

SURVEY PLANNING & OFFLINE RESEARCH

Case study documenting survey planning & on-ground market research

Offline survey & research in India to study mobile wallet usage

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Client Introduction

Client is a US based equity firm interested in understanding mobile payments market and usage in India. The organization was interested in gaining a deeper insight into:

- Mobile wallet players dominating the Indian market
- Wallet popularity amongst consumers
- Consumer awareness and usage

The American firm was searching for an Indian based team to conduct the offline survey.

This project was executed on 2017 in collaboration with Upreports.



Project Deliverables

Client's goal was to become familiar with ground realities of mobile wallet usage in India. Hence, conducting an on-ground survey in multiple Indian regions made perfect sense.

Below were the major goals of the research and survey project:

GOAL 1

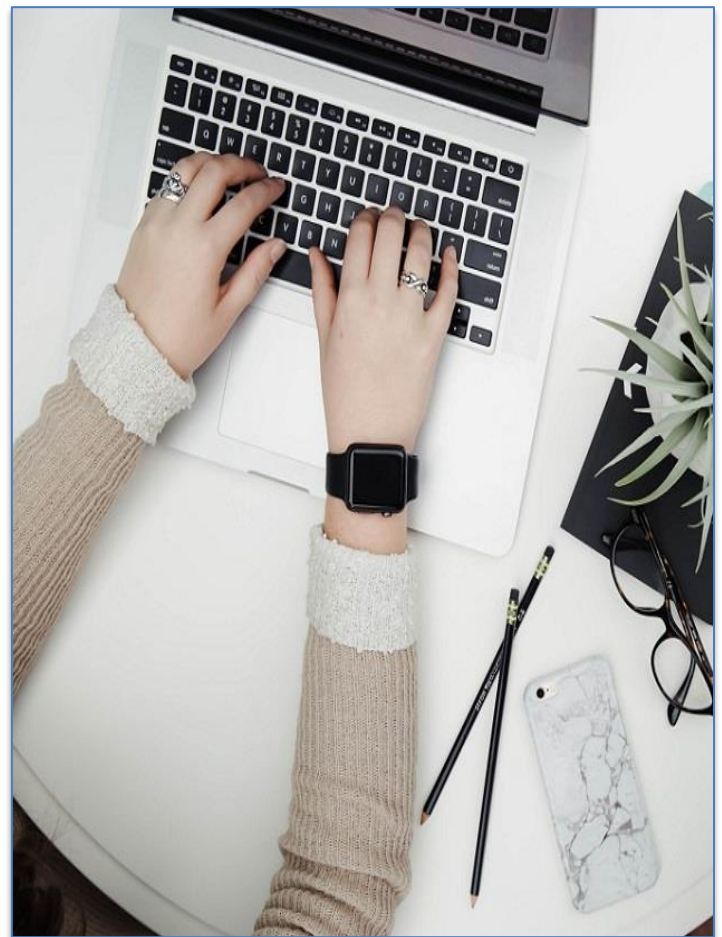
Preparing merchant and consumer questionnaire

GOAL 2

In-person surveys in 5 Indian locations





GOAL 3

Data analysis and report creation



Initial Analysis and Findings

Based on initial discussions over the phone, our team helped the client in determining multiple research and survey aspects. This was critical to conduct the survey in a way that it answers all the questions. Below were the points our research focused upon:

-  **Selection of survey locations:** We recommended 5 locations (3 urban and 2 rural) to connect with audience from different socioeconomic groups and gain a deeper understanding of mobile wallet penetration and usage.
-  **Consumer-merchant sample size:** Since sample size is crucial to reach the right observations, we recommended client to connect with 40 consumers and 30 merchants for every location. Client initially wished to continue with 50% of the recommended sample size.
-  **Questionnaire planning:** Client required answers to over 15 questions. The challenge in front of us was to cover them all without compromising survey completion rate. We prepared MCQ focused questionnaires to interview the merchants and users and bring down completion time.
-  **Survey timeline:** Since client was on a short timeline, we agreed to complete the survey in 3 weeks. Each location was dedicated 3 days each for on-ground survey.

Action plan

Following a collaborative work approach, Upreports carefully planned every aspect of the offline survey and executed the same. Below were the core aspects of our action plan:

**Survey
Planning**

**Survey
Execution**

**Data
Analysis**

SURVEY PLANNING

Survey planning was critical to gather the required insights from vendors as well as users. Hence, we dedicated first 3 days to plan the survey and finalize both questionnaires.

Below are the major highlights of this phase:

- ✚ Careful analysis of survey goals and questions to be answered.
- ✚ Audience research to understand behavioral cues and identifying groups to be reached.
- ✚ Initial draft of questionnaires prepared by analysts
- ✚ Refinement by copywriters as per audience preferences
- ✚ Feedback gathering from focus groups and client
- ✚ Final tweaks and survey finalization

In consumers, we decided to reach a mix of:

- Students and teenagers
- Working professionals
- Mature adults
- Seniors

Our goal was to maintain equal ratio for men and women to make sure we understand gender preferences as well.

In merchants, we decided to reach a mix of:

- Grocers and wholesalers dealing in FMCG goods
- Small businesses dealing in consumer durables
- Brand stores and franchises of established local companies
- Hardware dealers
- Fast food chains and restaurants

We dedicated a lot of time to finalize the survey locations since client wanted to gather insights from urban, semi-urban and rural regions. We recommended below 5 regions to conduct the survey:

- Delhi: A metropolitan Tier 1 city in North India with population of 19 million.
- Bangalore: The IT hub in South India with growing population of 8 million.
- Chandigarh: A growing Tier 2 city in North India with population of 1 million
- Pathankot: A small town in North India with population of half a million
- Darsi: A small village in South India with population of less than 10,000

The locations were approved by client and we went ahead to create the team to conduct the survey.

Check out the merchant and consumer surveys prepared by [Upreports](https://www.upreports.com):

CONSUMER SURVEY

Interviewee details:

Name & age:

Gender:

Interview location:

City of residence:

1) Do you have a smartphone? Yes No

2) Have you ever used a digital payment method or mobile wallet?

Yes, online No, offline

Yes, both online & offline Never used a digital payment method

3) Which digital payments method have you used at least once?

Paytm Mobikwik Freecharge

PhonePe BHIM Google Tez

Amazon Pay PayUMoney Airtel Money

JioMoney SBI Buddy Any other

Name the other method _____

4) Which digital payment method do you think is accepted by most merchants?

Paytm Mobikwik Freecharge

PhonePe BHIM Google Tez

Amazon Pay PayUMoney Airtel Money

JioMoney SBI Buddy Any other

Name the other method _____

5) Which digital payment method did you find easiest to use?

Paytm mobikwik Freecharge

PhonePe BHIM Google Tez

Amazon Pay PayUMoney Airtel Money

JioMoney SBI Buddy Any other

Please name the other method _____

6) Which digital payment method is best in terms of offers and discounts?

Paytm Mobikwik Freecharge

PhonePe BHIM Google Tez

Amazon Pay PayUMoney Airtel Money

JioMoney SBI Buddy Any other

Please name the other method _____

7) How many mobile wallet apps do you use?

One Two More than two

8) What method of payment do you use most frequently when making an online purchase?

Cash Credit Debit

Mobile wallets Any other

Please name the other method _____

9) What method of payment do you use most frequently when making an offline / in-store payment?

Cash	<input type="text"/>	Credit	<input type="text"/>	Debit	<input type="text"/>
Mobile wallets	<input type="text"/>	Any Other	<input type="text"/>		

Please name the other method _____

10) Have you ever used UPI payments?

Yes	<input type="text"/>	No	<input type="text"/>	Never heard about it	<input type="text"/>
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11) If you have used UPI payments, which of the following things have you used UPI payments for?

P2P transfer	<input type="text"/>	Bill payment or recharge	<input type="text"/>
Merchant purchase	<input type="text"/>	Any other	<input type="text"/>

Please name the other method _____

12) On a scale of 1 to 5 (1= low, 5= high/same level of acceptance as cash), how much are UPI payment methods accepted by merchants? Please circle.

Not sure	1	2	3	4	5
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13) Which medium introduced you to mobile wallets?

Television

Friends

Company representatives

Internet

Any other

Please share the other _____

14) What feature or change do you want in your favourite mobile wallet?

Please share _____

Interviewer observations if any:

MERCHANT SURVEY

Interviewee details:

Name of business:

Type of business:

Business location:

1) Which methods of payment do you offer your customers?

Cash	<input type="text"/>	Credit card	<input type="text"/>	Debit card	<input type="text"/>
Mobile wallets	<input type="text"/>	Any other	<input type="text"/>		

Please name the other _____

2) *If offering mobile payments:*

a) Which mobile payment options do you offer?

Paytm	<input type="text"/>	Mobikwik	<input type="text"/>	Freecharge	<input type="text"/>
PhonePe	<input type="text"/>	BHIM	<input type="text"/>	Google Tez	<input type="text"/>
Amazon Pay	<input type="text"/>	PayUMoney	<input type="text"/>	Airtel Money	<input type="text"/>
JioMoney	<input type="text"/>	SBI Buddy	<input type="text"/>	Any other	<input type="text"/>

Please name the other _____

b) How much (%) do you pay the digital payment provider as transaction fee?

Before Discount

After discount

Please share fee of each digital payment provider if using multiple:

c) Why did you decide to offer digital payments?

Customer demand

Market hype

Competitor pressure

Benefits & discounts

Other

Please name the other _____

3) If not offering mobile payments:

a) Have you ever considered offering digital payments?

Yes

No

b) If you have considered offering digital payments, why did you choose not to?

No customer demand

Expensive

Too complicated

Never heard of it

Other

Please name the other _____

c) Have you ever been approached by one of the digital payments companies?

Yes ☐ No ☐

d) What would make you consider adopting them?

Easy setup ☐ Low fees ☐

Discounts ☐ Any other ☐

Please name the other _____

4) If not offering UPI payments:

a) Why have you not adopted UPI payments?

No customer demand ☐ Expensive ☐

Too much hassle ☐ Never heard of it ☐

Other ☐

Please name the other _____

5) Does your business have a website?

Yes ☐ No ☐

6) If you have a website, do you sell products or services through it?

Yes ☐ No ☐

7) Do you use mobile wallets for personal use?

Yes ☐ No ☐

If yes, what do you use it for? _____

8) Do you think accepting payments through mobile wallets will make a difference in your sales numbers?

Yes

☐

No

☐

Please share the reason behind your answer _____

Interviewer observations:

“Team Upreports followed a scientific approach to survey planning and it helped us gather the right data”

SURVEY EXECUTION

To execute the surveys, we created 3 teams of 2 team members each. While 2 teams covered the 3 North Indian regions, the other team covered the 2 South Indian regions.

The teams were prepared keeping in mind their local language proficiency. Below were the survey instructions:

- ✚ Survey to be filled by our teams while interviewing respondents to improve survey completion rate.
- ✚ Over 60 consumers and 50 merchants reached to hit the survey goals.
- ✚ Additional market insights noted in addition to the survey questions.

SURVEY FINDINGS

Speaking directly with consumers and merchants about their mobile wallet usage and understanding data patterns revealed the following observations:

Consumer adoption Insights

- Amongst teenagers & young adults, cashback is the biggest adoption trigger.
- Adoption is being majorly pushed by wallet companies through discounts.
- Wallet users encourage others to install the app if they want to transfer funds through wallet. This is especially true for teens and young adults.

In smaller towns and cities, cash is still the first choice of trade.

Consumer usage and triggers

- Wallets are majorly used for mobile recharge, bill payment, cab booking, movie tickets, and expenses involving smaller transactions.
- When it comes to wallet usage at merchant storefront, convenience is not the big factor.
- Credit & debit cards are the first choice in digital currency while dealing with merchants.
- Cash is still the most popular medium of transaction.
- A small number of users above 40 years have adopted wallets.

Consumer and region divide

- Users based in bigger cities are using wallets more frequently in comparison to their peers based in small cities and towns.
- Usage is less in smaller cities or towns. However, it can be pushed by giving usage driven rewards since users of small towns value small savings.
- Paytm has maximum penetration in rural areas. However, they haven't been able to push usage.

UPI and consumer adoption

- Convenience element is big with UPI.
- UPI is a new concept for consumers. Awareness as well as adoption is less.
- Users are majorly using UPIs to make bank transfers and peer to peer transfers.
- Out of 60 merchants interviewed, 23 reported not having any awareness of UPIs

Consumer requested features

- Local language app
- No fee for wallet to bank transfers

- Simpler international transfers
- Voice recognition driven payments
- Simpler mobile number transfer
- Bigger cash payment limit in wallet
- Scheduling payments for repetitive transactions
- Interest on money in wallet

User usage recommendations

- Cash in digital wallet encourages consumers to use it. Hence, if users can be incentivized to keep cash in wallet and rather than sending it back to the bank, transaction volume and usage will go up.
- Strong referral program can start p2p recommendations and word of mouth for a new wallet.
- Since UPIs are mostly being used for p2p transfers, incentives on the same and linking it with referral program can help acquire as well as retain users.
- Most wallet users also transact with debit and credit cards at merchant storefronts. Introducing offers and schemes that will make wallets more rewarding than debit & credit cards can greatly help push usage.
- Women shop more in comparison to men. Hence, women focused discounts & offers can greatly push usage and also loyalty.

Merchant adoption insights

- Wholesalers haven't embraced wallets because they process big payments. Their customers also don't use wallets.
- Amongst small merchants and retailers, adoption of mobile wallets is inversely proportional to age.
- Merchants of smaller cities or located in unglamorous markets of big cities shy away from using mobile wallets.
- Some merchants don't embrace digital payments because it means paying more taxes. Hence, they prefer accepting cash payments.
- When it comes to franchises and brand stores, senior management makes the decision of embracing new technology.
- Location is a big differentiator. Small merchants based in big cities embrace wallets but same is not true for merchants in smaller cities
- Merchants that don't process cards carry potential for using wallets if given the right incentives and support.
- Small merchants prefer transacting with cash rather than digital payment modes.
- Merchants based in urban landscapes like Bengaluru embrace technology and are more open to using wallets.
- Small merchants grudge about lack of after-installation support and follow-up from wallet providers.

- Businesses being run by Generation X are hesitant about using mobile wallets because of unfamiliarity with tech.

Audience divide

- Businesses having youth as major audience (like restaurants and beauty salons) embraced wallets since their target audience use them and ask for it.
- Merchants catering to Generation X (like wholesalers and hardware stores) haven't embraced wallets since their customers haven't adopted them.

Merchants and demonetization

- Most merchants embraced mobile wallets around demonetization and report that demand amongst users have gone down as new currency replaced the old one.
- After demonetization, POS usage has also gone up which is also something that wallets have to compete with.

Merchant findings and observations

- Brand partnerships coupled with usage incentives can work for new mobile wallets. Customer base of franchises and brands is educated as well as technology aware, a plus for wallets.

- Simply convincing merchants to offer your wallet at their outlet won't create value. *They must see tangible value in using the wallet in comparison to cash or credit cards.* Only then, they will encourage the customer to use.
- Subscription based businesses like fitness centres can be collaborated with since payments are substantial & recurring.

Merchant recommendations

- Educating merchants is a challenge that ought to be overcome in rural areas. Incentives for merchants coupled with technical support will pay off in the long run.
- Merchants are interested in discounts that can lure customers. This can be a good way to encourage merchants to opt for wallets rather than deal in currency and cards.
- UPIs are mostly used by consumers for P2P transfers. However, UPIs have potential for wholesale merchants who make huge payments through cash or cheque.

Work timeline & team insights

As committed, the offline survey project was completed in 3 weeks and report was submitted.

A team of 7 professionals were deployed to handle the market research and survey project. The same included:

- ✚ 1 project manager
- ✚ 1 survey strategist
- ✚ 1 copywriter
- ✚ 4 surveyors



Conclusion

Our team of survey experts and researchers specialize in conducting comprehensive offline and online surveys. Having delivered various offline surveys and online research projects, we have the relevant experience and expertise to help entrepreneurs & organizations with their data goals.

Send an email at hello@upreports.com to discuss your survey goals and connect with [top market research company of India](#).

Note:

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- *Further reading: [How to conduct an online survey](https://www.upreports.com/blog/how-to-conduct-an-online-survey)*