**Akiba Smart Protocol v4**

Overview

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| --- | --- | --- |
| In waiting room | Welcome  Explain the task (general)  Get consent | Time  x min  x min  x min |
| In the lab  0  1  2  3  4  5  6 | Test Mouse  Risk Preference  Time Preference  Lottery  Locus of control  Questionnaire  Earnings file | x min  x min  x min  x min  x min  x min  x min |
|  |  | **x min** |

## In the waiting room

* Bring participants into the waiting room; ask them to sit on the chairs labeled with the number on the place card they were given at the gate.
* Get consent:

Hello everyone! A warm welcome to the Busara Center for Behavioral Economics. Before we go into the testing room, I will explain to you briefly how the study works. You will be signed up for a savings service that will be done over the phone known as Akiba Smart for a period of 30 days or more that is free to use and this will be explained to you in more detail later. For the entire period your savings will be kept in a safe place and will be sent back to you via Mpesa.

Your participation in this study is completely voluntary. If you choose to participate you may withdraw from the study at any time without penalty or consequences of any kind and your savings will be paid back to you via Mpesa.

If you choose not to participate in the service you can leave now still without any penalty and you will only get paid your show up fee, but not earn any money from the other games or participate in the savings.

For those who are willing to participate, I will confirm your names and your mobile numbers we have on file. Remember you are to use the same mobile number for the whole period of the study. I will do this before we proceed to the remaining part of the study.

You are free to ask any questions on what you do not understand before deciding whether or not to participate.

* Explain the task:

You will get paid a show up fee of 200 KES, depending on where you’re from, 50 KSH if you showed up on time and in addition, you can earn some extra money based on your performance in the task. This money will be transferred to your MPESA account. We will use the phone number that you registered with this afternoon. Now, please ensure that your phones are switched off completely. We do this so that you can focus on the task. It is also important that you refrain from communicating with other participants. This also helps you to concentrate. If you talk to other people, we will have to send you home and you can’t get paid.

Additionally, only touch the computers once you are instructed to do so.

If you are chewing gum, be so kind to take it out now.

Furthermore, please use the bathroom now or you will have to wait until the session is over, which will last around 1 hour. It may therefore be good to go now, even if it is not urgent. (Allow time to go to the bathroom)

If you have any questions during the session, please raise your hand and one of the researchers will come and talk to you.

Are everyone’s phones off? We will now go to the computer room, where I will give you more information about the study. Please find the computer with the number of your placecard, and sit down. Again remember that you are not allowed to speak to each other from now on, and please do not touch the computers until we instruct you to do so.

**Test mouse**

We have now started the first task. The screens in front of you are touchscreens; you can use your fingers to make entries. To test this, please now take a finger of your hand and touch the black square in the middle of the screen. Please use the fleshy part of your finger, and not the nail, so the screen does not get damaged. Do not press too hard; if the computer does not respond right away, wait a few seconds and try again.

Throughout the task, we will ask you to confirm your entries by pressing the OK button on the screen. You can see such a button in front of you now. Please press it.

**Risk Preference**

For the next task your payoff will depend on a coin flip. You will win money if it is a heads or if it is a tails. You must decide which payoffs for heads and tails you prefer.

The exact amount of money you will win will depend on which side the coin landed on.

On the next screen you will see 6 different values for heads and tails. You make a SINGLE decision on which coin you prefer and remember that you can only flip one of the coins and only once. There are no right or wrong answers, only your preference.

If everything is clear, please press the OK button.

**Time Preferences**

On the following screen you will find a series of questions. In each question, you are asked to choose between **Option** **A** and **Option B.**

If you choose **Option A**, you will get a smaller amount but sooner. If you choose **Option B**, you will get a larger amount but later. Please choose the option you prefer. There are no right or wrong answers.

After you make all your choices, the computer will randomly pick one of the questions and your payment will be determined by the option you chose in that question.

Remember that the computer will pick only one question and any question could be picked. Therefore it is in your interest to answer each question as if it is the only question you are answering.

If everything is clear, please press the OK button.

**Lottery Game**

In this game, FIRST the computer will randomly chose 4 numbers, each between 0 and 9, to create a lottery ticket for you.

For example, your lottery ticket could be: 5067

Then the computer will randomly choose 4 numbers again, each between 0 and 9, to create the winning lottery ticket. For example the winning ticket could be 5645

The lottery prizes are as follows:

PRIZE 1 (5KSH): If the FIRST OR SECOND number of your lottery ticket match the first OR second number of the winning ticket, your ticket will win prize 1.

PRIZE 2 (50KSH): If the FIRST AND SECOND number of your lottery ticket match the first AND second number of the winning ticket in the same order, your ticket will win prize 2.

PRIZE 3 (5000KSH): If ALL NUMBERS of your ticket match all numbers of the winning ticket in the same order, your ticket will win prize 3.

Now we will ask you a few questions to make sure you understand the lottery prizes. Please touch the Next button below.

COMPREHENSION CHECK

Before you see the winning ticket, you will be asked 10 questions.

In each question, you will be asked to choose between two options: a sure amount of money versus the lottery ticket. There are no right or wrong answers, choose according to your preferences.

For example, one of the questions may ask you to choose either to get 60Ksh for sure or to play the lottery ticket. Another question may ask you to choose either to get 20Ksh for sure or to play the lottery ticket.

After you answer all questions, the computer will randomly select one question to determine your pay. Your payment in this game depends on your answer to this one question.

If you chose to get the sure money in the randomly selected question, you will get the sure money, even if your ticket won a greater amount of money.

If you chose to play the lottery ticket, you will get the prize of your ticket and not the sure money (if your ticket did not win any prize, you will get 0 KSH)

Since ONLY ONE QUESTION WILL BE SELECTED FOR PAYMENT and that question can be any of the 10 questions, you should answer each question as if it is the only question you are answering.

Now we will ask you a few questions to make sure you understand how this works, before you start.

COMPREHENSION CHECK 2

**Locus of Control**

For this task we are going to play a game. On this game a happy or a sad face will appear on the screen. When a happy face appears on the screen, you will win 5 points. When a sad face appears on the screen you will not win any points. Thus the more happy faces you see the better you will perform in the game.

Before each face appears you will see two buttons **“A”** and **“B**”. Choose one button and press before each face appears. Your choice might influence the face that appears.

At the end of the game we will ask you how much influence you had on the faces.

If everything is clear, please press the OK button.

After you complete the game, you will receive your total score. We will then ask you to please indicate how much influence you believe you had on the faces that appeared. You will rate this influence on a scale from 1 to 10. 1 meaning you had no influence and 10 meaning you had a very strong influence.

*\*After Completion of Task\**

Now you see a scale from 1 to 10. I want you to rate how much influence you felt you had on the faces that appeared. Remember 1 means that’s you had NO influence on whether the faces appeared, and 10 means you had a very strong influence on whether the faces appeared. Please indicate how much influence you had now.

**Questionnaire**

Now you will fill out a brief questionnaire. Please answer the questions honestly and raise your hand if you have any questions.

1. What is your gender:
2. Male
3. Female
4. How old are you:
5. What is your marital status:
6. Married
7. Living with someone but not married
8. Divorced
9. Separated
10. Widowed
11. Single
12. Do you have children?
13. Yes
14. No
15. How many children do you have? If none, enter zero:
16. How many of your children live with you at home? If none, enter zero:
17. What is your current employment status?
18. Employed with regular income
19. Short-term jobs, getting paid from time to time
20. Unemployed

8. How many people rely entirely on your income? If none, enter zero:

9. Are you ENTIRELY supported by someone else financially, without earning own money?

1. Yes
2. No

10. How much money do you usually earn per month?

11. Do you currently save any money?

1. Yes
2. No

12. Given your income and expenses, what is the highest amount of money you could expect to save in a week (KSH)?

**Gambling Questionnaire:**

In the last 12 months how often have you [or have for item 7]?

**0 = Never, 1 = Sometimes, 2 = Most of the time, 3 = Almost always**

1. Bet more than you could really afford to lose?
2. Needed to gamble with larger amounts of money to get the same feeling of excitement?
3. Gone back another day to try and win back the money you lost?
4. Borrowed money or sold anything to get money to gamble?
5. Felt that you might have a problem with gambling?
6. Felt that gambling has caused you health problems, including stress and anxiety?
7. People criticized your betting or told you that you have a gambling problem, whether or not you thought it was true?
8. Felt your gambling has caused financial problems for you or your household?

In the past month, how often have you done the following?

**0 = Never, 1 = 1-4 times, 2 = Daily, 3 = multiple times per day**

1. Bet money on a sporting event
2. Played the lottery (Charity Sweepstakes)
3. Played cards or another game for money (billards, checkers, etc)
4. In the past month, how often have you gambled in all activities?
5. Participated in an SMS promotion (Safaricom “Bonyeza Ushinde” “Tetemesha” or other)

**Earnings file**

We will now show you the amount of money you earned during the tasks you played today. You will be paid the amount you see on your screen**. This amount includes the money from the points you collected in the random round and the money you selected during the money decision task.** It does NOT include your show-up fee or your on-time bonus.