

APPLICATION FOR ETHICAL APPROVAL

In order for research to result in benefit and minimise risk of harm, it must be conducted ethically.

The University follows the OECD Frascati manual definition of **research activity**: “creative work undertaken on a systematic basis in order to increase the stock of knowledge, including knowledge of man, culture and society, and the use of this stock of knowledge to devise new applications”. As such this covers activities undertaken by members of staff, postgraduate research students, and both taught postgraduate and undergraduate students working on dissertations/projects.

The individual undertaking the research activity is known as the “principal researcher”.

This form must be completed and approved prior to undertaking any research activity.

SECTION A: About You (Principal Researcher)

1	Full Name:	Masum Harishbhai Patel
2	Student Number:	2430264
3	Email address:	2430264@student.uwtsd.ac.uk
4	Programme of Study:	Master of Business Administration
5	Supervisor:	Dr Andry Rakotovololona

SECTION B: Internal and External Ethical Guidance Materials

	Please list the core ethical guidance documents that have been referred to during the completion of this form (including any discipline-specific codes of research ethics, location-specific codes of research ethics, and also any specific ethical guidance relating to the proposed methodology). Please tick to confirm that your research proposal adheres to these codes and guidelines. You may add rows to this table if needed.		
1	UWTSD Research Ethics & Integrity Code of Practice		☒
2	UWTSD Research Data Management Policy		☒
3			☐
4			☐

SECTION C: Details of Research Activity

1	Indicative title:	CUSTOMER TRUST AND ITS IMPACT ON USAGE OF FIN TECH SERVICES IN THE UK		
2	Proposed start date:	01 April 2026	Proposed end date:	08 June 2026
	Introduction to the Research (maximum 300 words in each section) Ensure that you write for a <u>Non-Specialist Audience</u> when outlining your response to the three points below: • <i>Purpose of Research Activity</i> • <i>Proposed Research Question</i> • <i>Aims of Research Activity</i> • <i>Objectives of Research Activity</i>			

	Demonstrate, briefly, how Existing Research has informed the proposed activity and explain • <i>What the research activity will add to the body of knowledge</i> • <i>How it addresses an area of importance.</i>
3	Purpose of Research Activity This study aims at learning how customer trust impacts the utilization of financial technology (FinTech) services in the United Kingdom. FinTech can be defined as online financial services like mobile banking, online payment, and online wallets. Although such services are common and gaining popularity, several users remain unsure about such aspects as data security, privacy, and reliability. The study will focus on examining the reasons behind individuals who are confident about FinTech services and remain customers as opposed to those who are skeptical or doubtful. Trust is a major factor in the determination of user behaviour particularly in cases that involves financial transactions. This research will contribute to the understanding of the underlying factors that contribute to the development or erosion of trust when deciding whether to use digital financial access or not. The study also aims at offering valuable information to business and policy makers. In particular, the findings can help FinTech companies to enhance their services and establish better relationships with customers. Simultaneously, the regulators can more adequately comprehend how to prevent harm to users and promote safe online financial activities. All in all, this study is going to fill the gap between the adoption of technology and human behaviour by relying on the aspect of trust as the key to the expanding FinTech industry.
4	Research Question “How does customer trust influence the adoption and continued use of FinTech services in the United Kingdom?”
5	Aims of Research Activity The aim of this study is to examine how customer trust influences the adoption, continued usage, and behavioural intention toward FinTech services within the United Kingdom’s regulated digital financial ecosystem
6	Objectives of Research Activity • To examine the determinants of customer trust in UK FinTech services • To analyse the relationship between trust and user adoption/usage intention • To evaluate the role of perceived risk and security concerns • To provide strategic recommendations for FinTech providers
	Proposed data collection methods (maximum 600 words) Provide a brief summary of all the methods that may be used in the research activity to collect data, making it clear what specific techniques may be used. If methods other than those listed in this section are deemed appropriate later, additional ethical approval for those methods will be needed. You do not need to justify the methods here but should instead describe how you intend to collect the data necessary for you to complete your project.
7	The study will consider a quantitative data collection method to obtain data on the attitudes of individuals utilizing FinTech services in the United Kingdom with the view of determining how customer trust impacts on their usage behaviour. Online survey in the form of questionnaires will be the primary data collection technique since it is appropriate when a large group of respondents are targeted and the responses become standardised. The questionnaire will be well-designed based on clear and brief questions to tempers consistency and avoid misunderstanding among the participants. It will consist of a combination of multiple-choice questions and statements to be measured with the help of the five-point Likert scale with the items such as strongly disagree, strongly agree, and so forth. This scaling technique enables the respondents to answer the questions with different levels of agreement and involves data measurement of attitudes involving levels of trust, perceived level of security, perceived risk, and intentions of behaving. The survey data will be gathered in a number of important sections, which include demographic (age, gender and occupation), usage trends of FinTechs such as mobile banking, digital wallets and online financial services. It will also help to

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	understand how the participants will perceive security capabilities of the FinTech platforms, doubts about its possible risks, e.g., privacy violation or financial loss, general rates of trust towards such services and their desire to use them in the future. The research will rely on the convenience sampling technique to attract respondents, which will be those who are readily available by use of the digital mediums. Moreover, snowball sampling will also be used, i.e., preliminary respondents will be invited to pass the questionnaire to other individuals fitting the inclusion requirements thus increasing the scope of the sample and the range of individuals. The researchers will have much of the required responses in 110 participants which is deemed to be sufficient to carry out statistical analysis and determine significant connections between variables. The survey is represented by the questionnaire which will be conducted online via email and social media platforms where the questionnaire will be easy to use and complete at the comfort of respondents. The ethical issues will be strictly observed during the data collection process, again all the responses will be anonymous, this way, the identity of the participants will not be known, and people will be encouraged to provide honest responses. The reason why the research will be conducted will be explained to the participants properly and they will be requested to give informed consent before filling in the survey. The data obtained will then be analysed through the application of statistical software to identify patterns, correlation and possible relations between trust and FinTech usage behaviour. Nevertheless, at this point there is a focus on the description of the data collection process instead of defense of the methods. In the event of a necessity to have any other methods of data collection, including interviews or focus groups we will seek proper ethical approval prior to the application of such methods by ensuring that they are done in accordance with the research principles.
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SECTION D: Scope of Research Activity

	Will the research activity include:	YES	NO
1	Use of a questionnaire or similar research instrument?	☒	☐
2	Use of interviews?	☐	☒
3	Use of focus groups?	☐	☒
4	Use of participant diaries?	☐	☒
5	Use of video or audio recording?	☐	☒
6	Use of computer-generated log files?	☐	☒
7	Participant observation with their knowledge?	☐	☒
8	Participant observation without their knowledge?	☐	☒
9	Access to personal or confidential information without the participants' specific consent?	☐	☒
10	Administration of any questions, test stimuli, presentation that may be experienced as physically, mentally or emotionally harmful / offensive?	☐	☒
11	Performance of any acts which may cause embarrassment or affect self-esteem?	☐	☒
12	Investigation of participants involved in illegal activities?	☐	☒
13	Use of procedures that involve deception?	☐	☒
14	Administration of any substance, agent or placebo?	☐	☒
15	Working with live vertebrate animals?	☐	☒
16	Procedures that may have a negative impact on the environment?	☐	☒
17	Other primary data collection methods. Please indicate the type of data collection method(s) below.	☐	☒
	Details of any other primary data collection method:		

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	(this box should expand as you type)		
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If you have ticked NO to every question then the research activity is (ethically) low risk and you may skip section E and continue to section F.

If YES to any question, then no research activity should be undertaken until full ethical approval has been obtained.

SECTION E: Intended Participants

	Who are the intended participants:	YES	NO
1	Students or staff at the University?	☐	☒
2	Adults (over the age of 18 and competent to give consent)?	☒	☐
3	Vulnerable adults?	☐	☒
4	Children and Young People under the age of 18? (Consent from Parent, Carer or Guardian will be required)	☐	☒
5	Prisoners?	☐	☒
6	Young offenders?	☐	☒
7	Those who could be considered to have a particularly dependent relationship with the investigator or a gatekeeper?	☐	☒
8	People engaged in illegal activities?	☐	☒
9	Others. Please indicate the participants below, and specifically any group who may be unable to give consent.		
	Details of any other participant groups: Complete this only if your participants cannot give consent. This includes animals (this box should expand as you type)	☐	☒

Participant numbers and source		
Provide an estimate of the expected number of participants. How will you identify participants and how will they be recruited?		
10	How many participants are expected?	The research will have around 110 respondents, and this number is deemed adequate to analyze and conduct statistical tests. This will be a sufficient sample size, enabling the researcher to determine patterns, relationships and trends in variables including customer trust, perceived risk, and FinTech usage behaviour. Such size of sample can also be processed within the available time and resources without losing the credibility and significance of the results. The sample of 110 respondents is sufficient to address the methods of correlation and regression analysis, and although a bigger sample would be preferable in promoting the generalisability of the study, 110 respondents provide sufficient means to yield valid and interpretable results based on the limitations of an academic research study.
11	Who will the participants be?	They will comprise people who are current users of FinTech services in the United Kingdom. This involves mobile banking app users, virtual wallets, online payment systems, and other online money payment systems. The individuals can belong to various demographic profiles, such as age diversity, gender, professions, and digital literacy. The ability to include a varied pool of the users assists in embracing a wide spectrum of views about trust and usage behaviour. It is only a crucial condition that the participants should have previous experience with at least one

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		FinTech service so that the responses would be related and require the actual experience with the use of digital financial technologies.
12	How will you identify the participants?	Convenience sampling and snowball sampling will be used to identify the participants. The first required people will be those who are readily available on the internet platforms like social media, email networks and academic or professional contacts. Such participants will then be invited to invite other consumers to fill the survey, specifically those who consume FinTech products in the UK. This snowball method will contribute to the expansion of the survey scale and the inclusion of more people to the participation. The use of screening questions at the start of the questionnaire will make sure that only qualified participants, who are FinTech users, can be used in the study.

	Information for participants:	YES	NO	N/A
13	Will you describe the main research procedures to participants in advance, so that they are informed about what to expect?	☒	☐	☐
14	Will you tell participants that their participation is voluntary?	☒	☐	☐
15	Will you obtain written consent for participation?	☒	☐	☐
16	Will you explain to participants that refusal to participate in the research will not affect their treatment or education (if relevant)?	☐	☐	☒
17	If the research is observational, will you ask participants for their consent to being observed?	☐	☐	☒
18	Will you tell participants that they may withdraw from the research at any time and for any reason?	☒	☐	☐
19	With questionnaires, will you give participants the option of omitting questions they do not want to answer?	☒	☐	☐
20	Will you tell participants that their data will be treated with full confidentiality and that, if published, it will not be identifiable as theirs?	☒	☐	☐
21	Will you debrief participants at the end of their participation, in a way appropriate to the type of research undertaken?	☒	☐	☐
22	If NO to any of above questions, please give an explanation			
	You should be able to tick YES for all of these questions. If not, then explain why not in this box. (this box should expand as you type)			

	Information for participants:	YES	NO	N/A
24	Will participants be paid?	☐	☒	☐
25	Is specialist electrical or other equipment to be used with participants?	☐	☒	☐
26	Are there any financial or other interests to the investigator or University arising from this study?	☐	☒	☐
27	Will the research activity involve deliberately misleading participants in any way, or the partial or full concealment of the specific study aims?	☐	☒	☐
28	If YES to any question, please provide full details			
	You should be able to tick NO for most of these questions. For any cases that you have ticked YES then provide details in this box. If you are using cameras/voice recorders to record interviews, then please state that in this box. (this box should expand as you type)			

SECTION F: Anticipated Risks

	Outline any anticipated risks that may adversely affect any of the participants, the researchers and/or the University, and the steps that will be taken to address them.	
1	Risks to participants For example: sector-specific health & safety, emotional distress, financial disclosure, physical harm, transfer of personal data, sensitive organisational information. If you have identified in section D that there are no participants, then enter N/A and go skip to question 3.	
	Risk to participants: This research can have a limited number of risks on the participants mostly involving psychological dis-composure. Since the study will be aimed at trust, perceived risk, and security in FinTech services, certain questions can make the participants consider the issue of financial loss, privacy invasion, or adverse past experiences. This may result in a mild emotional discomfort or unease. The risk associated with data privacy is also low when the participants are not sure how their responses will be used.	<i>In order to avoid these risks, all questions will be formulated in a non-obtrusive, non-intrusive and avoidance manner in case the respondents experience discomfort. The participation will be voluntary and respondents will be free to withdraw at any point till submission. The purpose of the study, data protection, and anonymity will also be presented in a clear manner. No personal information with any sensitive content will be gathered and replies will be anonymous to mitigate the perceived risk.</i>
2	If research activity may include sensitive, embarrassing or upsetting topics (e.g. sexual activity, drug use) or issues likely to disclose information requiring further action (e.g. criminal activity), give details of the procedures to deal with these issues, including any support/advice (e.g. helpline numbers) to be offered to participants. Note that where applicable, consent procedures should make it clear that if something potentially or actually illegal is discovered in the course of a project, it may need to be disclosed to the proper authorities	
	Even though this research is not directly related to extremely sensitive subjects like crime or personal trauma, it might include a perception of financial risk, cybersecurity, and trust-related concerns. These are subject areas that are not likely to evoke much distress but participants might be uncomfortable recounting bad experiences with financial services. To curb it, the information sheet and consent form will inform the participants about the nature of the questions beforehand. They will be informed that they can omit the questions which they do not want to answer. None of the questions will compel the participants to reveal illegal acts or very personal information. Given that the study is not based on sensitive disclosures that need the intervention, the necessity of using external support services is not considered. Nevertheless, the respondents will be given contacts of the researcher in case of any questions or worries.	
3	Risks to the investigator For example: personal health & safety, physical harm, emotional distress, risk of accusation of harm/impropriety, conflict of interest	
	Risk to the investigator: The potential risks to the researcher are low and might entail the problem of data management issues, possible bias, and moral responsibility. The possibility of stress during data collection and analysis and submission of academic papers is also minor. Moreover, the investigator should make sure that the rules of information protection are followed to the letter to prevent any violation.	<i>How you will mitigate the risk to the investigator:</i> In order to eliminate such risks, the researcher will adhere to the accepted ethical standards and university regulations. The research will be appropriately trained and supervised. The storage and manipulation of data will be done securely to avoid its misuse. Frequent contacts with the academic supervisor will serve to make sure that the research is on schedule and does not violate ethical principles. Stress and pressures of workload will also be minimized by using time management strategies.)
4	University/institutional risks For example: adverse publicity, financial loss, data protection	
	Risk to the University: The threats to the university are information security breaches, bad publicity, or failure to uphold ethics. In the event that the data of participants are mishandled or confidentiality is	<i>How you will mitigate the risk to the University:</i> All the data will be treated in line with the Data Protection Act 2018 and the ethical code of conduct of the university to reduce these risks. Office 365 storage systems which are password-protected will be utilized in order to be safe. Only the researcher and academic

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	breached, this may have an adverse effect on the credibility of the institution.	supervisors will be allowed to access the data. The ethical review and approval of the research will also be carried out so that there is adherence to the requirements of the institution before the data collection is implemented.
5	Environmental risks For example: accidental spillage of pollutants, damage to local ecosystems	
	The study does not involve any form of environmental hazard due to its being completely web-based and executed through online instruments. No physical materials, traveling and activities that may affect the environment negatively will be present.	<i>How you will mitigate the risk to environment:</i> To ensure that the study is environmentally friendly, this paper will not involve printing the materials and will use only electronic methods of data collection and data storage. This saves on the use of paper and the carbon footprint caused by conventional research methods is minimised. In general, this study has a insignificant impact on the environment.

SECTION G: Feedback, Consent and Confidentiality

If you have identified in section D that there are no participants, then enter skip this section and continue to section H.

1	Feedback What de-briefing and feedback will be provided to participants, how will this be done and when?
	A short debriefing statement will be given to the participants as soon as they finish filling the questionnaire. This will recompense them of their participation and discuss the purpose of the research in layman form including the contributions made by their answers to the study. Since the research will utilize online survey, the final screen will contain the debrief after submission. The respondents will also have a special e-mail to address to demand additional information about the research or an overview of the results. This is done to make sure that the participants can get to obtain the feedback in a comfortable time and no extra or any form of direct contact is necessary.
2	Informed consent Describe the arrangements to inform potential participants, before providing consent, of what is involved in participating. Describe the arrangements for participants to provide full consent before data collection begins. If gaining consent in this way is inappropriate, explain how consent will be obtained and recorded in accordance with prevailing data protection legislation.
	The respondents will be made well aware of the nature and objective of the study in which they will take part in. In this case, the consent form will be displayed on the opening page of the questionnaire since an online survey will be used in this study. In this page, the participation will be made clear, participation will be voluntary, data will be used, confidentiality, and the rights of the participants including withdrawal. This information would be displayed and the participants would be asked to go and read it thoroughly and then give their involvement consent by clicking the Next button after which they would be allowed to continue to the questions. This is to be counted as informed consent. The procedure makes sure the ethical standards and data protection rules are followed before its collection.
3	Confidentiality / Anonymity Set out how anonymity of participants and confidentiality will be ensured in any outputs. If anonymity is not being offered, explain why this is the case.
	The confidentiality and anonymity of the participants will be highly upheld in the research process. No personally identifiable data like names or contact details will be collected without any form of necessity in the study. All of the participants will receive individual identifiers to protect against the possibility of the responses being attributed to a person. Any information will be presented in the aggregate form that is, there will be no distinguishable information of individual responses in the final report or any publications. The storage of data shall be comprehensively secured by having passwords and can only be accessed by authorised individuals. Such steps will guarantee that the privacy of participants will not be threatened and their data will also be confidential during the entire research process.

SECTION H: Data Protection and Storage

	Does the research activity involve personal data (as defined by the General Data Protection Regulation 2016 “GDPR” and the Data Protection Act 2018 “DPA”)?	YES	NO
1	“Personal data” means any information relating to an identified or identifiable natural person (‘data subject’). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person. Any video or audio recordings of participants is considered to be personal data.	☒	☐
	If YES, provide a description of the data and explain why this data needs to be collected:		
2	The use of this research implies gathering limited personal data since it is a category defined in GDPR and the Data Protection Act 2018. In the study, a simple demographic data will be gathered such as age, gender, as well as socio-economic data of the participants (occupation or income level). The information is needed to study the trends and discrepancies in the utilisation of trust and FinTech by various population groups. No personal information, namely names, addresses and contact details, will be obtained directly. The data will only be used in academic research and it will be anonymous, meaning that a person will not be identified with the information presented.		
	Does it involve special category data (as defined by the GDPR)?	YES	NO
3	“Special category data” means sensitive personal data consisting of information as to the data subjects’ – (a) racial or ethnic origin, (b) political opinions, (c) religious beliefs or other beliefs of a similar nature, (d) membership of a trade union (within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992), (e) physical or mental health or condition, (f) sexual life, (g) genetics, (h) biometric data (as used for ID purposes),	☐	☒
	If YES, provide a description of the special category data and explain why this data needs to be collected:		
4	What counts as ‘sensitive’ will differ between cultures. Any information on behaviour that is not in accordance with cultural norms would count as sensitive personal data. (this box should expand as you type)		

	Will data from the research activity (collected data, drafts of the thesis, or materials for publication) be stored in any of the following ways?	YES	NO
5	Manual files (i.e. in paper form)?	☐	☒
6	University computers?	☒	☐
7	Private company computers?	☐	☒
8	Home or other personal computers?	☐	☒
9	Laptop computers/ CDs/ Portable disk-drives/ memory sticks?	☐	☒
10	“Cloud” storage or websites?	☒	☐
11	Other – specify:	☐	☒

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12	For all stored data, explain the measures in place to ensure the security of the data collected, data confidentiality, including details of backup procedures, password protection, encryption, anonymisation and pseudonymisation:
	All data obtained in the context of this study will be kept in a very secure place in the form of a password-protected cloud storage platform on the University Office 365 platform, which is periodically averaged and signs the requirements of data protection laws. No third parties will share this storage system. Any data you will be transferring or temporarily storing in external devices including the USB will be encrypted and password protected to avoid unauthorised access. Though the present study will largely rely on the survey data, any other qualitative information collected will be transcribed properly and can be made available to the participants to ensure accuracy. Everyone with whom communication occurs will receive individual identifier to keep the anonymity level and the key identifying him/her accessed by the researcher will be kept in a password encrypted folder in a separate place which is only accessible to the researcher.

Data Protection			
	Will the research activity involve any of the following activities:	YES	NO
13	Electronic transfer of data in any form?	☒	☐
14	Sharing of data with others at the University outside of the immediate research team?	☐	☒
15	Sharing of data with other organisations?	☐	☒
16	Export of data outside the UK or importing of data from outside the UK?	☐	☒
17	Use of personal addresses, postcodes, faxes, emails or telephone numbers?	☐	☒
18	Publication of data that might allow identification of individuals?	☐	☒
19	If YES to any question, please provide full details, explaining how this will be conducted in accordance with the GDPR and Data Protection Act (2018) (and/or any international equivalent):		
	All information produced in the course of this study, drafts of the thesis, and responses to the questionnaire or any other data containing information will be stored securely and in compliance with the requirements of ethics and law. The University Office 365 system will have all the electronic data encrypted and stored in password-controlled cloud storage which will not be made publicly accessible. The password will also be used to safeguard any portable storage devices like USB sticks through which data can be transferred to avoid the unauthorised access. Inter device or system to system data transfer will be encrypted to ensure that the data is secure all the time. All the participants will be given individual identifiers to remain anonymous and a list of identifier to the participants will be kept in a separate secure password-protected folder. The data will be available to the researcher, but it can be distributed to the university and module professors to be used in academic evaluation, supervision and review. The confidences will be subject to any individual using the data. Only until the research project is completed, the data will be stored and then deleted at a secure place. Linking to the bans on the provision of inadequate or incorrect information that is a prerequisite to the consent of the study, the participants are going to receive a right to access the data stored about them in the framework of the Data Protection Act 2018 (DPA 2018). In case some of them ask to have their data removed, it will be erased instantly and it will not be enrolled in the study.		
20	List all who will have access to the data generated by the research activity:		
	Data collected in this study will only be accessed by the authorised persons. The main access will be the responsibility of the main researcher who will be in charge of data collection, management and analysis. Moreover, the academic supervisor and module professors will be available to them so that they can guide them, track their progress, and be assessed academically. In cases where it is necessary, the data can also be periodically evaluated by a second marker or external examiner, in a controlled way. All parties will be required to exercise high levels of confidentiality and adhere to data protection policies, and no unauthorised persons will access them.		
21	List who will have control of, and act as custodian(s) for, data generated by the research activity:		
	The primary researcher will serve as the major custodian of any information that has been produced in the course of the research undertaking. This involves the duty of maintaining the safe storage, organising and		

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	controlling access to the information during the project life cycle. The researcher will make sure that data handling is ethical and in line with the relevant legislation including Data Protection Act 2018. Although the supervisor might be able to control and direct, he is not going to be directly controlling the data. The researcher will also be tasked to make sure that the data will be properly disposed once the study is completed according to the institutional policies.	
22	Give details of data storage arrangements, including security measures in place to protect the data, where data will be stored, how long for, and in what form.	
	All the data will be saved safely in the password-protected encrypted folders of the University Office 365 cloud storage system. The information will be held electronically, survey answers, counted datasets, and study papers. Any data moved on external drives like USB drives will also be password secured and encrypted. Only the authorised individuals will be allowed access. The data will be stored throughout the research project, and any necessary assessment period, then it will be destroyed. These precautions will guarantee that those regulations of data protection and the confidentiality of the participants will be respected at any point.	
22	Confirm that you have read the UWTSD guidance on data management (see https://www.uwttd.ac.uk/library/research-data-management/)	☒
23	Confirm that you are aware that you need to keep all data until after your research has completed or the end of your funding	☒

SECTION I: Use of AI tools

Use of generative AI and other AI-based tools There are a number of ethical issues relating to the use of generative AI and other AI-based tools, including data security, output bias, and output errors. In general you should assume that any generative AI or other AI-based tool that you pay to use is more secure and accurate than one which is free to use.		YES	NO	N/A
Will the research use AI tools to do any of the following:				
1	Capture data?	☐	☒	☐
2	Generate and/or edit text?	☐	☒	☐
3	Generate graphics?	☐	☒	☐
4	Generate video?	☐	☒	☐
5	Generate sound/music?	☐	☒	☐
6	Generate code?	☐	☒	☐
7	Generate synthetic data?	☐	☒	☐
8	Analyse data?	☐	☒	☐
9	Analyse personal or sensitive data?	☐	☒	☐
10	Classify data?	☐	☒	☐
11	Do you intend to use the free version of any AI tools?	☐	☒	☐
If you have answered YES to any of questions O1-O11, please provide justification detailing why this is necessary for the research.				
12	State which AI tool or tools you will be using, and where they are based (or store their data – you may need to check their webpages or user agreement for this). If you are planning to use Copilot then say if you're using the UWTSD version of it or the public version. You should also show how you are complying with current UWTSD guidance/policy of the use of AI. <i>(this box should expand as you type)</i>			

SECTION J: Declaration

	The information which I have provided is correct and complete to the best of my knowledge. I have attempted to identify any risks and issues related to the research activity and acknowledge my obligations and the rights of the participants. In submitting this application I hereby confirm that I undertake to ensure that the above named research activity will meet the University's Research Ethics and Integrity Code of Practice which is published on the website: https://www.uwtsd.ac.uk/research/research-ethics/		
1	Signature of applicant:	Masum Harishbhai Patel	Date: 26 March 2026
2	Supervisor:	Dr Andry Rakotovololona	Date: 31 March 2026
3	Signature:		