Mobile Payment Survey: Methodology and Topline Result

Introduction

The GfK Group (GfK, formerly Knowledge Networks) conducted the mobile payment survey, on behalf of The Pew Charitable Trusts. Specifically, the study compares experiences and outcomes of those who have had a dispute by payment type. The survey was conducted using sample from KnowledgePanel®.

Sample definition

The target population consists of the following: English- and Spanish-survey takers, General Population adults 18+ with an oversample of adults that had either non-mobile or mobile payment issues in the past 12 months.

To sample the population, GfK sampled households from its KnowledgePanel, a probability-based web panel designed to be representative of the United States. For the General Population sample, there was no screening into the survey. For the oversample, the survey consisted of two stages: initial screening for the payment issue and the main survey with the study-eligible respondents. To qualify for the main survey, a panel member sampled for the oversample must have had a payment issue associated with their debit card, credit card, prepaid card, or mobile payment app.

Data Collection Field Period & Survey Length

The data collection field periods were as follows:

- Participants without a payment issue completed the main survey in 6 minutes (median).
- Participants with a payment issue completed the main survey in 12 minutes (median).

Survey Completion and Sample Sizes

The number of respondents sampled and participating in the survey, the survey completion rates for the screener and main interview, and the incidence/eligibility rate are presented below.

Stage	Start date	End date
Pre-test	02/08/2018	02/09/2018
Main	02/23/2018	03/20/2018

Table 1

Key Survey Response Statistics:

Sample type	N sampled for screener	N complete screener	Screener completion rate	Qualified for main survey	Incidence rate
Gen Pop	1,656	1,013	61%	1013	100%
Non-Mobile Oversample	1,308	798	61%	94	12%
Mobile Oversample	23,564	13,273	56%	96	1%
Total	**26,528**	**15,084**		**1203**	

Excluded Participants

This survey excluded 25 of our 1,203 respondents who did not answer "yes" to using any of the following payment methods; cash, check, money order, credit card, debit card, prepaid card, mobile payment (Q7, Q8, Q12). Our final sample consisted of 1,178 participants (below).

Table 2

Qualified for Main Survey Exclusion Breakout:

Sample	Total qualified for main survey	Non-payer (excluded)	Total payer sample
Main	1,013	25	988
Non-mobile and mobile	100	0	100
Mobile only augment	90	0	90
Total	**1203**	**25**	**1,178**

KnowledgePanel Methodology Information

KnowledgePanel is the largest online panel that relies on probability-based sampling techniques for recruitment; hence, it is the largest national sampling frame from which fully representative samples can be generated to produce statistically valid inferences for study populations. The panel provides samples with the highest level of representativeness available in online research for measurement of public opinions, attitudes, and behaviors. Panel members are randomly selected so that survey results can properly represent the U.S. population with a measurable level of accuracy, features that are not obtainable from nonprobability panels.

Knowledge Panel's recruitment process was originally based exclusively on a national RDD sampling methodology. In 2009, in light of the growing proportion of cellphone-only households, GfK migrated to an

ABS recruitment methodology via the U.S. Postal Service's Delivery Sequence File (DSF). ABS not only improve population coverage, but also provides a more effective means for recruiting hard-to-reach individuals, such as young adults and minorities. Households without Internet connection are provided with a web-enabled device and free Internet service.

After initially accepting the invitation to join the panel, participants are asked to complete a short demographic survey (the initial Core Profile Survey); answers to this survey allow efficient panel sampling and weighting for future surveys. Upon completing the Core Profile Survey, participants become active panel members. All panel members are provided privacy and confidentiality protections.

Response Rates

Generally, the KnowledgePanel survey completion rate is about 60%, with minor variations due to survey length, topic, sample specifications, and other fielding characteristics.

Sample Weighting

Significant resources and infrastructure are devoted to the recruitment process for KnowledgePanel so that active panel members can properly represent the adult population of the U.S. This representation is achieved not only with respect to a broad set of geodemographic indicators, but also for hard-to-reach adults (such as those without Internet access or Spanish-language-dominant Hispanics) who are recruited in proper proportions. Consequently, the raw distribution of KnowledgePanel mirrors that of the U.S. adults closely, barring occasional disparities that may emerge for certain subgroups due to differential attrition.

The geodemographic benchmarks used to weight the active panel members for computation of size measures include:

- Gender (Male/Female)
- Age (18–29, 30–44, 45–59, and 60+)
- Race/Hispanic ethnicity (White/Non-Hispanic, Black/Non-Hispanic, Other/Non-Hispanic, 2+ Races/Non-Hispanic, Hispanic)
- Education (Less than High School, High School, Some College, Bachelor and beyond)
- Census Region (Northeast, Midwest, South, West)
- Household income (under $10k, $10K to <$25k, $25K to <$50k, $50K to <$75k, $75K to <$100k, $100K to <$150k, and $150K+)
- Home ownership status (Own, Rent/Other)
- Metropolitan Area (Yes, No)

Study-Specific Post-Stratification Weights

Once the study sample has been selected and the survey administered, and all the survey data are edited and made final, design weights are adjusted to account for any differential nonresponse that may have resulted during the field period. Depending on the specific target population for a given study, geodemographic distributions for the corresponding population are obtained from the CPS, the American Community Survey (ACS), or in certain instances from the weighted KP profile data. For this purpose, an iterative proportional fitting (raking) procedure is used to produce the final weights. In the final step, calculated weights are examined to identify and, if necessary, trim outliers at the extreme upper and lower tails of the weight distribution. The resulting weights are then scaled to aggregate to the total sample size of all eligible respondents.

For this study, we created screener weights for all respondents to derive the benchmarks for all eligible respondents using the below geo-demo adjustments within three Payment Issue groups (Non-Mobile

Issue, Mobile Issue, Check or No Issue). Weights are scaled to sum to the sample size of all qualified respondents.

<u>Weighting variables:</u>
Within payment issue groups
- Gender (Male, Female)
- Age (18-29, 30-44, 45-59, 60+)
- Race/Ethnicity (Non-mobile payment issue: Whites/Other/2+ Races,Others,Hispanic; Mobile payment issue: Whites/Other/2+ Races,Others/Hispanic; Check issue/No payment issue: Whites, Black, Others, Hispanics, 2+ Races)
- Census Region (Northeast, Midwest, South, West)
- Metropolitan Status (Metro, Non-Metro)
- Education (Less than High School, High School, Some College, Bachelor or higher)
- Collapse LS/HS for Mobile payment issue)
- Income ($0-$25K, $25-$49,999, $50K-$74,999, $75K-$99,999, $100K-$149,999, $150K+)Collapse $75K-$99,999/ $100K-$149,999/ $150K+ for Mobile payment issue
- Primary Language(English Proficient or Spanish Proficient Hispanic, Bilingual Hispanic , Non-Hispanic)

Overall level
- Gender (Male, Female) by Age (18-29, 30-44, 45-59, 60+)
- Race/Ethnicity (Whites, Black, Others, Hispanics, 2+ Races)

Trimming:

Screener weight (used in order to create benchmarks for final weight): (0.48%, 99.50%)

Weight: None

Design Effect/MOE (95% level)

Screener weight:1.4840/MOE + 1%

Weight:1.2292/MOE + 3.1%

TOPLINE

XPAYMENT: Sample		
	Weighted percent	Frequency
Main	93%	988
Non-mobile and Mobile Augment	6%	100
Mobile only augment	1%	90
Total	100%	1178

XSPANISH: Survey language		
	Weighted percent	Frequency
English	93%	1122
Spanish	7%	56
Total	100%	1178

Q1 This is a survey to learn more about which forms of payments people use, whether or not they've encountered payment fraud or errors, and if so, how they've disputed those transactions. Do you have a cell phone?

	Weighted percent	Frequency
Refused	0%	2
Yes	96%	1137
No	3%	39
Total	100%	1178

Q2 Is your cell phone a smartphone, meaning that it has internet access?

	Weighted percent	Frequency
Refused	0%	5
Yes	91%	1039
No	8%	86
Don't know	1%	7
Total	100%	1137

Q3 Has anybody in your household received income in the past 12 months (income includes income from work, government benefits, or other regular streams of money)?

	Weighted percent	Frequency
Refused	0%	2

Yes	90%	1076
No	10%	100
Total	100%	1178

Q4_1 [Direct deposit to a bank or credit union account] How do people in your household typically receive income?

	Weighted percent	Frequency
No	12%	121
Yes	88%	955
Total	100%	1076

Q4_2 [Prepaid or payroll card] How do people in your household typically receive income?

	Weighted percent	Frequency
No	97%	1043
Yes	3%	33
Total	100%	1076

Q4_3 [Check or money order] How do people in your household typically receive income?

	Weighted percent	Frequency
No	77%	818
Yes	23%	258
Total	100%	1076

Q4_4 [Cash] How do people in your household typically receive income?

	Weighted percent	Frequency
No	93%	990
Yes	7%	86
Total	100%	1076

Q4_5 [Other (please specify)] How do people in your household typically receive income?

	Weighted percent	Frequency
No	99%	1058
Yes	1%	18
Total	100%	1076

Q4_Refused [Refused] How do people in your household typically receive income?

	Weighted percent	Frequency
No	99%	1071
Yes	1%	5
Total	100%	1076

Q5 As far as you know, have you ever had your identity stolen? This means someone else committing fraud by using your personal information without your permission for the purpose of financial gain (for example, opening accounts or applying for credit under your name).

	Weighted percent	Frequency
Refused	0%	1
Yes	18%	228
No	75%	859
Don't know	7%	90
Total	100%	1178

Q6 Do you currently have a checking or savings account?

	Weighted percent	Frequency
Refused	1%	6
Yes	93%	1105

No	6%	67
Total	100%	1178

Q7_1 [A prepaid card (These work like bank debit cards but are not attached to an actual bank account. They can be loaded with money and used anywhere.)] Have you used any of the following payment types to make purchases in the past month?

	Weighted percent	Frequency
No	88%	1026
Yes	12%	152
Total	100%	1178

Q7_2 [A debit card attached to your checking account at a bank or credit union] Have you used any of the following payment types to make purchases in the past month?

	Weighted percent	Frequency
No	39%	453
Yes	61%	725
Total	100%	1178

Q7_3 [A credit card] Have you used any of the following payment types to make purchases in the past month?

	Weighted percent	Frequency
No	30%	336
Yes	70%	842
Total	100%	1178

Q7_4 [Check or money order] Have you used any of the following payment types to make purchases in the past month?

	Weighted percent	Frequency
No	63%	731
Yes	37%	447
Total	100%	1178

Q7_5 [Cash] Have you used any of the following payment types to make purchases in the past month?

	Weighted percent	Frequency
No	22%	240
Yes	78%	938
Total	100%	1178

Q7_6 [None of the above] Have you used any of the following payment types to make purchases in the past month?

	Weighted percent	Frequency
No	99%	1164
Yes	2%	14
Total	100%	1178

Q7_Refused [Refused] Have you used any of the following payment types to make purchases in the past month?

	Weighted percent	Frequency
No	100%	1178
Yes	0%	0
Total	100%	1178

Q8_1 [A prepaid card (These work like bank debit cards but are not attached to an actual bank account. They can be loaded with money and used anywhere.)] Have you used any of these payment types to make purchases within the past 12 months?

	Weighted percent	Frequency
Refused	1%	12
Yes	12%	131
No	87%	883
Total	100%	1026

Q8_2 [A debit card attached to your checking account at a bank or credit union] Have you used any of these payment types to make purchases within the past 12 months?

	Weighted percent	Frequency
Refused	2%	6
Yes	24%	86
No	75%	288
Total	100%	380

Q8_3 [A credit card] Have you used any of these payment types to make purchases within the past 12 months?

	Weighted percent	Frequency
Refused	2%	6
Yes	34%	119
No	65%	211
Total	100%	336

Q9 And of the payment types you have used in the past month, which one do you use most often to pay for things?

	Weighted percent	Frequency
Refused	0%	1
Prepaid card (These work like bank debit cards but are not attached to an actual bank account. They can be loaded with money and used anywhere.)	2%	24
Debit card attached to your checking account at a bank or credit union	42%	507
Credit card	38%	442
Check or money order	3%	39
Cash	14%	151
Total	100%	1164

Q10 In the past 12 months, have you lost any sum of cash? This could include cash that was misplaced or stolen.

	Weighted percent	Frequency
Refused	1%	7
Yes	7%	105
No	89%	1022
Don't know	3%	44
Total	100%	1178

Q12 Earlier you indicated that you have a smartphone, so the next few questions will refer to the use of "mobile payments apps." These allow consumers to pay for things, and/or send and receive money, by using a smartphone. These payments may or may not be tied to your bank account. Examples include Uber, Venmo, Apple Pay, or Starbucks, but does not include using the bank's mobile app itself. Below is a list of some things that people might do with smartphones. Select "yes" for each item where you have used your smartphone in the past 12 months.

Q12A Have you made an online or in-app purchase on your smartphone in the past 12 months?

	Weighted percent	Frequency
Refused	1%	4
Yes	54%	591
No	45%	444
Total	100%	1039

Q12B Have you paid bills through a mobile web browser or app (not your bank's mobile app) on your smartphone in the past 12 months?

	Weighted percent	Frequency
Refused	1%	7
Yes	35%	382
No	64%	650
Total	100%	1039

Q12C Have you paid for a product or service (in person) on your smartphone in the past 12 months?

	Weighted percent	Frequency
Refused	1%	6
Yes	34%	371
No	65%	662
Total	100%	1039

Q12D Have you sent money to another person through an app (not your bank's mobile app) on your smartphone in the past 12 months?

	Weighted percent	Frequency
Refused	1%	4
Yes	23%	253

No	77%	782
Total	100%	1039

Q12E Have you received money from another person through an app (not your bank's mobile app) on your smartphone in the past 12 months?

	Weighted percent	Frequency
Refused	1%	11
Yes	20%	208
No	79%	820
Total	100%	1039

Q12F Have you paid for parking or transportation such as a car, bus, train, or flight on your smartphone in the past 12 months?

	Weighted percent	Frequency
Refused	1%	11
Yes	18%	208
No	80%	820
Total	100%	1039

Q12G Have you paid for lodging or housing on your smartphone in the past 12 months?

	Weighted percent	Frequency
Refused	1%	9
Yes	11%	125
No	87%	905
Total	100%	1039

Q13_1 [Made an online or in-app purchase] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	37%	247
Yes	63%	446
Total	100%	693

Q13_2 [Paid bills through a mobile web browser or app] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	59%	407
Yes	41%	286
Total	100%	693

Q13_3 [Paid for a product or service (in person)] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	76%	523
Yes	24%	170
Total	100%	693

Q13_4 [Sent money to another person through an app (not your bank's mobile app)] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	75%	512
Yes	25%	181
Total	100%	693

Q13_5 [Received money from another person through an app] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	80%	544
Yes	20%	149
Total	100%	693

Q13_6 [Paid for parking or transportation such as a car, bus, train, or flight] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	84%	572
Yes	16%	121
Total	100%	693

Q13_7 [Paid for lodging or housing] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	90%	626
Yes	10%	67
Total	100%	693

Q13_8 [None of the above] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	85%	594
Yes	15%	99
Total	100%	693

Q13_Refused [Refused] Have you used your smartphone to do any of the following in the past month?

	Weighted percent	Frequency
No	99%	687
Yes	1%	6
Total	100%	693

Q15 Some mobile payment apps pull money from your bank, prepaid, or credit card or account at the time of the transaction while others allow you to store money directly on the app itself. Thinking about that payment app you use most often, where does the money typically come from EACH TIME you make a payment?

	Weighted percent	Frequency
Refused	4%	26
Money is transferred from my bank or credit union account or card at the time of payment	55%	380

Money is transferred from my prepaid card at the time of payment	5%	33
Money is transferred from my credit card at the time of payment	25%	175
Money is stored on the app itself and NOT transferred from another account or card at the time of payment	11%	79
Total	100%	693

Q16 In the next couple of questions, we'd like to ask you about any "payment issues" that you may have experienced on any of your electronic payment sources (excluding cash transactions) that resulted in the temporary or permanent loss of your funds. These may include:
• fraudulent transactions, in which someone stole or accessed information from any of your payment types or cards without your permission, for the purpose of making purchases to the account or removing funds from it; or
• payment errors, which might include being charged twice for the same item or service, not receiving a good or service you paid for, or being charged the wrong amount.

In the past 12 months, have you had a payment issue (either fraudulent transactions or payment errors)?

	Weighted percent	Frequency
Refused	0%	1
Yes	15%	311
No	85%	842
Total	100%	1154

Q17_1 [Debit card (connected to a bank or credit union account)] On which payment type(s) did you have an issue in the past 12 months? (Select all that apply)

	Weighted percent	Frequency
No	60%	227
Yes	40%	84
Total	100%	311

Q17_2 [Credit card] On which payment type(s) did you have an issue in the past 12 months? (Select all that apply)

	Weighted percent	Frequency
No	50%	191
Yes	50%	120
Total	100%	311

Q17_3 [Prepaid card (These work like bank debit cards but are not attached to an actual bank account. They can be loaded with money and used anywhere.)] On which payment type(s) did you have an issue in the past 12 months? (Select all that apply)

	Weighted percent	Frequency
No	95%	296
Yes	5%	15
Total	100%	311

Q17_4 [Mobile payment app] On which payment type(s) did you have an issue in the past 12 months? (Select all that apply)

	Weighted percent	Frequency
No	93%	203
Yes	7%	108
Total	100%	311

Q17_5 [Check or money order] On which payment type(s) did you have an issue in the past 12 months? (Select all that apply)

	Weighted percent	Frequency
No	97%	305
Yes	3%	6
Total	100%	311

Q17_Refused [Refused] On which payment type(s) did you have an issue in the past 12 months? (Select all that apply)

	Weighted percent	Frequency
No	99%	309
Yes	1%	2

Total	100%	311

Q18 Which of the following payment issues was the most recent?

	Weighted percent	Frequency
Refused	0%	1
Debit card (connected to a bank or credit union account)	39%	79
Credit card	48%	113
Prepaid card (These work like bank debit cards but are not attached to an actual bank account. They can be loaded with m	4%	9
Mobile payment app	6%	106
Check or money order	2%	3
Total	100%	311

DOV_ISSUE Data Only Variable: Type of payment issue

Non-mobile electronic pay	13%	201
Mobile payment issue	1%	106
Check payment issue	0%	3
No payment issue	86%	868
Total	100%	1178

Q19 For the next few questions please think about your most recent payment issue with your [debit card/ credit card/ prepaid card/ mobile payment app] when giving your answer. When you noticed this most recent issue did you try to dispute it?

	Weighted percent	Frequency
Yes	89%	271
No	11%	39
Total	100%	310

Q20_1 [It had been too long since the transaction to dispute it] Why didn't you dispute this?

	Weighted percent	Frequency
No	93%	35
Yes	7%	4
Total	100%	39

Q20_2 [I assumed that the process would take too long to bother] Why didn't you dispute this?

	Weighted percent	Frequency
No	87%	35
Yes	13%	4
Total	100%	39

Q20_3 [I didn't think that contacting my provider would get me my money back] Why didn't you dispute this?

	Weighted percent	Frequency
No	98%	36
Yes	2%	3
Total	100%	39

Q20_4 [I assumed that someone else in my household spent the money] Why didn't you dispute this?

	Weighted percent	Frequency
No	97%	36
Yes	3%	3
Total	100%	39

Q20_5 [I contacted my provider about the issue but could not dispute it] Why didn't you dispute this?

	Weighted percent	Frequency
No	97%	38
Yes	3%	1
Total	100%	39

Q20_6 [I was too embarrassed] Why didn't you dispute this?

	Weighted percent	Frequency
No	93%	37
Yes	7%	2
Total	100%	39

Q20_7 [I didn't know what company to call] Why didn't you dispute this?

	Weighted percent	Frequency
No	94%	37
Yes	6%	2
Total	100%	39

Q20_8 [It wasn't a large enough dollar amount] Why didn't you dispute this?

	Weighted percent	Frequency
No	99%	35
Yes	1%	4
Total	100%	39

Q20_9 [Other (please specify)] Why didn't you dispute this?

	Weighted percent	Frequency
No	51%	22
Yes	49%	17
Total	100%	39

Q20_10 [Don't know] Why didn't you dispute this?

	Weighted percent	Frequency
No	82%	33
Yes	18%	6
Total	100%	39

Q20_Refused [Refused] Why didn't you dispute this?

	Weighted percent	Frequency
No	100%	39
Total	100%	39

Q21 Below are some common reasons consumers experience payment issues. Please select the reason that best describes your most recent payment issue.

	Weighted percent	Frequency
Refused	1%	3
Charged too much on a transaction	10%	30
Didn't get a good or service you paid for	8%	29
A fraudulent transaction on your account	57%	150
Charged twice for the same transaction	11%	49
A lost or stolen phone	1%	3
A lost or stolen prepaid card, debit card, or credit card	5%	11
Something else (please specify)	9%	35
Total	100%	310

Q22 In your most recent payment issue, what kind of account did the money come from?

	Weighted percent	Frequency
Checking account	43%	136
Credit card	45%	118
Prepaid card	4%	10
Money stored on the app	2%	18
Something else (please specify)	5%	20
Don't know	2%	8
Total	100%	310

Q23 How did you find out about the payment issue on your account?

	Weighted percent	Frequency

I noticed on my own (for example, you looked at your account online)	61%	197
My [debit card/credit card/prepaid card/mobile payment app/check or money order] company alerted me	30%	79
My card or account stopped working	4%	11
Something else (please specify)	5%	23
Total		310

Q24 Did you feel like you knew who to contact to dispute the problem?

	Weighted percent	Frequency
Yes	94%	247
No	6%	24
Total	100%	271

Q26 Do you use the [debit card/credit card/prepaid card/mobile payment app/check or money order] that you had this issue on at least once per week?

	Weighted percent	Frequency
Yes	71%	186
No	29%	124
Total	100%	310

Q27 Thinking about this dispute experience, how easy or difficult was it?

	Weighted percent	Frequency
Refused	1%	1
Very easy	43%	111
Somewhat easy	34%	93
Somewhat difficult	17%	53
Very difficult	4%	13
Total		271

Q28_1 [My [debit card/credit card/prepaid card/mobile payment app/check or money order] company] Did you contact any of the following entities? (Choose all that apply)

	Weighted percent	Frequency
No	20%	73
Yes	80%	198
Total	100%	271

Q28_2 [Merchant you visited to make a purchase] Did you contact any of the following entities? (Choose all that apply)

	Weighted percent	Frequency
No	73%	187
Yes	27%	84
Total	100%	271

Q28_3 [Government entity such as your attorney general or the police] Did you contact any of the following entities? (Choose all that apply)

	Weighted percent	Frequency
No	95%	260
Yes	5%	11
Total	100%	271

Q28_4 [The [checking account/credit card/prepaid card] company attached to my mobile payment app] Did you contact any of the following entities? (Choose all that apply)

	Weighted percent	Frequency
No	98%	246
Yes	2%	25
Total	100%	271

Q28_5 [Other (please specify)] Did you contact any of the following entities? (Choose all that apply)

	Weighted percent	Frequency
No	93%	249
Yes	7%	22
Total	100%	271

Q28_Refused [Refused] Did you contact any of the following entities? (Choose all that apply)

	Weighted percent	Frequency
No	99%	268
Yes	1%	3
Total	100%	271

Q29A How happy were you with your treatment by the [debit card/credit card/prepaid card/mobile payment app/check or money order] company (such as your bank, credit union, or check-cashing store)?

	Weighted percent	Frequency
Very satisfied	74%	143
Somewhat satisfied	19%	41
Somewhat unsatisfied	4%	9
Very unsatisfied	2%	5
Total		198

Q29B How happy were you with your treatment by the merchant you visited to make a purchase?

	Weighted percent	Frequency
Refused	0%	1
Very satisfied	38%	30
Somewhat satisfied	24%	18
Somewhat unsatisfied	9%	12
Very unsatisfied	28%	23
Total		84

Q29C How happy were you with your treatment by the government entity such as your attorney general or the police?

	Weighted percent	Frequency
Very satisfied	38%	4
Somewhat satisfied	55%	6
Somewhat unsatisfied	7%	1
Total	100%	11

How happy were you with your treatment by the [checking account/credit card/prep

	Weighted percent	Frequency
Very satisfied	49%	14
Somewhat satisfied	27%	7
Somewhat unsatisfied	10%	3
Very unsatisfied	14%	1
Total		25

Q29D How happy were you with your treatment by the [checking account/credit card/prepaid card] company attached to your mobile payment app?

	Weighted percent	Frequency
Very satisfied	76%	14
Somewhat satisfied	20%	4
Somewhat unsatisfied	1%	2
Very unsatisfied	2%	2
Total		22

Q29E How happy were you with your treatment by [the other company you contacted]?

	Weighted percent	Frequency
Very satisfied	76.46%	14
Somewhat satisfied	19.81%	4
Somewhat unsatisfied	1.45%	2
Very unsatisfied	2.28%	2
Total	100%	22

Q30A After this dispute, did you stop using that payment type?

	Weighted percent	Frequency
Refused	2%	2
Yes	21%	64
No	77%	205
Total	100%	271

Q30B After this issue, did you stop using that payment type?

	Weighted percent	Frequency
Yes	22%	10
No	78%	29
Total	100%	39

Q31 Did you close your account, or did the [debit card/credit card/prepaid card/mobile payment app/check or money order] company close it without your request?

	Weighted percent	Frequency
I closed it.	38%	25
The company closed it.	34%	19
It wasn't closed. I just stopped using it.	28%	30
Total	100%	74

Q32 Were you able to resolve the problem to your satisfaction?

	Weighted percent	Frequency
Refused	0%	1
Yes	90%	241
No	10%	29
Total	100%	271

Q33 Were you able to get...

	Weighted percent	Frequency
All of your money back	90%	232
Most of your money back	4%	14
Some of your money back	1%	3
None of your money back	6%	22
Total		271

Q34 How long did it take to get your money back from the dispute?

	Weighted percent	Frequency
Immediately	31%	76
Within a week of the dispute	43%	105
Within two weeks of the dispute	15%	43
Longer than two weeks of the dispute	11%	25
Total		249

Q35_1 [Extra fees charged by the payment company that were not refunded] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	94%	256
Yes	6%	15
Total	100%	271

Q35_2 [Extra fees charged by companies you needed to pay but couldn't due to the dispute process] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	96%	254
Yes	4%	17
Total	100%	271

Q35_3 [Closed accounts] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	84%	238
Yes	16%	33
Total	100%	

Q35_4 [Problems paying rent, mortgage, or utility bills] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	96%	258
Yes	4%	13
Total	100%	271

Q35_5 [Difficulty accessing money you need for day-to-day expenses like groceries or medications] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	87%	233
Yes	13%	38
Total	100%	271

Q35_6 [Eviction or turning off of a utility like electric or gas] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	99%	267
Yes	1%	4
Total	100%	271

Q35_7 [Other (specify)] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	97%	262
Yes	3%	9
Total	100%	271

Q35_8 [No, I didn't have any problems] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	35%	94
Yes	65%	177
Total	100%	271

Q35_Refused [Refused] Did the dispute process result in any of the following:

	Weighted percent	Frequency
No	99%	269
Yes	1%	2
Total	100%	271

Q36 Thinking about the [debit card/credit card/prepaid card/mobile payment app/check or money order] company, would you say that you trust them more, the same, or less than you did before your dispute?

	Weighted percent	Frequency
Refused	1%	3
I trust them more than I did before the dispute	23%	63
I trust them about the same as I did before the dispute	67%	175
I trust them less than I did before the dispute	9%	30
Total		271

Q37_Refused [Refused] What mobile payment app were you using when you had your most recent payment issue?

Refused	100	27
Total	100	27

Q38 Do you sometimes AVOID using certain payment methods specifically to help protect you against a loss of funds?

	Weighted percent	Frequency
Refused	0%	3
Yes	58%	703
No	42%	472
Total	100%	1178

Q39_1 [Debit card] Please select the payment method(s) you sometimes AVOID to protect against losing your funds.

	Weighted percent	Frequency
No	48%	347
Yes	52%	356
Total	100%	703

Q39_2 [Credit card] Please select the payment method(s) you sometimes AVOID to protect against losing your funds.

	Weighted percent	Frequency
No	72%	503
Yes	28%	200
Total	100%	703

Q39_3 [Prepaid card] Please select the payment method(s) you sometimes AVOID to protect against losing your funds.

	Weighted percent	Frequency
No	85%	587
Yes	15%	116
Total	100%	703

Q39_4 [Check or money order] Please select the payment method(s) you sometimes AVOID to protect against losing your funds.

	Weighted percent	Frequency
No	80%	564
Yes	20%	139
Total	100%	703

Q39_5 [Cash] Please select the payment method(s) you sometimes AVOID to protect against losing your funds.

	Weighted percent	Frequency
No	83%	580
Yes	17%	123
Total	100%	703

Q39_6 [Mobile payment app] Please select the payment method(s) you sometimes AVOID to protect against losing your funds.

	Weighted percent	Frequency
No	50%	369
Yes	50%	334
Total	100%	703

Q39_Refused [Refused] Please select the payment method(s) you sometimes AVOID to protect against losing your funds.

	Weighted percent	Frequency
No	98%	694
Yes	2%	9
Total	100%	703

Q40A_Refused [Refused] In what situations do you avoid using debit cards?

Refused	100%	58
Total	100%	58

Q40B_Refused [Refused] In what situations do you avoid using credit cards?

Refused	100%	39
Total	100%	39

Q40C_Refused [Refused] In what situations do you avoid using prepaid cards?

Refused	100%	23
Total	100%	23

Q40D_Refused [Refused] In what situations do you avoid using checks or money orders?

Refused	100%	32
Total	100%	32

Q40E_Refused [Refused] In what situations do you avoid using cash?

Refused	100%	22
Total	100%	22

Q40F_Refused [Refused] In what situations do you avoid using mobile payment apps?

Refused	100%	69
Total	100%	69

Q41. In the next few questions, we'll ask you about protections on different payment types.

Q41a [Prepaid cards (These work like bank debit cards but are not attached to an actual bank account. They can be loaded with money and used anywhere)] To start, please tell us how well you think each of the following options protects the user from payment issues. Rank each on a scale from 1-5 with 1 being no protection and 5 being perfectly protected.

	Weighted percent	Frequency
Refused	3%	29
1 No protection	16%	188
2	12%	149
3	35%	402
4	21%	248
5 Perfectly protected	13%	162
Total		1178

Q41b [Credit cards] To start, please tell us how well you think each of the following options protects the user from payment issues. Rank each on a scale from 1-5 with 1 being no protection and 5 being perfectly protected.

	Weighted percent	Frequency
Refused	2%	17
1 No protection	3%	38
2	6%	69
3	28%	341
4	40%	467
5 Perfectly protected	21%	246
Total		1178

Q41c [Mobile payment apps (These allow consumers to pay for things, and send and receive money, by using a smartphone. These payments may or may not be tied to a bank account. This does not include using a bank's mobile app. Examples include Uber, Venmo, Apple Pay, or Starbucks.]
To start, please tell us how well you think each of the following options protects the user from payment issues. Rank each on a scale from 1-5 with 1 being no protection and 5 being perfectly protected.

	Weighted percent	Frequency
Refused	2%	21
1 No protection	15%	179
2	22%	267
3	38%	442
4	17%	209
5 Perfectly protected	5%	60
Total		1178

Q41d [Cash] In the next few questions, we'll ask you about protections on different payment types.

To start, please tell us how well you think each of the following options protects the user from payment issues. Rank each on a scale from 1-5 with 1 being no protection and 5 being perfectly protected.

	Weighted percent	Frequency
Refused	2%	19

1 No protection	25%	305
2	7%	80
3	17%	183
4	17%	196
5 Perfectly protected	33%	395
Total		1178

Q41e [Checks or money orders] To start, please tell us how well you think each of the following options protects the user from payment issues.

	Weighted percent	Frequency
Refused	2%	21
1 No protection	7%	79
2	10%	126
3	33%	402
4	32%	365
5 Perfectly protected	16%	185
Total		1178

Q41f [Debit cards (attached to a checking account at a bank or credit union)]
To start, please tell us how well you think each of the following options protects the user from payment issues. Rank each on a scale from 1-5 with 1 being no protection and 5 being perfectly protected.

	Weighted percent	Frequency
Refused	1%	16
1 No protection	7%	86
2	15%	179
3	34%	387
4	29%	354
5 Perfectly protected	14%	156
Total		1178

Q42a [Mobile payment app that is linked to a credit card] And for mobile payments specifically, please tell us how well you think each option would protect the user from payment issues.

	Weighted percent	Frequency
Refused	2%	20
1 No protection	12%	134
2	17%	202
3	34%	410
4	24%	288
5 Perfectly protected	11%	124
Total		1178

Q42b [Mobile payment app that is linked to a checking account] And for mobile payments specifically, please tell us how well you think each option would protect the user from payment issues.

	Weighted percent	Frequency
Refused	2%	20
1 No protection	13%	156
2	22%	263
3	38%	454
4	18%	212
5 Perfectly protected	7%	73
Total		1178

Q42c [Mobile payment app that stores value on the app itself] And for mobile payments specifically, please tell us how well you think each option would protect the user from payment issues.

	Weighted percent	Frequency
Refused	2%	27
1 No protection	13%	161
2	20%	242
3	36%	420
4	21%	250
5 Perfectly protected	7%	78
Total		1178

Q43 Sometimes consumers may experience a payment issue (fraudulent transactions or errors that result in the temporary or permanent loss of funds) or they may see an unauthorized or incorrect transaction on their debit, credit, prepaid card, or mobile payment app statements. The next few questions are going to ask you to think about what you would do in certain situations if this happened to you in the future. When we ask about disputes, we are referring to a situation where you would contact the merchant, payment company, or government entity.

Thinking about your account, if you saw a transaction that you didn't recognize, would you dispute the charge?

	Weighted percent	Frequency
Refused	1%	9
I would likely NOT dispute the charge no matter how much money the transaction is for	2%	22
I would likely dispute the charge ONLY if it was for a large enough dollar amount	7%	80
I would likely dispute the charge NO MATTER how small the dollar amount of the transaction	90%	1067
Total		1178

Q44_1 [It would probably have been too long since the transaction to dispute it] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	86%	19
Yes	14%	3
Total	100%	22

Q44_2 [I would assume that the process would take too long to bother] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	80%	17
Yes	20%	5
Total	100%	22

Q44_3 [I wouldn't think that contacting my provider would get me my money back] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	100%	21
Yes	0%	1
Total	100%	22

Q44_4 [I would assume that someone else in my household spent the money] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	97%	21
Yes	3%	1
Total	100%	22

Q44_5 [I would not want to think about it] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	83%	18
Yes	17%	4
Total	100%	22

Q44_6 [I would be too embarrassed] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	100%	22
Total	100%	22

Q44_7 [I wouldn't know what company to call] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	86%	19
Yes	14%	3
Total	100%	22

Q44_8 [It was not a large enough dollar amount] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	81%	17
Yes	19%	5
Total	100%	22

Q44_9 [Other (please specify)] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	96%	21
Yes	4%	1
Total	100%	22

Q44_10 [Don't know] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	66%	15
Yes	34%	7
Total	100%	22

Q44_Refused [Refused] Why wouldn't you dispute a payment issue?

	Weighted percent	Frequency
No	100%	22
Total	100%	22

Q45 How much would the transaction need to be in order for you to file a dispute?

	Weighted percent	Frequency

$5	49%	1
$20	16%	1
$45	7%	1
$100	1%	1
$500	27%	1
Total	100%	5

Q46 If you discovered a payment issue on your account and you filed a dispute, do you think that you would get...

	Weighted percent	Frequency
Refused	0%	4
All of your money back	86%	986
Some of your money back	12%	138
None of your money back	1%	19
Total	100%	1147

Q47 If you disputed a transaction on your account, about how long do you think it would take before you got all or some of your money back?

	Weighted percent	Frequency
Refused	0%	2
Immediately	14%	151
Within a week of the dispute	41%	459
Within two weeks of the dispute	25%	284
Longer than two weeks of the dispute	20%	228
Total	100%	1124

DOV_ACSLANG Data Only Variable: Language Proficiency

	Weighted percent	Frequency
English proficient	3%	44
Bilingual	9%	69
Spanish proficient	5%	36
Non-Hispanics, not asked	84%	1029

Total	100%	1178

Education (Categorical)

	Weighted percent	Frequency
Less than high school	11%	111
High school	29%	326
Some college	29%	358
Bachelor's degree or higher	32%	383
Total	100%	1178

Race / Ethnicity

	Weighted percent	Frequency
White, Non-Hispanic	64%	816
Black, Non-Hispanic	12%	131
Other, Non-Hispanic	7%	48
Hispanic	16%	149
2+ Races, Non-Hispanic	1%	34
Total	100%	1178

Gender

	Weighted percent	Frequency
Male	48%	586
Female	52%	592
Total	100%	1178

Household Head

	Weighted percent	Frequency
No	23%	250
Yes	77%	928
Total	100%	1178

Household Size

	Weighted percent	Frequency
1	18%	206
2	37%	453
3	17%	217
4	15%	160
5	8%	80
6	4%	36
7	2%	17
8	0%	4

	Weighted percent	Frequency
9	0%	3
10	0%	1
12	0%	1
Total	100%	1178

Housing Type

	Weighted percent	Frequency
A one-family house detached from any other house	71%	843
A one-family house attached to one or more houses	9%	100
A building with 2 or more apartments	18%	198
A mobile home	2%	36
Boat, RV, van, etc.	0%	1
Total	100%	1178

Household Income

	Weighted percent	Frequency
Less than $5,000	2%	31
$5,000 to $7,499	1%	8
$7,500 to $9,999	1%	10
$10,000 to $12,499	2%	24
$12,500 to $14,999	2%	22
$15,000 to $19,999	3%	31
$20,000 to $24,999	4%	45
$25,000 to $29,999	4%	49
$30,000 to $34,999	5%	62
$35,000 to $39,999	5%	63
$40,000 to $49,999	6%	74
$50,000 to $59,999	9%	90
$60,000 to $74,999	9%	98
$75,000 to $84,999	8%	90
$85,000 to $99,999	6%	76
$100,000 to $124,999	11%	128
$125,000 to $149,999	6%	69
$150,000 to $174,999	7%	81
$175,000 to $199,999	4%	49
$200,000 to $249,999	3%	39
$250,000 or more	3%	39
Total	100%	1178

Marital Status

	Weighted percent	Frequency
Married	57%	683
Widowed	4%	47
Divorced	10%	121
Separated	1%	12
Never married	22%	245
Living with partner	6%	70
Total	100%	1178

MSA Status

	Weighted percent	Frequency
Non-Metro	14%	171
Metro	86%	1007
Total	100%	1178

Region 4 - Based on State of Residence

	Weighted percent	Frequency
Northeast	18%	214
Midwest	21%	253
South	37%	437
West	24%	274
Total	100%	1178

Ownership Status of Living Quarters

	Weighted percent	Frequency
Owned or being bought by you or someone in your household	69%	814
Rented for cash	29%	342
Occupied without payment of cash rent	2%	22
Total	100%	1178

State

	Weighted percent	Frequency
ME	0%	5
NH	0%	4
VT	0%	3
MA	2%	28
RI	1%	7

CT	1%	14
NY	6%	72
NJ	3%	27
PA	4%	54
OH	5%	54
IN	2%	22
IL	3%	38
MI	3%	31
WI	3%	30
MN	2%	20
IA	1%	13
MO	2%	22
ND	0%	3
SD	0%	5
NE	0%	4
KS	1%	11
DE	0%	4
MD	2%	26
DC	0%	2
VA	3%	39
WV	1%	11
NC	3%	36
SC	1%	19
GA	3%	36
FL	7%	88
KY	1%	14
TN	2%	21
AL	1%	17
MS	1%	5
AR	1%	11
LA	1%	17
OK	1%	12
TX	7%	79
MT	0%	2
ID	1%	9
WY	0%	2
CO	2%	22
NM	0%	5
AZ	2%	21
UT	1%	7
NV	1%	4
WA	2%	22
OR	2%	22

CA	13%	152
AK	0%	4
HI	0%	2
Total	100%	1178

Age - 7 Categories

	Weighted percent	Frequency
18-24	9%	98
25-34	18%	205
35-44	18%	193
45-54	15%	177
55-64	20%	247
65-74	14%	173
75+	6%	85
Total	100%	1178

Age - 4 Categories

	Weighted percent	Frequency
18-29	20%	226
30-44	25%	270
45-59	26%	311
60+	28%	371
Total	100%	1178

Region 9 - Based on State of Residence

	Weighted percent	Frequency
New England	5%	61
Mid-Atlantic	13%	153
East-North Central	15%	175
West-North Central	6%	78
South Atlantic	22%	261
East-South Central	5%	57
West-South Central	10%	119
Mountain	6%	72
Pacific	18%	202
Total	100%	1178