

CFPB/GMMB  
Campaign Evaluation Survey

METHODOLOGY:

National online survey of 600 adults, age 30 to 65.  
N=400 between the ages of 30 to 44  
N=200 between the ages of 45 to 65

Sample to be divided equally among 4 test cells:

- N = 100 per cell between 30 and 44
- N = 50 per cell between 45 and 65

Introduction

*\*\*Panel Company info here, if any\*\**

Thank you for agreeing to take part in this survey. We are going to be asking your opinion about an online ad.

Please do not use the refresh, back or forward buttons on your browser during the survey, and do not use your keyboard except when you are asked to type in a response. Instead, please just use your mouse and any buttons within the survey itself.

If possible, please complete the survey in one sitting, since you will not be able to access it at a later time.

Please maximize this window before you continue.

This voluntary survey seeks to understand consumer opinions, attitudes, and beliefs about financial products and services. Your responses will assist the survey sponsor to develop services to provide better financial information to consumers. The survey takes about 20 minutes to complete. Thank you in advance for your participation!

Responses to this data collection will be used only for statistical purposes. The reports prepared for this study will summarize findings across the sample and will not associate responses with a specific organization or individual. We will not provide information that identifies you or your affiliation to anyone outside the study team, except as required by law.

Paperwork Reduction Act and Privacy Notices [LINK TO PRA AND PRIVACY STATEMENTS]

NEW SCREEN

*Ask QVOLUME if sound in ads and for video, otherwise delete question*

RECRUITMENT.SCREENER  
SCR1

Do you or does any member of your household work in any of these occupations?

Advertising  
Market research  
Marketing  
Journalism  
Public relations  
Accounting Firm  
For a bank or financial service  
company

IF ANY OF THESE CODED, CLOSE

None of these

MULTICODING POSSIBLE. DO NOT RANDOMIZE OR ROTATE.

**AGE**

Which of these age groups do you fit into?

CLOSE SCRIPT

Under 18  
- 18 to 24  
25 to 29

CONTINUE

30 to 34  
35 to 39  
- 40 to 44  
45-54  
55 to 65

CLOSE SCRIPT

66 and over  
- Do not wish to answer

**AGE QUOTA N=100 30-44, N=50 45-65, SPLIT PER AD**

**SEX**

Are you.....?

Male  
Female

**GENDER QUOTA 50/50 ROUGH SPLIT PER AD**

INC Which classification best describes your total pre-tax 2014 household income in US dollars?  
(qinc) *Please combine all incomes in your household.*

Under \$35,000  
\$35,000 to under \$50,000

Terminate

---

\$50,000 to under \$75,000	<input type="radio"/>	
\$75,000 to under \$100,000	<input type="radio"/>	
\$100,000 to under \$150,000	<input type="radio"/>	
\$150,000 or more	<input type="radio"/>	Terminate
Do not wish to answer	<input type="radio"/>	Terminate

**INCOME QUOTA 50/50 ABOVE/BELOW \$75K SPLIT PER AD**

SCR2 Which of the following best describes your situation with regard to financial decision-making and bill paying?

(Accept only one response)

- |   |                       |           |
|---|-----------------------|-----------|
| I am the primary financial decision-maker for my household            | <input type="radio"/> |           |
| I share the financial decision-making responsibility for my household | <input type="radio"/> |           |
| I do not participate in financial decision-making for my household    | <input type="radio"/> | Terminate |
| Don't know/Refused  | <input type="radio"/> | Terminate |

SCR3 Which of the following have you done within the past twelve months or you intend to do within the next twelve months? Select all that apply.

	Have Done	Intend to Do	Neither of These
Buy a home			
Buy a car (or getting an auto loan)			
Take out a loan to pay for college			
Open a new bank account			
Apply for a credit card			
Enter into a formal dispute with a financial institution (a bank, credit card company, etc.)			
Pay off credit card debt completely			
Pay off student loans completely			
Make a plan for retirement			

MULTICODING POSSIBLE. IF NEITHER SELECTED FOR ALL, TERMINATE.

RA Which of the following financial matters are you currently most concerned about? Select all that apply. [MULTIPLE SELECT]

- Paying for yourself or a child to go to college. 1
- Having enough money to retire comfortably 2
- Having enough money to pay your bills 3
- Getting out of debt 4
- Having enough money to buy a home 5
- None of the above 98

#### NEW SCREEN

Before seeing the ad, we'd like to ask you a few questions about advertising in general.

W1

CORE

Which of these statements do you agree with about online ads?

*Please select all that apply.*

There are too many advertisements online

Sometimes the advertisements are better than the web sites

I've seen some really clever online advertisements recently

Advertisements are much better than they used to be

Advertisements are often misleading

I wish online advertisements were more direct and to the point

There are some online advertisements that I remember for a long time

None of these

RANDOMIZE

W1a

CORE

When you are online, which one of these statements best applies to you?

I look at most of the ads

I look at a few of the ads

I hardly look at any of the ads

I never look at any of the ads

W2

CORE

How much do you enjoy the ads online?

*Please select one response.*

Very much

Somewhat

Don't mind

Don't enjoy much

Don't enjoy at all

ONE CODE ONLY

W3

CORE

Do advertisers do a good job of telling you what brand their ad is for?

Always

Most of the time

Sometimes

Occasionally

Never

ONE CODE ONLY

W4

CORE

How easy is it to understand what is going on in most online ads?

Very easy

Somewhat easy

Somewhat hard

Very hard

ONE CODE ONLY

## AD DIAGNOSTICS

We would now like you to view the ad.

AD SHOULD BE DISPLAYED AS IT WOULD BE ON A WEBSITE.

When you are ready to view the ad, click on the continue button below

▶CONTINUE

We would now like you to view this ad one more time.

▶CONTINUE

The following questions are about the ad you have just seen. Please think about how it will look when it is on a website. SHOW ON THE SAME SCREEN AS Q6

Q6

CORE

How much would you enjoy seeing this ad on a website?

Very much

Somewhat

Wouldn't mind

Not much

Not at all

ONE CODE ONLY

Q7

CORE

Click on the one word which applies most to the ad.

Nice

Interesting

Boring

Irritating

RANDOMIZE. ONE CODE ONLY

Q8

CORE

Which one of these applies most to the ad?

Soothing  
Unique  
Dull  
Unpleasant

RANDOMIZE. ONE CODE ONLY

Q9  
CORE  
And which of these?

Mellow  
Involving  
Weak  
Disturbing

RANDOMIZE. ONE CODE ONLY

**STANDARD BRANDING QUESTION**

Q10a. Please type in the full name of the organization being advertised.

**OPEN END RESPONSE**

ERROR MESSAGE IF NOTHING ENTERED:

*Can you remember anything? If not, please type "nothing" and then select 'continue'.*

Q10b. What kind of organization do you think it was?

A government agency  
A not-for-profit  
A for-profit company  
Don't know

ONE CODE ONLY

Q10c. To the best of your recollection, what was the name of the organization that was featured in the three ads you just looked at?

Consumer Financial Protection Bureau (CFPB)  
Federal Trade Commission (FTC)  
Better Business Bureau

Federal Reserve Bank  
Consumer Federation of America  
Consumer Reports  
National Association of Realtors  
Some other organization  
Don't know

ONE CODE ONLY

Q10d. What was the main message of the ad you just viewed?

**OPEN END RESPONSE**

ERROR MESSAGE IF NOTHING ENTERED:

*Can you remember anything? If not, please type "nothing" and then select 'continue'.*

Q11a  
CORE

Thinking about the ad you've just seen for the Consumer Financial Protection Bureau. Which one of the phrases below applies to this ad?

You couldn't help but remember it was for the Consumer Financial Protection Bureau  
It is pretty good at making you remember it is for the Consumer Financial Protection Bureau  
It is just okay at making you remember it is for the Consumer Financial Protection Bureau  
It could have been for any financial services organization  
It could have been for almost anything

ONE CODE ONLY

Q11e  
CORE

If you were to see this ad on a website, do you think you would stop and look at it or ignore the ad without looking?

Stop and look  
Ignore or close ad without looking

Q12  
CORE

If the logo and product were taken out of this ad, how easily could you tell it was for the Consumer Financial Protection Bureau?

Very easily



Somewhat easily  
Not very easily  
Not at all easily

ONE CODE ONLY

Q13  
CORE

How different is this ad from other ads that you have seen?

It's very different from any other ads  
It's somewhat different from any other ads  
It's not very different from other ads  
It's not at all different from other ads

ONE CODE ONLY

**SERVICES PURCHASE VARIANT**

F13  
CORE

Click on the phrase which applies to your use of the tools and resources provided by the Consumer Financial Protection Bureau (CFPB).

I use services provided by the CFPB often  
I use CFPB services regularly ] SKIP to F14a

I use CFPB services from time to time  
I have tried using the CFPB services ] SKIP to F14b

Heard of the CFPB but never used their services  
Never heard of the CFPB before today ] SKIP to F14c

ONE CODE ONLY

F14a  
CORE

How will the ad affect your use of the Consumer Financial Protection Bureau's (CFPB) services?

Strongly encourages me to continue using CFPB services over other financial tools and resources  
Encourages me to continue using CFPB services over other financial tools and resources

Makes no difference  
Makes me less likely to continue using CFPB services

ONE CODE ONLY

ASK IF PUNCHES 3 or 4 SELECTED AT Q13

F14b

CORE

How will the ad affect your use of the Consumer Financial Protection Bureau's (CFPB) tools and resources?

Makes me much more likely to consider CFPB services over other financial tools and resources

Makes me a little more likely to consider CFPB services over other financial tools and resources

Makes no difference

Makes me less likely to continue using CFPB services

ONE CODE ONLY

F14c

CORE

How will the ad affect your consideration of the Consumer Financial Protection Bureau's (CFPB) tools and resources?

Makes me much more likely to try using CFPB services in the near future

Makes me a little more likely to try using CFPB services in the near future

Makes no difference

Makes me less likely to try using CFPB services in the near future

ONE CODE ONLY

ASK ALL

CALL TO ACTION

OP19

CORE for digital

Having seen the ad, how likely would you be to .... ?

*Optional statements*

- 1 *Speak to friends and family about the Consumer Financial Protection Bureau*
- 2 *Call the organization*

- 3 *Visit the website*
- 4 *Find out more about the Consumer Financial Protection Bureau*
- 6 *Conduct a search for the Consumer Financial Protection Bureau on a search engine like Google*
- 9 *Click on the ad*
- 10 *Interact with the ad*
- 11 *Turn to the CFPB for financial information, resources, or advice*
- 12 *Recommend CFPB as a resource to friends and family*

Definitely will  
Probably will  
Might or might not  
Probably will not  
Definitely will not

ONE STATEMENT PER SCREEN. RANDOMIZE. ONE CODE ONLY PER STATEMENT.

Q20

CORE

How did the ad make you feel about the Consumer Financial Protection Bureau? The ad made the CFPB seem . . .

Much more appealing  
A little more appealing  
It didn't change my feelings about the Consumer Financial Protection Bureau  
A little less appealing  
Much less appealing

ONE CODE ONLY

Q32

CORE

How easy was it to understand what was going on in the ad?

Very easy  
Somewhat easy  
Somewhat hard  
Very hard

ONE CODE ONLY

Q33

CORE

If you were seeking financial information or tools, how relevant would the details made in the ad be to you?

- Very relevant
- Somewhat relevant
- Not very relevant
- Not at all relevant

ONE CODE ONLY

Q34

CORE

How strongly do you agree or disagree that what the ad says or shows about the Consumer Financial Protection Bureau is believable?

- Agree strongly
- Agree slightly
- Neither agree nor disagree
- Disagree slightly
- Disagree strongly

ONE CODE ONLY

Q35

CORE

How much new information does the ad give you about the Consumer Financial Protection Bureau?

- A lot of new information
- Some new information
- No new information
- No information at all

ONE CODE ONLY

Q36

CORE

How strongly do you agree or disagree that the ad makes you think the Consumer Financial Protection Bureau is really different from other government agencies that provide financial information or tools?

- Agree strongly
- Agree slightly
- Neither agree nor disagree

Disagree slightly  
Disagree strongly

ONE CODE ONLY

Q37

CORE

Which **one** of these impressions did the ad give you **most strongly** about the Consumer Financial Protection Bureau?

The Consumer Financial Protection Bureau....

- A Helps people understand the bottom line cost of college
- B Offers free financial tools and information
- C Helps people make smarter financial decisions
- D Helps people understand the bottom line cost of college
- E Provides guidance for home buyers

SINGLE SELECT ONLY

Q38

CORE

Which other impressions did the ad give you about the organization?

SHOW STATEMENTS IN SAME ORDER AS Q37, EXCLUDING STATEMENT CODED AT Q37

None of these

MULTICODING POSSIBLE

Q CustomA

After watching the ad, would you agree that the Consumer Financial Protection Bureau (CFPB) offers tools that are...?

*Please answer for each phrase*

Of High Quality

Unbiased

Free

Agree strongly

Agree slightly

Neither agree nor disagree  
Disagree slightly  
Disagree strongly

SEVERAL STATEMENTS PER SCREEN IN TABLE WITH SCALE ACROSS TOP  
RANDOMIZE STATEMENTS.  
ONE CODE ONLY PER STATEMENT

RANDOMIZE STATEMENTS. ONE CODE ONLY.

Q CustomB

How strongly do you agree or disagree that, in this ad, The CFPB seems...  
*Please answer for each phrase*

Effective  
Helpful  
Powerful  
Friendly  
Approachable  
Important  
Authoritative  
Trustworthy

Agree strongly  
Agree slightly  
Neither agree nor disagree  
Disagree slightly  
Disagree strongly

SEVERAL STATEMENTS PER SCREEN IN TABLE WITH SCALE ACROSS TOP  
RANDOMIZE STATEMENTS.  
ONE CODE ONLY PER STATEMENT

RANDOMIZE STATEMENTS. ONE CODE ONLY.

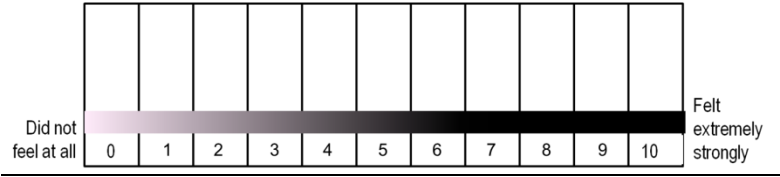
Q39

Now we'd like you to think about how looking at the ad made you **feel**. Please drag each word onto the scale below to show how strongly you felt each emotion at any point while looking at the ad.

*You can place more than one word in a box and can leave boxes empty.*

Attracted  
Excited  
Confident  
Contented

Affectionate  
Surprised  
Proud  
Inspired



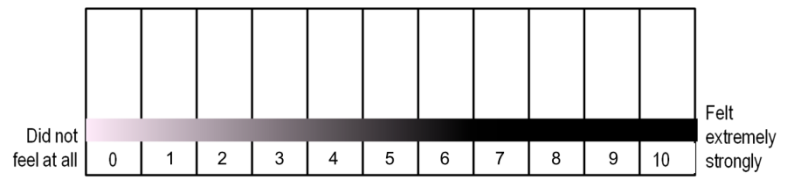
RANDOMIZE. SHOW ALL EMOTIONS WORDS IN FOUR COLUMNS ABOVE SCALE. SCALE MADE UP OF 11 (0-10) DRAG AND DROP BOXES, WHICH ARE COLORED TO BUILD THE SLIDER SCALE TOGETHER. COLOR FROM TRANSPARENT (LEFT) TO BLACK (RIGHT) TO INDICATE INTENSITY. WHEN THE RESPONDENT DROPS A WORD, IT SHRINKS AND MOVES TO SIT IN THE APPROPRIATE BOX ABOVE THE SCALE. SHOW 'Did not feel at all' BELOW '0' BOX ON LEFT HAND SIDE OF SLIDERS. SHOW 'Felt extremely strongly' BELOW THE '10' BOX ON RIGHT SIDE OF SLIDERS. HOVER MESSAGE FOR >> BUTTON –'Please drag and drop all words into one of the boxes before proceeding'

Q40

And, which of these emotions did you feel?

*Again, drag each word onto the scale below to show how strongly you felt it while looking at the ad.*

Repelled  
Inadequate  
Sad  
Annoyed  
Hatred  
Disappointed  
Guilty  
Unimpressed



SHOW IN SAME FORMAT AS Q39

AFFINITY (LOVE/HATE SLIDER)

OP41

Having seen the ad, how do you feel about the Consumer Financial Protection Bureau?  
Please click and slide to tell us how you feel about it.

SHOW RESPONSE ON A 1-100 POINT SLIDER SCALE. SHOW BLACK 'X' IMAGE ON LEFT WITH 'I hate it' ABOVE IMAGE AND NUMBERS. SHOW RED HEART RIGHT WITH 'I love it' ABOVE THE IMAGE AND NUMBERS.

SLIDER SHOULD START AT MIDPOINT OF THE SCALE. SHOW BRAND LOGO AS SLIDER BAR.

I love it – RIGHT HAND SIDE

I hate it – LEFT HAND SIDE

HOVER MESSAGE FOR >> BUTTON – 'Please click on and slide the brand before proceeding'

Custom – 1

How likely are you to seek additional information about the resources and tools that the Consumer Financial Protection Bureau provides?

Definitely would seek information

Probably would seek information

Might or might not seek information

Probably would not seek information

Definitely would not seek information

ASK ALL

Q40a

CORE

Which of the following types of websites do you think would be an appropriate place for this ad to appear?

*Please select all that apply.*

Blogs

Dining/Entertainment (such as Zagat, OpenTable, UrbanSpoon etc.)

Educational

Financial services

Food/Cooking

Health/Fitness

Home improvement

Magazine sites

Media (Radio/Television/Websites)

Music downloads

Music only



- News/Newspaper sites
  - Real estate
  - Shopping (Auction)
  - Shopping (Retail)
  - Social networking sites (such as MySpace)
  - Search engines (such as Google, Yahoo, MSN)
  - Small Business
  - Special interests/Hobbies
  - Technology
  - Travel information
  - Travel reservations (such as Expedia, Priceline, Kayak)
  - Video sharing sites (such as YouTube)
  - None of the above
- Q40a-1

How frequently, if at all, do you visit the type of website(s) listed below?

	<b>Frequently</b>	<b>Occasionally</b>	<b>Rarely</b>	<b>Never</b>
SHOW WEBSITES SELECTED IN Q40a				

Q58

CORE

Is this an ad that you would tell other people about?

Yes

Maybe

No

ONE CODE ONLY

## CLASSIFICATION QUESTIONS

(Many of these can also be used up front as screeners to define the target.

Note: some questions are optional)

### NEW SCREEN

These next questions are just to ensure we are gathering the views of a cross-section of the population.

### NEW SCREEN

### EXACT AGE

#### CORE

Although you may have already told us, what is your exact age?

### OPEN

INC Although you may have already told us, which classification best describes your total pre-tax 2014 (qinc) household income in US dollars?

*Please combine all incomes in your household.*

- |                              |                       |
|------------------------------|-----------------------|
| Under \$35,000               | <input type="radio"/> |
| \$35,000 to under \$50,000   | <input type="radio"/> |
| \$50,000 to under \$75,000   | <input type="radio"/> |
| \$75,000 to under \$100,000  | <input type="radio"/> |
| \$100,000 to under \$125,000 | <input type="radio"/> |
| \$125,000 to under \$150,000 | <input type="radio"/> |
| \$150,000 to under \$200,000 | <input type="radio"/> |
| \$200,000 to under \$250,000 | <input type="radio"/> |
| \$250,000 or more            | <input type="radio"/> |
| Do not wish to answer        | <input type="radio"/> |

### ETHNIC

#### CORE

Do you consider yourself Spanish/Hispanic/Latino/a?

Yes, Spanish/Hispanic/Latino/a

No, not Spanish/Hispanic/Latino/a

Which of the following best describes your race? (Check all that apply)

White or Caucasian

Black or African-American

Native Hawaiian/Pacific Islander

Asian  
Native American or Alaska Native  
Other (Please specify)  
Prefer not to say

MULTICODING POSSIBLE. ANCHOR BOTTOM TWO OPTIONS.

DL3  
CORE

Roughly how much time do you spend on the internet on a typical day?  
*Please select one response.*

Less than one hour  
1 to less than 2 hours  
2 to less than 3 hours  
3 to 4 hours  
More than 4 hours

RS1  
CORE

Thank you very much for taking part in this survey. Because your feedback is highly valued, we'd like to know how much you enjoyed the survey you just completed. Was it....?

Very enjoyable  
Somewhat enjoyable  
Not very enjoyable  
Not at all enjoyable

ONE CODE ONLY

RS2  
CORE

Having completed this survey do you feel more or less inclined to do another in the future?

Much more  
A little more  
No difference  
A little less  
Much less

ONE CODE ONLY

ADSPB  
CORE

Did you have any problems with the ad playback at the beginning of the survey?

Yes  
No

Please click on 'CONTINUE' to go back to your panel's homepage and receive your reward for completing this survey.

### **Paperwork Reduction Act**

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0024. It expires on 12/31/2015. The time required to complete this information collection is estimated to average approximately 20 minutes per response. Responding to this collection of information is voluntary. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [PRA@cfpb.gov](mailto:PRA@cfpb.gov).

### **Privacy Notice**

The information you provide through your participation in the Consumer Media Benchmarking Survey will assist the Consumer Financial Protection Bureau ("CFPB") in developing the most effective consumer communications. The CFPB will not obtain or access any information that directly identifies participants, and any answers or comments you provide will not be tied to you individually. The agency will only obtain and access de-identified results and aggregated analyses of those results. Your participation is voluntary. This collection of information is authorized by Pub. L. No. 111-203, Title X, Section 1013, codified at 12 U.S.C. § 5493.