

A background network diagram consisting of numerous small blue circles (nodes) connected by thin blue lines, forming a complex web of connections. The nodes are distributed across the page, with a higher density in the upper right and lower right areas.

# Mobile Services Study Toolkit

# Contents

Mobile Services Survey Questionnaire

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**Mobile Services Survey.  
September, 2014  
- Questionnaire -**

[SP]

DOV: OFFPANEL

LOGIC: IF OFF PANEL SAMPLE, OFFPANEL=1; ELSE IF KP SAMPLE OFFPANEL=0.

KP sample .....0  
Off-panel email .....1  
Off-panel in field .....2

**[IF OFFPANEL=1 OR 2]**

[SP]

[PROMPT]

Prefer\_Lang.

¿Prefiere llenar sus encuestas en español o en inglés?  
Do you prefer to do surveys in Spanish or English?

Español.....1  
English.....2

**[IF PREFER\_LANG= 1 “ESPANOL” XSPANISH = 2 AND SHOW SPANISH VERSION; IF REFER\_LANG = 2, XSPANISH = 1 AND SHOW ENGLISH VERSION]**

**[IF PREFER\_LANG=REFUSED TERMINATE]**

[DISPLAY]

Consent. We invite you to participate in the Mobile Financial Services research study funded by the NYC Office of Financial Empowerment and conducted by RTI International. The survey will take about 15 minutes to complete. In this interview, we will ask you about how you use or may want to use mobile phones and online technology to manage your finances and payments.

Taking part in this survey is entirely voluntary. You can skip any questions you do not wish to answer, and you may end the interview at any point. There are no risks involved in taking this survey. All of your responses will be kept private and confidential. We will not collect any of your personal information and we will not contact you again in the future. We will not share the information you give us with any persons outside the project staff.

**E-mail:** To thank you for taking the time to participate in our study, RTI will provide you with a \$20 Target electronic gift card upon successful completion of the survey.

**Field:** To thank you for taking the time to participate in our study, RTI will provide you with a \$10 Metro gift card upon successful completion of the survey. If you have any questions about the study, you may

call {fill RTI contact}, Project Manager, at {fill phone number}. If you have any questions about your rights as a research participant in this study, you may contact RTI's Office of Research Protection at 1-866-214-2043.

Please select from the options below. Thank you for your participation.

- I consent to study participation.....1
- I decline consent.....2

**[IF OFFPANEL=1 OR 2]**

**[PRIMELAN/XPRIMELAN]**

**[COPY SPANISH VERSION FROM S18480]**

**QLAN1**

**BASE: XPRIMELAN=4 OR NULL**

**[SP]**

Would you say you can carry on a conversation in Spanish, both understanding and speaking – very well, pretty well, just a little, or not at all?

- Very well .....1
- Pretty well.....2
- Just a little .....3
- Not at all .....4
- Don't know .....5

**[IF OFFPANEL=1 OR 2]**

**[COPY SPANISH VERSION FROM S18480]**

**QLAN2**

**BASE: XPRIMELAN=4 OR NULL**

**[SP]**

Would you say you can read a newspaper or book in Spanish – very well, pretty well, just a little, or not at all?

- Very well .....1
- Pretty well.....2
- Just a little .....3
- Not at all .....4
- Don't know .....5

**[IF OFFPANEL=1 OR 2]**

**[COPY SPANISH VERSION FROM S18480]**

**QLAN3**

**BASE: XPRIMELAN=4 OR NULL**

**[SP]**

Would you say you can carry on a conversation in English, both understanding and speaking – very well, pretty well, just a little, or not at all?

Very well ..... 1  
Pretty well..... 2  
Just a little..... 3  
Not at all ..... 4  
Don't know ..... 5

**[IF OFFPANEL=1 OR 2]**

**[COPY SPANISH VERSION FROM S18480]**

**QLAN4**

**BASE: XPRIMELAN=4 OR NULL**

**[SP]**

Would you say you can read a newspaper or book in English – very well, pretty well, just a little, or not at all?

Very well ..... 1  
Pretty well..... 2  
Just a little..... 3  
Not at all ..... 4  
Don't know ..... 5

**Create Data-only variable PRIMELAN by using the below logic involving responses to QLAN1-QLAN4**

Create 4 numeric variables, range [0,2],  
named spnspk, spnrd, engspk, engrd.  
If QLAN1=1 then spnspk=2, else if  
QLAN1=2 then spnspk=1, else  
spnspk=0  
If QLAN2=1 then spnrd=2, else if  
QLAN2=2 then spnrd =1, else spnrd  
=0  
If QLAN3=1 then engspk=2, else if  
QLAN3=2 then engspk=1, else  
engspk=0  
If QLAN4=1 then engrd=2, else if  
QLAN4=2 then engrd=1, else  
engrd=0

Create 2 numeric variables, range [0,4], named Eng, Spn  
Eng=engspk+engrd  
Spn=spnspk+spnrd

Create numeric variable qprimelan, range [1,3]  
if (Eng-Spn ge 2) qprimelan=1.  
if (Eng-Spn eq 1) qprimelan=2.  
if (Spn-Eng eq 0) qprimelan=2.  
if (Spn-Eng eq 1) qprimelan=2.  
if (Spn-Eng ge 2) qprimelan=3.

**[IF OFFPANEL=1 OR 2]**

**DATA ONLY [SINGLE PUNCH]**

**DOV\_PRIMELAN – LANGUAGE PROFICIENCY - AGGREGATE OF XPRIMELAN AND QPRIMELAN (QLAN1-QLAN4)**

Instructions: IF XPRIMELAN=1-3 THEN DOV\_QPRIMELAN=XPRIMELAN. IF XPRIMELAN=4 OR NULL THEN DOV\_QPRIMELAN=QPRIMELAN. IF XPRIMELAN=5 THEN DOV\_QPRIMELAN=5.

1. English Proficient
2. Bilingual
3. Spanish Proficient
4. Hispanics who have missing data; re-ask in field
5. Non-Hispanics, not asked

**SAMVAR Definition**

**Variable name:** XPRIMELAN

**Type:** SP

**Variable Text:** Primary Language

**Response list:**

1. English Proficient
2. Bilingual
3. Spanish Proficient
4. Hispanics who have missing data; re-ask in field
5. Non-Hispanics, not asked

**[IF OFFPANEL=1 or 2]**

**[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]**

**[PPGENDER]**

**QGENDER**

**[SP]**

Before we begin the survey, we would like to take a moment to learn more about you and your background. Please keep in mind that your answers are confidential and your personal information will also be kept private.

What is your gender?

Male .....1  
Female .....2

[IF OFFPANEL=1 or 2]

[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]

[PPAGE]

QDOB

[NUMBER BOXES – RANGE 1 TO 12; 1 TO 31; 1900 TO (CURRENT YEAR-1)]

Please enter your date of birth.

[SPACE]

Here is an example of how to enter in a date: if you were born on August 23, 1954, you would enter the number 8 for month, 23 for day, and 1954 for year.

\_\_\_\_MM

\_\_\_\_DD

\_\_\_\_YYYY

[TERMINATE IF AGE IS <18YEARS]

[IF OFFPANEL=1 or 2]

[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]

[PPETHM]

*The questions for race/ethnicity vary slightly from Panel version as the Panel is adjusting to match census. Currently the categories are collapsed back down to those asked here.*

QRACE1\_1

[SP]

This is about Hispanic ethnicity. Are you of Spanish, Hispanic, or Latino descent?

- No, I am not .....1
- Yes, Mexican, Mexican-American,  
Chicano .....2
- Yes, Puerto Rican .....3
- Yes, Cuban, Cuban American .....4
- Yes, Central or South American .....5
- Yes, Other Spanish/Hispanic/Latino  
[SPECIFY] .....8

[IF OFFPANEL=1 or 2]

[DISPLAY]

QRACE2INTRO\_1

Please indicate what you consider your racial background to be. We greatly appreciate your effort to describe your background using the standard categories provided. These race categories may not fully describe you, but they do match those used by the Census Bureau. It helps us to compare our survey respondents to the U.S. population.

[IF OFFPANEL=1 or 2]

QRACE2\_1

[MP]

Please check one or more categories below to indicate what race(s) you consider yourself to be.

White

Black or African American

American Indian or Alaska Native – *Type in name of enrolled or principal tribe* [TEXT BOX]

[SPACE]

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian – *Type in race* [TEXT BOX]

[SPACE]

Native Hawaiian

Guamanian or Chamorro

Samoan

Other Pacific Islander – *Type in race* [TEXT BOX]

[SPACE]

Some other race – *Type in race* [TEXT BOX]

**[PROMPT WITH THE FOLLOWING IF REFUSE:** Information about your racial background is very important to us. We greatly appreciate your response and will keep it strictly confidential. ]

**[TERMINATE IF REFUSE AFTER PROMPT]**

**Create Data-only variable PPETHM by using the below logic involving responses to QRACE1 and QRACE2**

**Variable name:** PPETHM

**Type:** SP

**Variable Text:** Census Ethnicity demographic

**Response list:**

1. White, Non-Hispanic
2. Black, Non-Hispanic
3. Other, Non-Hispanic
4. Hispanic
5. 2+ Races, Non-Hispanic



QRACE1	QRACE2	PPETHM
1	1 (ONLY)	1
1	2 (ONLY)	2
1	3 OR 4 OR 5 OR 6 OR 7 OR 8 OR 9 OR 10 OR 11 OR 12 OR 13 OR 14 OR 15 (ONLY ONE RESPONSE)	3
1	MORE THAN ONE REPOSNE 1-15	5
2 OR 3 OR 4 OR 5 OR 6 OR 7 OR 8	1 OR 2 OR 3 OR 4 OR 5 OR 6 OR 7 OR 8 OR 9 OR 10 OR 11 OR 12 OR 13 OR 14 OR 15 (ONLY ONE OR MORE THAN ONE RESPONSE)	4
REFUSED	Any value	MISSING
1	REFUSED	MISSING
2 OR 3 OR 4 OR 5 OR 6 OR 7 OR 8	REFUSED	4

[IF OFFPANEL=1 or 2]

[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]

[PPEDUC]

[PPEDUCAT]

QEDUC

[SP]

What is the highest level of school you have completed?

No formal education.....	1
1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , or 4 <sup>th</sup> grade .....	2
5 <sup>th</sup> or 6 <sup>th</sup> grade .....	3
7 <sup>th</sup> or 8 <sup>th</sup> grade .....	4
9 <sup>th</sup> grade.....	5
10 <sup>th</sup> grade.....	6
11 <sup>th</sup> grade.....	7
12 <sup>th</sup> grade NO DIPLOMA .....	8
HIGH SCHOOL GRADUATE – high school	
DIPLOMA or the equivalent (GED).....	9
Some college, no degree .....	10
Associate degree.....	11

Bachelor's degree .....	12
Master's degree .....	13
Professional or Doctorate degree.....	14

**Variable name:** PPEDUCAT

**Type:** SP

**Variable Text:** Education - categorical

**Response list:**

1. Less than HS
2. HS
3. Some college
4. Bachelor or higher

QEDUC	PPEDUCAT
1-8	1
9	2
10-11	3
12-14	4

**[IF OFFPANEL=1 or 2]**

**[DISPLAY]**

**[PPINCIMP]**

**QINCINTRO**

The next question is about the total income of YOUR HOUSEHOLD for the PAST 12 MONTHS. Please include your income PLUS the income of all members living in your household (including cohabiting partners and armed forces members living at home). Please count income BEFORE TAXES and from all sources (such as wages, salaries, tips, net income from a business, interest, dividends, child support, alimony, and Social Security, public assistance, pensions, or retirement benefits).

**[IF OFFPANEL=1 or 2]**

**[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]**

**QINC**

**[SP]**

Was your total HOUSEHOLD income in the past 12 months...

Below \$35,000 .....	1
\$35,000 or more .....	2
Don't know .....	3

**[TERMINATE IF QINC=3]**

[IF OFFPANEL=1 or 2]  
[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]  
QINC2  
BASE: QINC=1  
[SP]

We would like to get a better estimate of your total HOUSEHOLD income in the past 12 months before taxes. Was it...

- Less than \$5,000 .....1
- \$5,000 to \$7,499 .....2
- \$7,500 to \$9,999 .....3
- \$10,000 to \$12,499 .....4
- \$12,500 to \$14,999 .....5
- \$15,000 to \$19,999 .....6
- \$20,000 to \$24,999 .....7
- \$25,000 to \$29,999 .....8
- \$30,000 to \$34,999 .....9

[IF OFFPANEL=1 or 2]  
[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]  
QINC3  
BASE: QINC=2  
[SP]

We would like to get a better estimate of your total HOUSEHOLD income in the past 12 months before taxes. Was it...

- \$35,000 to \$39,999 .....1
- \$40,000 to \$49,999 .....2
- \$50,000 to \$59,999 .....3
- \$60,000 to \$74,999 .....4
- \$75,000 to \$84,999 .....5
- \$85,000 to \$99,999 .....6
- \$100,000 to \$124,999 .....7
- \$125,000 to \$149,999 .....8
- \$150,000 to \$174,999 .....9
- \$175,000 or more .....10

**Variable name:** PPINCIMP  
**Type:** SP  
**Variable Text:** HH income – profile and imputed  
**Response list:**

- 1. Less than \$5,000
- 2. \$5,000 to \$7,499
- 3. \$7,500 to \$9,999
- 4. \$10,000 to \$12,499
- 5. \$12,500 to \$14,999

- 6. \$15,000 to \$19,999
- 7. \$20,000 to \$24,999
- 8. \$25,000 to \$29,999
- 9. \$30,000 to \$34,999
- 10. \$35,000 to \$39,999
- 11. \$40,000 to \$49,999
- 12. \$50,000 to \$59,999
- 13. \$60,000 to \$74,999
- 14. \$75,000 to \$84,999
- 15. \$85,000 to \$99,999
- 16. \$100,000 to \$124,999
- 17. \$125,000 to \$149,999
- 18. \$150,000 to \$174,999
- 19. \$175,000 or more

QINC2	QINC3	PPINCIMP
1		1
2		2
3		3
4		4
5		5
6		6
7		7
8		8
9		9
	1	10
	2	11
	3	12
	4	13
	5	14
	6	15
	7	16
	8	17
	9	18
	10	19

[IF OFFPANEL=1 or 2]

[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]

[PPMARIT]

QMARIT

[SP]

Are you now married, widowed, divorced, separated, never married, or living with a partner?

- Married ..... 1
- Widowed..... 2
- Divorced..... 3
- Separated..... 4
- Never married..... 5
- Living with partner..... 6

[IF OFFPANEL=1 or 2]

[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]

[PPHHHEAD]

QHEAD

[SP]

Is your residence in . . .

- Your name only..... 1
- Your name with someone else's name  
(jointly owned or rented)..... 2
- Someone else's name only ..... 3

**Variable name:** PPHHHEAD

**Type:** SP

**Variable Text:** Household head

**Numeric range:** 0-1 or 99

QHEAD	PPHHHEAD
1-2	1
3	0

[IF OFFPANEL=1 or 2]

[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]

[PPHHSIZE]

QSIZE

[NUMBER BOX; RANGE 1-15; DO NOT ALLOW DECIMALS]

Including yourself, how many people currently live in your household at least 50% of the time?

[SPACE]

Please remember to include babies or small children, include unrelated individuals (such as roommates), and also include those now away traveling, at school, or in a hospital.

[IF OFFPANEL=1 or 2]

**[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]**

**[PPT0 1]**

**[PPT2 5]**

**[PPT6 12]**

**[PPT13 17]**

**[PPT18OV]**

*Note this question does not appear in the Core profile. For panel members it is collected as part of recruitment.*

**QAGEGROUP**

**[NUMERIC GRID; RANGE 0-15; DO NOT ALLOW DECIMALS]**

How many members are there in each age group in your household?

0 to 1 year old

2 to 5 years old

6 to 9 years old

10 to 12 years old

13 to 17 years old

18 years old or older

**IF QAGEGROUP\_1 THROUGH QAGEGROUP\_5=0, REFUSED (NO ONE IN HOUSEHOLD 0-17 YEARS OLD)  
AND DOV\_OFF-PANEL\_AUG=2 (ME CHILD IN HH AUGMENT), TERMINATE**

[IF OFFPANEL=1 or 2]

**[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]**

**[PPWORK]**

**QWORK**

**[SP]**

Which statement best describes your current employment status?

Working – as a paid employee.....1

Working – self-employed .....2

**[SPACE]**

Not working – on temporary layoff  
from a

job .....3

Not working – looking for work .....4

**[SPACE]**

Not working – retired .....5

Not working – disabled .....6

Not working – other .....7

[IF OFFPANEL=1 or 2]  
[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]  
[PPRENT]  
QOWN  
[SP]

Are your living quarters. . .

- Owned or being bought by you or  
someone in your household .....1
- Rented for cash .....2
- Occupied without payment of cash  
rent .....3

[IF OFFPANEL=1 or 2]  
[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]  
[PPHOUSE]  
QHOUSE  
[SP]

Which best describes the building where you live?

- A one-family house detached from  
any  
other house.....1
- A one-family house attached to one  
or  
more houses .....2
- A building with 2 or more  
apartments .....3
- A mobile home .....4
- Boat, RV, van, etc.....5

[IF OFFPANEL=1 or 2]  
[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]  
[PPNET]  
QINTER  
[SP]

Do you or anyone in this household connect to the Internet from home?

- Yes.....1
- No.....0

[IF OFFPANEL=1 or 2]

[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]

[PPSTATEN]

[PPREG4]

QSTATE

[DROP DOWN LIST OF ALL STATES + WASHINGTON DC]

In which state do you live?

ME.....	11
NH.....	12
VT.....	13
MA.....	14
RI.....	15
CT.....	16
NY.....	21
NJ.....	22
PA.....	23
OH.....	31
IN.....	32
IL.....	33
MI.....	34
WI.....	35
MN.....	41
IA.....	42
MO.....	43
ND.....	44
SD.....	45
NE.....	46
KS.....	47
DE.....	51
MD.....	52
DC.....	53
VA.....	54
WV.....	55
NC.....	56
SC.....	57
GA.....	58
FL.....	59
KY.....	61
TN.....	62
AL.....	63
MS.....	64
AR.....	71
LA.....	72
OK.....	73
TX.....	74
MT.....	81
ID.....	82



WY .....	83
CO .....	84
NM .....	85
AZ .....	86
UT.....	87
NV .....	88
WA .....	91
OR .....	92
CA .....	93
AK .....	94
HI.....	95

**Variable name:** PPREG4

**Type:** SP

**Variable Text:** Region 4 – based on State of residence

**Response list:**

1. Northeast
2. Midwest
3. South
4. West

PPSTATEN	PPREG4
11-23	1
31-47	2
51-74	3
81-95	4

[IF OFFPANEL=1 or 2]

[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]

[PPMSACAT]

QZIP

[NUMBER BOX – RANGE 0 TO 99999]

What is the zipcode where you live?

Zipcode:

**Variable name:** QZIP

**Type:** SP

[[USE CROSSWALK TABLE BASED ON ZIPMAP\_2011.csv]

]

[USE LOOK-UP TABLE BASED ON ZIPMAP\_2011.CSV TO CODE PPMSACAT]

[IF OFFPANEL=1 OR 2]

**[PROMPT THEN TERMINATE IF REFUSE AFTER PROMPT]**

**[QADOPT1]**

**[QADOPT2]**

**[QADOPT3]**

**[QADOPT4]**

**[QADOPT5]**

**QADOPT**

**[GRID - SP ACROSS, MP DOWN]**

Using the scale below, please tell us how much you agree or disagree with the following statements.

Strongly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Strongly Disagree
----------------	----------------	----------------------------	-------------------	-------------------

- I usually try new products before other people do
- I often try new brands because I like variety and get bored with the same old thing
- When I shop I look for what is new
- I like to be the first among my friends and family to try something new
- I like to tell others about new brands or technology

[SP]

Q1. To begin, we are going to ask a few questions about your mobile phone usage.

Do you have regular access to the internet from a computer or tablet at home?

Yes.....1  
No2

[IF Q1=2]

[SP]

Q1a. Do you have regular access to the internet from a computer or tablet at work or at any other location (e.g., library, etc.)?

Yes.....1  
No2

[SP]

Q2. Do you own or use a mobile phone?

Yes.....1  
No2

[IF Q2=2]

[SP]

Q2a. Do you have regular access to a mobile phone?

Yes.....1  
No2

[IF Q2=1]

[SP]

Q3. Do you share your mobile phone with someone else?

Yes.....1  
No2

[IF Q3=1 OR Q2A=1]

[MP]

Q3a. With whom do you share your mobile phone?

I share mobile phone with other adults  
in the house .....1  
I share mobile phone with other adults  
outside of the house .....2  
I share mobile phone with other  
children in the house .....3  
Don't know [SP].....4

[IF Q2=1 OR Q2A=1 OR Q3=1]

[SP]

Q4. A smartphone is a mobile phone with features that may enable it to access the web, send e-mails, and download apps. Is your mobile phone a smartphone?

Yes.....1  
No2

[IF Q4=1]

[SP]

Q5. Which type of smartphone do you have?

- Android .....1
- BlackBerry .....2
- iPhone .....3
- Windows Mobile .....4
- Other, specify: [TEXT BOX].....5
- Don't know .....6

[IF Q4=1]

[SP]

Q6. Do you password protect your smartphone (e.g., with a PIN number, drawing a pattern, facial recognition, fingerprint scan/touch ID, or other methods)?

- Yes.....1
- No2

[IF Q2=1]

[SP]

Q7. Do you ever send or receive text messages on your mobile phone?

- Yes, do send or receive texts .....1
- No, do not send or receive texts .....2

[IF Q2=1]

[SP]

Q8. In the last month, how often did you send or receive text messages on your mobile phone?

- Several times a day .....1
- Several times a week .....2
- Several times a month .....3
- Hardly ever or never .....4

[IF Q2=1]

[SP]

Q9. In the last month, about how many phone calls do you make and receive on your mobile phone?

- Several times a day .....1
- Several times a week .....2
- Several times a month .....3
- Hardly ever or never .....4

[IF Q2=1]

[SP]

Q10. In the last month, how often do you use your phone to access the internet?

- Several times a day .....1
- Several times a week .....2
- Several times a month .....3
- Hardly ever or never .....4

[NUMBER BOX, RANGE0-99]

Q11. In the past two years, that is since [CURRENT DATE – 2 YEARS], how many different mobile phone numbers have you had?

[SP]

Q12. Do you have a monthly contract (postpaid mobile phone) or a prepaid mobile phone?

- A monthly contract/postpaid .....1
- Prepaid—monthly.....2
- Prepaid—add additional minutes/text/data when I need it .....3

[PROMPT ONCE IF REFUSED]

[GRID, DROP DOWN]

Q13\_15. For each feature listed below, please specify what kind of mobile plan you have.

Q13. Voice [DROP DOWN]	Q14. Text[DROP DOWN]	Q15. Data[DROP DOWN]
1. Unlimited	1. Unlimited	1. Unlimited
2. Limited	2. Limited	2. Limited
3. Pay As You Go	3. Pay As You Go	3. Pay As You Go
4. Not applicable / don't use	4. Not applicable / don't use	4. Not applicable / don't use

[SP]

Q16. Have you ever tried to open a mobile phone contract?

Yes.....1  
No2

[IF Q16=1]

[MP]

Q16a. Where have you tried to open a mobile phone contract?

A carrier's (ex., T-Mobile, AT&T)  
storefront.....1  
A convenience store .....2  
A mobile phone outlet offering services  
and phones from multiple carriers .....3  
Online .....4  
Other, specify: [TEXT BOX].....5

[IF Q16=1]

[MP]

Q16b. Have you ever encountered any of the following problems when applying for a mobile phone contract?

I failed the credit check .....1  
I didn't have the required deposit.....2  
I didn't have a bank account.....3  
I didn't have a credit card .....4  
I didn't have the appropriate  
identification (no address or SSN) .....5  
Other, specify: [TEXT BOX].....6  
I did not encounter any problems[SP] .....7

[SP]

Q17. How do you usually pay your mobile phone bill?

Online .....1  
In-store .....2  
Mail .....3  
Phone.....4

[SP]

Q18. With what do you usually pay your mobile phone bill?

- Check .....1
- Cash .....2
- Credit Card .....3
- Debit Card .....4
- Money Order .....5
- Reloadable pre-paid debit card (not including gift cards).....6
- Gift Card.....7
- Other, specify: [TEXT BOX].....8

[IF Q17=1]

[SP]

Q19. Is your mobile phone bill automatically debited from a bank or credit card account each month?

- Yes, I have automatic payments set up .....1
- No, I pay each bill manually .....2

[SP]

Q20. In the past 12 months has your mobile phone bill been overdue or in collections?

- Yes.....1
- No2

[IF Q20=1]

[SP]

Q20a. Have you had mobile service turned off because of failure to pay?

- I have had to pay a late fee .....1
- My mobile phone lapsed because I could not make a payment to extend my prepaid phone or meet contract obligation .....2
- My mobile phone was sent to collections .....3

[SP]

Q21. Do you currently receive text notifications from your mobile phone provider about running low on minutes, text messages, or data?

Yes.....1  
No2

[PROMPT ONCE IF REFUSED]

[GRID, SP ACROSS]

Q22. Now, we'd like to ask a few questions about the types of financial products and services that you use and how you might use them.

What type of accounts do you currently have?

Yes	No
1	2

1. Bank account (checking, saving, or money market)
2. Credit union account (checking, saving/shares, or money market)
3. Credit card account
4. Reloadable pre-paid debit card (not including gift cards)
5. Other (e.g., brokerage), specify: [TEXT BOX]
6. I have **never** had any of these accounts

[PROMPT ONCE IF REFUSED]

[IF ANY Q22\_1-Q22\_5=2 OR MISSING]

[GRID, SP ACROSS]

Q23. What type of accounts have you ever had?

Yes	No
1	2

1. Bank account (checking, saving, or money market) [IF Q22\_1=2 OR MISSING]
2. Credit union account (checking, saving/shares, or money market) [IF Q22\_2=2 OR MISSING]
3. Credit card account[IF Q22\_3=2 OR MISSING]
4. Reloadable pre-paid debit card (not including gift cards) [IF Q22\_4=2 OR MISSING]
5. Other (e.g., brokerage) ), specify: [TEXT BOX] [IF Q22\_5=2 OR MISSING]
6. I have **never** had any of these accounts



[IF Q22\_6=1]

[SP]

Q24. Please choose the most important reason why you don't have any accounts:

- I wouldn't use an account enough to make it worthwhile .....1
- I can't open an account due to ID/documentation problems .....2
- I can't open an account due to credit or banking problems (e.g., Chexsystems) .....3
- I don't like dealing with or don't trust banks .....4
- I don't feel comfortable or welcome in a bank .....5
- The account fees and service charges are too high or unpredictable .....6
- Banks don't have convenient hours or locations .....7
- Banks don't offer the products or services I need .....8
- I can't manage or balance an account .....9
- I don't have enough money to keep in an account or meet a minimum balance .....10
- Other, specify:[TEXT BOX] .....11

[PROMPT ONCE IF REFUSED]

[GRID, SP ACROSS]

Q25. Have you used each of the following financial products or services in the past 12 months?

Yes	No
1	2

1. Debit card or check card (from a bank)
2. Paper check
3. Major credit or charge card (VISA, MasterCard, American Express, Discover)
4. Store-brand credit card good only at the store that issued the card (e.g., Macy's card)
5. Auto loan
6. Check cashing services
7. Money order
8. Payday loan (including internet payday loan)
9. Pawn shop loan (do not include permanent sales to a pawnshop)
10. Reloadable pre-paid debit card (from a check cashier or other, e.g., RushCard)
11. Payroll card provided by employer

**[PROMPT ONCE IF REFUSED]**

**[IF Q22=1-4]**

**[GRID, SP ACROSS]**

Q26. Have you interacted with your bank or credit union in the following ways in the past 12 months?

Yes	No
1	2

1. ATM/Cash machine
2. A teller in person at a branch
3. Mail
4. Phone – talking
5. Phone - using touchtone service or voice recognition
6. Over the internet using a computer/tablet
7. Family member, friend, or neighbor does the banking for me
8. Other, specify: [TEXT BOX]

**[IF Q26 HAS MORE THAN 3 YES RESPONSES]**

**[RANK]**

Q26a. You reported that you interact with your bank or credit union through [IF Q26\_1=1:ATM/cash machine] , [IF Q26\_2=1:a teller in person at a branch] , [IF Q26\_3=1:mail], [IF Q26\_4=1:phone - talking], [IF Q26\_5=1:phone - using touchtone service or voice recognition], [IF Q26\_6=1:over the internet using a computer/tablet], [IF Q26\_7=1:family member, friend, or neighbor does the banking for me], and [IF Q26\_8=1:[TEXT ENTERED IN Q26]]. Please choose the three ways that you interact with your bank most frequently. Rank them from most frequent (1) to least frequent (3).

1. ATM/Cash machine[IF Q26\_1=1]
2. A teller in person at a branch[IF Q26\_2=1]
3. Mail [IF Q26\_3=1]
4. Phone – talking[IF Q26\_4=1]
5. Phone - using touchtone service or voice recognition[IF Q26\_5=1]
6. Over the internet using a computer/tablet [IF Q26\_6=1]
7. Family member, friend, or neighbor does the banking for me [IF Q26\_7=1]
8. [TEXT ENTERED IN Q26][IF Q26\_8=1]

**[DISPLAY]**

MB. Next we would like to ask you about your use of mobile phones for banking. Mobile banking uses a mobile phone to access your bank or credit union account. This can be done either via text messaging or by using an app downloaded to your mobile phone.

[IF Q2=1 OR Q22=1-4]

[SP]

Q27. Does your bank or credit union offer mobile banking?

Yes .....1  
No .....2  
Don't know .....3

[IF Q27=1]

[SP]

Q28. Have you used mobile banking in the past 12 months?

Yes .....1  
No .....2

[IF Q28=1]

[SP]

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

Several times a day .....1  
Several times a week .....2  
Several times a month .....3  
Hardly ever or never .....4

[SP]

Q30. How safe do you believe people's personal information is when they use mobile banking?

Very safe .....1  
Somewhat safe .....2  
Somewhat unsafe .....3  
Very unsafe .....4  
Don't know .....5

[PROMPT ONCE IF REFUSED]

[IF Q27=1]

[GRID, SP ACROSS]

Q31. Using your mobile phone, have you done any of the following in the past 12 months?

Yes	No
1	2

1. Downloaded/ Used your bank's mobile banking app on your mobile phone
2. Checked an account balance or checked recent transactions
3. Made a bill payment using your bank's online banking website or banking app
4. Received a text message alert from your bank
5. Received an e-mail alert from your bank
6. Transferred money between your bank accounts
7. Transferred money from your bank account to another person or account
8. Deposited a check to your account electronically using your mobile phone camera
9. Located the closest in-network ATM or branch for your bank
10. Took a loan or drew money from a line of credit
11. Stopped a check or other payment

[IF Q28=1]

[SP]

Q32. What was the **main** reason why you started using mobile banking?

- I got a smartphone .....1
- I recently opened a bank account .....2
- My bank started offering the service .....3
- There is no bank branch or ATM near  
my home or work .....4
- I became comfortable with the security  
of mobile banking .....5
- I liked the convenience of mobile  
banking .....6
- To receive fraud alerts or check my  
account for fraudulent transactions .....7
- I overdrew my account or had a  
transaction denied and wanted to  
keep on top of balances.....8
- I needed to deposit a check.....9
- I wanted to monitor a budget .....10
- Other, specify: [TEXT BOX] .....11

[PROMPT ONCE IF REFUSED]

[IF Q31\_4=1 OR Q31\_5=1]

[GRID, SP ACROSS]

Q33. You previously mentioned that you receive either text message or e-mail alerts from your financial institution. Do you receive each of the following kinds of alerts?

Yes	No
1	2

1. Low-balance alerts
2. Payment due/bill pay alerts
3. Saving reminders
4. Fraud alerts
5. Credit card balance alerts
6. Deposit, payment or withdrawal alert
7. Statement available notification
8. Another kind of alert, specify: [TEXT BOX]

[PROMPT ONCE IF REFUSED]

[IF Q28=2]

[GRID, SP ACROSS]

Q34. Would you be **more likely** to use your mobile phone for banking if:

Yes	No
1	2

1. You had a friend who was satisfied with their experience using mobile banking features
2. You trusted the institution that developed the service
3. Someone walked you through the process of using it
4. The transaction fees were lowered
5. A cheaper mobile phone data plan was available

[PROMPT ONCE IF REFUSED]

[GRID, SP ACROSS]

Q35. Would you be **less likely** to use your mobile phone for banking if:

Yes	No
1	2

1. A brick and mortar establishment such as a bank branch were more convenient
2. The hours of alternatives (phone, shop) were convenient
3. Customer service at a bank branch was reasonable (e.g., friendliness, wait time, etc.)
4. If you had heard about security breaches whether related to that product or not
5. Higher transaction fees

**[PROMPT ONCE IF REFUSED]**

**[GRID, SP ACROSS]**

Q36. Have you used a mobile phone to access any of the following financial products or services in the past 12 months?

Yes	No
1	2

1. Debit card or check card (from bank account)
2. Paper check
3. Major credit or charge card (VISA, MasterCard, American Express, Discover)
4. Store-branded credit card good only at the store that issued the card such as a Macy's card
5. Auto loan
6. Check cashing services
7. Money order
8. Payday loan (including internet payday loan)
9. Pawn shop loan (do not include permanent sales to a pawnshop)
10. Reloadable pre-paid debit card (from a check cashier or other, e.g., RushCard)
11. Payroll card provided by employer

**[PROMPT ONCE IF REFUSED]**

**[IF Q28=2]**

**[GRID, SP ACROSS]**

Q37. Some of the reasons why people might not use mobile banking are listed below. For each, please indicate whether this is a reason why you don't use mobile banking.

Yes	No
1	2

1. My banking needs are being met without mobile banking
2. I don't see any reason to use mobile banking
3. The mobile phone screen is too small or it is too hard to type on the phone
4. I don't have a smartphone or data plan for my phone
5. My bank charges a fee for using mobile banking
6. I don't do the banking in my household
7. I don't trust that my information is safe
8. I don't have a bank account
9. It's too difficult to use mobile banking
10. It is hard or inconvenient to remember my user name or password
11. I don't trust that my money is secure
12. Other, specify: **[TEXT BOX]**

[PROMPT ONCE IF REFUSED]

[IF Q37\_11=1 OR IF Q37\_7=1]

[GRID, SP ACROSS]

Q39. If mobile banking was completely secure, would you be interested in doing any of the following activities with your mobile phone?

Yes	No
1	2

1. Download your bank's mobile banking app
2. Check an account balance or check recent transactions
3. Make bill payments
4. Receive text message alerts from your bank
5. Receive email alerts from your bank
6. Deposit a check electronically using your mobile phone camera
7. Transfer money between accounts
8. Send or receive money to/from another person **in the United States**
9. Send or receive money to/from another person **outside the United States**

[PROMPT ONCE IF REFUSED]

[IF Q27=2]

[GRID, SP ACROSS]

Q40. 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? Please rate each item on a scale of 1 to 5 where: 1 = Not Interested, 2=Somewhat Interested, 3=Neutral, 4=Interested, 5=Very Interested.

1	2	3	4	5
1	2	3	4	5

1. Download/ Use your bank's mobile banking app on your mobile phone
2. Check an account balance or check recent transactions
3. Make a bill payment using your bank's online banking website or banking app
4. Receive a text message alert from your bank
5. Receive an e-mail alert from your bank
6. Transfer money between your bank accounts
7. Transfer money from your bank account to another person
8. Deposit a check to your account electronically using your mobile phone camera
9. Locate the closest in-network ATM or branch for your bank
10. Take a loan or draw money from a line of credit
11. Stop a check or other payment

[DISPLAY]

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, or by using a downloadable app on your mobile device. The amount of the payment may be applied to your phone bill (e.g., Red Cross text message donation), charged to your credit card, deducted from a prepaid account, or withdrawn directly from your bank account.

[IF Q2=1]

[SP]

Q41. Have you made a mobile payment in the past 12 months?

Yes.....1  
No2

[PROMPT ONCE IF REFUSED]

[IF Q41=1]

[GRID, SP ACROSS]

Q42. Using your mobile phone, have you done any of the following in the past 12 months?

Yes	No
1	2

1. Transferred money directly to another person's bank or other financial account (e.g., PayPal, Western Union or Quick Pay) - **in the United States**
2. Transferred money directly to another person's bank or other financial account (e.g., PayPal, Western Union or Quick Pay) – **outside the United States**
3. Received money from another person's bank or other financial account (e.g., PayPal or Quick Pay) – **in the United States**
4. Received money from another person's bank or other financial account (e.g., PayPal or Quick Pay) - **outside the United States**
5. Paid for a product or service at a store (e.g., gas pump, restaurant meal)
6. Paid for parking, a taxi, or public transit using an app
7. Paid bills online through a mobile web browser or app
8. Made a payment using a text message (e.g., charitable donation by text message)
9. Used an app to receive loyalty or reward points
10. Made an online purchase (e.g., from amazon.com or the Amazon app)
11. Paid for airtime for my phone



[IF Q41=1]

[SP]

Q43. In the past **month**, how many times have you used your mobile phone to make any type of mobile payment?

- Several times a day ..... 1
- Several times a week ..... 2
- Several times a month ..... 3
- Hardly ever or never ..... 4

[PROMPT ONCE IF REFUSED]

[IF Q41=1]

[GRID, SP ACROSS]

Q44. When making mobile payments, which of the following payment methods have you used?

Yes	No
1	2

1. Major credit or charge card (VISA, MasterCard, American Express)
2. Debit card or check card (from bank account)
3. General purpose prepaid card
4. Electronic or over-the-phone payment from your bank account (account number and routing number)
5. Charge to your phone bill
6. Account at a non-financial institution (e.g., PayPal)
7. Other, specify: [TEXT BOX]

[IF Q41=1]

[SP]

Q45. What was the **main** reason why you started using mobile payments when you did?

- I got a smartphone ..... 1
- The ability to make mobile payments became available ..... 2
- I became comfortable with the security of mobile payments ..... 3
- I liked the convenience of mobile payments ..... 4
- My friends and family were using these services ..... 5
- Saw advertisements (e.g., TV, radio, billboards, bus ads, subway ads) ..... 6
- Other, specify: [TEXT BOX] ..... 7

[PROMPT ONCE IF REFUSED]

[IF Q41=2]

[GRID, SP ACROSS]

Q46. Please tell us if reasons listed below are why you do not use mobile payments.

Yes	No
1	2

1. My banking needs are being met without mobile banking
2. I don't see any reason to use mobile banking
3. The mobile phone screen is too small or it is too hard to type on the phone
4. I don't have a smartphone or data plan for my phone
5. My bank charges a fee for using mobile banking
6. I don't do the banking in my household
7. I don't trust the technology
8. I don't have a bank account
9. It's too difficult to use mobile banking
10. It is hard or inconvenient to remember my user name or password
11. I'm concerned about the security of mobile banking
12. Other, specify: [TEXT BOX]

[PROMPT ONCE IF REFUSED]

[IF Q41=2]

[GRID, SP ACROSS]

Q48. Assuming that all reasons why you do not currently use mobile payments were addressed, would you be interested in doing any of the following activities with your mobile phone?

Yes	No
1	2

1. Transferred money directly to another person's bank or other financial account (e.g., PayPal, Western Union or Quick Pay) - **in the United States**
2. Transferred money directly to another person's bank or other financial account (e.g., PayPal, Western Union or Quick Pay) – **outside the United States**
3. Received money from another person's bank or other financial account (e.g., PayPal or Quick Pay) – **in the United States**
4. Received money from another person's bank or other financial account (e.g., PayPal or Quick Pay) - **outside the United States**
5. Paid for a product or service at a store (e.g., gas pump, restaurant meal)
6. Paid for parking, a taxi, or public transit using an app
7. Paid bills online through a mobile web browser or app
8. Made a payment using a text message (e.g., charitable donation by text message)
9. Used an app to receive loyalty or reward points
10. Made an online purchase (e.g., from amazon.com or the Amazon app)
11. Paid for airtime for my phone

[MP]

Q49. Do you use your mobile phone for any of the following purposes?

- Track and manage your finances .....1
- Organize, track, and store gift cards,  
memberships, loyalty, and reward  
points .....2
- Compare prices when shopping .....3
- Receive and manage discount offers  
and coupons .....4
- Receive offers and promotions based  
on your location .....5
- None of the above [SP] .....6

[IF Q49=6]

[MP]

Q49a. Would you like to use your mobile phone for any of the following purposes?

- Track and manage your finances .....1
- Organize, track, and store gift cards,  
memberships, loyalty, and reward  
points .....2
- Compare prices when shopping .....3
- Receive and manage discount offers  
and coupons .....4
- Receive offers and promotions based  
on your location 5
- None of the above [SP] .....6

[SP]

Q50. Do you use your mobile phone to track purchases or other expenses (e.g., a mobile app, a website, a spreadsheet, a mobile notepad)?

- Yes.....1
- No .....2

**[PROMPT ONCE IF REFUSED]**

**[IF Q50=1]**

**[GRID, SP ACROSS]**

Q51. Do you use any of the following methods to track purchases or other expenses on your mobile phone?

Yes	No
1	2

1. A mobile app for expense tracking or budgeting
2. A service provided by my bank
3. A spreadsheet
4. A website
5. Take notes in a notepad on my phone

**[SP]**

Q52. Do you currently use your mobile phone to manage other financial behaviors, such as tracking or building savings, bill due dates, or progress in paying down debt?

- Yes, through an app not related to my bank .....1
- Yes, through an app provided by my bank .....2
- No, because I don't need it.....3
- No, because I haven't found the right one .....4

**[IF Q52=1 OR 2]**

**[MEDIUM TEXT BOX]**

Q52a. What is the name of the app?

**[IF Q52=1 OR 2]**

**[SP]**

Q52b. How frequently do you use it?

- Several times a day .....1
- Several times a week .....2
- Several times a month .....3
- Hardly ever or never .....4

[IF Q52=3 OR 4]

[SP]

Q52c. Would you be interested in using an app to manage your financial behaviors?

Yes, that is something that interests me .....	1
No, I'm not interested in using my phone to manage other financial behaviors .....	2

[SP]

Q57. Do you speak a language other than English at home?

Yes.....	1
No	2

[SP]

Q58. Were you born in the United States?

Yes.....	1
No	2

[IF Q58=2]

[NUMBER BOX, RANGE=0-PPAGE]

Q59. How many years have you lived in the United States?

[IF PPWORK=1]

[NUMBER BOX, RANGE 1-10]

Q62. How many jobs do you currently have?

[SP]

Q63. Which borough do you currently live in?

Bronx.....	1
Brooklyn.....	2
Manhattan .....	3
Staten Island .....	4
Queens.....	5
Other location.....	6

[SP]

Q64. What is your weekly income?

\$0 .....	1
<\$200 .....	2
\$200-\$399.....	3
\$400-\$599.....	4
\$600+ .....	5

[IF OFFPANEL=1 or 2]

[TEXT BOX]

Email. As a token of appreciation for completing this survey, RTI International will send you a link to a Target e-card via e-mail. Please enter your e-mail address in the box below and you will receive this electronic card within 1-2 weeks. Thank you.

Field. As a token of appreciation for completing this survey, RTI International will give you a \$10 MetroCard. Thank you.

[STANDARD CLOSE]

## Qualitative Interview Protocol

CONSENT PROCEDURE – ANSWER ANY RESPONDENT QUESTIONS – FORMALLY BEGIN INTERVIEW (TURN ON RECORDING DEVICE)

### Introductory Questions (warm up questions)

1. I'm so glad you agreed to speak with us today. First, could you tell me what brought you to this office today?
2. Which neighborhood of NYC do you live in? How long have you lived there?
3. We are interested in learning about people's habits around using internet and cell phones for handling their money.

### Internet Use

4. Tell us about your internet habits.
  - a. Do you have a desktop, laptop or a tablet?
  - b. Do you have internet access at home or at work or someplace else (ex. library)?
  - c. Are you able to access internet on your cell phone?

#### For participants that don't use internet:

5. If you were to use internet (on a computer, tablet or a phone), would you feel comfortable accessing your financial information (i.e., bank account statement)? Why? Why not?
  - a. What kind of benefits could you have from banking online?
  - b. How would that change how you handle your money?

#### For participants that use internet:

6. Do you use any financial services online? Why? Why not?
  - a. What kind of financial services are you using via the internet?
  - b. What do you like about them? What do you dislike about them?

### Cell Phone Use

7. We are interested to find out if people use smartphones to conduct financial transactions. A smartphone is a mobile phone with features that may enable it to access the web, send e-mails, and download apps.
8. Do you have a smartphone? (i.e., iPhone, Android, Blackberry, Windows Mobile)
9. Tell us about using your phone (smart or not). Do you use it for calling, texting, internet?

10. On average, how much do you pay per month for your mobile phone plan?
11. On a scale of 1 to 5 where 1 is very important and 5 is not important at all, how would you rate paying your monthly mobile phone bill compared to paying other bills such as rent, utility, or food? Why is your mobile phone bill the [most, not very or least] important to you?
12. How do you connect to the Internet on your Smartphone? Do you have a data plan through your mobile service provider that allows you to connect instantly to the Internet or do you have to manually access separate Wi-Fi connections (e.g., home or coffee shop, etc...) to access the Internet?

For participants that don't have a smartphone:

13. If you had a smartphone and were able to download apps, do think you'd be interested in doing it?
  - a. What kind of apps do you think you would be interested in?
14. What kind of financial services would you want to be able to access online?
15. Could you walk us through what features you would find most useful?

For participants that have a smartphone:

16. What are the most common smart phone apps you use? Why do you find it useful?
17. Do you use any financial services apps? Are they bank or credit union related?
  - a. Why do you use them? What are the ones that you most often? Why these? Is there anything that you dislike about using these apps? What features do you use most often? Frequency of use?
  - b. Why not? What would have to change to encourage you to start using them?
18. Have you switched or stopped using a mobile financial app? If so, why?
19. What are your biggest concerns about using the mobile financial services (apps and websites)?
20. Are there any specific activities that you would want to accomplish via an app or a website that you are not able to accomplish now? Texting features – how helpful are text message reminders from banks/other services? (how helpful are nudges, do you use them?)

For all participants

21. How would you assess your current financial situation?
  - a. How worried are you about your finances (Not at all, A little, Somewhat, Very, Extremely)?



- b. How much control do you feel you have over your finances (Not at all, A little, Somewhat, Very, Extremely)?
- c. If you had an unexpected expense or emergency of \$500, how confident would you be that you could pay it (Not at all, A little, Somewhat, Very, Extremely)?

22. How do you currently track/budget your finances?

23. What do you think would be the best or easiest way to keep track of your finances?

24. If you have a smartphone or were to get one in the future, would you use it for each of the following?

- Creating a budget with spending goals in various categories
- Connecting directly to all your accounts — savings, checking, credit cards, investments — and tracking every credit and debit
- Paying bills directly from your smartphone
- Sending you reminders for bill due dates (texts)
- Providing alerts that/when you are spending too much
- Pointing out the gaps in your financial life, like a missing emergency-savings
- Reminding you about your financial goals (savings,, debt reduction, bill payments)
- Providing a feature that delivers real-time spending patterns, tips on saving money and constructive suggestions for better decision-making
- Tracking who is spending what in your household
- Tracking joint expenses
- Notifying you when account balances are low
- Asking how you felt about spending that day

25. What other smartphone features would you be interested in?

## Informed Consent Examples

### Panel Informed Consent

We invite you to participate in the Mobile Financial Services research study funded by the NYC Department of Consumer Affairs Office of Financial Empowerment and conducted by RTI International. The survey will take about 15 minutes to complete. In this interview, we will ask you about how you use or may want to use mobile phones and online technology to manage your finances and payments.

Taking part in this survey is entirely voluntary. You can skip any questions you do not wish to answer, and you may end the interview at any point. There are no risks involved in taking this survey. All of your responses will be kept private and confidential. We will not collect any of your personal information and we will not contact you again in the future. We will not share the information you give us with any persons outside the project staff.

To thank you for taking the time to participate in our study, we will provide you 5,000 bonus points upon successful completion of the survey. If you have any questions about the study, you may call {fill RTI contact}, Project Manager, at {fill phone number}. If you have any questions about your rights as a research participant in this study, you may contact RTI's Office of Research Protection at 1-866-214-2043.

### Email and Field Informed Consents

We invite you to participate in the Mobile Financial Services research study funded by the NYC Department of Consumer Affairs Office of Financial Empowerment and conducted by RTI International. The survey will take about 15 minutes to complete. In this interview, we will ask you about how you use or may want to use mobile phones and online technology to manage your finances and payments.

Taking part in this survey is entirely voluntary. You can skip any questions you do not wish to answer, and you may end the interview at any point. There are no risks involved in taking this survey. All of your responses will be kept private and confidential. We will not collect any of your personal information and we will not contact you again in the future. We will not share the information you give us with any persons outside the project staff.

**E-mail:** To thank you for taking the time to participate in our study, RTI will provide you with a \$20 Target electronic gift card upon successful completion of the survey.

**Field:** To thank you for taking the time to participate in our study, RTI will provide you with a \$10 Metro gift card upon successful completion of the survey. If you have any questions about the study, you may call {fill RTI contact}, Project Manager, at {fill phone number}. If you have any questions about your rights as a research participant in this study, you may contact RTI's Office of Research Protection at 1-866-214-2043.

Please select from the options below. Thank you for your participation.

I consent to study participation.....1  
I decline consent.....2

## **Qualitative Interview Informed Consent**

### **Study Sponsorship**

The Qualitative Interviews for Mobile Services Survey is being conducted by RTI International and paid for by the NYC Department of Consumer Affairs Office of Financial Empowerment.

### **About the Study**

We will ask you about how you use or may want to use mobile phones and online technology to manage your finances and payments. As part of this study, we will be doing open-ended interviews with up to 30 people. The interview will take up to 45 minutes to complete.

### **Voluntary Participation**

The choice of whether to participate in this study is completely up to you. If you decide to participate in the study, you can refuse to answer any of the questions asked in the interview. You can also stop the interview at any time.

### **Audio Recording**

In order to be sure that the ideas and experiences shared are captured correctly, we will audio record the interview to create detailed interview notes. The audio file will be permanently erased once these notes are finalized. We will not be able to continue with the interview if you don't agree to be audio-recorded.

### **Benefits**

There are no direct benefits to you from participating in this study. However, by participating, you are helping us learn more about the kinds of mobile or online financial services that might help people in your neighborhood.

### **Risks of Study Participation**

There are two risks involved in study participation. One risk is that the questions we ask about your finances might make you feel uncomfortable. If you feel uncomfortable during the interview, you may ask me to take a break or to skip any of the questions. The other risk is that someone might find out what you tell us during the interview. In order to avoid that, we will do the interview in a private setting and handle all information in a secure manner. We will not record any identifying information about you.

### **Confidentiality**

All interview information is confidential. Only the people working on the study will be able to see your answers. We will not record your name, but we will assign you a Study ID number. Your information will be combined with information from other participants to create group statistics.

### **Future Contacts and Payment**

We will not contact you again for any more interviews. In an effort to thank you for your time, we will give you \$30 MetroCard upon completion of this interview.

### **Questions**

If you have any questions about the study, you may call {fill RTI contact}, the study coordinator, at a toll-free number {fill phone number}. If you have any questions about your rights as a study participant, you

may call RTI's Office of Research Protection at 1-866-214-2043 (a toll-free number). Do you have any questions that might help you decide whether or not you want to participate in the study?

By signing below, you are agreeing to participate in the study. Please sign only if:

- ✓ You understand the information about the study in this consent form,
- ✓ You have had all of your questions answered fully, and
- ✓ You want to participate in the study.

**Respondent's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Interviewer's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## References – Additional Mobile-Related Research

- Federal Reserve Board, 2014. “Consumers and Mobile Financial Services 2014.”  
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- Pew Research Center, 2011. “Americans and Their Cell Phones.”  
<http://pewInternet.org/Reports/2011/Cell-Phones.aspx>
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- Siena College Research Institute, 2014. “AT&T Consumer Usage and Perception Survey.”  
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