

Appendix
Questions used for analysis of thesis.

1. What is your Gender?
 - a. (Male/Female)

2. What is your Age range?
18 to 25/ 26 to 32/ 33 to 41/ 42 above

3. What is your Occupation?
 - a. (Student/Service holder/Businessman/Farmer/ Housewife/ Other)

4. What is your monthly Income range?
 - a. (In BDT) (5000 to 8000/ 9000 to 15000/ 16000 to 24000/ 25000 to 35000/ 36000 to 45000/ 46000 to 59000/ 60000+)

5. Do you use Mobile Financial Services (MFS)?
 - a. (Yes/ No)

6. Which MFS service do you use?
 - a. (bKash/ Nagad/Rocket/other)

7. Mobile financial service is safer than other financial banking system?
 - a. (Strongly agree/ Agree/ Neutral/ Disagree/ Strongly disagree)

8. Mobile financial service offers greater convenient.
 - a. (Strongly agree/ Agree/ Neutral/ Disagree/ Strongly disagree)

9. Mobile financial service has lower rate of fraudulence.
 - a. (Strongly agree/ Agree/ Neutral/ Disagree/ Strongly disagree)

10. Satisfied with on MFS wallet or apps that you are using.
 - a. (Strongly agree/ Agree/ Neutral/ Disagree/ Strongly disagree)

11. Which kind of payment do you make using the MFS apps?
 - a. (Cell phone recharge/ Bill payment/ Person to person transfer/ Merchant payment/ Education fee payment/ Ride share payment/ Food delivery payment/ Online purchase/ International remittance)

12. On a 5-point scale, how much would you like to give to your own MFS wallet?
(Like/Dislike) (1/2/3/4/5)