

Survey on the risks associated with the use of digital financial services, designed for financial authorities

Questionnaire for users of digital financial services

Terminology (for surveyor):

- Agent = local kiosk/shopkeeper;
- Provider = Agency or shop of the provider, which also includes the providers' points of sale within banks or MFIs

Introduction

Dial the phone number

A0.a. Did the person called pick up the phone?

We verify that the person called is the target person

If "NO" for the 2^e time

Mark @Unreachable and specify

- The number does not exist
- Ringing in the void
- Voicemail

End of the questionnaire

If "YES

A0.a. 1. Hello, is this [Mr./Ms.] [First name and surname of respondent]?

If "NO

A0.a.2. Is this the [Respondent's] number?

If "YES

Apologize

Bookmark @Change of ownership

Stop maintenance

If "NO

Apologize

Stop maintenance

Check the numbering

Resume the call with the correct number

If "YES

My name is [Name] and I am calling from [Authority], which interviewed you in [Year of survey] as part of the survey on [Title of survey]. I hope you remember that.

As a reminder, the [Authority] is [description].

This time we are conducting a survey to improve the products you can access via your mobile phone.

Your answers are very important to understand your experience in using the financial services available on your phone, including mobile money services, and how these services could be improved. The survey will only take

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about 15 minutes to complete, and your answers are confidential. Your individual data will be deleted after the survey is completed. You can stop the interview at any time if you wish. You can reach us at [phone number] to access, delete or modify your data or if you have any questions.

A0.b. May I continue?

If "NO

A0.b. 1. Why not? _____

If "NOT INTERESTED" or "NO MOBILE MONEY ACCOUNT
Stop maintenance

If "NOT AVAILABLE

@Book **an appointment**

If "YES

@Continue **interview**

Section A: Preliminary Issues

Introduction: Let's start with some general information about you.

A1. May I know in which commune you currently live?

Region:

Department:

Municipality:

Note: The interviewer will fill in the current region, the department and the commune. The system knows and informs, for each commune, the following classification:

A1a. Place of residence: Capital [1] - Other cities[2] - Rural area[3] in a variable

A2. What source of income brought you the MOST money in the last 12 months? (Spontaneous response, Single response)

Source of income	Answer
Agriculture (crops or livestock)	1
Salary (employee)	2
Employment as a casual worker	3
Entrepreneur/income-generating activity	4
Pension	5
Money or support from family/friends/spouse	6
Lease or sublease of land	7
Rental or subletting of house/rooms	8
Social aid/NGOs/government	9
Other: specify	17
No source of income	0
Refused to answer	19

A3. Do you have a smartphone or a basic phone? (Single answer)

Note: By smartphone we are referring to any phone that allows you to go on the internet, allows you to write messages on WhatsApp that allows you to consult your Facebook through the application and that allows you to download and install applications.

Type of telephone device	Answer
Smartphone	1
Basic phone	2

A4. Do you share this phone with anyone else in your household

Phone sharing	Answer
Yes	1
No	2

A5. Are you the owner of this phone?

Phone ownership	Answer
Yes	1

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No	2
Refused to answer	-99

Section B: Use and risks of digital financial services

Introduction: Now we are going to ask you some questions about the use of mobile money services and the potential risks involved in using these services.

B1 a. For each of the following mobile money accounts, please indicate the last time (if any) you used each of them.

(Read the answers, only one answer is possible per account)

Provider	Responses Use			
	Used in the last month/ 30 days [1]	Used in the last 3 months/ 90 days [2]	Not used in the last 3 months/90 days, but used in the last year [3]	Never used in the past year [4]
B1a1 – [Mobile money account type #1]				
B1a2 - [Mobile money account type #2]				
B1a3 - [Mobile money account type #3]				
B1a4 - [Mobile money account type #4]				
B1a5 - [Mobile money account type #5]				
B1a6 - Other, specify				

If "THE RESPONDENT HAS NOT CARRIED OUT ANY OPERATIONS DURING THE YEAR".

Note: [If all answers are [4]]

Stop maintenance

If "THE RESPONDENT HAS NOT CARRIED OUT ANY TRANSACTIONS IN THE LAST 3 MONTHS OR MORE

Note: [Only ask respondents who have not used any mobile money accounts in the last 90 days/3 months - see question B1a. x, answer 3 or answer 4 only were provided everywhere]

B1 b1. Why have you not used mobile money in the last 90 days/3 months? (*Spontaneous answer, several answers possible*)

Order	Reason for not using	Check the corresponding answers
1	I didn't need it	
2	The use of the service is too complicated	
3	It's too expensive I prefer other solutions	
4	The service was not working well (network problems, services unavailable at the agent or shop in the neighbourhood)	
5	I lost money	

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6	I don't trust the use of this service anymore	
7	Other - please describe	
-99	Refused to answer	

If "THE RESPONDENT HAS USED MORE THAN ONE ACCOUNT DURING THE YEAR"

Note: [Only ask respondents who checked [1], [2] or [3] for more than one provider - see question B1a. x, answer 1, 2 or 3 were provided more than once]

B1 b2. Which mobile money account do you use most often? (Only one answer possible) :

Provider	Answer
[Mobile money account type #1]	1
[Mobile money account type #2]	2
[Mobile money account type #3]	3
[Mobile money account type #4]	4
[Mobile money account type #5]	5
Other, specify	-77

Note: [Consistency check - The system verifies that the provider designated as the primary provider is one of the providers checked for B1a. x, answer 1, 2 or 3]

B2.a. Have you ever used any of the following services available on your phone and how often? (List: read each service and note the answer that applies)

	Service	Answer
		1= At least once a month 2= Less than once a month 3= I don't use it
B2a 1	Deposits and/or withdrawals	
B2a 2	Sending money from your mobile money account to another mobile money account	
B2a 3	Receive money on your mobile money account	
B2a 4	Purchase of phone credit / internet pass	
B2a 5	Pay bills on your phone such as electricity or water	
B2a 6	Other purchase from your Mobile Money account at a merchant	
B2a 7	Transfer between the mobile money account and a bank or MFI account and vice versa	
B2a 8	Information about your bank or MFI account (balance, statement)	
B2a 9	Saving on a digital savings account such as	
B2a 10	Digital loan (Digital credit, a loan you can take out from your phone) such as	

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B2a 11	Digital insurance (Insurance policy)	
B2a 12	Declaration of claims and follow-up of the investigation of the file	
B2a 17	Other	

B2.b1. What channels did you use to access the service(s) you mentioned?

(Read the answer options) - multiple answers possible

Order	Channel	Response for each channel 1=YES 2=NO
1	USSD (for example using shortcodes like	
2	Mobile application (like	
5	A card and a QR code	
7	Other - please describe	
-99	Refused to answer	

B2.b2. Regardless of the channel used, what transactions do you carry out with agents such as your local shopkeeper or with your provider's branch?

(Read the answer options) - multiple answers possible

Order	Transactions	Response for each channel 1=YES 2=NO
3	Deposits and withdrawals from an agent such as your local shopkeeper	
4	Other transactions than deposits and withdrawals (e.g. transfers/bill payments) at an agent such as your local shopkeeper	
6	I carry out transactions at the provider's branch (e.g. Orange shop) or at a bank or MFI counter	
7	Other - please describe	
8	No transactions, neither at the agents nor at the provider/bank/MFI	

B2.c. Do you need help to access/use this/these service(s) by phone?

1= Yes

2= No

-99= Refused to answer

If "YES

B2.d. Who helps you access/use these services?

(Do not read the terms, select one or more according to the answer(s))

Order	Help	Answer 1=YES 2=NO
1	A family member	
2	Friends/colleagues	
3	My agent (local shopkeeper)	
4	My provider (approved shop or MFI/Bank branch)	
5	I have no one to help me	
7	Other - please describe	

B3. Does anyone, besides you, know any of your secret codes for your mobile money accounts?

Yes	1
No	2
Don't know	-88

B4.a. What was the last transaction/operation you made from your phone?

(Do not read the terms, select only one according to the answer)

Order	Service	Answer
1	Deposits and/or withdrawals	
2	Sending money from your mobile money account to another mobile money account	
3	Receive money on your mobile money account	
4	Purchase of phone credit / internet pass	
5	Pay bills on your phone such as electricity or water	
6	Other purchase from your Mobile Money account at a merchant	
7	"Transfer between the mobile money account and a bank or MFI account and vice versa	
8	Information about your bank or MFI account (balance, statement)	
9	Saving on a digital savings account such as	
10	Digital credit (a credit you can subscribe to from your phone) such as ...	
11	Digital insurance (Insurance policy)	
12	Declaration of claims and follow-up of the investigation of the file	
-99	Refused to answer	

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-77	Other	
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B4.b. Were there any costs associated with this transaction?

1. YES
2. NO
3. I don't remember

If "YES

B4.b1. How did you find out about these costs?

(Do not read the terms, select one or more according to the answer(s))

Order	Service	Answer 1=YES 2=NO
1	Telephone notification before finalizing the transaction	
2	Telephone notification after finalizing the transaction	
3	The agent (local shopkeeper) informed me before the transaction	
4	The agent (local shopkeeper) informed me after the transaction	
5	The provider's branch (or bank branch or MFI) informed me before the transaction	
6	The provider's branch (or bank branch or MFI) informed me after the transaction	
7	Other (specify).....	
8	Refused to answer	
9	Incomplete survey	

B5a and b. Have you experienced any of the following difficulties when using the financial services on your phone (mentioned in B2) in the last 12 months?

Note: (Interviewer: read each difficulty and note the answer that applies - get a response from the respondent for each question/number before moving on to the next); for each difficulty answered yes, then ask in B5.b if this difficulty was encountered more than once in the past 12 months

Order	Risks	B5.a Response for each difficulty 1=Yes 8=No 9=Not applicable	If in B5.a answer = Yes B5.b - Approximately, how many times in the last 12 months? 1=Only once 2=Two or three times 3=More than 3 times
B5. 01	Have you received a scam, phone call or fraudulent message claiming to be from your mobile money service provider and/or asking for personal information?		
B5. 02	If "THE RESPONDENT INDICATED "YES" TO B5. 01"		

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	Did you lose money by following the instructions of the call or message from people claiming to be your mobile money service provider?		
B5. 03	Did you pay more than expected for the cost of a service?		
B5. 04	Were you informed of the cost of the service before you made a transaction?		
B5. 05	Did you encounter any difficulties in understanding the product/service offering?		
B5. 06	Have you had trouble completing a transaction due to a poor network?		
B5. 07	Have you lost money as a result of a transaction that did not go as planned?		
B5. 08	Have you made a transaction or payment for which you did not receive the SMS summary after the transaction or receipt?		
B5. 09	Did you make a payment that was debited but not received by the provider/merchant?		
B5. 17	Other problem (specify)		

Order	Difficulties	Answer for each difficulty 1=Yes 8=No 9=Not applicable	If in B5.a answer = Yes B5.b - Approximately, how many times in the last 12 months? 1=Only once 2=Two or three times 3=More than 3 times
B5. 10	Did you send money by mistaking the recipient's number?		
B5. 11	Did you have difficulties using a syntax, for example *106#?		
B5. 12	Did you have trouble navigating the menu?		

Routing_1. If the respondent selected [8=NO], [9=NOT APPLICABLE] at all B5s, go to B10.

Routing_2. If the respondent selected [1], at least one of the B5

B6. Have you contacted your agent or provider to resolve a problem (question, concern or complaint) in the last 12 months? (Only one answer possible) :

Contacted	Answer
Yes, my agent (local shopkeeper)	1
Yes, my provider (bank or MFI branch or Orange shop for example)	2
Yes, both of them	3
No	8
Refusal to answer	19

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If "B6=[1] or B6=[3]"

Note: (He has contacted his agent at least)

B6a. The last time you contacted your agent (local shopkeeper) about a problem, did the agent solve the problem to your satisfaction? (Only one answer possible)

1. Yes, the problem has been solved / I have been compensated
 2. No/I gave up
 3. The problem was rejected without being resolved to my satisfaction
 4. The problem is still under study
 7. Other specify
-

If "B6=[2] or B6=[3]"

Note: (He has contacted his provider at least)

B6b. The last time you contacted your provider about a problem, did the provider resolve the problem to your satisfaction? (Only one answer possible) :

1. Yes, the problem has been solved / I have been compensated
 2. No/I gave up
 3. The problem was rejected without being resolved to my satisfaction
 4. The problem is still under study
 7. Other specify
-

B7. Have you contacted another organization to try to resolve the problem?

1=Yes

2=No

-99=Refused to answer

If "YES"

B7a. Which organisations did you contact (open answer, adapted code, several options allowed) (Do not read the organizations, let the respondent spell the organizations on their own)?

Order	Organization	1=YES 2=NO
B7a. 1	Local government	
B7a. 2	Local court	
B7a. 3	[financial consumer protection authority]	
B7a. 4	Consumer association	
B7a. 5	[central bank/ prudential authority]	
B7a. 6	[financial ombuds]	
B7a. 7	[telco authority]	
B7a. 8	[general consumer protection authority]	
B7a. 9	[other ombuds or alternative dispute resolution scheme]	
B7a.17	Other (specify)	

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B7a. 19	Refused to answer	
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B7b. If yes, did the organization resolve the problem to your satisfaction?

1=Yes

2=No

-99= Refused to answer

B8. How has this/these problem(s) affected your use of financial services on your phone? (Multiple answers possible)

Order	Effect	1=YES 2=NO
1	Did not affect use	
2	Reduced use	
3	Stopped using the service	
4	Changed provider	
5	Changed agent	
7	Other specify	
9	Refused to answer	

If "B6=[1] or B6=[8]"

B9. If you encountered a problem and did not contact the provider to solve it, what was the reason (Read answers, multiple answers possible)?

Order	Reason for not contacting provider	Answer for each reason 1=YES 2=NO
B9. 1	I didn't know how to reach the provider	
B9. 2	I was unable to reach the provider	
B9. 3	It's too expensive	
B9. 4	I wasn't sure if I was contacting the right provider	
B9. 5	I was not confident in the provider's ability to solve the problem	
B9. 6	I was not confident that the provider would solve the problem	
B9. -77	Other - please describe	
B9. -99	Refused to answer	

B10. What organisations do you know that you can contact if you have a problem with your mobile money service provider or if they do not respond to your complaint?

(Do not read the organizations, let the respondent quote them on their own)

Order	Organization	Response for each organization listed 1=YES 2=NO
B10. 1	[financial consumer protection authority]	

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B10. 2	Consumer association	
B10. 3	[central bank / prudential authority]	
B10. 4	[telco authority]	
B10. -7	Other (specify)	
B10. -9	Refused to answer	

B11. Do you think that your transactions with your mobile money accounts are safe and that you won't lose money doing them?

Risk of losing money	Answer
Yes	1
No	2
Don't know	-88

B12. Do you feel that the information/data you transmit when using financial services on your phone is kept secure?

Data security	Answers
Yes	1
No	2
Don't know	-88

Routing_3. If the respondent answered [3, 4 and 5] to B2.b. (used an agent), go to B13 otherwise go to the next Section

Introduction: Now we are going to ask you some questions about services/help you have had from your mobile money agent (local shopkeeper) in the last 12 months

B13. Did your agent (shopkeeper/neighborhood service point) help you do any of the following (Read the types of help and note before moving on to the next)? :

Order	Help	Answer 1=Yes 2=No
B13. 1	Helped me understand how to use the service	
B13. 2	Made the transaction on my behalf	
B13. 3	Helped me understand the cost of transactions	
B13. 4	Helped me solve a problem related to a loss of funds	
B13. 5	Helped me understand what's going on with my data	
B13. 6	Warned me about potential frauds and scams that occur in my area	
B13. 7	Helped me contact the provider when I had a problem	
B13. -17	Other - please describe	
B13. 19	Refused to answer	

B14. What problems or difficulties have you ever encountered when using the services of an agent (local shopkeeper) in the last 12 months? (Read the answer modalities)

Order	Difficulty	1=Yes 2=No
B14. 1	The agent charged an additional fee that you did not expect/charged extra to complete a transaction	
B14. 2	The agent made a transfer that never arrived / or arrived incomplete	
B14. 3	The agent did not have enough funds for you to withdraw money	
B14. 4	The agent did not have enough electronic money for you to deposit	
B14. 5	The network or system was down, so the agent was unable to complete your transaction	
B14. 6	The agent was unable to complete your transaction, but did not explain why	
B14. 7	The officer took no action on your complaints	
B14. 8	The agent made an error on the transaction (wrong amount or wrong recipient number)	
B14. 9	The officer did not treat you with respect	
B14. 10	The agent shared my transaction/balance information with others (including fraudsters)	
B14. -77	Other - please describe	
B14. -99	Refused to answer	

B15. Would you prefer to deal with an officer of the same gender as you?

1=Yes

2=no

3=Indifferent

-99=Refused to answer

Section D: Perception of digital credit (non-users)

Routing_4. If the respondent to B2a.10 answered [3] (i.e., did not use digital credit), remain in this section; otherwise, go to Section E

Introduction: Non-users' perception of digital credit

D1. For each of the following, please tell me if you had heard of this service before this phone call? (*Read each service name and note the answer that applies*)

Order	Digital Credit Service	Answer for every digital credit service 1=Yes 2=No
1	[Credit product type #1] (provider #1)	
2	[Credit product type #2] (provider #2)	
3	[Credit product type #3] (provider #3)	
5	[Credit product type #4] (provider #4)	
6	[Credit product type #5] (provider #5)	
8	Has not heard of any of these items	

D2. Have you ever used digital credits accessible from your mobile phone?

1=Yes

2=No

Routing_5. If yes, go to Section E

If "D2="NO"

D2a. Why have you never taken out one of these digital credits? (Spontaneous answer, Multiple answers)

Order	Reason for not taking digital credit	Answer 1=Yes 2=No
1	I don't have access to the Internet	
2	I don't need credit	
3	I have too many other credits - I don't want another one	
4	I am/was not eligible	
5	I don't trust providers	
6	The credits they offer are too expensive	
7	The credits they offer are too small	
8	Repayment times are too short	
9	I know people who have had bad experiences	
10	I tried but I didn't understand the menu	
11	I don't know any of the providers	
12	I don't know how to choose the provider/service that suits me best	
13	I don't understand the service	
17	Other (specify)	

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19	Refused to answer	
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Section E: Income and socio-demographic data

Introduction: I am now going to ask you a question about your income and socio-demographic profile

E1. What is your current average MONTHLY income over the last 3 months? (Spontaneous answer, group code)

[Local currency] :	
[0 – XXXX]	1
[XXXX – XXXA]	2
[XXXB – XXXC]	3
[XXXD – XXXE]	4
[XXXF – XXXG]	5
[XXXH – XXXI]	6
[XXXK – XXXL]	7
[Over XXXL]	8
Refused to answer	9

E2.a. If you needed [equivalent to ~USD20] (for rural people, if A1a is 3) or [equivalent to ~USD50] (for urban people, if A1a is 1 or 2) within three days, in case of an emergency, would you be able to get them?

Capacity to obtain XXX	Answer
Yes	1
No	2
Refused to answer	9

If "E2a="YES""

E2.b. What would be the source of this money?

Source of funding	Answer
Savings	1
Money in possession	2
Borrowing from a financial institution	3
Borrowing from family, friends	4
Daily work	5
Loan recovery	6
Refused to answer	9

E3. How old are you?

Insert age

E4. What is the highest level of formal education you have achieved (*unaided, single response*)?

Level of education	Answer
No	1
Some primary classes	2
Primary completed	3
Some secondary classes	4
Secondary completed	5
Technical training after high school	6
University degree	7
Refused to answer	9

E6. Would you mind if we called you for a follow-up telephone interview in the future?

Agreement reminder	Answer
Yes	1
No	2

Conclusion

Thank you for your participation in this survey. We appreciate you taking the time to complete it. As I said at the beginning, your responses will be kept strictly confidential.

We will send you an SMS with our contacts if you want to join the OQSF

F5.a. What is the gender of the respondent?

Gender	Answer
Man	1
Woman	2
Other - please describe _____	7

F5.b. Indicate your four (4) digit investigator code _____

F5.c. Please enter any suggestions made by the respondent during the discussion

F5.d. Please indicate the duration of the call, provided by your telephone, in minutes, (*add the durations of the calls if you were cut off*) _____

Send a text message to the person called to indicate the telephone numbers [XXXXXXXX or YYYYYY] where the authority can be reached in case of

"You can contact us at any time for more information or if you would like us to amend or delete any information you have provided at [XXXXXXXX or YYYYYY]"

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