

DIGITAL ECONOMY HOUSEHOLD SURVEY 2020

ENUMERATOR:

a. NAME : _____ [] [] [] []

b. HANDPHONE : [] [] [] [] - [] [] [] [] [] [] [] [] [] []

SUPERVISOR:

c. NAME : _____ [] [] [] []

d. HANDPHONE : [] [] [] [] - [] [] [] [] [] [] [] [] [] []

CONFIDENTIAL

HH ID

[] [] [] [] [] [] [] []

MODULE 6

FINANCE

The Respondent of Module 6 is Head of Household

COV1. RESPONDENT NAME : _____ [] [] PID

JK. NUMBER OF VISIT: []

	First Visit	Second Visit	Third Visit
DATE	[] [] / [] [] / [] [] [] []	[] [] / [] [] / [] [] [] []	[] [] / [] [] / [] [] [] []
TIME START	[] [] : [] []	[] [] : [] []	[] [] : [] []
TIME END	[] [] : [] []	[] [] : [] []	[] [] : [] []

Consent to participate in Digital Economy Household Survey 2020

Adult's oral consent to participate in household survey

Good morning/afternoon/evening. My name is _____, from SurveyMETER, a research establishment in Yogyakarta. We are conducting Digital Economy Household Survey 2020 in cooperation with The World Bank, Jakarta

INSTRUCTION FOR ENUMERATOR :

- **For household with enterprise, READ :** your household is randomly selected as household with enterprise in this village
- **For household without enterprise, READ:** your household is randomly selected as household without enterprise in this village

For this survey, we would like to interview you on household's characteristics and/or enterprise that your household or member of household have. The interview is voluntary, so if you proceed with the interview you don't have to answer all questions. We can pause interview any time when necessary and/or stop interview if you don't feel comfortable. All of your answers are only used for research purpose and shall be treated with strictest confidentiality. Your name and responses will not be disclosed to other person. Your participation is very important.

We will interview head of household or household member most knowledgeable about household information, other household member aged > 15 years old and other household member responsible for the household enterprise. Overall, the interview will take approximately 2 - 2, 5 hours. As token of appreciation for your participation, we will give you a gift. Your information is very important for the success of this study, therefore we really grateful for your participation. There is no risk for your participation in this study. Result of this study will provide feedback to decision makers in national and local level to formulate policy to improve household's economic wellbeing in Indonesia.

If you have any questions or problems regarding this study, you may contact: SurveyMETER, Jln. Jenengan Raya No. 109 Maguwoharjo, Kecamatan Depok, Kabupaten Sleman, Daerah Istimewa Yogyakarta. Telepon (0274) 4477464.

Do you understand our explanation?

Are there anything unclear or do you have any questions?

ORAL CONSENT TO PARTICIPATE

I have received information about Digital Economy Household Survey 2020 and my questions have been answered well and I agree to participate in this survey

_____ Oral consent 1. Yes 3. No → **ENUMERATOR NOTE** (circle response that applies)

Name of respondent

ENUMERATOR'S SIGNATURE

I WITNESS THAT RESPONDENT VOLUNTARY AND CONSCIOUSLY AGREE TO AND HAS ALLOWED ME TO CONDUCT THE INTERVIEW.

_____ Signature

_____ Date

HH ID :

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I. BANK ACCOUNT

Now, we would like to ask about the ownership of bank account which is still active in the past 6 months.

3	Do you have bank account under your own name?	1. Yes → P.5 3. No
4	Have you ever make financial transactions using someone's bank account?	1. Yes → P.6 3. No → P.9
5	Do you use mobile/internet banking services to access your bank account?	1. Yes 3. No

6 Now, we would like to ask about your activities using bank account in the past 6 months				
No.	Activity	Did you [...] in the past 6 months?	Using which channel [...]?	Do you do it yourself without others' help?
(1)	(2)	(3)	(4)	(5)
1.	Deposit money	1. Yes 3. No ↓	a. ATM 1. Ya 3. Tidak b. Agent/Merchant 1. Ya 3. Tidak c. Mobile/Internet banking 1. Ya 3. Tidak d. Bank 1. Ya 3. Tidak	1. Yes 3. No
2.	Top up e-money balance	1. Yes 3. No ↓	a. ATM 1. Ya 3. Tidak b. Agent/Merchant 1. Ya 3. Tidak c. Mobile/Internet banking 1. Ya 3. Tidak d. Bank 1. Ya 3. Tidak	1. Yes 3. No
3.	Withdraw or take out money	1. Yes 3. No ↓	a. ATM 1. Ya 3. Tidak b. Agent/Merchant 1. Ya 3. Tidak c. Mobile/Internet banking 1. Ya 3. Tidak d. Bank 1. Ya 3. Tidak	1. Yes 3. No
4.	Transfer/send money	1. Yes 3. No ↓	a. ATM 1. Ya 3. Tidak b. Agent/Merchant 1. Ya 3. Tidak c. Mobile/Internet banking 1. Ya 3. Tidak d. Bank 1. Ya 3. Tidak	1. Yes 3. No
5.	Receive money	1. Yes 3. No ↓		
6.	Receive salary payment from employer	1. Yes 3. No ↓		

No.	Activity	Did you [...] in the past 6 months?	Using which channel [...]?	Do you do it yourself without others' help?
(1)	(2)	(3)	(4)	(5)
7.	Make payments for electricity, water, internet, or any regular bill payments	1. Yes 3. No ↓	a. ATM 1. Ya 3. Tidak b. Agent/Merchant 1. Ya 3. Tidak c. Mobile/Internet banking 1. Ya 3. Tidak d. Bank 1. Ya 3. Tidak	1. Yes 3. No
8.	Purchase goods/service	1. Yes 3. No ↓	a. ATM 1. Ya 3. Tidak b. Agent/Merchant 1. Ya 3. Tidak c. Mobile/Internet banking 1. Ya 3. Tidak d. Bank 1. Ya 3. Tidak	1. Yes 3. No

7a	CAPI CHECK: IF ALL RESPONSES P.6(3) = 3	1. YES 3. NO → P.9
7	What are the reason you have never make financial transactions using bank account in the past 6 months? [SHOWCARD NO. 24]	a. I don't know how to use the service 1. Yes 3. No b. I do not need one 1. Yes 3. No c. I do not have money 1. Yes 3. No d. Internet connection does not support 1. Yes 3. No e. No ATM/agent/merchant around 1. Yes 3. No f. My HP/tablet/computer/laptop do not support 1. Yes 3. No v. Others (specify) _____ 1. Yes 3. No

II. DIGITAL FINANCIAL SERVICES

Now, we would like to ask about your knowledge and experience in using digital/electronic financial services and online transactions

9	Do you have your own e-money (GoPay, OVO, LinkAja, Dana, Paytren, etc.)?	1. Yes → P.12 3. No
10	Have you ever made financial transactions using someone else's e-money (GoPay, OVO, LinkAja, Funds, Paytren, etc.)?	1. Yes → P.12 3. No

11	What are the reason you have never used e-money services (GoPay, OVO, LinkAja, Dana, Paytren, etc.)? [SHOWCARD NO. 26]	a. I do not know what it is	1. Yes	3. No
		b. I do not know the benefits	1. Yes	3. No
		c. I do not know how to use the services	1. Yes	3. No
		d. I do not have smart phone (gadget) to install the app	1. Yes	3. No
		e. I do not need one	1. Yes	3. No
		f. I do not have money	1. Yes	3. No
		g. I do not trust if my money is safe in the e-money account	1. Yes	3. No
		v. Other (specify) _____	1. Yes	3. No
→ P.17				
12	What are the reason for using e-money service (GoPay, OVO, LinkAja, Dana, Paytren, etc.) for the first time? [SHOWCARD NO. 27]	a. Transaction process is convenient	1. Yes	3. No
		b. Friend/College/family use it	1. Yes	3. No
		c. Discount and promotion	1. Yes	3. No
		d. Affordable cost or free	1. Yes	3. No
		e. Advertisement	1. Yes	3. No
		v. Other (specify) _____	1. Yes	3. No

13	Have you ever registered your e-money for full service (GoPay, OVO, LinkAja, Dana, Paytren, dll.) by inputting ID and photo?	1. Yes → P.15 3. No		
	NOTES: FULL-SERVICE REGISTRATION IS USING E-KYC BY INPUTTING ID & PHOTO. FULL-SERVICE E-MONEY ALLOWS USER TO TRANSFER BALANCE TO OTHER ACCOUNT AND WITHDRAW THE BALANCE INTO CASH OR TO BANK ACCOUNT.			
14	What are the reasons you have not registered to full-service e-money (GoPay, OVO, LinkAja, Dana, Paytren, etc.)? [SHOWCARD NO. 28]	a. I do not have required ID	1. Yes	3. No
		b. I don't want to disclose my ID to service providers	1. Yes	3. No
		c. I don't need full-service transaction	1. Yes	3. No
		d. I don't understand the purpose of registering into full-service account	1. Yes	3. No
		e. I don't know how to register into full-service account	1. Yes	3. No
		v. Other (specify) _____	1. Yes	3. No

15 Now, we would like to ask about financial transactions that you make using e-money (GoPay, OVO, LinkAja, Funds, Paytren, etc.)?			
No.	Activity	Did you [...] in the past 6 months?	Do you do it yourself without others' help?
(1)	(2)	(3)	(4)
1.	Withdraw or take out money	1. Yes 3. No ↓ 6. NOT APPLICABLE (P13=3) ↓	1. Yes 3. No
2.	Transfer/send money	1. Yes 3. No ↓ 6. NOT APPLICABLE (P13=3) ↓	1. Yes 3. No
3.	Receive money	1. Yes 3. No ↓	
4.	Receive salary payment from employer	1. Yes 3. No ↓ 6. NOT APPLICABLE (P13=3) ↓	
5.	Make payments for electricity, water, internet, or any regular bill payments	1. Yes 3. No ↓	1. Yes 3. No
6.	Purchase goods/service For example: QR transaction	1. Yes 3. No ↓	1. Yes 3. No
7.	Borrowed money digitally For example: pay later	1. Yes 3. No ↓ 6. NOT APPLICABLE (P13=3) ↓	1. Yes 3. No
8.	Make Investment through digital platform	1. Yes 3. No ↓ 6. NOT APPLICABLE (P13=3) ↓	1. Yes 3. No
9.	Buy insurance through digital platform	1. Yes 3. No ↓ 6. NOT APPLICABLE (P13=3) ↓	1. Yes 3. No

16a	CAPI CHECK: IF ALL RESPONSES P.15(3) = 3	1. YES 3. NO → P.17	
16	What are the reason you have never make financial transaction using e-money (GoPay, OVO, LinkAja, Dana, Paytren, etc.) in the past 6 months? [SHOWCARD NO. 29A]	a. I don't know how to use the service b. I do not need one c. I do not have money d. Internet connection does not support e. No ATM/agent/merchant around f. My HP/tablet/computer/laptop do not support v. Others _____	1. Yes 3. No 1. Yes 3. No 1. Yes 3. No 1. Yes 3. No 1. Yes 3. No 1. Yes 3. No 1. Yes 3. No

17	Now, we would like to ask about online transaction that you made in the past 6 months .				
No.	Activity	Did you [...] in the past 6 months?	What are the reasons you have not made transaction [...] in the past 6 months? [SHOWCARD NO. 29]	Do you do it by yourself?	What are your reasons [.....] ?
(1)	(2)	(3)	(4)	(5)	(6)
1.	Borrow money using mobile apps or website of Online lender (DanaMas, Investree, Amarnya, Uang Teman, Modalku, etc.)	1. Yes → Col (5) 3. No	a b c d e f g h i j v _____ → Next row	1. Yes 3. No	[SHOWCARD NO. 30] a. An agent or sales person convinced me 1. Yes 3. No b. I saw posters/billboards/radio/TV advertising that convinced me..... 1. Yes 3. No c. I saw my friends/relatives/family using it 1. Yes 3. No d. I need to get loan quickly 1. Yes 3. No e. The process and required documentation are very convenient..... 1. Yes 3. No f. The interest of online lending is low..... 1. Yes 3. No v. Other, specify _____ 1. Yes 3. No
2.	Make investment using mobile apps or website of Digital Investment (Bizshare, Santara, Greenfund, etc.)	1. Yes → Col (5) 3. No	a b c d e f g h i j v _____ → Next row	1. Yes 3. No	[SHOWCARD NO. 31] a. An agent or sales person convinced me 1. Yes 3. No b. I saw posters/billboards/radio/TV advertising that convinced me..... 1. Yes 3. No c. I saw my friends/relatives/family using it 1. Yes 3. No d. Withdrawals is convenient..... 1. Yes 3. No e. The process and required documentation are very convenient..... 1. Yes 3. No f. The interest of Digital investment is high..... 1. Yes 3. No v. Other, specify _____ 1. Yes 3. No
3.	Purchase insurance using mobile apps or website of Digital Insurance (Gardaoto, Autocilin, FWD, Jaga Diri, etc.)	1. Yes → Col (5) 3. No	a b c d e f g h i j v _____ → Next row	1. Yes 3. No	[SHOWCARD NO. 32] a. An agent or sales person convinced me 1. Yes 3. No b. I saw posters/billboards/radio/TV advertising that convinced me..... 1. Yes 3. No c. I saw my friends/relatives/family using it 1. Yes 3. No d. The process and required documentation are very convenient..... 1. Yes 3. No v. Other, specify _____ 1. Yes 3. No

Code for Column (4) :	a. I do not know what it is	e. I do not have money / I am afraid I cannot pay back	i. Do not trust on the quality/reliability of service providers
	b. I do not know the benefits	f. Internet connection does not support	j. Do not have any device to access the services/not access the internet
	c. I do not know how to use the services	g. My HP/tablet/computer/laptop does not support	v Other, specify _____
	d. I do not need one	h. I prefer another way to make transaction	

III. INFRASTRUCTURE OF DIGITAL FINANCIAL SERVICES

25	Access point of digital financial services .	Do you know the nearest [...] to your residence?		How long does it take to go to the nearest [...] by a motorcycle?				
				1. < 10 minutes	4. 31-60 minutes			
				2. 10-20 minutes	5. > 60 minutes			
				3. 21-30 minutes				
	(1)	(2)		(3)				
	1. ATM	1. Yes	3. No ↓	1	2	3	4	5
	2. Agent (Indomaret, Alfamart, BRILink, agen 46, agen BTPN wow!)	1. Yes	3. No ↓	1	2	3	4	5
	3. Merchants which accept non-cash payment (using debit card/e-money)	1. Yes	3. No ↓	1	2	3	4	5

26	Tell me if you agree or disagree with the following statements? [SHOWCARD NO. 33]			
	a. I trust digital financial service provided by Bank (internet banking, mobile banking)	1. Agree	3. Disagree	98. DON'T KNOW
	b. I trust digital financial service provided by non-Bank (GoPay, OVO, LinkAja, Amarnya)	1. Agree	3. Disagree	98. DON'T KNOW
	c. Online lenders listed in OJK are trustworthy	1. Agree	3. Disagree	98. DON'T KNOW
	d. My money is safe in bank account	1. Agree	3. Disagree	98. DON'T KNOW
	e. My money is safe in e-money account	1. Agree	3. Disagree	98. DON'T KNOW
	f. Borrowing money from Online lenders listed in OJK is safe	1. Agree	3. Disagree	98. DON'T KNOW
	g. I feel secure in providing my ID to Bank	1. Agree	3. Disagree	98. DON'T KNOW
	h. I feel secure in providing my ID to digital financial service platform (GoPay, Amarnya, etc)	1. Agree	3. Disagree	98. DON'T KNOW
	i. I feel secure utilizing services from digital financial service platform (GoPay, Amarnya, etc)	1. Agree	3. Disagree	98. DON'T KNOW
j. Opening e-money account is easier than bank account	1. Agree	3. Disagree	98. DON'T KNOW	

SECTION CP. ENUMERATOR NOTES

CP01	WHAT WAS THE LANGUAGE USED IN THE ENTIRE/MOST OF THE INTERVIEW?	00. INDONESIA 01. BETAWI 02. SUNDANESE 03. JAVANESE	04. MADURANESE 05. SASAK 06. MANDARIN 07. MANADO	08. GORONTALO 09. BUGIS 10. MAKASAR 95. OTHERS, _____
CP02	WERE THERE ANY OTHER LANGUAGE USED (IF ANY)?	1. YES, <input type="checkbox"/> , _____ (CODE SAME WITH CP01) 3. NO		
CP03	WHO ELSE (ANOTHER PERSON) OTHER THAN THE RESPONDENT WAS PRESENT DURING THE INTERVIEW?	A. NONE B. HUSBAND/WIFE C. CHILD ≥ 5 YEARS	D. CHILD < 5 YEARS E. ADULT, HOUSEHOLD MEMBER F. ADULT, NOT HOUSEHOLD MEMBER	
CP04	HOW WOULD THE ENUMERATOR ASSES THE APPROPRIATENESS OF THE RESPONDENT'S ANSWERS?	1. VERY GOOD 2. GOOD 3. ADEQUATE	4. NOT GOOD 5. VERY POOR	
CP05	HOW WOULD THE ENUMERATOR ASSESS THE SERIOUSNESS OF THE RESPONDENT'S ANSWERS	1. VERY GOOD 2. GOOD 3. ADEQUATE	4. NOT GOOD 5. VERY POOR	

NOTES

NOTES

CP06. RESULT OF INTERVIEW		CP07. MONITORING BY SUPERVISOR	
1. Completed	6. Not interviewed, reason _____	Yes	No
2. Completed partially, reason _____	07. Respondent uncontacted	a. Observed	1 3
3. Refused	08. Not eligible household	b. Checked	1 3
4. Moved	09. Sick/old	c. Verified	1 3
5. Died	10. Busy		