

Lean Data Consumer Protection Survey

			Full	Basic
Dimension	Question text	Answer options		
Governance & management	[not included in survey]			
	Was the [product] new or a refurbished unit?	A refurbished unit / a new product / I don't know	°	
	Did you know the product was refurbished when you purchased it?	Yes / no	°	
	Did you feel you were informed about all [Company]'s available products and payment options?	Yes / no	°	-
	Did you feel informed of the key terms and conditions of the contract or sales agreement?	Yes / no / don't know	°	
	Did you know how long the full contract or sales agreement was for <u>at time of purchase</u> ? i.e. entire contract length when you first purchased, not what is remaining now.	Yes / no / don't remember or can't recall	°	-
	In terms of communication, did you feel the language, complexity, and any materials provided enabled you to clearly understand the contract or sales agreement? Would you say:	Yes completely / yes, somewhat / no, not really / no, not at all	°	
	Did the [agent/sales staff] share with you any circumstances that may result in a change of price of payment plan length?	Yes / no / don't remember or can't recall	°	-
Transparency	Were there any fees or charges that you were not expecting and weren't included in the total price? This doesn't include third party transactions such as mobile money fees or phone credit used.	Yes / no	°	
	Please explain	[Open-ended]	°	
	Did you know what would happen if you made no, or late, payments?	Yes / no	°	-
	Does [Company] tell you which of your personal data is collected and stored?	Yes / no / not sure	°	-
	Was customer service information, i.e., how to get in touch with [Company], provided to you? This could be a call centre, an app, a chatbot, or another system.	Yes / no / not sure	°	-
	Do you receive payment confirmation after making a payment?	All the time / most of the time / sometimes / rarely / never	°	
	Do you receive your updated remaining balance after making a payment?	All the time / most of the time / sometimes / rarely / never	°	
	Can you access your transaction history if you request it?	Yes / no / not sure	°	
	Have you purchased an additional service or product from [Company] during or after the original contract or sales agreement term ended?	Yes / no	°	
	Was the original product used as collateral?	Yes / no / not sure	°	
	Were you informed and gave consent for this?	Yes / no / don't remember	°	
	Thinking about your household's borrowing repayments for this product, are they:	A heavy burden / somewhat of a burden / not a problem	°	-
Responsible sales & pricing	Do you have to cut back consumption anywhere to make repayments for this product where you didn't have to before? Would you say:	Yes, regularly / yes, sometimes / yes, but rarely / no, never	°	
	During the sign-up process, did [Company] support you to work out your ability to pay for the [product]?	Yes / no / don't remember or can't recall	°	
	Did you feel the [sales agent/staff] was trained to support you with this process?	Yes / no / don't remember or can't recall	°	
	Did [Company] check to ensure you understood the key terms and conditions of the payment plan? This might have been in-person, via a phone call, or through an automated system.	Yes / no / don't remember or can't recall	°	-
	Did [Company] offer you a warranty for [product]?	Yes / no / don't remember or can't recall	°	-
	How long is the warranty period from when you purchased the product? i.e. not what remains on the period	[Month/year]	°	-
	Have you experienced any <u>technical</u> challenges using your [product]?	Yes / no	°	-
	Please explain the challenge faced	[Open-ended]	°	-
Good customer service	Has the issue been resolved?	Yes / no	°	-
	How long did it take for a repair or replacement?	[Day/month/year]	°	
	How long ago did you report the issue to [Company]?	[Day/month/year]	°	
	Has [Company] - either directly or through a partner - ever asked for your feedback on the product, their service, and the payment plan? This could be through a satisfaction survey, an interview, through customer support services. Not including this one.	Yes / no / not sure	°	

Some questions will only be selectively asked depending on answers to prior questions.

Lean Data Consumer Protection Survey cont.

Dimension	Question text	Answer options	Full	Basic
Good customer service cont.	Do you have any feedback you'd like to share now on the product, [Company] service, and/or the payment plan?	[Open-ended]	°	
	Were you informed about how to dispose of your product at end-of-life i.e., when the product stops working?	Yes / no / not sure	°	
	Does [Company] have a collection scheme - either directly or through a partner - that they have let you know about?	Yes / no / not sure	°	
	[If product not plug and play] Was the [product] installed by a technician?	Yes / no	°	
	Did you receive a user manual?	Yes / no / can't recall	°	
	Was the user manual in a language you can read and understand?	Yes / no / can't recall	°	
	Did the user manual include instructions on...		°	
Good product quality	...installation?	Yes / no / can't recall	°	
	...use?	Yes / no / can't recall	°	
	...maintenance?	Yes / no / can't recall	°	
	...troubleshooting?	Yes / no / can't recall	°	
	...health and safety?	Yes / no / can't recall	°	
	To what extent do you agree or disagree with the following statement? The user manual made it easy for me to understand installation, use, troubleshooting and health and safety of the product. Do you:	Strongly agree / agree / neither agree or disagree / disagree / strongly disagree	°	
	Please explain	[Open-ended]	°	
	How hard or easy would you say the payment procedures are to follow? Would you say:	Very easy / easy / neither easy or hard / hard / very hard	°	-
	How often do you have challenges paying due to the interface or process used? i.e. mobile money network or agent availability. Would you say:	All the time / most of the time / sometimes / rarely / never	°	
	Have you experienced any of the following from [Company] staff or sales agents?	Abusive language / use of physical force / intimidation or threats / entering your home uninvited / being shouted at / being publicly humiliated / being mistreated or discriminated against / sexual or moral harassment / none of the above	°	
Fair & respectful treatment	Do you believe this was based on ethnicity, gender, age, disability, political affiliation, sexual orientation, caste, and religion?	Yes / no / don't know	°	
	If you are comfortable, can you share more?	[Open-ended]	°	
	Have you had any sensitive discussion relating to delayed payments, sanctions, or other potentially socially awkward situations with [Company]?	Yes / no	°	
	Do you feel your privacy was respected?	Yes, this was done in private / no, my privacy was violated	°	
	Have you suffered any direct loss as a result of fraud from [Company] staff or sales agents?	Yes / no	°	
	Were you given the opportunity to be fully compensated? This could be through remedy of service or refund of associated payments.	Yes / no	°	
	During the repayment period have you, on at least one occasion, fallen behind on making payments. Has this ever been as a result of a financial – or other - shock?	Yes – fallen behind on payment / no - never fallen behind on payments	°	-
	Do you feel [Company] provided a solution that was clear and fair?	Yes / no	°	-
	Has your [product] been repossessed by [Company]?	Yes – the product was repossessed / no - product was not repossessed	°	
	Were there multiple steps before this happened? For example, phone calls and house visits?	Yes / no	°	
Personal data privacy	[not included in survey]			

Lean Data Consumer Protection Survey cont.

Dimension	Question text	Answer options	Full	Basic
	Did you own a [product] similar to this before this purchase?	Yes / no	°	-
	I understand you purchased this product on [credit or financing or pay as you go]. Was this your first access to [credit/financing]?	Yes / no	°	-
	Could you easily find a good alternative to the [Company] [product]?	Yes / no / maybe	°	-
	How do you feel about the statement: Overall, [Company] made it easy for me to handle my issue? Do you:	Disagree / somewhat disagree / neither agree or disagree / somewhat agree / agree	°	-
	On a scale of 0-10, how likely is it that you would recommend the [Company] [product/service] to a friend, where 0 is not at all likely and 10 is extremely likely?	0 / 1 / 2 / 3 / 4 / 5 / 6 / 7 / 8 / 9 / 10	°	-
	[If 9-10] What specifically about [Company] [product/service] would cause you to recommend it?			
Lean Data	[If 7-8] What specifically about [Company] [product/service] caused you to give it this score?	[Open-ended]	°	-
	[If 0-6] What actions could [Company] [product/service] take to make you more likely to recommend it to a friend?			
	How do you rate the value for money of your [Company] [product]? Is it:	Very poor / poor / fair / good / very good	°	
	Do you live in a city, town, or village/countryside?	City / town / village or countryside	°	
	What is the highest level of education anyone in your household has completed?	None / primary school / lower secondary / upper secondary / tertiary level (university/polytechnic)	°	
	Including yourself, how many people live in your household?	#	°	
	Do you mind sharing your age?	#	°	-
	Poverty Probability Index questions (1-6)	[Country-specific]	°	-
	Is there anything else you'd like to share, related to what we've been discussing?	[Open-ended]	°	-

Developed by 60 Decibels in partnership with GOGLA. For any questions, please reach out to Kat Harrison kat@60decibels.com