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 ex tion "agreeing" for four groups, and we focus on Group rison to be made – Group 2 vs. Group 1 (B vs. A), Gr 2 vs Group 4 (B vs. D). In the column for Group 2, the and D (Group 4) – these are the keys for the group agreeing" than the proportion observed for Group with the smaller column proportion appears in

| 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**

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)

**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 | 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 |
| Only Croatian kunas | 40<br>14% | 19<br>14% | 21<br>15% | 0<br>0% | 6<br>19% | 11<br>20% | 7<br>10% | 15<br>12% | 0<br>0% | 23<br>17% | 13<br>12% | 3<br>15% | 3<br>15% | 15<br>13% | 2<br>47% | 20<br>14% | 6<br>9% | 26<br>17% | 9<br>12% | 13<br>22%<br>C | 11<br>10% | 2<br>4% | 14<br>18% | 9<br>10% | 4<br>37% | 27<br>15% |
| Mostly Croatian kunas | 25<br>9% | 13<br>10% | 10<br>7% | 1<br>14% | 0<br>0% | 4<br>8% | 2<br>3% | 18<br>15%<br>C | 2<br>20% | 14<br>10% | 8<br>7% | 0<br>0% | 1<br>4% | 5<br>4% | 1<br>17% | 18<br>13%<br>B | 10<br>16%<br>C | 11<br>8% | 3<br>4% | 5<br>8% | 12<br>12% | 3<br>8% | 5<br>6% | 9<br>10% | 4<br>36% | 12<br>7% |
| Mostly euro | 25<br>9% | 10<br>8% | 15<br>11% | 0<br>0% | 4<br>11% | 2<br>4% | 7<br>10% | 12<br>10% | 1<br>5% | 14<br>11% | 10<br>9% | 0<br>0% | 3<br>14% | 5<br>4% | 0<br>0% | 18<br>12% | 3<br>4% | 14<br>9% | 9<br>13% | 4<br>7% | 7<br>6% | 2<br>5% | 13<br>17% | 6<br>7% | 0<br>0% | 19<br>11% |
| Only euro | 46<br>16% | 24<br>18% | 18<br>13% | 4<br>45%<br>B | 4<br>13% | 12<br>20% | 13<br>18% | 17<br>14% | 1<br>10% | 23<br>17% | 18<br>16% | 2<br>11% | 2<br>11% | 20<br>17% | 0<br>0% | 24<br>17% | 9<br>13% | 24<br>16% | 13<br>19% | 12<br>20% | 21<br>19% | 7<br>19% | 6<br>8% | 20<br>21% | 0<br>0% | 26<br>15% |
| Half Croatian kunas and half euro | 129<br>45% | 60<br>45% | 68<br>48% | 1<br>10% | 18<br>53% | 24<br>43% | 39<br>56%<br>D | 47<br>39% | 4<br>31% | 51<br>37% | 60<br>53%<br>B | 15<br>73%<br>B | 9<br>49% | 65<br>57%<br>D | 0<br>0% | 54<br>38% | 29<br>45% | 65<br>43% | 34<br>50% | 20<br>34% | 53<br>49% | 20<br>54% | 35<br>46% | 41<br>44% | 0<br>0% | 88<br>49% |
| No banknotes at all | 19<br>7% | 7<br>5% | 10<br>7% | 2<br>22% | 2<br>5% | 3<br>6% | 1<br>1% | 13<br>11%<br>C | 4<br>34%<br>B C | 12<br>9% | 3<br>3% | 0<br>0% | 1<br>6% | 6<br>5% | 2<br>36%<br>B | 10<br>7% | 8<br>13%<br>C | 9<br>6% | 1<br>2% | 6<br>10% | 5<br>4% | 4<br>10% | 5<br>6% | 8<br>8% | 3<br>27% | 8<br>5% |
| Don’t know/No answer | 1<br>0% | 0<br>0% | 0<br>0% | 1<br>10%<br>A B | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>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)

**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 | 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 |
| Only Croatian kunas | 47<br>16% | 23<br>18% | 22<br>16% | 1<br>14% | 6<br>18% | 14<br>25% | 7<br>10% | 19<br>16% | 1<br>11% | 22<br>16% | 23<br>20% | 1<br>6% | 3<br>17% | 20<br>18% | 5<br>100%<br>A B D | 18<br>13% | 8<br>13% | 25<br>17% | 13<br>20% | 12<br>21% | 17<br>15% | 3<br>9% | 14<br>19% | 12<br>13% | 4<br>37% | 31<br>17% |
| Mostly Croatian kunas | 24<br>8% | 15<br>12% | 9<br>6% | 0<br>0% | 0<br>0% | 5<br>8% | 4<br>6% | 15<br>12% | 2<br>20% | 12<br>9% | 9<br>8% | 0<br>0% | 1<br>5% | 8<br>7% | 0<br>0% | 15<br>10% | 9<br>13% | 10<br>7% | 4<br>6% | 3<br>5% | 9<br>8% | 4<br>10% | 8<br>11% | 6<br>6% | 0<br>0% | 18<br>10% |
| Mostly euro | 29<br>10% | 15<br>11% | 15<br>10% | 0<br>0% | 1<br>4% | 1<br>2% | 7<br>10% | 20<br>16%<br>B | 1<br>10% | 19<br>14% | 9<br>8% | 0<br>0% | 2<br>9% | 11<br>10% | 0<br>0% | 17<br>12% | 7<br>11% | 14<br>9% | 9<br>13% | 8<br>14% | 15<br>14% | 4<br>10% | 3<br>3% | 9<br>10% | 4<br>36% | 16<br>9% |
| Only euro | 60<br>21% | 30<br>23% | 25<br>18% | 4<br>45% | 7<br>20% | 15<br>27% | 17<br>24% | 21<br>17% | 1<br>10% | 27<br>20% | 27<br>23% | 4<br>18% | 6<br>29% | 26<br>22% | 0<br>0% | 28<br>20% | 14<br>21% | 32<br>22% | 13<br>20% | 12<br>20% | 26<br>24% | 10<br>27% | 12<br>15% | 27<br>29% | 0<br>0% | 32<br>18% |
| Half Croatian kunas and half euro | 96<br>34% | 39<br>30% | 57<br>40%<br>C | 0<br>0% | 12<br>36% | 18<br>31% | 31<br>44%<br>D | 35<br>29% | 2<br>20% | 42<br>31% | 40<br>35% | 11<br>55% | 6<br>32% | 44<br>38% | 0<br>0% | 46<br>32% | 20<br>30% | 54<br>36% | 22<br>33% | 17<br>29% | 32<br>30% | 16<br>43% | 30<br>39% | 32<br>34% | 0<br>0% | 64<br>36% |
| No coins at all | 27<br>9% | 10<br>8% | 13<br>9% | 3<br>32%<br>A | 8<br>23%<br>C | 4<br>7% | 3<br>4% | 12<br>10% | 4<br>30%<br>C | 13<br>10% | 6<br>5% | 4<br>21% | 1<br>7% | 6<br>5% | 0<br>0% | 20<br>14% | 8<br>12% | 13<br>8% | 7<br>9% | 6<br>11% | 10<br>9% | 1<br>2% | 10<br>13% | 5<br>6% | 3<br>27% | 19<br>10% |
| Don't know/No answer | 2<br>1% | 0<br>0% | 1<br>1% | 1<br>10%<br>A | 0<br>0% | 0<br>0% | 1<br>1% | 1<br>1% | 0<br>0% | 1<br>1% | 1<br>1% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 2<br>1% | 0<br>0% | 1<br>2% | 0<br>0% | 0<br>0% | 0<br>0% | 2<br>2% | 0<br>0% | 0<br>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)

**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<br>32% | 29<br>29% | 37<br>35% | 1<br>21% | 5<br>26% | 13<br>33% | 15<br>25% | 33<br>37% | 2<br>33% | 40<br>40% | 22<br>26% | 1<br>9% | 5<br>37% | 23<br>26% | 0<br>0% | 38<br>36% | 22<br>44% | 33<br>30% | 12<br>25% | 17<br>43% | 21<br>26% | 11<br>33% | 17<br>32% | 27<br>36% | 4<br>100% | 36<br>28% |
| Mostly Croatian euro coins | 38<br>18% | 15<br>15% | 21<br>20% | 2<br>51% | 6<br>30% | 3<br>8% | 10<br>17% | 19<br>21% | 2<br>27% | 18<br>18% | 12<br>14% | 6<br>42% | 2<br>14% | 12<br>13% | 0<br>0% | 25<br>23% | 8<br>17% | 21<br>19% | 9<br>19% | 8<br>20% | 13<br>16% | 8<br>22% | 9<br>18% | 13<br>17% | 0<br>0% | 26<br>20% |
| Mostly other euro coins | 21<br>10% | 9<br>9% | 12<br>11% | 0<br>0% | 4<br>18% | 4<br>11% | 7<br>12% | 6<br>6% | 1<br>8% | 5<br>5% | 11<br>13% | 4<br>25% | 0<br>0% | 13<br>14% | 0<br>0% | 8<br>8% | 2<br>3% | 12<br>11% | 7<br>14% | 6<br>14% | 5<br>6% | 4<br>13% | 6<br>11% | 6<br>8% | 0<br>0% | 15<br>11% |
| Only other euro coins | 28<br>13% | 16<br>16% | 12<br>11% | 0<br>0% | 1<br>5% | 5<br>12% | 8<br>14% | 13<br>15% | 0<br>0% | 14<br>14% | 13<br>16% | 0<br>0% | 2<br>11% | 15<br>17% | 0<br>0% | 11<br>10% | 6<br>12% | 13<br>12% | 9<br>18% | 4<br>9% | 12<br>15% | 3<br>9% | 9<br>16% | 11<br>14% | 0<br>0% | 17<br>13% |
| Half Croatian euro coins and half other euro coins | 43<br>21% | 25<br>25% | 17<br>16% | 1<br>28% | 1<br>6% | 11<br>29% | 15<br>24% | 16<br>18% | 2<br>27% | 18<br>18% | 21<br>25% | 1<br>4% | 4<br>29% | 20<br>22% | 0<br>0% | 19<br>18% | 4<br>8% | 29<br>26%<br>A | 10<br>21% | 3<br>8% | 24<br>30%<br>A | 7<br>20% | 8<br>16% | 13<br>17% | 0<br>0% | 30<br>23% |
| Don't know/No answer | 13.00<br>6% | 6.00<br>6% | 7.00<br>7% | 0.00<br>0% | 3.00<br>15% | 3.00<br>8% | 4.00<br>7% | 3.00<br>3% | 0.00<br>6% | 4.00<br>4% | 5.00<br>6% | 3.00<br>21% | 1.00<br>9% | 6.00<br>7% | 0.00<br>0% | 5.00<br>5% | 8.00<br>16%<br>B | 3.00<br>3% | 2.00<br>4% | 2.00<br>6% | 6.00<br>7% | 1.00<br>3% | 4.00<br>8% | 6.00<br>8% | 0.00<br>0% | 7.00<br>6% |

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)

**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<br>39% | 57<br>43% | 51<br>36% | 3<br>26% | 16<br>47% | 21<br>37% | 28<br>39% | 46<br>37% | 1<br>10% | 62<br>46% | 37<br>32% | 9<br>43% | 4<br>22% | 46<br>40% | 4<br>83% | 56<br>39% | 26<br>40% | 65<br>43% | 19<br>28% | 20<br>33% | 34<br>32% | 20<br>53%<br>B | 36<br>47% | 31<br>33% | 7<br>73% | 72<br>40% |
| A mix of Croatian kunas and euro | 9<br>3% | 4<br>3% | 4<br>3% | 1<br>10% | 0<br>0% | 3<br>5% | 3<br>5% | 3<br>2% | 0<br>0% | 7<br>5% | 2<br>2% | 0<br>0% | 3<br>16%<br>B D | 4<br>4% | 0<br>0% | 2<br>1% | 1<br>2% | 5<br>3% | 3<br>4% | 1<br>1% | 4<br>4% | 1<br>3% | 4<br>5% | 4<br>4% | 0<br>0% | 5<br>3% |
| Euro | 48<br>17% | 26<br>19% | 19<br>13% | 3<br>32% | 4<br>11% | 13<br>23% | 15<br>21% | 17<br>14% | 0<br>0% | 22<br>16% | 21<br>19% | 4<br>21% | 6<br>33% | 17<br>15% | 0<br>0% | 24<br>17% | 6<br>10% | 31<br>21% | 10<br>15% | 9<br>16% | 15<br>14% | 8<br>22% | 14<br>19% | 23<br>24% | 0<br>0% | 25<br>14% |
| You paid with a card | 23<br>8% | 11<br>8% | 12<br>8% | 0<br>0% | 3<br>10% | 5<br>8% | 8<br>11% | 6<br>5% | 1<br>5% | 6<br>5% | 13<br>11% | 3<br>16% | 1<br>6% | 14<br>12% | 0<br>0% | 7<br>5% | 3<br>5% | 9<br>6% | 11<br>16%<br>B | 2<br>3% | 12<br>11% | 3<br>8% | 6<br>8% | 7<br>7% | 0<br>0% | 16<br>9% |
| You did not buy anything today | 94<br>33% | 35<br>27% | 57<br>40% | 2<br>22% | 11<br>33% | 15<br>27% | 16<br>23% | 51<br>42%<br>C | 10<br>84%<br>B C D | 38<br>28% | 41<br>36% | 4<br>20% | 5<br>24% | 34<br>29% | 1<br>17% | 55<br>38% | 28<br>43% | 40<br>27% | 26<br>37% | 29<br>48%<br>C D | 43<br>40%<br>C D | 5<br>14% | 17<br>22% | 29<br>30% | 3<br>27% | 63<br>35% |
| Don't know/No answer | 1<br>0% | 0<br>0% | 0<br>0% | 1<br>10%<br>A B | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>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<br>66% | 57<br>66% | 51<br>69% | 3<br>38% | 16<br>82% | 21<br>57% | 28<br>61% | 46<br>71% | 1<br>100% | 62<br>68% | 37<br>61% | 9<br>67% | 4<br>31% | 46<br>68%<br>A | 4<br>100% | 56<br>68%<br>A | 26<br>77% | 65<br>65% | 19<br>60% | 20<br>66% | 34<br>64% | 20<br>68% | 36<br>67% | 31<br>54% | 7<br>100% | 72<br>71% |
| A mix of Croatian kunas and euro | 9<br>5% | 4<br>5% | 4<br>5% | 1<br>15% | 0<br>0% | 3<br>8% | 3<br>7% | 3<br>4% | 0<br>0% | 7<br>8% | 2<br>3% | 0<br>0% | 3<br>22%<br>D | 4<br>6% | 0<br>0% | 2<br>2% | 1<br>4% | 5<br>5% | 3<br>9% | 1<br>2% | 4<br>7% | 1<br>3% | 4<br>7% | 4<br>6% | 0<br>0% | 5<br>5% |
| Euro | 48<br>29% | 26<br>30% | 19<br>25% | 3<br>47% | 4<br>18%<br>C D | 13<br>35% | 15<br>32% | 17<br>25% | 0<br>0% | 22<br>24% | 21<br>36% | 4<br>33%<br>C | 6<br>47% | 17<br>26% | 0<br>0% | 24<br>29% | 6<br>19% | 31<br>31% | 10<br>32% | 9<br>32% | 15<br>29% | 8<br>29% | 14<br>27% | 23<br>40% | 0<br>0% | 25<br>24% |
| You paid with a card | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>-<br>A D | -<br>-<br>A D | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>-<br>C D | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- |
| You did not buy anything today | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- |
| Don't know/No answer | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- | -<br>- |

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)

**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<br>10% | 10<br>12% | 5<br>7% | 1<br>20% | 2<br>11% | 3<br>8% | 3<br>7% | 8<br>12% | 0<br>0% | 9<br>10% | 6<br>10% | 0<br>0% | 0<br>0% | 10<br>14% | 0<br>0% | 7<br>8% | 5<br>14% | 8<br>8% | 4<br>12% | 2<br>7% | 3<br>5% | 2<br>5% | 10<br>18% | 4<br>7% | 0<br>0% | 12<br>12% |
| A mix of Croatian kunas and euro | 8<br>5% | 6<br>7% | 2<br>2% | 0<br>0% | 2<br>11% | 0<br>0% | 2<br>5% | 3<br>5% | 0<br>0% | 2<br>2% | 4<br>6% | 2<br>17% | 1<br>11% | 4<br>6% | 0<br>0% | 3<br>3% | 2<br>5% | 4<br>5% | 2<br>5% | 0<br>0% | 2<br>4% | 2<br>8% | 3<br>6% | 1<br>2% | 0<br>0% | 6<br>6% |
| Euro | 99<br>59% | 47<br>54% | 47<br>63% | 6<br>80% | 10<br>51% | 28<br>77%<br>D | 28<br>62% | 32<br>49% | 1<br>100% | 48<br>53% | 38<br>63% | 11<br>84% | 11<br>80% | 33<br>49% | 2<br>56% | 53<br>64% | 14<br>43% | 68<br>68%<br>A C | 15<br>47% | 19<br>64% | 35<br>66% | 16<br>53% | 29<br>53% | 41<br>70% | 0<br>0% | 58<br>57% |
| You did not receive change (SPONTANEOUS) | 45<br>27% | 24<br>27% | 21<br>28% | 0<br>0% | 5<br>27% | 6<br>15% | 12<br>26% | 22<br>33% | 0<br>0% | 32<br>35% | 13<br>21% | 0<br>0% | 1<br>10% | 21<br>31% | 2<br>44% | 21<br>25% | 13<br>39% | 19<br>19% | 12<br>37% | 9<br>29% | 13<br>25% | 10<br>33% | 13<br>23% | 12<br>21% | 7<br>100%<br>A C | 25<br>25% |
| Don't know/No answer | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>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)

**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 | 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 | 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<br>13% | 10<br>16% | 5<br>9% | 1<br>20% | 2<br>15% | 3<br>10% | 3<br>9% | 8<br>19% | 0<br>0% | 9<br>16% | 6<br>13% | 0<br>0% | 0<br>0% | 10<br>21% | 0<br>0% | 7<br>11% | 5<br>22% | 8<br>10% | 4<br>18% | 2<br>10% | 3<br>7% | 2<br>8% | 10<br>24% | 4<br>9% | 0<br>0% | 12<br>16% |
| A mix of Croatian kunas and euro | 8<br>6% | 6<br>10% | 2<br>3% | 0<br>0% | 2<br>15% | 0<br>0% | 2<br>7% | 3<br>8% | 0<br>0% | 2<br>3% | 4<br>8% | 2<br>17% | 1<br>12% | 4<br>8% | 0<br>0% | 3<br>4% | 2<br>8% | 4<br>6% | 2<br>8% | 0<br>0% | 2<br>5% | 2<br>12% | 3<br>8% | 1<br>3% | 0<br>0% | 6<br>8% |
| Euro | 99<br>81% | 47<br>74% | 47<br>88% | 6<br>80% | 10<br>71% | 28<br>90% | 28<br>84% | 32<br>74% | 1<br>100% | 48<br>81% | 38<br>80% | 11<br>84% | 11<br>88% | 33<br>71% | 2<br>100% | 53<br>85% | 14<br>70% | 68<br>85% | 15<br>74% | 19<br>90% | 35<br>88% | 16<br>80% | 29<br>69% | 41<br>89% | 0<br>0% | 58<br>76% |
| You did not receive change (SPONTANEOUS) | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% |
| Don't know/No answer | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>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)

**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<br>4% | 6<br>5% | 3<br>2% | 1<br>10% | 1<br>3% | 2<br>4% | 3<br>5% | 4<br>3% | 1<br>5% | 3<br>2% | 7<br>6% | 0<br>0% | 0<br>2% | 7<br>6% | 0<br>0% | 4<br>3% | 1<br>1% | 6<br>4% | 4<br>6% | 0<br>0% | 3<br>3% | 4<br>10%<br>A | 4<br>5% | 4<br>4% | 0<br>0% | 7<br>4% |
| You had to visit several branches to avoid long waiting lines | 2<br>1% | 1<br>1% | 1<br>1% | 0<br>0% | 1<br>3% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>0% | 1<br>1% | 1<br>1% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 1<br>1% | 0<br>0% | 0<br>0% | 2<br>3% | 0<br>0% | 0<br>0% | 1<br>3% | 1<br>1% | 0<br>0% | 0<br>0% | 2<br>1% |
| There was not enough euro cash available at bank counters | 3<br>1% | 3<br>2% | 0<br>0% | 0<br>0% | 1<br>3% | 0<br>0% | 2<br>3% | 0<br>0% | 0<br>0% | 2<br>2% | 1<br>1% | 0<br>0% | 1<br>6% | 1<br>1% | 0<br>0% | 1<br>1% | 1<br>2% | 0<br>0% | 2<br>3% | 0<br>0% | 1<br>1% | 0<br>0% | 2<br>3% | 0<br>0% | 0<br>0% | 3<br>2% |
| Longer queues at ATMs (cash dispensers) than usual | 8<br>3% | 2<br>1% | 6<br>4% | 0<br>0% | 3<br>9% | 1<br>2% | 2<br>3% | 1<br>1% | 0<br>0% | 1<br>0% | 4<br>4% | 3<br>15%<br>B | 1<br>7% | 2<br>2% | 0<br>0% | 4<br>3% | 3<br>5% | 2<br>1% | 3<br>4% | 0<br>0% | 3<br>3% | 1<br>2% | 4<br>5% | 1<br>1% | 0<br>0% | 6<br>4% |
| ATMs issued only Croatian cash | 4<br>2% | 4<br>3% | 1<br>0% | 0<br>0% | 0<br>0% | 1<br>1% | 2<br>3% | 2<br>2% | 0<br>0% | 2<br>2% | 2<br>2% | 0<br>0% | 0<br>0% | 4<br>4% | 0<br>0% | 0<br>0% | 0<br>0% | 4<br>3% | 1<br>1% | 0<br>0% | 1<br>1% | 2<br>5% | 2<br>2% | 0<br>0% | 0<br>0% | 4<br>2% |
| ATMs were (temporarily) out of order | 11<br>4% | 5<br>4% | 5<br>4% | 0<br>0% | 5<br>13% | 3<br>5% | 1<br>1% | 3<br>2% | 0<br>0% | 6<br>4% | 1<br>1% | 4<br>18%<br>C | 0<br>0% | 3<br>2% | 2<br>47%<br>A B D | 6<br>4% | 0<br>0% | 7<br>5% | 4<br>5% | 0<br>0% | 4<br>4% | 1<br>3% | 5<br>7% | 1<br>1% | 0<br>0% | 9<br>5% |
| The staff was not able to reply to my questions | 5<br>2% | 5<br>4% | 0<br>0% | 0<br>0% | 1<br>3% | 2<br>4% | 1<br>2% | 0<br>0% | 0<br>0% | 4<br>3% | 0<br>0% | 0<br>0% | 1<br>8%<br>B D | 0<br>0% | 2<br>47%<br>B D | 1<br>1% | 1<br>2% | 3<br>2% | 1<br>1% | 0<br>0% | 2<br>2% | 0<br>0% | 2<br>3% | 0<br>0% | 0<br>0% | 4<br>2% |
| You experienced a problem of another kind | 4<br>1% | 2<br>1% | 2<br>1% | 0<br>0% | 0<br>0% | 2<br>4% | 0<br>0% | 1<br>1% | 0<br>0% | 2<br>2% | 1<br>1% | 0<br>0% | 0<br>0% | 1<br>1% | 0<br>0% | 3<br>2% | 0<br>0% | 2<br>1% | 2<br>2% | 1<br>2% | 2<br>2% | 0<br>0% | 0<br>0% | 2<br>3% | 0<br>0% | 1<br>1% |
| None of these problems | 68<br>24% | 34<br>26% | 32<br>22% | 2<br>22% | 8<br>23% | 14<br>24% | 19<br>27% | 28<br>23% | 4<br>37% | 29<br>22% | 26<br>23% | 8<br>42% | 4<br>20% | 20<br>17% | 0<br>0% | 44<br>30%<br>B | 11<br>18% | 42<br>28% | 15<br>22% | 13<br>22% | 27<br>25% | 8<br>21% | 19<br>25% | 23<br>24% | 0<br>0% | 46<br>25% |
| You didn't try to exchange or withdraw money today | 186<br>65% | 83<br>62% | 96<br>68% | 7<br>67% | 19<br>55% | 35<br>61% | 45<br>63% | 87<br>71% | 7<br>58% | 93<br>69%<br>D | 77<br>68%<br>D | 5<br>25% | 13<br>68% | 83<br>72% | 2<br>53% | 87<br>60% | 49<br>75% | 90<br>60% | 46<br>67% | 46<br>76% | 70<br>65% | 26<br>69% | 44<br>56% | 64<br>67% | 10<br>100% | 112<br>62% |

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)

**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<br>11% | 6<br>12% | 3<br>7% | 1<br>32% | 1<br>6% | 2<br>10% | 3<br>12% | 4<br>12% | 1<br>13% | 3<br>7% | 7<br>19% | 0<br>0% | 0<br>7% | 7<br>21% | 0<br>0% | 4<br>6% | 1<br>5% | 6<br>10% | 4<br>17% | 0<br>0% | 3<br>9% | 4<br>30% | 4<br>11% | 4<br>12% | 0<br>0% | 7<br>10% |
| You had to visit several branches to avoid long waiting lines | 2<br>2% | 1<br>3% | 1<br>2% | 0<br>0% | 1<br>6% | 0<br>0% | 1<br>3% | 0<br>1% | 0<br>0% | 1<br>3% | 1<br>2% | 0<br>0% | 0<br>0% | 1<br>2% | 0<br>0% | 1<br>2% | 0<br>0% | 0<br>0% | 2<br>9%<br>B | 0<br>0% | 0<br>0% | 1<br>10% | 1<br>3% | 0<br>0% | 0<br>0% | 2<br>3% |
| There was not enough euro cash available at bank counters | 3<br>3% | 3<br>6% | 0<br>0% | 0<br>0% | 1<br>6% | 0<br>0% | 2<br>8% | 0<br>0% | 0<br>0% | 2<br>5% | 1<br>3% | 0<br>0% | 1<br>17% | 1<br>3% | 0<br>0% | 1<br>2% | 1<br>7% | 0<br>0% | 2<br>8%<br>B | 0<br>0% | 1<br>3% | 0<br>0% | 2<br>6% | 0<br>0% | 0<br>0% | 3<br>4% |
| Longer queues at ATMs (cash dispensers) than usual | 8<br>8% | 2<br>4% | 6<br>13% | 0<br>0% | 3<br>20% | 1<br>6% | 2<br>7% | 1<br>4% | 0<br>0% | 1<br>1% | 4<br>11% | 3<br>20% | 1<br>20% | 2<br>7% | 0<br>0% | 4<br>7% | 3<br>18% | 2<br>3% | 3<br>12% | 0<br>0% | 3<br>8% | 1<br>6% | 4<br>12% | 1<br>4% | 0<br>0% | 6<br>9% |
| ATMs issued only Croatian cash | 4<br>4% | 4<br>8% | 1<br>1% | 0<br>0% | 0<br>0% | 1<br>2% | 2<br>7% | 2<br>6% | 0<br>0% | 2<br>6% | 2<br>5% | 0<br>0% | 0<br>0% | 4<br>14%<br>D | 0<br>0% | 0<br>0% | 0<br>0% | 4<br>7% | 1<br>2% | 0<br>0% | 1<br>1% | 2<br>17% | 2<br>6% | 0<br>0% | 0<br>0% | 4<br>6% |
| ATMs were (temporarily) out of order | 11<br>11% | 5<br>11% | 5<br>12% | 0<br>0% | 5<br>30% | 3<br>13% | 1<br>3% | 3<br>7% | 0<br>0% | 6<br>14% | 1<br>3% | 4<br>24% | 0<br>0% | 3<br>8% | 2<br>100%<br>B D | 6<br>10% | 0<br>0% | 7<br>12% | 4<br>15% | 0<br>0% | 4<br>11% | 1<br>10% | 5<br>17% | 1<br>4% | 0<br>0% | 9<br>14% |
| The staff was not able to reply to my questions | 5<br>5% | 5<br>9% | 0<br>0% | 0<br>0% | 1<br>6% | 2<br>10% | 1<br>4% | 0<br>1% | 0<br>0% | 4<br>10% | 0<br>1% | 0<br>0% | 1<br>24%<br>B D | 0<br>0% | 2<br>100%<br>B D | 1<br>2% | 1<br>7% | 3<br>4% | 1<br>4% | 0<br>0% | 2<br>6% | 0<br>0% | 2<br>7% | 0<br>1% | 0<br>0% | 4<br>6% |
| You experienced a problem of another kind | 4<br>4% | 2<br>3% | 2<br>5% | 0<br>0% | 0<br>0% | 2<br>12% | 0<br>0% | 1<br>3% | 0<br>0% | 2<br>6% | 1<br>3% | 0<br>0% | 0<br>0% | 1<br>3% | 0<br>0% | 3<br>5% | 0<br>0% | 2<br>4% | 2<br>7% | 1<br>8% | 2<br>7% | 0<br>0% | 0<br>0% | 2<br>8% | 0<br>0% | 1<br>2% |
| None of these problems | 68<br>69% | 34<br>68% | 32<br>71% | 2<br>68% | 8<br>51% | 14<br>64% | 19<br>73% | 28<br>78% | 4<br>87% | 29<br>70% | 26<br>71% | 8<br>56% | 4<br>63% | 20<br>63% | 0<br>0% | 44<br>75% | 11<br>70% | 42<br>70% | 15<br>66% | 13<br>92% | 27<br>71% | 8<br>66% | 19<br>58% | 23<br>73% | 0<br>0% | 46<br>68% |
| You didn't try to exchange or withdraw money today | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% | 0<br>0% |