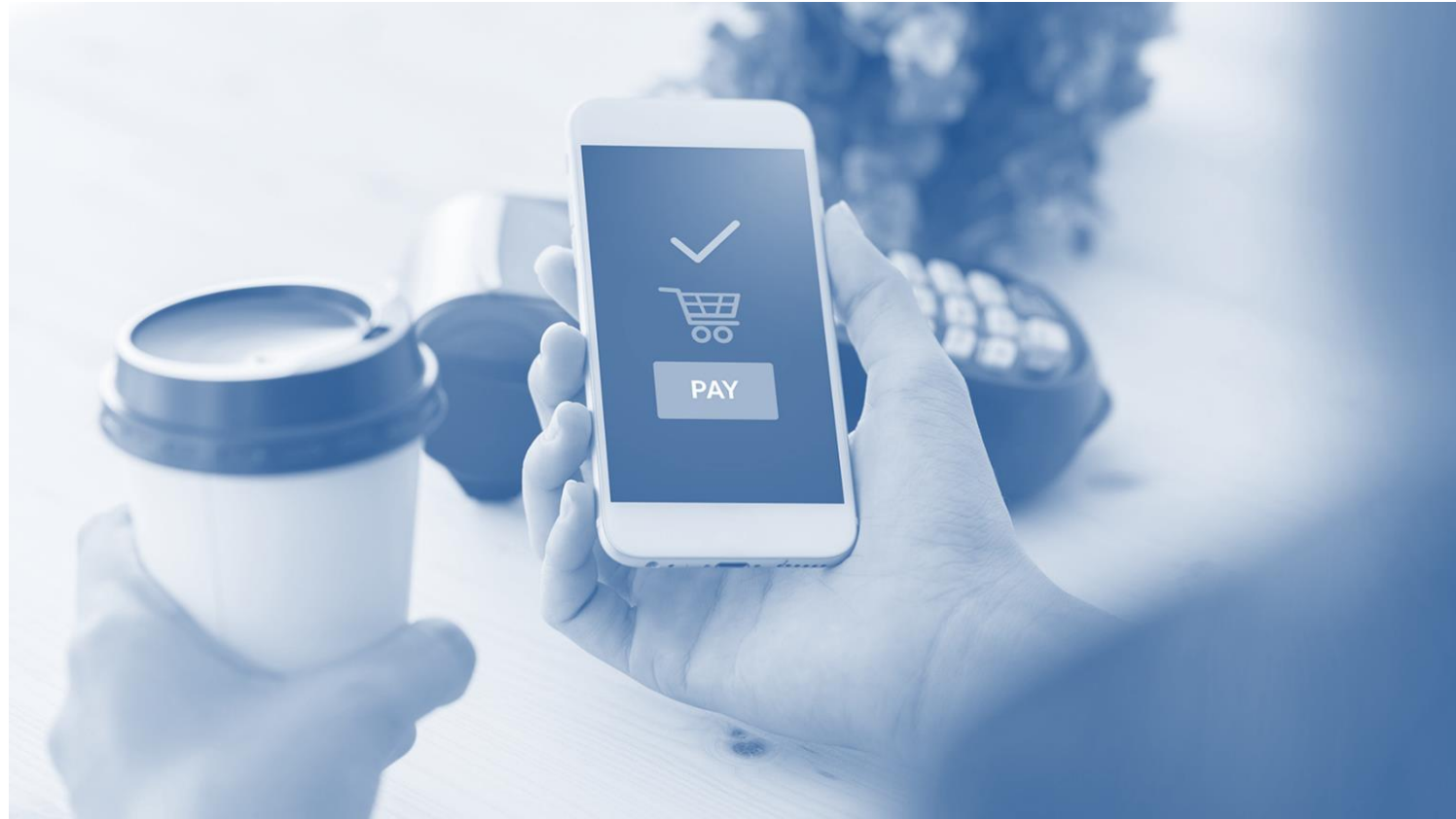


CONFIDENTIAL



NAF Mobile Wallet User Survey

SUMMARY OF RESULTS

February 2021

NAF MOBILE WALLET USER SURVEY: THE QUESTIONNAIRE

Indicative questionnaire structure

2/21/2021 NAF Mobile Money Users Survey

Section 1. Interview Information
Interviewer to please provide the following interview details

Date of the interview
yyyy-mm-dd

Enumerator name (WFP)

Respondent National ID (from NAF sample file)

Section 2. Introductory Information
We are working with the National Aid Fund (NAF), to help improve the technology utilized for providing cash assistance. We understand that your household is currently receiving assistance from NAF via mobile wallets. We would like to ask you a few questions on your experience with mobile wallets. The interview should take approximately 45 minutes. There are no direct benefits to you. Your response in no way affects your ability to receive assistance from NAF. There are no "correct" or "wrong" answers to our questions. We simply ask for your honest opinion. Your participation is voluntary and you can stop this interview at any time. You may also refuse to answer any question. Do you have any question for me?

Do you agree to participate?
 Yes
 No

Before starting the interview, can you please confirm that you and your household have received in the past or are currently receiving assistance from NAF via mobile wallets?
 Yes
 No

Before starting the interview, can you please confirm that, within your household, you are the person directly utilizing the mobile wallet to collect NAF's assistance?
 Yes
 No

Section 3. Respondent General Information

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<https://kobo.humanitarianresponse.info/forms/aog4jclVz2MNSLqW9Kv/summary> 2/10

<https://kobo.humanitarianresponse.info/forms/aog4jclVz2MNSLqW9Kv/summary> 3/10

Delivery



Modality

Dates

Topics

Introduction

Respondent information

Mobile wallets



Key features

- **Phone survey**
- Phone calls conducted in **Arabic** by **WFP Hotline** and **WFP Field staff**
- All calls conducted between **16-18 February 2021**
- **Survey introduction** and confirmation of beneficiary identification
- **Consent** by beneficiary
- **Demographic information:** age; gender; location; education; disability status; years of NAF assistance
- **Access to technology:** smartphone ownership, mobile wallets
- **Familiarity** and **awareness** of mobile wallets before receiving NAF assistance
- **User experience** and **overall satisfaction**
- **Most common use cases** and **ease of use:**
 - Mobile wallets opening
 - Cash-out at agents and ATMs
 - Mobile money transfers
- **Digital penetration** and access to technology

NAF MOBILE WALLET USER SURVEY: BENEFICIARIES CONTACTED

Sample composition

Participants, # of beneficiaries



100% Jordanians, using mobile wallets on a monthly basis

61
Out of 69 calls conducted

Breakdown

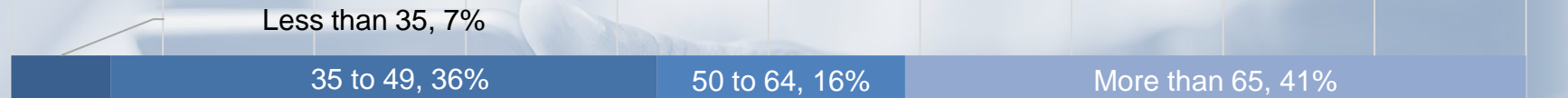
Gender



Governorate



Age



Disability



Some formal education



Years of NAF assistance



0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

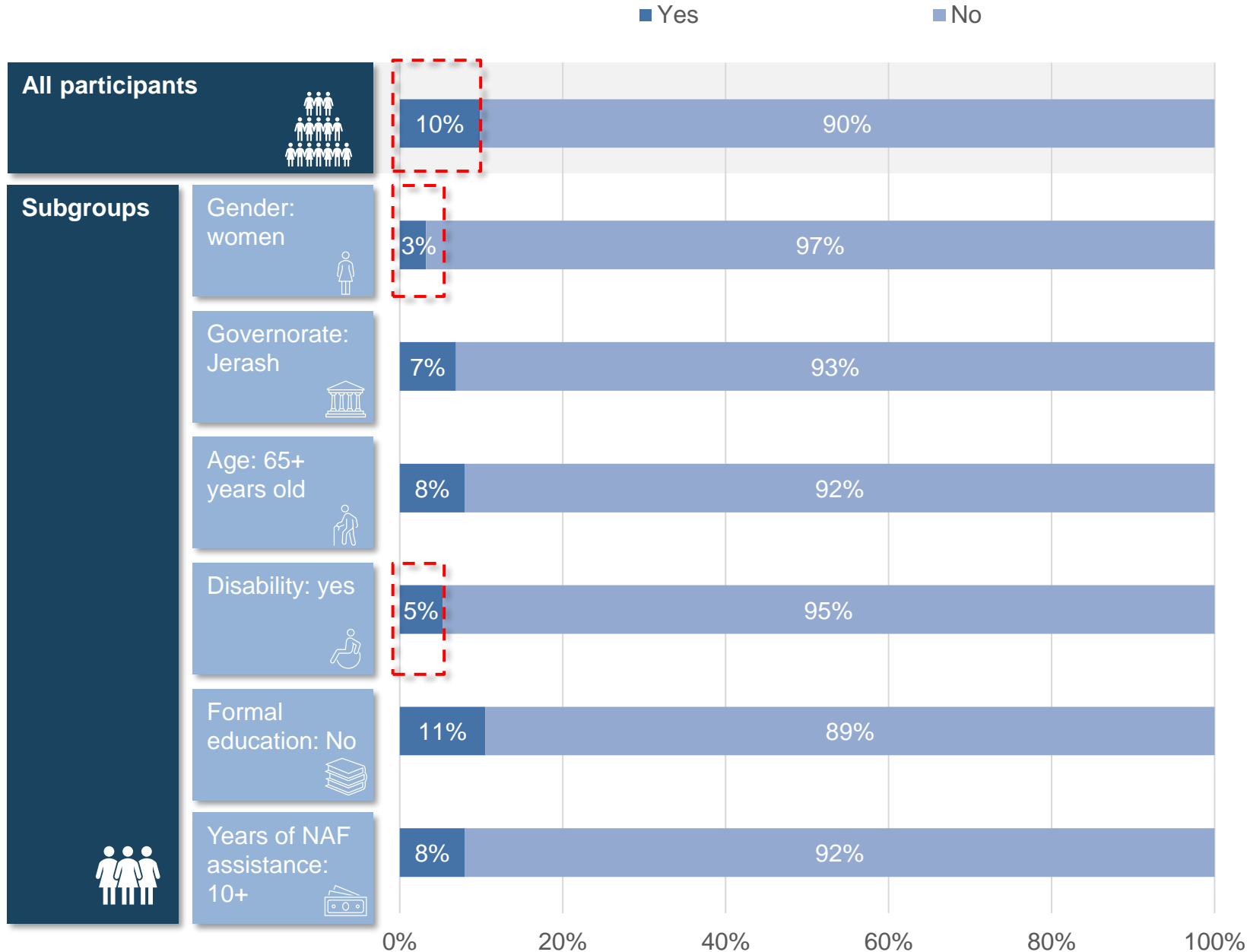


USER EXPERIENCE AND OVERALL SATISFACTION

All data based on NAF mobile wallet user survey

WERE YOU AWARE OF MOBILE WALLETS BEFORE USING THEM TO RECEIVE NAF ASSISTANCE?

Summary of results



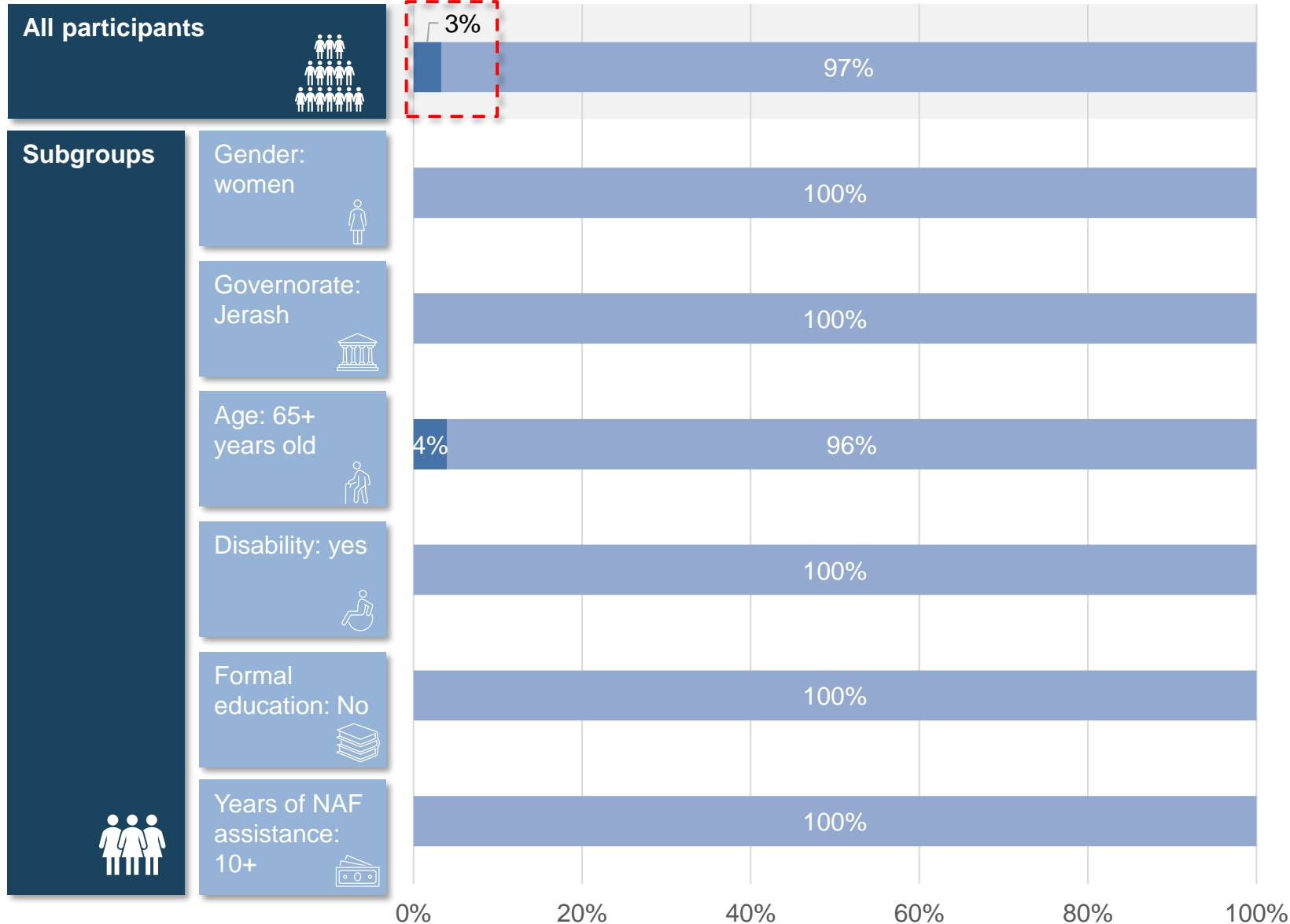
Comments

- Only **1 out of 10 (10%)** of participants were **aware** of mobile wallets before using them to receive NAF assistance
- Mobile wallet awareness was **particularly low** among:
 - **Women**, with only 3% of women having ever heard of mobile wallets before using them to receive NAF assistance
 - **Respondents with disabilities**, with only 5% of respondents with disabilities having ever heard of mobile wallets before using them to receive NAF assistance

HAD YOU EVER USED A MOBILE WALLET BEFORE USING IT TO RECEIVE NAF ASSISTANCE?

Summary of results

■ Yes ■ No



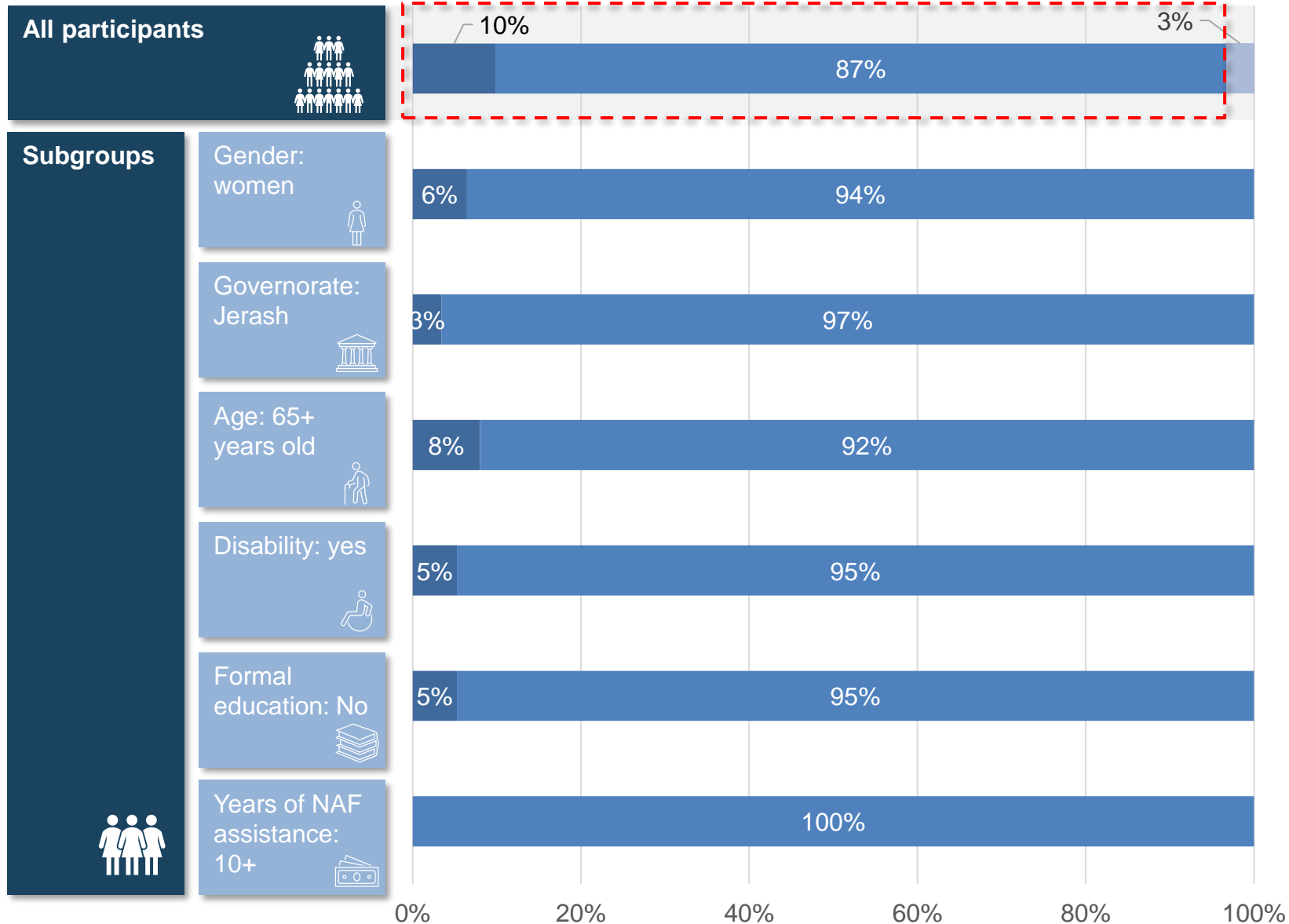
Comments

- **Less than 1 out of 30 participants (3%) had ever used a mobile wallet before using them to receive NAF assistance**
- Mobile wallet prior use was even lower among most of the subgroups. In the following subgroups, **nobody had ever used a mobile wallet** before receiving NAF cash assistance:
 - **Women**
 - **Respondents residing in Jerash**
 - **Respondents with disabilities**
 - **Respondents without any formal education**
 - **Respondents receiving NAF assistance for 10+ years**

FOR HOW LONG HAVE YOU BEEN USING MOBILE WALLETS?

Summary of results

- Less than 3 months
- More than 3 months but less than 1 year
- More than 1 year



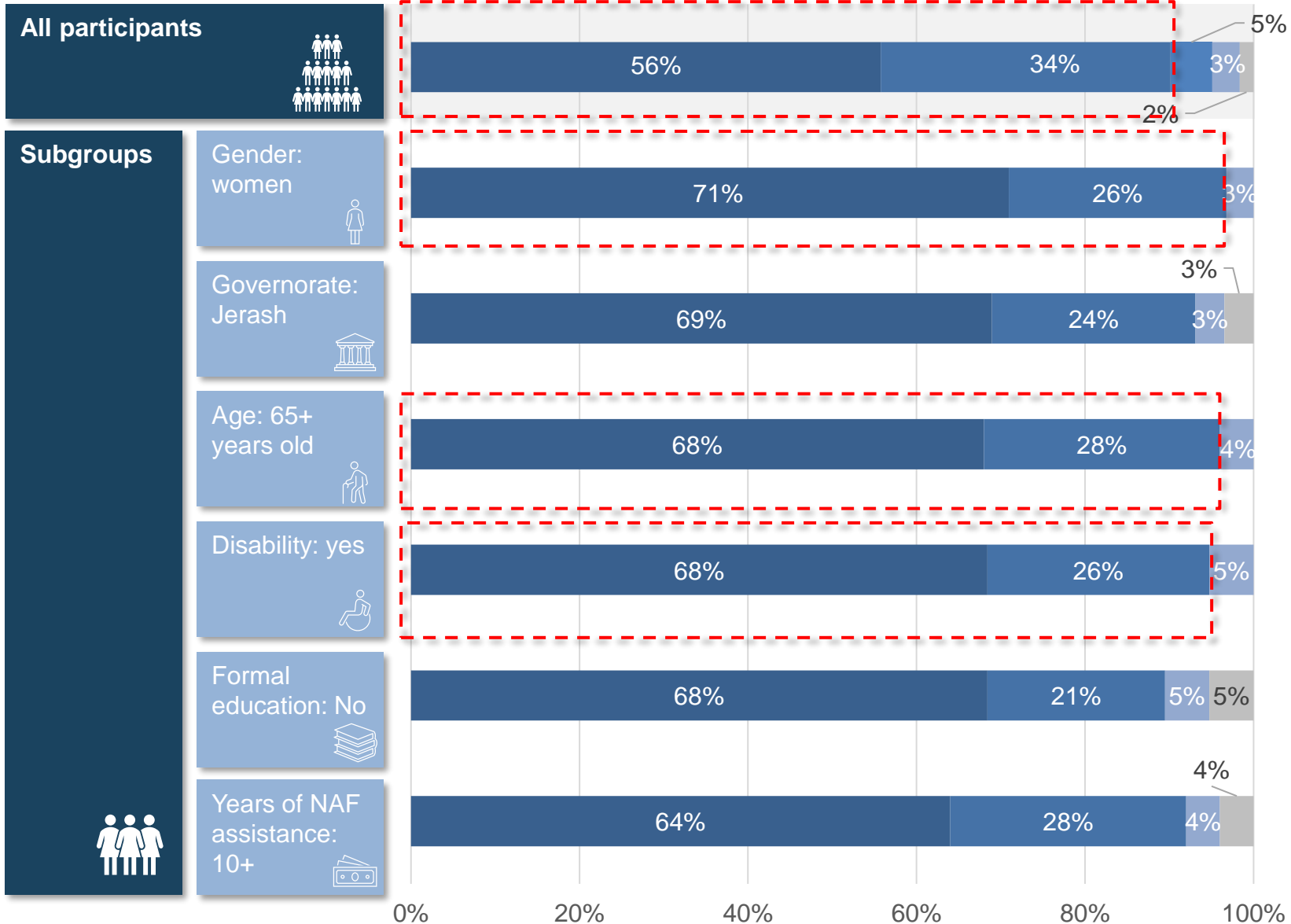
Comments

- **Nearly all participants (97%)** have been **using mobile wallets for less than 1 year** (i.e. since NAF started delivering cash assistance with mobile wallets)
- **1 out of 10 participants (10%)** had less than 3 months of experience with mobile wallets

OVERALL, HOW SATISFIED ARE YOU ABOUT YOUR EXPERIENCE WITH MOBILE WALLETS?

Summary of results

■ Very satisfied
■ Satisfied
■ Neither satisfied nor not satisfied
■ Not satisfied
■ Don't know



Comments

- Very high overall user satisfaction, with 9 out of 10 participants (90%)** claiming to be either “very satisfied” or “satisfied” about their experience with mobile wallets
- Overall user satisfaction is even higher among most subgroups, including:**
 - Women: 97%**
 - Respondents residing in Jerash: 93%**
 - Respondents 65+ years of age: 96%**
 - Respondents with disabilities: 94%**
 - Respondents receiving NAF assistance for 10+ years: 92%**

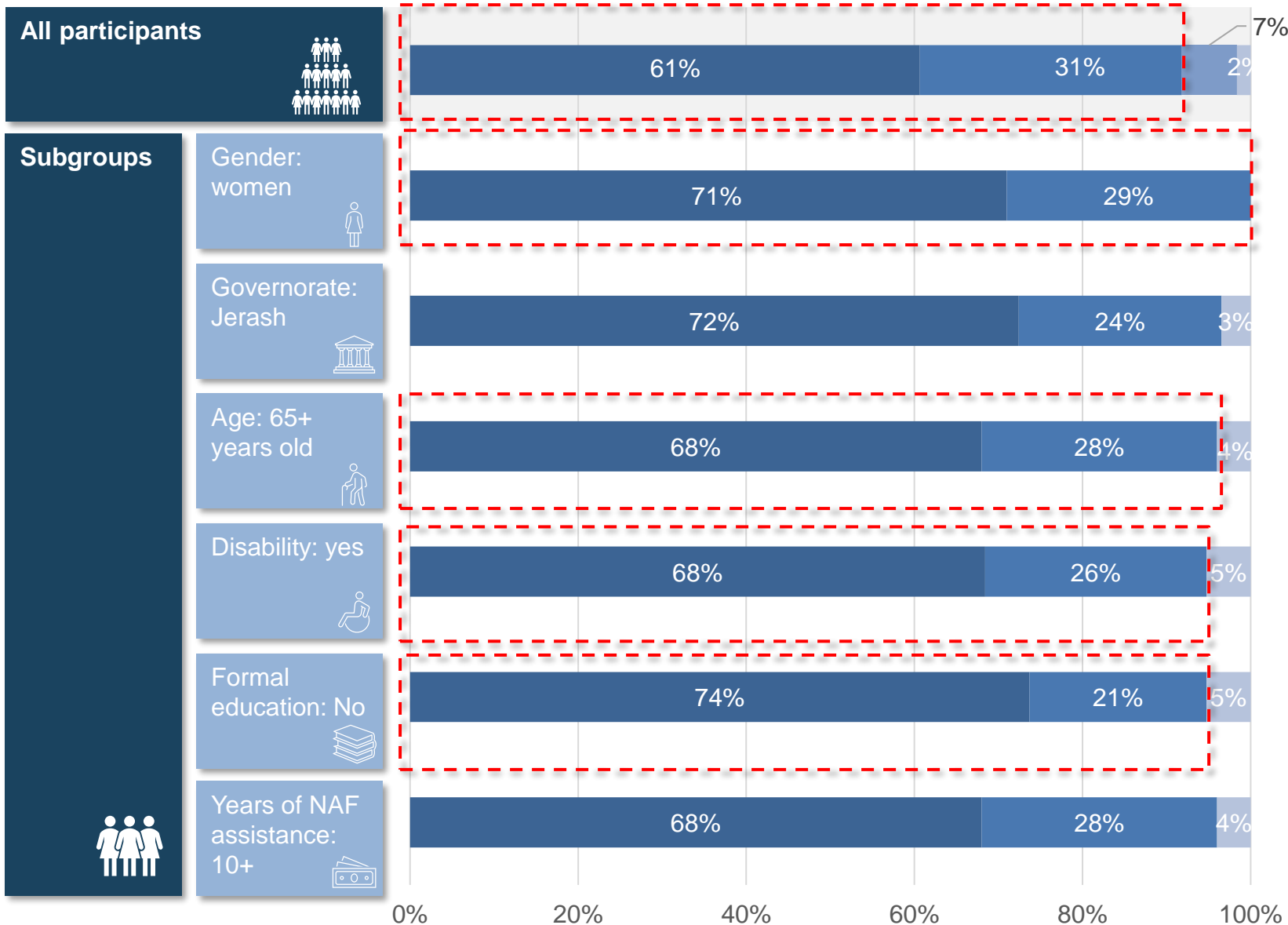
Very high rates of user satisfaction



HOW LIKELY ARE YOU TO CONTINUE USING MOBILE WALLETS IN THE FUTURE, EVEN BEYOND RECEIVING NAF ASSISTANCE?

Summary of results

■ Very likely ■ Likely ■ Neither likely nor unlikely ■ Unlikely



Comments

- More than 9 out of 10 respondents (92%) claim that they will likely continue to use mobile wallets in the future, even beyond receiving NAF assistance
- Positive response rates are even higher among most subgroups, including:
 - Women: 100%
 - Respondents residing in Jerash: 96%
 - Respondents 65+ years of age: 96%
 - Respondents with disabilities: 94%
 - Respondents without any formal education: 95%
 - Respondents receiving NAF assistance for 10+ years: 96%

Very high likelihood of continued use



ARE YOU PROUD ABOUT USING MOBILE WALLETS?

Summary of results



Comments

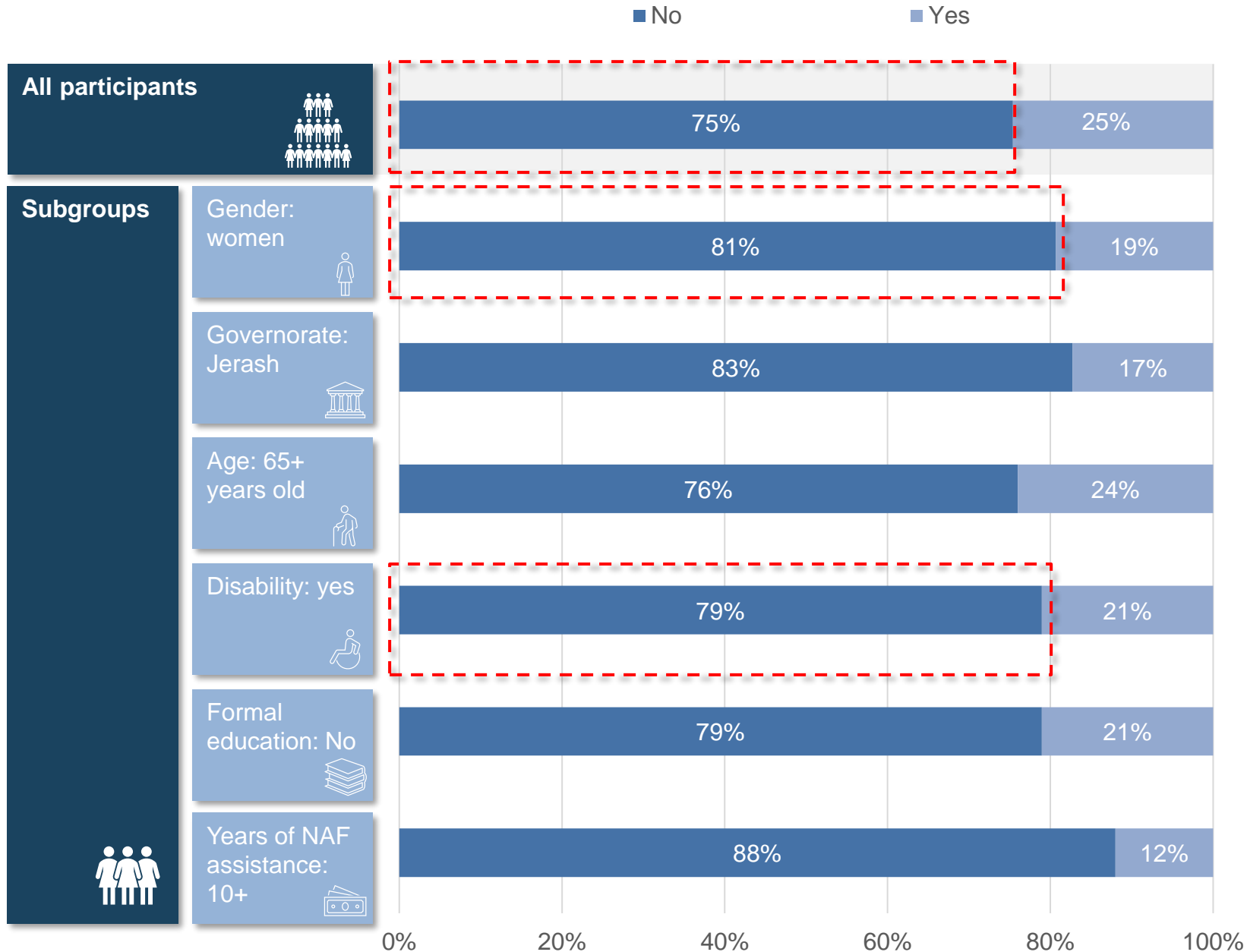
- **Very high user pride in mobile wallet use, with nearly all participants (98%) claiming to be proud about using mobile wallets**
- **Positive response rates are even higher among some subgroups, including:**
 - **Women: 100%**
 - **Respondents with disabilities: 100%**

Very high rates of user feeling proud about using mobile wallets



IF YOU COULD REPLACE YOUR MOBILE WALLET WITH A BANK ACCOUNT, WOULD YOU DO IT?

Summary of results



Comments

- **3 out of 4 respondents (75%)** claim that they would **not be interested in replacing their mobile wallet with a bank account**
- Preference for mobile wallets is **even higher among all subgroups** (76-88% of respondents)
- Among those who prefer mobile wallets, **ease of use** and **high user satisfaction** are the most common reasons determining their preference for mobile wallets (90+% of respondents)

Strong preference for mobile wallets vs bank accounts, mostly because of ease of use











A blue-tinted photograph showing a person's hands holding a smartphone and a credit card. The credit card is held in front of the phone, suggesting a contactless payment or digital wallet transaction. The background is blurred, showing what appears to be a retail or service environment.

MOST COMMON USE CASES AND EASE OF USE

All data based on NAF mobile wallet user survey

WHICH OF THE FOLLOWING FUNCTIONS OF MOBILE WALLETS HAVE YOU UTILIZED?

Summary of results

		Cash-out at agent	Cash-out at ATM	Cash-in at agent	Cash-in at ATM	Transfers	Other
All participants 		90%	11%	2%	2%	10%	2%
Subgroups 	Gender: women 	97%	-	-	-	6%	-
	Governorate: Jerash 	100%	-	-	-	-	-
	Age: 65+ years old 	92%	8%	-	-	4%	4%
	Disability: yes 	100%	-	-	-	-	-
	Formal education: No 	100%	-	-	-	-	-
	Years of NAF assistance: 10+ 	100%	-	-	-	-	-

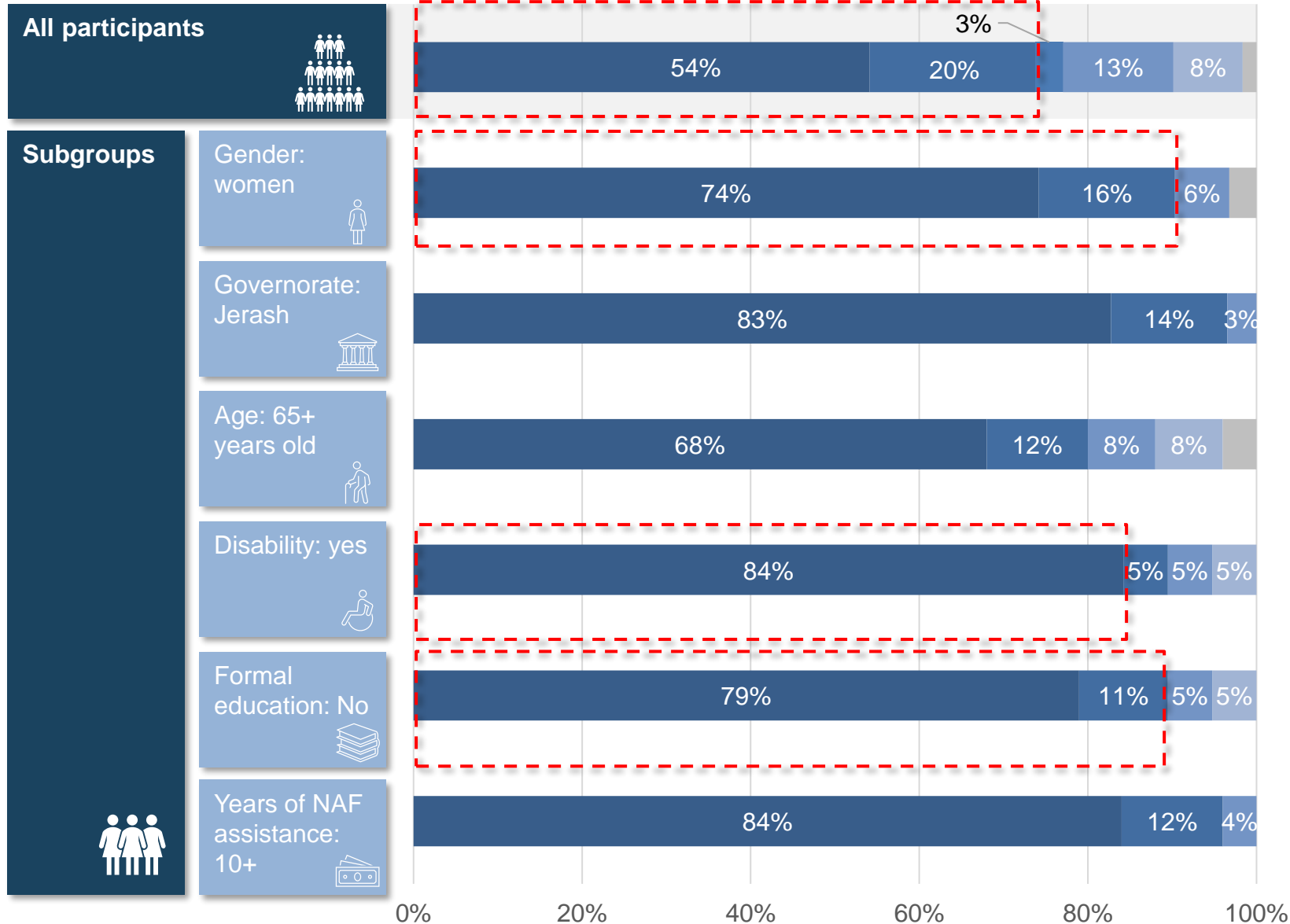
Comments

- **Cash-out at agent is the most common use case**, with 9 out of 10 respondents (90%) claiming that they have used their wallets to cash-out at agents at least once
- Only 1 out of 10 respondents (11% and 10%) have used mobile wallets to **cash-out at ATMs** and make **mobile money transfers**
- Use of the **other functions** among respondents appears to be **negligible** (2%)

HOW EASY WAS IT FOR YOU TO OPEN YOUR FIRST MOBILE WALLET?

Summary of results

■ Very easy
■ Easy
■ Neither easy nor difficult
■ Difficult
■ Very difficult
■ Don't know



Comments









- Nearly 3 out of 4 respondents (74%) claim that opening their mobile wallet was either “very easy” or “easy”
- Positive response rates are even higher among all subgroups, including:
 - Women: 90%
 - Respondents residing in Jerash: 97%
 - Respondents 65+ years of age: 80%
 - Respondents with disabilities: 89%
 - Respondents without any formal education: 90%
 - Respondents receiving NAF assistance for 10+ years: 96%

Very high ease of use in opening the mobile wallet



WHAT WERE THE MAIN DIFFICULTIES YOU FACED IN OPENING YOUR FIRST MOBILE WALLET?

Summary of results









		No internet	No phone number	No smartphone	Did not know how	No IDs	Illiterate
All participants 		16%	-	31%	66%	2%	8%
Subgroups 	Gender: women 	13%	-	35%	77%	-	10%
	Governorate: Jerash 	21%	-	45%	83%	-	14%
	Age: 65+ years old 	16%	-	36%	72%	-	16%
	Disability: yes 	16%	-	32%	89%	5%	21%
	Formal education: No 	16%	-	37%	84%	-	21%
	Years of NAF assistance: 10+ 	16%	-	44%	84%	-	16%

Comments

- The most common difficulty faced in opening a mobile wallet was **lack of familiarity with the mobile wallet opening process** (2 out of 3 respondents, or 66%). This is the most common response also among **all subgroups**.
- Another common issue faced was **lack of a smartphone** (1 out of 3 respondents, or 31%)

IF YOU NEEDED HELP IN OPENING YOUR FIRST MOBILE WALLET, FROM WHOM DID YOU GET HELP?

Summary of results

		Family and friends	NAF	PSP agent	PSP hotline	PSP website	Other
All participants 		87%	25%	18%	2%	-	-
Subgroups 	Gender: women 	94%	35%	6%	-	-	6%
	Governorate: Jerash 	100%	41%	-	-	-	-
	Age: 65+ years old 	92%	32%	-	4%	-	-
	Disability: yes 	100%	42%	-	-	-	11%
	Formal education: No 	95%	42%	-	-	-	-
	Years of NAF assistance: 10+ 	100%	48%	-	-	-	-

Comments

- **Nearly 9 out of 10 respondents (87%)** reported relying on **family and friends** for assistance in opening a mobile wallet. This is the most common response also across **all subgroups**.
- **1 out of 4 respondents (25%)** reported relying on **NAF** for assistance in opening a mobile wallet

HOW EASY IS IT FOR YOU TO USE MOBILE WALLETS TO WITHDRAW CASH AT AGENTS?

Summary of results



Comments







- More than 8 out of 10 respondents (82%) claim that using mobile wallets to **withdraw cash at agents was either “very easy” or “easy”**
- Positive response rates are **even higher among all subgroups**, including:
 - Women: 96%**
 - Respondents residing in Jerash: 96%**
 - Respondents 65+ years of age: 88%**
 - Respondents with disabilities: 94%**
 - Respondents without any formal education: 95%**
 - Respondents receiving NAF assistance for 10+ years: 96%**

Very high ease of use when withdrawing at agents



WHAT WERE THE MAIN DIFFICULTIES YOU FACED IN USING MOBILE WALLETS TO WITHDRAW CASH AT AGENTS?

Summary of results

		Did not know how	Did not feel safe	Did not trust the agent	Agent too far	Agent closed	No IDs	Never tried
All participants 		-	-	3%	7%	-	-	23%
Subgroups 	Gender: women 	-	-	-	6%	-	-	13%
	Governorate: Jerash 	-	-	-	7%	-	-	10%
	Age: 65+ years old 	-	-	-	4%	-	-	12%
	Disability: yes 	-	-	-	-	-	-	5%
	Formal education: No 	-	-	-	-	-	-	5%
	Years of NAF assistance: 10+ 	-	-	-	-	-	-	12%

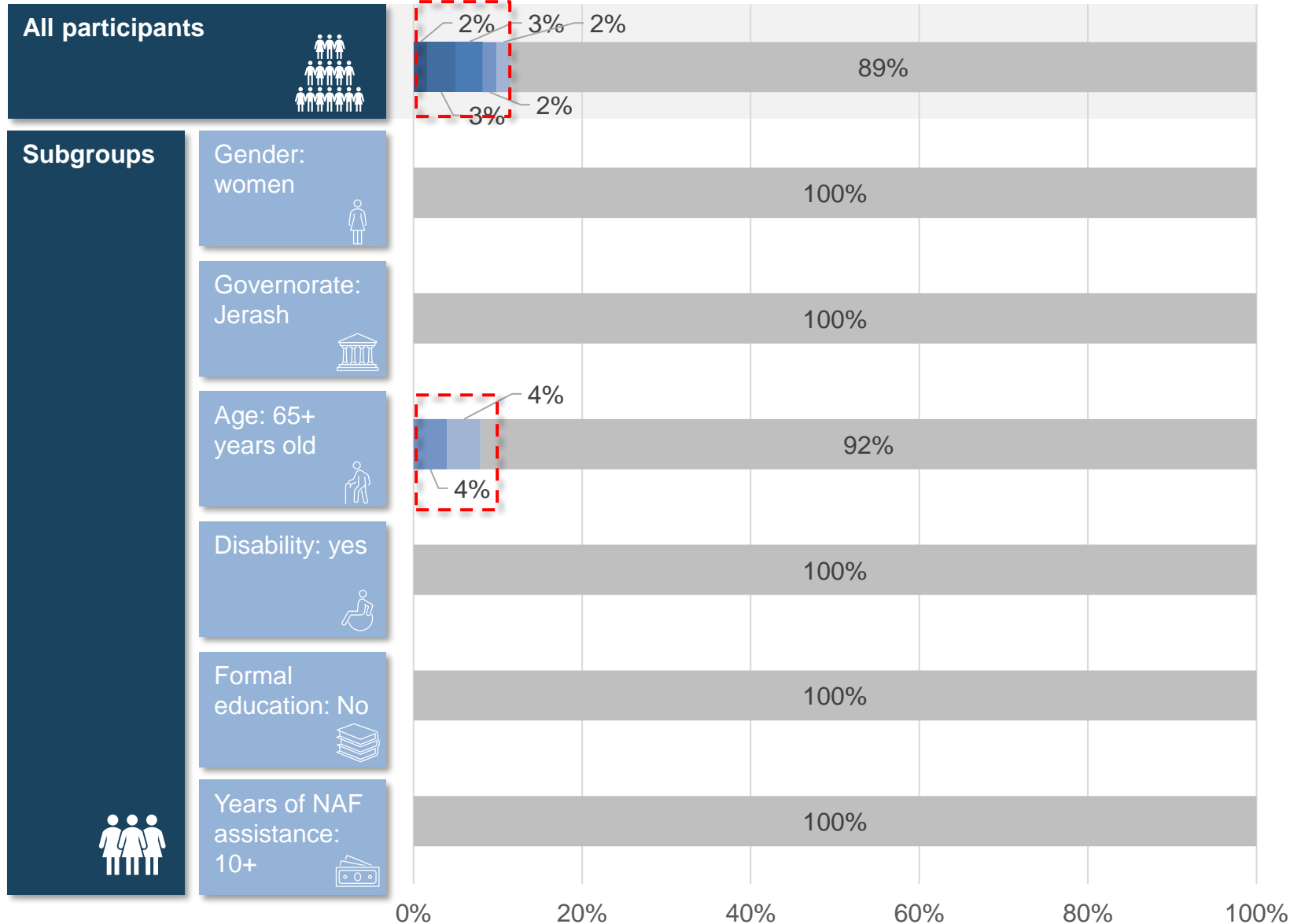
Comments

- Most respondents claimed they did not face any difficulty in withdrawing cash at agents
- Among those that faced difficulties, the most common difficulty was that the agent was too far (7% of respondents)



HOW EASY IS IT FOR YOU TO USE MOBILE WALLETS TO WITHDRAW CASH AT ATMS?

Summary of results



Comments

- Only 1 out of 10 respondents (11%) claim having attempted to withdraw cash at ATMs, including nobody among the following subgroups:**
 - Women
 - Respondents residing in Jerash
 - Respondents with disabilities
 - Respondents with no formal education
 - Respondents receiving NAF assistance for 10+ years
- Among those who did use ATMs to withdraw from mobile wallets:
 - 45% claim it was either **“very easy”** or **“easy”**
 - 36% claim it was either **“very difficult”** or **“difficult”** (including 100% of respondents 65+ years of age)

WHAT WERE THE MAIN DIFFICULTIES YOU FACED IN USING MOBILE WALLETS TO WITHDRAW CASH AT ATMS?

Summary of results

		Did not know how	Did not feel safe	Did not trust ATM	ATM too far	ATM broken	Illiterate	Never tried
All participants 		10%	-	-	2%	2%	2%	82%
Subgroups 	Gender: women 	10%	-	-	3%	-	3%	90%
	Governorate: Jerash 	10%	-	-	-	-	3%	93%
	Age: 65+ years old 	8%	-	-	4%	-	4%	84%
	Disability: yes 	-	-	-	-	-	5%	100%
	Formal education: No 	-	-	-	-	-	5%	100%
	Years of NAF assistance: 10+ 	-	-	-	-	-	4%	100%

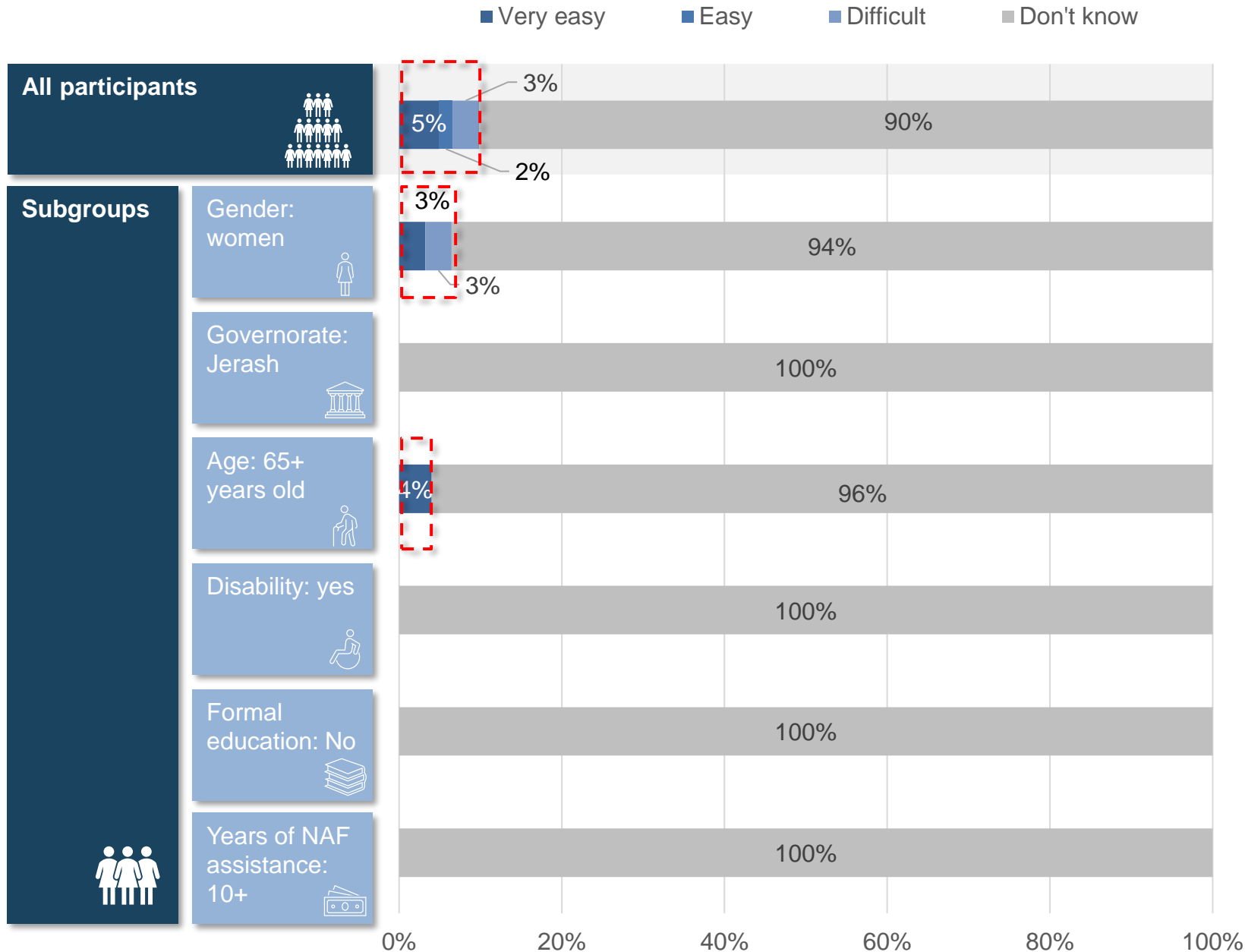
Comments

- **Most respondents (82%)** could not specify what was the main difficulty in using mobile wallets to withdraw cash at ATMs since they **never tried**
- **1 out of 10 respondents (10%)** claimed the main difficulty in withdrawing cash from ATMs was that they **did not know how**



HOW EASY IS IT FOR YOU TO USE MOBILE WALLETS TO MAKE MONEY TRANSFERS?

Summary of results











Comments

- Only 1 out of 10 respondents (10%) claim having attempted to use mobile wallet to make money transfers, including **nobody** among the following subgroups:**
 - Respondents residing in Jerash**
 - Respondents with disabilities**
 - Respondents with no formal education**
 - Respondents receiving NAF assistance for 10+ years**
- Among those who did use mobile wallets to make money transfers:**
 - 70% claim it was either “very easy” or “easy” (including 100% of respondents 65+ years of age and 50% of women)**
 - 30% claim it was “difficult” (including 50% of women)**

WHAT WERE THE MAIN DIFFICULTIES YOU FACED IN USING MOBILE WALLETS TO MAKE MONEY TRANSFERS?

Summary of results

		Did not know how	Did not trust mobile wallets	No need	Illiterate	Never tried
All participants 		-	-	-	-	90%
Subgroups 	Gender: women 	-	-	-	-	94%
	Governorate: Jerash 	-	-	-	-	100%
	Age: 65+ years old 	-	-	-	-	96%
	Disability: yes 	-	-	-	-	100%
	Formal education: No 	-	-	-	-	100%
	Years of NAF assistance: 10+ 	-	-	-	-	100%

Comments

- **9 out of 10 respondents (90%) never tried** to use mobile wallet to make money transfers
- Among those that did utilize mobile wallets to make money transfer, **no specific difficulty was identified**





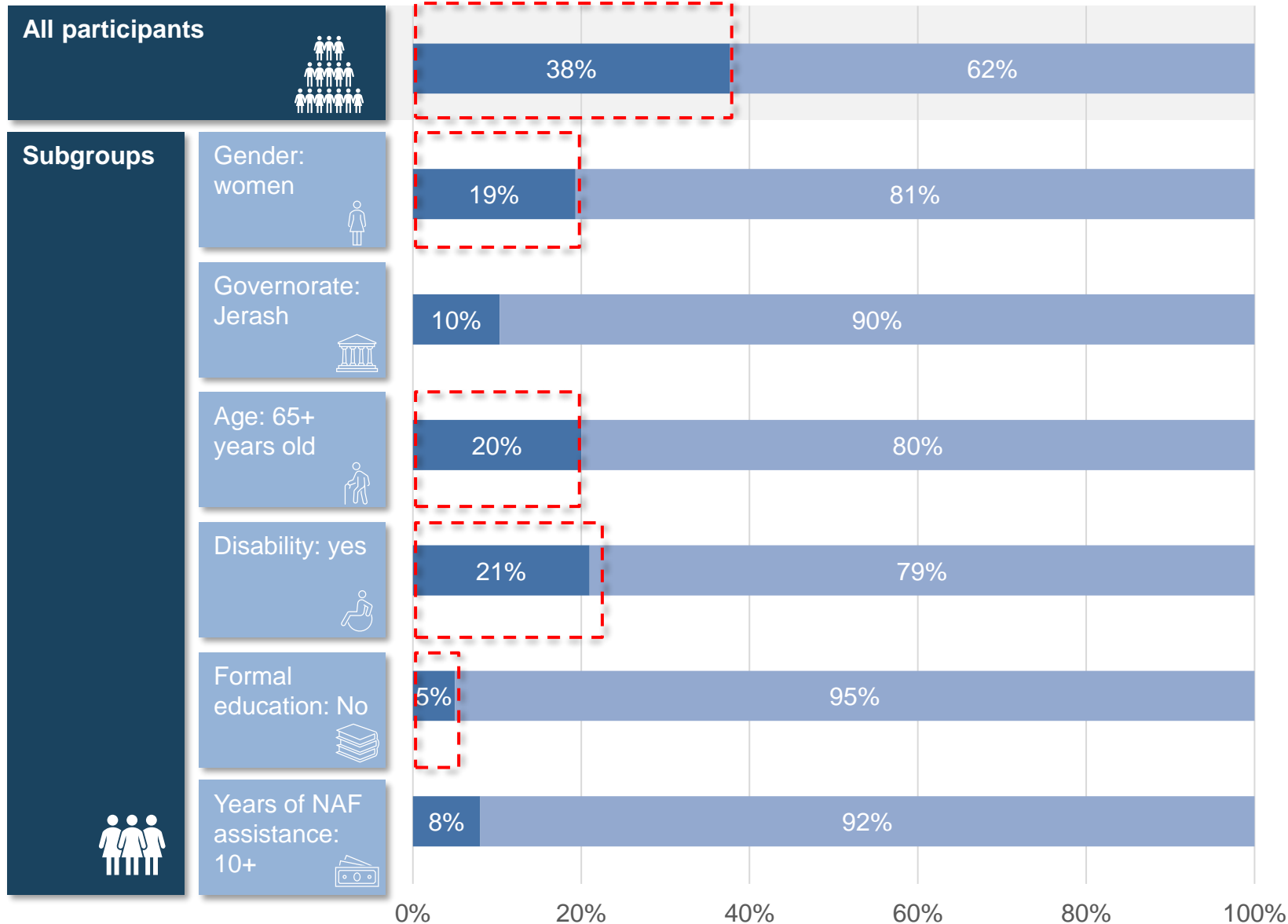
DIGITAL PENETRATION AMONG USERS

All data based on NAF mobile wallet user survey

TO ACCESS YOUR HOUSEHOLD'S MOBILE WALLET, WHOSE CELL PHONE DO YOU USE?

Summary of results

■ Own cell phone ■ Cell phone of a family member



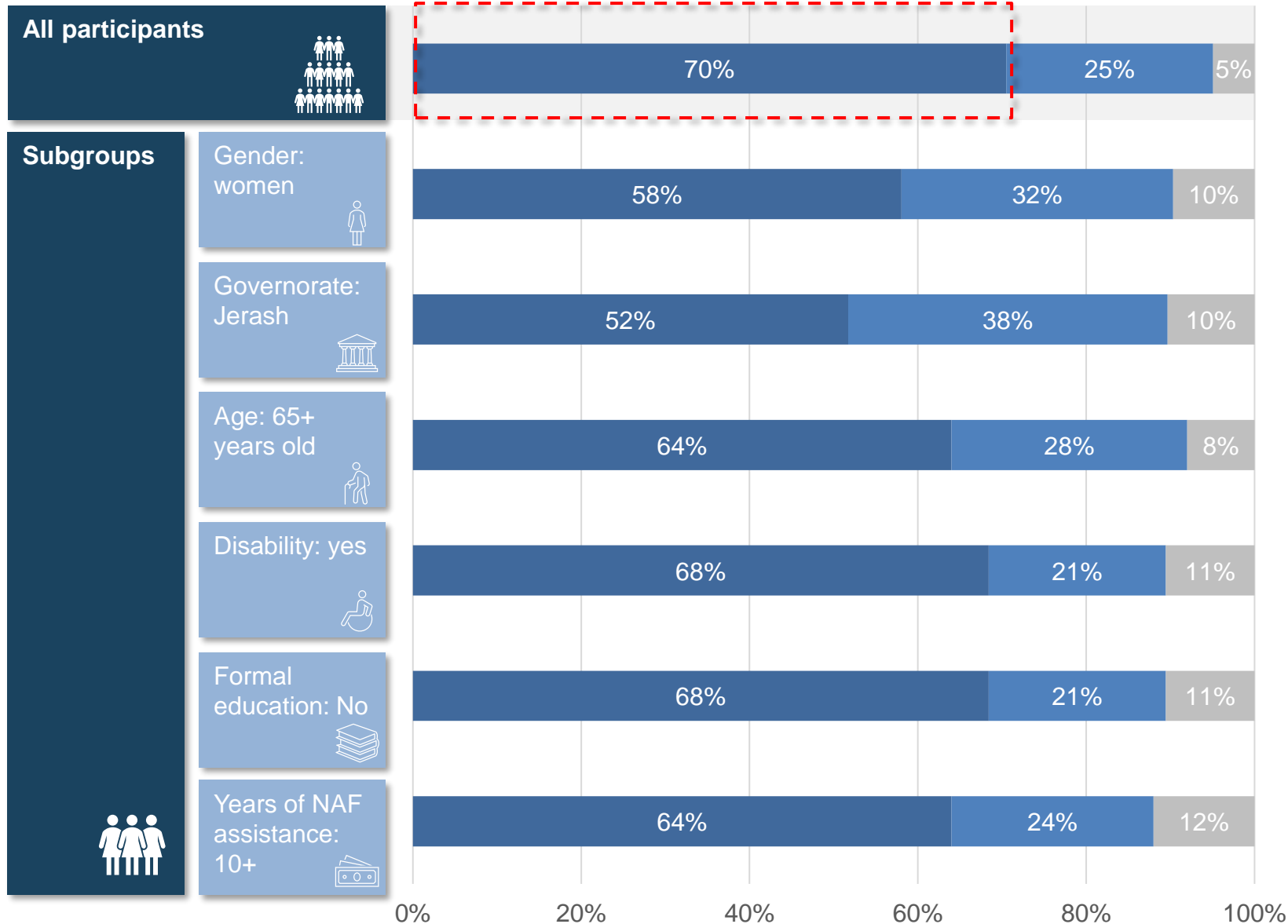
Comments

- **More than 1 out of 3 respondents (38%)** use their **own cell phone** to access mobile wallets
- **All other respondents (62%)** used the **cell phone of a family member** to access mobile wallets
- The percentage of **own-cell phone usage** is significantly **lower among all subgroups** (ranging between 5-21%), i.e. these subgroups tend to rely more on the cell phone of family members

IF YOU PERSONALLY OWN A CELL PHONE, WHAT KIND OF CELL PHONE DO YOU OWN?

Summary of results

■ Smartphone ■ Dumb phone ■ Don't own a cell phone

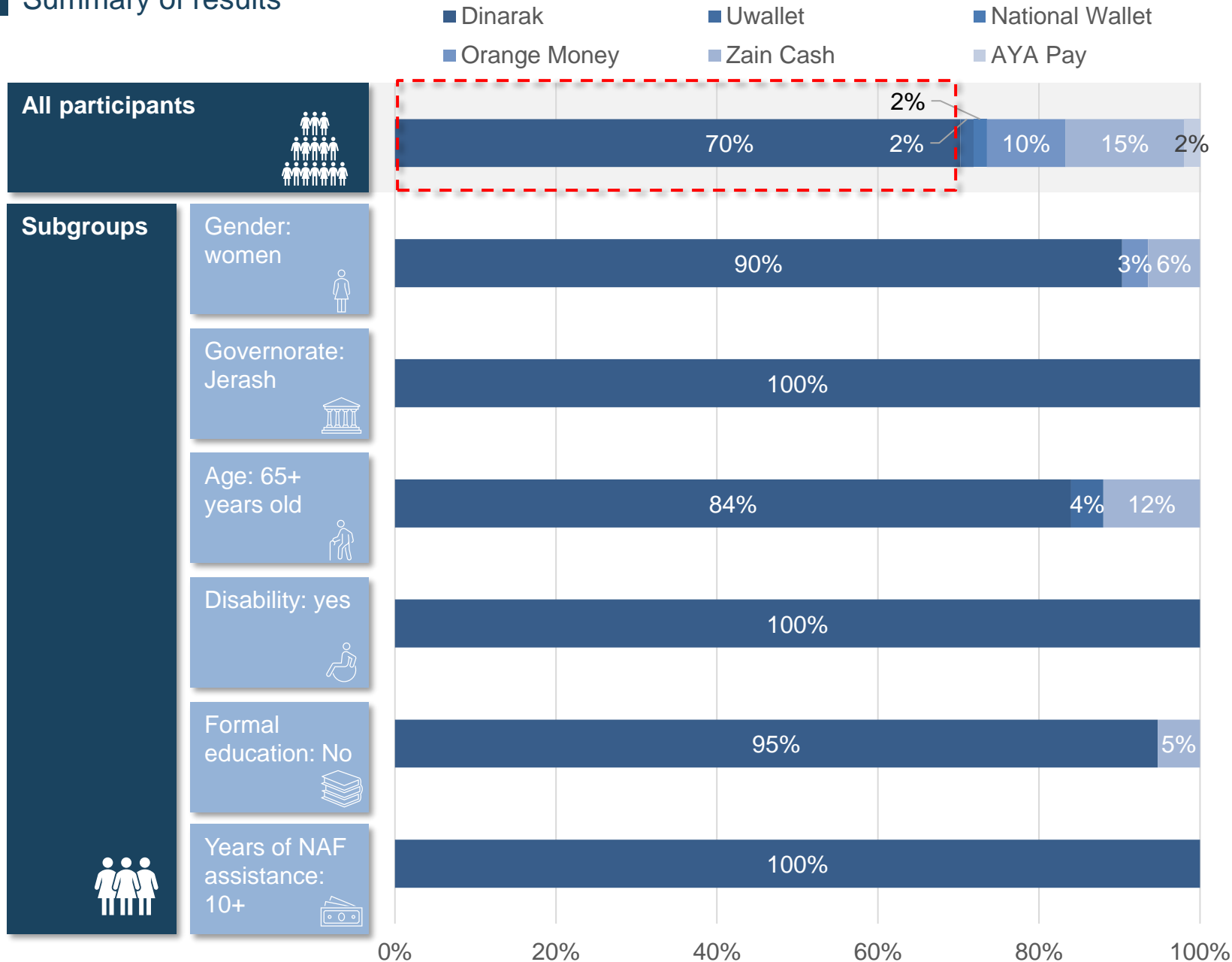


Comments

- Among those who personally own a phone, **smartphone ownership is prevalent**, with **7 out of 10 respondents (70%)** claiming that they own a smartphone
- **Smartphone ownership is lower among all subgroups** (ranging between 52-68%)

WHAT MOBILE WALLET PROVIDER DO YOU USE TO RECEIVE NAF ASSISTANCE?

Summary of results



Comments

- **Dinarak is the most widely utilized PSP** by respondents, being used by 7 out of 10 respondents (70%)
- The **prevalence of Dinarak is even higher among all subgroups** (ranging between 84-100%)
- Among other PSPs, the most widely used are:
 - **Zain Cash: 15%**
 - **Orange Money: 10%**