

Ohio University Online Consent Form

Title of Research: A Cross-Cultural Study of Mobile Payment Adoption in the U.S. and China

Researcher: Bowen Gao

IRB number: 19-E-320

You are being asked by an Ohio University researcher to participate in research. For you to be able to decide whether you want to participate in this project, you should understand what the project is about, as well as the possible risks and benefits in order to make an informed decision. This process is known as informed consent. This form describes the purpose, procedures, possible benefits, and risks of the research project. It also explains how your personal information will be used and protected. Once you have read this form and your questions about the study are answered, you will be asked to participate in this study. You may print a copy of this document to take with you.

Summary of Study

Making payments through mobile apps has become a dominant payment method in China, whereas it remains unpopular in the U.S. Regardless of the difference in facilities for mobile payment in two countries, individuals' perception of risks and benefits of making payments through mobile phones could play an important role in their decision making on mobile payment adoption. We would also like to investigate how the differences in cultural values and demographic backgrounds influence such perception of individuals. We will conduct an online survey with potential participants from the U.S. and China for this study.

Explanation of Study

This study is being done because your responses are needed for this study. If you agree to participate, you will be asked to complete an online questionnaire. You should not participate in this study if are younger than 18 years old. Your participation in the study will last about 15 minutes.

Risks and Discomforts

No risks or discomforts are anticipated.

Benefits

This study is important to social science because information privacy and others are universal concerns in the digital era when adopting new technologies for benefits. Individually, you may benefit from self-satisfaction for contributing to human knowledge.

Confidentiality and Records

Your study information will be kept confidential by a personal computer with password required to access. For maximum confidentiality, please clear your browser history and close the browser before leaving the computer/phone.

Compensation

As a compensation for your time and effort, you will have a chance to win a \$20 Amazon e-gift card. Your email address can be entered in a separate survey for confidentiality purposes to be

considered in the prize drawing. 5 participants, out of 2000 in maximum, will be drawn randomly and win the prize. The odds would be no smaller than 1/400.

Contact Information

If you have any questions regarding this study, please contact the investigator **Bowen Gao** at **bg828216@ohio.edu** or the advisor **Dr. Laeeq Khan** at **khanm1@ohio.edu**.

If you have any questions regarding your rights as a research participant, please contact Dr. Chris Hayhow, Director of Research Compliance, Ohio University, (740)593-0664 or **hayhow@ohio.edu**.

By agreeing to participate in this study, you are agreeing that:

- you have read this consent form and have been given the opportunity to ask questions and have them answered;
- you have been informed of potential risks and they have been explained to your satisfaction;
- you understand Ohio University has no funds set aside for any injuries you might receive as a result of participating in this study;
- you are 18 years of age or older;
- your participation in this research is completely voluntary;
- you may leave the study at any time; if you decide to stop participating in the study, there will be no penalty to you and you will not lose any benefits to which you are otherwise entitled.

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