Informed Consent Document

Research work title: Cash, debit card & contactless: customer attitudes and motivation to use

Researcher: Ivan Khoruzhyy

Dear friend,

Please consider participating in a <u>study about payment methods and customers'</u> <u>motivation to use them</u>. Participation in this study is completely voluntary. You are under no obligation to participate in the study and, if you do decide to participate, you may stop at any time. There will be no consequences for deciding not to participate or for deciding to stop participation in the study.

This study will have approximately 40 participants.

If you decide to participate, you will be asked to respond to questionnaire items about payment methods, which will take around 15 (fifteen) minutes to answer.

The information you provide during your participation in this study will remain confidential. The results of the study will only be reported in aggregate form and no identifying information will be released. To further safeguard your confidentiality, please do not write your name or any identifying information on the study instruments.

The information you provide during the course of this study will not be used for any purpose outside the scope of this research project. All data will be destroyed by April 20, 2018.

Participation in this study involves minimal risk. Though unlikely, some survey questions may trigger negative feelings.

There is no cost to participate in this research project.

This research project is being conducted by Ivan Khoruzhyy, as part of the fourth year thesis process. The thesis advisor is professor James Pihera. If you have any questions or concerns regarding this research project, please contact Ivan Khoruzhyy, ivan.khoruzhyy@gmail.com, +37060119750 or James Pihera, jpihera@lcc.lt

Thank you for your time.