

Survey of Consumers' Use of Mobile Financial Services 2014— Questionnaire

Below is a reproduction of the survey instrument in its entirety. 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]

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For more information, [click here](#).

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.

[PROGRAM INSTRUCTION]

[If "For more information..." clicked, display this text in a new tab or window]

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Banking Section

[SP][SAME AS Q1 IN S16674]

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][SAME AS Q2 IN S16674]

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]

4a. A prepaid debit card, also known as a general purpose prepaid card, is loaded with money and can be used to make payments in stores and online. It works much like a debit card except that it is not connected to a traditional bank account. A prepaid debit card is NOT a credit card.

Have you used a prepaid debit card in the past 12 months?

- a. Yes
- b. No

[SP]

5. Remittances are used to send money to relatives or friends living outside the U.S. For example money can be sent through a bank, WesternUnion, or an app on your mobile phone.

Have you sent a remittance in the past 12 months?

- a. Yes
- b. No

[SP]

5a. In the past 12 months, have you used a money order, check cashing service, pawn shop loan, auto title loan, paycheck advance/deposit advance, or a payday loan?

- a. Yes
- b. No

[IF Q1 = A; DISPLAY; SHOW ON THE SAME SCREEN AS Q16]

In this section we would like to ask you about how you interact with your bank or credit union.

[IF Q1 = A; NUMBER BOXES; RANGE: 1-3; UNIQUE VALUES; SHOW ON SAME SCREEN AS DISPLAY]

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 or using touchtone service
- e. Over the Internet using a computer/tablet
- f. Mobile phone app, mobile web browser or SMS/text message
- g. Family member, friend, or neighbor does the banking for me
- h. Other (please specify):[TXT]_____

[SP, IF Q1 = A]

6. Have you visited a bank branch and spoken with a **teller or a bank employee** in the past 12 months?

- a. Yes
- b. No

[IF Q6=A; NUMBER BOX; RANGE: 0-99]

7. In the past **month**, about how many times have you visited a branch and spoken with a teller or a bank employee? If none enter “0”. _____ times in the past month

[SP, IF Q1=A]

8. Which of the following best describes the location of your bank or credit union branch that you typically visit when you need to speak with a teller or bank employee?

- a. I visit a branch close to my home, work, school or other place I go to frequently.
- b. I must go out of my way or travel for a while to visit a branch.
- c. I am not able to visit a branch because my bank does not have a branch in my area.
- d. I do not need to visit a branch.

[IF Q8= A or B; NUMBER BOX; RANGE: 0-999]

9. About how long does it take you to travel to the branch you typically visit (one way)? _____ minutes

[SP, IF Q1 = A]

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

- a. Yes
- b. No

[IF Q10=A; NUMBER BOX; RANGE: 0-99]

11. In the past **month**, about how many times have you used an **ATM** for banking transactions? If none enter "0". _____times in the past month

[SP, IF Q1=A]

12. Which of the following best describes the location of the ATM that you typically use for banking transactions?

- a. I use an ATM close to my home, work, school or other place I go to frequently.
- b. I must go out of my way or travel for a while to access the ATM.
- c. I am not able to use an ATM for banking transactions because there is not an ATM in my area.
- d. I do not use an ATM.

[IF Q12=A OR B; NUMBER BOX; RANGE: 0-999]

13. About how long does it take you to travel to the ATM you typically use (one way)? ____minutes

[SP, IF Q1 = A]

14. **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 Q14=A; NUMBER BOX; RANGE: 0-99]

15. In the past **month**, about how many times have you used **telephone banking** to access your account? If none enter "0". _____times in the past month

[DISPLAY] [SAME AS S16674]

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?
- Yes
 - No

[SP]

18. Which of the following best describes how easy it is for you to access the Internet on a desktop, laptop, or tablet (e.g., iPad)?
- Access is almost always available.
 - Access is not always available, but is available at locations that are convenient for me (e.g., home, work, school).
 - Access is available only at locations that require extra effort or planning to get to.

[SP, IF 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?

- Yes
- No

[IF Q19=A; NUMBER BOX; RANGE: 0-99]

20. In the past **month**, about how many times have you used online banking on a desktop, laptop, or tablet (e.g., iPad) computer? If none enter "0". _____times in the past month

Screener Question on Mobile Phone Usage

[DISPLAY; SHOW ON SAME SCREEN AS Q18]

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

[SP, PROMPT, TERMINATE IF SKIPPED]

21. 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, IF MOBILE = "YES"]

22. A **smartphone** 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 Q22 = A]

23. Which type of smart phone do you have?

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

[SP, IF MOBILE = "YES"]

24. How confident are you in your ability to understand and navigate the technology and features of your mobile phone?

- a. Very confident
- b. Somewhat confident
- c. Not confident

[SP, IF Q22 = A]

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

- a. Yes
- b. No

[SP, IF MOBILE= “YES”]

27. Which of the following best describes how easy it is for you to access the Internet on your mobile phone through either WiFi or a wireless network (3G, 4G, LTE)?

- a. Access is almost always available.
- b. Access is not always available, but is available at locations that are convenient for me (e.g., home, work, school).
- c. Access is available only at locations that require extra effort or planning to get to.
- d. Access is not available.
- e. I do not need access to the Internet on my mobile phone.

Mobile Banking Users

[MOBILE = “YES” AND Q1 =A]

[DISPLAY; SHOW ON THE SAME SCREEN AS Q28 and Q29]

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; SHOW ON THE SAME SCREEN AS Q29]

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

- a. Yes
- b. No
- c. Don’t know

[SP, MOBILE = “YES” AND Q1 =A; SHOW ON THE SAME SCREEN AS Q28]

29. 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”]

30. 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

[MOBILE= “YES” and Q1=A; GRID; SP ACROSS]

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

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

	1 Yes	0 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 your bank’s online banking website or banking app		
d. Received an alert (e.g., a text message, push notification or email) from your bank		
e. Transferred money between your bank accounts		
f. Transferred money from your bank account to another person		
g. Deposited a check to your account electronically using your mobile phone camera		
h. Located the closest in-network ATM or branch for your bank		

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

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

[SP, IF MOBILEBANK= “YES”; NUMBER BOX; RANGE: 0-999]

34. 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”]

35. 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; SHOW ON SAME SCREEN AS Q36]

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 card, or withdrawn directly from your bank account.

[SP, MOBILE = “YES”]

36. 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”

[SP, MOBILE = “YES”; GRID; SP ACROSS]

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

37. 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 Yes	2 No
a. Transferred money directly to another person’s bank or other financial account within the United States (e.g., PayPal account)		
b. Send a remittance (used to send money to relatives or friends living outside the U.S through WesternUnion, USPS SureMoney, etc.)		
c. Received money from another person’s bank or other financial account		

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

[IF MOBILEPAY = “YES”; NUMBER BOX; RANGE: 0-99]

38. In the past **month**, about 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 Q37d=“YES”; GRID; SP ACROSS; SHOWON SAME SCREEN AS Q40]

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

39. When you have used your mobile phone to pay for something **at a store in the past 12 months**, 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 Yes	0 No
a. Waved or tapped my mobile phone to pay at check out (e.g., Google Wallet or Apple Pay)		
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 to pay at check out or scanning a barcode to pay for a purchase (e.g., Square Wallet)		
d. Other (Please specify): [TXT]_____		

[IF Q37d = “YES”; NUMBER BOX; RANGE: 0-99; SHOW ON SAME SCREEN AS Q39]

40. In the past **month**, about 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.

[MP, IF MOBILEPAY = “YES”]

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

- a. Credit card
- b. Debit card
- c. Prepaid debit 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]_____

[MP, IF MOBILEPAY = “YES” AND Q22= A]

42. Have you used any of the following mobile payment services in the past 12 months?

- a. Starbucks mobile payments
- b. Google Wallet
- c. Square Wallet
- d. Apple Pay
- e. Deluxe eCheck
- f. Amazon’s Firefly
- g. CardNav
- h. PayPal
- i. LevelUp
- j. Dwolla
- k. Softcard
- l. Tabbedout

[SP, IF MOBILEPAY= “YES”; SHOW ON SAME SCREEN AS Q44]

43. 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”; SHOW ON SAME SCREEN AS Q43]

44. 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 Q28 = A]

[DISPLAY; SHOW ON SAME PAGE AS Q45]

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

[IF MOBILEBANK= “NO” AND MOBILE= “YES” AND Q28 = A]

[GRID; SP ACROSS; SHOW ON SAME PAGE AS DISPLAY]

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

45. 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 Yes	0 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. It’s too difficult to use mobile banking		

[SP, IF Q45a = “YES”]

46. 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 Q28=A]

47. 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 using your bank’s online banking website or app
- d. Receive alerts (e.g., text message, push notification or email) from your bank

- e. Deposit a check electronically using your mobile phone camera
- f. Transfer money between your bank accounts
- g. Transfer money from your bank account to another person
- h. Locate the closest in-network ATM or branch for your bank
- i. None, I don't want to use mobile banking **[Exclusive]**

[MP, IF Q28=B OR Q28=C]

48. You mentioned that your bank does not offer mobile banking or you are not sure if you bank offers it. 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 using your bank's online banking website or app
- d. Receive alerts (e.g., text message, push notification or email) from your bank
- e. Deposit a check electronically using your mobile phone camera
- f. Transfer money between your accounts
- g. Transfer money from your bank account to another person
- h. Locate the closest in-network ATM or branch for your bank
- i. None, I don't want to use mobile banking **[Exclusive]**

Non-Mobile Payments Users

[IF MOBILEPAY = "NO"]

[DISPLAY; SHOW ON THE SAME PAGE AS Q49]

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]

49. 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 Yes	0 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 Q49a = "YES"]

50. 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"]

51. 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) within the United States
- b. Transferring money to someone in another country
- c. Using my mobile phone to pay for purchases at a store
- d. Paying for parking, a taxi, or public transit using an app
- e. Paying bills online through a mobile web browser or app
- f. Using your mobile phone as a "virtual wallet" to replace some cards in your wallet
- g. Making an online or in-app purchase (e.g., from amazon.com or bestbuy.com)
- h. Receiving money from another person's bank or other financial account (e.g., PayPal account)
- i. Receiving/using coupons and/or reward points on your phone
- j. None, I don't want to use mobile payments **[Exclusive]**

[SP, IF Q37d= "NO"]

52. You indicated that you have not made a mobile payment in a store in the last 12 months. 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

Mobile Financial Services Questions

[MOBILE = “YES” FOR QUESTIONS 53 THROUGH 54]

[DISPLAY, SHOW IT ON THE SAME SCREEN WITH Q53 TO Q54]

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

[SP, SHOW ON THE SAME SCREEN AS Q54]

53. 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, SHOW ON THE SAME SCREEN AS Q53]

54. 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

[SP, GRID; IF MOBILE = “YES”]

55. Would you like to or do you already use your mobile phone for any of the following purposes?

	1 I already do	2 I would like to	3 I am unlikely to
a. Track your finances, purchases or expenses			
b. Organize, track and store gift cards, memberships, loyalty and reward points			
c. Compare prices when shopping			
d. Receive and manage discount offers and coupons			
e. Receive offers and promotions based on your location			

[SP, IF Q22=A]

[DISPLAY, SHOW ON THE SAME SCREEN AS Q56 AND Q57]

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.

[SP, IF Q22=A]

[SHOW ON THE SAME SCREEN AS Q57]

56. 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

[SP, IF Q22=A]

[SHOW ON THE SAME SCREEN AS Q56]

57. 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 Q22=A]

[DISPLAY][SHOW ON SAME SCREEN AS Q58]

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

[SP, IF MOBILE= "YES" AND Q22=A][SHOW ON SAME SCREEN AS Q59]

58. 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 Q22=A][SHOW ON SAME SCREEN AS Q58]

59. 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 Q58 = A OR Q59 = A]

61. 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 Q22=A][SHOW ON SAME SCREEN AS Q62]

60. 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 MOBILE= "YES" AND Q22=A][SHOW ON SAME SCREEN AS Q60]

62. 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 Q62 = A]

63. 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 Q22 = A]

64. 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 Q64 = A]

65. 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

Financial Management (Saving, Budgeting) Questions

[MP, IF Q32 = D]

66. You previously mentioned that you receive text message, push notification or email alerts from your financial institution. Do you receive each of the following kinds of alerts?

- a. Low balance

- b. Payment due
- c. Saving reminders
- d. Fraud
- e. Credit card balance
- f. Deposit or withdrawal
- g. Statement available notification
- h. Other (please specify):**[TXT]**_____

[MP, IF Q66= A]

67. 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]**