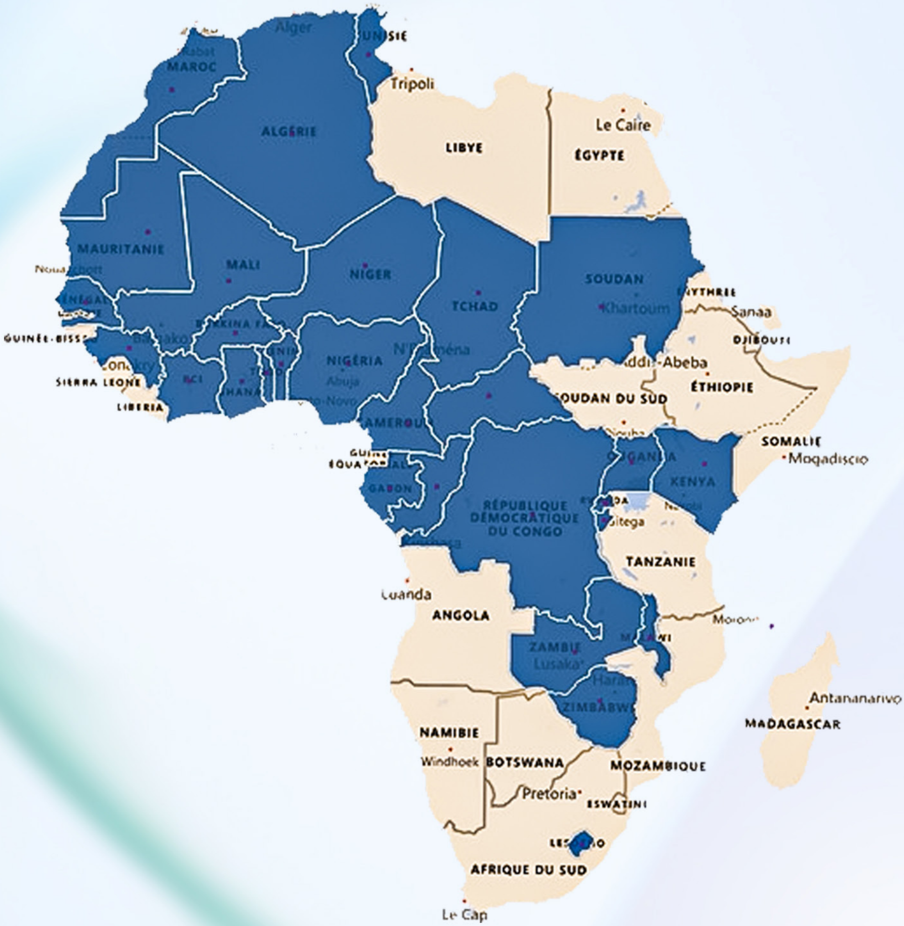
AFRICAN CONSUMERS ORGANIZATION
ORGANISATION AFRICAINE DES CONSOMMATEURS

INVESTIGATION REPORT
ON THE LEVEL OF SATISFACTION WITH FINANCIAL SERVICES IN AFRICA



March 2026

PARTICIPATING COUNTRIES

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Introduction

Financial inclusion is today widely recognized as an indispensable driver of socio-economic development in Africa. In a context where banking and microfinance services are diversifying, the issue of the quality of the customer experience and the protection of users has become a major governance challenge. It is in this spirit that the **African Consumers Organization (ACO)** took the initiative to conduct a large-scale study in order to assess the reality on the ground.

As an umbrella organization dedicated to defending consumer rights, the ACO places transparency and financial ethics at the center of its concerns. This pan-African survey responds to an urgent need: having reliable, evidence-based data to give consumers a voice before policymakers and monetary regulators across the continent.

Although the African financial landscape is expanding, it is still marked by structural challenges that affect savers and borrowers on a daily basis. Through this study, the ACO seeks to identify the obstacles to full user satisfaction—whether related to the physical accessibility of branches, the pricing of services, or the quality of the human relationship within financial institutions.

The rigorous methodology deployed by the ACO enabled the collection of testimonies from 10,655 respondents. This exceptional mobilization demonstrates growing consumer interest in financial issues and the ACO's legitimacy as a trusted interlocutor for gathering these concerns.

A striking finding emerges from this data collection: a male predominance among respondents, reaching 81.3%. Far from being a mere statistical detail, this imbalance highlights for the ACO the need to advocate for stronger financial inclusion strategies tailored to women, so that they can take a prominent place in the continent's formal economy.

The survey also examines closely perceptions of credit conditions, which are often seen as a barrier to the growth of micro-enterprises and households. By analyzing clients' views on interest rates and processing timelines, the ACO aims to provide factual arguments to support easing borrowing conditions and improving financial education.

Finally, this introduction lays the groundwork for advocacy for stricter and more protective regulation. The near-unanimous support of participants for a state regulatory authority confirms the ACO's mission: to work toward a financial system in which institutional profit is not made at the expense of respecting and upholding the dignity of African consumers.

I. Project Objectives

The study pursues the following objectives:

1.1. General Objective

In general, the aim is to assess the level of satisfaction of consumers of financial services in order to strengthen the protection of their rights and improve the quality of service provision.

1.2. Specific Objectives

- To assess the current state of the quality of customer service and of the pre-contractual information provided by banks and micro-finance institutions;
- To analyze the impact of credit conditions (interest rates, collateral requirements, processing timelines) on clients' overall satisfaction;
- To identify consumers' expectations regarding regulation and banking supervision by state authorities and central banks.

II. Expected Results

Thanks to this initiative, clear and transformative outcomes strongly emerge:

- The voices of more than **10,000 consumers** of financial services are captured and documented, revealing national specificities;
- The challenges and issues faced by financial institutions are identified;
- The ACO has a reference document to advocate for reforms with **central banks and national governments** ;
- The lessons drawn from the survey feed into impactful **financial education** programs, thereby strengthening the empowerment of consumers of financial services.

III. Methodology for Conducting the Study, Survey Implementation, and Data Analysis

3.1. Project Implementation Methodology

The African Consumers Organization (ACO) led the project using a robust digital framework, ensuring the integrity and neutrality of the data. Among the key steps were defining **performance indicators (KPIs)** focused on customer satisfaction, as well as setting up the questionnaire on **KoboCollect** , with mobile-friendly design and logical filters.

The survey began in **August 2025** during a press conference that mobilized the media and stakeholders, while actively involving ACO member organizations to broaden regional reach. Data collection continued for five months until **December 2025** , resulting in **10,655 responses from 23 countries** .

Data processing followed these steps:

- extraction of raw data from Kobo;
- preliminary checks to correct anomalies;
- harmonization using Excel (standardization, merging, duplicate removal, and recoding);
- in-depth statistical analysis using **SPSS** to identify correlations by country, institution, and key variables.

3.2. Survey Implementation

The survey was designed to be modern and accessible, relying exclusively on information technologies to overcome geoChartical barriers. Unlike traditional face-to-face field surveys, this study adopted a **100% digital** approach, enabling rapid and inclusive pan-African reach.

The survey targeted consumers of financial services across several African countries. The sampling method was based on **online volunteering** , allowing access to a diverse audience, including strong participation among the **active age group (26–45 years)** .

KoboCollect served as the central pillar of this approach. This technical choice enabled real-time synchronization of responses and drastically reduced transcription errors, ensuring the reliability of collected data.

The AOC deployed **URL links and QR codes** , disseminated through social media platforms (**WhatsApp, Facebook**), targeted mailing lists (professional and personal), websites of partner associations, and direct emails. This multi-channel strategy increased visibility and supported large-scale recruitment of respondents.

3.3. Data Analysis Using SPSS

Processing the data through **SPSS** was essential to conduct a scientific analysis of the information collected via Kobo. Through descriptive analyses—such as computing frequencies and percentages—the software produced significant quantitative results, for example identifying **81.3% of respondents as men** .

This approach helped produce a clear understanding of demoChartic trends and the characteristics of participants, enabling an initial reading of the data.

SPSS also played a key role in producing cross-tabulation tables , allowing for analysis of client satisfaction according to country of residence or type of institution (banks versus microfinance institutions).

By ensuring data reliability, the software guaranteed internal consistency of responses while generating decision-oriented charts that enhanced the final report. Collectively, these analyzes resulted in relevant aggregated data, providing an informed overall view of the study's findings.

IV. Presentation of Results

4.1. DemoChartic Profile of the Sample

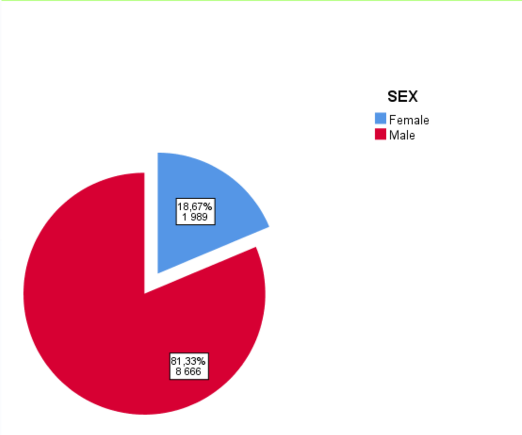
Understanding the profile of the survey participants is essential to assess the representativeness of the sample and to contextualize the results obtained. This section presents the main characteristics of respondents, including their breakdown by sex, age, country of origin, and the types of institutions represented. These data help gauge the geoChartic and institutional diversity of the study, covering **23 African countries** and key actors in the financial sector, namely **banks and microfinance institutions .**

The sample, made up of **10,655 respondents** , reflects broad and varied participation drawn from **more than 50 institutions** across the **23 participating countries** . DemoChartic indicators such as respondents' sex and age provide insight into the professional profiles involved, while the breakdown by country and institution highlights the pan-African reach of the survey. These elements strengthen the validity of subsequent analyzes by demonstrating appropriate coverage of the relevant stakeholders.

4.1.1. Distribution by Sex of the Survey Participants

The first analysis shows a clearly higher representation of men in the sample: **81.3%** of respondents identified as such, compared with **18.7% women.**

Figure 1: Chart of participants by gender



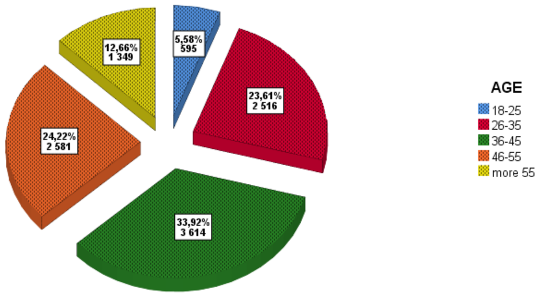
The first analysis shows a clearly higher representation of men in the sample, with **81.3%** of respondents identifying as male, compared with **18.7%** female respondents. This disparity may reflect differences in gender participation in the survey, potentially indicating a lack of women's engagement in the financial sector or within the institutions concerned.

It is important to keep these figures in mind when examining the overall findings of the survey, as they may point to sex-specific trends. For example, men may be more likely to engage in discussions about financial services, which could influence the results related to the evaluation of banking services and interest rates.

4.1.2 . Distribution of respondents by age group

The present chart shows the distribution of the **10,655** survey participants by age group. The **36–45** age bracket is the most re-presented, with **3,614 people** (ie, **33.92%** of the sample), followed by the **46–55** group, which accounts for **24.22%** (**2,581** respondents). The **26–35** age group represents **23.61%** (**2,516** respondents), while participants aged **over 55** account for **12.66%** (**1,349**). Finally, young people aged **18–25** are in the minority, with **595** participants (ie, **5.58%**).

Figure 2 : Chart according to the age of the respondents



This distribution indicates that the study is based mainly on **working-age adults (36–55 years**) , suggesting that the conclusions largely reflect the perceptions and behaviors of the economically active population—often regular users of financial services. The low proportion of participants aged **18–25** and the moderate share of those **over 55** imply that caution is needed before generalizing the results to these groups. Their needs, habits, and expectations toward financial institutions may differ, and targeted surveys might be necessary to better understand them.

4.1.3. Distribution of Respondents by Country of Residence

Country	Frequency	Percentage
BENIN	1068	10.0
BURKINA FASO	576	5.4
CAMEROON	387	3.6
COMOROS	32	,3
CONGO BRAZAVEL	32	,3
IVORY COAST	741	7.0

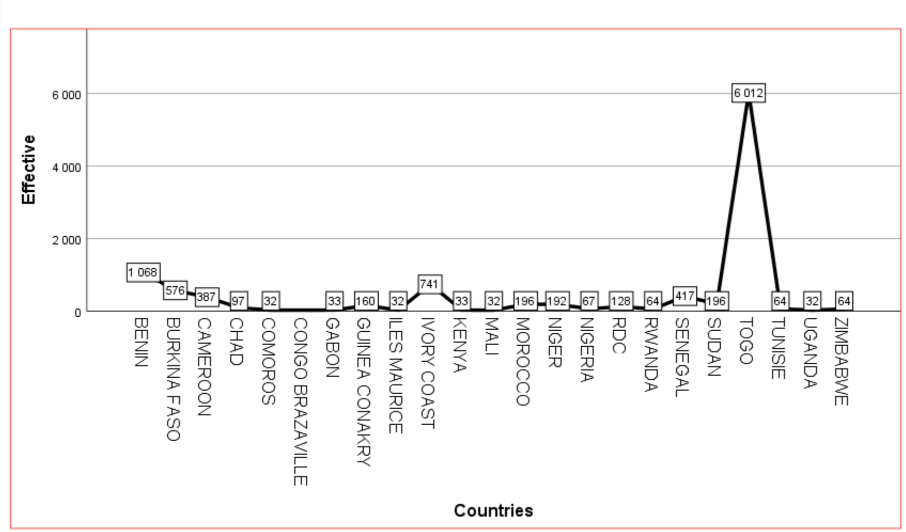
GABON	33	,3
CONAKRY GUINEA	160	1.5
MAURITIUS	32	,3
KENYA	33	,3
MALIS	32	,3
MOROCCO	196	1.8
NIGER	192	1.8
NIGERIA	67	,6
DRC	128	1.2
RWANDA	64	,6
SENEGAL	417	3.9
SUDAN	196	1.8
CHAD	97	,9
TOGO	6012	56.4
TUNISIA	64	,6
UGANDA	32	,3
ZIMBABWE	64	,6
Total	10655	100

Table 1 : Distribution according to the country of residence of the respondents

This table highlights that **Togo** is at the top of the list, with an overwhelming **56.4%** share of respondents equivalent to roughly **6,012 participants** . Other countries such as **Benin** and **Côte d'Ivoire** come next, accounting for **10% and 7%** of the sample, respectively, though with significantly lower figures.

This distribution reflects a stronger interest in financial issues among respondents from Togo, as well as the need to further examine local specificities that influence financial behaviors in this country. It is also an important indicator for assessing users' needs and perceptions across different national contexts.

Figure 3 : Chart of countries participating in the survey



4.1.4. Distribution of respondents by the institutions where they have accounts

The table shows that **Ecobank** emerges as the most popular banking institution, with **1,532 mentions** , representing **14.4%** of responses. This highlights its dominant position in the financial market. At the same time, other institutions such as **ORABANK** and **LA POSTE** also rank highly, with **1,930** and **963** mentions respectively, indicating a diversity of banking choices among clients.

The gap between these institutions and other, less well-known banks such as Société Générale , with only **359 mentions** can serve as a starting point for analyzing marketing strategies and customer service approaches aimed at strengthening their visibility and attractiveness in the market.

Table 2 : Distribution of respondents according to the institutions where they hold accounts

	Frequency	Percentage
AFG	11	,1
AFRILAND FIRST BANK	32	,3
ASJD	64	,6
ATTIJARIWAFA BANK	96	,9
BANK ATLANTIK	15	,1
BANK OF KIGALI	39	,4
ATLANTIC BANK	357	3.4
CENTRAL POPULAR BANK	35	,3
COMMERCIAL BANK	32	,3
BDC	14	,1
BDU-CI	2	,0
BGFI	2	,0
BIA	65	,6
BICEC	33	,3
BICICI	79	,7
BMCI	33	,3
BNDA	10	,1

BOA	823	7.7
BPR	25	,2
BSIC	289	2.7
CASH PLUS	21	,2
CBZ	25	,2
CCA BANK	4	,0
CDM	18	,2
CECA	194	1.8
CFG BANK	32	,3
CLAM	1	,0
COECEPT	32	,3
COOPEC AD	97	,9
CORIS BANK	303	2.8
CREDIT OF THE CONGO	9	,1
CREDIT MUTUEL OF SENEGAL	1	,0
DEKAWOWO	66	,6
ECOBANK	1532	14.4
EQUITY BANK	19	,2
EQUITY COMMERCIAL BANK OF CONGO	32	,3
FAISAL ISLAMIC BANK	74	,7
FBC	21	,2
FBNBANK	64	,6
FIDRA	2	,0
FINAM TOGO	33	,3

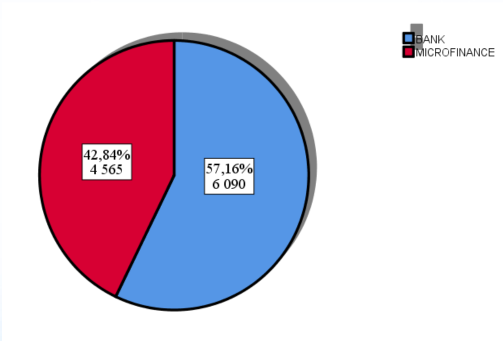
FIRSTBANK DRC SA	32	,3
FUCEC	252	2.4
HOUSING FINANCE BANK	17	,2
IB BANK	290	2.7
KCB	6	,1
THE POST OFFICE	963	9.0
MCB BANK	18	,2
MECK	7	,1
MILLENIUM MICROFINANCE	32	,3
NATIONAL BANK	122	1.1
NMB	18	,2
NSIA BANK	332	3.1
ORABANK	1930	18.1
ORANGE BANK AFRICA	32	,3
POLARIS BANK	34	,3
RCP	32	,3
SBM BANK	14	,1
SKYE BANK	32	,3
SOCIETE GENERALE	359	3.4
Ivorian Banking Company	9	,1
TUNISIAN BANKING COMPANY "STB"	32	,3
STANBIC BANK	5	,0
STANBIC IBTC BANK PLC	33	,3

STANDARD CHARTERED	10	,1
SUNU BANK	81	,8
TMB	2	,0
UGB	9	,1
UNITED BANK FOR AFRICA (UBA)	259	2.4
UTB	266	2.5
VISTA BANK	66	,6
WAGES	65	,6
OTHERS	660	6.2
Total	10655	100.0

4.1.5. Respondents by type of institution

The results show a near balance between accounts held in b**anks (57.2%)** and those held in **microfinance institutions** (**42.8%**) , highligh-ting the variety of options available to clients. This suggests that microfinance plays a significant role in access to financial services in the region—particularly for vulnerable populations, who may face difficulties accessing traditional banks.

Figure 4 : Chart of distribution by type of institution



The large proportion of respondents holding accounts in **banks** highlights their importance and their role as anchors within the financial landscape. However, the results also indicate an opportunity for **microfinance institutions** to improve their offerings and reach a wider audience by tailoring their products to clients' specific needs.

4.1.6. Other financial institutions where respondents hold Accounts

The microfinance table provides a detailed breakdown of the different institutions, showing the frequency and percentage of responses associated with each entity. A striking observation is the predominance of **RAS** , which alone accounts for **58%** of responses, suggesting its dominant position in the microfinance sector. This imbalance may indicate that clients are concentrated around certain institutions. Conversely, several other institutions such as **ADANS** , **ASJD** , and **BAOBAB Senegal** show much lower rates, implying that only a small number of participants reported having accounts with these institutions.

When analyzing the data, it is also important to note that several microfinance institutions show similar, relatively low frequencies around **32 to 33 responses** such as the **Caisse Mutuelle des Femmes** and **WAGES** . This suggests that the survey reached fewer consumers affiliated with these institutions. Finally, the **58%** of respondents who report not having accounts in microfinance institutions are likely those who only hold accounts in banks.

Table 3: Second-ranked institutions where the respondents have accounts

MICROFINANCE		
	Frequency	Percentage
ADVANS	32	,3
ASJD	32	,3
ASSILASSIME SOLIDARITY	32	,3
BAOBAB SENEGAL	32	,3
BEBCO	41	,4
Women's Mutual Fund	33	,3
CAPEED	32	,3
CAVECA	100	,9
CECA	374	3.5
CEF-MICROFINANCE	32	,3
CLCAM	136	1.3
CMS	64	,6
COCEC	32	,3
COCECK	32	,3
COECEPT	66	,6
COFINA	65	,6
COOPAD	32	,3
COOPEC AD	409	3.8
COOPEC AD, AKWABA	32	,3
COOPEC AVE	32	,3
COOPEC CI	64	,6

COOPEC SHOP	32	,3
COOPEC ILEMA	22	,2
COOPEC. ADESSEM	32	,3
COPEC BENIN	300	2.8
CREDIT ACCESS	32	,3
DEKAWOWO	111	1.0
FECECAV	33	,3
FRUITFUL	32	,3
FUCEC	666	6.3
FUCEC, COOPEC-SIFA	32	,3
FUCEC, WAGES	33	,3
ILEMA	33	,3
THE POST OFFICE	35	,3
LANALA FINANCE	32	,3
LE GRENIER SA	230	2.2
MEC-D	32	,3
THANK YOU	32	,3
MECIT	65	,6
MECK MORONI	32	,3
MICRO FINANCE PLUS SARL	32	,3
MILLENNIUM	64	,6
NIGER POST	32	,3
OIC	32	,3
PAN-AFRICAN	32	,3

PEBCO BETHESDA	130	1.2
Nothing to report	6180	58.0
RENACA	240	2.3
RENAPROV	93	,9
SOGEMEF	64	,6
UBA	41	,4
UCMECTO	33	,3
URCLEC	32	,3
UWEZO MICROFINANCE	33	,3
WAGES	97	,9
TOTAL	10655	100

4.2. Presentation of satisfaction related to customer service

User satisfaction is a key indicator for assessing the quality of services provided by the surveyed institutions particularly in terms of service reception, staff friendliness, and staff availability. This section analyzes participants' feedback on these essential dimensions, which directly shape users' overall perception of services and influence customer loyalty in the financial sector.

The collected data help identify strengths and both areas for improvement, based on quantitative and qualitative evaluations from the survey. Respondents were asked to indicate their level of satisfaction regarding the reception they received, the friendliness of staff, the availability of agents, as well as aspects considered in need of improvement. These elements—often decisive in client–institution interactions reveal clear trends regarding current practices and unmet expectations.

The analysis that follows highlights average scores, disparities by country and institution, and provides concrete recommendations to strengthen these performance drivers.

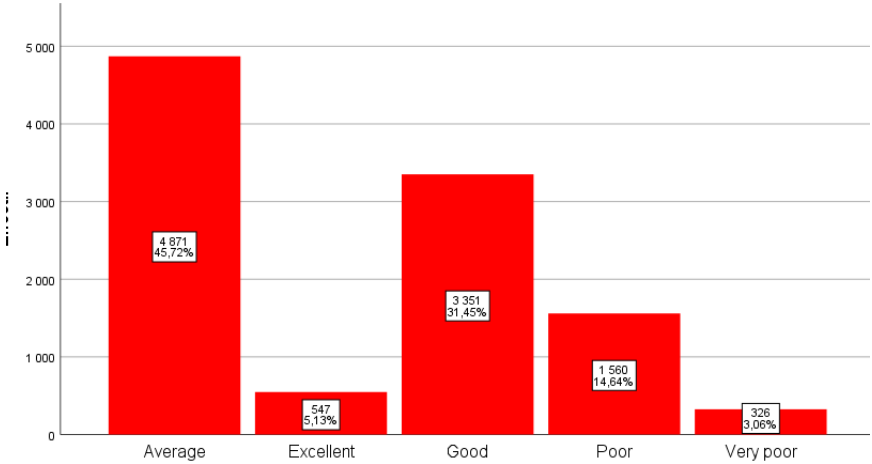
4.2.1. Assessment of Service Reception in Banks or Microfinance Institutions

Overall satisfaction is dominant, with **4,871** responses **(45.7%)** , indicating that users generally perceive financial services positively. This reflects a solid base of acceptance, likely linked to accessible elements such as basic products and digital services.

Among the strengths and positive trends, only **3.1%** (**326 responses**) rate the experience as "V**ery Poor**," and **14.6%** (**1,560 responses**) as "**Poor,**" meaning fewer than one in five respondents are dissatisfied. "**Good**" follows closely with **31.5%** (**3,351 responses**) , reinforcing the favorable image of the institutions particularly among active age groups (**26–45 years**) targeted by the survey.

This distribution toward the positive (**82.3%** across **"Average," "Good," and "Excellent"**) gives the AOC a strong basis to highlight successes to regulators. It also points to the need to address the **17.7%** dissatisfaction rate (**"Poor" + "Very Poor"**) through targeted reforms such as improving transparency or customer support in order to boost consumer trust.

Figure 5 :Chart of assessment of the reception in institutions



4.2.2. Criteria influencing the assessment of customer service

The availability of staff to answer questions ranks highest, with **3,329 responses (31.2%)** , followed closely by the clarity of the information provided (**3,010; 28.2%**). Together, these two human and communication-related factors account for nearly **60%** of the mentions, highlighting the importance of responsive and transparent customer service in financial institutions.

Staff friendliness (**2,105; 19.8%**) and service speed (**1,563; 14.7%**) round out the top four, bringing the total to **more than 90%** of responses. The comfort of facilities is marginal (**648; 6.1%**), indicating that intangible aspects matter more than the physical environment.

Overall, this table shows a strong expectation regarding interpersonal relations and operational efficiency key levers for the ACO to recommend targeted training for financial institutions.

Table 4:Criteria influencing the reception assessment

Evaluation methods	Frequency	Percentage
Availability of staff to answer questions	3329	31.2
Clarity of the information provided	3010	28.2
Comfort of the facilities	648	6.1
Friendliness of the staff	64	,6
Speed of service	1563	14.7
Total	10655	100.0

4.2.3. Criteria Influencing the Assessment of Customer Service from the Perspective of Staff Friendliness

Service speed dominates (**2,699; 25.3%**), followed by staff availability (**2,248; 21.1%**) and staff friendliness (**2,478; 23.3%**). These interaction-related factors account for **70%** of responses, confirming that friendliness is measured primarily through efficiency and a human approach.

The clarity of the information (**1,676; 15.7%**) and facility comfort (**1,394; 13.1%**) come next, while "Other" remains anecdotal (**160; 1.5%**). This highlights a holistic perception of friendliness, combining performance and empathy. Overall, this profile reinforces the insights from Table 7, pointing toward behavioral training improvements to boost customer satisfaction in African contexts.

Table 5 : Staff friendliness criteria

Assessment criteria / Modalities of evaluation	Frequency	Percentage
Availability of staff to answer questions	2248	21.1
Clarity of the information provided	1676	15.7
Comfort of the facilities	1394	13.1
Friendliness of the staff	2478	23.3
Other	160	1.5
Speed of service	2699	25.3
Total	10655	100.0

4.2.4. Criteria Influencing the Assessment of Customer Service from the Perspective of Service Speed

Respect toward customers (**2,306; 21.6%**) and "**N/A**" (**RAS**) (**2,286; 21.5%**) indicate a baseline level of satisfaction among more than **43%** of respondents. Waiting time (**1,769; 16.6%**) emerges as the main barrier, pointing to an urgent need to optimize queue management.

Avoiding rudeness (**1,053; 9.9%**), friendliness/speed (**981; 9.2%**), and product knowledge/competence (**930; 8.7%**) complete the list of recurring concerns. Minor issues such as internet connectivity (**562; 5.3%**) or assistance/support (**115; 1.1%**) are secondary.

Table 6 : Criteria influencing the assessment of reception in institutions from the perspective of speed of service

Appréciations	Fréquence	Pourcentage
Friendliness , speed of service	981	9.2
Establish a customer support component	115	1.1
Prevent staff rudeness toward clients	1053	9.9
In general, improvements are needed	32	,3
Time required to access a service or offer	621	5.8
Mastery of financial products and services	930	8.7
N/A (Nothing to Report)	2286	21.5
Respect toward clientele	2306	21.6
Internet connection issues and claiming certain rights	562	5.3
Client waiting time	1769	16.6
Total	10655	100.0

4.2.5. Criteria influencing the assessment of customer service from the perspective of staff availability

Table 10 highlights clients' responses regarding how they assess staff availability in financial institutions. One notable finding is that **25.2%** of respondents rate this availability as "**satisfactory**," while **23.1%** consider it **unsatisfactory** . This indicates a mixed perception of staff commitment to answering clients' questions.

In addition, a significant proportion **19.7%** of respondents report that they **never asked for a loan** , which may suggest limited interaction with staff, or alternatively satisfaction with their current accounts.

On the other hand, polarized opinions appear as **8.5%** of respondents describing the service as **very unsatisfactory** . This statistic, combined with the earlier dissatisfaction share, underscores the need for institutions to better understand and improve their customer relationship in terms of staff availability and responsiveness.

Table 7 : Criteria influencing the assessment of the welcome - Staff availability

Reviews	Frequency	Percentage
I never asked for a loan	2096	19.7
Neutral	1898	17.8
Satisfaction	2685	25.2
Unsatisfactory	2464	23.1
Very satisfying	609	5.7
Very unsatisfactory	903	8.5
Total	10655	100

4.2.6. Criteria influencing the assessment of customer service from the perspective of information clarity

This table analyzes the clarity of information provided by financial institutions. A significant finding is that **40.4%** of respondents cite **competitive interest rates** as a key criterion for assessing information clarity. This suggests a strong demand from clients for transparent and easy-to-understand information about the services offered.

In second place, **33.1%** of respondents value the **flexibility of repayment conditions** , indicating that clients are looking for solutions tailored to their financial needs.

The table also highlights other important elements: **12.7%** of responses refer to **quick processing time** , and **9.8%** to a **simplified application process** . This indicates that clients are also sensitive to speed and ease of banking procedures, underscoring the importance of clear and effective communication regarding available services.

Table 8 : Criteria influencing the assessment of reception and clarity of information

Reviews	Frequency	Percentage
Loan amount granted	290	2.7
Competitive interest rates	4301	40.4
Fast processing time	1350	12.7
Flexibility of repayment terms	3526	33.1
Others	145	1.4
Simplified application process	1043	9.8
Total	10655	100

4.2.7. Criteria influencing the assessment of customer service from the perspective of facility comfort

This table highlights respondents' assessments of the comfort of facilities in financial institutions. A predominant finding is that **45.7%** of respondents believe **high interest rates negatively affect their experience** . Similarly, **48.1%** state that **too many conditions discourage customers** , which may indicate that strict bank policies reduce their attractiveness.

In addition, mentions such as **5.6%** of respondents indicating "**N/A" (nothing to report**) suggest a relatively neutral—if limited—satisfaction with the physical comfort of the facilities. However, the low share relating to "fiduciary fees" implies that even if some facilities are comfortable, **financial aspects** still play a crucial role in shaping clients' perceptions.

Table 9 : Criteria influencing the assessment of the welcome and the comfort of the facilities

Reviews	Frequency	Percentage
Trust fees	32	,3
Guarantee , especially in banks	32	,3
No issues	601	5.6
High interest rate	4865	45.7
Too many conditions are discou-raging .	5125	48.1
Total	10655	100

4.2.8. Other criteria influencing the assessment of customer service

This table complements the previous analysis by focusing on other criteria that influence the assessment of customer service. The most striking finding is that **72.1%** of respondents mention c**ompetitive interest rates** as a determining factor, reinforcing the importance of **tariff transparency** in the banking sector.

By contrast, elements such as **quick processing time and flexibility of conditions** are mentioned far less **5.8% and 4.5%** , respectively. This may indicate that cost-related concerns often take priority over other aspects of customer service.

The table also suggests potential questions regarding improvement needs. "Other criteria" account for **3.0%** , while the **simplified process** stands at **11.8%** . This gap indicates that, although there is recognition of the need for additional and simplified services, **financial factors** remain the main driver of satisfaction or dissatisfaction.

Table 10 : Other criteria influencing the reception assessment

Reviews	Frequency	Percentage
Loan amount granted	288	2.7
Competitive interest rates	7683	72.1
Fast processing time	623	5.8
Flexible repayment terms	481	4.5
Other	322	3.0
Simplified application process	1258	11.8
Total	10655	100

4.2.9. Other details influencing the assessment of customer service

This table presents additional clarifications on the criteria used to assess customer service within the institutions, based on varied responses. A clear majority of respondents **77.1%** select “**N/A**” (**RAS**) , suggesting that many are satisfied with their current experience and do not feel the need for changes. This may also indicate a form of resignation toward existing conditions.

In addition, responses such as **simplifying the guarantee** and **improving information transparency** account for **11.8%** and **5.9%** , respectively, showing that improvement areas do exist.

Little interest is shown regarding **access conditions for credit** (**3.0%**) , which may signal either a lack of understanding of this criterion or that it is not perceived as highly important. This limited engagement could also mean that clients prioritize more tangible factors such as interest rates and processing speed over more procedural aspects.

Table 11 : Details influencing the reception assessment

Reviews	Frequency	Percentage
All of the above needs improvement	64	,6
Access to credit conditions	323	3.0
Fiduciary fees	32	,3
Simplified application process	64	,6
No issues (RAS)	8212	77.1
Lower interest rates	66	,6
Simplify collateral requirements	1262	11.8
Information transparency	632	5.9
Total	10655	100

4.2.10. Aspects of reception capable of improvement

This table reflects client expectations regarding improvements to be made to the reception of institutions . With **30.2%** of respondents declaring themselves neutral, there is a certain indifference or a lack of opinion on the matter . While **26.4%** of people judge the reception to be satisfactory indicating that many customers are generally happy **15.5%** find it unsatisfactory, highlighting a need for adjustments in the customer experience.

Finally, a low percentage of **3.3%** of respondents declare themselves very satisfied, suggesting that service optimization could significantly improve the overall client experience .

Table 12 : Assessment of aspects to be improved

Reviews	Frequency	Percentage
Neutral	3223	30.2
Not applicable	2196	20.6
Satisfaction	2811	26.4
Unsatisfactory	1648	15.5
Very satisfying	354	3.3
Very unsatisfactory	423	4.0
Total	10655	100

4.2.11. Other general aspects capable of improvement

This table offers a more precise demand for improvement regarding various aspects of reception. The striking data here is that **59.7%** of respondents judge it crucial to i**mprove the clarity of information** regarding reimbursement deadlines, underscoring the importance of transparent communication . Furthermore, **13.7%** h**ighlight the availability of payment options** , signaling the need for institutions to diversify their methods of settlement . Responses regarding flexibility in the event of financial difficulties and respect for confidentiality also indicate values that are important to clients, demonstrating that legitimate concerns must be taken into account to optimize customer service. These results suggest an adjustment in how financial information is communicated to clients .

Table 13 : Areas of reception needing improvement - Details

Reviews	Frequency	Percentage
Availability of payment options	1457	13.7
Clarity of information regarding repayment deadlines	6360	59.7
Effective communication in case of late payment	323	3.0
Flexibility in case of temporary financial difficulties	1324	12.4
Other	480	4.5
Respect for the confidentiality of financial information	711	6.7
Total	10655	100

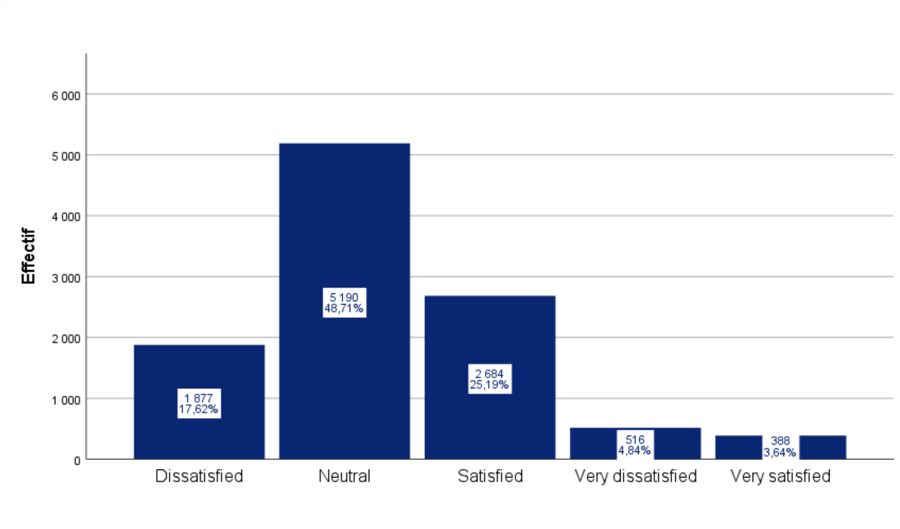
4.3. Evaluation of credit granting terms and conditions

The evaluation of terms and conditions for granting credit is crucial for understanding the effectiveness and fairness of financing mechanisms within financial service provider institutions. This section examines eligibility criteria, administrative procedures, required guarantees, and processing times as perceived by consumers. These elements determine effective access to credit for target populations in Africa and influence consumers' overall perception of these institutions . Respondents evaluated the transparency, flexibility, and rigor of granting conditions, as well as any obstacles encountered in the process . This analysis highlights observed best practices, disparities between participating countries or institutions, and necessary adjustments to optimize financial inclusion. The results provide concrete avenues for improvement to strengthen user satisfaction and the sustainability of credit operations .

4.3.1. Evaluations of credit granting conditions

This table focuses on the evaluation of credit granting conditions . It is striking to note that **48.7%** of respondents declare themselves neutral regarding their satisfaction . This could suggest indifference or confusion regarding granting criteria, revealing a lack of awareness of these conditions . Additionally, the dissatisfaction rate (**17.6%**) and very dissatisfied rate (**4.8%**) indicate that some banks do not meet their clients' expectations, which can hinder trust in the banking system .

Figure 6: Graphique d'évaluation des conditions d'octroi du crédit



Conversely, mentions of satisfaction (**25.2%)** and very satisfied (**3.6%)** show that satisfied clients also exist who appreciate the proposed conditions . This highlights the importance for financial institutions to segment their approach and adapt their offers based on the specific needs of different groups . By improving transparency regarding credit granting conditions, banks could not only increase their acceptability but also reduce the sense of mistrust among potential clients .

4.3.2. How do you evaluate the credit granting conditions?

The table shows that nearly **19.7%** of clients have never applied for a loan, which could signify indifference or mistrust toward the proposed credit products. Regarding evaluations, only **5.7%** of respondents say they are very satisfied, indicating limited overall satisfaction. It is concerning to see that **23.1%** of respondents judge the conditions as unsatisfactory and **8.5%** consider them very unsatisfactory. This suggests a significant need for improvement in the credit granting policies of financial institutions . It would be wise for banks to conduct in-depth surveys to understand the reasons behind these negative judgments. Clients from diverse backgrounds should be consulted on their expectations to adapt offers accordingly. This could mitigate mistrust and encourage greater interaction with credit products.

Table 14 : Evaluation of the conditions for granting credit

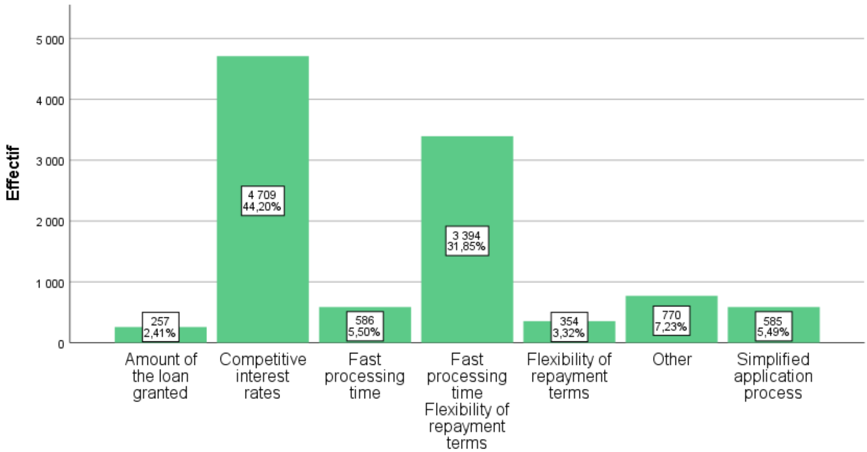
Reviews	Frequency	Percentage
I never asked for a loan	2096	19.7
Neutral	1898	17.8
Satisfaction	2685	25.2
Unsatisfactory	2464	23.1
Very satisfying	609	5.7
Very unsatisfactory	903	8.5
Total	10655	100

4.3.3. Most important criteria for you when granting a loan

This table clearly illustrates that **44.2%** of respondents consider competitive interest rates as the most important criterion when granting a loan . This underscores the crucial importance consumers place on cost structure, which is essential for any institution wishing to attract and retain clients .

Furthermore, flexibility in repayment terms is also a crucial element, with **31.9%** of the votes, indicating that clients seek options adapted to their financial situation .

Figure 7 : Graph of important criteria when granting a loan according to respondents



Other factors such as fast processing time and a simplified application process obtained **5.49%** and **5.50%** respectively, suggesting they are lower priorities for clients . This indicates that banks must focus on attractive pricing above all, while ensuring flexibility in repayment terms, to meet the growing expectations of consumers.

4.3.4. Aspects of credit granting conditions capable of improvement

In this table, it is striking to note that **72.1%** of respondents desire improvements regarding competitive interest rates. This confirms client concerns regarding fees associated with loans, suggesting that financial institutions must re-evaluate their pricing structures to be competitive

Requests for a simplified application process obtained **12.8%**, showing that a portion of clients dream of simplification, even if it does not seem to be as high a priority . This table prompts banks to adopt a proactive approach to communication regarding interest rates, making them more transparent and adapting their offers to satisfy this massive need for competitiveness . Institutions could benefit from a revision of their pricing strategy, striving to create more attractive credit products .

Table 15 : Desired improvements to credit granting conditions

Reviews	Frequency	Percentage
Loan amount granted	288	2.7
Competitive interest rates	7683	72.1
Fast processing time	518	4.9
Flexible repayment terms	481	4.5
Other	322	3.0
Simplified application process	1363	12.8
Total	10655	100

4.3.5. Other general criteria on credit granting conditions

This table reveals that **35.0%** of respondents highlight the importance of fairness regarding collateral, an aspect often overlooked by financial institutions . This means that clients want a more accessible and equitable approach when determining required guarantees. Furthermore, a concern emerges regarding frequent staff turnover (**11.6%**), signaling that the stability of human relationships within banks can influence client satisfaction . Informational transparency is also mentioned by **25.3%** of respondents, suggesting that clients seek establishments that communicate openly about their requirements and policies. Institutions that commit to improving their transparency and fairness will surely gain consumer trust, and this could lead to increased loyalty .

Table 16 : Other criteria regarding the conditions for granting credit

Aspects	Frequency	Percentage
Fairness in the guarantee	3732	35.0
Frequent staff turnover impacts relationships	1240	11.6
Simplified competitive interest rate	1345	12.6
Information transparency	2693	25.3
No issues	1645	15.4
Total	10655	100.0

4.4. Evaluation of credit collection procedures and processes

The evaluation of credit collection procedures and processes is fundamental to measuring operational efficiency and the quality of client relations in the institutions mentioned by respondents . This section analyzes monitoring practices, follow-up methods, collection times, and the perceived impacts on borrowers as reported by survey participants . These aspects determine not only the financial health of the institutions but also user trust and the sustainability of the sector on the continent . Respondents were asked about the transparency, courtesy, and fairness of collection procedures, as well as any difficulties encountered . The analysis reveals the strengths of current approaches, variations between participating countries and institutions, and levers for improvement to minimize tensions while optimizing repayment rates. These insights guide practical recommendations aimed at reconciling economic performance and client satisfaction.

4.4.1. Aspects to be improved regarding collection conditions

This table focuses on aspects relating to the speed of service in financial institutions . Concerning results emerge when **35.1%** of clients rate «RAS» (nothing to report) for services, indicating satisfaction with current speed .

However, a substantial percentage of **33.7%** indicates a desire for a reduction in interest rates, suggesting that even the perception of speed is not sufficient if costs remain high . Comments regarding fiduciary fees and ambiguous deductions also reveal a desire for increased attention to applied fees . The **12.0%** for flexibility in the event of financial difficulties also highlights a need for humanity in the service. In summary, this table indicates that while speed is valued by clients, the financial aspect must also be aligned with their expectations .

Table 17 : Areas for improvement across all services

Reviews	Frequency	Percentage
Trustee fees	656	6.2
The charges are somewhat ambiguous	1035	9.7
Nothing to report (RAS)	3742	35.1
Interest rate reduction	3594	33.7
Flexibility in case of financial difficulty	1280	12.0
Too many threats	348	3.3
Total	10655	100.0

4.4.2. Staff availability aspects for answering collection questions

This table presents the aspects that customers would like to see improved regarding staff availability for collection matters. Notably, **47.4%** of respondents believe that the clarity of information on repayment deadlines requires significant adjustments. This underscores the importance of clear and precise communication, which is crucial for establishing a good banking relationship. Meanwhile, **24.2%** of responses concern flexibility in the event of financial difficulties, highlighting the need for a more human approach from financial institutions, particularly during times of crisis.

Furthermore, the availability of payment options is mentioned by **20.0%** of respondents as a desired improvement, indicating that customers are also seeking alternatives in managing their finances. The low percentages for other categories, such as respect for the confidentiality of financial information (**4.5%**), show that customers are generally more concerned with the clarity and responsiveness of institutions than with perceived security. These results should encourage banks to rethink their communication and customer service strategies.

Table 18 : Aspects of reception to improve and staff availability

Reviews	Frequency	Percentage
Availability of payment options	2128	20.0
Clarity of information regarding repayment deadlines	5046	47.4
Flexibility in case of temporary financial difficulties	2583	24.2
Other	416	3.9
Respect for the confidentiality of financial information	482	4.5
Total	10655	100.0

4.4.3. Areas for improvement regarding the clarity of information provided in recovery cases

This table highlights the demand for clarity in the information provided. A key finding is that **56.2%** of respondents identified interest rate reduction as a priority for improving the customer experience. This strong demand for cost transparency demonstrates that the perception of fees and interest rates plays a central role in customer satisfaction. In second place, **24.2%** of responses concerned the management of insurance costs, suggesting a parallel concern about potential additional costs associated with their loan.

The results regarding clarity in payroll deductions (**18.1%**) and the reduction of trustee fees (**0.9%**) also highlight the need for clear communication about deductions and fees. Together, these findings highlight how crucial clear and accurate financial information is for building customer trust in institutions. Banks must therefore consider awareness initiatives about their products to mitigate the ambiguities that create apprehension.

Table 19 : Aspects of the reception to improve and Clarity of information provided

Reviews	Frequency	Percentage
Clarity in payroll deductions	1929	18.1
Reduction in trustee fees	101	,9
Management of insurance costs with regular loan payments	2581	24.2
No issues (RAS)	52	0.5
Reduction in interest rates	5992	56.2
Total	10655	100.0

4.4.4 Other aspects of collection methods for improvement

This table examines other areas that customers feel need improvement. A finding is that **49.5%** of respondents highlight high interest rates, along with very high application and insurance fees, as major concerns. This illustrates that financial aspects are central to customer expectations. The mention of collection methods by **16.1%** reveals a concern about the practices used by banks when it comes to recovering loans, which could damage their image.

Furthermore, the high percentage of customers expressing concerns about collateral (**20.4%**) shows that a significant portion of customers are disappointed with the requirements imposed on them.

This underscores the need for banks to review their lending criteria and their approach to collection. By developing more flexible and transparent strategies, financial institutions can not only improve their image but also build customer loyalty.

Table 20 : Areas for improvement regarding the conditions for granting credit

Observation	Frequency	Percentage
Recovery method	1716	16.1
Never changed (nothing to report)	1488	14.0
High interest rate, processing and insurance Fees Very high	5276	49.5
Too many collateral requirements	2175	20.4
Total	10655	100.0

4.4.5. Evaluation of repayment terms and conditions

Here, the table shows that **30.2%** of respondents expressed neutrality regarding the repayment terms, which could indicate a degree of indifference or a lack of understanding of these terms. However, **26.4%** considered the repayment terms satisfactory, while **15.5%** found them unsatisfactory. This scenario suggests significant potential for improvement. Banks should carefully examine negative feedback to identify the underlying causes of dissatisfaction.

Furthermore, the need for greater respect for customer rights during the repayment process is essential. Educating customers on this subject could also be helpful, by clearly explaining the repayment terms, potential penalties, and available rights and remedies in case of difficulties. This would strengthen trust and clarify expectations.

Table 21 : Evaluation of repayment terms and conditionsTable

Reviews	Frequency	Percentage
Neutral	3223	30.2
Not applicable	2196	20.6
Satisfaction	2811	26.4
Unsatisfactory	1647	15.5
Very satisfying	354	3.3
Very unsatisfactory	423	4.0
Total	10655	100

4.4.6. Criteria considered important in the credit recovery process

This table highlights that **59.7%** of respondents consider the clarity of information regarding repayment deadlines to be of great importance. This reflects a strong demand for effective communication and support during the recovery process. Furthermore, **13.7%** of respondents are concerned about the availability of payment options, underscoring an expectation for flexibility in this area to accommodate the diverse financial situations of clients.

Other aspects, such as effective communication in the event of late payments (**3.0%**), reveal a gap in current management practices. Institutions must establish clear and accessible protocols to ensure that clients feel supported and informed, even during periods of financial hardship. This could contribute to improved client relationships and satisfaction.

Table 22 : Criteria for evaluating the credit recovery process

Reviews	Frequency	Percentage
Availability of payment options	1457	13.7
Clarity of information on repayment deadlines	6359	59.7
Effective communication in case of late payment	323	3.0
Flexibility in case of temporary financial difficulties	1324	12.4
Respect for the confidentiality of financial information	711	6.7
Other	481	4.5
Total	10655	100.0

4.4.7. Other Areas for improvement in credit recovery

This table reveals a significant percentage of respondents (**54.1%**) who highlighted a lack of clarity regarding interest rates as a major area for improvement. This opinion reflects a pressing need for transparency to strengthen customer trust in financial institutions. Furthermore, flexibility in the face of financial hardship also garnered attention from **23.3%** of customers, highlighting the need for a more humane and understanding approach to managing difficult situations. The threat of overdrafts (18.9%), also mentioned by customers, reveals a sense of anxiety that could stem from inappropriate debt recovery management. Institutions should strive to improve their customer relationships during the recovery process by incorporating empathetic and respectful communication strategies. This can help not only maintain good relationships but also improve overall recovery rates .

Table 23 : Areas for improvement in credit recovery according to respondents

Aspects	Frequency	Percentage
Lack of clarity regarding interest rates	5765	54.1
Respect for the client	64	,6
Flexibility in case of financial difficulty	2487	23.3
Too many threats	2014	18.9
Nothing to report	325	3.1
Total	10655	100.0

4.4.8. Recovery conditions that can be improved

Finally, this table shows a strong need for improvements in flexibility in the event of temporary financial difficulties, with **58.4%** of responses being positive. This indicates that customers expect institutions to be able to adapt to their specific situations, a sign of a demand for more personalized solutions. Furthermore, concerns related to the availability of payment options and the clarity of information on repayment deadlines both stem from the same need: a more transparent and customer-centric experience. Financial institutions that truly focus on these aspects will be better positioned to strengthen their credibility and improve their customer relationships. The results provide an opportunity for banks to evaluate and revisit their recovery policies to ensure they meet their customers' growing expectations for flexibility and communication.

Table 24 : Aspects of credit recovery conditions that need improvement

Reviews	Frequency	Percentage
Availability of payment options	1545	14.5
Clarity of information on repayment deadlines	1572	14.8
Effective communication in case of late payment	420	3.9
Flexibility in case of temporary finan-cial difficulties	6219	58.4
Respect for the confidentiality of financial information	482	4.5
Other	417	3.9
Total	10655	100.0

4.4.9. Overall Satisfaction with Credit Terms and Conditions

This table shows that **28.2%** of respondents are dissatisfied with the credit terms and conditions at their financial institution. This suggests significant dissatisfaction, which could indicate systemic problems in banks' credit management. Furthermore, with **31.8%** of responses being neutral, slightly more than one in three respondents does not have a clear opinion on the matter, which may signal a lack of trans-parency or communication regarding credit policies. The **4.3%** who are very satisfied show that few users are truly happy with the current conditions, reinforcing the idea that improvements are needed.

This widespread dissatisfaction could be the result of challenges such as long processing times, high interest rates, or insufficient flexibility in repayment terms, all identified in the preceding tables. Banks must address these concerns to build trust and strengthen their market position. This overview serves as an invitation to initiate a dialogue between financial institutions and their clients to better understand and resolve their problems.

Table 25 : Overall satisfaction with the conditions for granting and recovering credit

Reviews	Frequency	Percentage
Dissatisfied	3003	28.2
Neutral	3386	31.8
Satisfied	3294	30.9
Very Dissatisfied	519	4.9
Very Satisfied	453	4.3
Total	10655	100.0

4.5. Financial Education and Consumer Protection Assessment

Financial education and consumer protection are essential pillars for strengthening financial inclusion and preventing risks in the financial services sector. This section assesses the financial education initiatives implemented by the surveyed institutions, as well as the mechanisms for protecting users' rights against credit and debt collection practices. These dimensions ensure a balanced relationship between institutions and clients, particularly in the African context where raising awareness remains a major challenge.

Respondents shared their perceptions of the quality of financial training received, the transparency of contractual information, and the available remedies in case of disputes. The analysis highlights observed good practices and persistent shortcomings. These results aim to promote more protective and educational standards for the benefit of all stakeholders.

4.5.1. Satisfaction with facility comfort

This table focuses on the comfort of facilities in financial institutions. Approximately **28.2%** of respondents reported being dissatisfied, while **31.8%** expressed neutrality. This indicates that there is significant room for improvement for banks, as customer satisfaction with the physical environment of branches appears to be average to low. The small percentage of highly satisfied customers (**4.2%**) reinforces this observation, highlighting shortcomings in the facilities that need addressing.

The results also show that a significant proportion of customers report being satisfied (**30.9%**), suggesting that some banks are succeeding in providing acceptable comfort, but that listening to feedback regarding physical aspects remains essential. Ultimately, investing in branch infrastructure can not only improve the customer experience but also enhance the reputation of financial institutions among consumers.

Table 26 : Satisfaction with the comfort of the facilities

Appréciations	Frequency	Percentage
Dissatisfied	3004	28.2
Neutral	3386	31.8
Satisfied	3294	30.9
Very dissatisfied	519	4.9
Very satisfied	452	4.2
Total	10655	100

4.5.2. Evaluation of central bank supervision and control

This table shows that **48.7%** of respondents have a neutral opinion regarding the evaluation of central bank supervision and control over financial institutions. While this may reflect a degree of disinterest or uncertainty, it also underscores a lack of clarity regarding the central bank's role and effectiveness. This neutral sentiment could also be attributed to a lack of communication from the bank concerning its actions and their impact on the sector.

In contrast, only **25.2%** of respondents expressed satisfaction, while the percentage of dissatisfaction totaled **17.6%**. This highlights a need for improvement in consumers' perceptions of banking regulation. To strengthen confidence in the financial system, the central bank should consider increasing its transparency and communicating more effectively about its strategies and actions. Increased awareness could not only raise consumer confidence but also improve their perception of financial institutions as a whole.

Table 27 : Evaluation of central bank supervision and control

Reviews	Frequency	Percentage
Dissatisfied	1876	17.6
Neutral	5190	48.7
Satisfied	2684	25.2
Very dissatisfied	516	4.8
Very satisfied	389	3.7
Total	10655	100

4.5.3. Evaluation of the protection of consumer rights in financial services

In this table, the results indicate that **39.1%** of respondents rate the protection of consumer rights as average, revealing an unmet expectation regarding the defense of client rights within the financial sector. Furthermore, **18.5%** of individuals evaluate the situation as poor, signaling serious concerns regarding the protection of their interests as consumers. This could suggest a growing need for regulatory developments or initiatives aimed at strengthening these protections at both the institutional and regulatory levels.

That being said, the **29.9%** who rate the protection of rights as 'agree' or 'good' (to a lesser extent) show that there is a dissonance in perceptions among consumers. These results could also call upon financial institutions to review their practices regarding the protection of client rights. Working to raise the level of trust and satisfaction could not only improve the institution's image but also strengthen consumer loyalty in the long term.»

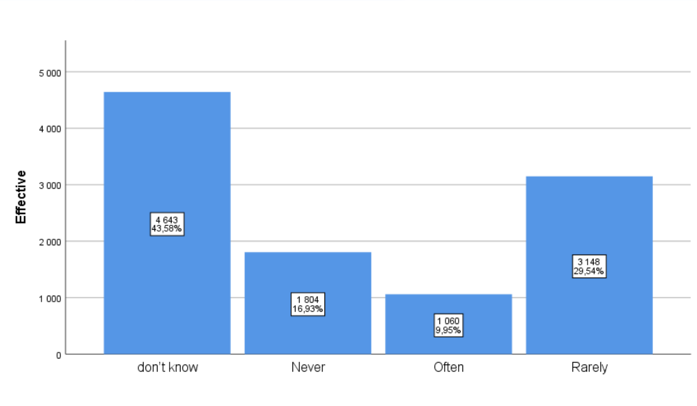
Table 28 : Evaluation of consumer rights protection

Reviews	Frequency	Percentage
Average	4167	39.1
Okay	3191	29.9
Good	1325	12.4
Poor	1972	18.5
Total	10655	100.0

4.5.4. Consumer education regarding central bank instructions

This table reveals that **43.6%** of respondents do not know whether the central bank offers consumer education regarding financial services. This uncertainty may signal a lack of visibility for the financial literacy initiatives implemented by the bank , which is concerning in a sector where understanding products and rights is crucial. Furthermore , **29.5%** of responses indicate that the central bank rarely does so , suggesting that education and awareness regarding financial services are not prioritized .

Figure 8 : Chart on central banks' advice to consumers regarding education



The need for better financial education is all the more pressing given the low percentage of responses indicating that these efforts are frequent (**9.9%)**. To address this gap, the bank could consider launching information and introductory programs on financial products , educational workshops, or offering online resources . By improving the understanding of these services, the bank could strengthen consumer trust and satisfaction.

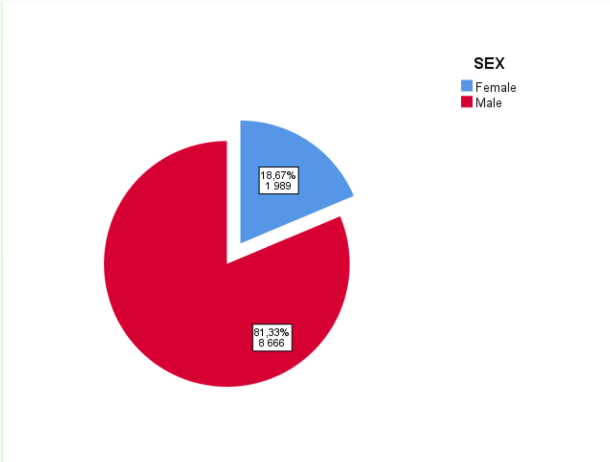
4.5.5. Opinion on the Creation of a Regulatory Authority for the Financial Sector

The results of this table show that an overwhelming majority of **91.5%** of respondents agree that the state should create a regulatory authority for the financial sector. This reflects a strong demand for a more rigorous approach to regulation, which could be seen as a way to ensure better protection for consumers and more effective supervision of financial institutions.

The lack of significant counterarguments only **8.5%** opposes this suggests that consumers feel an urgent need for stronger regulation to improve their trust in the financial system. This request may be interpreted as a need for tighter oversight of banks' and other financial institutions' practices.

Such regulation could help establish a climate of transparency and play an essential role in strengthening consumer confidence. In response to this demand, governments and central banks could consider collaborating to set up new regulatory structures that meet expectations and address the challenges of an ever-evolving financial environment.

Figure 9 : Chart on the opinion of the creation of a regulatory authority



V. Recommendations

The recommendations made in this report directly follow the main findings from the survey conducted by the **African Consumers Organization (ACO)** among **10,655 respondents in 23 African countries** . They aim to address dysfunctions identified in relation to **customer service, credit granting and debt recovery, financial education, and consumer protection** in the financial sector. Addressed to **central banks, governments, consumer organizations** , and **consumers themselves** , these practical proposals seek to strengthen **transparency**, **fairness**, and **overall satisfaction**, supporting sustainable financial inclusion across West Africa.

5.1. Recommendations to Central Banks

- Strengthen supervision of financial institutions by rigorously monitoring lending and credit recovery practices.
- Develop financial education programs for consumers by disseminating clear information on rights and obligations.
- Publish annual reports on consumer protection and imposes sanctions on non-compliant institutions.
- Strengthen collaboration with consumer organizations to promote financial education and accountability of banks and microfinance institutions.

5.2 Recommendations to Governments

- Create and operationalize **Financial Services Quality Observatories (FSQOs/OQSF**) , similar to those being implemented in some sub-regions of the continent.
- Adopt specific laws protecting microfinance consumers against abuses (including transparency and usurious interest rates).
- Fund national awareness campaigns and periodic surveys like the one conducted by the AOC.

5.3 Recommendations to Consumer Organizations

- Set up Consumer Desks/Service Points to collect and manage complaints from financial services consumers.
- Continue large-scale surveys to monitor changes in satisfaction over time.
- Raise consumer awareness about the added value of participating in satisfaction surveys.
- Organize financial education campaigns in collaboration with monetary authorities.
- Facilitate multi-stakeholder dialogue among institutions, regulators, and users to drive concrete reforms.

5.4 Recommendations to Consumers

- Request clear information on credit terms before signing (interest rates, guarantees, and repayment/collection practices).
- Report abusive practices to central banks or associations to enable collective protection.
- Actively participate in financial training to better manage loans and avoid over-indebtedness.
- Participate in satisfaction surveys organized by both consumer organizations and financial institutions.

5.6 Recommendations to Financial Institutions

- Improve reception and customer satisfaction: Train staff to be more friendly, available, and responsive, aligned with the priority criteria identified in the study.
- Optimize credit granting: Simplify eligibility procedures, offer competitive interest rates, and reduce processing delays to improve access to financing.
- Reform debt recovery processes: Adopt courteous, transparent, and flexible recovery methods to minimize tensions with borrowers.
- Strengthen financial education: Implement mandatory sessions for clients on loan management, consumer rights, and prevention of over-indebtedness.

VI . Limitations of the Survey

Although this survey is valuable due to the l**arge number of responses collected** (**10,655 participants**) and its **multi-country coverage** (**23 countries**), it also presents methodological and operational limitations that should be acknowledged for a rigorous interpretation of results.

First, the sample distribution is uneven: **more than half of respondents come from a single country**, which strongly concentrates information and reduces the relative representativeness of other participating countries. Similarly, the overrepresentation of **men and central age groups (36–55 years)** means that some categories such as **women, youth aged 18–25** , and **rural or less-connected populations** —are less well represented. These imbalances require caution when generalizing conclusions to the entire continent.

Second, data collection relied on a **100% digital approach** and **volunteering**, through dissemination via QR codes, URLs, social networks, and partner lists. While this method enabled broad mobilization, it introduces **selection bias**, because it tends to include people with regular internet access and access to related networks, and may exclude vulnerable or low-connectivity profiles. As a result, some perceptions and needs particularly in rural or informal contexts may be underestimated.

Third, the AOC carried out this study **without funding**. Budget constraints limited the resources available for balanced recruitment, targeted follow-ups, and field checks that could have helped adjust quotas by country and socio- demoChartic group. Despite the substantial effort of the teams and the volunteer mobilization of member organizations, the lack of a dedicated budget influenced the methodology and reduced the ability to correct certain biases during data collection.

Finally, even if the sampling was declared random in its dissemination, the combination of wide digital deployment and recruitment through partner networks means that direct cross-country comparability should not be overestimated. Observed differences may reflect both **real variations** and **coverage effects** or **self-selection effects .**

This transparency about limitations is intended to frame how the results should be interpreted and to guide the next steps. Future actions should include targeting complementary surveys, strengthening outreach efforts toward women and youth, and seeking funding to support a more methodologically balanced deployment.

Conclusion

The regional survey conducted by the **African Consumers Organization (ACO)** among **10,655 respondents across 23 African countries** represents a decisive step toward understanding the dynamics of financial inclusion on the continent. The results reveal a financial landscape that is rapidly evolving—where users' overall satisfaction now depends on a fragile balance between **technological performance** and the **quality of human relationships.**

While it is encouraging to note that more than **82%** of participants express a perception ranging from "**average**" to "**excellent**" regarding service reception, the study also uncovers critical areas that cannot be ignored. Consumers' strong demand for greater transparency in interest rates, simplified credit processes, and increased flexibility in times of financial difficulty reflects a growing expectation of **dignity** and **fairness**.

The demoChartic imbalance observed particularly the limited participation of women (**18.7%**)—highlights the urgent need to design more inclusive financial inclusion policies, specifically tailored to women. Similarly, the overwhelming support (**91.5%**) for the creation of state regulatory authorities underscores an underlying **crisis of trust** in existing supervision mechanisms.

Ultimately, this report should not be viewed as a mere compilation of data, but as a call to action. For Africa to transform its financial potential into a true lever for socio-economic development, it is essential that **central banks** , **governments**, and **financial institutions** place respect for consumer rights at the core of their strategies.

Built on these lessons, the ACO reaffirms its commitment to giving voice to users in order to help shape an African financial system that is more **transparent**, **protective**, and **serves everyone**.

Appendix

Appendix 1 : Distribution of respondents by type of institution and by country

	BANK	MICROFINANCE	Total
BENIN	706	362	1068
BURKINA FASO	416	160	576
CAMEROON	227	160	387
COMOROS	0	32	32
CONGO BRAZAVEL	0	32	32
IVORY COAST	645	96	741
GABON	33	0	33
GUINEA CONAKRY	64	96	160
MAURITIUS	0	32	32
KENYA	0	33	33
MALI	32	0	32
MOROCCO	196	0	196
NIGER	64	128	192
NIGERIA	67	0	67
DRC	128	0	128
RWANDA	64	0	64
SENEGAL	289	128	417
SUDAN	32	164	196
CHAD	97	0	97
TOGO	2902	3110	6012
TUNISIA	32	32	64
UGANDA	32	0	32
ZIMBABWE	64	0	64
Total	6090	4565	10655

Appendix 2 : Evaluation of reception in institutions

	Average	Excellent	Good	Poor	Very poor	Total
BENIGN	424	32	452	160	0	1068
BURKINA FASO	384	32	160	0	0	576
CAMEROON	227	0	96	32	32	387
COMOROS	32	0	0	0	0	32
CONGO BRAZAVEL	0	0	32	0	0	32
IVORY COAST	420	0	224	97	0	741
GABON	0	0	0	0	33	33
GUINEA CONAKRY	128	0	32	0	0	160
MAURITIUS	0	0	32	0	0	32
KENYA	0	0	33	0	0	33
MALI	0	0	32	0	0	32
MOROCCO	96	0	32	68	0	196
NIGER	32	32	96	32	0	192
NIGERIA	33	0	34	0	0	67
DRC	0	0	96	32	0	128
RWANDA	32	0	32	0	0	64
SENEGAL	256	0	65	96	0	417
SUDAN	131	0	32	33	0	196
CHAD	32	0	32	33	0	97
TOGO	2580	451	1807	913	261	6012
TUNISIA	64	0	0	0	0	64
UGANDA	0	0	32	0	0	32
ZIMBABWE	0	0	0	64	0	64
Total	4871	547	3351	1560	326	10655

Appendix 3 : Criteria that influence the evaluation of reception by

	Availability of staff to answer questions	Clarity of information provided	Confort of facilities	Frein-dinness of the staff	Speed of service	Total
BENIN	482	124	109	228	125	1068
BURKINA FASO	156	176	44	133	67	576
CAMEROON	209	73	19	65	21	387
COMORES	17	11	0	4	0	32
CONGO BRAZAVILLE	11	0	0	0	21	32
COTE D'IVOIRE	290	104	112	186	49	741
GABON	12	14	0	7	0	33
GUINEA CONAKRY	20	32	0	64	44	160
ILES MAURICE	18	9	0	5	0	32
KENYA	13	16	0	4	0	33
MALI	13	13	0	6	0	32
MAROC	48	91	19	38	0	196
NIGER	46	0	49	32	65	192
NIGERIA	15	20	0	9	23	67
RDC	21	16	32	39	20	128
RWANDA	31	0	13	0	20	64
SENEGAL	109	63	32	144	69	417
SUDAN	46	105	0	27	18	196
TCHAD	25	18	0	38	16	97
TOGO	1722	2046	219	1044	981	6012
TUNISIE	0	32	0	32	0	64
UGANDA	5	27	0	0	0	32
ZIMBABWE	20	20	0	0	24	64
Total	3329	3010	648	2105	1563	10655

Appendix 4 : Criteria that influence the evaluation of reception based on staff friendliness.

	Availability of staff to answer questions	Clarity of infor-mation provided	Confort of facilities	Frein-dinness of the staff	Other	Speed of service	Total
BENIN	212	128	60	355	32	281	1068
BURKINA FASO	151	31	74	171	0	149	576
CAMEROON	95	51	40	110	0	91	387
COMORES	8	3	0	0	0	21	32
CONGO BRAZAVILLE	0	4	3	25	0	0	32
COTE D'IVOIRE	235	44	41	80	0	341	741
GABON	0	1	1	31	0	0	33
GUINEA CONAKRY	0	71	5	52	32	0	160
ILES MAURICE	8	1	0	0	0	23	32
KENYA	0	5	3	25	0	0	33
MALI	0	1	2	29	0	0	32
MAROC	44	11	5	109	0	27	196
NIGER	85	12	0	0	0	95	192
NIGERIA	4	7	2	20	0	34	67
RDC	27	8	1	20	0	72	128
RWANDA	11	6	7	14	0	26	64
SENEGAL	102	25	59	92	0	139	417
SUDAN	0	57	31	73	0	35	196
TCHAD	12	11	12	12	0	50	97
TOGO	1236	1123	1026	1224	96	1307	6012
TUNISIE	0	64	0	0	0	0	64
UGANDA	0	2	17	13	0	0	32
ZIMBABWE	18	10	5	23	0	8	64
Total	2248	1676	1394	2478	160	2699	10655

Appendix 5 : Criteria that influence the evaluation of reception on the speed of service.

	Friendliness, speed of service	Having a customer support component	Avoid rudeness towards customers by staff	Generally there is a need for improvement	The time to benefit from a service or offer	Mastery of financial products and services	Nothing to report	Respect for customers	Internet connection problems and the assertion of certain rights	Customer waiting times	**Total**
BENIN	93	22	93	0	89	92	229	221	37	192	1068
BURKINA FASO	54	2	55	0	40	35	111	127	47	105	576
CAMEROON	33	0	40	0	36	48	72	82	15	61	387
COMOROS	3	1	3	0	2	3	7	7	1	5	32
CONGO BRAZAVEL	3	0	4	0	0	5	6	8	1	5	32
IVORY COAST	70	3	70	0	37	64	156	164	44	133	741
GABON	3	0	3	0	0	4	9	7	2	5	33
GUINEA CONAKRY	44	0	12	0	13	5	28	28	6	24	160
MAURITIUS	3	0	3	0	2	3	7	7	1	6	32
KENYA	3	0	3	0	2	2	8	7	2	6	33
MALI	3	1	3	0	3	2	7	7	1	5	32
MOROCCO	18	4	18	0	14	14	46	42	8	32	196
NIGER	18	0	18	0	9	20	42	42	7	36	192
NIGERIA	6	0	6	0	6	2	18	15	4	10	67
DRC	12	0	12	0	6	14	24	28	8	24	128
RWANDA	6	0	7	0	3	7	13	15	2	11	64
SENEGAL	39	8	40	0	37	27	88	94	15	69	417
SUDAN	18	0	18	0	14	10	45	43	14	34	196
CHAD	9	0	9	0	3	10	22	21	6	17	97
TOGO	531	73	623	0	291	557	1321	1312	337	967	6012
TUNISIA	6	1	7	0	8	2	13	15	2	10	64
UGANDA	0	0	0	32	0	0	0	0	0	0	32
ZIMBABWE	6	0	6	0	6	4	14	14	2	12	64
Total	981	115	1053	32	621	930	2286	2306	562	1769	10655

Appendix 6 : Criteria that influence the evaluation of reception on staff availability.

	I have never applied for a loan	Neutral	Satisfactory	Unsatisfactory	Very satisfactory	Very unsatisfactory	**Total**
BENIN	290	224	330	192	0	32	1068
BURKINA FASO	32	64	160	192	64	64	576
CAMEROON	33	97	32	97	0	128	387
COMOROS	0	32	0	0	0	0	32
CONGO BRAZAVEL	0	32	0	0	0	0	32
IVORY COAST	161	64	193	131	64	128	741
GABON	0	0	0	33	0	0	33
GUINEA CONAKRY	128	0	0	32	0	0	160
MAURITIUS	0	0	0	32	0	0	32
KENYA	0	33	0	0	0	0	33
MALI	32	0	0	0	0	0	32
MOROCCO	32	32	64	68	0	0	196
NIGER	32	32	96	32	0	0	192
NIGERIA	33	0	0	34	0	0	67
DRC	64	32	0	32	0	0	128
RWANDA	0	32	32	0	0	0	64
SENEGAL	32	160	97	64	0	64	417
SUDAN	0	97	0	99	0	0	196
CHAD	64	0	33	0	0	0	97
TOGO	1163	935	1648	1298	481	487	6012
TUNISIA	0	0	0	64	0	0	64
UGANDA	0	32	0	0	0	0	32
ZIMBABWE	0	0	0	64	0	0	64
Total	2096	1898	2685	2464	609	903	10655

	Amount of the loan granted	Competitive interest rates	Fast processing time	Flexibility of repayment terms	Other	Simplified application process	Total
BENIN	64	407	208	202	25	162	1068
BURKINA FASO	0	315	99	136	0	26	576
CAMEROON	0	139	73	108	0	67	387
COMOROS	0	24	0	8	0	0	32
CONGO BRAZAVEL	0	21	0	11	0	0	32
IVORY COAST	96	264	148	158	8	67	741
GABON	0	20	0	13	0	0	33
GUINEA CONAKRY	0	76	2	60	0	22	160
MAURITIUS	0	24	0	8	0	0	32
KENYA	0	22	0	11	0	0	33
MALI	0	22	0	10	0	0	32
MOROCCO	0	123	3	49	0	21	196
NIGER	0	60	21	102	9	0	192
NIGERIA	0	55	0	12	0	0	67
DRC	0	26	35	49	0	18	128
RWANDA	0	0	3	43	0	18	64
SENEGAL	0	204	65	121	0	27	417
SUDAN	0	122	32	42	0	0	196
CHAD	0	18	19	52	8	0	97
TOGO	130	2282	642	2248	95	615	6012
TUNISIA	0	40	0	24	0	0	64
UGANDA	0	7	0	25	0	0	32
ZIMBABWE	0	30	0	34	0	0	64
Total	290	4301	1350	3526	145	1043	10655

Appendix 8 : Criteria that influence the evaluation of the reception on the comfort of the facilities.

	Trust fees	Guarantees, especially in banks	Nothing to report	High interest rate	Too many conditions are discouraging.	Total
BENIN	0	32	130	412	494	1068
BURKINA FASO	0	0	50	222	304	576
CAMEROON	0	0	45	173	169	387
COMOROS	0	0	2	14	16	32
CONGO BRAZAVEL	0	0	2	14	16	32
IVORY COAST	32	0	66	290	353	741
GABON	0	0	3	13	17	33
GUINEA CONAKRY	0	0	15	62	83	160
MAURITIUS	0	0	1	15	16	32
KENYA	0	0	3	13	17	33
MALI	0	0	4	12	16	32
MOROCCO	0	0	30	66	100	196
NIGER	0	0	15	81	96	192
NIGERIA	0	0	6	26	35	67
DRC	0	0	4	56	68	128
RWANDA	0	0	4	28	32	64
SENEGAL	0	0	32	174	211	417
SUDAN	0	0	14	80	102	196
CHAD	0	0	8	40	49	97
TOGO	0	0	167	2995	2850	6012
TUNISIA	0	0	0	32	32	64
UGANDA	0	0	0	15	17	32
ZIMBABWE	0	0	0	32	32	64
Total	32	32	601	4865	5125	10655

	Amount of the loan granted	Competitive interest rates	Fast processing time	Flexibility of repayment terms	Other	Simplified application process	Total
BENIN	96	646	105	64	32	125	1068
BURKINA FASO	32	448	5	32	0	59	576
CAMEROON	0	226	69	64	0	28	387
COMOROS	0	32	0	0	0	0	32
CONGO BRAZAVEL	0	32	0	0	0	0	32
IVORY COAST	96	485	35	0	64	61	741
GABON	0	33	0	0	0	0	33
GUINEA CONAKRY	0	96	2	0	32	30	160
MAURITIUS	0	32	0	0	0	0	32
KENYA	0	33	0	0	0	0	33
MALI	0	32	0	0	0	0	32
MOROCCO	0	162	3	0	0	31	196
NIGER	0	128	0	64	0	0	192
NIGERIA	0	34	1	0	0	32	67
DRC	0	64	5	0	0	59	128
RWANDA	0	64	0	0	0	0	64
SENEGAL	0	289	38	0	0	90	417
SUDAN	0	164	1	0	0	31	196
CHAD	0	65	0	0	32	0	97
TOGO	64	4490	327	257	162	712	6012
TUNISIA	0	32	32	0	0	0	64
UGANDA	0	32	0	0	0	0	32
ZIMBABWE	0	64	0	0	0	0	64
Total	288	7683	623	481	322	1258	10655

	All the above need improvement	Conditions d'accès au crédit	Frais fudiciaires	Processus de demande simplifié	RAS	Réviser à la baisse les taux d'intérêt	Simplifier la garantie	Transparence informationnelle	Total
BENIGN	32	0	0	0	852	0	126	58	1068
BURKINA FASO	0	0	0	0	469	0	72	35	576
CAMEROON	0	0	0	0	263	0	72	52	387
COMOROS	0	0	0	0	26	0	4	2	32
CONGO BRAZAVEL	0	0	0	0	26	0	4	2	32
IVORY COAST	0	32	32	32	527	0	80	38	741
GABON	0	0	0	0	27	0	4	2	33
GUINEA CONAKRY	0	0	0	32	106	0	14	8	160
MAURITIUS	0	0	0	0	27	0	3	2	32
KENYA	0	0	0	0	27	0	4	2	33
MALI	0	0	0	0	26	0	4	2	32
MOROCCO	0	0	0	0	164	0	21	11	196
NIGER	0	0	0	0	161	0	19	12	192
NIGERIA	0	0	0	0	55	0	8	4	67
RDC	0	0	0	0	104	0	16	8	128
RWANDA	0	0	0	0	53	0	7	4	64
SENEGAL	0	0	0	0	341	0	51	25	417
SUDAN	0	0	0	0	160	0	24	12	196
TCHAD	0	0	0	0	85	0	8	4	97
TOGO	0	291	0	0	4607	66	707	341	6012
TUNISIE	0	0	0	0	52	0	8	4	64
UGANDA	32	0	0	0	0	0	0	0	32
ZIMBABWE	0	0	0	0	54	0	6	4	64
Total	64	323	32	64	8212	66	1262	632	10655

	Neutral	Not applicable	Satisfactory	Unsatisfactory	Very satisfactory	Very unsatisfactory	Total
BENIGN	96	388	424	128	0	32	1068
BURKINA FASO	288	32	128	128	0	0	576
CAMEROON	161	66	64	64	0	32	387
COMOROS	32	0	0	0	0	0	32
CONGO BRA-ZAVEL	0	0	32	0	0	0	32
IVORY COAST	226	64	258	97	64	32	741
GABON	0	0	0	33	0	0	33
GUINEA CO-NAKRY	64	96	0	0	0	0	160
MAURITIUS	0	0	32	0	0	0	32
KENYA	0	0	33	0	0	0	33
MALI	0	0	32	0	0	0	32
MOROCCO	34	32	32	32	0	66	196
NIGER	0	32	160	0	0	0	192
NIGERIA	0	67	0	0	0	0	67
DRC	32	32	32	32	0	0	128
RWANDA	32	0	0	32	0	0	64
SENEGAL	224	32	129	32	0	0	417
SUDAN	129	33	0	34	0	0	196
CHAD	0	64	33	0	0	0	97
TOGO	1841	1258	1326	1036	290	261	6012
TUNISIA	0	0	64	0	0	0	64
UGANDA	0	0	32	0	0	0	32
ZIMBABWE	64	0	0	0	0	0	64
Total	3223	2196	2811	1648	354	423	10655

Appendix 12 : Areas for improvement regarding staff reception and friendliness

	Availability of payment options	Clarity of information on repayment deadlines	Effective communi-cation in case of late	Flexibility in case of temporary financial	Other	Respect for the confidentiality of	Total
BENIN	358	550	32	0	96	32	1068
BURKINA FASO	96	224	0	96	64	96	576
CAMEROON	32	257	0	65	0	33	387
COMOROS	0	0	32	0	0	0	32
CONGO BRAZAVEL	0	32	0	0	0	0	32
IVORY COAST	0	516	32	97	0	96	741
GABON	0	33	0	0	0	0	33
GUINEA CONAKRY	32	96	0	32	0	0	160
MAURITIUS	0	32	0	0	0	0	32
KENYA	33	0	0	0	0	0	33
MALI	0	32	0	0	0	0	32
MOROCCO	0	196	0	0	0	0	196
NIGER	64	128	0	0	0	0	192
NIGERIA	0	67	0	0	0	0	67
DRC	0	96	0	0	0	32	128
RWANDA	32	0	0	0	0	32	64
SENEGAL	0	321	0	64	32	0	417
SUDAN	32	131	33	0	0	0	196
TCHAD	32	33	0	0	32	0	97
TOGO	746	3456	194	970	256	390	6012
TUNISIA	0	64	0	0	0	0	64
UGANDA	0	32	0	0	0	0	32
ZIMBABWE	0	64	0	0	0	0	64
Total	1457	6360	323	1324	480	711	10655

	Trust fees	The sampling process suffers from a certain ambiguity.	Nothing to report	Interest rate reductions	Flexibility in case of financial difficulty	Too many threats	Total
BENIN	32	64	32	940	0	0	1068
BURKINA FASO	0	0	0	576	0	0	576
CAMEROON	0	0	0	387	0	0	387
COMOROS	0	0	0	32	0	0	32
CONGO BRAZAVEL	0	0	0	32	0	0	32
IVORY COAST	32	0	0	709	0	0	741
GABON	0	0	0	33	0	0	33
GUINEA CONAKRY	0	0	0	160	0	0	160
MAURITIUS	0	0	0	32	0	0	32
KENYA	0	0	0	33	0	0	33
MALI	0	0	0	32	0	0	32
MOROCCO	0	0	0	196	0	0	196
NIGER	0	0	0	192	0	0	192
NIGERIA	0	0	0	67	0	0	67
DRC	0	0	0	128	0	0	128
RWANDA	0	0	0	13	0	51	64
SENEGAL	0	152	0	0	0	265	417
SUDAN	0	196	0	0	0	0	196
CHAD	0	65	32	0	0	0	97
TOGO	592	558	3518	32	1280	32	6012
TUNISIA	0	0	64	0	0	0	64
UGANDA	0	0	32	0	0	0	32
ZIMBABWE	0	0	64	0	0	0	64
Total	656	1035	3742	3594	1280	348	10655

	Availa-bility of payment options	Clarity of information on repayment deadlines	Flexibility in case of temporary financial difficulties	Other	Respect for the confi-dentiality of financial information	Total
BENIN	290	522	96	64	96	1068
BURKINA FASO	64	352	96	64	0	576
CAMEROON	33	322	32	0	0	387
COMOROS	0	0	0	0	32	32
CONGO BRAZAVEL	0	32	0	0	0	32
IVORY COAST	131	288	290	0	32	741
GABON	0	33	0	0	0	33
GUINEA CONAKRY	32	128	0	0	0	160
MAURITIUS	0	32	0	0	0	32
KENYA	0	0	33	0	0	33
MALI	0	32	0	0	0	32
MOROCCO	0	164	32	0	0	196
NIGER	64	0	96	0	32	192
NIGERIA	0	67	0	0	0	67
DRC	32	64	0	0	32	128
RWANDA	32	32	0	0	0	64
SENEGAL	64	225	64	64	0	417
SUDAN	0	196	0	0	0	196
CHAD	0	65	0	32	0	97
TOGO	1386	2364	1812	192	258	6012
TUNISIA	0	32	32	0	0	64
UGANDA	0	32	0	0	0	32
ZIMBABWE	0	64	0	0	0	64
Total	2128	5046	2583	416	482	10655

Appendix 15 : Terms and conditions mentioned regarding the granting of credit

	Recovery method	Nothing to report	High interest rates, very high application and insurance fees	Too many real guarantees	Total
BENIGN	398	150	308	212	1068
BURKINA FASO	189	97	214	76	576
CAMEROON	155	64	35	133	387
COMOROS	32	0	0	0	32
CONGO BRAZAVEL	2	1	2	27	32
IVORY COAST	94	10	235	402	741
GABON	7	1	13	12	33
GUINEA CONAKRY	6	1	84	69	160
MAURITIUS	0	0	32	0	32
KENYA	4	3	13	13	33
MALI	6	2	9	15	32
MOROCCO	29	6	101	60	196
NIGER	7	3	144	38	192
NIGERIA	0	0	33	34	67
DRC	0	0	128	0	128
RWANDA	0	0	64	0	64
SENEGAL	43	13	258	103	417
SUDAN	30	23	62	81	196
CHAD	9	5	47	36	97
TOGO	691	1070	3396	855	6012
TUNISIA	8	16	33	7	64
UGANDA	0	0	32	0	32
ZIMBABWE	6	23	33	2	64
Total	1716	1488	5276	2175	10655

	Dissatisfied	Neutral	Satisfied	Very dissatisfied	Very satisfied	Total
BENIGN	160	354	522	0	32	1068
BURKINA FASO	64	352	128	32	0	576
CAMEROON	33	258	64	32	0	387
COMOROS	0	32	0	0	0	32
CONGO BRA-ZAVEL	32	0	0	0	0	32
IVORY COAST	97	386	162	0	96	741
GABON	0	33	0	0	0	33
GUINEA CO-NAKRY	96	64	0	0	0	160
MAURITIUS	0	32	0	0	0	32
KENYA	0	0	33	0	0	33
MALI	0	0	32	0	0	32
MOROCCO	130	66	0	0	0	196
NIGER	64	32	64	0	32	192
NIGERIA	33	0	34	0	0	67
DRC	32	96	0	0	0	128
RWANDA	0	0	32	0	32	64
SENEGAL	160	257	0	0	0	417
SUDAN	0	196	0	0	0	196
CHAD	0	65	32	0	0	97
TOGO	912	2871	1581	452	196	6012
TUNISIA	64	0	0	0	0	64
UGANDA	0	32	0	0	0	32
ZIMBABWE	0	64	0	0	0	64
Total	1877	5190	2684	516	388	10655

Appendix 17 : The most important criteria when granting a loan

	Average	Fair	Good	Poor	Total
BENIN	616	194	130	128	1068
BURKINA FASO	160	288	64	64	576
CAMEROON	96	129	0	162	387
COMOROS	32	0	0	0	32
CONGO BRA-ZAVEL	0	32	0	0	32
IVORY COAST	324	224	96	97	741
GABON	0	33	0	0	33
GUINEA CO-NAKRY	32	0	32	96	160
MAURITIUS	32	0	0	0	32
KENYA	33	0	0	0	33
MALI	0	0	32	0	32
MOROCCO	34	64	0	98	196
NIGER	64	64	64	0	192
NIGERIA	33	0	34	0	67
DRC	64	64	0	0	128
RWANDA	64	0	0	0	64
SENEGAL	128	193	32	64	417
SUDAN	32	33	0	131	196
CHAD	32	0	32	33	97
TOGO	2360	1777	809	1066	6012
TUNISIA	0	32	0	32	64
UGANDA	32	0	0	0	32
ZIMBABWE	0	64	0	0	64
Total	4168	3191	1325	1971	10655

Appendix 18: The most important criteria when granting a loan

	I don't know	Never	Often	Rarely	Total
BENIGN	322	64	160	522	1068
BURKINA FASO	288	32	128	128	576
CAMEROON	193	97	0	97	387
COMOROS	0	0	0	32	32
CONGO BRAZAVEL	0	32	0	0	32
IVORY COAST	418	64	0	259	741
GABON	0	33	0	0	33
GUINEA CO-NAKRY	32	64	0	64	160
MAURITIUS	0	32	0	0	32
KENYA	0	0	0	33	33
MALI	0	0	0	32	32
MOROCCO	66	32	0	98	196
NIGER	0	32	96	64	192
NIGERIA	0	0	34	33	67
DRC	64	32	0	32	128
RWANDA	0	0	64	0	64
SENEGAL	96	64	0	257	417
SUDAN	162	34	0	0	196
TCHAD	32	65	0	0	97
TOGO	2970	1062	482	1498	6012
TUNISIA	0	64	0	0	64
UGANDA	0	0	32	0	32
ZIMBABWE	0	0	64	0	64
Total	4643	1803	1060	3149	10655

	I have never applied for a loan	Neutral	Satisfactory	Unsatisfactory	Very satisfactory	Very unsatisfactory	Total
BENIGN	204	193	270	243	66	92	1068
BURKINA FASO	118	102	145	134	29	48	576
CAMEROON	72	72	95	89	26	33	387
COMOROS	5	4	10	6	3	4	32
CONGO BRA-ZAVEL	6	4	7	8	3	4	32
IVORY COAST	143	131	190	173	41	63	741
GABON	7	3	9	12	1	1	33
GUINEA CO-NAKRY	35	36	34	31	10	14	160
MAURITIUS	6	4	11	6	3	2	32
KENYA	5	5	6	9	3	5	33
MALI	6	3	11	9	2	1	32
MOROCCO	44	36	49	45	8	14	196
NIGER	28	34	50	50	11	19	192
NIGERIA	20	11	16	10	3	7	67
DRC	25	27	32	26	9	9	128
RWANDA	11	7	14	19	6	7	64
SENEGAL	80	73	110	99	21	34	417
SUDAN	41	40	47	38	13	17	196
TCHAD	17	16	25	24	5	10	97
TOGO	1186	1075	1510	1387	344	510	6012
TUNISIA	21	12	15	13	1	2	64
UGANDA	3	2	9	17	0	1	32
ZIMBABWE	13	8	20	16	1	6	64
Total	2096	1898	2685	2464	609	903	10655

Appendix 20 : The most important criteria when granting a loan.

	Amount of the loan granted	Competitive interest rates	Fast processing time	Fast processing time Flexibility of repayment	Flexibility of repayment	Other	Simplified appli-cation process	Total
BENIN	28	542	54	276	36	75	57	1068
BURKINA FASO	12	280	36	153	19	44	32	576
CAMEROON	11	189	18	108	13	26	22	387
COMOROS	1	16	0	10	1	4	0	32
CONGO BRA-ZAVEL	1	14	2	9	2	2	2	32
IVORY COAST	16	363	42	203	23	53	41	741
GABON	1	14	3	11	1	1	2	33
GUINEA CO-NAKRY	5	84	7	37	6	12	9	160
MAURITIUS	1	13	0	9	3	5	1	32
KENYA	1	15	2	11	0	3	1	33
MALI	0	16	4	8	0	2	2	32
MOROCCO	3	98	12	50	6	13	14	196
NIGER	6	83	11	64	6	13	9	192
NIGERIA	0	24	5	27	3	4	4	67
DRC	6	57	2	42	5	11	5	128
RWANDA	1	22	5	25	2	6	3	64
SENEGAL	9	176	24	144	13	27	24	417
SUDAN	6	83	7	64	9	17	10	196
TCHAD	1	41	8	34	1	6	6	97
TOGO	145	2509	332	2063	200	435	328	6012
TUNISIA	2	26	2	18	3	9	4	64
UGANDA	1	14	4	8	0	1	4	32
ZIMBABWE	0	30	6	20	2	1	5	64
Total	257	4709	586	3394	354	770	585	10655

Appendix 21 : Aspects of credit granting conditions to be improved

	Amount of the loan granted	Competitive interest rates	Fast processing time	Flexibility of repayment	Other	Simplified application process	Total
BENIGN	28	776	51	50	32	131	1068
BURKINA FASO	17	409	29	25	17	79	576
CAMEROON	9	285	18	18	12	45	387
COMOROS	1	23	1	2	1	4	32
CONGO BRA-ZAVEL	3	20	0	1	1	7	32
IVORY COAST	20	531	34	32	24	100	741
GABON	0	29	3	0	0	1	33
GUINEA CO-NAKRY	3	117	11	11	4	14	160
MAURITIUS	1	22	0	2	1	6	32
KENYA	3	22	0	0	2	6	33
MALI	1	23	1	1	1	5	32
MOROCCO	4	143	13	9	5	22	196
NIGER	6	136	6	7	7	30	192
NIGERIA	0	48	6	2	1	10	67
DRC	4	96	6	10	4	8	128
RWANDA	4	41	0	2	3	14	64
SENEGAL	10	305	21	16	12	53	417
SUDAN	4	142	11	13	5	21	196
CHAD	5	63	2	2	5	20	97
TOGO	162	4338	295	271	181	765	6012
TUNISIA	3	46	4	6	2	3	64
UGANDA	0	24	2	0	0	6	32
ZIMBABWE	0	44	4	1	2	13	64
Total	288	7683	518	481	322	1363	10655

Appendix 22 : Other criteria mentioned by respondents

	Fairness on the guarantee	Frequent staff turnover impacts relationships	Nothing to report	SSimplified competitive interest rate	Information transparency	Total
BENIN	324	159	145	202	238	1068
BURKINA FASO	104	132	71	175	94	576
CAMEROON	73	72	54	126	62	387
COMOROS	4	4	6	6	12	32
CONGO BRAZAVEL	4	6	7	8	7	32
IVORY COAST	134	143	94	176	194	741
GABON	3	7	2	13	8	33
GUINEA CONAKRY	36	36	23	30	35	160
MAURITIUS	4	5	4	6	13	32
KENYA	5	4	8	9	7	33
MALI	4	6	3	8	11	32
MOROCCO	36	46	20	46	48	196
NIGER	35	27	26	53	51	192
NIGERIA	11	20	10	10	16	67
DRC	27	25	17	25	34	128
RWANDA	8	10	12	18	16	64
SENEGAL	74	81	49	103	110	417
SUDAN	40	41	28	37	50	196
TCHAD	17	17	13	25	25	97
TOGO	2730	397	1009	256	1620	6012
TUNISIE	33	1	10	4	16	64
UGANDA	5	0	17	2	8	32
ZIMBABWE	21	1	17	7	18	64
Total	3732	1240	1645	1345	2693	10655

Appendix 23 : Evaluation of loan recovery conditions by respondents who have taken out loans once

		Neutral	Not applicable	Satisfactory	Unsatisfactory	Very satisfactory	Very unsatisfactory	Total
BENIGN	0	328	216	285	160	36	43	1068
BURKINA FASO	0	170	122	149	94	19	22	576
CAMEROON	0	121	75	107	57	12	15	387
COMOROS	0	11	8	6	2	3	2	32
CONGO BRA-ZAVEL	0	12	5	8	6	0	1	32
IVORY COAST	0	224	150	197	116	25	29	741
GABON	0	7	9	8	6	1	2	33
GUINEA CO-NAKRY	0	49	33	42	24	5	7	160
MAURITIUS	0	10	9	9	2	2	0	32
KENYA	0	12	5	8	7	0	1	33
MALI	0	10	4	9	6	3	0	32
MOROCCO	0	54	45	54	31	4	8	196
NIGER	0	64	32	48	31	8	9	192
NIGERIA	0	20	18	13	10	3	3	67
DRC	0	36	29	38	16	4	5	128
RWANDA	0	22	10	19	11	1	1	64
SENEGAL	0	123	87	109	66	14	18	417
SUDAN	0	62	42	50	28	7	7	196
CHAD	0	31	16	27	16	3	4	97
TOGO	0	1822	1239	1580	933	201	237	6012
TUNISIA	0	12	22	17	10	1	2	64
UGANDA	0	6	5	10	7	1	3	32
ZIMBABWE	1	17	15	18	8	1	4	64
Total	1	3223	2196	2811	1647	354	423	10655

Appendix 24 : The most important criteria during the credit recovery process.

	Availability of payment options	Clarity of information on repayment	Effective communication in case of late payment	Flexibility in case of temporary	Other	Respect for the confi-dentiality of financial	Total
BENIN	143	642	31	135	47	70	1068
BURKINA FASO	82	340	18	69	27	40	576
CAMEROON	51	231	12	51	18	24	387
COMOROS	2	23	1	3	0	3	32
CONGO BRAZAVEL	5	14	1	5	2	5	32
IVORY COAST	104	443	21	91	34	48	741
GABON	5	20	2	2	0	4	33
GUINEA CONAKRY	20	96	5	24	9	6	160
MAURITIUS	2	23	1	3	0	3	32
KENYA	7	13	1	4	2	6	33
MALI	3	21	0	3	4	1	32
MOROCCO	29	118	7	24	7	11	196
NIGER	27	113	5	24	8	15	192
NIGERIA	5	42	3	12	3	2	67
DRC	18	79	4	13	6	8	128
RWANDA	9	33	1	9	4	8	64
SENEGAL	61	250	13	48	17	28	417
SUDAN	21	122	6	27	9	11	196
CHAD	17	53	2	12	6	7	97
TOGO	818	3592	184	747	271	400	6012
TUNISIA	11	35	2	6	6	4	64
UGANDA	7	19	1	3	0	2	32
ZIMBABWE	10	37	2	9	1	5	64
Total	1457	6359	323	1324	481	711	10655

Appendix 25 : Other areas of dissatisfaction related to the methods of debt recovery

	Lack of clarity regarding interest rates.	Nothing to report	Respect for the client.	Flexibility in case of financial difficulty	Too many threats .	Total
BENIGN	746	1	6	72	243	1068
BURKINA FASO	407	0	4	33	132	576
CAMEROON	266	0	2	36	83	387
COMOROS	23	0	0	9	0	32
CONGO BRAZAVEL	20	0	1	11	0	32
IVORY COAST	518	0	5	202	16	741
GABON	20	0	0	13	0	33
GUINEA CONAKRY	117	0	0	38	5	160
MAURITIUS	23	0	0	9	0	32
KENYA	20	0	2	11	0	33
MALI	20	0	0	10	2	32
MOROCCO	142	0	0	50	4	196
NIGER	128	0	2	59	3	192
NIGERIA	53	0	0	12	2	67
DRC	92	0	0	33	3	128
RWANDA	38	0	2	23	1	64
SENEGAL	292	0	2	115	8	417
SUDAN	143	0	0	48	5	196
TCHAD	66	0	2	27	2	97
TOGO	2576	307	36	1633	1460	6012
TUNISIA	29	6	0	10	19	64
UGANDA	5	2	0	17	8	32
ZIMBABWE	21	9	0	16	18	64
Total	5765	325	64	2487	2014	10655

Appendix 26 : Aspects of debt recovery conditions that could be improved.

	Availability of payment options	Clarity of information on repayment deadlines	Effective communication in case of late payment	Flexibility in case of temporary financial	Other	Respect for the confi-dentiality of financial	Total
BENIGN	174	220	40	546	40	48	1068
BURKINA FASO	90	119	25	291	24	27	576
CAMEROON	63	81	14	199	15	15	387
COMOROS	8	5	0	16	0	3	32
CONGO BRAZAVEL	3	5	2	18	4	0	32
IVORY COAST	114	150	28	386	29	34	741
GABON	4	5	2	20	0	2	33
GUINEA CONAKRY	33	39	7	68	6	7	160
MAURITIUS	6	7	1	16	0	2	32
KENYA	3	4	1	20	4	1	33
MALI	3	3	1	19	3	3	32
MOROCCO	34	39	10	99	6	8	196
NIGER	26	32	5	113	7	9	192
NIGERIA	11	16	5	31	2	2	67
DRC	27	22	3	65	4	7	128
RWANDA	7	8	3	36	6	4	64
SENEGAL	62	75	16	233	14	17	417
SUDAN	39	38	8	96	6	9	196
CHAD	10	16	3	57	7	4	97
TOGO	807	671	239	3786	235	274	6012
TUNISIA	11	8	3	34	4	4	64
UGANDA	2	2	1	25	0	2	32
ZIMBABWE	8	7	3	45	1	0	64
Total	1545	1572	420	6219	417	482	10655

Appendix 27 : Overall satisfaction with the conditions for granting and collecting loans

	Dissatisfied	Neutral	Satisfied	Very dissatisfied	Very satisfied	Total
BENIN	299	332	339	52	46	1068
BURKINA FASO	165	188	171	28	24	576
CAMEROON	106	124	122	18	17	387
COMOROS	11	3	15	2	1	32
CONGO BRAZAVEL	9	12	9	2	0	32
IVORY COAST	209	235	227	38	32	741
GABON	10	10	9	1	3	33
GUINEA CONAKRY	44	55	49	6	6	160
MAURITIUS	9	6	14	2	1	32
KENYA	10	12	9	1	1	33
MALI	9	9	10	1	3	32
MOROCCO	53	67	59	10	7	196
NIGER	57	56	58	12	9	192
NIGERIA	19	25	19	3	1	67
DRC	33	38	46	4	7	128
RWANDA	21	20	18	2	3	64
SENEGAL	117	132	127	23	18	417
SUDAN	55	62	64	8	7	196
CHAD	26	33	27	7	4	97
TOGO	1698	1913	1856	290	255	6012
TUNISIA	16	27	16	2	3	64
UGANDA	12	8	8	2	2	32
ZIMBABWE	15	19	22	5	3	64
Total	3003	3386	3294	519	453	10655

	Confused loan terms	Nothing to report	Review the interest rate	Total
BENIGN	13	568	487	1068
BURKINA FASO	7	310	259	576
CAMEROON	5	204	178	387
COMOROS	0	16	16	32
CONGO BRAZAVEL	0	15	17	32
IVORY COAST	9	399	333	741
GABON	1	17	15	33
GUINEA CONAKRY	2	85	73	160
MAURITIUS	0	17	15	32
KENYA	0	13	20	33
MALI	1	21	10	32
MOROCCO	3	105	88	196
NIGER	1	102	89	192
NIGERIA	1	42	24	67
DRC	2	62	64	128
RWANDA	1	32	31	64
SENEGAL	5	226	186	417
SUDAN	2	103	91	196
CHAD	1	53	43	97
TOGO	73	3208	2731	6012
TUNISIA	1	34	29	64
UGANDA	0	16	16	32
ZIMBABWE	1	42	21	64
Total	129	5690	4836	10655

Appendix 29 : Evaluation of central bank supervision and control over financial institutions.

	Dissatisfied	Neutral	Satisfied	Very dissatisfied	Very satisfied	Total
BENIGN	185	523	267	54	39	1068
BURKINA FASO	105	277	147	26	21	576
CAMEROON	68	188	99	20	12	387
COMOROS	1	23	3	2	3	32
CONGO BRA-ZAVEL	4	21	6	1	0	32
IVORY COAST	132	355	189	38	27	741
GABON	7	12	10	1	3	33
GUINEA CO-NAKRY	31	77	41	8	3	160
MAURITIUS	0	21	8	0	3	32
KENYA	5	21	5	1	1	33
MALI	8	11	9	2	2	32
MOROCCO	38	88	55	9	6	196
NIGER	31	99	43	11	8	192
NIGERIA	16	34	14	2	1	67
DRC	18	62	35	7	6	128
RWANDA	10	33	16	3	2	64
SENEGAL	75	199	106	21	16	417
SUDAN	32	100	50	8	6	196
CHAD	18	47	22	7	3	97
TOGO	1060	2931	1513	289	219	6012
TUNISIA	12	29	18	2	3	64
UGANDA	7	12	10	1	2	32
ZIMBABWE	13	27	18	3	3	64
Total	1876	5190	2684	516	389	10655

Appendix 30 : Evaluation of the protection of consumer rights for financial services by the central bank.

	Average	Fair	Good	Poor	Total
BENIN	420	323	130	195	1068
BURKINA FASO	222	170	74	110	576
CAMEROON	157	115	45	70	387
COMOROS	10	15	4	3	32
CONGO BRAZAVEL	10	13	4	5	32
IVORY COAST	288	219	91	143	741
GABON	13	8	6	6	33
GUINEA CONAKRY	67	48	18	27	160
MAURITIUS	12	11	7	2	32
KENYA	9	13	3	8	33
MALI	12	10	4	6	32
MOROCCO	80	52	27	37	196
NIGER	72	60	20	40	192
NIGERIA	25	20	11	11	67
DRC	55	39	14	20	128
RWANDA	21	22	9	12	64
SENEGAL	163	122	51	81	417
SUDAN	81	60	25	30	196
TCHAD	35	29	9	24	97
TOGO	2348	1802	752	1110	6012
TUNISIE	27	17	8	12	64
UGANDA	14	6	5	7	32
ZIMBABWE	26	17	8	13	64
Total	4167	3191	1325	1972	10655

	I don't know	Never	Often	Rarely	Total
BENIGN	470	183	108	307	1068
BURKINA FASO	248	96	55	177	576
CAMEROON	170	65	43	109	387
COMOROS	18	7	1	6	32
CONGO BRA-ZAVEL	18	3	5	6	32
IVORY COAST	322	124	69	226	741
GABON	15	3	1	14	33
GUINEA CO-NAKRY	61	35	23	41	160
MAURITIUS	19	4	3	6	32
KENYA	20	3	3	7	33
MALI	14	7	2	9	32
MOROCCO	72	33	23	68	196
NIGER	98	27	12	55	192
NIGERIA	23	17	4	23	67
DRC	54	24	20	30	128
RWANDA	35	7	7	15	64
SENEGAL	180	68	35	134	417
SUDAN	82	38	27	49	196
TCHAD	47	13	4	33	97
TOGO	2617	1022	600	1773	6012
TUNISIA	25	12	11	16	64
UGANDA	14	3	2	13	32
ZIMBABWE	21	10	2	31	64
Total	4643	1804	1060	3148	10655

Annexe 32: Accord sur le fait que l'État devrait créer une autorité de régulation pour les services financiers.

	Unfavorable opinion	Favorable opinion	Total
BENIGN	91	977	1068
BURKINA FASO	49	527	576
CAMEROON	33	354	387
COMOROS	2	30	32
CONGO BRA-ZAVEL	1	31	32
IVORY COAST	66	675	741
GABON	4	29	33
GUINEA CO-NAKRY	13	147	160
MAURITIUS	0	32	32
KENYA	2	31	33
MALI	5	27	32
MOROCCO	16	180	196
NIGER	18	174	192
NIGERIA	3	64	67
DRC	12	116	128
RWANDA	5	59	64
SENEGAL	38	379	417
SUDAN	13	183	196
TCHAD	11	86	97
TOGO	509	5503	6012
TUNISIA	5	59	64
UGANDA	3	29	32
ZIMBABWE	8	56	64
Total	907	9748	10655

AGE

	18-25	26-35	36-45	46-55	more 55	Total
BENIGN	96	520	258	130	64	1068
BURKINA FASO	3	32	192	253	96	576
CAMEROON	9	47	162	102	67	387
COMOROS	8	16	0	3	5	32
CONGO BRAZAVEL	6	7	0	17	2	32
IVORY COAST	12	30	309	224	166	741
GABON	15	5	0	13	0	33
GUINEA CONAKRY	10	62	0	54	34	160
MAURITIUS	8	17	0	3	4	32
KENYA	7	17	0	8	1	33
MALI	11	5	0	10	6	32
MOROCCO	11	0	96	0	89	196
NIGER	0	32	32	32	96	192
NIGERIA	4	12	5	1	45	67
DRC	32	32	0	0	64	128
RWANDA	5	26	0	26	7	64
SENEGAL	0	64	160	64	129	417
SUDAN	15	21	114	35	11	196
CHAD	29	30	14	13	11	97
TOGO	298	1485	2232	1577	420	6012
TUNISIA	11	26	0	16	11	64
UGANDA	5	16	9	0	2	32
ZIMBABWE	0	14	31	0	19	64
Total	595	2516	3614	2581	1349	10655

GENDER

	Female	Male	Total
BENIN	194	874	1068
BURKINA FASO	115	461	576
CAMEROON	67	320	387
COMOROS	19	13	32
CONGO BRAZAVEL	8	24	32
IVORY COAST	87	654	741
GABON	8	25	33
GUINEA CONAKRY	19	141	160
MAURITIUS	12	20	32
KENYA	10	23	33
MALI	9	23	32
MOROCCO	64	132	196
NIGER	1	191	192
NIGERIA	31	36	67
DRC	64	64	128
RWANDA	23	41	64
SENEGAL	0	417	417
SUDAN	46	150	196
TCHAD	33	64	97
TOGO	1137	4875	6012
TUNISIA	21	43	64
UGANDA	10	22	32
ZIMBABWE	11	53	64
Total	1989	8666	10655

Thank you for your interest in our survey on the assessment of customer service and loan origination and recovery procedures in banks and microfinance institutions in Benin. Please find the questionnaire below. Your participation is greatly appreciated. Thank you for your interest in our survey on the assessment of the level of welcome and the terms of credit granting and recovery in banks and microfinance institutions in Benin. Please find the questionnaire below. Your participation is greatly appreciated.

Section 1: Demo Charts Information / DemoChart Information

1. What East your Age ? / What is your age?
   b) 18-25
   c) 26-35
   d) 36-45
   e) 46-55
   f) Plus de 55 / Over 55

2. What is your gender ? What Is your gender ?
   a) Masculine/Male
   b) Feminine/ Female

3. What country are you from ?	4. Which administrative region are you from ? What administrative region are you from?	5. Which banks do you have accounts with?

6. Do you have a microfinance account? If so, write in capital letters.
Do you have an account in microfinance? If yes, please write in uppercase.
a) Yes ....
b) No ....

Section 2: Accueil dans les banques, les microfinances/ Reception in Banks, Microfinance

7. During your visits to banks and microfinance institutions, how do you assess the quality of the service you receive? How do you evaluate reception in banks / micro-finances/ During your visits to banks and microfinances, how do you evaluate the quality of the reception received? How do you assess the reception in banks / micro-finance?

1. Excellent
2. Good
3. Average
4. Mediocre/Poor
5. Very bad / Very poor

8. What criteria influence your evaluation of the service at the financial institutions where you have an account? (Select all the answers applicable) / What criteria influence your assessment of the reception in the financial institutions where you have an account? (Select all applicable answers)

1. Friendliness of the staff
2. Speed of service
3. Availability of staff to answer questions
4. Clarity of information provided
5. Confort of facilities
6. Other (please specify)_______________

9. What aspects of the reception service do you think could be improved ? What aspects of the reception could be improved according to you?

1. Friendliness of the staff
2. Speed of service
3. Availability of staff to answer questions
4. Clarity of information provided
5. Comfort of facilities
6. Other (please specify) _______________

Section 3: Credit Granting Procedures/ Credit Granting Terms

10. Have you ever applied for a loan from a financial institution , how would you rate the loan terms? applied for a loan at a financial institution, how do you evaluate the credit granting terms ?

1. Very Satisfying / Very satisfactory
2. Satisfyinges / Satisfactory
3. Neutrals / Neutral
4. Unsatisfactoryes / Unsatisfactory
5. Very Unsatisfactory / Very unsatisfactory
6. I have never asked for credit . applied for a loan

11. What are the most important criteria for you when granting credit? (Select) all the answers applicable) / What are the most important criteria for you when granting a loan? (Select all applicable answers)

1. Competitive interest rate interest rates
2. Simplified application process
3. Fast processing time
4. Fast processing time
5. Amount of the loan granted granted
6. Flexibility of repayment terms terms
7. Other (please specify) specify) _______________

12. What aspects of the credit granting procedures would you like to see improved? (Please to specify) What aspects of the credit granting terms would you like to see Improved ? (Please) specify) 1. Taux d'intérêt compétitif/ Competitive interest rates

1. Competitive interest rate/ Competitive interest rates
2. Simplified application process/ Simplified application process
3. Fast processing time
4. Speed of processing
5. Amount of credit granted/ Amount of the loan granted
6. Flexible repayment terms/ Flexibility of repayment terms
7. Other (please specify) / Other (please) specify) _______________

Section 4: Credit recovery procedures/ Credit Recovery Terms

13. You have ever repaid a loan to a financial institution , how do you assess the terms of debt recovery ? repaid a loan to a financial institution, how do you evaluate the credit recovery terms ?

1. Very Satisfying / Very satisfactory
2. Satisfying / Satisfactory
3. Neutrals / Neutral
4. Unsatisfactoryes / Unsatisfactory
5. Very Unsatisfactory / Very unsatisfactory
6. Not applicable

14. What are the most important criteria for you when recovering debts? (Select) all the answers applicable)/ What are the most important criteria for you during the credit recovery process? (Select all applicable answers)

1. Clarity of information on repayment deadlines
2. Availability of payment options (online, in person, etc.)/ Availability of payment options (online, in- person , etc.)
3. Flexibility in case of temporary financial difficulties/ Flexibility in case of temporary financial difficulties
4. Case of late payment payment
5. Respect for the confidentiality of financial information
6. Other (please specify) / Other (please) specify) _______________

15. What aspects of the debt recovery process do you think could be improved? (Please to specify)/ What aspects of the credit recovery terms do you think could be Improved ? (Please) specify) ---

Section 5: Overall Experience Experience

16. Overall, are you satisfied with the loan approval and repayment procedures at the financial institution where you have an account ? Overall , are you satisfied with the credit granting and recovery terms at the financial institution where Do you have an account ?

1. Yes , Very Satisfied (e)/ Yes, very satisfied
2. Yes, Satisfied (e)/ Yes, satisfied
3. Neutral/ Neutral
4. No, Dissatisfied (e)/ No, dissatisfied
5. No, Very Dissatisfied (e)/ No, very dissatisfied

17. Could you briefly explain the reasons for your answer to the previous question ? Could you briefly explain the reasons for your answer to the previous question?

18. The top three institutions where the reception is highly regarded. is well appreciated ?

Section 6: Assessment of the Central Bank's actions/ Evaluation of Central bankActions

19. What is your assessment of the Central Bank's supervision and control of financial institutions in the country ? What is your assessment of the supervision and control of Central bank over financial institutions in the country?

1. Very Satisfied (e)/ Very satisfied
2. Satisfied (e)/ Satisfied
3. Neutral/ Neutral
4. Dissatisfied / Dissatisfied
5. Very Dissatisfied (e)/ Very dissatisfied d

20. What is your assessment of the Central Bank's protection of consumer rights in financial services ? What is your assessment of the protection of consumer rights for financial services by Central bank ?

1. Good
2. AVERAGE/ Average
3. Fair/ Fair
4. Mediocre/ Poor

21. Is the Central Bank providing consumer education on these instructions for the benefit of consumers ? Does Central Bank provide consumer education regarding these instructions for the benefit of consumers ?

1. Often/ Often
2. Rarely/ Rarely
3. Never
4. I don't know .

22. Do you agree that the state should create a financial sector regulatory authority in the country? agree that the state should create a regulatory authority for the financial sector in the country?

1. Yes
2. No

Thank you for answering our questions, which will be valuable in assessing the level of service and the procedures for granting and recovering loans in banks and micro-finance institutions.

Thank you for answering our questions, which will be valuable for evaluating the level of reception and the terms of credit granting and recovery in banks and microfinance.microfinances.

A PROPOS DE L’ACO:

L’Ogranisation Africaine des Consommateurs en abrégé « ACO » précédenment Union Africaine des Consommteurs (UAC) est une Organisation continentale non gouvernementale à but non lucratif qui fédère les organisations nationales et indépendantes de consommateurs en Afrique. Elle compte actuellement 48 organisations des consommateurs de 44 pays africains.

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