



Product & Service Quality


Reliability of payments system and network


This barrier refers to the reality of limited connectivity and data in many parts of the world. At times, data networks shut down which can delay transactions from going through. This can cause distrust and fear about loss of funds. Weakened network performance, or the perception of unreliable payment systems and networks, can also discourage customer and potential customer's adoption and use of DFS.


Why is this barrier important?

Women's lower levels of trust in DFS are highly linked to unreliable payments system and network issues. Research shows that this barrier impacts women with and without financial accounts. Women without accounts may limit uptake when they hear about problems from others (since reliance on informal networks is so strong), and women with accounts limit activity because of fear of issues and distrust in the network.

Connected Barriers

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Consumer Protection
Difficulty resolving complaints
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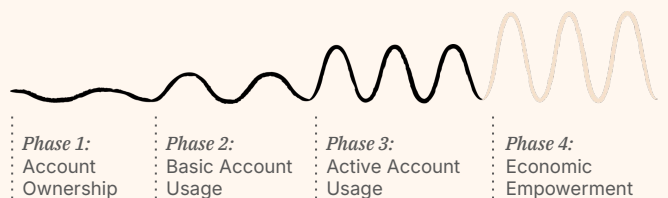
Prerequisites
Internet/ Mobile connectivity
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Information Availability & Capability
Lack of peers/ family/ network who use DFS

Most Relevant Segments

- | | | | |
|---------------------------|-----------------------------|--------------------------|------------------------------|
| 1 | 2 | 3 | 4 |
| Excluded,
marginalized | Excluded,
high potential | Included,
underserved | Included,
Not underserved |

Customer Journey Relevance





Key evidence relevant to this barrier

- “In Côte d’Ivoire, female respondents [participating in focus group discussions] voiced greater concerns over network issues and worries that transactions were not being completed, contributing to their lower levels of trust in digital finance overall.” (Caribou, 2021).
- Just over 72% of mobile banking users surveyed in Kenya as part of FSD Kenya’s FinAccess Household Survey (2021) cited the “inability to access account through mobile/internet banking/ATM/system downtime” as a challenge.
- “Network quality and provider reputation matter most for choosing a mobile money provider. Almost 45% of survey respondents (these are users of DFS) in Kenya choose a mobile money provider based on having a better network quality/coverage.” (IPA, 2021).
- “Women in low and middle income countries cite service delivery issues (network quality and coverage and agent or operator trust) and technical literacy and confidence as key barriers to access and using mobile technology.” (K4D, 2017).
- The inability to transact due to network downtime is a top consumer concern in multiple countries studied by CGAP including Bangladesh, Nigeria, Tanzania, Colombia, Haiti, India, and Kenya. “Network unreliability both erodes trust in the service and can result in harm or risky customer behaviors. Users in multiple countries say they are afraid to conduct transactions because of the possibility of a network failure. Unreliability affects both nonusers (those who may limit uptake when they hear of problems from others) and users (some of whom report limiting their activity as a result).” (CGAP, 2015).
- One of the biggest impacts of the government shutdown of mobile money in 2016 is that customers “may have lost faith in a system that can be turned off and on at the whim of the government regulator. The result of this distrust was visible for everyone, especially mobile network operators, as many users emptied out their mobile wallets as soon as platforms went live.” Mobile money users in Uganda have been used to network outages and waiting to make transactions, but the complete shutdown proved to be a different experience (CGAP, 2016).