

# ONLINE SURVEY QUESTIONNAIRE AND CODEBOOK

## POOLED SURVEY

The pooled dataset is the merged result of the general population survey and the screened survey for DFS users. Questions included are questions 1-5 in each survey.

## GENERAL POPULATION SURVEY

Section	Question	Response options	Variable
<b>Section 1: Screening dan weighting</b>			
Informed consent	<i>This is a survey from MIT. Participation is voluntary. Responses will be fully anonymized. If you select “Yes”, it means you have read this, agreed to participate and are aged at least 18 years old. If you do not select “Yes”, please do not complete the survey.</i>	Yes	consent_num
		No	
		Prefer not to answer	
Demographics	How old are you?	18 – 24 years old	age_num
		25 – 34 years old	
		35 – 44 years old	
		45 – 54 years old	
		55 – 64 years old	
		65+ years old	
	What is the highest education level which you have *completed*?	Not yet attended school/not yet completed primary school	education_num
		Primary school or equivalent	
		Junior high school or equivalent	
		Senior high school or equivalent	
		D1/D2/D3	
		S1	
		S2/S3	
	Where did you live at the end of February 2020?	Kabupaten, rural area	rural
		Kabupaten, urban area	

		City	
<b>Section 2: DFS Use</b>			
DFS use	<p>Since the end of February 2020, which statements most accurately describe your use of digital financial services?</p> <p>Digital financial services include *digital banking* (internet/SMS/mobile/app banking), *e-money* (e.g. OVO/GO-Pay/LinkAja), and *e-commerce* (e.g. Tokopedia/BukaLapak)</p>	This is the first time I am using it	dfs_use_num
		I had used it & now I use it more often	
		I had used it & now I use it less often	
		I use it & the frequency has not changed	
		I have not yet used it	
		I had used it and then stopped	
		Others: ...	
Frequency of digital banking and e-money use	Currently, how often do you use *digital banking* (e.g. internet banking, SMS banking, mobile/app banking)?	Never	dbank_freq_num
		Rarely/less than once a month	
		1-2 per month	
		3-4 per month	
		5 times or more per month	
	Currently, how often do you use *e-money* (mis. OVO, Go-Pay, LinkAja)?	Never	emoney_freq_num
		Rarely/less than once a month	
		1-2 per month	
		3-4 per month	
		5 times or more per month	
Reasons for using DFS	<p>Select all which apply to you</p> <p>_ You can select more than one _</p>	I believe buying online/via e-commerce is safer and more convenient right now	triggers_1
		I believe buying online/via e-commerce is cheaper	triggers_2
		E-money or digital banking is needed to buy online/via e-commerce	triggers_3
		I receive government assistance through e-money	triggers_4
		I need a way to send or receive money long distance	triggers_5
		I need loans to compensate reduced income	triggers_6
		None of the above	triggers_7
Barriers to use	What are the challenges or barriers related to *digital banking*?	None	dbank_barriers_1
		Too confusing/difficult to understand	dbank_barriers_2

	<i>_Select all that apply_</i>	<i>I don't need it</i>	dbank_barriers_3
		<i>I don't trust the security</i>	dbank_barriers_4
		<i>Expensive monthly administrative fee</i>	dbank_barriers_5
		<i>Unstable internet connection</i>	dbank_barriers_6
		<i>None of the above</i>	dbank_barriers_7
	<i>What are the challenges or barriers related to *e-money*?</i>  <i>_Select all that apply_</i>	<i>None</i>	emoney_barriers_1
		<i>Too confusing/difficult to understand</i>	emoney_barriers_2
		<i>I don't need it</i>	emoney_barriers_3
		<i>I don't trust the security</i>	emoney_barriers_4
		<i>Expensive monthly administrative fee</i>	emoney_barriers_5
		<i>Unstable internet connection</i>	emoney_barriers_6
		<i>None of the above</i>	emoney_barriers_7

## SURVEI DISARING

Section	Question	Response options	Variable
<b>Section 1: Screening dan weighting</b>			
<i>Informed consent</i>	<i>This is a survey from MIT. Participation is voluntary. Responses will be fully anonymized. If you select "Yes", it means you have read this, agreed to participate and are aged at least 18 years old. If you do not select "Yes", please do not complete the survey.</i>	<i>Yes</i>	consent_num
		<i>No</i>	
		<i>Prefer not to answer</i>	
<i>Demographics</i>	<i>Berapa umur Anda?</i>	<i>18 – 24 years old</i>	age_num
		<i>25 – 34 years old</i>	
		<i>35 – 44 years old</i>	
		<i>45 – 54 years old</i>	
		<i>55 – 64 years old</i>	
		<i>65+ years old</i>	
		<i>Prefer not to answer</i>	
	<i>What is the highest education level which you have *completed*?</i>	<i>Not yet attended school/not yet completed primary school</i>	education_num
		<i>Primary school or equivalent</i>	
		<i>Junior high school or equivalent</i>	

		Senior high school or equivalent	
		D1/D2/D3	
		S1	
		S2/S3	
	Where did you live at the end of February 2020?	Kabupaten, rural area	rural
		Kabupaten, urban area	
City			
Section 2: DFS and e-commerce use			
DFS use  *screening question	Since the end of February 2020, which statements most accurately describe your use of digital financial services?  Digital financial services include *digital banking* (internet/SMS/mobile/app banking), *e-money* (e.g. OVO/GO-Pay/LinkAja), and *e-commerce* (e.g. Tokopedia/BukaLapak)	This is the first time I am using it	dfs_use_num
		I had used it & now I use it more often	
		I had used it & now I use it less often	
		I use it & the frequency has not changed	
		I have not yet used it	
		I had used it and then stopped	
Primary needs	Since end of February 2020, how do you buy *primary goods such as food and beverage*?	I never buy online	buy_basicneeds1_num
		I used to buy only in supermarket/store (offline), but now I buy some online	
		I used to buy only in supermarket/store (offline), but now I buy most online	
		No change, I still buy some online	
		No change, I still buy most online	
		Other: ...	
	Since end of February 2020, how do you pay for *primary goods such as food and beverages*?  _Select all that apply_	Cash	pay_basicneeds_1
		Debit or credit card	pay_basicneeds_2
		E-money or e-wallet (e.g. OVO, GoPay, LinkAja)	pay_basicneeds_3
		Digital banking (e.g. internet banking, SMS banking, mobile/app banking)	pay_basicneeds_4
		PayLater	pay_basicneeds_5
		Payment points (e.g. Alfamart, Indomart)	pay_basicneeds_6

		<i>Other: ....</i>	pay_basicneeds_7
<i>Secondary needs</i>	<i>Since end of February 2020, how do you buy *secondary needs such as fashion, personal items, books and stationery, household items*?</i>	<i>I never buy online</i>	buy_beyondbasic1_num
		<i>I used to buy only in supermarket/store (offline), but now I buy some online</i>	
		<i>I used to buy only in supermarket/store (offline), but now I buy most online</i>	
		<i>No change, I still buy some online</i>	
		<i>No change, I still buy most online</i>	
		<i>Other: ...</i>	
	<i>Since end of February 2020, how do you pay for *secondary needs such as fashion, personal items, books and stationery, household items*?</i>  <i>_Select all that apply_</i>	<i>Cash</i>	pay_beyondbasic_1
		<i>Debit or credit card</i>	pay_beyondbasic_2
		<i>E-money or e-wallet (e.g. OVO, GoPay, LinkAja)</i>	pay_beyondbasic_3
		<i>Digital banking (e.g. internet banking, SMS banking, mobile/app banking)</i>	pay_beyondbasic_4
		<i>PayLater</i>	pay_beyondbasic_5
		<i>Payment points (e.g. Alfamart, Indomart)</i>	pay_beyondbasic_6
		<i>Other: ....</i>	pay_beyondbasic_7
<i>DFS use after pandemic</i>	<i>After the pandemic, are you planning to use digital financial services for transactions?</i>  <i>Digital financial services include *digital banking* (internet/SMS/mobile/app banking), *e-money* (e.g. OVO/Go-Pay/LinkAja), and *e-commerce* (e.g. Tokopedia/BukaLapak)</i>	<i>Will use for all transactions</i>	future_channel_num
		<i>Will use more often</i>	
		<i>Will use more or less the same as now</i>	
		<i>Will use, but not as often as during the pandemic</i>	
		<i>Will not use at all</i>	

## OTHER VARIABLES

Variable	Definition
ID	Respondent's ID (generated by Google Survey)
Timestamp	Date and time of survey (generated by Google Survey)

Complete	Respondent completed all questions (generated by Google Survey)
java	Respondent was located on Java (based on location generated by Google Survey)
female	Respondent is female (based on gender generated by Google Survey)
weight	Weights for men and women separated
weight_nogender	Weights for men and women combined