## **Appendix**

Digital wallet survey	
1. Age -	
0	
Less than 25 Years	
0	
26 - 35 Years	
0	
36 - 45 Years	
0	
46 - 55 Years	
0	
More than 55 Years	
	Required
2. Gender -	
0	
Male	
С	
Female	
	D 1
	Required
3. Education -	Required
3. Education -	Required
	Required
0	Required

0	
Post Graduate	
0	
Professional	
	Required
4. Occupation -	
0	
Student	
$\circ$	
Employed	
0	
Self-employed	
0	
Housewife	
0	
Unemployed	
0	
Retired	
Other (please specify)	
Other (pieuse speen;)	Required
5. Monthly Income -	
$\circ$	
Below Rs 10,000	
0	
Rs 10,000 - Rs 20,000	

0	
Rs 20,000 - Rs 30,000	
0	
Above Rs 30,000	
	Required
6. Preferred Mode of Online Payment -	
0	
Net Banking	
0	
Mobile Banking	
0	
Mobile Wallet	
	Required
7. Factors affecting Selection of Mobile Wallet -	
С	
Privacy	
0	
Security	
O	
Usefulness	
Usefulness	
Usefulness	
Usefulness C Convenience	

Innovation	
0	
Brand	
	Required
8. Major Advantage of Digital Wallet -	
0	
Cost Factor	
0	
Time Saving	
0	
Transaction Security	
0	
Track Expenses	
0	
Attractive Discounts	
0	
Other	
	Required
9. Major Disadvantages of Digital Wallets -	
0	
International Restrictions	
0	
Limited Merchants	
C	

Device Dependents	
0	
Security Concerns	
0	
Proceeding Costs	
0	
Other	
Re	equired
10. Customer Opinion on Digital Wallet Usage -	
$\circ$	
Alternative Choice of Payment Method	
$\circ$	
Substitute the Cash Based Payment Method	
$\circ$	
Support the Existing Payment Method	
0	
Not Necessary Payment Method	
Re	equired
11. Acceptance of Mobile Wallet -	
•	
Less than 1 Year	
0	
1 - 3 Years	
0	

3 - 5 Years	
0	
More than 5 Yeaes	
	Required
12. Currently Used Mobile Wallet -	
•	
PayTm	
0	
Freecharge	
0	
JioMoney	
0	
Mobikwik	
0	
Airtel Money	
	Required
13. Mobile Wallet Monthly Transactions -	
0	
Less than Rs 1,000	
0	
Rs 1,000 - Rs 5,000	
0	
Rs 5,000 - Rs 10,000	
0	

## More than Rs 10,000

Required

14. Likely to Recommend Current Mobile Wallet 
High

Moderate

Low