

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" 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.

(Part – B : Virtual Wallet)

1. Have you used Digital Wallet (Virtual Wallet)? (Mark '√' only one square)

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

2. Which Digital Wallet you use? (Mark '√' all that applies)

Paytm Google Pay PhonePe Amazon Pay Mobikwik
 BHIM App HDFC Payz ICICI Pocket Freecharge Bajaj Finserv
 Any other (please specify): _____

3. Show your level of awareness about the functionality of Digital Wallets?

Fully aware Partially aware Not aware

4. Since how long have you been using Digital Wallet?

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

5. On an average how many transactions you do through Digital Wallet in a single day?

0 to 1 2 to 4 5 to 7 More than 7

6. Which among the following factors influenced you in the adoption of any Digital Wallet:

(Give a Rank on a scale from 1 to 7. Rank 1 means highly influence you)

Sr. No.	Rank	1	2	3	4	5	6	7
1	Safety, Security and Privacy							
2	Convenience (Anytime Anywhere)							
3	Rewards and Cashback							
4	Symbol of high Socio-Economic status							
5	Alleviate cash Shortages							
6	Due to the Duplicity of Paper money							
7	Free of Cost							

7. For what purpose do you use Digital Wallet? (Mark '√' all that applies)

For Online Shopping For Offline Shopping Bill payments
 Fund Transfer Mobile recharge Food order
 Ticket booking Any other Purpose (Specify): _____

8. Did you use Digital Wallet before demonetization? Yes No

9. From where do you get information about Digital Wallet? (Mark '√' all that applies)

Internet Friends Relatives Television
 Newspapers Radio Any other source (specify): _____

10. Who influence your decision for adopting Digital Wallet? (Mark '√' all that apply)

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

11. Do you face any difficulty while using Digital Wallet? Yes No

11. a. If yes, Please specify: _____

12. Show your **LEVEL OF AGREEMENT** with the below-mentioned statements about **DIGITAL WALLET**. (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	Digital Wallet enables me to accomplish tasks more quickly.					
2	Doing payments through Digital Wallets is convenient.					
3	Digital Wallet increases my number of daily transactions.					
4	Using Digital Wallet is safe and effective nowadays.					
5	Due to the Duplicity of Paper Currency, I am shifting to Digital Wallet.					
6	It is easy to handle transactions involving a big amount of money.					
7	The use of Digital Wallet provides all information about my transactions.					
8	Digital Wallet will help to solve the problem of Corruption.					
9	Payments made through Digital Wallet require minimum effort.					
10	It is easy to do transaction at any shop through Digital Wallet.					
11	Using a Digital Wallet channel for operating my account would be a wise idea.					
12	Digital Wallet helps me to complete all my financial transactions on time					
13	There is less risk of financial fraud using Digital Wallet					
14	De-monetization has made the usage of Digital Wallet compulsory					
15	I would like to increase the frequency of using Digital Wallet in the future.					
16	My usage of Digital Wallet gets influenced by my primary reference group (family and friends).					
17	Discounts and cashback offers, attracts me to use it.					
18	Quality of E-wallet service providers also affect the intention to use these services.					
19	Digital Wallet provide flexibility and mobility					
20	Digital Wallet helps me to complete all my financial transaction on time.					
21	I have fears of financial loss due to the use of Digital Wallet.					
22	Paying money through Digital Wallets is a trusted source of payment mechanism					
23	After demonetization people use more Digital Wallet; So I also started using it.					
24	People who are important to me think that I should use Digital Wallet.					
25	I am afraid that in the event of fraud, I will get the blame from society or my family.					
26	The use of Digital Wallet becomes a symbol of high Socio-Economic status now a days.					
27	I believe that using Digital Wallet puts my privacy at risk					
28	There is significant risk in Internet shopping/social network using mobile payments					
29	I think dealing with mobile payments is a risky choice.					
30	I feel secure while using Digital Wallet in online and offline transactions.					
31	The use of Digital Wallet is more secure and safe as compared to cash.					
32	In my opinion, Digital Wallet services keep customers' interests best in mind.					
33	It is safer to carry out transactions involving a big amount of money through Digital Wallet mode.					
34	Government policy encourages me to use Digital Wallet.					
35	Digital Wallet 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 Digital Wallet instead of cash.					
37	I appreciate the initiatives of government & RBI in ensuring safety and security in all transactions conducted through Digital Wallet.					

13. Which Digital Wallet would you recommend for your friends and relatives, and Why?

14. Show your **LEVEL OF SATISFACTION** on the following grounds after using Digital Wallet. (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 of digital wallet services provider					
5	Alleviate cash Shortages, the risk of carrying cash, and the Duplicity of Paper money					
6	Free Services					

15. Show your **LEVEL OF AGREEMENT** with the below-mentioned statements about **DIGITAL WALLET**. (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 Digital Wallet is advantageous.					
2	Overall, I perceive it is easy for me to use Digital Wallet.					
3	Overall, I think Digital Wallet is the best option for doing my financial transactions.					
4	Overall, I am sure about magnitude of the usage of Digital Wallet will increase in near future.					
5	Overall, I perceive that using Digital Wallet 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 Digital Wallet is more secure nowadays.					
8	Overall, I perceive that using Digital Wallet is encouraged by the Government as well as by RBI's current policies.					
9	Overall, I am satisfied with the usage of Digital Wallet.					

16. Would you please suggest some ways to make Digital Wallet better?

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 4to 6 more than 6

“THANK YOU FOR GIVING YOUR VALUABLE TIME AND RESPONSE”