

QUESTIONNAIRE wave 1 – English translation

(This is a coarse translation of the original Italian questionnaire)

Q1: Do you have at least one bank or postal account?

- 1) Yes, I have 1
- 2) Yes, I have 2 or more
- 3) No

Now, think about to your main bank or postal account.

Q2: Which kind of banking operations you can do?

- 1) Only agency operations
- 2) Agency and online operations
- 3) Only online operations

Q3: Why did you open this account? [Multiple choice]

- 1) Ease to do operations
- 2) High interests
- 3) No or very low management expenditures
- 4) Features of the account services
- 5) Need of a physical relationship with an operator
- 6) Other

Q4: How long has the account been open?

- 1) Less than 1 year
- 2) Between 1 and 2 years
- 3) Between 3 and 5 years
- 4) Between 6 and 10 years
- 5) More than 10 years

Q6: Which operations do you perform in your account?

- 1) Check the account balance and movements
- 2) Check the ATM cards' movements
- 3) Check the credit cards' movements
- 4) Check the prepaid card movements
- 5) Provision of bank transfers
- 6) Payment of bills, utilities, taxes and so on
- 7) Mobile top-ups
- 8) Management of loan or credit lines
- 9) Online trading or investments in currencies
- 10) Other
- 11) No operations (I prefer to contact an agency operator)

Q7: Have you ever had any problems in the website navigation or management of your account?

- 1) Never
- 2) Yes, I didn't contact anyone to solve the problem
- 3) Yes, I contacted only the call center to solve the problem
- 4) Yes, I contacted only the online assistance to solve the problem
- 5) Yes, I contacted both the call center and the online assistance to solve the problem

IF Q6<5 {

Q11: Please consider all your expectations on the easiness of the website navigation in your account. Using a 10-point scale on which 1 means "Very low" and 10 means "Very high", how would you rate such expectations?

[RECORD RATING 1-10]

Q12: Please consider all your experiences with the easiness of the website navigation in your account. Using a 10-point scale on which 1 now means "falls short of your expectations" and 10 means "exceeds your expectations", to what extent has your experiences fallen short of or exceeded your expectations?

[RECORD RATING 1-10]

Now, four groups will be randomly created according to the variable "group1". The next 4 questions will be addressed in the following order:

group1:

- 1) Q13 – Q14 – Q15 – Q16
- 2) Q13 – Q14 – Q16 – Q15
- 3) Q14 – Q15 – Q16 – Q13bis
- 4) Q14 – Q16 – Q15 – Q13bis

Q13/Q13bis: How satisfied are you with the easiness of the website navigation in your online account?

- 1) Very Satisfied
- 2) Satisfied
- 3) Neither satisfied, nor dissatisfied
- 4) Dissatisfied
- 5) Very Dissatisfied

Q14: We will now give you two examples of persons who experienced the website navigation in an online bank account. We would like to know how you evaluate their satisfaction regarding the easiness of the website navigation in their account. Please assume that the persons have the same age and background that you have.

- 1) Continue

Q15: 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. How satisfied is Carlo with the easiness of the website navigation in his main account?

- 1) Very Satisfied
- 2) Satisfied
- 3) Neither satisfied, nor dissatisfied
- 4) Dissatisfied
- 5) Very Dissatisfied

Q16: 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. How satisfied is Marina with the easiness of the website navigation in her main account?

- 1) Very Satisfied
- 2) Satisfied
- 3) Neither satisfied, nor dissatisfied
- 4) Dissatisfied
- 5) Very Dissatisfied

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IF Q6>4 & Q6<11 {

Q17: Please consider all your expectations on the easiness of the execution of operations in your account. Using a 10-point scale on which 1 means "Very low" and 10 means "Very high", how would you rate such expectations?

[RECORD RATING 1-10]

Q18: Please consider all your experiences with the easiness of the execution of operations in your account. Using a 10-point scale on which 1 now means "falls short of your expectations" and 10 means "exceeds your expectations", to what extent has your experiences fallen short of or exceeded your expectations?

[RECORD RATING 1-10]

Four groups will be randomly created according to the variable "group2". The next 4 questions will be addressed in the following order:

group2:

- 1) Q19 – Q20 – Q21 – Q22
- 2) Q19 – Q20 – Q22 – Q21
- 3) Q20 – Q21 – Q22 – Q19bis
- 4) Q20 – Q22 – Q21 – Q19bis

Q19/Q19bis: How satisfied are you with the easiness of the execution of operations in your online account?

- 1) Very Satisfied
- 2) Satisfied
- 3) Neither satisfied, nor dissatisfied
- 4) Dissatisfied
- 5) Very Dissatisfied

Q20: We will now give you two examples of persons who experienced the execution of some operations in an online bank account. We would like to know how you evaluate their satisfaction regarding the easiness of the execution of some operations in their account. Please assume that the persons have the same age and background that you have.

- 1) Continue

Q21: 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. How satisfied is Sofia with the easiness of the execution of operations in her online bank account?

- 1) Very Satisfied
- 2) Satisfied
- 3) Neither satisfied, nor dissatisfied
- 4) Dissatisfied
- 5) Very Dissatisfied

Q22: 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. How satisfied is Peter with the easiness of the execution of operations in his online bank account?

- 1) Very Satisfied
- 2) Satisfied
- 3) Neither satisfied, nor dissatisfied
- 4) Dissatisfied
- 5) Very Dissatisfied

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Q23: Using a 10-point scale on which 1 means "I definitely do not recommend" and 10 means "I definitely recommend", do you recommend the use of an online bank account to relatives and friends?

[RECORD RATING 1-10]

Question Q24 is collected only in wave2 and asks if wave1 respondent still has the main account in the second wave (0 = "No"; 1 = "Yes").

CHARACTERISTICS OF THE SAMPLE

id: individual identification number

gender: dummy variable (1 = “Male”; 2 = “Female”)

age: continuous variable

education: categorical variable – Italian qualifications (1 = “Master/Dottorato”; 2 = “Laurea Specialistica/Laurea Quinquennale (Vecchio Ordinamento)”; 3 = “Laurea Primo Livello-Triennale/Diploma di Laurea (Vecchio Ordinamento)”; 4 = “Diploma di scuola media superiore”; 5 = “Diploma di scuola media inferiore”; 6 = “Licenza di scuola elementare”; 7 = “Non ho conseguito nessun titolo di studio”)

marital_status (only wave 1): categorical variable (1 = “Married or registered partnership”; 2 = “Never married”; 3 = “Divorced”; 4 = “Separated”; 5 = “Widowed”; 6 = “I prefer not to answer”)

occupation: categorical variable – Italian qualifications (1 = “Imprenditore”; 2 = “Libero professionista”; 3 = “Dirigente/Alto funzionario”; 4 = “Quadro intermedio”; 5 = “Impiegato/Dipendente (tutti i tipi di contratto: tempo indeterminato, tempo determinato, a progetto, stage)”; 6 = “Operaio”; 7 = “Insegnante”; 8 = “Commerciante/Artigiano”; 9 = “Casalinga”; 10 = “Pensionato”; 11 = “Disoccupato/In cerca di prima occupazione”; 12 = “Studente”; 13 = “Altro”)

hh_size: categorical variable (“1”; “2”; “3”; “4”; “5 or more”)

area: categorical variable (1 = “North – West”; 2 = “North – East”; 3 = “Central”; 4 = “South and Islands”)

device_type: categorical variable (“Desktop”; “Generic”; “Touch”)