

Transaction Cost Index. Enumerator Mystery Shopping Survey

Field	Question	Answer	
sectionone	<b>Section 1: Setup</b>		
enum_name	1.1 Please select your name	ID1	Name1
		ID2	Name2
		ID3	Name3
		ID4	Name4
chairman_nt	Contact details of guide/chairman. Village: [census_village]. Name: [census_chairman_name]. Phone number: [census_chairman_phone]		
ca_coord	Paste the coordinates in Google maps or Maps.Me: [census_ca_coord].  Directions: "[census_ca_directions]"		
agent_description	YOU ARE VISITING AGENT [ca_agent_id]  Directions to the agent: "[ca_agent_description]"		
complete_nt	Enumerator: The selected case is COMPLETED and therefore you don't need to work on it again. Please go back and select a different one.		
badid_error	Enumerator: the ID you entered is not correct. Please contact your supervisor.		
agent_gps	Record the GPS location of the agent. Ensure you are within 10 meters of the agent location.		
distance_cacenter_error	Your current GPS recording is [agent_distfromcensus] meters from the GPS location for this agent recorded in the census. Please ensure you are within 10 meters of the location recorded at census.		
network_coverage	1.2 What network coverage does your phone currently display?	1	No service
		2	Some phone network coverage, but no data (bars only, no 2G/3G/4G)
		3	2G service
		4	3G service
		5	4G/4G+/LTE/5G service
scenario_type	1.3 Please select the type of transaction you will be completing with this agent today based on your tracking sheet.	1	Cash-in
		2	Cash-out
		3	Account-to-account off-network transfer (agent-assisted)
		4	Over-the-counter transfer (cash-to-account)
scenario_value	1.4 What transaction value will you use for this mystery shopping visit?	1	High value
		2	Low value
provider	1.5 Which provider will you use for this mystery shopping visit?	1	Provider1
		2	Provider2

pre_balance	<p>1.6 [CHECK YOUR BALANCE IN YOUR ACCOUNT USING THE [scenario_provider_lab] 's MOBILE APPLICATION BEFORE THE MYSTERY SHOPPING VISIT].</p> <p>What is your [scenario_provider_lab] mobile balance?</p>	
pre_screenshot	<p>1.7 Take a screenshot of your balance before your mystery shopping visit and upload it here</p>	
complete_visit	<p>Complete the assigned mystery shopping visits When completing mystery shopping visits, keep the conversation friendly and natural, but stay focused on the transaction you are trying to complete. Limit conversations unrelated to the transaction. You do not need to memorize a set script for the interaction, but you must memorize your assigned provider, transaction, and amount. Do not use notes or refer to your phone or tablet during the mystery shopping visit (except to complete the transaction).</p> <p>Steps</p> <ol style="list-style-type: none"> <li>1. Identify a location nearby the agent where you can go to discretely to fill out the rest of the survey immediately after the mystery shopping visit.</li> <li>2. Check the time as you approach the agent location and when you begin speaking with the agent (if there is a queue).</li> <li>3. Request to complete the transaction. Do not ask about the fee before beginning the transaction. Follow the instructions and advice of the agent if they suggest completing the transaction in a particular way. If the agent asks you how you would like to complete an account-to-account transfer, ask to complete it on your device with the agent's assistance. If you are visiting a bank branch and are told to go to an ATM, follow this instruction and go to the nearest ATM.</li> <li>4. If the transaction is not successful... <ol style="list-style-type: none"> <li>a. If the agent asks you to wait and try again later (for example, for the network to improve), follow the agent's instructions for up to 30 minutes. If 30 minutes have elapsed, say that you have another matter to attend to and follow the "failed" track. If the transaction is successful within the 30 minute time period, follow the "successful" track.</li> <li>b. Wait to see if the agent explains why it cannot be completed. If she doesn't explain, ask for an explanation.</li> <li>c. Wait to see if the agent gives an alternative way to complete the transaction. If she doesn't, ask about an alternative way to complete the transaction.</li> </ol> </li> <li>5. If the transaction is successful <ol style="list-style-type: none"> <li>a. Follow the agents instructions regarding payment of fees. Do not attempt to negotiate.</li> <li>b. Do not ask for a receipt, but take any receipt or confirmation code provided by the agent.</li> </ol> </li> <li>6. Be friendly but do not engage in "small talk" or any other discussions beyond</li> <li>7. Check the time as you leave the agent location.</li> </ol> <p>Immediately upon completing the mystery shopping visit, complete the rest of the survey.</p>	
explanation_nt	<p>If you are questioned by agents or bystanders with regards to your presence in the catchment area, you can use the following script as a guide to your reply: "I am here on behalf of Innovations for Poverty Action, an organization that tries to find effective solutions to global poverty and other problems. We are doing research on mobile money. As part of this research, we are</p>	

	listing and counting all mobile money agents in this area. We want to find out more about how many there are and some other general characteristics. We have permission from the [local leadership office] to carry this out. If you have doubts you can contact [him/her]. “	
sectiontwo	<b>Section 2: Primary outcomes</b>	
agent_present	2.1 Was the agent present when you visited?	1 Yes 0 No
Agent was present		
agent_female	2.2 What is the gender of the person that served you?	0 Male 1 Female
wait_time	2.3 How many minutes did you wait before you were served?	
transaction_time	2.4 How many minutes did you spend conducting the transaction with the agent?	
othcust_n	2.5 Besides yourself, how many other customers were at the agent location when you arrived?	
device	2.6 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_o	2.7 Please specify other device:	
price_list	2.8 Were price list(s) displayed at the agent location in a way that was visible to customers?	1 Yes 0 No
price_list_official	2.9 Which types of price lists did you see?	1 Unofficial (handwritten or without provider branding) 2 Official list from [provider 1] 3 Official list from [provider 2] 4 Official list from other providers
success	2.10 Were you able to complete the assigned transaction?	1 Yes 0 No
Agent was present > Transaction failed		
failedtransactions_nt	<b>Section 3: Failed Transactions</b>	
fail_attempt	3.1 Did the agent attempt to complete the transaction or decline the transaction before attempting to complete it?	1 Agent attempted to complete the transaction but it failed 0 Agent declined the transaction before attempting to complete it
fail_why_asked	3.2 Did the agent explain why the transaction failed before you asked?	1 Yes, the agent explained why the

			transaction failed before I asked
		0	No, the agent did not explain why the transaction failed so I had to ask
		0	No reason given
		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.
fail_why	3.3 What reason did the agent give for the transaction not succeeding?	-77	Other
fail_why_oth	3.4 What other reason/ technical issue did the agent give?		
			Yes, the agent provided an alternative way to complete the transaction so I did not need to ask
		1	No, agent did not provide an alternative way to complete the transaction so I had to ask
fail_alt_asked	3.5 Did the agent provide an alternative way to complete the transaction before you asked?	0	No alternative way to complete
fail_alt	3.6 What did the agent suggest you do to complete your transaction?	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
		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
		7	Suggested I complete the transaction with another provider
		-77	Other
fail_alt_oth	3.7 Please specify the other suggestion the agent provided		
Agent was present > Transaction succeeded			
successfultransactions_nt	<b>Section 4: Successful Transactions</b>		
fee	4.1 How much in total did you pay to complete the transaction? This includes all fees charged to your account by the provider, all extra funds transferred to the agent's account, and all extra cash given to the agent		
Agent was present > Transaction succeeded > Paid fee			
		0	Agent did not ever state the fee
		1	Agent told me the fee before completing the transaction
fee_when	4.2 Did the agent tell you how much the fee was, and if so when?	2	Agent told me the fee after completing the transaction
		0	No
		1	Yes, with cash
		2	Yes, from account
fee_modedisclose	4.3 Did the agent tell you whether you would pay cash or from your account (or both) before completing the transaction?	3	Yes, with cash and from account

		1	Fee was automatically deducted from my account by the provider
		2	Fee was sent from my account to the agent
fee_mode	4.4 How did you pay the fee (select all that apply)?	3	Fee was paid in cash
fee_provider	4.5 How much did you pay in fees that was automatically deducted from your account by the provider?		
fee_acct	4.6 How much did you pay in fees to the agent from your account?		
fee_cash	4.7 How much of the fee did you pay in cash?		
confirm_fee_flag	The allocation of fees between provider, account, and cash does not equal to the total fees you said you were charged. Please check your inputs again.		
		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
trans_mode	4.8 How was your account-to-account transfer processed?	-77	Other
trans_mode_oth	4.9 Please specify how your account-to-account transfer was made		
		0	No, the agent chose the method
trans_mode_choice	4.10 Did the agent ask you how you would prefer to complete your account-to-account transfer?	1	Yes, I was given a choice
		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.
otc_mode	4.11 How was your over-the-counter cash-to-account transfer processed?	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_oth	4.12 Please specify how your over the counter cash-to-account transfer was made		
otc_choice	4.13 Were you given a choice as to what provider to use for the over-the-counter cash-to-account transfer?	1	Yes
		0	No
otc_pvd_cost	4.14 Were the costs of using different providers explained clearly?	1	Yes
		0	No
split	4.15 Was the transaction split into more than one transaction?	1	Yes
		0	No
split_num	4.16 How many separate transactions were used?		
Agent was present > Transaction succeeded > split payment		(Repeated group)	
split_value_r	4.17 What was the size of the number [split_index] transaction?		
total_splitamount_flag	The total split amounts do not equate to the transaction value		
receipt	4.18 Did you receive any confirmation message or receipt after the transaction was completed?	1	Yes
		0	No
receipt_type	4.19 What type of confirmation message 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_oth	4.20 What other type of receipt or confirmation message did you receive?		
receipt_agentid	4.21 Please enter the Agent ID displayed in the confirmation text message on your phone.		
receipt_agentname	4.22 Please enter the Agent Name (in capital letters) displayed in the confirmation text message on your phone.		
receipt_n	4.23 How many pictures of the receipt did you take?		
Agent was present > Transaction succeeded > receipt_phone (1)		(Repeated group)	
reciept_photo_phone_r	4.24 Please upload a screenshot of the message or notification		
Agent was present > Transaction succeeded > receipt_paper (1)		(Repeated group)	
reciept_photo_paper_r	4.25 Please upload the photo of the paper receipt		
othcust_overhear	4.26 Do you think any other customers overheard the size of the transaction or see the handling of cash?	1	Yes
		0	No
pin_hidden	4.27 Did the agent advise you to keep your PIN hidden?	1	Yes
		0	No
post_balance	4.28 [CHECK YOUR BALANCE IN YOUR ACCOUNT USING THE [provider] MOBILE APPLICATION AFTER THE MYSTERY SHOPPING VISIT.] What is your [scenario_provider_lab] mobile money balance?		

confirm_balance_flag1	The fee entered for what you paid from your account is Invalid or review your account balances before and after the transaction																					
post_screenshot	4.29 Take a screenshot of your balance after your mystery shopping visit and upload it here.																					
sectionfive	<b>Section 5: Visit experience</b>																					
security	5.1 On a scale of 1-10 with 1 being the worst and 10 being the best, how secure did you feel when conducting a transaction with this agent?	<table border="1"> <tr><td>1</td><td>One</td></tr> <tr><td>2</td><td>Two</td></tr> <tr><td>3</td><td>Three</td></tr> <tr><td>4</td><td>Four</td></tr> <tr><td>5</td><td>Five</td></tr> <tr><td>6</td><td>Six</td></tr> <tr><td>7</td><td>Seven</td></tr> <tr><td>8</td><td>Eight</td></tr> <tr><td>9</td><td>Nine</td></tr> <tr><td>10</td><td>Ten</td></tr> </table>	1	One	2	Two	3	Three	4	Four	5	Five	6	Six	7	Seven	8	Eight	9	Nine	10	Ten
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security_expl	5.2 Please describe what security issues you observed.																					
privacy	5.3 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?	<table border="1"> <tr><td>1</td><td>One</td></tr> <tr><td>2</td><td>Two</td></tr> <tr><td>3</td><td>Three</td></tr> <tr><td>4</td><td>Four</td></tr> <tr><td>5</td><td>Five</td></tr> <tr><td>6</td><td>Six</td></tr> <tr><td>7</td><td>Seven</td></tr> <tr><td>8</td><td>Eight</td></tr> <tr><td>9</td><td>Nine</td></tr> <tr><td>10</td><td>Ten</td></tr> </table>	1	One	2	Two	3	Three	4	Four	5	Five	6	Six	7	Seven	8	Eight	9	Nine	10	Ten
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privacy_expl	5.4 Please describe what privacy issues you observed.																					
attitude	5.5 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?	<table border="1"> <tr><td>1</td><td>One</td></tr> <tr><td>2</td><td>Two</td></tr> <tr><td>3</td><td>Three</td></tr> <tr><td>4</td><td>Four</td></tr> <tr><td>5</td><td>Five</td></tr> <tr><td>6</td><td>Six</td></tr> <tr><td>7</td><td>Seven</td></tr> <tr><td>8</td><td>Eight</td></tr> <tr><td>9</td><td>Nine</td></tr> <tr><td>10</td><td>Ten</td></tr> </table>	1	One	2	Two	3	Three	4	Four	5	Five	6	Six	7	Seven	8	Eight	9	Nine	10	Ten
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attitude_expl	5.6 Please describe what agent attitude issues you observed.																					
harrasment_nt	Did you experience any of the following problems with this agent?																					
invasion	5.7 Unwelcome invasion of my personal space (e.g., touching, crowding, leaning over)	<table border="1"> <tr><td>1</td><td>Yes</td></tr> <tr><td>0</td><td>No</td></tr> </table>	1	Yes	0	No																
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suggestive	5.8 Unwelcome sexually suggestive looks or gestures directed at me	<table border="1"> <tr><td>1</td><td>Yes</td></tr> <tr><td>0</td><td>No</td></tr> </table>	1	Yes	0	No																
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teasing	5.9 Unwelcome sexual teasing, jokes, comments, or questions directed at me	<table border="1"> <tr><td>1</td><td>Yes</td></tr> </table>	1	Yes																		
1	Yes																					



		0	No	
Rude	5.10 Rude, harassing, or unwelcome comments directed at other customers	1	Yes	
		0	No	
discr_gender	5.11 Did the agent do or say anything that made you feel discriminated against because of your gender?	1	Yes	
		0	No	
discr_gender_expl	5.12 Please describe why you felt discriminated against because of your gender.			
discr_age	5.13 Did the agent do or say anything that made you feel discriminated against because of your age?	1	Yes	
		0	No	
discr_age_expl	5.14 Please describe why you felt discriminated against because of your age.			
discr_ethnicity	5.15 Did the agent do or say anything that made you feel discriminated against because of your ethnicity or tribe?	1	Yes	
		0	No	
discr_ethnicity_expl	5.16 Please describe why you felt discriminated against because of your ethnicity.			
comment	5.17 Enter any additional comments you have about the survey			