

Appendices.

The adaptation level of decentralized finance among students at Czecl ☆

Questions Responses **122** Settings

The adaptation level of decentralized finance among University students in Prague.

Dear Participant,
My name is Marwan Ibrahim, a full-time masters student at the Czech University of Life Sciences, majoring in Economics and Management.

By filling out this 5 minutes survey, you will help me gather data related to my research topic "The level of adaptation of decentralized finance among University students in Prague". This research will help us understand the current level of adaptation of decentralized finance, and where the trend of decentralized finance is heading.

This data will be processed anonymously and will be used in my final diploma thesis. All participants must be 18+ and the findings will be used for academic purposes only.

For any more questions about this research, or the researcher, you can contact me at Xibrm004@studenti.czu.cz or my thesis supervisor Krepl@fts.czu.cz

You can have a copy of the research findings, by informing me in person or contacting me through my email listed above.

Thank you in advance for your cooperation.

The adaptation level of decentralized finance among students at Czecl ☆

Questions Responses **122** Settings

122 responses

Not accepting responses

Message for respondents
This form is no longer accepting responses

Summary Question Individual

Can you please specify your gender?
122 responses

Gender	Percentage
Male	63.9%
Female	36.1%

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?

- Very well
- To some extent
- Not very well
- 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

Decrease

Do you think the trend of using Decentralized finance (Crypto currencies) as an investment tool will increase or decrease in the future?

Increase

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)?

- Increased transaction fees in some networks
- Lack of governing entity as guardian
- Lost funds can not be recovered
- Not being easy to understand
- The energy required to maintain the network

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

Microsoft Excel screenshot showing a spreadsheet with columns A through W and rows 1 through 28. The spreadsheet contains data for 'The adaptation level of decent' and 'Data for gender and defn knowle'. The interface includes the ribbon (File, Home, Insert, Page Layout, Formulas, Data, Review, View, Help) and the status bar at the bottom.

Microsoft Excel screenshot showing a spreadsheet with columns A through W and rows 46 through 71. The spreadsheet contains data for 'The adaptation level of decent'. A yellow warning banner at the top indicates 'POSSIBLE DATA LOSS: Some features might be lost if you save this workbook in the comma-delimited (.csv) format. To preserve these features, save it in an Excel file format.' The interface includes the ribbon and the status bar.

Microsoft Excel screenshot showing a spreadsheet with columns A through W and rows 100 through 124. The spreadsheet contains data for 'The adaptation level of decent'. The interface includes the ribbon and the status bar.

	observed Values		
	Yes	No	
Male	69	9	78
Female	30	13	43
	99	22	121

	Expected	
	yes	no
male	63.81818	14.18182
female	35.18182	7.818182

	(O-E) ² /E	
	Yes	No
Male	0.420746	1.893357
Female	0.763214	3.434461

Alpha = 0.05	Chi Square;	6.511777
	df	1
	P-value	0.010716
df = (Number of rows-1) * (Number of clumns -1)		

0.010716

if $p > 0.05$, you should accept the null hypothesis and reject the alternative hypothesis.
 if $p < 0.05$, you should reject the null hypothesis and accept the alternative hypothesis

Null Hypothesis; There is no association between gender and decentralized finance awareness.

Alternative hypothesis; There is association between gender and whether they knew decentralized finance or not.

since the p value is 0.01 and is less than the alpha value of 0.05, therefore the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore there is association between gender and whether or not they know what decentralized finance is

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Undo Clipboard Font Alignment Number Styles Cells Editing Analysis Sensitivity

B1 Have you made a Decentralized Finance transaction in the last 2 years?

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1	Can you	Have you	made a	centraliz	Finance	nsaction	the last	years?													
2	Female	Yes																			
3	Male	Yes																			
4	Male	Yes																			
5	Female	Yes																			
6	Male	No																			
7	Male	Yes																			
8	Female	No																			
9	Female	Yes																			
10	Male	Yes																			
11	Male	No																			
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23	Female	No																			
24	Male	No																			
25	Male	Yes																			
26	Female	Yes																			
27	Female	No																			
28	Male	Yes																			

The adaptation level of decentr Data for gender and defi knowl Chi square test 1 Gnedr and transactio Ch ...

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AutoSave Off Chi square test for thesis.csv Search (Alt+Q) Ibrahim Marwan (S-PEF)

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MMULT =(\$6*Q7)/\$7

	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	
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0.29371193

Observed Values		Theoretical Values		(O-E)/E	
Yes	No	Yes	No	Yes	No
Male	36	42	78	0.22815	0.169483
Female	16	28	44	0.404448	0.300447
	52	70	122		

Alpha = 0.05	Chi square	1.102528
	df	1
	P value	0.293712

if p > 0.05, you should accept the null hypothesis and reject the alternative hypothesis.
if p < 0.05, you should reject the null hypothesis and accept the alternative hypothesis

Null Hypothesis: There is no association between gender and using decentralized finance in the past 2 years.

Data for gender and defi knowl Chi square test 1 Gnedr and transactio Chi square test 2 Transaction and t...

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MMULT $= (Q5-V5)^2/N5$

Observed Values				Theoretical Values				(O-E) ² /E	
	Yes	No		Yes	No		Yes	No	
Male	36	42	78	33.245902	44.7541		$= (Q5-V5)^2/N5$		
Female	16	28	44	18.754098	25.2459		0.404448	0.300447	
		52	70	122					

0.29371193

Alpha = 0.05	Chi square	1.102528
	df	1
	P value	0.293712

if $p > 0.05$, you should accept the null hypothesis and reject the alternative hypothesis.
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Transaction and t ...

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MMULT $= CHISQ.DIST.RT(Y12,Y13)$

Observed				Theoretical				(O-E) ² /E		
	(Trust in banks)			Yes	No		Yes	No		
(Transactions done)	Yes	No	52	27.704918	24.29508		0.190125	0.216809		
	Yes	No	70	37.295082	32.70492		0.141236	0.161058		
		65	57	122						

0.3997

Alpha 0.05	Chi square results	0.709229
	Degrees of freedom	1
	P-value	$= CHISQ.DIST.RT(Y12,Y13)$

$CHISQ.DIST.RT(x, deg_freedom)$

if $p > 0.05$, you should accept the null hypothesis and reject the alternative hypothesis.
 if $p < 0.05$, you should reject the null hypothesis and accept the alternative hypothesis

Null Hypothesis; There is no association the usage of decentralized finance and trust in banks.
 Alternative hypothesis; There is association between using decentralized finance and level of trust in banks.

Chi square test 3