

Appendix A: Questionnaire

Part 1: Use of and attitudes towards digital wallets

ASK ALL

Q1 What brand of phone do you have?

If you have more than one phone, please think about the main phone you use for personal use.

SINGLE CODE

99. NA - I do not have a mobile phone (skip rest of survey)

1. Apple
2. Samsung
3. Google
4. Motorola
5. Xiaomi
6. Oppo
7. Huawei
8. Nokia
9. Honor
10. Other, please specify (OPEN END EXCLUSIVE)

97. Don't know

INFORMATION SCREEN - SHOW ALL MOBILE PHONE OWNERS

The following questions are about digital wallets. Digital wallets are apps that store your payment information on your phone so you can pay electronically - for example through contactless payments on your phone or smartwatch. Digital wallets also store digital versions of tickets and loyalty cards.

ASK ALL MOBILE PHONE OWNERS

Q2 Which of the following digital wallets have you heard of?

As a reminder, a digital wallet is an app that stores your payment information so you can pay electronically using your phone or smartwatch.

MULTICODE, RANDOMISE

1. Google Wallet
 2. Apple Wallet
 3. Samsung Wallet
 4. Amazon Pay
 5. Curve Pay
 6. Garmin Pay
 7. Huawei Wallet
 8. Other, please specify (OPEN END, FIX)
96. None of the above (EXCLUSIVE, FIX)

ASK IF HEARD OF AT LEAST ONE DIGITAL WALLET AT Q1 (Q1=1-7)

Q3 Which, if any, of the following digital wallets do you use?

Please select all that apply

MULTICODE

1. [SHOW IF Q1 = 1] Google Wallet
2. [SHOW IF Q1 = 2] Apple Wallet
3. [SHOW IF Q1 = 3] Samsung Wallet
4. [SHOW IF Q1 = 4] Amazon Pay
5. [SHOW IF Q1 = 5] Curve Pay
6. [SHOW IF Q1 = 6] Garmin Pay
7. [SHOW IF Q1 = 7] Huawei Wallet
8. [SHOW IF Q1 = 8] Other

99. I do not use a digital wallet (EXCLUSIVE)

ASK IF DO NOT USE DIGITAL WALLET (Q2=96 OR Q3=99)

Q4 Which, if any, of the following are reasons why you do not use a digital wallet?

Please select all that apply

MULTICODE

1. I didn't know what they were
2. I don't think it is a secure way to pay
3. I am concerned about how they would store and use my personal data
4. I don't know how to use one
5. I prefer using physical payment methods
6. I do not see the benefit of using a digital wallet
7. Other, please specify (OPEN END, ANCHOR)
8. None of the above

97. Don't know

ASK IF DO USE DIGITAL WALLET AT Q3 (Q3=1-8)

Q5 How often do you use a digital wallet for making purchases?

SINGLE CODE

1. Several times a day
2. About once a day
3. Several times a week
4. About once a week
5. Less often than once a week
6. I have it but never use it

97. Don't know

ASK IF DO USE DIGITAL WALLET AT Q3 (Q3=1-8)

Q6 How often do you rely exclusively on digital wallets for making card payments when out and about?

SINGLE CODE

1. Always - I never carry a physical card on me if I have access to my digital wallet
2. Often
3. Sometimes
4. Rarely
5. Never - I always have physical card on me regardless of whether I have access to my digital wallet

97. Don't know

ASK IF DO USE DIGITAL WALLET AT Q3 (Q3=1-8)

Q7 Why do you use a digital wallet?

Please select all that apply.

MULTICODE, RANDOMISE

1. It's quicker to pay in-store than using cash or cards
2. It makes paying online easier/quicker
3. I don't need to carry physical cards or cash
4. It's easy to use
5. I can pay with my phone or smartwatch
6. I think it's more secure than other payment methods
7. I can store things like tickets, travel passes or loyalty cards
8. My bank or device encourages it
9. It's convenient to have everything in one place
10. It's a back-up to my physical cards
11. I need it for paperless event tickets or memberships
12. There is no payment limit on contactless payments in-store
13. Other, please specify (OPEN END, FIX)

97. Don't know (EXCLUSIVE, FIX)

LOOP THROUGH EACH Q3 OPTION SELECTED

Q8 You said you use [PIPE Q3 ANSWER]. Why do you use this digital wallet in particular?

Please select all that apply.

MULTICODE, RANDOMISE

1. It was already set up on my device or account (FIX)
2. It was easy to set up
3. It is quick
4. It is easy to use
5. I trust the brand/company
6. I think it is secure
7. It works well with my phone, smartwatch or computer
8. A lot of websites or shops offer it as a payment option
9. It has useful features that other wallets don't have
10. I wasn't aware of other digital wallet options
11. It's the digital wallet I'm most familiar with
12. Other (please specify) (OPEN END, FIX)

97. Don't know (EXCLUSIVE, FIX)

ASK IF DO USE DIGITAL WALLET AT Q3 (Q3=1-8)

Q9 Have you ever changed the digital wallet/s you use to a different provider?

1. Yes
2. No, but I have considered it
3. No, I have never considered switching

97. Don't know

ASK IF YES AT Q8 (Q8=1)

Q10 Why did you change your digital wallet provider?

MULTICODE, RANDOMISE

1. I switched to one with more or better features
2. I changed to one that is accepted in more places
3. I switched to one that was easier or quicker to use
4. My previous wallet didn't work very well
5. I got a new device that worked better with a different digital wallet
6. I got a new device with a different digital wallet already set up
7. I wanted a more secure digital wallet
8. I switched to one that I trusted more
9. Someone recommended a different provider
10. Other (please specify) (OPEN END, FIX)

97. Don't know (EXCLUSIVE, FIX)

ASK IF NO AT Q8 (Q9= 2 OR 3)

Q11 Why have you not changed your digital wallet provider?

MULTICODE, RANDOMISE

1. I just haven't thought about switching (FIX, EXCLUDE IF Q9=2)
2. I'm happy with the digital wallet I currently use
3. It was already set up on my device
4. I don't think other digital wallets offer anything better
5. I don't trust other digital wallets
6. I don't think other digital wallets are as secure
7. Other digital wallets don't work with my device
8. My bank or cards don't work with them
9. I didn't know there were other options
10. It is too much effort
11. Other (please specify) (OPEN END, FIX)

97. Don't know (EXCLUSIVE, FIX)

Part 2: Choice Experiment

ASK ALL

[INFORMATION SCREEN]

We would like to understand your preferences between different digital wallets.

For the following questions, you will be presented with examples of digital wallets that have a range of different features.

You will see examples of digital wallets that include additional features beyond those offered on most digital wallets freely available today (eg Apple Wallet and Google Wallet). The additional features you could see are:

- **Receipt storage:** this feature would allow your digital wallet to store digital receipts for things you buy, meaning you do not have to keep paper receipts for proof of purchase.
- **ID storage:** this would allow your digital wallet to securely store digital versions of ID documents that you can use for identity verification without the need for physical cards or documents - like when buying age restricted goods, signing up for an online bank, or proving right to work.
- **Automatic loyalty points:** if you have a loyalty card stored in your wallet, this feature would allow you to earn points automatically when you pay, without having to scan a barcode or physical loyalty card when making a payment.
- **Flexible cards:** this feature would allow you to personalise how your digital wallet uses your payment cards. It would allow you to set a default card for different types of payments, for example payments at a grocery store are automatically made on one card and payments made at a restaurant on another. The technology this feature uses would also allow you to retrospectively switch which card a payment is made on after making a purchase in case you make a payment on an incorrect card or just want to switch accounts to spread costs.

Once you have familiarised yourself with the features above, you can click through to the next page and start making your choices. You will be presented with 6 different screens in total, each with a choice of 3 digital wallets.

[CHOICE SCREEN]

Please select your preferred digital wallet.

The following core features are available on all options:

- Store bank cards to make contactless payments on your phone
- Store travel and event tickets
- Store loyalty cards

Option 1 is like most digital wallets freely available today.

Options 2 and 3 may have additional features listed below and a monthly fee.

You can click the 'i' info buttons below to remind yourself what the features mean.

	Option 1 (basic digital wallet)	Option 2	Option 3
Core features ⓘ	✓	✓	✓
Receipt storage ⓘ	X	✓	✓
ID storage ⓘ	X	X	✓
Automatic loyalty points ⓘ	X	X	✓
Flexible cards ⓘ	X	X	✓
Price (per month)	£0.00	£0.00	£0.50
	☐ Choose	☐ Choose	☐ Choose

☐ None of the above (I wouldn't use a digital wallet)

Part 3: Understanding

ASK ALL

TQ1 We would now like to ask you a few questions about the question you have just answered. How strongly do you agree or disagree with the following statements about the question you have just answered?

GRID

ROW RANDOMISE

1. I was able to understand the question
2. I was able to understand the options shown
3. I found the options believable
4. I found it easy to choose between the options

COLUMN; SINGLE CODE

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree