

# Transaction Cost Index

## Local mystery shopper training manual

### Mystery shopping

Mystery shopping is a research method where hired individuals act as regular customers to assess the quality of customer service and the overall experience provided by businesses or point of service providers. They follow a predetermined set of instructions and specific scenarios.

### Process of a mystery shopping visit

1. The shopper will meet with the enumerator at an agreed place near the catchment area. The place can be chosen freely as long as it is not somewhere where agents will notice them.
2. The enumerator will train the shopper on what they need to do. A detailed training will take place before the first visit. Continued training before following visits could be needed.
3. On the first day, i.e. the official training day of shoppers, a trial visit should be conducted. The agent for the trial visit should be outside the catchment area and not part of the study.
4. The enumerator will begin the survey.
5. **GPS:** To avoid being noticed by agents, enumerators are allowed to capture the GPS some distance away from the agent.
6. The enumerator will let the shopper know the type and value of transaction they are supposed to conduct with the agent. This is indicated in the survey and should be made very clear.
  - a. Note: For the question, “What provider are you going to use for this transaction?”, shoppers should choose the provider that they normally transact with. In cases where the agent does not serve the preferred provider, the shopper can use an alternative provider if they also have an account with that provider.

7. **Screenshots:** We require screenshots of the mobile money account balance before and after transactions.
  - a. For pre-visit screenshots:
    - i. If the shopper has a smartphone, screenshots should be transferred to the enumerator's device.
    - ii. If the shopper does not have a smartphone where screenshots can be taken, the enumerator should take a CLEAR photo of the balance where the numbers are clearly visible.
  - b. For post-visit screenshots:
    - i. Follow the same procedure as for pre-visit screenshots, but if a paper receipt of the transaction is available, the enumerator can take a CLEAR photo of the receipt.
8. The enumerator fills out the survey up until the question on network coverage. The shopper will then make the transaction with the specific agent.
9. The remaining survey will be filled out after the shopper returns to the designated place where the enumerator will be waiting.

## Survey variable guide

### Section 1

- shopper\_id: Please enter your shopper ID.
  - This ID has been pre-assigned to the shopper. It should be entered by the enumerator.
- visit\_no: Enter the agent number from your tracking sheet
  - Agents should have been assigned an ID or a number that is consistent across all mystery shopping visits.
- shopper\_firstname: What is your first name?
  - The shopper's first name
- shopper\_surname: What is your surname?
  - The shopper's surname
- resp\_female: Please select your gender?
  - The gender of the shopper
- provider: What provider are you going to use for this transaction?
  - Shoppers are free to choose which provider they want to use for the transaction.
- pre\_balance: Before you make any transaction, can you check and note your provider 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.

What is your provider's mobile balance?

- Shoppers should report their mobile money balance accurately (including all decimal places).
- pre\_screenshot: Take a screenshot of your balance before your mystery shopping visit and upload it here
  - Whenever possible, the screenshots should be sent to the enumerator's device so that they can upload it into the survey. If this is not possible (for example because the shopper does not have a smartphone), photos taken of the screenshot must be clear.
- network\_coverage: What network coverage does your phone currently display?

- The signal strength can usually be read by looking at the icon on the top right of the screen.

## Section 2

- agent\_present: Was the agent present when you visited?
  - Shoppers should check whether the agent shop is open or not. This should not be confused with whether the primary agent was actually present at the shop. If the shop is open and the transaction failed because the primary agent was not present, we will fill out the failed transaction module.
- agent\_open\_time: At what time today (abbreviation for current weekday) is this agent usually open?
  - Shoppers may already know the answer to this. In cases where the shopper doesn't know the usual time of the agent's availability, they should use their knowledge of the area to try their best to make an informed guess.
- agent\_female: What is the gender of the person that served you?
  - Shoppers should be reminded to remember the gender of the agent post visit.
- wait\_time: How many minutes did you wait before you were served?
  - Shoppers should keep track of minutes from the moment they were in the queue or in the shop premise trying to talk to the agent. Shoppers should stop counting when the agent starts serving the shopper.
- transaction\_time: How many minutes did you spend conducting the transaction with the agent (exclude the time you waited to be served)?
  - Shoppers should keep track of minutes from the moment the agent starts serving them. Shoppers should stop counting when the assigned transaction is completed.
    - Enumerators will remind shoppers during training that they will have to remember these numbers and not depend on guesswork when filling out the survey.
- othcust\_n: Besides yourself, how many other customers were at the agent location when you arrived?
  - Shoppers should look around and count the number of customers within the shop premise.

- Shoppers should pay close attention to the gender of the customers. They should be able to recall how many male and how many female customers were at the shop during the visit.
- employees\_n: Including the person that served you, how many employees were at the location? Make a guess. An employee is defined as an agent or a person selling goods.
  - Shoppers should NOT ask anyone at the shop premise about the number of employees working.
- device: What type of device does the agent use to conduct agent transactions?
  - Shoppers will observe the type of device used to complete the transaction.
    - It may be useful for enumerators to give examples of the devices from our choice list during training, so that they can easily identify the type of device.
- price\_list: Were price list(s) displayed at the agent location in a way that was visible to customers?
  - Price lists include any document, even hand written, that shows the fees for services.
- price\_list\_official: Which types of price lists did you see?
  - Shoppers should be able to differentiate between price lists of different providers. Enumerators should show them examples of price lists during training if needed.
- Success: Were you able to complete the assigned transaction?
  - Shoppers were able to do the transaction.

### *Section 3*

- fail\_attempt: Did the agent attempt to complete the transaction or decline the transaction before attempting to complete it?
  - Shoppers should pay close attention to this.
- fail\_why\_asked: Did the agent explain why the transaction failed before you asked?
  - Shoppers should wait some time and see if the agent gives an explanation before asking. When the shopper is reasonably confident the agent will not provide an explanation he/she should ask the agent about the reason.
- fail\_why: What reason did the agent give for the transaction not succeeding?

- Enumerators should give examples from the choices list of the survey to explain some potential reasons to help shoppers remember properly.
- fail\_alt\_asked: Did the agent provide an alternative way to complete the transaction before you asked?
  - Shoppers should wait some time and see if the agent provides an alternative way before asking. When the shopper is reasonably confident the agent will not provide an alternative, he/she should proceed to ask the agent.
- fail\_alt: What did the agent suggest you do to complete your transaction?
  - Enumerators should give examples from the choices list of the survey to explain some potential alternative ways to help shoppers remember properly.
    - Enumerators should repeat that the shopper should not do transactions in an alternative way. The purpose of knowing alternative ways is to only assess an agent's behavior.

#### *Section 4*

- Fee: 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
  - Shoppers should be able to identify the amount of fees within the value transacted.
    - Enumerators will train shoppers on the different types of fees. Provider fees are usually automatically deducted from the account but they may be asked to pay charges to the agent in the form of cash or directly into their accounts.
    - Shoppers should remember the amount and way fees were paid.
- fee\_when: Did the agent tell you how much the fee was, and if so when?
  - Shoppers should clearly remember whether the fee was disclosed before or after the transaction has been made.
- fee\_modedisclose: Did the agent tell you whether you would pay cash or from your account (or both) before completing the transaction?
  - Shoppers should pay attention to this.
- fee\_mode: How did you pay the fee (select all that apply)?

- Although discussed in the variable “fee” already, enumerators will briefly explain again that fees can be paid directly to the provider and/or directly to the agent’s account and/or in cash
- It should be made clear that, in some scenarios, fees may be paid by more than one mode. For example, the shopper may end up paying both the official provider fee and a cash fee to the agent. In that case, the shopper should inform the enumerator about both modes.
- fee\_provider: How much did you pay in fees that were automatically deducted from your account by the provider?
  - During training, enumerators should give an example of provider fee by talking about a hypothetical transaction.
- fee\_acct: How much did you pay in fees to the agent from your account?
  - During training, enumerators should give an example of agents transferring fees directly to their own accounts by talking about a hypothetical transaction.
- fee\_cash: How much of the fee did you pay in cash?
  - During training, the enumerator should give an example of a cash fee by talking about a hypothetical transaction.
- otc\_mode: How was your over-the-counter cash-to-account transfer processed?
  - Enumerators should explain the two ways from the choices list.
    - Agent deposited (cashed-in) the money into my account and told me to send the money from my account to the “friend’s” account.
    - 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)
- receipt: Did you receive any confirmation message or receipt after the transaction was completed?
  - This includes any confirmation code read out by the agent verbally.
- receipt\_type: What type of confirmation message or receipt did you receive?
  - This could be a paper receipt, notification on the phone or verbal confirmation by the agent.
- receipt\_n: How many pictures of the receipt did you take?
  - This depends on how many receipts were provided by the agent.

- receipt\_confnumber: What was the confirmation code or similar read to you by the agent?
  - Shoppers should pay close attention to the code read out by the agent. They should be able to recall during filling out the survey.
    - Shoppers may ask the agent to repeat the verbal code if he/she couldn't understand the first time.
  
- othcust\_overhear: Do you think any other customers overheard the size of the transaction or see the handling of cash?
  - Shoppers should observe their surroundings and identify if other people overheard or saw something related to the transaction. This is a subjective question and enumerators should inform shoppers to give their best judgment when making decisions about this question.
  
- pin\_hidden: Did the agent advise you to keep your PIN hidden?
  - Self-explanatory.
  
- post\_balance & post\_screenshot: Enumerators must inform the shopper to not delete or get rid of any paper receipt/mobile notification related to the transaction or conduct any other transaction before the survey is fully filled out and completed.

### *Section 5*

For the following questions, enumerators will explain the rating system of 1 – 10. 1 represents the worst case and 10 represents the best. They will explain to shoppers that these questions are trying to capture their subjective judgment about the agent's overall conduct. If shoppers think there was any issue regarding security, privacy or attitude at the shop premise, they should be able to recall the incident in an unbiased way to be recorded in the survey.

If needed, enumerators can give examples about scenarios where the security, privacy or attitude issues are highlighted.

- security: 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?
- security\_expl: Please describe what security issues you observed.
  
- Privacy: 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?
- privacy\_expl: Please describe what privacy issues you observed.
  
- attitude: 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?



- attitude\_expl: Please describe what agent attitude issues you observed.

The following questions are yes/no questions. Like the earlier section, enumerators will explain to shoppers that these questions are trying to capture their subjective judgment about the agent's overall conduct.

If needed, enumerators can give brief examples of scenarios highlighting the violation of personal space, improper attitudes especially towards female shoppers, and discriminatory behavior by agents.

- Invasion: Unwelcome invasion of my personal space (e.g., touching, crowding, leaning over)
- Suggestive: Unwelcome sexually suggestive looks or gestures directed at me
- Teasing: Unwelcome sexual teasing, jokes, comments, or questions directed at me
- Rude: Rude, harassing, or unwelcome comments directed at other customers
  
- discrimination\_gender: Did the agent do or say anything that made you feel discriminated against because of your gender?
- discrimination\_gender\_expl: Please describe why you felt discriminated against because of your gender.
  
- discrimination\_age: Did the agent do or say anything that made you feel discriminated against because of your age?
- discrimination\_age\_expl: Please describe why you felt discriminated against because of your age.
  
- discrimination\_ethnicity: Did the agent do or say anything that made you feel discriminated against because of your ethnicity or tribe?
- discrimination\_ethnicity\_expl: Please describe why you felt discriminated against because of your ethnicity.

## Summary: What shoppers should pay attention to during their mystery shopping visit

1. Whether the agent is present or not
2. Gender of agent
3. **Wait time before being served**
4. **Time needed to complete transaction**
5. Number of customers at the shop by gender
6. Number of employees working at the shop
7. Type of device the agent was using
8. **Availability of price lists**
9. **Reasons for failed transactions**
10. Whether the agent provided any alternative way to make the transactions
11. **Fees paid directly to the provider and/or directly to the agent's account and/or in cash**
12. Timing of fee disclosure by agent
13. How OTC cash-to account transfer was processed
14. Receipts or confirmation codes/messages post transaction
15. Any issue faced by the shopper while dealing with agent