The Data Guild, Project DoPLER: Kenya, Tanzania, Uganda, 3008 Respondents, 1076 account holders. Unweighted. [†] 2014

	Made Mobile Transaction		
	no	**yes**	**P-value**
Economy			
Kenya	304 (48.1%)	229 (51.6%)	0.53
Uganda	194 (30.7%)	126 (28.4%)	
Tanzania	134 (21.2%)	89 (20.0%)	
Economy.Code			
KEN	304 (48.1%)	229 (51.6%)	0.53
UGA	194 (30.7%)	126 (28.4%)	
TZA	134 (21.2%)	89 (20.0%)	
Respondent.is.female			
1 male	348 (55.1%)	254 (57.2%)	0.49
2 female	284 (44.9%)	190 (42.8%)	
Respondent.age			
tempData[, i]	34.0 (±12.8)	33.9 (±12.2)	0.92
Respondent.education.level			
(dk)	1 (0.2%)	0 (0.0%)	< 0.0001
completed primary or less	220 (34.8%)	97 (21.8%)	
completed tertiary or more	44 (7.0%)	46 (10.4%)	
secondary	367 (58.1%)	301 (67.8%)	
Within.economy.household.income.quintile			
1 poorest 20%	47 (7.4%)	39 (8.8%)	< 0.0001
2 second 20%	87 (13.8%)	25 (5.6%)	
3 middle 20%	100 (15.8%)	67 (15.1%)	
4 fourth 20%	148 (23.4%)	93 (20.9%)	
5 richest 20%	250 (39.6%)	220 (49.5%)	
Has.an.account			
no	196 (31.0%)	82 (18.5%)	< 0.0001
yes	436 (69.0%)	362 (81.5%)	
Has.an.account.at.a.financial.institution			
no	19 (3.0%)	19 (4.3%)	0.60
yes	611 (96.7%)	424 (95.5%)	
(dk)	1 (0.2%)	0 (0.0%)	
(ref)	1 (0.2%)	1 (0.2%)	

Has.a.debit.card

(dk)	0 (0.0%)	2 (0.5%)	< 0.0001
no	493 (78.0%)	275 (61.9%)	
yes	137 (21.7%)	167 (37.6%)	
(ref)	2 (0.3%)	0 (0.0%)	

If.has.debit.card..card.in.own.name

no	594 (94.0%)	401 (90.3%)	0.020
yes	36 (5.7%)	43 (9.7%)	
(dk)	1 (0.2%)	0 (0.0%)	
(ref)	1 (0.2%)	0 (0.0%)	

If.has.debit.card..used.card.in.past.12.months

no	11 (1.7%)	15 (3.4%)	0.11
yes	621 (98.3%)	429 (96.6%)	

Has.a.credit.card

(dk)	1 (0.2%)	1 (0.2%)	< 0.0001
(ref)	1 (0.2%)	3 (0.7%)	
no	180 (28.5%)	76 (17.1%)	
yes	450 (71.2%)	364 (82.0%)	

If.has.credit.card..used.card.in.past.12.months

1 one or two times per month	514 (81.3%)	316 (71.2%)	< 0.0001
2 three����or more times per month	68 (10.8%)	105 (23.6%)	
3 money is not deposited in a typical month	45 (7.1%)	22 (5.0%)	
5 (refused)	4 (0.6%)	1 (0.2%)	
4 (dk)	1 (0.2%)	0 (0.0%)	

If.has.account..any.deposit.into.account.in.past.12.months

(ref)	4 (0.6%)	1 (0.2%)	< 0.0001
no	209 (33.1%)	71 (16.0%)	
yes	419 (66.3%)	372 (83.8%)	

If.has.any.deposit.into.account..number.of.monthly.deposits

1 one or two times per month	490 (77.5%)	282 (63.5%)	< 0.0001
2 three����or more times per month	90 (14.2%)	134 (30.2%)	
3 money is not taken out in a typical month	45 (7.1%)	25 (5.6%)	
4 (dk)	5 (0.8%)	1 (0.2%)	
5 (refused)	2 (0.3%)	2 (0.5%)	

If.has.account..any.withdrawal.from.account.in.past.12.months

1 you get it at an atm	348 (55.1%)	296 (66.7%)	< 0.0001
2 you get it over the counter in a branch of your financial institution	181 (28.6%)	100 (22.5%)	

3 you get it from a [insert local terminology for bank agent] who works at a store or comes to your home	35 (5.5%)	18 (4.1%)	
4 you get it some other way	30 (4.7%)	25 (5.6%)	
6 (dk)	20 (3.2%)	3 (0.7%)	
7 (refused)	10 (1.6%)	0 (0.0%)	
5 (do not need to get cash)	8 (1.3%)	2 (0.5%)	
If.has.any.withdrawal.from.account..number.of.monthly.withdrawals			
no	632 (100.0%)	0 (0.0%)	< 0.0001
yes	0 (0.0%)	444 (100.0%)	
If.has.account..most.frequent.mode.of.cash.withdrawal			
(dk)	0 (0.0%)	1 (0.2%)	< 0.0001
no	608 (96.2%)	400 (90.1%)	
yes	24 (3.8%)	43 (9.7%)	
If.has.account..made.a.transaction.using.a.mobile.phone			
(dk)	1 (0.2%)	0 (0.0%)	< 0.0001
(ref)	1 (0.2%)	2 (0.5%)	
no	326 (51.6%)	172 (38.7%)	
yes	304 (48.1%)	270 (60.8%)	
Made.payments.online.using.the.Internet			
(dk)	1 (0.2%)	2 (0.5%)	< 0.0001
(ref)	2 (0.3%)	2 (0.5%)	
no	488 (77.2%)	269 (60.6%)	
yes	141 (22.3%)	171 (38.5%)	
Saved.in.past.12.months..for.farm.business.purposes			
(dk)	0 (0.0%)	1 (0.2%)	< 0.0001
(ref)	2 (0.3%)	1 (0.2%)	
no	326 (51.6%)	171 (38.5%)	
yes	304 (48.1%)	271 (61.0%)	
Saved.in.past.12.months..for.old.age			
(dk)	2 (0.3%)	0 (0.0%)	< 0.0001
(ref)	2 (0.3%)	0 (0.0%)	
no	303 (47.9%)	133 (30.0%)	
yes	325 (51.4%)	311 (70.0%)	
Saved.in.past.12.months..for.education.or.school.fees			
no	384 (60.8%)	240 (54.1%)	0.030
yes	247 (39.1%)	203 (45.7%)	

(dk)	0 (0.0%)	1 (0.2%)	
(ref)	1 (0.2%)	0 (0.0%)	
Saved.in.past.12.months..using.an.account.at.a.financial.institution			
(ref)	1 (0.2%)	0 (0.0%)	0.0003
no	517 (81.8%)	322 (72.5%)	
yes	114 (18.0%)	122 (27.5%)	
Saved.in.past.12.months..using.an.informal.savings.club			
(ref)	1 (0.2%)	0 (0.0%)	0.0005
no	482 (76.3%)	295 (66.4%)	
yes	148 (23.4%)	149 (33.6%)	
(dk)	1 (0.2%)	0 (0.0%)	
Has.loan.from.a.financial.institution.for.house..apartment..or.land			
(dk)	1 (0.2%)	0 (0.0%)	0.074
(ref)	1 (0.2%)	0 (0.0%)	
no	551 (87.2%)	369 (83.1%)	
yes	79 (12.5%)	75 (16.9%)	
Borrowed.in.past.12.months..from.a.financial.institution			
(ref)	1 (0.2%)	0 (0.0%)	0.016
no	255 (40.3%)	146 (32.9%)	
yes	375 (59.3%)	298 (67.1%)	
(dk)	1 (0.2%)	0 (0.0%)	
Borrowed.in.past.12.months..from.a.store..store.credit.			
(dk)	3 (0.5%)	1 (0.2%)	0.86
(ref)	1 (0.2%)	0 (0.0%)	
no	581 (91.9%)	407 (91.7%)	
yes	47 (7.4%)	36 (8.1%)	
Borrowed.in.past.12.months..from.family.or.friends			
(ref)	1 (0.2%)	0 (0.0%)	0.002
no	419 (66.3%)	253 (57.0%)	
yes	212 (33.5%)	191 (43.0%)	
Borrowed.in.past.12.months..from.another.private.lender			
(ref)	1 (0.2%)	0 (0.0%)	0.0001
no	466 (73.7%)	278 (62.6%)	
yes	164 (25.9%)	166 (37.4%)	
(dk)	1 (0.2%)	0 (0.0%)	
Borrowed.in.past.12.months..for.education.or.school.fees			
(ref)	3 (0.5%)	1 (0.2%)	< 0.0001

no	448 (70.9%)	255 (57.4%)	
yes	181 (28.6%)	188 (42.3%)	

Borrowed.in.past.12.months..for.medical.purposes

1 very possible	256 (40.5%)	220 (49.5%)	0.019
2 somewhat possible	223 (35.3%)	140 (31.5%)	
3 not very possible	86 (13.6%)	57 (12.8%)	
4 not at all possible	62 (9.8%)	26 (5.9%)	
5 (dk)	3 (0.5%)	1 (0.2%)	
6 (refused)	2 (0.3%)	0 (0.0%)	

Borrowed.in.past.12.months..for.farm.business.purposes

1 savings	295 (46.7%)	229 (51.6%)	0.012
2 family, relatives, or friends	135 (21.4%)	67 (15.1%)	
3 money from working or a loan from an employer	123 (19.5%)	110 (24.8%)	
4 a credit card or borrowing from a formal financial institution	11 (1.7%)	7 (1.6%)	
5 (a/an [insert local terminology for private lenders (i.e., loan shark or pawn shop)])	5 (0.8%)	4 (0.9%)	
6 some other source	60 (9.5%)	24 (5.4%)	
7 (dk)	2 (0.3%)	2 (0.5%)	
8 (refused)	1 (0.2%)	1 (0.2%)	

Possibility.of.coming.up.with.emergency.funds

(ref)	2 (0.3%)	0 (0.0%)	< 0.0001
no	205 (32.4%)	78 (17.6%)	
yes	424 (67.1%)	365 (82.2%)	
(dk)	1 (0.2%)	1 (0.2%)	

If.able.to.come.up.with.emergency.funds..main.source

no	133 (21.0%)	96 (21.6%)	0.82
yes	499 (79.0%)	348 (78.4%)	

Sent.domestic.remittances.in.past.12.months

no	563 (89.1%)	307 (69.1%)	< 0.0001
yes	69 (10.9%)	137 (30.9%)	

If.sent.domestic.remittances..in.cash

no	48 (7.6%)	18 (4.1%)	0.020
yes	584 (92.4%)	426 (95.9%)	

If.sent.domestic.remittances..through.a.financial.institution

no	602 (95.3%)	397 (89.4%)	0.0001
yes	28 (4.4%)	47 (10.6%)	
(dk)	2 (0.3%)	0 (0.0%)	

If.sent.domestic.remittances..through.a.mobile.phone

(ref)	3 (0.5%)	1 (0.2%)	0.0002
no	213 (33.7%)	102 (23.0%)	
yes	416 (65.8%)	341 (76.8%)	
If.sent.domestic.remittances..through.an.MTO			
no	125 (19.8%)	85 (19.1%)	0.82
yes	507 (80.2%)	359 (80.9%)	
Received.domestic.remittances.in.past.12.months			
no	541 (85.6%)	288 (64.9%)	< 0.0001
yes	91 (14.4%)	156 (35.1%)	
If.received.domestic.remittances..in.cash			
(dk)	1 (0.2%)	1 (0.2%)	0.015
no	48 (7.6%)	17 (3.8%)	
yes	583 (92.2%)	426 (95.9%)	
If.received.domestic.remittances..through.a.financial.institution			
(dk)	1 (0.2%)	1 (0.2%)	0.006
no	602 (95.3%)	403 (90.8%)	
yes	29 (4.6%)	40 (9.0%)	
If.received.domestic.remittances..through.a.mobile.phone			
(dk)	0 (0.0%)	2 (0.5%)	0.0006
(ref)	1 (0.2%)	0 (0.0%)	
no	344 (54.4%)	196 (44.1%)	
yes	287 (45.4%)	246 (55.4%)	
If.received.domestic.remittances..through.an.MTO			
no	43 (6.8%)	47 (10.6%)	0.033
yes	589 (93.2%)	397 (89.4%)	
Paid.utility.bills.in.past.12.months			
(dk)	2 (0.3%)	0 (0.0%)	< 0.0001
no	596 (94.3%)	384 (86.5%)	
yes	33 (5.2%)	60 (13.5%)	
(ref)	1 (0.2%)	0 (0.0%)	
If.paid.utility.bills..in.cash			
no	153 (24.2%)	88 (19.8%)	0.10
yes	479 (75.8%)	356 (80.2%)	
If.paid.utility.bills..using.an.account			
(dk)	2 (0.3%)	0 (0.0%)	0.004
(ref)	1 (0.2%)	0 (0.0%)	
no	279 (44.1%)	157 (35.4%)	

yes	350 (55.4%)	287 (64.6%)	
If.paid.utility.bills..through.a.mobile.phone			
no	91 (14.4%)	84 (18.9%)	0.054
yes	541 (85.6%)	360 (81.1%)	
Paid.school.fees.in.past.12.months			
no	496 (78.5%)	276 (62.2%)	< 0.0001
yes	136 (21.5%)	167 (37.6%)	
(ref)	0 (0.0%)	1 (0.2%)	
If.paid.school.fees..in.cash			
no	570 (90.2%)	330 (74.3%)	< 0.0001
yes	62 (9.8%)	114 (25.7%)	
If.paid.school.fees..using.an.account			
(ref)	2 (0.3%)	1 (0.2%)	< 0.0001
no	425 (67.2%)	222 (50.0%)	
yes	203 (32.1%)	220 (49.5%)	
(dk)	2 (0.3%)	1 (0.2%)	
If.paid.school.fees..through.a.mobile.phone			
no	556 (88.0%)	349 (78.6%)	< 0.0001
yes	76 (12.0%)	94 (21.2%)	
(ref)	0 (0.0%)	1 (0.2%)	
Received.wage.payments.in.past.12.months			
no	541 (85.6%)	328 (73.9%)	< 0.0001
yes	91 (14.4%)	116 (26.1%)	
If.received.wage.payments..work.in.public.sector			
no	69 (10.9%)	60 (13.5%)	0.22
yes	563 (89.1%)	384 (86.5%)	
If.received.wage.payments..in.cash			
no	598 (94.6%)	378 (85.1%)	< 0.0001
yes	34 (5.4%)	66 (14.9%)	
If.received.wage.payments..into.an.account.or.to.a.card			
1 all of the money right away	26 (4.1%)	20 (4.5%)	0.93
2 over time as needed	604 (95.6%)	423 (95.3%)	
3 (dk)	1 (0.2%)	0 (0.0%)	
4 (refused)	1 (0.2%)	1 (0.2%)	
If.received.wage.payments..through.a.mobile.phone			
1 you had this account before you began receiving payments from an employer.	564 (89.2%)	372 (83.8%)	0.011
2 you had an account before, but this account was opened so you could receive payments from an employer.	33 (5.2%)	38 (8.6%)	

3 this was your first account, and it was opened so you could receive payments from an employer.	32 (5.1%)	32 (7.2%)	
4 (dk)	0 (0.0%)	2 (0.5%)	
5 (refused)	3 (0.5%)	0 (0.0%)	
If.received.cashless.wage.payments..account.use			
(dk)	3 (0.5%)	4 (0.9%)	0.002
no	584 (92.4%)	381 (85.8%)	
yes	45 (7.1%)	58 (13.1%)	
(ref)	0 (0.0%)	1 (0.2%)	
If.received.cashless.wage.payments..account.type			
no	624 (98.7%)	424 (95.5%)	0.001
yes	8 (1.3%)	20 (4.5%)	
Received.government.transfers.in.past.12.months			
no	15 (2.4%)	19 (4.3%)	0.11
yes	617 (97.6%)	425 (95.7%)	
If.received.government.transfers..in.cash			
no	626 (99.1%)	429 (96.6%)	0.006
yes	6 (0.9%)	15 (3.4%)	
If.received.government.transfers..into.an.account.or.to.a.card			
1 all of the money right away	10 (1.6%)	8 (1.8%)	0.91
2 over time as needed	621 (98.3%)	435 (98.0%)	
4 (refused)	1 (0.2%)	1 (0.2%)	
If.received.government.transfers..through.a.mobile.phone			
1 you had this account before you began receiving payments from the government.	616 (97.5%)	426 (95.9%)	0.27
2 you had an account before, but this account was opened so you could receive payments from the government.	5 (0.8%)	9 (2.0%)	
3 this was your first account, and it was opened so you could receive payments from the government.	10 (1.6%)	7 (1.6%)	
5 (refused)	1 (0.2%)	2 (0.5%)	
If.received.cashless.government.transfers..account.use			
(ref)	2 (0.3%)	0 (0.0%)	0.14
no	275 (43.5%)	172 (38.7%)	
yes	354 (56.0%)	272 (61.3%)	
(dk)	1 (0.2%)	0 (0.0%)	
If.received.cashless.government.transfers..account.type			
no	14 (2.2%)	17 (3.8%)	0.14
yes	618 (97.8%)	427 (96.2%)	
Received.agricultural.payments.in.past.12.months			
no	578 (91.5%)	359 (80.9%)	< 0.0001

yes	54 (8.5%)	85 (19.1%)
If.received.agricultural.payments..in.cash		
no	533 (84.3%)	298 (67.1%) < 0.0001
yes	99 (15.7%)	146 (32.9%)
If.received.agricultural.payments..into.an.account		
no	74 (11.7%)	20 (4.5%) < 0.0001
yes	558 (88.3%)	424 (95.5%)
If.received.agricultural.payments..through.a.mobile.phone		
no	137 (21.7%)	54 (12.2%) < 0.0001
yes	495 (78.3%)	390 (87.8%)

[†] n=1076 observations, FINDEX 2014