

## INTERVIEWER'S DETAILS

A1. Interviewer's ID:

A3. Date of Interview:

A5. Supervisor's ID

## SECTION A-INTRODUCTION

This is a Project being conducted by the Bureau of Market and Social Research (MSR). MSR is a leading Research Company in Ghana founded in 2009.

We wish to understand how online business and e-commerce in Ghana have evolved over time. As part of this, we are assessing the attitudes, knowledge and behaviour when it comes to online businesses and how these have changed for you in the past few months especially. There are no right or wrong answers.

Your participation is voluntary but will be of essence to this study. The information you provide will be held confidential as we are bound by the Data Protection Act.

D0. Do you wish to participate in this study?

D1. In which of these age groups do you fall ?

D2. What is your highest level of education?

D0.		D1.Age_group			D2.Highest_education	
Yes	1	Less than 18 years	1	Terminate	Primary Incomplete	1
No	0	18 - 25 years	2	Continue	Primary Complete	2
	Terminate	26 - 35 years	3		Secondary Incomplete	3
		36 - 45 years	4		Secondary Complete	4
		46 - 60 years	5		Undergraduate Incomplete	5
		60+ years	6		Graduate	6
					PostGraduate Incomplete	7
					PostGraduate	8
					Illiterate/ No formal education	9

Q1A. BEFORE MARCH 2020 did you EVER BUY anything from an online business?

Q1B. In the month of APRIL 2020 specifically, did you buy anything from an online business?

Q2A. On which of the following platforms did you review the products of the online business before buying from them BEFORE MARCH 2020?

Q2B. On which of the following platforms did you review the products of the online business before buying from them IN APRIL 2020?

Q3A. BEFORE MARCH 2020, which of the following payment options did you EVER USE when transacting with an online business.

Q3B. IN APRIL 2020, which of the following payment options did you use FOR THE FIRST TIME to do an online transaction?

Q2A. Q2B		Q3A. Q3B		Q1A. Q1B	
Social media pages of sellers	1	Mobile Money (non-merchant code/money transfer)	1	Yes	1
Major ecommerce sites	2	Mobile Money (merchant code)	2	No	0
Websites or e-commerce sites of sellers	3	Mobile money (vouchers)	3		
Advertised seller on e-payment platform	4	Banks electronic money platforms	4		
WhatsApp or messaging platform	5	Banks debit cards	5		
Other (please mention)	6	Electronic money platforms	6		
		Cash on delivery of item	7		
		None	99		

## Payment option providers -March 2020

## Mobile Money

Q4A. Up UNTIL MARCH 2020, which of the following providers of this payment option did you EVER USE for online transactions?

1. Mobile Money (non-merchant code)
2. Mobile Money (merchant code)
3. Mobile Money (vouchers)

1. Mobile Money (non-merchant code)		2. Mobile Money (merchant code)		3. Mobile Money (vouchers)	
MTN	1	MTN	1	MTN	1
AirtelTigo Cash	2	AirtelTigo Cash	2	AirtelTigo Cash	2
Vodafone	3	Vodafone	3	Vodafone	3
G-Money	4	G-Money	4	G-Money	4

## Bank and non-bank electronic payment platforms

Q4A. Up UNTIL MARCH 2020, which of the following providers of this payment option did you EVER USE for online transactions?

4. Banks electronic money platforms
5. Banks debit cards
6. Electronic money platforms

4. Banks electronic money platforms		5. Banks debit cards		6. Electronic money platforms	
Access Bank	1	Access Bank	1	Myghpay	1
Agricultural Development Bank	2	Agricultural Development Bank	2	lpay	2
Bank of Africa Ghana	3	Bank of Africa Ghana	3	Mygate	3
Barclays Bank of Ghana	4	Barclays Bank of Ghana	4	GT pay	4
CAL Bank	5	CAL Bank	5	Interpay	5
Consolidated Bank of Ghana	6	Consolidated Bank of Ghana	6	Expresspay	6
Ecobank Ghana	7	Ecobank Ghana	7	Slydepay	7
FBN Bank (Ghana)	8	FBN Bank (Ghana)	8	Hubtel	8
Fidelity Bank	9	Fidelity Bank	9	Zeepay	9
First Atlantic Bank	10	First Atlantic Bank	10	Alexpay	10
First National Bank (Ghana)	11	First National Bank (Ghana)	11	Other	11
GCB Bank	12	GCB Bank	12		
GHL Bank	13	GHL Bank	13		
Guaranty Trust Bank (Ghana)	14	Guaranty Trust Bank (Ghana)	14		
National Investment Bank	15	National Investment Bank	15		
Omni-BSIC Bank Ghana	16	Omni-BSIC Bank Ghana	16		
Prudential Bank	17	Prudential Bank	17		
Republic Bank (Ghana)	18	Republic Bank (Ghana)	18		
Societe General (Ghana)	19	Societe General (Ghana)	19		
Stanbic Bank Ghana	20	Stanbic Bank Ghana	20		
Standard Chartered Bank (Ghana)	21	Standard Chartered Bank (Ghana)	21		
United Bank for Africa (Ghana)	22	United Bank for Africa (Ghana)	22		
Universal Merchant Bank	23	Universal Merchant Bank	23		
Universal Merchant Bank	24	Universal Merchant Bank	24		

## Payment option providers – April 2020

## Mobile Money

Q4B. Within the MONTH OF APRIL 2020 which of the following providers of this payment option did you try for online transaction FOR THE FIRST TIME?

1. Mobile Money (non-merchant code)					
2. Mobile Money (merchant code)					
3. Mobile Money (vouchers)					
1. Mobile Money (non-merchant code)		2. Mobile Money (merchant code)		3. Mobile Money (vouchers)	
MTN	1	MTN	1	MTN	1
AirtelTigo Cash	2	AirtelTigo Cash	2	AirtelTigo Cash	2
Vodafone	3	Vodafone	3	Vodafone	3
G-Money	4	G-Money	4	G-Money	4

#### Bank and non-bank electronic payment platforms

Q4B. Within the MONTH OF APRIL 2020 which of the following providers of this payment option did you try for online transaction FOR THE FIRST TIME?

4. Banks electronic money platforms
5. Banks debit cards
6. Electronic money platforms

4. Banks electronic money platforms		5. Banks debit cards		6. Electronic money platforms	
Access Bank	1	Access Bank	1	Myghpay	1
Agricultural Development Bank	2	Agricultural Development Bank	2	lpay	2
Bank of Africa Ghana	3	Bank of Africa Ghana	3	Mygate	3
Barclays Bank of Ghana	4	Barclays Bank of Ghana	4	GT pay	4
CAL Bank	5	CAL Bank	5	Interpay	5
Consolidated Bank of Ghana	6	Consolidated Bank of Ghana	6	Expresspay	6
Ecobank Ghana	7	Ecobank Ghana	7	Slydepay	7
FBN Bank (Ghana)	8	FBN Bank (Ghana)	8	Hubtel	8
Fidelity Bank	9	Fidelity Bank	9	Zeepay	9
First Atlantic Bank	10	First Atlantic Bank	10	Alexpay	10
First National Bank (Ghana)	11	First National Bank (Ghana)	11	Other	11
GCB Bank	12	GCB Bank	12		
GHL Bank	13	GHL Bank	13		
Guaranty Trust Bank (Ghana)	14	Guaranty Trust Bank (Ghana)	14		
National Investment Bank	15	National Investment Bank	15		
Omni-BSIC Bank Ghana	16	Omni-BSIC Bank Ghana	16		
Prudential Bank	17	Prudential Bank	17		
Republic Bank (Ghana)	18	Republic Bank (Ghana)	18		
Societe General (Ghana)	19	Societe General (Ghana)	19		
Stanbic Bank Ghana	20	Stanbic Bank Ghana	20		
Standard Chartered Bank (Ghana)	21	Standard Chartered Bank (Ghana)	21		
United Bank for Africa (Ghana)	22	United Bank for Africa (Ghana)	22		
Universal Merchant Bank	23	Universal Merchant Bank	23		
Universal Merchant Bank	24	Universal Merchant Bank	24		

**Category of items purchased online**

Q5A. Thinking back to THE MONTH OF FEBRUARY 2020 or before specifically,... Which of the following categories of items did you EVER BUY online?

Q5B. Thinking back to the MONTH OF February 2020 specifically... And as far as you can remember, HOW MANY TIMES did you purchase in Q5A an item from this category?

Q5C. In the MONTH OF APRIL 2020, to WHAT EXTENT will you say the average number of PURCHASES in Q5A CHANGED from that of other previous months, if at all?

Q6A. Assessing all of your online purchases to date, HOW LIKELY ARE YOU TO CONSIDER online purchases for the following groups of items?

1. Food - local uncooked, non-processed food from a retailer
2. Food - local uncooked, processed food from producer
3. Food - local uncooked, processed food from retailer
4. Food - imported packaged food
5. Furniture
6. Cooked meals from local eatery
7. Groceries, other than food - local
8. Groceries, other than food – imported
9. Pharmaceutical or related nutritional products
10. Exercise or sporting equipment
11. Personal electronic device (e.g. phone)
12. Electric device for home use
13. Stationery
14. Media and entertainment services e.g. Netflix
15. Online learning programmes
16. Utilities (e.g. gas)

Q5A.Category_of_food		Q5B.How many times purchased		Q5C.Extent of change from previous month		Q6A.Likely to consider online purchases	
Foodstuff - from farm gate	1	Once	1	Decreased significantly	1	Very unlikely	1
Food - local, non-processed food from a retailer	2	More than Once	2	Decreased somewhat	2	Somewhat unlikely	2
Food - local, processed food from producer	3			Hard to say	3	Hard to say	3
Food - local, processed food from retailer	4			Increased somewhat	4	Somewhat likely	4
Food - imported packaged food	5			Increased significantly	5	Very likely	5
Furniture	6						
Cooked meals from local eatery	7						
Groceries, other than food-Local producer	8						
Groceries, other than food-Imported	9						
Pharmaceutical or related nutritional products	10						
Exercise or sporting equipment	11						
Personal electronic device (e.g. phone)	12						
Electric device for home use	13						
Stationery	14						
Media and entertainment services e.g. Netflix	15						
Telecom services (airtime, Internet or digital content)	16						
Online learning programmes	17						
Utilities (e.g. gas)	18						
Other (please specify)	19						

### Online Vendor Advocacy

Q6B. WHICH VENDOR, if any, will you RECOMMEND to someone for this group of items and what are the reasons?

1. Food - local uncooked, non-processed food from a retailer.....
2. Food - local uncooked, processed food from producer.....
3. Food - local uncooked, processed food from retailer.....
4. Food - imported packaged food.....
5. Furniture.....
6. Cooked meals from local eatery.....
7. Groceries, other than food - local.....
8. Groceries, other than food – imported.....
9. Pharmaceutical or related nutritional products.....
10. Exercise or sporting equipment.....
11. Personal electronic device (e.g. phone) .....
12. Electric device for home use.....
13. Stationery.....
14. Media and entertainment services e.g. Netflix.....
15. Online learning programmes.....
16. Utilities (e.g. gas) .....

### Satisfaction and Perceptions

#### General Satisfaction

Q7. There are a number of PROCESSES OR STAGES involved in making an online purchase or doing business with an online vendor. Based on your total experience with the online vendors and using a scale of 1 to 5 where 1 = VERY DISSATISFIED, 2 = SOMEWHAT DISSATISFIED, 3 = NEITHER DISSATISFIED NOR SATISFIED, 4 = SOMEWHAT SATISFIED and 5 = VERY SATISFIED , how will you describe YOUR SATISFACTION with the following;

1. Adequacy of information advertised
2. Customer service when you decided to make an order
3. Timeliness of the delivery
4. How easily delivery service was able to locate you and deliver the good
5. The item delivered matching its description
6. General quality of item delivered
7. Customer service after item was delivered (including officers calling to follow up
8. Cost of delivery

#### Perceptions about e-commerce

Q8. To what extent do you AGREE or DISAGREE to the following; using a scale of 1 to 5 where 1 = TOTALLY DISAGREE, 2 = SOMEWHAT DISAGREE, 3 = NEITHER DISAGREE NOR AGREE, 4 = SOMEWHAT AGREE and 5 = TOTALLY AGREE ;

1. Shopping online comes with a great threat to consumers privacy or data security
2. There are no fraudulent online businesses in Ghana
3. Online products are usually superior in quality
4. Shopping online comes with other benefits like discounts, warranties etc
5. Online shopping is for the elite and upper class in society
6. Product range of online vendors is limited.
7. Prices of products online are relatively cheaper
8. Customer service from online vendors are poor
9. It is stressful and cumbersome getting the right product online

Terms and conditions on product sales are not clearly spelt out

**Demographics**

D3. Would you describe yourself as the head of your household?

D4. Please indicate your Gender

D5. Which of the following currently applies to you?

D6. What is your main occupation?

D3.Head of Household		D4. Gender		D5. employment status		D6. Occupation	
Yes	1	Male	1	Retired	1	Professional (Doctor, Lawyer, Engineer)	1
No	0	Female	2	Self-employed only	2	White Collar job (Admin, Human Resource, Executive)	2
				Employed by an organization full time	3	Brown Collar job (Carpenters, Masons, Fabricators, Mech..)	3
				Employed by an organization part-time	4	Blue Collar job (Shop owners, business people, traders etc)	4
				Unemployed and not schooling	5	Other (Hawkers, etc)	5

D7. Which of the following describes you status in your organization?

D8. How will you describe your marital status and living arrangement with your kids, if any?

D9. What is the ESTIMATED total income for the household per month?

D10. Kindly indicate your location of residence. That is where you live/have lived at least in the past one year

D11. Please indicate your name

D12. Please indicate your phone number (Optional but we would appreciate if you could provide it)

D7.Status in organization		D8.Marital status		D9.Estimated Income	
CEO/ General Manager	1	Single / Not married (with no kids)	1	Up to Ghc 3,000	1
Other Senior Manager	2	Single / Not married (with kids)	2	Between Ghc 3,000 to Ghc 5,000	2
Line Manager	3	Married/Cohabiting (with no kids)	3	Between Ghc 5,000 to Ghc 10,000	3
Executive/ Officer	4	Married/ Cohabiting (with Kids)	4	Between Ghc 10,000 to Ghc 20,000	4
Junior Officer	5	Other status	5	More than Ghc 20,000	5
National Service	6				
Other	7				
		Full-time Student	6		

D10. Kindly indicate your location of residence. That is where you live/have lived at least in the past one year

D11. Please indicate your name

D12. Please indicate your phone number (Optional but we would appreciate if you could provide it)

D10.Location of residence	
Greater Accra	1
Ashanti	2
Eastern	3
Western	4
Western North	5
Central	6
Volta	7
Oti	8
Bono East	9
Bono	10
Ahafo	11
Savannah	12
Northern	13
North East	14
Upper East	15
Upper West	16