<u>**Mobile Financial Services Datasets: User's Guide to Panel Mapping**</u>

In 2011, the Federal Reserve Board's Division of Consumer and Community Affairs conducted its first Survey of Consumers' Use of Mobile Financial Services. It has repeated the survey each year up to 2014, which is the most recent dataset. Each year, the public version of each dataset is released with demographic characteristics and survey responses that are connected to each respondent by a particular Case ID. Each of these is unique to individuals across years and can be used to create a wide combined dataset for repeat respondents.

Steps to Creating a Combined Dataset

1) Identify which datasets you would like to merge.
2) In the merge process, rename survey response, weight, and/or demographic variables in one or both of the datasets so that you can distinguish the responses. For example, when attempting to merge respondents involved in both the 2013 and 2014 surveys, you might add the suffix "_2013" to 2013 variables and "_2014" to 2014 variables to avoid confusing question 1 responses from 2013 and from 2014, which may differ for the same respondent.
3) Merge the datasets using the variable "CaseID" as these identify and follow individuals across each year of the survey. For example, when merging 2013 and 2014 data, doing so will result in a wide dataset that aligns 2013 responses with 2014 responses for the same individual side by side. This will allow you to run cross-tabulations, regression analyses, and other useful analyses of repeat respondents.
4) For any analyses specific to these repeat respondents, the corresponding weight (weight1: "Re-interview Respondents Weights") of the *later* of the two datasets should be used. For example, when examining a cross-tabulation of mobile phone ownership for repeat respondents from the 2013 and 2014 mobile surveys, the tabulation should incorporate weight1 from the 2014 dataset.