

Digital payments survey

The objective of this study is to understand the prevalence, popularity, and coverage of digital payments in daily trade done by users ranging between ordinary households to big organizations. Its primary aim is to collect feedback from public with regards to the use of digital payments.

Duration/Time: The estimated time required to fill out the survey is less than 20 minutes.

Statement of Confidentiality: In the event of any publication or presentation resulting from the study only aggregate results will be presented. No personally identifiable information will be collected or presented.

Voluntary Participation: Your decision to be in this study is voluntary, you can choose not to take the survey, or you can stop filling out the survey at any time.

* Required

User details

1. Name: *

2. Gender *

Mark only one oval.

- ☐ Male
- ☐ Female
- ☐ Other
- ☐ Prefer not to say

3. Age *

4. Occupation *

Mark only one oval.

- ☐ Permanent salary employee
- ☐ Part-time employee
- ☐ Self-employed
- ☐ Retired individual
- ☐ Student
- ☐ Homemaker
- ☐ Unemployed

5. Area of residence *

Mark only one oval.

- ☐ Metropolitan city/County
- ☐ Urban
- ☐ Semi Urban
- ☐ Rural

Survey questions

6. How did you become aware about digital payments? *

(You may choose more than one option)

Check all that apply.

- ☐ News Articles
- ☐ Online Search
- ☐ Social Media
- ☐ Daily commerce

7. How often do you use digital payments? *

Mark only one oval.

- ☐ For all transactions irrespective of value
- ☐ Most of the transactions irrespective of value
- ☐ only when engaging in high-value transactions

8. How long have you been using digital payments? *

Mark only one oval.

- ☐ 1 year
- ☐ 2 years
- ☐ 3 years
- ☐ 4 years
- ☐ 5 years
- ☐ 6 years
- ☐ 7 years
- ☐ greater than 8 years

9. What is your preferred method of payment? *

(You may choose more than one option)

Check all that apply.

- ☐ Cash
- ☐ Physical card
- ☐ Digital payment without digital card

10. Mode of Payment? *

(You may choose more than one option)

Check all that apply.

- ☐ Credit cards/Debit Cards
- ☐ Point of Sale (Usually a handheld device to insert card at point of sale)
- ☐ UPI (Unified Payments Interface)
- ☐ Internet Banking (NEFT, RTGS, IMPS)
- ☐ Mobile Banking (NEFT, RTGS, IMPS through mobile app of your service provider)
- ☐ Pre-paid Cards (Gift cards, Travel Cards, Sodexo, Bank)
- ☐ AEPS (Aadhar enabled payments System)
- ☐ USSD (Unstructured Supplementary Service Data)

11. What is your preferred mobile app for making payments? *

Mark only one oval.

- ☐ Google Pay
- ☐ Apple Pay
- ☐ Phone Pay
- ☐ BHIM
- ☐ Paytm
- ☐ Others
- ☐ Not applicable

12. What do you pay for with digital payments? *

(You may choose more than one option)

Check all that apply.

- ☐ Groceries
- ☐ Utility Bills
- ☐ Online Shopping
- ☐ Event Booking

13. How secure do you think digital payments are? *

Mark only one oval.

- ☐ Less than 20% secure
- ☐ 20-50% secure
- ☐ 50-80% secure
- ☐ 100% secure

14. Are you in favor of digital payments, or do you believe they were forced on you by modern technology? *

Mark only one oval.

- ☐ Yes, I'm favorable. technology helps in making faster and secure payment.
- ☐ No, I'm not favorable. I never feel 100% secure when making payment through digital mode.

15. What is the percentage increase in spending with digital payments over traditional modes of payment? *

Mark only one oval.

- ☐ Same as before
- ☐ 5% to 10%
- ☐ 10% to 30%
- ☐ Greater than 30%

16. Why do you think it is essential to use digital payments? *

(You may choose more than one option)

Check all that apply.

- ☐ Time saving
- ☐ Convenience
- ☐ Safe & Secure
- ☐ Improved credit rating
- ☐ Negative consequences

17. Do you think you are being overtaxed as a consequence of the rise in digitalization payments? *

Mark only one oval.

- ☐ Yes
- ☐ Yes, but steadily increasing digitilisation increases transparency, and paid taxes benefit the economy.
- ☐ No

18. How frequently does the server go down when making digital payments, let's say out of ten transactions? *

Mark only one oval.

- ☐ 0 < 3
- ☐ 3 – 5
- ☐ Greater than 5

19. How long will it take to get credit for failed transactions? *

Mark only one oval.

- ☐ In few minutes
- ☐ In few hours
- ☐ A Day
- ☐ 3-4 working days

20. Are there any chances of fraud in digital payments? *

(You may choose more than one option)

Check all that apply.

- ☐ Yes, when cards are stolen
- ☐ Yes, Card Skimming
- ☐ Yes, via Gift Cards
- ☐ Yes, Text Messages containing malware
- ☐ No chance of fraud

21. Is there a risk associated with digital payments? *

(You may choose more than one option)

Check all that apply.

- ☐ Yes, via Security (PIN, Password)
- ☐ Privacy (Data Leak)
- ☐ No risk

22. Do you think covid has had an impact on digital payments as people began to prefer cashless transactions over handling currency notes? *

Mark only one oval.

- ☐ Yes
- ☐ No
- ☐ To some extent

23. What are the different types of consumers when it comes to digital payments? *

Mark only one oval.

- ☐ Digitally averse (heavy security concerns, low trust within non-bank digital wallets)
- ☐ Tech savy (Apps are preferred digital payments channel)
- ☐ Offer junkies (Strong interest in ability to pay in points for digital purchases)
- ☐ Convenience seekers (Interest in using a digital wallet in the same way as a physical one)

24. What kind of advancements in digital payment technology do you anticipate? *

(You may choose more than one option)

Check all that apply.

- ☐ Use of AI
- ☐ Cryptocurrency for payment exchanges
- ☐ NFT for exchanges
- ☐ Metaverse Payments

25. What are higher-value digital payments used for? *

Mark only one oval.

- ☐ Even in normal transactions
- ☐ Purely commercial transactions
- ☐ Both

26. What is the expected impact of faster payments on organizations? *

Mark only one oval.

- ☐ Very favorably
- ☐ favorably
- ☐ No Impact
- ☐ Adversely

27. If you are an India national, do you think demonization has had an impact on digital payments? *

Mark only one oval.

- ☐ Yes, there was little popularity prior to demonetisation, but usage increased after demonetisation.
- ☐ No, the trend has been consistent over the years, and demonetisation has had no effect.
- ☐ Demonetisation has a negative impact on digital payments because people want to get rid of their old cash denomination notes.
- ☐ Not applicable

28. Any additional thoughts or suggestions on digital payments that you believe were not covered above?

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