

Article title: What Factors Explain Low Adoption of Digital Technologies for Health Financing in an Insurance Setting? Novel Evidence From a Quantitative Panel Study on IMIS in Tanzania

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Supplementary file 2. Descriptive Statistics

Table S2. Descriptive statistics of explanatory variables (before imputation).

variable	observations (n)	mean	SD	median	iqr	min	max
no of staff	4308	4.4	3.0	4	2	1	25
service volume	4100	448.9	427.9	329.5	341	3	7194
distance to HQ [km]	4380	39.7	30	33.2	35.6	0.5	156.5
share insured [%]	4236	15.4	13.4	12.4	13.7	0	98.8

Table S3. Claims by district, medians and inter-quartile range.

region	verified (iqr)	expected (iqr)	difference (iqr)	% difference (iqr)
Bahi	5 (0 - 32)	39.3 (12.45 - 39.3)	14.9 (0.9 - 14.9)	77.3 (20 - 77.3)
Chamwino	1.5 (0 - 32)	38.5 (14.7 - 38.5)	19.6 (3.3 - 19.6)	94.4 (29.8 - 94.4)
Chemba	1 (0 - 24)	38 (19.5 - 38)	27.3 (10.3 - 27.3)	99.1 (58.9 - 99.1)
Dodoma CC	14.5 (0 - 43)	62.1 (30.7 - 62.1)	31.6 (3.8 - 31.6)	79.5 (34.7 - 79.5)
Kondoa DC	5 (0 - 32)	25.6 (12.5 - 25.6)	14.3 (0 - 14.3)	71.5 (2.4 - 71.5)
Kondoa TC	0 (0 - 4.5)	45.5 (20.8 - 45.5)	35.0 (18.1 - 35)	100.0 (82.5 - 100)
Kongwa	14 (0 - 38)	32.6 (16.1 - 32.6)	16.8 (-0.2 - 16.8)	64.5 (5.1 - 64.5)
Mpwapwa	0 (0 - 19.5)	13.6 (5.6 - 13.6)	4.0 (-1.9 - 4)	100.0 (-15.8 - 100)
<i>Dodoma region</i>	<i>5 (0 - 31)</i>	<i>34 (13.9 - 73)</i>	<i>18.3 (1.6 - 48.5)</i>	<i>83.4 (26.6 - 100)</i>
Kilombero	7 (0 - 26)	60 (23.8 - 60)	48.6 (11.7 - 48.6)	88.0 (61 - 88)
Kilosa	11 (0 - 26.5)	18.5 (5.5 - 18.5)	8.7 (-5 - 8.7)	71.5 (-6.3 - 71.5)
Malinyi	50.5 (17 - 82.5)	78.3 (39.4 - 78.3)	29.8 (1 - 29.8)	55.9 (7.1 - 55.9)
Morogoro MC	10 (0 - 27.5)	21.9 (7.5 - 21.9)	5.9 (-2.6 - 5.9)	62.8 (-17.6 - 62.8)
Mvomero	19.5 (0.5 - 50.5)	243.3 (134.1 - 243.3)	191.1 (120.6 - 191.1)	91.0 (79.3 - 91)
Ulanga	87 (47.5 - 154)	320 (145.7 - 320)	192.4 (50.3 - 192.4)	72.6 (45.8 - 72.6)
<i>Morogoro region</i>	<i>16 (0 - 46)</i>	<i>49.4 (13.3 - 152.6)</i>	<i>25.7 (1.3 - 119.4)</i>	<i>75.3 (18 - 100)</i>
Kahama TC	34 (17.5 - 53)	186.3 (124.6 - 186.3)	143.9 (97.7 - 143.9)	81.3 (71.4 - 81.3)
Kishapu	19 (0 - 41)	41.8 (24 - 41.8)	17.9 (5.6 - 17.9)	56.8 (16 - 56.8)
Msalala	42 (13.5 - 69)	218 (123.6 - 218)	169.5 (77.9 - 169.5)	81.9 (59.1 - 81.9)
Shinyanga DC	14 (0 - 39)	87.4 (53.5 - 87.4)	70.4 (35.8 - 70.4)	81.2 (60.5 - 81.2)
Shinyanga MC	44.5 (25 - 81.5)	234.5 (137.7 - 234.5)	172.3 (103.1 - 172.3)	77.5 (65.3 - 77.5)
<i>Shinyanga region</i>	<i>27 (3 - 51)</i>	<i>89.7 (44.2 - 189.4)</i>	<i>59.2 (20.1 - 144.8)</i>	<i>75.9 (48.1 - 96.5)</i>
Total	13 (0-41)	49.1 (19.1 - 49.1)	27.3 (4.6 - 27.3)	77.8 (32.7 - 77.8)