 9%	12 18%	20 14%	0 0%	21 13%
Only euro	146 46%	73 49%	69 43%	4 47%	24 63%	28 43%	36 47%	57 43%	8 49%	61 45%	60 46%	14 65%	5 37%	70 53%	3 33%	68 42%	42 47%	67 46%	36 46%	24 40%	63 48%	21 39%	37 56%	66 48% B	0 0%	80 51% B
Half Croatian kunas and half euro	69 22%	25 17%	42 26%	1 17%	8 20%	17 26%	14 18%	30 23%	1 6%	31 23%	29 22%	8 35%	2 19%	26 20%	2 18%	38 24%	19 22%	32 22%	17 22%	10 17%	29 22%	18 33%	11 17%	30 22%	4 18%	35 22%
No banknotes at all	26 8%	12 8%	15 9%	0 0%	0 0%	5 7%	7 9%	14 11%	3 18%	7 5%	12 9%	0 0%	1 7%	5 4%	3 32% B	17 11%	8 9%	12 8%	6 8%	14 23% B D	7 5%	5 9%	1 2%	7 5%	6 30% A	12 8%
Don't know/No answer	4 1%	2 2%	0 0%	1 17% A B	0 0%	0 0%	1 2%	3 2%	0 0%	1 1%	1 1%	0 0%	0 0%	1 1%	0 0%	1 1%	0 0%	1 1%	2 3%	0 0%	0 0%	0 0%	0 0%	4 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	316	137	172	7	11	50	103	152	10	125	163	7	19	154	6	136	75	129	111	57	140	56	59	127	6	183
Base: Weighted Total	316	148	159	8	38	65	78	135	17	135	131	22	12	132	10	161	90	146	79	60	131	54	67	139	21	156
Only Croatian kunas	12 4%	3 2%	9 6%	0 0%	0 0%	1 1%	7 9%	5 3%	0 0%	6 5%	6 5%	0 0%	0 0%	8 6%	0 0%	5 3%	4 4%	5 4%	3 4%	3 5%	5 4%	2 4%	2 3%	4 3%	0 0%	8 5%
Mostly Croatian kunas	6 2%	3 2%	3 2%	0 0%	0 0%	4 5%	1 2%	1 1%	0 0%	2 1%	4 3%	0 0%	0 0%	4 3%	0 0%	2 1%	0 0%	3 2%	3 4%	1 2%	4 3%	0 0%	0 0%	6 4%	0 0%	0 0%
Mostly euro	46 15%	17 11%	30 19%	0 0%	3 9%	14 21%	8 11%	21 15%	0 0%	24 18%	21 16%	0 0%	2 13%	21 16%	0 0%	23 15%	11 13%	20 14%	14 18%	9 14%	17 13%	10 18%	11 17%	23 17%	4 18%	19 13%
Only euro	154 49%	81 55%	70 44%	3 38%	21 55%	33 50%	41 53%	59 44%	12 71%	59 44%	64 49%	14 65%	6 50%	70 53%	3 27%	75 46%	46 51%	74 51%	33 42%	27 46%	68 52%	24 44%	33 50%	67 48%	4 17%	83 53%
Half Croatian kunas and half euro	64 20%	31 21%	31 20%	2 19%	11 28%	11 17%	13 17%	29 21%	0 0%	30 22%	25 19%	8 35%	1 12%	25 19%	2 18%	36 22%	20 22%	28 19%	16 20%	10 17%	29 22%	13 24%	12 18%	25 18%	8 35%	32 20%
No coins at all	32 10%	12 8%	16 10%	4 44% A B	3 9%	4 6%	6 7%	19 14%	5 29%	13 10%	10 8%	0 0%	3 25% B	3 2%	5 55% B D	19 12% B	9 10%	15 10%	8 11%	10 17% B	7 5%	5 10%	8 12%	13 9%	6 30%	12 8%
Don't know/No answer	2 1%	1 1%	1 1%	0 0%	0 0%	0 0%	1 2%	1 1%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	1 1%	0 0%	1 1%	1 2%	0 0%	1 1%	0 0%	0 0%	1 1%	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	268	119	145	4	10	47	85	126	7	105	141	7	15	136	3	114	64	111	92	45	122	49	50	111	4	153
Base: Weighted Total	270	132	133	5	35	61	64	110	12	115	115	22	9	120	4	136	78	125	67	47	117	47	57	121	15	134
Only Croatian euro coins	67 25%	37 28%	28 21%	1 27%	3 10%	18 30%	10 16%	34 31% C	5 43%	31 27%	30 26%	1 4%	2 23%	21 17%	3 60%	41 30% B	29 37% C	29 23%	9 13%	12 25%	29 25%	19 40% D	6 11%	28 23%	11 76% A C	27 20%
Mostly Croatian euro coins	56 21%	30 23%	26 19%	1 16%	6 19%	16 26%	14 23%	19 18%	0 0%	30 26%	25 22%	0 0%	4 39% D	28 24%	2 41%	22 17%	16 21%	28 23%	11 17%	8 17%	23 20%	8 17%	17 30%	30 25%	0 0%	26 20%
Mostly other euro coins	22 8%	11 9%	10 7%	1 25%	3 9%	8 14%	7 10%	4 4%	0 0%	7 6%	10 8%	6 26%	0 0%	12 10%	0 0%	10 7%	4 5%	11 9%	7 11%	4 8%	9 8%	2 5%	7 12%	12 10%	0 0%	10 7%
Only other euro coins	15 6%	4 3%	11 8%	0 0%	4 11%	2 4%	3 5%	5 5%	1 10%	4 3%	6 5%	4 18%	0 0%	4 3%	0 0%	11 8%	4 5%	7 6%	3 5%	6 13% B	4 4%	1 3%	3 6%	7 6%	0 0%	8 6%
Half Croatian euro coins and half other euro coins	67 25%	29 22%	39 29%	0 0%	14 41%	11 18%	14 22%	28 25%	1 12%	28 24%	30 26%	7 35%	2 17%	38 31%	0 0%	28 21%	19 24%	28 22%	21 32%	10 21%	34 29%	10 21%	14 24%	24 20%	0 0%	43 32%
Don't know/No answer	43 16%	21 16%	20 15%	2 33%	4 11%	5 8%	15 24% B	19 17%	4 35%	16 14%	15 13%	4 18%	2 21%	18 15%	0 0%	23 17%	6 8%	22 18%	15 23% A	8 17%	18 15%	7 14%	10 17%	20 16%	4 24%	20 15%


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	316	137	172	7	11	50	103	152	10	125	163	7	19	154	6	136	75	129	111	57	140	56	59	127	6	183
Base: Weighted Total	316	148	159	8	38	65	78	135	17	135	131	22	12	132	10	161	90	146	79	60	131	54	67	139	21	156
Croatian kunas	52 17%	22 15%	27 17%	4 45% A	0 0%	8 12%	12 16%	32 24%	5 27%	32 23% C	16 12%	0 0%	1 11%	14 11%	0 0%	35 22% B	17 19%	21 14%	15 19%	11 18%	18 14%	12 22%	9 14%	19 14%	11 51% A C	22 14%
A mix of Croatian kunas and euro	11 3%	1 1%	9 6%	0 0%	4 10%	2 3%	2 2%	3 2%	0 0%	1 1%	6 4%	4 18% B	1 12% B	3 2%	0 0%	7 4%	2 2%	7 5%	2 2%	5 8%	4 3%	2 3%	0 0%	4 3%	0 0%	7 4%
Euro	142 45%	71 48%	66 42%	5 55%	18 47%	38 59% D	37 48%	48 36%	4 23%	56 41%	65 49%	15 69%	5 38%	68 52%	8 78%	61 38%	41 46%	77 53% C	23 30%	26 43%	53 40%	23 42%	40 61% B	60 43% B	0 0%	82 52% B
You paid with a card	36 11%	16 11%	20 13%	0 0%	7 18%	9 14%	11 15%	9 7%	0 0%	19 14%	17 13%	0 0%	2 17%	22 17% D	2 22%	9 6%	4 5%	16 11%	15 19% A	6 11%	20 15%	7 12%	3 4%	19 14%	0 0%	17 11%
You did not buy anything today	75 24%	39 26%	36 23%	0 0%	10 25%	8 13%	15 20%	42 31% B	9 50%	28 20%	28 21%	3 14%	3 23%	24 19%	0 0%	48 30%	26 29%	25 17%	24 30% B	12 21%	36 27%	11 20%	14 21%	37 26%	11 50%	28 18%
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 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	203	89	107	7	6	37	67	93	6	80	106	6	11	98	4	89	53	92	58	36	88	37	40	77	3	123
Base: Weighted Total	205	94	103	8	22	48	51	84	9	89	87	19	7	85	8	104	60	105	40	41	75	36	50	84	11	111
Croatian kunas	52 26%	22 23%	27 26%	4 45%	0 0%	8 16%	12 24%	32 39% B	5 54%	32 36% C	16 19%	0 0%	1 18%	14 17%	0 0%	35 34% B	17 28%	21 20%	15 37% B	11 26%	18 24%	12 32%	9 19%	19 23%	11 100% A C	22 20%
A mix of Croatian kunas and euro	11 5%	1 2%	9 9%	0 0%	4 18%	2 4%	2 3%	3 4%	0 0%	1 2%	6 6%	4 20%	1 20% B	3 3%	0 0%	7 7%	2 3%	7 7%	2 4%	5 11%	4 6%	2 5%	0 0%	4 5%	0 0%	7 6%
Euro	142 69%	71 76%	66 64%	5 55%	18 82%	38 79% D	37 73%	48 58%	4 46%	56 63%	65 75%	15 80%	5 63%	68 80% D	8 100%	61 59%	41 69%	77 74%	23 59%	26 63%	53 70%	23 63%	40 81%	60 72% B	0 0%	82 74% B
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		
	 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	203	89	107	7	6	37	67	93	6	80	106	6	11	98	4	89	53	92	58	36	88	37	40	77	3	123
Base: Weighted Total	205	94	103	8	22	48	51	84	9	89	87	19	7	85	8	104	60	105	40	41	75	36	50	84	11	111
Croatian kunas	6 3%	3 3%	2 2%	1 17% B	0 0%	0 0%	2 4%	4 5%	1 10%	2 3%	3 4%	0 0%	0 0%	1 1%	0 0%	4 4%	0 1%	3 3%	3 8%	1 3%	1 2%	0 0%	1 2%	4 5%	0 0%	2 2%
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 4% D	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%
Euro	166 81%	80 86%	79 77%	7 83%	18 82%	43 89%	40 78%	65 78%	4 43%	77 86% A	68 79%	15 80%	7 96%	71 84%	8 100%	80 78%	53 88%	82 78%	31 78%	31 76%	63 85%	33 90%	39 78%	64 77%	8 70%	94 85%
You did not receive change (SPONTANEOUS)	33 16%	11 11%	22 21%	0 0%	4 18%	5 11%	9 18%	14 17%	4 47% B	10 11%	15 17%	4 20%	0 0%	13 16%	0 0%	19 19%	7 12%	20 19%	5 14%	9 22%	10 14%	3 10%	10 20%	15 19%	3 30%	14 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%

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	172	78	87	7	5	32	56	79	4	69	89	5	11	83	4	73	46	75	51	29	76	32	33	65	2	105
Base: Weighted Total	172	83	81	8	18	43	42	70	5	79	72	15	7	72	8	84	53	85	35	32	65	33	40	68	8	97
Croatian kunas	6 4%	3 3%	2 3%	1 17%	0 0%	0 0%	2 5%	4 6%	1 19%	2 3%	3 4%	0 0%	0 0%	1 1%	0 0%	4 5%	0 1%	3 3%	3 9%	1 3%	1 2%	0 0%	1 3%	4 6%	0 0%	2 2%
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 4%	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%
Euro	166 96%	80 97%	79 98%	7 83%	18 100%	43 100%	40 96%	65 94%	4 81%	77 97%	68 96%	15 100%	7 96%	71 99%	8 100%	80 95%	53 99%	82 97%	31 90%	31 97%	63 98%	33 100%	39 97%	64 94%	8 100%	94 98%
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	316	137	172	7	11	50	103	152	10	125	163	7	19	154	6	136	75	129	111	57	140	56	59	127	6	183
Base: Weighted Total	316	148	159	8	38	65	78	135	17	135	131	22	12	132	10	161	90	146	79	60	131	54	67	139	21	156
Longer queues at counters than usual	9 3%	7 5%	2 2%	0 0%	3 9%	2 3%	2 3%	2 2%	0 0%	4 3%	5 4%	0 0%	0 0%	4 3%	0 0%	5 3%	3 4%	4 3%	2 3%	0 0%	4 3%	1 2%	4 6%	6 4%	0 0%	4 2%
You had to visit several branches to avoid long waiting lines	1 1%	1 1%	0 0%	0 0%	0 0%	1 2%	0 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 3% D	1 1%	0 0%	0 0%	0 0%	1 1%	0 1%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%
There was not enough euro cash available at bank counters	2 1%	2 1%	0 0%	0 0%	0 0%	1 2%	1 1%	0 0%	0 0%	1 1%	1 0%	0 0%	0 0%	2 1%	0 0%	0 0%	0 0%	1 1%	1 1%	0 0%	2 1%	0 0%	0 0%	2 1%	0 0%	0 0%
Longer queues at ATMs (cash dispensers) than usual	9 3%	2 2%	6 4%	0 0%	4 10%	3 4%	1 1%	1 1%	0 0%	1 1%	3 2%	5 22% B C	0 3%	3 3%	0 0%	5 3%	0 0%	7 5%	2 2%	5 8%	4 3%	0 0%	0 0%	2 1%	0 0%	7 4%
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	8 3%	3 2%	5 3%	0 0%	0 0%	2 3%	3 3%	4 3%	0 0%	3 3%	4 3%	0 0%	1 5%	4 3%	1 10%	2 1%	2 2%	5 3%	2 2%	1 2%	5 4%	2 4%	0 1%	4 3%	0 0%	4 3%
The staff was not able to reply to my questions	1 0%	1 1%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%
You experienced a problem of another kind	7 2%	5 3%	3 2%	0 0%	0 0%	2 3%	2 2%	3 2%	0 0%	4 3%	2 2%	0 0%	0 0%	5 4%	0 0%	2 2%	2 2%	4 2%	2 2%	1 1%	4 3%	0 0%	2 3%	2 1%	0 0%	5 3%
None of these problems	70 22%	39 26%	31 19%	0 0%	13 35%	10 15%	21 27%	26 19%	10 60% B C	27 20%	29 22%	3 14%	3 27%	25 19%	6 62% B	36 22%	14 15%	34 23%	22 28%	10 17%	35 27%	8 16%	16 25%	31 22%	4 17%	36 23%
You didn't try to exchange or withdraw money today	220 70%	95 64%	116 73%	8 100%	18 47%	51 78%	50 64%	101 75%	7 40%	98 73%	92 70%	14 64%	8 65%	95 72% C	3 28%	112 70%	70 77%	99 67%	51 64%	43 72%	85 65%	42 79%	44 66%	98 71%	18 83%	104 67%

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	100	49	51	0	6	14	39	41	5	34	55	3	7	47	4	42	17	43	40	15	50	14	21	37	1	62
Base: Weighted Total	96	54	43	0	20	15	28	34	10	36	40	8	4	37	7	49	21	48	28	17	46	11	23	41	4	52
Longer queues at counters than usual	9 10%	7 13%	2 5%	0 0%	3 16%	2 13%	2 7%	2 6%	0 0%	4 12%	5 12%	0 0%	0 0%	4 10%	0 0%	5 11%	3 16%	4 8%	2 7%	0 0%	4 9%	1 10%	4 18%	6 14%	0 0%	4 7%
You had to visit several branches to avoid long waiting lines	1 2%	1 3%	0 0%	0 0%	0 0%	1 8%	0 1%	0 0%	0 0%	1 3%	0 1%	0 0%	0 9%	1 3%	0 0%	0 0%	0 0%	1 2%	0 1%	0 0%	1 3%	0 0%	0 0%	1 3%	0 0%	0 1%
There was not enough euro cash available at bank counters	2 2%	2 3%	0 0%	0 0%	0 0%	1 8%	1 2%	0 0%	0 0%	1 3%	1 2%	0 0%	0 0%	2 5%	0 0%	0 0%	0 0%	1 2%	1 2%	0 0%	2 4%	0 0%	0 0%	2 4%	0 0%	0 0%
Longer queues at ATMs (cash dispensers) than usual	9 9%	2 5%	6 14%	0 0%	4 19%	3 19%	1 4%	1 3%	0 0%	1 3%	3 7%	5 62%	0 9%	3 9%	0 0%	5 10%	0 0%	7 14%	2 6%	5 28%	4 8%	0 0%	0 0%	2 5%	0 0%	7 13%
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	8 9%	3 6%	5 11%	0 0%	0 0%	2 13%	3 9%	4 11%	0 0%	3 9%	4 9%	0 0%	1 15%	4 12%	1 14%	2 5%	2 9%	5 10%	2 6%	1 6%	5 11%	2 17%	0 2%	4 11%	0 0%	4 8%
The staff was not able to reply to my questions	1 1%	1 2%	0 0%	0 0%	0 0%	1 8%	0 0%	0 0%	0 0%	1 3%	0 0%	0 0%	0 0%	1 3%	0 0%	0 0%	0 0%	1 2%	0 0%	0 0%	1 2%	0 0%	0 0%	1 3%	0 0%	0 0%
You experienced a problem of another kind	7 7%	5 8%	3 6%	0 0%	0 0%	2 15%	2 7%	3 9%	0 0%	4 12%	2 6%	0 0%	0 0%	5 13%	0 0%	2 5%	2 8%	4 8%	2 6%	1 4%	4 9%	0 0%	2 10%	2 5%	0 0%	5 10%
None of these problems	70 72%	39 73%	31 72%	0 0%	13 65%	10 68%	21 76%	26 76%	10 100%	27 74%	29 73%	3 38%	3 77%	25 68%	6 86%	36 74%	14 67%	34 72%	22 77%	10 62%	35 76%	8 74%	16 73%	31 75%	4 100%	36 69%
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%