

DESCRIPTION OF THE VARIABLES OF  
THE FILE “ONLINE\_BANKING\_WAVE1”

<i>Progressive number of field</i>	<i>Name of field</i>	<i>Type of field</i>	<i>Length of field</i>	<i>Contents</i>
1	<b>ID</b>	Numerical	15	Id of the respondent
2	<b>Q1</b>	Numerical	1	Whether the respondent has at least one bank or postal account: <ul style="list-style-type: none"> <li>• 1 = Yes, one</li> <li>• 2 = Yes, two or more</li> <li>• 3 = No</li> </ul>
3	<b>Q2</b>	Numerical	1	Kind of banking operations that the respondent does: <ul style="list-style-type: none"> <li>• 1 = Only agency operations</li> <li>• 2 = Agency and online operations</li> <li>• 3 = Only online operations</li> </ul>
4	<b>Q3_1</b>	Numerical	1	Whether the respondent opened the account because of ease to do operations: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
5	<b>Q3_2</b>	Numerical	1	Whether the respondent opened the account to have high interests: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
6	<b>Q3_3</b>	Numerical	1	Whether the respondent opened the account because there were no or very low management expenditures: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
7	<b>Q3_4</b>	Numerical	1	Whether the respondent opened the account because of the features of the account services: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
8	<b>Q3_5</b>	Numerical	1	Whether the respondent opened the account because he needed a physical relationship with an operator: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
9	<b>Q3_6</b>	Numerical	1	Whether the respondent opened the account because of other reasons: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>

10	<b>Q4</b>	Numerical	1	For how long the account has been open: <ul style="list-style-type: none"> <li>• 1 = Less than 1 year</li> <li>• 2 = Between 1 and 2 years</li> <li>• 3 = Between 3 and 5 years</li> <li>• 4 = Between 6 and 10 years</li> <li>• 5 = More than 10 years</li> </ul>
11	<b>Q6_1</b>	Numerical	1	Whether the respondent uses his account to check the account balance and movements: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
12	<b>Q6_2</b>	Numerical	1	Whether the respondent uses his account to check the ATM cards' movements: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
13	<b>Q6_3</b>	Numerical	1	Whether the respondent uses his account to check the credit cards' movements: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
14	<b>Q6_4</b>	Numerical	1	Whether the respondent uses his account to check the prepaid card movements: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
15	<b>Q6_5</b>	Numerical	1	Whether the respondent uses his account for the provision of bank transfers: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
16	<b>Q6_6</b>	Numerical	1	Whether the respondent uses his account for the payment of bills, utilities, taxes and so on: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
17	<b>Q6_7</b>	Numerical	1	Whether the respondent uses his account for mobile top-ups: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
18	<b>Q6_8</b>	Numerical	1	Whether the respondent uses his account for the management of loan or credit lines: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
19	<b>Q6_9</b>	Numerical	1	Whether the respondent uses his account for online trading or investments in currencies: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>

20	<b>Q6_10</b>	Numerical	1	Whether the respondent uses his account for other reasons: <ul style="list-style-type: none"> <li>• 0 = No</li> <li>• 1 = Yes</li> </ul>
21	<b>Q7</b>	Numerical	1	Whether the respondent ever had any problems in the website navigation or management of his account: <ul style="list-style-type: none"> <li>• 1 = Never</li> <li>• 2 = Yes and didn't contact anyone to solve the problem</li> <li>• 3 = Yes and contacted only the call center to solve the problem</li> <li>• 4 = Yes and contacted only the online assistance to solve the problem</li> <li>• 5 = Yes and contacted both the call center and the online assistance to solve the problem</li> </ul>
22	<b>Q11</b>	Numerical	2	How the respondent would rate his expectations on the easiness of the website navigation in his account (using a 10-point scale on which 1 means "Very low" and 10 means "Very high")
23	<b>Q12</b>	Numerical	2	Whether the respondent's experiences fallen short of or exceeded his expectations about the easiness of the website navigation in his account (using a 10-point scale on which 1 means "Very low" and 10 means "Very high")
24	<b>GROUP1</b>	Numerical	1	For the following four questions, four different groups were randomly created. Every group had to answer the questions in a different order. This variables indicates the group assigned to each respondent
25	<b>Q13</b>	Numerical	1	Respondent's satisfaction with the easiness of the website navigation in his online account: <ul style="list-style-type: none"> <li>• 1 = Very satisfied</li> <li>• 2 = Satisfied</li> <li>• 3 = Neither satisfied, nor dissatisfied</li> <li>• 4 = Dissatisfied</li> <li>• 5 = Very dissatisfied</li> </ul>
26	<b>Q13BIS</b>	Numerical	1	Respondent's satisfaction with the easiness of the website navigation in his online account: <ul style="list-style-type: none"> <li>• 1 = Very satisfied</li> </ul>

				<ul style="list-style-type: none"> <li>• 2 = Satisfied</li> <li>• 3 = Neither satisfied, nor dissatisfied</li> <li>• 4 = Dissatisfied</li> <li>• 5 = Very dissatisfied</li> </ul>
27	<b>Q15</b>	Numerical	1	<p>“Carlo is an employee and has had an online bank account for three years. Every day he looks at the movements in his account, in order to check the presence of possible irregular movements. Carlo goes in the website, finds the bank account section and then selects “Account movements” in the drop-down menu. Then, he clicks on “Last ten movements” and checks the list. The list is loaded in a few seconds and Carlo usually needs less than one minute to complete his control procedure.”</p> <p>Whether, in the respondent’s opinion, Carlo is satisfied with the easiness of the website navigation in his main account:</p> <ul style="list-style-type: none"> <li>• 1 = Very satisfied</li> <li>• 2 = Satisfied</li> <li>• 3 = Neither satisfied, nor dissatisfied</li> <li>• 4 = Dissatisfied</li> <li>• 5 = Very dissatisfied</li> </ul>
28	<b>Q16</b>	Numerical	1	<p>“Marina is a housewife who checks the list of her family expenses with the credit card every three days, more or less. One day, she wants to check the expenses of the previous month again, but she does not find the drop-down menu to select the right month. She needs to contact the call-center in order to solve the problem. With the help of the operator, she is able to find the list of movements she is looking for.”</p> <p>Whether, in the respondent’s opinion, Marina is satisfied with the easiness of the website navigation in her main account:</p> <ul style="list-style-type: none"> <li>• 1 = Very satisfied</li> <li>• 2 = Satisfied</li> <li>• 3 = Neither satisfied, nor dissatisfied</li> <li>• 4 = Dissatisfied</li> <li>• 5 = Very dissatisfied</li> </ul>

29	<b>Q17</b>	Numerical	2	How the respondent would rate his expectations on the easiness of the execution of operations in his account (using a 10-point scale on which 1 means “Very low” and 10 means “Very high”)
30	<b>Q18</b>	Numerical	2	Whether the respondent’s experiences fallen short of or exceeded his expectations about the easiness of the execution of operations in his account (using a 10-point scale on which 1 means “Very low” and 10 means “Very high”)
31	<b>GROUP2</b>	Numerical	1	For the following four questions, four different groups were randomly created. Every group had to answer the questions in a different order. This variables indicates the group assigned to each respondent
32	<b>Q19</b>	Numerical	1	Respondent’s satisfaction with the easiness of the execution of operations in his online account: <ul style="list-style-type: none"> <li>• 1 = Very satisfied</li> <li>• 2 = Satisfied</li> <li>• 3 = Neither satisfied, nor dissatisfied</li> <li>• 4 = Dissatisfied</li> <li>• 5 = Very dissatisfied</li> </ul>
33	<b>Q19BIS</b>	Numerical	1	Respondent’s satisfaction with the easiness of the execution of operations in his online account: <ul style="list-style-type: none"> <li>• 1 = Very satisfied</li> <li>• 2 = Satisfied</li> <li>• 3 = Neither satisfied, nor dissatisfied</li> <li>• 4 = Dissatisfied</li> <li>• 5 = Very dissatisfied</li> </ul>
34	<b>Q21</b>	Numerical	1	“Sofia is a manager and uses internet every day; she has held online bank accounts for many years. Sofia pays bills, taxes and so on using her online bank account to save time. Sometimes, she wrongs an Iban code or the number of a bulletin, but usually does not check immediately what she wrote. When her operation is not successful, the system signals the source of the error and Sofia needs to rewrite all data to complete the operation.” Whether, in the respondent’s opinion, Sofia is satisfied with the easiness of the execution of

				<p>operations in her online bank account:</p> <ul style="list-style-type: none"> <li>• 1 = Very satisfied</li> <li>• 2 = Satisfied</li> <li>• 3 = Neither satisfied, nor dissatisfied</li> <li>• 4 = Dissatisfied</li> <li>• 5 = Very dissatisfied</li> </ul>
35	<b>Q22</b>	Numerical	1	<p>“Peter is a self-employed. In his online bank account he has a securities account, that is used to online trading. He usually logs into and completes the operations without any problems. The procedure needs to enter some security codes and passwords, but it is not difficult and takes a little time.”</p> <p>Whether, in the respondent’s opinion, Peter is satisfied with the easiness of the execution of operations in his online bank account:</p> <ul style="list-style-type: none"> <li>• 1 = Very satisfied</li> <li>• 2 = Satisfied</li> <li>• 3 = Neither satisfied, nor dissatisfied</li> <li>• 4 = Dissatisfied</li> <li>• 5 = Very dissatisfied</li> </ul>
36	<b>Q23</b>	Numerical	2	<p>Whether the respondent would recommend the use of an online bank account to relative and friends (using a 10-point scale on which 1 means “I definitely do not recommend” and 10 means “I definitely recommend”)</p>
37	<b>GENDER</b>	Numerical	1	<p>Sex of the respondent:</p> <ul style="list-style-type: none"> <li>• 1 = Male</li> <li>• 2 = Female</li> </ul>
38	<b>AGE</b>	Numerical	2	<p>Age of the respondent</p>
39	<b>EDUCATION</b>	Numerical	1	<p>Education level of the respondent:</p> <ul style="list-style-type: none"> <li>• 1 = PhD/Master</li> <li>• 2 = Master’s degree</li> <li>• 3 = Bachelor’s degree</li> <li>• 4 = High school diploma</li> <li>• 5 = Secondary school diploma</li> <li>• 6 = Elementary school license</li> <li>• 7 = No qualification</li> </ul>

40	<b>MARITAL_STATUS</b>	Numerical	1	<p>Marital status of the respondent:</p> <ul style="list-style-type: none"> <li>• 1 = Married or registered partnership</li> <li>• 2 = Never married</li> <li>• 3 = Divorced</li> <li>• 4 = Separated</li> <li>• 5 = Widowed</li> <li>• 6 = Prefer not to answer</li> </ul>
41	<b>OCCUPATION</b>	Numerical	2	<p>Occupation of the respondent:</p> <ul style="list-style-type: none"> <li>• 1 = Entrepreneur</li> <li>• 2 = Freelancer</li> <li>• 3 = Executive/Senior official</li> <li>• 4 = Middle management</li> <li>• 5 = Employee</li> <li>• 6 = Worker</li> <li>• 7 = Teacher</li> <li>• 8 = Trader/Artisan</li> <li>• 9 = Housewife</li> <li>• 10 = Pensioner</li> <li>• 11 = Unemployed/Looking for the first occupation</li> <li>• 12 = Student</li> <li>• 13 = Other</li> </ul>
42	<b>HH_SIZE</b>	Numerical	1	Household size
43	<b>AREA</b>	Numerical	1	<p>Geographical area of the respondent:</p> <ul style="list-style-type: none"> <li>• 1 = North-West</li> <li>• 2 = North-East</li> <li>• 3 = Central</li> <li>• 4 = South and Islands</li> </ul>
44	<b>DEVICE_TYPE</b>	Numerical	1	<p>Device used during the interview:</p> <ul style="list-style-type: none"> <li>• 1 = Desktop</li> <li>• 2 = Generic</li> <li>• 3 = Touch</li> </ul>