

2022 INFORMATION AND COMMUNICATIONS TECHNOLOGY SURVEY

INDIVIDUAL RESPONDENT QUESTIONNAIRE

IDENTIFICATION PARTICULARS	CODE
1. PROVINCE NAME:	<input type="text"/> <input type="text"/>
2. DISTRICT NAME:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3. CONSTITUENCY NAME:	<input type="text"/> <input type="text"/> <input type="text"/>
4. WARD NAME:	<input type="text"/> <input type="text"/>
5. REGION (Rural = 1, Urban = 2)	<input type="text"/>
6. CSA NUMBER:	<input type="text"/> <input type="text"/>
7. EA NUMBER:	<input type="text"/>
8. CLUSTER NUMBER:	<input type="text"/> <input type="text"/> <input type="text"/>
9. HOUSEHOLD SERIAL NUMBER	<input type="text"/> <input type="text"/> <input type="text"/>
10. LOCALITY OR VILLAGE NAME:	

SECTION 1: ICT ACCESS, DISTRIBUTION AND USAGE

Qn. No.	Questions	Options for Responses		Instructions
Q-1.	Do you know how to use the following ICT devices?	1. Desktop computer	Y/N	NO TO ALL, GO TO Q-4 PLEASE TICK ALL THAT APPLY
		2. Laptop	Y/N	
		3. Tablet	Y/N	
		4. Smartphone	Y/N	
		5. Smart TV	Y/N	
		6. Other, specify	Y/N	
Q-2.	Which of the following activities have you carried out on the device(s)?	A. Copying or moving a file or folder	Y/N	NO TO ALL, GO TO Q-5 PLEASE TICK ALL THAT APPLY
		B. Using copy and paste tools to duplicate or move information within a document	Y/N	
		C. Sending e-mails with attached files (e.g. document, picture, video)	Y/N	
		D. Using basic arithmetic formulae in a spreadsheet	Y/N	
		E. Connecting and installing new devices (e.g. a modem, camera, printer)	Y/N	
		F. Finding software	Y/N	
		G. Downloading software	Y/N	
		H. Installing software	Y/N	
		I. Configuring software	Y/N	
		J. Creating electronic presentations with presentation software (including text, images, sound, video or charts)	Y/N	
		K. Transferring files between a computer and other devices	Y/N	
		L. Writing a computer program using a specialized programming language	Y/N	
		M. Creating video conferencing e.g. virtual meetings etc.	Y/N	
		Q-3.	Which of the following activities have you carried out on the device(s) in the last 3 months?	
B. Using copy and paste tools to duplicate or move information within a document	Y/N			
C. Sending e-mails with attached files (e.g. document, picture, video)	Y/N			
D. Using basic arithmetic formulae in a spreadsheet	Y/N			
E. Connecting and installing new devices (e.g. a modem, camera, printer)	Y/N			
F. Finding software	Y/N			
G. Downloading software	Y/N			
H. Installing software	Y/N			
I. Configuring software	Y/N			
J. Creating electronic presentations with presentation software (including text, images, sound, video or charts)	Y/N			
K. Transferring files between a computer and other devices	Y/N			
L. Writing a computer program using a specialized programming language	Y/N			
M. Creating video conferencing e.g. virtual meetings etc.	Y/N			
Q-4.	Give reason(s) why you do not know how to use ICT devices?			1. I have never learnt how to use them 2. I have no use for ICT devices 3. I don't how to read and write 4. Lack of interest 5. Lack of exposure 6. Other specify
Q-5.	Have you used a mobile cellular telephone in the last three months?	Y/N		NO, GO TO Q-10
Q-6.	Did you own any of the mobile cellular telephone that you used?	Y/N		NO, GO TO Q-10



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Q-7.	Was the mobile cellular telephone purchased in Zambia?	Y/N/ I don't know		
Q-8.	At the time of purchase was the mobile phone brand new?	Y/N/ I don't know		
Q-9.	Are you aware of any certification process for the mobile cellular telephone(s) you purchased?	Y/N		
Q-10.	How many SIM cards do you have?			
Q-11.	Are they all registered in your name? (Dial *101# to check SIM registration status)	Y/N		YES, GO TO Q-13
Q-12.	Is any of your SIM cards registered in the name of a person you do not know? (Dial *101# to check SIM registration status)	Y/N		
Q-13.	How many of your mobile cellular telephone(s) have no IMEI numbers? (Dial *#06# to see the IMEI number)			
Q-14.	Which mobile cellular operator(s) are you subscribed to?	1. Airtel	Y/N	PLEASE TICK ALL THAT APPLY
		2. MTN	Y/N	
		3. Zamtel	Y/N	
		4. Foreign	Y/N	
Q-15.	Which is your most preferred mobile cellular network operator?	1. Airtel 2. MTN 3. Zamtel 4. Foreign		
Q-16.	What is the main reason for preferring this network to others?	1. It's the only network available here 2. Most of my contacts are on the network 3. They have good promotions 4. Number is known by most of my contacts 5. Not expensive/affordable 6. Better quality of service 7. Good customer service/care 8. Other, specify		
Q-17.	Have you ever experienced the following in the course of using a mobile cellular telephone services?	1. Poor clarity of voice calls	Y/N	IF NO TO ALL GO TO Q-20 PLEASE TICK ALL THAT APPLY
		2. Delayed call set-up time beyond 10s	Y/N	
		3. Any dropped calls	Y/N	
		4. Delayed SMS delivery time beyond 5s	Y/N	
		5. Network intermittence or outage	Y/N	
		6. Unsatisfactory handling of complaint by service provider	Y/N	
		7. Other, specify	Y/N	
Q-18.	How often have you experienced the following in the course of using mobile cellular phone? ASK TO ALL CORRESPONDING YES RESPONSES IN Q-17	1. Poor clarity of voice calls	1. Rarely 2. Often 3. Very often	
		2. Delayed call set-up time beyond 10s	1. Rarely 2. Often 3. Very often	
		3. Any dropped calls	1. Rarely 2. Often 3. Very often	
		4. Delayed SMS delivery time beyond 5s	1. Rarely 2. Often 3. Very often	



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		5. Network intermittence or outage	1. Rarely 2. Often 3. Very often	
		6. Unsatisfactory handling of complaint by service provider	1. Rarely 2. Often 3. Very often	
Q-19.	On a scale of 1 to 5, how do you rate your experience with the following parameters regarding the service you are getting from the mobile cellular telephone provider?	1. Voice Clarity	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		2. Call set-up time	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		3. Frequency of Call drops	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		4. SMS delivery time	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		5. Network availability	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		6. Complaint handling by service providers	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		7. Overall quality of service	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
Q-20.	Are you aware of the existence of the following toll-free emergency numbers in Zambia?	1. Child help line 116	Y/N	PLEASE TICK ALL THAT APPLY
		2. Police 991	Y/N	
		3. Fire 993	Y/N	
		4. RTSA 983	Y/N	
		5. Zesco 3636	Y/N	
		6. GBV toll-free 933	Y/N	
		7. Consumer protection toll-free line 5678	Y/N	
		8. ZICTA call Centre 7070	Y/N	
Q-21.	How often do you buy airtime?	1. Daily 2. Weekly 3. Fortnightly 4. Monthly		
Q-22.	What mode(s) do you use to purchase airtime, ranked in order of preference?	1. Scratch cards	Y/N	PLEASE TICK ALL THAT APPLY
		2. Mobile money	Y/N	
		3. Mobile banking	Y/N	
		4. Internet banking	Y/N	
		5. Agents (e.g. Kazang)	Y/N	
		6. Over-the-counter direct top-up	Y/N	
		7. Other, specify	Y/N	
Q-23.	Do you buy bundles?	Y/N		NO, GO TO Q-28
Q-24.	Which mode(s) do you use to buy to bundles?	1. Airtime	Y/N	PLEASE TICK ALL THAT APPLY
		2. Mobile banking via USSD	Y/N	
		3. Mobile money	Y/N	
Q-25.	What type(s) of bundles do you buy?	1. Data	Y/N	PLEASE TICK ALL THAT APPLY
		2. Minutes/SMS	Y/N	
		3. Minutes	Y/N	
		4. Combo (SMS/Minutes/Data)	Y/N	
		5. Other, specify	Y/N	



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Q-26.	What validity period do you normally subscribe to?	1. Daily	Y/N	PLEASE TICK ALL THAT APPLY
		2. Weekly	Y/N	
		3. Monthly	Y/N	
		4. 2 months	Y/N	
		5. 3 months	Y/N	
		6. 6 months	Y/N	
		7. Yearly	Y/N	
		8. Non-expiry	Y/N	
		9. Other, specify	Y/N	
Q-27.	On average, how much do you spend on airtime? <small>ASK IN RELATION TO ALL RESPONSES IN Q-25</small>	ZMW		
Q-28.	Is the cost of mobile cellular telephone communication affordable?	Y/N		YES, GO TO Q-29
Q-29.	How much are you willing to spend on mobile cellular communication per week?			
Q-30.	Do you own a smartphone? <small>SHOW NOTE PROMPT TO ENUMERATORS GIVING DESCRIPTION OF THE SMARTPHONE</small>	Y/N		NO, GO TO Q-33
Q-31.	Do you use your smartphone to access Over-the-Top (OTT) applications like WhatsApp, Viber, Facebook, Skype, Twitter, Instagram etc.?	Y/N		NO, GO TO Q-36
Q-32.	Do you use OTT applications for the following activities?	1. Instant messaging	Y/N	IF ANSWERED GO TO Q-34 PLEASE TICK ALL THAT APPLY
		2. Video Calling	Y/N	
		3. Voice calling	Y/N	
		4. Content Creation e.g. posting a blog or video	Y/N	
		5. Social Networking	Y/N	
		6. Browsing the internet	Y/N	
		7. E-commerce	Y/N	
		8. Content monetization	Y/N	
		9. Other, specify	Y/N	
Q-33.	What are the barriers from owning a smartphone?	1. Costs	Y/N	PLEASE TICK ALL THAT APPLY
		2. Cultural norms	Y/N	
		3. Religious belief	Y/N	
		4. Limited data coverage (3G,4G)	Y/N	
		5. Lack of knowledge to use device	Y/N	
		6. Not user-friendly to PwDs	Y/N	
		7. Other, specify	Y/N	
Q-34.	Are you willing to buy a smartphone to have access to the internet?	Y/N		NO, GO TO Q-36
Q-35.	How much are you willing to pay for a smartphone?	ZMW	<input type="text"/>	<input type="text"/>

SECTION 2: E-WASTE

Qn. No.	Questions	Options for Responses		Instructions
Q-36.	Have you ever disposed of any of the following item, which are damaged or no longer useful to you?	1. Mobile phone (Basic, standard, smartphones)	Y/N	<p>IF NO TO ALL GO TO Q-39</p> <p>PLEASE TICK ALL THAT APPLY</p>
		2. Backup power storages (Power bank, UPS etc.)	Y/N	
		3. Charger	Y/N	
		4. Battery	Y/N	
		5. Computer (Laptop, tablet, PDA etc.)	Y/N	
		6. Data storage devices (Flash drives, memory cards, CDs, floppy disks, external Hard drive etc.)	Y/N	
		7. Adaptor	Y/N	
		8. Accessories (headsets, data cables, power packs, mouse etc.)	Y/N	
		9. Cameras	Y/N	
		10. Game consoles	Y/N	
		11. Other, specify	Y/N	
Q-37.	How many of the following items, which are damaged or no longer useful to you, have you disposed of in last 3 years? ONLY DISPLAY OPTIONS SELECTED IN Q-36	1. Mobile phone (Basic, standard, smartphones)		
		2. Backup power storages (Power bank, UPS etc.)		
		3. Charger		
		4. Battery		
		5. Computer (Laptop, tablet, PDA etc.)		
		6. Data storage devices (Flash drives, memory cards, CDs, floppy disks, external Hard drive etc.)		
		7. Adaptor		
		8. Accessories (headsets, data cables, power packs, mouse etc.)		
		9. Cameras		
		10. Game consoles		
		11. Other, specify		
Q-38.	How did you dispose of electronic and electrical devices which were damaged and/or are no longer useful to you?	1. Gave away (donate, give)	Y/N	PLEASE TICK ALL THAT APPLY
		2. Burnt	Y/N	
		3. Sold (for reuse, recycling etc.)	Y/N	
		4. Threw at a landfill	Y/N	
		5. Threw in a trash can	Y/N	
		6. Put away within the house (e.g. stashed in the drawer)	Y/N	
		7. Other, specify	Y/N	
Q-39.	Are you aware of the dangers associated with unsafe disposal of electronic and electrical devices that are no longer in use?	Y/N		NO, GO TO Q-41
Q-40.	What dangers are you aware of which are associated with unsafe disposal of electronic and electrical devices?	1. Air pollution	Y/N	PLEASE TICK ALL THAT APPLY
		2. Water pollution	Y/N	
		3. Soil contamination	Y/N	
		4. Other, specify	Y/N	

SECTION 3: INTERNET USAGE FOR INDIVIDUALS

Qn. No.	Questions	Options for Responses	Instructions	
Q-41.	Have you ever used the internet?	Y/N	IF YES, GO TO Q-43	
Q-42.	What is the main reason for not using the internet?	1. I don't know how to use it 2. Internet service is not available 3. It's expensive 4. Prohibition by third party 5. Lack of interest 6. No internet facility nearby 7. It is intimidating/frightening (cyber phobia) 8. Religious/Cultural beliefs 9. I have no device for accessing it 10. Other, specify	IF ANSWERED GO TO Q-94	
Q-43.	Have you used the internet at least once in the last 3 months?	Y/N	IF NO, GO TO Q-45	
Q-44.	How often did you use the internet in the last 3 months?	1. At least once a day 2. At least once a week but not every day 3. At least once a month		
Q-45.	Where did you use the internet in the last 3 months?	1. Home	Y/N	PLEASE TICK ALL THAT APPLY
		2. Work	Y/N	
		3. place of education	Y/N	
		4. Another person's home	Y/N	
		5. Facility open to the public	Y/N	
		6. Community internet Access facility	Y/N	
		7. While commuting, in transport or walking	Y/N	
		8. Other locations, specify	Y/N	
Q-46.	Do you have your own email address?	Y/N	IF NO, GO TO Q-48	
Q-47.	How many email addresses do you have?			
Q-48.	What email address type(s) do you have?	1. Yahoo	Y/N	PLEASE TICK ALL THAT APPLY
		2. Gmail	Y/N	
		3. Outlook Mail	Y/N	
		4. Hotmail	Y/N	
		5. Myway	Y/N	
		6. Zamnet	Y/N	
		7. Live	Y/N	
		8. Corporate email	Y/N	
		9. Other, specify	Y/N	
Q-49.	Do you use any cloud services?	Y/N	IF NO, GO TO Q-51	
Q-50.	Which cloud services have you used in the last 3 months?	1. One drive	Y/N	PLEASE TICK ALL THAT APPLY
		2. Amazon Web Services (AWS)	Y/N	
		3. iCloud	Y/N	
		4. Microsoft Azure	Y/N	
		5. Dropbox	Y/N	
		6. Google Drive	Y/N	
		7. Other, Specify	Y/N	
Q-51.	What activities do you undertake when you are browsing/surfing the internet?	1. Studying	Y/N	PLEASE TICK ALL THAT APPLY
		2. Research	Y/N	
		3. Business	Y/N	
		4. E-mail	Y/N	
		5. Social Networking	Y/N	
		6. Online Shopping	Y/N	
		7. Internet Banking	Y/N	

		8. Learning	Y/N	
		9. Gaming	Y/N	
		10. Downloading materials	Y/N	
		11. Reading Publications	Y/N	
		12. Watching videos and/or movies	Y/N	
		13. Watching online TV	Y/N	
		14. Online betting	Y/N	
		15. Listening to online music and/or radio (audio streaming)	Y/N	
		16. Video conferencing (virtual meetings etc.)	Y/N	
		17. Accessing cloud services	Y/N	
		18. Other, specify	Y/N	
Q-52.	On a scale of 1-5 how satisfied are you, AS A USER OF INTERNET, with the following ASPECTS of service delivery?	ATTRIBUTES OF SERVICE DELIVERY		
		A. PROVISION OF SERVICE INFORMATION	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		B. CUSTOMER SERVICES	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		C. COMPLAINT RESOLUTION	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		D. ACCURACY IN BILLING	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		E. INTERNET SPEED	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		F. RELIABILITY OF OVERALL SERVICES	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
Q-53.	Which service providers have you used before?	1. Airtel (mobile service)	Y/N	PLEASE TICK ALL THAT APPLY
		2. Airtel (fixed service)	Y/N	
		3. MTN (mobile service)	Y/N	
		4. MTN (fixed service)	Y/N	
		5. Zamtel (mobile service)	Y/N	
		6. Zamtel (fixed service)	Y/N	
		7. Africonnect (Inq Digital)	Y/N	
		8. City Channels	Y/N	
		9. Dimension Data	Y/N	
		10. Liquid Telecom	Y/N	
		11. Isat Africa	Y/N	
		12. Paratus Telecom	Y/N	
		13. Preworx	Y/N	
		14. Zamnet Solutions	Y/N	
		15. Other, specify	Y/N	
Q-54.	What type(s) of internet services do you use? Same highlight represent technologies in the same broad classification	1. Analogue modem (dial-up via standard telephone line)	Y/N	PLEASE TICK ALL THAT APPLY
		2. ISDN (Integrated Services Digital Network)	Y/N	
		3. DSL (Digital Subscriber Line) at advertised download speeds below 256 kbit/s	Y/N	

	category in terms of fixed/mobile broadband or fixed/mobile narrowband or satellite	<p>4. Other fixed narrowband with an advertised download speed of less than 256 kbit/s</p> <p>5. DSL (Digital Subscriber Line) at advertised download speeds of at least 256 kbit/s</p> <p>6. Cable modem</p> <p>7. High speed leased lines</p> <p>8. Fibre-to-the-home/building</p> <p>9. Powerline</p> <p>10. Other fixed broadband</p> <p>11. WiMAX</p> <p>12. Fixed CDMA</p> <p>13. Satellite broadband network</p> <p>14. Mobile Narrowband network (2G e.g. EDGE, GPRS) via a handset</p> <p>15. Mobile broadband network (at least 3G, e.g. UMTS) via a handset</p> <p>16. Integrated SIM card in a computer</p> <p>17. USB Modems</p> <p>18. GSM Gateways (router & modem combo) (MiFi, Wi-Fi devices)</p> <p>19. Other mobile broadband, specify</p>	<p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p> <p>Y/N</p>	
Q-55.	<p>What type of internet services do you use often?</p> <p>Same highlight represent technologies in the same broad classification category in terms of fixed/mobile broadband, fixed/mobile narrowband or satellite</p>	<p>1. Analogue modem (dial-up via standard telephone line)</p> <p>2. ISDN (Integrated Services Digital Network)</p> <p>3. DSL (Digital Subscriber Line) at advertised download speeds below 256 kbit/s</p> <p>4. Other fixed narrowband with an advertised download speed of less than 256 kbit/s</p> <p>5. DSL (Digital Subscriber Line) at advertised download speeds of at least 256 kbit/s</p> <p>6. Cable modem</p> <p>7. High speed leased lines</p> <p>8. Fibre-to-the-home/building</p> <p>9. Powerline</p> <p>10. Other fixed broadband, specify</p> <p>11. WiMAX</p> <p>12. Fixed CDMA</p> <p>13. Satellite broadband network (via a satellite connection), at advertised download speeds of at least 256 kbit/s</p> <p>14. Mobile Narrowband network (2G e.g. GPRS, EDGE) via a handset</p> <p>15. Mobile broadband network (at least 3G, e.g. UMTS) via a handset</p> <p>16. Integrated SIM card in a computer</p> <p>17. USB Modem</p> <p>18. GSM Gateway (router and modem combo)</p> <p>19. Other mobile broadband network, specify</p> <p>20. I don't know</p>		<p>IF 14-19, GO TO Q-56, IF 20, GO TO Q-61 OTHERWISE GO TO Q-59</p>
Q-56.	Which subscriber segment are you?	<p>1. Capped by volume</p> <p>2. Uncapped by volume (to caters for Zamtel velocity users)</p>		IF 2, GO TO Q-59
Q-57.	On average, how much volume of data (in Gb) do you use per month?	XXXXX		
Q-58.	What is your monthly expenditure on subscription for XXXXX?	ZMW <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		IF ANSWERED, GO TO Q-61
Q-59.	What internet speed do you subscribe to on a	YYYYY		

SECTION 4: INTERNET RISKS

Qn. No.	Questions	Options for Responses		Instructions
Q-64.	Do you know of any dangers or risks that exist from using the internet?	Y/N		IF NO, GO TO Q-79
Q-65.	What are the online/internet risks that you know of?	A. Fake News	Y/N	PLEASE TICK ALL THAT APPLY
		B. Phishing	Y/N	
		C. Financial Fraud	Y/N	
		D. Adult pornography	Y/N	
		E. Child pornography	Y/N	
		F. Cyber bullying	Y/N	
		G. False alarms	Y/N	
		H. Identity theft	Y/N	
		I. Violence	Y/N	
		J. Terrorism	Y/N	
		K. Hate speech	Y/N	
		L. Damage to reputation	Y/N	
		M. Sexting	Y/N	
		N. Impersonation	Y/N	
		O. Fake online promotions	Y/N	
		P. Scams	Y/N	
		Q. Hacking	Y/N	
		R. Online Defamation	Y/N	
		S. Other specify	Y/N	
Q-66.	Have you ever been exposed to any of the following risks online/internet?	A. Fake News	Y/N	PLEASE TICK ALL THAT APPLY
		B. Phishing	Y/N	
		C. Financial Fraud	Y/N	
		D. Adult pornography	Y/N	
		E. Child pornography	Y/N	
		F. Cyber bullying	Y/N	
		G. False alarms	Y/N	
		H. Identity theft	Y/N	
		I. Violence	Y/N	
		J. Terrorism	Y/N	
		K. Hate speech	Y/N	
		L. Damage to reputation	Y/N	
		M. Sexting	Y/N	
		N. Impersonation	Y/N	
		O. Fake online promotions	Y/N	
		P. Scams	Y/N	
		Q. Hacking	Y/N	
		R. Online Defamation	Y/N	
		S. Other specify	Y/N	
Q-67.	Have you ever been a victim of any of the following online/internet risks?	A. Fake News	Y/N	ASK ONLY FOR OPTIONS SELECTED IN Q-66
		B. Phishing	Y/N	
		C. Financial Fraud	Y/N	
		D. Adult pornography	Y/N	
		E. Child pornography	Y/N	
		F. Cyber bullying	Y/N	
		G. False alarms	Y/N	
		H. Identity theft	Y/N	
		I. Violence	Y/N	
		J. Terrorism	Y/N	
		K. Hate speech	Y/N	
		L. Damage to reputation	Y/N	
		M. Sexting	Y/N	
		N. Impersonation	Y/N	
		O. Fake online promotions	Y/N	
		P. Scams	Y/N	
		Q. Hacking	Y/N	
		R. Online Defamation	Y/N	
		S. Other specify	Y/N	
Q-68.	Do you have any social media account?	Y/N		IF NO, GO TO Q-72
Q-69.		A. Twitter	Y/N	PLEASE TICK ALL THAT APPLY
		B. Facebook	Y/N	



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	Which social media account(s) do you have?	C. WhatsApp	Y/N	
		D. Google +	Y/N	
		E. Instagram	Y/N	
		F. Viber	Y/N	
		G. Snap Chat	Y/N	
		H. WeChat	Y/N	
		I. Skype	Y/N	
		J. Linked-In	Y/N	
		K. Windows Live	Y/N	
		L. Yahoo Messenger	Y/N	
		M. Telegram	Y/N	
		N. Twoo	Y/N	
		O. Badoo	Y/N	
		P. Tinder	Y/N	
		Q. Tik-Tok	Y/N	
		R. Other specify	Y/N	
Q-70.	Which social media do you use the most?			
Q-71.	Have you ever encountered any of the following online/internet risks while using the social media?	A. Fake News	Y/N	PLEASE TICK ALL THAT APPLY
		B. Phishing	Y/N	
		C. Financial Fraud	Y/N	
		D. Adult pornography	Y/N	
		E. Child pornography	Y/N	
		F. Cyber bullying	Y/N	
		G. False alarms	Y/N	
		H. Identity theft	Y/N	
		I. Violence	Y/N	
		J. Terrorism	Y/N	
		K. Hate Speech	Y/N	
		L. Damage to reputation	Y/N	
		M. Sexting	Y/N	
		N. Impersonation	Y/N	
		O. Fake online promotions	Y/N	
		P. Scams	Y/N	
		Q. Hacking	Y/N	
		R. Online Defamation	Y/N	
		S. Other, specify	Y/N	
Q-72.	Have you ever had contact on the internet with someone you have not met face-to-face before?		Y/N	IF NO, GO TO Q-74
Q-73.	Have you ever met anyone face-to-face (physically or in-person) that you first got to know online?		Y/N	
Q-74.	Are you aware that production/possession/circulation of obscene materials, including pornography, is a crime in Zambia?		Y/N	
Q-75.	What would you do if you are exposed to obscene materials on the internet?	A. Report it to the site you are on if it popped up	Y/N	PLEASE TICK ALL THAT APPLY
		B. Report to the Internet service provider to block the site	Y/N	
		C. Report to Zambia Police	Y/N	
		D. Talk to someone you trust	Y/N	
		E. Close the site	Y/N	
		F. Share with others	Y/N	
		G. Surf on	Y/N	
		H. If child content, report to Internet Watch Foundation (IWF) portal	Y/N	
		I. If child, report child helpline 116	Y/N	
		J. Use filters to block offensive or adult material	Y/N	
		K. Seek support to prevent access to the website	Y/N	

		L. Report to ZICTA	Y/N	
		M. Other, specify	Y/N	
Q-76.	Do you know how to activate security or privacy settings on social media or internet browser in order to protect yourself?	Y/N		
Q-77.	Have you ever received notifications from your service provider (ISP, MNO etc.) regarding tools or strategies to help mitigate or control internet risks?	Y/N		
Q-78.	On a scale of 1 to 5, how do you rate your experience with the following parameters regarding your primary ICT service provider?	Technical measures to protect children online	1. Poor 2. Fair 3. Good 4. Very Good 5. Excellent	ASK TO CHILDREN ONLY (those below 18 years)

SECTION 5: E-SERVICES

Qn. No.	Questions	Options for Responses	Instructions	
Q-79.	Have you ever used the internet to purchase any goods and/or services?	Y/N	IF NO, GO TO Q-89	
Q-80.	Have you ever encountered any problems/challenges in the course of purchasing of goods?	Y/N	IF NO, GO TO Q-82	
Q-81.	What kind of problems did you face?	1. Delayed delivery	Y/N	PLEASE TICK ALL THAT APPLY
		2. Misplaced goods	Y/N	
		3. Damaged goods	Y/N	
		4. Undelivered goods	Y/N	
		5. Stolen goods	Y/N	
		6. Misrepresentation of goods	Y/N	
Q-82.	How did you pay for the goods and/or services?	1. Merchant aggregators (PayPal, eBay, amazon, Alibaba, Find generic term)	Y/N	PLEASE TICK ALL THAT APPLY
		2. Remittance Services (e.g. Western Union, Mukuru)	Y/N	
		3. Payment card (VISA, Master Card, American Express etc.)	Y/N	
		4. Mobile money	Y/N	
		5. Telegraphic Transfer	Y/N	
		6. Other, specify	Y/N	
Q-83.	Did you encounter difficulties in the process of transacting with ...	1. Merchant aggregators (PayPal, eBay, amazon, Alibaba, Find generic term)	Y/N	IF ALL THE OPTIONS TO Q-83 ARE NO GO TO Q-87 ASK ONLY FOR OPTIONS SELECTED IN Q-82
		2. Western Union	Y/N	
		3. Payment card (VISA, Master Card, American Express etc.)	Y/N	
		4. Mobile money	Y/N	
		5. Telegraphic Transfer	Y/N	
		6. Other, specify	Y/N	
Q-84.	Was the problem reported to the appropriate service provider?	Y/N	IF NO, GO TO Q-89	
Q-85.	Was the problem that you faced resolved?	Y/N/No, problem under consideration	IF YES, GO TO Q-86 OTHERWISE GO TO Q-89	

Q-86.	How was the problem resolved?	<ol style="list-style-type: none"> 1. Refund 2. Goods were resent 3. Got a discount on the next purchase of goods/services 4. Money was converted into bonus/reward points 5. Not yet 6. Other, specify 		
Q-87.	Did you receive the goods and/or services?	Y/N		IF NO, GO TO Q-89
Q-88.	How were the goods delivered?	1. Zampost	Y/N	PLEASE TICK ALL THAT APPLY
		2. Courier Company	Y/N	
		3. Logistics Company	Y/N	
		4. Clearing Agent	Y/N	
		5. Bus Company	Y/N	
		6. Seller	Y/N	
		7. Downloads	Y/N	
		8. Online services	Y/N	
		9. Other, specify	Y/N	
Q-89.	Have you ever used any App-based freelance services? e.g. Ulendo, Afri-delivery, Yango, Air BnB	Y/N		IF NO, GO TO Q-93
Q-90.	Which App-based freelance services have you ever used?	A. Ulendo taxi	Y/N	PLEASE TICK ALL THAT APPLY
		B. Ulendo works	Y/N	
		C. Ulendo eats	Y/N	
		D. Ulendo homes	Y/N	
		E. My Ride	Y/N	
		F. Afri-Delivery	Y/N	
		G. Tigmoos eats	Y/N	
		H. Yango	Y/N	
		I. Air BnB	Y/N	
		J. Other, specify	Y/N	
Q-91.	How much is your monthly expenditure on these App-based services?			
Q-92.	Have you ever used these platforms to provide services?	Y/N		

SECTION 3: REGULATORY SECTION

Qn. No.	Questions	Options for Responses		Instructions
Q-93.	Have you ever experienced any problems with regards to the usage of the following services?	1. Voice	Y/N	IF NO TO ALL OPTIONS GO TO Q-66 PLEASE TICK ALL THAT APPLY
		2. Data	Y/N	
		3. SMS	Y/N	
		4. Letter Postage	Y/N	
		5. Post Box	Y/N	
		6. Parcel transmission	Y/N	
		7. Mobile money	Y/N	
Q-94.	What kind of problem did you experience with VOICE?			ASK IF YES TO 1 IN Q-93
Q-95.	What kind of problem did you experience with DATA?			ASK IF YES TO 2 IN Q-93
Q-96.	What kind of problem did you experience with SMS?			ASK IF YES TO 3 IN Q-93
Q-97.	What kind of problem did you experience with LETTER POSTAGE?			ASK IF YES TO 4 IN Q-93
Q-98.	What kind of problem did you experience with POST BOX?			ASK IF YES TO 5 IN Q-93
Q-99.	What kind of problem did you experience with TRANSMISSION OF PARCELS?			ASK IF YES TO 6 IN Q-93
Q-100.	If you encounter problems in your usage of the services in Q-93 , to which institution do you report your concerns?	1. ZICTA 2. Service Provider (e.g. Airtel, Liquid, Zampost, Fedex, Power Tools) 3. CCPC 4. Bank of Zambia 5. Police 6. Ministry of Technology and Science 7. District Commissioner's Office 8. Ward Councilor 9. Parliamentary Constituency Office 10. Did not report anywhere 11. Other, specify		THIS QUESTION MUST BE ASKED FOR EACH OPTION SELECTED IN Q-93
Q-101.	Have you ever heard about the Zambia Information & Communication Technology Authority (ZICTA)?	Y/N		IF NO, GO TO Q-107 The YES response must be prefilled if ZICTA is selected in Q-100
Q-102.	What is ZICTA's mandate?	A. Enforcement of Quality of ICT services	Y/N	
		B. Voice tariff regulation	Y/N	
		C. Data tariff regulation	Y/N	
		D. SMS tariff regulation	Y/N	
		E. Complaints Resolutions	Y/N	
		F. Consumer Protection	Y/N	
		G. Consumer Awareness	Y/N	
		H. Cybersecurity	Y/N	
		I. Access to ICT services	Y/N	
		J. Postal regulation	Y/N	
K. Courier regulation	Y/N			
Q-103.	How do you rate the effectiveness of ZICTA as a regulator in performing the following functions?	A. Enforcement of Quality of ICT services	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	ONLY ITEMS SELECTED IN Q-102 MUST BE DISPLAYED
		B. Voice tariff regulation	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	

			6. Not sure	
		C. Data tariff regulation	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
		D. SMS tariff regulation	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
		E. Complaints Resolutions	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
		F. Consumer Protection	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
		G. Consumer Awareness	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
		H. Access to ICT services	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
		I. Cybersecurity Crime	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
		J. Postal regulation	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
		K. Courier regulation	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor 6. Not sure	
Q-104.	Have you ever contact ZICTA using 7070?	Y/N		IF NO GO TO Q-77 ASK IF OPTION 8 IN Q-20 SELECTED
Q-105.	On a scale of 1 to 5, how do you rate your interaction with ZICTA on the 7070 line?	1. Customer service	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		2. Complaint resolution	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		3. Handling time	1. Excellent 2. Very Good	

			3. Good 4. Fair 5. Poor	
		4. Successful connection to call centre agent	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
Q-106.	On a scale of 1 to 5, how do you rate your experience with Access to service centres for persons with disability regarding your primary ICT service provider?		1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	ASK TO PwDs ONLY

SECTION 5: POSTAL & COURIER SERVICES

Qn. No.	Question	Response and Option(s)		Instruction(s)
Q-107.	Are you aware of the following services?	1. Postal services	Y/N	IF YES TO 1 ONLY, GO TO Q-108; IF YES TO 2 ONLY, GO TO Q-113 IF NO TO BOTH, GO TO Q-120
		2. Courier services	Y/N	
Q-108.	Have you ever used any of the postal services offered by Zampost	Y/N		IF NO, GO TO Q-112
Q-109.	Which postal services have you used in the last 12 months?	1. Post office box	Y/N	PLEASE TICK ALL THAT APPLY
		2. Registered mail	Y/N	
		3. Express Mail Service (EMS)	Y/N	
		4. Ordinary mail service	Y/N	
		5. Stamps	Y/N	
		6. Hybrid mail	Y/N	
		7. Other, specify	Y/N	
Q-110.	How would you rate the services that you accessed from Zampost	1. Post office box	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	ASK OPTIONS SELECTED IN Q-109 ONLY
		2. Registered mail	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		3. Express Mail Service (EMS)	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		4. Ordinary mail service	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		5. Stamps	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		6. Hybrid mail	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		7. Post office box	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
Q-111.	The last letter/parcel you received how long (in days) did it take to reach you?			
Q-112.	How long (in minutes) does it take to get to the nearest Zampost Post Office? Standard measure (12min to cover a 1 Km walking)	Access to deduced from distance to the Post Office		
Q-113.	Have you ever used any courier services?	Y/N		
Q-114.	How long (in minutes) do you take to get to the nearest courier office? Standard measure (12min to cover a 1 Km walk)	IF NO TO Q-108 & NO TO Q-113 GO TO Q-120		



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Q-115.	Which courier service providers have you used in the last 12 months, other than Zampost?	1. Bus e.g. Power Tools, Mazhandu, and P. Mwansa etc.	Y/N	
		2. Traditional courier e.g. DHL, Fedex, Mercury Couriers etc.	Y/N	
		3. Unregistered courier vehicle e.g. car, motorbike	Y/N	
		4. Other, specify	Y/N	
Q-116.	Have you ever experienced any of the following in your use of postal or courier services?	1. Theft of parcel	Y/N	PLEASE TICK ALL THAT APPLY IF NO TO ALL, GO TO Q-118
		2. Damage of parcel	Y/N	
		3. Delay of parcel	Y/N	
		4. Loss of parcel	Y/N	
Q-117.	If you have experienced any of the issues in Q-116, where did you report	1. Postal/Courier service provider	Y/N	PLEASE TICK ALL THAT APPLY
		2. Police	Y/N	
		3. Sender of the item	Y/N	
		4. ZICTA	Y/N	
		5. Other, specify	Y/N	
Q-118.	On a scale given, how would you rate the Zampost services against the following attributes?	1. Timely delivery	6. Excellent 7. Very Good 8. Good 9. Fair 10. Poor	
		2. Customer Service	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		3. Complaint resolution	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		4. Handling of the parcels	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		5. Pricing	1. Cheap 2. Affordable 3. Expensive	
Q-119.	On a scale given, how would you rate the courier services again the following attributes?	1. Timely delivery	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		2. Customer Service	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		3. Complaint Resolution	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		4. Handling of the parcels	1. Excellent 2. Very Good 3. Good 4. Fair 5. Poor	
		5. Pricing	1. Cheap 2. Affordable 3. Expensive	

Q-120.	If you have not used postal or courier services before, why is this so?	A. Nothing to send or receive	Y/N	<p>PLEASE TICK ALL THAT APPLY</p> <p>ASK IF NO TO ALL OPTIONS IN Q-107</p>
		B. No access to providers of Postal and Courier Services	Y/N	
		C. Prefer to transport items myself	Y/N	
		D. Prefer to use people that are traveling to parcel's destination	Y/N	
		E. I do not trust postal and courier service	Y/N	
		F. There is no recourse in case anything happens to my parcel	Y/N	
		G. Items take too long when postal and courier services are used	Y/N	
		H. Goods are not well handled	Y/N	
		I. They are too expensive	Y/N	
		J. I don't it	Y/N	
		K. Other, specify	Y/N	

SECTION 6: DIGITAL FINANCIAL SERVICES

Qn. No.	Question	Response and Option(s)		Instruction(s)
Q-121.	Are you aware of the existence of any digital financial service(s) currently on offer in Zambia? (e.g. mobile money, e-wallet, online banking, etc.)	Y/N		
Q-122.	Do you have any of the following accounts?	1. Bank account	Y/N	PLEASE TICK ALL THAT APPLY
		2. Mobile money account	Y/N	
		3. Electronic wallet	Y/N	
Q-123.	What financial products are you currently using?	1. Commercial bank account (Savings, Current, Fixed deposit etc.)	Y/N	PLEASE TICK ALL THAT APPLY IF NO TO ALL GO TO Q-125
		2. Micro financial account (Bayport etc.)	Y/N	
		3. Saving and credit institutions (Natsave, Building Society etc.)	Y/N	
		4. Electronic wallet	Y/N	
		5. Mobile money account	Y/N	
		6. Money lending	Y/N	
		7. Village banking	Y/N	
		8. Chilimba	Y/N	
		9. Kaloba	Y/N	
		10. Other, specify	Y/N	
Q-124.	How easy is it for you to access these services?	1. Very easy 2. Easy 3. Not sure 4. Difficult 5. Very difficult		ASK FOR EACH OPTION SELECTED IN Q-123
Q-125.	What financial products are you open to using in the future?	1. Commercial bank account (ABSA, Zanaco etc.)	Y/N	PLEASE TICK ALL THAT APPLY ASK ONLY THOSE OPTIONS WITH NO RESPONSES IN Q-123
		2. Micro financial account (Bayport, Zampost etc.)	Y/N	
		3. Saving and Credit institutions (Natsave, Building Society etc.)	Y/N	
		4. E-Wallet (Zoono account, Airtel money account etc.)	Y/N	
		5. Money lending	Y/N	
		6. Village Banking	Y/N	
		7. Chilimba	Y/N	
		8. Kaloba	Y/N	
		9. Other, specify	Y/N	
Q-126.	Is any of your accounts enabled for the following digital financial services?	1. Mobile App	Y/N	PLEASE TICK ALL THAT APPLY ASK THE QUESTION IF YES TO OPTION 1 IN Q-122
		2. Online/Internet banking	Y/N	
		3. WhatsApp Account	Y/N	
		4. USSD	Y/N	



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Q-127.	Have you ever transacted using digital financial service(s)?	Y/N		IF YES, GO TO Q-130
Q-128.	Why have you not ever used any of the digital financial services on the market?	1. Preference to transact with cash	Y/N	PLEASE TICK ALL THAT APPLY
		2. Not trustworthy	Y/N	
		3. Feel insecure	Y/N	
		4. Scams	Y/N	
		5. Phobia of technology	Y/N	
		6. Have no money	Y/N	
		7. Unreliable services	Y/N	
		8. Not registered	Y/N	
		9. High transaction costs	Y/N	
		10. No access to digital financial services	Y/N	
		11. Lack of knowledge of the services	Y/N	
		12. I have to ask for permission from my Spouse/Parents	Y/N	
		13. Other, specify	Y/N	
Q-129.	What is the main reason you have never used any of the digital financial services on the market?	1. Preference to transact with cash 2. Not trustworthy 3. Feel insecure 4. Scams 5. phobia of technology 6. Have no money 7. Unreliable services 8. Not registered 9. High transaction costs 10. No access to digital financial services 11. Lack of knowledge of the services 12. I have to ask for permission from my spouse or parents 13. Other		IF ANSWERED GO TO Q-182
Q-130.	How did you activate your mobile money account?	1. At SIM registration point 2. Self 3. Agent 4. Automatic 5. I don't know 6. Other, specify		ASK ONLY THOSE WITH YES OPTION TO 2 IN Q-122
Q-131.	Which digital financial service(s) have you used before?	1. Airtel Money	Y/N	PLEASE TICK ALL THAT APPLY
		2. MTN Money	Y/N	
		3. Zamtel Kwacha	Y/N	
		4. Fuel cards	Y/N	
		5. Broad Pay	Y/N	
		6. 543 Konse konse	Y/N	
		7. Kazang (Spagris)	Y/N	
		8. FNB e-Wallet	Y/N	
		9. Cash send (Absa)	Y/N	
		10. Stanbic IM Voucher	Y/N	
		11. Payment cards (Debit, Credit, e-Voucher etc.)	Y/N	
		12. Zoono	Y/N	
		13. Xapit	Y/N	
		14. Swift Cash	Y/N	
		15. Shoprite money transfer	Y/N	
		16. World remit	Y/N	
		17. Western Union	Y/N	
		18. MoneyGram	Y/N	
		19. Mukuru	Y/N	
		20. Other, specify	Y/N	

		6. Bank to mobile transactions and vice versa	Y/N	
		7. Bank to bank transaction	Y/N	
		8. Savings	Y/N	
		9. Loans	Y/N	
		10. Foreign Remittance (sending and receiving)	Y/N	
		11. Insurance	Y/N	
		12. Betting services	Y/N	
		13. Other	Y/N	
Q-141.	Would you recommend the use of digital financial services to others?	Y/N		IF YES, GO TO Q-143
Q-142.	Why would you not recommend the use of the digital financial services to others?	1. Preference to transact with cash	Y/N	PLEASE TICK ALL THAT APPLY
		2. Not trustworthy	Y/N	
		3. Security concerns	Y/N	
		4. Scams	Y/N	
		5. Unreliable services	Y/N	
		6. High transaction costs/fees	Y/N	
		7. Insufficient float (space) among agents	Y/N	
		8. Other, specify	Y/N	
Q-143.	Have you ever experienced any problem(s) while using digital financial services?	Y/N		IF NO, GO TO Q-147
Q-144.	Which digital financial service (s) has given you problem(s) before?	1. Airtel Money	Y/N	PLEASE TICK ALL THAT APPLY
		2. MTN Money	Y/N	
		3. Zamtel Kwacha	Y/N	
		4. Fuel card	Y/N	
		5. Broad Pay	Y/N	
		6. 543 Konse Konse	Y/N	
		7. Kazang (Spagris)	Y/N	
		8. FNB e-Wallet	Y/N	
		9. Cash send (Absa)	Y/N	
		10. Stanbic IM Voucher	Y/N	
		11. Payment cards (e-Voucher etc.)	Y/N	
		12. Zoono	Y/N	
		13. Xapit	Y/N	
		14. Swift Cash	Y/N	
		15. Shoprite money transfer	Y/N	
		16. World remit	Y/N	
		17. Western Union	Y/N	
		18. MoneyGram	Y/N	
		19. Mukuru	Y/N	
		20. Other, specify	Y/N	
Q-145.	Which problems did you experience in the course of using digital financial services?	1. Delayed transmission of funds to intended recipient	Y/N	PLEASE TICK ALL THAT APPLY
		2. Non-receipt of transferred money by the recipient	Y/N	
		3. Non-receipt of notification	Y/N	
		4. Insufficient float (agent unable to send due to insufficient e-value)	Y/N	
		5. Lack of liquidity (agents with insufficient cash)	Y/N	
		6. Fraud	Y/N	
		7. Scam	Y/N	
		8. Limited access points or agents	Y/N	
		9. System failure	Y/N	
		10. Other, specify	Y/N	

Q-146.	Where did you report the problem(s) you experienced?	1. Bank of Zambia (BOZ)	Y/N	PLEASE TICK ALL THAT APPLY
		2. Zambia Information and Communications Technology Authority (ZICTA)	Y/N	
		3. Competition and Consumer Protection Commission (CCPC)	Y/N	
		4. Ministry of Technology and Science	Y/N	
		5. Service provider (Mobile Money Service Provider or Bank)	Y/N	
		6. Agent	Y/N	
		7. Police	Y/N	
		8. Nowhere (did not report)	Y/N	
		9. Other	Y/N	
Q-147.	Do you know of any institution that regulates digital financial services in Zambia?	Y/N		IF NO, GO TO Q-149
Q-148.	What is the name of the institution which regulates digital financial services in Zambia?			
Q-149.	Are you aware of any channels of redress for complaints related to digital financial services?	Y/N		IF NO, GO TO Q-152
Q-150.	Who is the first contact for complaints related to digital financial services?	1. Bank of Zambia (BOZ) 2. Zambia Information and Communications Technology Authority (ZICTA) 3. Competition and Consumer Protection Commission (CCPC) 4. Service provider (Mobile money provider or Bank) 5. Ministry of Technology and Science 6. Zambia Police 7. Other, specify		
Q-151.	If your digital financial service related complaint is not resolved by the first contact, where would you report it to next?	1. Bank of Zambia (BOZ) 2. Zambia Information and Communications Technology Authority (ZICTA) 3. Competition and Consumer Protection Commission (CCPC) 4. Service provider (Mobile Money Service Provider or Bank) 5. Ministry of Technology and Science 6. Zambia Police 7. Other, specify		
Q-152.	Have you ever received any DFS sensitization information?	Y/N		If NO, GO to Q-155
Q-153.	Through what channels did you receive the information?	1. SMS	Y/N	PLEASE TICK ALL THAT APPLY
		2. Social media e.g. WhatsApp, Facebook etc.	Y/N	
		3. Printed material e.g. brochure, posters, newspaper etc.	Y/N	
		4. TV	Y/N	
		5. Radio	Y/N	
		6. Other, specify	Y/N	
Q-154.	What channel of communication would you mostly prefer receiving DFS sensitization?	1. TV 2. Radio 3. SMS 4. Social media e.g. WhatsApp, Facebook etc. 5. Printed material e.g. brochure, posters, newspaper etc. 6. Other, specify		

Q-155.	Are you able to use any Digital Financial Platform without any help?	Y/N		IF YES, GO TO Q-158
Q-156.	Who helps you to use the DFS platform?	1. An agent	Y/N	PLEASE TICK ALL THAT APPLY
		2. A relative or friend	Y/N	
		3. Security Personnel	Y/N	
		4. Other customers	Y/N	
Q-157.	What is your reason for not operating the DFS platform by yourself?	1. I cannot read or write	Y/N	PLEASE TICK ALL THAT APPLY
		2. I find it difficult	Y/N	
		3. I have a challenge with technology	Y/N	
		4. Not user friendly to persons with disabilities (PwDs)	Y/N	
Q-158.	Have you ever shared any of the following Personal Identification Numbers (PINs) with anyone?	1. Mobile Money PIN	Y/N	PLEASE TICK ALL THAT APPLY IF NO TO ALL, GO TO Q-161
		2. Debit/Credit Card PIN	Y/N	
		3. One-Time-Password (OTP)	Y/N	
		4. Internet Banking Password	Y/N	
		5. Mobile Banking Password	Y/N	
Q-159.	Did you change the PIN after sharing it with another person?	Y/N		ASK IF YES TO ANY OPTION IN Q-158 IF YES, GO TO Q-161
Q-160.	What was the main reason for not changing the PIN after sharing it with another person?	1. I cannot read or write 2. Process for changing the PIN is complicated 3. I fear that if something goes wrong during PIN change, it is difficult to get the operator to help with a reset 4. I trust the other person 5. Other, specify		
Q-161.	Have you received money via digital financial services in the last 3 months?	Y/N		IF NO, GO TO Q-163
Q-162.	How were you notified the last time money was sent to you via digital financial services?	1. By service provider via SMS	Y/N	PLEASE TICK ALL THAT APPLY
		2. I had to check at the nearest service centre/branch	Y/N	
		3. By the sender	Y/N	
		4. Check the balance of the account	Y/N	
		5. By email	Y/N	
		6. Other	Y/N	
Q-163.	How do you rate the following attributes of quality of service for digital financial services?	1. Security	1. Very Good 2. Good 3. Fair 4. Poor 5. Very poor	
		2. Timeliness (speed of transfers)	1. Very Good 2. Good 3. Fair 4. Poor 5. Very poor	
		3. Consumer awareness	1. Very Good 2. Good 3. Fair 4. Poor 5. Very poor	
		4. Reliability	1. Very Good 2. Good 3. Fair 4. Poor 5. Very poor	

		5. Complaint redress mechanism	1. Very Good 2. Good 3. Fair 4. Poor 5. Very poor													
Q-164.	In your opinion, what is the main area of improvement in provision of DFS?	1. Speed of transfers 2. Reliability of service in terms of receiving of funds 3. Better service at receiving points 4. Increase in the number of pay points for mobile payment services 5. Complaint resolution 6. Availability of cash 7. Network outages 8. Float availability 9. Prosecution of scammers through fast track courts 10. Security of platforms to avoid scams 11. Increased awareness on fraud 12. Increased agent training 13. Other, specify														
Q-165.	Which mode do you use more often for financial transactions?	1. Digital financial transactions 2. Cash/Cheque transactions 3. Over-the-counter banking services														
Q-166.	In opinion, which mode is more efficient?	1. Digital financial transactions 2. Cash/Cheque transactions														
Q-167.	Do you feel secure when transacting (sending/receiving money) using digital financial services?	Y/N		IF YES, GO TO Q-170												
Q-168.	What is your main security concern?	1. Losing money 2. Potential exposure of personal information to crooked people 3. Lack of trust for service providers 4. Legitimacy of certain services is questionable 5. Other, specify														
Q-169.	Have you experienced any of the following DFS-based frauds?	<table border="1"> <tr> <td>1. Lost money</td> <td>Y/N</td> </tr> <tr> <td>2. Received a call from scammers</td> <td>Y/N</td> </tr> <tr> <td>3. Received an unsolicited SMS from scammers</td> <td>Y/N</td> </tr> <tr> <td>4. SIM swapped</td> <td>Y/N</td> </tr> <tr> <td>5. Received counterfeit money</td> <td>Y/N</td> </tr> <tr> <td>6. Other, specify</td> <td>Y/N</td> </tr> </table>	1. Lost money	Y/N	2. Received a call from scammers	Y/N	3. Received an unsolicited SMS from scammers	Y/N	4. SIM swapped	Y/N	5. Received counterfeit money	Y/N	6. Other, specify	Y/N		PLEASE TICK ALL THAT APPLY
1. Lost money	Y/N															
2. Received a call from scammers	Y/N															
3. Received an unsolicited SMS from scammers	Y/N															
4. SIM swapped	Y/N															
5. Received counterfeit money	Y/N															
6. Other, specify	Y/N															
Q-170.	How would you rate the service charge of your frequently used digital financial service provider?	1. Expensive 2. Affordable 3. Cheap														
Q-171.	How would you rate the overall service delivery for your frequently used digital financial service provider?	1. Poor 2. Fair 3. Good														
Q-172.	Which of the following right(s) are you aware of with respect to the use of digital financial services?	<table border="1"> <tr> <td>1. Right to full product information</td> <td>Y/N</td> </tr> <tr> <td>2. Privacy and protection of personal data</td> <td>Y/N</td> </tr> <tr> <td>3. Right to redress</td> <td>Y/N</td> </tr> <tr> <td>4. Right to notification of product alterations</td> <td>Y/N</td> </tr> <tr> <td>5. Right to complain</td> <td>Y/N</td> </tr> <tr> <td>6. Right to a response to your complaint</td> <td>Y/N</td> </tr> </table>	1. Right to full product information	Y/N	2. Privacy and protection of personal data	Y/N	3. Right to redress	Y/N	4. Right to notification of product alterations	Y/N	5. Right to complain	Y/N	6. Right to a response to your complaint	Y/N		PLEASE TICK ALL THAT APPLY IF NO TO ALL, GO TO Q-174
1. Right to full product information	Y/N															
2. Privacy and protection of personal data	Y/N															
3. Right to redress	Y/N															
4. Right to notification of product alterations	Y/N															
5. Right to complain	Y/N															
6. Right to a response to your complaint	Y/N															

		7. Full disclosure of risks associated with the service	Y/N	
		8. Other, specify	Y/N	
Q-173.	Through which mode did you become aware about the existence of these right(s)?	1. Service provider	Y/N	PLEASE TICK ALL THAT APPLY
		2. Website	Y/N	
		3. Social media	Y/N	
		4. Regulator	Y/N	
		5. Print or electronic media	Y/N	
		6. Third Party	Y/N	
		7. Other, specify	Y/N	
Q-174.	Are you aware about money laundering and terrorist financing?	Y/N		IF NO, GO TO Q-178
Q-175.	Are you aware that engaging in money laundering and terrorist financing is illegal?	Y/N		
Q-176.	Are you aware that money laundering can be done through digital financial services?	Y/N		
Q-177.	Have you ever received an awareness message on money laundering and terrorist financing from your financial service provider?	Y/N		
Q-178.	Do you have a Tax Payer Identification Number (TPIN)	Y/N		
Q-179.	Do you have any investments in cryptocurrency or other digital currencies?	Y/N		
Q-180.	Are you aware of the risk of investing in cryptocurrencies?	Y/N		IF NO, GO TO Q-182
Q-181.	Which of the following risks are you aware of?	1. Its unregulated	Y/N	PLEASE TICK ALL THAT APPLY
		2. Risks associated with hacking	Y/N	
		3. Volatility	Y/N	
		4. Erroneous transactions	Y/N	
		5. cannot be reversed	Y/N	
		6. Fake investment scams	Y/N	
		7. Money laundering	Y/N	
		8. Other	Y/N	
Q-182.	What is your monthly income from all sources?	ZMW		

END OF THE QUESTIONNAIRE