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

	Responses by Country			
	kenya	**tanzania**	**uganda**	**P-value**
X				
tempData[, i]	1496.5 (±864.4)	1500.0 (±866.5)	1499.5 (±866.2)	0.99
country				
kenya	2,994 (100.0%)	0 (0.0%)	0 (0.0%)	< 0.0001
tanzania	0 (0.0%)	3,001 (100.0%)	0 (0.0%)	
uganda	0 (0.0%)	0 (0.0%)	3,000 (100.0%)	
year_of_birth				
Mean (SD)	1979.8 (±14.9)	1979.4 (±14.0)	1979.8 (±14.8)	0.44
Missing	0 (0%)	44 (1.5%)	0 (0%)	
gender				
tempData[, i]	1.6 (±0.5)	1.5 (±0.5)	1.7 (±0.5)	< 0.0001
marital_status				
tempData[, i]	2.7 (±1.4)	2.8 (±1.4)	3.2 (±1.8)	< 0.0001
education_level				
tempData[, i]	3.9 (±2.5)	3.3 (±1.7)	3.2 (±2.2)	< 0.0001
heard_of_mobile_money				
tempData[, i]	1.3 (±0.4)	1.1 (±0.3)	1.1 (±0.3)	< 0.0001
biggest_challenge_with_mobile_money				
Mean (SD)	4.6 (±3.2)	2.9 (±2.7)	3.6 (±3.4)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
reason_never_used_mobile_money				
Mean (SD)	9.4 (±5.4)	8.9 (±5.7)	10.5 (±6.2)	< 0.0001
Missing	2,466 (82.4%)	1,993 (66.4%)	1,393 (46.4%)	
ever_used_mobile_money_for.deposit				
Mean (SD)	1.2 (±0.4)	1.3 (±0.4)	1.4 (±0.5)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paygovt				
Mean (SD)	2.0 (±0.1)	2.0 (±0.2)	2.0 (±0.1)	0.080
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.sendmoneyindiv				
Mean (SD)	1.2 (±0.4)	1.4 (±0.5)	1.4 (±0.5)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.getmoneyindiv				
Mean (SD)	1.1 (±0.2)	1.3 (±0.4)	1.2 (±0.4)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.getmoneygovt				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.1)	0.049
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.getwages				
Mean (SD)	1.9 (±0.3)	2.0 (±0.2)	2.0 (±0.2)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paylarge				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.1)	0.28
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	

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

	Responses by Country			
	kenya	**tanzania**	**uganda**	**P-value**
ever_used_mobile_money_for.payinsurance				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.1)	0.0007
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payloan				
Mean (SD)	1.9 (±0.3)	2.0 (±0.1)	2.0 (±0.1)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.savemoney				
Mean (SD)	1.7 (±0.5)	1.9 (±0.3)	1.9 (±0.3)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.setasidepension				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.1)	0.63
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.withdraw				
Mean (SD)	1.0 (±0.1)	1.0 (±0.2)	1.1 (±0.3)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.setasideother				
Mean (SD)	1.8 (±0.4)	1.9 (±0.3)	1.9 (±0.3)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.makeinvestment				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.1)	0.48
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payatstore				
Mean (SD)	1.9 (±0.3)	2.0 (±0.1)	2.0 (±0.1)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.transfermobile				
Mean (SD)	1.9 (±0.3)	2.0 (±0.2)	2.0 (±0.1)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.transferbank				
Mean (SD)	1.9 (±0.3)	2.0 (±0.1)	2.0 (±0.1)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.transfermobiletoother				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.1)	0.038
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.lendinggroup				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.1)	0.007
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payrent				
Mean (SD)	2.0 (±0.2)	2.0 (±0.1)	2.0 (±0.1)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.accountmaint				
Mean (SD)	1.7 (±0.5)	1.8 (±0.4)	1.9 (±0.3)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.other				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.0)	0.45
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	

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

	Responses by Country			
	kenya	**tanzania**	**uganda**	**P-value**
ever_used_mobile_money_for.paymobilebill				
Mean (SD)	1.3 (±0.4)	1.4 (±0.5)	1.6 (±0.5)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payschoolfee				
Mean (SD)	1.9 (±0.3)	2.0 (±0.2)	1.9 (±0.2)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paymedical				
Mean (SD)	2.0 (±0.2)	2.0 (±0.1)	2.0 (±0.1)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.payelectrical				
Mean (SD)	1.9 (±0.3)	1.9 (±0.3)	2.0 (±0.2)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paywater				
Mean (SD)	2.0 (±0.2)	2.0 (±0.1)	2.0 (±0.1)	0.10
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paysolar				
Mean (SD)	2.0 (±0.1)	2.0 (±0.1)	2.0 (±0.1)	0.33
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
ever_used_mobile_money_for.paytv				
Mean (SD)	1.9 (±0.3)	2.0 (±0.2)	2.0 (±0.2)	< 0.0001
Missing	569 (19.0%)	1,123 (37.4%)	1,607 (53.6%)	
how_often_use_mobile_money_for.deposit				
Mean (SD)	3.6 (±1.5)	3.7 (±1.4)	3.9 (±1.5)	< 0.0001
Missing	971 (32.4%)	1,593 (53.1%)	2,199 (73.3%)	
how_often_use_mobile_money_for.paygovt				
Mean (SD)	4.9 (±1.8)	4.7 (±1.8)	4.1 (±1.7)	0.24
Missing	2,954 (98.7%)	2,955 (98.5%)	2,979 (99.3%)	
how_often_use_mobile_money_for.sendmoneyindiv				
Mean (SD)	4.3 (±1.3)	4.3 (±1.4)	4.5 (±1.5)	0.0001
Missing	1,048 (35.0%)	1,909 (63.6%)	2,138 (71.3%)	
how_often_use_mobile_money_for.getmoneyindiv				
Mean (SD)	4.2 (±1.4)	4.2 (±1.4)	4.3 (±1.4)	0.30
Missing	697 (23.3%)	1,613 (53.7%)	1,938 (64.6%)	
how_often_use_mobile_money_for.getmoneygovt				
Mean (SD)	4.8 (±1.5)	3.6 (±1.7)	4.6 (±1.8)	0.035
Missing	2,970 (99.2%)	2,973 (99.1%)	2,973 (99.1%)	
how_often_use_mobile_money_for.getwages				
Mean (SD)	4.2 (±1.4)	4.3 (±1.8)	4.2 (±1.2)	0.82
Missing	2,747 (91.8%)	2,949 (98.3%)	2,959 (98.6%)	
how_often_use_mobile_money_for.paylarge				
Mean (SD)	5.1 (±2.0)	5.3 (±2.1)	5.8 (±1.7)	0.73
Missing	2,973 (99.3%)	2,989 (99.6%)	2,994 (99.8%)	
how_often_use_mobile_money_for.payinsurance				
Mean (SD)	4.6 (±1.6)	3.4 (±1.6)	4.5 (±1.6)	0.11
Missing	2,959 (98.8%)	2,991 (99.7%)	2,994 (99.8%)	

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

	Responses by Country			
	kenya	**tanzania**	**uganda**	**P-value**
how_often_use_mobile_money_for.payloan				
Mean (SD)	4.7 (±1.4)	5.1 (±2.2)	4.2 (±1.0)	0.30
Missing	2,751 (91.9%)	2,984 (99.4%)	2,990 (99.7%)	
how_often_use_mobile_money_for.savemoney				
Mean (SD)	4.0 (±1.3)	4.0 (±1.4)	4.2 (±1.6)	0.27
Missing	2,308 (77.1%)	2,822 (94.0%)	2,837 (94.6%)	
how_often_use_mobile_money_for.setasidepension				
Mean (SD)	4.0 (±1.2)	4.8 (±1.7)	4.1 (±2.1)	0.15
Missing	2,953 (98.6%)	2,976 (99.2%)	2,978 (99.3%)	
how_often_use_mobile_money_for.withdraw				
Mean (SD)	3.7 (±1.4)	3.8 (±1.4)	4.0 (±1.5)	< 0.0001
Missing	607 (20.3%)	1,187 (39.6%)	1,726 (57.5%)	
how_often_use_mobile_money_for.setasideother				
Mean (SD)	4.1 (±1.2)	4.0 (±1.6)	4.1 (±1.6)	0.91
Missing	2,526 (84.4%)	2,844 (94.8%)	2,889 (96.3%)	
how_often_use_mobile_money_for.makeinvestment				
Mean (SD)	5.2 (±1.7)	4.8 (±1.5)	4.8 (±1.9)	0.82
Missing	2,981 (99.6%)	2,989 (99.6%)	2,988 (99.6%)	
how_often_use_mobile_money_for.payatstore				
Mean (SD)	4.2 (±1.7)	4.1 (±1.3)	3.9 (±1.9)	0.72
Missing	2,818 (94.1%)	2,982 (99.4%)	2,980 (99.3%)	
how_often_use_mobile_money_for.transfermobile				
Mean (SD)	4.3 (±1.4)	4.1 (±1.6)	4.3 (±2.0)	0.72
Missing	2,680 (89.5%)	2,909 (96.9%)	2,978 (99.3%)	
how_often_use_mobile_money_for.transferbank				
Mean (SD)	4.3 (±1.5)	4.2 (±1.6)	3.9 (±1.9)	0.69
Missing	2,822 (94.3%)	2,964 (98.8%)	2,987 (99.6%)	
how_often_use_mobile_money_for.transfermobiletoother				
Mean (SD)	4.3 (±1.2)	4.7 (±1.7)	4.9 (±2.0)	0.37
Missing	2,955 (98.7%)	2,976 (99.2%)	2,991 (99.7%)	
how_often_use_mobile_money_for.lendinggroup				
Mean (SD)	4.1 (±1.5)	3.8 (±1.9)	5.1 (±2.1)	0.11
Missing	2,953 (98.6%)	2,989 (99.6%)	2,984 (99.5%)	
how_often_use_mobile_money_for.payrent				
Mean (SD)	4.1 (±1.1)	4.5 (±2.0)	4.5 (±1.4)	0.37
Missing	2,928 (97.8%)	2,979 (99.3%)	2,988 (99.6%)	
how_often_use_mobile_money_for.accountmaint				
Mean (SD)	3.7 (±1.7)	3.4 (±1.8)	3.4 (±1.9)	0.022
Missing	2,162 (72.2%)	2,682 (89.4%)	2,836 (94.5%)	
how_often_use_mobile_money_for.other				
Mean (SD)	5.4 (±1.9)	5.7 (±2.0)	5.0 (±0.0)	0.91
Missing	2,985 (99.7%)	2,995 (99.8%)	2,998 (99.9%)	
how_often_use_mobile_money_for.paymobilebill				
Mean (SD)	3.0 (±1.6)	2.8 (±1.6)	3.1 (±1.7)	< 0.0001[†]
Missing	1,213 (40.5%)	1,807 (60.2%)	2,401 (80.0%)	

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

	Responses by Country			
	kenya	**tanzania**	**uganda**	**P-value**
how_often_use_mobile_money_for.payschoolfee				
Mean (SD)	4.9 (±1.4)	5.6 (±1.5)	4.8 (±1.2)	0.0004
Missing	2,757 (92.1%)	2,937 (97.9%)	2,913 (97.1%)	
how_often_use_mobile_money_for.paymedical				
Mean (SD)	5.3 (±1.7)	5.1 (±1.1)	5.3 (±1.7)	0.82
Missing	2,908 (97.1%)	2,976 (99.2%)	2,968 (98.9%)	
how_often_use_mobile_money_for.payelectrical				
Mean (SD)	4.2 (±1.0)	4.0 (±1.3)	4.0 (±0.9)	0.070
Missing	2,749 (91.8%)	2,824 (94.1%)	2,934 (97.8%)	
how_often_use_mobile_money_for.paywater				
Mean (SD)	4.0 (±1.0)	4.2 (±1.3)	4.3 (±1.3)	0.51
Missing	2,929 (97.8%)	2,969 (98.9%)	2,968 (98.9%)	
how_often_use_mobile_money_for.paysolar				
Mean (SD)	4.1 (±2.0)	4.0 (±1.4)	4.5 (±1.5)	0.79
Missing	2,969 (99.2%)	2,983 (99.4%)	2,992 (99.7%)	
how_often_use_mobile_money_for.paytv				
Mean (SD)	4.2 (±0.9)	4.2 (±1.5)	4.3 (±1.0)	0.93
Missing	2,807 (93.8%)	2,925 (97.5%)	2,959 (98.6%)	
ever_used_any_mobile_money_service.serv1				
Mean (SD)	1.2 (±0.4)	1.6 (±0.5)	1.6 (±0.5)	< 0.0001
Missing	46 (1.5%)	234 (7.8%)	354 (11.8%)	

[†] n=1076 observations, FINDEX 2014