

Research Questionnaire: Model Variable Validation

Survey on Digital Financial Literacy and Digital Trust for Online Loan Adoption

Research Background

Research Title: Enhancing Digital Financial Literacy and Digital Trust for Sustainable Online Loan Adoption among Micro-Entrepreneurs in Developing Economies

Research Investigator

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Faculty: Faculty of Communication Arts

Institution: Bangkok University

Purpose of the Questionnaire

This research questionnaire is designed to validate the model variables related to digital financial literacy, digital trust, and sustainable online loan adoption among micro-entrepreneurs. Your responses will be instrumental in developing effective interventions to enhance digital financial capability and promote sustainable adoption of online lending services among micro-business operators.

Survey Structure

This questionnaire consists of **three sections**:

1. **Section 1:** Respondent Demographics and Background Information
 2. **Section 2:** Model Variable Alignment Assessment
 3. **Section 3:** Additional Comments and Recommendations
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Section 1: Respondent Demographics and Background Information

Instructions: Please mark (√) in the appropriate box () and provide information as requested. All information will be kept confidential and used for research purposes only.

1. Gender

- Male
 Female

2. Current Occupation

3. Current Place of Work/Business

4. Years of Experience as a Micro-Entrepreneur

_____ years

5. Highest Level of Education and Field of Study

6. Brief Description of Your Financial Experience in Micro-Entrepreneurship

Section 2: Model Variable Alignment Assessment

Instructions: Please mark (✓) in the box that best reflects your opinion. Use the following 5-point scale to rate the alignment and relevance of each variable:

Scale Value	Meaning
5	Item content aligns perfectly with the research model
4	Item content aligns considerably; minor revisions recommended
3	Item content aligns moderately; appropriate revisions needed
2	Item content requires substantial revision to ensure alignment
1	Item content does not align with the research framework

Note: Please provide additional comments or suggestions for each item in the space provided if you wish to offer constructive feedback.

1. Digital Financial Literacy (DFL)

Definition: Digital Financial Literacy encompasses the knowledge and skills required to effectively manage digital financial tools, understand online transaction terms and

conditions, identify digital financial risks, and securely manage online financial information.

Item No.	Survey Item						Additional Comments
		5	4	3	2	1	
DFL1	I have adequate knowledge and skills to use digital financial tools effectively and efficiently.	()	()	()	()	()	
DFL2	I understand the terms, conditions, and regulations governing online financial transactions.	()	()	()	()	()	
DFL3	I can identify financial risks and threats associated with digital financial transactions.	()	()	()	()	()	
DFL4	I can manage and protect my online financial information securely and appropriately.	()	()	()	()	()	

2. Perceived Usefulness (PU)

Definition: Perceived Usefulness refers to the extent to which a micro-entrepreneur believes that using online loan services will enhance business efficiency, improve access to capital, achieve financial goals, and provide overall business benefits.

Item No.	Survey Item						Additional Comments
		5	4	3	2	1	
PU1	Using online loan services will increase the operational efficiency of my business.	()	()	()	()	()	
PU2	Online loan services will provide me with faster and more convenient access to capital sources.	()	()	()	()	()	

PU3	Using online lending platforms will help me achieve my financial goals more effectively.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
PU4	Overall, I believe that online loan services are beneficial for my business operations.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

3. Digital Trust (DT)

Definition: Digital Trust represents the confidence and reliability a micro-entrepreneur has toward online lending platforms, including trust in security measures, institutional credibility, transaction transparency, and personal data protection.

Item No.	Survey Item						Additional Comments
		5	4	3	2	1	
DT1	I trust in the security and confidentiality measures of online lending platforms.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
DT2	I have confidence in the credibility and service quality of online financial institutions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
DT3	I believe that online lending platforms will conduct transactions accurately and transparently.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
DT4	I am confident that my personal and financial information will be properly protected.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

4. Online Loan Adoption Intention (OLAI)

Definition: Online Loan Adoption Intention reflects the micro-entrepreneur's motivation and willingness to adopt and use online lending services for business capital needs, including intentions to recommend services to others and confidence in using digital financial tools.

Item No.	Survey Item						Additional Comments
		5	4	3	2	1	
OLAI1	I intend to use online loan services in the near future.	()	()	()	()	()	
OLAI2	I plan to use online lending platforms to meet my business capital needs.	()	()	()	()	()	
OLAI3	I am likely to recommend online loan services to other micro-entrepreneurs.	()	()	()	()	()	
OLAI4	I am confident that I can use digital financial tools to increase business opportunities.	()	()	()	()	()	

5. Sustainable Online Loan Use (SOLU)

Definition: Sustainable Online Loan Use represents the micro-entrepreneur's commitment and ability to maintain ongoing, responsible use of online lending services including consistent loan repayment, long-term reliance on digital lending platforms, and building positive service history.

Item No.	Survey Item						Additional Comments
		5	4	3	2	1	
SOLU1	I will continuously use online loan services to meet my ongoing business capital needs.	()	()	()	()	()	
SOLU2	I am committed to repaying loans through online platforms according to agreed schedules.	()	()	()	()	()	
SOLU3	I will rely on online lending as my primary source of capital in the long term.	()	()	()	()	()	

SOLU4	I will establish and maintain a positive service history with online lending platforms.	()	()	()	()	()	
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Section 3: General Comments and Recommendations

Please provide any additional comments, suggestions, or feedback that could improve the questionnaire, strengthen the research model, or enhance the relevance of the survey items:

Data Protection and Confidentiality

Your Privacy: All information you provide will be kept strictly confidential. Data will be used solely for academic research purposes and will be analyzed anonymously to ensure your privacy and protection.

Data Storage: Your responses will be securely stored and accessible only to the research team.

Your Rights: You may withdraw from this research at any time without consequence.

Thank You

Thank you for your valuable time and honest responses. Your input is crucial to the success of this research and will contribute to developing effective strategies for enhancing digital financial literacy and promoting sustainable online loan adoption among micro-entrepreneurs.

If you have any questions or concerns about this research, please contact:

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Phone: [Contact Information]

Date Completed: _____

Respondent Signature (Optional): _____