Designing for Trust: Institutional, Political and Financial Drivers of Digital Euro Adoption

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Abstract

Our results from a face-to-face survey show that political preferences strongly shape both awareness of and willingness to use the digital euro, influencing not only the likelihood of adoption but also the envisaged intensity of use. Standard factors such as trust in the central bank, ownership of financial assets, and cash affinity also play important roles, with right-leaning and EU-skeptical respondents displaying systematically different propensities. Diverging evidence from cash affine and financially savvy respondents further indicates that the digital euro would substitute more for deposits rather than cash. Privacy and transaction security also emerge as central concerns for potential users. Taken together, these findings highlight the need to anticipate how different groups perceive the digital euro and to design communication strategies that adapt as attitudes and information evolve prior to its launch.

JEL codes: D14, E42, E51, E52.
Keywords: CBDC, Digital euro, Trust, Political preferences, Survey data.

1 Introduction

Unlike many countries where digital currencies are introduced to promote financial inclusion, the digital euro is primarily motivated by the need to enhance payment efficiency, resilience, and security across the euro area.[1] The aim is to support faster and more reliable cross-border transactions, to preserve public access to central bank money as cash use naturally declines, and to provide a stable backstop in times of economic stress.

Furthermore, the digital euro is part of a broader strategy to bolster financial stability and innovation within the euro area (Arner et al., 2020). By introducing a secure, institutionally backed digital currency, the Eurosystem seeks to offer a reliable alternative to emerging private digital currencies, reducing dependency on non-sovereign digital assets (Kosse and Mattei, 2023). In light of recent advances in the regulation and global expansion of stablecoins, this objective takes on added urgency, as reliance on foreign-issued instruments could gradually undermine monetary autonomy. The digital euro therefore also carries a strategic dimension, which is preserving the role of central bank money, providing a foundation for fintech development, and positioning the euro as an influential actor in shaping the future of digital finance.

For the reasons outlined above, it is crucial that uptake of the digital euro be as broad as possible. Monitoring public affinity and eventual adoption is therefore essential, which raises questions like what would be the demand for the digital euro or who the potential users are. Besides theoretical studies assessing the potential impact of CBDC (digital euro) on the economy, including financial stability and banking at the aggregate level (e.g., Andolfatto, 2020; Fernández-Villaverde et al., 2021; Gross and Letizia, 2023; Schilling et al., 2024; Xiang et al., 2024), recent studies have begun to address these issues by examining consumer attitudes toward CBDC usage.

For example, Abramova et al. (2022) document that more than 50% of the Austrian

[1] Minor advances in financial inclusion may emerge from reducing the gap between the digitally savvy population and others, a divide that was widened by the pandemic, as documented by Kotkowski and Polasik (2021).

population indicate a potential demand for the digital euro.[2], with usage intentions mainly correlated with cash affinity, trust in the central bank, and experience with cryptocurrencies. In a related study, Bijlsma et al. (2024) using micro-data from a representative Dutch consumer panel, find that around half of the public may open a digital euro current or savings account, again confirming the importance of trust towards a central bank. Using Canadian micro-data, Li (2023) finds that that households could allocate around 20% of liquid assets to a CBDC, depending on its specific design features. More recently, Georgarakos et al. (2025) employ European-level Consumer Expectations Survey micro-data to show that highly educated and financially literate consumers are more aware of the digital euro phenomenon and that targeted information can significantly shape beliefs about its potential. These findings consistently highlight the role of trust, payment habits and information effects as key determinants of potential CBDC uptake, while also pointing to the importance of currency design in shaping actual adoption.

Our paper extends the body of literature exploring general determinants of awareness, and interest in the potential use of the digital euro. To this end, we draw on a survey conducted in Slovakia in 2024 that was explicitly designed to capture consumers' attitudes toward the digital euro, their trust in institutions, and their political preferences, including views on European integration. With the availability of new data, we hypothesize that political orientation offers additional explanatory power in modeling attitudes toward the digital euro. This hypothesis rests on several considerations.

While there has not been a direct evidence about the relationship between political preferences and attitudes toward digital euro adoption, we can find rather robust results in the literature on financial assets holdings and financial inclusion. Given the parallels between these domains and the prospective use of the digital euro, our hypothesis builds on this stream of research. More specifically, several studies find that left-leaning voters are less likely to invest in sophisticated financial assets such as stocks compared to the right-leaning voters (see, e.g., Kaustia and Torstila, 2011; Meeuwis et al., 2022; Ke, 2024). Similarly, Hoi et al. (2025) find that retail investors in pro-China regions show stronger

[2]A similar result was also found in Germany (see Bidder et al., 2024).

tendencies to trade China concept stocks, particularly around elections. In addition, Littrell et al. (2024) show that political ideology, including partisanship, is a significant predictor of crypto-asset holdings among US retail investors. At the country level, financial inclusion tends to be higher under right-wing, market oriented regimes than under left-wing governments (de Jong et al., 2022). More broadly, Quinn and Toyoda (2007) document that ideology and voter preferences are important determinants of financial globalization.

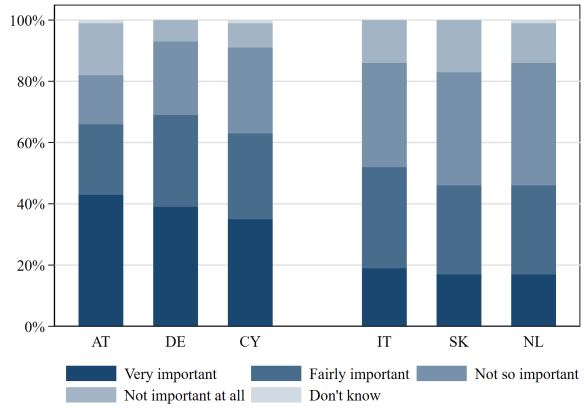
This paper contributes to the existing literature in two ways. First, it expands the limited set of survey-based studies on euro area citizens' knowledge of and interest in the digital euro. In this context, Slovakia provides a particularly instructive case, given both its strong reliance on digital payments and the prevalence of households that prefer to store cash at home (see Figure 1, adjusted from ECB, 2022). This behavior indicates that, for many households, the store-of-value function of money is more important than its medium-of-exchange function, contrasting with the primary aim of the digital euro. Second, we extend the analysis of potential determinants of the digital euro interest by incorporating political orientation, a factor thus far largely overlooked in the literature on CBDC demand. This link is particularly relevant in the case of Slovakia, due to the country's political polarization and the rising distrust in official institutions (see Vilagi and Babos, 2025).

Our results align closely with existing survey-based evidence. Respondents who trust the central bank and those who own crypto-assets are more inclined to express interest in the digital euro, whereas individuals with a stronger preference for cash tend to be less interested. Political preferences also emerge as relevant. Right-leaning voters are significantly more likely to express interest in using this digital currency. Overall, however, only 26% of respondents report clear interest, while nearly 60% remain uncertain. This widespread uncertainty highlights the importance of future communication on the purpose and scope of the digital euro. Survey evidence such as ours can therefore help identify priority areas for central bank outreach and engagement.

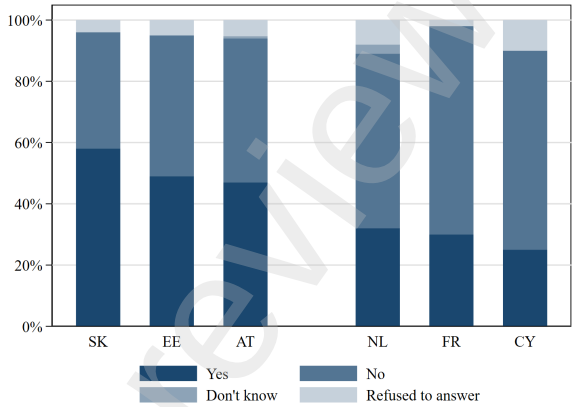
The remainder of this paper is as follows: Section 2 describes the survey data along

Figure 1: Individual preferences for holding cash vs. paying with cash

(a) The importance of having the option to pay with cash across selected countries



(b) Share of consumers keeping extra cash reserves across selected countries



Notes: The question related to the left figure is *"How important is it for you to have the option of using cash?"*, the question related to the right figure is *"Do you personally keep extra cash that is not in your wallet, purse or pocket?"*. The graphs show the first and last three countries in the list of euro area countries.
Source: Study on the payment attitudes of consumers in the euro area, ECB, 2022.

with the main variables used in the empirical analyses. Econometric specifications together with empirical results are presented in Section 3. Finally, Section 4 concludes and discusses policy implications.

2 Data

This paper draws on micro-data collected through a non-probabilistic, quota-based survey designed to capture respondents' awareness of and attitudes toward the adoption of the digital euro.[3] The survey also gathers information on general payment behavior. Data were collected during the last two weeks of April 2024 via Computer-Assisted Personal Interviews (CAPI), yielding more than 1,200 individual responses.[4]

While the survey offers new insights into consumer profiles and their willingness to potentially adopt a digital euro, the results should be interpreted with caution given

[3]The survey was administered by FOCUS, a leading agency in the field of marketing and surveys in Slovakia. While part of a regular survey, the questions about the digital euro were to a large extent designed by National Bank of Slovakia.

[4]More information about the survey and data collection is detailed at: https://omnibus.focus-agency.cz/capibus-680.

the non-randomized selection.[5] Despite some caveats, a major advantage of the present survey, relative to other existing CBDC surveys, is its broader scope. It does not only cover the economic and financial dimensions of attitudes toward the digital euro but also includes measures of political preferences and institutional trust in institutions such as the central bank and the European Union.

Following the previous literature (Abramova et al., 2022), we construct two main outcome variables for the purpose of our analysis. First, we consider a dummy variable that takes the value 1 if respondents have read or heard about the digital euro. Second, we create a dummy variable that takes the value 1 if respondents would be interested in using the digital euro once it is launched. Furthermore, in line with Li (2023), we also consider a set of variables on attitudes towards the attributes of the digital euro (e.g., privacy protection, anonymity of payments, offline payments, etc.). Finally, we include an additional outcome variable capturing the share of individual net monthly income that respondents envisage to allocate to digital euros, which allows us to assess the potential outflow of financial resources into this instrument.

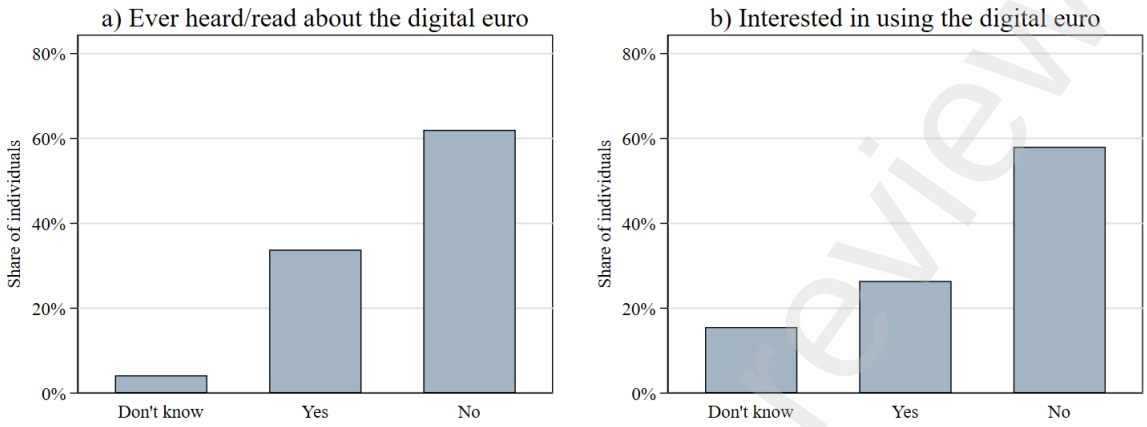
Summary statistics for rates of awareness and adoption, our two primary variables of interest in the empirical analyses, are reported in Figure 2.

Overall, about 34% of respondents reported they had already heard or read about the digital euro. Around 26% of respondents indicated that they would be interested in using this new currency. By contrast, just 16% either did not know or did not answer this question, suggesting that considerable uncertainty remains and that there is further potential for future adoption of the digital euro.

In addition to awareness and general interest, we also examine two variables that capture more specific aspects of potential adoption. The first is a quantitative measure of allocation, defined as the share of individual net monthly income that would be held

[5]The non-probabilistic sample design limits the ability to draw conclusions for the entire population due to potential biases and non-random selection. Nevertheless, the survey seeks to approximate sample representativeness by applying weights adjusted to population totals from the latest census data, considering standard socio-demographics such as gender, age, education, employment status, municipality size, and region. A comparison of the quota-based survey sample (both weighted and unweighted) with official population statistics is provided in Table A.1.

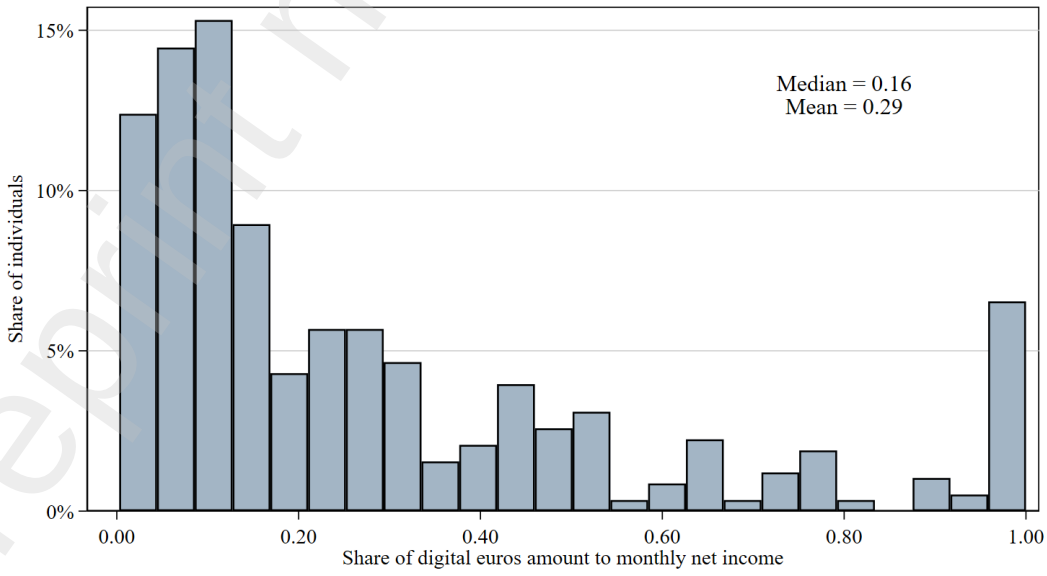
Figure 2: Distribution of responses regarding awareness of the digital euro and interest in its potential use



Notes: Statistics computed using survey weights.
Source: Survey on digital euro, FOCUS, 2024.

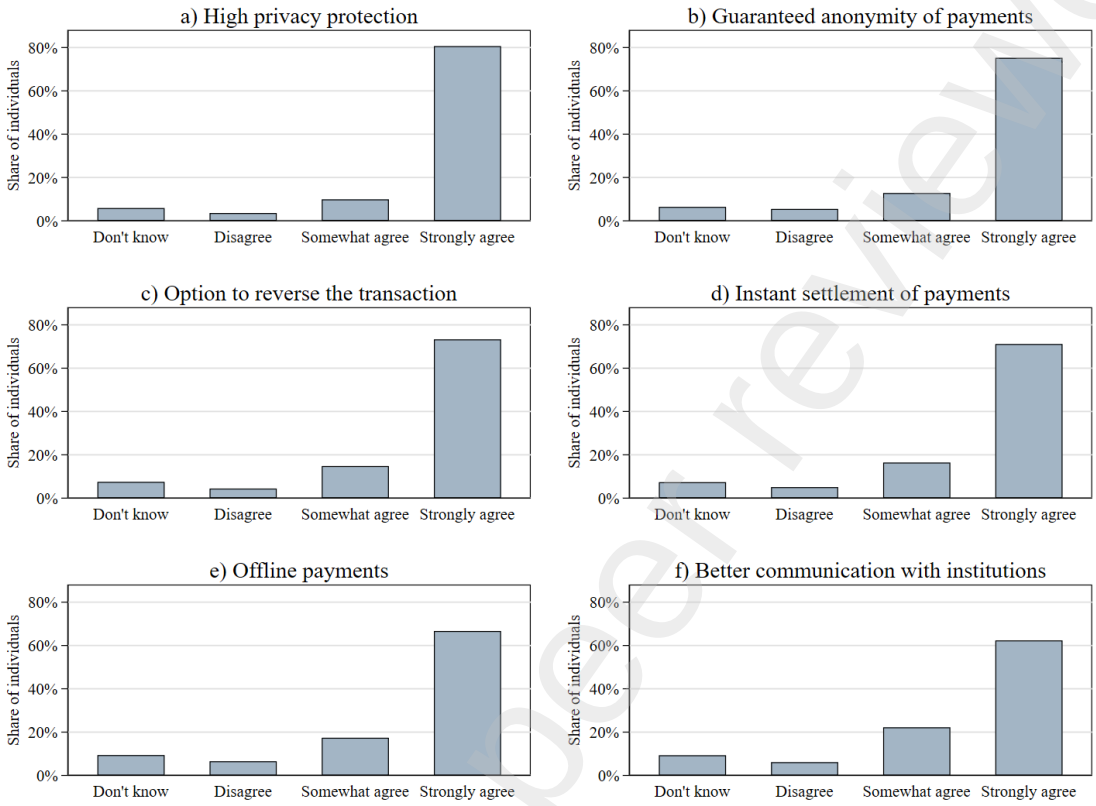
in digital euros. The second relates to interest conditioned on the design features of the digital euro, such as privacy protection, payment anonymity, or the possibility of offline use. Descriptive statistics for these variables are reported in Figure 3 and Figure 4, respectively.

Figure 3: Distribution of the share of the planned digital euro amount from net income



Notes: Values top-coded at the value of 1 due to identified outliers.
Source: Survey on digital euro, FOCUS, 2024.

Figure 4: Interest in the attributes of the digital euro



Notes: Statistics computed using survey weights. The category 'Don't know' also includes the category 'No answer', which we do not distinguish.
Source: Survey on digital euro, FOCUS, 2024.

The results suggest that the most respondents would allocate up to 20% of their net monthly income to the digital euro, with a median allocation at 16%.[6] While all the attributes of the digital euro displayed in Figure 4 are important for the respondents, privacy protection ranked the highest with 80% of respondents strongly agreeing on its merit.

The granularity of the survey micro-data allows us to control for a broad set of factors that may influence both awareness and interest in using the digital euro. As mentioned, within our main contribution, we consider a set of variables that capture political preferences and attitudes toward EU integration, motivated by previous evidence that political orientation shapes household economic and financial behavior (e.g., Kaustia and Torstila,

[6]The ratios have been winsorized at the 1st percentile due to the presence of outliers that exceeded the plausible range of values.

2011; Ke, 2024). In addition, following the literature on CBDC demand (e.g., Fungáčová et al., 2019; Abramova et al., 2022), we control for trust in institutions, including both commercial banks and central banks. To account for heterogeneity in payment and technology preferences, we incorporate indicators for frequency of internet and social media use and an indicator for the preference to hold cash. We also examine the role of asset holdings, since other studies(e.g., Abramova et al., 2022) suggest that owning crypto-assets increases the likelihood of future CBDC demand. Finally, we take into account a wide range of individual socio-demographic characteristics commonly used in the personal finance literature, such as gender, age, education and employment status.

Summary statistics for all control variables used in regression analyses are detailed in Table A.2, while the details of the variables and the questionnaire can be found in Appendix B and C, respectively.

3 Empirical analysis and results

3.1 Baseline determinants of digital euro awareness and use

First, we examine the determinants of awareness and attitudes toward the digital euro. Similarly to Kaustia and Torstila (2011), who studied the link between political beliefs and stock market participation, we regress preferences for the digital euro on political views while controlling for a broad set of socioeconomic factors that could confound the relationship. We estimate a set of simple linear probability models[7] using cross-sectional survey micro-data:

$$\Pr(DE_i^{A,I} = 1|x) = \alpha + \sum_{j=1}^{J} \beta_j \cdot POLI\_PREF_{ij} + \gamma \cdot TRUST\_CB_i + X_i'\delta + \lambda + \varepsilon_i, \quad (1)$$

where $DE_i^{A,I}$ are dummy variables taking the value of 1 if the i-th respondent has awareness (A) of the digital euro, or express interest (I) in using this digital currency in

[7]We also re-estimate the relationships using probit regressions, which give very similar marginal effects. The results are available upon request.

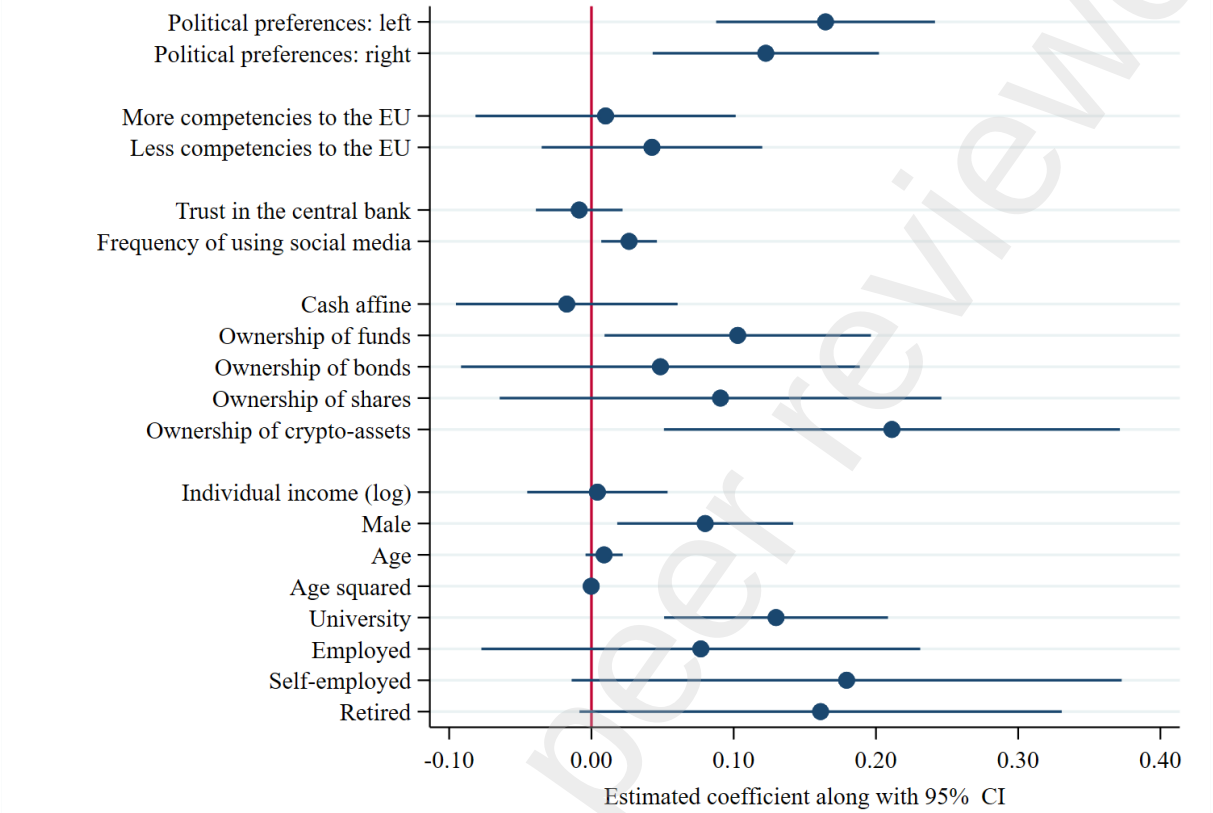
the future. Political preferences (i.e., left-leaning, centrist, right-leaning; and attitudes towards the EU integration) of individuals are captured by a set of dummy variables ($POLI\_PREF_{ij}$). Another important variable of interest ($TRUST\_CB_i$) captures the overall trust in the central bank. X_i denotes a vector of explanatory variables commonly used to describe individual and financial behaviour, such as education, gender, age, employment status, holding of assets, family composition and number of children, as well as the degree of urbanization. Regional fixed effects are captured by λ and ε_i present the error term.

Our overall empirical strategy relies on a step-wise inclusion of covariates of interest, where we check the stability of the estimated effects. We take into account the potential problem of heteroskedatsicity by using robust standard errors. Furthermore, while there is a debate in the empirical literature on whether to use weights in such regressions (e.g., Cameron and Trivedi, 2005), we use weighted regressions to account for the representativeness of the survey sample as much as possible.

Determinants of digital euro awareness. The estimated results are reported in Table A.3, based on five specifications. The first includes the standard variables used in other surveys, including socio-demographic characteristics, trust in institutions, frequency of social media use, cash affinity, and ownership of financial assets, including crypto-assets. We estimate specifications without (1) and with regional fixed effects (2). Specification (3) adds political preferences, distinguishing between left and right-leaning respondents, with centrists as the reference category. Specification (4) introduces an alternative measure of political views, namely how much power respondents would grant to the EU. Finally, the specification (5) combines all the variables. The estimated determinants of awareness resulting from the full specification are summarized in Figure 5.

Overall, the explanatory power of the determinants is relatively low, with R-squared values ranging from 13% to 19% across the specifications. Only a few variables are statistically significant, though they remain robust across models. Among the socio-demographic factors, males and respondents with university degree are more likely to be

Figure 5: Estimated marginal effects of the determinants of the digital euro awareness



Notes: This figure displays the estimated regression coefficients of the linear probability model (equation 1) of the determinants of digital euro awareness. The estimated marginal effects are shown with 95% confidence intervals. The estimation accounts for survey weights and regional fixed effects. More detailed results are provided in Table A.3.
Source: Survey on digital euro, FOCUS, 2024.

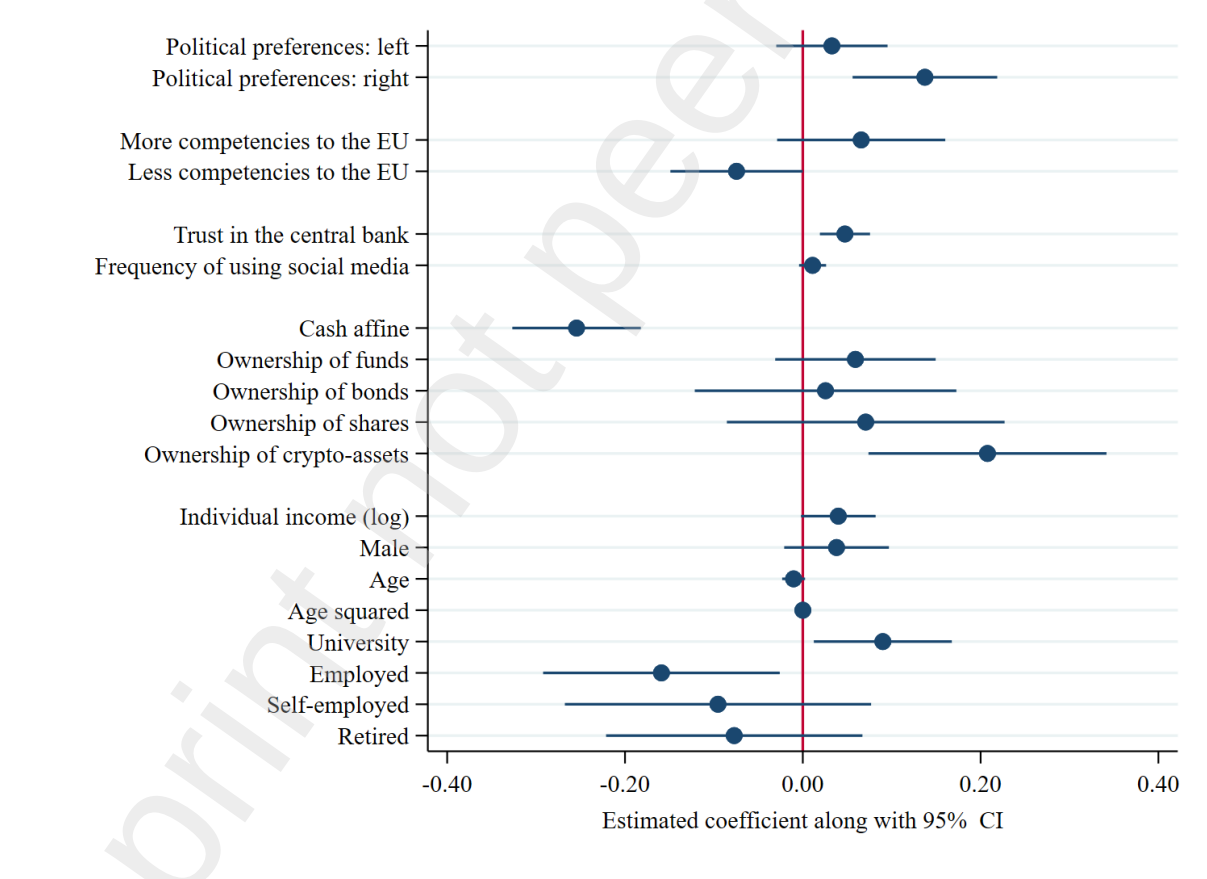
aware of the digital euro, which ties in with the results of Georgarakos et al. (2025).A higher frequency of social media use is also positively associated with awareness, likely reflecting the role of social media as an important channel of information. Ownership of investment funds and crypto-assets is also positively related to the awareness, suggesting that financially engaged individuals are more informed about the developments in the field of financial innovations.

This outcome is in line with other similar surveys (see, e.g., Abramova et al., 2022). Political orientation also matters. Right-leaning respondents have higher probability to be aware of the digital euro relative to those that are more at the center. Interestingly, left-leaning respondents are also more likely to have read or heard about the digital euro

in almost all specifications. By contrast, attitudes toward EU integration and trust in institutions do not emerge as significant determinants of awareness of the digital euro project.

Determinants of the potential use of the digital euro. All estimated coefficients of the determinants driving interest in using the digital euro are presented in Table A.4. As in the previous section, we estimate five specifications. The results from the full specification are summarized in Figure 6.

Figure 6: Estimated marginal effects of the determinants of the interest in digital euro usage



Notes: This figure displays the estimated regression coefficients of the linear probability model (equation 1) for the determinants of interest in using the digital euro. The estimated marginal effects are shown with 95% confidence intervals. The estimation accounts for survey weights and regional fixed effects. More detailed results are available in Table A.4.
Source: Survey on digital euro, FOCUS, 2024.

The estimated specifications explaining declared interest in using the digital euro exhibit a fairly strong fit, with R-squared values ranging from 32% to 35%. Standard

socio-demographic factors play an important role. Individuals with higher income and university education show a greater likelihood of intending to use the digital euro. By contrast, employment status is negatively associated with interest, as employed respondents are on average less inclined to adopt it than those in the reference group, which mainly consists of students.

Respondents who trust the central bank show a significantly higher probability of using the digital euro. By contrast, those with a strong preference for cash are less likely to adopt it. This pattern indicates that digital euros would primarily substitute for deposits rather than cash. This finding is consistent with (Lippi and Moracci, 2024) who show that cash continues to serve as a buffer stock even when new digital instruments are introduced, and that only in nearly cashless economies do such innovations crowd out residual cash holdings.

Respondents who prefer more sophisticated and novel products, such as crypto-assets, also show a higher propensity to use the digital euro. The lower demand among cash-affine respondents and the strong interest among crypto-asset investors are consistent with this evidence and also with that from other similar surveys (e.g., Abramova et al., 2022).

Turning to political preferences, we find that right-leaning individuals display a higher propensity to adopt the digital euro, while EU-skeptical respondents, who favor less power for the EU are less inclined to use it. Importantly, including these variables leaves the significance and magnitude of the previously discussed socio-demographic effects largely unchanged. These results resonate with the broader literature linking political orientation to financial inclusion and the adoption of sophisticated financial assets (e.g., Kaustia and Torstila, 2011; de Jong et al., 2022; Littrell et al., 2024).

These findings highlight that political preferences add an important dimension to how individuals perceive the digital euro, with potential consequences for its eventual adoption. Ensuring a standardized political framework and clear, efficient communication will therefore be essential for the successful introduction of the digital euro.

3.2 Allocation of financial resources to digital euros

Next, we build on Li (2023) and examine how respondents envisage allocating part of their disposable monthly financial resources to the digital euro. In a second step, We analyze the determinants of this reported allocation. While Li (2023) considers CBDC holdings as a share of total household liquid assets, our survey does not include this information. Instead, we use net monthly income as the reference base. The distribution of envisaged holdings of digital euros to net monthly income indicates that most respondents would allocate up to 20% of their monthly net income, with a median of 16%. This ratio is broadly in line with Li (2023), who estimates that around 20% of households' liquid assets would flow into the Canadian CBDC, provided that banks adjust endogenously to its specific properties.

We investigate the determinants of the reported allocation of monthly net income to digital euros using the following OLS regression:

$$\frac{DIGITAL\_EUROS_i}{NET\_INCOME_i} = \alpha + \sum_{j=1}^{J} \beta_j \cdot POLI\_PREF_{ij} + \gamma \cdot TRUST\_CB_i + X_i'\delta + \lambda + \varepsilon_i, \quad (2)$$

where the notation of the explanatory variables remains the same as in equation (1). The new outcome variable $\left(\frac{DIGITAL\_EUROS_i}{NET\_INCOME_i}\right)$ represents the ratio of planned digital euro holdings to individual net monthly income.

To go beyond average effects captured by the OLS estimates, we also examine how the main explanatory variables shape different points of the distribution of envisaged digital euro allocations. For this purpose, we apply the Unconditional Quantile Regression (UQR) approach proposed by Firpo et al. (2009).[8]

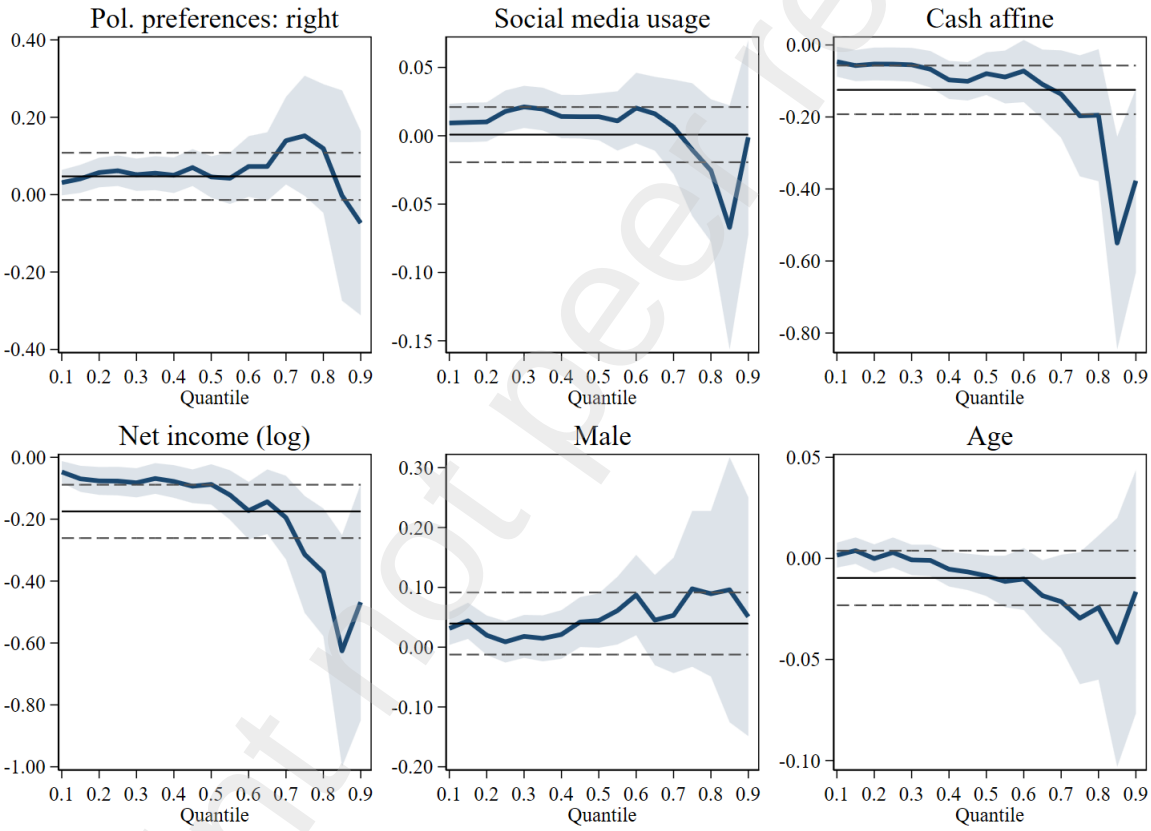
We show the results of this exercise in Figure 7. The black solid line shows the OLS estimates, and the dashed lines mark their 95% confidence intervals. The blue line shows the UQR estimates, while the blue shaded areas indicate their 95% confidence intervals. Appendix Table A.5 provides additional details on the UQR estimates.

The baseline OLS results suggest that respondents with stronger cash affinity and

[8] More details on the empirical application of the UQR is detailed, for example, in Cupak et al. (2022).

higher income levels envisage allocating a smaller share of their net disposable income to digital euros. As shown in the previous subsection, cash preference correlates negatively with willingness to use the digital euro. At the same time, the declining share with higher income does not mean that wealthier respondents allocate less in absolute terms. On the contrary, the total amount devoted to the digital euro generally rises as income grows.

Figure 7: OLS and UQR estimates of the determinants of the allocation of net monthly income to digital euros



Notes: The figure plots estimated marginal effects of OLS (black solid lines) along with the 95% CI (black dashed lines) and the estimated marginal effects of UQR (dark blue lines) along with the 95% CI (blue shaded areas). All regressions are estimated using survey weights and the same set of covariates as in the baseline models. More details are reported in Table A.5.
Source: Survey on digital euro, FOCUS, 2024.

The quantile regressions reveal that the average effects from the OLS mask considerable heterogeneity (see Figure 7). The impact appears strongest in the upper part of distribution in number of outcome variables. Although uncertainty around these estimates increases, cash affinity and net income exert more negative effects among individuals re-

porting to allocate the highest envisaged slice of their income to the digital euro. These findings highlight the negative correlation between cash preference and potential usage of the digital euro. Regarding income, the results confirm that higher-income individuals devore a smaller proportion of their income to the digital euro, even though they transfer larger absolute amounts than lower-income groups.

Interestingly, the OLS results do not reveal a significant impact of political preferences on the share of income allocated to the digital euro. Quantile regressions however reveal a different pattern. The effect is positive and significant across almost all quantiles except the upper end of the distribution, where the estimates carry high uncertainty.

3.3 Preferences for the digital euro design attributes

In the final step of our analysis, we examine how respondents evaluate the main design attributes of the digital euro, yet again, following the approach of (e.g., Li, 2023). The survey asked individuals to assess six features: i) privacy protection, ii) payment anonymity, iii) the ability to reverse transactions, iv) immediate settlement of payments, (v) offline payment functionality, and (vi) better communication with institutions. Descriptive results, presented earlier in Figure 4 show that all features matter to potential users, but privacy and anonymity rank the highest.

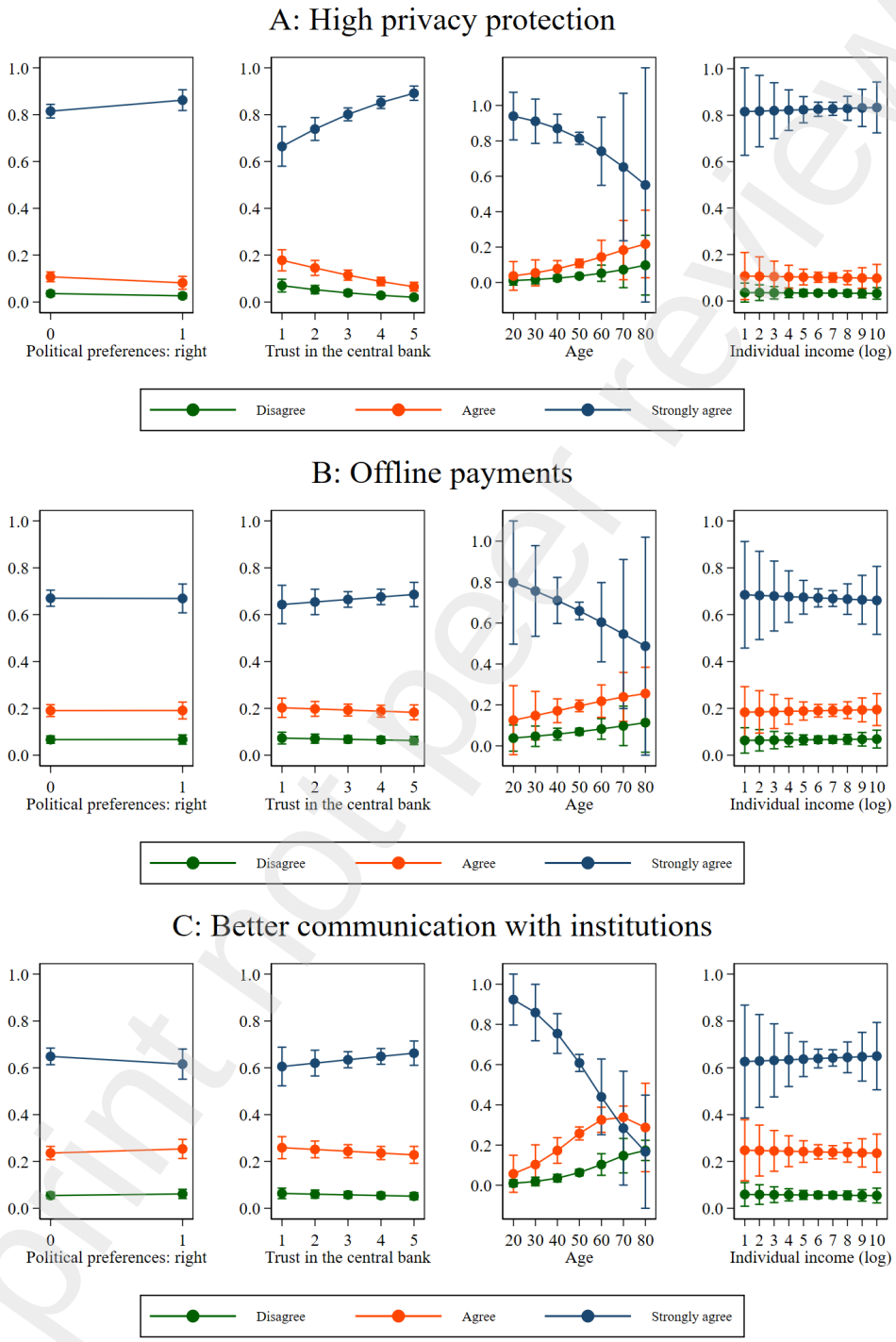
These findings are consistent with evidence from other studies, including Li (2023) for Canadian households[9] and the public consultation of the ECB on the digital euro (ECB, 2021), both of which identified privacy as the most valued design element of a CBDC.

We extend this descriptive evidence by analyzing how individual characteristics shape attitudes toward these design features. To do so, we estimate standard ordered logit model with cross sectional data[10], where the dependent variable takes three ordered categories: (1) disagree, (2) somewhat agree, and (3) strongly agree. Formally we specify the logit model that assumes latent thresholds for each observation ij as:

[9]This study also finds that beyond privacy and anonymity of payments, Canadian households also value usefulness for budgeting, bundling of banking services and rate of return.

[10]For details on estimating such models, see for example Wooldridge (2010).

Figure 8: Probability plot of ordered logit regressions along with 95% confidence intervals



Notes: The vertical axes show the predicted probabilities of categories along with their 95% confidence intervals, while the horizontal axes show the selected covariates. Regressions are estimated using survey weights and the same set of covariates as in the baseline models.
Source: Survey on digital euro, FOCUS, 2024.

$$\Pr(DE\_ATTRIBUTE_{ij} = k) = p_{ij,k} = \Pr(-\kappa_{k-1} < \beta X_i + \varepsilon_{ij,k} < \kappa_k), \quad k \in \{1, 2, 3\}. \quad (3)$$

Figure 8 presents the predicted probabilities for selected covariates, including trust in the central bank, political orientation, age, and income.

The results reveal several clear patterns. Respondents with higher trust in the central bank are more likely to value strong privacy protection in the digital euro. Political orientation also plays a role: right-leaning respondents show a stronger preference for privacy features compared to centrists. Age further differentiates attitudes, as the probability of strongly supporting privacy protection declines steadily with age. By contrast, income appears unrelated to privacy concerns. The results for offline payments and improved communication with public institutions somewhat mirror those for privacy, suggesting a consistent profile of users who place greater emphasis on security, accessibility, and institutional linkages (Figure 8).

These findings indicate that preferences for the design of the digital euro are not evenly distributed but reflect broader patterns of institutional trust, political orientation, and demographics. Recognizing this heterogeneity is crucial for designing a CBDC that meets user expectations and for tailoring communication strategies that highlight features most valued by different groups.

4 Conclusions

This paper examined public awareness of, and attitudes toward, the digital euro using a representative face-to-face survey conducted in Slovakia in 2024. The survey provides a broad perspective, covering not only socio-demographic and financial characteristics but also political preferences and trust in institutions. This scope allows us to identify distinct groups of potential users and to assess how their preferences shape envisaged adoption of the digital euro. Understanding the preferences, concerns, and levels of institutional

trust across different demographic groups provides guidance for developing more effective, targeted communication strategies before the digital euro is eventually launched.

Our results show that trust in the central bank, financial engagement, and cash affinity play central roles in shaping both awareness and willingness to use the digital euro. Respondents who own crypto-assets and those with higher education and income display stronger interest in adopting the currency, while individuals with a pronounced preference for cash remain less inclined to do so. This evidence suggests that the digital euro would substitute primarily for deposits rather than cash, as cash continues to serve a buffer function.

A novel contribution of our study is to highlight the importance of political preferences. Right-leaning respondents express greater willingness to adopt the digital euro, while EU-skeptical individuals are less likely to do so. These findings align with broader research linking political orientation to financial inclusion and the ownership of sophisticated financial instruments. Importantly, these political effects do not displace the influence of socio-demographic and financial variables but add an additional layer of heterogeneity to public perceptions. This result ties in with the previous literature showing the importance of political views of individuals for accepting sophisticated financial assets and financial inclusions (Kaustia and Torstila, 2011; de Jong et al., 2022).

We also explored preferences for specific design attributes of the digital euro. Respondents consistently emphasized the importance of privacy, anonymity, and security, followed by offline usability and efficient communication with public institutions. These findings are consistent with the results from other surveys, including the public consultation of the ECB, and reinforce the view that privacy must remain a cornerstone of the design of the digital euro.

Overall, our findings provide several lessons for policymakers. The current level of awareness and expressed willingness to use the digital euro in Slovakia remains moderate compared with other euro area countries, and uncertainty among respondents is substantial. Communication will therefore play an important role. Understanding how different groups perceive the digital euro and how their preferences evolve will be essential for

raise general awareness, building broad acceptance and ensuring that the digital euro complements, rather than disrupts, existing financial habits.

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Appendix

A Additional tables

Table A.1: Distribution of the main socio-demographic characteristics in the survey sample compared to the external source

	Census 2021	Survey data (raw)	Survey data (weighted)
Sex			
Male	48.4	48.2	48.3
Female	51.6	51.8	51.7
Age group			
18-24 years	8.7	9.8	8.8
25-34 years	17.0	17.9	17.5
35-44 years	20.0	21.4	20.2
45-54 years	17.2	17.7	17.2
55-64 years	16.1	15.9	16.0
65+ years	21.0	17.3	20.3
Education			
Primary	13.1	10.0	13.2
Secondary without a high school diploma	24.4	26.1	24.4
Secondary with a high school diploma	38.5	38.2	38.5
Tertiary	24.0	25.7	23.9
Municipality size			
Up to 1 thousand	15.2	15.1	15.3
1-5 thousands	30.5	29.4	30.5
5-20 thousands	16.7	15.9	16.6
20-99 thousands	24.6	26.1	24.6
100 thousands +	13.1	13.5	13.1
Region of residence			
Bratislava region	13.1	13.4	13.1
Trnava region	10.6	10.2	10.5
Trenčín region	10.9	10.7	10.8
Nitra region	12.8	11.9	12.8
Žilina region	12.7	12.6	12.7
Banská Bystrica region	11.6	11.9	11.8
Prešov region	14.3	14.5	14.3
Košice region	14.0	14.8	14.0
Employment status			
Employed for wage	49.7	51.5	49.9
Self employed	8.1	6.5	8.3
Retired	24.7	25.9	25.4
Student	3.3	4.6	3.2
At home (maternity / parental leave)	8.8	5.7	8.0
Unemployed	5.4	5.9	5.2

Source: Survey on digital euro, FOCUS, 2024; Census, Statistical Office of the Slovak Republic, 2021.

Table A.2: Summary statistics

	N	Mean	SD	Min	Max
Outcome variables					
Ever heard/read about digital euro*	1,179	0.35	0.48	0.00	1.00
Potential usage of digital euro*	1,027	0.31	0.46	0.00	1.00
Digital euros to net monthly income ratio*	581	0.29	0.29	0.00	1.00
Attitudes towards digital euro attributes					
High privacy protection*	1,152	2.82	0.47	1	3
Guaranteed anonymity of payments*	1,145	2.74	0.55	1	3
Option to reverse the transaction*	1,132	2.74	0.54	1	3
Instant settlement of payments*	1,134	2.71	0.56	1	3
Offline payments*	1,109	2.66	0.61	1	3
Communication with public institutions*	1,110	2.61	0.62	1	3
Independent variables					
Political preferences: left	1146	0.27	0.44	0.00	1.00
Political preferences: center	1146	0.49	0.50	0.00	1.00
Political preferences: right	1146	0.24	0.43	0.00	1.00
More competencies to the EU	1195	0.22	0.41	0.00	1.00
Same competencies to the EU as today	1195	0.28	0.45	0.00	1.00
Less competencies to the EU	1195	0.50	0.50	0.00	1.00
Trust in the central bank*	1,198	3.43	1.02	1.00	5.00
Frequency of using social media (Facebook, Twitter, etc.)	1,224	4.68	1.93	1.00	6.00
Cash affine	1,224	0.41	0.49	0.00	1.00
Ownership of funds*	1,198	0.16	0.37	0.00	1.00
Ownership of bonds*	1,199	0.05	0.22	0.00	1.00
Ownership of shares*	1,194	0.06	0.23	0.00	1.00
Ownership of crypto-assets*	1,197	0.05	0.22	0.00	1.00
Individual income (Eur)*	1,153	864.18	470.72	0.00	1900.00
Male	1,224	0.48	0.50	0.00	1.00
Age	1,224	47.65	16.30	18.00	85.00
Age squared	1,224	2535.55	1586.31	324.00	7225.00
University	1,224	0.24	0.43	0.00	1.00
Employed	1,224	0.50	0.50	0.00	1.00
Self-employed	1,224	0.08	0.28	0.00	1.00
Retired	1,224	0.25	0.43	0.00	1.00
Other empl. status	1,224	0.17	0.37	0.00	1.00
Bratislava region	1,224	0.13	0.34	0.00	1.00
Trnava region	1,224	0.11	0.31	0.00	1.00
Trenčín region	1,224	0.11	0.31	0.00	1.00
Nitra region	1,224	0.13	0.33	0.00	1.00
Žilina region	1,224	0.13	0.33	0.00	1.00
Banská Bystrica region	1,224	0.12	0.32	0.00	1.00
Prešov region	1,224	0.14	0.35	0.00	1.00
Košice region	1,224	0.14	0.35	0.00	1.00

Notes: Weighted summary statistics of variables entering the regression analysis. * The options 'don't know' and 'no answer' are not taken into account for the marked variables, so these variables are unimputed.

Source: Survey on digital euro, FOCUS, 2024.

Table A.3: Determinants of digital euro awareness

	(1)	(2)	(3)	(4)	(5)
Political preferences: left			0.165***		0.165***
			(0.039)		(0.039)
Political preferences: right			0.121***		0.123***
			(0.040)		(0.041)
More competencies to the EU				0.045	0.010
				(0.047)	(0.047)
Less competencies to the EU				0.069*	0.043
				(0.038)	(0.040)
Trust in the central bank	-0.010	-0.007	-0.013	-0.001	-0.009
	(0.015)	(0.015)	(0.015)	(0.015)	(0.016)
Frequency of using social media	0.029***	0.030***	0.027***	0.030***	0.026***
	(0.009)	(0.009)	(0.010)	(0.010)	(0.010)
Cash affine	-0.014	-0.013	-0.016	-0.010	-0.017
	(0.038)	(0.037)	(0.039)	(0.039)	(0.040)
Ownership of funds	0.116**	0.104**	0.099**	0.105**	0.103**
	(0.050)	(0.048)	(0.048)	(0.049)	(0.048)
Ownership of bonds	0.005	0.029	0.050	0.034	0.049
	(0.071)	(0.071)	(0.072)	(0.070)	(0.071)
Ownership of shares	0.109	0.084	0.088	0.088	0.091
	(0.076)	(0.076)	(0.079)	(0.076)	(0.079)
Ownership of crypto-assets	0.220**	0.220**	0.207**	0.228***	0.211***
	(0.089)	(0.086)	(0.083)	(0.084)	(0.082)
Individual income (log)	0.015	0.013	0.008	0.011	0.004
	(0.025)	(0.025)	(0.025)	(0.026)	(0.025)
Male	0.073**	0.077**	0.076**	0.081***	0.080**
	(0.031)	(0.031)	(0.031)	(0.031)	(0.032)
Age	0.010	0.009	0.007	0.010	0.009
	(0.007)	(0.006)	(0.007)	(0.007)	(0.007)
Age squared	-0.000**	-0.000**	-0.000*	-0.000**	-0.000**
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
University	0.122***	0.133***	0.124***	0.136***	0.130***
	(0.041)	(0.040)	(0.040)	(0.040)	(0.040)
Employed	0.003	0.032	0.059	0.054	0.077
	(0.080)	(0.075)	(0.078)	(0.077)	(0.079)
Self-employed	0.109	0.129	0.166*	0.142	0.179*
	(0.102)	(0.097)	(0.098)	(0.098)	(0.099)
Retired	0.103	0.124	0.140	0.150*	0.161*
	(0.086)	(0.083)	(0.086)	(0.084)	(0.086)
Regional FE	No	Yes	Yes	Yes	Yes
R-squared	0.132	0.162	0.184	0.162	0.186
N obs	1066	1066	1006	1043	992

Notes: Robust standard errors presented in parentheses. Regressions estimated using survey weights. 'Political preferences: center', 'Same competencies to EU as today' and 'Other employment status' are reference categories of the respective dummy variable set.
* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Source: Survey on digital euro, FOCUS, 2024.

Table A.4: Determinants of interest in using the digital euro

	(1)	(2)	(3)	(4)	(5)
Political preferences: left			0.022		0.033
			(0.032)		(0.032)
Political preferences: right			0.137***		0.137***
			(0.042)		(0.041)
More competencies to the EU				0.071	0.066
				(0.048)	(0.048)
Less competencies to the EU				-0.064*	-0.075**
				(0.036)	(0.038)
Trust in the central bank	0.056***	0.058***	0.056***	0.050***	0.047***
	(0.014)	(0.014)	(0.015)	(0.014)	(0.014)
Frequency of using social media	0.013*	0.012*	0.013	0.010	0.011
	(0.007)	(0.007)	(0.008)	(0.007)	(0.008)
Cash affine	-0.284***	-0.282***	-0.271***	-0.266***	-0.254***
	(0.034)	(0.033)	(0.035)	(0.035)	(0.037)
Ownership of funds	0.072	0.079*	0.069	0.068	0.059
	(0.047)	(0.047)	(0.047)	(0.046)	(0.046)
Ownership of bonds	0.019	0.003	0.029	0.001	0.026
	(0.070)	(0.071)	(0.073)	(0.073)	(0.075)
Ownership of shares	0.087	0.096	0.063	0.103	0.071
	(0.078)	(0.078)	(0.079)	(0.080)	(0.080)
Ownership of crypto-assets	0.236***	0.219***	0.212***	0.218***	0.208***
	(0.069)	(0.070)	(0.071)	(0.067)	(0.068)
Individual income (log)	0.053***	0.050**	0.041**	0.049**	0.040*
	(0.019)	(0.019)	(0.021)	(0.020)	(0.021)
Male	0.035	0.037	0.040	0.037	0.038
	(0.029)	(0.029)	(0.030)	(0.029)	(0.030)
Age	-0.014**	-0.013**	-0.011*	-0.012*	-0.010
	(0.006)	(0.006)	(0.006)	(0.006)	(0.007)
Age squared	0.000	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
University	0.096**	0.093**	0.103***	0.081**	0.090**
	(0.039)	(0.039)	(0.040)	(0.039)	(0.040)
Employed	-0.153**	-0.168***	-0.163**	-0.169***	-0.159**
	(0.066)	(0.065)	(0.071)	(0.063)	(0.068)
Self-employed	-0.077	-0.091	-0.102	-0.092	-0.095
	(0.089)	(0.088)	(0.091)	(0.086)	(0.088)
Retired	-0.062	-0.074	-0.072	-0.085	-0.077
	(0.070)	(0.069)	(0.075)	(0.068)	(0.073)
Regional FE	No	Yes	Yes	Yes	Yes
R-squared	0.326	0.335	0.341	0.341	0.353
N obs	937	937	885	918	874

Notes: Robust standard errors presented in parentheses. Regressions estimated using survey weights. 'Political preferences: center', 'Same competencies to EU as today' and 'Other employment status' are reference categories of the respective dummy variable set.
* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Source: Survey on digital euro, FOCUS, 2024.

Table A.5: OLS and UQR estimates of the determinants of the digital euro allocation out of net income

	(1) OLS	(2) Q(10)	(3) Q(25)	(4) Q(50)	(5) Q(75)	(6) Q(90)
Political preferences: left	0.055	0.026	0.029	0.015	0.137	0.119
	(0.035)	(0.018)	(0.023)	(0.030)	(0.084)	(0.134)
Political preferences: right	0.047	0.031*	0.062***	0.046*	0.152*	-0.074
	(0.031)	(0.017)	(0.020)	(0.027)	(0.079)	(0.121)
More competencies to the EU	0.025	-0.039**	-0.027	-0.014	0.114	0.185
	(0.034)	(0.018)	(0.022)	(0.030)	(0.086)	(0.137)
Less competencies to the EU	0.004	-0.020	-0.032	-0.011	0.056	0.093
	(0.032)	(0.015)	(0.021)	(0.028)	(0.083)	(0.124)
Trust in the central bank	0.011	0.010	0.018*	0.020	0.015	0.009
	(0.016)	(0.008)	(0.010)	(0.014)	(0.037)	(0.059)
Frequency of using social media	0.001	0.009	0.018**	0.014	-0.010	-0.001
	(0.010)	(0.007)	(0.008)	(0.009)	(0.025)	(0.036)
Cash affine	-0.125***	-0.047**	-0.053**	-0.080***	-0.197**	-0.377***
	(0.034)	(0.021)	(0.023)	(0.030)	(0.086)	(0.130)
Ownership of funds	0.031	0.019	-0.006	0.018	0.120	0.035
	(0.036)	(0.018)	(0.026)	(0.032)	(0.092)	(0.139)
Ownership of bonds	-0.011	-0.005	0.022	0.065	-0.042	-0.141
	(0.044)	(0.028)	(0.036)	(0.045)	(0.117)	(0.192)
Ownership of shares	0.103*	-0.035	0.008	0.050	0.114	0.514**
	(0.054)	(0.029)	(0.037)	(0.047)	(0.134)	(0.236)
Ownership of crypto-assets	0.004	-0.007	0.002	-0.049	-0.013	0.227
	(0.048)	(0.025)	(0.033)	(0.041)	(0.114)	(0.218)
Individual income (log)	-0.175***	-0.047***	-0.077***	-0.088***	-0.314***	-0.468**
	(0.044)	(0.018)	(0.023)	(0.033)	(0.096)	(0.194)
Male	0.040	0.031**	0.009	0.044*	0.098	0.051
	(0.026)	(0.014)	(0.018)	(0.023)	(0.066)	(0.102)
Age	-0.010	0.002	0.003	-0.009*	-0.030*	-0.017
	(0.007)	(0.003)	(0.004)	(0.005)	(0.017)	(0.031)
Age squared	0.000	-0.000	-0.000	0.000	0.000*	0.000
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
University	0.056	-0.010	-0.013	0.013	0.070	0.295*
	(0.038)	(0.015)	(0.019)	(0.028)	(0.084)	(0.156)
Employed	-0.024	0.019	0.049	0.016	-0.081	-0.391
	(0.072)	(0.031)	(0.045)	(0.058)	(0.166)	(0.339)
Self-employed	0.082	-0.001	0.056	0.084	0.108	0.101
	(0.092)	(0.044)	(0.058)	(0.075)	(0.218)	(0.431)
Retired	-0.097	-0.016	0.051	-0.034	-0.223	-0.649*
	(0.082)	(0.043)	(0.055)	(0.067)	(0.204)	(0.349)
Regional FE	Yes	Yes	Yes	Yes	Yes	Yes
R-squared	0.212	0.108	0.109	0.120	0.154	0.184
N obs	533	533	533	533	533	533

Notes: Robust standard errors presented in parentheses. Regressions estimated using survey weights. 'Political preferences: center', 'Same competencies to EU as today' and 'Other employment status' are reference categories of the respective dummy variable set.
* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Source: Survey on digital euro, FOCUS, 2024.

B Definitions of variables used in the regressions

- **Digital euro awareness**: 1 if an individual has read or heard about the digital euro, and 0 otherwise.
- **Digital euro usage**: 1 if an individual would envisage using the digital euro in the future, and 0 otherwise.
- **Allocation of monthly income to digital euros**: The ratio between planned digital euro holdings (transactions with digital euro) and individual monthly net income. This ratio is top-coded at 1 due to outliers.
- **Attitudes towards digital euro attributes**: A set of score measures ranging from 1 'Disagree' to 3 'Strongly agree' on the following attributes of the digital euro: high privacy protection, guaranteed anonymity of payments, option to reverse the transaction, instant settlement of payments, offline payments, better communication with public institutions (e.g., paying taxes).
- **Political preferences**: Dummy variables set for basic political preferences: right, center, and left.
- **EU integration**: Dummy variables set for the views on the European Union's (EU) integration: more integration, about the same, and less integration.
- **Trust in the central bank**: Score ranging from 1 to 5, where 1 means very little trust in the central bank, and 5 means very high trust in the central bank.
- **Social media usage**: Frequency of using the social media (such as Twitter, Facebook, etc.). Score ranging from 1 to 6, where 1 means a rare usage of social media, and 6 means everyday usage of social media.
- **Cash affinity**: 1 if an individual prefers cash payments, and 0 otherwise.
- **Ownership of funds**: 1 if an individual currently owns any mutual funds, and 0 otherwise.

- **Ownership of bonds**: 1 if an individual currently owns any bonds.
- **Ownership of shares**: 1 if an individual currently owns any shares/stocks.
- **Ownership of crypto-assets**: 1 if an individual currently owns any crypto-assets.
- **Individual monthly net income**: Individual monthly net income in Euros. 'Continuous' income is generated as mid points from very detailed income intervals asked to respondents: 0; 0–400; 401–500; . . ., 1,601-1,800; 1,800 and above. Hence, measured income is top-coded.
- **Sex**: 1 if male, and 0 if female.
- **Age**: Age of the respondent.
- **University**: 1 if an individual has completed university education, and 0 otherwise.
- **Employment status**: Dummy variables set for employment status categories: employed, self-employed, retired, other employment status.
- **Region**: Dummy variables set for 8 main regions in Slovakia: Bratislava, Trnava, Trenčín, Nitra, Žilina, Banská Bystrica, Prešov, and Košice.

C The survey questionnaire

This appendix presents the basic structure of the questions that were asked to respondents. Some (less important) questions have been omitted for reasons of space.

F1. How often do you pay per week by credit card/phone or other form of cashless payment?

-2: No answer

-1: Don't know

1: Every day or almost every day

2: 4-5 times a week

3: 2-3 times a week

4: 1 time per week

5: Less frequently

6: I don't use cashless payments at all (I only pay with cash)

F2. Have you encountered any technical problems when you wanted to make a cashless payment?

-2: No answer

-1: Don't know

1: Yes

2: No

F3. How often do you pay per week in cash?

-2: No answer

-1: Don't know

1: Every day or almost every day

2: 4-5 times a week

3: 2-3 times a week

4: 1 time per week

5: Less frequently

6: I don't pay cash at all (I only pay cashless)

F4. Do you prefer cash or non-cash payment?

-2: No answer

-1: Don't know

1: Cash

2: Cashless payment

F6. Estimate how much euro cash did you take with you and spend abroad last year?

-2: No answer

-1: Don't know

1: None

2: Up to 500 EUR

3: 500 - 1,000 EUR

4: 1,000 - 5,000 EUR

5: More than 5,000 EUR

F7. Have you ever heard or read about the digital euro before this interview?

-2: No answer

-1: Don't know

1: Yes

2: No

F8_1. Trust: Retail banks

-2: No answer

-1: Don't know

1: Don't trust at all

2: Rather don't trust

3: Neutral attitude

4: Rather trust

5: Very trusting

F8_2. Trust: Central bank

-2: No answer

-1: Don't know

1: Don't trust at all

2: Rather don't trust

3: Neutral attitude

4: Rather trust

5: Very trusting

F8_3. Trust: Insurance companies

-2: No answer

-1: Don't know

1: Don't trust at all

2: Rather don't trust

3: Neutral attitude

4: Rather trust

5: Very trusting

F8_4. Trust: Mutual/investment fund management companies

-2: No answer

-1: Don't know

1: Don't trust at all

2: Rather don't trust

3: Neutral attitude

4: Rather trust

5: Very trusting

F9. Would you open a digital euro account if there were no fees associated with maintaining it and no interest accrued? This is a no-fee, no-money appreciation account, allowing free payment transactions.

-2: No answer

-1: Don't know

1: Yes

2: No

F10_1. The importance to you of the following feature of a digital euro account: High privacy protection

-2: No answer

-1: Don't know

1: Not important

2: Moderately important

3: Important

F10_2. The importance to you of the following feature of a digital euro account: Guaranteed anonymity of payments

-2: No answer

-1: Don't know

1: Not important

2: Moderately important

3: Important

F10_3. The importance to you of the following feature of a digital euro account: Feeling secure

-2: No answer

-1: Don't know

1: Not important

2: Moderately important

3: Important

F10_4. The importance to you of the following feature of a digital euro account: Ability to make payments without internet access

-2: No answer

-1: Don't know

1: Not important

2: Moderately important

3: Important

F10_5. The importance to you of the following feature of a digital euro account: Instant settlement of payments

-2: No answer

-1: Don't know

1: Not important

2: Moderately important

3: Important

F10_6. The importance to you of the following feature of a digital euro account: Possibility of more efficient communication with public institutions (payment of taxes, receipt of social benefits, etc.)

-2: No answer

-1: Don't know

1: Not important

2: Moderately important

3: Important

F10_7. The importance to you of the following feature of a digital euro account: Ability to reverse a transaction

-2: No answer

-1: Don't know

1: Not important

2: Moderately important

3: Important

F11. The digital euro could be used in different ways: via smartphone, with specially designed cards or with specially designed mobile devices, which would be provided free of charge. The digital euro would be used alongside cash or other means of payment as an additional form of payment. The digital euro would be deposited in newly opened digital euro accounts and the balance would not bear interest. Would the introduction of the digital euro be an interesting proposition for you?

-2: No answer

-1: Don't know

1: Yes

2: No

F11b. For what purpose can you imagine using the digital euro?

-2: No answer

-1: Don't know

1: Just as a test (in the sense of just trying it out)

2: For a few small payments

3: For direct payments between individuals

4: For some part of payments

5: For most current payments

6: For no payments

F11c. In such a case, how much euros would you pay monthly from your digital euro account in this way?

-2: No answer

-1: Don't know

... [Amount in Eur]

F12. If the digital euro also guaranteed transactions abroad without fees, would you change your behaviour towards using the digital euro or would it change your payment habits?

-2: No answer

-1: Don't know

1: I would change my behaviour towards using the digital euro

2: It would not change my payment habits

F13_1. Ownership of: Household main residence

-2: No answer

-1: Don't know

1: Yes

2: No

F13_2. Ownership of: Other real estate (house, flat, land, garage, etc.)

-2: No answer

-1: Don't know

1: Yes

2: No

F13_3. Ownership of: Mortgage loan

-2: No answer

-1: Don't know

1: Yes

2: No

F13_4. Ownership of: Non-mortgage loan

-2: No answer

-1: Don't know

1: Yes

2: No

F13_5. Ownership of: Credit card

-2: No answer

-1: Don't know

1: Yes

2: No

F13_6. Ownership of: Current account

-2: No answer

-1: Don't know

1: Yes

2: No

F13_7. Ownership of: Savings account

-2: No answer

-1: Don't know

1: Yes

2: No

F13_8. Ownership of: Investment funds (mutual funds, ETFs, etc.)

-2: No answer

-1: Don't know

1: Yes

2: No

F13_9. Ownership of: Shares/Stocks

-2: No answer

-1: Don't know

1: Yes

2: No

F13_10. Ownership of: Bonds

-2: No answer

-1: Don't know

1: Yes

2: No

F13_11. Ownership of: Crypto-assets

-2: No answer

-1: Don't know

1: Yes

2: No

F13_12. Ownership of: Other assets

-2: No answer

-1: Don't know

1: Yes

2: No

R1. Sex

-2: No answer

-1: Don't know

1: Male

2: Female

R2. Age in years

-2: No answer

-1: Don't know

... [Years]

R4. Education

-2: No answer

-1: Don't know

1: Primary or incomplete primary

2: Secondary education without matriculation (apprenticeship)

3: Secondary education with matriculation

4: University education

R5. Nationality

-2: No answer

-1: Don't know

1: Slovak

2: Hungarian

3: Other

R6. Economic status

-2: No answer

-1: Don't know

1: Unskilled or manual worker in agriculture, industry, services

2: Skilled manual worker (artisan, repairer, machine and equipment operator, grower/keeper...)

3: Operational or service worker in services and commerce (salesman, hairdresser, driver, cook, carer,

4: Clerical or clerical worker (secretary, accountant, counter clerk - post office, bank

5: Executive professional worker (health/nurse, educator, technician, professional clerk, customs officer...)

6: Creative (university-educated) professional (doctor, teacher, lawyer, scientist, analyst, computer scientist, artist

7: Manager/executive, company/business director, deputy, senior civil servant, politician, army commander

8: Self-employed (entrepreneur, sole trader) without employees

9: Self-employed (entrepreneur, sole trader) with employees

10: Pensioner, totally disabled pensioner

11: Student, pupil

12: Housewife or on maternity (parental) leave

13: Unemployed

R7. Number of household members

-2: No answer

-1: Don't know

... [Number, top-code at 10]

R10. Marital status

-2: No answer

-1: Don't know

1: Single

2: Married

3: Companion (living together without marriage)

4: Divorced

5: Widow/widower

R11. Individual net monthly income (in categories)

-2: No answer

-1: Don't know

0: Without income

1: less than 400 EUR

2: 401 EUR to 500 EUR

3: 501 EUR to 600 EUR

4: 601 EUR to 700 EUR

5: 701 EUR to 800 EUR

6: 801 EUR to 900 EUR

7: 901 EUR to 1,000 EUR

8: 1,001 EUR to 1,200 EUR

9: 1,201 EUR to 1,400 EUR

10: 1,401 EUR to 1,600 EUR

11: 1,601 EUR to 1,800 EUR

12: 1,801 EUR and more

R12. Size of the village/city

-2: No answer

-1: Don't know

1: Less than 1,000

2: 1,000 - 1,999

3: 2,000 - 4,999

4: 5,000 - 9,999

5: 10,000 - 19,999

6: 20,000 - 49,999

7: 50,000 - 99,999

8: 100,000 and more (Bratislava, Košice)

R13. Region of residence

-2: No answer

-1: Don't know

1: Bratislava

2: Trnava

3: Trenčín

4: Nitra

5: Žilina

6: Banská Bystrica

7: Prešov

8: Košice

X1. How often do you use the internet?

-2: No answer

-1: Don't know

1: Every day

2: Several times a week

3: About once a week

4: 2-3 times a month

5: Less frequently

6: I don't use at all

X2. How often do you use social networks (such as Facebook, Twitter/X, Instagram, Tik-tok, etc.)?

-2: No answer

-1: Don't know

1: Every day

2: Several times a week

3: About once a week

4: 2-3 times a month

5: Less frequently

6: I don't use at all

Y1. On political issues, people often talk about the "left" and the "right". Where would you put yourself?

-2: No answer

-1: Don't know

1: Clear left

2: Rather left

3: Centre

4: More to the right

5: Clear right

Y2. Do you consider yourself more of a liberal or more of a conservative minded person?

-2: No answer

-1: Don't know

1: Clearly liberal

2: Rather liberal

3: Centrist

4: Rather conservative

5: Clearly conservative

Y3. Which of the following best describes your attitudes towards the EU?

-2: No answer

-1: Don't know

1: I believe that the project of European integration should continue, integration should be deepened in other areas and the EU's competences should be further strengthened

2: I think it should remain as it is today - that is, the EU's competences should not be strengthened, but neither should nation states demand a weakening of the EU's decision-making power in areas that the EU already has today

3: I believe that the voice of nation states in the European Union should be strengthened and that some of the competences that are now decided by Brussels should be returned to nation states

4: I think that the European Union has no future

Y4. Overall, which type of politics do you like the most?

-2: No answer

-1: Don't know

1: Conservative, which emphasizes traditional values and stability

2: Liberal, which emphasises freedom and the free market

3: Progressive, which emphasises pro-Europeanism, equality of gender, races and different groups, multiculturalism

4: Social democratic, which emphasises the need for a strong state, social policy and social justice

5: National, which emphasises the priority and protection of the nation and its interests

6: Other