



DailyPay Employee User Experience Research 2023

Research for DailyPay

Research Overview

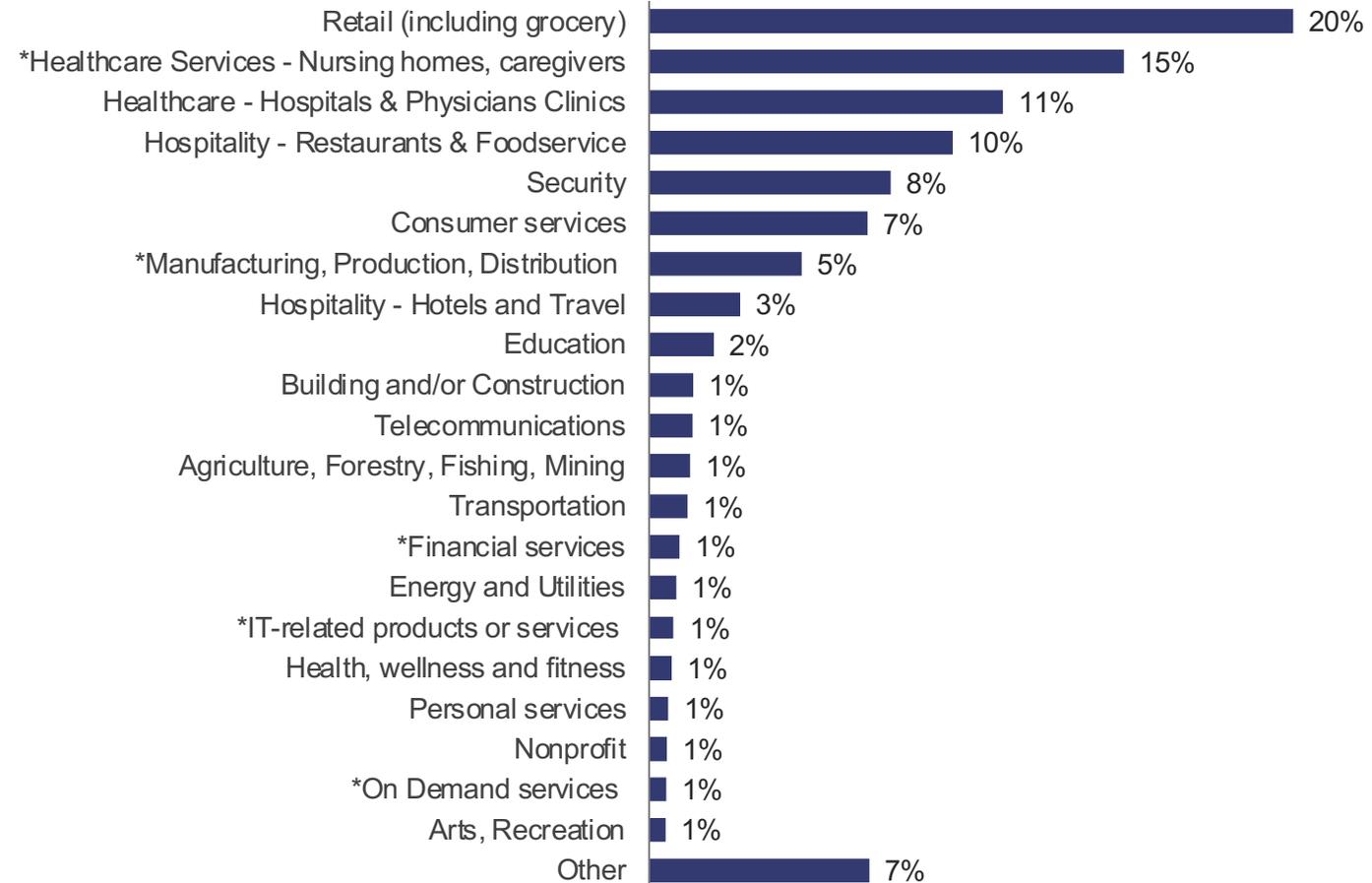
This research was conducted by Arizent and Employee Benefits News on behalf of DailyPay. The primary objective of the research is to understand how employee users of DailyPay use the service and the impact this has on their behavior and relationship with their employer.

Methodology

- This research was conducted online during August 2023 among 10,283 employees. This survey was fielded by DailyPay to current users.
- DailyPay managed the distribution of the survey, guaranteeing the confidentiality of respondent identities (and data would only be displayed in aggregate). User data pertaining to age, industry, and app activity was appended for analysis.

Industry Profile

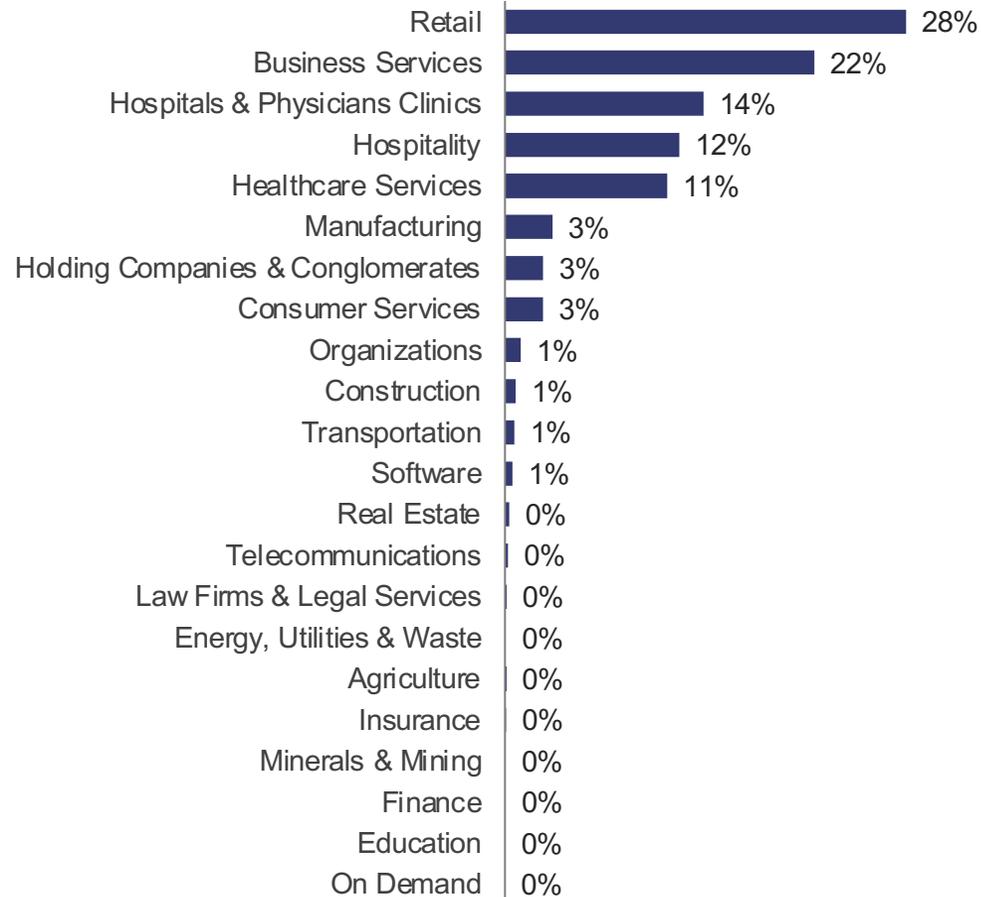
Industry (Self-reported)



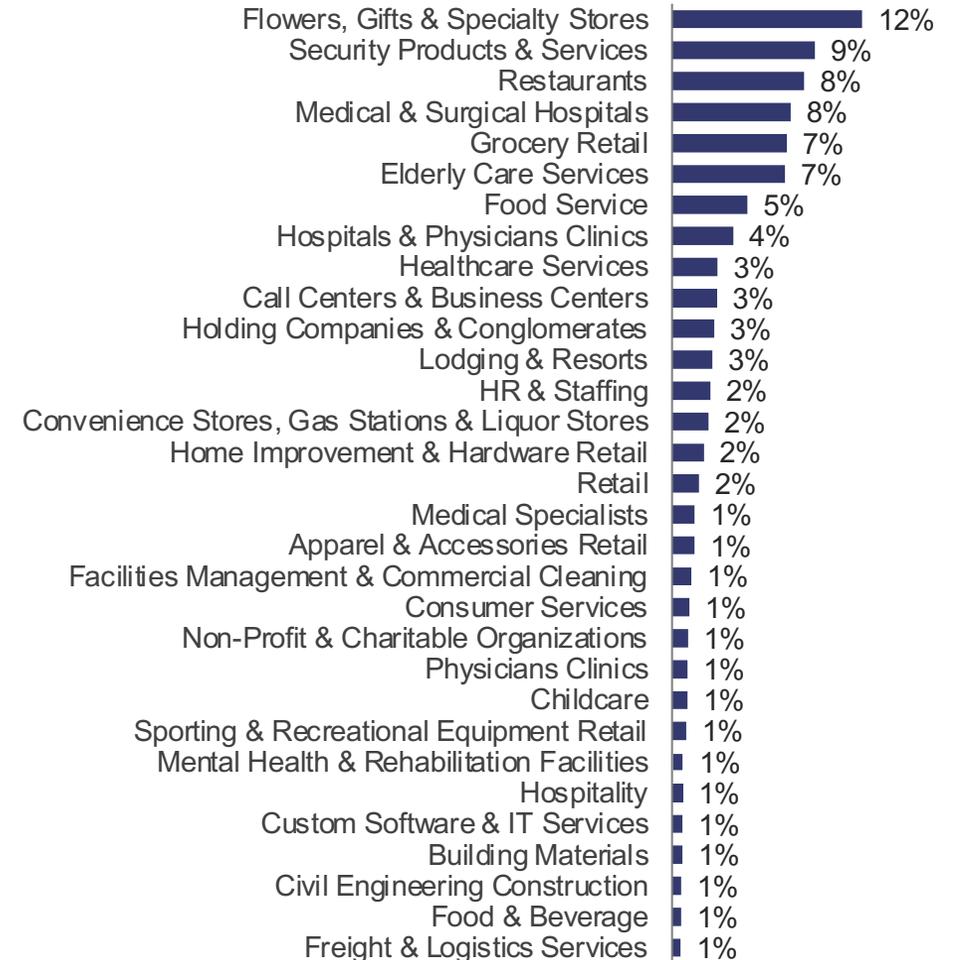
Base: Total Respondents: n=10,283

Industry Profile

Industry (Appended)



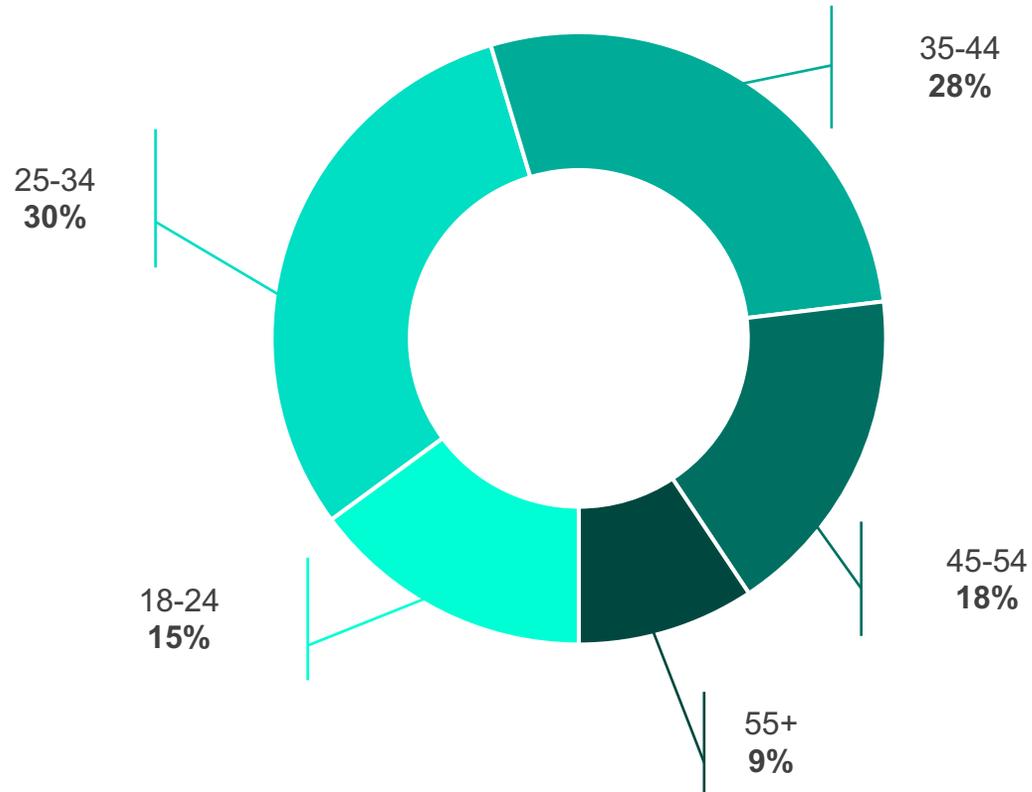
Sub-Industry (Appended)



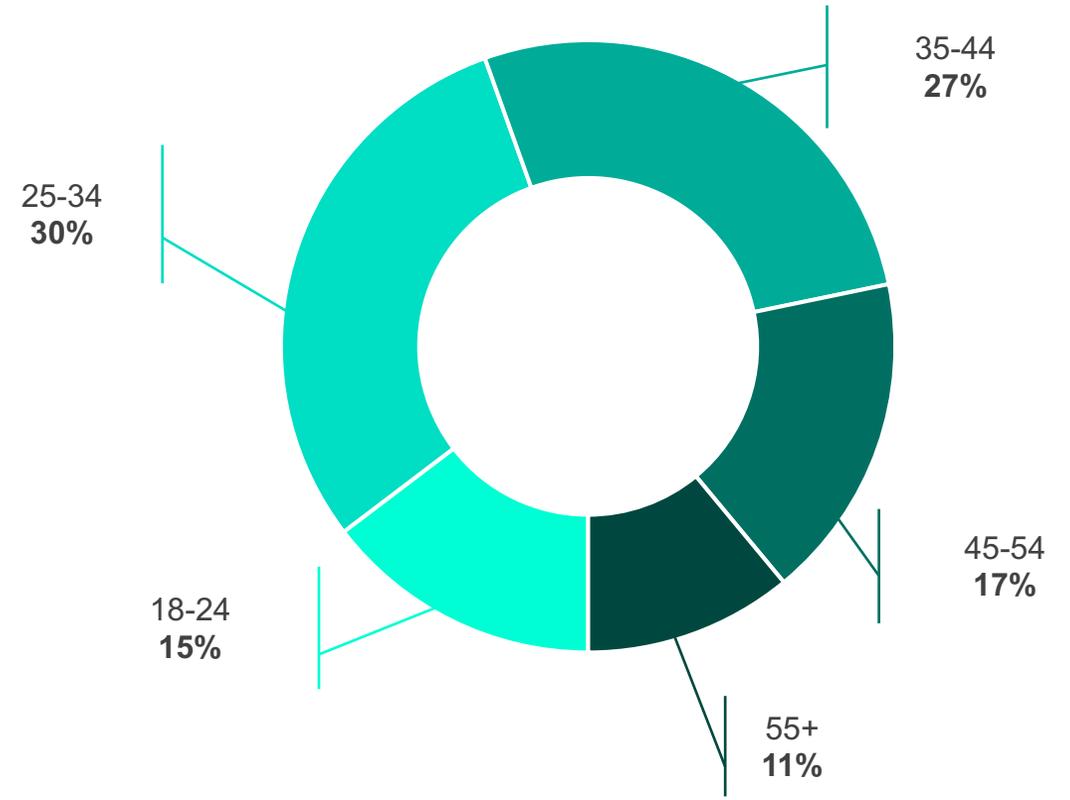
Base: Among respondents with an industry tag:n=9724

User Profile

Age Group (**Self-reported**)



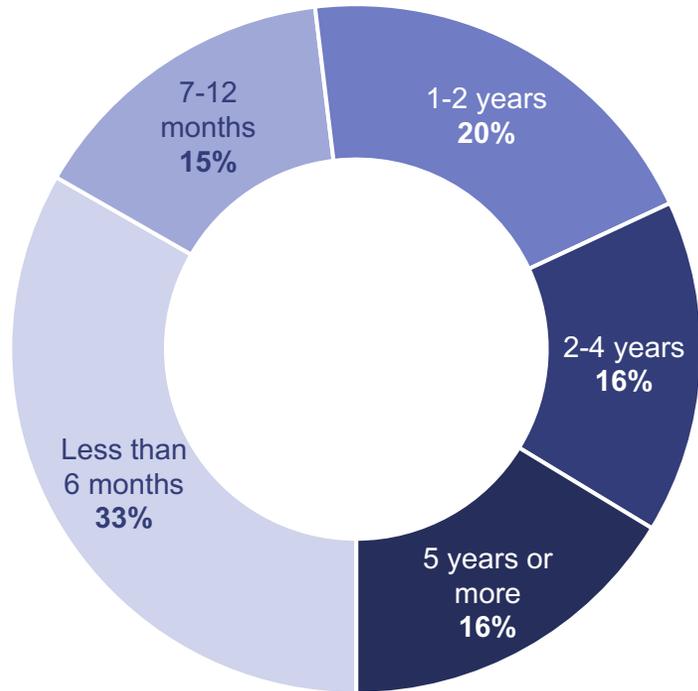
Age Group (**Appended**)



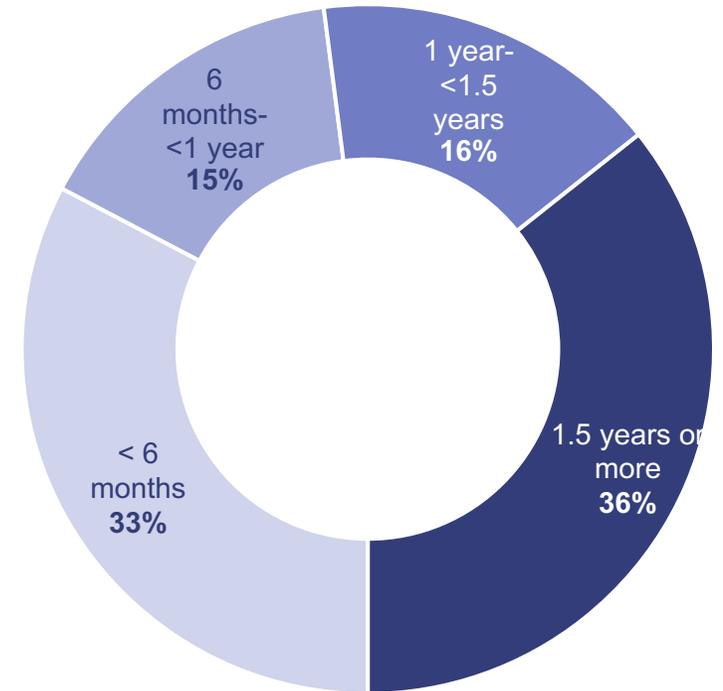
LEFT BASE: Total Respondents: n=10,283; RIGHT BASE: Among respondents with an age tag: n=10141

User Profile

Length of Time Using DailyPay (**Self-reported**)



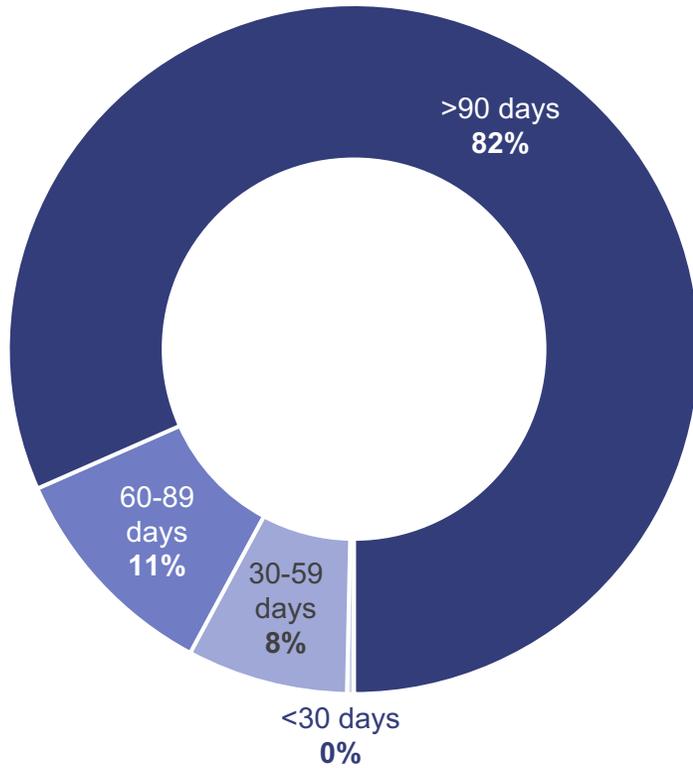
Length of Time Using DailyPay (**Appended**)



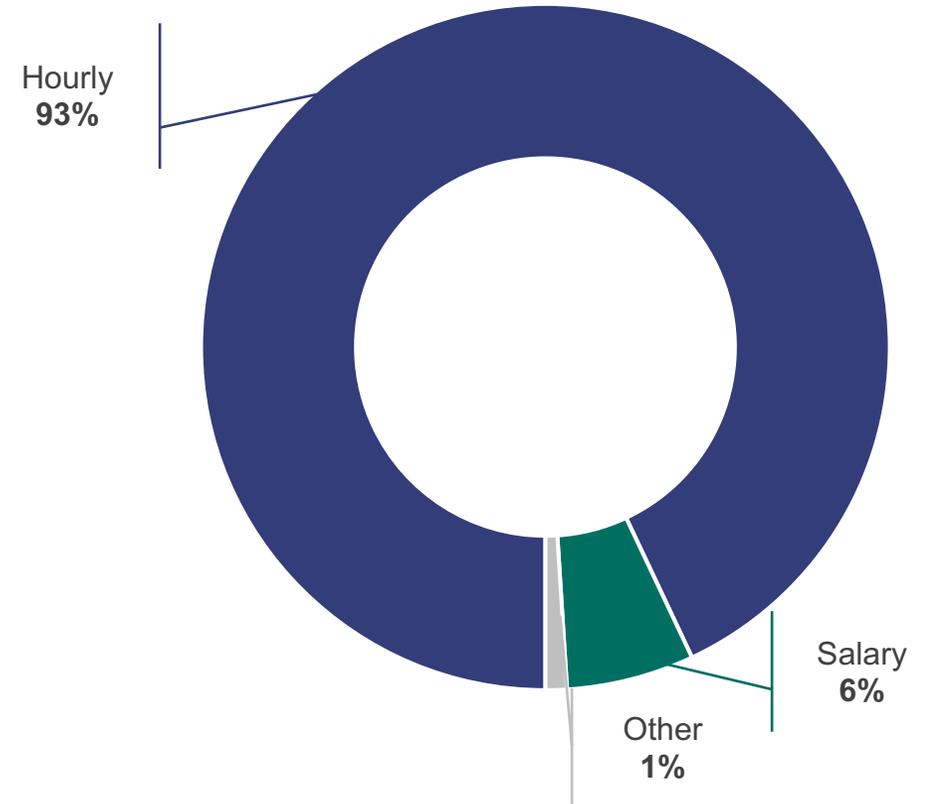
LEFT BASE: Total Respondents: n=10,283; RIGHT BASE: Among respondents with a length of time using DailyPay tag: n=10050

User Profile

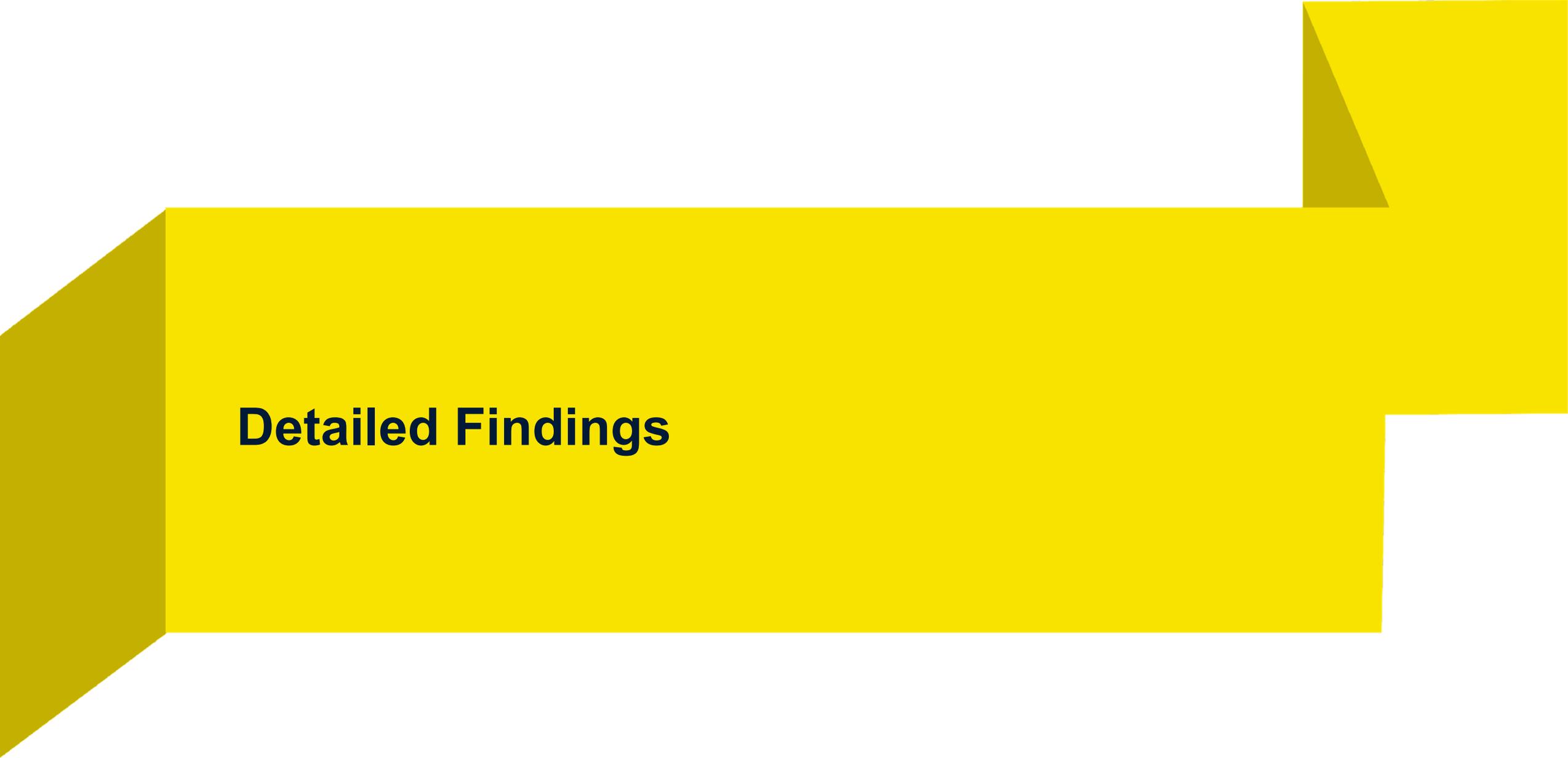
Days Since Enrollment in DailyPay
(Appended)



Pay Structure



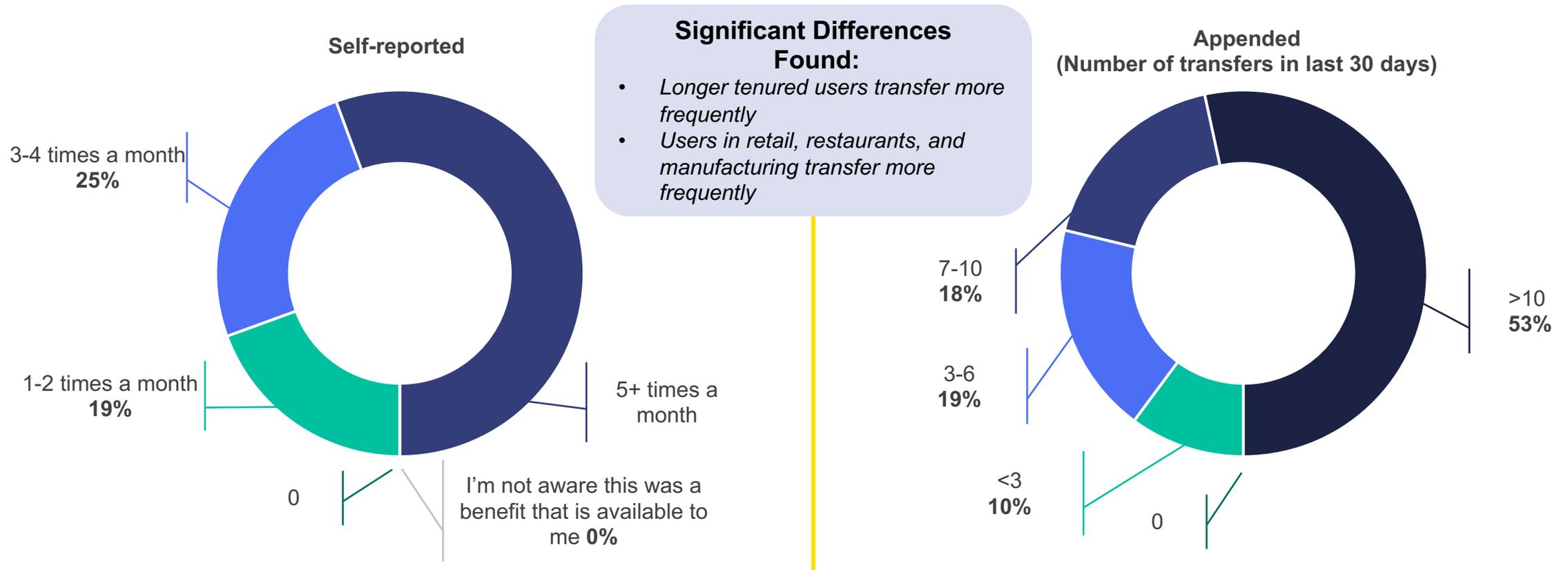
LEFT BASE: Among respondents with a length of time using DailyPay tag: n=10050; RIGHT BASE: Total Respondents: n=10,283

A large yellow graphic element with a folded corner effect, resembling a piece of paper or a folder. The main body is a bright yellow rectangle, while the top-right and bottom-left corners are folded over, creating a darker yellow shadow effect. The text "Detailed Findings" is centered within the main yellow area.

Detailed Findings

More than half of respondents transfer money from DailyPay to their account or paycard at least five times per month

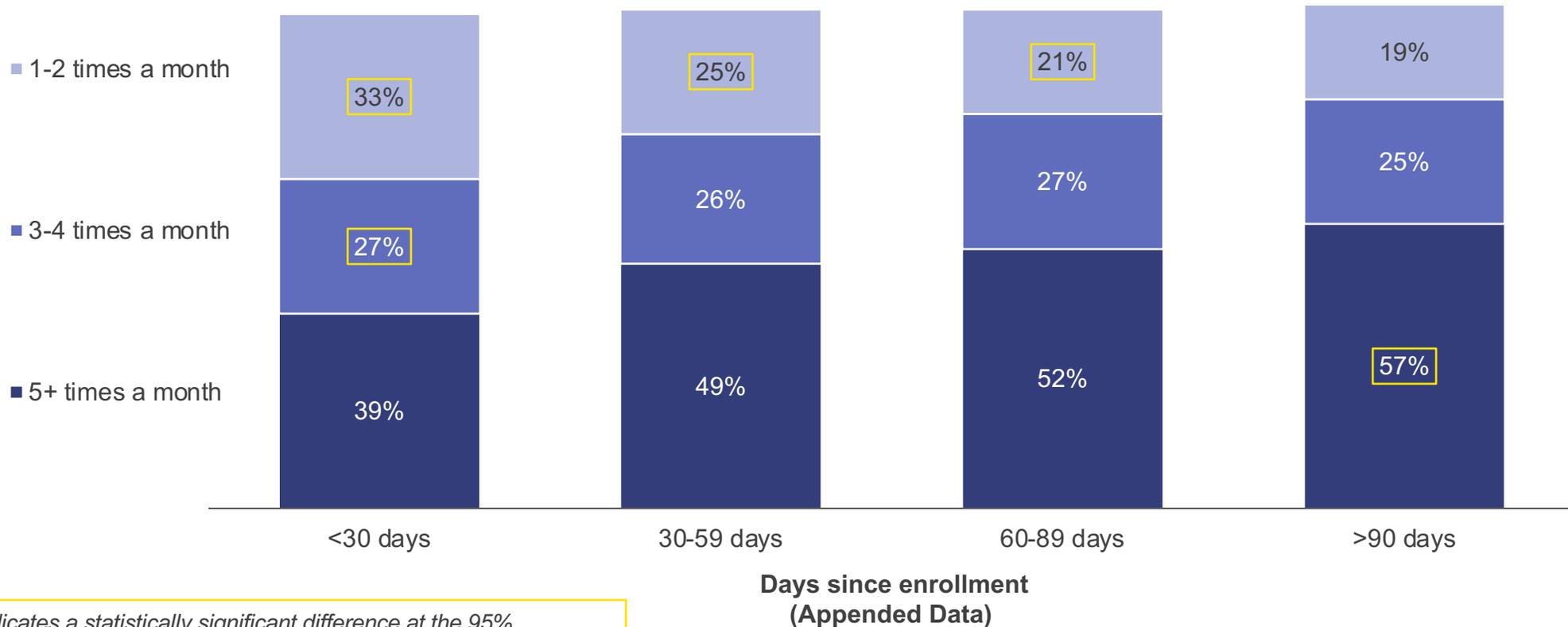
Roughly how many times in a typical month do you transfer money from your DailyPay account (i.e. transfer money to your bank account or paycard before payday)?



Base: Total Respondents: n=10,283

Users who have been enrolled in DailyPay for over 90 days are more likely to be transferring funds 5+ times per month

Roughly how many times in a typical month do you transfer money from your DailyPay account (i.e. transfer money to your bank account or paycard before payday)?

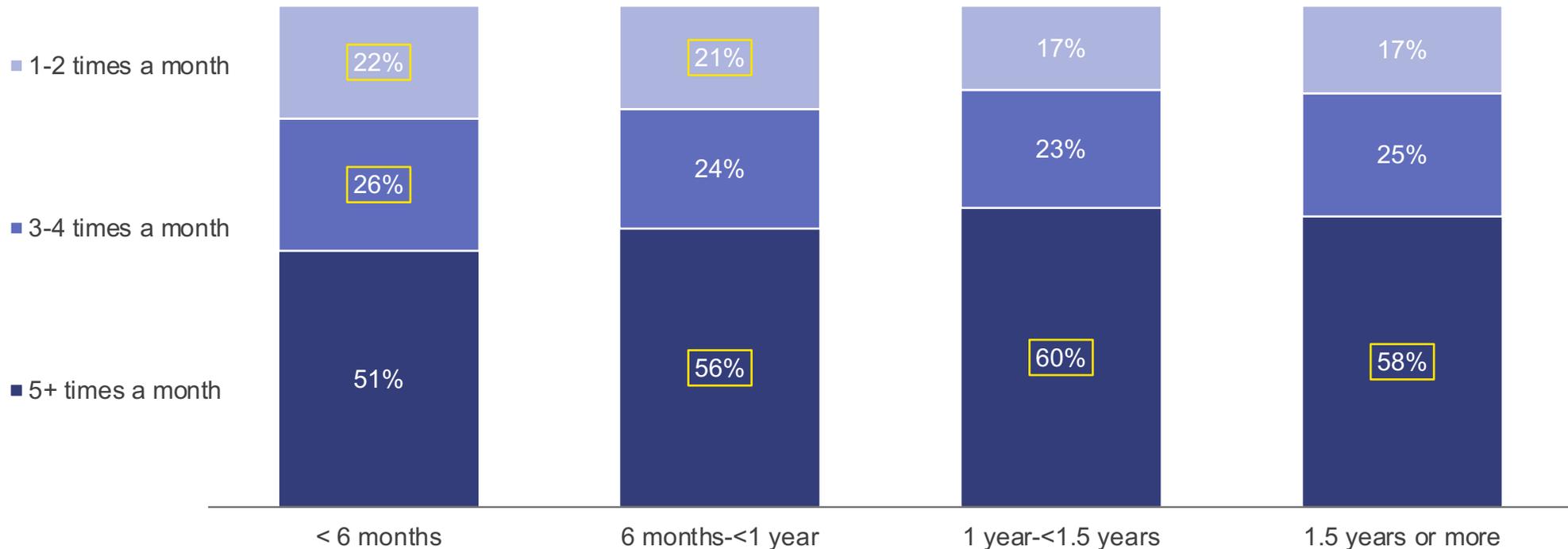


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By Days since enrollment in DailyPay: <30 days: n=33, 30-59 days: n=756, 60-89 days: n=1058, >90 days: n=8203

Users of 6 months or longer are more likely to make transfers 5+ times per month

Roughly how many times in a typical month do you transfer money from your DailyPay account (i.e. transfer money to your bank account or paycard before payday)?



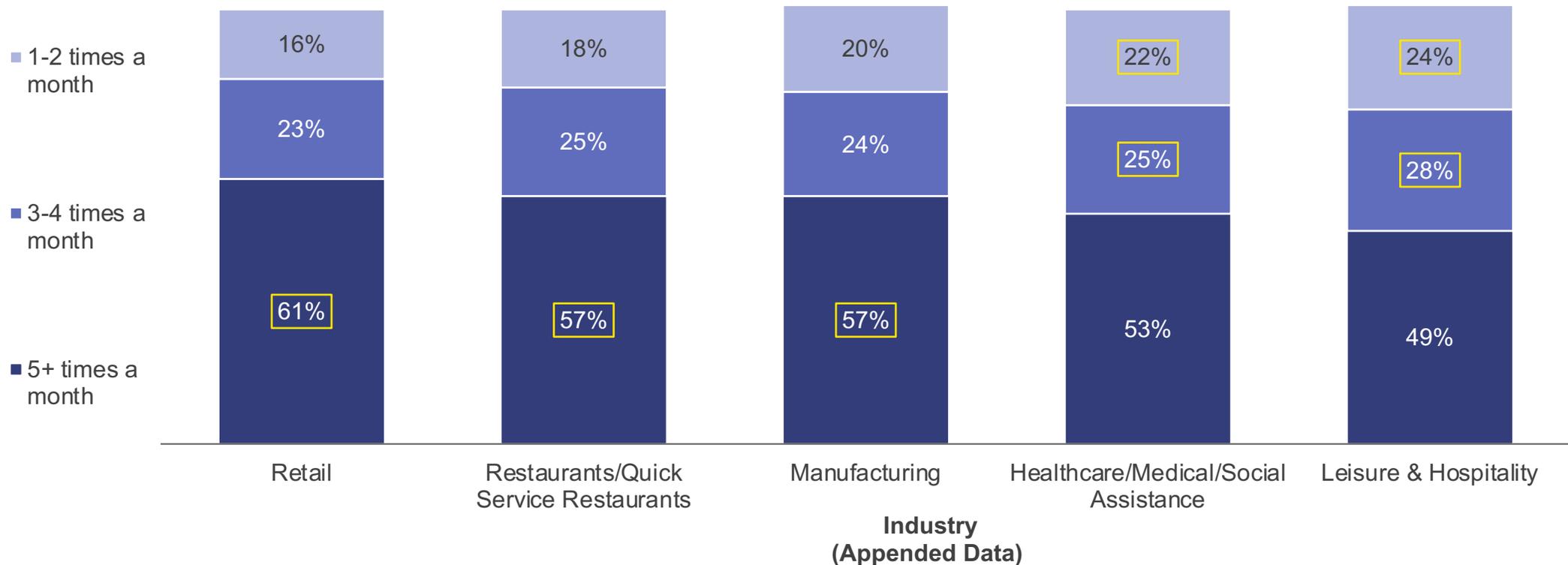
Length of time enrolled
(Appended Data)

Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By length of time enrolled: < 6 months: n=3288, 6 months-<1 year: n=1532, 1 year-<1.5 years: n=1643, 1.5 years or more

Users in retail, restaurants, and manufacturing are more likely to make 5+ transfers per month

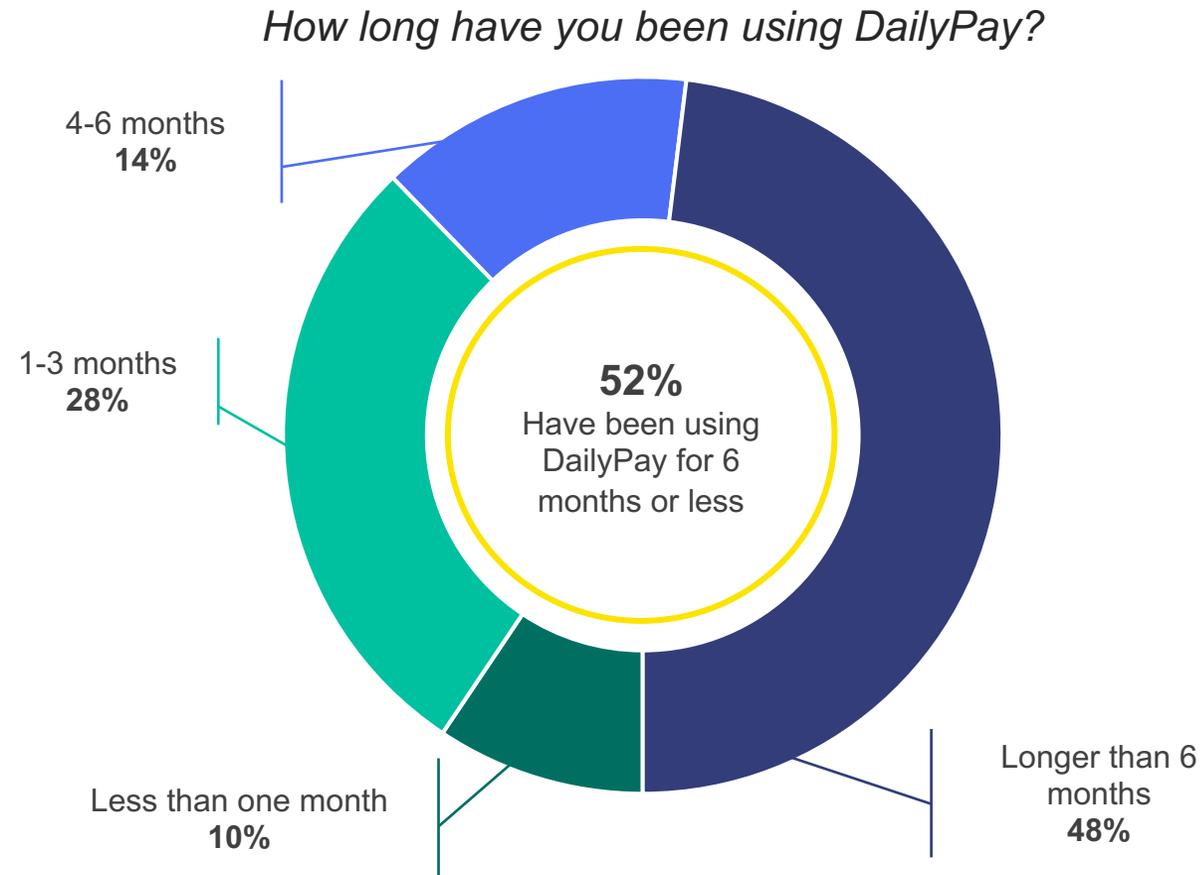
Roughly how many times in a typical month do you transfer money from your DailyPay account (i.e. transfer money to your bank account or paycard before payday)?



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

About half are new users, having used DailyPay for six months or less

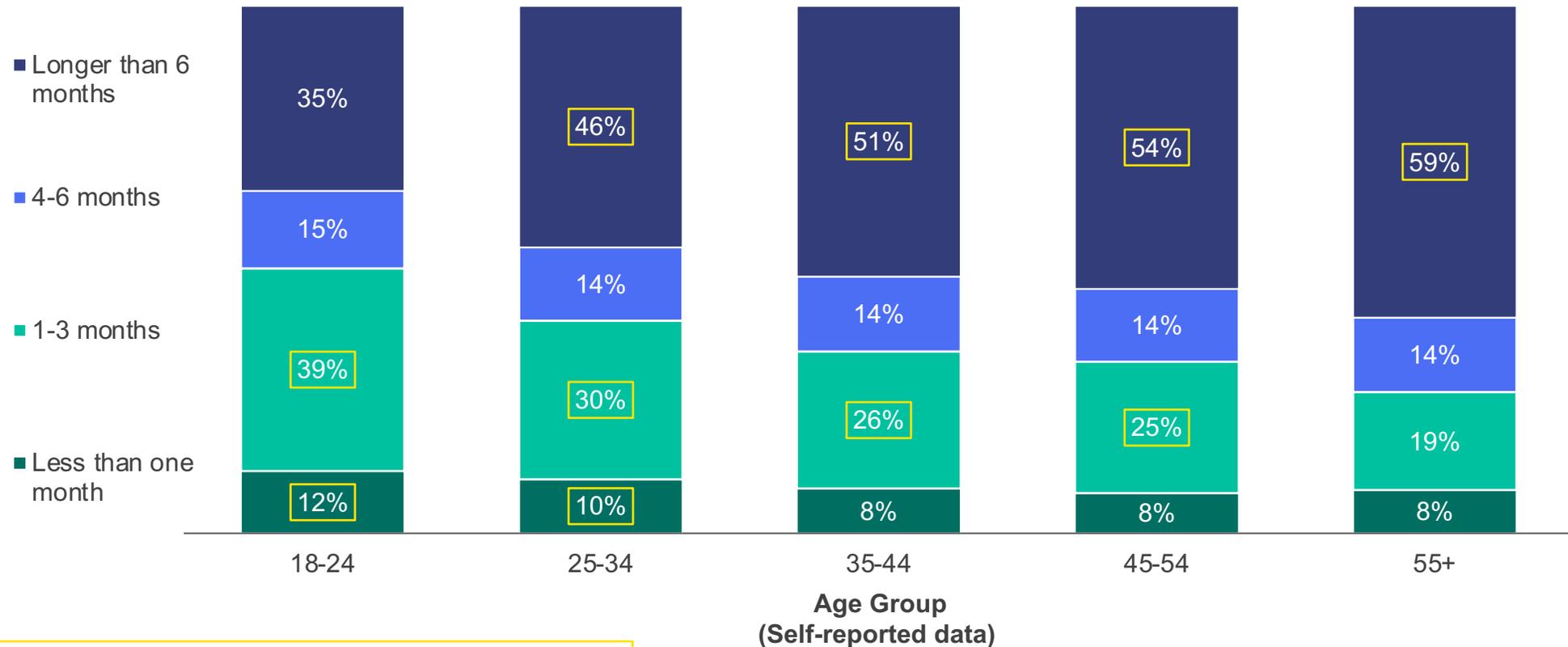


Significant Differences Found:

- *Older users have been using DailyPay for longer*
- *Leisure & hospitality, manufacturing, and restaurant workers tend to be newer users*

Older users have been using the DailyPay app for longer

How long have you been using DailyPay?

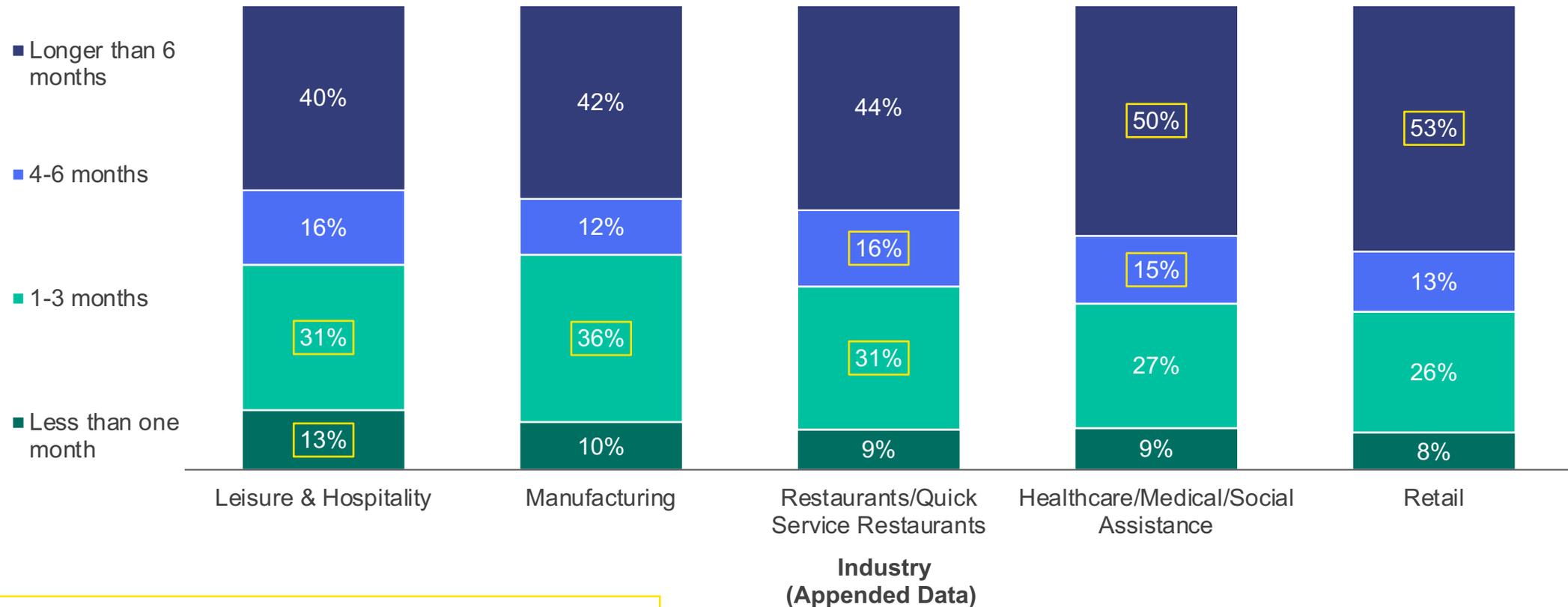


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Most leisure & hospitality, manufacturing, and restaurant workers have been using DailyPay for 6 months or less

How long have you been using DailyPay?

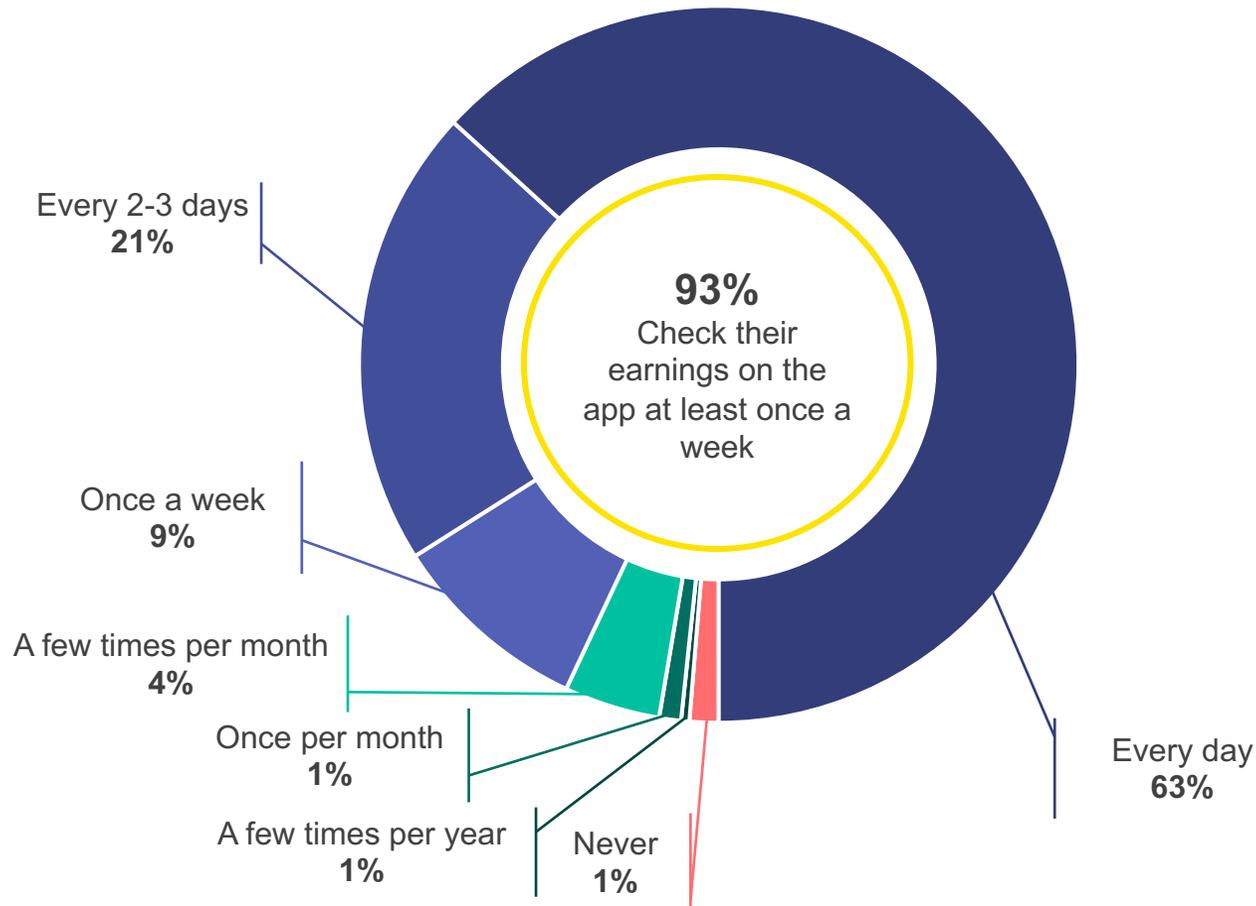


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

6-in-10 users track their earnings daily

About how often do you check the DailyPay app to track your earnings?



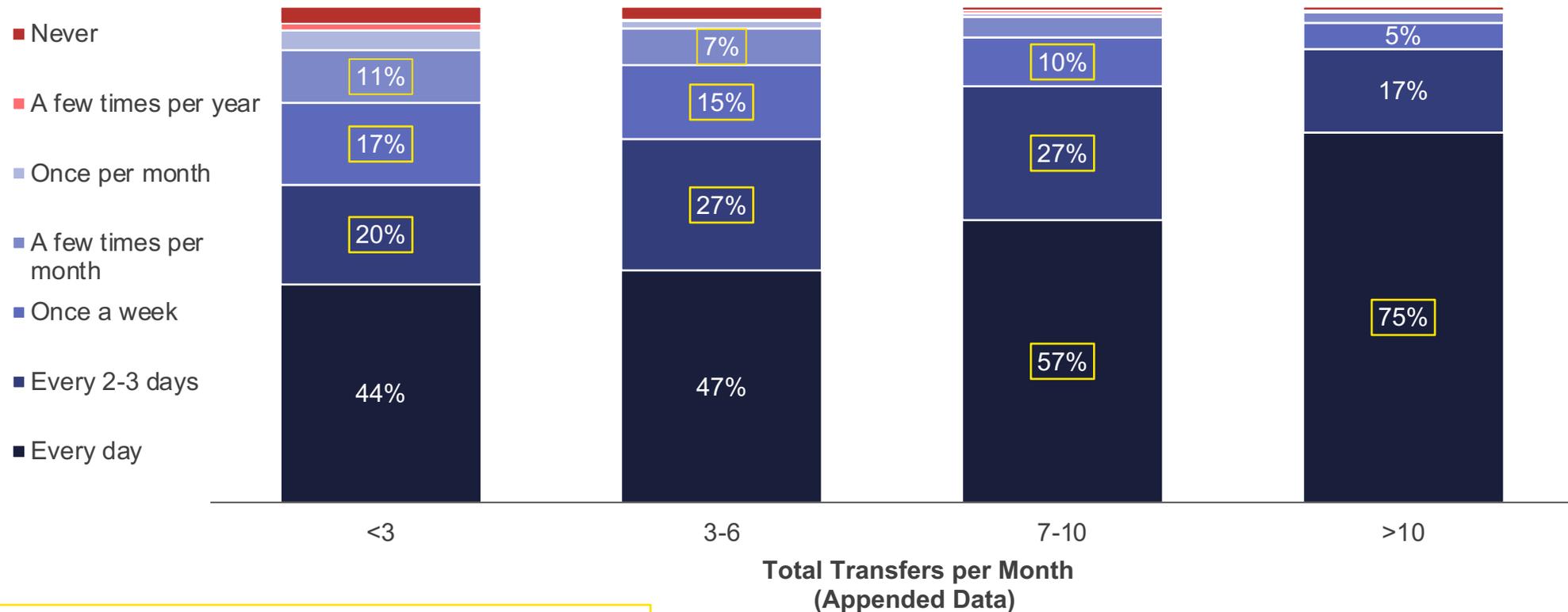
Significant Differences Found:

- *Users who transfer more often also check their earnings more often*
- *Users under 55 are more likely to track their earnings with DailyPay*
- *Non-salaried users check their earnings more often*
- *Restaurant and retail workers check their earnings more often*

Base: Total Respondents: n=10,283

Users who make more than 6 transfers per month are more likely to check the DailyPay app daily

About how often do you check the DailyPay app to track your earnings?



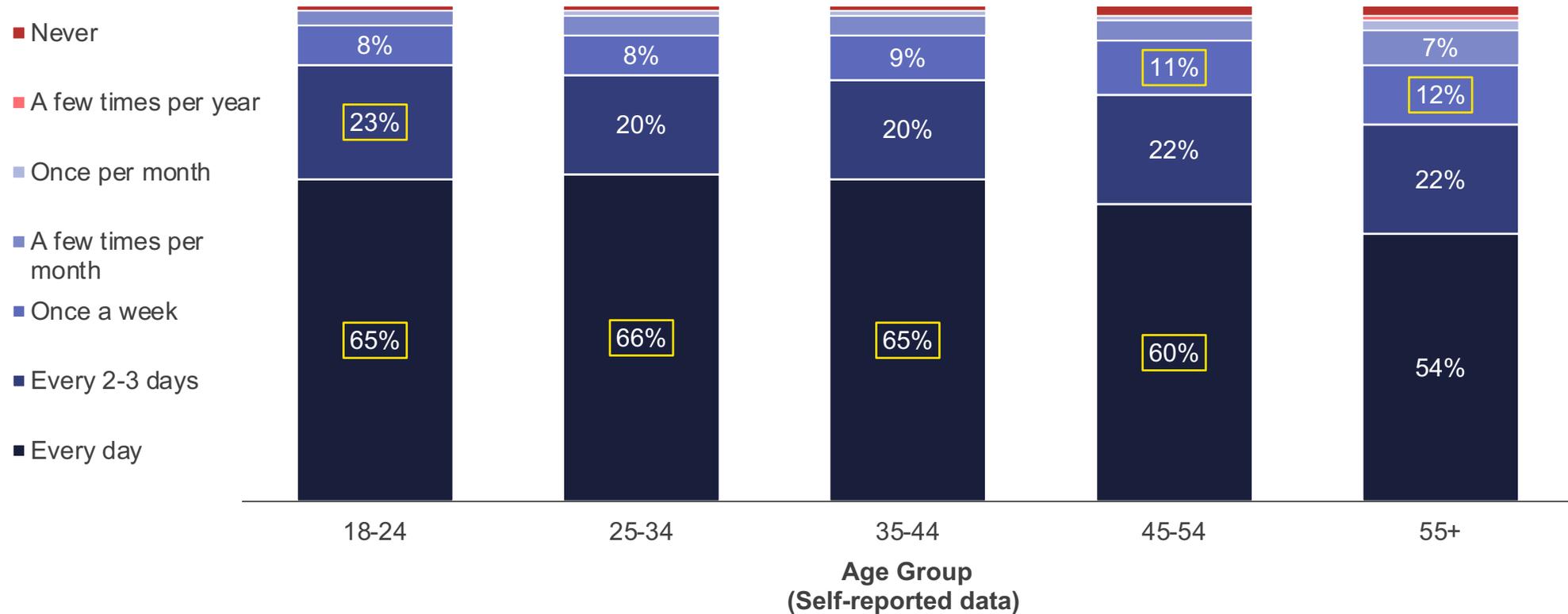
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: By Total transfers per month: <3: n=1041, 3-6: n=1920, 7-10: n=1833, >10: n=5489

Users under 55 are more likely to check their DailyPay app daily to track their earnings

About how often do you check the DailyPay app to track your earnings?



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

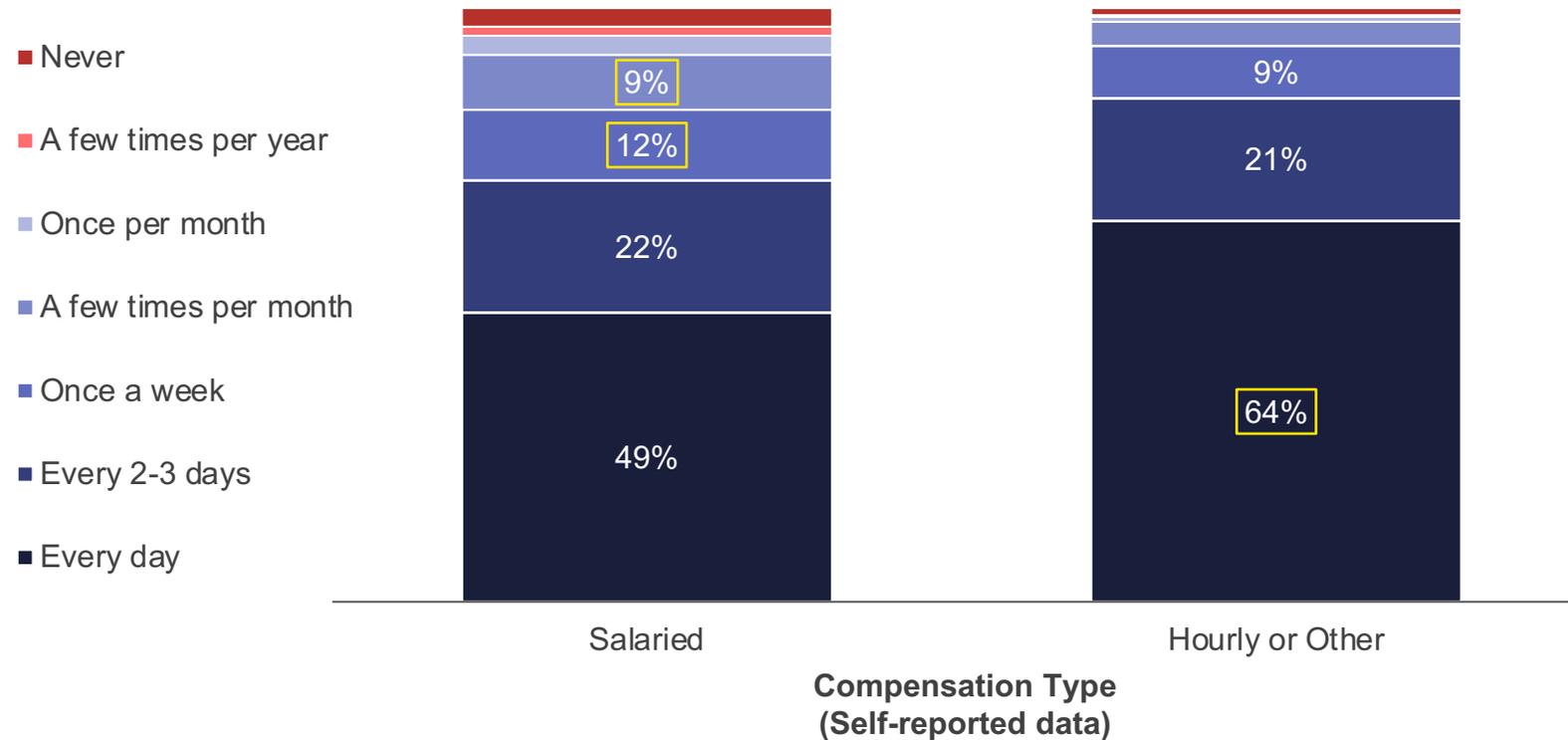
Labels not shown for values less than 5%

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115



Non-salaried users check their DailyPay app to track earnings more often than salaried users

About how often do you check the DailyPay app to track your earnings?



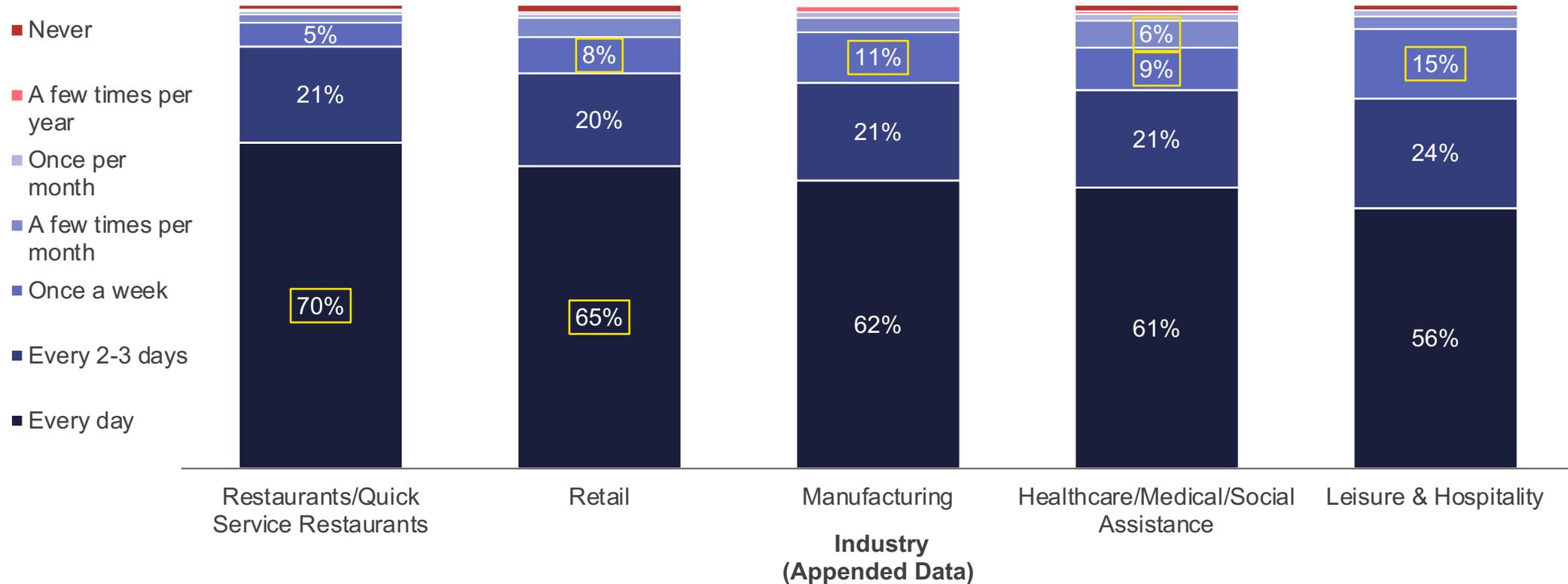
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: Among all respondents by compensation type: Salaried: n=609, Hourly or Other: n=9674

Restaurant and retail workers are more likely than others to check their DailyPay app every day to track their earnings

About how often do you check the DailyPay app to track your earnings?



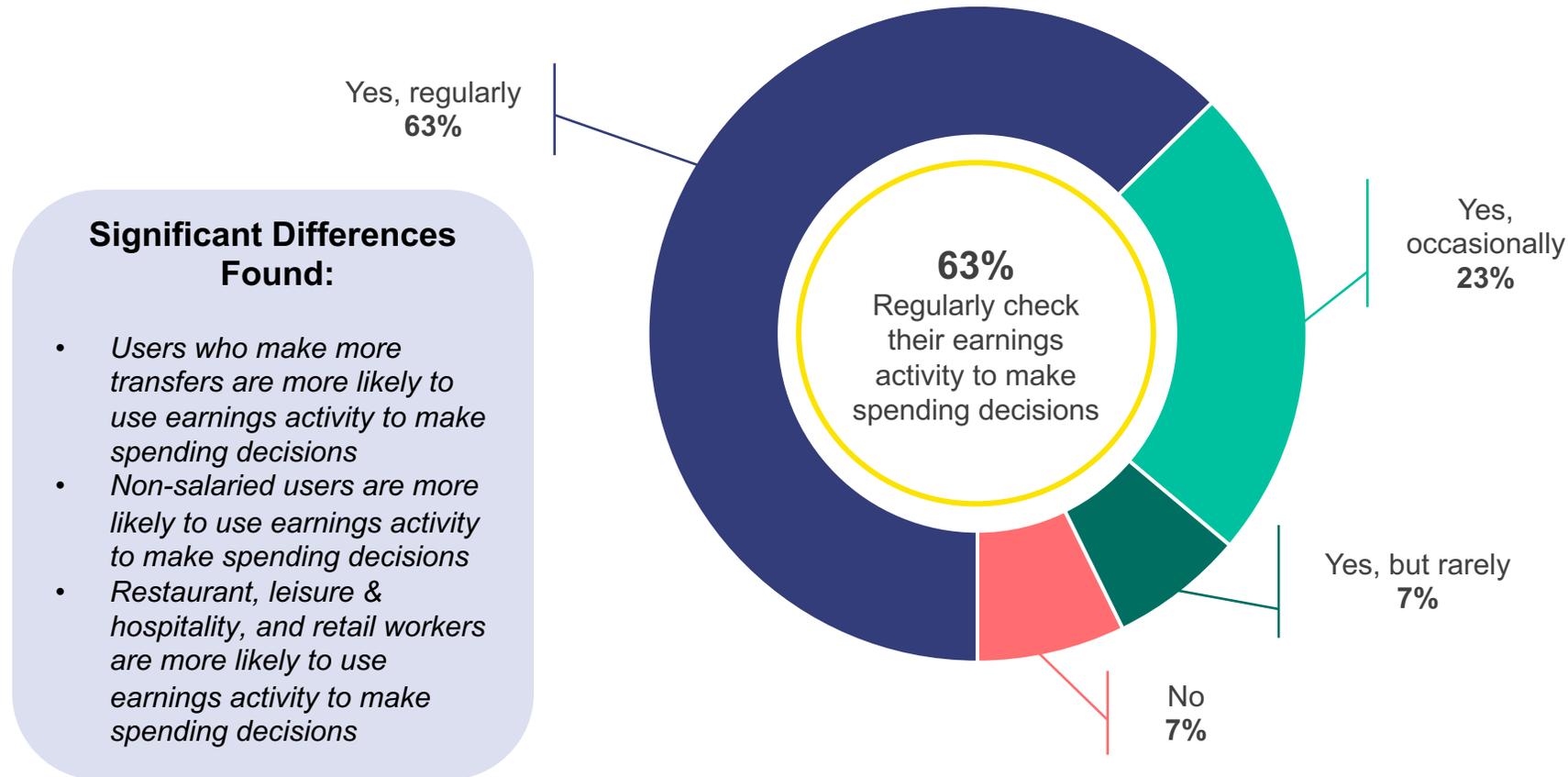
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Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

9-in-10 users check their earnings activity to make spending and financial decisions

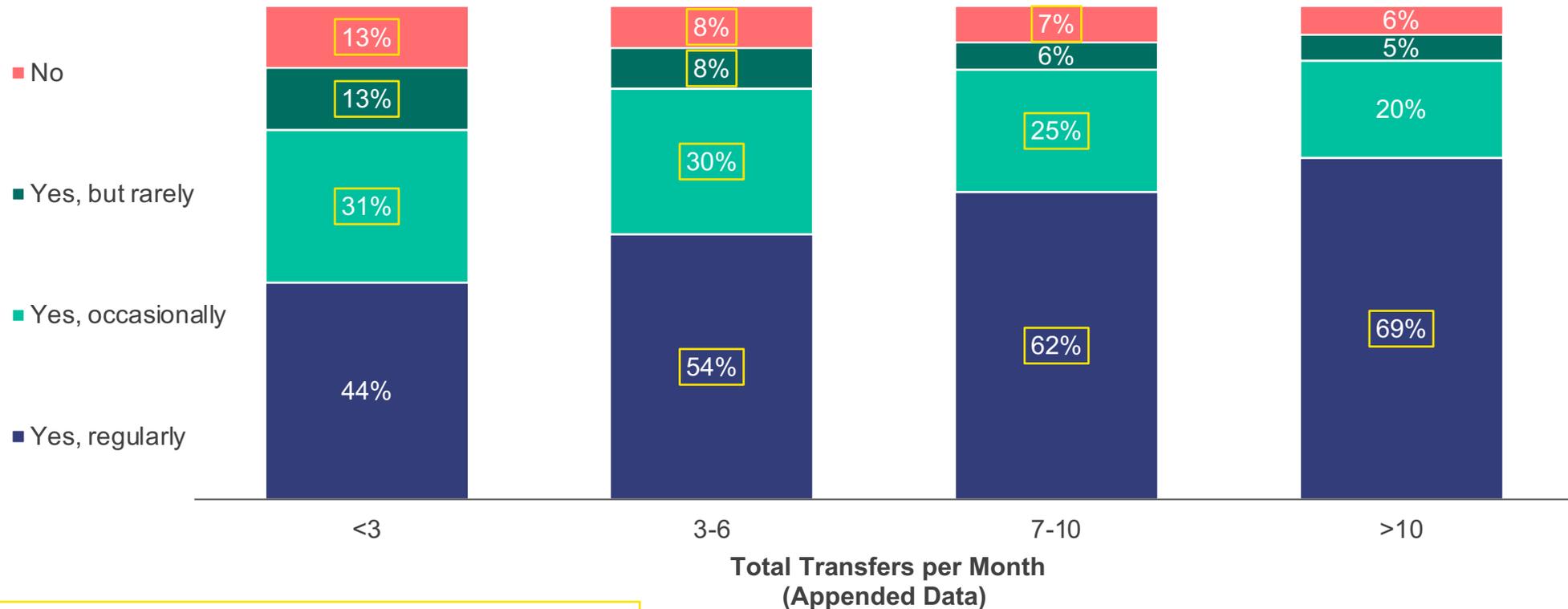
Do you check your earnings activity in DailyPay to help you make spending and financial decisions?



Base: Total Respondents: n=10,283

Users who make more transfers per month are more likely to check their earnings activity to help them make financial decisions

Among respondents who check the DailyPay app at least a few times per year
Do you check your earnings activity in DailyPay to help you make spending and financial decisions?



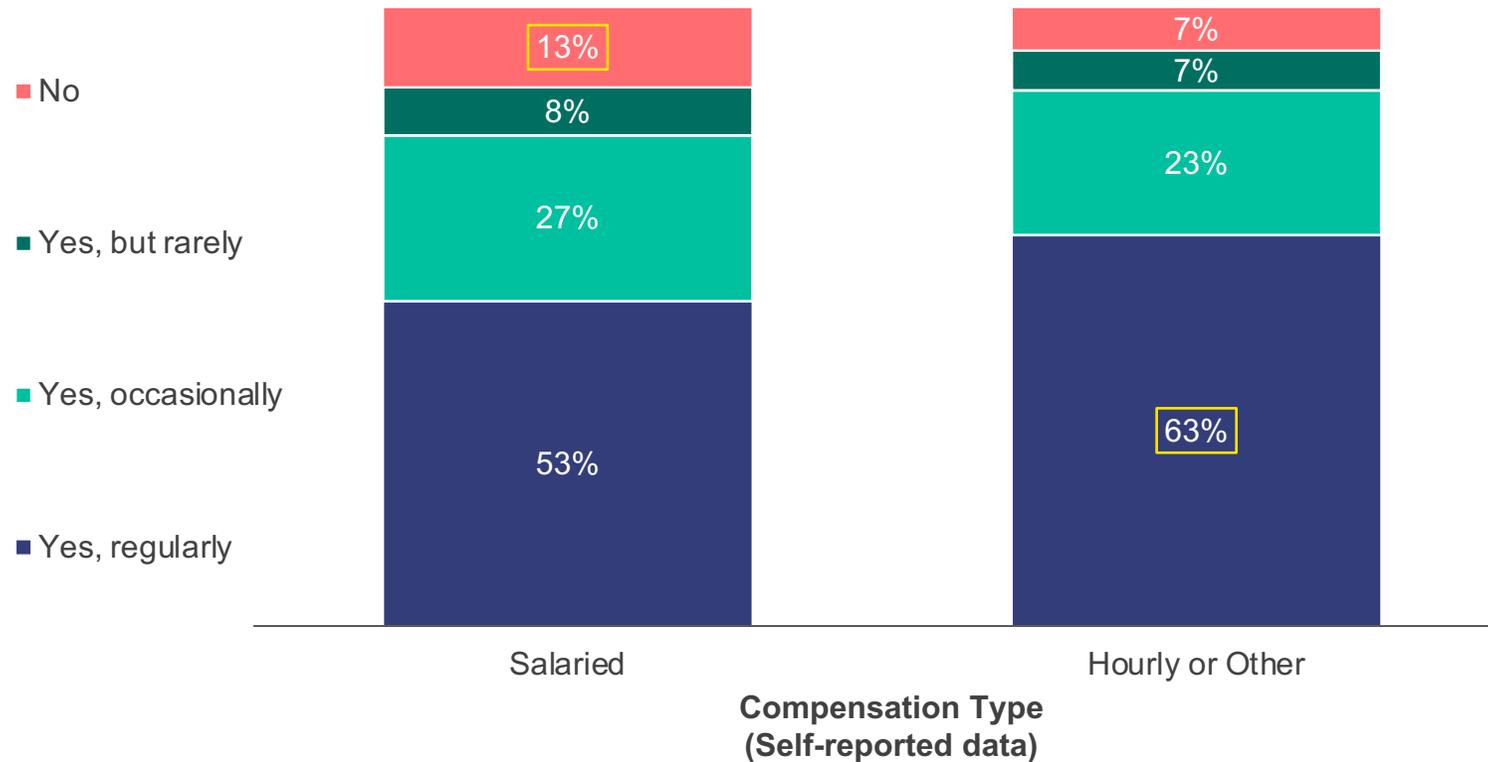
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among respondents who check the DailyPay app at least a few times per year: n=10149; By Total transfers per month: <3: n=1006, 3-6: n=1871, 7-10: n=1820, >10: n=5452

Non-salaried users use tracked earnings information to make financial decisions more often than salaried users

AMONG USERS WHO TRACK EARNINGS

Do you check your earnings activity in DailyPay to help you make spending and financial decisions?



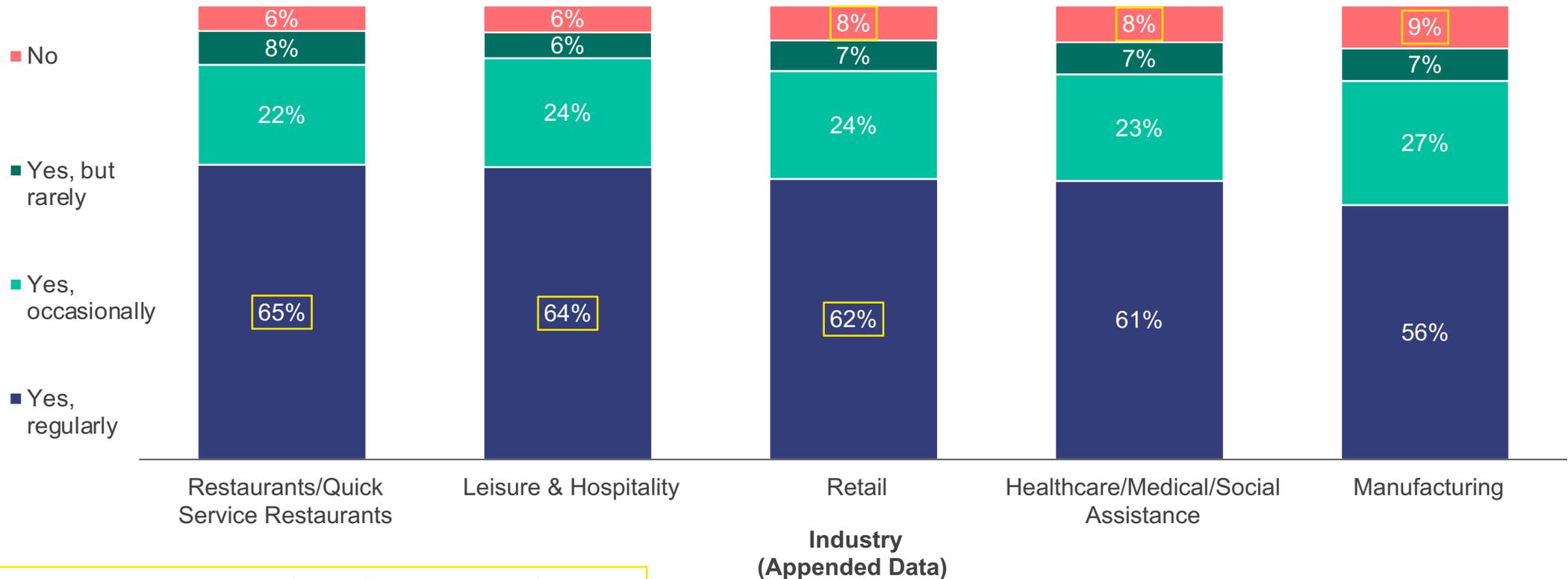
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: Among users who check their earnings on DailyPay by compensation type: Salaried: 590, Hourly or Other: n=9559

Restaurant, leisure & hospitality, and retail workers are more likely to regularly check their earnings activity to make financial decisions

Among users who track earnings with DailyPay at least a few times per year
 Do you check your earnings activity in DailyPay to help you make spending and financial decisions?

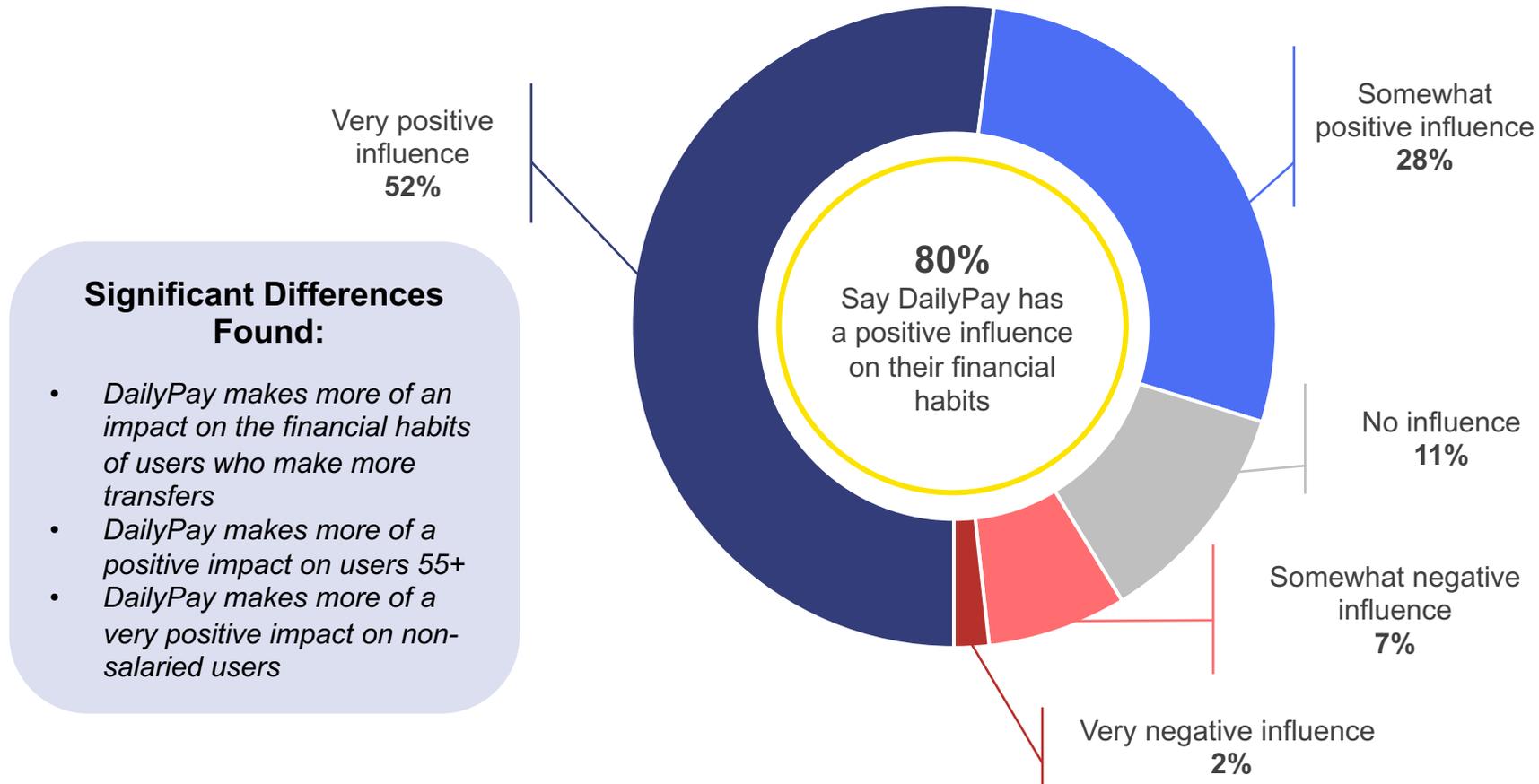


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Base: Among users who fall into one of these key target industries AND check their DailyPay app to track earnings: Retail: n=2689, Restaurants/Quick Service Restaurants: n=813, Leisure & Hospitality: n=363, Healthcare/Medical/Social Assistance: n=2422, Manufacturing: n=321

DailyPay has a positive influence on the financial habits of 8-in-10 users

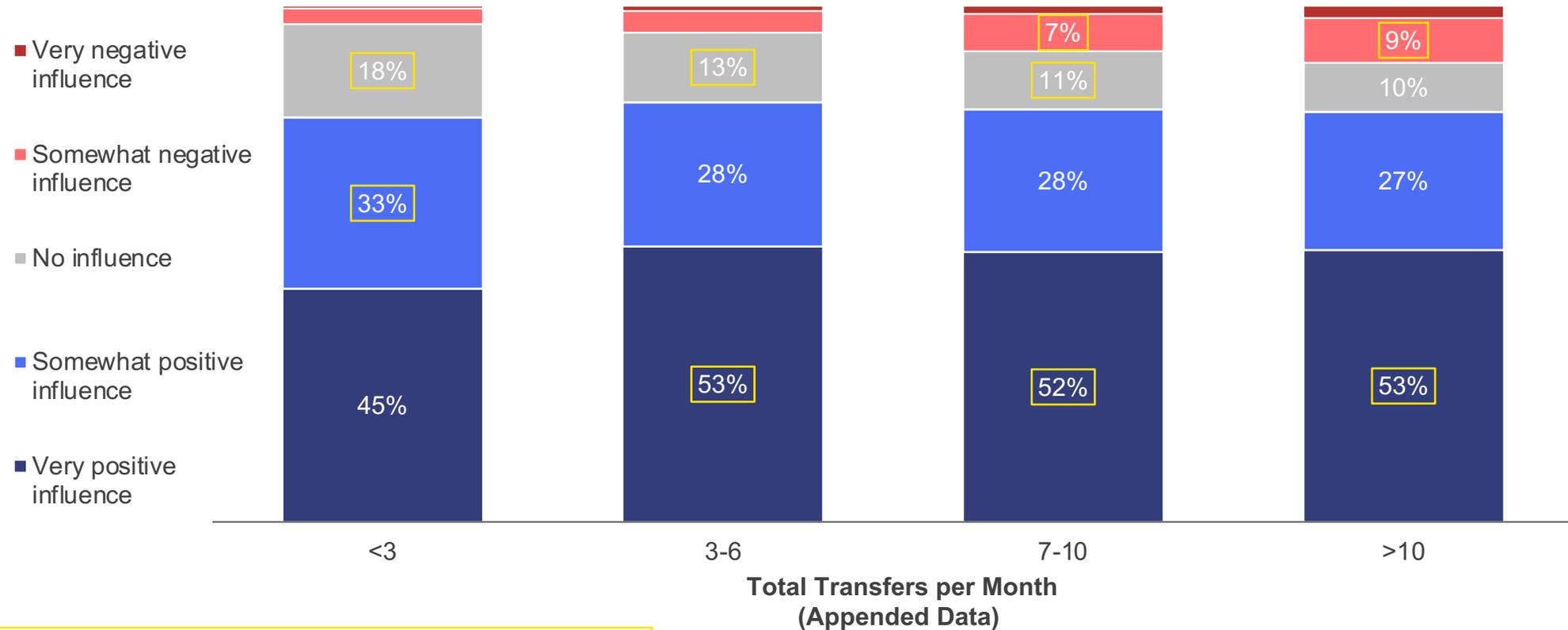
What kind of influence has DailyPay had on your financial habits?



Base: Total Respondents: n=10,283

Users who make more transfers per month say DailyPay has more of an impact on their financial habits

What kind of influence has DailyPay had on your financial habits?



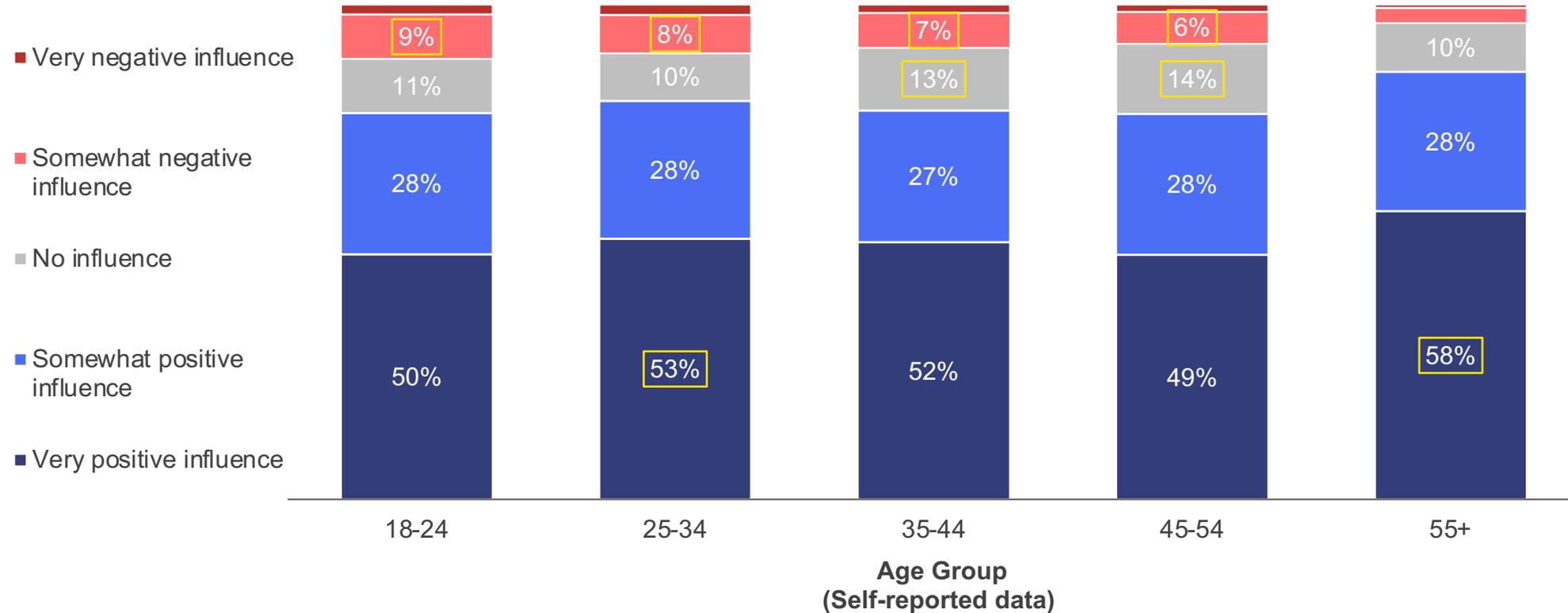
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: Among all respondents: n=10283; By Total transfers per month: <3: n=1041, 3-6: n=1920, 7-10: n=1833, >10: n=5489

Users 55 and older are more likely to report DailyPay has had a very positive influence on their financial habits

What kind of influence has DailyPay had on your financial habits?



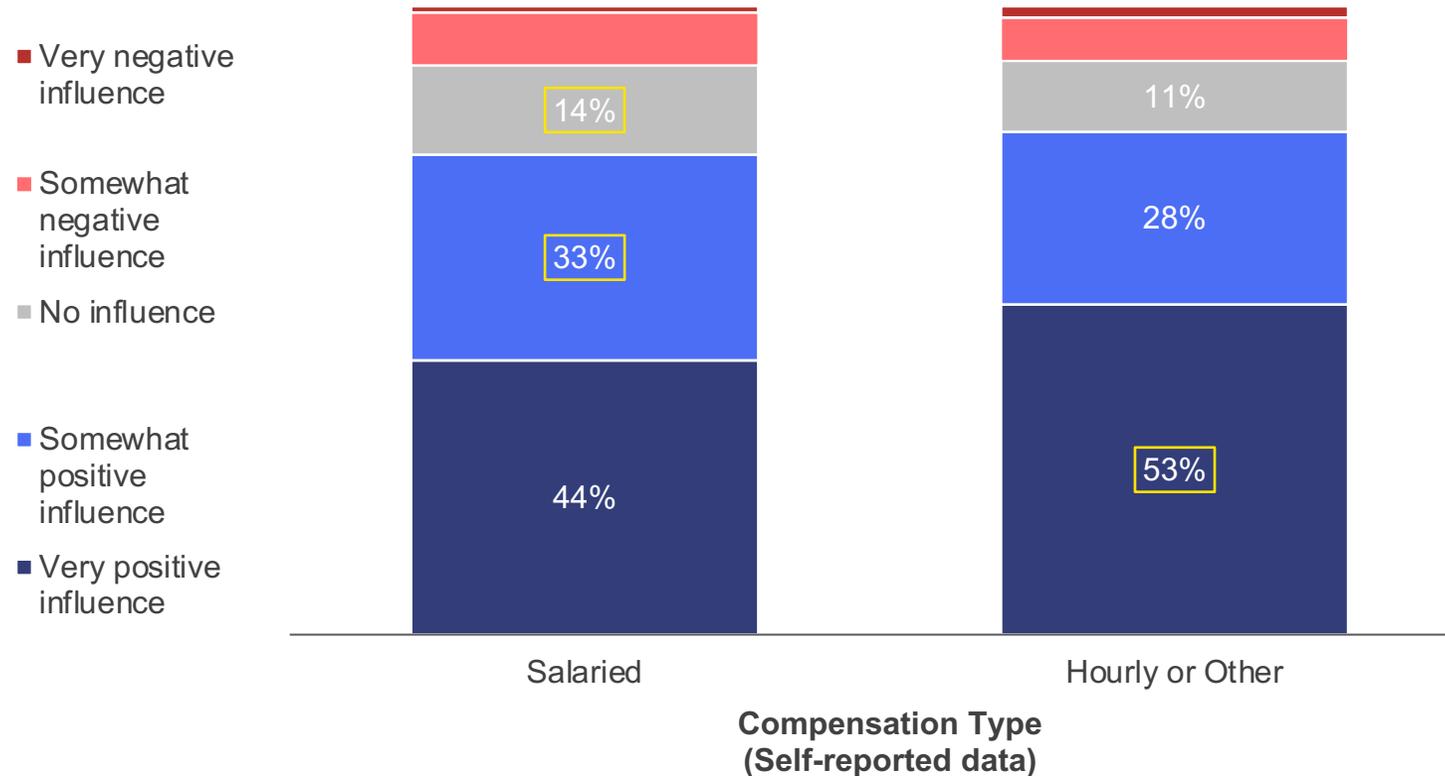
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Labels not shown for values less than 5%

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Non-salaried users are more likely than salaried users to say DailyPay has had a very positive impact on their financial habits

What kind of influence has DailyPay had on your financial habits?



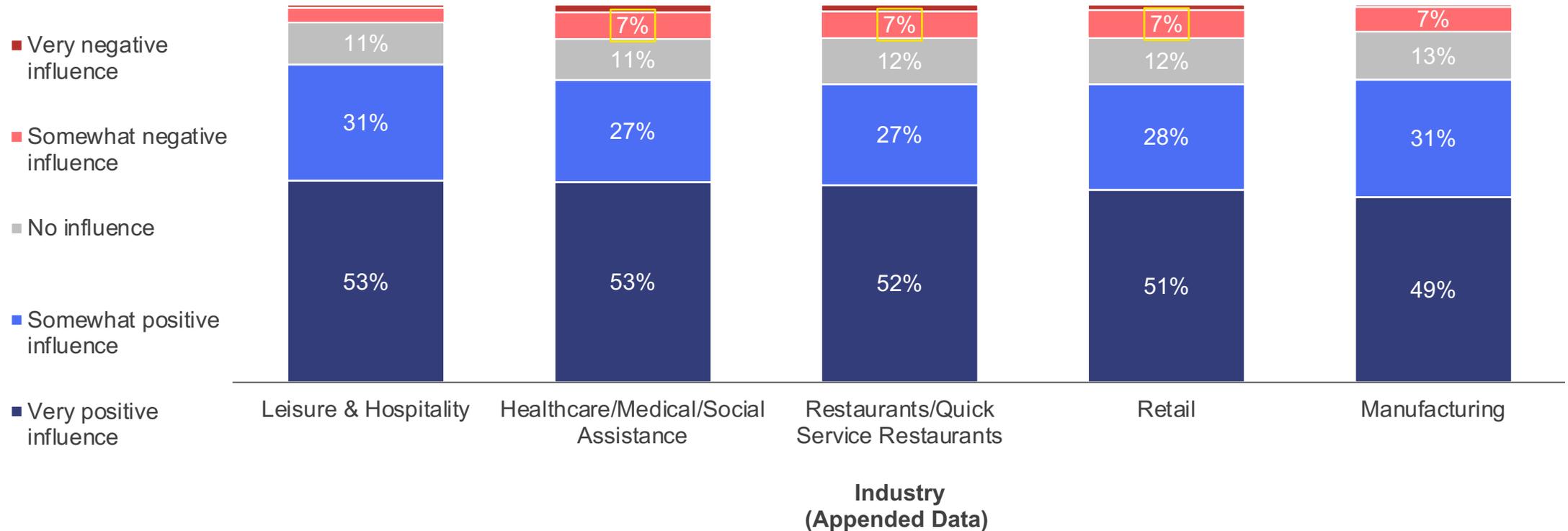
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: Among all respondents by compensation type: Salaried: n=609, Hourly or Other: n=9674

Impact of DailyPay on the financial habits of users is consistent across industries

What kind of influence has DailyPay had on your financial habits?



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: Among users who fall into one of these key target industries AND check their DailyPay app to track earnings: Retail: n=2689, Restaurants/Quick Service Restaurants: n=813, Leisure & Hospitality: n=363, Healthcare/Medical/Social Assistance: n=2422, Manufacturing: n=321

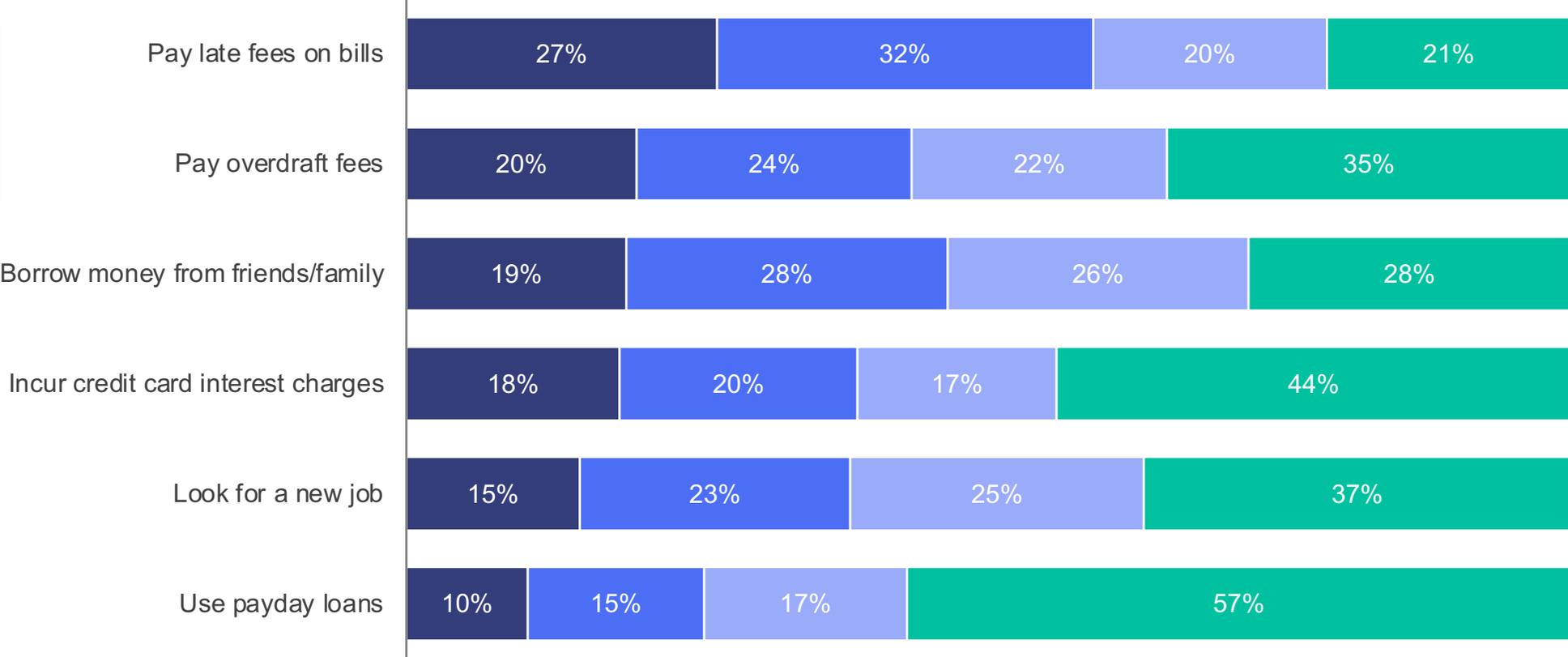
Before using DailyPay, nearly a third of users were regularly paying late fees on bills and 2-in-10 were regularly paying overdraft fees

Before you had DailyPay, how often would you say that you did the following things?

■ Regularly ■ Occasionally ■ Rarely ■ Never

Significant Differences Found by:

- Age
- Compensation type
- Industry



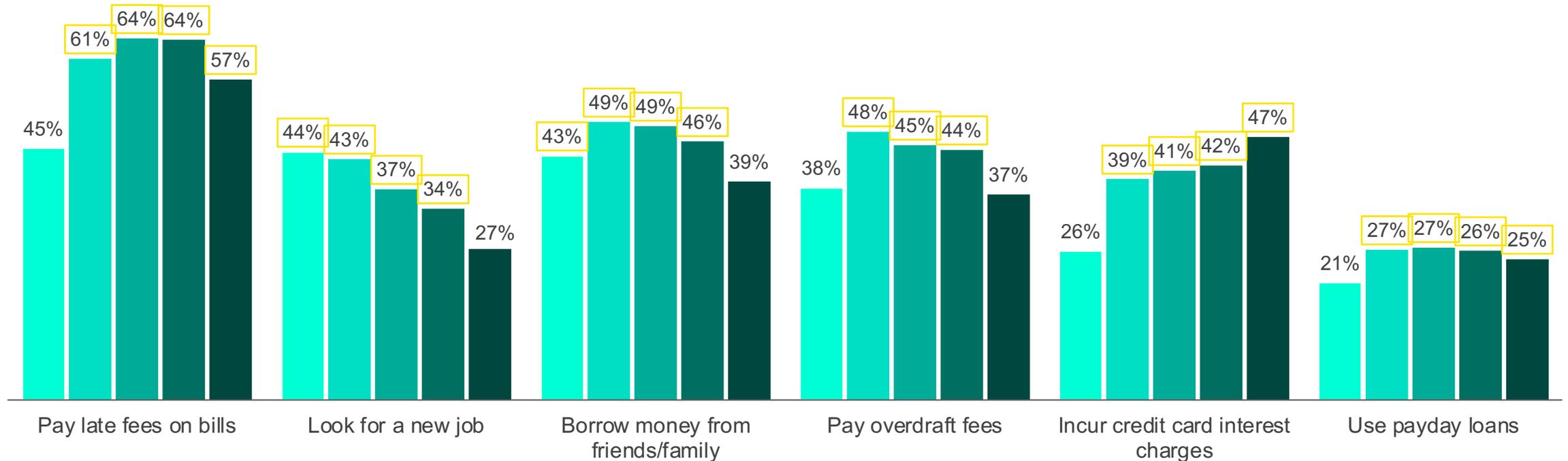
Base: Total Respondents: n=10,283

Employee behavior before using DailyPay varied by age group

Before you had DailyPay, how often would you say that you did the following things?

% WHO DID EACH ACTIVITY REGULARLY OR OCCASIONALLY

Age Group (Self-reported data) ■ 18-24 ■ 25-34 ■ 35-44 ■ 45-54 ■ 55+

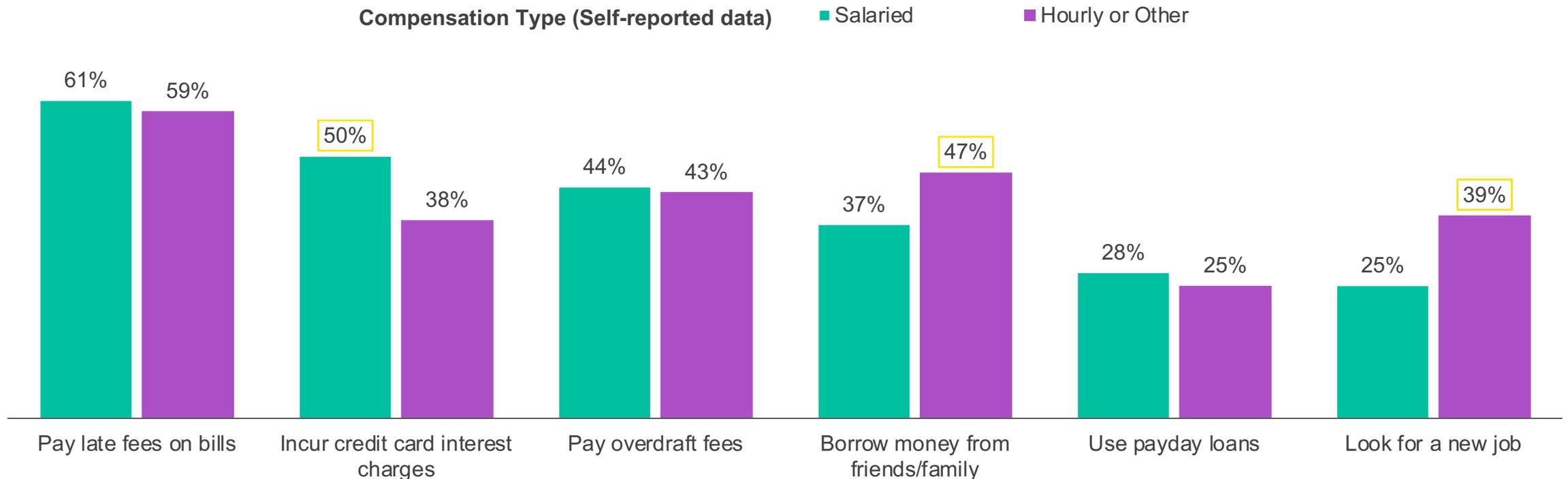


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Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Before having DailyPay, salaried employees were more likely to incur credit card interest charges while non-salaried employees were more likely to borrow money from family/friends and/or look for new jobs

Before you had DailyPay, how often would you say that you did the following things?
% WHO DID EACH ACTIVITY REGULARLY OR OCCASIONALLY

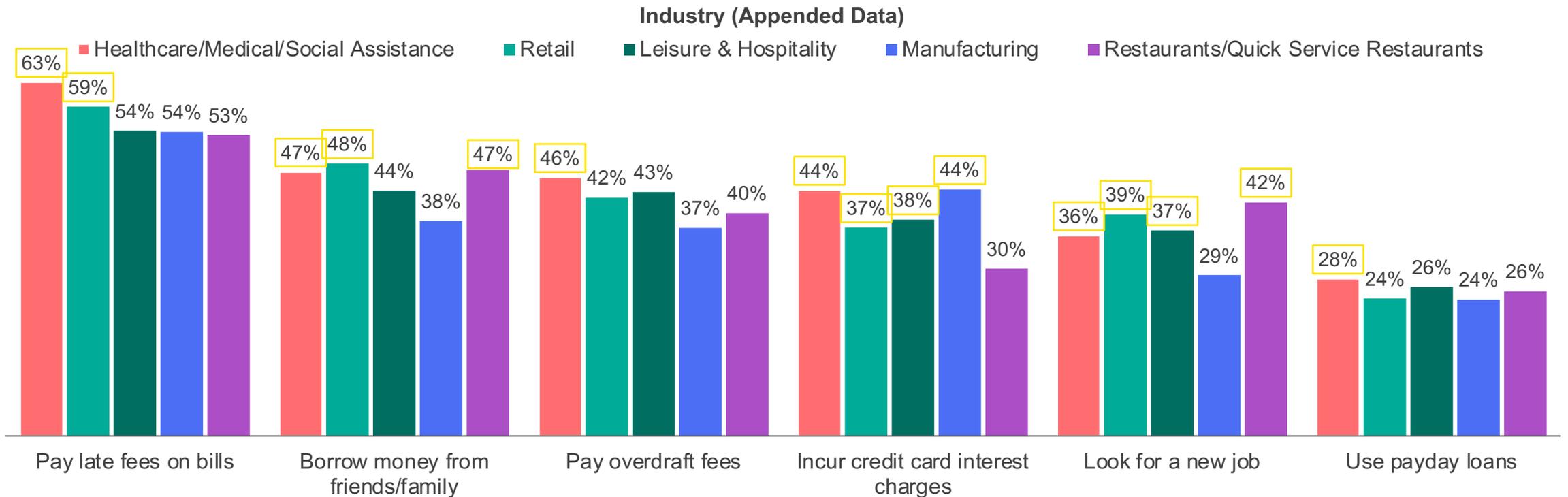


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among all respondents by compensation type: Salaried: n=609, Hourly or Other: n=9674

Employee behavior before using DailyPay was somewhat varied by industry

Before you had DailyPay, how often would you say that you did the following things?
 % WHO DID EACH ACTIVITY REGULARLY OR OCCASIONALLY

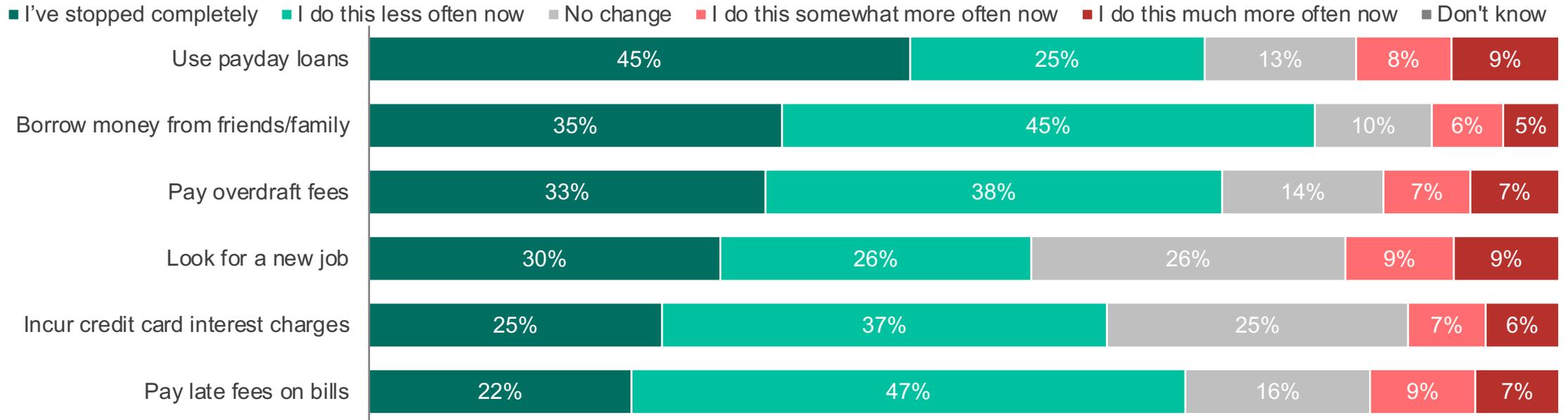


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Base: Among users who fall into one of these key target industries AND check their DailyPay app to track earnings: Retail: n=2689, Restaurants/Quick Service Restaurants: n=813, Leisure & Hospitality: n=363, Healthcare/Medical/Social Assistance: n=2422, Manufacturing: n=321

4-in-10 DailyPay users have decreased their use of payday loans since becoming users; 3-in-10 have stopped all together

Among those who previously regularly or occasionally did the following before using DailyPay
 Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?



Significant Differences Found by:

- Transfers per month
- Age
- Compensation type
- Target industry

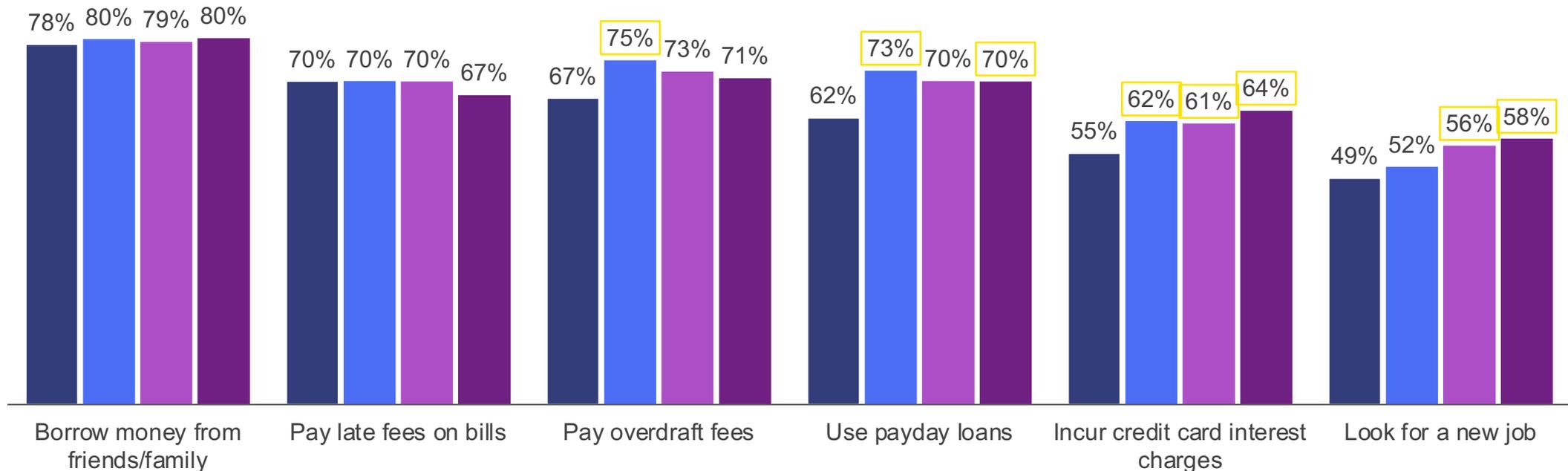
Base: Among those who previously did the activities in each line item before using DailyPay; base varies by line item

The number of transfers per month a user makes is linked to personal finance and behavior outcomes

Among respondents who did each activity regularly or occasionally before using DailyPay
 Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?

% WHO DO THIS LESS OFTEN NOW OR HAVE STOPPED COMPLETELY

Total Transfers per Month (Appended Data) ■ <3 ■ 3-6 ■ 7-10 ■ >10

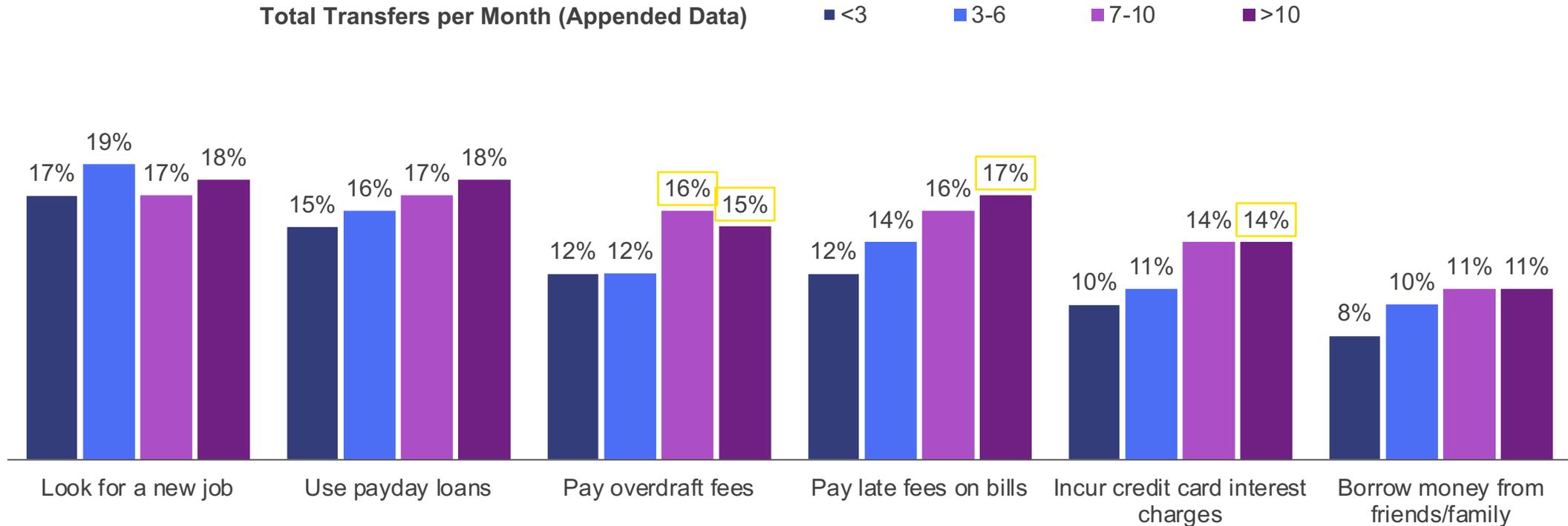


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among respondents who did each activity regularly or occasionally before using DailyPay: Bases vary by activity

Users who make more transfers per month are more likely to pay overdraft fees and incur credit card interest charges since becoming users

Among respondents who did each activity regularly or occasionally before using DailyPay
 Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?
% WHO DO THIS MORE OFTEN NOW



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

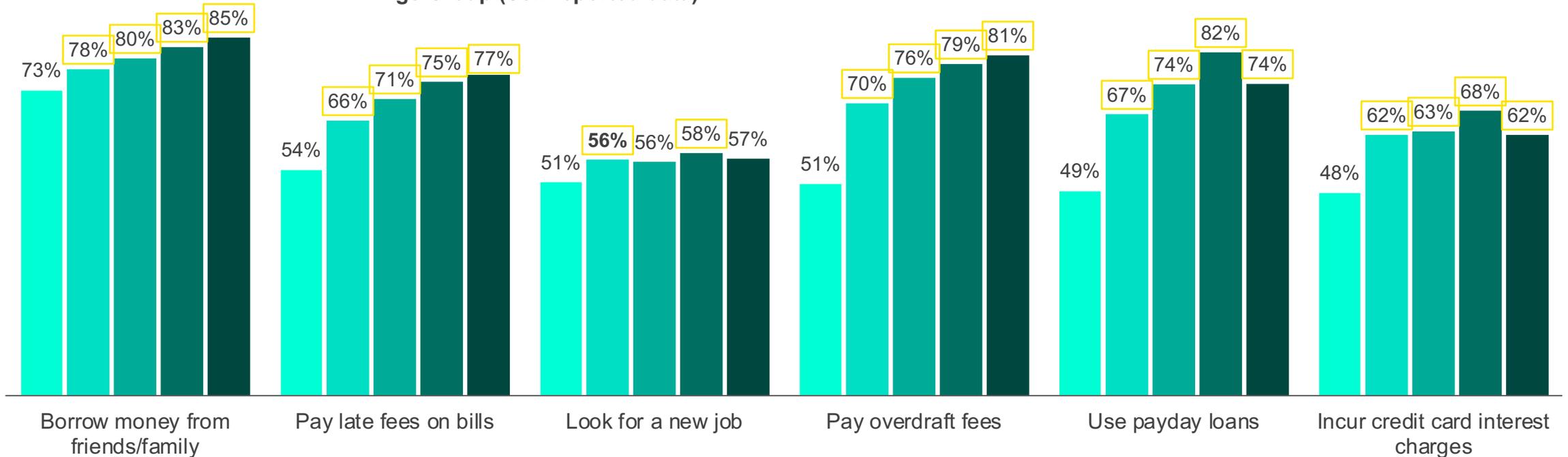
Base: Among respondents who did each activity regularly or occasionally before using DailyPay: Bases vary by activity

Since starting using DailyPay, older users are more likely to have decreased engagement with many of the following activities

Among respondents who did each activity regularly or occasionally before using DailyPay
 Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?

% WHO DO LESS OF EACH ACTIVITY OR HAVE STOPPED ENTIRELY

Age Group (Self-reported data) ■ 18-24 ■ 25-34 ■ 35-44 ■ 45-54 ■ 55+



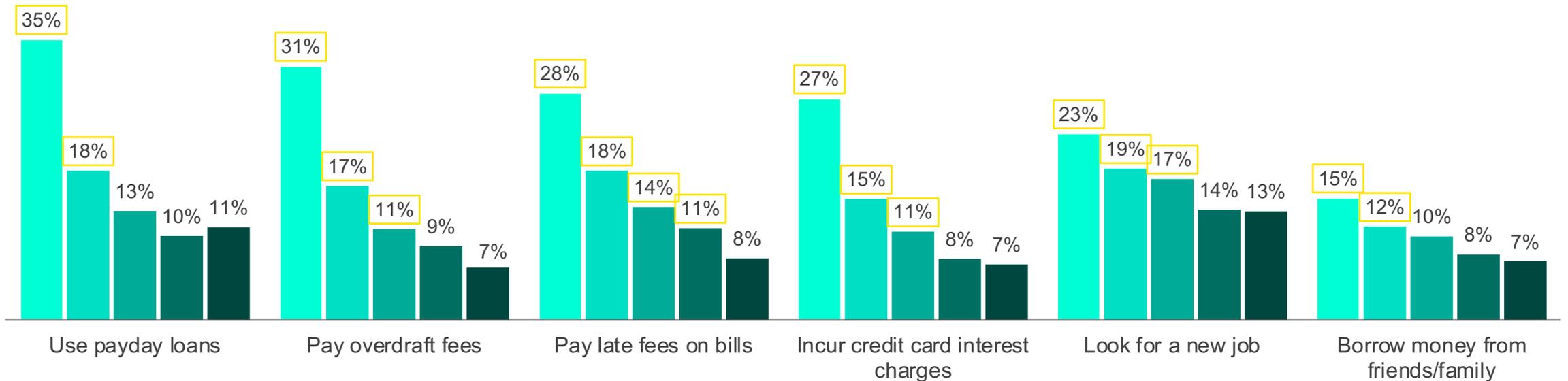
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among respondents who did each activity regularly or occasionally before using DailyPay. Bases vary by activity

Since starting using DailyPay, younger users are more likely to have increased engagement with all of the following activities

Among respondents who did each activity regularly or occasionally before using DailyPay
Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?
% WHO DO EACH ACTIVITY MORE OFTEN NOW

Age Group (Self-reported data) ■ 18-24 ■ 25-34 ■ 35-44 ■ 45-54 ■ 55+



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among respondents who did each activity regularly or occasionally before using DailyPay: Bases vary by activity

Salaried users are more likely than non-salaried users to have reduced or stopped many of the following activities since starting to use DailyPay

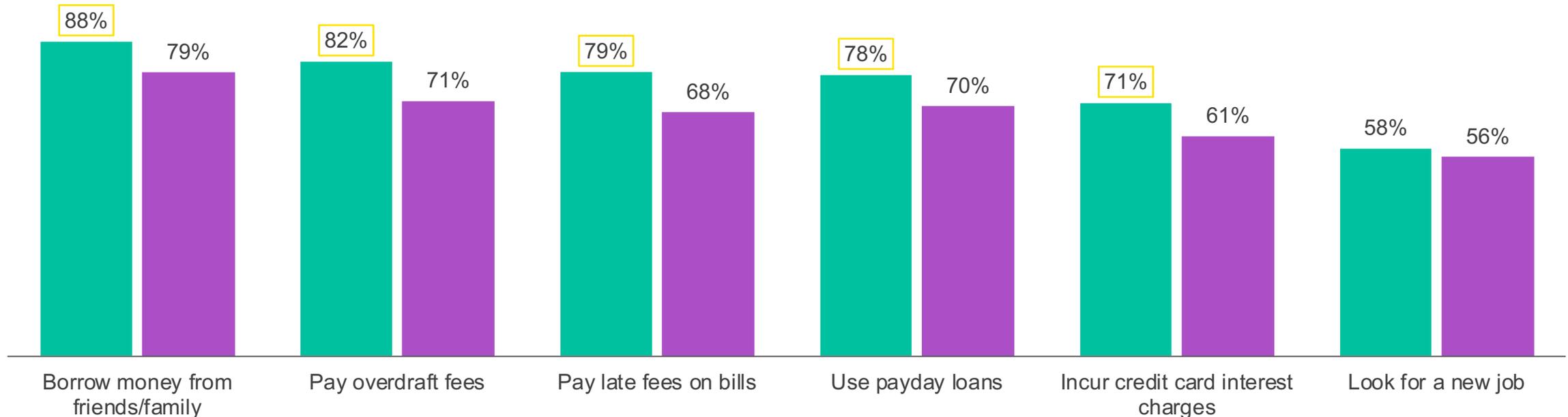
Among respondents who did each activity regularly or occasionally before using DailyPay
Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?

% WHO DO LESS OF EACH ACTIVITY OR HAVE STOPPED ENTIRELY

Compensation Type (Self-reported data)

■ Salaried

■ Hourly or Other



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

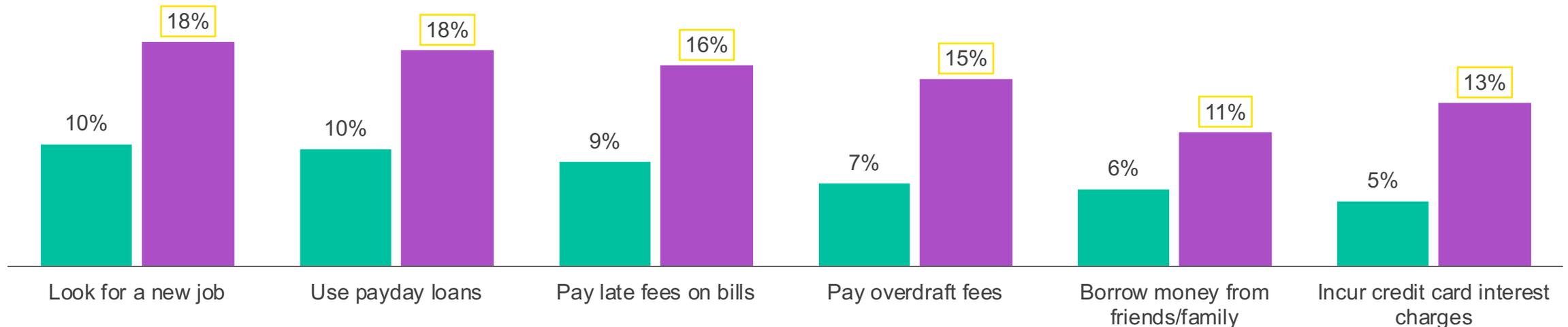
Base: Among respondents who did each activity regularly or occasionally before using DailyPay: Bases vary by activity

Non-salaried users are more likely to report an increase in each of the following activities since starting to use DailyPay

Among respondents who did each activity regularly or occasionally before using DailyPay
Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?

% WHO DO MORE OF EACH ACTIVITY NOW

Compensation Type (Self-reported data) ■ Salaried ■ Hourly or Other

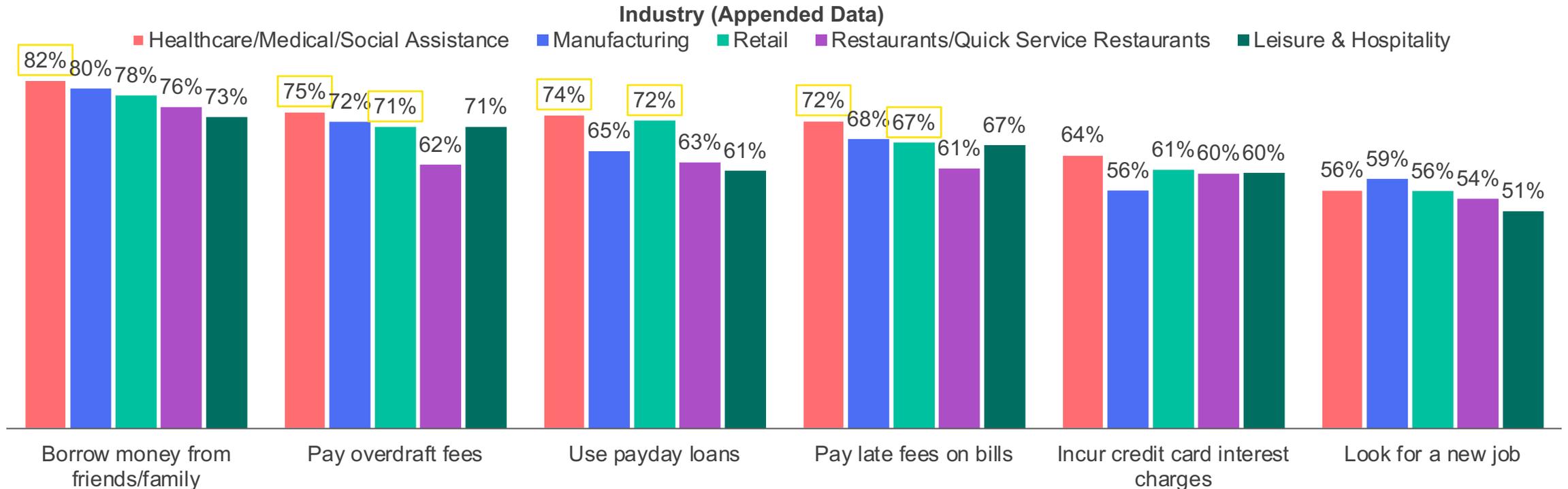


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among respondents who did each activity regularly or occasionally before using DailyPay: Bases vary by activity

Healthcare and retail workers are more likely to report reduction/cessation of many of the following activities since becoming DailyPay users

Among respondents who did each activity regularly or occasionally before using DailyPay
Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?
% WHO DO LESS OF EACH ACTIVITY OR HAVE STOPPED

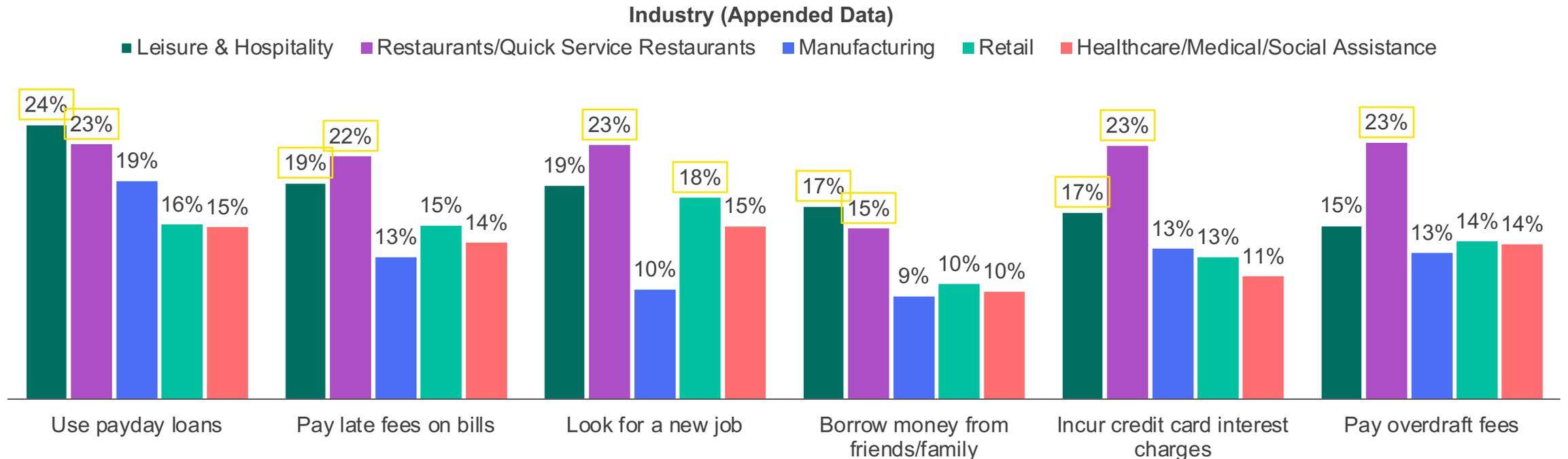


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among respondents who did each activity regularly or occasionally before using DailyPay: Bases vary by activity

Restaurant and leisure/hospitality workers are more likely to increase engagement with the following activities since becoming DailyPay users

Among respondents who did each activity regularly or occasionally before using DailyPay
Since you started using DailyPay, how, if at all, has the frequency that you take the following actions changed?
% WHO DO MORE OF EACH ACTIVITY NOW



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

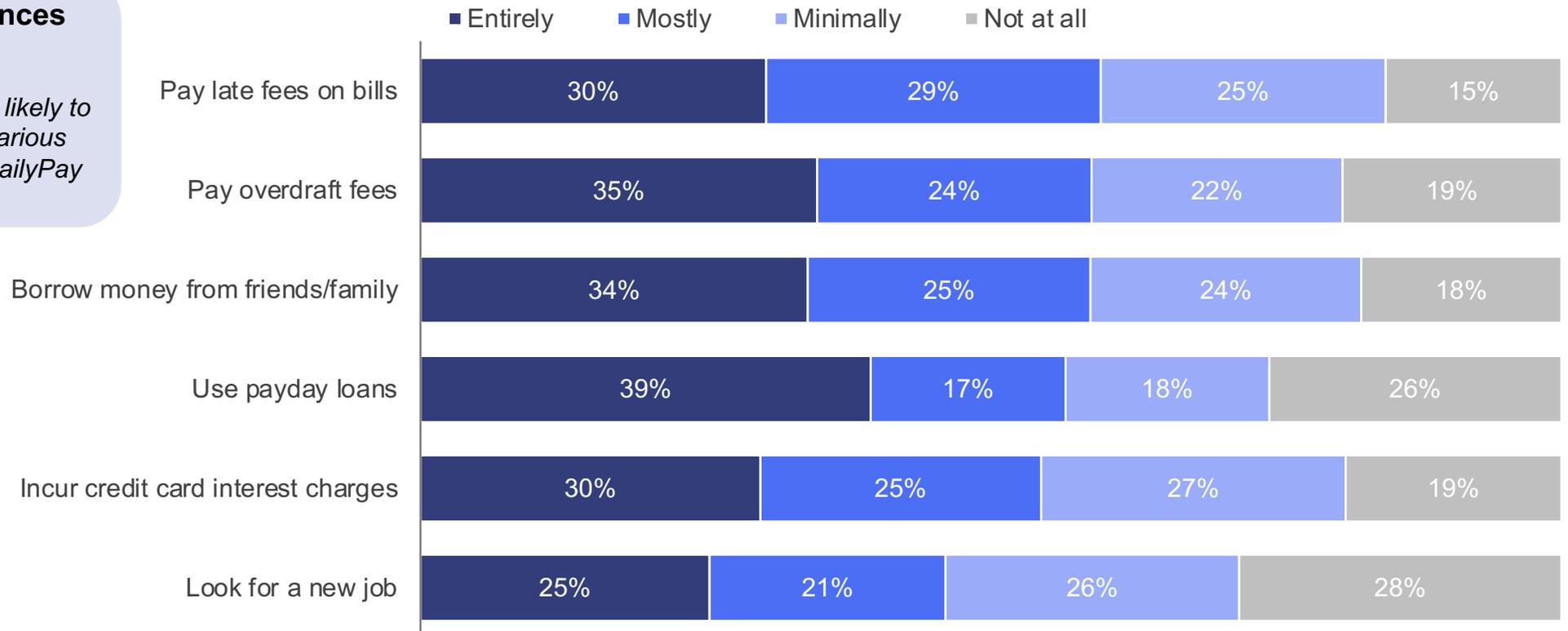
Base: Among respondents who did each activity regularly or occasionally before using DailyPay: Bases vary by activity

Over half of users who pay less late fees on bills since becoming DailyPay users attribute most or all of that improvement to the app

Among users who engage in less of each item listed since starting to use DailyPay
 You said you do the following things less now that you started using DailyPay. To what extent is that due to using DailyPay?

Significant Differences Found:

- *Newer users are more likely to attribute reduction in various behaviors entirely to DailyPay*

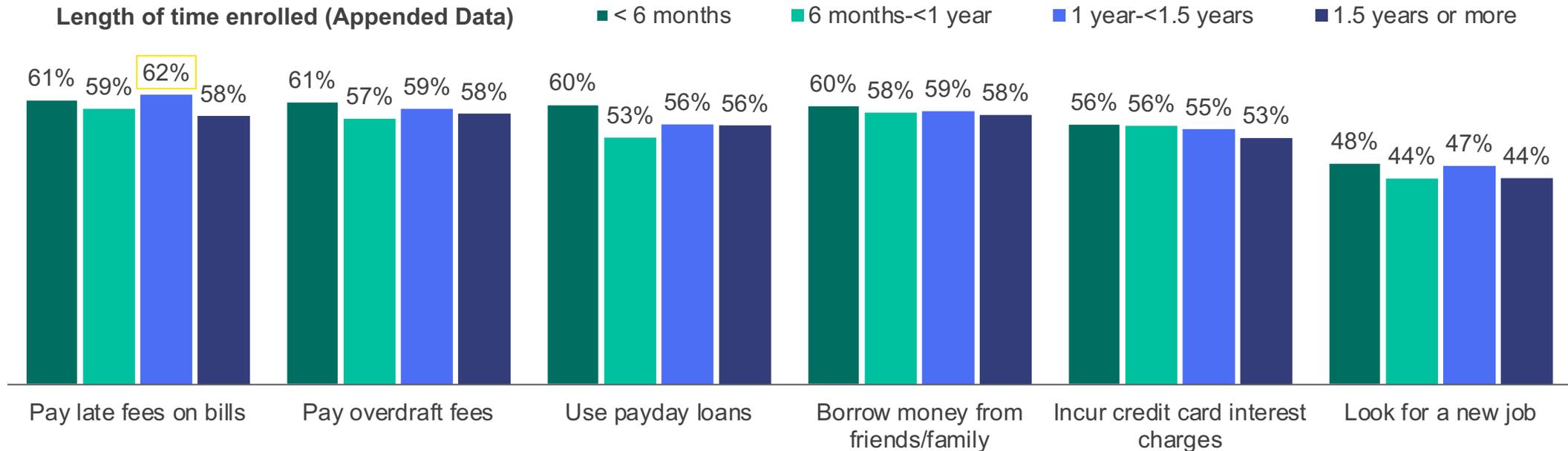


Base: Among those who engage in less of the items listed; Base varies by line item

Users of all tenures are equally likely to agree that reduction of the following behaviors is due to using DailyPay

Among users who self-reported reduction in each activity
 You said you do the following things less now that you started using DailyPay. To what extent is that due to using DailyPay?

% WHO ATTRIBUTE THIS REDUCTION ENTIRELY OR MOSTLY TO USING DAILYPAY



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

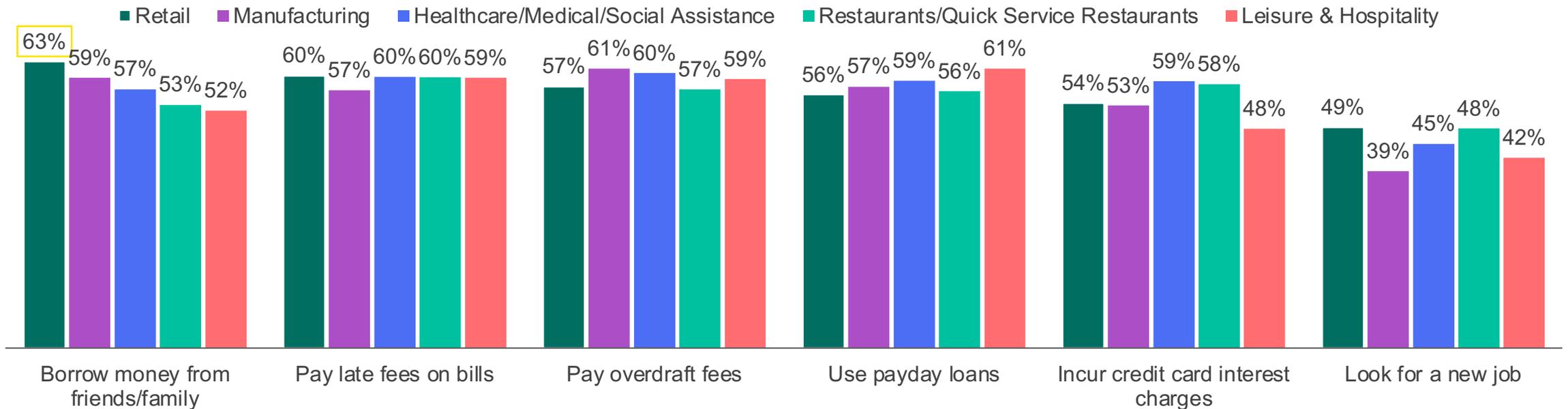
Base: Among users who self-reported reduction in each activity: Borrow money from family and friends: n=3730, Pay late fees on bills: n=4036, Use payday loans: n=1776, Pay overdraft fees: n=3104, Incur credit card interest charges: n=2364, Look for a new job: n=2103

DailyPay is equally impactful to reducing the following behaviors across industries

Among users who self-reported reduction in each activity
You said you do the following things less now that you started using DailyPay. To what extent is that due to using DailyPay?

% WHO ATTRIBUTE THIS REDUCTION ENTIRELY OR MOSTLY TO USING DAILYPAY

Industry (Appended Data)



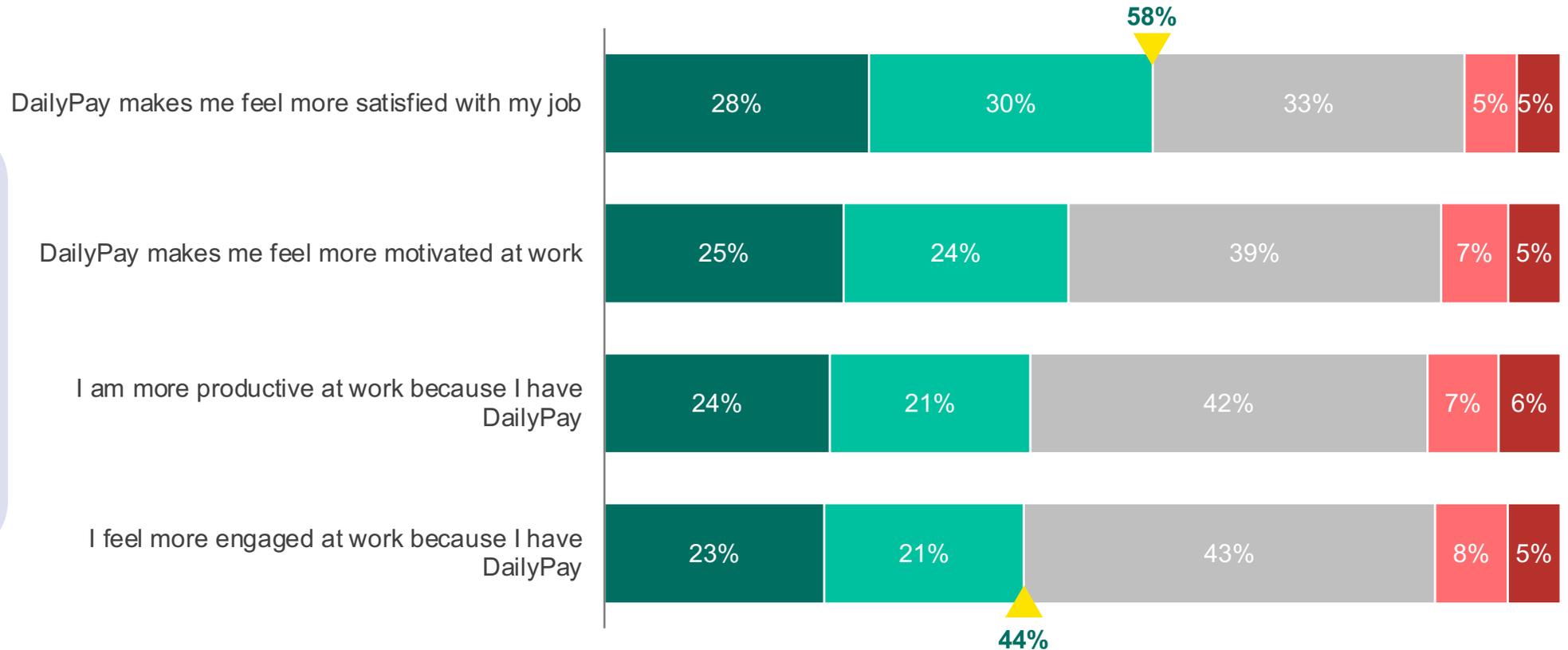
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among respondents who did each activity regularly or occasionally before using DailyPay: Bases vary by activity

Nearly 6-in-10 users are more satisfied with their job due to DailyPay, nearly half are more motivated, and 4-in-10 are more productive

To what extent do you agree or disagree with the following statements?

■ Strongly Agree
 ■ Agree
 ■ Neither Agree nor Disagree
 ■ Disagree
 ■ Strongly Disagree



Significant Differences Found by:

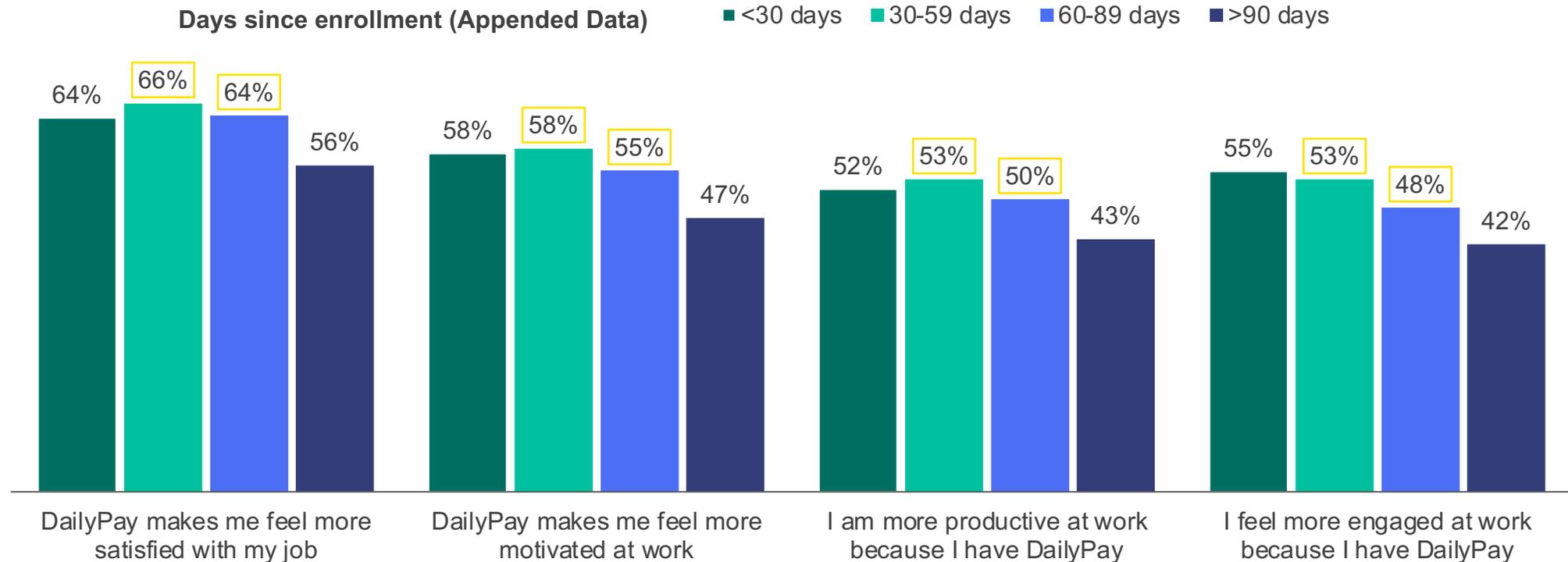
- Days since enrollment
- Length of time enrolled
- Transfers per month
- Age
- Compensation type
- Target industry

Base: Total Respondents: n=10,283

Users enrolled for less than 90 days are more likely to agree that DailyPay improves their job satisfaction, motivation, productivity, and engagement

To what extent do you agree or disagree with the following statements?

% STRONGLY AGREE OR AGREE

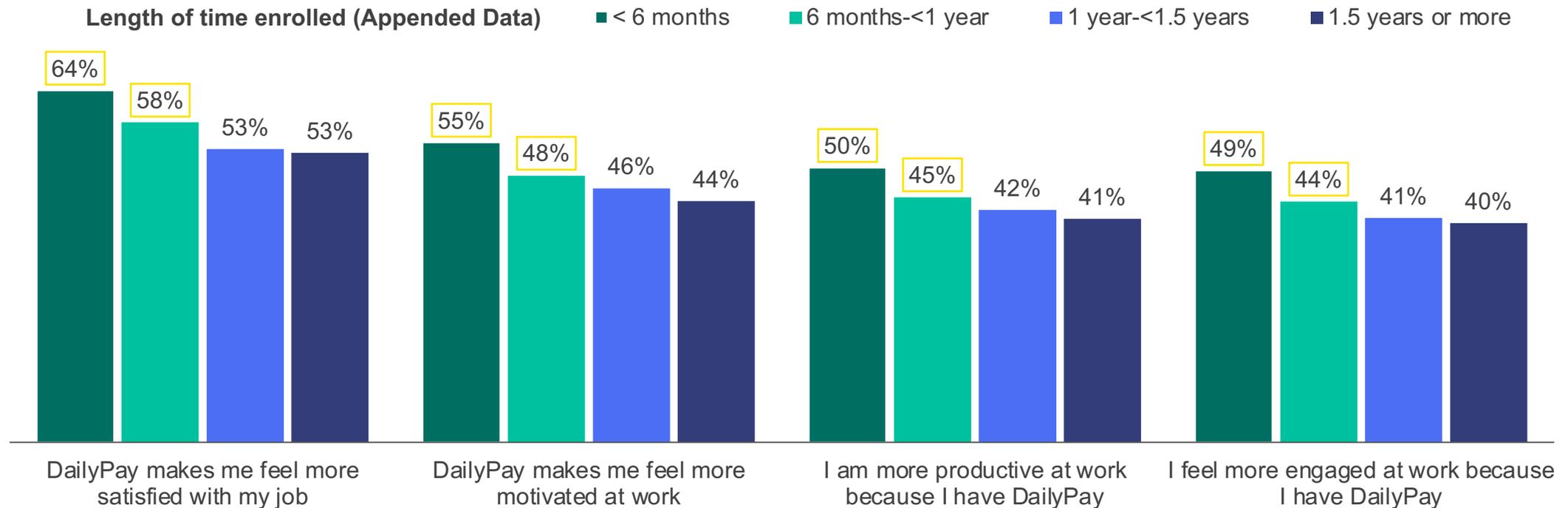


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By Days since enrollment in DailyPay: <30 days: n=33, 30-59 days: n=756, 60-89 days: n=1058, >90 days: n=8203

Newer users are more likely to agree that DailyPay makes them more satisfied with their job, more motivated, productive, and engaged

To what extent do you agree or disagree with the following statements?
% WHO STRONGLY AGREE OR AGREE

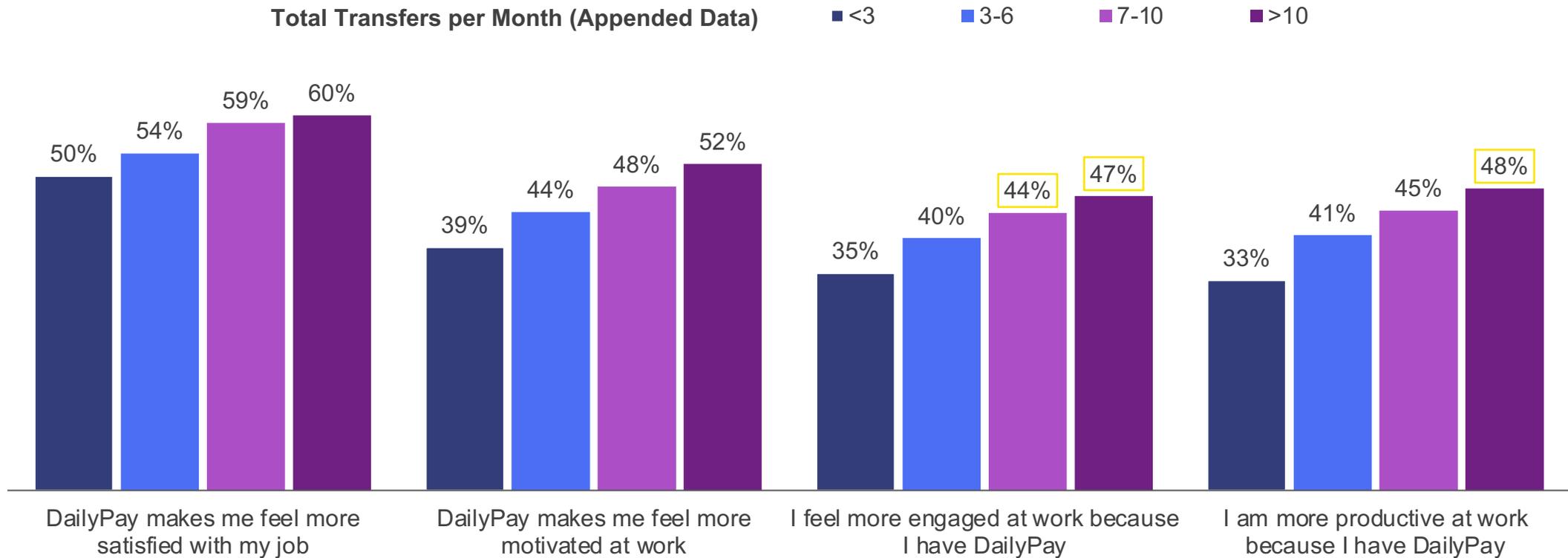


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By length of time enrolled: < 6 months: n=3288, 6 months-<1 year: n=1532, 1 year-<1.5 years: n=1643, 1.5 years or more

Users who make more transfers per month are more likely to agree they are more satisfied, motivated, engaged, and productive at work because of DailyPay

To what extent do you agree or disagree with the following statements?
 % STRONGLY AGREE OR AGREE



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

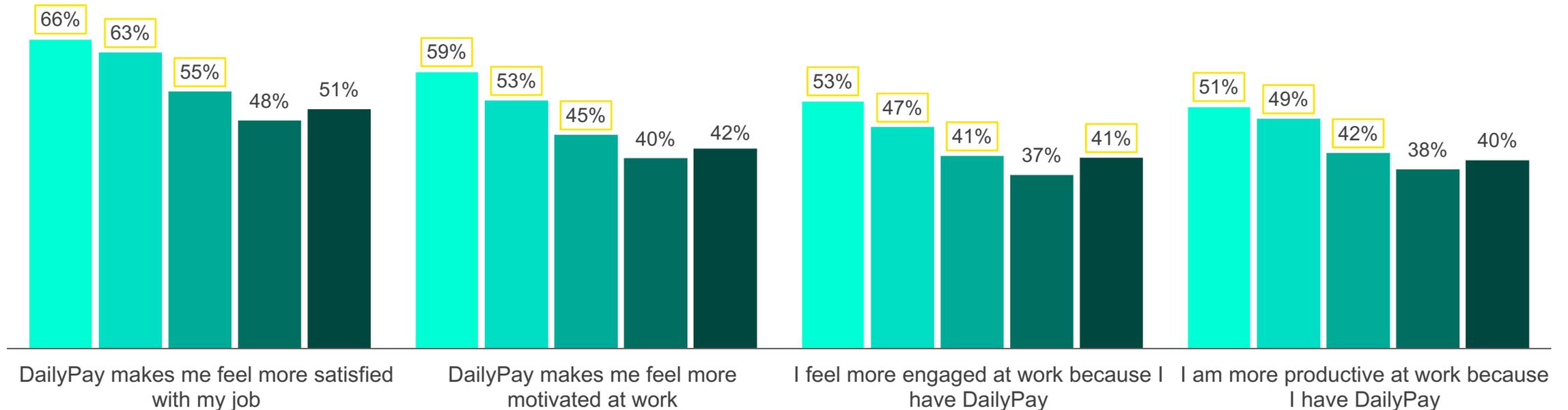
Base: By Total transfers per month: <3: n=1041, 3-6: n=1920, 7-10: n=1833, >10: n=5489

Younger users are more likely to agree with positive sentiments about how DailyPay impacts their work performance and satisfaction

To what extent do you agree or disagree with the following statements?

% STRONGLY AGREE OR AGREE

Age Group (Self-reported data) ■ 18-24 ■ 25-34 ■ 35-44 ■ 45-54 ■ 55+



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Non-salaried users are more likely to agree DailyPay makes them more satisfied with their job & more motivated, productive, and/or engaged

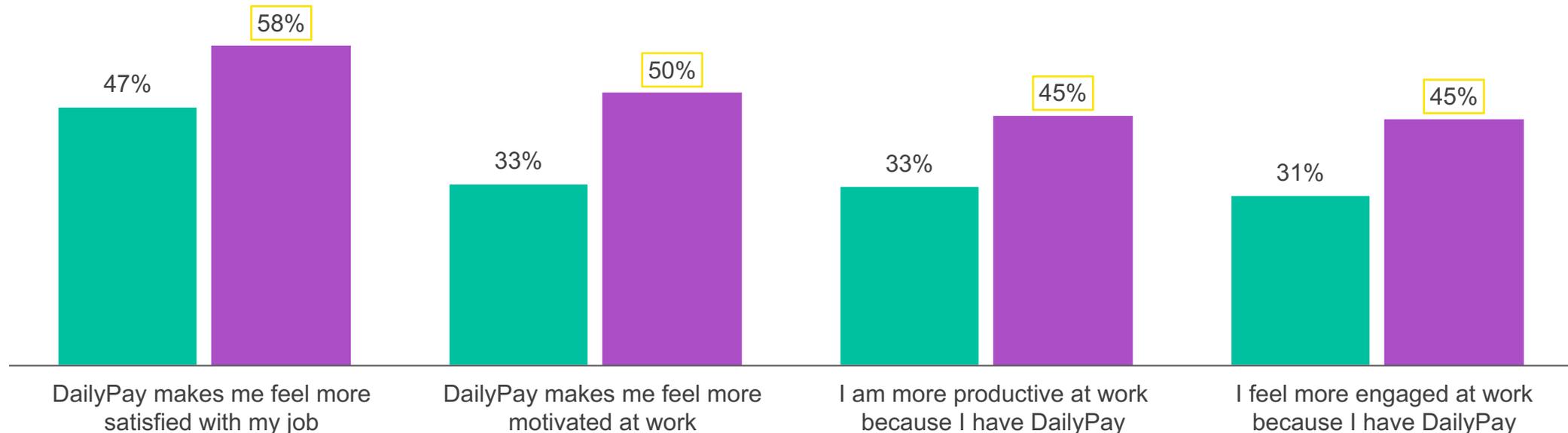
To what extent do you agree or disagree with the following statements?

% WHO STRONGLY AGREE OR AGREE

Compensation Type (Self-reported data)

■ Salaried

■ Hourly or Other



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

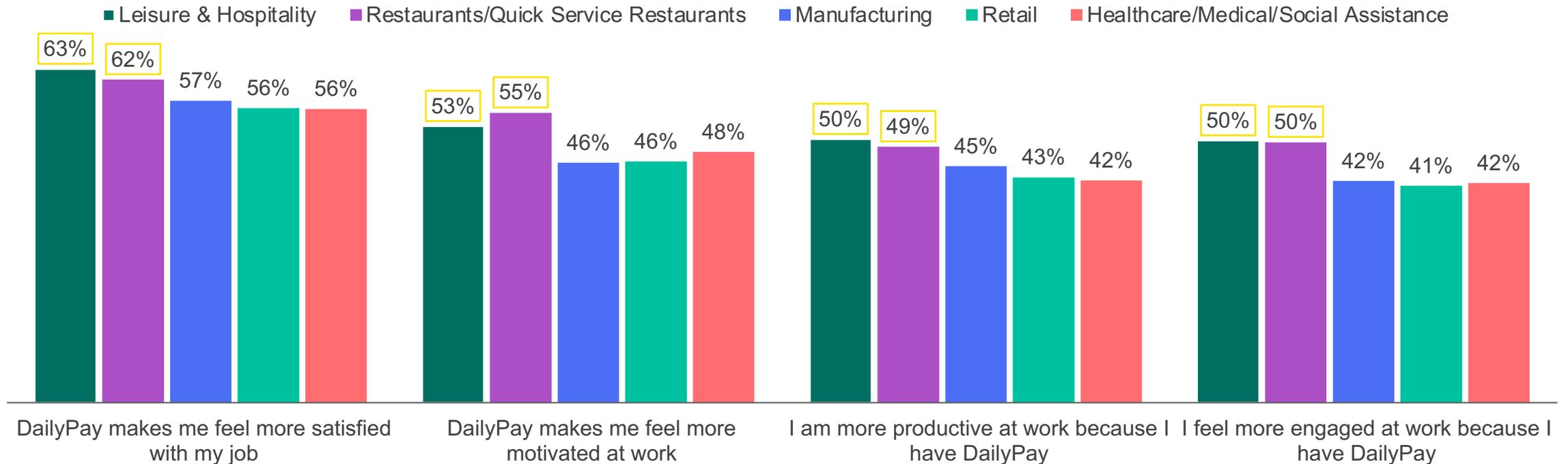
Base: Among all respondents by compensation type: Salaried: n=609, Hourly or Other: n=9674

Restaurant and leisure/hospitality workers are more likely to agree that DailyPay improves their job satisfaction, motivation, productivity, and engagement

Among respondents who did each activity regularly or occasionally before using DailyPay
 To what extent do you agree or disagree with the following statements?

% WHO STRONGLY AGREE OR AGREE

Industry (Appended Data)



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

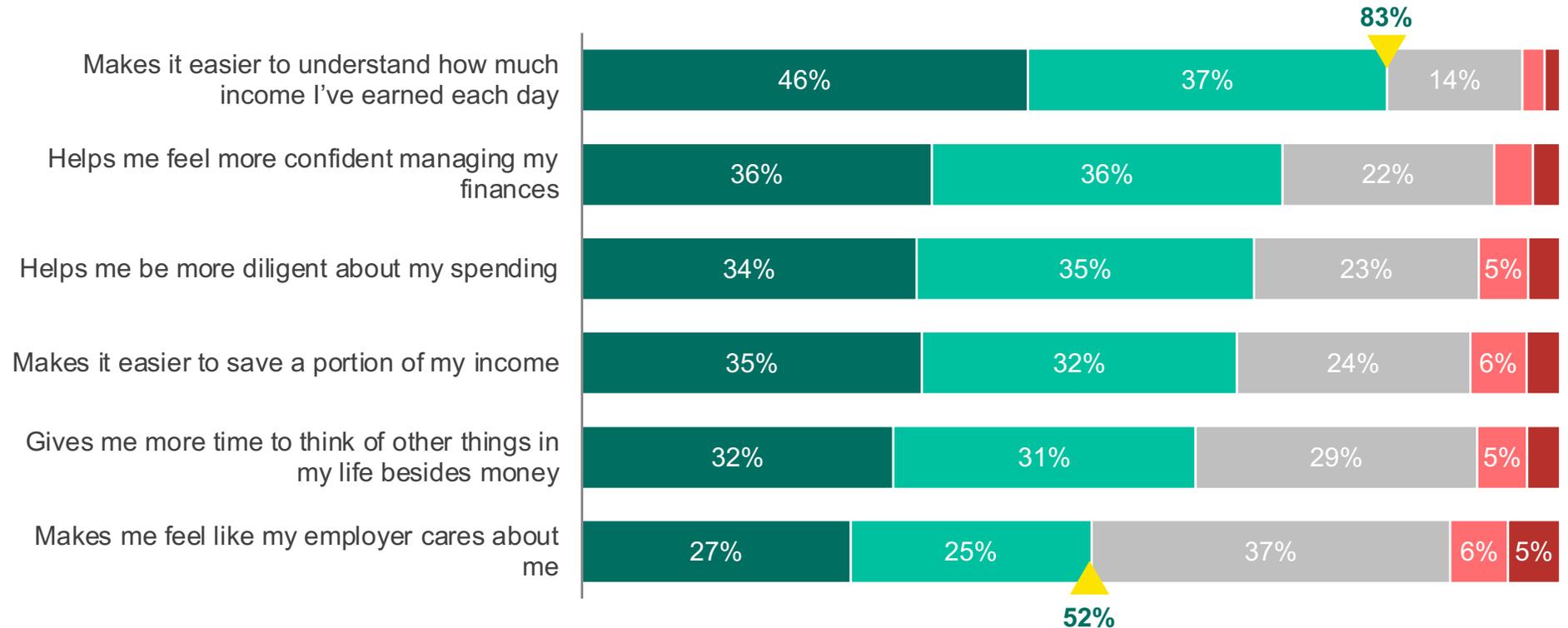
8-in-10 agree DailyPay helps them understand how much they earn daily; over half say DailyPay makes them feel like their employer cares about them

To what extent do you agree or disagree that DailyPay is helping you with the following things?

■ Strongly Agree ■ Agree ■ Neither Agree nor Disagree ■ Disagree ■ Strongly Disagree

Significant Differences Found by:

- Days since enrollment
- Length of time enrolled
- Transfers per month
- Age
- Compensation type

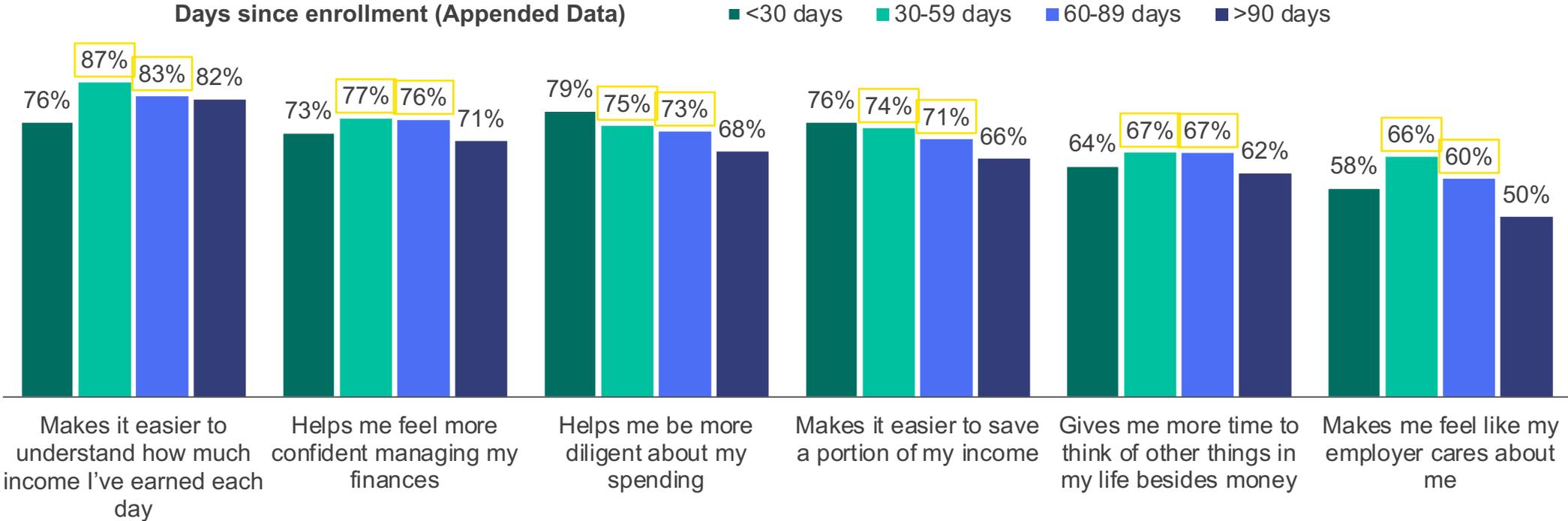


Data labels not shown for values less than 5%

Base: Total Respondents: n=10,283

Users enrolled for 30 - 90 days are more likely to agree DailyPay improves several factors of financial wellness and makes them feel their employer cares

To what extent do you agree or disagree that DailyPay is helping you with the following things?
% STRONGLY AGREE OR AGREE

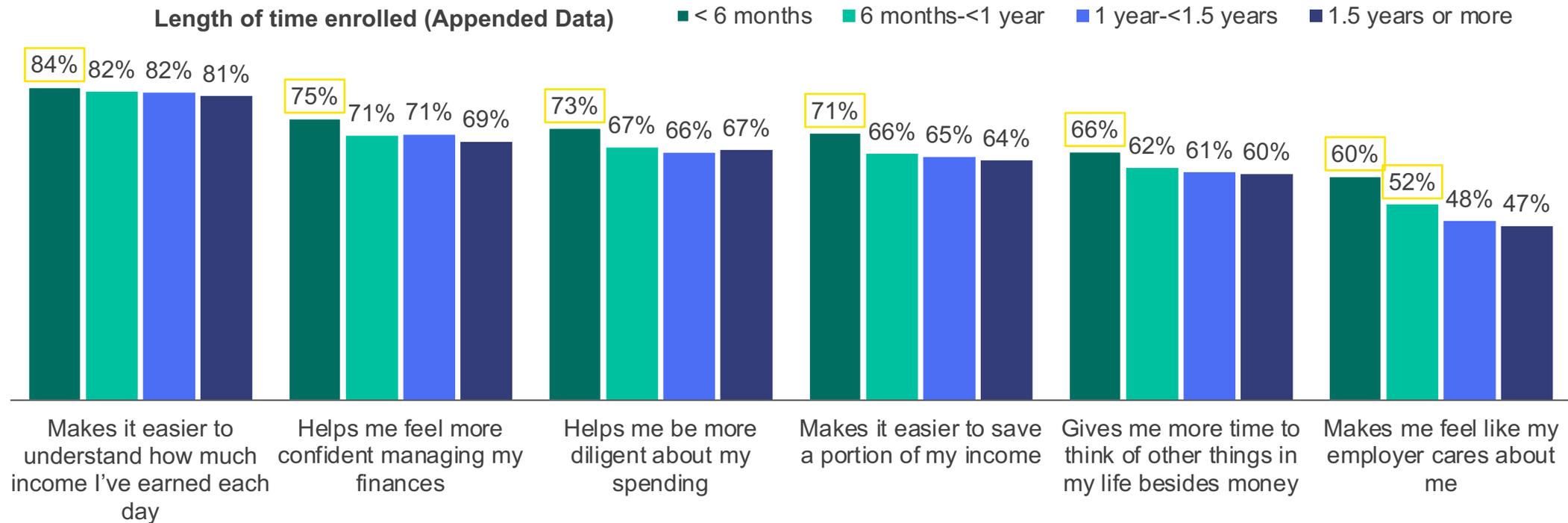


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By Days since enrollment in DailyPay: <30 days: n=33, 30-59 days: n=756, 60-89 days: n=1058, >90 days: n=8203

Newer users are more likely to agree DailyPay improves several factors of financial wellness and makes them feel their employer cares

To what extent do you agree or disagree that DailyPay is helping you with the following things?
% WHO STRONGLY AGREE OR AGREE

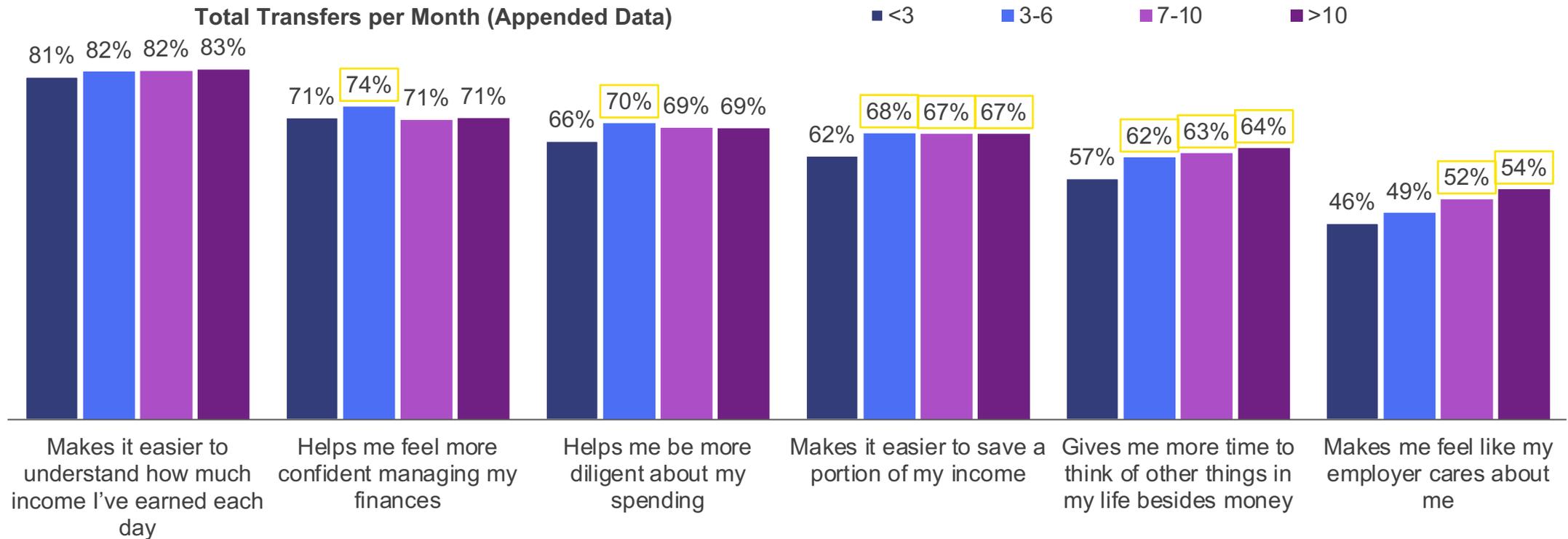


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By length of time enrolled: < 6 months: n=3288, 6 months-<1 year: n=1532, 1 year-<1.5 years: n=1643, 1.5 years or more

Users who make more transfers per month are more likely to agree DailyPay makes it easier to save, gives them time to think of other things, and makes them feel their employer cares

To what extent do you agree or disagree that DailyPay is helping you with the following things?
 % STRONGLY AGREE OR AGREE



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

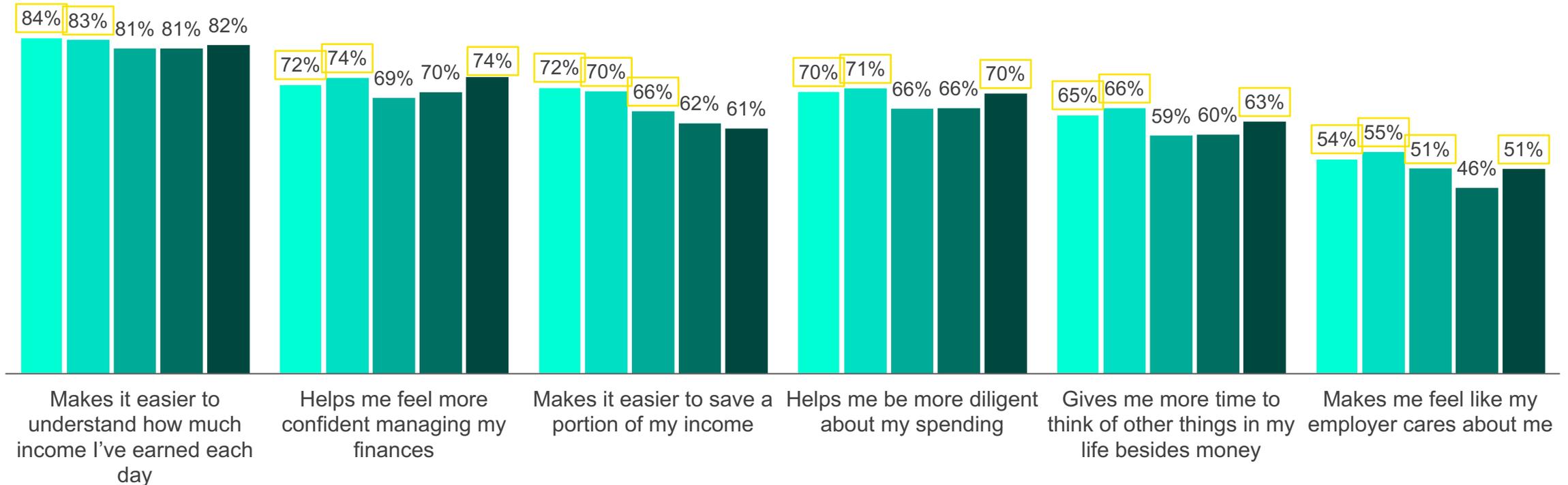
Base: By Total transfers per month: <3: n=1041, 3-6: n=1920, 7-10: n=1833, >10: n=5489

Age groups differ on how much they think DailyPay helps them with financial wellness and makes them feel their employer cares

To what extent do you agree or disagree that DailyPay is helping you with the following things?

% STRONGLY AGREE OR AGREE

Age Group (Self-reported data) ■ 18-24 ■ 25-34 ■ 35-44 ■ 45-54 ■ 55+



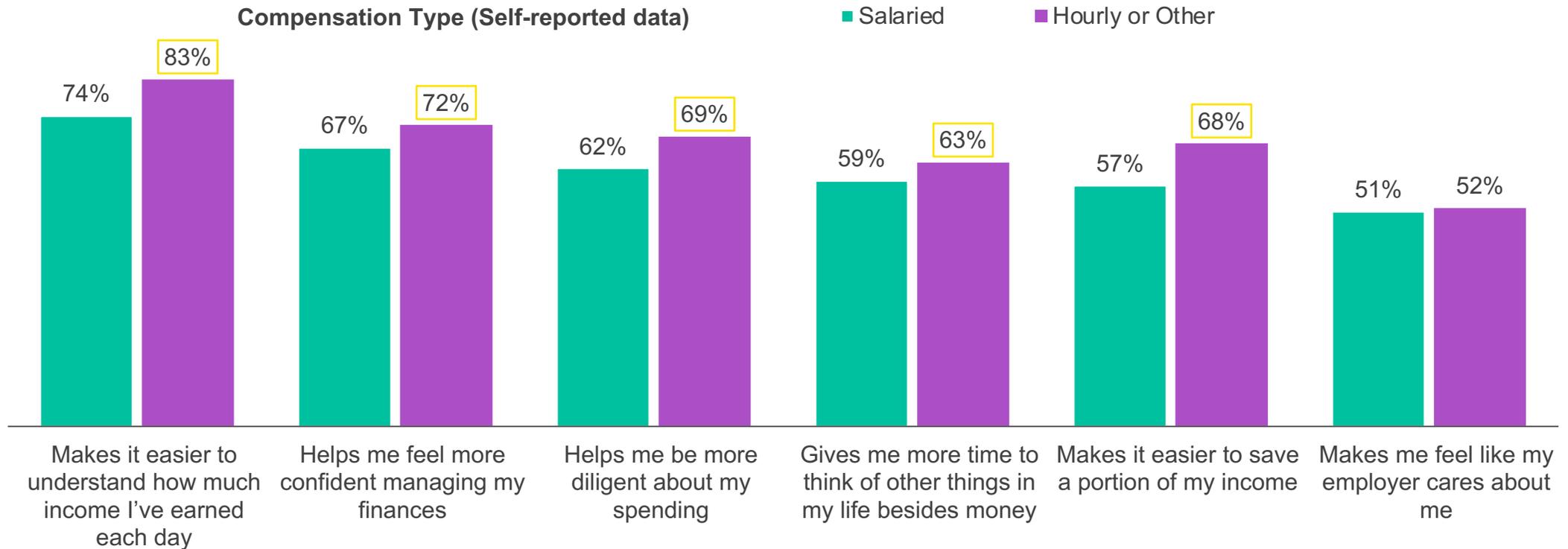
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Non-salaried users are more likely to agree DailyPay makes it easier to manage many aspects of financial wellness

To what extent do you agree or disagree that DailyPay is helping you with the following things?

% WHO STRONGLY AGREE OR AGREE

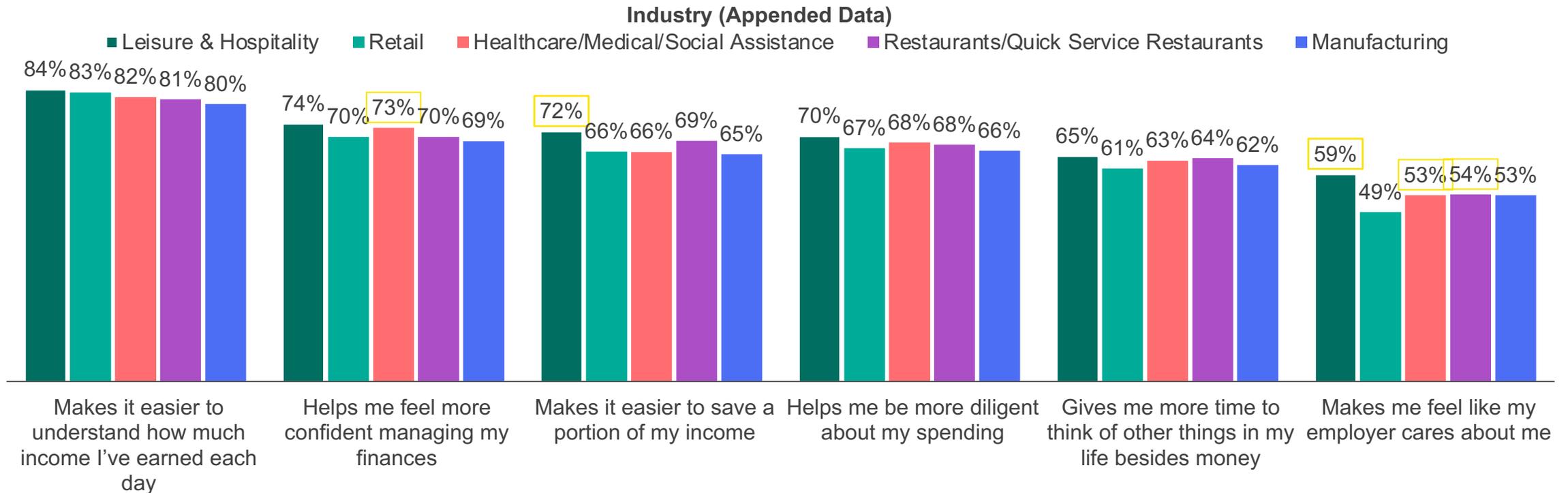


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among all respondents by compensation type: Salaried: n=609, Hourly or Other: n=9674

Users across industries widely agree that DailyPay improves various aspects of their financial wellness

To what extent do you agree or disagree that DailyPay is helping you with the following things?
% WHO STRONGLY AGREE OR AGREE



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

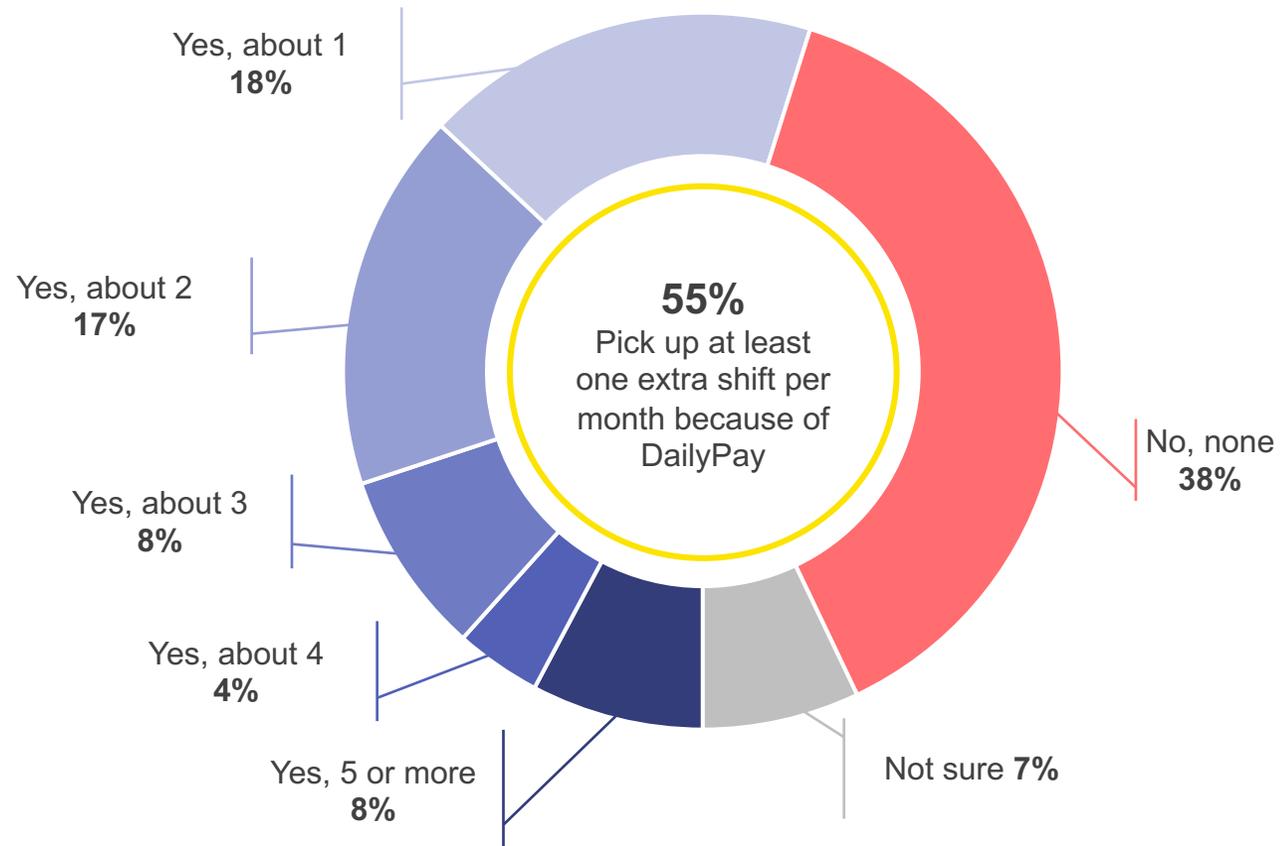
Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

Over half of DailyPay users pick up at least one extra shift per week because they know they can access earned pay ahead of payday

In a typical month, do you take any extra shifts based on knowing that you can access your earned pay ahead of scheduled paydays?

On average, users who pick up extra shifts per week because of DailyPay pick up **2.4** extra shifts per month

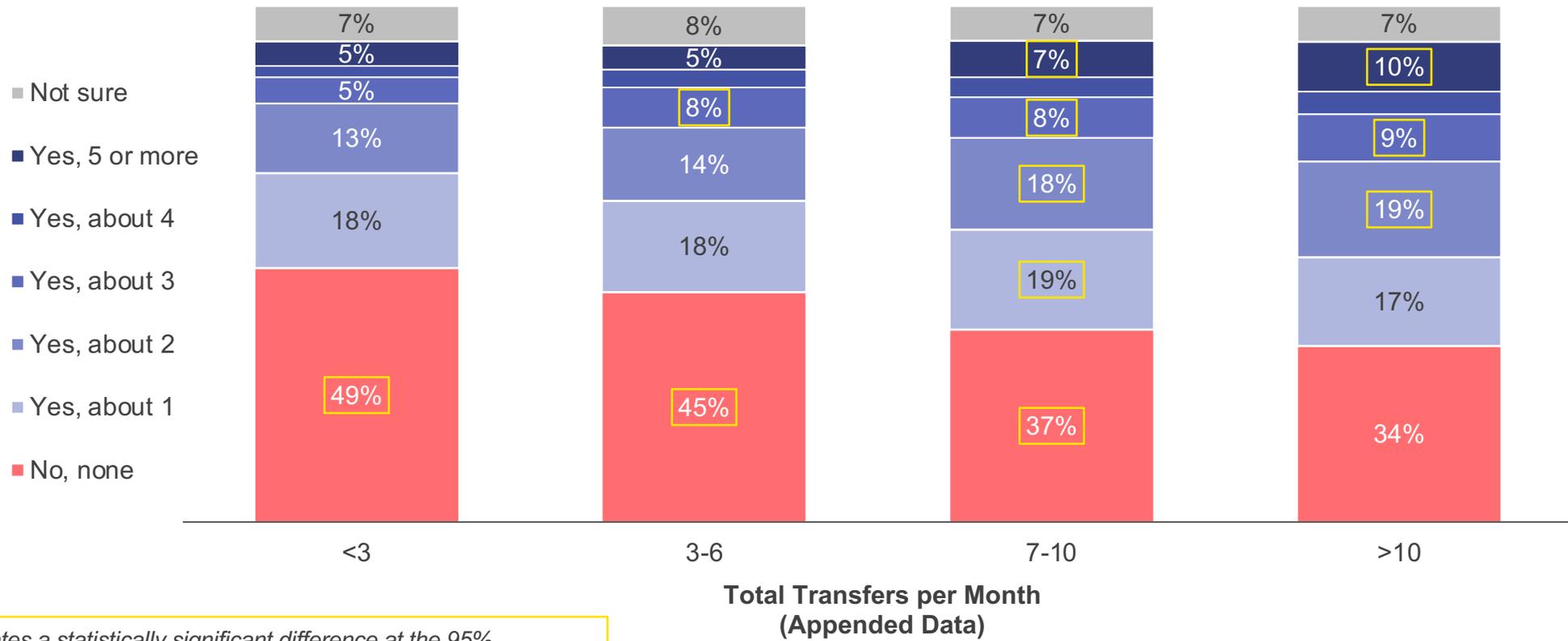
- Significant Differences Found:**
- *Users who make more transfers are more likely to pick up shifts*
 - *Younger users are more likely to pick up shifts*
 - *Non-salaried users are more likely to pick up shifts*
 - *Restaurant workers are more likely to pick up shifts*



Base: Total Respondents: n=10,283

Users who make more transfers per month are more likely to pick up extra shifts knowing they can access their wages ahead of payday

In a typical month, do you take any extra shifts based on knowing that you can access your earned pay ahead of scheduled payday?



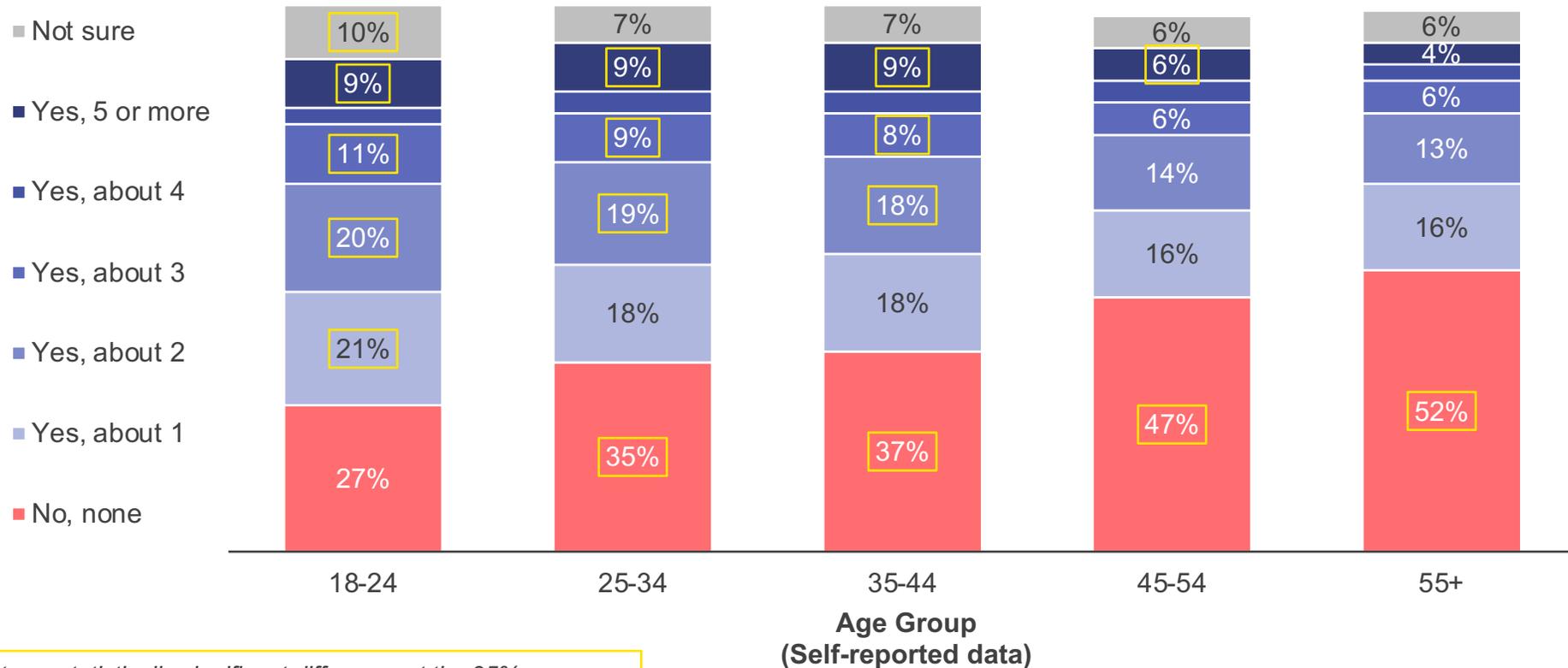
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: By Total transfers per month: <3: n=1041, 3-6: n=1920, 7-10: n=1833, >10: n=5489

Younger users are more likely to pick up shifts knowing they have earned wage access

In a typical month, do you take any extra shifts based on knowing that you can access your earned pay ahead of scheduled paydays?



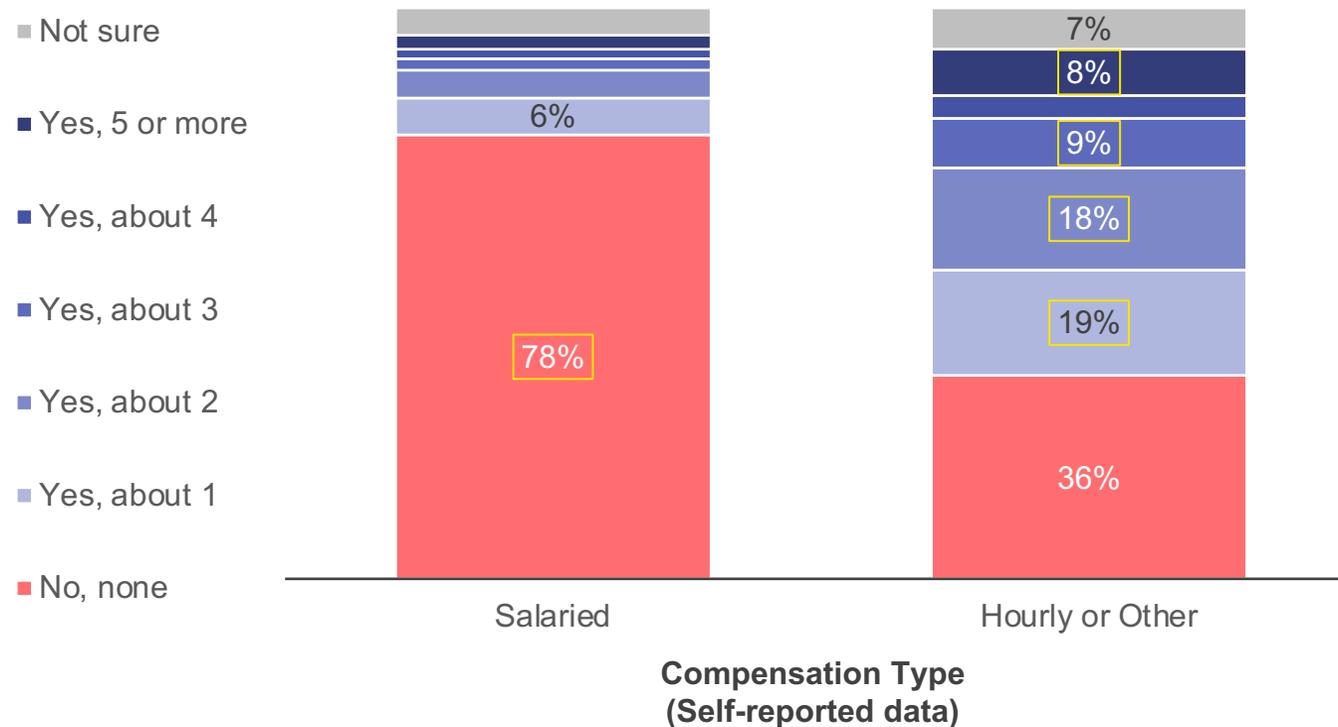
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Non-salaried users are more motivated to pick up shifts due to earned wage access

In a typical month, do you take any extra shifts based on knowing that you can access your earned pay ahead of scheduled paydays?



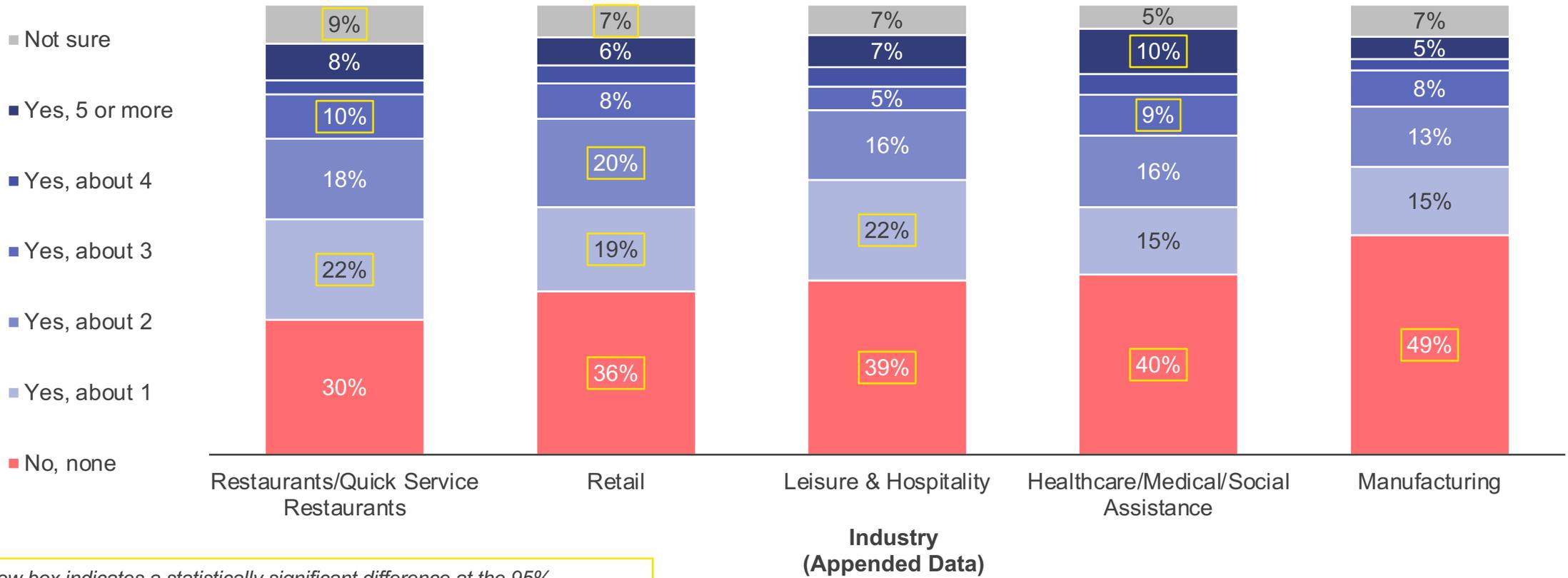
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 6%

Base: Among all respondents by compensation type: Salaried: n=609, Hourly or Other: n=9674

Restaurant workers are most likely to pick up extra shifts because they have earned wage access

In a typical month, do you take any extra shifts based on knowing that you can access your earned pay ahead of scheduled payday?



Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

Over half say having earned wage access has improved their opinion of their employer

How, if at all, has having access to your earned pay before scheduled paydays changed your opinion of your employer?

It has made me feel somewhat more positive about my employer
19%

It has had no impact on my opinion of my employer
41%

It has made me feel somewhat more negative towards my employer
1%

It has made me feel much more negative towards my employer
1%

It has made me feel much more positive about my employer
38%

57%
Say DailyPay has improved their opinion of their employer

Significant Differences Found:

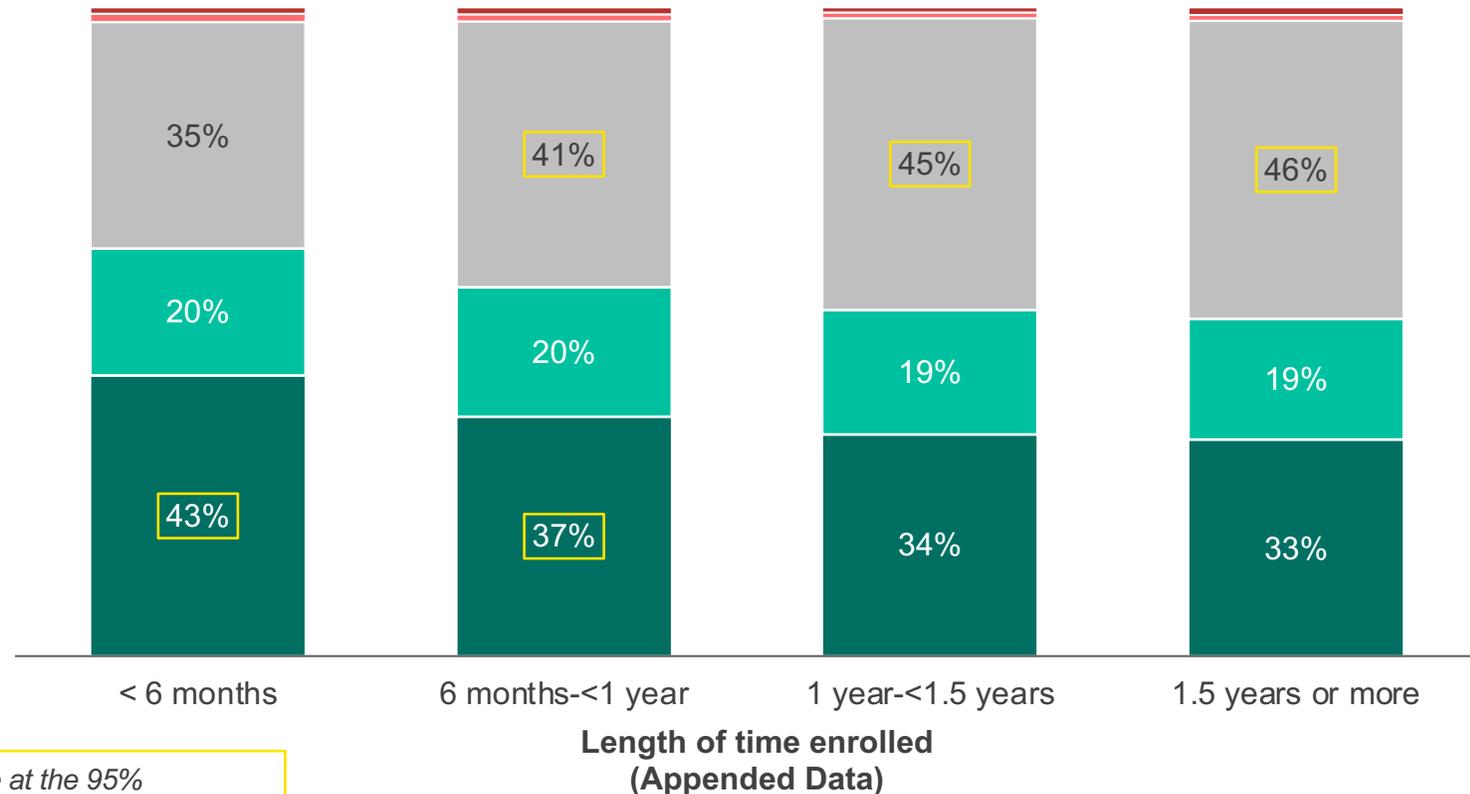
- *Younger users are more likely to feel much more positive about their employer due to EWA*
- *Non-salaried users are more likely to feel more positive about their employer due to EWA*
- *Leisure & hospitality and restaurant workers are more likely to feel more positive about their employer due to EWA*

Base: Total Respondents: n=10,283

Users of 6 months or less are more likely to report feeling much more positive about their employer than more tenured users

How, if at all, has having access to your earned pay before scheduled paydays changed your opinion of your employer?

- It has made me feel much more negative towards my employer
- It has made me feel somewhat more negative towards my employer
- It has had no impact on my opinion of my employer
- It has made me feel somewhat more positive about my employer
- It has made me feel much more positive about my employer



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

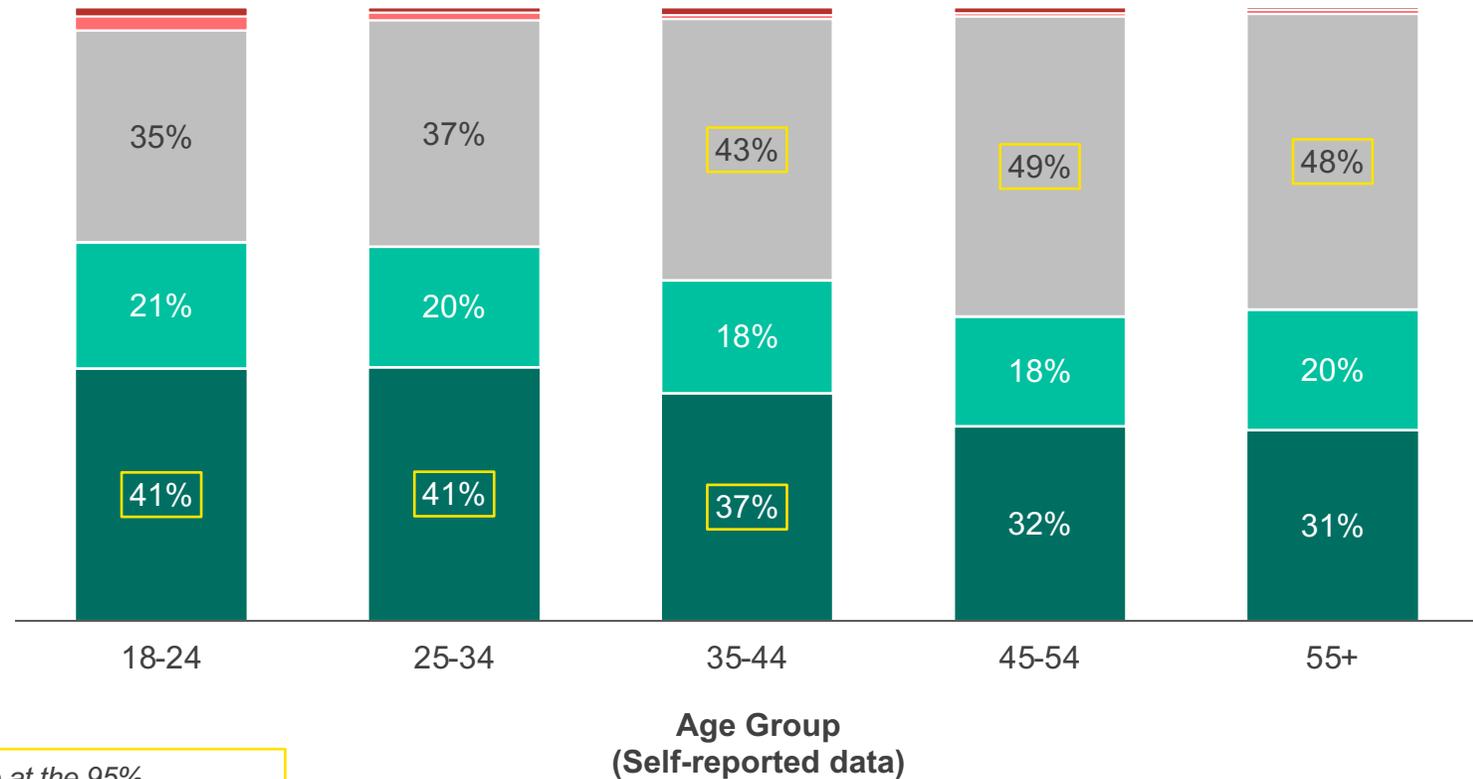
Labels not shown for values less than 5%

Base: By length of time enrolled: < 6 months: n=3288, 6 months-<1 year: n=1532, 1 year-<1.5 years: n=1643, 1.5 years or more

Younger users are more likely to say earned wage access has made them feel much more positive about their employer

How, if at all, has having access to your earned pay before scheduled paydays changed your opinion of your employer?

- It has made me feel much more negative towards my employer
- It has made me feel somewhat more negative towards my employer
- It has had no impact on my opinion of my employer
- It has made me feel somewhat more positive about my employer
- It has made me feel much more positive about my employer



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

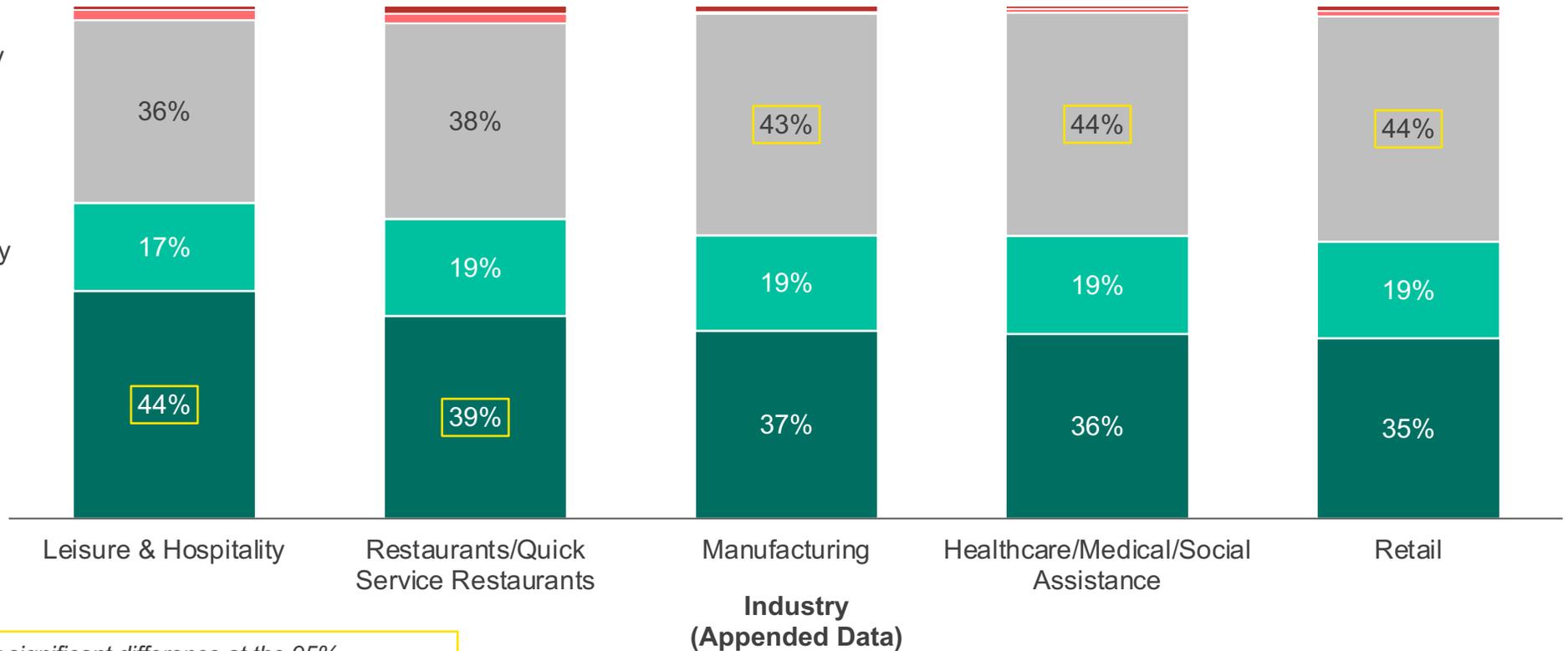
Labels not shown for values less than 5%

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Leisure & hospitality workers and restaurant workers are more likely to report having earned wage access has made them feel much more positive about their employer

How, if at all, has having access to your earned pay before scheduled paydays changed your opinion of your employer?

- It has made me feel much more negative towards my employer
- It has made me feel somewhat more negative towards my employer
- It has had no impact on my opinion of my employer
- It has made me feel somewhat more positive about my employer
- It has made me feel much more positive about my employer



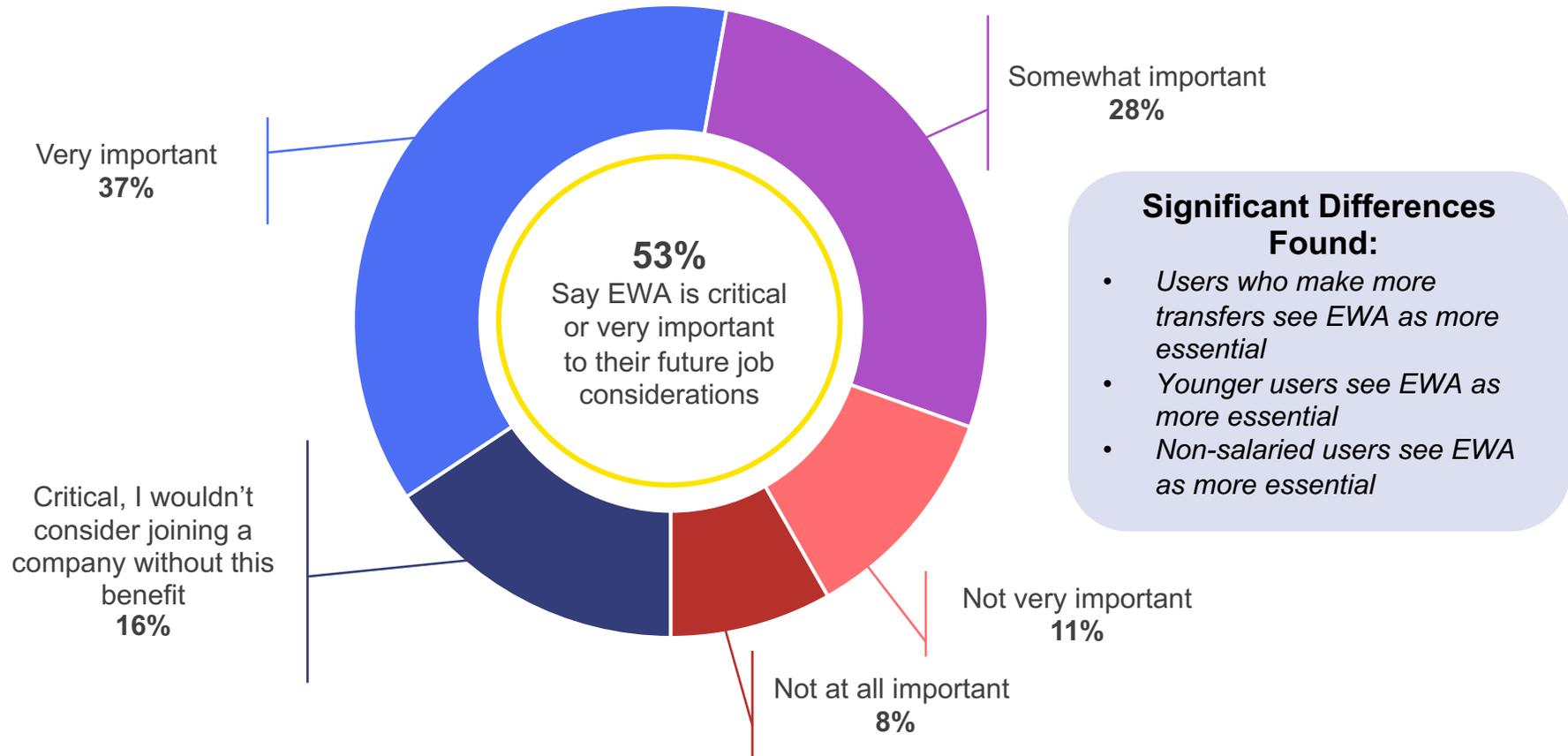
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

Earned wage access is critical or very important to their future job considerations for over half

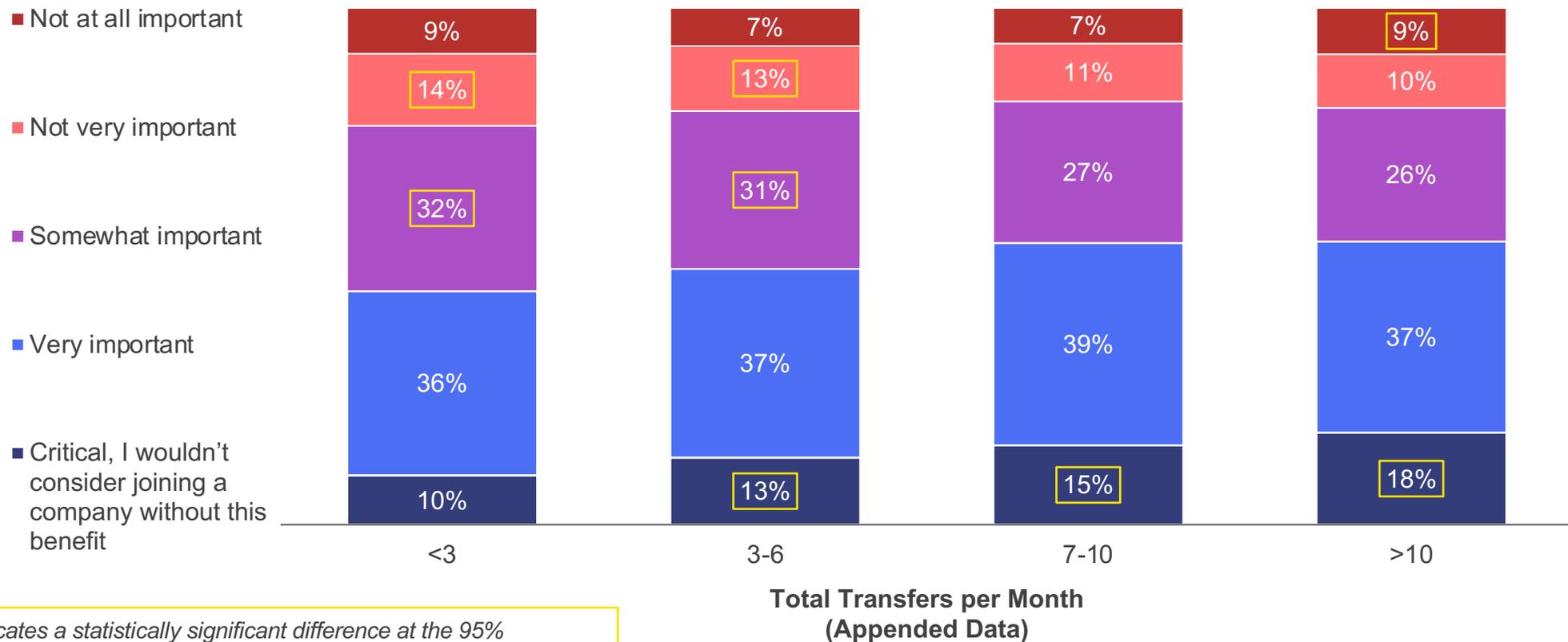
If you were looking for a new job, how important would it be to you that a new employer offered the ability to access your earned pay ahead of scheduled paydays?



Base: Total Respondents: n=10,283

Users who make at least 3 transfers per month are more likely to say earned wage access is critical to future job prospects

If you were looking for a new job, how important would it be to you that a new employer offered the ability to access your earned pay ahead of scheduled paydays?



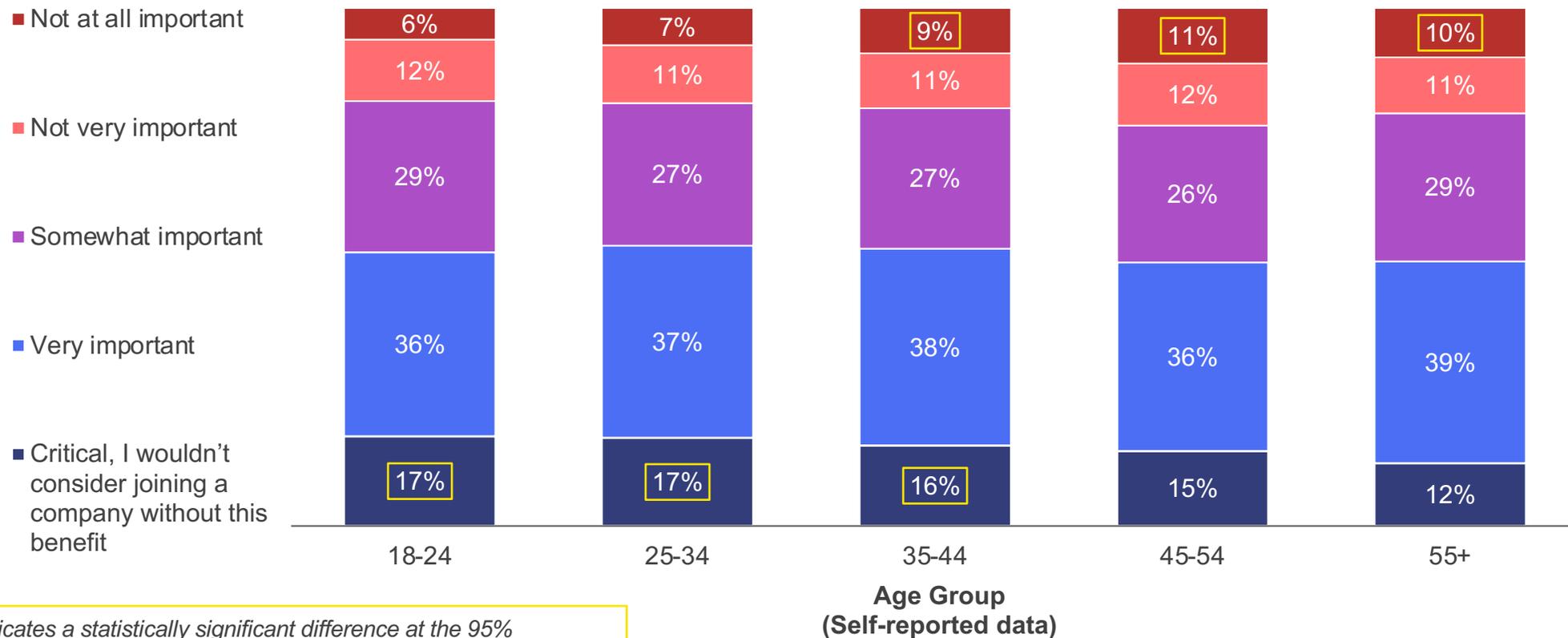
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: By Total transfers per month: <3: n=1041, 3-6: n=1920, 7-10: n=1833, >10: n=5489

Younger users are more likely to consider earned wage access critical to future job prospects

If you were looking for a new job, how important would it be to you that a new employer offered the ability to access your earned pay ahead of scheduled paydays?



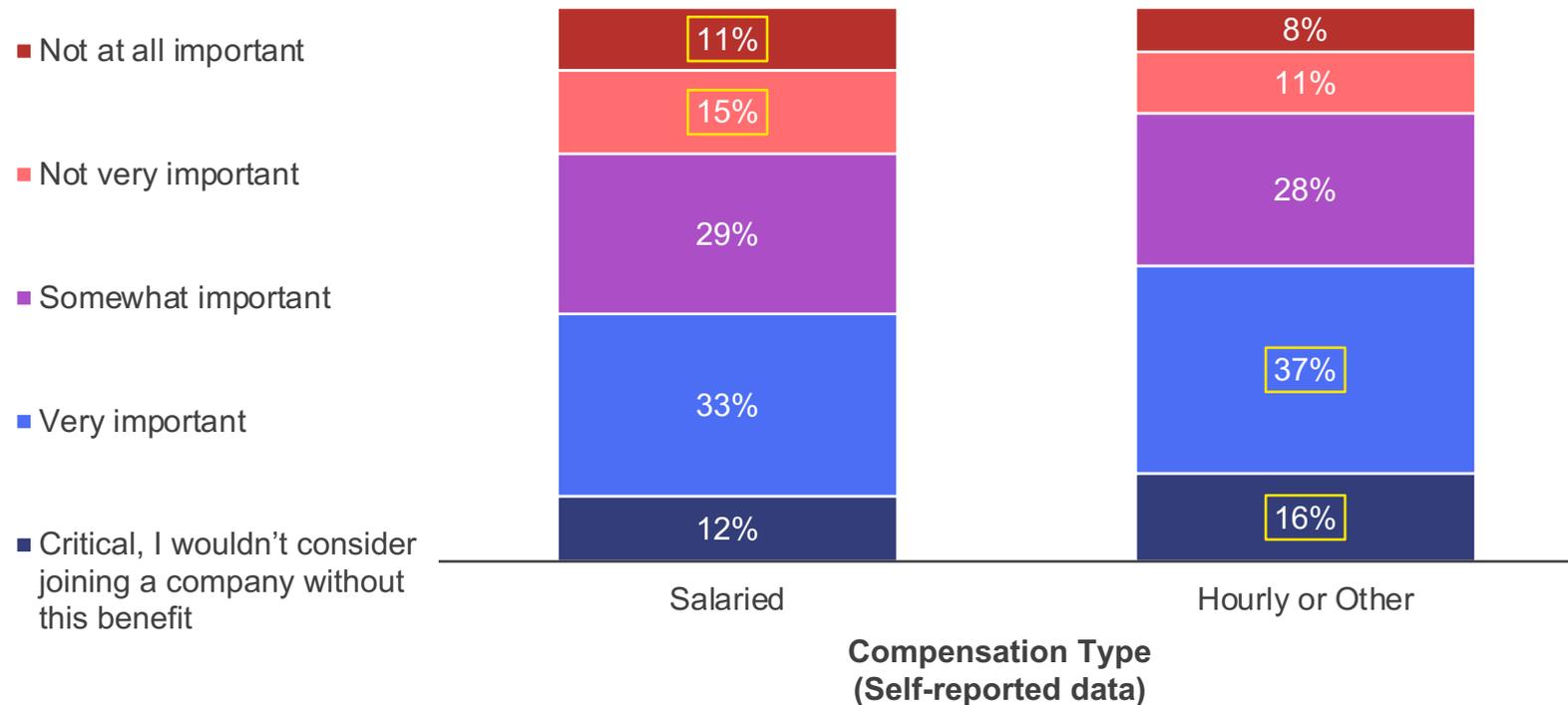
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Non-salaried users are more likely to say earned wage access is critical to future job prospects

If you were looking for a new job, how important would it be to you that a new employer offered the ability to access your earned pay ahead of scheduled paydays?



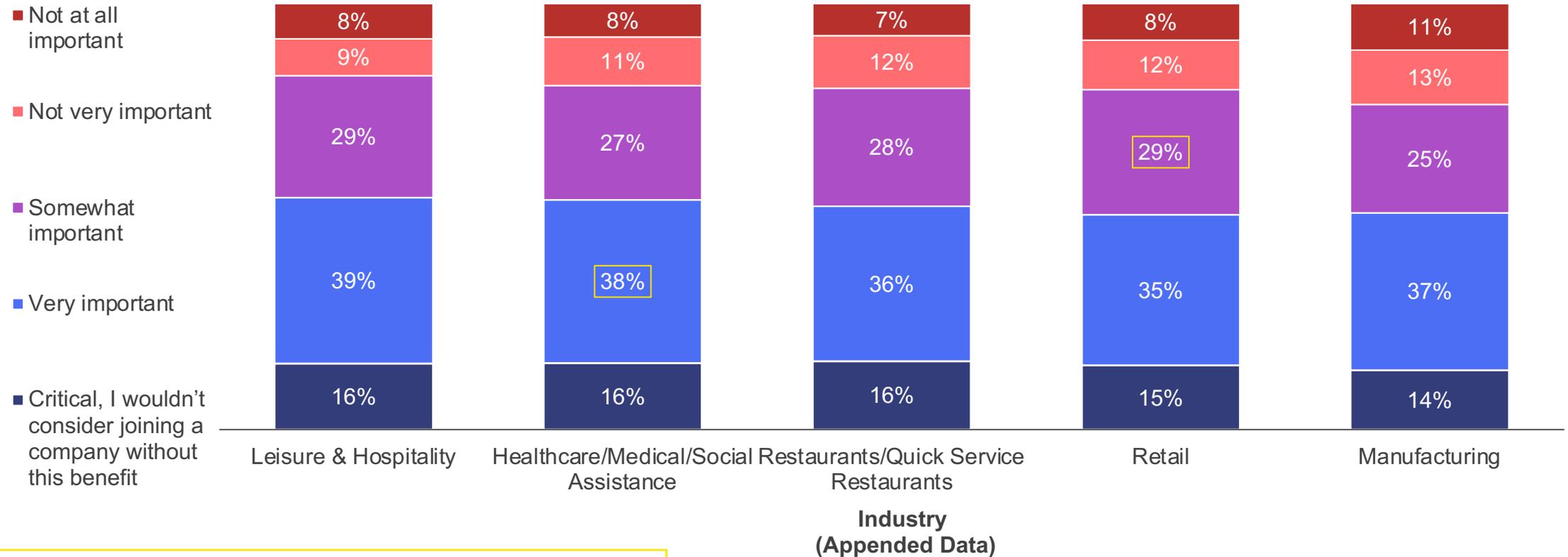
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 6%

Base: Among all respondents by compensation type: Salaried: n=609, Hourly or Other: n=9674

Earned wage access is important to the future job prospects of users across industries

If you were looking for a new job, how important would it be to you that a new employer offered the ability to access your earned pay ahead of scheduled paydays?



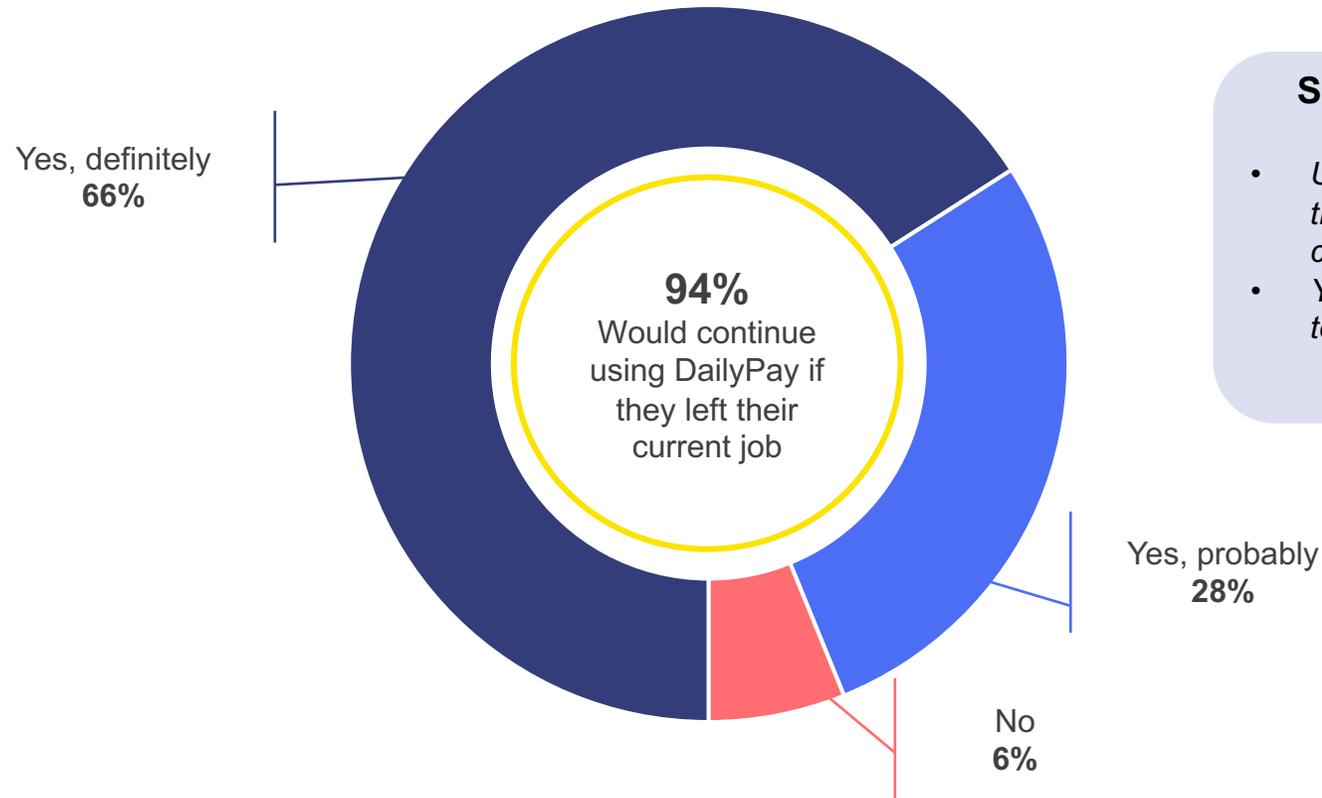
Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Labels not shown for values less than 5%

Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

9-in-10 users would still likely use DailyPay after leaving their current job if they had the option

If you had the option to continue using DailyPay, would you still use it if you left your current job/company?

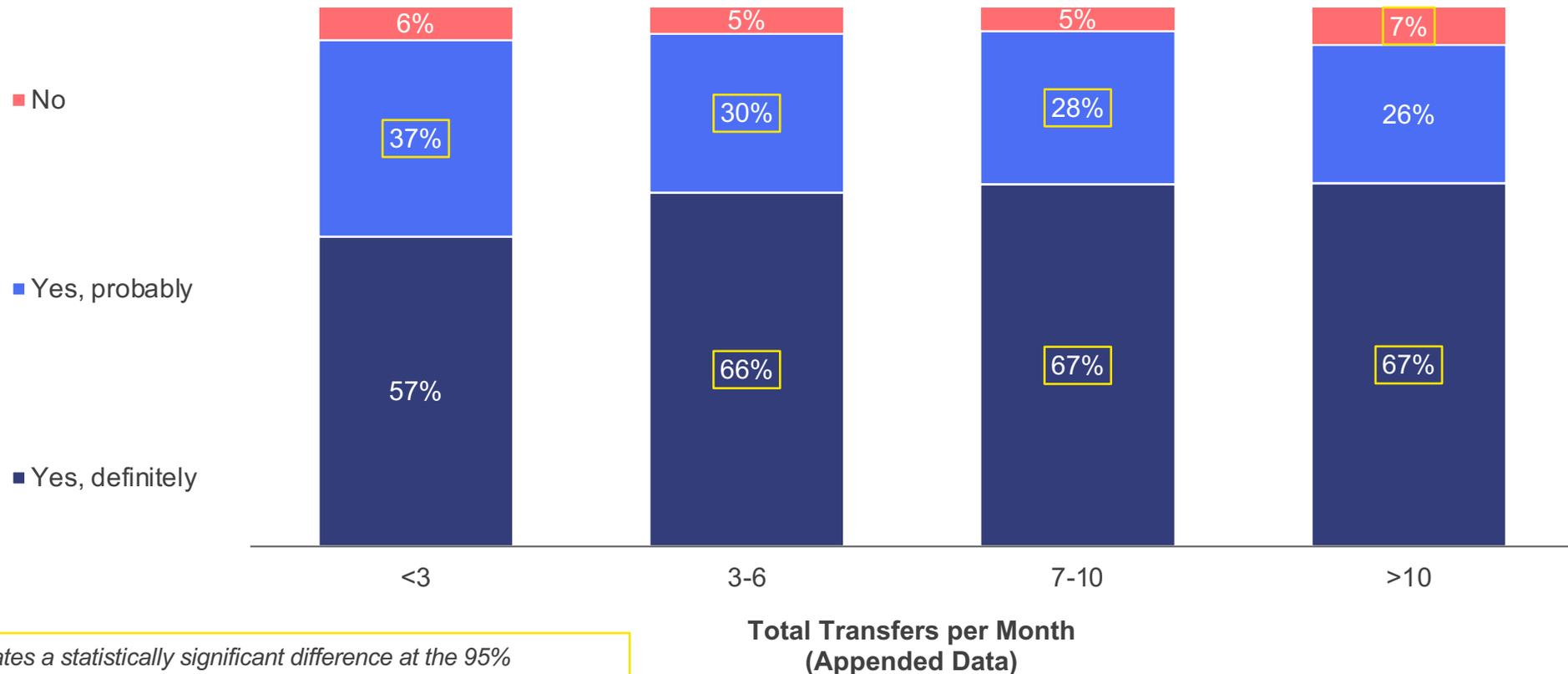


Significant Differences Found:

- *Users who make more transfers are more likely to continue using DailyPay*
- *Younger users are more likely to continue using DailyPay*

Users who make at least 3 transfers per month are more likely to definitely want to use DailyPay if they left their current job if they had the option

If you had the option to continue using DailyPay, would you still use it if you left your current job/company?

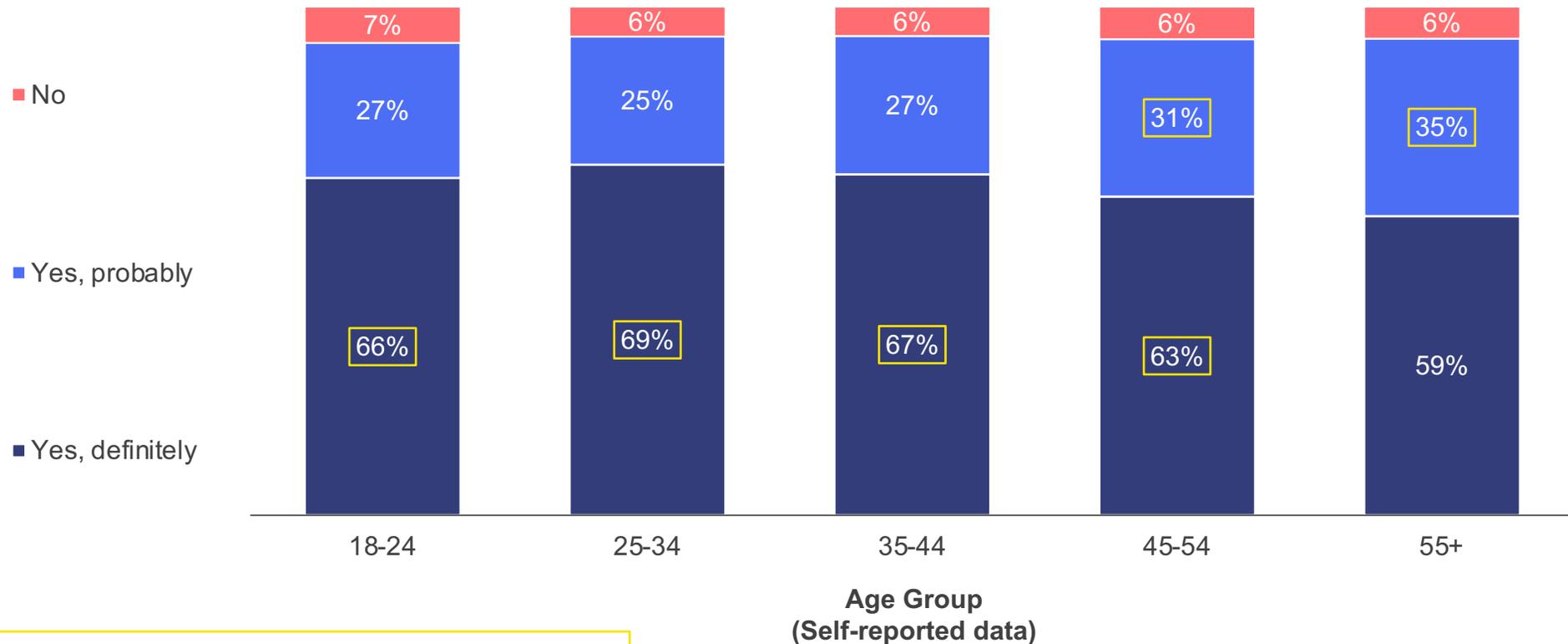


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By Total transfers per month: <3: n=1041, 3-6: n=1920, 7-10: n=1833, >10: n=5489

Younger users would be more likely to continue using DailyPay if they had the option after leaving their current company

If you had the option to continue using DailyPay, would you still use it if you left your current job/company?

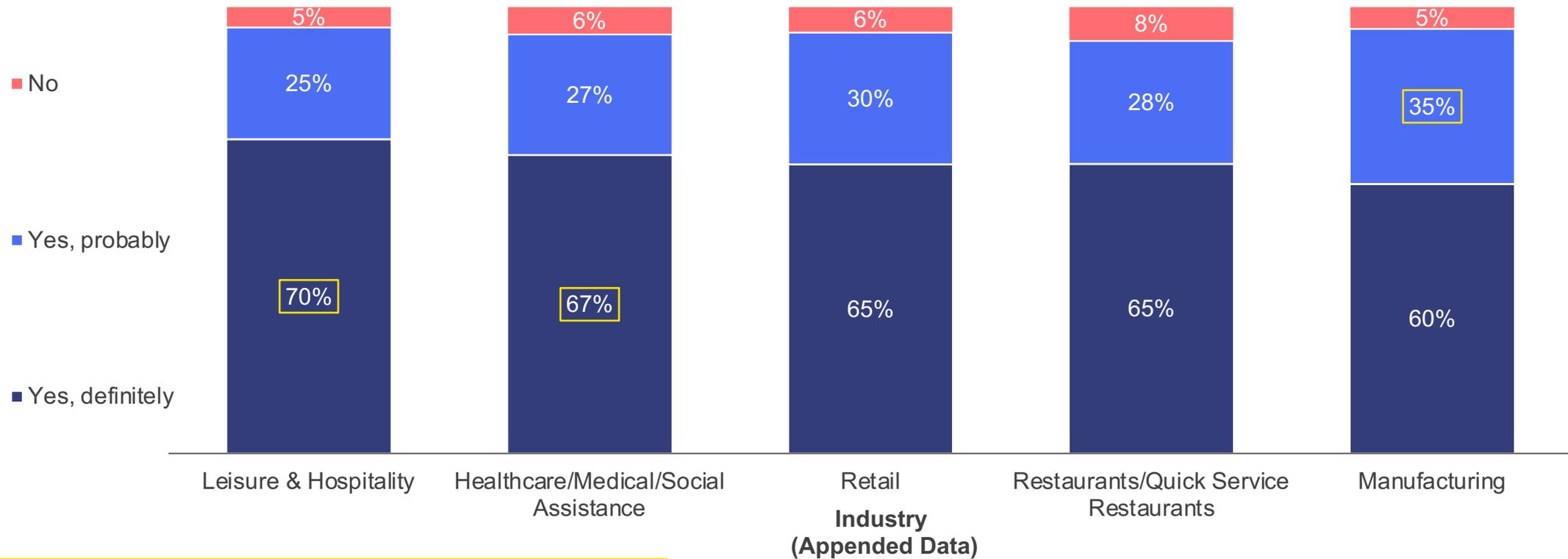


Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: By Age group: 18-24: n=1485, 25-34: n=3032, 35-44: n=2758, 45-54: n=1751, 55+: n=1115

Leisure & hospitality and healthcare workers are most likely to say they'd definitely continue using DailyPay if they left their current company

If you had the option to continue using DailyPay, would you still use it if you left your current job/company?



Yellow box indicates a statistically significant difference at the 95% confidence level between highest and lowest percentages in this category.

Base: Among users who fall into one of these key target industries: Retail: n=2731, Restaurants/Quick Service Restaurants: n=821, Leisure & Hospitality: n=367, Healthcare/Medical/Social Assistance: n=2456, Manufacturing: n=322

#leadtheway

For more detail, please contact:

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