

Participant Information Sheet

INDIVIDUALS

Date that data collection will start: 23/10/2025

Project Title: Digital Wallets Impacting Consumers' Financial Inclusion

An Invitation

Kia ora,

You are invited to participate in a research study examining whether digital wallets (e.g. Apple Pay, Google Pay) influence financial inclusion (accessibility and usability of financial services) for consumers. You do not need to have used a digital wallet to complete the survey; we'll ask questions about your perspectives on digital wallets.

Digital wallets are becoming more widespread and are said to help increase financial inclusion. In this research, we investigate whether digital wallets can improve access to and utilisation of financial services.

This study is being conducted by Tuan Derwyn Hamidon as part of his PhD in Finance at the Auckland University of Technology (AUT), New Zealand. Other members of the research team include Prof. Aaron Gilbert (AUT) and Dr. Ayesha Scott (Griffith University, Australia).

We're inviting people aged 18 years and over living in New Zealand or Sri Lanka to take part. Your participation is voluntary (it is your choice), and you can exit the survey at any time. Only completed responses will be included in the study.

The survey takes around 15 minutes to complete, and you can only take it once. No identifying information is collected; your responses will be anonymous.

Any information you provide will be stored securely, following the research project's Data Management Plan. This research has been approved by the AUT Ethics Committee, Reference 25/322.

After completing the survey, you can choose to enter a random prize draw for one of five NZ\$50 (if you live in New Zealand) or LKR7,500 (if you live in Sri Lanka) gift cards. To enter the draw, at the end of the survey, you can click a link to a new survey, which is not connected to the first survey, where you can enter your contact details.

By taking part in the survey and submitting your answers, you consent to have your responses used in this research. Once the survey is completed, it may not be possible to remove your data.

What will my participation involve?

The survey you are being asked to complete covers socio-demographic and situational questions, and questions on people's moods and feelings known to be linked to consumers' adoption of digital financial innovations (such as digital wallets), including social influence, trust in digital systems, previous experiences, digital literacy, financial literacy, cultural factors, and personal traits.

What are the costs?

Participation will take no more than 15 minutes of your time.

What opportunity do I have to consider this invitation?

The expected timeframe to collect data is about 2 months. Potential participants can take part in the survey as long as it remains open.

Will the results of the study be published?

The results of this research will be published in a Doctoral thesis. This thesis will be available to the general public through the AUT library. Results may be published in peer-reviewed academic journals and may also be presented at conferences or seminars to a wider professional and academic community. You will not be identifiable in any publication.

What are the discomforts and risks?

If you feel any discomfort, you may skip answering any further questions.

Will I receive feedback on the results of this research?

If you would like to receive a summary of research findings, please get in touch with the primary researcher, Derwyn Hamidon, via email (derwyn.hamidon@aut.ac.nz). Your contact details will not be shared with anyone and will be treated as private and confidential.

What do I do if I have concerns about this research?

Any concerns regarding the nature of this project should be notified in the first instance to the Project Supervisor, Prof. Aaron Gilbert, email: aaron.gilbert@aut.ac.nz, phone: +64 9 921 9999 ext 5713. Professor Gilbert can also answer any general questions you have about the research.

Concerns regarding the conduct of the research should be notified to the Executive Secretary of ATEC, ethics@aut.ac.nz, +64 9 921 9999 ext 6038.

Who do I contact for further information about this research?

Please keep this Information Sheet and a copy of the Consent Form for your future reference. You are also able to contact the research team as follows:

Researcher Contact Details:

Primary researcher: Tuan Derwyn Hamidon, derwyn.hamidon@aut.ac.nz

Project Supervisor Contact Details:

Prof. Aaron Gilbert, aaron.gilbert@aut.ac.nz, +64 9 921 9999 ext 5713.

**Approved by the Auckland University of Technology Ethics Committee on 22nd October 2025, ATEC
Reference number 25/322.**