

2015 Unbanked and Underbanked Consumer Focus Groups
Focus Group Intake Survey: Draft 4/8/15

Your Ownership and Use of Technology

1. Which of the following technologies/devices do you have access to on a regular basis?

(Please select all that apply.)

- Desktop computer
- Wireless laptop, notebook, or netbook computer
- Standard feature phone (i.e., cell phone that is not a smart phone)
- Android or iPhone smart phone
- Other smart phone (e.g., Windows phone, Blackberry)
- Tablet device (e.g. iPad, Kindle Fire)
- None of the above

2. How often do you access the internet?

(Please select only one.)

- Several times a day
- Daily
- 2 or 3 times a week
- Weekly
- 2 or 3 times a month
- Monthly
- Less than monthly
- Never ***(Please skip to question 6)***

3. Which device(s) do you use to access the Internet?

(Please select all that apply.)

- Desktop computer
- Wireless laptop, notebook, or netbook computer
- Android or iPhone smart phone
- Other smart phone (e.g., Windows phone, Blackberry)
- Tablet device (e.g. iPad, Kindle Fire)
- Other, please specify: _____
- None, I do not have access to the Internet

4. What kind of services do you use to access the Internet?

(Please select all that apply.)

- Wi-Fi at places I visit
- Internet service where I work
- Subscription to Internet service at my home
- Subscription to a mobile phone data plan
- Prepaid service on my phone

5. Where do you use the internet?

(Please select all that apply.)

- At home
- At work
- At a public place such as a coffee shop or library
- While on-the-go (in transit, while walking, etc.)
- Other, please specify: _____

6. We are interested in your views on how technology influences your life. Please tell us how much you agree with the following statements. *(Please circle one number in each row.)**

	Strongly Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Strongly Agree
A. Technology gives me more freedom of mobility	1	2	3	4	5
B. Sometimes, I think that technology systems are not designed for use by ordinary people	1	2	3	4	5
C. Technology makes me more productive in my personal life	1	2	3	4	5
D. Other people come to me for advice on new technologies	1	2	3	4	5
E. People are too dependent on technology to do things for them	1	2	3	4	5
F. I keep up with the latest technological developments in my areas of interest	1	2	3	4	5

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Your Financial Services Usage and Opinions

7. Which of the following financial products/services do you personally have or use?
(Please select all that apply.)

- Checking account(s)
- Savings account(s)
- CDs
- Credit card(s)
- Debit card(s) linked to a bank account
- Pre-paid card(s) not linked to a bank account, and not phone or gift cards
- Loans, such as student loans, auto loans, etc.
- Electronic accounts, such as PayPal, Google Wallet, Venmo, Square, etc.
- Financial tracking/guidance app, such as Mint.com, YNAB, etc.
- Stocks, bonds, and/or mutual funds for long-term savings
- None of the above

(If you do not have a checking or savings account, please answer question 8. If you have one or both of these types of accounts, please skip to question 9).

8. Consumers have different reasons why they do not have an account. Which of the following are the **top 3** reasons why your household doesn't have an account?
(Please select up to 3 reasons.)

- Banks do not have convenient hours or locations
- Bank account fees are too high or unpredictable
- Banks do not offer needed products or services
- Don't like dealing with or don't trust banks
- Do not have enough money to keep in an account or meet a minimum balance
- Not using a bank provides more privacy for my personal finances
- Can't open an account due to ID, credit, or banking history problems
- Other, please specify: _____

9. Think about the ways your household has paid bills in the past 12 months. Which of the following are the **most important** to you when selecting a way to pay for your expenses?
(Please select only three.)

- Makes record-keeping simple
- Receive reminders to pay my expenses
- Earn rewards or discounts
- Control when payments are made
- Secure/Reduce risk of fraud
- Low or zero cost of paying bills
- Payments are delivered to payee quickly
- Fast to use/saves me time
- Flexible options for paying expenses
- Easy to read statements of expenses paid
- Easy to tell how much I have available to pay
- Has a branch or office I can visit with questions/problems
- Has a telephone number I can call with questions/problems
- Reasonable fees if I overdraw
- Account doesn't allow me to overdraw
- Flexible if I overdraw
- Other, please specify: _____

Thank you! Please return this to the front desk when you are finished.