
Online Survey

Exploring Car Insurance Innovations

This survey is inquiring into the opinion of the participants on car insurance programs which are offered nowadays. This study is anonymous and conducted in English. It would take approximately 20 minutes to complete.

Eligibility

To be eligible for this study, you have to meet the following criteria:

- You have a driving licence
- You have a car insurance

This survey will be carried out anonymously, taking approximately 20 minutes to complete.

Consent Form

I hereby agree to take part in this survey. The aim of this survey is to know the opinion of the participants on car insurance.

I consent to the collection, processing and use of my responses by the Friedrich-Alexander University Erlangen-Nürnberg (FAU) for research purposes. I am free to withdraw from the survey at any time and to delete my answers without any negative consequences. All information is anonymised for further evaluation of my collected data. My participation in this survey is completely voluntary.

I can withdraw my consent at any time by sending an email to juan.quintero@fau.de

By clicking “I agree” you indicate that you have read this consent form and agree to participate in this survey, providing your consent.

- ☐ I agree
- ☐ I do not agree

Part 1

Welcome to the user study “Exploring Car Insurance Innovations”!

This survey is about Usage-Based Car Insurance (UBCI). UBCI is a car insurance model in which your insurance payment is based on your driving behaviour. This survey is focusing on users’ attitude to UBCI.

Please watch the following video about Usage-Based Car Insurance (UBCI), UBCI usage, and UBCI technology.

Note.

You can read the text from the video on the next page.

Explanatory video of UBCI

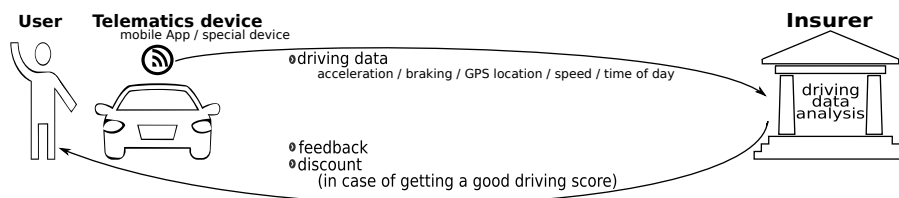
<https://github.com/juan-quintero/user-acceptance-factors-of-ubi/blob/main/02-ubci-video-explanations.mp4>

You can read the text from the video below or click the Next button to go forward.

Usage-Based Car Insurance (UBCI)

UBCI is a car insurance model in which your driving style influences your insurance payment. It is also known as Pay As You Drive (PAYD), Telematik-Tarif, or telematics insurance.

In UBCI, during your trips, you use a telematics device, such as mobile app or a special device, provided by the insurer for free. Through this device, data about acceleration, braking, GPS location, speed, and time of day that you drove are collected and shared with your insurer. You can get feedback on your driving performance after each trip using the insurer's mobile app or a website. Thereby, you can improve your driving behaviour.



Your driving style will be evaluated based on the collected data. The insurer will offer you a discount on your next renewal only if you get a good driving score. However, the insurance payment will not increase even if you get a bad score.

UBCI usage

Using UBCI means that you use a telematics device during your trips for collecting your driving data. You also use a mobile app or a website for getting feedback on your driving performance.

UBCI technology

It is the sum of tools used in UBCI for collecting and processing driving data as well as for providing feedback on driving performance to users. These tools include mobile apps, insurers' websites, and telematics devices.

Below you will find a quiz to test your understanding of UBCI. If you answer a question incorrectly, you will get a brief explanation.

Please answer the following questions.

Note

- UBCI stands for “Usage-Based Car Insurance”
- UBCI Insurer refers to an insurance company which offers a UBCI program

▷ What information is gathered in UBCI?

- my driving score
- my driving data
- my car model
- do not know

▷ If I have a bad driving score, the UBCI insurer will

- not change my insurance payment
- cancel my insurance contract
- increase my insurance payment
- I do not know

▷ For which purpose does the UBCI insurer provide feedback to you in UBCI?

- To help me find free parking spaces
- To provide me preventive car maintenance
- To help me improve my driving style
- I do not know

Part 2

- ▷ Please indicate your UBCI coverage
 - I am currently covered by a UBCI program.
 - I was covered by a UBCI program in the past, but I do not have it anymore.
 - I have never been covered by a UBCI program.

Only for **current** users

- ▷ What is the name of your car insurance company?
 - Admiral
 - Allianz
 - Aviva
 - AXA
 - Carrot Insurance
 - CosmosDirekt
 - HDI
 - HUK-Coburg
 - Signal Iduna
 - UnipolSai
 - I do not know
 - Other
- ▷ For how long have you been covered by this insurance?
 - Less than 1 year
 - 1 year
 - 2 years
 - 3 years
 - 4 years
 - 5 years or more
 - I do not know

Only for **former** users

- ▷ What was the name of the car insurance company that offered your last UBCI program?
 - Admiral
 - Allianz
 - Aviva
 - AXA
 - Carrot Insurance
 - CosmosDirekt
 - HDI
 - HUK-Coburg
 - Signal Iduna
 - UnipolSai
 - I do not know
 - Other
- ▷ For how long had you been covered by this insurance?
 - Less than 1 year
 - 1 year
 - 2 years
 - 3 years
 - 4 years
 - 5 years or more
 - I do not know
- ▷ Why are you not covered by this UBCI program anymore?
 - ☐ I am over the age restriction of the insurance
 - ☐ I did not get a desirable discount
 - ☐ My driving style did not improve
 - ☐ I no longer have a car
 - ☐ Driving rating was unfair
 - ☐ The insurance conditions distracted me too much during driving
 - ☐ I had technical problems with the telematics device
 - ☐ I encountered privacy issues with this insurance
 - ☐ Telematics device was not easy to use
 - ☐ I found a better offer from another insurer
 - ☐ Other _____

Only for **potential** users

- ▷ What is the name of your car insurance company?
 - Admiral
 - Allianz
 - Aviva
 - AXA
 - Carrot Insurance
 - CosmosDirekt
 - HDI
 - HUK-Coburg
 - Signal Iduna
 - UnipolSai
 - I do not know
 - Other
- ▷ For long have you been covered by this insurance?
 - Less than 1 year
 - 1 year
 - 2 years
 - 3 years
 - 4 years
 - 5 years or more
 - I do not know

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Customer Satisfaction

Original version

“Degree of overall pleasure or contentment felt by the customer, resulting from the ability of the service to fulfill the customer’s desires, expectations and needs in relation to the service” [1]

Items [1]

- My decision to purchase car insurance from the company was a wise one
- I feel good about my decision to purchase the company’s car insurance
- I am pleased that I purchased car insurance from the company
- I would positively recommend the company’s car insurance to other people

Adapted version

Degree of overall pleasure or contentment felt by the customer, resulting from the ability of the current insurer to fulfill the customer’s desires, expectations and needs in relation to the car insurance program

This entry is shown to current and This is only shown to former users potential users

- | | |
|--|--|
| • My decision to purchase car insurance from my current insurer was a wise one | • My decision to purchase car insurance from my last UBCI insurer was a wise one |
| • I feel good about my decision to purchase my current insurer’s car insurance | • I feel good about my decision to purchase my last UBCI insurer’s car insurance |
| • I am pleased that I purchased car insurance from my current insurer | • I am pleased that I purchased car insurance from my last UBCI insurer |
| • I would positively recommend my current insurer to other people | • I would positively recommend my last UBCI insurer to other people |

Part 3

Scenario

Only for **current** users

The following statements refer to your experience using your current UBCI program and to your current insurer.

Please indicate the extent to which you agree or disagree with each statement.

Note. Some questions might sound similar to each other. This is an intentional feature of this study for research purposes.

Only for **former** users

Imagine that you are still covered by your last UBCI program.

According to this hypothetical situation, please indicate the extent to which you agree or disagree with each statement.

Note. Some questions might sound similar to each other. This is an intentional feature of this study for research purposes.

Only for **potential** users

Imagine that your current insurer is offering a UBCI program and you have the option to change your car insurance policy to be covered by UBCI.

According to this hypothetical situation, please indicate the extent to which you agree or disagree with each statement.

Note. Some questions might sound similar to each other. This is an intentional feature of this study for research purposes.

Part 4

Note

- **UBCI** stands for “Usage-Based Car Insurance.”
- **UBCI Insurer** refers to an insurance company which offers a UBCI program.
- **UBCI usage** means that you use a telematics device during your trips for collecting your driving data. You also use a mobile app or a website for getting feedback on your driving performance.
- **UBCI technology** is the sum of tools used in UBCI for collecting and processing driving data as well as for providing feedback on driving performance to users. These tools include mobile apps, insurers’ websites, and telematics device.

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Behavioral Intention

Original version

“Degree to which a person has formulated conscious plans to perform or not perform some specified future behavior” [2, p. 214]

Items [3]

- I intend to continue using mobile Internet in the future
- I will always try to use mobile Internet in my daily life
- I plan to continue to use mobile Internet frequently

Adapted version

Degree to which a person has formulated a conscious intention to be or not to be covered by UBCI

**This entry is shown to current and This is only shown to potential users
former users**

- | | |
|--|--|
| • I intend to be covered by UBCI in the future if possible | • I intend to be covered by UBCI in the future if possible |
| • I will always try to be covered by UBCI if possible | • I would always try to be covered by UBCI if possible |
| • Given the chance to be covered by UBCI, I would do it | • Given the chance to be covered by UBCI, I would do it |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Performance Expectancy for Improving Driving Style

Original version

“Degree to which using a technology will provide benefits to consumers in performing certain activities” [3, p. 159]

Items [3]

- I find mobile Internet useful in my daily life
- Using mobile Internet increases my chances of achieving things that are important to me
- Using mobile Internet helps me accomplish things more quickly
- Using mobile Internet increases my productivity

Adapted version

Degree to which users improve their driving skills using UBCI

This entry is shown to current and This is only shown to potential users former users

- | | |
|---|--|
| • I find UBCI useful for improving my driving | • I would find UBCI useful for improving my driving |
| • Using UBCI increases my chances of becoming a better driver | • Using UBCI would increase my chances of becoming a better driver |
| • Using UBCI helps me to drive better | • Using UBCI would help me to drive better |
| • Using UBCI improves my driving skills | • Using UBCI would improve my driving skills |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.” Some original items were not adapted, which are marked in Adapted Items with “- -”.

▷ Please indicate the extent to which you agree or disagree with each statement.

Performance Expectancy for Saving Money

Original version

“Degree to which using a technology will provide benefits to consumers in performing certain activities” [3, p. 159]

Items [3]

- I find mobile Internet useful in my daily life
- Using mobile Internet increases my chances of achieving things that are important to me
- Using mobile Internet helps me accomplish things more quickly
- Using mobile Internet increases my productivity

Adapted version

Degree to which users save money in insuring their car using UBCI

This entry is shown to current and This is only shown to potential users former users

- | | |
|---|--|
| • I find UBCI useful for saving money | • I would find UBCI useful for saving money |
| • - - | • - - |
| • Using UBCI helps me reduce my car insurance payment | • Using UBCI would help me reduce my car insurance payment |
| • Using UBCI decreases my cost of living | • Using UBCI would decrease my cost of living |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.” Some original items were not adapted, which are marked in Adapted Items with “- -”.

▷ Please indicate the extent to which you agree or disagree with each statement.

Effort Expectancy

Original version

“Degree of ease associated with consumers’ use of technology” [3, p. 159]

Items [3]

- Learning how to use mobile Internet is easy for me
- My interaction with mobile Internet is clear and understandable
- I find mobile Internet easy to use
- It is easy for me to become skillful at using mobile Internet

Adapted version

Degree of ease associated with the use of UBCI technology

**This entry is shown to current and This is only shown to potential users
former users**

- | | |
|---|---|
| • Learning how to use UBCI technology is easy for me | • Learning how to use UBCI technology would be easy for me |
| • My interaction with UBCI technology is clear and understandable | • My interaction with UBCI technology would be clear and understandable |
| • UBCI technology is easy to use | • UBCI technology would be easy to use |
| • - - | • - - |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Social Influence

Original version

“Extent to which consumers perceive that important others (e.g., family and friends) believe they should use a particular technology” [3, p. 159]

Items [3]

- People who are important to me think that I should use mobile Internet
- People who influence my behavior think that I should use mobile Internet
- People whose opinions that I value prefer that I use mobile Internet

Adapted version

Degree to which people perceive that important others (e.g., family and friends) believe they should be covered by a UBCI program

This entry is shown to current, former and potential users

- People who are important to me think that I should be covered by a UBCI program
- People who influence my behavior think that I should be covered by a UBCI program
- People whose opinions I value prefer that I am covered by a UBCI program

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Hedonic Motivation

Original version

“Fun or pleasure derived from using a technology” [3, p. 161]

Items [3]

- Using mobile Internet is fun
- Using mobile Internet is enjoyable
- Using mobile Internet is very entertaining

Adapted version

Fun or pleasure derived from using UBCI

This entry is shown to current and This is only shown to potential users former users

- | | |
|-----------------------------------|---|
| • Using UBCI is fun | • Using UBCI would be fun |
| • Using UBCI is enjoyable | • Using UBCI would be enjoyable |
| • Using UBCI is very entertaining | • Using UBCI would be very entertaining |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Facilitating Conditions

Original version

“Consumers’ perceptions of the resources and support available to perform a behavior” [3, p. 159]

Items [3]

- I have the resources necessary to use mobile Internet
- I have the knowledge necessary to use mobile Internet
- Mobile Internet is compatible with other technologies I use
- I can get help from others when I have difficulties using mobile Internet

Adapted version

Degree to which users believe that they have necessary resources and support to use UBCI

This entry is shown to current and This is only shown to potential users former users

- | | |
|--|--|
| • I have the resources necessary to use UBCI | • I have the resources necessary to use UBCI |
| • I have the knowledge necessary to use UBCI | • I have the knowledge necessary to use UBCI |
| • UBCI technology is compatible with other technologies I use | • UBCI technology is compatible with other technologies I use |
| • This is an attention check. Please click “Agree” here | • This is an attention check. Please click “Agree” here |
| • I can get help from others when I have difficulties using UBCI | • I could get help from others when I have difficulties using UBCI |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Trust in Insurer

Original version

“The confident trustor perception that the trustee -in this context, a specific Web-based vendor- has attributes that are beneficial to the trustor. Although many types exist in the literature, three trusting beliefs are utilized most often: competence (ability of the trustee to do what the trustor needs), benevolence (trustee caring and motivation to act in the trustor’s interests), and integrity (trustee honesty and promise keeping)” [4, p. 337]

Items [4]

Benevolence

- I believe that LegalAdvice.com would act in my best interest
- If I required help, LegalAdvice.com would do its best to help me
- LegalAdvice.com is interested in my well-being, not just its own

Competence

- LegalAdvice.com is competent and effective in providing legal advice
- LegalAdvice.com performs its role of giving legal advice very well
- Overall, LegalAdvice.com is a capable and proficient Internet legal advice provider

Integrity

- LegalAdvice.com is truthful in its dealings with me
- I would characterize LegalAdvice.com as honest
- LegalAdvice.com would keep its commitments

Adapted version

The confident user perception that the UBCI insurer has attributes that are beneficial to the user. These attributes are benevolence, competence, and integrity.

Benevolence is the belief that UBCI insurer is acting in users’ best interest, trying to help them in the UBCI usage

Competence refers to the belief that UBCI insurer has the ability to provide UBCI technology

Integrity is defined as the belief that UBCI insurer is honest and keeps promises to users

This entry is shown to current and This is only shown to potential users former users

- | | |
|--|--|
| • UBCI insurer acts in my best interest | • UBCI insurer would act in my best interest |
| • If I required help, UBCI insurer would do its best to help me | • If I required help, UBCI insurer would do its best to help me |
| • UBCI insurer is interested in my well-being, not just its own | • UBCI insurer would be interested in my well-being, not just its own |
| • UBCI insurer is competent and effective in evaluating my driving style, providing feedback, and offering an insurance discount | • UBCI insurer would be competent and effective in evaluating my driving style, providing feedback, and offering an insurance discount |
| • UBCI insurer performs its role of providing UBCI technology very well | • UBCI insurer would perform its role of providing UBCI technology very well |
| • Overall, UBCI insurer is a capable and proficient insurance company for providing UBCI | • Overall, UBCI insurer would be a capable and proficient insurance company for providing UBCI |
| • UBCI insurer is truthful in its dealings with me | • UBCI insurer would be truthful in its dealings with me |
| • I would characterize UBCI insurer as honest | • I would characterize UBCI insurer as honest |
| • UBCI insurer keeps its commitments | • UBCI insurer would keep its commitments |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

► Please indicate the extent to which you agree or disagree with each statement.

Trust in UBCI Technology

Original version

“Reflects beliefs that a specific technology has the attributes necessary to perform as expected in a given situation in which negative consequences are possible” [5, p. 7]

Items [5]

Functionality

- Excel has the functionality I need
- Excel has the features required for my tasks
- Excel has the ability to do what I want it to do

Reliability

- Excel is a very reliable piece of software
- Excel does not fail me
- Excel is extremely dependable

Helpfulness

- Excel supplies my need for help through a help function
- Excel provides competent guidance (as needed) through a help function
- Excel provides whatever help I need

Adapted version

Reflects beliefs that UBCI technology has the attributes necessary to perform as expected. These attributes are functionality, reliability, and helpfulness.

Functionality is the belief that UBCI technology has the capability, functionality, or features to process (collection, storage, transmission, and analysis) driving data and to provide feedback on driving performance to users

Reliability refers to the belief that UBCI technology works properly processing driving data and providing feedback to users on driving performance

Helpfulness is defined as the belief that the insurer and UBCI technology provide adequate and responsive support for users in using UBCI

This entry is shown to current and This is only shown to potential users former users

- | | |
|--|--|
| • UBCI technology has the functionality I need | • UBCI technology would have the functionality I need |
| • UBCI technology has the features required for processing my driving data and providing feedback to me | • UBCI technology would have the features required for processing my driving data and providing feedback to me |
| • UBCI technology has the ability to do what I want it to do | • UBCI technology would have the ability to do what I want it to do |
| • UBCI technology is very reliable | • UBCI technology would be very reliable |
| • UBCI technology does not fail | • UBCI technology would not fail |
| • This is an attention check. Please click “Agree” here | • This is an attention check. Please click “Agree” here |
| • UBCI technology is extremely dependable | • UBCI technology would be extremely dependable |
| • Insurer and UBCI technology provide support for using UBCI if needed | • Insurer and UBCI technology would provide support for using UBCI if needed |
| • Insurer and UBCI technology provide competent guidance (as needed) through support services and help functions | • Insurer and UBCI technology would provide competent guidance (as needed) through support services and help functions |
| • Insurer and UBCI technology provide whatever help I need | • Insurer and UBCI technology would provide whatever help I need |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.” Reversed items were marked with (R).

▷ Please indicate the extent to which you agree or disagree with each statement.

Perceived Safety

Original version

“Degree to which an individual believes that using a system will affect his or her well-being” [6, p. 55]

Items [6]

- I believe that using the system is dangerous (R)
- Using the system requires increased attention (R)
- The system distracts me from driving (R)
- I feel safe while using the system
- Using the system decreases the accident risk
- I can use the system without looking at it

Adapted version

Degree to which users believe that using UBCI will not negatively affect their well-being

This entry is shown to current and This is only shown to potential users former users

- | | |
|---|--|
| • I believe that using UBCI is dangerous (R) | • I believe that using UBCI is dangerous (R) |
| • Using UBCI requires increased attention (R) | • Using UBCI would require increased attention (R) |
| • UBCI distracts me from driving (R) | • UBCI would distract me from driving (R) |
| • I feel safe while using UBCI | • I would feel safe while using UBCI |
| • Using UBCI decreases the accident risk | • Using UBCI would decrease the accident risk |
| • I can use UBCI without distraction | • I would be able to use UBCI without distraction |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Perceived Privacy

Original version

“The subjective probability with which consumers believe that the collection and subsequent access, use, and disclosure of their private information by Web retailers is consistent with their expectations” [7, p. 818]

Items [7]

- I am confident that this Web retailer does not disclose consumer private information to unauthorized parties
- I believe this Web retailer will not share my private information without my consent in the future
- I have control over how the private information I provide will be subsequently used by this Web retailer
- Overall, I feel confident that my privacy will not be compromised during a transaction with this Web retailer

Adapted version

Degree to which users believe that the collection, access, process, and disclosure of their driving data by the UBCI insurer is consistent with their expectations

This entry is shown to current and This is only shown to potential users former users

- | | |
|---|--|
| • I am confident that the UBCI insurer will not disclose my driving data to unauthorized parties | • I am confident that the UBCI insurer would not disclose my driving data to unauthorized parties |
| • I believe the UBCI insurer will not share my driving data without my consent in the future | • I believe the UBCI insurer would not share my driving data without my consent in the future |
| • I have control over how my driving data will be used by the UBCI insurer | • I would have control over how my driving data would be used by the UBCI insurer |
| • Overall, I feel confident that my privacy will not be compromised if I decide to be covered by UBCI | • Overall, I feel confident that my privacy would not be compromised if I decide to be covered by UBCI |

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Perceived Transparency in UBCI

Original version

“Transparency involves encountering non-obvious information that is difficult for an individual to learn or experience directly, about how and why a system works the way it does and what this means for the system’s outputs” [8, p. 1]

Adapted version

Degree to which users believe that the rationale behind the obtained driving score of their trips is clear in UBCI

**This entry is shown to current and This is only shown to potential users
former users**

- | | |
|---|---|
| • Explanations about my obtained driving score are understandable. | • Explanations about my obtained driving score would be understandable |
| • If I get an unexpected driving score, it would be easy to understand the reason behind it | • If I get an unexpected driving score, it would be easy to understand the reason behind it |
| • My obtained driving scores can be easily explained | • My obtained driving scores would be easily explained |
| • Overall, I think that all explanations of my obtained driving scores are clear | • Overall, I think that all explanations of my obtained driving scores would be clear |

Only for **current** users

Thank you for answering the questions related to your current UBCI program and to your current insurer.

Please answer some further questions about your driving experience and demographics.

Only for **former** users

Thank you for answering the questions related to the hypothetical situation.

Please answer some further questions about your driving experience and demographics.

Only for **potential** users

Thank you for answering the questions related to the hypothetical situation.

Please answer some further questions about your driving experience and demographics.

Part 5

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Perceived Driving Style

Original version

Driving Style is defined as “the degree to which a person drives carefully and cautiously” [9, p. 121]

Items [9]

- I usually hold an accurate distance to other vehicles
- I usually drive carefully and cautiously
- I usually adhere to speed limits

Adapted version

Degree to which drivers believe that they drive carefully and cautiously, obeying traffic rules

This entry is shown to current, former and potential users

- I usually keep a safe distance from other vehicles during my driving
- I usually drive carefully and cautiously
- This is an attention check. Please click “Disagree” here
- I usually keep to the speed limits
- I obey traffic rules

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “strongly disagree” and “strongly agree.”

▷ Please indicate the extent to which you agree or disagree with each statement.

Perceived Country Driving Style

Original version

Good driving style is defined as “following the rules being careful and respectful with other drivers” [10, p. 55]

Items [9]

- I usually hold an accurate distance to other vehicles
- I usually drive carefully and cautiously
- I usually adhere to speed limits

Adapted version

Degree to which users believe that in their country of residence others drive carefully and cautiously, obeying traffic rules

This entry is shown to current, former and potential users

- People usually keep a safe distance from other vehicles in my country of residence
- People usually keep to the speed limits in my country of residence
- People usually drive carefully and cautiously in my country of residence
- People obey traffic rules in my country of residence

- ▷ What is your annual mileage?
- less than 5.000 km / 3.100 miles
 - 5.000 – 9.999 km / (3.100 – 6.199 miles)
 - 10.000 – 19.999 km / (6.200 – 12.399 miles)
 - over 20.000 km / 12.400 miles
 - I do not know

Items for current, potential, and former users are measured using a 5-point Likert scale, with the anchors being “not at all concerned” and “extremely concerned.”

▷ Please indicate the extent to which you are concerned about the following:

Privacy Concerns

Original version

Internet privacy concerns: “Concerns about opportunistic behavior related to the personal information submitted over the Internet by the respondent in particular” [11, p. 64]

Items [11]

- I am concerned that the information I submit on the Internet could be misused
- I am concerned that a person can find private information about me on the Internet
- I am concerned about submitting information on the Internet, because of what others might do with it
- I am concerned about submitting information on the Internet, because it could be used in a way I did not foresee

Adapted version

Concerns about opportunistic behavior related to the personal information shared with companies by the respondent in particular

This entry is shown to current, former and potential users

- I am concerned that the information I share with companies could be misused
- I am concerned that companies can access private information about me
- I am concerned about sharing information with companies, because of what others might do with it
- I am concerned about sharing information with companies, because it could be used in a way I did not foresee

-
- ▷ What is your year of birth?
 - Prefer not to disclose
 - 2002
 - ...
 - 1920
 - ▷ Which gender do you identify most with?
 - Female
 - Male
 - Diverse
 - Prefer not to disclose

- ▷ Please indicate your skills in English language
 - Basic
 - Intermediate
 - Proficient
 - Native speaker
 - Prefer not to disclose
- ▷ In what country do you currently live?
 - Prefer not to disclose
 - Afghanistan
 - ...
 - Zimbabwe
 - Other: _____

- ▷ Please indicate your highest school education level
 - No school certificate
 - Primary school/elementary school or equivalent
 - Middle school/secondary school or equivalent (not meeting university entrance requirements)
 - High school or equivalent (meeting university entrance requirements)
 - Prefer not to disclose
 - Other: _____
- ▷ Please indicate your highest completed academic/professional education level
 - No completed academic/professional education
 - Completed vocational training
 - Bachelor's degree or equivalent
 - Master's degree or professional degree (M.D., J.D., etc.) or equivalent
 - Ph.D. (doctoral degree)
 - Prefer not to disclose
 - Other: _____

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- ▷ What is your main occupation currently?
 - Pupil/student (pre-college)
 - Student (college, university)
 - Employee, worker, civil servant
 - Self-employed/freelance
 - Homemaker
 - Unemployed
 - Pensioner
 - Prefer not to disclose

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