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Women's Trust of Mobile Money and Agents in Nigeria and Senegal

A qualitative framework to understand trust

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This report was written in collaboration with Sofrecom, a consulting and engineering firm specialising in telecommunications and digital financial services. A subsidiary of the Orange Group, Sofrecom advises and supports strategic and technical digital transformation initiatives for a range of stakeholders, including operators, governments and international institutions.

For this project, Sofrecom partnered with Omedia, a market research agency with extensive experience in conducting qualitative research in West & Central Africa, to carry out the interviews and focus groups.

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Executive summary



Trust in mobile money and agents is a substantial barrier to the ownership and use of mobile money among women in Nigeria and Senegal.[1] In response to this, the GSMA has designed a framework around nine attributes of trust and conducted qualitative research to understand the dynamics of women's trust in mobile money and agents in both countries. This study uncovers varying levels of trust and distrust in mobile money and agents observed among urban and peri-urban women from Lagos, Nigeria and Dakar, Senegal and makes suggestions, to stakeholders, for improving women's trust.

This study presents the findings of qualitative research and as such, the results may not be representative of the populations at large. Instead this research details the behaviours and perspectives of a cohort of urban and peri-urban adult users and non-users of mobile money.

Key findings among women participants in Nigeria and Senegal



— **Security**
Concerns around the security of mobile money can actively discourage women's adoption and use of mobile money services, particularly in Senegal.



— **Reliability**
Women tend to report that mobile money is reliable. However, some report that they don't store value in their accounts and use their own methods to verify that transactions are successful.



— **Confidentiality**
Many women trust that mobile money is private and confidential. This is often the reason they adopted the service. Some concerns remain around how secure their information is with agents or whilst displayed on screen.



— **Agents' integrity, accountability and skills**
Overall, women tend to trust mobile money agents and any negative incidents have not necessarily impacted respondents' trust in the service.



— **Value for money**
Disproportionately high or low prices offered by mobile money providers have had negative impacts on women's and men's adoption, use and trust of the service.



— **Transparency**
Women felt that terms and conditions of mobile money services were clear and generally not a cause for mistrust.



— **Customer care and recourse**
Women in Senegal trust that mobile money agents and customer service lines can provide sufficient technical support. However, in Nigeria, respondents lacked trust in being able to easily access this support and this was a significant barrier to adoption.



— **Ease of use**
Women with less education, especially in Senegal, tend to lack trust in their ability to use mobile money independently, which is a significant barrier to adoption and autonomous use.

1 Nationally representative data from GSMA Consumer Surveys in 2020, 2021 and 2022; GSMA State of the Industry Report on Mobile Money 2022 and 2023.

Level of trust among women participants in Nigeria and Senegal

This study analysed trust in mobile money and agents by segmenting overall trust in to nine 'attributes', to better understand the dynamics of women's trust in particular. Attributes are constantly evaluated by users and non-users, helping to establish their overall level of trust. The magnitude of trust (low (red), moderate (orange) or high (green)) that all participants collectively had towards each attribute in this study is summarised below in Figure 1.

Figure 1

Observed level of women's trust by country, by attribute[2]

Source: GSMA in-country research and analysis.



2 Note: Results are based on observations from in-country qualitative research with male and female users and non-users of mobile money in urban and peri-urban areas of Lagos, Nigeria and Dakar, Senegal.

Introduction



Access to mobile money is critical to improve financial inclusion for billions across low- and middle-income countries (LMICs). It can be a key enabler in reducing poverty and improving prosperity, as well as increasing resilience against negative economic and climate-related shocks.[3,4]

Across LMICs, there is a persistent gender gap in mobile money account ownership and use.[5] Around 54% of the unbanked population globally are women.[6] In 2021 women were 28% less likely than men to own a mobile money account across LMICs.[7] A key reason for this is a lack of trust.

Industry feedback, literature[8] and nationally representative GSMA research were used to measure trust among women. Each of them suggest that trust in mobile money[9] and in mobile money agents is a barrier to ownership and use among women in some LMICs. This is particularly the case in Nigeria, a nascent and growing mobile money market, and Senegal, a more mature mobile money market.[10]

While trust plays an important role in mobile money adoption and use, there is a knowledge gap regarding women's trust in mobile money. The GSMA subsequently undertook research in Nigeria and Senegal to better understand the dynamics of women's trust in mobile money and agents and how to drive their financial inclusion. Based on prior nationally representative quantitative research results and despite high mobile penetration rates, these two countries were selected because of differences in their mobile money ecosystems, market maturity and trust toward mobile money and agents.

Qualitative research was undertaken among randomly selected samples of men and women from urban and peri-urban locations in Lagos, Nigeria and Dakar, Senegal. A total of 12 focus groups were conducted alongside in-depth interviews with consumers and key informants.

This study focused on achieving the following objectives:

- Identify drivers of and barriers to women's trust
- Understand how drivers and barriers influence trust among women
- Assess the level of trust women have in mobile money and agents
- Characterise points of distrust in mobile money and agents among women
- Understand the impact of distrust on women's adoption of mobile money and agents

This report is aimed at mobile money providers, fintechs, regulators, governments and development organisations looking to improve the use of digital financial services among women in West Africa. This research is important because a better understanding of the dynamics of trust in mobile money and agents could equip stakeholders with the ability to enhance women's trust in the mobile money ecosystem. In turn, this could improve adoption, regular and diverse use, and financial inclusion among women. However, further research is needed to understand the nuances and extent of women's trust in mobile money and agents in rural areas and across LMICs.

3 The World Bank. (2022). Financial Inclusion.
4 GSMA. (2023). GSMA State of the Industry Report on Mobile Money 2023.
5 Ibid.
6 The World Bank. (2022). The Global Findex Database.
7 Awanis, A. and Shanahan, M. (2022). Findings from Findex.
8 Gathered through GSMA research and observations.
9 See Appendices for GSMA definition of mobile money and services that are in-scope for this study.
10 Nationally representative GSMA Consumer Surveys in 2020, 2021 and 2022.

Background



Mobile money in Nigeria and Senegal

Figure 2

Overview of mobile money in Nigeria and Senegal[11]

Source: GSMA Mobile Money Metrics, GSMA Consumer Survey 2022.

Nigeria and Senegal have high levels of mobile ownership yet contrasting mobile money and digital financial services markets. Mobile money in Nigeria is nascent with relatively low levels of trust in providers, which is a significant barrier to women's adoption. Senegal has a mature mobile money market displaying high levels of trust in mobile money providers among women, but where trust is still a barrier.

	Nigeria	Senegal
Adult population (15+)	>124m	>10m
Prevalence of mobile money	Medium	Very high
Number of mobile money services	22	4
GSMA Mobile Money Regulatory Index	83 quite high	73 medium
Women's use of mobile money Percentage of the total adult female population		
Own a mobile	86%	77%
Own a mobile money account	9%	76%
Used mobile money in the last 30 days	7%	66%
Among adult female mobile money users... The number one mobile money use case	Savings	Cash out
Women's trust of mobile money Percentage of adult female mobile money users		
Trust mobile money providers	57%	88%
Percentage of adult female mobile owners aware of mobile money but who do not have an account		
Have concerns about lack of trust and safety that stop them having a mobile money account	33%	10%
Have a lack of trust in agents that stops them having a mobile money account	24%	17%

11 Source: GSMA Mobile Money Metrics, GSMA Mobile Money Prevalence Index, GSMA Mobile Money Regulatory Index, Nationally representative data from the GSMA Consumer Survey 2022 (see: Closing the mobile money gender gap chapter in the GSMA State of the Industry Report on Mobile Money 2023).

Contextual influences on women's trust in mobile money and agents in Nigeria

Mobile money landscape

In Nigeria, gender gaps in the mobile money landscape reflect distinctive socioeconomic barriers impacting women's trust. As of 2022, women were 5% less likely to own a mobile phone compared to men, 16% less likely to be aware of mobile money and 51% less likely to own a mobile money account. When assessing the use of mobile money in the last 30 days among adult mobile money account owners, women are 4% less likely to have used it compared to men. For use in the last seven days, women are 13% more likely to have used mobile money than men.[12] Despite mobile money having been launched over a decade ago, Nigeria is classified as having a medium prevalence of mobile money.[13] The country has relatively low awareness and low usage compared to, for example, its West African counterparts Ghana and Senegal.[14,15]

Social norms

In more conservative and rural settings, persistent social norms favouring men in education and employment contribute to the limited access Nigerian women have to financial services.[16] Lower educational attainment and higher illiteracy rates among women highlight disparities perpetuated by societal and parental preferences for boys' education and opportunities. Early marriage further restricts women's skill development, experiences and relationships crucial for employment, resulting in lower lifelong earnings and heightened financial insecurity.[17]

Policy and regulation

Insufficient regulation and limited public sector support pose challenges to women's trust in mobile money. The lack of public support hinders widespread knowledge acquisition, use and trust in mobile money services in Nigeria.[18] The absence of robust regulations contributes to unreliable agent networks and the presence of 'pseudo agents'[19] further undermines overall trust in the system.[20]

Economic factors

High levels of income inequality and unemployment, with around 39% of the population living on less than the equivalent of USD $1.90 a day, affect the financial security and risk aversion of Nigerian women.[21] The gender wage gap further exacerbates financial disparities, with Nigerian women earning 42% less than men on average.[22] Around two thirds of women are included in the formal and informal financial sector, resulting in gender-based disparities in trust in financial service providers.[23] In addition, one in three women do not trust any financial service provider, compared to one in five men.[24]

12 GSMA. (2023). GSMA Consumer Survey 2022 (see: GSMA State of the Industry Report on Mobile Money 2023).
13 GSMA. (2023). GSMA Mobile Money Prevalence Index 2022.
14 GSMA. (2023). GSMA Consumer Survey 2022 (see: GSMA State of the Industry Report on Mobile Money 2023).
15 Reynolds, T et al. (2023). Exploring the gender gap in mobile money awareness and use.
16 WFID Partnership. (2022). Towards women's financial inclusion: A gender data diagnostic of Nigeria.
17 Central Bank of Nigeria, EFInA and Dalberg. (2019). Assessment of women's financial inclusion in Nigeria.
18 Reynolds, T et al. (2023). Exploring the gender gap in mobile money awareness and use.
19 Unregulated agents.
20 AFI Global. (2022). Strategy for leveraging agent networks for women's financial inclusion.
21 UNDP and OPHI. (2022). 2022 Global multidimensional poverty index.
22 WFID Partnership. (2022). Towards women's financial inclusion: A gender data diagnostic of Nigeria.
23 Ibid.
24 Central Bank of Nigeria, EFInA and Dalberg. (2019). Assessment of women's financial inclusion in Nigeria.

Contextual influences on women's trust in mobile money and agents in Senegal

Mobile money landscape

Since 2011, Senegal has made strides in financial inclusion for women. It now has a high prevalence of mobile money,[25] but contextual barriers persist. As of 2020, the literacy rate among Senegalese women is only 40% compared to 52% among the total population. This is reflected in the subsequent statistics from 2022.[26] Among the total adult population, women are 13% less likely to own a mobile phone than men and 15% less likely to own a mobile money account – despite near parity with men on mobile money awareness. Women are 5% more likely than men to have used mobile money in the last 30 days and 13% less likely than men to have used it in the last seven days.[27]

Social norms

Social and religious norms in Senegal impact women's socioeconomic opportunities. While urban areas generally respect laws protecting women, rural areas are influenced by customary and religious practices. These can limit women's awareness of and access to legal rights and perpetuate early marriage practices.[28] These norms may also constrain women's educational and employment prospects, fostering dependence on men, family or friends and contributing to heightened risk aversion and reduced trust in financial services.

Policy and regulation

Governance challenges in Senegal, including a lack of redress mechanisms and stringent know your customer (KYC) requirements, can hinder women's financial inclusion. Hesitancy in using formal financial services is linked to perceived power imbalances and a lack of trust or awareness in government authorities.[29] KYC barriers disproportionately affect women, who are less likely to possess ID cards, and additional requirements, such as proof of income, can pose challenges for those working in the informal economy.[30]

Economic factors

Economic challenges in Senegal, where over 7% of the population live on less than the equivalent of USD $1.90 a day, contribute to disparities in accessing formal financial services.[31] The perception of insufficient funds to maintain a formal bank account is a common barrier, emphasising the need to overcome economic factors as part of trust-building strategies.

25 GSMA. (2023). GSMA Mobile Money Prevalence Index 2022.
26 Hunguana, H et al. (2020). Women's financial inclusion in Senegal.
27 GSMA. (2023). GSMA Consumer Survey 2022 (see: GSMA State of the Industry Report on Mobile Money 2023).
28 Hunguana, H et al. (2020). Women's financial inclusion in Senegal.
29 World Bank. (2016). Enhancing financial capability and inclusion in Senegal.
30 Hunguana, H et al. (2020). Women's financial inclusion in Senegal.
31 UNDP and OPHI. (2022). 2022 Global multidimensional poverty index.

Understanding trust



Trust

Trust is foundational to human interactions, serving as a key element in assessing the perceived risks associated with new paths to beneficial outcomes, whether they involve individuals, services, or systems.[32] Regarding mobile money, trust plays a pivotal role in determining customers' responses, influencing their decision to sign up and actively use their mobile money accounts.[33] This trust dynamic varies across genders and contexts, with women often facing higher perceived risks due to fewer economic resources and a societal standing that may be less than that of men. Consequently, women are less likely to trust mobile money services than men.

Lack of trust operates as a barrier, similar to other challenges faced by mobile money customers such as distance, cost, and stringent KYC requirements.[34] For mobile money providers to overcome this barrier, it is important to understand the factors influencing customers' trust and use them to enhance service adoption and usage.

Increasing women's trust in mobile money is integral to expanding financial inclusion. Without trust:

- Women may opt for alternative channels such as cash or other informal methods
- Women might underutilise their own mobile money accounts, keeping lower balances or limiting usage to specific services
- Women might experience incidents, such as suspected agent fraud, which may lead them to discontinue using mobile money services altogether

When women trust the service, they can become loyal consumers and influential advocates, contributing to a positive ripple effect that may encourage more women to trust and use the service.[35]

Understanding the financial lives of women

To understand women's trust in mobile money services, it is important to consider the factors influencing the economic status and financial habits of women. In many LMICs, social norms and structural inequalities contribute to lower educational attainment for women, resulting in fewer job opportunities, lower incomes and increased household duties.[36] Income, education and trust in financial service providers are determinants of financial exclusion for women.[37] To some extent, trust levels correlate with education and income – with lower levels of both leading to reduced trust.[38]

Given the financial conservatism often exhibited by women due to societal norms and their relatively lower financial security, many women approach financial decisions cautiously, resulting in a higher trust threshold when selecting a financial service provider.[39,40] Despite strides in making financial services more accessible, women report lower trust in digital financial services, such as mobile money, preferring in-person interactions for financial matters.[41]

Trust can be explored along three dimensions: social trust, platform trust and agent trust.

32 Cook, K. (2001). Trust in society.
33 Osakwe, C et al. (2021). Trust building in mobile money and its outcomes.
34 Zins, A. and Weill, L. (2016). The determinants of financial inclusion in Africa.
35 Helms, B. (2013). Untapped Potential: Women and Mobile Money.
36 EFinA. (2019). Assessment of women's financial inclusion in Nigeria.
37 Ibid.
38 Zins, A. and Weill, L. (2016). The determinants of financial inclusion in Africa.
39 Helms, B. (2013). Untapped Potential: Women and Mobile Money.
40 Lyon, B. (2017). Interview: Designing Digital Financial Services for Women.
41 GSMA (2023). The State of the Industry Report on Mobile Money 2023.

The role of social influence

Social trust, derived from interactions with others outside the mobile money ecosystem, is a widespread influence on women's overall trust. Recommendations from friends, family and peers significantly impact trust in brands. For example, 83% of respondents in a study carried out by Nielsen across 60 countries trust close relations' recommendations.[42] In Kenya and Côte d'Ivoire, women rely more on recommendations from peers than communications from digital financial service providers.[43] This highlights the power of word-of-mouth in building trust without direct experience with a brand.

Social trust is heavily influenced by societal trends, with women often aligning their behaviours with those around them. Recommendations from peers, especially in lower-income areas in Sub-Saharan Africa where savings groups are prevalent, can shape women's financial choices.[44] This means social trust can play a role in strengthening economic institutions.[45] Social trust varies between men and women, with higher trust observed among more educated and affluent individuals.[46,47]

Trust in the mobile money proposition

Platform trust, focusing generally on the functionality and security of mobile money, is necessary to create user confidence. Measures such as security, consumer protection regulations, the ability to seek redress and structural assurances can enhance this type of trust.[48,49] For women, platform trust can be influenced by features ensuring successful transactions, such as real-time payment notifications, and allowances to cancel or reverse erroneous transactions.[50] These features can impact women's trust by mitigating perceived risks, especially considering increased risk aversion due to limited economic and social power.

Trust in mobile money agents

Agents play a pivotal role in building trust, acting as crucial touchpoints for consumers – particularly in digital financial services where face-to-face interactions are limited.[51,52] The successful execution of transactions and helpful interactions can build both trust and credibility, making agents integral to users' overall positive experience.[53]

Women's trust in agents differs from that of men, relying more on high-touch interactions when using mobile money services. Women often perform transactions or seek support and information from agents who are personally known to them such as neighbours, relatives or community members.[54] Previous research has found that an early negative experience with an agent can significantly impact women's trust, highlighting the importance of fostering positive interactions from the onset.[55]

Women are more likely to trust female agents over male agents, showcasing a preference that holds even in regions with predominantly male agents.[56] This reflects the belief that female agents can be more trustworthy, better at maintaining confidentiality and easier to approach.[57]

42 Nielsen. (2015). Global trust in advertising.
43 DFS Lab, Caribou Digital and Caribou Data. (2021). Payment system design and the financial inclusion gender gap.
44 Kedir, A. and Kouame, E. (2022). FinTech and women's entrepreneurship in Africa.
45 Odera, L. (2013). The role of trust as an informal institution in the informal sector in Africa.
46 Zins, A. and Weill, L. (2016). The determinants of financial inclusion in Africa.
47 Glaeser, E et al. (2000). Measuring Trust.
48 Kedir, A. and Kouame, E. (2022). FinTech and women's entrepreneurship in Africa.
49 Duflos, E. & Medine, D. (2023). Consumer & Data Protection: A New Approach to Intersecting Risks.
50 Osakwe, C et al. (2021). Trust building in mobile money and its outcomes.
51 Helms, B. (2013). Untapped Potential: Women and Mobile Money.
52 Shaikh, A et al. (2023). Mobile money as a driver of digital financial inclusion.
53 Ibid.
54 FinDev Gateway. (2022). Four ways to design agent networks that work for women.
55 Helms, B. (2013). Untapped Potential: Women and Mobile Money.
56 GSMA. (2020). Reaching 50 million women with mobile: A practical guide.
57 FinDev Gateway. (2022). Agent gender matters...for customers.

Trust framework

This study segments overall trust into 'attributes' to explore the dynamics of women's trust.

To guide the analysis of women's trust in mobile money and agents in Nigeria and Senegal, a framework has been designed for this study (Figure 3). It provides a structure to assess the drivers, attributes and impacts of trust. It can be used to identify where there is distrust and where there are opportunities to improve women's trust. For example, a mobile money provider may use this to improve their product design, user experience, customer service, marketing campaigns and pricing to better target women. The framework is built around four pillars:

- **Drivers of trust and distrust:** These can influence trust in each attribute.
- **Attributes of trust:** These are components of one's overall trust in mobile money and agents. Attributes are constantly evaluated by users and non-users, helping to establish their overall level of trust in the service.
- **Level of trust:** The magnitude of trust (high, moderate or low) that users or non-users of mobile money and agents have towards each attribute.
- **Impact of distrust (in each attribute):** The impact of distrust on the adoption and use of mobile money and agents.

Segmenting trust into attributes allows for analysis by subject. It also provides a better understanding of the importance of each attribute in the overall perceptions of participants.

The framework was built using research, literature reviews, key informant interviews and workshops with financial inclusion specialists. Several research frameworks that study trust and trust in technology and digital financial services were analysed. Some are derived from the Technology Acceptance Model (TAM), which is widely used for researching technology adoption, including trust in digital financial services, and is considered a reliable instrument with robust measurement properties.[58]

These models underline several risks. Trust and risk are closely correlated, so users' trust is based on an analysis of the risks they are exposed to. This study mapped and classified the risks that women are exposed to when using mobile money and agents. These have been prioritised into nine main risks, corresponding to the nine attributes of trust in this study's framework. Interviews and focus groups carried out for this study were organised around reviewing these nine attributes.

58 For example: Liu, L. (2009). Technology acceptance model: A replicated test using TETRAD; Chandra, S et al. (2010). Evaluating the role of trust in consumer adoption of mobile payment systems: An empirical analysis; Spencer, S et al. (2018). The role of trust in increasing women's access to finance through digital technologies.

Figure 3

Framework for understanding women's trust in mobile money and agents

Drivers of trust

e.g. word of mouth, literacy, digital skills, reputation, etc.

Influence trust in...

Overall trust in mobile money

Nine attributes of trust



Security of the service

I trust mobile money has safeguards to ensure my funds are protected from theft and fraud



Reliability of the service

I trust that transactions will occur without failure and funds are protected from loss



Value for money of the service

I feel that the fees paid for the service are proportionate and fair



Agent **integrity and accountability**

I am convinced mobile money agents are honest and can be held accountable



Agent **skills**

I feel agents have the skills needed to support and properly operate the service



Access to **care & recourse**

I trust that I can access support and my requests and complaints will be properly handled



Ease of use of the service

I trust I will be able to use the service by myself



Confidentiality of use

I am confident my personal details and information about my transactions will remain confidential



Transparency of terms/ conditions

I am confident terms/ conditions are clear and fully disclosed and don't put me at a disadvantage

Results in...

Impact of distrust

i.e. uptake and use of mobile money

Comparative findings from Nigeria and Senegal



Nigerian participants' financial behaviour

Motivations and dissatisfactions: Navigating mobile money adoption

Participants' main impetus for signing up for mobile money services often stems from an immediate need to transact in a way that traditional banks may not promptly allow. Dissatisfaction with banks emerges as a driver: men often cite transaction limits as a business hurdle, while some women grapple with network reliability issues.

Adoption pathway: Use case progression

The adoption journey among participants typically starts with airtime top-ups and bill payments, before progressing to other transactions such as person-to-person transfers and merchant payments. Men often also diversify their use by betting on sports. Additionally, an emerging interest in loans demonstrates some users' awareness of credit scoring and a need to build a credit history.

Unlocking trust through recommendations

Word of mouth from close relatives and endorsements by authorities can play key roles in instilling trust and initiating registrations. For some women, multiple recommendations are often needed to bridge the gap between awareness and trial. Some urban women, equipped with higher digital skills, are more responsive to referrals and incentives, leading to direct subscriptions.

Regulatory endorsement: A pillar of trust

Mobile money regulation emerges as a driver of trust for many participants. Understanding providers' regulatory status is a key consideration for some users' adoption. Some non-users expressed a readiness to trust providers pending clarification of their regulatory status.

Intra-household dynamics: Balancing autonomy and support

Within households, women are generally free to use financial services, but exhibit varying degrees of financial autonomy, supported by different levels of spousal encouragement or discouragement.

Detractors: Challenges in spousal support

A lack of trust in women's ability to assist in times of need prompts some men to discourage the use of mobile money. In contrast, women generally express confidence in their autonomous access to and use of financial services.

Neutral ground: Shared decision-making

The prevailing sentiment among respondents is one of shared financial decision-making within households, even among non-users of mobile money. However, some men may exhibit reluctance to engage in shared decision-making – either to avoid conflict or due to the acknowledgement that their wives are more adept at tracking household needs.

Promoters: Men as advocates

Some men who use mobile money actively promote the services within their families, highlighting the potential of positive user experiences to go beyond gender boundaries.

Financial autonomy and decision-making: Influencing service usage

Financial autonomy and balanced decision-making are central to the successful use of financial services by various women participants in Nigeria.

Shared decision-making in households

While a general sense of shared decision-making prevails, some men may resist it, preferring to avoid conflict or recognising their wives' superior grasp of household needs.

Financial contributions and decision-making

Expectations around financial contributions may vary, impacting decision-making processes. Men are often seen as primary contributors, but circumstances can shift these dynamics, leading some to collaborative decision-making.

Savings preferences: Navigating trust and product features

For some women, the consideration between formal and informal savings options hinges on trust and product features.

Importance of savings

The ability to save and exercise restraint in accessing funds emerges as a key feature sought by respondents, influencing their choice between formal and informal options.

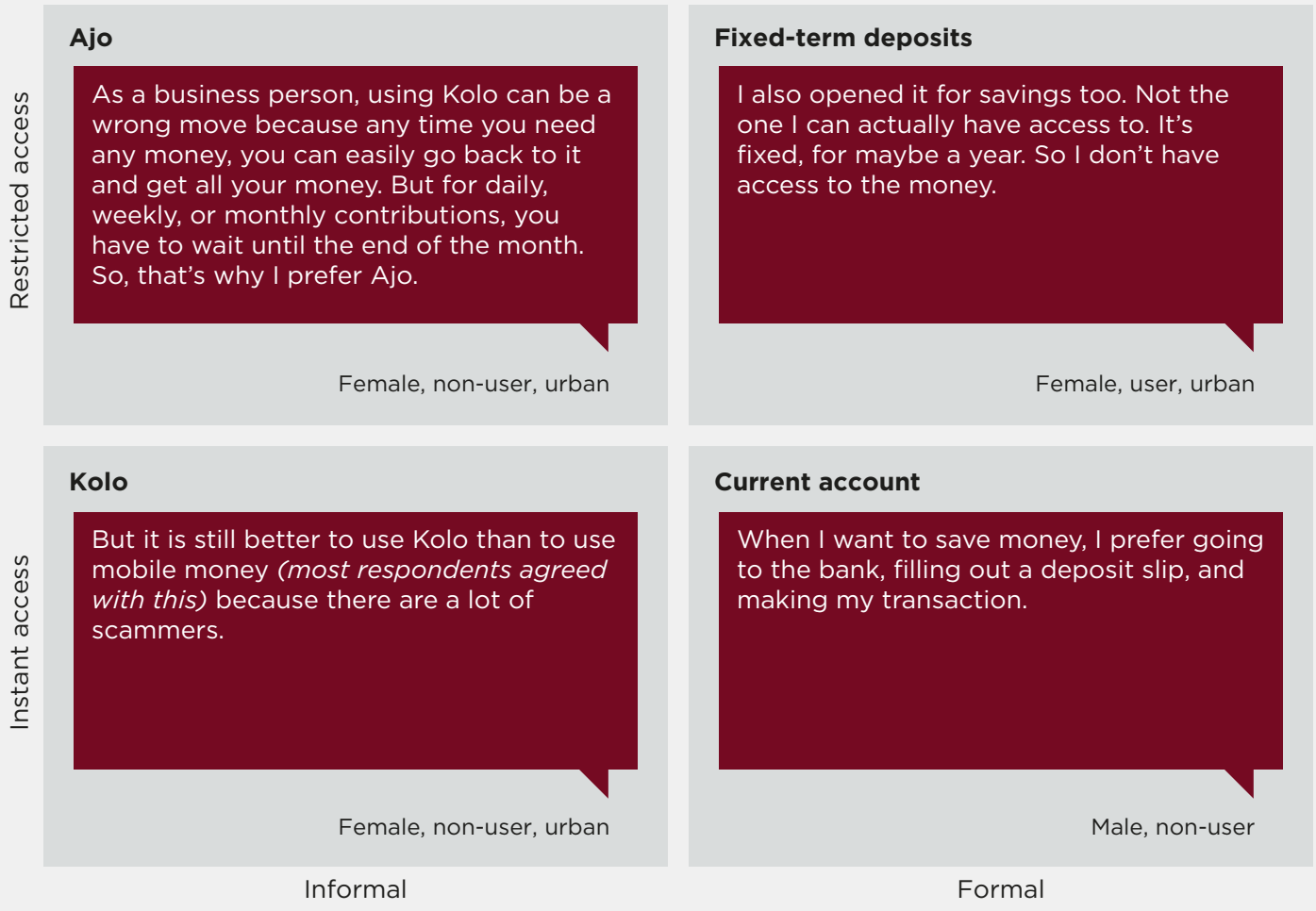
Product preferences: Informal savings groups and mobile wallets

While some sophisticated users explore fixed-term deposits within mobile wallets, the majority opt for the familiarity and trust embedded in informal savings groups such as Ajo[59] (Figure 4). Trust in these groups is rooted in social interactions, emphasising the significance of community ties.

Figure 4

Participants' use of formal and informal savings methods[60]

Source: GSMA in-country research and analysis



59 Ajo is a trust-based informal savings group system where participants regularly contribute fixed sums of money to a common fund. The group selects one participant during each contribution period, which can vary from daily to monthly, to receive all the pooled money.

60 Note: Results are derived from GSMA focus groups and interviews with male and female users and non-users of mobile money in urban and peri-urban areas of Lagos, Nigeria in August 2023. Kolo, in Nigeria, refers to a traditional 'piggybank'.

Senegalese participants' financial behaviour

Perceived usefulness and risk mitigation: Drivers of adoption

The decision to adopt mobile money hinges on participants' weighing its perceived usefulness against associated risks. Various benefits underscore the perceived usefulness to participants:

- Simplicity: A user-friendly app and QR card can simplify transactions, compared to using USSD.
- Time-saving: Mobile money can reduce the need for physical travel, facilitating bill payments and savings group contributions.
- Greater discretion: The ability to perform transactions at home can enhance user privacy.
- Security: Reduced reliance on physical cash can minimise the risk of robbery.

Some participant merchants, recognising a business need and the risk of losing customers, have embraced mobile money as clients increasingly prefer this payment method.

Social influences and women's adoption

Social influence, particularly among women participants, plays a pivotal role in the adoption of mobile money services. Some women seek reassurance from friends and family, often relying on their feedback before subscribing. The adoption process may involve a phase of checking the service's reliability with relatives.

Barriers to access and overcoming financial needs

Despite their financial needs, women participants face barriers to accessing formal financial services. Some non-subscribers cited issues such as insufficient funds and the need for spousal permission, while many subscribers cited concerns about trust in security and ease of use.

Even though some women abstain from mobile money, they fulfil their financial needs through informal means. Some non-users often resort to transport services (*horaires*) while a majority, apart from those who had historically experienced scams, participate in informal savings groups (*tontines*). Most non-users transfer their financial risk to trusted third-party individuals who conduct transactions on their behalf via their own mobile money accounts.

Dominant providers and the rise of merchant payments

The mobile money landscape in Senegal is largely dominated by Wave Money and Orange Money, both of whom were spontaneously recognisable to participants. Other services mentioned include Free Money, Wizall, Kash Kash, Wari and Joni Joni but these receive limited use, in part, due to limited agent networks. Both Wave Money and Orange Money are widely used, with customers often using both based on each service's advantages.

Merchant payments have emerged as a widespread use case, especially following Wave Money's market entry. The ease of use, particularly with QR cards, has improved access to merchant payments, meeting the increasing demand from customers. However, savings and access to credit remain underdeveloped within the mobile money ecosystem, with participants relying heavily on informal *tontines*.

Intra-household dynamics: Shared financial management

The pooling of household income is a common practice, with all family members contributing to its management. As the typical heads of households, men tend to supervise household finances and provide the main source of income. Women predominantly manage day-to-day expenses and sometimes contribute to household income, demonstrating their role in maintaining household finances.

Privacy in financial matters is important, with men often keeping their financial affairs confidential from their wives. The same also occurs for women where some earn their own income: they aim to improve their standard of living, without disclosing it to their husbands. Some male participants were in favour of this while others were not, and some preferred their wives to get their permission before opening a mobile money account.





Drivers of trust and distrust

Drivers of trust are external factors that influence overall trust in mobile money and agents and in each attribute of trust in the framework. This includes one's level of digital skills or awareness of mobile money. The study uncovered several observed external factors that can influence women's trust and distrust in mobile money and agents in Nigeria and Senegal (Figure 5). For example, a unfavourable story about mobile money (word of mouth) had a very negative influence on women's trust in the security of mobile money services in Senegal. Conversely, a mobile money provider with a reputation for security could have a positive influence on trust.

Figure 5

Drivers (external factors) and their observed influence on women's trust in mobile money and agents in Nigeria and Senegal, by attribute[61]

Source: GSMA in-country research and analysis



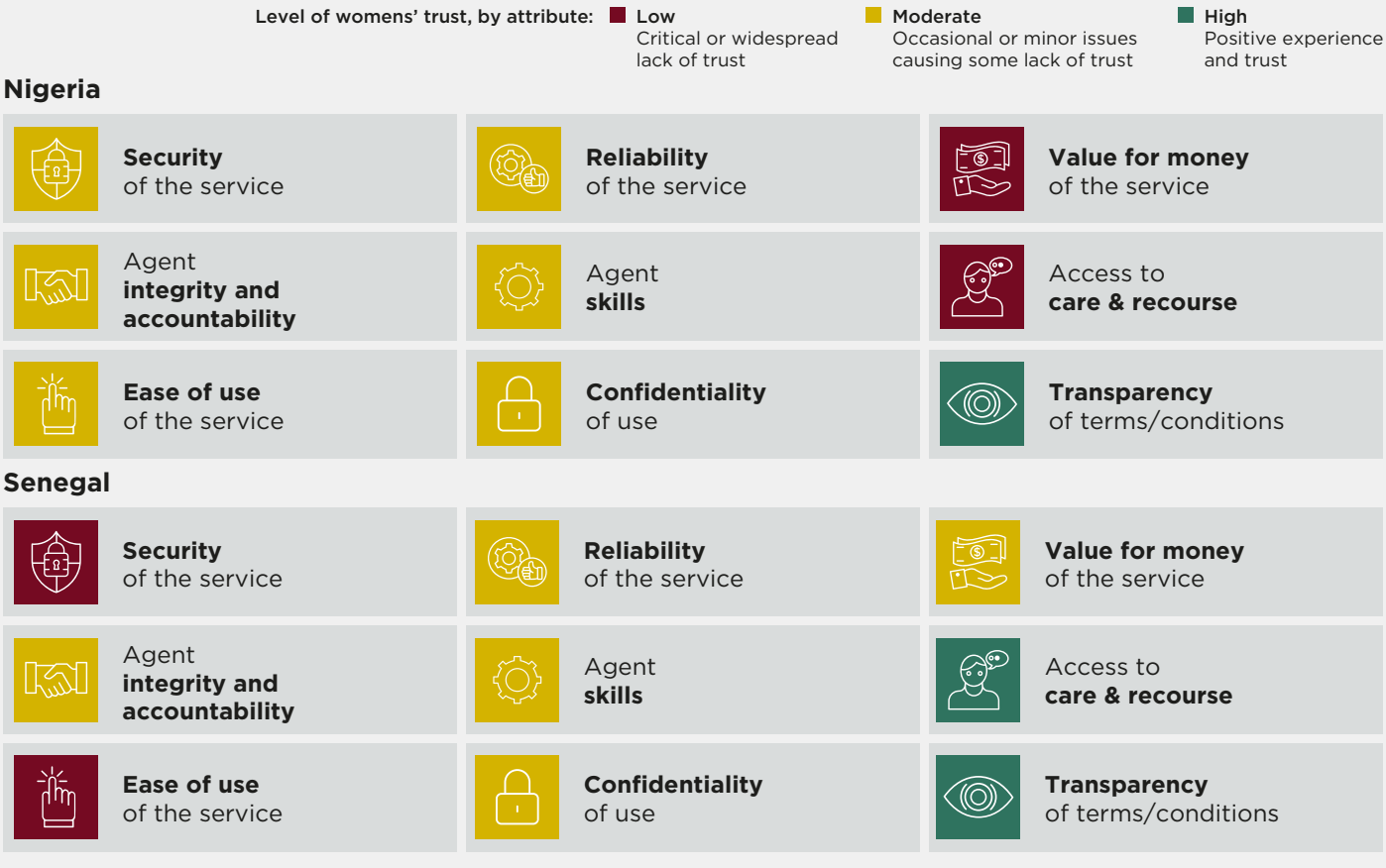
61 Note: Results are based on observations from in-country qualitative research with male and female users and non-users of mobile money in urban and peri-urban areas of Lagos, Nigeria and Dakar, Senegal. Due to the observational nature of the research it is possible that further uncaptured influences on trust occur among this cohort.

Level of trust

Varying levels of trust and distrust in mobile money and agents were observed among female participants in Nigeria and Senegal (Figure 6). In both countries, there are some notable areas of distrust. In Nigeria, women (and men) distrust prices considered 'too attractive' and have little confidence in getting customer support when they need it. In Senegal, women demonstrate a substantial lack of trust in the security and ease of use of mobile money.

Figure 6

Observed level of women's trust by country, by attribute[62]



62 Note: Results are based on observations from in-country qualitative research with male and female users and non-users of mobile money in urban and peri-urban areas of Lagos, Nigeria and Dakar, Senegal.

Trust in security of the service

Nigeria Women's trust: **Moderate**

In both Senegal and Nigeria, trust in the security of mobile money services is of utmost importance. Many male and female participants in our study expressed serious concerns regarding various incidents, such as scams and robbery.

In Senegal, there is a greater lack of trust in mobile money among women than men. Women tend to exhibit lower digital skills, making them more vulnerable to scams when relying on agents or relatives. This disparity leads some women to either refrain from adopting the service, limit its use or develop their own risk-mitigation strategies. Word of mouth plays a pivotal role in influencing trust, particularly for women who seek advice from their communities. Mobile money providers' efforts in fraud prevention campaigns and incident handling are crucial in improving trust, providing reassurance to both participant users and non-users.

Senegal Women's trust: **Low**

In Nigeria, male and female participant users perceived mobile money providers' systems as no riskier than other financial service providers. While scams and social engineering are the primary concerns for women in Nigeria (with men primarily worried about physical risks associated with handset usage), the overall level of trust does not significantly differ between genders. Similar to Senegal, lack of trust in the security of mobile money services acts as a barrier to adoption for some non-user participants, amplified by word of mouth or lower digital skills.

Trust in the reliability of the service

Nigeria Women's trust: **Moderate**

In both Senegal and Nigeria, there is a relatively high level of trust in the reliability of mobile money services. No major distrust was raised during discussions with male and female participants. However, risk mitigation strategies used by male and female users suggests that trust could be further enhanced. Connectivity issues in both countries also influence the perception of reliability of mobile money services.

In Nigeria, frequent service downtime compels some female users to promptly withdraw funds when rumours of service interruptions start circulating. Many female users also limit the amount of money kept in their accounts as a precaution.

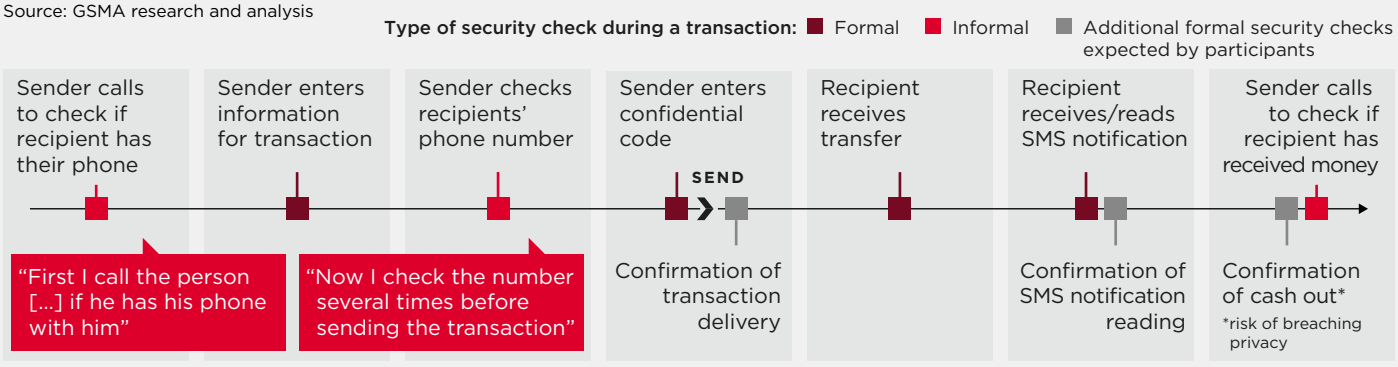
Senegal Women's trust: **Moderate**

In Senegal, women participants often conduct diligent reliability checks before subscribing to mobile money services, seeking feedback from their relatives and community. A strong track record by mobile money providers is a prerequisite for adoption, often leaving new players out of consideration. Some female users also tend to limit the value stored in their accounts. Additionally, some women users employ their own checks to verify the success of transactions (Figure 7), indicating room for improvement in trust in reliability.

Figure 7

Formal and informal checks applied during a mobile money transaction[63]

Source: GSMA research and analysis



63 Note: Derived from GSMA desk research and focus groups and interviews with male and female users and non-users of mobile money in urban and peri-urban areas of Dakar, Senegal in July 2023. Formal security checks during a transaction come from observations of mobile money transaction processes. An illustrated mobile money transaction process is presented in this figure however, processes could differ from one mobile money provider to another.

Trust in confidentiality of use

Nigeria Women's trust: **Moderate**

In both Senegal and Nigeria, the privacy afforded by mobile money emerges as a cornerstone for women's financial empowerment. Mobile money enables many women to manage their finances, including income, transactions and savings, without the need for familial or spousal oversight. Privacy was often the primary motivation for women participants to adopt mobile money. Among women in general, trust in mobile money's confidentiality is robust.

Isolated incidents where Senegalese agents have disclosed information, accidentally or deliberately, have sometimes caused some female participants to question the agents' ability to safeguard their privacy. Additionally, the physical environments of point-of-sale locations may not always be conducive to preserving user confidentiality.

Senegal Women's trust: **Moderate**

Various female participants in both countries exercise great caution regarding the information displayed on digital interfaces, occasionally feeling vulnerable to inadvertent disclosures, potentially jeopardising their privacy or exposing them to theft. They devised their own ways to shield sensitive information, such as immediately deleting debit notifications and enabling features that hide apps from a mobile phone's home screen (notably in Nigeria) or advocate for enhanced access controls to protect their privacy (particularly in Senegal).

Trust in agents' integrity, accountability and skills

Nigeria Women's trust: **Moderate**

In both Senegal and Nigeria, male and female participants expressed a high level of trust in the skills and integrity of agents. In Senegal, women with lower educational backgrounds or limited digital proficiency often rely entirely on agents to execute transactions on their behalf, highlighting a robust level of trust. Some might also have no choice of alternatives.

While instances of dishonest agent behaviour were reported by both male and female participants, they are viewed as isolated occurrences. Such incidents do not significantly impact mobile money use, as few participants report discontinuing use due to issues with agents. In Senegal, male and female users readily seek out alternative agents when trust in a particular agent wavers. In Nigeria, where agents levying excessive fees appears to be common, both men and women users were proactive in negotiating with and applying pressure on agents to reduce these fees.

Senegal Women's trust: **Moderate**

Importantly, inappropriate agent behaviour does not erode male and female participants' overall trust in mobile money in either country. Users have not and do not expect to hold mobile money providers accountable when an agent behaves inappropriately, nor do they seek intervention from them. In both Senegal and Nigeria, most women do not express reservations or difficulties in interacting with male agents. Some respondents stated that they do not inherently place more trust in female agents than in male agents.

Trust in value for money

Nigeria Women's trust: **Low**

In Nigeria, male and female respondents expressed a high level of satisfaction with the competitive pricing offered by mobile money providers, which they found more appealing compared to offerings from traditional banks. However, aggressive pricing strategies, including zero-rating, coupled with the abundance of rewards, have raised suspicions. The participants' lack of trust in prices or deals deemed "too good to be true" had consequences. It deterred various potential non-users from adopting mobile money and, more widely among the cohort, eroded trust in the overall reliability and security of mobile money services.

Senegal Women's trust: **Moderate**

In Senegal, male and female participants generally believe that the fees associated with mobile money services are reasonable in the current market context. However, when recalling the period following the launch of Wave Money, many users felt that the prices charged for mobile money transactions by incumbents were too high. This led to widespread disappointment and frustration with incumbents, with some users saying they sometimes felt exploited. This period marked a notable loss of trust in mobile money. While the recent convergence of mobile money pricing structures seems to have restored trust in the fairness of prices for most participants, regaining the trust of the most disgruntled users may not happen easily.

Trust in transparency of terms and conditions

Nigeria Women's trust: **High**

In Nigeria, there is generally a poor understanding of pricing among male and female participants. This is influenced by a lack of transparency caused by frequent changes in mobile money pricing structures and the imposition of unwarranted fees by agents. However, these participants did not appear overly concerned, and there was no distrust in the pricing of mobile money transaction fees. Aside from pricing, a lack of transparency in other service conditions was not reported.

Senegal Women's trust: **High**

In Senegal, the level of transparency in pricing is generally viewed by male and female respondents as satisfactory. Most participants had a reasonably accurate understanding of pricing structures, which enabled them to switch between mobile money services based on transaction type and amount. They were aware that providers' prices are typically displayed at service points, informing their knowledge of the pricing framework. While some minor misunderstandings of transaction costs were mentioned by some women, they do not significantly impact overall trust. Beyond pricing, no other transparency-related issues were reported regarding other service conditions.

In both countries, perceptions, behaviours and levels of trust towards transparency of terms and conditions are the same among women and men.



Trust in being able to access care and recourse

Nigeria Women's trust: **Low**

In Nigeria, where banking services are widely accessible, banks have established a precedent for customer support: requests and complaints can be resolved in branches. Many Nigerian male and female participants expressed regret that this level of support is not readily available with mobile money, citing the distance or non-existence of providers' offices as a key hindrance. Additionally, telephone support is not widely considered a viable option. The few participant users who have attempted to contact customer service reported difficulties in reaching a representative or unresponsiveness. This lack of trust in accessing support significantly impacts some respondents, leading them to opt out of owning a mobile money account.

Senegal Women's trust: **High**

Conversely, **in Senegal,** many male and female participants engage frequently with customer service and have confidence that their requests and complaints will be effectively handled. Even women participants expressed comfort in using telephone support. This has improved their confidence in using the service, particularly when they may lack proficiency in using digital interfaces. Furthermore, there is a high level of trust in the support provided by agents as a first port of call. Some male and female participants highlighted the complexity of certain procedures, such as transaction reversals, suggesting an opportunity for improvement in user trust towards customer support services.

Trust in ease of use of the service

Nigeria Women's trust: **Moderate**

Senegal Women's trust: **Low**

In Senegal, less educated women with lower digital proficiency expressed reservations about their ability to navigate self-service interfaces independently. The fear of transaction errors, which are commonly reported and often result in financial losses, exacerbates this anxiety and lack of confidence in using the service autonomously.

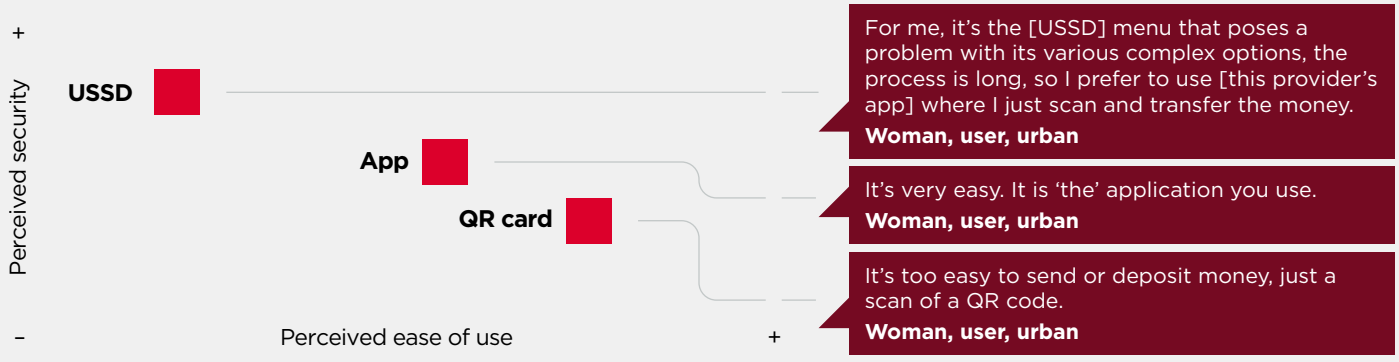
This significantly hinders the adoption of mobile money for a substantial portion of these female participants. Instead, they turn to relatives or agents, somewhat relinquishing their independent use. While this may transfer the usage risk to third parties, it exposes these female participants to security vulnerabilities: numerous incidents of female users being misled by relatives or agents were reported. Consequently, QR cards were the preferred channel for less digitally savvy women participants, while USSD interfaces are viewed as insurmountable obstacles. In comparison, among all participants, QR cards were easiest to use, followed by apps. USSD was considered very difficult to use despite its strong perceived security (Figure 8).

In Nigeria, there is a generally higher level of comfort in using digital interfaces among men and women participants compared to Senegal. Many users are adept at using mobile apps in their daily routines. However, women participants with lower digital proficiency tend to seek support from relatives, less so from agents. From time to time, these women also grant full access to their accounts or phones to these trusted individuals.

Figure 8

Participants' perception of mobile money interfaces[64]

Source: GSMA in-country research and analysis



64 Note: Results are derived from GSMA focus groups and interviews with male and female users and non-users of mobile money in urban and peri-urban areas of Dakar, Senegal in July 2023.

Impact of distrust

Distrust among participants in the different aspects of a mobile money provider's service leads to a variety of impacts. Some can negatively influence a woman's financial inclusion and a provider's bottom line more than others. In general, female participants' distrust leads them to either adopt their own risk mitigation strategies, limit their use of mobile money or stop using the service altogether. For example, observed distrust in the reliability of mobile money services in Nigeria led to users abandoning use of mobile money, resulting in declining account ownership.

Figure 9

Impact of distrust on women's adoption and use of mobile money and agents in Nigeria and Senegal, by attribute[65]

Source: GSMA in-country research and analysis

Nigeria Senegal

Attributes of trust. Observed distrust in...

Security	Reliability	Value for money	Agent integrity and accountability	Agent skills	Care and recourse	Ease of use	Confidentiality	Observed resulting behaviour	Realised outcome
■ ■		■			■	■		Deciding not to subcribe to mobile money	Declining mobile money account ownership
	■ ■	■			■		■	Deciding to abandon use of mobile money services	
						■		Asking relatives to carry out transactions on their behalf using their relatives account	
■ ■	■ ■							Refraining from storing any value/limiting the value stored on their account	Limiting usage of mobile money
	■	■						Refraining from carrying out certain types of transactions	
	■ ■						■	Lowering/capping the number of transactions carried out	
■ ■	■ ■						■ ■	Adding one's own security/reliability/ confidentiality checks when using mobile money services	Adopting one's own risk mitigation strategies
						■ ■		Seeking the support of agents/relatives to use mobile money services	
						■ ■		Giving agent/relatives access to their mobile money account to operate the service on their behalf	
			■ ■	■			■	Turning to another agent	

65 Note: Results show the observed link between participants' lack of trust (by attribute) and adoption and use of mobile money and agents (resulting behaviours). Results are based on observations from in-country qualitative research with male and female users and non-users of mobile money in urban and peri-urban areas of Lagos, Nigeria and Dakar, Senegal.

Suggestions to improve women's trust in mobile money and agents



Across the nine attributes, varying levels of trust and distrust in mobile money and agents were observed among the female participant users and non-users in Nigeria and Senegal. Based on these findings, there are several actions for stakeholders to consider on how to improve women's trust (Figure 10).

Figure 10

Suggestions for stakeholders to improve women's trust in moble money and agents

Security

Conduct (Nigeria) / intensify (Senegal) awareness campaigns about fraud and scam prevention.	Reinforce the validation procedure in cases of making / receiving high value transactions.	**Send notifications to the sender upon success of a transaction (Senegal).**
Add security checks upon transacting such as inputting the Bank Verification Number (BVN) (Nigeria).	Communicate on regulatory status and consumer protection regarding deposits (Nigeria).	**Provide an option to hide: account balance from an app's main screen (Nigeria) / account balance or QR code from an app's main screen (Senegal).**
Embed security tips within apps (Nigeria).	Feature users in marketing campaigns (women in different situations) via TV / internet / leaflets / social media / billboards / ambassadors in rural areas – showing how women safely and securely use mobile money.	**Accommodate service points in a manner that ensures confidentiality of transactions and discussions with agents (Senegal).**
Organise agent demonstrations on safety and security at each step in the process of making a transaction.	**Provide a messaging service within the mobile money app / USSD service that allows women to verify that their transaction has been received / sent.**	**Offer women using money transfer services the ability to give pre-transfer and post-transfer free on-net phone calls (30 seconds max.).**

Reliability

For telco-based services: leverage the brand for perceived reliability / institutional strength.	**Provide a messaging service within the mobile money app / USSD service that allows women to verify that their transaction has been received / sent.**	**Offer women using money transfer services the ability to give pre-transfer and post-transfer free on-net phone calls (30 seconds max.).**
Send notifications to the sender upon success of a transaction (Senegal).		

Value for money

Avoid excessive fees in case of dominant position in market (Senegal).	Avoid pricing, fees or promotions that might be perceived as aggressive or incentivising subscription and increased usage such as zero-rated services or substantial promotions and give-aways (Nigeria).	Ensure fees are kept at an affordable level (while not being free) and increase in line with transaction value in a logical and clear manner.
Conduct further supply and demand-side market research on value for money of mobile money services, agents and fees.		

Note: Suggestions in bold apply to more than one attribute. Country-specific recommendations are noted with the country in brackets.

Agent integrity and accountability

Leverage women's networks to enhance trust (e.g. tontines in Senegal).	Implement a mechanism to check / report on agents adding extra fees.	**Conduct satisfaction surveys or implement a feedback mechanism for agents (Senegal).**
Conduct dedicated awareness / light training sessions in women's groups.	Ensure all agents clearly display all up to date prices and fees.	

Agent skills

Train agents to identify and support women needing extra support to adopt and use mobile money autonomously.	**Conduct satisfaction surveys or implement a feedback mechanism for agents (Senegal).**	

Care and recourse

For telco-based services, leverage the agent network for customer care (complaint resolutions, etc.) / elevate agents so they are seen by mobile money users as similar to bank branches where complaints may be resolved effectively.	Conduct market research to better understand customer service issues (Nigeria).	**Investigate methods to make reversal procedures / transaction error handling more agile.**
	Improve responsiveness and communication at all steps of complaint resolution mechanisms (Senegal).	

Ease of use

Improve women's access to smartphones (Nigeria / Senegal) given their preference for QR cards and Apps over USSD (Senegal).	Offer free data while using mobile money apps.	Embed gamified incentives for users to increase their knowledge of mobile money (financial and digital skills) such as a points system or rewards for completing courses via their mobile / agents / etc.
Collaborate with female community leaders to raise awareness, offer rewards for any referrals.	Provide financial health checks via mobile device / agent / etc.	Adapt a version of the user interface for less educated women e.g. to feature less text / more icons.
Investigate methods to make reversal procedures / transaction error handling more agile.	**Improve responsiveness and communication at all steps of complaint resolution mechanisms (Senegal).**	

Confidentiality

Integrate cultural norms (e.g. 'Sutura' in Senegal[66]) to communications / marketing campaigns / etc.	**Provide an option to hide: account balance from an app's main screen (Nigeria) / account balance or QR code from an app's main screen (Senegal).**	**Accommodate service points in a manner that ensures confidentiality of transactions and discussions with agents (Senegal).**

Transparency

Improve the availability and visibility of mobile money provider pricing matrices at every point of sale (Nigeria).	Organise campaigns, leaflets, social media or community-led training focused on improving transparency of transacting, costs and financial health.	Implement transaction fee display prompts during the transaction process to aid the user in understanding any related costs.

Note: Suggestions in bold apply to more than one attribute. Country-specific recommendations are noted with the country in brackets.

66 Sutura, influenced by Senegal's Wolof cultural and Islamic religious values references, among other things, a practice of discretion and protection.

Appendices



Methodology

Based on prior nationally representative quantitative research results, qualitative research was undertaken among randomly selected samples of men and women from urban and peri-urban locations in Lagos, Nigeria and Dakar, Senegal. A total of 12 focus groups were conducted alongside in-depth interviews with consumers and key informants.

Key informant interviews: Interviews were carried out with digital inclusion, financial inclusion and gender specialists from the GSMA, Sofrecom, CGAP, Internet Society Foundation, Orange, the UNCDF, a West African university and a West African fintech.

In-depth interviews: Prior to the focus groups, a total of six individual participant interviews were conducted across both countries to test and optimise the focus group moderation approach.

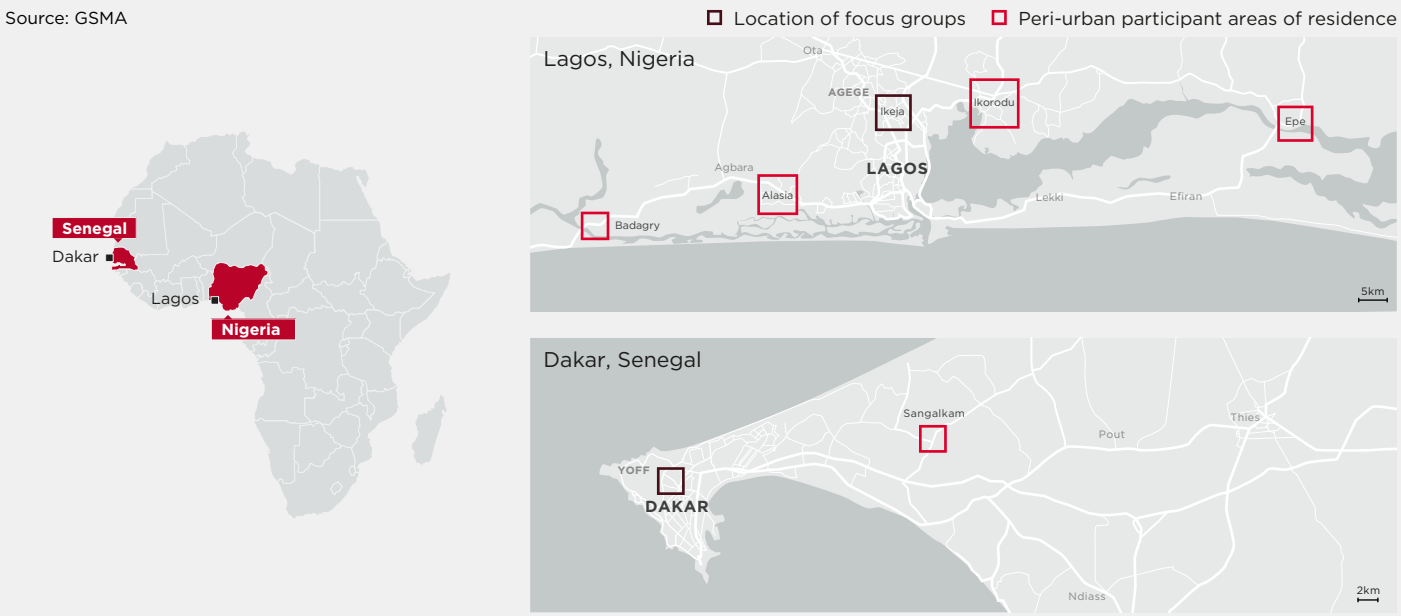
Focus groups: Before the focus groups, telephone screening verified whether the individuals invited to participate met the demographic criteria of the research. Selection ensured there was a balanced mix of participants by age, working status, marital status and literacy. A total of 12 focus groups in Lagos, Nigeria, and Dakar, Senegal, (Figure 11) were conducted in July and August 2023. Each group had 10 randomly selected participants and was moderated by an experienced female sociologist. Focus group discussions were conducted in Pidgin English in Nigeria and Wolof in Senegal. In each country, the six focus groups consisted of unique cohorts:

- **Women or men:** To better highlight gender disparities and specificities.
- **Users or non-users of mobile money:** To better understand the impact of trust on the adoption and use of mobile money.
- **Urban or peri-urban:** For women only, to identify specificities related to the environment in which they live. Peri-urban areas selected included Sangalkam in Senegal and Badagry, Alasia, Ikorodu and Epe in Nigeria.

Figure 11

Location of focus groups and participant residences

Source: GSMA



Note: Urban participants were selected from core urban areas of Lagos and Dakar

Limitations

This study presents the findings of qualitative research and as such, the results may not be representative of the populations at large. Instead this research details the behaviours and perspectives of a cohort of urban and peri-urban adult users and non-users of mobile money.

There are some limitations to this research:

- It is not nationally representative and as such findings should be interpreted as representative of the participants.
- It is a qualitative sample of 126 urban and peri-urban participants from 12 focus groups and six interviews and does not consider the viewpoints of rural inhabitants.
- It is possible that the residences and demographics of participants meant that respondents overall might be more confident and trusting of mobile money compared to those in more rural or conservative areas where social norms can constrain women's access to and use of mobile phones and mobile money.

Mobile money

A service is considered a mobile money service by the GSMA if it meets the following criteria:

- A mobile money service includes transferring money and making and receiving payments using a mobile phone.
- The service must be available to the unbanked, for example, people who do not have access to a formal account at a financial institution.
- The service must offer a network of physical transactional points which can include agents, outside of bank branches and ATMs, that make the service widely accessible to everyone. The agent network must be larger than the service's formal outlets.
- Mobile banking or payment services (such as Apple Pay and Google Pay) that offer the mobile phone as just another channel to access a traditional banking product are not included.
- Payment services linked to a traditional banking product or credit card, such as Apple Pay, Google Pay and Samsung Pay, are not included.

Mobile money services considered in this study

Senegal
Services considered for this study in Senegal meet the GSMA's definition of mobile money. These are: Wave Money, Orange Money, Free Money, Kash Kash, E-Money, Wizall and Wari.

Nigeria
Services considered for this study in Nigeria include those that meet the GSMA's definition of mobile money, such as payment service banks, plus other fintech and bank-led mobile money services. This expanded list was chosen due to Nigeria's varied digital financial services market where mobile money, according to the GSMA, is more nascent. Services included are: Access Yello, Airtel Money, Cellulant Wallet, EaZyMoney, Ecobank Mobile Money, Fetswallet (my.wallet), Firstmonie, Fortis Mobile Money, Kegow, Paga, PocketMoni, ReadyCash, Teasy Mobile Money, Vcash, NowNow, Opay, Palm Pay, MoMo, Stanbic Mobile Money, 9, Hope, MoneyMaster and SmartCash.

Criteria used to select focus group participants

Focus group participants were randomly selected through field recruitment campaigns, based on a set of predefined criteria. Recruitment focused on selecting six specific groups of men and women. Within these groups selection focused on ensuring participants came from different socio-demographic backgrounds. Telephone checks were conducted to verify that individuals invited to participate in the focus groups were able to meet the criteria.

Figure 12

Criteria used to select focus group participants in Nigeria and Senegal

Defined focus groups	Female user Urban	Female user Peri-urban	Male user	Female non-user Urban	Female Non-user Peri-urban	Male Non-user
Specific selection criteria	• Gender: women • Own a mobile money account • Live in an urban area	• Gender: women • Own a mobile money account • Live in a peri-urban area	• Gender: men • Own a mobile money account	• Gender: women • Do not have a mobile money account • Live in an urban area	• Gender: women • Do not have a mobile money account • Live in a peri-urban area	• Gender: men • Do not have a mobile money account
Mobile handset and mobile money awareness, usage and ownership criteria	• Own a mobile phone • Own a mobile money account • Regularly (at least 3 times a month) carry out mobile money transactions (e.g. P2P transfers, bill payments, taking out a loan, international remittances, merchant payments, putting money into savings, taking out insurance, bulk payments). Out of scope: Individuals carrying out only cash-in / cash-out transactions and airtime top-ups.			• Own a mobile phone • Are aware of mobile money but do not own a mobile money account • Regularly perform financial transactions (formal or informal) or are part of a savings group or tontine		
Socio-demographic criteria	• Workers / non workers • Age (18–29 / 30–49 / 50+) • Marital status: Single, married, divorced/widowed • Literate / Not literate					
Professional criteria	Excluded: • Individuals working in financial services (e.g. microfinance, mobile money or banking) • Individuals working in marketing and/or research					

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