

# Interview Questions for Mobile Money Agents

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## 1 Category 1: Understanding the magnitude of mobile money financial fraud

**Current business location**

**Previous business location**

**Reason(s) for shifting your business location**

**District**

- ☐ Kampala
- ☐ Wakiso
- ☐ Jinja
- ☐ Mukono
- ☐ Wakiso
- ☐ Nebbi
- ☐ Koboko
- ☐ Mbale
- ☐ Masaka
- ☐ Kabale
- ☐ Mbarara
- ☐ Arua
- ☐ Katakwi
- ☐ Ntungamo

**Gender**

- ☐ Male
- ☐ Female

**Where do you get mobile money float?**

- ☐ From another agent
- ☐ From telecom-company office
- ☐ Other: \_\_\_\_\_

**How much money did you use to open an agent outlet?**

**How much float do you often put on your agent account?**

**How often do you get float?**

- ☐ Once a day
- ☐ Two to three times a day
- ☐ Once a week
- ☐ Once a month
- ☐ Other: \_\_\_\_\_

**Where do you keep your profits?**

- ☐ In a bank account
- ☐ On mobile money
- ☐ Cash at home
- ☐ Other: \_\_\_\_\_

**Have you ever experienced / heard of someone who experienced financial fraud in mobile money transactions?**

- ☐ Yes
- ☐ No

**If yes, how much money did you loose to fraud?**

**What are some of the common fraud scenarios that you have encountered / heard?**

- ☐ Fake promotional offers
- ☐ Caller asking for mobile money PIN
- ☐ SMS asking for mobile money PIN
- ☐ Other: \_\_\_\_\_

**When do these fraud cases mostly occur?**

- ☐ During day
- ☐ At night
- ☐ Weekends
- ☐ Weekdays
- ☐ Festive seasons / holidays
- ☐ Both day and night
- ☐ Back-to-school days
- ☐ Other: \_\_\_\_\_

**From which network / system have you registered the highest cases of mobile money fraud?**

- ☐ MTN mobile money
- ☐ Airtel money
- ☐ Wave
- ☐ Other: \_\_\_\_\_

**How often do you experience mobile money fraud cases?**

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Quarterly
- ☐ Other: \_\_\_\_\_

## **2 Category 2: Understanding the patterns of mobile money financial fraud**

**What are the common patterns of mobile money financial fraud that you have experienced / heard about recently?**

- ☐ Fraud from new customers
- ☐ Fraud from existing customers
- ☐ Fraud from loyal customers
- ☐ Fraud by people near business
- ☐ Other: \_\_\_\_\_

### 3 Category 3: Understanding the means of execution of mobile money fraud

What are some of the behaviors of fraudsters?

How often do fraudsters use a similar trick?

What common tools do they use to achieve their missions?

- ☐ Smartphone
- ☐ Physical assault using an object
- ☐ Other: \_\_\_\_\_

### 4 Category 4: Understanding the impact of mobile money fraud

How much money have you lost or heard someone has lost to mobile money fraud?

- ☐ Less than UGX 100 000
- ☐ Between UGX 100 000 and UGX 500 000
- ☐ Between UGX 500 000 and UGX 1 000 000
- ☐ Between UGX 1 000 000 and UGX 5 000 000
- ☐ Above UGX 5 000 000
- ☐ Never lost to fraud
- ☐ Other: \_\_\_\_\_

Have you lost more money through mobile money fraud from your current business place?

- ☐ Yes
- ☐ No

### 5 Category 5: Understanding fraud awareness and mitigation

In case of fraud, where are you most likely to report?

- ☐ MTN Uganda
- ☐ Airtel Uganda
- ☐ Wave
- ☐ UCC
- ☐ Uganda Police
- ☐ Other: \_\_\_\_\_

Have you ever been sensitized about mobile money fraud?

- ☐ Yes
- ☐ No

What channels do they use to sensitize you about mobile money fraud?

- ☐ SMS messages
- ☐ Phone calls
- ☐ TV
- ☐ Radio
- ☐ Other: \_\_\_\_\_

### 6 Category 6: Understanding the storage of mobile money records

Do you record mobile money transactions?

- ☐ Yes

☐ No

**If yes, how do you record?**

☐ In book provided by operator

☐ In any notebook

☐ In digital format (Excel, etc.)

☐ Other: \_\_\_\_\_

**What do you normally record about a mobile money transaction?**

☐ Amount of transaction

☐ Transaction type

☐ Phone number

☐ Other: \_\_\_\_\_

**What do you do with your old records of mobile money transactions?**

☐ Delete them

☐ Throw the book away

☐ Keep permanently

☐ Digitalize the records

☐ Other: \_\_\_\_\_