

Survey of Consumers' Use of Mobile Financial Services 2013— Questionnaire

Below is an exact reproduction of the survey instrument. The bracketed text are programming instructions that (1) indicate whether or not a question is single choice [SP] or multiple choice [MP] and (2) represent any skip pattern used to reach that question and which questions should be grouped together on a page. The respondents only saw the questions and response options; they did not see the program code.

[DISPLAY]

The Federal Reserve Board is interested in learning more about how people manage their finances, shop, and make payments. We are also interested in how people interact with financial institutions, and how mobile phones and other technology facilitate these interactions. The information collected in this survey will be used for research, analysis, and policymaking. A dataset containing anonymized responses may also be released publicly on the Federal Reserve Board's website. We appreciate your participation in this survey.

To begin, we are going to ask a few questions about the types of financial products and services that you use.

Banking Section

[SP]

1. Do you or does your spouse/partner currently have some type of bank or credit union account such as a checking, savings or money market account?
 - a. Yes
 - b. No

[SP; IF Q1 = B]

2. Have you or your spouse/partner ever had some type of bank or credit union account such as a checking, savings or money market account?
 - a. Yes
 - b. No

[SP; IF Q1 = B; shown on the same screen as Q2]

3. Please choose the **most important reason** why you don't have a checking, saving or money market account from the following list:
 - a. I wouldn't use an account enough to make it worthwhile
 - b. I can't open an account due to ID, credit, or banking history problems
 - c. I don't like dealing with or don't trust banks
 - d. The account fees and service charges are too high or unpredictable
 - e. Banks do not have convenient hours or locations
 - f. Banks don't offer the products or services I need
 - g. I cannot manage or balance an account
 - h. I don't have enough money to keep in an account or meet a minimum balance

- i. I don't need or want an account
- j. Other (Please specify):[TXT]_____

[SP]

4. A payday loan (also called a paycheck advance or deposit advance) is a small, short-term loan that is intended to cover your expenses until your next payday. Firms that offer these loans generally charge fees (for example, \$15 or more) for every \$100 borrowed. Have you used a payday loan, paycheck advance, or deposit advance service in the past 12 months?

- a. Yes
- b. No

[NUMBER BOX; RANGE: 0-999; IF Q4=A]

5. How many times in the last 12 months did you use payday loan, paycheck advance, or deposit advance services? In answering this question, please count it as a separate loan when you use a new loan to pay off an old loan.

_____ time(s) in the past 12 months

[SP; IF Q4 =A; shown on the same screen as Q5]

7. Thinking of the most recent time you took out a payday loan, what was the **main** reason for using a payday loan or payday advance service rather than a bank loan or credit card?
- a. The location of the payday lender was more convenient
 - b. The payday loan was much quicker to get than a bank loan or credit card advance
 - c. I thought it would be easier to get a payday loan than to qualify for a bank loan or credit card
 - d. I didn't think banks made loans for small amounts of money
 - e. It felt more comfortable to work with the payday lender than to use a bank
 - f. I didn't want the loan to show up on my credit report
 - g. I didn't think I would qualify for a bank loan or credit card
 - h. Other (Please specify):[TXT]_____

[IF Q4=A]

[GRID; SP ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

6. Was the money you received from your most recent payday loan or payday advance used for any of the following reasons?

PROGRAMMING NOTE: CODE "Yes" AS 1, "No" AS 0, AND REFUSED AS -1.

1 0

	Yes	No
a. Paying utility bills (phone, power, gas)		
b. Paying rent or mortgage		
c. Paying for an emergency expense, such as repairs to your home or car, or a medical bill		

d. Deposited into a bank account to avoid overdraft charge(s)		
e. Paying miscellaneous bills		
f. Buying food, groceries, or other living expenses		
g. Other (Please specify): [TXT] _____		

[DISPLAY]

A prepaid card is a card where funds are loaded or added to a card and then you access those funds with the card number or by swiping the card. It works like a debit card except that it is not connected to a traditional bank account. A prepaid card is NOT a credit card.

There are three kinds of prepaid cards you may have seen before:

- 1) General purpose prepaid cards are loaded with money and can be used to make payments in stores and online, much like a debit card. These cards usually have a Visa, MasterCard or American Express logo on them. Examples include the Green Dot card, NetSpend card, or American Express Bluebird card.

[SP]

8a. Have you used a general purpose prepaid card in the past 12 months?

- a. Yes
- b. No

[DISPLAY; shown on the same screen as Q8a]

- 2) Payroll cards are cards used by employers instead of a paycheck or direct deposit. These cards can be used to make purchases at many stores, and to make online payments and ATM withdrawals. They usually have a Visa, MasterCard or American Express logo on them.

[SP; shown on the same screen as Q8a]

8b. Have you used a payroll card in the past 12 months?

- a. Yes
- b. No

[DISPLAY; shown on the same screen as Q8a]

- 3) Government issued prepaid cards are used by some people to receive their government benefits. Examples of the types of benefits that may be delivered this way are unemployment, food assistance (EBT), and social security (Direct Express). These cards can be used to make purchases or payments, but may have restrictions on what you can buy and where you can use them.

[SP; shown on the same screen as Q8a]

8c. Have you used a government issued prepaid card in the past 12 months?

- a. Yes
- b. No

[PROGRAM INSTRUCTION]

DEFINITIONS. MAKE ALL INSTANCES FOR GENERAL PURPOSE PREPAID CARD, PAYROLL CARD, AND GOVERNMENT CARD IN THE SURVEY CLICKABLE. DISPLAY A CORRESPONDING DEFINITION. LET THE “CLICKABLE” TEXT AS A SIMPLE POPUP WINDOW THAT POPS UP IN A SMALLER SEPARATE WINDOW EVERY TIME R CLICK ON THE PHRASE.

General purpose prepaid card. General purpose prepaid cards are loaded with money and can be used to make payments in stores and online, much like a debit card. These cards usually have a Visa, MasterCard or American Express logo on them. Examples include the Green Dot card, NetSpend card, or American Express Bluebird card.

Payroll card. Payroll cards are cards used by employers instead of a paycheck or direct deposit. These cards can be used to make purchases at many stores, and to make online payments and ATM withdrawals. They usually have a Visa, MasterCard or American Express logo on them.

Government card. Government issued prepaid cards are used by some people to receive their government benefits. Examples of the types of benefits that may be delivered this way are unemployment, food assistance (EBT), and social security (Direct Express). These cards can be used to make purchases or payments, but may have restrictions on what you can buy and where you can use them.

[SP; IF Q8a=A OR Q8b=A]

9. Some **general purpose prepaid cards** and **payroll cards** can be reloaded with extra money. Are any of the general purpose prepaid cards or payroll cards you have used reloadable?
- a. Yes
 - b. No
 - c. Don't know

[SP; IF Q9=A]

10. In the past month, did you or anybody else load money to your prepaid card(s)?
- a. Yes
 - b. No

[GRID; SP ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

12. Have you used each of the following financial products or services in the past 12 months?

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, AND REFUSED AS -1.

	1	0
	Yes	No
a. Debit card or check card		
b. Paper check		
c. Major credit card (VISA, MasterCard, American Express, Discover)		

d. Store-branded credit card good only at the store that issued the card		
e. Auto title loan		
f. Check cashing services		
g. Money order		
h. Pawn shop loan (do not include permanent sales to a pawnshop)		

[IF Q1=A; DISPLAY]

In this section we would like to ask you about how you interact with banks or credit unions.

[SP; IF Q1=A]

13. Have you spoken with a **teller or a bank employee** at a bank branch in the past 12 months?

- a. Yes
- b. No

[SP; IF Q1=A; shown on the same screen as Q13]

14. Have you used an **ATM** for any banking transactions in the past 12 months?

- a. Yes
- b. No

[SP; IF Q1=A; shown on the same screen as Q13]

15. **Telephone banking** is when you access your account by calling a phone number that your bank has provided. You interact with the system using either voice commands, your phone's numeric keypad, or speaking with a live customer service representative. It does not include accessing your bank using the internet or apps on your mobile phone.

Have you used telephone banking in the past 12 months, either with a land-line phone or your mobile phone?

- a. Yes
- b. No

[IF Q1=A; NUMBER BOXES; RANGE: 1-3; Unique values]

16. What are the three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts? Use number 1 for most often, 2 for 2nd most often, 3 for 3rd most often used. (You can stop numbering below if all the ways you interact with your bank or credit union are covered in less than three responses).

- a. ATM/Cash machine
- b. A teller in person at a branch
- c. Mail
- d. Phone – Talking
- e. Phone – Using touchtone service or voice recognition
- f. Over the internet using a computer/tablet
- g. Mobile phone app, mobile web browser or SMS/text message

- h. Family member, friend, or neighbor does the banking for me
- i. Other (Please specify):[TXT]_____

[DISPLAY]

In this section we'll ask a few questions about your use of the internet. Right now we are just interested in your use of the internet **on a computer** (desktop, laptop) or **tablet**. Later on we will ask about use of the internet on mobile phones.

[SP]

17. Do you currently have regular access to the internet, either at your home or outside your home (e.g. at school, work, public library, etc.) that is not provided by GfK, formerly Knowledge Networks?

- a. Yes
- b. No

[SP; IF Q17=A AND Q1=A]

19. **Online banking** involves checking your account balance and recent transactions, transferring money, paying bills, or conducting other related transactions with your bank or credit union using the internet.

Have you used online banking on a desktop, laptop, or tablet (e.g. iPad) computer in the past 12 months?

- a. Yes
- b. No

SCREENER QUESTION ON MOBILE PHONE USAGE

[DISPLAY; shown on the same screen as Q20]

In this section we would like to ask you about your use of mobile phones (cell phones).

[SP; PROMPT, TERMINATE IF SKIPPED]

20. Do you own or have regular access to a mobile phone (cell phone)?

- a. Yes → [MOBILE = "YES"]
- b. No → [MOBILE = "NO"]

DOV: MOBILE

- 1: "YES"
- 2: "NO"

[SP; MOBILE = "YES"]

21. A **smart phone** is a mobile phone with features that may enable it to access the web, send e-mails, download apps, and interact with computers. Smart phones include the iPhone, Blackberry, as well as Android and Windows Mobile powered devices.

Is your mobile phone a smart phone?

- a. Yes
- b. No

[SP; IF Q21=A; shown on the same screen as Q23]

22. Which type of smart phone do you have?

- a. Android
- b. Blackberry
- c. iPhone
- d. Windows Mobile
- e. Other
- f. Don't know

[SP; IF Q21=A; shown on the same screen as Q22]

23. Do you password protect your smart phone? Please count using a PIN, drawing a pattern, facial recognition, and other methods of securing your phone as password protection.

- a. Yes
- b. No

Mobile Banking Users

[MOBILE = "YES" AND Q1 =A]

[DISPLAY; shown on the same screen as Q24 and Q25]

Mobile banking uses a mobile phone to access your bank or credit union account. This can be done either by accessing your bank or credit union's web page through the web browser on your mobile phone, via text messaging, or by using an app downloaded to your mobile phone.

[SP; MOBILE = "YES" AND Q1=A; shown on the same screen as Q24]

24. Does your bank or credit union offer mobile banking?

- a. Yes
- b. No
- c. Don't know

[SP; MOBILE = "YES" AND Q1=A; SHOWN ON SAME SCREEN AS Q24]

25. Have you used **mobile banking** in the past 12 months?

- a. Yes → **[MOBILEBANK = "YES"]**
- b. No → **[MOBILEBANK = "NO"]**

DOV: MOBILEBANK

1 "YES"

2 "NO"

[SP; IF MOBILEBANK= “NO”]

26. Do you plan to use mobile banking in the next 12 months?

- a. Definitely will use
- b. Probably will use
- c. Probably will not use
- d. Definitely will not use

[SP; IF Q26=C OR Q26=D]

27. Do you think you will ever use mobile banking?

- a. Definitely will use
- b. Probably will use
- c. Probably will not use
- d. Definitely will not use

[IF MOBILEBANK= “Yes”]

[GRID; SP ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

28. Using your **mobile phone**, have you done each of the following in the past 12 months.

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, AND REFUSED AS -1.

1 0

	Yes	No
a. Downloaded your bank’s mobile banking app on your mobile phone		
b. Checked an account balance or checked recent transactions		
c. Made a bill payment using <u>your bank’s</u> online banking website or banking app		
d. Received a text message alert from your bank		
e. Transferred money between <u>your</u> bank accounts		
f. Transferred money from <u>your</u> bank account to <u>another person</u>		
g. Deposited a check to <u>your</u> account electronically using your mobile phone camera		
h. Located the closest in-network ATM for your bank		
i. Received an email alert from your bank		

[IF MOBILEBANK= “Yes”; NUMBER BOX; RANGE: 0-999]

29. In the past **month**, how many times have you personally used mobile banking? If none enter “0”.
 _____ times in the last month.

[SP; IF MOBILEBANK= “Yes”; shown on the same screen as Q29]

31. When did you start using mobile banking?

- a. In the last 6 months
- b. 6 to 12 months ago
- c. 1 to 2 years ago

- d. More than 2 years ago
- e. I don't remember

[SP; IF MOBILEBANK= "Yes"]

32. What was the **main** reason why you started using mobile banking when you did?
- a. I got a smartphone
 - b. My bank started offering the service
 - c. There is no bank branch or ATM near my home or work
 - d. I became comfortable with the security of mobile banking
 - e. I liked the convenience of mobile banking
 - f. To receive fraud alerts or check my account for fraudulent transactions
 - g. Other (Please specify):[TXT]_____

Mobile Payments Users

[MOBILE = "YES"]

[DISPLAY; shown on the same screen as Q33]

Mobile payments are purchases, bill payments, charitable donations, payments to another person, or any other payments made using a mobile phone. You can do this either by accessing a web page through the web browser on your mobile device, by sending a text message (SMS), or by using a downloadable app on your mobile device. The amount of the payment may be applied to your phone bill (for example Red Cross text message donation), charged to your credit card, deducted from a prepaid account, or withdrawn directly from your bank account.

[SP; MOBILE = "YES"]

33. Have you made a mobile payment in the past 12 months?
- a. Yes → [MOBILEPAY = "YES"]
 - b. No → [MOBILEPAY = "NO"]

DOV: MOBILEPAY

1 "YES"

2 "NO"

[IF Q21 = A]

[GRID; SP ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

34. Using your **mobile phone**, have you done each of the following in the past 12 months? (Please answer yes or no to each option).

PROGRAMMING NOTE: CODE "Yes" AS 1, "No" AS 0, AND REFUSED AS -1.

	1	0
	Yes	No
a. Transferred money directly to another person's bank or other financial account (e.g. Paypal account)		
b. Received money from another person's bank or other financial account (e.g. Paypal account)		

c. Paid for a product or service at a store (including at gas pumps and for restaurant meals)		
d. Paid for parking, a taxi, or public transit using an app		
e. Paid bills online through a mobile web browser or app		
f. Made a payment using a text message (including charitable donation by text message)		
g. Used an app to receive loyalty or reward points		
h. Made an online purchase (e.g. from amazon.com or bestbuy.com)		

[IF Q34c="Yes"]

[GRID; SP ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

35a. When you have used your mobile phone to pay for something **at a store**, have you used your phone in each of these different ways?

PROGRAMMING NOTE: CODE "Yes" AS 1, "No" AS 0, AND REFUSED AS -1.

	1	0
	Yes	No
a. Waved or tapped my mobile phone at a cash register (e.g. Google Wallet)		
b. Scanned a barcode or QR code using your mobile phone to make a mobile payment (e.g. Starbucks app)		
c. Used a mobile app that doesn't require tapping the phone at a cash register or scanning a barcode to pay for a purchase (e.g. Square Wallet)		
d. Other (Please specify): [TXT]_____		

[MP; IF MOBILEPAY="YES"]

35. When making mobile payments, which of the following payment methods do you use?

- a. Credit card
- b. Debit card
- c. **General purpose prepaid card**
- d. Bank account
- e. Charge to your phone bill
- f. Account at a non-financial institution (e.g. PayPal)
- g. Other (Please specify):[TXT]_____

[IF MOBILEPAY = "YES"; NUMBER BOX; RANGE: 0-99; shown on the same screen as Q35]

36a. In the past **month**, how many times have you used your mobile phone to make any type of mobile payment? If none please enter "0".

_____times in the last month.

[IF Q34c = “Yes”; NUMBER BOX; RANGE: 0-99]

36b. In the past **month**, how many times have you used your mobile phone to pay for a product or service at a store? If none please enter “0”.
_____times in the last month.

[IF MOBILEPAY = “YES” AND Q21= A]

[GRID; SP ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

37. Have you used each of the following mobile payment services in the past 12 months?

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, AND REFUSED AS -1.

	1	0
	Yes	No
a. Starbucks mobile payments		
b. Google Wallet		
c. Square Wallet		
d. PayPal In-Store Payment		
e. LevelUp		
f. Dwolla		
g. Isis		
h. Tabbedout		

[SP; IF MOBILEPAY= “Yes”]

38. When did you start using mobile payments?

- a. In the last 6 months
- b. 6 to 12 months ago
- c. 1 to 2 years ago
- d. More than 2 years ago
- e. I don’t remember

[SP; IF MOBILEPAY= “Yes”; shown on the same screen as Q38]

39. What was the **main** reason why you started using mobile payments when you did?

- a. I got a smartphone
- b. The ability to make mobile payments became available
- c. I became comfortable with the security of mobile payments
- d. I liked the convenience of mobile payments
- e. A store I visit started offering the service
- f. To take advantage of loyalty or rewards points and discounts
- g. Other (Please specify):[TXT]_____

Non-Mobile Banking Users

[IF MOBILEBANK=“NO” AND Q24 = A]

[DISPLAY]

We would like to ask you about some of your reasons for not using mobile banking.

[IF MOBILEBANK= “NO” AND MOBILE= “YES” AND Q24 = A]

[GRID; SP ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

40. Please tell us if each of the reasons below are why you do not use mobile banking.

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, AND REFUSED AS -1.

	1	0
	Yes	No
a. I’m concerned about the security of mobile banking		
b. My banking needs are being met without mobile banking		
c. I don’t see any reason to use mobile banking		
d. The mobile phone screen is too small		
e. I don’t have a smartphone		
f. My bank charges a fee for using mobile banking		
g. I don’t do the banking in my household		
h. I don’t trust the technology		
i. I don’t have a bank account		
j. It’s too difficult to use mobile banking		

[SP; IF Q40a = “Yes”]

41. You mentioned that security was one of your top concerns with mobile banking; which one of the following security aspect are you **most** concerned with?

- a. My phone getting hacked
- b. Someone using my phone without permission to access my account
- c. Someone intercepting my data
- d. Losing my phone or having my phone stolen
- e. Malware or viruses being installed on my phone
- f. Companies misusing my personal information
- g. All of the above
- h. Other (Please specify):[TXT]_____

[MP; IF MOBILEBANK=“NO” AND Q24=A]

42. Assuming that the concerns that you have about using mobile banking were addressed, would you be interested in doing any of the following activities with your mobile phone?

- a. Download your bank’s mobile banking app
- b. Check an account balance or check recent transactions
- c. Make bill payments
- d. Receive text message or email alerts from your bank
- e. Deposit a check electronically using your mobile phone camera
- f. Transfer money between accounts
- g. None, I don’t want to use mobile banking [Exclusive]

[MP; IF Q24=B OR Q24=C]

43b. If your bank or credit union were to offer mobile banking, would you be interested in doing any of the following activities with your mobile phone?

- a. Download your bank’s mobile banking app
- b. Check an account balance or check recent transactions
- c. Make bill payments
- d. Receive text message or email alerts from your bank
- e. Deposit a check electronically using your mobile phone camera
- f. Transfer money between accounts
- g. None, I don’t want to use mobile banking **[Exclusive]**

Non-Mobile Payments Users

[IF MOBILEPAY=“NO”]

[DISPLAY; shown on the same page as Q44.]

We would like to ask you about some of your reasons for not using mobile payments.

[IF MOBILEPAY = “NO” AND MOBILE= “YES”]

[GRID; SP ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

44. Please tell us if any of the reasons below are why you do not use mobile payments.

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, AND REFUSED AS -1.

	1	0
	Yes	No
a. I’m concerned about the security of mobile payments		
b. It’s easier to pay with cash or a credit/debit card		
c. I don’t see any benefit from using mobile payments		
d. The places I shop don’t accept mobile payments		
e. I don’t have the necessary feature on my phone		
f. I don’t trust the technology		
g. It’s difficult or time consuming to set up or use mobile payments		
h. I don’t need to make any payments or someone else pays the bills		
i. I don’t really understand all the different mobile payment options		

[SP; IF Q44a = “Yes”]

45. You mentioned that security was one of your top concerns with mobile payments; which **one** of these security aspects are you most concerned with?

- a. My phone getting hacked
- b. Someone intercepting my payment information or other data
- c. Losing my phone or having my phone stolen
- d. Malware or viruses being installed on my phone
- e. Companies misusing my personal information
- f. All of the above
- g. Other (Please specify):**[TXT]**_____

[MP; IF MOBILEPAY="NO"]

46. Assuming that the reason(s) why you do not currently use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone?

- a. Making payments to another person (e.g. friend, relative, babysitter)
- b. Using my mobile phone to pay for purchases at a store
- c. Paying bills online
- d. Transferring money to someone in another country
- e. Using your mobile phone as a "virtual wallet" to replace some cards in your wallet
- f. Buying goods or services online
- g. Accepting payments from another person
- h. Receiving/using coupons on your phone
- i. Receiving specials and discount offers
- j. None, I don't want to use mobile payments **[Exclusive]**

MOBILE FINANCIAL SERVICES SECURITY QUESTIONS

[MOBILE = "YES" FOR QUESTIONS 47 THROUGH 48]

[DISPLAY, SHOW IT ON THE SAME SCREEN WITH Q47 TO Q48]

Please rate your perception of the level of security for each of the following mobile financial services from Very Safe to Very Unsafe.

[SP; shown on the same screen as Q48]

47. How safe do you believe people's personal information is when they use mobile banking?

- a. Very safe
- b. Somewhat safe
- c. Somewhat unsafe
- d. Very unsafe
- e. Don't know

[SP; shown on the same screen as Q47]

48. How safe do you believe people's personal information is when they use a mobile phone to pay for a purchase at a store?

- a. Very safe
- b. Somewhat safe
- c. Somewhat unsafe
- d. Very unsafe
- e. Don't know

[MP; IF MOBILE = "YES"]

50. Would you or do you already like to use your mobile phone for any of the following purposes, assuming they were made available to you?

- a. Track your finances

- b. Organize, track and store gift cards, memberships, loyalty and reward points
- c. Compare prices when shopping
- d. To receive and manage discount offers and coupons
- e. To receive offers and promotions based on your location
- f. None of the above [**Exclusive**]

[IF Q21=A]

[DISPLAY; shown on the same screen as Q51 and Q52]

For the following two questions please rate how much you agree or disagree with the statement on a scale from strongly agree to strongly disagree.

[IF Q21=A]

[SP; shown on the same screen as Q52]

51. I am willing to allow my mobile phone to provide my location to companies I shop with regularly so that they can offer me discounts, promotions, or services based on where I am.

- a. Strongly agree
- b. Agree
- c. Disagree
- d. Strongly disagree

[IF Q21=A]

[SP; shown on the same screen as Q51]

52. I am willing to allow my mobile phone to provide personal information such as my sex, age, friends and shopping history to companies I shop with regularly so that they can offer me targeted discounts, promotions, or services.

- a. Strongly agree
- b. Agree
- c. Disagree
- d. Strongly disagree

SHOPPING BEHAVIOR QUESTIONS

[IF MOBILE = "YES" AND Q21=A]

[DISPLAY; shown on the same screen as Q53]

In this section we would like to ask you about your shopping habits.

[SP; IF MOBILE="YES" AND Q21=A]

53. Have you ever used your mobile phone to comparison shop over the internet while at a retail store?

- a. Yes
- b. No

[SP; IF MOBILE="YES" AND Q21=A; shown on the same screen as Q53]

54. Have you ever used a barcode scanning app on your mobile phone while shopping at a retail store to find the best price for an item?

- a. Yes
- b. No

[SP; IF MOBILE="YES" AND Q21=A; shown on the same screen as Q53]

55. Have you ever scanned a QR code (similar to a barcode) in a retail store, newspaper, magazine, or billboard advertisement to obtain information about a product on your mobile phone?

- a. Yes
- b. No

[SP; IF Q53=A OR Q54=A]

56. Has using your mobile phone to compare prices while you were shopping at a retail store ever changed where you made your purchase?

- a. Yes
- b. No

[SP; IF MOBILE="YES" AND Q21=A]

57. Have you ever used your mobile phone to browse product reviews or get product information while shopping at a retail store? This could be done by, for example, googling the product on your mobile browser or scanning a QR code.

- a. Yes
- b. No

[SP; IF Q57=A]

58. Has reading product reviews on your mobile phone while shopping at a retail store ever changed which item you ended up purchasing?

- a. Yes
- b. No

[SP; IF MOBILEBANK="YES" AND Q21=A]

59. In the past 12 months, have you used your mobile phone to check your account balance or available credit before making a large purchase?

- a. Yes
- b. No

[SP; IF Q59=A]

60. Thinking of the most recent time that you checked your account balance or available credit before making a large purchase, did you decide not to buy that particular item because of the amount of money left in your account or the amount of your available credit?

- a. Yes
- b. No

Payments Choice

[MOBILE="YES"]

[DISPLAY]

In this section we would like to ask about your thoughts on some of the new mobile financial service technologies.

[SP; MOBILE="YES"]

61. **Mobile payments services** that let you use your phone to pay for purchases in stores instead of with a credit card, debit card, or cash are becoming available more and more. Usually these payments are made by "tapping" or waving your mobile phone at the checkout instead of swiping a card, or by using a special app --sometimes involving scanning a barcode-- on your mobile phone to make the payment.

If you were offered the option of using your mobile phone to pay for purchases in store, how likely would you be to use it?

- a. I already use it
- b. Very likely
- c. Likely
- d. Unlikely
- e. Very unlikely

[SP; MOBILE="YES"; shown on the same screen as Q61]

62. How likely do you think it is that mobile payments will become a major way people make payments in stores in the next five years?

- a. Very likely
- b. Likely
- c. Unlikely
- d. Very unlikely
- e. Don't know

[SP; IF Q34C="No"]

63. Do you plan to use your mobile phone to make a payment in a store in the next 12 months?

- a. Definitely will use
- b. Probably will use
- c. Probably will not use
- d. Definitely will not use

FINANCIAL MANAGEMENT (SAVING, BUDGETING) QUESTIONS

[SP; IF Q21 = A]

69. Do you use your mobile phone to track purchases and expenses?

- a. Yes

- b. No

[MP; IF Q69= A]

70. Do you use any of the following method(s) to track purchases and expenses on your mobile phone?
- a. A mobile app for expense tracking
 - b. A service provided by my bank
 - c. A spreadsheet
 - d. Online (using the web browser to access a website)
 - e. Take notes in a notepad or word processor

[MP; IF Q28= D OR I]

71. You previously mentioned that you receive either text message or email alerts from your financial institution. Do you receive each of the following kinds of alerts?
- a. Low balance alerts
 - b. Payment due alerts
 - c. Saving reminders
 - d. Fraud alerts
 - e. Credit card balance alerts
 - f. Deposit or withdrawal alert
 - g. Statement available notification
 - h. Other (Please specify):**[TXT]**_____

[MP; IF Q71 = A]

72. Thinking of the most recent low-balance alert you received, which of the following actions did you take after receiving the alert?
- a. Transferred money into the account with the low balance from another account
 - b. Deposited money into the account with the low balance
 - c. Reduced my spending
 - d. None of the above **[Exclusive]**

RISK AVERSION QUESTIONS

[ASKED OF EVERYONE]

[SP]

73. Which **one** of the following statements comes closest to describing the amount of financial risk that you are willing to take when you save or make investments?
- a. Take substantial financial risks expecting to earn substantial returns
 - b. Take above average financial risks expecting to earn above average returns
 - c. Take average financial risks expecting to earn average returns
 - d. Not willing to take any financial risks