

Transaction Cost Index. Local Consumer Mystery Shopping Survey

| Field                   | Question  | Answer  |   |           |   |           |
|-------------------------|---|---|---|-----------|---|-----------|
| shopper_id              | Please enter your shopper ID  |   |   |           |   |           |
| shopper_id_confirm      | Please re-enter your shopper ID   |   |   |           |   |           |
| visit_no                | Enter the agent number from your tracking sheet   |   |   |           |   |           |
| complete_nt             | You already completed the visit you have selected, can you go back and select another visit?  |   |   |           |   |           |
| sectionone              | <b>Section 1: Setup</b>   |   |   |           |   |           |
| shopper_firstname       | 1.1 What is your first name?  |   |   |           |   |           |
| shopper_surname         | 1.2 What is your surname?   |   |   |           |   |           |
| name_conf_yesno         | 1.3 The name you have given to us: [shopper_firstname] [shopper_surname] is slightly different from the one we have in our records: [shopper_firstname_pull] [shopper_surname_pull]. Can you confirm you are the same person we recruited?  |   |   |           |   |           |
| resp_female             | 1.4 Please select your gender?  | <table border="1"> <tr> <td>0</td> <td>Male</td> </tr> <tr> <td>1</td> <td>Female</td> </tr> </table>         | 0 | Male      | 1 | Female    |
| 0                       | Male  |   |   |           |   |           |
| 1                       | Female  |   |   |           |   |           |
| before_location         | <p>I will share below a pin (coordinates) that will direct you to the agent you are required to visit. Please tap (click) on it if you have an internet connection. It will open on google maps, and provide you with the instructions that will help you locate the agent.</p> <p>&lt;a href="[maps_directions]" target="_blank"&gt;Click here for directions&lt;/a&gt;</p> <p>Return to SurveyCTO once you have arrived.</p> <p>You can also paste these coordinates into google maps/maps.me: [agent_coord_cm]</p> <p>In case you don't have a reliable internet connection or for some reason are unable to open/or use google maps, swipe to the next screen for directions.</p> |   |   |           |   |           |
| agent_description_nt    | Here are the directions to the specific agent: [agent_description]  |   |   |           |   |           |
| agent_gps               | Ensure you are within 10 meters of the agent location, and then Record the GPS location of the agent.   |   |   |           |   |           |
| distance_cacenter_error | Your current GPS recording is [agent_distfromcensus] meters from the GPS location for this agent recorded at baseline. Please ensure you are within 10 meters of the location recorded at census.   |   |   |           |   |           |
| provider                | 1.5 What provider are you going to use for this transaction?  | <table border="1"> <tr> <td>1</td> <td>Provider1</td> </tr> <tr> <td>2</td> <td>Provider2</td> </tr> </table> | 1 | Provider1 | 2 | Provider2 |
| 1                       | Provider1   |   |   |           |   |           |
| 2                       | Provider2   |   |   |           |   |           |
| scenario_nt             | You will be carrying out a [scenario_type] of 20,000 with [provider_label].   |   |   |           |   |           |
| complete_visit          | <p>Follow the instructions below to complete the transactions assigned to you with the agent you are visiting:</p> <p>1. DO NOT FILL OUT THE SURVEY AT THE AGENT LOCATION. Locate a place where you will fill out the survey without the agent seeing, upon completing the visit.</p> <p>2. Follow the agent's instructions in completing all the</p>   |   |   |           |   |           |

|                   |  |   |   |                              |   |   |   |                           |   |                              |   |                       |
|-------------------|--|---|---|------------------------------|---|---|---|---------------------------|---|------------------------------|---|-----------------------|
|                   | transactions. DO NOT ASK ABOUT FEES at the beginning   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| pre_balance       | 1.5 Before you make any transaction, can you check and note your [provider_label] account balance using your MOBILE APPLICATION. For Airtel, dial *185*10# and select 2 "Check balance". For MTN, dial *165#. REMEMBER TO TAKE A SCREENSHOT OF THIS BALANCE IN THE MOBILE APPLICATION. YOU WILL BE REQUIRED TO UPLOAD THIS SCREENSHOT. (NOTE: PLEASE DON'T TAKE A PHOTO INSTEAD, YOU WILL NOT BE ABLE TO COMPLETE THE SURVEY IF YOU DO). What is your [provider_label] mobile balance? |   |   |                              |   |   |   |                           |   |                              |   |                       |
| pre_screenshot    | 1.6 Take a screenshot of your balance before your mystery shopping visit and upload it here  |   |   |                              |   |   |   |                           |   |                              |   |                       |
| network_coverage  | 1.7 What network coverage does your phone currently display?   | <table border="1"> <tr> <td>1</td> <td>No service</td> </tr> <tr> <td>2</td> <td>Some phone network coverage, but no data (bars only, no 2G/3G/4G)</td> </tr> <tr> <td>3</td> <td>2G service</td> </tr> <tr> <td>4</td> <td>3G service</td> </tr> <tr> <td>5</td> <td>4G/4G+/LTE/5G service</td> </tr> </table> | 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 |
| 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  |   |   |                              |   |   |   |                           |   |                              |   |                       |
| sectiontwo        | <b>Section 2: Primary outcomes</b>   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| agent_present     | 2.1 Was the agent present when you visited?  | <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   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| agent_open_when   | 2.2 Do you know when this agent is usually open?   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| used_before       | 2.3 Apart from the transactions you have completed with this agent as part of this exercise, In the past 90 days, about how many times have you conducted a financial transaction at this agent location, or visited this agent for any other reason (for example for charging battery or making a purchase)?  |   |   |                              |   |   |   |                           |   |                              |   |                       |
| Agent was present |  |   |   |                              |   |   |   |                           |   |                              |   |                       |
| agent_female      | 2.4 What is the gender of the person that served you?  | <table border="1"> <tr> <td>0</td> <td>Male</td> </tr> <tr> <td>1</td> <td>Female</td> </tr> </table>   | 0 | Male                         | 1 | Female  |   |                           |   |                              |   |                       |
| 0                 | Male   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| 1                 | Female   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| agent_age         | 2.5 How old was the person that served you?  | <table border="1"> <tr> <td>1</td> <td>Teenager (between 13 and 17)</td> </tr> <tr> <td>2</td> <td>Young Adult (between 18 and 30)</td> </tr> <tr> <td>3</td> <td>Adult (between 30 and 50)</td> </tr> <tr> <td>4</td> <td>Old (More than 50 years old)</td> </tr> </table>                                     | 1 | Teenager (between 13 and 17) | 2 | Young Adult (between 18 and 30)                                   | 3 | Adult (between 30 and 50) | 4 | Old (More than 50 years old) |   |                       |
| 1                 | Teenager (between 13 and 17)   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| 2                 | Young Adult (between 18 and 30)  |   |   |                              |   |   |   |                           |   |                              |   |                       |
| 3                 | Adult (between 30 and 50)  |   |   |                              |   |   |   |                           |   |                              |   |                       |
| 4                 | Old (More than 50 years old)   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| wait_time         | 2.6 How many minutes did you wait before you were served?  |   |   |                              |   |   |   |                           |   |                              |   |                       |
| transaction_time  | 2.7 How many minutes did you spend conducting the transaction with the agent (exclude the time you waited to be served)?   |   |   |                              |   |   |   |                           |   |                              |   |                       |
| othcust_n         | 2.8 Besides yourself, how many other customers were at the agent location when you arrived?  |   |   |                              |   |   |   |                           |   |                              |   |                       |
| othcust_flag      | 2.9 The number of male and female customers you have entered does not match with the total number of customers. Please go back and check your answer.  |   |   |                              |   |   |   |                           |   |                              |   |                       |

|  |  |     |  |
|--|--|-----|--|
| device                                 | 2.10 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                             | 2.11 Please specify other device:  |     |  |
| price_list                             | 2.12 Were price list(s) displayed at the agent location in a way that was visible to customers?                    | 1   | Yes  |
|  |  | 0   | No   |
| price_list_official                    | 2.13 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                                | 2.14 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 |
| fail_why                               | 3.3 What reason did the agent give for the transaction not succeeding?   | 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   |

|                |   |   |   |   |   |   |   |  |   |   |   |   |     |       |
|----------------|---|---|---|---|---|---|---|--|---|---|---|---|-----|-------|
|                |   | <table border="1"> <tr> <td>5</td> <td>Battery issues</td> </tr> <tr> <td>6</td> <td>Agent does not have enough float/cash to complete the transaction</td> </tr> <tr> <td>7</td> <td>Transaction is too large (for example, because the agent needs to save float/cash for other customers)</td> </tr> <tr> <td>8</td> <td>Transaction is too small (for example, because the commissions are too small)</td> </tr> <tr> <td>9</td> <td>Agent was not at the location and employee is not allowed or does not know how to complete transaction.</td> </tr> <tr> <td>-77</td> <td>Other</td> </tr> </table> | 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 |
| 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_oth   | 3.4 What other reason/ technical issue did the agent give?  |   |   |   |   |   |   |  |   |   |   |   |     |       |
| fail_alt_asked | 3.5 Did the agent provide an alternative way to complete the transaction before you asked?              | <table border="1"> <tr> <td>1</td> <td>Yes, the agent provided an alternative way to complete the transaction so I did not need to ask</td> </tr> <tr> <td>0</td> <td>No, agent did not provide an alternative way to complete the transaction so I had to ask</td> </tr> </table>  | 1 | Yes, the agent provided an alternative way to complete the transaction so I did not need to ask | 0 | No, agent did not provide an alternative way to complete the transaction so I had to ask                |   |  |   |   |   |   |     |       |
| 1              | Yes, the agent provided an alternative way to complete the transaction so I did not need to ask         |   |   |   |   |   |   |  |   |   |   |   |     |       |
| 0              | No, agent did not provide an alternative way to complete the transaction so I had to ask                |   |   |   |   |   |   |  |   |   |   |   |     |       |
| fail_alt       | 3.6 What did the agent suggest you do to complete your transaction?                                     | <table border="1"> <tr> <td>0</td> <td>No alternative way to complete transaction was given</td> </tr> <tr> <td>1</td> <td>Suggested visiting another agent, and specific agent information provided (shop name, directions, etc.)</td> </tr> <tr> <td>2</td> <td>Suggested visiting another agent, but no information about specific agent provided</td> </tr> <tr> <td>3</td> <td>Come back another time (details were provided about when to come back)</td> </tr> </table>  | 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)        |   |   |     |       |
| 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?<br>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            |
| fee_mode   | 4.4 How did you pay the fee (select all that apply)?  | 2   | Fee was sent from my account to the agent                                 |
|  |   | 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 charge. Please check your inputs again.   |                  |   |
| otc_mode  | 4.8 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_oth  | 4.9 Please specify how your over the counter cash-to-account transfer was made  |                  |   |
| receipt   | 4.10 Did you receive any confirmation message or receipt after the transaction was completed?   | 1                | Yes   |
|   |   | 0                | No  |
| receipt_type  | 4.11 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  | 4.12 What other type of receipt or confirmation message did you receive?  |                  |   |
| receipt_n   | 4.13 How many pictures of the receipt did you take?   |                  |   |
| Agent was present > Transaction succeeded > receipt_phone (1) |   | (Repeated group) |   |
| reciept_photo_phone_r   | 4.14 Please upload a screenshot of the message or notification  |                  |   |
| Agent was present > Transaction succeeded > receipt_paper (1) |   | (Repeated group) |   |
| reciept_photo_paper_r   | 4.15 Please upload the photo of the paper receipt   |                  |   |
| othcust_overhear  | 4.16 Do you think any other customers overheard the size of the transaction or see the handling of cash?  | 1                | Yes   |
|   |   | 0                | No  |
| pin_hidden  | 4.17 Did the agent advise you to keep your PIN hidden?  | 1                | Yes   |
|   |   | 0                | No  |
| post_balance  | 4.18 What is your [provider_label] mobile money balance?  |                  |   |
| withdrawal_check_flag   | 1. Your account balance before the transaction was: [pre_balance]<br>2. You conducted a [scenario_type] of: [scenario_value_int]<br>3. The provider deducted: [cal_fee_provider]<br>4. you paid [cal_fee_acct] to the agent through your account.<br>5. With these costs, and the withdrawal amount, the total amount left on your account should be: [withdrawal_check]. |                  |   |

|                     |  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
|---------------------|--|---|---|---------|---|--------|---|----------|-----|-------|---|------|---|-----|---|-------|---|-------|---|------|----|-----|
|                     | However, this is not true given your previous submission that is [post_balance]. Can you contact the enumerator who contacted you to help you resolve this. They will give you a password that will help you continue with the survey. swipe to the next screen and fill in the password shared with you by the enumerator   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| cash_in_check_flag  | 1. Your account balance before the transaction was: [pre_balance] 2. You conducted a [scenario_type] of: [scenario_value_int] 3. The provider deducted: [cal_fee_provider] 4. you paid [cal_fee_acct] to the agent through your account. 5. With these costs, and the withdrawal amount, the total amount left on your account should be: [cash_in_check]. However, this is not true given your previous submission that is [post_balance]. Can you contact the enumerator who contacted you to help you resolve this. They will give you a password that will help you continue with the survey. swipe to the next screen and fill in the password shared with you by the enumerator  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| transfer_check_flag | 1. Your account balance before the transaction was: [pre_balance] 2. You conducted a [scenario_type] of: [scenario_value_int] 3. The provider deducted: [cal_fee_provider] 4. you paid [cal_fee_acct] to the agent through your account. 5. With these costs, and the withdrawal amount, the total amount left on your account should be: [transfer_check]. However, this is not true given your previous submission that is [post_balance]. Can you contact the enumerator who contacted you to help you resolve this. They will give you a password that will help you continue with the survey. swipe to the next screen and fill in the password shared with you by the enumerator |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| post_screenshot     | 4.19 Take a screenshot of your balance after your mystery shopping visit and upload it here.   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| sectionfive         | <b>Section 5: Visit experience</b>   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| know_agent          | 5.1 Do you know the person that runs this agent location outside of their work? For example, you might be friends with them or belong to the same organizations.   | <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   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| know_agent_specify  | 5.2 Can you specify the nature of your relationship with this agent?   | <table border="1"> <tr> <td>1</td> <td>Friends</td> </tr> <tr> <td>2</td> <td>Family</td> </tr> <tr> <td>3</td> <td>Relative</td> </tr> <tr> <td>-77</td> <td>Other</td> </tr> </table>   | 1 | Friends | 2 | Family | 3 | Relative | -77 | Other |   |      |   |     |   |       |   |       |   |      |    |     |
| 1                   | Friends  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 2                   | Family   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 3                   | Relative   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| -77                 | Other  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| know_agent_oth      | 5.3 Specify other nature of your relationship with this agent  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| security            | 5.4 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 |
| 1                   | One  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 2                   | Two  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 3                   | Three  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 4                   | Four   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 5                   | Five   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 6                   | Six  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 7                   | Seven  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 8                   | Eight  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 9                   | Nine   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 10                  | Ten  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| security_expl       | 5.5 Please describe what security issues you observed.   |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| privacy             | 5.6 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> </table>  | 1 | One     |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |
| 1                   | One  |   |   |         |   |        |   |          |     |       |   |      |   |     |   |       |   |       |   |      |    |     |

|                      |   |    |       |
|----------------------|---|----|-------|
|                      |   | 2  | Two   |
|                      |   | 3  | Three |
|                      |   | 4  | Four  |
|                      |   | 5  | Five  |
|                      |   | 6  | Six   |
|                      |   | 7  | Seven |
|                      |   | 8  | Eight |
|                      |   | 9  | Nine  |
|                      |   | 10 | Ten   |
| privacy_expl         | 5.7 Please describe what privacy issues you observed.   |    |       |
| attitude             | 5.8 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? | 1  | One   |
|                      |   | 2  | Two   |
|                      |   | 3  | Three |
|                      |   | 4  | Four  |
|                      |   | 5  | Five  |
|                      |   | 6  | Six   |
|                      |   | 7  | Seven |
|                      |   | 8  | Eight |
|                      |   | 9  | Nine  |
|                      |   | 10 | Ten   |
| attitude_expl        | 5.9 Please describe what agent attitude issues you observed.  |    |       |
| harrasment_nt        | Did you experience any of the following problems with this agent?   |    |       |
| invasion             | 5.10 Unwelcome invasion of my personal space (e.g., touching, crowding, leaning over)   | 1  | Yes   |
|                      |   | 0  | No    |
| suggestive           | 5.11 Unwelcome sexually suggestive looks or gestures directed at me   | 1  | Yes   |
|                      |   | 0  | No    |
| teasing              | 5.12 Unwelcome sexual teasing, jokes, comments, or questions directed at me   | 1  | Yes   |
|                      |   | 0  | No    |
| rude                 | 5.13 Rude, harassing, or unwelcome comments directed at other customers   | 1  | Yes   |
|                      |   | 0  | No    |
| discr_gender         | 5.14 Did the agent do or say anything that made you feel discriminated against because of your gender?                                | 1  | Yes   |
|                      |   | 0  | No    |
| discr_gender_expl    | 5.15 Please describe why you felt discriminated against because of your gender.   |    |       |
| discr_age            | 5.16 Did the agent do or say anything that made you feel discriminated against because of your age?                                   | 1  | Yes   |
|                      |   | 0  | No    |
| discr_age_expl       | 5.17 Please describe why you felt discriminated against because of your age.  |    |       |
| discr_ethnicity      | 5.18 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 | 5.19 Please describe why you felt discriminated against because of your ethnicity.  |    |       |
| comment              | 5.20 Enter any additional comments you have about the survey  |    |       |