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 presents the proportion "agreeing" for four groups, and we focus on Group 2 (B). There are three pairwise comparison to be made – Group 2 vs. Group 1 (B vs. A), Group 2 vs. Group 3 (B vs. C) and Group 2 vs Group 4 (B vs. D). In the column for Group 2, the following keys are shown: C (Group 3) and D (Group 4) – these indicate a significantly lower proportion "agreeing" than the proportion observed for Group 2. Remember 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

<table>
<thead>
<tr>
<th>HR</th>
<th>Gender</th>
<th>Age</th>
<th>Education (Age of end of)</th>
<th>Respondent occupation scale</th>
<th>Subjective urbanisation</th>
<th>Household size (15+)</th>
<th>Landline/mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>In another way / No answer</td>
<td>Up to 15 years</td>
<td>16-19 years</td>
<td>20+ years</td>
<td>Still studyin g</td>
</tr>
<tr>
<td>HR</td>
<td>(A)</td>
<td>(B)</td>
<td>(C)</td>
<td>(A)</td>
<td>(B)</td>
<td>(C)</td>
<td>(D)</td>
</tr>
</tbody>
</table>

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 18 153 94 130 75 78 110 41 72 107 12 182

Only Croatian kunas
10 7 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Mostly Croatian kunas
2 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Mostly euro
39 13% 22 16% 17 12% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Only euro
201 67% 82 25% 112 43% 57 19% 18 6% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Half Croatian kunas and half euro
35 12% 21 15% 12 8% 2 17% 3 10% 1 14% 8 11% 0 0 0 0 0 0 0 0 0 0 0 0 0 0

No banknotes at all
15 5% 6 4% 6 4% 3 26% 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%
Q2 What kind of coins do you have with you today (in your wallet, in your pocket etc.)?

Base: All

<table>
<thead>
<tr>
<th>HR</th>
<th>Gender</th>
<th>Age</th>
<th>Education (Age of end of)</th>
<th>Respondent occupation scale</th>
<th>Subjective urbanisation</th>
<th>Household size (15+)</th>
<th>Landline/mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>HR</td>
<td>Male (A)</td>
<td>Female (B)</td>
<td>In another way / No answer (C)</td>
<td>15-24 (D)</td>
<td>25-39 (E)</td>
<td>40-54 (F)</td>
<td>55+ (G)</td>
</tr>
<tr>
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<td>---------------------------</td>
<td>------------------------</td>
<td>----------------------</td>
<td>-----------------</td>
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<td>301</td>
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<td>1%</td>
<td>4</td>
<td>26%</td>
<td>3</td>
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<tr>
<td>Mostly Croatian kunas</td>
<td>8</td>
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<td>6</td>
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<td>1</td>
<td>0%</td>
<td>4</td>
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<tr>
<td>Mostly euro</td>
<td>36</td>
<td>12%</td>
<td>16</td>
<td>11%</td>
<td>20</td>
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<tr>
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<td>105</td>
<td>70%</td>
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<tr>
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<td>28</td>
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<td>11</td>
<td>8%</td>
<td>13</td>
<td>9%</td>
<td>4</td>
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<tr>
<td>No coins at all</td>
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<td>4</td>
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<td>5</td>
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<tr>
<td>Don’t know/No answer</td>
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<td>3</td>
<td>2%</td>
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### Q3 Regarding the euro coins you have, are they...?

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

<table>
<thead>
<tr>
<th>HR</th>
<th>Gender</th>
<th>In another way / No answer</th>
<th>15-24</th>
<th>25-39</th>
<th>40-54</th>
<th>55+</th>
<th>Up to 15 years</th>
<th>16-19 years</th>
<th>20+ years</th>
<th>Still studyin g</th>
<th>Self-employed</th>
<th>Employee</th>
<th>Manual worker</th>
<th>Not working</th>
<th>Rural area</th>
<th>Small/medium-sized town</th>
<th>Large town / city</th>
<th>Mobile only</th>
<th>Landline only</th>
<th>Landline &amp; mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>HR</td>
<td>Male</td>
<td>Female</td>
<td>(A)</td>
<td>(B)</td>
<td>(C)</td>
<td>(D)</td>
<td>(A)</td>
<td>(B)</td>
<td>(C)</td>
<td>(D)</td>
<td>(A)</td>
<td>(B)</td>
<td>(C)</td>
<td>(D)</td>
<td>(A)</td>
<td>(B)</td>
<td>(C)</td>
<td>(D)</td>
<td>(A)</td>
<td>(B)</td>
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<td>145</td>
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<td>16</td>
<td>44</td>
<td>79</td>
<td>136</td>
<td>5</td>
<td>121</td>
<td>126</td>
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<td>30</td>
<td>105</td>
<td>12</td>
<td>127</td>
<td>61</td>
<td>117</td>
<td>95</td>
<td>68</td>
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<td>140</td>
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<td>63</td>
<td>23%</td>
<td>25</td>
<td>19%</td>
<td>36</td>
<td>26%</td>
<td>9</td>
<td>8</td>
<td>15%</td>
<td>14</td>
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<td>27%</td>
<td>16</td>
<td>6</td>
<td>24%</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>Mostly Croatian euro coins</td>
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<td>24%</td>
<td>33</td>
<td>25%</td>
<td>32</td>
<td>23%</td>
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<td>12</td>
<td>33%</td>
<td>18</td>
<td>32%</td>
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<td>13%</td>
<td>30</td>
<td>13%</td>
<td>6</td>
<td>22%</td>
</tr>
<tr>
<td>Mostly other euro coins</td>
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<td>5%</td>
<td>7</td>
<td>6%</td>
<td>7</td>
<td>5%</td>
<td>0</td>
<td>0</td>
<td>0%</td>
<td>3</td>
<td>6%</td>
<td>5</td>
<td>4%</td>
<td>1</td>
<td>17%</td>
<td>5</td>
<td>4%</td>
<td>8</td>
<td>0%</td>
<td>2</td>
</tr>
<tr>
<td>Only other euro coins</td>
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<td>4%</td>
<td>3</td>
<td>2%</td>
<td>5</td>
<td>3%</td>
<td>3</td>
<td>4%</td>
<td>2%</td>
<td>3</td>
<td>4%</td>
<td>6</td>
<td>5%</td>
<td>0%</td>
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<td>5%</td>
<td>4%</td>
<td>4%</td>
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<td>0</td>
</tr>
<tr>
<td>Half Croatian euro coins and half other euro coins</td>
<td>72</td>
<td>26%</td>
<td>35</td>
<td>27%</td>
<td>37</td>
<td>26%</td>
<td>0</td>
<td>11</td>
<td>30%</td>
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<td>0</td>
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<td>23%</td>
<td>0</td>
<td>39</td>
<td>30%</td>
<td>28</td>
</tr>
<tr>
<td>Don't know/No answer</td>
<td>52</td>
<td>19%</td>
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<td>20%</td>
<td>24</td>
<td>17%</td>
<td>2</td>
<td>23%</td>
<td>4</td>
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<td>22%</td>
<td>3</td>
<td>38%</td>
<td>27</td>
<td>21%</td>
<td>20</td>
</tr>
</tbody>
</table>

**Gender**

- Male
- Female

**Age**

- In another way
- 15-24
- 25-39
- 40-54
- 55+

**Education (Age of end of)**

- Up to 15 years
- 16-19 years
- 20+ years

**Still studyin g**

- Self-employed
- Employee
- Manual worker
- Not working

**Not workin g**

- Rural area
- Small/medium-sized town
- Large town / city

**Household size (15+)**

- 1
- 2
- 3
- 4+

**Landline/mobile**

- Mobile only
- Landline only
- Landline & mobile
Q4 Which currency did you use for the last cash payment you made today?
Base: All

<table>
<thead>
<tr>
<th>HR</th>
<th>Gender</th>
<th>Age</th>
<th>Education (Age of end of)</th>
<th>Respondent occupation scale</th>
<th>Subjective urbanisation</th>
<th>Household size (15+)</th>
<th>Landline/mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>In another way / No answer</td>
<td>15-24</td>
<td>25-39</td>
<td>40-54</td>
<td>55+</td>
</tr>
<tr>
<td>----</td>
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<td>-----------------------------</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>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</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Croatian kunas 16 9 7 0 0 5 4 7 0 8 8 0 2 6 3 5 6 6 4 5 7 3 0 6 0 10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A mix of Croatian kunas and euro 4 2 3 0 0 1 3 1 0 2 2 0 1 3 0 1 0 3 2 0 4 0 0 3 0 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Euro 166 55% 88 64% 72 48% 6 44% 20 57% 36 61% 39 53% 71 53% 2 19% 72 51% 64 57% 19 79% 3 4% 19 74% 60 59% 4 25% 82 54% 53 57% 67 52% 44 59% 42 54% 58 53% 19 47% 47 65% 60 56% 7 98 54%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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 12 7%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You did not buy anything today 93 31% 34 24% 52 35% 7 53% 12 34% 15 25% 23 31% 43 8% 8 24% 51 36% 27 12% 4 15% 26 25% 10 58% 52 34% 28 29% 44 34% 21 28% 26 33% 31 20% 17 41% 19 27% 29 41% 5 39%</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| 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
## Dual circulation of euro in Croatia during the euro changeover

### Fieldwork:
- 13-14/1/2023 (days 10 and 11)

### 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**

<table>
<thead>
<tr>
<th>HR</th>
<th>Gender</th>
<th>Age</th>
<th>Education (Age of end of)</th>
<th>Respondent occupation scale</th>
<th>Subjective urbanisation</th>
<th>Household size (15+)</th>
<th>Landline/mobile</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Male (A)</td>
<td>Female (B)</td>
<td>In another way / No answer (C)</td>
<td>Up to 15 years (D)</td>
<td>15-19 years (E)</td>
<td>20+ years (F)</td>
<td>Still studyin (G)</td>
</tr>
<tr>
<td>HR</td>
<td>Male (A)</td>
<td>Female (B)</td>
<td>In another way / No answer (C)</td>
<td>Up to 15 years (D)</td>
<td>15-19 years (E)</td>
<td>20+ years (F)</td>
<td>Still studyin (G)</td>
</tr>
</tbody>
</table>

### Base: Total
- 201 Male, 102 Female
- 15-24: 9 Male, 5 Female
- 25-39: 20 Male, 4 Female
- 40-54: 16 Male, 9 Female
- 55+: 9 Male, 7 Female

### Base: Weighted Total
- 186 Male, 99 Female
- 15-24: 8 Male, 6 Female
- 25-39: 20 Male, 12 Female
- 40-54: 16 Male, 9 Female
- 55+: 9 Male, 3 Female

### Croatian kunas
- 16 Male, 9 Female
- 15-24: 7 Male, 4 Female
- 25-39: 5 Male, 4 Female
- 40-54: 4 Male, 3 Female
- 55+: 3 Male, 3 Female

### A mix of Croatian kunas and euro
- 2 Male, 2 Female
- 15-24: 1 Male, 1 Female
- 25-39: 1 Male, 1 Female
- 40-54: 1 Male, 1 Female
- 55+: 1 Male, 1 Female

### Euro
- 166 Male, 88 Female
- 15-24: 39 Male, 19 Female
- 25-39: 36 Male, 18 Female
- 40-54: 20 Male, 10 Female
- 55+: 8 Male, 4 Female

### You paid with a card
- 0 Male, 0 Female
- 15-24: 0 Male, 0 Female
- 25-39: 0 Male, 0 Female
- 40-54: 0 Male, 0 Female
- 55+: 0 Male, 0 Female

### You did not buy anything today
- 0 Male, 0 Female
- 15-24: 0 Male, 0 Female
- 25-39: 0 Male, 0 Female
- 40-54: 0 Male, 0 Female
- 55+: 0 Male, 0 Female

### Don't know/No answer
- 0 Male, 0 Female
- 15-24: 0 Male, 0 Female
- 25-39: 0 Male, 0 Female
- 40-54: 0 Male, 0 Female
- 55+: 0 Male, 0 Female
### 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 |
|----|--------|-----|---------------------------|------------------------------|----------------------------|----------------------|-----------------
<table>
<thead>
<tr>
<th>HR</th>
<th>Male</th>
<th>Female</th>
<th>In another way / No answer</th>
<th>15-24</th>
<th>25-39</th>
<th>40-54</th>
<th>55+</th>
<th>Up to 15 years</th>
<th>16-19 years</th>
<th>20+ years</th>
<th>Still studying</th>
<th>Self-employed</th>
<th>Employee</th>
<th>Manual worker</th>
<th>Not working</th>
<th>Rural area</th>
<th>Small/medium-sized town</th>
<th>Large town / city</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4+</th>
<th>Mobile only</th>
<th>Landline only</th>
<th>Landline &amp; mobile</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>(A)</td>
<td>(B)</td>
<td>(C)</td>
<td>(A)</td>
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<tr>
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<td>28</td>
<td>46</td>
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<tr>
<td>Base: Weighted Total</td>
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<td>6</td>
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<td>46</td>
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<td>69</td>
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<td>47</td>
<td>69</td>
<td>7</td>
</tr>
<tr>
<td>Croatian kunas</td>
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</tr>
</tbody>
</table>
**QST In which currency did you receive change in this transaction?**

**Base: If CODE 1 TO 3 IN Q5**

<table>
<thead>
<tr>
<th>HR</th>
<th>Gender</th>
<th>Age</th>
<th>Education (Age of end of)</th>
<th>Respondent occupation scale</th>
<th>Subjective urbanisation</th>
<th>Household size (15+)</th>
<th>Landline/mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male (A)</td>
<td>Female (B)</td>
<td>In another way / No answer (C)</td>
<td>Up to 15 years (D)</td>
<td>16-19 years (E)</td>
<td>20+ years (F)</td>
<td>Still studying (G)</td>
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<tr>
<td>HR</td>
<td>15-24</td>
<td>25-39</td>
<td>40-54</td>
<td>55+</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>39</td>
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</tr>
<tr>
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</tr>
<tr>
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<td>163</td>
<td>85</td>
<td>72</td>
<td>5</td>
<td>20</td>
<td>37</td>
<td>39</td>
</tr>
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<td>100%</td>
</tr>
<tr>
<td>You did not receive change (SPONTANEOUS)</td>
<td>0</td>
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<td>0%</td>
<td>0%</td>
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<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Don't know/No answer</td>
<td>0</td>
<td>0</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
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<tr>
<td></td>
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<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>
### Flash Eurobarometer 517
Dual circulation of euro in Croatia during the euro changeover
Fieldwork: 13-14/1/2023 (days 10 and 11)
VOLUME C (Weighted)

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

**Base: All**

<table>
<thead>
<tr>
<th>HR</th>
<th>Gender</th>
<th>In another way / No answer</th>
<th>Age</th>
<th>Education (Age of end of)</th>
<th>Respondent occupation scale</th>
<th>Subjective urbanisation</th>
<th>Household size (15+)</th>
<th>Mobile only</th>
<th>Landline/mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male (A)</td>
<td>Female (B)</td>
<td>No</td>
<td>Male (A)</td>
<td>Female (B)</td>
<td>15-24</td>
<td>25-39</td>
<td>40-54</td>
<td>55+</td>
</tr>
<tr>
<td>Base: Total</td>
<td>301</td>
<td>133</td>
<td>160</td>
<td>8</td>
<td>16</td>
<td>46</td>
<td>89</td>
<td>150</td>
<td>6</td>
</tr>
<tr>
<td>Base: Weighted Total</td>
<td>301</td>
<td>139</td>
<td>149</td>
<td>13</td>
<td>36</td>
<td>59</td>
<td>74</td>
<td>132</td>
<td>10</td>
</tr>
</tbody>
</table>

#### Longer queues at counters than usual
- **Longer queues at counters than usual**: 3%
  - **C**: You had to visit several branches to avoid long waiting lines
  - **C**: There was not enough euro cash available at bank counters
  - **C**: ATMs issued only Croatian cash
  - **C**: ATMs were (temporarily) out of order
  - **C**: The staff was not able to reply to my questions
  - **C**: You experienced a problem of another kind
  - **C**: None of these problems

#### Longer queues at ATMs (cash dispensers) than usual
- **Longer queues at ATMs (cash dispensers) than usual**: 1%
  - **C**: You had to visit several branches to avoid long waiting lines
  - **C**: There was not enough euro cash available at bank counters
  - **C**: ATMs issued only Croatian cash
  - **C**: ATMs were (temporarily) out of order
  - **C**: The staff was not able to reply to my questions
  - **C**: You experienced a problem of another kind
  - **C**: None of these problems

#### ATMs were (temporarily) out of order
- **ATMs were (temporarily) out of order**: 16%
  - **C**: You had to visit several branches to avoid long waiting lines
  - **C**: There was not enough euro cash available at bank counters
  - **C**: ATMs issued only Croatian cash
  - **C**: ATMs were (temporarily) out of order
  - **C**: The staff was not able to reply to my questions
  - **C**: You experienced a problem of another kind
  - **C**: None of these problems

#### The staff was not able to reply to my questions
- **The staff was not able to reply to my questions**: 0%
  - **C**: You had to visit several branches to avoid long waiting lines
  - **C**: There was not enough euro cash available at bank counters
  - **C**: ATMs issued only Croatian cash
  - **C**: ATMs were (temporarily) out of order
  - **C**: The staff was not able to reply to my questions
  - **C**: You experienced a problem of another kind
  - **C**: None of these problems

#### You experienced a problem of another kind
- **You experienced a problem of another kind**: 6%
  - **C**: You had to visit several branches to avoid long waiting lines
  - **C**: There was not enough euro cash available at bank counters
  - **C**: ATMs issued only Croatian cash
  - **C**: ATMs were (temporarily) out of order
  - **C**: The staff was not able to reply to my questions
  - **C**: You experienced a problem of another kind
  - **C**: None of these problems

#### None of these problems
- **None of these problems**: 73%
  - **C**: You had to visit several branches to avoid long waiting lines
  - **C**: There was not enough euro cash available at bank counters
  - **C**: ATMs issued only Croatian cash
  - **C**: ATMs were (temporarily) out of order
  - **C**: The staff was not able to reply to my questions
  - **C**: You experienced a problem of another kind
  - **C**: None of these problems

#### You didn't try to exchange or withdraw money today
- **You didn't try to exchange or withdraw money today**: 194%
  - **C**: You had to visit several branches to avoid long waiting lines
  - **C**: There was not enough euro cash available at bank counters
  - **C**: ATMs issued only Croatian cash
  - **C**: ATMs were (temporarily) out of order
  - **C**: The staff was not able to reply to my questions
  - **C**: You experienced a problem of another kind
  - **C**: None of these problems

#### This page contains data on the following topics:
- Longer queues at counters than usual
- Longer queues at ATMs (cash dispensers) than usual
- ATMs were (temporarily) out of order
- The staff was not able to reply to my questions
- You experienced a problem of another kind
- None of these problems
- You didn't try to exchange or withdraw money today

#### Note:
- The data is presented in a table format with rows and columns for different parameters such as gender, age, education, occupation, and urbanization.
- The percentages are calculated based on the total number of respondents.
- The data is weighted to reflect the true population distribution.
- The table includes options for users to select multiple answers to the question.
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

<table>
<thead>
<tr>
<th></th>
<th>HR</th>
<th>Gender</th>
<th>Age</th>
<th>Education (Age of end of)</th>
<th>Respondent occupation scale</th>
<th>Subjective urbanisation</th>
<th>Household size (15+)</th>
<th>Landline/mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>15-24</td>
<td>25-39</td>
<td>40-54</td>
<td>55+</td>
<td>Rural area</td>
<td>Small/medium-sized town</td>
</tr>
<tr>
<td>Longer queues at counters than usual</td>
<td>10%</td>
<td>8%</td>
<td>6%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>106</td>
<td>50</td>
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<tr>
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<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>There was not enough euro cash available at bank counters</td>
<td>2%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>Longer queues at ATMs (cash dispensers) than usual</td>
<td>4%</td>
<td>1%</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>ATMs issued only Croatian cash</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>ATMs were (temporarily) out of order</td>
<td>16%</td>
<td>15%</td>
<td>12%</td>
<td>20%</td>
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<td>0%</td>
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<tr>
<td>You experienced a problem of another kind</td>
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<tr>
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<td>73%</td>
<td>68%</td>
<td>73%</td>
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<td>100%</td>
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<td>38%</td>
<td>20%</td>
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<tr>
<td>You didn't try to exchange or withdraw money today</td>
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<td>0%</td>
<td>0%</td>
<td>0%</td>
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