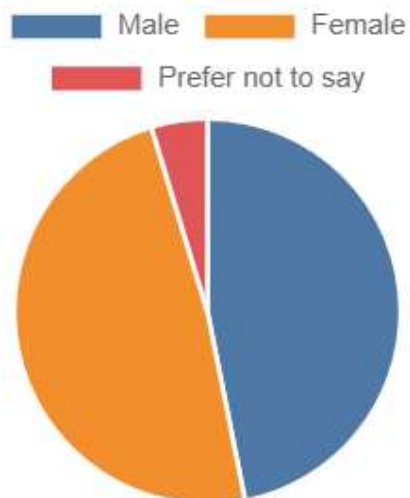


Statistics:

Digital Euro – students opinions

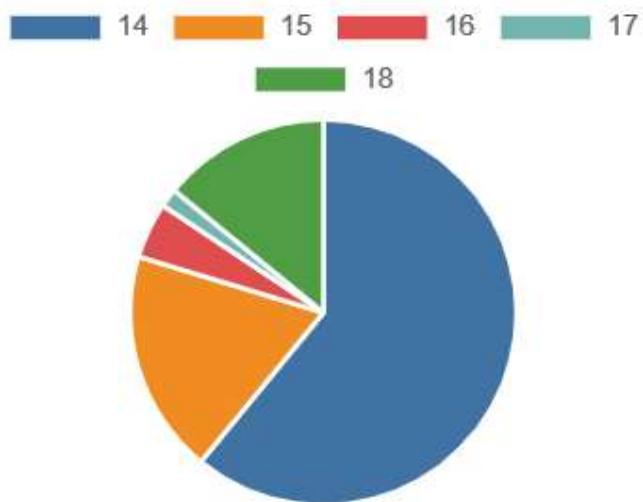
DEMOGRAPHIC DATA 1. Gender

		Answers	Ratio
Male		30	44.78 %
Female		31	46.27 %
Prefer not to say		3	4.48 %
No Answer		3	4.48 %



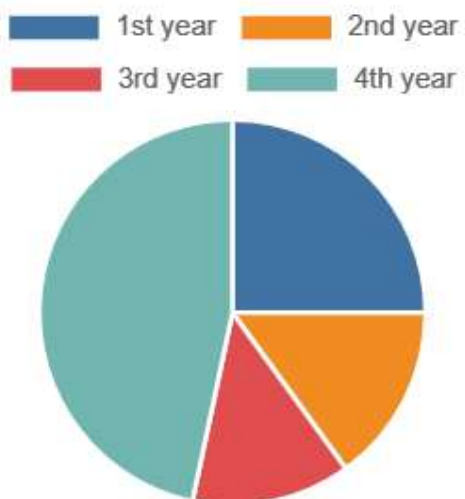
2. How old are you?

		Answers	Ratio
14		39	58.21 %
15		12	17.91 %
16		3	4.48 %
17		1	1.49 %
18		9	13.43 %
No Answer		3	4.48 %



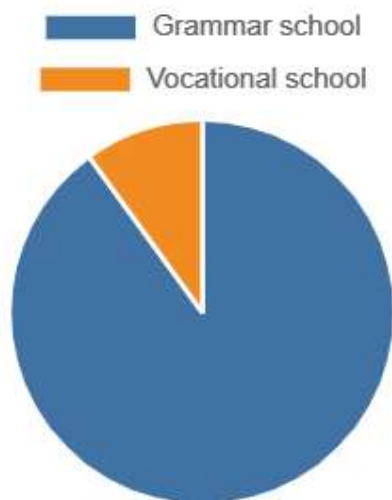
3. Which grade are you in?

		Answers	Ratio
1st year		15	22.39 %
2nd year		9	13.43 %
3rd year		8	11.94 %
4th year		28	41.79 %
No Answer		7	10.45 %



4. Type of school you attend:

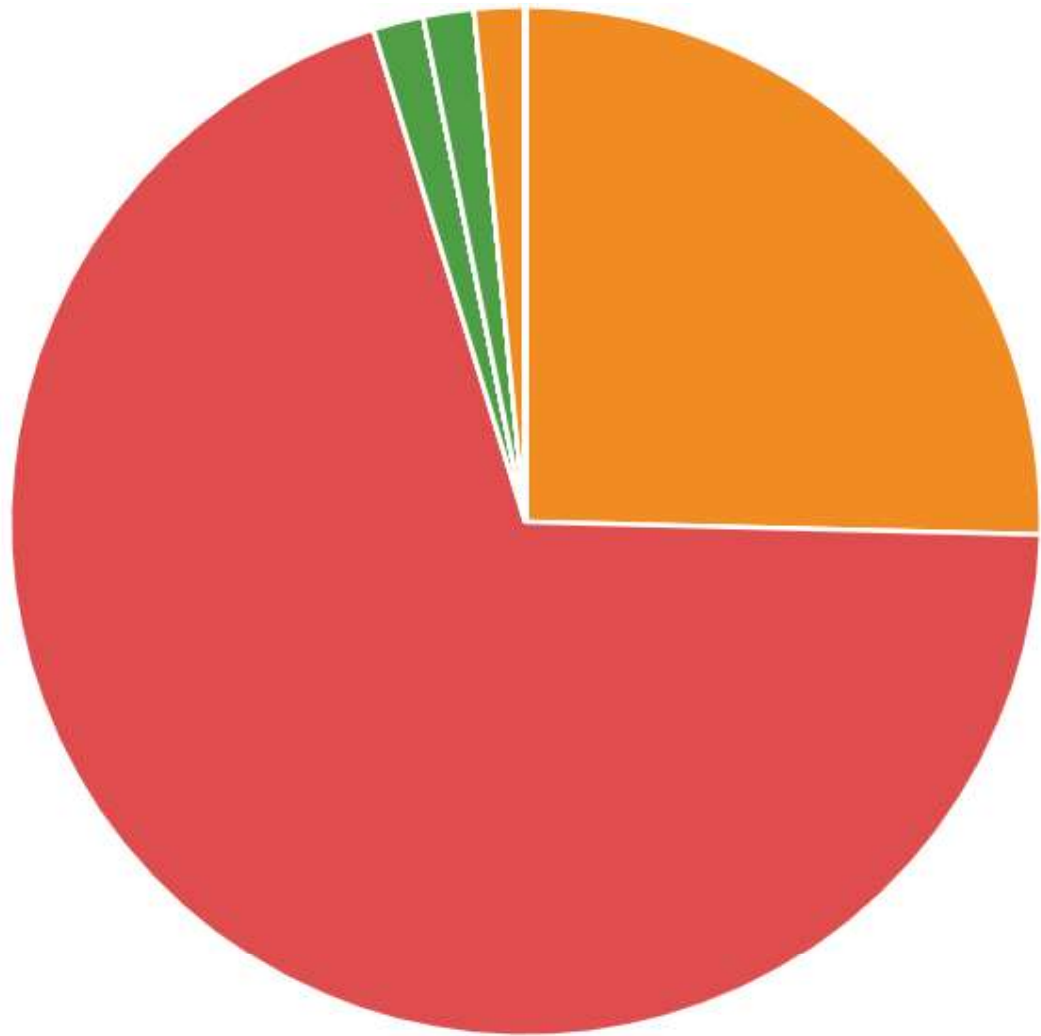
		Answers	Ratio
Grammar school		54	80.6 %
Vocational school		6	8.96 %
No Answer		7	10.45 %



5. Country where you attend school:

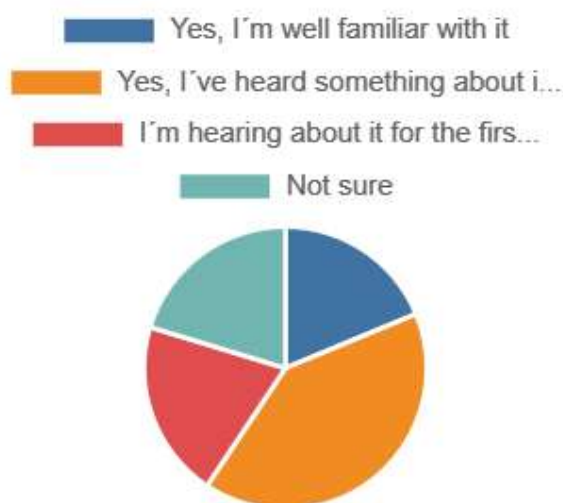
		Answers	Ratio
Croatia		0	0 %
Turkey		16	23.88 %
Romania		44	65.67 %
Italy		0	0 %
Greece		1	1.49 %
Spain		0	0 %
Austria		0	0 %
Belgium		0	0 %
Bulgaria		0	0 %
Czechia		0	0 %
Denmark		0	0 %
Estonia		0	0 %
Finland		0	0 %
France		0	0 %
Germany		1	1.49 %
Hungary		0	0 %
Ireland		0	0 %
Latvia		0	0 %
Lithuania		0	0 %

Luxembourg		0	0 %
Malta		0	0 %
Netherlands	I	1	1.49 %
Poland		0	0 %
Portugal		0	0 %
Slovakia		0	0 %
Slovenia		0	0 %
Republic of Cyprus		0	0 %
Sweden		0	0 %
Bosnia and Herzegovina		0	0 %
Srbija		0	0 %
Crna Gora		0	0 %
No Answer	U	4	5.97 %



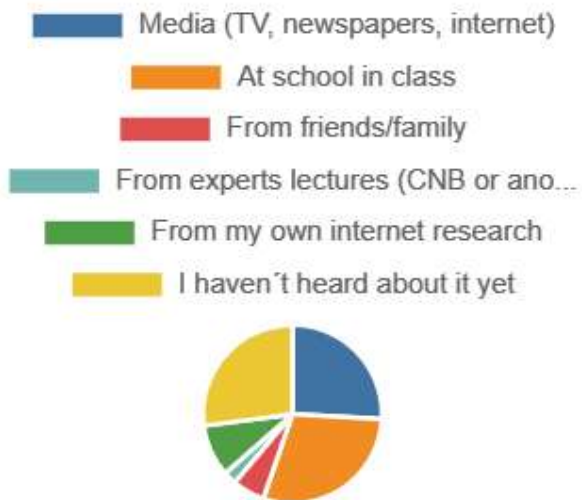
KNOWLEDGE ABOUT THE DIGITAL EURO 6. Before this survey, had you heard of the term “digital euro”?

		Answers	Ratio
Yes, I'm well familiar with it		12	17.91 %
Yes, I've heard something about it		26	38.81 %
I'm hearing about it for the first time now		13	19.4 %
Not sure		13	19.4 %
No Answer		3	4.48 %



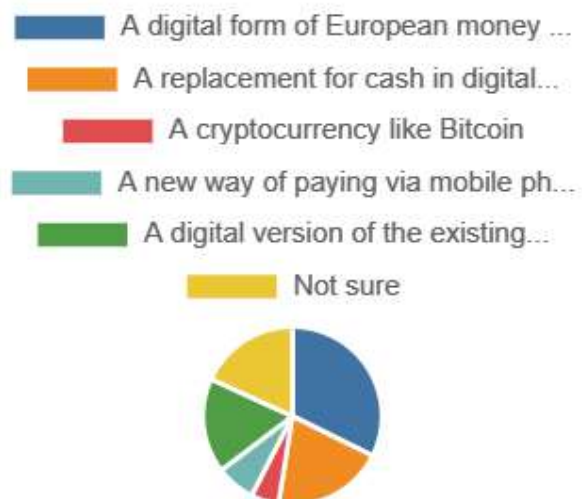
7. If you have heard about the digital euro, from where? (multiple answers possible)

		Answers	Ratio
Media (TV, newspapers, internet)		22	32.84 %
At school in class		25	37.31 %
From friends/family		5	7.46 %
From experts lectures (CNB or another bank)		2	2.99 %
From my own internet research		8	11.94 %
I haven't heard about it yet		23	34.33 %
No Answer		3	4.48 %



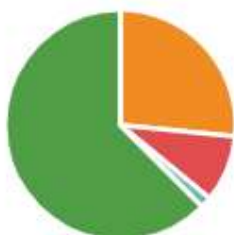
8. According to your understanding, what is the digital euro? (select the most important characteristics – multiple answers possible)

		Answers	Ratio
A digital form of European money issued by the European Central Bank		32	47.76 %
A replacement for cash in digital form		20	29.85 %
A cryptocurrency like Bitcoin		5	7.46 %
A new way of paying via mobile phone		7	10.45 %
A digital version of the existing euro		17	25.37 %
Not sure		18	26.87 %
No Answer		3	4.48 %



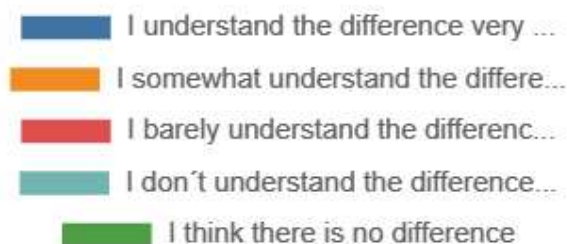
9. Do you know when the digital euro is planned to be introduced?

		Answers	Ratio
In 2025		0	0 %
Between 2026 -2028		17	25.37 %
After 2028		6	8.96 %
It has already been introduced		1	1.49 %
I don't know		40	59.7 %
It won't be introduced		0	0 %
No Answer		3	4.48 %



10. How well do you understand the difference between the digital euro and existing digital payments (e.g., cards, mobile banking)?

		Answers	Ratio
I understand the difference very well		11	16.42 %
I somewhat understand the difference		29	43.28 %
I barely understand the difference		6	8.96 %
I don't understand the difference at all		16	23.88 %
I think there is no difference		2	2.99 %
No Answer		3	4.48 %



ATTITUDES AND OPINIONS 11. How do you rate this following statements about the digital euro?
Please rate on a scale from 1 to 5, where: 1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree : The digital euro will be safe to use

		Answers	Ratio
1/5		2	2.99 %
2/5		5	7.46 %
3/5		16	23.88 %
4/5		19	28.36 %
5/5		20	29.85 %
No Answer		5	7.46 %

ATTITUDES AND OPINIONS 11. How do you rate this following statements about the digital euro?
Please rate on a scale from 1 to 5, where: 1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree : The digital euro will be more practical than cash

		Answers	Ratio
1/5		5	7.46 %
2/5		4	5.97 %
3/5		11	16.42 %
4/5		14	20.9 %
5/5		28	41.79 %
No Answer		5	7.46 %

ATTITUDES AND OPINIONS 11. How do you rate this following statements about the digital euro?

Please rate on a scale from 1 to 5, where: 1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree : The digital euro will protect my privacy

		Answers	Ratio
1/5		6	8.96 %
2/5		9	13.43 %
3/5		14	20.9 %
4/5		13	19.4 %
5/5		20	29.85 %
No Answer		5	7.46 %

ATTITUDES AND OPINIONS 11. How do you rate this following statements about the digital euro?

Please rate on a scale from 1 to 5, where: 1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree : The digital euro will be easy to use

		Answers	Ratio
1/5		2	2.99 %
2/5		1	1.49 %
3/5		11	16.42 %
4/5		15	22.39 %
5/5		33	49.25 %
No Answer		5	7.46 %

ATTITUDES AND OPINIONS 11. How do you rate this following statements about the digital euro?

Please rate on a scale from 1 to 5, where: 1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree : The digital euro will reduce crime

		Answers	Ratio
1/5		7	10.45 %
2/5		9	13.43 %
3/5		14	20.9 %
4/5		15	22.39 %
5/5		16	23.88 %
No Answer		6	8.96 %

ATTITUDES AND OPINIONS 11. How do you rate this following statements about the digital euro?

Please rate on a scale from 1 to 5, where: 1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree : The digital euro will be available to everyone

		Answers	Ratio
1/5		6	8.96 %
2/5		6	8.96 %
3/5		15	22.39 %
4/5		18	26.87 %
5/5		18	26.87 %
No Answer		4	5.97 %

ATTITUDES AND OPINIONS 11. How do you rate this following statements about the digital euro?

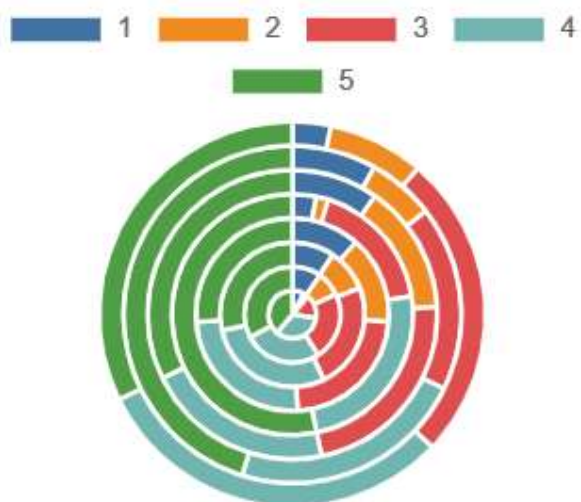
Please rate on a scale from 1 to 5, where: 1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree : The digital euro will be stable in value

		Answers	Ratio
1/5		6	8.96 %
2/5		5	7.46 %
3/5		14	20.9 %
4/5		16	23.88 %
5/5		20	29.85 %
No Answer		6	8.96 %

ATTITUDES AND OPINIONS 11. How do you rate this following statements about the digital euro?

Please rate on a scale from 1 to 5, where: 1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4= Agree, 5= Strongly agree : The digital euro will encourage innovation

		Answers	Ratio
1/5		5	7.46 %
2/5		2	2.99 %
3/5		10	14.93 %
4/5		21	31.34 %
5/5		24	35.82 %
No Answer		5	7.46 %



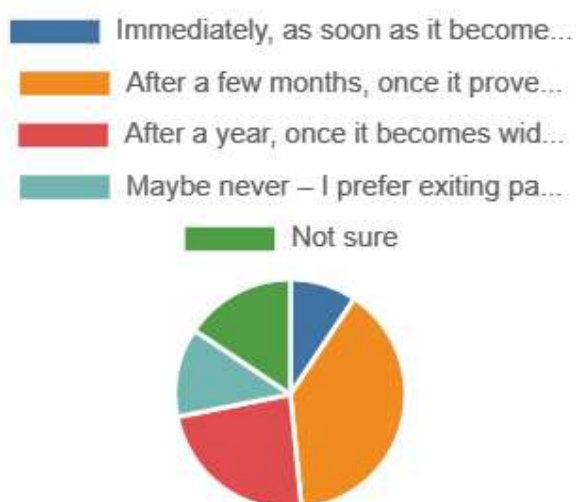
12. Which aspects of the digital euro concern you the most? (multiple answers possible)

		Answers	Ratio
Data security		33	49.25 %
Transaction privacy		19	28.36 %
Technical problems		21	31.34 %
State/bank control over my money		22	32.84 %
Risk of hacking		36	53.73 %
Losing access to money due to technical issues		21	31.34 %
Complexity of use		7	10.45 %
Disappearance of cash		18	26.87 %
Nothing concerns me		7	10.45 %
No Answer		3	4.48 %



13. How ready are you to start using the digital euro once it is introduced?

		Answers	Ratio
Immediately, as soon as it becomes available		6	8.96 %
After a few months, once it proves functional		25	37.31 %
After a year, once it becomes widely accepted		15	22.39 %
Maybe never – I prefer exiting payment methods		8	11.94 %
Not sure		10	14.93 %
No Answer		3	4.48 %



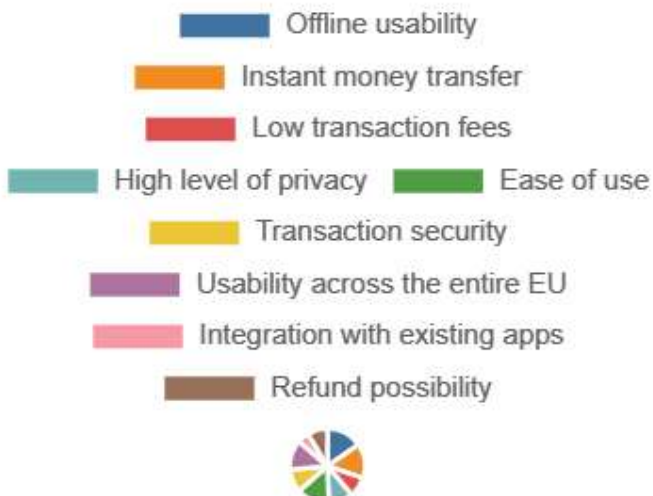
USAGE PREFERENCES 14. In which situations would you prefer to use the digital euro? (multiple answers possible)

		Answers	Ratio
Online shopping		43	64.18 %
In-store purchases		21	31.34 %
Sending money to friends /family		24	35.82 %
Public transport payments		15	22.39 %
Bill payments		11	16.42 %
Savings		17	25.37 %
Payments abroad		14	20.9 %
Microtransactions (small purchases)		9	13.43 %
I wouldn't use it in any situation		8	11.94 %
No Answer		4	5.97 %



15.Which features do you consider most important for the digital euro? (choose 3)

		Answers	Ratio
Offline usability		25	37.31 %
Instant money transfer		24	35.82 %
Low transaction fees		14	20.9 %
High level of privacy		17	25.37 %
Ease of use		23	34.33 %
Transaction security		16	23.88 %
Usability across the entire EU		21	31.34 %
Integration with existing apps		8	11.94 %
Refund possibility		14	20.9 %
No Answer		4	5.97 %



16. How would you prefer to access the digital euro? (multiple answers possible)

		Answers	Ratio
Via mobile app		43	64.18 %
Via physical card		25	37.31 %
Via computer/website		7	10.45 %
Through an existing bank account		18	26.87 %
Via a new digital app		18	26.87 %
Via smartwatch		8	11.94 %
Via QR code		16	23.88 %
No Answer		5	7.46 %



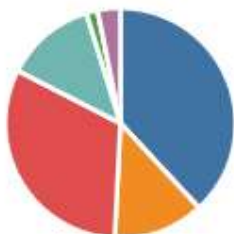
17. How much digital euro would you be willing to keep in your digital wallet?

		Answers	Ratio
Up the 20 €		3	4.48 %
€ 50 – 100		9	13.43 %
€ 100 – 200		12	17.91 %
€ 200 – 500		8	11.94 %
More than € 500		9	13.43 %
None – I wouldn't use it		3	4.48 %
Depends on the situation		18	26.87 %
No Answer		5	7.46 %



COMPARISON WITH EXISTING PAYMENT METHODS 18. Which payment method do you currently use most often?

		Answers	Ratio
Cash		24	35.82 %
Debit card		8	11.94 %
Credit card		20	29.85 %
Mobile payment (Apple Pay, Google Pay, Swish, MobilePay, Vipps, Girocard, Paydirect, iDEAL, Bancomat)		8	11.94 %
Online banking		1	1.49 %
Prepaid cards		0	0 %
Other: _____		2	2.99 %
No Answer		4	5.97 %



19. How do you rate the importance of the following payment characteristics? Please rate on a scale from 1 to 5, where: 1 = not important at all, 2 = not important, 3 = neutral, 4 = important, 5 – very important) : Security

		Answers	Ratio
1/5		2	2.99 %
2/5		1	1.49 %
3/5		6	8.96 %
4/5		6	8.96 %
5/5		47	70.15 %
No Answer		5	7.46 %

19. How do you rate the importance of the following payment characteristics? Please rate on a scale from 1 to 5, where: 1 = not important at all, 2 = not important, 3 = neutral, 4 = important, 5 – very important) : Transaction speed

		Answers	Ratio
1/5		2	2.99 %
2/5		2	2.99 %
3/5		10	14.93 %
4/5		14	20.9 %
5/5		33	49.25 %
No Answer		6	8.96 %

19. How do you rate the importance of the following payment characteristics? Please rate on a scale from 1 to 5, where: 1 = not important at all, 2 = not important, 3 = neutral, 4 = important, 5 – very important) : Privacy

		Answers	Ratio
1/5		3	4.48 %
2/5		2	2.99 %
3/5		6	8.96 %
4/5		6	8.96 %
5/5		45	67.16 %
No Answer		5	7.46 %

19. How do you rate the importance of the following payment characteristics? Please rate on a scale from 1 to 5, where: 1 = not important at all, 2 = not important, 3 = neutral, 4 = important, 5 – very important) : Ease of use

		Answers	Ratio
1/5		2	2.99 %
2/5		1	1.49 %
3/5		6	8.96 %
4/5		13	19.4 %
5/5		38	56.72 %
No Answer		7	10.45 %

19. How do you rate the importance of the following payment characteristics? Please rate on a scale from 1 to 5, where: 1 = not important at all, 2 = not important, 3 = neutral, 4 = important, 5 – very important) : Low fees

		Answers	Ratio
1/5		2	2.99 %
2/5		3	4.48 %
3/5		8	11.94 %
4/5		14	20.9 %
5/5		34	50.75 %
No Answer		6	8.96 %

19. How do you rate the importance of the following payment characteristics? Please rate on a scale from 1 to 5, where: 1 = not important at all, 2 = not important, 3 = neutral, 4 = important, 5 – very important) : Wide acceptance

		Answers	Ratio
1/5		2	2.99 %
2/5		5	7.46 %
3/5		8	11.94 %
4/5		10	14.93 %
5/5		36	53.73 %
No Answer		6	8.96 %

19. How do you rate the importance of the following payment characteristics? Please rate on a scale from 1 to 5, where: 1 = not important at all, 2 = not important, 3 = neutral, 4 = important, 5 – very important) : Offline usability

		Answers	Ratio
1/5		2	2.99 %
2/5		2	2.99 %
3/5		10	14.93 %
4/5		16	23.88 %
5/5		31	46.27 %
No Answer		6	8.96 %

19. How do you rate the importance of the following payment characteristics? Please rate on a scale from 1 to 5, where: 1 = not important at all, 2 = not important, 3 = neutral, 4 = important, 5 – very important) : Control over my own money

		Answers	Ratio
1/5		3	4.48 %
2/5		0	0 %
3/5		3	4.48 %
4/5		5	7.46 %
5/5		50	74.63 %
No Answer		6	8.96 %



20. How do you think the digital euro will affect the use of cash?

		Answers	Ratio
It will completely replace cash		6	8.96 %
It will significantly reduce cash use		26	38.81 %
It will somewhat reduce cash use		19	28.36 %
It won't affect cash use		7	10.45 %
Cash will remain the main payment method		5	7.46 %
No Answer		4	5.97 %

SECURITY AND PRIVACY 21. How concerned are you about the following security aspects of the digital euro? Please rate on a scale from 1 to 5, where: 1 = not concerned at all, 2 = not concerned, 3 = Neutral, 4 = Concerned, 5 = Very concerned : Hacking of digital wallets

		Answers	Ratio
1/5		4	5.97 %
2/5		2	2.99 %
3/5		15	22.39 %
4/5		14	20.9 %
5/5		27	40.3 %
No Answer		5	7.46 %

SECURITY AND PRIVACY 21. How concerned are you about the following security aspects of the digital euro? Please rate on a scale from 1 to 5, where: 1 = not concerned at all, 2 = not concerned, 3 = Neutral, 4 = Concerned, 5 = Very concerned : Government tracking of my transactions

		Answers	Ratio
1/5		6	8.96 %
2/5		2	2.99 %
3/5		11	16.42 %
4/5		17	25.37 %
5/5		25	37.31 %
No Answer		6	8.96 %

SECURITY AND PRIVACY 21. How concerned are you about the following security aspects of the digital euro? Please rate on a scale from 1 to 5, where: 1 = not concerned at all, 2 = not concerned, 3 = Neutral, 4 = Concerned, 5 = Very concerned : Loss of money due to technical errors

		Answers	Ratio
1/5		4	5.97 %
2/5		5	7.46 %
3/5		12	17.91 %
4/5		14	20.9 %
5/5		26	38.81 %
No Answer		6	8.96 %

SECURITY AND PRIVACY 21. How concerned are you about the following security aspects of the digital euro? Please rate on a scale from 1 to 5, where: 1 = not concerned at all, 2 = not concerned, 3 = Neutral, 4 = Concerned, 5 = Very concerned : Misuse of personal data

		Answers	Ratio
1/5		4	5.97 %
2/5		3	4.48 %
3/5		10	14.93 %
4/5		19	28.36 %
5/5		25	37.31 %
No Answer		6	8.96 %

SECURITY AND PRIVACY 21. How concerned are you about the following security aspects of the digital euro? Please rate on a scale from 1 to 5, where: 1 = not concerned at all, 2 = not concerned, 3 = Neutral, 4 = Concerned, 5 = Very concerned : Inability to access money due to system failures

		Answers	Ratio
1/5		4	5.97 %
2/5		5	7.46 %
3/5		9	13.43 %
4/5		21	31.34 %
5/5		22	32.84 %
No Answer		6	8.96 %

SECURITY AND PRIVACY 21. How concerned are you about the following security aspects of the digital euro? Please rate on a scale from 1 to 5, where: 1 = not concerned at all, 2 = not concerned, 3 = Neutral, 4 = Concerned, 5 = Very concerned : Fraud and identity theft

		Answers	Ratio
1/5		3	4.48 %
2/5		1	1.49 %
3/5		10	14.93 %
4/5		16	23.88 %
5/5		31	46.27 %
No Answer		6	8.96 %

SECURITY AND PRIVACY 21. How concerned are you about the following security aspects of the digital euro? Please rate on a scale from 1 to 5, where: 1 = not concerned at all, 2 = not concerned, 3 = Neutral, 4 = Concerned, 5 = Very concerned : Control over personal finances

		Answers	Ratio
1/5		7	10.45 %
2/5		4	5.97 %
3/5		8	11.94 %
4/5		15	22.39 %
5/5		27	40.3 %
No Answer		6	8.96 %

22. Who, in your opinion, should have access to your digital euro transaction data?

		Answers	Ratio
No one except me		20	29.85 %
Only me and my bank		25	37.31 %
Me, my bank, and the central bank		4	5.97 %
Me, my bank, and relevant government institutions		2	2.99 %
All legally authorized entities		6	8.96 %
Not sure		6	8.96 %
No Answer		4	5.97 %

23. How would you like your privacy to be protected when using the digital euro?

		Answers	Ratio
Full anonymity of transactions		27	40.3 %
Pseudonymity (identity hidden, but tracking possible)		7	10.45 %
Privacy for small amounts, transparency for large ones		11	16.42 %
Only basic data available		6	8.96 %
Full transparency		3	4.48 %
Not sure		9	13.43 %
No Answer		4	5.97 %

ECONOMIC AND SOCIAL IMPACT 24. How do you think digital euro will affect the following aspects society? Please rate on a scale from 1 to 5, where: 1 = very negative, 2 = Negative, 3 = Neutral/no impact, 4 = Positive, 5 = Very positive : Economic stability

		Answers	Ratio
1/5		4	5.97 %
2/5		2	2.99 %
3/5		19	28.36 %
4/5		19	28.36 %
5/5		17	25.37 %
No Answer		6	8.96 %

ECONOMIC AND SOCIAL IMPACT 24. How do you think digital euro will affect the following aspects society? Please rate on a scale from 1 to 5, where: 1 = very negative, 2 = Negative, 3 = Neutral/no impact, 4 = Positive, 5 = Very positive : Financial inclusion of young people

		Answers	Ratio
1/5		4	5.97 %
2/5		2	2.99 %
3/5		11	16.42 %
4/5		24	35.82 %
5/5		20	29.85 %
No Answer		6	8.96 %

ECONOMIC AND SOCIAL IMPACT 24. How do you think digital euro will affect the following aspects society? Please rate on a scale from 1 to 5, where: 1 = very negative, 2 = Negative, 3 = Neutral/no impact, 4 = Positive, 5 = Very positive : Combating crime

		Answers	Ratio
1/5		6	8.96 %
2/5		10	14.93 %
3/5		16	23.88 %
4/5		14	20.9 %
5/5		14	20.9 %
No Answer		7	10.45 %

ECONOMIC AND SOCIAL IMPACT 24. How do you think digital euro will affect the following aspects society? Please rate on a scale from 1 to 5, where: 1 = very negative, 2 = Negative, 3 = Neutral/no impact, 4 = Positive, 5 = Very positive : Innovation in the fintech sector

		Answers	Ratio
1/5		4	5.97 %
2/5		3	4.48 %
3/5		21	31.34 %
4/5		18	26.87 %
5/5		15	22.39 %
No Answer		6	8.96 %

ECONOMIC AND SOCIAL IMPACT 24. How do you think digital euro will affect the following aspects society? Please rate on a scale from 1 to 5, where: 1 = very negative, 2 = Negative, 3 = Neutral/no impact, 4 = Positive, 5 = Very positive : Privacy rights

		Answers	Ratio
1/5		5	7.46 %
2/5		5	7.46 %
3/5		15	22.39 %
4/5		15	22.39 %
5/5		21	31.34 %
No Answer		6	8.96 %

ECONOMIC AND SOCIAL IMPACT 24. How do you think digital euro will affect the following aspects society? Please rate on a scale from 1 to 5, where: 1 = very negative, 2 = Negative, 3 = Neutral/no impact, 4 = Positive, 5 = Very positive : Equality in access to financial services

		Answers	Ratio
1/5		5	7.46 %
2/5		3	4.48 %
3/5		21	31.34 %
4/5		17	25.37 %
5/5		15	22.39 %
No Answer		6	8.96 %

ECONOMIC AND SOCIAL IMPACT 24. How do you think digital euro will affect the following aspects society? Please rate on a scale from 1 to 5, where: 1 = very negative, 2 = Negative, 3 = Neutral/no impact, 4 = Positive, 5 = Very positive : International trade

		Answers	Ratio
1/5		4	5.97 %
2/5		2	2.99 %
3/5		9	13.43 %
4/5		18	26.87 %
5/5		29	43.28 %
No Answer		5	7.46 %

25. Do you think the digital euro will affect young people's financial literacy?

		Answers	Ratio
It will significantly increase financial literacy		14	20.9 %
It will somewhat increase financial literacy		26	38.81 %
It will have no effect on financial literacy		5	7.46 %
It will somewhat decrease financial literacy		6	8.96 %
It will significantly decrease financial literacy		0	0 %
Not sure		12	17.91 %
No Answer		4	5.97 %

26. How do you see the role of the digital euro in the future of Europe?

		Answers	Ratio
As a key step towards digitalizing the economy		20	29.85 %
As a useful complementary means of payment		20	29.85 %
As an unnecessary addition to the existing system		6	8.96 %
As a threat to privacy and freedom		3	4.48 %
As a way to strengthen Europe's influence in the world		4	5.97 %
Not sure		10	14.93 %
No Answer		4	5.97 %

EDUCATION AND AWARENESS 27. Do you feel need more information about the digital euro before you start using it?

		Answers	Ratio
Yes, I need much more information		29	43.28 %
Yes, I need some more information		18	26.87 %
I have enough information		7	10.45 %
No, I don't need more information		3	4.48 %
Not sure		4	5.97 %
No Answer		6	8.96 %

28. Which sources of information about the digital euro would you consider most reliable? (multiple answers possible)

		Answers	Ratio
European Central Bank		43	64.18 %
National central bank of my country		26	38.81 %
School/teacher		13	19.4 %
Media(TV, newspapers)		10	14.93 %
Official websites		17	25.37 %
Financial sector experts		12	17.91 %
Friends and family		10	14.93 %
No Answer		4	5.97 %

29. Do you think the topic the digital euro should be included in school education?

		Answers	Ratio
Yes, as a mandatory subject		10	14.93 %
Yes, as an elective subject		14	20.9 %
Yes, integrated into existing subjects		16	23.88 %
Yes, through workshops and lecture		10	14.93 %
No, it's no necessary		6	8.96 %
Not sure		6	8.96 %
No Answer		5	7.46 %

30. How would you prefer to learn more about the digital euro? (multiple answers possible)

		Answers	Ratio
Through interactive websites		31	46.27 %
Via a mobile app		23	34.33 %
Through video materials		17	25.37 %
Through practical workshops		16	23.88 %
Through written materials		8	11.94 %
Through simulations and games		15	22.39 %
Through discussions with peers		8	11.94 %
From expert lecture		16	23.88 %
No Answer		4	5.97 %