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Documentation Paper – Attitude Towards and Demand for a Digital Euro: A Representative Survey in France, Germany, and Italy

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Documentation Paper — Attitude Towards and Demand for a Digital Euro: A Representative Survey in France, Germany, and Italy

Abstract: This documentation paper provides background information and basic descriptive statistics for a representative survey of the French, German, and Italian populations, focusing on attitudes towards and the demand for a digital euro conducted on our behalf by Dynata in November and December 2023. The survey is quota-based by gender, age, income, and region. To measure views on a digital euro, the survey controls for various characteristics, including the digitalisation of daily life, financial literacy, payment behaviour, attitudes towards European integration, and several socio-demographic characteristics. Additionally, three treatments are implemented. Treatment 1 highlights the differences between private and public money, Treatment 2 presents various hypothetical designs for a digital euro, and Treatment 3 introduces a digital euro holding limit.

JEL classification: E41, E42, E51, E58.

Keywords: Digital Euro, ECB, Monetary Policy, Money Demand, Payment Systems.

1 Introduction

This paper provides background information and basic descriptive statistics for a representative survey of the French, German, and Italian populations, conducted on our behalf by Dynata in November and December 2023. The survey examines attitudes towards the digital euro and its potential demand in the three largest euro area economies. To this end, the questionnaire is organised into the following seven parts: 1) Screening questions on gender, age, income, and region; 2) social media usage and digitalisation; 3) financial literacy; 4) payment behaviour; 5) attitude towards European integration; 6) satisfaction with the current financial system; and 7) questions about a digital euro. In addition, the survey collects a broad range of socio-demographic indicators.

The survey was preregistered, and the underlying hypotheses were described in the AEA RCT registry on 20 October 2023 (Replication of RCT ID AEARCTR-0012329: Attitudes Towards and Demand for a Digital Euro: A Representative Survey in France, Germany, and Italy; https://www.socialscienceregistry.org/trials/12329).

The survey data will serve as a basis for a series of research papers. The aim of this documentation paper is to provide a comprehensive overview of the survey. Section 2 describes the survey instrument. Appendix A contains the complete questionnaire in the original German version; Appendix B in the original French version; and Appendix C in the original Italian version. Appendix D presents absolute and relative frequency counts for all closed survey questions. Appendix E summarises the socio-demographic characteristics of the survey participants.

2 The Survey

The survey was conducted by Dynata between 11 November and 6 December 2023. The sample comprises 5,944 representatively selected individuals aged 16 or older from France (2,021 participants), Germany (1,909 participants), and Italy (2,014 participants). The oldest participant was 90 years old. Two soft launches were conducted to test the consistency of our questionnaire. The first test launch took place on 6 October 2023, with 101 German citizens participating. These 101 participants were excluded from the survey analysis due to some adjustments, such as the implementation of quotas for regional distribution and modifications to treatment texts. On 2 November 2023, a second soft launch was conducted with 98 participants from Germany, 149 participants from France, and 152 participants from Italy. Since no adjustments were made after the second test phase, these participants are included in the statistics reported below.

The questionnaire consists of 43 items designed by us to address specific research questions. The survey questions were asked online and could be accessed from any digital device with internet access. The average completion time was 17 minutes in France, 16 minutes in Germany, and 19 minutes in Italy. Methodologically, the survey is based on quota sampling. The quotas were set according to gender, age, monthly net household income, and regional distribution. The regions are defined according to the NUTS1 (French: *Nomenclature des Unités Territoriales Statistiques*) definition. The quotas are applied to completed interviews. All assignments to the various treatment groups were made randomly and independently of each other. Dynata was responsible for programming the questionnaire, translating it into French and Italian, and conducting quality control checks. These checks included identifying speeders, straight-liners, grid patterns, missing data, and bots.

Appendices A to C contain the full text of the questionnaire, including comments for Dynata's survey designers, as well as translations into German (Appendix A), French (Appendix B), and Italian (Appendix C). Appendix D summarises the answer distribution of all non-socio-demographic closed questions, that is, Questions 5 to 36. The distributions of answers to open questions will be provided elsewhere, as those questions require a deeper analysis. Appendix D shows the unweighted and weighted answer distributions in absolute and relative terms. *Questions 1* to *4* are screen-out questions designed to ensure quota sampling, with corresponding sample and population distributions presented in Tables 1 to 3.

Question 5 asked survey participants to evaluate the extent of digitalisation in their daily lives, whereas *Question 6* explored how often and for what purposes the internet is used. Specifically, we asked how much time participants spend on the internet for shopping; social media; messenger services; streaming; news; online encyclopaedias and information research; cloud services; gaming; use of learning platforms; text writing support and translating texts; and artificial intelligence. These data are used to calculate an 'internet index' that summarises how digitally integrated each respondent's daily life is on average.

Questions 7 to *10* correspond to financial literacy and are adjusted questions based on the recommendations by Lusardi and Mitchell (2014) and von Rooij et al. (2011) to assess the financial literacy of survey participants.

Questions 11 to *15* provide an overview of payment behaviour. *Question 11* asked whether respondents hold a current account with online banking and how frequently they use its features. *Question 12* examined how much cash they typically carry, while *Question 13* inquired about their preferred means of payment. *Question 14* asked respondents to rate various attributes of payment methods, and *Question 15* re-

Table 1: Comparison of Sample to German Population (N = 1909)

Variable	Population Distribution in %	Sample Distribution in %	Frequency in Sample	Variable	Population Distribution in %	Sample Distribution in %	Frequency in Sample
Gender				**Region**			
Male	48	47.93	915	Baden-Wurttemberg	13	9.22	176
Female	52	52.07	994	Bavaria	16	13.67	261
				Berlin	4	6.18	118
				Brandenburg	3	3.40	65
Age				Bremen	1	0.79	15
16-24	12	12.41	237	Hamburg	2	3.14	60
25-34	14	13.67	261	Hessen	7	8.75	167
35-44	17	15.77	301	Mecklenburg-Western Pomerania	2	2.46	47
45-54	18	17.02	325	Lower Saxony	10	8.75	167
55-64	16	16.50	315	North Rhine-Westphalia	21	20.74	396
65+	24	24.62	470	Rhineland-Palatinate	5	5.19	99
				Saarland	1	1.36	26
				Saxony	5	6.50	124
Monthly Net Household Income				Saxony-Anhalt	3	3.61	69
0-1000€	8	8.12	155	Schleswig-Holstein	4	3.14	60
1001-1500€	11	11.21	214	Thuringia	3	3.09	59
1501-2000€	13	12.73	243				
2001-2500€	13	12.47	238				
2501-3000€	10	9.43	180				
3001-3500€	9	8.75	167				
3501-4000€	8	7.91	151				
4001-7000€	22	23.36	446				
More Than 7000€	6	6.02	115				

Table 2: Comparison of Sample to French Population (N = 2021)

Variable	Population Distribution in %	Sample Distribution in %	Frequency in Sample	Variable	Population Distribution in %	Sample Distribution in %	Frequency in Sample
Gender				**Region**			
Male	48	46.86	947	Île de France	19	20.73	419
Female	52	53.14	1074	Center - Val de Lore	4	4.40	89
				Bourgogne - Franche Comté	4	4.50	91
				Normandy	5	5.05	102
Age				Hauts-de-France	9	11.58	234
16-24	13	13.01	263	Grand Est	9	9.05	183
25-34	16	13.81	279	Pays-de-la-Loire	6	6.09	123
35-44	18	17.96	363	Bretagne	5	5.10	103
45-54	17	15.88	321	Nouvelle-Acquitaine	9	8.02	162
55-64	15	17.57	355	Occitanie	9	7.57	153
65+	21	21.77	440	Avergne - Rhônes-Alpes	12	10.24	207
				Prevence-Alpes-Côte d'Azur	8	7.22	146
Monthly Net Household Income				Corse	1	0.45	9
0-1000€	8	8.07	163				
1001-1500€	9	9.10	187				
1501-2000€	15	15.29	309				
2001-2500€	10	9.75	197				
2501-3000€	11	11.08	224				
3001-3500€	11	9.85	199				
3501-4000€	9	9.15	185				
4001-7000€	21	21.62	437				
More Than 7000€	6	6.09	123				

Table 3: Comparison of Sample Italian Population (N = 2014)

Variable	Population Distribution in %	Sample Distribution in %	Frequency in Sample	Variable	Population Distribution in %	Sample Distribution in %	Frequency in Sample
Gender				**Region**			
Male	48	48.31	973	Nord-Ovest	26	31.83	641
Female	52	51.69	1041	Nord-Est	20	16.24	327
				Centro (IT)	20	20.16	406
				Sud	23	22.00	443
Age				Isole	11	9.78	197
16-24	10	9.88	199				
25-34	15	14.70	296				
35-44	19	18.17	366				
45-54	17	16.68	336				
55-64	15	15.44	311				
65+	24	25.12	506				
Monthly Net Household Income							
0-1000€	7	7.30	147				
1001-1500€	10	10.38	209				
1501-2000€	11	11.47	231				
2001-2500€	11	11.57	233				
2501-3000€	8	8.29	167				
3001-3500€	8	8.39	169				
3501-4000€	8	8.34	168				
4001-7000€	21	21.95	442				
More Than 7000€	16	12.31	248				

quired them to select and rank the three most important characteristics that a payment method should fulfil.

Question 16 gauged participants' attitudes towards the European Union by prompting them to rate the following statements:

1. The European Union (EU) has a positive influence on my life.
2. I consider political cooperation at the European level to be important.
3. I consider economic cooperation at the European level to be important.
4. Current challenges (e.g., climate change, migration, digitalisation, inflation, war) can only be solved at a European level.

These statements were used to calculate a 'European Integration Index'.

Questions 17 and *18* focus on satisfaction with the current financial system. Prior to *Question 17*, 50% of the respondents were shown the first treatment text (T1), which explained the difference between central bank money and private money held in bank accounts. The control group received no additional information. Participants were randomly assigned to the treatment or control group. In *Question 17*, respondents were asked whether they agree or disagree with the following three statements:

1. Cash is a risk-free means of payment.
2. Money in a current account is as safe as cash.
3. I am worried about a possible bank failure.

Question 18 addresses privacy in the financial system, asking respondents to compare banks and savings banks with big technology companies (BigTech) such as Facebook/Meta, Google, Apple, and Amazon. Participants were asked to rate banks and major technology companies based on whether they:

1. handle private data confidentially.
2. misuse private data for commercial purposes.
3. provide sufficient protection against hackers.

Questions 19 to *36* focus on the digital euro. *Question 19* asked whether survey participants had previously heard about the debate surrounding the introduction of a digital euro. Those who answered 'yes' were then asked how they became aware of the topic (*Question 20*) and how they assess their knowledge of the digital euro (*Question 21*).

Subsequently, we implemented the second treatment (T2). Survey participants were randomly assigned to four groups. The first group received no information and served as the control group. The second group received a brief definition of the digital euro. The third group received a brief definition of the digital euro, along with information about a hypothetical design. This variant was described as a ’deposit-like’ digital euro, meaning it would be held in a ’digital euro account’ at a bank and could be used for online payments. Similar to the current system, banks would have information about the holder of the digital euro and access to details of both payer and payee. The European Central Bank (ECB) would operate a back-up system, implying it would have the same information as the banks. The fourth group received a brief definition of a digital euro and information about a hypothetical design. In contrast to the third group, this variant was described as a ’cash-like’ digital euro, which is held on a private digital device (such as a prepaid card or a smartphone app), making it comparable to holding physical cash. Payments are made peer-to-peer or peer-to-business, without the involvement of any financial institution. Banks and the ECB only have insight into the amount of digital euro transferred into a digital euro wallet. However, if the digital euro wallet is lost, the funds stored on the private device are lost as well.

Based on the provided information, survey participants were asked whether they support the introduction of a digital euro (*Question 22*). In *Questions 23* to *25*, respondents provided justifications for their answer. *Question 26* asked whether they consider the introduction of a digital euro an improvement over existing means of payment. *Questions 27* and *28* focus on privacy and data protection. Specifically, in *Question 27*, participants were asked whether they believe the introduction of a digital euro would enhance their privacy. In the follow-up *Question 28*, they evaluated statements concerning the ECB’s data protection expertise.

To answer the following questions meaningfully, the control group of the second treatment received the same explanatory text as the first treatment group, namely a brief definition of the digital euro. *Questions 29* and *30* then compared the attractiveness of a digital euro, cash, bank deposits, BigTech deposits, and cryptocurrencies in terms of their usability as means of payment and store of value, respectively. It should be noted that we rely on the commonly used term ’cryptocurrency’, although cryptoassets like Bitcoin or Ether are not currencies in the strict sense.

Prior to *Question 31*, all survey participants were provided with a third information text. This text explains that a digital euro could earn interest, which would allow holders to receive monthly or annual interest payments. Additionally, it states that there would be no holding limit for a digital euro. *Questions 31* to *33* focus on the demand for a digital euro. All participants were asked *Question 31*:

> *“Suppose that the interest rate on your Digi€-account is as high as the interest rate on your checking account. You have the option of dividing your monthly*

net household income between your checking account and your Digi€-account. How much of your monthly net household income would you request as digital euros?"

To ensure consistency, the highest possible amount of money shown to participants is the monthly net household income stated in *Question 3*. To measure the effect of interest rate spread and the elasticity to interest rate changes, the questionnaire continues with *Question 32A* to *32C*. Respondents were randomly assigned to one of these questions. As in *Question 31*, they were asked how much digital euro they would demand depending on whether the interest rate paid on the Digi€-account is 0.1 (*32A*), 0.25 (*32B*), or 0.5 (*32C*) percentage points lower than the rate on their checking account. The same procedure was followed for *Question 33A* to *33C*. However, in these questions, the interest rate paid on the Digi€-account would be 0.1 (*33A*), 0.25 (*33B*), or 0.5 percentage points (*33C*) higher than on their checking account.

Question 34 addresses sustainability and climate change. To assess whether a digital euro would be an important development in this context, all survey participants received a fourth information text that compared the pros and cons of cash and the digital euro in terms of sustainability.

Thereafter, the third treatment text (T3) was introduced. Fifty per cent of the survey participants received information that the ECB is discussing a holding limit for digital euros of €3,000 per person to limit the amount of money withdrawn from the banking sector, stabilise the financial sector, and reduce the risk of digital bank runs. Again, respondents were randomly divided into a treatment and a control group. *Question 35* asked about the overall attractiveness of the digital euro. In *Question 36*, survey participants had to justify their answer from *Question 35*.

Appendix E shows the socio-demographic questions and provides non-weighted descriptive statistics. In addition to gender, age, income, and region, the questionnaire asked about migration background (*Question 37*), size and structure of the household (*Question 38*), education (*Questions 39A* to *39C*), financial (*Question 40*) and housing (*Question 41*) situation, population of the residence (*Question 42*), and electoral behaviour in the election of the European Parliament (*Questions 43A* to *43C*).

References

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Appendix A: Original German Questionnaire

Screening

Q1. Bitte geben Sie Ihr Geschlecht an.
Hinweis: Screenout der Befragten, die mit "Divers" antworten.

1. Männlich
2. Weiblich
3. Divers

Q2. Bitte geben Sie Ihr Alter an.
Hinweis: Screenout der Befragten, die jünger als 16 Jahre alt sind.

Antwort: _____ Jahre

Q3. Wie hoch ist ungefähr das monatliche Nettoeinkommen in ihrem Haushalt, also das gesamte Einkommen abzüglich Steuern und Sozialabgaben aller Personen, die mit Ihnen zusammenleben?
Hinweis: Screenout der Befragten, die keine Angabe machen möchten.

1. 0 - 1.000 €
2. 1.001 - 1.500 €
3. 1.501 - 2.000 €
4. 2.001 - 2.501 €
5. 2.501 - 3.000 €
6. 3.001 - 3.501 €
7. 3.501 - 4.000 €
8. 4.001 - 7.000 €
9. Mehr als 7.000 €
10. Keine Angabe

Q4. Wo wohnen Sie?

1. Baden-Württemberg
2. Bayern
3. Berlin
4. Brandenburg
5. Bremen
6. Hamburg

7. Hessen
8. Mecklenburg-Vorpommern
9. Niedersachsen
10. Nordrein-Westfalen
11. Rheinland-Pfalz
12. Saarland
13. Sachsen
14. Sachsen-Anhalt
15. Schleswig-Holstein
16. Thüringen

Social Media und Digitalisierung

Q5. Wie stehen Sie zum zunehmenden Einfluss von digitaler Technik - oft zusammengefasst unter dem Stichwort "Digitalisierung" - auf Ihren Alltag?

Beispiele sind das Bezahlen mit dem Smartphone, die digitale Steuerung Ihrer Geräte in der Wohnung (Smarthome), das autonome Fahren, die Vernetzung mit Freunden und Familien über soziale Netzwerke und Nachrichtendienste, ...

Ich sehe für mich in der weiteren Digitalisierung des Alltags ...

1. fast nur Vorteile.
2. mehr Vorteile als Nachteile.
3. genauso viele Vorteile als Nachteile.
4. mehr Nachteile als Vorteile.
5. fast nur Nachteile.
6. Weiß nicht.

Q6. Wie oft und für welche Aktivitäten nutzen Sie das Internet?
Hinweis: Die Reihenfolge der Tabellenzeilen wird zufällig angezeigt. Die einzelnen Tabellenzeilen werden den Befragten nacheinander angezeigt.

	Täglich mehr als 2 Stunden	Täglich weniger als 2 Stunden	mehrmals die Woche	mehrmals im Monat	Seltener	Nie
1. Einkaufen (z. B. Amazon, Ebay, Lieferservice (Essen), Kleidung)						
2. Soziale Netzwerke (z. B. Facebook, Instagram, TikTok)						
3. Nachrichtendienste (z. B. WhatsApp, Snapchat, Telegram, Signal)						
4. Streaming (z. B. YouTube, Spotify, Netflix)						
5. Nachrichten (z. B. Internetversionen von Zeitungen, Nachrichtenapps)						
6. Online Enzyklopädie / Informationsrecherche (z. B. Wikipedia, Google)						

7. Cloud Services (z. B. Dropbox, OneDrive, Google One, iCloud)						
8. Gaming (z. B. Online-Spiele über Spielekonsolen)						
9. Lernplattformen (z. B. Udemy, Duolingo, LinkedIn Learning)						
10. Unterstützung beim Schreiben / Übersetzen von Texten (z. B. DeepL, Grammarly, Google Übersetzer)						
11. Künstliche Intelligenz (z. B. ChatGPT, Alexa, Smarthome, autonomes Fahren)						

Lusardi-Index

Q7. Stellen Sie sich vor, dass Sie ein Sparkonto besitzen, auf welches Sie 5% Zinsen pro ahr erhalten. Die Inflationsrate beträgt 6% pro Jahr. Wie viel können Sie sich nach einem Jahr mit dem Geld auf diesem Sparkonto kaufen?

1. Mehr als heute
2. Genauso viel wie heute
3. Weniger als heute
4. Weiß nicht

Q8. Bitte beurteilen Sie, ob folgende Aussage wahr oder falsch ist: „Kauf einer Aktie eines einzelnen Unternehmens führt normalerweise zu einer sichereren Rendite als der Kauf eines Aktienfonds.“

1. Wahr
2. Falsch
3. Weiß nicht

Q9. Welche der folgenden Anlageformen führt in der Regel langfristig (z. B. über 10 Jahre oder mehr) zur höchsten Rendite?

1. Sparbuch / Sparkonto
2. Schuldverschreibungem festverzinsliche Anleihen und Sparbriefe
3. Aktien
4. Weiß nicht

Q10. Welche der folgenden Anlageformen weist in der Regel die höchsten Wertschwankungen im Laufe der Zeit auf?

1. Sparbuch / Sparkonto
2. Schuldverschreibungen, festverzinsliche Anleihen und Sparbriefe
3. Aktien
4. Weiß nicht

Zahlungsverhalten

Basis: Alle Umfrageteilnehmer erhalten diesen Informationstext.
Informationstext 1: *Online-Banking bedeutet, dass Sie über digitale Endgeräte (z. B. Laptop, Desktop-PC, Smartphone, Tablet) auf Ihre Bankkonten zugreifen können, um bspw. Kontoauszüge zu erhalten und zu speichern, Überweisungen durchzuführen oder sonstige finanzielle Angelegenheiten ohne Bankberate zu erledigen.*

Q11. Verfügen Sie über ein eigenes Girokonto? Falls ja, wie oft nutzen Sie Online-Banking Funktionen?

1. Mehrmals pro Woche
2. Einmal pro Woche
3. Einmal pro Monat
4. Seltener
5. Ich besitze ein Girokonto mit Online-Banking Funktionen, verwende die Online-Banking Funktion aber nicht.
6. Ich besitze kein Girokonto mit Online-Banking Funktion.

Q12. Wie hoch ist der Bargeldbetrag, den Sie typischerweise bei sich tragen?

1. 0 - 20 €
2. 21 - 50 €
3. 51 - 100 €
4. 101 - 200 €
5. Mehr als 200 €

Q13. Auf welche Art bezahlen Sie am liebsten?

1. Bargeld
2. Debit/EC-Karte
3. Kreditkarte
4. Banking-App über Smartphone / Smartwatch
5. GooglePay, ApplePay oder anderen „digitalen Geldbeuten“ über Smartphone / Smartwatch
6. PayPal
7. Sonstiges

Q14. Im Folgenden nennen wir verschiedene Eigenschaften, mit denen das Bezahlen mit Bargeld, Debitkarte, Kreditkarte oder Smartphone typischerweise beschrieben wird. Bitte bewerten Sie, wie wichtig Ihnen die jeweiligen Eigenschaften sind.
Hinweis: Die Reihenfolge der Tabellenzeilen wird zufällig angezeigt. Die einzelnen Tabellenzeilen werden den Befragten nacheinander angezeigt.

	Sehr wichtig	Eher wichtig	Weder wichtig noch unwichtig	Eher unwichtig	Sehr unwichtig	Weiß nicht
1. Anonymität der Zahlung						
2. Zahlung erfolgt in Echtzeit						
3. Einfache Nutzung beim Bezahlen						
4. Schutz vor kriminellen Missbrauch während des Bezahlens (z. B. Schutz vor Phishing und Schadsoftware, Käuferschutz)						
5. Zahlungsmittel kann nicht zur Finanzierung von kriminellen Aktivitäten verwendet werden						
6. Vermeidung von Fehlern beim Bezahlvorgang						
7. Bezahlen funktioniert auch ohne Zugang zum Internet oder Funknetz						

8. Das Zahlungsmittel kann für Einkäufe oder sonstige Zahlungen im Internet verwendet werden						
9. Zahlungsmethode wird überall akzeptiert						
10. Persönliche Ansprechpartner bei technischen Problemen oder Verständnisfragen						
11. Überblick über Finanzen (Ausgaben/Einnahmen)						

Q15. Alles in allem, welche drei der genannten Zahlungseigenschaften sind für Sie am wichtigsten? Bitte wählen Sie die frei wichtigsten Eigenschaften aus der Liste und ordnen Sie diese nach deren Wichtigkeit.
Hinweis: Die erste ausgewählte Antwort wird auf Platz 1 gesetzt, die zweite Auswahl auf Platz 2 und die dritte Auswahl auf Platz 3.

1. Anonymität der Zahlung
2. Zahlung erfolgt in Echtzeit
3. Einfache Nutzung beim Bezahlen
4. Schutz vor kriminellen Missbrauch während des Bezahlens (z. B. Schutz vor Phishing und Schadsoftware, Käuferschutz)
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11. Überblick über Finanzen (Ausgaben/Einnahmen)

Einstellung zur europäischen Integration

Q16. Bitte bewerten Sie folgende Aussagen zum Thema „Europäische Union (EU)“
Hinweis: Die Reihenfolge der Tabellenzeilen wird zufällig angezeigt. Die einzelnen Tabellenzeilen werden den Befragten nacheinander angezeigt.

	Stimme voll und ganz zu	Stimme eher zu	Weder Zustimmung noch Ablehnung	Stimme eher nicht zu	Stimme überhaupt nicht zu	Weiß nicht
1. Die Europäische Union (EU) hat einen positive Einfluss auf mein Leben.						
2. Die politische Zusammenarbeit auf europäischer Ebene halte ich für wichtig.						
3. Die wirtschaftliche Zusammenarbeit auf europäischer Ebene halte ich für wichtig.						
4. Aktuelle Herausforderungen (z. B. Klimawandel, Migration, Digitalisierung, Inflation, Krieg) lassen sich nur europäisch lösen.						

5. Ich bevorzuge den Euo gegenüber (ehemaligen) nationalen Währungen (z. B. Deutsche Mark, französischer Franc, italienische Lira).						

Zufriedenheit mit dem gegenwärtigen Finanzsystem

Basis: 50% der Befragten erhalten das Treatment 1, die anderen 50% erhalten dieses Treatment nicht. Die Zuteilung in Treatment- und Kontrollgruppe erfolgt zufällig. Innerhalb der Treatment- und Kontrollgruppe werden die Quoten nach Geschlecht, Alter, Einkommen und Region aufrechterhalten.

Treatment 1: *Bargeld ist sogenanntes „Zentralbankgeld“ und wird in der Eurozone direkt von der Europäischen Zentralbank (EZB) ausgegeben und über Banken an Haushalte und Unternehmen verteilt.*
Aufgrund der Digitalisierung wird in Europa zunehmend weniger Bargeld verwendet und Zahlungen werden stattdessen mit *Karte oder Smartphone getätigt. Diese unbaren Zahlungen beruhen jedoch nicht auf Zentralbankgeld, sondern auf Guthaben auf dem Girokonto. Dieses kann aber im Fall einer Bankenpleite verloren gehen.*
In Europa sind private Konten bis zu 100.000 € abgesichert, so dass im Fall einer Bankenpleite nur Konten mit höheren Einlagen von Verlust bedroht sind.

Q17. Bitte bewerten Sie folgende Aussagen zum Thema „Geld und Banken“ .

Hinweis: Die Reihenfolge der Tabellenzeilen wird zufällig angezeigt. Die einzelnen Tabellenzeilen werden den Befragten nacheinander angezeigt.

	Stimme voll und ganz zu	Stimme eher zu	Weder Zustimmung noch Ablehnung	Stimme eher nicht zu	Stimme überhaupt nicht zu	Weiß nicht
1. Bargeld ist ein risikofreies Zahlungsmittel.						
2. Geld auf einem Girokonto ist genauso sicher wie Bargeld.						
3. Ich mache mir über eine mögliche Bankenpleite Sorgen.						

Q18. Bitte bewerten Sie folgende Aussagen zum Thema „Datenschutz“ .

Hinweis: Die Reihenfolge der Tabellenzeilen wird zufällig angezeigt. Die einzelnen Tabellenzeilen werden den Befragten nacheinander angezeigt.

	Stimme voll und ganz zu	Stimme eher zu	Weder Zustimmung noch Ablehnung	Stimme eher nicht zu	Stimme überhaupt nicht zu	Weiß nicht
1. Banken und Sparkassen behandeln meine persönlichen Daten vertrauenswürdig.						

2. Banken und Sparkassen missbrauchen meine persönlichen Daten nicht für kommerzielle Zwecke.						
3. Banken und Sparkassen gewährleisten einen ausreichenden Schutz vor Hacker-Angriffen.						
4. Große Technologiekonzerne (z. B. Facebook/Meta, Google, Apple, Amazon) behandeln meine persönlichen daten vertrauenswürdig.						
5. Große Technologiekonzerne (z. B. Facebook/Meta, Google, Apple, Amazon) missbrauchen meine persönlichen Daten nich für kommerzielle Zwecke.						
6. Große Technolohiekonzerne (z. B. Facebook/Meta, Google, Apple, Amazon) gewährleisten einen ausreichenden Schutz vor Hacker-Angriffen.						

Digitaler Euro

Q19. Haben Sie bereits vor dieser Umfrage von der Diskussion um die Einführung eines digitalen Euros gehört?

1. Ja
2. Nein
3. Weiß nicht

Q20. Auf welche Weiße haben Sie vom digitalen Euro erfahren?
Hinweis: Frage Q20 wird nur angezeigt, wenn Q19 mit „Ja“ beantwortet wurde.

Antwort: ____

Q21. Wie schätze Sie Ihr Wissen zum digitalen Euro ein?
Hinweis: Frage Q21 wird nur angezeigt, wenn Q19 mit „Ja“ beantwortet wurde.

1. Sehr gut
2. Gut
3. Weder gut noch schlecht
4. Gering
5. Sehr gering
6. Weiß nicht

Basis: Die Umfrageteilnehmer werden im folgenden auf vier gleichgroße Gruppen aufgeteilt. Eine Gruppe 1 erhält (vorerst) keinen Treatmenttext und fungiert im Folgenden als Kontrollgruppe. Die Kontrollgruppe bekommt den Treatmenttext 2A nach Frage Q28 nachgereicht. Die Gruppen 2 bis 4 erhalten jeweils einen anderen Treatmenttext über das Design und Funktionen des digitalen Euros. Die Zuteilung in die jeweiligen Gruppen erfolgt zufällig. Innerhalb der Treatmentgruppen und der Kontrollgruppe werden die Quoten nach Geschlecht, Alter, Einkommen und Region aufrechterhalten.

Treatment 2A: *Die Europäische Zentralbank (EZB) erwägt die Einführung eines digitalen Euros (Digi€). Genau wie das Euro-Bargeld wird der digitale Euro von der EZB herausgegeben, besitzt den gleichen Wert wie das Euro-Bargeld und kann 1 zu 1 in Bargeld oder Guthaben auf einem Bankkonto umgetauscht werden.*

Der digitale Euro ermöglicht sichere Echtzeit-Zahlungen für in der EU lebende Personen und EU-Unternehmen. Der digitale Euro ist unabhängig vom Bankensystem und ein Digi€-Guthaben bleibt auch bei einer Bankenpleite jederzeit verfügbar und Digi€-Zahlungen weit-

erhin uneingeschränkt möglich.

Treatment 2B: *Die Europäische Zentralbank (EZB) erwägt die Einführung eines digitalen Euros (Digi€). Genau wie das Euro-Bargeld wird der digitale Euro von der EZB herausgegeben, besitzt den gleichen Wert wie das Euro-Bargeld und kann 1 zu 1 in Bargeld oder Guthaben auf einem Bankkonto umgetauscht werden.*

Der digitale Euro ermöglicht sichere Echtzeit-Zahlungen für in der EU lebende Personen und EU-Unternehmen. Der digitale Euro ist unabhängig vom Bankensystem und ein Digi€-Guthaben bleibt auch bei einer Bankenpleite jederzeit verfügbar und Digi€-Zahlungen weiterhin uneingeschränkt möglich.

In einer möglichen Variante des digitalen Euros würden die Nutzer über eine Bank ein „Digi€-Konto" eröffnen. Zahlungen mit digitalen Euros könnten per Online-Banking, Karte oder Smartphone-App durchgeführt werden. Wie bei einem normalen Bankkonto würden bei jeder Zahlung die Identität und Rechnungsbetrag des Zahlenden an den Empfänger weitergeleitet und auch die beteiligten Banken und Unternehmen könnten die Zahlungen nachvollziehen.

Die EZB erstellt im Hintergrund Sicherungskopien aller Digi€-Konten und kann bei Bedarf nicht nur alle Zahlungen nachvollziehen, sondern auch durchführen, sollte eine Bnak zahlungsunfähig werden.

Treatment 2C: *Die Europäische Zentralbank (EZB) erwägt die Einführung eines digitalen Euros (Digi€). Genau wie das Euro-Bargeld wird der digitale Euro von der EZB herausgegeben, besitzt den gleichen Wert wie das Euro-Bargeld und kann 1 zu 1 in Bargeld oder Guthaben auf einem Bankkonto umgetauscht werden.*

Der digitale Euro ermöglicht sichere Echtzeit-Zahlungen für in der EU lebende Personen und EU-Unternehmen. Der digitale Euro ist unabhängig vom Bankensystem und ein Digi€-Guthaben bleibt auch bei einer Bankenpleite jederzeit verfügbar und Digi€-Zahlungen weiterhin uneingeschränkt möglich.

In einer möglichen Variante des digitalen Euros würde das Digi€-Guthaben auf einem lokalen Endgerät, z. B. Prepaid-Karte oder App auf einem Smartphone, gespeichert. Digi€-Guthaben könnten anonym, in Echtzeit und ohne Internet von einem Endgerät zu einem anderen übertragen werden, ohne dass Banken und andere Unternehmen in den Zahlungsvorgang miteinbezogen werden.

Wie bei Verlust eines Geldbeutels wäre auch das Digi€-Guthaben bei Verlust der Prepaid-Karte oder des Smartphone verloren. Banken stellen lediglich entsprechende Prepaid-Karten und Smartphone-Apps bereit und die EZB erfasst nur die nachgefragte Menge an digitalem Euro.

Q22. Befürworten Sie die EInführung eines digitalen Euros, der von der Europäischen Zentralbank (EZB) herausgegeben wird?

1. Ja
2. Nein
3. Unentschlossen
4. Weiß nicht

Q23. Sie haben ausgewählt, dass Sie die Einführung eines digitalen Euros befürworten. Bitte begründen Sie kurz Ihre Antwort.
Hinweis: Frage Q23 wird nur angezeigt, wenn Q22 mit „Ja“ beantwortet wurde.

Antwort: ____

Q24. Sie haben ausgewählt, dass Sie die Einführung eines digitalen Euros <u>nicht</u> befürworten. Bitte begründen Sie kurz Ihre Antwort.
Hinweis: Frage Q24 wird nur angezeigt, wenn Q22 mit „Nein“ beantwortet wurde.

Antwort: ____

Q25. Sie haben ausgewählt, dass Sie unentschlossen gegenüber der Einführung eines digitalen Euros sind. Bitte begründen Sie kurz Ihre Antwort.
Hinweis: Frage Q25 wird nur angezeigt, wenn Q22 mit „Unentschlossen“ beantwortet wurde.

Antwort: ____

Q26. Würden Sie die Einführung eines digitalen Euros als eine Verbesserung gegenüber bestehenden Zahlungsmitteln (z. B. Bargeld, Debit/EC-Karte, Kreditkarte oder Smartphone-App) betrachten?

1. Ja
2. Nein
3. Unentschlossen
4. Weiß nicht

Q27. Glauben Sie, dass die Einführung eines digitalen Euros dabei hilft, Ihre Privatsphäre besser zu schützen?

1. Ja
2. Nein

3. Unentschlossen
4. Weiß nicht

Q28. Bitte bewerten Sie folgende Aussagen zum Thema „Digitaler Euro und Datenschutz“ :
Hinweis: Die Reihenfolge der Tabellenzeilen wird zufällig angezeigt. Die einzelnen Tabellenzeilen werden der Befragten nacheinander angezeigt.

„Nach einer möglichen Einführung des digitalen Euros wird die Europäische Zentralbank (EZB) ...

	Stimme voll und ganz zu	Stimme eher zu	Weder Zustimmung noch Ablehnung	Stimme 1. eher nicht zu	Stimme überhaupt nicht zu	Weiß nicht
1. meine persönlichen Daten vertrauenswürdig behandeln.“						
2. meine persönlichen Daten nicht für staatliche Überwachung missbrauchen.“						
3. einen ausreichenden Schutz von Hacker-Angriffen gewährleisten. “						

Hinweis: Kontrollgruppe aus Treatment 2 bekommt nun den Treatmenttext 2A nachgereicht.

Basis: Alle Umfrageteilnehmer erhalten diesen Informationstext.

Informationstext 2: *Seit längerem gibt es bereits digitale Kryptowährungen (z. B. Bitcoin, Ether). Kryptowährungen bezeichnen digitale Vermögenswerte, die als Tausch- und Zahlungsmittel dienen und nicht von einer Zentralbank herausgegeben und kontrolliert wer-*

den.

Während die Europäische Zentralbank (EZB) den Wert des digitalen Euros gewährleistet, betsimmen Angebot und Nachfrage den Wert einer Kryptowährung.

Q29. Wie attraktiv finden Sie das Bezahlen mit folgenden Zahlungsmöglichkeiten?
Hinweis: Die Reihenfolge der Tabellenzeilen wird zufällig angezeigt. Die einzelnen Tabellenzeilen werden der Befragten nacheinander angezeigt.

	Sehr attraktiv	Eher attraktiv	Weder attraktiv noch unattraktiv	Eher unattraktiv	Sehr unattraktiv	Weiß nicht
1. Digitaler Euro						
2. Bargeld						
3. Guthaben auf Bankkonten (z. B. Girokonto)						
4. Guthaben auf Konten bei Technologieunternehmen (z. B. PayPal)						
5. Kryptowährungen						

Q30. Wie attraktiv finden Sie das Sparen mit folgenden Zahlungsmöglichkeiten?
Hinweis: Die Reihenfolge der Tabellenzeilen wird zufällig angezeigt. Die einzelnen Tabellenzeilen werden der Befragten nacheinander angezeigt.

	Sehr attraktiv	Eher attraktiv	Weder attraktiv noch unattraktiv	Eher unattraktiv	Sehr unattraktiv	Weiß nicht
1. Digitaler Euro						
2. Bargeld						

3. Guthaben auf Bankkonten (z. B. Girokonto)						
4. Guthaben auf Konten bei Technologieunternehmen (z. B. PayPal)						
5. Kryptowährungen						

Basis: Alle Umfrageteilnehmer erhalten diesen Informationstext.

Informationstext 3: *Prinzipiell besteht die Möglichkeit einen digitalen Euro zu verzinsen, d.h. SIe würden genau wie bei einem normalen Bankkonto monatliche bzw. jährliche Zinszahlungen auf Ihr Digi€-Konto erhalten.*

Gehen Sie bei der Beantwortung der folgenden Fragen davon aus, dass es keine Beschränkungen hinsichtlich der Guthabenhöhe auf dem Digi€-Konto gibt.

Q31. Angenommen der Zinssatz auf Ihrem Digi€-Konto ist genauso hoch wie der Zinssatz auf Ihrem Girokonto. Sie haben die Möglichkeit Ihr monatliches Netto-Haushaltseinkommen zwischen Ihrem Girokonto und Digi€-Konto aufzuteilen. Wie hoch wäre der Eurobeträgt, den Sie von Ihrem monatlichen Netto-Haushaltseinkommen als digitalen Euro nachfragen würden?

Hinweis: Die vorgegebenen Antwortmöglichkeiten werden maximal so hoch sein, wie das angegebene verfügbare Nettoeinkommen in Frage Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €

11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Mehr als 7.000 €
14. Weiß nicht

Basis: Die Umfrageteilnehmer werden zufällig auf die Fragen Q32A, Q32B oder Q32C aufgeteilt. Die Quotenvorgaben nach Geschlecht, Alter, Einkommen und Region sollen innerhalb der Gruppen aufrechterhalten werden.

Q32A. Angenommen der Zinsatz auf Ihrem Digi€-Konto ist um 0,1 Prozentpunkte niedriger als der Zinssatz auf Ihrem Girokonto. Sie haben die Möglichkeit Ihr monatliches Netto-Haushaltseinkommen zwischen Ihrem Girokonto und Digi€-Konto aufzuteilen. Wie hoch wäre der Eurobetrag, den Sie von Ihrem monatlichen Netto-Haushaltseinkommen als digitalen Euro nachfragen würden?
Hinweis: Die vorgegebenen Antwortmöglichkeiten werden maximal so hoch sein, wie das angegebene verfügbare Nettoeinkommen in Frage Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Mehr als 7.000 €
14. Weiß nicht

Q32B. Angenommen der Zinsatz auf Ihrem Digi€-Konto ist um 0,25 Prozentpunkte niedriger als der Zinssatz auf Ihrem Girokonto. Sie haben die Möglichkeit Ihr monatliches Netto-Haushaltseinkommen zwischen Ihrem Girokonto und Digi€-Konto aufzuteilen. Wie hoch wäre der Eurobetrag, den Sie von Ihrem monatlichen Netto-Haushaltseinkommen als digitalen Euro nachfragen würden?
Hinweis: Die vorgegebenen Antwortmöglichkeiten werden maximal so hoch sein, wie das angegebene verfügbare Nettoeinkommen in Frage Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Mehr als 7.000 €
14. Weiß nicht

Q32C. Angenommen der Zinsatz auf Ihrem Digi€-Konto ist um 0,5 Prozentpunkte niedriger als der Zinssatz auf Ihrem Girokonto. Sie haben die Möglichkeit Ihr monatliches Netto-Haushaltseinkommen zwischen Ihrem Girokonto und Digi€-Konto aufzuteilen. Wie hoch wäre der Eurobetrag, den Sie von Ihrem monatlichen Netto-Haushaltseinkommen als digitalen Euro nachfragen würden?
Hinweis: Die vorgegebenen Antwortmöglichkeiten werden maximal so hoch sein, wie das angegebene verfügbare Nettoeinkommen in Frage Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Mehr als 7.000 €
14. Weiß nicht

Basis: Die Umfrageteilnehmer werden zufällig auf die Fragen Q33A, Q33B oder Q33C aufgeteilt. Die Quotenvorgaben nach Geschlecht, Alter, Einkommen und Region sollen innerhalb der Gruppen aufrechterhalten werden.

Q33A. Angenommen der Zinsatz auf Ihrem Digi€-Konto ist um 0,1 Prozentpunkte höher als der Zinssatz auf Ihrem Girokonto. Sie haben die Möglichkeit Ihr monatliches Netto-Haushaltseinkommen zwischen Ihrem Girokonto und Digi€-Konto aufzuteilen. Wie hoch wäre der Eurobetrag, den Sie von Ihrem monatlichen Netto-Haushaltseinkommen als digitalen Euro nachfragen würden?
Hinweis: Die vorgegebenen Antwortmöglichkeiten werden maximal so hoch sein, wie das angegebene verfügbare Nettoeinkommen in Frage Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Mehr als 7.000 €
14. Weiß nicht

Q33B. Angenommen der Zinsatz auf Ihrem Digi€-Konto ist um 0,25 Prozentpunkte höher als der Zinssatz auf Ihrem Girokonto. Sie haben die Möglichkeit Ihr monatliches Netto-Haushaltseinkommen zwischen Ihrem Girokonto und Digi€-Konto aufzuteilen. Wie hoch wäre der Eurobetrag, den Sie von Ihrem monatlichen Netto-Haushaltseinkommen als digitalen Euro nachfragen würden?
Hinweis: Die vorgegebenen Antwortmöglichkeiten werden maximal so hoch sein, wie das angegebene verfügbare Nettoeinkommen in Frage Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €

5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Mehr als 7.000 €
14. Weiß nicht

Q33C. Angenommen der Zinsatz auf Ihrem Digi€-Konto ist um 0,5 Prozentpunkte höher als der Zinssatz auf Ihrem Girokonto. Sie haben die Möglichkeit Ihr monatliches Netto-Haushaltseinkommen zwischen Ihrem Girokonto und Digi€-Konto aufzuteilen. Wie hoch wäre der Eurobetrag, den Sie von Ihrem monatlichen Netto-Haushaltseinkommen als digitalen Euro nachfragen würden?
Hinweis: Die vorgegebenen Antwortmöglichkeiten werden maximal so hoch sein, wie das angegebene verfügbare Nettoeinkommen in Frage Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Mehr als 7.000 €
14. Weiß nicht

Basis: Alle Umfrageteilnehmer erhalten diesen Informationstext.

Informationstext 4: *Die Europäische Zentralbank (EZB) möchte den europäischen Zahlungsverkehr grüner und nachhaltiger gestalten. Im Gegensatz zum Euro-Bargeld muss ein digitaler Euro weder „gedruckt“ noch physisch in Europa verteilt werden und kann dadurch*

CO_2-Emissionen einsparen.

Die EZB geht davon aus, dass der Stromverbrauch eines digitalen Euros vergleichbar hoch ist wie der Stromverbrauch von Kartenzahlungen.

Q34. Erachten Sie einen digitalen Euro für eine wichtige Entwicklung im Rahmen der Nachhaltigkeit und des Klimawandels?

1. Ja
2. Nein
3. Unentschlossen
4. Weiß nicht

Basis: 50% der Befragten erhalten das Treatment 3, die anderen 50% erhalten dieses Treatment nicht. Die Zuteilung in Treatment- und Kontrollgruppe erfolgt zufällig. Innerhalb der Treatment- und Kontrollgruppe werden die Quoten nach Geschlecht, Alter, Einkommen und Region aufrechterhalten.

Treatment 3: *Im Juli 2023 hat die EU-Kommission einen Expertenentwurf zum digitalen Euro vorgestellt. Dort wird vorgeschlagen, die Nachfrage nach einem digitalen Euro zu beschränken, um zu verhindern, dass zu viel Geld aus dem Bankensektor in den digitalen Euro umgewandelt wird und Banken deshalb geschäftliche Probleme bekommen.*

Eine diskutierte Möglichkeit die Digi€-Nachfrage zu beschränken wäre eine Obergrenze von Digi€-Guthaben in Höhe von 3.000 € pro Person.

Q35. Alle Informationen berücksichtigend, die Sie hier oder woanders über den digitalen Euro erhalten haben, für wie attraktiv halten Sie den digitalen Euro?

1. Sehr attraktiv
2. (Eher) attraktiv
3. Weder attraktiv noch unattraktiv
4. (Eher) unattraktiv
5. Sehr unattraktiv

Q36. Sie haben ausgewählt, dass die den digitalen Euro für *„Antwort aus Frage Q35. einfügen"* halten. Bitte nennen Sie kurz den wichtigsten Grund für Ihre Antwort.

Antwort: ____

Sozio-Demografische Fragen

Q37. Sind Sie selbst oder zumindest einer Ihrer Eltern nach 1949 nach Deutschland zugewandert?
Hinweis: „Deutschland“ wird in der Umfrage in Frankreich durch „Frankreich“ und in Italien durch„Italien“ ersetzt.

1. Ja, ich selbst bin zugewandert.
2. Ja, zumindest einer meiner Eltern ist zugewandert.
3. Nein

Q38. Wie viele Personen leben - Sie eingerechnet - in Ihrem Haushalt?

Anzahl Erwachsene: ____________________
Anzahl Kinder im Alter 14 bis 17 Jahre: ____________________
Anzahl Kinder jünger als 14 Jahre: ____________________

Basis: Umfrageteilnehmer aus Deutschland erhalten Frage Q39A, Umfrageteilnehmer aus Frankreich erhalten Frage Q39B und Umfrageteilnehmer aus Italien erhalten Frage Q39C.

Q39A. Bitte geben Sie Ihren höchsten Bildungsgrad an.

1. Kein Schulabschluss
2. Haupt- oder Realschulabschluss
3. Fach- oder Allgemeine Hochschulreife
4. Hochschulabschluss

Q39B. Bitte geben Sie Ihren höchsten Bildungsgrad an.

1. Kein Schulabschluss
2. Collége
3. Baccalaurét Professionnel oder Baccalaurét
4. Université oder Grande École / École Supérieure

Q39C. Bitte geben Sie Ihren höchsten Bildungsgrad an.

1. Kein Schulabschluss
2. Scuola Secondaria di Primo Grado
3. Liceo, Istituto Tecnico, Istituto Professionale

4. Istruzione e Formazione Tecnica Superiore oder Universitá

Q40. Wenn Sie den Wert Ihres Gesamtvermögens anschauen, z. B. Bargeld, Sparguthaben, Aktien, festverzinsliche Wertpapiere oder Immobilien, wo würden Sie sich einordnen?

1. (eher) Sparer
2. Weder Sparer noch Kreditnehmer
3. (eher) Kreditnehmer
4. Weiß nicht

Q41. Wohnen Sie bzw. Ihre Familie ...

1. in einem eigenen Haus
2. in einer Eigentumswohnung
3. in einem Haus zur Miete
4. in einer Wohnung zur Miete

Q42. Bitte geben Sie die Einwohnerzahl Ihres aktuellen Wohnorts an.

1. 0 - 9.999 Einwohner
2. 10.000 - 19.999 Einwohner
3. 20.000 - 49.999 Einwohner
4. 50.000 - 99.999 Einwohner
5. 100.000 - 499.999 Einwohner
6. 500.000 Einwohner und mehr

Basis: Umfrageteilnehmer aus Deutschland erhalten Frage Q43A, Umfrageteilnehmer aus Frankreich erhalten Frage Q43B und Umfrageteilnehmer aus Italien erhalten Frage Q43C.

Q43A. Wenn am kommenden Sonntag Europawahl wäre, welche Partei würden Sie wählen?

1. CDU/CSU
2. SPD
3. Bündnis 90/Die Grünen
4. AfD
5. FDP
6. Die Linke

7. Bündnis Sandra Wagenknecht (BSW)
8. Freie Wähler
9. Andere Partei
10. Würde nicht wählen
11. Weiß nicht

Q43B. Wenn am kommenden Sonntag Europawahl wäre, welche Partei würden Sie wählen?

1. Renaissance
2. Movement Démocrate
3. Horizons
4. La France Insoumise
5. Parti Socialiste
6. Pôle Écologiste
7. Parti Communiste Francais
8. Rassemblement National
9. Les Républicains
10. Groupe Libertés, Indépendants, Outre-Mer et Territoires
11. Reconquête!
12. Andere Partei
13. Würde nicht wählen
14. Weiß nicht

Q43C. Wenn am kommenden Sonntag Europawahl wäre, welche Partei würden Sie wählen?

1. Fratelli d'Italia
2. Partito Democratico
3. Movimento 5 Stelle
4. Lega
5. Forza Italia
6. Azione
7. Italia Viva
8. Europa Verde
9. Sinistra Italiana
10. Noi Moderati
11. Südtiroler Volkspartei
12. +Europa

13. Andere Partei
14. Würde nicht wählen
14. Weiß nicht

Appendix B: Original French Questionnaire

Screening

Q1. Êtes vous...?
Note: Screenout des participants au sondage qui répondent „Non binaire“.

1. Un homme
2. Une femme
3. Non binaire

Q2. Veuillez indiquer votre âge.
Note: Screenout des participants à l'enquête âgés de moins de 16 ans.

Résponse: _____ ans

Q3. Quel est approximativement le budget net mensuel de votre ménage, c'est-à-dire le revenu total de toutes les personnes avec qui vous vivez, après déduction des impôts et cotisations sociales?
Note: Screenout des répondants qui ne souhaitent pas donner de réponse.

1. 0 - 1.000 €
2. 1001 - 1500 €
3. 1501 - 2000 €
4. 2001 - 2501 €
5. 2501 - 3000 €
6. 3001 - 3501 €
7. 3501 - 4000 €
8. 4001 - 7000 €
9. Plus de 7000 €
10. Aucune donnée

Q4. Où habitez-vous?

1. Île de France
2. Centre – Val de Loire

3. Bourgogne – Franche-Comté
4. Normandie
5. Hauts-de-France
6. Grand Est
7. Pays-de-la-Loire
8. Bretagne
9. Nouvelle-Acquitaine
10. Occitanie
11. Avergne – Rhônes-Alpes
12. Prevence-Alpes-Côte d'Azur
13. Corse

Médias sociaux et numérisation

Q5. Quelle est votre opinion sur l'influence grandissante des technologies numériques sur votre quotidien (souvent désignées sous le terme digitalisation)?

Par exemple le paiement par smartphone, la commande numérique de vos appareils ménagers (smarthome), les véhicules autonomes, les relations avec les amis et la famille via les réseaux sociaux et les services de messagerie...

Au quotidien, dans la digitalisation, ...

1. je ne vois presque que des avantages.
2. je vois plus d'avantages que d'inconvénients.
3. je vois exactement autant d'avantages que d'inconvénients.
4. je vois plus d'inconvénients que d'avantages.
5. je ne vois presque que des inconvénients.
6. Je ne sais pas.

Q6. À quelle fréquence et pour quelles activités utilisez-vous Internet?
Note: l'ordre des lignes du tableau est affiché de manière aléatoire. Les différentes lignes du tableau sont affichées l'une après l'autre aux personnes interrogées.

	Plus de 2 heures par jour	Moins de 2 heures par jour	Plusieurs fois par semaine	Plusieurs fois par mois	Moins souvent	Jamais
1. Achats (par exemple Amazon, Ebay, service de livraison (repas), vêtements)						
2. Réseaux sociaux (par exemple Facebook, Instagram, TikTok)						
3. Services de messagerie (z. B. par exemple WhatsApp, Snapchat, Telegram, Signal)						
4. Streaming (par exemple YouTube, Spotify, Netflix)						
5. Actualités (par exemple version web des journaux, apps d'actualités)						
6. Encyclopédie en ligne / Recherche d'informations (par exemple Wikipedia, Google)						

7. Services de cloud (par exemple Dropbox, OneDrive, Google One, iCloud)						
8. Jeux (par exemple jeux en ligne sur des consoles de jeux)						
9. Plateformes pédagogiques (par exemple Udemy, Duolingo, LinkedIn Learning)						
10. Assistance à l'écriture / Traduction de textes (par exemple DeepL, Grammarly)						
11. Intelligence artificielle (par exemple ChatGPT, Siri, Alexa, smarthome, véhicules autonomes)						

Éducation financière générale

Q7. Imaginez que vous détenez un compte d'épargne qui vous rapporte 5% d'intérêts par an. Le taux d'inflation est de 6% par an. Comment aura évolué votre pouvoir d'achat avec l'argent dont vous disposez sur ce compte d'épargne après un an?

1. Il aura augmenté
2. Il sera le même qu'aujourd'hui
3. Il aura diminué
4. Je ne sais pas

Q8. Indiquez si vous pensez que l'affirmation suivante est vraie ou fausse: „L'achat d'une action d'une société individuelle génère normalement une rente plus sûre que l'achat d'un fonds en actions.“

1. Vrai
2. Faux
3. Je ne sais pas

Q9. Parmi les formes d'investissement suivantes, laquelle génère généralement le meilleur rendement à long terme (par exemple sur 10 ans ou plus)?

1. Livret d'épargne / compte d'épargne
2. Titres de créance, obligations à taux fixe et bons d'épargne
3. Actions
4. Je ne sais pas

Q10. Parmi les formes d'investissement suivantes, laquelle présente généralement les plus fortes fluctuations de valeur au fil du temps?

1. Livret d'épargne / compte d'épargne
2. Titres de créance, obligations à taux fixe et bons d'épargne
3. Actions
4. Je ne sais pas

Comportement de paiement

Basis: tous les participants à l'enquête reçoivent ce texte

Texte d'information 1: *La banque en ligne signifie que vous pouvez accéder à vos comptes bancaires via des appareils numériques (par exemple, ordinateur portable, ordinateur de bureau, smartphone, tablette), par exemple pour recevoir et enregistrer des relevés de compte, effectuer des virements ou gérer d'autres questions financières sans avoir recours à un conseiller bancaire.*

Q11. Disposez-vous d'un compte courant avec une fonction de banque en ligne? Si oui, à quelle fréquence utilisez-vous les fonctions de banque en ligne?

1. Plusieurs fois par semaine
2. Une fois par semaine
3. Une fois par mois
4. Moins souvent

5. Je détiens un compte bancaire avec fonction de banque en ligne, mais je n'utilise pas la fonction de banque en ligne.
6. Je ne détiens pas de compte bancaire avec fonction de banque en ligne.

Q12. Combien d'argent liquide avez-vous en général sur vous?

1. 0 - 20 €
2. 21 - 50 €
3. 51 - 100 €
4. 101 - 200 €
5. Plus de 200 €

Q13. Quel est votre mode de paiement préféré?

1. Argent liquide
2. Carte de débit
3. Carte de crédit
4. App bancaire via smartphone / montre connectée
5. GooglePay, ApplePay ou autre „porte-monnaie numérique" via smartphone / montre connectée
6. PayPal
7. Autres

Q14. Vous trouverez ci-dessous diverses caractéristiques qui peuvent décrire le paiement avec de l'argent liquide, une carte de débit, une carte de crédit ou un smartphone. Veuillez indiquer l'importance qu'a pour vous chacune de ces caractéristiques.

Note: l'ordre des lignes du tableau est affiché de manière aléatoire. Les différentes lignes du tableau sont affichées l'une après l'autre aux personnes interrogées.

	Très important	Plutôt important	Ni important ni pas important	Plutôt pas important	Pas du tout important	Je ne sais pas
1. Paiement anonyme						
2. Le paiement est exécuté en temps réel						

3. Simplicité d'utilisation pour le paiement						
4. Protection contre l'utilisation abusive à des fins criminelles lors du paiement (p. ex. protection contre le phishing et les logiciels malveillants, protection de l'acheteur)						
5. Le moyen de paiement ne peut pas être utilisé pour financer des activités criminelles						
6. Prévention des erreurs lors du processus de paiement						
7. Le paiement fonctionne même sans accès à Internet ou au réseau sans fil						
8. Le moyen de paiement peut être utilisé pour des achats ou autres paiements sur Internet						
9. La méthode de paiement est acceptée partout						

10. Interlocuteur personnel en cas de problèmes techniques ou de difficultés de compréhension						
11. Vue d'ensemble des finances (dépenses/rentrées)						

Q15. Tout bien considéré, quelles sont les trois caractéristiques des moyens de paiement mentionnés qui sont les plus importantes pour vous? Veuillez sélectionner les trois caractéristiques les plus importantes dans la liste et les classer par ordre d'importance.

Note: la première réponse sélectionnée sera placée en première position, la deuxième sélection en deuxième position et la troisième sélection en troisième position.

1. Le paiement est anonyme
2. Le paiement est exécuté en temps réel
3. Simplicité d'utilisation lors du paiement
4. Protection contre l'utilisation abusive à des fins criminelles lors du paiement (p. ex. protection contre le phishing et les logiciels malveillants, protection de l'acheteur)
5. Le moyen de paiement ne peut pas être utilisé pour financer des activités criminelles
6. Prévention des erreurs lors du processus de paiement
7. Le paiement fonctionne même sans accès à Internet ou au réseau sans fil
8. Le moyen de paiement peut être utilisé pour effectuer des achats ou d'autres paiements sur Internet
9. Le moyen de paiement est accepté partout
10. Interlocuteur personnel en cas de problèmes techniques ou de difficultés de compréhension
11. Vue d'ensemble des finances (dépenses/rentrées)

Attitude envers l'intégration européenne

Q16. Veuillez évaluer les affirmations suivantes sur le thème de „l'Union Européenne (UE)".

Note: l'ordre des lignes du tableau est affiché de manière aléatoire. Les différentes lignes du tableau sont affichées l'une après l'autre aux personnes interrogées.

	Tout à fait d'accord	Plutôt d'accord	Ni d'accord ni pas d'accord	Plutôt pas d'accord	Pas d'accord du tout	Je ne sais pas
1. L'Union Européenne (UE) a une influence positive sur ma vie.						
2. J'attache de l'importance à la coopération politique au niveau européen.						
3. J'attache de l'importance à la coopération économique au niveau européen.						
4. Les défis actuels (par exemple changement climatique, migration, numérisation, inflation, guerre) ne peuvent être relevés qu'au niveau européen.						
5. Je préfère l'euro aux (anciennes) monnaies nationales (par exemple deutschmark, franc français, lire italienne).						

Satisfaction à l'égard du système financier actuel

Basis: 50% des participants à l'enquête reçoivent le traitement 1, les autres 50% ne reçoivent pas ce traitement. La répartition entre le groupe de traitement et le groupe de contrôle est aléatoire. Au sein des groupes de traitement et de contrôle, les quotas par sexe, âge, revenu et région sont maintenus.

Treatment 1: *L'argent liquide est ce que l'on appelle la „monnaie de la banque centrale". Dans la zone euro, il est émis directement par la Banque Centrale Européenne (BCE) et distribué aux ménages et aux entreprises via les banques.*

En raison de la digitalisation, l'argent liquide est de moins en moins utilisé en Europe et les paiements sont plutôt effectués par carte ou smartphone. Toutefois, ces paiements autres qu'en espèces ne reposent pas sur la monnaie de la banque centrale, mais sur le solde créditeur du compte courant. Ce solde peut toutefois être perdu en cas de faillite bancaire.

En Europe, les comptes des particuliers sont garantis jusqu'à 100000 €, de sorte qu'en cas de faillite bancaire, seuls les comptes avec des soldes supérieurs sont menacés d'une perte.

Q17. Veuillez évaluer les affirmations suivantes sur le thème „l'argent et les banques":

Note: l'ordre des lignes du tableau est affiché de manière aléatoire. Les différentes lignes du tableau sont affichées l'une après l'autre aux personnes interrogées.

	Tout à fait d'accord	Plutôt d'accord	Ni d'accord ni pas d'accord	Plutôt pas d'accord	Pas d'accord du tout	Je ne sais pas
1. L'argent liquide est un moyen de paiement sans risque.						
2. L'argent sur un compte courant est aussi sûr que l'argent liquide.						
3. Je m'inquiète d'une éventuelle faillite bancaire.						

Q18. Veuillez évaluer les affirmations suivantes sur le thème „la confidentialité“.

Note: l'ordre des lignes du tableau est affiché de manière aléatoire. Les différentes lignes du tableau sont affichées l'une après l'autre aux personnes interrogées.

	Tout à fait d'accord	Plutôt d'accord	Ni d'accord ni pas d'accord	Plutôt pas d'accord	Pas d'accord du tout	Je ne sais pas
1. Les banques et caisses d'épargne respectent la confidentialité de mes données personnelles.						
2. Les banques et caisses d'épargne n'utilisent pas mes données personnelles de manière abusive à des fins commerciales.						
3. Les banques et caisses d'épargne assurent une protection suffisante contre les attaques des hackers.						
4. Les grands groupes technologiques (par exemple Facebook/Meta, Google, Apple, Amazon) respectent la confidentialité de mes données personnelles.						

5. Les grands groupes technologiques (par exemple Facebook/Meta, Google, Apple, Amazon) n'utilisent pas mes données personnelles de manière abusive à des fins commerciales.						
6. Les grands groupes technologiques (par exemple Facebook/Meta, Google, Apple, Amazon) assurent une protection suffisante contre les attaques des hackers.						

Euro numérique

Q19. Avant de répondre à cette enquête, avez-vous déjà entendu parler du débat sur l'introduction d'un euro numérique?

1. Oui
2. Non
3. Je ne sais pas

Q20. Où avez-vous entendu parler de l'euro numérique?
Note: la question Q20 ne s'affiche que si la réponse à Q19 est „oui".

Réponse: ____

Q21. Comment évaluez-vous votre connaissance de l'euro numérique?
Note: la question Q21 ne s'affiche que si la réponse à Q19 est „oui".

1. Très bonne
2. Bonne
3. Ni bonne ni mauvaise
4. Faible

5. Très faible
6. Je ne sais pas

Basis: Les participants à l'enquête sont ensuite répartis en quatre groupes de taille égale. Un groupe 1 ne reçoit pas (pour l'instant) de texte de traitement et fait office de groupe de contrôle dans ce qui suit. Le groupe de contrôle reçoit le texte de traitement 2A après la question Q28. Les groupes 2 à 4 reçoivent chacun un autre texte de traitement sur le design et les fonctions de l'euro numérique. La répartition dans les différents groupes se fait de manière aléatoire. Au sein des groupes de traitement et du groupe de contrôle, les quotas par sexe, âge, revenu et région sont maintenus.

Treatment 2A: *La Banque Centrale Européenne (BCE) envisage d'introduire un euro numérique (digi€). Tout comme les euros en espèces, l'euro numérique sera émis par la BCE, aura la même valeur qu'un euro en espèce et pourra être échangé 1 pour 1 contre des espèces ou un avoir sur un compte bancaire.*

L'euro numérique permet aux personnes résidant dans l'UE et aux entreprises de l'UE d'effectuer des paiement sûrs en temps réel. L'euro numérique est indépendant des systèmes bancaires, et un avoir en digi€ reste disponible même en cas de faillite bancaire; de même, les paiements en digi€ restent possibles sans restriction.

Treatment 2B: *La Banque Centrale Européenne (BCE) envisage d'introduire un euro numérique (digi€). Tout comme les euros en espèces, l'euro numérique sera émis par la BCE, aura la même valeur qu'un euro en espèce et pourra être échangé 1 pour 1 contre des espèces ou un avoir sur un compte bancaire.*

L'euro numérique permet aux personnes résidant dans l'UE et aux entreprises de l'UE d'effectuer des paiement sûrs en temps réels. L'euro numérique est indépendant des systèmes bancaires, et un avoir en digi€ reste disponible même en cas de faillite bancaire; de même, les paiements en digi€ restent possibles sans restriction.

Dans une variante possible de l'euro numérique, les utilisateurs ouvriraient un "compte en digi€" via d'une banque. Les paiements en euros numériques pourraient être effectués via un système de banque en ligne, une carte ou une app sur smartphone. Comme avec un compte bancaire normal, lors de chaque paiement, l'identité et le montant versé par le payeur au bénéficiaire seraient transmis, et les banques ou entreprises impliquées pourraient suivre les paiements.

La BCE crée en arrière-plan des copies de sauvegarde de tous les comptes en digi€ et peut, en cas de besoin, non seulement suivre tous les paiements, mais aussi les exécuter si une banque devenait insolvable.

Treatment 2C: *La Banque Centrale Européenne (BCE) envisage d'introduire un euro numérique (digi€). Tout comme les euros en espèces, l'euro numérique sera émis par la BCE, aura la même valeur qu'un euro en espèce et pourra être échangé 1 pour 1 contre des espèces ou un avoir sur un compte bancaire.*

L'euro numérique permet aux personnes résidant dans l'UE et aux entreprises de l'UE d'effectuer des paiement sûrs en temps réels. L'euro numérique est indépendant des systèmes bancaires, et un avoir en digi€ reste disponible même en cas de faillite bancaire; de même, les paiements en digi€ restent possibles sans restriction.

Dans une variante possible de l'euro numérique, l'avoir en digi€ serait enregistré sur un appareil local, par exemple carte prépayée ou smartphone. Les avoirs en digi€ pourraient être transférés d'un appareil à un autre de manière anonyme, en temps réel et sans Internet, sans que des banques ou d'autres entreprises soient impliquées dans les opérations de paiement.

Comme lors de la perte d'un porte-monnaie, l'avoir en digi€ serait perdu en cas de perte de la carte prépayée ou du smartphone. Les banques fournissent uniquement des cartes prépayées et des applications pour smartphone à cet effet et la BCE n'enregistre que la quantité d'euros numériques demandés.

Q22. Êtes-vous favorable à l'introduction d'un euro numérique émis par la Banque Centrale Européenne?

1. Oui
2. Non
3. Indécis(e)
4. Je ne sais pas

Q23. Vous avez déclaré être favorable à l'introduction d'un euro numérique. Veuillez justifier brièvement votre réponse.

Note: la question Q23 ne s'affiche que si la réponse à Q22 est „oui".

Réponse: ____

Q24. Vous avez déclaré ne pas être favorable à l'introduction d'un euro numérique. Veuillez justifier brièvement votre réponse.

Note: la question Q24 ne s'affiche que si la réponse à Q22 est „non".

Réponse: ____

Q25. Vous avez déclaré ne pas être favorable à l'introduction d'un euro numérique. Veuillez justifier brièvement votre réponse.
Note: la question Q25 ne s'affiche que si la réponse à Q22 est „Indécis(e)".

Réponse: ____

Q26. Considéreriez-vous l'introduction d'un euro numérique comme un progrès par rapport aux moyens de paiement existants (par exemple argent liquide, carte de débit, carte de crédit ou app sur smartphone)?

1. Oui
2. Non
3. Indécis(e)
4. Je ne sais pas

Q27. Pensez-vous que l'introduction d'un euro numérique contribue à mieux protéger votre sphère privée?

1. Oui
2. Non
3. Indécis(e)
4. Je ne sais pas

Q28. Veuillez évaluer les affirmations suivantes sur le thème de „l'euro numérique et la protection des données":
Note: l'ordre des lignes du tableau est affiché de manière aléatoire. Les différentes lignes du tableau sont affichées l'une après l'autre aux personnes interrogées.

„Après l'éventuelle introduction d'un euro numérique, la Banque Centrale Européenne (BCE)...

	Tout à fait d'accord	Plutôt d'accord	Ni d'accord ni pas d'accord	Plutôt pas d'accord	Pas d'accord du tout	Je ne sais pas
1. traitera mes données personnelles de manière fiable."						

2. n'utilisera pas mes données personnelles à des fins de surveillance par l'État."						
3. assurera une protection suffisante contre les attaques des hackers."						

Note: Le groupe de contrôle du traitement 2 reçoit maintenant le texte du traitement 2A.

Basis: Tous les participants à l'enquête recevront ce texte d'information.

Texte d'information 2: *Les cryptomonnaies numériques (par exemple Bitcoin, Ether) existent déjà depuis longtemps. Les cryptomonnaies désignent des actifs numériques utilisés comme moyens d'échange et de paiement et qui ne sont pas émis et contrôlés par une banque centrale.*

Tandis que la valeur de l'euro numérique est garantie par la Banque Centrale Européenne (BCE), la valeur d'une cryptomonnaie est déterminée par l'offre et la demande.

Q29. Dans quelle mesure trouvez-vous attractif de payer avec les moyens de paiement suivants?

Note: l'ordre des lignes du tableau est affiché de manière aléatoire. Les différentes lignes du tableau sont affichées l'une après l'autre aux personnes interrogées.

	Très attractif	Plutôt attractif	Ni attractif ni pas attractif	Pas attractif	Pas du tout attractif	Je ne sais pas
1. Euro numérique						
2. Argent liquide						
3. Solde créditeur sur des comptes bancaires (par exemple compte courant)						

4. Solde créditeur sur des comptes détenus auprès d'entreprises technologiques (par exemple PayPal)						
5. Cryptomonnaies						

Q30. Dans quelle mesure trouvez-vous attractif d'épargner avec les moyens de paiement suivants?

Note: l'ordre des lignes du tableau est affiché de manière aléatoire. Les différentes lignes du tableau sont affichées l'une après l'autre aux personnes interrogées.

	Très attractif	Plutôt attractif	Ni attractif ni pas attractif	Pas attractif	Pas du tout attractif	Je ne sais pas
1. Euro numérique						
2. Argent liquide						
3. Solde créditeur sur des comptes bancaires (par exemple compte courant)						
4. Solde créditeur sur des comptes détenus auprès d'entreprises technologiques (par exemple PayPal)						
5. Cryptomonnaies						

Basis: Tous les participants à l'enquête recevront ce texte d'information.

Texte d'information 3: *En principe, il est possible de verser des intérêts sur un euro numérique: comme avec un compte bancaire normal, vous percevriez des intérêts mensuels ou annuels sur votre compte en digi€.*

Pour répondre aux questions suivantes, imaginez qu'il n'y a pas de limite au montant que vous pouvez placer sur votre compte en digi€.

Q31. Supposons que le taux d'intérêt sur votre compte en digi€ soit exactement le net même que le taux d'intérêt sur vote compte courant. Vous pouvez répartir le revenu mensuel de votre ménage entre votre compte courant et votre compte en digi€. Dans le revenu net mensuel de votre ménage, quel montant en euros souhaiteriez-vous percevoir en euros numériques?

Note: les possibilités de réponse données seront au maximum égales au revenu net disponible indiqué à la question Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1000 €
6. 1001 - 1500 €
7. 1501 - 2000 €
8. 2001 - 2500 €
9. 2501 - 3000 €
10. 3001 - 3500 €
11. 3501 - 4000 €
12. 4001 - 7000 €
13. Plus de 7000 €
14. Je ne sais pas

Basis: Les participants à l'enquête seront répartis de manière aléatoire entre les questions Q32A, Q32B ou Q32C. Les quotas par sexe, âge, revenu et région doivent être maintenus au sein des groupes.

Q32A. Supposons que le taux d'intérêt sur votre compte en digi€ soit inférieur de 0,1 point de pourcentage au taux d'intérêt sur votre compte courant. Vous pouvez répartir le revenu net mensuel de votre ménage entre votre compte courant et votre compte en digi€. Dans le revenu net mensuel de votre ménage, quel montant en euros souhaiteriez-vous percevoir en euros numériques?

Note: les possibilités de réponse données seront au maximum égales au revenu net disponible indiqué à la question Q3.

1. 0 €

2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1000 €
6. 1001 - 1500 €
7. 1501 - 2000 €
8. 2001 - 2500 €
9. 2501 - 3000 €
10. 3001 - 3500 €
11. 3501 - 4000 €
12. 4001 - 7000 €
13. Plus de 7000 €
14. Je ne sais pas

Q32B. Supposons que le taux d'intérêt sur votre compte en digi€ soit inférieur de 0,25 point de pourcentage au taux d'intérêt sur votre compte courant. Vous pouvez répartir le revenu net mensuel de votre ménage entre votre compte courant et votre compte en digi€. Dans le revenu net mensuel de votre ménage, quel montant en euros souhaiteriez-vous percevoir en euros numériques?
Note: les possibilités de réponse données seront au maximum égales au revenu net disponible indiqué à la question Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1000 €
6. 1001 - 1500 €
7. 1501 - 2000 €
8. 2001 - 2500 €
9. 2501 - 3000 €
10. 3001 - 3500 €
11. 3501 - 4000 €
12. 4001 - 7000 €
13. Plus de 7000 €
14. Je ne sais pas

Q32C. Supposons que le taux d'intérêt sur votre compte en digi€ soit inférieur de 0,5 point de pourcentage au taux d'intérêt sur votre compte courant. Vous pouvez répartir le revenu net mensuel de votre ménage entre votre compte courant et votre compte en digi€. Dans le revenu net mensuel de votre ménage, quel montant en euros souhaiteriez-vous percevoir en euros numériques?
Note: les possibilités de réponse données seront au maximum égales au revenu net disponible indiqué à la question Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1000 €
6. 1001 - 1500 €
7. 1501 - 2000 €
8. 2001 - 2500 €
9. 2501 - 3000 €
10. 3001 - 3500 €
11. 3501 - 4000 €
12. 4001 - 7000 €
13. Plus de 7000 €
14. Je ne sais pas

Basis: Les participants à l'enquête sont répartis de manière aléatoire entre les questions Q33A, Q33B ou Q33C. Les quotas par sexe, âge, revenu et région doivent être maintenus au sein des groupes.

Q33A. Supposons que le taux d'intérêt sur votre compte en digi€ soit supérieur de 0,1 point de pourcentage au taux d'intérêt sur votre compte courant. Vous pouvez répartir le revenu net mensuel de votre ménage entre votre compte courant et votre compte en digi€. Dans le revenu net mensuel de votre ménage, quel montant en euros souhaiteriez-vous percevoir en euros numériques?
Note: les possibilités de réponse données seront au maximum égales au revenu net disponible indiqué à la question Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €

5. 501 - 1000 €
6. 1001 - 1500 €
7. 1501 - 2000 €
8. 2001 - 2500 €
9. 2501 - 3000 €
10. 3001 - 3500 €
11. 3501 - 4000 €
12. 4001 - 7000 €
13. Plus de 7000 €
14. Je ne sais pas

Q33B. Supposons que le taux d'intérêt sur votre compte en digi€ soit supérieur de 0,25 point de pourcentage au taux d'intérêt sur votre compte courant. Vous pouvez répartir le revenu net mensuel de votre ménage entre votre compte courant et votre compte en digi€. Dans le revenu net mensuel de votre ménage, quel montant en euros souhaiteriez-vous percevoir en euros numériques?

Note: les possibilités de réponse données seront au maximum égales au revenu net disponible indiqué à la question Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1000 €
6. 1001 - 1500 €
7. 1501 - 2000 €
8. 2001 - 2500 €
9. 2501 - 3000 €
10. 3001 - 3500 €
11. 3501 - 4000 €
12. 4001 - 7000 €
13. Plus de 7000 €
14. Je ne sais pas

Q33C. Supposons que le taux d'intérêt sur votre compte en digi€ soit <u>supérieur</u> de 0,5 point de pourcentage au taux d'intérêt sur votre compte courant. Vous pouvez répartir le <u>revenu net mensuel de votre ménage</u> entre votre compte courant et votre compte en digi€. Dans le revenu net mensuel de votre ménage, quel montant en euros souhaiteriez-vous percevoir en euros numériques?

Note: les possibilités de réponse données seront au maximum égales au revenu net disponible indiqué à la question Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1000 €
6. 1001 - 1500 €
7. 1501 - 2000 €
8. 2001 - 2500 €
9. 2501 - 3000 €
10. 3001 - 3500 €
11. 3501 - 4000 €
12. 4001 - 7000 €
13. Plus de 7000 €
14. Je ne sais pas

Basis: Tous les participants à l'enquête recevront ce texte d'information.

Texte d'information 4: *La Banque Centrale Européenne souhaite rendre les transactions financières européennes plus vertes et plus durables. Contrairement aux euros en liquide, l'euro numérique ne doit être ni "imprimé„ ni distribué physiquement en Europe, ce qui permet de réduire les émissions de* $C0_2$.

La BCE émet l'hypothèse que la consommation électrique de l'euro numérique est équivalente à celle des paiements par carte.

Q34. Considérez-vous l'euro numérique comme un développement important dans le cadre de la durabilité et du changement climatique?

1. Oui
2. Non
3. Indécis(e)
4. Je ne sais pas

Basis: 50% des personnes interrogées reçoivent le traitement 3, les 50% restants ne reçoivent pas ce traitement. La répartition entre le groupe de traitement et le groupe de contrôle est aléatoire. Au sein des groupes de traitement et de contrôle, les quotas sont maintenus en fonction du sexe, de l'âge, du revenu et de la région.

Treatment 3: *En juillet 2023, la Commission Européenne a présenté un projet d'euro numérique élaboré par des experts. Ce projet envisage de limiter la demande d'euros numériques afin d'éviter que des sommes d'argent trop importantes ne soient transférées du secteur bancaire vers l'euro numérique, ce qui causerait des problèmes financiers aux banques.*
Une des pistes envisagées pour limiter la demande d'euros numériques consisterait à fixer un plafond aux avoirs en digi€, qui serait fixé à 3000 € par personne.

Q35. En tenant compte de toutes les informations sur l'euro numérique que vous avez obtenues ici ou ailleurs, dans quelle mesure estimez-vous que l'euro numérique est attractif?

1. Très attractif
2. (Plutôt) attractif
3. Ni attractif ni pas attractif
4. (Plutôt) pas attractif
5. Pas du tout attractif

Q36. D'après votre réponse, vous considérez l'euro numérique comme *„Antwort Q39 einfügen"*. Indiquez brièvement la principale raison de votre réponse.

Réponse: ____

Questions socio-démographiques

Q37. Est-ce que vous ou au moins un de vos parents ont immigré après 1949 en France?
Note: dans le sondage, la France est remplacée par l'Allemagne en „Allemagne" et par l'Italie en „Italie".

1. Oui, j'ai moi-même immigré.
2. Oui, au moins un de mes parents a immigré.
3. Non

Q38. Combien de personnes – vous compris – vivent dans votre foyer?

Nombre d'adultes: ______________________________

Nombre d'enfants entre 14 et 17 ans: ______________________________

Nombre d'enfants de moins de 14 ans: ______________________________

Basis: Les participants allemands reçoivent la question Q39A, les participants français reçoivent la question Q39B et les participants italiens reçoivent la question Q39C.

Q39A. Veuillez indiquer votre niveau de formation le plus élevé.

1. Pas de diplôme
2. Diplôme de fin d'études secondaires
3. Baccalauréat professionnel ou général
4. Diplôme de l'enseignement supérieur

Q39B. Veuillez indiquer votre niveau de formation le plus élevé.

1. Pas de diplôme
2. Collége
3. Baccalaurét Professionnel ou Baccalaurét
4. Université oder Grande École / École Supérieure

Q39C. Veuillez indiquer votre niveau de formation le plus élevé.

1. Pas de diplôme
2. Scuola Secondaria di Primo Grado
3. Liceo, Istituto Tecnico, Istituto Professionale
4. Istruzione e Formazione Tecnica Superiore ou Universitá

Q40. En considérant la valeur de votre patrimoine total, par exemple argent liquide, solde de vos comptes d'épargne, actions, obligations à taux fixe ou immobilier, à quelle catégorie pensez-vous appartenir?

1. (plutôt) épargnant
2. Ni épargnant ni emprunteur
3. (plutôt) emprunteur
4. Je ne sais pas

Q41. Vous et votre famille habitez...

1. dans votre propre maison
2. dans un appartement qui vous appartient
3. dans une maison en location
4. dans un appartement en location

Q42. Veuillez indiquer le nombre d'habitants de votre lieu actuel de résidence.

1. 0 - 9999 habitants
2. 10.000 - 19999 habitants
3. 20.000 - 49999 habitants
4. 50.000 - 99999 habitants
5. 100.000 - 499999 habitants
6. 500.000 habitants ou plus

Basis: Les participants allemands reçoivent la question Q43A, les participants français reçoivent la question Q43B et les participants italiens reçoivent la question Q43C.

Q43A. Si les élections européennes avaient lieu dimanche prochain, pour quel parti voteriez-vous?

1. CDU/CSU
2. SPD
3. Bündnis 90/Die Grünen
4. AfD
5. FDP
6. Die Linke
7. Bündnis Sandra Wagenknecht (BSW)
8. Freie Wähler
9. Autre parti
10. Je ne voterais pas
11. Je ne sais pas

Q43B. Si les élections européennes avaient lieu dimanche prochain, pour quel parti voteriez-vous?

1. Renaissance
2. Movement Démocrate
3. Horizons

4. La France Insoumise
5. Parti Socialiste
6. Pôle Écologiste
7. Parti Communiste Francais
8. Rassemblement National
9. Les Républicains
10. Groupe Libertés, Indépendants, Outre-Mer et Territoires
11. Reconquête!
12. Autre parti
13. Je ne voterais pas
14. Je ne sais pas

Q43C. Si les élections européennes avaient lieu dimanche prochain, pour quel parti voteriez-vous?

1. Fratelli d'Italia
2. Partito Democratico
3. Movimento 5 Stelle
4. Lega
5. Forza Italia
6. Azione
7. Italia Viva
8. Europa Verde
9. Sinistra Italiana
10. Noi Moderati
11. Südtiroler Volkspartei
12. +Europa
13. Autre parti
14. Je ne voterais pas
14. Je ne sais pas

Appendix C: Original Italian Questionnaire

Screening

Q1. Lei è ...
Nota: esclusione degli intervistati che hanno risposto „Sommozzatori“.

1. Uomo
2. Donna
3. Altro

Q2. Indichi la Sua età.
Nota: Screenout degli intervistati di età inferiore ai 16 anni.

Risposta: _____ età

Q3. A quanto ammonta approssimativamente il reddito mensile netto del Suo nucleo familiare, vale a dire il reddito totale detratti tasse e oneri sociali di tutte le persone che convivono con Lei?
Nota: Screenout degli intervistati che non desiderano fornire informazioni.

1. 0 - 1.000 €
2. 1.001 - 1.500 €
3. 1.501 - 2.000 €
4. 2.001 - 2.501 €
5. 2.501 - 3.000 €
6. 3.001 - 3.501 €
7. 3.501 - 4.000 €
8. 4.001 - 7.000 €
9. Oltre 7.000 €
10. Preferisco non rispondere

Q4. Dove abita?

1. Nord-Ovest
2. Nord-Est
3. Centro
4. Sud
5. Isole

Media sociali e digitalizzazione

Q5. Qual è il Suo rapporto con il crescente impatto tecnologico, spesso definito genericamente con il termine "digitalizzazione", nella Sua vita quotidiana?

Tra gli esempi vi sono i pagamenti con lo smartphone, il controllo digitale dei dispositivi di casa (smart home), la guida autonoma, il collegamento con amici e familiari tramite social network e servizi di messaggistica, ...

1. quasi esclusivamente vantaggi.
2. più vantaggi che svantaggi.
3. tanti vantaggi quanti svantaggi.
4. più svantaggi che vantaggi.
5. quasi esclusivamente svantaggi.
6. Non saprei.

Q6. Con quale frequenza e per quali attività utilizza Internet?
Nota: L'ordine delle righe della tabella è visualizzato in modo casuale. Le singole righe della tabella vengono visualizzate ai rispondenti una dopo l'altra.

	Più di 2 ore al giorno	Meno di 2 ore al giorno	Più volte alla settimana	Più volte al mese	Con minore frequenza	Mai
1. Fare acquisti (per esempio Amazon, Ebay, servizio di consegna (cibo), abbigliamento)						
2. Social network (per esempio Facebook, Instagram, TikTok)						
3. Servizi di messaggistica (per esempio WhatsApp, Snapchat, Telegram, Signal)						

4. Streaming (per esempio YouTube, Spotify, Netflix)						
5. Notizie (per esempio giornali online, app Internet, app per notizie)						
6. Enciclopedie online / ricerche di informazioni (per esempio Wikipedia, Google)						
7. Servizi sul cloud (per esempio Dropbox, OneDrive, Google One, iCloud)						
8. Gaming (per esempio giochi online su console)						
9. Piattaforme di apprendimento (per esempio Udemy, Duolingo, LinkedIn Learning)						
10. Assistenza alla scrittura / traduzione di testi (per esempio DeepL, Grammarly)						

11. Intelligenza artificiale (per esempio ChatGPT, Siri, Alexa, Smarthome, guida autonoma)						

Alfabetizzazione finanziaria

Q7. Immagini di essere titolare di un conto di risparmio che frutta il 5% di interessi annui. Il tasso di inflazione ammonta al 6% annuo. Dopo un anno, quanto potrà acquistare con il denaro presente sul conto?

1. Più di oggi
2. Tanto quanto oggi
3. Meno di oggi
4. Non saprei

Q8. Valuti se l'affermazione seguente è vera o falsa: „L'acquisto di un'azione di una singola azienda produce normalmente una rendita più sicura rispetto all'acquisto di un fondo azionario".

1. Vero
2. Falso
3. Non saprei

Q9. Quale delle seguenti forme di investimento porta di solito al rendimento più elevato nel lungo termine (ad es. nell'arco di 10 anni o più)?

1. Libretto di risparmio / conto di risparmio
2. Titoli di debito, obbligazioni a tasso fisso e buoni di risparmio
3. Azioni
4. Non saprei

Q10. Quale dei seguenti tipi di investimento presenta di solito le maggiori fluttuazioni di valore nel tempo?

1. Libretto di risparmio / conto di risparmio
2. Titoli di debito, obbligazioni a tasso fisso e buoni di risparmio

3. Azioni
4. Non saprei

Comportamento di pagamento

Base: Tutti i partecipanti al sondaggio riceveranno questo testo informativo.
Testo informativo 1: *Il banking online significa che è possibile accedere ai conti bancari tramite terminali digitali (quali laptop, PC, smartphone, tablet) ad esempio per ricevere e conservare gli estratti conto, eseguire bonifici o altre operazioni finanziarie senza consulenti bancari.*

Q11. Dispone di un conto corrente con funzionalità di banking online? Se sì, con quale frequenza utilizza le funzionalità di banking online?

1. Più volte alla settimana
2. Una volta a settimana
3. Una volta al mese
4. Con minore frequenza
5. Sono titolare di un conto corrente con funzionalità di banking online, ma non utilizzo questa funzionalità.
6. Non sono titolare di un conto corrente con funzionalità di banking online.

Q12. A quanto ammonta l'importo in contanti che normalmente porta con sé?

1. 0 - 20 €
2. 21 - 50 €
3. 51 - 100 €
4. 101 - 200 €
5. Più di 200 €

Q13. Con quale modalità preferisce pagare?

1. Contanti
2. Carta di debito / PagoBancomat
3. Carta di credito
4. App della banca tramite smartphone / smartwatch
5. GooglePay, ApplePay o altri „portfogli digitali" tramite smartphone / smartwatch
6. PayPal
7. Altro

Q14. Qui di seguito trova elencate una serie di caratteristiche normalmente attribuite ai pagamenti in contanti, con carta di debito, con carta di credito o tramite smartphone. Valuti l'importanza di tali caratteristiche.

Nota: L'ordine delle righe della tabella è visualizzato in modo casuale. Le singole righe della tabella vengono visualizzate ai rispondenti una dopo l'altra.

	Molto importante	Piuttosto importante	Né importante né irrilevante	Piuttosto irrilevante	Assolutamente irrilevante	Non saprei
1. Pagamento anonimo						
2. Pagamento in tempo reale						
3. Facilità di utilizzo per il pagamento						
4. Protezione contro gli abusi criminali durante le operazioni di pagamento (ad es. protezione contro il phishing e il malware, tutela dell'acquirente)						
5. Lo strumento di pagamento non può essere utilizzato per finanziare attività criminali						
6. Evita gli errori durante la procedura di pagamento						
7. Consente il pagamento anche senza accedere a Internet o alla rete senza fili						

8. Lo strumento di pagamento può essere utilizzato per acquisti o altri pagamenti on-line						
9. Il metodo di pagamento è accettato ovunque						
10. Assistenza personale in caso di problemi tecnici o quesiti esplicativi						
11. Panoramica della situazione finanziaria (uscite/entrate)						

Q15. Nel complesso, quali sono le tre principali caratteristiche dello strumento di pagamento menzionate che rivestono maggiore importanza per Lei? Selezioni le tre caratteristiche più importanti dall'elenco e Le classifichi in ordine di importanza.
Nota: la prima risposta selezionata sarà classificata 1, la seconda sarà classificata 2 e la terza sarà classificata 3.

1. Pagamento anonimo
2. Pagamento in tempo reale
3. Facilità di utilizzo per il pagamento
4. Protezione contro gli abusi criminali durante il pagamento (ad es. protezione contro il phishing e il malware, tutela dell'acquirente)
5. Lo strumento di pagamento non può essere utilizzato per finanziare attività criminali
6. Evita gli errori durante il processo di pagamento
7. Il pagamento è possibile anche senza accedere a Internet o alla rete senza fili
8. Lo strumento di pagamento può essere utilizzato per acquisti o altri pagamenti su Internet
9. Lo strumento di pagamento viene accettato ovunque
10. Assistenza personale in caso di problemi tecnici o quesiti esplicativi
11. Panoramica della situazione finanziaria (uscite/entrate)

Atteggiamento verso l'integrazione europea

Q16. La invitiamo a valutare le dichiarazioni seguenti sul tema „Unione Europea (UE)".
Nota: L'ordine delle righe della tabella è visualizzato in modo casuale. Le singole righe della tabella vengono visualizzate ai rispondenti una dopo l'altra.

	Completamente d'accordo	Parzialmente d'accordo	Né d'accordo né in disaccordo	Parzialmente in disaccordo	Per niente d'accordo	Non saprei
1. L'Unione Europea (UE) influisce positivamente sulla mia vita.						
2. Considero importante la collaborazione politica a livello europeo.						
3. Considero importante la collaborazione economica a livello europeo.						
4. Le sfide attuali (p.es. cambiamenti climatici, migrazioni, digitalizzazione, inflazione, guerra) sono risolvibili solo a livello europeo.						
5. Preferisco l'Euro alle valute nazionali (di un tempo) (p.es. marco tedesco, franco francese, lira italiana).						

Soddisfazione per l'attuale sistema finanziario

Base: Il 50% degli intervistati riceve il trattamento 1, mentre l'altro 50% non riceve questo trattamento. L'assegnazione al gruppo di trattamento e a quello di controllo è casuale. All'interno del gruppo di trattamento e di controllo, le quote sono mantenute in base a sesso, età, reddito e regione.

Treatment 1: *I contanti sono „moneta della banca central" e vengono emessi direttamente dalla Banca Commerciale Europea (BCE) e distribuiti a famiglie e aziende tramite le banche.*

A fronte della digitalizzazione, in Europa si utilizza sempre meno contante e i pagamenti vengono invece attivati con carta di credito o tramite smartphone. Tali pagamenti non in contanti non si basano però sul denaro della banca centrale, bensì sul credito presente sul conto di risparmio. Un eventuale fallimento bancario può comportare la perdita del credit.

In Europa, i conti privati sono assicurati fino a 100.000 €, in modo che, in caso di fallimento della banca, siano a rischio solo i conti con depositi superiori.

Q17. La invitiamo a valutare le dichiarazioni seguenti sul team „Denaro e banch".
Nota: L'ordine delle righe della tabella è visualizzato in modo casuale. Le singole righe della tabella vengono visualizzate ai rispondenti una dopo l'altra.

	Completamente d'accordo	Parzialmente d'accordo	Né d'accordo né in disaccordo	Parzialmente in disaccordo	Per niente d'accordo	Non saprei
1. I contanti sono uno strumento di pagamento senza rischi.						
2. Il denaro depositato su un conto corrente è sicuro quanto i contanti.						
3. Mi preoccupo dell'eventuale fallimento della banca.						

Q18. La invitiamo a valutare le dichiarazioni seguenti sul tema „Protezione dei dati“.

Nota: L'ordine delle righe della tabella è visualizzato in modo casuale. Le singole righe della tabella vengono visualizzate ai rispondenti una dopo l'altra.

	Completamente d'accordo	Parzialmente d'accordo	Né d'accordo né in disaccordo	Parzialmente in disaccordo	Per niente d'accordo	Non saprei
1. Banche e casse di risparmio trattano i miei dati personali in modo affidabile.						
2. Banche e casse di risparmio non utilizzano i miei dati personali in modo improprio per scopi commerciali.						
3. Banche e casse di risparmio garantiscono una protezione sufficiente dagli attacchi di hacker.						
4. Le grandi aziende tecnologiche (per esempio Facebook/Meta, Google, Apple, Amazon) trattano i miei dati personali in modo affidabile.						

5. Le grandi aziende tecnologiche (per esempio Facebook/Meta, Google, Apple, Amazon) non utilizzano i miei dati personali in modo improprio per scopi commerciali.						
6. Le grandi aziende tecnologiche (per esempio Facebook/Meta, Google, Apple, Amazon) garantiscono una protezione sufficiente dagli attacchi di hacker.						

Euro digitale

Q19. Prima di partecipare a questo sondaggio, aveva già sentito parlare dell'introduzione dell'euro digitale?

1. Sì
2. No
3. Non saprei

Q20. Dove ha sentito parlare o letto dell'euro digitale?
Nota: La domanda Q20 viene visualizzata solo se alla domanda Q19 è stato risposto „Sì".

Risposta: ____

Q21. Come valuta la Sua conoscenza dell'euro digitale?
Nota: La domanda Q20 viene visualizzata solo se alla domanda Q19 è stato risposto „Sì".

1. Molto buona
2. Positiva
3. Né buona né cattiva
4. Limitata
5. Molto limitata
6. Non saprei

Base: I partecipanti al sondaggio vengono quindi suddivisi in quattro gruppi di uguali dimensioni. Il gruppo 1 non riceve un testo di trattamento (per il momento) e funge da gruppo di controllo nel seguito. Il gruppo di controllo riceve il testo di trattamento 2A dopo la domanda Q28. I gruppi da 2 a 4 ricevono ciascuno un testo di trattamento diverso sul design e le funzioni dell'euro digitale. L'assegnazione ai rispettivi gruppi è randomizzata. All'interno dei gruppi di trattamento e del gruppo di controllo vengono mantenute le quote in base a sesso, età, reddito e regione.

Treatment 2A: *La Banca Centrale Europea (BCE) sta pensando di introdurre l'euro digitale (Digi€). Al pari degli euro in contanti, l'euro digitale verrà emesso dalla BCE, avrà lo stesso valore degli euro in contanti e potrà essere convertito con un tasso di 1 a 1 in contanti o accreditato sul conto bancario.*

L'euro digitale consentirà a persone e aziende residenti nell'UE di effettuare pagamenti sicuri in tempo reale. L'euro digitale sarà indipendente dai sistemi bancari, il credito in Digi€ rimarrà disponibile anche in caso di fallimento bancario e i pagamenti in Digi€ saranno possibili senza limitazioni.

Treatment 2B: *La Banca Centrale Europea (BCE) sta pensando di introdurre l'euro digitale (Digi€). Al pari degli euro in contanti, l'euro digitale verrà emesso dalla BCE, avrà lo stesso valore degli euro in contanti e potrà essere convertito con un tasso di 1 a 1 in contanti o accreditato sul conto bancario.*

L'euro digitale consentirà a persone e aziende residenti nell'UE di effettuare pagamenti sicuri in tempo reale. L'euro digitale sarà indipendente dai sistemi bancari, il credito in Digi€ rimarrà disponibile anche in caso di fallimento bancario e i pagamenti in Digi€ saranno possibili senza limitazioni.

In una possibile variante dell'euro digitale, gli utenti aprirebbero un "conto in Digi€" tramite una banca. I pagamenti in euro digitali potrebbero essere effettuati tramite banking online, carta o app per smartphone. Come nei conti bancari tradizionali, per ogni pagamento sarebbero trasmessi al destinatario l'identità e l'importo della fattura del pagatore, e anche le banche o gli istituti coinvolti potrebbero tracciare i pagamenti.

La BCE esegue il backup in background di tutti i conti in Digi€ e può se necessario non solo tracciare tutti i pagamenti, ma anche eseguirli, in caso di insolvenza di una banca.

Treatment 2C: *La Banca Centrale Europea (BCE) sta pensando di introdurre l'euro digitale (Digi€). Al pari degli euro in contanti, anche l'euro digitale verrà emesso dalla BCE, avrà lo stesso valore dei contanti e potrà essere scambiato con un tasso di 1 a 1 in contanti o accreditato sul conto bancario.*

L'euro digitale consentirà a persone e aziende residenti nell'UE di effettuare pagamenti si-

curi in tempo reale. L'euro digitale sarà indipendente dai sistemi bancari, il credito in Digi€ rimarrà disponibile anche in caso di fallimento bancario e i pagamenti in Digi€ saranno possibili senza limitazioni.

In una possibile variante dell'euro digitale, l'ammontare di Digi€ detenuto su un terminale locale, come ad esempio una carta prepagata o un'applicazione per smartphone. I crediti in Digi€ potrebbero essere trasmessi in modo anonimo, in tempo reale e senza Internet da un terminale all'altro, senza coinvolgere nell'operazione di pagamento banche o altri istituti di credito.

Come in caso di perdita di un portafoglio, anche i risparmi Digi€ andrebbero persi qualora la carta prepagata o lo smartphone venissero smarriti. Le banche fornirebbero solo le carte prepagate e le applicazioni per smartphone corrispondenti, e la BCE registrerebbe solo l'importo di euro digitali richiesti.

Q22. È favorevole all'introduzione dell'euro digitale emesso dalla Banca Centrale Europea (BCE)?

1. Sì
2. No
3. Indeciso/a
4. Non saprei

Q23. Ha risposto di essere a favore dell'introduzione dell'euro digitale. Motivi brevemente la sua scelta.
Nota: La domanda Q23 viene visualizzata solo se alla domanda Q22 è stato risposto „Sì".

Risposta: ____

Q24. Ha risposto di <u>non</u> essere a favore dell'introduzione dell'euro digitale. Motivi brevemente la sua scelta.
Nota: La domanda Q24 viene visualizzata solo se alla domanda Q22 è stato risposto „No".

Risposta: ____

Q25. Ha risposto di essere indeciso/a sull'introduzione dell'euro digitale. Motivi brevemente la sua scelta.
Nota: La domanda Q25 viene visualizzata solo se alla domanda Q22 è stato risposto „Indeciso/a".

Risposta: ____

Q26. Vedrebbe l'introduzione dell'euro digitale come un miglioramento degli attuali strumenti di pagamento (per esempio contanti, carte di debito/PagoBancomat, carte di credito o app per smartphone)?

1. Sì
2. No
3. Indeciso/a
4. Non saprei

Q27. Ritiene che l'introduzione dell'euro digitale contribuisca a migliorare la protezione della sfera privata dei correntisti/risparmiatori?

1. Sì
2. No
3. Indeciso/a
4. Non saprei

Q28. La invitiamo a valutare le seguenti affermazioni sul tema „Euro digitale e protezione dei dati":
Nota: l'ordine delle righe della tabella viene visualizzato in modo casuale. Le singole righe della tabella vengono mostrate al rispondente una dopo l'altra.

„Dopo un'eventuale introduzione dell'euro digitale, la Banca Centrale Europea (BCE) ...

	Completamente d'accordo	Parzialmente d'accordo	Né d'accordo né in disaccordo	Parzialmente in disaccordo	Per niente d'accordo	Non saprei
1. tratterà i miei dati personali in modo degno di fiducia".						
2. non utilizzerà in modo improprio i miei dati personali a fini di sorveglianza governativa".						

3. garantirà una sufficiente tutela contro gli attacchi di pirateria informatica".						

Nota: il gruppo di controllo del trattamento 2 riceve ora il testo del trattamento 2A.

Base: Tutti i partecipanti al sondaggio riceveranno questo testo informativo.

Testo informativo 2: *Le criptovalute esistono già da qualche tempo (p.es. Bitcoin, Ether). Le criptovalute sono valori patrimoniali che fungono da strumento di pagamento e scambio e non sono emessi né controllati da una banca centrale.*

Mentre la Banca Centrale Europea (BCE) garantisce il valore dell'euro digitale, il valore delle criptovalute è stabilito dalla domanda e dall'offerta.

Q29. Quanto ritiene interessanti i pagamenti effettuati con le seguenti modalità?
Nota: l'ordine delle righe della tabella viene visualizzato in modo casuale. Le singole righe della tabella vengono visualizzate al rispondente una dopo l'altra.

	Molto interessanti	Piuttosto interessanti	Né interessanti né non interessanti	Poco interessante	Assolutamente non interessanti	Non saprei
1. Euro digitali						
2. Contanti						
3. Credito sul conto bancario (per esempio conto corrente)						
4. Credito sui conti delle aziende tecnologiche (per esempio PayPal)						
5. Criptovalute						

Q30. Quanto ritiene interessante il risparmio con le seguenti modalità di pagamento?
Nota: l'ordine delle righe della tabella viene visualizzato in modo casuale. Le singole righe della tabella vengono visualizzate al rispondente una dopo l'altra.

	Molto interessanti	Piuttosto interessanti	Né interessanti né non interessanti	Poco interessante	Assolutamente non interessanti	Non saprei
1. Euro digitali						
2. Contanti						
3. Credito sul conto bancario (per esempio conto corrente)						
4. Credito sui conti delle aziende tecnologiche (per esempio PayPal)						
5. Criptovalute						

Base: Tutti i partecipanti al sondaggio riceveranno questo testo informativo.

Testo informativo 3: *In linea di principio, esiste la possibilità di pagare gli interessi sugli euro digitali, vale a dire che verrebbero accreditati sul conto in Digi€ gli interessi mensili o annuali, proprio come su un conto bancario tradizionale.*

Per rispondere alle seguenti domande, supponga che non vi siano restrizioni all'importo dei crediti depositati su un conto in Digi€.

Q31. Supponiamo che il tasso d'interesse sul conto in Digi€ sia uguale al tasso d'interesse sul conto corrente. Avendo la possibilità di suddividere il reddito mensile netto del Suo nucleo familiare tra il conto corrente e il conto in Digi€, a quanto ammonterebbe l'importo in € del reddito mensile netto del Suo nucleo familiare che richiederebbe in euro digitale?
Nota: Le opzioni di risposta date saranno al massimo pari al reddito netto disponibile dichiarato nella domanda Q3.

1. 0 €

2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Oltre 7.000 €
14. Non saprei

Base: I partecipanti all'indagine sono assegnati in modo casuale alle domande Q32A, Q32B o Q32C. All'interno dei gruppi devono essere mantenute le specifiche quote in base a sesso, età, reddito e regione.

Q32A. Supponiamo che il tasso d'interesse sul conto in Digi€ sia inferiore di 0,1 punti percentuali al tasso d'interesse sul conto corrente. Avendo la possibilità di suddividere il reddito mensile netto del Suo nucleo familiare tra il conto corrente e il conto in Digi€, a quanto ammonterebbe l'importo in € del reddito mensile netto del Suo nucleo familiare che richiederebbe in euro digitale?
Nota: Le opzioni di risposta date saranno al massimo pari al reddito netto disponibile dichiarato nella domanda Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €

13. Oltre 7.000 €
14. Non saprei

Q32B. Supponiamo che il tasso d'interesse sul conto in Digi€ sia <u>inferiore</u> di 0,25 punti percentuali al tasso d'interesse sul conto corrente. Avendo la possibilità di suddividere il <u>reddito mensile netto del Suo nucleo familiare</u> tra il conto corrente e il conto in Digi€, a quanto ammonterebbe l'importo in € del reddito mensile netto del Suo nucleo familiare che richiederebbe in euro digitale?

Nota: Le opzioni di risposta date saranno al massimo pari al reddito netto disponibile dichiarato nella domanda Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Oltre 7.000 €
14. Non saprei

Q32C. Supponiamo che il tasso d'interesse sul conto in Digi€ sia <u>inferiore</u> di 0,5 punti percentuali al tasso d'interesse sul conto corrente. Avendo la possibilità di suddividere il <u>reddito mensile netto del Suo nucleo familiare</u> tra il conto corrente e il conto in Digi€, a quanto ammonterebbe l'importo in € del reddito mensile netto del Suo nucleo familiare che richiederebbe in euro digitale?

Nota: Le opzioni di risposta date saranno al massimo pari al reddito netto disponibile dichiarato nella domanda Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €

6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Oltre 7.000 €
14. Non saprei

Base: I partecipanti all'indagine sono assegnati in modo casuale alle domande Q33A, Q33B o Q33C. All'interno dei gruppi devono essere mantenute le specifiche quote in base a sesso, età, reddito e regione.

Q33A. Supponiamo che il tasso d'interesse sul conto in Digi€ sia superiore di 0,1 punti percentuali al tasso d'interesse sul conto corrente. Avendo la possibilità di suddividere il reddito mensile netto del Suo nucleo familiare tra il conto corrente e il conto in Digi€, a quanto ammonterebbe l'importo in € del reddito mensile netto del Suo nucleo familiare che richiederebbe in euro digitale?
Nota: Le opzioni di risposta date saranno al massimo pari al reddito netto disponibile dichiarato nella domanda Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Oltre 7.000 €
14. Non saprei

Q33B. Supponiamo che il tasso d'interesse sul conto in Digi€ sia superiore di 0,25 punti percentuali al tasso d'interesse sul conto corrente. Avendo la possibilità di suddividere il reddito mensile netto del Suo nucleo familiare tra il conto corrente e il conto in Digi€, a quanto ammonterebbe l'importo in € del reddito mensile netto del Suo nucleo familiare che richiederebbe in euro digitale?
Nota: Le opzioni di risposta date saranno al massimo pari al reddito netto disponibile dichiarato nella domanda Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €
9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Oltre 7.000 €
14. Non saprei

Q33C. Supponiamo che il tasso d'interesse sul conto in Digi€ sia superiore di 0,5 punti percentuali al tasso d'interesse sul conto corrente. Avendo la possibilità di suddividere il reddito mensile netto del Suo nucleo familiare tra il conto corrente e il conto in Digi€, a quanto ammonterebbe l'importo in € del reddito mensile netto del Suo nucleo familiare che richiederebbe in euro digitale?
Nota: Le opzioni di risposta date saranno al massimo pari al reddito netto disponibile dichiarato nella domanda Q3.

1. 0 €
2. 1 - 50 €
3. 51 - 100 €
4. 101 - 500 €
5. 501 - 1.000 €
6. 1.001 - 1.500 €
7. 1.501 - 2.000 €
8. 2.001 - 2.500 €

9. 2.501 - 3.000 €
10. 3.001 - 3.500 €
11. 3.501 - 4.000 €
12. 4.001 - 7.000 €
13. Oltre 7.000 €
14. Non saprei

Base: Tutti i partecipanti al sondaggio riceveranno questo testo informativo.

Testo informativo 4: *La Banca Centrale Europea (BCE) vuole strutturare in modo più verde e sostenibile le operazioni di pagamento europee. Contrariamente agli euro in contanti, gli euro digitali non devono essere „coniati“ né distribuiti fisicamente in Europa, e consentono pertanto di risparmiare sulle emissioni di* CO_2.

La BCE presuppone che il consumo di corrente di un euro digitale sia pari a quello dei pagamenti con carte.

Q34. Ritene l'euro digitale uno strumento importante nel contesto della sostenibilità e del cambiamento climatico?

1. Si
2. No
3. Indeciso/a
4. Non saprei

Bas2: Il 50% degli intervistati riceve il trattamento 3, mentre il restante 50% non riceve questo trattamento. L'assegnazione al gruppo di trattamento e a quello di controllo è casuale. All'interno del gruppo di trattamento e di controllo, le quote sono mantenute in base a sesso, età, reddito e regione.

Treatment 3: *IA luglio 2023 la commissione UE ha presentato il progetto di una commissione di esperti sull'euro digitale. Vi viene proposto di limitare la richiesta di euro digitali al fine di impedire che una quota eccessiva di denaro del settore bancario venga trasformata in euro digitali e che le banche abbiano di conseguenza problemi commerciali.*

Una possibilità in discussione per limitare la richiesta di Digi€ sarebbe quella di stabilire un limite massimo per i risparmi in Digi€ pari a 3000 € a persona.

Q35. Alla luce delle informazioni reperite qui o altrove sull'euro digitale, quanto ritiene interessanti gli euro digitali?

1. Molto interessanti

2. Piuttosto interessanti
3. Né interessanti né non interessanti
4. Poco interessanti
5. Assolutamente non interessanti

Q36. Ha affermato di considerare gli euro digitali „ANTWORT Q35“. Indichi brevemente il motivo principale della Sua risposta.

Risposta: ____

Domande socio-demografiche

Q37. Lei o almeno uno dei Suoi genitori è immigrato in Italia dopo il 1949?
Nota: nel sondaggio, „Italia“ è sostituito da „Francia“ in Francia e da „Germania“ in Germania.

1. Sì, io stesso/a sono immigrato/a.
2. Sì, è immigrato almeno uno dei miei genitori.
3. No

Q38. Quante persone vivono, compreso Lei, nel suo nucleo familiare?

Numero di adulti: ____
Numero di minori di età compresa tra 14 e 17 anni: ____________________
Numero di minori di età inferiore a 14 anni: __________________________

Base: I partecipanti all'indagine in Germania ricevono la domanda Q39A, i partecipanti all'indagine in Francia ricevono la domanda Q39B e i partecipanti all'indagine in Italia ricevono la domanda Q39C.

Q39A. Indichi il Suo livello di istruzione.

1. Nessun titolo di studio
2. Diploma di istituto tecnico o professionale
3. Maturità generale o specializzata
4. Diploma di scuola superiore

Q39B. Indichi il Suo livello di istruzione.

1. Nessun titolo di studio
2. Collége

3. Baccalaurét Professionnel o Baccalaurét
4. Université oder Grande École / École Supérieure

Q39C. Indichi il Suo livello di istruzione.

1. Nessun titolo di studio
2. Scuola Secondaria di Primo Grado
3. Liceo, Istituto Tecnico, Istituto Professionale
4. Istruzione e formazione tecnica superiore o università

Q40. Considerando il valore del Suo patrimonio totale, per esempio contanti, risparmi, azioni, obbligazioni o immobili, dove si collocherebbe?

1. (piuttosto) risparmiatore
2. né risparmiatore né debitore
3. (piuttosto) debitore
4. Non saprei

Q41. Lei o la Sua famiglia abitate...

1. in una casa di proprietà
2. in un appartamento di proprietà
3. in una casa in affitto
4. in un appartamento in affitto

Q42. Indichi il numero di abitanti del Suo attuale luogo di residenza.

1. 0 - 9.999 abitanti
2. 10.000 - 19.999 abitanti
3. 20.000 - 49.999 abitanti
4. 50.000 - 99.999 abitanti
5. 100.000 - 499.999 abitanti
6. 500.000 abitanti e oltre

Base: I partecipanti all'indagine in Germania ricevono la domanda Q43A, i partecipanti all'indagine in Francia ricevono la domanda Q43B e i partecipanti all'indagine in Italia ricevono la domanda Q43C.

Q43A. Se la prossima domenica si tenessero le votazioni europee, quale partito voterebbe?

1. CDU/CSU
2. SPD
3. Bündnis 90/Die Grünen
4. AfD
5. FDP
6. Die Linke
7. Bündnis Sandra Wagenknecht (BSW)
8. Freie Wähler
9. Altro partio
10. Non voterei
11. Non lo so

Q43B. Se la prossima domenica si tenessero le votazioni europee, quale partito voterebbe?

1. Renaissance
2. Movement Démocrate
3. Horizons
4. La France Insoumise
5. Parti Socialiste
6. Pôle Écologiste
7. Parti Communiste Francais
8. Rassemblement National
9. Les Républicains
10. Groupe Libertés, Indépendants, Outre-Mer et Territoires
11. Reconquête!
12. Altro partio
13. Non voterei
14. Non lo so

Q43C. Se la prossima domenica si tenessero le votazioni europee, quale partito voterebbe?

1. Fratelli d'Italia
2. Partito Democratico
3. Movimento 5 Stelle

4. Lega
5. Forza Italia
6. Azione
7. Italia Viva
8. Europa Verde
9. Sinistra Italiana
10. Noi Moderati
11. Südtiroler Volkspartei
12. +Europa
13. Altro partio
14. Non voterei
14. Non lo so

Appendix D: Absolute and Relative Frequencies

In this appendix, sample and population-weighted values of questions 5 to 35 are given for each country (Germany, France, Italy). Note that, in some cases, weighting may change the total absolute number of respondents and rounding differences may occur due to adding column values. Furthermore, the acronyms T1, T2, and T3 represent Treatments 1, 2, and 3, respectively. The results of the open-ended questions will be published elsewhere.

Table 4: ***Question Q5*****, How do you feel about the increasing influence of digital technology - often summarized under the keyword "digitalization" - on your everyday life?**

Examples include paying with your smartphone, digital control of your devices in the home (smart home), autonomous driving, networking with friends and family via social media and messaging services, . . .

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
For me, I see ... in the further digitalization of everyday life.												
Almost only advantages	257	13.46	257	13.46	273	13.51	273	13.51	458	22.74	460	22.85
More advantages than disadvantages	795	41.64	795	41.64	703	34.78	705	34.90	1037	51.49	1035	51.42
As many advantages as disadvantages	669	35.04	668	34.99	656	32.46	655	32.43	398	19.76	398	19.77
More disadvantages than advantages	125	6.55	125	6.55	243	12.02	242	11.98	63	3.13	62	3.08
Almost only disadvantages	29	1.52	29	1.52	56	2.77	56	2.77	19	0.94	19	0.94
I don't know.	34	1.78	35	1.83	90	4.45	89	4.41	39	1.94	39	1.94
	1909	**99.99**	**1909**	**99.99**	**2021**	**99.99**	**2020**	**100**	**2014**	**100**	**2013**	**100**

Table 5: *Question Q6*, How often and for what activities do you use the internet?

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Shopping (e.g., Amazon, eBay, Delivery Service (Food), Clothing)												
More than two hours a day	87	4.56	86	4.50	89	4.40	90	4.46	146	7.25	149	7.39
Less than two hours a day	191	10.01	192	10.05	188	9.30	189	9.36	231	11.47	232	11.51
Several times a week	507	26.56	508	26.60	406	20.09	407	20.15	548	27.21	550	27.30
Several times a month	711	37.24	711	37.23	719	35.58	719	35.59	659	32.72	658	32.66
Less often	378	19.80	378	19.79	515	25.48	512	25.35	378	18.77	374	18.56
Never	35	1.83	35	1.83	104	5.15	103	5.10	52	2.58	52	2.58
	1909	**100**	**1910**	**100**	**2021**	**100**	**2020**	**100.01**	**2014**	**100**	**2015**	**100**
2. Social Media (e.g., Facebook, Instagram, TikTok)												
More than two hours a day	479	25.09	479	25.09	627	31.02	630	31.16	721	35.80	728	36.15
Less than two hours a day	535	28.03	536	28.08	621	30.73	621	30.71	675	33.52	673	33.42
Several times a week	327	17.13	328	17.18	309	15.29	310	15.33	335	16.63	332	16.48
Several times a month	89	4.66	89	4.66	127	6.28	127	6.28	68	3.38	68	3.38
Less often	146	7.65	146	7.65	109	5.39	109	5.39	85	4.22	84	4.17
Never	333	17.44	331	17.34	228	11.28	225	11.13	130	6.45	129	6.41
	1909	**100**	**1909**	**100**	**2021**	**99.99**	**2022**	**100**	**2014**	**100**	**2014**	**100.01**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Messaging services (e.g., WhatsApp, Snapchat, Telegram, Signal)												
More than two hours a day	448	23.47	448	23.47	412	20.39	414	20.47	860	42.70	866	43.00
Less than two hours a day	764	40.02	766	40.13	603	29.84	606	29.97	770	38.23	766	38.03
Several times a week	391	20.48	390	20.43	496	24.54	494	24.43	270	13.41	268	13.31
Several times a month	76	3.98	76	3.98	170	8.41	170	8.41	46	2.28	46	2.28
Less often	84	4.40	83	4.35	139	6.88	139	6.87	44	2.18	44	2.18
Never	146	7.65	146	7.65	201	9.95	199	9.84	24	1.19	24	1.19
	1909	**100**	**1909**	**100.01**	**2021**	**100.01**	**2022**	**99.99**	**2014**	**99.99**	**2014**	**99.99**
4. Streaming (e.g., YouTube, Spotify, Netflix)												
More than two hours a day	472	24.72	473	24.78	529	26.18	532	26.31	607	30.14	611	30.32
Less than two hours a day	356	18.65	357	18.70	380	18.80	381	18.84	444	22.05	444	22.03
Several times a week	446	23.36	446	23.36	450	22.27	450	22.26	502	24.93	501	24.86
Several times a month	174	9.11	174	9.11	185	9.15	185	9.15	167	8.29	167	8.29
Less often	162	8.49	162	8.49	167	8.26	166	8.21	135	6.70	134	6.65
Never	299	15.66	297	15.56	310	15.34	308	15.23	159	7.89	158	7.84
	1909	**99.99**	**1909**	**100**	**2021**	**100**	**2022**	**100**	**2014**	**100**	**2015**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. News (e.g., internet version of newspapers, news apps)												
More than two hours a day	208	10.90	208	10.89	205	10.14	206	10.19	419	20.80	420	20.85
Less than two hours a day	693	36.30	694	36.34	577	28.55	577	28.55	814	40.42	812	40.32
Several times a week	513	26.87	514	26.91	552	27.31	552	27.31	484	24.03	485	24.08
Several times a month	166	8.70	165	8.64	200	9.90	200	9.90	126	6.26	126	6.26
Less often	199	10.42	199	10.42	252	12.47	252	12.47	103	5.11	103	5.11
Never	130	6.81	130	6.81	235	11.63	234	11.58	68	3.38	68	3.38
	1909	**100**	**1910**	**100.01**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2014**	**100**
6. Online Encyclopedia / Information Research (e.g., Wikipedia, Google)												
More than two hours a day	114	5.97	114	5.97	121	5.99	122	6.04	171	8.49	174	8.64
Less than two hours a day	308	16.13	306	16.04	334	16.53	334	16.53	414	20.56	414	20.56
Several times a week	670	35.10	673	35.27	634	31.37	634	31.37	727	36.10	726	36.05
Several times a month	372	19.49	371	19.44	435	21.52	435	21.52	330	16.39	329	16.34
Less often	324	19.97	323	16.93	284	14.05	284	14.05	239	11.87	239	11.87
Never	121	6.34	121	6.34	213	10.54	212	10.49	133	6.60	132	6.55
	1909	**100**	**1908**	**99.99**	**2021**	**100**	**2021**	**100**	**2014**	**100.01**	**2014**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
7. Cloud Services (e.g., Dropbox, OneDrive, Google One, iCloud)												
More than two hours a day	91	4.77	90	4.72	98	4.85	99	4.90	163	8.09	164	8.14
Less than two hours a day	199	10.42	199	10.43	211	10.44	212	10.50	279	13.85	280	13.90
Several times a week	363	19.02	364	19.08	365	18.06	366	18.12	439	21.80	440	21.85
Several times a month	280	14.67	280	14.68	279	13.81	280	13.86	314	15.59	316	15.69
Less often	442	23.15	441	23.11	463	22.91	462	22.87	438	21.75	438	21.75
Never	534	27.97	534	27.99	605	29.94	601	29.75	381	18.92	376	18.67
	1909	**100**	**1908**	**100.01**	**2021**	**100.01**	**2020**	**100**	**2014**	**100**	**2014**	**100**
8. Gaming (e.g., online games via game consoles)												
More than two hours a day	231	12.10	231	12.10	303	14.99	304	15.04	218	10.82	221	10.97
Less than two hours a day	210	11.00	212	11.11	336	16.63	338	16.72	275	13.65	277	13.75
Several times a week	314	16.45	315	16.50	323	15.98	324	16.03	337	16.73	338	16.77
Several times a month	134	7.02	134	7.02	172	8.51	172	8.51	184	9.04	182	9.03
Less often	256	13.41	255	13.36	265	13.11	266	13.16	330	16.39	331	16.43
Never	764	40.02	762	39.92	622	30.78	617	30.53	672	33.37	666	33.05
	1909	**100**	**1909**	**100.01**	**2021**	**100**	**2021**	**99.99**	**2014**	**100**	**2015**	**100**

Answers	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
9. Learning Platforms (e.g., Udemy, Duolingo, LinkedIn Learning)												
More than two hours a day	74	3.88	73	3.82	64	3.17	65	3.21	119	5.91	121	6.00
Less than two hours a day	130	6.81	130	6.81	153	7.57	154	7.62	224	11.12	225	11.17
Several times a week	197	10.32	198	10.37	222	10.98	223	11.03	277	13.75	278	13.80
Several times a month	177	9.27	178	9.32	201	9.95	202	9.98	253	12.56	253	12.56
Less often	459	24.04	459	24.04	412	20.39	413	20.43	487	24.18	489	24.27
Never	872	45.68	871	45.63	969	47.95	965	47.73	654	32.47	649	32.21
	1909	**100**	**1909**	**99.99**	**2021**	**100.01**	**2022**	**100.01**	**2014**	**99.99**	**2015**	**100**
10. Support with Writing / Translating Texts (e.g., DeepL, Grammarly, Google Translator)												
More than two hours a day	76	3.98	76	3.98	81	4.01	81	4.01	90	4.47	91	4.52
Less than two hours a day	185	9.69	184	9.64	134	6.63	134	6.63	183	9.09	184	9.13
Several times a week	408	21.37	408	21.37	292	14.45	293	14.50	332	16.48	334	16.58
Several times a month	372	19.49	373	19.54	275	13.61	277	13.71	281	13.95	281	13.95
Less often	526	27.55	526	27.55	454	22.46	454	22.46	499	24.78	500	24.81
Never	342	17.92	342	17.92	785	38.84	782	38.69	629	31.23	625	31.02
	1909	**100**	**1909**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2015**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
11. Artificial Intelligence (e.g., ChatGPT, Siri, Alexa, Smarthome, autonomous driving												
More than two hours a day	101	5.29	102	5.34	120	5.94	121	5.99	174	8.64	176	8.73
Less than two hours a day	195	10.21	196	10.27	158	7.82	159	7.87	259	12.86	259	12.85
Several times a week	329	17.23	328	17.18	331	16.38	332	16.43	393	19.51	393	19.50
Several times a month	231	12.10	232	12.15	222	10.98	222	10.98	234	11.62	235	11.66
Less often	385	20.17	383	20.06	394	19.50	395	19.54	393	19.51	393	19.50
Never	668	34.99	668	34.99	796	39.39	792	39.19	561	27.86	559	27.74
	1909	**99.99**	**1909**	**99.99**	**2021**	**100.01**	**2021**	**100**	**2014**	**100**	**2015**	**99.98**

Table 6: ***Question Q7*****, Imagine that you have a savings account on which you receive 5% interest per year. The inflation rate is 6% per year. How much can you buy with the money in this savings account after one year?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
More than today	178	9.32	178	9.32	325	16.08	327	16.18	204	10.13	207	10.28
As much as today	293	15.35	293	15.35	331	16.38	333	16.48	313	15.54	314	15.59
Less than today	1288	67.47	1289	67.52	1233	61.01	1230	60.86	1344	66.73	1339	66.48
I don't know	150	7.86	149	7.81	132	6.53	131	6.48	153	7.60	154	7.65
	1909	**100**	**1909**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2014**	**100**

Table 7: ***Question Q8*****, Please assess whether the following statement is true or false: "Buying a stock of a single company typically leads to a safer return than buying an equity fund."**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
True	242	12.68	242	12.68	450	22.27	452	22.38	305	15.14	308	15.29
False	1173	61.45	1172	61.43	607	30.03	607	30.05	1004	49.85	1002	49.75
I don't know	494	25.88	494	25.89	964	47.70	961	47.57	705	35.00	704	34.96
	1909	**100.01**	**1908**	**100**	**2021**	**100**	**2020**	**100**	**2014**	**99.99**	**2014**	**100**

Table 8: ***Question Q9*, Which of the following investments typically leads to the highest return in the long run (e.g., 10 years or more)?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Savings book / savings account	256	13.41	256	13.41	607	30.03	610	30.20	348	17.28	351	17.43
Debt security, fixed-interest bonds, savings bonds	351	18.39	352	18.44	311	15.39	310	15.35	769	38.18	766	38.03
Stocks	940	49.24	939	49.19	712	35.23	711	35.20	623	30.93	624	30.98
I don't know	362	18.96	362	18.96	391	19.35	389	19.26	274	13.60	273	13.56
	1909	**100**	**1909**	**100**	**2021**	**100**	**2020**	**100.01**	**2014**	**99.99**	**2014**	**100**

Table 9: ***Question Q10*, Which of the following investments typically has the highest fluctuations over time?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Savings book / savings account	178	9.32	179	9.38	362	17.91	364	18.01	188	9.33	190	9.43
Debt security, fixed-interest bonds, savings bonds	151	7.91	150	7.86	197	9.75	198	9.80	275	13.65	276	13.70
Stocks	1326	69.46	1327	69.55	1140	56.41	1138	56.31	1323	65.69	1320	65.54
I don't know	254	13.31	252	13.21	322	15.93	321	15.88	228	11.32	228	11.32
	1909	**100**	**1908**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**99.99**	**2014**	**99.99**

Table 10: ***Question Q11*****, Do you have your own current account with an online banking function? If yes, how often do you use online banking functions?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Several times a week	967	50.65	968	50.71	932	46.12	933	46.17	934	46.38	934	46.38
Once a week	531	27.82	532	27.87	519	25.68	519	28.68	544	27.01	542	26.91
Once a month	168	8.80	168	8.80	178	8.81	179	8.86	206	10.23	206	10.23
Less often	50	2.62	50	2.62	90	4.45	90	4.45	126	6.26	127	6.31
I have a current account with an online banking function, but I don't use the online banking function	71	3.72	69	3.61	100	4.95	99	4.90	58	2.88	58	2.88
I don't have a current account with an online banking function	122	6.39	122	6.39	202	10.00	201	9.95	146	7.25	147	7.30
	1909	**100**	**1909**	**100**	**2021**	**100.01**	**2021**	**100.01**	**2014**	**100.01**	**2014**	**100.01**

Table 11: ***Question Q12*****, How much cash do you typically carry with you?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 - 20 €	379	19.85	378	19.80	862	42.65	860	42.57	372	18.47	374	18.57
21 - 50 €	661	34.63	661	34.63	676	33.45	676	33.47	703	34.91	701	34.81
51 - 100 €	558	29.23	559	29.28	325	16.08	326	16.14	611	30.34	609	30.24
101 - 200 €	212	11.11	212	11.11	94	4.65	94	4.65	237	11.77	238	11.82
More than 200 €	99	5.19	99	5.19	64	3.17	64	3.17	91	4.52	92	4.57
	1909	**100.01**	**1909**	**100.01**	**2021**	**100**	**2020**	**100**	**2014**	**100.01**	**2014**	**100.01**

Table 12: *Question Q13*, What is your favorite way to pay?

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Cash	689	36.09	688	36.02	280	13.85	281	13.90	418	20.75	419	20.80
Debit card	601	31.48	603	31.57	671	33.20	670	33.14	912	45.28	912	45.28
Credit card	298	15.61	297	15.55	790	39.09	790	39.07	432	21.45	430	21.35
Banking app on a smartphone or smartwatch	89	4.66	89	4.66	72	3.56	72	3.56	52	2.58	52	2.58
GooglePay, ApplePay or another "digital wallet" on a smartphone or smartwatch	81	4.24	82	4.29	94	4.65	95	4.70	111	5.51	111	5.51
PayPal	145	7.60	145	7.59	98	4.85	98	4.85	81	4.02	82	4.07
Other	6	0.31	6	0.31	16	0.79	16	0.79	8	0.40	8	0.40
	1909	**99.99**	**1910**	**99.99**	**2021**	**99.99**	**2022**	**100.01**	**2014**	**99.99**	**2014**	**99.99**

Table 13: ***Question Q14*, Below we list various features that are typically used to describe payment with cash, debit card, credit card, or smartphone. Please rate how important each feature is to you.**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Anonymity of payment												
Very important	717	37.56	716	37.51	502	24.84	501	24.79	450	22.34	452	22.45
Rather important	545	28.55	544	28.50	616	30.48	616	30.48	615	30.54	614	30.50
Neither important nor unimportant	425	22.26	427	22.37	530	26.22	531	26.27	621	30.83	620	30.80
Rather unimportant	140	7.33	140	7.33	170	8.41	170	8.41	183	9.09	182	9.04
Very unimportant	55	2.88	55	2.88	121	5.99	121	5.99	78	3.87	78	3.87
I don't know	27	1.41	27	1.41	82	4.06	82	4.06	67	3.33	67	3.33
	1909	**99.99**	**1909**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2013**	**99.99**
2. Payment is settled in real-time												
Very important	716	37.51	715	37.43	766	37.90	766	37.90	940	46.67	946	46.97
Rather important	653	34.21	654	34.24	848	41.96	847	41.91	761	37.79	757	37.59
Neither important nor unimportant	365	19.12	365	19.11	285	14.10	286	14.15	214	10.63	213	10.58
Rather unimportant	122	6.39	123	6.44	67	3.32	67	3.32	69	3.43	68	3.38
Very unimportant	36	1.89	36	1.88	36	1.78	36	1.78	15	0.74	15	0.74
I don't know	17	0.89	17	0.89	19	0.94	19	0.94	15	0.74	15	0.74
	1909	**100.01**	**1910**	**99.99**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2014**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Easy to use when paying												
Very important	1166	61.08	1165	61.09	999	49.43	997	49.33	1077	53.48	1080	53.62
Rather important	563	29.49	563	29.51	793	39.24	795	39.34	731	36.30	728	36.15
Neither important nor unimportant	123	6.44	123	6.45	138	6.83	138	6.83	132	6.55	132	6.55
Rather unimportant	37	1.94	37	1.94	50	2.47	50	2.47	40	1.99	40	1.99
Very unimportant	11	0.58	11	0.58	23	1.14	23	1.14	18	0.89	18	0.89
I don't know	9	0.47	9	0.47	18	0.89	18	0.89	16	0.79	16	0.79
	1909	**100**	**1908**	**100.01**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2014**	**99.99**
4. Protection against criminal abuse during payment (e.g., protection against phishing and malware, buyer protection)												
Very important	1337	70.04	1336	69.98	1151	56.95	1149	56.88	1225	60.82	1228	60.94
Rather important	385	20.17	386	20.22	595	29.44	595	29.46	567	28.15	565	28.04
Neither important nor unimportant	110	5.76	110	5.76	143	7.08	143	7.08	137	6.80	137	6.80
Rather unimportant	41	2.15	41	2.15	56	2.77	57	2.82	40	1.99	40	1.99
Very unimportant	21	1.10	21	1.10	34	1.68	34	1.68	15	0.74	15	0.74
I don't know	15	0.79	15	0.79	42	2.08	42	2.08	30	1.49	30	1.49
	1909	**100.01**	**1909**	**100**	**2021**	**100**	**2020**	**100**	**2014**	**99.99**	**2015**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Means of payment cannot be used to finance criminal activities												
Very important	1027	53.80	1025	53.72	1036	51.26	1034	51.16	1187	58.94	1188	58.99
Rather important	446	23.36	447	23.43	535	26.47	536	26.52	509	25.27	508	25.22
Neither important nor unimportant	258	13.51	259	13.57	219	10.84	220	10.89	182	9.04	182	9.04
Rather unimportant	85	4.45	85	4.45	73	3.61	74	3.66	58	2.88	58	2.88
Very unimportant	54	2.83	53	2.78	59	2.92	59	2.92	33	1.64	33	1.64
I don't know	39	2.04	39	2.04	99	4.90	98	4.85	45	2.23	45	2.23
	1909	**99.99**	**1908**	**99.99**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2013**	**100**
6. Avoidance of errors during the payment process												
Very important	1150	60.24	1147	60.08	897	44.38	897	44.38	1051	52.18	1055	52.38
Rather important	539	28.23	541	28.34	808	39.98	808	39.98	719	35.70	715	35.50
Neither important nor unimportant	158	8.28	159	8.33	205	10.14	206	10.19	165	8.19	165	8.19
Rather unimportant	40	2.10	40	2.10	54	2.67	54	2.67	42	2.09	42	2.09
Very unimportant	13	0.68	13	0.68	18	0.89	18	0.89	15	0.74	15	0.74
I don't know	9	0.47	9	0.47	39	1.93	38	1.88	22	1.09	22	1.09
	1909	**100**	**1909**	**100**	**2021**	**99.99**	**2021**	**99.99**	**2014**	**99.99**	**2014**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
7. Paying is also possible without access to the Internet or radio network												
Very important	853	44.68	853	44.68	748	37.01	747	36.96	766	38.03	768	38.13
Rather important	611	32.01	612	32.06	768	38.00	768	38.00	807	40.07	806	40.02
Neither important nor unimportant	272	14.25	270	14.14	300	14.84	301	14.89	290	14.40	289	14.35
Rather unimportant	91	4.77	92	4.82	89	4.40	89	4.40	79	3.92	79	3.92
Very unimportant	46	2.41	46	2.41	50	2.47	50	2.47	27	1.34	27	1.34
I don't know	36	1.89	36	1.89	66	3.27	66	3.27	45	2.23	45	2.23
	1909	**100.01**	**1909**	**100**	**2021**	**99.99**	**2021**	**99.99**	**2014**	**99.99**	**2014**	**99.99**
8. The means of payment can be used for purchases or other payments on the internet												
Very important	805	42.17	805	42.15	822	40.67	822	40.65	891	44.24	895	44.44
Rather important	658	34.47	658	34.45	848	41.96	848	41.94	818	40.62	815	40.47
Neither important nor unimportant	287	15.03	288	15.08	213	10.54	213	10.53	212	10.53	211	10.48
Rather unimportant	95	4.98	95	4.97	72	3.56	73	3.61	51	2.53	51	2.53
Very unimportant	42	2.20	42	2.20	39	1.93	39	1.93	19	0.94	19	0.94
I don't know	22	1.15	22	1.15	27	1.34	27	1.34	23	1.14	23	1.14
	1909	**100**	**1910**	**100**	**2021**	**100**	**2022**	**100**	**2014**	**100**	**2014**	**100**

Answers	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
9. The means of payment is accepted everywhere												
Very important	1165	61.03	1165	61.03	1061	52.50	1160	52.45	1214	60.28	1216	60.38
Rather important	552	28.92	551	28.86	735	36.37	735	36.37	615	30.54	613	30.44
Neither important nor unimportant	118	6.18	118	6.18	137	6.78	138	6.83	111	5.51	111	5.51
Rather unimportant	45	2.36	46	2.41	46	2.28	46	2.28	38	1.89	38	1.89
Very unimportant	18	0.94	18	0.94	22	1.09	22	1.09	14	0.70	14	0.70
I don't know	11	0.58	11	0.58	20	0.99	20	0.99	22	1.09	22	1.09
	1909	**100.01**	**1909**	**100**	**2021**	**100.01**	**2021**	**100.01**	**2014**	**100.01**	**2014**	**100.01**
10. Personal contacts for technical problems or questions of understanding												
Very important	674	35.31	674	35.29	771	38.15	771	38.15	896	44.49	898	44.59
Rather important	670	35.10	671	35.13	807	39.93	806	39.88	805	39.97	804	39.92
Neither important nor unimportant	355	18.60	355	18.59	282	13.95	283	14.00	224	11.12	223	11.07
Rather unimportant	139	7.28	139	7.28	84	4.16	84	4.16	50	2.48	50	2.48
Very unimportant	39	2.04	39	2.04	39	1.93	39	1.93	14	0.70	14	0.70
I don't know	32	1.68	32	1.68	38	1.88	38	1.88	25	1.24	25	1.24
	1909	**100.01**	**1910**	**100.01**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2014**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
10. Personal contacts for technical problems or questions of understanding												
Very important	674	35.31	674	35.29	771	38.15	771	38.15	896	44.49	898	44.59
Rather important	670	35.10	671	35.13	807	39.93	806	39.88	805	39.97	804	39.92
Neither important nor unimportant	355	18.60	355	18.59	282	13.95	283	14.00	224	11.12	223	11.07
Rather unimportant	139	7.28	139	7.28	84	4.16	84	4.16	50	2.48	50	2.48
Very unimportant	39	2.04	39	2.04	39	1.93	39	1.93	14	0.70	14	0.70
I don't know	32	1.68	32	1.68	38	1.88	38	1.88	25	1.24	25	1.24
	1909	**100.01**	**1910**	**100.01**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2014**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
11. Overview of finances (expenditure / income)												
Very important	1076	56.36	1077	56.42	762	37.70	762	37.70	755	37.49	760	37.72
Rather important	548	28.71	546	28.60	847	41.91	846	41.86	840	41.71	837	41.54
Neither important nor unimportant	188	9.85	189	9.90	255	12.62	256	12.67	298	14.80	297	14.74
Rather unimportant	65	3.40	65	3.40	77	3.81	77	3.81	74	3.67	74	3.67
Very unimportant	23	1.20	23	1.20	43	2.13	43	2.13	23	1.14	23	1.14
I don't know	9	0.47	9	0.47	37	1.83	37	1.83	24	1.19	24	1.19
	1909	**99.99**	**1909**	**99.99**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2015**	**100**

Table 14: ***Question Q15*, All in all, which three of the stated features of the means of payment are most important to you? Please select the three most important features from the list and rank them in order of importance.**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: Most Important	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Anonymity of payment	275	14.41	276	14.46	288	14.53	290	14.34	181	8.99	182	9.03
2. Payment is settled in real-time	277	14.51	277	14.51	516	25.53	519	25.65	494	24.53	496	24.62
3. Easy to use when paying	485	25.41	485	25.41	402	19.89	401	19.82	555	27.56	554	27.49
4. Protection against criminal abuse during payment	402	21.06	401	21.01	325	16.08	323	15.97	381	18.92	380	18.86
5. Means of payment cannot be used to finance criminal activities	47	2.46	47	2.46	64	3.17	64	3.16	59	2.93	59	2.93
6. Avoidance of errors during the payment process	65	3.40	65	3.40	45	2.23	45	2.22	76	3.77	76	3.77
7. Paying is also possible without access to the Internet or radio network	54	2.83	54	2.83	47	2.33	47	2.32	41	2.04	41	2.03
8. The means of payment can be used for purchases or other payments on the Internet	42	2.20	42	2.20	45	2.23	46	2.27	54	2.68	54	2.68
9. The means of payment is accepted everywhere	199	10.42	199	10.42	235	11.63	234	11.57	137	6.80	137	6.80
10. Personal contacts for technical problems or questions of understanding	11	0.58	11	0.58	22	1.09	22	1.09	13	0.65	13	0.65
11. Overview of finances	52	2.72	52	2.72	32	1.58	32	1.58	23	1.14	23	1.14
	1909	**100**	**1909**	**100**	**2021**	**100.01**	**2023**	**99.99**	**2014**	**100.01**	**2015**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: Second Most Important	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Anonymity of payment	72	3.77	72	3.77	54	2.67	54	2.67	39	1.94	39	1.94
2. Payment is settled in real-time	165	8.64	165	8.64	206	10.19	207	10.24	189	9.38	190	9.43
3. Easy to use when paying	297	15.56	297	15.56	351	17.37	351	17.37	353	17.53	353	17.52
4. Protection against criminal abuse during payment	329	17.23	330	17.29	299	14.79	299	14.79	349	17.33	349	17.32
5. Means of payment cannot be used to finance criminal activities	198	10.37	197	10.32	208	10.29	208	10.29	207	10.28	208	10.32
6. Avoidance of errors during the payment process	234	12.26	234	12.26	190	9.40	191	9.45	234	11.62	232	11.51
7. Paying is also possible without access to the Internet or radio network	134	7.02	135	7.07	141	6.98	141	6.98	110	5.46	110	5.46
8. The means of payment can be used for purchases or other payments on the Internet	106	5.55	106	5.55	163	8.07	162	8.02	152	7.55	153	7.59
9. The means of payment is accepted everywhere	254	13.31	254	13.31	290	14.35	289	14.30	281	13.95	280	13.90
10. Personal contacts for technical problems or questions of understanding	35	1.83	35	1.83	56	2.77	56	2.77	55	2.73	55	2.73
11. Overview of finances	85	4.45	84	4.40	63	3.12	63	3.12	45	2.23	46	2.28
	1909	**99.99**	**1909**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2015**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: Third Most Important	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Anonymity of payment	83	4.35	83	4.35	71	3.51	71	3.51	39	1.94	39	1.94
2. Payment is settled in real-time	75	3.93	75	3.93	130	6.43	130	6.43	86	4.27	86	4.27
3. Easy to use when paying	209	10.95	209	10.95	191	9.45	192	9.50	164	8.14	164	8.14
4. Protection against criminal abuse during payment	226	11.84	227	11.89	216	10.69	217	10.73	253	12.56	253	12.56
5. Means of payment cannot be used to finance criminal activities	151	7.91	150	7.86	166	8.21	166	8.21	159	7.89	159	7.89
6. Avoidance of errors during the payment process	210	11.00	210	11.00	216	10.69	216	10.68	277	13.75	277	13.75
7. Paying is also possible without access to the Internet or radio network	173	9.06	172	9.01	189	9.35	188	9.30	156	7.75	156	7.74
8. The means of payment can be used for purchases or other payments on the Internet	141	7.39	141	7.39	195	9.65	195	9.64	215	10.68	215	10.67
9. The means of payment is accepted everywhere	393	20.59	394	20.64	386	19.10	387	19.14	424	21.05	424	21.04
10. Personal contacts for technical problems or questions of understanding	78	4.09	78	4.09	132	6.53	131	6.48	146	7.25	147	7.30
11. Overview of finances	170	8.91	170	8.91	129	6.38	129	6.38	95	4.72	95	4.71
	1909	**100.02**	**1909**	**100.02**	**2021**	**99.99**	**2022**	**100**	**2014**	**100**	**2015**	**100.01**

Table 15: ***Question Q16,*** **Please rate the following statements on the topic "European Union (EU)."**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. The European Union (EU) has a positive impact on my life.												
Totally agree	247	12.94	245	12.84	191	9.45	192	9.50	361	17.92	363	18.02
Tend to agree	466	24.41	467	24.48	471	23.31	471	23.29	578	28.70	578	28.70
Neither agree nor disagree	619	32.43	618	32.39	712	35.23	712	35.21	637	31.63	636	31.58
Tend to disagree	282	14.77	282	14.78	289	14.30	288	14.24	190	9.43	189	9.38
Do not agree at all	146	12.89	247	12.95	288	14.25	289	14.29	210	10.43	210	10.43
I don't know	49	2.57	49	2.57	70	3.46	70	3.46	38	1.89	38	1.89
	1909	**100.01**	**1908**	**100.01**	**2021**	**100**	**2022**	**99.99**	**2014**	**100**	**2014**	**100**
2. I consider political cooperation at European level to be important.												
Totally agree	596	31.22	596	31.22	342	16.92	342	16.92	850	42.20	850	42.23
Tend to agree	686	35.94	686	35.94	682	33.75	681	33.70	680	33.76	679	33.73
Neither agree nor disagree	335	17.55	334	17.50	517	25.58	518	25.63	263	13.06	263	13.07
Tend to disagree	152	7.96	153	8.01	216	10.69	216	10.69	102	5.06	102	5.07
Do not agree at all	104	5.45	104	5.45	188	9.30	188	9.30	95	4.72	95	4.72
I don't know	36	1.89	36	1.89	76	3.76	76	3.76	24	1.19	24	1.19
	1909	**100.01**	**1909**	**100.01**	**2021**	**100**	**2021**	**100**	**2014**	**99.99**	**2013**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. I consider economic cooperation at European level to be important.												
Totally agree	613	32.11	613	32.08	371	18.36	372	18.41	899	44.64	900	44.67
Tend to agree	747	39.13	748	39.14	722	35.72	721	35.68	656	32.57	656	32.56
Neither agree nor disagree	338	17.71	339	17.74	518	25.63	519	25.68	245	12.16	245	12.16
Tend to disagree	106	5.55	106	5.55	192	9.50	191	9.45	105	5.21	105	5.21
Do not agree at all	81	4.24	81	4.24	150	7.42	150	7.42	89	4.42	89	4.42
I don't know	24	1.26	24	1.26	68	3.36	68	3.36	20	0.99	20	0.99
	1909	**100**	**1911**	**100.01**	**2021**	**99.99**	**2021**	**100**	**2014**	**99.99**	**2015**	**100.01**
4. Current challenges (e.g., climate change, migration, digitalization, inflation, war) can only be solved at European level.												
Totally agree	469	24.57	469	24.58	367	18.16	366	18.12	558	27.71	558	27.69
Tend to agree	556	29.13	556	29.14	617	30.53	618	30.59	597	29.64	596	29.58
Neither agree nor disagree	371	19.43	371	19.44	438	21.67	438	21.68	346	17.18	347	17.22
Tend to disagree	229	12.00	229	12.00	271	13.41	271	13.42	187	9.29	187	9.28
Do not agree at all	235	12.31	235	12.32	251	12.42	251	12.43	294	14.60	295	14.64
I don't know	49	2.57	48	2.52	77	3.81	76	3.76	32	1.59	32	1.59
	1909	**100.01**	**1908**	**100**	**2021**	**100**	**2020**	**100**	**2014**	**100.01**	**2015**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. I prefer the euro to (former) national currencies (e.g., German mark, French franc, Italian lira).												
Totally agree	538	28.18	536	28.06	446	22.07	446	22.06	658	32.67	658	32.67
Tend to agree	450	23.57	452	26.66	506	25.04	508	25.12	491	24.38	490	24.33
Neither agree nor disagree	366	19.17	367	19.21	437	21.62	437	21.61	372	18.47	372	18.47
Tend to disagree	246	12.89	246	12.88	239	11.83	238	11.77	196	9.73	195	9.68
Do not agree at all	276	14.46	276	14.45	322	15.93	322	15.92	270	13.41	272	13.51
I don't know	33	1.73	33	1.73	71	3.51	71	3.51	27	1.34	27	1.34
	1909	**100**	**1910**	**99.99**	**2021**	**100**	**2022**	**99.99**	**2014**	**100**	**2014**	**100**

Table 16: ***Question Q17*****, Please rate the following statements on the topic "money and banks."**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Cash is a risk-free means of payment.												
Totally agree	639	33.47	639	33.47	548	27.12	548	27.12	428	21.25	429	21.30
Tend to agree	698	36.56	698	36.56	790	39.09	789	39.04	605	30.04	606	30.09
Neither agree nor disagree	347	18.18	347	18.18	393	19.45	393	19.45	423	21.00	423	21.00
Tend to disagree	162	8.49	162	8.49	213	10.54	214	10.59	289	14.35	288	14.30
Do not agree at all	54	2.83	54	2.83	70	3.46	70	3.46	263	13.06	262	13.01
I don't know	9	0.47	9	0.47	7	0.35	7	0.35	6	0.30	6	0.30
	1909	**100**	**1909**	**100**	**2021**	**100.01**	**2021**	**100.01**	**2014**	**100**	**2014**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Cash is a risk-free means of payment.												
Totally agree	327	34.10	327	34.10	272	26.90	272	26.90	217	21.61	217	21.61
Tend to agree	354	36.91	354	36.91	412	40.75	412	40.75	320	31.87	321	31.97
Neither agree nor disagree	169	17.62	169	17.62	176	17.41	176	17.41	210	20.92	210	20.92
Tend to disagree	78	8.13	78	8.13	112	11.08	112	11.08	133	13.25	133	13.25
Do not agree at all	26	2.71	26	2.71	36	3.56	36	3.56	120	11.95	119	11.85
I don't know	5	0.52	5	0.52	3	0.30	3	0.30	4	0.40	4	0.40
	959	**99.99**	**959**	**99.99**	**1011**	**100**	**1011**	**100**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Cash is a risk-free means of payment.												
Totally agree	312	32.84	313	32.95	276	27.33	275	27.23	211	20.89	212	20.97
Tend to agree	344	36.21	344	36.21	378	37.43	378	37.43	285	28.22	286	28.29
Neither agree nor disagree	178	18.74	178	18.74	217	21.49	218	21.58	213	21.09	213	21.07
Tend to disagree	84	8.84	84	8.84	101	10.00	101	10.00	156	15.45	156	15.43
Do not agree at all	28	2.95	27	2.84	34	3.37	34	3.37	143	14.16	142	14.05
I don't know	4	0.42	4	0.42	4	0.40	4	0.40	2	0.20	2	0.20
	950	**100**	**950**	**100**	**1010**	**100.02**	**1010**	**100.01**	**1010**	**100**	**1011**	**100.01**

Answers: All Participants	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Money in a current account is just as safe as cash.												
Totally agree	432	22.63	431	22.58	333	16.48	332	16.44	389	19.31	389	19.32
Tend to agree	658	34.47	658	34.47	732	36.22	730	36.14	730	36.25	729	36.21
Neither agree nor disagree	431	22.58	431	22.58	470	23.26	471	23.32	445	22.10	445	21.11
Tend to disagree	269	14.09	268	14.04	333	16.48	333	16.49	303	15.04	302	15.00
Do not agree at all	98	5.13	100	5.24	127	6.28	128	6.34	136	6.75	137	6.81
I don't know	21	1.10	21	1.10	26	1.29	26	1.29	11	0.55	11	0.55
	1909	**100**	**1909**	**100.01**	**2021**	**100.01**	**2020**	**100.02**	**2014**	**100**	**2013**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Money in a current account is just as safe as cash.												
Totally agree	207	21.58	206	21.50	171	16.91	170	16.83	159	15.84	159	15.84
Tend to agree	330	34.41	330	34.45	369	36.50	368	36.44	381	37.95	280	37.85
Neither agree nor disagree	222	23.15	221	23.07	225	22.26	225	22.28	230	22.91	230	22.91
Tend to disagree	140	14.60	140	14.61	170	16.82	170	16.83	153	15.24	153	15.24
Do not agree at all	49	5.11	50	5.22	61	6.03	62	6.14	75	7.47	76	7.57
I don't know	11	1.15	11	1.15	15	1.48	15	1.49	6	0.60	6	0.60
	959	**100**	**958**	**100**	**1011**	**100**	**1010**	**100.01**	**1004**	**100.01**	**1011**	**100.01**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Money in a current account is just as safe as cash.												
Totally agree	225	23.68	225	23.68	162	16.04	161	15.94	230	22.77	230	22.77
Tend to agree	328	34.53	328	34.53	363	35.94	361	35.74	349	34.55	349	34.55
Neither agree nor disagree	209	22.00	210	22.11	245	24.26	247	24.46	215	21.29	215	21.29
Tend to disagree	129	13.58	128	13.47	163	16.14	163	16.14	150	14.85	149	14.75
Do not agree at all	49	5.16	49	5.16	66	6.53	67	6.63	61	6.04	62	6.14
I don't know	10	1.05	10	1.05	11	1.09	11	1.09	5	0.50	5	0.50
	950	**100**	**950**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100**	**1011**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. I am worried about a possible bank failure.												
Totally agree	195	10.21	195	10.21	301	14.89	301	14.90	496	24.63	500	24.83
Tend to agree	386	20.22	387	20.27	581	28.75	582	28.81	719	35.70	719	35.70
Neither agree nor disagree	438	22.94	437	22.89	500	24.74	498	24.65	426	21.15	424	21.05
Tend to disagree	523	27.40	522	27.34	398	19.69	397	19.65	224	11.12	222	11.02
Do not agree at all	349	18.28	350	18.33	213	10.54	214	10.59	135	6.70	135	6.70
I don't know	18	0.94	18	0.94	28	1.39	28	1.39	14	0.70	14	0.70
	1909	**100**	**1909**	**99.99**	**2021**	**100**	**2020**	**99.99**	**2014**	**100**	**2014**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. I am worried about a possible bank failure.												
Totally agree	109	11.37	109	11.37	146	14.44	146	14.44	274	27.29	275	27.42
Tend to agree	192	20.02	193	20.13	305	30.17	306	30.27	374	37.25	375	37.39
Neither agree nor disagree	222	23.15	221	23.04	250	24.73	249	24.63	190	18.92	188	18.74
Tend to disagree	256	26.69	256	26.69	196	19.39	196	19.39	106	10.56	105	10.47
Do not agree at all	170	17.73	170	17.73	100	9.89	100	6.89	54	5.38	54	5.38
I don't know	10	1.04	10	1.04	14	1.38	14	1.38	6	0.60	6	0.60
	959	**100**	**959**	**100**	**1011**	**100**	**1011**	**100**	**1004**	**100**	**1003**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. I am worried about a possible bank failure.												
Totally agree	86	9.05	86	9.05	155	15.35	155	15.36	222	21.98	224	22.16
Tend to agree	194	20.42	194	20.42	276	27.33	277	27.45	345	34.16	345	34.12
Neither agree nor disagree	216	22.74	214	22.53	250	24.75	249	24.68	236	23.37	236	23.34
Tend to disagree	267	28.11	268	28.21	202	20.00	201	19.92	118	11.68	117	11.57
Do not agree at all	179	18.84	180	18.95	113	11.19	113	11.20	81	8.02	81	8.01
I don't know	8	0.84	8	0.84	14	1.39	14	1.39	8	0.79	8	0.79
	950	**100**	**950**	**100**	**1010**	**100.01**	**1009**	**100**	**1010**	**100**	**1011**	**99.99**

Table 17: *Question Q18*, Please rate the following statements on the topic "data protection."

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Banks and saving banks treat my personal data confidentially.												
Totally agree	421	22.05	423	22.16	373	18.46	372	18.40	425	21.10	427	21.20
Tend to agree	857	44.89	857	44.89	926	45.82	925	45.75	797	39.57	796	39.52
Neither agree nor disagree	409	21.42	408	21.37	372	18.41	373	18.45	474	23.54	474	23.54
Tend to disagree	121	6.34	120	6.29	163	8.07	164	8.11	198	9.83	197	9.78
Do not agree at all	61	3.20	61	3.20	94	4.65	95	4.70	63	3.13	63	3.13
I don’t know	40	2.10	40	2.10	93	4.60	93	4.60	57	2.83	57	2.83
	1909	**100**	**1909**	**100**	**2021**	**100.01**	**2022**	**100.01**	**2014**	**100**	**2014**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Banks and saving banks treat my personal data confidentially.												
Totally agree	208	21.69	208	21.67	187	18.50	186	18.42	206	20.52	206	20.52
Tend to agree	423	44.11	424	44.17	460	45.50	460	45.54	387	38.55	387	38.55
Neither agree nor disagree	210	21.90	210	21.88	191	18.89	191	18.91	249	24.80	250	24.90
Tend to disagree	64	6.67	64	6.67	85	8.41	85	8.42	103	10.26	103	10.26
Do not agree at all	33	3.44	33	3.44	45	4.45	45	4.46	32	3.19	32	3.19
I don't know	21	2.19	21	2.19	43	4.25	43	4.26	27	2.69	26	2.59
	959	**100**	**959**	**100.02**	**1011**	**100**	**1010**	**100.01**	**1004**	**100.01**	**1004**	**100.01**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Banks and saving banks treat my personal data confidentially.												
Totally agree	213	22.42	214	22.55	186	18.42	186	18.42	219	21.68	220	21.78
Tend to agree	434	45.68	433	45.63	466	46.14	465	46.04	410	40.59	410	40.59
Neither agree nor disagree	199	20.95	199	20.97	181	17.92	181	17.92	225	22.28	224	22.18
Tend to disagree	57	6.00	56	5.90	78	7.72	78	7.72	95	9.41	95	9.41
Do not agree at all	28	2.95	28	2.95	49	4.85	50	4.95	31	3.07	31	3.07
I don't know	19	2.00	19	2.00	50	4.95	50	4.95	30	2.97	30	2.97
	950	**100**	**949**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100**

Answers: All Participants	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Banks and savings banks do not misuse my personal data for commercial purposes.												
Totally agree	301	15.77	302	15.82	277	13.71	277	13.70	391	19.41	392	19.46
Tend to agree	674	35.31	675	35.36	775	38.35	775	38.33	660	32.77	660	32.77
Neither agree nor disagree	477	24.99	476	24.93	481	23.80	481	23.79	536	26.61	353	26.56
Tend to disagree	261	13.67	261	13.67	227	11.23	228	11.28	239	11.87	239	11.87
Do not agree at all	118	6.18	118	6.18	126	6.23	127	6.28	113	5.61	113	5.61
I don't know	78	4.09	77	4.03	135	6.68	134	6.63	75	3.72	75	3.72
	1909	**100**	**1909**	**99.99**	**2021**	**99.99**	**2022**	**100.01**	**2014**	**100**	**2014**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Banks and savings banks do not misuse my personal data for commercial purposes.												
Totally agree	151	15.75	151	15.75	128	12.66	128	12.65	186	18.53	186	18.53
Tend to agree	348	36.29	349	36.39	385	38.08	385	38.04	328	32.67	328	32.67
Neither agree nor disagree	246	25.65	246	25.65	241	23.84	241	23.81	279	27.79	279	27.79
Tend to disagree	123	12.83	123	12.83	125	12.36	126	12.45	117	11.65	117	11.65
Do not agree at all	56	5.84	56	5.84	64	6.33	65	6.42	53	5.28	53	5.28
I don't know	35	3.65	34	3.55	68	6.73	67	6.62	41	4.08	41	4.08
	959	**100.01**	**959**	**100.01**	**1011**	**100**	**1012**	**99.99**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Banks and savings banks do not misuse my personal data for commercial purposes.												
Totally agree	150	15.79	151	15.89	149	14.75	150	14.84	205	20.30	205	20.32
Tend to agree	326	34.32	326	34.32	390	38.61	390	38.58	332	32.87	332	32.90
Neither agree nor disagree	231	24.32	231	24.32	240	23.76	240	23.74	257	25.45	256	25.37
Tend to disagree	138	14.53	137	14.42	102	10.10	102	10.09	122	12.08	122	12.09
Do not agree at all	62	6.53	62	6.53	62	6.14	62	6.13	60	5.94	60	5.95
I don't know	43	4.53	43	4.53	67	6.63	67	6.63	34	3.37	34	3.37
	950	**100.02**	**950**	**100**	**1010**	**99.99**	**1011**	**100.01**	**1010**	**100.01**	**1009**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Banks and savings banks guarantee adequate protection against hacker attacks.												
Totally agree	251	13.15	251	13.15	225	11.13	225	11.13	334	16.58	335	16.64
Tend to agree	746	39.08	749	39.24	792	39.19	792	39.19	860	42.70	858	42.62
Neither agree nor disagree	538	28.18	536	28.08	532	26.32	533	26.37	443	22.00	443	22.01
Tend to disagree	223	11.68	222	11.63	248	12.27	248	12.27	239	11.87	238	11.82
Do not agree at all	83	4.35	83	4.35	127	6.28	127	6.28	81	4.02	82	4.07
I don't know	68	3.56	68	3.56	97	4.80	96	4.75	57	2.83	57	2.83
	1909	**100**	**1909**	**100.01**	**2021**	**99.99**	**2021**	**99.99**	**2014**	**100**	**2013**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Banks and savings banks guarantee adequate protection against hacker attacks.												
Totally agree	130	13.56	130	13.56	107	10.58	107	10.58	157	15.64	158	15.74
Tend to agree	379	39.52	379	39.52	390	38.58	390	38.58	443	44.12	442	44.02
Neither agree nor disagree	265	27.63	265	27.63	279	27.60	280	27.70	220	21.91	220	21.91
Tend to disagree	110	11.47	110	11.47	124	12.27	124	12.27	117	11.65	118	11.75
Do not agree at all	42	4.38	42	4.38	63	6.32	63	6.32	40	3.98	40	3.98
I don't know	33	3.44	33	3.44	48	4.75	47	4.65	27	2.69	26	2.59
	959	**100**	**959**	**100**	**1011**	**100.01**	**1011**	**100.01**	**1004**	**99.99**	**1004**	**99.99**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Banks and savings banks guarantee adequate protection against hacker attacks.												
Totally agree	121	12.74	121	12.72	118	11.68	118	11.69	177	17.52	178	17.62
Tend to agree	367	38.63	369	38.80	402	39.80	402	39.84	417	41.29	416	41.19
Neither agree nor disagree	273	28.74	272	28.80	253	25.05	253	25.07	222	22.08	223	22.08
Tend to disagree	113	11.89	113	11.88	124	12.28	124	12.29	122	12.08	121	11.98
Do not agree at all	41	4.32	41	4.31	64	6.34	64	6.34	41	4.06	42	4.16
I don't know	35	3.68	35	3.68	49	4.85	48	4.76	30	2.97	30	2.97
	950	**100**	**951**	**99.99**	**1010**	**100**	**1009**	**99.99**	**1010**	**100**	**1010**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) treat my personal data confidentially.												
Totally agree	164	8.59	163	8.54	147	7.27	147	7.27	270	13.41	271	13.45
Tend to agree	398	20.85	399	20.91	491	24.29	490	24.23	566	28.10	566	28.09
Neither agree nor disagree	584	30.59	582	30.50	493	24.39	493	24.38	491	24.38	491	24.37
Tend to disagree	423	22.16	425	22.27	425	21.03	427	21.12	371	18.42	269	18.31
Do not agree at all	286	14.98	286	14.99	362	17.91	363	17.95	257	12.76	259	12.85
I don't know	54	2.83	53	2.78	103	5.10	102	5.04	59	2.93	59	2.93
	1909	**100**	**1908**	**99.99**	**2021**	**99.99**	**2022**	**99.99**	**2014**	**100**	**2015**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) treat my personal data confidentially.												
Totally agree	89	9.28	89	9.29	72	7.12	72	7.11	125	12.45	126	12.52
Tend to agree	195	20.33	194	20.25	246	24.33	246	24.31	292	29.08	292	29.03
Neither agree nor disagree	286	29.82	285	29.75	237	23.44	237	23.42	246	24.50	247	24.55
Tend to disagree	218	22.73	220	22.96	222	21.96	222	21.94	177	17.63	176	17.50
Do not agree at all	143	14.91	143	14.93	185	18.30	186	18.38	136	13.55	137	13.62
I don't know	28	2.92	27	2.82	49	4.85	49	4.84	28	2.79	28	2.78
	959	**99.99**	**958**	**100**	**1011**	**100**	**1012**	**100**	**1004**	**100**	**1006**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) treat my personal data confidentially.												
Totally agree	75	7.89	75	7.89	75	7.43	75	7.43	145	14.36	145	14.37
Tend to agree	203	21.37	204	21.47	245	24.26	244	24.18	274	27.13	274	27.16
Neither agree nor disagree	298	31.37	298	31.37	256	25.35	257	25.47	245	24.26	244	24.18
Tend to disagree	205	21.58	204	21.47	203	20.10	204	20.22	194	19.21	193	19.13
Do not agree at all	143	15.05	143	15.05	177	17.52	176	17.44	121	11.98	122	12.09
I don't know	26	2.74	26	2.74	54	5.35	53	5.25	31	3.07	31	3.07
	950	**100**	**950**	**99.99**	**1010**	**100.01**	**1009**	**99.99**	**1010**	**100.01**	**1009**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) do not misuse my personal data for commercial purposes.												
Totally agree	177	9.27	176	9.21	159	7.87	159	7.87	255	12.66	258	12.82
Tend to agree	391	20.48	392	20.52	418	20.68	417	20.63	456	22.64	454	22.55
Neither agree nor disagree	565	29.60	563	29.48	453	22.41	454	22.46	501	24.88	500	24.84
Tend to disagree	447	23.42	449	23.51	467	23.11	467	23.11	388	19.27	387	19.23
Do not agree at all	257	13.46	258	13.51	405	20.04	406	20.09	336	16.68	336	16.69
I don't know	72	3.77	72	3.77	119	5.89	118	5.84	78	3.87	78	3.87
	1909	**100**	**1910**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2013**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) do not misuse my personal data for commercial purposes.												
Totally agree	83	8.65	82	8.54	79	7.81	79	7.81	124	12.35	125	12.46
Tend to agree	181	18.87	182	18.96	205	20.28	205	20.28	222	22.11	221	22.03
Neither agree nor disagree	297	30.97	296	30.83	214	21.17	214	24.17	260	25.90	259	25.82
Tend to disagree	231	24.09	233	24.27	240	23.74	240	23.74	193	19.22	193	19.24
Do not agree at all	132	13.76	132	13.75	216	21.36	217	21.46	165	16.43	165	16.45
I don't know	35	3.65	35	3.65	57	5.64	56	5.54	40	3.98	40	3.99
	959	**99.99**	**960**	**100**	**1011**	**99.99**	**1011**	**100**	**1004**	**100**	**1003**	**99.99**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) do not misuse my personal data for commercial purposes.												
Totally agree	94	9.89	94	9.92	80	7.92	80	7.93	131	12.97	132	13.10
Tend to agree	210	22.11	209	22.05	213	21.09	212	21.01	234	23.17	233	23.12
Neither agree nor disagree	268	28.21	267	28.16	239	23.66	240	23.79	241	23.86	240	23.81
Tend to disagree	216	22.74	216	22.78	227	22.48	227	22.50	195	19.31	194	19.25
Do not agree at all	125	13.16	125	13.19	189	18.71	189	18.73	171	16.93	171	16.96
I don't know	37	3.89	37	3.90	62	6.14	61	6.05	38	3.76	38	3.77
	950	**100**	**948**	**100**	**1010**	**100**	**1009**	**100.01**	**1010**	**100**	**1009**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
6. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) guarantee adequate protection against hacker attacks.												
Totally agree	155	8.12	154	8.06	149	7.37	149	7.38	228	11.32	230	11.42
Tend to agree	475	24.88	477	24.97	509	25.19	509	25.20	645	32.03	644	31.98
Neither agree nor disagree	583	30.54	582	30.47	498	24.64	497	24.60	495	24.58	494	24.53
Tend to disagree	413	21.63	413	21.62	443	21.92	444	21.98	367	18.22	366	18.17
Do not agree at all	222	11.63	223	11.68	315	15.59	315	15.59	228	11.32	229	11.37
I don't know	61	3.20	61	3.19	107	5.29	106	5.25	51	2.53	51	2.53
	1909	**100**	**1910**	**99.99**	**2021**	**100**	**2020**	**100**	**2014**	**100**	**2013**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
6. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) guarantee adequate protection against hacker attacks.												
Totally agree	82	8.55	82	8.55	74	7.32	74	7.32	110	10.96	111	11.04
Tend to agree	229	23.88	229	23.88	271	26.81	271	26.81	337	33.57	336	33.43
Neither agree nor disagree	287	29.93	285	29.72	229	22.65	228	22.55	245	24.40	245	24.38
Tend to disagree	223	23.25	224	23.36	219	21.66	219	21.66	174	17.33	174	17.31
Do not agree at all	110	11.47	111	11.57	168	16.62	169	16.72	117	11.65	118	11.74
I don't know	28	2.92	28	2.92	50	4.95	50	4.95	21	2.09	21	2.09
	959	**100**	**959**	**100**	**1011**	**100.01**	**1011**	**100.01**	**1004**	**100**	**1005**	**99.99**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
6. Big technology companies (e.g., Facebook/Meta, Google, Apple, Amazon) guarantee adequate protection against hacker attacks.												
Totally agree	73	7.68	72	757	75	7.43	76	7.56	118	11.68	119	11.77
Tend to agree	246	25.89	248	26.08	238	23.56	238	23.56	308	30.50	308	30.46
Neither agree nor disagree	296	31.16	295	31.02	269	26.63	269	26.63	250	24.75	249	24.63
Tend to disagree	190	20.00	190	19.98	224	22.18	225	22.28	193	19.11	193	19.09
Do not agree at all	112	11.79	113	11.88	147	14.55	146	14.46	111	10.99	112	11.08
I don't know	33	3.47	33	3.47	57	5.64	56	5.54	30	2.97	30	2.97
	950	**99.99**	**951**	**100**	**1010**	**99.99**	**1010**	**99.99**	**1010**	**100**	**1009**	**100**

Table 18: *Question Q19*, Have you heard about the discussion on the introduction of a digital euro before this survey?

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	933	48.87	933	48.85	558	27.61	560	27.71	911	45.23	912	45.28
No	890	46.62	891	46.65	1373	67.94	1371	67.84	995	49.40	994	49.35
I don't know	86	4.50	86	4.50	90	4.45	90	4.45	108	5.36	108	5.36
	1909	**99.99**	**1910**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**99.99**	**2014**	**99.99**
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	477	49.74	476	49.64	264	26.11	265	26.21	459	45.72	460	45.82
No	442	46.09	444	46.30	704	69.63	703	69.54	496	49.40	496	49.40
I don't know	40	4.17	39	4.07	43	4.25	43	24.60	49	4.88	48	4.78
	959	**100**	**959**	**100.01**	**1011**	**99.99**	**1011**	**100**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	456	48.00	457	48.05	294	29.11	295	29.21	452	44.75	453	44.85
No	448	47.16	448	47.11	669	66.24	668	66.14	499	49.41	498	49.31
I don't know	46	4.84	46	4.84	47	4.65	47	4.65	59	5.84	59	5.84
	950	**100**	**951**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100**

Table 19: *Question Q21*, How would you rate your knowledge of the digital euro?

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very good	66	7.07	66	7.07	47	8.42	47	8.39	66	7.24	67	7.35
Good	157	16.83	157	16.83	121	21.68	122	21.79	229	25.14	229	25.11
Neither good nor bad	324	34.73	323	34.92	192	34.41	193	34.46	267	29.31	268	29.39
Bad	239	25.62	239	25.62	117	20.97	117	20.89	222	24.37	221	24.23
Very bad	143	15.33	144	15.43	77	13.80	77	13.75	114	12.51	114	12.50
I don’t know	4	0.43	4	0.43	4	0.72	4	0.71	13	1.43	13	1.43
	933	**100.01**	**933**	**100**	**558**	**100**	**560**	**99.99**	**911**	**100**	**912**	**100.01**

Table 20: ***Question Q21*****, How would you rate your knowledge of the digital euro?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very good	34	7.13	35	7.34	18	6.82	18	6.82	29	6.32	29	6.32
Good	78	16.35	78	16.35	65	24.62	65	24.62	120	26.14	120	26.14
Neither good nor bad	166	34.80	166	34.80	100	37.88	100	37.88	142	30.94	143	31.15
Bad	122	25.58	121	25.37	48	18.18	48	18.18	109	23.75	108	23.53
Very bad	74	15.51	74	15.51	31	11.74	31	11.74	53	11.55	53	11.55
I don’t know	3	0.63	3	0.63	2	0.76	2	0.76	6	1.31	6	1.31
	477	**100**	**477**	**100**	**264**	**100**	**264**	**100**	**459**	**100.01**	**459**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very good	32	7.02	32	7.02	29	9.86	29	9.86	37	8.19	38	8.39
Good	79	17.32	79	17.32	56	19.05	56	19.05	109	24.12	109	24.06
Neither good nor bad	158	34.65	157	34.43	92	31.29	92	31.29	125	27.65	125	27.59
Bad	117	25.66	117	25.66	69	23.47	69	23.47	113	25.00	113	24.94
Very bad	69	15.13	70	15.35	46	15.65	46	15.65	61	13.50	61	13.47
I don’t know	1	0.22	1	0.22	2	0.68	2	0.68	7	1.55	7	1.55
	456	**100**	**456**	**100**	**294**	**100**	**294**	**100**	**452**	**100.01**	**453**	**100**

Table 21: ***Question Q22*****, Do you support the introduction of a digital euro issued by the European Central Bank (ECB)?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	389	20.38	389	20.38	474	23.45	476	23.55	854	42.40	856	42.52
No	633	33.16	633	33.16	534	26.42	536	26.52	296	14.70	295	14.65
Undecided	787	41.23	787	41.23	747	36.96	744	36.81	626	31.08	625	31.05
I don't know	100	5.24	100	5.24	266	13.16	265	13.11	238	11.82	237	11.77
	1909	**100.01**	**1909**	**100.1**	**2021**	**99.99**	**2021**	**99.99**	**2014**	**100**	**2013**	**99.99**
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	189	19.71	189	19.71	238	23.54	239	23.64	427	42.53	427	42.53
No	310	32.33	311	32.43	271	26.81	272	26.90	147	14.64	147	14.64
Undecided	412	42.96	411	42.86	362	35.81	361	35.71	306	30.48	306	30.48
I don't know	48	5.01	48	5.01	140	13.85	139	13.75	124	12.35	124	12.35
	959	**100.01**	**959**	**100.01**	**1011**	**100.01**	**1011**	**100**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	200	21.05	198	20.86	236	23.37	238	23.56	427	42.28	429	42.48
No	323	34.00	322	33.93	263	26.04	263	26.04	149	14.75	148	14.65
Undecided	375	39.47	376	39.62	385	38.12	383	37.92	320	31.68	320	31.68
I don't know	52	5.47	53	5.58	126	12.48	126	12.48	114	11.29	113	11.19
	950	**99.99**	**490**	**99.99**	**1010**	**100.01**	**1010**	**100**	**1010**	**100**	**1010**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	87	18.51	87	18.51	94	18.80	92	18.40	167	32.94	168	33.14
No	155	32.98	154	32.77	130	26.00	131	26.20	81	15.98	81	15.98
Undecided	183	38.94	184	39.15	171	34.20	171	34.20	164	32.35	163	32.15
I don't know	45	9.57	45	9.57	105	21.00	106	21.20	95	18.74	95	18.74
	470	**100**	**470**	**100**	**500**	**100**	**500**	**100**	**507**	**100.01**	**507**	**100.01**
Answers: T2, Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	105	21.78	106	21.99	124	24.65	125	24.90	256	51.00	257	51.09
No	143	29.67	143	29.67	116	23.06	116	23.11	70	13.94	70	13.92
Undecided	212	43.98	212	43.98	183	36.38	182	36.25	123	24.50	123	24.45
I don't know	22	4.56	21	4.36	80	15.90	79	15.74	53	10.56	53	10.54
	482	**99.99**	**482**	**100**	**503**	**99.99**	**502**	**100**	**502**	**100**	**503**	**100**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	107	22.38	105	22.01	136	26.61	136	26.61	225	44.82	225	44.82
No	156	32.64	156	32.70	129	25.24	130	25.44	67	13.35	66	13.15
Undecided	200	41.84	201	42.14	196	38.36	195	38.16	167	33.27	168	33.47
I don't know	15	3.14	15	3.14	50	9.78	50	9.78	43	8.57	43	8.57
	478	**100**	**477**	**99.99**	**511**	**99.99**	**511**	**99.99**	**502**	**100.01**	**502**	**100.01**
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	90	18.79	90	18.79	120	23.67	120	23.72	206	40.95	206	40.95
No	179	37.37	178	37.16	159	31.36	159	31.42	78	15.51	77	15.31
Undecided	192	40.08	193	40.29	197	38.86	197	38.93	172	34.19	173	34.39
I don't know	18	3.76	18	3.76	31	6.11	30	5.93	47	9.34	47	9.34
	479	**100**	**479**	**100**	**507**	**100**	**506**	**100**	**503**	**99.99**	**503**	**99.99**

Table 22: ***Question Q26*, Would you consider the introduction of a digital euro to be an improvement on existing means of payment (e.g., cash, debit/EC card, credit card, or smartphone app)?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	383	20.06	383	20.06	629	31.12	631	31.22	995	49.40	997	49.50
No	843	44.16	843	44.16	667	33.00	667	33.00	332	16.48	331	16.43
Undecided	497	26.03	496	25.98	428	21.18	427	21.13	403	20.01	403	20.01
I don't know	186	9.74	187	9.80	297	14.70	296	14.65	284	14.10	283	14.05
	1909	**99.99**	**1909**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**99.99**	**2014**	**99.99**
T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	194	20.23	194	20.23	310	30.66	311	30.76	500	49.80	501	49.95
No	424	44.21	424	44.21	328	32.44	329	32.54	171	17.03	170	16.95
Undecided	256	26.69	255	26.59	218	21.56	217	21.46	194	19.32	193	19.24
I don't know	85	8.86	86	8.97	155	15.33	154	15.23	139	13.84	139	13.86
	959	**99.99**	**959**	**100**	**1011**	**99.99**	**1011**	**99.99**	**1004**	**99.99**	**1003**	**100**
T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	189	19.89	189	19.92	319	31.58	320	31.68	495	49.01	497	49.21
No	419	44.11	418	44.05	339	33.56	338	33.47	161	15.94	160	15.94
Undecided	241	25.37	241	25.40	210	20.79	210	20.79	209	20.69	209	20.69
I don't know	101	10.63	101	10.64	142	14.06	142	14.06	145	14.36	144	14.26
	950	**100**	**949**	**100.01**	**1010**	**99.99**	**1010**	**100**	**1010**	**100**	**1010**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	82	17.45	83	17.62	139	27.80	138	27.60	229	45.17	231	45.56
No	201	42.77	200	42.46	153	30.60	154	30.80	81	15.98	81	15.98
Undecided	136	28.94	137	29.09	103	20.60	103	20.60	103	20.32	102	20.12
I don't know	51	10.85	51	10.83	105	21.00	105	21.00	94	18.54	93	18.34
	470	**100.01**	**471**	**100**	**500**	**100**	**500**	**100**	**507**	**100.01**	**507**	**100**
Answers: T2, Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	101	20.95	101	20.95	166	33.00	168	33.47	274	54.58	274	54.58
No	202	41.91	203	42.12	144	28.63	143	28.49	71	14.14	71	14.14
Undecided	127	26.35	126	26.14	114	22.66	113	22.51	86	17.13	86	17.13
I don't know	52	10.79	52	10.79	79	15.71	78	15.54	71	14.14	71	14.14
	482	**100**	**482**	**100**	**503**	**100**	**502**	**100.01**	**502**	**99.99**	**502**	**99.99**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	108	22.59	107	22.34	171	33.46	171	33.46	244	48.61	244	48.61
No	211	44.14	212	44.26	176	34.44	176	34.44	93	18.53	93	18.53
Undecided	115	24.06	115	24.01	103	20.16	103	20.16	109	21.71	109	21.71
I don't know	44	9.21	45	9.39	61	11.94	61	11.94	56	11.16	56	11.16
	478	**100**	**479**	**100**	**511**	**100**	**511**	**100**	**502**	**100.01**	**502**	**100.01**
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	92	19.21	92	19.21	153	30.18	153	30.12	248	49.30	248	49.40
No	229	47.81	229	47.81	194	38.26	195	28.39	87	17.30	86	17.13
Undecided	119	24.84	119	24.84	108	21.30	108	21.26	105	20.87	105	20.92
I don't know	39	8.14	39	8.14	52	10.26	52	10.24	63	12.52	63	12.55
	479	**100**	**479**	**100**	**507**	**100**	**508**	**100.01**	**503**	**99.99**	**502**	**100**

Table 23: *Question Q27*, **Do you think the introduction of a digital euro will help to better protect your privacy?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	297	15.56	297	15.56	392	19.40	393	19.45	791	39.28	794	39.42
No	1055	55.26	1055	55.26	882	43.64	883	43.69	460	22.84	459	22.79
Undecided	344	18.02	344	18.02	349	17.27	349	17.27	381	18.92	381	18.92
I don't know	213	11.16	213	11.16	398	19.69	396	19.59	382	18.97	380	18.87
	1909	**100**	**1909**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**100.01**	**2014**	**100**
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	147	15.33	147	15.33	197	19.49	197	19.50	394	39.24	395	39.34
No	519	54.12	519	54.12	441	43.62	442	43.76	231	23.01	230	22.91
Undecided	180	18.77	180	18.77	174	17.21	174	17.23	194	19.32	194	19.32
I don't know	113	11.78	113	11.78	199	19.68	197	19.50	185	18.43	185	18.43
	959	**100**	**959**	**100**	**1011**	**100**	**1010**	**99.99**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Grouü	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	150	15.79	150	15.81	195	19.31	196	19.41	397	39.31	399	39.47
No	536	56.42	535	56.38	441	43.66	441	43.66	229	22.67	229	22.65
Undecided	164	17.26	164	17.28	175	17.33	174	17.23	187	18.51	187	18.50
I don't know	100	10.53	100	10.54	199	19.70	199	19.70	197	19.50	196	19.39
	950	**100**	**949**	**100.01**	**1010**	**100**	**1010**	**100**	**1010**	**99.99**	**1011**	**100.01**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	68	14.47	69	14.65	85	17.00	84	16.77	180	35.50	181	35.70
No	267	56.81	266	56.48	201	40.20	202	40.32	120	23.67	120	23.67
Undecided	68	14.47	69	14.65	89	17.80	90	17.96	91	17.95	91	17.95
I don't know	67	14.26	67	14.23	125	25.00	125	24.95	116	22.88	115	22.68
	470	**100.01**	**471**	**100.01**	**500**	**100**	**501**	**100**	**507**	**100**	**507**	**100**
Answers: T2, Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	77	15.98	76	15.80	92	18.29	94	18.69	207	41.24	207	41.24
No	258	53.53	261	54.26	205	40.76	204	40.56	94	18.73	94	18.73
Undecided	91	18.88	90	18.71	99	19.68	99	19.68	99	19.72	99	19.72
I don't know	56	11.62	54	11.23	107	21.27	106	21.07	102	20.32	102	20.32
	482	**100.01**	**481**	**100**	**503**	**100**	**503**	**100**	**502**	**100.01**	**502**	**100.01**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	74	15.48	73	15.24	112	21.92	112	21.92	208	41.43	208	41.52
No	273	57.11	274	57.20	235	45.99	236	46.18	125	24.90	124	24.75
Undecided	90	18.83	90	18.79	74	14.48	74	14.48	87	17.33	87	17.37
I don't know	41	8.58	42	8.77	90	17.61	89	17.42	82	16.33	82	16.37
	478	**100**	**479**	**100**	**511**	**100**	**511**	**100**	**502**	**99.99**	**501**	**100.01**
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	78	16.28	79	16.46	103	20.32	103	20.32	196	38.97	197	39.09
No	257	53.65	256	53.33	241	47.53	242	47.73	121	24.06	121	24.01
Undecided	95	19.83	96	20.00	87	17.16	87	17.16	104	20.68	104	20.63
I don't know	49	10.23	49	10.21	76	14.99	75	14.79	82	16.30	82	16.27
	479	**99.99**	**480**	**100**	**507**	**100**	**507**	**100**	**503**	**100.01**	**504**	**100**

Table 24: *Question Q28*, Please evaluate the following statements on the topic of "Digital euro and data protection":

After a possible introduction of the digital euro, the European Central Bank (ECB)…

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. … will treat my personal data confidentially.												
Totally agree	291	15.24	291	15.24	231	11.43	232	11.47	450	22.34	452	22.43
Tend to agree	573	30.02	574	30.05	554	27.41	554	27.40	695	34.51	694	34.44
Neither agree nor disagree	532	27.87	533	27.91	550	27.21	551	27.25	495	24.58	495	24.57
Tend to disagree	255	13.36	254	13.30	233	11.53	233	11.52	154	7.65	154	7.64
Do not agree at all	175	9.17	176	9.21	191	9.45	192	9.50	117	5.81	116	5.76
I don't know	83	4.35	82	4.29	262	12.96	390	12.86	103	5.11	104	5.16
	1909	**100.01**	**1910**	**100**	**2021**	**99.99**	**2022**	**100**	**2014**	**100**	**2015**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. … will treat my personal data confidentially.												
Totally agree	140	14.60	140	14.61	112	11.08	112	11.08	218	21.71	219	21.83
Tend to agree	293	30.55	293	30.58	280	27.70	280	27.70	345	34.36	344	34.30
Neither agree nor disagree	281	29.30	281	29.33	275	27.20	276	27.30	243	24.20	243	24.23
Tend to disagree	123	12.83	123	12.84	120	11.87	119	11.77	80	7.97	80	7.98
Do not agree at all	85	8.86	85	8.87	92	9.10	93	9.20	74	7.37	73	7.28
I don't know	37	3.86	36	3.76	132	13.06	131	12.96	44	4.38	44	4.39
	959	**100**	**958**	**99.99**	**1011**	**100.01**	**1011**	**100.01**	**1004**	**99.99**	**1003**	**100.01**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. … will treat my personal data confidentially.												
Totally agree	151	15.89	151	15.89	119	11.78	120	11.87	232	22.97	233	23.05
Tend to agree	280	29.47	281	29.58	274	27.13	275	27.20	350	34.65	350	34.62
Neither agree nor disagree	251	26.42	252	26.53	275	27.23	275	27.20	252	24.95	252	24.93
Tend to disagree	132	13.89	130	13.68	113	11.19	113	11.18	74	7.33	74	7.32
Do not agree at all	90	9.47	91	9.58	99	9.80	99	9.79	43	4.26	43	4.28
I don't know	46	4.84	45	4.74	130	12.87	129	12.76	59	5.84	59	5.84
	950	**99.98**	**950**	**100**	**1010**	**100**	**1011**	**100**	**1010**	**100**	**1011**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. … will treat my personal data confidentially.												
Totally agree	73	15.53	73	15.53	43	8.60	42	8.40	119	23.47	119	23.47
Tend to agree	143	30.43	142	30.21	129	25.80	128	25.60	164	32.35	164	32.35
Neither agree nor disagree	141	30.00	143	30.43	140	28.00	141	28.20	120	23.67	120	23.67
Tend to disagree	49	10.43	48	10.21	66	13.20	67	13.40	42	8.28	42	8.28
Do not agree at all	40	8.51	40	8.51	51	10.20	51	10.20	30	5.92	30	5.92
I don't know	24	5.11	24	5.11	71	14.20	71	14.20	32	6.31	32	6.31
	470	**100.01**	**470**	**100**	**500**	**100**	**500**	**100**	**507**	**100**	**507**	**100**
Answers: T2, Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. … will treat my personal data confidentially.												
Totally agree	74	15.35	74	15.32	55	10.93	55	10.91	107	21.31	107	21.36
Tend to agree	152	31.54	153	31.68	129	25.65	130	25.79	180	35.86	180	35.93
Neither agree nor disagree	130	26.97	130	26.92	137	27.24	138	27.38	123	24.50	122	24.35
Tend to disagree	69	14.32	69	14.29	53	10.54	53	10.52	37	7.37	37	7.39
Do not agree at all	32	6.64	33	6.83	49	9.74	49	9.72	30	5.98	30	5.99
I don't know	25	5.19	24	4.97	80	15.90	79	15.67	25	4.98	25	4.99
	482	**100.01**	**483**	**100.01**	**503**	**100**	**504**	**99.99**	**502**	**100**	**501**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. … will treat my personal data confidentially.												
Totally agree	72	15.06	72	15.06	67	13.11	67	13.14	118	23.51	119	23.71
Tend to agree	147	30.75	147	30.75	144	28.18	144	28.24	174	34.66	173	34.46
Neither agree nor disagree	132	27.62	132	27.62	145	28.38	145	28.43	122	24.30	122	24.30
Tend to disagree	62	12.97	62	12.97	58	11.35	58	11.37	36	7.17	36	7.17
Do not agree at all	50	10.46	50	10.46	46	9.00	46	9.02	35	6.97	35	6.97
I don't know	15	3.14	15	3.14	51	9.98	50	9.80	17	3.39	17	3.39
	478	**100**	**478**	**100**	**511**	**100**	**510**	**100**	**502**	**100**	**502**	**100**
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. … will treat my personal data confidentially.												
Totally agree	72	15.03	72	15.03	66	13.02	66	13.02	106	21.07	107	23.23
Tend to agree	131	27.35	133	27.77	152	29.98	152	29.98	177	35.84	177	35.12
Neither agree nor disagree	129	26.93	128	26.72	128	25.25	128	25.25	130	25.84	130	25.79
Tend to disagree	56	15.66	55	15.45	58	11.05	58	10.85	39	7.75	39	7.74
Do not agree at all	53	11.06	53	11.06	45	8.88	46	9.07	22	4.37	22	4.37
I don't know	19	3.97	19	3.97	60	11.83	60	11.83	29	5.77	29	5.75
	479	**100**	**479**	**100**	**507**	**100.01**	**507**	**100**	**503**	**99.99**	**504**	**100**

Table 25: ***Question Q28*, Please evaluate the following statements on the topic of "Digital euro and data protection":**

After a possible introduction of the digital euro, the European Central Bank (ECB)…

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. … will not misuse my personal data for governmental surveillance.												
Totally agree	259	13.57	258	13.51	233	11.53	234	11.58	405	20.11	407	20.21
Tend to agree	467	24.46	470	24.62	478	23.65	477	23.60	621	30.83	620	30.78
Neither agree nor disagree	579	30.33	578	30.28	508	25.14	509	25.19	557	27.66	557	27.66
Tend to disagree	303	15.87	303	15.87	300	14.84	300	14.84	186	9.24	186	9.24
Do not agree at all	204	10.69	204	10.69	235	11.63	236	11.68	122	6.06	121	6.01
I don't know	97	5.08	96	5.03	267	13.21	265	13.11	123	6.11	123	6.11
	1909	**100.01**	**1909**	**100**	**2021**	**100**	**2021**	**100**	**2014**	**100.01**	**2014**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. … will not misuse my personal data for governmental surveillance.												
Totally agree	120	12.51	119	12.42	109	10.78	109	10.77	208	20.72	209	20.82
Tend to agree	241	25.13	242	25.26	252	24.93	252	24.90	300	29.88	299	29.78
Neither agree nor disagree	294	20.66	294	30.69	253	25.02	254	25.10	269	26.79	269	26.79
Tend to disagree	154	16.06	154	16.08	148	14.64	148	14.62	95	9.46	96	9.56
Do not agree at all	102	10.64	102	10.65	121	11.97	122	12.06	72	7.17	71	7.07
I don't know	48	5.01	47	4.91	128	12.66	127	12.55	60	5.98	60	5.98
	959	**100.01**	**958**	**100.01**	**1011**	**100**	**1012**	**100**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. … will not misuse my personal data for governmental surveillance.												
Totally agree	139	14.63	139	14.63	124	12.28	125	12.38	197	19.50	198	19.58
Tend to agree	226	23.79	228	24.00	226	22.38	226	22.38	321	31.78	321	31.75
Neither agree nor disagree	285	30.00	284	29.89	255	25.25	255	25.25	288	28.51	288	28.49
Tend to disagree	149	15.68	149	15.68	152	15.05	152	15.05	91	9.01	91	9.00
Do not agree at all	102	10.74	102	10.74	114	11.29	114	11.29	50	4.95	50	4.95
I don't know	49	5.16	48	5.05	139	13.76	138	13.66	63	6.24	63	6.23
	950	**100.01**	**950**	**99.99**	**1010**	**100.01**	**1010**	**100.01**	**1010**	**99.99**	**1011**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. … will not misuse my personal data for governmental surveillance.												
Totally agree	59	12.55	59	12.55	47	9.40	46	9.22	104	20.51	104	20.51
Tend to agree	123	26.17	123	26.17	119	23.80	118	23.65	154	30.37	153	30.18
Neither agree nor disagree	153	32.55	154	32.77	132	26.40	132	26.45	125	24.65	125	24.65
Tend to disagree	64	13.62	63	13.40	67	13.40	67	13.43	58	11.44	59	11.64
Do not agree at all	45	9.57	45	9.57	64	12.80	65	13.03	31	6.11	31	6.11
I don't know	26	5.53	26	5.53	71	14.20	71	14.23	35	6.90	35	6.90
	470	**99.99**	**470**	**99.99**	**500**	**100**	**499**	**100.01**	**507**	**99.98**	**507**	**99.99**
Answers: T2, Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. … will not misuse my personal data for governmental surveillance.												
Totally agree	74	15.35	74	15.38	46	9.15	46	9.15	97	19.32	98	19.52
Tend to agree	123	25.52	123	25.57	109	21.67	109	21.67	177	35.26	177	35.26
Neither agree nor disagree	138	28.63	137	28.48	146	29.03	146	29.03	138	27.49	137	27.29
Tend to disagree	78	16.18	78	16.22	66	13.12	67	13.32	34	6.77	34	6.77
Do not agree at all	41	8.51	42	8.73	62	12.33	62	12.33	27	5.38	27	5.38
I don't know	28	5.81	27	5.61	74	14.71	73	14.51	29	5.78	29	5.78
	482	**100**	**481**	**99.99**	**503**	**100.01**	**503**	**100.01**	**502**	**100**	**502**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. … will not misuse my personal data for governmental surveillance.												
Totally agree	66	13.81	66	13.78	73	14.29	74	14.45	98	19.52	98	19.48
Tend to agree	113	23.64	114	23.80	116	22.70	116	22.66	142	28.29	142	28.23
Neither agree nor disagree	138	28.87	138	28.81	119	23.29	119	23.24	144	28.69	145	28.83
Tend to disagree	86	17.99	86	17.95	83	16.24	83	16.21	54	10.76	54	10.74
Do not agree at all	53	11.09	53	11.06	57	11.15	57	11.13	38	7.57	38	7.55
I don't know	22	4.60	22	4.59	63	12.33	63	12.30	26	5.18	26	5.17
	478	**100**	**479**	**99.99**	**511**	**100**	**512**	**99.99**	**502**	**100.01**	**503**	**100**
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. … will not misuse my personal data for governmental surveillance.												
Totally agree	60	12.53	59	12.32	67	13.21	67	13.19	106	21.07	107	21.27
Tend to agree	108	22.55	110	22.96	134	26.43	134	26.38	148	29.42	148	29.42
Neither agree nor disagree	150	31.32	149	31.11	111	21.89	112	22.05	150	29.82	149	29.62
Tend to disagree	75	15.66	75	15.66	84	16.57	84	16.54	40	7.95	40	7.95
Do not agree at all	65	13.57	65	13.57	52	10.26	52	10.24	26	5.17	26	5.17
I don't know	21	4.38	21	4.38	59	11.64	59	11.61	33	6.56	33	6.56
	479	**100**	**479**	**100**	**507**	**100**	**508**	**100.01**	**503**	**99.99**	**503**	**99.99**

Table 26: ***Question Q28,*** **Please evaluate the following statements on the topic of "Digital euro and data protection":**

After a possible introduction of the digital euro, the European Central Bank (ECB)…

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. … will guarantee sufficient protection against hacker attacks.												
Totally agree	260	13.62	259	13.57	224	11.08	224	11.08	480	23.83	482	23.93
Tend to agree	507	26.56	508	26.61	492	24.34	493	24.39	695	34.51	693	34.41
Neither agree nor disagree	578	30.28	578	30.28	567	28.06	568	28.10	474	23.54	474	23.54
Tend to disagree	280	14.67	281	14.72	279	13.81	279	13.81	159	7.89	159	7.89
Do not agree at all	181	9.48	181	9.48	202	10.00	202	10.00	98	4.87	98	4.87
I don't know	103	5.40	102	5.34	257	12.72	255	12.62	108	5.36	108	5.36
	1909	**100.01**	**1909**	**100**	**2021**	**100.01**	**2021**	**100**	**2014**	**100**	**2014**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. … will guarantee sufficient protection against hacker attacks.												
Totally agree	122	12.72	121	12.62	109	10.78	109	10.77	232	23.11	233	23.21
Tend to agree	257	26.80	258	26.90	252	24.93	252	24.90	362	36.06	361	35.96
Neither agree nor disagree	300	31.28	300	31.28	276	27.30	277	27.37	229	22.81	229	22.81
Tend to disagree	145	15.12	146	15.22	148	14.64	148	14.62	75	7.47	75	7.47
Do not agree at all	83	8.65	83	8.65	103	10.19	104	10.28	60	5.98	60	5.98
I don't know	52	5.42	51	5.32	123	12.17	122	12.06	46	4.58	46	4.58
	959	**99.99**	**959**	**99.99**	**1011**	**100.01**	**1012**	**100**	**1004**	**100.01**	**1004**	**100.01**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. … will guarantee sufficient protection against hacker attacks.												
Totally agree	138	14.53	138	14.53	115	11.39	116	11.50	248	24.55	249	24.65
Tend to agree	250	26.32	251	26.42	240	23.76	240	23.79	333	32.97	332	32.87
Neither agree nor disagree	278	29.26	278	29.26	291	28.81	291	28.84	245	24.26	245	24.26
Tend to disagree	135	14.21	135	14.21	131	12.97	131	12.98	84	8.32	84	8.32
Do not agree at all	98	10.32	98	10.32	99	9.80	98	9.71	38	3.76	38	3.76
I don't know	51	5.37	50	5.26	134	13.27	133	13.18	62	3.14	62	6.14
	950	**100.01**	**950**	**100**	**1010**	**100**	**1009**	**100**	**1010**	**100**	**1010**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. … will guarantee sufficient protection against hacker attacks.												
Totally agree	62	13.19	62	13.22	46	9.20	45	9.02	131	25.84	132	26.04
Tend to agree	123	26.17	123	26.23	122	24.40	121	24.25	164	32.35	163	32.15
Neither agree nor disagree	145	30.85	145	30.92	141	28.20	142	28.46	111	21.89	111	21.89
Tend to disagree	66	14.04	66	14.07	72	14.40	72	14.43	47	9.27	47	9.27
Do not agree at all	45	9.57	44	9.38	52	10.40	52	10.42	25	4.93	25	4.93
I don't know	29	6.17	29	6.18	67	13.40	67	13.43	29	5.72	29	5.72
	470	**99.99**	**469**	**100**	**500**	**100**	**499**	**100.01**	**507**	**100**	**507**	**100**
Answers: T2, Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. … will guarantee sufficient protection against hacker attacks.												
Totally agree	67	13.90	66	13.69	44	8.75	44	8.75	118	23.51	119	23.71
Tend to agree	139	28.84	139	28.84	135	26.84	136	27.04	165	32.87	165	32.87
Neither agree nor disagree	148	30.71	148	30.71	141	28.03	141	28.03	130	25.90	129	25.70
Tend to disagree	66	13.69	67	13.90	64	12.72	64	12.72	41	8.17	41	8.17
Do not agree at all	35	7.26	36	7.47	51	10.14	51	10.14	17	3.39	17	3.39
I don't know	27	5.60	26	5.39	68	13.52	67	13.32	31	6.18	31	6.18
	482	**100**	**482**	**100**	**503**	**100.01**	**503**	**100**	**502**	**100**	**502**	**100.02**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. … will guarantee sufficient protection against hacker attacks.												
Totally agree	70	14.64	70	14.68	70	13.70	70	13.73	123	24.50	123	24.50
Tend to agree	123	25.73	123	25.79	120	23.48	121	23.73	180	35.86	179	35.66
Neither agree nor disagree	145	30.33	145	30.40	149	29.16	149	29.22	116	23.11	117	23.31
Tend to disagree	76	15.90	75	15.72	69	13.50	69	13.53	33	6.57	33	6.57
Do not agree at all	41	8.58	41	8.60	46	9.00	45	8.82	30	5.98	30	5.98
I don't know	23	4.81	23	4.82	57	11.15	56	10.98	20	3.98	20	3.98
	478	**99.99**	**477**	**100.01**	**511**	**99.99**	**510**	**100.01**	**502**	**100**	**502**	**100**
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. … will guarantee sufficient protection against hacker attacks.												
Totally agree	61	12.73	61	12.71	64	12.62	64	12.60	108	21.47	109	21.67
Tend to agree	122	25.47	124	25.83	115	22.68	115	22.64	186	36.98	185	36.75
Neither agree nor disagree	140	29.23	139	38.96	136	26.82	136	26.77	117	23.26	117	23.26
Tend to disagree	72	15.03	72	15.00	74	14.60	74	14.57	38	7.55	38	7.55
Do not agree at all	60	12.53	60	12.50	53	10.45	54	10.63	26	5.17	26	5.17
I don't know	24	5.01	24	5.00	65	12.82	65	12.80	28	5.57	28	5.57
	479	**100**	**480**	**100**	**507**	**99.99**	**508**	**100.01**	**503**	**100**	**503**	**100**

Table 27: ***Question Q29*, How attractive do you find paying with the following payment options?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	180	9.43	180	9.42	182	9.01	183	9.05	443	22.00	446	22.16
Rather attractive	335	17.55	335	17.54	437	21.62	437	21.62	678	33.66	677	33.63
Neither attractive nor unattractive	582	30.49	583	30.52	529	26.18	531	26.27	383	19.02	383	19.03
Rather unattractive	272	14.25	273	14.29	239	11.83	238	11.78	185	9.19	184	9.14
Very unattractive	371	19.43	371	19.42	356	17.62	356	17.62	153	7.60	152	7.55
I don't know	169	8.85	168	8.80	278	13.76	276	13.66	172	8.54	171	8.49
	1909	**100**	**1910**	**99.99**	**2021**	**100.02**	**2021**	**100**	**2014**	**100.01**	**2013**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	87	9.07	87	9.06	98	9.69	98	9.69	231	23.01	233	23.18
Rather attractive	158	16.48	158	16.46	217	21.46	216	21.36	322	32.07	322	32.04
Neither attractive nor unattractive	312	32.53	313	32.60	246	24.33	247	24.43	199	19.82	199	19.80
Rather unattractive	146	15.22	146	15.21	118	11.67	118	11.67	91	9.06	91	9.05
Very unattractive	181	18.87	181	18.85	186	18.40	187	18.50	80	7.97	80	7.96
I don't know	75	7.82	75	7.81	146	14.44	145	14.34	81	8.07	80	7.96
	959	**99.99**	**960**	**99.99**	**1011**	**99.99**	**1011**	**99.99**	**1004**	**100**	**1005**	**99.99**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	93	9.79	93	9.78	84	8.32	85	8.42	212	20.99	214	21.17
Rather attractive	177	18.63	177	18.61	220	21.78	221	21.88	356	35.25	356	35.21
Neither attractive nor unattractive	270	28.42	272	28.60	283	28.02	284	28.12	184	18.22	183	18.10
Rather unattractive	126	13.26	126	13.25	121	11.98	120	11.88	94	9.31	94	9.30
Very unattractive	190	20.00	190	19.98	170	16.83	169	16.73	73	7.23	73	7.22
I don't know	94	9.89	93	9.78	132	13.07	131	12.97	91	9.01	91	9.00
	950	**99.99**	**951**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100.01**	**1011**	**100**

	Germany				France				Italy			
Answers:	*Sample*		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	88	9.24	88	9.24	88	8.77	88	8.78	241	23.89	243	24.08
Rather attractive	176	18.49	176	18.49	222	22.13	221	22.06	341	33.80	340	33.70
Neither attractive nor unattractive	307	32.25	308	32.35	258	25.72	259	25.85	184	18.24	184	18.24
Rather unattractive	135	14.18	135	14.18	104	10.37	104	10.38	82	8.13	82	8.13
Very unattractive	158	16.60	158	16.60	177	17.65	177	17.66	67	6.64	67	6.64
I don’t know	88	9.24	87	9.14	154	15.35	153	15.27	94	9.32	93	9.22
	952	**100**	**952**	**100**	**1003**	**99.99**	**1002**	**100**	**1009**	**100.02**	**1009**	**100.01**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	54	11.30	53	11.06	53	10.37	53	10.39	97	19.32	97	19.32
Rather attractive	81	16.95	82	17.12	104	20.35	104	20.39	174	34.66	174	34.66
Neither attractive nor unattractive	130	27.20	130	27.14	137	26.81	138	27.06	104	20.72	104	20.72
Rather unattractive	64	13.39	65	13.57	62	12.13	62	12.16	54	10.76	54	10.76
Very unattractive	101	21.13	100	20.88	87	17.03	86	16.86	37	7.37	37	7.37
I don’t know	48	10.04	49	10.23	68	13.31	67	13.14	36	7.17	36	7.17
	478	**100.01**	**479**	**100**	**511**	**100**	**510**	**100**	**502**	**100**	**502**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	38	7.93	38	7.92	41	8.09	41	8.09	105	20.87	107	21.23
Rather attractive	78	16.28	79	16.46	111	21.89	111	21.89	163	32.41	162	32.14
Neither attractive nor unattractive	145	30.27	145	30.21	134	26.43	134	26.43	95	18.89	95	18.85
Rather unattractive	73	15.24	74	15.42	73	14.40	73	14.40	49	9.74	49	9.72
Very unattractive	112	23.38	111	23.12	92	18.15	93	18.34	49	9.74	49	9.72
I don't know	33	6.89	33	6.88	56	11.05	55	10.85	42	8.35	42	8.33
	479	**99.99**	**480**	**100.01**	**507**	**100.01**	**507**	**100**	**503**	**100**	**504**	**99.99**

Table 28: *Question Q29*, How attractive do you find paying with the following payment options?

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	858	44.94	859	44.97	506	25.04	508	25.12	507	25.17	510	25.32
Rather attractive	612	32.06	612	32.04	878	43.44	878	43.42	650	32.27	649	32.22
Neither attractive nor unattractive	270	14.14	271	14.19	428	21.18	428	21.17	485	24.08	483	23.98
Rather unattractive	107	5.61	106	5.55	126	6.23	125	6.18	273	13.56	273	13.56
Very unattractive	51	2.67	51	2.67	52	2.57	52	2.57	87	4.32	87	4.32
I don't know	11	0.58	11	0.58	31	1.53	31	1.53	12	0.60	12	0.90
	1909	**100**	**1910**	**99.99**	**2021**	**99.99**	**2022**	**99.99**	**2014**	**100**	**2014**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	421	43.90	421	43.85	244	24.13	245	24.21	232	23.11	234	23.31
Rather attractive	305	31.80	306	31.87	434	42.93	434	42.89	353	35.16	353	35.16
Neither attractive nor unattractive	147	15.33	147	15.31	222	21.96	222	21.94	238	23.71	236	23.51
Rather unattractive	54	5.63	54	5.62	70	6.92	70	6.92	125	12.45	125	12.45
Very unattractive	24	2.50	24	2.50	23	2.27	23	2.27	49	4.88	49	4.88
I don't know	8	0.83	8	0.83	18	1.78	18	1.78	7	0.70	7	0.70
	959	**99.99**	**960**	**99.98**	**1011**	**99.99**	**1012**	**100.01**	**1004**	**100.01**	**1004**	**100.01**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	437	46.00	438	46.11	262	25.96	263	26.04	275	27.23	276	27.33
Rather attractive	307	32.32	306	32.21	444	43.96	443	43.86	297	29.41	296	29.31
Neither attractive nor unattractive	123	12.95	124	13.05	206	20.40	206	20.40	247	24.46	247	24.46
Rather unattractive	53	5.58	52	5.47	56	5.54	56	5.54	148	14.65	148	14.65
Very unattractive	27	2.84	27	2.84	29	2.87	29	2.87	38	3.76	38	3.76
I don't know	3	0.32	3	0.32	13	1.29	13	1.29	5	0.50	5	0.50
	950	**100.01**	**950**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100.01**	**1010**	**100.01**

Answers: T2, Control & Treatment Group 1	Germany *Sample* Freq	%	*Weighted* Freq	%	France *Sample* Freq	%	*Weighted* Freq	%	Italy *Sample* Freq	%	*Weighted* Freq	%
2. Cash												
Very attractive	423	44.43	423	44.43	242	24.13	243	24.23	253	25.07	255	25.27
Rather attractive	297	31.20	298	31.30	449	44.77	449	44.77	330	32.71	329	32.61
Neither attractive nor unattractive	135	14.18	135	14.18	211	21.04	210	20.94	233	23.09	232	22.99
Rather unattractive	58	6.09	57	5.99	62	6.18	62	6.18	136	13.48	136	13.48
Very unattractive	32	3.36	32	3.36	22	2.19	22	2.19	49	4.86	49	4.86
I don't know	7	0.74	7	0.74	17	1.69	17	1.69	8	0.79	8	0.79
	952	**100**	**952**	**100**	**1003**	**100**	**1003**	**100**	**1009**	**100**	**1009**	**100**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	213	44.56	214	44.77	128	25.05	129	25.20	135	26.89	135	26.95
Rather attractive	158	33.05	157	32.82	227	44.42	227	44.34	160	31.87	160	31.94
Neither attractive nor unattractive	71	14.85	71	14.85	104	20.35	104	20.31	114	22.71	114	22.75
Rather unattractive	26	5.44	26	5.44	25	4.89	25	4.88	72	14.34	71	14.17
Very unattractive	9	1.88	9	1.88	19	3.72	19	3.71	18	3.59	18	3.59
I don't know	1	0.21	1	0.21	8	1.57	8	1.56	3	0.60	3	0.60
	478	**99.99**	**478**	**100**	**511**	**100**	**512**	**100**	**502**	**100**	**501**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	222	46.35	220	45.93	136	26.82	135	26.63	119	23.66	121	24.01
Rather attractive	157	32.78	158	32.99	202	39.84	203	40.04	160	31.81	160	31.75
Neither attractive nor unattractive	64	13.36	65	13.57	113	22.29	114	22.49	138	27.44	137	27.18
Rather unattractive	23	4.80	23	4.80	39	7.69	38	7.50	65	12.92	65	12.90
Very unattractive	10	2.09	10	2.09	11	2.17	11	2.17	20	3.98	20	3.97
I don't know	3	0.63	3	0.63	6	1.18	6	1.18	1	0.20	1	0.20
	479	**100.01**	**479**	**100.01**	**507**	**99.99**	**507**	**100.01**	**503**	**100.01**	**504**	**100.01**

Table 29: *Question Q29*, How attractive do you find paying with the following payment options?

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	705	36.93	707	37.04	435	21.52	437	21.62	514	25.52	519	25.78
Rather attractive	843	44.16	841	44.05	956	47.30	956	47.30	1016	50.45	1013	50.32
Neither attractive nor unattractive	264	13.83	264	13.83	409	20.24	408	20.19	342	16.98	339	16.84
Rather unattractive	48	2.51	48	2.51	88	4.35	88	4.35	78	3.87	78	3.87
Very unattractive	25	1.31	25	1.31	62	3.07	62	3.07	41	2.04	41	2.04
I don't know	24	1.26	24	1.26	71	3.51	70	3.46	23	1.14	23	1.14
	1909	**100**	**1909**	**100**	**2021**	**99.99**	**2021**	**99.99**	**2014**	**100**	**2013**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	362	37.75	363	37.89	202	19.98	204	20.16	257	25.60	260	25.90
Rather attractive	413	43.07	412	43.01	501	49.98	500	49.41	500	49.80	499	49.70
Neither attractive nor unattractive	131	13.66	130	13.01	201	19.88	201	19.86	164	16.33	162	16.14
Rather unattractive	26	2.71	26	2.71	41	4.06	41	4.05	44	4.38	44	4.38
Very unattractive	11	1.15	11	1.15	29	2.87	29	2.87	23	2.29	23	2.29
I don't know	16	1.67	16	1.67	37	3.66	37	3.66	16	1.59	16	1.59
.	**959**	**100.01**	**958**	**100**	**1011**	**100**	**1012**	**100.01**	**1004**	**99.99**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	343	36.11	344	36.21	233	23.07	233	23.07	257	25.45	259	25.64
Rather attractive	430	45.26	429	45.16	455	45.05	456	45.15	516	51.09	515	50.99
Neither attractive nor unattractive	133	14.00	133	14.00	208	20.59	207	20.50	178	17.62	177	17.52
Rather unattractive	22	2.32	22	2.32	47	4.65	47	4.65	34	3.37	34	3.37
Very unattractive	14	1.47	14	1.47	33	3.27	33	3.27	18	1.78	18	1.78
I don't know	8	0.84	8	0.84	34	3.37	34	3.37	7	0.69	7	0.69
	950	**100**	**950**	**100**	**1010**	**100**	**1010**	**100.01**	**1010**	**100**	**1010**	**99.99**

Answers: T2, Control & Treatment Group 1	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	345	36.24	345	36.24	203	20.24	204	20.34	261	25.87	294	26.16
Rather attractive	432	45.38	432	45.38	452	45.06	452	45.06	494	48.96	492	38.76
Neither attractive nor unattractive	129	13.55	129	13.55	231	23.03	230	22.93	168	16.65	167	16.55
Rather unattractive	26	2.73	26	2.73	44	4.39	44	4.39	46	4.56	46	4.56
Very unattractive	7	0.74	7	0.74	34	3.39	34	3.39	24	2.38	24	2.38
I don't know	13	1.37	13	1.37	39	3.89	39	3.89	16	1.59	16	1.59
	952	**100.01**	**952**	**100.01**	**1003**	**100**	**1003**	**100**	**1009**	**100.01**	**1009**	**100**

Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	179	37.45	179	37.37	115	22.50	116	22.75	131	26.10	132	26.35
Rather attractive	203	42.47	204	42.59	241	47.16	241	47.25	261	51.99	260	51.90
Neither attractive nor unattractive	70	14.64	70	14.61	96	18.79	95	18.63	86	17.13	85	16.97
Rather unattractive	13	2.72	13	2.71	26	5.09	26	5.10	13	2.59	13	2.59
Very unattractive	7	1.46	7	1.46	15	2.94	14	2.75	9	1.79	9	1.80
I don't know	6	1.26	6	1.25	18	3.52	18	3.53	2	0.40	2	0.40
	478	**100**	**479**	**99.99**	**511**	**100**	**510**	**100.01**	**502**	**100**	**501**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	181	37.79	180	37.66	117	23.08	118	23.27	122	24.25	124	24.65
Rather attractive	208	43.42	208	43.51	263	51.87	263	51.87	261	51.89	261	51.89
Neither attractive nor unattractive	65	13.57	65	13.60	82	16.17	82	16.17	88	17.50	86	17.10
Rather unattractive	9	1.88	9	1.88	18	3.55	18	3.55	19	3.78	19	3.78
Very unattractive	11	2.30	11	2.30	13	2.56	13	2.56	8	1.59	8	1.59
I don't know	5	1.04	5	1.05	14	2.76	13	2.56	5	0.99	5	0.99
	479	**100**	**478**	**100**	**507**	**99.99**	**507**	**99.98**	**503**	**100**	**503**	**100**

Table 30: *Question Q29*, How attractive do you find paying with the following payment options?

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	486	25.46	487	25.52	294	14.55	296	14.65	568	28.20	572	28.40
Rather attractive	761	39.86	761	39.88	746	36.91	747	36.96	886	43.99	884	43.89
Neither attractive nor unattractive	395	20.69	392	20.55	507	25.09	507	25.09	342	16.98	342	16.98
Rather unattractive	137	7.18	138	7.23	177	8.76	177	8.76	111	5.51	110	5.46
Very unattractive	99	5.19	99	5.19	173	8.56	172	8.51	54	2.68	54	2.68
I don't know	31	1.62	31	1.62	124	6.14	122	6.04	53	2.63	52	2.58
	1909	**100**	**1908**	**99.99**	**2021**	**100.01**	**2021**	**100.01**	**2014**	**99.99**	**2014**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	244	25.44	244	25.44	135	13.35	135	13.35	285	28.39	286	28.49
Rather attractive	384	40.04	386	40.25	373	36.89	273	36.89	421	41.93	420	41.83
Neither attractive nor unattractive	192	20.02	190	19.81	256	25.32	257	25.42	190	18.92	190	18.92
Rather unattractive	79	8.24	79	8.24	90	8.90	90	8.90	49	4.88	49	4.88
Very unattractive	44	4.59	44	4.59	88	8.70	88	8.70	35	3.49	35	3.49
I don't know	16	1.67	16	1.67	68	6.82	68	6.73	24	2.39	24	2.39
	959	**100**	**959**	**100**	**1011**	**99.98**	**1011**	**99.99**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	242	25.47	244	25.68	159	15.74	161	15.94	283	28.02	285	28.22
Rather attractive	377	39.68	376	39.58	373	36.93	373	36.93	465	46.04	464	45.94
Neither attractive nor unattractive	203	21.37	202	21.26	251	24.85	251	24.85	152	15.05	152	15.05
Rather unattractive	58	6.11	58	6.11	87	8.61	87	8.61	62	6.14	62	6.14
Very unattractive	55	5.79	55	5.79	85	8.42	84	8.32	19	1.88	19	1.88
I don't know	15	1.58	15	1.58	55	5.45	54	5.35	29	2.87	28	2.77
	950	**100**	**950**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100**	**1010**	**100**

.

Answers: T2, Control & Treatment Group 1	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	251	26.37	250	26.26	142	14.16	143	14.24	280	27.75	282	27.98
Rather attractive	377	39.60	379	39.81	362	36.09	364	36.25	437	43.31	435	43.15
Neither attractive nor unattractive	201	21.11	200	21.01	255	25.42	254	25.30	167	16.55	166	16.47
Rather unattractive	62	6.51	62	6.51	93	9.27	93	9.26	58	5.75	59	5.85
Very unattractive	43	4.52	43	4.52	78	7.78	78	7.77	33	3.27	33	3.27
I don't know	18	1.89	18	1.89	73	7.28	72	7.17	34	3.37	33	3.27
	952	**100**	**952**	**100**	**1003**	**100**	**1004**	**99.99**	**1009**	**100**	**1008**	**99.99**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	135	28.24	136	28.39	77	15.07	78	15.26	142	28.29	143	28.49
Rather attractive	185	38.70	186	38.83	193	37.77	193	37.77	224	44.62	223	44.42
Neither attractive nor unattractive	97	20.29	96	20.04	119	23.29	119	23.29	94	18.73	94	18.73
Rather unattractive	33	6.90	33	6.89	46	9.00	46	9.00	23	4.58	23	4.58
Very unattractive	23	4.81	23	4.80	48	9.39	47	9.20	12	2.39	12	2.39
I don't know	5	1.05	5	1.04	28	5.48	28	5.48	7	1.39	7	1.39
	478	**99.99**	**479**	**99.99**	**511**	**100**	**511**	**100**	**502**	**100**	**502**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	100	20.88	100	20.92	75	14.79	75	14.82	146	29.03	147	29.17
Rather attractive	199	41.54	199	41.63	191	37.67	191	37.75	225	44.73	225	44.64
Neither attractive nor unattractive	97	20.25	96	20.08	133	26.23	133	26.28	81	16.10	81	16.07
Rather unattractive	42	8.77	42	8.79	38	7.50	38	7.51	30	5.96	30	5.95
Very unattractive	33	6.89	33	6.90	47	9.27	47	9.29	9	1.79	9	1.79
I don't know	8	1.67	8	1.67	23	4.54	22	4.35	12	2.39	12	2.38
	479	**100**	**478**	**99.99**	**507**	**100**	**506**	**100**	**503**	**100**	**504**	**100**

Table 31: *Question Q29*, How attractive do you find paying with the following payment options?

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	104	5.45	104	5.45	137	6.78	139	6.87	187	9.29	189	9.38
Rather attractive	172	9.01	172	9.01	231	11.43	232	11.47	324	16.09	327	16.24
Neither attractive nor unattractive	307	16.08	309	16.19	340	16.82	341	16.86	325	16.14	326	16.19
Rather unattractive	340	17.81	339	17.76	342	16.92	342	16.91	399	19.81	399	19.81
Very unattractive	845	44.26	844	44.21	786	38.89	784	38.77	635	31.53	630	31.28
I don't know	141	7.39	141	7.39	185	9.15	184	9.10	144	7.15	143	7.10
	1909	**100**	**1909**	**100.01**	**2021**	**99.99**	**2022**	**99.98**	**2014**	**100.01**	**2014**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	46	4.80	46	4.80	69	6.82	69	6.83	82	8.17	82	8.15
Rather attractive	92	9.59	93	9.70	110	10.88	110	10.89	167	16.63	169	16.80
Neither attractive nor unattractive	161	16.79	162	16.89	167	16.52	167	16.53	167	16.63	168	16.70
Rather unattractive	185	19.29	185	19.29	174	17.21	174	17.23	188	18.73	189	18.79
Very unattractive	414	43.17	413	43.07	399	39.47	399	39.50	325	32.37	323	32.11
I don't know	61	6.36	60	6.26	92	9.10	91	9.01	75	7.47	75	7.46
	959	**100**	**959**	**100.01**	**1011**	**100**	**1010**	**99.99**	**1004**	**100**	**1006**	**100.01**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	58	6.11	58	6.11	68	6.73	69	6.82	105	10.40	107	10.60
Rather attractive	80	8.42	79	8.32	121	11.98	121	11.97	157	15.54	158	15.66
Neither attractive nor unattractive	146	15.37	147	15.47	173	17.13	174	17.21	158	15.64	158	15.66
Rather unattractive	155	16.32	155	16.32	168	16.63	169	16.72	211	20.89	211	20.91
Very unattractive	431	45.37	431	45.37	387	38.32	385	38.08	310	30.69	307	30.43
I don't know	80	8.42	80	8.42	93	9.21	93	9.20	69	6.83	68	6.74
	950	**100.01**	**950**	**100.01**	**1010**	**100**	**1011**	**100**	**1010**	**99.99**	**1009**	**100**

Answers:	**Germany**				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	49	5.15	49	5.15	63	6.28	64	6.38	99	9.81	101	10.02
Rather attractive	92	9.66	91	9.56	112	11.17	112	11.17	156	15.46	157	15.58
Neither attractive nor unattractive	156	16.39	156	16.39	168	16.75	168	16.75	161	15.96	161	15.97
Rather unattractive	181	19.01	181	19.01	168	16.75	169	16.85	204	20.22	204	20.24
Very unattractive	405	42.54	407	42.75	403	40.18	400	39.88	317	31.42	314	31.15
I don't know	69	7.25	68	7.14	89	8.87	90	8.97	72	7.14	71	7.04
	952	**100**	**952**	**100**	**1003**	**100**	**1003**	**100**	**1009**	**100.01**	**1008**	**100**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	26	5.44	25	5.23	35	6.85	36	7.05	41	8.17	41	8.17
Rather attractive	40	8.37	40	8.37	67	13.11	67	13.11	79	15.74	79	15.74
Neither attractive nor unattractive	75	15.69	76	15.90	83	16.24	83	16.24	87	17.33	88	17.53
Rather unattractive	89	18.62	89	18.62	84	16.44	85	16.63	100	19.92	100	19.92
Very unattractive	211	44.14	211	44.14	184	36.01	183	35.81	159	31.67	158	31.47
I don't know	37	7.74	37	7.74	58	11.35	57	11.15	36	7.17	36	7.17
	478	**100**	**478**	**100**	**511**	**100**	**511**	**99.99**	**502**	**100**	**502**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	29	6.05	29	6.05	39	7.69	39	7.69	47	9.34	47	9.36
Rather attractive	40	8.35	40	8.35	52	10.26	52	10.26	89	17.69	90	17.93
Neither attractive nor unattractive	76	15.57	77	16.08	89	17.55	89	17.55	77	15.31	77	15.34
Rather unattractive	70	14.61	70	14.61	90	17.75	89	17.55	95	18.89	95	18.92
Very unattractive	229	47.81	228	47.60	199	39.25	200	39.45	159	31.61	157	31.27
I don't know	35	7.31	35	7.31	38	7.50	38	7.50	36	7.16	36	7.17
	479	**100**	**479**	**100**	**507**	**100**	**507**	**100**	**503**	**100**	**502**	**99.99**

Table 32: ***Question Q30*****, How attractive do you find saving with the following payment options?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	151	7.91	151	7.91	174	8.61	175	8.66	381	18.92	384	19.08
Rather attractive	285	14.93	286	14.97	396	19.59	396	19.60	643	31.93	643	31.94
Neither attractive nor unattractive	539	28.23	538	28.17	496	24.54	497	24.60	438	21.75	437	21.71
Rather unattractive	262	13.72	263	13.77	234	11.58	234	11.58	177	8.79	176	8.74
Very unattractive	431	22.58	432	22.62	394	19.50	393	19.46	171	8.49	170	8.45
I don't know	241	12.62	240	12.57	327	16.18	325	16.09	204	10.13	203	10.08
	1909	**99.99**	**1910**	**100.01**	**2021**	**100**	**2020**	**99.99**	**2014**	**100.01**	**2013**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	75	7.82	75	7.82	91	9.00	91	9.00	186	18.53	187	18.63
Rather attractive	147	15.33	147	15.33	201	19.88	201	19.88	326	32.47	327	32.57
Neither attractive nor unattractive	277	28.88	277	28.88	236	23.34	237	23.44	220	21.91	219	21.81
Rather unattractive	138	14.39	139	14.49	117	11.57	117	11.57	89	8.86	88	8.76
Very unattractive	202	21.06	202	21.06	198	19.58	198	19.58	86	8.57	86	8.57
I don't know	120	12.51	119	12.41	168	16.62	167	16.52	97	9.66	97	9.66
	959	**99.99**	**959**	**99.99**	**1011**	**99.99**	**1011**	**99.99**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	76	8.00	75	7.89	83	8.22	84	8.33	195	19.31	197	19.52
Rather attractive	138	14.53	139	14.63	195	19.31	195	19.33	317	31.39	317	31.42
Neither attractive nor unattractive	262	27.58	263	27.68	260	25.74	261	25.87	218	21.58	217	21.51
Rather unattractive	124	13.05	125	13.16	117	11.58	117	11.60	88	8.71	88	8.72
Very unattractive	229	24.11	228	24.00	196	19.41	194	19.23	85	8.42	84	8.33
I don't know	121	12.74	120	12.63	159	15.74	158	15.66	107	10.59	106	10.51
	950	**100.01**	**950**	**99.99**	**1010**	**100**	**1009**	**100.02**	**1010**	**100**	**1009**	**100.01**

Answers: T2, Control & Treatment Group	Germany Sample Freq	%	Germany Weighted Freq	%	France Sample Freq	%	France Weighted Freq	%	Italy Sample Freq	%	Italy Weighted Freq	%
1. Digital Euro												
Very attractive	69	7.25	69	7.26	87	8.67	88	8.77	206	20.42	208	20.61
Rather attractive	155	16.28	155	16.30	196	19.54	195	19.44	310	30.72	310	30.72
Neither attractive nor unattractive	281	29.52	282	29.65	265	26.42	265	26.42	218	21.61	217	21.51
Rather unattractive	120	12.61	119	12.51	97	9.67	97	9.67	84	8.33	84	8.33
Very unattractive	195	20.48	196	20.61	193	19.24	193	19.24	79	7.83	79	7.83
I don't know	132	13.87	130	13.67	165	16.45	165	16.45	112	11.10	111	11.00
	952	**100.01**	**951**	**100**	**1003**	**99.99**	**1003**	**99.99**	**1009**	**100.01**	**1009**	**100**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	46	9.62	46	9.60	41	8.02	41	8.02	90	17.93	90	17.93
Rather attractive	67	14.02	66	13.78	100	19.57	100	19.57	171	34.06	171	34.06
Neither attractive nor unattractive	131	27.41	131	27.35	135	26.42	135	26.42	106	21.12	106	21.12
Rather unattractive	69	14.44	70	14.61	56	10.96	57	11.81	44	8.76	44	8.76
Very unattractive	110	23.01	110	22.96	91	17.81	91	17.81	44	8.76	44	8.76
I don't know	55	11.51	56	11.69	88	17.22	87	17.03	47	9.36	47	9.36
	478	**100.01**	**479**	**99.99**	**511**	**100**	**511**	**100**	**502**	**99.99**	**502**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1. Digital Euro												
Very attractive	36	7.52	36	7.52	46	9.07	46	9.06	85	16.90	87	17.26
Rather attractive	63	13.15	64	13.36	100	19.72	100	19.69	162	32.21	163	32.34
Neither attractive nor unattractive	127	26.51	126	26.30	96	18.93	96	18.90	114	22.66	113	22.42
Rather unattractive	73	15.24	74	15.45	81	15.98	81	15.94	49	9.74	48	9.52
Very unattractive	126	26.30	125	26.10	110	21.70	111	21.85	48	9.54	48	9.52
I don't know	54	11.27	54	11.27	74	14.60	74	14.57	45	8.95	45	8.93
	479	**99.99**	**479**	**100**	**507**	**100**	**508**	**100.01**	**503**	**100**	**504**	**99.99**

Table 33: *Question Q30*, How attractive do you find saving with the following payment options?

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	550	28.81	551	28.86	390	19.30	391	19.35	473	23.49	477	23.68
Rather attractive	514	26.93	516	27.03	676	33.45	677	33.50	623	30.93	623	30.93
Neither attractive nor unattractive	348	18.23	347	18.18	446	22.07	445	22.02	454	22.54	451	22.39
Rather unattractive	255	13.36	254	13.31	243	12.02	243	12.02	284	14.10	284	14.10
Very unattractive	210	11.00	209	10.95	196	9.70	195	9.65	144	7.15	143	7.10
I don't know	32	1.98	32	1.68	70	3.46	70	3.46	36	1.79	36	1.79
	1909	**100.01**	**1909**	**100.01**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2014**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	268	27.95	269	28.05	194	19.19	195	19.29	223	22.21	225	22.43
Rather attractive	259	27.01	258	26.90	341	33.73	341	33.73	323	32.17	324	32.30
Neither attractive nor unattractive	193	20.13	193	20.13	213	21.07	212	20.97	228	22.71	225	22.43
Rather unattractive	123	12.83	123	12.83	126	12.46	126	12.46	132	13.15	131	13.06
Very unattractive	96	10.01	96	10.01	98	9.69	98	9.69	76	7.57	76	7.58
I don't know	20	2.09	20	2.09	39	3.86	39	3.86	22	2.19	22	2.19
	959	**100.02**	**959**	**100.01**	**1011**	**100**	**1011**	**100**	**1004**	**100**	**1003**	**99.99**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	282	29.68	282	29.65	196	19.41	197	19.49	250	24.75	251	24.85
Rather attractive	255	26.84	258	27.13	335	33.17	335	33.14	300	29.70	300	29.70
Neither attractive nor unattractive	155	16.32	155	16.30	233	23.07	233	23.05	226	22.38	225	22.28
Rather unattractive	132	13.89	131	13.77	117	11.58	118	11.67	152	15.05	152	15.05
Very unattractive	114	12.00	113	11.88	98	9.70	97	9.59	68	6.73	68	6.73
I don't know	12	1.26	12	1.26	31	3.07	31	3.07	14	1.39	14	1.39
	950	**100.01**	**951**	**99.99**	**1010**	**100**	**1011**	**100.01**	**1010**	**100**	**1010**	**100**

Answers: T2, Control & Treatment Group 1	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	269	28.26	268	28.18	206	20.54	207	20.64	235	23.29	237	23.49
Rather attractive	257	27.00	257	27.02	318	31.70	319	31.80	316	31.32	315	31.22
Neither attractive nor unattractive	169	17.75	169	17.77	228	22.73	227	22.63	224	22.20	224	22.20
Rather unattractive	137	14.39	137	14.41	118	11.76	118	11.76	136	13.48	136	13.48
Very unattractive	102	10.71	102	10.73	101	10.07	100	9.97	75	7.43	75	7.43
I don't know	18	1.89	18	1.89	32	3.19	32	3.19	23	2.28	22	2.18
	952	**100**	**951**	**100**	**1003**	**99.99**	**1003**	**99.99**	**1009**	**100**	**1009**	**100**

Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	148	30.96	148	30.96	94	18.40	96	18.75	135	26.89	135	26.89
Rather attractive	125	26.15	126	26.36	179	35.03	179	34.96	145	28.88	145	28.88
Neither attractive nor unattractive	87	18.20	87	18.20	111	21.72	110	21.48	103	20.52	103	20.52
Rather unattractive	56	11.72	56	11.72	62	12.13	62	12.11	70	13.94	70	13.94
Very unattractive	56	11.72	55	11.51	47	9.20	47	9.18	41	8.17	41	8.17
I don't know	6	1.26	6	1.26	18	3.52	18	3.52	8	1.59	8	1.59
	478	**100.01**	**478**	**100.01**	**511**	**100**	**512**	**100**	**502**	**99.99**	**502**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
2. Cash												
Very attractive	133	27.77	133	27.77	90	17.75	89	17.55	103	20.48	104	20.72
Rather attractive	132	27.56	133	27.77	179	35.31	180	35.50	162	32.21	162	32.27
Neither attractive nor unattractive	92	19.21	92	19.21	107	21.10	107	21.10	127	25.25	125	24.90
Rather unattractive	62	12.94	62	12.94	63	12.43	63	12.43	78	15.51	78	15.54
Very unattractive	52	10.86	51	10.65	48	9.47	48	9.47	28	5.57	28	5.58
I don't know	8	1.67	8	1.67	20	3.94	20	3.94	5	0.99	5	1.00
	479	**100.01**	**479**	**100.01**	**507**	**100**	**507**	**99.99**	**503**	**100.01**	**502**	**100.01**

Table 34: ***Question Q30*, How attractive do you find saving with the following payment options?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	489	25.62	491	25.71	378	18.70	379	18.75	487	24.18	490	24.33
Rather attractive	712	37.30	712	37.28	871	43.10	870	43.05	895	44.44	894	44.39
Neither attractive nor unattractive	361	18.91	360	18.85	447	22.12	448	22.17	392	19.46	390	19.36
Rather unattractive	177	9.27	177	9.27	124	6.14	124	6.14	138	6.85	139	6.90
Very unattractive	140	7.33	140	7.33	104	5.15	103	5.10	55	2.73	55	2.73
I don't know	30	1.57	30	1.57	97	4.80	97	4.80	47	2.33	46	2.28
	1909	**100**	**1910**	**100.01**	**2021**	**100.01**	**2021**	**100.01**	**2014**	**99.99**	**2014**	**99.99**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	255	26.59	255	26.59	188	18.60	189	18.69	242	24.10	244	24.30
Rather attractive	356	37.12	355	37.02	429	42.43	428	42.33	443	44.12	442	44.02
Neither attractive nor unattractive	180	18.77	180	18.77	228	22.55	229	22.65	202	20.12	201	20.02
Rather unattractive	82	8.55	82	8.55	61	6.03	61	6.03	66	6.57	66	6.57
Very unattractive	68	7.09	69	7.19	55	5.44	54	5.34	28	2.79	28	2.79
I don't know	18	1.88	18	1.88	50	4.95	50	4.95	23	2.29	23	2.29
	959	**100**	**959**	**100**	**1011**	**100**	**1011**	**99.99**	**1004**	**99.99**	**1004**	**99.99**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	234	24.63	235	24.74	190	18.81	190	18.83	245	24.26	247	24.43
Rather attractive	356	37.47	358	37.68	442	43.76	442	43.81	452	44.75	452	44.71
Neither attractive nor unattractive	181	19.05	180	18.95	219	21.68	219	21.70	190	18.81	189	18.69
Rather unattractive	95	10.00	95	10.00	63	6.24	63	6.24	72	7.13	72	7.12
Very unattractive	72	7.58	70	7.37	49	4.85	48	4.76	27	2.67	27	2.67
I don't know	12	1.26	12	1.26	47	4.65	47	4.66	24	2.38	24	2.37
	950	**99.99**	**950**	**100**	**1010**	**99.99**	**1009**	**100**	**1010**	**100**	**1011**	**99.99**

	Germany				**France**				**Italy**			
Answers:	*Sample*		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	243	25.53	243	25.55	172	17.15	173	17.23	252	24.98	255	25.27
Rather attractive	362	38.03	362	38.07	432	43.07	433	43.13	438	43.41	437	43.31
Neither attractive nor unattractive	173	18.17	172	18.09	238	23.73	238	23.71	195	19.33	194	19.23
Rather unattractive	97	10.19	97	10.20	63	6.28	63	6.27	68	6.74	68	6.74
Very unattractive	62	6.51	62	6.52	46	4.59	45	4.48	25	2.48	25	2.48
I don't know	15	1.58	15	1.58	52	5.18	52	5.18	31	3.07	30	2.97
	952	**100.01**	**951**	**100.01**	**1003**	**99.99**	**1004**	**100**	**1009**	**100.01**	**1009**	**100**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	119	24.90	199	30.96	104	20.35	104	20.35	130	25.90	131	26.04
Rather attractive	180	37.66	180	37.74	212	41.49	213	41.68	228	45.42	227	45.13
Neither attractive nor unattractive	96	20.08	96	20.13	114	22.31	114	22.31	86	17.13	86	17.10
Rather unattractive	35	7.32	35	7.34	28	5.48	28	5.48	33	6.57	34	6.76
Very unattractive	39	8.16	38	7.97	28	5.48	27	5.28	16	3.19	16	3.18
I don't know	9	1.88	9	1.89	25	4.89	25	4.89	9	1.79	9	1.79
	478	**100**	**477**	**100.02**	**511**	**100**	**511**	**99.99**	**502**	**100**	**503**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
3. Bank Deposits												
Very attractive	127	26.51	127	26.51	102	20.12	102	20.12	105	20.87	106	21.07
Rather attractive	170	35.49	171	35.70	227	44.77	227	44.77	229	45.53	229	45.53
Neither attractive nor unattractive	92	19.21	92	19.21	95	18.74	95	18.74	111	22.07	110	21.87
Rather unattractive	45	9.39	45	9.39	33	6.51	33	6.51	37	7.36	37	7.36
Very unattractive	39	8.14	38	7.93	30	5.92	30	5.92	14	2.78	14	2.78
I don't know	6	1.25	6	1.25	20	3.94	20	3.94	7	1.39	7	1.39
	479	**99.99**	**479**	**99.99**	**507**	**100**	**507**	**100**	**503**	**100**	**503**	**100**

Table 35: *Question Q30*, How attractive do you find saving with the following payment options?

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	276	14.46	277	14.50	248	12.27	250	12.37	423	21.00	426	21.14
Rather attractive	493	25.83	494	25.86	573	28.35	574	28.40	735	36.49	736	36.53
Neither attractive nor unattractive	493	25.83	492	25.76	512	25.33	511	25.28	470	23.34	469	23.28
Rather unattractive	320	16.76	320	16.75	241	11.92	242	11.97	204	10.13	203	10.07
Very unattractive	250	13.10	250	13.09	273	13.51	271	13.41	101	5.01	101	5.01
I don't know	77	4.03	77	4.03	174	8.61	173	8.56	81	4.02	80	3.97
	1909	**100.01**	**1910**	**99.99**	**2021**	**99.99**	**2021**	**99.99**	**2014**	**99.99**	**2015**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	133	13.87	134	13.96	126	12.46	127	12.55	216	21.51	217	21.61
Rather attractive	256	26.69	257	26.77	271	26.81	272	26.88	372	37.05	372	37.05
Neither attractive nor unattractive	257	26.80	256	26.67	263	26.01	263	25.99	216	21.51	215	21.41
Rather unattractive	164	17.10	164	17.08	113	11.18	113	11.17	104	10.36	104	10.36
Very unattractive	110	11.47	110	11.46	142	14.05	142	14.03	55	5.48	55	5.48
I don't know	39	4.07	39	4.06	96	9.50	95	9.39	41	4.08	41	4.08
	959	**100**	**960**	**100**	**1011**	**100.01**	**1012**	**100.01**	**1004**	**99.99**	**1004**	**99.99**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	143	15.05	144	15.16	122	12.08	124	12.27	207	20.50	208	20.61
Rather attractive	237	24.95	237	24.95	302	29.90	302	29.87	363	35.94	364	36.08
Neither attractive nor unattractive	236	24.84	236	24.84	249	24.65	249	24.63	254	25.15	253	25.07
Rather unattractive	156	16.42	156	16.42	128	12.67	129	12.76	100	9.90	99	9.81
Very unattractive	140	14.74	138	14.53	131	12.97	129	12.76	46	4.55	46	4.56
I don't know	38	4.00	39	4.11	78	7.72	78	7.72	40	3.96	39	3.87
	950	**100**	**950**	**100.01**	**1010**	**99.99**	**1011**	**100.01**	**1010**	**100**	**1009**	**100**

Answers: T2, Control & Treatment Group 1	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	136	14.29	135	14.17	121	12.06	122	12.16	211	20.91	213	21.11
Rather attractive	244	25.63	245	25.71	285	28.41	285	28.41	352	34.89	352	34.89
Neither attractive nor unattractive	247	25.95	247	25.92	270	26.92	270	26.92	241	23.89	240	23.79
Rather unattractive	160	16.81	161	16.89	112	11.17	113	11.27	109	10.80	109	10.80
Very unattractive	125	13.13	126	13.22	129	12.86	128	12.76	50	4.96	50	4.96
I don't know	40	4.20	39	4.09	86	8.57	85	8.47	46	4.56	45	4.46
	952	**100.01**	**953**	**100**	**1003**	**99.99**	**1003**	**99.99**	**1009**	**100.01**	**1009**	**100.01**

Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	76	15.90	77	16.11	57	11.15	58	11.35	113	22.51	113	22.55
Rather attractive	125	26.15	125	26.15	155	30.33	155	30.33	186	37.05	186	37.13
Neither attractive nor unattractive	126	26.36	126	26.36	117	22.90	117	22.90	116	23.11	116	23.15
Rather unattractive	71	14.85	71	14.85	69	13.50	69	13.50	44	8.76	43	8.58
Very unattractive	64	13.39	63	13.18	71	13.89	71	13.89	24	4.78	24	4.79
I don't know	16	3.35	16	3.35	42	8.22	41	8.02	19	3.78	19	3.79
	478	**100**	**478**	**100**	**511**	**99.99**	**511**	**99.99**	**502**	**99.99**	**501**	**99.99**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
4. BigTech Deposits												
Very attractive	64	13.36	65	13.57	70	13.81	69	13.64	99	19.68	100	19.92
Rather attractive	124	25.89	124	25.89	133	26.23	134	26.48	197	39.17	198	39.44
Neither attractive nor unattractive	120	25.05	119	24.84	125	24.65	125	24.70	113	22.47	112	22.31
Rather unattractive	89	18.58	89	18.58	60	11.83	60	11.86	51	10.14	50	9.96
Very unattractive	61	12.73	61	12.73	73	14.40	73	14.43	27	5.37	27	5.38
I don't know	21	4.38	21	4.38	46	9.07	45	8.89	16	3.18	15	2.99
	479	**99.99**	**479**	**99.99**	**507**	**99.99**	**506**	**100**	**503**	**100.01**	**502**	**100**

Table 36: ***Question Q30*****, How attractive do you find saving with the following payment options?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	125	6.55	124	6.50	147	7.27	148	7.32	193	9.58	195	9.69
Rather attractive	205	10.74	206	10.80	270	13.36	272	13.46	325	16.14	327	16.24
Neither attractive nor unattractive	304	15.92	305	15.99	368	18.21	369	18.26	339	16.83	340	16.89
Rather unattractive	294	15.40	294	15.41	285	14.10	286	14.15	339	16.83	339	16.84
Very unattractive	781	40.91	780	40.88	717	35.48	713	35.28	618	30.69	613	30.45
I don't know	200	10.48	199	10.43	234	11.58	233	11.53	200	9.93	199	9.89
	1909	**100**	**1908**	**100.01**	**2021**	**100**	**2021**	**100**	**2014**	**100**	**2013**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	64	6.67	64	6.67	74	7.32	74	7.32	86	8.57	86	8.57
Rather attractive	108	11.26	109	11.35	126	12.46	127	12.56	166	16.53	167	16.63
Neither attractive nor unattractive	153	15.95	154	16.04	178	17.61	177	17.51	177	17.63	178	17.73
Rather unattractive	154	16.06	155	16.15	154	15.23	155	15.33	159	15.84	159	15.84
Very unattractive	388	40.46	387	40.31	359	35.51	358	35.41	316	31.47	314	31.27
I don't know	92	9.59	91	9.48	120	11.87	120	11.87	100	9.96	100	9.96
	959	**99.99**	**960**	**100**	**1011**	**100**	**1011**	**100**	**1004**	**100**	**1004**	**100**

Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	61	6.42	61	6.42	73	7.23	74	7.33	107	10.59	109	10.79
Rather attractive	97	10.21	97	10.21	144	14.26	144	14.26	159	15.74	160	15.84
Neither attractive nor unattractive	151	15.89	151	15.89	190	18.81	191	18.91	162	16.04	162	16.04
Rather unattractive	140	14.74	140	14.74	131	12.97	132	13.07	180	17.82	180	17.82
Very unattractive	393	41.37	392	41.26	358	35.45	355	35.15	302	29.90	299	29.60
I don't know	108	11.37	109	11.47	114	11.29	144	11.29	100	9.90	100	9.90
	950	**100**	**950**	**99.99**	**1010**	**100.01**	**1010**	**100.01**	**1010**	**99.99**	**1010**	**99.99**

	Germany				France				Italy			
Answers:	*Sample*		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	61	6.41	60	6.30	66	6.58	67	6.68	106	10.51	108	10.70
Rather attractive	104	10.92	104	10.92	122	12.16	123	12.26	151	14.97	152	15.06
Neither attractive nor unattractive	152	15.97	152	15.97	202	20.14	202	20.14	164	16.25	164	16.25
Rather unattractive	154	16.18	154	16.18	131	13.06	132	13.16	178	17.64	178	17.64
Very unattractive	375	39.39	377	39.60	365	36.39	361	35.99	303	30.03	301	29.83
I don’t know	106	11.13	105	11.03	117	11.67	118	11.76	107	10.60	106	10.51
	952	**100**	**952**	**100**	**1003**	**100**	**1003**	**99.99**	**1009**	**100**	**1009**	**99.99**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	35	7.32	35	7.32	39	7.63	40	7.83	48	9.56	49	9.76
Rather attractive	45	9.41	45	9.41	80	15.66	80	15.66	68	13.55	68	13.55
Neither attractive nor unattractive	80	16.74	80	16.74	89	17.42	89	17.42	94	18.73	94	18.73
Rather unattractive	76	15.90	76	15.90	73	14.29	74	14.48	76	15.14	76	15.14
Very unattractive	199	41.63	199	41.63	169	33.07	168	32.88	169	33.67	168	33.47
I don’t know	43	9.00	43	9.00	61	11.94	60	11.74	47	9.36	47	9.36
	478	**100**	**478**	**100**	**511**	**100.01**	**511**	**100.01**	**502**	**100.01**	**502**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
5. Cryptocurrencies												
Very attractive	29	6.05	29	6.05	42	8.28	42	8.28	39	7.75	40	7.95
Rather attractive	56	11.69	57	11.90	68	13.41	68	13.41	106	21.07	106	21.07
Neither attractive nor unattractive	72	15.03	72	15.03	77	15.19	77	15.19	81	16.10	82	16.30
Rather unattractive	64	13.36	65	13.57	81	15.98	81	15.98	85	16.90	85	16.90
Very unattractive	207	43.22	205	42.80	183	36.09	184	36.29	146	29.03	144	28.63
I don't know	51	10.65	51	10.65	56	11.05	55	10.85	46	9.15	46	9.15
	479	**100**	**479**	**100**	**507**	**100**	**507**	**100**	**503**	**100**	**503**	**100**

Table 37: ***Question Q31,*** **Suppose the interest rate on your Digi€ account is the same as the interest rate on your current account. You have the option of splitting your monthly net household income between your current account and your Digi€ account. How much of your monthly net household income would you demand as digital euros?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	428	22.42	428	22.43	334	16.53	334	16.52	148	7.35	146	7.26
1 - 50 €	144	7.54	145	7.60	173	8.56	173	8.56	114	5.66	114	5.67
51 - 100 €	183	9.59	182	9.54	214	10.59	215	10.63	139	6.90	139	6.91
101 - 500 €	285	14.93	286	14.99	285	14.10	285	14.09	253	12.56	252	12.52
501 - 1000 €	168	8.80	167	8.75	184	9.10	185	9.15	220	10.92	220	10.93
1001 - 1500 €	77	4.03	77	4.04	104	5.15	105	5.19	163	8.09	162	8.05
1501 - 2000 €	45	2.36	46	2.41	61	3.02	62	3.07	109	5.41	108	5.37
2001 - 2500 €	45	2.36	45	2.36	55	2.72	55	2.72	104	5.16	104	5.17
2501 - 3000 €	27	1.41	26	1.36	32	1.58	32	1.58	72	3.57	72	3.58
3001 - 3500 €	25	1.31	25	1.31	20	0.99	20	0.99	49	2.43	49	2.44
3501 - 4000 €	18	0.94	18	0.94	25	1.24	25	1.24	54	2.68	54	2.68
4001 - 7000 €	33	1.73	33	1.73	33	1.63	33	1.63	78	3.87	79	3.93
More than 7000 €	24	1.26	24	1.26	20	0.99	20	0.99	58	2.88	62	3.08
I don't know	407	21.32	406	21.28	481	23.80	478	13.64	453	22.49	451	22.42
	1909	**100**	**1908**	**100**	**2021**	**100**	**2022**	**100**	**2014**	**99.97**	**2012**	**100.01**

Answers: T1, Treatment Group	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	222	23.15	222	23.12	172	17.01	172	17.01	78	7.77	77	7.67
1 - 50 €	80	8.34	81	8.44	91	9.00	91	9.00	56	5.58	56	5.58
51 - 100 €	89	9.28	88	9.17	104	10.29	104	10.29	72	7.17	72	7.17
101 - 500 €	144	15.02	145	15.10	140	13.85	140	13.85	143	14.24	143	14.24
501 - 1000 €	85	8.86	85	8.85	84	8.31	84	8.31	101	10.06	102	10.16
1001 - 1500 €	37	3.86	37	3.85	56	5.54	57	5.64	64	6.37	63	6.27
1501 - 2000 €	19	1.98	20	2.08	21	2.08	21	2.08	62	6.18	61	6.08
2001 - 2500 €	23	2.40	23	2.40	32	3.17	32	3.17	58	5.78	58	5.78
2501 - 3000 €	15	1.56	15	1.56	20	1.98	20	1.98	36	3.59	36	3.59
3001 - 3500 €	14	1.46	14	1.46	9	0.89	9	0.89	24	2.39	24	2.39
3501 - 4000 €	8	0.83	8	0.83	10	0.99	10	0.99	26	2.59	26	2.59
4001 - 7000 €	16	1.67	16	1.67	17	1.68	17	1.68	44	4.38	45	4.48
More than 7000 €	14	1.46	14	1.46	11	1.09	11	1.09	23	2.29	25	2.49
I don't know	193	20.13	192	20.00	244	24.13	243	24.04	217	21.61	216	21.51
	959	**100**	**960**	**99.99**	**1011**	**100.01**	**1011**	**100.02**	**1004**	**100**	**1004**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	206	21.68	206	21.68	162	16.04	162	16.06	70	6.93	69	6.83
1 - 50 €	64	6.74	65	6.84	82	8.12	82	8.13	58	5.74	58	5.74
51 - 100 €	94	9.89	94	9.89	110	10.89	110	10.90	67	6.63	67	6.63
101 - 500 €	141	14.84	142	14.95	145	14.36	145	14.37	110	10.89	110	10.89
501 - 1000 €	83	8.74	83	8.74	100	9.90	100	9.91	119	11.78	119	11.78
1001 - 1500 €	40	4.21	40	4.21	48	4.75	48	5.76	99	9.80	99	9.80
1501 - 2000 €	26	2.74	26	2.74	40	3.96	41	4.06	47	4.65	47	4.65
2001 - 2500 €	22	2.32	22	2.32	23	2.28	23	2.28	46	4.55	46	4.55
2501 - 3000 €	12	1.26	11	1.16	12	1.19	12	1.19	36	3.56	36	3.56
3001 - 3500 €	11	1.16	11	1.16	11	1.09	11	1.09	25	2.48	25	2.48
3501 - 4000 €	10	1.05	10	1.05	15	1.49	15	1.49	28	2.77	28	2.77
4001 - 7000 €	17	1.79	17	1.79	16	1.58	16	1.59	34	3.37	34	3.37
More than 7000 €	10	1.05	9	0.95	9	0.89	9	0.89	35	3.47	37	3.66
I don't know	214	22.53	214	22.53	237	23.47	235	23.29	236	23.47	235	23.27
	950	**100**	**950**	**100.01**	**1010**	**100.01**	**1009**	**100.01**	**1010**	**99.99**	**1010**	**99.98**

Answers:	**Germany**				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	191	20.06	191	20.06	160	15.95	160	15.95	64	6.34	63	6.24
1 - 50 €	69	7.25	69	7.25	93	9.27	94	9.37	54	5.35	54	5.35
51 - 100 €	98	10.29	97	10.19	105	10.47	106	10.57	67	6.64	67	6.64
101 - 500 €	153	16.07	154	16.18	135	13.46	135	13.46	131	12.98	131	12.98
501 - 1000 €	93	9.77	93	9.77	87	8.67	87	8.67	111	11.00	111	11.00
1001 - 1500 €	38	3.99	38	3.99	55	5.48	55	5.48	88	8.72	88	8.72
1501 - 2000 €	23	2.42	24	2.52	29	2.89	29	2.89	65	6.44	65	6.44
2001 - 2500 €	24	2.52	24	2.52	29	2.89	29	2.89	51	5.05	51	5.05
2501 - 3000 €	14	1.47	13	1.37	14	1.40	14	1.40	32	3.17	32	3.17
3001 - 3500 €	13	1.37	13	1.37	8	0.80	8	0.80	28	2.78	29	2.87
3501 - 4000 €	10	1.05	10	1.05	12	1.20	12	1.20	30	2.97	30	2.97
4001 - 7000 €	14	1.47	14	1.47	18	1.79	18	1.79	37	3.67	37	3.67
More than 7000 €	10	1.05	10	1.05	13	1.30	13	1.30	28	2.78	30	2.97
I don't know	202	21.22	202	21.22	245	24.43	243	24.23	223	22.10	221	21.90
	952	**100**	**952**	**100.01**	**1003**	**100**	**1003**	**99.99**	**1009**	**99.99**	**1009**	**99.97**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	112	23.43	112	23.48	89	17.42	89	17.35	43	8.57	42	8.37
1 - 50 €	41	8.58	42	8.81	34	6.65	34	6.63	27	5.38	27	5.38
51 - 100 €	46	9.62	46	9.64	57	11.15	57	11.11	36	7.17	36	7.17
101 - 500 €	72	15.06	71	14.88	73	14.29	73	14.23	61	12.15	61	12.15
501 - 1000 €	35	7.32	34	7.13	57	11.15	57	11.11	48	9.56	48	9.56
1001 - 1500 €	22	4.60	22	4.61	25	4.89	26	5.07	39	7.77	39	7.77
1501 - 2000 €	12	2.51	12	2.52	20	3.91	21	4.09	22	4.38	22	4.38
2001 - 2500 €	11	2.30	11	2.31	13	2.54	13	2.53	31	6.18	31	6.18
2501 - 3000 €	11	2.30	11	2.31	11	2.15	11	2.14	17	3.39	17	3.39
3001 - 3500 €	4	0.84	4	0.84	6	1.17	6	1.17	9	1.79	9	1.79
3501 - 4000 €	4	0.84	4	0.84	2	0.39	2	0.39	12	2.39	12	2.39
4001 - 7000 €	8	1.67	8	1.68	5	0.98	5	0.97	24	4.78	24	4.78
More than 7000 €	6	1.26	6	1.26	3	0.59	3	0.58	13	2.59	14	2.79
I don’t know	94	19.67	94	19.71	116	22.70	116	22.61	120	23.90	120	23.90
	478	**100**	**477**	**100.02**	**511**	**99.98**	**513**	**99.98**	**502**	**100**	**502**	**100**

Answers: T2, Treatment Group 3	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	125	26.10	124	25.83	85	16.77	85	16.77	41	8.15	41	8.12
1 - 50 €	34	7.10	35	7.29	46	9.07	46	9.07	33	6.56	33	6.53
51 - 100 €	39	8.14	39	8.12	52	10.26	52	10.26	36	7.16	36	7.13
101 - 500 €	60	12.53	61	12.71	77	15.19	77	15.19	61	12.13	61	12.08
501 - 1000 €	40	8.35	40	8.33	40	7.89	40	7.89	61	12.13	61	12.08
1001 - 1500 €	17	3.55	17	3.54	24	4.73	24	4.73	36	7.16	35	6.93
1501 - 2000 €	10	2.09	10	2.08	12	2.37	12	2.37	22	4.37	22	4.36
2001 - 2500 €	10	2.09	10	2.08	13	2.56	13	2.56	22	4.37	22	4.36
2501 - 3000 €	2	0.42	2	0.42	7	1.38	7	1.38	23	4.57	23	4.55
3001 - 3500 €	8	1.67	8	1.67	6	1.18	6	1.18	12	2.39	12	2.38
3501 - 4000 €	4	0.84	4	0.83	11	2.17	11	2.17	12	2.39	12	2.38
4001 - 7000 €	11	2.30	11	2.29	10	1.97	10	1.97	17	3.38	18	3.56
More than 7000 €	8	1.67	8	1.67	4	0.79	4	0.79	17	3.38	19	3.76
I don't know	111	23.17	111	23.12	120	23.67	120	23.67	110	21.87	110	21.78
	479	**100.02**	**480**	**99.98**	**507**	**100**	**507**	**100**	**503**	**100.01**	**505**	**100**

Table 38: ***Question Q32A*, Suppose the interest rate on your Digi€ account is 0.1 percentage points lower than the interest rate on your current account. You have the option of splitting your monthly net household income between your current account and your Digi€ account. How much of your monthly net household income would you demand as digital euros?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	209	32.61	210	32.71	180	26.55	179	26.44	87	13.02	86	12.86
1 - 50 €	54	8.42	53	8.26	60	8.85	60	8.86	39	5.84	39	5.83
51 - 100 €	58	9.05	58	9.03	76	11.21	76	11.23	50	7.49	51	7.62
101 - 500 €	64	9.98	64	9.97	62	9.14	62	9.16	72	10.78	72	10.76
501 - 1000 €	35	5.46	35	5.45	38	5.60	38	5.61	70	10.48	70	10.46
1001 - 1500 €	31	4.84	31	4.83	16	2.36	16	2.36	46	6.89	46	6.88
1501 - 2000 €	18	2.81	18	2.80	17	2.51	17	2.51	23	3.44	23	3.44
2001 - 2500 €	10	1.56	11	1.71	17	2.51	17	2.51	37	5.54	36	5.38
2501 - 3000 €	5	0.78	5	0.78	11	1.62	11	1.62	21	3.14	21	3.14
3001 - 3500 €	7	1.09	7	1.09	6	0.88	6	0.89	11	1.65	11	1.64
3501 - 4000 €	3	0.47	3	0.47	7	1.03	7	1.03	20	2.99	20	2.99
4001 - 7000 €	7	1.09	7	1.09	10	1.47	10	1.48	21	3.14	21	3.14
More than 7000 €	7	1.09	7	1.09	7	1.03	7	1.03	18	2.69	20	2.99
I don't know	133	20.75	133	20.72	171	25.22	171	25.26	153	22.90	153	22.87
	641	**100**	**642**	**100**	**678**	**99.98**	**677**	**99.99**	**668**	**99.99**	**669**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	104	34.78	104	34.90	87	26.13	86	25.83	43	12.01	42	11.73
1 - 50 €	22	7.36	22	7.38	27	8.11	28	8.41	21	5.87	21	5.87
51 - 100 €	30	10.03	29	9.73	31	9.31	31	9.31	28	7.82	29	8.10
101 - 500 €	32	10.70	33	11.07	30	9.01	30	9.01	42	11.73	42	11.73
501 - 1000 €	10	3.34	10	3.36	18	5.41	18	5.41	31	8.66	31	8.66
1001 - 1500 €	14	4.68	14	4.70	5	1.50	5	1.50	25	6.98	25	6.98
1501 - 2000 €	8	2.68	8	2.68	10	3.00	10	3.00	15	4.19	15	4.19
2001 - 2500 €	3	1.00	3	1.01	9	2.70	9	2.70	20	5.59	19	5.31
2501 - 3000 €	2	0.67	2	0.67	6	1.80	6	1.80	16	4.47	16	4.47
3001 - 3500 €	3	1.00	3	1.01	4	1.20	4	1.20	8	2.23	8	2.23
3501 - 4000 €	2	0.67	2	0.67	4	1.20	4	1.20	10	2.79	10	2.79
4001 - 7000 €	5	1.67	5	1.68	5	1.50	5	1.50	13	3.63	13	3.63
More than 7000 €	5	1.67	5	1.68	3	0.90	3	0.90	7	1.96	8	2.23
I don't know	59	19.73	58	19.46	94	28.23	94	28.23	79	22.07	79	22.07
	299	**99.98**	**298**	**100**	**333**	**100**	**333**	**100**	**358**	**100**	**358**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	105	30.70	105	30.61	93	26.96	94	27.33	44	14.19	43	13.83
1 - 50 €	32	9.36	31	9.04	33	9.57	32	9.30	18	5.81	18	5.79
51 - 100 €	28	8.19	29	8.45	45	13.04	44	12.79	22	7.10	22	7.07
101 - 500 €	32	9.36	31	9.04	32	9.28	32	9.30	30	9.68	30	9.65
501 - 1000 €	25	7.31	26	7.58	20	5.80	20	5.81	39	12.58	39	12.54
1001 - 1500 €	17	4.97	17	4.96	11	3.19	11	3.20	21	6.77	21	6.75
1501 - 2000 €	10	2.92	10	2.92	7	2.03	7	2.03	8	2.58	8	2.57
2001 - 2500 €	7	2.05	7	2.04	8	2.32	8	2.33	17	5.48	17	5.47
2501 - 3000 €	3	0.88	3	0.87	5	1.45	5	1.45	5	1.61	5	1.61
3001 - 3500 €	4	1.17	4	1.17	2	0.58	2	0.58	3	0.97	3	0.96
3501 - 4000 €	1	0.29	1	0.29	3	0.87	3	0.87	10	3.23	11	3.54
4001 - 7000 €	2	0.58	2	0.58	5	1.45	5	1.45	8	2.58	8	2.57
More than 7000 €	2	0.58	2	0.58	4	1.16	4	1.16	11	3.55	12	3.86
I don't know	74	21.64	75	21.87	77	22.32	77	22.38	74	23.87	74	23.79
	342	**100**	**343**	**100**	**345**	**100.02**	**344**	**99.98**	**310**	**100**	**311**	**100**

Answers: T2, Control & Treatment Group 1	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	102	30.09	101	29.79	89	26.02	89	26.10	50	14.75	49	14.41
1 - 50 €	32	9.44	32	9.44	32	9.36	32	9.38	12	3.54	12	3.53
51 - 100 €	33	9.73	33	9.73	39	11.40	38	11.14	29	8.55	30	8.82
101 - 500 €	35	10.32	34	10.03	30	8.77	29	8.50	40	11.80	40	11.76
501 - 1000 €	24	7.08	24	7.08	23	6.73	23	6.74	34	10.03	34	10.00
1001 - 1500 €	14	4.13	15	4.42	9	2.63	9	2.64	27	7.96	27	7.94
1501 - 2000 €	8	2.36	8	2.36	11	3.22	11	3.23	9	2.65	9	2.65
2001 - 2500 €	7	2.06	7	2.06	7	2.05	7	2.05	17	5.01	17	5.00
2501 - 3000 €	2	0.59	2	0.59	5	1.46	5	1.47	11	3.24	11	3.24
3001 - 3500 €	5	1.47	5	1.47	3	0.88	3	0.88	9	2.65	9	2.65
3501 - 4000 €	0	0.00	0	0.00	3	0.88	3	0.88	8	2.36	9	2.65
4001 - 7000 €	4	1.18	4	1.18	6	1.75	6	1.76	8	2.36	8	2.35
More than 7000 €	4	1.18	4	1.18	4	1.17	4	1.17	9	2.65	10	2.94
I don't know	69	20.35	70	20.65	81	23.68	82	24.05	76	22.42	75	22.06
	339	**99.98**	**339**	**99.98**	**342**	**100**	**341**	**99.99**	**339**	**99.97**	**340**	**100**

Answers: T2, Treatment Group 2	**Germany**				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	55	32.54	57	33.93	37	23.57	37	23.72	20	13.07	19	12.58
1 - 50 €	13	7.69	12	7.14	8	5.10	8	5.13	13	8.50	13	8.61
51 - 100 €	16	9.47	16	9.52	20	12.74	20	12.82	10	6.54	10	6.62
101 - 500 €	18	10.65	17	10.12	15	9.55	15	9.62	12	7.84	12	7.95
501 - 1000 €	8	4.73	8	4.76	8	5.10	8	5.13	14	9.15	14	9.27
1001 - 1500 €	13	7.69	12	7.14	6	3.82	6	3.85	10	6.54	10	6.62
1501 - 2000 €	3	1.78	3	1.79	6	3.82	6	3.85	6	3.92	6	3.97
2001 - 2500 €	1	0.59	1	0.60	5	3.18	5	3.21	9	5.88	8	5.30
2501 - 3000 €	2	1.18	2	1.19	4	2.55	4	2.56	7	4.58	6	3.97
3001 - 3500 €	0	0.00	0	0.00	1	0.64	1	0.64	0	0.00	0	0.00
3501 - 4000 €	3	1.78	3	1.79	0	0.00	0	0.00	7	4.58	7	4.64
4001 - 7000 €	2	1.18	2	1.19	2	1.27	2	1.28	7	4.58	7	4.64
More than 7000 €	2	1.18	2	1.19	0	0.00	0	0.00	4	2.61	4	2.65
I don't know	33	19.53	33	19.64	45	28.66	44	28.21	34	22.22	35	23.18
	169	**99.99**	**477**	**100**	**157**	**100**	**156**	**100.02**	**153**	**100.01**	**151**	**100**

Answers: T2, Treatment Group 3	**Germany**				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	52	39.10	51	38.93	54	30.17	54	30.17	17	9.66	17	9.71
1 - 50 €	9	6.77	9	6.87	20	11.17	20	11.17	14	7.95	13	7.43
51 - 100 €	9	6.77	9	6.87	17	9.50	17	9.50	11	6.25	11	6.29
101 - 500 €	11	8.27	11	8.40	17	9.50	17	9.50	20	11.36	20	11.43
501 - 1000 €	3	2.26	3	2.29	7	3.91	7	3.91	22	12.50	22	12.57
1001 - 1500 €	4	3.01	4	3.05	1	0.56	1	0.56	9	5.11	9	5.14
1501 - 2000 €	7	5.26	7	5.34	0	0.00	0	0.00	8	4.55	8	4.57
2001 - 2500 €	2	1.50	2	1.53	5	2.79	5	2.79	11	6.25	11	6.29
2501 - 3000 €	1	0.75	1	0.76	2	1.12	2	1.12	3	1.70	3	1.71
3001 - 3500 €	2	1.50	2	1.53	2	1.12	2	1.12	2	1.14	2	1.14
3501 - 4000 €	0	0.00	0	0.00	4	2.23	4	2.23	5	2.84	5	2.86
4001 - 7000 €	1	0.75	1	0.76	2	1.12	2	1.12	6	3.41	6	3.43
More than 7000 €	1	0.75	1	0.76	3	1.68	3	1.68	5	2.84	5	2.86
I don't know	31	23.31	30	22.90	45	25.14	45	25.14	43	24.43	43	24.57
	133	**100**	**131**	**99.99**	**179**	**100.01**	**179**	**100.01**	**176**	**99.99**	**175**	**100**

Table 39: ***Question Q32B*****, Suppose the interest rate on your Digi€ account is 0.25 percentage points lower than the interest rate on your current account. You have the option of splitting your monthly net household income between your current account and your Digi€ account. How much of your monthly net household income would you demand as digital euros?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	250	39.49	250	39.49	167	24.78	167	24.78	100	14.88	99	14.71
1 - 50 €	53	8.37	53	8.37	64	9.50	64	9.50	46	6.85	47	6.98
51 - 100 €	52	8.21	52	8.21	85	12.61	85	12.61	53	7.89	53	7.88
101 - 500 €	58	9.16	59	9.32	67	9.94	67	9.94	67	9.97	67	9.96
501 - 1000 €	35	5.53	35	5.53	47	6.97	47	6.97	63	9.38	63	9.36
1001 - 1500 €	21	3.32	21	3.32	32	4.75	32	4.75	42	6.25	41	6.09
1501 - 2000 €	12	1.90	12	1.90	24	3.56	24	3.56	21	3.12	21	3.12
2001 - 2500 €	14	2.21	14	2.21	9	1.34	9	1.34	30	4.46	30	4.46
2501 - 3000 €	5	0.79	5	0.79	6	0.89	6	0.89	17	2.53	17	2.53
3001 - 3500 €	9	1.42	9	1.42	6	0.89	6	0.89	11	1.64	11	1.63
3501 - 4000 €	6	0.95	6	0.95	7	1.04	7	1.04	15	2.23	15	2.23
4001 - 7000 €	10	1.58	9	1.42	3	0.45	3	0.45	20	2.98	21	3.12
More than 7000 €	4	0.63	4	0.63	4	0.59	4	0.59	13	1.93	14	2.08
I don't know	104	16.43	104	16.43	153	22.70	153	22.70	174	25.89	174	25.85
	633	**99.99**	**633**	**99.99**	**674**	**100.01**	**674**	**100.01**	**672**	**100**	**673**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	139	40.64	139	40.64	82	24.05	82	24.05	52	16.05	51	15.69
1 - 50 €	29	8.48	29	8.48	32	9.38	32	9.38	15	4.63	15	4.62
51 - 100 €	27	7.89	27	7.89	47	13.78	47	13.78	32	9.88	32	9.85
101 - 500 €	29	8.48	29	8.48	31	9.09	31	9.09	36	11.11	37	11.38
501 - 1000 €	18	5.26	18	5.26	26	7.62	27	7.92	23	7.10	22	6.77
1001 - 1500 €	14	4.09	14	4.09	17	4.99	17	4.99	21	6.48	21	6.46
1501 - 2000 €	6	1.75	6	1.75	8	2.35	8	2.35	8	2.47	8	2.46
2001 - 2500 €	7	2.05	7	2.05	2	0.59	2	0.59	13	4.01	13	4.00
2501 - 3000 €	2	0.58	2	0.58	4	1.17	4	1.17	9	2.78	9	2.77
3001 - 3500 €	6	1.75	6	1.75	2	0.59	2	0.59	3	0.93	3	0.92
3501 - 4000 €	3	0.88	3	0.88	5	1.47	5	1.47	8	2.47	8	2.46
4001 - 7000 €	5	1.46	5	1.46	1	0.29	1	0.29	9	2.78	10	3.08
More than 7000 €	2	0.58	2	0.58	2	0.59	2	0.59	5	1.54	6	1.85
I don't know	55	16.08	55	16.08	82	24.05	81	23.75	90	27.78	90	27.69
	342	**99.97**	**342**	**99.97**	**341**	**100.01**	**341**	**100.01**	**324**	**100.01**	**325**	**100**

Answers: T1, Control Group	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	111	38.14	111	38.14	85	25.53	86	25.83	48	13.79	48	13.79
1 - 50 €	24	8.25	24	8.25	32	9.61	32	9.61	31	8.91	31	8.91
51 - 100 €	25	8.59	24	8.25	38	11.41	37	11.11	21	6.03	21	6.03
101 - 500 €	29	9.97	30	10.31	36	10.81	36	10.81	31	8.91	31	8.91
501 - 1000 €	17	5.84	17	5.84	21	6.31	20	6.01	40	11.49	40	11.49
1001 - 1500 €	7	2.41	7	2.41	15	4.50	15	4.50	21	6.03	21	6.03
1501 - 2000 €	6	2.06	6	2.06	16	4.80	16	4.80	13	3.74	13	3.74
2001 - 2500 €	7	2.41	7	2.41	7	2.10	7	2.10	17	4.89	17	4.89
2501 - 3000 €	3	1.03	3	1.03	2	0.60	2	0.60	8	2.30	8	2.30
3001 - 3500 €	3	1.03	3	1.03	4	1.20	4	1.20	8	2.30	8	2.30
3501 - 4000 €	3	1.03	3	1.03	2	0.60	2	0.60	7	2.01	7	2.01
4001 - 7000 €	5	1.72	5	1.72	2	0.60	2	0.60	11	3.16	11	3.16
More than 7000 €	2	0.69	2	0.69	2	0.60	2	0.60	8	2.30	8	2.30
I don't know	49	16.84	49	16.84	71	21.32	72	21.62	84	24.14	84	24.14
	291	**100.01**	**291**	**100.01**	**333**	**99.99**	**333**	**99.99**	**348**	**100**	**348**	**100**

	Germany				France				Italy			
Answers:	*Sample*		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	134	39.18	136	39.53	82	26.03	81	25.71	43	12.87	43	12.91
1 - 50 €	27	7.89	27	7.85	32	10.16	32	10.16	20	5.99	20	6.01
51 - 100 €	29	8.48	29	8.43	46	14.60	46	14.60	29	8.68	29	8.71
101 - 500 €	37	10.82	37	10.76	29	9.21	29	9.21	32	9.58	32	9.61
501 - 1000 €	22	6.43	22	6.40	22	6.98	22	6.98	24	7.19	24	7.21
1001 - 1500 €	12	3.51	12	3.49	14	4.44	15	4.76	23	6.89	22	6.61
1501 - 2000 €	3	0.88	3	0.87	10	3.17	10	3.17	13	3.89	13	3.90
2001 - 2500 €	10	2.92	10	2.91	6	1.90	6	1.90	19	5.69	19	5.71
2501 - 3000 €	2	0.58	2	0.58	2	0.63	2	0.63	11	3.29	11	3.30
3001 - 3500 €	4	1.17	4	1.16	3	0.95	3	0.95	5	1.50	5	1.50
3501 - 4000 €	3	0.88	3	0.87	2	0.63	2	0.63	8	2.40	8	2.40
4001 - 7000 €	6	1.75	6	1.74	1	0.32	1	0.32	12	3.59	12	3.60
More than 7000 €	3	0.88	3	0.87	3	0.95	3	0.95	7	2.10	7	2.10
I don’t know	50	14.62	50	14.53	63	20.00	63	20.00	88	26.35	88	26.43
	342	**99.99**	**344**	**99.99**	**315**	**99.97**	**315**	**99.97**	**334**	**100.01**	**333**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	51	40.16	50	39.68	39	20.74	38	20.21	31	18.45	31	18.45
1 - 50 €	10	7.87	10	7.94	16	8.51	16	8.51	9	5.36	9	5.36
51 - 100 €	10	7.87	10	7.94	20	10.64	20	10.64	11	6.55	11	6.55
101 - 500 €	11	8.66	11	8.73	19	10.11	19	10.11	16	9.52	16	9.52
501 - 1000 €	5	3.94	5	3.97	18	9.57	18	9.57	25	14.88	25	14.88
1001 - 1500 €	4	3.15	4	3.17	14	7.45	14	7.45	5	2.98	5	2.98
1501 - 2000 €	3	2.36	3	2.38	6	3.19	6	3.19	3	1.79	3	1.79
2001 - 2500 €	2	1.57	2	1.59	2	1.06	2	1.06	7	4.17	7	4.17
2501 - 3000 €	3	2.36	3	2.38	2	1.06	2	1.06	3	1.79	3	1.79
3001 - 3500 €	1	0.79	1	0.79	1	0.53	1	0.53	4	2.38	4	2.38
3501 - 4000 €	0	0.00	0	0.00	2	1.06	2	1.06	6	3.57	6	3.57
4001 - 7000 €	1	0.79	1	0.79	2	1.06	2	1.06	4	2.38	4	2.38
More than 7000 €	1	0.79	1	0.79	1	0.53	1	0.53	4	2.38	4	2.38
I don't know	25	19.69	25	19.84	46	24.47	47	25.00	40	23.81	40	23.81
	127	**100**	**126**	**99.99**	**188**	**99.98**	**188**	**99.98**	**168**	**100.01**	**168**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	65	39.63	64	38.79	46	26.90	46	27.22	26	15.29	25	14.79
1 - 50 €	16	9.76	16	9.70	16	9.36	15	8.88	17	10.00	17	10.06
51 - 100 €	13	7.93	14	8.48	19	11.11	18	10.65	13	7.65	12	7.10
101 - 500 €	10	6.10	11	6.67	19	11.11	19	11.24	19	11.18	19	11.24
501 - 1000 €	8	4.88	8	4.85	7	4.09	7	4.14	14	8.24	14	8.28
1001 - 1500 €	5	3.05	5	3.03	4	2.34	4	2.37	14	8.24	14	8.28
1501 - 2000 €	6	3.66	6	3.64	8	4.68	8	4.73	5	2.94	5	2.96
2001 - 2500 €	2	1.22	2	1.21	1	0.58	1	0.59	4	2.35	3	1.78
2501 - 3000 €	0	0.00	0	0.00	2	1.17	2	1.18	3	1.76	3	1.78
3001 - 3500 €	4	2.44	4	2.42	2	1.17	2	1.18	2	1.18	2	1.18
3501 - 4000 €	3	1.83	3	1.82	3	1.75	3	1.78	1	0.59	1	0.59
4001 - 7000 €	3	1.83	3	1.82	0	0.00	0	0.00	4	2.35	4	2.37
More than 7000 €	0	0.00	0	0.00	0	0.00	0	0.00	2	1.18	3	1.78
I don't know	29	17.68	29	17.58	44	25.73	44	26.04	46	27.06	47	27.81
	164	**100.01**	**165**	**100.01**	**171**	**99.99**	**169**	**100**	**170**	**100.01**	**169**	**100**

Table 40: ***Question Q32C*****, Suppose the interest rate on your Digi€ account is 0.50 percentage points lower than the interest rate on your current account. You have the option of splitting your monthly net household income between your current account and your Digi€ account. How much of your monthly net household income would you demand as digital euros?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	245	38.58	245	38.52	187	27.95	186	27.84	104	15.43	104	15.43
1 - 50 €	57	8.98	58	9.12	69	10.31	69	10.33	47	6.97	46	6.82
51 - 100 €	63	9.92	63	9.91	81	12.11	83	12.43	60	8.90	60	8.90
101 - 500 €	72	11.34	72	11.32	67	10.01	67	10.03	81	12.02	81	12.02
501 - 1000 €	29	4.57	29	4.56	48	7.17	47	7.04	51	7.57	51	7.57
1001 - 1500 €	19	2.99	19	2.99	29	4.33	29	4.34	48	7.12	48	7.12
1501 - 2000 €	10	1.57	10	1.57	16	2.39	16	2.40	29	4.30	29	4.30
2001 - 2500 €	7	1.10	7	1.10	11	1.64	11	1.65	26	3.86	26	3.86
2501 - 3000 €	5	0.79	5	0.79	6	0.90	6	0.90	13	1.93	13	1.93
3001 - 3500 €	5	0.79	5	0.79	3	0.45	3	0.45	22	3.26	22	3.26
3501 - 4000 €	6	0.94	6	0.94	5	0.75	5	0.75	10	1.48	10	1.48
4001 - 7000 €	7	1.10	7	1.10	6	0.90	6	0.90	18	2.67	19	2.82
More than 7000 €	1	0.16	1	0.16	4	0.60	4	0.60	14	2.08	15	2.23
I don't know	109	17.17	109	17.14	137	20.48	136	20.36	151	22.40	150	22.26
	635	**100**	**636**	**100.01**	**669**	**99.99**	**668**	**100.02**	**674**	**99.99**	**674**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	119	37.42	119	37.42	96	28.49	95	28.11	52	16.15	52	16.10
1 - 50 €	32	10.06	32	10.06	30	8.90	30	8.88	25	7.76	25	7.74
51 - 100 €	36	11.32	36	11.32	47	13.95	48	14.20	34	10.56	34	10.53
101 - 500 €	34	10.69	34	10.69	27	8.01	27	7.99	38	11.80	38	11.76
501 - 1000 €	15	4.72	15	4.72	27	8.01	27	7.99	27	8.39	27	8.36
1001 - 1500 €	8	2.52	8	2.52	14	4.15	15	4.44	14	4.35	14	4.33
1501 - 2000 €	7	2.20	7	2.20	8	2.37	8	2.37	13	4.04	13	4.02
2001 - 2500 €	4	1.26	4	1.26	6	1.78	6	1.78	13	4.04	13	4.02
2501 - 3000 €	1	0.31	1	0.31	4	1.19	4	1.18	6	1.86	6	1.86
3001 - 3500 €	2	0.63	2	0.63	2	0.59	2	0.59	14	4.35	15	4.64
3501 - 4000 €	1	0.31	1	0.31	2	0.59	2	0.59	3	0.93	3	0.93
4001 - 7000 €	2	0.63	2	0.63	3	0.89	3	0.89	5	1.55	5	1.55
More than 7000 €	1	0.31	1	0.31	2	0.59	2	0.59	7	2.17	8	2.48
I don’t know	56	17.61	56	17.61	69	20.47	69	20.41	71	22.05	70	21.67
	318	**99.99**	**318**	**99.99**	**337**	**99.98**	**338**	**100.01**	**322**	**100**	**323**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	126	39.75	126	39.75	91	27.41	90	27.19	52	14.77	52	14.73
1 - 50 €	25	7.89	26	8.20	39	11.75	39	11.78	22	6.25	22	6.23
51 - 100 €	27	8.52	27	8.52	34	10.24	35	10.57	26	7.39	27	7.65
101 - 500 €	38	11.99	37	11.67	40	12.05	40	12.08	43	12.22	43	12.18
501 - 1000 €	14	4.42	14	4.42	21	6.33	21	6.34	24	6.82	24	6.80
1001 - 1500 €	11	3.47	11	3.47	15	4.52	15	4.53	34	9.66	34	9.63
1501 - 2000 €	3	0.95	3	0.95	8	2.41	8	2.42	16	4.55	17	4.82
2001 - 2500 €	3	0.95	3	0.95	5	1.51	5	1.51	13	3.69	13	3.68
2501 - 3000 €	4	1.26	4	1.26	2	0.60	2	0.60	7	1.99	7	1.98
3001 - 3500 €	3	0.95	3	0.95	1	0.30	1	0.30	8	2.27	8	2.27
3501 - 4000 €	5	1.58	5	1.58	3	0.90	3	0.91	7	1.99	7	1.98
4001 - 7000 €	5	1.58	5	1.58	3	0.90	3	0.91	13	3.69	13	3.68
More than 7000 €	0	0.00	0	0.00	2	0.60	2	0.60	7	1.99	7	1.98
I don't know	53	16.72	53	16.72	68	20.48	67	20.24	80	22.73	79	22.38
	317	**100.03**	**317**	**100.02**	**332**	**100**	**331**	**99.98**	**352**	**100.01**	**353**	**99.99**

	Germany				**France**				**Italy**			
Answers:	*Sample*		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	100	36.90	100	36.90	94	27.17	94	27.09	49	14.58	48	14.33
1 - 50 €	29	10.70	29	10.70	38	10.98	38	10.95	21	6.25	21	6.27
51 - 100 €	27	9.96	26	9.59	41	11.85	42	12.10	32	9.52	31	9.25
101 - 500 €	25	9.23	26	9.59	35	10.12	35	10.09	37	11.01	37	11.04
501 - 1000 €	15	5.54	15	5.54	24	6.94	24	6.92	25	7.44	26	7.76
1001 - 1500 €	7	2.58	7	2.58	11	3.18	11	3.17	26	7.74	26	7.76
1501 - 2000 €	6	2.21	6	2.21	4	1.16	4	1.15	23	6.85	23	6.87
2001 - 2500 €	4	1.48	4	1.48	5	1.45	5	1.44	13	3.87	14	4.18
2501 - 3000 €	2	0.74	2	0.74	3	0.87	3	0.86	7	2.08	7	2.09
3001 - 3500 €	2	0.74	2	0.74	1	0.29	1	0.29	11	3.27	11	3.28
3501 - 4000 €	3	1.11	3	1.11	5	1.45	5	1.44	3	0.89	3	0.90
4001 - 7000 €	2	0.74	2	0.74	4	1.16	4	1.15	8	2.38	8	2.39
More than 7000 €	0	0.00	0	0.00	3	0.87	3	0.86	6	1.79	6	1.79
I don't know	49	18.08	49	18.08	78	22.54	78	22.48	75	22.32	74	22.09
	271	**100.01**	**271**	**100**	**346**	**100.03**	**347**	**99.99**	**336**	**99.99**	**335**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	68	37.36	68	37.78	52	31.33	52	31.14	27	14.92	27	14.92
1 - 50 €	14	7.69	14	7.78	16	9.64	17	10.18	12	6.63	12	6.63
51 - 100 €	21	11.54	21	11.67	22	13.25	22	13.17	15	8.29	15	8.29
101 - 500 €	28	15.38	27	15.00	14	8.43	13	7.78	26	14.36	26	14.36
501 - 1000 €	9	4.95	8	4.44	14	8.43	14	8.38	12	6.63	12	6.63
1001 - 1500 €	7	3.85	7	3.89	10	6.02	11	6.59	12	6.63	12	6.63
1501 - 2000 €	1	0.55	1	0.56	6	3.61	6	3.59	2	1.10	2	1.10
2001 - 2500 €	2	1.10	2	1.11	2	1.20	2	1.20	7	3.87	7	3.87
2501 - 3000 €	2	1.10	2	1.11	0	0.00	0	0.00	1	0.55	1	0.55
3001 - 3500 €	2	1.10	2	1.11	1	0.60	1	0.60	7	3.87	7	3.87
3501 - 4000 €	1	0.55	1	0.56	0	0.00	0	0.00	3	1.66	3	1.66
4001 - 7000 €	3	1.65	3	1.67	0	0.00	0	0.00	6	3.31	6	3.31
More than 7000 €	0	0.00	0	0.00	0	0.00	0	0.00	4	2.21	4	2.21
I don't know	24	13.19	24	13.33	29	17.47	29	17.37	47	25.97	47	25.97
	182	**100.01**	**180**	**100.01**	**166**	**99.98**	**167**	**100**	**181**	**100**	**181**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	77	42.31	77	42.08	41	26.11	41	26.11	28	17.83	28	17.83
1 - 50 €	14	7.69	14	7.65	15	9.55	15	9.55	14	8.92	14	8.92
51 - 100 €	15	8.24	15	8.20	18	11.46	18	11.46	13	8.28	13	8.28
101 - 500 €	19	10.44	19	10.38	18	11.46	18	11.46	18	11.46	18	11.46
501 - 1000 €	5	2.75	5	2.73	10	6.37	10	6.37	14	8.92	14	8.92
1001 - 1500 €	5	2.75	5	2.73	8	5.10	8	5.10	10	6.37	10	6.37
1501 - 2000 €	3	1.65	3	1.64	6	3.82	6	3.82	4	2.55	4	2.55
2001 - 2500 €	1	0.55	1	0.55	4	2.55	4	2.55	6	3.82	6	3.82
2501 - 3000 €	1	0.55	1	0.55	3	1.91	3	1.91	5	3.18	5	3.18
3001 - 3500 €	1	0.55	1	0.55	1	0.64	1	0.64	4	2.55	4	2.55
3501 - 4000 €	2	1.10	2	1.09	0	0.00	0	0.00	4	2.55	4	2.55
4001 - 7000 €	2	1.10	2	1.09	2	1.27	2	1.27	4	2.55	4	2.55
More than 7000 €	1	0.55	1	0.55	1	0.64	1	0.64	4	2.55	4	2.55
I don’t know	36	19.78	37	20.22	30	19.11	30	19.11	29	18.47	29	18.47
	182	**100.01**	**183**	**100.01**	**157**	**99.99**	**157**	**99.99**	**157**	**100**	**157**	**100**

Table 41: ***Question Q33A*****, Suppose the interest rate on your Digi€ account is 0.10 percentage points higher than the interest rate on your current account. You have the option of splitting your monthly net household income between your current account and your Digi€ account. How much of your monthly net household income would you demand as digital euros?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	161	25.12	161	25.12	108	16.12	108	16.17	66	9.82	65	9.66
1 - 50 €	58	9.05	59	9.20	75	11.19	74	11.08	43	6.40	44	6.54
51 - 100 €	58	9.05	58	9.05	91	13.58	90	13.47	40	5.95	41	6.09
101 - 500 €	73	11.39	73	11.39	74	11.04	74	11.08	73	10.86	73	10.85
501 - 1000 €	46	7.18	46	7.18	44	6.57	44	6.59	67	9.97	67	9.96
1001 - 1500 €	29	4.52	29	4.52	34	5.07	34	5.09	48	7.14	48	7.13
1501 - 2000 €	19	2.96	19	2.96	25	3.73	25	3.74	38	5.65	38	5.65
2001 - 2500 €	16	2.50	16	2.50	17	2.54	17	2.54	24	3.57	24	3.57
2501 - 3000 €	10	1.56	9	1.40	13	1.94	14	2.10	19	2.83	18	2.67
3001 - 3500 €	10	1.56	10	1.56	6	0.90	6	0.90	20	2.98	20	2.97
3501 - 4000 €	7	1.09	7	1.09	6	0.90	6	0.90	16	2.38	16	2.38
4001 - 7000 €	15	2.34	15	2.34	16	2.39	16	2.40	19	2.83	19	2.82
More than 7000 €	5	0.78	5	0.78	3	0.45	3	0.45	15	2.23	16	2.38
I don't know	134	20.90	134	20.90	158	23.58	157	23.50	184	27.38	184	27.34
	641	**100**	**641**	**99.99**	**670**	**100**	**668**	**100.01**	**672**	**99.99**	**673**	**100.01**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	83	25.54	83	25.38	55	16.18	55	16.18	33	9.76	32	9.44
1 - 50 €	23	7.08	24	7.34	41	12.06	41	12.06	17	5.03	17	5.01
51 - 100 €	32	9.85	33	10.09	36	10.59	36	10.59	20	5.92	21	6.19
101 - 500 €	40	12.31	40	12.23	33	9.71	33	9.71	46	13.61	47	13.86
501 - 1000 €	24	7.38	24	7.34	27	7.94	27	7.94	33	9.76	33	9.73
1001 - 1500 €	15	4.62	15	4.59	18	5.29	18	5.29	19	5.62	19	5.60
1501 - 2000 €	7	2.15	7	2.14	13	3.82	13	3.82	22	6.51	22	6.49
2001 - 2500 €	8	2.46	8	2.45	9	2.65	9	2.65	11	3.25	11	3.24
2501 - 3000 €	4	1.23	4	1.22	9	2.65	9	2.65	7	2.07	7	2.06
3001 - 3500 €	7	2.15	7	2.14	5	1.47	5	1.47	12	3.55	12	3.54
3501 - 4000 €	3	0.92	3	0.92	4	1.18	4	1.18	7	2.07	7	2.06
4001 - 7000 €	7	2.15	7	2.14	7	2.06	7	2.06	10	2.96	10	2.95
More than 7000 €	3	0.92	3	0.92	1	0.29	1	0.29	6	1.78	6	1.77
I don’t know	69	21.23	69	21.10	82	24.12	82	24.12	95	28.11	95	28.02
	325	**99.99**	**327**	**100**	**340**	**100.01**	**340**	**100.01**	**338**	**100**	**339**	**99.96**

Answers: T1, Control Group	**Germany**				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	78	24.68	79	24.92	53	16.06	53	16.11	33	9.88	33	9.88
1 - 50 €	35	11.08	35	11.04	34	10.30	33	10.03	26	7.78	26	7.78
51 - 100 €	26	8.23	26	8.20	55	16.67	55	16.72	20	5.99	20	5.99
101 - 500 €	33	10.44	33	10.41	41	12.42	42	12.77	27	8.08	27	8.08
501 - 1000 €	22	6.96	22	6.94	17	5.15	17	5.17	34	10.18	34	10.18
1001 - 1500 €	14	4.43	14	4.42	16	4.85	16	4.86	29	8.68	29	8.68
1501 - 2000 €	12	3.80	12	3.79	12	3.64	12	3.65	16	4.79	16	4.79
2001 - 2500 €	8	2.53	8	2.52	8	2.42	8	2.43	13	3.89	13	3.89
2501 - 3000 €	6	1.90	6	1.89	4	1.21	4	1.22	12	3.59	12	3.59
3001 - 3500 €	3	0.95	3	0.95	1	0.30	1	0.30	8	2.40	8	2.40
3501 - 4000 €	4	1.27	4	1.26	2	0.61	2	0.61	9	2.69	9	2.69
4001 - 7000 €	8	2.53	8	2.52	9	2.73	9	2.74	9	2.69	9	2.69
More than 7000 €	2	0.63	2	0.63	2	0.61	2	0.61	9	2.69	9	2.69
I don't know	65	20.57	65	20.50	76	23.03	75	22.80	89	26.65	89	26.65
	316	**100**	**317**	**99.99**	**330**	**100**	**329**	**100.02**	**334**	**99.98**	**334**	**99.98**

Answers:	**Germany**				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	76	23.75	77	23.99	59	17.05	59	17.00	36	10.29	35	10.03
1 - 50 €	32	10.00	32	9.97	44	12.72	44	12.68	18	5.14	19	5.44
51 - 100 €	36	11.25	36	11.21	47	13.58	47	13.54	21	6.00	21	6.02
101 - 500 €	39	12.19	39	12.15	37	10.69	38	10.95	34	9.71	34	9.74
501 - 1000 €	26	8.13	26	8.10	20	5.78	20	5.76	33	9.43	33	9.46
1001 - 1500 €	16	5.00	16	4.98	15	4.34	15	4.32	27	7.71	27	7.74
1501 - 2000 €	7	2.19	7	2.18	12	3.47	12	3.46	23	6.57	22	6.30
2001 - 2500 €	9	2.81	9	2.80	9	2.60	9	2.59	11	3.14	11	3.15
2501 - 3000 €	8	2.50	8	2.49	5	1.45	5	1.44	9	2.57	9	2.58
3001 - 3500 €	4	1.25	4	1.25	3	0.87	3	0.86	15	4.29	15	4.30
3501 - 4000 €	2	0.63	2	0.62	3	0.87	3	0.86	8	2.29	8	2.29
4001 - 7000 €	6	1.87	6	1.87	7	2.02	7	2.02	10	2.86	10	2.87
More than 7000 €	2	0.63	2	0.62	3	0.87	3	0.86	7	2.00	7	2.01
I don’t know	57	17.81	57	17.76	82	23.70	82	23.63	98	28.00	98	28.08
	320	**100.01**	**321**	**99.99**	**346**	**100.01**	**347**	**99.97**	**350**	**100**	**349**	**100.01**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	34	21.79	34	21.79	24	13.87	25	14.45	20	11.36	20	11.36
1 - 50 €	12	7.69	13	8.33	13	7.51	13	7.51	11	6.25	11	6.25
51 - 100 €	10	6.41	10	6.41	24	13.87	23	13.29	15	8.52	15	8.52
101 - 500 €	20	12.82	20	12.82	23	13.29	23	13.29	20	11.36	20	11.36
501 - 1000 €	12	7.69	12	7.69	15	8.67	15	8.67	19	10.80	19	10.80
1001 - 1500 €	8	5.13	8	5.13	13	7.51	13	7.51	10	5.68	10	5.68
1501 - 2000 €	5	3.21	5	3.21	8	4.62	8	4.62	7	3.98	7	3.98
2001 - 2500 €	5	3.21	4	2.56	4	2.31	4	2.31	9	5.11	9	5.11
2501 - 3000 €	2	1.28	2	1.28	3	1.73	3	1.73	5	2.84	5	2.84
3001 - 3500 €	2	1.28	2	1.28	2	1.16	2	1.16	1	0.57	1	0.57
3501 - 4000 €	4	2.56	4	2.56	3	1.73	3	1.73	4	2.27	4	2.27
4001 - 7000 €	4	2.56	4	2.56	5	2.89	5	2.89	7	3.98	7	3.98
More than 7000 €	2	1.28	2	1.28	0	0.00	0	0.00	2	1.14	2	1.14
I don't know	36	23.08	36	23.08	36	20.81	36	20.81	46	26.14	46	26.14
	156	**99.99**	**156**	**99.98**	**173**	**99.97**	**173**	**99.97**	**176**	**100**	**176**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	51	30.91	51	30.91	25	16.56	26	17.22	10	6.85	10	6.85
1 - 50 €	14	8.48	14	8.48	18	11.92	17	11.26	14	9.59	14	9.59
51 - 100 €	12	7.27	12	7.27	20	13.25	20	13.25	4	2.74	4	2.74
101 - 500 €	14	8.48	14	8.48	14	9.27	13	8.61	19	13.01	19	13.01
501 - 1000 €	8	4.85	8	4.85	9	5.96	9	5.96	15	10.27	15	10.27
1001 - 1500 €	5	3.03	5	3.03	6	3.97	6	3.97	11	7.53	11	7.53
1501 - 2000 €	7	4.24	7	4.24	5	3.31	5	3.31	8	5.48	8	5.48
2001 - 2500 €	2	1.21	2	1.21	4	2.65	4	2.65	4	2.74	4	2.74
2501 - 3000 €	0	0.00	0	0.00	5	3.31	5	3.31	5	3.42	5	3.42
3001 - 3500 €	4	2.42	4	2.42	1	0.66	2	1.32	4	2.74	4	2.74
3501 - 4000 €	1	0.61	1	0.61	0	0.00	0	0.00	4	2.74	4	2.74
4001 - 7000 €	5	3.03	5	3.03	4	2.65	4	2.65	2	1.37	2	1.37
More than 7000 €	1	0.61	1	0.61	0	0.00	0	0.00	6	4.11	7	4.79
I don't know	41	24.85	41	24.85	40	26.49	40	26.49	40	27.40	39	26.71
	165	**99.99**	**165**	**99.99**	**151**	**100**	**151**	**100**	**146**	**99.99**	**146**	**99.98**

Table 42: ***Question Q33B*****, Suppose the interest rate on your Digi€ account is 0.25 percentage points higher than the interest rate on your current account. You have the option of splitting your monthly net household income between your current account and your Digi€ account. How much of your monthly net household income would you demand as digital euros?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	113	17.85	120	17.91	120	17.65	108	17.65	48	7.16	48	7.16
1 - 50 €	36	5.69	36	5.71	65	9.56	66	9.71	47	7.01	46	6.87
51 - 100 €	61	9.64	60	9.51	81	11.91	82	12.06	63	9.40	63	9.40
101 - 500 €	96	15.17	95	15.06	72	10.59	72	10.59	79	11.79	79	11.79
501 - 1000 €	68	10.74	67	10.62	68	10.00	67	9.85	64	9.55	64	9.55
1001 - 1500 €	45	7.11	45	7.13	30	4.41	30	4.41	61	9.10	61	9.10
1501 - 2000 €	24	3.79	24	3.80	25	3.68	26	3.82	29	4.33	29	4.33
2001 - 2500 €	15	2.37	15	2.38	18	2.65	18	2.65	38	5.67	38	5.67
2501 - 3000 €	12	1.90	12	1.90	14	2.06	14	2.06	24	3.58	24	3.58
3001 - 3500 €	5	0.79	5	0.79	12	1.76	12	1.76	18	2.69	18	2.69
3501 - 4000 €	11	1.74	11	1.74	12	1.76	12	1.76	18	2.69	18	2.69
4001 - 7000 €	11	1.74	12	1.90	9	1.32	8	1.18	22	3.28	23	3.43
More than 7000 €	6	0.95	6	0.95	5	0.74	5	0.74	19	2.84	20	2.99
I don't know	130	20.54	130	20.60	149	21.91	148	21.76	140	20.90	139	20.75
	633	**100.02**	**631**	**100**	**680**	**100**	**680**	**100**	**670**	**99.99**	**670**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	53	18.03	53	18.03	52	16.10	52	16.10	25	7.58	24	7.27
1 - 50 €	18	6.12	18	6.12	25	7.74	25	7.74	21	6.36	21	6.36
51 - 100 €	32	10.88	32	10.88	42	13.00	43	13.31	36	10.91	36	10.91
101 - 500 €	52	17.69	51	17.35	37	11.46	37	11.46	53	16.06	53	16.06
501 - 1000 €	28	9.52	28	9.52	34	10.53	34	10.53	26	7.88	26	7.88
1001 - 1500 €	17	5.78	17	5.78	11	3.41	11	3.41	26	7.88	26	7.88
1501 - 2000 €	10	3.40	10	3.40	14	4.33	14	4.33	15	4.55	15	4.55
2001 - 2500 €	4	1.36	4	1.36	8	2.48	8	2.48	22	6.67	22	6.67
2501 - 3000 €	7	2.38	8	2.72	6	1.86	6	1.86	12	3.64	12	3.64
3001 - 3500 €	2	0.68	2	0.68	7	2.17	7	2.17	9	2.73	9	2.73
3501 - 4000 €	5	1.70	5	1.70	7	2.17	7	2.17	7	2.12	7	2.12
4001 - 7000 €	6	2.04	6	2.04	2	0.62	2	0.62	7	2.12	8	2.42
More than 7000 €	2	0.68	2	0.68	2	0.62	2	0.62	6	1.82	7	2.12
I don't know	58	19.73	58	19.73	76	23.53	75	23.22	65	19.70	64	19.39
	294	**99.99**	**294**	**99.99**	**323**	**100.02**	**323**	**100.02**	**330**	**100.02**	**330**	**100**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	60	17.70	59	17.35	68	19.05	69	19.22	23	6.76	23	6.78
1 - 50 €	18	5.31	18	5.29	40	11.20	41	11.42	26	7.65	25	7.37
51 - 100 €	29	8.55	29	8.53	39	10.92	39	10.86	27	7.94	27	7.96
101 - 500 €	44	12.98	44	12.94	35	9.80	35	9.75	26	7.65	26	7.67
501 - 1000 €	40	11.80	40	11.76	34	9.52	34	9.47	38	11.18	38	11.21
1001 - 1500 €	28	8.26	29	8.53	19	5.32	19	5.29	35	10.29	35	10.32
1501 - 2000 €	14	4.13	15	4.41	11	3.08	11	3.06	14	4.12	14	4.13
2001 - 2500 €	11	3.24	11	3.24	10	2.80	10	2.79	16	4.71	16	4.72
2501 - 3000 €	5	1.47	5	1.47	8	2.24	8	2.23	12	3.53	12	3.54
3001 - 3500 €	3	0.88	3	0.88	5	1.40	5	1.39	9	2.65	9	2.65
3501 - 4000 €	6	1.77	6	1.76	5	1.40	5	1.39	11	3.24	11	3.24
4001 - 7000 €	5	1.47	5	1.47	7	1.96	7	1.95	15	4.41	15	4.42
More than 7000 €	4	1.18	4	1.18	3	0.84	3	0.84	13	3.82	13	3.83
I don’t know	72	21.24	72	21.18	73	20.45	73	20.33	75	22.06	75	22.12
	339	**99.98**	**340**	**99.99**	**357**	**99.98**	**359**	**99.99**	**340**	**100.01**	**339**	**99.96**

Answers:	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	51	15.64	51	15.64	50	15.43	50	15.34	22	6.32	21	6.03
1 - 50 €	19	5.83	19	5.83	32	9.88	33	10.12	20	5.75	20	5.75
51 - 100 €	32	9.82	32	9.82	35	10.80	36	11.04	33	9.48	33	9.48
101 - 500 €	54	16.56	54	16.56	35	10.80	35	10.74	44	12.64	44	12.64
501 - 1000 €	32	9.82	32	9.82	39	12.04	39	11.96	33	9.48	33	9.48
1001 - 1500 €	23	7.06	23	7.06	13	4.01	13	3.99	34	9.77	34	9.77
1501 - 2000 €	12	3.68	12	3.68	12	3.70	12	3.68	18	5.17	18	5.17
2001 - 2500 €	9	2.76	9	2.76	7	2.16	7	2.15	18	5.17	19	5.46
2501 - 3000 €	7	2.15	7	2.15	6	1.85	6	1.84	14	4.02	14	4.02
3001 - 3500 €	2	0.61	2	0.61	6	1.85	6	1.84	7	2.01	7	2.01
3501 - 4000 €	6	1.84	6	1.84	7	2.16	7	2.15	7	2.01	7	2.01
4001 - 7000 €	5	1.53	5	1.53	6	1.85	6	1.84	12	3.45	13	3.74
More than 7000 €	3	0.92	3	0.92	3	0.93	3	0.92	11	3.16	12	3.45
I don’t know	71	21.78	71	21.78	73	22.53	73	22.39	75	21.55	73	20.98
	326	**100**	**326**	**100**	**324**	**99.99**	**326**	**100**	**348**	**99.98**	**348**	**99.99**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	32	19.16	32	19.39	39	20.74	39	20.97	9	5.66	9	5.66
1 - 50 €	8	4.79	8	4.85	19	10.11	19	10.22	11	6.92	11	6.92
51 - 100 €	15	8.98	14	8.48	20	10.64	19	10.22	16	10.06	16	10.06
101 - 500 €	29	17.37	29	17.58	22	11.70	22	11.83	19	11.95	19	11.95
501 - 1000 €	16	9.58	15	9.09	15	7.98	15	8.06	17	10.69	17	10.69
1001 - 1500 €	14	8.38	14	8.48	11	5.85	11	5.91	13	8.18	13	8.18
1501 - 2000 €	6	3.59	6	3.64	7	3.72	7	3.76	7	4.40	7	4.40
2001 - 2500 €	4	2.40	4	2.42	5	2.66	5	2.69	12	7.55	12	7.55
2501 - 3000 €	1	0.60	1	0.61	3	1.60	3	1.61	4	2.52	4	2.52
3001 - 3500 €	2	1.20	2	1.21	2	1.06	2	1.08	8	5.03	8	5.03
3501 - 4000 €	2	1.20	2	1.21	0	0.00	0	0.00	3	1.89	3	1.89
4001 - 7000 €	5	2.99	5	3.03	3	1.60	3	1.61	4	2.52	4	2.52
More than 7000 €	2	1.20	2	1.21	1	0.53	1	0.54	3	1.89	3	1.89
I don't know	31	18.56	31	18.79	41	21.81	40	21.51	33	20.75	33	20.75
	167	**100**	**165**	**99.99**	**188**	**100**	**186**	**100.01**	**159**	**100.01**	**159**	**100.01**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	30	21.43	30	21.28	31	18.45	31	18.34	17	10.43	17	10.30
1 - 50 €	9	6.43	9	6.38	14	8.33	15	8.88	16	9.82	16	9.70
51 - 100 €	14	10.00	15	10.64	26	15.48	26	15.38	14	8.59	14	8.48
101 - 500 €	13	9.29	13	9.22	15	8.93	15	8.88	16	9.82	16	9.70
501 - 1000 €	20	14.29	20	14.18	14	8.33	14	8.28	14	8.59	14	8.48
1001 - 1500 €	8	5.71	8	5.67	6	3.57	6	3.55	14	8.59	14	8.48
1501 - 2000 €	6	4.29	6	4.26	6	3.57	6	3.55	4	2.45	4	2.42
2001 - 2500 €	2	1.43	2	1.42	6	3.57	6	3.55	8	4.91	8	4.85
2501 - 3000 €	4	2.86	4	2.84	5	2.98	5	2.96	6	3.68	6	3.64
3001 - 3500 €	1	0.71	1	0.71	4	2.38	4	2.37	3	1.84	3	1.82
3501 - 4000 €	3	2.14	3	2.13	5	2.98	5	2.96	8	4.91	8	4.85
4001 - 7000 €	1	0.71	1	0.71	0	0.00	0	0.00	6	3.68	6	3.64
More than 7000 €	1	0.71	1	0.71	1	0.60	1	0.59	5	3.07	6	3.64
I don't know	28	20.00	28	19.86	35	20.83	35	20.71	32	19.63	33	20.00
	140	**100**	**141**	**100.01**	**168**	**100**	**169**	**100**	**163**	**100.01**	**165**	**100**

Table 43: ***Question Q33C*, Suppose the interest rate on your Digi€ account is 0.50 percentage points higher than the interest rate on your current account. You have the option of splitting your monthly net household income between your current account and your Digi€ account. How much of your monthly net household income would you demand as digital euros?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	121	19.06	121	19.06	94	14.01	94	14.03	43	6.40	43	6.42
1 - 50 €	62	9.76	62	9.76	60	8.94	60	8.96	36	5.36	36	5.37
51 - 100 €	53	8.35	52	8.19	73	10.88	72	10.75	50	7.44	49	7.31
101 - 500 €	76	11.97	76	11.97	82	12.22	82	12.24	62	9.23	62	9.25
501 - 1000 €	55	8.66	55	8.66	60	8.94	60	8.96	82	12.20	81	12.09
1001 - 1500 €	46	7.24	47	7.40	42	6.26	42	6.27	48	7.14	47	7.01
1501 - 2000 €	27	4.25	27	4.25	32	4.77	32	4.78	51	7.59	51	7.61
2001 - 2500 €	21	3.31	21	3.31	17	2.53	17	2.54	31	4.61	31	4.63
2501 - 3000 €	14	2.20	14	2.20	9	1.34	9	1.34	20	2.98	20	2.99
3001 - 3500 €	8	1.26	8	1.26	12	1.79	12	1.79	17	2.53	17	2.54
3501 - 4000 €	11	1.73	11	1.73	11	1.64	11	1.64	23	3.42	23	3.43
4001 - 7000 €	11	1.73	11	1.73	6	0.89	6	0.90	27	4.02	27	4.03
More than 7000 €	6	0.94	6	0.94	8	1.19	8	1.19	15	2.23	16	2.39
I don't know	124	19.53	124	19.53	165	24.59	165	24.63	167	24.85	167	24.93
	635	**99.99**	**635**	**99.99**	**671**	**99.99**	**670**	**100.02**	**672**	**100**	**670**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	64	18.82	64	18.71	55	15.80	55	15.80	24	7.14	24	7.16
1 - 50 €	36	10.59	36	10.53	26	7.47	26	7.47	15	4.46	15	4.48
51 - 100 €	31	9.12	31	9.06	45	12.93	45	12.93	26	7.74	26	7.76
101 - 500 €	42	12.35	42	12.28	36	10.34	36	10.34	38	11.31	38	11.34
501 - 1000 €	24	7.06	24	7.02	27	7.76	27	7.76	29	8.63	28	8.36
1001 - 1500 €	21	6.18	22	6.43	20	5.75	20	5.75	20	5.95	20	5.97
1501 - 2000 €	17	5.00	17	4.97	18	5.17	18	5.17	24	7.14	24	7.16
2001 - 2500 €	9	2.65	9	2.63	6	1.72	6	1.72	21	6.25	21	6.27
2501 - 3000 €	8	2.35	8	2.34	7	2.01	7	2.01	8	2.38	8	2.39
3001 - 3500 €	5	1.47	5	1.46	8	2.30	8	2.30	7	2.08	7	2.09
3501 - 4000 €	7	2.06	7	2.05	5	1.44	5	1.44	12	3.57	12	3.58
4001 - 7000 €	6	1.76	6	1.75	2	0.57	2	0.57	18	5.36	18	5.37
More than 7000 €	2	0.59	2	0.58	4	1.15	4	1.15	7	2.08	7	2.09
I don't know	68	20.00	69	20.18	89	25.57	89	25.57	87	25.89	87	25.97
	340	**100**	**342**	**99.99**	**348**	**99.98**	**348**	**99.98**	**336**	**99.98**	**335**	**99.99**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	57	19.32	57	19.39	39	12.07	39	12.11	19	5.65	19	5.65
1 - 50 €	26	8.81	26	8.84	34	10.53	34	10.56	21	6.25	21	6.25
51 - 100 €	22	7.46	21	7.14	28	8.67	27	8.39	24	7.14	24	7.14
101 - 500 €	34	11.53	34	11.56	46	14.24	46	14.29	24	7.14	24	7.14
501 - 1000 €	31	10.51	31	10.54	33	10.22	33	10.25	53	15.77	53	15.77
1001 - 1500 €	25	8.47	25	8.50	22	6.81	22	6.83	28	8.33	28	8.33
1501 - 2000 €	10	3.39	10	3.40	14	4.33	14	4.35	27	8.04	26	7.74
2001 - 2500 €	12	4.07	12	4.08	11	3.41	11	3.42	10	2.98	10	2.98
2501 - 3000 €	6	2.03	6	2.04	2	0.62	2	0.62	12	3.57	12	3.57
3001 - 3500 €	3	1.02	3	1.02	4	1.24	4	1.24	10	2.98	10	2.98
3501 - 4000 €	4	1.36	4	1.36	6	1.86	7	2.17	11	3.27	11	3.27
4001 - 7000 €	5	1.69	5	1.70	4	1.24	4	1.24	9	2.68	9	2.68
More than 7000 €	4	1.36	4	1.36	4	1.24	4	1.24	8	2.38	9	2.68
I don't know	56	18.98	56	19.05	76	23.53	75	23.29	80	23.81	80	23.81
	295	**100**	**294**	**99.98**	**323**	**99.99**	**322**	**100**	**336**	**99.99**	**336**	**99.99**

	Germany				**France**				**Italy**			
Answers:	*Sample*		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	45	14.71	45	14.71	52	15.62	51	15.32	19	6.11	19	6.11
1 - 50 €	25	8.17	25	8.17	28	8.41	28	8.41	15	4.82	15	4.82
51 - 100 €	30	9.80	29	9.48	28	8.41	28	8.41	15	4.82	15	4.82
101 - 500 €	37	12.09	37	12.09	42	12.61	42	12.61	31	9.97	31	9.97
501 - 1000 €	26	8.50	26	8.50	31	9.31	31	9.31	41	13.18	41	13.18
1001 - 1500 €	25	8.17	26	8.50	21	6.31	21	6.31	24	7.72	24	7.72
1501 - 2000 €	15	4.90	15	4.90	15	4.50	15	4.50	27	8.68	26	8.36
2001 - 2500 €	11	3.59	11	3.59	9	2.70	9	2.70	16	5.14	16	5.14
2501 - 3000 €	9	2.94	9	2.94	4	1.20	4	1.20	8	2.57	8	2.57
3001 - 3500 €	5	1.63	5	1.63	7	2.10	7	2.10	8	2.57	8	2.57
3501 - 4000 €	5	1.63	5	1.63	5	1.50	5	1.50	11	3.54	11	3.54
4001 - 7000 €	5	1.63	5	1.63	3	0.90	3	0.90	12	3.86	12	3.86
More than 7000 €	5	1.63	5	1.63	5	1.50	6	1.80	11	3.54	12	3.86
I don’t know	63	20.59	63	20.59	83	24.92	83	24.92	73	23.47	73	23.47
	306	**99.98**	**306**	**99.99**	**333**	**99.99**	**333**	**99.99**	**311**	**99.99**	**311**	**99.99**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	39	25.16	39	25.00	17	11.33	17	11.33	13	7.78	13	7.74
1 - 50 €	16	10.32	17	10.90	12	8.00	12	8.00	7	4.19	7	4.17
51 - 100 €	13	8.39	13	8.33	15	10.00	15	10.00	17	10.18	17	10.12
101 - 500 €	17	10.97	17	10.90	24	16.00	24	16.00	11	6.59	11	6.55
501 - 1000 €	16	10.32	16	10.26	15	10.00	15	10.00	23	13.77	23	13.69
1001 - 1500 €	12	7.74	12	7.69	7	4.67	7	4.67	8	4.79	8	4.76
1501 - 2000 €	9	5.81	9	5.77	8	5.33	8	3.33	10	5.99	10	5.95
2001 - 2500 €	3	1.94	3	1.92	1	0.67	1	0.67	7	4.19	7	4.17
2501 - 3000 €	2	1.29	2	1.28	2	1.33	2	1.33	5	2.99	5	2.98
3001 - 3500 €	1	0.65	1	0.64	2	1.33	2	1.33	5	2.99	5	2.98
3501 - 4000 €	3	1.94	3	1.92	3	2.00	3	2.00	6	3.59	6	3.57
4001 - 7000 €	1	0.65	1	0.64	2	1.33	2	1.33	9	5.39	9	5.36
More than 7000 €	1	0.65	1	0.64	1	0.67	1	0.67	4	2.40	4	2.38
I don't know	22	14.19	22	14.10	41	27.33	41	27.33	42	25.15	43	25.60
	155	**100.02**	**156**	**99.99**	**150**	**99.99**	**150**	**99.99**	**167**	**100.01**	**168**	**100.02**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
0 €	37	21.26	36	20.57	25	13.30	25	13.37	11	5.67	11	5.70
1 - 50 €	21	12.07	22	12.57	20	10.64	20	10.70	14	7.22	14	7.25
51 - 100 €	10	5.75	10	5.71	30	15.96	30	16.04	18	9.28	17	8.81
101 - 500 €	22	12.64	23	13.14	16	8.51	15	8.02	20	10.31	20	10.36
501 - 1000 €	13	7.47	13	7.43	14	7.45	14	7.49	18	9.28	18	9.33
1001 - 1500 €	9	5.17	9	5.14	14	7.45	15	8.02	16	8.25	16	8.29
1501 - 2000 €	3	1.72	3	1.71	9	4.79	9	4.81	14	7.22	14	7.25
2001 - 2500 €	7	4.02	7	4.00	7	3.72	7	3.74	8	4.12	8	4.15
2501 - 3000 €	3	1.72	3	1.71	3	1.60	3	1.60	7	3.61	7	3.63
3001 - 3500 €	2	1.15	2	1.14	3	1.60	3	1.60	4	2.06	4	2.07
3501 - 4000 €	3	1.72	3	1.71	3	1.60	3	1.60	6	3.09	6	3.11
4001 - 7000 €	5	2.87	5	2.86	1	0.53	1	0.53	6	3.09	6	3.11
More than 7000 €	0	0.00	0	0.00	2	1.06	2	1.07	0	0.00	0	0.00
I don’t know	39	22.41	39	22.29	41	21.81	40	21.39	52	26.80	52	26.94
	174	**99.97**	**175**	**99.98**	**188**	**100.02**	**187**	**99.98**	**194**	**100**	**193**	**100**

Table 44: *Question Q34*, **Do you consider a digital euro to be an important development in the context of sustainability and climate change?**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	456	23.89	455	23.83	625	30.93	627	31.01	993	49.30	995	49.40
No	830	43.48	831	43.53	697	34.49	696	34.42	445	22.10	444	22.05
Undecided	459	24.04	459	24.04	422	20.88	422	20.87	345	17.13	345	17.13
I don't know	164	8.59	164	8.59	277	13.71	277	13.70	231	11.47	230	11.42
	1909	**100**	**1909**	**99.99**	**2021**	**100.01**	**2022**	**100**	**2014**	**100**	**2014**	**100**
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	215	22.42	216	22.52	317	31.36	318	31.42	502	50.00	504	50.20
No	404	42.13	403	42.02	353	34.92	353	34.88	219	21.81	218	21.71
Undecided	245	25.55	245	25.55	203	20.08	203	20.06	175	17.43	174	17.33
I don't know	95	9.91	95	9.91	138	13.65	138	13.64	108	10.76	108	10.76
	959	**100.01**	**959**	**100**	**1011**	**100.01**	**1012**	**100**	**1004**	**100**	**1004**	**100**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	241	25.37	240	25.24	308	30.50	309	30.62	491	48.61	492	48.71
No	426	44.84	426	44.79	344	34.06	343	33.99	226	22.38	226	22.38
Undecided	214	22.53	215	22.61	219	21.68	219	21.70	170	16.83	170	16.83
I don't know	69	7.26	70	7.36	139	13.76	138	13.68	123	12.18	122	12.08
	950	**100**	**951**	**100**	**1010**	**100**	**1009**	**99.99**	**1010**	**100**	**1010**	**100**

Answers:	**Germany**				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group 1	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	229	24.05	229	24.03	294	29.31	294	29.31	509	50.45	510	50.55
No	404	42.44	405	42.50	343	34.20	343	34.20	206	20.42	205	20.32
Undecided	228	23.95	228	23.92	213	21.24	213	21.24	177	17.54	178	17.64
I don't know	91	9.56	91	9.55	153	15.25	153	15.25	117	11.60	116	11.50
	952	**100**	**953**	**100**	**1003**	**100**	**1003**	**100**	**1009**	**100.01**	**1009**	**100.01**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	115	24.06	114	23.80	165	32.29	165	32.29	247	49.20	247	49.30
No	207	43.31	208	43.42	175	34.25	175	34.25	127	25.30	127	25.35
Undecided	107	22.38	107	22.34	105	20.55	105	20.55	73	14.54	72	14.37
I don't know	49	10.25	50	10.44	66	12.92	66	12.92	55	10.96	55	10.98
	478	**100**	**479**	**100**	**511**	**100.01**	**511**	**100.01**	**502**	**100**	**501**	**100**
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Yes	112	23.38	112	23.38	166	32.74	165	32.61	237	47.12	238	47.32
No	219	45.72	219	45.72	179	35.31	180	35.57	112	22.27	111	22.07
Undecided	124	25.89	124	25.89	104	20.51	103	20.36	95	18.89	95	18.89
I don't know	24	5.01	24	5.01	58	11.44	58	11.46	59	11.73	59	11.73
	479	**100**	**479**	**100**	**507**	**100**	**506**	**100**	**503**	**100.01**	**503**	**100.01**

Table 45: ***Question Q35*****, Taking into account all the information you have received during the survey or elsewhere about the digital euro, how attractive do you think the digital euro is?**

	Germany				France				Italy			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: All Participants	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very attractive	154	8.07	153	8.01	170	8.41	171	8.46	389	19.31	392	19.45
(Rather) attractive	427	22.37	428	22.41	599	29.64	601	29.74	812	40.32	812	40.30
Neither attractive nor unattractive	682	35.73	682	35.71	707	34.98	706	34.93	453	22.49	452	22.43
(Rather) unattractive	360	18.86	361	18.90	296	14.65	295	14.60	221	10.97	221	10.97
Very unattractive	286	14.98	286	14.97	249	12.32	248	12.27	139	6.90	138	6.85
	1909	**100.01**	**1910**	**100**	**2021**	**100.01**	**2021**	**100**	**2014**	**99.99**	**2015**	**100**
Answers: T1, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very attractive	72	7.51	72	7.52	88	8.70	88	8.71	192	19.12	193	19.24
(Rather) attractive	209	21.79	209	21.82	301	29.77	302	29.90	413	41.14	413	41.18
Neither attractive nor unattractive	359	37.43	358	37.37	350	34.62	349	34.55	215	21.41	214	21.34
(Rather) unattractive	173	18.04	174	18.16	158	15.63	157	15.54	111	11.06	111	11.07
Very unattractive	146	15.22	145	15.14	114	11.28	114	11.29	73	7.27	72	7.18
	959	**99.99**	**958**	**100.01**	**1011**	**100**	**1010**	**99.99**	**1004**	**100**	**1003**	**100.01**
Answers: T1, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very attractive	82	8.63	81	8.53	82	8.12	82	8.13	197	19.50	199	19.70
(Rather) attractive	218	22.95	220	23.16	298	29.50	299	29.63	399	39.50	399	39.50
Neither attractive nor unattractive	323	34.00	323	34.00	357	35.35	357	35.38	238	23.56	236	23.37
(Rather) unattractive	187	19.68	187	19.68	138	13.66	137	13.58	110	10.89	110	10.89
Very unattractive	140	14.74	139	14.63	135	13.37	134	13.28	66	6.53	66	6.53
	950	**100**	**950**	**100**	**1010**	**100**	**1009**	**100**	**1010**	**99.98**	**1010**	**99.99**

Answers:	**Germany**				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
T2, Control & Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very attractive	69	7.25	68	7.14	85	8.47	85	8.47	216	21.41	218	21.61
(Rather) attractive	226	23.74	226	23.74	294	29.31	295	29.41	405	40.14	405	40.14
Neither attractive nor unattractive	350	36.76	350	36.76	354	35.29	353	35.19	218	21.61	217	21.51
(Rather) unattractive	179	18.80	180	18.91	141	14.06	141	14.06	105	10.41	105	10.41
Very unattractive	128	13.45	128	13.45	129	12.86	129	12.86	65	6.44	64	6.34
	952	**100**	**952**	**100**	**1003**	**99.99**	**1003**	**99.99**	**1009**	**100.01**	**1009**	**100.01**
Answers: T2, Treatment Group 2	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very attractive	51	10.67	50	10.44	44	8.61	45	8.81	93	18.53	94	18.65
(Rather) attractive	93	19.46	94	19.62	152	29.75	152	29.75	197	39.24	198	39.29
Neither attractive nor unattractive	165	34.52	165	34.45	183	35.89	183	35.81	115	22.91	115	22.82
(Rather) unattractive	95	19.87	96	20.04	71	13.89	70	13.70	63	12.55	63	12.50
Very unattractive	74	15.48	74	15.45	61	11.94	61	11.94	34	6.77	34	6.75
	478	**100**	**479**	**100**	**511**	**100**	**511**	**100.01**	**502**	**100**	**504**	**100.01**
Answers: T2, Treatment Group 3	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very attractive	34	7.10	34	7.10	41	8.09	41	8.09	80	15.90	81	16.10
(Rather) attractive	108	22.55	109	22.76	153	30.18	153	30.18	210	41.75	210	41.75
Neither attractive nor unattractive	167	34.86	167	34.86	170	33.53	169	33.33	120	23.86	119	23.66
(Rather) unattractive	86	17.95	86	17.95	84	16.57	85	16.77	53	10.54	53	10.54
Very unattractive	84	17.54	83	17.33	59	11.64	59	11.64	40	7.95	40	7.95
	479	**100**	**479**	**100**	**507**	**100.01**	**507**	**100.01**	**503**	**100**	**503**	**100**

	Germany				**France**				**Italy**			
	Sample		*Weighted*		*Sample*		*Weighted*		*Sample*		*Weighted*	
Answers: T3, Treatment Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very attractive	76	8.01	76	8.01	88	8.70	88	8.70	168	16.67	170	16.87
(Rather) attractive	217	22.87	217	22.87	310	30.66	312	30.86	405	40.18	404	40.08
Neither attractive nor unattractive	334	35.19	334	35.19	352	34.82	351	34.72	265	26.29	264	26.19
(Rather) unattractive	173	18.23	173	18.23	137	13.55	136	13.45	106	10.52	106	10.52
Very unattractive	149	15.70	149	15.70	124	12.27	124	12.27	64	6.35	64	6.35
	949	**100**	**949**	**100**	**1011**	**100**	**1011**	**100**	**1008**	**100.01**	**1008**	**100.01**
Answers: T3, Control Group	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Very attractive	78	8.13	78	8.12	82	8.12	83	8.22	221	21.97	223	22.17
(Rather) attractive	210	21.88	211	21.96	289	28.61	289	28.61	407	40.46	407	40.46
Neither attractive nor unattractive	348	36.25	348	36.21	355	35.15	354	35.05	188	18.69	187	18.59
(Rather) unattractive	187	19.48	188	19.56	159	15.74	159	15.74	115	11.43	115	11.43
Very unattractive	137	14.27	136	14.15	125	12.38	125	12.38	75	7.46	74	7.36
	960	**100**	**961**	**100**	**1010**	**100**	**1010**	**100**	**1006**	**100.01**	**1006**	**100.01**

Appendix E: Social-Demographic Variables

Table 46: ***Question Q37*****, Did you or at least one of your parents immigrate to Germany after 1949?**

	Germany		France		Italy	
Answers:	Freq	%	Freq	%	Freq	%
Yes, I immigrated	160	8.38	97	4.80	94	4.67
Yes, at least one of my parents immigrated	181	9.48	240	11.88	89	4.42
No	1568	82.14	1684	83.33	1831	90.91
	1909	**100**	**2021**	**100.01**	**2014**	**100**

Table 47: ***Question Q38*****, How many people - including you - live in your household?**

	Germany		France		Italy	
Answers:	Freq	%	Freq	%	Freq	%
Single household	466	24.41	391	19.35	223	11.07
2 persons	781	40.91	740	36.62	566	28.10
3 persons	322	16.87	377	18.65	569	28.25
4 persons	212	11.11	326	16.13	477	23.68
5 persons	66	3.46	127	6.28	124	6.16
6 persons or more	62	3.25	60	2.97	55	2.73
	1909	**100.01**	**2021**	**100**	**2014**	**99.99**

Table 48: ***Question Q38,*** **How many people - including you - live in your household?**

Answers: Number of adults in each household	**Germany** Freq	%	**France** Freq	%	**Italy** Freq	%
No adults	2	0.10	1	0.05	0	0.00
1 adult	533	27.92	473	23.40	243	12.07
2 adults	1093	57.26	1246	61.65	989	49.11
3 adults	175	9.17	192	9.50	468	23.24
4 adults	72	3.77	80	3.96	245	12.16
5 adults	20	1.05	22	1.09	51	2.53
6 adults or more	14	0.73	7	0.35	18	0.89
	1909	**100**	**2021**	**100**	**2014**	**100**

Note for Germany: 2 survey participants answered that no adults are in their household. 7 survey participants live together with 10 to 30 adults. *Note for France*: 1 survey participant answered that no adults are in their household. 5 survey participants live together with 11 to 20 adults. *Note for Italy*: 3 survey participants live together with 11 to 14 adults.

Answers: Number of children between 14 and 17 years	**Germany** Freq	%	**France** Freq	%	**Italy** Freq	%
No children	1651	86.49	1627	80.50	1687	83.76
1 children	195	10.21	302	14.94	277	13.75
2 children	48	2.51	78	3.86	36	1.79
3 children	3	0.16	8	0.40	6	0.30
4 children	2	0.10	1	0.05	1	0.05
5 children	1	0.05	1	0.05	0	0.00
6 or more children	9	0.47	4	0.20	7	0.35
	1909	**99.99**	**2021**	**100**	**2014**	**100**

Note for Germany: 7 survey participants answered that they live with 10 to 50 children between 14 and 17 years. *Note for Italy*: 5 survey participants answered that they live with 11 to 25 children between 14 and 17 years.

Answers: Number of children under 14 years	Germany Freq	%	France Freq	%	Italy Freq	%
No children	1534	80.36	1455	71.99	1569	77.90
1 children	242	12.68	354	17.52	301	14.95
2 children	102	5.34	171	8.46	120	5.96
3 children	30	1.05	30	1.48	14	0.70
4 children	3	0.16	7	0.35	3	0.15
5 children	0	0.00	2	0.10	0	0.00
6 or more children	8	0.42	2	0.10	7	0.35
	1909	**100.01**	**2021**	**100**	**2014**	**100.01**

Note for Germany: 4 survey participants answered that they live with 12 to 50 children under 14 years. *Note for France*: 1 survey participant answered that he lives with 10 children under 14 years. *Note for Italy*: 3 survey participants answered that they live with 13 to 20 children under 14 years.

Table 49: *Question Q39*, Please state your highest level of education.

Answers:	Germany Freq	%	France Freq	%	Italy Freq	%
No school-leaving certificate	19	1.00	53	2.62	9	0.45
Secondary school-leaving certificate	829	43.43	191	9.45	250	12.41
Technical or general college entrance qualification	480	25.14	833	41.22	854	42.40
University degree	581	30.43	944	46.71	901	44.74
	1909	**100**	**2021**	**100**	**2014**	**100**

Table 50: *Question Q40*, If you look at the value of your total assets, e.g. cash, savings, shares, fixed-interest securities, or real estate, where would you place yourself?

Answers:	Germany Freq	%	France Freq	%	Italy Freq	%
(Rather) saver	1088	56.99	1137	56.26	1063	52.78
Neither a saver nor a borrower	558	29.23	630	31.17	792	39.32
(Rather) borrower	196	10.27	176	8.71	101	5.01
I don't know	67	3.51	78	3.86	58	2.88
	1909	**100**	**2021**	**100**	**2014**	**99.99**

Table 51: *Question Q41*, **Do you or your family live ...**

Answers:	**Germany** Freq	%	**France** Freq	%	**Italy** Freq	%
... in a house of your own	689	36.09	1069	52.89	1164	57.80
... in an apartment of your own	175	9.17	317	15.69	551	27.36
... in a house for rent	204	10.69	208	10.29	186	9.24
... in an apartment for rent	841	44.05	427	21.13	113	5.61
	1909	**100**	**2021**	**100**	**2014**	**100.01**

Table 52: *Question Q42*, **Please state the number of inhabitants of your current place of residence.**

Answers:	**Germany** Freq	%	**France** Freq	%	**Italy** Freq	%
0 - 9999 inhabitants	421	22.05	819	40.52	375	18.62
10000 - 19999 inhabitants	280	14.67	290	14.35	291	14.45
20000 - 49999 inhabitants	325	17.02	314	15.54	357	17.73
50000 - 99999 inhabitants	219	11.47	202	10.00	303	15.04
100000 - 499999 inhabitants	313	16.40	217	10.74	318	15.79
500000 inhabitants and more	351	18.39	179	8.86	370	18.37
	1909	**100**	**2021**	**100.01**	**2014**	**100**

Table 53: *Question Q43A*, **If the European elections were held next Sunday, which party would you vote for?**

Answers: Germany	Freq	%
CDU	409	21.42
SPD	279	14.61
Bündnis 90/Die Grünen	202	10.58
AfD	300	15.72
FDP	117	6.13
Die Linke	71	3.72
BSW	70	3.67
Freie Wähler	38	1.99
Other	64	3.35
I wouldn't vot	163	8.54
I don't know	196	10.27
	1909	**100**

Table 54: ***Question Q43B*, If the European elections were held next Sunday, which party would you vote for?**

Answers: France	Freq	%
Rennaissance	183	9.05
Movement Démocrate	45	2.23
Horizons	47	2.33
La France Insoumise	124	6.14
Parti Socialiste	138	6.83
Pôle Écologiste	141	6.98
Parti Communiste Francais	39	1.93
Rassemblement National	386	19.10
Les Républicains	208	10.29
Groupe Libertés, Indépendants, Outre-Mer et Territoires	8	0.40
Reconquête!	55	2.72
Other	68	3.36
I wouldn't vote	224	11.08
I don't know	355	17.57
	2021	**100.01**

Table 55: ***Question Q43C*, If the European elections were held next Sunday, which party would you vote for?**

Answers: Italy	Freq	%
Fratelli d'Italia	424	21.05
Partito Democratic	300	14.90
Movimento 5 Stelle	279	13.85
Lega	105	5.21
Forza Italia	131	6.50
Azione	36	1.79
Italia Viva	47	2.33
Europa Verde	36	1.79
Sinistra Italiana	41	2.04
Noi Moderati	7	0.35
Südtiroler Volkspartei	19	0.94
+Europa	43	2.14
Other	19	0.94
I wouldn't vote	242	12.02
I don't know	285	14.15
	2014	**100**