

23086733CU0101 – Study on Cash Use Habits 2024 (General Public)

Cash Department. Analysis and Reports Unit

## STUDY ON CASH USE HABITS 2024 – GENERAL PUBLIC

**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](mailto: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](http://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](http://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*

### S0. Do you reside in this municipality?

- Yes..... 1
- No..... 2 → End of interview

### S1. Interviewer, please note the gender of the interviewee:

- Male..... 1
- Female..... 2

### S2. How old are you? \_\_\_\_\_ years old.

[IF S2 < 18, END OF INTERVIEW]

### S2b. Recoded age [RECODE ACCORDING TO S2]

- 18-24 [18 <= S2 <= 24]
- 25-34 [25 <= S2 <= 34]
- 35-44 [35 <= S2 <= 44]
- 45-54 [45 <= S2 <= 54]
- 55-64 [55 <= S2 <= 64]
- 65 and over [S2 >= 65]

## **SECTION 1. USE OF PAYMENT METHODS**

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

**P1. Please tell me which of the following payment instruments or methods you have, either in your name or shared, for your personal or family use.**

Interviewer: Please read the response options.

Notes to the interviewer:

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

- Cash ..... 1
- Cards (with PIN and/or contactless). Includes debit, credit, and prepaid cards 2
- Mobile devices (phone or watch, with apps like Google, Samsung, Apple Pay, or your bank's app) ..... 3
- Payment platforms (e.g., PayPal, Amazon Pay, Apple Pay, Google Pay...)..... 4
- Bank transfer (one-time or recurring)..... 5
- Bizum ..... 6
- Direct debits ..... 7
- Other payment methods. Includes: checkbook, meal voucher, childcare voucher, traveler's check, etc..... 9
- (don't read) Don't know .....97 → End of interview
- (don't read) No answer .....99 → End of interview
- (don't read) None.....96 → End of interview

[SHOW SELECTED METHODS IN P1 EXCEPT CODES 4 AND 7]

**P4. Please tell me, for your PURCHASES IN PHYSICAL STORES, which of the following payment methods you have used in the past year (excluding payments between individuals), and how frequently:**

Note to the interviewer: only direct payments to the merchant should be considered. For example, include it if I was the one who directly paid the merchant for a meal with friends. Conversely, do not include it if a friend paid for the meal and I made a personal payment (Bizum, cash, etc.) to settle that debt.

Interviewer: Please read the response options.

Payment method / Frequency	Daily	One or more times per week	Every 8 - 15 days	About once a month	Less frequently	Don't use	(don't read) Don't know	(don't read) No answer
(P4_1_scale) - Cash	1	2	3	4	5	9	97	99
(P4_2_scale) - Cards (with PIN and/or contactless). Includes debit, credit, and prepaid cards	1	2	3	4	5	9	97	99
(P4_3_scale) - Mobile devices (phone or watch, with apps like Google, Samsung, Apple Pay, or your bank's app)	1	2	3	4	5	9	97	99
(P4_5_scale) - Bank transfer	1	2	3	4	5	9	97	99
(P4_6_scale) - Bizum (for direct payments in stores, excluding payments between individuals)	1	2	3	4	5	9	97	99
(P4_9_scale) - Other payment methods. Includes: checkbook, meal voucher, childcare voucher, traveler's check, etc.	1	2	3	4	5	9	97	99

[IF ONLY ONE PAYMENT METHOD FOR EACH FREQUENCY 1, 2, 3, 4, 5, ASSIGN THE RESPONSE WITH THE HIGHEST FREQUENCY TO P2\_1, THE RESPONSE WITH THE NEXT HIGHEST FREQUENCY TO P2\_2, AND THE NEXT TO P2\_3, AND DO NOT ASK THE QUESTION]

[P2 WILL BE ASKED FOR THE HIGHEST FREQUENCY (1, 2, 3, 4, 5) IN WHICH PAYMENT METHODS ARE MARKED, UNTIL A MAXIMUM OF 3 (A 1ST, A 2ND, A 3RD) IS REACHED.]

[IF 3 (A 1ST, A 2ND, A 3RD) ARE NOT OBTAINED WITH THE HIGHEST FREQUENCY, ASK THE QUESTION AGAIN WITH THE NEXT HIGHEST FREQUENCY THAT HAS ITEMS. AND SO ON UNTIL THE THREE MENTIONS ARE COMPLETED]

[THE THREE MENTIONS MUST BE DIFFERENT PAYMENT METHODS]

**P2. And of these payment methods that you have indicated you use with the same frequency for your purchases in physical stores (excluding payments between individuals), please indicate which ones you use most often in terms of number of transactions (not the amount):**

Note to the interviewer: only payments made directly to the merchant should be considered. For example, it should be included if I was the one who paid directly to the merchant for a meal with friends. On the other hand, it should not be included if a friend paid for the meal and I made a personal payment (Bizum, cash, etc.) to settle that debt.

Payment method	First (P2_1)	Second (P2_2)	Third (P2_3)
Cash	1	1	1
Cards (with PIN and/or contactless). Includes debit, credit, and prepaid cards	2	2	2
Mobile devices (phone or watch, with apps like Google, Samsung, Apple Pay, or your bank's app)	3	3	3
Bank transfer	5	5	5
Bizum (for direct payments in stores, excluding payments between individuals)	6	6	6
Other payment methods. Includes: checkbook, meal voucher, childcare voucher, traveler's check, etc.	9	9	9
Not applicable		90	90
(don't read) Don't know	97 → Go to P4	97 → Go to P3a	97 → Go to P3a
(don't read) No answer	99 → Go to P4	99 → Go to P3a	99 → Go to P3a
No more		96 → Go to P3a	96 → Go to P3a

**P3a. For what reason do you use the most common payment method you mentioned?**

**P3b and P3c. And, for any other reason?**

Interviewer: Please read the response options.

<b>Reasons</b>	<b>First (P3a)</b>	<b>Second (P3b)</b>	<b>Third (P3c)</b>
Lower cost	1	1	1
Convenience	2	2	2
Speed	3	3	3
Security	4	4	4
Control of personal or family expenses	5	5	5
Privacy	6	6	6
Because I have no other alternative available	8	8	8
Others [SPECIFY]	98 ( <b>P3aOtros</b> )	98 ( <b>P3bOtros</b> )	98 ( <b>P3cOtros</b> )
Out of habit	10	10	10
Not applicable	90	90	90
(don't read) Don't know	97 → Go to P4	97 → Go to P4	97 → Go to P4
(don't read) No answer	99 → Go to P4	99 → Go to P4	99 → Go to P4
No more		96 → Go to P4	96 → Go to P4

[SHOW PAYMENT METHODS SELECTED IN P1 EXCEPT CODES 2, 3, 4, AND 7. ALWAYS SHOW 'Other payment methods']

**P57. Thinking about your daily life, tell me, what are the payment methods you use most frequently, exclusively for PAYMENTS BETWEEN INDIVIDUALS (for example: payments to family and friends, tips, donations, etc.)? Indicate which one you use the most in terms of the number of transactions (not the amount) / Which is the second most used payment method? / And which is the third most used payment method?**

Interviewer: Please read the response options.

Payment method	First (P57_1)	Second (P57_2)	Third (P57_3)
Cash	1	1	1
Bank transfer	5	5	5
Bizum	6	6	6
Other payment methods	98	98	98
Not applicable because they do not make payments between individuals	95		
(don't read) Don't know	97	97	97
(don't read) No answer	99	99	99
No more		96	96

**P49b. Do you know about crypto-assets, also known as cryptocurrencies? (like Bitcoin)**

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

Interviewer: Read the definition of crypto-assets

Crypto-assets: Crypto-assets, also popularly known as cryptocurrencies, such as Bitcoin and others, are akin to financial assets that are not controlled or backed by public entities or banks. These assets are intangible as they have no physical form. Although they are not a commonly accepted means of payment, crypto-assets can be used, at the discretion of the parties involved, to make payments, among other financial transactions. They are accessible to anyone through various applications that, for example, can be downloaded onto a mobile phone.

**P49. Do you own any crypto-assets, also known as cryptocurrencies? (like Bitcoin)**

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

[IF P49=1, GO TO P49a. IF NOT, GO TO P5]

**P49a. For what purpose?**

- Investment ..... 3
- Forma de pago ..... 4
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF CASH NOT SELECTED IN P1 OR P4\_1\_SCALE=9, 97 or 99, GO TO P56]

INTRO: Next, we are going to talk about the payments you make in physical stores.

**P5. In physical stores, do you have an upper limit above which you prefer to pay with a payment method other than cash?**

Interviewer: Please read the response options. If they indicate 'limit established by law,' since the legal limit is €1,000, mark 'Above €200'.

- Up to €20 ..... 1
- From €21 to €50..... 2
- From €51 to €100..... 3
- From €101 to €200..... 4
- Above €200 ..... 5
- No limit ..... 6
- (don't read) Never pay in cash ..... 7
- (don't read) Don't know .....97
- (don't read) No answer .....99

**P6. In the past year, how often have you found that cash was not available or your cash payment was rejected at any establishment?**

Interviewer: Please read the response options.

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

**P56. Are you aware that, as a general rule, businesses are required to accept cash payments?**

Note to the interviewer (DO NOT READ): this obligation is established 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.

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

INTRO: Next, we are going to talk about the use of cash in general.

[IF CASH NOT SELECTED IN P1, GO TO P13]

**P7. In the past year, could you tell us if your frequency of cash use has increased or decreased?**

Interviewer: Please read the response options.

- Increased a lot ..... 1
- Increased slightly ..... 2
- Stayed the same..... 3
- Decreased slightly..... 4
- Decreased a lot..... 5
- No longer uses cash ..... 6
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

[IF P7 = 1, 2, 3, 97, 99, GO TO P9]

[IF P7 = 4, 5, 6, GO TO P8]

**P8. What are the reasons for this decrease in cash use?**

Interviewer: Please read the response options.

- Decrease in the number of ATMs..... 10
- Decrease in the number of bank branches ..... 11
- Fees for withdrawing cash..... 12
- Establishments you regularly visit do not accept or discourage cash payments4



- It is easier or more convenient to pay with electronic means.....13
- Other reasons [SPECIFY] (P80t) (P80t2) .....98
- (don't read) Don't know .....97
- (don't read) No answer .....99

**P9. In one year's time, your use of cash:**

Interviewer: Please read the response options.

- Will be lower ..... 1
- Will be the same..... 2
- Will be greater ..... 3
- (don't read) Don't know .....97
- (don't read) No answer .....99

**P13. Do you consider it important to have the option to pay with cash in stores? Rate from 1 to 5 (1: not important at all / 5: very important)**

1	2	3	4	5	97	99
Not important at all				Very important	(don't read) Don't know	(don't read) No answer

## **SECTION 2: BANKING SERVICES**

INTRO: Next, I will ask you some questions about banking services.

[IF CASH NOT SELECTED IN P1, SET P14=96 AND GO TO P50]

### **P14. How do you usually obtain cash?**

Interviewer: Please read the response options.

- From a bank counter..... 1
- From an ATM ..... 2
- Banking collaborator agent (rural areas) ..... 3
- Bus-office (rural areas)..... 4
- Post Office  
Note to the interviewer (Do not read unless clarification is requested): Correos Cash is a service offered by some banks in collaboration with Correos, through which the bank's customer can withdraw or deposit cash into their account via Correos offices..... 5
- Correos home mail carrier service..... 11
- Cash withdrawal in store  
Note to the interviewer (Do not read unless clarification is requested): In exchange for a charge on the debit, credit, or direct debit card, using applications such as TOPii, Via Cash, or others (this operation is also known as "cash-back" or "cash-in-shop")..... 6
- Your cash reserves, e.g., cash jar or cash reserves at home ..... 7
- Family or friends..... 8
- From work (salary or business revenue) ..... 10
- I never use cash [DO NOT SHOW] ..... 96
- Other source [SPECIFY] (**P14\_Ot**)..... 98
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

[IF P14 = 1, 2, 3, 4, 5, 6, 11, GO TO P14a. OTHERWISE, GO TO P16]

### **P14a. Regarding the method you normally use, how satisfied are you with the service provided?**

Use a scale from 1 to 5, where 1 indicates not at all satisfied with the service provided and 5 indicates completely satisfied.

[SHOW ONLY ITEMS SELECTED IN P14]

Source	Not at all satisfied	Slightly satisfied	Neutral	Quite satisfied	Com-pletely satisfied	(don' t read) Don' t know	(don' t read) No answer
(P14a_1_scale) - From a bank counter	1	2	3	4	5	97	99
(P14a_2_scale) - From an ATM	1	2	3	4	5	97	99
(P14a_3_scale) - Bank agent collaborator (rural areas)	1	2	3	4	5	97	99
(P14a_4_scale) - Mobile bank office (rural areas)	1	2	3	4	5	97	99
(P14a_5_scale) - Post office	1	2	3	4	5	97	99
(P14a_11_scale) - Home mail carrier service	1	2	3	4	5	97	99
(P14a_6_scale) - Cash withdrawal in store	1	2	3	4	5	97	99

**P16. How often do you go to the cash withdrawal location to withdraw money?**

Interviewer: Please read the response options.

- More than three times a week ..... 1
- Two or three times a week ..... 2
- Once a week..... 3
- Once every two weeks..... 4
- Once a month..... 5
- Less frequently ..... 6
- (don't read) Don't know .....97
- (don't read) No answer .....99

**P17. Each time you go to the cash withdrawal location, how much do you withdraw on average?**

Interviewer: Please read the response options.

- Up to €50 ..... 1
- Between €51 and €100..... 2
- Between €101 and €200 ..... 3
- Between €201 and €500 ..... 4
- More than €500..... 5
- (don't read) Don't know .....97
- (don't read) No answer .....99

[IF P14=5 (POST OFFICE) → SELECT AUTOMATICALLY P21a\_1=1]

[IF P14=6 (CASH WITHDRAWAL IN STORE) → SELECT AUTOMATICALLY P21a\_2=1]

[IF P14=11 (CORREOS HOME MAIL CARRIER SERVICE) → SELECT AUTOMATICALLY P21a\_3=1]

**P21a\_N. Of the following cash withdrawal services, please tell me which ones you know:**

Note to interviewer: Spontaneous, do not show glossary definitions.

	1. Cash withdrawal at a post office (Correos-Cash) (P21aNew_1_Q)	3. Correos home mail carrier service (P21aNew_3_Q)	2. Cash withdrawal in store (cash-back or cash-in-shop) (P21aNew_2_Q)
Yes	1	1	1
No	2	2	2
(don't read) Don't know	97	97	97
(don't read) No answer	99	99	99

[IF P21a\_1=2, 97, 99, READ DEFINITION CORREOS-CASH]

Correos Cash is a service offered by some banks in collaboration with Correos, through which the bank's customer can withdraw or deposit cash into their account at Correos offices.

[IF P21a\_2=2, 97, 99, READ DEFINITION CASH-BACK]

Cash-back (or cash withdrawal associated with a purchase) occurs when, for example, a customer in a store wants to pay for a purchase totaling €50 and also 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 P21a\_3=2, 97, 99, READ DEFINITION OF CORREOS HOME MAIL CARRIER SERVICE]

Home mail carrier is a service offered by some banks in collaboration with Correos, through which the bank's customer can withdraw cash from their account and request that it be delivered by a postman to their home or to a third party's address.

[IF P14=5 (POST OFFICE) → SELECT AUTOMATICALLY P21b\_1=1]

[IF P14=6 (CASH WITHDRAWAL IN STORE) → SELECT AUTOMATICALLY P21b\_2=1]

[IF P14=11 (CORREOS HOME MAIL CARRIER SERVICE) → SELECT AUTOMATICALLY P21b\_3=1]

**P21b\_N. Have you used them in the last year?**

	1. Cash withdrawal at a post office (Correos-Cash) ( <b>P21bNew_1_Q</b> )	3. Correos home mail carrier service ( <b>P21bNew_3_Q</b> )	2. Cash withdrawal in store (cash-back or cash-in-shop) ( <b>P21bNew_2_Q</b> )
Yes	1	1	1
No	2	2	2
(don't read) Don't know	97	97	97
(don't read) No answer	99	99	99

[IF P21a=1 AND P21b=2, 99, 97, GO TO P21c. OTHERWISE, GO TO P22]

**P21c\_N. For what reasons have you not used them?**

Interviewer: Please read the response options.

	1. Cash withdrawal at a post office (Correos-Cash) ( <b>P21cNew_1</b> )	3. Correos home mail carrier service ( <b>P21cNew_3</b> )	2. Cash withdrawal in store (cash-back or cash-in-shop) ( <b>P21cNew_2</b> )
I prefer to withdraw cash by other means	1	1	1
The cost of the service is high	2	2	2
I do not have a smartphone or online banking to use it	3	3	3
I have a smartphone or online banking, but I find it difficult to use the application	4	4	4
These services are not available in my place of residence or nearby	5	5	5
Others [SPECIFY]	98 ( <b>P21cNew_1_Ot</b> ) ( <b>P21cNew_1_Ot2</b> )	98 ( <b>P21cNew_3_Ot</b> ) ( <b>P21cNew_3_Ot2</b> )	98 ( <b>P21cNew_2_Ot</b> ) ( <b>P21cNew_2_Ot2</b> )
(don't read) Don't know	97	97	97
(don't read) No answer	99	99	99

[IF P21b=2, 99, 97, GO TO P22. OTHERWISE, GO TO P23]

**P22\_N. Would you be willing to use them?**

	1. Cash withdrawal at a post office (Correos-Cash) (P22New_1_Q)	3. Correos home mail carrier service (P22New_3_Q)	2. Cash withdrawal in store (cash-back or cash-in-shop) (P22New_2_Q)
Yes	1	1	1
No	2	2	2
(don't read) Don't know	97	97	97
(don't read) No answer	99	99	99

[ASK EACH CASE IF P21b=1]

**P23\_N. Could you tell me how frequently you have used them?**

Interviewer: Please read the response options.

	1. Cash withdrawal at a post office (Correos-Cash) (P23New_1_Q)	3. Correos home mail carrier service (P23New_3_Q)	2. Cash withdrawal in store (cash-back or cash-in-shop) (P23New_2_Q)
Once or more times a week	1	1	1
Once every 15 days	4	4	4
Once a month	5	5	5
Less frequently	6	6	6
(don't read) Don't know	97	97	97
(don't read) No answer	99	99	99

**P50. In the past year, which channels have you mainly used for your banking transactions? (Banking transactions include opening and checking accounts, withdrawing, and depositing cash, applying for loans and mortgages, applying for savings, investment, and insurance products, etc.) Please tell me the most used / And the second? / And the third?**

Interviewer: Please read the response options.

	First (P50_1)	Second (P50_2)	Third (P50_3)	(don' t read) Don' t know	(don' t read) No answer
ATM	4	4	4	97	99
Bank branch (inside the branch, with bank staff, not at an ATM)	1	1	1	97	99
Online banking (via the internet. Bizum not included)	2	2	2	97	99
Telephone banking	3	3	3	97	99
Alternative channels (collaborating agent, mobile bank, post office, in-store withdrawal, etc.)	5	5	5	97	99
I rely on family members or other people	6	6	6	97	99
Not applicable (Note to interviewer: does not have a bank account, has not conducted banking transactions in the past year)	7			97	99
Has not used any others		8	8		

[IF P50 NOT 1, 4 or 5, AND YES IN P14, GO TO P50CHECK]

**P50CHECK. In a previous question, you indicated that you usually obtain cash through [ANSWER TO P14\_Codes 1,2,3,4,5,6,11], can you confirm that [ANSWER TO P14\_Codes 1,2,3,4,5,6,11] is not among your most used channels for conducting banking transactions in the past year?**

1. Yes → CONTINUE TO P50a
2. No → RECHECK P50 AND CONTINUE TO P50a

[IF P50\_1=7, GO TO P24]

**P50a. Regarding banking transactions, how do you prefer to carry them out?**

Interviewer: Please read the response options.

- Remotely (online banking, telephone banking) ..... 1
- In person ..... 2
- I don't have a preferred method ..... 3
- (don't read) Don't know ..... 97
- (don't read) No answer ..... 99

[IF P50a\_N=1, GO TO P50a1. OTHERWISE, GO TO P50a2]

**P50a1. Please indicate the reasons why you prefer to carry out your transactions through this method:**

Interviewer: Please read the response options.

- Speed of the process ..... 1
- Does not require travel..... 2
- Because it offers greater flexibility in scheduling..... 3
- I trust remote transactions more..... 4
- Other reasons [SPECIFY] (**P50a1\_Ot**) (**P50a1\_Ot2**)..... 98
- (don't read) Don't know..... 97
- (don't read) No answer..... 99

[IF P50a\_N=2, GO TO P50a2. OTHERWISE, GO TO P50b]

**P50a2. Please indicate the reasons why you prefer to carry out your transactions through this method:**

Interviewer: Please read the response options.

- I handle my transactions better ..... 1
- It gives me greater security/confidence ..... 2
- I find it complex to use online or telephone banking..... 3
- Other reasons [SPECIFY] (**P50a2\_Ot**) (**P50a2\_Ot2**) ..... 98
- (don't read) Don't know..... 97
- (don't read) No answer..... 99

**P50b. When carrying out your banking transactions, do you need to rely on family members or other people for assistance?**

Interviewer: Please read the response options.

- Yes, always..... 1
- Sometimes ..... 2
- No, does not need help [DO NOT SHOW IF P50=6]..... 3
- (don't read) Don't know..... 97
- (don't read) No answer..... 99



**P55. On a scale of 1 to 5 (1 Not complicated at all, 5 Very complicated), please rate the difficulty of the following banking transactions:**

	1	2	3	4	5	Not applicable (I do not carry out this transaction)	(don't read) Don't know	(don't read) No answer
(P55_1_scale) - Opening an online bank account	1	2	3	4	5	90	97	99
(P55_2_scale) - Using online banking	1	2	3	4	5	90	97	99
(P55_3_scale) - Payment by card	1	2	3	4	5	90	97	99
(P55_4_scale) - Payment by mobile	1	2	3	4	5	90	97	99
(P55_5_scale) - Withdrawing cash from an ATM	1	2	3	4	5	90	97	99

[IF P50=1 (BANK BRANCH), GO TO P51N. OTHERWISE GO TO P18a]

**P51N. Regarding the services of your usual branch, could you indicate if in the past year your usual branch ...**

Interviewer: Please read the response options.

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

[IF P51N=1 o 2, GO TO P51Na. OTHERWISE, GO TO P18a]

**P51Na. Regarding the counter service provided at your branch...**

Interviewer: Please read the response options.

	Yes	No	Don't know	No answer
(P51Na_1_Q) - The service is available for at least 5 hours a day (e.g., from 9 AM to 2 PM)	1	2	97	99
(P51Na_2_Q) - The service is available at least two days a week	1	2	97	99
(P51Na_3_Q) - The service is available at least one afternoon a week	1	2	97	99
(P51Na_4_Q) - Provides preferential service to those over 65 years old	1	2	97	99

[IF P1=1 Y P50=1 (BANK BRANCH), GO TO P18a. OTHERWISE, GO TO P18b]

**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 note: This question is exclusively about difficulties at the COUNTER. The next question will be about difficulties at the ATM.

Interviewer: Please read the response options.

- Your usual branch has stopped providing counter service and now offers it at another nearby branch or through the ATM ..... 1
- Limited counter service hours..... 2
- Fees applied for depositing cash at the counter ..... 3
- Fees applied for withdrawing cash at the counter ..... 4
- The branch is far away..... 9
- The waiting time is very long .....10
- Has not visited the counter at their usual branch in the last year to deposit or withdraw cash .....11
- I have not had difficulties ..... 5
- Others [SPECIFY] (P18aOt) .....98
- (don't read) Don't know.....97
- (don't read) No answer.....99

[IF P1=1 Y P50=4 (ATM), GO TO P18b. OTHERWISE, GO TO P20b]

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

Interviewer: Please read the response options.

- The nearest ATM has closed ..... 14
- The ATM is far away..... 15
- The ATM does not allow deposits ..... 16
- The waiting time is very long ..... 17
- Fees applied..... 8
- The ATM did not have cash available ..... 6
- The ATM was not operational ..... 7
- Has not used the ATM in the last year to withdraw or deposit cash..... 13
- I have not had difficulties ..... 9
- Others [SPECIFY] (**P18bOt**) (**P18bOt2**) ..... 98
- (don't read) Don't know..... 97
- (don't read) No answer..... 99

[IF P1=1 Y P50=4 (ATM) Y P18b≠13, GO TO P20b. OTHERWISE, GO TO P20]

**P20b. During the past year, have you been charged a fee when withdrawing money from an ATM?**

- Yes..... 1
- No ..... 2
- I have not used an ATM to WITHDRAW CASH in the last year ..... 3
- (don't read) Don't know..... 97
- (don't read) No answer..... 99

[IF P20b=1, GO TO P20, OTHERWISE, GO TO P52b]

**P20. What did you do when you were charged a fee for withdrawing money from the ATM?**

Interviewer: Please read the response options.

- Pay the fee and withdraw the money..... 1
- Cancel the transaction and look for another ATM ..... 2
- Cancel the transaction and pay with a card ..... 3
- Others [SPECIFY] (**P20Ot**)..... 98
- (don't read) Don't know..... 97
- (don't read) No answer..... 99

[IF P20=1, GO TO P20a, OTHERWISE GO TO P52b]

**P20a. What was the amount of the fee, and the amount you withdrew?**

Interviewer note: if the respondent does not remember the exact figure, ask for an approximate value.

- Fee:
  - o Amount in euros
  - o Amount in cents
  - o (don't read) Don't know
  - o (don't read) No answer
- Amount withdrawn (**P20aNew\_ImporteRetirado**):
  - o Amount
  - o (don't read) Don't know
  - o (don't read) No answer

[Create an internal variable, **P20aComisionTotal**, with the sum of euros + cents (cents data/100). From here, control from this variable]

[IF P20a\_Comision>=5, ASK P20a\_CComision]

**P20a\_CComision. You have indicated that the fee amount is [P20aComisionTotal] euros. Is that correct?**

1. Yes [specify reason] (**P20a\_CComision\_Ot**)
2. No → Go back to P20a - Fee

[IF P20a\_Importe>=600, ASK P20a\_ClImporte]

**P20a\_ClImporte. You have indicated that the amount withdrawn is [P20aNew\_ImporteRetirado] euros. Is that correct?**

3. Yes [specify reason] (**P20a\_ClImporte\_Ot**)
4. No → Go back to P20a – Amount withdrawn

[IF P1=1 Y P50=1 (BANK BRANCH) AND IF P18a≠11]

**P52b. During the past year, have you been charged a fee when depositing money at your usual branch?**

- 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 P52b = 1, GO TO P52, OTHERWISE GO TO P24]

**P52. What did you do when you were charged a fee for depositing money at a bank branch?**

Interviewer: Please read the response options.

- Pay the fee and deposit the money..... 1
- Cancel the transaction and deposit at another bank's branch ..... 2
- Cancel the transaction and do not deposit the cash ..... 3
- Others [SPECIFY] (**P52Ot**).....98
- (don't read) Don't know.....97
- (don't read) No answer.....99

[IF P52 = 1, GO TO P52a, OTHERWISE GO TO P24]

**P52a. What was the amount of the fee, and the amount you deposited?**

Interviewer note: if the respondent does not remember the exact figure, ask for an approximate value.

- Fee:
  - o Amount in euros
  - o Amount in cents
  - o (don't read) Don't know
  - o (don't read) No answer
- Amount deposited (**P52aNew\_ImporteIngresado**):
  - o Amount
  - o (don't read) Don't know
  - o (don't read) No answer

[Create an internal variable, **P52aComisionTotal**, with the sum of euros + cents (cents data/100). From here, control from this variable.]

[IF P52a\_Comision>=5, ASK P52a\_CComision]

**P52a\_CComision. You have indicated that the fee amount is [P52aComisionTotal] euros. Is that correct?**

1. Yes [specify reason] (**P52a\_CComision\_Ot**)
2. No → Go back to P52a - Fee

[IF P52a\_Importe>=600, ASK P52a\_CImporte]

**P52a\_CImporte. You have indicated that the amount deposited is [P52aNew\_ImporteIngresado] euros. Is that correct?**

1. Yes [specify reason] (**P52a\_CImporte\_Ot**)
2. No → Go back to P52a – Amount deposited

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

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

[IF NOT CASH IN P1, GO TO P33]

#### **P24. What is the total amount in bills that you usually carry?**

Interviewer: Please read the response options.

- Up to €20..... 1
- From €21 to €50..... 2
- From €51 to €100 ..... 3
- From €101 to €200..... 4
- From €201 to €500..... 5
- From €501 to €1,000 ..... 6
- More than €1,000 ..... 7
- I don't carry any bills.....96
- (don't read) Don't know.....97
- (don't read) No answer.....99

#### **P27. Indicate which of the following statements generally applies to your case regarding the use of cash:**

Interviewer: Please read the response options.

- I keep just enough cash for daily expenses..... 1
- I usually keep some cash to cover unexpected expenses ..... 2
- I save some cash as an alternative savings method to the bank ..... 3
- None of the above statements ..... 4
- (don't read) Don't know.....97
- (don't read) No answer.....99

[IF P27=1, 2, 3, GO TO P29. OTHERWISE, GO TO P33]

#### **P29. And that amount of cash you keep, compared to last year, is:**

Interviewer: Please read the response options.

- Much greater..... 1
- Somewhat greater ..... 2
- The same ..... 3
- Somewhat lower ..... 4
- Much lower..... 5
- (don't read) Don't know.....97
- (don't read) No answer.....99

**P33. Would you be in favor of a cashless society?**

- Yes..... 1
- No..... 2
- (don't read) Indifferent ..... 3
- (don't read) Don't know.....97
- (don't read) No answer.....99

**P34New. What do you think are the main advantages of cash compared to other payment methods?**

Interviewer: Please read the response options.

- Privacy..... 1
- Protection against electronic failures or fraud ..... 2
- Prevents financial/digital exclusion ..... 3
- Helps to better manage expenses..... 6
- Others [SPECIFY] (**P34Ot**).....98
- I don't think they have any advantages .....96
- (don't read) Don't know.....97
- (don't read) No answer.....99

**P53. What are the main disadvantages of cash compared to electronic payment methods?**

Interviewer: Please read the response options.

- It is increasingly difficult to withdraw cash..... 1
- More and more establishments are rejecting cash payments ..... 2
- Many times, businesses do not have change ..... 3
- Insecurity (risk of theft or counterfeiting) ..... 4
- Inconvenience or impossibility for certain types of payments (large amounts, recurring payments - household utilities, etc.)..... 5
- Slowness in payment (takes longer than paying with electronic means) ..... 6
- None ..... 7
- Others [SPECIFY] (**P53Ot**).....98
- (don't read) Don't know.....97
- (don't read) No answer.....99

**P35. 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

Note to the interviewer: after P35, provide the following explanation:

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., 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, and you could use it for your daily payments using an electronic device.

**P36. If the European Central Bank were to issue the euro in digital form with the characteristics mentioned, you (indicate the statement you most identify with today):**

Interviewer: Please read the response options.

- I would use the digital euro as a substitute for euro banknotes and coins..... 1
- I would use the digital euro as a substitute for banking payment methods (debit cards, credit cards, etc.)..... 2
- I would use the digital euro as a complement to current payment methods..... 4
- I would not use the digital euro, I feel comfortable with the current payment methods ..... 5
- (don't read) Don't know.....97
- (don't read) No answer.....99



[IF NOT CASH IN P1, GO TO SECTION 5: CLASSIFICATION DATA]

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

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

##### **P37New. Do you verify the authenticity of the banknotes you receive?**

Interviewer: Please read the response options.

- Never..... 1 → Go to P38
- Sometimes ..... 2 → Go to P38
- Almost always..... 6 → Go to P39
- Always ..... 5 → Go to P39
- (don't read) Don't know..... 97 → Go to P40
- (don't read) No answer..... 99 → Go to P40

[IF P37New = 1, 2, GO TO P38. OTHERWISE, GO TO P39]

##### **P38. Why don't you verify the authenticity?**

- Because of trust in the person giving the cash..... 1
- Because they don't know how to do it..... 3
- Due to lack of time ..... 4
- Due to lack of habit..... 5
- Because they don't pay attention..... 6
- Others [SPECIFY] (**P38ot**) .....98
- (don't read) Don't know.....97
- (don't read) No answer.....99

[IF P37New = 5, 6, GO TO P39. OTHERWISE, GO TO P40]

##### **P39. What element do you check first when verifying the authenticity of a banknote? (1<sup>st</sup> Mention) And what other elements do you also check? (Other mentions)**

[BOTH MENTIONS MUST BE DIFFERENT]

Note to the interviewer: If they mention "touch," we will ask if they are referring to the "Type of paper" or the "Raised print."

Security measure	1 <sup>st</sup> Mention (P39)	Other mentions (P39r)
Type of paper (all)	1	1
Security thread (all)	2	2
Hologram (all)	3	3
Transparent window with portrait (20, 50, 100, and 200€)	4	4
Emerald number (color-changing ink) (all)	6	6
Raised print (all)	7	7
Watermark with portrait (all)	8	8
Others [SPECIFY]	98 (P39Ot)	98 (P39Rt)
(don't read) Don't know	97 → Go to P40	
(don't read) No answer	99 → Go to P40	
No more		96

**P40. In the course of the last 12 months, have you been aware of receiving any banknotes or coins that seemed counterfeit to you?**

- Yes..... 1
- No..... 2 → Go to 43
- (don't read) Don't know..... 97 → Go to 43
- (don't read) No answer..... 99 → Go to 43
- I have not used cash in the last 12 months..... 96 → Go to 43

[IF P40 = 1, GO TO P42New. OTHERWISE, GO TO P43]

**P42New. Could you tell me what you did with the supposedly counterfeit banknote or coin?**

Note to the interviewer: if several banknotes or coins have been received, indicate what is generally done with the banknotes or coins received.

- 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, save it..... 4
- Go to the Bank of Spain ..... 5
- Go to your bank or savings bank ..... 6
- Go to the police..... 7
- Other [SPECIFY] (P42New\_Ot) ..... 98
- (don't read) Don't know..... 97
- (don't read) No answer..... 99

**P43. Would you be interested in receiving training from the Bank of Spain on the security features of euro banknotes and coins?**

— Yes, I would be interested.....	1
— No, I am not interested .....	2
— No, I have already received training before .....	3
— (don't read) Don't know.....	97
— (don't read) No answer.....	99

## **SECTION 5. CONSERVATION AND IMPROVEMENT OF THE QUALITY OF CIRCULATING BANKNOTES**

INTRO: Finally, we will talk about the conservation and improvement of the quality of circulating banknotes.

### **P54. Have you noticed a lower quality of conservation in any of the following types of banknotes this year compared to last year?**

Interviewer: Please read the 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

## **CLASSIFICATION DATA:**

***“Once again, thank you very much 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.”***

**D1. Number of people in the household** (including the interviewee) \_\_\_\_\_ people

**D3. Net monthly income level of the interviewee and the household:**

	<b>Interviewee (D3_1_scale)</b>	<b>Household (D3_2_scale)</b>
0 euros (no income)	0	
Up to €499	1	1
From €500 to €999	2	2
From €1,000 to €1,499	3	3
From €1,500 to €1,999	4	4
From €2,000 to €2,499	5	5
From €2,500 to €2,999	6	6
From €3,000 to €4,999	7	7
€5,000 or more	8	8
(don't read) Don't know	97	97
(don't read) No answer	99	99

**D4. What is the highest level of education you have completed?**

*Note for S.L. coders: it has been adjusted to the scale of the household budget survey.*

- (don't read) Cannot read or write ..... 1
- Can read and write but did not complete compulsory education ..... 2
- First stage secondary education with or without a diploma (Graduated in ESO, School Graduate or equivalent, Elementary Baccalaureate) ..... 3
- Baccalaureate, BUP, Higher Baccalaureate, COU, PREU..... 4
- Intermediate level vocational training, FPI, Industrial Officer or equivalent, other intermediate level studies..... 5
- Higher level vocational training, FPPI, Industrial Master or equivalent..... 6
- Diploma, Technical Engineering or equivalent..... 7
- University degree ..... 8
- Bachelor's degree, Engineering or equivalent ..... 9
- Official university master's degree, Professional specialties equivalent to MIR, FIR, etc..... 10

— Doctorate.....	11
— (don't read) Don't know.....	97
— (don't read) No answer.....	99

## **D5. Occupation/profession of the interviewee**

### **SELF-EMPLOYED**

— Farmers.....	1
— Entrepreneurs/owners without employees.....	2
— Entrepreneurs/owners with employees.....	3
— Freelance professional .....	4

### **EMPLOYED**

— Management members.....	5
— Middle management or professionals .....	6
— Other office workers (administrative, etc.) .....	7
— Other non-office workers and skilled laborers.....	8
— Laborers, day laborers, and support staff (concierge, cleaning) .....	9

### **NOT WORKING/UNEMPLOYED**

— Student .....	10
— Home care.....	11
— Retirees, pensioners .....	12
— Unemployed.....	13
— (don't read) Don't know.....	97
— (don't read) No answer.....	99

## **CCAA. 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