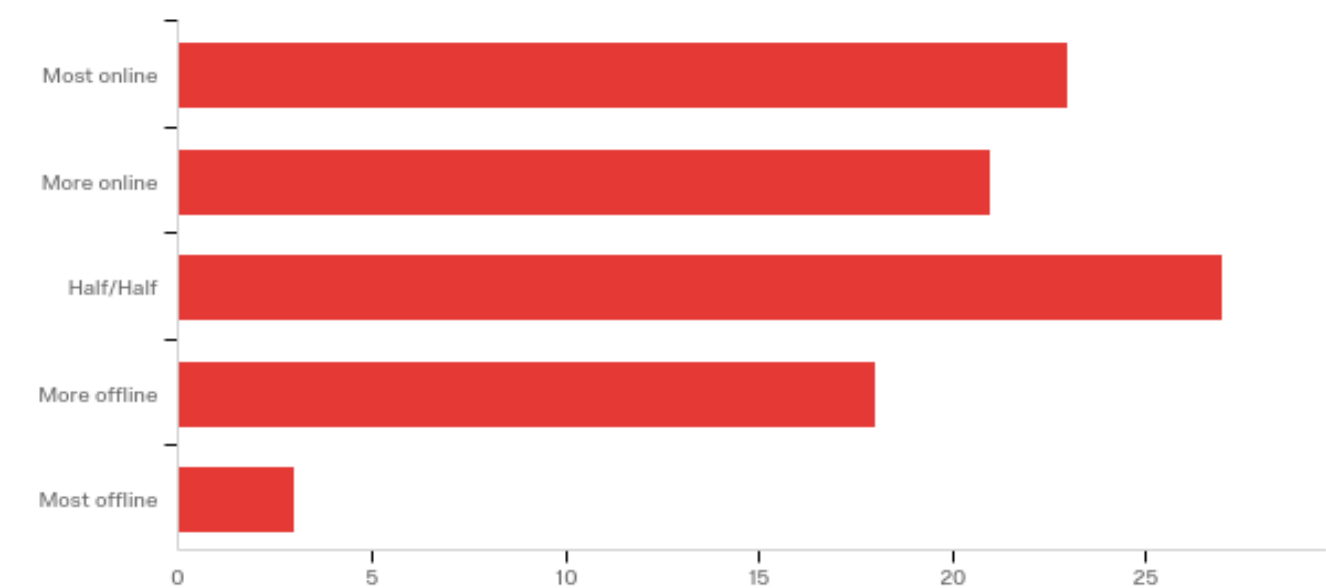


Default Report

Shopping & Credit Card Habit Survey

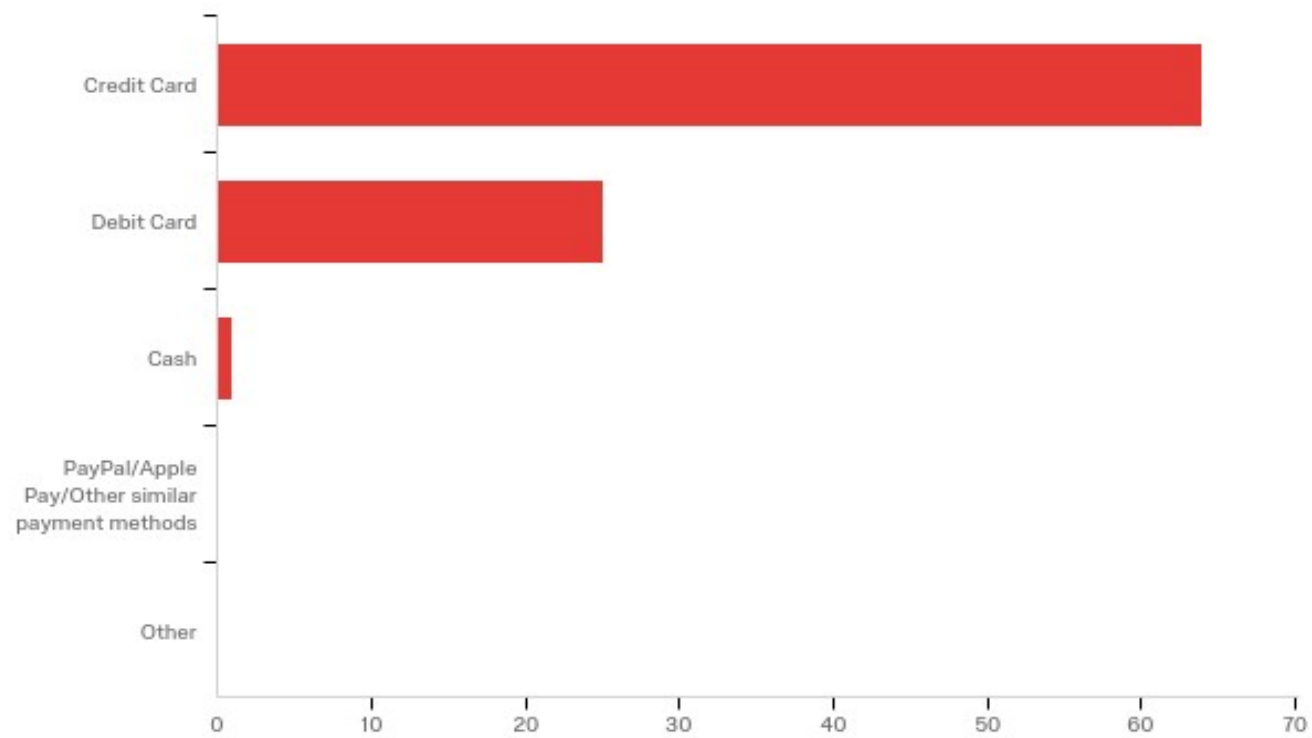
October 22nd 2017, 4:05 pm MDT

Q1 - How much online shopping do you do versus offline shopping?



#	Answer	%	Count
1	Most online	25.00%	23
2	More online	22.83%	21
3	Half/Half	29.35%	27
4	More offline	19.57%	18
5	Most offline	3.26%	3
	Total	100%	92

Q2 - What kind of payment method do you use most?

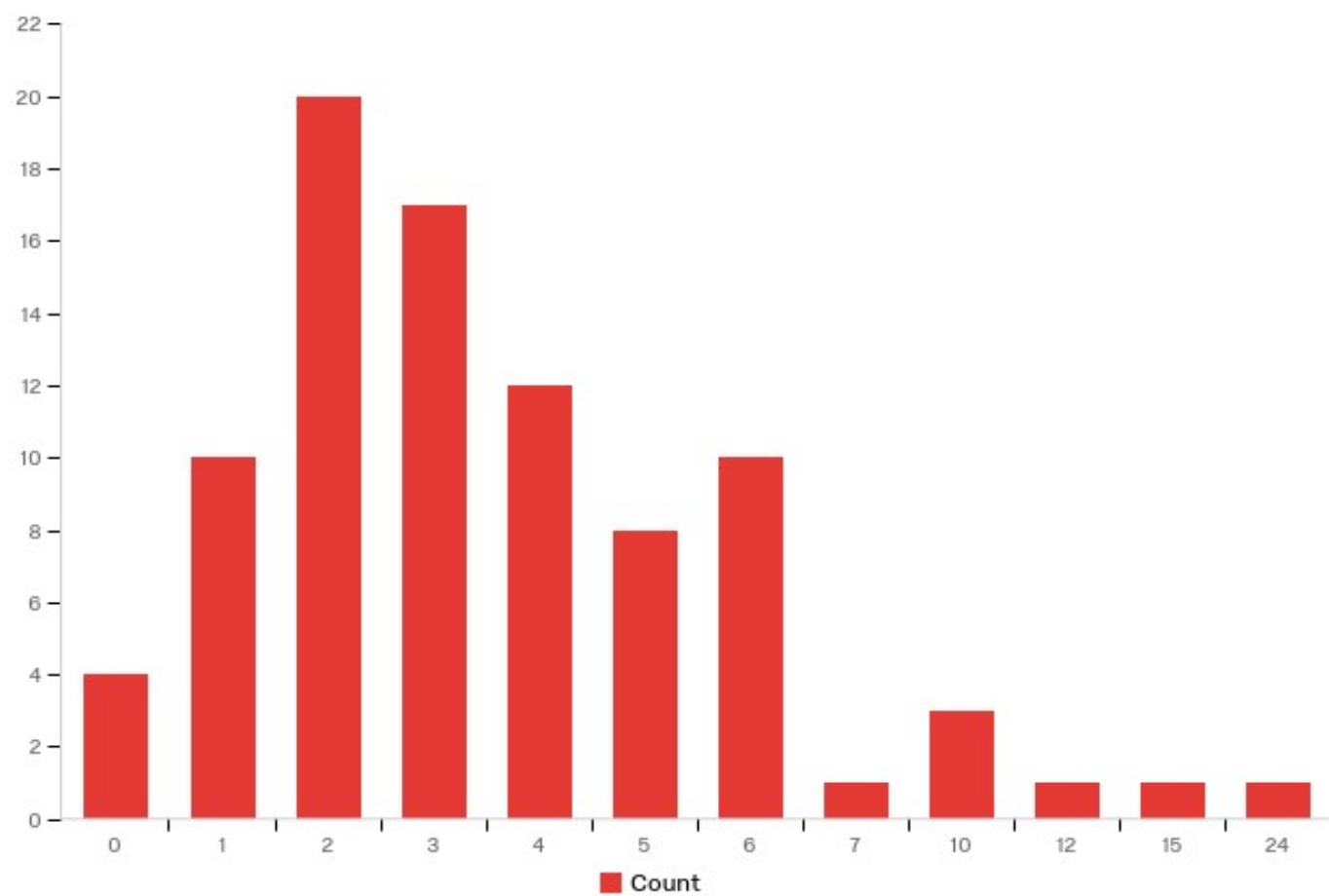


#	Answer	%	Count
1	Credit Card	71.11%	64
2	Debit Card	27.78%	25
3	Cash	1.11%	1
4	PayPal/Apples Pay/Other similar payment methods	0.00%	0
5	Other	0.00%	0
	Total	100%	90

Other

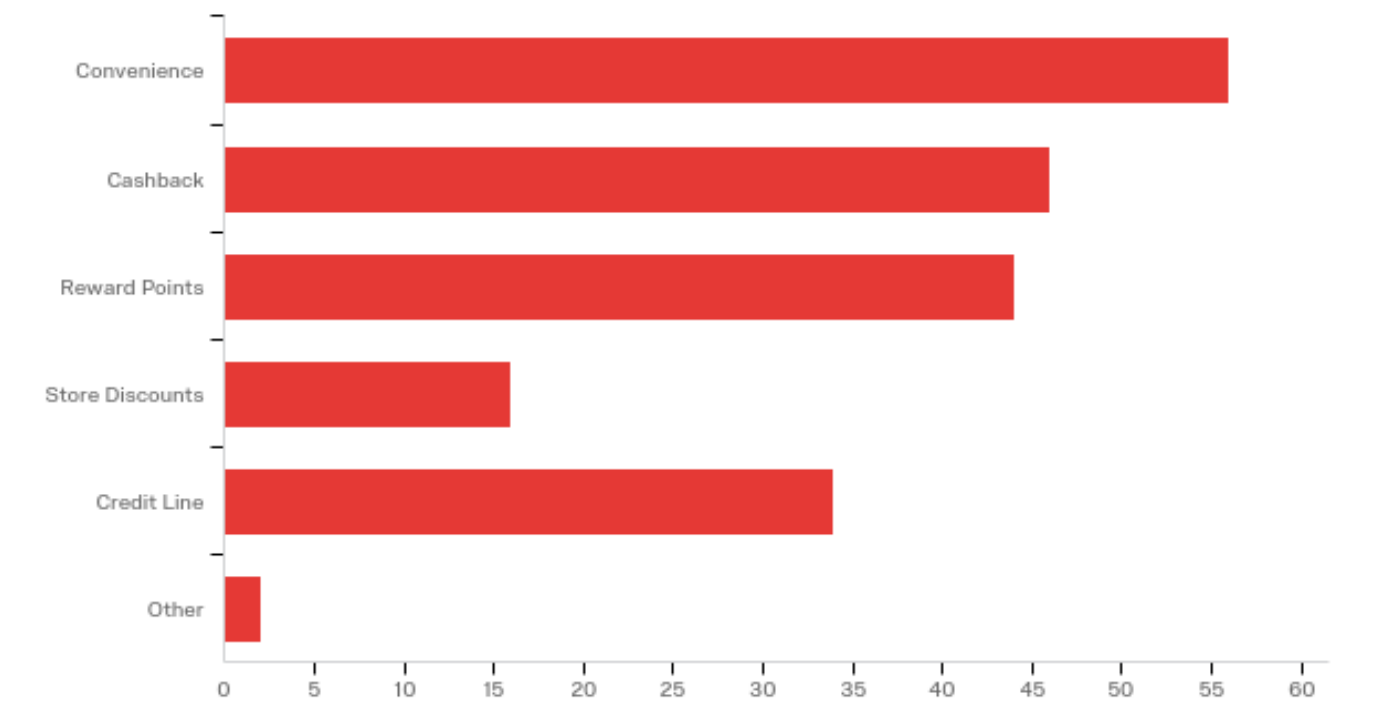
Other

Q3 - How many credit cards do you own? (answer in number)



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many credit cards do you own? (answer in number)	0.00	24.00	3.83	3.37	11.35	88

Q4 - Why do you apply for these cards? (select all options apply)



#	Answer	%	Count
1	Convenience	28.28%	56
2	Cashback	23.23%	46
3	Reward Points	22.22%	44
4	Store Discounts	8.08%	16
5	Credit Line	17.17%	34
6	Other	1.01%	2
	Total	100%	198

Other

Other
i have a debit card but no credit cards
Balance transfers

Q5 - How many credit cards do you usually use? (answer in number)

How many credit cards do you usually use? (answer in number)
2
1
2
2
3
2
4
1
1
2
3
2
2
24
4
1
2
1
6
2
1
1
2
3
2
2
1
2

4
1
3
1
0
3
4
4
0
1
4
1
3
1
3
0
2
3
2
4
2
2
3
2
1
4
2
2
1
1
4
0

2
2
1
1
3
1
1
1
2
2
1
1
4
1
2
1
2
1
2
2
2
3
2
2
1
2
2
1
3

How many credit cards do you usually use? (answer in number)

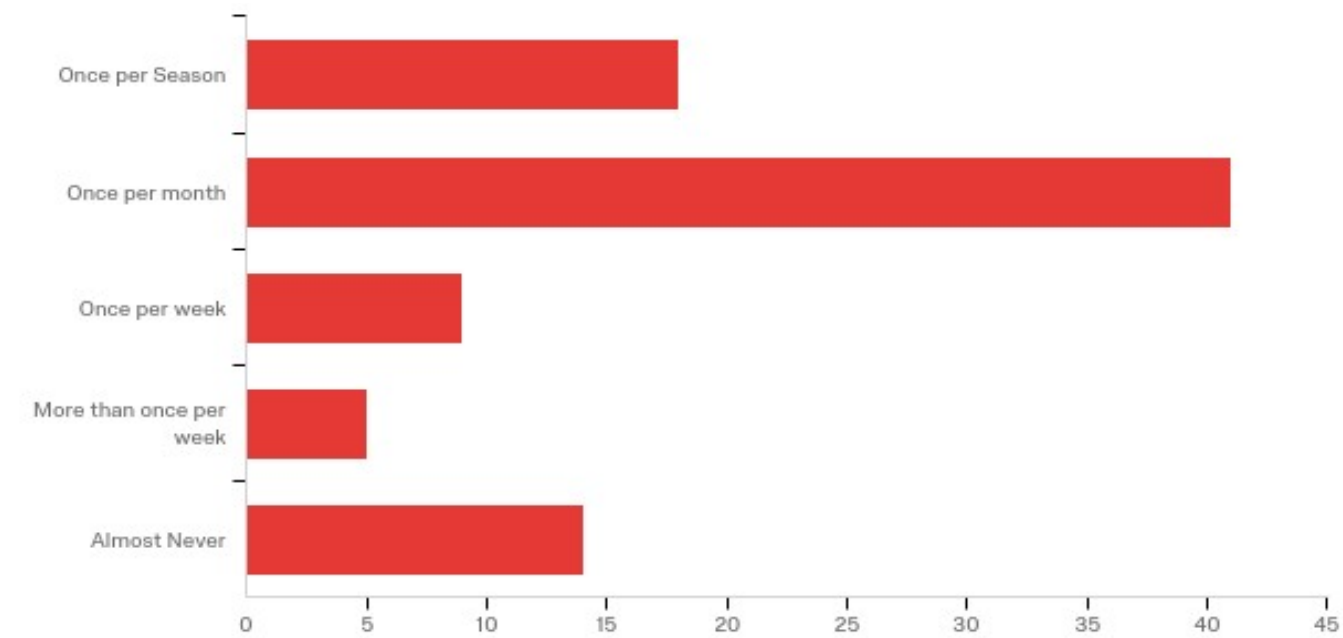
2

1
2
2
3
2
4
1
1
2
3
2
2
24
4
1
2
1
6
2
1
1
2
3
2
2
1
2
4
1
3
1
0

3
4
4
0
1
4
1
3
1
3
0
2
3
2
4
2
2
3
2
1
4
2
2
1
1
4
0
2
2
1
1
3

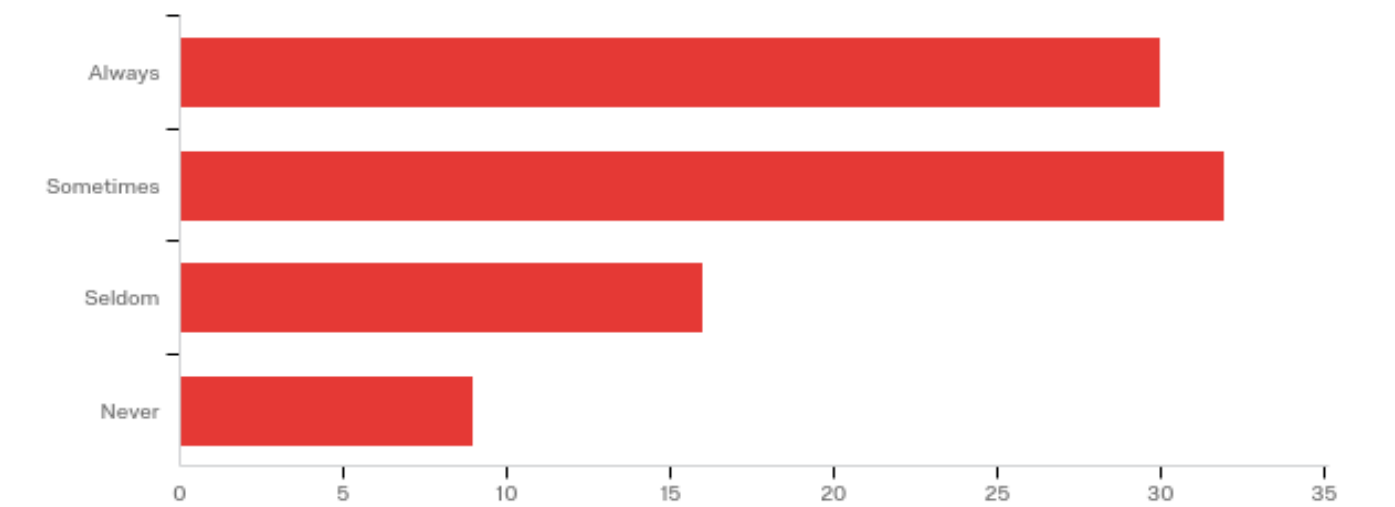
1
1
1
2
2
1
1
4
1
2
1
2
1
2
2
3
2
2
1
2
2
1
3

Q6 - How often do you check credit card rewards and offers?



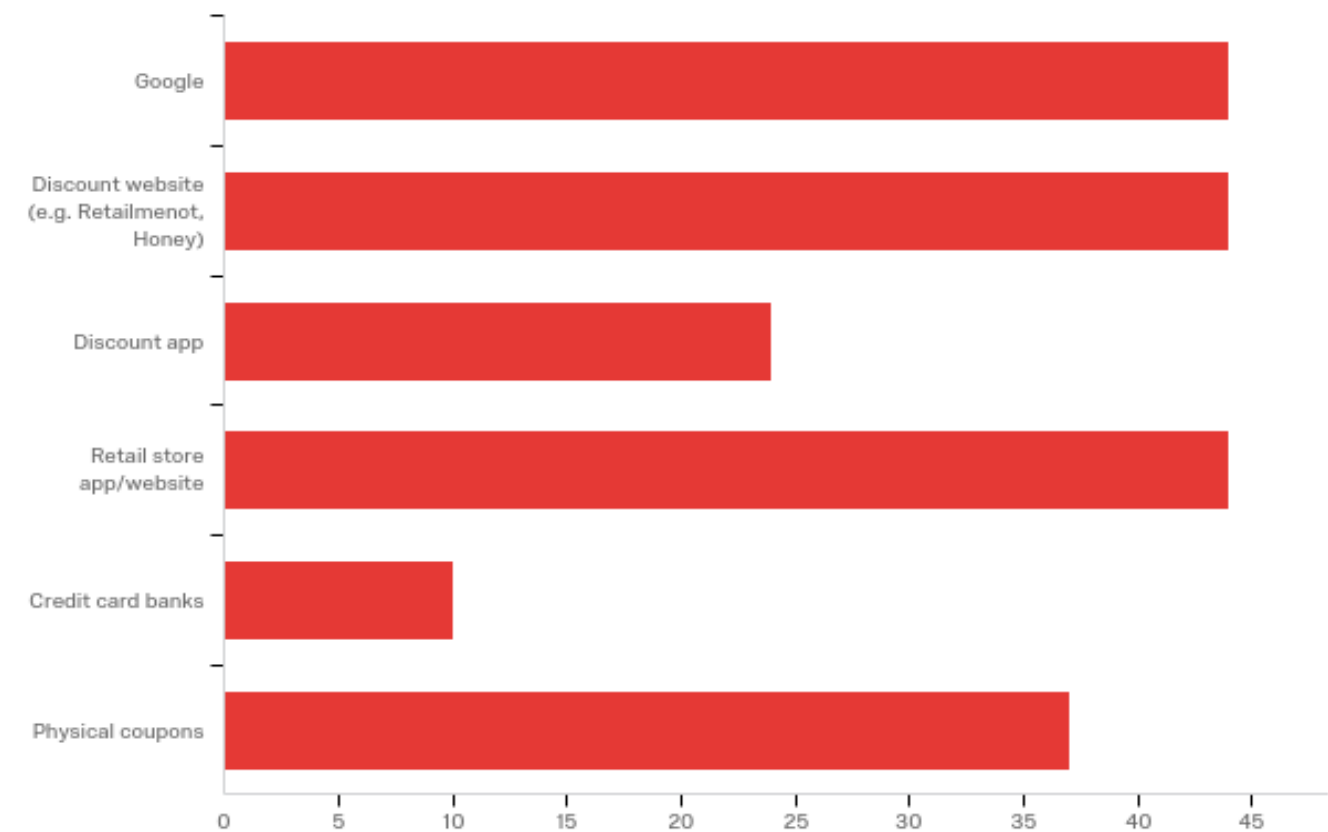
#	Answer	%	Count
1	Once per Season	20.69%	18
2	Once per month	47.13%	41
3	Once per week	10.34%	9
4	More than once per week	5.75%	5
5	Almost Never	16.09%	14
	Total	100%	87

Q7 - How often do you check discounts and coupons for offline shopping?



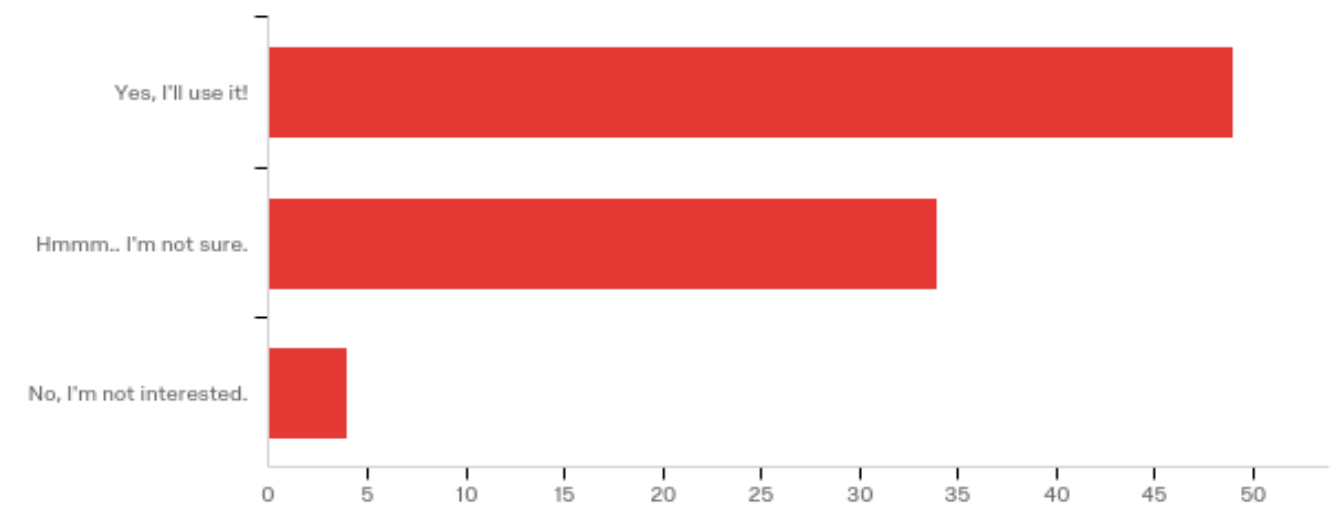
#	Answer	%	Count
1	Always	34.48%	30
2	Sometimes	36.78%	32
3	Seldom	18.39%	16
4	Never	10.34%	9
	Total	100%	87

Q8 - Where do you find discounts and coupons? (select all options apply)



#	Answer	%	Count
1	Google	21.67%	44
2	Discount website (e.g. Retailmenot, Honey)	21.67%	44
3	Discount app	11.82%	24
4	Retail store app/website	21.67%	44
5	Credit card banks	4.93%	10
6	Physical coupons	18.23%	37
	Total	100%	203

Q9 - If there's an app that tells you which credit card to use for best rewards, based on the store you are in (by location), would you use the app?



#	Answer	%	Count
1	Yes, I'll use it!	56.32%	49
2	Hmmm.. I'm not sure.	39.08%	34
3	No, I'm not interested.	4.60%	4
	Total	100%	87

Q21 - Can you please tell us, what made you want to use this app?

Can you please tell us, what made you want to use this app?
Discounts
I am able to get some more reward points and be able to use them for other things that I want to purchase.
The opportunity to save money and/or earn discounts.
I really like getting the most rewarding experiences.
tells me which card to use, which would make it easier and increase my rewards
saving money
I love finding a good deal! I will use or download basically anything that will ultimately save me money or make life easier.
ANYTHING THAT MAKES IT EASIER TO SAVE MONEY IS WHAT WOULD BE BEST
Because it will save me time
What made me want to use this app is the ability to save money and buy the items I like. I always want to get the most out of every dollar I spend.
To be more efficient
All the information located in one place.
Convenient
It would mean that I would be able to use my money smarter long term.
I like to use anything that saves me money.
I wanted to use this app because I like to feel like my opinion means something
Anything that could help me improve my finances I would be willing to try.
I am always looking for discounts/coupons. It would be easier to do so on an app.
I would like to use the app because it will give me more convenience and saves me lots of time in getting a coupon codes
benefits
To find the best deal.
The quality
It will help me keep track instead googling and searching for discounts.
Just to try out
I would use the app to generate the most savings to me when I shop.
It frees up my time not having to do the research
it gets me the best rewards possible.

I am a consistent credit card user but always pay my balances down. If there is a credit card that has better benefits, then I am definitely willing to learn about it.

Anything to save money

it can auto tell me which cards are the best and where they work the best for rewards

I would want to maximize my rewards, cash back and purchasing power.

it is easy and convenient when it comes to finding these discounts ill give it a try.

It would be easy to find deals.

Q22 - Can you please tell us, what made you hesitate to use this app?

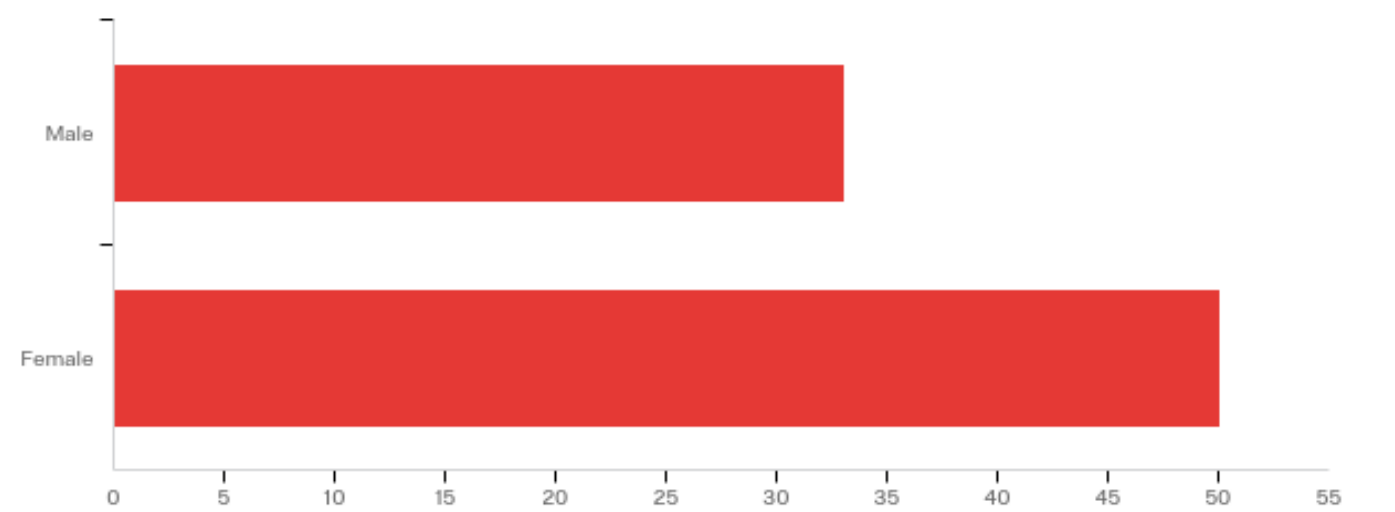
Can you please tell us, what made you hesitate to use this app?
I normally only use one credit card. I'm not really interested in an app that would suggest me applying for and using other credit cards.
I am reluctant to use smart phone apps that need my credit card information.
Many apps that are ment to be convinient turn out difficult to navigate or provide limited areas or stores
Only 1 of my credit cards gives rewards. The other 2 are from my credit unions. I am not interested in obtaining any other credit cards, so the app would be pretty much useless to me.
I dont like many apps
My credit cards all have fixed reward percentages that I am well aware of, so not sure how useful the app would be for me personally
This sounds like a useful app, but I personally do not use my credit card very often for small purchases. I currently am using it to pay off plane tickets for my Christmas visit home.
My phone has limited storage space and apps take up a lot of it. If the app is not extremely useful, I'd rather not sacrifice space to it.
I am not sure if I want to sign up for another app or allow the app to have access to my credit card and shopping information.
I'm not sure whether or not I would use it much.
I don't want to share my credit information with an app, that sounds like it could be a security risk.
It depends on how much time it takes.
I don't like to bog down my phone with apps, and the places I shop don't generally have discounts or coupons.
It would be an app that needs to know my location, I'm not in favor of that. It also sounds like an app that would do push marketing, and I will not put up with that at all.
I would need to know more about the app and the fine print to see if it is worth my while.
Privacy issues
Sometimes I carry a balance and choose to not use a card that has one no matter the other goodies on it
I am worried about how secure my information would be.
dont use a lot of apps
availability of cash versus card
I've heard that these exist or similar services, but I haven't ever been that interested in the past. In theory it sounds good, but I'm not sure I'd actually use it. Plus, I know when to use my restaurant credit card vs. my other, etc. I have a pretty good handle on how I'll gain the most points.
sdsda

Q23 - Can you please tell us, what do you not like about this app, or why do you not want to use it?

Can you please tell us, what do you not like about this app, or why do you...
I don't use credit cards. I like to remain 100 percent debt free
Due to privacy reasons.
To many apps. I like to do my own research.
I don't use credit cards

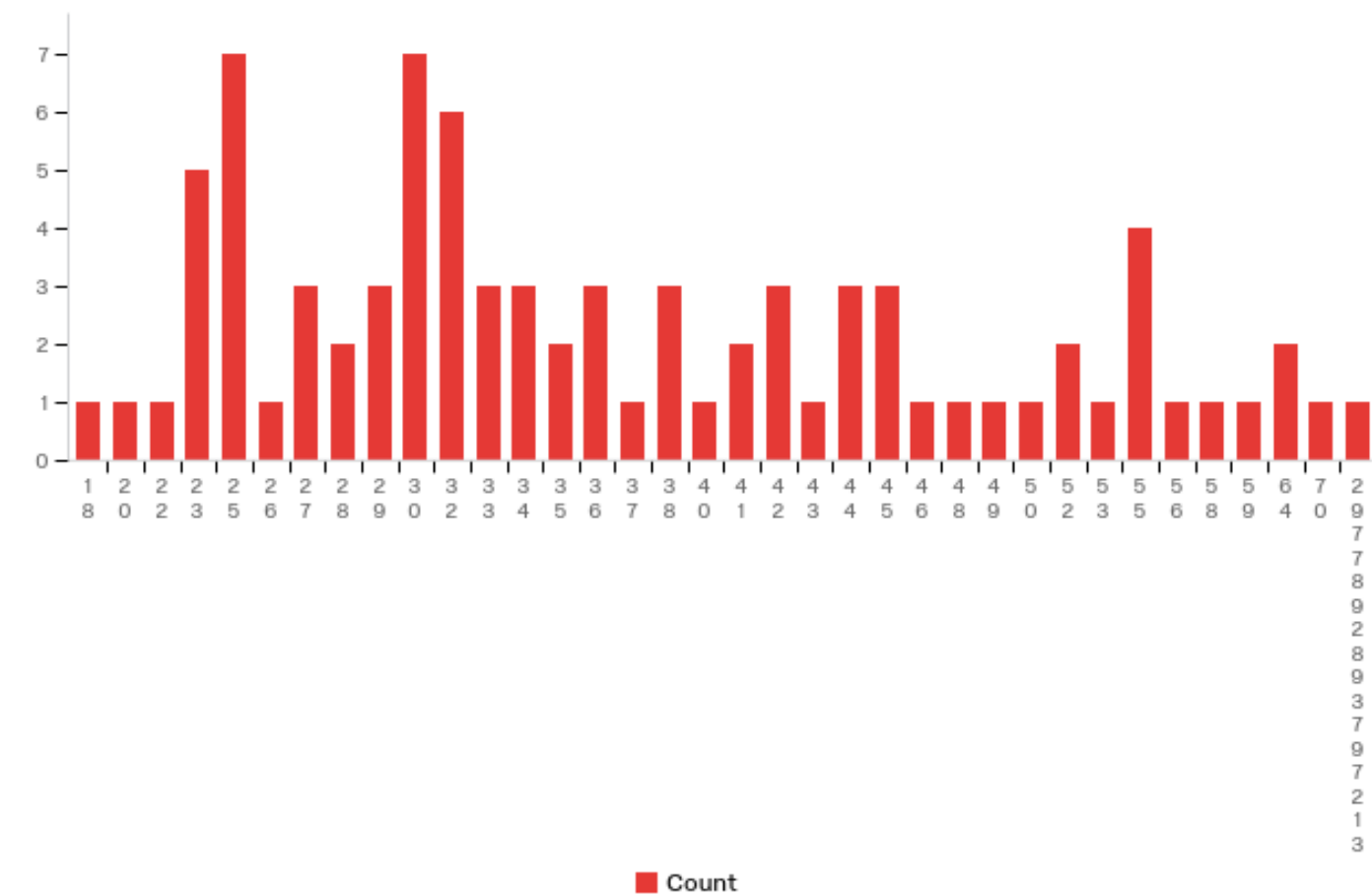
Q10 - You are at the last section! Thank you for answering all the questions! The survey code will show up after this section of questions!

What's your gender?

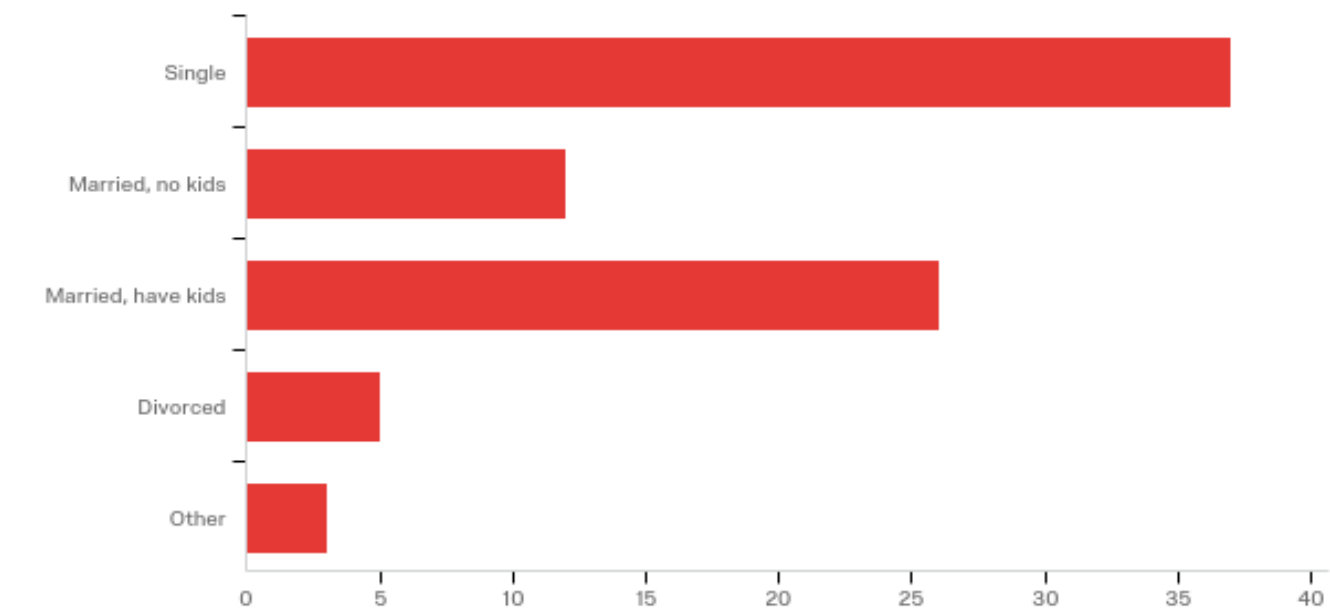


#	Answer	%	Count
1	Male	39.76%	33
2	Female	60.24%	50
	Total	100%	83

Q11 - What's your age?



Q12 - What's your marital status?



#	Answer	%	Count
1	Single	44.58%	37
2	Married, no kids	14.46%	12
3	Married, have kids	31.33%	26
4	Divorced	6.02%	5
5	Other	3.61%	3
	Total	100%	83

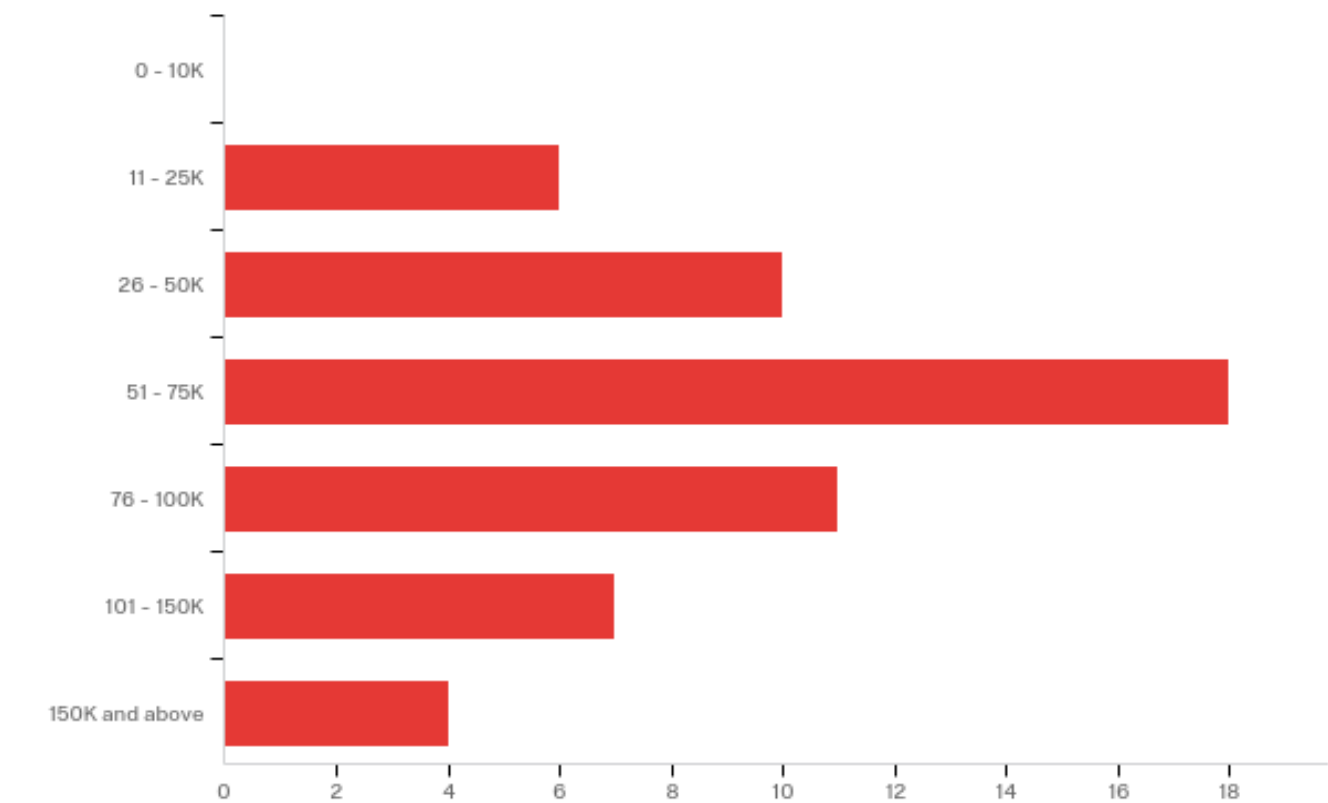
Q13 - What's your occupation?

What's your occupation?
Fraud Prevention
Self Employed
Retired
Network Engineer
student
Behavior Analyst
unemployed
military
Assistant
writer
disabled
Homemaker
ASSISTANT MANAGER
Education coordinator
Accountant
Analyst
System Administrator
Software engineer
Salesperson
supervisor
Loss Prevention Specialist
Tutor
Nail tech
Unemployed
Homemaker
Teacher
Marketer
medocal transcriptionist

Accountant
sales
Unemployed
Self employed
Account Receivables
Programmer
line assembly technician
Ed Tech
Homemaker
IT
Retail Department Manager
Web Developer
Casino dealer
Sales Man
Hospital Security and Safety Manager
external auditor
Event Planner
data entry clerk
Researcher
Bookkeeper
Retail
disabled
educator
nanny
office manager
Insurnace underwriting
senior project accountant
bus development
Accounting
Graphic Designer
3sds
sales

data entry
Retail
daycare worker
Contract Specialist
Housewife
MA
Data Entry
carpenter
dog walker
general manager
aircraft mechanic
butcher
RETAIL
engineer
office worker
Retired
laundry room attendant
GRAPHIC DESIGN
factory
Data Analyst
Nurse
student
asd

Q24 - What's your household annual income level?



#	Answer	%	Count
1	0 - 10K	0.00%	0
2	11 - 25K	10.71%	6
3	26 - 50K	17.86%	10
4	51 - 75K	32.14%	18
5	76 - 100K	19.64%	11
6	101 - 150K	12.50%	7
7	150K and above	7.14%	4
	Total	100%	56

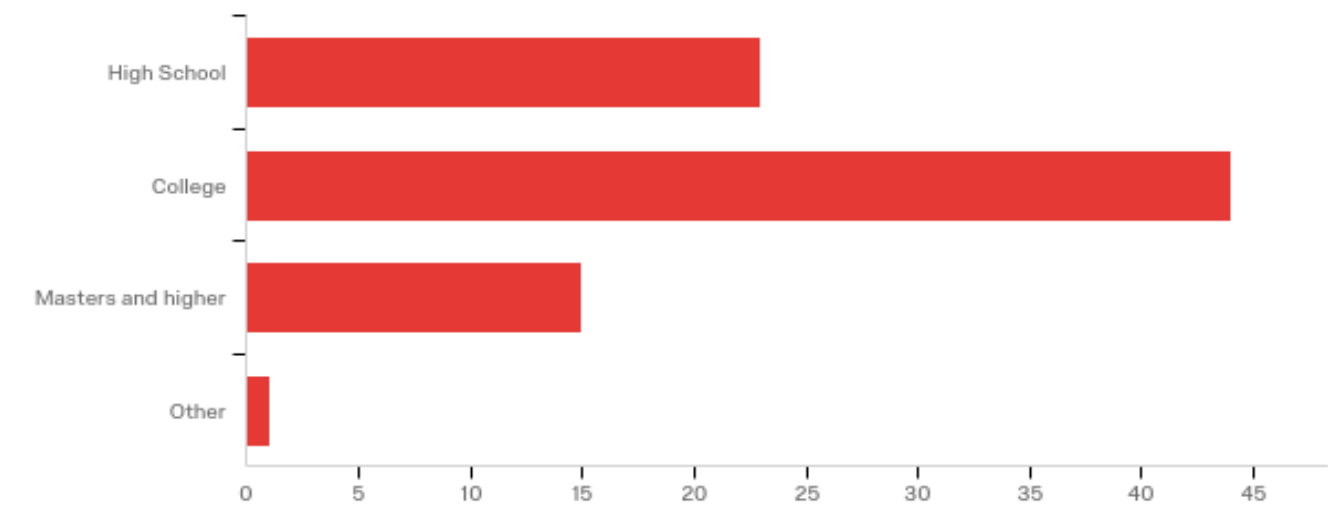
Q14 - Which state do you live in?

Which state do you live in?
Texas
Texas
Virginia
California
florida
Indiana
Montana
Texas
CA
VA
Michigan
Arkansas
iOWA
Nevada
Florida
Mn
South Carolina
MO
Ok
CA
Georgia
Texas
Ga
CA
Illinois
NY
Colorado
Missouri

MA
ny
Indiana
AL
North Carolina
Florida
Tennessee
ME
Idaho
VA
Washington
OH
Illinois
NY
NJ
Georgia
TX
oklahoma
Illinois
New York
NJ
florida
New York
new jersey
FL
NY
NJ
ca
New jersey
Utah
wa
michigan

FL
Alabama
missouri
NJ
Illinois
FL
Missouri
florida
MD
pennsylvania
Oklahoma
nc
SC
MD
arizona
Michigan
Missouri
FLORIDA
tn
WA
Missouri
CA
ca

Q15 - What's your education level?



#	Answer	%	Count
1	High School	27.71%	23
2	College	53.01%	44
3	Masters and higher	18.07%	15
4	Other	1.20%	1
	Total	100%	83