

CHECK BREAKDOWN:**TREND CHECKS****CRYPTOCURRENCIES**

Cryptocurrencies are among the most popular types of investments that consumers are aware of / familiar with in our survey. Among those currently invested in each investment type, Cryptocurrencies have the strongest NPS score – making it the best bet for future organic growth through word-of-mouth. Existing crypto owners are the most likely to say they will increase how much money they have invested in it in the future. But among those who are not currently invested in each asset, cryptocurrency is the investment type that respondents are among the least likely to buy. Of all the investment types that we test, opinions of crypto are the most divided (ie, the most who are very positive, but also the most who are very negative).

MOBILE PAYMENTS ENGAGEMENT

Usage of mobile payment apps has increased throughout the history of our survey series. Though the data related to popularity changes has moderated in recent quarters, consumers continue to tell us they think mobile payments are popularity gainers. Usage of the various mobile payments and financial services apps we test in our survey has increased over time.

NERD WALLET

Nerd Wallet has the most favorable opinion of app users, along with Coinbase and Chime, among the apps we ask about. It also received the most favorable feedback related to usage changes among customers.

INSTANT DEPOSIT / TRANSFER

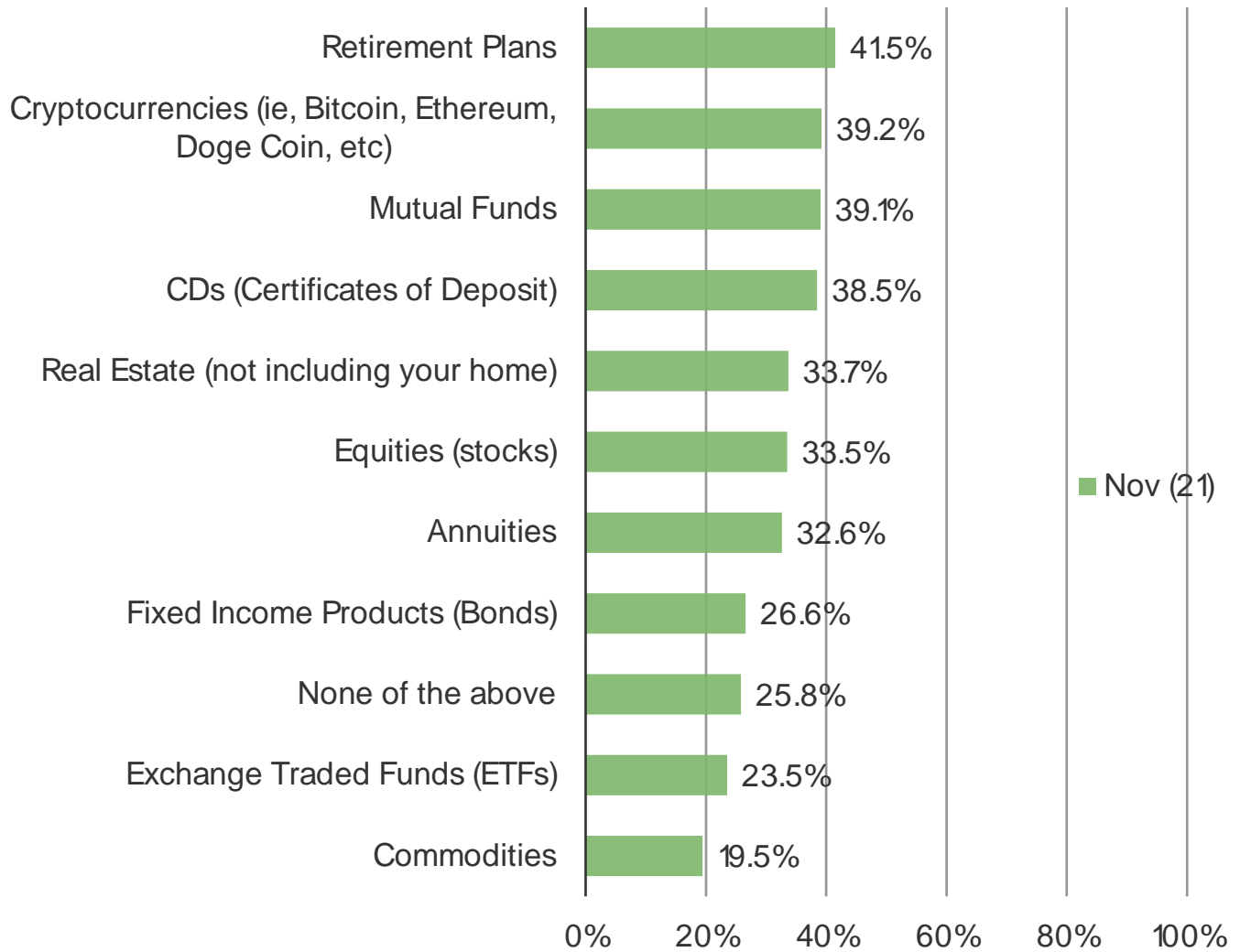
Usage of instant deposit has generally trended higher sequentially across our surveys. Instant deposit/transfer users have been increasingly likely to notice fees, but they have also been increasingly likely to say they are okay with paying the fee to use it.

NEW QUESTIONS THIS QUARTER

Crypto

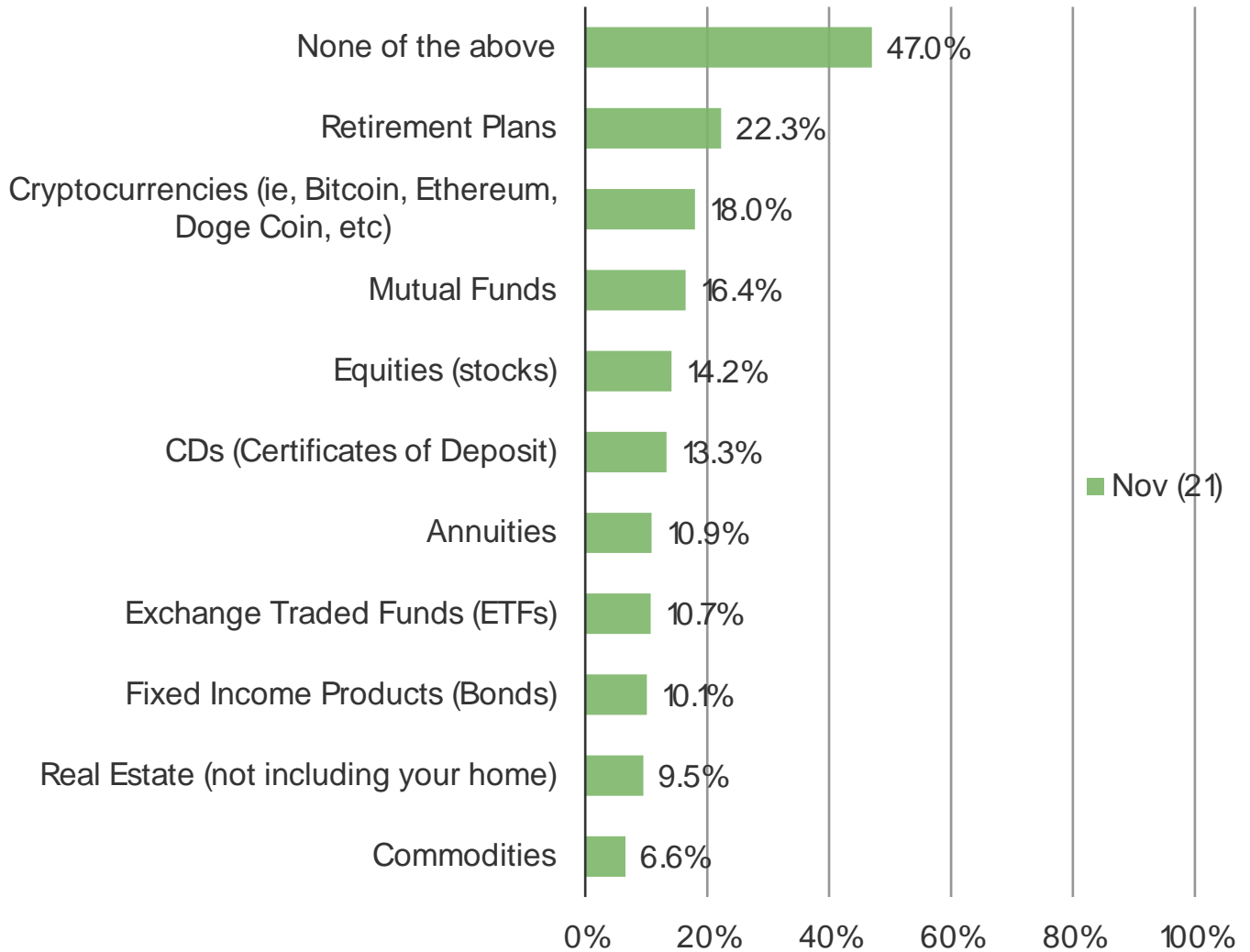
WHICH OF THE FOLLOWING TYPES OF INVESTMENTS ARE YOU AWARE OF / FAMILIAR WITH? SELECT ALL THAT APPLY

Posed to all respondents



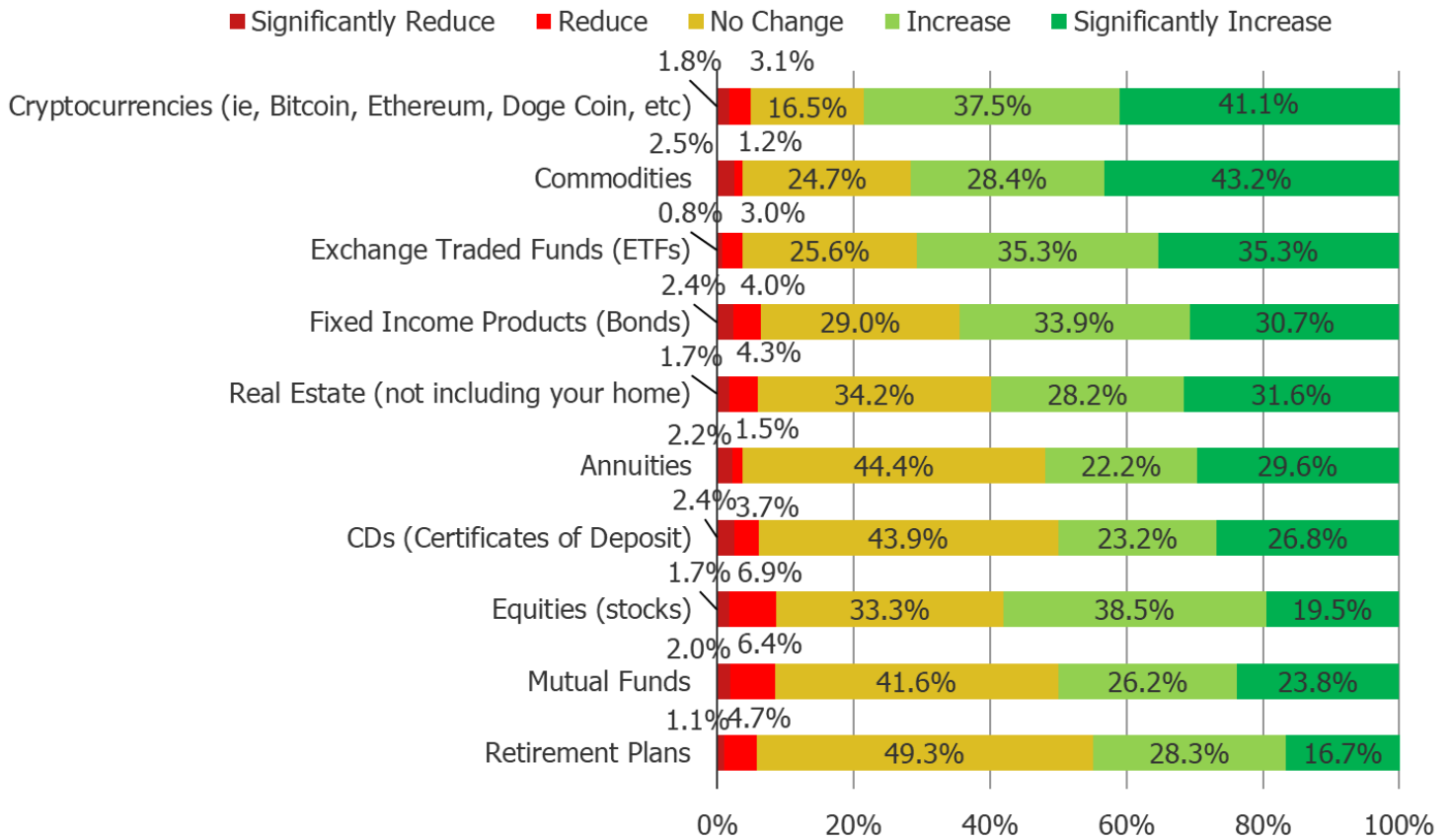
DO YOU CURRENTLY HAVE ANY INVESTMENTS IN ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



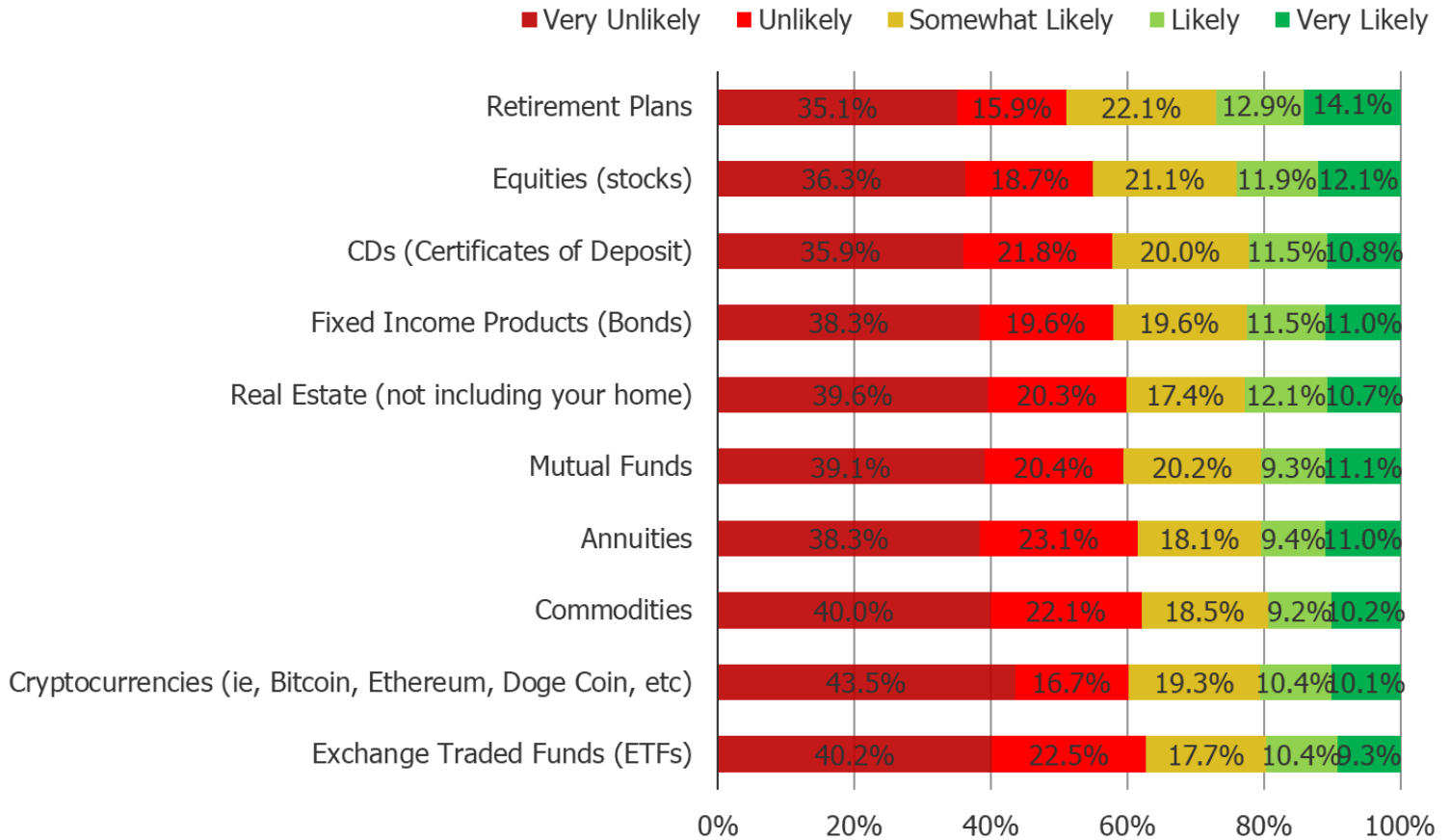
DO YOU EXPECT TO CHANGE HOW MUCH MONEY YOU HAVE INVESTED IN THE FOLLOWING IN THE FUTURE?

Posed to respondents who already have investments in each of the following:



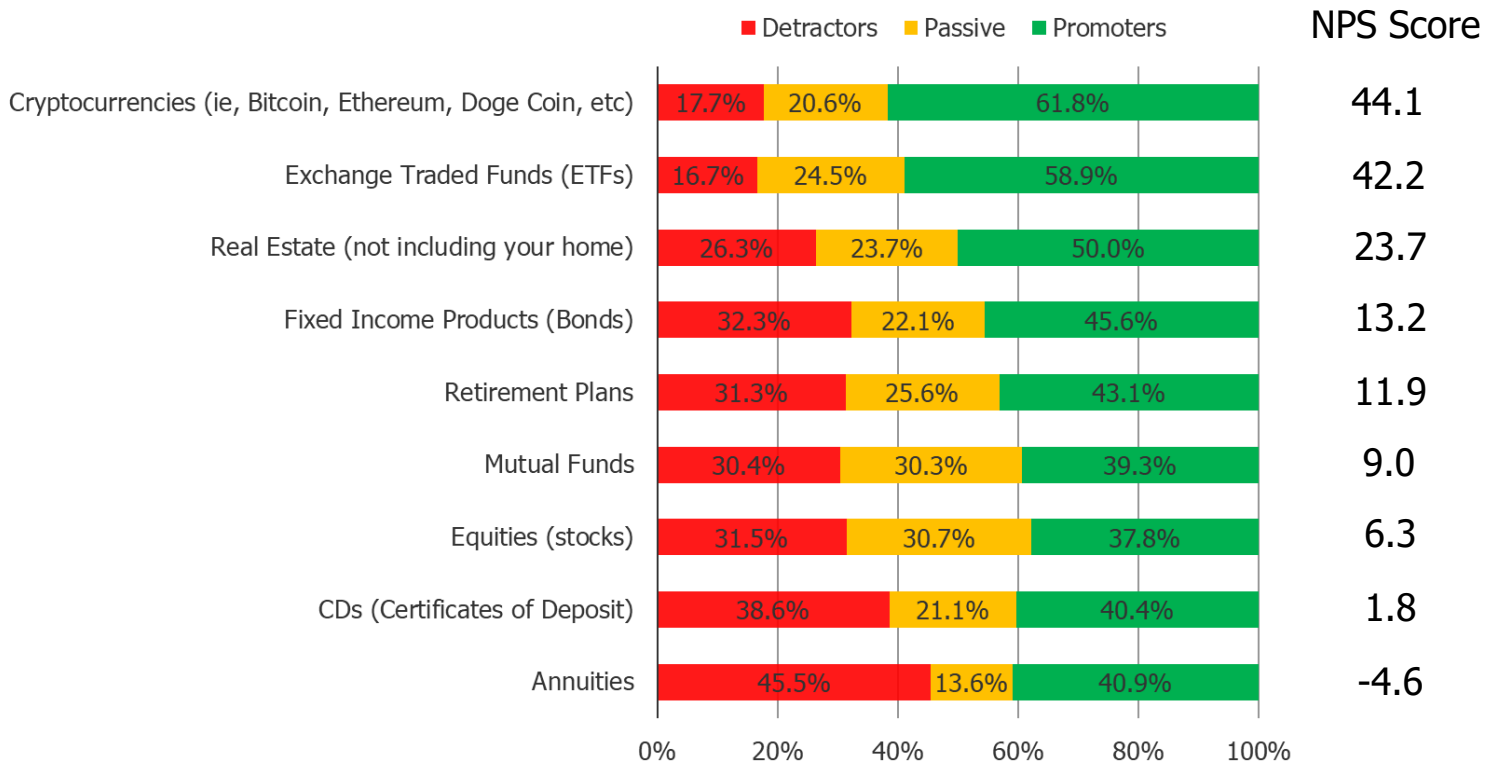
HOW LIKELY ARE YOU TO INVEST IN THE FOLLOWING IN THE FUTURE:

Posed to respondents who DO NOT currently invest in each of the following:



HOW LIKELY ARE YOU TO RECOMMEND BUYING THE FOLLOWING TO A FRIEND OR COLLEAGUE?

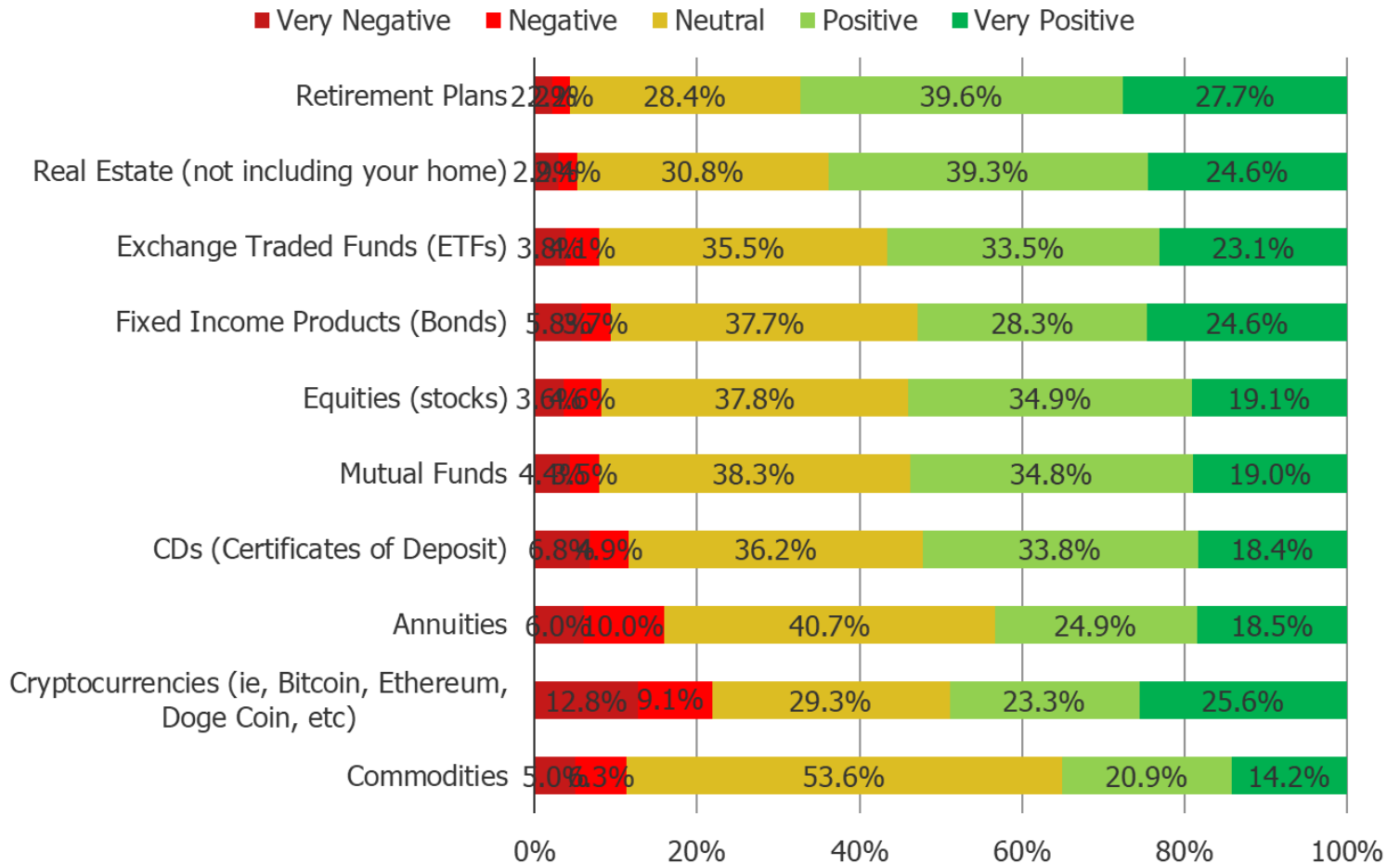
Posed to all respondents



	N =
Retirement Plans	211
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	170
Mutual Funds	145
Equities (stocks)	127
CDs (Certificates of Deposit)	114
Exchange Traded Funds (ETFs)	90
Annuities	88
Real Estate (not including your home)	76
Fixed Income Products (Bonds)	68

WHAT IS YOUR OPINION OF THE FOLLOWING:

Posed to respondents who are aware of each of the following:

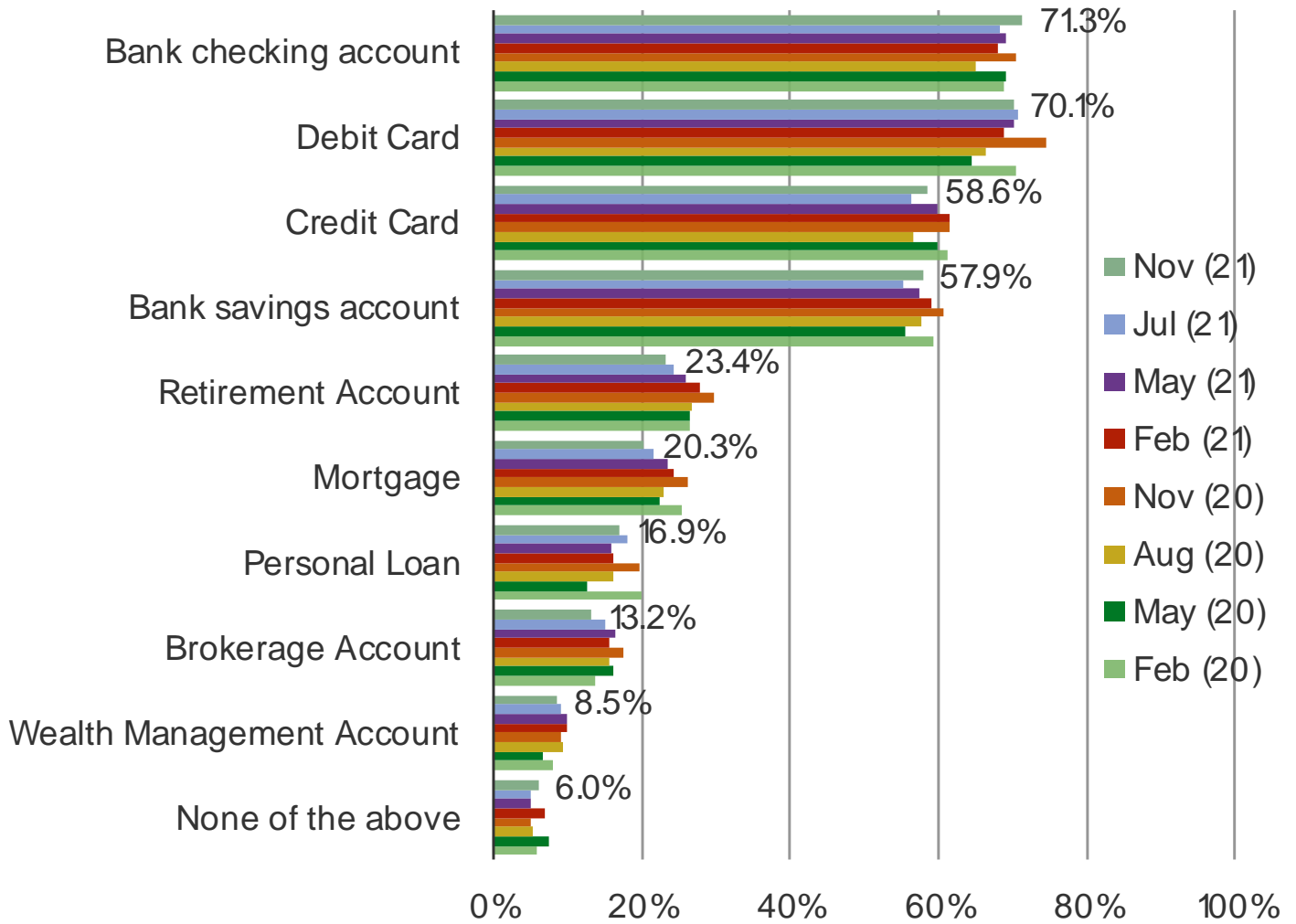


	N =
Commodities	239
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	485
Annuities	401
CDs (Certificates of Deposit)	473
Mutual Funds	480
Equities (stocks)	413
Fixed Income Products (Bonds)	329
Exchange Traded Funds (ETFs)	290
Real Estate (not including your home)	415
Retirement Plans	510

SECTOR TRENDS

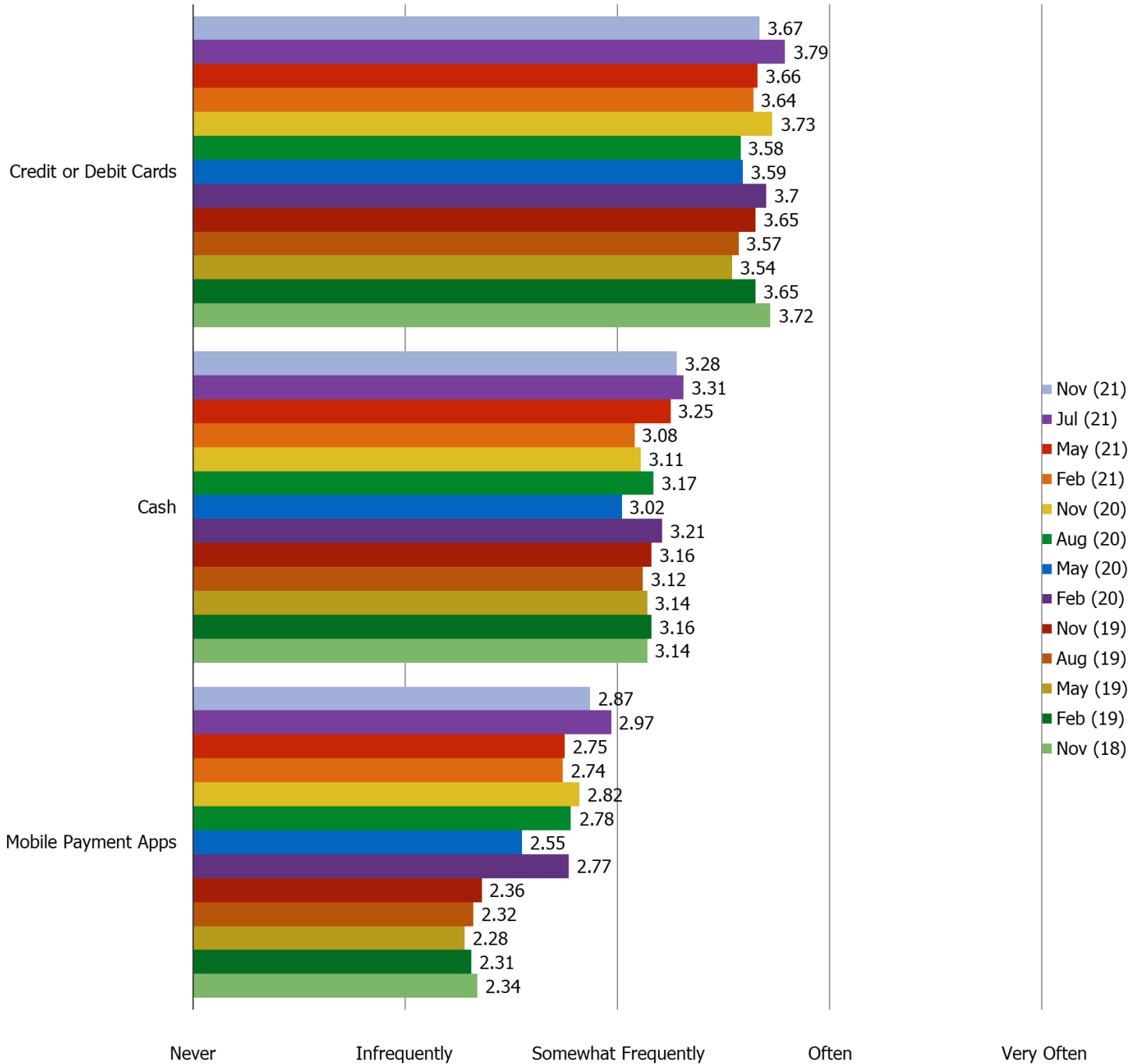
DO YOU PERSONALLY HAVE ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



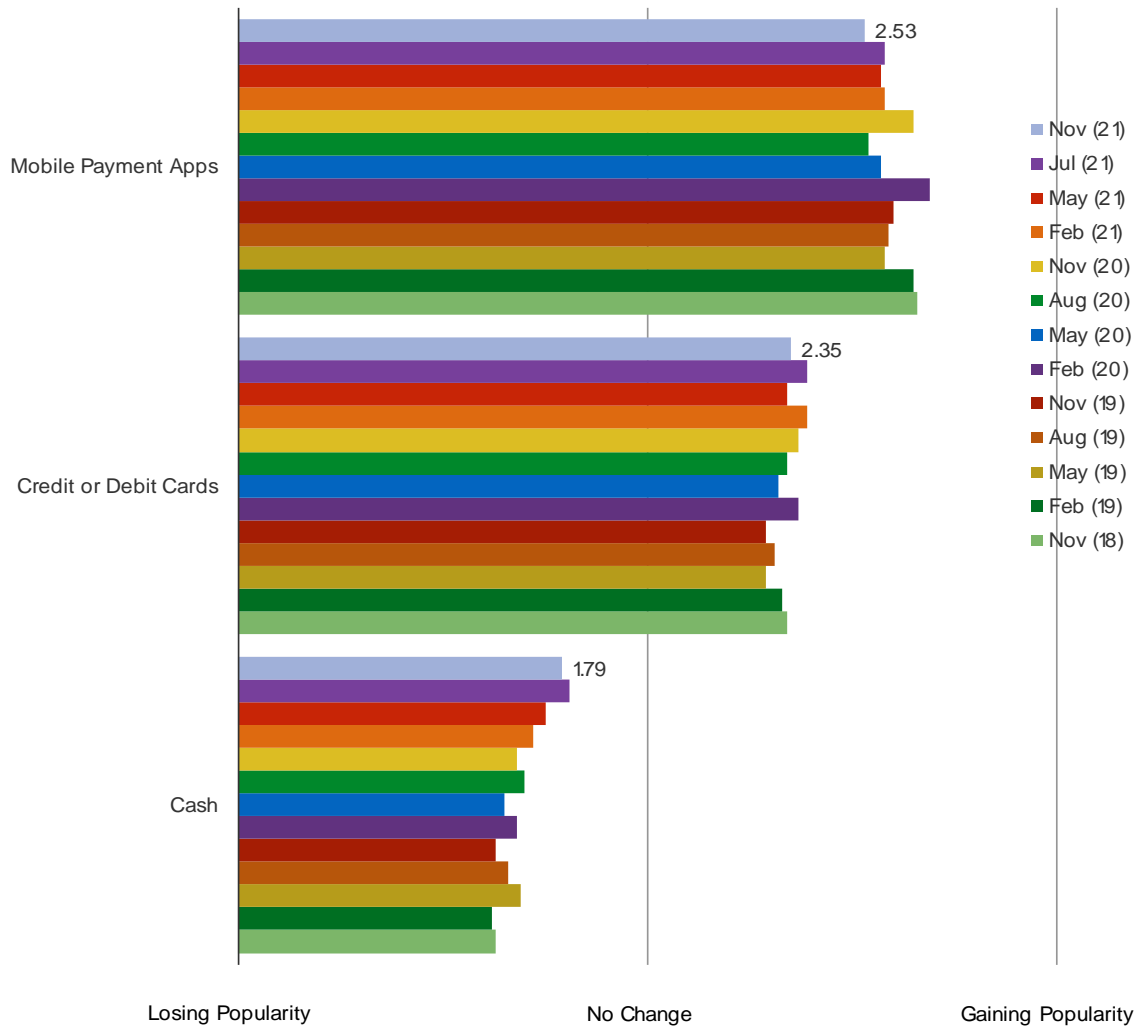
HOW OFTEN DO YOU USE THE FOLLOWING TO SPEND OR TRANSFER MONEY?

Posed to all respondents



DO YOU THINK THE FOLLOWING ARE GAINING OR LOSING POPULARITY AS A METHOD FOR SPENDING OR TRANSFERRING MONEY?

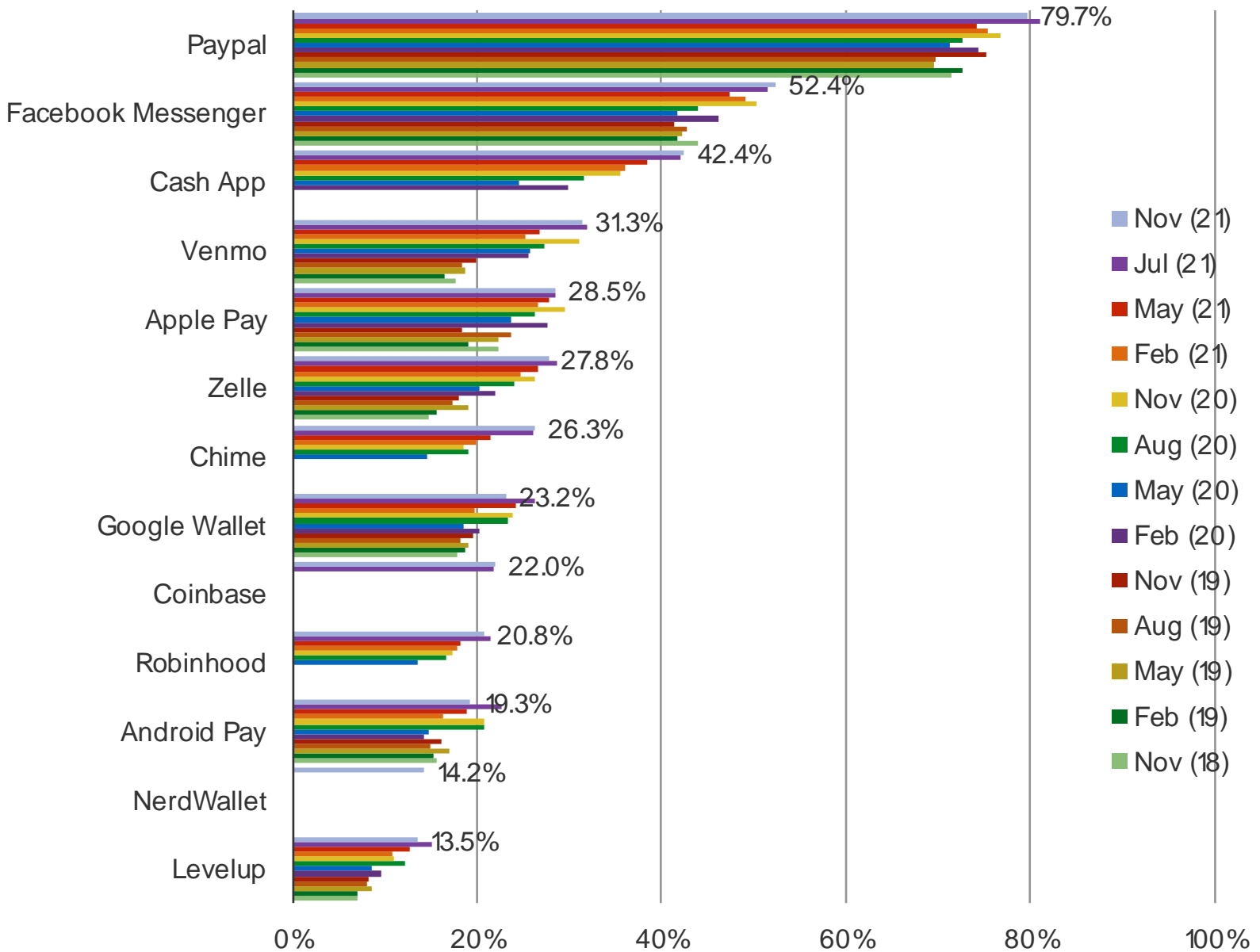
Posed to all respondents



COMPETITIVE DYNAMICS AND MARKET SHARE

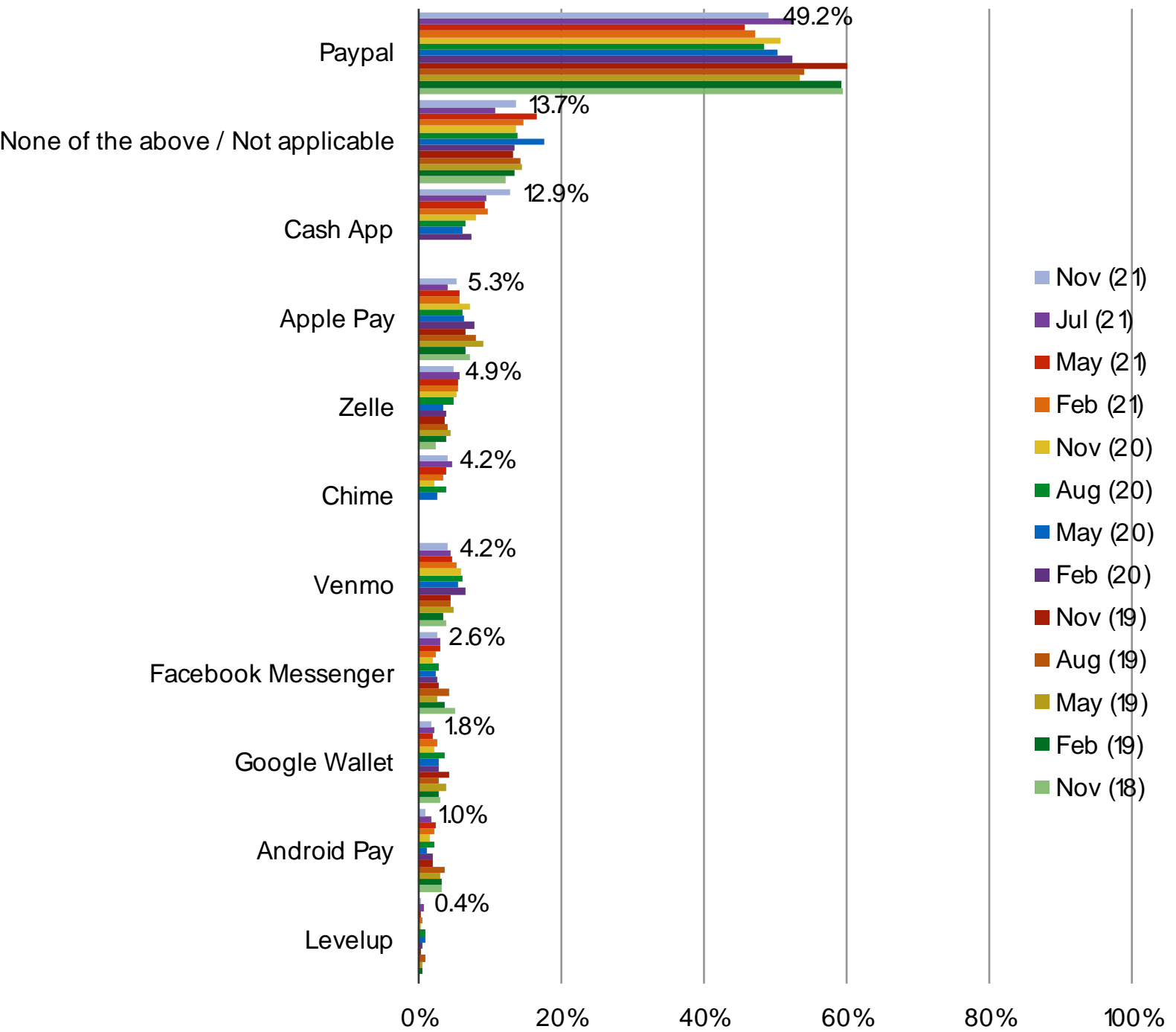
DO USE ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



IF YOU COULD ONLY USE ONE OF THE FOLLOWING MOBILE PAYMENTS APP/PLATFORMS GOING FORWARD, WHICH WOULD YOU CHOOSE?

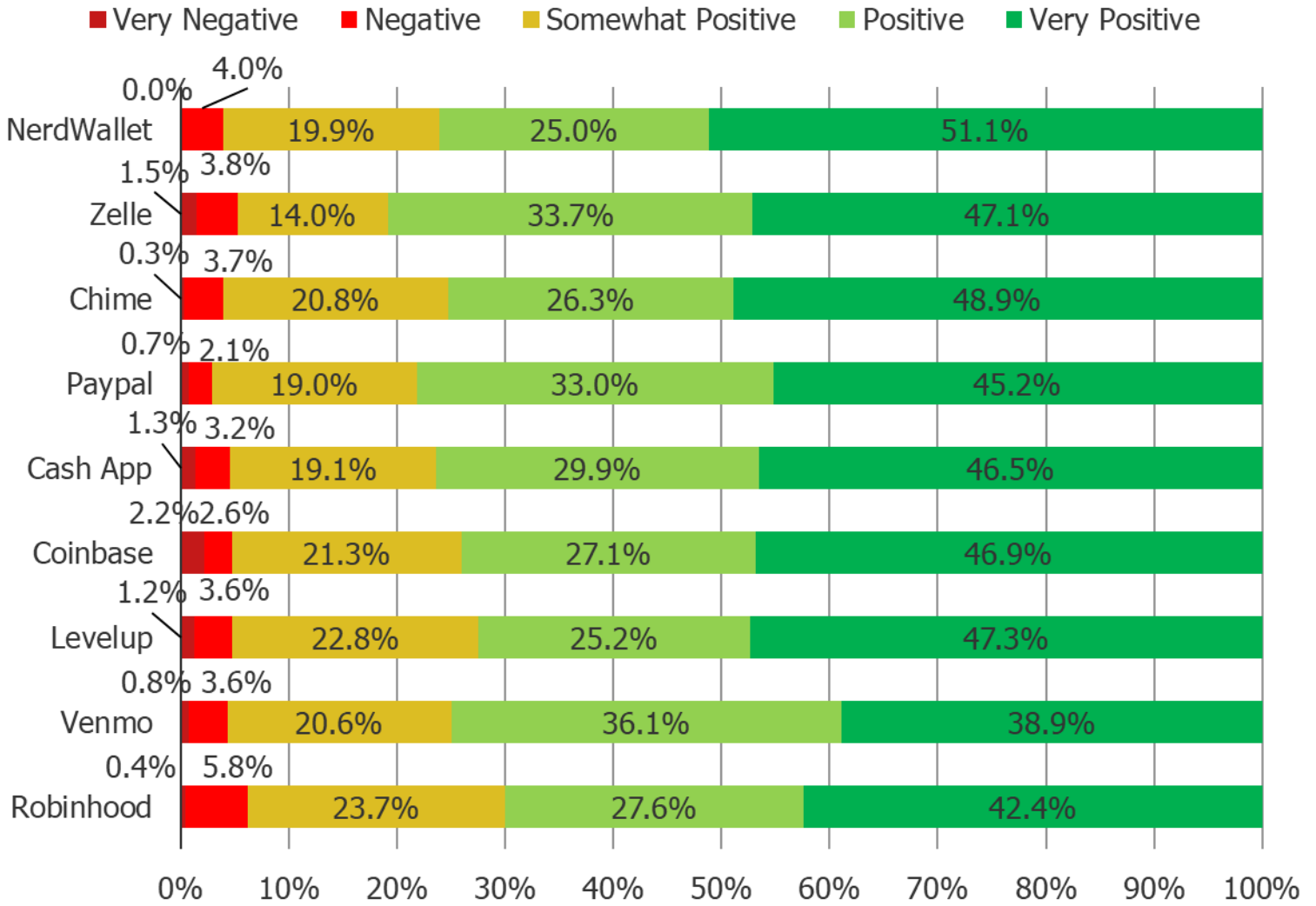
Posed to all respondents



USERS OF EACH PLATFORM - FEEDBACK

WHAT IS YOUR OPINION OF THE FOLLOWING APPS?

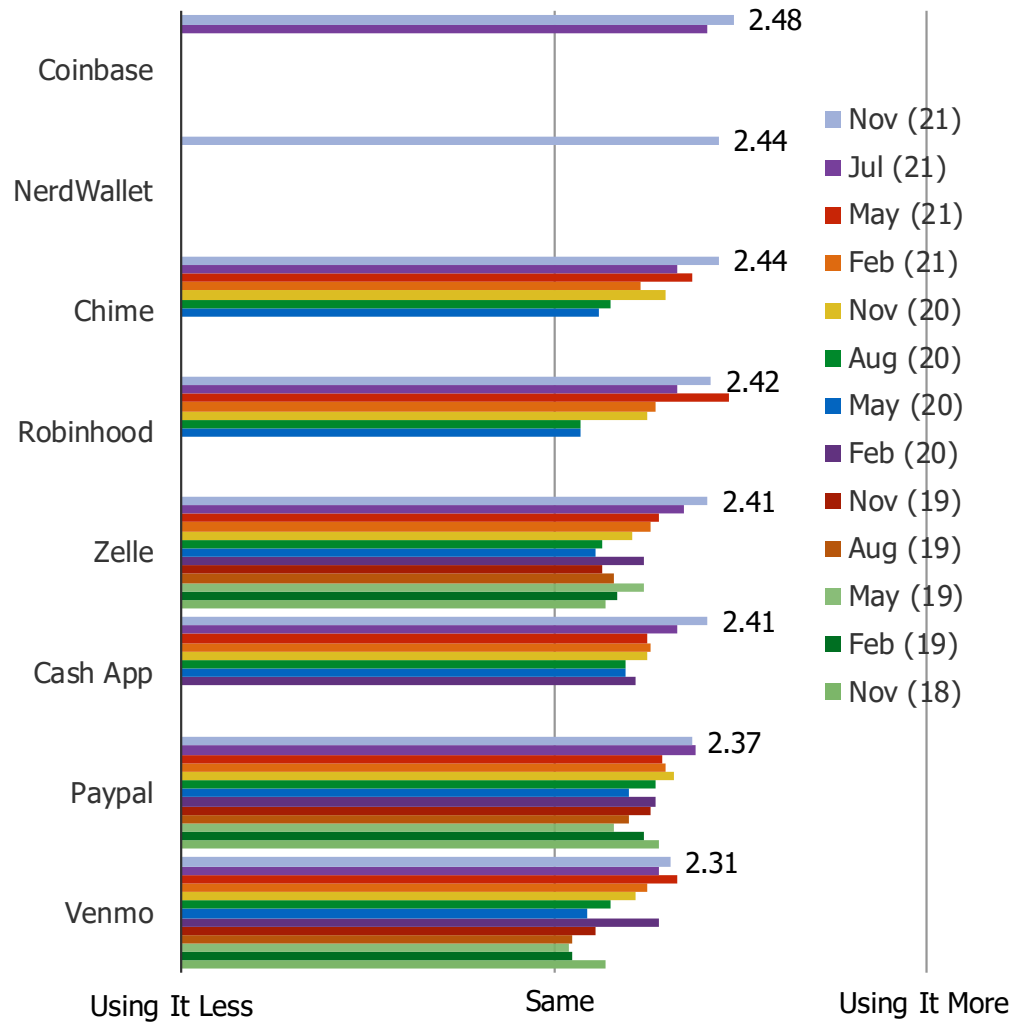
Posed to users of each platform



	N =
Paypal	983
Cash App	525
Venmo	388
Zelle	344
Chime	327
Coinbase	273
Robinhood	257
NerdWallet	176
Levelup	167

HAVE YOU CHANGED HOW OFTEN YOU USE THIS APP/PLATFORM RECENTLY?

Posed to users of each platform

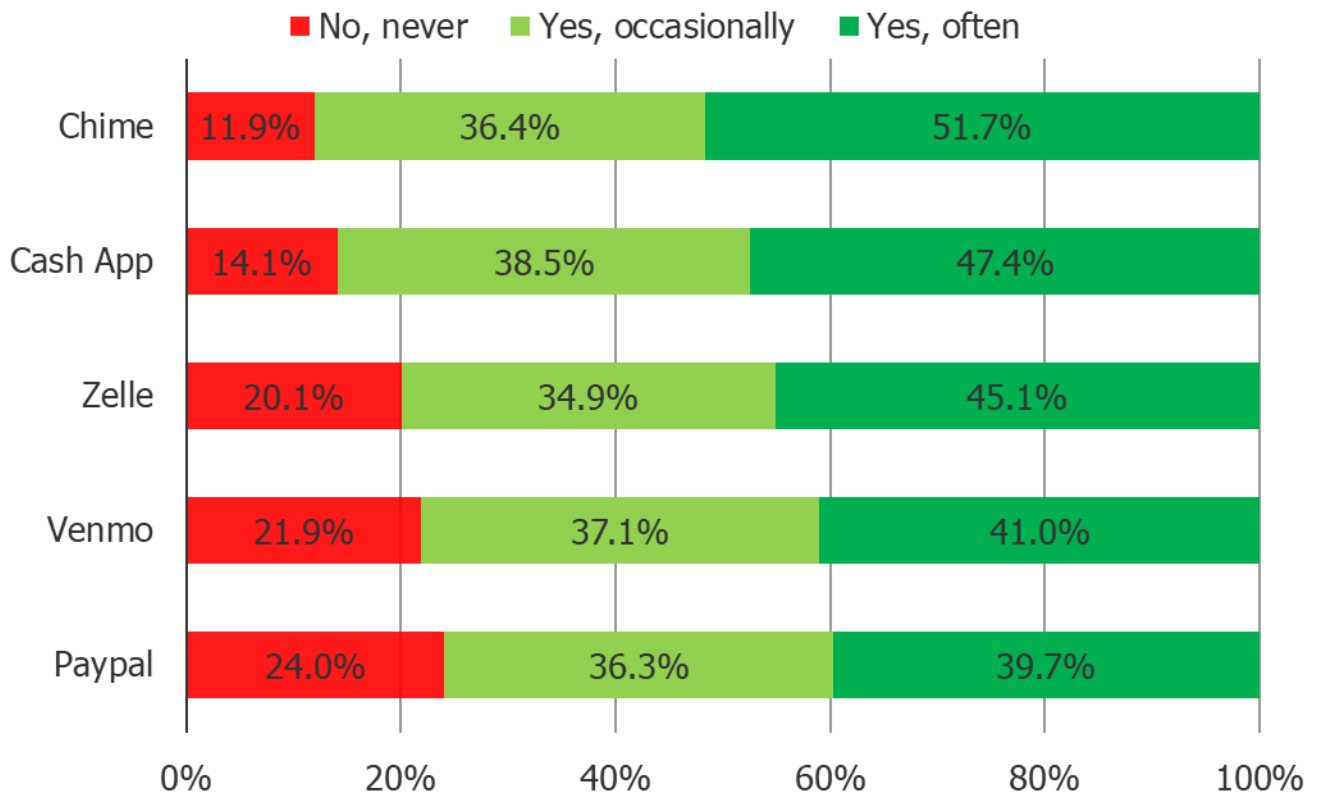


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INSTANT DEPOSIT / INSTANT TRANSFER

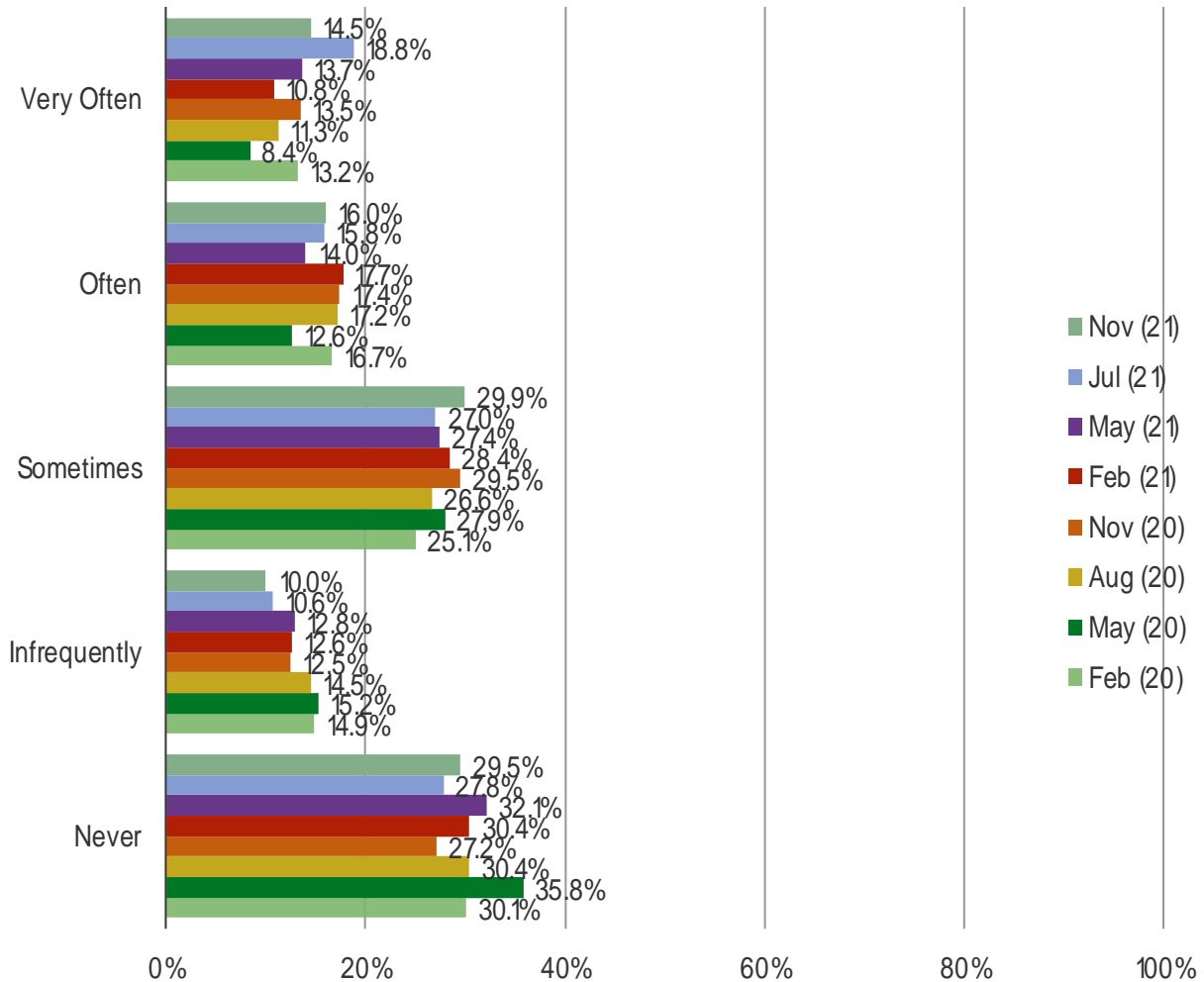
DO YOU USE INSTANT DEPOSIT/INSTANT TRANSFER WHEN USING THE FOLLOWING?

Posed to users of the following platforms.



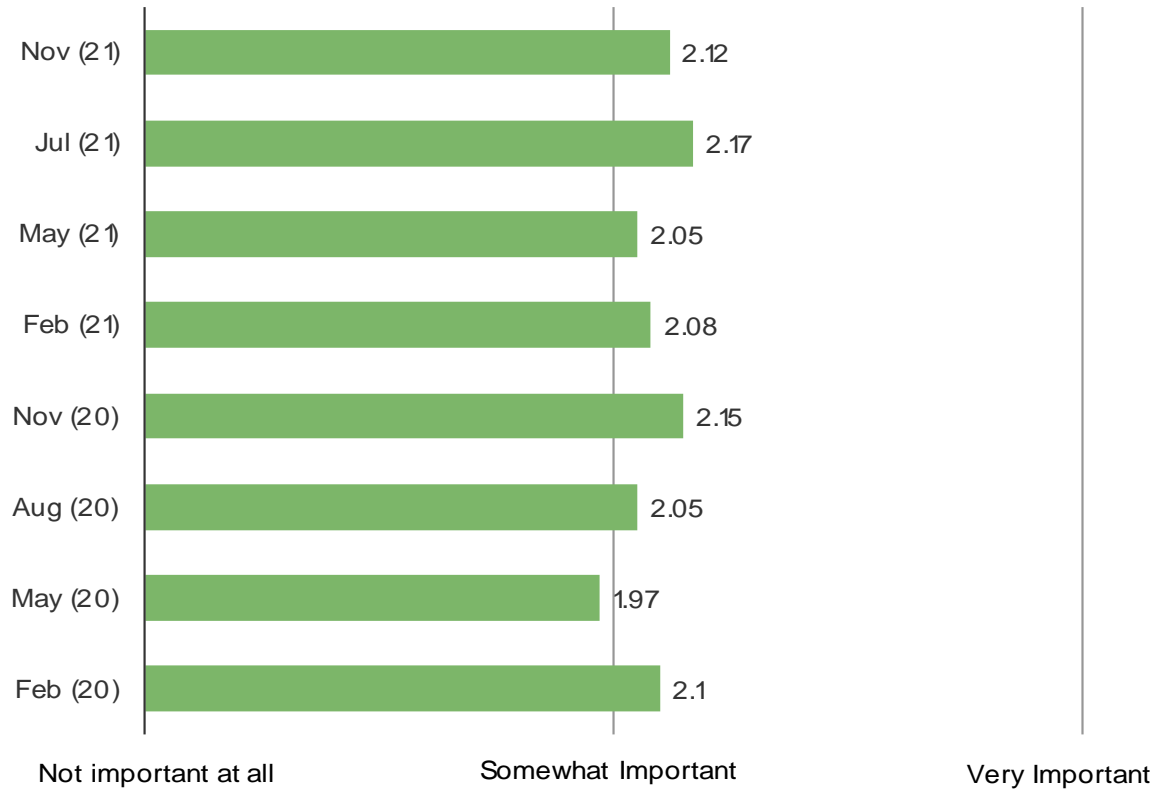
WHEN USING MOBILE PAYMENT APPS, HOW OFTEN DO YOU USE INSTANT DEPOSIT/INSTANT TRANSFER?

Posed to mobile payment apps users



HOW IMPORTANT TO YOU IS THE INSTANT DEPOSIT/INSTANT TRANSFER FEATURE WHEN USING MOBILE PAYMENT APPS?

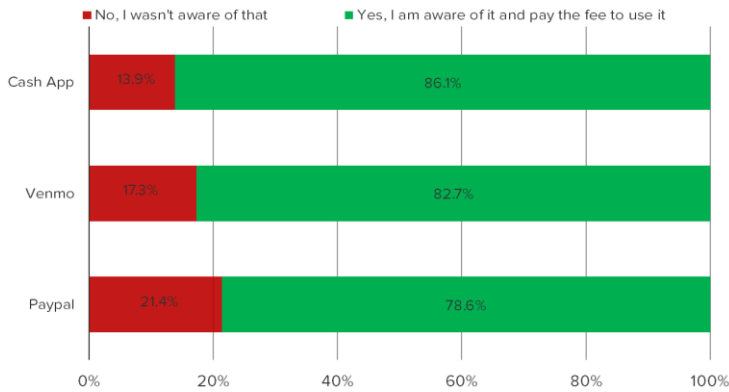
Posed to mobile payment apps users



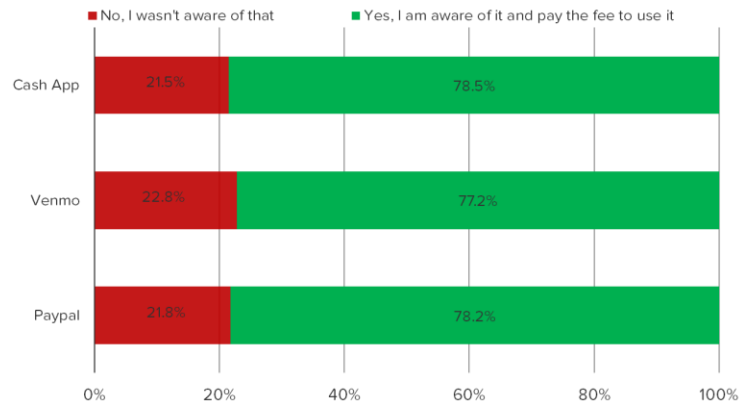
DID YOU KNOW THAT THERE IS A FEE ASSOCIATED WITH USING INSTANT DEPOSIT/INSTANT TRANSFER ON THIS APP?

Posed to users of instant deposit/instant transfer on these platforms

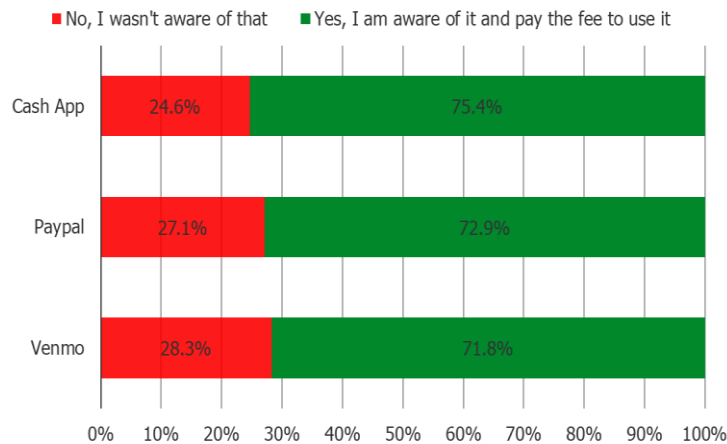
November 2021



July 2021

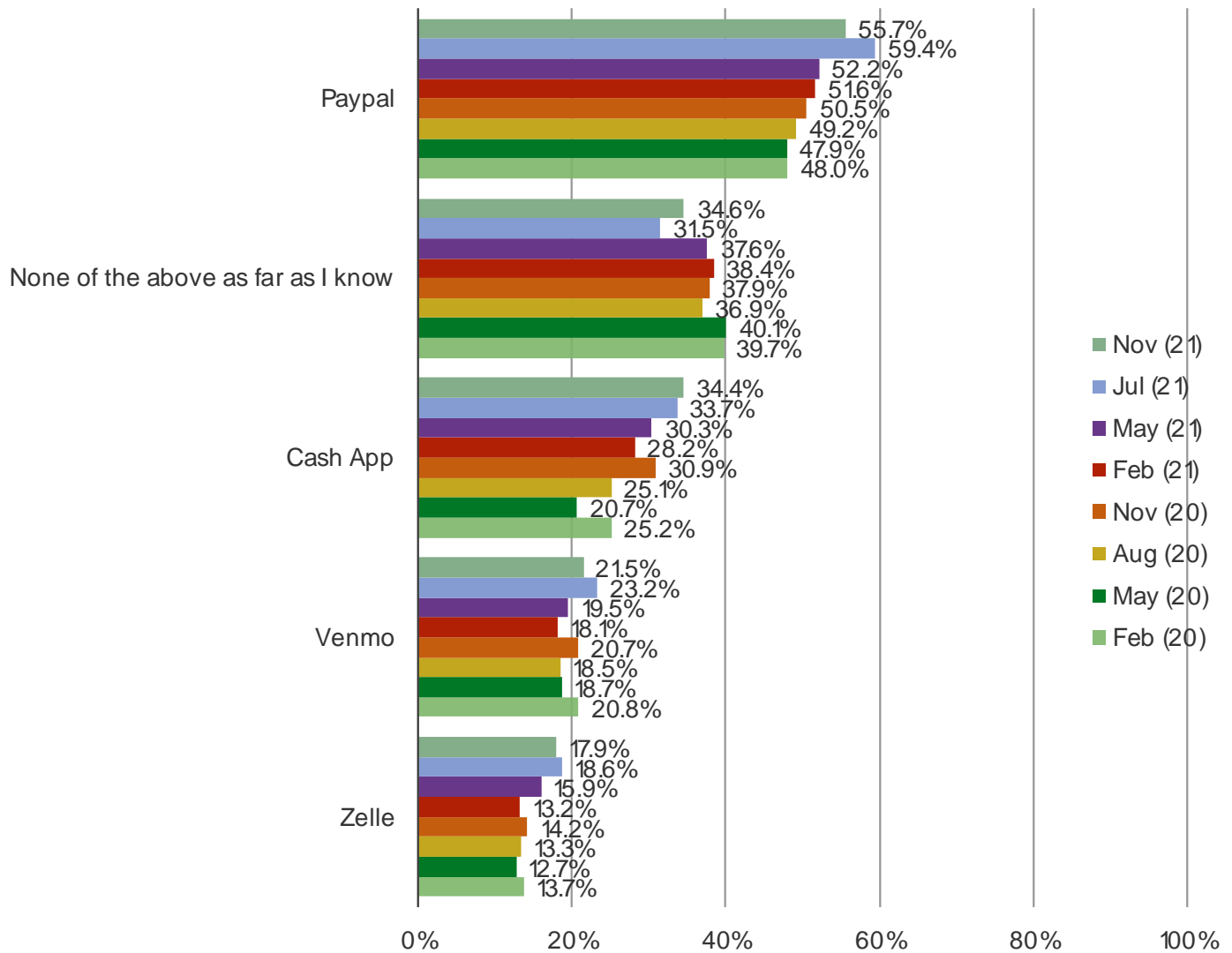


November 2020



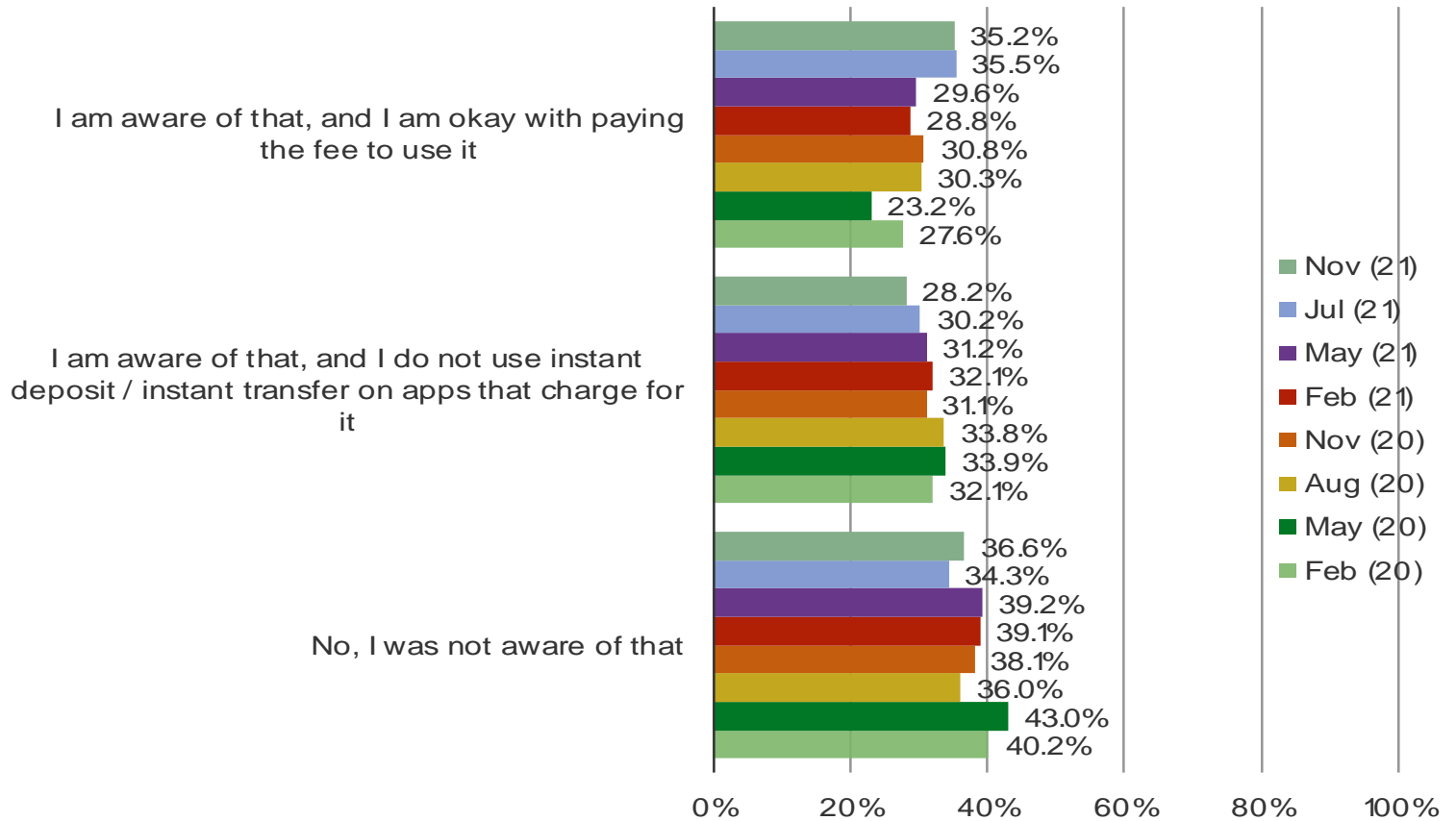
TO YOUR KNOWLEDGE, DO ANY OF THE FOLLOWING CHARGE A FEE FOR INSTANT DEPOSIT/INSTANT TRANSFER SERVICES? (SELECT ALL THAT APPLY)

Posed to mobile payment app users.



WERE YOU AWARE THAT SOME MOBILE PAYMENT APPS CHARGE A FEE FOR INSTANT DEPOSIT/INSTANT TRANSFER?

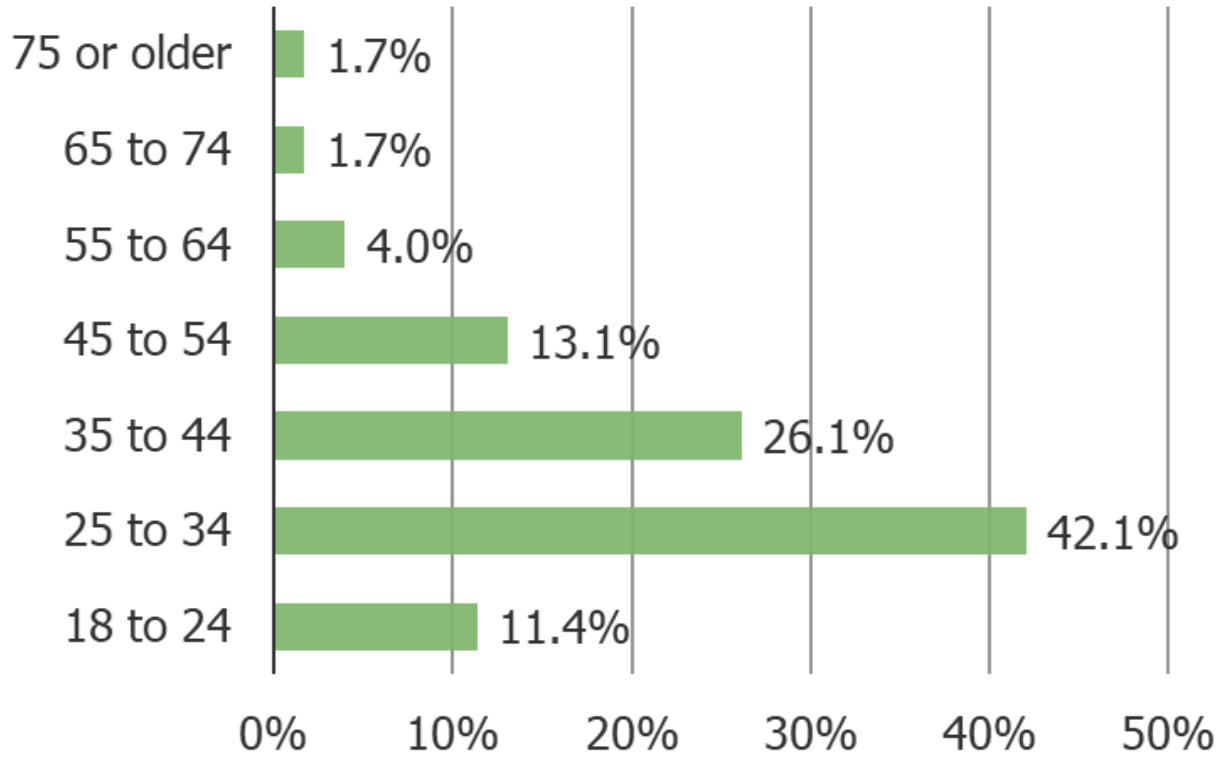
Posed to mobile payment app users.



NERD WALLET DEMOGRAPHICS

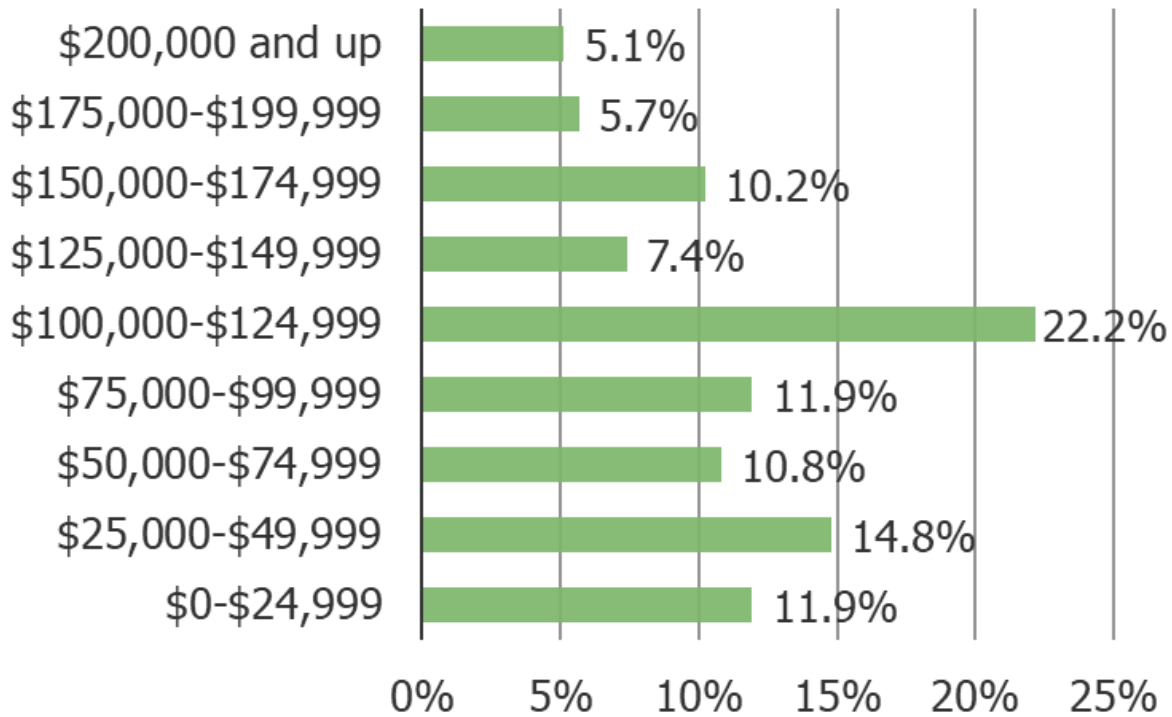
AGE

Posed to Nerd Wallet users (N = 176).



INCOME

Posed to Nerd Wallet users (N = 176).



GENDER

Posed to Nerd Wallet users (N = 176).

