

Increasing mobile banking use among rural populations in Ghana

Pre-analysis plan Amendment

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Additional outcomes

Further to our previously lodged Pre-analysis Plan (PAP) in August 2021 we are making the following amendments to the section 5.3 (secondary outcomes) by adding the following additional secondary outcomes for analysis:

6. Overall Trust in Mobile Money (MM) measured in incentivised trust games played with mobile money agents (standardised index of the following):
 - Trust in Local Female MM Agent from her own community (amount sent to agent 0-20 cedis).
 - Trust in Local male MM Agent from her own community (amount sent to agent 0-20 cedis).
 - Trust in Local Female MM Agent in Kumasi (amount sent to agent 0-20 cedis).
 - Trust in Local male MM Agent in Kumasi (amount sent to agent 0-20 cedis).
7. Overall Trust in OISL credit officer (amount sent to officer 0-20 cedis).
8. Willingness to Pay (WTP) for privacy when paid in mobile money: measured using a incentive compatible modified Becker-DeGroot-Marschak mechanism (BDM). Amount

paid for privacy 0-19 cedis (if allocated to 20 cedis) or 0-9 cedis (if allocated to 10 cedis) when income is paid as mobile money

9. Willingness to Pay (WTP) for privacy when paid in cash: measured using a incentive compatible modified Becker-DeGroot-Marschak mechanism (BDM). Amount paid for privacy 0-19 cedis (if allocated to 20 cedis) or 0-9 cedis (if allocated to 10 cedis) when income is paid as cash

These outcomes were collected during a second survey round focused on incentivised games during August-September 2021. This amendment is being lodged before the final data collection for these outcomes is complete or any analysis has been carried out.