Field	Question	Answer	
customercount_note	As you conduct the survey, record the number of men and women you see departing the agent location. At the end of each survey, record the total number of men and women departing the agent location from the time you begin the survey until the survey is completed. Do not include the respondent him/herself.		
sectionone	**Section 1: Setup**		
enum	1.1 Please select your name.	ID1	Name1
		ID2	Name2
		ID3	Name3
		ID4	Name4
agent_id	1.2 Please enter the Agent ID on your tracking sheet.		
agent_id_ck	1.3 Re-enter the Agent ID on your tracking sheet.		
catchment_directions	The agent is in catchment area [ca_location]. The catchment area coordinates are [ca_coord].		
catchment_description	Description of the catchment area: "[ca_description]"		
agent_description	Directions to the agent: "[ca_agent_description]"		
agent_gps	Record the GPS location of the agent. Ensure you are within 10 meters of the agent location.		
distance_cacenter_error	You are [agent_customer_dist] meters from the agent location. Please move within 100 meters of the agent location.		
sectiontwo	**Section 2: Eligibility**		
agent_present	2. Was the agent present when you arrived?	1	Yes
		0	No
wait_survey	2.1 Enter the number of minutes you had to wait before finding this customer to intercept.		
Agent was present			
consent_screening	2.2 Hello, my name is [enum_name]. I work for Innovations for Poverty Action, or IPA, an international research organization. IPA is conducting research about costs of mobile money agents that will help us understand the costs customers like you face when using mobile money. We would like you to participate in this research if you are eligible. If you are eligible, we will provide you with 5000 airtime to thank you for your time. The airtime will be transferred to you within 24hrs after I share your details with my supervisor. May I ask you a few questions to confirm your eligibility?	1	Yes
		0	No
Agent was present > Respondent will answer questions			
visit_type	2.3 I saw that you just left this shop/kiosk [**ENUM**: INDICATE THE AGENT LOCATION]. Were you conducting any of the following activities at this shop/kiosk?	1	Conducting a mobile money transaction (for example, a deposit, withdrawal, transfer, bill payment, or account opening)

				Purchasing an item or service from the shop/kiosk
			2	Purchasing an item or service from the shop/kiosk
			-77	Other
visit_type_other	2.4 Please specify other activity:			
	2.5 **ENUM**: CONSENT SCRIPT. I am a researcher for Innovations for Poverty Action (IPA), a research and policy non-profit that finds and promotes effective solutions to global poverty and other problems. We are doing a research study on behalf of the Bill & Melinda Gates Foundation. • We are inviting you to participate in this study about the costs of using mobile money because you are leaving a mobile money agent. This study involves research, which is different from receiving routine care or other program services because we are trying to learn more about certain aspects of the study like customers' experience transacting with mobile money agents rather than only providing services. We hope that this research will help us better understand quality of customer service in order to improve future services. • You do not have to be in this study—it is completely voluntary. You will not lose any benefits you currently receive if you choose not to be in this study. You can skip any question and stop participating at any time. It will take a total of about 20 minutes to complete the survey. **Procedures**: If you choose to participate, you will be asked to complete a survey. We will ask you questions about your previous use of Mobile Money, the transaction just made, and your customer visit experience. For participating in this survey you will receive compensation. We will send you 5,000 UGX airtime. We wish to record the GPS coordinates of this interview to identify the agent we are asking you about. This is voluntary, so you are free to decline if you feel uncomfortable. **Potential Risks and Anticipated Benefits:** Participation in this research study is completely voluntary. We will use careful procedures to protect the information we collect from you and keep it confidential. Some of the questions may make you uncomfortable or upset. You can skip any question you don't want to answer or stop this interview at any time. You can also stop and return to the questions at a later time when you feel more comfortable. **Anticipated Benefits:** You may not receive any personal benefits from being in this study. However, others may benefit from the knowledge gained from this study.		1	Yes
			0	No
consent_survey				

New Information:
You will be notified about any new information regarding this study that may affect your willingness to participate in a timely manner.

1. **Confidentiality**:
We will make our best efforts to maintain the confidentiality of any information and/or responses that are collected during this research study. Your information or information that may identify you will be kept as confidential as possible, to the extent applicable to the study and as allowed by local standards. We will disclose this information only with your permission or as required by law. We will protect your confidentiality by ensuring all the research data is collected and stored only on password-protected and encrypted devices in a manner consistent with all data security procedures.

The responses you provide will only be accessible to the research team and individuals from IPA who oversees the research. The research team may include people from other organizations that are involved in this study, such as universities and other non-profit organizations.
 IPA will anonymize your personal data as soon as we no longer need it for IPA's research. If results of this study are published or presented, information that could identify you will not be included only information that does not identify you may be shared with other people or organizations. You may be contacted to participate in a follow-up or another study at a future date.
We may use or share your research information for future research studies that may be about different topics than this study. If we share your information with other people for future research studies, we will first remove your name and other information that could directly identify you. Other research studies may be about completely different topics, and we will not ask for your informed consent for those studies if we are only sharing information that does not identify you.
We would like to share your identifiable information with other researchers for future research. We will ask for your consent to do so at the end of this form. You can be a part of this current research project without agreeing to this future use of your identifiable information.

2. **Participants' Rights:**
• Your participation in this research study is entirely voluntary. If you decide not to participate, there will be no penalty to you, and you will not lose any benefits to which you are otherwise entitled.
• You can decide to withdraw your consent and stop participating in the research at any time, without any penalty by informing the research contact person listed under the contact information section.

3. **Contact Information:**
If you have any questions, comments, or concerns about this

	research study or you would like to talk to someone about this study please contact any of the following listed below: [contact information] If you have questions or concerns about your rights as a research participant or you have comments or concerns that you would like to discuss with someone other than the researchers, you can contact the IPA IRB—the IRB is a committee that protects the rights of people participating in research studies. You can contact the IPA IRB by email at [email address] **Questions**: Do you have any further questions? If I have answered all your questions, do you agree to participate in this study? Do you agree to be contacted in the future for follow-up parts of this study? Note: Researchers should not re-contact participants once the study is closed unless participants have given their permission for that purpose.		
consent_pidn	**ENUM**: Enter the following Participant Identity Number for Mobile Money Customers: Agent ID + Customer number (1 or 2). For Purchases, enter Agent ID + 3.		
Agent was present > Respondent will answer questions > Respondent is eligible > Consented to participate in survey			
resp_female	2.6 **ENUM:** Record the gender of the respondent	0	Male
		1	Female
resp_age	2.7 How many years old are you?		
resp_educ	2.8 What is the highest level of education that you have completed?	0	None
		1	Some primary
		2	Completed primary
		3	Some secondary
		4	Completed secondary
		5	Technical/vocational (post-secondary)
		6	University (Bachelor's, Master's, PhD, etc.)
resp_ethnicity	2.9 What is your ethnicity/tribe?	1	Ethnicity1
		2	Ethnicity2
		3	Ethnicity3
		4	Ethnicity4
resp_ethnicity_oth	2.10 Specify other ethnicity:		
dist_home	2.11 How far away is the place that you stay at currently? If you were to go home now, how long would it take you? [**ENUM**: If respondent asks about mode of transportation, clarify that they should assume they use their typical mode(s) of transportation to get home (walking, bus, motorbike, etc.).]	1	Less than 5 minutes
		2	6-10 minutes
		3	11-20 minutes
		4	21-30 minutes
		5	31-60 minutes

		6	More than an hour but less than 2 hours
		7	More than 2 hours
mm_account	2.12 Do you have a mobile money account?	1	Yes
		0	No
mm_account_yrs	2.13 How long have you had a mobile money account?		
		0	No
		1	Yes, salary or wages only
		2	Yes, subsidy from government transfer program only.
mm_wagepayments	2.14 Have you received any money transfer into your mobile money account from an employer or the government? Please do NOT consider any money you received directly from clients or customers.	3	Yes, both salary or wages and subsidy from government transfer program.
bank_account	2.15 Do you have a bank account?	1	Yes
		0	No
sectionthree	**Section 3: Previous use of agent and mobile money**		
		1	Yes
	3.1 Were price list(s) displayed at the agent location in a way that was visible to customers?	0	No
price_list		-99	Don't know
		1	Unofficial (handwritten or without provider branding)
		2	Official list from [provider 1]
		3	Official list from [provider 2]
price_list_official	3.2 Which types of price lists did you see?	4	Official list from other providers
		0	Male
employee_female	3.3 What is the gender of the person who served you?	1	Female
		1	Yes
employee_knowname	3.4 Do you know the name of the person who served you?	0	No
		1	Yes
usedbefore	3.5 Have you ever visited this shop/agent before?	0	No
		0	Never
		1	Once (this time)
		2	Twice
		3	3 times (about once a month)
		4	More than once a month, but less than once a week
	3.6 In the past 90 days including today, about how many times have you conducted a financial transaction at this agent location?	5	Once a week, but less than once a day
agent_freq		6	Once a day or more
	3.7 In the past 90 days including today, about how many times have you made a purchase from this shop?	0	Never
merchant_freq		1	Once (this time)

		2	Twice
		3	3 times (about once a month)
		4	More than once a month, but less than once a week
		5	Once a week, but less than once a day
		6	Once a day or more
interactions	3.8 Besides interacting with them at the shop/agent location, how often have you interacted with the person who served you in the past 90 days? This includes any type of interaction where you speak to each other – for example, social, family, or business interactions.	0	Never
		1	Once (this time)
		2	Twice
		3	3 times (about once a month)
		4	More than once a month, but less than once a week
		5	Once a week, but less than once a day
		6	Once a day or more
mm_pvd_ever	3.9 Which providers have you ever used for mobile money?	1	Provider1
		2	Provider2
		3	Provider3
		4	Provider4
		-77	Other provider
mm_pvd_active	3.10 Which providers have you used for mobile money within the past 90 days?	1	Provider1
		2	Provider2
		3	Provider3
		4	Provider4
		-77	Other provider
experience_selfserve	3.11 In the past 90 days, which of these types of mobile money transactions have you done by yourself (without the help of others)? [**ENUM**: Read out load.]	1	Sending money to someone who uses the same mobile money provider as me
		2	Sending money to someone who uses a different mobile money provider as me
		3	I always get help from others
experience_agent	3.12 In the past 90 days, which of these types of mobile money transactions have you done with an agent? [**ENUM**: Read out load.]	1	Deposit money (cash-in)
		2	Withdraw money (cash-out)
		3	Sending money to someone who uses the same mobile money provider as me
		4	Sending money to someone who uses

		5	a different mobile money provider as me
			Sending cash to someone's mobile money account
challenge_agent	3.13 In the past 90 days, have you experienced a significant problem while using a mobile money agent, such as overcharging, missing money, or private information not kept safe?	1	Yes
		0	No
challenge_agent_know_r edress	3.14 If you experienced a significant problem with a mobile money agent, would you know how to contact the mobile money provider to try to resolve the problem? [**ENUM**: Probe to see if customer knows actual provider contact information such as a phone number/email address/physical address/social media account, or knows where to find it]	1	Yes
		0	No
challenge_agent_redress	3.15 The last time you experienced a significant problem with a mobile money agent, did you contact any of the following entities to try to resolve the problem? [**ENUM**: Read out load.]	0	Did not contact anyone
		1	Mobile money provider
		2	Agent
		3	Local authorities or police
		4	Government organization
		-77	Other
challenge_agent_redress _oth	3.16 Please specify other entity that you contacted:		
challenge_agent_resolve	3.17 Was the problem resolved to your satisfaction?	1	Yes
		0	No

Agent was present > Respondent will answer questions > Respondent is eligible > Consented to participate in survey > Visit type 1

sectionfive	**Section 5: Agent visit experience**		
device	5.1 What type of device does the agent use to conduct agent transactions?	1	Basic or feature phone
		2	Smartphone
		3	Tablet
		4	Computer
		5	POS device
		6	Not able to determine
		-77	Other
device_oth	5.2 Please specify other device:		
scenario_type2	5.3 What type of transaction were you attempting to do?	1	Cash-in
		2	Cash-out
		3	On-network transfer (account-to-account)
		4	Off-network transfer (account-to-account)
		5	Over-the-counter transfer (cash-to-account)

		6	Over-the-counter transfer (cash-to-cash)
		7	Over-the-counter transfer (account-to-cash)
		8	Account opening
		9	Bill payment
		-77	Other
scenario_type2_other	5.4 Please specify other transaction:		

Agent was present > Respondent will answer questions > Respondent is eligible > Consented to participate in survey > Visit type 1 > Transaction (1) — Repeated group

opt_note	We are now going to talk about the transaction#[cac_indp] - [cal_optn].		
		1	Provider1
		2	Provider2
		3	Provider3
		4	Provider4
scenario_provider	5.5 Which mobile money provider were you using?	-77	Other provider
scenario_provider_oth	5.6 Specify other provider:		
ag_pvd_no	5.7 How many agents of [scenario_provider_label] are near the agent you just visited?		
ag_trans_no	5.8 How many agents of [scenario_provider_label] that are near the agent you have just visited do you transact with normally?		
		1	Avoid long lines
		2	They offer cheapest service
		3	Transactions are often successful
		4	Agent is clear with pricing
ag_trans_why	5.9 Why do you transact with different agents?	-77	Other
ag_trans_why_oth	5.10 Specify other reason for transacting with different agents		
		1	Provider1
		2	Provider2
		3	Provider3
		4	Provider4
scenario_provider_recipient	5.11 Which provider was the money sent to?	-77	Other provider
trans_value	5.12 What was the desired value of the transaction you wanted to complete with the agent?		
		1	Yes
success	5.13 Were you able to complete the transaction?	0	No

Agent was present > Respondent will answer questions > Respondent is eligible > Consented to participate in survey > Visit type 1 > Transaction (1) > Failed Transaction

sectionsix	**Section 6: Failed transactions**		
		1	Yes
fail_attempt	6.1 Did the agent attempt to complete the transaction or decline the transaction before attempting to complete it?	0	No
fail_why	6.2 What reason did the agent give for the transaction not succeeding?	0	No reason given

fail_alt		1	Agent said this type of transaction is not possible
		2	Agent said they do not provide offer this type of transaction
		3	Agent said they do not offer services for [PROVIDER]
		4	Mobile network / internet issues
		5	Battery issues
		6	Agent does not have enough float/cash to complete the transaction
		7	Transaction is too large (for example, because the agent needs to save float/cash for other customers)
		8	Transaction is too small (for example, because the commissions are too small)
		9	Agent was not at the location and employee is not allowed or does not know how to complete transaction.
		-77	Other
fail_why_other	6.3 Specify other reason for failure:		
		0	No alternative way to complete transaction was given
		1	Suggested visiting another agent, and specific agent information provided (shop name, directions, etc.)
		2	Suggested visiting another agent, but no information about specific agent provided
fail_alt	6.4 What did the agent suggest you do to complete your transaction?	3	Come back another time (details were provided about when to come back)

		4	Come back another time (no details were provided about when to come back)
		5	Suggested I complete a smaller transaction
		6	Suggested I complete a larger transaction
		-77	Other
fail_alt_other	6.5 Specify other suggestion:		

Agent was present > Respondent will answer questions > Respondent is eligible > Consented to participate in survey > Visit type 1 > Transaction (1) > Successful Transaction

sectionseven	**Section 7: Successful transactions**		
trans_value_actual	7.1 What is the actual value of the transaction you ended up completing with the agent?		
fee_informed	7.2 Did the agent tell you how much the fee for the transaction would be?	1	Yes
		0	No
fee_when	7.3 When did the agent tell you how much the fee would be?	1	Agent told me the fee before completing the transaction
		2	Agent told me the fee after completing the transaction
fee_acct_provider	7.4 How much money was deduced from your account by the mobile money provider?		
fee_acct_agent	7.5 How much money did you pay to the agent by sending them money from your account?		
fee_cash	7.6 How much did you pay the agent in cash?		
trans_mode	7.7 How was your account-to-account transfer processed?	1	Agent explained how to make the transfer. I followed his/her instructions and completed the transfer on my phone myself.
		2	Agent used my phone to complete the transaction him/herself.
		3	Agent prepared the transfer on his/her device, but I authorized the transfer (for example, by entering a PIN).
		4	Agent processed a cash-out and then sent the money from his/her device
		-77	Other

trans_mode_other	7.8 Please specify how your account to account transfer was made		
trans_mode_choice	7.9 Did the agent ask you how you would prefer to complete your account-to-account transfer?	0	No, the agent chose the method
		1	Yes, I was given a choice
otc_mode	7.10 How was your over-the-counter cash-to-account transfer processed?	1	Agent deposited (cashed-in) the money into my account and told me to send the money from my account to the "friend's" account.
		2	Agent directly sent the money to the "friend's" account (for example, as a cash-in or as a transfer from the agent's account to the "friend's" account)
		-77	Other
otc_mode_other	7.11 Please specify how your over the counter cash-to-account transfer was made		
split	7.12 Was the transaction split into more than one smaller transactions?	1	Yes
		0	No
receipt	7.13 Did you receive any confirmation or receipt after the transaction was completed?	1	Yes
		0	No

receipt_type	7.14 What type of confirmation or receipt did you receive?	1	Message or notification on my phone
		2	Paper receipt from agent
		3	Confirmation code or similar read to you by the agent (not written down)
		-77	Other
receipt_type_other	7.15 Please specify what other receipt type you received:		
receipt_n	7.16 How many pictures of the receipt did you take?		

reciept_photo_phone_r	7.17 Please upload a screenshot of the message or notification	

reciept_photo_paper_r	7.18 Please upload the photo of the paper receipt	

sectioneight	**Section 8: Visit Experience**		
wait_time	8.1 How many minutes did you wait before being served? [**ENUM**: If respondent did not have to wait, enter 0.]		
transaction_time	8.2 How many minutes did you spend conducting the transaction with the agent?		
othcust_nr	8.3 Besides yourself, how many other customers were at the agent location when you arrived? If you aren't sure exactly how many, it is okay to estimate.		
othcust_overhear	8.4 Do you think the other customers overheard or got to see the size of transaction you were making?	1	Yes
		0	No
		1	One
		2	Two
		3	Three
		4	Four
		5	Five
		6	Six
		7	Seven
		8	Eight
		9	Nine
	8.5 On a scale from 1-10, with 1 being the worst and 10 being the best, how secure did you feel when conducting a transaction with this agent?	10	Ten
security		-99	Don't know
security_expl	8.6 Please describe what security issues you observed.		
		1	One
		2	Two
		3	Three
		4	Four
		5	Five
		6	Six
		7	Seven
		8	Eight
		9	Nine
	8.7 On a scale from 1-10, with 1 being the worst and 10 being the best, how well did the agent keep your information private?	10	Ten
privacy		-99	Don't know
privacy_expl	8.8 Please describe what privacy issues you observed.		
		1	One
		2	Two
		3	Three
		4	Four
		5	Five
		6	Six
		7	Seven
		8	Eight
	8.9 On a scale of 1-10, with 1 being the worst and 10 being the best, how would you rate the attitude of the agent during this visit?	9	Nine
attitude		10	Ten

		-99	Don't know
attitude_expl	8.10 Please describe what agent attitude issues you observed.		
harassment_nt	Did you experience any of the following problems with this agent?		
invasion	8.11 Unwelcome invasion of my personal space (e.g., touching, crowding, leaning over)	1	Yes
		0	No
suggestive	8.12 Unwelcome sexually suggestive looks or gestures directed at me	1	Yes
		0	No
teasing	8.13 Unwelcome sexual teasing, jokes, comments, or questions directed at me	1	Yes
		0	No
rude	8.14 Rude, harassing, or unwelcome comments directed at other customers	1	Yes
		0	No
discr_gender	8.15 Did the agent do or say anything that made you feel discriminated against because of your gender?	1	Yes
		0	No
discr_age	8.16 Did the agent do or say anything that made you feel discriminated against because of your age?	1	Yes
		0	No
discr_ethnicity	8.17 Did the agent do or say anything that made you feel discriminated against because of your ethnicity or tribe?	1	Yes
		0	No
save_location_sm	8.18. Which of these locations have you used in the past 12 months to save or put away money, if any?	1	Cash
		2	Mobile money account
		3	Bank account
		4	Savings group
		5	I don't save
		-77	Other
save_location_oth	8.19 Specify other location:		

save_location_amt	8.20: How much of your savings do you store in [save_location_name_r]?	1	All my savings
		2	Most of my savings
		3	Some of my savings
mm_payments	8.21 Think of all the payments you've made in the past 12 months, including purchasing goods or services in shops or markets and paying bills. How many of these payments do you make using mobile money?	1	All of my payments
		2	Most of my payments
		3	Some of my payments
		4	None of my payments
cash_advantages	8.22. In your opinion, what are the advantages of cash as compared with mobile money?	1	Cost of mobile transactions
		2	Security concerns with mobile money (including lack of trust in mobile money systems)
		3	Can be difficult to access mobile money funds (for

			example, network issues or agents who don't have money)
		4	Cash is easier to make payments
		5	Unable to access mobile money account because of debt on account
		6	Difficulty opening mobile money account
		7	Just haven't tried mobile money before
		-77	Other
cash_advantages_oth	8.23 Specify other advantages:		
mm_overdrawn	8.24. Do you have any outstanding debt or loan so that when money is added to your mobile money account, the money is automatically deducted to repay your debt?	1	Yes
		0	No
conclude	Thank you, this portion survey is now complete. You will receive an airtime transfer of 5000 within 24 hours. If you do not receive a payment within 24 hours or have any other questions, please reach out to us at [phone number].		
airtime_num	8.25 What phone number would you like to receive the transfer on?		
customercount_male	8.26 **ENUM:** How many male customers did you observe leaving the agent location?		
customercount_female	8.27 **ENUM:** How many female customers did you observe leaving the agent location?		
comment	8.28 Enter any additional comments you have about the survey		