Online Survey

Welcome!

You will normally see the questions in English. If you prefer, you can switch most parts to Swahili (and back to English) in the top right corner.

Project Title: The Use of Digital Financial Services
Research Team: Dr. Lisa Spantig, Dr. Jana Cahlikova, Lucy Kaaria, Dr. Elif Kubilay and Dr. Eva Raiber

The following statements need to be agreed to before participants can take part in the online survey.

The following survey is part of the study jointly conducted by Nendo Limited and researchers from the University of Essex. You have agreed to take part in this study, and you can read more about the study here [link to participant information sheet].

1) I confirm that I have read and understand the Participant Information Sheet dated 25.06.2021 for the study.
    - Yes
2) I understand that my participation is voluntary and that I am free to withdraw from the project at any time without giving any reason. I understand that any data collected up to the point of my withdrawal will be destroyed.
    - Yes
3) I understand that my answers will be anonymous and no personally identifiable information will be collected.
    - Yes
4) I agree to take part in the study.
    - Yes
    - No

PART A: Demographics

1) What is your gender? [Quotas]
    - Male
    - Female

2) In what year were you born? Reply with a four-digit number like 1980. [Text entry; quota]

3) What county do you currently live in? Pick the name of your county below. [Drop-down menu; quota]
    - Baringo
    - Bomet
    - Bungoma
    - Busia
    - Elgeyo-Marakwet
    - Embu
    - Garissa
    - Homa Bay
    - Isiolo
    - Kajiado
    - Kakamega
    - Kericho
    - Kiambu
    - Kilifi
    - Kirinyaga
    - Kisii
    - Kisumu
    - Kitui
    - Kwale
    - Laikipia
    - Lamu
    - Machakos
    - Makueni
    - Mandera
    - Marsabit
    - Meru
    - Migori
    - Mombasa
    - Murang'a
    - Nairobi
    - Nakuru
    - Nandi
    - Narok

- Nyamira
- Nyandarua
- Nyeri
- Samburu
- Siaya
- Taita-Taveta
- Tana River
- Tharaka-Nithi
- Trans Nzoia
- Turkana
- Uasin Gishu
- Vihiga
- Wajir
- West Pokot

4) Do you live in a rural or an urban area?
    - Urban
    - Rural

5) What is the highest level of school you attended?
    - Primary school
    - Secondary school
    - Post-secondary school
    - No School

6) What was the total monthly income for your household in KES for the last month (December 2021)?

    Please include all sources of income including money sent by employers, family or friends. Do not include the value of in-kind items such as food or housing.

    - Below 77,000 KES
    - 77,001 KES - 186,000 KES
    - 186,001 KES - 295,000 KES
    - 295,001 KES - 404,000 KES
    - 404,001 KES - 515,000 KES
    - Over 515,000 KES
    - I do not know
    - I refuse to answer

7) Do you currently have a job with a formal employment contract?
    - Yes
    - No
    - I do not know
    - I refuse to answer

8) Is your phone able to connect to the internet?
    - Yes
    - No
    - I don’t know

9) Is your phone able to access social media like Facebook or Whatsapp or able to download apps?
    - Yes
    - No
    - I don’t know

10) Do you share your phone with someone else?
    - Yes
    - No

11) Do you share a SIM card with someone else?
    - Yes
    - No

12) Are you the one that this SIM card is registered to?
    - Yes
    - No
    - I don’t know

Part B1: Scam Identification Ability (SIA) Measure

You will see several examples of text messages. Some of these messages are scams. Scams try to get your money or personal information to use it for fraud.

Your task is to identify which messages are scams.

[Randomly selected 50% of the sample] For each message that you identify correctly, you will receive 10 Shillings. At the end of the survey, we will let you know how many of the examples you identified correctly.

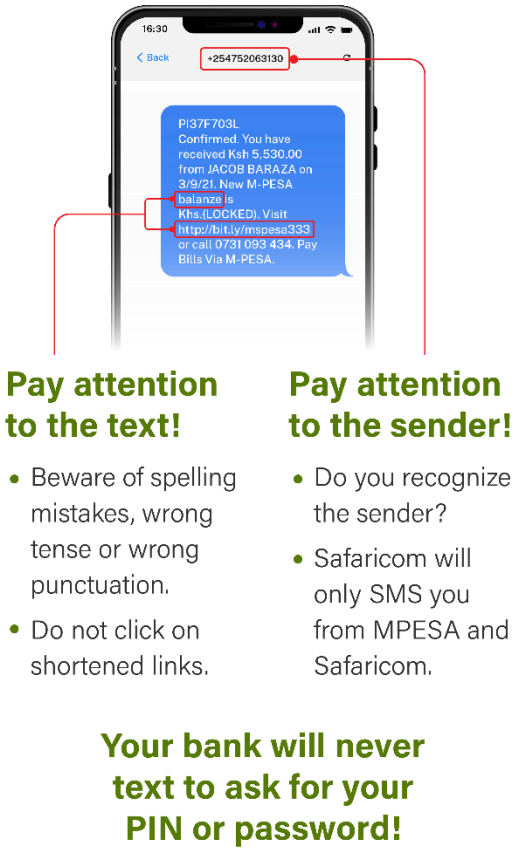
[display vignettes 1-6 or 7-12 here in random order; for each vignette:]

- Is this a scam? (yes/no)
- How confident are you in this answer? (0=not confident at all; 5=completely confident)

Scam identification tips

[for randomly selected 50% of the sample; visualization incl. phone number subject to change.]

How can you spot a scam message? We have collected some tips.



Part B2: SIA Measure (6 messages)

[Introduction] You will see another set of examples of text messages. Some of these messages are scams. Scams try to get your money or personal information to use it for fraud. Your task is to identify which messages are scams.

[Randomly selected 50% of the sample; same as before] For each message that you identify correctly, you will receive 10 Shillings.

[display remaining vignettes 7here in random order; for each vignette:]

- Is this a scam? (yes/no)
- How confident are you in this answer? (0=not confident at all; 5=completely confident)

PART D: The Use of Digital Financial Services

We will now ask you a few questions regarding your use of digital financial services, for example sending mobile money or taking a mobile loan.

1. In the past 90 days, have you made any financial transactions on your phone?
    - Yes
    - No
    - I refuse to answer

2. Which of these financial transactions have you EVER done with your phone? Select all options that apply.

    - Sending or receiving funds with mobile money
    - Accessing a bank account via your mobile phone
    - Paying a bill or paying for something with mobile money
    - Taking a mobile loan
    - Conducting a financial transaction using an agent (includes withdrawing funds)
    - None of the above
    - I refuse to answer

3. **[IF either "Sending or receiving funds with mobile money" or "Paying a bill or paying for something with mobile money" is selected in D2]** What do you use mobile money for? Select all options that apply.

    - Send money to friends or family
    - Receive money
    - Receive salary
    - Receive payments for business
    - Make payments for business
    - Pay bills/purchase items
    - Save or keep money
    - Buy airtime

- Gambling
- Other
- None of the above
- I refuse to answer

4. How much trust do you have in people from your neighborhood?
    - A great deal
    - Quite a lot
    - Not very much
    - None at all

5. How much trust do you have in digital financial services?
    - A great deal
    - Quite a lot of trust
    - Not very much trust
    - None at all

PART E: Scam Experience

We will now ask you some questions about your experiences with scams.
Scammers try to get your money or personal information to use it for fraud.

1. Have you ever been contacted by a scammer?
    - Yes
    - No

X. Attention check. Please Select “Not confident at all”.

- Not confident at all
- A little confident
- Moderately confident
- Confident
- Very confident

[IF E1 = YES]

1.1) Approximately when was the last time you were contacted by a scammer?
- Less than a week ago
- Between 1 week and 4 weeks ago
- Between 1 month and 12 months ago
- More than 12 months ago

1.2) How did you encounter these scams or fraud? Select all options that apply.

- By phone call
- By SMS
- On social media
- Other

1.3) What did the scammers ask you to do? Select all options that apply.

- Send money
- Share my password or PIN
- Share my personal information
- Share account details
- Asked for a payment reversal
- Asked to help relative or a friend in need
- Other

1.4) How did you know that this was a scam? Select all options that apply.

- Regular number
- From others' experiences
- Requested personal information
- No recent transactions
- Personal awareness
- Incorrectly identified me
- Never used the service
- I did not know the caller/sender
- Unusual time
- Poor language or grammar
- Other

1.5) What did you do?

- I fell for it
- I ignored it
- I deleted it
- I reported it

1.6) Have you alerted any of your family members of friends?

- Yes
- No

2. Have you ever been a victim of a scammer?
   - Yes
   - No

[IF E2 = YES]

2.1) Have you alerted any of your family members of friends?

- Yes
- No

3. Has anyone you know ever been a victim of a scammer?
    - Yes
    - No

[for participants in incentive treatment] You have answered ${Score} scam example questions correctly.

[for participants in incentive treatment] Your *bonus earnings* for answering scam example questions is $e{Score} * 10} Schillings.

I confirm that I have completed the survey.

- Yes