

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 | 3435 | 2157 | 2768 | 2600 |
| Surveys | 1908 | 2711 | 1756 | 2218 | 2035 |
| Surveyed+borrowed | 1855 | 2652 | 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