

Timeline

8/2/2012 ----- 6 Branches in Mexico City selected to be part of study

9/6/2012 ----- **Experimental Phase** : Random assignment begins at branch/day level

	Hard Commitment		Soft Commitment		Control
	Forced commitment	Choice commitment	Forced soft	Choice soft	Status-quo
Branch/Days	80	93	68	82	84
Borrowers	2484	3436	2157	2768	2601
Surveys	1907	2711	1756	2218	2035
Surveyed+borrowed	1855	2653	1733	2193	2000

12/24/2012 ----- Experiment ends - All arms switched to status-quo

8/8/2013 ----- First data transfer from lender to study team

1/2/2016 ----- **Observational Phase** : Branches switched between Status-quo & Choice-commitment

5/29/2020 ----- Second data transfer from lender to study team