

INDONESIA FINANCIAL INCLUSION INSIGHTS SURVEY

Technical Report WAVE 4

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KANTAR

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1. Background Information

Kantar conducted a nationally representative survey in Indonesia to explore the uptake and usage of digital financial services (DFS) among the adult population (ages 15 and over). This Financial Inclusion Insights (FII) survey is the fourth in a series of surveys Kantar uses to track the role DFS play in money transfers, payments, and savings among various consumer segments. The survey provides actionable insights for a range of stakeholders involved in the DFS sector.

The survey specifically aims to:

- Measure and track awareness and usage of banks, nonbank financial institutions, and DFS across the population and among specific consumer segments such as poor adults and rural women; and
- Measure various ways individuals use DFS, such as person-to-person (P2P) transactions, bill payments, and airtime “top-ups,” as well as the use of innovative products for services such as insurance premiums and savings products.

The survey provides national level measurements of key indicators and provides data to inform the development and adoption of new products and services.

2. Sample Design

a. Sampling frame

Indonesia is administratively divided into provinces (Table 1). Each province is divided into sub-districts (kecamatan). In urban areas, kecamatan are further divided into kelurahan (urban district) and then into rukun warga (RW) (community groups), and rukun tetangga (RT) (neighborhood groups). In rural areas, kecamatan are comprised of desa (villages), and RW and RT. The sampling frame was the list of kecamatan from the 2010 population census. However, due to a major earthquake that caused mass population displacement and destruction of basic infrastructure, the province of Central Sulawesi could not be included in the survey. In addition, 817 out of 6,499 kecamatan were also excluded from the survey due to security issues, inaccessibility and/or natural disasters (Table 2). All these exclusions account for 5.7 percent of the total population.

b. Sample allocation and selection

The target sample size for the 2019 Indonesia FII survey was 6,510 adults aged 15 and over residing in households. The sample was designed to produce reliable estimates for the main indicators for the country as a whole, and for urban and rural areas separately.

The sample size was first allocated to provinces proportionally to their population size. In each province, the resulting sample size was further allocated to urban and rural areas proportionally to their size.

The sample was a stratified multistage sample, with a stratum corresponding to the urban or rural area of a province. The sample was selected independently in each stratum. In the first stage, based on conducting 30 interviews per kecamatan, a total of 217 kecamatan were selected as primary sampling units with probability proportional to population size.

In the second stage, within each sampled kecamatan, kelurahans and desas were selected in urban and rural areas, respectively. In total, 329 kelurahans and 322 villages were selected using the systematic selection technique (Table 2).

For the third stage of selection, field supervisors obtained the list of RTs for each sampled desa and kelurahan from their administrative offices. One RT was randomly selected in the field in each sampled desa and kelurahan.

In the fourth stage, 10 households were selected in each RT using the random walk methodology. In the final stage, one adult household member was selected in each sampled household using the Kish grid. The selected household member was administered the survey questionnaire. Table 3 shows the final sample allocation.

Table 1: Population by province

Province	Total population	Urban population	Rural population	Urban proportion	Rural proportion
Aceh	4,494,410	1,263,805	3,230,605	28%	72%
North Sumatera	12,982,204	6,382,672	6,599,532	49%	51%
West Sumatera	4,846,909	1,877,822	2,969,087	39%	61%
Riau	5,538,367	2,169,529	3,368,838	39%	61%
Jambi	3,092,265	948,572	2,143,693	31%	69%
South Sumatera	7,450,394	2,666,129	4,784,265	36%	64%
Bengkulu	1,715,518	530,981	1,184,537	31%	69%
Bangka Belitung	1,223,296	602,106	621,190	49%	51%
Lampung	7,608,405	1,955,225	5,653,180	26%	74%
Riau Island	1,679,163	1,390,787	288,376	83%	17%
DKI Jakarta	9,607,787	9,607,787	-	100%	
West Java	43,053,732	28,282,915	14,770,817	66%	34%
Central Java	32,382,657	14,805,038	17,577,619	46%	54%
DI Yogyakarta	3,457,491	2,297,261	1,160,230	66%	34%
East Java	37,476,757	17,832,733	19,644,024	48%	52%
Banten	10,632,166	7,124,120	3,508,046	67%	33%
Bali	3,890,757	2,342,579	1,548,178	60%	40%
West Nusa Tenggara	4,500,212	1,877,830	2,622,382	42%	58%
East Nusa Tenggara	4,683,827	905,943	3,777,884	19%	81%
Central Kalimantan	2,212,089	740,256	1,471,833	33%	67%
West Kalimantan	4,395,983	1,328,185	3,067,798	30%	70%
South Kalimantan	3,626,616	1,525,125	2,101,491	42%	58%
East Kalimantan*	3,553,143	2,205,725	1,347,418	62%	38%
North Sulawesi	2,270,596	1,026,584	1,244,012	45%	55%
South Sulawesi	8,034,776	2,945,429	5,089,347	37%	63%
West Sulawesi	1,158,651	265,088	893,563	23%	77%
South East Sulawesi	2,232,586	611,373	1,621,213	27%	73%
North Maluku	1,038,087	281,241	756,846	27%	73%
Maluku	1,533,506	569,395	964,111	37%	63%
Gorontalo	1,040,164	353,681	686,483	34%	66%
Papua	2,833,381	735,629	2,097,752	26%	74%
West Papua	760,422	227,763	532,659	30%	70%

(*) North Kalimantan was established as the 34th Province in October 2012. In the 2010 Census Population Data, it is considered as part of East Kalimantan.

Table 2: Number of selected kelurahans and villages

Province	Total number of kecamatans	Number of excluded kecamatans	Number of kecamatans covered	Number of sampled kecamatans	Number of sampled urban kelurahans	Number of sampled rural villages
Aceh	276	58	218	4	3	9
North Sumatera	417	46	371	12	18	18
West Sumatera	176	44	132	4	5	7
Riau	151	14	137	5	6	9
Jambi	128	10	118	3	3	6
South Sumatera	217	4	213	8	9	15
Bengkulu	121	0	121	2	2	4
Bangka Belitung	43	1	42	2	3	3
Lampung	206	20	186	7	5	16
Riau Island	59	18	41	2	5	1
DKI Jakarta	44	0	44	9	27	0
West Java	625	5	620	39	77	40
Central Java	573	4	569	29	40	47
DI Yogyakarta	78	0	78	3	6	3
East Java	662	12	650	35	50	55
Banten	154	0	154	10	20	10
Bali	57	0	57	4	7	5
West Nusa Tenggara	117	12	105	4	5	7
East Nusa Tenggara	287	17	270	4	2	10
Central Kalimantan	125	18	107	2	2	4
West Kalimantan	175	29	146	4	4	8
South Kalimantan	151	22	129	3	4	5
East Kalimantan	136	49	87	3	6	3
North Sulawesi	156	19	137	2	3	3
South Sulawesi	304	45	259	7	8	13
West Sulawesi	69	13	56	1	1	2
South East Sulawesi	201	36	165	2	2	4
North Maluku	113	53	60	1	1	2
Maluku	73	52	21	1	1	2
Gorontalo	66	25	41	1	1	2
Papua	385	103	282	3	2	7
West Papua	154	88	66	1	1	2
Total interviews	6,499	817	5,682	217	329	322

Table 3: Final allocation by province

Province	Total sample size	Urban sample size	Rural sample size
Aceh	120	30	90
North Sumatera	360	180	180
West Sumatera	120	50	70
Riau	150	60	90
Jambi	90	30	60
South Sumatera	240	90	150
Bengkulu	60	20	40
Bangka Belitung	60	30	30
Lampung	210	50	160
Riau Island	60	50	10
DKI Jakarta	270	270	-
West Java	1,170	770	400
Central Java	870	400	470
DI Yogyakarta	90	60	30
East Java	1,050	500	550
Banten	300	200	100
Bali	120	70	50
West Nusa Tenggara	120	50	70
East Nusa Tenggara	120	20	100
Central Kalimantan	60	20	40
West Kalimantan	120	40	80
South Kalimantan	90	40	50
East Kalimantan	90	60	30
North Sulawesi	60	30	30
South Sulawesi	210	80	130
West Sulawesi	30	10	20
South East Sulawesi	60	20	40
North Maluku	30	10	20
Maluku	30	10	20
Gorontalo	30	10	20
Papua	90	20	70
West Papua	30	10	20
Total interviews	6,510	3,290	3,220

c. Sampling weights

The sample for the FII Indonesia survey is not self-weighting; therefore, sampling weights were calculated. Weights were based on 2018 population projection data by urban-rural residence, age and gender. The weights were normalized at the national level so that the weighted number of cases equals the total sample size. The normalized sampling weights were attached to the data file and used during analysis.

3. Questionnaire

The survey questionnaire draws on the questionnaire used in previous FII surveys and inputs from stakeholders in Indonesia. It includes the following sections.

- Household roster
- Demographics
- Know-your-customer documents
- Household characteristics
- Mobile technology
- Findex and key indicators
- Bank products
- Bank savings account
- Borrowing
- Digital financial products
- Other financial products and services
- Gender gap
- SIM cards and mobile networks
- Basic & advanced phone use and proficiency
- Proximity to financial points-of-service
- Literacy
- Respondent information

The questionnaire was translated into Bahasa and scripted in SurveyToGo (STG). The script was used during the pretest, which took place prior to the finalization of the questionnaire.

After the questionnaire was pretested, debriefing sessions were held with the pretest staff to collect their observations from the field. Both the questionnaire and script were finalized based on these observations.

4. Recruitment and Field Staff Training

Kantar Indonesia recruited field staff from its pool of certified interviewers and supervisors.

Training was conducted in two stages. A centralized training of trainers (ToT) was conducted in Jakarta from 4 - 8 March 2019. The ToT was attended by 31 participants, including the field teams for Greater Jakarta and Banten, and the field managers and coordinators who were later responsible for delivering regional training sessions. The central training was also observed by staff from SNKI (National Strategy of Inclusive Finance), OJK (Indonesia Financial Services Authority), Bank Indonesia, Bappenas (Ministry of National Development Planning), the Ministry of Finance, TNP2K (National Team for the Acceleration of Poverty Reduction) and staff from RISE Indonesia Ltd.

The central training was followed by 20 provincial training sessions conducted between 11 March 2019 and 6 April 2019. Provincial training was led by field managers and coordinators who were trained at the central training. A total of 137 interviewers and 53 supervisors participated in provincial training.

Field staff training had two main components: classroom sessions and field practice (also called pilot). The classroom sessions followed the training manual developed by Kantar. These sessions covered the survey objectives, sampling methodology, fieldwork procedures, data quality control, guidelines on questionnaire administration and a detailed study of the questionnaire. Following the review of the questionnaire on paper, the training covered the use of tablets for data collection including the general operation of the devices, and the administration of the scripted questionnaire. Classroom sessions also included role-play where one interviewer acted as a respondent and another asked questions while the rest of the teams observed. The teams also conducted mock interviews in small groups.

5. Fieldwork

Fieldwork was launched immediately at the end of training in each province and ran from 14 March to 19 May 2019. Data collection was carried out by 78 teams, each team consisted of two to three interviewers and one supervisor. Due to the general and presidential elections, fieldwork was interrupted during the period 12-21 April 2019.

The following three consent forms were obtained during fieldwork:

- Consent form from the first contact person in the household
- Consent form from the respondent selected in the household for the interview
- Parent/guardian consent form for all selected respondents aged 15 to 17

6. Substitution

During fieldwork, four originally sampled kelurahans and villages were replaced due to security issues, floods and bad weather.

Selected households were generally responsive and willing to participate in the survey. However, a number of households and selected household members were replaced after all three call-backs had failed (Table 4).

Table 4: Summary of replacements

Description	Number
Household refused to participate	1,649
Empty/locked house (No one at home)	369
Selected respondent not available after three visits	812
Sick, incapacitated or illiterate respondent	321
Selected respondent refused to participate	568

7. Data Quality Control Measures

A range of quality control measures was employed before, during and after data collection.

a. Pre-field quality control

Before fieldwork started, emphasis was put on recruiting and training the best possible interviewers and supervisors, and on designing the relevant and right survey tools (interviewer and supervisor manual, and field control forms).

b. In-field quality control

The fieldwork QC procedures included the following activities:

- Direct observation: Interviews were directly observed by supervisors in full or, at least, partially. The purpose of observation was to evaluate and improve interviewer performance and to look for errors and identify misconceptions that could not be detected through reviews of completed interviews.
- Spot-checks: interviews were subject to an in-person or telephonic random spot-check by supervisors.
- Call-backs (return visits): High nonresponse rates bias survey results. To minimize nonresponse rates at both household and individual levels, the field procedure included three return visits to maximize the participation of selected eligible respondents. Therefore, a total number of four visits were planned for each selected respondent.
- Regular interim data review: With the use of digital data collection, Kantar frequently received and reviewed interim data from the field. As a result, the quality of the data being collected was closely monitored and Kantar provided real-time feedback to the field teams while they were still on the ground. These regular reviews helped minimize data errors and thus improved data quality.

8. Data Processing

Daily data monitoring was done to check the quality of the data, and to confirm receipt of completed interviews on the cloud servers, and field updates from the supervisors. The data was checked for accuracy and outliers. Inconsistencies found in the data were communicated to the field teams and resolved through call-backs with respondents. Interim datasets were regularly received from the field for review. The structure of the dataset was aligned with the codebook prepared by Kantar. A cleaned, fully labelled final SPSS dataset was produced.

Annex: Survey Questionnaire

**FINANCIAL INCLUSION INSIGHTS
INDONESIA 2018 WAVE 6
SECTION AA: SAMPLE INFORMATION**

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AA	LANGUAGE OF INTERVIEW	ENGLISH	
AA0	CLUSTER NUMBER	ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AA1	PROVINCE	..... (PROVINCE)	
AA2	KECAMATAN	..... (KECAMATAN)	
AA3	MUNICIPALITY	..... (MUNICIPALITY)	
AA4	KELURAHAN/DESA	..... (KELURAHAN/DESA)	
AA15	RW	..... (RW)	
AA5	RT	..... (RT)	
AA6	DUSUN	DUSUN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AA7	RESIDENCE	URBAN 1 RURAL 2	
AA8	DATE OF INTERVIEW	DAY <input type="text"/> <input type="text"/> MONTH <input type="text"/> <input type="text"/> YEAR <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AA9	INTERVIEWER NUMBER	ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AA10	INTERVIEWER NAME	..... (NAME)	
AA11	SUPERVISOR NUMBER	ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AA12	SUPERVISOR NAME	..... (NAME)	
AA13	HOUSEHOLD GPS LOCATION - LATITUDE (NORTH)	..... (LATITUDE)	
AA14	HOUSEHOLD GPS LOCATION - LONGITUDE (EAST)	..... (LONGITUDE)	
CONS1	<p>We are from an (NAME OF IMPLEMENTING AGENCY). We are conducting research about the different services that people use for saving, borrowing, sending money, and other financial needs. This information will help improve the products and services that are available for people in this area. Your household has been randomly selected to participate in the study. First, I would like to talk to you about everyone that lives in this household. This portion of the questionnaire should take about 15 minutes to complete.</p> <p>All the information we obtain will remain strictly confidential and anonymous. May I start now?</p>	<p>YES, CONSENT GIVEN 1 NO, CONSENT NOT GIVEN 2</p>	→ HH1

SECTION Household List: HOUSEHOLD ROSTER

LINE NO.	USUAL RESIDENTS	AGE	GENDER	ELIGIBILITY			
D1	D2	D3	D4	D5			
	First, I need to randomly choose who to interview from this household. Can you give me the name of all members who live in this household? Please tell me one by one, starting with the head of household. Name of Household Member	Age of Household Member(in years) IF 104 OR MORE, RECORD "104".	Gender of Household Member	CHECK D3: IS THE RESPONDENT AGE 15 OR MORE?			
01		IN YEARS <table border="1"><tr><td></td><td></td><td></td></tr></table>				M F 1 2	Y N 1 2
02		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2
03		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2
04		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2
05		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2
06		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2
07		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2
08		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2
09		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2
10		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1 2	1 2

INTRODUCTION AND CONSENT			
NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
D8	NAME OF SELECTED RESPONDENT. STG WILL DISPLAY THE NAME OF THE SELECTED RESPONDENT FOR REMAINING SECTIONS	a) NAME _____ b) LINE NUMBER ... <input type="text"/> <input type="text"/>	
FIL_A	CHECK D4: AGE OF SELECTED RESPONDENT	15-17 YEARS 1 18 OR MORE YEARS 2	→ CONS4
CONS2	PARENT/GUARDIAN CONSENT FORM: We are from an independent market research company called (NAME OF IMPLEMENTING AGENCY) based in Indonesia. We are conducting research about the different services that people use for saving, borrowing, sending money, and other financial needs. This information will help improve the products and services that are available for people in this area. Your daughter/son has been selected to take part in this survey. Please note that your daughter/son is not allowed to take part in the survey if we do not have your consent in the form of a signature below. All the information we obtain will remain strictly confidential and anonymous. If you have any queries at all regarding this research, please contact the project coordinator or project manager for this study. May I interview him/her?	YES, CONSENT GIVEN 1 NO, CONSENT NOT GIVEN ... 2	→ CONS3 → HH2
CONS3	MINOR CONSENT FORM: We are from an independent market research company called (NAME OF IMPLEMENTING AGENCY) based in Indonesia. We are conducting research about the different services that people use for saving, borrowing, sending money, and other financial needs. This information will help improve the products and services that are available for people in this area. You have been randomly selected to participate in the study. I have a questionnaire that will take about 60 minutes to complete. All the information we obtain will remain strictly confidential and anonymous. May I start now?	YES, CONSENT GIVEN 1 NO, CONSENT NOT GIVEN ... 2	→ DG1 → HH2
CONS4	ADULT CONSENT FORM: We are from an independent market research company called (NAME OF IMPLEMENTING AGENCY) based in Indonesia. We are conducting research about the different services that people use for saving, borrowing, sending money, and other financial needs. This information will help improve the products and services that are available for people in this area. You have been randomly selected to participate in the study. I have a questionnaire that will take about 60 minutes to complete. All the information we obtain will remain strictly confidential and anonymous. May I start now?	YES, CONSENT GIVEN 1 NO, CONSENT NOT GIVEN ... 2	→ HH2

SECTION 1. DEMOGRAPHICS			
NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DG1	First I have a few basic questions. What year were you born? YEAR OF BIRTH MUST BE LESS THAN OR EQUAL TO 2004	YEAR <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
DG2	Is the respondent a male or a female? [DO NOT READ]	MALE 1 FEMALE 2	
DG3	Are you currently married or not married?	MARRIED 1 NOT MARRIED 2	
DG4	What is your highest level of education?	NO FORMAL EDUCATION 1 PRIMARY EDUCATION 2 JUNIOR HIGH SCHOOL 3 SENIOR HIGH SCHOOL 4 SECONDARY VOCATIONAL TRAINING/ CERTIFICATE 5 DIPLOMA 6 COLLEGE/UNIVERSITY 7 POST-GRADUATE UNIVERSITY 8 INFORMAL (SEKOLAH AGAMA) 9 OTHER 96 DK [DO NOT READ] -2	

SECTION 2. KNOW YOUR CUSTOMER DOCUMENTS			
NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DG5.	My next questions are about different documents that you might have. Do you have any of the following type of official identification:		
	1) Kartu Tanda Penduduk (KTP) ?	KARTU (KTP) 1 2	
	2) Family registration card?	FAMILY REG CARD 1 2	
	3) Passport?	PASSPORT 1 2	
	4) School-issued ID?	SCHOOL ID 1 2	
	5) Tax Card?	TAX CARD 1 2	
	6) SIM (Driving license)?	SIM 1 2	

SECTION 3: HOUSEHOLD CHARACTERISTICS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DG6	My next questions are about your household income and financial situation. What is your relationship to the household head? The household head is _____.	ME 1 MY SPOUSE 2 MY SON/DAUGHTER (INCLUDING IN-LAWS) 3 MY FATHER/MOTHER (INCLUDING IN-LAWS) 4 MY SISTER/BROTHER (INCLUDING IN-LAWS) 5 MY GRANDMOTHER/FATHER (INCLUDING IN-LAWS) 6 MY GRANDCHILD 7 MY OTHER RELATIVE 8 MY NON-RELATIVE 9 DK [DO NOT READ] -2	
DL0	In your best estimate, how much of your household's income do you provide each month?	NONE 1 A LITTLE 2 ABOUT HALF 3 MOST 4 ALMOST ALL 5 REF [DO NOT READ] -3 DK [DO NOT READ] -2	
DL1	In the past 12 months, what were you mainly doing for work?	WORKING FULL-TIME FOR A REGULAR SALARY 1 WORKING PART-TIME FOR A REGULAR SALARY 2 WORKING OCCASIONALLY, IRREGULAR PAY (WHENEVER THE WORK IS AVAILABLE) 3 WORKING PER SEASONS (E.G. ONLY DURING THE HARVEST SEASON) 4 SELF-EMPLOYED, WORKING FOR YOURSELF 5 NOT WORKING BUT LOOKING FOR A JOB 6 HOUSEWIFE OR STAY-AT-HOME HUSBAND DOING HOUSEHOLD CHORES 7 FULL-TIME STUDENT 8 NOT WORKING BECAUSE OF RETIREMENT 9 NOT WORKING BECAUSE OF SICKNESS, DISABILITY, ETC. 10 OTHER 96 DK [DO NOT READ] -2	→ DL4. → DL4. → DL4. → DL4. → DL4. → DL4.
DL2	What is your primary job (i.e., the job where you spend most of your time)?	AGRICULTURE AND FISHERIES OWNER ... 1 AGRICULTURE AND FISHERIES WORKER ... 2 GOVERNMENT EMPLOYEE, OFFICIAL, LEGISLATIVE, MANAGER 3 PROFESSIONAL (I.E., DOCTOR, TEACHER, NURSE) 4 CLERK (ADMIN) 5 TECHNICIAN AND ASSISTANT TO PROFESSIONALS 6 SERVICE AND TRADING 7 MANUFACTURING AND CRAFT OPERATOR AND MACHINE ASSEMBLY ... 9 LABORER, CLEANER 10 DRIVER, INCLUDING PUBLIC TRANSPORT (ANGKOT, OJEK, METROMINI, BUS, ONLINE TAXI DRIVER, ETC.) ... 11 MILITARY AND POLICE 12 OTHER 96 REF [DO NOT READ] -3	

SECTION 3: HOUSEHOLD CHARACTERISTICS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
DL4.	Please tell me in which of the following ways you got money in the past 12 months:		YES NO	
	1) Sold fish or fishing products, supplies, or equipment?	FISH PRODUCTS	1 2	
	2) Sold products of agriculture or reared livestock?	AGRICULTURE PRODUCTS	1 2	
	3) Received assistance from the government ?	GOVERNMENT	1 2	
	4) Received money from a relative, friend, or another person inside the country?	IN COUNTRY	1 2	
	5) Received money from a relative, friend, or another person sent from a foreign country?	FOREIGN COUNTRY	1 2	
	6) Ownership of a business, property, or assets?	BUSINESS/PROPERTY/ASSETS ...	1 2	
	7) Employment by the government?	GOVT. EMPLOYEE	1 2	
	8) Employment in a business with 10 employees or less?	BUSINESS (LESS THAN 10)	1 2	
	9) Employment in a business with more than 10 employees?	BUSINESS (10 OR MORE)	1 2	
	10) Scholarship or stipend from the government or educational institution?	SCHOLARSHIP/STIPEND	1 2	
	11) Pension?	PENSION	1 2	
DL6	Does anyone in your household own or lease a farm/farmland?	YES	1	
		NO	2	→ DL11
DL7	Do you work on the farm yourself?	YES	1	
		NO	2	
DL11	In the past 12 months, how many times did you move from one home to another?	TIMES	<div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div>	
		DK [DO NOT READ]	-2	

SECTION 4 : PROGRESS OUT OF POVERTY INDEX

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DL14	How many household members are there?	SIX OR MORE 1 FIVE 2 FOUR 3 THREE 4 TWO 5 ONE 6	
DL15	Do all household members ages 6 to 18 go to school?	NO MEMBERS AGE 6 TO 18 1 NO 2 YES 3	
DL16	What is the highest level of education that the female head/spouse has completed?	NONE 1 PRIMARY SCHOOL (INCL. DISABLED, ISLAMIC, OR NON-FORMAL) 2 JUNIOR-HIGH SCHOOL (INCL. DISABLED, ISLAMIC, OR NON-FORMAL) 3 VOCATIONAL SCHOOL OR HIGH SCHOOL (INCL. DISABLED, ISLAMIC, OR NON-FORMAL) 4 DIPLOMA (ONE-YEAR OR HIGHER), OR HIGHER 5 NO FEMALE HEAD/SPOUSE 6	
DL17	What was the employment status of the male head/spouse in the past week in his main job?	NO MALE HEAD/SPOUSE 1 NOT WORKING, OR UNPAID WORKER 2 SELF-EMPLOYED 3 BUSINESS OWNER, OR BUSINESS OWNER WITH ONLY TEMPORARY OR UNPAID WORKERS 4 WAGE OR SALARY EMPLOYEE 5 BUSINESS OWNER WITH SOME PERMANENT OR PAID WORKERS 6	
DL18	What is the main material of the floor in your household?	EARTH OR BAMBOO 1 OTHERS 2	
DL19	What type of toilet arrangement does the household have?	NONE, OR LATRINE 1 NON-FLUSH TO A SEPTIC TANK 2 FLUSH 3	
DL20	What is the main cooking fuel in your household?	FIREWOOD, CHARCOAL, OR COAL 1 GAS/LPG, KEROSENE, ELECTRICITY, OTHERS, OR DOES NOT COOK 2	
DL21	Does the household have a gas cylinder of 12kg or more?	NO 1 YES 2	
DL22	Does the household have a refrigerator or freezer?	NO 1 YES 2	
DL23	Does the household have a motorcycle, scooter, or motorized boat?	NO 1 YES 2	
DL24	Please look at this card and tell me which answer best reflects your family's financial situation?	WE DON'T HAVE ENOUGH MONEY FOR FOOD 1 WE HAVE ENOUGH FOR FOOD, BUT BUYING CLOTHES IS DIFFICULT 2 WE HAVE ENOUGH MONEY FOR FOOD AND CLOTHES, AND CAN SAVE A BIT, BUT NOT ENOUGH TO BUY EXPENSIVE GOODS SUCH AS A TV SET OR A REFRIGERATOR 3 WE CAN AFFORD TO BUY CERTAIN EXPENSIVE GOODS SUCH AS A TV SET OR A REFRIGERATOR 4 WE CAN AFFORD TO BUY WHATEVER WE WANT 5 DK [DO NOT READ] -2	

SECTION 5: MOBILE TECHNOLOGY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
MT2	My next questions are about mobile phones. Do you personally own a mobile phone?	YES 1 NO 2	→ MT7
MT2A.	Do you own a (TYPE)? 1) Basic phone (only allows calling, messaging, and saving phone numbers) 2) Feature phone (has a camera, radio) 3) Smartphone (has email, mobile applications)	YES NO BASIC 1 2 FEATURE 1 2 SMARTPHONE 1 2	
MT2B	How often do you share your mobile phone or allow it to be used by other people?	NEVER 1 RARELY 2 A FEW TIMES A MONTH 3 A FEW TIMES A WEEK 4 EVERY DAY 5	
MT6	How often do you have a problem: B) Charging your phone because of a lack of electrical power? D) Using your phone because there is no network coverage?	NEVER RARELY SOMETIMES OFTEN ALMOST ALWAYS 1 2 3 4 5 1 2 3 4 5	
MTGN	Please tell me how much you agree or disagree with the following statement on how your phone is used: I make the final decision on how my phone is used.	STRONGLY DISAGREE 1 SOMEWHAT DISAGREE 2 NEITHER DISAGREE, NOR AGREE 3 SOMEWHAT AGREE 4 STRONGLY AGREE 5 REF [DO NOT READ] -3 DK [DO NOT READ] -2	
MT7	Do you use a mobile phone that belongs to someone else or is shared?	YES 1 NO 2	
F5-1	CHECK: MT2 AND MT7: OWNS A MOBILE PHONE OR USE SOMEONE ELSE'S MOBILE PHONE	YES 1 NO 2	→ F5-2
MT8	Do you use mobile data, or only voice and text?	DATA ALONG WITH VOICE AND TEXT 1 ONLY VOICE AND TEXT 2 DK [DO NOT READ] -2	
F5-2	CHECK: MT2: OWNS A MOBILE PHONE	YES 1 NO 2	→ OJK1.1
MT9.	Now I will read a list of reasons why some people do not own mobile phones. For each one that I read, please tell me whether or not it is a reason why you do not own a phone? 1) Lack of money to buy a mobile phone 2) No need for a mobile phone 3) My mobile phone was lost, broken, or stopped working 4) My family members do not want me to have a mobile phone. 5) There is no mobile phone network where I live. 6) Don't know how to use a mobile phone	YES NO LACK OF MONEY 1 2 NO NEED 1 2 LOST/BROKEN/NOT WORKING 1 2 FAMILY DOESN'T WANT 1 2 NO PHONE NETWORK 1 2 DON'T KNOW HOW TO USE 1 2	

SECTION 6. INDEX AND KEY INDICATORS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
FNX	<p>Now, I would like to ask you about accounts with formal financial service providers, both sharia and conventional. Formal financial service providers include umum/commercial bank (conventional and syariah), BPR/rural bank, cooperative, kantor pos, pawnshop, e-money (Go-Pay, OVO, T-cash terdaftar, XL Tunai, dll).</p> <p>An account can be used to save money, to make or receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution?</p>	<p>YES 1</p> <p>NO 2</p>	→F7-1
FNXH	Does anyone in your household currently have an account at a bank or another type of formal financial institution?	<p>YES 1</p> <p>NO 2</p>	
F7-1	CHECK : FNX, ANY ACCOUNT WITH FORMAL FINANCIAL INSTITUTION?	<p>YES 1</p> <p>NO 2</p>	→QJK1.1
FNXA	When was the last time you used an account with a bank or another type of formal financial institution?	<p>IN THE PAST 30 DAYS 1</p> <p>BETWEEN 30 DAYS AND 90 DAYS 2</p> <p>BETWEEN 90 DAYS AND 6 MONTHS 3</p> <p>BETWEEN 6 MONTHS AND 1 YEAR 4</p> <p>BETWEEN 1 YEAR AND 2 YEARS 5</p> <p>MORE THAN 2 YEARS 6</p>	
GF1	Have you ever used your account for any of the following things: to receive wages from an employer, receive money from the government, pay taxes, fines or fees to the government, or pay school fees?	<p>YES 1</p> <p>NO 2</p>	
GF2	Have you ever used your account for any of the following things: to save, borrow, or invest money, buy things, pay bills, or get insurance?	<p>YES 1</p> <p>NO 2</p>	

SECTION 7. BANK PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY					SKIPS
OJK1.	<p>Now I would like to ask you some questions about the financial products and services that some people use. The products and services that I'm interested in are provided by banks, either sharia or conventional.</p> <p>Have you ever used any of the following products or services, either your own or someone else's?</p>						
		NO	Conventional ?	Sharia?	Both conventional & sharia?	Don't Know [DO NOT READ]	
1)	Bank savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2)	Bank deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3)	Bank current account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4)	Bank transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5)	Bank loan/financing with collateral	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6)	Bank loan/financing without collateral (e.g. vehicle loans and credit cards)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7)	Bank micro credit program (KUR)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8)	Bank housing/apartment loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9)	Bank micro loan/financing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10)	Bank vehicle loan/financing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11)	Bank electronic money (issued by bank)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					YES	NO	
12)	Bank fiduciary/rahn		Fiduciary/Rahn		<input type="checkbox"/>	<input type="checkbox"/>	
13)	Bank lease/ijarah		Lease/Ijarah		<input type="checkbox"/>	<input type="checkbox"/>	
14)	Another bank product or service that I didn't mention		Other		<input type="checkbox"/>	<input type="checkbox"/>	
					Sebutkan		

SECTION 7. BANK PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY		SKIPS																																													
F7-3	CHECK : FNx, ANY YES?	YES 1 NO 2		→F7-4																																													
BI.E1	Do you currently have any of the following accounts?	<table> <thead> <tr> <th></th><th>YES</th><th>NO</th></tr> </thead> <tbody> <tr> <td>A) Bank Savings Account</td><td>Savings account 1</td><td>2</td></tr> <tr> <td>B) Bank Current Account</td><td>Current account 1</td><td>2</td></tr> <tr> <td>C) Bank Time Deposits</td><td>Time deposit 1</td><td>2</td></tr> <tr> <td>V) Other savings account that I didn't mention</td><td>Other 1</td><td>2</td></tr> <tr> <td colspan="3" style="text-align: center;">_____ SPECIFY</td></tr> </tbody> </table>		YES	NO	A) Bank Savings Account	Savings account 1	2	B) Bank Current Account	Current account 1	2	C) Bank Time Deposits	Time deposit 1	2	V) Other savings account that I didn't mention	Other 1	2	_____ SPECIFY																															
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F7-4	CHECK : BI.E1A, CURRENTLY HAVE A BANK SAVINGS ACCOUNT?	YES 1 NO 2		→F7-5																																													
BI.E2A.	What is the reason you don't have a Bank Savings Account?	<table> <thead> <tr> <th></th><th>YES</th><th>NO</th></tr> </thead> <tbody> <tr> <td>A) Religion</td><td>Religion 1</td><td>2</td></tr> <tr> <td>B) Don't need one</td><td>Don't need one 1</td><td>2</td></tr> <tr> <td>C) Don't believe in product and service</td><td>Don't believe in product/service 1</td><td>2</td></tr> <tr> <td>D) The financial services office is too far away</td><td>Service/product office is too far away 1</td><td>2</td></tr> <tr> <td>E) The administration cost is too high</td><td>Fees are too high 1</td><td>2</td></tr> <tr> <td>F) Don't have enough money</td><td>Don't have enough money 1</td><td>2</td></tr> <tr> <td>G) Don't have the required document</td><td>Don't have required documents 1</td><td>2</td></tr> <tr> <td>H) Bank officers don't provide a good service</td><td>Service is not good 1</td><td>2</td></tr> <tr> <td>I) There are already household members who have financial product and service</td><td>Use someone else's product/service 1</td><td>2</td></tr> <tr> <td>J) Prefer to use cash</td><td>Prefer to use cash 1</td><td>2</td></tr> <tr> <td>K) Don't have enough information related to savings product</td><td>Don't have enough info on product/service 1</td><td>2</td></tr> <tr> <td>L) I never knew about the product</td><td>Don't know about product/service ... 1</td><td>2</td></tr> <tr> <td>V) Other that I didn't mention</td><td>Other 1</td><td>2</td></tr> <tr> <td colspan="3" style="text-align: center;">_____ SPECIFY</td></tr> </tbody> </table>		YES	NO	A) Religion	Religion 1	2	B) Don't need one	Don't need one 1	2	C) Don't believe in product and service	Don't believe in product/service 1	2	D) The financial services office is too far away	Service/product office is too far away 1	2	E) The administration cost is too high	Fees are too high 1	2	F) Don't have enough money	Don't have enough money 1	2	G) Don't have the required document	Don't have required documents 1	2	H) Bank officers don't provide a good service	Service is not good 1	2	I) There are already household members who have financial product and service	Use someone else's product/service 1	2	J) Prefer to use cash	Prefer to use cash 1	2	K) Don't have enough information related to savings product	Don't have enough info on product/service 1	2	L) I never knew about the product	Don't know about product/service ... 1	2	V) Other that I didn't mention	Other 1	2	_____ SPECIFY				
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SECTION 7. BANK PRODUCTS

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F7-5	CHECK :BI.E1B, CURRENTLY HAVE A BANK CURRENT ACCOUNT?	YES 1 NO 2		→F7-6																																													
BI.E2B.	What is the reason you don't have a Bank Current Account?	<table border="0"> <thead> <tr> <th></th><th>YES</th><th>NO</th></tr> </thead> <tbody> <tr> <td>A) Religion</td><td>Religion 1</td><td>2</td></tr> <tr> <td>B) Don't need one</td><td>Don't need one 1</td><td>2</td></tr> <tr> <td>C) Don't believe in product and service</td><td>Don't believe in product/service 1</td><td>2</td></tr> <tr> <td>D) The financial services office is too far away</td><td>Service/product office is too far away 1</td><td>2</td></tr> <tr> <td>E) The administration cost is too high</td><td>Fees are too high 1</td><td>2</td></tr> <tr> <td>F) Don't have enough money</td><td>Don't have enough money 1</td><td>2</td></tr> <tr> <td>G) Don't have the required document</td><td>Don't have required documents 1</td><td>2</td></tr> <tr> <td>H) Bank officers don't provide a good service</td><td>Service is not good 1</td><td>2</td></tr> <tr> <td>I) There are already household members who have financial product and service</td><td>Use someone else's product/service 1</td><td>2</td></tr> <tr> <td>J) Prefer to use cash</td><td>Prefer to use cash 1</td><td>2</td></tr> <tr> <td>K) Don't have enough information related to savings product</td><td>Don't have enough info on product/service 1</td><td>2</td></tr> <tr> <td>L) I never knew about the product</td><td>Don't know about product/service ... 1</td><td>2</td></tr> <tr> <td>V) Other that I didn't mention</td><td>Other 1</td><td>2</td></tr> <tr> <td colspan="3" style="text-align: center;">_____ SPECIFY</td></tr> </tbody> </table>			YES	NO	A) Religion	Religion 1	2	B) Don't need one	Don't need one 1	2	C) Don't believe in product and service	Don't believe in product/service 1	2	D) The financial services office is too far away	Service/product office is too far away 1	2	E) The administration cost is too high	Fees are too high 1	2	F) Don't have enough money	Don't have enough money 1	2	G) Don't have the required document	Don't have required documents 1	2	H) Bank officers don't provide a good service	Service is not good 1	2	I) There are already household members who have financial product and service	Use someone else's product/service 1	2	J) Prefer to use cash	Prefer to use cash 1	2	K) Don't have enough information related to savings product	Don't have enough info on product/service 1	2	L) I never knew about the product	Don't know about product/service ... 1	2	V) Other that I didn't mention	Other 1	2	_____ SPECIFY			
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F7-6	CHECK :BI.E1C, CURRENTLY HAVE A BANK TIME DEPOSIT?	YES 1 NO 2		→F6-1																																													
BI.E2C.	What is the reason you don't have an account for Bank Time Deposits?	<table border="0"> <thead> <tr> <th></th><th>YES</th><th>NO</th></tr> </thead> <tbody> <tr> <td>A) Religion</td><td>Religion 1</td><td>2</td></tr> <tr> <td>B) Don't need one</td><td>Don't need one 1</td><td>2</td></tr> <tr> <td>C) Don't believe in product and service</td><td>Don't believe in product/service 1</td><td>2</td></tr> <tr> <td>D) The financial services office is too far away</td><td>Service/product office is too far away 1</td><td>2</td></tr> <tr> <td>E) The administration cost is too high</td><td>Fees are too high 1</td><td>2</td></tr> <tr> <td>F) Don't have enough money</td><td>Don't have enough money 1</td><td>2</td></tr> <tr> <td>G) Don't have the required document</td><td>Don't have required documents 1</td><td>2</td></tr> <tr> <td>H) Bank officers don't provide a good service</td><td>Service is not good 1</td><td>2</td></tr> <tr> <td>I) There are already household members who have financial product and service</td><td>Use someone else's product/service 1</td><td>2</td></tr> <tr> <td>J) Prefer to use cash</td><td>Prefer to use cash 1</td><td>2</td></tr> <tr> <td>K) Don't have enough information related to savings product</td><td>Don't have enough info on product/service 1</td><td>2</td></tr> <tr> <td>L) I never knew about the product</td><td>Don't know about product/service ... 1</td><td>2</td></tr> <tr> <td>V) Other that I didn't mention</td><td>Other 1</td><td>2</td></tr> <tr> <td colspan="3" style="text-align: center;">_____ SPECIFY</td></tr> </tbody> </table>			YES	NO	A) Religion	Religion 1	2	B) Don't need one	Don't need one 1	2	C) Don't believe in product and service	Don't believe in product/service 1	2	D) The financial services office is too far away	Service/product office is too far away 1	2	E) The administration cost is too high	Fees are too high 1	2	F) Don't have enough money	Don't have enough money 1	2	G) Don't have the required document	Don't have required documents 1	2	H) Bank officers don't provide a good service	Service is not good 1	2	I) There are already household members who have financial product and service	Use someone else's product/service 1	2	J) Prefer to use cash	Prefer to use cash 1	2	K) Don't have enough information related to savings product	Don't have enough info on product/service 1	2	L) I never knew about the product	Don't know about product/service ... 1	2	V) Other that I didn't mention	Other 1	2	_____ SPECIFY			
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SECTION 7. BANK PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
F6-1	CHECK : OJK1.1 & BI.E1A, ANY YES?	YES 1 NO 2	→F6-2
OJK14.1	When was the last time you put money in savings with a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-2	CHECK : OJK1.2 & BI.E1A, ANY YES?	YES 1 NO 2	→F6-3
OJK14.2	When was the last time you put money in a time deposit account with a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-3	CHECK : OJK1.3 & BI.E1A, ANY YES?	YES 1 NO 2	→F6-4
OJK14.3	When was the last time you used a current account at a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-4	CHECK : OJK1.4 & BI.E1A or BI.E1B or BI.E1C, ANY YES?	YES 1 NO 2	→F6-5
OJK14.4	When was the last time you made a transfer using a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-5	CHECK : OJK1.5 & FNX, ANY YES?	YES 1 NO 2	→F6-6
OJK14.5	When was the last time you took a loan with collateral or paid an installment on a loan/financing with collateral from a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-6	CHECK : OJK1.6 & FNX, ANY YES?	YES 1 NO 2	→F6-7
OJK14.6	When was the last time you took a loan/financing without collateral or paid an installment on a loan/financing without collateral from a bank (e.g. vehicle loans and credit cards)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	

SECTION 7. BANK PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
F6-7	CHECK : OJK1.7 & FNX, ANY YES?	YES 1 NO 2	→F6-8
OJK14.7	When was the last time you took a loan from or paid an installment to a micro credit program (KUR) from a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-8	CHECK : OJK1.8 & FNX, ANY YES?	YES 1 NO 2	→F6-9
OJK14.8	When was the last time you took a housing/apartment loan or paid an installment on a housing/apartment loan from a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-9	CHECK : OJK1.9 & FNX, ANY YES?	YES 1 NO 2	→F6-10
OJK14.9	When was the last time you took a micro loan/financing or paid an installment on a micro loan/financing from a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-10	CHECK : OJK1.10 & FNX, ANY YES?	YES 1 NO 2	→F6-12
OJK14.10	When was the last time you took a vehicle loan or paid and installment on a vehicle loan/financing from a bank?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-12	CHECK : OJK1.12 & FNX, ANY YES?	YES 1 NO 2	→F6-13
OJK14.12	When was the last time you used a fiduciary/Rahn?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-13	CHECK : OJK1.13 & FNX, ANY YES?	YES 1 NO 2	→F8-2
OJK14.13	When was the last time you got a lease/ljarah or paid for a lease/ljarah?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	

SECTION 7. BANK PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS															
F8-2	CHECK BI.E1A: CURRENTLY HAVE A BANK SAVINGS ACCOUNT?	YES 1 NO 2	→F8-13															
BI.E9	In the last 6 months, have you made a deposit through: A) A Teller (Bank Counter)? B) An ATM? C) Bank Agent? V) Another way that I didn't mention?	<table> <thead> <tr> <th></th><th>YES</th><th>NO</th></tr> </thead> <tbody> <tr> <td>Bank teller/bank counter</td><td>1</td><td>2</td></tr> <tr> <td>ATM</td><td>1</td><td>2</td></tr> <tr> <td>Banking agent</td><td>1</td><td>2</td></tr> <tr> <td>Other</td><td>1</td><td>2</td></tr> </tbody> </table> <p align="center">_____ SPECIFY</p>		YES	NO	Bank teller/bank counter	1	2	ATM	1	2	Banking agent	1	2	Other	1	2	
	YES	NO																
Bank teller/bank counter	1	2																
ATM	1	2																
Banking agent	1	2																
Other	1	2																
F8-3	CHECK :BI.E9A, MADE DEPOSIT IN THE LAST 6 MONTHS WITH A BANK TELLER/COUNTER?	YES 1 NO 2	→F8-4															
BI.E10A	In the last 6 months, how many times did you make a deposit through a Teller (Bank Counter)?	Time <input type="text"/> <input type="text"/>																
F8-4	CHECK :BI.E9B, MADE DEPOSIT IN THE LAST 6 MONTHS WITH AN ATM MACHINE?	YES 1 NO 2	→F8-5															
BI.E10B	In the last 6 months, how many times did you make a deposit through a ATM?	Time <input type="text"/> <input type="text"/>																
F8-5	CHECK :BI.E9C, MADE DEPOSIT IN THE LAST 6 MONTHS WITH A BANKING AGENT?	YES 1 NO 2	→F8-6															
BI.E10C	In the last 6 months, how many times did you make a deposit through a Bank Agent?	Time <input type="text"/> <input type="text"/>																
F8-6	CHECK :BI.E9V, MADE DEPOSIT IN THE LAST 6 MONTHS WITH OTHER?	YES 1 NO 2	→F8-7															
BI.E10V	In the last 6 months, how many times did you make a deposit through another way that I didn't mention?	Time <input type="text"/> <input type="text"/>																
F8-7	CHECK BI.E1A: CURRENTLY HAVE A BANK SAVINGS ACCOUNT?	YES 1 NO 2	→F8-12															
BI.E11	In the last 6 months, have you made a withdrawal through: A) A Teller (Bank Counter)? B) An ATM? C) Bank Agent? V) Another way that I didn't mention?	<table> <thead> <tr> <th></th><th>YES</th><th>NO</th></tr> </thead> <tbody> <tr> <td>TELLER</td><td>1</td><td>2</td></tr> <tr> <td>ATM</td><td>1</td><td>2</td></tr> <tr> <td>Banking agent</td><td>1</td><td>2</td></tr> <tr> <td>Other</td><td>1</td><td>2</td></tr> </tbody> </table> <p align="center">_____ Sebutkan</p>		YES	NO	TELLER	1	2	ATM	1	2	Banking agent	1	2	Other	1	2	
	YES	NO																
TELLER	1	2																
ATM	1	2																
Banking agent	1	2																
Other	1	2																

SECTION 7. BANK PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
F8-8	CHECK :BI.E9A, MADE WITHDRAWAL IN THE LAST 6 MONTHS WITH A BANK TELLER/COUNTER?	YES 1 NO 2	→F8-9
BI.E12A	In the last 6 months, how many times did you make a withdrawal through a Teller (Bank Counter)?	Time <input type="text"/> <input type="text"/>	
F8-9	CHECK :BI.E9B, MADE WITHDRAWAL IN THE LAST 6 MONTHS WITH AN ATM MACHINE?	YES 1 NO 2	→F8-10
BI.E12B	In the last 6 months, how many times did you make a withdrawal through a ATM?	Time <input type="text"/> <input type="text"/>	
F8-10	CHECK :BI.E9C, MADE WITHDRAWAL IN THE LAST 6 MONTHS WITH A BANKING AGENT?	YES 1 NO 2	→F8-11
BI.E12C	In the last 6 months, how many times did you make a withdrawal through a Bank Agent?	Time <input type="text"/> <input type="text"/>	
F8-11	CHECK :BI.E9V, MADE WITHDRAWAL IN THE LAST 6 MONTHS WITH OTHER?	YES 1 NO 2	→F5-3
BI.E12V	In the last 6 months, how many times did you make a withdrawal through a another way that I didn't mention?	Time <input type="text"/> <input type="text"/>	
F5-3	CHECK OJK1.1 - OJK1.14 : EVER USED A BANK PRODUCT/SERVICE?	YES 1 NO 2	→BI.E4S
BPR1	Have you ever used a product or service of Bank Perkreditan Rakyat (BPR) or BPR Sharia (BPRS)?	YES 1 NO 2	
F5-4	CHECK BPR1: EVER USED BANK PERKREDITAN RAKYAT (BPR)?	YES 1 NO 2	→BI.E4S
BPR2	Have you only used a Bank Perkreditan Rakyat (BPR) or BPR Sharia, or have you also used another type of bank?	Only BPR/ BPRS 1 BPR & other banks (e.g. Bank Pasar, BKD, etc.) 2	
BPR3	Does the Bank Perkreditan Rakyat (BPR) or BPR Sharia offer any of the following things: a debit/ATM card, credit card, electronic transfer to another account, or a website or mobile phone application?	YES 1 NO 2 DON'T KNOW [DO NOT READ] -2	

SECTION 8. BANK SAVINGS ACCOUNT

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
Bl.E4S	Now I would like to ask you about a different savings product that does not have an administration fee or a minimum balance requirement such as Student Savings, Tabunganku, Family Welfare Card (KKS), etc. This savings account is called Basic Savings Account (BSA). Did you know about this Basic Savings Account (BSA) product before I just mentioned it?	YES 1 NO 2	→F8-12
Bl.E5S	Do you currently have a basic savings account (BSA)?	YES 1 NO 2	→F8-1
Bl.E6S	Have you ever had a basic savings account (BSA)?	YES 1 NO 2	→F8-1
Bl.E7S	What is the reason you don't have a basic savings account (BSA)? A) Don't need one B) Don't believe in BSA product C) Bank officers don't provide the information about BSA D) Bank officers don't offer the BSA E) Don't have enough information related to the BSA product F) BSA features / facilities are incomplete V) Other that I didn't mention	<div style="text-align: right; margin-bottom: 5px;">YES NO</div> Don't need one 1 2 Don't believe in BSA 1 2 Bank officers don't tell us about BSA 1 2 Don't offer BSA 1 2 Don't have enough info about BSA ... 1 2 Features/facilities incomplete 1 2 Other 1 2 <div style="text-align: center; border-top: 1px solid black; margin-top: 5px;">SPECIFY</div>	
F8-1	CHECK: Bl.E5S OR Bl.E6S, CURRENTLY OR EVER HAD A BASIC SAVINGS ACCOUNT (BSA)?	YES 1 NO 2	→F8-12
Bl.E8S	Where did you open your basic savings account (BSA)?	Cabang Bank 1 Banking Agent (BRILink, Agen 46, BTPN Wow!) 2 DON'T KNOW [DO NOT READ] -2	
F8-12	CHECK :Bl.E1A, CURRENTLY HAVE A BANK SAVINGS ACCOUNT?	YES 1 NO 2	→Bl.E14
Bl.E13	In the last 6 months, have you saved with non-formal financial service providers (such as savings and loan groups, regular social gathering (arisan), individuals including friends and family, etc.)?	YES 1 NO 2	

SECTION 9. BORROWING

NUM.	QUESTIONS & FILTERS	CODING CATEGORIES		SKIPS
BI.E14	Do you currently have a loan from a formal financial service provider, either personally or with other people?	YES 1 NO 2		→F9-1
F9-0	CHECK : OJK1.5 - 1.13, ANY YES?	Script will autocode BI.E16A to "Yes" if the Check is a "Yes" NO 2		→BI.E16A
BI.E16A	Have you ever taken a loan or borrowed money from a formal financial service provider?	YES 1 NO 2		
F9-1	CHECK : BI.E16A OR BI.E14, ANY YES?	YES 1 NO 2		→BI.E17
BI.E16B	Have you ever taken a loan or borrowed money from a formal financial service provider to buy basic and daily routine needs because you were running out of money?	YES, ALWAYS 1 YES, SOMETIMES 2 NO 3		
BI.E16C	Have you ever taken a loan or borrowed money from a formal financial service provider to repay a loan that you already had?	YES, ALWAYS 1 YES, SOMETIMES 2 NO 3		
BI.E17	Do you currently have a loan from informal financial service providers (such as friends, neighbors, stalls, regular social gathering (arisan), loan sharks /debt bonders / moneylenders, revolving fund programs / PNPM)?	YES 1 NO 2		→BI.E18A
BI.E17.96	Please specify from which informal financial service providers you currently have a loan?	_____ SPECIFY		
BI.E18A	Have you ever taken a loan or borrowed money from a informal financial service provider?	YES 1 NO 2		→F9-2
BI.E18.96	Please specify from which informal financial service providers you have ever borrowed?	_____ SPECIFY		
F9-2	CHECK : BI.E18A OR BI.E17, ANY YES?	YES 1 NO 2		→F9-3
BI.E18C	Have you ever taken a loan or borrowed money from an informal financial service provider to repay a loan that you already had?	YES, ALWAYS 1 YES, SOMETIMES 2 NO 3		
F9-3	CHECK : BI.E14 OR BI.E16A OR BI.E17 OR BI.E18A, ANY YES?	YES 1 NO 2		→F9-4
BI.E19	How do you usually pay for your credit or loan? A) Installment B) All at once	YES NO INSTALLMENT 1 2 ALL AT ONCE 1 2		

SECTION 9. BORROWING

NUM.	QUESTIONS & FILTERS	CODING CATEGORIES	SKIPS																																																
Bl.E20	Among these statements, which one best suits your motivation for borrowing?	I BORROW IF I NEED OR REQUIRE IT 1 I BORROW IF SOMEONE OFFERS A LOAN, EVEN IF I DON'T NEED OR REQUIRE IT ... 2																																																	
Bl.E21	Among these statements, which one best suits your condition about your loans?	I WILL BORROW ACCORDING TO MY ABILITY & WILL NOT BORROW MORE THAN MY ABILITY TO PAY FOR A LOAN 1 I CAN BORROW MORE THAN MY ABILITY TO PAY FOR A LOAN 2																																																	
Bl.E22	Compared to your total income each month, how much total debt /loan do you currently have?	LESS THAN OR EQUAL TO 1 MONTH INCOME 1 MORE THAN 1 & UP TO 12 MONTHS OF INCOME 2 MORE THAN 12 MONTHS OF INCOME 3 DON'T HAVE ANY DEBT/LOAN 4																																																	
F9-4	CHECK : Bl.E16A OR Bl.E18A, ANY YES?	YES 1 NO 2	→OJK3.1																																																
Bl.E23	What is the main reason you have not taken a loan from financial service providers, both formal and non-formal?	DON'T NEED ONE 1 DON'T BELIEVE IN THE PRODUCTS/SERVICES 2 DON'T HAVE ANY COLLATERAL 3 DON'T HAVE ANY GUARANTOR 4 DON'T HAVE REQUIRED DOCUMENTS 5 DON'T HAVE ENOUGH INFO ON THE LOAN PRODUCTS 6 INTEREST RATES ARE TOO HIGH 7 FINANCIAL SERVICE OFFICE IS TOO FAR 8 BANK OFFICERS DON'T PROVIDE GOOD SERVICES 9 WORRIED NOT ABLE TO REPAY THE LOAN 10 OTHER 96 _____ SPECIFY																																																	
OJK3.	Have you ever used any of the following products or services?	<table border="0"> <thead> <tr> <th></th><th>NO</th><th>CONVENTIONAL?</th><th>SHARIA?</th><th>Both conventional & sharia?</th><th>Don't Know [DO NOT READ]</th></tr> </thead> <tbody> <tr> <td>1) Vehicle financing/leasing from a financing company/multifinance</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td>2) Agricultural machinery and equipment financing from a financing company/multifinance</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td>3) Electronics and households appliance financing from a financing company/multifinance</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td>4) Another lease (finance lease) from a financing company/multifinance</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td>5) Another product or service that I didn't mention from a financing company/multifinance</td><td></td><td></td><td></td><td>YES <input type="checkbox"/></td><td>NO <input type="checkbox"/></td></tr> <tr> <td></td><td></td><td></td><td></td><td>OTHER _____</td><td></td></tr> <tr> <td></td><td></td><td></td><td></td><td align="center">SPECIFY</td><td></td></tr> </tbody> </table>		NO	CONVENTIONAL?	SHARIA?	Both conventional & sharia?	Don't Know [DO NOT READ]	1) Vehicle financing/leasing from a financing company/multifinance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2) Agricultural machinery and equipment financing from a financing company/multifinance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3) Electronics and households appliance financing from a financing company/multifinance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4) Another lease (finance lease) from a financing company/multifinance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5) Another product or service that I didn't mention from a financing company/multifinance				YES <input type="checkbox"/>	NO <input type="checkbox"/>					OTHER _____						SPECIFY		
	NO	CONVENTIONAL?	SHARIA?	Both conventional & sharia?	Don't Know [DO NOT READ]																																														
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5) Another product or service that I didn't mention from a financing company/multifinance				YES <input type="checkbox"/>	NO <input type="checkbox"/>																																														
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				SPECIFY																																															

SECTION 9. BORROWING

NUM.	QUESTIONS & FILTERS	CODING CATEGORIES	SKIPS
F6-24	CHECK: OJK3.1: EVER USED VEHICLE FINANCING FROM A FINANCE COMPANY/MULTIFINANCE?	YES 1 NO 2	→F6-25
OJK16.1	When was the last time you received financing or paid an installment for vehicle financing/leasing from a financing company/multifinance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-25	CHECK: OJK3.2: EVER USED AGRICULTURAL MACHINERY/EQUIPMENT FINANCING FROM A FINANCING COMPANY/MULTIFINANCE?	YES 1 NO 2	→F6-26
OJK16.2	When was the last time you received financing or paid an installment for agricultural machinery and equipment financing from a financing company/multifinance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-26	CHECK: OJK3.3: EVER USED ELECTRONIC & HOUSEHOLD APPLIANCE FINANCING FROM A FINANCING COMPANY/MULTIFINANCE?	YES 1 NO 2	→F6-27
OJK16.3	When was the last time you received financing or paid an installment for electronics and households appliance financing from a financing company/multifinance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-27	CHECK: OJK3.4: EVER USED ANOTHER LEASE FROM A FINANCING COMPANY/MULTIFINANCE?	YES 1 NO 2	→BI.E24
OJK16.4	When was the last time you received another lease or paid an installment for another lease (finance lease) from a financing company/multifinance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	

SECTION 10. DIGITAL FINANCIAL PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
BI.E24	<p>Next I will ask about the types of financial products and services that you have.</p> <p>Do you know what is:</p> <p>A) An ATM Card / Debit Card?</p> <p>B) A Credit Cards (Primary and Complement Card)?</p> <p>C) Card based electronic money (such as: Flazz, BRlzzi, E-money, E-toll, Indomaret card, Alfamart card, etc.)?</p> <p>D) Server based electronic money (such as: e-cash, Go-Pay, OVO, Tap Cash, T-cash, XL Tunai, Dompotku, Rekening Ponsel, etc.)?</p>	<p align="right">YES NO</p> <p>ATM/ DEBIT CARD 1 2</p> <p>CREDIT CARD 1 2</p> <p>CARD BASED E MONEY 1 2</p> <p>SERVER BASED E MONEY 1 2</p>	
F10-1	CHECK BI.E24A: DO YOU KNOW OF ATM/DEBIT CARD?	<p>YES 1</p> <p>NO 2</p>	→F10-2
BI.E25A	Have you ever used ATM Cards / Debit Cards in your own name for transactions?	<p>YES 1</p> <p>NO 2</p>	
F10-2	CHECK BI.E24B: DO YOU KNOW OF A CREDIT CARD?	<p>YES 1</p> <p>NO 2</p>	→F10-3
BI.E25B	Have you ever used Credit Cards (Primary and Complement Card) in your own name for transactions?	<p>YES 1</p> <p>NO 2</p>	
F10-3	CHECK BI.E24C: DO YOU KNOW OF CARD BASED E MONEY	<p>YES 1</p> <p>NO 2</p>	→F10-4
BI.E25C	Have you ever used card based electronic money (such as: Flazz, BRlzzi, E-money, E-toll, Indomaret card, Alfamart card, etc.) for transactions?	<p>YES 1</p> <p>NO 2</p>	
F10-4	CHECK BI.E24D: DO YOU KNOW OF SERVER BASED E MONEY?	<p>YES 1</p> <p>NO 2</p>	→F10-5
BI.E25D	Have you ever used server based electronic money (such as: e-cash, Go-pay, OVO, Tap Cash, T-cash, XL Tunai, Dompotku, Rekening Ponsel, etc.) for transactions?	<p>YES 1</p> <p>NO 2</p>	
F10-5	CHECK BI.E24C: DO YOU KNOW OF CARD BASED E MONEY?	<p>YES 1</p> <p>NO 2</p>	→F10-8
BI.E26C	Do you have card based electronic money (such as: Flazz, BRlzzi, E-money, E-toll, Indomaret card, Alfamart card etc.)?	<p>YES 1</p> <p>NO 2</p>	

SECTION 10. DIGITAL FINANCIAL PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY		SKIPS																					
F10-8	CHECK BI.E24D: DO YOU KNOW OF SERVER BASED E MONEY?	YES 1 NO 2		→F10-9																					
BI.E26D	Do you have server based electronic money (such as: e-cash, Go-Pay, OVO, Tap Cash, T-cash, XL tunai, Dompotku, Rekening Ponsel etc.)?	YES 1 NO 2																							
F10-9	CHECK BI.E25A: EVER USED ATM/DEBIT CARDS?	YES 1 NO 2		→F10-10																					
BI.E27A	How many ATM Cards / Debit Cards do you have in your own name?	NUMBER <input type="text"/> <input type="text"/>																							
F10-10	CHECK BI.E25B: EVER USED CREDIT CARD?	YES 1 NO 2		→F10-11																					
BI.E27B	How many Credit Cards (Primary and Complement Card) do you have in your own name?	NUMBER <input type="text"/> <input type="text"/>																							
F10-11	CHECK BI.E26C: DO YOU HAVE CARD BASED E MONEY?	YES 1 NO 2		→F10-12																					
BI.E27C	How many card based electronic money (such as: Flazz, BRlzzi, E-money, E-toll, Indomaret card, Alfamart card, etc) do you have?	NUMBER <input type="text"/> <input type="text"/>																							
F10-12	CHECK BI.E26D: DO YOU HAVE SERVER BASED E MONEY?	YES 1 NO 2		→F10-13																					
BI.E27D	How many server based electronic money (such as: e-cash, Go-Pay, OVO, Tap Cash, T-cash, XL tunai, Dompotku, Rekening Ponsel etc) do you have?	NUMBER <input type="text"/> <input type="text"/>																							
F10-13	CHECK BI.E25A: EVER USED ATM/DEBIT CARD?	YES 1 NO 2		→F10-14																					
BI.E28A.	Do you use your your ATM Cards / Debit Cards to:	<table border="0"> <thead> <tr> <th></th><th>YES</th><th>NO</th></tr> </thead> <tbody> <tr> <td>A) Make a purchase</td><td>1</td><td>2</td></tr> <tr> <td>B) Withdraw cash</td><td>1</td><td>2</td></tr> <tr> <td>C) Pay a bill</td><td>1</td><td>2</td></tr> <tr> <td>D) Transfer or remit</td><td>1</td><td>2</td></tr> <tr> <td>E) Receive Social/Government aid</td><td>1</td><td>2</td></tr> <tr> <td>V) Other activity that I didn't mention</td><td>1</td><td>2</td></tr> </tbody> </table>		YES	NO	A) Make a purchase	1	2	B) Withdraw cash	1	2	C) Pay a bill	1	2	D) Transfer or remit	1	2	E) Receive Social/Government aid	1	2	V) Other activity that I didn't mention	1	2		
	YES	NO																							
A) Make a purchase	1	2																							
B) Withdraw cash	1	2																							
C) Pay a bill	1	2																							
D) Transfer or remit	1	2																							
E) Receive Social/Government aid	1	2																							
V) Other activity that I didn't mention	1	2																							
		_____ SPECIFY																							

SECTION 10. DIGITAL FINANCIAL PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY		SKIPS
F 10-14	CHECK BI.E26B: EVER USED CREDIT CARD?	YES 1 NO 2		→F10-15
BI.E28B.	Do you use your Credit Cards (Primary and Complement Card) to: A) Make a purchase B) Withdraw cash C) Pay a bill D) Transfer or remit V) Other activity that I didn't mention	<div style="text-align: right; margin-bottom: 5px;">YES NO</div> Make a purchase 1 2 Withdraw cash 1 2 Pay a bill 1 2 Transfer or remit 1 2 OTHER 1 2 <div style="text-align: center; border-top: 1px solid black; margin-top: 5px;">SPECIFY</div>		
F 10-15	CHECK BI.E25C: EVER USED CARD BASED E MONEY?	YES 1 NO 2		→F11-16
BI.E28C.	Do you use card based electronic money (such as: Flazz, BRlzzi, E-money, E-toll, Indomaret card, Alfamart card, etc) for these following purposes? A) To make a purchase C) Billing Payment V) Other that I didn't mention	<div style="text-align: right; margin-bottom: 5px;">YES NO</div> To make a purchase 1 2 Billing Payment 1 2 OTHER 1 2 <div style="text-align: center; border-top: 1px solid black; margin-top: 5px;">SPECIFY</div>		
F 10-16	CHECK BI.E25D: EVER USED SERVER BASED E MONEY?	YES 1 NO 2		→F11-1
BI.E28D.	Do you use server based electronic money (such as: e-cash, Go-Pay, OVO, Tap Cash, T-cash, XL tunai, Dompotku, Rekening Ponsel, etc) for these following purposes? A) To make a purchase B) Cash Withdrawal C) Billing Payment D) Transfer/Remittance V) Other that I didn't mention	<div style="text-align: right; margin-bottom: 5px;">YES NO</div> To make a purchase 1 2 Cash Withdrawal 1 2 Billing Payment 1 2 Transfer/Remittance 1 2 OTHER 1 2 <div style="text-align: center; border-top: 1px solid black; margin-top: 5px;">SPECIFY</div>		

SECTION 10. FINANCIAL PRODUCTS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY		SKIPS
F11-1	CHECK BI.E26C: HAVE CARD BASED E MONEY?	YES 1 NO 2		→F11-8
GF3A	When was the last time you use card based electronic money (such as: Flazz, BRizzi, E-money, E-toll, Indomaret card, Alfamart card, etc)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6 NEVER 7		
F11-8	CHECK BI.E26D: HAVE SERVER BASED E MONEY?	YES 1 NO 2		→F11-10
GF3B	When was the last time you use server based electronic money (such as: e-cash, Go-Pay, OVO, Tap Cash, T-cash, XL tunai, Dompotku, Rekening Ponsel, etc)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6 NEVER 7		
F11-10	CHECK BI.E28D: USE SERVER BASED E MONEY?	YES 1 NO 2		→F11-19
BI.E32A	Have you ever filled out the registration form for server based electronic money (such as: e-cash, Go-pay, OVO, Tap Cash, T-cash, XL Tunai, Dompotku, Rekening Ponsel, etc)?	YES 1 NO 2		
F11-19	CHECK BI.E26C & BI.E26D, ANY YES?	YES 1 NO 2		→F11-20
BI.E33	Do you recharge / top up the electronic money at any of the following places? A) Teller (Bank Counter) B) ATM C) Counter (Alfamart, Indomaret, Other Cash Point) D) Internet Banking E) Laku Pandai Agent V) Other that I didn't mention	<div style="text-align: right; margin-bottom: 5px;">YES NO</div> BANK TELLER 1 2 ATM 1 2 COUNTER 1 2 INTERNET / Mobile banking 1 2 BANKING AGENT 1 2 OTHER 1 2 <div style="text-align: center; border-top: 1px solid black; margin-top: 5px;">SPECIFY</div>		
F11-20	CHECK IF BI.E26D, ANY YES?	YES 1 NO 2		→BI.E35
BI.E34	Where do you make cash withdrawal from electronic money in your mobile phone? A) ATM B) Bank agent C.9 Please specify the other place where you make cash	<div style="text-align: right; margin-bottom: 5px;">YES NO</div> ATM 1 2 BANKING AGENT (BRI Link, Agen 46, BTPN Wow!) 1 2 <div style="text-align: center; border-top: 1px solid black; margin-top: 5px;">SPECIFY</div>		
BI.E35	#N/A	CASH 1 NOT CASH (DIGITAL/ELECTRONIC/CARD) 2 DON'T KNOW [DO NOT READ] -2		

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY					SKIPS
OJK2.	Have you ever used any of the following products or services?						
		NO	CONVENTI ONAL?	SYARIAH?	Both conventional & sharia?	Don't Know [DO NOT READ]	
	1) Life Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	2) Unit Link / Bancasurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	3) Education Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	4) Health Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	5) Vehicle Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	6) Accident Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	7) Fire Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	8) Travel Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	9) Agricultural/Fisherman/Livestock Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	10) Micro Insurance (Maximum insurance coverage Rp. 50 million, maximum insurance premium Rp. 50,000)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	11) Another insurance product or service that I didn't mention		OTHER		YES <input type="checkbox"/>	NO <input type="checkbox"/>	
					SPECIFY		
F6-14	CHECK: OJK2.1: EVER USED LIFE INSURANCE?	YES	1				
		NO	2				→F6-15
OJK15.1	When was the last time you paid an insurance premium or received a claim settlement from life insurance?	IN THE PAST 30 DAYS	1				
		BETWEEN 30 DAYS AND 90 DAYS	2				
		BETWEEN 90 DAYS AND 6 MONTHS	3				
		BETWEEN 6 MONTHS AND 1 YEAR	4				
		BETWEEN 1 YEAR AND 2 YEARS	5				
		MORE THAN 2 YEARS	6				
F6-15	CHECK: OJK2.2: EVER USED UNIT LINK / BANCASURANCE?	YES	1				
		NO	2				→F6-16
OJK15.2	When was the last time you paid an insurance premium or received a claim settlement from unit link / bancasurance?	IN THE PAST 30 DAYS	1				
		BETWEEN 30 DAYS AND 90 DAYS	2				
		BETWEEN 90 DAYS AND 6 MONTHS	3				
		BETWEEN 6 MONTHS AND 1 YEAR	4				
		BETWEEN 1 YEAR AND 2 YEARS	5				
		MORE THAN 2 YEARS	6				
F6-16	CHECK: OJK2.3: EVER USED EDUCATION INSURANCE?	YES	1				
		NO	2				→F6-17
OJK15.3	When was the last time you paid an insurance premium or received a claim settlement from education insurance?	IN THE PAST 30 DAYS	1				
		BETWEEN 30 DAYS AND 90 DAYS	2				
		BETWEEN 90 DAYS AND 6 MONTHS	3				
		BETWEEN 6 MONTHS AND 1 YEAR	4				
		BETWEEN 1 YEAR AND 2 YEARS	5				
		MORE THAN 2 YEARS	6				

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
F6-17	CHECK: OJK2.4: EVER USED HEALTH INSURANCE?	YES 1 NO 2	→F6-18
OJK15.4	When was the last time you paid an insurance premium or received a claim settlement health insurance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-18	CHECK: OJK2.5: EVER USED VEHICLE INSURANCE?	YES 1 NO 2	→F6-19
OJK15.5	When was the last time you paid an insurance premium or received a claim settlement from vehicle insurance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-19	CHECK: OJK2.6: EVER USED ACCIDENT INSURANCE?	YES 1 NO 2	→F6-20
OJK15.6	When was the last time you paid an insurance premium or received a claim settlement from accident insurance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-20	CHECK: OJK2.7: EVER USED FIRE INSURANCE?	YES 1 NO 2	→F6-21
OJK15.7	When was the last time you paid an insurance premium or received a claim settlement from fire insurance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-21	CHECK: OJK2.8: EVER USED TRAVEL INSURANCE?	YES 1 NO 2	→F6-22
OJK15.8	When was the last time you paid an insurance premium or received a claim settlement from travel insurance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-22	CHECK: OJK2.9: EVER USED AGRICULTURAL/ FISHERMAN / LIVESTOCK INSURANCE?	YES 1 NO 2	→F6-23
OJK15.9	When was the last time you paid an insurance premium or received a claim settlement from agricultural/fisherman/livestock insurance?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS																																			
F6-23	CHECK: OJK2.10: EVER USED MICRO INSURANCE?	YES 1 NO 2	→OJK5.1																																			
OJK15.10	When was the last time you paid an insurance premium or received a claim settlement from micro insurance (maximum insurance coverage rp. 50 million, maximum insurance premium rp. 50,000)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																																				
OJK5.	Have you ever used any of the following products or services of a pension fund? 1) Defined Benefit Pension Program (PPMP) 2) Defined Contribution Pension Program (PPIP) 3) Another product or service that I didn't mention	<table border="0"> <tr> <td></td><td>CONVENTIONAL?</td><td>SHARIA?</td><td>Both conventional & sharia?</td><td>Don't Know [DO NOT READ]</td></tr> <tr> <td>NO</td><td></td><td></td><td></td><td></td></tr> <tr> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td></td><td></td><td></td><td>YES</td><td>NO</td></tr> <tr> <td></td><td>OTHER</td><td></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td></td><td colspan="4">_____ SPECIFY</td></tr> </table>		CONVENTIONAL?	SHARIA?	Both conventional & sharia?	Don't Know [DO NOT READ]	NO					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				YES	NO		OTHER		<input type="checkbox"/>	<input type="checkbox"/>		_____ SPECIFY				
	CONVENTIONAL?	SHARIA?	Both conventional & sharia?	Don't Know [DO NOT READ]																																		
NO																																						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																		
			YES	NO																																		
	OTHER		<input type="checkbox"/>	<input type="checkbox"/>																																		
	_____ SPECIFY																																					
F6-31	CHECK: OJK5.1: EVER USED DEFINED BENEFIT PENSION PROGRAM (PPMP)?	YES 1 NO 2	→F6-32																																			
OJK18.1	When was the last time you received a payment from or made a contribution to a defined benefit pension program (PPMP)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																																				
F6-32	CHECK: OJK5.2: EVER USED DEFINED CONTRIBUTION PENSION PROGRAM (PPIP)?	YES 1 NO 2	→OJK13.1																																			
OJK18.2	When was the last time you received a payment from or made a contribution to a defined contribution pension program (PPIP)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																																				

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS																																								
OJK6.	Have you ever used any of the following products or services of a pawnshop?	<table border="0"> <tr> <td></td><td>CONVENTI ONAL?</td><td>SHARIA?</td><td>Both conventional & sharia?</td><td>Don't Know [DO NOT READ]</td></tr> <tr> <td>NO</td><td></td><td></td><td></td><td></td></tr> <tr> <td>1) Loan with collateral</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td>2) Loan with fiduciary</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td>3) Gold/precious metals investment</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td></td><td></td><td></td><td>YES</td><td>NO</td></tr> <tr> <td>4) Another product or service that I didn't mention</td><td colspan="2">OTHER _____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td></td><td align="center" colspan="4">SPECIFY _____</td></tr> </table>		CONVENTI ONAL?	SHARIA?	Both conventional & sharia?	Don't Know [DO NOT READ]	NO					1) Loan with collateral	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2) Loan with fiduciary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3) Gold/precious metals investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				YES	NO	4) Another product or service that I didn't mention	OTHER _____		<input type="checkbox"/>	<input type="checkbox"/>		SPECIFY _____				
	CONVENTI ONAL?	SHARIA?	Both conventional & sharia?	Don't Know [DO NOT READ]																																							
NO																																											
1) Loan with collateral	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																							
2) Loan with fiduciary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																							
3) Gold/precious metals investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																							
			YES	NO																																							
4) Another product or service that I didn't mention	OTHER _____		<input type="checkbox"/>	<input type="checkbox"/>																																							
	SPECIFY _____																																										
F6-33	CHECK: OJK6.1: EVER USED LOAN WITH COLLATERAL FROM A PAWNSHOP?	YES 1 NO 2	→F6-34																																								
OJK19.1	When was the last time you used a pawnshop for a loan with collateral?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																																									
F6-34	CHECK: OJK6.2: EVER USED LOAN WITH FIDUCIARY FROM A PAWNSHOP?	YES 1 NO 2	→F6-35																																								
OJK19.2	When was the last time you used a pawnshop for a loan with a fiduciary?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																																									
F6-35	CHECK: OJK6.3: EVER USED GOLD/PRECIOUS METAL INVESTMENT FROM A PAWNSHOP?	YES 1 NO 2	→OJK7.1																																								
OJK19.3	When was the last time you used a pawnshop for a gold/precious metals investment?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																																									
OJK7.	Have you ever used any of the following products or services of a stocks/securities company?	<table border="0"> <tr> <td></td><td>CONVENTI ONAL?</td><td>SHARIA?</td><td>Both conventional & sharia?</td><td>Don't Know [DO NOT READ]</td></tr> <tr> <td>NO</td><td></td><td></td><td></td><td></td></tr> <tr> <td>1) Investment in shares</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td></td><td></td><td></td><td>YES</td><td>NO</td></tr> <tr> <td>2) Bonds (e.g. Indonesian Retail Bonds (ORI))</td><td colspan="2">BONDS</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td>3) Indonesian Retail Islamic Bonds (Sukri)</td><td colspan="2">ISLAMIC BONDS</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td>4) Another product or service that I didn't mention</td><td colspan="2">OTHER _____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr> <td></td><td align="center" colspan="4">SPECIFY _____</td></tr> </table>		CONVENTI ONAL?	SHARIA?	Both conventional & sharia?	Don't Know [DO NOT READ]	NO					1) Investment in shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				YES	NO	2) Bonds (e.g. Indonesian Retail Bonds (ORI))	BONDS		<input type="checkbox"/>	<input type="checkbox"/>	3) Indonesian Retail Islamic Bonds (Sukri)	ISLAMIC BONDS		<input type="checkbox"/>	<input type="checkbox"/>	4) Another product or service that I didn't mention	OTHER _____		<input type="checkbox"/>	<input type="checkbox"/>		SPECIFY _____				
	CONVENTI ONAL?	SHARIA?	Both conventional & sharia?	Don't Know [DO NOT READ]																																							
NO																																											
1) Investment in shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																							
			YES	NO																																							
2) Bonds (e.g. Indonesian Retail Bonds (ORI))	BONDS		<input type="checkbox"/>	<input type="checkbox"/>																																							
3) Indonesian Retail Islamic Bonds (Sukri)	ISLAMIC BONDS		<input type="checkbox"/>	<input type="checkbox"/>																																							
4) Another product or service that I didn't mention	OTHER _____		<input type="checkbox"/>	<input type="checkbox"/>																																							
	SPECIFY _____																																										

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
F6-36	CHECK: OJK7.1: EVER USED INVESTMENT SHARES WITH A STOCKS/SECURITIES COMPANY?	YES 1 NO 2	→F6-37
OJK20.1	When was the last time you bought or sold shares or received a dividend from shares?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-37	CHECK: OJK7.2 OR OJK7.3 : ANY YES?	YES 1 NO 2	→OJK8-1
OJK20.2	When was the last time you bought or sold bonds/islamic bonds (e.g. Indonesian retail bonds (ORI)/Indonesian retail islamic bonds (sukri)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
OJK8.	Have you ever used any of the following products or services of an investment manager/asset management company? 1) Mutual Funds/Reksa Dana 2) Another product or service that I didn't mention	<div style="display: flex; justify-content: space-between;"> <div> <p>CONVENTIONAL?</p> <p>NO <input type="checkbox"/> YES <input type="checkbox"/></p> </div> <div> <p>SHARIA?</p> <p><input type="checkbox"/></p> </div> <div> <p>Both conventional & sharia?</p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> </div> <div> <p>Don't Know [DO NOT READ]</p> <p><input type="checkbox"/></p> </div> </div> <p>OTHER _____</p> <p align="center">SPECIFY</p>	
F6-38	CHECK: OJK8.1: EVER USED MUTUAL FUNDS WITH AN INVESTMENT MANAGER/ASSET MANAGEMENT COMPANY?	YES 1 NO 2	→OJK9-1
OJK21.1	When was the last time you bought, sold or received a dividend from mutual funds from an investment manager/asset management company?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
OJK9.	Have you ever used any of the following products or services of the Social Security Administrator Body (BPJS)? 1) Health benefit 2) Employment benefit	<p align="center">YES NO</p> <p>HEALTH 1 2</p> <p>EMPLOYMENT 1 2</p>	
F6-39	CHECK: OJK9.1: EVER USED HEALTH BENEFIT WITH BPJS?	YES 1 NO 2	→F6-40
OJK22.1	When was the last time you received payment from BPJS health?	IN THE PAST 30 DAYS 1 1 BETWEEN 30 DAYS AND 90 DAYS 2 2 BETWEEN 90 DAYS AND 6 MONTHS 3 3 BETWEEN 6 MONTHS AND 1 YEAR 4 4 BETWEEN 1 YEAR AND 2 YEARS 5 5 MORE THAN 2 YEARS 6 6 NEVER 7 7	

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
F6-40	CHECK: OJK9.2: EVER USED EMPLOYEMENT BENEFIT WITH BPJS?	YES 1 NO 2	→OJK10.1
OJK22.2	When was the last time you received payment from BPJS employment?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6 NEVER 7	
OJK10.	Have you ever used any of the following products or services of PT Pos Indonesia? 1) Savings or current account 2) Bill payments/installments 3) Remittance (send or receive money) 4) Another product or service that I didn't mention	YES NO SAVINGS/CURRENT 1 2 BILL PAY 1 2 REMITTANCE 1 2 OTHER 1 2 SPECIFY	
F6-41	CHECK: OJK10.1: EVER USED SAVINGS/CURRENT ACCOUNT WITH PT POS INDONESIA?	YES 1 NO 2	→F6-42
OJK23.1	When was the last time you used the following products or services of PT Pos Indonesia? Savings or current account	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-42	CHECK: OJK10.2: EVER USED BILL PAYMENTS/INSTALLMENTS WITH PT POS INDONESIA?	YES 1 NO 2	→F6-43
OJK23.2	When was the last time you used the following products or services of PT Pos Indonesia? Bill payments/installments	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	
F6-43	CHECK: OJK10.3: EVER USED REMITTANCE WITH PT POS INDONESIA?	YES 1 NO 2	→OJK11.1
OJK23.3	When was the last time you used the following products or services of PT Pos Indonesia? Remittance (send or receive money)	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6	

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
OJK11.	Have you ever used any of the following products or services from a cooperative?	<div style="display: flex; justify-content: space-between;"> <div> <p>CONVENTIONAL?</p> <p>NO <input type="checkbox"/> YES <input type="checkbox"/></p> </div> <div> <p>SHARIA?</p> <p><input type="checkbox"/></p> </div> <div> <p>Both conventional & sharia?</p> <p><input type="checkbox"/></p> </div> <div> <p>Don't Know [DO NOT READ]</p> <p><input type="checkbox"/></p> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <p>1) Savings/Deposits</p> <p><input type="checkbox"/></p> </div> <div> <p>2) Loan</p> <p><input type="checkbox"/></p> </div> <div> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> </div> </div> <p>3) Another product or service that I didn't mention</p> <p>OTHER _____</p> <p align="center">SPECIFY _____</p>	
F5-5	CHECK OJK11.1 OR OJK11.2 OR OJK11.3 : EVER USED COOPERATIVE?	<p>YES 1</p> <p>NO 2</p>	→F6-46
COP1	Does the cooperative offer any of the following things: a debit/ATM card, credit card, electronic transfer to another account, or a website or mobile phone application?	<p>YES 1</p> <p>NO 2</p> <p>Don't Know [DO NOT READ] -2</p>	
COP2	Does the cooperative offer savings/deposits, money transfers, insurance, or investments?	<p>YES 1</p> <p>NO 2</p> <p>Don't Know [DO NOT READ] -2</p>	
F6-46	CHECK: OJK11.1: EVER USED SAVINGS/DEPOSITS WITH A COOPERATIVE?	<p>YES 1</p> <p>NO 2</p>	→F6-47
OJK25.1	When was the last time you put money in savings/deposits using a cooperative?	<p>IN THE PAST 30 DAYS 1</p> <p>BETWEEN 30 DAYS AND 90 DAYS 2</p> <p>BETWEEN 90 DAYS AND 6 MONTHS 3</p> <p>BETWEEN 6 MONTHS AND 1 YEAR 4</p> <p>BETWEEN 1 YEAR AND 2 YEARS 5</p> <p>MORE THAN 2 YEARS 6</p>	
F6-47	CHECK: OJK11.2: EVER USED LOAN WITH A COOPERATIVE?	<p>YES 1</p> <p>NO 2</p>	→OJK12.1
OJK25.2	When was the last time you took a loan or made a payment on a loan at a cooperative?	<p>IN THE PAST 30 DAYS 1</p> <p>BETWEEN 30 DAYS AND 90 DAYS 2</p> <p>BETWEEN 90 DAYS AND 6 MONTHS 3</p> <p>BETWEEN 6 MONTHS AND 1 YEAR 4</p> <p>BETWEEN 1 YEAR AND 2 YEARS 5</p> <p>MORE THAN 2 YEARS 6</p>	
OJK12.	Have you ever used any of the following products or services from a sharia microfinance (e.g. BMT, KJKS)?	<div style="display: flex; justify-content: space-between;"> <div> <p>CONVENTIONAL?</p> <p>NO <input type="checkbox"/> YES <input type="checkbox"/></p> </div> <div> <p>SHARIA?</p> <p><input type="checkbox"/></p> </div> <div> <p>Both conventional & sharia?</p> <p><input type="checkbox"/></p> </div> <div> <p>Don't Know [DO NOT READ]</p> <p><input type="checkbox"/></p> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <p>1) Savings/Deposits</p> <p><input type="checkbox"/></p> </div> <div> <p>2) Loan/financing</p> <p><input type="checkbox"/></p> </div> <div> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> </div> </div> <p>3) Another product or service that I didn't mention</p> <p>OTHER _____</p> <p align="center">SPECIFY _____</p>	

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS															
F5-6	CHECK OJK12.1 OR OJK12.2 OR OJK12.3 : EVER USED SHARIA MICROFINANCE?	YES 1 NO 2	→F6-48															
MF11	Does the sharia microfinance (e.g. BMT, KJKS) offer any of the following things: a debit/ATM card, credit card, electronic transfer to another account, or a website or mobile phone application?	YES 1 NO 2 DON'T KNOW [DO NOT READ] -2																
F6-48	CHECK: OJK12.1: EVER USED SAVINGS/DEPOSITS FROM A SHARIA MICROFINANCE?	YES 1 NO 2	→F-49															
OJK26.1	When was the last time you put money in savings/deposits at a sharia microfinance (e.g. BMT, KJKS)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																
F6-49	CHECK: OJK12.2: EVER USED LOAN/FINANCING FROM A SHARIA MICROFINANCE?	YES 1 NO 2	→F-44															
OJK26.2	When was the last time you took a loan or made a payment on a loan at a sharia microfinance (e.g. BMT, KJKS)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																
OJK13.	Have you ever used any of the following products or services from a microfinance institution? 1) Savings/Deposits 2) Loan 3) Another product or service that I didn't mention	<table border="0"> <tr> <td></td><td>YES</td><td>NO</td></tr> <tr> <td>SAVINGS/ DEPOSIT</td><td>..... 1</td><td>..... 2</td></tr> <tr> <td>LOANS</td><td>..... 1</td><td>..... 2</td></tr> <tr> <td>OTHER</td><td>..... 1</td><td>..... 2</td></tr> <tr> <td colspan="3"><hr/>SPECIFY</td></tr> </table>		YES	NO	SAVINGS/ DEPOSIT 1 2	LOANS 1 2	OTHER 1 2	<hr/> SPECIFY			
	YES	NO																
SAVINGS/ DEPOSIT 1 2																
LOANS 1 2																
OTHER 1 2																
<hr/> SPECIFY																		
F6-44	CHECK: OJK13.1: EVER USED SAVINGS/DEPOSITS FROM A MICROFINANCE INSTITUTION?	YES 1 NO 2	→F6-45															
OJK24.1	When was the last time you put money in savings/deposits at a microfinance institution (Lembaga Keuangan Mikro)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																
F6-45	CHECK: OJK13.2: EVER USED LOAN PRODUCTS/ SERVICES FROM A MICROFINANCE INSTITUTION?	YES 1 NO 2	→F7-7															
OJK24.2	When was the last time you took a loan or made a payment on a loan at a microfinance institution (Lembaga Keuangan Mikro)?	IN THE PAST 30 DAYS 1 BETWEEN 30 DAYS AND 90 DAYS 2 BETWEEN 90 DAYS AND 6 MONTHS 3 BETWEEN 6 MONTHS AND 1 YEAR 4 BETWEEN 1 YEAR AND 2 YEARS 5 MORE THAN 2 YEARS 6																

SECTION 12. OTHER FINANCIAL PRODUCTS & SERVICES

NUM.	QUESTIONS & FILTERS	CODING CATEGORY		SKIPS
F7-7	CHECK :BI.E1D, CURRENTLY HAVE SAVINGS ACCOUNT WITH A COOPERATIVE?	YES	1	→GN1
		NO	2	
BI.E2D.	What is the reason you don't have an account for Savings with a Cooperative?		YES NO	
	A) Religion	Religion	1 2	
	B) Don't need one	Don't need one	1 2	
	C) Don't believe in product and service	Don't believe in product/service	1 2	
	D) The financial services office is too far away	Service/product office is too far away	1 2	
	E) The administration cost is too high	Fees are too high	1 2	
	F) Don't have enough money	Don't have enough money	1 2	
	G) Don't have the required document	Don't have required documents	1 2	
	H) Bank officers don't provide a good service	Service is not good	1 2	
	I) There are already household members who have financial product and service	Use someone else's product/service ...	1 2	
	J) Prefer to use cash	Prefer to use cash	1 2	
	K) Don't have enough information related to savings product	Don't have enough info on product/service	1 2	
	L) I never knew about the product	Don't know about product/service ...	1 2	
	V) Other that I didn't mention	Other	1 2	
		_____ SPECIFY		

SECTION 13. GENDER GAP

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
GN1	My next questions are about spending decisions in your household. How involved or uninvolved are you typically in deciding how to spend your household's income?	VERY UNINVOLVED 1 SOMEWHAT UNINVOLVED 2 NEITHER UNINVOLVED NOR INVOLVED ... 3 SOMEWHAT INVOLVED 4 VERY INVOLVED 5 REF [DO NOT READ] -3 DON'T KNOW [DO NOT READ] -2	
GN2	How involved or uninvolved are you typically in deciding how your household's income is spent on basic needs like food and clothing?	VERY UNINVOLVED 1 SOMEWHAT UNINVOLVED 2 NEITHER UNINVOLVED NOR INVOLVED ... 3 SOMEWHAT INVOLVED 4 VERY INVOLVED 5 REF [DO NOT READ] -3 DON'T KNOW [DO NOT READ] -2	
GN3	How involved or uninvolved are you typically in deciding how your household's income is spent on other things beyond basic needs?	VERY UNINVOLVED 1 SOMEWHAT UNINVOLVED 2 NEITHER UNINVOLVED NOR INVOLVED ... 3 SOMEWHAT INVOLVED 4 VERY INVOLVED 5 REF [DO NOT READ] -3 DON'T KNOW [DO NOT READ] -2	
GN4	If you were to speak your mind on a typical decision on how to spend your household's income, how much influence would you have on the final decision?	NONE 1 A LITTLE 2 A FAIR AMOUNT 3 MOST 4 ALMOST ALL 5 REF [DO NOT READ] -3 DON'T KNOW [DO NOT READ] -2	
GN5	If you happened to disagree with a typical decision about how your household's income is spent, how likely would you be to voice disagreement?	VERY UNLIKELY 1 SOMEWHAT UNLIKELY 2 NEITHER UNLIKELY NOR LIKELY 3 SOMEWHAT LIKELY 4 VERY LIKELY 5 REF [DO NOT READ] -3 DON'T KNOW [DO NOT READ] -2	
GN6	Please tell me how much you agree or disagree with the following statements: You make the final decision on how household income is spent.	STRONGLY DISAGREE 1 SOMEWHAT DISAGREE 2 NEITHER DISAGREE NOR AGREE 3 SOMEWHAT AGREE 4 STRONGLY AGREE 5 REF [DO NOT READ] -3 DON'T KNOW [DO NOT READ] -2	
GN7	Please tell me how much you agree or disagree with the following statements: You make the final decision on how your money is spent or saved.	STRONGLY DISAGREE 1 SOMEWHAT DISAGREE 2 NEITHER DISAGREE NOR AGREE 3 SOMEWHAT AGREE 4 STRONGLY AGREE 5 REF [DO NOT READ] -3 DON'T KNOW [DO NOT READ] -2	
GN8	Please tell me how much you agree or disagree with the following statements: You trust financial service providers to keep your personal information private unless you allow it to be shared.	STRONGLY DISAGREE 1 SOMEWHAT DISAGREE 2 NEITHER DISAGREE NOR AGREE 3 SOMEWHAT AGREE 4 STRONGLY AGREE 5 REF [DO NOT READ] -3 DON'T KNOW [DO NOT READ] -2	

SECTION 14: SIM CARDS AND MOBILE NETWORKS

SECTION 14: SIM CARDS AND MOBILE NETWORKS

NUM.	QUESTIONS & FILTERS	CODING CATEGORY			SKIPS
MT12.	Do you have an active/working SIM card with the following providers:		YES	NO	
	1) Telkomsel (Simpati, Halo, Kartu As)?	TELKOMSEL	1	2	
	2) Indosat (IM3, Mentari, Matrix)?	INDOSAT	1	2	
	3) XL?	XL	1	2	
	4) 3?	3	1	2	
	5) AXIS?	AXIS	1	2	
	6) SmartFren?	SMARTFREN	1	2	
	7) Another provider not on my list?	OTHER	1	2	
MT15	Do you use a SIM card that belongs to somebody else?	YES		1	
		NO		2	
		REF [DO NOT READ]		-3	

SECTION 15: BASIC & ADVANCED PHONE USE AND PROFICIENCY

SECTION 13. BASIC & ADVANCED PHONE USE AND PROFICIENCY									
NUM.	QUESTIONS & FILTERS	CODING CATEGORY							SKIPS
MT17.	When was the last time you used a mobile phone to do the following:	TODAY	PAST 7 DAYS	PAST 30 DAYS	PAST 90 DAYS	BETWEEN 90 DAYS AND 1 YEAR	MORE THAN 1 YEAR	NEVER	
	1) Call someone or receive a call?	1	2	3	4	5	6	7	
	2) Send or receive a text message?	1	2	3	4	5	6	7	
	3) Search the internet?	1	2	3	4	5	6	7	
	4) Use Facebook, WhatsApp, Twitter, Instagram or another social networking application?	1	2	3	4	5	6	7	
	5) Download an application?	1	2	3	4	5	6	7	
MT18A.	How much ability you have to perform the activity with mobile phones:	NO ABILITY	LITTLE ABILITY	SOME ABILITY	COMPLETE ABILITY	DON'T KNOW [DO NOT READ]			
	1) Make and receive calls?	1	2	3	4	-2			
	2) Navigate the menu on the phone ?	1	2	3	4	-2			
	3) Send and receive text messages?	1	2	3	4	-2			
	4) Search the internet?	1	2	3	4	-2			
	5) Make a financial transaction such as send or receive money, or make a payment, or a bank transaction?	1	2	3	4	-2			
	6) Download an application?	1	2	3	4	-2			

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SECTION 13: PROXIMITY TO FINANCIAL POINTS OF SERVICE (POS)

NUM.	QUESTIONS & FILTERS	CODING CATEGORY					SKIPS
		LESS THAN .5 KM	BETWEEN .5 AND 1 KM	BETWEEN 1 AND 5 KM	MORE THAN 5 KM	DON'T KNOW [DO NOT READ]	
Bl.E43.	How close are the following to where you live:						
	1) Bank branch	1	2	3	4	-2	
	2) ATM	1	2	3	4	-2	
	3) Pos Indonesia	1	2	3	4	-2	
	4) Digital Financial Services (DFS)/Laku Pandai Agent	1	2	3	4	-2	
	5) Rural Bank (BPR)	1	2	3	4	-2	
	6) Cooperative (BMT, Credit Union, KSP)	1	2	3	4	-2	
	7) Pawnshop	1	2	3	4	-2	
	8) Multifinance (e.g. Adira, FIF, BAF, AAC, etc.)	1	2	3	4	-2	
	9) Microfinance Institution (LKM)	1	2	3	4	-2	
	10) Baitul Maal wat Tamwil (BMT), Sharia Microfinance Institution (LKMS), or Sharia Rural Bank(BPRS)	1	2	3	4	-2	
	11) Insurance agent/office	1	2	3	4	-2	
	12) Broker / Stockbroker	1	2	3	4	-2	
	13) Money Change Agent	1	2	3	4	-2	
	14) Money Transfer Agent (Western Union, Money Gram)	1	2	3	4	-2	
IF15.1	If you had to go to this institution, how much time would it take you? Bank branch	MINUTES 1 <input type="text"/> <input type="text"/>					
		HOURS 2 <input type="text"/> <input type="text"/>					
	IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS	DON'T KNOW -2					
IF15.2	If you had to go to this institution, how much time would it take you? ATM	MINUTES 1 <input type="text"/> <input type="text"/>					
		HOURS 2 <input type="text"/> <input type="text"/>					
	IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS	DON'T KNOW -2					
IF15.3	If you had to go to this institution, how much time would it take you? Pos Indonesia	MINUTES 1 <input type="text"/> <input type="text"/>					
		HOURS 2 <input type="text"/> <input type="text"/>					
	IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS	DON'T KNOW -2					

SECTION 13: PROXIMITY TO FINANCIAL POINTS OF SERVICE (POS)

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
IF15.4	<p>If you had to go to this institution, how much time would it take you? Digital Financial Services/Laku Pandai Agent</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.5	<p>If you had to go to this institution, how much time would it take you? Rural Bank (BPR)</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.6	<p>If you had to go to this institution, how much time would it take you? Cooperative (BMT, Credit Union, KSP)</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.7	<p>If you had to go to this institution, how much time would it take you? Pawnshop</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.8	<p>If you had to go to this institution, how much time would it take you? Multifinance (e.g. Adira, FIF, BAF, AAC, etc.)</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.9	<p>If you had to go to this institution, how much time would it take you? Microfinance Institution (LKM)</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	

SECTION 13: PROXIMITY TO FINANCIAL POINTS OF SERVICE (POS)

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
IF15.10	<p>If you had to go to this institution, how much time would it take you? Baitul Maal wat Tamwil (BMT), Sharia Microfinance Institution (LKMS), or Sharia Rural Bank (BPRS)</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.11	<p>If you had to go to this institution, how much time would it take you? Insurance agent/office</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.12	<p>If you had to go to this institution, how much time would it take you? Broker / Stockbroker</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.13	<p>If you had to go to this institution, how much time would it take you? Money Changer agent</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	
IF15.14	<p>If you had to go to this institution, how much time would it take you? Money Transfer Agent (Western Union, Money Gram)</p> <p>IF LESS THAN 1 HOUR, RECORD IN MINUTES. OTHERWISE RECORD NUM OF HOURS</p>	<p>MINUTES 1 <input type="text"/> <input type="text"/></p> <p>HOURS 2 <input type="text"/> <input type="text"/></p> <p>DON'T KNOW -2</p>	

SECTION 14. LITERACY

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
LN1	I have just a few questions remaining before we finish. Can you read this text for me, please? (Reading - Bahasa Indonesia)	Respondent read the informed consent form fluently and without any help from the interviewer 1 Respondent read the informed consent form well but had a little help from the interviewer 2 Respondent struggled to read the informed consent form and had a lot of help from the interviewer 3 Respondent was unable to read the informed consent form and requested the interviewer read it to them. 4	
LN2.1	On a scale from 1 (cannot do at all) to 5 (excellent), please evaluate how you perform in the following areas: Reading in Bahasa Indonesia	CANNOT DO THIS AT ALL 1 VERY BADLY 2 SOMEWHAT BADLY 3 GOOD 4 EXCELLENT 5	
LN2.2	On a scale from 1 (cannot do at all) to 5 (excellent), please evaluate how you perform in the following areas: Writing in Bahasa Indonesia	CANNOT DO THIS AT ALL 1 VERY BADLY 2 SOMEWHAT BADLY 3 GOOD 4 EXCELLENT 5	

SECTION 15. RESPONDENT INFORMATION

NUM.	QUESTIONS & FILTERS	CODING CATEGORY	SKIPS
RI4	Would you consent to taking part in a follow up study with us?	YES 1 NO 2	
RI5.1	Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages? No 1. Phone number	_____ Phone Number 1 Don't Know [DO NOT READ] -2	
RI5.2	Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages? No 2. Phone number	_____ Phone Number 2 Don't Know [DO NOT READ] -2	
RI5.3	Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages? No 3. Phone number	_____ Phone Number 3 Don't Know [DO NOT READ] -2	
HH2	Result of the interview with the selected respondent	COMPLETED 1 NOT AT HOME AT TIME OF VISIT 2 REFUSED 3 INCAPACITATED 4 OTHER 96 _____ SPECIFY	
HH1	Result of household interview	COMPLETED 1 NO HOUSEHOLD MEMBER OR NO COMPETENT RESPONDENT AT HOME AT THE TIME OF VISIT 2 ENTIRE HOUSEHOLD ABSENT FOR EXTENDED PERIOD OF TIME 3 REFUSED 4 DWELLING VACANT/ADDRESS NOT A DWELLING 5 DWELLING DESTROYED 6 DWELLING NOT FOUND 7 OTHER 96 _____ SPECIFY	