

DESCRIPTION OF THE VARIABLES OF
THE FILE “ONLINE_BANKING_WAVE2”

<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	ID	Numerical	15	Id of the respondent
2	Q1	Numerical	1	Whether the respondent has at least one bank or postal account: <ul style="list-style-type: none"> • 1 = Yes, one • 2 = Yes, two or more • 3 = No
3	Q2	Numerical	1	Kind of banking operations that the respondent does: <ul style="list-style-type: none"> • 1 = Only agency operations • 2 = Agency and online operations • 3 = Only online operations
4	Q3_1	Numerical	1	Whether the respondent opened the account because of ease to do operations: <ul style="list-style-type: none"> • 0 = No • 1 = Yes
5	Q3_2	Numerical	1	Whether the respondent opened the account to have high interests: <ul style="list-style-type: none"> • 0 = No • 1 = Yes
6	Q3_3	Numerical	1	Whether the respondent opened the account because there were no or very low management expenditures: <ul style="list-style-type: none"> • 0 = No • 1 = Yes
7	Q3_4	Numerical	1	Whether the respondent opened the account because of the features of the account services: <ul style="list-style-type: none"> • 0 = No • 1 = Yes
8	Q3_5	Numerical	1	Whether the respondent opened the account because he needed a physical relationship with an operator: <ul style="list-style-type: none"> • 0 = No • 1 = Yes
9	Q3_6	Numerical	1	Whether the respondent opened the account because of other reasons: <ul style="list-style-type: none"> • 0 = No • 1 = Yes
10	Q4	Numerical	1	For how long the account has been open: <ul style="list-style-type: none"> • 1 = Less than 1 year • 2 = Between 1 and 2 years • 3 = Between 3 and 5 years • 4 = Between 6 and 10 years

				<ul style="list-style-type: none"> • 5 = More than 10 years
11	Q6_1	Numerical	1	<p>Whether the respondent uses his account to check the account balance and movements:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
12	Q6_2	Numerical	1	<p>Whether the respondent uses his account to check the ATM cards' movements:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
13	Q6_3	Numerical	1	<p>Whether the respondent uses his account to check the credit cards' movements:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
14	Q6_4	Numerical	1	<p>Whether the respondent uses his account to check the prepaid card movements:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
15	Q6_5	Numerical	1	<p>Whether the respondent uses his account for the provision of bank transfers:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
16	Q6_6	Numerical	1	<p>Whether the respondent uses his account for the payment of bills, utilities, taxes and so on:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
17	Q6_7	Numerical	1	<p>Whether the respondent uses his account for mobile top-ups:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
18	Q6_8	Numerical	1	<p>Whether the respondent uses his account for the management of loan or credit lines:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
19	Q6_9	Numerical	1	<p>Whether the respondent uses his account for online trading or investments in currencies:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes
20	Q6_10	Numerical	1	<p>Whether the respondent uses his account for other reasons:</p> <ul style="list-style-type: none"> • 0 = No • 1 = Yes

21	Q7	Numerical	1	<p>Whether the respondent ever had any problems in the website navigation or management of his account:</p> <ul style="list-style-type: none"> • 1 = Never • 2 = Yes and didn't contact anyone to solve the problem • 3 = Yes and contacted only the call center to solve the problem • 4 = Yes and contacted only the online assistance to solve the problem • 5 = Yes and contacted both the call center and the online assistance to solve the problem
22	Q11	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	Q12	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	GROUP1	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	Q13	Numerical	1	<p>Respondent's satisfaction with the easiness of the website navigation in his online account:</p> <ul style="list-style-type: none"> • 1 = Very satisfied • 2 = Satisfied • 3 = Neither satisfied, nor dissatisfied • 4 = Dissatisfied • 5 = Very dissatisfied
26	Q13BIS	Numerical	1	<p>Respondent's satisfaction with the easiness of the website navigation in his online account:</p> <ul style="list-style-type: none"> • 1 = Very satisfied • 2 = Satisfied • 3 = Neither satisfied, nor dissatisfied • 4 = Dissatisfied

				<ul style="list-style-type: none"> • 5 = Very dissatisfied
27	Q15	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"> • 1 = Very satisfied • 2 = Satisfied • 3 = Neither satisfied, nor dissatisfied • 4 = Dissatisfied • 5 = Very dissatisfied
28	Q16	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"> • 1 = Very satisfied • 2 = Satisfied • 3 = Neither satisfied, nor dissatisfied • 4 = Dissatisfied • 5 = Very dissatisfied
29	Q17	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	Q18	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	GROUP2	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	Q19	Numerical	1	Respondent’s satisfaction with the easiness of the execution of operations in his online account: <ul style="list-style-type: none"> • 1 = Very satisfied • 2 = Satisfied • 3 = Neither satisfied, nor dissatisfied • 4 = Dissatisfied • 5 = Very dissatisfied
33	Q19BIS	Numerical	1	Respondent’s satisfaction with the easiness of the execution of operations in his online account: <ul style="list-style-type: none"> • 1 = Very satisfied • 2 = Satisfied • 3 = Neither satisfied, nor dissatisfied • 4 = Dissatisfied • 5 = Very dissatisfied
34	Q21	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 operations in her online bank account: <ul style="list-style-type: none"> • 1 = Very satisfied • 2 = Satisfied

				<ul style="list-style-type: none"> • 3 = Neither satisfied, nor dissatisfied • 4 = Dissatisfied • 5 = Very dissatisfied
35	Q22	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"> • 1 = Very satisfied • 2 = Satisfied • 3 = Neither satisfied, nor dissatisfied • 4 = Dissatisfied • 5 = Very dissatisfied
36	Q23	Numerical	2	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”)
37	Q24	Numerical	1	Whether the respondent still has the main account in the second wave: <ul style="list-style-type: none"> • 0 = No • 1 = Yes
38	GENDER	Numerical	1	Sex of the respondent: <ul style="list-style-type: none"> • 1 = Male • 2 = Female
39	AGE	Numerical	2	Age of the respondent
40	EDUCATION	Numerical	1	Education level of the respondent: <ul style="list-style-type: none"> • 1 = PhD/Master • 2 = Master’s degree • 3 = Bachelor’s degree • 4 = High school diploma • 5 = Secondary school diploma • 6 = Elementary school license • 7 = No qualification
41	OCCUPATION	Numerical	2	Occupation of the respondent: <ul style="list-style-type: none"> • 1 = Entrepreneur • 2 = Freelancer • 3 = Executive/Senior official

				<ul style="list-style-type: none"> • 4 = Middle management • 5 = Employee • 6 = Worker • 7 = Teacher • 8 = Trader/Artisan • 9 = Housewife • 10 = Pensioner • 11 = Unemployed/Looking for the first occupation • 12 = Student • 13 = Other
42	HH_SIZE	Numerical	1	Household size
43	AREA	Numerical	1	Geographical area of the respondent: <ul style="list-style-type: none"> • 1 = North-West • 2 = North-East • 3 = Central • 4 = South and Islands
44	DEVICE_TYPE	Numerical	1	Device used during the interview: <ul style="list-style-type: none"> • 1 = Desktop • 2 = Generic • 3 = Touch