

Dear Respondents,

Greetings of the day, Myself Pankita D. Gohil, currently pursuing a Ph.D. on the topic "A Study of Young Consumers' Perception, Attitude and Behavioral Intention towards Usage of Plastic Money and Virtual Wallet as Modes of Payments in Selected Cities of Gujarat" (Part-A Plastic Money) at the Department of Commerce and Business Management, The Maharaja Sayajirao University of Baroda, Vadodara under the guidance of Dr. Sandipkumar G. Prajapati. As a part of my Ph.D. research, I request your response to this questionnaire. I hereby declare that the data given by you will be kept highly confidential and will be used for academic research purposes only, and no individual participant will be identified in any way.

1. Have you used Plastic Money? (Debit cards and Credit cards)? (Mark '√' only one square)

Yes, I used it. No, I don't used it.

2. Which of the following types of Plastic Money have you used? (Mark '√' all that applies)

Debit Card Credit Card Prepaid Card Any other (specify): _____

3. Show your level of awareness about the usage of Plastic Money

Fully aware Partially aware Not aware

4. Which of the following Banks Debit card do you possess? (Mark '√' all that applies)

HDFC Bank SBI Bank ICICI Bank Axis Bank Kotak Bank
 City Bank Bank of Baroda Any other (specify): _____

5. Which of the following banks' Credit card do you possess? (Mark '√' all that applies)

HDFC Bank SBI Bank CICI Bank Axis Bank Kotak Bank
 City Bank Bank of Baroda Any other (specify): _____

6. Is the procedure for applying for a credit card simple? Yes No

7. Since how long have you been using Plastic Money?

Since 1-2 years Since 3-5 years Since more than 5 years

8. How frequently have you been using Plastic Money?

Daily Weekly Fortnightly Monthly Yearly

9. Which among the following factors influenced you in the adoption of Plastic Money:

(Give a Rank on a scale from 1 to 7. Rank 1 means highly influence you) Note: Do not Repeat rank. Give different rank for different statement)

| Factor | Rank |
|--------------------------------------|------|
| Security and Privacy | |
| Convenience (Anytime Anywhere) | |
| Rewards and Cashback | |
| Symbol of high Socio-Economic status | |
| Alleviate cash Shortages | |
| Due to the Duplicity of Paper money | |
| Less Annual Fees/Cost | |

10. For what purpose do you use Plastic Money? (Mark '√' all that applies)

For Online Shopping For Offline Shopping For paying Utilities Bill
 Banking Transaction and Trading Any other Purpose (Specify): _____

11. Did you use Plastic Money before demonetization? Yes No

12. From where do you get information about Plastic Money? (Mark '√' all that applies)

Internet Friends Relatives Television

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Newspapers Radio Any other source (specify): _____

13. Who influence your decision for adopting Plastic Money? (Mark '√' all that apply)

Friends Colleagues Family members Relatives
 Any Celebrity Any other Person (Pls, Specify): _____

14. Do you face any difficulty while using Plastic Money? Yes No

14. a. If yes, Please specify: _____

15. Show your **LEVEL OF AGREEMENT** with the below-mentioned statements about the **PLASTIC MONEY**. (Mark '√' only one box per row)

| 1- Strongly Disagree, 2- Disagree, 3- Neither Agree nor Disagree, 4- Agree, 5- Strongly Agree | | | | | | |
|---|--|---|---|---|---|---|
| Sr. No. | Statements | 1 | 2 | 3 | 4 | 5 |
| 1 | Plastic money enables me to accomplish tasks more quickly. | | | | | |
| 2 | Plastic money increases my number of daily transactions. | | | | | |
| 3 | Using plastic money is safe and effective nowadays. | | | | | |
| 4 | Due to the Duplicity of Paper Currency, I am shifting to plastic money. | | | | | |
| 5 | It is easy to handle transactions involving a big amount of money. | | | | | |
| 6 | The use of plastic money provides all information about my transactions. | | | | | |
| 7 | Plastic money will help to solve the problem of Corruption. | | | | | |
| 8 | Plastic money such as credit cards is easy to use. | | | | | |
| 9 | It is easy to interact with shopkeepers using plastic money. | | | | | |
| 10 | It is flexible to use plastic money. | | | | | |
| 11 | It is easy to learn the skill of following procedures for making transactions through plastic money. | | | | | |
| 12 | Payments made through plastic money require minimum effort. | | | | | |
| 13 | Using a plastic money channel for operating my account would be a wise idea. | | | | | |
| 14 | Plastic money helps me to complete all my financial transactions on time | | | | | |
| 15 | There is less risk of financial fraud using plastic money | | | | | |
| 16 | De-monetization has made the usage of plastic money compulsory | | | | | |
| 17 | I would like to increase the frequency of using plastic money in the future. | | | | | |
| 18 | My usage of plastic money gets influenced by my primary reference group (family and friends). | | | | | |
| 19 | I desired to use plastic money to operate my bank accounts. | | | | | |
| 20 | Financial transactions through plastic money enhance my CIBIL (Credit Score) in the financial system. | | | | | |
| 21 | The use of plastic money provides me an opportunity to make differed payments & to avail credit period. | | | | | |
| 22 | Using plastic money costs a lot as the number of transactions I will do with it is increased. | | | | | |
| 23 | Plastic money is more costly as compared to cash because annual maintenance charges increased after GST. | | | | | |
| 24 | I have fears of financial loss due to the use of plastic money. | | | | | |
| 25 | I feel plastic money has more interest and penalty costs for delayed payment. | | | | | |

| | | | | | | |
|----|---|--|--|--|--|--|
| 26 | After demonetization people use more plastic money; So I also started using it. | | | | | |
| 27 | People who are important to me think that I should use plastic money. | | | | | |
| 28 | I 'am afraid that in the event of fraud, I will get the blame from society or my family. | | | | | |
| 29 | The use of plastic money becomes a symbol of high Socio-Economic status. | | | | | |
| 30 | I feel secure while using plastic money in online and offline transactions. | | | | | |
| 31 | The use of plastic money is more secure and safe as compared to cash. | | | | | |
| 32 | In my opinion, Plastic money services keep customers' interests best in mind. | | | | | |
| 33 | It is safer to carry out transactions involving a big amount of money through plastic money mode. | | | | | |
| 34 | Government policy encourages me to use plastic money. | | | | | |
| 35 | Plastic money is encouraged by the government as well as by RBI by introducing various policies and promotional incentives. | | | | | |
| 36 | The government policy proves more beneficial for those who use plastic money instead of cash. | | | | | |
| 37 | I appreciate the initiatives of government & RBI in ensuring safety and security in all transactions conducted through plastic money. | | | | | |

16. Show your **LEVEL OF SATISFACTION** on the following grounds after using Plastic Money.
(Mark '√' only one box per row)

| 1- Strongly Dissatisfied, 2- Dissatisfied, 3- Neutral, 4- Satisfied, 5- Strongly Satisfied | | | | | | |
|--|--|---|---|---|---|---|
| Sr. No. | Statements | 1 | 2 | 3 | 4 | 5 |
| 1 | Safety and Security | | | | | |
| 2 | Rewards and Cashback | | | | | |
| 3 | Convenience (Anytime Anywhere) | | | | | |
| 4 | Customer Care Services by the bank | | | | | |
| 5 | Information provided by a bank in the context of hidden charges, late payment charges, terms, and conditions, etc. | | | | | |
| 6 | Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money | | | | | |
| 7 | Annual Fees/Cost | | | | | |
| 8 | Interest and Penalty cost for delayed payment | | | | | |

17. Show your **LEVEL OF AGREEMENT** with the below-mentioned statements about the **PLASTIC MONEY**. (Mark '√' only one box per row)

| 1- Strongly Disagree, 2- Disagree, 3- Neither Agree nor Disagree, 4- Agree, 5- Strongly Agree | | | | | | |
|---|--|---|---|---|---|---|
| Sr. No. | Statements | 1 | 2 | 3 | 4 | 5 |
| 1 | Overall, I perceive that using plastic money is advantageous. | | | | | |
| 2 | Overall, I perceive it is easy for me to use plastic money. | | | | | |
| 3 | Overall, I think plastic money is the best option for doing my financial transactions. | | | | | |
| 4 | Overall, I am sure about magnitude of the usage of plastic money will increase in near future. | | | | | |
| 5 | Overall, I perceive that using plastic money is more costly as compared to cash. | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| 6 | Overall, I perceive that it has not only large social impact but it has affected various groups of people. | | | | |
| 7 | Overall, I perceive that using plastic money is more secure nowadays. | | | | |
| 8 | Overall, I perceive that using plastic money is encouraged by the Government as well as by RBI's current policies. | | | | |
| 9 | Overall, I am satisfied with the usage of plastic money. | | | | |

18. Would you like to give any suggestion about Plastic Money?

DEMOGRAPHIC DETAILS

Name: _____

Gender: Male Female

Age: 18-20 21-25 26-30 31-34

Residential City: Ahmedabad Vadodara Surat Rajkot

Education: Under Graduation Graduation Post- Graduation
 Doctorate/Professional Other, please specify: _____

Profession: Student
 Professional Pls. Specify _____
 Service ----->. Government Private
 Businessman
 Freelancer
 Housewife

Monthly family Income: Less than 25000 25001-45000 45001-65000
 65001- 85000 85001 – 1,00,000 Above 1,00,000

Marital status: Married Unmarried Widow/Divorce

Family Structure: Nuclear Joint family

Number of Family members: 1to 3 4 to 6 more than 6

“THANK YOU FOR GIVING YOUR VALUABLE TIME AND RESPONSE”