

AKIBA SMART STUDY

ENDLINE SURVEY

* Required

1. Name of Field Officer *

This is the name of the field officer making the call

Mark only one oval.

- ☐ Salome Njambi
- ☐ Antony Odhiambo
- ☐ Grace Kimemia
- ☐ Lewis Mbuta
- ☐ Sheila Omae
- ☐ Resley Osiamia
- ☐ Pauline Wanjeri
- ☐ Kevin Quindas
- ☐ Lilian Onyango
- ☐ Jacqueline Anyango
- ☐ Esther Owelle
- ☐ Ruth Wambua
- ☐ Jane Atieno
- ☐ Seth Kavogi
- ☐ Christabell Nafuna
- ☐ Peter Kibe
- ☐ Miriam Maina
- ☐ Mary Wanjiku
- ☐ Gladys Muange

- ☐ Sylvia Butale
- ☐ Millicent Ojuka
- ☐ Diana Nana
- ☐ Grace Wanjiku
- ☐ Fredrick Onyango
- ☐ Fredrick Kimani
- ☐ Ann Wanjiku

2. **Respondent's FIRST name ***

Name of the person who went through the project

.....

3. **Respondent's LAST name ***

Name of the person who went through the project

.....

4. **Survey I.D ***

Survey ID of respondent

.....

5. **Telephone number ***

Telephone number of respondent

.....

6. Treatment Type *

Interest, Lottery or Regret

Mark only one oval.☐ Interest☐ Lottery☐ Regret

INCOME AND SAVINGS

7. How much money (in Ksh) did you earn in the past month? *

.....

8. How much money do you have on mPesa right now? *

Includes mshwari

.....

9. Do you currently participate in a merry-go-round/ROSCA? **Mark only one oval.*☐ Yes☐ No**10. If you participate in a merry-go-round or ROSCA, how much money (KSH) do you contribute monthly?**

.....

11. **Please think about all your savings (including MPESA, ROSCA, money stored at home, AKIBA SMART etc.). In total, how much money (in KSH) did you save in the past month (30days)? ***
-

INSTITUTIONAL QUESTIONS

12. **How much do you trust AKIBA SMART in general as a savings product? ***

1- Not at all, 2-Very Little ,3-Somewhat ,4- Completely

Mark only one oval.

	1	2	3	4	
Not at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Completely

13. **What is your confidence level that AKIBA SMART would pay your savings back? ***

1- Not at all, 2-Very Little ,3-Somewhat ,4- Completely

Mark only one oval.

	1	2	3	4	
Not at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Completely

14. **Did you tell about AKIBA SMART to your family or friends? ***

Mark only one oval.

☐ Yes

☐ No

15. **If yes, how often? ***

1- Not at all, 2-Very Little ,3-Moderately ,4- A lot

Mark only one oval.

	1	2	3	4	
Not at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	A lot

16. **Now that you saved money with AKIBA in the last two months, how do you feel about your savings. ***

1- I feel bad, I didn't save enough, 2- I feel neutral I saved somewhat OK, 3- I feel great I saved as much as I could

Mark only one oval.

	1	2	3	
Not enough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Saved as much as I could

17. **In the past two months, how did you feel on the days you did not save? ***

1- Very bad, 2-Bad ,3- Did not feel anything(neutral) ,4- Good, 5- Very good

Mark only one oval.

	1	2	3	4	5	
Very bad	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very good

18. **Do you see yourself as a saver in general? That is someone who saves as much as he can? ***

1- Very bad saver, 2- Not a very good saver but not very bad either, 3- I am an average saver, 4- I am a good saver in general, 5- I am a very good saver in general

Mark only one oval.

	1	2	3	4	5	
Very bad	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very good

19. **In the past two months, at what times during the day, did you decide to save? ***

Check ALL that apply

Check all that apply.

- ☐ In the morning when I received the text message
- ☐ During the day
- ☐ In the evening
- ☐ Other:

20. **If you saved with Akiba Smart, what did you spend the money on? ***

Check all that apply.

- ☐ Food
- ☐ School Fees
- ☐ Business
- ☐ Savings
- ☐ Temptation goods
- ☐ Other:

GAMBLING QUESTIONS

These next two questions pertain to gambling behavior. Remember all your answers are strictly confidential.

21. **After participating in Akiba Smart for 60 days, do you feel more tempted to gamble, less tempted, or about the same? ***

Feelings only, not actual behavior

Mark only one oval.

- ☐ More tempted
- ☐ Less tempted
- ☐ The same

22. **After participating in Akiba Smart for 60 days, have you gambled any more than you usually do? ***

Actual gambling behavior

Mark only one oval.

- ☐ Yes, I have gambled more
- ☐ No, I have gambled less
- ☐ No, I have not changed me gambling behavior at all

MANIPULATION QUESTIONS

23. **In the past 2 months you saved with AKIBA SMART. Now, please think about the rules of AKIBA SMART: Can you describe me how it worked? ***

Check all that apply.

- ☐ Subject can describe correctly and in detail his savings program (if control, that he receives a text with a match, if lottery, he receives a ticket, if regret that he got a ticket at the beginning of the day)
- ☐ Subject can describe his savings program overall with minor confusion
- ☐ Subject cannot describe his program correctly

24. **Now I will ask a more detailed question: if you saved 20Ksh in one day, how much money would AKIBA deposit in your account? ***

Check all that apply.

- ☐ Not at all (0Ksh)
- ☐ 1 Ksh
- ☐ 2 Ksh
- ☐ Other amount _____
- ☐ Depends on the lottery ticket
- ☐ Other:

25. **Now that you saved with AKIBA in the last two months, how much did you save with the other savings programs you were using before, comparing to what you were saving before AKIBA? (Like ROSCA and MShwari) ***

Mark only one oval.

- ☐ When I started saving with AKIBA, I saved less with other products -(less than before)
- ☐ Even when I was saving with AKIBA, I still kept saving with the other products as much as I was saving before AKIBA--(equal to before)
- ☐ After AKIBA, I saved even more with the other products I was saving with.(more than before)

Asking about other Treatments

Describe other treatments

Here you describe the other treatments to people. Explain each one in turn according to the scripts you trained on.

Plan 1 - Interest

In the first program, members are reminded to save in the morning each day. Each day, when they save, they receive 5% extra from AKIBA SMART. For example, if a member saves 20Ksh one day, he receives 1Ksh extra that day, deposited in his account. If he doesn't save the next day, he doesn't receive any extra money from AKIBA, so his balance stays the same: 21Ksh. If he saves 20 again on the 3rd day, he receives 1Ksh on the third day, and his total balance becomes 42Ksh: 21 from the first day and 21 from the third day. And this goes on every day.

Plan 2 - Lottery

In the second program, members are reminded to save in the morning each day. Each day, when they save, they receive a lottery ticket with 4 numbers. At the end of the day, the lucky numbers are announced. Once a member gets a lottery ticket, depending on his ticket, he might win one of 3 prizes: 10% of his savings, 100% of his savings or 200 times his savings. If he doesn't win any prize, he still keeps his savings that day. For example if a member saves 20Ksh these could happen: if his ticket does not win a prize, he would keep his savings. If he wins Prize 1, he would get 2Ksh extra from

AKIBA, if he wins Prize 2, he would get 20Ksh extra from AKIBA and if he wins Prize 3, he would get 4000 Ksh extra from AKIBA. The more he saves each day, the bigger the prizes would be. This would continue every day.

Plan 3 - Lottery + Regret

The third program is similar to the previous program with the same lottery ticket. The difference is: Members receive their lottery ticket each day in the morning, regardless of their saving that day. And in the evening, the lucky numbers are announced. If a member saves in a day, he could win the same lottery prizes to receive extra money from AKIBA. If the member didn't save, even if he won a prize, he wouldn't be able to claim his prize and get the extra money from AKIBA.

26. **If we offered you these 3 savings plans and if you could only choose one of them, which one would you choose to save money? ***

Mark only one oval.

- ☐ Plan 1 (match)
- ☐ Plan 2 (lottery)
- ☐ Plan 3 (Regret lottery)

27. **Imagine that we offered you plan 1 (match). How much would you save with it in the next month? ***

.....

28. **Imagine that we offered you plan 2 (lottery). How much would you save with it in the next month? ***

.....

29. **Imagine that we offered you plan 3 (regret). How much would you save with it in the next month? ***

.....

30. **If we offered you to continue saving with AKIBA for another full year (with the plan you had in the past month) would you sign up? ***

If you sign up, you will receive your savings at the end of 1 year.

Check all that apply.

☐ Yes, I would sign up

☐ No I wouldn't

ONLY LOTTERY OR REGRET TREATMENTS

If control, enter "0" for each answer.

31. **Do you trust that the lottery was fair? ***

0-CONTROL 1- Not trust at all, 2- Somewhat trust, 3-Completely trust that it was fair

Mark only one oval.

0 1 2 3

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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32. **How good did you feel when you won a prize? ***

0-CONTROL 1- Very little, 2- Medium, 3-Great

Mark only one oval.

0 1 2 3

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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33. How bad did you feel when you didn't win a prize? *

0-CONTROL 1- Very bad, 2-Somewhat bad, 3-Not bad at all

Mark only one oval.

0	1	2	3
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

34. Are you in general a lucky person? *

0-CONTROL 1- I am not lucky at all, 2-I am somewhat lucky, 3-I am very lucky

Mark only one oval.

0	1	2	3
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

COMMENTS

Input any comments

35. Do you have any complements, complaints or suggestions on how to make Akiba Smart a better product? *

How would you change it so that you were more likely to save?

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