

FRB Banknote Usability Study In-Lab Simulation Round 11 Screener

Project Background

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

Logistics

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. Each session will be recorded. Researchers will take observational notes on a tablet and ask follow-up questions.

In-Lab Simulation Overview

Sample Size	Recruit 60 for n=56 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) 7 sessions per day, across 8 days (56 sessions)
Session Length	Approximately 30 minutes
Field Dates	Internal Ipsos Pilot on 7/27, Fieldwork 7/28 - 8/6

In-Lab Simulation Schedule (TBD)

Chicago UX lab, Exact Schedule TBD.

7 sessions per day; Pilot on Monday

Participant Overview

- People who use cash on a regular basis (Business users)
- **[If wear glasses]** Must be willing to wear contact lenses

Participant Criteria

- Age: strive for a mix, at least 18 y/o
- Gender: strive for mix
- Ethnicity: strive for a mix
- Geographic diversity: Urban & suburban, strive for a mix

- Political Affiliation: strive for a mix
- Household Income: strive for a mix
- Education: strive for a mix
- Must be articulate and willing to share opinions
- Participant should be friendly, engaged, and display a helpful disposition during screening

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 Long-Form Currency Program Surveys (FR 3045a) Office of Management and Budget (OMB) No. 7100-0332.**

The screener question portion should take around 10 minutes to respond and if you qualify for the additional session the study will be around 30 minutes. 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 mix] 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	CONTINUE to Q4	Skip to Q5	Skip to Q5	Skip to Q5	Skip to Q5

as part of a payment transaction					
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 _____ *MUST TOTAL TO 5 OR MORE TO QUALIFY AS A BUSINESS USER*

Q5 Do you wear eye glasses or contacts?

- a. I wear eye glasses or contacts every day and cannot see well without them
Continue to Q5A
- b. I wear eye glasses or contacts most days and cannot see well without them
Continue to Q5A
- c. I sometimes wear eye glasses or contacts, but do not need them for most tasks
Skip to Q6 "Demographics"
- d. I never wear eye glasses or contacts
Skip to Q6 "Demographics"

Q5A

- I only wear eye glasses and do not have contacts **[2 maximum]**
- I have both eye glasses and contacts
 - o **Are you willing to wear your contacts to the research session?**
- I only have contacts

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

Q6 What is your sex?

- a) Female
- b) Male

Record and recruit a representative group

Q7 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

Q8 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

Q9 How much is the combined income of all members of your household for the past 12 months?

1. Below \$50,000
2. \$50,000 or more

3. Don't know

Record and recruit a representative group

Respondents with a household income below \$50,000

Q9A We would like to get a better estimate of your total HOUSEHOLD income in the past 12 months before taxes. Was it ...

- a) Less than \$5,000
- b) \$5,000 to \$7,499
- c) \$7,500 to \$9,999
- d) \$10,000 to \$12,499
- e) \$12,500 to \$14,999
- f) \$15,000 to \$19,999
- g) \$20,000 to \$24,999
- h) \$25,000 to \$29,999
- i) \$30,000 to \$34,999
- j) \$35,000 to \$39,999
- k) \$40,000 to \$49,999

Respondents with a household income of \$50,000 or more

Q9B We would like to get a better estimate of your total HOUSEHOLD income in the past 12 months before taxes. Was it ...

- a) \$50,000 to \$59,999
- b) \$60,000 to \$74,999
- c) \$75,000 to \$84,999

- d) \$85,000 to \$99,999
- e) \$100,000 to \$124,999
- f) \$125,000 to \$149,999
- g) \$150,000 to \$174,999
- h) \$175,000 to \$199,999
- i) \$200,000 to \$249,999
- j) \$250,000 or more

Q10 Generally speaking, do you think of yourself as...

- Conservative **Skip to Q11**
- Progressive **Skip to Q11**
- Moderate **Continue to Q10A**
- Something else **Continue to Q10A**

[Mix recruit to be representative of market]

Record and recruit a representative group

Recruiter Note: IF ANSWERED "MODERATE or SOMETHING ELSE" TO Q9 ASK:

Q10A Would you say you lean more conservative or more progressive?

- More conservative
- More progressive

Q11 What is the highest level of school you have completed?

- Some high school or less – no diploma or GED
- High school graduate – high school diploma or the equivalent (GED)
- Some college, no degree
- Associate degree
- Bachelor's degree
- Master's degree

- Professional or Doctorate degree

Record and recruit a representative group

IMPORTANT: MUST BE READ TO ALL PARTICIPANTS

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:

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:
 - a. This kind of study is called a 'Store simulation and will last approximately 30 minutes. You qualify based on your interaction with cash within a work context.
 - b. This study will take place at the Ipsos Research lab in Downtown Chicago (Chicago UX Labs: 227 W Monroe Street, Floor 11, Suite 1100, Chicago, IL 60606). You will be responsible for your transportation.
 - c. During the session you will be asked to complete tasks related to working in a store as a researcher observes.
 - d. You will be video and audio recorded, but all personal information that is captured and your data will be held confidential and will not be shared with anyone outside the client or Ipsos.

Based on your location and Cash Usage background, you will be given specific compensation for your time. (*See below for reference*)

1. Business Cash Users: \$XX

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

2. You will be participating in a research study. 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. If you have corrective lenses (i.e., glasses or contacts), you must wear or bring them to the session. If you require corrective lenses but do not bring them, then the session cannot commence and **you will not be compensated for your time.**
5. 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]**