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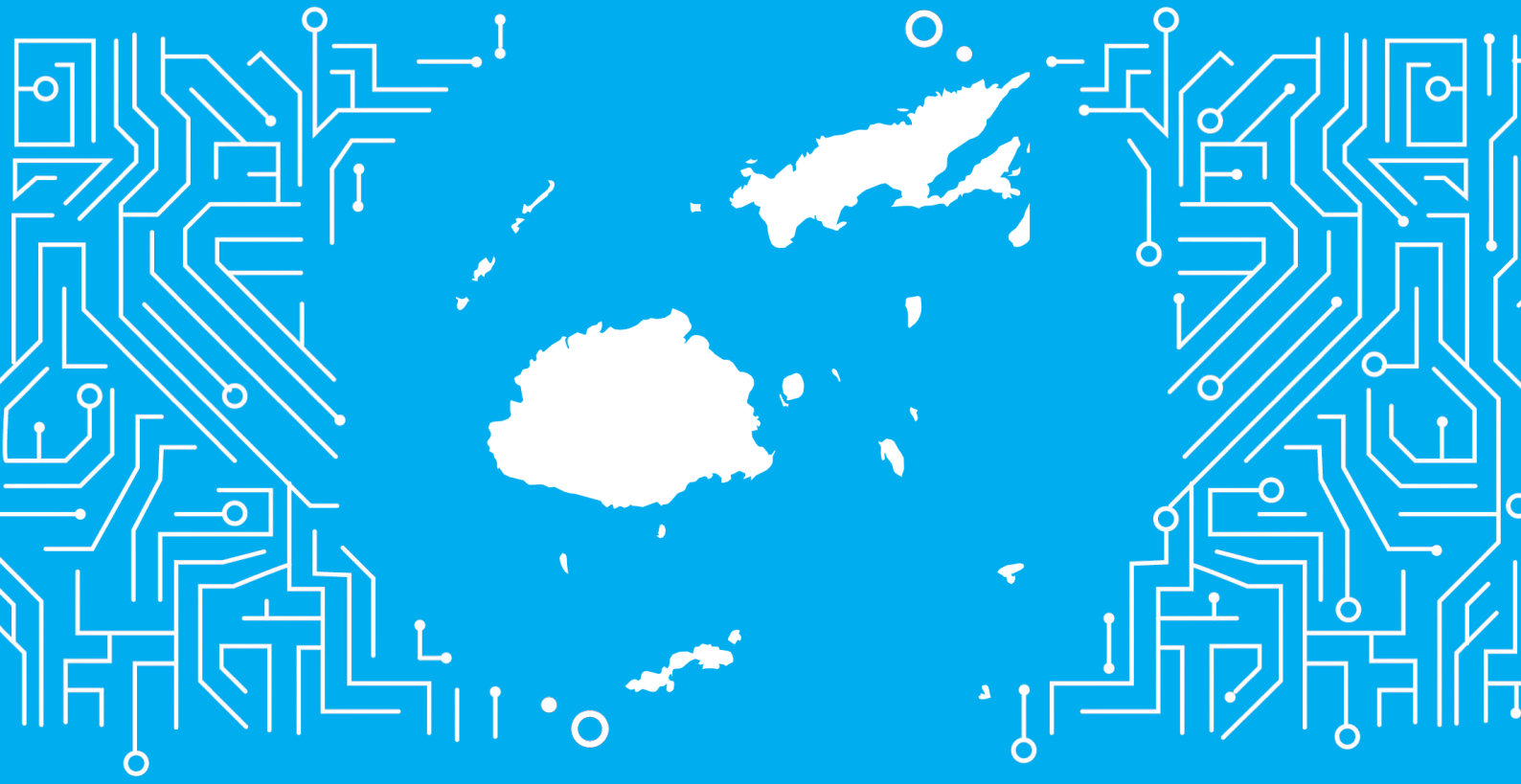
ASSESSING DIGITAL AND FINANCIAL LITERACY IN FIJI

A Survey on Knowledge, Skills and Access



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Contents

List of Acronyms and Designations

ATM	Automated Teller Machine
CATI	Computer Assisted Telephone Interviewing
CAPI	Computer Assisted Personal Interviewing
DFL	Digital Financial Literacy
DFS	Digital Financial Services
EA	Enumeration Area
Fijians	People currently living in Fiji
FJD	Fijian Dollar
M-PAiSA or MyCash	Digital Wallets/Mobile Money available through telecommunications providers Vodafone and Digicel
MSMEs	Micro, Small, and Medium Enterprises
PDEP	Pacific Digital Economy Programme
PPS	Probability Proportional to Size
SES	Socio-economic Status
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme

Glossary of Terms

Some of the terms used in the DFL 2022 Survey Report are defined as follows:

Financial inclusion refers to the concept that all working-age adults have effective access to banking, credit, savings, payments, and insurance services from formal service providers. Please note that while this definition refers to the whole of the concept of financial inclusion, this survey did not probe all dimensions of access.

Adult population refers to Fijians aged 15 to 74 years of age.

Youths refers to Fijians aged 15 to 24 years.

Older Adults refers to Fijians aged 45 to 74 years.

High(est) income earners refers to Fijians who say they and their partner have access to a combined income of 481 FJD fortnightly. Income categories are based on a percentage of GNI.

Low(est) income earners refers to Fijians with a combined fortnightly income (personal income plus income from a spouse/partner) of less than 96 FJD.

Formal employment refers to individuals who indicate in the occupation question that they are working for another person or company, full time or part time, also known as wage earners. Includes those temporarily absent from work due to sickness or maternity/paternity leave.

n= The number of respondents in the entire sample or subsets of the sample that were asked specific survey questions or comprise a demographic or geographic subgroup discussed in the report.

Note on Significance Testing

Shading indicates statistically significant differences between the sub-group (e.g. females) vs the total (average) result at the 95% confidence level. We have used a two-tailed Z-test, $p \leq 0.5$.

To further clarify, a difference between two groups of people (e.g. older respondents vs. the average) is statistically significant if it is mathematically unlikely to have happened purely by chance. This means it is likely there is a genuine difference between the sub-group and the average.

A cell shaded green indicates a result that is significantly greater than the average, while a red shaded cell means the result is significantly less than the average.

Significantly greater than the average

Significantly less than the average

It should be noted that "statistically significant" does not mean "relevant", and not every statistically significant result is an important finding.

Executive Summary

Digital and Financial Literacy Index Scores

Fijians possess moderate levels of digital and financial literacy with significant room for growth around the uptake of digital financial services (DFS)

In the Digital and Financial Literacy (DFL) Index scores Fijians achieved a mean score of 26.45 points out of a possible 52 points, substantiating the need for comprehensive digital and financial literacy programs in Fiji.[1] Moderate levels of DFL are in large part a result of limited uptake of digital financial services (DFS) thus far, as well as familiarity and engagement with practical safeguards for DFS use.

Digital and financial literacy in Fiji tracks closely with age, density (urban-rural), educational attainment, and socio-economic status

Fijians under the age of 45 years, urban residents, higher-educated, and higher-income Fijians perform higher on all measures of digital and financial literacy than their older and lower-SES counterparts. The greatest differences between the subgroups are observed in relation to digitalisation (and digital access) specifically. Whilst differences still exist, differences at these subgroup levels are smaller when comparing financial and digital financial competencies across the adult population. Targeted interventions for strengthening DFL are required to address these gaps.

Overall DFL index scores are similar between Fijian women and men, though there are significant gender differences with regards to financial inclusion and ownership of financial products

Fijian men and women do not differ substantially in their approach to budgeting and savings behaviours, their financial knowledge, or digital savviness (respective scores for urban men and urban women are 28.38 and 27.57, while for rural men and rural women respective DFL index scores are 24.55 vs. 24.52). Though the DFL index scores are more or less similar, there are significant gender differences with regards to financial inclusion and ownership of financial products. Fijian women are less likely to own a current account (66% among men and 58% among women), with specifically rural women (51%) being the least likely to own a current account. This suggests that increasing access to financial products as well as digital technologies for women needs to be a priority to address this gap.

Financial Inclusion and Literacy

Financial inclusion and access to formal financial products in Fiji is high relative to other Pacific Island countries

With regards to financial inclusion, 62% of Fijians report ownership of a current account amongst other financial products. Other financial products and payment services accessed by Fijians include payment cards, including public transport or debit cards (86%), digital/electronic/or mobile wallets (78%), current accounts (62%), and cryptocurrency (3%).

The majority of Fijians participate in some level of budgeting and savings behaviour

Three-quarters of Fijians aged 15 to 74 years (77%) have made plans to manage their income and expenses. Half (50%) of Fijians (52% of men and 49% of women) save or invest for the longer-term, and 32% participate in savings and loan clubs. Younger and rural women participate in savings and loan clubs at lower rates than Fijians overall (29% of women aged 15 to 24 years participate in a savings and loan club compared to 38% of young men as do 26% of rural women compared to 34% of rural men).

1 Low is defined as scoring between 0 and 12 points and high between 40 and 52 points in the DFL Index scoring.

Digital Integration

Internet access and most digital transactions are conducted on smartphones

Four in five Fijian adults (81%) have access to a smartphone for personal or work use, either their own or belonging to someone else. Smartphones comprise the most accessible digital device by a wide margin, with other digital devices – tablets or computers (39%), smart TVs (39%), Internet routers or modems (26%), or smart watches or speakers (21%) – accessible to at most 40% of adults.

Fijian adults are almost twice as likely to have a smartphone (81%) than a mobile phone that is only used for calls or texts (42%). Individuals with a middle school education or less, rural, lower-income, and older Fijians (aged 45 to 74 years) are considerably less likely to have access to digital devices more broadly, and specifically tablets/computers or smart devices other than a phone, than their higher-educated, higher-SES, urban, and younger counterparts.

Fijians cite the cost of connections as a limiting factor in internet usage, especially the women and youth

While Fijian women are equally likely to use the Internet as Fijian men, they are more likely to cite cost as an obstacle to use. This is especially true of rural women. Forty-nine percent of men (49%) cite cost as an obstacle to personal connectivity compared to 55% of women. Rural women (57%) are 12 percentage points more likely to cite cost as an obstacle than urban men (45%). Young adults aged 15 to 24 years, who are amongst those groups most likely to use the Internet daily, are also more likely to cite cost as an impediment to access than Fijians overall (60% among young adults compared to 52% of Fijians aged 15 to 74 years).

Access to digital devices (smartphones) and available Internet connections outpace digital proficiencies and levels of confidence engaging with digital tools

Despite most Fijians having access to a smartphone (81% access) and Internet (80% use the Internet), almost half (47%) of Fijians worry technology is leaving them behind. This perception is more prominent among 54% of persons with disabilities, 56% of rural Fijians, 58% of Fijians aged between 45 and 74 years of age, 61% of older women, and 66% of Fijians with a middle school education or less.

Participation in digital and online activities, including finance-related activities, is limited beyond news and social media consumption

Just 20% of Fijians completed or submitted a government form online in the previous three months; 18% searched online for information about money matters; and 16% bought something online. This exhibits the untapped potential of digitizing public service delivery and expansion of e-commerce in the country, which needs to be complemented by digital and financial literacy initiatives for the citizens.

Regional disparities in access to smartphones and the Internet and amongst vulnerable groups contributes to significantly lower DFL in some areas

While 80% of Fijian adults use the Internet, daily usage is lowest among rural Fijians and in the North and East of the country. While three-quarters (77%) of rural Fijians and Fijians in the North and East of the country claim access to a smartphone, fewer than half of either group accesses the Internet daily.

Perception about Digital Financial Services

Local economies remain cash-based

Despite the vast majority of Fijians having access to some kind of financial service or product, including 86% who have a payment card of any sort (including a public transport card) and 78% who have a digital/electronic/or mobile wallet on an accessible phone, only a fraction of them use DFS to complete day-to-day financial transactions or for financial management purposes. Continued reliance on cash payment is observed for regular expenses such as – groceries (78%), meals out (82%), and utility bills (59%).

With regards to the use of DFS for the purposes of financial management, one-quarter of Fijians (24%) use banking apps to monitor their spending and saving. Similar numbers (22%) use banking apps to check account balances on current accounts.

This indicates there is considerable room for growth in knowledge and comfort for wider adoption of digital payments, especially merchant payments for daily transactions.

Fijians understand the inevitability of the use of digital financial services at all levels of society, as well as the potential benefits, while at the same time expressing concerns about their ability to navigate these services safely and effectively

Fijians worry about their ability to keep up with evolving technologies more broadly, as well as their ability to manage or mitigate risks associated with the use of digital financial tools specifically. Two-thirds of Fijians (68%) agree digital financial services like mobile payments, online banking, and digital wallets will soon replace cash in Fiji. Another three-quarters (77%) also acknowledge digital financial services make it easier to receive, or as is the case in Fiji DFS are required to receive, government payments. Nevertheless, three in five Fijians (58% agree) believe digital financial services are risky for ordinary people, and the majority would not trust (52%) or are undecided (5%) about using automated services such as an app or robot advisor to provide financial advice.

Access to digital devices (smartphones) and available Internet connections outpace digital proficiencies and levels of confidence engaging with digital tools

Despite most Fijians having access to a smartphone (81% access) and Internet (80% use the Internet), almost half (47%) of Fijians worry technology is leaving them behind. This perception is more prominent among persons with disabilities, rural Fijians, Fijians aged between 45 and 74 years of age, and Fijians with a middle school education or less.

DFS Outcomes and Education

Most Fijians have only experienced the positive benefits of DFS usage to date

Amongst Fijians who have completed a mobile or online financial transaction or who own a digital financial product, 72% have found it easier to keep track of what they are spending and 71% have found it easier to manage their money without help from others.

Fijians are far less likely to have experienced negative outcomes measured in the survey, with 22% saying they were locked out of a financial account for more than a day because they could not remember access details and 7% reported they lost money because of online scams or phishing attacks.

Leveraging online resources and channels are essential to deliver digital and financial literacy for Fijian adults

The majority of Fijians with access to the Internet (60%), including 56% of rural women, learned something (not limited to financial education) from an online video or course in the previous three months. While just 18% of Fijians searched online for information about money matters in the last three months, far more (43%) would trust an automated service to provide financial advice. Rural Fijians (48%) are more likely to trust automated services to provide financial advice than urban Fijians (39%), possibly related to cyber-security concerns or as a result of more limited access to in-person financial services in rural areas.

This illustrates the evolving opportunities of leveraging online resources and channels to promote digital and financial literacy to Fijians. That said, face-to-face education will likely need to occur in conjunction with online education to cover the full spectrum of Fijian society, particularly population segments with limited access to internet and digital devices.

Background and Introduction

Financial inclusion in Fiji has significantly improved with a narrowing gender gap, and the level of access to formal financial services among Fijians has increased from 64% in 2014 to 81% in 2020.[2] The market has also observed adoption of digital financial services, accelerated by the COVID-19 pandemic.

The growing availability and use of digital financial services (DFS) in Fiji provide unique capital-building tools and resources for further accelerating financial inclusion and inclusive growth for the last mile. To realize this potential, strengthening digital and financial literacy (DFL) of all population segments, especially among the marginalized and low-income groups is essential. Improved financial and digital literacy can contribute to strengthened consumer protection and resilience to major financial shocks. The Government of Fiji recognizes the urgency of equipping the citizens with relevant digital and financial management and decision-making skills so they can harness the benefits of DFS for improving their financial health and well-being. Fiji National Financial Inclusion Strategy 2022-2030 adopted 'Consumer Protection and Financial Capability' as one of the four core thematic pillars, with the objective of strengthening financial literacy efforts through leveraging digital platforms and the financial education programmes in the country.

In this context, it is essential to assess the status of digital and financial literacy in Fiji to design and implement evidence backed interventions. To date however, efforts to improve digital and financial literacy and implement targeted interventions have been significantly challenged by a lack of updated DFL data in Fiji and other Pacific Island countries on which to base these efforts and track the progress. To address this gap, UNCDF partnered with Tebbutt Research to conduct Digital and Financial Literacy Survey in Fiji and six other Pacific Island countries (Papua New Guinea, Solomon Islands, Samoa, Vanuatu, Tonga, and Timor-Leste) to assess the current state of digital and financial literacy within each country. The research explores experiences with traditional and digital financial services to-date, in addition to assessing basic competencies in the areas of digitization and finance.

The survey findings will be used to develop and implement targeted interventions for improving digital financial competencies among women, MSMEs, youth, migrant workers, and rural communities. The survey results are intended to serve as a baseline from which future changes in competencies, access, and usage can be measured by the regulators and development partners.

2 Financial services demand side survey 2020 / Reserve Bank of Fiji https://www.rbf.gov.fj/financial-services-demand-side-survey-fiji-2020-2/

Methodology

Survey Methodology

UNCDF, partnered with Tebbutt Research to conduct the Digital and Financial Literacy Survey in seven Pacific Island countries in 2022: Fiji, Papua New Guinea, Samoa, Solomon Islands, Timor-Leste, Tonga, and Vanuatu. This report and the methodology that follows focuses on findings from Fiji, the first of the Pacific countries where the survey was rolled out.

1,678 interviews with individuals aged 15 to 74 years across Fiji were conducted during the survey. The survey was administered via a mixed mode methodology utilizing both telephone and face-to-face interviewing. Thirty-six percent (36%) or 599 interviews were conducted via mobile telephones utilizing Computer Assisted Telephone Interviewing (CATI) technology and a Random Digit Dialling (RDD) methodology in which mobile phone numbers were randomly generated and assigned to interviewers located in-country. Another 64% or 1,079 interviews were conducted face-to-face using Computer Assisted Personal Interviewing (CAPI) and employing a Probability Proportional to Size (PPS) methodology.

The telephone based interview took place between July 30 and August 12, 2022. Face-to-face interviewing took place between August 17 and September 17, 2022. Average interview length was 20 minutes. Interviews were administered in English, Fijian, or Fiji-Hindi depending on respondent's preference.

Using the most recently available population data from the Fiji Bureau of Statistics, nested survey quotas by gender and by age within province were loosely established (±10%) for the CATI portion of the sample prior to commencing fieldwork. Face-to-face interviewing was conducted according to a Probability Proportional to Size methodology utilizing CAPI technology. A Kish grid was used to select respondents within households with only one respondent per household selected for a face-to-face interview. No quotas were applied to face-to-face interviews. Ultimately, there were oversampling in some groups over the course of the CAPI (in-person) survey field; oversamples were weighted at the close of survey field to align with national population statistics for gender and age within province.

The survey sample has a margin of error of ±2.4% at the 95% confidence level. In interpreting survey results, all samples are subject to possible sampling error. The size of the sampling error depends upon both the total number of survey respondents and the percentage distribution of responses to a particular question. For example, if 50% of respondents in the survey answer "yes" to a particular question, we can be 95% confident that the true percentage will fall within 2.4 percentage points, or from 47.6% to 52.4%. The margin of error decreases the nearer percent distributions are to 0 and 100.

The following table details population statistics upon which telephone sample quotas and back-end weights were based:

	Total	Central	East	North	West
Men 15-24 years	90,293	42,501	3,122	11,269	33,401
Men 25-34 years	77,211	34,544	2,602	10,087	29,978
Men 35-44 years	62,605	26,320	2,523	9,478	24,284
Men 45-54 years	50,244	21,080	2,046	7,325	19,793
Men 55+ years	83,956	20,509	2,567	16,803	44,077
Women 15-24 years	85,591	40,858	2,548	10,785	31,400
Women 25-34 years	73,436	33,728	2,330	9,313	28,065
Women 35-44 years	60,621	26,341	2,234	8,771	23,275
Women 45-54 years	48,405	20,928	1,710	6,753	19,014
Women 55+ years	52,585	22,309	2,356	7,894	20,026

The survey conceived the multi modal methodology on the basis that:

- A minimum of 60% of interviews in each country, including Fiji, should be conducted face-to-face to ensure individuals without access to digital devices, including mobile phones, were accurately captured in the sample frame.
- The survey intended to incorporate technology into the final methodology in each country, through the inclusion of CATI in the methodological design.

The ultimate proportion of CAPI to CATI interviews in each country was decided based on mobile penetration figures and the COVID situation in each country at the time of field data collection. Again, it was determined that a minimum of 60% of interviews were to be completed face-to-face in each country. It was further determined that a minimum of 25% of interviews would be completed via telephone. In Fiji and other higher mobile ownership countries the remaining 10 to 15% of interviews were completed by CATI (and by CAPI in lower mobile ownership countries). Mobile penetration is calculated at 144.4% in Fiji (DataReportal, 2022). Mobile ownership is calculated as the percentage of mobile phone subscribers amongst the general population. Data for mobile penetration exceeds 100% in some countries, including Fiji, as a result of dual or multiple-SIM ownership amongst some individuals.

Survey Questionnaire

The questionnaire was conceived and designed to serve as a template for similar interventions in other regions including Asia and Africa. Dr. Adele Atkinson designed the survey questionnaire with input from an advisory team at UNCDF and Tebbutt Research, particularly as the instrument required localisation for Pacific Island audiences. The survey was designed through an iterative process with feedback from Reserve Bank of Fiji, partner UN agencies, and further reviewed and amended following pilot tests. The final survey questionnaire has been provided as an appendix to this report.

UNCDF also intends to conduct a follow-up survey in 2025. Findings from the baseline survey will be compared with those of a follow-up survey to assess the impact of digital and financial literacy programmes designed in response to baseline survey findings and ongoing changes in the market.

Creation of a Digital and Financial Literacy Index

A scoring system was applied to the questionnaire for the purposes of analysis, both in terms of comparing levels of digital and financial competencies between geographic and demographic subgroups and measuring changes in levels of digital and financial literacy over time (by acting as a baseline survey, with a follow-up survey to be conducted in three years' time). This includes measuring growth in positive outcomes associated with the usage of digital financial services and increased digital and financial literacy over time.

Survey respondents could achieve a maximum of 52 points for digital and financial literacy based on their responses to survey questions.[3] The survey and scoring system was comprised of four subsections to better understand in which specific areas competencies are strongest or where gaps in knowledge are most notable. Access to mobile/digital devices contributes to the scoring framework and constitutes an important component of measuring digital-financial literacy. While the survey explores financial inclusion and access to electronic and digital financial products, inclusion questions do not factor into the scoring framework. These areas are however discussed in the detailed report that follows. Rather, attitudes, awareness, and online behaviours related to finances and financial management comprise the key inputs underpinning the DFL Index and in understanding levels of digital and financial literacy in Fiji.

Content areas that comprise the DFL index and scoring framework include:

Digitalisation

maximum achievable score of 18 points, with a focus on access to digital devices, digital activities performed, Internet access and online activities, awareness of and participation in safe digital/online practices;

Financial competencies

maximum achievable score of 13 points, with a focus on engagement with financial safeguards (e.g., budgeting and savings behaviours) and financial knowledge (i.e., basic understanding of the concept of inflation, how borrowing impacts MSME profitability, etc.).

Digital Financial competencies

maximum achievable score of 9 points, with a focus on commonly-held beliefs about digital financial services and DFS behaviours (both practices for keeping financial information safe online and use of DFS for money management).

DFS Outcomes

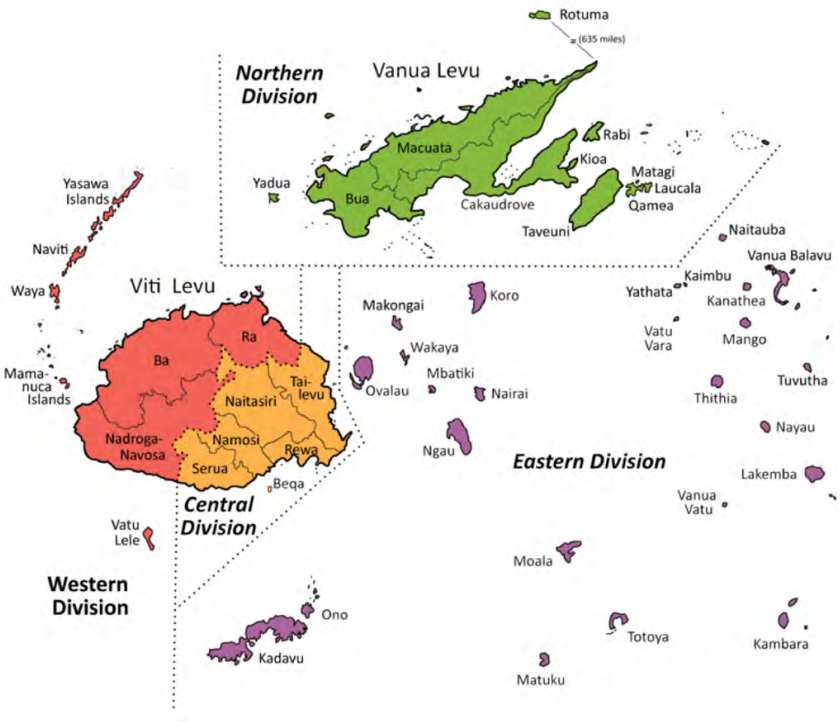
maximum achievable score of 12 points, with a focus on positive and negative outcomes associated with use of mobile or online financial services, including current financial circumstances and the impact of DFS services on financial well-being.

3 Not all questions asked in the survey were used in the scoring model. Responses to financial inclusion questions such as ownership and use of financial and digital financial products, experiences sending and receiving remittances, and preferences with regards to cash-based transactions do not contribute to DFL scores.

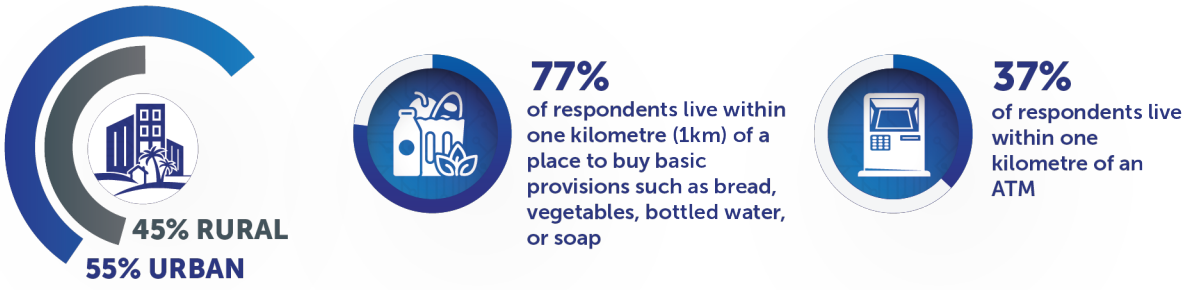
General Demographics

The following graphs and information provide a demographic snapshot of the final, weighted survey sample.

Region and Density

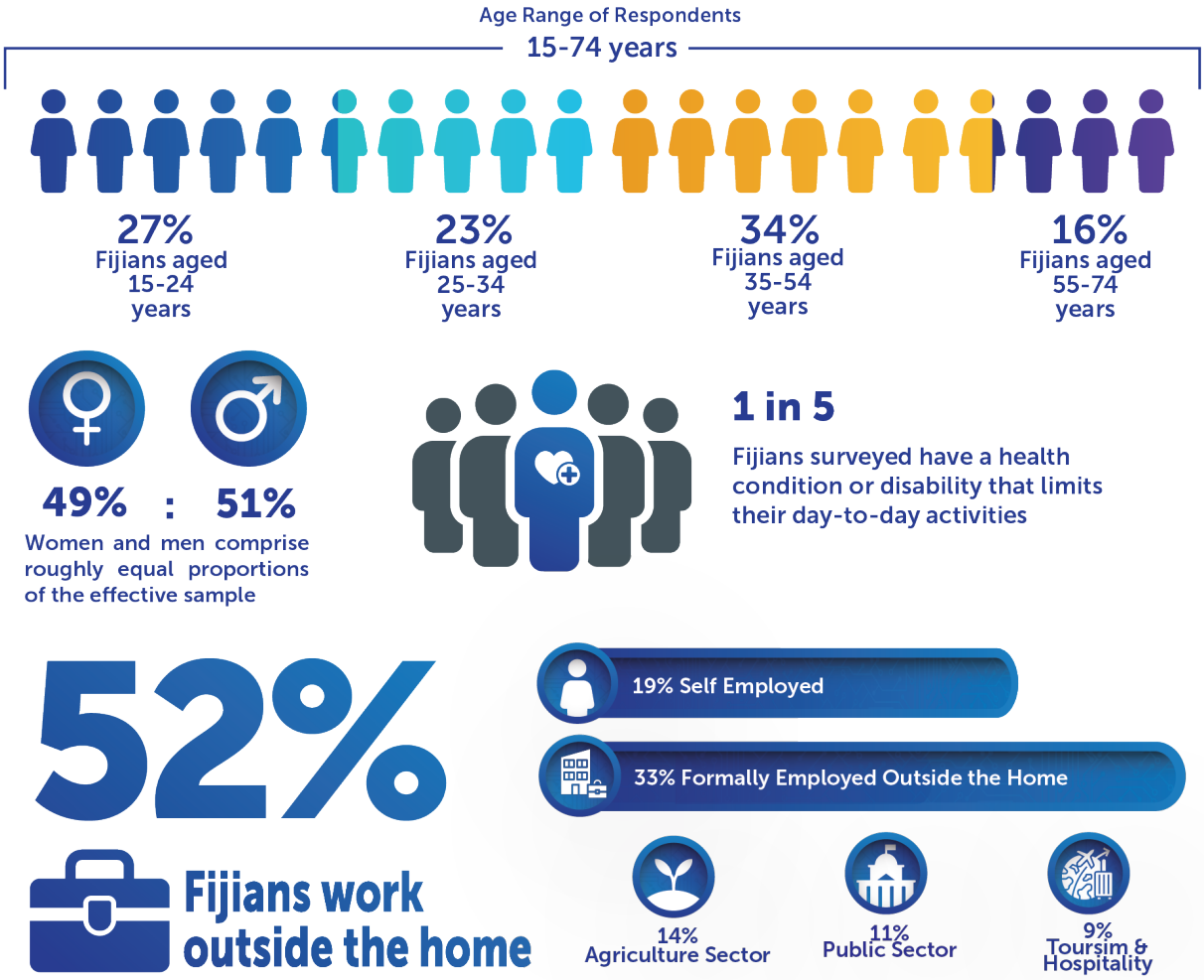


Region	Percentage of Sample
Central	44%
West	38%
North/East	17%



[Total sample, n=1,678]

Demographic Characteristics of the Respondents



Digital and Financial Literacy Index Scores

Fijians possess moderate levels of digital and financial literacy with significant room for growth around the uptake of digital financial services (DFS), as well as familiarity with and awareness of practical safeguards for DFS use. Assessments were made based on responses to measures in the areas:

Access to financial products and digital financial tools in Fiji are relatively high when compared with the other Pacific Island countries, but regular use of DFS in day-to-day transactions is limited, as is the awareness and comfort that comes with more frequent and familiar use. Variances in access, usage, and awareness contribute to more moderate digital competency levels, both with regards to digital integration and digital finance, whereas Fijians register above average levels of financial literacy in offline transactions.

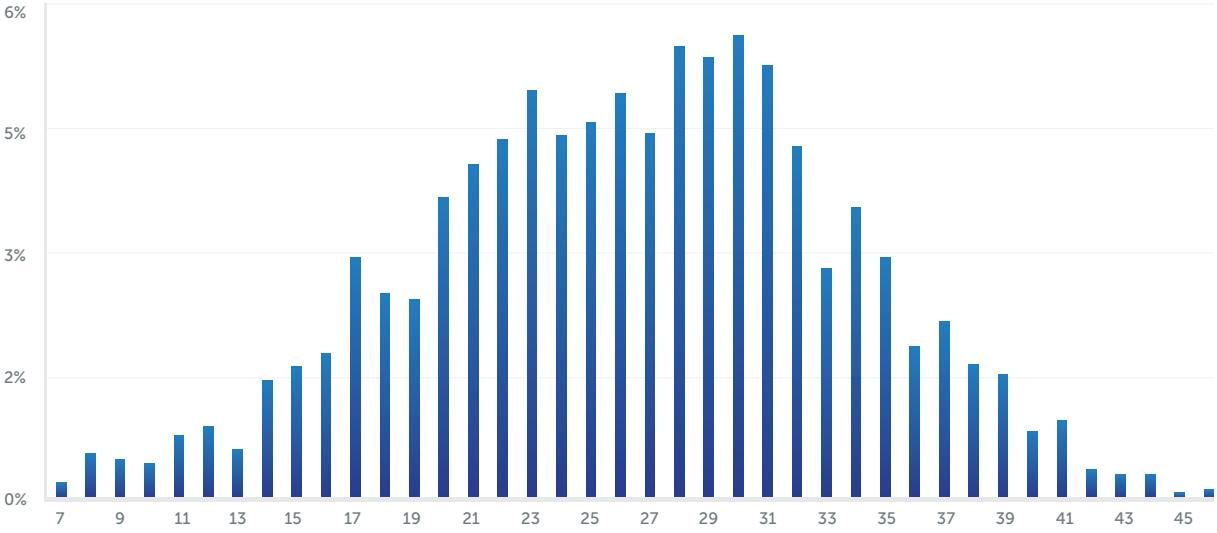
Digital and Financial Literacy Score

Fijians achieve a mean score of 26.45 out of 52 points

A very small percentage of Fijians score on the **low** (3%) or the **high** end of the DFL index (3%).[4] Roughly equal numbers fall into the moderate and above average categories – 45% achieve a moderate score of between 13 and 26 points and 48% an above average score of between 27 and 39 points.

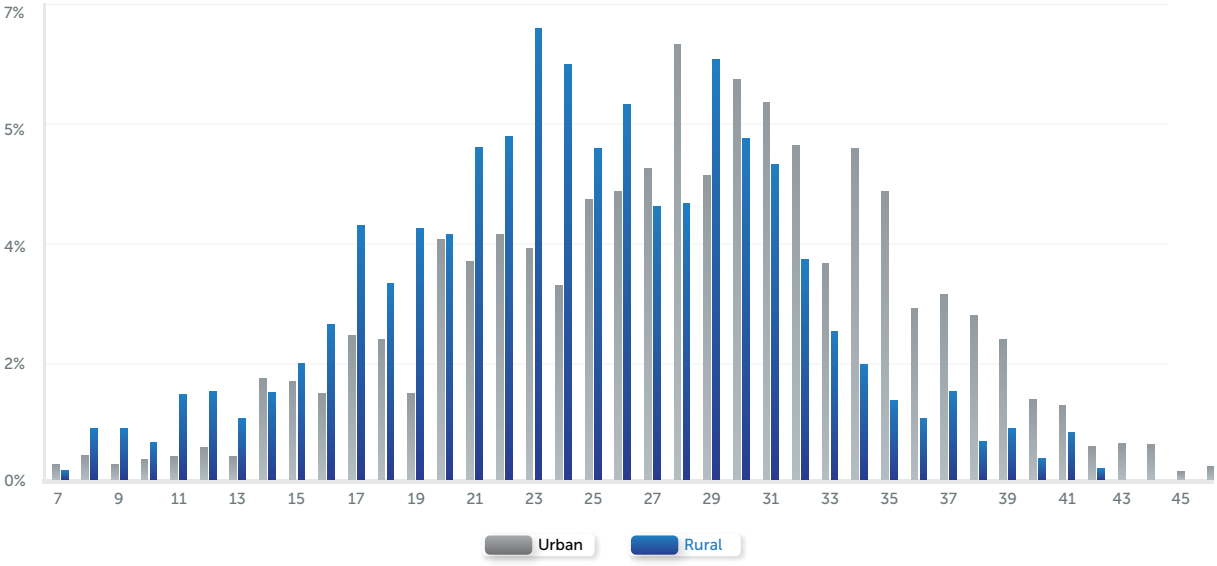
Graph 1: Scoring Distribution

[Total sample, n=1,678]



Graph 2: Scoring Distribution by Density

[Total sample, n=1,678]



4 Low is defined as scoring between 0 and 12 points and high between 40 and 52 points

Moderate mean scores across demographic and geographic subgroups are in part attributable to limited usage, to date, of digital financial services and engagement with practices intended to safeguard personal financial information online. At a minimum, individuals who lack access to digital devices or do not use the Internet most likely require basic, foundational skills given their inability to engage with DFS at the present time. Even amongst Fijians who engage with DFS however, more information is required to ensure safe and efficient uptake of digital financial services as DFS become more widely available and used across the whole of Fijian society.

Digital and financial literacy in Fiji tracks closely with age, density (urban-rural), educational attainment, and socio-economic status. Fijians under the age of 45 years, urban residents, higher-educated, and higher-income Fijians perform higher on all measures than their older and lower-SES counterparts. That said, the greatest differences between subgroups are in relation to digitalisation (and digital access) specifically. Whilst differences still exist, differences at the subgroup level are smaller when comparing financial and digital financial competencies across the adult population.

Overall DFL index scores are similar between Fijian women and men. Fijian men and women do not differ substantially in their approach to budgeting and savings behaviours, their financial knowledge, or digital savviness. Whereas they differ significantly on measures related to financial inclusion, detailed later in this report, but which do not contribute to overall DFL scores.

Table 1: DFL Index Score by Gender by Density

[Scores calculated of the total sample, n=1,678]

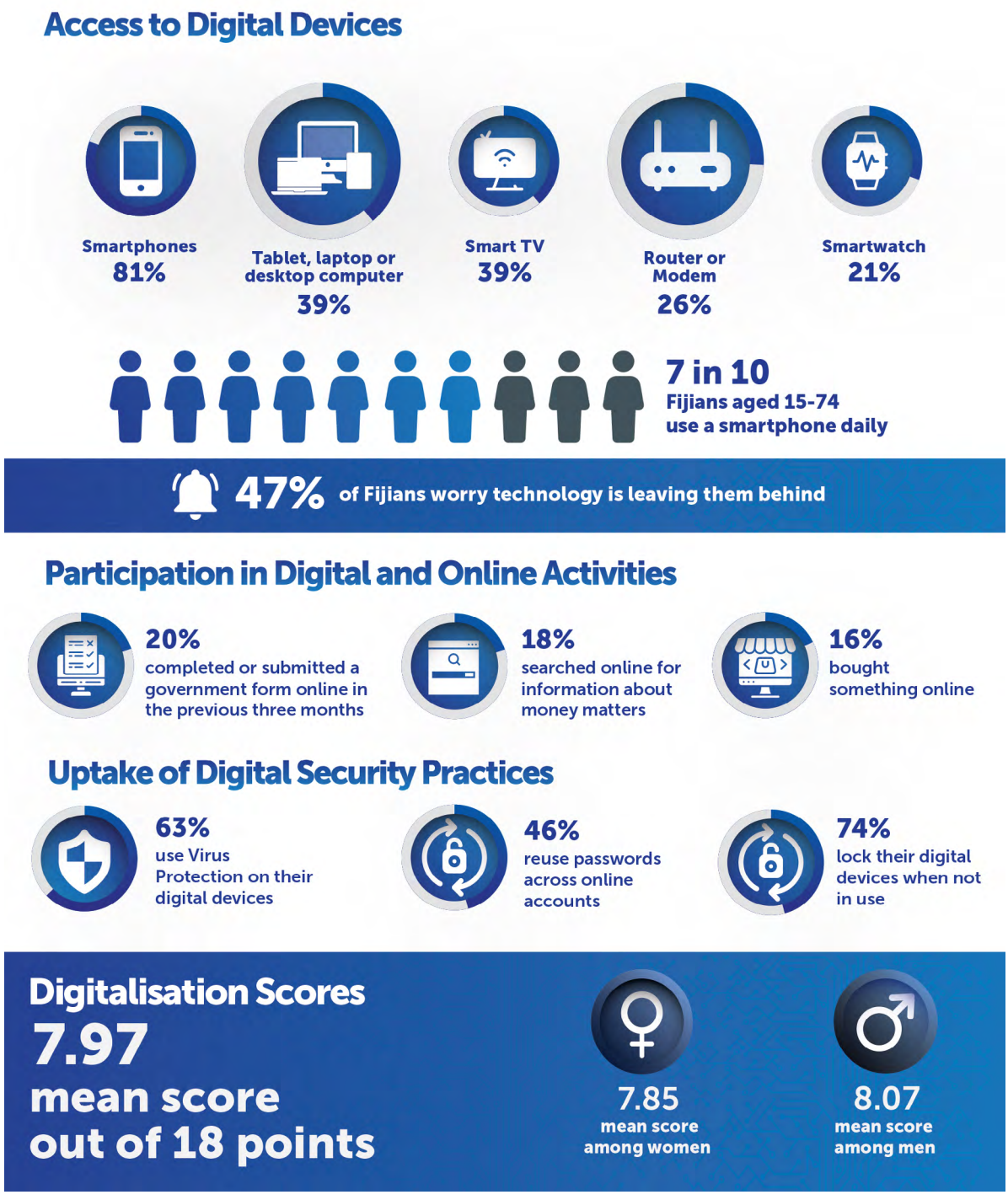
(Shading where p≤0.05)	Total	Urban Men	Rural Men	Urban Women	Rural Women
Total DFL Score (0-52)	**26.45**	**28.38**	**24.55**	**27.57**	**24.52**
1. Digitalisation (0-18)	7.97	9.11	6.76	8.77	6.74
2. Financial competencies (0-13)	7.65	7.90	7.43	7.94	7.19
3. Digital financial competencies and DFS outcomes (0-21)	10.84	11.38	10.36	10.86	10.60
% Low (0-12 points)	3	2	6	2	4
% Moderate (13-26 points)	45	36	54	38	58
% Above Average (27-39 points)	48	56	38	58	38
% High (40-52 points)	3	6	2	3	0

Women, particularly rural women, register lower levels of ownership and use of financial products, including some digital financial services, but score similarly on the DFL index to Fijian men. By *some* measures, women demonstrate lower levels of financial knowledge than their male counterparts but not to the extent to measurably impact overall competencies. Nonetheless for women, increasing access to financial products as well as digital technologies will be as important to overall financial health as improving DFL.

For a more detailed snapshot of DFL index performance by geographic and demographic subgroups, including self-employed Fijians and persons with disabilities, see Appendix A, Part 1.

Detailed Findings

Section 1: Digital Access, Usage, and Literacy



Access to and usage of digital devices and the Internet

Connectivity, access to and usage of digital devices and attitudes towards technology largely shape the evolving digital life of citizens. The survey looked at these core aspects of digital access, usage, security, experience, and level of digital literacy of the Fijians.

This section elaborates the findings related to (i) Access to and usage of digital devices and the internet, (ii) Attitudes towards technology, (iii) Experience of various digital tasks and online activities and (iv) Digital and online security. The section also elaborates on the Digitalisation Scores, a sub-component of the overall Digital and Financial Literacy Index described at the outset of this report.

As a middle-income country with one of the most developed of the Pacific Island economies, mobile phone penetration is relatively high in Fiji compared with other Pacific Island countries. Mobile phone penetration is estimated at 144.4% in Fiji or 1.31 million cellular mobile connections out of a total population of roughly 906,000 Fijians. By most recent counts, there are a further 676,200 Internet users in Fiji, covering 75% of the population.[5] Counts of mobile phone ownership and Internet connections may overcount coverage among some groups while undercounting coverage among others – statistics refer to the number of connections without taking into account multiple device ownership amongst individual users. As the table below indicates, mobile phone penetration, a baseline indicator of digital access, remains higher in Fiji than other Pacific Island countries.

Table 2: Mobile Penetration by Country

Country	Mobile Penetration (SIM connections/pop)[6 7] Source: DataReportal 2022
Australia[8]	123%
Fiji	144.4%
Kiribati	54.2%
PNG	36.0%
Samoa	73.9%
Solomon Islands	71.9%
Timor-Leste	108.4%
Tonga	106.7%
Vanuatu	102.8%

Four in five Fijian adults (81%) have access to a smartphone for personal or work use, either their own or belonging to someone else. Upwards of seven in ten Fijian adults across all demographic and geographic subgroups have access to a smartphone. Smartphones comprise the most accessible digital device by a wide margin, with other digital devices – tablets or computers (39%), smart TVs (39%), Internet routers or modems (26%), or smart watches or speakers (21%) – accessible to at most 40% of adults. Fijian adults are almost twice as likely to have access to a smartphone (81%) as they are a mobile phone that is only used for calls or texts (42%). 69% of women aged between 45 and 74 years reported to have access to a smartphone for personal use. 75% of rural women reported to have smartphone access while 75% of persons with disabilities also reported the same.

5 https://datareportal.com/reports/digital-2022-fiji

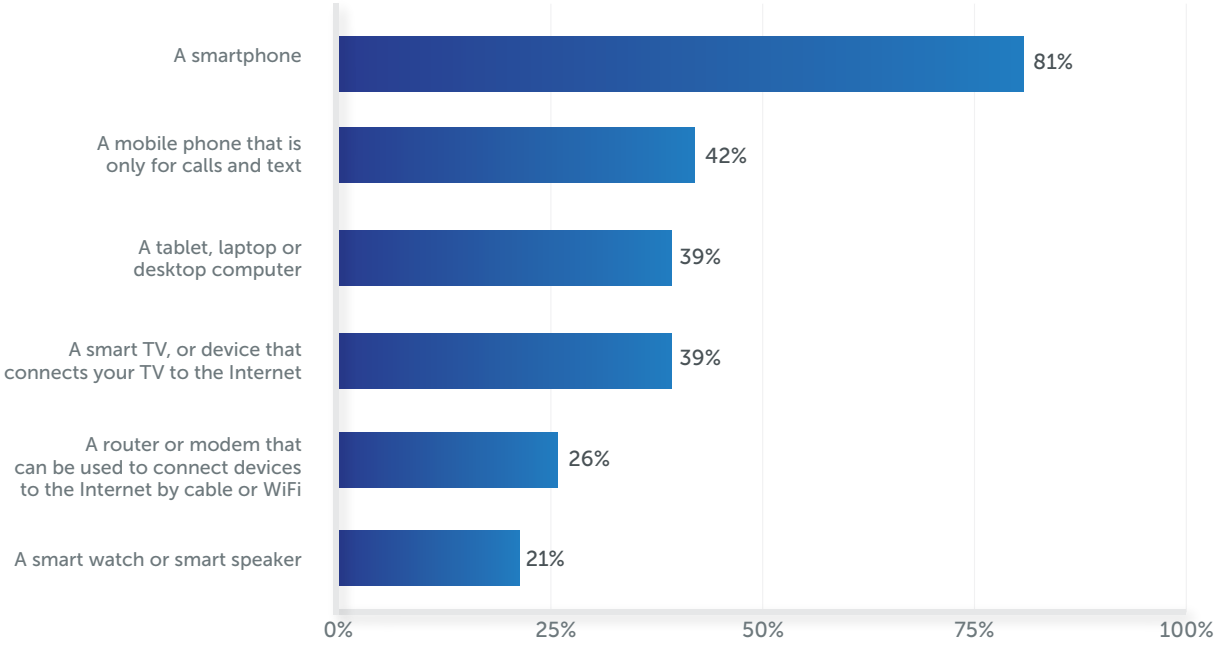
6 These figures may under-report because they are based on total populations and are not restricted to teens/adults.

7 Mobile phone penetration rates above 100% are due to multiple SIM ownership.

8 Australia is included as a benchmark for comparison between high-, middle- and lower-income economies.

Graph 3: Access to Digital Devices

D1. Do you have access to any of the following, for personal use, whether or not you currently use them? This could be at home or at work. [Asked of the total sample; n=1,678]



Access to digital devices *other than smartphones* varies significantly by age, density, and educational attainment. Individuals with a middle school education or less, rural, lower-income, and older Fijians (aged 45 to 74 years) are considerably less likely to have access to digital devices more broadly, and specifically tablets/ computers or smart devices other than a phone, than their higher-educated, higher-SES, urban, and younger counterparts. The aforementioned demographic factors are greater determinants of access to digital devices than gender. Men and women under 45 years of age are more than twice as likely to have access to a tablet or computer than adults aged between 45 and 74 years, with access highest among the youngest cohort group. Uptake of smart watches or speakers is also significantly higher among Fijians aged 15 to 24 years than those between 45 and 74 years of age.

Regionally, access to digital devices is also greatest in the Central region of Fiji, home to the national capital of Suva, as compared to other regions of the country. Access to and regular use of smartphones is relatively high in Fiji. Seven in ten Fijians aged 15 to 74 years (70%) use a smartphone daily. Another one in ten (9%) use a smartphone weekly (anywhere from once to several times a week). One in five Fijians (21%) use a smartphone rarely or never.[9] To see further breakdown of the access to digital devices by density, region, gender and educational attainment, refer to Appendix A, Part 2.

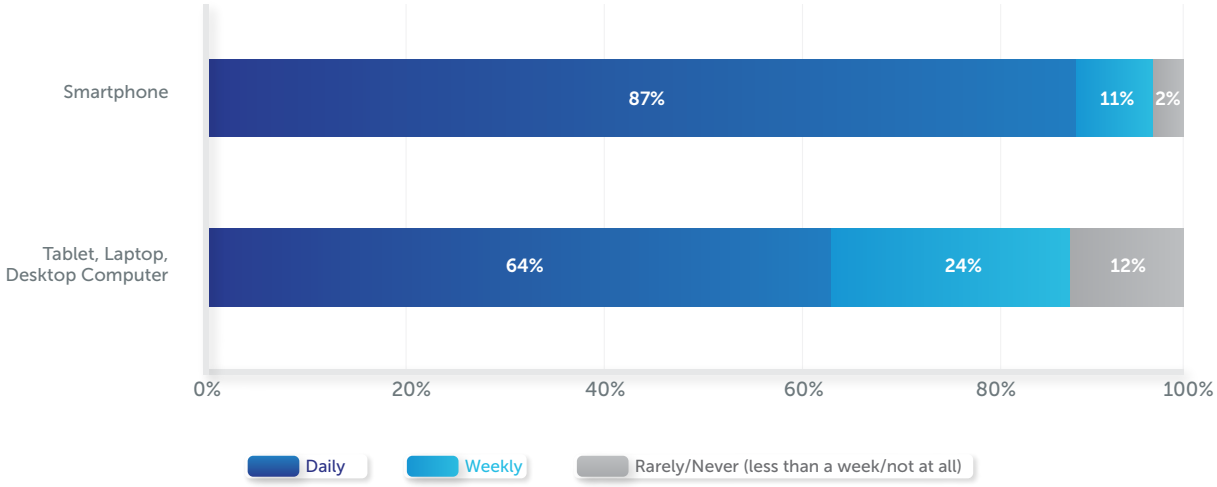
Amongst those with personal or household access to smartphones, frequency of use climbs higher; the vast majority of Fijians with access to devices use their smartphones daily, most multiple times a day (78% multiple times a day, 9% once a day). Another one in ten (11%) use a smartphone several times a week, reflecting the shared nature of these devices within some households. A scant 2% of those who can access a smartphone do so rarely or never. It can be inferred that individuals who use their devices multiple times a day, 78% of smartphone users, personally own the devices they use.

9 Calculated amongst all Fijians [n=1,678].

The usage of computer or tablets in Fiji is less common compared to smartphones. Among the population, 39% have access to a computer or tablet, while 81% have access to a smartphone. It is worth noting that almost all computer/tablet users (except 6%) also have access to a smartphone. In terms of frequency, 25% of Fijians use a tablet or computer on a daily basis, and an additional 9% use a computer weekly (ranging from once to several times a week). Among the tablet and computer users (39%), the majority (64%) use their computer daily, 24% use it weekly, and 12% use a tablet or computer less than once a week or never.

Graph 4: Frequency of Device Usage

D1. Approximately how often have you used a tablet, laptop or desktop computer/smartphone during the last three months? [Asked of individuals who report access to devices; n=1,358 smartphones and n=656 computers]



Fijians with a university- or degree-level education, current students, those with formal employment arrangements outside the home, and Fijians with fortnightly incomes exceeding $480 Fijian dollars (the highest income bracket captured)[10] are most likely to access a tablet or computer and to use those devices on a regular basis compared to other cohort groups. By contrast, only 27% of self-employed Fijians have access to a tablet or computer for personal or work-related use. Roughly half of small business owners with employees[11] access a tablet or computer.

Internet use in Fiji is relatively higher than the world average, with 80% of Fijians confirming they use the Internet. Kepios, a data warehousing service providing global data on mobile, Internet, and social media usage, estimates Internet penetration at 75% of the total population in Fiji.[12] With only one-quarter (26%) of Fijians aged 15+ years reporting access to an Internet router or modem (and 39% a tablet or computer), it is likely that most Fijians access the Internet via a smartphone rather than some other digital device. Three in five Fijians aged 15 years or older (59%) use the Internet daily, either several times (55%) or at least once a day (5%).[13] Three-quarters (74%) of Internet users go online daily. Another 17% of Fijians use the Internet weekly (once to several times a week). One-quarter (23%) use the Internet rarely (3%) or not at all (20%).

Similar to patterns around device ownership and access, Internet use varies significantly by density, age, educational attainment, and socio-economic status. Fijians living in urban areas (86%) report higher levels of Internet usage than rural Fijians (72%). Internet usage decreases with age. Nearly all men (92%) and women (96%) under the age of 25 years use the Internet, whereas only half of adults between 45 and 74 years of age use the Internet (54% amongst older males and 58% amongst older females). Internet usage is higher among university-educated Fijians (95%) and those with a secondary school education (84%) when compared to Fijians with a middle school education or less (52%).

10 Income brackets were calculated as percentage of GNI and include combined personal and spousal income.

11 Small business owners with employees (1+ employees) comprise a small sample size [n=26]. Results are not considered statistically significant.

12 https://datareportal.com/reports/digital-2022-fiji

13 https://datahub.itu.int/dashboards/?id=2&e=FJI

Internet Access and Frequency of Use by Demographic and Geographic Subgroups

Cost (52%) and connection quality/stability (56%) are perceived as the most important limiting factors to regular Internet use, though the majority of Fijians aged 15+ years (59%) still access the Internet daily. Fijians cite connection availability and quality as an obstacle to Internet use in similar numbers across regions and areas of the country. Cost and the quality or availability of Internet or mobile data services pose even greater obstacles to accessing the Internet than concerns about the security of Internet services available (40%), though security concerns still pose a barrier for a substantial number of Fijians. Note, the study did not further elaborate on security concerns and whether privacy/surveillance and/or potential data breaches fuel concerns.

Young adults aged 15 to 24 years, who are amongst those groups most likely to use the Internet daily, are most likely to cite cost as a limiting factor to access (60% among young adults compared to 52% of Fijians overall). Fijians aged 15 to 34 years are significantly more likely than older cohort groups to access the Internet several times a day (94% access the Internet; 73% of Internet users aged 15 to 34 years go online several times a day).

While Fijian women are equally likely to use the Internet as Fijian men, they are more likely to cite cost as an obstacle to use. Forty-nine percent of men (49%) cite cost as an obstacle to personal connectivity compared to 55% of women. Rural women (57%) are more likely to cite cost as a limiting factor in accessing internet.

For a more detailed snapshot of internet access and frequency of use by demographic and geographic subgroups, refer to Appendix A, Part 2.

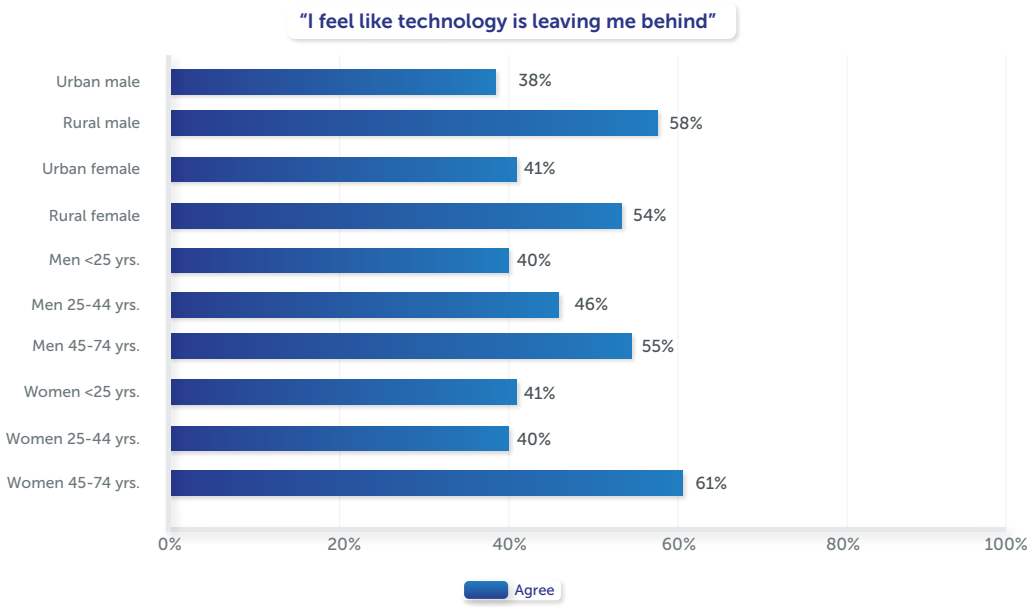
Attitudes towards technology

Access to digital devices (smartphones) and availability of Internet connections outpace digital proficiencies and levels of confidence engaging with digital tools. Despite most Fijians having access to a smartphone (81% access) and the Internet (80% use the Internet) almost half (47%) feel that technology is leaving them behind.

Rural Fijians (56%), residents of the North and East regions of the country (57%), Fijians between 45 and 74 years of age (58%), particularly older women (61%), Fijians with a middle school education or less (66%), micro-business owners (52%), persons with disabilities (54%), and individuals with fortnightly incomes less than 288 Fijian dollars (55%) are most likely to feel like technology is leaving them behind. For the most part, women express relatively similar levels of concern regarding their relationship to technology as their male counterparts. Older women are just slightly more likely than similarly aged males to worry technology is leaving them behind.

Graph 5: Ability to Stay Apace of Technology

D5_1. Do you agree or disagree with the following statement: I feel like technology is leaving me behind. [Total sample, n=1,678]



Experience of various digital tasks and online activities

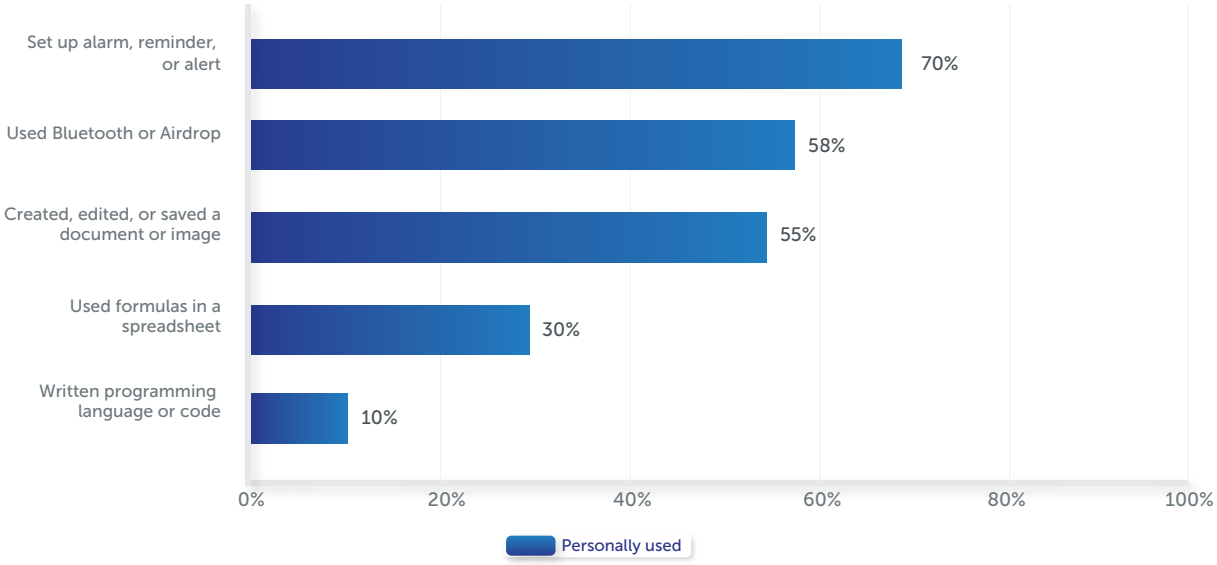
The survey explored participation in a limited set of digital activities (as distinguished from online activities): if the respondents have used a digital device in the previous three months to set up an alarm, reminder or alert; created, edited, or saved a document or image; used Bluetooth or Airdrop to send a document or image to a nearby device; used formulas in a spreadsheet to make a calculation; or written programming language or code.

Participation in digital activities are also correlated with level of educational attainment, with university-educated Fijians being significantly more likely to have completed these activities in the last three months. The results also reaffirm that Fijians with higher SES are more likely to complete digital activities than their lower SES counterparts, particularly for tasks that are more complex like using formulas in a spreadsheet or writing programming code; of which, access to digital devices like a computer or tablet is required.

Fijians are much more likely to engage in low-complexity tasks tested, using phones to set up alarms, reminders, or alerts (70%), using Bluetooth or Airdrop to send documents or images between devices (58%), or creating or saving a document or image (55%) – tasks which can be completed via smartphones – than higher complexity tasks tested. In the previous three months 30% of Fijian adults used formulas in spreadsheets to make a calculation and just 10% wrote programming language or code.

Graph 6: Digital Activities

D2. Still thinking about technology, please can you tell me if you have personally used a digital device or electronic gadget to do any of the following in the last three months, whether for yourself or someone else? [Total sample, n=1,678]



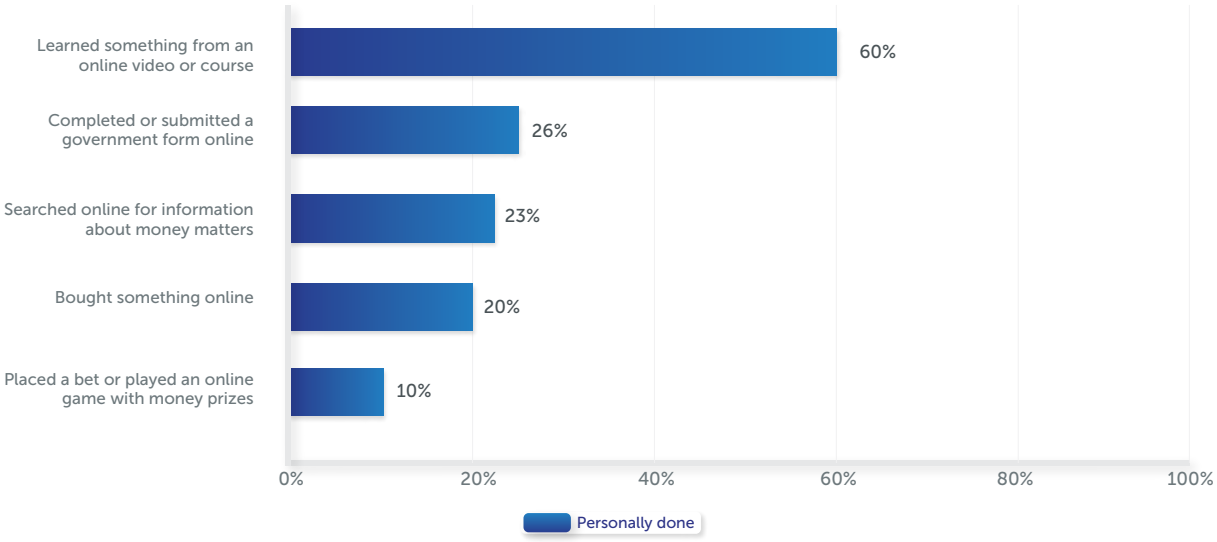
The respondents were similarly probed regarding participation in a limited set of online activities, including two financial health-related activities: having learned something from an online video or course; completed or submitted a government form online; searched online for information about money matters; bought something online; placed a bet online or played an online game with money prizes. Amongst the 80% of Fijian adults who use the Internet,[14] 60% learned something from an online video or course in the previous three months (accounting for 48% of all Fijian adults). Far fewer completed online activities beyond news/information consumption: 26% of Internet users completed or submitted a government form online in the previous three months (20% of all Fijians); 23% searched online for information about money matters (18%); 20% bought something online (16%); and 10% placed an online bet or played an online game with monetary prizes (8%). The survey did not explore social media habits and usage.

Just 16% of Fijian adults made an online purchase in the previous three months despite 45% of Fijians aged 15 to 74 years having a payment card associated with a current account (discussed in greater detail in Section 2 of this report). It is important to note that E-commerce ecosystem is at its nascent stage in Fiji, with limited product/service offering and logistics and delivery coverage across different parts of the country. Supply side constraints can be considered the determinant factor of lower incidence of online shopping observed in this case.

14 Online activities question asked only of individuals who use the Internet [n=1,345]

Graph 7: Online Activities

D4. I am now going to read out some more digital activities. Please could you tell me whether you have personally done any of these in the last 3 months? [Asked of individuals who use the Internet, n=1,345]



Like most measures evaluated in the survey, participation in digital activities – on- or offline – tracks closely with density, age, educational attainment, and socio-economic status. These factors are more of a determinant of participation in digital activities than gender, and women are just as likely if not slightly more so than their male counterparts to engage in digital activities.

Table 3: Digital and Online Activities by Density and Educational Attainment

% Yes (Shading where p≤0.05)	Total	Urban	Rural	Rural Women	≤ Middle School	Secondary School	University +
Set up an alarm, reminder, or alert	70	72	67	68	54	70	81
Created, edited, or saved a document or image	55	62	48	51	32	55	73
Used Bluetooth or AirDrop	58	62	54	53	33	58	76
Used formulas in a spreadsheet	30	38	21	23	10	26	51
Written programming language or code	10	13	8	7	2	11	16
Bought something online	20	23	16	15	7	15	31
Learned something from an online video	60	63	55	56	34	58	72
Placed a bet or played an online game with money prizes	10	9	11	10	6	10	11
Completed or submitted a government form online	26	30	20	20	11	21	36
Searched online for information about money matters	23	24	20	18	16	19	30

Digital and online security

Most Fijian Internet users believe they are proactive in their approach to online safety and to some extent they are; **82% agree with the statement, "I take steps to keep my information safe when online".** Upwards of three-quarters of Fijian Internet users across demographic and geographic subgroups describe themselves as taking necessary safety precautions online. Notwithstanding assertions, uptake of specific digital security practices – on- or off-line – varies depending on the practice. The reuse of passwords across online accounts comprises one of the most blaring safety vulnerabilities evaluated, with virus protection and device locking features built-in to most in-market smartphones.

The majority of Fijians with access to a smartphone, tablet, or computer (63%)[17] say the devices they use have virus protection. Another 34% of Fijians with access to these devices do not. Four percent (4%) are unsure, with men aged 45 to 74 years (9%) and adults with a middle school education or less (10%) expressing the highest levels of uncertainty. Among smartphones used in market, Samsung Galaxy smartphones come pre-loaded with McAfee virus protection. At the time the survey was completed, Apple's devices largely prohibited the use of additional virus protection software. (Alcatel and Huawei devices are also available in market.) This is to say that awareness and use of protections may be passive rather than active in nature. (The question did not separate out virus protection on computers versus smartphones.)

Just under half (46%) of Fijians who use the Internet[18] admit to reusing the same password across several online accounts or websites, while 53% say they do not. Between 40 and 50 percent of Fijians who access the Internet re-use online passwords across most demographic and geographic subgroups. Rural Fijians (50%), male youths (51%), individuals with a middle school education or less (52%), and individuals from the lowest income bracket (50%) are most likely to admit to reusing passwords across multiple online accounts.

Digital device users[19] largely lock their devices when not in use (74%), the default setting on most smartphones. Far fewer (48% yes, 49% no, 3% don't know) however, know how to block or deactivate their smartphone if it gets lost or stolen.

15 [n=1,402]

16 [n=1,345]

17 [n=1,402]

Digitalisation scores

This section focuses on scoring levels with regards to digitalisation only; a sub-component of the Digital and Financial Literacy Index described at the outset of this report. Subsequent micro-analyses of financial and digital-financial literacy scores can be found alongside their corresponding sections of the report. Levels of digitalisation were determined based on four different aspects of digital literacy:

i. Access to digital devices

ii. Attitudes towards technology

iii. Internet access and online activities

iv. Awareness of and participation in safe digital/ online practices

Survey respondents could achieve a maximum score of 18 points for digitalisation and a minimum of 0 points if respondents did not have access to the Internet or digital devices to partake in selected activities.

Out of a possible digitalisation score of 18 points, Fijians achieve a mean score of 7.97 points. Fijian men and women score equally with regards to digitalisation (mean of 8.07 among men and 7.85 among women). The exception is – mothers parenting without the help of a partner or extended family, they scored much lower (mean score of 4.87 among single parents, the vast majority of whom are women). The questionnaire measured access to digital devices rather than ownership, if ownership had been measured, gender differences in Fijian digitalisation data may have been more acute.

Notable differences in digitalisation scores between cohort groups are as follows:

1. **Digitalisation scores are higher in the Central region of Fiji (8.49), home to the capital of Suva, than in the West (7.95), North or East (6.66)**. Region tracks with educational attainment and residents of the Central region have higher rates of university/degree-level completion than residents of other areas (36% of residents of the Central region have completed a university or degree-level education program compared to 32% of residents of the West and 23% of residents in the North and East of the country).

2. **Digitalisation scores are higher in urban areas (9.11 among urban men and 8.77 among urban women) than in rural areas (6.76 among rural men and 6.74 among rural women)**. The scoring gap grows further in rural areas depending on the remoteness of individual households. Individuals who live in households that are further than a kilometre from neighbours or basic provisions score as low as 6.33 for digitalisation, with scores increasing to 7.2 for individuals who live in rural areas but who reside within one kilometre of a neighbour and/or basic provisions.

3. **Digitalisation scores decline with age, peaking among the younger cohorts.** Mean scores are significantly higher among Fijians under 45 years of age than Fijians between the ages of 45 and 74 years. Fijians between 15 and 34 years of age (9.35) score roughly two times as high for digitalisation than residents aged 45 to 74 years (5.51). Fijians aged 35 to 44 years (8.32) achieve a mean score just slightly lower than younger cohort groups.

4. **Digitalisation scores track with educational attainment**. While Fijians with a middle school education or less achieve a mean digitalisation score of 4.5, Fijians with a secondary school education achieve a mean score of 7.7, and those with a university or degree-level education or higher achieve a mean score of 10.77.

5. **Digitalisation among self-employed Fijians (7.2)[18] are just slightly lower than Fijians overall (7.97).** Digitalisation levels are higher among Fijians with formal employment outside the home (9.39) and among the highest income earners (10.94).

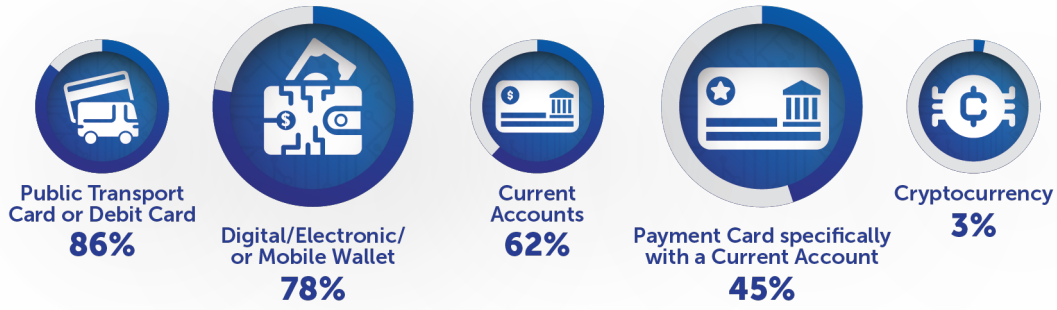
Mean digitalisation scores are highest among Fijians aged 34 years or younger (9.35), individuals with a degree- or university-level education of higher (10.77), Fijians who work in finance or technology (10.79) or for the public sector (9.25), and Fijians whose combined fortnightly income exceeds 480 Fijian dollars (10.94).

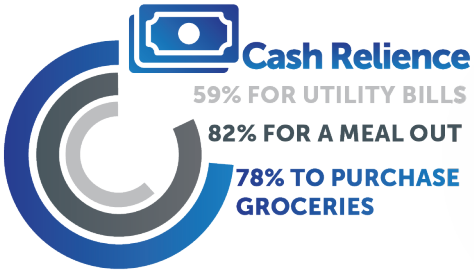
Mean digitalisation scores are lowest among single parents raising children without the help of other adult relatives at home (4.87), Fijians aged 45 to 74 years (5.51), particularly retirees (4.14), and persons with disabilities (6.25).

18 Digitalisation rises significantly among self-employed individuals with employees (9.32). Given the small sample size for small business employers, results among this group are not considered statistically significant.

Section 2: Financial Inclusion & Literacy

Payment services accessed by Fijians





9% purchased groceries using a card payment with chip and pin or swipe and sign

3% paid for a meal out by card

Financial behaviour and well-being

Two-thirds of Fijians worry their money will not last

4 in 5 agree that "5 years from now, I will be more financially secure"

Three-quarters aged 15-74 years make plans to manage their income and expenses

7 in 10 The mean DFS sub segment score in this part pefer to save rathe than spend leftover monetary resources across demographic and geographic subgroups

Savings behaviour

Access to payment products and services

This section explores different aspects of access and usage of financial services, knowledge and skills in financial management.

Key findings related to the Financial Literacy Scores, a sub-component of the overall Digital and Financial Literacy Index is presented at the end of the section.

Access to at least one digital financial service, financial product, or bank account is high in Fiji, despite a heavy reliance on and preference for using cash for most basic financial transactions (e.g., paying utility bills, paying for groceries, or eating out). Of Fijians who do not have a current account or other method for storing money and making payments,[19] 61% prefer to use cash. Another one in ten (9%) assert someone else in their household to handle non-cash transactions; 8% don't know how to use other payment methods; 5% don't have ID or proof of address; and just 1% don't trust financial service providers.

Payment services accessed by Fijians and explored in the survey include: a payment card of any sort, including public transport card or debit card (86%), a digital/electronic/or mobile wallet (78%), current accounts (62%), a payment card associated specifically with a current account (45%), or cryptocurrency (3%). The Fiji government is actively promoting digital/mobile wallets as a mechanism for receiving government benefits, i.e., Vodafone's M-PAiSA or Digicel's MyCash, which contributed to the increased uptake and usage of digital payments in the country. At present, 70% of government payments are made through electronic platforms, including COVID-relief payments and payments from Fiji's Superannuation Fund.[20] Based on survey responses, it is likely that many Fijians have not used their digital or mobile wallets for many other purposes.

Just over three in five Fijians aged 15 to 74 years (62%) have a current account. Of those who have a current account,[21] 72% have a payment card associated with the account (45% of all Fijians aged 15 to 74 years), while 28% do not.

While there were few differences in access to digital devices or overall digitalisation scores between Fijian men and women, there are significant gender differences with regards to financial inclusion and ownership of financial products. Fijian women are less likely to own a current account (66% among men and 58% among women), with rural women (51%) the least likely to own a current account. The youngest (55% own a current account) and oldest (59%) cohort groups are less likely to own current accounts than Fijians aged 25 to 44 years (69%), particularly Fijian males from that age bracket (75%).

Table 4: Current Account by Gender by Age and Gender by Density

F5. Do you have a current account? This could be with a bank or credit union, for example, or with an online provider. [Total sample, n=1,678]

(Shading where p≤0.05)	Yes (%)	No (%)
Total	62	37
Men 15-24 years	58	42
Men 25-44 years	75	24
Men 45-74 years	63	37
Women 15-24 years	53	47
Women 25-44 years	63	36
Women 45-74 years	56	44
Urban men	71	28
Rural men	60	39
Urban women	63	36
Rural women	51	48

Educational attainment and socio-economic status correlate with account ownership, with higher-educated and higher-income Fijians up to 30 percentage points more likely to own a current account than lower-SES groups.

Table 5: Current Account by Educational Attainment, Income, and Disability Status

19 4% of Fijians; [n=63]

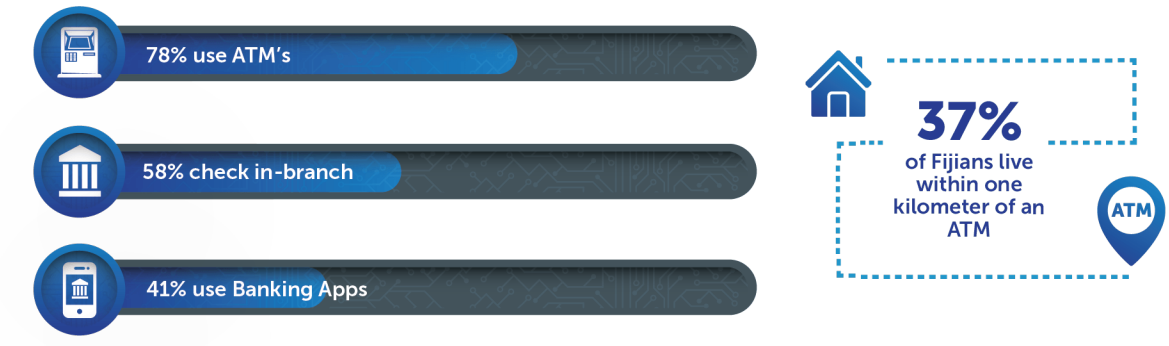
20 https://www.uncdf.org/article/7413/fiji-digital-payments-and-coffee

21 [n=1,045]

(Shading where p≤0.05)	Yes (%)	No (%)
Total	62	37
≤ Middle school	42	57
Secondary school	60	40
University +	79	20
≤96FJD	51	48
97-288FJD	59	40
289-480FJD	70	29
481+ FJD	80	20
Persons with disabilities	59	40

Current Account Usage Behaviour

Among those with current accounts (62% of Fijians, n=1,045), use of banking apps[22] (41%) is popular with roughly two in five account holders for the purposes of checking account balances, ranking third behind ATMs (78%) and in-branch interactions (51%) in terms of use. ATMs are by far the most popular method for checking account balances among current account holders, despite the fact that only 37% of Fijians live within one kilometre of an ATM.



Cash-based economy & experiences with remittances

Despite the vast majority of Fijians having access to some kind of financial service or product, including 86% who have a payment card of any sort (including a public transport card) and 78% who have a digital or mobile wallet on an accessible phone, Fijians still heavily rely on cash for most of the day-to-day transactions. As the graphs below indicate, most Fijians report having used cash for their most recent grocery purchase (78%) or meal out (82%) or utility bills (59%). A further 9% of Fijians used a card payment with chip and pin or swipe and sign to pay for their most recent grocery purchase compared to only 3% who paid for a meal out by card.

Fijians with a university- or degree-level education or higher (15%), individuals formally employed outside the home (16%), and Fijians from the highest income bracket (19% among families earning 481+ FJD fortnightly) are most likely to have made their most recent grocery purchase with a payment card (either chip and pin, or swipe and sign).

While cash is still the predominant payment form for settling utility bills (59%), Fijians are more likely to use a digital financial service, in the form of a digital or mobile wallet (17%), to pay a utility bill than to purchase food.

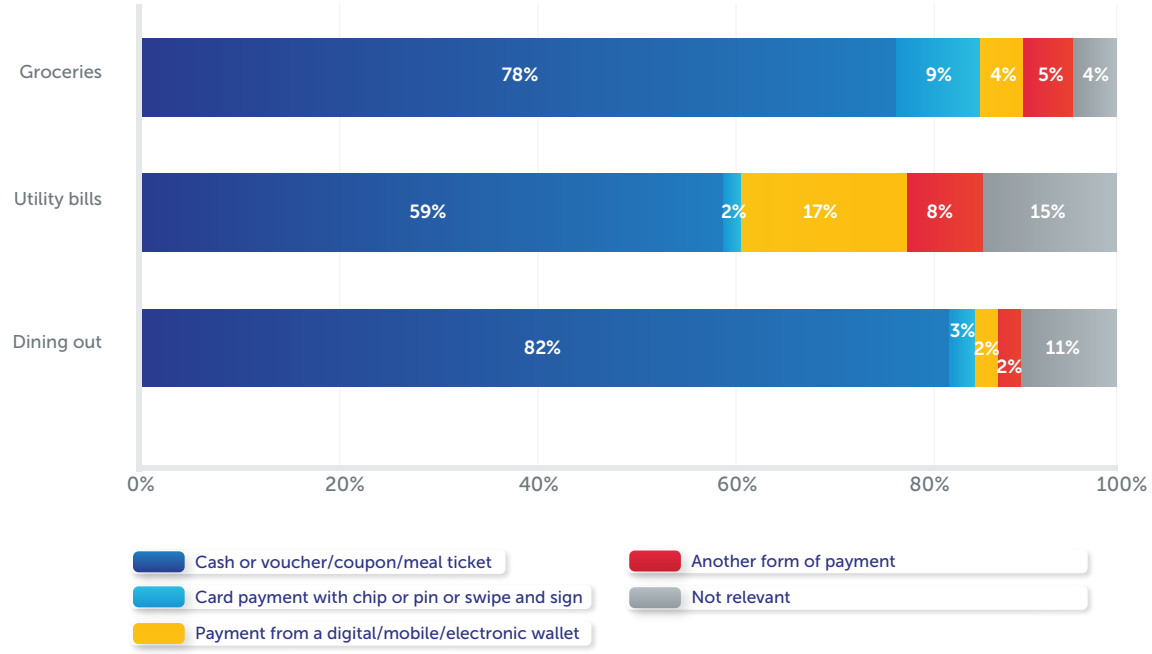
22 F5_beh Current account behaviour was asked only of individuals who have a current account [n=1,045], with app and online (not using an app) usage asked only of current account holders who ever use the Internet [n=894].

Graph 8: Recent Payment Behaviour

F6_1. Thinking about the last time that you bought groceries, please could you tell me how you paid? [Total sample, n=1,678]

F6_2. And how did you pay your last household utility bill such as water or electricity? [n=1,678]

F6_3. And the last time you bought food or drink to eat in a restaurant or take-away – how did you pay? [n=1,678]



Fijians surveyed are far more likely to have received (30%) than sent a remittance (6%) in the previous three months. **Women (34%), across generational groups and density, are significantly more likely to have received remittances than their male counterparts (27%)**, as are parents raising children without the help of a spouse or other adult relatives (39% among single parent households compared to 29% in households where two parents or a parent and other adult relatives are present).[23] Women living in urban areas (36%) are most likely to have received remittances from overseas. They are slightly more likely, to have received remittances than women residing in rural areas (30%). Persons with Disabilities (27%) received remittances in relatively similar rates to the population overall (30%).

23 'Single parent' could include households where a partner or spouse has relocated indefinitely, not just temporarily, overseas for work.

Table 6: Remittances Received by Gender, Gender by Age, and Gender by Density

F4. Have you, personally, received money from abroad in the last three months? [Total sample, n=1,678]

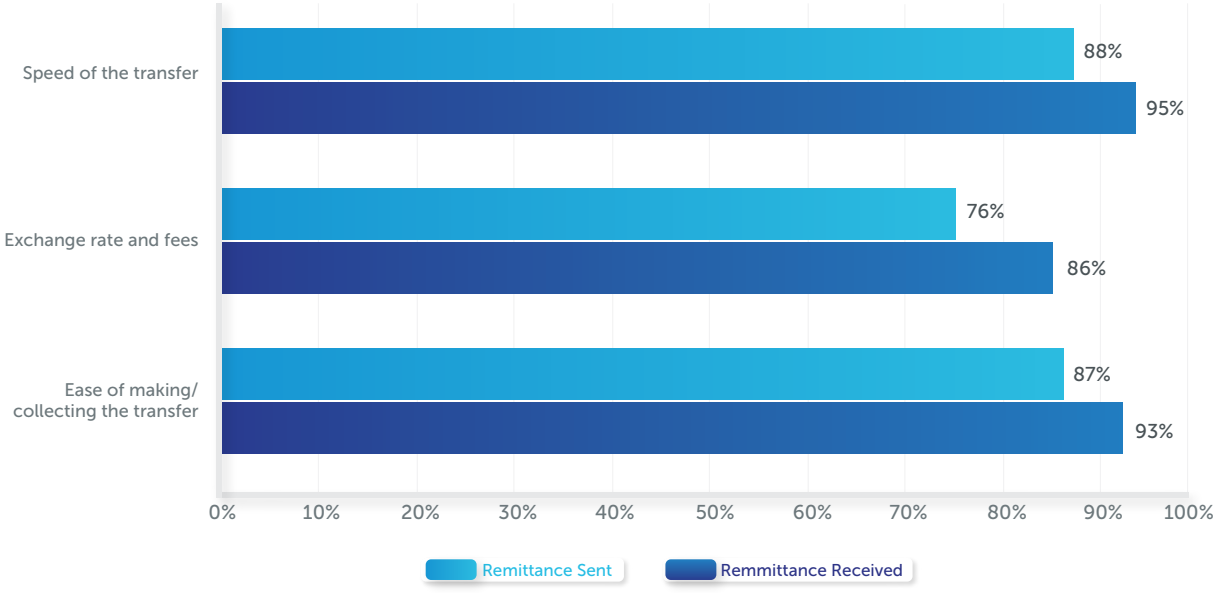
(Shading where p≤0.05)	Yes (%)	No (%)
Total	30	70
Men 15-24 years	30	70
Men 25-44 years	23	77
Men 45-74 years	29	71
Women 15-24 years	35	65
Women 25-44 years	34	66
Women 45-74 years	32	68
Urban men	29	71
Rural men	24	76
Urban women	36	64
Rural women	30	70

Whether individuals sent or received remittances, the speed of transfers, ease of collecting transfers, and exchange rates and fees all played highly significant roles – both in terms of how individuals chose to send remittances and satisfaction with the process on the receiving end.

Graph 9: Considerations when Sending and Receiving Remittances

F4_pay. Did you consider any of the following the last time you sent money from one country to another? You can just say yes or no for each one. [Asked of individuals who sent remittances in the previous three months; n=95]

F4_exp. Could you tell me whether you were happy with the following the last time you received money from abroad, please? You can just say yes or no for each one. [Asked of individuals who received remittances in the previous three months; n=507]



Financial well-being

Financial uncertainty pervades most Fijian households, and a full two-thirds of Fijians (65%) worry their money will not last. It is important to keep in mind that "uncertainty" was measured more than two years after the onset of the COVID-19 global pandemic that severely depressed Fiji's tourism industry, MSMEs and other informal sectors on which many households rely for incomes. Most Fijians are optimistic however, that the future will bring greater financial security for their households, possibly as COVID-19 related emergency measures are eased and the Fijian economy rebounds from its current economic slump. Four in five (80%) agree that "five years from now, I will be more financially secure."

Financial well-being and its inverse, economic precarity, are felt unevenly across Fijian society, **with women, particularly rural women and women under the age of 25 years, expressing significantly greater levels of economic precarity ("worried that my money won't last") than men**. Gender differences dissipate however, with regards to expectations of future financial security and the availability of "some extra spending money".

As to be expected, positive financial outcomes track with educational attainment and socio-economic status. Nevertheless, the majority of Fijians across all demographic and geographic subgroups profess concern with their financial circumstances. Table 7 illustrates varying states of financial well-being between and across groups based on responses to three agree/disagree statements:

1. "I am often worried that my money won't last."
2. "I have some money to spend on myself from time to time."
3. "Five years from now I will be financially secure."

Table 7: Financial Circumstances

F2. Do you agree or disagree with the following statements? [Agree as a percentage of total sample, n=1,678]

% (Shading where p≤0.05)	Worried money won't last	Have some extra money to spend from time to time	Expect to be financially secure in 5 yrs.
Total	65	77	80
Men	62	76	80
Women	68	77	80
Men 15-24 years	66	82	91
Men 25-44 years	63	78	81
Men 45-74 years	58	69	68
Women 15-24 years	74	81	90
Women 25-44 years	68	80	83
Women 45-74 years	63	71	69
Urban men	60	80	83
Rural men	65	72	76
Urban women	65	79	82
Rural women	71	75	79
≤ Middle school	64	71	71
Secondary school	68	75	80
University+	63	83	87
≤96FJD	68	71	76
97-288FJD	69	78	79
289-480FJD	66	80	81
481+ FJD	56	86	89

Financial management – budgeting and savings behaviours

Fijians worry about the longevity of their financial resources while pro-actively managing their finances to varying degrees. Three-quarters of Fijians aged 15 to 74 years (77%) make plans to manage their income and expenses, which for 66% of Fijians includes keeping receipts or records of spending.

Among self-employed Fijians (19% of all Fijians aged 15 to 74 years), fewer than half (42%) however keep records of their self-employed earnings and expenditures. Self-employed women (34%) are even less likely to keep records of their earnings than their male counterparts. Adults aged 25 to 44 years are also more likely to keep receipts or records of both personal spending and self-employed earnings, as are urban, higher SES, and higher-educated Fijians than counterpart groups. Use of loyalty cards to reduce costs or earn rewards in an effort to manage resources is limited to 20% of Fijian adults.

Table 8: Budgeting and Savings Behaviour

F1. Do you do any of the following, either alone or with someone else? [Total sample, n=1,678; "keep records of self-employed earnings" asked to those who are self-employed, n=320]

% Yes (Shading where p≤0.05)	Make a plan to manage income and expenses	Keep receipts/ records of spending [n=1,678]	Keep records of self-employed earnings [n=320]	Use loyalty cards
Total	77	66	42	20
Men	76	64	48	17
Women	77	67	34	22
Men 15-24 years	74	62	34	20
Men 25-44 years	79	67	56	17
Men 45-74 years	75	60	44	15
Women 15-24 years	67	63	18	22
Women 25-44 years	80	71	43	24
Women 45-74 years	80	66	35	21
Urban men	76	68	56	18
Rural men	77	59	42	16
Urban women	78	70	35	25
Rural women	75	64	34	19
≤ Middle school	76	57	40	12
Secondary school	76	64	37	20
University+	78	73	56	24
≤96FJD	68	60	24	16
97-288FJD	77	67	42	20
289-480FJD	77	71	59	22
481+ FJD	87	71	55	23

Most Fijians describe themselves as "savers" rather than "spenders". Four in five (83%) of Fijians agree with the statement, "If I have money left over, I prefer to save it than spend it." Upwards of seven in ten Fijians say they prefer to save rather than spend leftover monetary resources across demographic and geographic subgroups. In reality however, savings activities largely pertain to putting money aside for emergencies (82%).

There is a 30-percentage point gap between those who say they prefer to save and those who (can) save or invest for the long-term with 50% of Fijians aged 15 to 74 years saying they save or invest for the longer-term. One-third of Fijians (32%) contribute to savings and loans clubs. It is important to note that financial and logistical limitations – a lack of monetary resources left over after paying for necessities and/or limited opportunities for savings/ rewards via loyalty clubs – may dictate participation, or lack thereof, in tasks commonly associated with money management and saving evaluated in the survey.

For the most part, women and men engage in savings activities in similar numbers with the exception of rural women who are less likely than their male and urban counterparts to save or invest for the longer-term or participate in savings and loan clubs: 33% of men and 31% of women contribute to savings and loans clubs; 52% of men and 49% of women save or invest for the longer-term. Women are however, more likely to put aside for emergencies.

Table 9: Savings Behaviour

F1. Do you do any of the following, either alone or with someone else? [Total sample, n=1,678]

% Yes (Shading where p≤0.05)	Put money aside for emergencies	Contribute to a savings & loan club	Save or invest for the longer-term
Total	82	32	50
Men	80	33	52
Women	85	31	49
Men 15-24 years	81	38	49
Men 25-44 years	83	33	58
Men 45-74 years	74	27	44
Women 15-24 years	87	29	48
Women 25-44 years	88	35	57
Women 45-74 years	80	27	40
Urban men	81	32	54
Rural men	79	34	49
Urban women	88	35	53
Rural women	81	26	45
≤ Middle school	72	23	36
Secondary school	81	29	45
University+	91	42	68
≤96FJD	77	23	41
97-288FJD	82	31	44
289-480FJD	88	35	60
481+ FJD	89	43	69

Relatively few Fijians have or have been able to purchase **insurance products** to protect themselves (20%) or their businesses (9% of self-employed Fijians,[24] 2% of the overall population) from financial shocks.

In keeping with other data around financial inclusion, women are less likely than men to have purchased a personal insurance product, with younger and rural women least likely to do so compared to other cohort groups. One-quarter (24%) of men and 17% of women have purchased a personal insurance product; this number drops to 10% among women between 15 and 24 years of age (compared to 20% of men in the same age bracket) and 15% among rural women (compared to 21% of rural and 25% of urban men). Just 8% of single parent households own a personal insurance policy.

24 [n=320]

Knowledge and skills related to money management

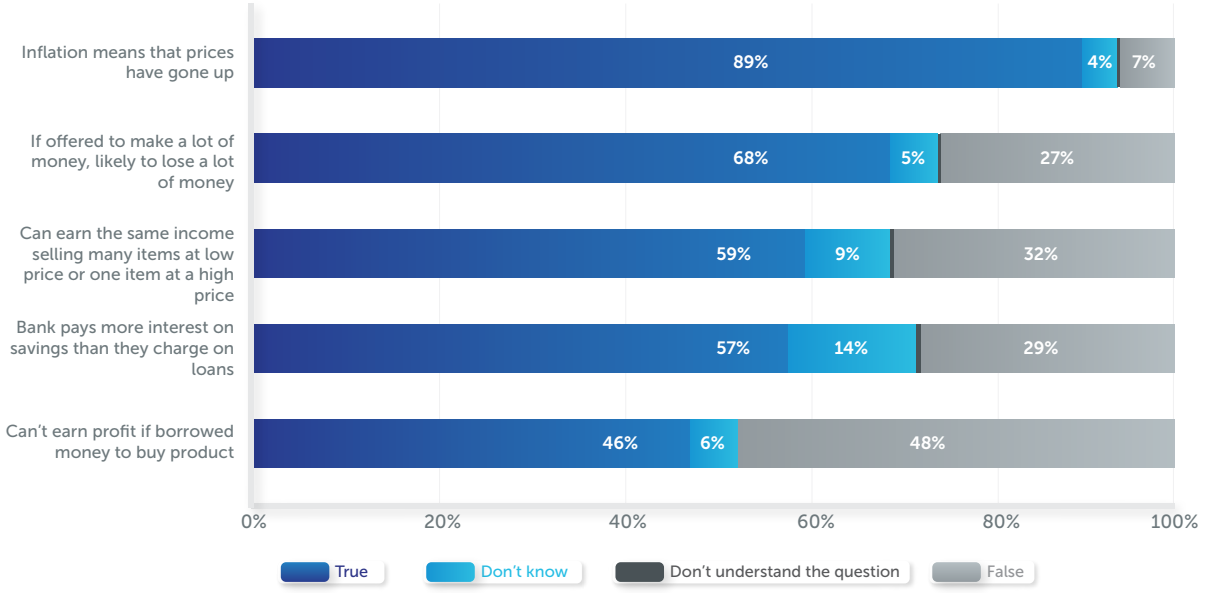
There is both significant need and opportunities for increasing foundational financial management knowledge. Graph 10 illustrates perceptions towards five different statements asked during the survey, and what Fijians believe to be true.

1. "When people talk about inflation, they mean that prices have gone up"
2. "Banks pay more interest on savings than they charge on loans"
3. "If someone offers you the chance to make a lot of money it is likely that there is also a chance that you will lose a lot of money"
4. "If a shopkeeper borrows money to stock her shelves, she cannot make a profit"
5. "It is possible to earn the same income by selling many items at a low price or selling one item at a high price"

While there are moderate to high levels of engagement with financial services and digital financial services in Fiji, there are still significant gaps in economic know-how underpinning safe and efficient engagement with capital-building tools and financial processes. On the most basic level, almost all Fijian adults understand inflation's impacts on the cost of living (89%). Most (68%) also tend to understand that if someone offers you the chance to make a lot of money it is likely there is also a chance that you will lose a lot of money. There is greater confusion with regards to: differences in interest rates paid on savings versus those incurred on loans, the costs-benefits of borrowing to turn a profit, and small businesses and economies of scale.

Graph 10: Financial Knowledge

F3. Could you tell me if you think the following are typically true or false? [Total sample, n=1,678]



In a couple of instances women, particularly rural women, demonstrate lower levels of financial knowledge than male cohort groups, but not to the extent that gender differences are reflected in overall DFL or financial competency. Refer to Appendix 1, Part 3, for more reference.

Digital and social media channels can be leveraged to deliver financial education to the majority of Fijians. Current use of digital tools for financial information gathering however, indicates that face-to-face education will still need to occur in conjunction with online education to cover the full spectrum of Fijian society. The majority of Fijians (60%), including 56% of rural women, learned something (not limited to financial education) from an online video or course in the previous three months. Just 23% searched online for information about money matters. More Fijians, 43%, would trust an automated service to provide financial advice, including 48% of rural women. Rural Fijians (48%) are significantly more likely to trust automated services to provide financial advice than urban Fijians (39%), possibly related to cyber-security concerns or as a result of more limited access to in-person financial services in rural areas.

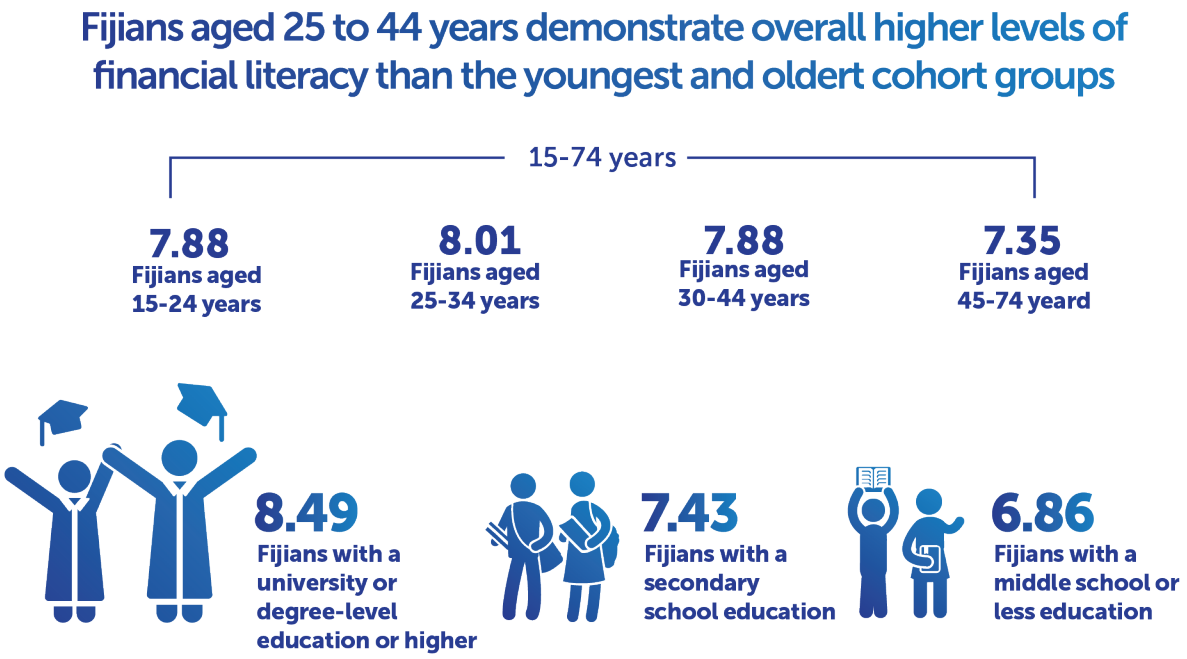
Financial Literacy Scores

Three areas of financial literacy were evaluated and used to determine levels of financial competency: **(i) financial safeguards** (e.g., budgeting behaviours and use of insurance products to protect against financial shocks), (ii) **attitudes towards financial planning and saving**, and **(iii) knowledge related to financial transactions**. Data related to financial inclusion and ownership of financial products while important, are not included in index scores. All but two of the questions[25] used in the scoring model are discussed in Section 2: Financial Inclusion and Literacy. Survey respondents could achieve a maximum score of 13 points for financial literacy and a minimum of 0 points.

Out of a possible **financial literacy score** of 13 points, Fijians achieve a mean score of 7.65 points. Index scores for financial competencies (budgeting and savings behaviours and basic financial knowledge, not digital financial competencies) are somewhat higher than those for digital literacy. (Mean scores are relatively similar for both content areas despite the ability to achieve a greater total digitalisation than financial literacy score.) Access to financial products like current accounts and digital or mobile wallets is high despite the continued reliance on cash-based transactions for everyday purchases. Nonetheless, financial knowledge is lacking amongst a significant number of Fijians with regards to measures tested, including rural women. Moreover, long-term savings opportunities are limited to the highest SES groups.

Women, particularly rural women, are less likely to have access to formal financial products and services than Fijians overall or male cohort groups. Given the equal if not greater likelihood of female groups to participate in budgeting and savings activities despite lower levels of financial inclusion, overall mean scores for financial literacy (based on attitudes, knowledge, and access) are similar between Fijian men (7.69) and women (7.60). The greatest difference in mean scores occurs along urban-rural lines. Gender gaps still exist however, on a more nuanced scale with regards to women's financial knowledge on a limited number of measures.

In general, differences in mean financial literacy scores are small, differing by up to at most one and a half points between Fijians based on levels of educational attainment. Other notable differences in mean scores between cohort groups albeit small, are as follows:



25 Answers to the agree/disagree statements, "I tend to live for today and let tomorrow take care of itself," and "I am the kind of person who ignores the small print unless something goes wrong," contributed towards financial literacy scores but are not evaluated as distinct points in this report.

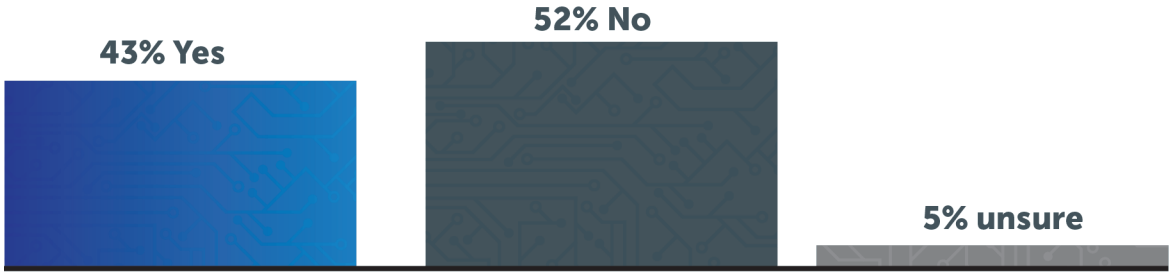
Section 3: Digital Finance

Perceptions About Digital Financial Services

Though Fijians have good understanding on both the benefits and inevitability of the use of digital financial services in business, government, and personal finance, at the same time they expressed concerns about their ability to navigate these services safely and effectively. Fijians generally worry about their ability to keep up with evolving technologies, as well as their ability to manage or mitigate risks associated with the use of digital financial tools:

3 in 5

Fijians (58% agree) believe **digital financial services are risky for ordinary people**. Self-employed Fijians (68%) and younger women are of the strongest belief that DFS pose a risk to their cohort group (68% among younger women compared to 56% of younger men).



Do you trust automated services such as an app or robot advisor to provide financial advice?

63% worry more about scams and fraud than they did 3 months ago

Nevertheless, there is growing acknowledgement that digital financial services are the 'way of the future', not to mention they provide cost-saving measures for small businesses, if not all users. Two-thirds of Fijians (68%) agree digital financial services like mobile payments, online banking, and digital wallets will soon replace cash in Fiji. In addition, the vast majority (74%) agree digital financial services are, at a minimum, essential for people sending remittances. (Two in five Fijians – 39% – express their intention to start temporary or seasonal work overseas). Three-quarters (77%) also acknowledge digital financial services make it easier to receive benefits payments from government.

Many Fijians also see the benefit of DFS to their long-term financial health in the form of potential savings, despite nervousness or hesitancy in using these services. Perceptually, 60% of Fijians agree that digital financial services help keep costs down for small businesses, including 62% of self-employed Fijians. Only 30% of self-employed Fijians who have access to or have used digital financial services previously however, attest to having saved money on their financial transactions by reducing fees or other costs. That is compared to 37% of Fijians overall who have access to or have used DFS.[26]

Fijians (75%) largely refute the notion that services are designed largely for men rather than also benefitting women. That said, almost one-fifth of Fijians (18%) believe that "digital financial services are designed for men more than women". Rural men and women (22%) are more likely to believe DFS are better suited to men than Fijians overall (16% true among urban Fijians).

26 Question DF4 DFS Outcomes asked only of Fijians who say they use or own digital financial services previously in the survey [n=1,363 among the overall sample and n=254 among self-employed Fijians].

Access and Usage of Digital Financial Services

As described in the financial services section of this report, the vast majority of Fijians have access to basic digital financial products – a payment card of any sort, including a public transport card, cash or debit card (86%) or a digital/mobile/electronic wallet (78%). It is important to note that for many Fijians however, the switch to e-payment or digital financial services was not voluntary and most basic commercial transactions are still paid for in cash (groceries, meals out, and utility bills). In 2017 the government of Fiji began requiring Fijians to pay for public bus fares electronically using an eTransport card. The government also requires all recipients of cash benefits to use digital/mobile wallets as a mechanism for receiving government benefits, i.e., Vodafone's M-PAiSA or Digicel's MyCash. This requirement also applied to the more recent disbursement of COVID-19 relief payments by the government of Fiji.

Beyond payment products, banking apps are popular with 24% of Fijians who use them to monitor their spending and saving. That number rises to 31% among the population of Fijians who access the Internet.[27] Another 22% of Fijians also use banking apps to check account balances, withdraw, or deposit money in current accounts (41% among current account owners who access the Internet[28]).

Uptake of other digital financial products tested is low, and just 6% of Fijians own an insurance policy of any sort that they took out online or via an app, 5% have a parametric insurance policy that makes automatic payments to people affected by cyclones or other climate disasters, or any kind of cryptocurrency (3%). For more details on DFS products, please refer to Appendix A, Part 3.

Safety measures and awareness related to safe and efficient use of DFS

While Fijians have general concerns about the potential risks associated with usage of DFS; they may not be aware of what specific risks to consider beyond potential scams and fraud. At a basic level, Fijians need more information that would allow them to make smart choices about which digital financial service providers to use. For example, the majority of Fijians (64%) assume **all digital financial services are regulated like banks**. Conversely, 28% understand the latter to be false in Fiji and 8% are unsure.

Password protection and **online banking security** constitute important areas for DFS education moving forward. Almost half of Fijians who are online[29] (46%) re-use the same password across several online accounts or websites. When it comes to pin numbers and passwords for DFS specifically, half of DFS users (49%) keep a record of pin numbers or passwords for financial services.[30] (The survey did not distinguish between the use of password managers and other forms of record-keeping.)

Fijians need to know to look for "https" in a website's URL before providing secure information online, like payment information. Only a segment of Fijians aged 15 to 74 years shops online (16%), but amongst those that do, a significant number (42%) fail to check websites are secure before entering payment details online. More than half (57%) of online shoppers (comprising 9% of all Fijian adults) check that websites are secure before entering payment details when making an online purchase.

Fijians have grown increasingly wary of financial scams and fraud for good reason; the majority of Internet users are susceptible to online phishing scams. Fijians were provided a common scenario for bank customers and asked how a hypothetical consumer should respond:

> *Sera has just received an email message from her bank. She didn't even know that the bank had her email address! She reads the message carefully. It tells her that her account has been frozen because of suspicious activity. It apologises for the inconvenience and then says she should follow the link in the email as soon as possible to reactivate the account. Sera isn't sure whether to reply to the message, delete it or follow the link.*
>
> *Which of Sera's three ideas would be safest in this instance?*

In response, 42% say they would delete the email, while almost half would either follow the link (26%) or reply to the email (21%). Another one in ten are unsure how they would respond (9%) or do not understand the question (1%). Rural Fijians (51%) are more likely than Fijians in urban areas (44%) to follow the link or reply to the email, but significant numbers of both groups are vulnerable to phishing scams like the one described.

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27 [n=1,345]

28 [n=894]

29 [n=1,345]

30 Question asked of individuals who own a financial service or product, including a current account, a payment card of any form, or a digital/electronic/or mobile wallet [n=1,567].

With just 16% of Fijians engaging in online shopping, very few Fijians have been subject to lending practices online in the form of Buy Now, Pay Later options (2% of Fijian adults). Of those who purchased something online in the previous three months, just 12% had used a Buy Now, Pay Later option. That said, as digital financial transactions more popular or accessible over time, more Fijians may opt for deferred payment plans.

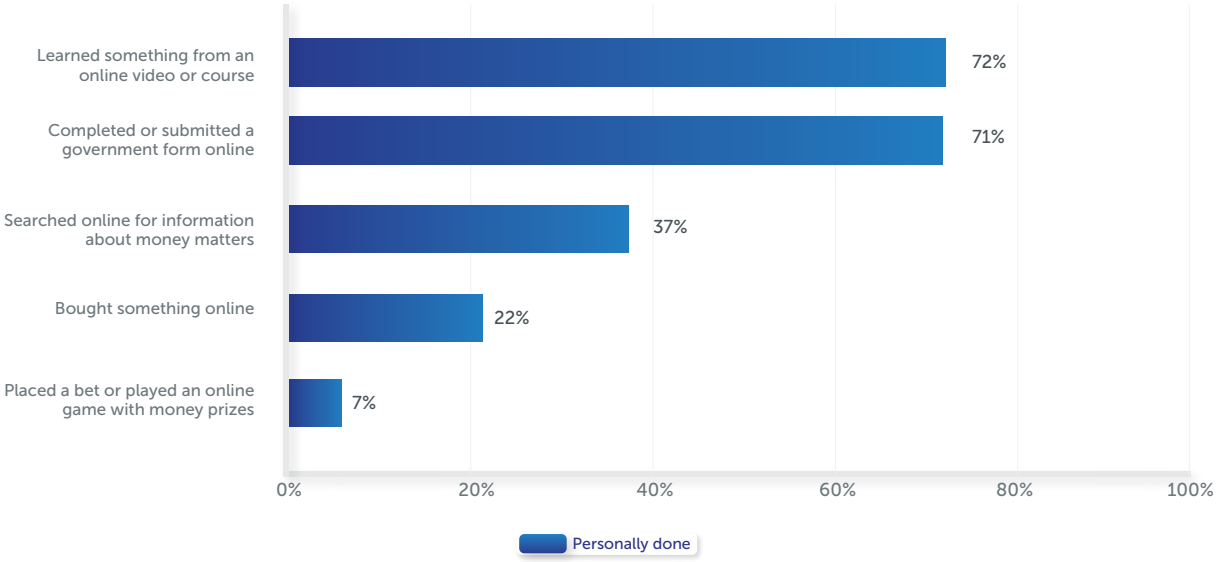
DFS Personal Outcomes – Positive and Negative

Despite the need for greater education around the safe and efficient use of DFS moving forward and the potential vulnerability of Fijians to phishing attacks or online scams, most Fijians have only experienced the positive benefits of DFS usage to date. Amongst Fijians who have completed a mobile or online financial transaction or who have a DFS like a digital or mobile wallet[31] (81% of Fijians), 72% have found it easier to keep track of what they are spending and 71% have found it easier to manage their money without help from others. Just over one-third (37%) have saved money on financial transactions by reducing fees or other costs.

DFS owners/users are far less likely to have experienced negative outcomes evaluated in the survey, with 22% saying they were locked out of a financial account for more than a day because they could not remember access details and 7% saying that they lost money because of online scams or phishing attacks. Again, groups that are most likely to use DFS are also most likely to have experienced some negative outcomes of use: 25% of university-educated Fijians compared to 18% of Fijians with a middle school education or less have been locked out of an account for more than a day, as well as 27% of Fijians from the highest income bracket compared to 21% of lower SES Fijians.

Graph 11: DFS Outcomes

DF4. And since accessing a financial service online or using your phone to make payments have you: [Asked of individuals who have used a mobile phone or digital financial product to make a financial transaction; n=1,363]



31 [n=1,363] (the use of mobile or online banking include checking a current account balance on a phone or via a bank app or owning a DFS such as a digital/electronic/or mobile wallet)

DFS Competency and Outcomes Scores

DFS competency and outcomes scores comprise the final subset of measures used to determine overall levels of digital and financial literacy. DFS competency and outcomes scores are based on:

Beliefs related to DFS, such as the percieved benefits and drawbacks of DFS use

DFS behaviours, which includes adherence to basic digital safeguards and the use of banking apps and online money management tools; and

Outcomes associated with DFS usage, including potential savings and exposure to fraud or phishing scams, as well as larger perceptions of financial well-being

Out of a possible digital financial competency **score** of 21 points, Fijians achieve a moderate mean score of 10.84 points.[32] As seen throughout this report and in response to other measures of DFL – digital literacy and financial literacy – differences in digital financial competencies and outcomes are at least somewhat evident along:

1. generational lines with Fijians aged 25 to 44 years regardless of gender (11.66 mean among men and 11.46 among women) scoring somewhat higher on these measures than younger (10.75) and older cohort groups (9.92);

2. the urban-rural divide with urban men (11.38 mean) scoring somewhat higher than rural and female Fijians (10.36 among rural males, 10.86 among urban females, and 10.60 among rural females); and according to

3. educational attainment/socio-economic status with higher-educated and higher-income Fijians scoring higher than lower-SES groups. Fijians with a middle school education or less achieve a mean score of 9.42, those with a secondary degree 10.69, and those with a university- or degree-level education a mean score of 12.05.

Nonetheless, mean scores are at most above average for the highest-performing groups.

32 Low: 0-5 points; Moderate: 6-10 points; Above Average: 11-16 points; High: 17-21 points

Summary & Recommendations

Fijians have acquired moderate levels of digital and financial literacy to date, achieving a mean of 26.45 points out of a possible 52 points on a DFL index devised for the purposes of this study. The index was designed with the intent of comparing DFL levels across the Pacific and tracking changes over time. Moderate levels of DFL are in large part a result of more limited uptake of digital financial services (DFS) thus far, as well as limited familiarity and engagement with practical safeguards for DFS use. Access to smartphones and in turn, Internet usage are fairly high in Fiji, but cash remains the preferred and most often used form of currency in day-to-day transactions.

Strengthening digital and financial literacy is required across geographic and demographic subgroups

Though most necessary among **low- SES groups, including people in rural areas, and among the youngest and oldest cohort groups**, efforts to strengthen DFL are required among **higher-educated and upper-income Fijians as well**. Higher-educated and upper-income Fijians are considerably more likely to have access to and use DFS; these groups are just as vulnerable, if not more, to the potential risks (as well as benefits) of DFS use simply because of their greater exposure to these services. Lower-SES groups require increased access to digital tools and foundational knowledge in order to reap positive outcomes associated with DFS. Targeted interventions are essential to strengthen digital and financial literacy among low-SES groups, tailored to their needs and current literacy level.

Access to digital devices (smartphones) and Internet is realtively high in Fiji but cost is perceived as a limiting factor for internet usage, especially for women and youths

While Fijian women are equally likely to use the Internet as Fijian men, they are more likely to cite cost as an obstacle to use. This is especially true for rural women. Forty-nine percent of men (49%) cite cost as an obstacle to personal connectivity compared to 55% of women. Rural women (57%) are 12 percentage points more likely to cite cost as an obstacle than urban men (45%). Young adults aged 15 to 24 years, who are amongst those groups most likely to use the Internet daily, are also more likely to cite cost as an impediment to access than Fijians overall (60% among young adults compared to 52% of Fijians aged 15 to 74 years).

Regional disparities in access to smartphones and the Internet and amongst vulnerable groups contributes to significantly lower DFL in some areas

While 80% of Fijian adults use the Internet, **daily usage is lowest among rural Fijians and in the North and East of the country**. While three-quarters (77%) of rural Fijians and Fijians in the North and East of the country claim access to a smartphone, fewer than half of either group accesses the Internet daily. Gaps in access versus use are most likely attributable to the shared nature of devices within households and/or communities. While designing digital and financial literacy initiatives, these aspects should be considered.

Education efforts should seek to build Fijians' confidence in their ability to use DFS and wider range of digital services

Fijians understand the inevitability of use of digital financial services at all levels of society, as well as the potential benefits, while at the same time expressing concerns about their ability to navigate these services safely and effectively mitigating the emerging risks. 68% Fijians agree that digital financial services like mobile payments, online banking, and digital wallets will soon replace cash in Fiji. Another three-quarters (77%) also acknowledge digital financial services make it easier to receive, or as is the case in Fiji DFS are required to receive, government payments. Nevertheless, three in five Fijians (58% agree) believe digital financial services are risky for ordinary people, and the majority would not trust (52%) or are undecided (5%) about using automated services such as an app or robot advisor to provide financial advice. Raising awareness about the benefits of DFS usage (in addition to educating adults about available services), may help assuage concerns about risks.

Awareness raising initiatives complemented with customer protection measures on digital security issues should be rolled out to build trust

Fijians have general concerns about their ability to use and the risks associated with DFS and other online activities, but have limited awareness of the specific risks to consider beyond potential scams and fraud. More and more digital services and activities are emerging in the market, and there are limited consumer protection mechanisms to safeguard customer interests. Regulators need to address these gaps and take active measures to enforce updated consumer protection initiatives in the digital economy.

Leveraging online resources and channels are essential to deliver digital financial education for Fijian adults

The survey findings suggest that majority of Fijians with access to the Internet (60%), including 56% of rural women, learned something (not limited to financial education) from an online video or course in the previous three months. While just 18% of Fijians searched online for information about money matters in the last three months, far more (43%) would trust an automated service to provide financial advice, including 48% of rural women.

This illustrates the evolving opportunities of **leveraging online resources and channels to promote digital and financial literacy to Fijians**. That said, face-to-face education will likely need to occur in conjunction with online education to cover the full spectrum of Fijian society, particularly population segments with limited access to internet and digital devices.

There are significant scopes of digitizing government service delivery and related payments for the citizens in Fiji, which will drive uptake and diversify use cases of digital financial services. 26% of Internet users completed or submitted a government form online in the previous three months (20% of all Fijians), while 17% Fijians paid utility bills through a digital or mobile wallet as evidenced in the survey. These numbers can be significantly increased, if more services and payments are offered through digital channels. The government has successfully digitized social welfare payment transfers, through accelerated efforts during the COVID-19 lockdown. In upcoming years digitization of utility bill payments and other public service delivery processes can be prioritized. It will enhance efficiency, improve transparency, and save significant amount of time and costs for both the government agencies and the citizens. Successful digitization of public service delivery and government payments will require awareness raising and targeted digital and financial literacy campaigns to enable the users to effectively utilize these services.

Digital financial service providers should diversify use cases and product offerings, prioritizing merchant payments.

Most Fijians report having used cash for their most recent grocery purchase (78%) or meal out (82%). Only 9% of Fijians used a card payment with chip and pin or swipe and sign to pay for their most recent grocery purchase compared to only 3% who paid for a meal out by card. It shows the untapped opportunity of further promoting digital payments for day-to-day transactions, to reduce heavy reliance on cash. Targeted products for retail merchants can drive uptake and usage of digital payments in this case.

Survey findings suggest that targeted digital and financial literacy initiatives are required to enhance capacities of Fijians to realize the potential of the emerging digital economy. UNCDF plans to conduct the DFL survey again in 2025 to monitor changes in DFL index scores between survey rounds as well as track progress on specific measures related to financial well-being, trust in financial service providers, money management and savings behaviours, and outcomes from DFS use.

APPENDIX


Hard Rock
CAFE
•BANGKOK•
PREMIER
PREMIER
make them happy with Joy

Appendix A

Part 1

Table 1: DFL Index Score by Gender by Density

[Scores calculated of the total sample, n=1,678]

(Shading where p≤0.05)	Total	Urban Men	Rural Men	Urban Women	Rural Women
Total DFL Score (0-52)	**26.45**	**28.38**	**24.55**	**27.57**	**24.52**
1. Digitalisation (0-18)	7.97	9.11	6.76	8.77	6.74
2. Financial competencies (0-13)	7.65	7.90	7.43	7.94	7.19
3. Digital financial competencies and DFS outcomes (0-21)	10.84	11.38	10.36	10.86	10.60
% Low (0-12 points)	3	2	6	2	4
% Moderate (13-26 points)	45	36	54	38	58
% Above Average (27-39 points)	48	56	38	58	38
% High (40-52 points)	3	6	2	3	0

Table 2: DFL Index Score by Region

(Shading where p≤0.05)	Total	Central	West	North/East
Total DFL Score (0-52)	**26.45**	**27.25**	**26.42**	**24.47**
1. Digitalisation (0-18)	7.97	8.49	7.95	6.66
2. Financial competencies (0-13)	7.65	7.79	7.56	7.47
3. Digital financial competencies and DFS outcomes (0-21)	10.84	10.96	10.91	10.34
% Low (0-12 points)	3	3	3	6
% Moderate (13-26 points)	45	42	44	57
% Above Average (27-39 points)	48	51	50	36
% High (40-52 points)	3	4	3	1

Table 3: DFL Index Score by Gender by Age

(Shading where p≤0.05)	Total	Men 15-24 yrs.	Men 25-44 yrs.	Men 45-74 yrs.	Women 15-24 yrs.	Women 25-44 yrs.	Women 45-74 yrs.
Total DFL Score (0-52)	**26.45**	**27.86**	**28.52**	**23.08**	**27.32**	**28.29**	**22.45**
1. Digitalisation (0-18)	7.97	9.44	8.87	5.73	9.22	8.93	5.26
2. Financial competencies (0-13)	7.65	7.50	8.0	7.44	7.52	7.9	7.26
3. Digital financial competencies and DFS outcomes (0-21)	10.84	10.92	11.66	9.91	10.58	11.46	9.93
% Low (0-12 points)	3	2	2	9	1	0	8
% Moderate (13-26 points)	45	37	39	59	40	38	64
% Above Average (27-39 points)	48	58	54	30	59	59	27
% High (40-52 points)	3	4	6	2	0	3	1

Table 4: DFL Index Score by Educational Attainment and Work Status

(Shading where p≤0.05)	Total	≤ Middle School	Secondary School	University+	Self-Employed	Formal Employment
Total DFL Score (0-52)	**26.45**	**20.78**	**25.81**	**31.31**	**25.96**	**29.26**
1. Digitalisation (0-18)	7.97	4.5	7.7	10.77	7.20	9.39
2. Financial competencies (0-13)	7.65	6.86	7.43	8.49	7.88	8.19
3. Digital financial competencies and DFS outcomes (0-21)	10.84	9.42	10.69	12.05	10.88	11.68
% Low (0-12 points)	3	10	2	0	2	1
% Moderate (13-26 points)	45	71	51	20	52	33
% Above Average (27-39 points)	48	19	46	72	45	59
% High (40-52 points)	3	0	1	8	1	7

Table 5: DFL Index Score by Income and Disability Status

(Shading where p≤0.05)	Total	≤96FJD	97-288FJD	289-480FJD	481+FJD	PWD*
Total DFL Score (0-52)	**26.45**	**23.63**	**25.18**	**28.06**	**31.94**	**23.39**
1. Digitalisation (0-18)	7.97	6.74	6.99	8.73	10.94	6.25
2. Financial competencies (0-13)	7.65	7.10	7.42	7.99	8.67	7.12
3. Digital financial competencies and DFS outcomes (0-21)	10.84	9.79	10.77	11.34	12.33	10.02
% Low (0-12 points)	3	6	3	2	1	8
% Moderate (13-26 points)	45	57	55	36	17	58
% Above Average (27-39 points)	48	38	40	59	70	33
% High (40-52 points)	3	0	1	2	12	1

*Persons with disabilities

Part 2

Table 6: Access to Tablet or Computer and Frequency of Use

D1_3. Do you have access to [a tablet, computer, or desktop computer], for personal use, whether or not you currently use them? This could be at home or at work. [Total sample, n=1,678]

D1_comp Frequency using computer. Approximately how often have you used a tablet, laptop, or desktop computer during the last three months? [Asked of those with computer/tablet access; n=656]

% Yes (Shading where p≤0.05)	Total	University+	Student	Formal Employment	Higher Income (481FJD+)
Total access to a tablet, laptop, or desktop computer	39	68	65	50	65
Several times a day	55	62	61	60	67
Once a day	9	6	9	9	5
NET Daily	64	69	70	70	72
Several times a week	18	17	19	15	14
No more than twice per week	7	6	3	5	5
Less than once a week	9	7	9	9	8
Not at all	3	2	0	1	2

Table 7: Digital and Online Activities by Gender by Age

D2 and D4. Please could you tell me whether you have personally done any of these in the last 3 months? [D2 asked of the total sample, n=1,678; D4 asked of individuals who use the Internet, n=1,345]

% Yes (Shading where p≤0.05)	Total	Men 15-24 yrs.	Men 25-44 yrs.	Men 45-74 yrs.	Women 15-24 yrs.	Women 25-44 yrs.	Women 45-74 yrs.
Set up an alarm, reminder, or alert	70	70	75	57	74	83	54
Created, edited, or saved a document or image	55	66	57	36	72	66	35
Used Bluetooth or AirDrop	58	71	67	37	73	68	31
Used formulas in a spreadsheet	30	35	36	19	43	33	15
Written programming language or code	10	17	12	6	17	11	3
Bought something online	20	19	22	14	16	26	14
Learned something from an online video	60	73	58	51	68	59	45
Placed a bet or played an online game with money prizes	10	22	8	2	16	5	5
Completed or submitted a government form online	26	24	30	22	26	29	16
Searched online for information about money matters	23	29	24	18	20	25	13

Table 8: Access to Digital Devices by Gender by Age

D1. Do you have access to any of the following, for personal use, whether or not you currently use them? This could be at home or at work. [Asked of the total sample; n=1,678]

% Yes (Shading where p≤0.05)	Total	Men 15-24 yrs.	Men 25-44 yrs.	Men 45-74 yrs.	Women 15-24 yrs.	Women 25-44 yrs.	Women 45-74 yrs.
Smartphone	81	84	87	71	82	87	69
Mobile phone, only for calls or texts	42	36	41	50	36	45	44
Tablet, laptop, desktop computer	39	50	45	24	48	44	23
Router or modem	26	28	33	24	26	27	16
Smart watch or speaker	21	33	26	10	23	24	9
Smart TV	39	42	42	35	39	39	33

Table 9: Access to Digital Devices by Density and Region

% Yes (Shading where p≤0.05)	Total	Urban	Rural	Rural Women	Central	West	North/
Smartphone	81	84	77	75	83	80	77
Mobile phone, only for calls or texts	42	39	46	49	37	45	50
Tablet, laptop, desktop computer	39	49	27	27	46	38	24
Router or modem	26	33	17	14	30	26	15
Smart watch or speaker	21	24	17	14	24	22	12
Smart TV	39	49	27	25	42	40	30

Table 10: Access to Digital Devices by Educational Attainment

% Yes (Shading where p≤0.05)	Total	≤ Middle School	Secondary School	University+
Smartphone	81	62	81	94
Mobile phone, only for calls or texts	42	47	41	39
Tablet, laptop, desktop computer	39	12	32	68
Router or modem	26	10	22	43
Smart watch or speaker	21	7	21	31
Smart TV	39	26	33	56

Table 11: Internet Access and Frequency of Use by Demographic and Geographic Subgroups

D3. Can I just check, do you ever use the Internet? For example, do you check email or social media, stream radio or videos, look things up, use apps to send messages or make calls, or work remotely? [Total sample, n=1,678]

D3_time. Approximately how often have you used the Internet or been online for any reason at all over the last three months. You may have been < checking email or social media, streaming radio or videos, looking things up, using apps or working remotely>? [only asked of individuals who use the Internet; n=1,345]

(Shading where p≤0.05)	Ever use the Internet (%)	Daily* (%) [n=1,345]
Total	80	74
Men 15-24 years	92	73
Men 25-44 years	87	76
Men 45-74 years	54	64
Women 15-24 years	96	78
Women 25-44 years	91	76
Women 45-74 years	58	70
≤ Middle school	52	53
Secondary school	84	72
University+	95	85
Urban men	86	78
Rural men	69	64
Urban women	87	83
Rural women	76	65
Central	83	78
West	79	76
North/East	76	57

**Daily is defined as individuals who use the Internet several times to once a day.*

Part 3

Table 12: Financial Knowledge

F3. Could you tell me if you think the following are typically true or false? [Total sample, n=1,678]

% (Shading where p≤0.05)	Banks pay more interest on savings than they charge on loans			If offered to make a lot of money, likely to lose a lot of money			Can't earn profit if borrowed money to buy stock		
	True	False	DK	True	False	DK	True	False	DK
Total	57	29	14	68	27	5	46	48	6
Men	53	33	13	69	25	5	45	49	6
Women	60	24	14	67	28	5	46	48	6
Men 15-24 years	52	29	18	70	23	7	49	43	7
Men 25-44 years	55	36	9	73	23	4	47	49	4
Men 45-74 years	52	33	14	62	31	7	41	53	6
Women 15-24 years	67	21	10	72	27	1	50	47	3
Women 25-44 years	60	28	12	69	27	4	46	50	5
Women 45-74 years	56	21	22	61	30	8	45	46	9
Urban men	54	34	12	71	24	5	46	49	5
Rural men	53	32	14	65	27	7	44	48	7
Urban women	60	27	12	71	26	3	43	52	6
Rural women	61	20	17	63	30	6	51	43	6

Table 13: DFS Products

DF2. And do you, personally, have any of the following? [Data for digital wallets and payment cards re-calculated out of the overall sample, n=1,678]

% Yes (Shading where p≤0.05)	Payment card	Parametric insurance	Other insurance	Digital/Mobile wallet	Crypto-currency
Total	86	5	6	78	3
Men	85	5	7	76	3
Women	87	4	5	79	2
Men 15-24 years	84	4	3	73	5
Men 25-44 years	88	6	11	86	2
Men 45-74 years	82	4	6	66	3
Women 15-24 years	86	4	1	75	2
Women 25-44 years	90	5	6	89	2
Women 45-74 years	85	4	6	70	2
Urban men	87	5	8	75	3
Rural men	82	5	7	77	3
Urban women	89	5	6	80	2
Rural women	86	4	3	79	2
≤ Middle school	82	2	2	62	1
Secondary school	84	4	5	79	3
University+	92	8	11	87	3
≤96FJD	84	2	1	66	2
97-288FJD	84	4	4	80	2
289-480FJD	94	7	9	87	5
481+ FJD	92	8	14	88	3
Self-employed	85	3	2	76	1
Persons with disabilities	84	4	6	71	4

Appendix B: Digital and Financial Literacy Questionnaire

Introduction

We would like to find out more about your experiences with technology and money these days. Would you be willing for us to spend around 20 minutes talking about this? ***Your answers will be confidential, and you can stop at any time.***

This questionnaire is about you, and all your experiences. If you run a business, please also think about your experiences as a business owner. Please don't tell us about things that other people in your household do, though – this is an opportunity to focus on you!

Section 1 Background demographics

Thank you for agreeing to take part in this survey. I am going to start by asking some general questions. This helps us to make sure we have spoken to a cross section of the population.

A1 Method

Automatic entry, or interviewer to record data collection method

Filter?	Options	Variable label	Values	Note to agency
No	Face-to-face	A1	1	
	Telephone		2	
	Other		3	Please record and inform us if any other method is used

A2 Timestamp at start

Automatic entry, or interviewer to record date and start-time of survey

Filter?	Options	Variable label	Values
No		A2	Day/Month/Year HH:MM

B1 Language of interview

Interviewer to record primary language of interview

Filter?	Options	Variable label	Values	Note to agency
No	English	B1	1	
	Fijian		2	
	Fiji Hindi		3	

B2_classify Urban or rural

For CAPI, interviewer to record based on sample. For CATI, ask: *Do you live in an urban or rural area?*

Filter?	Options	Variable label	Values
No	Urban	B2_classify	1
	Rural		2

B2 Town or village

For classification purposes, we would like to know what kind of area you live in. Do you live in a city, a town, or a village/settlement?

[If city, probe]: *Is it a city with more than 100,000 people (code 1), or is it a smaller city (code 2)?*

[If town, probe]: *Is it a town with more than 3,000 people (code 2), or is it a smaller town (code 3)?*

[If village/settlement]: *Is it a village with more than 100 people (code 3), or less than 100 people (code 4)?*

Filter?	Options	Variable label	Values	Notes
No	A town or city of more than 100,000 people	B2	1	
	A town or city with between 3,000 and 100,000 people		2	
	A village or town, with between 100 and 3,000 people		3	
	A village, hamlet or other community with fewer than 100 people		4	

B2_local Local access

Interviewer to record local access to services, or ask:

Do you live within 1km of...?

Filter?	Options	Variable label	Values	Note to interviewer/agency
Ask if B2=3 or 4	A neighbour	B2_local_1	No=0; Yes=1	A different household. Mark Yes without asking if the answer is obvious.
No	A place to buy basic provisions such as <bread, vegetables, bottled water or soap>	B2_local_2	No=0; Yes=1	This could be a market, shop or café. Use local examples
	An <ATM>	B2_local_3	No=0; Yes=1	Use local terminology for an automated teller machine or cashpoint

B3 Gender

Interviewer to record gender

Filter?	Options	Variable label	Values
No	Male	B3	0
	Female		1
	Other response/other gender		2

Refused=-99

B4 Age

Please could you tell me how old you were at your last birthday?

Filter?	Options	Variable label	Values	Note to interviewer/agency
No	[Do not read out: Whole years: 0-110]	B4	[Whole numbers]	If respondent is under 15 or over 74 years of age, terminate interview
	Refused		-99	Continue to next question

B4_cat Age

Instead, please could you tell me which of the following age categories you are in?

Filter?	Options	Variable label	Values	Note to interviewer/agency
Ask if B4 = -99	0-14	B4_cat	14	Terminate interview
	15-24		24	
	25-34		34	
	35-44		44	
	45-54		54	
	55-64		64	
	65-74		74	
	75+		75	Terminate interview
	Refused		-99	Terminate interview

B5 Household composition

Do you live...? [Read each one in turn unless lives entirely alone, and record all responses - provide examples if needed]

Filter?	Options	Variable label	Values	Note to interviewer/agency
No	Entirely alone	B5_1	No=0; Yes=1	Alternative wording can be used to clarify, such as 'Is there only you living here'.
Ask if B5_1=0	With a partner/spouse	B5_2	No=0; Yes=1	Including partners who are currently working overseas
	With the family that brought you up	B5_3	No=0; Yes=1	i.e. are they still living parents, grandparents, etc.
	With children that you are raising	B5_4	No=0; Yes=1	e.g. your children, step-children, foster children
	With other relatives or in-laws	B5_5	No=0; Yes=1	e.g. aunt, cousin, brother-in-law etc.
	With friends or colleagues	B5_6	No=0; Yes=1	

Refused=-99

B6 Occupation

Which of these best describes your main occupation? [Read each one in turn, and record 1 response – provide examples if needed; if the respondent feels that they have two or more 'main' occupations, choose the first one in the list]. Other employment options can be added.

Filter?	Options	Variable label	Values	
No	Self-employed, without employees	B6	1	Includes working on own account or contributing to family business. This can be formal or informal work, e.g. market stall holder, taxi driver, factory owner, IT company. Includes those temporarily absent from work due to sickness or maternity/paternity leave. Probe as necessary to find out about employees
	Self-employed or company owner, with employees		2	
	Employed		3	Working for another person or company, full time or part time. Includes those temporarily absent from work due to sickness or maternity/paternity leave
	A regular <overseas> worker		4	To be edited in countries to use local terminology, and where abroad is not overseas, or where seasonal work is not undertaken abroad.
	Unemployed and seeking work		5	
	Unable to work due to sickness or disability		6	
	Student		7	
	Caring for children or other family members		8	
	Retired		9	
			10	e.g. not working and not looking for work

B6_sector Employment sector

In the last year, have you worked in any of the following sectors?

Filter?	Options	Variable label	Values	Note to interviewer/agency
Ask all	Agriculture, farming or fishing or forestry		No=0; Yes=1	Directly responsible for raising crops or animals or fishing; or work related to the infrastructure around food production, farming etc. including manufacturing animal fodder, packaging, storage, haulage
	Finance		No=0; Yes=1	e.g. Work relating to banking, credit, insurance, accountancy
	Public sector including military		No=0; Yes=1	e.g. Policy maker, teacher, police, fire crew, refuse collector, higher education
	Technology		No=0; Yes=1	e.g. Developing software, maintaining IT equipment, creating websites
	Tourism, food and beverages and related services		No=0; Yes=1	e.g. Work related to travel; accommodation, preparing and serving food, tourist trips and activities

Refused=-99

B7_education Highest level of education

What is the highest level of education you have completed? [Read out if necessary and record 1 response].

Filter?		Variable label	Values	Note to interviewer
No		B7_education		Formal education or training includes school, college and university, as well as medical school, professional training, military college etc.
	Postgraduate		1	e.g., master's degree, PhD or advanced professional training
	University/degree-level education		2	e.g., first degree or equivalent vocational training
	Upper secondary/high school		3	
	Lower secondary/ middle school		4	
	Primary school		5	
	No formal education		6	

Not relevant/didn't attend school -96; Don't know=-97; Refused=-99

B8 Income

Thinking now about all the different sources of income that you [add and your <partner> if B5_2=1] *have access to, would you say that it is usually…*

Filter?	Statements	Variable label	Values	Note to interviewer/agency
No	No income	B8	0	Income may include pay from work, government support, retirement benefits etc. If asked, please state that this is before tax is deducted.
	Less than $96 per fortnight but not 0		1	
	Between $97 and $192 per fortnight		2	
	Between $193 and $288 per fortnight		3	
	Between $289 and $384 per fortnight		4	
	Between $385 and $480 per fortnight		5	
	More than $481 per fortnight		6	

Don't know=-97; Refused=-99

Thank you. I have a few more background questions.

B9 General characteristics

Please could you tell me if any of the following statements apply to you? You can just say yes or no to each one. [Read each one in turn and record all responses]

Filter	Statements	Variable label	Values	
No	I enjoy learning new skills	B9_1	No=0; Yes=1	Record negative responses such as 'Not really' as No. Record positive responses such as Sometimes, or a little bit as Yes.
	I am comfortable doing sums in my head, such as calculating change	B9_2	No=0; Yes=1	
	I have a health condition or disability that limits my day-to-day activities	B9_3	No=0; Yes=1	
	I find it easy to memorise things like phone numbers, birthdays, or passwords	B9_4	No=0; Yes=1	
	I receive most of my income from family members <overseas>	B9_5	No=0; Yes=1	
Ask if B6 NOT= 4	I intend to start temporary or seasonal work <overseas>	B9_6	No=0; Yes=1	
No	I intend to move <overseas> permanently	B9_7	No=0; Yes=1	

Don't know=-97; Refused=-99

Thank you.

The next section of the questionnaire looks at various sorts of technology. There are no right and wrong answers, and it doesn't matter if you never use technology – the important thing is that your answers reflect your actual thoughts, experiences or behaviours. Remember that we want to know about you!

Section 2 Digital integration

D1 Digital devices

Filter	Options	Variable label	Values	Note to interviewer
No	A smartphone	D1_1	No=0; Yes=1;	'Access' should be interpreted broadly, to include living in a household where somebody else has such a device
	A mobile phone that is only for calls and text	D1_2	No=0; Yes=1;	
	A tablet, laptop or desktop computer	D1_3	No=0; Yes=1;	
	A router or modem that can be used to connect devices to the Internet by cable or WiFi	D1_4	No=0; Yes=1;	
	A smart watch or smart speaker	D1_5	No=0; Yes=1;	
	A smart TV, or device that connects your TV to the Internet	D1_6	No=0; Yes=1;	

Don't understand the question =-98; Refused=-99

A mobile (cellular) telephone refers to a portable telephone subscribing to a public mobile telephone service using cellular technology, which provides access to the PSTN.

- A smart telephone (or smartphone) refers to a mobile handset with smart capabilities, including Internet-based services, and performs many of the functions of a computer, including having an operating system capable of downloading and running applications, also those created by third-party developers.
- Tablet (or similar handheld computer): a tablet is a computer that is integrated into a flat touch screen, operated by touching the screen rather than (or as well as) using a physical keyboard.
- Computer refers to either
  - » Laptop (portable) computer: a computer that is small enough to carry and usually enables the same tasks as a desktop computer; it includes notebooks and netbooks but does not include tablets and similar handheld computers. It may have a touchscreen.
  - » Desktop: a computer that usually remains fixed in one place, and typically has a separate screen and keyboard.
- A portable modem, (MiFi, mobile hotspot, dongle), connects devices to the Internet via a mobile network.
- A fixed router or modem provides cabled or wireless connection to the Internet in buildings such as homes or offices via a fixed-line cable.
- A smart watch is a wearable device with similar features to a smartphone, including access to the Internet.
- A smart speaker is a voice-controlled device that can access the Internet and may be used to connect and control other smart devices such as smart lightbulbs or robot cleaners.
- A smart TV (digital TV) is a TV with access to the Internet [a specific TV 'box' can be used for the same purpose].

D1_comp Frequency using computer

Approximately how often have you used a tablet, laptop or desktop computer during the last three months? [Read each one in turn and record 1 response; use can be personal or work-related]

Filter	Options	Variable labeld	Values
Ask if D1_3=1	Not at all	D1_comp	0
	Less than once a week		1
	No more than twice a week		2
	Several times a week, but not every day		3
	Once a day		4
	Several times a day		5

Don't know=-97; Refused=-99

D1_phone Frequency using smartphone

Approximately how often have you used a smartphone during the last three months? [Read each one in turn and record 1 response; use can be personal or work-related]

Filter	Options	Variable label	Values
Ask if D1_1=1	Not at all	D1_phone	0
	Less than once a week		1
	No more than twice a week		2
	Several times a week, but not every day		3
	Once a day		4
	Several times a day		5

Don't know=-97; Refused=-99

D2 Digital activities

Still thinking about technology, please can you tell me if you have personally used a digital device or electronic gadget to do any of the following in the last three months, whether for yourself or someone else?) ...[Read each one in turn and record all responses; can be personal or work-related. If necessary, specify that a digital device could be a computer, tablet, laptop, smartphone or some other tool]

Filter	Options	Variable label	Values	Note to interviewer
No	Set up an alarm, reminder or alert	D2_1	No=0; Yes=1	
	Created, edited or saved a document or image	D2_2	No=0; Yes=1	
	Used Bluetooth or Airdrop to send a document or image to a nearby device	D2_3	No=0; Yes=1	
	Used formulas in a spreadsheet to make a calculation	D2_4	No=0; Yes=1	
	Written programming language or code	D2_5	No=0; Yes=1	Any type of programming – e.g. Java, Python, C++

Don't know=-97; Don't understand the question=-98; Refused=-99

D3_internet Accessing the Internet

Can I just check, do you ever use the Internet? For example, do you check email or social media, stream radio or videos, look things up, use apps to send messages or make calls, or work remotely?

Filter?	Options	Variable label	Values	Note to agency
No	No	D3_internet	0	See notes below. Add examples if needed
	Yes		1	

Refused=-99

- The Internet is a worldwide public computer network. It provides access to communication services including the World Wide Web and carries e-mail, news, entertainment and data files, irrespective of the device used (not assumed to be only via a computer - it may also be by smartphone, tablet, games console, smart TV etc.).
- Access can be via a fixed or mobile network.

D3_limit Limits to personal connectivity

Do any of the following limit your Internet use or prevent you from using it? [Read each one in turn and record response]

Filter?	Options	Variable label	Values	Note to agency/ interviewer
No	The cost of connecting to the Internet or using mobile data services	D3_limit_1	No=0; Yes=1	
	The quality or availability of Internet and mobile data services in your area	D3_limit _2	No=0; Yes=1	
	Concerns about the security of the services available	D3_limit _3	No=0; Yes=1	

Don't understand the question =-98; Refused =-99

D3_time Frequency accessing the Internet

Approximately how often have you used the Internet or been online for any reason at all over the last three months. You may have been < checking email or social media, streaming radio or videos, looking things up, using apps or working remotely>? [Read each one in turn and record 1 response]

Filter	Options	Variable label	Values	Note to interviewer
Ask if D3_internet=1	Less than once a week	D3_time	1	Provide alternative examples of Internet use if needed
	No more than twice a week		2	
	Several times a week, but not every day		3	
	Once a day		4	
	Several times a day		5	

Don't know=-97; Refused=-99

D4 Online activities

I am now going to read out some more digital activities. Please could you tell me whether you have personally done any of these in the last 3 months? [Read each one in turn and record all responses]

Filter	Options	Variable label	Values	Note to interviewer
Ask if D3_internet=1	Bought something online	D4_1	No=0; Yes=1	Examples can be provided
	Learned something from an online video or course	D4_2	No=0; Yes=1	
	Placed a bet online or played an online game with money prizes	D4_3	No=0; Yes=1	
	Completed or submitted a government form online, such as a tax return, benefit claim or application for national identification documents	D4_4	No=0; Yes=1	
	Searched online for information about money matters	D4_5	No=0; Yes=1	

Don't know=-97; Don't understand the question =-98; Refused=-99

D5 Digital landscape

Please could you tell me if you agree or disagree with the following statements? [Read each one in turn and record all responses]

Filter	Statements	Variable label	Values	Note to interviewer
No	I feel like technology is leaving me behind	D5_1	Disagree=0; Agree=1	Examples can be provided
	I would trust an automated service, such as an app or robot-advisor to provide financial advice	D5_2	Disagree=0; Agree=1	
Ask if D3_internet=1	I take steps to keep my information safe when online	D5_3	Disagree=0; Agree=1	
	I use the same password across several online accounts or websites	D5_4	Disagree=0; Agree=1	
Ask if D1_1=1 or D1_3=1	My devices (e.g., smartphone, computer) are always locked when not in use	D5_5	Disagree=0; Agree=1	If respondent locks 'some' devices, mark as agree
	I have virus protection on my devices	D5_6	Disagree=0; Agree=1	If respondent has virus protection on 'some' devices, mark as agree
Ask if D1_1=1	I know how to block or disactivate my smartphone if it gets lost or stolen	D5_7	Disagree=0; Agree=1	

Don't know=-97; Don't understand the question=-98; Refused=-99

Section 3 Financial literacy

These questions are more focused on money matters, but some also discuss the role of technology

F1 Budgeting behaviour

Do you do any of the following, either alone or with someone else? [Read each one in turn and record all responses]

Filter?	Options	Variable label	Values
No	Make a plan to manage your income and expenses	F1_1	No=0; Yes=1
	Keep receipts, or record your spending	F1_2	No=0; Yes=1
	Buy insurance to protect yourself from financial shocks	F1_3	No=0; Yes=1
Ask if B6=1 or 2	Keep records of your self-employed earnings and expenditure	F1_4	No=0; Yes=1
	Buy insurance to protect your business from financial shocks	F1_5	No=0; Yes=1

Not relevant -96; Refused=-99

F1_sav Savings behaviour

And do you do any of the following, either alone or with someone else? [Read each one in turn and record all responses]

Filter?	Options	Variable label	Values	Note to agency
No	Put money aside for emergencies	F1_sav_1	No=0; Yes=1	
	Use <loyalty cards> to reduce the cost of your shopping or earn <vouchers/coupons/ cash back>	F1_sav_2	No=0; Yes=1	Use local term
	Contribute to a <savings and loans> club	F1_sav_3	No=0; Yes=1	
	Save or invest for the longer-term	F1_sav_4	No=0; Yes=1	Any kind of savings or investment, it does not have to be through a financial service provider

Not relevant -96; Refused=-99

F2 Financial circumstances

Do you agree or disagree with the following statements? [Read each one in turn and record all responses]

Filter?	Options	Variable label	Values	Note to agency
No	I tend to live for today and let tomorrow take care of itself	F2_1	Disagree=0; Agree=1	
	I am often worried that my money won't last	F2_2	Disagree=0; Agree=1	
	I have some money to spend on myself from time to time	F2_3	Disagree=0; Agree=1	
	I am the kind of person who ignores the small print unless something goes wrong	F2_4	Disagree=0; Agree=1	'small print' refers to the Terms and Conditions (T&C).
	5 years from now I will be financially secure	F2_5	Disagree=0; Agree=1	
	If I have money left over, I prefer to save it than spend it	F2_6	Disagree=0; Agree=1	

Not relevant -96; Refused=-99

F2_change Recent changes

And thinking about the last three months, do you agree or disagree with the following [Read each one in turn and record all responses]

Filter?	Options	Variable label	Values
No	I am managing my money better now than I was three months ago	F2_change_1	Disagree=0; Agree=1
	I worry more about scams and fraud than I did three months ago	F2_change_2	Disagree=0; Agree=1
	I borrow more money now than three months ago	F2_change_3	Disagree=0; Agree=1
	I trust financial service providers more than I did three months ago	F2_change_4	Disagree=0; Agree=1

Don't know=-97; Refused=-99

F3 Financial knowledge

Could you tell me if you think the following are typically true or false? [Read each one in turn and record all responses. Each statement can be read twice if required. Do not elaborate or define any words]

Filter?	Options	Variable label	Values
No	When people talk about inflation, they mean that prices have gone up	F3_1	False=0; True=1
	Banks pay more interest on savings than they charge on loans	F3_2	False=0; True=1
	If someone offers you the chance to make a lot of money it is likely that there is also a chance that you will lose a lot of money	F3_3	False=0; True=1
	If a shopkeeper borrows money to stock her shelves, she cannot make a profit	F3_4	False=0; True=1
	It is possible to earn the same income by selling many items at a low price or selling one item at a high price	F3_5	False=0; True=1

Don't know=-97; Don't understand the question=-98; Refused=-99

F4_sent Remittance sent

The next question is about remittances. Have you, personally, sent money from one country to another in the last three months?

Filter?	Options	Variable label	Values	Note to agency
No	No	F4_sent	0	Includes sending money home whilst working abroad
	Yes		1	

Refused=-99

F4_pay Remittance payment

Did you consider any of the following the last time you sent money from one country to another? You can just say yes or no for each one.

Filter?	Options	Variable label	Values
No	The speed of the transfer	F4_pay_1	No=0; Yes=1
	The exchange rate and fees	F4_ pay _2	No=0; Yes=1
	The ease of making the transfer	F4_ pay _3	No=0; Yes=1

Don't know=-97; Don't understand the question=-98; Refused=-99

F4_rec Remittance received

Have you, personally, received money from abroad in the last three months?

Filter?	Options	Variable label	Values	Note to agency
No	No	F4_rec	0	
	Yes		1	

Refused=-99

F4_exp Remittance experience

Could you tell me whether you were happy with the following the last time you received money from abroad, please? You can just say yes or no for each one.

Filter?	Options	Variable label	Values
Ask if F4_rec=1	The speed of the transfer	F4_exp_1	No=0; Yes=1
	The exchange rate and fees	F4_ exp _2	No=0; Yes=1
	The ease of making the transfer	F4_ exp _3	No=0; Yes=1

Don't know=-97; Don't understand the question=-98; Refused=-99

F5 Current account

And could you tell me, do you have a <current account>? This could be with a bank or credit union, for example, or with an online provider.

Filter?	Options	Variable label	Values	Note to agency
No	No	F5	0	This question refers to an account with a financial institution. Do not include accounts such as MPaisa.
	Yes		1	

Refused=-99

F5_card Payment card

Do you have a <payment card> with this account? That is a card that you can use instead of cash to make payments in person or remotely.

Filter?	Options	Variable label	Values	Note to agency
Ask if F5=1	No	F5_card	0	Do not include a card that can only be used to withdraw cash, such as an ATM card
	Yes		1	

Don't know=-97; Refused=-99

F5_beh Current account behaviour

In the last 3 months, have you checked the balance of your <current> account, or made deposits or withdrawals in any of these ways: (mark all that apply).

Filter?	Options	Variable label	Values
Ask if F5=1	In a branch	F5_beh_1	No=0; Yes=1
	At an ATM	F5_beh_2	No=0; Yes=1
	Via an agent (e.g. post office, local shop providing access to your account)	F5_beh_3	No=0; Yes=1
	By SMS	F5_beh_4	No=0; Yes=1
	By phone	F5_beh_5	No=0; Yes=1
	With an app	F5_beh_6	No=0; Yes=1
	Online (not using an app)	F5_beh_7	No=0; Yes=1

Refused=-99

F6_1 Paying for groceries

Thinking about the last time that you bought groceries, please could you tell me how you paid? [Listen carefully to response and prompt as required. Record one response]:

Filter?	Options	Variable label	Values
No	Cash or <voucher/coupon/meal ticket>	F6_1	1
	<Contactless> card (credit, debt, pre-paid)		2
	Card payment with <chip and pin or swipe and sign> (credit, debit, pre-paid)		3
Include if D3_internet=1	Online card payment (credit, debit, pre-paid, virtual card)		4
No	Payment from a <digital/mobile/electronic> wallet		5
	Store credit/arranged to pay later		6
Include if D1_1=1 or D1_2=1	Payment using <airtime/phone credit> from a mobile phone		7
No	Smartphone tap to pay (e.g. Samsung Pay, Apple Pay) or contactless sticker (e.g. Beep and Go).		8
	QR code payment		9
	Cryptocurrency		10
Include if F5=1	Automatic bill payment from your <bank> account (e.g. Direct Debit, Standing Order)		11
No	Paid in kind or by bartered food or goods		12
Include if D1_1=1 or D1_2=1	SMS payment		13

Filter?	Options	Variable label	Values
No	Sent money to a friend's phone or account for them to pay		14
	Something else		111

Not relevant/has never shopped for groceries -96; Refused=-99

F6_2 Paying utility bills

And how did you pay your last household utility bill such as water or electricity:

Filter?	Options	Variable label	Values
No	Cash	F6_2	1
	<Contactless> card (credit, debt, pre-paid)		2
	Card payment with <chip and pin or swipe and sign> (credit, debt, pre-paid)		3
Include if D3_internet=1	Online card payment (credit, debit, pre-paid)		4
No	Payment from a <digital/mobile/electronic> wallet		5
	Could not pay/requested a delayed payment		6
Include if D1_1=1 or D1_2=1	Payment using <airtime/phone credit> from a mobile phone		7
No	Smartphone tap-to-pay (e.g. Samsung Pay, Apple Pay) or contactless sticker (e.g. Beep and Go).		8
	QR code payment		9
	Cryptocurrency		10
Include if F5=1	Automatic bill payment from your <bank> account (e.g. Direct Debit, Standing Order)		11
No	SMS payment		13
Include if D1_1=1 or D1_2=1	Sent money to a friend's phone or account for them to pay		14
No	Something else		111

Not relevant/has never paid a utility bill -96; Refused=-99

F6_3 Paying to eat out

And the last time you bought food or drink to eat in a restaurant or take-away - how did you pay?:

Filter?	Options	Variable label	Values
No	Cash or <voucher/coupon/meal ticket>	F6_3	1
	<Contactless> card (credit, debt, pre-paid)		2
	Card payment with <chip and pin or swipe and sign> (credit, debt, pre-paid)		3
Include if D3_internet=1	Online card payment (credit, debt, pre-paid)		4
No	Payment from a <digital/mobile/electronic> wallet		5
	Store credit/arranged to pay later		6
Include if D1_1=1 or D1_2=1	Payment using <airtime/phone credit> from a mobile phone		7

Filter?	Options	Variable label	Values
No	Smartphone tap to pay (e.g. Samsung Pay, Apple Pay) or contactless sticker (e.g. Beep and Go).		8
	QR code payment		9
	Cryptocurrency		10
Include if D1_1=1 or D1_2=1	SMS payment		13
No	Sent money to a friend's phone or account for them to pay		14
	Something else		111

Not relevant/has never bought food or drink to eat in or take away -96; Refused=-99

Section 4 Digital finance

DF1 DFS beliefs

This next question is about digital financial services, things like mobile payments, online banking or <digital/ mobile/electronic> wallets. Please let me know your opinion, even if you don't use any of those services yourself.

Filter?	Statements	Variable label	Values	Note to agency
No	Keep costs down for small businesses	DF1_1	Disagree=0; Agree=1	Costs here refers to the cost of financial services/banking
	Are risky for ordinary people	DF1_2	Disagree=0; Agree=1	
	Are designed for men more than women	DF1_3	Disagree=0; Agree=1	
	Will soon replace cash in this country	DF1_4	Disagree=0; Agree=1	
	Are all regulated like banks	DF1_5	Disagree=0; Agree=1	
	Make it easier to receive Government payments	DF1_6	Disagree=0; Agree=1	
	Are essential for people sending remittances	DF1_7	Disagree=0; Agree=1	

Do you agree or disagree that digital financial services: [Read each one in turn and record all responses]
Don't know=-97; Don't understand the question=-98; Refused=-99

DF2 Digital financial services

And do you, personally, have any of the following? [Read each one in turn and record all responses]

Filter?	Options	Variable label	Values	Note to agency
Ask unless F5_card=1	A payment card of any sort, including public transport card, cash card or debit card for example.	DF2_1	No=0; Yes=1	Add examples if needed
	A <parametric> insurance policy that makes automatic payments to people affected by cyclones or other climate disasters	DF2_2	No=0; Yes=1	
	Any other kind of insurance policy that you took out online or via an app	DF2_3	No=0; Yes=1	
Or any F6_1; F6_2; F6_3=2,3,4	A <digital, mobile or electronic> wallet (e.g. MPaisa and MyCash)	DF2_4	No=0; Yes=1	
Ask unless any F6_1; F6_2; F6_3=10	Any kind of cryptocurrency, such as Bitcoin or Chainlink	DF2_5	No=0; Yes=1	

Don't know=-97; Don't understand the question=-98; Refused=-99

A cryptocurrency is a currency that only exists virtually, and uses innovative technology to provide secure transactions.

DF3 DFS behaviours

Still thinking about digital financial services and money management, please could you tell me if you do any of the following? [Read each one in turn and record all responses] Do you..

Filter?	Options	Variable label	Values
Ask if F5=1 or any DF2=1	Keep a record of pin numbers or passwords for financial services	DF3_1	No=0; Yes=1
Ask if D3_internet=1	Use a banking app or online money management tool to monitor your spending and saving	DF3_2	No=0; Yes=1
Ask if D4_1=1	Check that a website is secure before entering payment details	DF3_3	No=0; Yes=1
Buy things using a Buy Now, Pay Later option	DF3_4	No=0; Yes=1	

Don't know=-97; not applicable=-98, refused=-99

DF4 DFS outcomes

And since accessing a financial service online or using your phone to make payments have you: [Read each one in turn and record all responses]

Filter?	Statements	Variable label	Values
Ask if F5=1 or any DF2=1	Been locked out of your account for more than a day because you couldn't remember your access details (e.g., username, password, pin number)	DF4_1	No=0; Yes=1
Ask if D3_internet=1	Lost money because of online scams, phishing attacks or similar	DF4_2	No=0; Yes=1
Ask if D4_1=1	Saved money on your financial transactions by reducing fees or other costs	DF4_3	No=0; Yes=1
Buy things using a Buy Now, Pay Later option	Found it easier to manage your money without help from others	DF4_4	No=0; Yes=1
	Found it easier to keep track of what you are spending	DF4_5	No=0; Yes=1

Don't know=-97; refused=-99

DF4_safety Email safety

In this next question I am going to describe a common scenario for bank customers. I would like to know your opinion at the end, please.

Sera has just received an email message from her bank. She didn't even know that the bank had her email address! She reads the message carefully. It tells her that her account has been frozen because of suspicious activity. It apologises for the inconvenience and then says she should follow the link in the email as soon as possible to reactivate the account. Sera isn't sure whether to reply to the message, delete it or follow the link.

Which of Sera's three ideas would be safest in this instance? [Read each option again if necessary and record response]

Filter?	Options	Variable label	Values
Ask if F5=1 or any DF2=1	Reply to the email	DF4_safety	1
Ask if D3_internet=1	Delete the email		2
Ask if D4_1=1	Follow the link		3
Buy things using a Buy Now, Pay Later option			

Don't know=-97; Don't understand the question=-98; Refused=-99

DF5 Cash-based check

If I understand correctly, you don't have a bank account or digital financial service that you can use to store money or make payments. Can I check please, does this mean that you only use cash?

Filter?	Options	Variable label	Values
Ask if F5=0 and F6_1 =1 and F6_2 =1 and F6_3 =1 and DF2_1; DF2_4 and DF2_5=0	No	DF5	0
	Yes, just cash		1
	No money use of any kind, including cash		2

Don't know=-97; refused=-99

DF5_other Other payments

Could you tell me what other payment methods you use besides cash, please?

Filter?	Options	Variable label	Values	Note to agency/ interviewer
Ask if DF5=0	Open ended (MAX 40 characters)	DF5_other	[TEXT}	Do not provide examples.

Don't know=-97; refused=-99

DF5_why Cash-based reason

Do any of the following statements explain why you, personally, only use cash? Please choose the option that is most relevant to you. [Record or read each one in turn and record primary reason]

Filter?	Options	Variable label	Values
Ask if DF5=1	You prefer to use cash	DF5_why	1
	You don't have ID or proof of address		2
	Someone else handles non-cash transactions in your household		3
	You don't know how to use other payment methods		4
	You don't trust financial service providers		5
	Another reason		6

Don't know=-97; refused=-99

A3 Follow-up

Would you be happy for us to contact you in 3 or 4 years to find out how things have changed?

Filter?	Options	Variable label	Values
No	No	A3	0
	Yes		1

A3_contact Contact details

Thank you. Please could you let me know the best way to contact you to invite you to take part in the next survey?

Filter?	Options	Variable label	Values	Note to interviewer
Ask if yes at A3		A3_contact	<open text>	Please ask for a phone number or email address. Read these details back to the respondent

A4 Timestamp at end

Automatic entry, or interviewer to record date and end-time of survey

Filter?	Options	Variable label	Values
No		A4	Day/Month/Year HH:MM

This is the end of the survey. Thank you for your participation. Do you have any questions?

Appendix C: Scoring Guide

Section	Subsection	Question	Points awarded
Digitalisation (0-18 points)	Access to Digital Devices (0-5)	QD1_1. Do you have access to any of the following, for personal use, whether or not you currently use them?	Awarded 1 point for every type of device owned: Smartphone/mobile phone Computer/laptop or tablet Router or modem to connect devices to the internet Smart watch or smart speaker Smart TV
	Digital Activities (0-5)	QD2. Still thinking about technology, please can you tell me if you have personally used a digital device or electronic gadget to do any of the following in the last three months, whether for yourself or someone else?	Awarded 1 point for every action taken: Set up an alarm, reminder or alert Created, edited or saved a document or image Used Bluetooth or Airdrop Used formulas in a spreadsheet to make calculations Written programming language or code
	Online Activities (0-3)	QD4. I am now going to read out some more digital activities. Please could you tell me whether you have personally done any of these in the last 3 months?	Awarded 1 point for every action taken: Bought something online by shopping or gaming Sought information or guidance online Completed a government form online
	Digital Safety (0-5)	QD5. Please could you tell me if you agree or disagree with the following statements?	Awarded 1 point for every action taken: I take steps to keep my information safe when online My devices are locked when not in use I have virus protection on my devices I know how to block/disactivate smartphone if lost/stolen I don't use the same password across several accounts
Financial competencies (0-13 points)	Financial safeguards (0-5)	QF1/QF1_sav. Do you do any of the following, either alone or with someone else?	Awarded 1 point for every action taken: Make a plan to manage income and expenses Keep receipts or records of spending Buy insurance as a protection from financial shocks Put money aside for emergencies or contribute to a savings club Save or invest for the longer-term
	Financial attitudes (0-3)	QF2. Do you agree or disagree with the following statements?	Awarded 1 point for every action taken: Disagree with I tend to live for today and let tomorrow take care of itself Disagree with I am the kind of person who ignores the small print unless something goes wrong Agree that if I have money left over, I prefer to save it than spend it
	Financial knowledge (0-5)	QF3. Could you tell me if you think the following are typically true or false?	Awarded 1 point for each of the following: *True:* when people talk about inflation, they mean that prices have gone up *True:* if there's a chance to make a lot of money, it is likely that you could also lose a lot of money *True:* it is possible to earn the same income by selling many items at a low price or selling one at a high price *False:* banks pay more interest on savings than they charge on loans *False:* if a shopkeeper borrows money to stock shelves, they cannot make a profit
Digital financial competencies (0-9 points)	DFS behaviour (0-3)	DF3. Still thinking about digital financial services and money management, please could you tell me if you do any of the following?	Awarded 1 point for every action taken: Don't keep records of pin numbers/passwords for financial services Use a banking app/online money management tool to monitor spending and saving Check that a website is secure before entering payment details

Section	Subsection	Question	Points awarded
	DFS attitudes (0-4)	DF1. Please let me know your opinion, even if you don't use any of those services yourself. Do you agree or disagree that digital financial services:	Awarded 1 point for each of the following: Agree that DFS keep costs down for small businesses Agree that DFS make it easier to receive government payments Disagree that DFS are risky for ordinary people Disagree that DFS are designed for men more than women
	DFS knowledge (0-2)	DF1. Do you agree or disagree that digital financial services: DF4. Which of <Polly's> three ideas would be safest in this instance?	Awarded 1 point for each of the following: Disagree that DFS are all regulated like banks Agree that Polly deleting the email would be the safest option
Desired outcomes (0-12 points)	Financial wellbeing (0-3)	QF2. Do you agree or disagree with the following statements?	Awarded 1 point for each of the following: Not often worried that my money won't last Has some money to spend on myself from time to time Agree that in 5 years I will be financially stable
	Improved outcomes (0-4)	QF2_change. And thinking about the last three months, do you agree or disagree with the following?	Awarded 1 point for each of the following: Managing money better now than three months ago Trust financial service providers more than three months ago Don't worry more about scams and fraud than three months ago Don't borrow more money now than three months ago
	DFS contribution to wellbeing (0-5)	QDF4. And since accessing a financial service online or using your phone to make payments have you:	Awarded 1 point for every action taken: Saved money on financial transactions by reducing fees/ costs Found it easier to keep track of spending Haven't been locked out of account for more than a day due to forgetting access details Haven't lost money because of online scams Haven't found it easier to manage your money without help from others

About UNCDF

The United Nations Capital Development Fund (UNCDF) is the United Nations' flagship catalytic financing entity for the world's 46 least developed countries (LDCs). With its unique capital mandate and focus on the LDCs, UNCDF works to invest and catalyse capital to support these countries in achieving the sustainable growth and inclusiveness envisioned by the 2030 Agenda for Sustainable Development and the Doha Programme of Action for the Least Developed Countries, 2022–2031. UNCDF builds partnerships with other UN organizations, as well as private and public sector actors, to achieve greater impact in development; specifically by unlocking additional resources and strengthening financing mechanisms and systems contributing to transformation pathways, focusing on such development themes as green economy, digitalisation, urbanization, inclusive economies, gender equality and women's economic empowerment. A hybrid development finance institution and development agency, UNCDF uses a combination of capital instruments (deployment, financial and business advisory, and catalysation) and development instruments (technical assistance, capacity development, policy advice, advocacy, thought leadership, and market analysis and scoping), which are applied across five priority areas: inclusive digital economies, local transformative finance, women's economic empowerment, climate, energy and biodiversity finance, and sustainable food systems finance.

UNCDF's flagship inclusive digital economy initiatives in the region are the Pacific Digital Economy Programme (PDEP) and the Digital Finance for Resilience Programme (DFS4Res). These programmes aim to support the development of inclusive digital economies in the Pacific that allow rural communities, women and MSMEs, as well as labour mobility workers to enhance market participation, resulting in poverty reduction, improved livelihoods and economic growth.

About Tebbutt Research

Tebbutt Research has partnered with UNCDF in its efforts to design and implement the digital and financial literacy survey in seven Pacific Island Countries. Tebbutt Research specializes in conducting market and social research in Pacific Island countries and Timor-Leste. Its social research portfolio includes work in digital and financial inclusion. UNCDF has provided a grant to Tebbutt Research to undertake the data collection, analysis, and reporting for this survey. .