



IPS-581 FRB Usability Study Round 8 Add-on SCREENER

Project Background

We will be running simultaneously an in-lab simulated store experience with Business Cash users and a shop along experience with General Cash users to observe cash transactions as part of a semi-natural and natural shopping experience.

In-Lab Simulation Details

We are looking for Business Cash users who will let two researchers observe customer transactions during an in-lab simulated shopping experience. Each Business Cash user will simulate tasks they would perform at work such as counting cash in a drawer, making change, etc. Eligibility criteria are meant to select participants who handle cash as part of their job, at least daily. Audio and video for each session will be recorded for the purpose of reporting results to the Board, but not shared with the Board. Researchers will take observational notes on a tablet and ask follow-up questions.

Shop Along Details

We are running shop along sessions where General Cash users will make purchases at 3-4 different businesses, allowing researchers to observe both participant (customer) behavior and store employee behavior in a range of business contexts as it relates to handling cash transactions. Researchers will take observational notes on a tablet and ask follow-up questions, but no audio or video will be recorded.

Logistics

In-Lab Simulation Overview

Sample Size	Recruit 32 for n=28 Business Cash users
Location	Chicago UX Labs: 227 W Monroe Street, Floor 11, Suite 1100, Chicago, IL 60606
Session Type	In-Lab simulated store experience (1 participant, 2 researchers per session)
Session Length	Approximately 30 minutes
Field Dates	September 8-12, Internal Ipsos pilot on Sept 8

In-Lab Simulation Schedule

Chicago UX lab, September 8-12

Monday Sept 8	Tuesday Sept 9	Wednesday Sept 10	Thursday Sept 11	Friday Sept 12
	9:00-9:30	9:00-9:30	9:00-9:30	9:00-9:30
<i>Lab set up / Pilot</i>	10:00-10:30	10:00-10:30	10:00-10:30	10:00-10:30
	11:00-11:30	11:00-11:30	11:00-11:30	11:00-11:30
	12:00-12:30	12:00-12:30	12:00-12:30	12:00-12:30
	12:30-1:30 <i>Lunch</i>	12:30-1:30 <i>Lunch</i>	12:30-1:30 <i>Lunch</i>	12:30-1:30 <i>Lunch</i>
1:30-2:00	1:30-2:00	1:30-2:00	1:30-2:00	<i>Lab breakdown</i>



2:30-3:00	2:30-3:00	2:30-3:00	2:30-3:00	
3:30-4:00	3:30-4:00	3:30-4:00	3:30-4:00	
4:30-5:00	4:30-5:00	4:30-5:00	4:30-5:00	

Shop Along Overview

Sample Size	Recruit 10 for N=8 General Cash users
Location	Recruiter will secure a list of stores the participant regularly shops at with cash, the researchers will meet the participant at the first store selected; location will change based on each participant's preferred shopping locations
Session Type	Shop Along (1 participant, 2 researchers per session)
Session Length	Approximately 120 minutes, visiting 3-4 stores based on timing
Field Dates	September 8-12, internal Ipsos pilot on Sept 5

Shop Along Schedule

NOTE FOR RECRUITERS: When scheduling sessions on the same day, please cluster geographically so our researchers do not have to travel far in between participants. Cluster participants within a **20-30-minute** drive. We will also ask that participants select stores within 15-20 minutes of one another.

DAY	TIME
Friday, Sept 5 (INTERNAL PILOT)	TBD
Monday, Sept 8	AM
Monday, Sept 8	PM
Tuesday Sept 9	AM
Tuesday Sept 9	PM
Wednesday, Sept 10	AM
Wednesday, Sept 10	PM
Thursday, Sept 11	AM
Thursday, Sept 11	PM
Friday, Sept 12	AM
Friday, Sept 12	PM

Participant Overview

- People who use cash on a regular basis (business and general cash users)
 - **In-Lab Simulation:** Business Cash Users
 - **Shop Alongs:** General Cash Users

Participant Criteria



Ipsos will aim to recruit a pool of participants who are least 18 years old and are nationally representative in terms of age, sex, and race/ethnicity. The demographic data of the participants will not be reported to the Board. The only information on participants that will be reported to the Board is the participant's status as a Cash User.

Participants should also meet the additional criteria listed below in order to qualify for the studies:

- Must be articulate and willing to share opinions
- Participant should be friendly, engaged, and display a helpful disposition during screening

General Cash User Criteria

- Use cash for personal transactions at least monthly
- Do not regularly work with cash at their job

Business Cash User Criteria

- Handle cash as part of their job, at least daily
 - Job responsibilities must go beyond handling occasional cash payment transactions such as counting the drawer at the end of a shift

May or may not also conduct personal transactions with cash (not required)

Screener Questions

INTRODUCTION

Hello, my name is _____. I am calling on behalf of _____ (recruiter). We are conducting paid voluntary in-person research sessions in September. We are NOT trying to sell you anything. This study will be conducted by Ipsos on behalf of **The Board of Governors of the Federal Reserve System, under the Ad Hoc Payments Systems Survey (FR 3045a) Office of Management and Budget (OMB) No. 7100-0332, which expires 01/31/2026.**

The screener question portion should take around 10 minutes to respond and if you qualify for the additional session the study could be either 30 minutes or two hours. During that time, you will be asked to complete various tasks and offer your perspectives. Any information about you will be kept strictly confidential **as allowed by law.**

You will be compensated for your time. Would you be interested in participating?

[If interested in participating] I would like to ask you some questions to see whether you are eligible to participate.

Public reporting burden for this collection of information is estimated to average 10 minutes per response. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; and to the Office of Management and Budget (OMB), Paperwork Reduction Project (7100-0332), Washington, DC 20503. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information unless it displays a currently valid OMB control number.

Questions



[READ LIST. MARK ALL THAT APPLY.]

Q1 About how often do you personally use the following methods of payment for food, goods or services?

PAYMENT TYPE (RANDOMIZE)	Daily	Multiple times a week	Weekly	Monthly	Never/Don't Use
Cash	CONTINUE	CONTINUE	CONTINUE	CONTINUE	HOLD PENDING Q3
A peer-to-peer app such as Venmo or CashApp					
A debit card linked to a bank account					
A prepaid debit card					
A credit card					

If never at Q1, skip to Q2

Q1A In a few sentences, describe how you use cash.

Terminate if left empty, response does not seem to indicate regular cash use, or participant is not able to clearly articulate their thoughts.

Q2 What is your primary occupation or job? [OPEN ENDED]

[record and recruit representative group] Self-employed or business owner ok

If unemployed TERMINATE IF Q1 answer for Cash is or "Never"

[READ LIST. MARK ALL THAT APPLY.]

Q3 About how often do you personally handle the following transactions AS PART OF YOUR JOB?

TRANSACTION TYPE (RANDOMIZE)	Daily	Multiple times a week	Weekly	Monthly	Never/Don't Use
Accepting payments made in cash	CONTINUE to Q4	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5



Making payments to others in cash	CONTINUE to Q4	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5
Handling or processing cash, not as part of a payment transaction	CONTINUE to Q4	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5
Accepting payments made through a peer-to-peer app such as Venmo or CashApp	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5
Making payments to others through a peer-to-peer app such as Venmo or CashApp	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5
Using a company credit card to pay for travel	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5
Using a company credit card to pay for operational expenses	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5

Must handle cash daily at work to be a Business User
 TERMINATE if Q1 = Never for “Cash” AND participant is not a Business User

Q4 Please describe your job responsibilities as they relate to handling cash

Terminate if left empty, response does not seem to indicate regular cash use, or participant is not able to clearly articulate their thoughts.

Recruiter note: We are looking for participants who are very familiar with cash and have an occupational need to know how to spot a counterfeit bill. Business users should indicate that they do more than handle occasional cash transactions in their job. After recording their open-ended response, please **USE QUESTIONS Q4A, Q4B, Q4C, Q4D TO DETERMINE ELIGIBILITY BY**



TOTALING THE POINTS OF ALL ANSWERS. Point value is in red next to each answer option. MUST TOTAL TO 5 OR MORE TO QUALIFY AS A BUSINESS USER.

Q4A As part of your job duties, about how often do you accept payments, deposits or tips in cash?

- a) Never (0)
- b) Less than once a day (0)
- c) 1 to 10 times a day (2)
- d) 11 to 20 times a day (2)
- e) More than 20 times a day (5)

Q4B As part of your job duties, about how often do you make payments in cash?

- a) Never (0)
- b) Less than once a day (0)
- c) 1 to 10 times a day (2)
- d) 11 to 20 times a day (5)
- e) More than 20 times a day (5)

Q4C As part of your job duties, about how often do you inventory cash (for example, auditing cash drawers at the end of the day)?

- a) Never (0)
- b) Less than once a day (0)
- c) 1 to 10 times a day (3)
- d) 11 to 20 times a day (5)
- e) More than 20 times a day (5)

Q4D As part of your job duties, about how often do you deposit cash at a bank?

- a) Never (0)
- b) Less than once a day (0)
- c) 1 to 10 times a day (3)
- d) 11 to 20 times a day (5)
- e) More than 20 times a day (5)

TOTAL _____

Q5A [SHOP ALONG RECRUITS ONLY] In which of the following store types do you typically use cash to shop? Please select all that apply. RANDOMIZE; RECORD SELECTIONS; AIM FOR DIFFERENT BUSINESS TYPES IN FINAL RECRUIT

- a) Grocery store
- b) Corner store
- c) Liquor store
- d) Restaurant



- e) Bar
- f) Drug store
- g) Clothing store
- h) Other [please specify]

To ensure we have a representative group of people, please answer the following questions.

Q5 What is your sex?

- a) Female
- b) Male

Record and recruit a representative group

Q6 What is your racial or ethnic identity? Select all that apply

- a) American Indian or Alaska Native
- b) Asian
- c) Black or African American
- d) Hispanic or Latino
- e) Middle Eastern or North African
- f) Native Hawaiian or Pacific Islander
- g) White

Record and recruit a representative group

Q7 What is your age? _____

- 0-18 years **TERMINATE**
- 18-24 years
- 25-34 years
- 35-44 years
- 45-54 years
- 55-64 years
- 65-74 years
- 75+ years

Record and recruit a representative group

IMPORTANT: MUST BE READ TO ALL QUALIFYING PARTICIPANTS

1. Thank you for your time; you have qualified for the study. Before we proceed with scheduling, we want to give you more information about the study and outline what will be asked of you to complete the study:

SHOP ALONG:

- a. This kind of study is called a 'Shop along' – it will be approximately 120 minutes in length.
- b. The shop along consists of two researchers accompanying you to 3-4 businesses where you will make purchases.



- c. We will ask you to identify 3-4 stores that are geographically close to each other. You will meet the researchers at the first store, complete your shopping, then move on to the following stores with the researchers. You will travel from store to store separately from the researchers and will be responsible for your own travel.
- d. You will not be video or audio recorded and no personal information will be captured. Your data will be held confidential and will not be shared with anyone outside the client or Ipsos.
- e. You will be given \$175 for your time.
- f. You will also receive \$100 of spending money for making purchases session – although you are permitted to spend more than that if you prefer. You can keep the anything unspent from that \$100.
- g. In addition to being rewarded for your time, you will receive \$100 for making purchases during the session – although you are permitted to spend more than that if you prefer.
- h. The total incentive for this study is \$275.

IN-LAB STORE SIMULATION:

- a. This kind of study is called a ‘Store Simulation– it will be approximately 30 minutes in length. You qualify based on your interaction with cash within a work context.
- b. The study will take place at the Ipsos Research Lab in Downtown Chicago (add address). You will be responsible for your transportation.
- c. During the session you'll be asked to complete tasks related to working in a store as a researcher observes.
- d. You will be video and audio recorded. Your data will be held confidential and will not be shared with anyone outside the client or Ipsos.
- e. You will be given \$100 for your time.

RECRUITER: Are you still interested in participating? IF YES CONTINUE WITH THE FOLLOWING

- 2. It is very important that you arrive 15 minutes before the start of your scheduled session time. If you are running late, please call the number I will be giving you.
- 3. You will be asked to sign a consent and confidentiality agreement before participating in the study.
- 4. You must present a valid state-issued photo ID in conjunction with signing the consent and confidentiality agreement. You will not be able to participate without it.

Do you agree with and accept all these provisions?

- Yes
- No **[TERMINATE]**

SHOP ALONG PARTICIPANTS ONLY: PROCEED WITH IDENTIFYING NAMES AND LOCATIONS OF BUSINESSES WHERE PARTICIPANTS USE CASH SO WE CAN SCHEDULE SHOPPING ROUTE; PROCEED WITH COLLECTING AVAILABILITY FOR SESSION SCHEDULING