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APPENDIX A: QUESTIONNAIRE

Questionnaire to Model the User Acceptance of Mobile Cash Services

Please note that the information provided in this questionnaire will strictly be used for education and research purposes only and no individual address or household will be identified in the survey.

Filter Question

1 Do you use mobile cash services?

<input type="checkbox"/>	Yes
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<input type="checkbox"/>	No
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This survey is targeting only the users of Mobile Cash services. Therefore, please proceed to the next questions only if your answer is YES for question1. Thank you for your valuable contribution.

Demographic Questions

2 Gender:

<input type="checkbox"/>	Male
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<input type="checkbox"/>	Female
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3 Residential District(Please Specify):

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4 Age (Please Specify):

--

5 Faculty(Please Specify):

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6 Level of Study (Please Specify):

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Service Quality

Instructions: Please rate how strongly you disagree or agree with each of the following statements in relation to the **service provided by your mobile service provider** by circling the appropriate number.

[1 = strongly disagree; 2 = disagree; 3 = slightly disagree 4 = neither disagree nor agree; 5 = slightly agree; 6 = agree 7 = strongly agree]

Reliability

7	Contact employees perform the service right the first time	1	2	3	4	5	6	7
8	Provides the services at the promised time	1	2	3	4	5	6	7
9	You are kept well-informed about the progress of your complaints	1	2	3	4	5	6	7
10	Billing system is accurate and error free	1	2	3	4	5	6	7

Responsiveness

11	Contact employees gives you a prompt service	1	2	3	4	5	6	7
12	Your complaints/queries are taken seriously	1	2	3	4	5	6	7
13	Your complaints are resolved quickly	1	2	3	4	5	6	7
14	They are always willing to help you	1	2	3	4	5	6	7

Assurance

15	Contact employees are friendly and polite while handling your complaints/queries	1	2	3	4	5	6	7
16	They have the adequate knowledge of tariffs and plans of service providers	1	2	3	4	5	6	7
17	The behavior of contact employees instils confidence in you	1	2	3	4	5	6	7
18	You feel safe in your transactions with your service provider	1	2	3	4	5	6	7

Empathy

19	For lodging the complaints, service provider is easily accessible	1	2	3	4	5	6	7
20	Gives you individual attention	1	2	3	4	5	6	7
21	Understands your specific needs	1	2	3	4	5	6	7
22	Retailer network of your service provider is easily located	1	2	3	4	5	6	7

Tangibles

23	Service provider's physical facilities are visually appealing	1	2	3	4	5	6	7
24	Contact employees appear neat	1	2	3	4	5	6	7
25	Materials associated with the service (such as pamphlets etc.) are visually appealing	1	2	3	4	5	6	7

Convenience

26	Convenient business hours	1	2	3	4	5	6	7
27	Ease of lodging the complaints/queries	1	2	3	4	5	6	7
28	Your service provider provides flexibility in the payment of bills	1	2	3	4	5	6	7
29	Application formalities are simple	1	2	3	4	5	6	7

Customer Perceived Network Quality

30	Your service provider provides sufficient geographical coverage (on highways, inside the buildings, and basement)	1	2	3	4	5	6	7
31	You experience minimum premature termination of calls during conversation (i.e., call drops)	1	2	3	4	5	6	7
32	You get clear and undisturbed voice	1	2	3	4	5	6	7
33	You are able to make calls at peak hours	1	2	3	4	5	6	7

UTAUT 2

Instructions: Please rate how strongly you disagree or agree with each of the following statements in relation to the mobile cash services by circling the appropriate number.

[1 = strongly disagree; 2 = disagree; 3 = slightly disagree 4 = neither disagree nor agree; 5 = slightly agree; 6 = agree 7 = strongly agree]

Performance Expectancy

34	I find mobile cash services will be useful in my daily life	1	2	3	4	5	6	7
35	Using mobile cash services will increase my productivity	1	2	3	4	5	6	7
36	Using mobile cash services will help me to accomplish things more quickly	1	2	3	4	5	6	7
37	Using mobile cash services will increase my chances of achieving things that are important to me	1	2	3	4	5	6	7

Effort Expectancy

38	Learning how to use mobile cash services will be easy for me	1	2	3	4	5	6	7
39	My interaction with mobile cash services will be clear and understandable	1	2	3	4	5	6	7
40	I will find mobile cash services easy to use	1	2	3	4	5	6	7
41	It will be easy for me to become skillful at using mobile cash services	1	2	3	4	5	6	7

Social Influence

42	People who are important to me think that I should use mobile cash services	1	2	3	4	5	6	7
43	People who influence my behavior think that I should use mobile cash services	1	2	3	4	5	6	7
44	Mobile cash services use is a status symbol in my environment	1	2	3	4	5	6	7

Facilitating conditions

45	I have the resources necessary to use mobile cash services	1	2	3	4	5	6	7
46	I have the knowledge necessary to use mobile cash services	1	2	3	4	5	6	7
47	Mobile cash is compatible with other technologies I use	1	2	3	4	5	6	7
48	I can get help from others when I have difficulties using mobile cash services	1	2	3	4	5	6	7

Hedonic motivation

49	Using mobile cash services will be fun	1	2	3	4	5	6	7
50	Using mobile cash services will be enjoyable	1	2	3	4	5	6	7
51	Using mobile cash services will be entertaining	1	2	3	4	5	6	7

Price Value

52	Mobile cash services are reasonably priced	1	2	3	4	5	6	7
53	Mobile cash services are reasonably priced comparing with other banking channels	1	2	3	4	5	6	7
54	Mobile cash services are a good value for the money	1	2	3	4	5	6	7
55	At the current price, mobile cash services provide a good value	1	2	3	4	5	6	7

Habit

56	The use of mobile cash services will become a habit for me	1	2	3	4	5	6	7
57	I will addict to using mobile cash services	1	2	3	4	5	6	7
58	I must use mobile cash services	1	2	3	4	5	6	7
59	Using mobile cash will become natural to me	1	2	3	4	5	6	7

Adoption Intention

60	I intend to continue using mobile cash services in the future	1	2	3	4	5	6	7
61	I will always try to use mobile cash services in my daily life	1	2	3	4	5	6	7
62	I plan to continue to use mobile cash services frequently	1	2	3	4	5	6	7
63	I expect that I would use mobile banking in future	1	2	3	4	5	6	7

Thank You!