

1. Chip and PIN credit cards were introduced in Canada a little over four years ago. These cards have a microchip, and you pay by inserting the card into a reader and entering your PIN. From your own experience at the time, which, if any, of the below descriptions reflect how you found the transition to Chip and PIN cards?

	Total	Use credit card to make purchases in person	Do not use credit card to make purchases in person	Use credit card to make purchases online	Do not use credit card to make purchases online	Use 'contactless' payments	Do not use 'contactless' payments	Use/intend to use mobile payments	Not sure/unaware of mobile payments	Card compromised	Card not compromised/not sure
		A	B	C	D	E	F	G	H	I	J
Base: Use credit card to make purchases in person	831	831	-	740	91	495	336	183	648	149	682
Weighted	785	785	-	687	99	453	332	166	620	134	651
Switching to Chip and PIN was easy/made sense - (Net)	674	674	-	596	79	395	279	147	528	117	558
	86%	86%	-	87%	80%	87%	84%	88%	85%	87%	86%
					*						
It was an easy transition to using Chip and PIN	474	474	-	417	57	287	187	101	372	81	393
	60%	60%	-	61%	58%	63%	56%	61%	60%	60%	60%
					*						
I found it easy to choose and remember my PIN	321	321	-	286	35	186	135	74	247	72	249
	41%	41%	-	42%	35%	41%	41%	45%	40%	54%	38%
					*					J	
Switching to Chip and PIN made sense	269	269	-	243	27	159	110	69	200	45	224
	34%	34%	-	35%	27%	35%	33%	42%	32%	34%	34%
					*			H			
I actually don't remember much about it	72	72	-	59	13	46	27	13	59	14	59
	9%	9%	-	9%	14%	10%	8%	8%	10%	10%	9%
					*						
I found it difficult to make the switch	26	26	-	21	5	10	16	2	24	10	17
	3%	3%	-	3%	5%	2%	5%	1%	4%	7%	3%
					*					J	
I didn't have a credit card at the time	26	26	-	22	3	19	7	8	17	4	22
	3%	3%	-	3%	4%	4%	2%	5%	3%	3%	3%
					*						
None of these	19	19	-	16	3	8	10	1	18	-	19
	2%	2%	-	2%	3%	2%	3%	1%	3%	-	3%
					*						

- Column Proportions:  
Columns Tested (5%): A/B,C/D,E/F,G/H,I/J  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:  
Columns Tested (5%): A/B,C/D,E/F,G/H,I/J  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

[Table of Contents](#)