



Photo by Daniella Van Leggelo-Padilla

# DIGITAL FINANCE CONSUMER RISKS: Senegal National Study

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# Disclaimer

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This work was commissioned by CGAP and funded in whole or in part by CGAP as part of its Protecting Vulnerable Customers project. Unlike CGAP's official publications, the viewpoints and conclusions expressed are those of the authors and they may or may not reflect the views of CGAP staff.

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# ABOUT THIS STUDY

## CONTEXT & OBJECTIVES

**Context:** This study is part of the activities of **the WAEMU Lab for the Protection of Consumers of Digital Financial Services**. The Lab is a project that supports local actors to build a responsible ecosystem for digital financial services (DFS) at the national and regional level.

**Objectives of the study:** To understand the use of DFS among mobile money users, their experiences, challenges faced, and opportunities for improvement in consumer protection.

CGAP partnered with the Observatory of the Quality of Financial Services (OQSF-SN) which conducted the survey in collaboration with Innovations for Poverty Action (IPA).

## DEFINITIONS

### Mobile Money

- A mobile-based transactional service that can be transferred electronically using mobile networks.

### Digital Financial Services (DFS)

- The delivery of financial services through a digital channel (usually mobile, cards, or internet) and use of retail agents. In the case of this study, the use of DFS is among mobile money users.
- DFS include: transfers, airtime purchase, bill payment, merchant payment, transfer to a bank or MFI account, savings, credit, insurance.

# SURVEY METHODOLOGY

## Quantitative survey conducted via telephone by the OQSF, Sept. – Oct. 2022

Sample of 1,517 randomly selected mobile money users identified through prior surveys conducted by OQSF.

- The sample was drawn from respondents from prior surveys conducted by OQSF-SN of DFS users and weighted by key demographics (age, gender, education, and urbanicity) to match the distribution of Senegalese mobile money users based on Findex 2021 data.
- In this report, we considered that a difference of less than or equal to 5.0% between two data is not significant.



Philippe Lissac, 2011 CGAP Photo

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# 1. EXECUTIVE SUMMARY



# EXECUTIVE SUMMARY

## PROFILE OF DFS USERS

Mobile money account users in our sample are predominantly young (average age of 35 years), live in cities (62%), are male (55%), and 60% earn less than or equal to 150,000 CFA a month (approx. \$250). The majority are either primary school graduates (45%) or have no formal education (21%).

## USE OF DFS

**98% of respondents have used DFS at least once in the last 30 days.**

Most users have multiple accounts — 75% of them use two or more accounts regularly each month.

**86% of users use a smartphone**, while USSD(1) usage is 68%.  
**39% of users share their phones with others.**

**87% of respondents consider that digital transactions are safe and that they won't lose money.** 86% feel that their data is safe with the provider.

## TYPES OF DFS USED

**The top three-monthly uses are cash in and cash out (95% together), receiving money on the mobile money account (90%), sending money from the mobile money account (89%),** although merchant and bill payments are made by more than one-third of users.

Use of more advanced products, like digital credit, insurance, and mobile banking remains low, understandably, given the nascent stage of these products in the Senegal market.

(1): USSD (Unstructured Supplementary Service Data) is a Global System for Mobile Communications (GSM) protocol that is used to send text messages

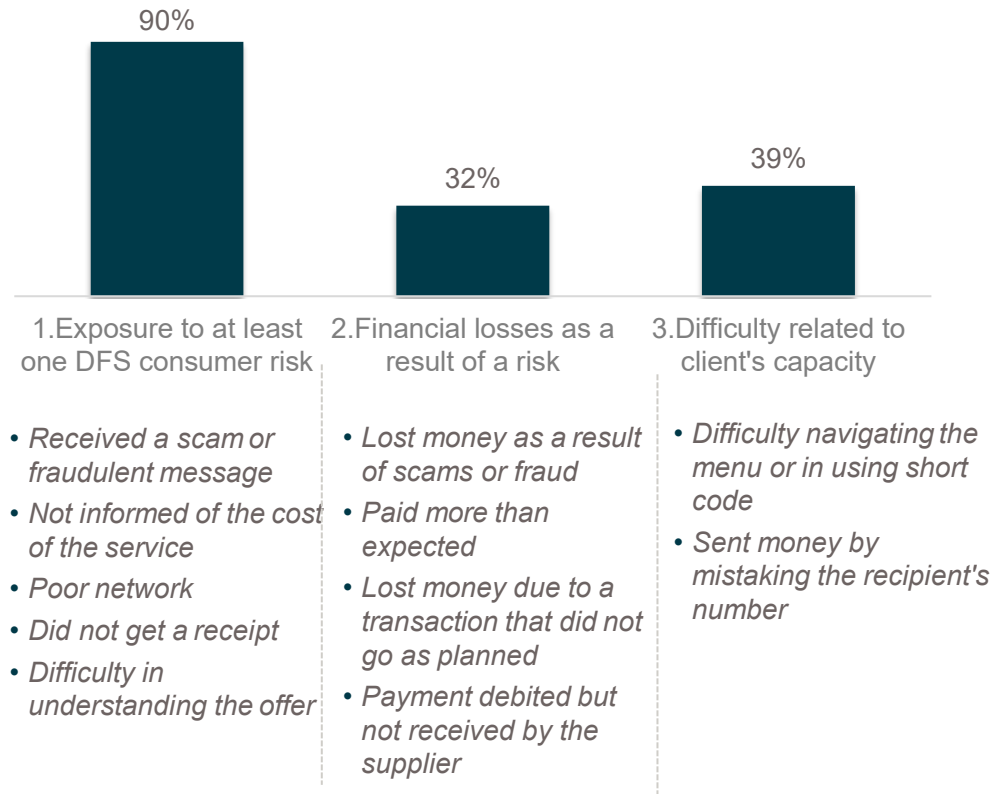


# EXECUTIVE SUMMARY

## Challenges faced<sup>(1)</sup> by DFS users, by category

95% of users experienced at least one challenge and 90% were exposed to at least one risk related to the use of digital financial services (DFS). 32% lost money and 39% faced difficulties related to their limited capacities.

Types of challenges encountered



Challenges related to the use of DFS can be classified into **3 categories**:

- exposure to at least one DFS consumer risk (the user has experienced at least one issue that puts them at risk when using DFS);
- financial losses as a result of a risk; and,
- difficulty related to the capacities of the users themselves.

The majority of DFS users (**90%**) were exposed to at least one risk associated with DFS use (poor network was the most cited, at 44%, followed closed by fraud attempts at 43%). Men and women are similarly exposed to at least one risk (91% for men vs 90% of women).

**32% said they had lost money**, either by reacting to a fraudulent message, paying more than expected, or as a result of a malfunction during the transaction. Men are slightly more likely to lose money (35% for men vs 28% for women).

**39% had difficulties related to their capacities**: Men and women have difficulties related to their own capacity in similar proportions (40% for men vs 36% for women).

(1): In this report, as appropriate, the term "challenges" refers to the survey respondents' exposure to risk, money losses, or difficulties due to their lack of capacity.



# EXECUTIVE SUMMARY

## CHALLENGES WITH DFS

**95% of users have experienced at least one challenge. More than half of users (55%) were not informed of transaction costs before making a transaction.**

**Fraud and scam attempts are a significant challenge experienced by users (43%).** About 8% lost money due to scam attempts. Other types of issues include paying extra fees (15%), **failed transactions due to poor network (44%),** sending money to the wrong number (34%), and losing money due to a transaction not going as planned (15%).

### AGENT FOCUS: HELP

**Agents are an important source of support to DFS users in Senegal.** 16% of respondents say they need help with DFS. Of these, 54% find help from agents.

Moreover, even those who say they don't need help receive assistance from agents. 57% of all users receive help from agents. **Agents help users understand services (30%), complete transactions on their behalf (24%), and warn them about fraud (18%).**

### AGENT FOCUS: CHALLENGES

**Most users (86%) encountered challenges with agents, particularly transactions that failed due to insufficient funds (44% of users) or network issues (37%).**

Though less prevalent, 19% of users report over charging by agents when completing transactions. 10% of users say agents disrespected them during a recent visit.

### RECOURSE

**Of the 95% of users who experienced at least one challenge, only 47% contacted the provider or agent.**

Lack of knowledge on how and whom to contact appear to be the reasons users seek out agents rather than contacting providers directly. Of the 17% who contacted only the agent, 21% did not know which provider to contact, and 15% didn't know how to contact them.

**91% of users who complained with an agent had their issue resolved by the agent, 86% of users who complained with the provider got redress.**



# EXECUTIVE SUMMARY - GENDER LENS

## PROFILE OF DFS USERS (DISAGGREGATED BY GENDER)

Women represent 45% of DFS users in our sample, are slightly older than men (29% who are over 45 years vs. 21% of men), and they have a tertiary education in similar proportion than men (17% vs. 21% of men). Close to 50% of women earn 60,000 CFA a month (approx. \$100) or less compared to 24% of men.

### USE OF DFS

**Women in our sample are more likely to use one account (29% for women vs. 22% for men), while men and women use two accounts in similar proportions (72% for men vs. 67% for women).**

20% of women say they need help with DFS vs. 13% of men, pointing to some digital and product literacy gender gaps that may need to be addressed to expand uptake and usage.

### TYPES OF DFS USED

**Women and men generally had similar usage levels across different transaction types**, although women purchased airtime/ internet pass (57% vs 67% of men) and made bill payments (31% vs 41% of men) at a substantially lower rate than men.

### CHALLENGES WITH DFS

**95% of women and men have experienced at least one challenge with DFS.**

Women and men did experience in a similar proportion paying extra fees for transactions (12% vs 17% for men) and they have similar difficulty with short code (10% vs. 8% for men). Women faced slightly fewer scams than men (40% vs 45% for men). Women are more likely not to be informed of the cost of transaction (59% vs 51% of men).

### AGENT FOCUS: HELP

**Women have received a little less assistance from an agent (60% of men vs. 54% of women).**

Except for contacting the provider, solving data issues, and understanding costs, women get less assistance from agents across all the other help categories.

**Over 90% of women and men don't have a preference for the gender of their agent.**

### AGENT FOCUS: CHALLENGES

**In similar proportions, females and males have experienced at least one challenge with an agent (86% vs 89%).**

Surprisingly, men are slightly more likely to be charged extra fees by agents than women (23% vs 15%) but they reported not to be treated with respect in similar proportion (11% vs 9%).

### RECOURSE

**There is hardly any difference in the proportion of women and men who seek redress from an agent or their provider (47% of women vs 48% of men).**

Women have their problems solved at a similar rate as men when they contact providers (86%) and women and men have similar resolutions rates with agents (94% of women vs. 89% of men)

# COMPARISON WITH CÔTE D'IVOIRE

In the first half of 2022, CGAP conducted a similar survey in Côte d'Ivoire allowing for comparisons:

**PROFILE OF DFS USERS:** In Côte d'Ivoire and Senegal are similar: they are predominantly male (56% vs 55% in Senegal) and the majority are urban citizens (85% vs 62% in Senegal)

**USE OF DFS:** In Côte d'Ivoire usage of multiple accounts is more prevalent than in Senegal; 82% of users in Côte d'Ivoire use at least 2 accounts vs. 75% in Senegal. Moreover, 31% use 3 accounts and 11% 4 accounts in Côte d'Ivoire while it is respectively 4% and 1% in Senegal.

**CHALLENGES WITH DFS:** Users in Senegal are substantially more likely not to be informed of the costs of the transaction (55% vs 33% in Côte d'Ivoire) and to receive scam attempts (43% vs 28% in Côte d'Ivoire), while users in Côte d'Ivoire are more likely to experience difficulties with understanding products/services, difficulties with short code, and money loss due to fraud.

**AGENT:** There are substantial differences between Côte d'Ivoire and Senegal in terms of help agents give to respondents across all selected categories. Agents in Côte d'Ivoire are much more likely to warn users about fraud (60% vs 18% in Senegal), provide cost understanding (45% vs 9% in Senegal), and make transactions on behalf of respondents.



Photo credit: Natalie Brown

## 2. INTRODUCTION & BACKGROUND

# INTRODUCTION

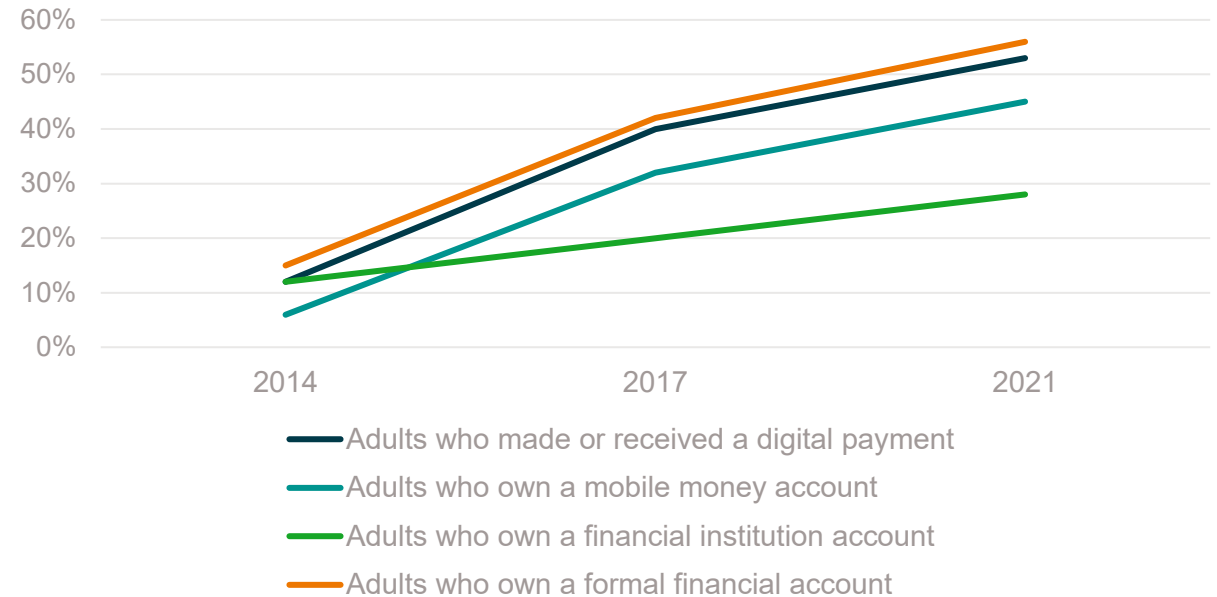
The proportion of adults in Senegal with a formal financial account increased from 15% in 2014 to 56% in 2021, due in part to the expansion of mobile money services.<sup>1</sup>

Between 2014 and 2021, the percentage of adults (over age 15) in Senegal with a mobile money account grew from 6% to 45%, and the proportion of adults who had made or received a digital payment increased from 12% to 53%.<sup>2</sup>

While digital financial services (DFS) have significantly contributed to increase financial inclusion, at the same time, they have exacerbated existing risks to consumers and continue to introduce new risks which must be understood and addressed.

**To understand the use of DFS among Senegalese mobile money users, their experiences, challenges faced, and opportunities for improvement in consumer protection, CGAP conducted a representative phone-based survey of mobile money users on the risks associated with the use of DFS whose main results are presented in this report.**

Mobile money is driving financial inclusion in Senegal



# BACKGROUND OF THE STUDY IN SENEGAL <sup>(1/2)</sup>

This study is part of the activities of the **Laboratory for the Protection of Consumers of Digital Financial Services in the West African Economic and Monetary Union (WAEMU)** launched by CGAP in 2021, with the **objective of helping local actors build a responsible ecosystem for digital financial services (DFS) at the national and regional level.** To operate responsibly, the digital finance ecosystem requires at least three conditions to be met, referred to as the three Cs: ecosystem players' approaches are **customer-centric**, they have the **capacity to** promote a responsible approach, and **collaborations** help protect and bring value to customers.

## The lab aims to:

- Guide regional regulators, supervisors, consumer associations, and relevant national bodies, such as the observatories of the quality of financial services and agencies in charge of promoting financial inclusion, to analyze the risks of DFS to support the development of appropriate regulatory and supervisory frameworks
- Support providers to embed a customer-centric culture in all stages of their digital product life cycle (including suitability and relevance, fairness and respect, and choice)
- Facilitate dialogue between regulators, supervisors, providers, and consumers on responsible DFS.

# BACKGROUND OF THE STUDY IN SENEGAL (2/2)

After Côte d'Ivoire, Senegal is the second country in the region where CGAP conducted a survey on the risks associated with the use of digital financial services to understand the experiences of users, challenges faced, and opportunities for improvement in consumer protection.

CGAP partnered with the Observatory of the Quality of Financial Services (OQSF-SN) which conducted the survey in September-October 2022 in collaboration with Innovations for Poverty Action (IPA).



# OQSF'S ROLE & RESPONSIBILITIES

In Senegal, OQSF is the body in charge of the protection of users of financial services and operates since 2009. Its missions are:

- Proactive monitoring of the market Conduct;
- Formulation of recommendations on financial services;
- Promotion of financial inclusion;
- Information, training and financial education of financial services users;
- Financial mediation.

In 2021, in addition to banks, MFIs and insurance companies, OQSF expanded its mandate to include e-money issuer companies, the stock exchange and FinTech.





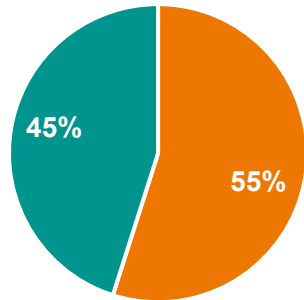
Photo credit: Vincent Tremeau / World Bank

# 3. DIGITAL FINANCIAL SERVICES USAGE PATTERNS

# PROFILE OF RESPONDENTS

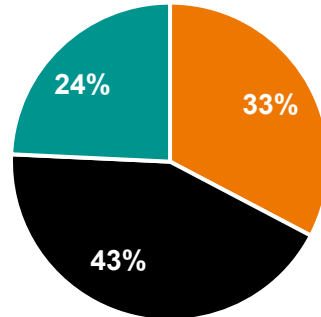
In Senegal, DFS users are more likely to be men than women (55% vs 45%). Like in many other DFS markets, users are predominantly young and live in urban areas

Gender



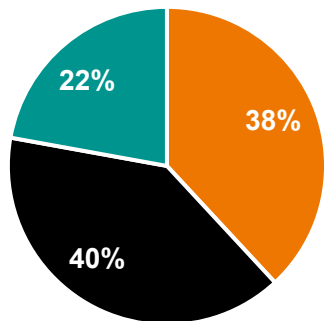
Male Female

Age



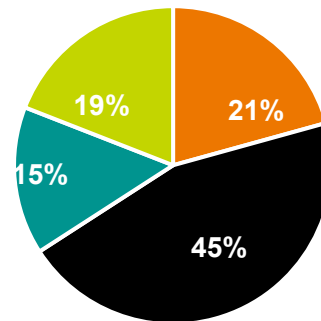
18 to 24 25 to 44 Greater than 44

Place of residence



Rural Other cities Dakar

Education



None Primary Secondary Tertiary

**Users are 35 years old on average.**

50% identified as entrepreneurs, 20% as employees, 12% have no income source, 6% are involved in agriculture, the rest in other work forms.

35% earn less than 30,000 CFA per month (approx. \$50), and 60% earn less than 150,000 CFA per month (approx. \$250).

45% of respondents were primary school graduates, while 21% didn't have any formal education.

**Of the 97% of DFS users who own a phone, 86% have a smartphone.** 39% share their phone with someone else in their household, exposing users to potential additional risks. Women are more likely to share their phones than men (44% for women vs. 36% for men).

# ACTIVE USE OF MOBILE MONEY ACCOUNTS

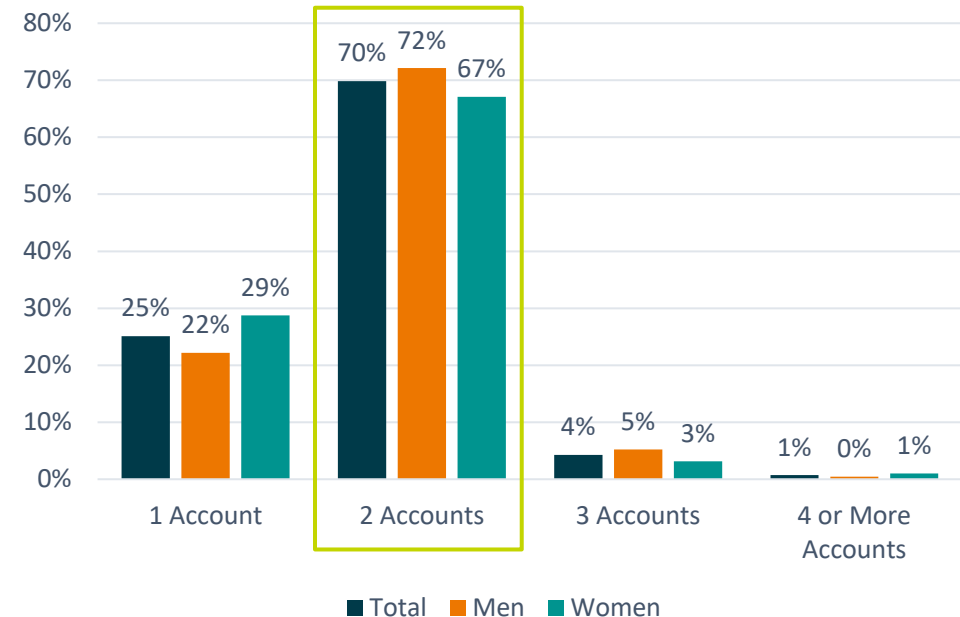
Of DFS users sampled, 98% have used DFS at least once in the past month and the majority (75%) use at least two accounts actively, with men more likely to use multiple accounts.

98% of the respondents have used DFS at least once in the past month with no difference by gender or location (rural vs urban).

87% consider that digital transactions are safe and that they won't lose money. 86% feel that their data is safe with the provider. Consumers remain optimistic about DFS safety despite experiencing monetary losses (86% of those who experienced monetary loss said they still feel their transactions are safe).

75% currently use mobile money accounts with two or more different providers. Women are more likely to use one account (29% for women vs. 22% for men), but women and men use two accounts in similar proportions (72% for men vs. 67% for women)

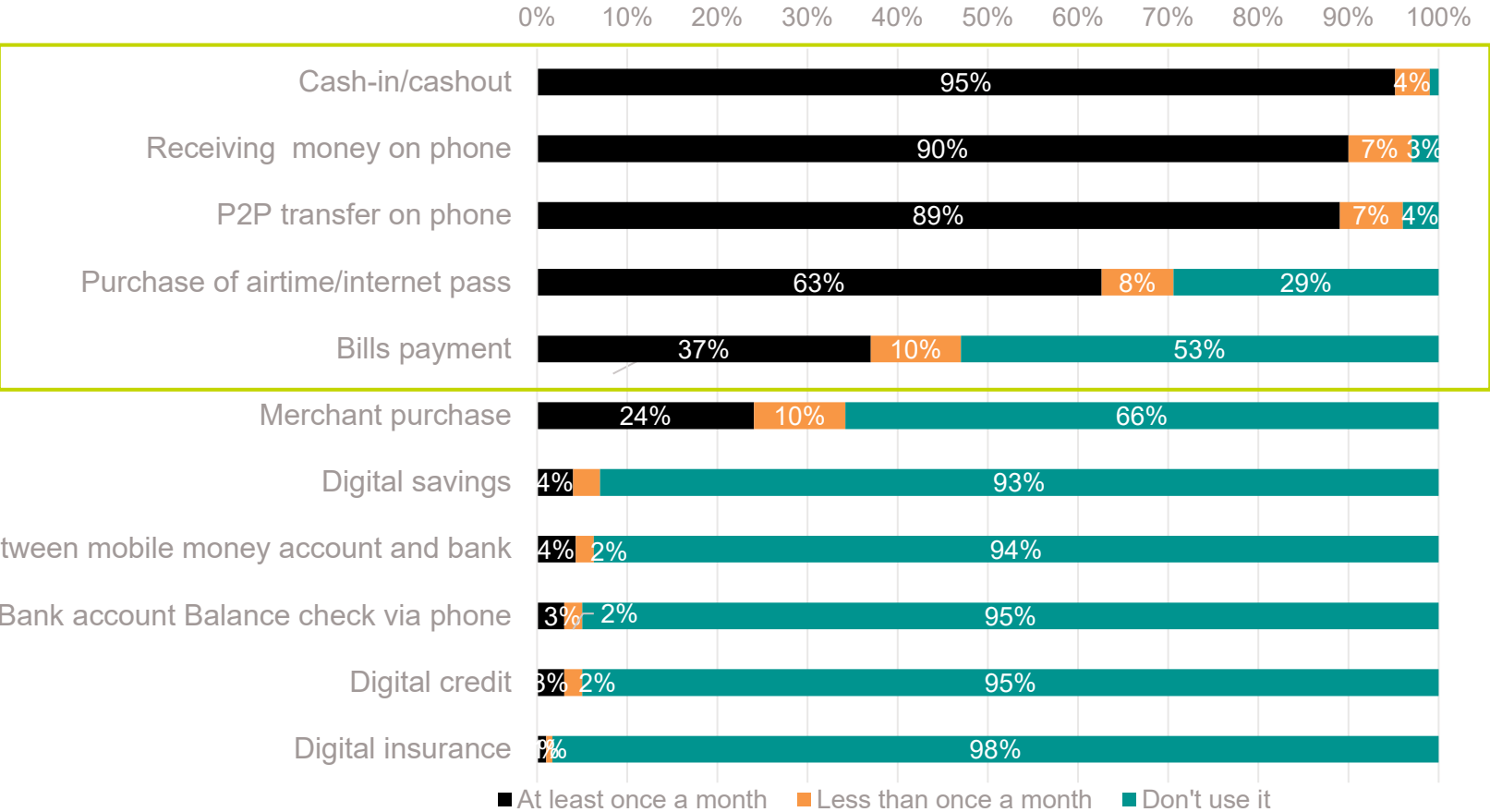
Number of mobile money accounts used in the past month (among active users)



# ACTIVE USE OF MOBILE MONEY ACCOUNTS

Transactions related to person-to-person transfers are unsurprisingly the primary use cases. While bill payment and merchant purchase are both used by more than one third of respondents, newer DFS products like insurance, credit, and savings still have very low usage amongst DFS users.

Use of services on cell phones<sup>(1)</sup>



Second generation DFS products are rarely used. For example, only **2%** use digital insurance, **5%** use digital credit, and **7%** use digital savings.

**74%** use mobile applications and **68%** use USSD. USSD usage is more prevalent among people aged 25 years and older (**73%**) compared to those less than 25 years (**60%**).

**43%** use a QR code on a card with an agent and in similar proportions among women and men, rural and urban users.

Overall, **DFS usage is not significantly different in rural and urban areas**. The only substantial difference is that users in Dakar use merchant purchase more than users in other areas.

Source: CGAP survey on the risks related to the use of DFS in Senegal (n=1517), 2022, p2p means person to person  
 (1): Uses disaggregated by gender and income level are in annexes.

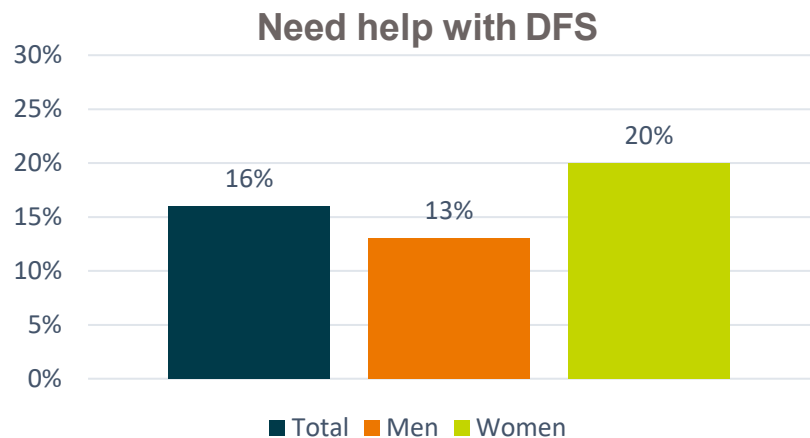


Photo credit: Jon Snyder

## **4. ANALYSIS OF RISKS RELATED TO THE USE OF DIGITAL FINANCIAL SERVICES**

# NEED FOR ASSISTANCE IN USING DFS

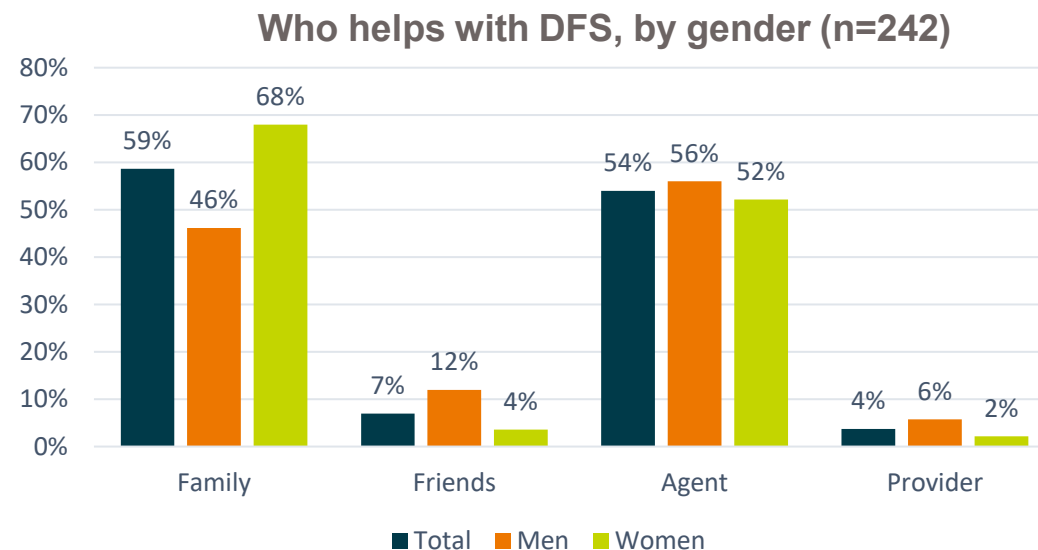
A large proportion of people do not need help with using DFS, although women are more likely to need help than men (20% versus 13%), and less educated users need substantially more help. Help to DFS users is mainly provided by family members or DFS agents.



**Women need more help than men using DFS** (20% vs. 13% for men). Similarly, DFS users in rural areas and other cities need more help (19% and 17%) than those living in Dakar (9%).

**Users who do not have a formal education are substantially more likely to need help** (38% vs. 14% with primary level, 9% with secondary level, and 2% with tertiary level).

**People over 44 years need more help** (30%) compared to other age groups (9% for those between 18 and 24, and 13% for those between 25 and 44). Depending on other people for help can undermine usage and increase exposure to fraud and theft for these consumer segments.

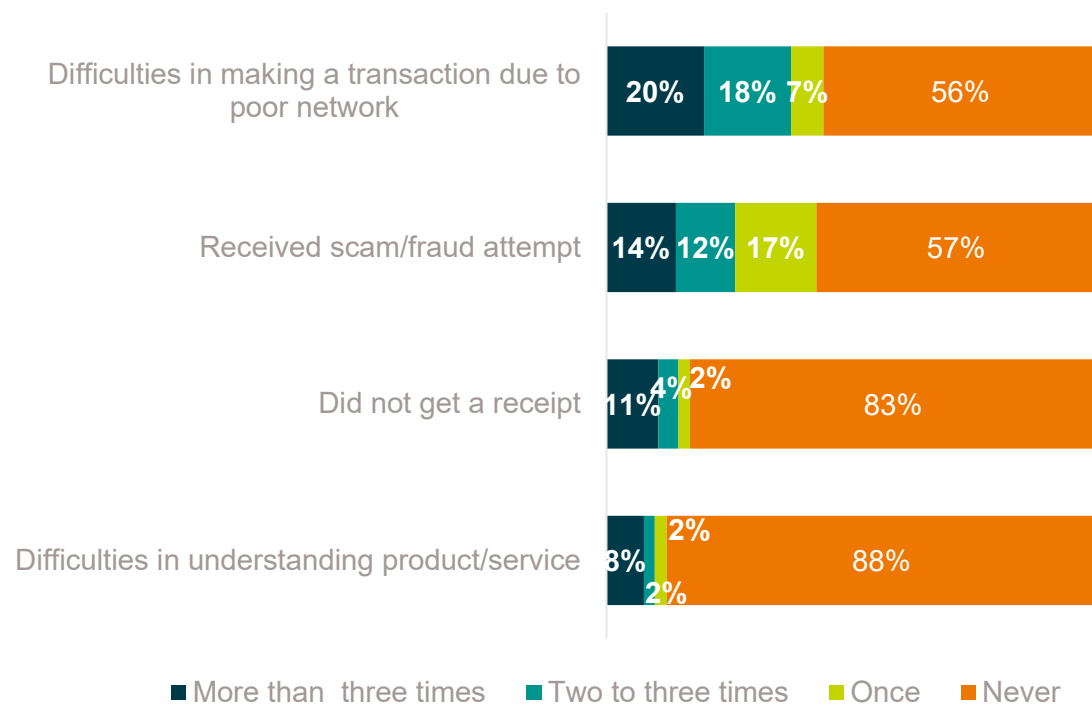


**Respondents who say they need help (n=242), get the help they need from family members (59%), and from agents (54%).** Women are more likely to rely on family members than men and rely on agents or the provider for help in a similar proportion.

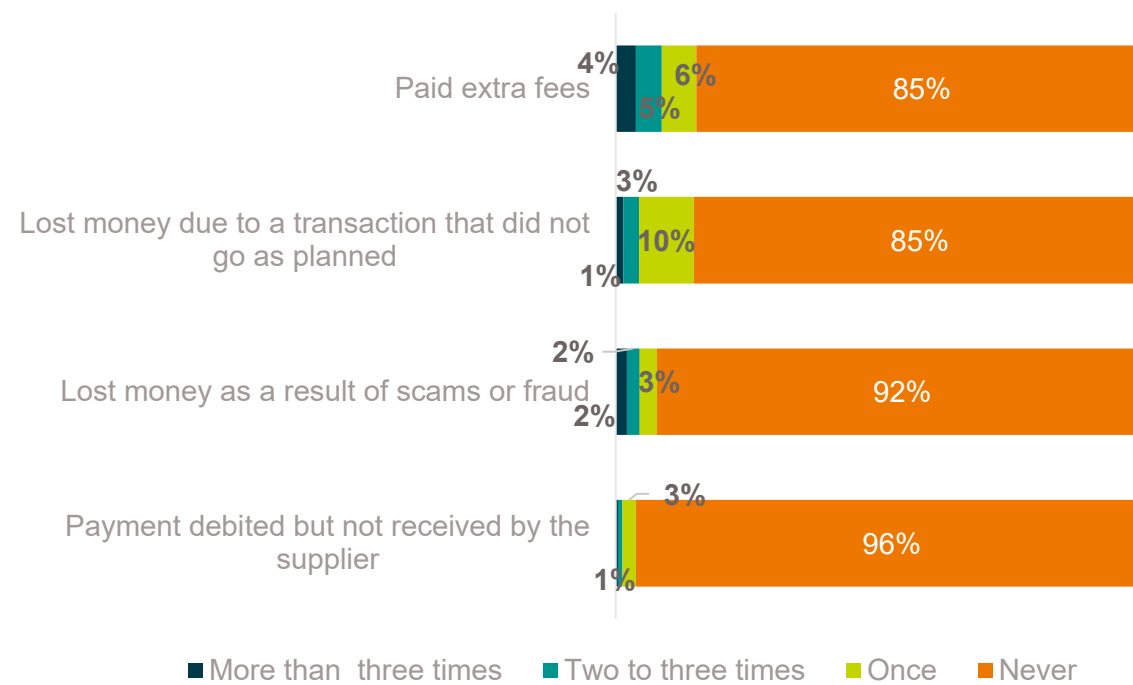
# CHALLENGES ENCOUNTERED IN THE USE OF DFS IN THE PAST 12 MONTHS (1/2)

95% of DFS users have encountered at least one challenge with DFS in the past 12 months. **Transparency of costs was a major concern, with 55% of consumers not informed of the cost of a service before a transaction.** Also, like other DFS markets, scam attempts were a common challenge in Senegal, with 43% of users targeted. About 8% of respondents lost money to lost money to scams. Overall, 32% lost money from some form of risk.

## 1. Exposure to at least one DFS consumer risk



## 2. Financial losses as a result of risk

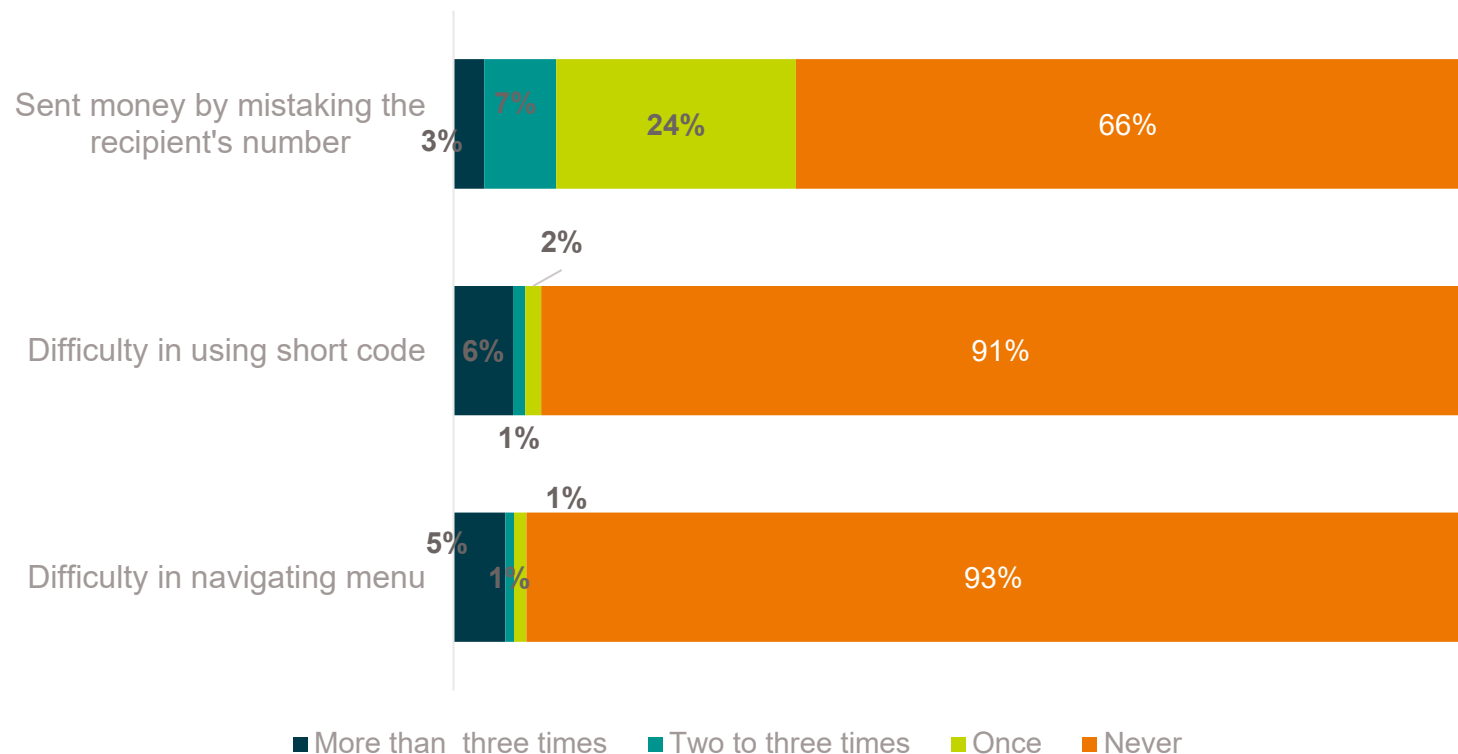




# CHALLENGES ENCOUNTERED IN THE USE OF DFS IN THE PAST 12 MONTHS (2/2)

## 39% of DSF users had difficulties related to their capacities

### 3. Difficulties related to clients' capacity



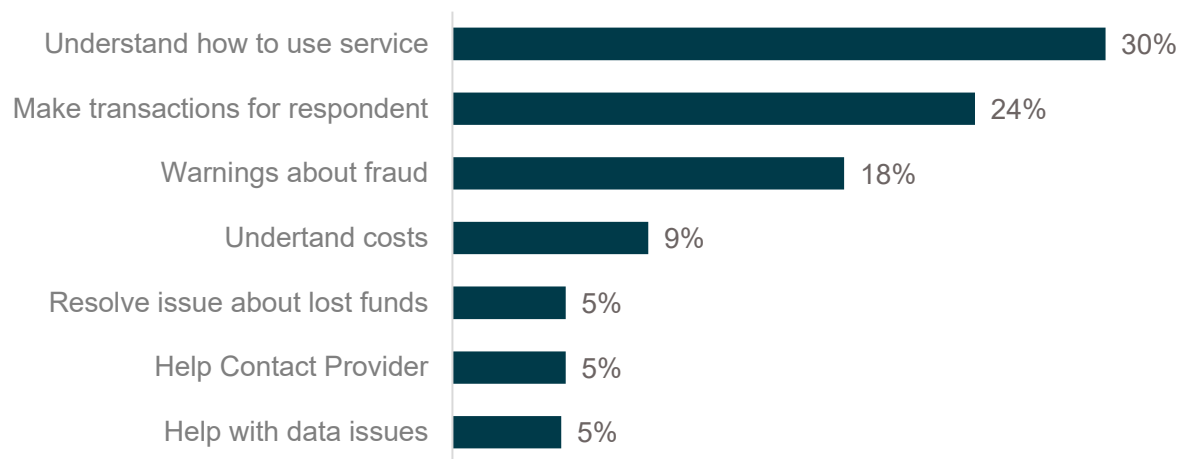
There was no significant difference in challenges experienced by gender, although women faced slightly fewer scans than men (40% vs 45% for men). Women are more likely not to be informed of the cost of transaction (59% vs 51% of men).

There are no substantial differences in challenges reported by respondents by place of residence. Although rural respondents report more about difficulty with short code (11% vs 5% in Dakar), and difficulties in understanding products and services (15% vs 9% in Dakar).

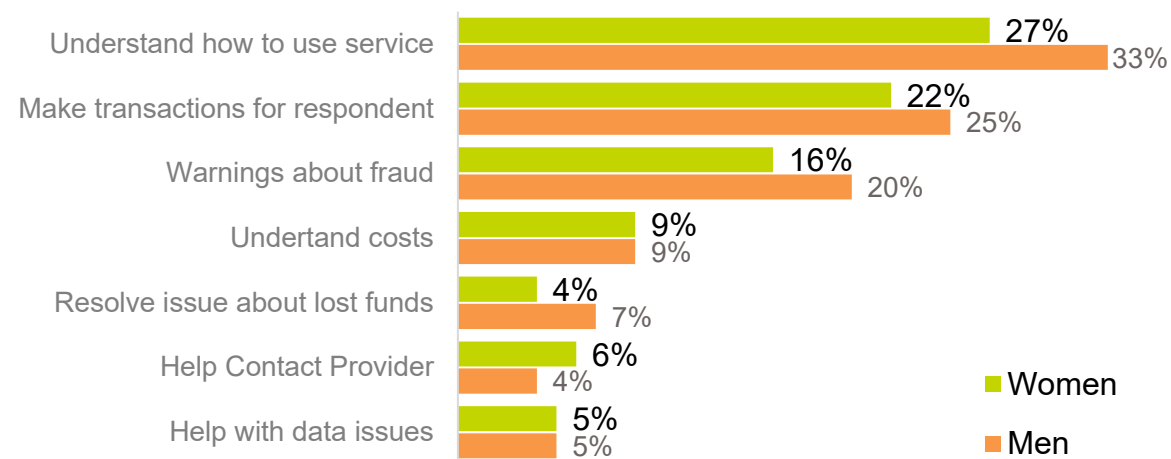
# HELP RECEIVED FROM THE AGENT

Agents often help DFS users understand how to use services, conduct transaction on users' behalf, and even warn them about fraud and scam attempts. Agents in Senegal appear to play a key role in how consumers interact with DFS.

### Help from the agent



### Help from the agent, by gender



## Agents play a critical role supporting customers given their proximity

57% of users have received at least one kind of assistance from an agent. 60% of men report receiving one kind of help from agents vs. 54% of women. This is despite only 16% of users reporting that they asked for help. We believe this gap is due to differences in how the questions are phrased and that people do not view many of these activities as help per se, but more in line with the provision of a service.

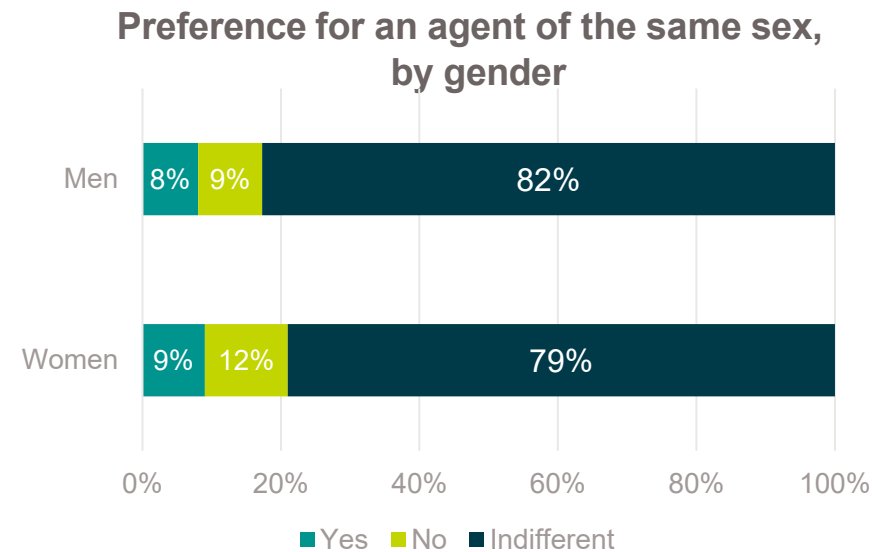
Agents help users understand services (30%), complete transactions on their behalf (24%), and warn them about fraud (18%). Men were more likely to get more assistance from agents to understand how to use the service (33% vs 27% for women). For all other types of help, there is no significant difference between women and men.

# CHALLENGES ENCOUNTERED WITH AN AGENT

Despite agents' important role, about 86% of users have encountered at least one challenge with them in the past 12 months. Insufficient cash (44% of users), network issues preventing the transaction (37%), and lack of e-float (27%) are the dominant challenges. Also, 19% of users reported agents charging them extra fees for a transaction, and 10% report that they felt agents didn't treat them with respect.



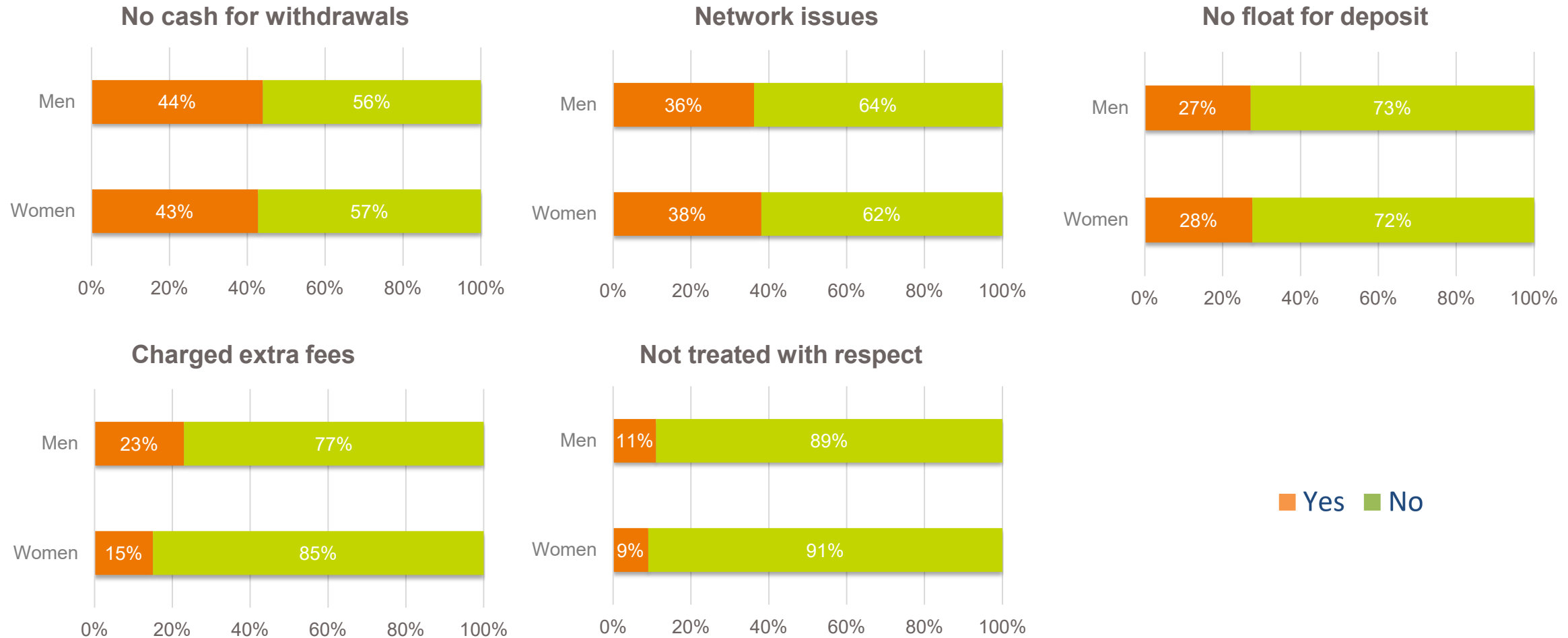
Men and women have experienced at least one challenge with an agent in a similar proportion (89% of men vs. 86% of women).



**Over 90% of women and men don't have a preference for the gender of their agent.** Those who expressed a preference are more likely to have no preference for an agent of the same sex.

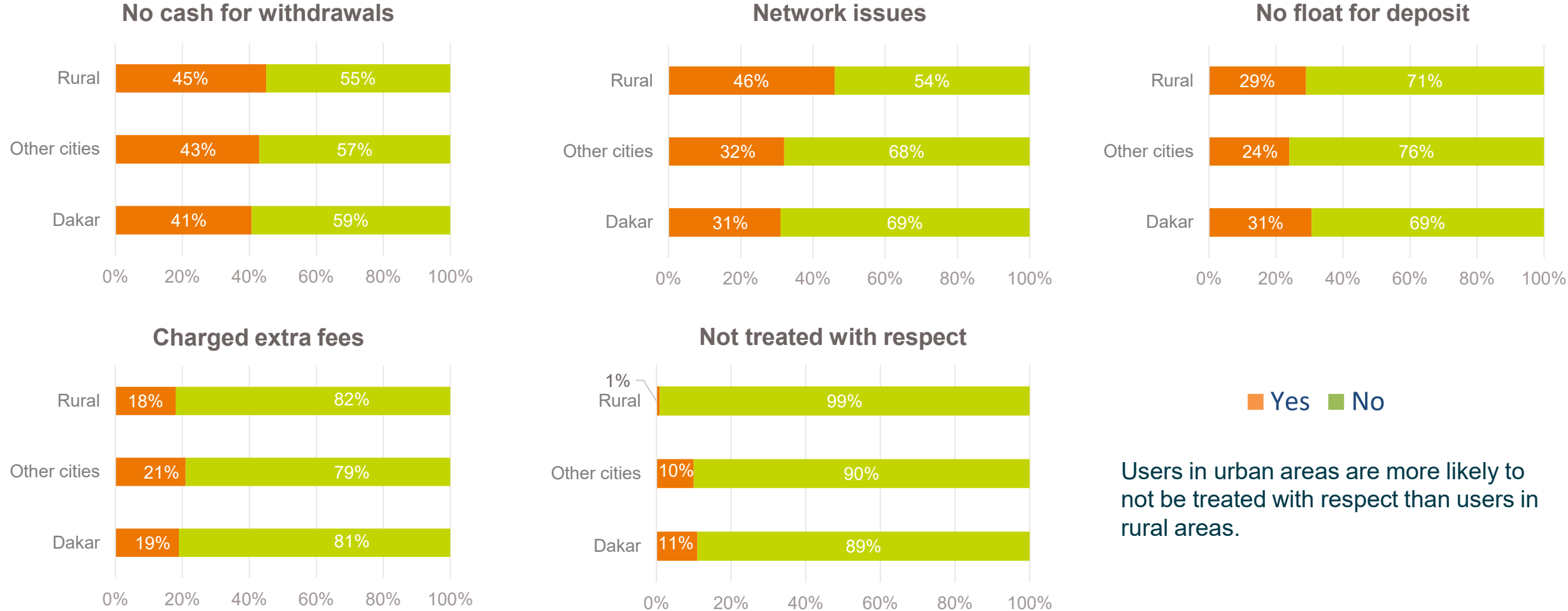
# CHALLENGES ENCOUNTERED WITH AN AGENT, BY GENDER

Overall, there are minimal gender differences in reporting on the top five challenges with agents, although men in the sample are slightly more likely to report about being charged extra fees.



# CHALLENGES ENCOUNTERED WITH AN AGENT, RURAL VS. URBAN

Rural users in the sample are about fifteen percentage points more likely to face network issues, and like users in Dakar lack of float for deposits is a slightly more common challenge, than for users in other cities.



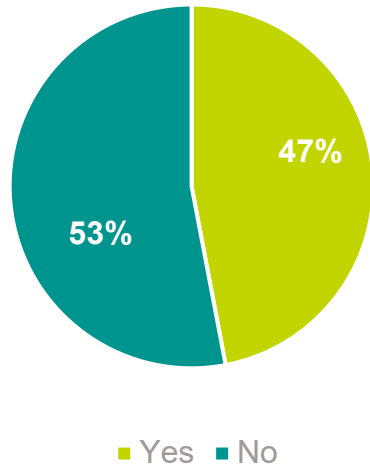
Users in urban areas are more likely to not be treated with respect than users in rural areas.

Source: CGAP survey on the risks related to the use of DFS in Senegal (n=1517), 2022

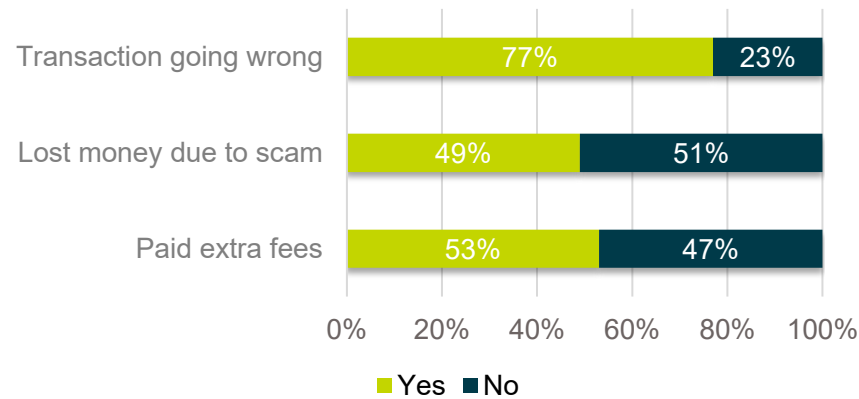
# CONTACTING AGENTS AND PROVIDERS FOR REDRESS

Formal complaints channels are underused by DFS consumers. Of the 95% of users who experienced a challenge, only about half (47%) contacted a DFS provider or agent to address their challenge. This includes some cases where users lost money due to the challenge. Lack of knowledge on how and whom to contact appear to be the largest barrier to using complaints channels.

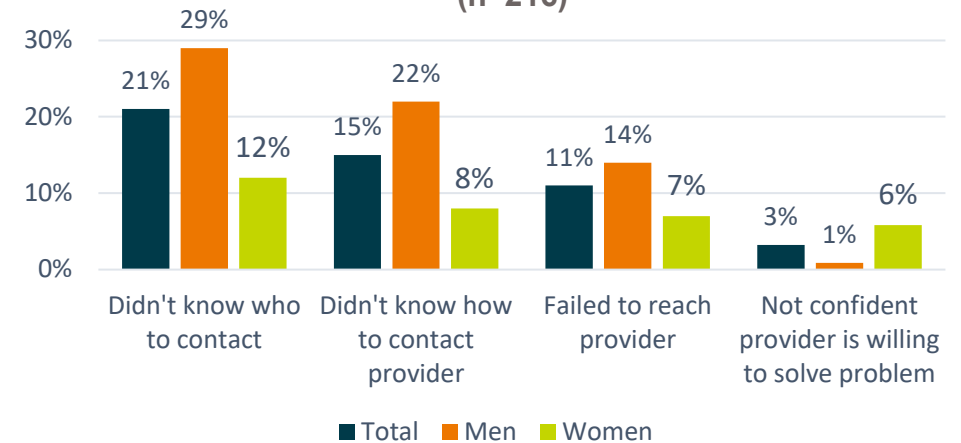
Contacted provider or agent for redress



Contacted the provider or agent, by challenges that result in monetary loss



Reasons for contacting agent instead of provider when challenges were encountered (multiple responses allowed) (n=216)

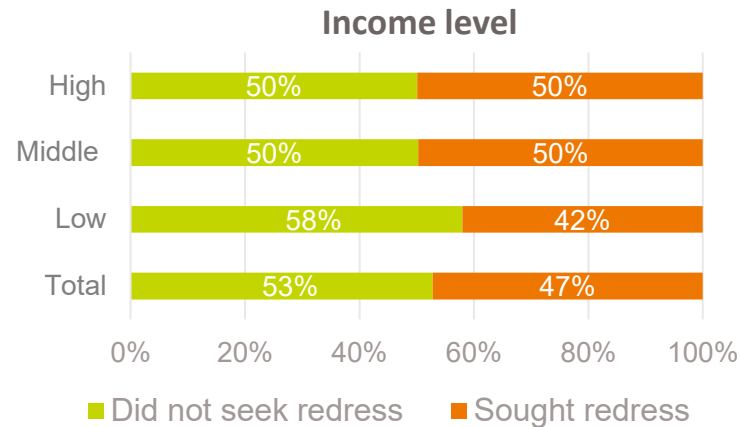
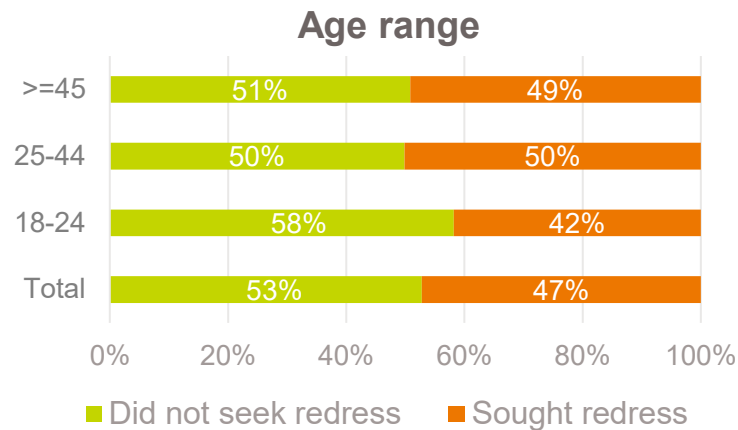
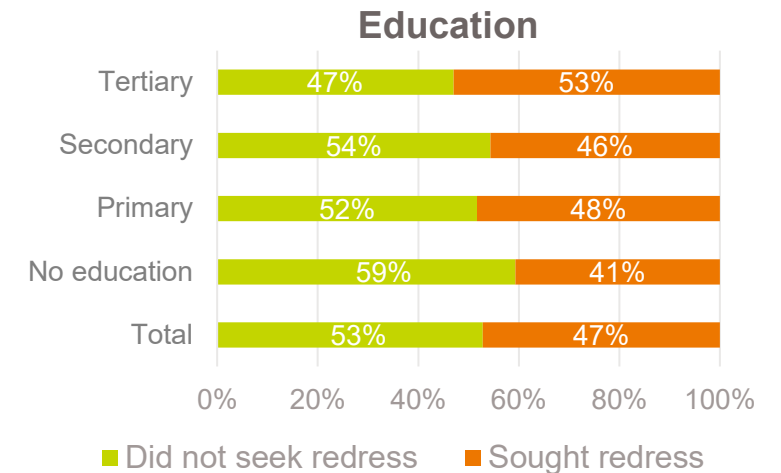
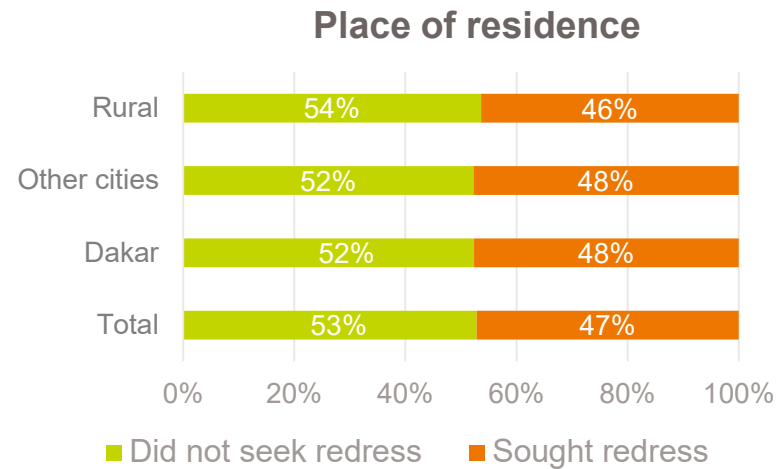
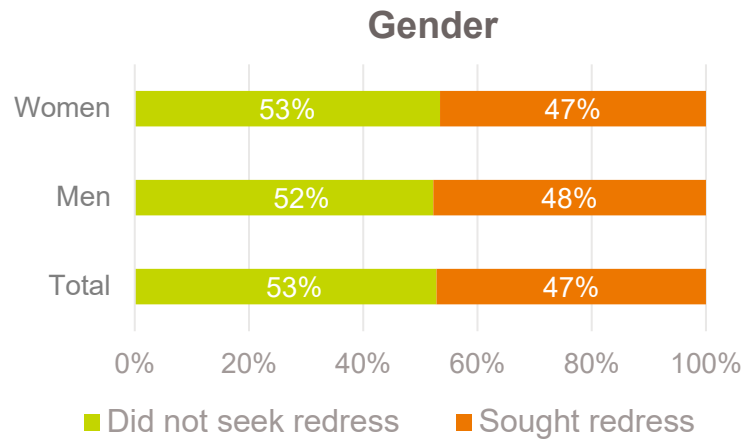


**Only 47% of those who experienced a challenge contacted the provider or agent.** Consumers who had a transaction go wrong were more likely to contact a provider or agent (77%) compared to other consumers who experienced a challenge involving money loss (53% who experience extra fees, 49% who lost money due to scam). Of the respondents who didn't contact an agent or provider less than 1% contacted a third-party organization.

Of the 17% who only contacted an agent and not the provider, when asked why, **21% did not know which provider to contact** (29% of men vs. 12% of women), and **15% didn't know how to contact the provider** (22% of men vs. 8% of women).

# PROFILE OF CONSUMERS WHO DO NOT SEEK REDRESS

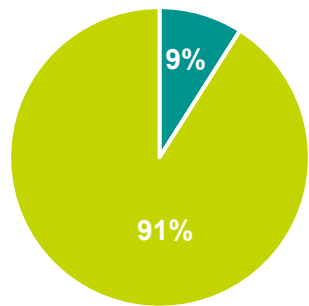
The decision to seek redress remains largely consistent across consumer demographic segments, though less educated consumers, younger, lower income consumers report seeking redress somewhat less than their counterparts.



# RESOLUTION WHEN CONTACTING AGENTS AND PROVIDERS FOR REDRESS

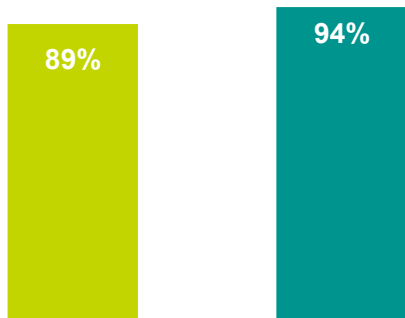
When users contacted an agent or provider the issue raised was resolved in most cases (91% if raised with an agent and 86% if raised with the provider).

Problem resolved with agents  
(n=216)



■ No ■ Yes

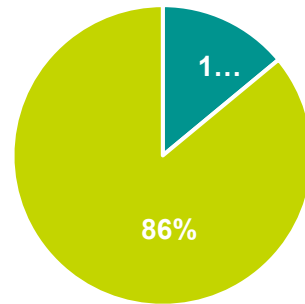
Resolution rates with agents by  
gender



Men

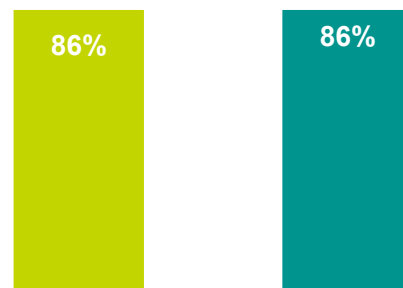
Women

Problem resolved with provider  
(n=437)



■ No ■ Yes

Resolution rates with providers by  
gender



Men

Women

**Most problems were resolved by agents and providers when contacted.** Women have their problems solved at the same rate as men when they contact providers (86% for both) and in similar proportion when contacted agents (94% for women vs. 89% for men).

A small number of individuals (30 people) contacted both agents and providers when seeking resolution. Resolution rates in this case were 83%.

In cases where a problem was not resolved by a provider, **only 1% of users sought redress from a third-party organization (i.e., consumer organization or OQSF).**





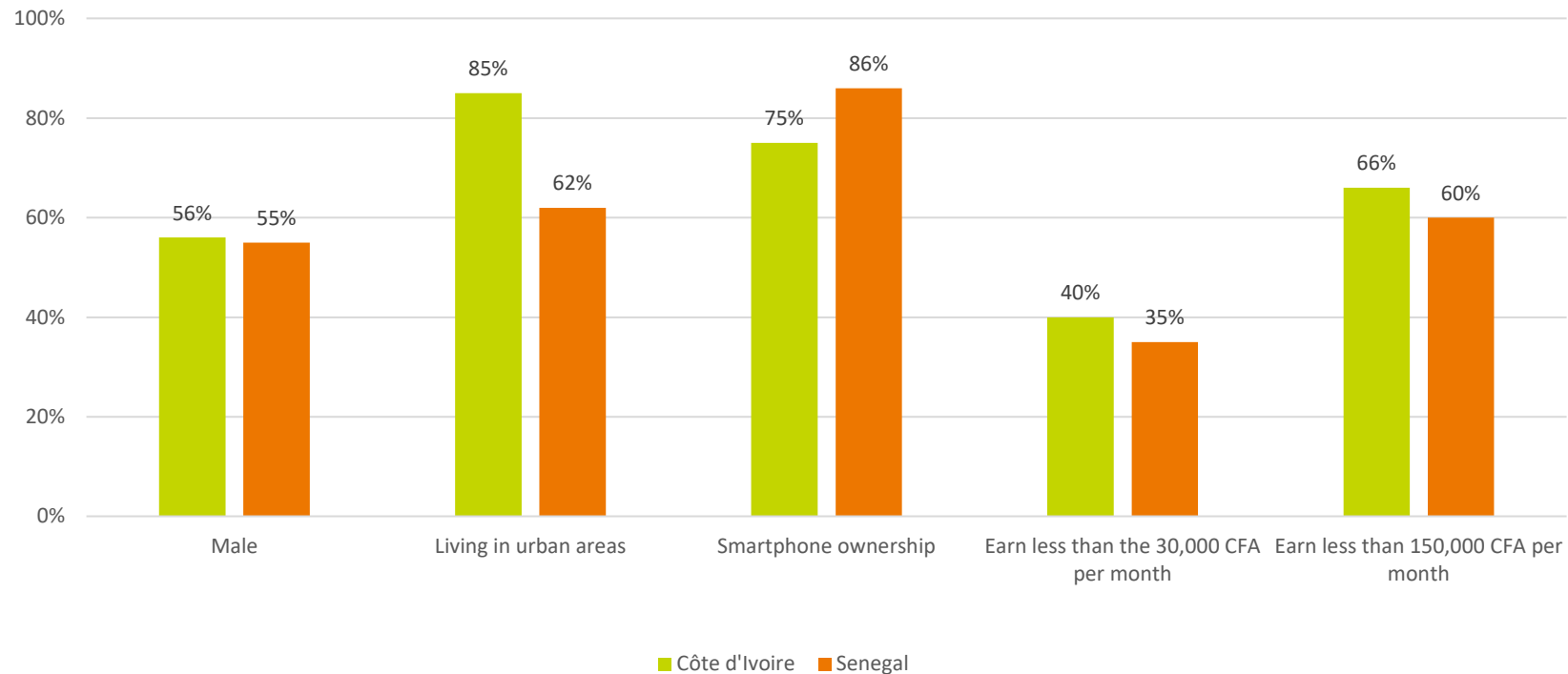
Photo credit: Mamadou Diop

## 5. COMPARISON BETWEEN SENEGAL AND CÔTE D'IVOIRE

# COMPARISON WITH CÔTE D'IVOIRE: PROFILE OF RESPONDENTS

When compared to the characteristics of respondents to a similar survey in Côte d'Ivoire conducted in the first half of 2022, the profile of DFS users who responded to both surveys are similar.

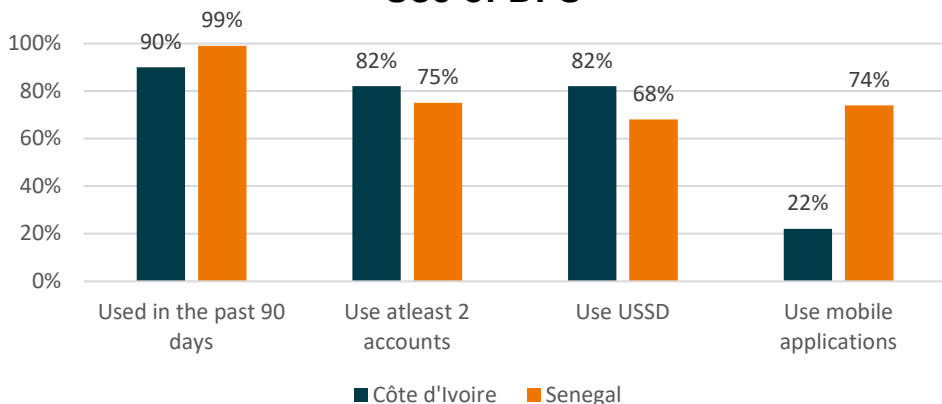
Sample characteristics, Senegal vs Côte d'Ivoire



# COMPARISON WITH CÔTE D'IVOIRE: USE OF DFS

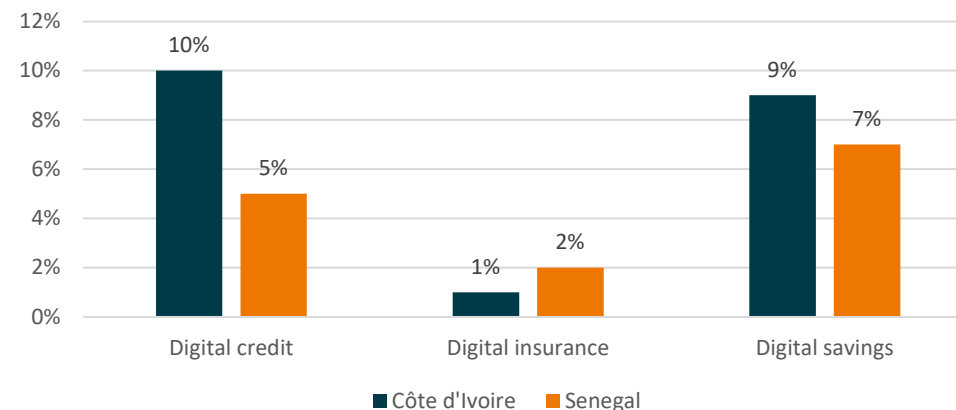
In Côte d'Ivoire usage of multiple accounts is more prevalent than in Senegal; 82% of users in Côte d'Ivoire use at least 2 accounts vs. 75% in Senegal. Moreover, 31% use 3 accounts and 11% 4 accounts in Côte d'Ivoire while it is respectively 4% and 1% in Senegal.

## Use of DFS

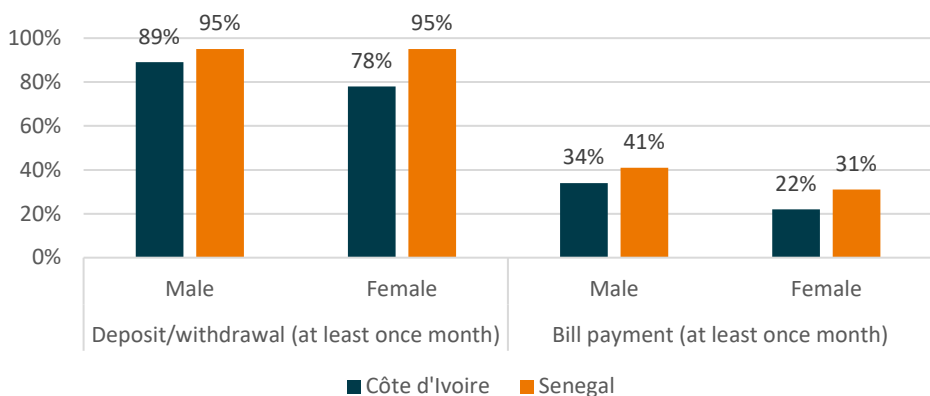


Use of next generation services like digital credit, insurance and savings is low in both samples, but the uptake of digital credit is slightly higher among users in the Côte d'Ivoire sample. It should be noted though that these services are more recent in Senegal.

## Use of next generation service

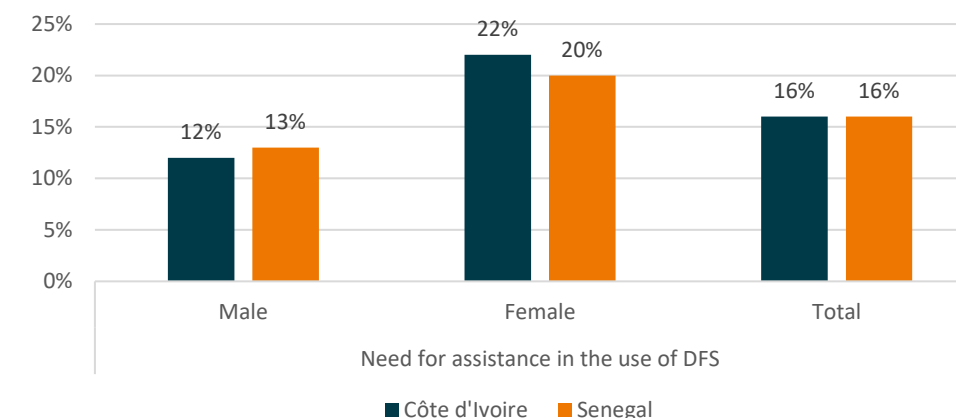


## Gender gap in the use of services



Respondents in the Senegal sample use DFS more frequently. Also, when disaggregated by gender, men and women in the sample in Senegal conduct deposits, withdrawals, and bill payments more frequently than users in the Côte d'Ivoire sample.

## Need for assistance with DFS

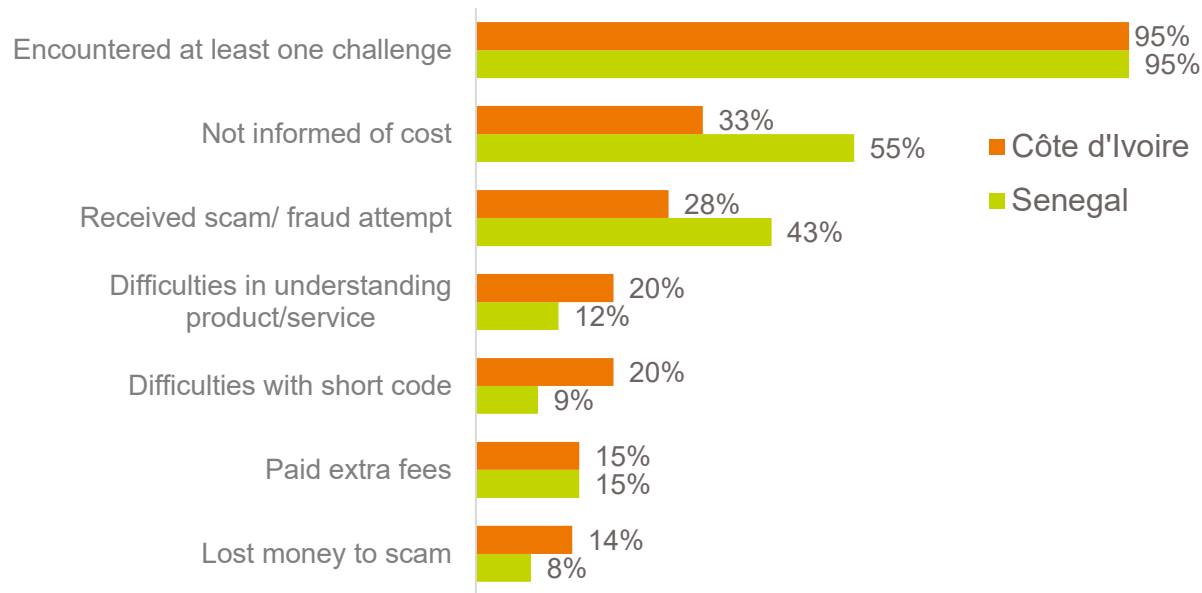


No differences in need for assistance are seen.

# COMPARISON WITH CÔTE D'IVOIRE: CHALLENGES WITH DFS

Users in Senegal are substantially more likely not to be informed of the costs of the transaction and to receive scam attempts, while users in Côte d'Ivoire are more likely to experience difficulties with understanding products/services, difficulties with short code, and money loss due to fraud.

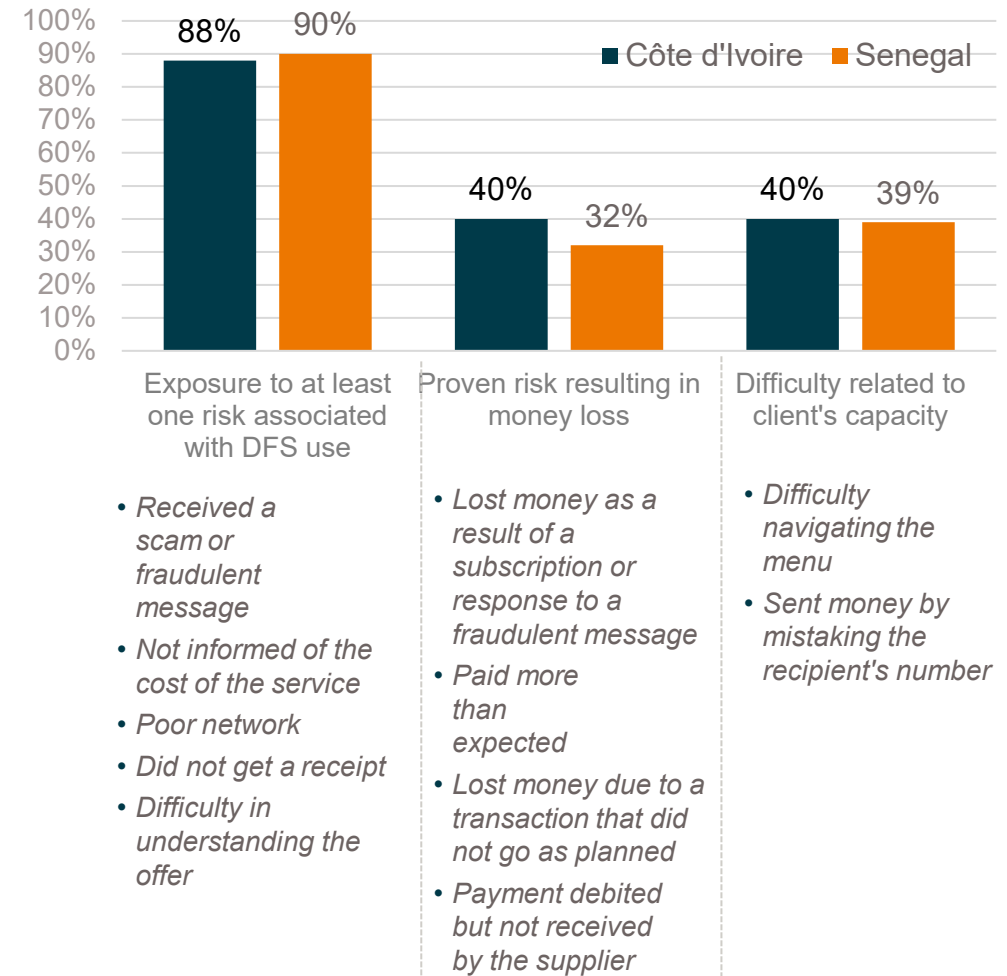
### Challenges with DFS



Respondents in Senegal are exposed to DFS risks in similar proportion than in Côte d'Ivoire, although, users in Côte d'Ivoire are slightly more likely to experience risks resulting in money loss.

In both countries, about 40% had difficulties related to their capability.

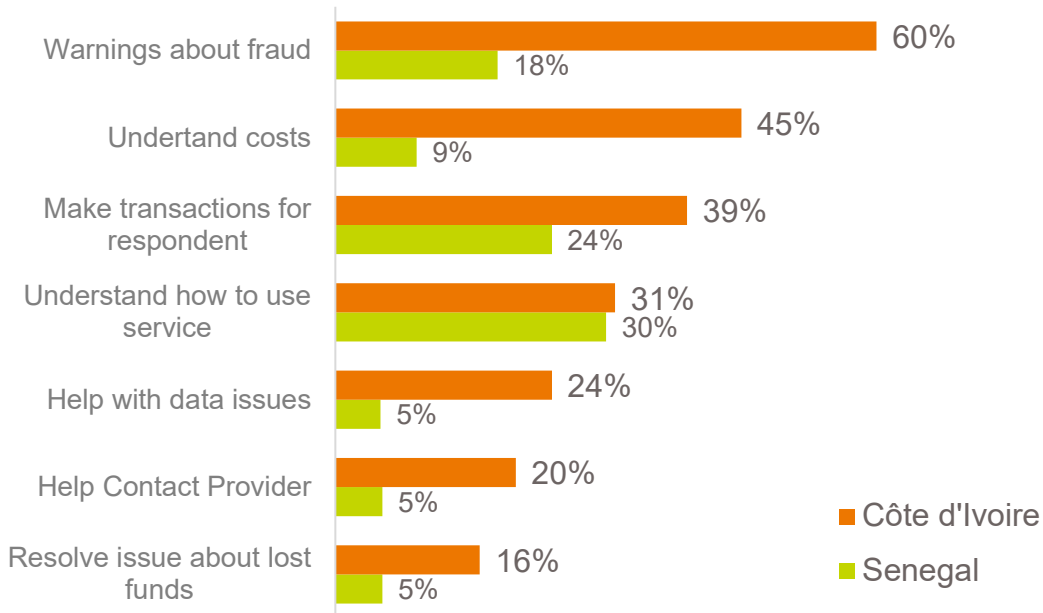
### Type of challenges encountered



# COMPARISON WITH CÔTE D'IVOIRE: CHALLENGES WITH DFS

There are substantial differences between Côte d'Ivoire and Senegal in terms of help agents give to respondents across all selected categories. Agents in Côte d'Ivoire are much more likely to warn users about fraud, provide cost understanding, and make transactions on behalf of respondents. Agents in Senegal help users in similar proportion in understanding how a service is use.

**Help from agent**

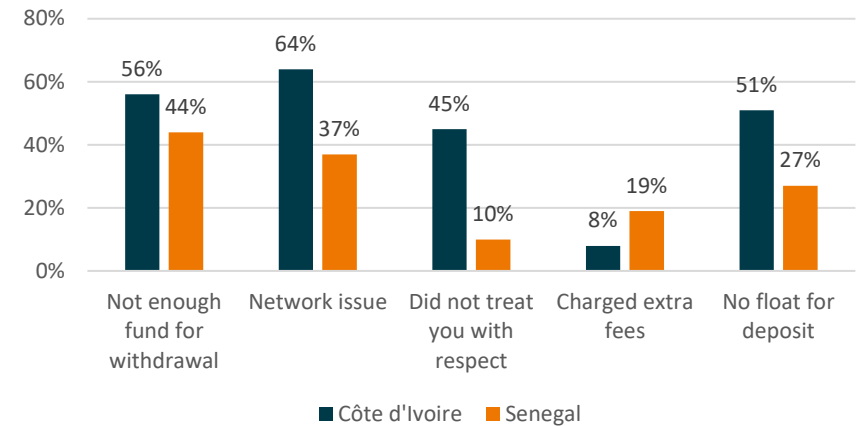


Respondents in Senegal face less challenges with agents across select categories, compared to the respondents in Côte d'Ivoire who are more likely to face network issues, lack of float and high incidences of disrespect. However, users in Senegal are much more likely to face extra fee charges from agents than in Côte d'Ivoire.

Users in the Senegal sample are also more likely to seek redress using formal channels than in Côte d'Ivoire.

**Respondents in the Senegal sample have their problems solved to a greater extent when they sought redress from formal channels.**

**Challenges with agents**



**Contacting provider or agent, and redress from provider**

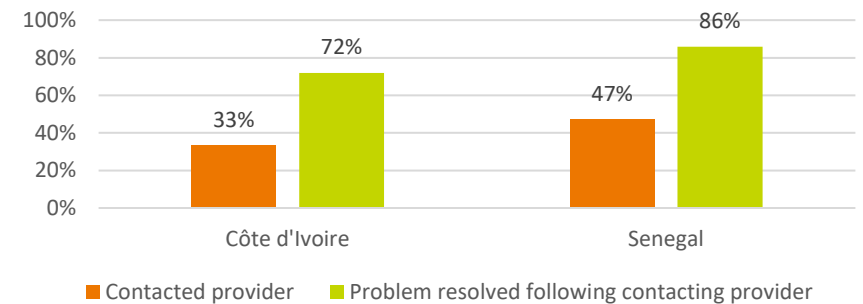




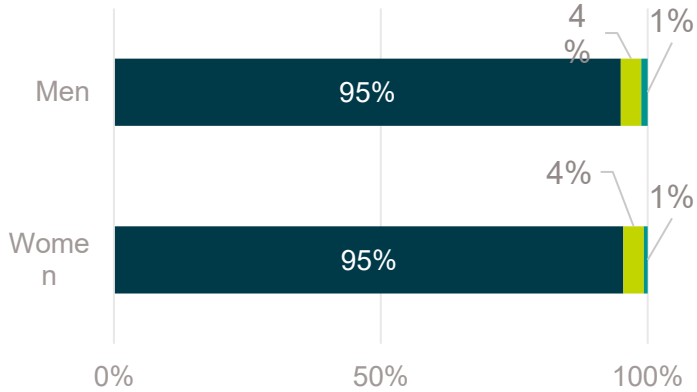
Photo credit: Vincent Tremeau / World Bank

## 6. ANNEX

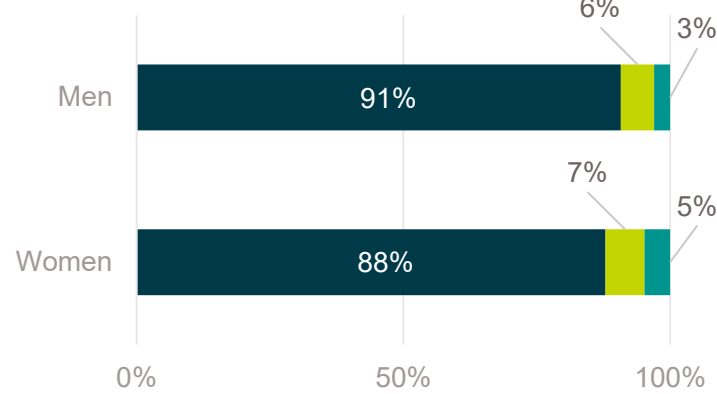
# USE OF DIFFERENT TYPES OF DFS, BY GENDER

Women and men generally had similar usage levels across transaction types, although women purchased airtime/internet passes and made bill payments at a lower rate than men.

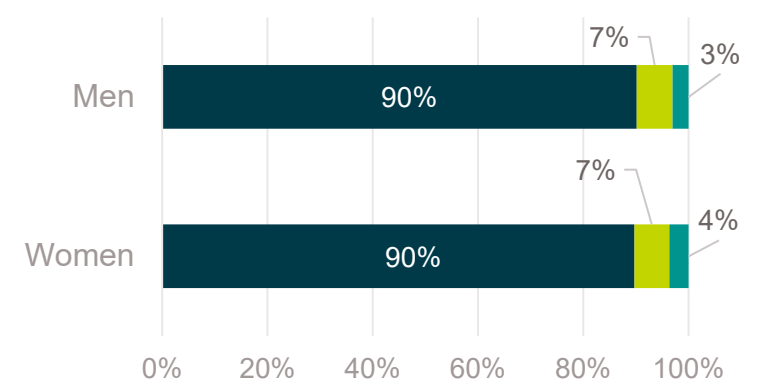
### Cash-in/cash-out



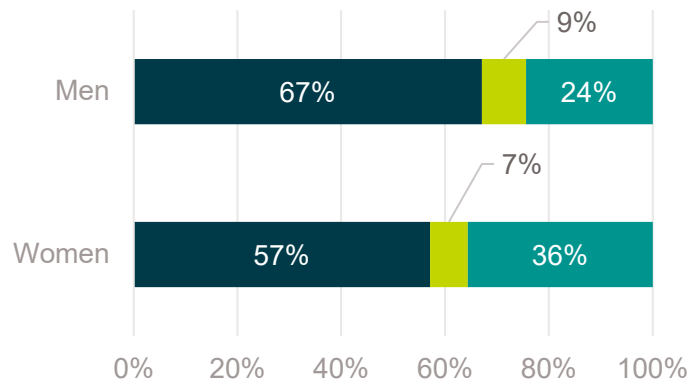
### P2P transfer by phone



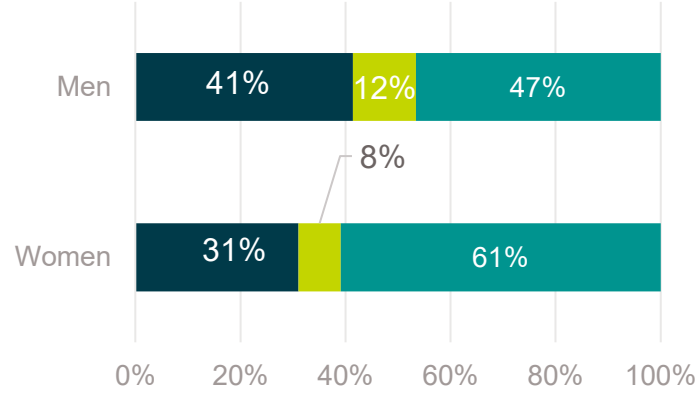
### Receiving money by phone



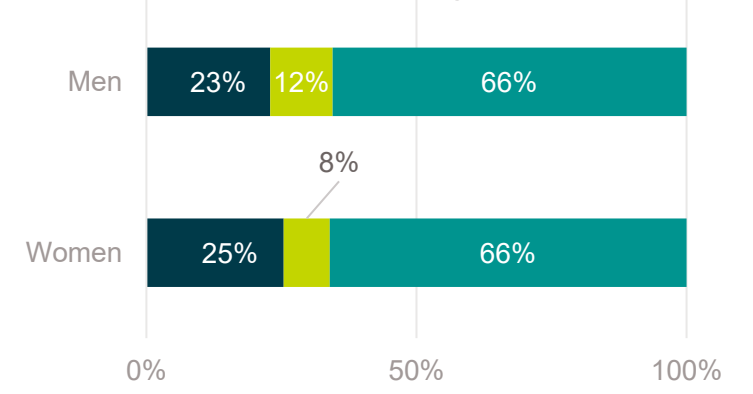
### Purchase of airtime or internet pass



### Bill payment



### Merchant payment



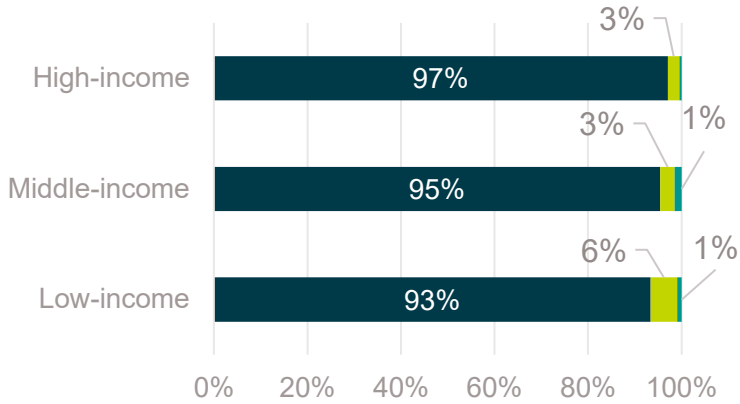
■ Once a month   ■ Less than once a month   ■ Don't use it

Source: CGAP survey on the risks related to the use of DFS in Senegal (n=1517), 2022

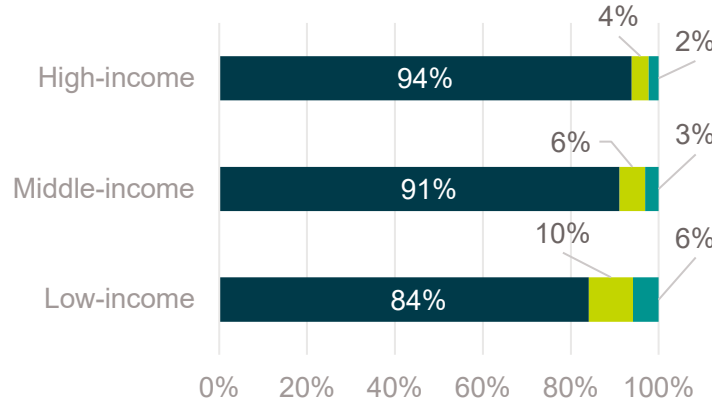
# USE OF DIFFERENT TYPES OF DFS, BY INCOME LEVEL

Low-income earners in the sample are less likely to use DFS across all transaction types, but the difference between income groups is highest for airtime purchase, bills payments and merchant purchases.

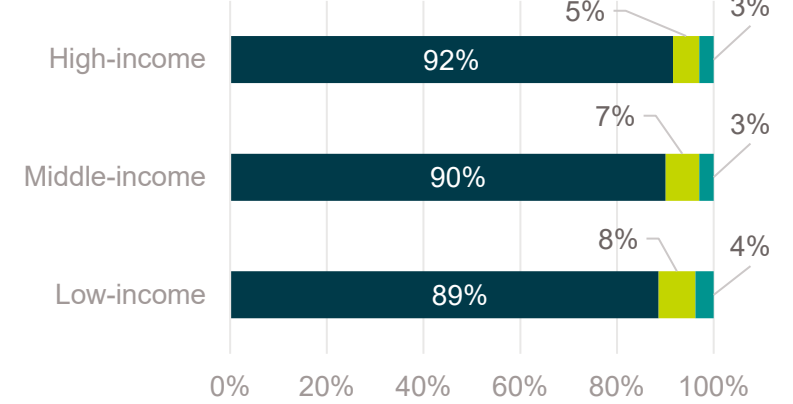
### Cash-in/cash-out



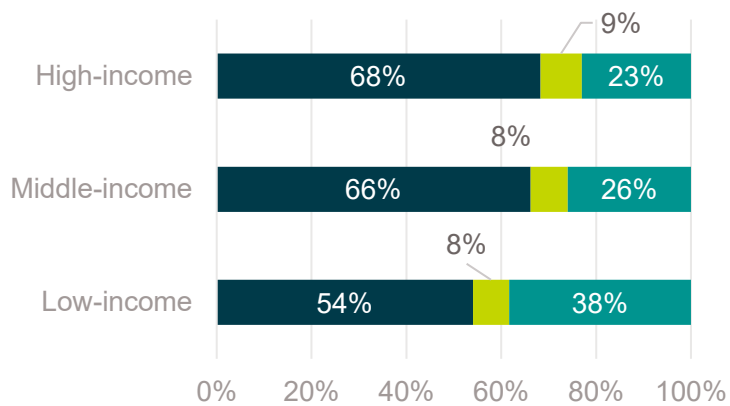
### P2P transfer by phone



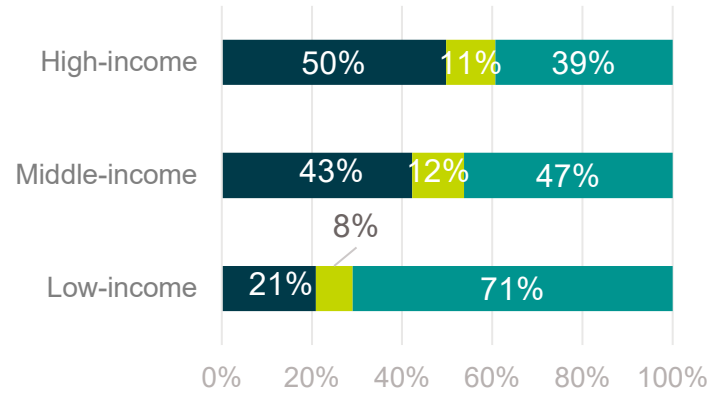
### Receiving money by phone



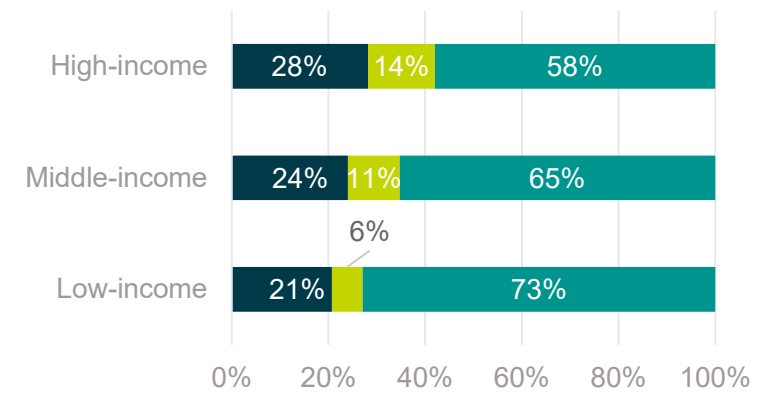
### Purchase of airtime or internet pass



### Bill payment



### Merchant payment



■ Once a month   ■ Less than once a month   ■ Don't use it





Photo pour CGAP de Mamadou Diop

## For more information contact:

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Corinne Riquet-Bamba ([corinne.riquet.cgap@gmail.com](mailto:corinne.riquet.cgap@gmail.com))

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