

Annex A

A1 Diary survey questionnaire

MODULE A: MAPPING QUESTION

In order for our results to be accurate and useful, we ask you to be honest and real with us about what you do. Some people feel the need to portray a perfect image of their lives when they answer survey, perhaps that is because it feels a bit like you are on a stage for all to see, but we are interested in learning about the REAL money usage of people in today's society.

Please try to answer all questions as accurately as possible. You may find it useful to have your banking app open on your phone to help you answer.

Q1. Did you do any of the following on [INSERT DAY]:

Answer to each of the options as Yes/No/Don't know

1. Cash withdrawal (e.g., ATM machines, bank counter, supermarket, your cash reserves)
2. Receiving cash (e.g., from family, friends, employer)
3. Payments in physical locations (e.g., shops, restaurants, vending machine)
4. Payments in physical locations for picking up an order made online
5. Payments for delivery to the courier at the door
6. Payments to a person (e.g., pocket money given to children, another family member, including payments made
7. Other payments

MODULE B: CASH

First, we would like to ask you questions about the cash you had – e.g. in your wallet, purse or pockets – on [INSERT DAY].

QA1. How much cash did you have at the beginning of the [INSERT DAY]?

Please report the value of all the cash you had in your wallet, purse or pockets, including the small change.

€ _____. ____

Refusal

If respondent made a cash withdrawal, ask QA2A

QA2A. What was the amount of cash you withdrew on [INSERT DAY]?

If you withdrew cash more than once during the day, please tell us about the amount you withdrew the first time.

€ _____. ____

Refusal

If reported an amount in QA2A, ask QA3A. Otherwise, move to QA_4.

QA3A. Where did EUR [insert amount from QA2A] come from?

1. An ATM
2. Bank counter
3. Cash withdrawn in a shop when making a purchase for goods or services (e.g. supermarket, petrol station)
4. Cash withdrawn in a shop when NOT purchasing goods or services (e.g. supermarket, petrol station)
5. Your cash reserves, e.g. cash jar or cash reserves at home
6. Other sources

999999. Don't know

QA2B. If you withdrew cash for a second time on [INSERT DAY], what was the amount?

€ _____. ____

You did not withdraw cash for a second time on [INSERT DAY]

Don't know

If reported an amount in QA2B, ask QA3B. Otherwise, move to QA_4.

QA3B. Where did this EUR [insert amount from QA2A] come from?

1. An ATM
2. Bank counter
3. Cash withdrawn in a shop when making a purchase for goods or services (e.g. supermarket, petrol station)
4. Cash withdrawn in a shop when NOT purchasing goods or services (e.g. supermarket, petrol station)
5. Your cash reserves, e.g. cash jar or cash reserves at home
6. Other sources

999999. Don't know

If respondent made a second withdrawal of a certain amount ((QA2B>0)

QA2C. Did you withdraw cash for a third time on {#INSERTDAY}?

1. Yes
2. No

999999. Don't know

If respondent received cash, ask QA22

QA22. What was the amount of cash you received from someone (e.g. as salary, gift, refund, repayment)?

If you received cash more than once during the day, please tell us the total amount of cash you received.

€ _____. ____

Don't know

If respondent withdrew cash OR received cash OR had cash at the beginning of the day, ask QA4.

QA4. From the CASH you had in your wallet, purse, or pockets, how much did you put aside on [INSERT DAY]?

€ _____. ____

None

Don't know

MODULE C: POINT OF SALE PAYMENTS

Now, we would like to ask you a few specific questions about payments in physical locations.

Please consider all payments you did at physical locations (e.g. shops, restaurants, vending machines) including all payments you did in person (e.g. paying for a courier, food delivery made online, pocket money given to children) on [INSERT DAY]. Please also record here those payments which were made to another person (e.g. another family member, including payments made using a mobile app or internet banking).

QA5A. What was the amount of the first payment, if any?

€ _____. ____

Refusal

Don't know

QA6A. Where or for what was the payment made?

1. Supermarket
2. Shops for day-to-day items (e.g. bakery, drugstore, pharmacy, kiosk)
3. Street vendor or at a market (e.g. newspaper stand, florist)
4. Shop selling durable goods (e.g. clothing, toys, electronics, household appliances, furniture)
5. At the petrol station
6. Restaurant, bar, café
7. Hotel or similar (e.g. B&B, vacation apartment)
8. A venue for culture, sports or entertainment (e.g. museum, swimming pool, amusement park, cinema, theatre)

9. Vending or ticketing machine (e.g. for coffee, snacks, cigarettes, parking fees)
 10. Services outside the home (e.g. hairdresser, dry cleaning, car maintenance, doctor, taxi, transport ticket if not bought)
 11. Services inside or around the home (e.g. cleaning, babysitting, home repairs)
 12. Office of a public authority or post office (e.g. for getting a new passport/ ID/ licence plate)
 13. Charity (e.g. donations, people in need)
 14. Private payment to another person (e.g. family members, friends)
 15. Other physical location (e.g. payment at the bank counter or banking terminal)
999999. Don't know

QA7A. How did you make the payment?

1. Cash
 2. Card (e.g. debit card, credit card or prepaid card)
 3. Mobile phone app
 4. Bank cheque
 5. Credit transfer (also via online banking)
 6. Loyalty points, vouchers and gift cards (e.g. Amazon or iTunes gift cards)
 7. Other
999999. Don't know

If respondent paid by card, ask QA7AI.

QA7AI. How was the card transaction carried out?

1. By inserting the card into a terminal
 2. Using contactless technology
999999. Don't know

If respondent paid using mobile phone app, ask QA7AII.

QA7AII. How was the mobile phone payment carried out?

1. Using my bank's mobile application
2. Using ApplePay
3. Using GooglePay
4. Other
5. 5.-33. Country specific mobile applications

999999. Don't know

If respondent paid in cash (QA7A=1), ask QA8A.

QA8A. Were other payment methods such as card or mobile payment accepted?

1. Yes
2. No

999999. Don't know

If respondent did not pay in cash (QA7A=2 thru 7), ask QA8AI.

QA8AI. Was cash accepted?

1. Yes
2. No

999999. Don't know

If reported an amount in QA5A, ask again all the questions from QA5A to QA8AI for the seven remaining payments, otherwise move to Module D.

MODULE D: ONLINE PAYMENTS

If respondent made an online payment, ask all the following questions.

Now, we would like to ask you a few specific questions about online payments.

Please report any online payments you personally made on [INSERT DAY]. Please exclude any regular recurring payments such as rent, telephone or utility bills or subscriptions (streaming services, newspapers, etc).

QB1. What was your first purchase on [INSERT DAY]?

1. Clothes and sportswear
2. Electronic goods or household appliances (e.g. laptop, washing machine)
3. Food and daily supplies (e.g. restaurant delivery, supermarket delivery)
4. Medicine, cosmetics and drugstore products
5. Media, games or entertainment (e.g. books, games, music, toys)
6. Charitable donations (e.g. church, Red Cross, crowdfunding platforms)
7. Travel and accommodation
8. Furniture and other household items (e.g. decoration for the house)
9. Tickets for events and attractions (e.g. concerts, theme parks)
10. Luxury goods (e.g. jewellery, art, high-fashion)
11. Financial products (e.g. insurance, investment, crypto-assets)
12. Household related services (e.g. repairs, home renovation, car services)
13. Other
14. Don't know

QB3. What was the amount of this payment in euro?

€ ____ . ____

Don't know

QB4. How did you pay for this purchase?

1. Card (e.g. debit card, credit card or prepaid card)
3. PayPal
4. Other online or mobile payment method (e.g. Klarna Sofort, iDEAL, Afterpay)
5. Direct debit/ direct debit authorisation (i.e. an automatic payment from your bank account)
6. Credit transfer (including payments initiated in online store and approved in online or mobile banking app)
8. Loyalty points, vouchers and gift cards (e.g. Amazon or iTunes gift card)

10. Crypto-assets also known as crypto-currency (virtual assets, e.g. Bitcoin, Ethereum)

11. Other

999999. Don't know

If respondent paid with 'Other online or mobile payment methods'

QB4_4. Other online or mobile payment methods specified

If reported amount in QB3, ask again all questions from QB1 To QB4_4 for the seven remaining online payments, otherwise move to module E.

MODULE E: RECURRING PAYMENTS

Now we would like to ask you about your recurring payments (e.g. for rent, utilities, subscriptions).

QC1. Thinking about the past month, which of the following payments did you make: Rent or mortgage

Answer to each of the options as Yes/No/Don't know

1. Rent or mortgage
2. Utilities (e.g. gas, electricity water)
3. Insurance (e.g. health, car, home)
4. Telephone and internet bills
5. Taxes and public charges (e.g. to local authorities)
6. Subscriptions (e.g. magazines, sports club, streaming TV)
8. Weekly, monthly or annual tickets for transport
10. Paying back debt/ consumer loans

For each of the recurrent payments that the respondent answered Yes, ask the next four questions. Loop up to 4 times (5 in total).

QC2. How much did you pay for [INSERT RECURRING PAYMENT]?

If you made several such payments in the last month, please think about the last one you made

€ _____. ____

Don't know

QC3. How did you pay for your [INSERT RECURRING PAYMENT]?

1. Card (debit or credit card)
3. Direct debit/ direct debit authorisation (i.e. an automatic payment from your bank account)
4. Credit transfer or standing order
5. Bank cheque
6. Cash
7. Other
999999. Don't know

QC5. [INSERT RECURRING PAYMENT]: How often do you make this payment?

1. Once a year
2. Every six months
3. Quarterly
4. Every month
5. Every week
6. Other frequency
7. Don't know

ASK QC6 IF QC1c/d/h/j = 1 (insurance, telephone bills, ticket for transport, paying back debt)

QC6. Did you make this payment on behalf of yourself, on behalf of your household or for someone else?

1. I made a payment for the entire household [exclude this answer key if D7.1 = 1 (one person household)]
2. I made a payment for my own personal expenses
3. I made a payment for someone else
999999. Don't know

A2 Accompanying questionnaire

QQ1A. Which of the following do you have?

1. An account from which you can make payments
2. Card (debit card or credit card)
3. Crypto-assets also known as crypto-currency (virtual assets, e.g. Bitcoin, Ethereum)
4. None
999999. Don't know/Refusal

QQ1B. Are your crypto assets for investment or payment purposes, or both?

1. Investment purposes
2. Payment purposes
3. Both
4. 999999. Don't know

QQ1D. 'Instant payments' are a special type of credit transfer that enable payers to transfer money within seconds to any payee and for which no payment cards are used or needed. Is this type of service available to you?

1. Yes, it is available for me
2. No, it is not available for me

3. I have heard about this service, but I do not know whether it is available for me or not

4. I have not heard about this service

999999. Don't know

If respondent have access to instant payments, as QQ11D

QQ11D. Which of the following applies to fees for your 'instant payments'?

1. I pay a fee per transaction, the same as other credit transfers

2. I pay a fee per transaction, higher than other credit transfers

3. I never pay a fee for instant payment transactions

999999. Don't know

If respondent have an account or a card, ask the next two questions

QQ2. When you need to withdraw cash, how easy or difficult do you usually find it to get to an ATM or a bank?

1. Very easy

2. Fairly easy

3. Fairly difficult

4. Very difficult

999999. Don't know

QQ11A. Which of the following applies to your cash withdrawals from a cash dispenser (ATM) when using a debit card?

1. I always pay a fee

2. I pay a fee most of the time

3. I sometimes pay a fee

4. I rarely pay a fee

5. I never pay a fee

999999. Don't know

Payment preferences:

QQ3. If you were offered various payment methods in a shop, what would be your preference?

1. Cash
2. Card or other cashless payment
3. I have no clear preference between cash and cashless payment

999999. Don't know

If respondent have cashless payment preference (QQ3=2 or 3), ask QQ3A

QQ3A. Which of these payment methods do you prefer?

1. Card (debit, credit)
2. Mobile payments (including wearables like smartwatches)
3. Bank cheque

999999. Don't know

If respondent have cash or cashless preference (QQ3=1, 2 or 3), ask all QQ13A and QQ13B questions

QQ13A. For you personally, what are the three most important advantages of cash as compared with card payments? Cash payments:

1. are accepted in more situations
2. are faster
3. anonymous/ protecting my privacy better
4. are easier
5. are safer
6. immediately settled
7. make me more aware of how much I'm spending
8. Other

9. I do not use cash

10. None

999999. Don't know

QQ13B. For you personally, what are the three most important advantages of card payments as compared with cash? Card payments:

1. are accepted in more situations

2. are faster

3. are easier

4. are safer

5. mean I don't have to worry about carrying enough cash

6. make me more aware of how much I'm spending

7. Other

8. None

9. I do not use/have access to card payments

999999. Don't know

COVID-19 pandemic effect questions:

QQ19A. Compared with the situation two years ago before the coronavirus pandemic, are you using cash instead of non-cash payment methods more or less often for your payments in physical locations (shops, restaurants, etc.)?

1. Much more often

2. Somewhat more often

3. The same as before

4. Somewhat less often

5. Much less often

999999. Don't know

If respondent uses cash less often since Covid (QQ19A=4 or 5), ask the following QQ19C questions

Q19C. Which of the following reasons best explain why you now make cash payments less often than before the coronavirus pandemic?: I cannot withdraw cash as easily as before the pandemic

1. I cannot withdraw cash as easily as before the pandemic
2. The fear of being infected by the virus
3. The places where I buy goods or services no longer accept cash
4. The places where I buy goods or services strongly advise not to
5. The government recommended the use of cashless payments
6. Paying electronically has been made more convenient
7. I discovered other means of payment
8. Other reasons

QQ19B. Compared with the situation two years ago before the coronavirus pandemic started, are you buying goods online more or less often?

1. Much more often
2. Somewhat more often
3. The same as before
4. Somewhat less often
5. Much less often
6. I do not buy goods online

999999. Don't know

Cash usage questions:

QQ4C. How important is it for you to have the option of using cash?

1. Very important
2. Fairly important
3. Not so important
4. Not important at all

999999. Don't know

QQ8. How much of your regular income (e.g. wages, pensions or allowances) do you receive in cash?

1. None
2. Up to a quarter
3. Between a quarter and a half
4. Half of your regular income is in cash
5. Between half and three-quarters
6. More than three quarters

999999. Don't know/I have no regular income

QQ9. Some people like to keep cash at home or somewhere else for various reasons, as precautionary reserve or as an alternative way of saving. Do you personally keep extra cash that is not in your wallet, purse or pocket?

1. Yes
2. No
3. Refusal

999999. Don't know

QQ10. Roughly how much cash do you generally keep at home or somewhere else that is not in your wallet, purse or pocket?

1. €100 or less
 2. More than EUR 100 to EUR 250
 3. More than EUR 250 to EUR 500
 4. More than EUR 500 to EUR 1,000
 5. More than EUR 1,000 to EUR 5,000
 6. More than EUR 5,000 to EUR 10,000
 7. More than EUR 10,000
999999. Don't know/Prefer not to say

Socio-demographics:

D8. Thinking about the last 3 months, how often, if at all, have you used the Internet?

1. Every or almost every day
 2. Two or three times a week
 3. About once a week
 4. Two or three times a month
 5. Less often
 6. Never
 7. No internet access
999999. Don't know

D9. For statistical purposes only, can you please indicate the approximate monthly net income of all members of the household after taxes?

Please consider all sources of income, including means such as child benefits or unemployment benefits.

1. EUR 500 or less
2. Between EUR 501 and EUR 750
3. Between EUR 751 and EUR 1,000

4. Between EUR 1,001 and EUR 1,500
 5. Between EUR 1,501 and EUR 2,000
 6. Between EUR 2,001 and EUR 2,500
 7. Between EUR 2,501 and EUR 3,000
 8. Between EUR 3,001 and EUR 4,000
 9. Between EUR 4,001 and EUR 6,000
 10. More than EUR 6,000
999999. Refusal/Don't know

D10. Which of the following financial products and services do you have?

1. Mortgage loan
 2. Consumer loan
 3. Savings account
 4. Online banking
 5. Pension fund or life insurance
 6. Stocks, mutual fund shares, bonds or similar financial investment products
 7. None
999999. Refusal/ Don't know

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For specific terminology please refer to the [ECB glossary](#) (available in English only).