

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. Consent			D1. Age_group			D2. Highest_education		
Yes	1		Less than 18 years	1	Terminate	Primary Incomplete	1	
No	0	Terminate	18 - 25 years	2	Continue	Primary Complete	2	
			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**

Q4A1. 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

Q4A2. Up UNTIL MARCH 2020, which of the following providers of this payment option did you EVER USE for online transactions?

4. Electronic money platforms (Bank)
5. Debit cards (Bank)
6. Electronic money platform (Non-bank)

4. Electronic money platforms (Bank)		5. Debit cards (Bank)		6. Electronic money platforms (Non-bank)	
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		

Payment option providers – April 2020**Mobile Money**

Q4B1. 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

Q4B2. 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. Electronic money platforms (Bank)
5. Debit cards (Bank)
6. Electronic money platforms (Non-bank)

4. Electronic money platforms (Bank)		5. Debit cards (Bank)		6. Electronic money platforms (Non-bank)	
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		

Category of items purchased online

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

Q5B. Thinking back to the MONTH OF MARCH 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?

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	
Foodstuff - from farm gate	1	Once	1	Decreased significantly	1
Food - local, non-processed food from a retailer	2	More than Once	2	Decreased somewhat	2
Food - local, processed food from producer	3			Hard to say	3
Food - local, processed food from retailer	4			Increased somewhat	4
Food - imported packaged food	5			Increased significantly	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				

E-commerce Consideration and Online Vendor Advocacy**Consideration**

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

Q6A.Likely to consider online purchases

Very unlikely	1
Somewhat unlikely	2
Hard to say	3
Somewhat likely	4
Very likely	5

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

10. 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)			
				Employed by an organization (part-time)	3	Brown Collar job (Carpenters, Masons, Fabricators, Mech..)	3
				Unemployed and not schooling	4	Blue Collar job (Shop owners, business people, traders etc)	4
				Full-time Student	5	Other (Hawkers, etc)	5

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

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

D7. Status in organization		D8. Marital status	
CEO/ General Manager	1	Single / Not married (with no kids)	1
Other Senior Manager	2	Single / Not married (with kids)	2
Line Manager	3	Married/Cohabiting (with no kids)	3
Executive/ Officer	4	Married/ Cohabiting (with Kids)	4
Junior Officer	5	Other status	5
National Service	6		
Other	7		

D9. Kindly indicate your location of residence. That is where you live/have lived at least in the past one year

D10. Please indicate your name

D11. Please indicate your phone number (Optional but we would appreciate if you could provide it)

D9. Location of residence		D10. Name of respondent	D11. Telephone number
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		