

23086733CU0101 – Study on Cash Use Habits 2024 (Small retailers and Restaurants and bars)

Cash Department. Analysis and Reports Unit

## **STUDY ON CASH USE HABITS 2024 – SMALL RETAILERS AND RESTAURANTS AND BARS**

### **INTRODUCTION:**

Good morning/afternoon. I am \_\_\_\_\_, an interviewer from . We are conducting a survey **for the Bank of Spain** about the habits of the Spanish population and small businesses in relation to payment methods, especially cash. Would you be so kind as to answer a few brief questions, knowing that your responses will be treated completely confidentially and used for statistical purposes only? Thank you very much for your cooperation.

*We inform you that, if you consent, the Bank of Spain will process the personal data you provide solely for the purpose of conducting the aforementioned survey and monitoring its quality. Any publication regarding this survey will contain only aggregated data that will not allow respondents to be identified. You can withdraw your consent later by contacting estadisticaefectivo@bde.es and exercise your rights of access, rectification, objection, and deletion, as well as other rights indicated in the [Privacy Policy](#) available at [www.bde.es](#), by proving your identity either in person, by postal mail to C/Alcalá 48, 28014, Madrid, or electronically through the procedure for exercising rights available at the Bank of Spain's [Electronic Headquarters](#). For more information, please consult the [Register of Processing Activities](#) available at [www.bde.es](#).*

*Do you consent to participate in the survey and the processing of your personal data? YES/NO  
Do you consent to the audio recording of the interview for quality supervision purposes? YES/NO*

### **S1. Sector of activity:**

- Small retailers ..... 1 → Go to S1\_1
- Restaurants and bars ..... 2 → Go to S1\_2

#### **S1\_1. Type of commercial establishment:**

- Food, beverages, and tobacco ..... 1
- Personal equipment (clothing, footwear, ...) ..... 2
- Drugstore, perfumery, and pharmacy ..... 3
- Home equipment (furniture, appliances, ...) ..... 4
- Vehicles, accessories, and fuels ..... 5 → End of interview
- Other retail trade [SPECIFY] (**S1\_1\_COD**) ..... 98
- Mixed section trade (Self-service, supermarkets) ..... 7
- Large warehouse ..... 8 → End of interview

#### **S1\_2. Type of catering establishment:**

- Restaurant ..... 1
- Beverage store ..... 2

**S2. Number of total employees** \_\_\_\_\_ employees

Do not count the interviewee if they are the owner of the establishment. Also, do not include partners or people working with the owner on equal terms in the count of “employees”, as they would not be classified as “employees”.

[IF S2>=10 → END OF INTERVIEW]

[SET CODE 1 AUTOMATICALLY IF NOT SELECTED]

**S3. Sales channels:**

- Physical store/Establishment..... 1
- Own website ..... 2
- Online sales platform (Amazon, Glovo, Just Eat, etc.)..... 3

## SECTION 1. USE OF PAYMENT METHODS

INTRO: The questionnaire covers various topics; we will start by talking about the use of payment methods.

### P1. Please tell me if your establishment accepts the following payment methods and how frequently your clientele uses them:

Notes to the interviewer: Read response options

- Bizum: an instant payment provider that collaborates with most banking entities. They offer the possibility of creating an instant payment system between individuals and for purchases in stores, linking the user's bank account or card with the mobile phone number of the person to whom you want to send the payment through the application.

Payment method	P1a. Is it accepted?				P1b. Frequency							
	Yes	No	(don't read) Don't know	(don't read) No answer	Daily	One or more times a week	Every 8-15 days	About once a month	Less frequently	Does not use	(don't read) Don't know	(don't read) No answer
(P1_1_) Cash	1	2 → P1b=6 & go to 2	97 → P1b=97 & go to 2	99 → P1b=99 & go to 2	1	2	3	4	5	6	97	99
(P1_2_) Cards Interviewer: only if the interviewee asks: with PIN/contactless. Includes debit, credit, & prepaid cards.	1	2 → P1b=6 & go to 3	97 → P1b=97 & go to 3	99 → P1b=99 & go to 3	1	2	3	4	5	6	97	99
(P1_3_) Mobile devices (phone or watch, with applications like Google, Samsung, Apple Pay, or the app of their own bank).	1	2 → P1b=6 & go to 4	97 → P1b=97 & go to 4	99 → P1b=99 & go to 4	1	2	3	4	5	6	97	99
(P1_4_) Online payment platforms (e.g., PayPal, Amazon Pay, Apple Pay, Google Pay...).	1	2 → P1b=6 & go to 5	97 → P1b=97 & go to 5	99 → P1b=99 & go to 5	1	2	3	4	5	6	97	99
(P1_5_) Bank transfer (one-time or recurring).	1	2 → P1b=6 & go to 6	97 → P1b=97 & go to 6	99 → P1b=99 & go to 6	1	2	3	4	5	6	97	99
(P1_6_) Bizum	1	2 → P1b=6 & go to 7	97 → P1b=97 & go to 7	99 → P1b=99 & go to 7	1	2	3	4	5	6	97	99
(P1_7_) Direct debits	1	2 → P1b=6 & go to 9	97 → P1b=97 & go to 9	99 → P1b=99 & go to 9	1	2	3	4	5	6	97	99
(P1_9_) Other payment methods. Includes: checkbook, meal voucher, childcare voucher, traveler's check, etc.	1	2 → P1b=6 & go to P2 or P3	97 → P1b=97 & go to P97/P3	99 → P1b=99 & go to P99/P3	1	2	3	4	5	6	97	99

[IF P1a\_1 = 2 (CASH NOT ACCEPTED), GO TO P42, P2, P3, P4E, P5 Y P28, ENDING THE INTERVIEW. OTHERWISE, GO TO P2]

**P42. Why don't you accept cash as a payment method in your establishment?**

Interviewer: Read response options

- The cost of cash payments is higher than other payment methods ..... 1
- It is easier or more convenient to collect payments electronically ..... 2
- Because I prefer my employees not to handle cash..... 3
- For other security reasons (risk of theft, counterfeiting)..... 4
- I do not have a bank branch nearby..... 5
- It is difficult for me to get change..... 6
- Other reasons [SPECIFY].....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P1a\_2 = 1. GO TO P2. OTHERWISE, GO TO P13]

**P2. Please rate how the following aspects of credit or debit cards as a payment method affect your daily management on a scale from 0 to 10:**

Aspect	0	1	2	3	4	5	6	7	8	9	10	(don't read) Don't know	(don't read) No answer
<b>(P2_1_s) Cost</b> (0 very costly, 10 not costly at all)	0	1	2	3	4	5	6	7	8	9	10	97	99
<b>(P2_2_s) Speed</b> (0 very slow, 10 very fast)	0	1	2	3	4	5	6	7	8	9	10	97	99
<b>(P2_3_s) Convenience</b> (0 very inconvenient, 10 very convenient)	0	1	2	3	4	5	6	7	8	9	10	97	99
<b>(P2_4_s) Security</b> (0 very insecure, 10 very secure)	0	1	2	3	4	5	6	7	8	9	10	97	99

[IF P1a\_1 = 1, GO TO P13. OTHERWISE, GO TO P3]

**P13. Please rate the following aspects of cash payments in your daily management on a scale from 0 to 10:**

Aspect	0	1	2	3	4	5	6	7	8	9	10	don't read) don't know	don't read) No answer
(P13_2_1_s) <b>Cost</b> (0 very costly, 10 not costly at all)	0	1	2	3	4	5	6	7	8	9	10	97	99
(P13_2_2_s) <b>Speed</b> (0 very slow, 10 very fast)	0	1	2	3	4	5	6	7	8	9	10	97	99
(P13_2_3_s) <b>Convenience</b> (0 very inconvenient, 10 very convenient)	0	1	2	3	4	5	6	7	8	9	10	97	99
(P13_2_4_s) <b>Security</b> (0 very insecure, 10 very secure)	0	1	2	3	4	5	6	7	8	9	10	97	99

[IF P1a\_1 = 2 (CASH NOT ACCEPTED) → SET AUTOMATICALLY 1 - Nothing (0%)]

**P3. What percentage does cash payment represent of the total amount of transactions with customers in your establishment?**

Interviewer: Read response options

- Nothing (0%)..... 1
- Less than 25%..... 2
- Between 26% and 50%..... 3
- Between 51% and 75%..... 4
- More than 75% ..... 5
- All (100%) ..... 6
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P1a\_1 = 2 (CASH NOT ACCEPTED), GO TO P4E. OTHERWISE, GO TO P4]

**P4E. When did you stop accepting cash as a payment method in your establishment?**

- In the last year ..... 1
- A longer time ago..... 2

[IF P4E = 1 → SET AUTOMATICALLY 2 - Decreased]

[IF P4E = 2 → SET AUTOMATICALLY 3 - Remained similar]

**P4. Compared to the previous year, has that percentage increased or decreased?**

- Increased ..... 1
- Decreased..... 2
- Remained similar ..... 3
- The establishment is less than 1 year old (Not applicable) .....90
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P1a\_1 = 2 (CASH NOT ACCEPTED) → SET AUTOMATICALLY 2 - The majority has been done with card or other means]

**P5. In terms of the number of transactions (not the transaction value), how would you classify your customers' payments in the last year?**

Interviewer: Read response options

- The majority has been done in cash..... 1
- The majority has been done with card or other means..... 2
- The number of cash payments has been similar to those made with card or other means ..... 3
- (don't read) Don't know .....97
- (don't read) No answer .....99

Interviewer: Read definitions

Cash-back (or cash withdrawal in a store associated with a purchase) occurs when, for example, a customer in a store wants to pay for a purchase totalling €50 and wants to get €20 in cash. At the time of the transaction, they pay a total of €70 with their card and receive the purchased products plus €20 in cash.

Cash-in-shop is the same, but without the need to make any purchase.

[IF P1a\_1 = 2 (CASH NOT ACCEPTED), GO TO P28. OTHERWISE, GO TO P6]

**P6. Does your establishment offer any cash withdrawal services in-store like the ones I just described?**

- Yes..... 1
- No..... 2 → Go to P50 & P43
- (don't read) Don't know .....97 → Go to P50 & P43
- (don't read) No answer .....99 → Go to P50 & P43

[IF P6 = 1, GO TO P7. OTHERWISE, GO TO P50]

**P7. Is there a minimum purchase amount required, and what is it?**

Interviewer: If they indicate that they only offer Cash-in-shop, there is no minimum purchase required, so the minimum amount will be 0.

- Yes (**P7\_C\_1**: Amount (in euros): ..... )..... 1
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P7\_C\_1 >= 20, GO TO P7C. OTHERWISE, GO TO P8]

**P7C. You have indicated that the minimum amount is [P7\_C\_1] euros. Is that correct?**

- Yes [specify reason] (**P7C\_C\_1**) ..... 1
- No..... 2 → Go back to P7

**P8. How often do your customers use this service?**

Interviewer: Read response options

- Daily..... 1
- Four to six times per week ..... 2
- Two to three times per week..... 3
- Once per week..... 4
- Once every fifteen days..... 5
- Once a month..... 6
- Less frequently ..... 7
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

[IF P6 = 2, 97, 99, GO TO P50. OTHERWISE GO TO P10]

**P50. Why don't you offer it?**

- Because I don't know it..... 1
- Because of the cost..... 2
- Because I don't have a POS terminal ..... 3
- Because I don't handle enough cash to provide this service ..... 4
- Because it is complex for me ..... 5
- Others [SPECIFY] (**P50\_1\_COD**) (**P50\_2\_COD**) ..... 98
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

**P43. Would you be interested in offering this service in the future?**

- Yes..... 1
- No..... 2
- Other..... 98
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

[IF P1a\_1 = 2 (CASH NOT ACCEPTED), GO TO P28. OTHERWISE, GO TO P10]

**P10. Could you tell us if, in the past year, you have implemented measures in your establishment to promote the use of alternative payment methods to cash or to limit cash payments?**

- Promoting the use of alternative payment methods to cash..... 1
- Limiting cash payments..... 2
- None of the above..... 4 → Go to P52
- (don't read) Don't know ..... 97 → Go to P52
- (don't read) No answer ..... 99 → Go to P52

[IF P10 = 1, 2, GO TO P11 OTHERWISE, GO TO P52]

**P11. What is the reason or reasons you have implemented these measures in your establishment?**

Interviewer: Read response options

- The cost of cash payments is higher than other payment methods ..... 5
- It is easier or more convenient to collect payments electronically ..... 6
- To provide convenience to customers .....20
- You prefer your employees not to handle cash ..... 7
- For other security reasons (risk of theft, counterfeiting) ..... 8
- I do not have a bank branch nearby..... 9
- It is difficult for me to get change.....10
- Other reasons [SPECIFY] (**P11\_1\_COD**) (**P11\_2\_COD**).....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P1a\_1 = 2 (CASH NOT ACCEPTED), GO TO P28. OTHERWISE, GO TO P52]

**P52. Are you aware that businesses are generally required to accept cash payments?**

Note to the interviewer (do not read): This obligation is set out in Article 47 of Royal Decree-Law 24/2021, which amends the General Law for the Defense of Consumers and Users, with the aim of guaranteeing the right to pay in cash at any commercial establishment. The only exception to the above is established by the Anti-Fraud Law 11/2021, which limits cash payments to amounts less than 1,000 euros.

- Yes..... 1
- No..... 2
- (don't read) No answer .....99



**P14. Have you automated or do you plan to automate your cash operations in the future with any of the following machines? If you need clarification on any of the machines I am going to read to you, please let me know and I will read the definition.**

Interviewer: Read response options

Note to the interviewer about P14:

**Smart cash register:** These are cash registers that automatically process payments without the employee handling the register. The employee only needs to insert the cash provided by the customer, and the machine automatically returns the change. This prevents errors in change and theft and automates the process of balancing and closing the register.

**Self-payment machines:** Machines that allow customers to pay for goods or services using a bank card, cash, or another payment method, without the need for assistance from a store employee.

**Smart Safe machines:** These are machines installed in stores where employees deposit cash generated from daily activities. The machine counts the deposited cash and deposits it online into the store's bank account. The bills are stored in the machine until they are collected by a transport company (images of these machines can be found in the Glossary).

Type of machinery	Currently available	Will be available in the future	Not available and not planned for	(don't read) Don't know	(don't read) No answer
(P14_NEW_1_s) – Smart cash register	1	2	3	97	99
(P14_NEW_2_s) – Self-payment machine	1	2	3	97	99
(P14_NEW_3_s) - Smart Safe machine	1	2	3	97	99
(P14_NEW_4_s) - Other cash management machinery [SPECIFY]	1	2	3	97	99

[IF P14\_4=1, 2, GO TO P14\_OTH. OTHERWISE, GO TO P44]

**P14\_OTH. What other management machinery are you referring to?**

Specify

## **SECTION 2: BANKING SERVICES**

INTRO: Next, I will ask you some questions about the service provided by banking entities.

### **P44. Are you familiar with the Correos Cash service (cash withdrawal and deposit at a post office)?**

- Yes..... 1
- No..... 2
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P44 = 2, 97, 99, READ NOTE TO THE INTERVIEWR]

Note to the interviewer: Correos Cash is a service offered by some banking entities in collaboration with Correos, through which the bank's customer can withdraw or deposit cash into their account at post office locations.

### **P45. Have you used it in the past year?**

- Yes..... 1
- No..... 2
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P45 = 2, 97, 99, GO TO P53, OTHERWISE GO TO P47]

### **P53. Why haven't you used it?**

- I prefer to deposit or withdraw cash by other means ..... 1
- The cost of the service is high ..... 2
- I do not have a smartphone or online banking to request it ..... 3
- I have a smartphone or online banking, but I find it difficult to use the application ..... 4
- Others [SPECIFY] (P53\_1\_COD) (P53\_2\_COD) .....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

### **P46. Would you be willing to use it?**

- Yes..... 1
- No..... 2
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P45 = 1, GO TO P47, OTHERWISE GO TO P51]

### **P47. Could you tell us how often you have used it?**

Interviewer: Read response options

- One or more times a week ..... 1
- Once every 15 days..... 2

- Once a month..... 3
- Less frequently ..... 4
- (don't read) Don't know .....97
- (don't read) No answer .....99

INTRO: Next, we will talk about your usual bank branch.

**P51. Regarding the services of your usual branch, could you tell me if in the past year...?:**

Interviewer: Read response options

- Offers counter service, but an appointment is necessary..... 1
- Offers counter service, no appointment necessary ..... 2
- Does not offer counter service..... 3
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P51 = 1, 2, GO TO P51a]

**P51a. Regarding the counter service provided at your office:**

Interviewer: Read response options

	Yes	No	Don't know	No answer
(P51a_1_s) - The service is at least 5 hours a day (for example: from 9 AM to 2 PM)	1	2	97	99
(P51a_2_s) - The service is available at least two days a week	1	2	97	99
(P51a_3_s) - The service is available at least one afternoon a week	1	2	97	99
(P51a_4_s)- Provides preferential attention to those over 65 years old	1	2	97	99

**P18a. During the past year, what have been the biggest difficulties you have encountered when withdrawing or depositing cash at the counter of your usual branch?**

Interviewer: Read response options

- My usual branch has stopped offering counter service and now provides it at another nearby branch or through the ATM ..... 1
- Limited public service hours at the counter ..... 2
- Fees applied for depositing cash at the counter ..... 3
- Fees applied for withdrawing cash at the counter ..... 4
- The branch is far away.....10
- The waiting time is very long.....11
- I have not visited the counter of any bank branch in the last year to deposit or withdraw cash .....12
- I have not had difficulties ..... 8
- Other [SPECIFY] (**P18a\_COD**) .....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

**P18b. During the past year, what have been the biggest difficulties you have encountered when depositing cash at the ATM?**

Interviewer: Read response options

- The nearest ATM has closed ..... 7
- The ATM is far away ..... 8
- The ATM does not allow deposits ..... 9
- Fees applied.....10
- The ATM was not operational ..... 3
- I have not visited the ATM in the last year to deposit cash .....11
- I have not had difficulties ..... 5
- Other [SPECIFY] (**P18b\_1\_COD**) (**P18b\_2\_COD**) .....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P18a ≠ 12, GO TO P48b. OTHERWISE, GO TO P48]

**P48b. During the past year, have you been charged a fee when depositing cash at your bank office?**

- Yes..... 1
- No..... 2
- I have not visited my usual branch to deposit cash in the last year..... 3
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P48b = 1, GO TO P48. OTHERWISE, GO TO P48a]

**P48. What did you do in that case, when you were charged a fee for depositing cash?**

Interviewer: Read response options.

- Pay the fee and deposit the money ..... 1
- Cancel the operation and deposit at another entity's branch ..... 2
- Cancel the operation and not deposit the cash..... 3
- Other [SPECIFY] (**P48\_COD**).....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P48 = 1, GO TO P48a. OTHERWISE GO TO P15]

**P48a. What was the amount of the fee, and the amount you deposited?**

Interviewer: If the respondent does not remember the exact amount, ask for an approximate value.

- Bank fees
  - o Amount in euros
  - o Amount in cents
  - o Don't know
  - o No answer
- Amount deposited (**P48a\_NEW\_ImporteIngresado**):
  - o Amount
  - o Don't know
  - o No answer

[Create an internal variable, **P48a\_NEW\_ComisionTotal**, with the sum of euros + cents (cents data/100). From here, control from this variable]

[IF P48a\_Comision>=10, GO TO P48a\_CComision]

**P48a\_CComision. You have indicated that the amount of the fee is [P48a\_NEW\_ComisionTotal] euros. Is that correct?**

1. Yes [indicate reason] (**P48a\_CComision\_Ot**)
2. No → Return to P48a – Bank fees

[IF P48a\_Importe>=2000, GO TO P48a\_ClImporte]

**P48a\_ClImporte. You have indicated that the amount deposited is [P48a\_NEW\_ImporteIngresado] euros. Is that correct?**

1. Yes [indicate reason] (**P48a\_ClImporte\_Ot**)
2. No → Return to P48a – Amount deposited.

**P15. Could you please tell me if you go to your bank to obtain bills or coins to ensure you have enough change, and if so, how often?**

Interviewer: Read response options

- No, I don't need it / I get it by other means ..... 1 → Go to P15b
- Yes, more than three times a week ..... 2
- Yes, two or three times a week ..... 3
- Yes, once a week ..... 4
- Yes, once every two weeks ..... 5
- Yes, once a month ..... 6
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P15 = 1, GO TO P15b. OTHERWISE, GO TO P16]

**P15b. Specify other means of how you obtain change:**

Interviewer: Read response options

- Own establishment collection ..... 1
- I go to another store ..... 2
- Other [SPECIFY] (**P15b\_COD**) .....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P15 = 2, 3, 4, 5, 6, GO TO P16. OTHERWISE, GO TO P20]

**P16. During the past year, which coins or bills have been the most difficult to obtain for you?**

- Five euro banknote ..... 1
- Ten euro banknote ..... 2
- Twenty euro banknote ..... 3
- Fifty euro banknote ..... 4
- One hundred euro banknote ..... 5
- Two hundred euro banknote ..... 6
- 1 cent coin ..... 7
- 2 cent coin ..... 8
- 5 cent coin ..... 9
- 10 cent coin .....10
- 20 cent coin .....11
- 50 cent coin .....12
- 1 euro coin .....13
- 2 euro coin .....14
- None .....96
- (don't read) Don't know .....97
- (don't read) No answer .....99

**P20. How do you primarily manage the flow of currency in your establishment?**

Interviewer: Read response options

- I keep them as change for the next day ..... 1
- Usually deposits the surplus in a bank..... 2
- Usually gives the surplus to other stores or agents ..... 3
- Needs more coins and goes to banks periodically ..... 4
- Needs more coins and goes to other stores or agents ..... 5
- (don't read) Don't know .....97
- (don't read) No answer .....99

**P54. During the past year, has your bank provided you with plastic cartridges (also known as blisters) to facilitate the counting of coins?**

- Yes..... 1
- No..... 2
- (don't read) Don't know .....97
- (don't read) No answer .....99

**P55. During the past year, have you gone to the counter of your usual office to deposit or exchange more than 50 coins at once?**

- Yes..... 1
- No..... 2
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P55 = 1, GO TO P55a. OTHERWISE, GO TO P22]

**P55a. Have you been charged a fee?**

- Yes..... 1
- No..... 2
- (don't read) Don't know .....97
- (don't read) No answer .....99

### **SECTION 3. HABITS IN THE USE OF CASH**

INTRO: Now we are going to talk about your habits in the use of cash.

**P22. Have you received any 100, 200 or 500 € bills as payment at any time during the past year, and if so, how often?**

Interviewer: Read response options

	<b>100€ (P22_1_s)</b>	<b>200 y 500€ (P22_2_s)</b>
No, I don't accept those bills	1	1
No, although I accept them, I have never received them	2	2
Yes, frequently (several times a month)	3	3
Yes, about once a month	4	4
Yes, occasionally (less than once a month)	5	5
(don't read) Don't know	97	97
(don't read) No answer	99	99

[IF P22\_1\_s = 1, GO TO P23a. OTHERWISE, GO TO P23b]

**P23a1 y P23a2. Could you tell me the reason or reasons why you do not accept 100€ bills?**

Interviewer: Read response options

- Due to change issues ..... 1
- Due to the risk of counterfeit bills ..... 2
- For security reasons, in case of theft the amount is very high ..... 3
- Other reasons [SPECIFY] (**P23a\_COD**) ..... 98
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

[IF P22\_2\_s = 1, GO TO P23b. OTHERWISE, GO TO P28]

**P23b. Could you tell me the reason or reasons why you do not accept 200 and 500€?**

Interviewer: Read response options

- Due to change issues ..... 1
- Due to the risk of counterfeit bills ..... 2
- For security reasons, in case of theft the amount is very high ..... 3
- Other reasons [SPECIFY] (**P23b\_COD**) ..... 98
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99



**P28. Are you aware that the European Central Bank is considering the possibility of issuing a 'digital euro'?**

- Yes..... 1
- No..... 2
- (don't read) Don't know .....97
- (don't read) No answer .....99

Interviewer: **ONLY READ IF THE RESPONDENT ASKS, IF THEY DO NOT ASK FOR INFORMATION ABOUT THE 'DIGITAL EURO,' MOVE TO THE NEXT QUESTION.**

AS ADDITIONAL INFORMATION, WITHOUT MODIFYING THE INITIAL RESPONSE GIVEN:

The digital euro would be an electronic form of money issued by the European Central Bank and guaranteed by it, which would differentiate it from crypto assets or cryptocurrencies (e.g., Bitcoin, etc.).

The digital euro would be issued alongside cash; it would not replace it. It would be accessible to all citizens and businesses, just like banknotes and coins, but in digital form. With it, customers could make their daily payments using an electronic device.

## **SECTION 4. VERIFICATION OF THE AUTHENTICITY OF BANKNOTES AND COINS**

[IF P1a\_1 = 2 (CASH NOT ACCEPTED), GO TO P29. OTHERWISE, GO TO "CLASSIFICATION DATA" SECTION]

Next, I will ask you some questions about the verification of the authenticity of banknotes and coins.

### **P29. Do you verify the authenticity of the banknotes you receive at your establishment?**

Interviewer: Read response options

- Always ..... 1
- Almost always..... 2
- Sometimes ..... 3
- Never ..... 4
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P29 = 1, 2, 3, GO TO P33. OTHERWISE, GO TO P30]

### **P33. How do you verify the authenticity?**

Interviewer: Read response options

- Manually ..... 1
- Using a device or machine ..... 2
- Marker ..... 3
- Other basic devices [SPECIFY] (**P33\_COD**) .....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P29 = 4, GO TO P30. OTHERWISE, GO TO P31]

### **P30. Why don't you verify the authenticity?**

- Due to trust in the person who gives the cash..... 1
- Because I don't have a machine to check it..... 2
- Because I don't know how to do it..... 4
- Due to lack of time ..... 5
- Due to lack of habit ..... 6
- Because I don't pay attention..... 7
- Others [SPECIFY] (**P30\_COD**) .....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P33 = 1, GO TO P31. OTHERWISE, GO TO P32]

**P31. What element do you especially look at when verifying the authenticity of a banknote? (1<sup>st</sup> mention). And what other elements do you also look at? (Other mentions)**

[MENTIONS MUST BE DIFFERENT]

[SHOW LARGE REPRODUCTION OF “5€ BANKNOTE” and “20€ or 50€ BANKNOTE” and “100€ BANKNOTE”]

Interviewer: If they mention “touch,” we will ask if they are referring to the “Type of paper” or the “Raised print.”

Security features	1 <sup>st</sup> mention (P31)	Other mentions (P31r)
Type of paper (all)	1	1
Security thread (all)	2	2
Hologram (all)	3	3
Portrait window (20, 50, 100, and 200€)	4	4
Emerald number (color-changing ink) (all)	6	6
Raised print (all)	7	7
Portrait watermark (all)	8	8
Others [SPECIFY]	98	98
	(P31_COD)	(P31r_1_COD) (P31r_2_COD)
Don't know	97 → GO TO P32	
No answer	99 → GO TO P32	
No more		96

**P32 Would you or your staff be interested in receiving training from Banco de España on the security features of euro banknotes and coins?**

Interviewer: Read response options

- Yes, because they have never received training on this ..... 1
- No, they have already received training on this ..... 2
- I have never received training and I am not interested ..... 3
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

**P34. Could you tell me if, over the past 12 months, you have been aware of receiving any euro banknotes or coins at your establishment that seemed counterfeit?**

- Yes..... 1
- No..... 2
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

[IF P34 = 1, GO TO P36\_NEW. OTHERWISE, GO TO SECTION 5]

**P36\_NEW. Could you tell me what you did with the supposedly counterfeit banknote or coin?**

Interviewer: If you have received several banknotes or coins, please indicate what you generally do with the banknotes or coins you receive.

- Return it to the person who gave it to you ..... 1
- Give it to another person or establishment ..... 2
- Throw it away, tear it up ..... 3
- Keep it, store it ..... 4
- Go to Banco de España ..... 5
- Go to your bank ..... 6
- Go to the police ..... 7
- Other [SPECIFY] ] (**P36\_NEW\_COD**) .....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

## SECTION 5. PRESERVATION AND IMPROVEMENT OF THE QUALITY OF CIRCULATING BANKNOTES

Finally, we will talk about the preservation and improvement of the quality of circulating banknotes.

**P49. Have you noticed, in any of the following types of banknotes, a lower quality of preservation this year compared to the previous year?**

Interviewer: Read response options

- 5€..... 1
- 10€..... 2
- 20€..... 3
- 50€..... 4
- In none..... 5
- (don't read) Don't know .....97
- (don't read) No answer .....99

**"Thank you very much again for your cooperation. To conclude, I will ask you a few brief questions for statistical classification. I remind you that your data will be handled completely confidentially and that the survey results will be anonymous."**

## CLASSIFICATION DATA:

### D6. Approximately, what is your average monthly turnover?

– Up to €2,000 per month.....	1
– Between €2,001 and €4,500 per month .....	2
– Between €4,501 and €10,000 per month .....	3
– Between €10,001 and €15,000 per month .....	4
– Between €15,001 and €25,000 per month .....	5
– Between €25,001 and €35,000 per month .....	6
– Between €35,001 and €45,000 per month .....	7
– More than €45,000 per month .....	8
– (don't read) Don't know .....	97
– (don't read) No answer .....	99

### AC. Autonomous Community:

– Andalucía.....	1
– Aragón.....	2
– Asturias, Principado de.....	3
– Balears, Illes .....	4
– Canarias.....	5
– Cantabria.....	6
– Castilla y León .....	7
– Castilla - La Mancha .....	8
– Cataluña.....	9
– Comunitat Valenciana.....	10
– Extremadura .....	11
– Galicia .....	12
– Madrid, Comunidad de .....	13
– Murcia, Región de.....	14
– Navarra, Comunidad Foral de.....	15
– País Vasco .....	16
– Rioja, La.....	17