



Research Findings

Most Americans Do Not Think That Apps Designed to Facilitate Payments Should Be Able to Make Transaction Details Available for Anyone on the Internet to See

Nine in Ten Further Believe that Transaction Information Should Only Be Visible to Those Involved

Washington, DC, September 27, 2018 — According to a recent online survey conducted by Ipsos on behalf of The Mozilla Foundation, more than three quarters of Americans (77%) do not believe that apps allowing people to send and receive money should automatically be able to make the details of the transactions, such as who was paid, when and for what, available for anyone on the internet to see, without users going into their settings/options to make it public (versus 23% who believe this is acceptable). Older adults (85% of those age 55+ vs. 69% of those age 18-34) and those with no children living at home (81% vs. 67% of those with kids at home) are especially likely to be against these types of apps being able to make transaction details public by default.

When told that some companies believe that transactions should be public by default because: "it's fun to share [information] with friends in the social world", an overwhelming majority of adults surveyed do not think that this justifies the decision to automatically make transaction information public (92%). On the other hand, only 8% believe that this justifies making financial transactions automatically public. This time, women (95% vs. 88% of men) and adults over the age of 55 (96% vs. 86% of those age 18-34) stand out as being particularly likely to oppose this view.

When it comes to default privacy settings for an app that facilitates payments, nine in ten believe the most appropriate setting would involve keeping the information about the transaction (e.g., what, how much and who you paid) visible only to those involved (89%). Only 7% instead believe that the most appropriate default privacy setting for such an app would involve making information about the transaction visible to people who are their 'friends', while Americans are least likely to believe that the most appropriate default privacy setting would allow information about the transaction to be visible to anyone in the public (4%).

- Women (93%) and adults over the age of 55 (94%) are more likely than men (85%) and younger adults (83% of those under the age of 35) to believe the most appropriate default setting for an app that facilitates payments involves making the information about the transaction visible only to those involved.
- Having a default setting whereby information about transactions is visible to 'friends' is more likely to be seen as acceptable among men (10% vs. 3% of women) and young adults (11% of those age 18-34 vs. 4% of those age 55+). Adults under the age of 35 also stand out as being more likely to find it acceptable to share transaction information with anyone in the public (6% vs. 2% of those over the age of 55).

About the Study

These are the findings from an Ipsos poll conducted September 4-5, 2018 on behalf of The Mozilla Foundation. For the survey, a sample of 1,009 adults ages 18 and over from the continental U.S., Alaska and Hawaii was interviewed online, in English. The precision of Ipsos

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online polls is measured using a credibility interval. In this case, the poll has a credibility interval of ± 3.5 percentage points for all respondents surveyed.

The sample for this study was randomly drawn from Ipsos's online panel (see link below for more info on "Access Panels and Recruitment"), partner online panel sources, and "river" sampling (see link below for more info on the Ipsos "Ampario Overview" sample method) and does not rely on a population frame in the traditional sense. Ipsos uses fixed sample targets, unique to each study, in drawing sample. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2016 American Community Survey data. The sample drawn for this study reflects fixed sample targets on demographics. Post-hoc weights were made to the population characteristics on gender, age, region, race/ethnicity and income.

Statistical margins of error are not applicable to online nonprobability sampling polls. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding. Ipsos calculates a design effect (DEFF) for each study based on the variation of the weights, following the formula of Kish (1965). This study had a credibility interval adjusted for design effect of the following ($n=1,009$, $DEFF=1.5$, adjusted Confidence Interval=5.0).

For more information about conducting research intended for public release or Ipsos' online polling methodology, please visit our [Public Opinion Polling and Communication](#) page where you can download our brochure, see our public release protocol, or contact us.

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About Ipsos

Ipsos is an independent market research company controlled and managed by research professionals. Founded in France in 1975, Ipsos has grown into a worldwide research group with a strong presence in all key markets. Ipsos ranks fourth in the global research industry.

With offices in 89 countries, Ipsos delivers insightful expertise across five research specializations: brand, advertising and media; customer loyalty; marketing; public affairs research; and survey management.

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Ipsos researchers assess market potential and interpret market trends. They develop and build brands. They help clients build long-term relationships with their customers. They test advertising and study audience responses to various media and they measure public opinion around the globe.

Ipsos has been listed on the Paris Stock Exchange since 1999 and generated global revenues of €1,782.7 million in 2016.

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