

PayPal? An Incentive to Check-out?

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Study Design

- Survey of students enrolled in all types of postsecondary education.
- Two stage sampling design – field test includes 150 institutions and 4,500 students (sample arrives in waves).
- Multimode data collection design (Web/CATI) with survey optimized for completion on mobile device.
- Experimental module design
 - Exp. 1 - 15-minute module 1 (\$15) + 15-minute module 2 (\$15)
 - Exp. 2 - 15-minute module 1 (\$20) + 15-minute module 2 (\$10)
 - Control - 30-minute interview (\$30)
- Offer respondents opportunity to receive immediate incentive payment.

Why PayPal?

- 165 million active user accounts. *
- Make payments all over the world in 203 markets. **
- Men and women are equally likely to use PayPal services. **
- 88% of PayPal's customers are under age 55. *
- Quick and low cost method to pay respondents.
- Simple process for respondents to create a new account.



futurecom.com.br/blog/wp-content/uploads/2014/10/Young-people-using-smartphones-and-tablets.jpg

* <https://www.paypal.com/webapps/mpp/ent-online-attract-shoppers>

** <http://www.nielsen.com/us/en/insights/news/2014/whats-in-your-wallet-mobile-payments-are-making-life-easier.html>

Tracking Payments, Administrative Considerations

- Payment status and repayments
 - **Claimed** – Payment has been accepted by recipient.
 - **Unclaimed** – Payment has not yet been accepted.
 - **Refunded** – Payment is returned to the sender if unclaimed within 30 days.
 - **Denied** – Payment is either denied by the recipient or there is a problem with the recipient's email address.

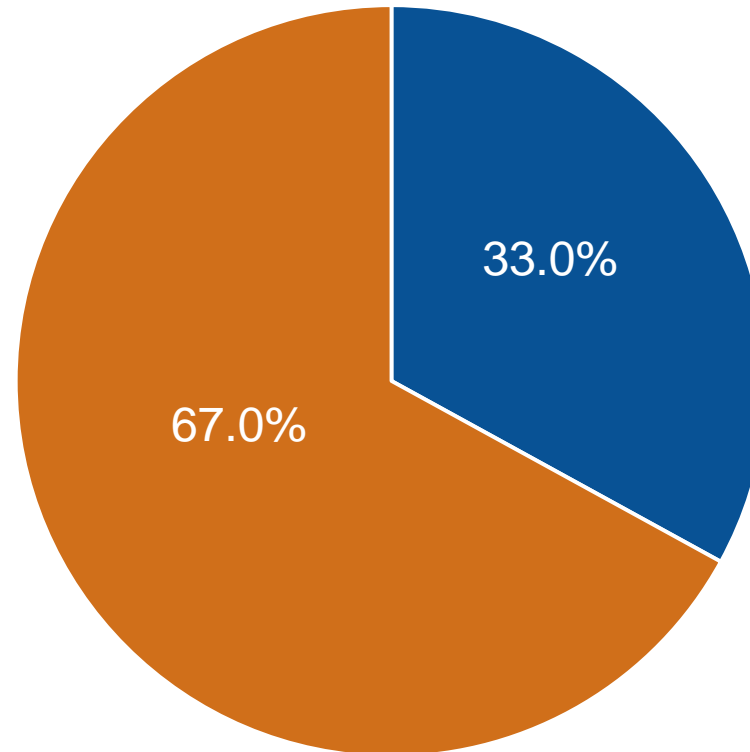
D	E	F	G	H
Type	Status	Gross	Fee	Net
Payment Sent (Mass)	Claimed	-30	-0.6	-30.6
Payment Sent (Mass)	Unclaimed	-30	-0.6	-30.6
Denied Funds	Denied	30	0	30

- Refunded or denied payments are repaid in weekly batches. These are submitted by uploading a list (excel) of name, email, payment amount and a short message.

A	B	C	D	E
email	name	amount	message	subject
respondent@email.com	Incentive Recipient	30	Please accept your PayPal repayment.	Your PayPal Repayment

Incentive Choice, PayPal vs Check

PayPal Check

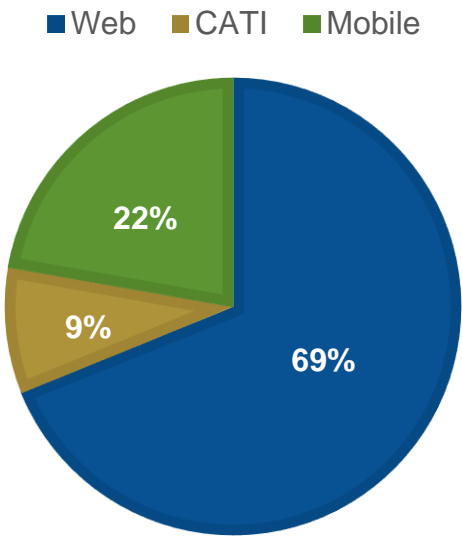


Approximately 1/3 of the survey respondents chose to receive their incentive via PayPal.

* Presentation results are based on waves 1-4 and should be considered preliminary.

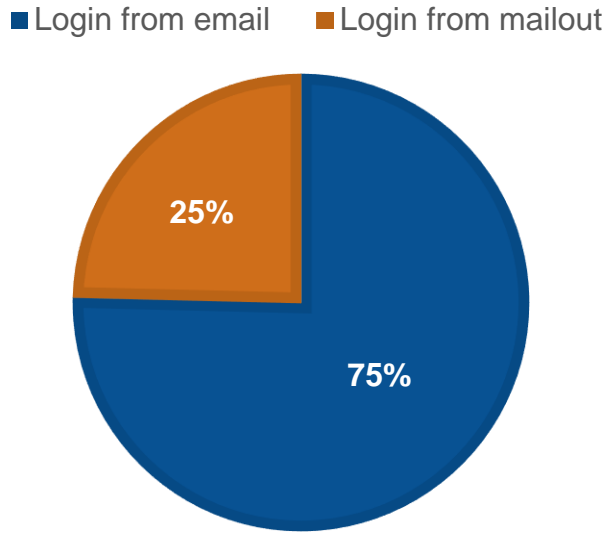
How are PayPal recipients accessing and completing the survey?

COMPLETION MODE



69% of PayPal recipients accessed the survey from the web, 22% accessed the survey from a mobile device, and 9% completed a telephone interview.

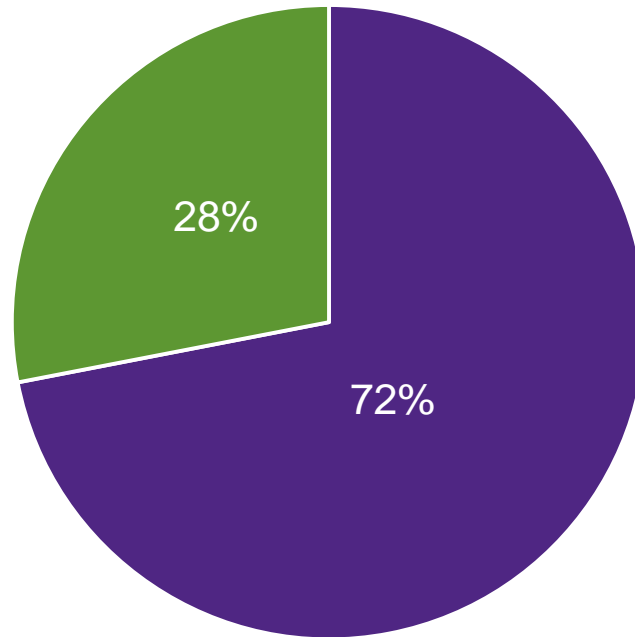
LOGIN TYPE



75% of PayPal recipients logged in to the survey by responding to an e-mail, while 25% responded from a hardcopy mailing.

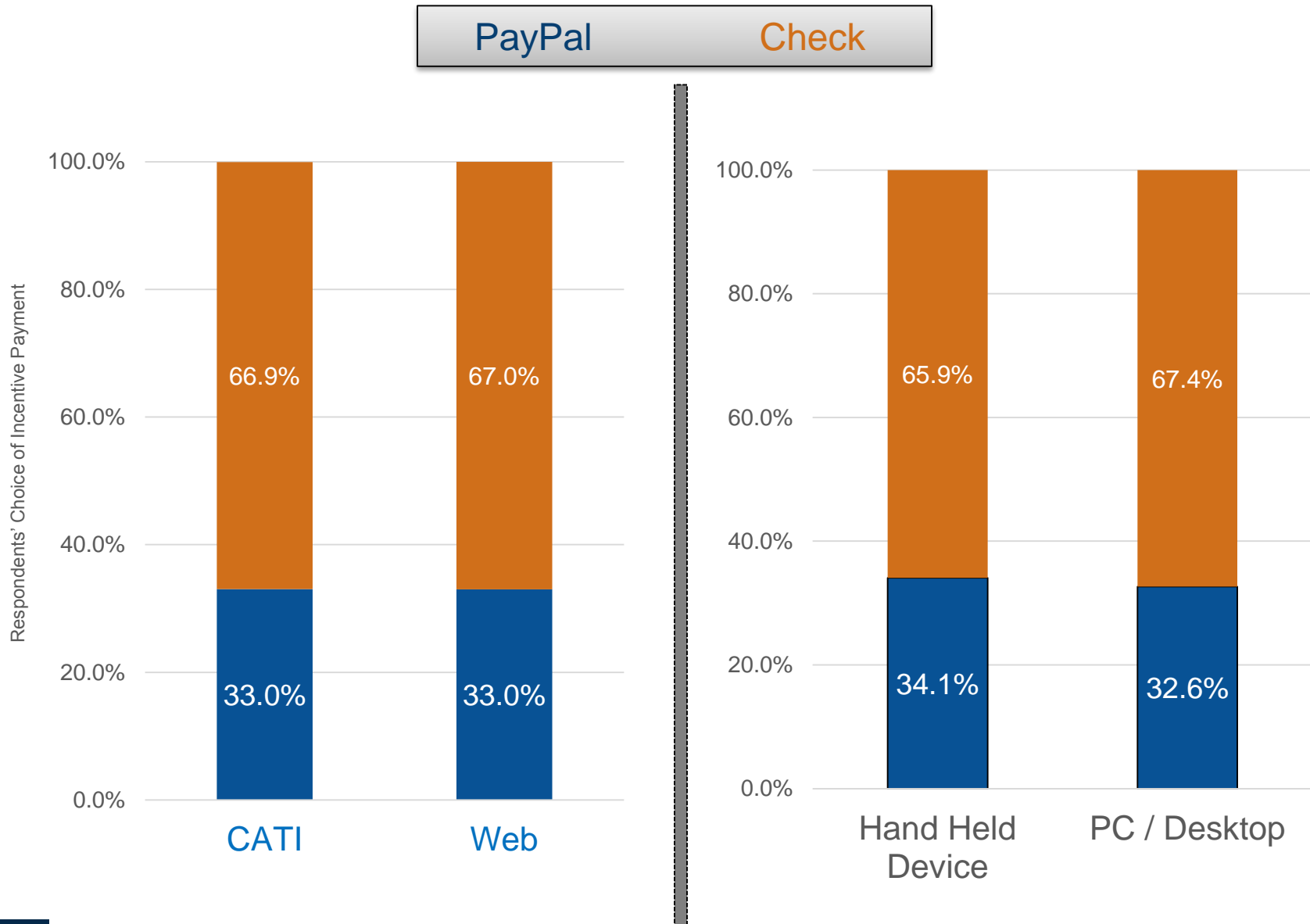
PayPal Account Status

PayPal Account Status

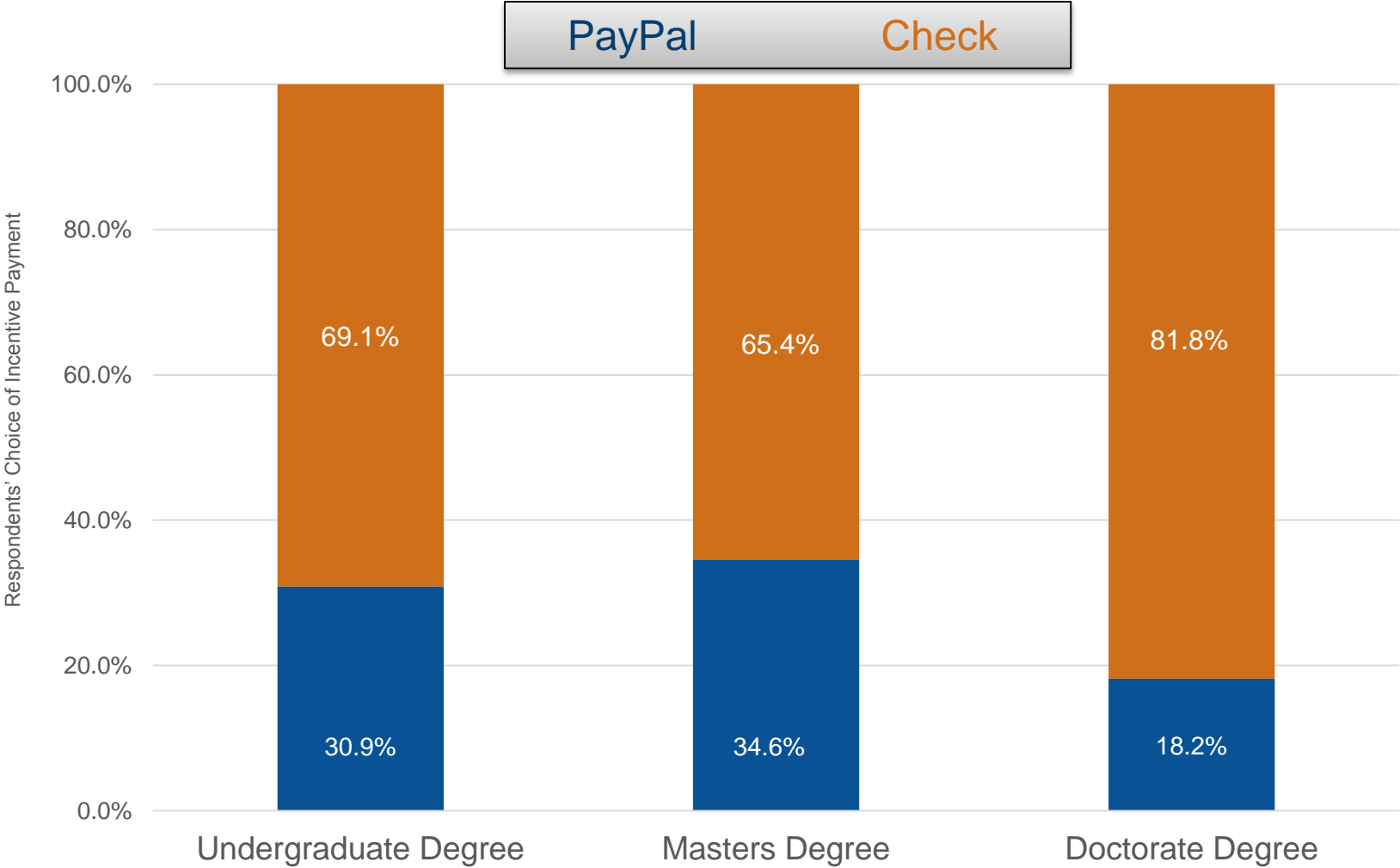


■ Verified Account ■ Unverified Account

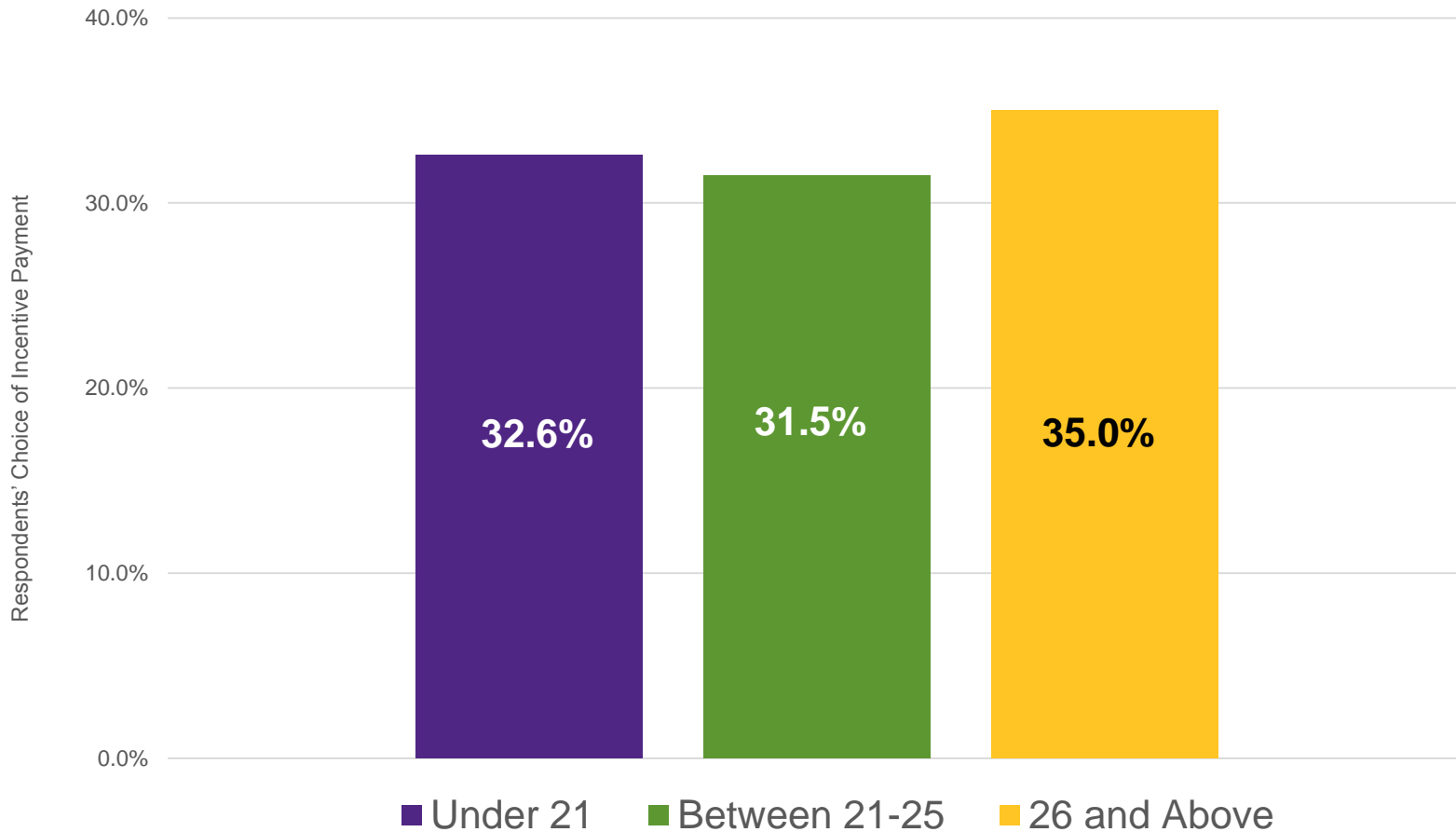
Incentive Choice, by Mode of Completion



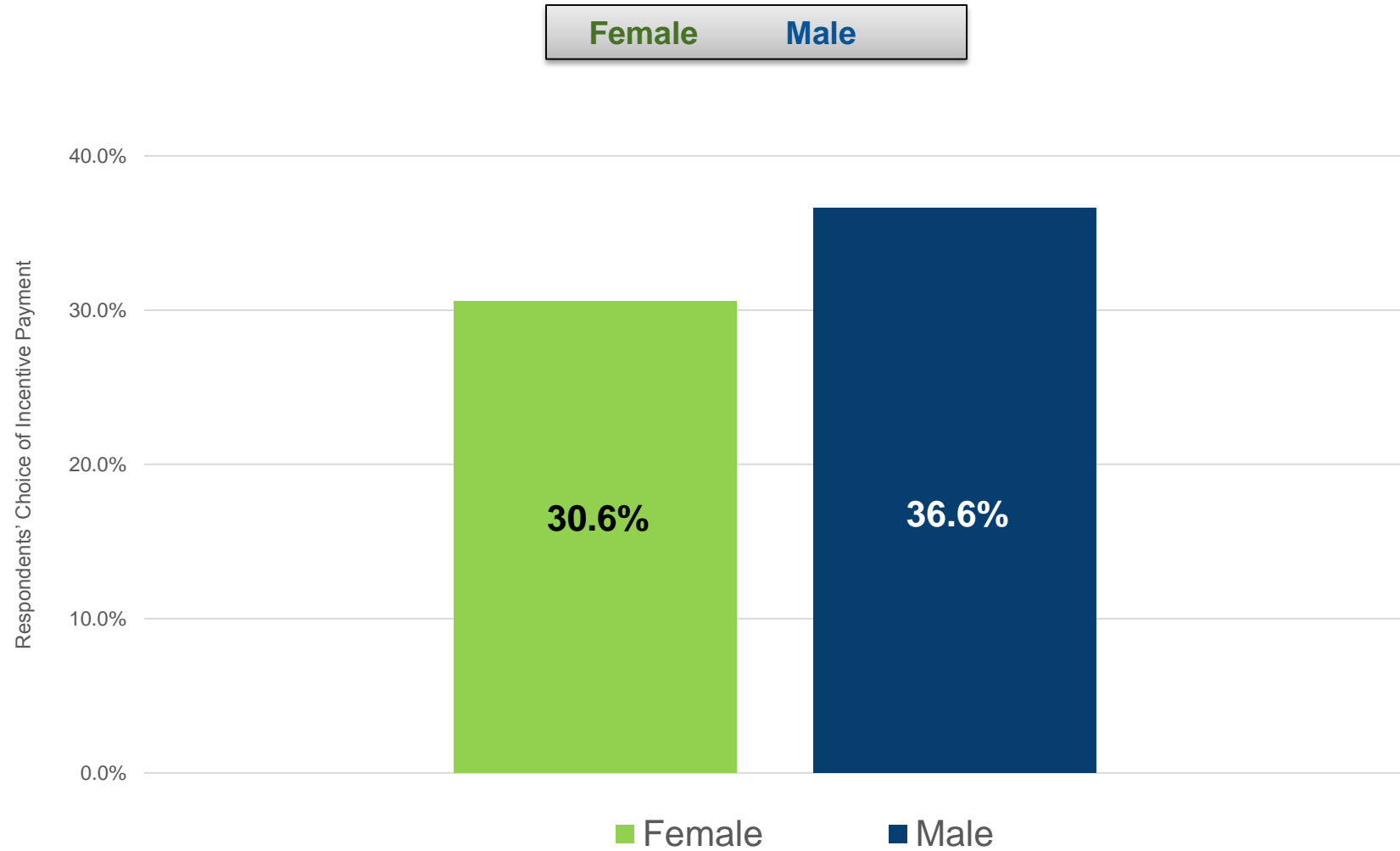
PayPal Choice, by Student Level



Percent Choosing PayPal, By Age

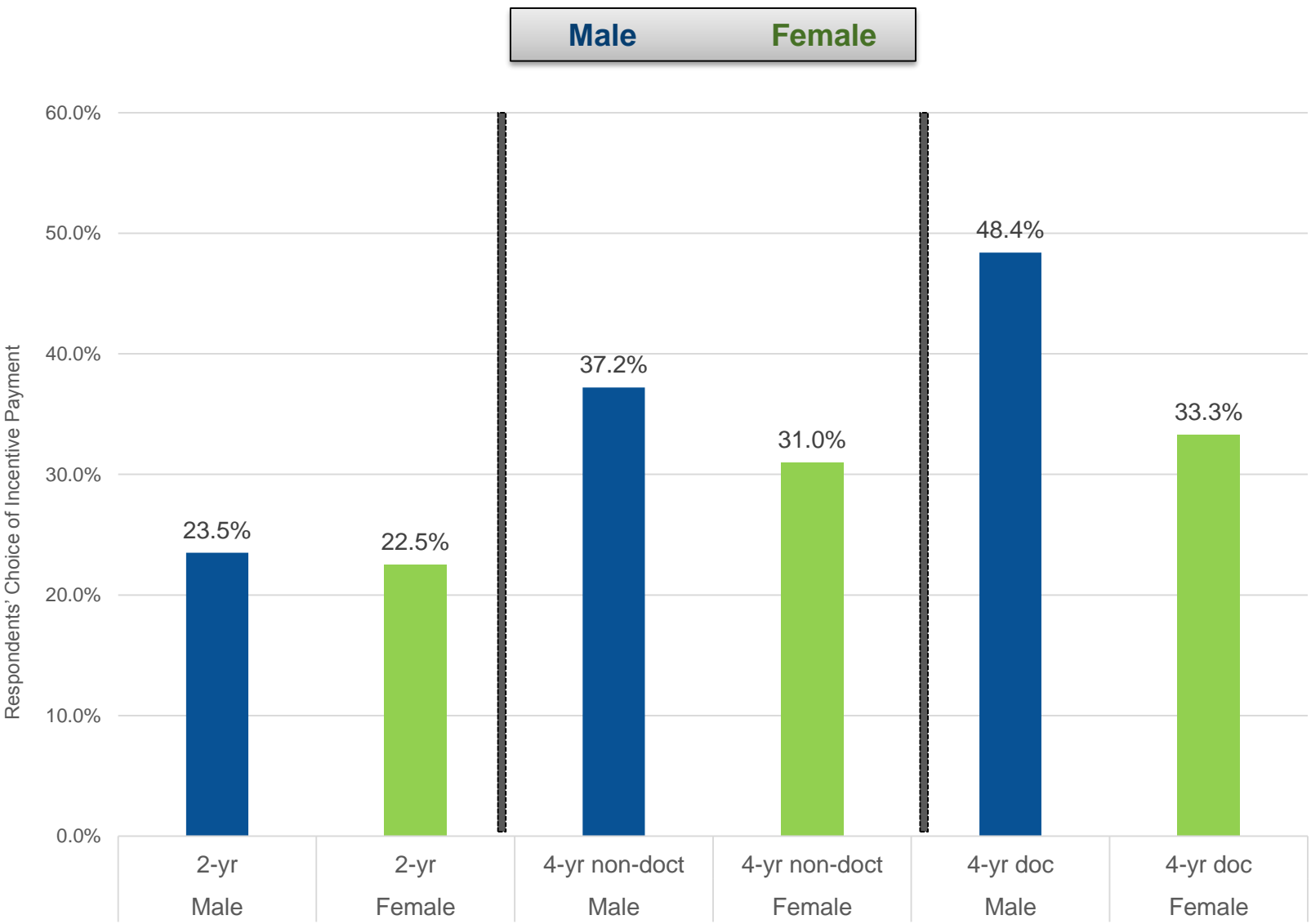


Percent Choosing PayPal, By Gender

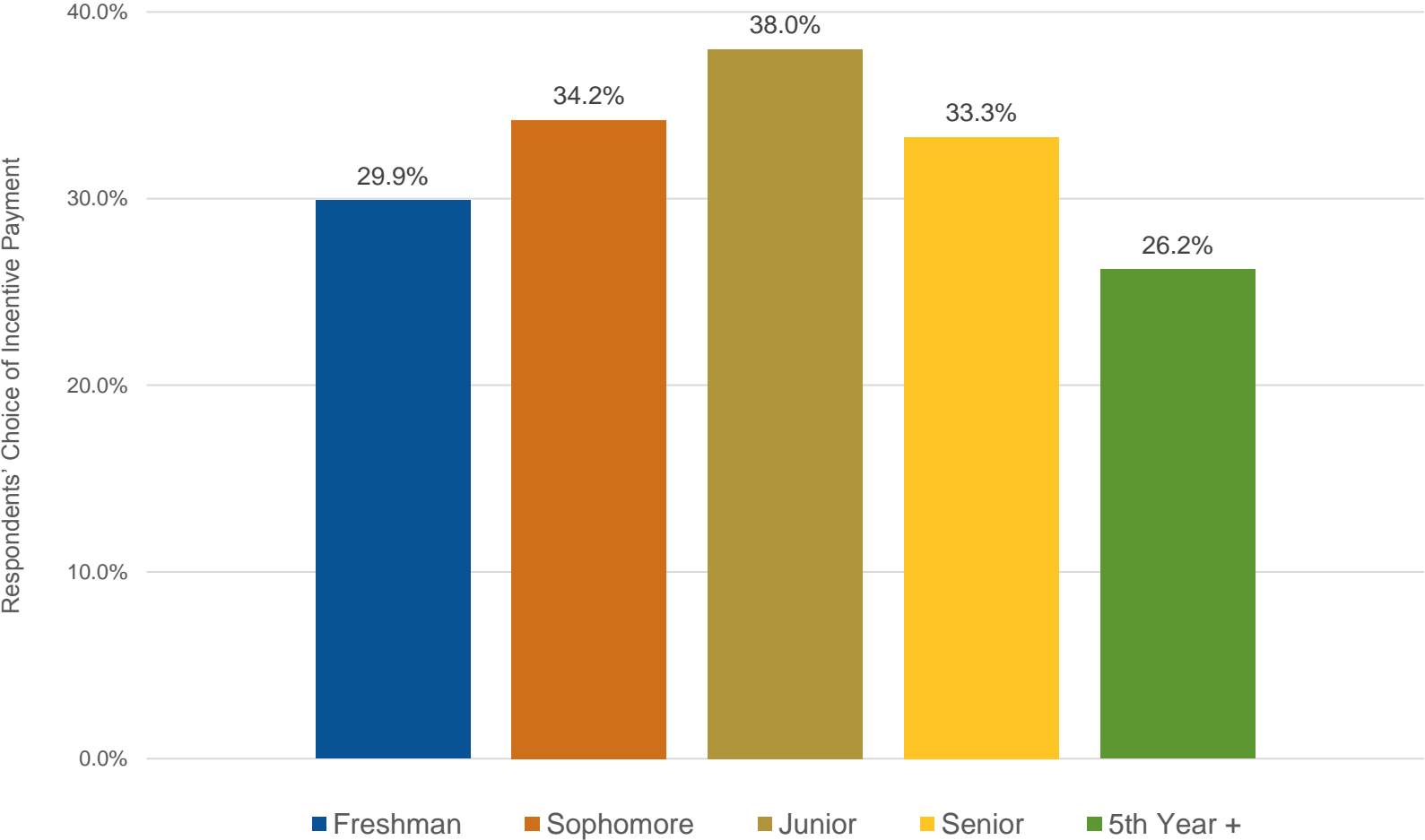


Results statistically significant.

Percent Choosing PayPal, By Gender and School Level



Percent Choosing PayPal, by Class Level



Lesson's Learned

- **Preparing client Web Servers for PayPal API's**
 - Several discussions with the clients IT team to open outbound ports to communicate with PayPal while still maintaining federal security protocols.
- **Using the “correct” PayPal API**
 - Mass Pay API versus Adaptive Payments API
 - “Pay-per-survey” business model is not supported by Adaptive Payments API.
 - Mass Pay API implemented after usage of Adaptive Payment API denied.
- **Avoiding Double Payments**
 - Manual security implementations for Mass Pay API to prevent multiple payments distributed to a single recipient.
 - Trial and error fixes based on production scenarios.

Lesson's Learned (continued)

- **Considerations for handling PayPal API calls via ajax**
 - Ajax calls must be synchronous in order to display correct message to participant from PayPal.
 - Ajax must allow for timeout situations if acknowledgement from PayPal is not delivered back in a timely fashion.

- **Moving Forward**
 - We now have a solid framework for using Mass Pay API on the full-scale study, as well as on other education surveys.

More Information

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