

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Mobile Money Usage Within 90 days		
	No	Yes	P-value
country			
kenya	784 (20.2%)	2,210 (43.3%)	< 0.0001
tanzania	1,311 (33.7%)	1,690 (33.1%)	
uganda	1,791 (46.1%)	1,209 (23.7%)	
year_of_birth			
Mean (SD)	1979.2 (±15.9)	1980.1 (±13.5)	0.77
Missing	21 (0.5%)	23 (0.5%)	
gender			
Male	1,420 (36.5%)	2,266 (44.4%)	< 0.0001
Female	2,466 (63.5%)	2,843 (55.6%)	
marital_status			
Single	787 (20.3%)	1,318 (25.8%)	< 0.0001
Polygamous	436 (11.2%)	307 (6.0%)	
Monogamous	1,941 (49.9%)	2,726 (53.4%)	
Divorced	74 (1.9%)	67 (1.3%)	
Separated	184 (4.7%)	222 (4.3%)	
Widowed	305 (7.8%)	224 (4.4%)	
Living Together	149 (3.8%)	239 (4.7%)	
Other	3 (0.1%)	3 (0.1%)	
Refused	7 (0.2%)	3 (0.1%)	
education_level			
None	776 (20.0%)	297 (5.8%)	< 0.0001
Primary	1,129 (29.1%)	757 (14.8%)	
Some Secondary	1,187 (30.5%)	1,698 (33.2%)	
Secondary Complete	462 (11.9%)	753 (14.7%)	
Some Secondary Vocational	211 (5.4%)	896 (17.5%)	
Complete Secondary Vocational	34 (0.9%)	97 (1.9%)	
Some Diploma	28 (0.7%)	98 (1.9%)	
Diploma Complete	7 (0.2%)	64 (1.3%)	
Some College	12 (0.3%)	166 (3.2%)	
Some University	8 (0.2%)	127 (2.5%)	
Complete University	7 (0.2%)	115 (2.3%)	
Post Graduate	1 (0.0%)	18 (0.4%)	
Koranic	15 (0.4%)	7 (0.1%)	
Other	8 (0.2%)	13 (0.3%)	
Refused	1 (0.0%)	3 (0.1%)	
heard_of_mobile_money			
Yes	3,021 (77.7%)	4,611 (90.3%)	< 0.0001
No	865 (22.3%)	498 (9.7%)	
biggest_challenge_with_mobile_money			
Service down time	213 (5.5%)	1,925 (37.7%)	< 0.0001
Agent down time	67 (1.7%)	776 (15.2%)	
Operating phone	38 (1.0%)	112 (2.2%)	
Unclear Tx fees	69 (1.8%)	536 (10.5%)	

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	No	Yes	P-value
Agent float cash avail	40 (1.0%)	520 (10.2%)	
Contacting customer care	12 (0.3%)	194 (3.8%)	
Sending to wrong number	32 (0.8%)	386 (7.6%)	
Family friends stealing money	3 (0.1%)	36 (0.7%)	
Other fraud	6 (0.2%)	52 (1.0%)	
Other	68 (1.7%)	372 (7.3%)	
DK/Refused	39 (1.0%)	200 (3.9%)	
Missing	3,299 (84.9%)	0 (0.0%)	
reason_never_used_mobile_money			
Don't know what it is	205 (5.3%)	0 (0.0%)	1.0
Don't know how to open	252 (6.5%)	0 (0.0%)	
Don't have ID	83 (2.1%)	0 (0.0%)	
No POS	201 (5.2%)	0 (0.0%)	
Don't need	355 (9.1%)	0 (0.0%)	
Registration too complicated	38 (1.0%)	0 (0.0%)	
Registration fee too high	37 (1.0%)	0 (0.0%)	
Too difficult	69 (1.8%)	0 (0.0%)	
Tx fee too high	47 (1.2%)	0 (0.0%)	
No money	755 (19.4%)	0 (0.0%)	
No friends or family using	55 (1.4%)	0 (0.0%)	
Don't understand	106 (2.7%)	0 (0.0%)	
No phone	184 (4.7%)	0 (0.0%)	
Don't trust	52 (1.3%)	0 (0.0%)	
Family don't approve	16 (0.4%)	0 (0.0%)	
All agents men	1 (0.0%)	0 (0.0%)	
No advantage over existing	48 (1.2%)	0 (0.0%)	
Other	639 (16.4%)	0 (0.0%)	
Missing	743 (19.1%)	5,109 (100.0%)	
ever_used_mobile_money_for.deposit			
No	298 (7.7%)	1,166 (22.8%)	< 0.0001
Yes	289 (7.4%)	3,943 (77.2%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.paygovt			
No	581 (15.0%)	5,008 (98.0%)	0.15
Yes	6 (0.2%)	101 (2.0%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.sendmoneyindiv			
No	278 (7.2%)	1,518 (29.7%)	< 0.0001
Yes	309 (8.0%)	3,591 (70.3%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.getmoneyindiv			
No	151 (3.9%)	798 (15.6%)	< 0.0001
Yes	436 (11.2%)	4,311 (84.4%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.getmoneygovt			

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	Mobile Money Usage Within 90 days		
	No	Yes	P-value
No	581 (15.0%)	5,036 (98.6%)	0.57
Yes	6 (0.2%)	73 (1.4%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.getwages			
No	570 (14.7%)	4,786 (93.7%)	0.0004
Yes	17 (0.4%)	323 (6.3%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.paylarge			
No	584 (15.0%)	5,073 (99.3%)	0.79
Yes	3 (0.1%)	36 (0.7%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.payinsurance			
No	586 (15.1%)	5,059 (99.0%)	0.059
Yes	1 (0.0%)	50 (1.0%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.payloan			
No	583 (15.0%)	4,843 (94.8%)	< 0.0001
Yes	4 (0.1%)	266 (5.2%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.savemoney			
No	537 (13.8%)	4,131 (80.9%)	< 0.0001
Yes	50 (1.3%)	978 (19.1%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.setasidepension			
No	583 (15.0%)	5,025 (98.4%)	0.077
Yes	4 (0.1%)	84 (1.6%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.withdraw			
No	70 (1.8%)	151 (3.0%)	< 0.0001
Yes	517 (13.3%)	4,958 (97.0%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.setasideother			
No	546 (14.1%)	4,414 (86.4%)	< 0.0001
Yes	41 (1.1%)	695 (13.6%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.makeinvestment			
No	586 (15.1%)	5,073 (99.3%)	0.17
Yes	1 (0.0%)	36 (0.7%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.payatstore			
No	583 (15.0%)	4,898 (95.9%)	< 0.0001
Yes	4 (0.1%)	211 (4.1%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.transferringmobile			
No	573 (14.7%)	4,695 (91.9%)	< 0.0001

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	Mobile Money Usage Within 90 days		
	No	Yes	P-value
Yes	14 (0.4%)	414 (8.1%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.transferbank			
No	585 (15.1%)	4,889 (95.7%)	< 0.0001
Yes	2 (0.1%)	220 (4.3%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.transfermobiletoother			
No	586 (15.1%)	5,037 (98.6%)	0.006
Yes	1 (0.0%)	72 (1.4%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.lendinggroup			
No	587 (15.1%)	5,040 (98.6%)	0.001
Yes	0 (0.0%)	69 (1.4%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.payrent			
No	586 (15.1%)	5,010 (98.1%)	0.0004
Yes	1 (0.0%)	99 (1.9%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.accountmaint			
No	507 (13.0%)	3,874 (75.8%)	< 0.0001
Yes	80 (2.1%)	1,235 (24.2%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.other			
No	586 (15.1%)	5,093 (99.7%)	1.0
Yes	1 (0.0%)	16 (0.3%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.paymobilebill			
No	386 (9.9%)	1,736 (34.0%)	< 0.0001
Yes	201 (5.2%)	3,373 (66.0%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.payschoolfee			
No	575 (14.8%)	4,733 (92.6%)	< 0.0001
Yes	12 (0.3%)	376 (7.4%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.paymedical			
No	586 (15.1%)	4,967 (97.2%)	< 0.0001
Yes	1 (0.0%)	142 (2.8%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.payelectrical			
No	579 (14.9%)	4,629 (90.6%)	< 0.0001
Yes	8 (0.2%)	480 (9.4%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.paywater			
No	587 (15.1%)	4,980 (97.5%)	< 0.0001
Yes	0 (0.0%)	129 (2.5%)	

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	Mobile Money Usage Within 90 days		
	No	Yes	P-value
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.paysolar			
No	586 (15.1%)	5,059 (99.0%)	0.059
Yes	1 (0.0%)	50 (1.0%)	
Missing	3,299 (84.9%)	0 (0.0%)	
ever_used_mobile_money_for.paytv			
No	584 (15.0%)	4,808 (94.1%)	< 0.0001
Yes	3 (0.1%)	301 (5.9%)	
Missing	3,299 (84.9%)	0 (0.0%)	
how_often_use_mobile_money_for.deposit			
Daily	4 (0.1%)	154 (3.0%)	< 0.0001
Weekly	16 (0.4%)	842 (16.5%)	
15 days	20 (0.5%)	796 (15.6%)	
Monthly	43 (1.1%)	1,235 (24.2%)	
3 Months	73 (1.9%)	627 (12.3%)	
6 Months	69 (1.8%)	178 (3.5%)	
Annually	40 (1.0%)	53 (1.0%)	
Almost Never	24 (0.6%)	58 (1.1%)	
Missing	3,597 (92.6%)	1,166 (22.8%)	
how_often_use_mobile_money_for.paygovt			
Daily	0 (0.0%)	1 (0.0%)	0.72
Weekly	1 (0.0%)	7 (0.1%)	
15 days	1 (0.0%)	16 (0.3%)	
Monthly	1 (0.0%)	36 (0.7%)	
3 Months	1 (0.0%)	15 (0.3%)	
6 Months	1 (0.0%)	7 (0.1%)	
Annually	0 (0.0%)	6 (0.1%)	
Almost Never	1 (0.0%)	13 (0.3%)	
Missing	3,880 (99.8%)	5,008 (98.0%)	
how_often_use_mobile_money_for.sendmoneyindiv			
Daily	2 (0.1%)	43 (0.8%)	< 0.0001
Weekly	3 (0.1%)	296 (5.8%)	
15 days	20 (0.5%)	535 (10.5%)	
Monthly	49 (1.3%)	1,377 (27.0%)	
3 Months	74 (1.9%)	855 (16.7%)	
6 Months	65 (1.7%)	289 (5.7%)	
Annually	72 (1.9%)	115 (2.3%)	
Almost Never	24 (0.6%)	81 (1.6%)	
Missing	3,577 (92.0%)	1,518 (29.7%)	
how_often_use_mobile_money_for.getmoneyindiv			
Daily	5 (0.1%)	57 (1.1%)	< 0.0001
Weekly	9 (0.2%)	452 (8.8%)	
15 days	23 (0.6%)	652 (12.8%)	
Monthly	65 (1.7%)	1,665 (32.6%)	
3 Months	123 (3.2%)	962 (18.8%)	

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	Mobile Money Usage Within 90 days		
	No	Yes	P-value
6 Months	98 (2.5%)	320 (6.3%)	
Annually	78 (2.0%)	107 (2.1%)	
Almost Never	35 (0.9%)	96 (1.9%)	
Missing	3,450 (88.8%)	798 (15.6%)	
how_often_use_mobile_money_for.getwages			
Daily	0 (0.0%)	8 (0.2%)	0.61
Weekly	1 (0.0%)	34 (0.7%)	
15 days	2 (0.1%)	29 (0.6%)	
Monthly	7 (0.2%)	152 (3.0%)	
3 Months	3 (0.1%)	50 (1.0%)	
6 Months	1 (0.0%)	29 (0.6%)	
Annually	1 (0.0%)	9 (0.2%)	
Almost Never	2 (0.1%)	12 (0.2%)	
Missing	3,869 (99.6%)	4,786 (93.7%)	
how_often_use_mobile_money_for.payloan			
Daily	0 (0.0%)	16 (0.3%)	0.080
Weekly	0 (0.0%)	14 (0.3%)	
15 days	0 (0.0%)	124 (2.4%)	
Monthly	1 (0.0%)	51 (1.0%)	
3 Months	1 (0.0%)	29 (0.6%)	
6 Months	1 (0.0%)	19 (0.4%)	
Annually	1 (0.0%)	13 (0.3%)	
Almost Never	0 (0.0%)	0 (0.0%)	
Missing	3,882 (99.9%)	4,843 (94.8%)	
how_often_use_mobile_money_for.savemoney			
Daily	0 (0.0%)	21 (0.4%)	0.0002
Weekly	4 (0.1%)	123 (2.4%)	
15 days	3 (0.1%)	130 (2.5%)	
Monthly	15 (0.4%)	466 (9.1%)	
3 Months	14 (0.4%)	144 (2.8%)	
6 Months	9 (0.2%)	42 (0.8%)	
Annually	3 (0.1%)	26 (0.5%)	
Almost Never	2 (0.1%)	26 (0.5%)	
Missing	3,836 (98.7%)	4,131 (80.9%)	
how_often_use_mobile_money_for.withdraw			
Daily	7 (0.2%)	139 (2.7%)	< 0.0001
Weekly	18 (0.5%)	1,086 (21.3%)	
15 days	35 (0.9%)	1,010 (19.8%)	
Monthly	73 (1.9%)	1,561 (30.6%)	
3 Months	127 (3.3%)	848 (16.6%)	
6 Months	118 (3.0%)	204 (4.0%)	
Annually	99 (2.5%)	53 (1.0%)	
Almost Never	40 (1.0%)	57 (1.1%)	
Missing	3,369 (86.7%)	151 (3.0%)	
how_often_use_mobile_money_for.setasideother			

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	No	Yes	P-value
Daily	0 (0.0%)	20 (0.4%)	< 0.0001
Weekly	4 (0.1%)	74 (1.4%)	
15 days	3 (0.1%)	78 (1.5%)	
Monthly	11 (0.3%)	342 (6.7%)	
3 Months	9 (0.2%)	107 (2.1%)	
6 Months	4 (0.1%)	50 (1.0%)	
Annually	6 (0.2%)	10 (0.2%)	
Almost Never	4 (0.1%)	14 (0.3%)	
Missing	3,845 (98.9%)	4,414 (86.4%)	
how_often_use_mobile_money_for.payatstore			
Daily	0 (0.0%)	4 (0.1%)	0.14
Weekly	0 (0.0%)	37 (0.7%)	
15 days	1 (0.0%)	28 (0.5%)	
Monthly	0 (0.0%)	65 (1.3%)	
3 Months	1 (0.0%)	41 (0.8%)	
6 Months	2 (0.1%)	17 (0.3%)	
Annually	0 (0.0%)	4 (0.1%)	
Almost Never	0 (0.0%)	15 (0.3%)	
Missing	3,882 (99.9%)	4,898 (95.9%)	
how_often_use_mobile_money_for.transfermobile			
Daily	0 (0.0%)	6 (0.1%)	0.26
Weekly	0 (0.0%)	46 (0.9%)	
15 days	1 (0.0%)	55 (1.1%)	
Monthly	5 (0.1%)	161 (3.2%)	
3 Months	3 (0.1%)	84 (1.6%)	
6 Months	4 (0.1%)	31 (0.6%)	
Annually	0 (0.0%)	12 (0.2%)	
Almost Never	1 (0.0%)	19 (0.4%)	
Missing	3,872 (99.6%)	4,695 (91.9%)	
how_often_use_mobile_money_for.transferbank			
Daily	0 (0.0%)	1 (0.0%)	0.036
Weekly	0 (0.0%)	25 (0.5%)	
15 days	0 (0.0%)	26 (0.5%)	
Monthly	0 (0.0%)	106 (2.1%)	
3 Months	0 (0.0%)	27 (0.5%)	
6 Months	1 (0.0%)	13 (0.3%)	
Annually	0 (0.0%)	9 (0.2%)	
Almost Never	1 (0.0%)	13 (0.3%)	
Missing	3,884 (99.9%)	4,889 (95.7%)	
how_often_use_mobile_money_for.payrent			
Daily	0 (0.0%)	2 (0.0%)	1.00
Weekly	0 (0.0%)	8 (0.2%)	
15 days	0 (0.0%)	4 (0.1%)	
Monthly	1 (0.0%)	59 (1.2%)	
3 Months	0 (0.0%)	13 (0.3%)	

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	No	Yes	P-value
6 Months	0 (0.0%)	4 (0.1%)	
Annually	0 (0.0%)	5 (0.1%)	
Almost Never	0 (0.0%)	4 (0.1%)	
Missing	3,885 (100.0%)	5,010 (98.1%)	
how_often_use_mobile_money_for.accountmaint			
Daily	7 (0.2%)	110 (2.2%)	< 0.0001
Weekly	4 (0.1%)	324 (6.3%)	
15 days	4 (0.1%)	189 (3.7%)	
Monthly	15 (0.4%)	356 (7.0%)	
3 Months	20 (0.5%)	130 (2.5%)	
6 Months	11 (0.3%)	49 (1.0%)	
Annually	10 (0.3%)	27 (0.5%)	
Almost Never	9 (0.2%)	50 (1.0%)	
Missing	3,806 (97.9%)	3,874 (75.8%)	
how_often_use_mobile_money_for.paymobilebill			
Daily	18 (0.5%)	562 (11.0%)	< 0.0001
Weekly	37 (1.0%)	1,215 (23.8%)	
15 days	24 (0.6%)	601 (11.8%)	
Monthly	15 (0.4%)	533 (10.4%)	
3 Months	36 (0.9%)	290 (5.7%)	
6 Months	35 (0.9%)	83 (1.6%)	
Annually	19 (0.5%)	34 (0.7%)	
Almost Never	17 (0.4%)	55 (1.1%)	
Missing	3,685 (94.8%)	1,736 (34.0%)	
how_often_use_mobile_money_for.payschoolfee			
Daily	0 (0.0%)	4 (0.1%)	0.009
Weekly	1 (0.0%)	18 (0.4%)	
15 days	0 (0.0%)	15 (0.3%)	
Monthly	1 (0.0%)	87 (1.7%)	
3 Months	2 (0.1%)	157 (3.1%)	
6 Months	1 (0.0%)	46 (0.9%)	
Annually	4 (0.1%)	32 (0.6%)	
Almost Never	3 (0.1%)	17 (0.3%)	
Missing	3,874 (99.7%)	4,733 (92.6%)	
how_often_use_mobile_money_for.paymedical			
Daily	0 (0.0%)	2 (0.0%)	0.74
Weekly	0 (0.0%)	5 (0.1%)	
15 days	0 (0.0%)	6 (0.1%)	
Monthly	0 (0.0%)	37 (0.7%)	
3 Months	1 (0.0%)	29 (0.6%)	
6 Months	0 (0.0%)	22 (0.4%)	
Annually	0 (0.0%)	29 (0.6%)	
Almost Never	0 (0.0%)	12 (0.2%)	
Missing	3,885 (100.0%)	4,967 (97.2%)	
how_often_use_mobile_money_for.payelectrical			

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	No	Yes	P-value
Daily	0 (0.0%)	3 (0.1%)	0.098
Weekly	2 (0.1%)	29 (0.6%)	
15 days	1 (0.0%)	34 (0.7%)	
Monthly	3 (0.1%)	337 (6.6%)	
3 Months	1 (0.0%)	40 (0.8%)	
6 Months	0 (0.0%)	15 (0.3%)	
Annually	0 (0.0%)	7 (0.1%)	
Almost Never	1 (0.0%)	15 (0.3%)	
Missing	3,878 (99.8%)	4,629 (90.6%)	
how_often_use_mobile_money_for.paywater			
Daily	0 (0.0%)	2 (0.0%)	1.0
Weekly	0 (0.0%)	7 (0.1%)	
15 days	0 (0.0%)	6 (0.1%)	
Monthly	0 (0.0%)	90 (1.8%)	
3 Months	0 (0.0%)	15 (0.3%)	
6 Months	0 (0.0%)	1 (0.0%)	
Annually	0 (0.0%)	4 (0.1%)	
Almost Never	0 (0.0%)	4 (0.1%)	
Missing	3,886 (100.0%)	4,980 (97.5%)	
how_often_use_mobile_money_for.paytv			
Daily	0 (0.0%)	2 (0.0%)	0.27
Weekly	1 (0.0%)	9 (0.2%)	
15 days	0 (0.0%)	13 (0.3%)	
Monthly	2 (0.1%)	229 (4.5%)	
3 Months	0 (0.0%)	24 (0.5%)	
6 Months	0 (0.0%)	7 (0.1%)	
Annually	0 (0.0%)	3 (0.1%)	
Almost Never	0 (0.0%)	14 (0.3%)	
Missing	3,883 (99.9%)	4,808 (94.1%)	
ever_used_any_mobile_money_service.MPesa			
No	2,823 (72.6%)	794 (15.5%)	< 0.0001
Yes	479 (12.3%)	4,265 (83.5%)	
Missing	584 (15.0%)	50 (1.0%)	
ever_used_any_mobile_money_service.AirtelMoney			
No	2,387 (61.4%)	3,124 (61.1%)	< 0.0001
Yes	105 (2.7%)	1,245 (24.4%)	
Missing	1,394 (35.9%)	740 (14.5%)	
ever_used_any_mobile_money_service.YUCash			
No	1,481 (38.1%)	2,654 (51.9%)	< 0.0001
Yes	48 (1.2%)	563 (11.0%)	
Missing	2,357 (60.7%)	1,892 (37.0%)	
ever_used_any_mobile_money_service.OrangeMoney			
No	584 (15.0%)	1,927 (37.7%)	0.098
Yes	5 (0.1%)	38 (0.7%)	
Missing	3,297 (84.8%)	3,144 (61.5%)	

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Mobile Money Usage Within 90 days		
	No	Yes	P-value
ever_used_any_mobile_money_service.Tangaza			
No	196 (5.0%)	787 (15.4%)	1.0
Yes	0 (0.0%)	4 (0.1%)	
Missing	3,690 (95.0%)	4,318 (84.5%)	
ever_used_any_mobile_money_service.MobiCash			
No	246 (6.3%)	981 (19.2%)	0.40
Yes	2 (0.1%)	17 (0.3%)	
Missing	3,638 (93.6%)	4,111 (80.5%)	
ever_used_any_mobile_money_service.Equitel			
No	256 (6.6%)	1,080 (21.1%)	< 0.0001
Yes	2 (0.1%)	85 (1.7%)	
Missing	3,628 (93.4%)	3,944 (77.2%)	
last_time_fin_activity_w_mobile_money.MPesa			
Yesterday	0 (0.0%)	701 (13.7%)	< 0.0001
7 days	0 (0.0%)	1,503 (29.4%)	
30 days	0 (0.0%)	1,519 (29.7%)	
90 days	0 (0.0%)	488 (9.6%)	
>90 days	479 (12.3%)	54 (1.1%)	
Never	0 (0.0%)	0 (0.0%)	
Missing	3,407 (87.7%)	844 (16.5%)	
last_time_fin_activity_w_mobile_money.AirtelMoney			
Yesterday	0 (0.0%)	141 (2.8%)	< 0.0001
7 days	0 (0.0%)	326 (6.4%)	
30 days	0 (0.0%)	471 (9.2%)	
90 days	0 (0.0%)	175 (3.4%)	
>90 days	105 (2.7%)	132 (2.6%)	
Never	0 (0.0%)	0 (0.0%)	
Missing	3,781 (97.3%)	3,864 (75.6%)	
last_time_fin_activity_w_mobile_money.YUCash			
Yesterday	0 (0.0%)	41 (0.8%)	< 0.0001
7 days	0 (0.0%)	131 (2.6%)	
30 days	0 (0.0%)	221 (4.3%)	
90 days	0 (0.0%)	120 (2.3%)	
>90 days	48 (1.2%)	50 (1.0%)	
Never	0 (0.0%)	0 (0.0%)	
Missing	3,838 (98.8%)	4,546 (89.0%)	
have_account_with_any_mobile_money_service.MPesa			
No	2,890 (74.4%)	1,345 (26.3%)	< 0.0001
Yes	412 (10.6%)	3,714 (72.7%)	
Missing	584 (15.0%)	50 (1.0%)	
have_account_with_any_mobile_money_service.AirtelMoney			
No	2,386 (61.4%)	3,352 (65.6%)	< 0.0001
Yes	106 (2.7%)	1,017 (19.9%)	
Missing	1,394 (35.9%)	740 (14.5%)	
have account with any mobile money service.YUCash			

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Mobile Money Usage Within 90 days		
	No	Yes	P-value
No	1,438 (37.0%)	2,764 (54.1%)	< 0.0001
Yes	91 (2.3%)	453 (8.9%)	
Missing	2,357 (60.7%)	1,892 (37.0%)	
have_account_with_any_mobile_money_service.OrangeMoney			
No	585 (15.1%)	1,923 (37.6%)	0.020
Yes	4 (0.1%)	42 (0.8%)	
Missing	3,297 (84.8%)	3,144 (61.5%)	
have_account_with_any_mobile_money_service.Tangaza			
No	196 (5.0%)	784 (15.3%)	0.36
Yes	0 (0.0%)	7 (0.1%)	
Missing	3,690 (95.0%)	4,318 (84.5%)	
have_account_with_any_mobile_money_service.MobiCash			
No	248 (6.4%)	983 (19.2%)	0.052
Yes	0 (0.0%)	15 (0.3%)	
Missing	3,638 (93.6%)	4,111 (80.5%)	
have_account_with_any_mobile_money_service.Equitel			
No	256 (6.6%)	1,077 (21.1%)	< 0.0001
Yes	2 (0.1%)	88 (1.7%)	
Missing	3,628 (93.4%)	3,944 (77.2%)	
last_time_financial_activity_using_account.MPesa			
Yesterday	26 (0.7%)	669 (13.1%)	< 0.0001
7 days	13 (0.3%)	1,328 (26.0%)	
30 days	4 (0.1%)	1,253 (24.5%)	
90 days	10 (0.3%)	359 (7.0%)	
>90 days	286 (7.4%)	68 (1.3%)	
Never	73 (1.9%)	37 (0.7%)	
Missing	3,474 (89.4%)	1,395 (27.3%)	
last_time_financial_activity_using_account.AirtelMoney			
Yesterday	11 (0.3%)	119 (2.3%)	< 0.0001
7 days	8 (0.2%)	265 (5.2%)	
30 days	4 (0.1%)	361 (7.1%)	
90 days	6 (0.2%)	138 (2.7%)	
>90 days	51 (1.3%)	86 (1.7%)	
Never	26 (0.7%)	48 (0.9%)	
Missing	3,780 (97.3%)	4,092 (80.1%)	
last_time_financial_activity_using_account.YUCash			
Yesterday	10 (0.3%)	39 (0.8%)	< 0.0001
7 days	7 (0.2%)	108 (2.1%)	
30 days	2 (0.1%)	163 (3.2%)	
90 days	1 (0.0%)	81 (1.6%)	
>90 days	28 (0.7%)	42 (0.8%)	
Never	43 (1.1%)	20 (0.4%)	
Missing	3,795 (97.7%)	4,656 (91.1%)	
last_time_financial_activity_using_account.Equitel			
Yesterday	1 (0.0%)	14 (0.3%)	0.21

The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 8895 Respondents.[†]

	Mobile Money Usage Within 90 days		
	No	Yes	P-value
7 days	0 (0.0%)	20 (0.4%)	
30 days	0 (0.0%)	28 (0.5%)	
90 days	0 (0.0%)	9 (0.2%)	
>90 days	1 (0.0%)	8 (0.2%)	
Never	0 (0.0%)	9 (0.2%)	
Missing	3,884 (99.9%)	5,021 (98.3%)	
how_long_using_mobile_money			
Mean (SD)	4.5 (±0.9)	4.5 (±1.0)	0.49
Missing	3,299 (84.9%)	0 (0%)	
source_filename			
fsp_final_kenya_w3_(public).csv	784 (20.2%)	2,210 (43.3%)	< 0.0001
fsp_final_nigeria_w3_(public).csv	0 (0.0%)	0 (0.0%)	
fsp_final_tanzania_w3_(public).csv	1,311 (33.7%)	1,690 (33.1%)	
fsp_final_uganda_w3_(public).csv	1,791 (46.1%)	1,209 (23.7%)	
minFS			
1 day	0 (0.0%)	859 (16.8%)	< 0.0001
7 days	0 (0.0%)	1,805 (35.3%)	
30 days	0 (0.0%)	1,862 (36.4%)	
90 days	0 (0.0%)	583 (11.4%)	
>90 days	587 (15.1%)	0 (0.0%)	
Never	3,299 (84.9%)	0 (0.0%)	
fs90			
No	3,886 (100.0%)	0 (0.0%)	< 0.0001
Yes	0 (0.0%)	5,109 (100.0%)	

[†] n=8955 observations, FII