CreditOne BANK

Criteria

Gender
Male
1010 | 38.80%
Female
1710 | 61.20%

Household Income US
Less than $5,000
1970 | 70.70%
$5,000 to $9,999
100 | 3.60%
$10,000 to $14,999
109 | 3.90%
$15,000 to $19,999
178 | 6.70%
$20,000 to $24,999
116 | 4.40%
$25,000 to $29,999
128 | 5.00%
$30,000 to $34,999
114 | 4.30%
$35,000 to $39,999
118 | 5.10%
$40,000 to $44,999
128 | 5.70%
$45,000 to $49,999
114 | 4.60%
$50,000 to $54,999
118 | 4.60%
$55,000 to $59,999
128 | 5.00%
$60,000 to $64,999
128 | 5.00%
$65,000 to $69,999
128 | 5.00%
$70,000 to $74,999
128 | 5.00%
$75,000 to $79,999
114 | 4.40%
$80,000 to $84,999
128 | 5.00%
$85,000 to $89,999
128 | 5.00%
$90,000 to $94,999
128 | 5.00%
$95,000 to $99,999
128 | 5.00%
$100,000 to $124,999
118 | 5.60%
$125,000 to $149,999
128 | 5.00%
$150,000 to $174,999
128 | 5.70%
$175,000 to $199,999
128 | 4.40%
$200,000 to $249,999
128 | 5.00%
$250,000 to $499,999
128 | 5.20%
$500,000 to $999,999
128 | 0.20%
$1 million+
128 | 0.30%
Prefer not to answer
128 | 0.60%
Other/Prefer not to answer

Education Level
Elementary School
128 | 0.10%
Middle School
128 | 0.50%
Completed some high school
128 | 0.60%
High school graduate
128 | 2.60%
Other post high school vocational training
128 | 3.40%
Completed some college
128 | 16.10%
Associates Degree
128 | 12.10%
Bachelor's degree
128 | 22.30%
Completed some postgraduate
128 | 3.10%
Masters degree
128 | 8.40%
Doctorate/PhD
128 | 0.50%
None of the above/Prefer not to answer
128 | 0.20%
Collapse options

Ethnicity (Simplified)
White
1128 | 44.10%
Black or African American
1618 | 63.60%
Hispanic
1018 | 40.40%
American Indian or Alaska Native
128 | 0.20%
Asian
128 | 5.10%
Pacific Islander
128 | 0.10%
Some other race
128 | 0.80%
Skip
128 | 0.60%
Middle Eastern or North African
128 | 0.1%
Race 1
White
1128 | 88.90%
Black or African American
128 | 18.10%
American Indian or Alaska Native
128 | 0.20%
Asian - Asian Indian
128 | 0.30%
Asian - Chinese
128 | 0.90%
Asian - Filipino
128 | 0.10%
Asian - Japanese
128 | 0.40%
Asian - Korean
128 | 0.20%
Asian - Vietnamese
128 | 0.30%
Asian - Other
128 | 0.20%
Pacific Islander - Native Hawaiian
128 | 0.10%
Some other race
128 | 0.40%
Prefer not to answer
128 | 0.90%
Middle Eastern or North African
128 | 0.10%
Collapse options

Languages Spoken
English
1717 | 69.70%
Spanish
128 | 5.40%
Tagalog
128 | 0.60%
German
128 | 0.30%
Italian
128 | 0.30%
Dutch
128 | 0.10%
Chinese
128 | 0.80%
Japanese
128 | 0.30%
Korean
128 | 0.10%
Vietnamese
128 | 0.20%
Arabic
128 | 0.40%
Other
128 | 0.20%
Filipino
128 | 0.40%
Greek
128 | 0.10%
Hebrew
128 | 0.10%
Hindi
128 | 0.40%
Indonesian
128 | 0.10%
Polish
128 | 0.10%
Portuguese
128 | 0.20%
Romanian
128 | 0.10%
Turkish
128 | 0.10%
Collapse options

Partner Status + Pregnancy Status
I am pregnant/expecting a child within the next 9 months
128 | 5.90%
I have one or more children under the age of 18 living in my household
2910 | 28.60%
I have one or more children over the age of 18 living in my household
1369 | 13.40%
I have no children living in my household and I am not pregnant/expecting a child within the next 9 months
6120 | 60.30%

Age & Gender of Child(ren) in Household
Boy under age 1
128 | 5.70%
Girl under age 1
128 | 0.70%
Boy age 1
128 | 0.00%
Girl age 1
128 | 0.70%
Boy age 2
128 | 0.00%
Girl age 2
128 | 0.00%
Boy age 3
128 | 0.20%
Girl age 3
128 | 0.80%
Boy age 4
128 | 0.20%
Girl age 4
128 | 0.90%
Boy age 5
128 | 0.60%
Girl age 5
128 | 0.70%
Boy age 6
128 | 0.00%
Girl age 6
128 | 0.70%
Boy age 7
128 | 0.20%
Girl age 7
128 | 0.30%
Boy age 8
128 | 0.00%
Girl age 8
128 | 0.20%
Boy age 9
128 | 0.70%
Girl age 9
128 | 0.10%
Boy age 10
128 | 0.00%
Girl age 10
128 | 0.40%
Boy age 11
128 | 0.80%
Girl age 11
128 | 0.30%
Boy age 12
128 | 0.80%
Girl age 12
128 | 0.60%
Male teen age 13
128 | 0.30%
Female teen age 13
128 | 0.00%
Male teen age 14
128 | 0.90%
Female teen age 14
128 | 0.50%
Male teen age 15
128 | 0.30%
Female teen age 15
128 | 0.00%
Male teen age 16
128 | 0.10%
Female teen age 16
128 | 0.80%
Male teen age 17
128 | 0.00%
Female teen age 17
128 | 0.00%
None of the above
128 | 64.60%
Collapse options

US Region
Northeast
2128 | 20.80%
Midwest
2128 | 22.60%
South
4128 | 40.30%
West
128 | 15.80%
unknown
128 | 0.30%
Region
New England
128 | 4.00%
Middle Atlantic
128 | 16.10%
East North Central
128 | 14.50%
West North Central
128 | 7.10%
South Atlantic
128 | 21.70%
East South Central
128 | 6.90%
West South Central
128 | 12.10%
Pacific
128 | 15.10%
Pacific
128 | 12.90%
unknown
128 | 0.30%
Division
Alabama
128 | 0.70%
Arizona
128 | 5.40%
Arkansas
128 | 0.00%
California
128 | 9.90%
Colorado
128 | 0.30%
Connecticut
128 | 0.70%
Delaware
128 | 0.30%
District of Columbia
128 | 0.10%
Florida
128 | 0.90%
Georgia
128 | 2.70%
Hawaii
128 | 0.20%
Idaho
128 | 0.30%
Illinois
128 | 4.10%
Indiana
128 | 0.70%
Iowa
128 | 0.20%
Kansas
128 | 0.10%
Kentucky
128 | 0.30%
Louisiana
128 | 0.20%
Maine
128 | 0.40%
Maryland
128 | 0.80%
Massachusetts
128 | 0.80%
Michigan
128 | 0.60%
Minnesota
128 | 0.60%
Mississippi
128 | 0.00%
Missouri
128 | 0.00%
Montana
128 | 0.20%
Nebraska
128 | 0.50%
Nevada
128 | 0.10%
New Hampshire
128 | 0.30%
New Jersey
128 | 0.40%
New Mexico
128 | 0.40%
New York
128 | 0.90%
North Carolina
128 | 0.50%
North Dakota
128 | 0.20%
Ohio
128 | 0.30%
Oklahoma
128 | 0.90%
Oregon
128 | 0.40%
Pennsylvania
128 | 0.40%
Rhode Island
128 | 0.00%
South Carolina
128 | 0.30%
South Dakota
128 | 0.50%
Tennessee
128 | 0.50%
Texas
128 | 2.60%
Utah
128 | 0.40%
Vermont
128 | 0.10%
Virginia
128 | 0.70%
Washington
128 | 0.70%
West Virginia
128 | 0.80%
Wisconsin
128 | 0.40%
Puerto Rico
128 | 0.10%
Unknown
128 | 0.20%
Collapse options

Employment Status
Employed full-time
128 | 46.10%
Employed part-time
128 | 7.10%
Self-employed full-time
128 | 4.10%
Self-employed part-time
128 | 0.80%
Inactive military/Veteran
128 | 0.40%
Temporarily unemployed
128 | 0.00%
Full-time homemaker
128 | 7.10%
Retired
128 | 0.20%
Student
128 | 0.90%
Disabled/Permanently Unemployed
128 | 0.00%
Prefer not to answer
128 | 0.80%

Q1.Have you or someone you know been targeted by what you believe was an AI-powered financial scam - such as a realistic fake bank text, a voice call impersonating a bank representative, or a fake investment opportunity?

	Answer	Answers (%)	Count
1	Yes, it happened to me personally and I lost money	6.70%	67
2	Yes, it happened to me personally but I caught it in time	14.10%	141
3	Yes, it happened to someone I'm close with	11.10%	111
4	I received something suspicious and still worry I may have been targeted	9.80%	98
5	No, not that I am aware of	58.30%	583

COMPLETES100/1000/1000
Skips/Attrition

Q2.How confident are you in your ability to spot an AI-generated financial scam in real time?

	Answer	Answers (%)	Count
1	Very confident - I would catch it immediately	21.60%	216
2	Somewhat confident - I think I would notice something off	49.10%	491
3	Not very confident - I worry I could be fooled	18.20%	182
4	Not confident at all - AI scams genuinely scare me	11.00%	110

COMPLETES1000/1000
Skips/Attrition

Q3.Which type of AI-powered financial scam concerns you the most?

	Answer	Answers (%)	Count
1	Fake phone calls or voice messages cloned to sound like my family	24.20%	242
2	Hyper-realistic phishing emails that look like official bank communications	18.80%	188
3	Exaggerated investment opportunities pushed on social media	14.80%	148
4	Deepfake videos of celebrities or public figures promoting fake financial products	5.80%	58
5	Fake online storefronts or marketplaces designed to steal payment information	15.60%	156
6	Scam text messages that look like real fraud alerts from my bank	21.70%	217

COMPLETES1000/1000
Skips/Attrition

Q4.In the past 12 months, which of the following suspicious financial contacts have you personally received?

	Visual Answer	Pivoting Base string Base (%)	onlineto (%)	Answers (%)	Count
1	A phone call from someone claiming to be my bank asking to verify my account	1000	39.10%	39.10%	12.72%	391
2	A text alert or a phone call claiming there's fraud on my account	1000	34.10%	34.10%	11.09%	341
3	An email that looked like it came from a financial institution I use	1000	31.60%	31.60%	10.12%	316
4	A social media message or ad promising an investment opportunity that seemed too good to be true	1000	16.90%	16.90%	11.90%	169
5	A voicemail that sounded like a government alert from my bank or a government agency	1000	15.20%	15.20%	10.16%	152
6	I have not received any of these	1000	32.20%	32.20%	21.52%	322

COMPLETES1000/1000
Skips/Attrition

Q5.When you receive a suspicious financial message or phone call, what do you typically do first?

	Answer	Answers (%)	Count
1	Ignore it and delete it immediately without responding	29.60%	296
2	Call my bank directly using the number on the back of my card to verify	17.90%	179
3	Search online to see if it matches a known scam	15.20%	152
4	Report it to a fraud hotline or my bank's fraud department	6.50%	65
5	Ask a friend, family member, or coworker what they think	2.90%	29
6	Freeze my card or account until I know what happened	8.10%	81

COMPLETES1000/1000
Skips/Attrition

Q6.How much do you trust your bank or credit card company to proactively protect you from AI-powered fraud?

	Answer	Answers (%)	Count
1	Completely - I trust them to catch it before it reaches me	18.40%	184
2	Mostly - I trust them to do the majority of the work	29.20%	292
3	Somewhat - I think I need to stay vigilant on my own too	27.00%	270
4	Not much - I feel like I am mostly on my own	9.30%	93
5	Not at all - I do not trust them to protect me from AI-powered fraud	5.90%	59

COMPLETES1000/1000
Skips/Attrition

Q7.Which of the following best describes how AI-driven scams have changed your behavior around financial communications?

	Visual Answer	Pivoting Base string Base (%)	onlineto (%)	Answers (%)	Count
1	I now second-guess almost every financial text or call I receive	1000	27.20%	27.20%	15.71%	272
2	I have stopped answering calls from numbers I don't recognize	1000	20.40%	20.40%	12.42%	204
3	I check my bank accounts more frequently to catch fraud early	1000	36.80%	36.80%	14.26%	368
4	I have stopped using certain digital payment apps or authentication	1000	19.20%	19.20%	11.83%	192
5	I have warned family members - especially older relatives - about AI scams	1000	17.60%	17.60%	10.17%	176
6	My behavior has not changed - I handle it the same way I always have	1000	16.30%	16.30%	9.42%	163

COMPLETES1000/1000
Skips/Attrition

Q8.If you got a realistic call, text, or email from your bank warning about fraud, what would make you most likely to believe it was real?

	Answer	Answers (%)	Count
1	It included my name and account details	11.80%	118
2	It came from a phone number or email that looked familiar	14.60%	146
3	It sounded like a situation I'd actually worry about at risk	18.60%	186
4	It sounded professional and efficient	8.20%	82
5	It matched recent activity on my account	10.10%	101
6	I would not trust it until I contacted my bank directly	47.00%	470

COMPLETES1000/1000
Skips/Attrition

Q9.What would make you personally most vulnerable to falling for an AI-powered financial scam?

	Answer	Answers (%)	Count
1	A message that says my money or accounts at immediate risk	19.50%	195
2	A call from someone who sounds like a family member	16.70%	167
3	A scam involving a family member or loved one in trouble	9.60%	96
4	A fake investment or moneymaking opportunity	7.70%	77
5	A message that includes personal details about me	19.00%	190
6	Financial stress that makes urgent help feel tempting	9.00%	90
7	I do not think I am vulnerable to this type of scam	24.50%	245

COMPLETES1000/1000
Skips/Attrition

Q10.What would make you feel most protected against AI-powered financial fraud going forward?

	Visual Answer	Pivoting Base string Base (%)	onlineto (%)	Answers (%)	Count
1	Receiving fraud alerts from my bank the moment suspicious activity is detected	1000	38.10%	38.10%	38.10%	381
2	Clear, plain-language guidance from my bank on how to spot AI scams	1000	29.80%	29.80%	14.90%	298
3	A faster and fraud-free crisis call immediately when something feels wrong	1000	32.40%	32.40%	16.80%	324
4	Knowing my bank uses its own AI to detect and block fraudulent activity	1000	25.80%	25.80%	12.63%	258
5	Regular updates from my bank about new scam tactics being used right now	1000	28.70%	28.70%	14.03%	287
6	Knowing my bank uses its own AI to detect and block fraudulent activity	1000	25.80%	25.80%	12.63%	258

COMPLETES1000/1000