

2013 Mobile Data Codebook\_Website, 2015 update.txt

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CODEBOOK FOR 2013 SURVEY OF CONSUMERS' USE OF MOBILE FINANCIAL SERVICES  
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The codebook serves as the principal guide to the variables included on the public version of the 2013 Mobile Financial Services (MFS) data set.

The MFS is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2013 MFS were collected by Knowledge Networks using their online probability based KnowledgePanel.

For a general overview of the 2013 MFS and a detailed discussion of the survey methods, see Schmeiser, Maximilian, Matthew Gross, David Buchholz, and Alejandra Lopez-Fernandini "Consumers and Mobile Financial Services 2014," Federal Reserve Board, <http://www.federalreserve.gov/econresdata/consumers-and-mobile-financial-services-report-201403.pdf>.

The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see the separate copy of the questionnaire posted with the data on this website. Please note that the questions in "Appendix 2" of the March 2014 "Consumers and Mobile Financial Services" report were renumbered for presentation purposes and may not match the numbering of the questions in the data and codebook.

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CaseID

Case ID

type:	numeric (float)					
range:	[62, 4966]					
unique values:	2657					
mean:	3052.88					
std. dev:	1485.56					
percentiles:	10% 601	25% 1817	50% 3463	75% 4299	90% 4701	

-----  
weight1

Weights for re-contact cases

type:	numeric (double)					
range:	[.1296, 4.7545]					
unique values:	1310					
mean:	.999999					
std. dev:	.88374					
percentiles:	10% .2742	25% .3841	50% .7151	75% 1.2958	90% 2.0741	

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weight2

Weights for all cases

2013 Mobile Data Codebook\_Website, 2015 update.txt  
 type: numeric (double)  
 range: [-.1453, 4.291]      units: .0001  
 unique values: 2383      missing .: 0/2657  
 mean: 1  
 std. dev: .790207  
 percentiles: 10% .318 25% .4468 50% .7664 75% 1.3007 90% 1.9806

---

Q1 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?

---

type: numeric (byte)  
 label: Q1  
 range: [-1, 2]      units: 1  
 unique values: 3      missing .: 0/2657  
 tabulation: Freq. Numeric Label  
               21       -1 Refused  
               2441      1 Yes  
               195       2 No

---

Q2 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?

---

type: numeric (byte)  
 label: Q2  
 range: [-1, 2]      units: 1  
 unique values: 3      missing .: 2462/2657  
 tabulation: Freq. Numeric Label  
               7       -1 Refused  
               73       1 Yes  
               115      2 No  
               2462 .

---

Q3 Please choose the most important reason why you don't have a checking, saving or money market account from the following list:

---

type: numeric (byte)  
 label: Q3  
 range: [-1, 10]      units: 1  
 unique values: 11      missing .: 2462/2657  
 examples: .  
               .  
               .

---

03\_txt      Other (Please specify):

---

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type: string (str37)

unique values: 9 missing :: 2648/2657

tabulation: Freq. Value  
2648 ""  
1 "Do have a checking account"  
1 "I answered wrong on the last question"  
1 "I think its for student only"  
1 "clicked no by accident"  
1 "i dont have a joint account"  
1 "just dont"  
1 "live with parents still"  
1 "no money"  
1 "social security direct express card"

warning: variable has embedded blanks

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Q4 Have you used a payday loan, paycheck advance, or deposit advance service in the past 12 months?

---

type: numeric (byte)

label: Q4

range: [-1, 2] unique values: 3 missing :: 0/2657

tabulation: Freq. Numeric Label  
19 -1 Refused  
117 1 Yes  
2521 2 No

---

Q5 How many times in the last 12 months did you use payday loan, paycheck advance, or deposit advance services?

---

type: numeric (int)

label: Q5, but 17 nonmissing values are not labeled

range: [0, 50] unique values: 17 missing :: 2547/2657

examples: .  
. .

---

Q6\_1 Was the money you received from your most recent payday loan or payday advance used for: Paying utility bills (phone, power, gas)

---

type: numeric (byte)

label: Q6\_1

range: [-1, 2] unique values: 3 missing :: 2540/2657

tabulation: Freq. Numeric Label  
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13 -1 Refused  
60 1 Yes  
44 2 No  
2540 .

Q6\_2 Was the money you received from your most recent payday loan or payday advance used for: Paying rent or mortgage

```

type: numeric (byte)
label : Q6_2

range: [-1, 2]                                units: 1
unique values: 3                               missing .: 2540/2657

tabulation: Freq.    Numeric   Label
             13          -1      Refused
             42           1      Yes
             62           2      No
             2540          .

```

Q6\_3 Was the money you received from your most recent payday loan or payday advance used for: Paying for an emergency expense, such as repairs to your home or car, or a medical bill

```

type: numeric (byte)
label : Q6_3

range: [-1, 2]          unique values: 3           missing .: 2540/2657

tabulation: Freq.    Numeric   Label
             13        -1       Refused
             48         1        Yes
             56         2        No
             2540

```

Q6\_4 Was the money you received from your most recent payday loan or payday advance used for: Deposited into a bank account to avoid overdraft charge(s)

```

      type: numeric (byte)
      label : Q6_4

      range: [-1, 2]          unique values: 3           units: 1
                           missing .: 2540/2657

      tabulation: Freq.    Numeric Label
                    19        -1   Refused
                    29         1    Yes
                    69         2    No
                    2540

```

Q6\_5 Was the money you received from your most recent payday loan or payday advance used for: Paying miscellaneous bills

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type: numeric (byte)  
label : Q6\_5

uni que val ues: 3 range: [-1, 2] uni ts: 1 mi ssing .: 2540/2657

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	49	1	Yes
	48	2	No
	2540	.	

**Q6\_6** Was the money you received from your most recent payday loan or payday advance used for: Buying food, groceries, or other living expenses

type: numeric (byte)  
label: Q6\_6

uni que values: 3 range: [-1, 2] uni ts: 1 missing.: 2540/2657

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	60	1	Yes
	41	2	No
	2540	.	

Q6\_7 Was the money you received from your most recent payday loan or payday advance used for: Other

type: numeric (byte)  
label: 06\_7

range: [-1, 2] uni ts: 1  
uni que val ues: 3 mi ssing .: 2540/2657

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	10	1	Yes
	65	2	No
	2540	.	

**Q6\_other** Other (Please specify):

type: string (str55)

unique values: 3 missing "": 2654/2657

tabulation:	Freq.	Value
	2654	" "
	1	"Buying clothing/uniforms for a new job."
	1	"Work boots"
	1	"to replace the money spent paying for the previous loan"

warning: variable has embedded blanks

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07 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?

---

type: numeric (byte)  
 Label : 07

range:	[-1, 8]	unique values:	9	units:	1
				missing .:	2540/2657

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	15	1	The location of the payday lender was more convenient
	25	2	The payday loan was much quicker to get than a bank loan or credit card advance
	20	3	I thought it would be easier to get a payday loan than to qualify for a bank loan or credit card
	10	4	I didn't think banks made loans for small amounts of money
	3	5	I felt more comfortable to work with the payday lender than to use a bank
	1	6	I didn't want the loan to show up on my credit report
	32	7	I didn't think I would qualify for a bank loan or credit card
	6	8	Other (Please specify):
	2540	.	

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07\_other Other (Please specify):

---

type: string (str200)  
 unique values: 4 missing "": 2653/2657

tabulation:	Freq.	Value
	2653	"
	1	"I am currently in a pattern of reborrowing the amount of the loan every month."
	1	"Needed cash quickly and credit card is already too high."
	1	"i use a bank over draft it's cheaper"
	1	"my credit sucks.. BECAUSE of pay day loans.. they SUCK you in. everything else was then late since they were paid first.. WORST advice I ever got.. thank god i'm DONE with them, . NEVER again.. horrible!!!"

warning: variable has embedded blanks

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Q8A Have you used a general purpose prepaid card in the past 12 months?

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-----

type: numeric (byte)  
label : Q8A

range: [-1, 2]  
unique values: 3      units: 1  
missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	389	1	Yes
	2241	2	No

-----

Q8B                    Have you used a payroll card in the past 12 months?

-----

type: numeric (byte)  
label : Q8B

range: [-1, 2]  
unique values: 3      units: 1  
missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	61	1	Yes
	2567	2	No

-----

Q8C                    Have you used a government issued prepaid card in the past 12 months?

-----

type: numeric (byte)  
label : Q8C

range: [-1, 2]  
unique values: 3      units: 1  
missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	177	1	Yes
	2461	2	No

-----

Q9                    Are any of the general purpose cards or payroll cards you have used reloadable?

-----

type: numeric (byte)  
label : Q9

range: [-1, 3]  
unique values: 4      units: 1  
missing .: 2237/2657

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	158	1	Yes
	167	2	No
	92	3	Don't know
	2237	.	

-----

Q10                  In the past month, did you or anybody else load money to your prepaid

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card(s)?

```

type: numeric (byte)
label : 010

range: [-1, 2]          units: 1
unique values: 3         missing .: 2499/2657

tabulation: Freq.    Numeric Label
              1           -1 Refused
              67            1 Yes
              90            2 No
              2499          .

```

Q12\_1 Have you used each of the following financial products or services in the past 12 months: Debit card or check card

```

type: numeric (byte)
label : Q12_1

range: [-1, 2]          unique values: 3          units: 1
missing .: 0/2657

tabulation: Freq.    Numeric Label
              18        -1  Refused
              1954       1   Yes
              685        2   No

```

Q12\_2 Have you used each of the following financial products or services in the past 12 months: Paper check

type: numeric (byte)  
 label : Q12\_2  
 range: [-1, 2]      unique values: 3      missing : 0/2657  
 tabulation: Freq.      Numeric      Label  
               27           -1      Refused  
               2175          1      Yes  
               455           2      No

Q12\_3 Have you used each of the following financial products or services in the past 12 months: Major credit card (VISA, MasterCard, American Express, Discover)

type: numeric (byte)  
 label : Q12\_3  
 range: [-1, 2]      unique values: 3      missing : 0/2657  
 tabulation: Freq.    Numeric    Label  
               37           -1       Refused  
               2029          1       Yes  
               591           2       No

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Q12\_4 Have you used each of the following financial products or services in the past 12 months: Store-branded credit card good only at the store that issued the card

type: numeric (byte)  
label : Q12\_4  
  
range: [-1, 2]      unique values: 3      units: 1  
missing : 0/2657

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	1079	1	Yes
	1547	2	No

Q12\_5 Have you used each of the following financial products or services in the past 12 months: Auto title loan

type: numeric (byte)  
label: Q12\_5  
  
range: [-1, 2]      unique values: 3      units: 1  
missing: 0/2657

tabulation:	Freq.	Numeric	Label
	44	-1	Refused
	191	1	Yes
	2422	2	No

012\_6 Have you used each of the following financial products or services in the past 12 months: Check cashing services

type: numeric (byte)  
label: Q12\_6  
  
range: [-1, 2] unique values: 3  
units: 1 missing: 0/2657

tabulation:	Freq.	Numeric	Label
	41	-1	Refused
	168	1	Yes
	2448	2	No

012\_7 Have you used each of the following financial products or services in the past 12 months: Money order

type: numeric (byte)  
label: Q12\_7  
  
range: [-1, 2]      units: 1  
unique values: 3      missing: 0/2657

tabulation: Freq. Numeric Label  
36 -1 Refused  
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342 1 Yes  
2279 2 No

Q12\_8 Have you used each of the following financial products or services in the past 12 months: Pawn shop loan (do not include permanent sales to a pawnshop)

type: numeric (byte)  
label: Q12\_8

range: [-1, 2] uni ts: 1  
uni que val ues: 3 mi ssing .: 0/2657

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	50	1	Yes
	2565	2	No

Q13 Have you spoken with a teller or a bank employee at a bank branch in the past 12 months?

type: numeric (byte)  
label: Q13

range: [-1, 2] uni ts: 1  
uni que val ues: 3 missi ng .: 216/2657

tabulation: Freq. Numeric Label  
               17              -1 Refused  
               2058             1 Yes  
               366             2 No  
               216             .

Q14 Have you used an ATM for any banking transactions in the past 12 months?

type: numeric (byte)  
label: 014

uni que val ues: 3 range: [-1, 2] uni ts: 1 missi ng . : 216/2657

tabulation:	Freq.	Numerical	Label
	12	-1	Refused
	1804	1	Yes
	625	2	No
	216		

Q15 Have you used telephone banking in the past 12 months, either with a land-line phone or your mobile phone?

type: numeric (byte)  
label: 015

range: [-1, 2] units: 1

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unique values: 3 missing .: 216/2657

tabulation: Freq. Numeric Label  
12 -1 Refused  
760 1 Yes  
1669 2 No  
216 .

---

Q16\_1 What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: ATM/Cash machine

---

type: numeric (byte)  
label : Q16\_1, but 3 nonmissing values are not labeled  
range: [-1, 3] unis: 1  
unique values: 4 missing .: 216/2657  
tabulation: Freq. Numeric Label  
678 -1 Refused  
709 1  
652 2  
402 3  
216 .

---

Q16\_2 What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: A teller in person at a branch

---

type: numeric (byte)  
label : Q16\_2, but 3 nonmissing values are not labeled  
range: [-1, 3] unis: 1  
unique values: 4 missing .: 216/2657  
tabulation: Freq. Numeric Label  
578 -1 Refused  
607 1  
631 2  
625 3  
216 .

---

Q16\_3 What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: Mail

---

type: numeric (byte)  
label : Q16\_3, but 3 nonmissing values are not labeled  
range: [-1, 3] unis: 1  
unique values: 4 missing .: 216/2657  
tabulation: Freq. Numeric Label  
2095 -1 Refused  
33 1  
113 2  
200 3  
216 .

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016\_4 What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: Phone - Talking

tabulation:	Freq.	Numeric	Label
	2007	-1	Refused
	34	1	
	150	2	
	250	3	
	216	.	

Q16\_5 What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: Phone - Using touchtone service or voice recognition

type: numeric (byte)  
label: Q16\_5, but 3 nonmissing values are not labeled  
  
range: [-1, 3] units: 1  
unique values: 4 missing.: 216/2657

tabulation:	Freq.	Numeric	Label
	2177	-1	Refused
	61	1	
	105	2	
	98	3	
	216	.	

**Q16\_6** What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: Over the internet using a computer/tablet

type: numeric (byte)  
label: Q16\_6, but 3 nonmissing values are not labeled  
range: [-1, 3] unique values: 4 units: 1 missing.: 216/2657

tabulation:	Freq.	Numeric	Label
	925	-1	Refused
	812	1	
	450	2	
	254	3	
	216	.	

Q16\_7 What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: Mobile phone app, mobile web browser or SMS/text message

type: numeric (byte)  
label: Q16\_7, but 3 nonmissing values are not labeled  
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range: [-1, 3] uni ts: 1  
uni que val ues: 4 mi ssing .: 216/2657

tabulation:	Freq.	Numeric	Label
	2062	-1	Refused
	109	1	
	146	2	
	124	3	
	216	.	

Q16\_8 What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: Family member, friend, or neighbor does the banking for me

type: numeric (byte)  
label: Q16\_8, but 3 nonmissing values are not labeled

uni que values: 4 range: [-1, 3] uni ts: 1 missing .: 216/2657

tabulation:	Freq.	Numeric	Label
	2317	-1	Refused
	36	1	
	32	2	
	56	3	
	216	.	

Q16\_9 What are three main ways you (or your spouse/partner) interact with your bank or credit union when you use your accounts: Other

type: numeric (byte)  
label: Q16\_9, but 3 nonmissing values are not labeled

range: [-1, 3] uni ts: 1  
uni que val ues: 4 mi ssing ..: 216/2657

tabulation:	Freq.	Numeric	Label
	2405	-1	Refused
	14	1	
	5	2	
	17	3	
	216	.	

Q16\_other Other (Please specify):

type: string (str32)

unique values: 27 missing "": 2626/2657

examples:

warning: variable has embedded blanks

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Q17 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?

type: numeric (byte)  
label: Q17

uni que val ues: 3 range: [-1, 2] uni ts: 1 mi ssing . : 0/2657

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	2421	1	Yes
	217	2	No

Q19 Have you used online banking on a desktop, laptop, or tablet e.g. iPad) computer in the past 12 months?

type: numeric (byte)  
label: Q19

range: [-1, 2] uni ts: 1  
uni que val ues: 3 mi ssing .: 389/2657

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1768	1	Yes
	496	2	No
	389	.	

Q20 Do you own or have regular access to a mobile phone (cell phone)?

type: numeric (byte)  
label: Q20

uni que val ues: 2 range: [1, 2] uni ts: 1 mi ssing .: 0/2657

tabulation: Freq. Numeric Label  
   2341           1 Yes  
   316           2 No

Q21 Is your mobile phone a smart phone?

type: numeric (byte)  
label: Q21

range: [-1, 2] uni ts: 1  
uni que val ues: 3 mi ssing .: 316/2657

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	1365	1	Yes
	962	2	No
	316		

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022 Which type of smart phone do you have?

---

type: numeric (byte)  
 label : 022

range: [-1, 6]      units: 1  
 unique values: 7      missing .: 1292/2657

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	585	1	Android
	41	2	Berryberry
	630	3	i Phone
	35	4	Windows Mobile
	41	5	Other
	32	6	Don't know
	1292	.	

---

023 Do you password protect your smart phone?

---

type: numeric (byte)  
 label : 023

range: [-1, 2]      units: 1  
 unique values: 3      missing .: 1292/2657

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	830	1	Yes
	514	2	No
	1292	.	

---

024 Does your bank or credit union offer mobile banking?

---

type: numeric (byte)  
 label : 024

range: [-1, 3]      units: 1  
 unique values: 4      missing .: 470/2657

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	1412	1	Yes
	106	2	No
	663	3	Don't know
	470	.	

---

025 Have you used mobile banking in the past 12 months?

---

type: numeric (byte)  
 label : 025

range: [-1, 2]      units: 1  
 unique values: 3      missing .: 470/2657

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tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	640	1	Yes
	1540	2	No
	470	.	

---

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

---

type: numeric (byte)  
 Label : Q26

range:	uni que val ues:	units:	mi ssing .:
[-1, 4]	5	1	1117/2657

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	9	1	Definitely will use
	152	2	Probably will use
	660	3	Probably will not use
	717	4	Definitely will not use
	1117	.	

---

027 Do you think you will ever use mobile banking?

---

type: numeric (byte)  
 Label : Q27

range:	uni que val ues:	units:	mi ssing .:
[-1, 4]	5	1	1280/2657

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	7	1	Definitely will use
	229	2	Probably will use
	695	3	Probably will not use
	439	4	Definitely will not use
	1280	.	

---

028\_1 Using your mobile phone, have you done each of the following in the past 12 months: Downloaded your bank's mobile banking app on your mobile phone

---

type: numeric (byte)  
 Label : Q28\_1

range:	uni que val ues:	units:	mi ssing .:
[-1, 2]	3	1	2017/2657

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	469	1	Yes
	169	2	No
	2017	.	

---

028\_2 Using your mobile phone, have you done each of the following in the past 12 months: Checked an account balance or checked recent transactions

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```

type: numeric (byte)
label : 028_2

range: [-1, 2]                                     units: 1
unique values: 3                                     missing .: 2017/2657

tabulation: Freq.    Numeric Label
              5          -1 Refused
              597         1 Yes
              38          2 No
              2017        .

```

**Q28\_3** Using your mobile phone, have you done each of the following in the past 12 months: Made a bill payment using your bank's online banking website or banking app

```

type: numeric (byte)
label : Q28_3

range: [-1, 2]                                     units: 1
unique values: 3                                     missing .: 2017/2657

tabulation: Freq.    Numeric Label
              7          -1  Refused
              304         1   Yes
              329         2   No
              2017        .

```

**Q28\_4** Using your mobile phone, have you done each of the following in the past 12 months: Received a text message alert from your bank

```

type: numeric (byte)
label : Q28_4

range: [-1, 2]                                     units: 1
unique values: 3                                     missing .: 2017/2657

tabulation: Freq.    Numeric Label
              5          -1  Refused
              267         1   Yes
              368         2   No
              2017

```

**Q28\_5** Using your mobile phone, have you done each of the following in the past 12 months: Transferred money between your bank accounts

type: numeric (byte)  
 label : Q28\_5  
 range: [-1, 2] units: 1  
 unique values: 3 missing .: 2017/2657  
 tabulation: Freq. Numeric Label  
               6           -1 Refused  
               383         1 Yes

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251 2 No  
2017 .

**Q28\_6** Using your mobile phone, have you done each of the following in the past 12 months: Transferred money from your bank account to another person

```

type: numeric (byte)
label : Q28_6

range: [-1, 2]                                     units: 1
unique values: 3                                     missing .: 2017/2657

tabulation: Freq.    Numeric Label
              4          -1  Refused
              150         1   Yes
              486         2   No
              2017        .

```

Q28\_7 Using your mobile phone, have you done each of the following in the past 12 months: Deposited a check to your account electronically using your mobile phone camera

type: numeric (byte)  
 label : Q28\_7  
 range: [-1, 2]      units: 1  
 unique values: 3      missing .: 2017/2657  
 tabulation: Freq.    Numeric    Label  
               3           -1       Refused  
               237          1       Yes  
               400          2       No  
               2017         .

Q28\_8 Using your mobile phone, have you done each of the following in the past 12 months: Located the closest in-network ATM for your bank

```

type: numeric (byte)
label : Q28_8

range: [-1, 2]                                     units: 1
unique values: 3                                  missing .: 2017/2657

tabulation: Freq.    Numeric Label
              2          -1  Refused
              242         1   Yes
              396         2   No
              2017        .

```

Q28\_9 Using your mobile phone, have you done each of the following in the past 12 months: Received an email alert from your bank

type: numeric (byte)  
label: 028 9

2013 Mobile Data Codebook\_Website, 2015 update.txt  
range: [-1, 2]      units: 1  
unique values: 3      missing .: 2017/2657

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	345	1	Yes
	292	2	No
	2017	.	

---

Q29 In the past month, how many times have you personally used mobile banking?

---

type: numeric (int)  
label: Q29, but 29 nonmissing values are not labeled  
range: [0, 300]      units: 1  
unique values: 29      missing .: 2024/2657

examples: 15

.

.

---

Q31 When did you start using mobile banking?

---

type: numeric (byte)  
label: Q31  
range: [-1, 5]      units: 1  
unique values: 6      missing .: 2017/2657

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	66	1	In the last 6 months
	128	2	6 to 12 months ago
	177	3	1 to 2 years ago
	209	4	More than 2 years ago
	47	5	I don't remember
	2017	.	

---

Q32 What was the main reason why you started using mobile banking when you did?

---

type: numeric (byte)  
label: Q32  
range: [-1, 7]      units: 1  
unique values: 8      missing .: 2017/2657

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	214	1	I got a smartphone
	118	2	My bank started offering the service
	21	3	There is no bank branch or ATM near my home or work
	40	4	I became comfortable with the

2013 Mobile Data Codebook_Website, 2015 update.txt		
		security of mobile banking
217	5	I liked the convenience of mobile banking
8	6	To receive fraud alerts or check my account for fraudulent transactions
19	7	Other (Please specify):
2017	.	

Q32\_other Other (Please specify):

type: string (str82)  
unique values: 19 missing ":" 2638/2657

examples:     \*\*\*  
                  \*\*\*  
                  \*\*\*  
                  \*\*\*

warning: variable has embedded blanks

Q33 Have you made a mobile payment in the past 12 months?

```

      type: numeric (byte)
label : Q33

range: [-1, 2]          unique values: 3           units: 1
missing .: 316/2657

tabulation: Freq.    Numeric   Label
             13        -1        Refused
             372         1        Yes
             1956        2        No
             316

```

**Q34\_1** Using your mobile phone, have you done each of the following in the past 12 months: Transferred money directly to another person's bank or other financial account (e.g. Paypal account)

```

type: numeric (byte)
label : Q34_1

range: [-1, 2]                                     units: 1
unique values: 3                               missing .: 1292/2657

tabulation: Freq.    Numeric   Label
              12          -1  Refused
              178           1   Yes
              1175          2   No
              1292

```

Q34\_2 Using your mobile phone, have you done each of the following in the past 12 months: Received money from another person's bank or other financial account (e.g. Paypal account)

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```

type: numeric (byte)
label : Q34_2

range: [-1, 2]          units: 1
unique values: 3         missing .: 1292/2657

tabulation: Freq.    Numeric Label
              19        -1   Refused
              135       1    Yes
              1211      2    No
              1292      .

```

**Q34\_3** Using your mobile phone, have you done each of the following in the past 12 months: Paid for a product or service at a store (including at gas pumps and for restaurant meals)

```

type: numeric (byte)
label : Q34_3

range: [-1, 2]          unique values: 3           units: 1
missing .: 1292/2657

tabulation: Freq.    Numeric Label
              14        -1  Refused
              206       1   Yes
              1145      2   No
              1292

```

**Q34\_4** Using your mobile phone, have you done each of the following in the past 12 months: Paid for parking, a taxi, or public transit using an app

```

type: numeric (byte)
label : Q34_4

range: [-1, 2]          units: 1
unique values: 3         missing .: 1292/2657

tabulation: Freq.    Numeric Label
              12        -1  Refused
              57         1   Yes
              1296        2   No
              1292       .

```

Q34\_5 Using your mobile phone, have you done each of the following in the past 12 months: Paid bills online through a mobile web browser or app

type: numeric (byte)  
 label : Q34\_5  
 range: [-1, 2]      unique values: 3      units: 1  
 missing .: 1292/2657  
 tabulation: Freq.    Numeric    Label  
               19           -1       Refused  
               322          1       Yes  
               1024        2       No

2013 Mobile Data Codebook\_Website, 2015 update.txt  
1292

Q34\_6 Using your mobile phone, have you done each of the following in the past 12 months: Made a payment using a text message (including charitable donation by text message)

```

type: numeric (byte)
label: Q34_6

range: [-1, 2]                               units: 1
unique values: 3                            missing .: 1292/2657

tabulation: Freq.    Numeric   Label
             13          -1  Refused
               64           1    Yes
             1288          2     No
             1292          .

```

**Q34\_7** Using your mobile phone, have you done each of the following in the past 12 months: Used an app to receive loyalty or reward points

```

type: numeric (byte)
label: Q34_7

range: [-1, 2]          units: 1
unique values: 3         missing .: 1292/2657

tabulation: Freq.    Numeric Label
              17        -1   Refused
              193       1    Yes
              1155      2    No
              1292      .

```

Q34\_8 Using your mobile phone, have you done each of the following in the past 12 months: Made an online purchase (e.g. from amazon.com or bestbuy.com)

```

type: numeric (byte)
label : Q34_8

range: [-1, 2]          units: 1
unique values: 3         missing .: 1292/2657

tabulation: Freq.    Numeric Label
              14        -1   Refused
              412       1    Yes
              939       2    No
              1292      .

```

Q35A\_1 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: Waved or tapped my mobile phone at a cash register (e.g. Google Wallet)

type: numeric (byte)  
label: Q35A 1

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range: [-1, 2]      unique values: 3      units: 1  
missing : 2451/2657

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	27	1	Yes
	177	2	No
	2451	.	

---

Q35A\_2 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: Scanned a barcode or QR code using your mobile phone to make a mobile payment (e.g. Starbucks app)

---

type: numeric (byte)  
label : Q35A\_2  
range: [-1, 2]      unique values: 3      units: 1  
missing : 2451/2657

tabulation:

Freq.	Numeric	Label
6	-1	Refused
79	1	Yes
121	2	No
2451	.	

---

Q35A\_3 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: 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)

---

type: numeric (byte)  
label : Q35A\_3  
range: [-1, 2]      unique values: 3      units: 1  
missing : 2451/2657

tabulation:

Freq.	Numeric	Label
1	-1	Refused
32	1	Yes
173	2	No
2451	.	

---

Q35A\_4 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: Other

---

type: numeric (byte)  
label : Q35A\_4  
range: [-1, 2]      unique values: 3      units: 1  
missing : 2451/2657

tabulation:

Freq.	Numeric	Label
74	-1	Refused
4	1	Yes
128	2	No
2451	.	

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Q35A\_other Other (Please specify):

type: string (str14)  
unique values: 1 missing :: 2656/2657  
tabulation: Freq. Value  
2656 ""  
1 "bitcoin wallet"  
warning: variable has embedded blanks

Q35\_1 When making mobile payments, which of the following payment methods do you use: Credit card

type: numeric (byte)  
label: Q35\_1  
range: [0, 1] units: 1  
unique values: 2 missing :: 2285/2657  
tabulation: Freq. Numeric Label  
205 0 No  
167 1 Yes  
2285 .

Q35\_2 When making mobile payments, which of the following payment methods do you use: Debit card

type: numeric (byte)  
label: Q35\_2  
range: [0, 1] units: 1  
unique values: 2 missing :: 2285/2657  
tabulation: Freq. Numeric Label  
183 0 No  
189 1 Yes  
2285 .

Q35\_3 When making mobile payments, which of the following payment methods do you use: General purpose prepaid card

type: numeric (byte)  
label: Q35\_3  
range: [0, 1] units: 1  
unique values: 2 missing :: 2285/2657  
tabulation: Freq. Numeric Label  
355 0 No  
17 1 Yes  
2285 .

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Q35\_4 When making mobile payments, which of the following payment methods do you use: Bank account

```

type: numeric (byte)
label: Q35_4

range: [0, 1]                               units: 1
unique values: 2                           missing .: 2285/2657

tabulation: Freq.    Numeric  Label
              222        0   No
              150        1  Yes
              2285       .

```

Q35\_5 When making mobile payments, which of the following payment methods do you use: Charge to your phone bill

```

type: numeric (byte)
label : Q35_5

range: [0, 1]          units: 1
unique values: 2        missing .: 2285/2657

tabulation: Freq.    Numeric Label
              359       0   No
                  13      1   Yes
              2285      .

```

Q35\_6 When making mobile payments, which of the following payment methods do you use: Account at a non-financial institution (e.g. PayPal)

```

type: numeric (byte)
label : Q35_6

range: [0, 1]          unique values: 2          units: 1
missing .: 2285/2657

tabulation: Freq.    Numeric Label
              330        0   No
                  42        1 Yes
              2285

```

Q35\_7 When making mobile payments, which of the following payment methods do you use: Other

```

type: numeric (byte)
label : Q35_7

range: [0, 1]          unique values: 2          units: 1
missing .: 2285/2657

tabulation: Freq.    Numeric Label
            357      0   No
            15       1   Yes
            2285     .

```

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-----  
Q35\_other Other (Please specify):  
-----

type: string (str29)  
unique values: 7 missing :: 2646/2657  
tabulation: Freq. Value  
2646 ""  
1 "Add money to a Starbucks card"  
2 "Starbucks"  
1 "Starbucks gift card"  
4 "cash"  
1 "go to store"  
1 "money order"  
1 "none"  
warning: variable has embedded blanks

-----  
Q35\_refused Refused  
-----

type: numeric (byte)  
label: Q35\_REFU  
range: [0, 1] unique units: 1  
unique values: 2 missing :: 2285/2657  
tabulation: Freq. Numeric Label  
361 0 No  
11 1 Yes  
2285 .

-----  
Q36A In the past month, how many times have you used your mobile phone to make any type of mobile payment?  
-----

type: numeric (byte)  
label: Q36A, but 17 nonmissing values are not labeled  
range: [0, 33] unique units: 1  
unique values: 17 missing :: 2321/2657  
examples: .  
. .

-----  
Q36B In the past month, how many times have you used your mobile phone to pay for a product or service at a store?  
-----

type: numeric (byte)  
label: Q36B, but 14 nonmissing values are not labeled  
range: [0, 20] unique units: 1  
unique values: 14 missing :: 2454/2657

2013 Mobile Data Codebook\_Website, 2015 update.txt

examples:

Q37\_1 Have you used each of the following mobile payment services in the past 12 months: Starbucks mobile payments

```

type: numeric (byte)
label : Q37_1

range: [-1, 2]                               units: 1
unique values: 3                           missing .: 2326/2657

tabulation: Freq.   Numeric Label
            3        -1  Refused
            45         1   Yes
            283         2   No
            2326        .

```

**Q37\_2** Have you used each of the following mobile payment services in the past 12 months: Google Wallet

```

type: numeric (byte)
label : Q37_2

range: [-1, 2]          units: 1
unique values: 3         missing .: 2326/2657

tabulation: Freq.    Numeric Label
              9           -1   Refused
              18          1    Yes
              304         2    No
              2326

```

Q37\_3 Have you used each of the following mobile payment services in the past 12 months: Square Wallet

```

type: numeric (byte)
label : Q37_3

range: [-1, 2]                                     units: 1
unique values: 3                               missing .: 2326/2657

tabulation: Freq.    Numeric Label
             11        -1  Refused
             14         1   Yes
            306         2   No
            2326

```

Q37\_4 Have you used each of the following mobile payment services in the past 12 months: PayPal, In-Store Payment

type: numeric (byte)

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Label : Q37\_4

uni que val ues: 3 range: [-1, 2] uni ts: 1 mi ssing .: 2326/2657

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	38	1	Yes
	285	2	No
	2326	.	

Q37\_5 Have you used each of the following mobile payment services in the past 12 months: Level Up

type: numeric (byte)  
label: Q37\_5

uni que values: 3 range: [-1, 2] uni ts: 1 miss ng .: 2326/2657

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	1	1	Yes
	321	2	No
	2326	.	

Q37\_6 Have you used each of the following mobile payment services in the past 12 months: Dwolla

type: numeric (byte)  
label: Q37\_6

uni que val ues: 3 range: [-1, 2] uni ts: 1 mi ssing .: 2326/2657

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	4	1	Yes
	321	2	No
	2326	.	

Q37\_7 Have you used each of the following mobile payment services in the past 12 months: Isis

type: numeric (byte)  
label: Q37\_7

uni que val ues: 3 range: [-1, 2] uni ts: 1 mi ssing .: 2326/2657

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	4	1	Yes
	321	2	No
	2326	.	

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Q37\_8 Have you used each of the following mobile payment services in the past 12 months: Tabbedout

```

type: numeric (byte)
label : Q37_8

range: [-1, 2]                                     units: 1
unique values: 3                               missing .: 2326/2657

tabulation: Freq.    Numeric   Label
              8          -1      Refused
              4           1      Yes
              319          2      No
              2326         .

```

Q38 When did you start using mobile payments?

```

type: numeric (byte)
label : Q38

range: [-1, 5]          units: 1
unique values: 6         missing .: 2285/2657

tabulation: Freq.    Numeric   Label
             10        -1        Refused
             68         1        In the last 6 months
             75         2        6 to 12 months ago
             77         3        1 to 2 years ago
             60         4        More than 2 years ago
             82         5        I don't remember
             2285       .

```

Q39 What was the main reason why you started using mobile payments when you did?

```

type: numeric (byte)
label : Q39

range: [-1, 7]          unique values: 8           units: 1
missing.: 2285/2657

tabulation: Freq.    Numeric   Label
             12        -1        Refused
             102       1         I got a smartphone
             56        2         The ability to make mobile
                           payments became available
             26        3         I became comfortable with the
                           security of mobile payments
             132       4         I liked the convenience of
                           mobile payments
             7         5         A store I visit started offering
                           the service
             13        6         To take advantage of loyalty or
                           rewards points and discounts
             24        7         Other (Please specify):
             2285      .

```

Q39\_other

2013 Mobile Data Codebook\_Website, 2015 update.txt  
Other (Please specify):

-----  
type: string (str73)  
unique values: 19 missing "": 2637/2657  
examples: ""  
""  
"  
"  
"  
warning: variable has embedded blanks

Q40\_1 Please tell us if each of the reasons below are why you do not use mobile banking: I'm concerned about the security of mobile banking

-----  
type: numeric (byte)  
label: Q40\_1  
range: [-1, 2] units: 1  
unique values: 3 missing .: 1875/2657  
tabulation: Freq. Numeric Label  
13 -1 Refused  
538 1 Yes  
231 2 No  
1875 .

Q40\_2 Please tell us if each of the reasons below are why you do not use mobile banking: My banking needs are being met without mobile banking

-----  
type: numeric (byte)  
label: Q40\_2  
range: [-1, 2] units: 1  
unique values: 3 missing .: 1875/2657  
tabulation: Freq. Numeric Label  
9 -1 Refused  
713 1 Yes  
60 2 No  
1875 .

Q40\_3 Please tell us if each of the reasons below are why you do not use mobile banking: I don't see any reason to use mobile banking

-----  
type: numeric (byte)  
label: Q40\_3  
range: [-1, 2] units: 1  
unique values: 3 missing .: 1875/2657  
tabulation: Freq. Numeric Label  
15 -1 Refused  
597 1 Yes  
170 2 No

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1875

Q40\_4 Please tell us if each of the reasons below are why you do not use mobile banking: The mobile phone screen is too small

type: numeric (byte)  
label : Q40\_4  
  
range: [-1, 2]      unique values: 3      units: 1  
missing . : 1875/2657

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	358	1	Yes
	403	2	No
	1875	.	

Q40\_5 Please tell us if each of the reasons below are why you do not use mobile banking: I don't have a smartphone

type: numeric (byte)  
label : Q40\_5  
  
range: [-1, 2]      unique values: 3      units: 1  
missing .: 1875/2657

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	353	1	Yes
	414	2	No
	1875	.	

Q40\_6 Please tell us if each of the reasons below are why you do not use mobile banking: My bank charges a fee for using mobile banking

type: numeric (byte)  
label : Q40\_6  
  
range: [-1, 2]      unique values: 3      units: 1  
missing : 1875/2657

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	57	1	Yes
	687	2	No
	1875	.	

040\_7 Please tell us if each of the reasons below are why you do not use mobile banking: I don't do the banking in my household

type: numeric (byte)  
label : Q40\_7  
  
range: [-1, 2] units: 1  
unique values: 3 missing .: 1875/2657

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tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	89	1	Yes
	667	2	No
	1875	.	

---

040\_8 Please tell us if each of the reasons below are why you do not use mobile banking: I don't trust the technology

---

	type:	numeric (byte)	
	label:	040_8	
	range:	[-1, 2]	
unique values:	3	units: 1 missing : 1875/2657	
tabulation:	Freq.	Numeric	Label
	24	-1	Refused
	255	1	Yes
	503	2	No
	1875	.	

---

040\_9 Please tell us if each of the reasons below are why you do not use mobile banking: I don't have a bank account

---

	type:	numeric (byte)	
	label:	040_9	
	range:	[-1, 2]	
unique values:	3	units: 1 missing : 1875/2657	
tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	24	1	Yes
	733	2	No
	1875	.	

---

040\_10 Please tell us if each of the reasons below are why you do not use mobile banking: It's too difficult to use mobile banking

---

	type:	numeric (byte)	
	label:	040_10	
	range:	[-1, 2]	
unique values:	3	units: 1 missing : 1875/2657	
tabulation:	Freq.	Numeric	Label
	24	-1	Refused
	130	1	Yes
	628	2	No
	1875	.	

---

041 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?

---

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```

type: numeric (byte)
label : Q41

range: [1, 8]          unique values: 8          units: 1
missing .: 2119/2657

tabulation: Freq.    Numeric   Label
              64         1 My phone getting hacked
              24         2 Someone using my phone without
                           permission to access my account
              142        3 Someone intercepting my data
              49         4 Losing my phone or having my
                           phone stolen
              9          5 Malware or viruses being
                           installed on my phone
              10        6 Companies misusing my personal
                           information
              235        7 All of the above
              5          8 Other (Please specify):
              2119       .

```

041 other Other (Please specify):

type: string (str200)

unique values: 5 missing :: 2652/2657

tabulation:	Freq.	Value
	2652	"
	1	"Fear I might make a mistake."
	1	"I do not believe in it!"
	1	"More and more people without are being penalized - the CHECK is a form payment that works for paying bills still. I don't want them to have my account and take it regularly without my involvement."
	1	"I lack of two factor authorization"
	1	"messing it up"

warning: variable has embedded blanks

Q42\_1 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: Download your bank's mobile banking app

```

type: numeric (byte)
label : Q42_1

range: [0, 1]          unique values: 2          units: 1
missing .: 1875/2657

tabulation: Freq.    Numeric Label
              572        0      No
              210        1     Yes
              1875       .

```

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Q42\_2 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: Check an account balance or check recent transactions

```

type: numeric (byte)
label: Q42_2

range: [0, 1]                               units: 1
unique values: 2                           missing .: 1875/2657

tabulation: Freq.    Numeric  Label
              478        0   No
              304        1  Yes
              1875       .

```

042\_3 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: Make bill payments

```

type: numeric (byte)
label : Q42_3

range: [0, 1]          units: 1
unique values: 2        missing .: 1875/2657

tabulation: Freq.    Numeric Label
              597      0     No
                  185      1    Yes
              1875      .

```

Q42\_4 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: Receive text message or email alerts from your bank

```

type: numeric (byte)
label : Q42_4

range: [0, 1]          unique values: 2          units: 1
missing .: 1875/2657

tabulation: Freq.    Numeric Label
              549        0   No
              233        1  Yes
              1875

```

Q42\_5 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: Deposit a check electronically using your mobile phone camera.

type: numeric (byte)  
label : Q42\_5  
range: [0, 1] units: 1

2013 Mobile Data Codebook\_Website, 2015 update.txt  
unique values: 2 missing .: 1875/2657

tabulation: Freq. Numeric Label  
578 0 No  
204 1 Yes  
1875 .

---

042\_6 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: Transfer money between accounts

---

type: numeric (byte)  
label : 042\_6  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 1875/2657  
  
tabulation: Freq. Numeric Label  
560 0 No  
222 1 Yes  
1875 .

---

042\_7 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: None, I don't want to use mobile banking

---

type: numeric (byte)  
label : 042\_7  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 1875/2657  
  
tabulation: Freq. Numeric Label  
387 0 No  
395 1 Yes  
1875 .

---

042\_refused Refused

---

type: numeric (byte)  
label : 042\_REFU  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 1875/2657  
  
tabulation: Freq. Numeric Label  
778 0 No  
4 1 Yes  
1875 .

---

Q43B\_1 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: Download your bank's mobile banking app

---

type: numeric (byte)  
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Label : Q43B\_1

range: [0, 1] uni ts: 1  
uni que val ues: 2 mi ssing ..: 1888/2657

tabulation:	Freq.	Numeric	Label
	697	0	No
	72	1	Yes
	1888	.	

**Q43B\_2** 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: Check an account balance or check recent transactions

type: numeric (byte)  
label: 043B 2

range: [0, 1] uni ts: 1  
uni que val ues: 2 mi ssing ..: 1888/2657

tabulation:	Freq.	Numeric	Label
	637	0	No
	132	1	Yes
	1888	.	.

Q43B\_3 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: Make bill payments

type: numeric (byte)  
label: Q43B 3

range: [0, 1] units: 1  
unique values: 2 missing: 1888/2657

tabulation:	Freq.	Numeric	Label
	703	0	No
	66	1	Yes
	1888	.	.

Q43B\_4 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: Receive text message or email alerts from your bank

type: numeric (byte)  
label: Q43B\_4

range: [0, 1] uni ts: 1  
uni que val ues: 2 missi ng ..: 1888/2657

tabulation:	Freq.	Numeric	Label
	681	0	No
	88	1	Yes
	1888	.	

Q43B\_5 If your bank or credit union were to offer mobile banking, would you  
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be interested in doing any of the following activities with your mobile phone: Deposit a check electronically using your mobile phone camera

```

type: numeric (byte)
label : Q43B_5

range: [0, 1]                                     units: 1
unique values: 2                                missing .: 1888/2657

tabulation: Freq.    Numeric  Label
              711        0   No
                  58        1  Yes
              1888       .

```

043B\_6 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: Transfer money between accounts

```

type: numeric (byte)
label : Q43B_6

range: [0, 1]          units: 1
unique values: 2        missing .: 1888/2657

tabulation: Freq.    Numeric Label
              714        0   No
                  55        1   Yes
              1888      .

```

043B\_7 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: None, I don't want to use mobile banking

```

type: numeric (byte)
label : Q43B_7

range: [0, 1]          units: 1
unique values: 2        missing .: 1888/2657

tabulation: Freq.    Numeric Label
              173        0   No
              596        1   Yes
              1888       .

```

043B refused Refused

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Q44\_1 Please tell us if any of the reasons below are why you do not use mobile payments: I'm concerned about the security of mobile payments

```

type: numeric (byte)
label : Q44_1

range: [-1, 2]          unique values: 3           missing .: 701/2657

tabulation: Freq.    Numeric Label
             60        -1   Refused
             1258       1   Yes
             638        2   No
             701        .

```

044\_2 Please tell us if any of the reasons below are why you do not use mobile payments: It's easier to pay with cash or a credit/debit card

type: numeric (byte)  
 label : Q44\_2  
 range: [-1, 2]      unique values: 3      missing .: 701/2657  
 tabulation: Freq.    Numeric    Label  
               63           -1       Refused  
               1520          1       Yes  
               373           2       No  
               701

Q44\_3 Please tell us if any of the reasons below are why you do not use mobile payments: I don't see any benefit from using mobile payments

```

      type: numeric (byte)
      label : Q44_3

      range: [-1, 2]          unique values: 1
      missing .: 701/2657

      tabulation: Freq.    Numeric Label
                    81        -1 Refused
                    1252       1 Yes
                    623        2 No
                    701

```

Q44\_4 Please tell us if any of the reasons below are why you do not use mobile payments: The places I shop don't accept mobile payments

type: numeric (byte)  
label : Q44\_4  
  
range: [-1, 2]      unique values: 3      units: 1  
missing : 701/2657

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tabulation:	Freq.	Numeric	Label
	138	-1	Refused
	494	1	Yes
	1324	2	No
	701	.	

Q44\_5 Please tell us if any of the reasons below are why you do not use mobile payments: I don't have the necessary feature on my phone

Q44\_6 Please tell us if any of the reasons below are why you do not use mobile payments: I don't trust the technology

type: numeric (byte)  
 label : Q44\_6  
 range: [-1, 2]  
 unique values: 3  
 tabulation: Freq. Numeric Label  
               89       -1 Refused  
               883      1 Yes  
               984      2 No  
               701

**Q44\_7** Please tell us if any of the reasons below are why you do not use mobile payments: It's difficult or time consuming to set up or use mobile payments

```

type: numeric (byte)
label : Q44_7

range: [-1, 2]          unique values: 3          units: 1
missing .: 701/2657

tabulation: Freq.    Numeric Label
              128      -1   Refused
              676       1    Yes
              1152      2    No
              701

```

Q44\_8 Please tell us if any of the reasons below are why you do not use mobile payments: I don't need to make any payments or someone else pays the bills

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type: numeric (byte)  
 Label: Q44\_8

range:	[ -1, 2 ]	unique values:	3	units:	1
				missing .:	701/2657

tabulation: Freq. Numeric Label

121	-1	Refused
414	1	Yes
1421	2	No
701	.	

---

Q44\_9 Please tell us if any of the reasons below are why you do not use mobile payments: I don't really understand all the different mobile payment options

---

type: numeric (byte)  
 Label: Q44\_9

range:	[ -1, 2 ]	unique values:	3	units:	1
				missing .:	701/2657

tabulation: Freq. Numeric Label

122	-1	Refused
751	1	Yes
1083	2	No
701	.	

---

Q45 You mentioned that security was one of your top concerns with mobile payments; which one of these security aspects are you most concerned with?

---

type: numeric (byte)  
 Label: Q45

range:	[ -1, 7 ]	unique values:	8	units:	1
				missing .:	1399/2657

tabulation: Freq. Numeric Label

5	-1	Refused
129	1	My phone getting hacked
270	2	Someone intercepting my payment information or other data
95	3	Los ing my phone or having my phone stolen
26	4	Malware or viruses being installed on my phone
40	5	Companies misusing my personal information
682	6	All of the above
11	7	Other (Please specify):
1399	.	

---

Q45\_other Other (Please specify):

---

type: string (str244)

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unique values: 9 missing :: 2648/2657

tabulation:	Freq.	Value
	2648	""
	1	"Companies getting hacked and losing my personal information"
	1	"Do not have Mobile phone"
	1	"Dropping the phone at the drive-thru!"
	1	"I don't have a smart phone"
	1	"I don't like electronics. I barely know how to operate this laptop to answer surveys. I don't like gadgets in spite of all i've heard about them. I don't need them."
	1	"I don't need it"
	1	"I have a pre-paid cell phone."
	1	"putting my pin or password out there, for all to hear or see, especially, now a days, these young kids, CAN ACCESS OR ABUSE ANY SYSTEM, WITH BIRTHDATE, SS#, STEALING MAIL, GETTING ACCT#S/I DENI TY THEFT IS REAL HERE/DONT UNDERSTAND HOW, BUT THEY DO IT. try "
	1	"we have a landline phone"

warning: variable has embedded and trailing blanks

---

Q46\_1 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: Making payments to another person (e.g. friend, relative, babysitter)

---

type:	numeric (byte)
label:	046_1
range:	[0, 1]
unique values:	2
tabulation:	Freq. Numeric Label
	1727 0 No
	229 1 Yes
	701 .

---

Q46\_2 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: Using my mobile phone to pay for purchases at a store

---

type:	numeric (byte)
label:	046_2
range:	[0, 1]
unique values:	2
tabulation:	Freq. Numeric Label
	1629 0 No
	327 1 Yes
	701 .

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Q46\_3 Assuming that the reason(s) why you do not use mobile payments was you be interested in doing any of the following activities phone: Paying bills online

```

  type: numeric (byte)
  label : Q46_3

range: [0, 1]          unique values: 2          units: 1
       2                         missing .: 701/2657

  tabulation: Freq.    Numeric  Label
                 1548        0   No
                   408        1  Yes
                   701        .

```

046\_4 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: Transferring money to someone in another country

type: numeric (byte)  
 label : Q46\_4  
 range: [0, 1]  
 unique values: 2  
 tabulation: Freq. Numeric Label  
               1885      0      No  
               71          1      Yes  
               701         .

Q46\_5 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: Using your mobile phone as a 'virtual wallet' to replace some cards in your wallet

```

type: numeric (byte)
label : Q46_5

range: [0, 1]          unique values: 2          missing .: 701/2657

tabulation: Freq.    Numeric Label
              1682      0   No
                  274      1   Yes
                  701      .

```

046\_6 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: Buying goods or services online

type: numeric (byte)  
label: Q46\_6  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 701/2657

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tabulation:	Freq.	Numeric	Label
	1605	0	No
	351	1	Yes
	701	.	

---

Q46\_7 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: Accepting payments from another person

---

type: numeric (byte)			
label : Q46_7			
range:	[0, 1]	units:	1
unique values:	2	missing .:	701/2657
tabulation:	Freq.	Numeric	Label
	1729	0	No
	227	1	Yes
	701	.	

---

Q46\_8 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: Receiving/using coupons on your phone

---

type: numeric (byte)			
label : Q46_8			
range:	[0, 1]	units:	1
unique values:	2	missing .:	701/2657
tabulation:	Freq.	Numeric	Label
	1515	0	No
	441	1	Yes
	701	.	

---

Q46\_9 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: Receiving specials and discount offers

---

type: numeric (byte)			
label : Q46_9			
range:	[0, 1]	units:	1
unique values:	2	missing .:	701/2657
tabulation:	Freq.	Numeric	Label
	1564	0	No
	392	1	Yes
	701	.	

---

Q46\_10 Assuming that the reason(s) why you do not use mobile payments was addressed, would you be interested in doing any of the following activities with your mobile phone: None, I don't want to use mobile payments

---

type: numeric (byte)  
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Label : Q46\_10

range: [0, 1] uni ts: 1  
uni que val ues: 2 mi ssing :: 701/2657

tabulation:	Freq.	Numeric	Label
	735	0	No
	1221	1	Yes
	701	.	

Q46\_refused Refused

type: numeric (byte)  
label: Q46 REFU

uni que values: 2 range: [0, 1] uni ts: 1 missing : 701/2657

tabulation:	Freq.	Numeric	Label
	1937	0	No
	19	1	Yes
	701	.	

Q47 How safe do you believe people's personal information is when they use mobile banking?

type: numeric (byte)  
label: Q47

range: [-1, 5] uni ts: 1  
uni que val ues: 6 mi ssing .: 316/2657

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	142	1	Very safe
	738	2	Somewhat safe
	630	3	Somewhat unsafe
	427	4	Very unsafe
	386	5	Don't know
	316	.	

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

type: numeric (byte)  
label: Q48

range: [-1, 5] uni ts: 1  
uni que val ues: 6 mi ssing .: 316/2657

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	106	1	Very safe
	701	2	Somewhat safe
	647	3	Somewhat unsafe
	454	4	Very unsafe
	404	5	Don't know

Q50\_1 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: Track your finances

```

type: numeric (byte)
label : Q50_1

range: [0, 1]          unique values: 2          missing: 1
uni que val ues:      mi ssing .: 316/2657

tabul ati on:   Freq.    Numeric  Label
                  1758        0  No
                  583         1  Yes
                  316         .

```

Q50\_2 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: Organize, track and store gift cards, memberships, loyalty and reward points

```

type: numeric (byte)
label : Q50_2

range: [0, 1]          unique values: 2          missing .: 316/2657

tabulation: Freq.    Numeric Label
              1980      0   No
                  361      1   Yes
                  316

```

Q50\_3 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: Compare prices when shopping

Q50\_4 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: To receive and manage discount offers and coupons

type: numeric (byte)  
label: Q50\_4  
range: [0, 1] units: 1

2013 Mobile Data Codebook\_Website, 2015 update.txt  
unique values: 2 missing .: 316/2657

tabulation: Freq. Numeric Label  
1737 0 No  
604 1 Yes  
316 .

---

Q50\_5 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: To receive offers and promotions based on your location

---

type: numeric (byte)  
label : Q50\_5  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 316/2657  
  
tabulation: Freq. Numeric Label  
1883 0 No  
458 1 Yes  
316 .

---

Q50\_6 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: None of the above

---

type: numeric (byte)  
label : Q50\_6  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 316/2657  
  
tabulation: Freq. Numeric Label  
1126 0 No  
1215 1 Yes  
316 .

---

Q50\_refused Refused

---

type: numeric (byte)  
label : Q50\_REFU  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 316/2657  
  
tabulation: Freq. Numeric Label  
2318 0 No  
23 1 Yes  
316 .

---

Q51 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.

---

type: numeric (byte)  
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2013 Mobile Data Codebook\_Website, 2015 update.txt  
Label : Q51

range: [-1, 4]      unis: 1  
unique values: 5      missing .: 1292/2657

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	72	1	Strongly agree
	437	2	Agree
	449	3	Disagree
	393	4	Strongly disagree
	1292	.	

Q52 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.

type: numeric (byte)  
Label : Q52  
range: [-1, 4]      unis: 1  
unique values: 5      missing .: 1292/2657

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	39	1	Strongly agree
	226	2	Agree
	509	3	Disagree
	574	4	Strongly disagree
	1292	.	

Q53 Have you ever used your mobile phone to comparison shop over the internet while at a retail store?

type: numeric (byte)  
Label : Q53  
range: [-1, 2]      unis: 1  
unique values: 3      missing .: 1292/2657

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	596	1	Yes
	749	2	No
	1292	.	

Q54 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?

type: numeric (byte)  
Label : Q54  
range: [-1, 2]      unis: 1  
unique values: 3      missing .: 1292/2657

tabulation:	Freq.	Numeric	Label
			Page 47

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18	-1	Refused
426	1	Yes
921	2	No
1292	.	

Q55 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?

```

type: numeric (byte)
label : Q55

range: [-1, 2]          units: 1
unique values: 3         missing .: 1292/2657

tabulation: Freq.    Numeric   Label
              17           -1  Refused
              475            1   Yes
              873            2   No
              1292           .

```

Q56 Has using your mobile phone to compare prices while you were shopping at a retail store ever changed where you made your purchase?

type: numeric (byte)  
 label : Q56  
 range: [-1, 2]      units: 1  
 unique values: 3      missing .: 1970/2657  
 tabulation: Freq.    Numeric Label  
 2               -1      Refused  
 458              1      Yes  
 227              2      No  
 1970

Q57 Have you ever used your mobile phone to browse product reviews or get product information while shopping at a retail store?

```

type: numeric (byte)
label : Q57

range: [-1, 2]                                     units: 1
unique values: 3                               missing .: 1292/2657

tabulation: Freq.    Numeric Label
              16        -1  Refused
              586       1   Yes
              763       2   No
              1292

```

Q58 Has reading product reviews on your mobile phone while shopping at a retail store ever changed which item you ended up purchasing?

type: numeric (byte)

2013 Mobile Data Codebook\_Website, 2015 update. txt  
Label : Q58

uni que val ues: 3 range: [-1, 2] uni ts: 1 mi ssing .: 2071/2657

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	415	1	Yes
	167	2	No
	2071	.	

Q59 In the past 12 months, have you used your mobile phone to check your account balance or available credit before making a large purchase?

type: numeric (byte)  
label: Q59

range: [-1, 2] uni ts: 1  
uni que val ues: 3 mi ssing .: 2047/2657

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	393	1	Yes
	209	2	No
	2047	.	

Q60 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?

type: numeric (byte)  
label: Q60

uni que range: [-1, 2] uni ts: 1  
val ues: 3 mi ssing ..: 2264/2657

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	186	1	Yes
	200	2	No
	2264	.	

Q61 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?

type: numeric (byte)  
label: Q61

range: [-1, 5] uni ts: 1  
uni que val ues: 6 mi ssing .: 316/2657

tabulation:	Freq.	Numerical	Label
	26	-1	Refused
	47	1	I already use it
	140	2	Very likely
	369	3	Likely

2013 Mobile Data Codebook\_Website, 2015 update.txt  
695 4 Unlikely  
1064 5 Very unlikely  
316 .

Q62 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?

Q63 Do you plan to use your mobile phone to make a payment in a store in the next 12 months?

```

type: numeric (byte)
Label : Q63

range: [-1, 4]          units: 1
unique values: 5         missing .: 1512/2657

tabulation: Freq.    Numeric   Label
              8           -1   Refused
              26          1   Definitely will use
              165         2   Probably will use
              510         3   Probably will not use
              436         4   Definitely will not use
              1512        .

```

Q69 Do you use your mobile phone to track purchases and expenses?

```

type: numeric (byte)
label : 069

range: [-1, 2]          unis: 1
unique values: 3         missing .: 1292/2657

tabulation: Freq.    Numeric  Label
              10           -1  Refused
              297            1   Yes
              1058            2   No
              1292

```

070\_1 Do you use any of the following method(s) to track purchases and expenses on your mobile phone: A mobile app for expense tracking

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Q70\_2 Do you use any of the following method(s) to track purchases and expenses on your mobile phone: A service provided by my bank

```

type: numeric (byte)
label : Q70_2

range: [0, 1]
unique values: 2
units: 1
missing .: 2360/2657

tabulation: Freq. Numeric Label
              173      0   No
              124      1  Yes
              2360     .

```

Q70\_3 Do you use any of the following method(s) to track purchases and expenses on your mobile phone: A spreadsheet

```

type: numeric (byte)
label : Q70_3

range: [0, 1]          units: 1
unique values: 2       missing .: 2360/2657

tabulation: Freq.    Numeric Label
              274        0   No
                  23        1  Yes
              2360        .

```

Q70\_4 Do you use any of the following method(s) to track purchases and expenses on your mobile phone: Online (using the web browser to access a website)

```

type: numeric (byte)
label : Q70_4

range: [0, 1]          units: 1
unique values: 2       missing .: 2360/2657

tabulation: Freq.    Numeric Label
              196        0   No
              101        1   Yes
              2360

```

Q70\_5 Do you use any of the following method(s) to track purchases and Page 51

expenses on your mobile phone: Take notes in a notepad or word processor

type: numeric (byte)  
label: Q70\_5

uni que values: 2 range: [0, 1] uni ts: 1 missing.: 2360/2657

tabulation:	Freq.	Numeric	Label
	252	0	No
	45	1	Yes
	2360	.	.

## Q70\_refused

Refused

type: numeric (byte)  
label: Q70 REFU

range: [0, 1] units: 1  
unique values: 2 missing : 2360/2657

tabulation:	Freq.	Numeric	Label
	280	0	No
	17	1	Yes
	2360		

071\_1 Do you receive each of the following kinds of alerts: Low balance alerts

type: numeric (byte)  
label: 071\_1

uni que values: 2 range: [0, 1] uni ts: 1 missing.: 2257/2657

tabulation:	Freq.	Numeric	Label
	199	0	No
	201	1	Yes
	2257		

Q71\_2 Do you receive each of the following kinds of alerts: Payment due alerts

type: numeric (byte)  
label: 071\_2

range: [0, 1] uni que values: 2 ts: 1 missing: 2257/2657

tabulation:	Freq.	Numeric	Label
	235	0	No
	165	1	Yes
	2257		

071 3 Do you receive each of the following kinds of alerts? Saying

2013 Mobile Data Codebook\_Website, 2015 update.txt

## reminders

```

type: numeric (byte)
label : Q71_3

range: [0, 1]          units: 1
unique values: 2        missing .: 2257/2657

tabulation: Freq.    Numeric Label
              374        0   No
                  26        1   Yes
              2257       .

```

071 4 Do you receive each of the following kinds of alerts: Fraud alerts

```

type: numeric (byte)
label : Q71_4

range: [0, 1]                                     units: 1
unique values: 2                                 missing .: 2257/2657

tabulation: Freq.    Numeric Label
              253        0   No
              147        1  Yes
              2257

```

Q71\_5 Do you receive each of the following kinds of alerts: Credit card balance alerts

```
type: numeric (byte)
label : Q71_5

range: [0, 1]                                     units: 1
unique values: 2                                missing .: 2257/2657

tabulation: Freq.    Numeric Label
             316        0   No
                 84        1  Yes
                2257
```

Q71\_6 Do you receive each of the following kinds of alerts: Deposit or withdrawal alert

```

type: numeric (byte)
label : Q71_6

range: [0, 1]          units: 1
unique values: 2       missing .: 2257/2657

tabulation: Freq.    Numeric Label
              248        0   No
              152        1  Yes
              2257

```

Q71\_7 Do you receive each of the following kinds of alerts: Statement  
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available notification

```

type: numeric (byte)
label : 071_7

range: [0, 1]                                     units: 1
unique values: 2                                missing .: 2257/2657

tabulation: Freq.    Numeric Label
              189        0   No
              211        1  Yes
              2257       .

```

071\_8 Do you receive each of the following kinds of alerts: Other

```

type: numeric (byte)
label : Q71_8

range: [0, 1]          units: 1
unique values: 2        missing .: 2257/2657

tabulation: Freq.    Numeric Label
              381        0   No
                  19        1 Yes
              2257

```

071 other Other (Please specify):

type: string (str80)  
unique values: 18 missing"": 2639/2657  
examples: ""  
          ""  
          ""  
          ""  
warning: variable has embedded blanks

071 refused Refused

Q72\_1 Thinking of the most recent low-balance alert you received, which of the following actions did you take after receiving the alert: Transferred money into the account with the low balance from another account

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```

type: numeric (byte)
label : Q72_1

range: [0, 1]                                     units: 1
unique values: 2                                missing .: 2456/2657

tabulation: Freq.    Numeric  Label
              110        0   No
              91         1  Yes
              2456       .

```

Q72\_2 Thinking of the most recent low-balance alert you received, which of the following actions did you take after receiving the alert: Deposited money into the account with the low balance

```

type: numeric (byte)
label : Q72_2

range: [0, 1]                                     units: 1
unique values: 2                               missing .: 2456/2657

tabulation: Freq.    Numeric Label
              145        0   No
                  56        1   Yes
              2456       .

```

Q72\_3 Thinking of the most recent low-balance alert you received, which of the following actions did you take after receiving the alert: Reduced my spending

```

type: numeric (byte)
label : Q72_3

range: [0, 1]          units: 1
unique values: 2        missing .: 2456/2657

tabulation: Freq.    Numeric Label
              125       0   No
                  76       1   Yes
              2456      .

```

Q72\_4 Thinking of the most recent low-balance alert you received, which of the following actions did you take after receiving the alert: None of the above

```

type: numeric (byte)
label : Q72_4

range: [0, 1]          units: 1
unique values: 2       missing .: 2456/2657

tabulation: Freq.    Numeric Label
              165        0   No
                  36        1 Yes
              2456

```

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Q72\_refused Refused

```

type: numeric (byte)
label : Q72_REFU

range: [0, 1]                                     units: 1
unique values: 2                               missing .: 2456/2657

tabulation: Freq.    Numeric Label
              200      0   No
                  1      1   Yes
              2456     .

```

Q73 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?

```

type: numeric (byte)
label : Q73

range: [-1, 4]          unique values: 5           units: 1
missing .: 0/2657

tabulation: Freq.    Numeric Label
             35        -1 Refused
             78         1 Take substantial financial risks
                           expecting to earn substantial returns
             422         2 Take above average financial risks
                           expecting to earn above average returns
             1084        3 Take average financial risks
                           expecting to earn average returns
             1038        4 Not willing to take any financial risks

```

ppage Age

ppagecat Age - 7 Categories

type: numeric (byte)  
label: PPAGECAT

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unique values: 7 range: [1, 7] units: 1 missing.: 0/2657

tabulation:	Freq.	Numeric	Label
	177	1	18-24
	367	2	25-34
	403	3	35-44
	494	4	45-54
	595	5	55-64
	424	6	65-74
	197	7	75+

---

ppagect4 Age - 4 Categories

---

label : PPAGECT4 type: numeric (byte)

unique values: 4 range: [1, 4] units: 1 missing.: 0/2657

tabulation:	Freq.	Numeric	Label
	360	1	18-29
	587	2	30-44
	803	3	45-59
	907	4	60+

---

ppeduc Education (Highest Degree Received)

---

label : PPEDUC type: numeric (byte)

unique values: 14 range: [1, 14] units: 1 missing.: 0/2657

examples: 9 HIGH SCHOOL GRADUATE - high school DIPLOMA or  
the equivalent (GED)  
10 Some college, no degree  
11 Associate degree  
12 Bachelor's degree

---

ppeducat Education (Categorical)

---

label : PPEDUCAT type: numeric (byte)

unique values: 4 range: [1, 4] units: 1 missing.: 0/2657

tabulation:	Freq.	Numeric	Label
	191	1	Less than high school
	767	2	High school
	746	3	Some college
	953	4	Bachelor's degree or higher

---

ppethm Race / Ethnicity

---

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---

type:	numeric (byte)		
label:	PPETHM		
range:	[1, 5]		
unique values:	5		
		units: 1	
		missing.: 0/2657	
tabulation:	Freq.	Numeric	Label
	2035	1	White, Non-Hispanic
	225	2	Black, Non-Hispanic
	84	3	Other, Non-Hispanic
	218	4	Hispanic
	95	5	2+ Races, Non-Hispanic

---

ppgender	Gender		
type:	numeric (byte)		
label:	PPGENDER		
range:	[1, 2]		
unique values:	2		
		units: 1	
		missing.: 0/2657	
tabulation:	Freq.	Numeric	Label
	1356	1	Male
	1301	2	Female

---

pphhhead	Household Head		
type:	numeric (byte)		
label:	PPHHHEAD		
range:	[0, 1]		
unique values:	2		
		units: 1	
		missing.: 0/2657	
tabulation:	Freq.	Numeric	Label
	441	0	No
	2216	1	Yes

---

pphszie	Household Size	
type:	numeric (byte)	
label:	PPHSIZE, but 13 nonmissing values are not labeled	
range:	[1, 13]	
unique values:	13	
		units: 1
		missing.: 0/2657
examples:	2 2 3 4	

---

pphouse	Housing Type
type:	numeric (byte)

2013 Mobile Data Codebook\_Website, 2015 update.txt  
 Label : PPHOUSE

unique values: 5 range: [1, 5] units: 1 missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	1954	1	A one-family house detached from any other house
	187	2	A one-family house attached to one or more houses
	417	3	A building with 2 or more apartments
	93	4	A mobile home
	6	5	Boat, RV, van, etc.

---

ppincimp Household Income

---

label : PPI NCI MP type: numeric (byte)

unique values: 19 range: [1, 19] units: 1 missing .: 0/2657

examples: 8 \$25,000 to \$29,999  
 12 \$50,000 to \$59,999  
 14 \$75,000 to \$84,999  
 16 \$100,000 to \$124,999

---

ppmari t Marital Status

---

label : PPMARI T type: numeric (byte)

unique values: 6 range: [1, 6] units: 1 missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	1552	1	Married
	117	2	Widowed
	278	3	Divorced
	40	4	Separated
	484	5	Never married
	186	6	Living with partner

---

metro MSA Status

---

label : PPMSACAT type: numeric (byte)

unique values: 2 range: [0, 1] units: 1 missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	429	0	Non-Metro
	2228	1	Metro

PPREG4

2013 Mobile Data Codebook\_Website, 2015 update.txt  
Region 4 - Based on State of Residence

type: numeric (byte)  
label : PPREG4

range: [1, 4]      units: 1  
unique values: 4      missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	508	1	Northeast
	639	2	Midwest
	941	3	South
	569	4	West

ppreg9

Region 9 - Based on State of Residence

type: numeric (byte)  
label : PPREG9

range: [1, 9]      units: 1  
unique values: 9      missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	149	1	New England
	359	2	Mid-Atlantic
	433	3	East-North Central
	206	4	West-North Central
	532	5	South Atlantic
	156	6	East-South Central
	253	7	West-South Central
	188	8	Mountain
	381	9	Pacific

pprent

Ownership Status of Living Quarters

type: numeric (byte)  
label : PPRENT

range: [1, 3]      units: 1  
unique values: 3      missing .: 0/2657

tabulation:	Freq.	Numeric	Label
	2022	1	Owned or being bought by you or someone in your household
	569	2	Rented for cash
	66	3	Occupied without payment of cash rent

PPT01

Presence of Household Members - Children 0-1

type: numeric (byte)  
label : PPT01, but 3 nonmissing values are not labeled

range: [0, 2]      units: 1  
unique values: 3      missing .: 0/2657

2013 Mobile Data Codebook\_Website, 2015 update.txt  
tabulation: Freq. Numeric Label  
2549 0  
102 1  
6 2

---

PPT25 Presence of Household Members - Children 2-5

---

type: numeric (byte)  
label: PPT25, but 4 nonmissing values are not labeled  
range: [0, 3] units: 1  
unique values: 4 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2429 0  
177 1  
45 2  
6 3

---

PPT612 Presence of Household Members - Children 6-12

---

type: numeric (byte)  
label: PPT612, but 6 nonmissing values are not labeled  
range: [0, 5] units: 1  
unique values: 6 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2280 0  
254 1  
97 2  
22 3  
3 4  
1 5

---

PPT1317 Presence of Household Members - Children 13-17

---

type: numeric (byte)  
label: PPT1317, but 4 nonmissing values are not labeled  
range: [0, 3] units: 1  
unique values: 4 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2314 0  
267 1  
71 2  
5 3

---

PPT180V Presence of Household Members - Adults 18+

---

type: numeric (byte)  
label: PPT180V, but 10 nonmissing values are not labeled  
range: [1, 12] units: 1

2013 Mobile Data Codebook\_Website, 2015 update.txt  
unique values: 10 missing .: 0/2657

examples: 1  
2  
2  
3

-----  
ppwork Current Employment Status

type: numeric (byte)  
label : PPWORK

range: [1, 7] unique values: 7 units: 1  
missing .: 0/2657

tabulation: Freq. Numeric Label  
1320 1 Working - as a paid employee  
184 2 Working - self-employed  
20 3 Not working - on temporary  
layoff from a job  
140 4 Not working - looking for work  
597 5 Not working - retired  
197 6 Not working - disabled  
199 7 Not working - other

-----  
ppnet HH Internet Access

type: numeric (byte)  
label : PPNET

range: [0, 1] unique values: 2 units: 1  
missing .: 0/2657

tabulation: Freq. Numeric Label  
439 0 No  
2218 1 Yes

-----  
mobile Do you own or have regular access to a mobile phone?

type: numeric (float)  
label : mobile

range: [0, 1] unique values: 2 units: 1  
missing .: 0/2657

tabulation: Freq. Numeric Label  
316 0 No  
2341 1 Yes

-----  
smartphone Is your mobile phone a smartphone?

type: numeric (float)  
label : smartphone

range: [0, 1] units: 1

2013 Mobile Data Codebook\_Website, 2015 update.txt  
unique values: 2 missing .: 330/2657

tabulation: Freq. Numeric Label  
962 0 No  
1365 1 Yes  
330 .

-----  
mobilebank mobilebank  
-----

type: numeric (float)  
label : mobilebank  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 477/2657  
  
tabulation: Freq. Numeric Label  
1540 0 No  
640 1 Yes  
477 .

-----  
mobilepay mobilepay  
-----

type: numeric (float)  
label : mobilepay  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 329/2657  
  
tabulation: Freq. Numeric Label  
1956 0 No  
372 1 Yes  
329 .

-----  
male male  
-----

type: numeric (byte)  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 0/2657  
  
tabulation: Freq. Value  
1301 0  
1356 1

-----  
female female  
-----

type: numeric (byte)  
label : yesno  
  
range: [0, 1] units: 1  
unique values: 2 missing .: 0/2657  
  
tabulation: Freq. Numeric Label  
1356 0 no  
1301 1 yes

2013 Mobile Data Codebook\_Website, 2015 update.txt

white White, non-Hispanic

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
622 0 no  
2035 1 yes

black Black, non-Hispanic

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2432 0 no  
225 1 yes

otherrace Other, non-Hispanic

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2573 0 no  
84 1 yes

Hispanic Hispanic

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2439 0 no  
218 1 yes

multiple race 2 or more races, non-Hispanic

type: numeric (byte)

2013 Mobile Data Codebook\_Website, 2015 update.txt  
range: [0, 1]  
unique values: 2  
units: 1  
missing .: 0/2657

tabulation: Freq. Value  
2562 0  
95 1

-----  
northeast Northeast  
-----

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2  
units: 1  
missing .: 0/2657  
tabulation: Freq. Numeric Label  
2149 0 no  
508 1 yes

midwest Midwest  
-----

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2  
units: 1  
missing .: 0/2657  
tabulation: Freq. Numeric Label  
2018 0 no  
639 1 yes

south South  
-----

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2  
units: 1  
missing .: 0/2657  
tabulation: Freq. Numeric Label  
1716 0 no  
941 1 yes

west West  
-----

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2  
units: 1  
missing .: 0/2657  
tabulation: Freq. Numeric Label  
2088 0 no  
569 1 yes

2013 Mobile Data Codebook\_Website, 2015 update.txt

employed

Employed

	type: numeric (float)		
	label : yesno		
uni que values:	range: [0, 1]	uni ts: 1	
2		mi ssing .: 0/2657	
tabul ation:	Freq.	Numeric	Label
	1153	0	no
	1504	1	yes

unemployed

Unemployed but in labor force

	type: numeric (float)		
	label : yesno		
uni que values:	range: [0, 1]	uni ts: 1	
2		mi ssing .: 0/2657	
tabul ation:	Freq.	Numeric	Label
	2497	0	no
	160	1	yes

Iths

Less than high school

	type: numeric (byte)		
	label : yesno		
uni que values:	range: [0, 1]	uni ts: 1	
2		mi ssing .: 0/2657	
tabul ation:	Freq.	Numeric	Label
	2466	0	no
	191	1	yes

hs

High school degree

	type: numeric (byte)		
	label : yesno		
uni que values:	range: [0, 1]	uni ts: 1	
2		mi ssing .: 0/2657	
tabul ation:	Freq.	Numeric	Label
	1890	0	no
	767	1	yes

somecol I

Some college

	type: numeric (byte)
	label : yesno

2013 Mobile Data Codebook\_Website, 2015 update.txt  
range: [0, 1] units: 1  
unique values: 2 missing .: 0/2657

tabulation: Freq. Numeric Label  
1911 0 no  
746 1 yes

college Bachelor's degree or higher

type: numeric (byte)  
label: yesno  
range: [0, 1] units: 1  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
1704 0 no  
953 1 yes

agegrp1 Ages 18-29

type: numeric (byte)  
label: yesno  
range: [0, 1] units: 1  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2297 0 no  
360 1 yes

agegrp2 Ages 30-44

type: numeric (byte)  
label: yesno  
range: [0, 1] units: 1  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2070 0 no  
587 1 yes

agegrp3 Ages 45-60

type: numeric (byte)  
label: yesno  
range: [0, 1] units: 1  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
1854 0 no  
803 1 yes

2013 Mobile Data Codebook\_Website, 2015 update.txt

agegrp4		Ages over 60
	type: numeric (byte)	
	label : yesno	
	range: [0, 1]	units: 1
uni que val ues:	2	mi ssing .: 0/2657
	tabul ation: Freq.	Numeric Label
	1750	0 no
	907	1 yes
married		Married
	type: numeric (float)	
	label : yesno	
	range: [0, 1]	units: 1
uni que val ues:	2	mi ssing .: 0/2657
	tabul ation: Freq.	Numeric Label
	1105	0 no
	1552	1 yes
nomarr		Not married, wi dowed, di vorced, or li ving wi th partner
	type: numeric (float)	
	label : yesno	
	range: [0, 1]	units: 1
uni que val ues:	2	mi ssing .: 0/2657
	tabul ation: Freq.	Numeric Label
	1552	0 no
	1105	1 yes
ni lf		Not in labor force: re tired, di sability or other
	type: numeric (float)	
	label : yesno	
	range: [0, 1]	units: 1
uni que val ues:	2	mi ssing .: 0/2657
	tabul ation: Freq.	Numeric Label
	1664	0 no
	993	1 yes
inc		Income group
	type: numeric (float)	
	range: [0, 4]	units: 1

2013 Mobile Data Codebook\_Website, 2015 update.txt  
unique values: 5 missing .: 0/2657

tabulation: Freq. Value  
407 0  
610 1  
495 2  
394 3  
751 4

---

incgrp1 Less than \$25,000

---

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2250 0 no  
407 1 yes

---

incgrp2 \$25000, - \$39,999

---

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2047 0 no  
610 1 yes

---

incgrp3 \$40,000 - \$74,999

---

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2162 0 no  
495 1 yes

---

incgrp4 \$75,000 - \$99,999

---

type: numeric (byte)  
label: yesno  
range: [0, 1]  
unique values: 2 missing .: 0/2657  
tabulation: Freq. Numeric Label  
2263 0 no

2013 Mobile Data Codebook\_Website, 2015 update.txt  
394 1 yes

-----  
incgrp5 Greater than \$100,000  
-----  
type: numeric (byte)  
label: yesno  
range: [0, 1] unique values: 2 units: 1  
missing.: 0/2657  
tabulation: Freq. Numeric Label  
1906 0 no  
751 1 yes