Survey Instrument: Digital Financial Literacy and Capital Access

QUESTIONNAIRE (SURVEY INSTRUMENT)

Scale Used:

1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree

Section A: Demographic Information

1. Age: ☐ 18–25 ☐ 26–35 ☐ 36–45 ☐ Above 45
2. Gender: ☐ Male ☐ Female ☐ Prefer not to say
3. Entrepreneur Type: ☐ Youth Entrepreneur ☐ Early-Stage Startup
4. Years of Business Operation: ☐ <1 ☐ 1–3 ☐ 3–5 ☐ >5

Section B: Digital Financial Literacy (DFL)

Item Code	Statement
DFL1	I can compare digital loan or credit options online.
DFL2	I understand interest rates and fees displayed on digital finance platforms.
DFL3	I can complete online KYC and documentation processes confidently.
DFL4	I am aware of common digital financial fraud risks.
DFL5	I use digital tools to track my business finances.

Section C: FinTech Adoption (FTA)

Item Code	Statement
FTA1	I use digital payment platforms for business transactions.
FTA2	I have used digital lending or credit applications.
FTA3	FinTech platforms make accessing finance easier for me.

Item Code	Statement
FTA4	I trust FinTech platforms for financial transactions.
FTA5	I intend to continue using FinTech services for my business.

Section D: Financial Self-Efficacy (FSE)

Item Code	Statement
FSE1	I am confident in making financial decisions for my business.
FSE2	I can plan repayments before taking a loan.
FSE3	I can manage unexpected financial challenges.
FSE4	I can evaluate financing offers independently.
FSE5	I believe I can improve my financial situation through my actions.

Section E: Behavioural Biases (BB)

Item Code	Statement
BB1	I avoid borrowing even when it could help business growth.
BB2	I believe my financial judgement is better than most others.
BB3	I fear losses more than I value gains.
BB4	I prefer immediate benefits even if future costs increase.

Section F: Access to Capital (CA)

Item Code	Statement
CA1	I can access credit when required for business needs.

Item Code	Statement
CA2	I am able to obtain adequate funding amounts.
CA3	The financing process is timely and efficient.
CA4	I can access capital at reasonable cost and terms.
CA5	I have multiple financing options available to me.