

**2015 Unbanked and Underbanked Consumer Focus Groups – Recruitment Screener**  
**Draft: 6/10/2015**

**Groups/Locations:**

| LA    |             |                       |                    |
|-------|-------------|-----------------------|--------------------|
| Group | User Status | Bank Status           | Main Topic         |
| 1†    | User        | Unbanked              | Account Management |
| 2*    | User        | Underbanked           | Account Management |
| 3     | Non-User    | Mix/Risk              | Bill Pay           |
| 4     | Non-User    | Mix/Risk              | Account Management |
| 5*    | User        | Spanish - Underbanked | Account Management |
| 6***  | User        | Spanish - Underbanked | Bill Pay           |

| KC    |             |             |                    |
|-------|-------------|-------------|--------------------|
| Group | User Status | Bank Status | Main Topic         |
| 1*    | User        | Underbanked | Account Management |
| 2**   | User        | Unbanked    | Bill Pay           |
| 3***  | User        | Underbanked | Bill Pay           |
| 4     | Non-User    | Mix/Risk    | Account Management |

**Recruit 15 respondents for 8-10 to show per group. Seat a maximum of 10.**

**QUOTAS/REQUIREMENTS FOR UNBANKED AND UNDERBANKED GROUPS: (Out of 15 recruits per group)**

- 1) Gender (D1): **MIN 7 MALES, MIN 7 FEMALES** (Goal: Seat 5M/5F)
- 2) Age (D2): **MIN 7 18-34, MIN 4 35-54, MAX 3 55+** Goal: Seat 5 18-34, 3 35-54, 2 55+)
- 3) Race (D3): **MIN 4 WHITE, MIN 5 BLACK, MIN 4 HISPANIC** (Goal: Seat 4 White, 4 Black, 2 Hispanic)
- 4) Income (D7): \$75,000 or less. **MAX 2 \$50-\$75K**
- 5) Employment (D5): **MAX 4 UNEMPLOYED, 1 STUDENT PER GROUP**
- 6) Smartphone (M4/M5) **REQUIREMENT FOR ALL**
- 7) Groups with † or \* - Use Account Management tools (M2=2, 4, or 5) OR (M3=2, 4, or 5) **REQUIREMENT FOR ALL**
- 8) Groups with \*: 2+ avoidable fees in the past 24 months (S7B) & use Bank MFS (M2=1-10) **MIN 6** (Goal: Seat 5)
- 9) Groups with \* Use of Alerts (M2=4 or 5 or M3=4 or 5) **MIN 8** (Goal: Seat 6)
- 10) Groups with \*\* - Use Bill Pay in past 12 months (M3=3 or 6) **REQUIREMENT FOR ALL**
- 11) Groups with \*\* - Previously banked (S7=1 or 2) **MIN 7** (Goal: Seat 5)
- 12) Groups with \*\* - Prepaid card users 2+ times a month that do not come from the gov't (S11=1 & S11A=2 OR 3 & S11B NOT EQUAL TO 3): **MIN 7** (Goal: Seat 5)

- 13) Groups with \*\*\* - All must use Bill Pay or send money to other people on mobile (M2=3 or 6 OR M3=3 or 6) **MIN OF 7** where M2=3 or 6 (Goal: Seat 5)
- 14) Groups with † - Use of Alerts (M2=4 or 5 or M3=4 or 5) **MIN 8** (Goal: Seat 6)
- 15) Groups with † - Previously banked (S7=1 or 2) **MIN 7** (Goal: Seat 5)
- 16) Groups with † - Prepaid card users 2+ times a month that do not come from the gov't (S11=1 & S11A=2 OR 3 & S11B NOT EQUAL TO 3 OR 7): **MIN 7** (Goal: Seat 5)
- 17) Groups with † - Unbanked because of bank fees (S7A = 2) **MIN 7** (Goal: Seat 5)

**QUOTAS/REQUIREMENTS FOR MIXED NON-USER GROUPS BILL PAY: (Out of 15 recruits per group)**

- 1) Non Users of mobile bill pay/payments - M1 = 5 AND (M2 IS NOT = 3 or 6 AND M3 IS NOT = 3 or 6) **REQUIREMENT FOR ALL.**
- 2) Gender (D1): **MIN 7 MALES, MIN 7 FEMAL ES** (Goal: Seat 5M/5F)
- 3) Age (D2): **MIN 7 18-34, MIN 4 35-54, MAX 3 55+** Goal: Seat 5 18-34, 3 35-54, 2 55+)
- 4) Race (D3): **MIN 4 WHITE, MIN 5 BLACK, MIN 4 HISPANIC** (Goal: Seat 4 White, 4 Black, 2 Hispanic)
- 5) Income (D7): \$75,000 or less. **MAX 2 \$50-\$75K**
- 6) Employment (D5): **MAX 4 UNEMPLOYED, 1 STUDENT PER GROUP**
- 7) Unbanked (S5=2), Previously Banked (S7=1 or 2), Prepaid Card Users (S11=1 & S11A=2 OR 3 & S11B NOT EQUAL TO 3) **MIN 4** (Goal: Seat 2)
- 8) Underbanked (Classification at end of S questions) **MIN 10** (Goal: Seat 8)
- 9) Smartphone (M4/M5) **REQUIREMENT FOR ALL**
- 10) 2+ uses of AFS (S8A, S9A, OR S10A combined) **REQUIREMENT FOR ALL**
- 11) Made 2 or more payments and transfers through non-banks (e.g., check cashers, grocery stores, liquor stores, western union, etc.) in the last 3 months. (S10C=2 or 3 OR S10A = 2 or 3) **REQUIREMENT FOR ALL**

**QUOTAS/REQUIREMENTS FOR MIXED NON-USER GROUPS ACCOUNT MANAGEMENT: (Out of 15 recruits per group)**

- 1) Gender (D1): **MIN 7 MALES, MIN 7 FEMALES** (Goal: Seat 5M/5F)
- 2) Age (D2): **MIN 7 18-34, MIN 4 35-54, MAX 3 55+** Goal: Seat 5 18-34, 3 35-54, 2 55+)
- 3) Race (D3): **MIN 4 WHITE, MIN 5 BLACK, MIN 4 HISPANIC** (Goal: Seat 4 White, 4 Black, 2 Hispanic)
- 4) Income (D7): \$75,000 or less. **MAX 2 \$50-\$75K**
- 5) Employment (D5): **MAX 4 UNEMPLOYED, 1 STUDENT PER GROUP**
- 6) Non Users - (M1 NOT 5) **REQUIREMENT FOR ALL**
- 7) Unbanked (S5=2), Previously Banked (S7=1 or 2), Prepaid Card Users (S11=1 & S11A=2 OR 3 & S11B NOT EQUAL TO 3), unbanked because of fees (S7A=2) **MIN 4** (Goal: Seat 2)
- 8) Underbanked (Classification at end of S questions) **MIN 10** (Goal: Seat 8)
- 9) Underbanked: 2+ avoidable fees in the past 12 months (S7C= 2, 3 or 4) **MIN 6** (Goal: Seat 4)
- 10) Smartphone (M4/M5) **REQUIREMENT FOR ALL**
- 11) 2+ uses of AFS (S8A, S9A, OR S10A combined) **REQUIREMENT FOR ALL**

**Additional Criteria:**

- For Spanish groups in Los Angeles, all respondents must identify as Hispanic/Latino (D4=1)

**SCREENER:**

Hello, may I speak to \_\_\_\_\_ [USE NAME FROM DATABASE/LIST]? This is \_\_\_\_\_ calling for \_\_\_\_\_, a marketing research firm.

- 1 AVAILABLE [CONTINUE]
- 2 NOT AVAILABLE [FIND OUT BEST TIME TO CALL BACK]

We are conducting research to understand people's use of financial services. May I ask you some questions? [IF NEEDED: It will only take about 5 minutes.]

**Initial question for LOS ANGELES ONLY.** INTERVIEWER TO USE ENGLISH OR SPANISH DEPENDING ON RESPONDENT'S LEAD IN ANSWERING THE PHONE

L1. What language do you prefer to speak?

- 1 English (RECRUIT FOR ENGLISH GROUPS)
- 2 Spanish (RECRUIT FOR SPANISH GROUPS – USE SPANISH FOR REMAINDER OF INTERVIEW)

**[IF TERMINATED DURING THE SURVEY:]**

Thank you for taking our survey. Those are all of the questions I have for you.

**MOBILE FINANCIAL SERVICES USER/NON-USER**

M1. In the past 12 months, have you used any of the following methods to manage your finances? (READ AND ROTATE LIST)

- 1 In-person in the financial services branch or office
- 2 ATM/Kiosk
- 3 Telephone through phone call or automated voice/touch tone
- 4 Online through desktop, laptop or tablet computer (e.g., iPad)
- 5 A mobile phone such as text messaging, mobile app, Internet browser or email (ASK M2/M3)
- 6 Other
- 7 Did not use any in the past 12 months
- 8 Not sure (DO NOT READ)

ASK IF M1 ≠ 5 (NO MFS IN PAST 12 MONTHS)

M1A. Have you EVER used a mobile phone to manage your finances, even if you don't currently do so? For example, this could include activities like checking your balance from your phone, receiving text or email alerts when you fall below a minimum balance, or paying a bill through a website or mobile app on your phone.

- 1 Yes
- 2 No

(SKIP TO M4 IF 5 NOT SELECTED IN M1)

(ASK M3 IF M1=5)

M2. In the past 12 months, have you done any of the following through a bank using a mobile phone? Please tell me all that apply (READ AND ROTATE LIST)

- 1 Downloaded or used bank's mobile app
- 2 Checked bank account balance or recent transactions
- 3 Made a bill payment using your bank's website or mobile app
- 4 Received an email alert about your account on your mobile phone
- 5 Received a notification or text message alert from the bank
- 6 Sent money to other people using your bank's website or mobile app
- 7 Transferred money between accounts owned by the same person
- 8 Deposited a check electronically using the mobile phone's camera
- 9 Located the closest in-network ATM or bank branch
- 10 Opened an account with a bank through your mobile device
- 11 Other
- 12 None of these

(ASK M3 IF M1=5)

M3. Some people get mobile finance services from non-bank providers, meaning they are not a bank or a credit union. In the past 12 months, have you or anyone in your household done any of the following through a non-bank financial services provider using a mobile phone? Please tell me all that apply (READ AND ROTATE LIST)

- 1 Downloaded or used a mobile app
- 2 Checked prepaid account balance or recent transactions
- 3 Made a bill payment
- 4 Received an email alert about your account on your mobile phone
- 5 Received a notification or text message alert from a non-bank financial provider
- 6 Sent money to other people from a non-bank financial provider
- 7 Deposited a check electronically using your phone's camera
- 8 Waved or tapped your mobile phone at the cash register to pay for a purchase

- 9 Used an electronic payment service like PayPal or Venmo through your mobile phone
- 10 Applied for a payday or short term loan through your mobile device
- 11 Opened an account with a non-bank financial provider through your mobile device
- 12 Other
- 13 None of these

(ASK M3a IF M2=4 OR M3= 4)

M3a. You previously mentioned that you receive text message, push notifications, or e-mail alerts from your financial institution. Do you receive each of the following kinds of alerts? Please tell me all that apply.

- 1 Low balance
- 2 Payment due
- 3 Saving reminders
- 4 Fraud/ suspicious activity alerts
- 5 Credit card balance
- 6 Deposit or withdrawal
- 7 Statement available notification
- 8 Other (please specify): \_\_\_\_\_

M4. Do you currently own or have regular access to a mobile phone?

- 1 Yes (ASK M5)
- 2 No [TERMINATE]
- 3 Not Sure (DO NOT READ)

M5. Is that mobile phone a smartphone that is a mobile phone with features that enable it to access the web, send emails and download applications?

- 1 Yes
- 2 No [TERMINATE]
- 3 Not Sure (DO NOT READ)

## **Respondent Criteria**

### **User/Non-User Criteria – Section M questions**

**NON-USER:** M1 NOT = 5 (DO NOT USE MFS)  
M5=1 (MUST HAVE SMARTPHONE)

**USER:** M1=5 (USE MFS)  
CANNOT ANSWER M2=11 OR 12 AND M3=12 OR 13 (MUST USE AT LEAST ONE SPECIFIC MOBILE SERVICE ACROSS TWO QUESTIONS)  
M5=1 (MUST HAVE SMARTPHONE)

### **BANKING STATUS**

S1. Do you or does anyone in your family work in: (READ LIST)

- 1 A market research firm [TERMINATE]
- 2 An advertising agency [TERMINATE]
- 3 A bank or other financial institution [TERMINATE]
- 4 None of the above

S2. When was the last time you participated in an in-person research study such as a focus group, a product test or a one-on-one interview? (READ LIST IF NECESSARY)

- 1 Within the last month [TERMINATE]
- 2 Within the last three months [TERMINATE]
- 3 Within the last six months [TERMINATE]
- 4 More than six months ago
- 5 Never

S3. Which of the following best describes your household's finances? (READ LIST)

- 1 The adults have shared finances (ASK S4)
- 2 The adults have some shared finances and some separate finances (ASK S4)
- 3 The adults have separate finances even though we share living space (SKIP TO S5)
- 4 I am the only adult in the household (SKIP TO S5)
- 5 Not sure (DO NOT READ) (ASK S4)

S4. How much do you actively participate in managing finances for your household? (READ AND ROTATE 1-3 LIST)

- 1 A lot
- 2 Some
- 3 Not at all [TERMINATE]
- 4 Not sure (DO NOT READ) [TERMINATE]

Our study is about the different ways that people manage their finances, so these next questions are about financial activities you may or may not practice. We will not ask, and you should not tell us, anything that identifies you personally like a bank account number.

S5. Do you or anyone else in your household currently have a checking or savings account with a bank or credit union?

- 1 Yes (ASK S5A)
- 2 No (SKIP TO S7) [QUALIFY AS UNBANKED]
- 3 Not sure (DO NOT READ) [TERMINATE]

S5A. What type or types of accounts, if any, do **you** have?

- 1 Only a checking account
- 2 Only a savings account
- 3 Both a checking and savings account
- 4 You do not have a checking or savings account [TERMINATE]
- 5 Not sure (DO NOT READ) [TERMINATE]

S6. In the past 12 months, that is since June, 2014, was there any time when no one in your household had an account?

- 1 Yes (SKIP TO S8)
- 2 No (SKIP TO S8)
- 3 Not sure (DO NOT READ) (SKIP TO S8)

S7. Have you or anyone in your household had a checking or savings account with a bank or credit union? Would you say... (READ LIST)

- 1 Yes, within the last year [QUALIFY AS PREVIOUSLY BANKED, ASK 7A]
- 2 Yes, more than a year ago [QUALIFY AS PREVIOUSLY BANKED, ASK 7A]
- 3 No [IF S5=2, ASK 7A. ELSE SKIP TO 7B]
- 4 Not sure (DO NOT READ) [IF S5=2, ASK 7A. ELSE SKIP TO 7B]

ASK IF UNBANKED (S5=2)

S7A. 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.)*

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

ASK IF S5=1

S7B. In the past 24 months, how many times have you been charged a fee by your bank for not having enough money in your account? This could be fees for not having a minimum balance, overdrafting, bouncing a check, for example..

- 1 Once
- 2 2-3 times
- 3 4 -5 times
- 4 6 times or more
- 5 Not Sure (DO NOT READ)

ASK IF S5=1

S7C. In the past 12 months, how many times have you been charged a fee by your bank for not having enough money in your account? This could be fees for not having a minimum balance, overdrafting, bouncing a check, for example.

- 1 Once
- 2 2-3 times
- 3 4 -5 times or more
- 4 6 times or more
- 5 Not Sure (DO NOT READ)

S8. In the last three months, have you gone to a place other than a bank or credit union to cash a check that was received from someone else?

- 1 Yes (ASK S8A)
- 2 No (SKIP TO S9)
- 3 Not Sure (DO NOT READ) (SKIP TO S9)



S8A. In the last three months, how many times have you gone to a place other than a bank or credit union to cash a check that was received from someone else?

- 1 Once
- 2 2-3 times
- 3 4 times or more
- 4 Not Sure (DO NOT READ)

S9. In the last three months, have you gone to a place other than a bank or credit union to purchase a money order?

- 1 Yes (ASK S9A)
- 2 No (SKIP TO S10)
- 3 Not Sure (DO NOT READ) (SKIP TO S10)

S9A. In the last three months, how many times have you gone to a place other than a bank or credit union to purchase a money order?

- 1 Once
- 2 2-3 times
- 3 4 times or more
- 4 Not Sure (DO NOT READ)

S10. In the last three months have you gone to a place other than a bank or credit union to send money to family or friends living outside of the US?

- 1 Yes (ASK S10A)
- 2 No (SKIP TO S11)
- 3 Not Sure (DO NOT READ) (SKIP TO S11)

S10A. In the last three months, how many times have you gone to a place other than a bank or credit union to give or send money to family or friends living outside of the US?

- 1 Once
- 2 2-3 times
- 3 4 times or more
- 4 Not Sure (DO NOT READ)

S10B. In the last 3 months have you gone to any of the following locations to pay bills?

- 1 Check casher or payday lender
- 2 Walmart
- 3 A service like Western Union or MoneyGram
- 4 Grocery, liquor or convenience store

5 None of these  
ASK S10C IF S10B =2, 3 OR 4

S10C. How many times did you have to any of these places to pay your bills in the last 3 months?

- 1 Once
- 2 2-3 times
- 3 4 times or more
- 4 Not Sure (DO NOT READ)

S11. Now I have a question about prepaid cards. I am not asking about gift cards or debit cards linked to a checking account. Prepaid cards allow you or others, like relatives or a government agency, to load funds that can later be spent. Prepaid cards also allow you to withdraw cash from ATMs.

In the last three months, have you used prepaid cards such as those I have described?

- 1 Yes (ASK S11A)
- 2 No (SKIP TO S12)
- 3 Not Sure (DO NOT READ) (SKIP TO S12)

S11A. In the last three months, how many times have you used a prepaid card such as those I have described?

- 1 Once
- 2 2-3 times
- 3 4 times or more
- 4 Not Sure (DO NOT READ)

S11B. Where did the prepaid cards that you used in the last three months come from? Please tell me all that apply.

- 1 A bank location or bank's website
- 2 A store or website that is not a bank
- 3 A government agency
- 4 Employer payroll card
- 5 Family or friends
- 6 Other
- 7 Not Sure (DO NOT READ)

## STATUS

**UNBANKED:** S5=2 (No household checking or savings account) AND  
S8A, S9A, OR S10A=2 OR 3 (used transactional AFS 2+ times, OR S11A =  
2 or 3 (used prepaid card 2+ times) AND S11B=1,2,4, OR 5 (not from a  
government agency)

**UNDERBANKED:** S5A=1-3 (Have personal checking and/or savings account) AND  
S8A, S9A, OR S10A = 2 or 3 (used transactional AFS 2+ times)

**OTHERWISE [TERMINATE]**

## DEMOGRAPHICS

D1. Are you...? (RECORD BY OBSERVATION/DATABASE)

- 1 Male
- 2 Female

D2. What is your age?

- 1 Under 18 [TERMINATE]
- 2 18-24
- 3 25-29
- 4 30-34
- 5 35-39
- 6 40-44
- 7 45-49
- 8 50-54
- 9 55-59
- 10 60-64
- 11 65 or older

D3. Which of the following best describes your background? (READ LIST)

- 1 White
- 2 Black or African American
- 3 American Indian or Alaska Native
- 4 Native Hawaiian or Other Pacific Islander
- 5 Asian
- 6 Other

D4. Do you consider yourself to be Hispanic or Latino?

- 1 Yes
- 2 No

D5. What is your employment status? (READ LIST)

**[MAX 4 UNEMPLOYED (3 OR 4) PER GROUP]**

- 1 Employed full-time (ASK D5A)
- 2 Employed part-time (ASK D5A)
- 3 Not employed, seeking work
- 4 Not employed, not seeking work
- 5 Retired
- 6 Student **[MAX 1 PER GROUP]**

D5A. [ASK IF D5=1 OR 2] Where do you work? \_\_\_\_\_

D6. What is the highest level of education you have completed or the highest degree you have received? (READ LIST)

- 1 No high school completed
- 2 Completed some high school but no degree
- 3 High school graduate or equivalent (e.g., GED)
- 4 Completed some college, but no degree
- 5 Completed an Associate's degree
- 6 College graduate
- 7 Completed some graduate school, but no degree
- 8 Completed graduate school (e.g., M.S., M.D., Ph.D.)

D7. What is your current annual household income (before taxes)? (READ LIST)

- 1 Less than \$15,000
- 2 At least \$15,000 but less than \$30,000
- 3 At least \$30,000 but less than \$50,000
- 4 At least \$50,000 but less than \$75,000 **MAX 2 RECRUITS PER GROUPS**
- 5 \$75,000 or more **[TERMINATE]**

D8. Which of the following best describes your primary residence?

- 1 You own your residence
- 2 You rent your residence
- 3 You live with friends or family without paying rent
- 4 You live in a dormitory or barracks

**Thank you for participating in this survey. We would like to invite you to participate in an important discussion to understand what consumers think of new technologies for managing their financial services. The group will be held on <INSERT TIME/DATE> and last approximately two hours. You will receive <INSERT INCENTIVE AMOUNT> to help you offset the cost of coming in to our office to participate.**

**<<ADDITIONAL INFORMATION FROM FACILITY ON LOCATION, PARKING, ETC.>>**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_