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

	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
country							
kenya	452 (52.6%)	870 (48.2%)	700 (37.6%)	188 (32.2%)	215 (36.6%)	569 (17.2%)	< 0.0001
tanzania	219 (25.5%)	571 (31.6%)	700 (37.6%)	200 (34.3%)	188 (32.0%)	1,123 (34.0%)	
uganda	188 (21.9%)	364 (20.2%)	462 (24.8%)	195 (33.4%)	184 (31.3%)	1,607 (48.7%)	
year_of_birth							
Mean (SD)	1980.4 (±12.9)	1980.3 (±13.3)	1980.0 (±13.7)	1978.9 (±13.8)	1978.9 (±15.1)	1979.2 (±16.1)	0.022
Missing	1 (0.1%)	11 (0.6%)	10 (0.5%)	1 (0.2%)	3 (0.5%)	18 (0.5%)	
gender							
Male	413 (48.1%)	804 (44.5%)	806 (43.3%)	243 (41.7%)	235 (40.0%)	1,185 (35.9%)	< 0.0001
Female	446 (51.9%)	1,001 (55.5%)	1,056 (56.7%)	340 (58.3%)	352 (60.0%)	2,114 (64.1%)	
marital_status							
Single	243 (28.3%)	497 (27.5%)	468 (25.1%)	110 (18.9%)	110 (18.7%)	677 (20.5%)	< 0.0001
Polygmous	58 (6.8%)	88 (4.9%)	105 (5.6%)	56 (9.6%)	44 (7.5%)	392 (11.9%)	
Monogomous	431 (50.2%)	985 (54.6%)	997 (53.5%)	313 (53.7%)	326 (55.5%)	1,615 (49.0%)	
Divorced	8 (0.9%)	21 (1.2%)	28 (1.5%)	10 (1.7%)	11 (1.9%)	63 (1.9%)	
Separated	37 (4.3%)	72 (4.0%)	84 (4.5%)	29 (5.0%)	29 (4.9%)	155 (4.7%)	
Widowed	31 (3.6%)	66 (3.7%)	89 (4.8%)	38 (6.5%)	32 (5.5%)	273 (8.3%)	
Living Together	50 (5.8%)	76 (4.2%)	86 (4.6%)	27 (4.6%)	33 (5.6%)	116 (3.5%)	
Other	1 (0.1%)	0 (0.0%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	3 (0.1%)	
Refused	0 (0.0%)	0 (0.0%)	3 (0.2%)	0 (0.0%)	2 (0.3%)	5 (0.2%)	
education_level							
None	32 (3.7%)	77 (4.3%)	134 (7.2%)	54 (9.3%)	48 (8.2%)	728 (22.1%)	< 0.0001
Primary	95 (11.1%)	223 (12.4%)	322 (17.3%)	117 (20.1%)	156 (26.6%)	973 (29.5%)	
Some Secondary	209 (24.3%)	566 (31.4%)	691 (37.1%)	232 (39.8%)	198 (33.7%)	989 (30.0%)	
Secondary Complete	113 (13.2%)	285 (15.8%)	278 (14.9%)	77 (13.2%)	83 (14.1%)	379 (11.5%)	
Some Secondary Vocational	184 (21.4%)	375 (20.8%)	266 (14.3%)	71 (12.2%)	65 (11.1%)	146 (4.4%)	
Complete Secondary Vocational	23 (2.7%)	36 (2.0%)	29 (1.6%)	9 (1.5%)	14 (2.4%)	20 (0.6%)	
Some Diploma	32 (3.7%)	34 (1.9%)	29 (1.6%)	3 (0.5%)	8 (1.4%)	20 (0.6%)	
Diploma Complete	19 (2.2%)	30 (1.7%)	14 (0.8%)	1 (0.2%)	1 (0.2%)	6 (0.2%)	
Some College	56 (6.5%)	65 (3.6%)	38 (2.0%)	7 (1.2%)[†]	6 (1.0%)	6 (0.2%)	

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

	Responses by Retention						P-value
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	
Some University	40 (4.7%)	57 (3.2%)	28 (1.5%)	2 (0.3%)	3 (0.5%)	5 (0.2%)	
Complete University	42 (4.9%)	48 (2.7%)	22 (1.2%)	3 (0.5%)	4 (0.7%)	3 (0.1%)	
Post Graduate	10 (1.2%)	3 (0.2%)	4 (0.2%)	1 (0.2%)	0 (0.0%)	1 (0.0%)	
Koranic	0 (0.0%)	0 (0.0%)	3 (0.2%)	4 (0.7%)	1 (0.2%)	14 (0.4%)	
Other	3 (0.3%)	4 (0.2%)	4 (0.2%)	2 (0.3%)	0 (0.0%)	8 (0.2%)	
Refused	1 (0.1%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	1 (0.0%)	
heard_of_mobile_money							
Yes	777 (90.5%)	1,614 (89.4%)	1,687 (90.6%)	533 (91.4%)	513 (87.4%)	2,508 (76.0%)	< 0.0001
No	82 (9.5%)	191 (10.6%)	175 (9.4%)	50 (8.6%)	74 (12.6%)	791 (24.0%)	
biggest_challenge_with_mobile_money							
Service down time	343 (39.9%)	687 (38.1%)	683 (36.7%)	212 (36.4%)	213 (36.3%)	0 (0.0%)	< 0.0001
Agent down time	120 (14.0%)	277 (15.3%)	283 (15.2%)	96 (16.5%)	67 (11.4%)	0 (0.0%)	
Operating phone	7 (0.8%)	31 (1.7%)	57 (3.1%)	17 (2.9%)	38 (6.5%)	0 (0.0%)	
Unclear Tx fees	79 (9.2%)	171 (9.5%)	222 (11.9%)	64 (11.0%)	69 (11.8%)	0 (0.0%)	
Agent float cash avail	96 (11.2%)	198 (11.0%)	175 (9.4%)	51 (8.7%)	40 (6.8%)	0 (0.0%)	
Contacting customer care	37 (4.3%)	85 (4.7%)	59 (3.2%)	13 (2.2%)	12 (2.0%)	0 (0.0%)	
Sending to wrong number	96 (11.2%)	133 (7.4%)	129 (6.9%)	28 (4.8%)	32 (5.5%)	0 (0.0%)	
Family friends stealing money	3 (0.3%)	17 (0.9%)	11 (0.6%)	5 (0.9%)	3 (0.5%)	0 (0.0%)	
Other fraud	7 (0.8%)	21 (1.2%)	16 (0.9%)	8 (1.4%)	6 (1.0%)	0 (0.0%)	
Other	47 (5.5%)	125 (6.9%)	147 (7.9%)	53 (9.1%)	68 (11.6%)	0 (0.0%)	
DK/Refused	24 (2.8%)	60 (3.3%)	80 (4.3%)	36 (6.2%)	39 (6.6%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
reason_never_used_mobile_money							
Don't know what it is	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	205 (6.2%)	1.0
Don't know how to open	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	252 (7.6%)	
Don't have ID	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	83 (2.5%)	
No POS	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	201 (6.1%)	
Don't need	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	355 (10.8%)	
Registration too complicated	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	38 (1.2%)	
Registration fee too high	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	37 (1.1%)	
Too difficult	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	69 (2.1%)	
Tx fee too high	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	47 (1.4%)	
No money	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	755 (22.9%)	
No friends or family using	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	55 (1.7%)	

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
Don't understand	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	106 (3.2%)	
No phone	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	184 (5.6%)	
Don't trust	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	52 (1.6%)	
Family don't approve	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	16 (0.5%)	
All agents men	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	1 (0.0%)	
No advantage over existing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	48 (1.5%)	
Other	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	639 (19.4%)	
Missing	859 (100.0%)	1,805 (100.0%)	1,862 (100.0%)	583 (100.0%)	587 (100.0%)	156 (4.7%)	
ever_used_mobile_money_for.deposit							
No	94 (10.9%)	329 (18.2%)	499 (26.8%)	244 (41.9%)	298 (50.8%)	0 (0.0%)	< 0.0001
Yes	765 (89.1%)	1,476 (81.8%)	1,363 (73.2%)	339 (58.1%)	289 (49.2%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.paygovt							
No	833 (97.0%)	1,769 (98.0%)	1,833 (98.4%)	573 (98.3%)	581 (99.0%)	0 (0.0%)	0.058
Yes	26 (3.0%)	36 (2.0%)	29 (1.6%)	10 (1.7%)	6 (1.0%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.sendmoneyindiv							
No	181 (21.1%)	439 (24.3%)	649 (34.9%)	249 (42.7%)	278 (47.4%)	0 (0.0%)	< 0.0001
Yes	678 (78.9%)	1,366 (75.7%)	1,213 (65.1%)	334 (57.3%)	309 (52.6%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.getmoneyindiv							
No	122 (14.2%)	250 (13.9%)	301 (16.2%)	125 (21.4%)	151 (25.7%)	0 (0.0%)	< 0.0001
Yes	737 (85.8%)	1,555 (86.1%)	1,561 (83.8%)	458 (78.6%)	436 (74.3%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.getmoneygovt							
No	846 (98.5%)	1,773 (98.2%)	1,836 (98.6%)	581 (99.7%)	581 (99.0%)	0 (0.0%)	0.088
Yes	13 (1.5%)	32 (1.8%)	26 (1.4%)	2 (0.3%)	6 (1.0%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.getwages							
No	766 (89.2%)	1,669 (92.5%)	1,790 (96.1%)	561 (96.2%)	570 (97.1%)	0 (0.0%)	< 0.0001

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
Yes	93 (10.8%)	136 (7.5%)	72 (3.9%)	22 (3.8%)	17 (2.9%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.paylarge							
No	848 (98.7%)	1,786 (98.9%)	1,858 (99.8%)	581 (99.7%)	584 (99.5%)	0 (0.0%)	0.002
Yes	11 (1.3%)	19 (1.1%)	4 (0.2%)	2 (0.3%)	3 (0.5%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.payinsurance							
No	843 (98.1%)	1,784 (98.8%)	1,850 (99.4%)	582 (99.8%)	586 (99.8%)	0 (0.0%)	0.0009
Yes	16 (1.9%)	21 (1.2%)	12 (0.6%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.payloan							
No	760 (88.5%)	1,693 (93.8%)	1,816 (97.5%)	574 (98.5%)	583 (99.3%)	0 (0.0%)	< 0.0001
Yes	99 (11.5%)	112 (6.2%)	46 (2.5%)	9 (1.5%)	4 (0.7%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.savemoney							
No	625 (72.8%)	1,407 (78.0%)	1,566 (84.1%)	533 (91.4%)	537 (91.5%)	0 (0.0%)	< 0.0001
Yes	234 (27.2%)	398 (22.0%)	296 (15.9%)	50 (8.6%)	50 (8.5%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.setasidepension							
No	833 (97.0%)	1,775 (98.3%)	1,840 (98.8%)	577 (99.0%)	583 (99.3%)	0 (0.0%)	0.003
Yes	26 (3.0%)	30 (1.7%)	22 (1.2%)	6 (1.0%)	4 (0.7%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.withdraw							
No	16 (1.9%)	37 (2.0%)	62 (3.3%)	36 (6.2%)	70 (11.9%)	0 (0.0%)	< 0.0001
Yes	843 (98.1%)	1,768 (98.0%)	1,800 (96.7%)	547 (93.8%)	517 (88.1%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.setasideother							
No	694 (80.8%)	1,518 (84.1%)	1,662 (89.3%)	540 (92.6%)	546 (93.0%)	0 (0.0%)	< 0.0001

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
Yes	165 (19.2%)	287 (15.9%)	200 (10.7%)	43 (7.4%)	41 (7.0%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.makeinvestment							
No	848 (98.7%)	1,791 (99.2%)	1,852 (99.5%)	582 (99.8%)	586 (99.8%)	0 (0.0%)	0.047
Yes	11 (1.3%)	14 (0.8%)	10 (0.5%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.payatstore							
No	780 (90.8%)	1,712 (94.8%)	1,829 (98.2%)	577 (99.0%)	583 (99.3%)	0 (0.0%)	< 0.0001
Yes	79 (9.2%)	93 (5.2%)	33 (1.8%)	6 (1.0%)	4 (0.7%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.transfermobile							
No	752 (87.5%)	1,629 (90.2%)	1,749 (93.9%)	565 (96.9%)	573 (97.6%)	0 (0.0%)	< 0.0001
Yes	107 (12.5%)	176 (9.8%)	113 (6.1%)	18 (3.1%)	14 (2.4%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.transferbank							
No	762 (88.7%)	1,721 (95.3%)	1,824 (98.0%)	582 (99.8%)	585 (99.7%)	0 (0.0%)	< 0.0001
Yes	97 (11.3%)	84 (4.7%)	38 (2.0%)	1 (0.2%)	2 (0.3%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.transfermobiletoother							
No	830 (96.6%)	1,780 (98.6%)	1,851 (99.4%)	576 (98.8%)	586 (99.8%)	0 (0.0%)	< 0.0001
Yes	29 (3.4%)	25 (1.4%)	11 (0.6%)	7 (1.2%)	1 (0.2%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.lendinggroup							
No	836 (97.3%)	1,773 (98.2%)	1,850 (99.4%)	581 (99.7%)	587 (100.0%)	0 (0.0%)	< 0.0001
Yes	23 (2.7%)	32 (1.8%)	12 (0.6%)	2 (0.3%)	0 (0.0%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.payrent							
No	814 (94.8%)	1,774 (98.3%)	1,842 (98.9%)	580 (99.5%)	586 (99.8%)	0 (0.0%)	< 0.0001
Yes	45 (5.2%)	31 (1.7%)	20 (1.1%)	3 (0.5%)	1 (0.2%)	0 (0.0%)	

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.accountmaint							
No	571 (66.5%)	1,335 (74.0%)	1,467 (78.8%)	501 (85.9%)	507 (86.4%)	0 (0.0%)	< 0.0001
Yes	288 (33.5%)	470 (26.0%)	395 (21.2%)	82 (14.1%)	80 (13.6%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.other							
No	857 (99.8%)	1,797 (99.6%)	1,859 (99.8%)	580 (99.5%)	586 (99.8%)	0 (0.0%)	0.41
Yes	2 (0.2%)	8 (0.4%)	3 (0.2%)	3 (0.5%)	1 (0.2%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.paymobilebill							
No	160 (18.6%)	493 (27.3%)	760 (40.8%)	323 (55.4%)	386 (65.8%)	0 (0.0%)	< 0.0001
Yes	699 (81.4%)	1,312 (72.7%)	1,102 (59.2%)	260 (44.6%)	201 (34.2%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.payschoolfee							
No	762 (88.7%)	1,644 (91.1%)	1,767 (94.9%)	560 (96.1%)	575 (98.0%)	0 (0.0%)	< 0.0001
Yes	97 (11.3%)	161 (8.9%)	95 (5.1%)	23 (3.9%)	12 (2.0%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.paymedical							
No	817 (95.1%)	1,740 (96.4%)	1,830 (98.3%)	580 (99.5%)	586 (99.8%)	0 (0.0%)	< 0.0001
Yes	42 (4.9%)	65 (3.6%)	32 (1.7%)	3 (0.5%)	1 (0.2%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.payelectrical							
No	675 (78.6%)	1,605 (88.9%)	1,781 (95.6%)	568 (97.4%)	579 (98.6%)	0 (0.0%)	< 0.0001
Yes	184 (21.4%)	200 (11.1%)	81 (4.4%)	15 (2.6%)	8 (1.4%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.paywater							
No	810 (94.3%)	1,756 (97.3%)	1,834 (98.5%)	580 (99.5%)	587 (100.0%)	0 (0.0%)	< 0.0001
Yes	49 (5.7%)	49 (2.7%)	28 (1.5%)	3 (0.5%)	0 (0.0%)	0 (0.0%)	

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.paysolar							
No	846 (98.5%)	1,780 (98.6%)	1,853 (99.5%)	580 (99.5%)	586 (99.8%)	0 (0.0%)	0.002
Yes	13 (1.5%)	25 (1.4%)	9 (0.5%)	3 (0.5%)	1 (0.2%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
ever_used_mobile_money_for.paytv							
No	746 (86.8%)	1,676 (92.9%)	1,810 (97.2%)	576 (98.8%)	584 (99.5%)	0 (0.0%)	< 0.0001
Yes	113 (13.2%)	129 (7.1%)	52 (2.8%)	7 (1.2%)	3 (0.5%)	0 (0.0%)	
Missing	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	
how_often_use_mobile_money_for.deposit							
Daily	81 (9.4%)	45 (2.5%)	23 (1.2%)	5 (0.9%)	4 (0.7%)	0 (0.0%)	< 0.0001
Weekly	273 (31.8%)	400 (22.2%)	142 (7.6%)	27 (4.6%)	16 (2.7%)	0 (0.0%)	
15 days	135 (15.7%)	333 (18.4%)	294 (15.8%)	34 (5.8%)	20 (3.4%)	0 (0.0%)	
Monthly	174 (20.3%)	467 (25.9%)	513 (27.6%)	81 (13.9%)	43 (7.3%)	0 (0.0%)	
3 Months	79 (9.2%)	149 (8.3%)	281 (15.1%)	118 (20.2%)	73 (12.4%)	0 (0.0%)	
6 Months	12 (1.4%)	47 (2.6%)	62 (3.3%)	57 (9.8%)	69 (11.8%)	0 (0.0%)	
Annually	1 (0.1%)	13 (0.7%)	26 (1.4%)	13 (2.2%)	40 (6.8%)	0 (0.0%)	
Almost Never	10 (1.2%)	22 (1.2%)	22 (1.2%)	4 (0.7%)	24 (4.1%)	0 (0.0%)	
Missing	94 (10.9%)	329 (18.2%)	499 (26.8%)	244 (41.9%)	298 (50.8%)	3,299 (100.0%)	
how_often_use_mobile_money_for.paygovt							
Daily	0 (0.0%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.40
Weekly	2 (0.2%)	3 (0.2%)	2 (0.1%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
15 days	5 (0.6%)	8 (0.4%)	2 (0.1%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
Monthly	12 (1.4%)	10 (0.6%)	11 (0.6%)	3 (0.5%)	1 (0.2%)	0 (0.0%)	
3 Months	2 (0.2%)	5 (0.3%)	6 (0.3%)	2 (0.3%)	1 (0.2%)	0 (0.0%)	
6 Months	0 (0.0%)	1 (0.1%)	4 (0.2%)	2 (0.3%)	1 (0.2%)	0 (0.0%)	
Annually	0 (0.0%)	3 (0.2%)	1 (0.1%)	2 (0.3%)	0 (0.0%)	0 (0.0%)	
Almost Never	5 (0.6%)	5 (0.3%)	3 (0.2%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
Missing	833 (97.0%)	1,769 (98.0%)	1,833 (98.4%)	573 (98.3%)	581 (99.0%)	3,299 (100.0%)	
how_often_use_mobile_money_for.sendmoneyindiv							
Daily	20 (2.3%)	14 (0.8%)	9 (0.5%)	0 (0.0%)	2 (0.3%)	0 (0.0%)	< 0.0001

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

	Responses by Retention						P-value
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	
Weekly	113 (13.2%)	137 (7.6%)	34 (1.8%)	12 (2.1%)	3 (0.5%)	0 (0.0%)	
15 days	121 (14.1%)	225 (12.5%)	162 (8.7%)	27 (4.6%)	20 (3.4%)	0 (0.0%)	
Monthly	256 (29.8%)	513 (28.4%)	518 (27.8%)	90 (15.4%)	49 (8.3%)	0 (0.0%)	
3 Months	117 (13.6%)	316 (17.5%)	307 (16.5%)	115 (19.7%)	74 (12.6%)	0 (0.0%)	
6 Months	29 (3.4%)	93 (5.2%)	105 (5.6%)	62 (10.6%)	65 (11.1%)	0 (0.0%)	
Annually	7 (0.8%)	36 (2.0%)	51 (2.7%)	21 (3.6%)	72 (12.3%)	0 (0.0%)	
Almost Never	15 (1.7%)	32 (1.8%)	27 (1.5%)	7 (1.2%)	24 (4.1%)	0 (0.0%)	
Missing	181 (21.1%)	439 (24.3%)	649 (34.9%)	249 (42.7%)	278 (47.4%)	3,299 (100.0%)	
how_often_use_mobile_money_for.getmoneyindiv							
Daily	26 (3.0%)	19 (1.1%)	12 (0.6%)	0 (0.0%)	5 (0.9%)	0 (0.0%)	< 0.0001
Weekly	144 (16.8%)	223 (12.4%)	71 (3.8%)	14 (2.4%)	9 (1.5%)	0 (0.0%)	
15 days	117 (13.6%)	274 (15.2%)	226 (12.1%)	35 (6.0%)	23 (3.9%)	0 (0.0%)	
Monthly	260 (30.3%)	594 (32.9%)	682 (36.6%)	129 (22.1%)	65 (11.1%)	0 (0.0%)	
3 Months	126 (14.7%)	282 (15.6%)	382 (20.5%)	172 (29.5%)	123 (21.0%)	0 (0.0%)	
6 Months	37 (4.3%)	100 (5.5%)	109 (5.9%)	74 (12.7%)	98 (16.7%)	0 (0.0%)	
Annually	6 (0.7%)	34 (1.9%)	44 (2.4%)	23 (3.9%)	78 (13.3%)	0 (0.0%)	
Almost Never	21 (2.4%)	29 (1.6%)	35 (1.9%)	11 (1.9%)	35 (6.0%)	0 (0.0%)	
Missing	122 (14.2%)	250 (13.9%)	301 (16.2%)	125 (21.4%)	151 (25.7%)	3,299 (100.0%)	
how_often_use_mobile_money_for.getwages							
Daily	1 (0.1%)	6 (0.3%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	0.023
Weekly	12 (1.4%)	14 (0.8%)	6 (0.3%)	2 (0.3%)	1 (0.2%)	0 (0.0%)	
15 days	12 (1.4%)	11 (0.6%)	4 (0.2%)	2 (0.3%)	2 (0.3%)	0 (0.0%)	
Monthly	48 (5.6%)	69 (3.8%)	28 (1.5%)	7 (1.2%)	7 (1.2%)	0 (0.0%)	
3 Months	14 (1.6%)	20 (1.1%)	11 (0.6%)	5 (0.9%)	3 (0.5%)	0 (0.0%)	
6 Months	4 (0.5%)	6 (0.3%)	15 (0.8%)	4 (0.7%)	1 (0.2%)	0 (0.0%)	
Annually	0 (0.0%)	4 (0.2%)	4 (0.2%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
Almost Never	2 (0.2%)	6 (0.3%)	4 (0.2%)	0 (0.0%)	2 (0.3%)	0 (0.0%)	
Missing	766 (89.2%)	1,669 (92.5%)	1,790 (96.1%)	561 (96.2%)	570 (97.1%)	3,299 (100.0%)	
how_often_use_mobile_money_for.payloan							
Daily	10 (1.2%)	5 (0.3%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.044

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

	Responses by Retention						P-value
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	
Weekly	4 (0.5%)	5 (0.3%)	4 (0.2%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
15 days	43 (5.0%)	61 (3.4%)	19 (1.0%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Monthly	19 (2.2%)	16 (0.9%)	13 (0.7%)	3 (0.5%)	1 (0.2%)	0 (0.0%)	
3 Months	12 (1.4%)	11 (0.6%)	5 (0.3%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
6 Months	7 (0.8%)	8 (0.4%)	1 (0.1%)	3 (0.5%)	1 (0.2%)	0 (0.0%)	
Annually	4 (0.5%)	6 (0.3%)	3 (0.2%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
Almost Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	760 (88.5%)	1,693 (93.8%)	1,816 (97.5%)	574 (98.5%)	583 (99.3%)	3,299 (100.0%)	

how_often_use_mobile_money_for.savemoney

	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	P-value
Daily	9 (1.0%)	8 (0.4%)	2 (0.1%)	2 (0.3%)	0 (0.0%)	0 (0.0%)	< 0.0001
Weekly	45 (5.2%)	58 (3.2%)	17 (0.9%)	3 (0.5%)	4 (0.7%)	0 (0.0%)	
15 days	21 (2.4%)	59 (3.3%)	41 (2.2%)	9 (1.5%)	3 (0.5%)	0 (0.0%)	
Monthly	111 (12.9%)	194 (10.7%)	147 (7.9%)	14 (2.4%)	15 (2.6%)	0 (0.0%)	
3 Months	32 (3.7%)	45 (2.5%)	53 (2.8%)	14 (2.4%)	14 (2.4%)	0 (0.0%)	
6 Months	4 (0.5%)	15 (0.8%)	18 (1.0%)	5 (0.9%)	9 (1.5%)	0 (0.0%)	
Annually	7 (0.8%)	9 (0.5%)	8 (0.4%)	2 (0.3%)	3 (0.5%)	0 (0.0%)	
Almost Never	5 (0.6%)	10 (0.6%)	10 (0.5%)	1 (0.2%)	2 (0.3%)	0 (0.0%)	
Missing	625 (72.8%)	1,407 (78.0%)	1,566 (84.1%)	533 (91.4%)	537 (91.5%)	3,299 (100.0%)	

how_often_use_mobile_money_for.withdraw

	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	P-value
Daily	79 (9.2%)	36 (2.0%)	18 (1.0%)	6 (1.0%)	7 (1.2%)	0 (0.0%)	< 0.0001
Weekly	311 (36.2%)	565 (31.3%)	178 (9.6%)	32 (5.5%)	18 (3.1%)	0 (0.0%)	
15 days	164 (19.1%)	414 (22.9%)	379 (20.4%)	53 (9.1%)	35 (6.0%)	0 (0.0%)	
Monthly	187 (21.8%)	517 (28.6%)	720 (38.7%)	137 (23.5%)	73 (12.4%)	0 (0.0%)	
3 Months	70 (8.1%)	172 (9.5%)	389 (20.9%)	217 (37.2%)	127 (21.6%)	0 (0.0%)	
6 Months	19 (2.2%)	43 (2.4%)	67 (3.6%)	75 (12.9%)	118 (20.1%)	0 (0.0%)	
Annually	3 (0.3%)	8 (0.4%)	25 (1.3%)	17 (2.9%)	99 (16.9%)	0 (0.0%)	
Almost Never	10 (1.2%)	13 (0.7%)	24 (1.3%)	10 (1.7%)	40 (6.8%)	0 (0.0%)	
Missing	16 (1.9%)	37 (2.0%)	62 (3.3%)	36 (6.2%)	70 (11.9%)	3,299 (100.0%)	

how_often_use_mobile_money_for.setasideother

	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	P-value
Daily	11 (1.3%)	6 (0.3%)	1 (0.1%)	2 (0.3%)	0 (0.0%)	0 (0.0%)	< 0.0001
Weekly	28 (3.3%)	32 (1.8%)	12 (0.6%)	2 (0.3%)	4 (0.7%)	0 (0.0%)	
15 days	17 (2.0%)	38 (2.1%)	18 (1.0%)	5 (0.9%)	3 (0.5%)	0 (0.0%)	
Monthly	82 (9.5%)	155 (8.6%)	95 (5.1%)	10 (1.7%)	11 (1.9%)	0 (0.0%)	

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	Responses by Retention						P-value
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	
3 Months	18 (2.1%)	30 (1.7%)	43 (2.3%)	16 (2.7%)	9 (1.5%)	0 (0.0%)	
6 Months	7 (0.8%)	16 (0.9%)	22 (1.2%)	5 (0.9%)	4 (0.7%)	0 (0.0%)	
Annually	0 (0.0%)	5 (0.3%)	3 (0.2%)	2 (0.3%)	6 (1.0%)	0 (0.0%)	
Almost Never	2 (0.2%)	5 (0.3%)	6 (0.3%)	1 (0.2%)	4 (0.7%)	0 (0.0%)	
Missing	694 (80.8%)	1,518 (84.1%)	1,662 (89.3%)	540 (92.6%)	546 (93.0%)	3,299 (100.0%)	
how_often_use_mobile_money_for.payatstore							
Daily	3 (0.3%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.001
Weekly	20 (2.3%)	11 (0.6%)	4 (0.2%)	2 (0.3%)	0 (0.0%)	0 (0.0%)	
15 days	12 (1.4%)	11 (0.6%)	5 (0.3%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
Monthly	23 (2.7%)	33 (1.8%)	8 (0.4%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
3 Months	16 (1.9%)	20 (1.1%)	5 (0.3%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
6 Months	1 (0.1%)	7 (0.4%)	6 (0.3%)	3 (0.5%)	2 (0.3%)	0 (0.0%)	
Annually	1 (0.1%)	0 (0.0%)	3 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Almost Never	3 (0.3%)	10 (0.6%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	780 (90.8%)	1,712 (94.8%)	1,829 (98.2%)	577 (99.0%)	583 (99.3%)	3,299 (100.0%)	
how_often_use_mobile_money_for.transfermobile							
Daily	3 (0.3%)	2 (0.1%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.060
Weekly	19 (2.2%)	19 (1.1%)	7 (0.4%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
15 days	12 (1.4%)	23 (1.3%)	16 (0.9%)	4 (0.7%)	1 (0.2%)	0 (0.0%)	
Monthly	50 (5.8%)	69 (3.8%)	37 (2.0%)	5 (0.9%)	5 (0.9%)	0 (0.0%)	
3 Months	11 (1.3%)	40 (2.2%)	28 (1.5%)	5 (0.9%)	3 (0.5%)	0 (0.0%)	
6 Months	6 (0.7%)	10 (0.6%)	13 (0.7%)	2 (0.3%)	4 (0.7%)	0 (0.0%)	
Annually	2 (0.2%)	7 (0.4%)	3 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Almost Never	4 (0.5%)	6 (0.3%)	8 (0.4%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
Missing	752 (87.5%)	1,629 (90.2%)	1,749 (93.9%)	565 (96.9%)	573 (97.6%)	3,299 (100.0%)	
how_often_use_mobile_money_for.transferbank							
Daily	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.077
Weekly	11 (1.3%)	11 (0.6%)	3 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
15 days	11 (1.3%)	13 (0.7%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Monthly	52 (6.1%)	35 (1.9%)	18 (1.0%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
3 Months	15 (1.7%)	7 (0.4%)	5 (0.3%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
6 Months	4 (0.5%)	6 (0.3%)	3 (0.2%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
Annually	1 (0.1%)	4 (0.2%)	4 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Almost Never	2 (0.2%)	8 (0.4%)	3 (0.2%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
Missing	762 (88.7%)	1,721 (95.3%)	1,824 (98.0%)	582 (99.8%)	585 (99.7%)	3,299 (100.0%)	
how_often_use_mobile_money_for.payrent							
Daily	0 (0.0%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.030
Weekly	2 (0.2%)	6 (0.3%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
15 days	1 (0.1%)	1 (0.1%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Monthly	30 (3.5%)	19 (1.1%)	9 (0.5%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
3 Months	7 (0.8%)	2 (0.1%)	3 (0.2%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	

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

	Responses by Retention						P-value
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	
6 Months	1 (0.1%)	1 (0.1%)	1 (0.1%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Annually	1 (0.1%)	0 (0.0%)	4 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Almost Never	3 (0.3%)	0 (0.0%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	814 (94.8%)	1,774 (98.3%)	1,842 (98.9%)	580 (99.5%)	586 (99.8%)	3,299 (100.0%)	

how_often_use_mobile_money_for.accountmaint

	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	P-value
Daily	48 (5.6%)	35 (1.9%)	23 (1.2%)	4 (0.7%)	7 (1.2%)	0 (0.0%)	< 0.0001
Weekly	91 (10.6%)	138 (7.6%)	84 (4.5%)	11 (1.9%)	4 (0.7%)	0 (0.0%)	
15 days	31 (3.6%)	77 (4.3%)	70 (3.8%)	11 (1.9%)	4 (0.7%)	0 (0.0%)	
Monthly	80 (9.3%)	137 (7.6%)	120 (6.4%)	19 (3.3%)	15 (2.6%)	0 (0.0%)	
3 Months	22 (2.6%)	39 (2.2%)	48 (2.6%)	21 (3.6%)	20 (3.4%)	0 (0.0%)	
6 Months	3 (0.3%)	15 (0.8%)	24 (1.3%)	7 (1.2%)	11 (1.9%)	0 (0.0%)	
Annually	4 (0.5%)	8 (0.4%)	10 (0.5%)	5 (0.9%)	10 (1.7%)	0 (0.0%)	
Almost Never	9 (1.0%)	21 (1.2%)	16 (0.9%)	4 (0.7%)	9 (1.5%)	0 (0.0%)	
Missing	571 (66.5%)	1,335 (74.0%)	1,467 (78.8%)	501 (85.9%)	507 (86.4%)	3,299 (100.0%)	

how_often_use_mobile_money_for.paymobilebill

	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	P-value
Daily	165 (19.2%)	222 (12.3%)	145 (7.8%)	30 (5.1%)	18 (3.1%)	0 (0.0%)	< 0.0001
Weekly	293 (34.1%)	551 (30.5%)	316 (17.0%)	55 (9.4%)	37 (6.3%)	0 (0.0%)	
15 days	96 (11.2%)	233 (12.9%)	230 (12.4%)	42 (7.2%)	24 (4.1%)	0 (0.0%)	
Monthly	81 (9.4%)	180 (10.0%)	227 (12.2%)	45 (7.7%)	15 (2.6%)	0 (0.0%)	
3 Months	41 (4.8%)	68 (3.8%)	126 (6.8%)	55 (9.4%)	36 (6.1%)	0 (0.0%)	
6 Months	7 (0.8%)	26 (1.4%)	30 (1.6%)	20 (3.4%)	35 (6.0%)	0 (0.0%)	
Annually	4 (0.5%)	12 (0.7%)	15 (0.8%)	3 (0.5%)	19 (3.2%)	0 (0.0%)	
Almost Never	12 (1.4%)	20 (1.1%)	13 (0.7%)	10 (1.7%)	17 (2.9%)	0 (0.0%)	
Missing	160 (18.6%)	493 (27.3%)	760 (40.8%)	323 (55.4%)	386 (65.8%)	3,299 (100.0%)	

how_often_use_mobile_money_for.payschoolfee

	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	P-value
Daily	1 (0.1%)	3 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.016
Weekly	7 (0.8%)	9 (0.5%)	0 (0.0%)	2 (0.3%)	1 (0.2%)	0 (0.0%)	
15 days	5 (0.6%)	7 (0.4%)	3 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Monthly	24 (2.8%)	35 (1.9%)	26 (1.4%)	2 (0.3%)	1 (0.2%)	0 (0.0%)	
3 Months	39 (4.5%)	63 (3.5%)	44 (2.4%)	11 (1.9%)	2 (0.3%)	0 (0.0%)	
6 Months	8 (0.9%)	18 (1.0%)	16 (0.9%)	4 (0.7%)	1 (0.2%)	0 (0.0%)	
Annually	7 (0.8%)	17 (0.9%)	5 (0.3%)	3 (0.5%)	4 (0.7%)	0 (0.0%)	
Almost Never	6 (0.7%)	9 (0.5%)	1 (0.1%)	1 (0.2%)	3 (0.5%)	0 (0.0%)	
Missing	762 (88.7%)	1,644 (91.1%)	1,767 (94.9%)	560 (96.1%)[†]	575 (98.0%)	3,299 (100.0%)	

how_often_use_mobile_money_for.paymedical

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	Responses by Retention						P-value
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	
Daily	1 (0.1%)	0 (0.0%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.75
Weekly	2 (0.2%)	3 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
15 days	4 (0.5%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Monthly	10 (1.2%)	20 (1.1%)	7 (0.4%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
3 Months	8 (0.9%)	12 (0.7%)	8 (0.4%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
6 Months	5 (0.6%)	10 (0.6%)	6 (0.3%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Annually	7 (0.8%)	12 (0.7%)	9 (0.5%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Almost Never	5 (0.6%)	6 (0.3%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	817 (95.1%)	1,740 (96.4%)	1,830 (98.3%)	580 (99.5%)	586 (99.8%)	3,299 (100.0%)	
how_often_use_mobile_money_for.payelectrical							
Daily	0 (0.0%)	2 (0.1%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	0.28
Weekly	14 (1.6%)	12 (0.7%)	2 (0.1%)	1 (0.2%)	2 (0.3%)	0 (0.0%)	
15 days	14 (1.6%)	15 (0.8%)	5 (0.3%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
Monthly	127 (14.8%)	143 (7.9%)	58 (3.1%)	9 (1.5%)	3 (0.5%)	0 (0.0%)	
3 Months	17 (2.0%)	12 (0.7%)	8 (0.4%)	3 (0.5%)	1 (0.2%)	0 (0.0%)	
6 Months	4 (0.5%)	7 (0.4%)	4 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Annually	2 (0.2%)	4 (0.2%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Almost Never	6 (0.7%)	5 (0.3%)	3 (0.2%)	1 (0.2%)	1 (0.2%)	0 (0.0%)	
Missing	675 (78.6%)	1,605 (88.9%)	1,781 (95.6%)	568 (97.4%)	579 (98.6%)	3,299 (100.0%)	
how_often_use_mobile_money_for.paywater							
Daily	1 (0.1%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.41
Weekly	4 (0.5%)	1 (0.1%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
15 days	3 (0.3%)	3 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Monthly	36 (4.2%)	35 (1.9%)	17 (0.9%)	2 (0.3%)	0 (0.0%)	0 (0.0%)	
3 Months	4 (0.5%)	5 (0.3%)	6 (0.3%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
6 Months	0 (0.0%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Annually	0 (0.0%)	2 (0.1%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Almost Never	1 (0.1%)	1 (0.1%)	1 (0.1%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Missing	810 (94.3%)	1,756 (97.3%)	1,834 (98.5%)	580 (99.5%)	587 (100.0%)	3,299 (100.0%)	
how_often_use_mobile_money_for.paytv							
Daily	0 (0.0%)	1 (0.1%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0.063
Weekly	2 (0.2%)	6 (0.3%)	1 (0.1%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
15 days	4 (0.5%)	7 (0.4%)	1 (0.1%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Monthly	93 (10.8%)	95 (5.3%)	39 (2.1%)	2 (0.3%)	2 (0.3%)	0 (0.0%)	
3 Months	9 (1.0%)	9 (0.5%)	4 (0.2%)	2 (0.3%)	0 (0.0%)	0 (0.0%)	
6 Months	1 (0.1%)	4 (0.2%)	1 (0.1%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Annually	0 (0.0%)	1 (0.1%)	1 (0.1%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Almost Never	4 (0.5%)	6 (0.3%)	4 (0.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	746 (86.8%)	1,676 (92.9%)	1,810 (97.2%)	576 (98.8%)	584 (99.5%)	3,299 (100.0%)	

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
ever_used_any_mobile_money_service.MPesa							
No	101 (11.8%)	254 (14.1%)	324 (17.4%)	115 (19.7%)	99 (16.9%)	2,724 (82.6%)	< 0.0001
Yes	752 (87.5%)	1,535 (85.0%)	1,522 (81.7%)	456 (78.2%)	479 (81.6%)	0 (0.0%)	
Missing	6 (0.7%)	16 (0.9%)	16 (0.9%)	12 (2.1%)	9 (1.5%)	575 (17.4%)	
ever_used_any_mobile_money_service.AirtelMoney							
No	518 (60.3%)	1,119 (62.0%)	1,139 (61.2%)	348 (59.7%)	351 (59.8%)	2,036 (61.7%)	< 0.0001
Yes	249 (29.0%)	454 (25.2%)	428 (23.0%)	114 (19.6%)	105 (17.9%)	0 (0.0%)	
Missing	92 (10.7%)	232 (12.9%)	295 (15.8%)	121 (20.8%)	131 (22.3%)	1,263 (38.3%)	
ever_used_any_mobile_money_service.YUCash							
No	491 (57.2%)	971 (53.8%)	927 (49.8%)	265 (45.5%)	251 (42.8%)	1,230 (37.3%)	< 0.0001
Yes	87 (10.1%)	188 (10.4%)	209 (11.2%)	79 (13.6%)	48 (8.2%)	0 (0.0%)	
Missing	281 (32.7%)	646 (35.8%)	726 (39.0%)	239 (41.0%)	288 (49.1%)	2,069 (62.7%)	
ever_used_any_mobile_money_service.OrangeMoney							
No	429 (49.9%)	769 (42.6%)	578 (31.0%)	151 (25.9%)	163 (27.8%)	421 (12.8%)	0.0009
Yes	13 (1.5%)	13 (0.7%)	12 (0.6%)	0 (0.0%)	5 (0.9%)	0 (0.0%)	
Missing	417 (48.5%)	1,023 (56.7%)	1,272 (68.3%)	432 (74.1%)	419 (71.4%)	2,878 (87.2%)	
ever_used_any_mobile_money_service.Tangaza							
No	196 (22.8%)	303 (16.8%)	230 (12.4%)	58 (9.9%)	58 (9.9%)	138 (4.2%)	0.40
Yes	1 (0.1%)	2 (0.1%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	0 (0.0%)	
Missing	662 (77.1%)	1,500 (83.1%)	1,632 (87.6%)	524 (89.9%)	529 (90.1%)	3,161 (95.8%)	
ever_used_any_mobile_money_service.MobiCash							
No	247 (28.8%)	386 (21.4%)	272 (14.6%)	76 (13.0%)	61 (10.4%)	185 (5.6%)	0.008
Yes	10 (1.2%)	3 (0.2%)	4 (0.2%)	0 (0.0%)	2 (0.3%)	0 (0.0%)	
Missing	602 (70.1%)	1,416 (78.4%)	1,586 (85.2%)	507 (87.0%)	524 (89.3%)	3,114 (94.4%)	
ever_used_any_mobile_money_service.Equitel							
No	259 (30.2%)	443 (24.5%)	304 (16.3%)	74 (12.7%)	85 (14.5%)	171 (5.2%)	< 0.0001
Yes	37 (4.3%)	34 (1.9%)	11 (0.6%)	3 (0.5%)	2 (0.3%)	0 (0.0%)	
Missing	563 (65.5%)	1,328 (73.6%)	1,547 (83.1%)	506 (86.8%)	500 (85.2%)	3,128 (94.8%)	
last_time_fin_activity_w_mobile_money.MPesa							

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
Yesterday	701 (81.6%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	< 0.0001
7 days	28 (3.3%)	1,475 (81.7%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
30 days	8 (0.9%)	32 (1.8%)	1,479 (79.4%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
90 days	6 (0.7%)	12 (0.7%)	23 (1.2%)	447 (76.7%)	0 (0.0%)	0 (0.0%)	
>90 days	9 (1.0%)	16 (0.9%)	20 (1.1%)	9 (1.5%)	479 (81.6%)	0 (0.0%)	
Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	107 (12.5%)	270 (15.0%)	340 (18.3%)	127 (21.8%)	108 (18.4%)	3,299 (100.0%)	
last_time_fin_activity_w_mobile_money.AirtelMoney							
Yesterday	141 (16.4%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	< 0.0001
7 days	29 (3.4%)	297 (16.5%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
30 days	37 (4.3%)	85 (4.7%)	349 (18.7%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
90 days	15 (1.7%)	32 (1.8%)	35 (1.9%)	93 (16.0%)	0 (0.0%)	0 (0.0%)	
>90 days	27 (3.1%)	40 (2.2%)	44 (2.4%)	21 (3.6%)	105 (17.9%)	0 (0.0%)	
Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	610 (71.0%)	1,351 (74.8%)	1,434 (77.0%)	469 (80.4%)	482 (82.1%)	3,299 (100.0%)	
last_time_fin_activity_w_mobile_money.YUCash							
Yesterday	41 (4.8%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	< 0.0001
7 days	10 (1.2%)	121 (6.7%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
30 days	14 (1.6%)	35 (1.9%)	172 (9.2%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
90 days	9 (1.0%)	11 (0.6%)	25 (1.3%)	75 (12.9%)	0 (0.0%)	0 (0.0%)	
>90 days	13 (1.5%)	21 (1.2%)	12 (0.6%)	4 (0.7%)	48 (8.2%)	0 (0.0%)	
Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	772 (89.9%)	1,617 (89.6%)	1,653 (88.8%)	504 (86.4%)	539 (91.8%)	3,299 (100.0%)	
have_account_with_any_mobile_money_service.MPesa							
No	162 (18.9%)	413 (22.9%)	555 (29.8%)	215 (36.9%)	256 (43.6%)	2,634 (79.8%)	< 0.0001
Yes	691 (80.4%)	1,376 (76.2%)	1,291 (69.3%)	356 (61.1%)	322 (54.9%)	90 (2.7%)	
Missing	6 (0.7%)	16 (0.9%)	16 (0.9%)	12 (2.1%)	9 (1.5%)	575 (17.4%)	
have_account_with_any_mobile_money_service.AirtelMoney							

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
No	537 (62.5%)	1,202 (66.6%)	1,234 (66.3%)	379 (65.0%)	388 (66.1%)	1,998 (60.6%)	< 0.0001
Yes	230 (26.8%)	371 (20.6%)	333 (17.9%)	83 (14.2%)	68 (11.6%)	38 (1.2%)	
Missing	92 (10.7%)	232 (12.9%)	295 (15.8%)	121 (20.8%)	131 (22.3%)	1,263 (38.3%)	
have_account_with_any_mobile_money_service.YUCash							
No	502 (58.4%)	1,007 (55.8%)	974 (52.3%)	281 (48.2%)	265 (45.1%)	1,173 (35.6%)	< 0.0001
Yes	76 (8.8%)	152 (8.4%)	162 (8.7%)	63 (10.8%)	34 (5.8%)	57 (1.7%)	
Missing	281 (32.7%)	646 (35.8%)	726 (39.0%)	239 (41.0%)	288 (49.1%)	2,069 (62.7%)	
have_account_with_any_mobile_money_service.OrangeMoney							
No	426 (49.6%)	769 (42.6%)	577 (31.0%)	151 (25.9%)	165 (28.1%)	420 (12.7%)	0.002
Yes	16 (1.9%)	13 (0.7%)	13 (0.7%)	0 (0.0%)	3 (0.5%)	1 (0.0%)	
Missing	417 (48.5%)	1,023 (56.7%)	1,272 (68.3%)	432 (74.1%)	419 (71.4%)	2,878 (87.2%)	
have_account_with_any_mobile_money_service.Tangaza							
No	194 (22.6%)	302 (16.7%)	229 (12.3%)	59 (10.1%)	58 (9.9%)	138 (4.2%)	0.70
Yes	3 (0.3%)	3 (0.2%)	1 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	662 (77.1%)	1,500 (83.1%)	1,632 (87.6%)	524 (89.9%)	529 (90.1%)	3,161 (95.8%)	
have_account_with_any_mobile_money_service.MobiCash							
No	248 (28.9%)	385 (21.3%)	274 (14.7%)	76 (13.0%)	63 (10.7%)	185 (5.6%)	0.028
Yes	9 (1.0%)	4 (0.2%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	602 (70.1%)	1,416 (78.4%)	1,586 (85.2%)	507 (87.0%)	524 (89.3%)	3,114 (94.4%)	
have_account_with_any_mobile_money_service.Equitel							
No	258 (30.0%)	442 (24.5%)	303 (16.3%)	74 (12.7%)	86 (14.7%)	170 (5.2%)	< 0.0001
Yes	38 (4.4%)	35 (1.9%)	12 (0.6%)	3 (0.5%)	1 (0.2%)	1 (0.0%)	
Missing	563 (65.5%)	1,328 (73.6%)	1,547 (83.1%)	506 (86.8%)	500 (85.2%)	3,128 (94.8%)	
last_time_financial_activity_using_account.MPesa							
Yesterday	573 (66.7%)	66 (3.7%)	23 (1.2%)	7 (1.2%)	5 (0.9%)	21 (0.6%)	< 0.0001
7 days	67 (7.8%)	1,197 (66.3%)	59 (3.2%)	5 (0.9%)	5 (0.9%)	8 (0.2%)	
30 days	23 (2.7%)	70 (3.9%)	1,149 (61.7%)	11 (1.9%)	1 (0.2%)	3 (0.1%)	
90 days	11 (1.3%)	11 (0.6%)	31 (1.7%)	306 (52.5%)	10 (1.7%)	0 (0.0%)	

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	Responses by Retention						P-value
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	
>90 days	11 (1.3%)	16 (0.9%)	19 (1.0%)	22 (3.8%)	285 (48.6%)	1 (0.0%)	
Never	6 (0.7%)	16 (0.9%)	10 (0.5%)	5 (0.9%)	16 (2.7%)	57 (1.7%)	
Missing	168 (19.6%)	429 (23.8%)	571 (30.7%)	227 (38.9%)	265 (45.1%)	3,209 (97.3%)	
last_time_financial_activity_using_account.AirtelMoney							
Yesterday	103 (12.0%)	13 (0.7%)	3 (0.2%)	0 (0.0%)	3 (0.5%)	8 (0.2%)	< 0.0001
7 days	46 (5.4%)	208 (11.5%)	10 (0.5%)	1 (0.2%)	1 (0.2%)	7 (0.2%)	
30 days	37 (4.3%)	78 (4.3%)	243 (13.1%)	3 (0.5%)	2 (0.3%)	2 (0.1%)	
90 days	14 (1.6%)	31 (1.7%)	31 (1.7%)	62 (10.6%)	4 (0.7%)	2 (0.1%)	
>90 days	23 (2.7%)	27 (1.5%)	27 (1.5%)	9 (1.5%)	51 (8.7%)	0 (0.0%)	
Never	7 (0.8%)	14 (0.8%)	19 (1.0%)	8 (1.4%)	7 (1.2%)	19 (0.6%)	
Missing	629 (73.2%)	1,434 (79.4%)	1,529 (82.1%)	500 (85.8%)	519 (88.4%)	3,261 (98.8%)	
last_time_financial_activity_using_account.YUCash							
Yesterday	29 (3.4%)	6 (0.3%)	3 (0.2%)	1 (0.2%)	1 (0.2%)	9 (0.3%)	< 0.0001
7 days	11 (1.3%)	93 (5.2%)	4 (0.2%)	0 (0.0%)	1 (0.2%)	6 (0.2%)	
30 days	16 (1.9%)	26 (1.4%)	121 (6.5%)	0 (0.0%)	0 (0.0%)	2 (0.1%)	
90 days	10 (1.2%)	6 (0.3%)	16 (0.9%)	49 (8.4%)	1 (0.2%)	0 (0.0%)	
>90 days	8 (0.9%)	17 (0.9%)	9 (0.5%)	8 (1.4%)	27 (4.6%)	1 (0.0%)	
Never	2 (0.2%)	4 (0.2%)	9 (0.5%)	5 (0.9%)	4 (0.7%)	39 (1.2%)	
Missing	783 (91.2%)	1,653 (91.6%)	1,700 (91.3%)	520 (89.2%)	553 (94.2%)	3,242 (98.3%)	
last_time_financial_activity_using_account.Equitel							
Yesterday	12 (1.4%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	1 (0.0%)	< 0.0001
7 days	7 (0.8%)	13 (0.7%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
30 days	11 (1.3%)	10 (0.6%)	7 (0.4%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
90 days	4 (0.5%)	2 (0.1%)	0 (0.0%)	3 (0.5%)	0 (0.0%)	0 (0.0%)	
>90 days	3 (0.3%)	2 (0.1%)	3 (0.2%)	0 (0.0%)	1 (0.2%)	0 (0.0%)	
Never	1 (0.1%)	6 (0.3%)	2 (0.1%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
Missing	821 (95.6%)	1,770 (98.1%)	1,850 (99.4%)	580 (99.5%)	586 (99.8%)	3,298 (100.0%)	
how_long_using_mobile_money							
Mean (SD)	4.7 (±0.9)	4.6 (±0.9)	4.4 (±1.0)	4.5 (±0.9)	4.5 (±0.9)	NaN (± NA)	< 0.0001
Missing	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	3,299 (100.0%)	
source_filename							
fsp_final_kenya_w3_(public).csv	452 (52.6%)	870 (48.2%)	700 (37.6%)	188 (32.2%)	215 (36.6%)	569 (17.2%)	< 0.0001

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	Responses by Retention						
	1 day	**7 days**	**30 days**	**90 days**	**>90 days**	**Never**	**P-value**
fsp_final_nigeria_w3_(public).csv	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
fsp_final_tanzania_w3_(public).csv	219 (25.5%)	571 (31.6%)	700 (37.6%)	200 (34.3%)	188 (32.0%)	1,123 (34.0%)	
fsp_final_uganda_w3_(public).csv	188 (21.9%)	364 (20.2%)	462 (24.8%)	195 (33.4%)	184 (31.3%)	1,607 (48.7%)	
minFS							
1 day	859 (100.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	< 0.0001
7 days	0 (0.0%)	1,805 (100.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
30 days	0 (0.0%)	0 (0.0%)	1,862 (100.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	
90 days	0 (0.0%)	0 (0.0%)	0 (0.0%)	583 (100.0%)	0 (0.0%)	0 (0.0%)	
>90 days	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	587 (100.0%)	0 (0.0%)	
Never	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3,299 (100.0%)	

[†] n=8955 observations, FII