

A systematic approach to understand mental models of Indian users for payment apps

1. Introduction
 - a. About Payment Apps
 - b. Why is it important to study human interaction and experiences with UPI?
 - c. How is social engineering is one of the biggest vulnerabilities in internet security?
 - d. Prevalent threats (or this can come at the end as threats raised by people)
 - e. Our ethical solution to gather data (in short, what is the method and why ethical)
 - f. Provide citations for all points
 - g. Research Question
 - i. How do we elicit mental models of Indian Users towards UPI apps while being ethical?
2. Background
 - a. Drawbacks of UPI on protocol level
 - b. Robert Cladini's principle of influence enlists factors that influence how people succumb to social engineering attacks
 - c. Other studies on phishing susceptibility but not in UPI context
3. Methodology
 - a. What kind of data do we need?
 - b. Why do we need that?
 - c. What are the ways of fetching that data?
 - d. What are the issues with each of the methods?
 - e. What problem does our method solve?
 - f. How is it unique?
 - g. Talk about ethics
 - h. How did we come up with the idea?
 - i. What inspired the interface?
 - j. What are the features?
 - k. Why did we ourselves limit to a few features?
 - i. We can give stats of the most commonly used UPI features and fraud conversion % of those if it's available somewhere
 - l. Screenshots of the interface
4. Results
 - a. Link to methodology by talking about how the simulator is going to be used by connecting it with some daily experiences the interviewees might encounter.
 - b. Mention the attack models we are trying to simulate (not scenarios but more like: trust, lack of focus, lack of awareness, too much trust on logo etc.) (Our scenarios but in a round about manner)
 - c. Validate each attack model with interviewee responses

- i. What are their mental models to deal with these attack models
- 5. Conclusion
 - a. How the simulator was not an influencer on the decisions made by the interviewees
 - b. Quote the feedback by interviewees around interface.
 - c. Mention a few vulnerable aspects of the user's mental model
 - d. How can we assist users make choices that mitigate the attacks?
- 6. Future works
 - a. Survey with multiple people from different socio economic, educational, ages backgrounds
 - b. Test with some UI variations to see if it changes user perception
 - c.