

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 any 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.

QQ1a. Which of the following do you have? I have...

1. A bank account from which I can make payments
2. A payment card (debit card or credit card)
6. Mobile phone, smartwatch or fitness armband from which I can make payments through an app (e.g. payment wallet, mobile banking app)
4. None of the above

999998. Refusal

999999. Don't know

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 or shop)
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 (e.g. specific store, pick-up station)
5. Payments for delivery to the courier at the door (e.g. online, mail or telephone order)
8. Payments for services received at home (e.g. repairs, babysitting, cleaning)

6. Payments to a private person (e.g. pocket money given to children, another family member, including payments made using a mobile app or internet banking)
7. Online payments

QQ2f. Do you have the possibility to withdraw cash at shop counters (e.g. supermarkets, petrol stations, tobacco stores, etc.)?

1. Yes, it is available to me and I use it
2. Yes, it is available to me, but I don't use it
3. I have heard about this service, but I do not know whether it is available to me or not
4. I have not heard about this service
5. No, it is not available to me

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 [INSERT DAY]?

Please, in order to answer this question, only report the value of all the cash you had readily accessible to you for example, in your wallet, purse or pockets, including small change, but do not take into account the cash that you might have in your cash reserves at home or elsewhere.

Please use a period to separate € and cents.

€ _____. ____

999998. Refusal

999999. Don't know

If respondent made a cash withdrawal, ask QA2A

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

By withdrawal we understand the act of taking cash money out of an account. Please don't include amounts that you might have received as change in a purchase or that you may have received as a gift or as exchange for goods or services delivered.

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

Please use a period to separate € and cents.

€ _____. ____

999998. Refusal

999999. Don't know

If respondent made a cash withdrawal, ask QA3A

QA3A. Where was this cash [insert amount from QA2A] withdrawn from?

1. An ATM
2. Bank counter (this might also include savings bank and/or post office)
3. Cash withdrawn in a shop when making a purchase with your card/mobile for goods or services (e.g. supermarket, petrol station)
4. Cash withdrawn in a shop, without any purchase of goods or services (e.g. supermarket, petrol station)
6. Other sources

999998. Refusal

999999. Don't know

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

Please use a period to separate € and cents.

€ _____. ____

999997. You did not withdraw cash for a second time on [INSERT DAY]

999998. Refusal

999999. Don't know

If respondent made a second withdrawal ask QA3B (QA2B is not 999997)

QA3B. Where was this cash [insert amount from QA2A] withdrawn from?

1. An ATM
2. Bank counter (this might also include savings bank and/or post office)
3. Cash withdrawn in a shop when making a purchase with your card/mobile for goods or services (e.g. supermarket, petrol station)
4. Cash withdrawn in a shop, without any purchase of goods or services (e.g. supermarket, petrol station)
6. Other sources

999998. Refusal

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) on [INSERT DAY]?

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

Please use a period to separate € and cents.

€ _____. ____

999998. Refusal

999999. Don't know

MODULE C: POINT OF SALE PAYMENTS

Ask QA5A_1 to QA8AI_1, if respondent made payments in physical locations, for delivery to the courier at the door, for services received at home or to a private person. Repeat the loop for up to 8 payments, until QA5A_# = 999997 'I did not make a #th payment'.

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 delivered to you, etc.) on [Insert DAY]. Please also record here those payments you made to another person (e.g. another family member, pocket money given to children, including payments made via a mobile phone).

QA5A. What was the amount of the # payment at the physical location?

Please use a period to separate € and cents.

€ ____ . ____

999997. I did not make a #th payment

999998. Refusal

999999. 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, lottery, flea market, second hand purchases)
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, gym, swimming pool, amusement park, cinema, theatre)

9. Vending or ticketing machine (e.g. coffee, snacks, cigarettes, parking, transportation tickets)
 10. Services outside the home (e.g. hairdresser, dry cleaning, car maintenance, doctor, taxi, transport ticket if not bought at a machine)
 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, taxes)
 13. Charity (e.g. donations (don't include here the ones made online), people in need)
 14. Private payment to another person (e.g. family members, friends)
 16. Pick-up station (e.g. ordered online)
 15. Other physical location (e.g. payment at the bank counter or banking terminal)
999998. Refusal
999999. Don't know

QA7A. How did you make the payment?

1. Cash
 8. Prepaid card (including physical or the ones stored on a mobile app)
 10. Physical card (e.g. debit card, credit card)
 3. Mobile phone / smartwatch or fitness armband or another smart device
 4. Bank cheque
 5. Credit transfer (also via online banking)
 6. Loyalty points, vouchers and gift cards (e.g. Amazon or iTunes gift cards)
 9. Direct debit (i.e. merchant initiated a payment from my bank account)
 7. Other
999998. Refusal
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 (and confirming the payment with PIN or signature)
2. Using contactless technology (not inserting the card into a terminal)

999998. Refusal

999999. Don't know

If respondent paid using mobile phone or another smart device to pay, ask QA7BI.

QA7BI. How was the mobile phone / smartwatch or fitness armband payment carried out? I paid with...

1. My bank's mobile application (include here also online bank's applications as e.g. [specific country examples])
3. A payment wallet (e.g. [specific country examples])
6. PayPal
5. Other mobile apps (e.g. [specific country examples])
12. Instant payments (e.g. [specific country examples])
13. Specific dedicated payment app [specific country examples]
15. Crypto-assets (e.g. Bitcoin, Ethereum)

999998. Refusal

999999 Don't know

If respondent paid in cash and it was not a private payment, ask QA8A.

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

1. Yes
0. No

999998. Refusal

999999. Don't know

If respondent did not pay in cash and it was not a private payment, ask QA8AI.

QA8AI. Was cash also accepted?

1. Yes

0. No

999998 Refusal

999999. Don't know

Q9. Think about all the payments that you did during the past month at physical locations, did the merchant or payee always offer the payment method that you wanted to use?

Multiple answers allowed.

1. No, at least one time I wanted to pay with cash, but it was not accepted

2. No, at least one time I wanted to pay with a card or with a mobile payment, but it was not accepted

3. No, at least one time I wanted to pay with card or with a mobile payment, but it was only accepted above a certain amount

4. Yes

5. I did not make any payments at physical locations during the last month

999998 Refusal

999999. Don't know

If respondent made payments at physical locations during the last month, ask Q10.

Q10. While paying at a physical location in the past month have you had any technical issues with the payment methods used?

Multiple answers allowed.

1. Yes, at least once I had technical issues with my card payment

2. Yes, at least once I had technical issues with my mobile phone payment

3. Yes, at least once I had technical issues paying with cash using a self-service cash register

4. No, I didn't have any issues with the payment methods that I used

999998. Refusal

999999. Don't know

MODULE D: ONLINE PAYMENTS

If respondent made an online payment, ask QB1 – QB8. Repeat the loop for up to 8 payments, until QB1_# = 999997 'I did not make a #th payment'.

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], including payments you made to another person. Please exclude any regular recurring payments such as rent, mortgage, telephone, utility bills or subscriptions (streaming services, newspapers, etc.).

QB1. What was your # purchase on [INSERT DAY] that you paid online?

1. Clothes, sportswear and/or accessories
 2. Electronic goods or household appliances (e.g. laptop, washing machine)
 14. Meals and beverages deliveries from a restaurant
 3. Groceries and daily supplies (e.g. supermarket delivery)
 4. Medicine, cosmetics and drugstore products
 5. Media, games or entertainment (e.g. books, games, music, toys, movies, lottery, gambling)
 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, cinema)
 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)
 15. Private payment to another person (online payment)
 13. Other
- 999996 Private payment to another person (no online payment)
- 999997 I did not make a #th purchase
- 999998 Refusal
- 999999 Don't know

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

Please use a period to separate € and cents.

€ ____ . ____

999998. Refusal

999999. Don't know

QB4. How did you pay for this purchase?

14. Prepaid card

1. A payment card (entering my card details (e.g. card number, name, expiration date, etc.) of my debit card, credit card or virtual card)

12. A payment wallet (e.g. [specific country examples])

3. PayPal

15. Other mobile apps (e.g. [specific country examples])

9. Instant payments (e.g. [specific country examples])

5. Direct debit (i.e. an automatic payment from your bank account, merchant initiated a payment from my bank account)

6. Credit transfer (including payments initiated in online store and approved in online or mobile banking app)

8. Loyalty points, vouchers or gift cards (e.g. Amazon or iTunes gift card)

10. Crypto-assets (e.g. Bitcoin, Ethereum)

13. Buy-now-pay-later services (e.g. [specific country examples]) (select this option when the purchase and the down payment are done)

11. Other

999998. Refusal

999999. Don't know

QB7. During the above mentioned online payments, did you experience difficulties when performing any of the payments reported?

Multiple answers are allowed

1. Yes, at least once I had difficulties entering my payment information
2. Yes, at least once I had difficulty authenticating a payment due to:
 21. My one-time password arrived late
 22. I was not correctly directed to my banking app to verify the payment
 23. I did not have the correct authentication information available to me
 24. The biometric authentication process did not work (e.g. fingerprint, facial recognition)
 25. My authentication information was not accepted
 26. I had to download an authentication app
3. No, I had no difficulties

999998. Refusal

999999. Don't know

QB8. When you perform online payments, which authentication process do you prefer?

1. Giving my payment credentials (card number, expiration date, cvv number, etc.) without further additional authentication.
2. Giving my payment credentials with additional authentication (e.g. via a PIN, one-time password, a code from an authentication card, authentication app, or 3D Secure.)
3. Authorising the payment using my fingerprint/facial recognition

999998. Refusal

999999. Don't know

MODULE E: RECURRING PAYMENTS

Now we would like to ask you about your recurring payments (e.g. for rent, mortgage, utilities, subscriptions). Please, do not include any payments that you have already reported in the previous sections.

QC1. Thinking about the past month, which of the following payments did you make?

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

11. Rent
7. 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 or cultural club, streaming TV)
9. School, childcare, tuition
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.

Please use a period to separate € and cents.

€ ____ . ____

999998. Refusal

999999. Don't know

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

1. Card (e.g. debit card, credit card)
 7. Prepaid card
 2. Direct debit (i.e. an automatic payment from your bank account, merchant initiated a payment from my bank account)
 3. Credit transfer or standing order
 4. Bank cheque
 5. Cash
 6. Other
999998. Refusal
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
999998. Refusal
999999. Don't know

A2 Accompanying questionnaire

Finally, the last few questions are about your personal payment behaviour.

QQ1B_1. Do you have crypto assets (e.g. Ethereum, Bitcoin, etc.)?

1. Yes

2. No

999998. Refusal

999999. Don't know

QQ1B_2. Are your crypto assets for investment or payment purposes, or both?

1. Investment purposes

2. Payment purposes

3. Both

999998. Refusal

999999. Don't know

QQ1E. Can you pay money from your bank account, without using your card, so that the person you are paying receives the payment within seconds, also during weekends, even if their account is in a different bank?

This service can be provided by your bank through your online or mobile banking. This service could also be made available by other providers [Country examples].

Payments within organisations, such as PayPal and Revolut, should not be considered in your response to this question.

1. Yes I can, and I use the option

6. Yes I can, but I don't use the option

2. No I can't

3. I have heard about this payment option, but I do not know whether I can use it or not

4. I have not heard about this payment option

999998. Refusal

999999. Don't know

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

999998. Refusal

999999. Don't know

QQ2b. When you withdraw cash from an ATM or a bank, do you normally combine this with other business, or do you make a special journey from home to the ATM or a bank?

1. I make a special journey
2. I combine the journey with my commute to work or school
3. I combine the journey with other activities (e.g. shopping, going to the petrol station, eating out, or other leisure activities)
4. I never withdraw cash from an ATM or a bank

999998. Refusal

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

999998. Refusal

999999. Don't know

QQ11B. What did you do the last time you were asked for a fee when you went to withdraw money at an ATM?

1. I paid the fee because it was acceptable
2. I paid the fee because I didn't have another option to withdraw cash
3. I cancelled the operation

999998. Refusal

999999. Don't know

If respondent knows that the option to withdraw cash at shop is available to them, but does not use the option, ask QQ14A.

QQ14A. You have mentioned in a previous question that you don't use the possibility to withdraw cash from a store or petrol station till. Now we would like to understand why do you not use that option to withdraw cash?

Multiple options can be selected (up to 3)

1. Because I only trust my own bank or post office in matters related to cash
2. Because I barely need cash
3. Because the nearest ATM or post office is easily accessible
4. Because the amount of cash that I can withdraw is very small
5. Because I do not pay with card when shopping
6. Because I find it too complicated
7. Because I normally do not purchase in shops where it is possible to withdraw cash
8. Other reasons

999998. Refusal

999999. Don't know

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

999998. Refusal

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)
4. Prepaid card
2. Mobile payments (including wearables like smartwatches and fitness armbands)
3. Bank cheque

999998. Refusal

999999. Don't know

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

Multiple options can be selected (up to 3).

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

- 10. None
- 9. I do not use cash
- 999998. Refusal
- 999999. Don't know

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

Multiple options can be selected (up to 3).

- 1. are accepted in more situations
- 2. are faster
- 3. are easier
- 4. are safer
- 5. I don't have to worry about carrying enough cash
- 6. make me more aware of how much I'm spending
- 7. Other
- 9. I do not use/have access to card payments
- 8. None
- 999998. Refusal
- 999999. Don't know

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
- 999998. Refusal
- 999999. Don't know

QQ17. If you needed to pay money to friends or family, which payment method would you prefer to use?

1. Cash
2. Bank transfers (including home banking but not app payments)
3. Mobile or other online payments (i.e. wallets, access via an app)
4. I have no clear preference

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

999997. I have no regular income

999998. Refusal

999999. Don't know

If respondent has a bank account, a payment card or a mobile device from which they can make payments, ask QQ15 and QQ16.

QQ15. Do you need assistance when paying online, with a card or a mobile phone?

1. I don't pay online, with a card or a mobile phone
2. Yes
3. No

999998. Refusal

999999. Don't know

QQ16. When performing your digital payments or other banking activities, are you concerned about your privacy?

Multiple answers are allowed.

1. Yes, I wish my transactions were more private
2. Yes, I am concerned my data is potentially used for commercial purposes or other purposes without my consent
3. No, I feel my information is treated safely
4. I don't make cashless payments

999998. Refusal

999999. Don't know

QQ18. What are the main factors that would convince you to try out a new payment solution?

Up to 3 answers can be selected.

1. Easier to use
2. Cheaper than other options
3. Higher security standards
4. More privacy
5. Innovative functions
6. Faster to use
7. Incentives (e.g. loyalty programme)
8. Recommended by friends or family
9. It could be used without internet access
10. I am not interested in trying out other payment solution

999998. Refusal

999999. Don't know

QQ9. Some people like to keep cash at home or somewhere else for various reasons, e.g. to top up their wallet, 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

0. No

999998. Prefer not to say

999999. Don't know

If respondent keeps cash at home, ask QQ10.

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

1. EUR 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

999998. Refusal

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 pensions, child benefits or unemployment benefits.

1. EUR 750 or less

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

999998. Refusal

999999. Don't know

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

Multiple answers allowed.

1. Mortgage loan
2. Consumer loan
3. Savings account
4. Online banking services
10. Pension fund
9. Life insurance
6. Stocks, mutual fund shares, bonds or similar financial investment products
7. None

999998. Refusal

999999. Don't know

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
999998. Refusal
999999. Don't know

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