

BANCODE **ESPAÑA**

Eurosistema

General Directorate of Financial Conduct and Banknotes

05/12/2024

Microdata from the Study on Cash Use Habits in 2024. Small retailers and Restaurants and bars

BELab User Guide

Cash Department

Available data: 2024

DOI: 10.48719/BELab.EHUE24_01

ÍNDICE

1	Introduction	1
2	Technical sheet	1
3	Description of the files	2
4	Description of the dataset	2
5	Citations of the information	2
6	Description of the variables	3

1 Introduction

Banco de España conducts an annual study based on survey results from the general public, small retailers and restaurants and bars. This study gathers information on key topics related to cash, including its usage and accessibility — particularly in municipalities without a stable branch presence. It also explores the use of alternative payment methods, awareness of new cash withdrawal options (such as cash-back or Correos Cash), and knowledge of the digital euro project.

BELab provides the research community with access to the microdata from this study.

This document contains detailed information about the microdata from the survey targeting small retailers and restaurants and bars.

2 Technical sheet

- **Survey method:** face-to-face (CAPI).
- **Population scope:** small retailers (NACE 47) and restaurants and bars (NACE 56), with fewer than 10 employees.
- **Geographical scope:** the entire national territory, except Ceuta and Melilla, with special attention to municipalities without a stable bank office.
- **Field periods:** 19 weeks, from the third week of January to the fourth week of May.
- **Sampling:** the study is conducted on two independent samples, the representative sample and an oversample, the latter focusing solely on municipalities with less than 10,000 inhabitants without a stable bank office.
 - **Representative sample:** The sample is constructed using stratified sampling proportional to the number of companies with fewer than 10 employees in both NACE categories, by Autonomous Community and by habitat or municipality size: Less than 10,000, From 10,001 to 50,000, From 50,001 to 100,000, From 100,001 to 500,000, and More than 500,000.
 - **Oversample:** The sample is constructed using stratified sampling proportional to the national number of companies with fewer than 10 employees in both NACE categories by Autonomous Community (since the distribution of these small companies at the municipal level is not known).

Important: the results of both samples cannot be aggregated, as they are independent.

- **Sample size:** A total of 1,600 interviews, divided into 1,350 for the representative sample and 250 for the oversample.

3 Description of the files

- Questionnaire (PDF)
- Description of the variables (XLSX)
- Dataset (CSV). This file contains the data for both samples. Simply filter by the field Tipo_muestra (1: representative sample, 2: oversample) to obtain the data for each category.

4 Description of the dataset

Below are the characteristics of the available dataset.

Identification codes	Serial number (anonymized)
Time horizon	2024
FrecuenciaFrequency	Annual
Frequency of data delivery in BELab	Annual
Update procedure	Annually, at the end of the year, the data from the study conducted that same year will be incorporated.
Geographical coverage	Spain, except Ceuta and Melilla
Information format	CSV
Universe	Qualitative and quantitative information on the use of cash in small retailer businesses plus restaurants and bars

5 Citations of the information

For any study or other document made available to the public that contains information derived from the provided data, the researcher is obliged to properly cite the data source as:

“BELab. Banco de España. Cash Department. Microdata from the Study on cash use habits in 2024. DOI: 10.48719/BELab.EHUE24_01”

6 Description of the variables

Variable	Description/Questions	Question type
Respondent_Serial	Numeric (anonymized) identification code	Not applicable
S1	Activity sector	Dichotomous
S1_1	Type of retail establishment	Simple
S1_2	Type of hospitality establishment	Simple
S1_1_COD	Other retail businesses	Simple
S2	Total number of employees	Numeric
S3	Sales channels	Multiple
P1_1_p1a	Cash – Acceptance	Simple
P1_2_p1a	Cards – Acceptance	Simple
P1_3_p1a	Mobile phone or smartwatch (Google, Samsung, Apple Pay, or your bank's app) – Acceptance	Simple
P1_4_p1a	Online payment platforms (e.g., PayPal) – Acceptance	Simple
P1_5_p1a	Bank transfer (one-time or recurring) – Acceptance	Simple
P1_6_p1a	Bizum (or other instant payment providers) – Acceptance	Simple
P1_7_p1a	Direct debits – Acceptance	Simple
P1_9_p1a	Other payment methods. Includes: checkbook, meal voucher, childcare voucher, traveler's check, etc. – Acceptance	Simple
P1_1_p1b	Cash – Frequency	Simple
P1_2_p1b	Cards – Frequency	Simple
P1_3_p1b	Mobile phone or smartwatch (Google, Samsung, Apple Pay, or your bank's app) – Frequency	Simple
P1_4_p1b	Online payment platforms (e.g., PayPal) – Frequency	Simple
P1_5_p1b	Bank transfer (one-time or recurring) – Frequency	Simple
P1_6_p1b	Bizum (or other instant payment providers) – Frequency	Simple
P1_7_p1b	Direct debits – Frequency	Simple
P1_9_p1b	Other payment methods. Includes: checkbook, meal voucher, childcare voucher, traveler's check, etc. – Frequency	Simple
P42	Why do you not accept cash as a payment method in your establishment?	Simple
P2_1_s	Cost of credit or debit card as a payment method	Simple
P2_2_s	Speed of credit or debit card as a payment method	Simple
P2_3_s	Convenience of credit or debit card as a payment method	Simple
P2_4_s	Security of credit or debit card as a payment method	Simple
P13_2_1_s	Cost of cash payments	Simple
P13_2_2_s	Speed of cash payments	Simple
P13_2_3_s	Convenience of cash payments	Simple
P13_2_4_s	Security of cash payments	Simple

P3	What percentage of total transactions in your establishment are made in cash?	Simple
P4E	When did you stop accepting cash as a payment method in your establishment?	Simple
P4	Compared to the previous year, has this percentage increased or decreased?	Simple
P5	In terms of the number of transactions (not the value), how would you classify your customers' payments in the last year?	Simple
P6	Does your establishment offer any cash withdrawal services in-store like the ones I just mentioned?	Simple
P7	Is there a minimum purchase amount required and how much is it?	Simple
P7_C_1	Minimum purchase amount in P7	Numeric
P7C	You indicated that the minimum amount is [P7_C_1] euros. Is that correct?	Dichotomous
P7C_C_1	Reasons for P7C	Text
P8	How often do your customers use this service?	Simple
P50	Why do you not offer it? (cash withdrawal service in-store)	Simple
P50_1_COD	Another reason not specified in P50	Simple
P50_2_COD	Another reason not specified in P50	Simple
P43	Would you be interested in offering this service in the future?	Simple
p10	Could you tell us if, in the last year, you have implemented measures in your establishment to promote the use of alternative payment methods to cash or to limit cash payments?	Multiple
p11	What are the reasons for implementing these measures in your establishment?	Multiple
P11_1_COD	Another reason not specified in p11	Simple
P11_2_COD	Another reason not specified in p11	Simple
P52	Are you aware that businesses are generally required to accept cash payments?	Simple
P14_NEW_1_s	Automation of cash operations with a smart cash register	Simple
P14_NEW_2_s	Automation of cash operations with self-payment	Simple
P14_NEW_3_s	Automation of cash operations with Smart Safe	Simple
P14_NEW_4_s	Automation of cash operations with other cash management machinery	Simple
P14_OTH_COD	What other cash management machinery are you referring to?	Simple
P44	Do you know about the Correos Cash service (cash withdrawal and deposit at a post office)?	Simple
P45	Have you used it in the last year? (Correos Cash)	Simple
p53	Why have you not used it?	Multiple
P53_1_COD	Another reason not specified in p53	Simple
P53_2_COD	Another reason not specified in p53	Simple
P46	Would you be willing to use it? (Correos Cash)	Simple
P47	Could you indicate the frequency with which you have used it? (Correos Cash)	Simple
P51	Counter service at your usual branch	Simple

P51a_1_s	Duration of counter service at your usual branch – At least 5 hours a day	Simple
P51a_2_s	Duration of counter service at your usual branch – At least two days a week	Simple
P51a_3_s	Duration of counter service at your usual branch – At least one afternoon a week	Simple
P51a_4_s	The counter service at your usual branch provides preferential service to those over 65 years old	Simple
p18a	In the last year, what have been the biggest difficulties you have encountered when withdrawing or depositing cash at the COUNTER of your usual branch?	Multiple
P18a_COD	Another difficulty not specified in p18a	Simple
p18b	In the last year, what have been the biggest difficulties you have encountered when withdrawing or depositing cash at the COUNTER of your usual branch?	Multiple
P18b_1_COD	Another difficulty not specified in p18b	Simple
P18b_2_COD	Another difficulty not specified in p18b	Simple
P48b	In the last year, have you been charged a fee when depositing cash at your bank branch?	Simple
P48	What did you do in that case, when you were charged a fee for depositing cash?	Simple
P48_COD	Another action not specified in P48	Simple
P48a_NEW_ComisionTotal	Amount of the fee for depositing cash	Numeric
P48a_NEW_ImporteIngresado	Amount deposited	Numeric
P48a_CComision	If the fee applied to the deposit is greater than or equal to 10%, request confirmation	Simple
P48a_CComision_Ot	Reason for confirmation of P48a_CFee	Texto
P48a_Clmporte	If the deposit amount is greater than or equal to 2000 euros, request confirmation	Simple
P48a_Clmporte_Ot	Reason for confirmation of P48a_CAmount	Texto
P15	Could you please tell me if, to ensure sufficient change, you go to your bank to obtain bills or coins, and if so, how often?	Simple
p15b	Other means of obtaining change	Multiple
P15b_COD	Another means not specified in p15b	Simple
p16	In the last year, which coins or bills have been the most difficult for you to obtain?	Multiple
P20	How do you mainly manage the flow of coins in your establishment?	Simple
P54	In the last year, has your bank provided you with plastic cartridges (also known as blisters) to facilitate the counting of coins?	Simple
P55	In the last year, have you gone to the counter of your usual branch to deposit or change more than 50 coins at once?	Simple
P55a	Have you been charged a fee? (for depositing or changing coins)	Simple
P22_1_s	Have you received a 100-euro bill in payment at any time during the last year, and if so, how often?	Simple

P22_2_s	Have you received a 200 or 500-euro bill in payment at any time during the last year, and if so, how often?	Simple
P23a1	Could you tell me the reason or reasons why you do not accept 100-euro bills?	Simple ¹
P23a2	Another reason for not accepting 100-euro bills	Simple
P23a_COD	Another reason not specified in P23a	Simple
P23b1	Could you tell me the reason or reasons why you do not accept 200 and 500-euro bills?	Simple
P23b2	Another reason for not accepting 200 and 500-euro bills	Simple
P23b_COD	Another reason not specified in P23b	Simple
P28	Are you aware that the European Central Bank is considering issuing a "digital euro"?	Simple
P29	Do you check the authenticity of the bills you receive in your establishment?	Simple
p33	How do you verify authenticity?	Multiple
P33_COD	Another method not specified in p33	Simple
p30	Why do you not check authenticity?	Multiple
P30_COD	Another reason not specified in p30	Simple
P31	What element do you particularly focus on when verifying the authenticity of a bill? 1st mention	Simple
P31_COD	Another element not specified in P31	Simple
P31r	And what else do you also focus on?	Simple
P31r_1_COD	Another element not specified in P31r	Simple
P31r_2_COD	Another element not specified in P31r	Simple
P32	Would you be interested in you or your staff receiving training from the Bank of Spain on the security features of euro bills and coins?	Simple
P34	Could you tell me if, in the last 12 months, you have been aware of receiving any euro bill or coin that you thought was counterfeit?	Simple
P36_NEW	Could you tell me what you did with the supposedly counterfeit bill or coin?	Simple
P36_NEW_COD	Another action not specified in P36_NEW	Simple
p49	Have you noticed, in any of the following types of bills, a lower quality of preservation this year compared to the previous year?	Multiple
D6	Average monthly billing	Simple
Habitat2	Municipality size	Simple
Tipo_muestra	Representative sample or oversample	Dichotomous
CCAA	Autonomous Community	Simple

¹ Exceptionally, the variables P23a and P23b, which are multiple-choice, record their values in the variables P23a1, P23a2 and P23b1, P23b2, respectively. They are not concatenated as in the rest of the multiple-choice questions.