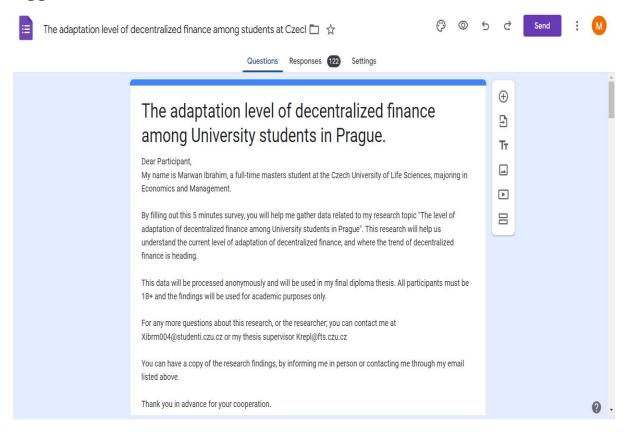
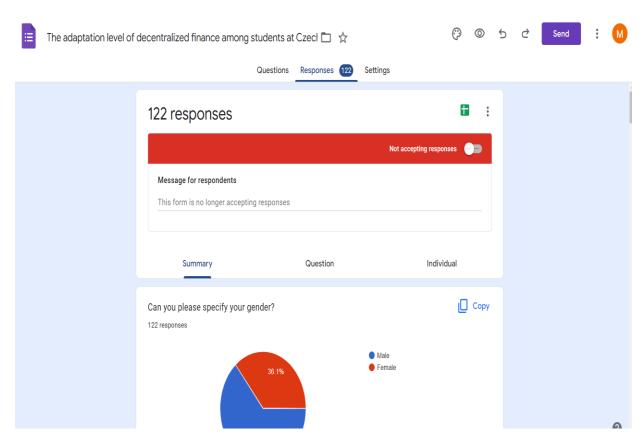
## Appendices.





Can you please specify your gender?  Male Female
What University are you studying in?
Czech University of Life sciences
Czech Technical University
Charles University
Prague City University
Anglo American University
University of New York Prague
Other:
Do you know what Decentralized Finance (Crypto currencies) is?
○ Yes

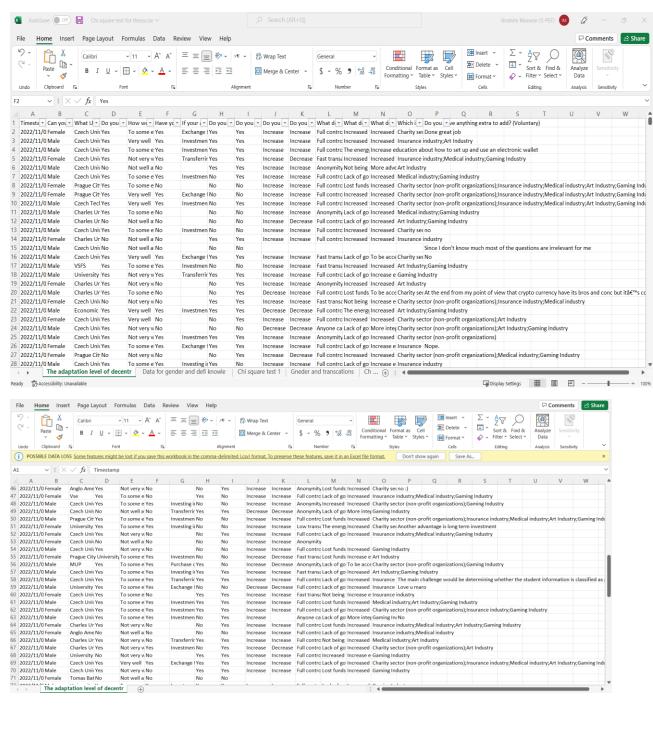
Do you know what Decentralized Finance (Crypto currencies) is?
Yes
○ No
How well do you think you understand how decentralized finance (Crypto currency) work?
O Very well
O To some extent
O Not very well
O Not well at all
Have you made a Decentralized Finance transaction in the last 2 years?
Yes
○ No

If your answer was yes, please specify what was the reason of the transaction?
Exchange for services
☐ Investment
Transferring money abroad
Transferring money locally
☐ Investing in a crypto coin/token
Purchase of digital art or other forms of NFT
Lending or borrowing Money/Digital Assets
☐ Staking
Do you trust your Country's Central Bank/Government in maintaining your local currency's exchange rate in the long term?
○ Yes
○ No

Do you trust your bank at handling your financial activities (Loan fees, Interest rates, money transferring fees) with your best interest in mind?
○ Yes
○ No
Do you think the trend of using Decentralized finance (Crypto currencies) to conduct financial transactions will increase or decrease in the future?
○ Increase
O Decrease
Do you think the trend of using Decentralized finance (Crypto currencies) as an investment tool will increase or decrease in the future?
○ Increase
O Decrease

What do you think are the advantages of Decentralized Finance (Crypto Currencies)?
Full control/ownership of your money
Fast transactions
Low transaction fees
Anonymity
Anyone can access/view all the transactions in the blockchain ledger
What do you think are the disadvantages of Decentralized Finance (Crypto Currencies)?
, , ,
Currencies)?
Currencies)?  Increased transaction fees in some networks
Currencies)?  Increased transaction fees in some networks  Lack of governing entity as guardian
Currencies)?  Increased transaction fees in some networks  Lack of governing entity as guardian  Lost funds can not be recovered

What do you think would help increase the adoption level of decentralized finance?
Increased education about blockchain and decentralized finance
Increase education about how to set up and use an electronic wallet
More integration with the traditional financial system
More advertisement
To be accepted and utilized by large businesses and industries.
Which industries do you think could benefit from the blockchain technology other than the financial sector?
Charity sector (non-profit organizations)
Insurance industry
Medical industry
Art Industry
Gaming Industry
Other:
Do you have anything extra to add? (Voluntary)
Your answer
Submit Clear form



A B	C D	E	F	G	H	1	J	K	L M	N	0	P	Q	R	S	T	U	V	W	
00 2022/11/0 Male	Anglo Ame Yes	To some e	Yes	Investmen	No	No	Increase	Decrease	Full contro Lost fur	nds More int	eg Charity :	sector (non	-profit orga	anizations);Ir	nsurance in	dustry;Med	lical industr	y;Art Indus	try;Gaming	Ind
01 2022/11/0 Male	Czech Tecl Yes	To some e	No		No	Yes	Increase	Increase	Anonymity Not bei	ng Increase	e Gaming	Industry								
02 2022/11/0 Male	Czech Tecl Yes	Very well	Yes	Investmen	Yes	Yes	Increase	Increase	Full contro Lack of	go To be ac	ce Gaming	Industry								
03 2022/11/0 Female	Czech Univ No	Not well a	No		No	No	Increase	Increase	Full contro Lack of	go Increase	d Insuranc	ce industry;	Gaming Ind	lustry						
04 2022/11/0 Female	Czech Univ Yes	To some e	Yes	Investmen	No	Yes	Increase	Increase	Anyone ca Lack of	go Increase	d Charity:	sector (non	-profit orga	anizations);A	rt Industry;	Gaming Ind	lustry			
05 2022/11/0 Male	Czech Tecl Yes	To some e	Yes	Investmen	No	No	Increase	Increase	Anonymity Increas	ed Increase	d Charity	sector (non	-profit orga	anizations)						
06 2022/11/0 Male	Czech Tecl Yes	To some e	Yes	Investmen	No	No	Increase	Increase	Anonymity Increas	ed Increase	d Charity	sector (non	-profit orga	anizations)						
07 2022/11/0 Male	Charles Ur Yes	To some e	Yes	Investmen	Yes	No	Increase	Increase	Low trans: Lack of	go Increase	d Charity:	sector (non	-profit orga	anizations)						
08 2022/11/0 Female	Czech Univ Yes	Not very v	No		Yes	Yes	Increase	Increase	Low trans: Not bei	ng Increase	d Gaming	Industry								
09 2022/11/0 Male	Czech Univ Yes	To some e	No		Yes	Yes		Increase	Anonymity Lack of	go More into	eg Charity :	sector (non	-profit orga	anizations)						
10 2022/11/0 Male	University Yes	To some e	No		No	No	Decrease	Decrease	Full contro Lost fur	nds To be acc	ce Gaming	Industry								
11 2022/11/0 Female	Czech Univ No	Not well a	No		No	No	Increase	Increase	Full contro Lack of	go Increase	d Insuranc	ce industry;	Medical inc	lustry						
12 2022/11/0 Male	University Yes	Not well a	No		No	Yes	Increase	Increase	Full contro Increas	ed Increase	d Medical	industry;G	aming Indu	stry						
13 2022/11/0 Female	Charles Ur Yes	Not very v	No	1	Yes	Yes	Increase	Increase	Full contro Lack of	go Increase	d Medical	industry								
14 2022/11/0 Female	Anglo Ame Yes	Not well a	Yes	Purchase c	No	No	Increase	Increase	Anonymity Not bei	ng Increase	d Art Indu	stry;Gamin	g Industry							
15 2022/11/0 Male	Prague Cit Yes	To some e	Yes	Investmen	No	No	Increase	Increase	Full contro Increas	ed Increase	d Charity:	sector (non	-profit orga	anizations)						
16 2022/11/0 Female	University Yes	Not very v	Yes	Purchase c	No	No	Increase	Increase	Full contro Increas	ed Increase	d Gaming	Industry								
17 2022/11/0 Male	Czech Univ No	Not well a	No		Yes	Yes	Decrease	Decrease	Full contro Lost fur	nds More int	egration w	ith the trac	litional fina	ncial system						
18 2022/11/0 Male	University Yes	Very well	Yes	Investmen	Yes	No	Increase	Increase	Full contro Increas	ed Increase	d Charity:	sector (non	-profit orga	anizations)						
19 2022/11/0 Female	University No	Very well	Yes	Transferrir	Yes	Yes	Decrease	Decrease	Full contro Increas	ed Increase	d Medical	industry								
20 2022/11/0 Female	Prague Cit Yes	Very well	Yes	Purchase c	Yes	Yes	Increase	Decrease	Fast transa Increas	ed Increase	e Art Indu	stry								
21 2022/11/0 Female	University No	Very well	Yes	Investing in	Yes	Yes	Increase	Increase	Low trans: Lack of	go Increase	e Art Indu	stry								
22 2022/11/0 Male	Czech Univ Yes	To some e	No		Yes	No	Increase	Decrease	Anyone ca Not bei	ng Increase	d Insuranc	ce industry;	Gaming Ind	lustry						
23 2022/11/0 Male	Czech Univ Yes	Very well	Yes	Investmen	Yes	Yes	Increase	Increase	Full contro The end	ergy Increase	d Charity	sector (non	-profit orga	anizations);Ir	surance in	dustry;Med	lical industr	y;Art Indus	try	

		observed \	/alues			Expected				(O-E)^/E			
		Yes	No			yes	no				Yes	No	
	Male	69	9	78	male	63.81818	14.18182			Male	0.420746	1.893357	
	Female	30	13	43	female	35.18182	7.818182			Female	0.763214	3.434461	
		99	22	121									
										Chi Square;	6.511777		
								Alpha = 0.0	)5	df	1		
										P-value	0.010716		
								df = ( Num	ber of rows-1) * (I	Number of clum	ns -1)		
10716													

