Well Being 361

intro survey introduction
Thank you for taking this survey. This survey is a follow up to a survey about consumer payments that you took recently. In this survey we will ask for your views on various aspects of the speed and security of payments. As always, your answers are collected anonymously and will never be linked to your name. This survey will take about 10 minutes. Try to answer all questions as best you can, even if: You are unsure of your answer. You do not have or use the payment instrument.

[The following questions are displayed as a table]

fr001_intro intro to financial responsibility
First, help us to understand your role in the financial activity of your household. In your household, how much responsibility do you have for these tasks? Check one per row only.

fr001_a responsible for paying monthly bills
Paying monthly bills (rent or mortgage, utilities, cell phone, etc.)
1 None of almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

fr001_b responsible for shopping
Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.)
1 None of almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

fr001_c responsible for decisions on saving
Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)
1 None of almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

fr001_d responsible for decisions about other financial matters
Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes)
1 None of almost none
2 Some
3 Shared equally with other household members
4 Most
5 All or almost all

[End of table display]
[The following questions are displayed as a table]

Definitions defnitions screen
Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on.

[End of table display]
speed_intro speed intro
Now we are going to ask you several questions about how you rate the SPEED of various aspects of making a payment.

[The following questions are displayed as a table]

payment_speed_intro speed table intro
When you make a payment transaction, the time it takes to start and complete the payment may depend on the choice of payment method. Some payment methods might take less time than others. Please assess the SPEED of completing the payment transaction for each payment method.   Do not include time shopping, waiting in line, or other delays unrelated to the choice of payment method when making an in person payment.   Do not include time searching the web or other delays unrelated to the choice of payment method when making an online payment.   Please choose one answer in each row for all payment methods.

IF speed_random_Q1 = 1 THEN
|
| **q1_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast

|
| **q1_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q1 = 2 THEN
|
| **q1_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast

| 4 Fast
| 5 Very fast
|
| **q1_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q1 = 3 THEN
|
| **q1_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_pre** Prepaid card
| Prepaid card
| 1 Very slow

| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q1 = 4 THEN
|
| **q1_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_cc** Credit card

| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q1 = 5 THEN

|

| **q1_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|

| **q1_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|

| **q1_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|

| **q1_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|

| **q1_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|

| **q1_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|

| **q1_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast

|
| **q1_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q1 = 6 THEN
|
| **q1_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast

| 4 Fast
| 5 Very fast
|
| **q1_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q1_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

deduction_speed_intro receive speed table intro
When you make a payment transaction, a period of time may pass between the time of transaction and the time money is deducted from your account. Please assess the TIME between transaction and when money is deducted from your account for each payment method. Please choose one answer in each row for all payment methods.

IF speed_random_Q2 = 1 THEN
|
| **q2_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_chk** check
| Check
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_dc** Debit card

| Debit card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_pre** Prepaid card
| Prepaid card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_banp** Bank account number payment
| Bank account number payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_obbp** Online banking bill payment
| Online banking bill payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
ELSEIF speed_random_Q2 = 2 THEN
|
| **q2_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_chk** check
| Check
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction

|
| **q2_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_banp** Bank account number payment
| Bank account number payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_obbp** Online banking bill payment
| Online banking bill payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_dc** Debit card
| Debit card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_pre** Prepaid card
| Prepaid card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
ELSEIF speed_random_Q2 = 3 THEN
|
| **q2_dc** Debit card
| Debit card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction

| 4 After transaction
| 5 Long after transaction
|
| **q2_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_pre** Prepaid card
| Prepaid card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_chk** check
| Check
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_banp** Bank account number payment
| Bank account number payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_obbp** Online banking bill payment
| Online banking bill payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction

| 4 After transaction
| 5 Long after transaction
|
ELSEIF speed_random_Q2 = 4 THEN
|
| **q2_dc** Debit card
| Debit card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_pre** Prepaid card
| Prepaid card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_banp** Bank account number payment
| Bank account number payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_obbp** Online banking bill payment
| Online banking bill payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_chk** check
| Check
| 1 Long before transaction

| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q2 = 5 THEN
|
| **q2_banp** Bank account number payment
| Bank account number payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_obbp** Online banking bill payment
| Online banking bill payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_chk** check
| Check
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_dc** Debit card

| Debit card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_pre** Prepaid card
| Prepaid card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
ELSEIF speed_random_Q2 = 6 THEN
|
| **q2_banp** Bank account number payment
| Bank account number payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_obbp** Online banking bill payment
| Online banking bill payment
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_dc** Debit card
| Debit card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast

|
| **q2_pre** Prepaid card
| Prepaid card
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q2_chk** check
| Check
| 1 Long before transaction
| 2 Before transaction
| 3 At time of transaction
| 4 After transaction
| 5 Long after transaction
|
| **q2_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

receive_speed_intro receive speed table intro
When you make a payment transaction, a period of time may pass before the recipient of the payment receives the money. Please assess the SPEED with which the recipient gets the money for each payment method. Please choose one answer in each row for all payment methods.

IF speed_random_Q3 = 1 THEN
|
| **q3_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_chk** check
| Check
| 1 Very slow

| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q3 = 2 THEN
|
| **q3_csh** cash

| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_pre** Prepaid card

| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q3 = 3 THEN
|
| **q3_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast

|
| **q3_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q3 = 4 THEN
|
| **q3_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast

| 4 Fast
| 5 Very fast
|
| **q3_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q3 = 5 THEN
|
| **q3_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_chk** check
| Check
| 1 Very slow

| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q3 = 6 THEN
|
| **q3_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_dc** Debit card

| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q3_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

notification_speed_intro notification speed table intro
When you make a payment transaction, a period of time may pass before the payment is reported in the balance of your bank account or payment card. Please assess the SPEED with which you can see an up-to-date balance after the payment for each payment method. Please choose one answer in each row for all payment methods.

IF speed_random_Q4 = 1 THEN
|
| **q4_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast

| 4 Fast
| 5 Very fast
|
| **q4_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q4 = 2 THEN
|
| **q4_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_dc** Debit card
| Debit card
| 1 Very slow

| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q4 = 3 THEN
|
| **q4_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_chk** check

| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q4 = 4 THEN
|
| **q4_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast

|
| **q4_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q4 = 5 THEN
|
| **q4_banp** Bank account number payment
| Bank account number payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast

| 4 Fast
| 5 Very fast
|
| **q4_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_mon** Money order
| Money order
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ELSEIF speed_random_Q4 = 6 THEN
|
| **q4_banp** Bank account number payment
| Bank account number payment
| 1 Very slow

| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_obbp** Online banking bill payment
| Online banking bill payment
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_dc** Debit card
| Debit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_cc** Credit card
| Credit card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_pre** Prepaid card
| Prepaid card
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_csh** cash
| Cash
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_chk** check
| Check
| 1 Very slow
| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
| **q4_mon** Money order
| Money order
| 1 Very slow

| 2 Slow
| 3 Neither slow nor fast
| 4 Fast
| 5 Very fast
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

account_balance_intro account balance intro
Now we are going to ask you some questions about how you monitor the balances in your bank account, payment card, or other payment account. Do you have any of the following types of accounts or payment methods?

q100a have checking account
Checking account
1 Yes
2 No

q100b have savings account
Savings account
1 Yes
2 No

q100c have credit card
Credit card
1 Yes
2 No

q100d have prepaid card
Prepaid card
1 Yes
2 No

[End of table display]
IF FLq7{1} = EMPTY THEN
|
ENDIF

IF q100a = Yes or q100b = Yes THEN
|
| [The following questions are displayed as a table]
|
| **q7bank_method** which methods check bank account
| In the past 12 months, did you use the following methods to check your bank account?
|
| **q7_a** item 1
| [random order categories]
| 1 Yes
| 2 No
|
| **q7_b** item 2
| [random order categories]
| 1 Yes
| 2 No
|

| **q7_c** item 3
| [random order categories]
| 1 Yes
| 2 No
|
| **q7_d** item 4
| [random order categories]
| 1 Yes
| 2 No
|
| **q7_e** item 5
| [random order categories]
| 1 Yes
| 2 No
|
| **q7_f** item 6
| [random order categories]
| 1 Yes
| 2 No
|
| **q7_other** check bank account other
| Other
| 1 Yes
| 2 No
|
| **q7other_specify** specify other
| Please specify $Answer2$
| String
|
| [End of table display]
ENDIF

IF q7_a = Yes or q7_b = Yes or q7_c = Yes or q7_d = Yes or q7_e = Yes or q7_f = Yes or q7_other = Yes THEN
|
| [The following questions are displayed as a table]
|
| **q7bank** typical period intro
| Think about the account you make payments from most often. In a typical period (day, week,
| month, or year), how often do you check your bank account balance? Please fill in one box only.
| Choose the box that best describes your behavior. If never, please enter 0 in any box
|
| **q7bank_1** how often check account per day
| New question
| Integer
|
| **q7bank_2** how often check account per week
| New question
| Integer
|
| **q7bank_3** how often check account per month
| New question
| Integer
|
| **q7bank_4** how often check account per year
| New question
| Integer

|
| [End of table display]
ENDIF

IF ((q7bank_1 <> empty and (q7bank_2 <> empty or q7bank_3 <> empty or q7bank_4 <>empty)) or (q7bank_2 <>
empty and (q7bank_3 <> empty or q7bank_4 <>empty) or (q7bank_4 <> empty and q7bank_4 <> empty)) THEN
|
| **checkMoreThanOne** error more than one
| You gave more than one answer in a single row. Please go back and change your answer.
|
ENDIF

IF q100c = Yes THEN
|
| [The following questions are displayed as a table]
|
| **q7cc** credit card use intro
| Think about the credit card you use most often to make payments. In a typical period (day,
| week, month, or year), how often do you check your credit card balance? Please fill in one box
| only. Choose the box that best describes your behavior. If never, please enter 0 in any box
|
| **q7cc_1** how often check cc per day
| New question
| Integer
|
| **q7cc_2** how often check cc per week
| New question
| Integer
|
| **q7cc_3** how often check cc per month
| New question
| Integer
|
| **q7cc_4** how often check cc per year
| New question
| Integer
|
| [End of table display]
ENDIF

IF ((q7cc_1 <> empty and (q7cc_2 <> empty or q7cc_3 <> empty or q7cc_4 <>empty)) or
(q7cc_2 <> empty and (q7cc_3 <> empty or q7cc_4 <>empty)) or (q7cc_3 <> empty and q7cc_4 <>empty))
THEN
|
| **checkMoreThanOne** error more than one
| You gave more than one answer in a single row. Please go back and change your answer.
|
ENDIF

IF q100d = Yes THEN
|
| [The following questions are displayed as a table]
|
| **q7svc** prepaid card use intro
| Think about the prepaid card you use most often to make payments. In a typical period (day,
| week, month, or year), how often do you check your prepaid card balance? Please fill in one box

| only. Choose the box that best describes your behavior. If never, please enter 0 in any box
|
| **q7svc_1** how often check prepaid card per day
| New question
| Integer
|
| **q7svc_2** how often check prepaid card per week
| New question
| Integer
|
| **q7svc_3** how often check prepaid card per month
| New question
| Integer
|
| **q7svc_4** how often prepaid card account per year
| New question
| Integer
|
| [End of table display]
ENDIF

IF ((q7svc_1 <> empty and (q7svc_2 <> empty or q7svc_3 <> empty or q7svc_4 <>empty)) or
(q7svc_2 <> empty and (q7svc_3 <> empty or q7svc_4 <>empty)) or (q7svc_3 <> empty and q7svc_4
<>empty)) THEN
|
| **checkMoreThanOne** error more than one
| You gave more than one answer in a single row. Please go back and change your answer.
|
ENDIF

[The following questions are displayed as a table]

q8 overdraft likelihood
An overdraft occurs when a person tries to withdraw more money from a checking account than is currently in the
account. Some payment methods can cause a person to overdraft their checking account. How likely is each payment
method to overdraft a checking account? Please choose one answer in each row for all payment methods.

q8a how likely checks can cause overdraft
Check
1 Very unlikely
2 Unlikely
3 Neither likely nor unlikely
4 Likely
5 Very likely

q8b how likely debit cards can cause overdraft
Debit card
1 Very unlikely
2 Unlikely
3 Neither likely nor unlikely
4 Likely
5 Very likely

q8c how likely bank account number payment can cause overdraft
Bank account number payment
1 Very unlikely

2 Unlikely
3 Neither likely nor unlikely
4 Likely
5 Very likely

q8d how likely online banking bill payment can cause overdraft
Online banking bill payment
1 Very unlikely
2 Unlikely
3 Neither likely nor unlikely
4 Likely
5 Very likely

[End of table display]
securityintro security intro
Now we are going to ask you several questions about how you rate the SECURITY of various aspects of making a payment.

IF FLAS004{1} = EMPTY THEN
|
| [The following questions are displayed as a table]
|
| **AS004** how rate security of payments
| How do you rate the overall SECURITY of the following methods of making a payment? Please rate
| all methods of making a payment, even if you do not use that method.
|
| **AS004_a** item 1
| [In person By mail or other delivery service Web browser on laptop or desktop computer, tablet, or
| mobile phone Mobile app Mobile phone text message Vo]
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **AS004_b** item 2
| [In person By mail or other delivery service Web browser on laptop or desktop computer, tablet, or
| mobile phone Mobile app Mobile phone text message Vo]
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **AS004_c** item 3
| [In person By mail or other delivery service Web browser on laptop or desktop computer, tablet, or
| mobile phone Mobile app Mobile phone text message Vo]
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **AS004_d** item 4
| [In person By mail or other delivery service Web browser on laptop or desktop computer, tablet, or
| mobile phone Mobile app Mobile phone text message Vo]

| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **AS004_e** item 5
| [In person By mail or other delivery service Web browser on laptop or desktop computer, tablet, or
| mobile phone Mobile app Mobile phone text message Vo]
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **AS004_f** item 6
| [In person By mail or other delivery service Web browser on laptop or desktop computer, tablet, or
| mobile phone Mobile app Mobile phone text message Vo]
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| [End of table display]
ENDIF

IF (risk_random_Q10 = empty) THEN
|
ENDIF

[The following questions are displayed as a table]

q10intro security against disclosure intro
Suppose a payment method has been stolen, misused, or accessed without the owner's permission. Please rate the
SECURITY of each method against unwanted disclosure of personal information such as name, address, telephone
number, Social Security number, date and place of birth, mother's maiden name, etc. Please choose one answer in each
row for all payment methods.

IF risk_random_Q10 = 1 THEN
|
| **q10_csh** cash security against unwanted disclosure
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_chk** Check security against unwanted disclosure
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure

|
| **q10_mon** Money order security against unwanted disclosure
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_dc** debit card security against unwanted disclosure
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_cc** Credit card security against unwanted disclosure
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_pre** Prepaid card security against unwanted disclosure
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_banp** Bank account number payment security against unwanted disclosure
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_obbp** Online banking bill payment security against unwanted disclosure
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q10 = 2 THEN
|
| **q10_csh** cash security against unwanted disclosure
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure

| 4 Secure
| 5 Very secure
|
| **q10_chk** Check security against unwanted disclosure
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_mon** Money order security against unwanted disclosure
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_banp** Bank account number payment security against unwanted disclosure
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_obbp** Online banking bill payment security against unwanted disclosure
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_dc** debit card security against unwanted disclosure
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_cc** Credit card security against unwanted disclosure
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_pre** Prepaid card security against unwanted disclosure
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure

| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q10 = 3 THEN
|
| **q10_dc** debit card security against unwanted disclosure
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_cc** Credit card security against unwanted disclosure
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_pre** Prepaid card security against unwanted disclosure
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_csh** cash security against unwanted disclosure
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_chk** Check security against unwanted disclosure
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_mon** Money order security against unwanted disclosure
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_banp** Bank account number payment security against unwanted disclosure
| Bank account number payment
| 1 Very risky

| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_obbp** Online banking bill payment security against unwanted disclosure
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q10 = 4 THEN
|
| **q10_dc** debit card security against unwanted disclosure
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_cc** Credit card security against unwanted disclosure
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_pre** Prepaid card security against unwanted disclosure
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_banp** Bank account number payment security against unwanted disclosure
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_obbp** Online banking bill payment security against unwanted disclosure
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_csh** cash security against unwanted disclosure

| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_chk** Check security against unwanted disclosure
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_mon** Money order security against unwanted disclosure
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q10 = 5 THEN
|
| **q10_banp** Bank account number payment security against unwanted disclosure
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_obbp** Online banking bill payment security against unwanted disclosure
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_csh** cash security against unwanted disclosure
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_chk** Check security against unwanted disclosure
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure

|
| **q10_mon** Money order security against unwanted disclosure
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_dc** debit card security against unwanted disclosure
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_cc** Credit card security against unwanted disclosure
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_pre** Prepaid card security against unwanted disclosure
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q10 = 6 THEN
|
| **q10_banp** Bank account number payment security against unwanted disclosure
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_obbp** Online banking bill payment security against unwanted disclosure
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_dc** debit card security against unwanted disclosure
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure

| 4 Secure
| 5 Very secure
|
| **q10_cc** Credit card security against unwanted disclosure
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_pre** Prepaid card security against unwanted disclosure
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_csh** cash security against unwanted disclosure
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_chk** Check security against unwanted disclosure
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q10_mon** Money order security against unwanted disclosure
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

q11intro security against financial loss intro
Suppose a payment method has been stolen, misused, or accessed without the owner's permission. Please rate the SECURITY of each method against permanent financial loss to the owner of the payment method. Consider only permanent financial loss to the owner of the payment method, not to financial institutions or other parties. Please choose one answer in each row for all payment methods.

IF risk_random_Q11 = 1 THEN
|

| **q11_csh** cash security against permanent loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_chk** Check security against permanent loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_mon** Money order security against permanent loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_dc** Debit card security against permanent loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_cc** Credit card security against permanent loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_pre** prepaid card security against permanent loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_banp** Bank account number payment security against permanent loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|

| **q11_obbp** Online banking bill payment security against permanent loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q11 = 2 THEN
|
| **q11_csh** cash security against permanent loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_chk** Check security against permanent loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_mon** Money order security against permanent loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_banp** Bank account number payment security against permanent loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_obbp** Online banking bill payment security against permanent loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_dc** Debit card security against permanent loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure

| 5 Very secure
|
| **q11_cc** Credit card security against permanent loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_pre** prepaid card security against permanent loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q11 = 3 THEN
|
| **q11_dc** Debit card security against permanent loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_cc** Credit card security against permanent loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_pre** prepaid card security against permanent loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_csh** cash security against permanent loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_chk** Check security against permanent loss
| Check
| 1 Very risky
| 2 Risky

| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_mon** Money order security against permanent loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_banp** Bank account number payment security against permanent loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_obbp** Online banking bill payment security against permanent loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q11 = 4 THEN
|
| **q11_dc** Debit card security against permanent loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_cc** Credit card security against permanent loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_pre** prepaid card security against permanent loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_banp** Bank account number payment security against permanent loss
| Bank account number payment

| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_obbp** Online banking bill payment security against permanent loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_csh** cash security against permanent loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_chk** Check security against permanent loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_mon** Money order security against permanent loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q11 = 5 THEN
|
| **q11_banp** Bank account number payment security against permanent loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_obbp** Online banking bill payment security against permanent loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|

| **q11_csh** cash security against permanent loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_chk** Check security against permanent loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_mon** Money order security against permanent loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_dc** Debit card security against permanent loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_cc** Credit card security against permanent loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_pre** prepaid card security against permanent loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q11 = 6 THEN
|
| **q11_banp** Bank account number payment security against permanent loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure

| 5 Very secure
|
| **q11_obbp** Online banking bill payment security against permanent loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_dc** Debit card security against permanent loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_cc** Credit card security against permanent loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_pre** prepaid card security against permanent loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_csh** cash security against permanent loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_chk** Check security against permanent loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q11_mon** Money order security against permanent loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure

| 5 Very secure
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

confidentialityintro security of methods against loss of confidentiality
Suppose a payment method has been stolen, misused, or accessed without the owner's permission. Please rate the
SECURITY of the confidentiality of each method against others finding out what products were purchased, how much
was paid, or where the products were bought. Please choose one answer in each row for all payment methods.

IF risk_random_Q12 = 1 THEN
|
| **q12_csh** cash security against confidentiality loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_chk** Check security against confidentiality loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_mon** Money order security against confidentiality loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_dc** Debit card security against confidentiality loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_cc** Credit card security against confidentiality loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_pre** prepaid card security against confidentiality loss
| Prepaid card

| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_banp** Bank account number payment security against confidentiality loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_obbp** Online banking bill payment security against confidentiality loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q12 = 2 THEN
|
| **q12_csh** cash security against confidentiality loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_chk** Check security against confidentiality loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_mon** Money order security against confidentiality loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_banp** Bank account number payment security against confidentiality loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|

| **q12_obbp** Online banking bill payment security against confidentiality loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_dc** Debit card security against confidentiality loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_cc** Credit card security against confidentiality loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_pre** prepaid card security against confidentiality loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q12 = 3 THEN
|
| **q12_dc** Debit card security against confidentiality loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_cc** Credit card security against confidentiality loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_pre** prepaid card security against confidentiality loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure

| 5 Very secure
|
| **q12_csh** cash security against confidentiality loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_chk** Check security against confidentiality loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_mon** Money order security against confidentiality loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_banp** Bank account number payment security against confidentiality loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_obbp** Online banking bill payment security against confidentiality loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q12 = 4 THEN
|
| **q12_dc** Debit card security against confidentiality loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_cc** Credit card security against confidentiality loss
| Credit card
| 1 Very risky
| 2 Risky

| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_pre** prepaid card security against confidentiality loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_banp** Bank account number payment security against confidentiality loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_obbp** Online banking bill payment security against confidentiality loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_csh** cash security against confidentiality loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_chk** Check security against confidentiality loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_mon** Money order security against confidentiality loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q12 = 5 THEN
|
| **q12_banp** Bank account number payment security against confidentiality loss
| Bank account number payment

| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_obbp** Online banking bill payment security against confidentiality loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_csh** cash security against confidentiality loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_chk** Check security against confidentiality loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_mon** Money order security against confidentiality loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_dc** Debit card security against confidentiality loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_cc** Credit card security against confidentiality loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_pre** prepaid card security against confidentiality loss
| Prepaid card

| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ELSEIF risk_random_Q12 = 6 THEN
|
| **q12_banp** Bank account number payment security against confidentiality loss
| Bank account number payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_obbp** Online banking bill payment security against confidentiality loss
| Online banking bill payment
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_dc** Debit card security against confidentiality loss
| Debit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_cc** Credit card security against confidentiality loss
| Credit card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_pre** prepaid card security against confidentiality loss
| Prepaid card
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_csh** cash security against confidentiality loss
| Cash
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|

| **q12_chk** Check security against confidentiality loss
| Check
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
| **q12_mon** Money order security against confidentiality loss
| Money order
| 1 Very risky
| 2 Risky
| 3 Neither risky nor secure
| 4 Secure
| 5 Very secure
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

AS005 debit card intro
Debit card payments can be authorized in several different ways. How would you rate the SECURITY of each type of debit card transaction? Please choose one answer in each row for each type of debit transaction.

AS005_a riskiness of PIN debit
PIN debit authorization
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_b riskiness of signature debit
Signature debit authorization
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_c riskiness of no PIN and no signature
No PIN and no signature authorization
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_d riskiness of using a debit card online
Using a debit card online
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

AS005_e riskiness of using a debit card on phone
Using a debit card on a voice phone (either landline or mobile)
1 Very risky
2 Risky
3 Neither risky nor secure
4 Secure
5 Very secure

[End of table display]
IF FLQ5{1} = EMPTY THEN
|
ENDIF

[The following questions are displayed as a table]

q5 rank chacteristics intro
Please rank the importance of each of the characteristics of payment speed and security. Please choose each ranking only once.

q5_a item 1
[random order categories]
1 Least important
2 2
3 3
4 4
5 5
6 6
7 Most important

q5_b item 2
[random order categories]
1 Least important
2 2
3 3
4 4
5 5
6 6
7 Most important

q5_c item 3
[random order categories]
1 Least important
2 2
3 3
4 4
5 5
6 6
7 Most important

q5_d item 4
[random order categories]
1 Least important
2 2
3 3
4 4

5 5
6 6
7 Most important

q5_e item 5
[random order categories]
1 Least important
2 2
3 3
4 4
5 5
6 6
7 Most important

q5_f item 6
[random order categories]
1 Least important
2 2
3 3
4 4
5 5
6 6
7 Most important

q5_g item 7
[random order categories]
1 Least important
2 2
3 3
4 4
5 5
6 6
7 Most important

[End of table display]
IF Q5_a = Q5_b or Q5_a = Q5_c or Q5_a = Q5_d or Q5_a = Q5_e or Q5_a = Q5_f or Q5_a = Q5_g or Q5_b = Q5_c or
Q5_b = Q5_d or Q5_b = Q5_e or Q5_b = Q5_f or Q5_b = Q5_g or Q5_c = Q5_d or Q5_c = Q5_e or Q5_c = Q5_f or
Q5_c = Q5_g or Q5_d = Q5_e or Q5_d = Q5_f or Q5_d = Q5_g or Q5_e = Q5_f or Q5_e = Q5_g or Q5_f = Q5_g THEN
|
| **checkNoTies** check ties
| You have given the same level of importance to at least two different characteristics. Your
| answers are important to us. Please go back and change your answer.
|
ENDIF

ph004 victim of indentity theft
In the past 12 months have you, or anyone you know well (family, friends, neighbors, coworkers, etc)
been a victim of what you consider to be identity theft?
1 Yes, myself and someone I know well
2 Yes, someone I know well only
3 Yes, myself only
4 No

IF ph004 = No THEN
|
| **ph004_ever** victim of indentity theft

| Have you, or anyone you know well (family, friends, neighbors, coworkers, etc) ever been a victim
| of what you consider to be identity theft?
| 1 Yes, myself and someone I know well
| 2 Yes, someone I know well only
| 3 Yes, myself only
| 4 No
|
ENDIF

CS_001 HOW PLEASANT INTERVIEW
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting