**Appendix A. Details of pre-test questionnaire and pre-coded diary questionnaire**

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| **Questionnaire** | **Categorization** | **Questions** | **Source** |
| **Pre-test questionnaire** | Demographic information | Gender | / |
| Age | / |
| Occupation | / |
| Frequency of use of mobile payment service | / |
| Personality trait | The 20-items Mini IPIP scale | International Personality Item Pool: A Scientific Collaboratory for the Development of Advanced Measures of Personality Traits and Other Individual Differences (Goldberg, 2018; Donnellan et al., 2006) |
| Customization behaviors in security settings | Please select the options which apply to your mobile payment services usage: A. Disable the one-step payment (pay without authentication) function; B. Decline the billing agreement with the merchant; C. Set a login authentication; D. Set both login and payment authentications; E. Set a daily payment limit; F. Others (Please describe) | Interview result |
| **Pre-coded diary questionnaire** | Perceived security level | Please score of perceived security level in this payment event (0 to 100) | / |
| Task context | Please select the task context in this payment event: A. QR code pay;  B. QuickPay;  C. M-payment platform pay;  D. In-app pay;  E. NFC pay;  F. Other (please enter) | Interview result |
| Technical context | Please select the means of authentication used in this payment event: A. Fingerprint;  B. Password;  C. No authentication; D. Face ID;  E. Both password and fingerprint;  F. Other (please enter) | Interview result |
| Social context | Please score the trustworthiness of payee in this payment event (0 to 100) | Interview result |