# Zambian Local Microfinance Institutions, Questionnaire

Research Questionnaire for Zambian Local Microfinance Institutions, this study identifies the Zambian Local Microfinance institutions as stakeholders and beneficiaries of a Cross-Platform Centralized Loan Application Management System.

This study aims at designing and developing an effective Centralized Loan Application Management System that will centralize various MFIs, alleviating the challenge of comparing interest rates, digitizing the Loan Application process, and automating payment reminders and Credit Scoring to reduce the risk of loan defaults experienced by microfinance institutions.

## Section 1: General Information

1.1 Name of Microfinance Institution:

1.2 Contact Person's Name:

1.3 Contact Person's Title:

1.4 Contact Email:

1.5 Contact Phone Number:

## Section 2: Loan Application Management System

2.1 How does your institution currently manage loan applications?

a. Manual paper-based process

b. Spreadsheets or offline software

c. Other (please specify)

2.2 Are borrowers able to compare interest rates between different microfinance institutions easily through your current system?

a. Yes

b. No

c. Not sure

2.3 What challenges, if any, do you face in terms of interest rate comparison and loan application management?

Section 3: Cross-Platform Mobile App

3.1 Have you considered implementing a mobile app for loan applications in your institution?

a. Yes

b. No

c. Not sure

3.2 What features do you think are essential for a mobile app to digitize the loan application process effectively?

Section 4: Payment Reminders and Credit Scoring

4.1 How do you currently handle payment reminders for your borrowers?

a. Manual follow-up

b. Automated systems

c. Not applicable

4.2 What challenges do you face in ensuring timely payments and reducing the risks of loan defaults?

4.3 Are you currently using any credit scoring systems or tools to assess borrower creditworthiness?

a. Yes

b. No

c. Not sure

4.4 Would your institution be interested in implementing an automated system for payment reminders and credit scoring to reduce loan default risks?

a. Yes

b. No

c. Not sure

**Zambian Local Microfinance Clients, Questionnaire**

Research Questionnaire for Zambian Local Microfinance Clients, this study identifies the Zambian Local Microfinance Clients as stakeholders and beneficiaries of a Cross-Platform Centralized Loan Application Management System.

This study aims at designing and developing an effective Centralized Loan Application Management System that will centralize various MFIs, alleviating the challenge of comparing interest rates, digitizing the Loan Application process, and automating payment reminders and Credit Scoring to reduce the risk of loan defaults experienced by microfinance institutions.

## Section 1: General Information

1.1 Name (Optional)

Section 2: Loan Application and Interest Rates Comparison

2.1 Have you ever or do you know anyone who has applied for a loan with a microfinance institution?

a. Yes

b. No

2.2 How do you typically find and compare interest rates when applying for a loan?

a. Visiting multiple institutions in person

b. Using online resources

c. Relying on recommendations from friends/family

d. Other (please specify)

2.3 Would you find value in a mobile app that allows you to compare interest rates between different microfinance institutions?

a. Yes

b. No

c. Not sure

Section 3: Digitizing the Loan Application Process

3.1 How do you currently apply for loans?

a. In person at a physical location

b. Over the phone

c. Using an online portal or website

d. Other (please specify)

3.2 What challenges, if any, have you encountered while applying for loans through these methods?

3.3 Would you be interested in using a mobile app to digitize the loan application process?

a. Yes

b. No

c. Not sure

Section 4: Payment Reminders and Credit Scoring

4.1 How do you typically receive payment reminders for loans or debts?

a. Phone calls

b. SMS/text messages

c. Email

d. Postal mail

e. Other (please specify)

4.2 Do you think automated payment reminders would be helpful in ensuring timely payments?

a. Yes

b. No

c. Not sure

4.3 Are you aware of credit scoring systems that evaluate your creditworthiness when applying for loans?

a. Yes

b. No

4.4 Would you be comfortable with a mobile app using credit scoring to assess your creditworthiness when applying for loans?

a. Yes

b. No

c. Not sure