## Personal user questionnaire

We are going to cover four different sections in this questionnaire.

### First of all we will cover transactions between two personal users. CASH ALSO

- 1. Tell me about any funds you transferred in the last week including cash. (Send money to friends, payed for a second item, transferred funds online, transferred funds in person etc.)
- 2. In what situations do you transfer money to other people (not businesses) ? Any others?(List)
- 3. How many transactions of this nature have you made in the last week? Get a figure.
- 4. What do you typically do when preparing to transact funds to another person (Online and in person)?
- 5. What would be the worst case scenario when transacting funds to another person?
- 6. What is your preferred method of transacting funds with other people in person and online?why?
- 7. Can you tell me about a time you had any issue or frustration when transacting funds online or in person to another person using your prefered method
- 8. So in that situation you.....? (Pause for answer)
- 9. If you had a preference in relation to carrying your funds on your person what would it be?
- card
- cash
- mobile wallet

# Next we will go over transactions between personal and business users in person scenario.

- 1. Tell me about any funds you transacted with businesses in person in the last week. (Paid for item in store, paid small business in person, mechanic etc.)
- 2. In what situations do you transact money with businesses in person? Any others?
- 3. How many transactions of this nature have you made in the last week? Get a figure.
- 4. What do you typically do when preparing to transact funds to a business in person?
- 5. What would be the worst case scenario when transacting funds to a business?
- 6. What is your prefered method of transacting funds with businesses in person? why?
- 7. Can you tell me about a time you had any issue or frustration when transacting funds to a business using your prefered method?
- 8. So in that situation you.....? (Pause for answer)

### Now we will discuss transactions between personal and business users online

- 1. Tell me about any funds you transacted online with businesses in the last week. (Paid for item online, paid for service online, subscribed online.)
- 2. In what situations do you transact money with businesses online? Any others?
- 3. How many transactions of this nature have you made in the last week? Get a figure.
- 4. What do you typically do when preparing to transact funds to a business online?
- 5. What would be the worst case scenario when transacting funds to a business online?
- 6. What is your prefered method of transacting funds with businesses online? why?
- 7. Can you tell me about a time your prefered method didn't work?
- 8. So in that situation you.....? (Pause for answer)

### Finally we will discuss transactions between personal users and businesses via digital media

- 1. When watching adverts on TV or youtube etc. is direct interaction with the advert something that increases the attention and time you give to the advert?(Links to website etc.)
- 2. Have you in the last week watched an advert and immediately wanted to purchase the item / service?
- 3. How often have you felt this need in the last week?
- 4. If you could purchase goods / services directly through adverts / digital media, what pain points or concerns do you think you would feel?
- 5. Have you ever advertised an item you had for sale by uploading a video to a social media platform and or video platform? If so would this be a usual practise for selling goods of a certain value?
- 6. Can you give an example of an advert that was interactive that caught your attention? If so why do you think that was?