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

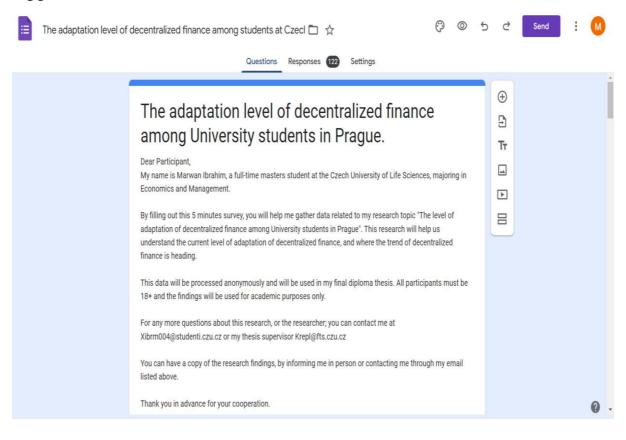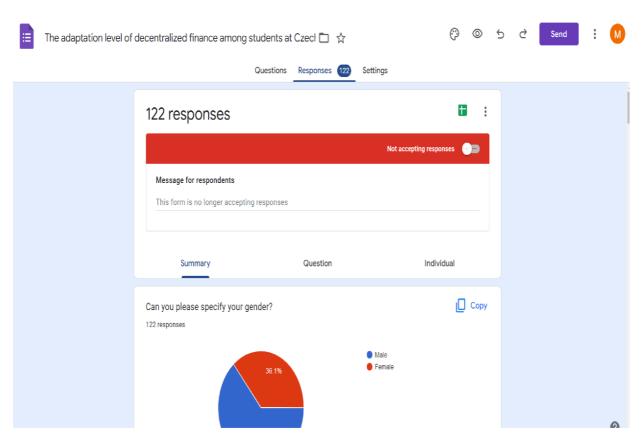Can you please specify your gender?
122 responses

● Male
● 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: _____

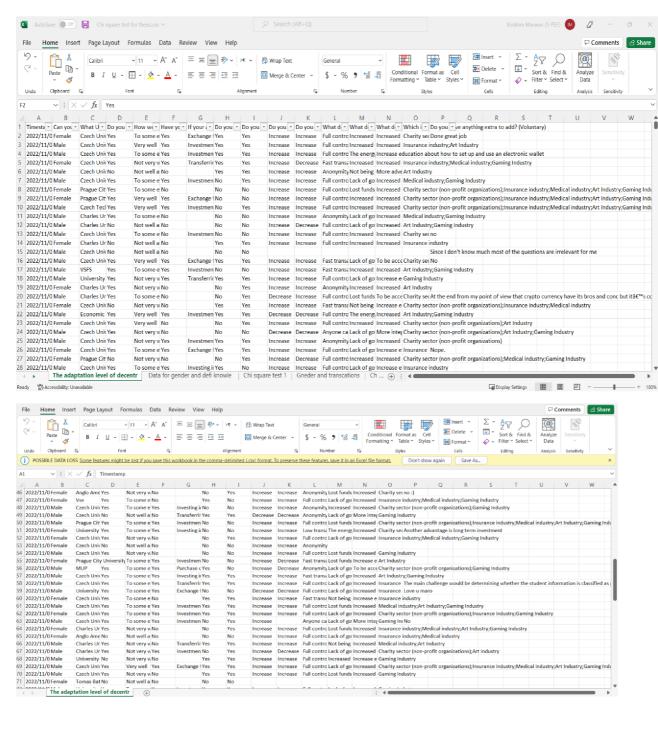Do you know what Decentralized Finance (Crypto currencies) is?

○ 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

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Chi square test for thesis.csv
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F2 Yes

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	Timesta	Can you	What U	Do you	How we	Have yc	If your	Do you	Do you	Do you	Do you	What d	What d	What d	Which i	Do you	ve anything extra to add? (Voluntary)
2	2022/11/0	Female	Czech Uni	Yes	To some e	Yes	Exchange	Yes	Yes	Increase	Increase	Full contro	Increased	Increased	Charity sec	Done great job	
3	2022/11/0	Male	Czech Uni	Yes	Very well	Yes	Investmen	Yes	Yes	Increase	Increase	Full contro	Increased	Increased	Insurance industry;Art Industry		
4	2022/11/0	Male	Czech Uni	Yes	To some e	Yes	Investmen	Yes	Yes	Increase	Increase	Full contro	The energy	Increase education about how to set up and use an electronic wallet			
5	2022/11/0	Female	Czech Uni	Yes	Not very w	Yes	Transferrir	Yes	Yes	Increase	Decrease	Fast transa	Increased	Increased	Insurance industry;Medical industry;Gaming Industry		
6	2022/11/0	Male	Czech Uni	No	Not well a	No		Yes	Yes	Increase	Increase	Anonymity	Not being	More adve	Art Industry		
7	2022/11/0	Male	Czech Uni	Yes	To some e	Yes	Investmen	No	Yes	Increase	Increase	Full contro	Lack of go	Increased	Medical industry;Gaming Industry		
8	2022/11/0	Female	Prague Cit	Yes	To some e	No		No	No	Increase	Increase	Full contro	Lost funds	Increased	Charity sector (non-profit organizations);Insurance industry;Medical industry;Art Industry;Gaming Indu		
9	2022/11/0	Female	Prague Cit	Yes	Very well	Yes	Exchange	No	No	Increase	Increase	Full contro	Increased	Increased	Charity sector (non-profit organizations);Insurance industry;Medical industry;Art Industry;Gaming Indu		
10	2022/11/0	Male	Czech Tecl	Yes	Very well	Yes	Investmen	No	Yes	Increase	Increase	Full contro	Increased	Increased	Charity sector (non-profit organizations);Insurance industry;Medical industry;Art Industry;Gaming Indu		
11	2022/11/0	Male	Charles Ur	Yes	To some e	No		No	No	Increase	Increase	Anonymity	Lack of go	Increased	Medical industry;Gaming Industry		
12	2022/11/0	Male	Charles Ur	No	Not well a	No		No	No	Increase	Decrease	Full contro	Lack of go	Increased	Art Industry;Gaming Industry		
13	2022/11/0	Male	Czech Uni	Yes	To some e	No	Investmen	No	No	Increase	Increase	Full contro	Increased	Increased	Charity sec	no	
14	2022/11/0	Female	Charles Ur	No	Not well a	No		Yes	Yes	Increase	Increase	Full contro	Increased	Increased	Insurance industry		
15	2022/11/0	Male	Czech Uni	No	Not well a	No		No	No							Since I don't know much most of the questions are irrelevant for me	
16	2022/11/0	Male	Czech Uni	Yes	Very well	Yes	Exchange	Yes	Yes	Increase	Increase	Fast transa	Lack of go	To be acce	Charity sec	No	
17	2022/11/0	Male	VSFS	Yes	To some e	Yes	Investmen	No	No	Increase	Increase	Fast transa	Increased	Increased	Art Industry;Gaming Industry		
18	2022/11/0	Male	University	Yes	Not very w	Yes	Transferrir	Yes	Yes	Increase	Increase	Full contro	Lack of go	Increase e	Gaming Industry		
19	2022/11/0	Female	Charles Ur	Yes	Not very w	No		No	Yes	Increase	Increase	Anonymity	Increased	Increased	Art Industry		
20	2022/11/0	Male	Charles Ur	Yes	To some e	No		No	Yes	Decrease	Increase	Full contro	Lost funds	To be acce	Charity sec	At the end from my point of view that crypto currency have its bros and conc but itâ€™s co	
21	2022/11/0	Female	Czech Uni	No	Not very w	No		Yes	Yes	Increase	Increase	Fast transa	Not being	Increase e	Charity sector (non-profit organizations);Insurance industry;Medical industry		
22	2022/11/0	Male	Economic	Yes	Very well	Yes	Investmen	Yes	Yes	Decrease	Decrease	Full contro	The energy	Increased	Art Industry;Gaming Industry		
23	2022/11/0	Female	Czech Uni	Yes	Very well	No		No	Yes	Increase	Increase	Full contro	Increased	Increased	Charity sector (non-profit organizations);Art Industry		
24	2022/11/0	Male	Czech Uni	Yes	Not very w	No		No	No	Decrease	Decrease	Anyone ca	Lack of go	More integ	Charity sector (non-profit organizations);Art Industry;Gaming Industry		
25	2022/11/0	Male	Czech Uni	Yes	Not very w	Yes	Investmen	Yes	Yes	Increase	Increase	Anonymity	Lack of go	Increased	Charity sector (non-profit organizations)		
26	2022/11/0	Female	Czech Uni	Yes	To some e	Yes	Exchange	Yes	Yes	Increase	Increase	Full contro	Lack of go	Increase e	Insurance	Nope.	
27	2022/11/0	Female	Prague Cit	No	Not very w	No		No	Yes	Increase	Decrease	Full contro	Increased	Increased	Charity sector (non-profit organizations);Medical industry;Gaming Industry		
28	2022/11/0	Male	Czech Uni	Yes	To some e	Yes	Investing i	Yes	No	Increase	Increase	Full contro	Lack of go	Increase e	Insurance industry		

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The adaptation level of decentr

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.

A1 Timestamp

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
46	2022/11/0	Female	Anglo Ame	Yes	Not very w	No		No	Yes	Increase	Increase	Anonymity	Lost funds	Increased	Charity sec	no :)
47	2022/11/0	Female	Vse	Yes	To some e	No		Yes	No	Increase	Increase	Full contro	Lack of go	Increased	Insurance industry;Medical industry;Gaming Industry	
48	2022/11/0	Male	Czech Uni	Yes	To some e	Yes	Investing i	No	No	Increase	Increase	Anonymity	Increased	Increased	Charity sector (non-profit organizations);Gaming Industry	
49	2022/11/0	Male	Czech Uni	No	Not well a	No	Transferrir	Yes	Yes	Decrease	Decrease	Anonymity	Lack of go	More integ	Gaming Industry	
50	2022/11/0	Male	Prague Cit	Yes	To some e	Yes	Investmen	No	No	Increase	Increase	Full contro	Lost funds	Increased	Charity sector (non-profit organizations);Insurance industry;Medical industry;Art Industry;Gaming Indu	
51	2022/11/0	Female	University	Yes	To some e	Yes	Investing i	No	No	Increase	Increase	Low transa	The energy	Increased	Charity sec	Another advantage is long term investment
52	2022/11/0	Female	Czech Uni	Yes	Not very w	No		No	Yes	Increase	Increase	Full contro	Lack of go	Increased	Insurance industry;Medical industry;Gaming Industry	
53	2022/11/0	Female	Czech Uni	No	Not well a	No		No	No	Increase	Increase	Anonymity				
54	2022/11/0	Male	Czech Uni	Yes	Not very w	No		No	No	Increase	Increase	Full contro	Lost funds	Increased	Gaming Industry	
55	2022/11/0	Female	Prague City University		To some e	Yes	Investmen	No	No	Increase	Decrease	Fast transa	Lost funds	Increase e	Art Industry	
56	2022/11/0	Male	MUP	Yes	To some e	Yes	Purchase c	Yes	No	Increase	Decrease	Anonymity	Lack of go	To be acce	Charity sector (non-profit organizations);Gaming Industry	
57	2022/11/0	Male	Czech Uni	Yes	To some e	Yes	Investing i	Yes	Yes	Increase	Increase	Fast transa	Lack of go	Increased	Art Industry;Gaming Industry	
58	2022/11/0	Male	Czech Uni	Yes	To some e	Yes	Transferrir	Yes	Yes	Increase	Increase	Full contro	Lack of go	Increased	Insurance	The main challenge would be determining whether the student information is classified as
59	2022/11/0	Male	University	Yes	To some e	Yes	Exchange	No	No	Decrease	Decrease	Full contro	Lack of go	Increased	Insurance	Love u maro
60	2022/11/0	Female	Czech Uni	Yes	To some e	No		Yes	Yes	Increase	Increase	Fast transa	Not being	Increase e	Insurance industry	
61	2022/11/0	Male	Czech Uni	Yes	To some e	Yes	Investmen	Yes	Yes	Increase	Increase	Full contro	Lost funds	Increased	Medical industry;Art Industry;Gaming Industry	
62	2022/11/0	Female	Czech Uni	Yes	To some e	Yes	Investmen	Yes	Yes	Increase	Increase	Full contro	Lack of go	Increased	Charity sector (non-profit organizations);Insurance industry;Gaming Industry	
63	2022/11/0	Male	Czech Uni	Yes	To some e	Yes	Investmen	No	Yes	Increase		Anyone ca	Lack of go	More integ	Gaming Inc	No
64	2022/11/0	Female	Charles Ur	Yes	Not very w	No		No	Yes	Increase	Increase	Full contro	Lost funds	Increased	Insurance industry;Medical industry;Art Industry;Gaming Industry	
65	2022/11/0	Female	Anglo Ame	No	Not well a	No		No	No	Increase	Increase	Full contro	Lack of go	Increased	Insurance industry;Medical industry	
66	2022/11/0	Male	Charles Ur	Yes	Not very w	No	Transferrir	Yes	Yes	Increase	Increase	Full contro	Not being	Increased	Medical industry;Art Industry	
67	2022/11/0	Male	Charles Ur	Yes	Not very w	Yes	Investmen	No	Yes	Increase	Decrease	Full contro	Lack of go	Increased	Charity sector (non-profit organizations);Art Industry	
68	2022/11/0	Male	University	No	Not very w	No		Yes	Yes	Increase	Increase	Full contro	Increased	Increase e	Gaming Industry	
69	2022/11/0	Male	Czech Uni	Yes	Very well	Yes	Exchange	Yes	Yes	Increase	Increase	Full contro	Lack of go	Increased	Charity sector (non-profit organizations);Insurance industry;Medical industry;Art Industry;Gaming Indu	
70	2022/11/0	Male	Czech Uni	Yes	Not very w	No		Yes	Yes	Increase	Increase	Full contro	Lost funds	Increased	Gaming Industry	
71	2022/11/0	Female	Tomas Bat	No	Not well a	No		No	No							

A1 Timestamp

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
100	2022/11/0	Male	Anglo Ame	Yes	To some e	Yes	Investmen	No	No	Increase	Decrease	Full contro	Lost funds	More integ	Charity sector (non-profit organizations);Insurance industry;Medical industry;Art Industry;Gaming Indu
101	2022/11/0	Male	Czech Tecl	Yes	To some e	No		No	Yes	Increase	Increase	Anonymity	Not being	Increase e	Gaming Industry
102	2022/11/0	Male	Czech Tecl	Yes	Very well	Yes	Investmen	Yes	Yes	Increase	Increase	Full contro	Lack of go	To be acce	Gaming Industry
103	2022/11/0	Female	Czech Uni	No	Not well a	No		No	No	Increase	Increase	Full contro	Lack of go	Increased	Insurance industry;Gaming Industry
104	2022/11/0	Female	Czech Uni	Yes	To some e	Yes	Investmen	No	Yes	Increase	Increase	Anyone ca	Lack of go	Increased	Charity sector (non-profit organizations);Art Industry;Gaming Industry
105	2022/11/0	Male	Czech Tecl	Yes	To some e	Yes	Investmen	No	No	Increase	Increase	Anonymity	Increased	Increased	Charity sector (non-profit organizations)
106	2022/11/0	Male	Czech Tecl	Yes	To some e	Yes	Investmen	No	No	Increase	Increase	Anonymity	Increased	Increased	Charity sector (non-profit organizations)
107	2022/11/0	Male	Charles Ur	Yes	To some e	Yes	Investmen	Yes	No	Increase	Increase	Low transa	Lack of go	Increased	Charity sector (non-profit organizations)
108	2022/11/0	Female	Czech Uni	Yes	Not very w	No		Yes	Yes	Increase	Increase	Low transa	Not being	Increased	Gaming Industry
109	2022/11/0	Male	Czech Uni	Yes	To some e	No		Yes	Yes		Increase	Anonymity	Lack of go	More integ	Charity sector (non-profit organizations)
110	2022/11/0	Male	University	Yes	To some e	No		No	No	Decrease	Decrease	Full contro	Lost funds	To be acce	Gaming Industry
111	2022/11/0	Female	Czech Uni	No	Not well a	No		No	No	Increase	Increase	Full contro	Lack of go	Increased	Insurance industry;Medical industry
112	2022/11/0	Male	University	Yes	Not well a	No		No	Yes	Increase	Increase	Full contro	Increased	Increased	Medical industry;Gaming Industry
113	2022/11/0	Female	Charles Ur	Yes	Not very w	No		Yes	Yes	Increase	Increase	Full contro	Lack of go	Increased	Medical industry
114	2022/11/0	Female	Anglo Ame	Yes	Not well a	Yes	Purchase c	No	No	Increase	Increase	Anonymity	Not being	Increased	Art Industry;Gaming Industry
115	2022/11/0	Male	Prague Cit	Yes	To some e	Yes	Investmen	No	No	Increase	Increase	Full contro	Increased	Increased	Charity sector (non-profit organizations)
116	2022/11/0	Female	University	Yes	Not very w	Yes	Purchase c	No	No	Increase	Increase	Full contro	Increased	Increased	Gaming Industry
117	2022/11/0	Male	Czech Uni	No	Not well a	No		Yes	Yes	Decrease	Decrease	Full contro	Lost funds	More integration with the traditional financial system	
118	2022/11/0	Male	University	Yes	Very well	Yes	Investmen	Yes	No	Increase	Increase	Full contro	Increased	Increased	Charity sector (non-profit organizations)
119	2022/11/0	Female	University	No	Very well	Yes	Transferrir	Yes	Yes	Decrease	Decrease	Full contro	Increased	Increased	Medical industry
120	2022/11/0	Female	Prague Cit	Yes	Very well	Yes	Purchase c	Yes	Yes	Increase	Decrease	Fast transa	Increased	Increase e	Art Industry
121	2022/11/0	Female	University	No	Very well	Yes	Investing i	Yes	Yes	Increase	Increase	Low transa	Lack of go	Increase e	Art Industry
122	2022/11/0	Male	Czech Uni	Yes	To some e	No		Yes	No	Increase	Decrease	Anyone ca	Not being	Increased	Insurance industry;Gaming Industry
123	2022/11/0	Male	Czech Uni	Yes	Very well	Yes	Investmen	Yes	Yes	Increase	Increase	Full contro	The energy	Increased	Charity sector (non-profit organizations);Insurance industry;Medical industry;Art Industry

	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)^/E	
	Yes	No
Male	0.420746	1.893357
Female	0.763214	3.434461

	Chi Square;	6.511777
Alpha = 0.05	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 < 0.005 , you should reject the null hyypthesis and accept the alternative hypthesis

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 hypthesis is accepted. Therefore there is association between gender and whether or not they know what decentralized finance is

The adaptation level of decentr | Data for gender and defi knowle | Chi square test 1 | Gneder and transcations | Ch ... ⊕

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First spreadsheet (Gender and transactions)

Formula bar: B1 — Have you made a Decentralized Finance transaction in the last 2 years?

	A	B
1	Can you	Have you made a Decentralized Finance transaction in the last 2 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
12	Male	No
13	Male	No
14	Female	No
15	Male	No
16	Male	Yes
17	Male	Yes
18	Male	Yes
19	Female	No
20	Male	No
21	Female	No
22	Male	Yes
23	Female	No
24	Male	No
25	Male	Yes
26	Female	Yes
27	Female	No
28	Male	Yes

Sheet tabs: The adaptation level of decentr | Data for gender and defi knowle | Chi square test 1 | **Gneder and transcations** | Ch ...

Second spreadsheet (Chi square test 2)

Formula bar: MMULT — =(S6*Q7)/S7

Observed Values

	Yes	No	
Male	36	42	78
Female	16	28	44
	52	70	122

Theoritical Values

	Yes	No
Male	33.245902	44.7541
Female	=(S6*Q7)/S7	

(O-E)^/E

	Yes	No
Male	0.22815	0.169483
Female	0.404448	0.300447

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

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

Sheet tabs: Data for gender and defi knowle | Chi square test 1 | Gneder and transcations | **Chi square test 2** | Transaction and t ...

Screenshot 1

File | Home | Insert | Page Layout | Formulas | Data | Review | View | Help

Formula bar: `=(Q5-V5)^2/V5`

Observed Values

	Yes	No	
Male	36	42	78
Female	16	28	44
	52	70	122

Theoritical Values

	Yes	No
Male	33.245902	44.7541
Female	18.754098	25.2459

$(O-E)^2/E$

	Yes	No
Male	=(Q5-V5)^2/V5	
Female	0.404448	0.300447

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.

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.

Sheet tabs: Data for gender and defi knowle | Chi square test 1 | Gneder and transcations | **Chi square test 2** | Transaction and t ...

Screenshot 2

File | Home | Insert | Page Layout | Formulas | Data | Review | View | Help

Formula bar: `=CHISQ.DIST.RT(Y12,Y13)`

Observed

(Transactions done)		Yes	No	
	(Trust in banks)			
	Yes	30	22	52
	No	35	35	70
		65	57	122

Theoritical

	Yes	No
Yes	27.704918	24.29508
No	37.295082	32.70492

$(O-E)^2/E$

	Yes	No
Yes	0.190125	0.216809
Yes	0.141236	0.161058

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 hypthesis

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.

Sheet tabs: Chi square test 1 | Gneder and transcations | Chi square test 2 | Transaction and trust in banks | **Chi square test 3**