

## Transaction Cost Index. Recruitment Survey

Field	Question	Answer								
surveynote	This Survey is for recruiting customers for local mystery shopping									
sectionone	<b>Section 1: Setup</b>									
enum_name	1.1 Please select your name.	<table border="1"> <tr> <td>ID1</td> <td>Name1</td> </tr> <tr> <td>ID2</td> <td>Name2</td> </tr> <tr> <td>ID3</td> <td>Name3</td> </tr> <tr> <td>ID4</td> <td>Name4</td> </tr> </table>	ID1	Name1	ID2	Name2	ID3	Name3	ID4	Name4
ID1	Name1									
ID2	Name2									
ID3	Name3									
ID4	Name4									
ca_id	1.2 Please enter the Catchment Area ID on your tracking sheet									
ca_id_chk	1.3 Re-enter the Catchment Area ID on your tracking sheet									
hh_present	1.4 Is anyone in the household present?	<table border="1"> <tr> <td>1</td> <td>Yes</td> </tr> <tr> <td>0</td> <td>No</td> </tr> </table>	1	Yes	0	No				
1	Yes									
0	No									
Household is available										
intro_nt	Please look for any adult in the household who is willing to talk to you, introduce yourself and then read the consent script on the next page									
hh_consent	Hello, my name is [enumerator], I work for Innovations for Poverty Action, or IPA, an international research organization. IPA is conducting research about the costs of digital financial services that will help us understand the costs customers like you face when using them. We would like to ask you a few questions about you and other members of the household to determine their eligibility and then conduct a brief survey with each one of those that are eligible. Can I go ahead and ask you these questions?									
hh_consent	1.5 Did the respondent consent to participate?	<table border="1"> <tr> <td>1</td> <td>Yes</td> </tr> <tr> <td>0</td> <td>No</td> </tr> </table>	1	Yes	0	No				
1	Yes									
0	No									
Household is available > Respondent consented	Begin group									
sectiontwo	<b>Section 2: Household Roster</b>									
hh_roster_nt	HOUSEHOLD ROSTER I would like to ask you about the current members of this household who are 18 years and older. A HOUSEHOLD MEMBER IS AN INDIVIDUAL THAT SLEEPS OR SHARES MEALS HERE MOST EVENINGS AND CONSIDERS THIS THEIR PRIMARY RESIDENCE.									
num_hh_members	1.6 How many household members who are 18 years and older are there in this household ?									
hh_mbrs_nt	1.7 Now I am going ask you about each of the members who are 18 years and above that you have told me about, beginning with yourself									
Household is available > Respondent consented > Household members (1)	(Repeated group)									
	Household is available > Respondent consented > Household members (1) > hh member names	Begin group								
hh_mbr_name_nt	What is the name of household member No. 1?									

hh_mbr_fn_r	First Name	
hh_mbr_sn_r	Surname	
hh_mbr_name_r	First name + Surname	
	Household is available > Respondent consented > Household members (1) > hh member names	End group
hh_mbr_gender_r	What is [hh_mbr_name_r]'s gender?	0 Male
		1 Female
hh_mbr_age_r	What is [hh_mbr_name_r]'s age in years?	
hh_mbr_relation_r	What is [hh_mbr_name_r]'s relationship to the head of household?	1 Household head
		2 Spouse/ partner
		3 Parent/ parent-in-law
		4 Grandparent/ spouse's grandparent
		5 Child/ adopted child/ step child
		6 Son or daughter-in-law
		7 Other relative
		8 Friend
		9 Co-worker
		-99 Don't know
hh_mbr_educ_r	What is [hh_mbr_name_r]'s highest level of education?	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.)
		-99 Don't know
hh_mbr_educ_r_oth	What is the other level of education?	
hh_mbr_occup_r	What is [hh_mbr_name_r]'s primary occupation?	1 Agriculture/livestock/fishing
		2 Transforming natural resources for sale (charcoal, bricks, shea butter)
		3 Collecting firewood/grass for sale
		4 Boda-boda/taxi driving
		5 Small-scale vocation (carpentry, shoe repair, sewing)
		6 Barber/tailor/butcher
		7 Factory job
		8 Mechanic/welder/electrician/plumber/mason

		9	NGO worker
		10	Nurse
		11	Doctor
		12	Soldier/policeman
		13	Watchman/askari
		14	Unskilled construction labor
		15	Teacher or public servant
		16	Clerical or secretarial work
		17	Political position
		18	Domestic work (maid)
		19	Hawking clothes, food, other items
		20	Salaried/ wage employee in church
		21	Hotel restaurant or tourism job
		22	Salaried employee in company or firm (manager, accountant, legal clerk)
		23	Casual Laborer
		24	Shop keeper
		25	Traditional Healer
		26	Not Employed
		-77	Other employment, specify
		-99	Don't know
hh_mbr_occup_r_oth	What is the other primary occupation?		
hh_mbr_agent_r	Does [hh_mbr_name_r] work as a mobile money agent, or work at a location that offers mobile money services?	1	Yes
		0	No
		-99	Don't know
hh_mbr_phone_r	Does [hh_mbr_name_r] own a phone?	1	Yes
		0	No
		-99	Don't know
hh_mbr_mm_r	Does [hh_mbr_name_r] have a mobile money account?	1	Yes
		0	No
		-99	Don't know
hh_mbr_present_r	Is [hh_mbr_name_r] physically present at the household now?	1	Yes
		0	No
payment_number	Thank you so much for your time so far. Can you please share with me the phone number you would like for us to share to send your airtime to.		
eligible_list_nt	Here is a list of all eligible members in the household. Now administer the numeracy test for each.		
num_literacy_nt	I am going to give you a few imagined scenarios involving mobile money transactions. For each scenario, I will ask you to tell me		Randomized for different household members

	what balance will remain on your account after the transaction is complete	
num_literacy_1	If your account balance is 1000 shillings and you transfer 500 shillings to a friend with a transfer fee of 50 shillings, what will be your remaining balance?	
num_literacy_2	If your account balance is 1000 shillings and you transfer 450 shillings to a friend with a transfer fee of 50 shillings, what will be your remaining balance?	
num_literacy_3	If your account balance is 1500 shillings and you transfer 500 shillings to a friend with a transfer fee of 50 shillings, what will be your remaining balance?	
num_test_fail_nt	Thank you for your participation, unfortunately we are unable to go ahead with the survey with you at this time as you are ineligible	
consentscript	<p>As previously indicated, 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 &amp; Melinda Gates Foundation.</p> <ul style="list-style-type: none"> <li>We are inviting you to participate in this study about the costs of using mobile money. In this study, We are trying to learn more about the customers' experience transacting with mobile money.</li> <li>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 10 minutes to complete the survey.</li> <li>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. You may also be asked to complete a separate mobile money transaction and report on your experience. We are also training customers to do mystery shopping visits with mobile money agents. This means that we would send you a market near you and ask you to conduct transactions such as cashing out money that we send you and then require you to record details about your experience with the guidance of our enumerator who will be present throughout this time. For your participation and time commitment of approximately 2 days, we will compensate you an amount ranging from [shopper_max_pay] shillings to [shopper_min_pay] shillings depending on whether the agent was present or not. The study team will not contact you for additional details regarding this activity. You should not however, that we are also going to interact with other members of this household and only one of you will be eligible to participate in the mystery shopping activity. You can contact us at any time to ask us to stop using your information. For participating in this survey, we will give you a compensation amount to 5000 of airtime via your mobile phone.</li> <li>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.</li> </ul>	

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.

- **New Information:**

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

- **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 oversee 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.

- **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

	<p>section.</p> <ul style="list-style-type: none"> <li>• <b>Contact Information:</b> 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:</li> </ul> <p>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</p> <p>Questions: Do you have any further questions?</p> <p>Response: If I have answered all your questions, do you agree to participate in this study?</p>											
consent	Has the household member consented to participate?	<table border="1"> <tr> <td>1</td> <td>Yes</td> </tr> <tr> <td>0</td> <td>No</td> </tr> </table>	1	Yes	0	No						
1	Yes											
0	No											
Household is available > Respondent consented > Household members (1) > Eligible	(Repeated group)											
sectionthree	<b>Section 3: Eligible household members</b>											
phonetype	What type of phone do you own?	<table border="1"> <tr> <td>1</td> <td>Basic phone</td> </tr> <tr> <td>2</td> <td>Feature phone</td> </tr> <tr> <td>3</td> <td>Smart phone</td> </tr> <tr> <td>0</td> <td>Does not own a phone</td> </tr> <tr> <td>-99</td> <td>Don't know</td> </tr> </table>	1	Basic phone	2	Feature phone	3	Smart phone	0	Does not own a phone	-99	Don't know
1	Basic phone											
2	Feature phone											
3	Smart phone											
0	Does not own a phone											
-99	Don't know											
providers	From which mobile money provider(s) do you have a mobile money account with?	<table border="1"> <tr> <td>1</td> <td>Provider1</td> </tr> <tr> <td>2</td> <td>Provider2</td> </tr> <tr> <td>3</td> <td>Provider3</td> </tr> <tr> <td>-77</td> <td>Other</td> </tr> </table>	1	Provider1	2	Provider2	3	Provider3	-77	Other		
1	Provider1											
2	Provider2											
3	Provider3											
-77	Other											
mm_account_yrs	How long have you had the mobile money account you first opened?											
ptp	Have you sent money from (any of) your mobile money account(s) to someone else's account on your own, without the help of anyone else?	<table border="1"> <tr> <td>1</td> <td>Yes</td> </tr> <tr> <td>0</td> <td>No</td> </tr> </table>	1	Yes	0	No						
1	Yes											
0	No											
bank_account	Do you have a bank account?	<table border="1"> <tr> <td>1</td> <td>Yes</td> </tr> <tr> <td>0</td> <td>No</td> </tr> </table>	1	Yes	0	No						
1	Yes											
0	No											
bank_account_yrs	How long have you had the bank account you first opened?											
mm_payments	Which way(s) have you used or accepted mobile money payments [within the last 90 days]	<table border="1"> <tr> <td>1</td> <td>Receive payments from employer/wages using mobile money</td> </tr> <tr> <td>2</td> <td>Pay employees using mobile money</td> </tr> <tr> <td>3</td> <td>Pay bills using mobile money (electricity, water, taxes, etc)</td> </tr> </table>	1	Receive payments from employer/wages using mobile money	2	Pay employees using mobile money	3	Pay bills using mobile money (electricity, water, taxes, etc)				
1	Receive payments from employer/wages using mobile money											
2	Pay employees using mobile money											
3	Pay bills using mobile money (electricity, water, taxes, etc)											

		4	Pay input suppliers for your business using mobile money
		5	Accept customer payments using mobile money
		6	Take loans using mobile money
		7	Receive payments from government/transfers using mobile money
		0	None of these
		-77	Other
mm_payments_oth	Specify other way (s) you have used or accepted mobile money payments [within the last 90 days]		
		1	Deposit cash into mobile money account (cash-in)
		2	Withdraw cash from mobile money account (cash-out)
		3	Sending mobile money to someone who uses the same mobile money provider as me
		4	Sending mobile money to someone who uses a different mobile money provider as me
ag_transttype_last90	In the past 90 days, which of these types of mobile money transactions have you done with an agent?	5	Sending cash to someone's mobile money account
ag_num_deposits	In the last 90 days, how many times have you done transaction type: Deposit money (cash-in) with an agent?		
ag_num_withdraw	In the last 90 days, how many times have you done transaction type: Withdraw money (cash-out) with an agent?		
ag_num_onnet	In the last 90 days, how many times have you done transaction type: Sending money to someone who uses the same mobile money provider as me with an agent?		
ag_num_offnet	In the last 90 days, how many times have you done transaction type: Sending money to someone who uses a different mobile money provider as me with an agent?		
ag_num_otc	In the last 90 days, how many times have you done transaction type: Sending cash to someone's mobile money account (OTC)?		
ag_num_tot	How many agents do you typically transact with?		
		1	Less than a day ago
		2	Between 1 and 2 days ago
		3	Between 3 and 7 days ago
ag_success_whenlast	When did you last conduct a successful transaction with an agent?	4	Between 1 and 2 weeks ago

		5	Between 2 and 4 weeks ago
		6	Between 1 and 3 months ago
		7	More than 3 months ago
		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
ag_success_type	Which type of transaction was it?	-77	Other
ag_success_amount	What was the value of the transaction?		
ag_success_fee	What was the fee you paid for the transaction?		
ag_numto_success	How many different agents did you have to visit to complete the transaction successfully?		
ag_success_attempts	How many attempts did you have to make in total (including all agents visited) to complete the transaction successfully?		
		1	Provider1
		2	Provider2
		3	Provider3
ag_success_provider	Which provider did you use to make the transaction?	-77	Other
ag_success_minutes	How far in minutes is the agent you last conducted a successful transaction with from here (your home)?		
ag_success_time	How much time did you spend in total completing the transaction, including all the visits to the different agents and attempts (in minutes)?		
		1	Yes
		0	No
challenge	In the past 90 days, have you experienced a significant problem while using the account or with a mobile money agent such as scam or overcharging, missing money, or information not kept safe?		
		1	Agent overcharging
		2	Agent fraud/scam
		3	Agent not keeping your information safe
		4	Poor customer care
challenge_type	Which of these challenges have you experienced with an agent in the last 90 days?	-77	Other
challenge_type_oth	Which other challenge have you experienced with an agent in the last 90 days?		



		1	Mobile money provider
		2	Local authorities or police
		3	Government organization
		4	Consumer protection agency
		0	Did not contact anyone
		-77	Other
challenge_redress	The last time you experienced a significant problem with account or mobile money agent, did you contact any of the following entities to try to resolve the problem? [ENUM: Read out load.]		
challenge_redress_oth	Please specify other entity that you contacted:		
		1	Yes
challenge_resolve	Was the problem resolved to your satisfaction?	0	No
mm_payments	Household is available > Respondent consented > Household members (1) > Eligible > mm_payments	Begin group	
mm_payments_nt	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. What percentage of these payments were made using		
mm_payments_cash	1. Cash		
mm_payments_mm	2. Mobile Money		
mm_payments_othnum	3. Other		
mm_payments_flag	The sum of the cash ([mm_payments_cash]), mobile money ([mm_payments_mm]), and other ([mm_payments_oth_num]) is not equal to 100 please go back and correct		
mm_payments_oth	Please specify the other alternative method of digital payments that you have use in the last 12 months		
		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	In your opinion, what are the advantages of cash as compared with mobile money?		
cash_advantages_oth	Specify other advantages:		

mm_overdrawn	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
mm_overdrawn_value	What is the amount you have in debt on your mobile money?		
provider_price	Imagine you were to make a 10,000 shillings withdrawal at an agent location, which provider would be your preferred provider?	1	Provider1
		2	Provider2
		3	Provider3
		-77	Other
know_price_yesno	Imagine you were to make a 10,000 shilling withdrawal at a [provider_price_lab] agent. Do you know the total price/ fee you would pay for such a transaction?	1	Yes
		0	No
know_price	What is the fee you will pay for a 10,000 shilling withdrawal at a [provider_price_lab] agent?		
tested_eleg_end	Thank you so much for your time.		
directions	Enumerator: Record detailed directions to this household?		
Hh_gps	Enumerator: Please capture GPS coordinates for the household		
end_nt	Enumerator: Thank you. you have come to the end of the survey.		