I am conducting academic research study entitled “Study on the perception towards e-Wallet security during the COVID-19 Pandemic”. I request for your co-operation by helping to answer the questionnaire as per the instructions at the beginning of each section. It isn’t taking much time from you probably 20 minutes to fill out this questionnaire. I promise that the data you provide will be used only for academic purpose and the information you provide will be treated with greatest confidentiality. Your charitable participation is highly appreciated.

**Questions: -**

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| **Sr. No.** | **Questions** | **Options (all in Likert)** |
| 1. | Are you aware regarding the functionality of e-wallets? | * Fully aware * Partially aware * Not aware |
| 2. | Where did you get information about e-wallets? | * Social media * Friends * Magazine/Television |
| 3. | Which device do you use for making the payment via e-wallet? | * Smartphone * Desktop * Laptop * Tab |
| 4. | Which e-wallet you prefer most of the time? | * Paytm * Google pay * Paypal * PhonePe * Amazonpay * Whatsapp pay * Ru pay |
| 5. | Why do you prefer e-wallet over other modes of payment? | * Time saving * Ease of use * Security * Other |
| 6. | How many times you use e-wallet in a week? | * Only once * 5 to 10 times * More than 10 times |
| 7. | How much money do you load in e-wallet on a monthly basis? | * Less than 5000 * 5001-10,000 * More than 10,000 |
| 8. | What is your purpose of using e-wallet? | * Money Transfer * Recharge * Utility & Bill payment * Entertainment (movies etc.) * All of the above |
| 9. | What do you keep in mind when you use e-wallet? | * Available discount * Premium offers * Cashback * Security |
| 10. | How do you rate the e-wallet service that you used? | * Highly satisfied * Satisfied * Neutral * Unsatisfied * Highly unsatisfied |
| 11. | Would you want to continue using e-wallet? | * Very likely * Likely * Neutral * Unlikely * Very unlikely |
| 12. | Are there any obstacles you face while using e-wallet? | * Yes * No |
| 12. | What are the obstacles when you use e-wallet? | * Network issues * Some technical issues at bank * Involves danger of losing money * Cannot be used for international transaction |
| 14. | Have you linked your e-wallet with Aadhar? | * Yes * No |
| 13. | Is e-wallet services useful mode of payment? | * Strongly Agree * Agree * Neutral * Disagree * Strongly Disagree |
| 16. | Does using e-wallet promote cashless payment to the next level? | * Agree * Disagree |
| 14. | Would you like to refer your friend to use e-wallet as security concern? | * Very likely * Likely * Neutral * Unlikely * Very unlikely |
| 18. | Making payment using e-wallet is comfortable? | * Yes * Neutral * No |
| 15. | Making payment using e-wallet is secure? | * Agree * Neutral * Disagree |
| 16. | What are the reasons for choosing the online payments?  (1 most imp., and 6 is least) | * Better rates * Convenience (24 hrs service, anywhere connectivity) * Easy to maintain banking transaction activity (see statement) * Low service charge * Safe and secure * privacy |
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| 17. | Do you think that using e-wallet makes your life easier | * Yes * No |
| 18. | Have you read bank’s online security procedures | * Yes * No |
| 19. | Have you lost the money due to digital fraud (online bank account hacked, credit card stolen, etc.) | * Yes * No |
| 20. | Do you have security protection installed on your device | * Anti-virus software * Firewall protection * Adware / popup window blocking tool * Yes, I have installed security protection, but I am not sure what type of security protection is installed * None – I don’t have security software |
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| 21. (perception heading) | Overall analysis of e-Payment (digital and online payment) systems.  (Likert scale) | * e-Payment systems save you time and money. * e-Payment systems are better than cash. * A digital customer has to be alert to security issues when using e-Payment systems. * e-Payment offers a greater choice for consumer and merchant in the way they send and receive payment. * e-Payment transaction costs are hidden from users. * Problems will not arise if your debit card is lost or stolen * e-Payment systems can be easily understood and readily adopted. |
| 22. |  |  |
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| 22. | Please mention your age | * 18-30 yrs. * 31-40 yrs. * 41-50 yrs. * 51-60 yrs. * Other (please specify) |
| 23. | Please mention your gender | * Male * Female * Other |
| 24. | What is your qualification? | * 12th * Under - Graduate * Post - Graduate * Other (specify) |
| 25. | Please mention your occupation | * Student * Housewife * Employed * Self Employed * Others (please specify) |
| 26. | What is your income? | * 0 - 2,00,000 * 2,00,001 - 4,00,000 * 4,00,001 - 6,00,000 * 6,00,001 and above |
| 27. | Area of residence: - | * Rural * Urban |
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RED questions are not included.

Yellow highlighted questions are (having all options likert).