Dear Respondent,

The primary objective of this study is to assess the intention of MonCash users to adopt NatCash as their preferred service. We would like to emphasize that the quality of the results from this survey will largely depend on the quality of your responses. Therefore, we kindly ask you to take the time to read each question carefully and provide thoughtful and objective answers. Please note that your participation is entirely voluntary, and the author of this study guarantees your anonymity. We sincerely thank you for your valuable contribution.

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| Consent to participate:<br>Yes, then continue ☐ ;<br>Non, then return the questionnaire ☐ | **Gender**<br>Man ☐ Woman ☐ | How long have you been using MonCash ?<br>Les than a year ☐ 1-3 years ☐<br>More than 3 years ☐ |
|---|---|---|
| **Check your highest education level**<br>Secondary education in progress/completed ☐; Undergraduate degree in progress/completed ☐<br>Master's/PhD in progress/completed ☐ | | |
| **My age falls within the range of**:<br>☐ Under 18 years ; ☐ 18–28 years ; ☐ 29–39 years<br>☐ 40–50 years ; ☐ Over 50 years | | |
| **Check your primary occupation:**<br>☐ Employee – Private sector/Public sector/NGO or other ☐ Self-employed professional<br>☐ Merchant/Entrepreneur ☐ Unemployed<br>☐ Student | | |

| **Code** | **Please rate each of the following statements on a scale from 1 to 7, where 1 represents strong disagreement and 7 represents strong agreement.<br>The minimum score is 1, and the maximum score is 7** | **Score** |
|---|---|---|
| PWOM1 | People in my circle frequently praise the NatCash mobile payment system | |
| PWOM2 | People around me often share positive experiences using NatCash for mobile payments. | |
| PWOM3 | Improved: People in my circle often provide positive feedback about NatCash's mobile payment services. | |
| PWOM4 | NatCash users in my circle often give positive reviews of the services provided by this mobile payment system. | |
| NWOM1 | People around me frequently share negative feedback about MonCash mobile payments. | |
| NWOM2 | People in my circle often share negative experiences using MonCash for mobile payments. | |
| NWOM3 | People around me frequently provide negative feedback about MonCash's mobile payment services. | |
| NWOM4 | Users often give less favorable reviews of the services provided by MonCash mobile payments. | |
| TrustIn1 | I believe that MonCash's operator (Digicel) is trustworthy. | |
| TrustIn2 | I believe that MonCash's operator (Digicel) is honest. | |
| TrustIn3 | I believe that MonCash's operator (Digicel) is transparent and sincere. | |
| TrustIn4 | I trust that MonCash's operator (Digicel) will always fulfill its commitments. | |

| | | |
|---|---|---|
| Switching1 | I intend to switch from MonCash to NatCash for my future mobile payments. | |
| Switching2 | I am likely to prefer NatCash over MonCash for my mobile payments. | |
| Switching3 | If both services were available, I would choose NatCash over MonCash for my payments. | |
| Switching4 | I plan to switch to NatCash for my mobile transactions rather than continuing with MonCash. | |
| Attractive1 | I believe NatCash would help me achieve my goals more effectively than MonCash. | |
| Attractive2 | I would be more satisfied with NatCash's services compared to MonCash's. | |
| Attractive3 | I would likely be more satisfied with NatCash's features and services than with MonCash's. | |
| Attractive4 | I believe NatCash would provide a more comprehensive range of services compared to MonCash. | |
| PeerInf1 | If my friends switched to NatCash, I would be more likely to adopt NatCash over MonCash. | |
| PeerInf2 | My friends' recommendations about NatCash would encourage me to try it over MonCash. | |
| PeerInf3 | If most of my peers adopted NatCash, I would be more committed to switching from MonCash. to NatCash. | |
| PeerInf4 | I would be more likely to switch to NatCash if my friends chose it over MonCash. | |