

Interview Questions for Mobile Money Stakeholders

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1 Interview Questions for Mobile Money Client

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

Current location

District

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

Gender

- ☐ Male
- ☐ Female

Source of mobile money income

- ☐ Deposits
- ☐ From relatives and friends
- ☐ From employment
- ☐ From Telecom-company promotions
- ☐ Other: _____

How often do you receive mobile money?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Other: _____

On average, how much money do you transact on mobile money per day?

- ☐ Less than UGX 50 000
- ☐ Between UGX 50 000 and UGX 100 000
- ☐ Between UGX 100 000 and UGX 500 000
- ☐ Between UGX 500 000 and UGX 1 000 000
- ☐ Above UGX: 1 000 000
- ☐ Other: _____

Have you ever carried a mobile money↔ bank transaction?

- ☐ Yes
- ☐ No

Do you carry out transactions from your bank account to other mobile money accounts?

- ☐ Yes
- ☐ No

Do you save money on mobile money?

- ☐ Yes
- ☐ No

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

- ☐ Yes
- ☐ No

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 happen?

- ☐ Daytime
- ☐ Night-time
- ☐ Weekends
- ☐ Weekdays
- ☐ Festive seasons / holidays
- ☐ Both day and night
- ☐ Back-to-school days
- ☐ Other: _____

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

- ☐ MTN mobile money
- ☐ Airtel money
- ☐ Wave money
- ☐ Mobile banking platforms
- ☐ Other: _____

How often do you experience mobile money fraud?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Quarterly
- ☐ Other: _____

1.2 Category 2: Understanding the means of execution of mobile money fraud

What are some of the behaviors of fraudsters you have heard/noticed?

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: _____

1.3 Category 3: Understanding the impact of mobile money fraud

On average, how much money have you lost to mobile money fraud in a month?

- ☐ 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: _____

1.4 Category 4: 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: _____

2 Interview Questions for Mobile Money Agent

2.1 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: _____

2.2 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: _____

2.3 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: _____

2.4 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

2.5 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: _____

2.6 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: _____