

**Surveys of Consumers: December 2006**

**SECTION B: Electronic Banking (B1-B65)**

VAR #

- 401 B1. Over the past twelve months, did you regularly do business or have any accounts with a bank, thrift, or credit union?  


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1. Yes  
5. No  
8. DK  
9. NA
- 402 B2. Do you currently have a checking account at a financial institution?  


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1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 403 B3. Some people use automated teller machines, or ATMs, to deposit money in or withdraw money from their bank accounts. Over the past twelve months, have you used an ATM to deposit or withdraw money from your bank?  


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1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 404 B4. A debit card is a card that you can use when you buy things that automatically deducts the amount of the purchase from an account that you have, like a checking or savings account. In the past twelve months, have you used a card that automatically deducts money from an account for a purchase?  


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1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 405 B5. When using a debit card to buy things, which do you use more often to complete financial transactions -- a PIN (personal identification number) or a signature?  


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1. PIN  
5. Signature  
6. Both equally as often (if volunteered)  
8. DK  
9. NA  
. Inap,5,8-9 in 401; 5,8-9 in 404

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- 406 B6. Some people use a service called direct deposit that allows them to have their paychecks, Social Security, pension benefits, or other money automatically paid directly into their bank accounts. Over the past twelve months, have you used direct deposit?  
[IF R INTERRUPTS WITH "YES" OR "NO," SAY:  
So you (have/have not) used direct deposit over the past twelve months?]
1. Yes
  5. No
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401
- 407 B7. Automatic bill payment allows people to have their utility bills, mortgage or rent payments, car loans or other payments automatically paid directly from their accounts without having to write checks. Do any of the financial institutions at which you have checking, money market, or savings accounts offer automatic bill payment?
1. Yes
  5. No
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401
- 408 B8. During the past twelve months did you use automatic bill payment?  
[IF R INTERRUPTS WITH "YES" OR "NO," SAY:  
So you (have/have not) used automatic bill payment, which automatically pays bills directly out of your account without writing a check, during the past twelve months?]
1. Yes
  5. No
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401; 5,8-9 in 407
- 409 B9. (IF 1 IN B7: How likely are you/IF 5 OR DK IN B7: If automatic bill payment were offered, how likely would you be) to use automatic bill payment in the next twelve months? Would you say very likely, somewhat likely, even chances, somewhat unlikely, or very unlikely?
1. Very likely
  2. Somewhat likely
  3. Even chances
  4. Somewhat unlikely
  5. Very unlikely
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401; 1 in 408

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- 410 B10. Phone banking lets you review your account information or transfer funds using an automated telephone system. Do any of the financial institutions at which you have checking, money market or savings accounts offer phone banking?
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1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 411 B11. During the past twelve months did you use phone banking?  
[IF R INTERRUPTS WITH "YES" OR "NO," SAY:  
So you (have/have not) used an automated telephone system to review your account or transfer funds over the past twelve months?]
- 
1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 410
- 412 B12. Would you ever consider using phone banking in the future?
- 
1. Yes  
3. Possibly/maybe (if volunteered)  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 410; 1 in 411
- 413 B13. Do you have access to the Internet at home?
- 
1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 414 B14. What kind of connection to the Internet do you use at home -- dial-up or high-speed connection such as DSL or Cable?
- 
1. Dial-up  
5. High speed  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 413
- 415 B15. Do you have access to the Internet at work?
- 
1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 416 B16. What kind of connection to the Internet do you use at work -- dial-up or high-speed connection (such as DSL or Cable)?
- 
1. Dial-up  
5. High speed  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 415

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- 417 B17. Computer banking or online banking lets you use a personal computer to review account information, pay bills, and to transfer funds. Do any of the financial institutions at which you have checking, money market, or savings accounts offer online banking?
1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 418 B18. During the past twelve months did you use online banking? [IF R INTERRUPTS WITH "YES" OR "NO," SAY: So you (have/have not) used a personal computer system to review your account or transfer funds over the past twelve months?]
1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 417
- 419 B19. From which location do you most frequently access your financial institution online -- from home or from work?
1. Home  
5. Work  
6. Use both about the same (if volunteered)  
8. DK  
9. NA  
. Inap. 5,8-9 in 401; 5,8-9 in 417; 5,8-9 in 418
- 420 B20. Did you use online banking to monitor your accounts in the past twelve months?
1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 417; 5,8-9 in 418
- 421 B21. Did you use online banking to transfer funds between accounts in the past twelve months?
1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 417; 5,8-9 in 418
- 422 B22. Did you use online banking to pay bills electronically in the past twelve months? [THIS DOES NOT INCLUDE AUTOMATIC BILL PAYING THAT YOU MAY HAVE SET UP WITH YOUR BANK].
1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 417; 5,8-9 in 418

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- 423 B23. Have you used online banking to open new accounts in the past twelve months?  


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1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 417; 5,8-9 in 418
- 424 B24. Have you used online banking to apply for a loan in the past twelve months?  


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1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 417; 5,8-9 in 418
- 425 B25. Have you used online banking to apply for a credit card in the past twelve months?  


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1. Yes  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 5,8-9 in 417; 5,8-9 in 418
- 426 B26. Do you expect to use online banking more frequently, less frequently, or about the same number of times during the next twelve months?  


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1. More frequently  
3. Same number of times  
5. Less frequently  
8. DK  
9. NA  
. Inap. 5,8-9 in 401; 5,8-9 in 417; 5,8-9 in 418
- 427 B27. (IF 1 IN B17: How likely are you/IF 5 OR DK IN B17: If online banking were offered, how likely would you be) to use online banking in the next twelve months? Would you say very likely, somewhat likely, even chances, somewhat unlikely, or very unlikely?  


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1. Very likely  
2. Somewhat likely  
3. Even chances  
4. Somewhat unlikely  
5. Very unlikely  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 1 in 418
- 428 B28. Would you ever consider using online banking in the future?  


---

1. Yes  
3. Possibly/maybe (if volunteered)  
5. No  
8. DK  
9. NA  
. Inap, 5,8-9 in 401; 1 in 418; 1-3,8-9 in 427

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- 429 B29. What is the most important reason why you do not use online banking -- one, it is inconvenient; two, you are not sure how to use it; three, it might not be secure enough; four, you are concerned about privacy; five, you do not have access to the Internet or a computer, or what?
- 
01. Inconvenient  
 02. Not sure how to use  
 03. Not secure enough  
 04. Concerned about privacy  
 05. No computer or internet access  
 06. All of the above
10. Prefers current banking method, incl. in-person, telephone, checks  
 11. Not interested; don't need  
 12. Computer problems accessing, incl. dial-up, browser issues  
 13. Others take care of finances  
 14. Bank does not offer online banking, on-line banking is not free
98. DK  
 99. NA  
 . Inap, 5,8-9 in 401; 1 in 418
- 430 B30. Apart from any online transactions with your bank, have you used any other online financial services, for example to pay credit card bills, review accounts, or make online investments?
- 
1. Yes  
 5. No  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401
- 431 B31. When making purchases for under twenty five dollars at stores, which do you use most often -- cash, checks, credit cards, debit cards linked to a bank account, prepaid debit cards, or some other means?
- 
1. Cash  
 2. Checks  
 3. Credit cards  
 4. Debit cards linked to bank account  
 5. Prepaid debit cards  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401
- 432 B32. When making purchases for over twenty five dollars at stores, which do you use most often -- cash, checks, credit cards, debit cards linked to a bank account, prepaid debit cards, or some other means?
- 
1. Cash  
 2. Checks  
 3. Credit cards  
 4. Debit cards linked to bank account  
 5. Prepaid debit cards  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401

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- 433 B33. When making purchases on the Internet, which do you use most often -- credit cards, debit cards linked to a bank account, prepaid debit cards, PayPal, or some other means?  


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02. Checks  
03. Credit cards  
04. Debit cards linked to bank account  
05. Prepaid debit cards  
06. PayPal  
96. Don't use Internet to make purchases (if volunteered)  
98. DK  
99. NA  
. Inap, 5,8-9 in 401
- 434 B34. How many miles is the closest branch or ATM of your primary financial institution from your home or workplace?  
[CODE "AT WORK; DOWN THE HALL" AS 996. PLEASE MAKE F2 NOTE]  


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CODE NUMBER OF MILES (0-995)  
996. At work  
998. DK  
999. NA  
. Inap, 5,8-9 in 401
- 435 B35. What is the main way you do business with your primary financial institution -- in person at a branch, using an ATM or cash machine, using online banking, using phone banking, through the mail, or some other means?  


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1. In person  
2. ATM or cash machine  
3. Online banking  
4. Phone banking  
5. Mail  
6. Direct deposit  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 436 B36. How often do you do business in person with this financial institution - - would you say weekly, monthly, less than monthly, only a few times a year, or never?  


---

1. Weekly  
2. Monthly  
3. Less than monthly  
4. Only a few times a year  
5. Never  
8. DK  
9. NA  
. Inap, 5,8-9 in 401

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- 437 B37. Electronic monthly account statements allow consumers to review their account statements online as opposed to paper statements sent through the mail. Do any of the financial institutions at which you have checking, money market, or savings accounts offer electronic monthly account statements?
- 
1. Yes  
 5. No  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401
- 438 B38. Do you currently receive electronic monthly account statements, paper statements, or both?
- 
1. Electronic statements only  
 5. Paper statements only  
 6. Both  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401; 5,8-9 in 437
- 439 B39. If your financial institution offered electronic monthly account statements, would you be willing to accept an electronic statement and no longer receive paper statements?
- 
1. Yes  
 5. No  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401
- 440 B40. A smart card is a type of payment card that has a computer chip, which is set to hold an amount of money. As you use the card to buy things, the value of each purchase is subtracted. You can also add funds to the card to keep using it. Have you ever had or used a smart card?
- 
1. Yes  
 5. No  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401



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- 441 B41. Prepaid cards are cards that contain a stored value, or a value that has been paid up-front, allowing you to use the card much like cash. As you use the card, the prepaid value is drawn down. Examples of prepaid cards include phone cards, gift cards, and student cards. Have you ever purchased or used a prepaid card?
- 
1. Yes  
 5. No  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401
- 442 B42. Do you expect to use or give prepaid cards more frequently, less frequently, or about the same number of times during the next twelve months?
- 
1. More frequently  
 3. Same number of times  
 5. Less frequently  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401, 5,8-9 in 441
- 443 B43. Contactless payment devices, such as Speedpass used at gas stations or E-Z Pass used for tollroads, contain computer chips that allow you to use the devices to pay for gas or tollroad fees. Have you used a contactless payment device?
- 
1. Yes  
 5. No  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401
- 444 B44. Contactless cards are credit, debit, or prepaid cards that contain a computer chip that allows you to use the card by waving it in front of a payment terminal instead of giving your card to the merchant. Have you received a contactless card from your bank or credit card company?
- 
1. Yes  
 5. No  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401
- 445 B45. Would you ever consider using a contactless card in the future?
- 
1. Yes  
 3. Possibly/maybe (if volunteered)  
 5. No  
 8. DK  
 9. NA  
 . Inap, 5,8-9 in 401; 1,8-9 in 444

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- 446 B46. Wireless devices, such as cellular telephones and PDAs, can be equipped to include a computer chip that allows the user to charge items to their phone bill using these devices, instead of using a credit card or debit card. If your cellular phone or PDA could be equipped with this functionality, how likely would you be to use wireless payments? Would you say very likely, somewhat likely, even chances, somewhat unlikely, or very unlikely?
- 
1. Very likely
  2. Somewhat likely
  3. Even chances
  4. Somewhat unlikely
  5. Very unlikely
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401
- 447 B47. Now I would like to ask about your opinions regarding electronic banking. By electronic banking I mean computer banking, phone banking, automatic bill payment, or electronic transfer of funds. Please tell me whether you strongly disagree, disagree, are neutral, agree, or strongly agree with the following statements.
- Electronic banking is the wave of the future. Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?
- 
1. Strongly disagree
  2. Disagree
  3. Neutral
  4. Agree
  5. Strongly agree
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401
- 448 B48. Electronic banking products will reduce the need for having traditional bank accounts in the future. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)
- 
1. Strongly disagree
  2. Disagree
  3. Neutral
  4. Agree
  5. Strongly agree
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401
- 449 B49. Electronic banking services are used by many people. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)
- 
1. Strongly disagree
  2. Disagree
  3. Neutral
  4. Agree
  5. Strongly agree
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401

VAR #

- 450 B50. I have seen how others use electronic banking. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)
1. Strongly disagree
  2. Disagree
  3. Neutral
  4. Agree
  5. Strongly agree
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401
- 451 B51. I have the opportunity to try various electronic banking services. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)
1. Strongly disagree
  2. Disagree
  3. Neutral
  4. Agree
  5. Strongly agree
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401
- 452 B52. There are enough advantages of electronic banking for me to consider using it. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)
1. Strongly disagree
  2. Disagree
  3. Neutral
  4. Agree
  5. Strongly agree
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401
- 453 B53. My use of electronic banking keeps me from switching to other financial services providers. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)
1. Strongly disagree
  2. Disagree
  3. Neutral
  4. Agree
  5. Strongly agree
  8. DK
  9. NA
  - . Inap, 5,8-9 in 401

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- 454 B54. I need to familiarize myself with electronic banking technology. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  


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1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 455 B55. Electronic banking is convenient. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  


---

1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 456 B56. Electronic banking is difficult to use. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  


---

1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 457 B57. It bothers me to use a machine for banking transactions when I could talk with a person instead. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  


---

1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401

VAR #

- 458 B58. When I use electronic banking, my money is as safe as when I use other banking services. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  


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1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 459 B59. I feel comfortable providing my personal information through electronic banking systems. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  


---

1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 460 B60. Mistakes are more likely to occur with electronic banking than with regular banking. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  


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1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 461 B61. Mistakes with electronic banking are more difficult to get corrected than with regular banking. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  


---

1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401

VAR #

- 462 B62. Electronic banking helps me to better manage my personal finances.  
(Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  
-----  
1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 463 B63. I worry that electronic banking systems are not secure enough and I could lose my money. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  
-----  
1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 464 B64. I worry that electronic banking systems are not secure enough to protect my personal financial information. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  
-----  
1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401
- 465 B65. Electronic banking increases the likelihood that I will become a victim of identity theft. (Would you say that you strongly disagree, disagree, are neutral, agree, or strongly agree?)  
-----  
1. Strongly disagree  
2. Disagree  
3. Neutral  
4. Agree  
5. Strongly agree  
8. DK  
9. NA  
. Inap, 5,8-9 in 401