AARP®

FinTech Adoption: Annotated Questionnaire

STUDY POPULATION:	Adults ages 25 or older
FIELD DATES:	February 13 through February 28, 2023
DATA COLLECTION VENDOR:	NORC
TOTAL SAMPLE SIZE:	1,630
MOE:	± 3.14 pct pts for total population
NOTES:	○ Data are weighted to the latest Current Population Survey (CPS) benchmarks developed by the U.S. Census Bureau and are balanced by gender, age, education, race/ethnicity, region and AARP Membership. The weighted data reflect the U.S. population of adults ages 25 and over. ○ Percentages may not add to 100% ○ Default base for all tables is 1,630 unless otherwise stated

https://doi.org/10.26419/res.00608.002

Screening Questions

S1. Do you use any financial services online or on an app such as banking, investing, applying for loans, making payments, transferring money, or managing money?

	Total
Unweighted n	1,630
Yes	79%
No	20%

Main

1. Which of the following best describes how you engage with new technology?

	Total
Unweighted n	1,630
Early adopter, first to try it	15%
Usually try it after it's been around for awhile	58%
One of the last to try it	17%
Not interested in new technology	7%
Don't know	4%

2. How often do you use each of the following technology-based services?
   a. Send text messages, email, or IM (Instant Messages)

	Total
Unweighted n	1,630
Daily	79%
Weekly	10%
Monthly	4%
Less than monthly	2%
Never	5%

   b. Get directions

	Total
Unweighted n	1,630
Daily	22%
Weekly	33%

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Monthly	20%
Less than monthly	16%
Never	8%

c. Search the internet

	Total
Unweighted n	1,630
Daily	79%
Weekly	9%
Monthly	3%
Less than monthly	2%
Never	5%

d. Read news

	Total
Unweighted n	1,630
Daily	58%
Weekly	18%
Monthly	6%
Less than monthly	8%
Never	9%

e. Use social media

	Total
Unweighted n	1,630
Daily	59%
Weekly	13%
Monthly	4%
Less than monthly	6%
Never	16%

f. Make a purchase

	Total
Unweighted n	1,630
Daily	16%
Weekly	35%
Monthly	26%
Less than monthly	15%
Never	7%

3. Do you have a smartphone?

	Total
Unweighted n	1,630
Yes	91%
No	8%
Don’t know	1%

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4. How comfortable are you using the internet?

	Total
Unweighted n	1,630
Extremely comfortable	49%
Very comfortable	27%
Somewhat comfortable	15%
Not very comfortable	4%
Not at all comfortable	4%

5. How comfortable are you using a smartphone?

	Total
Unweighted n	1,630
Extremely comfortable	46%
Very comfortable	26%
Somewhat comfortable	18%
Not very comfortable	4%
Not at all comfortable	5%

6. At any time in the last 12 months, have you provided unpaid care to a relative or friend 18 years or older to help them take care of themselves?

	Total
Unweighted n	1,630
Yes	33%
No	66%

7. Do you help the person you provide care for manage their finances (e.g., budgeting, spending, or investing)?

	Total
Unweighted n	535
Yes	51%
No	49%

8. Does a family member or friend who is not a paid financial advisor help you manage your finances (e.g., budgeting, spending, or investing)?

	Total
Unweighted n	1,630
Yes	13%
No	87%

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9. Which, if any, of the following financial assets or accounts do you have?

	Total
Unweighted n	1,630
Checking accounts	86%
Savings accounts, CDs, or money market accounts	55%
Savings in cash	43%
Money in a workplace retirement savings account (401(k), 403(b), payroll deduction IRA, thrift savings plan (TSP), or similar retirement savings plan offered by an employer)	42%
Individual retirement account (IRA) outside of work	28%
Other non-retirement investments such as mutual funds, stocks, or bonds	26%
Bitcoins or other cryptocurrency	8%
Other financial assets or accounts [excluding real estate]	4%
None of the above	7%

10. Overall, how would you rate your current financial situation?

	Total
Unweighted n	1,630
Excellent	8%
Very good	20%
Good	37%
Fair	24%
Poor	11%

11. What is your credit score?

	Total
Unweighted n	1,630
800 – 850: Excellent	30%
740 – 799: Very Good	20%
670 – 739: Good	12%
580 – 669: Fair	14%
300 – 579: Poor	7%
Don’t know	15%

12. How worried are you about each of the following?

a. Managing your debt

	Total
Unweighted n	1,630
Very worried	13%
Somewhat worried	23%
Not too worried	33%
Not at all worried	24%
Not applicable	7%

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b. Saving for retirement

	Total
Unweighted n	1,630
Very worried	21%
Somewhat worried	29%
Not too worried	26%
Not at all worried	12%
Not applicable	11%

c. Protecting yourself against financial fraud

	Total
Unweighted n	1,630
Very worried	15%
Somewhat worried	35%
Not too worried	34%
Not at all worried	13%
Not applicable	2%

d. Saving for emergencies

	Total
Unweighted n	1,630
Very worried	20%
Somewhat worried	31%
Not too worried	30%
Not at all worried	16%
Not applicable	3%

e. Paying for basic expenses (food, housing, transportation, internet/phone)

	Total
Unweighted n	1,630
Very worried	11%
Somewhat worried	23%
Not too worried	35%
Not at all worried	29%
Not applicable	2%

f. Paying for education expenses

	Total
Unweighted n	1,630
Very worried	7%
Somewhat worried	13%
Not too worried	15%
Not at all worried	17%
Not applicable	47%

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g. Affording healthcare/health insurance expenses (premiums, deductibles, prescriptions, co-pays, etc.)

	Total
Unweighted n	1,630
Very worried	16%
Somewhat worried	27%
Not too worried	32%
Not at all worried	20%
Not applicable	4%

h. Providing financial support for a parent, adult child, or other adult relative (besides your spouse)

	Total
Unweighted n	1,630
Very worried	9%
Somewhat worried	19%
Not too worried	27%
Not at all worried	19%
Not applicable	25%

i. Paying for caregiving costs for a parent, spouse, adult child, or other adult relative

	Total
Unweighted n	1,630
Very worried	7%
Somewhat worried	18%
Not too worried	25%
Not at all worried	20%
Not applicable	29%

j. Paying for childcare expenses

	Total
Unweighted n	1,630
Very worried	6%
Somewhat worried	7%
Not too worried	12%
Not at all worried	14%
Not applicable	61%

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13. Do you have any of the following types of debt?

	Total
Unweighted n	1,630
Mortgage or home equity loan	37%
Credit card balance that carries over month to month	35%
Auto loan	27%
Medical debt	15%
Student loan	15%
Debt in collection	12%
Personal loan from a bank or credit union	11%
Personal loan from an online non-bank lender	5%
Auto title loan	4%
Payday loan	3%
None of these	24%

14. As of today, which of the following statements describes how manageable your household debt is?

	Total
Unweighted n	1,211
I have a manageable amount of debt	65%
I have a bit more debt than is manageable	25%
I have far more debt than is manageable	9%

15. Please tell us whether or not this has happened to you in the past 12 months because you did not have enough money.

a. You did not pay your rent or mortgage

	Total
Unweighted n	1,630
Yes, this has happened	10%
No, this has not happened	89%

b. You skipped paying a bill (not including your mortgage or rent)

	Total
Unweighted n	1,630
Yes, this has happened	19%
No, this has not happened	81%

c. You paid a bill late

	Total
Unweighted n	1,630
Yes, this has happened	31%
No, this has not happened	69%

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d. You bounced a check or overdrew your checking account

	Total
Unweighted n	1,630
Yes, this has happened	12%
No, this has not happened	88%

e. Your credit, debit, or prepaid card was declined because you were over the limit or did not have enough funds

	Total
Unweighted n	1,630
Yes, this has happened	14%
No, this has not happened	85%

f. You took a loan, a distribution, or cashed out a retirement account (e.g., a 401(k), 403(b), or IRA) earlier than expected

	Total
Unweighted n	1,630
Yes, this has happened	9%
No, this has not happened	90%

16. Did you experience an unexpected job loss in the past 12 months?

	Total
Unweighted n	1,630
Yes	7%
No	92%
Don’t know	-

17. Would you say your household income…

	Total
Unweighted n	1,630
Is about the same each month	77%
Fluctuates from month to month	22%

18. Have you used online banking on a desktop, laptop, or tablet (e.g., iPad) computer in the past 12 months?

	Total
Unweighted n	1,630
Yes	71%
No	29%

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19. Have you used mobile banking in the past 12 months?

	Total
Unweighted n	1,630
Yes	68%
No	32%

20. When did you start using online or mobile banking?

	Total
Unweighted n	1,630
In the last 6 months	5%
7 to 11 months ago	2%
1 to 2 years ago	8%
More than 2 years ago	64%
I have never used online or mobile banking	15%
I don't remember	7%

21. How often do you do any of the following activities online or on a mobile device?

a. Review an account balance or check recent transactions online

	Total
Unweighted n	1,630
Daily	28%
Weekly	35%
Monthly	15%
Less than monthly	6%
Never	16%

b. Make a bill payment using your bank's online banking website or banking app

	Total
Unweighted n	1,630
Daily	5%
Weekly	22%
Monthly	35%
Less than monthly	8%
Never	30%

c. Transfer money between your bank accounts

	Total
Unweighted n	1,630
Daily	6%
Weekly	14%
Monthly	27%
Less than monthly	24%
Never	29%

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d. Send money to relatives or friends using your bank's app or website

	Total
Unweighted n	1,630
Daily	3%
Weekly	6%
Monthly	14%
Less than monthly	25%
Never	52%

e. Deposit a check to your account electronically using your mobile phone camera

	Total
Unweighted n	1,630
Daily	3%
Weekly	7%
Monthly	18%
Less than monthly	25%
Never	47%

f. Pay for something in a store using your mobile phone/app (instead of cash or a physical payment card)

	Total
Unweighted n	1,630
Daily	6%
Weekly	12%
Monthly	9%
Less than monthly	13%
Never	61%

g. Pay for parking, a taxi, car service (e.g., Uber, Lyft), or public transit using a mobile app

	Total
Unweighted n	1,630
Daily	3%
Weekly	6%
Monthly	8%
Less than monthly	20%
Never	63%

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h. Make a donation or other payment using a text message

	Total
Unweighted n	1,630
Daily	2%
Weekly	3%
Monthly	5%
Less than monthly	14%
Never	76%

22. Please indicate your use of or familiarity with each of the following types of FinTech websites or apps

a. Electronic/online payments (e.g., Venmo, Cash App)

	Total
Unweighted n	1,630
I currently use this	39%
I have used this in the past but do not currently use this	11%
I am aware of but have not used this	30%
I am not aware of this technology	12%
Don't know	6%

b. Bill paying service (e.g., Prism, Quicken bill manager)

	Total
Unweighted n	1,630
I currently use this	4%
I have used this in the past but do not currently use this	4%
I am aware of but have not used this	42%
I am not aware of this technology	35%
Don't know	13%

c. Services that help co-manage someone's finances (e.g., Silverbills, Plumb)

	Total
Unweighted n	1,630
I currently use this	2%
I have used this in the past but do not currently use this	2%
I am aware of but have not used this	23%
I am not aware of this technology	57%
Don't know	15%

d. Fraud protection (e.g., Eversafe, Carefull)

	Total
Unweighted n	1,630
I currently use this	7%

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I have used this in the past but do not currently use this	5%
I am aware of but have not used this	39%
I am not aware of this technology	35%
Don't know	13%

e. Buy-Now-Pay-Later (e.g., Afterpay, Klarna)

	Total
Unweighted n	1,630
I currently use this	9%
I have used this in the past but do not currently use this	7%
I am aware of but have not used this	37%
I am not aware of this technology	33%
Don't know	11%

f. Applying for a mortgage loan (e.g., Rocket Mortgage, Better)

	Total
Unweighted n	1,630
I currently use this	4%
I have used this in the past but do not currently use this	9%
I am aware of but have not used this	54%
I am not aware of this technology	20%
Don't know	13%

g. Online shopping (e.g., Amazon, Target)

	Total
Unweighted n	1,630
I currently use this	67%
I have used this in the past but do not currently use this	11%
I am aware of but have not used this	11%
I am not aware of this technology	4%
Don't know	5%

h. Budgeting (e.g., Mint, YNAB)

	Total
Unweighted n	1,630
I currently use this	6%
I have used this in the past but do not currently use this	5%
I am aware of but have not used this	34%
I am not aware of this technology	41%
Don't know	14%

i. Comparing loan options (e.g., Bankrate, NerdWallet)

	Total
Unweighted n	1,630
I currently use this	3%
I have used this in the past but do not currently use this	8%
I am aware of but have not used this	42%
I am not aware of this technology	33%
Don't know	14%

j. Applying for a personal loan (e.g., LendingTree, Prosper)

	Total
Unweighted n	1,630
I currently use this	3%
I have used this in the past but do not currently use this	8%
I am aware of but have not used this	58%
I am not aware of this technology	19%
Don't know	12%

k. Building savings (e.g., Acorns, Qapital)

	Total
Unweighted n	1,630
I currently use this	2%
I have used this in the past but do not currently use this	4%
I am aware of but have not used this	35%
I am not aware of this technology	41%
Don't know	15%

l. Estate planning (e.g., Rocket Lawyer, trust&will)

	Total
Unweighted n	1,630
I currently use this	2%
I have used this in the past but do not currently use this	5%
I am aware of but have not used this	39%
I am not aware of this technology	37%
Don't know	17%

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m. Financial advice/Robo advice (e.g., Vanguard Digital Advisor, Axos)

	Total
Unweighted n	1,630
I currently use this	3%
I have used this in the past but do not currently use this	4%
I am aware of but have not used this	37%
I am not aware of this technology	42%
Don't know	13%

n. Investing in securities, mutual funds, stocks, bonds (non-cryptocurrency) (e.g., E-Trade, Robinhood)

	Total
Unweighted n	1,630
I currently use this	12%
I have used this in the past but do not currently use this	7%
I am aware of but have not used this	47%
I am not aware of this technology	21%
Don't know	11%

o. Gambling/lottery (e.g., FanDuel, Jackpocket)

	Total
Unweighted n	1,630
I currently use this	6%
I have used this in the past but do not currently use this	4%
I am aware of but have not used this	49%
I am not aware of this technology	28%
Don't know	12%

p. Investing in cryptocurrency (e.g., Binance, Circle, etc.)

	Total
Unweighted n	1,630
I currently use this	6%
I have used this in the past but do not currently use this	5%
I am aware of but have not used this	48%
I am not aware of this technology	26%
Don't know	13%

q. Managing healthcare expenses (e.g., Reclaim, Copatient)

	Total
Unweighted n	1,630
I currently use this	3%
I have used this in the past but do not currently use this	2%
I am aware of but have not used this	27%
I am not aware of this technology	51%
Don’t know	15%

r. Improving or monitoring credit score (e.g., Credit Karma, Credit Sesame)

	Total
Unweighted n	1,630
I currently use this	24%
I have used this in the past but do not currently use this	12%
I am aware of but have not used this	39%
I am not aware of this technology	16%
Don’t know	8%

s. Managing debt (e.g., Tally, Undebt.it)

	Total
Unweighted n	1,630
I currently use this	2%
I have used this in the past but do not currently use this	2%
I am aware of but have not used this	31%
I am not aware of this technology	50%
Don’t know	14%

t. Filing or paying income taxes (e.g., TurboTax; H&R Block)

	Total
Unweighted n	1,630
I currently use this	34%
I have used this in the past but do not currently use this	16%
I am aware of but have not used this	34%
I am not aware of this technology	8%
Don’t know	7%

u. Integrated wealth management (e.g., Betterment, Wealthfront)

	Total
Unweighted n	1,630
I currently use this	3%
I have used this in the past but do not currently use this	2%
I am aware of but have not used this	27%
I am not aware of this technology	52%
Don't know	14%

23. How did you learn about the FinTech apps you use to manage your money?

	Total
Unweighted n	1,630
A family member/friend	37%
An advertisement	30%
Social media	26%
An online blog or forum post	13%
Financial advisor	6%
Other	12%
Don't know	1%

Question 24 may be released at a later date.

25. You indicated that you used a Buy-Now-Pay-Later (BNPL) service. Why did you choose BNPL?

	Total
Unweighted n	236
Easy to use	52%
Amount of funds available for your purchase	46%
Low fees	28%
Ability to monitor spending	22%
Security of the transaction	17%
Interest rate	16%
Rewards offered	11%
Other	5%

26. What was the amount of the last purchase you made using a Buy-Now-Pay-Later (BNPL) service?

	Total
Unweighted n	236
Less than $50	18%
$50-99	19%
$100 - $249	34%
$250 - $499	12%
$500 - $999	9%
$1,000 or more	9%

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27. How concerned are you about each of the following security aspects of using a FinTech app?

a. My account getting hacked or someone intercepting my data

	Total
Unweighted n	1,630
Extremely concerned	21%
Very concerned	20%
Somewhat concerned	33%
Not too concerned	15%
Not concerned at all	9%

b. Losing my phone/computer or having my phone/computer stolen with my financial apps on it

	Total
Unweighted n	1,630
Extremely concerned	19%
Very concerned	18%
Somewhat concerned	30%
Not too concerned	21%
Not concerned at all	10%

c. Malware or viruses being installed from the app/website

	Total
Unweighted n	1,630
Extremely concerned	21%
Very concerned	20%
Somewhat concerned	30%
Not too concerned	17%
Not concerned at all	10%

d. Companies misusing my personal information

	Total
Unweighted n	1,630
Extremely concerned	21%
Very concerned	25%
Somewhat concerned	33%
Not too concerned	12%
Not concerned at all	7%

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e. Companies (merchants, banks, third parties) not providing enough security to protect my mobile transactions

	Total
Unweighted n	1,630
Extremely concerned	22%
Very concerned	26%
Somewhat concerned	31%
Not too concerned	11%
Not concerned at all	8%

f. Knowing whether a new app is legitimate or a scam

	Total
Unweighted n	1,630
Extremely concerned	23%
Very concerned	26%
Somewhat concerned	27%
Not too concerned	14%
Not concerned at all	8%

28. As far as you know, have you ever had your identity stolen?

	Total
Unweighted n	1,630
Yes	19%
No	64%
Don’t know	17%

Question 29 may be released at a later date.

30. Please indicate whether you think traditional banks, FinTech apps, or both traditional banks and FinTech apps do each of the following:

a. Offer excellent customer service

	Total
Unweighted n	1,630
Traditional banks	53%
FinTech apps	5%
Both traditional banks and FinTech apps	33%
Don’t know	3%

b. Keep my information secure

	Total
Unweighted n	1,630
Traditional banks	51%
FinTech apps	4%
Both traditional banks and FinTech apps	36%
Don’t know	2%

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c. Keep my money safe

	Total
Unweighted n	1,630
Traditional banks	53%
FinTech apps	4%
Both traditional banks and FinTech apps	36%
Don't know	1%

d. Make clear what fees I am charged

	Total
Unweighted n	1,630
Traditional banks	47%
FinTech apps	8%
Both traditional banks and FinTech apps	37%
Don't know	2%

e. Prevent fraud

	Total
Unweighted n	1,630
Traditional banks	49%
FinTech apps	3%
Both traditional banks and FinTech apps	40%
Don't know	1%

f. Provide easy access to my money

	Total
Unweighted n	1,630
Traditional banks	44%
FinTech apps	8%
Both traditional banks and FinTech apps	41%
Don't know	2%

31. Please indicate how much you agree with the following statement: My finances have improved since I started using FinTech.

	Total
Unweighted n	1,428
Strongly agree	2%
Agree	13%
Neutral	64%
Disagree	10%
Strongly disagree	8%
Don't know	1%

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32. Please indicate how much you agree with each of the following statements about FinTech. Using FinTech has helped me...

a. Spend less than I earn.

	Total
Unweighted n	1,428
Strongly agree	2%
Agree	10%
Neutral	44%
Disagree	10%
Strongly disagree	6%
Not applicable	26%

b. Pay my bills on time.

	Total
Unweighted n	1,428
Strongly agree	8%
Agree	30%
Neutral	26%
Disagree	6%
Strongly disagree	4%
Not applicable	24%

c. Build my savings.

	Total
Unweighted n	1,428
Strongly agree	3%
Agree	15%
Neutral	39%
Disagree	12%
Strongly disagree	4%
Not applicable	25%

d. Manage my debt

	Total
Unweighted n	1,428
Strongly agree	3%
Agree	17%
Neutral	37%
Disagree	10%
Strongly disagree	3%
Not applicable	28%

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e. Improve my credit score

	Total
Unweighted n	1,428
Strongly agree	5%
Agree	17%
Neutral	39%
Disagree	8%
Strongly disagree	4%
Not applicable	26%

f. Pay less for insurance

	Total
Unweighted n	1,428
Strongly agree	2%
Agree	7%
Neutral	37%
Disagree	16%
Strongly disagree	6%
Not applicable	30%

g. Plan ahead for expenses

	Total
Unweighted n	1,428
Strongly agree	3%
Agree	15%
Neutral	39%
Disagree	10%
Strongly disagree	4%
Not applicable	26%

33. In the future, how likely are you to use FinTech apps for each of the following:

a. Budgeting or tracking spending

	Total
Unweighted n	1,630
Very likely	8%
Somewhat likely	19%
Neutral	28%
Somewhat unlikely	10%
Very unlikely	32%

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b. Paying bills

	Total
Unweighted n	1,630
Very likely	17%
Somewhat likely	24%
Neutral	25%
Somewhat unlikely	6%
Very unlikely	25%

c. Managing debt

	Total
Unweighted n	1,630
Very likely	5%
Somewhat likely	14%
Neutral	33%
Somewhat unlikely	11%
Very unlikely	35%

d. Saving for financial emergencies

	Total
Unweighted n	1,630
Very likely	5%
Somewhat likely	18%
Neutral	29%
Somewhat unlikely	12%
Very unlikely	34%

e. Saving for retirement

	Total
Unweighted n	1,630
Very likely	7%
Somewhat likely	16%
Neutral	30%
Somewhat unlikely	10%
Very unlikely	35%

f. Getting financial advice (e.g., from a Robo advisor)

	Total
Unweighted n	1,630
Very likely	2%
Somewhat likely	8%
Neutral	26%
Somewhat unlikely	17%
Very unlikely	44%

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g. Managing wealth and investing

	Total
Unweighted n	1,630
Very likely	5%
Somewhat likely	17%
Neutral	29%
Somewhat unlikely	12%
Very unlikely	34%

h. Managing healthcare expenses

	Total
Unweighted n	1,630
Very likely	3%
Somewhat likely	12%
Neutral	32%
Somewhat unlikely	13%
Very unlikely	36%

i. Planning your estate

	Total
Unweighted n	1,630
Very likely	4%
Somewhat likely	12%
Neutral	27%
Somewhat unlikely	15%
Very unlikely	39%

j. Improving your credit score

	Total
Unweighted n	1,630
Very likely	6%
Somewhat likely	16%
Neutral	33%
Somewhat unlikely	9%
Very unlikely	33%

k. Getting a mortgage

	Total
Unweighted n	1,630
Very likely	3%
Somewhat likely	9%
Neutral	25%
Somewhat unlikely	15%
Very unlikely	45%

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l. Getting a personal loan

	Total
Unweighted n	1,630
Very likely	3%
Somewhat likely	10%
Neutral	27%
Somewhat unlikely	15%
Very unlikely	42%

m. Getting a small business loan

	Total
Unweighted n	1,630
Very likely	2%
Somewhat likely	5%
Neutral	23%
Somewhat unlikely	14%
Very unlikely	54%

n. Using a Buy-Now-Pay-Later (BNPL) service

	Total
Unweighted n	1,630
Very likely	6%
Somewhat likely	10%
Neutral	22%
Somewhat unlikely	13%
Very unlikely	47%

o. Sending money to relatives or friends within the U.S.

	Total
Unweighted n	1,630
Very likely	16%
Somewhat likely	18%
Neutral	20%
Somewhat unlikely	9%
Very unlikely	35%

p. Sending money to relatives or friends outside of the U.S.

	Total
Unweighted n	1,630
Very likely	8%
Somewhat likely	9%
Neutral	21%
Somewhat unlikely	10%
Very unlikely	49%

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34. Do you currently own a home?

	Total
Unweighted n	1,630
Yes	64%
No	36%

35. Do you own a small business?

	Total
Unweighted n	1,630
Yes	10%
No	88%

36. What is your gender identity?

	Total
Unweighted n	1,630
Male	47%
Female	51%
Non-binary	1%
Another gender identity	-