

BESPOKE SURVEYS

Crypto, Mobile Payments, and Financial Products Vol 15

1,250+ US Consumers, Balanced to Census

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

- Though NPS of Crypto among those who are invested in it is positive, the NPS has declined sequentially for two consecutive quarters and some of the sentiment based KPIs we track have softened sequentially. Additionally, likelihood of buying crypto among those who aren't currently invested declined q/q.
- Crypto investors expect the price of Bitcoin to be higher than current levels by year end and five years from now. Those who do not own Bitcoin are less bullish on the future price over the same timeframe.

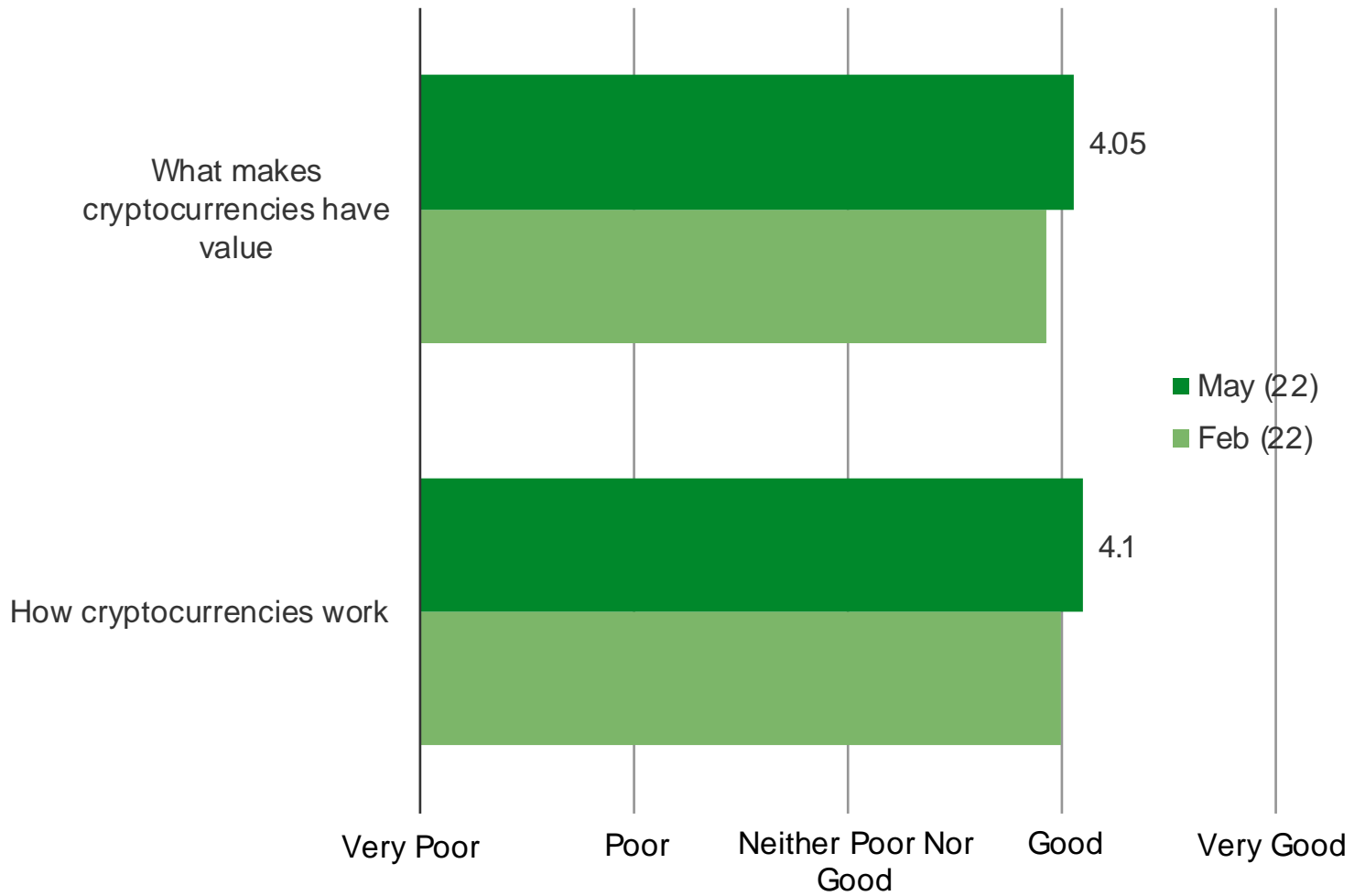
MOBILE PAYMENTS FEEDBACK

- Usage of mobile payments apps is tracking near series highs.
- Consumers, see mobile payment apps as popularity gainers. Cash is seen as a share loser.
- Mobile payment apps users have been reporting increases in their usage of instant deposit / instant transfer. The majority know there is a fee associated with instant deposit / instant transfer and are increasingly likely to say they are okay with paying the fee to use it.
- Feedback toward the Cash App improved sequentially in a number of KPIs that we track.

CRYPTO QUESTIONS

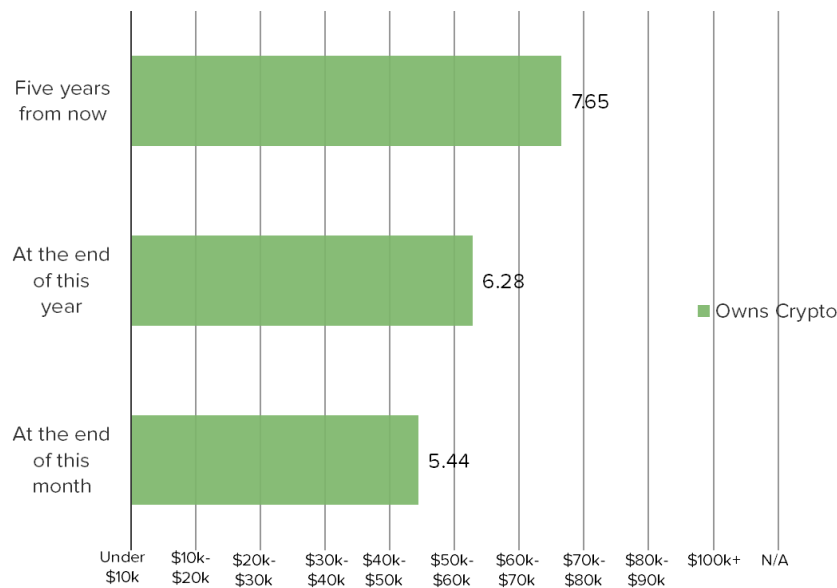
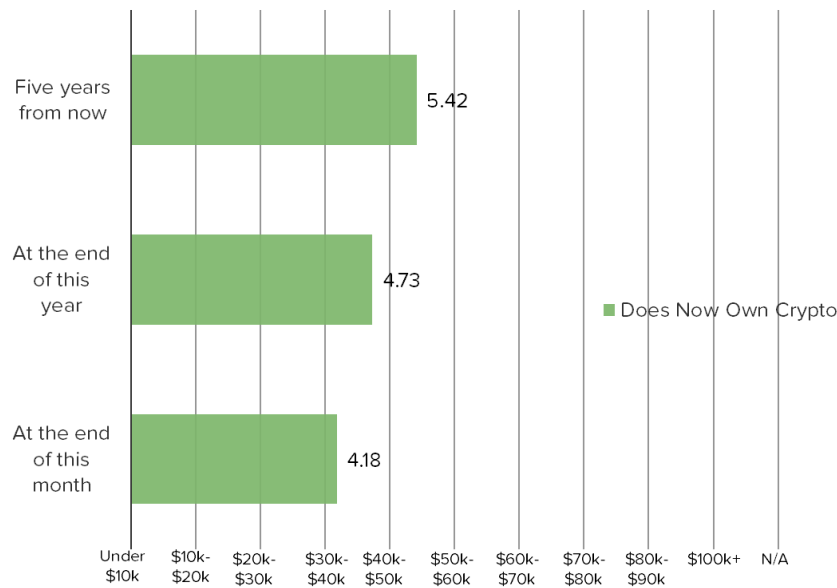
HOW WELL DO YOU FEEL YOU UNDERSTAND...

Posed to all respondents currently own cryptocurrency (N = 258).



THE PRICE OF BITCOIN AS OF THE DAY THIS SURVEY LAUNCHED WAS ~\$39,278... WHAT DO YOU THINK THE PRICE OF BITCOIN WILL BE...

Posed to all respondents (and cross-tabbed by whether or not they own Crypto).

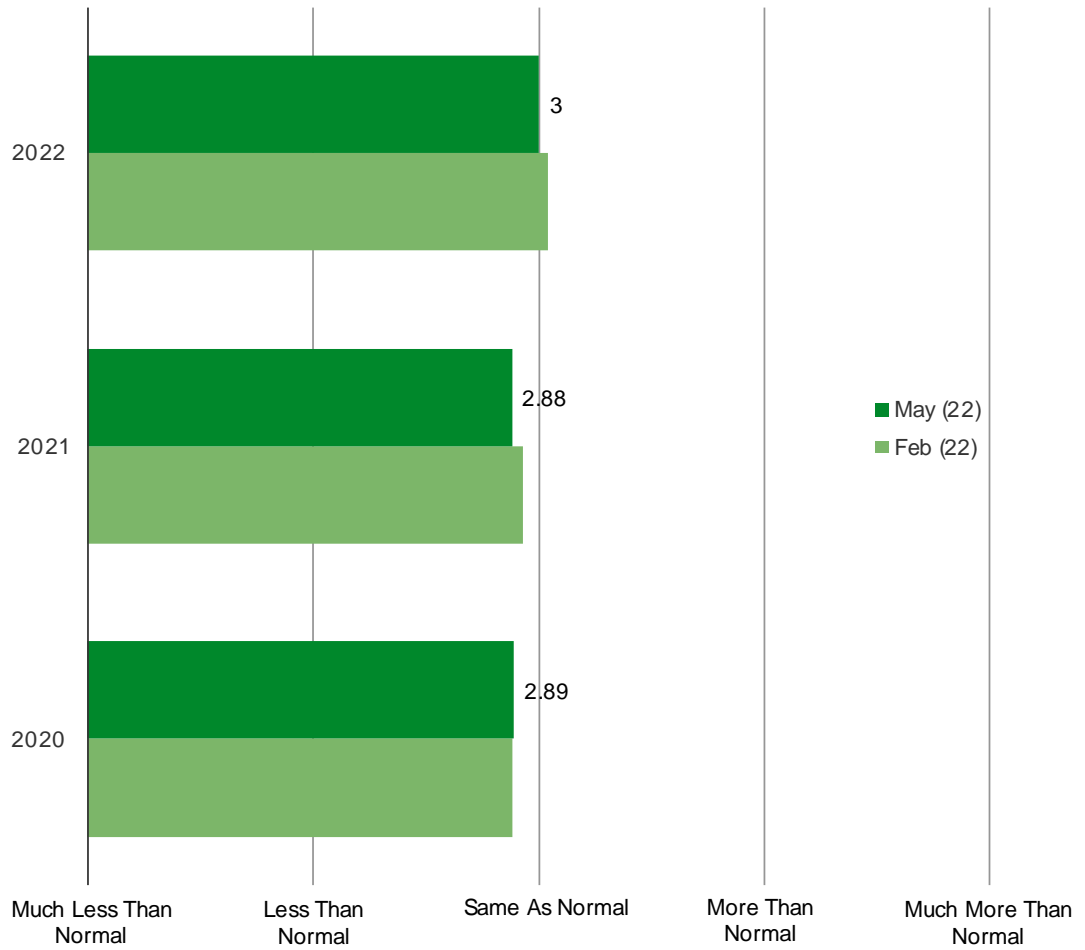


Owns Crypto: N = 264

Does Not Own Crypto: N = 986

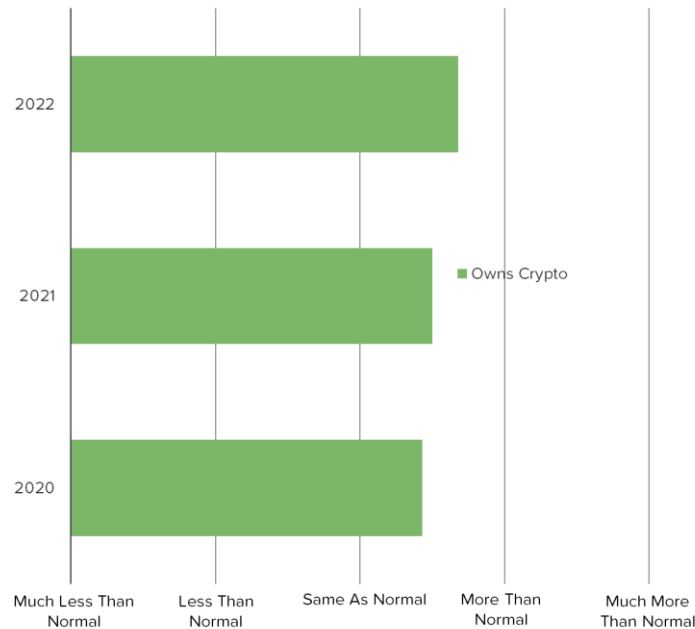
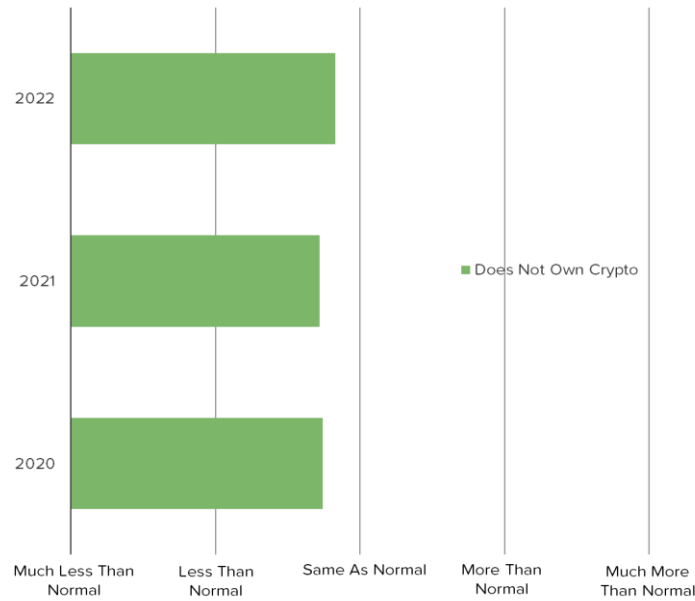
HOW MUCH MONEY DID YOU / WILL YOU PUT INTO INVESTMENTS IN THE FOLLOWING YEARS?

Posed to all respondents.



HOW MUCH MONEY DID YOU / WILL YOU PUT INTO INVESTMENTS IN THE FOLLOWING YEARS?

Posed to all respondents (cross-tabbed by those who own crypto vs those who do not).

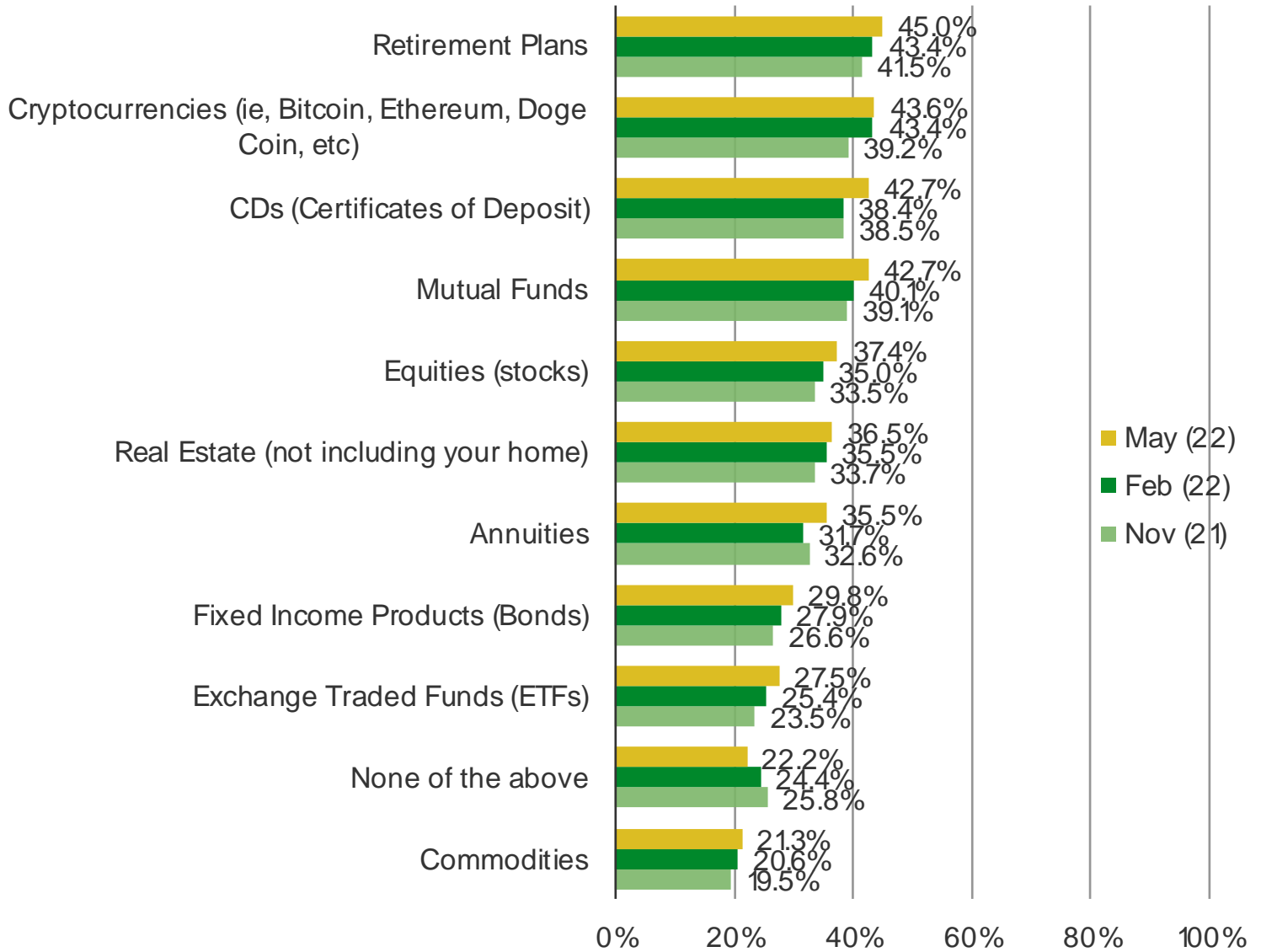


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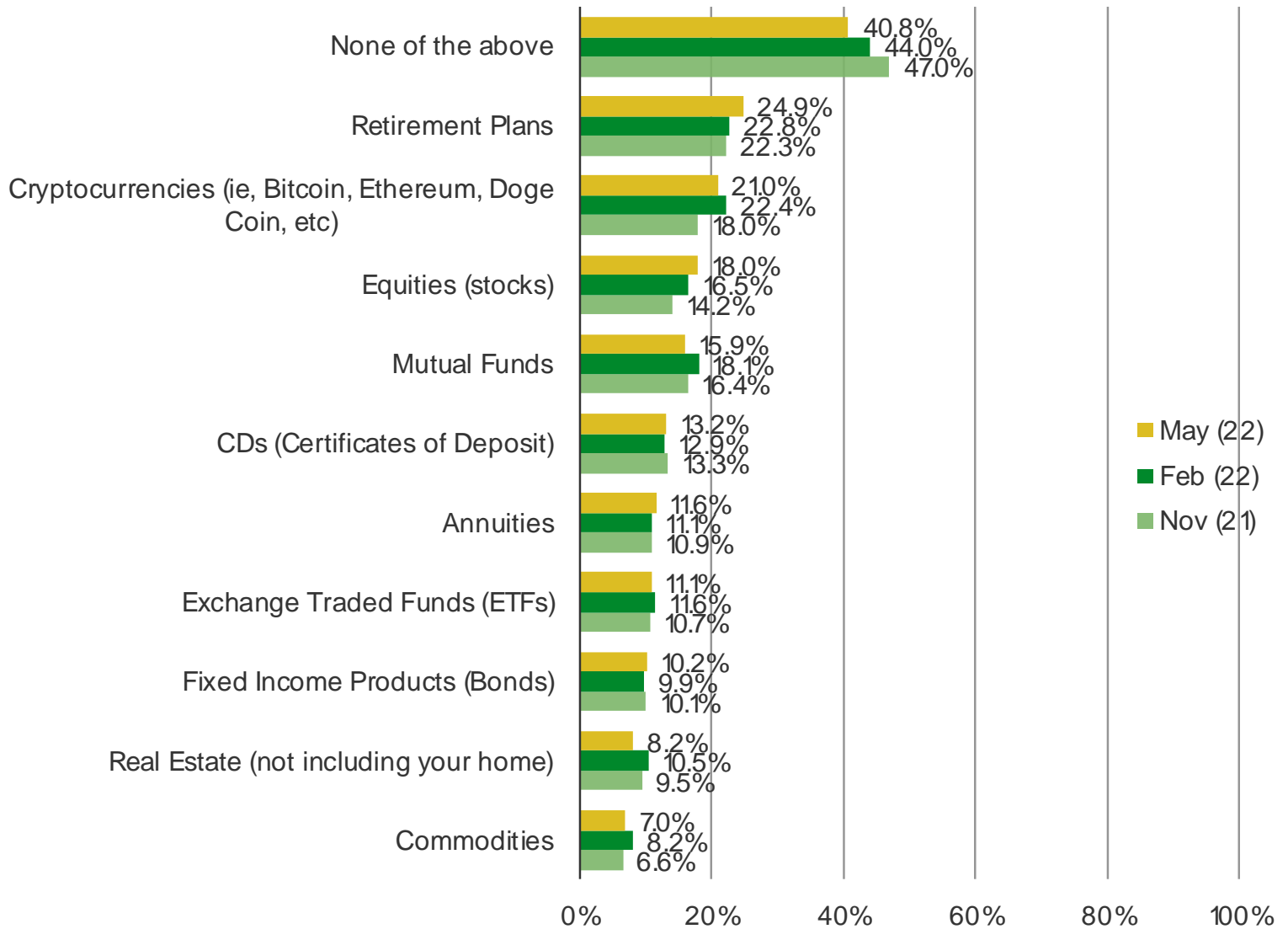
WHICH OF THE FOLLOWING TYPES OF INVESTMENTS ARE YOU AWARE OF / FAMILIAR WITH? SELECT ALL THAT APPLY

Posed to all respondents.



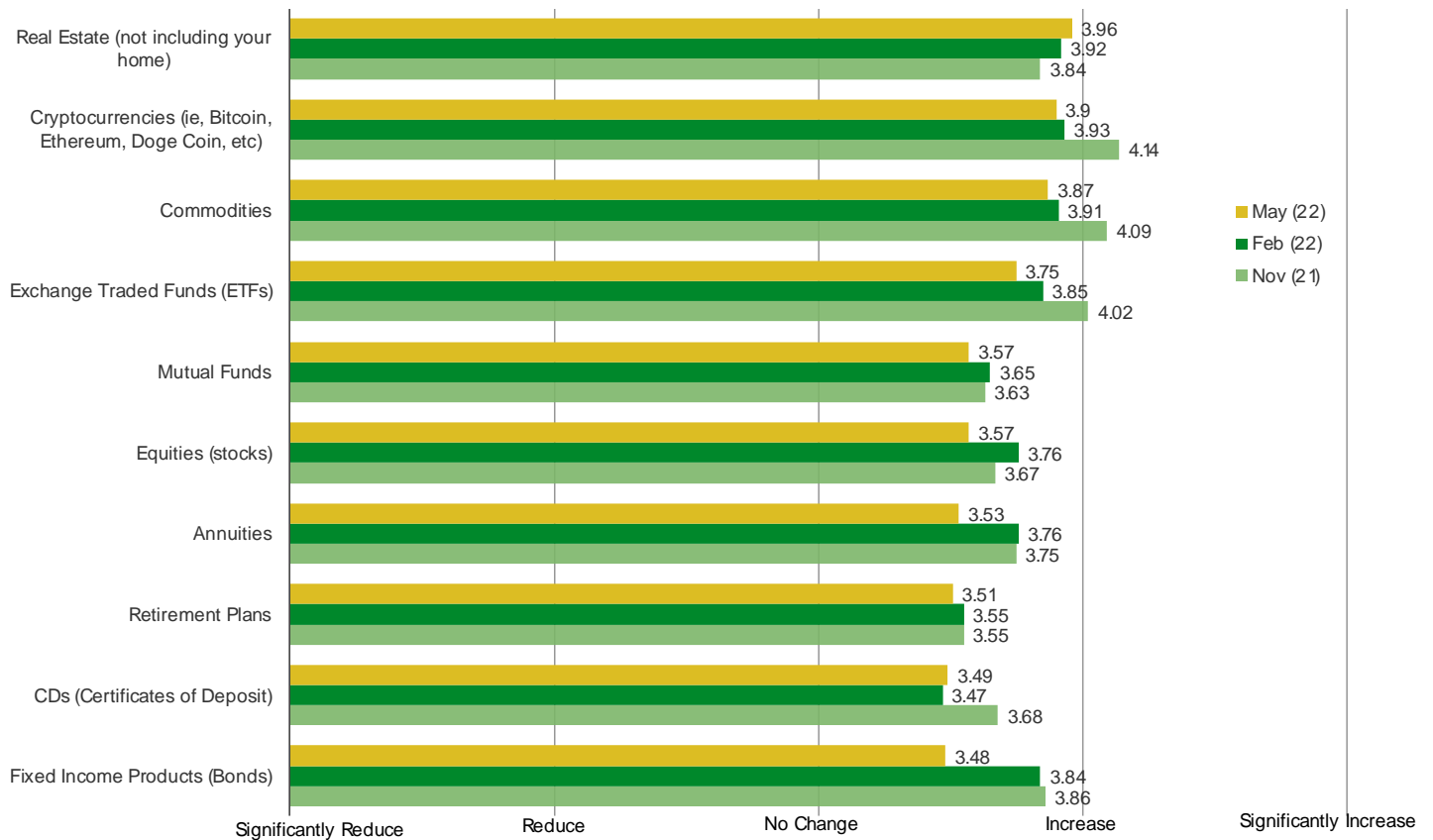
DO YOU CURRENTLY HAVE ANY INVESTMENTS IN ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents.



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

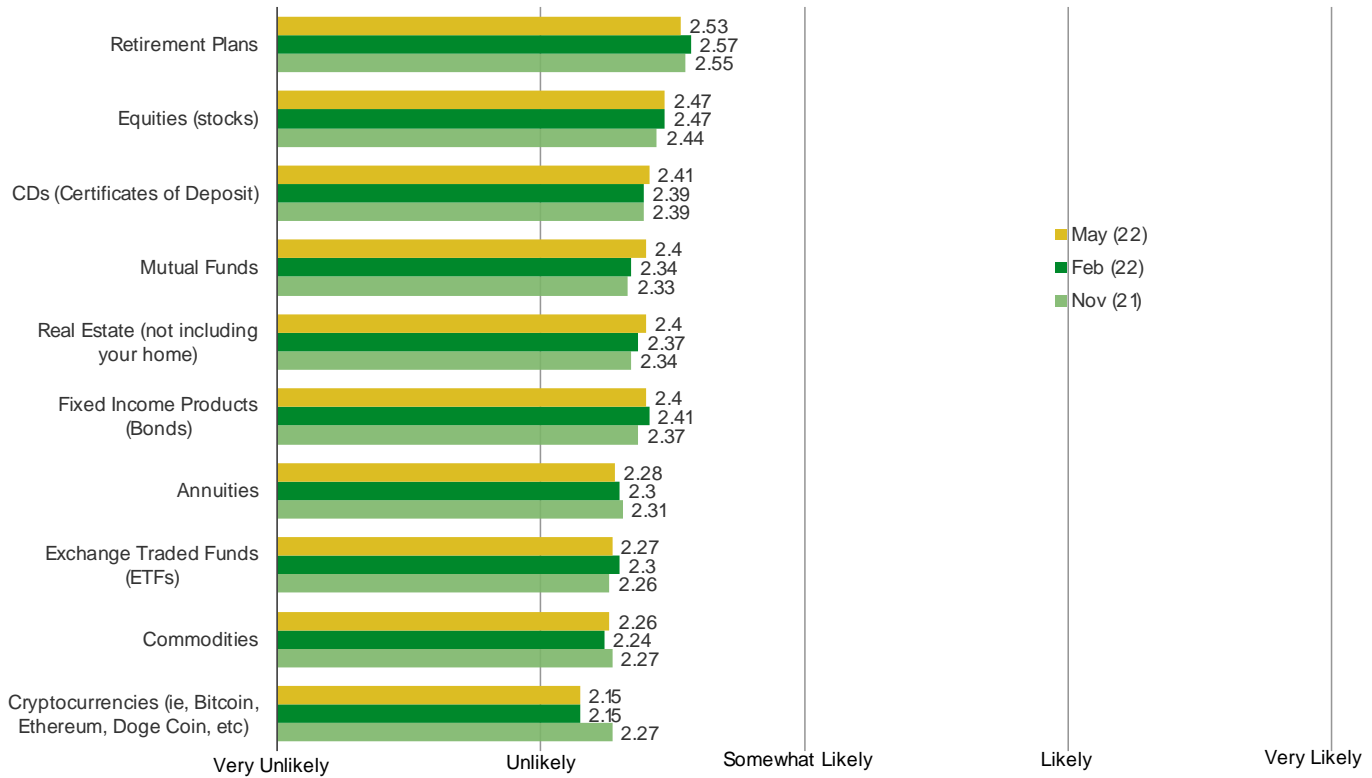
Posed to respondents who said they currently invest in each of the following.



	N=
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	258
Equities (stocks)	221
Fixed Income Products (Bonds)	126
Real Estate (not including your home)	101
Mutual Funds	196
Exchange Traded Funds (ETFs)	136
CDs (Certificates of Deposit)	163
Retirement Plans	306
Annuities	143
Commodities	86

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

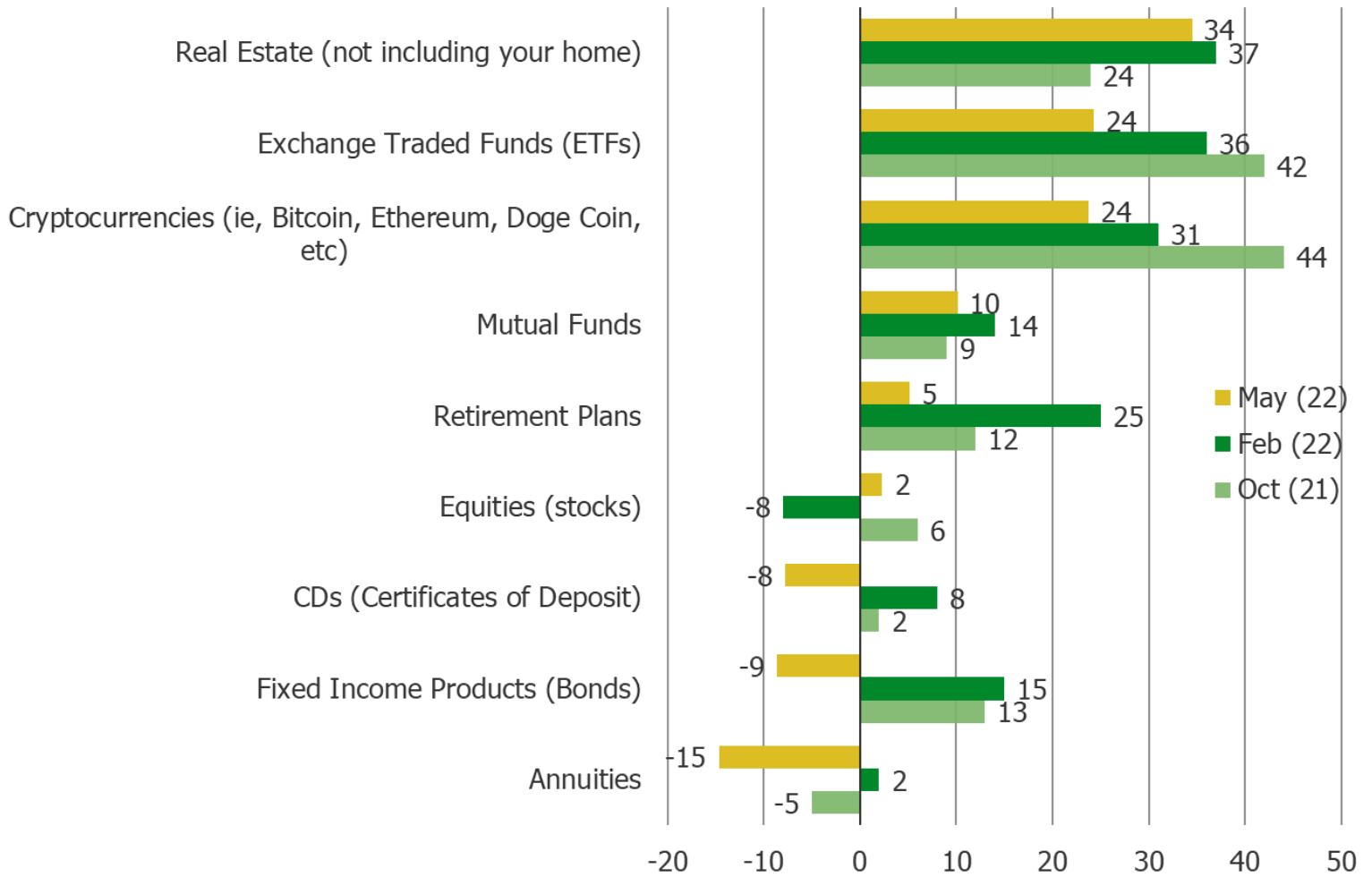
Posed to respondents who DO NOT currently invest in each of the following:



	N=
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	973
Equities (stocks)	1010
Fixed Income Products (Bonds)	1105
Real Estate (not including your home)	1130
Mutual Funds	1035
Exchange Traded Funds (ETFs)	1095
CDs (Certificates of Deposit)	1068
Retirement Plans	925
Annuities	1088
Commodities	1145

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

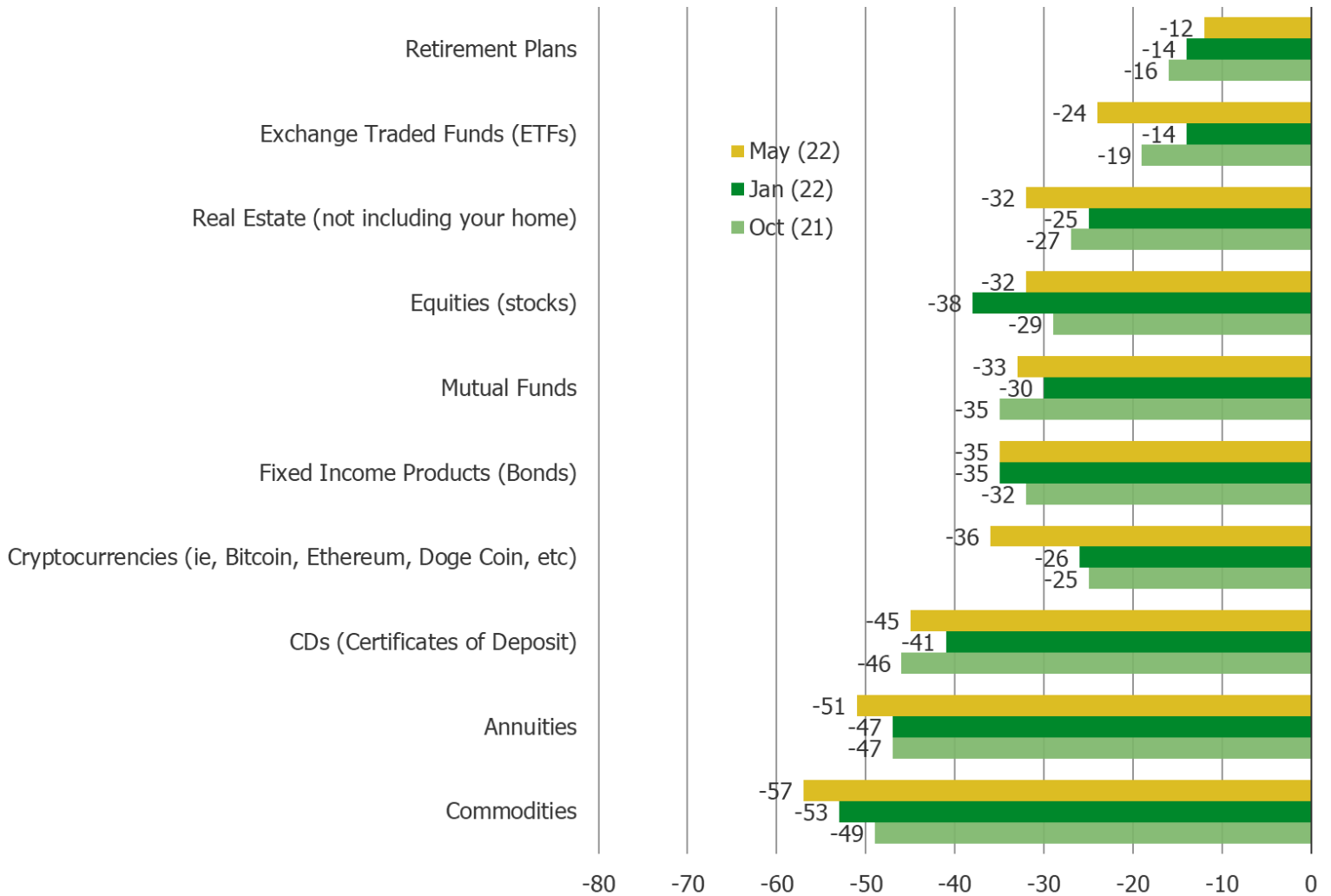
Posed to respondents who said they **currently invest in each of the following**.



	N =
Annuities	89
Fixed Income Products (Bonds)	70
CDs (Certificates of Deposit)	116
Equities (stocks)	175
Retirement Plans	245
Mutual Funds	158
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	202
Exchange Traded Funds (ETFs)	103
Real Estate (not including your home)	58

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

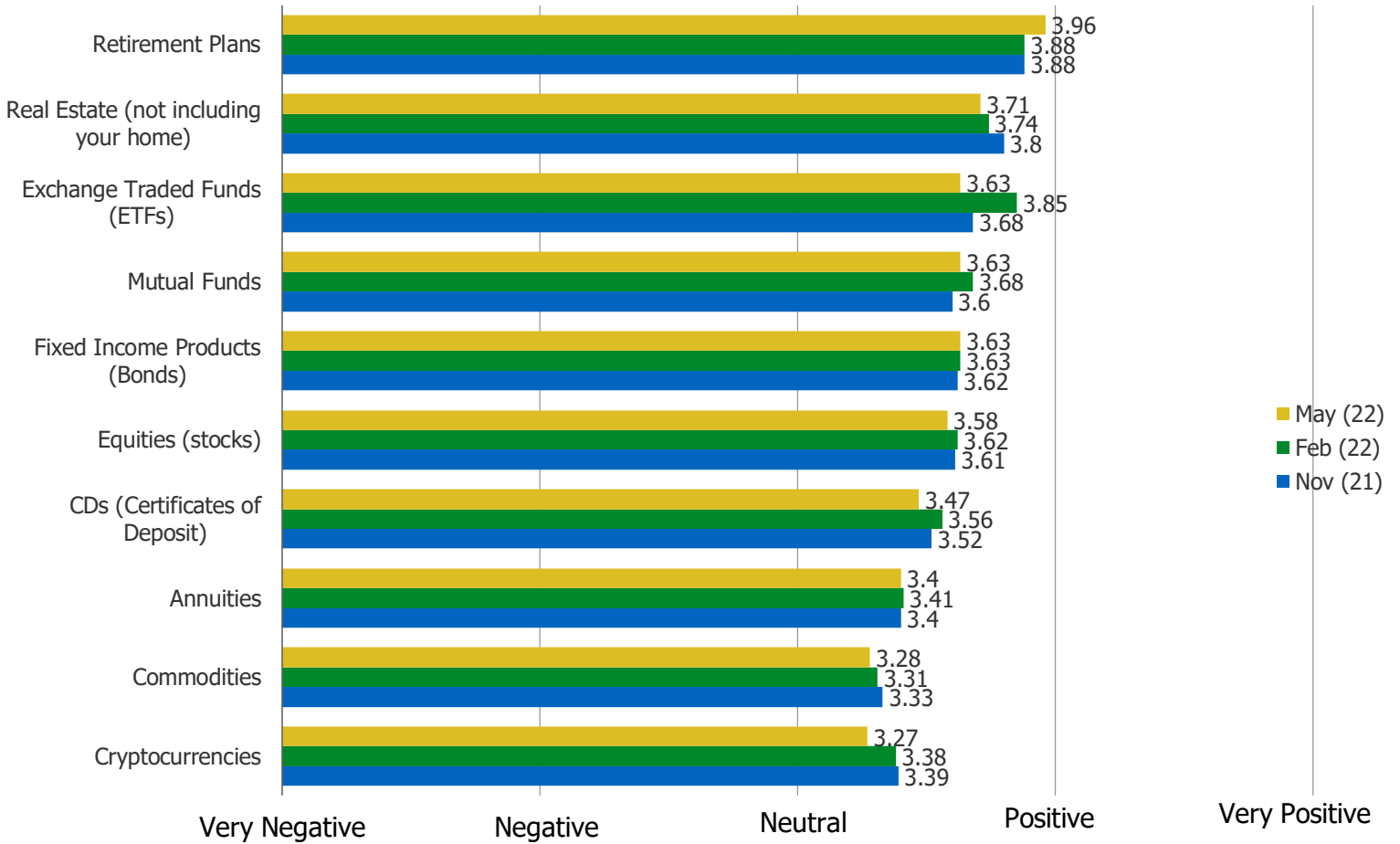
Posed to respondents who said they **are aware of each of the following**.



	N =
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	544
Equities (stocks)	467
Fixed Income Products (Bonds)	370
Real Estate (not including your home)	452
Mutual Funds	530
Exchange Traded Funds (ETFs)	345
CDs (Certificates of Deposit)	525
Retirement Plans	559
Annuities	439
Commodities	263

WHAT IS YOUR OPINION OF THE FOLLOWING:

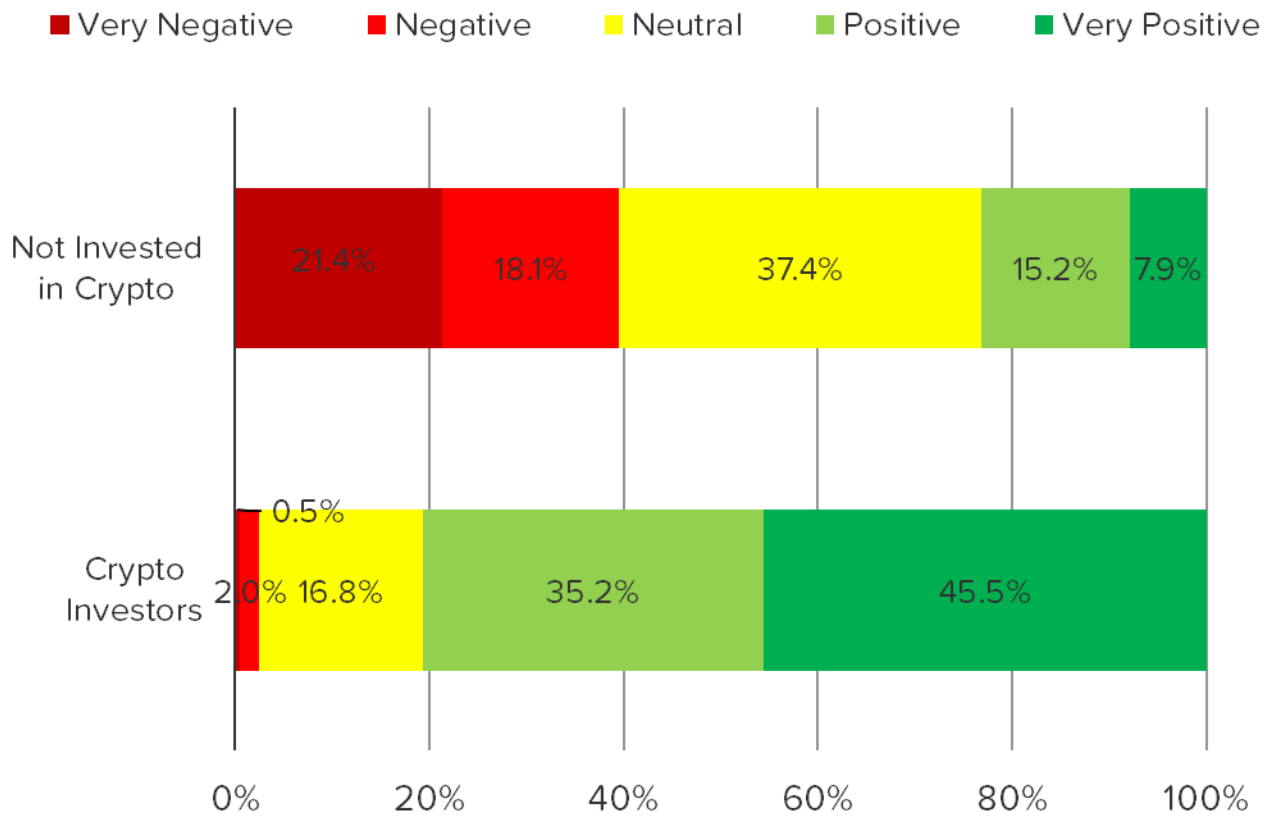
Posed to respondents who are aware of each of the following:



	N=
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	537
Equities (stocks)	460
Fixed Income Products (Bonds)	367
Real Estate (not including your home)	449
Mutual Funds	525
Exchange Traded Funds (ETFs)	339
CDs (Certificates of Deposit)	525
Retirement Plans	554
Annuities	437
Commodities	262

WHAT IS YOUR OPINION OF THE FOLLOWING: CRYPTOCURRENCIES

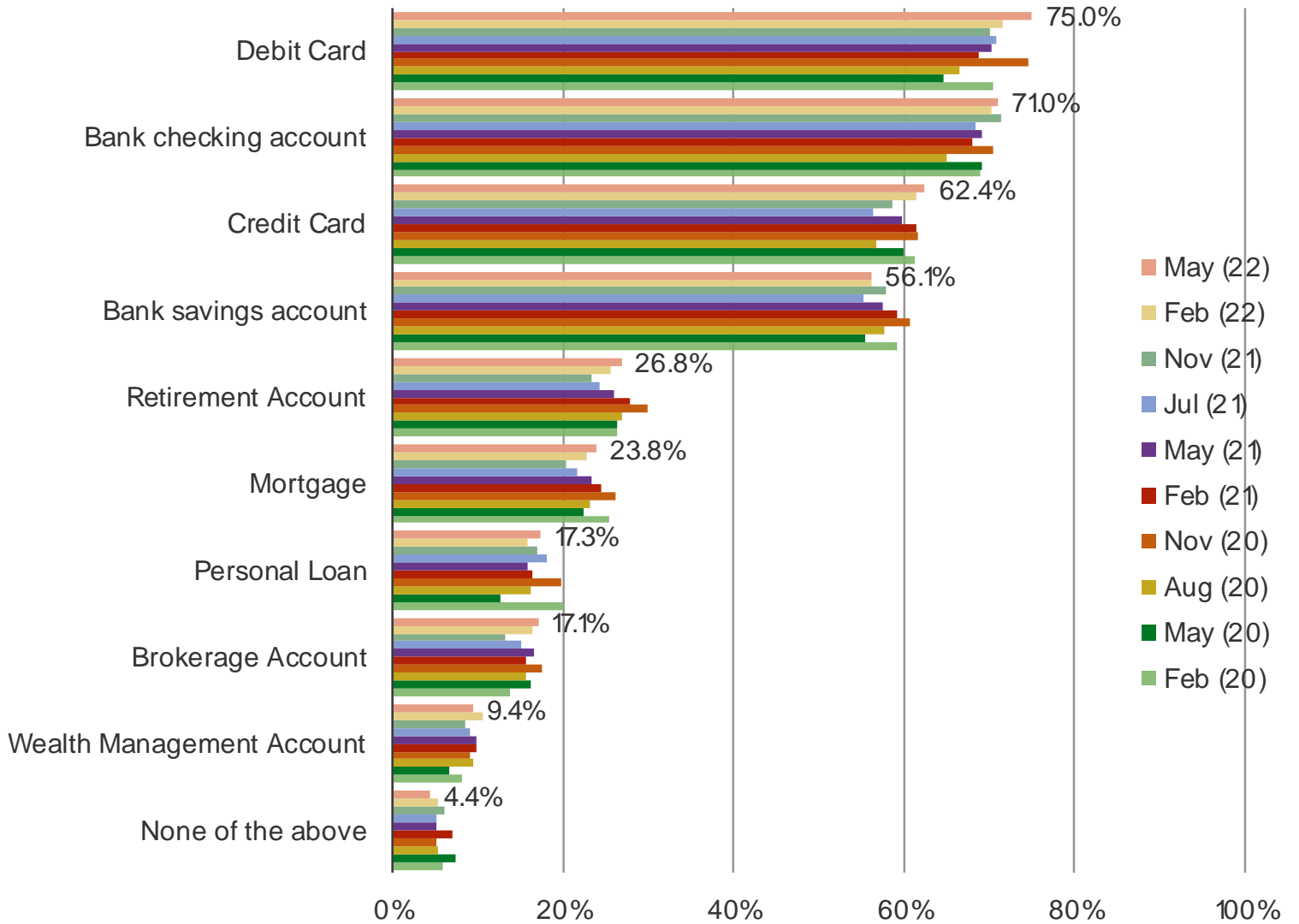
Cross-Tabbing Respondents Who Are / Are Not Invested in Crypto.



SECTOR TRENDS

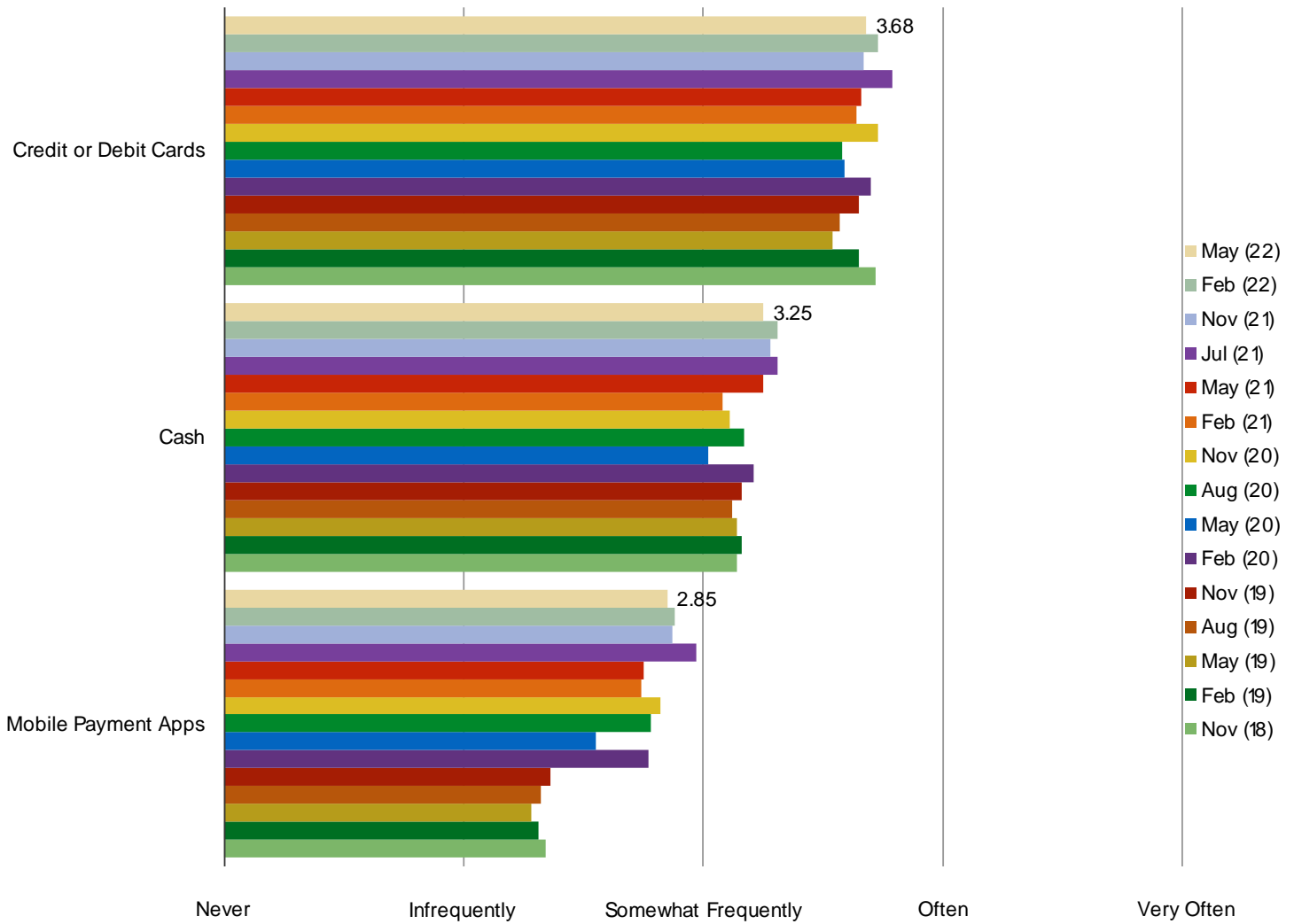
DO YOU PERSONALLY HAVE ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



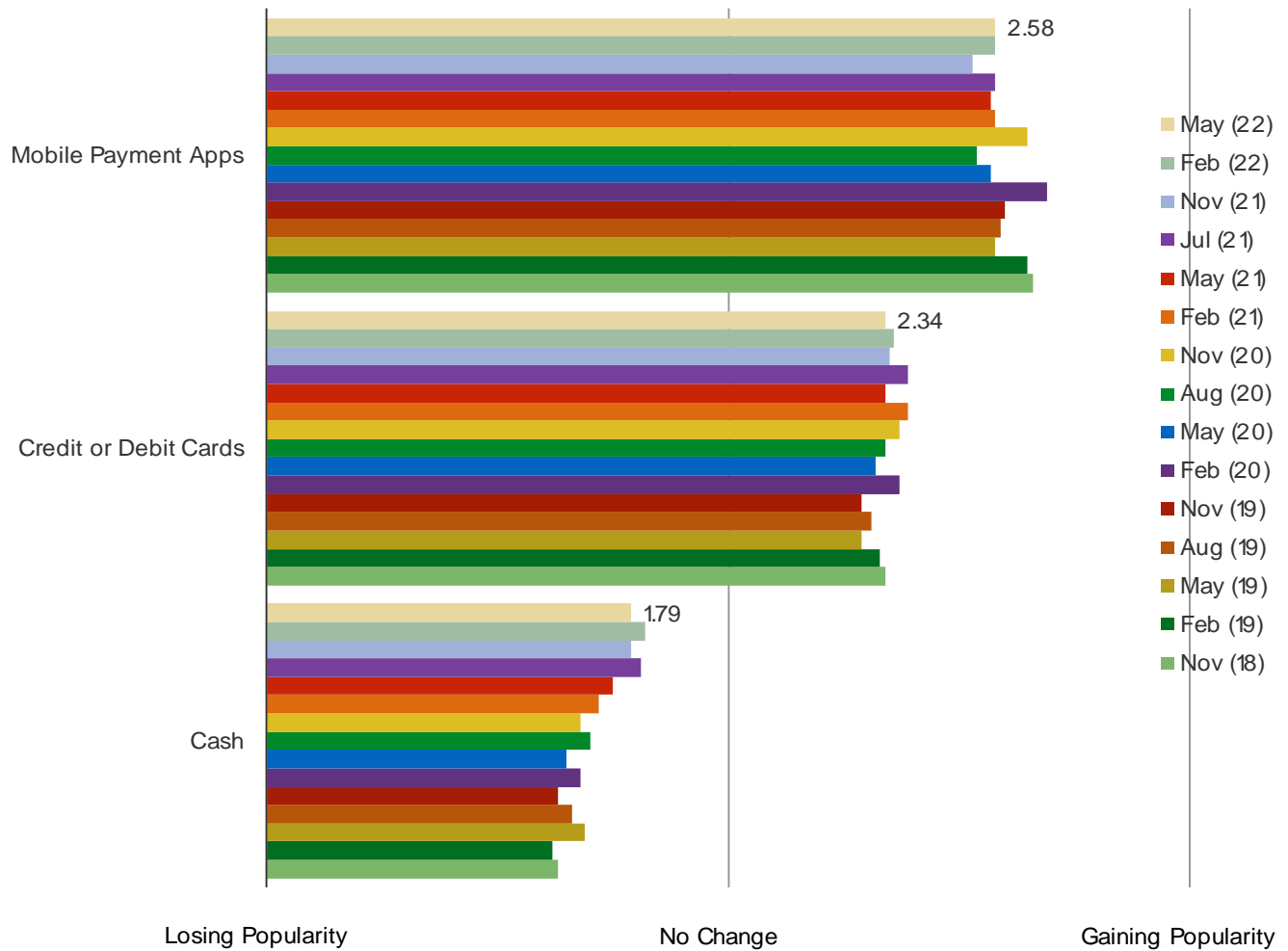
HOW OFTEN DO YOU USE THE FOLLOWING TO SPEND OR TRANSFER MONEY?

Posed to all respondents



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

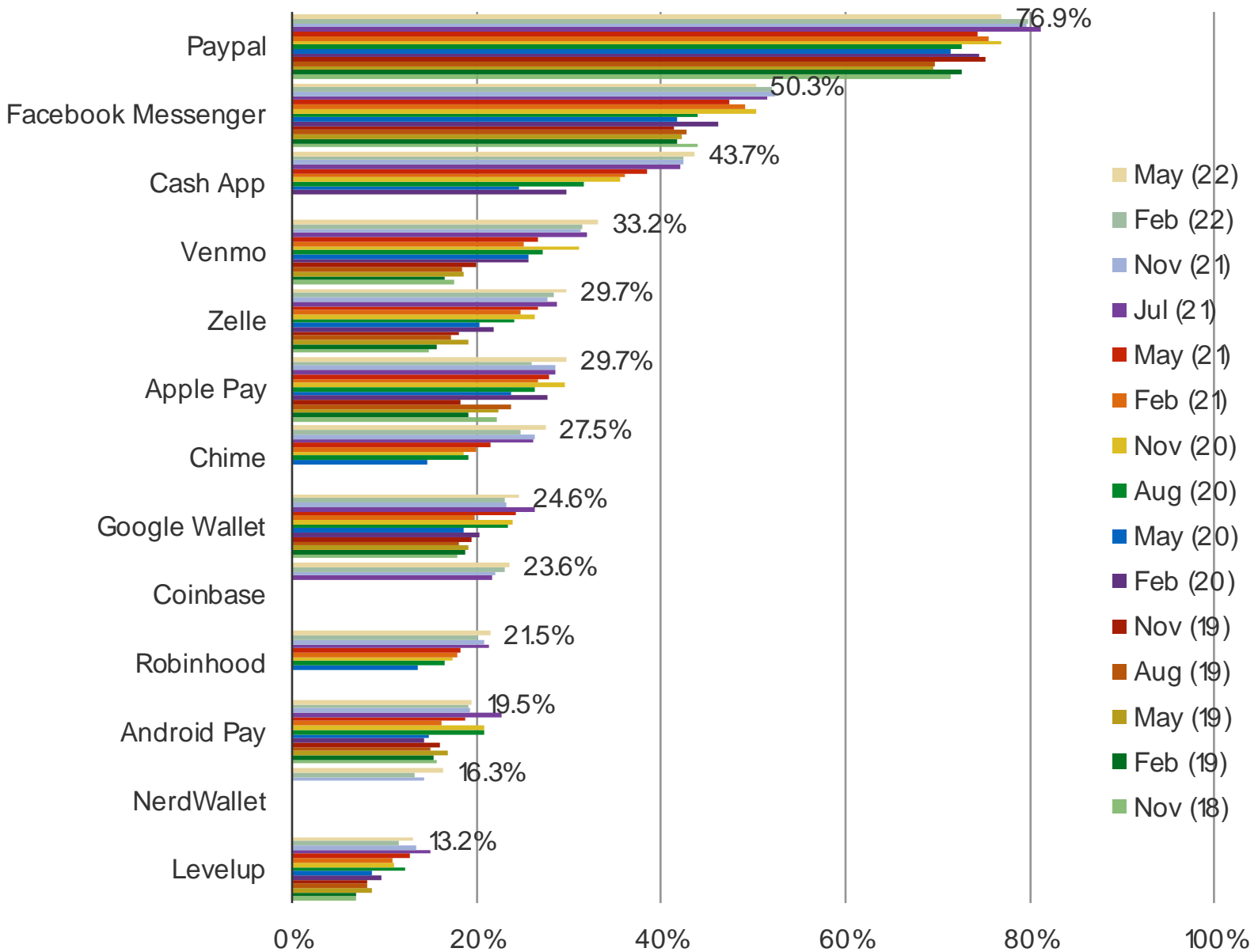
Posed to all respondents



COMPETITIVE DYNAMICS AND MARKET SHARE

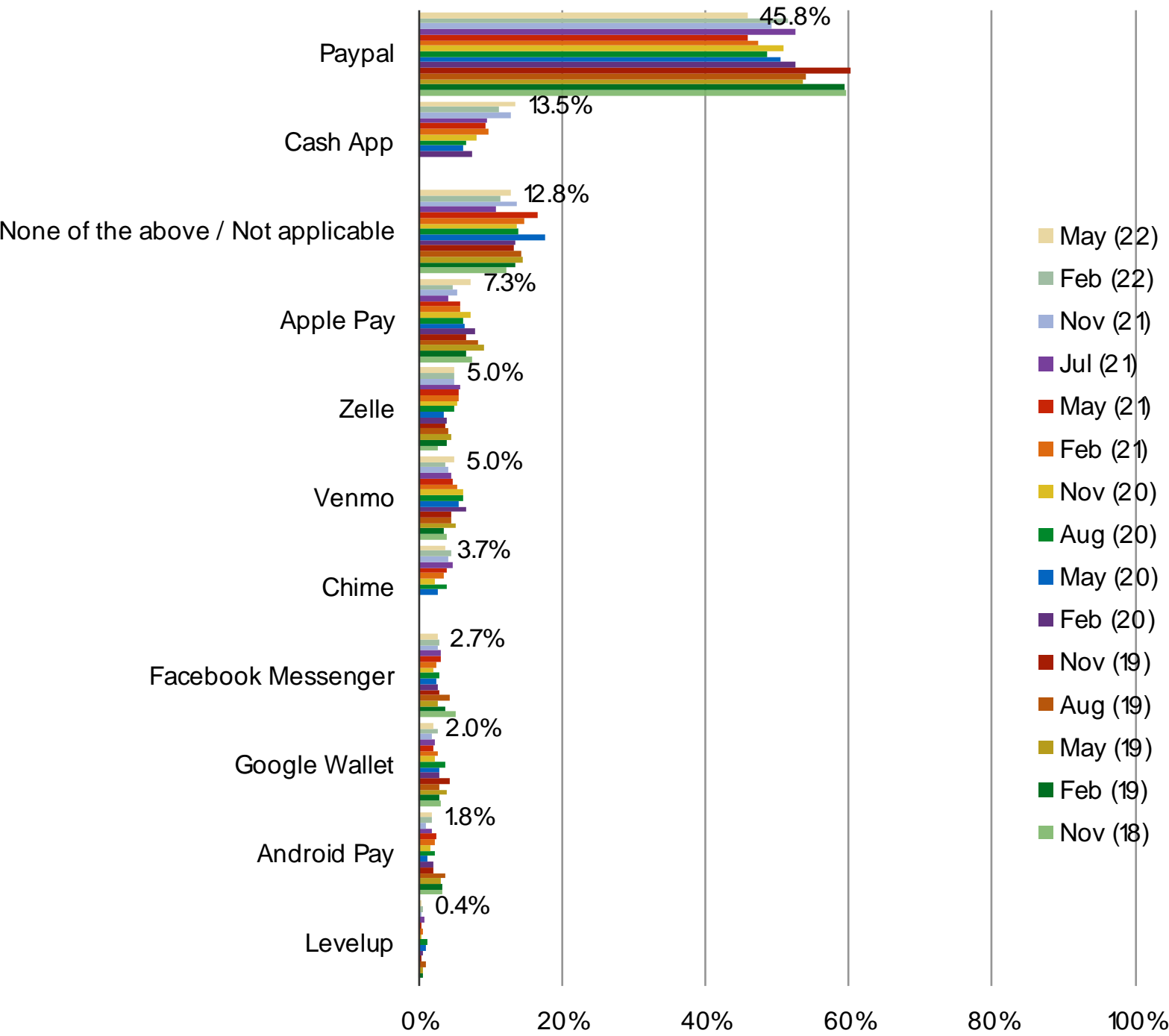
DO USE ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



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

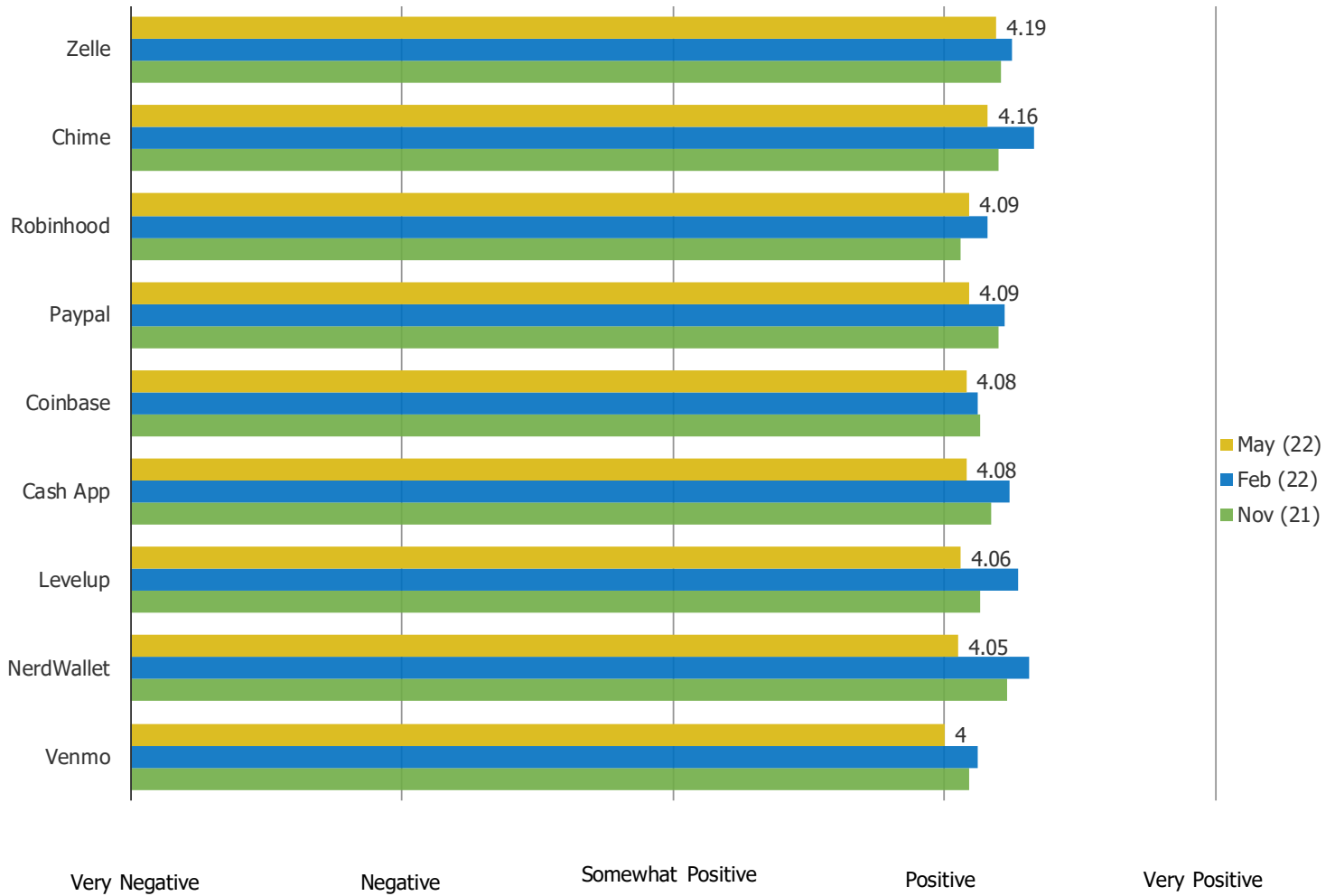
Posed to all respondents



USERS OF EACH PLATFORM - FEEDBACK

WHAT IS YOUR OPINION OF THE FOLLOWING APPS?

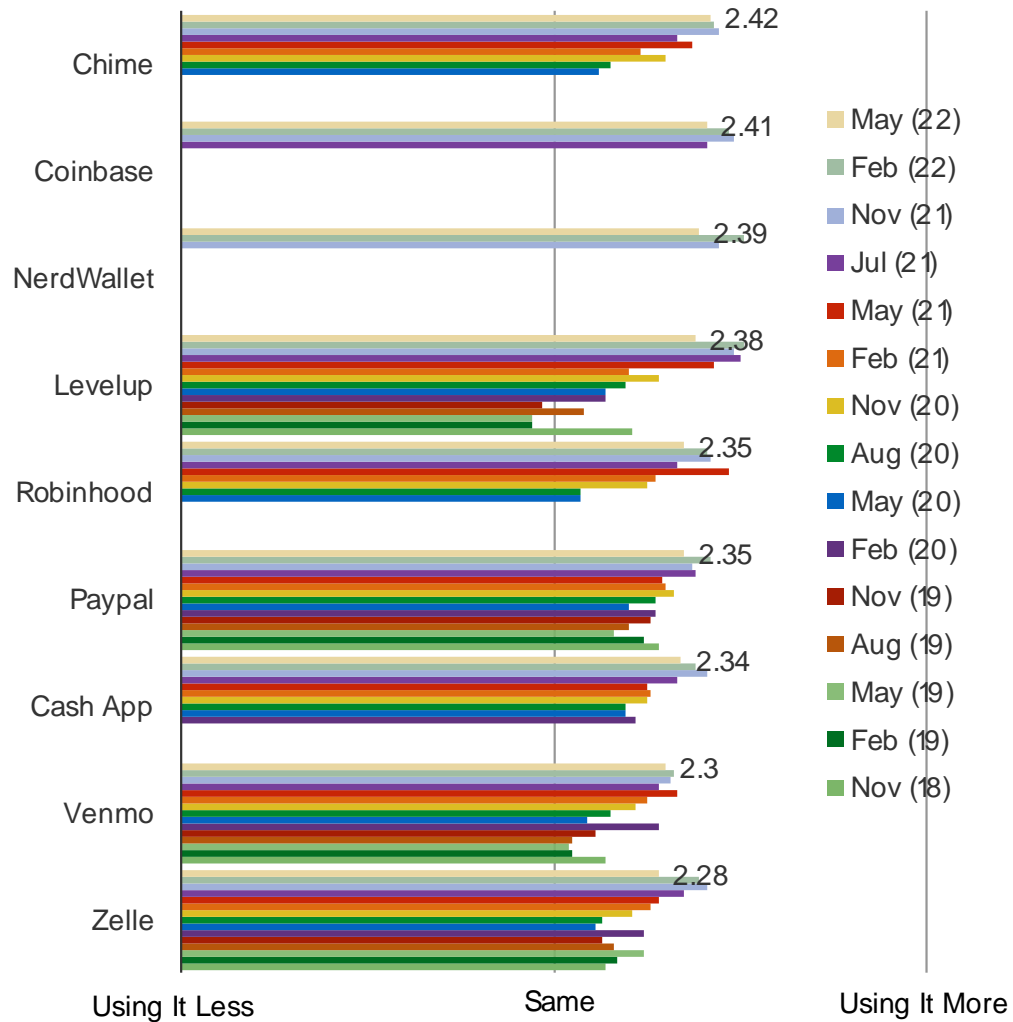
Posed to users of each platform



	N=
Paypal	947
Venmo	409
Levelup	162
Cash App	538
Zelle	366
Chime	338
Robinhood	265
Coinbase	290
NerdWallet	201

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

Posed to users of each platform



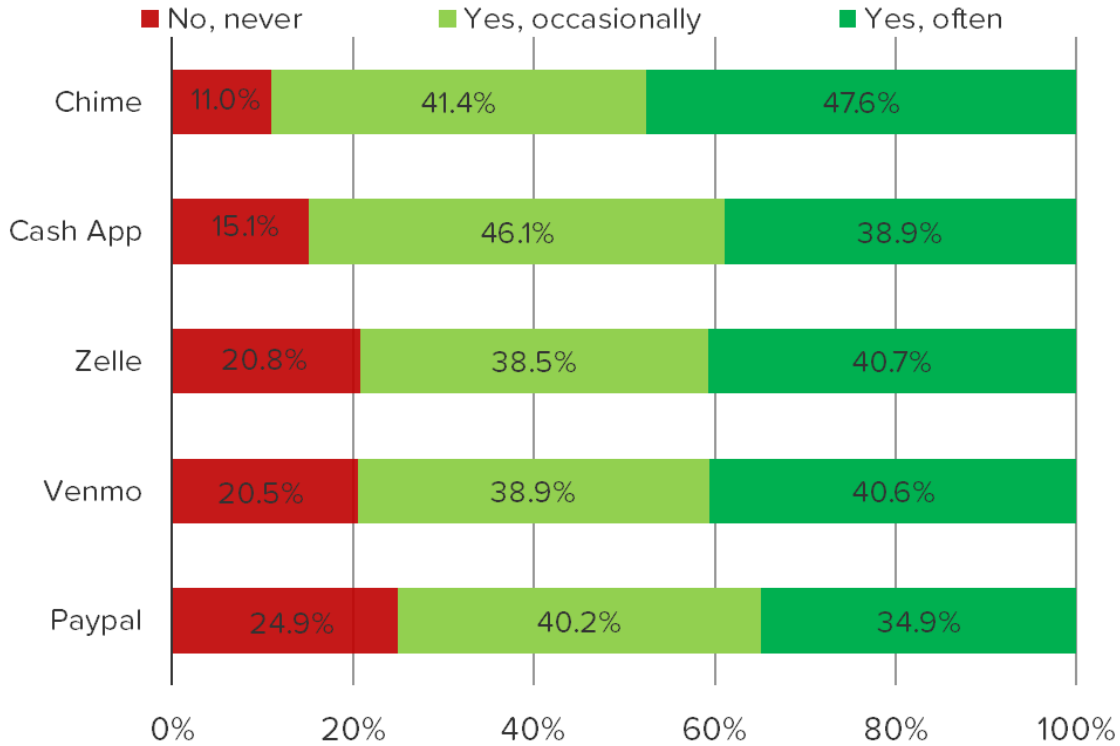
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INSTANT DEPOSIT / INSTANT TRANSFER

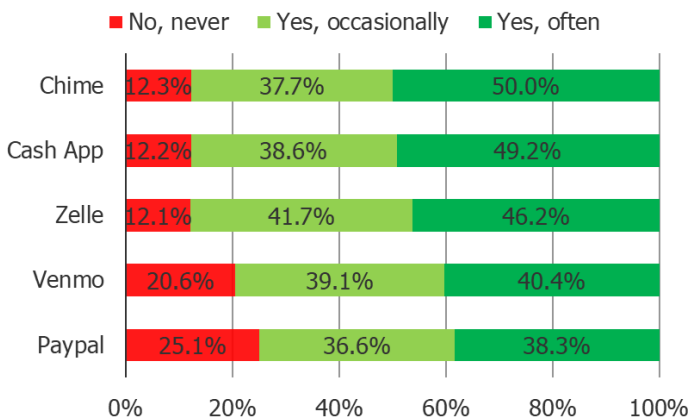
DO YOU USE INSTANT DEPOSIT/INSTANT TRANSFER WHEN USING THE FOLLOWING?

Posed to users of the following platforms.

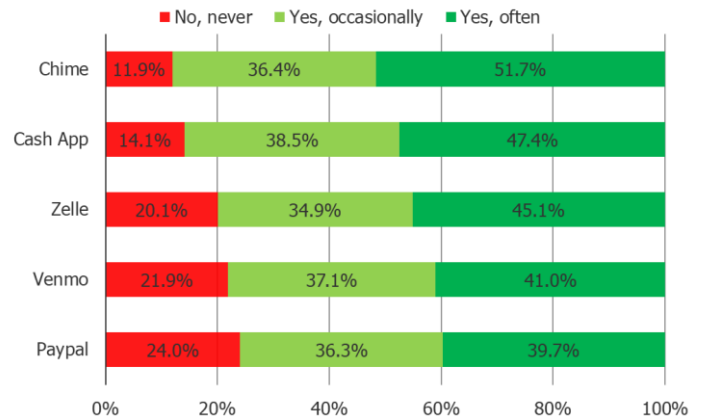
May 2022



February 2022

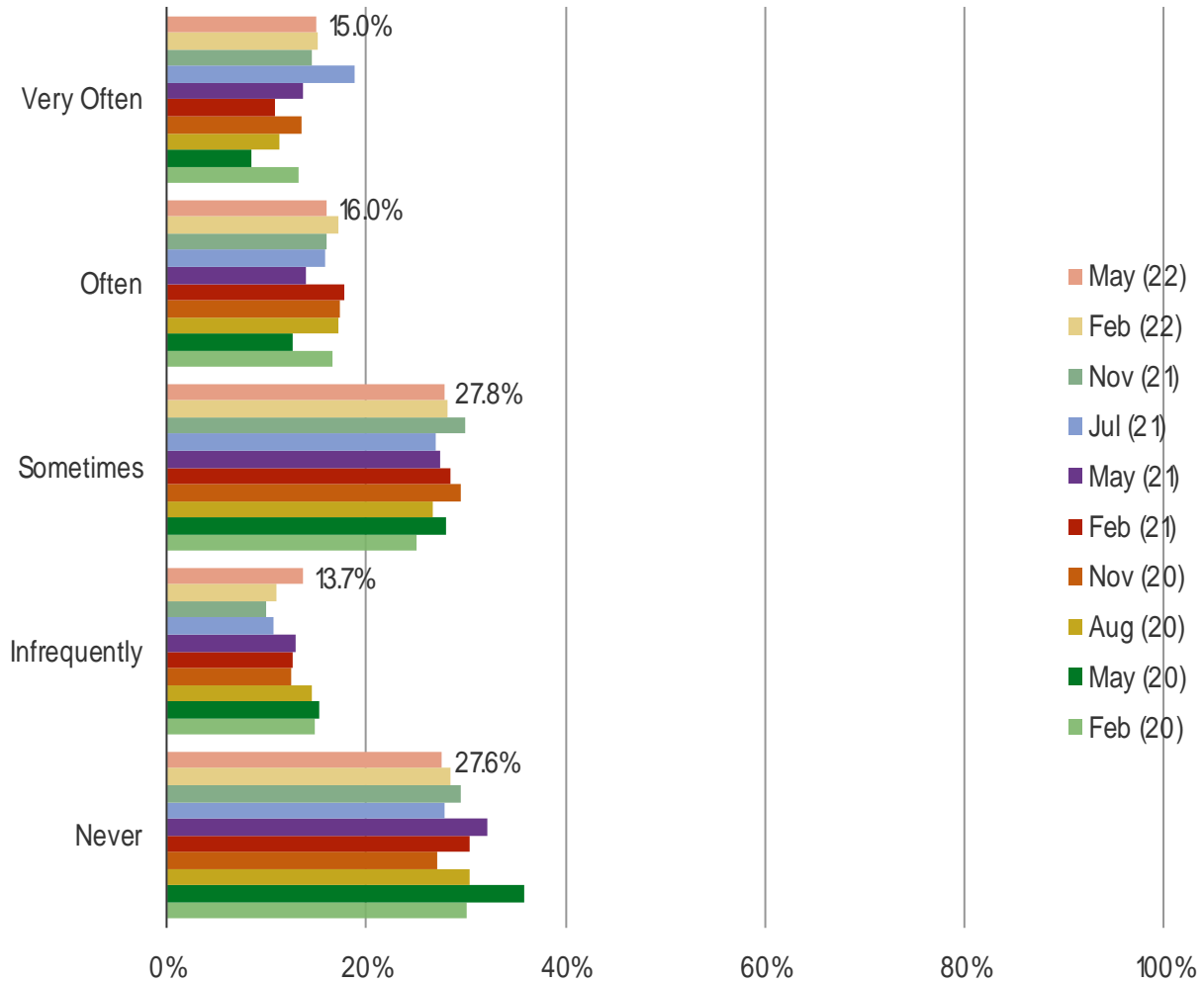


November 2021



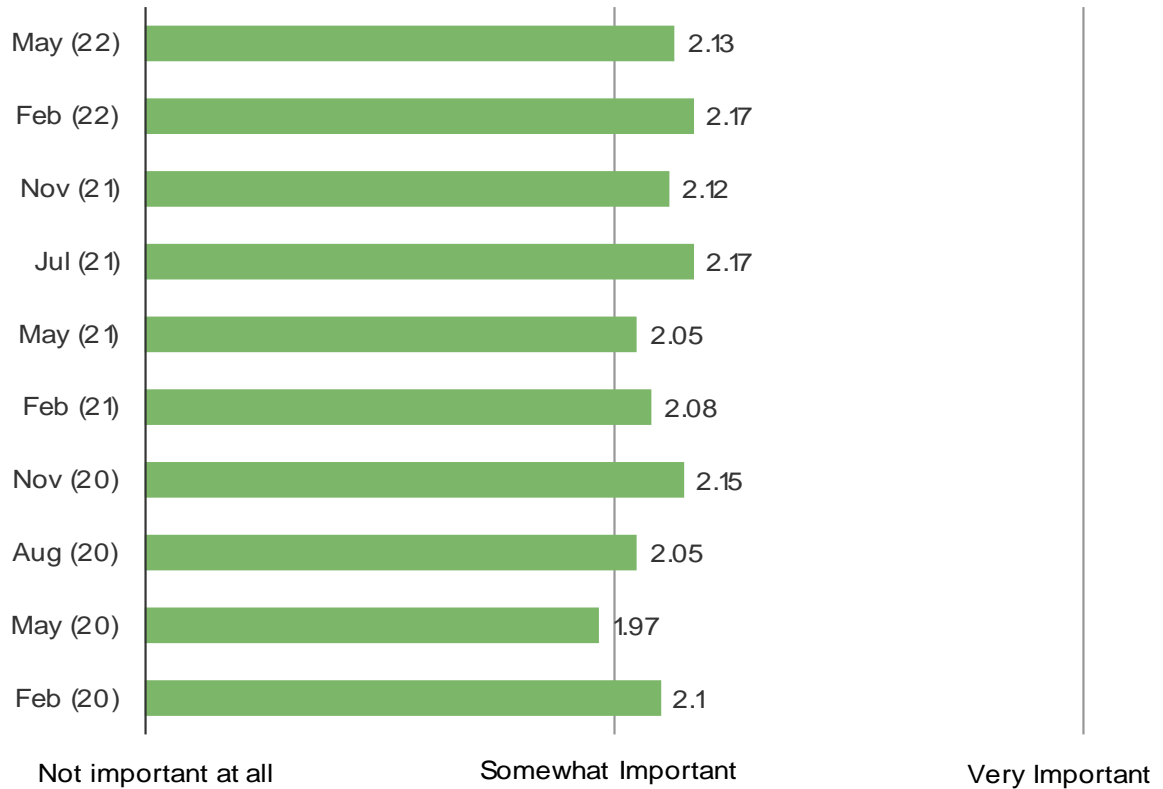
WHEN USING MOBILE PAYMENT APPS, HOW OFTEN DO YOU USE INSTANT DEPOSIT/INSTANT TRANSFER?

Posed to mobile payment apps users



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

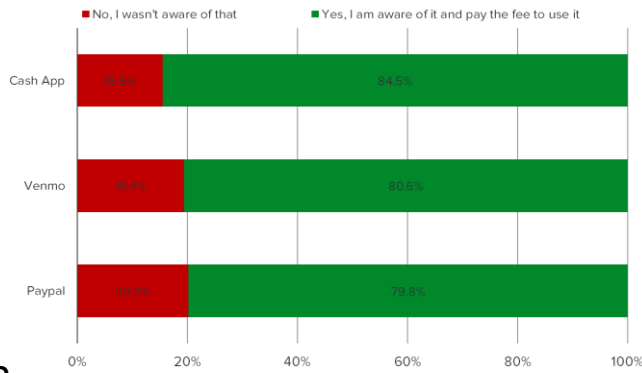
Posed to mobile payment apps users



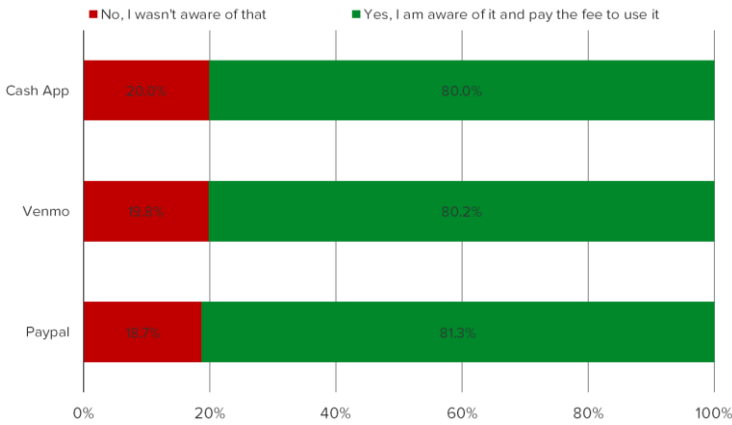
DID YOU KNOW THAT THERE IS A FEE ASSOCIATED WITH USING INSTANT DEPOSIT/INSTANT TRANSFER ON THIS APP?

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

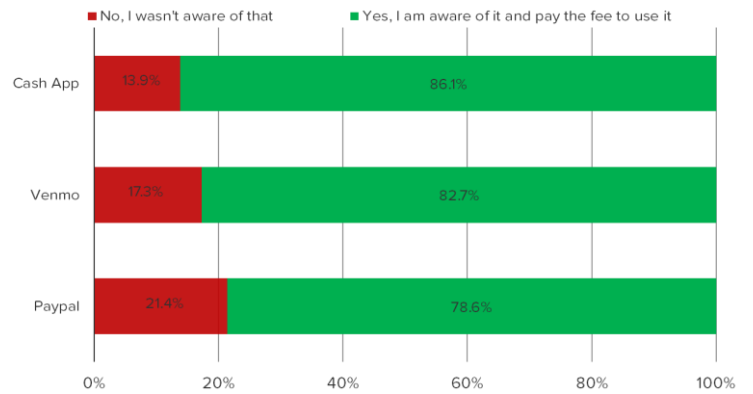
May 2022



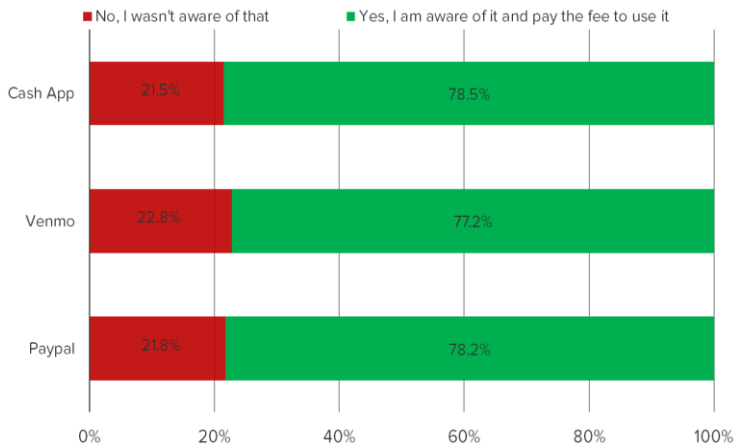
February 2022



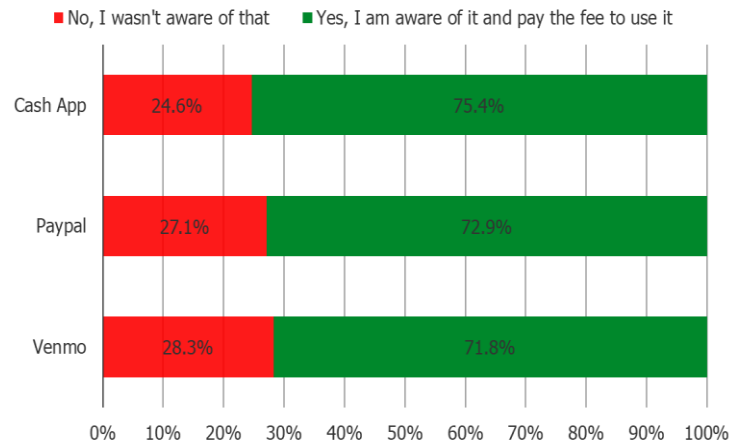
November 2021



July 2021

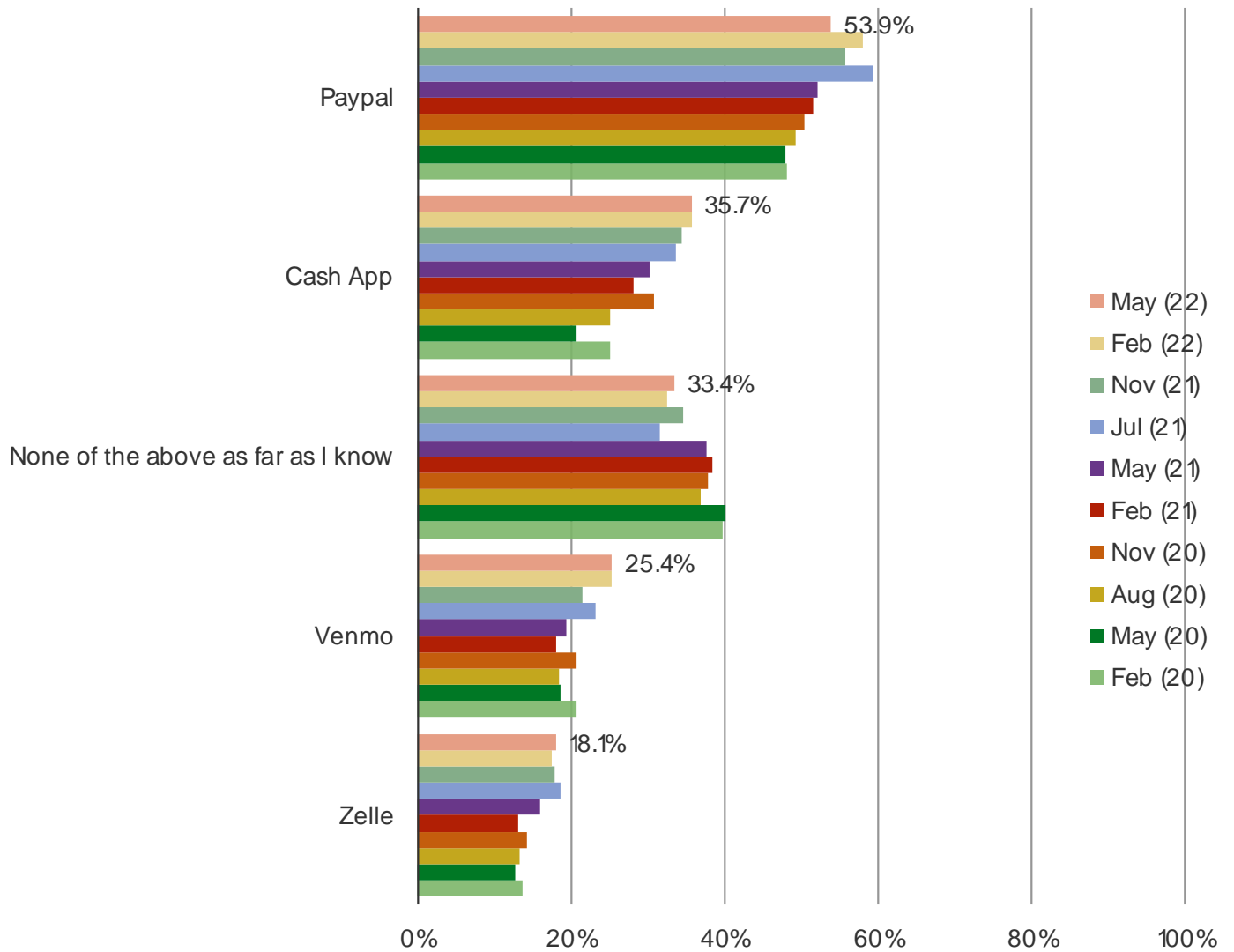


November 2020



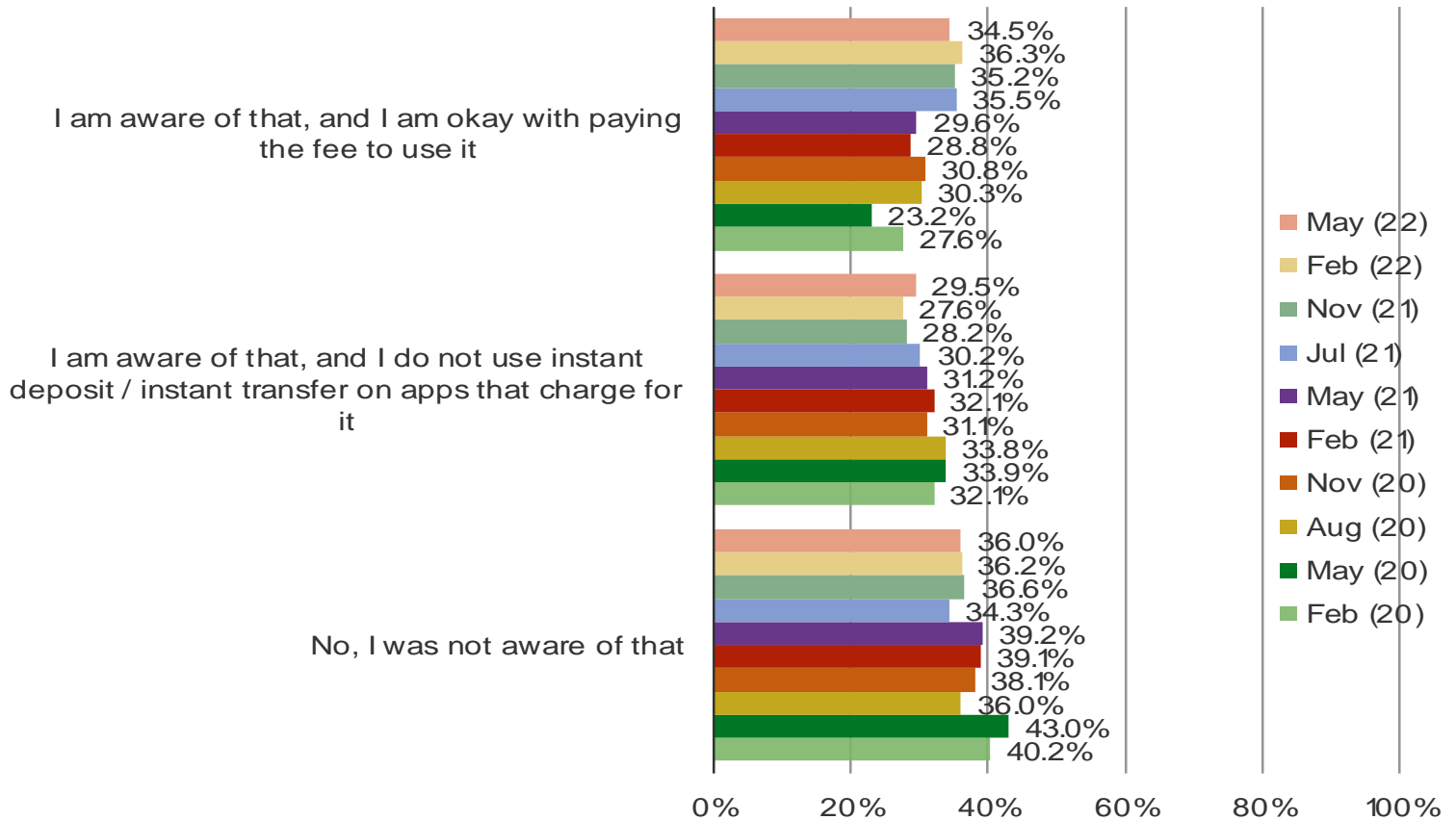
TO YOUR KNOWLEDGE, DO ANY OF THE FOLLOWING CHARGE A FEE FOR INSTANT DEPOSIT/INSTANT TRANSFER SERVICES? (SELECT ALL THAT APPLY)

Posed to mobile payment app users.



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

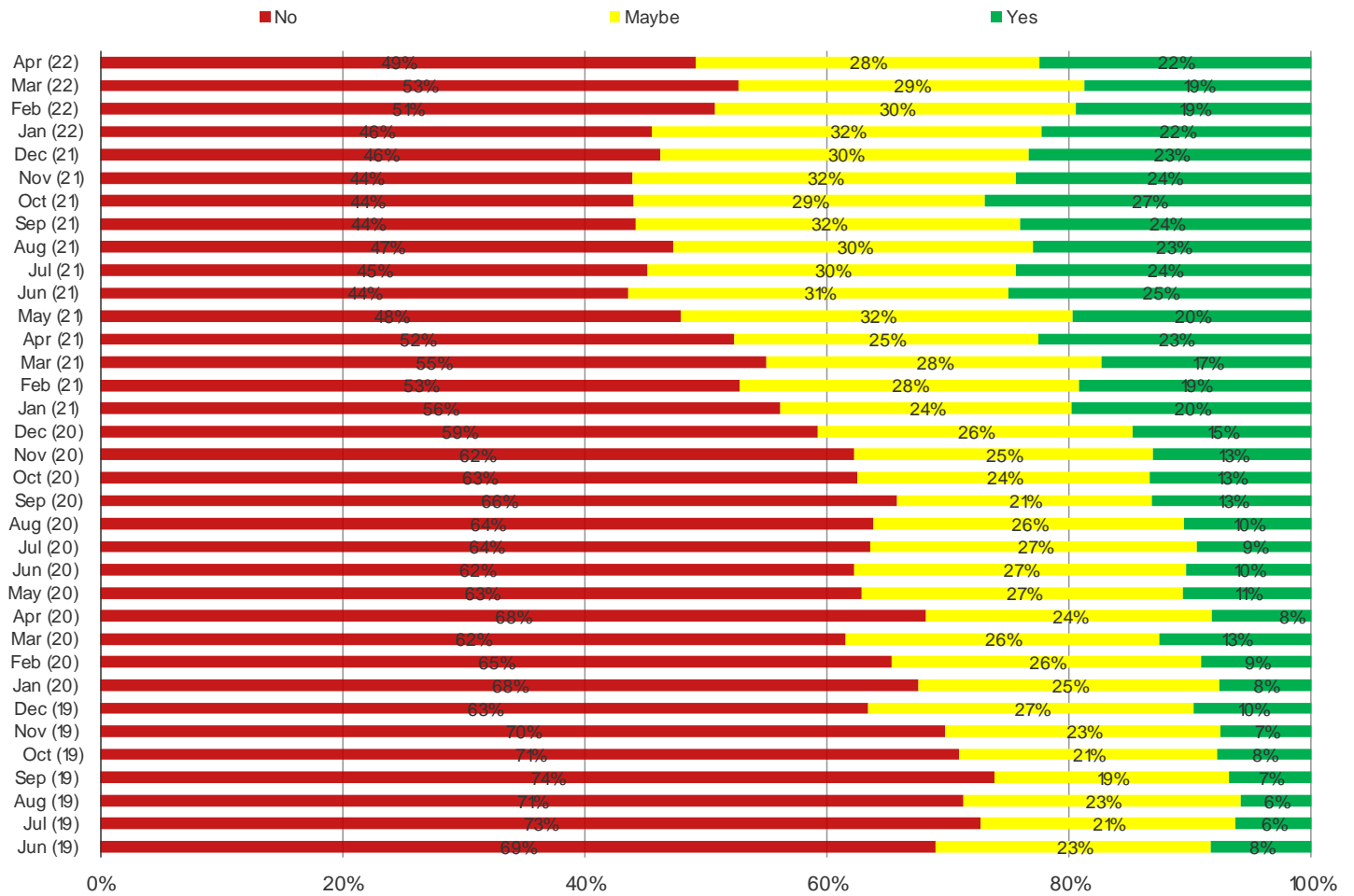
Posed to mobile payment app users.



MONTHLY DATA - BITCOIN

DO YOU HAVE INTEREST IN BUYING BITCOIN?

Posed to respondents who are aware of Bitcoin.



DO YOU THINK BITCOIN WOULD BE A GOOD OR BAD INVESTMENT AT THE MOMENT?

Posed to respondents who are aware of Bitcoin.

