

## Observation

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This general type of primary research encompasses all of the methods that do not involve directly engaging with the people that are being researched. This is useful when the goal is to observe behaviors. It can be both qualitative or quantitative depending on the research design (i.e. standing outside a bank branch recording activities can be quantitative, while shadowing an expert for a day would result in qualitative data).

The goal is to observe people's behavior in situations involving the use of money but also the behavior related to the situations immediately before or after. The general observation framework is defined by the three following options: *How do I use my money? What do I do when I have more money than I spend? What do I do when I have less money than I spend?* However the observation shouldn't be bounded by the topic but by the situation that is being observed.

### Typical observation methods

- Location-based observation

### Observation Guidelines

1. Make an observation plan;
2. Plan for an average observation time duration of 1 hour;
3. Choose the right time (part of the day) in order to find the right number of people to observe;
4. Select the proper location where there is the highest probability to find people using money (watch people going to the branch, at the bar, shops, public transportation etc.);
5. Be as unobtrusive as possible during the observation, without violating privacy (e.g. do not observe people using ATMs, etc.);
6. Make sure if you are in a business establishment that you ask for the permission to observe;
7. Use the below grid as a general guidance (the set of question is an example and can be modified depending on the situation) to keep track of observations consistently;
8. Record objective notes about observations and don't make assumptions or speculations;
9. You are free to note down other peculiarities of the observation in the empty fields.



**Observation Grid**

<b>Date:</b> <b>Time start:</b> <b>Time stop:</b>			
	Observation 1	Observation 2	Observation 3
Gender (Male/Female)			
Type of transaction <sup>1</sup>			
Location of the transaction (type of place: banks, bars, shops, universities,...)			
When was the transaction carried out? (Morning/Afternoon/Evening)			
Was the transaction carried out on purpose?			
How long did the transaction last from initiation to finalization? (in minutes)			

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	Observation 1	Observation 2	Observation 3
Methods of payment (cash, cards, cellphone, etc.)			
Was the transaction carried out when the person was alone or in company with someone? (alone/friends/family/business partners,...)			
Elaborate on the reaction of the person, if possible (note if smiling, or frowning, etc.)			

(1) Transactions refer to all possible events which actually took place or could have taken place (e.g: bank visit, grocery stores, shops, bars, universities,...)