



MOBILE MARKETING ASSOCIATION



**CONSUMER INTEREST IN MOBILE BANKING:
UNITED STATES
FEBRUARY 2010**

**MARKET INTELLIGENCE
US CONSUMER BRIEFING**

ABOUT MMA'S LUTH US CONSUMER BRIEFINGS:

Each month, MMA leverages Luth Research's online panel, SurveySavvy™, to survey a representative sample of over 1000 US adult consumers about their latest mobile marketing behaviors and opinions. Each *Consumer Briefing* contains a 2-3 page executive summary, all survey questions asked, and up to 50 tables of detailed results. Survey responses are provided not only in aggregate, but are also cross-tabulated by standard audience demographics, such as age, gender, and income, as well as wireless carrier and handset manufacturer. Together, MMA and Luth aim to make these briefings uniquely powerful tools for creating up-to-the-minute mobile campaigns, and are available free to MMA members. To learn more about MMA's market research benefits, visit MMA's [Research Home Page](#) or contact Peter A. Johnson, Vice President of Market Intelligence, at peter.johnson@mmaglobal.com. MMA *Consumer Briefings* on this topic are also available for the UK, French, and German markets.

ABOUT LUTH RESEARCH:

Founded in 1977, Luth Research offers clients around the world the kind of forward-thinking market research that moves business ahead. Our personalized service, advanced technology, and customized research methodologies place us at the forefront of the market research industry.

Luth Research invests the time necessary to understand each individual client's research requirements. Our team of professionals offers a wide range of experience, education and expertise in the market research industry. With over 30 years in business, Luth Research has the experience to combine a wide spectrum of methodologies and tailor data collection solutions to meet its clients' most stringent research requirements.

ABOUT SAVVYQUEST™:

SavvyQuest™ is an Omnibus survey service provided by Luth Research leveraging SurveySavvy™, the company's high-quality multimillion-member online panel. With SavvyQuest™, an online survey with a target total of 1,000 completes is fielded based on a weekly schedule, which can be tailored to on-demand schedules if needed. The 1,000 completes are balanced to reflect the U.S. Census demographic distributions on gender, age and ethnicity. The sample can be later weighted to reflect online population distributions if it is so desired. For more information, please contact Becky Wu, Vice President of Research, at bwu@luthresearch.com.

MMA/Luth Monthly *US Consumer Briefing*: Consumer Interest in Mobile Banking

What is the role of mobile in consumers' financial life? How do consumers use mobile banking? What banking services are most relevant via mobile? These questions are addressed in the recent SavvyQuest™ omnibus survey sponsored by MMA from January 19 to January 23, 2009. Respondents who owned a cell phone participated in the full length of the study. They were asked the following questions regarding their cell phone and media usage:

- Brand of current cell phone
- Current cellular service provider
- Mobile banking usage
- Technology employed for mobile banking
- Mobile banking services
- Importance of security in mobile banking
- Interest in downloading secure apps for mobile banking

ONE IN FIVE AMERICANS TO USE MOBILE BANKING IN NEXT 12 MONTHS

Almost 19% of mobile phone users surveyed for this study indicated they currently do banking through mobile. Adjusting for the 8% of the population without mobile phones, this finding is equivalent to 17% of all US adult consumers surveyed (including non-owners of cell phones) using mobile banking.

Looking ahead at the coming 12 months, the percentage of mobile phone users engaging in mobile banking is expected to increase more than five percentage points to almost 25% of mobile phone users.

Do you currently do any banking using your mobile phone? If yes, what technology are you currently using on your mobile phone to do banking?

(Mobile Phone Users)

Yes -- SMS (text messages)	8.5%
Yes -- Mobile Internet (Web or Data)	11.9%
Yes – Application downloaded to my mobile phone	6.0%
Yes, but don't know which technology	1.2%
NET YES (Any)	18.9%
NO - I am not using my mobile phone to do any banking	81.1%
Total	100.0%

Of all the different technologies currently employed in mobile banking, mobile web takes the lead (11%) followed by banking through SMS (8%) and application downloaded to mobile phone (6%).

Over the next year, the main growth in mobile banking access is likely to occur via increasing usage of the mobile web (15.5% in next 12 months) and mobile application (9%) as mobile banking channels. SMS usage will remain flat.

Do you expect to use your mobile phone for banking in the next 12 months? If yes, which technology on your mobile phone would you prefer or would be more convenient for you?

(Mobile Phone Users)

Yes -- SMS (text messages)	8.6%
Yes -- Mobile Internet (Web or Data)	15.5%
Yes -- Application downloaded to my mobile phone	9.2%
Yes – No preferred technology	1.8%
NET YES (Any)	24.9%
No -- Do not plan to use my mobile phone to do any banking in the next 12 months	65.4%
Don't Know	9.7%
Total	100.0%

VIEWING BALANCES & BRANCH/ATM LOCATORS GARNER MOST CONSUMER INTEREST IN MOBILE BANKING

Consumer interest in mobile banking services was found to be higher when respondents were asked about their interest in specific banking services. Overall, 50% of U.S. consumers showed strong interest in one or more specific banking services via mobile phone, as measured by those indicating either “very interested” or “somewhat interested” in the service in question (top-two box scores.)

Overall, consumers were most enthusiastic about “viewing account balances”, with 38.2% of surveyed mobile consumers (equivalent to 35% of all consumers) indicating they were very/somewhat interested, followed by “Branch/ATM locator” (29% top 2 box among all consumers). The next set of banking services favored by more than 25% of mobile consumers were “Deposit/withdrawal notices”, “Transferring balances among my accounts,” and “Bill payment”. Using mobile phone to make purchases or remit money to other people’s mobile phones trailed, but each still enjoyed the support of over 15% of mobile phone owners surveyed.

The relative popularity of the different services suggests consumers generally prefer mobile banking services that are primarily informational in character, relative to those that are transactional, especially if the transactional services involve third parties.

Which of the following type of banking services would you be interested in accessing through your mobile phone? (Somewhat / very interested)

	Mobile Phone Users	All Consumers
Viewing account balances	38.2%	35%
Branch/ATM locator	31.4%	29%
Deposit/Withdrawal notices	28.0%	26%
Transferring balances among my accounts	27.8%	26%
Bill payment	22.9%	21%
Using my mobile phone to make in-store payments or purchases (like a swipe credit card)	20.9%	19%
Transferring money to other people on their mobile phones (remittance)	15.5%	14%

Age, income, and ethnicity all appear to affect interest in mobile banking services. Consumers under the age of 45 tended to report a higher level of interest across all mobile banking service categories. Consumers with \$50,000 or more household income cited a significantly stronger interest in using their mobile phone for retail purchases.

Interestingly, Asian Americans were the leading edge consumer group in their interest in mobile banking services with only 39% indicating no strong interest compared to Caucasians (52%) and Hispanics (46%). African Americans were more likely to embrace the non-transactional services such as “Viewing account balances”, “Branch/ATM locator”, “Deposit/Withdrawal notices,” and “Transferring balances among my accounts.”

MOBILE SECURITY: TWO THIRDS OF CONSUMERS CONSIDER IT IMPORTANT; ONE THIRD WOULD DOWNLOAD SECURITY APPS

Understandably, a majority of the consumers considered security important when it comes to mobile banking (62%). Conversely, one third of the market did not indicate a high importance score for security, making it relatively less a barrier in market adoption for mobile banking.

Females were more likely to place more importance on security than males (67% vs. 58%). Interestingly, young consumers aged 34 years or younger expressed more consideration for security than older consumers. Customers of Alltel, AT&T, Verizon, T-Mobile, Spring and Boost tended to value security more. Concern for security did not seem to vary much among customers of various mobile handset brands.

More than one third of U.S. consumers (36%) reported an interest in downloading an application to their mobile phone to enable security for mobile banking. This interest was highest among customers of iPhone, Blackberry, and Palm, and significantly lower among those of Kyocera, LG, Nokia, Motorola, and Samsung.

How important is security in your decision on using your mobile phone for banking and purchase?

(Mobile Phone Users)

Very unimportant	22.10%
Somewhat unimportant	4.10%
Neither important nor unimportant	8.00%
Somewhat important	8.00%
Very important	57.80%
Total	100.00%

COMPARE RESULTS BY DEMOGRAPHICS, CARRIER, AND HANDSET

The following tables present the findings of the study in aggregate and cross-tabulated by both standard demographics and two mobile segmentations (carriers, handset manufacturer) customized for MMA Member Briefings by Luth Research.

HOW TO USE THIS STUDY:

Survey Sample. The survey sample consists of 1088 online US adult consumers, screened to be demographically representative of the US adult consumer population as a whole. The sample includes both cell-phone and non-cell phone owners. 92% of all US adult consumers surveyed for this study reported having a cell phone. Cell-phone owners answered all survey questions; non-cell phone owners were not asked any survey questions that presupposed cell phone usage. The inclusion of non-cell phone users survey percentages should be representative of the universe of all US adults, and can be used to project estimates of the number of consumers sharing the same attribute or response as the survey sample.

Percentages. *Executive Summary.* The preceding executive summary may express results either as a percentage of cell-phone users or as a percentage of all respondents (ie including non-cellphone owners).

Tables. Survey percentages in the following tables are based on the total sample of 1088 US adult consumers surveyed, including non-cell phone owners respondents given at the bottom of each table. For single-choice questions, percentages will normally total to 100% within each column; for multiple-choice questions, percentages will normally exceed 100%.

To convert column percentages to percentages of only cell phone owners simply use the following multiplier (total respondents/(total respondents - non-cell phone owners)) using the number of non cell-phone owners reported in a given category of respondents, found in the last row of the applicable column. So for example, to adjust the “Total” (first) column, with 88 non-cellphone owners reported, means the percentages shown should be multiplied by 1088/1000.

Statistical Significance. In the following tables, individual cells sometimes include one or more letter designations. These letters mean the result is statistically significant when compared to the results contained in the columns indicated. So for example, a cell containing the result “347 GH” is statistically significant compared to the results in cells G and H.

GIVE FEEDBACK ON OR LEARN MORE ABOUT THIS STUDY

Was this study helpful to you as a mobile marketer? To give feedback on this study, ask questions about it, license the dataset, or take advantage of the special discount available to MMA members with Luth’s SavvyQuest™ omnibus surveys, please contact Peter Johnson, VP Market Intelligence, at Peter.johnson@mmaglobal.com.

TABLE 001
What is your age?

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Under 18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
18-24	131	57	74	131 EFGHI	0	0	0	0	0	50 KLM	15	24	24	14	12 NPQ	88	16	1	16	37	39	38
	12%	11%	14%	100%	0%	0%	0%	0%	0%	18%	9%	10%	9%	11%	29%	12%	10%	10%	11%	16%	11%	15%
25-34	186	93	93	0	186 DFGHI	0	0	0	0	40	29	47	53	14	12 N	134	26	0	28	46	66	38
	17%	17%	17%	0%	100%	0%	0%	0%	0%	15%	18%	20%	21%	11%	29%	18%	17%	0%	19%	20%	18%	15%
35-44	209	87	122 B	0	0	209 DEGHI	0	0	0	40	32	58 J	60 J	32 P	9	129	38 P	1	31	50	70	49
	19%	16%	22%	0%	0%	100%	0%	0%	0%	15%	19%	25%	23%	25%	22%	17%	24%	10%	21%	22%	19%	19%
45-54	211	114	97	0	0	0	211 DEFHI	0	0	57	31	40	54	27 O	3	143	32	6 NOPQ	30	36	77	47
	19%	21%	18%	0%	0%	0%	100%	0%	0%	21%	19%	17%	21%	21%	7%	19%	20%	60%	20%	16%	21%	19%
55-64	150	79	71	0	0	0	0	150 DEFGI	0	31	24	28	37	19	2	98	29 O	2	17	27	49	37
	14%	15%	13%	0%	0%	0%	0%	100%	0%	11%	15%	12%	14%	15%	5%	13%	19%	20%	12%	12%	13%	15%
65+	201	114 C	87	0	0	0	0	0	201 DEFGH	56 M	34 M	35	31	22	3	160 OQ	16	0	26	36	65	45
	19%	21%	16%	0%	0%	0%	0%	0%	100%	20%	21%	15%	12%	17%	7%	21%	10%	0%	18%	16%	18%	18%

TABLE 002
Are you male or female?

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Male	544	544 C	0	57	93	87	114 F	79 F	114 DF	136	84	112	139	56	21	401 NQ	63	3	71	131 V	180	117
	50%	100%	0%	44%	50%	42%	54%	53%	57%	50%	51%	48%	54%	44%	51%	53%	40%	30%	48%	57%	49%	46%
Female	544	0	544 B	74 I	93	122 GHI	97	71	87	138	81	120	120	72 P	20	351	94 P	7	77	101	186	137 T
	50%	0%	100%	57%	50%	58%	46%	47%	43%	50%	49%	52%	46%	56%	49%	47%	60%	70%	52%	44%	51%	54%

TABLE 003
Which of the following best describes your ethnicity?

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Black / African American	128	56	72	14	14	32 E	27	19	22	33 M	27 M	38 M	15	128 OPQR	0	0	0	0	20	23	48	29
	12%	10%	13%	11%	8%	15%	13%	13%	11%	12%	16%	16%	6%	100%	0%	0%	0%	0%	14%	10%	13%	11%
Asian	41	21	20	12 GHI	12 GHI	9	3	2	3	7	6	10	13	0	41 NPQR	0	0	0	5	5	15	15 T
	4%	4%	4%	9%	7%	4%	1%	1%	2%	3%	4%	4%	5%	0%	100%	0%	0%	0%	3%	2%	4%	6%
White / Caucasian	752	401 C	351	88	134 F	129	143	98	160 DFGH	186	113	146	183	0	0	752 NOQR	0	0	102	176 UV	239	163
	69%	74%	65%	67%	72%	62%	68%	65%	80%	68%	69%	63%	71%	0%	0%	100%	0%	0%	69%	76%	65%	64%
Hispanic	157	63	94 B	16	26	38 I	32 I	29 I	16	44	17	37	46 K	0	0	0	157 NOPR	0	19	26	60	45 T
	14%	12%	17%	12%	14%	18%	15%	19%	8%	16%	10%	16%	18%	0%	0%	0%	100%	0%	13%	11%	16%	18%
Other	10	3	7	1	0	1	6 EI	2	0	4	2	1	2	0	0	0	0	10 NOPQ	2	2	4	2
	1%	1%	1%	1%	0%	1%	3%	1%	0%	2%	1%	0%	1%	0%	0%	0%	0%	100%	1%	1%	1%	1%

(sig=.05) (all_pairs) columns tested BC, DEFGHI, JKLM, NOPQR, STUV

TABLE 004
QREGION Region variable

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Northeast	148	71	77	16	28	31	30	17	26	36	28	32	42	20	5	102	19	2	148 TUV	0	0	0
	14%	13%	14%	12%	15%	15%	14%	11%	13%	13%	17%	14%	16%	16%	12%	14%	12%	20%	100%	0%	0%	0%
Midwest	232	131 C	101	37 GHI	46	50	36	27	36	74 M	35	58	47	23	5	176	26	2	0	232 SUV	0	0
	21%	24%	19%	28%	25%	24%	17%	18%	18%	27%	21%	25%	18%	18%	12%	23%	17%	20%	0%	100%	0%	0%
South	366	180	186	39	66	70	77	49	65	101	60	86	97	48	15	239	60	4	0	0	366 STV	0
	34%	33%	34%	30%	36%	34%	37%	33%	32%	37%	36%	37%	38%	38%	37%	32%	38%	40%	0%	0%	100%	0%
West	254	117	137	38	38	49	47	37	45	63	42	56	73	29	15 P	163	45	2	0	0	0	254 STU
	23%	22%	25%	29%	20%	23%	22%	25%	22%	23%	26%	24%	28%	23%	37%	22%	29%	20%	0%	0%	0%	100%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

TABLE 005
QINCOME Income Variable

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Less than \$35K	274	136	138	50 EFGHI	40	40	57	31	56 F	274 KLM	0	0	0	33	7	186	44	4	36	74	101	63
	25%	25%	25%	38%	22%	19%	27%	21%	28%	100%	0%	0%	0%	26%	17%	25%	28%	40%	24%	32%	28%	25%
\$35K to \$less than \$50K	165	84	81	15	29	32	31	24	34	0	165 JLM	0	0	27 Q	6	113	17	2	28	35	60	42
	15%	15%	15%	12%	16%	15%	15%	16%	17%	0%	100%	0%	0%	21%	15%	15%	11%	20%	19%	15%	16%	17%
\$50K to less than \$75K	232	112	120	24	47	58 DGH I	40	28	35	0	0	232 JKM	0	38 P	10	146	37	1	32	58	86	56
	21%	21%	22%	18%	25%	28%	19%	19%	17%	0%	0%	100%	0%	30%	24%	19%	24%	10%	22%	25%	24%	22%
\$75K to less than \$100K	127	69	58	8	27 D	25	28 D	20 D	19	0	0	0	127 JKL	10	3	87	26 N	1	17	20	52 T	38 T
	12%	13%	11%	6%	15%	12%	13%	13%	10%	0%	0%	0%	49%	8%	7%	12%	17%	10%	12%	9%	14%	15%
\$100K or more	132	70	62	16 I	26 I	35 I	26 I	17	12	0	0	0	132 JKL	5	10 NP	96 N	20 N	1	25	27	45	35
	12%	13%	11%	12%	14%	17%	12%	11%	6%	0%	0%	0%	51%	4%	24%	13%	13%	10%	17%	12%	12%	14%
Prefer not to say	70	28	42	17 EFG	9	10	8	10	16	0	0	0	0	7	4	52	6	1	10	18	22	20
	6%	5%	8%	13%	5%	5%	4%	7%	8%	0%	0%	0%	0%	6%	10%	7%	4%	10%	7%	8%	6%	8%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

(sig=.05) (all_pairs) columns tested BC, DEFGHI, JKLM, NOPQR, STUV

TABLE 006
What is your current employment status?

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Employed full-time	403	226 C	177	29 I	125 DFGHI	111 DGH	83 DI	47 I	8	67	64 J	118 JK	134 JK	54	18	264	65	2	58	94	148	103
	37%	42%	33%	22%	67%	53%	39%	31%	4%	25%	39%	51%	52%	42%	44%	35%	41%	20%	39%	41%	40%	41%
Employed part-time	91	38	53	18 EHI	13	22	16	9	13	37 LM	13	14	21	10	2	63	15	1	16	21	30	24
	8%	7%	10%	14%	7%	11%	8%	6%	7%	14%	8%	6%	8%	8%	5%	8%	10%	10%	11%	9%	8%	9%
Self-employed	80	48	32	2	6	17 DE	28 DEI	13 DE	14 D	24	11	16	24	6	1	57	15	1	13	14	33	20
	7%	9%	6%	2%	3%	8%	13%	9%	7%	9%	7%	7%	9%	5%	2%	8%	10%	10%	9%	6%	9%	8%
Not employed	73	32	41	13 EI	8	17 I	24 EHI	8 I	3	35 LM	12	10	10	8	3	48	13	1	15	19	20	19
	7%	6%	8%	10%	4%	8%	11%	5%	2%	13%	7%	4%	4%	6%	7%	6%	8%	10%	10%	8%	6%	8%
Retired	191	117 C	74	1	1	3	16 DEF	41 DEFG	129	62 M	43 LM	37	35	28 Q	6	137 Q	18	2	23	43	76	49
	18%	22%	14%	1%	1%	1%	8%	27%	64%	23%	26%	16%	14%	22%	15%	18%	12%	20%	16%	19%	21%	19%
Student	81	34	47	63 EFGHI	10 HI	4 I	4 I	0	0	31 KLM	9	14	16	8	7 NPQ	55	10	1	14	22	24	21
	7%	6%	9%	48%	5%	2%	2%	0%	0%	11%	6%	6%	6%	6%	17%	7%	6%	10%	10%	10%	7%	8%
Homemaker	81	4	77 B	4	15 I	26 DI	19 DI	12 I	5	18	13	23	19	6	3	56	14	2 N	9	19	35	18
	7%	1%	14%	3%	8%	12%	9%	8%	3%	7%	8%	10%	7%	5%	7%	7%	9%	20%	6%	8%	10%	7%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

TABLE 007
What is your marital status?

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Now Married	507	257	250	16	89 D	115 D	104 D	77 D	106 D	73	76 J	135 JK	184 JKL	42	17	368 N	78 N	2	66	122	197	122
	47%	47%	46%	12%	48%	55%	49%	51%	53%	27%	46%	58%	71%	33%	42%	49%	50%	20%	45%	53%	54%	48%
Unmarried Partner	86	45	41	23 EFGHI	16 I	18 I	15 I	10 I	4	26	13	22	23	10	4	53	17	2	19 T	14	28	25
	8%	8%	8%	18%	9%	9%	7%	7%	2%	10%	8%	10%	9%	8%	10%	7%	11%	20%	13%	6%	8%	10%
Divorced	116	54	62	1	9 D	23 DE	29 DE	21 DE	33 DE	67 KLM	22 LM	14	11	15	2	84	14	1	17	27	40	32
	11%	10%	11%	1%	5%	11%	14%	14%	16%	25%	13%	6%	4%	12%	5%	11%	9%	10%	12%	12%	11%	13%
Separated	16	6	10	0	0	6 E	7 DE	1	2	4	7 M	3	2	4	1	9	2	0	5	2	5	4
	2%	1%	2%	0%	0%	3%	3%	1%	1%	2%	4%	1%	1%	3%	2%	1%	1%	0%	3%	1%	1%	2%
Widowed	38	14	24	0	1	0	7 DEF	9 DEF	21 DEFG	20 LM	6	4	3	7	0	22	9	0	4	2	16 T	16 T
	4%	3%	4%	0%	1%	0%	3%	6%	10%	7%	4%	2%	1%	6%	0%	3%	6%	0%	3%	1%	4%	6%
Never married	237	123	114	90 EFGHI	63 Fghi	38 HI	28 I	12 I	6	84 M	41 M	54 M	36	42 PQ	16 PQ	144	30	5 PQ	37	65	80	55
	22%	23%	21%	69%	34%	18%	13%	8%	3%	31%	25%	23%	14%	33%	39%	19%	19%	50%	25%	28%	22%	22%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

(sig=.05) (all_pairs) columns tested BC, DEFGHI, JKLM, NOPQR, STUV

TABLE 008
How many children do you have in each of the following age ranges?
Mean Summary Table

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Under 3 years of age	0.1	0.08	0.12	0.14 GHI	0.30 DFGHI	0.08 GI	0.03	0.02	0.02	0.1	0.07	0.09	0.13	0.12	0.05	0.1	0.1	0.1	0.11	0.09	0.09	0.1
3 to 4 years of age	0.07	0.05	0.08 B	0.04 H	0.11 DGH I	0.18 DGH I	0.02	0	0.02	0.05	0.05	0.06	0.09	0.11 P	0.1	0.06	0.07	0.1	0.07	0.09	0.06	0.05
5 to 7 years of age	0.09	0.08	0.11	0.02	0.17 DGH I	0.20 DGH I	0.07 I	0.03	0.01	0.05	0.05	0.09	0.15 JK	0.08	0.15	0.1	0.08	0.1	0.06	0.1	0.1	0.09
8 to 12 years of age	0.15	0.13	0.16	0.02	0.12 DHI	0.36 DEGHI	0.23 DEHI	0.02	0.02	0.11	0.17	0.15	0.19 J	0.17	0.2	0.11	0.27 P	0.1	0.16	0.14	0.15	0.13
13 to 18 years of age	0.19	0.15	0.23 B	0.08	0.03	0.42 DEHI	0.33 DEHI	0.09 E	0.1	0.17	0.2	0.18	0.24	0.26 P	0.2	0.15	0.32 P	0.1	0.28 U	0.17	0.16	0.19

TABLE 009
A. Which company or companies provide your wireless mobile telephone service? Select all that apply.

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Verizon Wireless	306	154	152	50 FGI	58 I	56	59	42	41	78	51	64	84	21	7	240 NOQ	35	3	64 TU	69	83	90 U
	28%	28%	28%	38%	31%	27%	28%	28%	20%	29%	31%	28%	32%	16%	17%	32%	22%	30%	43%	30%	23%	35%
AT&T/Cingular	286	149	137	33	53	59	59	31	51	65	44	71	87 J	38	17 P	185	45	1	29	58	130 STV	69
	26%	27%	25%	25%	29%	28%	28%	21%	25%	24%	27%	31%	34%	30%	42%	25%	29%	10%	20%	25%	36%	27%
Sprint/Nextel	133	70	63	16	28 I	28	25	19	17	34	23	30	38	17	0.875	78	28 P	1	16	35	51	31
	12%	13%	12%	12%	15%	13%	12%	13%	9%	12%	14%	13%	15%	13%	22%	10%	18%	10%	11%	15%	14%	12%
T-Mobile	132	57	75	23 GI	22	34 I	21	15	17	34	19	35	39	21	0.875	79	21	2	18	21	51	42 T
	12%	11%	14%	18%	12%	16%	10%	10%	9%	12%	12%	15%	15%	16%	22%	11%	13%	20%	12%	9%	14%	17%
Virgin Mobile/Helio	23	4	19 B	1	7	5	4	1	5	11 M	2	8 M	2	0.75	1	11	5	0	1	0	17 ST	5 T
	2%	1%	4%	1%	4%	2%	2%	1%	3%	4%	1%	3%	1%	5%	2%	2%	3%	0%	1%	0%	5%	2%
Alltel	18	7	11	5 E	1	3	3	1	5	7	1	8 M	2	1	0	14	2	1 NOQ	0	13 SUV	2	3
	2%	1%	2%	4%	1%	1%	1%	1%	3%	3%	1%	3%	1%	1%	0%	2%	1%	10%	0%	6%	1%	1%
U.S. Cellular	17	8	9	2	3	6	1	2	3	1	3	5	3	0	0	15	2	0	2	10 UV	4	1
	2%	2%	2%	2%	2%	3%	1%	1%	2%	0%	2%	2%	1%	0%	0%	2%	1%	0%	1%	4%	1%	0%
Boost Mobile	9	4	5	0	3	5 GI	0	1	0	5 M	2	2	0	1	0	4	3	1 NOP	3 V	2	4	0
	1%	1%	1%	0%	2%	2%	0%	1%	0%	2%	1%	1%	0%	1%	0%	1%	2%	10%	2%	1%	1%	0%
Cricket	9	5	4	2	1	2	2	1	1	4	2	0	3	0.625	0	2	4 P	0	0	1	2	6 U
	1%	1%	1%	2%	1%	1%	1%	1%	1%	2%	1%	0%	1%	2%	0%	0%	3%	0%	0%	0%	1%	2%
Qwest Wireless	1	1	0	0	0	0	0	0	1	0	1	0	0	0	0	1	0	0	0	0	0	1
	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other (SPECIFY)	97	51	46	6	8	14	22 E	16 E	31 DEF	41 LM	19	15	16	13	1	67	14	2 O	18	29 V	33	17
	9%	9%	9%	5%	4%	7%	10%	11%	15%	15%	12%	7%	6%	10%	2%	9%	9%	20%	12%	13%	9%	7%
Have phone but don't know who the carrier is	6	2	4	0	1	1	0	2	2	2	1	1	1	0	0	6	0	0	1	3	1	1
	1%	0%	1%	0%	1%	1%	0%	1%	1%	1%	1%	0%	0%	0%	0%	1%	0%	0%	1%	1%	0%	0%
Don't own/use a mobile phone or have a mobile wireless carrier	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	

(sig=.05) (all_pairs) columns tested BC, DEFGHI, JKLM, NOPQR, STUV

TABLE 010
B. What is the name of the manufacturer(s) of your mobile phone(s)? Please select all that apply.

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Motorola	235	123	112	22	32	51	45	43 DE	42	68	34	61	55	28	5	170	30	2	31	61	87	56
	22%	23%	21%	17%	17%	24%	21%	29%	21%	25%	21%	26%	21%	22%	12%	23%	19%	20%	21%	26%	24%	22%
Samsung	229	109	120	36 I	37	51 I	45	28	32	60	43	54	55	29	12	151	36	1	34	53	86	56
	21%	20%	22%	28%	20%	24%	21%	19%	16%	22%	26%	23%	21%	23%	29%	20%	23%	10%	23%	23%	24%	22%
LG	222	116	106	40 FHI	39	36	45	26	36	67	34	54	53	22	5	164	28	3	41 U	58 U	63	60 U
	20%	21%	20%	31%	21%	17%	21%	17%	18%	25%	21%	23%	21%	17%	12%	22%	18%	30%	28%	25%	17%	24%
Nokia	113	66	47	10	9	21	20	16 E	37 DEFGH	39	20	22	24	12	8 P	72	19	2	13	22	53	25
	10%	12%	9%	8%	5%	10%	10%	11%	18%	14%	12%	10%	9%	9%	20%	10%	12%	20%	9%	10%	15%	10%
Blackberry (Research in Motion/RIM)	82	28	54 B	12 I	24 GHI	28 GHI	11 I	6 I	1	12	11	23 J	32 J	12	4	49	16	1	16	19	32	15
	8%	5%	10%	9%	13%	13%	5%	4%	1%	4%	7%	10%	12%	9%	10%	7%	10%	10%	11%	8%	9%	6%
Apple (iPhone)	74	40	34	15 GHI	26 GHI	18 HI	11 I	3	1	8	13 J	14	35 JL	3	6 NP	47	18 NP	0	3	16 S	31 S	24 S
	7%	7%	6%	12%	14%	9%	5%	2%	1%	3%	8%	6%	14%	2%	15%	6%	12%	0%	2%	7%	9%	9%
Sanyo	28	13	15	2	5	4	7	6	4	8	6	5	9	4	0.625	16	5	0	2	3	14	9
	3%	2%	3%	2%	3%	2%	3%	4%	2%	3%	4%	2%	4%	3%	7%	2%	3%	0%	1%	1%	4%	4%
HTC	26	18 C	8	6 HI	6 I	7 I	5	1	1	7 K	0	5	13 K	4	0	16	5	1 O	8 U	6	3	9 U
	2%	3%	2%	5%	3%	3%	2%	1%	1%	3%	0%	2%	5%	3%	0%	2%	3%	10%	5%	3%	1%	4%
Kyocera	26	12	14	1	6	3	6	3	7	11	2	7	4	4	0	17	5	0	2	5	11	8
	2%	2%	3%	1%	3%	1%	3%	2%	4%	4%	1%	3%	2%	3%	0%	2%	3%	0%	1%	2%	3%	3%
Palm/Treo/Centro	17	9	8	2	7	2	3	1	2	3	1	4	7	1	1	13	2	0	0	4	7	6
	2%	2%	2%	2%	4%	1%	1%	1%	1%	1%	1%	2%	3%	1%	2%	2%	1%	0%	0%	2%	2%	2%
Sony Ericsson	16	8	8	2	3	2	2	4	3	4	1	4	5	3	0	10	2	1 OPQ	2	4	7	3
	2%	2%	2%	2%	2%	1%	1%	3%	2%	2%	1%	2%	2%	2%	0%	1%	1%	10%	1%	2%	2%	1%
Danger/ Sidekick	3	1	2	1	2	0	0	0	0	1	1	1	0	1	0	1	1	0	1	1	1	0
	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	1%	0%	0%	0%
Siemens	3	1	2	0	1	0	1	0	1	1	1	0	1	0	0	3	0	0	2 U	1	0	0
	0%	0%	0%	0%	1%	0%	1%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%
Toshiba	2	2	0	2	0	0	0	0	0	1	0	1	0	0	0	2	0	0	1	0	0	1
	0%	0%	0%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%
Audiovox/ Starcomm	1	0	1	0	0	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0
	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HP/IPAQ	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other (SPECIFY)	21	7	14	2	4	5	4	2	4	9	2	2	8	4	1	12	3	1 P	1	4	9	7
	2%	1%	3%	2%	2%	2%	2%	1%	2%	3%	1%	1%	3%	3%	2%	2%	2%	10%	1%	2%	3%	3%
Don't know/refused	17	5	12	1	1	4	2	2	7 E	6	4	1	3	1	0	13	3	0	2	5	7	3
	2%	1%	2%	1%	1%	2%	1%	1%	4%	2%	2%	0%	1%	1%	0%	2%	2%	0%	1%	2%	2%	1%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	

(sig=.05) (all_pairs) columns tested BC, DEFGHI, JKLM, NOPQR, STUV

TABLE 011
C. What type of message/SMS plan do you use to pay for text messages that you send and receive on your wireless mobile phone? Please check all that apply.

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
An unlimited text message/SMS plan	404	200	204	90 EFGHI	91 GHI	89 HI	78 HI	32 I	24	99	59	98	121 JK	49	14	267	69 P	5	61	100	136	107
	37%	37%	38%	69%	49%	43%	37%	21%	12%	36%	36%	42%	47%	38%	34%	36%	44%	50%	41%	43%	37%	42%
A charge for each text message/SMS	185	89	96	14	37 D	36	41 D	29 D	28	52	29	47	46	31 PQ	11 Q	122	19	2	30	44	68	43
	17%	16%	18%	11%	20%	17%	19%	19%	14%	19%	18%	20%	18%	24%	27%	16%	12%	20%	20%	19%	19%	17%
A message/SMS package which allows you to send and receive a preset number of messages	151	75	76	23 HI	44 GHI	37 HI	24 I	13	10	37	25	43	36	18	8	105	19	1	21	32	55	43
	14%	14%	14%	18%	24%	18%	11%	9%	5%	14%	15%	19%	14%	14%	20%	14%	12%	10%	14%	14%	15%	17%
My carrier gives me free texting as part of a promotion	26	16	10	5	4	3	3	6	5	10	8 M	5	3	5	1	15	4	1	2	5	14	5
	2%	3%	2%	4%	2%	1%	1%	4%	3%	4%	5%	2%	1%	4%	2%	2%	3%	10%	1%	2%	4%	2%
Other (SPECIFY:)	8	2	6	0	1	1	1	3	2	3	1	3	0	1	0	6	1	0	1	2	5	0
	1%	0%	1%	0%	1%	1%	1%	2%	1%	1%	1%	1%	0%	1%	0%	1%	1%	0%	1%	1%	1%	0%
Don't have text messaging/SMS plan	203	113	90	4	7	29 DE	35 DE	42 DEFG	86 DEFGH	58	43 L	37	47	19	4	149	30	1	25	50	81	47
	19%	21%	17%	3%	4%	14%	17%	28%	43%	21%	26%	16%	18%	15%	10%	20%	19%	10%	17%	22%	22%	19%
Don't Know/Not sure	39	19	20	0	5	5	8 D	5 D	16 DEF	15	7	5	8	6	2	23	8	0	9 T	5	12	13
	4%	4%	4%	0%	3%	2%	4%	3%	8%	6%	4%	2%	3%	5%	5%	3%	5%	0%	6%	2%	3%	5%
Refused/NA	5	0	5 B	1	0	3	0	0	1	3	0	1	1	0	0	5	0	0	0	1	2	2
	1%	0%	1%	1%	0%	1%	0%	0%	1%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	1%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

TABLE 012
D. Thinking about your primary cell phone, is it a :

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Smartphone	339	169	170	61 GHI	90 GHI	82 GHI	63 HI	27 I	16	74	49	78	115 JKL	39	17	210	68 NP	5	43	76	130	90
	31%	31%	31%	47%	48%	39%	30%	18%	8%	27%	30%	34%	44%	31%	42%	28%	43%	50%	29%	33%	36%	35%
Regular phone	661	330	331	69	88	118	127 E	103 DEF	156 DEFG	200 M	116 M	154 M	144	81	23	470 Q	82	5	105	156	236	164
	61%	61%	61%	53%	47%	57%	60%	69%	78%	73%	70%	66%	56%	63%	56%	63%	52%	50%	71%	67%	65%	65%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

TABLE 013
Q01. Do you currently do any banking using your mobile phone? If yes, what technology are you currently using on your mobile phone to do banking?
Please check any that apply.

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Yes (NET)	189	106	83	41 FGHI	64 FGHI	40 HI	26 I	11	7	52	26	47	58	27	13 P	108	40 P	1	24	42	71	52
	17%	20%	15%	31%	34%	19%	12%	7%	4%	19%	16%	20%	22%	21%	32%	14%	26%	10%	16%	18%	19%	21%
Yes -- SMS (text messages)	85	49	36	23 FGHI	28 FGHI	18 HI	12 I	3	1	28 K	8	22	22	16 P	7 P	45	16	1	11	26	27	21
	8%	9%	7%	18%	15%	9%	6%	2%	1%	10%	5%	10%	9%	13%	17%	6%	10%	10%	7%	11%	7%	8%
Yes -- Mobile Internet (Web or Data)	119	65	54	23 GHI	44 FGHI	23 I	20 I	8 I	1	33	16	25	42	17	7	65	29 P	1	11	31	47	30
	11%	12%	10%	18%	24%	11%	10%	5%	1%	12%	10%	11%	16%	13%	17%	9%	19%	10%	7%	13%	13%	12%
Yes -- Application downloaded to my mobile ph	60	33	27	12 GHI	25 FGHI	13 I	5	3	2	13	10	19	18	4	3	34	18 NP	1	3	17 S	20	20 S
	6%	6%	5%	9%	13%	6%	2%	2%	1%	5%	6%	8%	7%	3%	7%	5%	12%	10%	2%	7%	6%	8%
Yes, but don't know which technology	12	7	5	0	3	3	2	1	3	0	4 J	3	5 J	0	1	9	2	0	3 T	0	5	4
	1%	1%	1%	0%	2%	1%	1%	1%	2%	0%	2%	1%	2%	0%	2%	1%	1%	0%	2%	0%	1%	2%
No, I am not using my mobile phone to do any banking	811	393	418	89	114	160 E	164 DE	119 DE	165 DE	222	139	185	201	93	27	572	110	9	124	190	295	202
	75%	72%	77%	68%	61%	77%	78%	79%	82%	81%	84%	80%	78%	73%	66%	76%	70%	90%	84%	82%	81%	80%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

TABLE 014
Q02. Do you expect to use your mobile phone for banking in the next 12 months? If yes, which technology on your mobile phone would you prefer or would be more convenient for you?
Please check any that apply.

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Yes (NET)	249	139 C	110	48 FGHI	87 FGHI	53 GHI	36 I	15	10	69	38	62	72	37 P	17 P	148	45 P	2	30	55	87	77 S
	23%	26%	20%	37%	47%	25%	17%	10%	5%	25%	23%	27%	28%	29%	42%	20%	29%	20%	20%	24%	24%	30%
Yes -- SMS (text messages)	86	49	37	25 FGHI	31 FGHI	17 GI	7 I	6 I	0	29	14	19	20	18 P	7 PQ	49	11	1	12	22	24	28 U
	8%	9%	7%	19%	17%	8%	3%	4%	0%	11%	9%	8%	8%	14%	17%	7%	7%	10%	8%	10%	7%	11%
Yes -- Mobile Internet (Web or Data)	155	88	67	27 GHI	59 DFGHI	28 I	24 I	12 I	5	42	25	33	51	20	10 P	90	33 P	2	14	35	60 S	46 S
	14%	16%	12%	21%	32%	13%	11%	8%	3%	15%	15%	14%	20%	16%	24%	12%	21%	20%	10%	15%	16%	18%
Yes -- Application downloaded to my mobile ph	92	49	43	16 HI	41 DFGHI	18 HI	14 HI	3 I	0	17	16	28 J	29 J	11	5	54	20 P	2	10	17	27	38 STU
	9%	9%	8%	12%	22%	9%	7%	2%	0%	6%	10%	12%	11%	9%	12%	7%	13%	20%	7%	7%	7%	15%
Yes -- No preferred technology	18	11	7	3	5 H	4	1	0	5	4	3	5	6	2	2	10	4	0	3	5	6	4
	2%	2%	1%	2%	3%	2%	1%	0%	3%	2%	2%	2%	2%	2%	5%	1%	3%	0%	2%	2%	2%	2%
No -- Do not plan to use my mobile phone to do any banking in the next 12 months	654	312	342	69 E	75	117 E	135 DE	107 DEF	151 DEFG	181	113	143	163	70	20	470	87	7	101	162	235	156
	60%	57%	63%	53%	40%	56%	64%	71%	75%	66%	69%	62%	63%	55%	49%	63%	55%	70%	68%	70%	64%	61%
Don't Know	97	48	49	13	16	30 HI	19	8	11	24	14	27	24	13	3	62	18	1	17	15	44 T	21
	9%	9%	9%	10%	9%	14%	9%	5%	6%	9%	9%	12%	9%	10%	7%	8%	12%	10%	12%	7%	12%	8%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

TABLE 015
Q03. Which of the following type of banking services would you be interested in accessing through your mobile phone?
TOP TWO BOX SUMMARY
Total includes those with No Cell Phone
Scale: 5 = Very Interested

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Viewing account balances	382	190	192	75 FGHI	100 FGHI	88 GHI	63 HI	28	28	98	62	101	104	57 PR	21 PR	237	66 PR	1	57	87	134	104
	35%	35%	35%	57%	54%	42%	30%	19%	14%	36%	38%	44%	40%	45%	51%	32%	42%	10%	39%	38%	37%	41%
Branch/ATM locator	314	149	165	64 FGHI	89 FGHI	70 GHI	46 I	26 I	19	83	46	74	92	46 P	21 PQ	194	51	2	47	67	111	89
	29%	27%	30%	49%	48%	34%	22%	17%	10%	30%	28%	32%	36%	36%	51%	26%	33%	20%	32%	29%	30%	35%
Deposit/Withdrawal notices	280	140	140	62 FGHI	72 FGHI	57 HI	48 I	23	18	78	45	72	70	41 P	17 P	171	50 P	1	40	65	94	81
	26%	26%	26%	47%	39%	27%	23%	15%	9%	29%	27%	31%	27%	32%	42%	23%	32%	10%	27%	28%	26%	32%
Transferring balances among my accounts	278	150	128	49 FGHI	82 FGHI	54 HI	48 I	23	22	72	47	65	80	43 P	18 P	170	46	1	36	64	95	83
	26%	28%	24%	37%	44%	26%	23%	15%	11%	26%	29%	28%	31%	34%	44%	23%	29%	10%	24%	28%	26%	33%
Bill payment	229	124	105	34 GHI	70 DFGHI	56 GHI	35 I	16	18	55	38	61	65	33	14 P	140	41 P	1	40	50	73	66
	21%	23%	19%	26%	38%	27%	17%	11%	9%	20%	23%	26%	25%	26%	34%	19%	26%	10%	27%	22%	20%	26%
Using my mobile phone to make in-store payments or purchases (like a swipe credit card)	209	114	95	38 GHI	58 GHI	51 HI	38 HI	12	12	50	30	63 JK	57	29	16 NPQ	128	34	2	29	47	74	59
	19%	21%	18%	29%	31%	24%	18%	8%	6%	18%	18%	27%	22%	23%	39%	17%	22%	20%	20%	20%	20%	23%
Transferring money to other people on their mobile phones (remittance)	155	95 C	60	29 GHI	51 FGHI	34 HI	23 I	9	9	43	27	36	44	23	10 P	90	30 P	2	23	33	51	48
	14%	18%	11%	22%	27%	16%	11%	6%	5%	16%	16%	16%	17%	18%	24%	12%	19%	20%	16%	14%	14%	19%
Other (please specify)	41	26	15	7 HI	12 HI	10 H	8	1	3	12	10	10	8	0.875	7 PQ	19	5	1	8	9	13	11
	4%	5%	3%	5%	7%	5%	4%	1%	2%	4%	6%	4%	3%	7%	17%	3%	3%	10%	5%	4%	4%	4%
Did not show strong interest(top 2 scores) on any above services	542	273	269	46	58	97 DE	111 DE	93 DEF	137 DEFG	150	95	120	131	53	16	394 N	72	7	74	132	207	129
	50%	50%	49%	35%	31%	46%	53%	62%	68%	55%	58%	52%	51%	41%	39%	52%	46%	70%	50%	57%	57%	51%

TABLE 016
Q3_1. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Bill payment	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	229	124	105	34 GHI	70 DFGHI	56 GHI	35 I	16	18	55	38	61	65	33	14 P	140	41 P	1	40	50	73	66
	21%	23%	19%	26%	38%	27%	17%	11%	9%	20%	23%	26%	25%	26%	34%	19%	26%	10%	27%	22%	20%	26%
5 - Very Interested	115	60	55	13	43 DFGHI	23 I	19	8	9	29	16	32	35	17	8 P	61	28 P	1	18	23	42	32
	11%	11%	10%	10%	23%	11%	9%	5%	5%	11%	10%	14%	14%	13%	20%	8%	18%	10%	12%	10%	12%	13%
4	114	64	50	21 GHI	27 GHI	33 GHI	16	8	9	26	22	29	30	16	6	79	13	0	22 U	27	31	34 U
	11%	12%	9%	16%	15%	16%	8%	5%	5%	10%	13%	13%	12%	13%	15%	11%	8%	0%	15%	12%	9%	13%
3	111	65	46	17 I	26 HI	30 HI	18	10	10	31	18	27	30	13	0.875	71	17	1	14	21	44	32
	10%	12%	9%	13%	14%	14%	9%	7%	5%	11%	11%	12%	12%	10%	22%	9%	11%	10%	10%	9%	12%	13%
2	59	36	23	9 I	15 HI	15 I	14 I	4	2	18	9	16	11	8	4	41	6	0	7	19	22	11
	5%	7%	4%	7%	8%	7%	7%	3%	1%	7%	6%	7%	4%	6%	10%	6%	4%	0%	5%	8%	6%	4%
1 - Not Very Interested	601	274	327 B	70 E	67	99 E	123 EF	100 DEF	142 DEFG	170	100	128	153	66 O	13	428 O	86 O	8 O	87	142	227	145
	55%	50%	60%	53%	36%	47%	58%	67%	71%	62%	61%	55%	59%	52%	32%	57%	55%	80%	59%	61%	62%	57%
Mean	2.08	2.20 C	1.97	2.22 HI	2.80 DFGHI	2.33 GHI	1.92 HI	1.62	1.49	2	2.06	2.23	2.16	2.25	2.80 PR	1.98	2.27 P	1.6	2.17	2.01	2.01	2.2

(sig=.05) (all_pairs) columns tested BC, DEFGHI, JKLM, NOPQR, STUV

TABLE 017
Q3. 2. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Transferring money to other people on their mobile phones (remittance)

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	155	95 C	60	29 GHI	51 FGHI	34 HI	23 I	9	9	43	27	36	44	23	10 P	90	30 P	2	23	33	51	48
	14%	18%	11%	22%	27%	16%	11%	6%	5%	16%	16%	16%	17%	18%	24%	12%	19%	20%	16%	14%	14%	19%
5 - Very Interested	78	45	33	12 HI	28 FGHI	15	11	5	7	18	14	20	24	13	3	43	18 P	1	13	15	28	22
	7%	8%	6%	9%	15%	7%	5%	3%	4%	7%	9%	9%	9%	10%	7%	6%	12%	10%	9%	7%	8%	9%
4	77	50 C	27	17 GHI	23 GHI	19 HI	12 I	4	2	25	13	16	20	10	7 P	47	12	1	10	18	23	26
	7%	9%	5%	13%	12%	9%	6%	3%	1%	9%	8%	7%	8%	8%	17%	6%	8%	10%	7%	8%	6%	10%
3	70	40	30	8 I	25 DGHI	18 I	9	6	4	18	11	14	22	10	4	44	12	0	12	14	27	17
	6%	7%	6%	6%	13%	9%	4%	4%	2%	7%	7%	6%	9%	8%	10%	6%	8%	0%	8%	6%	7%	7%
2	84	52 C	32	15 HI	19 HI	22 HI	16 I	6	6	33 K	9	19	20	8	8 NPQ	58	10	0	12	22	32	18
	8%	10%	6%	12%	10%	11%	8%	4%	3%	12%	6%	8%	8%	6%	20%	8%	6%	0%	8%	10%	9%	7%
1 - Not Very Interested	691	312	379 B	78 E	83	126 E	142 E	109 DEF	153 DEFG	180	118	163	173	79 O	18	488 O	98 O	8 O	101	163	256	171
	64%	57%	70%	60%	45%	60%	67%	73%	76%	66%	72%	70%	67%	62%	44%	65%	62%	80%	68%	70%	70%	67%
Mean	1.77	1.93 C	1.61	2.00 GHI	2.40 DFGHI	1.88 GHI	1.60 I	1.38	1.28	1.79	1.76	1.75	1.85	1.92	2.23 P	1.68	1.95 P	1.7	1.8	1.71	1.73	1.86

TABLE 018
Q3. 3. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Viewing account balances

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	382	190	192	75 FGHI	100 FGHI	88 GHI	63 HI	28	28	98	62	101	104	57 PR	21 PR	237	66 PR	1	57	87	134	104
	35%	35%	35%	57%	54%	42%	30%	19%	14%	36%	38%	44%	40%	45%	51%	32%	42%	10%	39%	38%	37%	41%
5 - Very Interested	245	117	128	47 FGHI	73 FGHI	50 HI	41 HI	14	20	62	44	66	61	39 P	9	146	50 P	1	37	52	90	66
	23%	22%	24%	36%	39%	24%	19%	9%	10%	23%	27%	28%	24%	31%	22%	19%	32%	10%	25%	22%	25%	26%
4	137	73	64	28 GHI	27 I	38 GHI	22 I	14 I	8	36	18	35	43	18	12 NPQ	91	16	0	20	35	44	38
	13%	13%	12%	21%	15%	18%	10%	9%	4%	13%	11%	15%	17%	14%	29%	12%	10%	0%	14%	15%	12%	15%
3	111	62	49	14	18	26	25	10	18	39 K	12	21	31	12	5	78	15	1	19	22	42	28
	10%	11%	9%	11%	10%	12%	12%	7%	9%	14%	7%	9%	12%	9%	12%	10%	10%	10%	13%	10%	12%	11%
2	41	25	16	6 I	10 I	9 I	11 I	3	2	12	5	13	6	1	4 NQ	33	3	0	7	12 U	8	14 U
	4%	5%	3%	5%	5%	4%	5%	2%	1%	4%	3%	6%	2%	1%	10%	4%	2%	0%	5%	5%	2%	6%
1 - Not Very Interested	466	222	244	35	50	77 E	91 DE	89 DEFG	124 DEFG	125	86 L	97	118	50	10	332 O	66 O	8 NOPQ	65	111	182	108
	43%	41%	45%	27%	27%	37%	43%	59%	62%	46%	52%	42%	46%	39%	24%	44%	42%	80%	44%	48%	50%	43%
Mean	2.65	2.68	2.63	3.35 FGHI	3.35 FGHI	2.88 GHI	2.53 HI	1.93	1.83	2.63	2.57	2.83	2.7	2.96 PR	3.15 PR	2.54	2.87 PR	1.6	2.71	2.59	2.6	2.76

TABLE 019
Q3. 4. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Deposit/Withdrawal notices

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	280	140	140	62 FGHI	72 FGHI	57 HI	48 I	23	18	78	45	72	70	41 P	17 P	171	50 P	1	40	65	94	81
	26%	26%	26%	47%	39%	27%	23%	15%	9%	29%	27%	31%	27%	32%	42%	23%	32%	10%	27%	28%	26%	32%
5 - Very Interested	148	72	76	28 GHI	45 FGHI	32 HI	25 HI	8	10	43	26	34	39	24 P	8	82	33 P	1	18	34	56	40
	14%	13%	14%	21%	24%	15%	12%	5%	5%	16%	16%	15%	15%	19%	20%	11%	21%	10%	12%	15%	15%	16%
4	132	68	64	34 EFGHI	27 I	25 I	23 I	15 I	8	35	19	38	31	17	9	89	17	0	22	31	38	41 U
	12%	13%	12%	26%	15%	12%	11%	10%	4%	13%	12%	16%	12%	13%	22%	12%	11%	0%	15%	13%	10%	16%
3	118	60	58	14 I	32 GHI	32 HI	21	9	10	34	14	34	32	16	8	78	16	0	20	22	50	26
	11%	11%	11%	11%	17%	15%	10%	6%	5%	12%	9%	15%	12%	13%	20%	10%	10%	0%	14%	10%	14%	10%
2	58	38 C	20	9 HI	19 GHI	16 HI	8	3	3	15	11	13	14	4	3	46	5	0	7	19	17	15
	5%	7%	4%	7%	10%	8%	4%	2%	2%	6%	7%	6%	5%	3%	7%	6%	3%	0%	5%	8%	5%	6%
1 - Not Very Interested	544	261	283	45	55	95 DE	113 DE	95 DEF	141 DEFG	147	95	113	143	59	12	385 O	79 O	9 NOPQ	81	126	205	132
	50%	48%	52%	34%	30%	46%	54%	63%	70%	54%	58%	49%	55%	46%	29%	51%	50%	90%	55%	54%	56%	52%
Mean	2.28	2.3	2.26	2.93 FGHI	2.93 FGHI	2.42 HI	2.15 HI	1.75	1.51	2.31	2.21	2.43	2.26	2.53 PR	2.95 PR	2.17	2.47 P	1.4	2.25	2.26	2.24	2.38

TABLE 020
Q3. 5. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Transferring balances among my accounts

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	278	150	128	49 FGHI	82 FGHI	54 HI	48 I	23	22	72	47	65	80	43 P	18 P	170	46	1	36	64	95	83
	26%	28%	24%	37%	44%	26%	23%	15%	11%	26%	29%	28%	31%	34%	44%	23%	29%	10%	24%	28%	26%	33%
5 - Very Interested	170	91	79	23 HI	57 DFGHI	36 HI	28 I	12	14	39	35	43	48	29 P	9	97	34 P	1	19	37	59	55 S
	16%	17%	15%	18%	31%	17%	13%	8%	7%	14%	21%	19%	19%	23%	22%	13%	22%	10%	13%	16%	16%	22%
4	108	59	49	26 FGHI	25 I	18	20 I	11	8	33	12	22	32	14	9 PQ	73	12	0	17	27	36	28
	10%	11%	9%	20%	13%	9%	10%	7%	4%	12%	7%	10%	12%	11%	22%	10%	8%	0%	12%	12%	10%	11%
3	104	60	44	16 I	25 HI	29 HI	19 I	9	6	26	13	32	29	10	7	72	14	1	14	23	43	24
	10%	11%	8%	12%	13%	14%	9%	6%	3%	10%	8%	14%	11%	8%	17%	10%	9%	10%	10%	10%	12%	9%
2	62	34	28	10 HI	14 HI	21 GHI	10	3	4	19	8	19	12	6	3	45	8	0	15 U	16	17	14
	6%	6%	5%	8%	8%	10%	5%	2%	2%	7%	5%	8%	5%	5%	7%	6%	5%	0%	10%	7%	5%	6%
1 - Not Very Interested	556	255	301 B	55 E	57	96 E	113 DE	95 DEF	140 DEFG	157	97	116	138	61 O	12	393 O	82 O	8 NO	83	129	211	133
	51%	47%	55%	42%	31%	46%	54%	63%	70%	57%	59%	50%	53%	48%	29%	52%	52%	80%	56%	56%	58%	52%
Mean	2.27	2.39 C	2.16	2.63 GHI	3.06 DFGHI	2.39 HI	2.16 HI	1.78	1.56	2.19	2.27	2.38	2.38	2.53 P	3.00 PQR	2.17	2.39	1.6	2.15	2.25	2.22	2.44

TABLE 021
Q3_6. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Using my mobile phone to make in-store payments or purchases (like a swipe credit card)

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	209	114	95	38 GHI	58 GHI	51 HI	38 HI	12	12	50	30	63 JK	57	29	16 NPQ	128	34	2	29	47	74	59
	19%	21%	18%	29%	31%	24%	18%	8%	6%	18%	18%	27%	22%	23%	39%	17%	22%	20%	20%	20%	20%	23%
5 - Very Interested	116	70 C	46	18 HI	40 FGHI	26 HI	20 HI	4	8	25	18	37 J	34	16	6	68	24 P	2	15	25	48	28
	11%	13%	9%	14%	22%	12%	10%	3%	4%	9%	11%	16%	13%	13%	15%	9%	15%	20%	10%	11%	13%	11%
4	93	44	49	20 HI	18 I	25 HI	18 I	8	4	25	12	26	23	13	10 NPQ	60	10	0	14	22	26	31 U
	9%	8%	9%	15%	10%	12%	9%	5%	2%	9%	7%	11%	9%	10%	24%	8%	6%	0%	10%	10%	7%	12%
3	116	71 C	45	23 GHI	25 HI	30 HI	19	10	9	41	21	22	29	13	4	77	22	0	20	22	43	31
	11%	13%	8%	18%	13%	14%	9%	7%	5%	15%	13%	10%	11%	10%	10%	10%	14%	0%	14%	10%	12%	12%
2	65	34	31	16 FGHI	19 GHI	12	10	4	4	19	10	15	17	6	7 NPQ	45	7	0	9	19	21	16
	6%	6%	6%	12%	10%	6%	5%	3%	2%	7%	6%	7%	7%	5%	17%	6%	5%	0%	6%	8%	6%	6%
1 - Not Very Interested	610	280	330 B	53	76	107 E	123 DE	104 DEFG	147 DEFG	164	104	132	156	72 O	13	430 O	87 O	8 O	90	144	228	148
	56%	52%	61%	41%	41%	51%	58%	69%	73%	60%	63%	57%	60%	56%	32%	57%	55%	80%	61%	62%	62%	58%
Mean	2.04	2.18 C	1.9	2.49 GHI	2.59 FGHI	2.26 GHI	1.96 HI	1.49	1.38	2.01	1.97	2.23	2.08	2.13	2.73 NPQ	1.96	2.18	1.8	2.02	1.99	2.03	2.11

TABLE 022
Q3_7. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Branch/ATM locator

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	314	149	165	64 FGHI	89 FGHI	70 GHI	46 I	26 I	19	83	46	74	92	46 P	21 PQ	194	51	2	47	67	111	89
	29%	27%	30%	49%	48%	34%	22%	17%	10%	30%	28%	32%	36%	36%	51%	26%	33%	20%	32%	29%	30%	35%
5 - Very Interested	167	80	87	33 GHI	53 FGHI	36 HI	24 I	10	11	33	32 J	40	52 J	30 P	9	96	30 P	2	23	38	60	46
	15%	15%	16%	25%	29%	17%	11%	7%	6%	12%	19%	17%	20%	23%	22%	13%	19%	20%	16%	16%	16%	18%
4	147	69	78	31 GHI	36 GHI	34 I	22 I	16 I	8	50 K	14	34	40 K	16	12 NPQ	98	21	0	24	29	51	43
	14%	13%	14%	24%	19%	16%	10%	11%	4%	18%	9%	15%	15%	13%	29%	13%	13%	0%	16%	13%	14%	17%
3	139	75	64	24 HI	27 HI	32 HI	36 HI	10	10	44	21	31	36	13	6	99	20	1	26 V	33	53	27
	13%	14%	12%	18%	15%	15%	17%	7%	5%	16%	13%	13%	14%	10%	15%	13%	13%	10%	18%	14%	15%	11%
2	64	42 C	22	6	19 HI	15 I	15 I	4	5	17	7	22 K	14	6	3	42	12	1	7	17	17	23 U
	6%	8%	4%	5%	10%	7%	7%	3%	3%	6%	4%	10%	5%	5%	7%	6%	8%	10%	5%	7%	5%	9%
1 - Not Very Interested	483	233	250	36	43	83 DE	93 DE	90 DEFG	138 DEFG	130	91 M	105	117	55 O	10	345 O	67 O	6 O	68	115	185	115
	44%	43%	46%	28%	23%	40%	44%	60%	69%	47%	55%	45%	45%	43%	24%	46%	43%	60%	46%	50%	51%	45%
Mean	2.45	2.44	2.46	3.15 FGHI	3.21 FGHI	2.63 GHI	2.31 HI	1.86 I	1.54	2.41	2.33	2.49	2.6	2.67 P	3.18 PQ	2.35	2.57	2.1	2.51	2.39	2.41	2.54

TABLE 023
Q3. 8. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Other (please specify)

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	41	26	15	7 HI	12 HI	10 H	8	1	3	12	10	10	8	9P	7 PQ	19	5	1	8	9	13	11
	4%	5%	3%	5%	7%	5%	4%	1%	2%	4%	6%	4%	3%	7%	17%	3%	3%	10%	5%	4%	4%	4%
5 - Very Interested	23	13	10	4 H	6 H	4	6 H	0	3	7	5	6	4	5P	5 PQ	9	3	1 P	4	6	9	4
	2%	2%	2%	3%	3%	2%	3%	0%	2%	3%	3%	3%	2%	4%	12%	1%	2%	10%	3%	3%	3%	2%
4	18	13	5	3 I	6 I	6 I	2	1	0	5	5	4	4	4	2	10	2	0	4	3	4	7
	2%	2%	1%	2%	3%	3%	1%	1%	0%	2%	3%	2%	2%	3%	5%	1%	1%	0%	3%	1%	1%	3%
3	68	47 C	21	10 I	18 HI	20 HI	13 I	4	3	22	8	14	21	8	6 PQ	46	8	0	11	15	26	16
	6%	9%	4%	8%	10%	10%	6%	3%	2%	8%	5%	6%	8%	6%	15%	6%	5%	0%	7%	7%	7%	6%
2	31	17	14	6 HI	7 H	12 GHI	4	0	2	8	5	11	5	7P	2	17	5	0	4	11	9	7
	3%	3%	3%	5%	4%	2%	2%	0%	1%	3%	3%	5%	2%	6%	5%	2%	3%	0%	3%	5%	3%	3%
1 - Not Very Interested	610	286	324 B	75 E	76	120 E	128 E	89 E	122 E	167	103	136	157	68 O	14	429 O	90 O	9 NOPQ	86	146	225	153
	56%	53%	60%	57%	41%	57%	61%	59%	61%	61%	62%	59%	61%	53%	34%	57%	57%	90%	58%	63%	62%	60%
Mean	1.42	1.54 C	1.3	1.52 HI	1.75 GHI	1.53 HI	1.39 HI	1.12	1.15	1.45	1.44	1.44	1.39	1.60 P	2.38 NPQ	1.34	1.36	1.4	1.5	1.41	1.4	1.41

TABLE 024
Q04. How important is security in your decision on using to use your mobile phone for banking and purchases?
Scale: 5 = Very Important

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Top 2 Box (NET)	677	313	364 B	90 HI	129 HI	137 I	129	84	108	181	113	158	178	84	29	456	102	6	97	165	248	167
	62%	58%	67%	69%	69%	66%	61%	56%	54%	66%	69%	68%	69%	66%	71%	61%	65%	60%	66%	71%	68%	66%
Very important	613	274	339 B	81 I	112 I	126 I	119	76	99	163	103	143	157	72	24	416	95	6	88	151	229	145
	56%	50%	62%	62%	60%	60%	56%	51%	49%	60%	62%	62%	61%	56%	59%	55%	61%	60%	60%	65%	63%	57%
Somewhat important	64	39	25	9	17	11	10	8	9	18	10	15	21	12	5	40	7	0	9	14	19	22
	6%	7%	5%	7%	9%	5%	5%	5%	5%	7%	6%	7%	8%	9%	12%	5%	5%	0%	6%	6%	5%	9%
Neither important nor unimportant	66	40	26	9	12	15	8	9	13	18	14	16	14	7	2	49	8	0	11	14	25	16
	6%	7%	5%	7%	7%	7%	4%	6%	7%	7%	9%	7%	5%	6%	5%	7%	5%	0%	7%	6%	7%	6%
Somewhat unimportant	34	25 C	9	6	6	6	5	3	8	10	3	3	13 L	1	3 N	23	6	1 N	7	5	11	11
	3%	5%	2%	5%	3%	3%	2%	2%	4%	4%	2%	1%	5%	1%	7%	3%	4%	10%	5%	2%	3%	4%
Very unimportant	223	121	102	25	31	42	48	34	43	65	35	55	54	28	6	152	34	3	33	48	82	60
	21%	22%	19%	19%	17%	20%	23%	23%	21%	24%	21%	24%	21%	22%	15%	20%	22%	30%	22%	21%	22%	24%
Mean	3.81	3.64	3.98 B	3.88	3.97	3.87	3.77	3.68	3.66	3.74	3.87	3.81	3.83	3.83	3.95	3.8	3.82	3.5	3.76	3.93	3.83	3.71

TABLE 025
Q05. Would you be interested in downloading an application to your mobile phone to enable secure banking?

	Total	Gender		Age						Income				Ethnicity					Region			
		M	F	18-24	25-34	35-44	45-54	55-64	65+	<35K	35-50K	50-75K	75K+	AA	Asian	Caucs	Hisp	Other	NE	MW	South	West
Total Responding	1088	544	544	131	186	209	211	150	201	274	165	232	259	128	41	752	157	10	148	232	366	254
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Very interested	186	107 C	79	34 GHI	69 DFGHI	37 HI	25 I	12	9	45	25	55 JK	55	28	9	117	30	2	21	44	68	53
	17%	20%	15%	26%	37%	18%	12%	8%	5%	16%	15%	24%	21%	22%	22%	16%	19%	20%	14%	19%	19%	21%
Somewhat interested	205	114	91	41 GHI	45 HI	56 GHI	35 I	20 I	8	52	41	43	56	22	13 NPQR	143	27	0	40 V	49	71	45
	19%	21%	17%	31%	24%	27%	17%	13%	4%	19%	25%	19%	22%	17%	32%	19%	17%	0%	27%	21%	19%	18%
								140														
Not interested	498	235	263	44	47	80 E	100 DE	87 DEFG	DEFGH	152 LM	90 M	105	112	56	15	350	71	6	74	117	180	127
	46%	43%	48%	34%	25%	38%	47%	58%	70%	56%	55%	45%	43%	44%	37%	47%	45%	60%	50%	50%	49%	50%
Don't Know/No Opinion	111	43	68 B	11	17	27	30 HI	11	15	25	9	29 K	36 K	14	3	70	22	2	13	22	47	29
	10%	8%	13%	8%	9%	13%	14%	7%	8%	9%	6%	13%	14%	11%	7%	9%	14%	20%	9%	10%	13%	11%
No Cell Phone	88	45	43	1	8	9	21 DEF	20 DEF	29 DEF	0	0	0	0	8	1	72 Q	7	0	0	0	0	0
	8%	8%	8%	1%	4%	4%	10%	13%	14%	0%	0%	0%	0%	6%	2%	10%	5%	0%	0%	0%	0%	0%

(sig=.05) (all_pairs) columns tested BC, DEFGHI, JKLM, NOPQR, STUV

TABLE 001
What is your age?

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Under 18	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
18-24	131	5 CKLM	33 M	0	2 M	0	16 M	23 LM	2 M	50 LM	1	6	1
	12%	28%	12%	0%	22%	0%	12%	17%	12%	16%	4%	6%	1%
25-34	186	1	53 LM	3 LM	1	0	28 LM	22	3	58 LM	7 LM	8	9
	17%	6%	19%	33%	11%	0%	21%	17%	18%	19%	30%	8%	10%
35-44	209	3	59 M	5 CGJLM	2	0	28 M	34 LM	6 LM	56	5	14	10
	19%	17%	21%	56%	22%	0%	21%	26%	35%	18%	22%	14%	11%
45-54	211	3	59	0	2	0	25	21	1	59	4	22	21
	19%	17%	21%	0%	22%	0%	19%	16%	6%	19%	17%	23%	22%
55-64	150	1	31	1	1	0	19	15	2	42	1	16	22 CHJK
	14%	6%	11%	11%	11%	0%	14%	11%	12%	14%	4%	17%	23%
65+	201	5	51	0	1	1	17	17	3	41	5	31 CDGHJ	31 CDGHJ
	19%	28%	18%	0%	11%	100%	13%	13%	18%	13%	22%	32%	33%

TABLE 002
Are you male or female?

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Male	544	7	149 K	4	5 K	1	70 K	57 K	8	154 K	4	51 K	47 K
	50%	39%	52%	44%	56%	100%	53%	43%	47%	50%	17%	53%	50%
Female	544	11	137	5	4	0	63	75	9	152	19 CEGHJLM	46	47
	50%	61%	48%	56%	44%	0%	47%	57%	53%	50%	83%	47%	50%

TABLE 003
Which of the following best describes your ethnicity?

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Black / African American	128	1	38 J	1	3 IJM	0	17 J	21 J	0	21	6 IJM	13 J	8
	12%	6%	13%	11%	33%	0%	13%	16%	0%	7%	26%	13%	9%
Asian	41	0	17 JL	0	0	0	9 JLM	9 JLM	0	7	1	1	1
	4%	0%	6%	0%	0%	0%	7%	7%	0%	2%	4%	1%	1%
White / Caucasian	752	14 E	185 E	4	2	1	78 E	79 E	15 CDEGHK	240 CDEGHK	11	67 E	78 CDEGHKL
	69%	78%	65%	44%	22%	100%	59%	60%	88%	78%	48%	69%	83%
Hispanic	157	2	45 M	3 JM	4 CHJLM	0	28 JM	21	2	35	5 M	14	7
	14%	11%	16%	33%	44%	0%	21%	16%	12%	11%	22%	14%	7%
Other	10	1 CM	1	1 CGJM	0	0	1	2	0	3	0	2	0
	1%	6%	0%	11%	0%	0%	1%	2%	0%	1%	0%	2%	0%

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 004
QREGION Region variable

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Northeast	148	0	29 M	3 BCKM	0	0	16 M	18 M	2 M	64 BCGM	1	18 BCM	1
	14%	0%	10%	33%	0%	0%	12%	14%	12%	21%	4%	19%	1%
Midwest	232	13 CDEGHJKL M	58 KM	2 KM	1	0	35 HKM	21 KM	10 CEGHJKLM	69 KM	0	29 HKM	3
	21%	72%	20%	22%	11%	0%	26%	16%	59%	23%	0%	30%	3%
South	366	2 M	130 BJLM	4 M	2 M	0	51 BJM	51 BJM	4 M	83 M	17 BCEGHJLM	33 M	1
	34%	11%	46%	44%	22%	0%	38%	39%	24%	27%	74%	34%	1%
West	254	3 M	69 M	0	6 BCDGHJKLM	1	31 M	42 DILM	1	90 ILM	5 M	17 M	1
	23%	17%	24%	0%	67%	100%	23%	32%	6%	29%	22%	18%	1%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

TABLE 005
QINCOME Income Variable

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Less than \$35K	274	7 IM	65 M	5 CIJM	4 IM	0	34 M	34 M	1	78 M	11 CGHIJM	41 CGHIJM	2
	25%	39%	23%	56%	44%	0%	26%	26%	6%	26%	48%	42%	2%
\$35K to less than \$50K	165	1	44 M	2 M	2 M	1	23 M	19 M	3 M	51 M	2 M	19 M	1
	15%	6%	15%	22%	22%	100%	17%	14%	18%	17%	9%	20%	1%
\$50K to less than \$75K	232	8 EGJLM	71 M	2 M	0	0	30 M	35 LM	5 M	64 M	8 LM	15 M	1
	21%	44%	25%	22%	0%	0%	23%	27%	29%	21%	35%	16%	1%
\$75K to less than \$100K	127	1 M	47 M	0	2 M	0	17 M	16 M	1 M	35 M	2 M	14 M	0
	12%	6%	16%	0%	22%	0%	13%	12%	6%	11%	9%	14%	0%
\$100K or more	132	1	40 LM	0	1 M	0	21 KLM	23 KLM	2 LM	49 KLM	0	2	1
	12%	6%	14%	0%	11%	0%	16%	17%	12%	16%	0%	2%	1%
Prefer not to say	70	0	19 M	0	0	0	8	5	5 BCGHJKLM	29 HM	0	6	1
	6%	0%	7%	0%	0%	0%	6%	4%	29%	10%	0%	6%	1%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 006
What is your current employment status?

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Employed full-time	403	4 M	127 KLM	3 M	5 M	0	59 KLM	57 LM	8 M	131 KLM	5 M	25 M	0
	37%	22%	44%	33%	56%	0%	44%	43%	47%	43%	22%	26%	0%
Employed part-time	91	3 M	19 M	0	1 M	0	13 M	16 M	0	30 M	3 M	10 M	0
	8%	17%	7%	0%	11%	0%	10%	12%	0%	10%	13%	10%	0%
Self-employed	80	4 HJM	25 M	2 JM	0	0	12 M	10 M	0	18	2 M	10 M	1
	7%	22%	9%	22%	0%	0%	9%	8%	0%	6%	9%	10%	1%
Not employed	73	2 M	19 M	1 M	2 KM	0	9 M	8 M	0	22 M	0	12 M	0
	7%	11%	7%	11%	22%	0%	7%	6%	0%	7%	0%	12%	0%
Retired	191	3 M	52 M	0	1	1	23 M	21 M	3 M	49 M	5 M	32 CDGHJM	2
	18%	17%	18%	0%	11%	100%	17%	16%	18%	16%	22%	33%	2%
Student	81	1	25 M	0	0	0	9 M	9 M	2 M	30 LM	2 M	3	1
	7%	6%	9%	0%	0%	0%	7%	7%	12%	10%	9%	3%	1%
Homemaker	81	1	19	3 CGHJLM	0	0	8	11 M	4 CGJLM	26 M	6 CGHJLM	5	2
	7%	6%	7%	33%	0%	0%	6%	8%	24%	9%	26%	5%	2%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 007
What is your marital status?

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Now Married	507	9 M	159 M	6 M	4 M	1	66 M	61 M	12 LM	160 M	11 M	43 M	3
	47%	50%	56%	67%	44%	100%	50%	46%	71%	52%	48%	44%	3%
Unmarried Partner	86	4 CM	18 M	0	2 M	0	15 M	11 M	0	31 M	2 M	9 M	0
	8%	22%	6%	0%	22%	0%	11%	8%	0%	10%	9%	9%	0%
Divorced	116	2 M	26 M	1 M	1 M	0	17 M	17 M	1 M	31 M	3 M	19 CJM	0
	11%	11%	9%	11%	11%	0%	13%	13%	6%	10%	13%	20%	0%
Separated	16	0	4	0	0	0	3	1	0	5	0	3	0
	2%	0%	1%	0%	0%	0%	2%	1%	0%	2%	0%	3%	0%
Widowed	38	1 M	9	0	1 M	0	5	4	0	13 M	0	5 M	0
	4%	6%	3%	0%	11%	0%	4%	3%	0%	4%	0%	5%	0%
Never married	237	2	70 M	2 M	1	0	27 M	38 M	4 M	66 M	7 M	18 M	3
	22%	11%	25%	22%	11%	0%	20%	29%	24%	22%	30%	19%	3%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

TABLE 008
How many children do you have in each of the following age ranges?
Mean Summary Table

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Under 3 years of age	0.1	0.17	0.1	0.22 K	0.33	0	0.08	0.11	0.06	0.12	0	0.08	0
3 to 4 years of age	0.07	0.06	0.06	0.11	0.22 CL	0	0.08	0.08	0.06	0.07	0.13	0.04	0
5 to 7 years of age	0.09	0.06	0.1	0.67 BCGHIJKLM	0.33 CJL	0	0.11	0.11	0.18	0.09	0.09	0.05	0
8 to 12 years of age	0.15	0.17	0.14	0.33	0.56 CGHJL	0	0.20 J	0.19 J	0.24	0.11	0.17	0.12	0.17
13 to 18 years of age	0.19	0.17	0.21	0.11	1.11 BCGHIJKL	0	0.18	0.18	0.06	0.18	0.09	0.29	0.17

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 009

A. Which company or companies provide your wireless mobile telephone service? Select all that apply.

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Verizon Wireless	306	5 CGHKLM	3	0	0	1	1	2	1 M	306 BCDEGHIKL M	0	2	0
	28%	28%	1%	0%	0%	100%	1%	2%	6%	100%	0%	2%	0%
AT&T/Cingular	286	0	286 BDEGHIJKL M	1 JLM	1 JLM	0	4	8 JM	0	3	1 M	1	0
	26%	0%	100%	11%	11%	0%	3%	6%	0%	1%	4%	1%	0%
Sprint/Nextel	133	0	4	1 CJLM	1 CJLM	0	133 BCDEHIJKL M	2	0	1	1 JM	1	0
	12%	0%	1%	11%	11%	0%	100%	2%	0%	0%	4%	1%	0%
T-Mobile	132	0	8 J	0	0	0	2	132 BCDEGIJKL M	0	2	1 M	1	0
	12%	0%	3%	0%	0%	0%	2%	100%	0%	1%	4%	1%	0%
Virgin Mobile/Helio	23	0	1	0	0	0	1	1	0	0	23 BCDEGHJL M	0	0
	2%	0%	0%	0%	0%	0%	1%	1%	0%	0%	100%	0%	0%
Alltel	18	18 CDEGHIJKL M	0	0	0	0	0	0	0	5 C	0	1	0
	2%	100%	0%	0%	0%	0%	0%	0%	0%	2%	0%	1%	0%
U.S. Cellular	17	0	0	0	0	0	0	0	17 BCDEGHJK LM	1	0	0	0
	2%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%
Boost Mobile	9	0	1	9 BCEGHIJKL M	0	0	1	0	0	0	0	1	0
	1%	0%	0%	100%	0%	0%	1%	0%	0%	0%	0%	1%	0%
Cricket	9	0	1	0	9 BCDGHJKLM	0	1	0	0	0	0	0	0
	1%	0%	0%	0%	100%	0%	1%	0%	0%	0%	0%	0%	0%
Qwest Wireless	1	0	0	0	0	1	0	0	0	1	0	0	0
	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%
Other (SPECIFY)	97	1 CJM	1	1 CGHJM	0	0	1	1	0	2	0	97 BCDEGHIJK M	0
	9%	6%	0%	11%	0%	0%	1%	1%	0%	1%	0%	100%	0%
Have phone but don't know who the carrier is	6	0	0	0	0	0	0	0	0	0	0	0	6 CGHJL
	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%
Don't own/use a mobile phone or have a mobile wireless carrier	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 010
B. What is the name of the manufacturer(s) of your mobile phone(s)? Please select all that apply.

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
Motorola	235	3 M	61 KM	9 BCEGHIJKL M	1	0	28 M	40 CJKM	6 KM	65 M	1	37 CGJKM	2
	22%	17%	21%	100%	11%	0%	21%	30%	35%	21%	4%	38%	2%
Samsung	229	7 CDLM	52 M	0	4 CDLM	1	41 CDLM	45 CDJLM	3 M	70 LM	5 M	10 M	0
	21%	39%	18%	0%	44%	100%	31%	34%	18%	23%	22%	10%	0%
LG	222	7 CGHM	38 HM	1 M	1 M	0	16 HM	2	7 CGHM	137 CDEGHKLM	3 HM	19 HM	0
	20%	39%	13%	11%	11%	0%	12%	2%	41%	45%	13%	20%	0%
Nokia	113	2 GM	47 GJM	1 M	0	0	2	26 GJM	1	13	2 GM	26 CGJM	1
	10%	11%	16%	11%	0%	0%	2%	20%	6%	4%	9%	27%	1%
Blackberry (Research in Motion/RIM)	82	2 LM	26 LM	0	1 LM	0	17 LM	11 LM	1 M	32 LM	0	1	0
	8%	11%	9%	0%	11%	0%	13%	8%	6%	11%	0%	1%	0%
Apple (iPhone)	74	0	72 BGHIJKLM	1 JLM	0	0	2	5 J	0	1	0	0	0
	7%	0%	25%	11%	0%	0%	2%	4%	0%	0%	0%	0%	0%
Sanyo	28	0	2	0	1 CJLM	0	21 CHJKLM	2	0	2	0	1	0
	3%	0%	1%	0%	11%	0%	16%	2%	0%	1%	0%	1%	0%
HTC	26	0	5	0	1 CLM	0	9 CJLM	8 CJLM	0	6	0	0	0
	2%	0%	2%	0%	11%	0%	7%	6%	0%	2%	0%	0%	0%
Kyocera	26	0	0	0	3 BCGHJLM	0	0	2 C	3 CGHJLM	4	11 BCDGHJLM	4 CGM	0
	2%	0%	0%	0%	33%	0%	0%	2%	18%	1%	48%	4%	0%
Palm/Treo/Centro	17	0	2	0	0	0	12 CHJLM	0	0	3	0	0	0
	2%	0%	1%	0%	0%	0%	9%	0%	0%	1%	0%	0%	0%
Sony Ericsson	16	0	15 GHJM	0	0	0	0	0	0	0	0	1	0
	2%	0%	5%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%
Danger/ Sidekick	3	0	0	0	0	0	0	3 CJ	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%
Siemens	3	0	0	0	0	0	0	2 CJ	0	0	0	1	0
	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	1%	0%
Toshiba	2	0	0	0	0	0	0	1	0	1	0	0	0
	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%
Audiovox/ Starcomm	1	0	0	0	0	0	0	0	0	0	1 CGHJLM	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%
HP/IPAQ	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other (SPECIFY)	21	1 G	8	0	0	0	0	4 G	0	4	0	4 G	1
	2%	6%	3%	0%	0%	0%	0%	3%	0%	1%	0%	4%	1%
Don't know/refused	17	0	1	0	1 CH	0	2	1	0	7 C	1 C	2	2
	2%	0%	0%	0%	11%	0%	2%	1%	0%	2%	4%	2%	2%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 011

C. What type of message/SMS plan do you use to pay for text messages that you send and receive on your wireless mobile phone? Please check all that apply.

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
An unlimited text message/SMS plan	404	6 M	119 IKLM	7 BCHIJKLM	6 IKLM	0	74 CHIJKLM	55 IKLM	2 M	133 IKLM	2 M	15 M	0
	37%	33%	42%	78%	67%	0%	56%	42%	12%	44%	9%	16%	0%
A charge for each text message/SMS	185	4 M	44 M	1 M	1 M	0	19 M	23 M	5 M	49 M	10 CGHJM	38 CGHJM	1
	17%	22%	15%	11%	11%	0%	14%	17%	29%	16%	44%	39%	1%
A message/SMS package which allows you to send and receive a preset number of messages	151	2 M	47 GLM	1 M	0	0	10 M	21 GLM	4 GLM	65 GLM	3 M	3	0
	14%	11%	16%	11%	0%	0%	8%	16%	24%	21%	13%	3%	0%
My carrier gives me free texting as part of a promotion	26	1 M	6	1 M	1 M	0	4	2	0	9	0	2	0
	2%	6%	2%	11%	11%	0%	3%	2%	0%	3%	0%	2%	0%
Other (SPECIFY:)	8	1 CGJ	1	0	0	0	0	2 J	1 CGJ	0	0	2 J	1
	1%	6%	0%	0%	0%	0%	0%	2%	6%	0%	0%	2%	1%
Don't have text messaging/SMS plan	203	4 M	59 M	0	1	1	27 M	24 M	5 M	45 M	7 JM	31 CDGHJM	3
	19%	22%	21%	0%	11%	100%	20%	18%	29%	15%	30%	32%	3%
Don't Know/Not sure	39	0	15	0	0	0	3	7	0	7	1	6	1
	4%	0%	5%	0%	0%	0%	2%	5%	0%	2%	4%	6%	1%
Refused/NA	5	0	2	0	0	0	1	2	0	2	0	0	0
	1%	0%	1%	0%	0%	0%	1%	2%	0%	1%	0%	0%	0%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

TABLE 012

D. Thinking about your primary cell phone, is it a :

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Smartphone	339	4 LM	132 BHIJKLM	4 KLM	2 LM	0	66 BHIJKLM	41 KLM	3 LM	99 KLM	2 M	4 M	0
	31%	22%	46%	44%	22%	0%	50%	31%	18%	32%	9%	4%	0%
Regular phone	661	14 CGM	154 M	5 M	7 M	1	67 M	91 CGM	14 CGM	207 CGM	21 CDGHJM	93 BCDEGHIJM	6
	61%	78%	54%	56%	78%	100%	50%	69%	82%	68%	91%	96%	6%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM

TABLE 013

Q01. Do you currently do any banking using your mobile phone? If yes, what technology are you currently using on your mobile phone to do banking?
Please check any that apply.

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Yes (NET)	189	1 M	74 IJLM	4 BIJKLM	1 M	0	38 BIJKLM	32 IJLM	0	47 LM	2 M	5 M	0
	17%	6%	26%	44%	11%	0%	29%	24%	0%	15%	9%	5%	0%
Yes -- SMS (text messages)	85	1 M	27 LM	2 LM	0	0	18 JLM	19 JLM	0	21 M	1 M	3	0
	8%	6%	9%	22%	0%	0%	14%	14%	0%	7%	4%	3%	0%
Yes -- Mobile Internet (Web or Data)	119	0	47 JKLM	3 BIJKLM	1 M	0	30 BIJKLM	20 JKLM	0	25 LM	0	2	0
	11%	0%	16%	33%	11%	0%	23%	15%	0%	8%	0%	2%	0%
Yes -- Application downloaded to my mobile phone	60	0	36 JLM	2 JLM	0	0	12 JLM	9 JLM	0	6	1 LM	0	0
	6%	0%	13%	22%	0%	0%	9%	7%	0%	2%	4%	0%	0%
Yes, but don't know which technology	12	0	3	0	0	0	3	3	0	5	0	1	0
	1%	0%	1%	0%	0%	0%	2%	2%	0%	2%	0%	1%	0%
No, I am not using my mobile phone to do any banking	811	17 DGM	212 M	5 M	8 M	1	95 M	100 M	17 CDGHM	259 CDGHM	21 DGM	92 CDGHJM	6
	75%	94%	74%	56%	89%	100%	71%	76%	100%	85%	91%	95%	6%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

TABLE 014

Q02. Do you expect to use your mobile phone for banking in the next 12 months? If yes, which technology on your mobile phone would you prefer or would be more convenient for you?
Please check any that apply.

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Yes (NET)	249	4 M	86 ILM	5 HIJKLM	2 M	0	42 ILM	33 LM	1 M	75 LM	3 M	11 M	0
	23%	22%	30%	56%	22%	0%	32%	25%	6%	25%	13%	11%	0%
Yes -- SMS (text messages)	86	1 M	30 M	2 LM	0	0	17 LM	12 M	0	24 M	2 M	4 M	0
	8%	6%	11%	22%	0%	0%	13%	9%	0%	8%	9%	4%	0%
Yes -- Mobile Internet (Web or Data)	155	2 M	50 KLM	4 CHIKLM	2 KM	0	32 JKLM	23 KLM	1 M	43 M	0	7 M	0
	14%	11%	18%	44%	22%	0%	24%	17%	6%	14%	0%	7%	0%
Yes -- Application downloaded to my mobile phone	92	0	47 HJLM	2 LM	0	0	14 LM	9 M	0	23 M	1 M	2	0
	9%	0%	16%	22%	0%	0%	11%	7%	0%	8%	4%	2%	0%
Yes -- No preferred technology	18	1 M	3	0	0	0	4	4	0	6	0	2	0
	2%	6%	1%	0%	0%	0%	3%	3%	0%	2%	0%	2%	0%
No -- Do not plan to use my mobile phone to do any banking in the next 12 months	654	12 DM	170 DM	2	7 DM	1	77 DM	85 DM	15 CDGHM	202 DM	18 DM	79 CDGHJM	6
	60%	67%	59%	22%	78%	100%	58%	64%	88%	66%	78%	81%	6%
Don't Know	97	2 M	30 M	2 M	0	0	14 M	14 M	1 M	29 M	2 M	7 M	0
	9%	11%	11%	22%	0%	0%	11%	11%	6%	10%	9%	7%	0%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%



TABLE 015
 Q03. Which of the following type of banking services would you be interested in accessing through your mobile phone?
 TOP TWO BOX SUMMARY
 Total includes those with No Cell Phone
 Scale: 5 = Very Interested

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Viewing account balances	382	7 M	122 LM	7 CGHIJKLM	5 LM	0	56 LM	53 LM	4 M	122 LM	6 M	20 M	1
	35%	39%	43%	78%	56%	0%	42%	40%	24%	40%	26%	21%	1%
Branch/ATM locator	314	3 M	112 JLM	5 LM	5 LM	0	49 LM	46 LM	4 M	88 LM	6 M	13 M	1
	29%	17%	39%	56%	56%	0%	37%	35%	24%	29%	26%	13%	1%
Deposit/Withdrawal notices	280	5 M	95 LM	5 HLM	4 LM	0	43 LM	33 LM	3 M	85 LM	5 M	14 M	1
	26%	28%	33%	56%	44%	0%	32%	25%	18%	28%	22%	14%	1%
Transferring balances among my accounts	278	5 M	94 LM	6 CGHIJKLM	3 M	0	44 LM	33 LM	3 M	86 LM	4 M	14 M	1
	26%	28%	33%	67%	33%	0%	33%	25%	18%	28%	17%	14%	1%
Bill payment	229	4 M	78 LM	5 HIJKLM	2 M	0	36 LM	28 LM	2 M	76 LM	3 M	9 M	1
	21%	22%	27%	56%	22%	0%	27%	21%	12%	25%	13%	9%	1%
Using my mobile phone to make in-store payments or purchases (like a swipe credit card)	209	4 LM	77 LM	6 BCGHIJKLM	3 LM	0	26 LM	28 LM	3 M	63 LM	4 M	7 M	0
	19%	22%	27%	67%	33%	0%	20%	21%	18%	21%	17%	7%	0%
Transferring money to other people on their mobile phones (remittance)	155	2 M	55 LM	4 HIJLM	2 M	0	26 LM	23 LM	1 M	44 LM	3 M	5 M	0
	14%	11%	19%	44%	22%	0%	20%	17%	6%	14%	13%	5%	0%
Other (please specify)	41	1 M	15 M	2 CHJKLM	1 M	0	8 M	5	0	11	0	2	0
	4%	6%	5%	22%	11%	0%	6%	4%	0%	4%	0%	2%	0%
Did not show strong interest(top 2 scores) on any above services	542	10 M	142 M	2	4 M	1	62 M	66 M	12 DM	167 M	14 M	71 CDGHJM	5
	50%	56%	50%	22%	44%	100%	47%	50%	71%	55%	61%	73%	5%

TABLE 016
 Q3_1. Which of the following type of banking services would you be interested in accessing through your mobile phone?
 Total includes those with No Cell Phone
 Scale: 5 = very interested

Bill payment

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	229	4 M	78 LM	5 HIJKLM	2 M	0	36 LM	28 LM	2 M	76 LM	3 M	9 M	1
	21%	22%	27%	56%	22%	0%	27%	21%	12%	25%	13%	9%	1%
5 - Very Interested	115	2 M	43 LM	4 CGHIJKLM	1 M	0	18 LM	15 LM	1 M	33 LM	2 M	4 M	0
	11%	11%	15%	44%	11%	0%	14%	11%	6%	11%	9%	4%	0%
4	114	2 M	35 LM	1 M	1 M	0	18 LM	13 M	1	43 LM	1	5	1
	11%	11%	12%	11%	11%	0%	14%	10%	6%	14%	4%	5%	1%
3	111	1 M	30 M	1 M	2 M	0	17 M	19 M	1 M	31 M	1 M	11 M	0
	10%	6%	11%	11%	22%	0%	13%	14%	6%	10%	4%	11%	0%
2	59	1	15	0	2 CHLM	0	8	6	0	21 M	2 M	4	1
	5%	6%	5%	0%	22%	0%	6%	5%	0%	7%	9%	4%	1%
1 - Not Very Interested	601	12 M	163 M	3 M	3 M	1	72 M	79 M	14 CDEGJM	178 M	17 DEM	CDEGHJM	4
	55%	67%	57%	33%	33%	100%	54%	60%	82%	58%	74%	75%	4%
Mean	2.08	1.94	2.23 L	3.33 BCGHIJKL	2.44 L	1	2.26 L	2.08 L	1.53	2.12 L	1.65	1.59	1.67

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 017

Q3_2. Which of the following type of banking services would you be interested in accessing through your mobile phone?

Total includes those with No Cell Phone

Scale: 5 = very interested

Transferring money to other people on their mobile phones (remittance)

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	155	28 DHIJKMNR S	0	19 IS	0	0	13 DHIJKLMNP RS	4	27	34	18	3	36
	14%	38%	0%	23%	0%	0%	50%	15%	12%	15%	16%	18%	16%
5 - Very Interested	78	19 DIJKMNR	0	9	0	0	5 IJR	2	11	15	8	1	21
	7%	26%	0%	11%	0%	0%	19%	8%	5%	6%	7%	6%	9%
4	77	9	0	10	0	0	8 BDHIJKMNS	2	16	19	10	2	15
	7%	12%	0%	12%	0%	0%	31%	8%	7%	8%	9%	12%	7%
3	70	7	0	12 IJK	0	0	2	1	11	13	4	3 IJK	20
	6%	10%	0%	15%	0%	0%	8%	4%	5%	6%	4%	18%	9%
2	84	10 GM	0	13 GKM	1 GKPS	0	0	2	24	20	6	2	14
	8%	14%	0%	16%	33%	0%	0%	8%	11%	9%	5%	12%	6%
1 - Not Very Interested	691	29	1	38	2	0	11	19 BDGQ	160 BDGQ	168 BDGQ	85 BDGQ	9	159 BDGQ
	64%	39%	100%	46%	67%	0%	42%	73%	72%	72%	75%	53%	69%
Mean	1.77	2.72 HIJKMNPRS	1	2.26 IJKMNS	1.33 S		2.85 HIJKMNPRS	1.69 S	1.62 S	1.69 S	1.67 S	2.06 S	1.80 S

TABLE 018

Q3_3. Which of the following type of banking services would you be interested in accessing through your mobile phone?

Total includes those with No Cell Phone

Scale: 5 = very interested

Viewing account balances

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	382	7 M	122 LM	7 CGHIJKLM	5 LM	0	56 LM	53 LM	4 M	122 LM	6 M	20 M	1
	35%	39%	43%	78%	56%	0%	42%	40%	24%	40%	26%	21%	1%
5 - Very Interested	245	4 M	76 LM	5 HIKLM	2 M	0	39 LM	30 LM	2 M	81 LM	3 M	10 M	1
	23%	22%	27%	56%	22%	0%	29%	23%	12%	27%	13%	10%	1%
4	137	3 M	46 M	2 M	3 LM	0	17 M	23 M	2 M	41 M	3 M	10 M	0
	13%	17%	16%	22%	33%	0%	13%	17%	12%	13%	13%	10%	0%
3	111	4 M	36 M	0	1 M	0	13 M	11 M	0	35 M	2 M	13 M	1
	10%	22%	13%	0%	11%	0%	10%	8%	0%	11%	9%	13%	1%
2	41	0	8	0	1 M	0	12 CJM	6 M	0	9	2 M	4 M	0
	4%	0%	3%	0%	11%	0%	9%	5%	0%	3%	9%	4%	0%
1 - Not Very Interested	466	7 M	120 M	2 M	2 M	1	52 M	62 M	13 BCDEGHJM	140 M	13 M	60 CDEGHJM	4
	43%	39%	42%	22%	22%	100%	39%	47%	77%	46%	57%	62%	4%
Mean	2.65	2.83 L	2.83 IL	3.89 HIJKL	3.22 IL	1	2.84 IL	2.64 L	1.82	2.72 IL	2.17	2.03	2

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 019

Q3_4. Which of the following type of banking services would you be interested in accessing through your mobile phone?

Total includes those with No Cell Phone

Scale: 5 = very interested

Deposit/Withdrawal notices

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	280	5 M	95 LM	5 HLM	4 LM	0	43 LM	33 LM	3 M	85 LM	5 M	14 M	1
	26%	28%	33%	56%	44%	0%	32%	25%	18%	28%	22%	14%	1%
5 - Very Interested	148	2 M	52 LM	5 BCGHIJKLM	2 M	0	21 LM	15 M	1	46 LM	3 M	6	1
	14%	11%	18%	56%	22%	0%	16%	11%	6%	15%	13%	6%	1%
4	132	3 M	43 M	0	2 M	0	22 M	18 M	2 M	39 M	2 M	8 M	0
	12%	17%	15%	0%	22%	0%	17%	14%	12%	13%	9%	8%	0%
3	118	4 M	31 M	1 M	1 M	0	19 M	18 M	0	39 M	2 M	11 M	0
	11%	22%	11%	11%	11%	0%	14%	14%	0%	13%	9%	11%	0%
2	58	0	17 M	0	1 M	0	6 M	11 M	0	16 M	2 M	6 M	0
	5%	0%	6%	0%	11%	0%	5%	8%	0%	5%	9%	6%	0%
1 - Not Very Interested	544	9 M	143 M	3 M	3 M	1	65 M	70 M	14 CDEGHJM	166 M	14 M	66 CDEGHJM	5
	50%	50%	50%	33%	33%	100%	49%	53%	82%	54%	61%	68%	5%
Mean	2.28	2.39	2.45 IL	3.44 HIJKL	2.89 IL	1	2.46 IL	2.22 L	1.59	2.29 L	2.04	1.78	1.67

TABLE 020

Q3_5. Which of the following type of banking services would you be interested in accessing through your mobile phone?

Total includes those with No Cell Phone

Scale: 5 = very interested

Transferring balances among my accounts

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	278	5 M	94 LM	6 CGHIJKLM	3 M	0	44 LM	33 LM	3 M	86 LM	4 M	14 M	1
	26%	28%	33%	67%	33%	0%	33%	25%	18%	28%	17%	14%	1%
5 - Very Interested	170	1 M	61 LM	5 BCGHIJKLM	2 M	0	29 LM	18 M	2 M	49 M	2 M	8 M	0
	16%	6%	21%	56%	22%	0%	22%	14%	12%	16%	9%	8%	0%
4	108	4 LM	33 M	1 M	1 M	0	15 M	15 M	1	37 M	2 M	6	1
	10%	22%	12%	11%	11%	0%	11%	11%	6%	12%	9%	6%	1%
3	104	2 M	28 M	0	1 M	0	14 M	17 M	1 M	35 M	4 M	8 M	0
	10%	11%	10%	0%	11%	0%	11%	13%	6%	11%	17%	8%	0%
2	62	1	15	0	1 M	0	6	9 M	0	22 M	0	7 M	1
	6%	6%	5%	0%	11%	0%	5%	7%	0%	7%	0%	7%	1%
1 - Not Very Interested	556	10 M	149 M	3 M	4 M	1	69 M	73 M	13 DM	163 M	15 M	68 CDGHJM	4
	51%	56%	52%	33%	44%	100%	52%	55%	77%	53%	65%	70%	4%
Mean	2.27	2.17	2.45 L	3.56 BHIJKL	2.56	1	2.47 L	2.21 L	1.76	2.30 L	1.96	1.75	1.67

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 021

Q3_6. Which of the following type of banking services would you be interested in accessing through your mobile phone?

Total includes those with No Cell Phone

Scale: 5 = very interested

Using my mobile phone to make in-store payments or purchases (like a swipe credit card)

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	209	4 LM	77 LM	6 BCGHIJKLM	3 LM	0	26 LM	28 LM	3 M	63 LM	4 M	7 M	0
	19%	22%	27%	67%	33%	0%	20%	21%	18%	21%	17%	7%	0%
5 - Very Interested	116	2 M	40 LM	3 JLM	2 LM	0	18 LM	15 LM	1 M	33 LM	3 M	3	0
	11%	11%	14%	33%	22%	0%	14%	11%	6%	11%	13%	3%	0%
4	93	2 M	37 GLM	3 GHJKLM	1 M	0	8 M	13 M	2 M	30 M	1 M	4 M	0
	9%	11%	13%	33%	11%	0%	6%	10%	12%	10%	4%	4%	0%
3	116	0	30 M	0	1 M	0	22 HM	11 M	0	40 M	3 M	11 M	1
	11%	0%	11%	0%	11%	0%	17%	8%	0%	13%	13%	11%	1%
2	65	3 CM	13 M	0	1 M	0	15 CM	10 M	0	19 M	1 M	7 M	0
	6%	17%	5%	0%	11%	0%	11%	8%	0%	6%	4%	7%	0%
1 - Not Very Interested	610	11 M	166 M	3 M	4 M	1	70 M	83 M	14 CDGM	184 M	15 M	72 CDGJM	5
	56%	61%	58%	33%	44%	100%	53%	63%	82%	60%	65%	74%	5%
Mean	2.04	1.94	2.20 L	3.33 BCGHIJKLM	2.56 L	1	2.17 L	1.99 L	1.59	2.05 L	1.96	1.55	1.33

TABLE 022

Q3_7. Which of the following type of banking services would you be interested in accessing through your mobile phone?

Total includes those with No Cell Phone

Scale: 5 = very interested

Branch/ATM locator

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	314	3 M	112 JLM	5 LM	5 LM	0	49 LM	46 LM	4 M	88 LM	6 M	13 M	1
	29%	17%	39%	56%	56%	0%	37%	35%	24%	29%	26%	13%	1%
5 - Very Interested	167	1	57 ILM	3 ILM	2 M	0	28 ILM	22 M	0	49 M	3 M	8 M	1
	15%	6%	20%	33%	22%	0%	21%	17%	0%	16%	13%	8%	1%
4	147	2 M	55 JLM	2 LM	3 LM	0	21 LM	24 LM	4 LM	39 LM	3 M	5 M	0
	14%	11%	19%	22%	33%	0%	16%	18%	24%	13%	13%	5%	0%
3	139	5 CM	33 M	2 M	1 M	0	25 CM	16 M	1	44 M	2 M	17 M	1
	13%	28%	12%	22%	11%	0%	19%	12%	6%	14%	9%	18%	1%
2	64	2 M	11	0	1 M	0	9 M	11 M	0	27 CM	1 M	3	0
	6%	11%	4%	0%	11%	0%	7%	8%	0%	9%	4%	3%	0%
1 - Not Very Interested	483	8 M	130 M	2 M	2 M	1	50 M	59 M	12 CDEGHM	147 GM	14 GM	64 CDEGHJM	4
	44%	44%	46%	22%	22%	100%	38%	45%	71%	48%	61%	66%	4%
Mean	2.45	2.22	2.64 IL	3.44 BIJKL	3.22 IL	1	2.76 IJL	2.54 L	1.82	2.40 L	2.13	1.87	2

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 023

Q3_8. Which of the following type of banking services would you be interested in accessing through your mobile phone?

Total includes those with No Cell Phone

Scale: 5 = very interested

Other (please specify)

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	41	1 M	15 M	2 CHJKLM	1 M	0	8 M	5	0	11	0	2	0
	4%	6%	5%	22%	11%	0%	6%	4%	0%	4%	0%	2%	0%
5 - Very Interested	23	0	7	1 HM	1 HM	0	5	1	0	7	0	2	0
	2%	0%	2%	11%	11%	0%	4%	1%	0%	2%	0%	2%	0%
4	18	1 LM	8	1 JLM	0	0	3	4	0	4	0	0	0
	2%	6%	3%	11%	0%	0%	2%	3%	0%	1%	0%	0%	0%
3	68	1 M	14 M	0	1 M	0	17 CLM	10 M	0	24 M	1 M	3	0
	6%	6%	5%	0%	11%	0%	13%	8%	0%	8%	4%	3%	0%
2	31	1 M	6	0	1 LM	0	5	6 M	0	11	1 M	1	0
	3%	6%	2%	0%	11%	0%	4%	5%	0%	4%	4%	1%	0%
1 - Not Very Interested	610	10 M	172 M	5 M	6 M	1	73 M	77 M	11 M	186 M	14 M	66 GM	5
	56%	56%	60%	56%	67%	100%	55%	58%	65%	61%	61%	68%	5%
Mean	1.42	1.46	1.42	2.00 L	1.78	1	1.66 L	1.43	1	1.43	1.19	1.21	1

TABLE 024

Q04. How important is security in your decision on using to use your mobile phone for banking and purchases?

Scale: 5 = Very Important

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Top 2 Box (NET)	677	13 M	195 M	8 M	5 M	0	92 M	101 KLM	10 M	208 M	12 M	62 M	2
	62%	72%	68%	89%	56%	0%	69%	77%	59%	68%	52%	64%	2%
Very important	613	11 M	174 M	8 LM	4 M	0	84 M	90 LM	9 M	194 M	12 M	53 M	2
	56%	61%	61%	89%	44%	0%	63%	68%	53%	63%	52%	55%	2%
Somewhat important	64	2 M	21 M	0	1 M	0	8 M	11 M	1 M	14 M	0	9 M	0
	6%	11%	7%	0%	11%	0%	6%	8%	6%	5%	0%	9%	0%
Neither important nor unimportant	66	0	15	0	3 BCGHIJKLM	1	8	9	0	23	1	6	2
	6%	0%	5%	0%	33%	100%	6%	7%	0%	8%	4%	6%	2%
Somewhat unimportant	34	0	3	0	1 CM	0	8 CM	5	0	14 CM	1 M	3	0
	3%	0%	1%	0%	11%	0%	6%	4%	0%	5%	4%	3%	0%
Very unimportant	223	5 M	73 HM	1	0	0	25 M	17 M	7 EGHJM	61 M	9 EGHJM	26 HM	2
	21%	28%	26%	11%	0%	0%	19%	13%	41%	20%	39%	27%	2%
Mean	3.81	3.78	3.77	4.56	3.89	3	3.89	4.15 CIKL	3.29	3.87	3.22	3.62	3

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM



TABLE 025

Q05. Would you be interested in downloading an application to your mobile phone to enable secure banking?

	Total	Alltel	AT&T	Boost	Cricket	Qwest	Sprint	T-Mobile	USCellular	Verizon	Virgin	Other	NotKnow
Total Responding	1088	18	286	9	9	1	133	132	17	306	23	97	94
	100	100	100	100	100	100	100	100	100	100	100	100	100
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
Very interested	186	4 M	70 LM	4 EHILM	0	0	26 LM	23 M	1	57 LM	3 M	9 M	1
	17%	22%	25%	44%	0%	0%	20%	17%	6%	19%	13%	9%	1%
Somewhat interested	205	1	50 M	3 M	2 M	0	35 CLM	33 LM	3 M	68 M	4 M	13 M	1
	19%	6%	18%	33%	22%	0%	26%	25%	18%	22%	17%	13%	1%
Not interested	498	10 M	133 M	2 M	4 M	1	50 M	66 GM	12 DGM	148 GM	16 CDGM	63 CDGHJM	4
	46%	56%	47%	22%	44%	100%	38%	50%	71%	48%	70%	65%	4%
Don't Know/No Opinion	111	3 M	33 M	0	3 CHJKM	0	22 HKM	10 M	1 M	33 M	0	12 M	0
	10%	17%	12%	0%	33%	0%	17%	8%	6%	11%	0%	12%	0%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	88 BCDEGHIJK L
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	94%

(sig=.05) (all_pairs) columns tested BCDEFGHIJKLM

TABLE 001
What is your age?

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centro	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Under 18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
18-24	131	15 JK	0	12	1	0	6 HJK	1	40 JK	22	10	2	36 J	2	0	2	2	2	1
	12%	20%	0%	15%	33%	0%	23%	4%	18%	9%	9%	12%	16%	7%	0%	13%	100%	10%	6%
25-34	186	26 IJKMS	0	24 IJKMS	2 IJKMS	0	6 K	6 K	39 K	32	9	7 IJKMS	37 K	5	1	3	0	4	1
	17%	35%	0%	29%	67%	0%	23%	23%	18%	14%	8%	41%	16%	18%	33%	19%	0%	19%	6%
35-44	209	18	1	28 HIJKMN	0	0	7	3	36	51	21	2	51	4	0	2	0	5	4
	19%	24%	100%	34%	0%	0%	27%	12%	16%	22%	19%	12%	22%	14%	0%	13%	0%	24%	24%
45-54	211	11	0	11	0	0	5	6	45	45	20	3	45	7	1	2	0	4	2
	19%	15%	0%	13%	0%	0%	19%	23%	20%	19%	18%	18%	20%	25%	33%	13%	0%	19%	12%
55-64	150	3	0	6	0	0	1	3	26	43 BDI	16 B	1	28 B	6 BD	0	4 BDG	0	2	2
	14%	4%	0%	7%	0%	0%	4%	12%	12%	18%	14%	6%	12%	21%	0%	25%	0%	10%	12%
65+	201	1	0	1	0	0	1	7 BDG	36 BD	42 BD	37 BDGJMJ	2 BD	32 BD	4 BD	1 BD	3 BD	0	4 BD	7 BDGJMJ
	19%	1%	0%	1%	0%	0%	4%	27%	16%	18%	33%	12%	14%	14%	33%	19%	0%	19%	41%

TABLE 002
Are you male or female?

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centro	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Male	544	40 D	0	28	1	0	18 DMRS	12	116 D	123 D	66 DRS	9	109 D	13	1	8	2	7	5
	50%	54%	0%	34%	33%	0%	69%	46%	52%	52%	58%	53%	48%	46%	33%	50%	100%	33%	29%
Female	544	34	1	54 BGIJKM	2	0	8	14	106	112	47	8	120 G	15	2	8	0	14 GK	12 GK
	50%	46%	100%	66%	67%	0%	31%	54%	48%	48%	42%	47%	52%	54%	67%	50%	0%	67%	71%

TABLE 003
Which of the following best describes your ethnicity?

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centro	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Black / African American	128	3	0	12 B	1 B	0	4	4	22	28 B	12	1	29 B	4	0	3 B	0	4 B	1
	12%	4%	0%	15%	33%	0%	15%	15%	10%	12%	11%	6%	13%	14%	0%	19%	0%	19%	6%
Asian	41	6 IJ	0	4	0	0	0	0	5	5	8 IJ	1	12	3 IJ	0	0	0	1	0
	4%	8%	0%	5%	0%	0%	0%	0%	2%	2%	7%	6%	5%	11%	0%	0%	0%	5%	0%
White / Caucasian	752	47	1	49	1	0	16	17	164 DK	170 D	72	13	151	16	3	10	2	12	13
	69%	64%	100%	60%	33%	0%	62%	65%	74%	72%	64%	77%	66%	57%	100%	63%	100%	57%	77%
Hispanic	157	18 IJ	0	16	1	0	5	5	28	30	19	2	36	5	0	2	0	3	3
	14%	24%	0%	20%	33%	0%	19%	19%	13%	13%	17%	12%	16%	18%	0%	13%	0%	14%	18%
Other	10	0	0	1	0	0	1	0	3	2	2	0	1	0	0	1 BM	0	1 M	0
	1%	0%	0%	1%	0%	0%	4%	0%	1%	1%	2%	0%	0%	0%	0%	6%	0%	5%	0%

TABLE 004
QREGION Region variable

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Northeast	148	3	0	16 B	1 BL	0	8 BHJKLMNR	2	41 B	31 B	13	0	34 B	2	2 BHIJKLMNRS	2	1 BLR	1	2
	14%	4%	0%	20%	33%	0%	31%	8%	19%	13%	12%	0%	15%	7%	67%	13%	50%	5%	12%
Midwest	232	16	0	19	1	0	6	5	58	61	22	4	53	3	1	4	0	4	5
	21%	22%	0%	23%	33%	0%	23%	19%	26%	26%	20%	24%	23%	11%	33%	25%	0%	19%	29%
South	366	31 GI	1	32 G	1	0	3	11 G	63	87 GI	53 GI	7 G	86 GI	14 GI	0	7 G	0	9 G	7 G
	34%	42%	100%	39%	33%	0%	12%	42%	28%	37%	47%	41%	38%	50%	0%	44%	0%	43%	41%
West	254	24 D	0	15	0	0	9	8	60	56	25	6	56	9	0	3	1	7	3
	23%	32%	0%	18%	0%	0%	35%	31%	27%	24%	22%	35%	25%	32%	0%	19%	50%	33%	18%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 005
QINCOME Income Variable

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than \$35K	274	8	0	12	1	0	7 B	11 BD	67 BD	68 BD	39 BD	3	60 BD	8 B	1	4	1	9 BD	6 BD
	25%	11%	0%	15%	33%	0%	27%	42%	30%	29%	35%	18%	26%	29%	33%	25%	50%	43%	35%
\$35K to less than \$50K	165	13 G	0	11	1 G	0	0	2	34 G	34 G	20 G	1	43 G	6 G	1 G	1	0	2	4 G
	15%	18%	0%	13%	33%	0%	0%	8%	15%	15%	18%	6%	19%	21%	33%	6%	0%	10%	24%
\$50K to less than \$75K	232	14	0	23	1	0	5	7	54	61	22	4	54	5	0	4	1	2	1
	21%	19%	0%	28%	33%	0%	19%	24%	24%	26%	20%	24%	24%	18%	0%	25%	50%	10%	6%
\$75K to less than \$100K	127	17 IJMS	1	10	0	0	6 S	4	26	27	16	1	28	6 S	0	4 S	0	6 IJMS	0
	12%	23%	100%	12%	0%	0%	23%	15%	12%	12%	14%	6%	12%	21%	0%	25%	0%	29%	0%
\$100K or more	132	18 HIJKM	0	22 HIJKM	0	0	7 HIJKM	0	27	28	8	6 HIJKM	27	3	1 H	1	0	2	3 H
	12%	24%	0%	27%	0%	0%	27%	0%	12%	12%	7%	35%	12%	11%	33%	6%	0%	10%	18%
Prefer not to say	70	4	0	4	0	0	1	2	14	17	8	2	17	0	0	2	0	0	3 N
	6%	5%	0%	5%	0%	0%	4%	8%	6%	7%	7%	12%	7%	0%	0%	13%	0%	0%	18%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 006
What is your current employment status?

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Employed full-time	403	46 HIJKMNPS	0	51 HIJKMNPRS	1	0	15 HIKPS	7	82	93	35	9	93	9	1	3	1	8	4
	37%	62%	0%	62%	33%	0%	58%	27%	37%	40%	31%	53%	41%	32%	33%	19%	50%	38%	24%
Employed part-time	91	4	1	5	1 S	0	1	6 BDGIJMS	17	23	11	4 BDIS	23	2	0	1	1 BDGIRS	1	0
	8%	5%	100%	6%	33%	0%	4%	23%	8%	10%	10%	24%	10%	7%	0%	6%	50%	5%	0%
Self-employed	80	9	0	5	0	0	1	1	15	27	9	2	15	3	1 PS	0	0	3	0
	7%	12%	0%	6%	0%	0%	4%	4%	7%	12%	8%	12%	7%	11%	33%	0%	0%	14%	0%
Not employed	73	2	0	4	0	0	4 BH	0	22 B	16	9	0	18	2	0	1	0	1	3 BH
	7%	3%	0%	5%	0%	0%	15%	0%	10%	7%	8%	0%	8%	7%	0%	6%	0%	5%	18%
Retired	191	1	0	2	0	0	2	6 BD	43 BD	45 BD	36 BDGIJLM	1	39 BD	8 BD	1 BD	5 BD	0	6 BD	6 BDGL
	18%	1%	0%	2%	0%	0%	8%	23%	19%	19%	32%	6%	17%	29%	33%	31%	0%	29%	35%
Student	81	9 J	0	8	1 JKR	0	3	1	26 J	10	6	1	21 J	2	0	3 JKR	0	0	1
	7%	12%	0%	10%	33%	0%	12%	4%	12%	4%	5%	6%	9%	7%	0%	19%	0%	0%	6%
Homemaker	81	3	0	7	0	0	0	5 BGIK	17	21	7	0	20	2	0	3 BG	0	2	3 BG
	7%	4%	0%	9%	0%	0%	0%	19%	8%	9%	6%	0%	9%	7%	0%	19%	0%	10%	18%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 007
What is your marital status?

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Now Married	507	38	1	38	1	0	12	15	106	129	60	10	120	15	1	8	0	12	13 DIQ
	47%	51%	100%	46%	33%	0%	46%	58%	48%	55%	53%	59%	52%	54%	33%	50%	0%	57%	77%
Unmarried Partner	86	7 K	0	9 K	1 KS	0	3 K	3 K	24 K	17	3	2	21 K	2	1 KS	1	2 BDGHIJKL MNPRS	2	0
	8%	10%	0%	11%	33%	0%	12%	12%	11%	7%	3%	12%	9%	7%	33%	6%	100%	10%	0%
Divorced	116	3	0	8	0	0	1	3	30 B	32 B	13	0	25	5 B	0	1	0	4 B	2
	11%	4%	0%	10%	0%	0%	4%	12%	14%	14%	12%	0%	11%	18%	0%	6%	0%	19%	12%
Separated	16	1	0	2	0	0	0	0	1	5	0	1 IK	4	2 IK	0	0	0	0	0
	2%	1%	0%	2%	0%	0%	0%	0%	1%	2%	0%	6%	2%	7%	0%	0%	0%	0%	0%
Widowed	38	0	0	1	0	0	1	0	8	10	8 B	1 B	8	0	0	0	0	0	1 B
	4%	0%	0%	1%	0%	0%	4%	0%	4%	4%	7%	6%	4%	0%	0%	0%	0%	0%	6%
Never married	237	25 JMS	0	24 JS	1	0	9 JS	5	53	42	29	3	51	4	1	6 S	0	3	1
	22%	34%	0%	29%	33%	0%	35%	19%	24%	18%	26%	18%	22%	14%	33%	38%	0%	14%	6%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 008
How many children do you have in each of the following age ranges?
Mean Summary Table

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1000	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Under 3 years of age	0.1	0.16 K	0	0.15 K	0	0	0.15	0.12	0.13 K	0.11	0.04	0.18	0.11	0.04	0	0	0	0.14	0.12
3 to 4 years of age	0.07	0.11 IK	0	0.15 IJK	0.33 IKN	0	0.08	0.12	0.05	0.06	0.04	0.06	0.08	0.04	0	0.06	0	0.05	0.12
5 to 7 years of age	0.09	0.15 K	0	0.22 IJKMN	0	0	0.23 IJK	0.12	0.08	0.09	0.04	0.18 K	0.1	0.04	0	0.06	1.00 BDHIJKLM NPRS	0.1	0.06
8 to 12 years of age	0.15	0.15	0	0.24 IJ	0.33 P	0	0.31 IJP	0.19	0.13	0.11	0.13	0.24	0.16	0.18	0	0	0	0.14	0.35 IJ
13 to 18 years of age	0.19	0.12	0	0.33 B	0	0	0.38	0.19	0.2	0.18	0.19	0.06	0.26	0.21	0.33	0.38	0.5	0.33	0.29

TABLE 009
A. Which company or companies provide your wireless mobile telephone service? Select all that apply.

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Verizon Wireless	306	1	0	32 BHKNP	0	0	6 BP	4 B	137 BDEGHJKL MNOPR	65 BKNP	13 B	3 B	70 BKNP	2	0	0	1 BP	4 B	7 BKNP
	28%	1%	0%	39%	0%	0%	23%	15%	62%	28%	12%	18%	31%	7%	0%	0%	50%	19%	41%
AT&T/Cingular	286	72 DEGHJKL MNOQRS	0	26 HINS	0	0	5 H	0	38 H	61 HIN	47 GHIJLMNS	2	52 H	2	0	15 DEGHJKL MNOQRS	0	8 HINS	1
	26%	97%	0%	32%	0%	0%	19%	0%	17%	26%	42%	12%	23%	7%	0%	94%	0%	38%	6%
Sprint/Nextel	133	2	0	17 BHIJKPR	0	0	9 BHIJKMPR	0	16 K	28 BK	2	12 BDEGHJKM OPRS	41 BHIKR	21 BDEGHJK MOPQRS	0	0	0	0	2 K
	12%	3%	0%	21%	0%	0%	35%	0%	7%	12%	2%	71%	18%	75%	0%	0%	0%	0%	12%
T-Mobile	132	5 I	0	11 I	3 BDGHIJKL MNPR	0	8 BDHILNP	2 I	2	40 BI	26 BILP	0	45 BILP	2 I	2 BDHIJLMN PS	0	1 BILP	4 I	1
	12%	7%	0%	13%	100%	0%	31%	1%	2%	17%	23%	0%	20%	7%	67%	0%	50%	19%	6%
Virgin Mobile/Helio	23	0	1	0	0	0	0	11 BDGIJKL MNPR	3	1	2	0	5	0	0	0	0	0	1 BDJ
	2%	0%	100%	0%	0%	0%	0%	42%	1%	0%	2%	0%	2%	0%	0%	0%	0%	0%	6%
Alltel	18	0	0	2	0	0	0	0	7	3	2	0	7	0	0	0	0	1	0
	2%	0%	0%	2%	0%	0%	0%	0%	3%	1%	2%	0%	3%	0%	0%	0%	0%	5%	0%
U.S. Cellular	17	0	0	1	0	0	0	3 BDIJKM	7	6	1	0	3	0	0	0	0	0	0
	2%	0%	0%	1%	0%	0%	0%	12%	3%	3%	1%	0%	1%	0%	0%	0%	0%	0%	0%
Boost Mobile	9	1	0	0	0	0	0	0	1	9 IM	1	0	0	0	0	0	0	0	0
	1%	1%	0%	0%	0%	0%	0%	0%	1%	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%
Cricket	9	0	0	1	0	0	1 K	3 BDIJKM	1	1	0	0	4	1 K	0	0	0	0	1 BIJK
	1%	0%	0%	1%	0%	0%	4%	12%	1%	0%	0%	0%	2%	4%	0%	0%	0%	0%	6%
Qwest Wireless	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other (SPECIFY)	97	0	0	1	0	0	0	4 BDGM	19 BD	37 BDGIM	26 BDGILMN	0	10	1	1 BDGLM	1 B	0	4 BDGM	2 BD
	9%	0%	0%	1%	0%	0%	0%	15%	9%	16%	23%	0%	4%	4%	33%	6%	0%	19%	12%
Have phone but don't know who the carrier is	6	0	0	0	0	0	0	0	0	2	1	0	0	0	0	0	0	1 IM	2 BDIJKM
	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	5%	12%
Don't own/use a mobile phone or have a mobile wireless carrier	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 010

B. What is the name of the manufacturer(s) of your mobile phone(s)? Please select all that apply.

	Total	Apple (iPhone)	Audiovox/ Starcomm	Blackberry	Danger/ Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/C entro	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Motorola	235	5	0	4	0	0	3	0	12	235 BDEGHJKL MNOPQRS	10	0	15	2	1 DHILPS	0	0	1	0
	22%	7%	0%	5%	0%	0%	12%	0%	5%	100%	9%	0%	7%	7%	33%	0%	0%	5%	0%
Samsung	229	5	0	7	0	0	2	2	18	15	4	1	229 BDEGHJKL MNOPQRS	3	0	1	0	1	0
	21%	7%	0%	9%	0%	0%	8%	8%	8%	6%	4%	6%	100%	11%	0%	6%	0%	5%	0%
LG	222	4	0	5	0	0	2	2	222 BDEGHJKL MNOPQRS	12	7	1	18	0	0	2	0	1	0
	20%	5%	0%	6%	0%	0%	8%	8%	100%	5%	6%	6%	8%	0%	0%	13%	0%	5%	0%
Nokia	113	2	0	3	0	0	0	1	7	113 BDEGHJKL MNOPQRS	10	0	4	1	0	2 M	0	0	0
	10%	3%	0%	4%	0%	0%	0%	4%	3%	4%	100%	0%	2%	4%	0%	13%	0%	0%	0%
Blackberry (Research in Motion/RIM)	82	3	0	82 BEGHJKL MNOPQRS	0	0	1	1	5	4	3	0	7	1	0	0	1 BGHIJKL NPRS	0	0
	8%	4%	0%	100%	0%	0%	4%	4%	2%	2%	3%	0%	3%	4%	0%	0%	50%	0%	0%
Apple (iPhone)	74	74 DEGHJKL MNOPQRS	0	3	0	0	1	0	4	5	2	0	5	0	0	1	0	0	0
	7%	100%	0%	4%	0%	0%	4%	0%	2%	2%	2%	0%	2%	0%	0%	6%	0%	0%	0%
Sanyo	28	0	0	1	0	0	0	1 I	0	2	1	0	3	28 BDEGHJKL MOPQRS	0	0	0	0	0
	3%	0%	0%	1%	0%	0%	0%	4%	0%	1%	1%	0%	1%	100%	0%	0%	0%	0%	0%
HTC	26	1	0	1	0	0	26 BDEHIJKL MNOPQRS	0	2	3	0	1 K	2	0	0	0	0	0	0
	2%	1%	0%	1%	0%	0%	100%	0%	1%	1%	0%	6%	1%	0%	0%	0%	0%	0%	0%
Kyocera	26	0	0	1	0	0	0	26 BDEGIJKL MNOPQRS	2	0	1	0	2	1 J	0	0	1 BDGIJKL NPRS	0	0
	2%	0%	0%	1%	0%	0%	0%	100%	1%	0%	1%	0%	1%	4%	0%	0%	50%	0%	0%
Palm/Treo/Centro	17	0	0	0	0	0	1 JK	0	1	0	0	17 BDEGHJKM MNOPQRS	1	0	0	0	0	0	0
	2%	0%	0%	0%	0%	0%	4%	0%	1%	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%
Sony Ericsson	16	1	0	0	0	0	0	0	2	0	2 J	0	1	0	0	16 BDEGHJKL MNOQRS	0	0	0
	2%	1%	0%	0%	0%	0%	0%	0%	1%	0%	2%	0%	0%	0%	0%	100%	0%	0%	0%
Danger/ Sidekick	3	0	0	0	3 BDGHIJKL NPRS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Siemens	3	0	0	0	0	0	0	0	0	1	0	0	0	0	3 BDGHIJKL MNPR	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%
Toshiba	2	0	0	1	0	0	0	1 IJKM	0	0	0	0	0	0	0	0	2 BDGHIJKL MNPR	0	0
	0%	0%	0%	1%	0%	0%	0%	4%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%
Audiovox/ Starcomm	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HP/IPAQ	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other (SPECIFY)	21	0	0	0	0	0	0	0	1	1	0	0	1	0	0	0	0	21 BDEGHJKL MNOPQS	0
	2%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%
Don't know/refused	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17 BDEGHJKL MNOPQR
	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 011

C. What type of message/SMS plan do you use to pay for text messages that you send and receive on your wireless mobile phone? Please check all that apply.

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
An unlimited text message/SMS plan	404	46 HIJKMNOP RS	0	55 HIJKMNOP RS	3 HIJKPRS	0	22 BHIJKMNO PRS	4	95 HJKS	77 K	25	12 HIJKMOPRS	105 HJKS	11	0	5	2 HJKS	7	3
	37%	62%	0%	67%	100%	0%	85%	15%	43%	33%	22%	71%	46%	39%	0%	31%	100%	33%	18%
A charge for each text message/SMS	185	6	0	9	0	0	2	12 BDGIJKLM N	41 B	53 BDL	18	0	41 B	3	0	3	1 BL	4	3
	17%	8%	0%	11%	0%	0%	8%	46%	19%	23%	16%	0%	18%	11%	0%	19%	50%	19%	18%
A message/SMS package which allows you to send and receive a preset number of messages	151	19 HJKNS	1	14	0	0	3	1	40	37	13	2	38	2	1 S	1	0	3	0
	14%	26%	100%	17%	0%	0%	12%	4%	18%	16%	12%	12%	17%	7%	33%	6%	0%	14%	0%
My carrier gives me free texting as part of a promotion	26	2	0	2	0	0	0	1	5	6	4	1	5	0	0	0	1 BDGHIJKM NPR	1	1
	2%	3%	0%	2%	0%	0%	0%	4%	2%	3%	4%	6%	2%	0%	0%	0%	50%	5%	6%
Other (SPECIFY:)	8	0	0	0	0	0	0	0	1	4	1	0	2	0	0	0	0	0	0
	1%	0%	0%	0%	0%	0%	0%	0%	1%	2%	1%	0%	1%	0%	0%	0%	0%	0%	0%
Don't have text messaging/SMS plan	203	2	0	4	0	0	0	9 BDGIM	32 BDG	54 BDGI	BDGIJLM	2	41 BDG	9 BDGI	2 BDGILM	7 BDGIM	0	6 BDG	7 BDGIM
	19%	3%	0%	5%	0%	0%	0%	35%	14%	23%	37%	12%	18%	32%	67%	44%	0%	29%	41%
Don't Know/Not sure	39	2	0	2	0	0	0	1	7	7	9 JM	1	5	3 JM	0	0	0	0	2 M
	4%	3%	0%	2%	0%	0%	0%	4%	3%	3%	8%	6%	2%	11%	0%	0%	0%	0%	12%
Refused/NA	5	0	0	1	0	0	0	0	2	2	1	0	0	0	0	0	0	0	1 BM
	1%	0%	0%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	6%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 012

D. Thinking about your primary cell phone, is it a :

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Smartphone	339	71 EHIJKMNO PQRS	0	77 HIJKMNOP RS	2 HKNP	0	25 HIJKMNOP QRS	2	55 K	51	15	17 EHIJKMNO QRS	70 HJKP	4	0	1	1	7 HK	3
	31%	96%	0%	94%	67%	0%	96%	8%	25%	22%	13%	100%	31%	14%	0%	6%	50%	33%	18%
Regular phone	661	3	1	5	1 BL	0	1	24 BDEGLMR	167 BDGL	184 BDGLM	98 BDEGLMR	0	159 BDGL	24 BDEGL	3 BDGL	15 BDEGLM	1 BDGL	14 BDGL	14 BDGL
	61%	4%	100%	6%	33%	0%	4%	92%	75%	78%	87%	0%	69%	86%	100%	94%	50%	67%	82%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 013
Q01. Do you currently do any banking using your mobile phone? If yes, what technology are you currently using on your mobile phone to do banking?
Please check any that apply.

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes (NET)	189	44 EHIJKLMN OPRS	0	40 HIJKMNPS	0	0	13 HIJKMNPS	3	22	29	16	5 IJPS	43 IJS	4	0	0	2 HIJKMNPS	6 IJPS	0
	17%	60%	0%	49%	0%	0%	50%	12%	10%	12%	14%	29%	19%	14%	0%	0%	100%	29%	0%
Yes -- SMS (text messages)	85	11 IJ	0	15 IJK	0	0	3	2	13	14	9	1	30 IJ	2	0	0	2 BDGHIJKL MNPRS	3	0
	8%	15%	0%	18%	0%	0%	12%	8%	6%	6%	8%	6%	13%	7%	0%	0%	100%	14%	0%
Yes -- Mobile Internet (Web or Data)	119	29 HIJKMNPR S	0	31 HIJKMNPRS	0	0	11 HIJKMNPR S	2	8	18	9	5 IJKMPS	24 I	2	0	0	1 IJKPS	3 I	0
	11%	39%	0%	38%	0%	0%	42%	8%	4%	8%	8%	29%	11%	7%	0%	0%	50%	14%	0%
Yes -- Application downloaded to my mobile phone	60	28 DGHJKLM NPRS	0	14 GIJKM	0	0	0	1	2	10 I	4	1	12 I	2 I	0	0	1 GHIJKMPS	2 I	0
	6%	38%	0%	17%	0%	0%	0%	4%	1%	4%	4%	6%	5%	7%	0%	0%	50%	10%	0%
Yes, but don't know which technology	12	1	0	2	0	0	0	0	2	3	1	0	4	1	0	0	0	1	0
	1%	1%	0%	2%	0%	0%	0%	0%	1%	1%	1%	0%	2%	4%	0%	0%	0%	5%	0%
No, I am not using my mobile phone to do any banking	811	30	1	42	3 B	0	13	23 BDGQ	200 BDGLMQR	206 BDGLMQR	97 BDGQ	12 B	186 BDGQ	24 BDGQ	3 B	16 BDGLQR	0	15 B	17 BDGLMQR
	75%	41%	100%	51%	100%	0%	50%	89%	90%	88%	86%	71%	81%	86%	100%	100%	0%	71%	100%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 014
Q02. Do you expect to use your mobile phone for banking in the next 12 months? If yes, which technology on your mobile phone would you prefer or would be more convenient for you?
Please check any that apply.

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes (NET)	249	49 EHIJKLMN OPRS	0	48 HIJKMNPRS	0	0	16 HIJKMNPR S	5	36	40	23 S	6 IS	57 IJS	4	0	3	2 HIJKMNPS	6 S	0
	23%	66%	0%	59%	0%	0%	62%	19%	16%	17%	20%	35%	25%	14%	0%	19%	100%	29%	0%
Yes -- SMS (text messages)	86	9	0	14 IJ	0	0	3	3	13	14	9	2	27 IJ	2	0	2	2 BDGHIJKL MNPRS	4 IJ	0
	8%	12%	0%	17%	0%	0%	12%	12%	6%	6%	8%	12%	12%	7%	0%	13%	100%	19%	0%
Yes -- Mobile Internet (Web or Data)	155	30 HIJKMNPS	0	35 HIJKMNPS	0	0	10 HIJKMNPS	3	20	25	14	5 IJPS	31	3	0	0	1 IPS	5 IPS	0
	14%	41%	0%	43%	0%	0%	39%	12%	9%	11%	12%	29%	14%	11%	0%	0%	50%	24%	0%
Yes -- Application downloaded to my mobile phone	92	35 DGHJKLM NPRS	0	18 IJKMPS	0	0	6 IJKMPS	2	11	14	5	2	17	2	0	0	1 IJKMPS	2	0
	9%	47%	0%	22%	0%	0%	23%	8%	5%	6%	4%	12%	7%	7%	0%	0%	50%	10%	0%
Yes -- No preferred technology	18	1	0	5 IJ	0	0	1	0	1	2	2	0	6	1	0	1 I	0	0	0
	2%	1%	0%	6%	0%	0%	4%	0%	1%	1%	2%	0%	3%	4%	0%	6%	0%	0%	0%
No -- Do not plan to use my mobile phone to do any banking in the next 12 months	654	20	1	28	3 BDG	0	7	21 BDGQ	168 BDGLMQ	161 BDGQ	77 BDGQ	9 B	150 BDG	21 BDGQ	3 BDG	13 BDGQ	0	13 BDG	14 BDGQ
	60%	27%	100%	34%	100%	0%	27%	81%	76%	69%	68%	53%	66%	75%	100%	81%	0%	62%	82%
Don't Know	97	5	0	6	0	0	3	0	18	34 HI	13	2	22	3	0	0	0	2	3 H
	9%	7%	0%	7%	0%	0%	12%	0%	8%	15%	12%	12%	10%	11%	0%	0%	0%	10%	18%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 015

Q03. Which of the following type of banking services would you be interested in accessing through your mobile phone?
TOP TWO BOX SUMMARY
Total includes those with No Cell Phone
Scale: 5 = Very Interested

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Viewing account balances	382	58 HIJKLMNO PRS	0	58 HIJKLMNPO RS	1	0	20 HIJKLMNO PRS	5	73	82	32	6	97 HIK	9	0	3	1	7	4
	35%	74%	0%	71%	33%	0%	77%	19%	33%	35%	28%	35%	42%	32%	0%	19%	50%	33%	24%
Branch/ATM locator	314	50 EHIJKLMNP RS	0	55 EHIJKLMNP RS	0	0	16 HIJKLMPS	6	45	61	25	4	75 IK	11 I	1	4	1	8	2
	29%	68%	0%	67%	0%	0%	62%	23%	20%	26%	22%	24%	33%	39%	33%	25%	50%	38%	12%
Deposit/Withdrawal notices	280	41 HIJKLMNP RS	0	47 HIJKLMNPR S	1	0	16 HIJKLMNP RS	6	50	61	27	4	69 S	7	0	2	1	4	1
	26%	55%	0%	57%	33%	0%	62%	23%	23%	26%	24%	24%	30%	25%	0%	13%	50%	19%	6%
Transferring balances among my accounts	278	44 EHIJKMN PRS	0	44 HIJKMNPRS	0	0	16 HIJKMNPR S	4	52	60	24	7 S	66 S	5	0	2	1	6	1
	26%	60%	0%	54%	0%	0%	62%	15%	23%	26%	21%	41%	29%	18%	0%	13%	50%	29%	6%
Bill payment	229	40 HIJKLMNP RS	0	34 HIJKMNPS	0	0	15 HIJKLMNP RS	4	44	46	23	4	56	3	0	2	1	5	1
	21%	54%	0%	42%	0%	0%	58%	15%	20%	20%	20%	24%	25%	11%	0%	13%	50%	24%	6%
Using my mobile phone to make in-store payments or purchases (like a swipe credit card)	209	40 DHIJKLMN PRS	0	29 IJKMNS	0	0	13 HIJKMNPR S	5	31	44 S	22 S	4 S	54 INS	2	0	2	1 S	4	0
	19%	54%	0%	35%	0%	0%	50%	19%	14%	19%	20%	24%	24%	7%	0%	13%	50%	19%	0%
Transferring money to other people on their mobile phones (remittance)	155	28 DHIJKMNR S	0	19 IS	0	0	13 DHIJKLMN PRS	4	27	34	18	3	36	3	0	2	1 S	3	0
	14%	38%	0%	23%	0%	0%	50%	15%	12%	15%	16%	18%	16%	11%	0%	13%	50%	14%	0%
Other (please specify)	41	4	0	5	0	0	1	0	9	8	3	0	10	1	0	1	0	3 IJKM	0
	4%	5%	0%	6%	0%	0%	4%	0%	4%	3%	3%	0%	4%	4%	0%	6%	0%	14%	0%
Do not show strong interest(top 2 scores) on any above services	542	12	1	16	2 B	0	4	19 BDGM	136 BDGM	139 BDGM	69 BDGM	9 BDG	114 BDG	17 BDG	2 B	12 BDG	1	13 BDG	12 BDG
	50%	16%	100%	20%	67%	0%	15%	73%	61%	59%	61%	53%	50%	61%	67%	75%	50%	62%	71%

TABLE 016

Q3_1. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Bill payment

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Top 2 Box (NET)	229	40 HIJKLMNP RS	0	34 HIJKMNPS	0	0	15 HIJKLMNP RS	4	44	46	23	4	56	3	0	2	1	5	1
	21%	54%	0%	42%	0%	0%	58%	15%	20%	20%	20%	24%	25%	11%	0%	13%	50%	24%	6%
5 - Very Interested	115	25 HIJKMNS	0	17 IJNS	0	0	7 IJKMNS	2	13	23	12	2	28 I	1	0	2	0	3	0
	11%	34%	0%	21%	0%	0%	27%	8%	6%	10%	11%	12%	12%	4%	0%	13%	0%	14%	0%
4	114	15 JK	0	17 JKP	0	0	8 HIJKMNP	2	31	23	11	2	28	2	0	0	0.54166667	2	1
	11%	20%	0%	21%	0%	0%	31%	8%	14%	10%	10%	12%	12%	7%	0%	0%	50%	10%	6%
3	111	10	0	14	0	0	1	1	24	28	12	2	28	4	1 PS	0	1 GHPS	2	0
	10%	14%	0%	17%	0%	0%	4%	4%	11%	12%	11%	12%	12%	14%	33%	0%	50%	10%	0%
2	59	4	0	4	1 DIJKPR	0	1	1	11	12	5	3 IJK	17	1	0	0	0	0	1
	5%	5%	0%	5%	33%	0%	4%	4%	5%	5%	4%	18%	7%	4%	0%	0%	0%	0%	6%
1 - Not Very Interested	601	20	1	30	2	0	9	20 BDGMQ	143 BDG	149 BDG	73 BDG	8	128 BDG	20 BDG	2	14 BDGLMQ	0	14 BDG	15 BDGJLMQ
	55%	27%	100%	37%	67%	0%	35%	77%	64%	63%	65%	47%	56%	71%	67%	88%	0%	67%	88%
Mean	2.08	3.28 EHIJKLMNP RS	1	2.84 HIJKMNPRS	1.33		3.12 HIJKMNPR S	1.65	1.92 S	1.97 S	1.97 S	2.24 S	2.17 IS	1.68	1.67	1.5	3.50 NS	2.05	1.24

TABLE 017
Q3_2. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Transferring money to other people on their mobile phones (remittance)

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Top 2 Box (NET)	155	28 DHIJKMNR S	0	19 IS	0	0	13 DHIJKLMN PRS	4	27	34	18	3	36	3	0	2	1 S	3	0
	14%	38%	0%	23%	0%	0%	50%	15%	12%	15%	16%	18%	16%	11%	0%	13%	50%	14%	0%
5 - Very Interested	78	19 DIJKMNR	0	9	0	0	5 IJR	2	11	15	8	1	21	1	0	1	0	0	0
	7%	26%	0%	11%	0%	0%	19%	8%	5%	6%	7%	6%	9%	4%	0%	6%	0%	0%	0%
4	77	9	0	10	0	0	8 BDHIJKMN S	2	16	19	10	2	15	2	0	1	1 IJMS	3	0
	7%	12%	0%	12%	0%	0%	31%	8%	7%	8%	9%	12%	7%	7%	0%	6%	50%	14%	0%
3	70	7	0	12 IJK	0	0	2	1	11	13	4	3 IJK	20	1	0	1	1 HIJKMNS	4 IJK	0
	6%	10%	0%	15%	0%	0%	8%	4%	5%	6%	4%	18%	9%	4%	0%	6%	50%	19%	0%
2	84	10 GM	0	13 GKM	1 GKPS	0	0	2	24	20	6	2	14	2	0	0	0	1	0
	8%	14%	0%	16%	33%	0%	0%	8%	11%	9%	5%	12%	6%	7%	0%	0%	0%	5%	0%
1 - Not Very Interested	691	29	1	38	2	0	11	19 BDGQ	160 BDGQ	168 BDGQ	85 BDGQ	9	159 BDGQ	22 BDGQ	3 B	13 BDGQ	0	13	17 BDEGHIJKL MNQR
	64%	39%	100%	46%	67%	0%	42%	73%	72%	72%	75%	53%	69%	79%	100%	81%	0%	62%	100%
Mean	1.77	2.72 HIJKMNPR S	1	2.26 IJKMNS	1.33 S		2.85 HIJKMNPR S	1.69 S	1.62 S	1.69 S	1.67 S	2.06 S	1.80 S	1.5	1	1.56	3.50 IJNS	1.86 S	1

TABLE 018
Q3_3. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Viewing account balances

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Top 2 Box (NET)	382	55 HIJKLMNO PRS	0	58 HIJKLMNOP RS	1	0	20 HIJKLMNO PRS	5	73	82	32	6	97 HIK	9	0	3	1	7	4
	35%	74%	0%	71%	33%	0%	77%	19%	33%	35%	28%	35%	42%	32%	0%	19%	50%	33%	24%
5 - Very Interested	245	40 HIJKMNPR S	0	46 HIJKLMNPR S	1	0	18 HIJKLMNO PRS	3	37	48	22	5	60 I	4	0	1	0	5	1
	23%	54%	0%	56%	33%	0%	69%	12%	17%	20%	20%	29%	26%	14%	0%	6%	0%	24%	6%
4	137	15 K	0	12	0	0	2	2	36	34	10	1	37	5	0	2	1	2	3
	13%	20%	0%	15%	0%	0%	8%	8%	16%	15%	9%	6%	16%	18%	0%	13%	50%	10%	18%
3	111	7	0	8	0	0	0	3	27	22	15 G	2	28	2	1 GS	2	1 GS	4 G	0
	10%	10%	0%	10%	0%	0%	0%	12%	12%	9%	13%	12%	12%	7%	33%	13%	50%	19%	0%
2	41	1	0	0	0	0	2 D	1	9	12 D	5	2 BD	10	2 D	0	1 D	0	0	0
	4%	1%	0%	0%	0%	0%	8%	4%	4%	5%	4%	12%	4%	7%	0%	6%	0%	0%	0%
1 - Not Very Interested	466	11	1	16	2 B	0	4	17 BDGM	113 BDGM	119 BDGM	61 BDGM	7 B	94 BDG	15 BDG	2 B	10 BDG	0	10 BDG	13 BDGJLMQ
	43%	15%	100%	20%	67%	0%	15%	65%	51%	51%	54%	41%	41%	54%	67%	63%	0%	48%	77%
Mean	2.65	3.97 HIJKLMNO PRS	1	3.88 HIJKLMNOP RS	2.33		4.08 HIJKLMNO PRS	1.96	2.44	2.49	2.35	2.71	2.82 HIJKPS	2.32	1.67	1.94	3.5	2.62	1.76

TABLE 019
Q3_4. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Deposit/Withdrawal notices

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Top 2 Box (NET)	280	41 HIJKLMNP RS	0	47 HIJKLMNPR S	1	0	16 HIJKLMNP RS	6	50	61	27	4	69 S	7	0	2	1	4	1
	26%	55%	0%	57%	33%	0%	62%	23%	23%	26%	24%	24%	30%	25%	0%	13%	50%	19%	6%
5 - Very Interested	148	26 IJKLMNPRS	0	28 IJKLMNPRS	1 S	0	9 IJKLMNPS	4	18	37 I	15	1	34 I	2	0	1	0	2	0
	14%	35%	0%	34%	33%	0%	35%	15%	8%	16%	13%	6%	15%	7%	0%	6%	0%	10%	0%
4	132	15 J	0	19 JK	0	0	7 JK	2	32	24	12	3	35	5	0	1	1	2	1
	12%	20%	0%	23%	0%	0%	27%	8%	14%	10%	11%	18%	15%	18%	0%	6%	50%	10%	6%
3	118	11	0	14	0	0	3	3	26	26	11	4 S	26	2	1 S	1	1 S	2	0
	11%	15%	0%	17%	0%	0%	12%	12%	12%	11%	10%	24%	11%	7%	33%	6%	50%	10%	0%
2	58	6 D	0	1	0	0	1	1	17 D	14	9 D	1	13	1	0	0	0	1	0
	5%	8%	0%	1%	0%	0%	4%	4%	8%	6%	8%	6%	6%	4%	0%	0%	0%	5%	0%
1 - Not Very Interested	544	16	1	20	2	0	6	16 BDG	129 BDG	134 BDG	66 BDG	8 B	121 BDG	18 BDG	2	13 BDGMQ	0	14 BDG	16 BDGHIJKL MNQR
	50%	22%	100%	24%	67%	0%	23%	62%	58%	57%	58%	47%	53%	64%	67%	81%	0%	67%	94%
Mean	2.28	3.39 HIJKLMNP RS	1	3.41 HIJKLMNPR S	2.33		3.46 HIJKLMNP RS	2.12 S	2.07 S	2.22 S	2.12 S	2.29 S	2.34 IS	2.00 S	1.67	1.56	3.50 S	1.9	1.18

TABLE 020
Q3_5. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Transferring balances among my accounts

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Top 2 Box (NET)	278	44 EHIJKMN PRS	0	44 HIJKLMNPR S	0	0	16 HIJKMNPR S	4	52	60	24	7 S	66 S	5	0	2	1	6	1
	26%	60%	0%	54%	0%	0%	62%	15%	23%	26%	21%	41%	29%	18%	0%	13%	50%	29%	6%
5 - Very Interested	170	33 HIJKMNPR S	0	27 HIJKMNS	0	0	13 HIJKMNPR S	3	22	37	17	5 IS	37 I	2	0	2	0	4	0
	16%	45%	0%	33%	0%	0%	50%	12%	10%	16%	15%	29%	16%	7%	0%	13%	0%	19%	0%
4	108	11 K	0	17 HJKP	0	0	3	1	30 K	23	7	2	29	3	0	0	1 HKP	2	1
	10%	15%	0%	21%	0%	0%	12%	4%	14%	10%	6%	12%	13%	11%	0%	0%	50%	10%	6%
3	104	11	0	12	0	0	3	3	19	24	11	1	23	3	1	1	1 I	3	2
	10%	15%	0%	15%	0%	0%	12%	12%	9%	10%	10%	6%	10%	11%	33%	6%	50%	14%	12%
2	62	5	0	3	1 DGHRS	0	0	0	15	17	8	1	17	1	0	1	0	0	0
	6%	7%	0%	4%	33%	0%	0%	0%	7%	7%	7%	6%	7%	4%	0%	6%	0%	0%	0%
1 - Not Very Interested	556	14	1	23	2	0	7	19 BDGQ	136 BDG	134 BDG	70 BDG	8 B	123 BDG	19 BDG	2	12 BDG	0	12 BDG	14 BDGJLMQ
	51%	19%	100%	28%	67%	0%	27%	73%	61%	57%	62%	47%	54%	68%	67%	75%	0%	57%	82%
Mean	2.27	3.59 EHIJKLMN OPRS	1	3.27 EHIJKMNPR S	1.33		3.58 EHIJKMNPR RS	1.81	2.04	2.20 S	2.05	2.71 S	2.30 S	1.86	1.67	1.69	3.50 S	2.33	1.41

TABLE 021
Q3_6. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Using my mobile phone to make in-store payments or purchases (like a swipe credit card)

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Top 2 Box (NET)	209	40 DHIJKLMN PRS	0	29 IJKMNS	0	0	13 HIJKMNPR S	5	31	44 S	22 S	4 S	54 INS	2	0	2	1 S	4	0
	19%	54%	0%	35%	0%	0%	50%	19%	14%	19%	20%	24%	24%	7%	0%	13%	50%	19%	0%
5 - Very Interested	116	27 DHIJKLMN RS	0	14 IK	0	0	8 IJKMNS	4	17	23	7	1	30 I	1	0	2	0	2	0
	11%	37%	0%	17%	0%	0%	31%	15%	8%	10%	6%	6%	13%	4%	0%	13%	0%	10%	0%
4	93	13 IJ	0	15 IJ	0	0	5 I	1	14	21	15 I	3	24	1	0	0	1 HIJNPS	2	0
	9%	18%	0%	18%	0%	0%	19%	4%	6%	9%	13%	18%	11%	4%	0%	0%	50%	10%	0%
3	116	11 N	0	13 N	0	0	7 HJKMNP	1	29 N	23	9	2	28	0	1 NP	0	1 HKNP	3 N	2
	11%	15%	0%	16%	0%	0%	27%	4%	13%	10%	8%	12%	12%	0%	33%	0%	50%	14%	12%
2	65	4	0	4	1 DGKPRS	0	0	2	15	16	6	2	19	5 DGIJKR	0	0	0	0	0
	6%	5%	0%	5%	33%	0%	0%	8%	7%	7%	5%	12%	8%	18%	0%	0%	0%	0%	0%
1 - Not Very Interested	610	19	1	36 B	2	0	6	18 BDG	147 BDGM	152 BDGM	76 BDGMQ	9 BG	128 BG	21 BDGQ	2	14 BDGLMQ	0	14 BG	15 BDGJLMQ
	56%	26%	100%	44%	67%	0%	23%	69%	66%	65%	67%	53%	56%	75%	67%	88%	0%	67%	88%
Mean	2.04	3.34 DEHIJKLM NPRS	1	2.60 HIJKMNPS	1.33		3.35 DEHIJKLM NPRS	1.88	1.82	1.92 S	1.86	2.12 S	2.17 INS	1.43	1.67	1.5	3.50 NS	1.95	1.24

TABLE 022
Q3_7. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Branch/ATM locator

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/Centrio	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Top 2 Box (NET)	314	50 EHIJKLMNP RS	0	55 EHIJKLMNP RS	0	0	16 HIJKLMPS	6	45	61	25	4	75 IK	11 I	1	4	1	8	2
	29%	68%	0%	67%	0%	0%	62%	23%	20%	26%	22%	24%	33%	39%	33%	25%	50%	38%	12%
5 - Very Interested	167	31 HIJKLMNPS	0	35 HIJKLMNPS	0	0	9 IJKMS	4	20	32	8	2	37 IK	4	1 S	2	1 IKS	6 IKS	0
	15%	42%	0%	43%	0%	0%	35%	15%	9%	14%	7%	12%	16%	14%	33%	13%	50%	29%	0%
4	147	19 IJ	0	20 IJ	0	0	7 IJ	2	25	29	17	2	38	7 I	0	2	0	2	2
	14%	26%	0%	24%	0%	0%	27%	8%	11%	12%	15%	12%	17%	25%	0%	13%	0%	10%	12%
3	139	12	0	13	0	0	4	3	39	30	16	5 NPS	36	1	0	0	1 NPS	3	0
	13%	16%	0%	16%	0%	0%	15%	12%	18%	13%	14%	29%	16%	4%	0%	0%	50%	14%	0%
2	64	3	0	3	1 BDHK	0	1	0	16	16	6	2	16	2	0	1	0	1	1
	6%	4%	0%	4%	33%	0%	4%	0%	7%	7%	5%	12%	7%	7%	0%	6%	0%	5%	6%
1 - Not Very Interested	483	9	1	11	2 BD	0	5	17 BDGM	122 BDGM	128 BDGM	66 BDGM	6 BD	102 BDG	14 BDG	2 BD	11 BDG	0	9 BD	14 BDGJLMN QR
	44%	12%	100%	13%	67%	0%	19%	65%	55%	55%	58%	35%	45%	50%	67%	69%	0%	43%	82%
Mean	2.45	3.81 EHIJKLMNP RS	1	3.79 EHIJKLMNP RS	1.33		3.54 EHIJKLMNP S	2.08	2.12 S	2.24 S	2.07	2.53 S	2.53 IJKS	2.46 S	2.33	1.94	4.00 S	2.76 KS	1.41

TABLE 023
Q3. 8. Which of the following type of banking services would you be interested in accessing through your mobile phone?
Total includes those with No Cell Phone
Scale: 5 = very interested

Other (please specify)

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/C entro	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Top 2 Box (NET)	41	4	0	5	0	0	1	0	9	8	3	0	10	1	0	1	0	3	IJKM
	4%	5%	0%	6%	0%	0%	4%	0%	4%	3%	3%	0%	4%	4%	0%	6%	0%	14%	0%
5 - Very Interested	23	3	0	3	0	0	0	0	4	5	1	0	7	0	0	1	0	1	0
	2%	4%	0%	4%	0%	0%	0%	0%	2%	2%	1%	0%	3%	0%	0%	6%	0%	5%	0%
4	18	1	0	2	0	0	1	0	5	3	2	0	3	1	0	0	0	2	JM
	2%	1%	0%	2%	0%	0%	4%	0%	2%	1%	2%	0%	1%	4%	0%	0%	0%	10%	0%
3	68	5	0	7	0	0	3	2	12	17	5	2	21	0	0	0	1	BIJKNPS	2
	6%	7%	0%	9%	0%	0%	12%	8%	5%	7%	4%	12%	9%	0%	0%	0%	50%	10%	0%
					1														
2	31	2	0	4	BDIJKNP	0	1	1	6	7	2	2	8	0	0	0	0	0	0
	3%	3%	0%	5%	33%	0%	4%	4%	3%	3%	2%	12%	4%	0%	0%	0%	0%	0%	0%
1 - Not Very Interested	610	31	1	36	2	0	11	18	BD	144	BDGR	152	BDGR	68	BD	8	141	BD	19
	56%	42%	100%	44%	67%	0%	42%	69%	65%	65%	60%	47%	62%	68%	67%	81%	0%	43%	77%
Mean	1.42	1.64	1	1.69	IJKS	1.33	S		1.63	S	1.24		1.36	1.38	1.28	1.50	S	1.48	1.15
																			2.00
																			HIJKNS
																			1

TABLE 024
Q04. How important is security in your decision on using to use your mobile phone for banking and purchases?
Scale: 5 = Very Important

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/C entro	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Top 2 Box (NET)	677	56	1	58	3	0	23	IJKNS	17	150	156	71	12	163	17	2	10	1	16
	62%	76%	100%	71%	100%	0%	89%	65%	68%	66%	63%	71%	71%	61%	67%	63%	50%	76%	53%
Very important	613	47	1	54	3	0	21	IJKS	17	135	142	64	11	151	16	2	9	1	14
	56%	64%	100%	66%	100%	0%	81%	65%	61%	60%	57%	65%	66%	57%	67%	56%	50%	67%	47%
Somewhat important	64	9	M	4	0	0	2	0	15	14	7	1	12	1	0	1	0	2	1
	6%	12%	0%	5%	0%	0%	8%	0%	7%	6%	6%	6%	5%	4%	0%	6%	0%	10%	6%
Neither important nor unimportant	66	2	0	6	0	0	0	2	13	17	8	1	10	0	1	BGMN	1	0	1
	6%	3%	0%	7%	0%	0%	0%	8%	6%	7%	7%	6%	4%	0%	33%	6%	0%	5%	29%
																			5
Somewhat unimportant	34	1	0	3	0	0	0	0	4	12	3	1	8	1	0	0	1	BDGHIJKM	1
	3%	1%	0%	4%	0%	0%	0%	0%	2%	5%	3%	6%	4%	4%	0%	0%	50%	5%	0%
Very unimportant	223	15	0	15	0	0	3	7	55	50	31	3	48	10	G	0	5	0	3
	21%	20%	0%	18%	0%	0%	12%	27%	25%	21%	27%	18%	21%	36%	0%	31%	0%	14%	18%
Mean	3.81	3.97	5	3.96	5		4.46	IJKN	3.77	3.77	3.79	3.62	3.94	3.92	3.43	4.33	3.56	3.5	4.1

TABLE 025
Q05. Would you be interested in downloading an application to your mobile phone to enable secure banking?

	Total	Apple (iPhone)	Audiovox/Starcomm	Blackberry	Danger/Sidekick	HP/IPAQ	HTC	Kyocera	LG	Motorola	Nokia	Palm/Treo/C entro	Samsung	Sanyo	Siemens	Sony Ericsson	Toshiba	Other	Not Know
Total Responding	1088	74	1	82	3	0	26	26	222	235	113	17	229	28	3	16	2	21	17
	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Very interested	186	41	HIJKMNPR	36	HIJKMNPS	0	0	13	HIJKMNPS	5	31	39	16	6	IKMNS	36	2	0	2
	17%	55%	0%	44%	0%	0%	50%	19%	14%	17%	14%	35%	16%	7%	0%	13%	50%	24%	6%
Somewhat interested	205	19	HK	0	26	HIJK	2	HIJKNS	0	6	H	1	43	43	16	5	H	55	HK
	19%	26%	0%	32%	67%	0%	23%	4%	19%	18%	14%	29%	24%	14%	0%	13%	50%	14%	12%
Not interested	498	11	1	16	1	0	4	20	BDGIJLMQ	R	123	BDGLM	125	BDG	71	BDGLMR	5	103	BDG
	46%	15%	100%	20%	33%	0%	15%	77%	55%	53%	63%	29%	45%	61%	100%	69%	0%	38%	71%
Don't Know/No Opinion	111	3	0	4	0	0	3	0	25	28	B	10	1	35	BDH	5	BDH	0	1
	10%	4%	0%	5%	0%	0%	12%	0%	11%	12%	9%	6%	15%	18%	0%	6%	0%	24%	12%
No Cell Phone	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%