

BESPOKE SURVEYS

## Mobile Payments, Crypto, and Investments, Vol 28

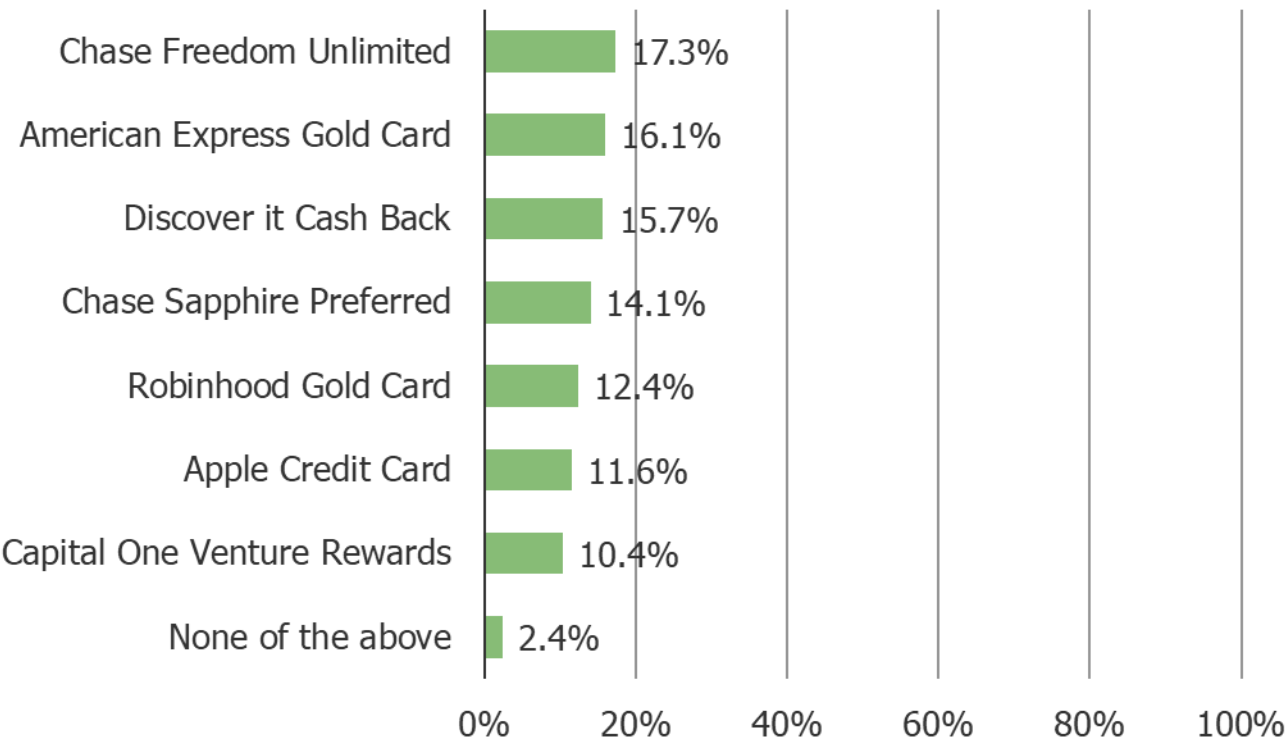
1250+ Respondents Per Quarter

August 2025

NEW QUESTIONS

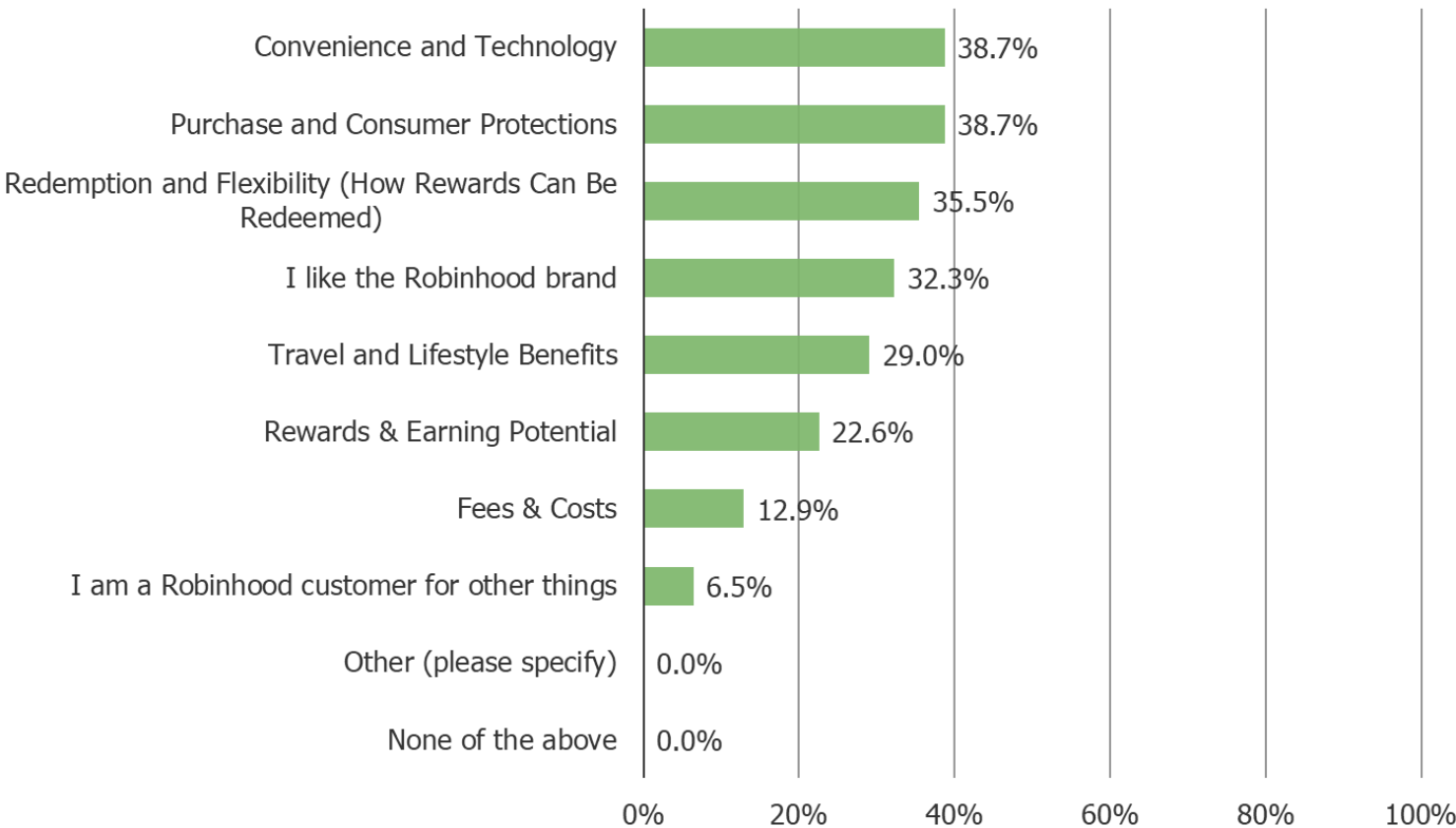
WHICH OF THE FOLLOWING CREDIT CARDS DO YOU CURRENTLY HAVE? SELECT ALL THAT APPLY  
IE - CARDS YOU PHYSICALLY HAVE OR USE, NOT JUST ONES YOU'VE HEARD OF.

Posed to Robinhood Gold Members... (N = 249, combining April and August waves to reach a larger N)



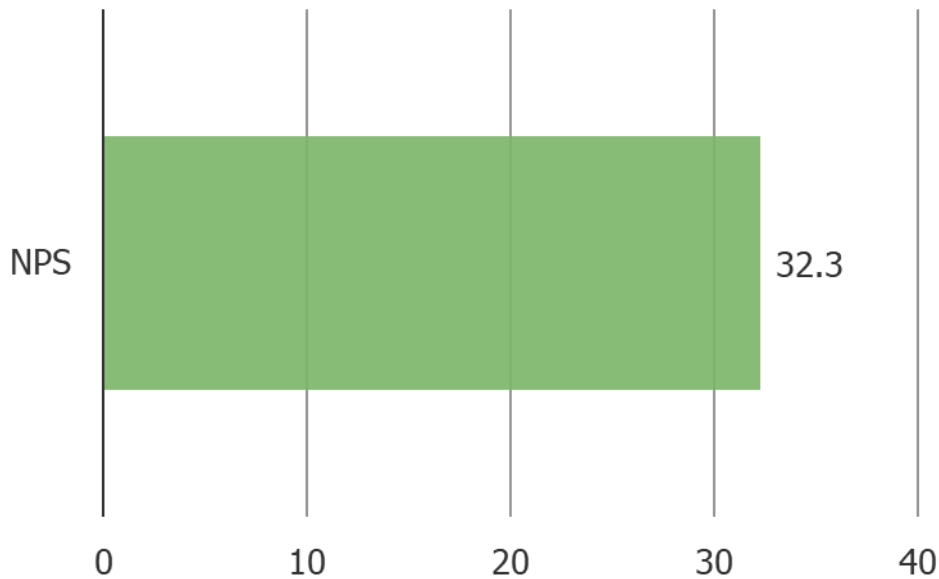
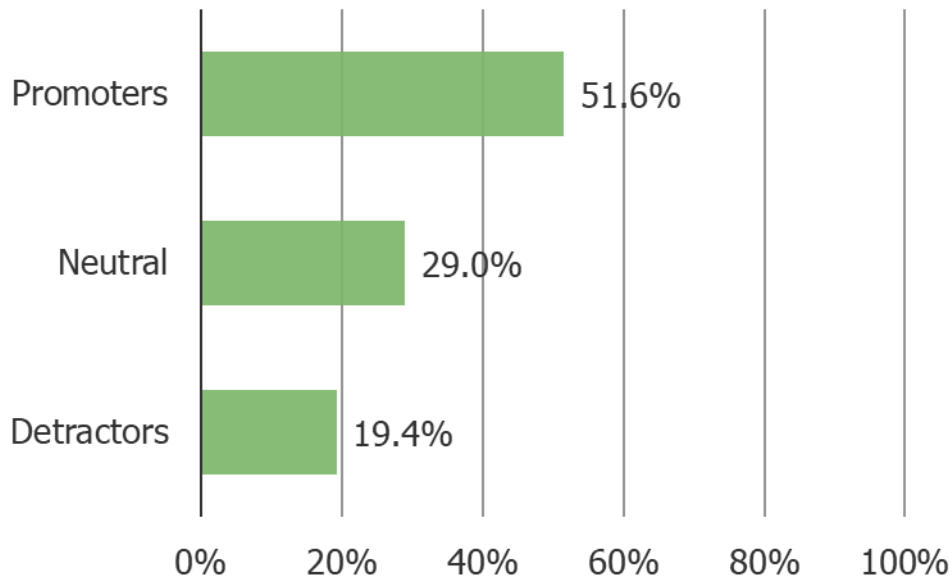
WHICH WOULD YOU SAY ARE THE PRIMARY REASONS YOU SIGNED UP FOR THE ROBINHOOD GOLD CARD? SELECT 1 OR 2 CHOICES

Posed to all respondents who said they have the Robinhood Gold Card. (N=31, combining August and April waves to reach a larger N)



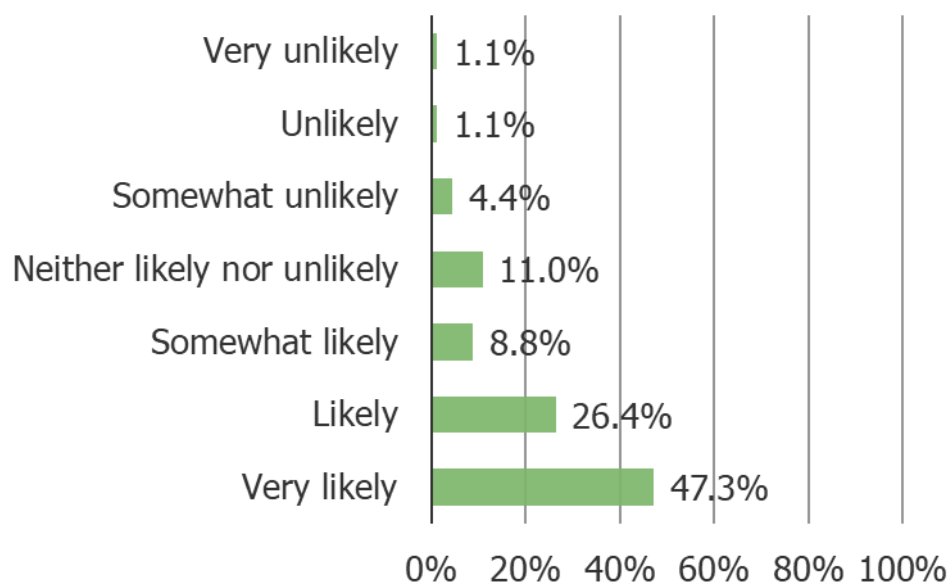
HOW LIKELY IS IT THAT YOU WOULD RECOMMEND THE ROBINHOOD GOLD CARD TO A FRIEND OR COLLEAGUE?

Posed to all respondents who said they have the Robinhood Gold Card. (N=25)



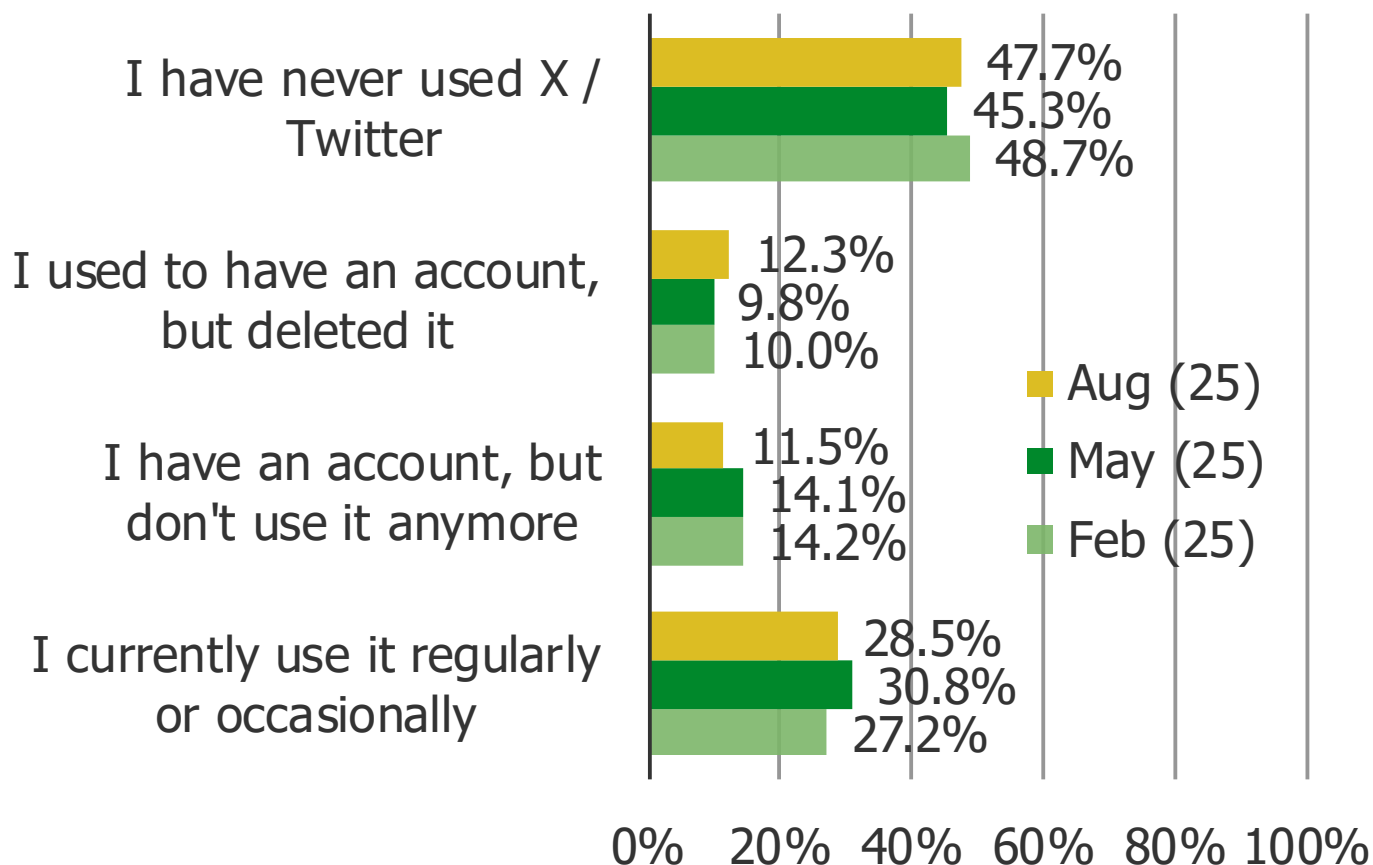
HOW LIKELY ARE YOU TO APPLY FOR AND SIGN UP FOR THE ROBINHOOD GOLD CARD IN THE FUTURE? THE ROBINHOOD GOLD CARD IS A CASH-BACK CREDIT CARD THAT OFFERS UNLIMITED 3% CASH BACK ON ALL PURCHASES FOR ROBINHOOD GOLD SUBSCRIBERS, WITH NO ANNUAL FEE. IT INTEGRATES DIRECTLY WITH THE ROBINHOOD APP AND ALLOWS USERS TO AUTOMATICALLY INVEST THEIR CASH-BACK REWARDS.

Posed to Robinhood Gold members who said they do not have the Gold Card (N = 91, combining August and April waves to achieve a larger N)



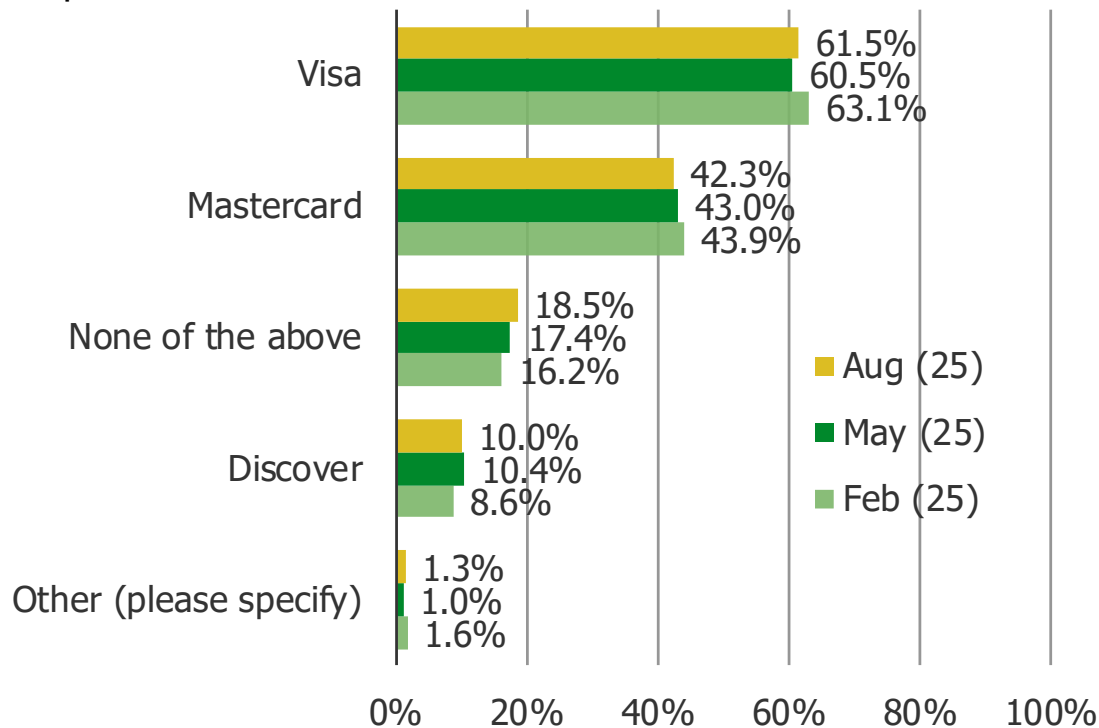
WHICH OF THE FOLLOWING BEST DESCRIBES YOUR EXPERIENCE WITH THE PLATFORM X (FORMERLY KNOWN AS TWITTER)?

Posed to all respondents

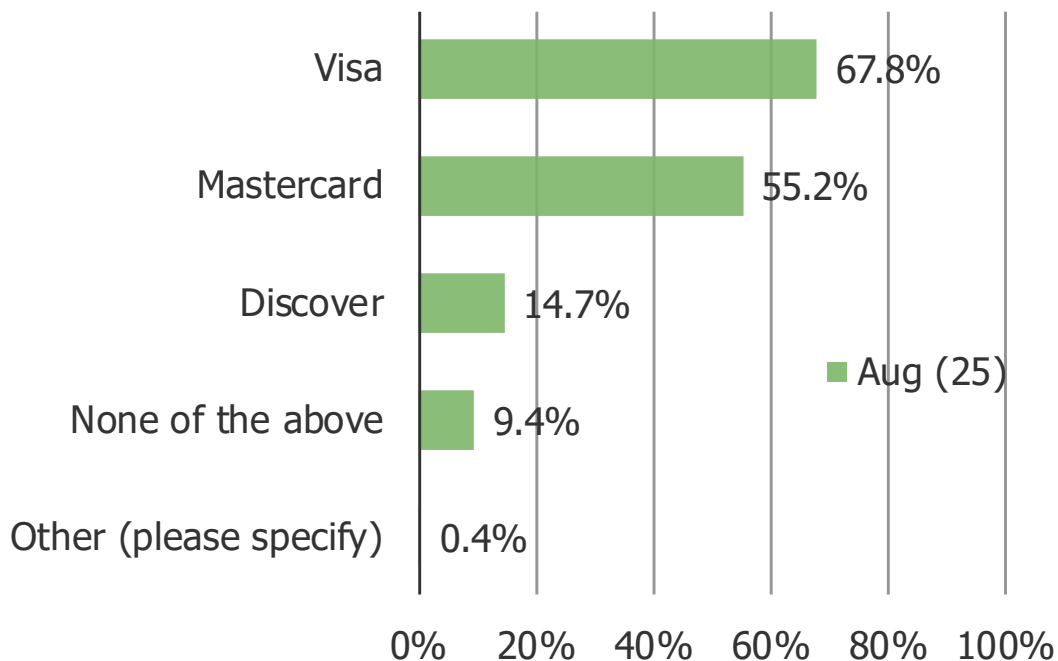


DO YOU HAVE ANY DEBIT CARDS WITH THE FOLLOWING? SELECT ALL THAT APPLY

Posed to all respondents



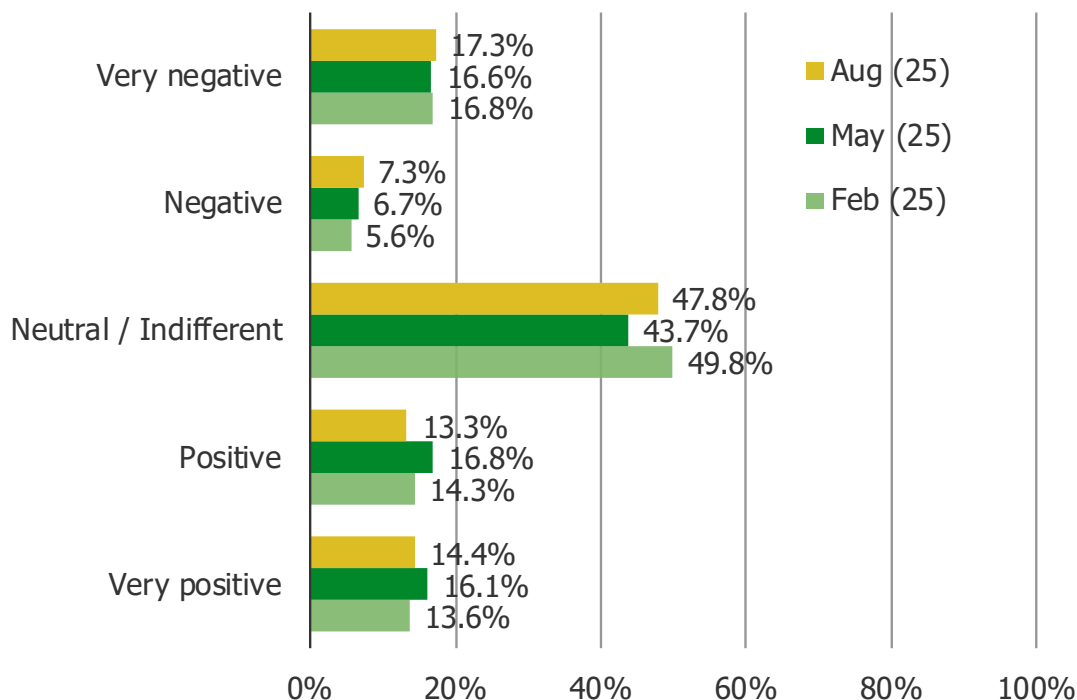
Posed to respondents who regularly or occasionally use X (FKA Twitter): N=286



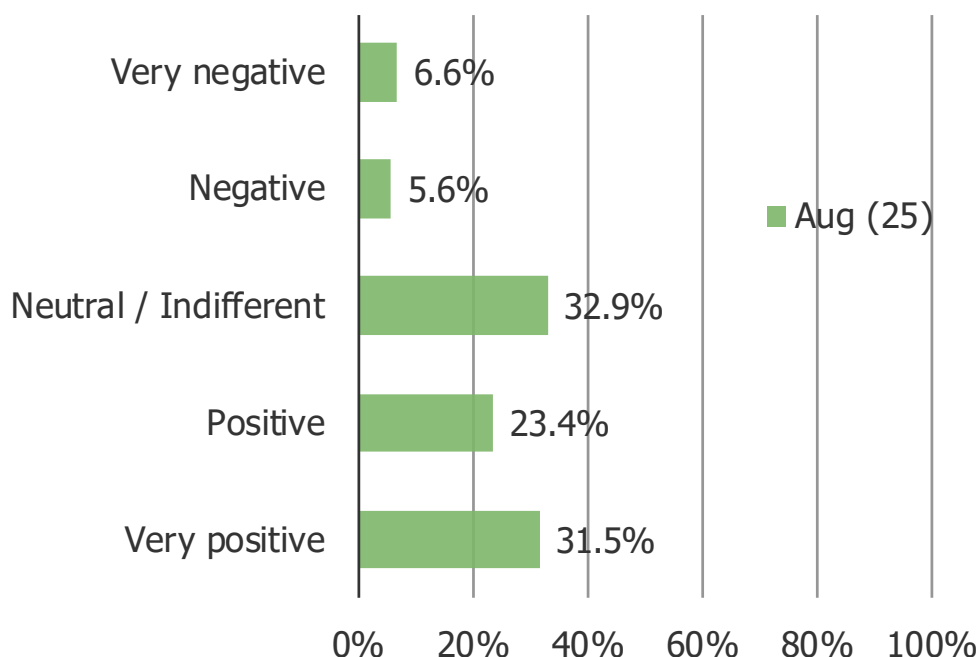


X (FORMERLY KNOWN AS TWITTER) ANNOUNCED THAT IT WILL BE ADDING "X MONEY" THIS YEAR, A PLATFORM THAT WILL ALLOW USERS TO SEND AND RECEIVE MONEY THROUGH THE X APP. WHAT IS YOUR OPINION OF THIS ANNOUNCEMENT?

Posed to all respondents

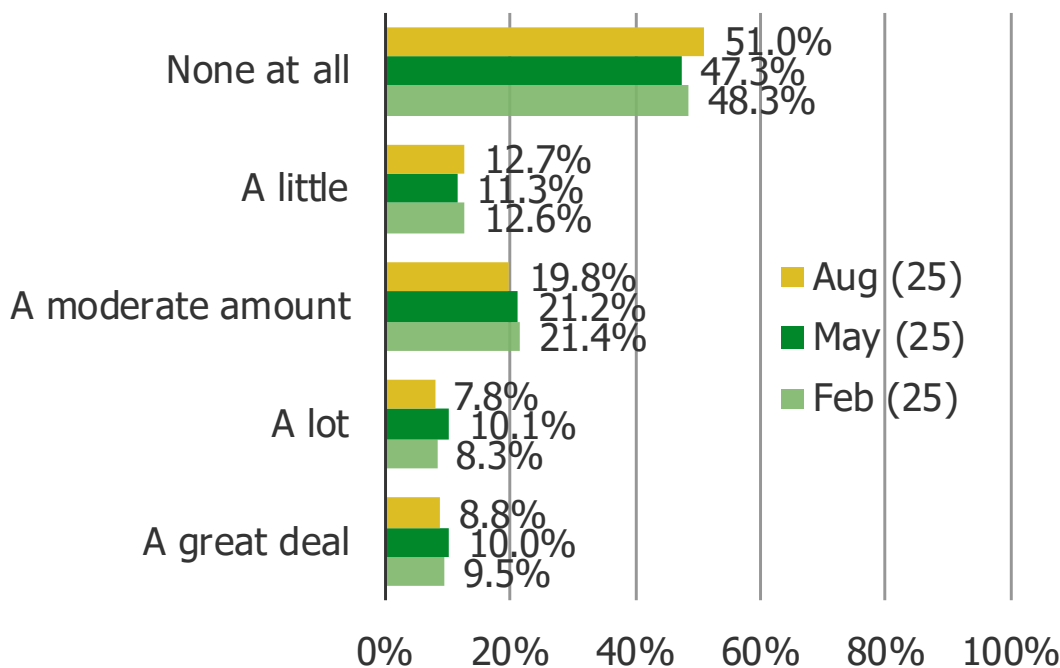


Posed to respondents who regularly or occasionally use X (FKA Twitter): N=286

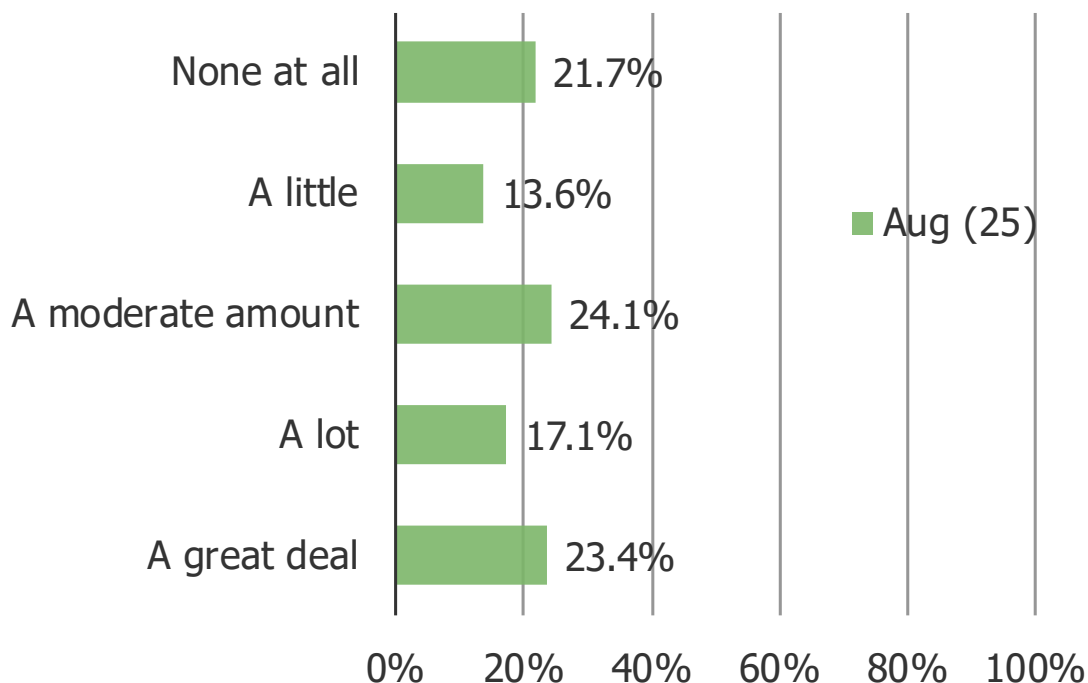


HOW MUCH TRUST WOULD YOU HAVE IN X (FORMERLY KNOWN AS TWITTER) TO HANDLE YOUR FINANCIAL TRANSACTIONS SECURELY?

Posed to all respondents

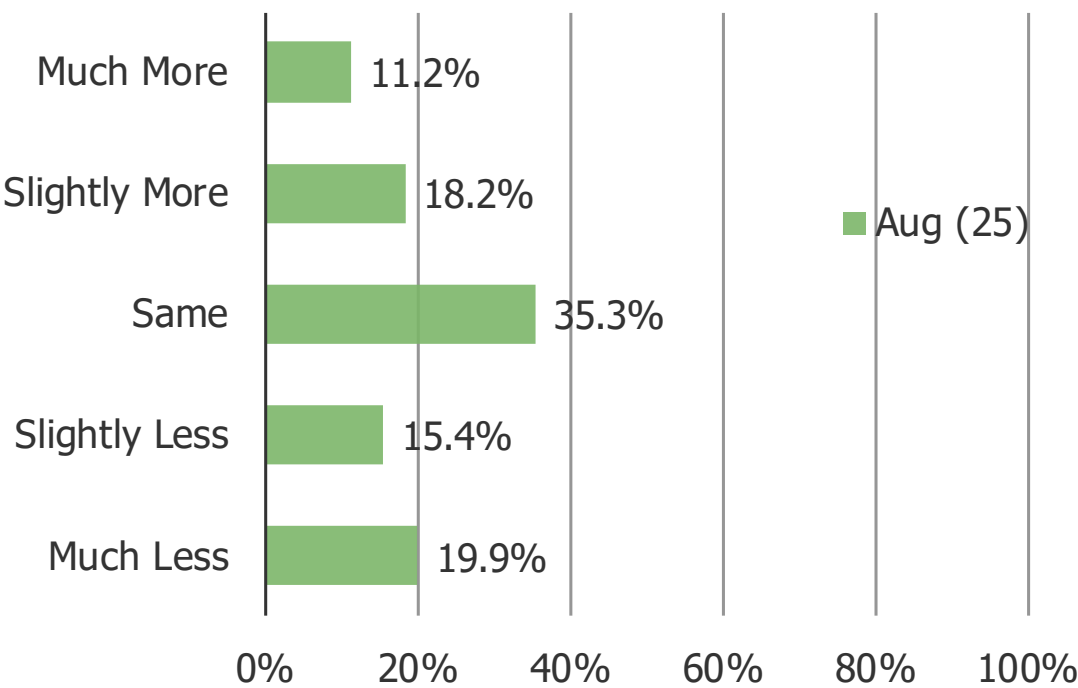


Posed to respondents who regularly or occasionally use X (FKA Twitter): N=286



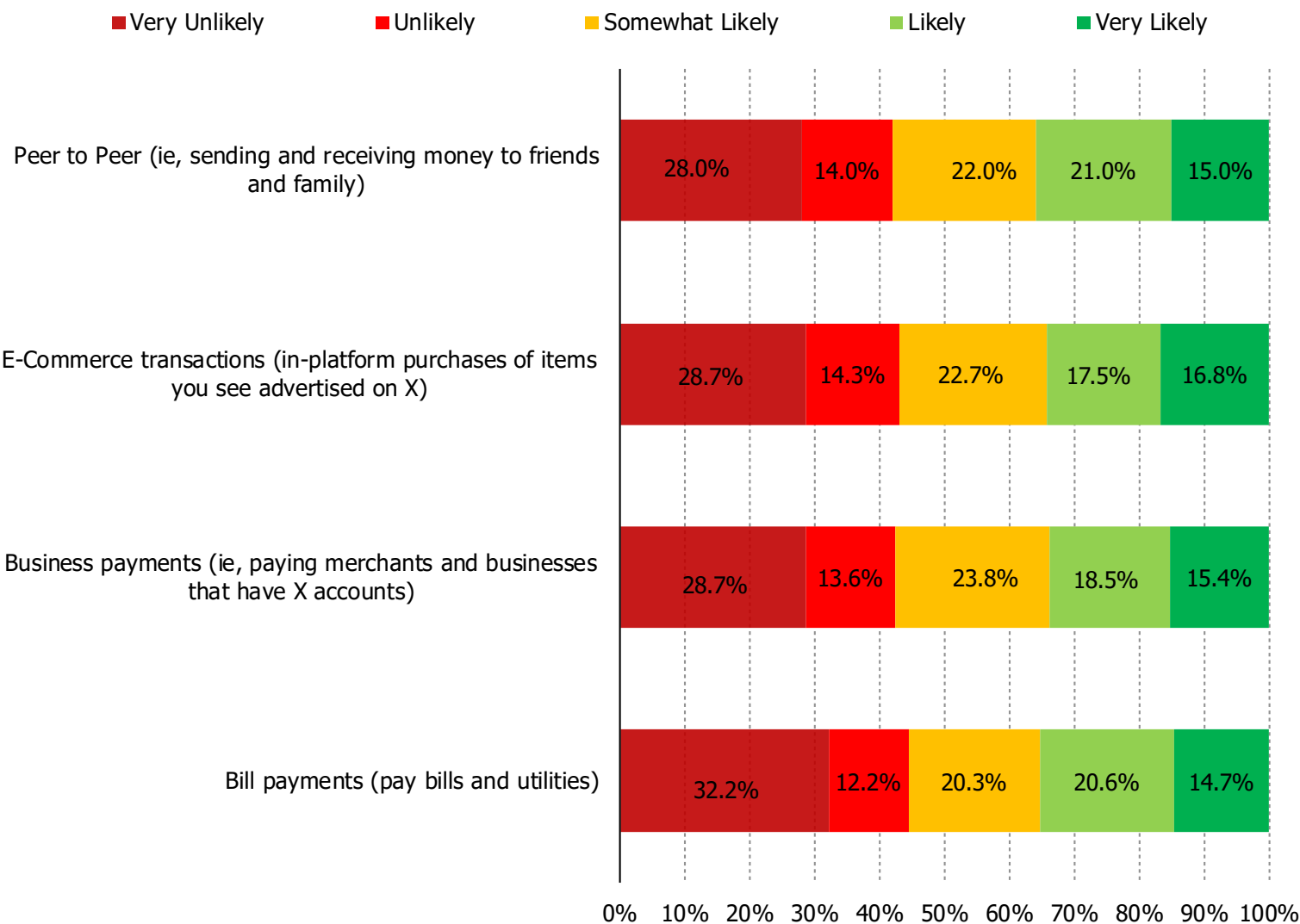
HOW MUCH DO YOU TRUST X / TWITTER TO HANDLE YOUR FINANCIAL TRANSACTIONS COMPARED TO ESTABLISHED PAYMENT PROVIDERS LIKE VENMO OR ZELLE?

Posed to respondents who regularly or occasionally use X (FKA Twitter): N=286



HOW LIKELY ARE YOU TO USE X / TWITTER MONEY FOR THE FOLLOWING TYPES OF PAYMENTS...

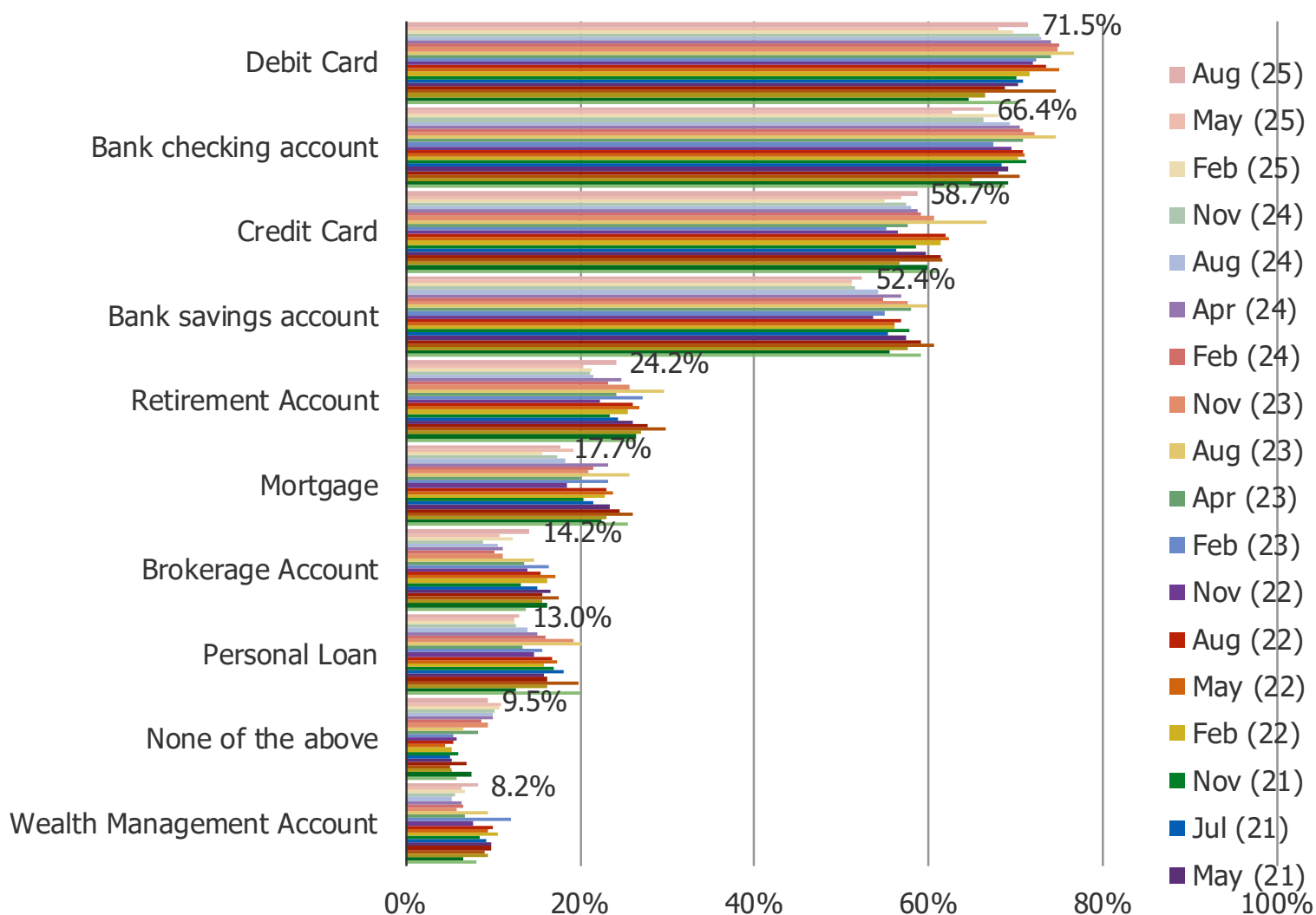
Posed to respondents who regularly or occasionally use X (FKA Twitter): N=286



SECTOR TRENDS

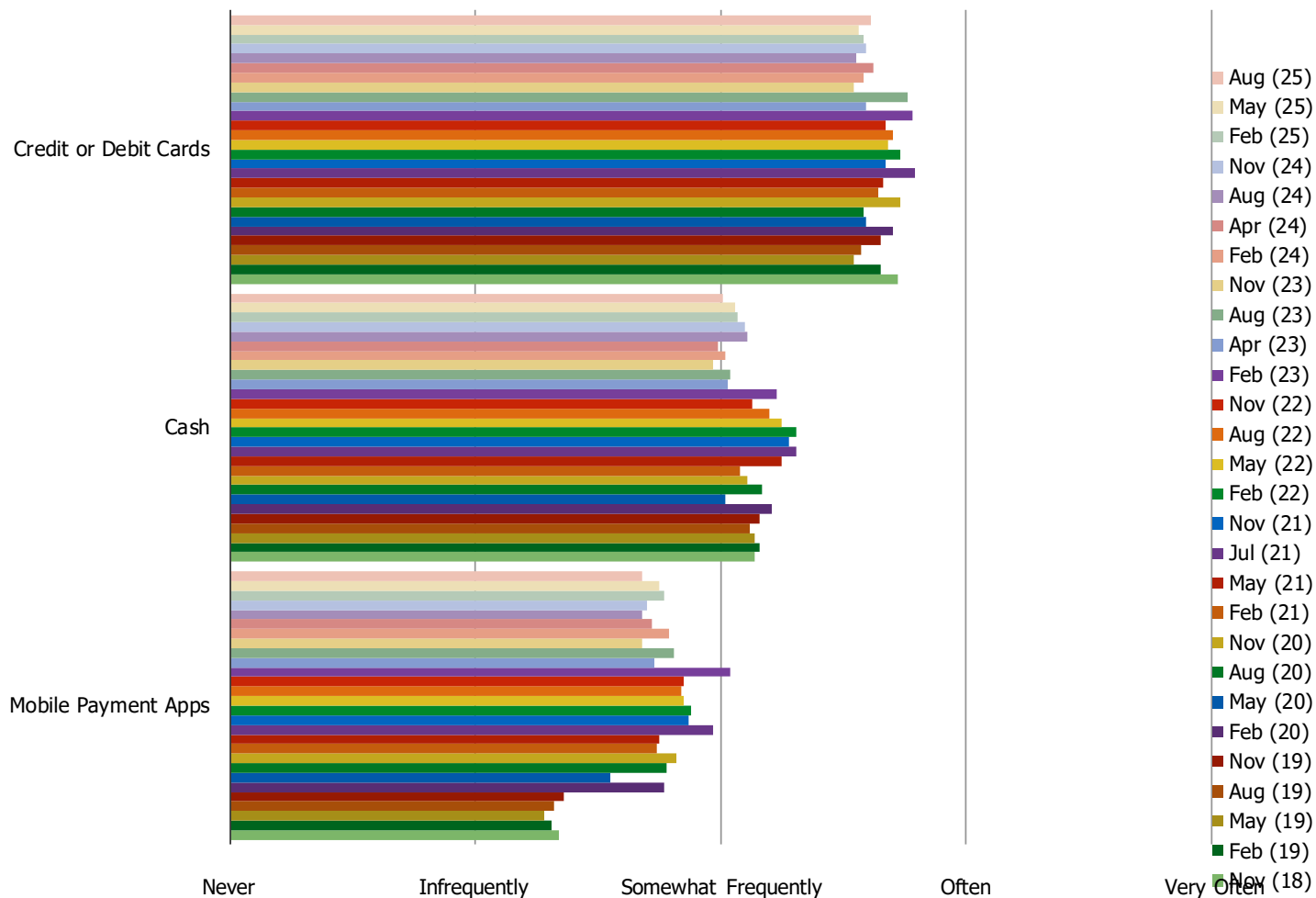
DO YOU PERSONALLY HAVE ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



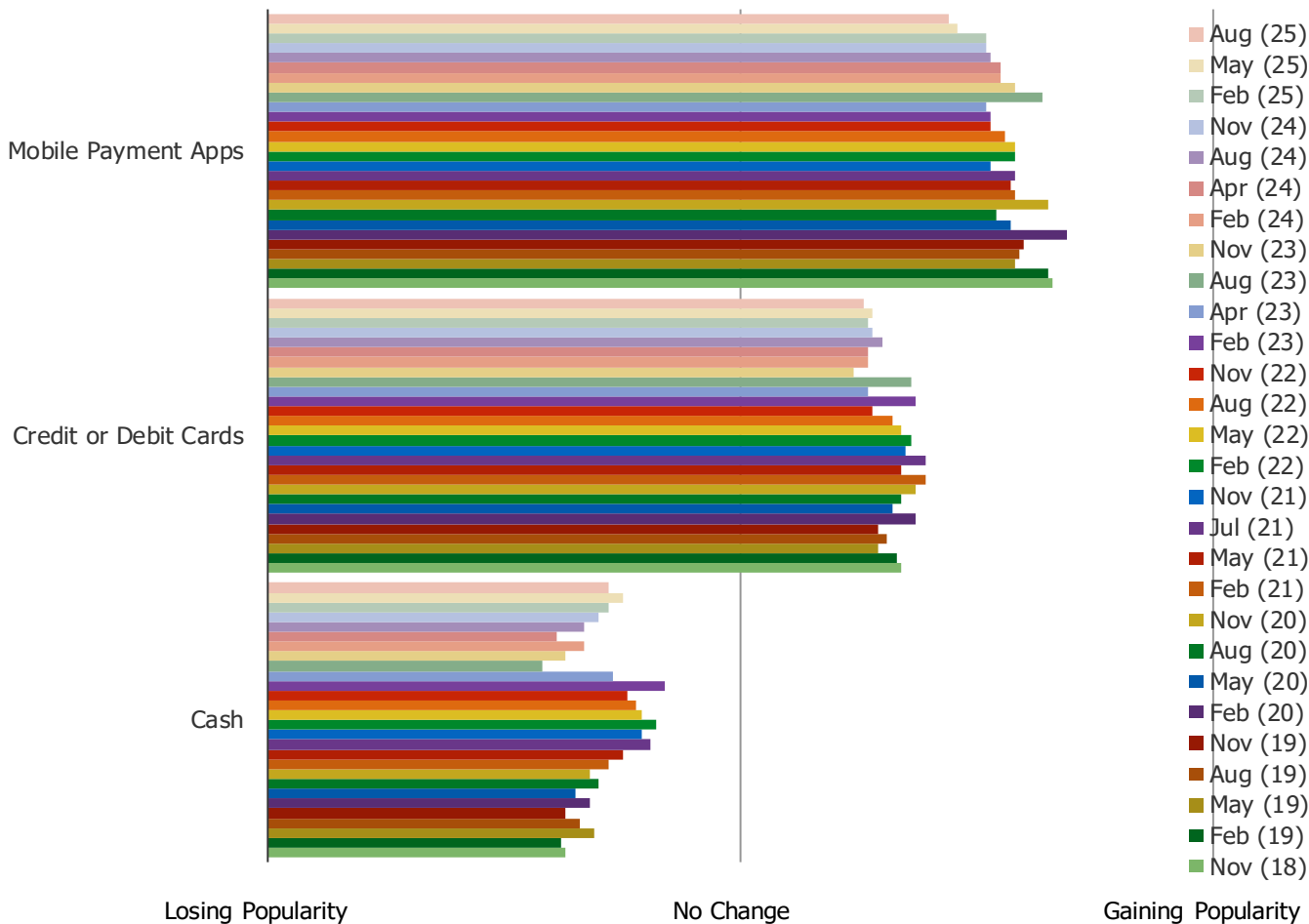
HOW OFTEN DO YOU USE THE FOLLOWING TO SPEND OR TRANSFER MONEY?

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

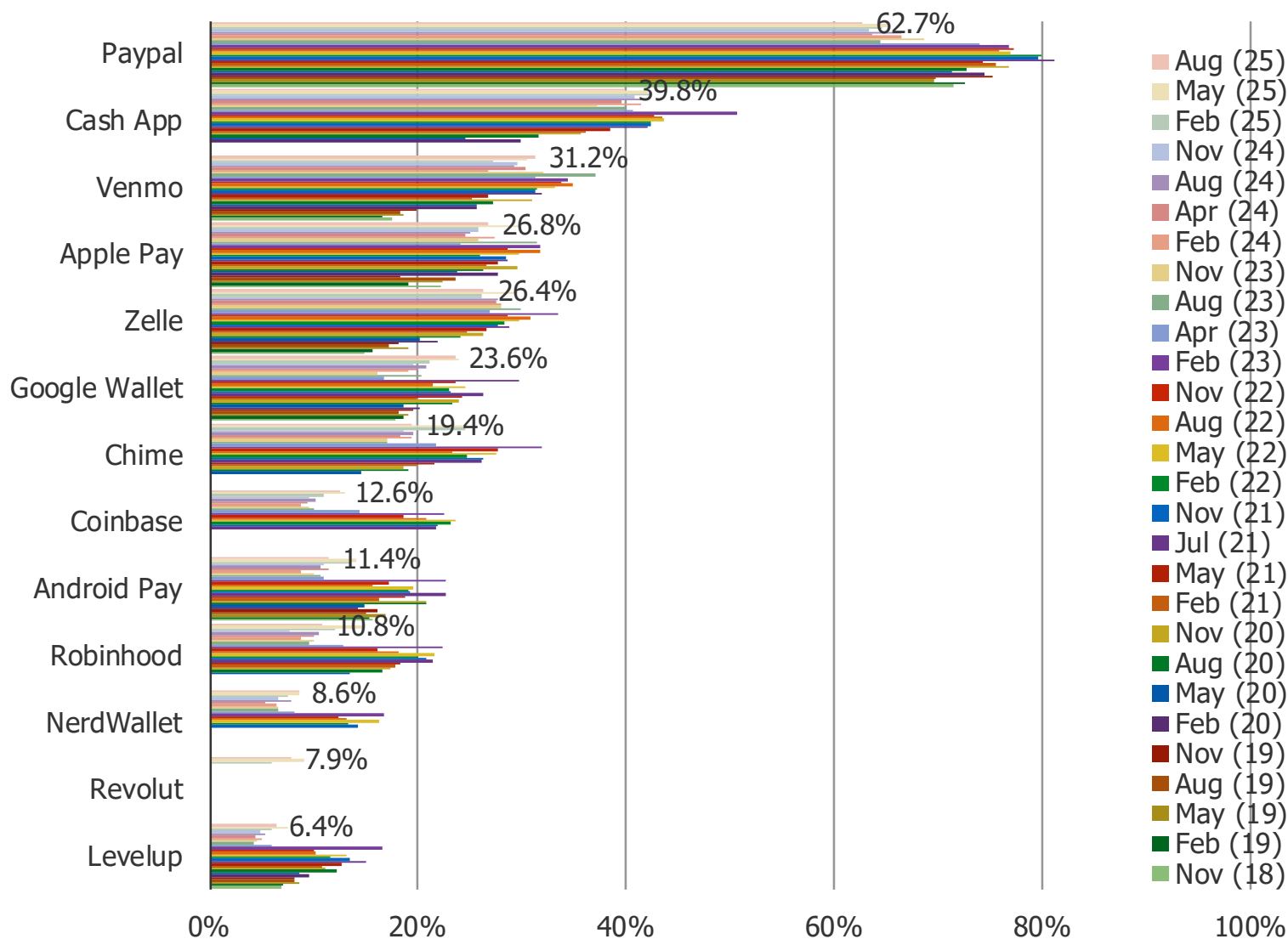




## COMPETITIVE DYNAMICS AND MARKET SHARE

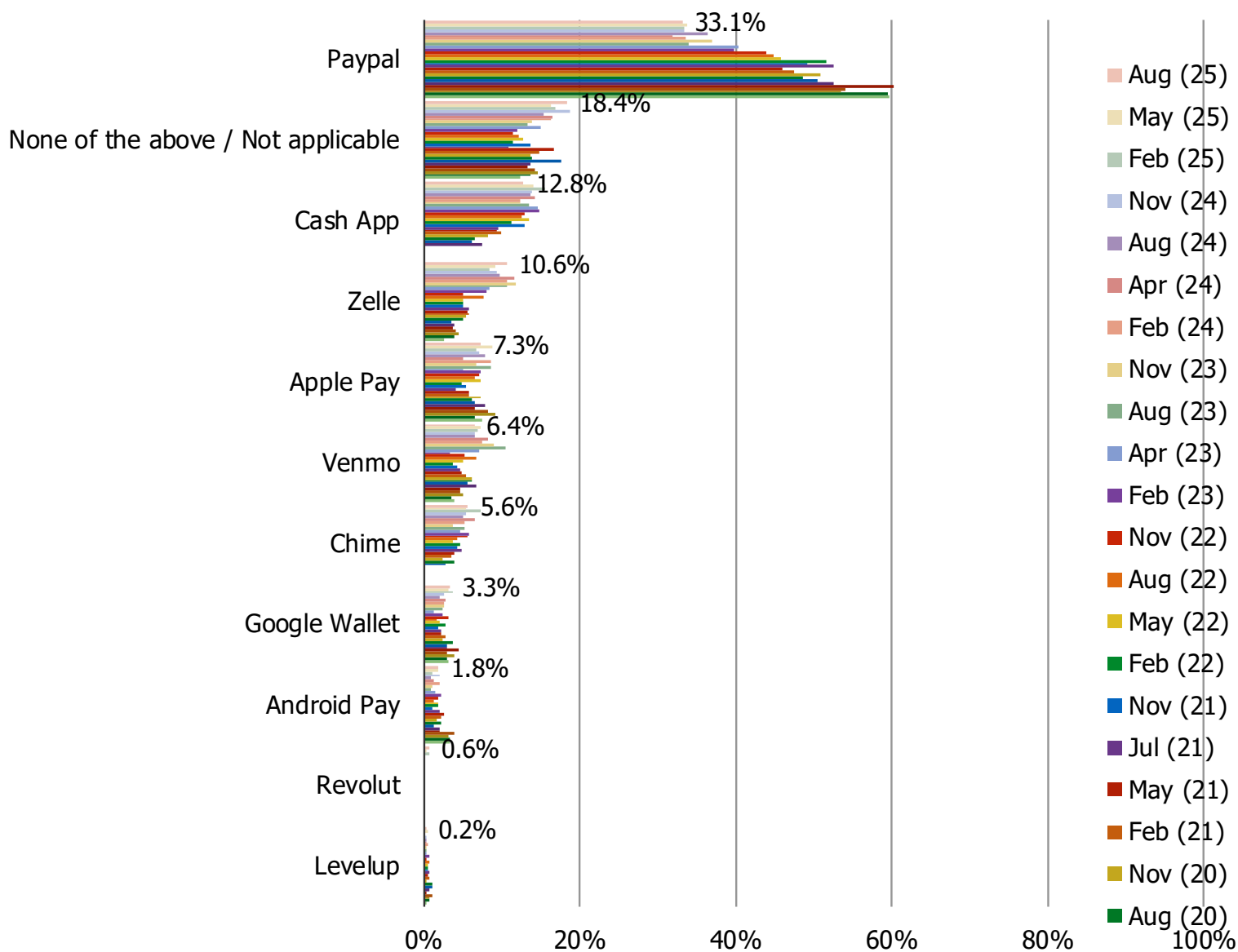
DO USE ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents



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

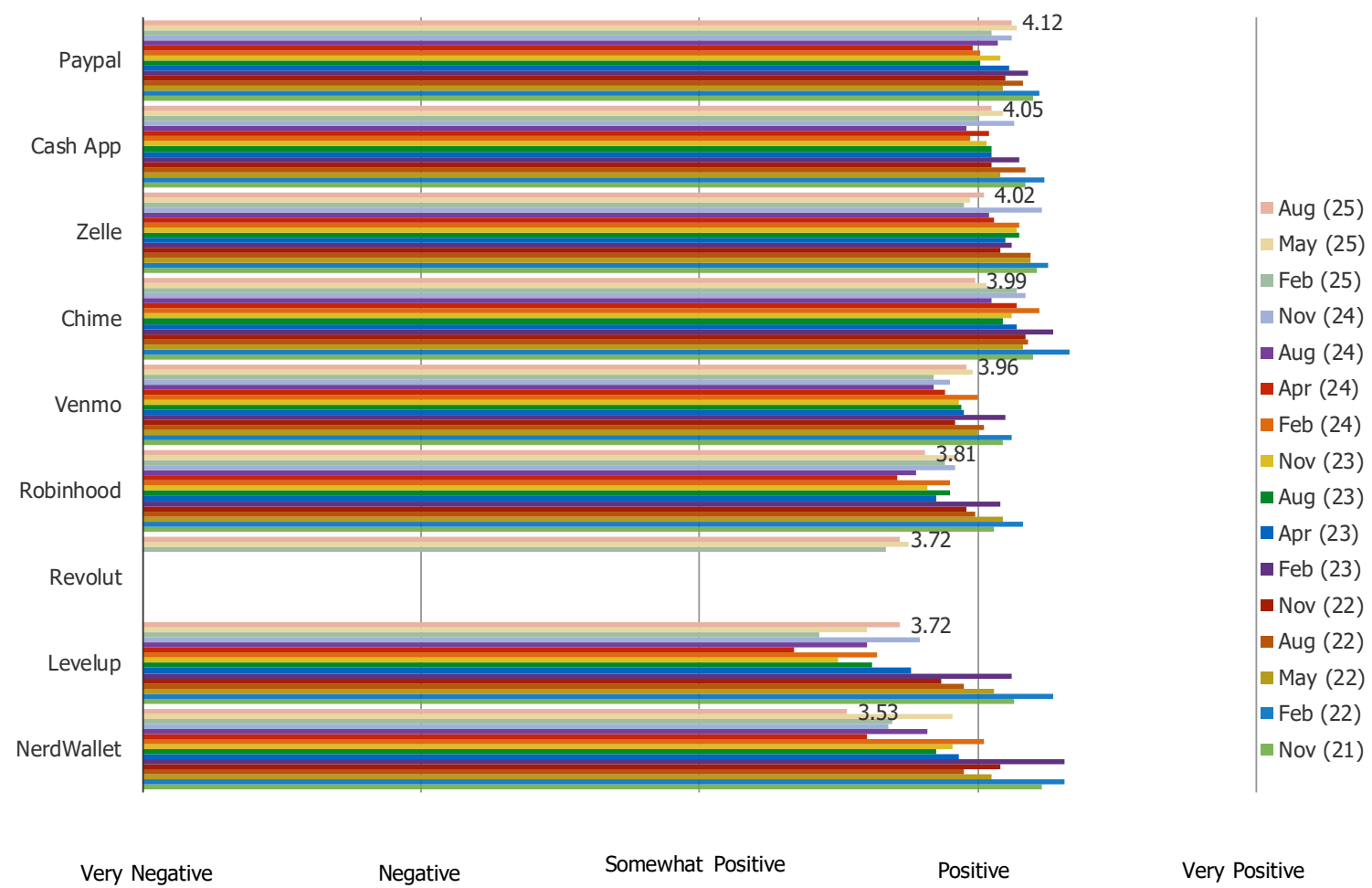
Posed to all respondents



USERS OF EACH PLATFORM - FEEDBACK

WHAT IS YOUR OPINION OF THE FOLLOWING APPS?

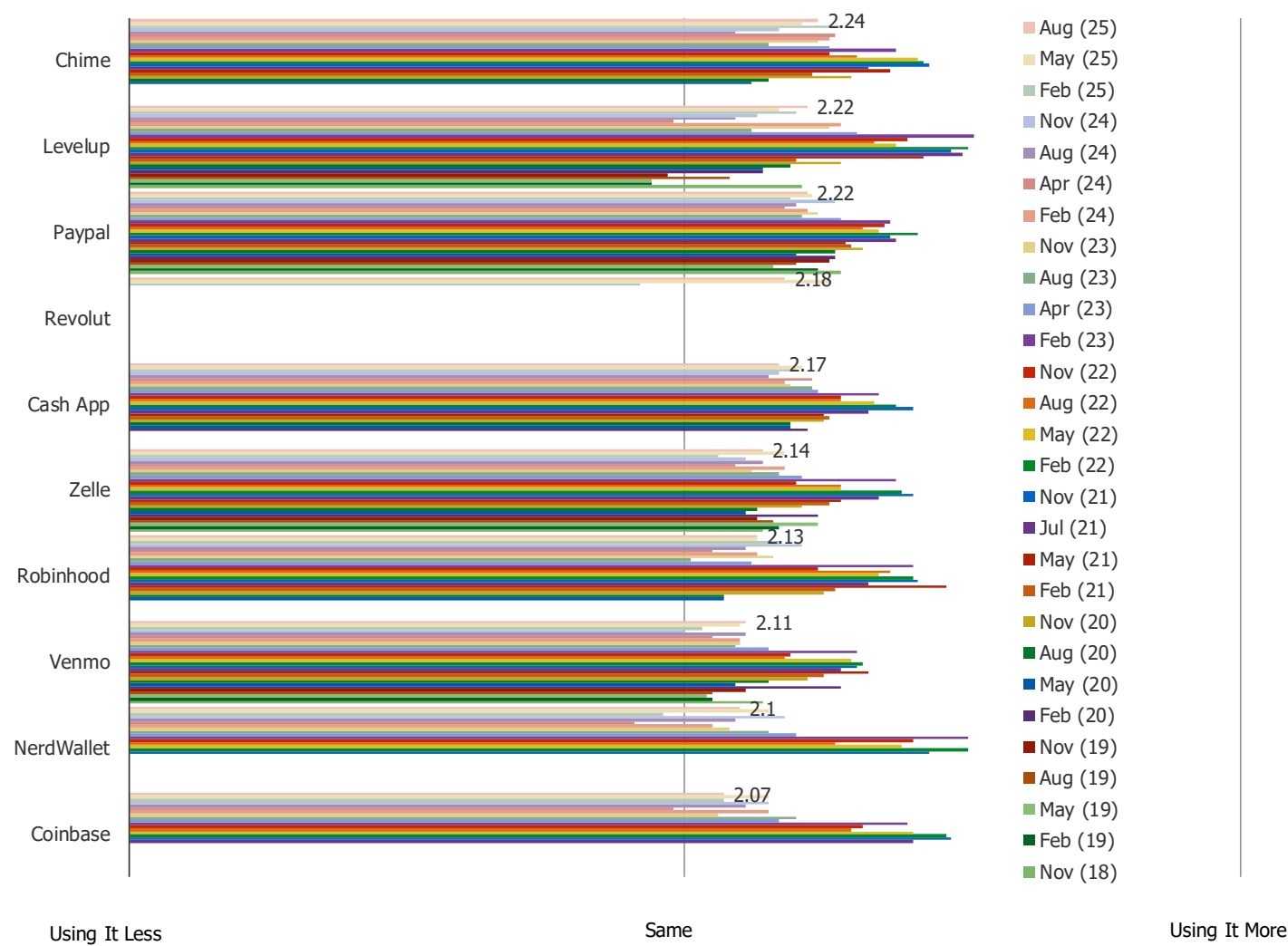
Posed to users of each platform



	N=
Levelup	64
Revolut	79
NerdWallet	86
Robinhood	108
Coinbase	126
Chime	194
Zelle	264
Venmo	313
Cash App	399
Paypal	628

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

Posed to users of each platform

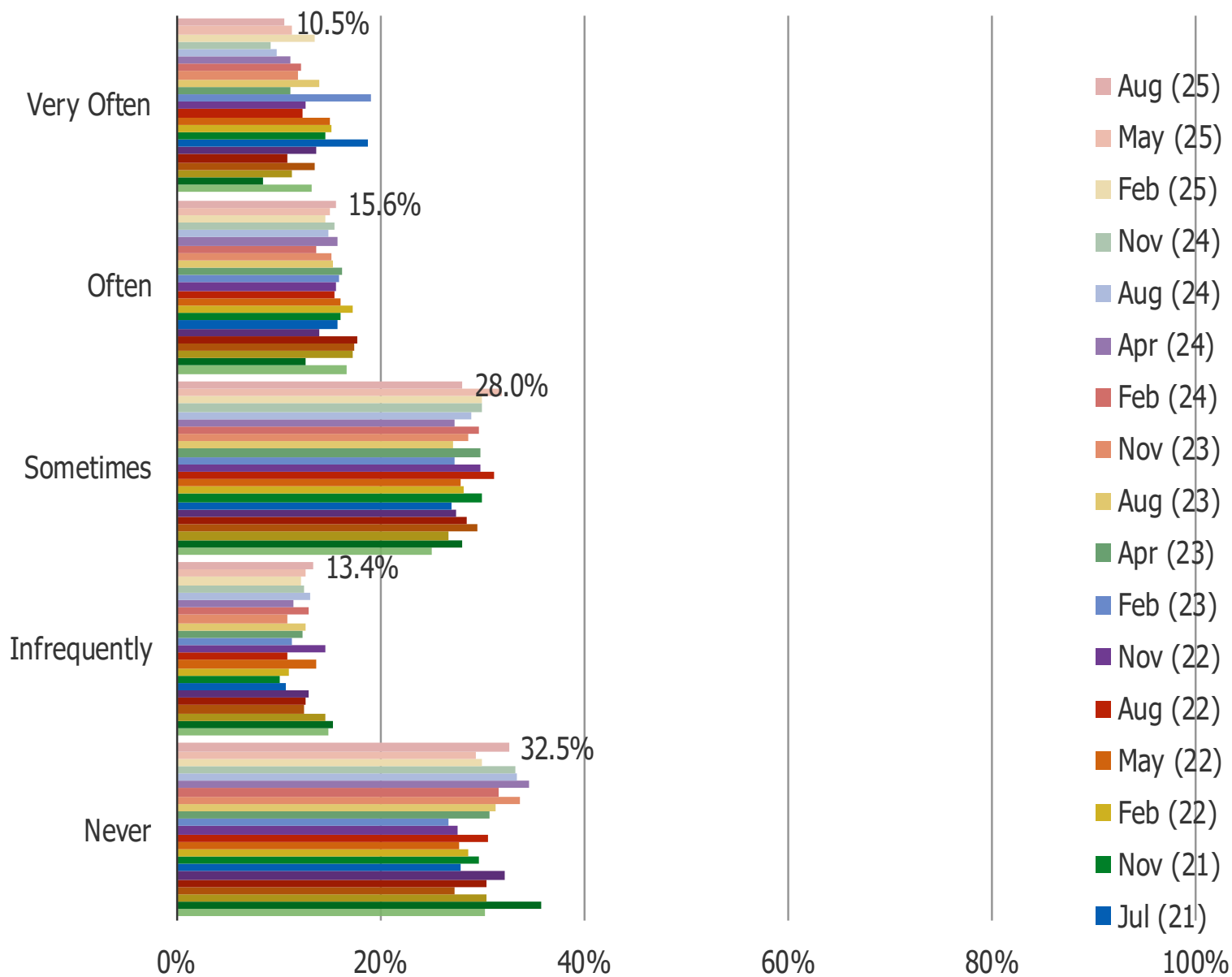


	N=
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# INSTANT DEPOSIT / INSTANT TRANSFER

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

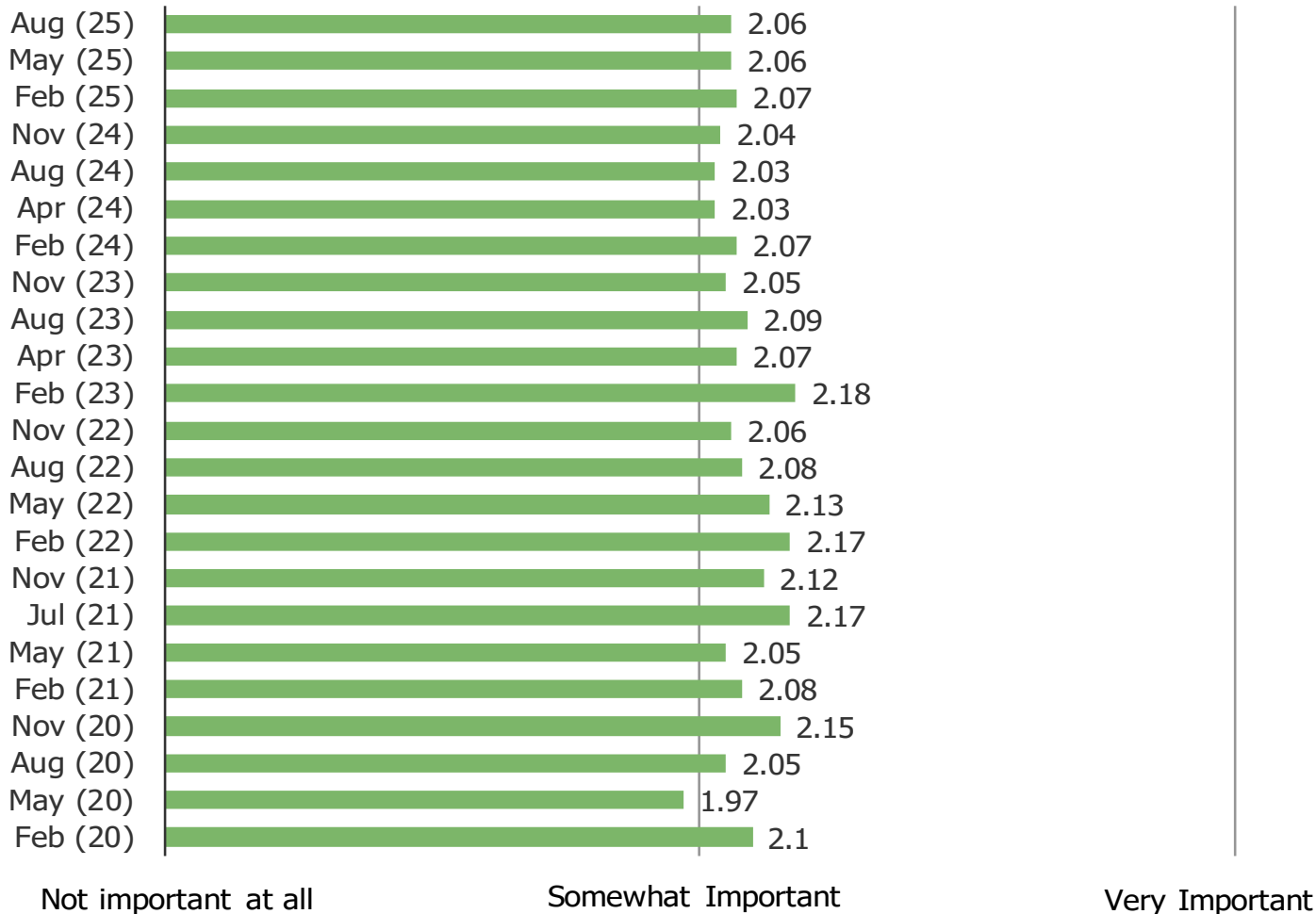
Posed to mobile payment apps users





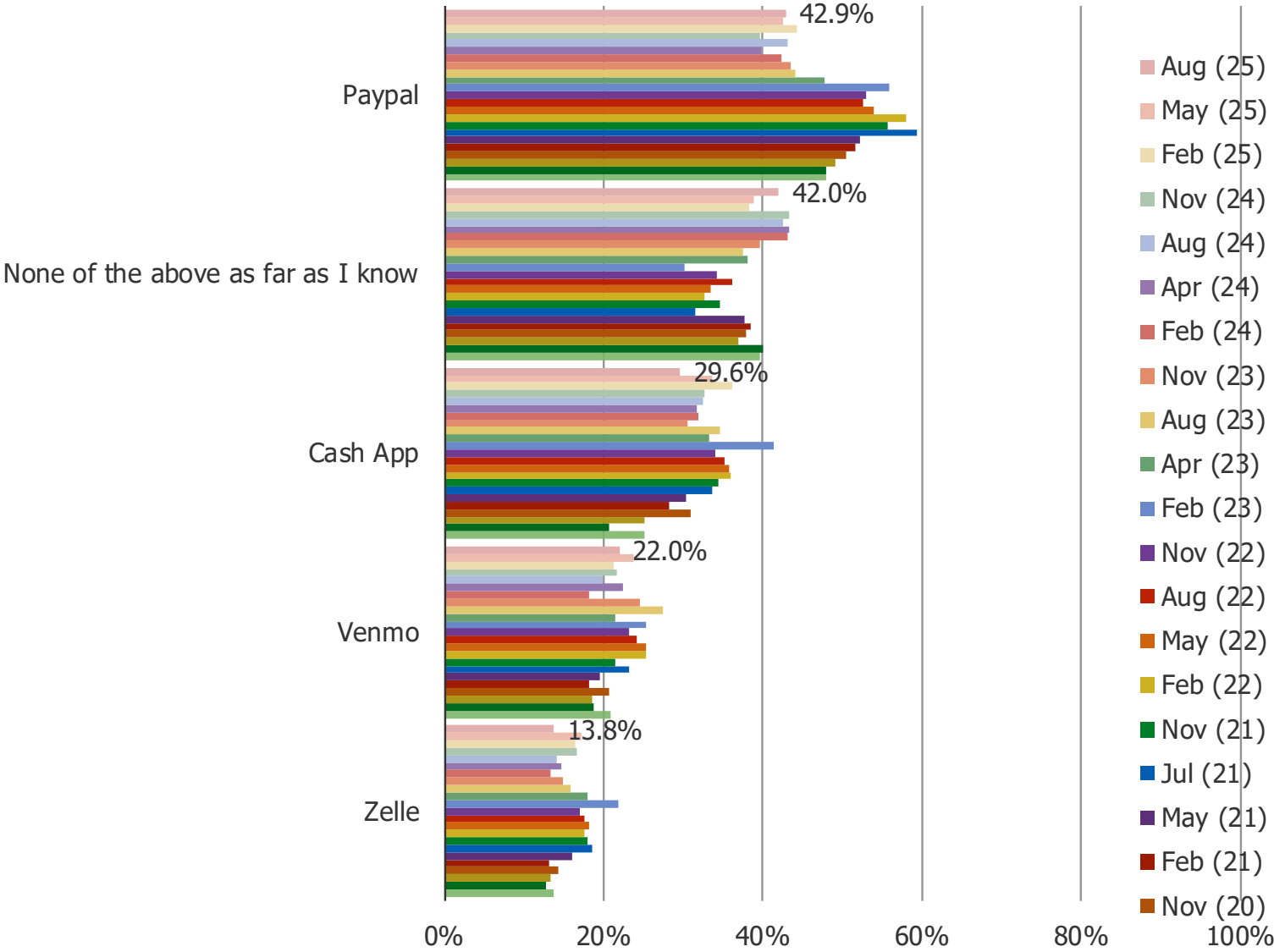
HOW IMPORTANT TO YOU IS THE INSTANT DEPOSIT/INSTANT TRANSFER FEATURE WHEN USING MOBILE PAYMENT APPS?

Posed to mobile payment apps users



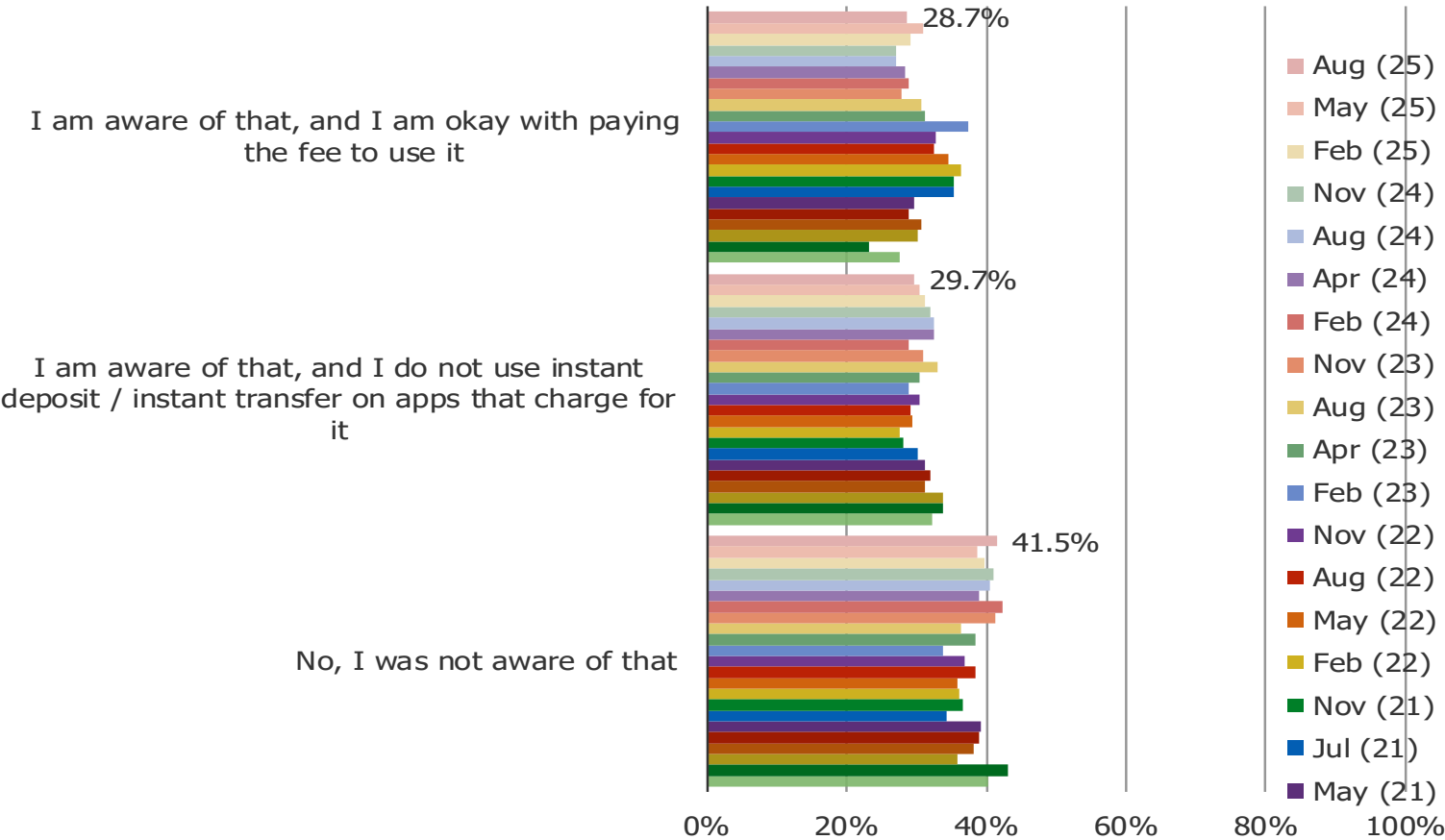
TO YOUR KNOWLEDGE, DO ANY OF THE FOLLOWING CHARGE A FEE FOR INSTANT DEPOSIT/INSTANT TRANSFER SERVICES? (SELECT ALL THAT APPLY)

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.



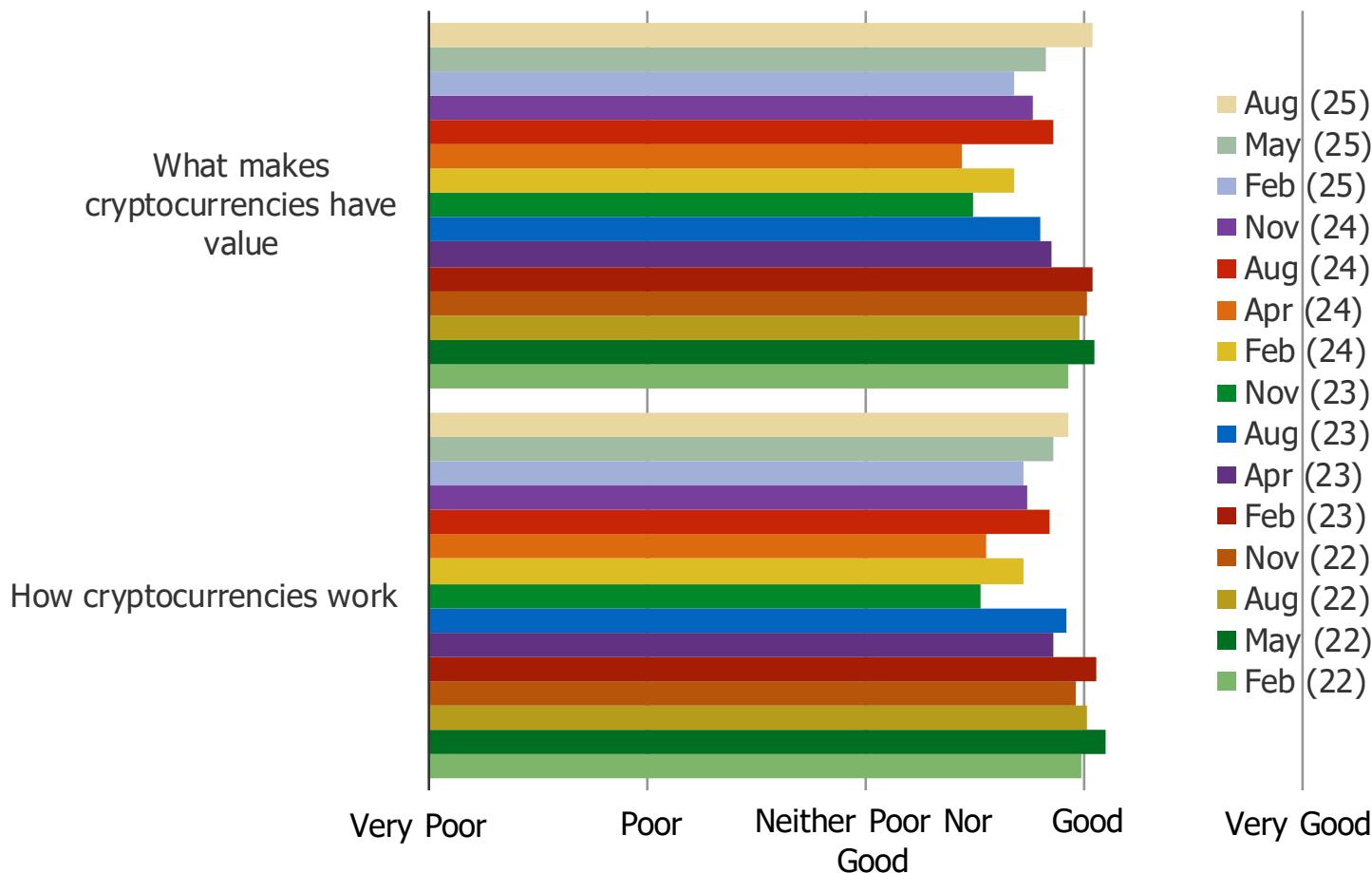
CRYPTO QUESTIONS

Posed to all respondents currently own cryptocurrency (N = 102).



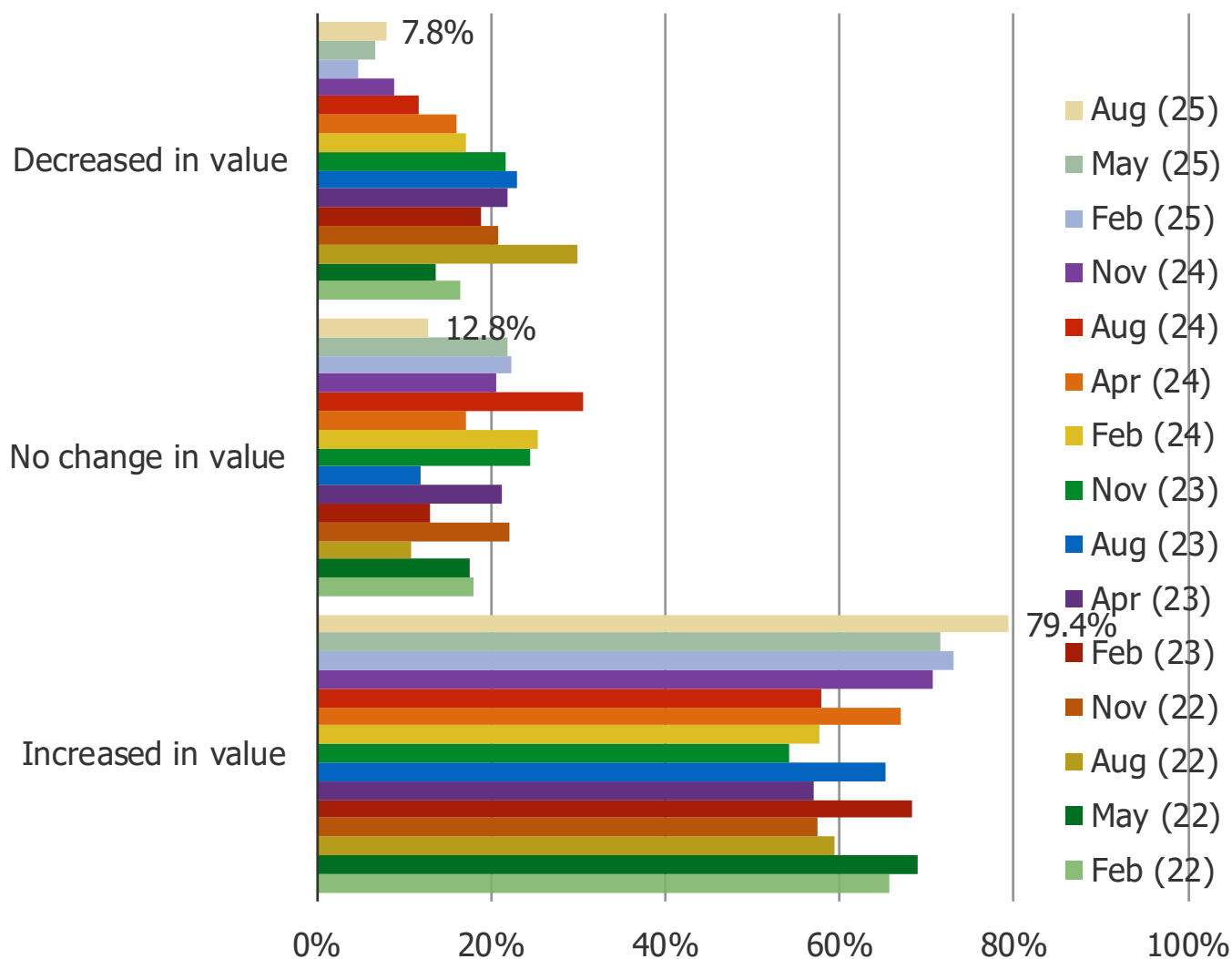
HOW WELL DO YOU FEEL YOU UNDERSTAND...

Posed to all respondents currently own cryptocurrency (N = 102).



SINCE YOU BOUGHT IT, HAS YOUR CRYPTOCURRENCY INVESTMENT...

Posed to all respondents currently own cryptocurrency (N = 102).





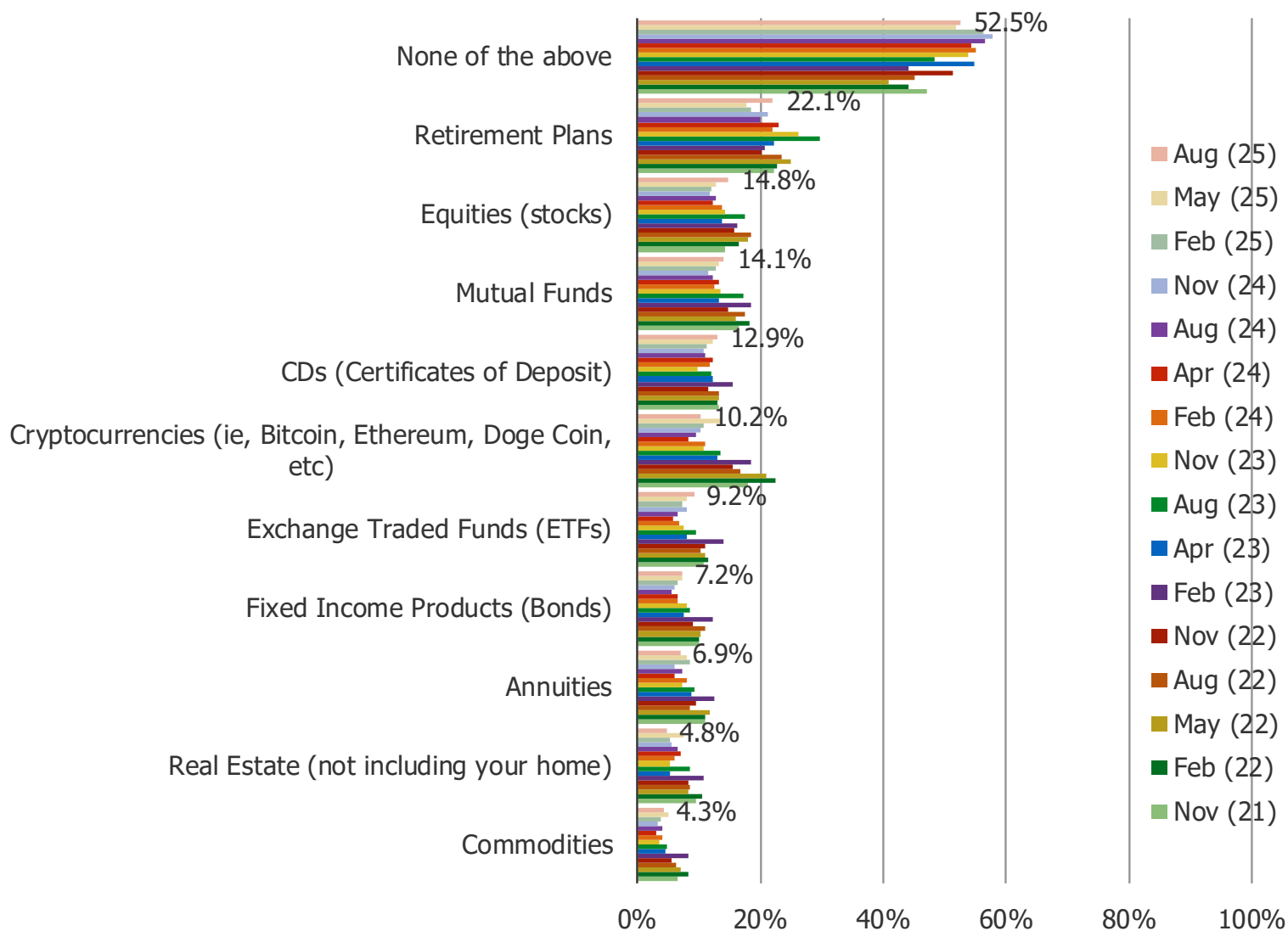


Posed to all respondents who do not currently own cryptocurrency (N = 900)

[illegible]

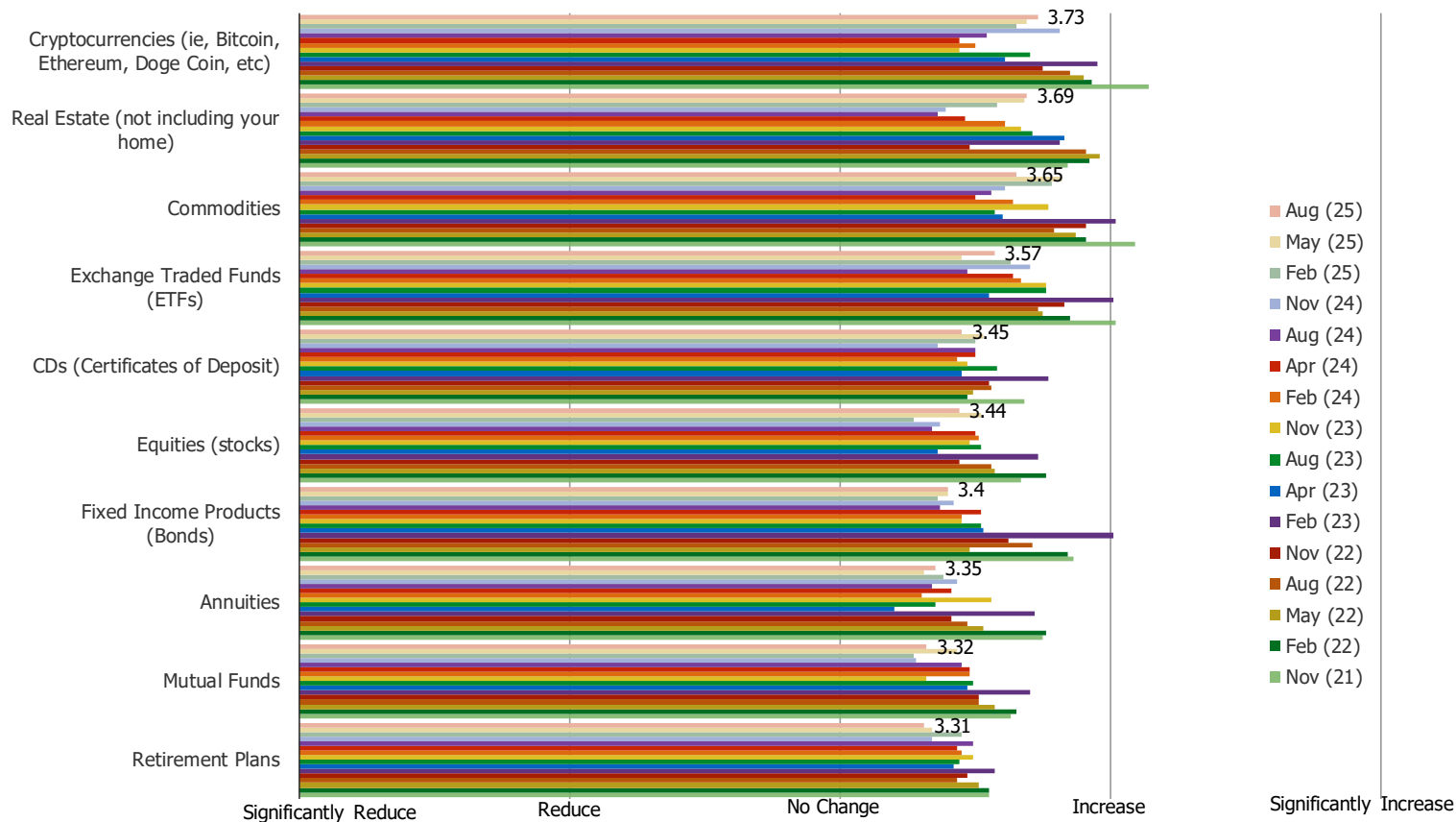
DO YOU CURRENTLY HAVE ANY INVESTMENTS IN ANY OF THE FOLLOWING? (SELECT ALL THAT APPLY)

Posed to all respondents.



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

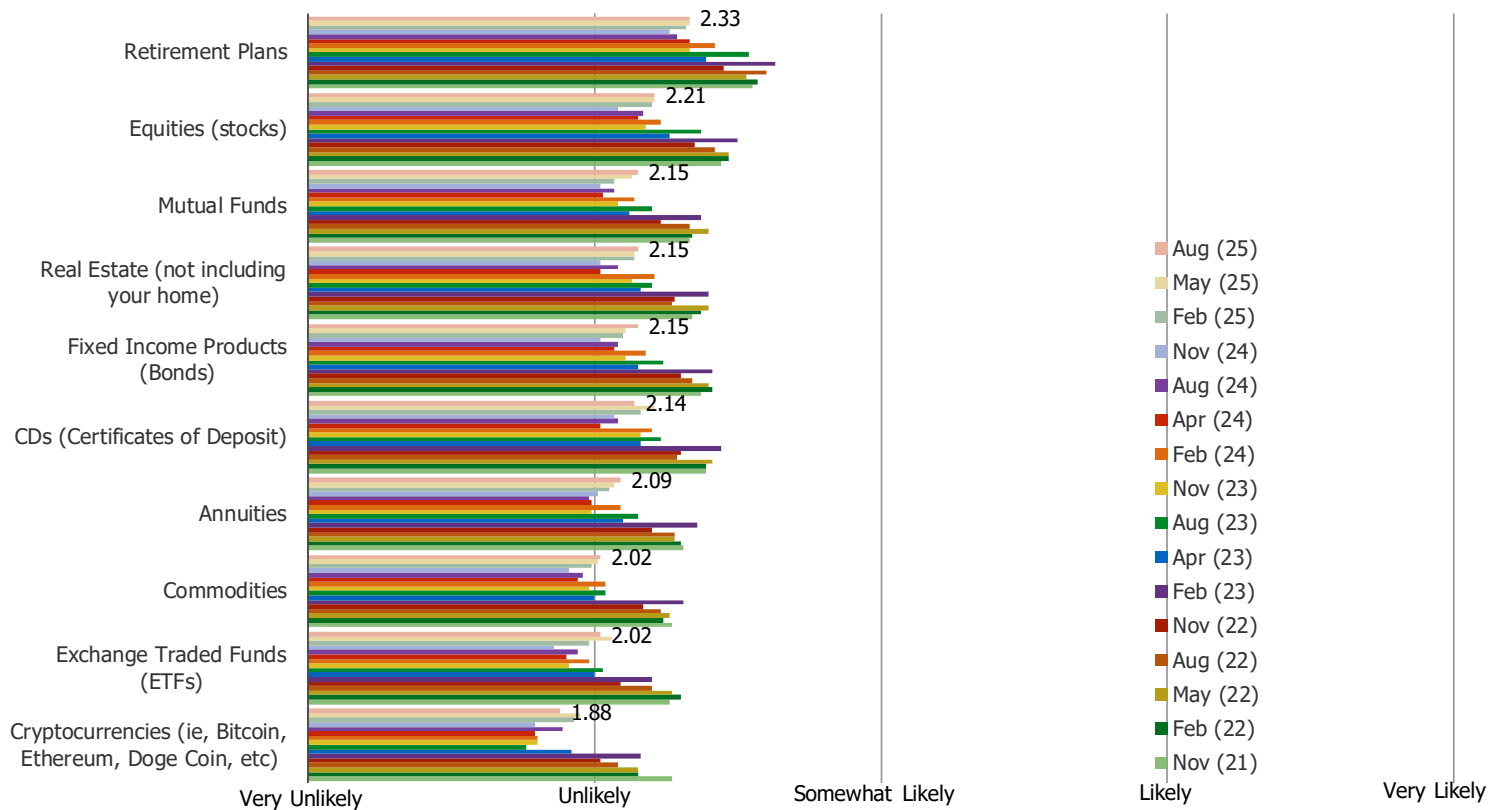
Posed to respondents who said they currently invest in each of the following.



	N=
Cryptocurrencies	102
Equities (stocks)	148
Fixed Income Products (Bonds)	72
Real Estate	48
Mutual Funds	141
Exchange Traded Funds (ETFs)	92
CDs (Certificates of Deposit)	129
Retirement Plans	221
Annuities	69
Commodities	43

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

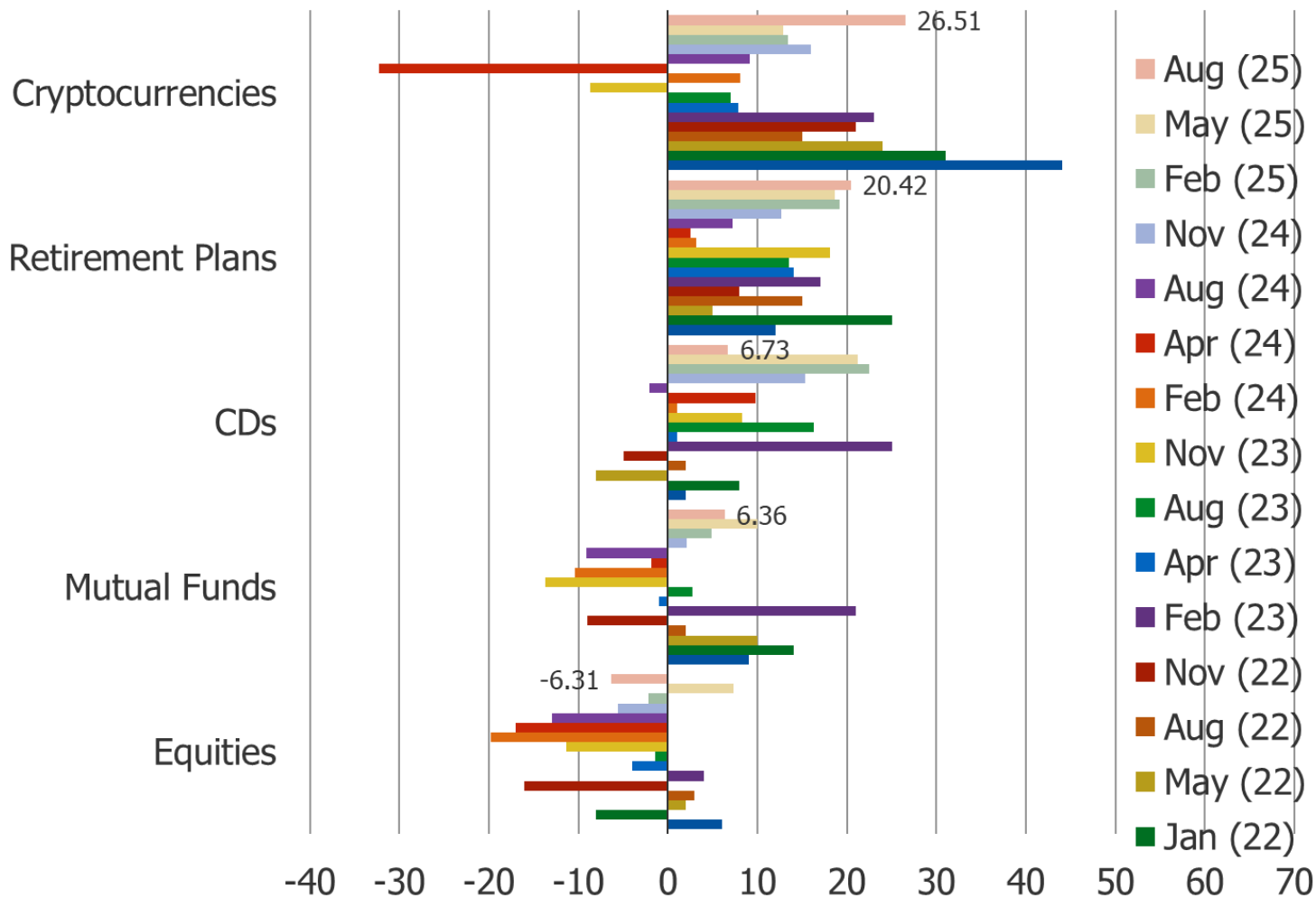
Posed to respondents who DO NOT currently invest in each of the following:



	N=
Cryptocurrencies	900
Equities (stocks)	854
Fixed Income Products (Bonds)	930
Real Estate	954
Mutual Funds	861
Exchange Traded Funds (ETFs)	910
CDs (Certificates of Deposit)	873
Retirement Plans	781
Annuities	933
Commodities	959

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

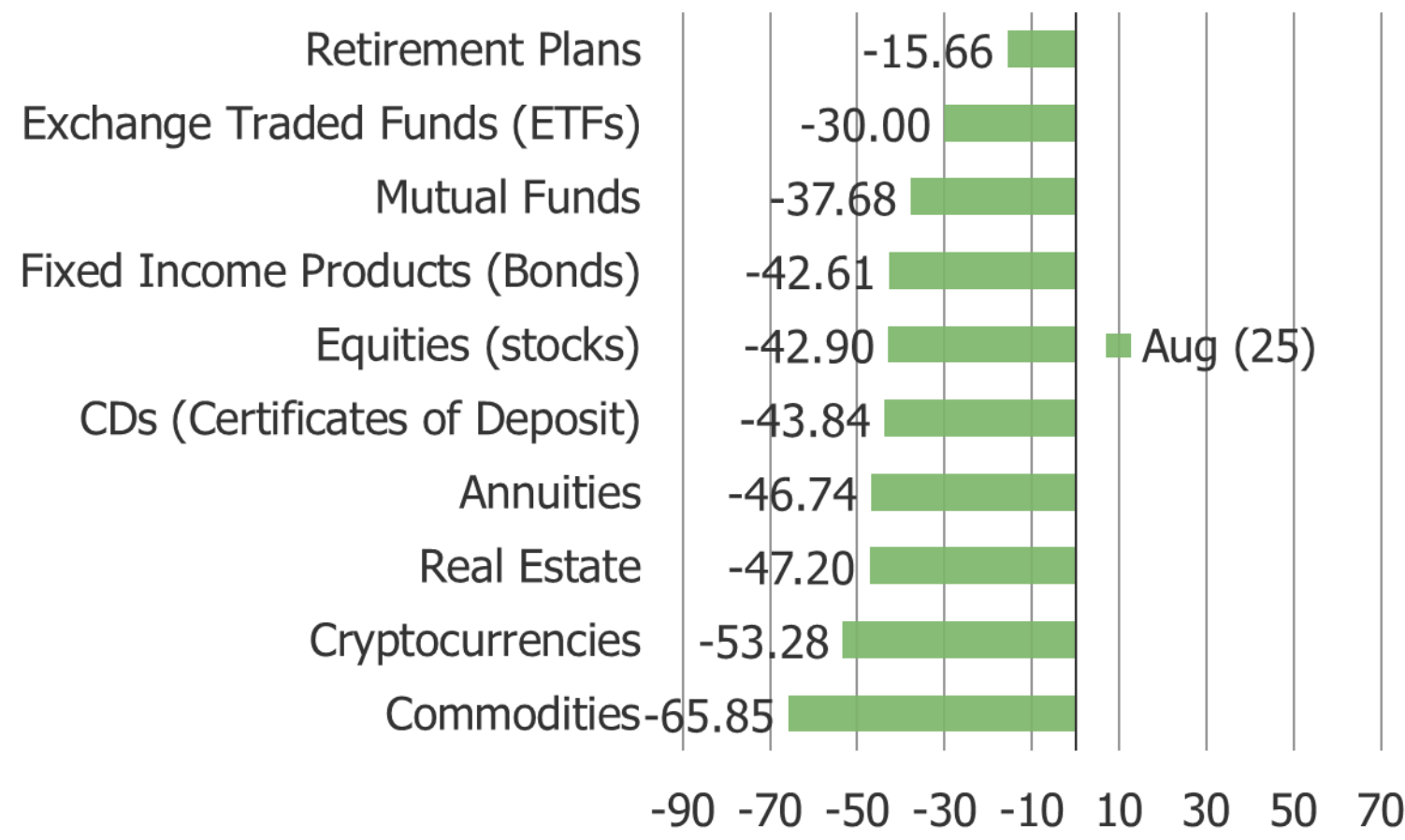
Posed to respondents who said they currently invest in each of the following.



	N=
Cryptocurrencies	83
Mutual Funds	110
Equities	111
CDs	104
Retirement Plans	191

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

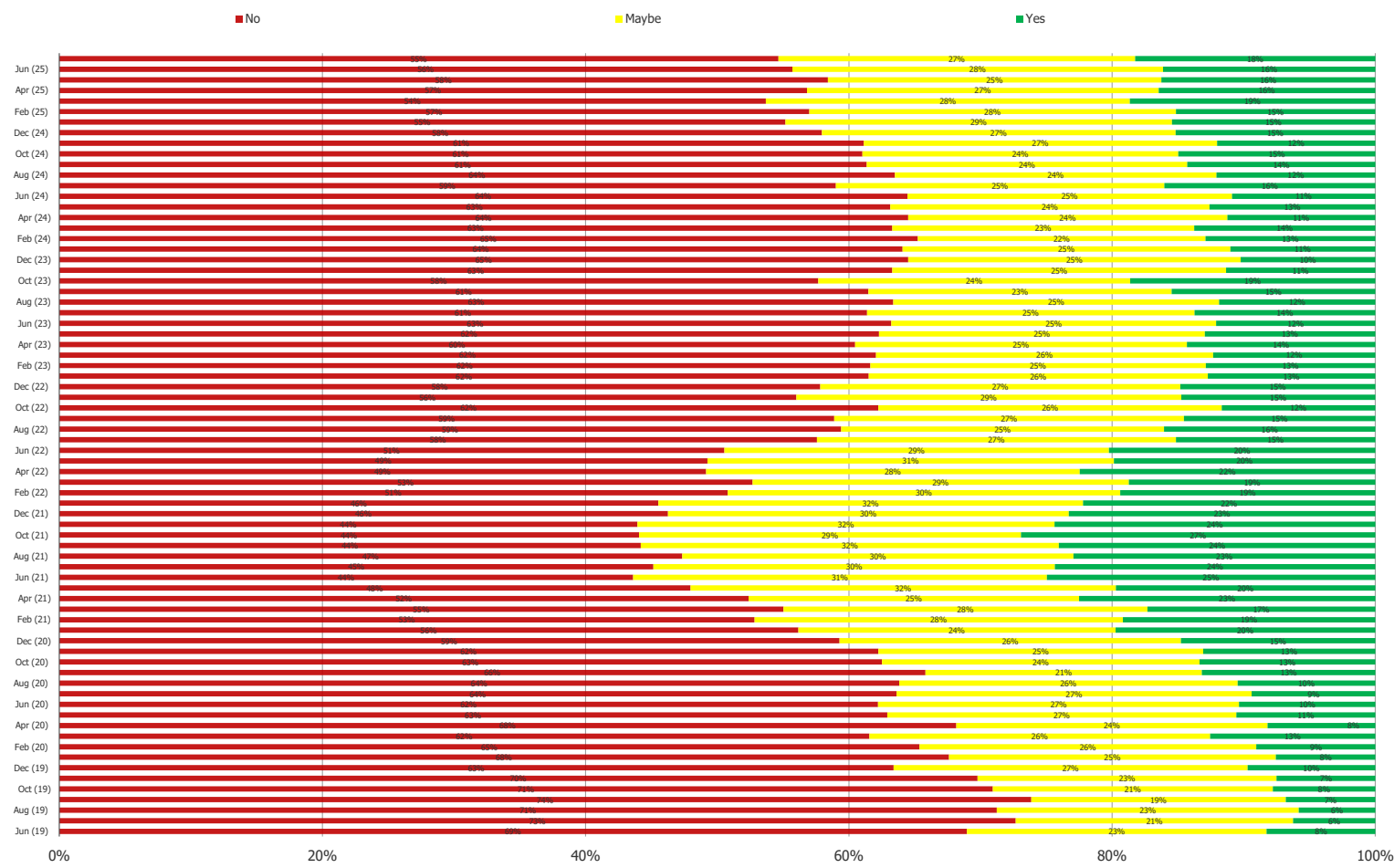
Posed to respondents who said they **are aware of each of the following**.



	N=
Cryptocurrencies (ie, Bitcoin, Ethereum, Doge Coin, etc)	351
Equities (stocks)	317
Fixed Income Products (Bonds)	230
Real Estate (not including your home)	322
Mutual Funds	353
Exchange Traded Funds (ETFs)	210
CDs (Certificates of Deposit)	365
Retirement Plans	415
Annuities	291
Commodities	164

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.

