

BESPOKE SURVEYS

Mobile Payments, Crypto, and Investments, Vol 22

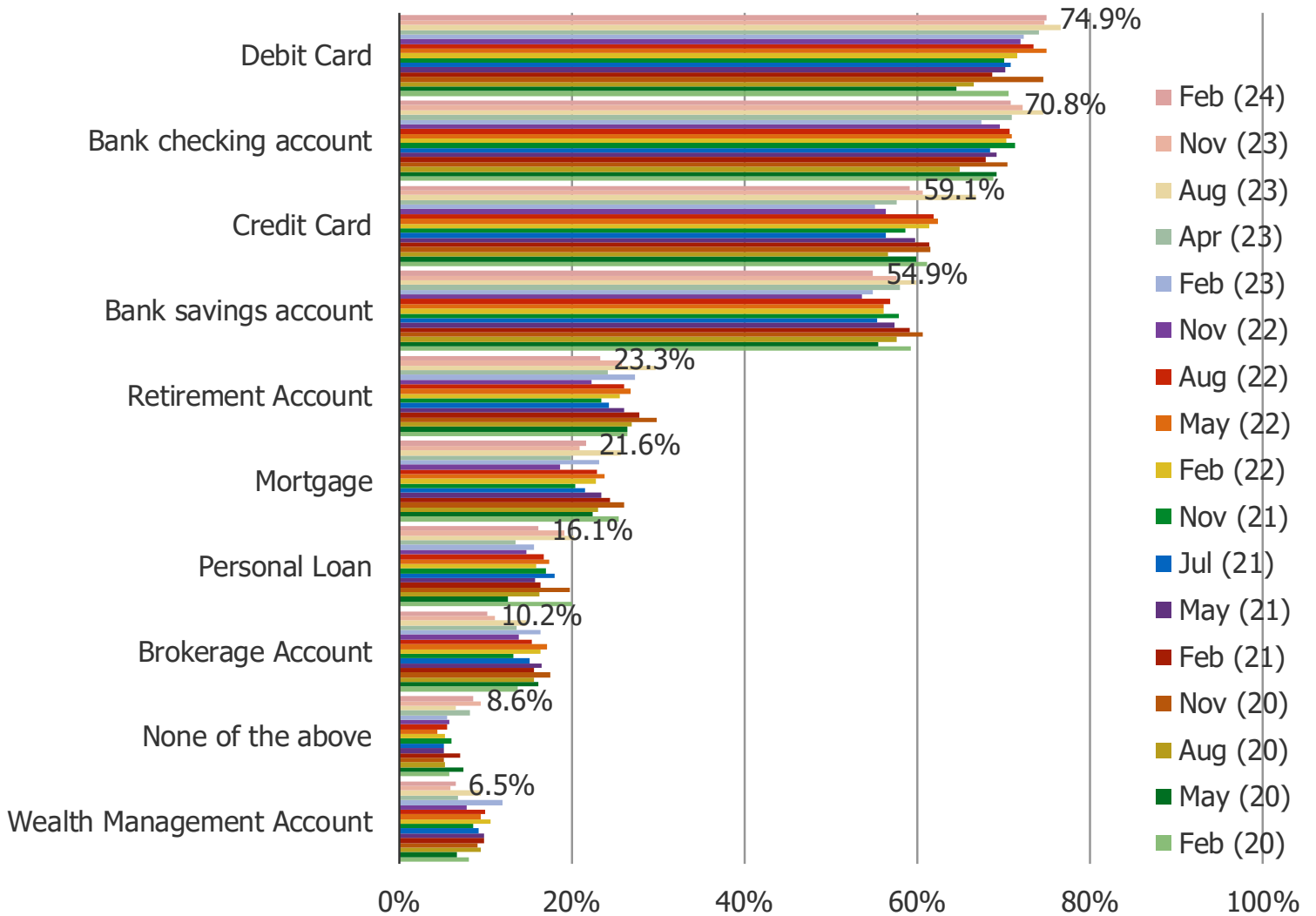
1250+ Respondents Per Quarter

February 2024

SECTOR TRENDS

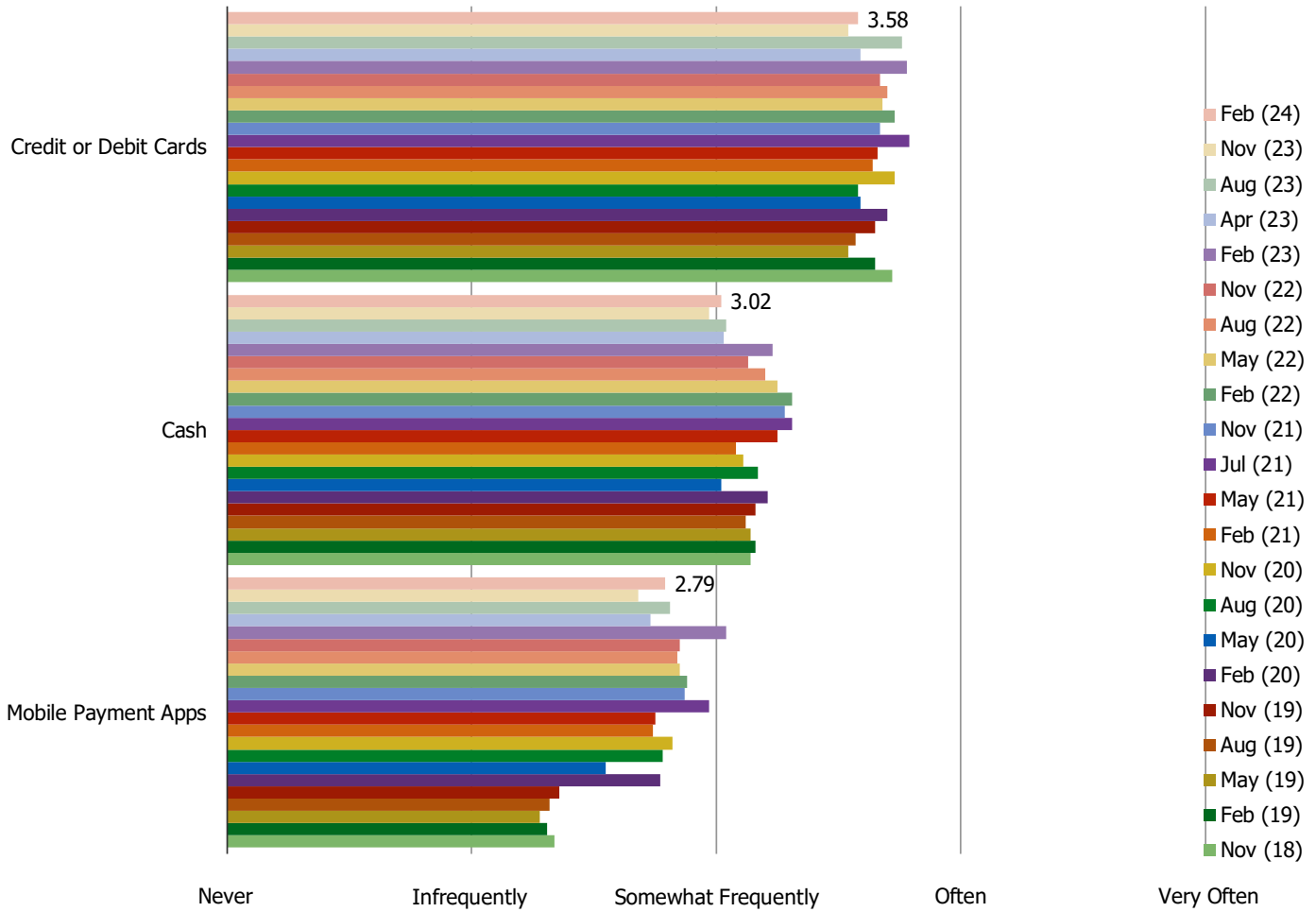
DO YOU PERSONALLY HAVE ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



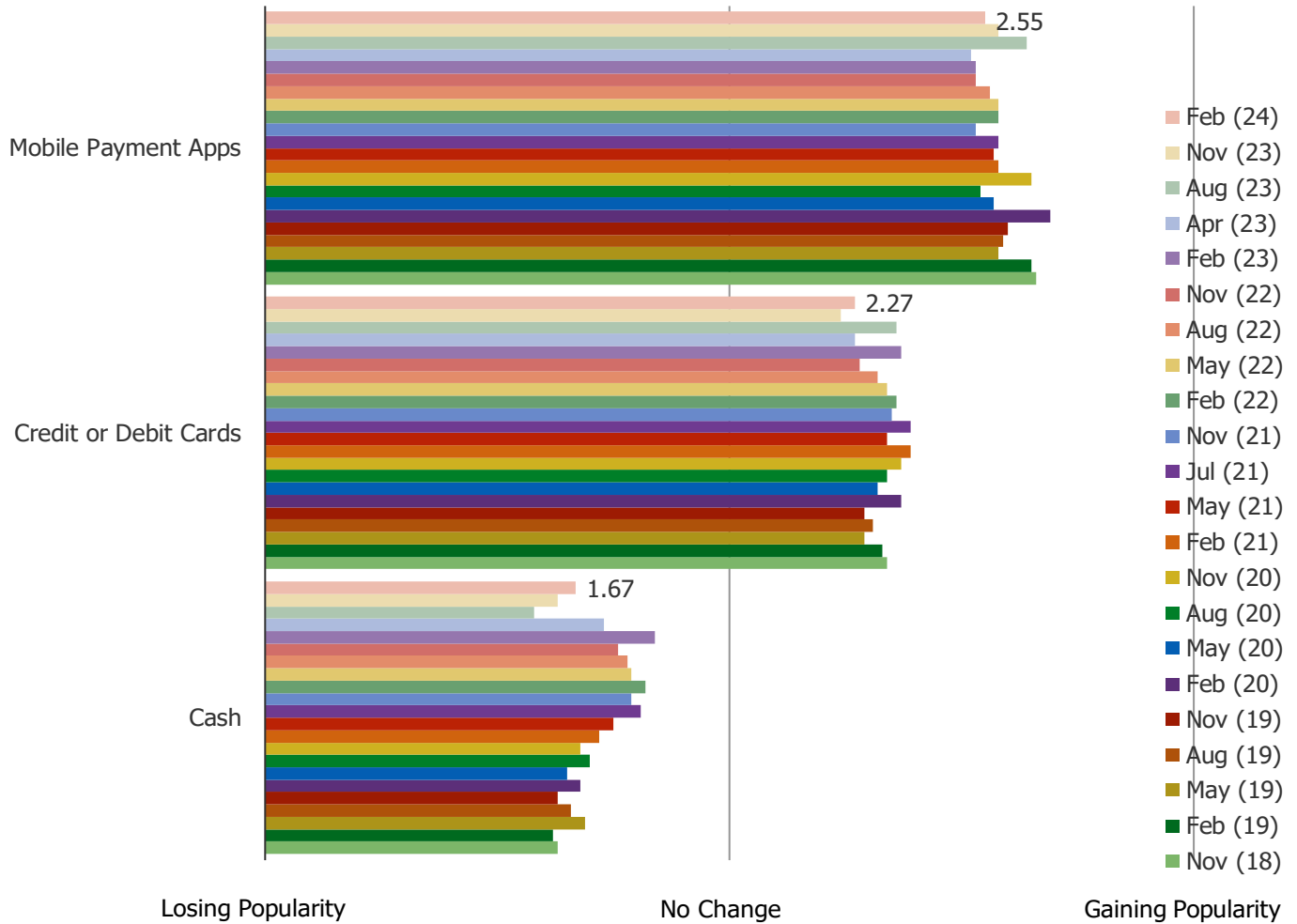
HOW OFTEN DO YOU USE THE FOLLOWING TO SPEND OR TRANSFER MONEY?

Posed to all respondents



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

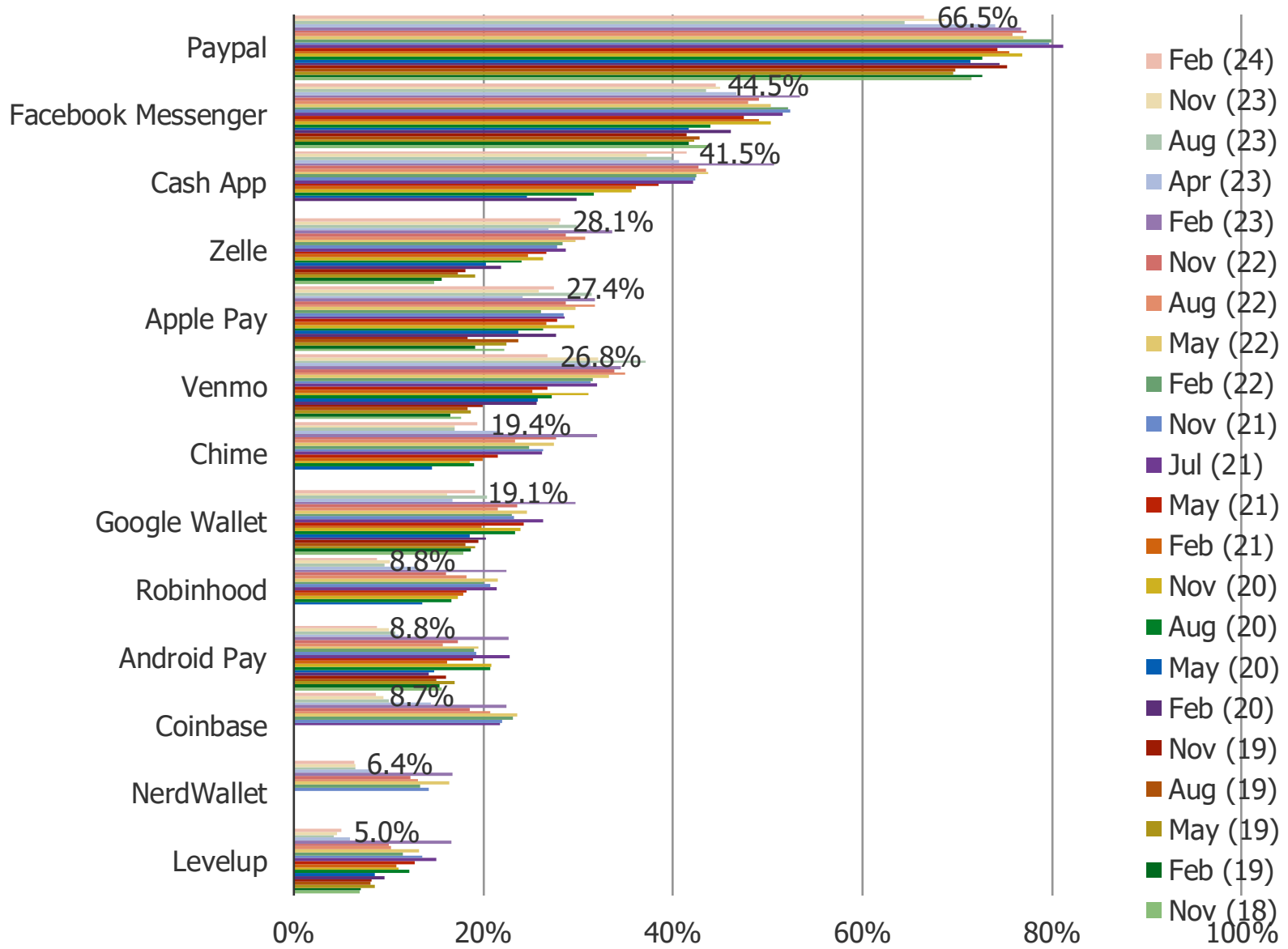
Posed to all respondents



COMPETITIVE DYNAMICS AND MARKET SHARE

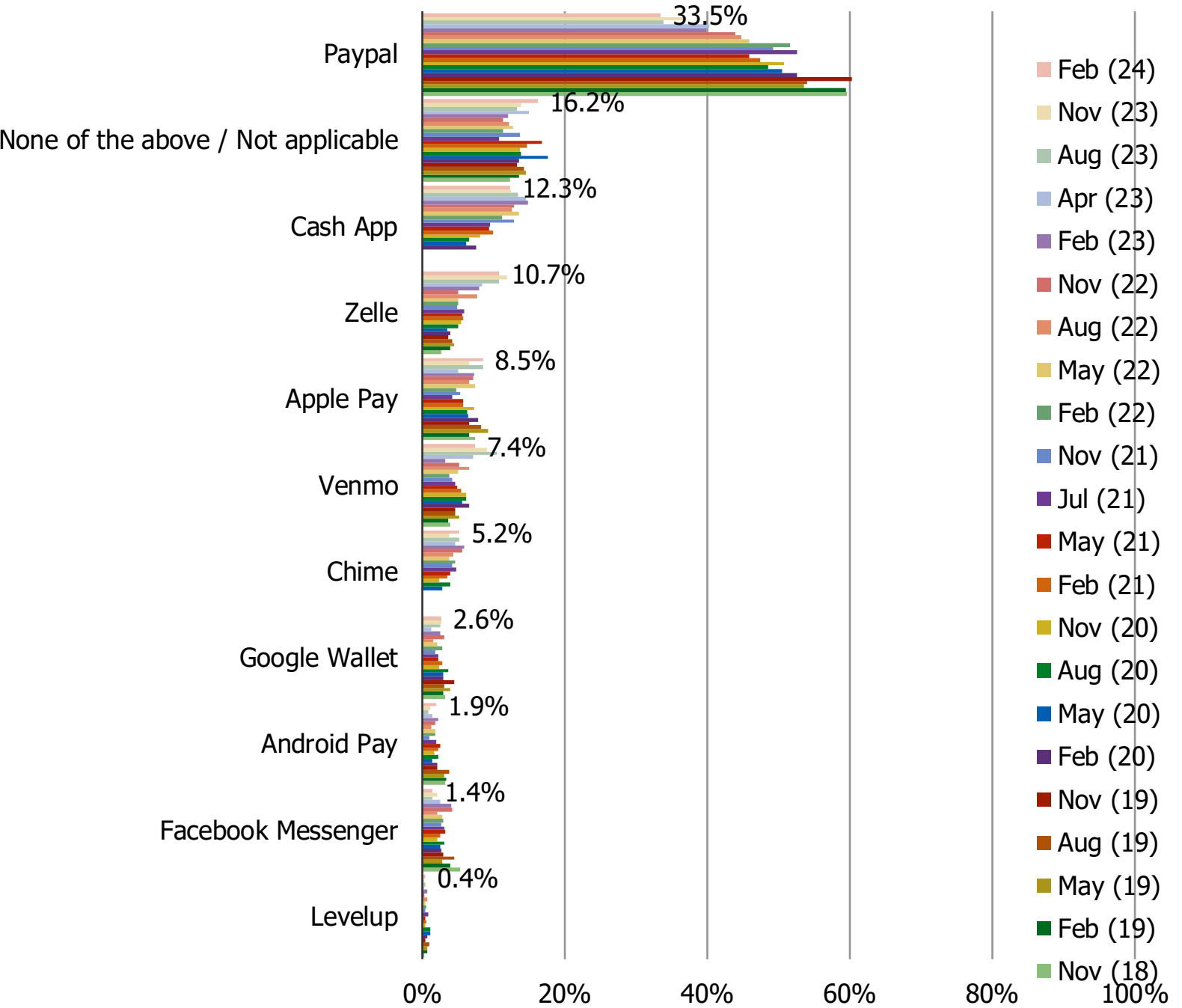
DO USE ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



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

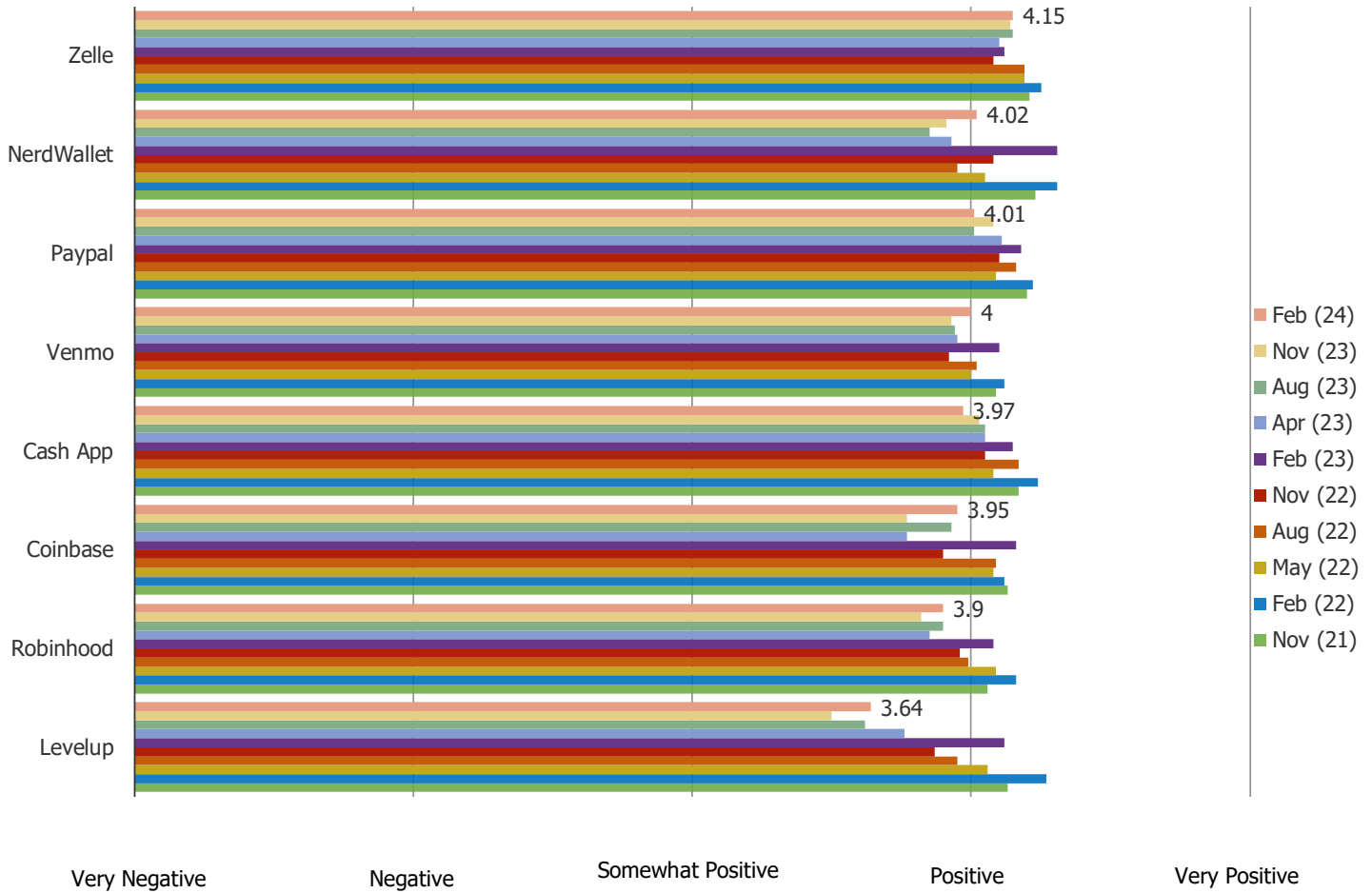
Posed to all respondents



USERS OF EACH PLATFORM - FEEDBACK

WHAT IS YOUR OPINION OF THE FOLLOWING APPS?

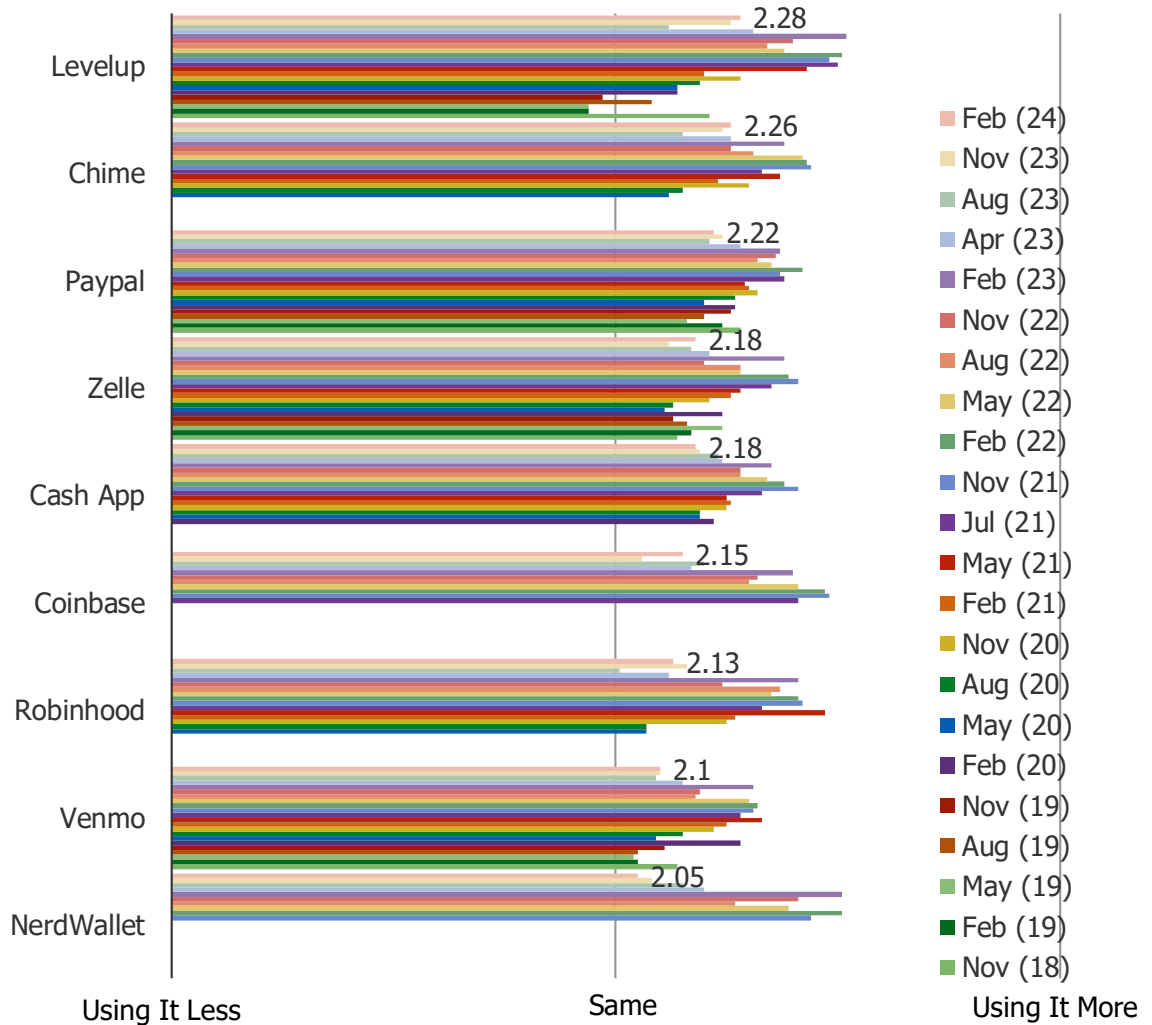
Posed to users of each platform



	N=
Paypal	666
Venmo	268
Levelup	50
Cash App	415
Zelle	281
Chime	194
Robinhood	88
Coinbase	87
NerdWallet	64

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

Posed to users of each platform



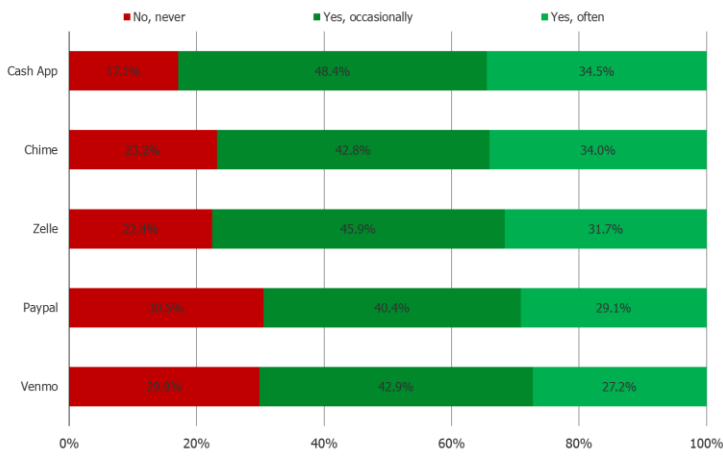
	N=
Paypal	666
Venmo	268
Levelup	50
Cash App	415
Zelle	281
Chime	194
Robinhood	88
Coinbase	87
NerdWallet	64

INSTANT DEPOSIT / INSTANT TRANSFER

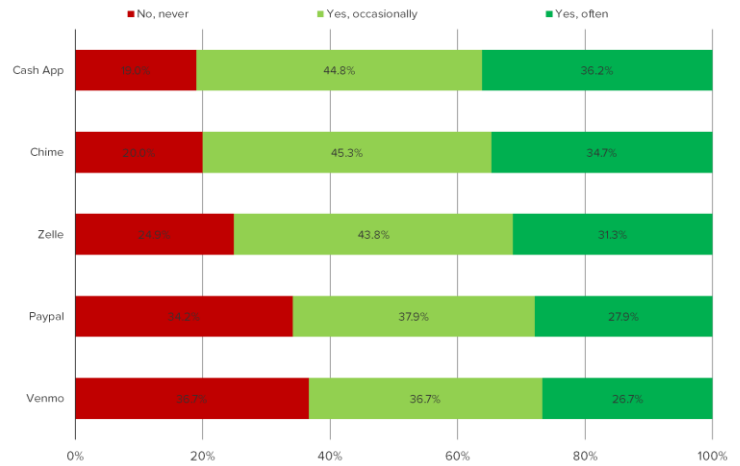
DO YOU USE INSTANT DEPOSIT OR INSTANT TRANSFER WHEN USING THE FOLLOWING?

Posed to users of the following platforms.

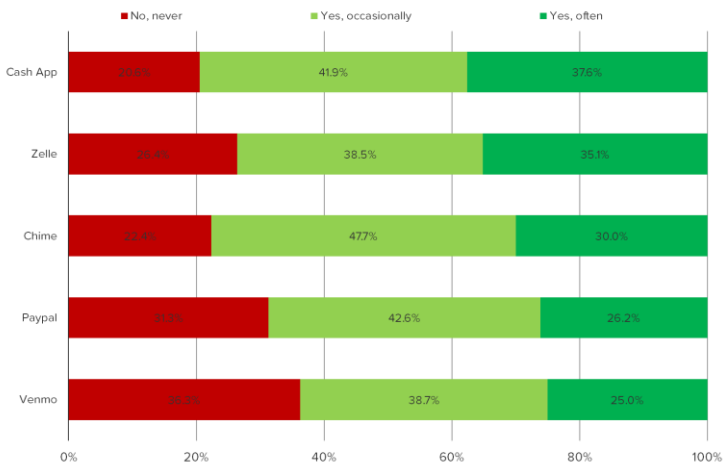
February 2024



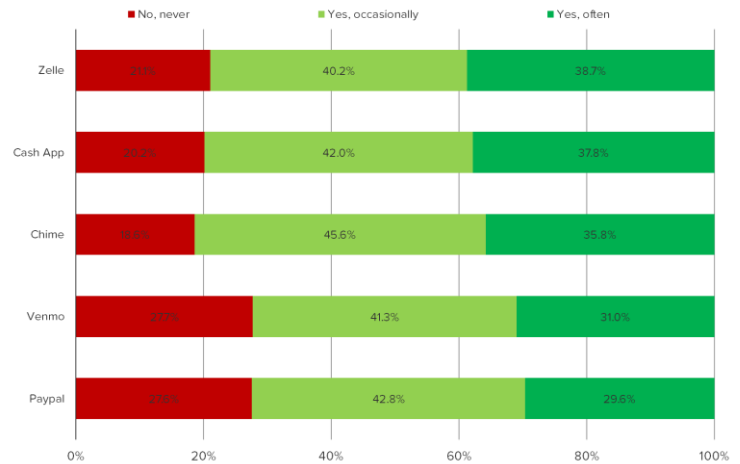
November 2023



August 2023



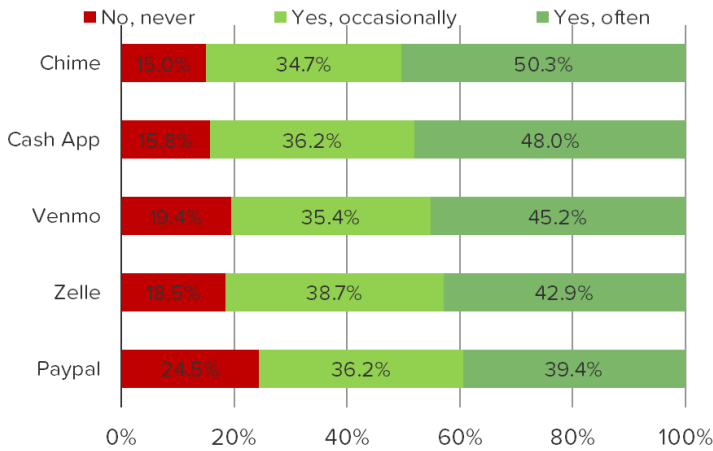
April 2023



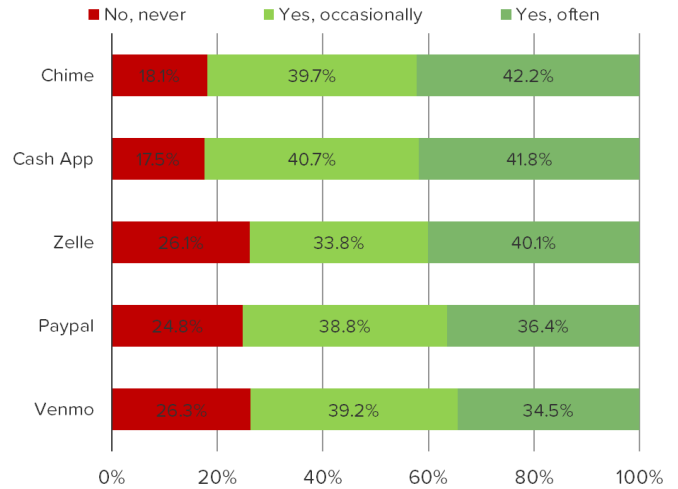
DO YOU USE INSTANT DEPOSIT OR INSTANT TRANSFER WHEN USING THE FOLLOWING?

Posed to users of the following platforms.

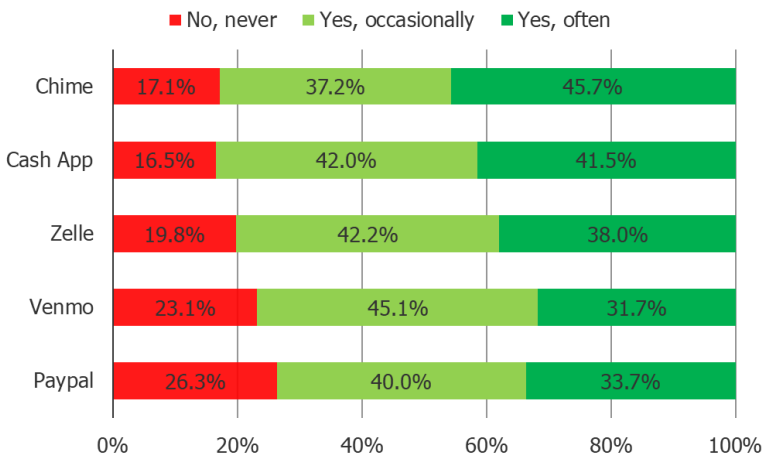
February 2023



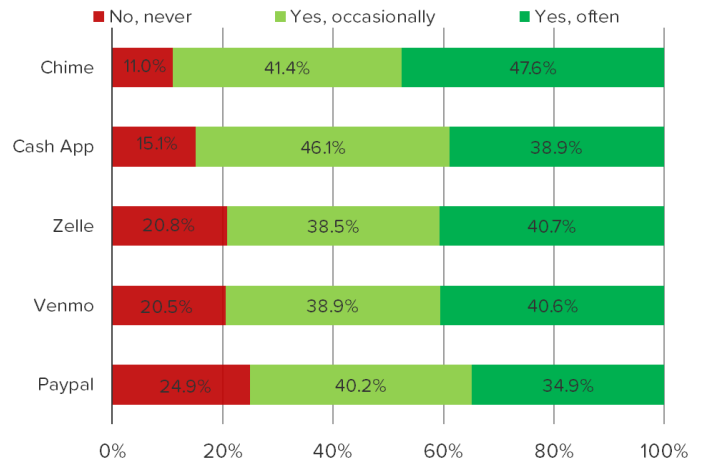
November 2022



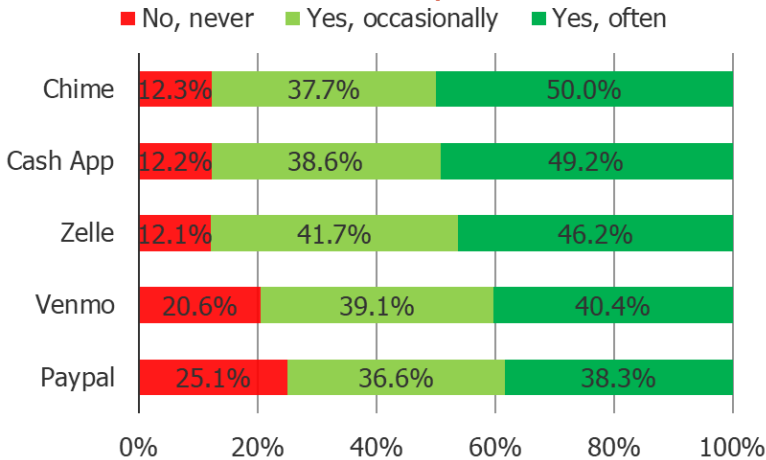
August 2022



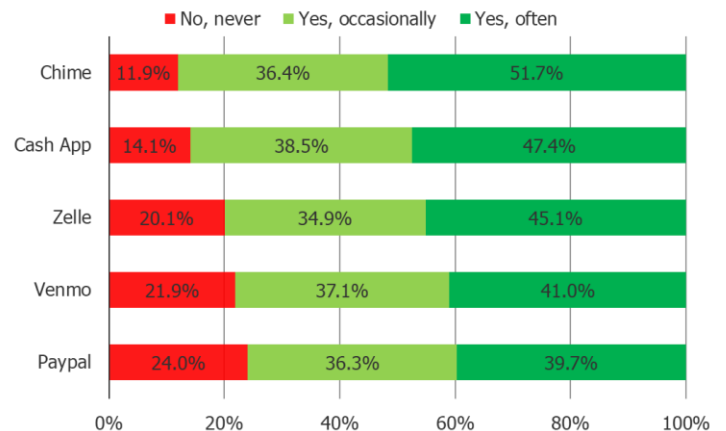
May 2022



February 2022

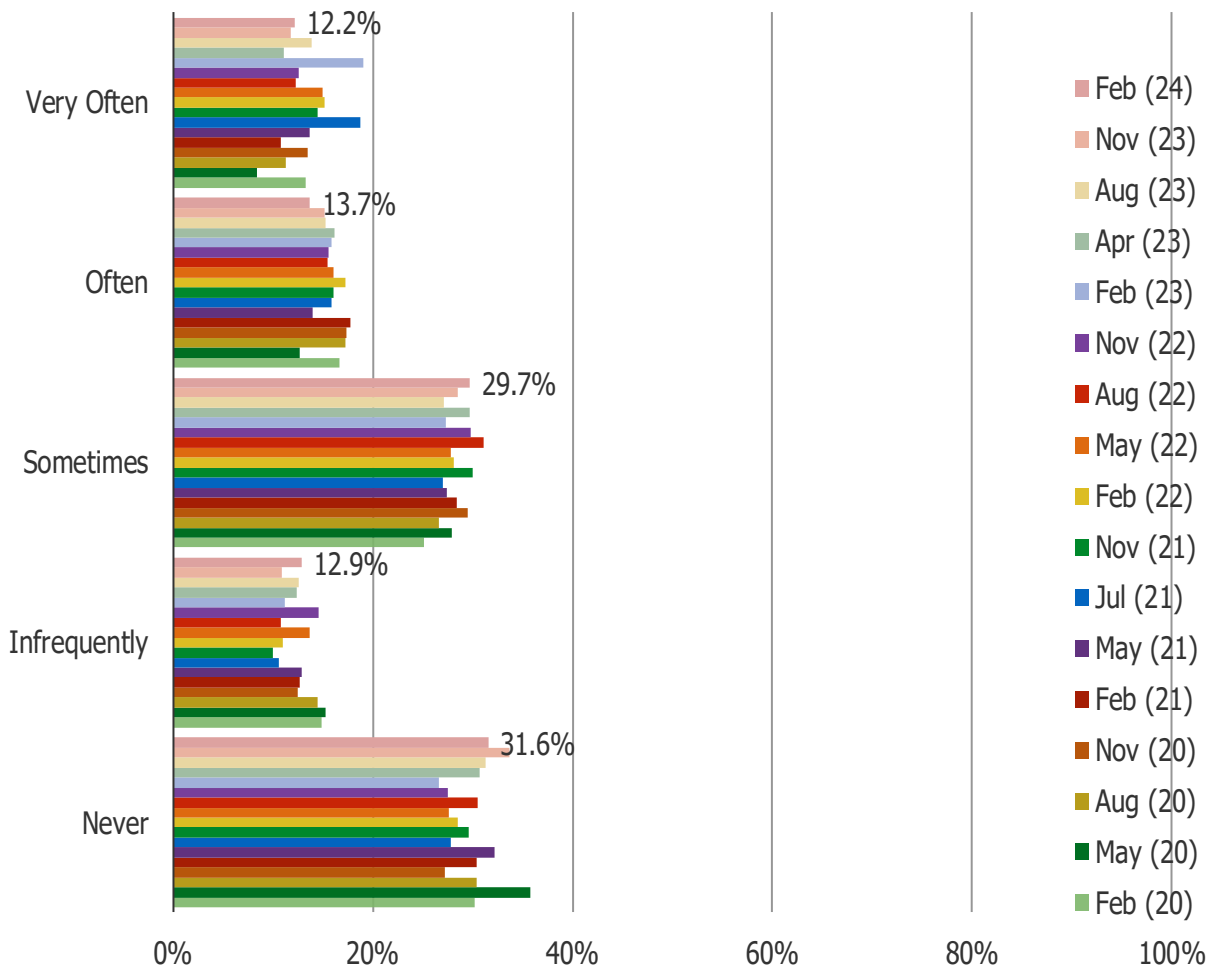


November 2021



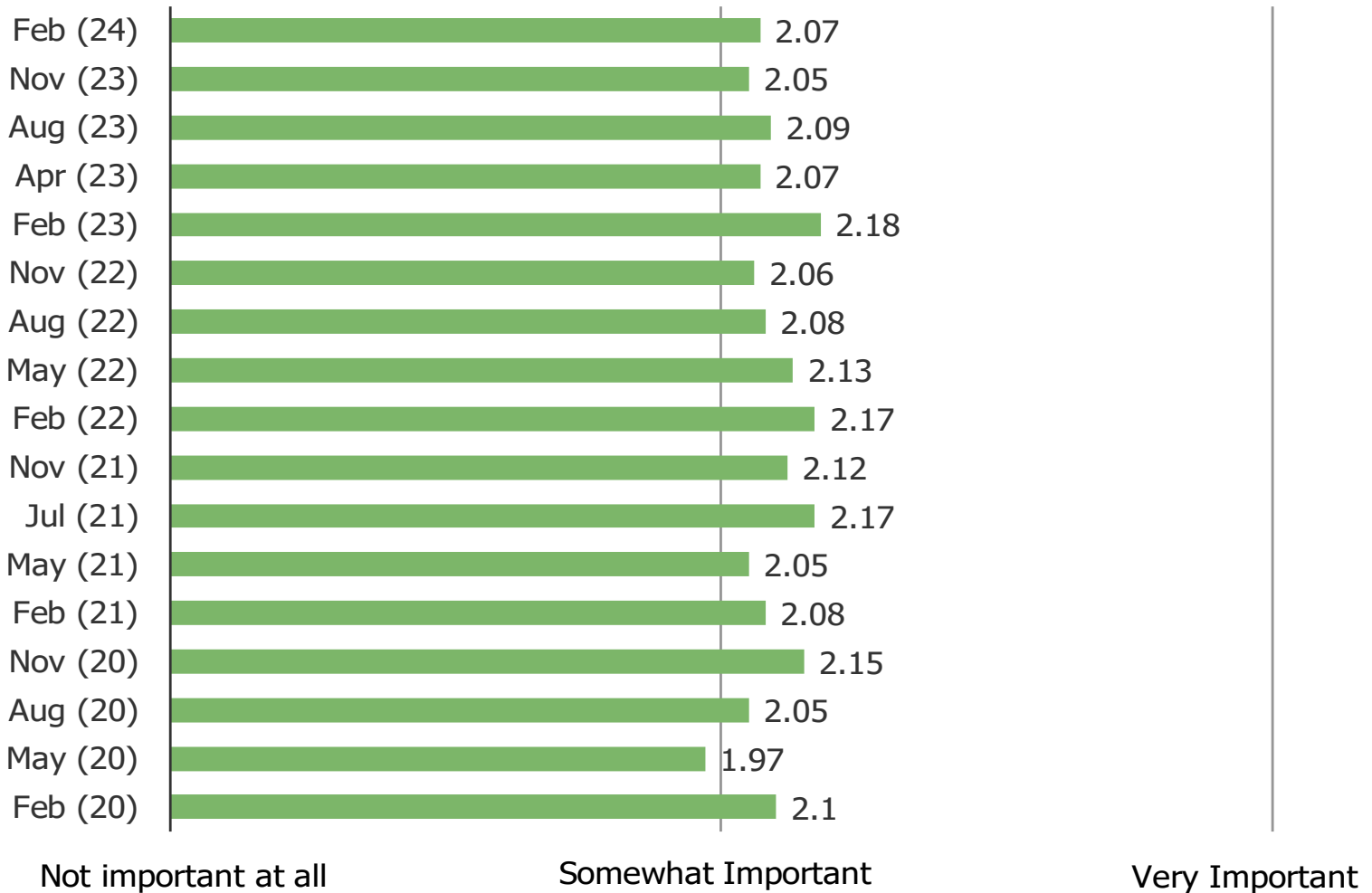
WHEN USING MOBILE PAYMENT APPS, HOW OFTEN DO YOU USE INSTANT DEPOSIT/INSTANT TRANSFER?

Posed to mobile payment apps users



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

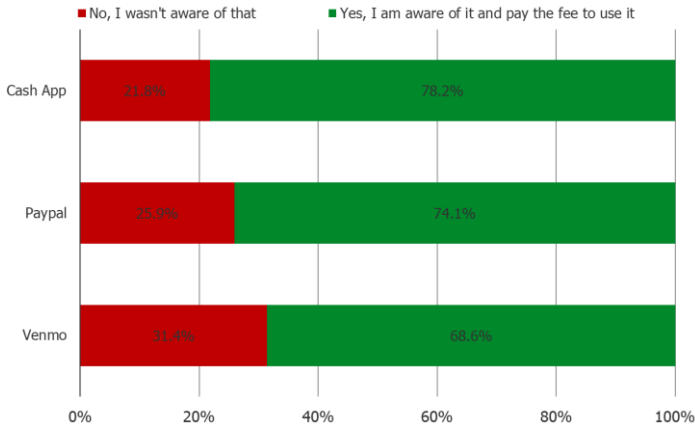
Posed to mobile payment apps users



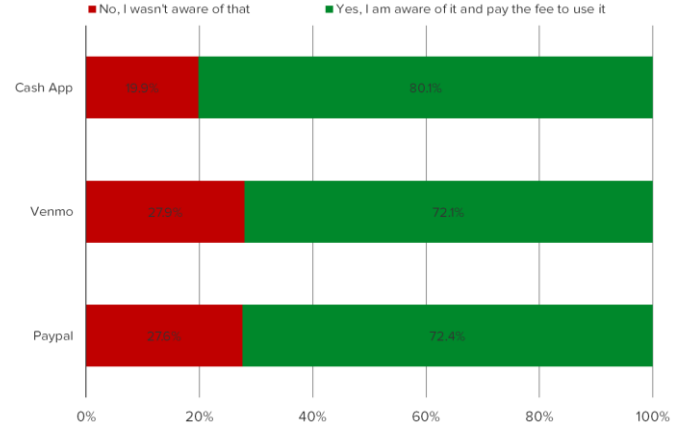
DID YOU KNOW THAT THERE IS A FEE ASSOCIATED WITH USING INSTANT DEPOSIT / INSTANT TRANSFER ON THIS APP?

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

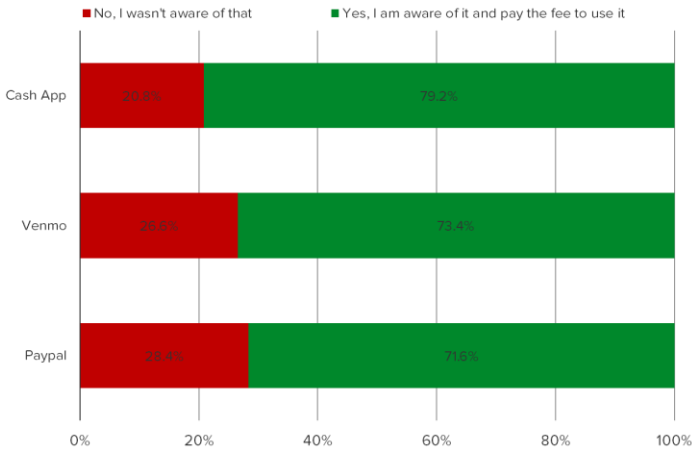
February 2024



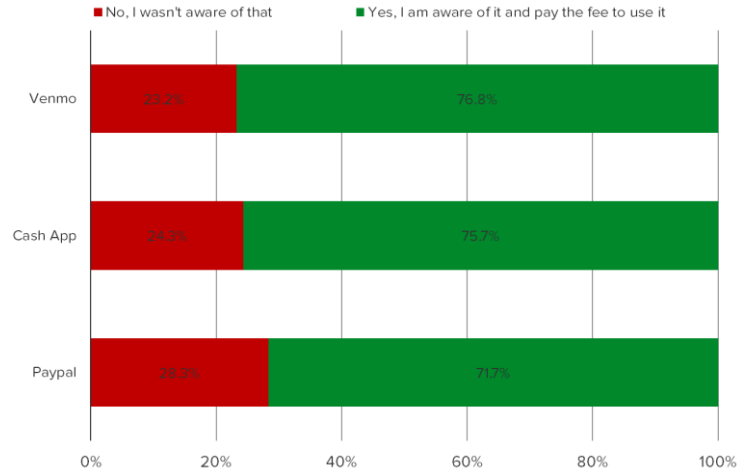
November 2023



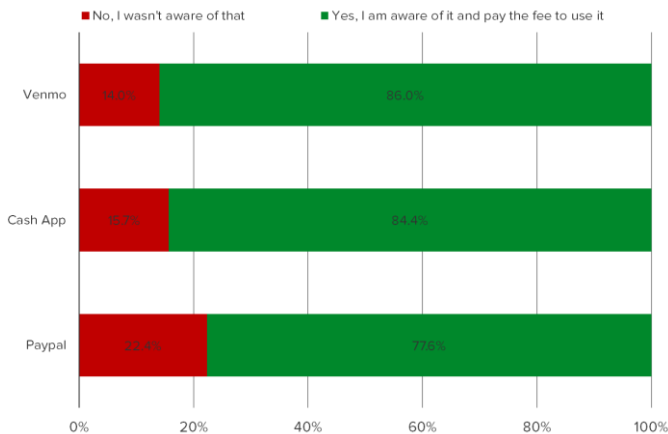
August 2023



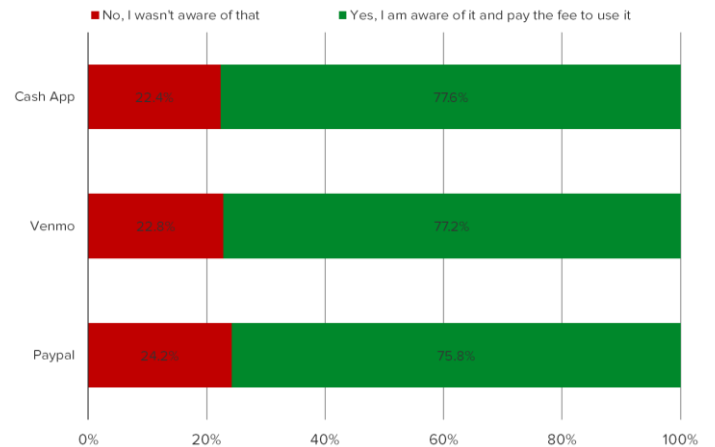
April 2023



February 2023



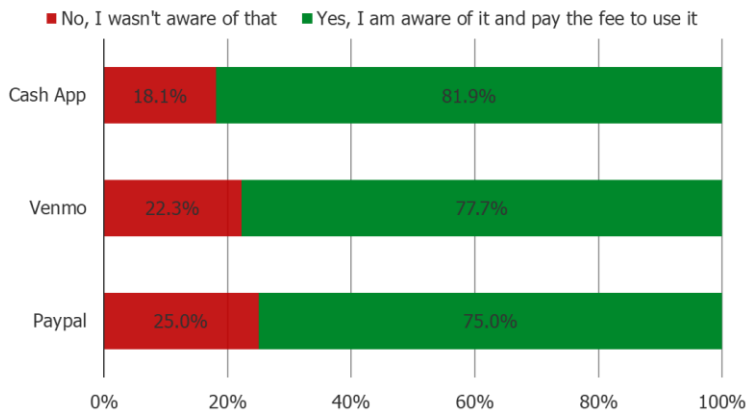
November 2022



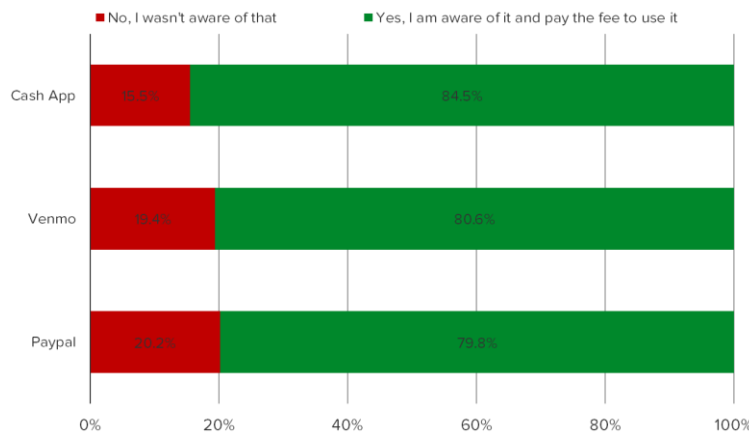
DID YOU KNOW THAT THERE IS A FEE ASSOCIATED WITH USING INSTANT DEPOSIT/INSTANT TRANSFER ON THIS APP?

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

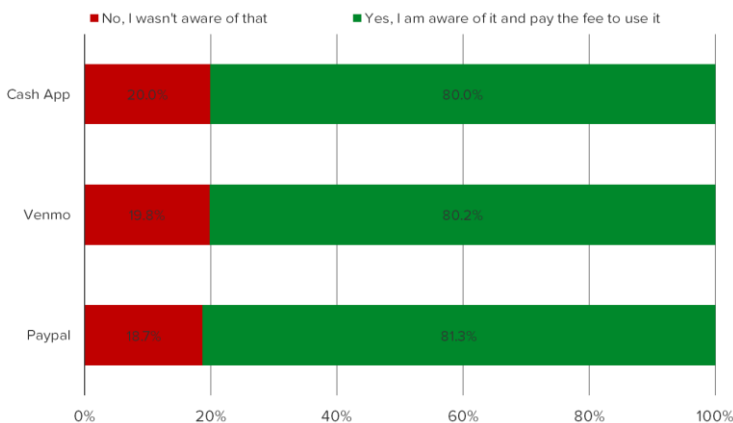
August 2022



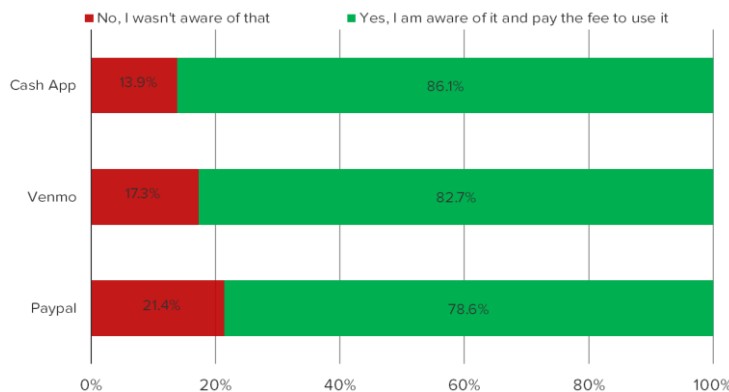
May 2022



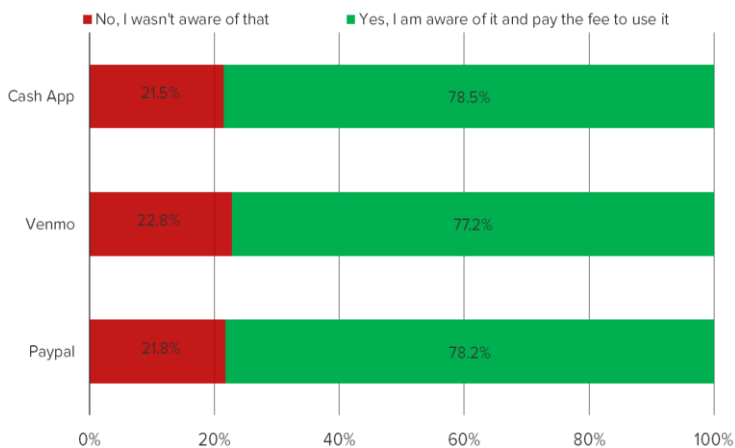
February 2022



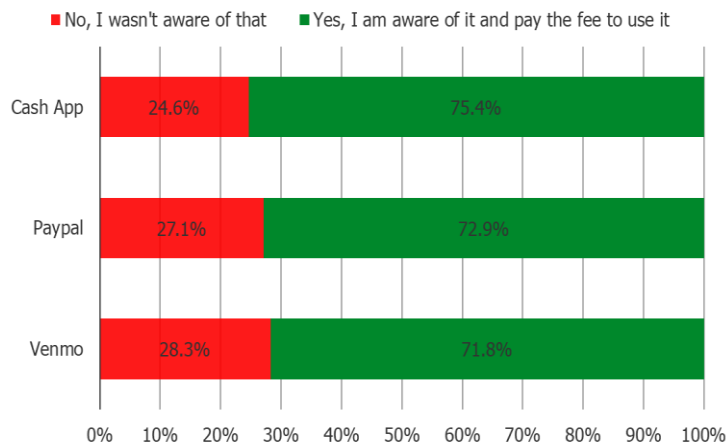
November 2021



July 2021

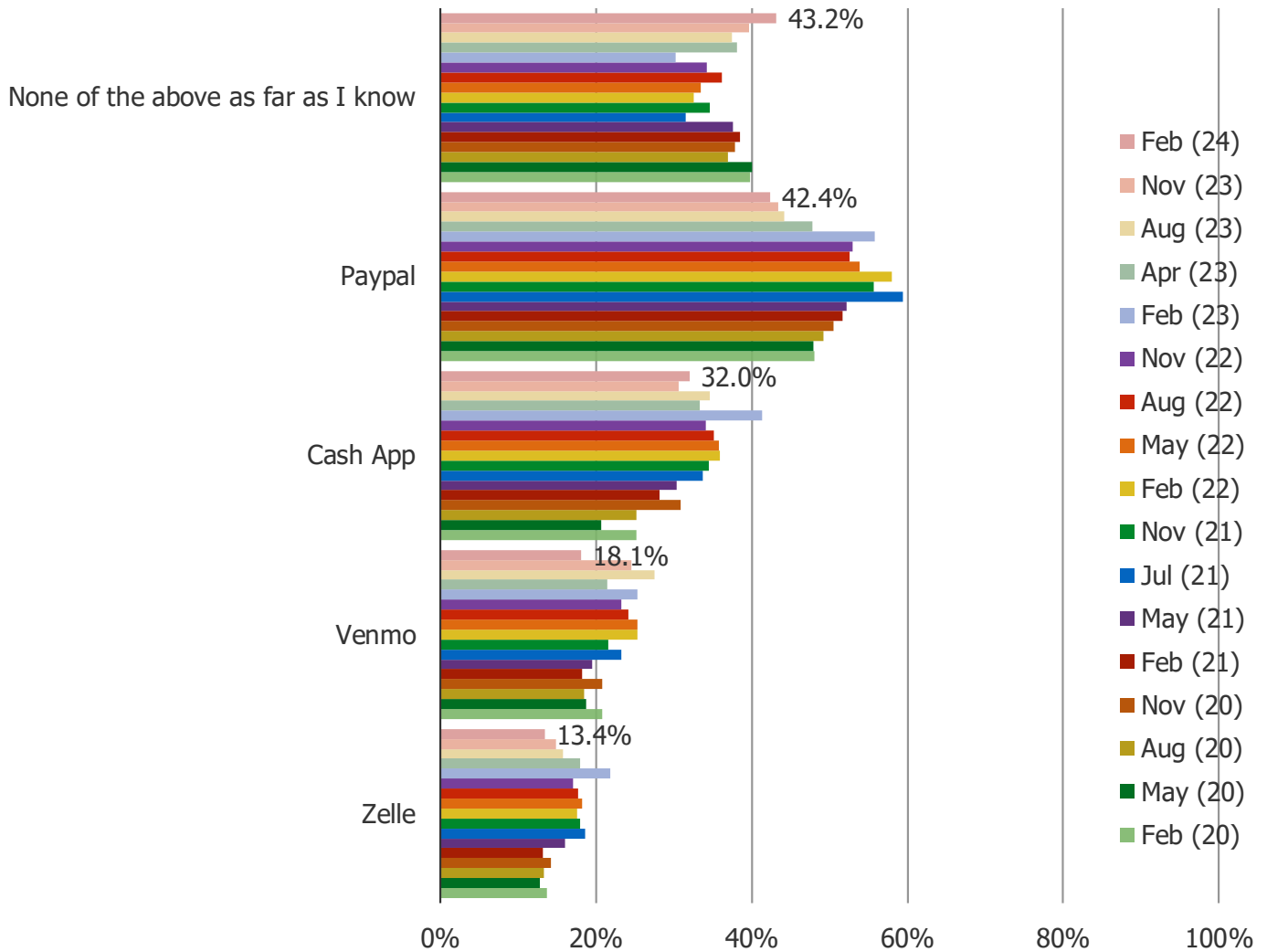


November 2020



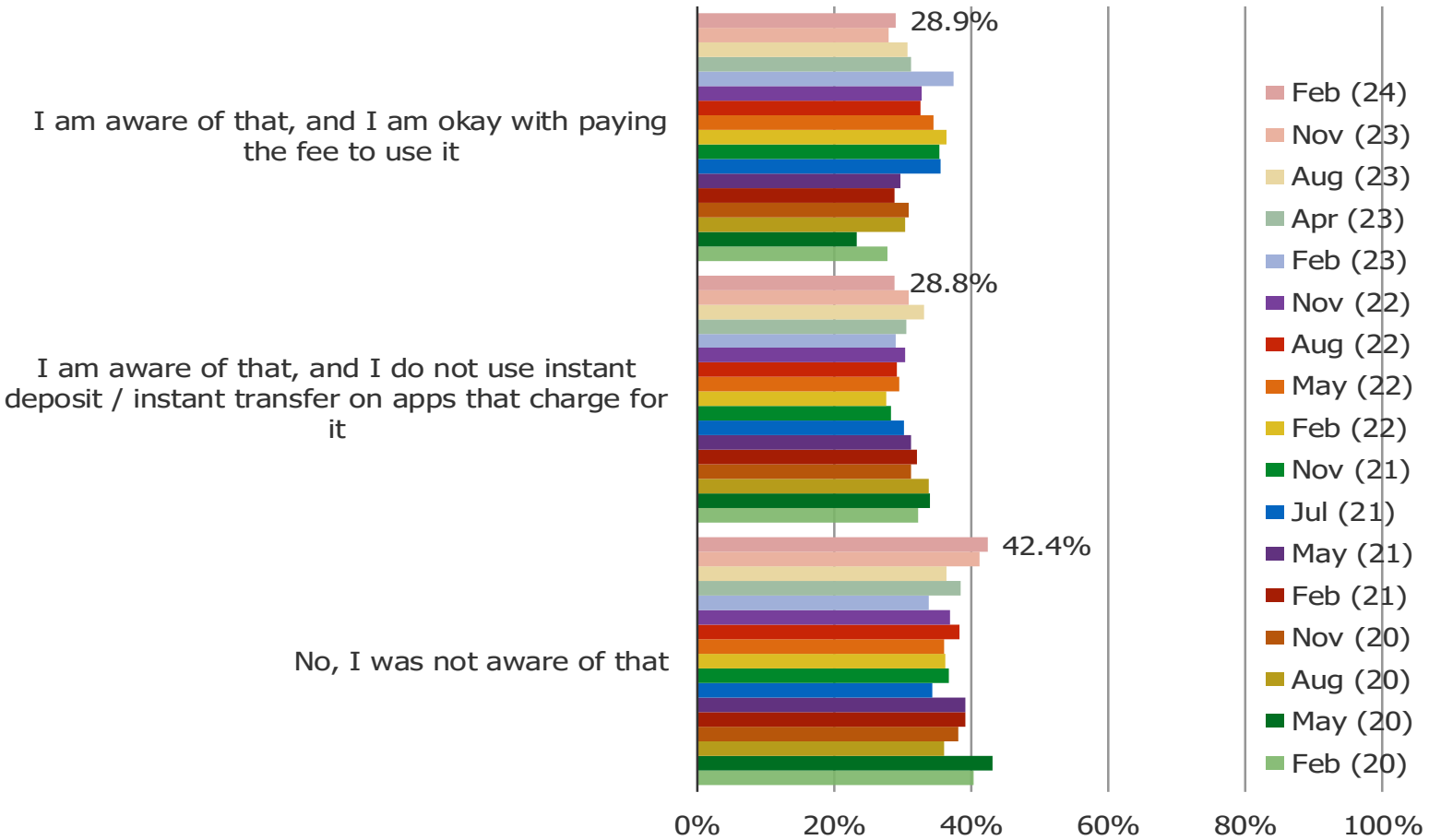
TO YOUR KNOWLEDGE, DO ANY OF THE FOLLOWING CHARGE A FEE FOR INSTANT DEPOSIT/INSTANT TRANSFER SERVICES? (SELECT ALL THAT APPLY)

Posed to mobile payment app users.



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

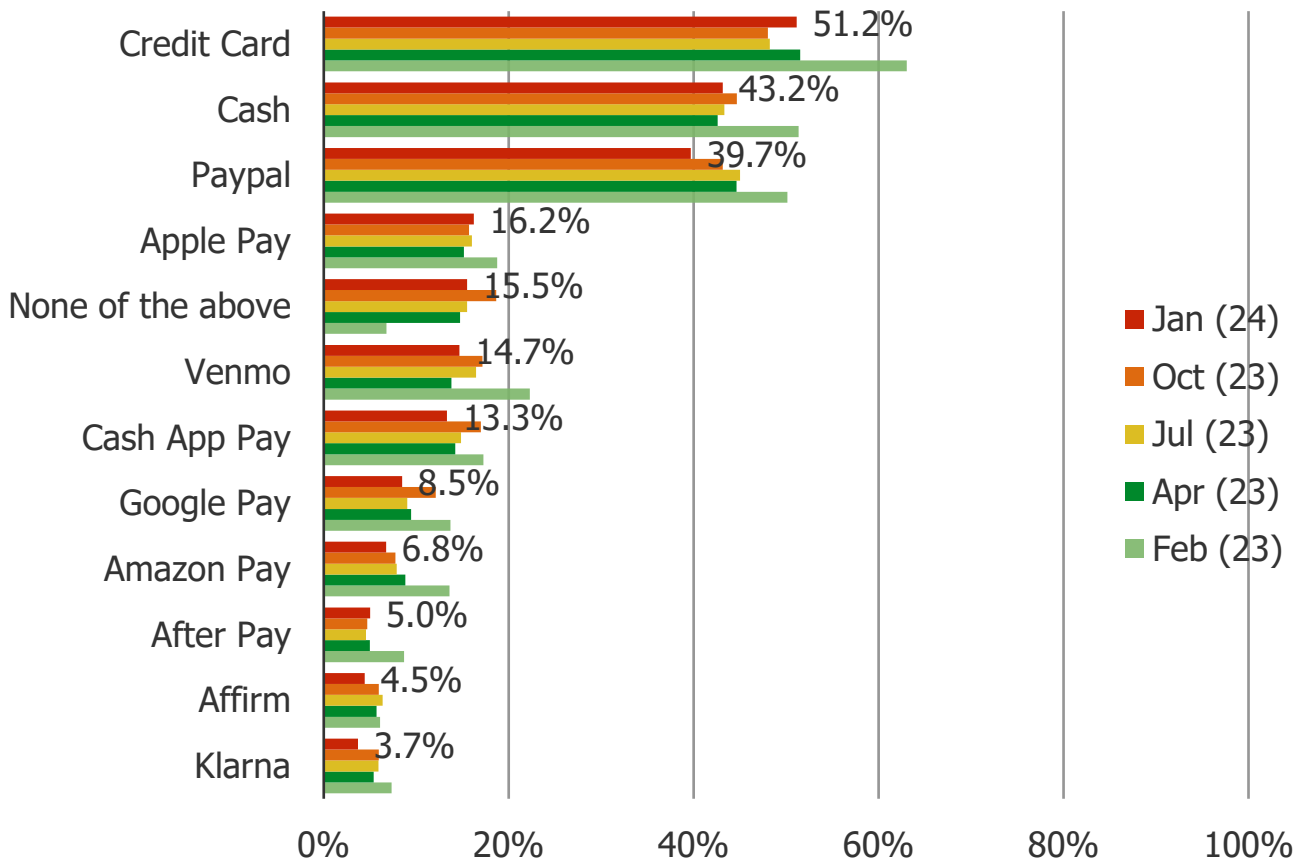
Posed to mobile payment app users.



MORE PAYMENTS DATA

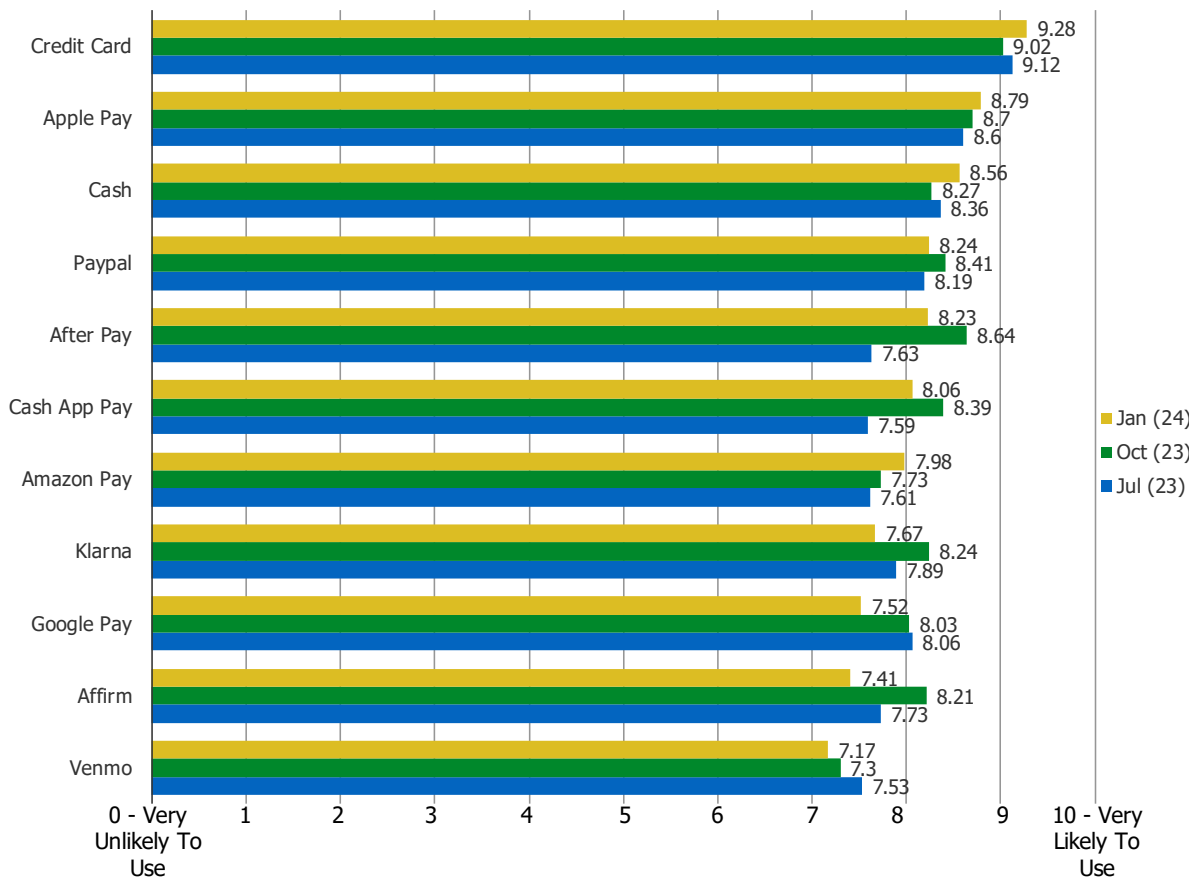
HAVE YOU USED ANY OF THE FOLLOWING TO CHECKOUT IN PERSON OR ONLINE DURING THE PAST 12 MONTHS? SELECT ALL THAT APPLY

Posed to all respondents.



WHEN YOU ARE BUYING SOMETHING AND THE FOLLOWING IS AN OPTION TO PAY FOR IT, HOW LIKELY ARE YOU TO USE IT TO CHECK OUT?

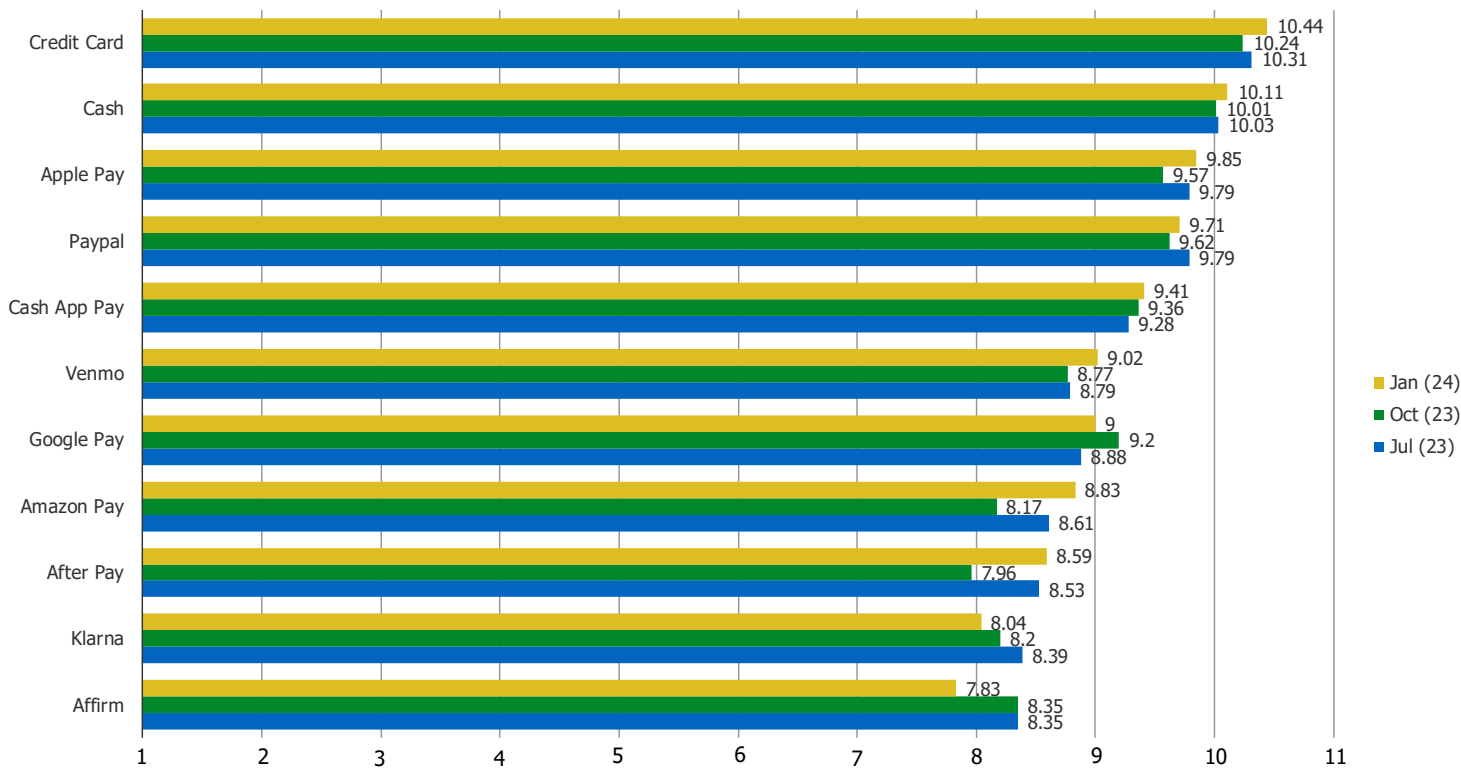
Posed to respondents who have used each of the following to check out in the past 12 months...



	N=
Apple Pay	197
Google Pay	103
Cash App Pay	162
Klarna	45
After Pay	61
Affirm	54
Paypal	482
Venmo	178
Amazon Pay	82
Credit Card	621
Cash	524

PLEASE RANK YOUR PREFERRED METHODS OF PAYMENT WHEN SHOPPING IN-PERSON, WITH YOUR MOST PREFERRED METHOD AT THE TOP AND LEAST PREFERRED METHOD AT THE BOTTOM.

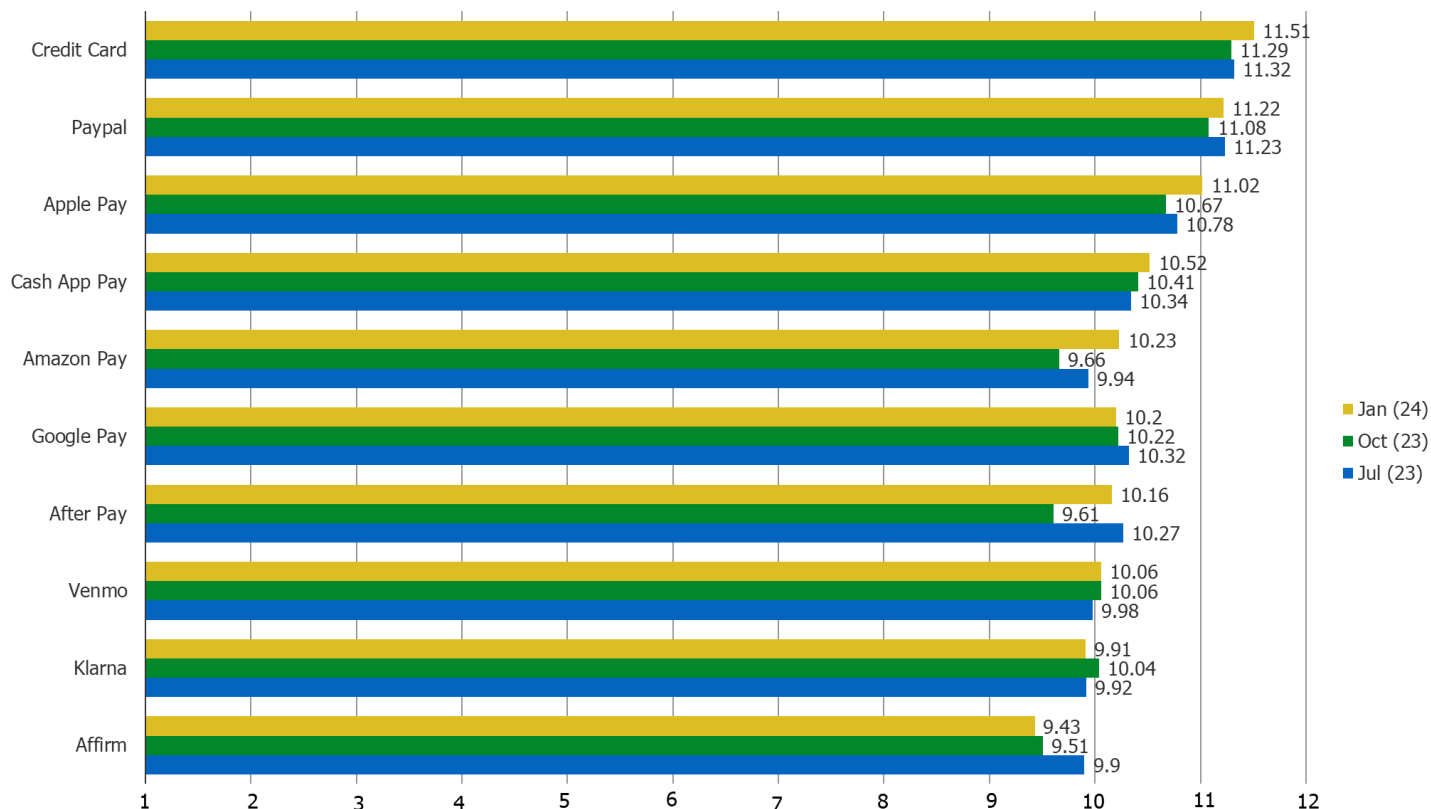
Posed to respondents who have used each of the following to check out in the past 12 months...



	N=
Apple Pay	197
Google Pay	103
Cash App Pay	162
Klarna	45
After Pay	61
Affirm	54
Paypal	482
Venmo	178
Amazon Pay	82
Credit Card	621
Cash	524

PLEASE RANK YOUR PREFERRED METHODS OF PAYMENT WHEN SHOPPING ONLINE, WITH YOUR MOST PREFERRED METHOD AT THE TOP AND LEAST PREFERRED METHOD AT THE BOTTOM.

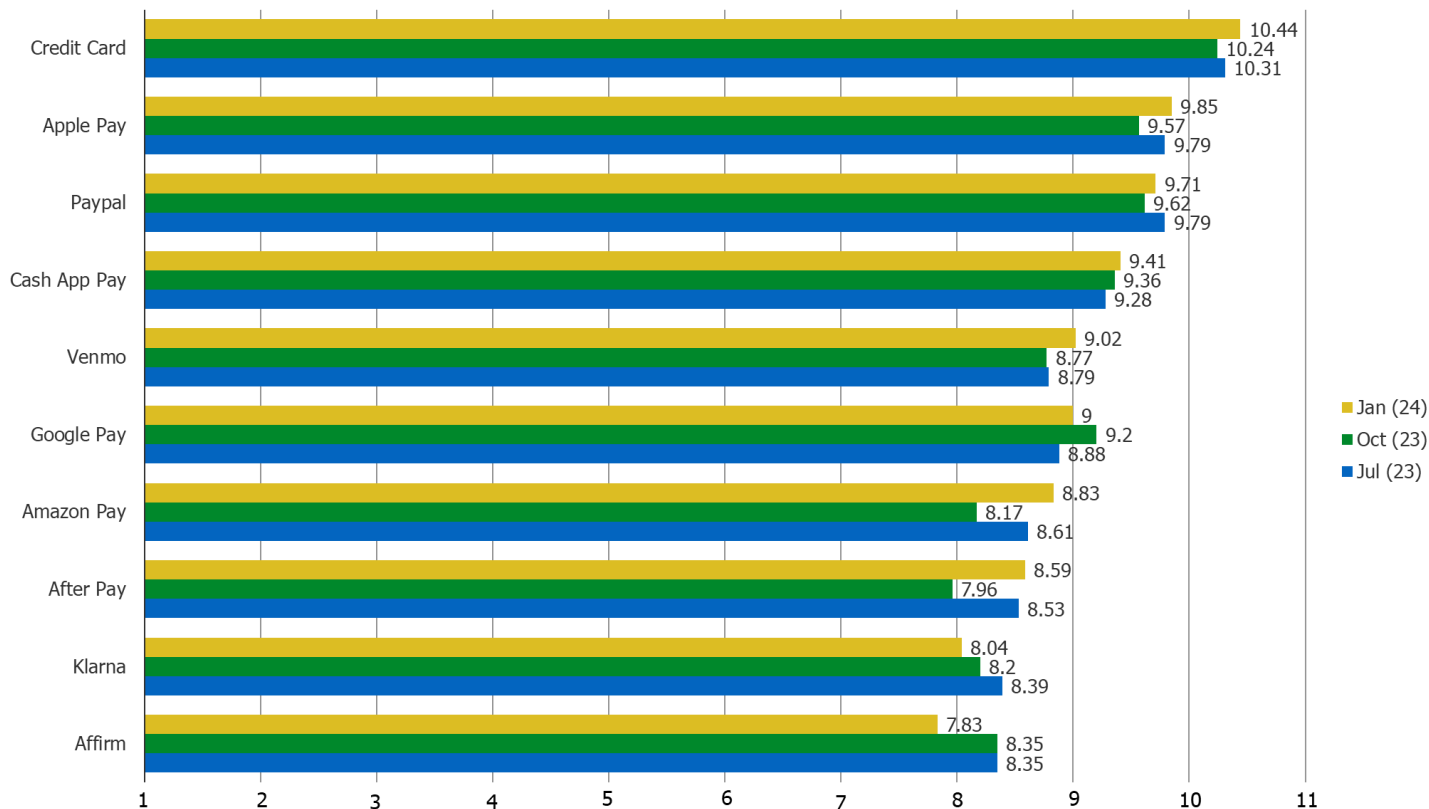
Posed to respondents who have used each of the following to check out in the past 12 months...



	N=
Apple Pay	197
Google Pay	103
Cash App Pay	162
Klarna	45
After Pay	61
Affirm	54
Paypal	482
Venmo	178
Amazon Pay	82
Credit Card	621
Cash	524

PLEASE RANK YOUR PREFERRED METHODS OF PAYMENT WHEN SHOPPING ON YOUR MOBILE DEVICE, WITH YOUR MOST PREFERRED METHOD AT THE TOP AND LEAST PREFERRED METHOD AT THE BOTTOM.

Posed to respondents who have used each of the following to check out in the past 12 months...



	N=
Apple Pay	197
Google Pay	103
Cash App Pay	162
Klarna	45
After Pay	61
Affirm	54
Paypal	482
Venmo	178
Amazon Pay	82
Credit Card	621
Cash	524

WHAT DO YOU TYPICALLY USE THE FOLLOWING FORMS OF PAYMENT FOR?

Posed to respondents who have used Google Pay in the past 12 months (N = 101)

Online purchases



WHAT DO YOU TYPICALLY USE THE FOLLOWING FORMS OF PAYMENT FOR?

Posed to respondents who have used Cash App Pay in the past 12 months (N = 157)



WHAT DO YOU TYPICALLY USE THE FOLLOWING FORMS OF PAYMENT FOR?

Posed to respondents who have used Klarna in the past 12 months (N = 44)



WHAT DO YOU TYPICALLY USE THE FOLLOWING FORMS OF PAYMENT FOR?

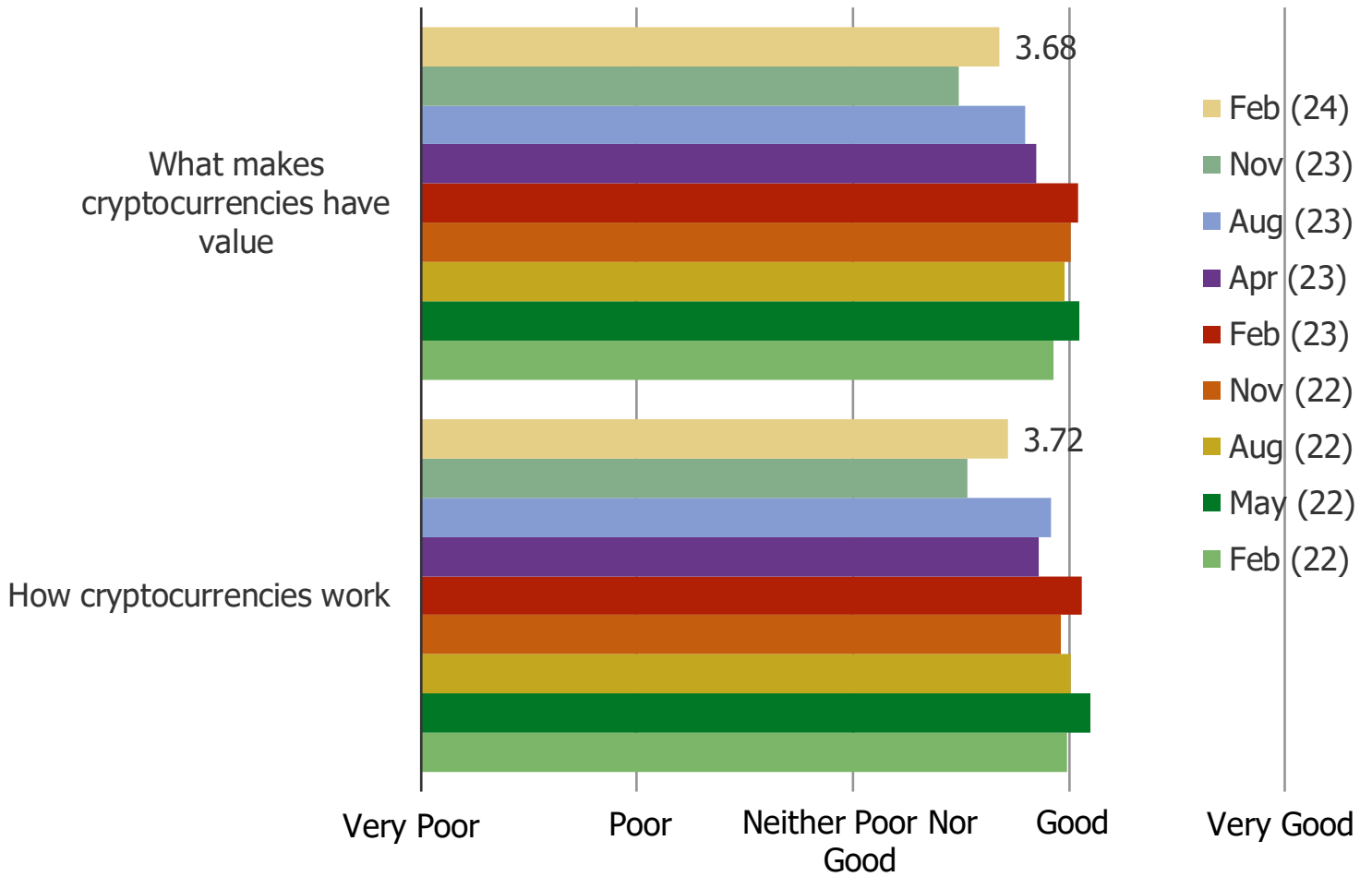
Posed to respondents who have used **Affirm** in the past 12 months (N = 54)



CRYPTO QUESTIONS

HOW WELL DO YOU FEEL YOU UNDERSTAND...

Posed to all respondents currently own cryptocurrency (N = 111).



WHAT WOULD CAUSE YOU TO SELL YOUR CRYPTOCURRENCY?

Posed to all respondents currently own cryptocurrency (N = 111).

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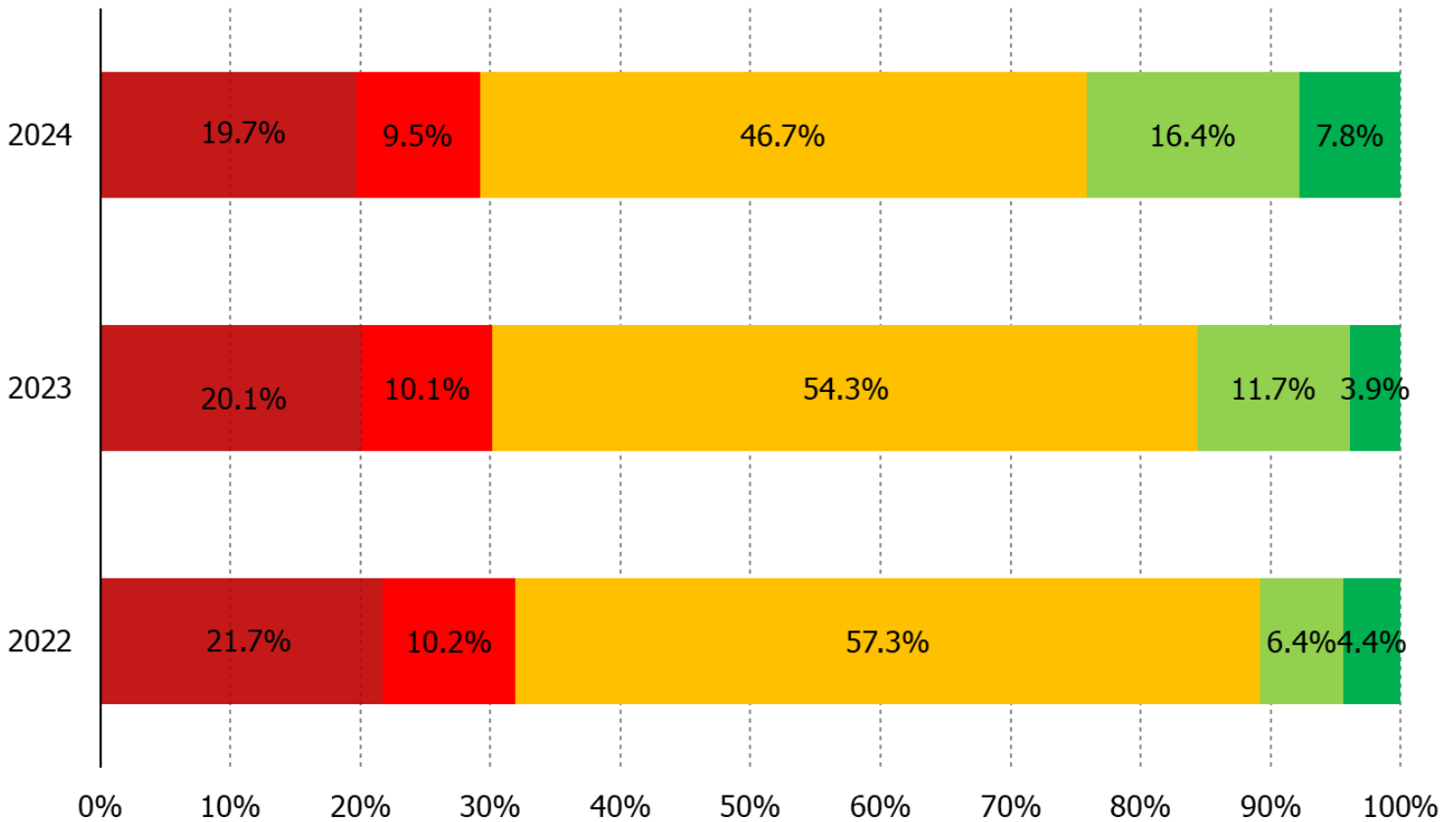


HOW MUCH MONEY DID YOU / WILL YOU PUT INTO INVESTMENTS IN THE FOLLOWING YEARS?

Posed to all respondents.

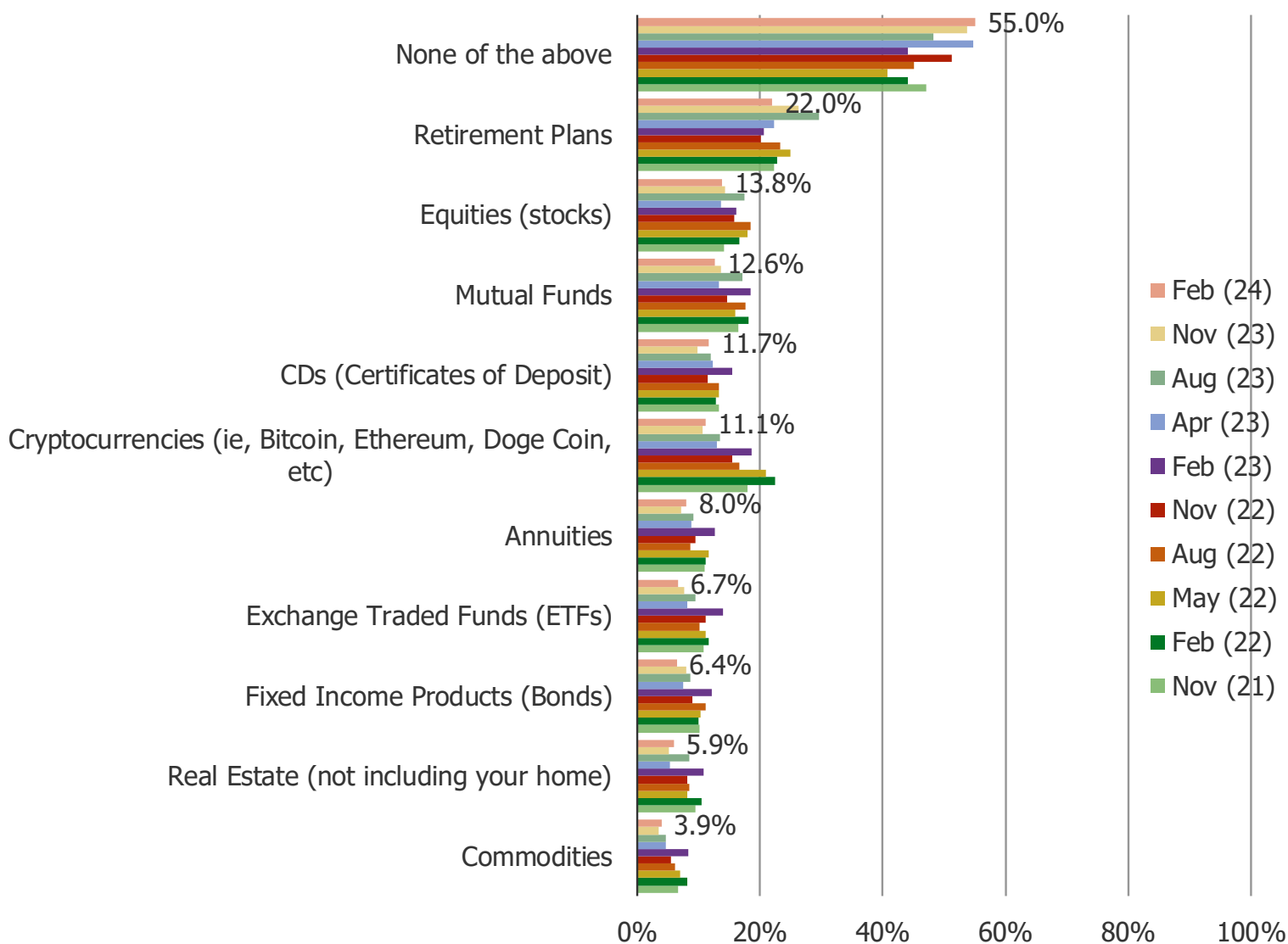
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■ Much less than normal ■ Less than normal ■ Same as normal ■ More than normal ■ Much more than normal



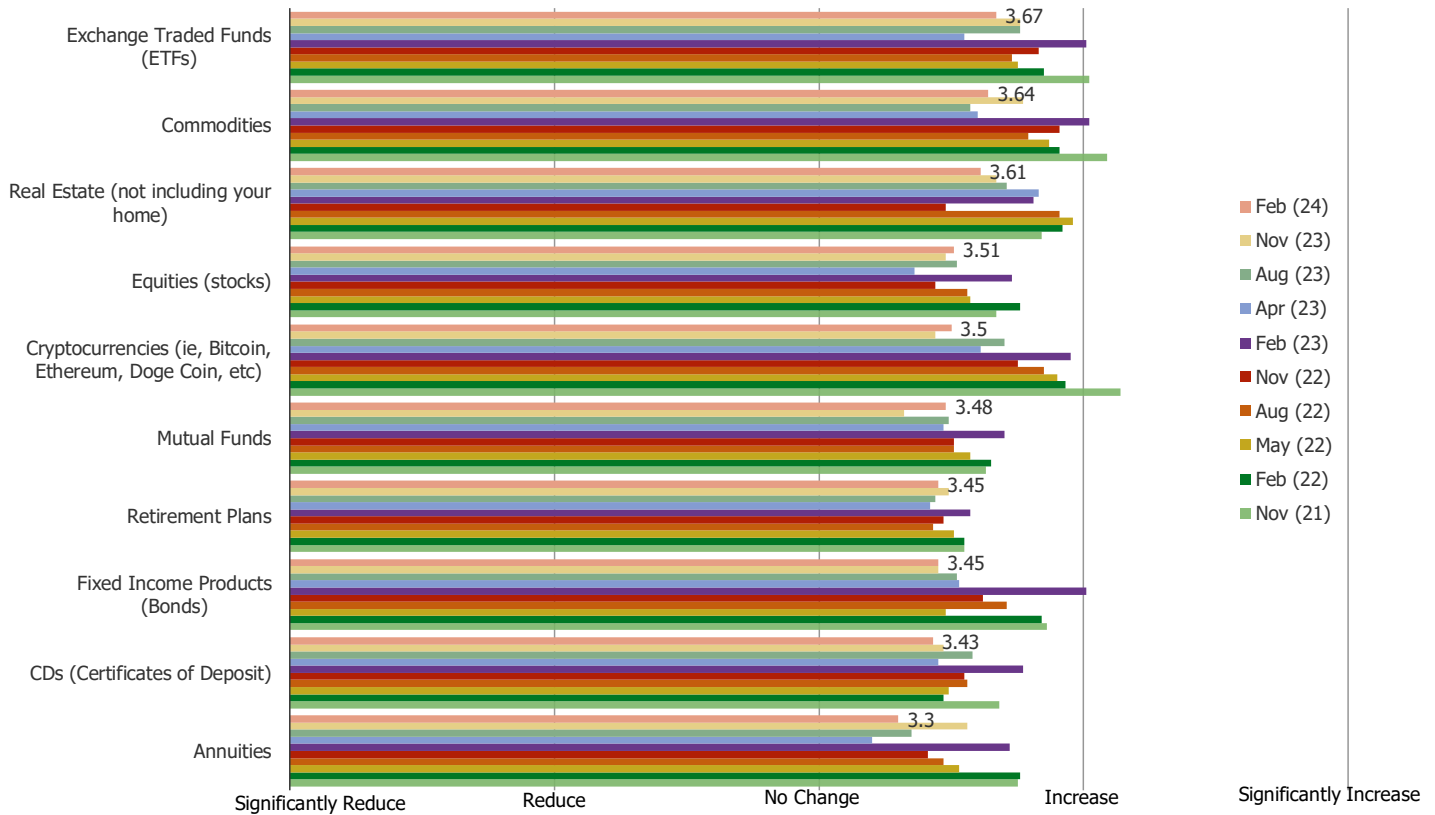
DO YOU CURRENTLY HAVE ANY INVESTMENTS IN ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents.



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

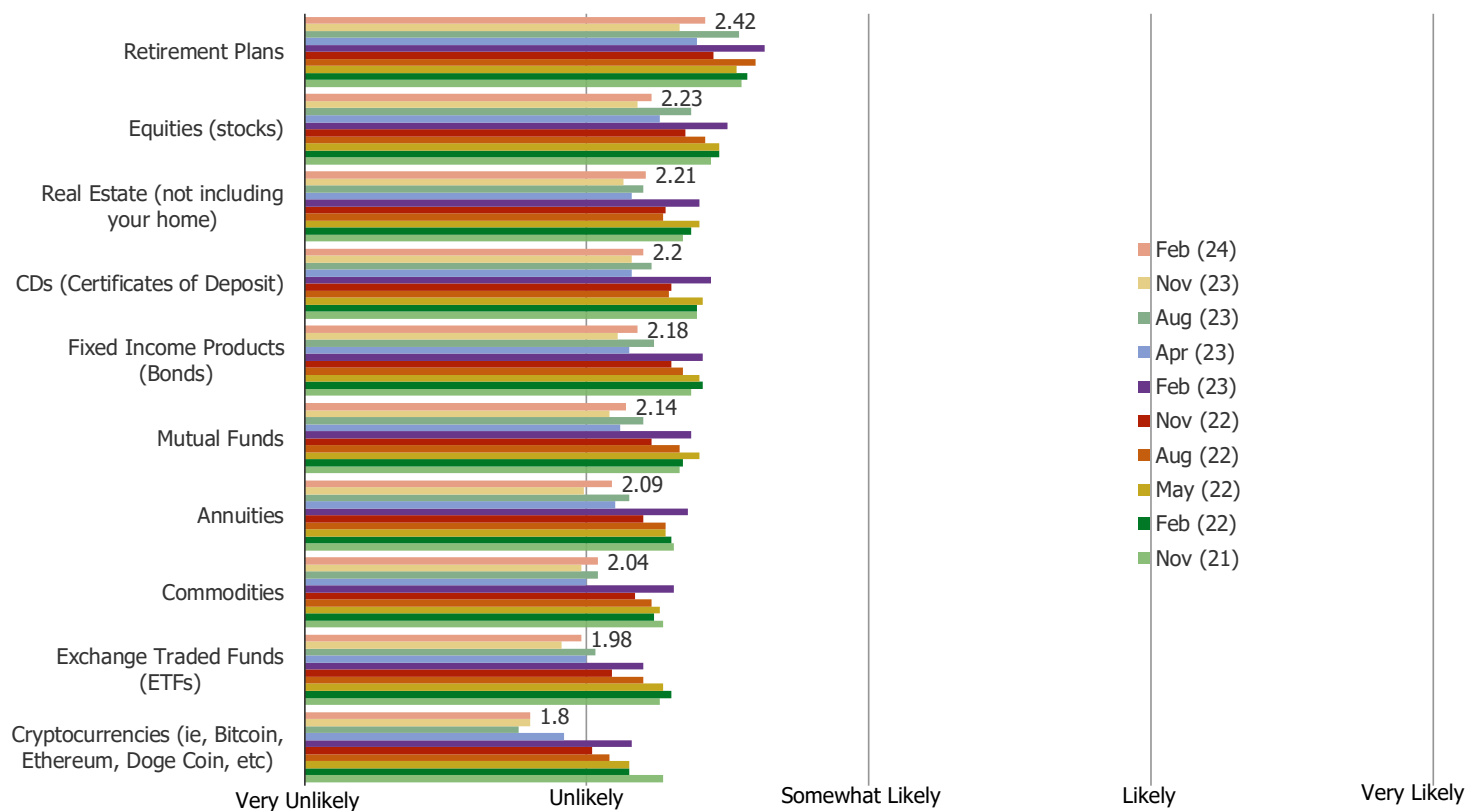
Posed to respondents who said they currently invest in each of the following.



	N=
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	111
Equities (stocks)	138
Fixed Income Products (Bonds)	64
Real Estate (not including your home)	59
Mutual Funds	126
Exchange Traded Funds (ETFs)	67
CDs (Certificates of Deposit)	117
Retirement Plans	220
Annuities	80
Commodities	39

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

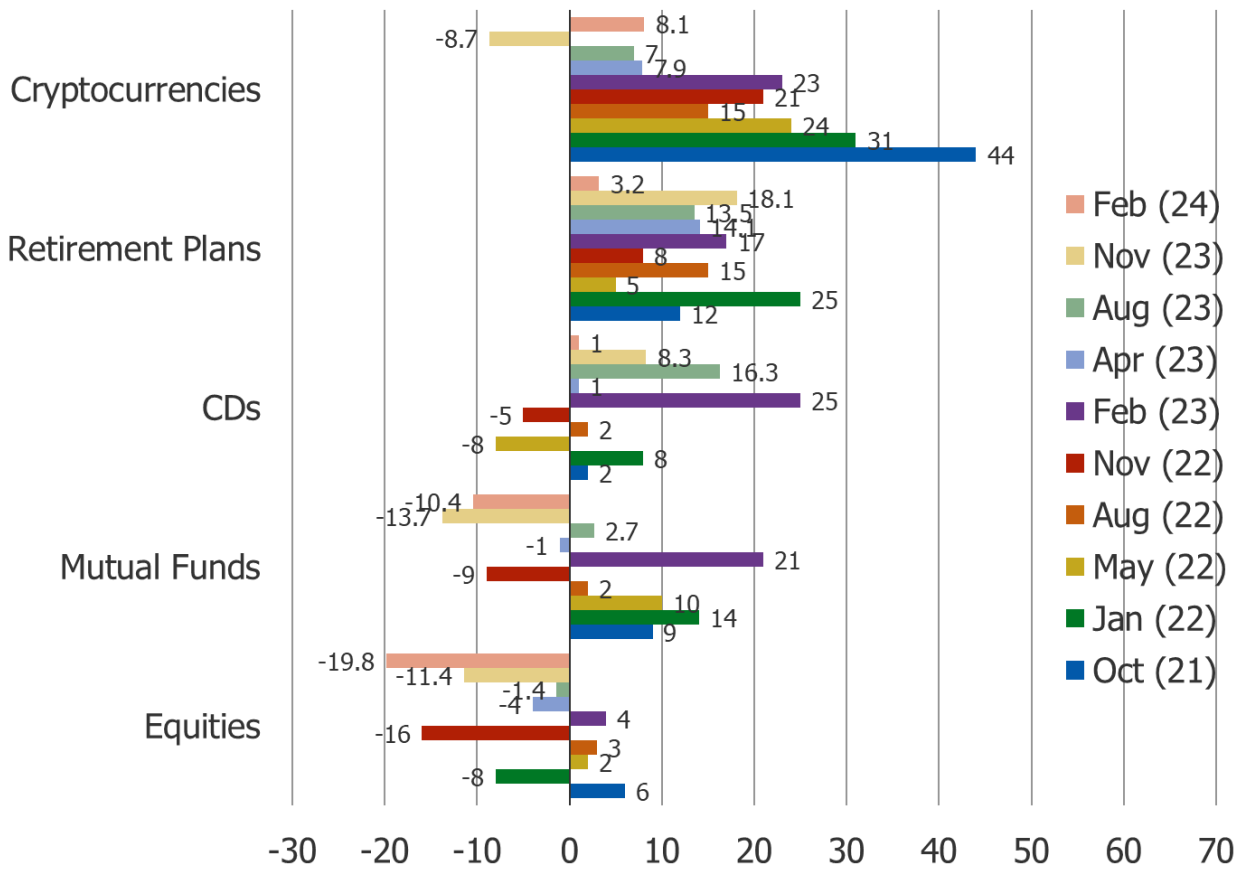
Posed to respondents who DO NOT currently invest in each of the following:



	N=
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	890
Equities (stocks)	863
Fixed Income Products (Bonds)	937
Real Estate (not including your home)	942
Mutual Funds	875
Exchange Traded Funds (ETFs)	934
CDs (Certificates of Deposit)	884
Retirement Plans	781
Annuities	921
Commodities	962

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**.

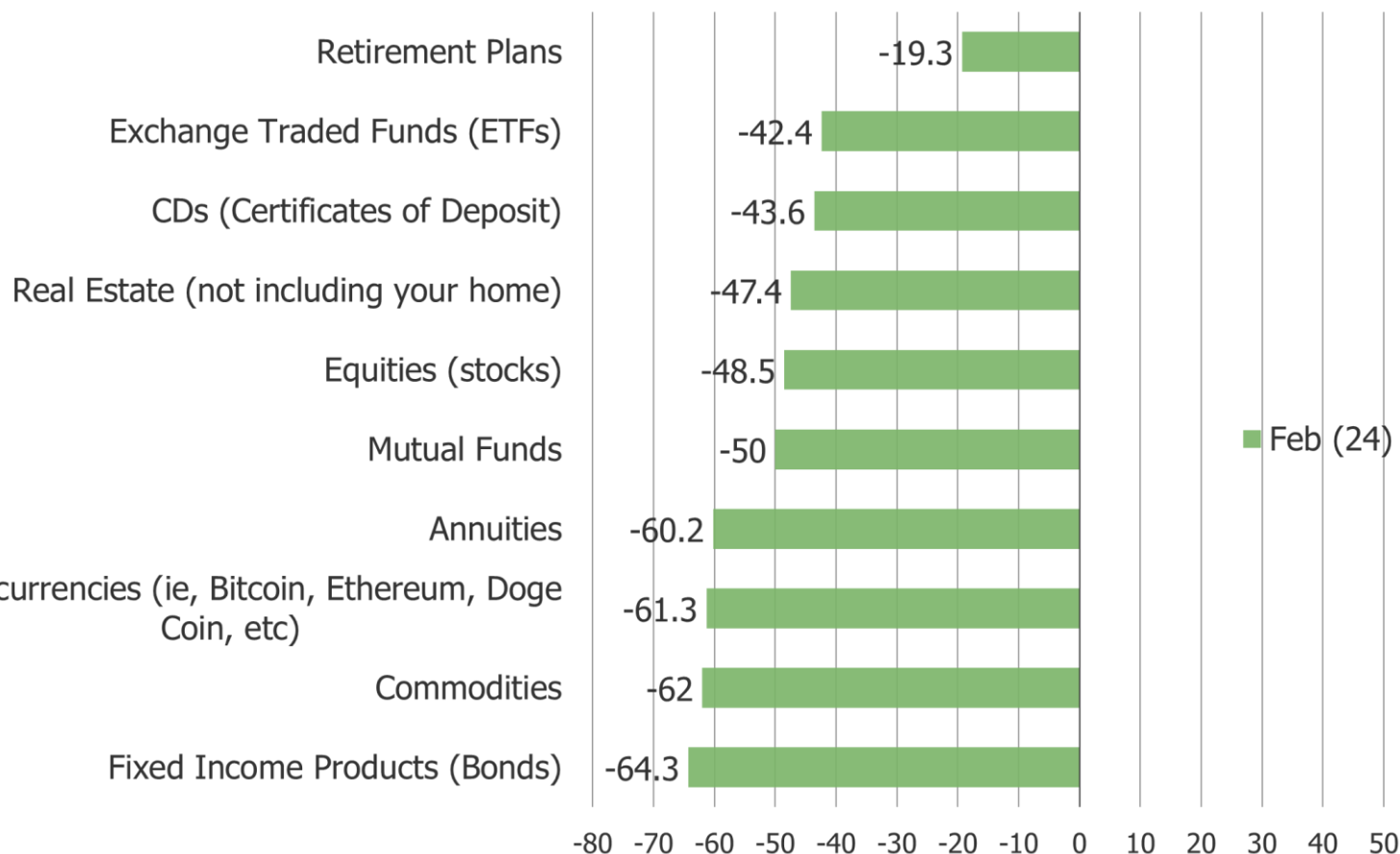


	N=
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	86
Mutual Funds	96
Equities	106
CDs	102
Retirement Plans	186

*Excluding choices that had an N of <~ 100.

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

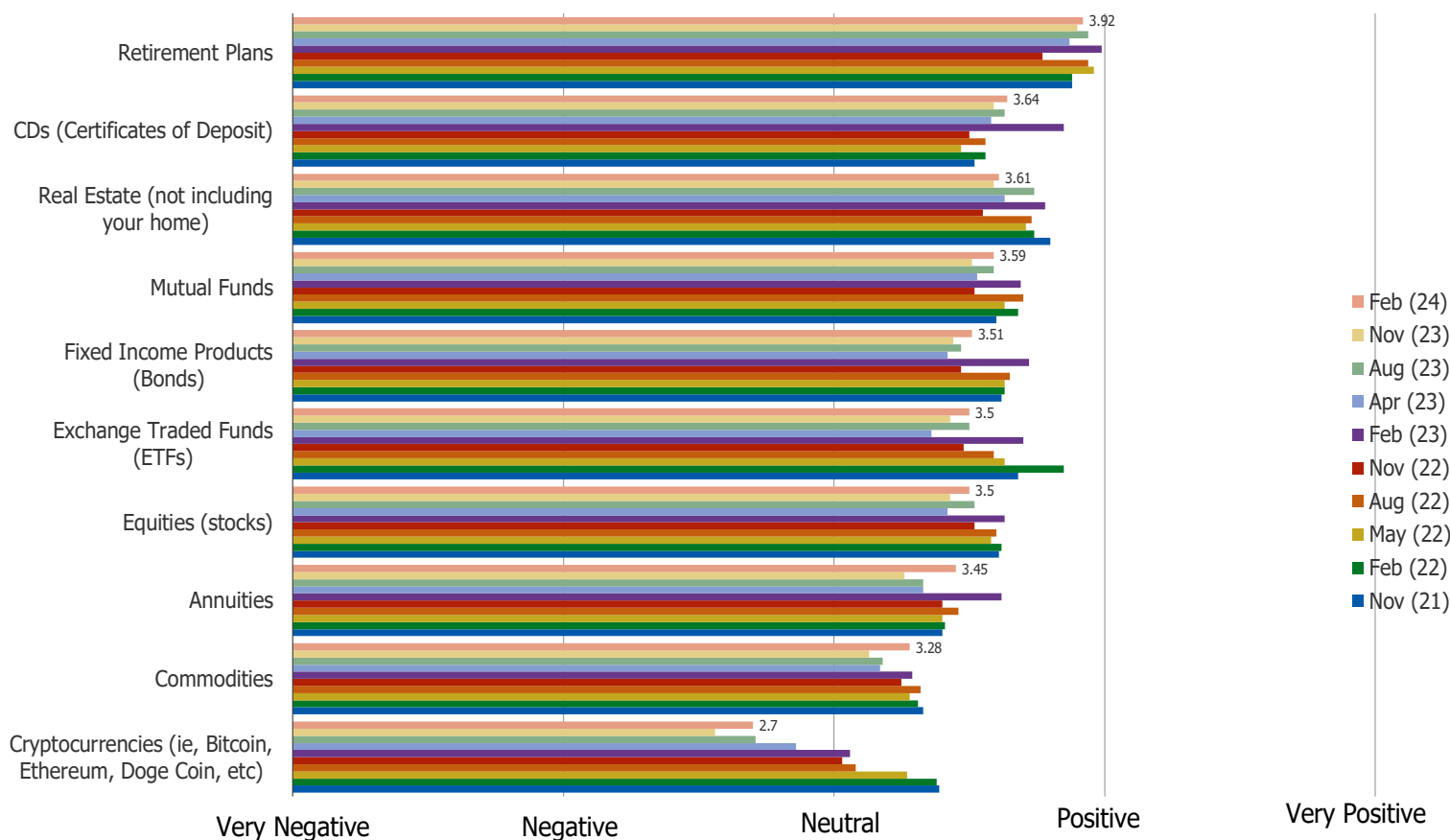
Posed to respondents who said they **are aware of each of the following.**



	N=
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	357
Equities (stocks)	340
Fixed Income Products (Bonds)	235
Real Estate (not including your home)	342
Mutual Funds	384
Exchange Traded Funds (ETFs)	191
CDs (Certificates of Deposit)	399
Retirement Plans	456
Annuities	299
Commodities	200

WHAT IS YOUR OPINION OF THE FOLLOWING:

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

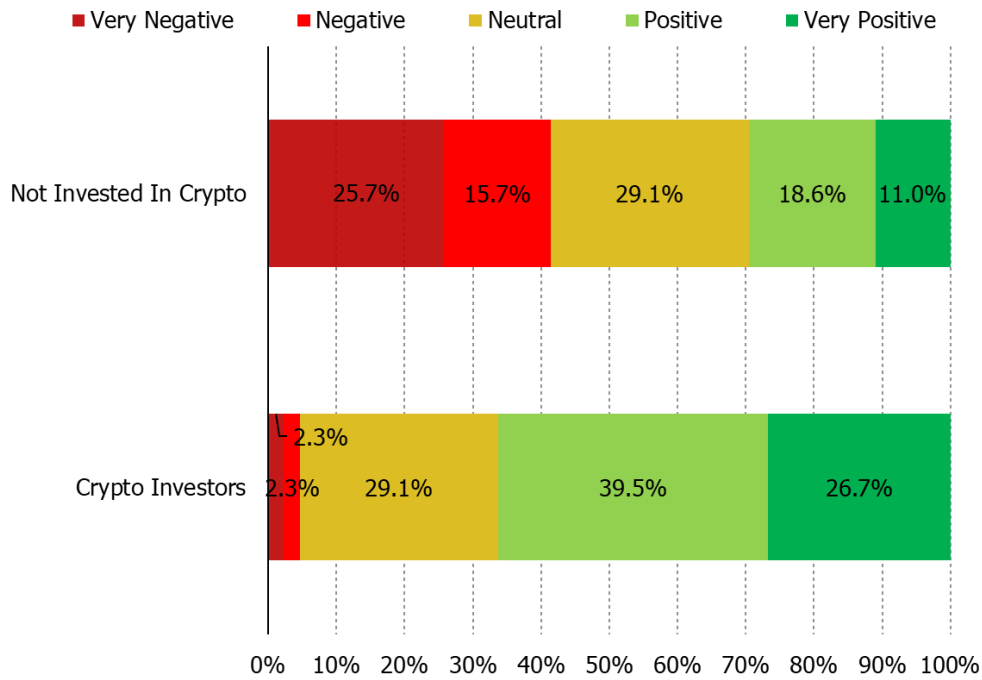


	N=
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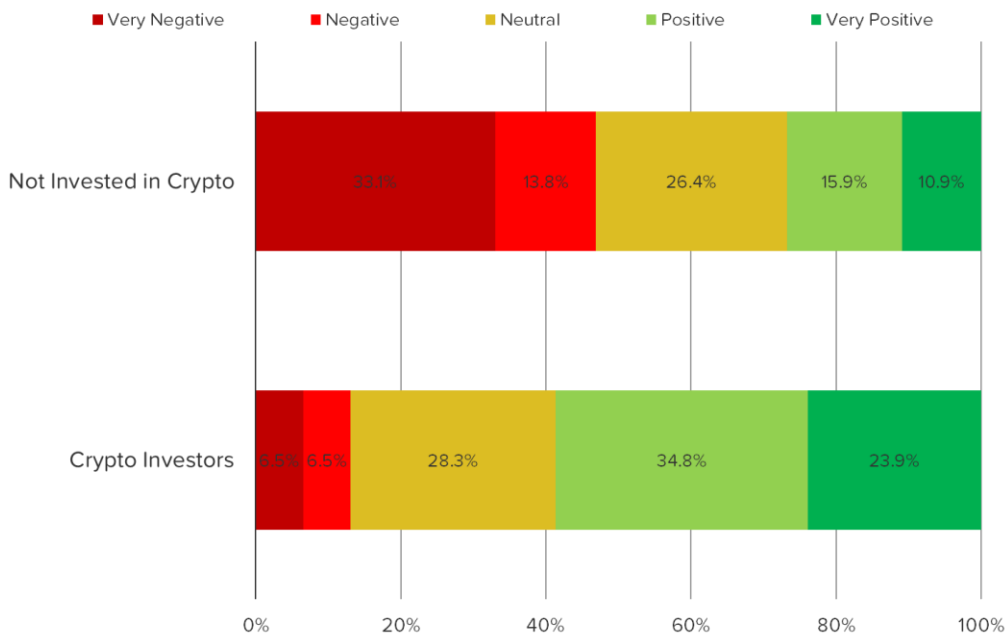
WHAT IS YOUR OPINION OF THE FOLLOWING: CRYPTOCURRENCIES

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

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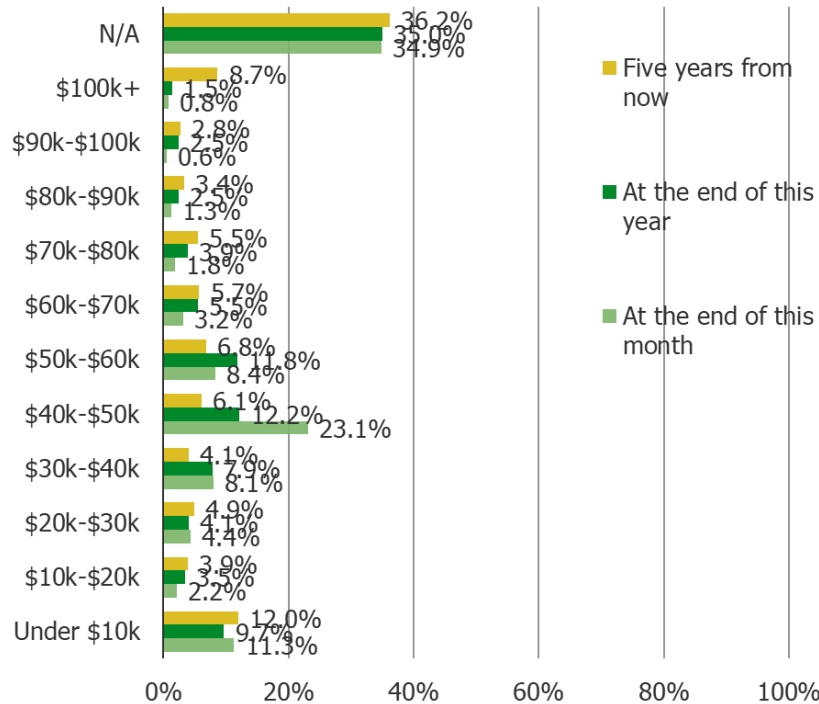


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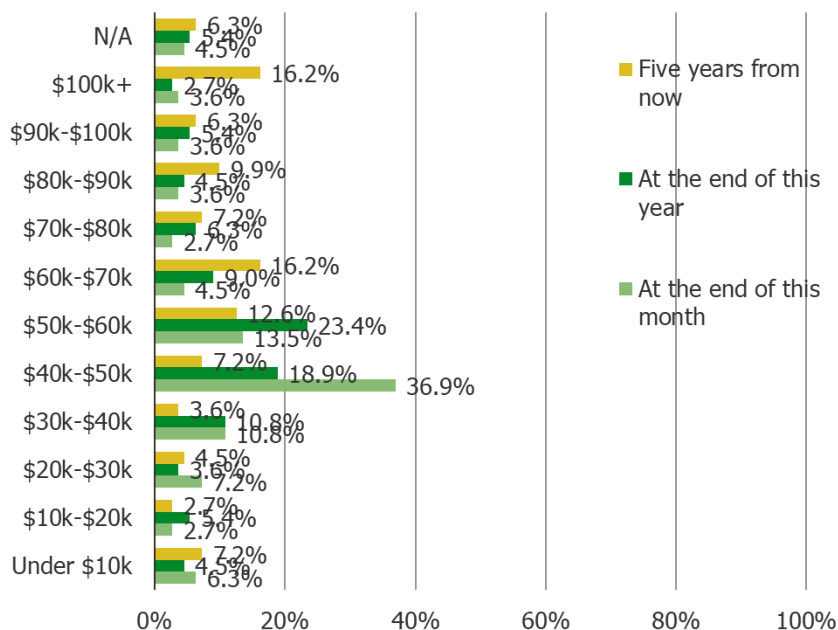


WHAT DO YOU THINK THE PRICE OF BITCOIN WILL BE...

All respondents

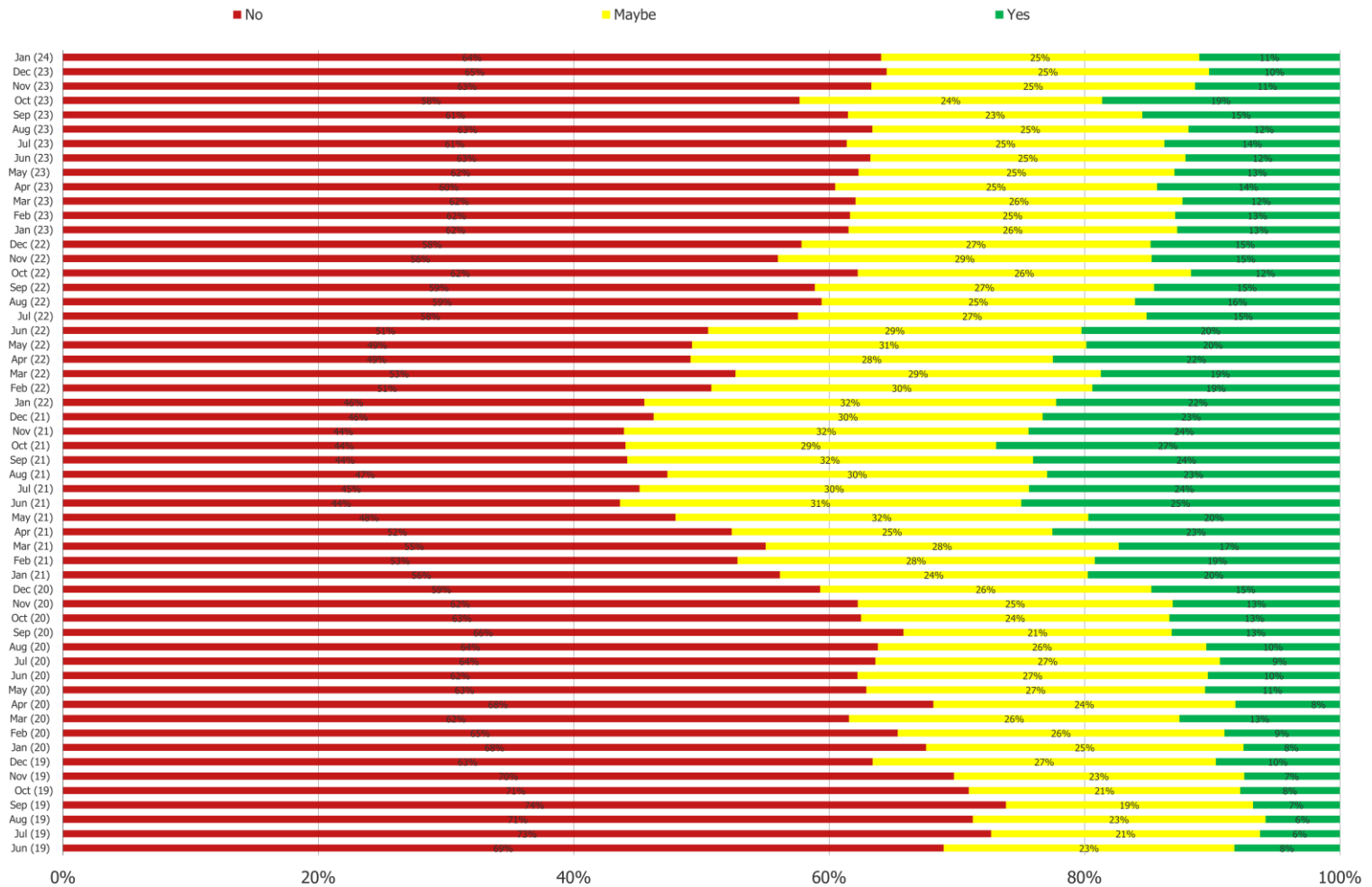


Cross-Tab: Respondents who are currently invested in cryptocurrencies



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.

