

[illegible]

|     |          |                                                                                                           |                                                                                                                          |
|-----|----------|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| T37 | Table 37 | Q2 - Which if any of the following best applies to you?                                                   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T38 | Table 38 | Q2 - Which if any of the following best applies to you?                                                   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T39 | Table 39 | Q3 - Please select whether you think each statement is true or false.                                     | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T40 | Table 40 | Q3 1 - Please select whether you think each statement is true or false. A digital ID is an electronic way | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T41 | Table 41 | Q3 1 - Please select whether you think each statement is true or false. A digital ID is an electronic way | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T42 | Table 42 | Q3 2 - Please select whether you think each statement is true or false. Digital IDs can be used to acces  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T43 | Table 43 | Q3 2 - Please select whether you think each statement is true or false. Digital IDs can be used to acces  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T44 | Table 44 | Q3 3 - Please select whether you think each statement is true or false. Digital IDs can be used to acces  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T45 | Table 45 | Q3 3 - Please select whether you think each statement is true or false. Digital IDs can be used to acces  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T46 | Table 46 | Q3 4 - Please select whether you think each statement is true or false. Digital IDs can be stored on a s  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T47 | Table 47 | Q3 4 - Please select whether you think each statement is true or false. Digital IDs can be stored on a s  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T48 | Table 48 | Q3 5 - Please select whether you think each statement is true or false. A digital ID can verify your iden | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T49 | Table 49 | Q3 5 - Please select whether you think each statement is true or false. A digital ID can verify your iden | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T50 | Table 50 | Q3 6 - Please select whether you think each statement is true or false. Digital IDs can replace physical  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T51 | Table 51 | Q3 6 - Please select whether you think each statement is true or false. Digital IDs can replace physical  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T52 | Table 52 | Q3 7 - Please select whether you think each statement is true or false. A digital ID requires internet ac | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T53 | Table 53 | Q3 7 - Please select whether you think each statement is true or false. A digital ID requires internet ac | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T54 | Table 54 | Q3 8 - Please select whether you think each statement is true or false. Digital IDs can only be used wit  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T55 | Table 55 | Q3 8 - Please select whether you think each statement is true or false. Digital IDs can only be used wit  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T56 | Table 56 | Q4A - In which, if any, of the following ways have you used a digital or biometric national ID to access  | Base: All Adults who have or had a valid digital or biometric National ID                                                |
| T57 | Table 57 | Q4A - In which, if any, of the following ways have you used a digital or biometric national ID to access  | Base: All Adults who have or had a valid digital or biometric National ID                                                |
| T58 | Table 58 | Q4B - You mentioned that you have not used a digital or biometric national ID to access or apply for se   | Base: All Adults who have not used a digital or biometric National ID in the past 12 months                              |
| T59 | Table 59 | Q4B - You mentioned that you have not used a digital or biometric national ID to access or apply for se   | Base: All Adults who have not used a digital or biometric National ID in the past 12 months                              |
| T60 | Table 60 | Q6 - What challenges, if any, have you ever experienced when using digital systems for ID, payments, c    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T61 | Table 61 | Q6 - What challenges, if any, have you ever experienced when using digital systems for ID, payments, c    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T62 | Table 62 | Q7 - How comfortable, or not, do you personally feel about sharing your personal data (such as ID info)   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T63 | Table 63 | Q7 - How comfortable, or not, do you personally feel about sharing your personal data (such as ID info)   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T64 | Table 64 | Q8 - If the following organisations were responsible for managing digital services such as ID's or payme  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T65 | Table 65 | Q8 1 - If the following organisations were responsible for managing digital services such as ID's or pay  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T66 | Table 66 | Q8 1 - If the following organisations were responsible for managing digital services such as ID's or pay  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T67 | Table 67 | Q8 2 - If the following organisations were responsible for managing digital services such as ID's or pay  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T68 | Table 68 | Q8 2 - If the following organisations were responsible for managing digital services such as ID's or pay  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T69 | Table 69 | Q8 3 - If the following organisations were responsible for managing digital services such as ID's or pay  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T70 | Table 70 | Q8 3 - If the following organisations were responsible for managing digital services such as ID's or pay  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T71 | Table 71 | Q8 4 - If the following organisations were responsible for managing digital services such as ID's or pay  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T72 | Table 72 | Q8 4 - If the following organisations were responsible for managing digital services such as ID's or pay  | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |

|      |           |                                                                                                          |                                                                                                                          |
|------|-----------|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| T73  | Table 73  | Q8 5 - If the following organisations were responsible for managing digital services such as ID's or pay | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T74  | Table 74  | Q8 5 - If the following organisations were responsible for managing digital services such as ID's or pay | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T75  | Table 75  | Q9 - You mentioned you are not very or not at all confident that some organisations would have the ri    | Base: All Adults who are not very or not at all confident that organisations would handle their personal data securely   |
| T76  | Table 76  | Q9 - You mentioned you are not very or not at all confident that some organisations would have the ri    | Base: All Adults who are not very or not at all confident that organisations would handle their personal data securely   |
| T77  | Table 77  | Q10 - To what extent do you agree or disagree with the following statements?                             | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T78  | Table 78  | Q10 1 - To what extent do you agree or disagree with the following statements? I want full control of    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T79  | Table 79  | Q10 1 - To what extent do you agree or disagree with the following statements? I want full control of    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T80  | Table 80  | Q10 2 - To what extent do you agree or disagree with the following statements? Nowadays, you have        | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T81  | Table 81  | Q10 2 - To what extent do you agree or disagree with the following statements? Nowadays, you have        | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T82  | Table 82  | Q10 3 - To what extent do you agree or disagree with the following statements? Whether or not I sha      | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T83  | Table 83  | Q10 3 - To what extent do you agree or disagree with the following statements? Whether or not I sha      | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T84  | Table 84  | Q10 4 - To what extent do you agree or disagree with the following statements? I am willing to share     | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T85  | Table 85  | Q10 4 - To what extent do you agree or disagree with the following statements? I am willing to share     | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T86  | Table 86  | Q10 5 - To what extent do you agree or disagree with the following statements? Digital services and p    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T87  | Table 87  | Q10 5 - To what extent do you agree or disagree with the following statements? Digital services and p    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T88  | Table 88  | Q10 6 - To what extent do you agree or disagree with the following statements? I feel that the benefit   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T89  | Table 89  | Q10 6 - To what extent do you agree or disagree with the following statements? I feel that the benefit   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T90  | Table 90  | Q10 7 - To what extent do you agree or disagree with the following statements? I try not to share my     | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T91  | Table 91  | Q10 7 - To what extent do you agree or disagree with the following statements? I try not to share my     | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T92  | Table 92  | Q11 - What, if anything, would make you more comfortable sharing your personal data digitally?           | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T93  | Table 93  | Q11 - What, if anything, would make you more comfortable sharing your personal data digitally?           | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T94  | Table 94  | Q12 - Which, if any, of the following would encourage you to personally start a new business or expan    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T95  | Table 95  | Q12 - Which, if any, of the following would encourage you to personally start a new business or expan    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T96  | Table 96  | Q13 - Which, if any, of the following would encourage you to buy or sell products or services outside o  | Base: All adults who have their own small business or plan to start one in the future                                    |
| T97  | Table 97  | Q13 - Which, if any, of the following would encourage you to buy or sell products or services outside o  | Base: All adults who have their own small business or plan to start one in the future                                    |
| T98  | Table 98  | Q14 - If you were to start using digital systems for your current or potential business, how much suppo  | Base: All adults who have their own small business or plan to start one in the future                                    |
| T99  | Table 99  | Q14 - If you were to start using digital systems for your current or potential business, how much suppo  | Base: All adults who have their own small business or plan to start one in the future                                    |
| T100 | Table 100 | Q17 - Which, if any, of these situations have you experienced in the past 12 months?                     | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T101 | Table 101 | Q17 1 - Which, if any, of these situations have you experienced in the past 12 months? I was unable to   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T102 | Table 102 | Q17 1 - Which, if any, of these situations have you experienced in the past 12 months? I was unable to   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T103 | Table 103 | Q17 2 - Which, if any, of these situations have you experienced in the past 12 months? I lost money or   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T104 | Table 104 | Q17 2 - Which, if any, of these situations have you experienced in the past 12 months? I lost money or   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T105 | Table 105 | Q17 3 - Which, if any, of these situations have you experienced in the past 12 months? I had to travel   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T106 | Table 106 | Q17 3 - Which, if any, of these situations have you experienced in the past 12 months? I had to travel   | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T107 | Table 107 | Q17 4 - Which, if any, of these situations have you experienced in the past 12 months? I missed an op    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |
| T108 | Table 108 | Q17 4 - Which, if any, of these situations have you experienced in the past 12 months? I missed an op    | Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia |

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Table 1

QENTREPRENEUR - When thinking about small businesses, which, if any, of the following apply to you?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                                                                                               | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b)  | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------|-------|-----------------|---------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                                                                               |       |                 |               |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                                                                                               | 4500  | 500             | 1000          | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                                                                                                 | 3000  | 500             | 500           | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| I currently own a small business                                                                                              | 1054  | 112             | 197           | 283            | 113                 | 215             | 133           | 510        | 543          | 1054                     | -                                                                                           | -                                                                         |
|                                                                                                                               | 35%   | 22%             | 39%<br>adefgh | 57%<br>abdefgh | 23%                 | 43%<br>adefgh   | 27%           | 35%<br>adf | 35%<br>adf   | 100%<br>jk               | -                                                                                           | -                                                                         |
| I do not have a small business<br>now but have formal plans to<br>start a small business in the future                        | 1043  | 184             | 192           | 142            | 135                 | 183             | 206           | 514        | 529          | -                        | 1043                                                                                        | -                                                                         |
|                                                                                                                               | 35%   | 37%<br>cd       | 38%<br>cdgh   | 28%            | 27%                 | 37%<br>cd       | 41%<br>cd     | 35%<br>cd  | 34%<br>cd    | -                        | 61%<br>ik                                                                                   | -                                                                         |
| I do not have a small business<br>now, but I am considering starting<br>one in the future, although I have<br>no formal plans | 663   | 158             | 90            | 58             | 151                 | 82              | 124           | 322        | 340          | -                        | 663                                                                                         | -                                                                         |
|                                                                                                                               | 22%   | 32%<br>bcegh    | 18%<br>c      | 12%            | 30%<br>bcegh        | 16%<br>c        | 25%<br>bce    | 22%<br>bce | 22%<br>bce   | -                        | 39%<br>ik                                                                                   | -                                                                         |
| I do not have a small business<br>now and I am not considering<br>starting one in the future                                  | 192   | 26              | 19            | 15             | 86                  | 12              | 35            | 98         | 94           | -                        | -                                                                                           | 192                                                                       |
|                                                                                                                               | 6%    | 5%              | 4%            | 3%             | 17%<br>abceefgh     | 2%              | 7%<br>ce      | 7%<br>bce  | 6%<br>bce    | -                        | -                                                                                           | 100%<br>ij                                                                |
| NET: Do not have but have formal<br>plans/ considering starting in the<br>future                                              | 1707  | 342             | 283           | 200            | 287                 | 265             | 331           | 836        | 870          | -                        | 1707                                                                                        | -                                                                         |
|                                                                                                                               | 57%   | 68%<br>bcdegh   | 57%<br>c      | 40%            | 57%<br>c            | 53%<br>c        | 66%<br>bcdegh | 57%<br>c   | 57%<br>c     | -                        | 100%<br>ik                                                                                  | -                                                                         |
| Don't know                                                                                                                    | 48    | 20              | 1             | 2              | 14                  | 8               | 2             | 19         | 29           | -                        | -                                                                                           | -                                                                         |
|                                                                                                                               | 2%    | 4%<br>bcfgh     | *             | *              | 3%<br>bcfgh         | 2%<br>b         | *             | 1%<br>bc   | 2%<br>bc     | -                        | -                                                                                           | -                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 2  
CENTREPRENEURIAL - When thinking about small businesses, which, if any, of the following apply to you?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Uganda/Tanzania/Ethiopia

|  | MEN      |     |     |     |     |     |       |     |     |     |     |     | WOMAN   |     |     |     |     |       |              |     |     |     |       |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |     |       |     |     |        |     |       |     |     |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |       |     |     |     |     |       |     |     |     |     |       | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |     |     |       |     |              |     |     |       |     |     |          |     |       |     |     |     |        |       |     |     |     |     |          |     |     |     |     |       |       |     |     |     |       |     |         |     |     |       |     |     |              |     |       |     |     |     |          |       |     |     |     |     |        |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |    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      |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |  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   |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |
|--|----------|-----|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|---------|-----|-----|-----|-----|-------|--------------|-----|-----|-----|-------|-----|------------------------------------------|-----|-----|-------|-----|-----|--------|-----|-------|-----|-----|-----|--------------------------------------------------------------------------------------------------|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----------------------------------------------------------------------------------|-----|-----|-----|-------|-----|--------------|-----|-----|-------|-----|-----|----------|-----|-------|-----|-----|-----|--------|-------|-----|-----|-----|-----|----------|-----|-----|-----|-----|-------|-------|-----|-----|-----|-------|-----|---------|-----|-----|-------|-----|-----|--------------|-----|-------|-----|-----|-----|----------|-------|-----|-----|-----|-----|--------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-------|-----|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|  | ETHIOPIA |     |     |     |     |     | KENYA |     |     |     |     |     | NIGERIA |     |     |     |     |       | SOUTH AFRICA |     |     |     |       |     | TANZANIA                                 |     |     |       |     |     | UGANDA |     |       |     |     |     | ETHIOPIA                                                                                         |       |     |     |     |     | KENYA |     |     |     |     |       | NIGERIA                                                                           |     |     |     |       |     | SOUTH AFRICA |     |     |       |     |     | TANZANIA |     |       |     |     |     | UGANDA |       |     |     |     |     | ETHIOPIA |     |     |     |     |       | KENYA |     |     |     |       |     | NIGERIA |     |     |       |     |     | SOUTH AFRICA |     |       |     |     |     | TANZANIA |       |     |     |     |     | UGANDA |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     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   |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |     |       |     |     |     |
|  | TOTAL    | (M) | (F) | (M) | (F) | (M) | TOTAL | (M) | (F) | (M) | (F) | (M) | TOTAL   | (M) | (F) | (M) | (F) | TOTAL | (M)          | (F) | (M) | (F) | TOTAL | (M) | (F)                                      | (M) | (F) | TOTAL | (M) | (F) | (M)    | (F) | TOTAL | (M) | (F) | (M) | (F)                                                                                              | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M)                                                                               | (F) | (M) | (F) | TOTAL | (M) | (F)          | (M) | (F) | TOTAL | (M) | (F) | (M)      | (F) | TOTAL | (M) | (F) | (M) | (F)    | TOTAL | (M) | (F) | (M) | (F) | TOTAL    | (M) | (F) | (M) | (F) | TOTAL | (M)   | (F) | (M) | (F) | TOTAL | (M) | (F)     | (M) | (F) | TOTAL | (M) | (F) | (M)          | (F) | TOTAL | (M) | (F) | (M) | (F)      | TOTAL | (M) | (F) | (M) | (F) | TOTAL  | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) | (F) | TOTAL | (M) | (F) | (M) |

Proportions/Mnans: Columns Tested (5% risk level) - n/N/n/N/n/N - g/h/i/j/k/l - m/n/h/h/h/h - v/N/h/h/w/h - y/A/N/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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3RD - 18TH OCTOBER 2025  
PUBLIC  
IPSOS

4 Nov 2025

Table 3

Q5A - Before today, how much, if anything, would you say you know about mobile money?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                               | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|---------------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                               |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                               | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                                 | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (5) A great deal                                              | 1231  | 96              | 318          | 221            | 77                  | 221             | 298           | 614        | 616          | 605                      | 576                                                                                         | 45                                                                        |
|                                                               | 41%   | 19%             | 64%          | 44%            | 15%                 | 44%             | 60%           | 42%        | 40%          | 57%                      | 34%                                                                                         | 23%                                                                       |
|                                                               |       |                 | acdegh       | adh            |                     | ad              | acdegh        | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| (4) A fair amount                                             | 850   | 164             | 116          | 149            | 132                 | 164             | 124           | 411        | 438          | 280                      | 510                                                                                         | 48                                                                        |
|                                                               | 28%   | 33%             | 23%          | 30%            | 26%                 | 33%             | 25%           | 28%        | 29%          | 27%                      | 30%                                                                                         | 25%                                                                       |
|                                                               |       | bd              |              | b              |                     | bd              |               | b          | b            |                          |                                                                                             |                                                                           |
| (3) Just a little                                             | 600   | 175             | 49           | 82             | 139                 | 78              | 77            | 287        | 312          | 113                      | 418                                                                                         | 54                                                                        |
|                                                               | 20%   | 35%             | 10%          | 16%            | 28%                 | 16%             | 15%           | 20%        | 20%          | 11%                      | 25%                                                                                         | 28%                                                                       |
|                                                               |       | bcdefgh         |              | b              | bcefg               | b               | b             | bc         | bc           |                          | i                                                                                           | i                                                                         |
| (2) Heard of, know nothing about                              | 165   | 36              | 10           | 27             | 68                  | 22              | 2             | 75         | 90           | 31                       | 105                                                                                         | 21                                                                        |
|                                                               | 5%    | 7%              | 2%           | 5%             | 14%                 | 4%              | *             | 5%         | 6%           | 3%                       | 6%                                                                                          | 11%                                                                       |
|                                                               |       | bf              |              | bf             | abcefg              | bf              |               | bf         | bf           |                          | i                                                                                           | ij                                                                        |
| (1) Never heard of                                            | 101   | 12              | 2            | 15             | 64                  | 9               | -             | 55         | 46           | 14                       | 66                                                                                          | 17                                                                        |
|                                                               | 3%    | 2%              | *            | 3%             | 13%                 | 2%              | -             | 4%         | 3%           | 1%                       | 4%                                                                                          | 9%                                                                        |
|                                                               |       | bf              |              | bf             | abcefg              |                 |               | bf         | bf           |                          | i                                                                                           | ij                                                                        |
| Mean                                                          | 4     | 3.61            | 4.49         | 4.08           | 3.19                | 4.15            | 4.44          | 4.01       | 3.99         | 4.37                     | 3.85                                                                                        | 3.45                                                                      |
|                                                               |       | d               | acdegh       | adgh           |                     | adgh            | acdegh        | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| NET: Know of Mobile Money                                     | 2680  | 435             | 483          | 453            | 348                 | 463             | 498           | 1313       | 1367         | 998                      | 1505                                                                                        | 147                                                                       |
|                                                               | 89%   | 87%             | 97%          | 91%            | 70%                 | 93%             | 100%          | 90%        | 89%          | 95%                      | 88%                                                                                         | 76%                                                                       |
|                                                               |       | d               | acdegh       | d              |                     | ad              | abcdegh       | d          | d            | jk                       | k                                                                                           |                                                                           |
| NET: Heard of, know nothing about/Never heard of Mobile Money | 266   | 48              | 12           | 41             | 132                 | 31              | 2             | 130        | 136          | 44                       | 171                                                                                         | 38                                                                        |
|                                                               | 9%    | 10%             | 2%           | 8%             | 26%                 | 6%              | *             | 9%         | 9%           | 4%                       | 10%                                                                                         | 20%                                                                       |
|                                                               |       | bf              | f            | bf             | abcefg              | bf              |               | bf         | bf           |                          | i                                                                                           | ij                                                                        |
| Don't know                                                    | 54    | 17              | 5            | 6              | 20                  | 6               | -             | 21         | 33           | 12                       | 31                                                                                          | 7                                                                         |
|                                                               | 2%    | 3%              | 1%           | 1%             | 4%                  | 1%              | -             | 1%         | 2%           | 1%                       | 2%                                                                                          | 4%                                                                        |
|                                                               |       | bcfg            |              |                | bcefg               |                 |               |            | bcd          |                          |                                                                                             | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Table 4  
CSA - Before today, how much, if anything, would you say you know about mobile money?

Base: All adults aged 16-65 in South Africa, 16-65 in Kenya/Nigeria, 16-60 in Uganda/Tanzania/Ethiopia

|                                                               | MEN      |      |       |      |         |      |              |      |          |      |        |      |          |      |       |      |         |      | WOMEN        |      |          |      |        |      |          |      |       |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |              |      |          |      |        |      |          |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |      |         |      |              |      |          |      |        |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  |
|---------------------------------------------------------------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|------------------------------------------|------|--------------|------|----------|------|--------|------|----------|------|-------------------------------------------------------------------------------------------------|------|---------|------|--------------|------|----------|------|--------|--|-----------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|
|                                                               | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA                                  |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA                                                                                           |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | TOTAL    | SA   | KE    | IG   | SA      | IG   | SA           | IG   | SA       | IG   | SA     | IG   | SA       | IG   | SA    | IG   | SA      | IG   | SA           | IG   | SA       | IG   | SA     | IG   | SA       | IG   | SA    | IG   | SA                                       | IG   | SA           | IG   | SA       | IG   | SA     | IG   | SA       | IG   | SA                                                                                              | IG   | SA      | IG   | SA           | IG   |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| UNWEIGHTED BASE                                               | 1000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000                                     | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000                                                                                            | 1000 | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| WEIGHTED BASE                                                 | 1000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000                                     | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000                                                                                            | 1000 | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (5) A great deal                                              | 1251     | 63   | 158   | 105  | 37      | 135  | 140          | 43   | 160      | 117  | 39     | 105  | 152      | 32   | 154   | 157  | 30      | 138  | 54           | 54   | 153      | 50   | 40     | 78   | 193      | 8    | 13    | 4    | 7                                        | 5    | 20           |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | 41%      | 21%  | 64%   | 42%  | 15%     | 49%  | 61%          | 17%  | 63%      | 46%  | 18%    | 40%  | 58%      | 28%  | 78%   | 53%  | 26%     | 64%  | 71%          | 16%  | 54%      | 30%  | 14%    | 29%  | 58%      | 28%  | 58%   | 27%  | 8%                                       | 46%  | 30%          |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (4) A fair amount                                             | 850      | 8    | 608   | 48   | 69      | 67   | 57           | 77   | 68       | 74   | 63     | 67   | 67       | 49   | 95    | 81   | 35      | 53   | 27           | 102  | 78       | 50   | 77     | 108  | 62       | 7    | 3     | 2    | 17                                       | 3    | 15           |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | 28%      | 35%  | 23%   | 30%  | 28%     | 24%  | 31%          | 24%  | 39%      | 25%  | 37%    | 26%  | 44%      | 18%  | 28%   | 29%  | 31%     | 25%  | 21%          | 30%  | 28%      | 33%  | 27%    | 38%  | 26%      | 17%  | 3     | 16%  | 20%                                      | 26%  | 44%          |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (3) Just a little                                             | 600      | 75   | 23    | 45   | 71      | 38   | 34           | 100  | 25       | 37   | 67     | 40   | 43       | 20   | 7     | 30   | 25      | 19   | 11           | 142  | 38       | 45   | 85     | 55   | 57       | 5    | 4     | 6    | 29                                       | 2    | 9            |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | 20%      | 30%  | 9%    | 28%  | 26%     | 14%  | 14%          | 29%  | 10%      | 15%  | 27%    | 15%  | 10%      | 12%  | 4%    | 11%  | 11%     | 9%   | 6%           | 43%  | 13%      | 23%  | 28%    | 21%  | 17%      | 17%  | 22%   | 58%  | 34%                                      | 17%  | 26%          |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (2) Heard of, know nothing about                              | 165      | 17   | 5     | 11   | 32      | 8    | 2            | 20   | 4        | 15   | 36     | 14   | -        | 4    | 1     | 9    | 12      | 5    | *            | 14   | 9        | 16   | 37     | 14   | 1        | 2    | -     | 2    | 16                                       | 1    | -            |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | 5%       | 7%   | 2%    | 4%   | 13%     | 3%   | 1%           | 8%   | 2%       | 6%   | 14%    | 6%   | -        | 3%   | 1%    | 3%   | 10%     | 2%   | *            | 8%   | 13%      | 5%   | *      | 9%   | -        | -    | 12%   | 19%  | 6%                                       | -    |              |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (1) Never heard of                                            | 181      | 8    | 1     | 8    | 30      | 8    | -            | 3    | 2        | 7    | 34     | 1    | -        | 1    | -     | 4    | 8       | -    | -            | 7    | 2        | 9    | 42     | 8    | -        | 2    | -     | 1    | 13                                       | 1    | -            |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | 5%       | 3%   | +     | 3%   | 12%     | 3%   | -            | 1%   | 1%       | 3%   | 13%    | +    | -        | 1%   | -     | 1%   | 7%      | -    | -            | 2%   | 1%       | 5%   | 14%    | 3%   | -        | 9%   | -     | 7%   | 15%                                      | 6%   | -            |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| Mean                                                          | 4        | 3.66 | 4.5   | 4.05 | 3.22    | 4.15 | 4.46         | 3.56 | 4.48     | 4.11 | 3.16   | 4.14 | 4.42     | 4.01 | 4.73  | 4.35 | 3.6     | 4.51 | 4.63         | 3.5  | 4.34     | 3.76 | 3.14   | 3.89 | 4.4      | 3.64 | 4.37  | 3.44 | 2.85                                     | 4.02 | 4.04         |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| NET: Know of Mobile Money                                     | 2880     | 215  | 237   | 225  | 178     | 221  | 236          | 220  | 246      | 228  | 169    | 242  | 262      | 101  | 196   | 268  | 90      | 210  | 132          | 299  | 269      | 171  | 198    | 239  | 130      | 19   | 18    | 12   | 53                                       | 10   | 35           |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | 89%      | 87%  | 96%   | 91%  | 72%     | 91%  | 99%          | 87%  | 97%      | 90%  | 67%    | 91%  | 100%     | 90%  | 99%   | 95%  | 80%     | 98%  | 100%         | 87%  | 91%      | 88%  | 69%    | 80%  | 100%     | 73%  | 97%   | 81%  | 61%                                      | 89%  | 100%         |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| NET: Heard of, know nothing about/never heard of Mobile Money | 266      | 25   | 6     | 19   | 62      | 16   | 2            | 23   | 6        | 22   | 70     | 15   | -        | 5    | 1     | 13   | 20      | 5    | *            | 35   | 10       | 26   | 77     | 22   | 1        | 5    | -     | 3    | 29                                       | 1    | -            |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | 9%       | 10%  | 2%    | 8%   | 25%     | 7%   | 1%           | 9%   | 2%       | 9%   | 28%    | 6%   | -        | 4%   | 1%    | 4%   | 18%     | 2%   | *            | 10%  | 4%       | 13%  | 27%    | 8%   | *        | 18%  | -     | 19%  | 34%                                      | 11%  | -            |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| Don't know                                                    | 54       | 7    | 3     | 3    | 7       | 2    | -            | 10   | 2        | 2    | 14     | 5    | -        | 6    | +     | 3    | 2       | -    | -            | 14   | 4        | 3    | 11     | 5    | -        | 2    | 3     | -    | 4                                        | -    | -            |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                               | 2%       | 3%   | 1%    | 1%   | 3%      | 1%   | -            | 4%   | 1%       | 1%   | 15%    | 2%   | -        | 6%   | +     | 1%   | 2%      | -    | -            | 2%   | 1%       | 2%   | 4%     | 2%   | -        | 9%   | 3%    | -    | 5%                                       | -    | -            |      |          |      |        |      |          |      |                                                                                                 |      |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level):  $\chi^2/\chi^2/N$ ,  $g/H/G/H$ ,  $m/N/m/N$ ,  $\chi^2/N/\chi^2/N$ ,  $y/A/y/A$ ,  $N/G/N/G$   
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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**Table 5**

**Q5 - The following are some statements about mobile money. Please select whether you think each statement true or false.**

**Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia**

|                 | Mobile money allows you to transfer funds across providers | Mobile money allows you to store and receive money using a mobile phone | Mobile money allows you to send money to others using their phone number | Mobile money accounts can be used to pay for goods and services | Mobile money does not require a traditional bank account to get started | Mobile money accounts can only be used on smartphones | Mobile money requires an internet connection to function |
|-----------------|------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------|----------------------------------------------------------|
| UNWEIGHTED BASE | 4500                                                       | 4500                                                                    | 4500                                                                     | 4500                                                            | 4500                                                                    | 4500                                                  | 4500                                                     |
| WEIGHTED BASE   | 3000                                                       | 3000                                                                    | 3000                                                                     | 3000                                                            | 3000                                                                    | 3000                                                  | 3000                                                     |
| True            | 2631<br>88%                                                | 2825<br>94%                                                             | 2576<br>86%                                                              | 2791<br>93%                                                     | 2113<br>70%                                                             | 862<br>29%                                            | 1324<br>44%                                              |
| False           | 75<br>2%                                                   | 29<br>1%                                                                | 199<br>7%                                                                | 44<br>1%                                                        | 494<br>16%                                                              | 1775<br>59%                                           | 1413<br>47%                                              |
| Don't know      | 294<br>10%                                                 | 146<br>5%                                                               | 225<br>7%                                                                | 164<br>5%                                                       | 394<br>13%                                                              | 363<br>12%                                            | 263<br>9%                                                |

**This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.**



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Table 6

Q5\_1 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money allows you to transfer funds across providers

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2631  | 424             | 472          | 465            | 375                 | 442             | 454           | 1314       | 1317         | 971                      | 1476                                                                                        | 150                                                                       |
|                 | 88%   | 85%             | 94%          | 93%            | 75%                 | 88%             | 91%           | 90%        | 86%          | 92%                      | 86%                                                                                         | 78%                                                                       |
|                 |       | d               | ade gh       | ade gh         |                     | d               | d             | adh        | d            | jk                       | k                                                                                           |                                                                           |
| False           | 75    | 28              | 11           | 3              | 11                  | 14              | 8             | 34         | 41           | 28                       | 42                                                                                          | 4                                                                         |
|                 | 2%    | 6%              | 2%           | 1%             | 2%                  | 3%              | 2%            | 2%         | 3%           | 3%                       | 2%                                                                                          | 2%                                                                        |
|                 |       | bcd fgh         | c            |                | c                   | c               |               | c          | c            |                          |                                                                                             |                                                                           |
| Don't know      | 294   | 49              | 17           | 32             | 114                 | 44              | 38            | 117        | 178          | 54                       | 189                                                                                         | 37                                                                        |
|                 | 10%   | 10%             | 3%           | 6%             | 23%                 | 9%              | 8%            | 8%         | 12%          | 5%                       | 11%                                                                                         | 19%                                                                       |
|                 |       | b               |              | b              | abce fgh            | b               | b             | b          | bcg          |                          | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 7  
CS\_1 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money allows you to transfer funds across providers

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN      |     |       |       |         |      |              |     |          |       |        |      | WOMAN    |     |       |       |         |      |              |     |          |       |        |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |       |       |         |      |              |     |          |       |        |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |       |       |         |       |              |     |          |       |        |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |      |      |     |       |      |    |      |      |   |      |      |    |      |      |    |      |      |   |      |      |    |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      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|      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |  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|                 | ETHIOPIA |     | KENYA |       | NIGERIA |      | SOUTH AFRICA |     | TANZANIA |       | UGANDA |      | ETHIOPIA |     | KENYA |       | NIGERIA |      | SOUTH AFRICA |     | TANZANIA |       | UGANDA |      | ETHIOPIA                                 |     | KENYA |       | NIGERIA |      | SOUTH AFRICA |     | TANZANIA |       | UGANDA |      | ETHIOPIA                                                                                         |     | KENYA |       | NIGERIA |       | SOUTH AFRICA |     | TANZANIA |       | UGANDA |      |                                                                                   |     |      |      |     |       |      |    |      |      |   |      |      |    |      |      |    |      |      |   |      |      |    |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      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|     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |  |
|                 | TOTAL    | (N) | (%)   | TOTAL | (N)     | (%)  | TOTAL        | (N) | (%)      | TOTAL | (N)    | (%)  | TOTAL    | (N) | (%)   | TOTAL | (N)     | (%)  | TOTAL        | (N) | (%)      | TOTAL | (N)    | (%)  | TOTAL                                    | (N) | (%)   | TOTAL | (N)     | (%)  | TOTAL        | (N) | (%)      | TOTAL | (N)    | (%)  | TOTAL                                                                                            | (N) | (%)   | TOTAL | (N)     | (%)   | TOTAL        | (N) | (%)      | TOTAL | (N)    | (%)  |                                                                                   |     |      |      |     |       |      |    |      |      |   |      |      |    |      |      |    |      |      |   |      |      |    |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      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| UNWEIGHTED BASE | 6000     | 600 |       | 6000  | 600     |      | 6000         | 600 |          | 6000  | 600    |      | 6000     | 600 |       | 6000  | 600     |      | 6000         | 600 |          | 6000  | 600    |      | 6000                                     | 600 |       | 6000  | 600     |      | 6000         | 600 |          | 6000  | 600    |      | 6000                                                                                             | 600 |       | 6000  | 600     |       | 6000         | 600 |          | 6000  | 600    |      | 6000                                                                              | 600 |      |      |     |       |      |    |      |      |   |      |      |    |      |      |    |      |      |   |      |      |    |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      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| WEIGHTED BASE   | 2451     | 247 |       | 2451  | 247     |      | 2451         | 247 |          | 2451  | 247    |      | 2451     | 247 |       | 2451  | 247     |      | 2451         | 247 |          | 2451  | 247    |      | 2451                                     | 247 |       | 2451  | 247     |      | 2451         | 247 |          | 2451  | 247    |      | 2451                                                                                             | 247 |       | 2451  | 247     |       | 2451         | 247 |          | 2451  | 247    |      | 2451                                                                              | 247 |      |      |     |       |      |    |      |      |   |      |      |    |      |      |    |      |      |   |      |      |    |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      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|     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |      |     |      |      |     |       |      |     |       |      |     |       |      |     |       |  |
| True            | 2451     | 217 | 8.8%  | 2451  | 232     | 9.5% | 2451         | 214 | 8.7%     | 2451  | 231    | 9.4% | 2451     | 240 | 9.8%  | 2451  | 235     | 9.6% | 2451         | 185 | 7.6%     | 2451  | 223    | 9.1% | 2451                                     | 94  | 3.8%  | 2451  | 152     | 6.2% | 2451         | 89  | 3.6%     | 2451  | 136    | 5.5% | 2451                                                                                             | 268 | 10.9% | 2451  | 262     | 10.7% | 2451         | 179 | 7.3%     | 2451  | 219    | 8.9% | 2451                                                                              | 233 | 9.5% | 2451 | 294 | 12.0% | 2451 | 25 | 1.0% | 2451 | 9 | 0.4% | 2451 | 17 | 0.7% | 2451 | 57 | 2.3% | 2451 | 9 | 0.4% | 2451 | 29 | 1.2% | 2451 | 88% | 36.3% | 2451 | 88% | 36.3% | 2451 | 94% | 38.3% | 2451 | 93% | 37.9% | 2451 | 77% | 3.1% | 2451 | 90% | 36.7% | 2451 | 97% | 39.6% | 2451 | 82% | 33.5% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 97% | 39.6% | 2451 | 82% | 33.5% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% | 2451 | 73% | 2.9% | 2451 | 87% | 35.5% | 2451 | 83% | 33.9% | 2451 | 90% | 36.7% | 2451 | 93% | 37.9% |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 8

Q5\_2 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money allows you to store and receive money using a mobile phone

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2825  | 466             | 492          | 474            | 422                 | 484             | 487           | 1393       | 1431         | 1009                     | 1611                                                                                        | 165                                                                       |
|                 | 94%   | 93%             | 98%          | 95%            | 84%                 | 97%             | 97%           | 95%        | 93%          | 96%                      | 94%                                                                                         | 86%                                                                       |
|                 |       | d               | acdgh        | dh             |                     | dh              | adh           | d          | d            | k                        | k                                                                                           |                                                                           |
| False           | 29    | 6               | 2            | 4              | 11                  | 5               | 1             | 14         | 16           | 11                       | 15                                                                                          | 2                                                                         |
|                 | 1%    | 1%              | *            | 1%             | 2%                  | 1%              | *             | 1%         | 1%           | 1%                       | 1%                                                                                          | 1%                                                                        |
|                 |       |                 |              |                | bcdgh               |                 |               |            |              |                          |                                                                                             |                                                                           |
| Don't know      | 146   | 28              | 6            | 22             | 68                  | 11              | 12            | 58         | 88           | 34                       | 81                                                                                          | 25                                                                        |
|                 | 5%    | 6%              | 1%           | 4%             | 14%                 | 2%              | 2%            | 4%         | 6%           | 3%                       | 5%                                                                                          | 13%                                                                       |
|                 |       | be              |              | b              | abcefg              |                 |               | b          | befg         |                          |                                                                                             | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 9  
CS\_2 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money allows you to store and receive money using a mobile phone

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN   |      |          |      |       |      |         |      |              |      | WOMAN    |      |        |      |          |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |          |      |        |      |          |      |       |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |      |              |      |          |      |        |      |          |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |         |      |              |      |          |      |        |  |
|-----------------|-------|------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|------------------------------------------|------|----------|------|--------|------|----------|------|-------|------|-------------------------------------------------------------------------------------------------|------|--------------|------|----------|------|--------|------|----------|------|-----------------------------------------------------------------------------------|------|---------|------|--------------|------|----------|------|--------|--|
|                 | TOTAL |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                             |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA                                                                                         |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA                                                                             |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |  |
|                 | (N)   | (%)  | (N)      | (%)  | (N)   | (%)  | (N)     | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)   | (%)  | (N)     | (%)  | (N)                                      | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)   | (%)  | (N)                                                                                             | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)                                                                               | (%)  | (N)     | (%)  | (N)          | (%)  |          |      |        |  |
| UNWEIGHTED BASE | 4000  | 100% | 1000     | 100% | 1000  | 100% | 1000    | 100% | 1000         | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000  | 100% | 1000    | 100% | 1000                                     | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000  | 100% | 1000                                                                                            | 100% | 1000         | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000                                                                              | 100% | 1000    | 100% | 1000         | 100% | 1000     | 100% |        |  |
| WEIGHTED BASE   | 1200  | 100% | 210      | 100% | 210   | 100% | 210     | 100% | 210          | 100% | 210      | 100% | 210    | 100% | 210      | 100% | 210   | 100% | 210     | 100% | 210                                      | 100% | 210      | 100% | 210    | 100% | 210      | 100% | 210   | 100% | 210                                                                                             | 100% | 210          | 100% | 210      | 100% | 210    | 100% | 210      | 100% | 210                                                                               | 100% | 210     | 100% | 210          | 100% | 210      | 100% |        |  |
| True            | 2825  | 23%  | 235      | 23%  | 241   | 23%  | 232     | 23%  | 232          | 23%  | 237      | 23%  | 233    | 23%  | 233      | 23%  | 230   | 23%  | 230     | 23%  | 233                                      | 23%  | 230      | 23%  | 232    | 23%  | 231      | 23%  | 230   | 23%  | 230                                                                                             | 23%  | 230          | 23%  | 230      | 23%  | 230    | 23%  | 230      | 23%  | 230                                                                               | 23%  | 230     | 23%  | 230          | 23%  | 230      | 23%  |        |  |
|                 | 94%   |      | 95%      |      | 98%   |      | 95%     |      | 88%          |      | 97%      |      | 100%   |      | 92%      |      | 99%   |      | 94%     |      | 83%                                      |      | 97%      |      | 95%    |      | 90%      |      | 99%   |      | 97%                                                                                             |      | 88%          |      | 96%      |      | 99%    |      | 94%      |      | 98%                                                                               |      | 91%     |      | 86%          |      | 97%      |      | 98%    |  |
| False           | 29    | 2%   | 0        | 0%   | 0     | 0%   | 0       | 0%   | 0            | 0%   | 0        | 0%   | 1      | 0%   | 0        | 0%   | 0     | 0%   | 0       | 0%   | 0                                        | 0%   | 0        | 0%   | 0      | 0%   | 0        | 0%   | 0     | 0%   | 0                                                                                               | 0%   | 0            | 0%   | 0        | 0%   | 0      | 0%   | 0        | 0%   | 0                                                                                 | 0%   | 0       | 0%   | 0            | 0%   | 0        | 0%   |        |  |
|                 | 2%    |      | 2%       |      | 1%    |      | 1%      |      | 1%           |      | 2%       |      | 1%     |      | 4%       |      | 1%    |      | 1%      |      | 3%                                       |      | 1%       |      | 1%     |      | 1%       |      | 1%    |      | 2%                                                                                              |      | 2%           |      | 2%       |      | 2%     |      | 2%       |      | 2%                                                                                |      | 2%      |      | 2%           |      | 2%       |      |        |  |
| Don't know      | 146   | 12%  | 10       | 10%  | 4     | 2%   | 10      | 2%   | 29           | 4%   | 4        | 2%   | *      |      | 18       | 2%   | 2     | 1%   | 12      | 3%   | 38                                       | 7%   | 7        | 3%   | 12     | 3%   | 12       | 3%   | 2     | 1%   | 5                                                                                               | 2%   | 11           | 3%   | 4        | 2%   | -      |      | 16       | 3%   | 3                                                                                 | 1%   | 15      | 3%   | 35           | 7%   | 7        | 3%   |        |  |
|                 | 12%   |      | 1%       |      | 2%    |      | 2%      |      | 2%           |      | 2%       |      | *      |      | 7%       |      | 2%    |      | 3%      |      | 15%                                      |      | 3%       |      | 5%     |      | 12%      |      | 2%    |      | 2%                                                                                              |      | 10%          |      | 2%       |      | 1%     |      | 1%       |      | 1%                                                                                |      | 1%      |      | 1%           |      | 1%       |      |        |  |

Proportions/Mean: Columns Tested (5% risk level) - a/N/c/d/N/r - g/N/g/N/r - m/N/m/N/r - v/N/v/N/r - y/N/y/N/r  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 10

Q5\_3 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money allows you to send money to others using their phone number

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 |       |              |           |             |                  |              |            | GENDER |       | SMALL BUSINESS OWNERSHIP |                                                                       |                                                        |
|-----------------|-------|--------------|-----------|-------------|------------------|--------------|------------|--------|-------|--------------------------|-----------------------------------------------------------------------|--------------------------------------------------------|
|                 |       |              |           |             |                  |              |            | MAN    | WOMAN | CURRENTLY OWN            | DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE | DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |
|                 | TOTAL | ETHIOPIA (a) | KENYA (b) | NIGERIA (c) | SOUTH AFRICA (d) | TANZANIA (e) | UGANDA (f) | (g)    | (h)   | (i)                      | (j)                                                                   | (k)                                                    |
| UNWEIGHTED BASE | 4500  | 500          | 1000      | 1000        | 1000             | 500          | 500        | 2498   | 2001  | 1684                     | 2448                                                                  | 303                                                    |
| WEIGHTED BASE   | 3000  | 500          | 500       | 500         | 500              | 500          | 500        | 1464   | 1535  | 1054                     | 1707                                                                  | 192                                                    |
| True            | 2576  | 386          | 449       | 425         | 407              | 473          | 436        | 1244   | 1332  | 938                      | 1446                                                                  | 158                                                    |
|                 | 86%   | 77%          | 90%       | 85%         | 81%              | 95%          | 87%        | 85%    | 87%   | 89%                      | 85%                                                                   | 82%                                                    |
|                 |       |              | acdgh     | ad          |                  | abcdfgh      | ad         | ad     | ad    | jk                       |                                                                       |                                                        |
| False           | 199   | 54           | 38        | 31          | 16               | 10           | 50         | 115    | 84    | 75                       | 111                                                                   | 11                                                     |
|                 | 7%    | 11%          | 8%        | 6%          | 3%               | 2%           | 10%        | 8%     | 5%    | 7%                       | 6%                                                                    | 6%                                                     |
|                 |       | cdeh         | deh       | de          |                  |              | deh        | cdeh   | de    |                          |                                                                       |                                                        |
| Don't know      | 225   | 60           | 14        | 44          | 77               | 17           | 13         | 105    | 120   | 41                       | 150                                                                   | 23                                                     |
|                 | 7%    | 12%          | 3%        | 9%          | 15%              | 3%           | 3%         | 7%     | 8%    | 4%                       | 9%                                                                    | 12%                                                    |
|                 |       | befgh        |           | bef         | bcefgh           |              |            | bef    | bef   | i                        | i                                                                     | i                                                      |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 11  
CS\_3 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money allows you to send money to others using their phone number

Note: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN      |     |       |     |         |     |              |     |          |     |        |     | WOMAN    |     |       |     |         |     |              |     |          |     |        |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |       |     |         |     |              |     |          |     |        |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |       |     |         |     |              |     |          |     |        |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |  |
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|                 | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA                                 |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA                                                                                         |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     |                                                                                   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |  |
|                 | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)                                      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)                                                                                              | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) |        |     |                                                                                   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |  |
|                 | TOTAL    | (N) | (%)   | (N) | (%)     | (N) | (%)          | (N) | (%)      | (N) | (%)    | (N) | (%)      | (N) | (%)   | (N) | (%)     | (N) | (%)          | (N) | (%)      | (N) | (%)    | (N) | (%)                                      | (N) | (%)   | (N) | (%)     | (N) | (%)          | (N) | (%)      | (N) | (%)    | (N) | (%)                                                                                              | (N) | (%)   | (N) | (%)     | (N) | (%)          | (N) | (%)      | (N) | (%)    | (N) | (%)                                                                               |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |  |
| UNWEIGHTED BASE | 4000     |     | 400   |     | 400     |     | 400          |     | 400      |     | 400    |     | 400      |     | 400   |     | 400     |     | 400          |     | 400      |     | 400    |     | 400                                      |     | 400   |     | 400     |     | 400          |     | 400      |     | 400    |     | 400                                                                                              |     | 400   |     | 400     |     | 400          |     | 400      |     | 400    |     | 400                                                                               |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |  |
| WEIGHTED BASE   | 1000     |     | 247   |     | 240     |     | 243          |     | 238      |     | 234    |     | 235      |     | 243   |     | 233     |     | 253          |     | 263      |     | 257    |     | 253                                      |     | 113*  |     | 140     |     | 203          |     | 200      |     | 207    |     | 205                                                                                              |     | 114*  |     | 204*    |     | 193*         |     | 193      |     | 193*   |     | 193*                                                                              |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |  |
| True            | 235%     | 136 | 217   | 213 | 201     | 224 | 204          | 200 | 233      | 212 | 205    | 249 | 233      | 93  | 178   | 235 | 96      | 207 | 110          | 250 | 296      | 157 | 233    | 247 | 294                                      | 22  | 14    | 12  | 68      | 12  | 68           | 12  | 68       | 12  | 68     | 12  | 68                                                                                               | 12  | 68    | 12  | 68      | 12  | 68           | 12  | 68       | 12  | 68     | 12  | 68                                                                                | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 | 12 | 68 |  |

Proportions/Margins: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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3RD - 18TH OCTOBER 2025  
PUBLIC  
IPSOS

4 Nov 2025

Table 12

Q5\_4 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money accounts can be used to pay for goods and services

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2791  | 456             | 486          | 477            | 388                 | 489             | 495           | 1371       | 1420         | 1004                     | 1586                                                                                        | 163                                                                       |
|                 | 93%   | 91%             | 97%          | 95%            | 78%                 | 98%             | 99%           | 94%        | 92%          | 95%                      | 93%                                                                                         | 85%                                                                       |
|                 |       | d               | adgh         | adgh           |                     | adgh            | acdgh         | d          | d            | jk                       | k                                                                                           |                                                                           |
| False           | 44    | 13              | 7            | 5              | 15                  | 1               | 2             | 19         | 25           | 18                       | 22                                                                                          | 3                                                                         |
|                 | 1%    | 3%              | 1%           | 1%             | 3%                  | *               | *             | 1%         | 2%           | 2%                       | 1%                                                                                          | 1%                                                                        |
|                 |       | e               |              |                | bcefg               |                 |               |            |              |                          |                                                                                             |                                                                           |
| Don't know      | 164   | 31              | 7            | 17             | 96                  | 10              | 3             | 74         | 91           | 32                       | 99                                                                                          | 26                                                                        |
|                 | 5%    | 6%              | 1%           | 3%             | 19%                 | 2%              | 1%            | 5%         | 6%           | 3%                       | 6%                                                                                          | 14%                                                                       |
|                 |       | bef             |              | bf             | abcefg              |                 |               | bcef       | bcef         |                          | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 13  
CS\_4 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money accounts can be used to pay for goods and services

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN   |      |          |      |       |      |         |      |              |      | WOMAN    |      |        |      |          |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |          |      |        |      |          |      |       |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |      |              |      |          |      |        |      |          |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |         |      |              |      |          |      |        |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|-----------------|-------|------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|------------------------------------------|------|----------|------|--------|------|----------|------|-------|------|--------------------------------------------------------------------------------------------------|------|--------------|------|----------|------|--------|------|----------|------|-----------------------------------------------------------------------------------|------|---------|------|--------------|------|----------|------|--------|----|----|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
|                 | TOTAL |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                             |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA                                                                                          |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA                                                                             |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|                 | (N)   | (%)  | (N)      | (%)  | (N)   | (%)  | (N)     | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)   | (%)  | (N)     | (%)  | (N)                                      | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)   | (%)  | (N)                                                                                              | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)                                                                               | (%)  | (N)     | (%)  | (N)          | (%)  |          |      |        |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| UNWEIGHTED BASE | 4000  | 100% | 1000     | 100% | 1000  | 100% | 1000    | 100% | 1000         | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000  | 100% | 1000    | 100% | 1000                                     | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000  | 100% | 1000                                                                                             | 100% | 1000         | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000                                                                              | 100% | 1000    | 100% | 1000         | 100% | 1000     | 100% |        |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| WEIGHTED BASE   | 1000  | 25%  | 212      | 21%  | 212   | 21%  | 212     | 21%  | 212          | 21%  | 212      | 21%  | 212    | 21%  | 212      | 21%  | 212   | 21%  | 212     | 21%  | 212                                      | 21%  | 212      | 21%  | 212    | 21%  | 212      | 21%  | 212   | 21%  | 212                                                                                              | 21%  | 212          | 21%  | 212      | 21%  | 212    | 21%  | 212      | 21%  | 212                                                                               | 21%  | 212     | 21%  | 212          | 21%  | 212      | 21%  |        |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| True            | 2791  | 234  | 234      | 240  | 238   | 194  | 231     | 234  | 222          | 246  | 239      | 194  | 258    | 262  | 100      | 195  | 275   | 19   | 211     | 113  | 130                                      | 140  | 271      | 146  | 230    | 209  | 329      | 25   | 19    | 14   | 59                                                                                               | 12   | 15           | 100% | 98%      | 100% | 97%    | 100% | 93%      | 68%  | 100%                                                                              | 100% | 97%     | 100% | 93%          | 68%  | 100%     | 100% |        |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| False           | 44    | 4    | 0        | 0    | 0     | 0    | 0       | 0    | 1            | 0    | 0        | 0    | 1      | 0    | 7        | 0    | 0     | 0    | 0       | 0    | 0                                        | 0    | 0        | 0    | 0      | 0    | 0        | 0    | 0     | 0    | 0                                                                                                | 0    | 0            | 0    | 0        | 0    | 0      | 0    | 0        | 0    | 0                                                                                 | 0    | 0       | 0    | 0            | 0    | 0        | 0    | 0      | 0  | 0  |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|                 | 1%    | 2%   | 1%       | 2%   | 1%    | 3%   | 1%      | 1%   | 4%           | 2%   | 3%       | 1%   | 3%     | 2%   | 6%       | 2%   | 1%    | 5%   | 1%      | 2%   | 1%                                       | 5%   | 2%       | 1%   | 3%     | 2%   | 8%       | 3%   | 2%    | 1%   | 1%                                                                                               | 1%   | 1%           | 1%   | 1%       | 1%   | 1%     | 1%   | 1%       | 1%   | 1%                                                                                | 1%   | 1%      | 1%   | 1%           | 1%   | 1%       | 1%   | 1%     | 1% | 1% | 1% | 1% |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| Don't know      | 164   | 10   | 4        | 7    | 44    | 6    | 3       | 21   | 3            | 10   | 52       | 4    | *      | 3    | -        | 5    | 16    | 5    | 3       | 26   | 7                                        | 11   | 49       | 5    | *      | -    | -        | -    | -     | 1    | 25                                                                                               | -    | -            | -    | -        | -    | -      | -    | -        | -    | -                                                                                 | -    | -       | -    | -            | -    | -        | -    | -      | -  | -  | -  | -  | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|                 | 9%    | 4%   | 2%       | 3%   | 18%   | 2%   | 1%      | 9%   | 2%           | 5%   | 24%      | 2%   | *      | 3%   | -        | 2%   | 14%   | 2%   | 2%      | 18%  | 7                                        | 11   | 49       | 5    | *      | -    | -        | -    | -     | 7%   | 20%                                                                                              | -    | -            | -    | -        | -    | -      | -    | -        | -    | -                                                                                 | -    | -       | -    | -            | -    | -        | -    | -      | -  | -  | -  | -  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 14

Q5\_5 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money does not require a traditional bank account to get started

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2113  | 207             | 427          | 376            | 273                 | 385             | 445           | 1042       | 1071         | 825                      | 1152                                                                                        | 112                                                                       |
|                 | 70%   | 41%             | 85%          | 75%            | 55%                 | 77%             | 89%           | 71%        | 70%          | 78%                      | 67%                                                                                         | 58%                                                                       |
|                 |       |                 | acdegh       | adgh           | a                   | adgh            | acdegh        | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| False           | 494   | 191             | 36           | 59             | 85                  | 84              | 38            | 244        | 250          | 147                      | 304                                                                                         | 36                                                                        |
|                 | 16%   | 38%             | 7%           | 12%            | 17%                 | 17%             | 8%            | 17%        | 16%          | 14%                      | 18%                                                                                         | 19%                                                                       |
|                 |       | bcddefgh        |              | b              | bcd                 | bcd             |               | bcd        | bcd          | i                        |                                                                                             |                                                                           |
| Don't know      | 394   | 102             | 36           | 66             | 141                 | 32              | 16            | 178        | 215          | 82                       | 251                                                                                         | 43                                                                        |
|                 | 13%   | 20%             | 7%           | 13%            | 28%                 | 6%              | 3%            | 12%        | 14%          | 8%                       | 15%                                                                                         | 23%                                                                       |
|                 |       | bceefgh         | f            | bef            | abceefgh            |                 |               | bef        | bef          | i                        | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q5\_5 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money does not require a traditional bank account to get started

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

[illegible]

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 16

Q5\_6 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money accounts can only be used on smartphones

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 862   | 146             | 93           | 252            | 200                 | 118             | 52            | 406        | 455          | 328                      | 460                                                                                         | 61                                                                        |
|                 | 29%   | 29%             | 19%          | 50%            | 40%                 | 24%             | 10%           | 28%        | 30%          | 31%                      | 27%                                                                                         | 32%                                                                       |
|                 |       | bf              | f            | abdefgh        | abefgh              | f               |               | bf         | bef          | j                        |                                                                                             |                                                                           |
| False           | 1775  | 292             | 382          | 175            | 158                 | 332             | 436           | 905        | 871          | 637                      | 1022                                                                                        | 94                                                                        |
|                 | 59%   | 58%             | 76%          | 35%            | 32%                 | 66%             | 87%           | 62%        | 57%          | 60%                      | 60%                                                                                         | 49%                                                                       |
|                 |       | cd              | acdegh       |                |                     | cdh             | abcdegh       | cdh        | cd           | k                        | k                                                                                           |                                                                           |
| Don't know      | 363   | 62              | 25           | 72             | 142                 | 50              | 12            | 154        | 210          | 88                       | 225                                                                                         | 37                                                                        |
|                 | 12%   | 12%             | 5%           | 14%            | 28%                 | 10%             | 2%            | 10%        | 14%          | 8%                       | 13%                                                                                         | 19%                                                                       |
|                 |       | bf              |              | bfg            | abcefg              | bf              |               | bf         | bfg          | i                        | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 17  
CS\_5 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money accounts can only be used on smartphones

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|               | MAN             |      |     |     |     |     |       |     |      |     |     |     | WOMAN   |     |     |     |      |      |              |     |     |     |      |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |     |     |     |     |        |     |     |     |     |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |     |     |     |     |     |       |     |     |     |     |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |     |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
|---------------|-----------------|------|-----|-----|-----|-----|-------|-----|------|-----|-----|-----|---------|-----|-----|-----|------|------|--------------|-----|-----|-----|------|------|------------------------------------------|-----|-----|-----|-----|-----|--------|-----|-----|-----|-----|-----|-------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|-----------------------------------------------------------------------------------|-----|-----|--|-----|--|--------------|--|--|--|--|--|----------|--|--|--|--|--|--------|--|--|--|--|--|
|               | ETHIOPIA        |      |     |     |     |     | KENYA |     |      |     |     |     | NIGERIA |     |     |     |      |      | SOUTH AFRICA |     |     |     |      |      | TANZANIA                                 |     |     |     |     |     | UGANDA |     |     |     |     |     | ETHIOPIA                                                                                        |     |     |     |     |     | KENYA |     |     |     |     |     | NIGERIA                                                                           |     |     |  |     |  | SOUTH AFRICA |  |  |  |  |  | TANZANIA |  |  |  |  |  | UGANDA |  |  |  |  |  |
|               | TOTAL           |      | (N) |     | (n) |     | TOTAL |     | (N)  |     | (n) |     | TOTAL   |     | (N) |     | (n)  |      | TOTAL        |     | (N) |     | (n)  |      | TOTAL                                    |     | (N) |     | (n) |     | TOTAL  |     | (N) |     | (n) |     | TOTAL                                                                                           |     | (N) |     | (n) |     | TOTAL |     | (N) |     | (n) |     | TOTAL                                                                             |     | (N) |  | (n) |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
|               | UNWEIGHTED BASE | 4000 | 864 | 809 | 464 | 816 | 713   | 800 | 1126 | 810 | 290 | 800 | 1013    | 206 | 894 | 836 | 224  | 808  | 864          | 516 | 722 | 808 | 766  | 206  | 486                                      | 36  | 71  | 20  | 20  | 20  | 20     | 20  | 20  | 20  | 20  | 20  | 20                                                                                              | 20  | 20  | 20  | 20  | 20  | 20    | 20  | 20  | 20  | 20  | 20  |                                                                                   |     |     |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
| WEIGHTED BASE | 3000            | 267  | 267 | 246 | 247 | 247 | 248   | 238 | 233  | 251 | 251 | 254 | 251     | 253 | 253 | 251 | 262* | 131* | 167          | 131 | 111 | 215 | 131* | 131* | 107                                      | 58  | 5   | 5   | 5   | 5   | 5      | 5   | 5   | 5   | 5   | 5   | 5                                                                                               | 5   | 5   | 5   | 5   | 5   | 5     | 5   | 5   | 5   | 5   |     |                                                                                   |     |     |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
| True          | 862             | 68   | 68  | 44  | 117 | 100 | 54    | 23  | 79   | 50  | 136 | 100 | 64      | 29  | 33  | 36  | 134  | 39   | 54           | 13  | 107 | 53  | 88   | 117  | 61                                       | 35  | 4   | 4   | 9   | 36  | 4      | 4   | 9   | 36  | 4   | 4   | 9                                                                                               | 36  | 4   | 4   | 9   | 36  | 4     | 4   | 9   | 36  | 4   | 4   | 9                                                                                 | 36  |     |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
|               | 29%             | 27%  | 18% |     | 47% | 41% | 23%   | 10% | 31%  | 20% | 54% | 38% | 24%     | 11% | 29% | 18% | 54%  | 34%  | 25%          | 10% | 31% | 19% | 44%  | 41%  | 22%                                      | 10% | 16% | 23% | 59% | 42% | 31%    | 11% | 11% |     |     |     |                                                                                                 |     |     |     |     |     |       |     |     |     |     |     |                                                                                   |     |     |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
| False         | 1775            | 154  | 191 | 97  | 84  | 166 | 212   | 138 | 191  | 79  | 74  | 166 | 224     | 72  | 153 | 97  | 48   | 154  | 118          | 184 | 217 | 75  | 94   | 167  | 265                                      | 21  | 11  | 3   | 20  | 8   | 31     | 31  |     |     |     |     |                                                                                                 |     |     |     |     |     |       |     |     |     |     |     |                                                                                   |     |     |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
|               | 59%             | 62%  | 73% | 39% | 34% | 70% | 88%   | 55% | 75%  | 31% | 29% | 63% | 83%     | 26% | 55% | 34% | 38%  | 72%  | 69%          | 54% | 77% | 37% | 33%  | 62%  | 80%                                      | 80% | 58% | 23% | 23% | 69% | 69%    | 89% | 89% |     |     |     |                                                                                                 |     |     |     |     |     |       |     |     |     |     |     |                                                                                   |     |     |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
| Don't know    | 363             | 26   | 12  | 34  | 62  | 18  | 2     | 37  | 13   | 38  | 79  | 32  | 10      | 7   | 8   | 32  | 32   | 8    | 2            | 51  | 13  | 37  | 76   | 38   | 11                                       | 1   | 4   | 3   | 30  | -   | -      | -   | -   | -   | -   | -   | -                                                                                               | -   | -   | -   | -   | -   | -     | -   | -   | -   | -   | -   | -                                                                                 | -   |     |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |
|               | 12%             | 10%  | 5%  | 14% | 25% | 6%  | 1%    | 13% | 5%   | 14% | 29% | 12% | 4%      | 2%  | 4%  | 12% | 13%  | 4%   | 1%           | 18% | 5%  | 28% | 26%  | 14%  | 5%                                       | 4%  | 15% | 18% | 10% | 10% | 10%    | 10% | 10% | 10% | 10% | 10% | 10%                                                                                             | 10% | 10% | 10% | 10% | 10% | 10%   | 10% | 10% | 10% | 10% | 10% | 10%                                                                               | 10% | 10% |  |     |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Owing formulae used: \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 18

Q5\_7 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money requires an internet connection to function

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 1324  | 350             | 92           | 404            | 315                 | 129             | 34            | 646        | 678          | 479                      | 728                                                                                         | 91                                                                        |
|                 | 44%   | 70%             | 18%          | 81%            | 63%                 | 26%             | 7%            | 44%        | 44%          | 45%                      | 43%                                                                                         | 48%                                                                       |
|                 |       | bdefgh          | f            | abdefgh        | befgh               | bf              |               | bef        | bef          |                          |                                                                                             |                                                                           |
| False           | 1413  | 89              | 383          | 67             | 76                  | 345             | 453           | 704        | 709          | 518                      | 806                                                                                         | 75                                                                        |
|                 | 47%   | 18%             | 77%          | 13%            | 15%                 | 69%             | 91%           | 48%        | 46%          | 49%                      | 47%                                                                                         | 39%                                                                       |
|                 |       |                 | acdegh       |                |                     | acdgh           | abcdegh       | acd        | acd          | k                        | k                                                                                           |                                                                           |
| Don't know      | 263   | 61              | 26           | 28             | 109                 | 26              | 14            | 115        | 148          | 56                       | 173                                                                                         | 26                                                                        |
|                 | 9%    | 12%             | 5%           | 6%             | 22%                 | 5%              | 3%            | 8%         | 10%          | 5%                       | 10%                                                                                         | 13%                                                                       |
|                 |       | bcefig          |              |                | abcdegh             |                 |               | bef        | bcef         |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 29  
CS\_7 - The following are some statements about mobile money. Please select whether you think each statement true or false. Mobile money requires an internet connection to function

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|            | MAN             |      |     |     |     |     |       |      |     |         |     |     | WOMAN        |      |     |          |     |     |        |      |     |          |     |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |     |       |     |     |         |      |     |              |     |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |      |     |        |     |     |          |      |     |     |     |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |         |  |  |              |  |  |          |  |  |        |  |  |
|------------|-----------------|------|-----|-----|-----|-----|-------|------|-----|---------|-----|-----|--------------|------|-----|----------|-----|-----|--------|------|-----|----------|-----|-----|------------------------------------------|------|-----|-------|-----|-----|---------|------|-----|--------------|-----|-----|--------------------------------------------------------------------------------------------------|------|-----|--------|-----|-----|----------|------|-----|-----|-----|-----|-----------------------------------------------------------------------------------|--|--|---------|--|--|--------------|--|--|----------|--|--|--------|--|--|
|            | ETHIOPIA        |      |     |     |     |     | KENYA |      |     | NIGERIA |     |     | SOUTH AFRICA |      |     | TANZANIA |     |     | UGANDA |      |     | ETHIOPIA |     |     |                                          |      |     | KENYA |     |     | NIGERIA |      |     | SOUTH AFRICA |     |     | TANZANIA                                                                                         |      |     | UGANDA |     |     | ETHIOPIA |      |     |     |     |     | KENYA                                                                             |  |  | NIGERIA |  |  | SOUTH AFRICA |  |  | TANZANIA |  |  | UGANDA |  |  |
|            | TOTAL           | (n)  | (%) | (n) | (%) | (%) | TOTAL | (n)  | (%) | (n)     | (%) | (%) | TOTAL        | (n)  | (%) | (n)      | (%) | (%) | TOTAL  | (n)  | (%) | (n)      | (%) | (%) | TOTAL                                    | (n)  | (%) | (n)   | (%) | (%) | TOTAL   | (n)  | (%) | (n)          | (%) | (%) | TOTAL                                                                                            | (n)  | (%) | (n)    | (%) | (%) | TOTAL    | (n)  | (%) | (n) | (%) | (%) |                                                                                   |  |  |         |  |  |              |  |  |          |  |  |        |  |  |
|            | UNWEIGHTED BASE | 4000 | 800 | 20% | 800 | 20% | 20%   | 4000 | 800 | 20%     | 800 | 20% | 20%          | 4000 | 800 | 20%      | 800 | 20% | 20%    | 4000 | 800 | 20%      | 800 | 20% | 20%                                      | 4000 | 800 | 20%   | 800 | 20% | 20%     | 4000 | 800 | 20%          | 800 | 20% | 20%                                                                                              | 4000 | 800 | 20%    | 800 | 20% | 20%      | 4000 | 800 | 20% | 800 | 20% | 20%                                                                               |  |  |         |  |  |              |  |  |          |  |  |        |  |  |
| True       | 1354            | 170  | 44  | 195 | 167 | 52  | 18    | 183  | 47  | 209     | 147 | 73  | 165          | 85   | 34  | 230      | 69  | 52  | 11     | 238  | 53  | 150      | 187 | 75  | 15                                       | 11   | 4   | 13    | 53  | 2   | 8       |      |     |              |     |     |                                                                                                  |      |     |        |     |     |          |      |     |     |     |     |                                                                                   |  |  |         |  |  |              |  |  |          |  |  |        |  |  |
|            | 44%             | 69%  | 18% | 79% | 68% | 22% | 7%    | 71%  | 19% | 83%     | 58% | 30% | 6%           | 77%  | 17% | 81%      | 58% | 24% | 8%     | 70%  | 19% | 80%      | 63% | 28% | 5%                                       | 45%  | 24% | 88%   | 62% | 17% | 22%     |      |     |              |     |     |                                                                                                  |      |     |        |     |     |          |      |     |     |     |     |                                                                                   |  |  |         |  |  |              |  |  |          |  |  |        |  |  |
| False      | 1413            | 48   | 190 | 38  | 32  | 176 | 220   | 41   | 193 | 79      | 45  | 168 | 232          | 20   | 157 | 91       | 24  | 158 | 120    | 14   | 211 | 171      | 39  | 171 | 304                                      | 11   | 14  | 1     | 12  | 10  | 27      |      |     |              |     |     |                                                                                                  |      |     |        |     |     |          |      |     |     |     |     |                                                                                   |  |  |         |  |  |              |  |  |          |  |  |        |  |  |
|            | 47%             | 19%  | 77% | 15% | 13% | 74% | 93%   | 10%  | 70% | 12%     | 18% | 64% | 89%          | 18%  | 80% | 14%      | 21% | 73% | 90%    | 16%  | 75% | 14%      | 13% | 65% | 92%                                      | 41%  | 73% | 10%   | 14% | 83% | 78%     |      |     |              |     |     |                                                                                                  |      |     |        |     |     |          |      |     |     |     |     |                                                                                   |  |  |         |  |  |              |  |  |          |  |  |        |  |  |
| Don't know | 283             | 30   | 12  | 14  | 48  | 11  | *     | 33   | 13  | 14      | 61  | 15  | 14           | 6    | 6   | 14       | 23  | 5   | 2      | 50   | 19  | 13       | 61  | 19  | 12                                       | 4    | 1   | 1     | 21  | -   | -       |      |     |              |     |     |                                                                                                  |      |     |        |     |     |          |      |     |     |     |     |                                                                                   |  |  |         |  |  |              |  |  |          |  |  |        |  |  |
|            | 9%              | 12%  | 3%  | 6%  | 23% | 5%  | *     | 12%  | 5%  | 6%      | 24% | 6%  | 5%           | 6%   | 3%  | 15%      | 20% | 2%  | 2%     | 15%  | 7%  | 7%       | 21% | 7%  | 3%                                       | 15%  | 3%  | 4%    | 24% | -   | -       |      |     |              |     |     |                                                                                                  |      |     |        |     |     |          |      |     |     |     |     |                                                                                   |  |  |         |  |  |              |  |  |          |  |  |        |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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Table 20

Q1 - In the past 12 months, have you personally interacted with any of the following services or tools, or not?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | Received a government cash transfer into a digital account, such as a mobile money or bank account | Used a digital or biometric national ID to access or apply for services online (e.g. opening a bank account, to pay taxes, accessing government services, applying social support, etc.) | Accessed official documents online (e.g. birth certificate, school certificate, business license, etc.) | Accessed health services digitally (e.g. online health records, mobile appointment systems, etc.) | Used an online platform for education or training | Bought or sold goods online (e.g. through an e-commerce site or app, etc.) | Sent money to or received money from someone who banks with another banking provider (e.g. M-Pesa, MoMo, EcoCash, Airtel Money, etc.) |
|--------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|---------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| UNWEIGHTED BASE                | 4500                                                                                               | 4500                                                                                                                                                                                     | 4500                                                                                                    | 4500                                                                                              | 4500                                              | 4500                                                                       | 4500                                                                                                                                  |
| WEIGHTED BASE                  | 3000                                                                                               | 3000                                                                                                                                                                                     | 3000                                                                                                    | 3000                                                                                              | 3000                                              | 3000                                                                       | 3000                                                                                                                                  |
| Yes - in the past 12 months    | 1317                                                                                               | 1838                                                                                                                                                                                     | 1816                                                                                                    | 1254                                                                                              | 2285                                              | 1762                                                                       | 2297                                                                                                                                  |
|                                | 44%                                                                                                | 61%                                                                                                                                                                                      | 61%                                                                                                     | 42%                                                                                               | 76%                                               | 59%                                                                        | 77%                                                                                                                                   |
| No - not in the past 12 months | 1507                                                                                               | 1020                                                                                                                                                                                     | 1005                                                                                                    | 1507                                                                                              | 607                                               | 1056                                                                       | 545                                                                                                                                   |
|                                | 50%                                                                                                | 34%                                                                                                                                                                                      | 33%                                                                                                     | 50%                                                                                               | 20%                                               | 35%                                                                        | 18%                                                                                                                                   |
| Don't know                     | 176                                                                                                | 142                                                                                                                                                                                      | 179                                                                                                     | 239                                                                                               | 108                                               | 181                                                                        | 158                                                                                                                                   |
|                                | 6%                                                                                                 | 5%                                                                                                                                                                                       | 6%                                                                                                      | 8%                                                                                                | 4%                                                | 6%                                                                         | 5%                                                                                                                                    |

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Table 21

Q1 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Any digital combined

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - in the past 12 months    | 2894  | 460             | 498          | 493            | 462                 | 495             | 485           | 1409       | 1484         | 1043                     | 1645                                                                                        | 166                                                                       |
|                                | 96%   | 92%             | 100%         | 99%            | 92%                 | 99%             | 97%           | 96%        | 97%          | 99%                      | 96%                                                                                         | 86%                                                                       |
|                                |       |                 | acdfgh       | adgh           |                     | adgh            | ad            | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| No - not in the past 12 months | 38    | 7               | 1            | 2              | 24                  | 2               | 2             | 25         | 13           | 4                        | 23                                                                                          | 10                                                                        |
|                                | 1%    | 1%              | *            | *              | 5%                  | *               | *             | 2%         | 1%           | *                        | 1%                                                                                          | 5%                                                                        |
|                                |       |                 |              |                | abcefg              |                 |               | bce        |              |                          | i                                                                                           | ij                                                                        |
| Don't know                     | 69    | 32              | 1            | 5              | 14                  | 3               | 13            | 31         | 38           | 7                        | 39                                                                                          | 16                                                                        |
|                                | 2%    | 6%              | *            | 1%             | 3%                  | 1%              | 3%            | 2%         | 2%           | 1%                       | 2%                                                                                          | 9%                                                                        |
|                                |       | bcdegh          |              | b              | bce                 |                 | b             | bce        | bc           |                          | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 22  
Q2 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Any digital combined

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Uganda/Tanzania/Ethiopia

|                                | MAN   |     |          |       |         |              |          |        |          |       | WOMAN   |              |          |        |          | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |         |              |          |        |          |       |         |              |          | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |          |       |         |              |          |        |          |       |         | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |          |        |          |       |         |              |          |        |     |     |     |     |     |     |
|--------------------------------|-------|-----|----------|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|--------|----------|------------------------------------------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|--------------------------------------------------------------------------------------------------|----------|-------|---------|--------------|----------|--------|----------|-------|---------|-----------------------------------------------------------------------------------|----------|--------|----------|-------|---------|--------------|----------|--------|-----|-----|-----|-----|-----|-----|
|                                | TOTAL |     | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA                                    | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA                                                                                           | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA                                                                      | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA |     |     |     |     |     |     |
|                                | (n)   | (%) | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)      | (%)                                      | (n)     | (%)          | (n)      | (%)    | (n)      | (%)   | (n)     | (%)          | (n)      | (%)                                                                                              | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)      | (%)   | (n)     | (%)                                                                               | (n)      | (%)    | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    |     |     |     |     |     |     |
| UNWEIGHTED BASE                | 600   |     | 600      |       | 600     |              | 600      |        | 600      |       | 600     |              | 600      |        | 600      |                                          | 600     |              | 600      |        | 600      |       | 600     |              | 600      |                                                                                                  | 600      |       | 600     |              | 600      |        | 600      |       | 600     |                                                                                   | 600      |        | 600      |       | 600     |              | 600      |        | 600 |     | 600 |     |     |     |
| WEIGHTED BASE                  | 200   |     | 212      |       | 246     |              | 247      |        | 238      |       | 253     |              | 253      |        | 261      |                                          | 262     |              | 131      |        | 157      |       | 183     |              | 118      |                                                                                                  | 215      |       | 131     |              | 142      |        | 203      |       | 257     |                                                                                   | 205      |        | 133      |       | 107     |              | 154      |        | 124 |     | 154 |     |     |     |
| Yes - in the past 12 months    | 2884  | 98% | 228      | 92%   | 245     | 99%          | 245      | 92%    | 238      | 98%   | 235     | 98%          | 235      | 97%    | 249      | 98%                                      | 249     | 98%          | 249      | 98%    | 249      | 98%   | 249     | 98%          | 249      | 98%                                                                                              | 249      | 98%   | 249     | 98%          | 249      | 98%    | 249      | 98%   | 249     | 98%                                                                               | 249      | 98%    | 249      | 98%   | 249     | 98%          | 249      | 98%    | 249 | 98% | 249 | 98% | 249 | 98% |
| No - not in the past 12 months | 38    | 1%  | 7        | 3%    | 1       | 0%           | 1        | 0%     | 13       | 5%    | 1       | 0%           | 1        | 0%     | 1        | 0%                                       | 1       | 0%           | 1        | 0%     | 1        | 0%    | 1       | 0%           | 1        | 0%                                                                                               | 1        | 0%    | 1       | 0%           | 1        | 0%     | 1        | 0%    | 1       | 0%                                                                                | 1        | 0%     | 1        | 0%    | 1       | 0%           | 1        | 0%     | 1   | 0%  | 1   | 0%  | 1   | 0%  |
| Don't know                     | 69    | 2%  | 12       | 5%    | 1       | 0%           | 2        | 1%     | 6        | 3%    | 3       | 1%           | 3        | 1%     | 7        | 3%                                       | 1       | 0%           | 3        | 1%     | 2        | 1%    | 1       | 0%           | 2        | 1%                                                                                               | 1        | 0%    | 1       | 0%           | 1        | 0%     | 1        | 0%    | 1       | 0%                                                                                | 1        | 0%     | 1        | 0%    | 1       | 0%           | 1        | 0%     | 1   | 0%  | 1   | 0%  | 1   | 0%  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 23

Q1\_1 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Received a government cash transfer into a digital account, such as a mobile money or bank account

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - in the past 12 months    | 1317  | 317             | 213          | 236            | 186                 | 249             | 115           | 648        | 669          | 537                      | 700                                                                                         | 64                                                                        |
|                                | 44%   | 63%             | 43%          | 47%            | 37%                 | 50%             | 23%           | 44%        | 44%          | 51%                      | 41%                                                                                         | 33%                                                                       |
|                                |       | bcdefgh         | df           | bdfh           | f                   | bdfh            |               | df         | df           | jk                       | k                                                                                           |                                                                           |
| No - not in the past 12 months | 1507  | 105             | 277          | 246            | 280                 | 229             | 371           | 737        | 770          | 480                      | 898                                                                                         | 109                                                                       |
|                                | 50%   | 21%             | 55%          | 49%            | 56%                 | 46%             | 74%           | 50%        | 50%          | 46%                      | 53%                                                                                         | 57%                                                                       |
|                                |       |                 | acegh        | a              | acegh               | a               | abcdegh       | a          | a            |                          | i                                                                                           | i                                                                         |
| Don't know                     | 176   | 78              | 10           | 18             | 34                  | 22              | 14            | 80         | 96           | 36                       | 108                                                                                         | 20                                                                        |
|                                | 6%    | 16%             | 2%           | 4%             | 7%                  | 4%              | 3%            | 5%         | 6%           | 3%                       | 6%                                                                                          | 10%                                                                       |
|                                |       | bcdefgh         |              |                | bcf                 |                 |               | bc         | bc           |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 24  
Q3\_1 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Received a government cash transfer into a digital account, such as a mobile money or bank account  
Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | MAN   |      |          |      |       |      |         |      |              |      | WOMAN    |      |        |      |          |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |          |      |        |      |          |      |       |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |      |              |      |          |      |        |      |          |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |         |      |              |      |          |      |        |      |      |    |    |     |   |    |    |     |
|--------------------------------|-------|------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|------------------------------------------|------|----------|------|--------|------|----------|------|-------|------|-------------------------------------------------------------------------------------------------|------|--------------|------|----------|------|--------|------|----------|------|-----------------------------------------------------------------------------------|------|---------|------|--------------|------|----------|------|--------|------|------|----|----|-----|---|----|----|-----|
|                                | TOTAL |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                             |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA                                                                                         |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA                                                                             |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      |      |    |    |     |   |    |    |     |
|                                | (N)   | (%)  | (N)      | (%)  | (N)   | (%)  | (N)     | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)   | (%)  | (N)     | (%)  | (N)                                      | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)   | (%)  | (N)                                                                                             | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)                                                                               | (%)  | (N)     | (%)  | (N)          | (%)  | (N)      | (%)  |        |      |      |    |    |     |   |    |    |     |
| UNWEIGHTED BASE                | 4000  |      | 200      |      | 200   |      | 400     |      | 200          |      | 200      |      | 200    |      | 200      |      | 200   |      | 200     |      | 200                                      |      | 200      |      | 200    |      | 200      |      | 200   |      | 200                                                                                             |      | 200          |      | 200      |      | 200    |      | 200      |      | 200                                                                               |      | 200     |      | 200          |      | 200      |      | 200    |      |      |    |    |     |   |    |    |     |
| WEIGHTED BASE                  | 200   |      | 257      |      | 246   |      | 247     |      | 247          |      | 257      |      | 254    |      | 253      |      | 253   |      | 253     |      | 253                                      |      | 253      |      | 262*   |      | 113*     |      | 157   |      | 153                                                                                             |      | 153          |      | 153      |      | 153    |      | 153      |      | 153                                                                               |      | 153     |      | 153          |      | 153      |      | 153    |      |      |    |    |     |   |    |    |     |
| Yes - in the past 12 months    | 1357  | 100% | 100%     | 100% | 100%  | 100% | 100%    | 100% | 100%         | 100% | 100%     | 100% | 100%   | 100% | 100%     | 100% | 100%  | 100% | 100%    | 100% | 100%                                     | 100% | 100%     | 100% | 100%   | 100% | 100%     | 100% | 100%  | 100% | 100%                                                                                            | 100% | 100%         | 100% | 100%     | 100% | 100%   | 100% | 100%     | 100% | 100%                                                                              | 100% | 100%    | 100% | 100%         | 100% | 100%     | 100% | 100%   | 100% | 100% |    |    |     |   |    |    |     |
| No - not in the past 12 months | 1907  | 50%  | 56%      | 50%  | 56%   | 50%  | 56%     | 50%  | 56%          | 50%  | 56%      | 50%  | 56%    | 50%  | 40       | 14%  | 148   | 13%  | 122     | 11%  | 142                                      | 13%  | 142      | 13%  | 142    | 13%  | 26       | 23%  | 96    | 85%  | 117                                                                                             | 105% | 62           | 55%  | 92       | 82%  | 87     | 77%  | 48       | 43%  | 171                                                                               | 153% | 118     | 105% | 152          | 136% | 258      | 228% | 5      | 4%   | 9    | 8% | 58 | 51% | 2 | 2% | 25 | 22% |
| Don't know                     | 176   | 8%   | 32       | 3%   | 5     | 0%   | 6       | 0%   | 17           | 1%   | 9        | 1%   | 11     | 1%   | 46       | 4%   | 5     | 0%   | 12      | 1%   | 17                                       | 2%   | 13       | 1%   | 3      | 0%   | 15       | 1%   | 1     | 0%   | 6                                                                                               | 0%   | 5            | 0%   | 6        | 0%   | 3      | 0%   | 53       | 47%  | 8                                                                                 | 7%   | 12      | 11%  | 5            | 4%   | 5        | 4%   | 1      | 1%   | 6    | 5% | 1  | 1%  | 6 | 5% |    |     |

Proportions/Margins: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 25

Q1\_2 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Used a digital or biometric national ID to access or apply for services online (e.g. opening a bank account, to pay taxes, accessing government services, applying social support, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - in the past 12 months    | 1838  | 342             | 276          | 405            | 207                 | 337             | 271           | 895        | 943          | 752                      | 979                                                                                         | 82                                                                        |
|                                | 61%   | 68%             | 55%          | 81%            | 41%                 | 67%             | 54%           | 61%        | 61%          | 71%                      | 57%                                                                                         | 43%                                                                       |
|                                |       | bdfgh           | d            | abdefgh        |                     | bdfg            | d             | bd         | bd           | jk                       | k                                                                                           |                                                                           |
| No - not in the past 12 months | 1020  | 92              | 219          | 83             | 262                 | 148             | 216           | 500        | 520          | 275                      | 636                                                                                         | 99                                                                        |
|                                | 34%   | 18%             | 44%          | 17%            | 52%                 | 30%             | 43%           | 34%        | 34%          | 26%                      | 37%                                                                                         | 52%                                                                       |
|                                |       |                 | acegh        |                | abceefgh            | ac              | acegh         | ac         | ac           |                          | i                                                                                           | ij                                                                        |
| Don't know                     | 142   | 66              | 4            | 12             | 31                  | 16              | 13            | 69         | 73           | 26                       | 92                                                                                          | 11                                                                        |
|                                | 5%    | 13%             | 1%           | 2%             | 6%                  | 3%              | 3%            | 5%         | 5%           | 3%                       | 5%                                                                                          | 6%                                                                        |
|                                |       | bcdefgh         |              | b              | bceefgh             | b               |               | bc         | bc           |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 28  
C2\_2 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Used a digital or biometric national ID to access or apply for services online (e.g. opening a bank account, to pay taxes, accessing government services, applying social support, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | MAN   |     |          |     |       |     |         |     |              |     | WOMAN    |     |        |     |          |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |         |     |              |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |        |     |          |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |         |     |              |     |          |     |        |  |
|--------------------------------|-------|-----|----------|-----|-------|-----|---------|-----|--------------|-----|----------|-----|--------|-----|----------|-----|------------------------------------------|-----|---------|-----|--------------|-----|--------------------------------------------------------------------------------------------------|-----|--------|-----|----------|-----|-----------------------------------------------------------------------------------|-----|---------|-----|--------------|-----|----------|-----|--------|--|
|                                | TOTAL |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA                                    |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA                                                                                         |     | UGANDA |     | ETHIOPIA |     | KENYA                                                                             |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |  |
|                                | (N)   | (%) | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)      | (%) | (N)                                      | (%) | (N)     | (%) | (N)          | (%) | (N)                                                                                              | (%) | (N)    | (%) | (N)      | (%) | (N)                                                                               | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) |        |  |
| UNWEIGHTED BASE                | 1000  |     | 100      |     | 100   |     | 100     |     | 100          |     | 100      |     | 100    |     | 100      |     | 100                                      |     | 100     |     | 100          |     | 100                                                                                              |     | 100    |     | 100      |     | 100                                                                               |     | 100     |     | 100          |     | 100      |     | 100    |  |
| WEIGHTED BASE                  | 1000  |     | 212      |     | 212   |     | 212     |     | 212          |     | 212      |     | 212    |     | 212      |     | 212                                      |     | 212     |     | 212          |     | 212                                                                                              |     | 212    |     | 212      |     | 212                                                                               |     | 212     |     | 212          |     | 212      |     | 212    |  |
| Yes - in the past 12 months    | 1358  | 100 | 141      | 200 | 99    | 169 | 123     | 182 | 136          | 202 | 108      | 168 | 148    | 88  | 123      | 241 | 62                                       | 162 | 79      | 235 | 147          | 150 | 118                                                                                              | 160 | 179    | 17  | 8        | 12  | 24                                                                                | 10  | 11      | 114 | 114          | 114 | 114      | 114 | 114    |  |
|                                | 61%   |     | 63%      | 57% | 57%   | 82% | 40%     | 71% | 52%          | 72% | 53%      | 80% | 43%    | 64% | 58%      | 78% | 61%                                      | 83% | 54%     | 73% | 60%          | 66% | 52%                                                                                              | 73% | 41%    | 60% | 54%      | 64% | 45%                                                                               | 80% | 28%     | 89% | 31%          | 31% | 31%      | 31% | 31%    |  |
| No - not in the past 12 months | 1020  | 100 | 60       | 104 | 37    | 132 | 62      | 106 | 100          | 33  | 116      | 46  | 130    | 86  | 110      | 16  | 77                                       | 39  | 47      | 40  | 45           | 133 | 141                                                                                              | 154 | 88     | 145 | 9        | 10  | 2                                                                                 | 55  | 1       | 21  | 21           | 21  | 21       | 21  | 21     |  |
|                                | 34%   |     | 24%      | 42% | 15%   | 54% | 20%     | 44% | 17%          | 13% | 40%      | 18% | 51%    | 33% | 42%      | 14% | 38%                                      | 14% | 42%     | 22% | 37%          | 19% | 47%                                                                                              | 20% | 54%    | 33% | 44%      | 34% | 55%                                                                               | 16% | 64%     | 11% | 61%          | 61% | 61%      | 61% |        |  |
| Don't know                     | 142   | 100 | 28       | 2   | 8     | 15  | 7       | 9   | 9            | 38  | 3        | 4   | 15     | 8   | 4        | 8   | -                                        | 3   | 5       | 6   | 4            | 51  | 4                                                                                                | 9   | 15     | 7   | 6        | 4   | -                                                                                 | 1   | 7       | -   | 3            | 3   | 3        | 3   | 3      |  |
|                                | 5%    |     | 11%      | 1%  | 3%    | 6%  | 3%      | 4%  | 4%           | 15% | 2%       | 2%  | 6%     | 3%  | 1%       | 8%  | -                                        | 1%  | 2%      | 3%  | 1%           | 25% | 1%                                                                                               | 4%  | 2%     | 7%  | 3%       | 2%  | 2%                                                                                | -   | 4%      | 8%  | -            | 7%  | 7%       | 7%  | 7%     |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 27

Q1\_3 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Accessed official documents online (e.g. birth certificate, school certificate, business license, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - in the past 12 months    | 1816  | 228             | 376          | 374            | 242                 | 326             | 270           | 915        | 902          | 777                      | 943                                                                                         | 82                                                                        |
|                                | 61%   | 46%             | 75%          | 75%            | 48%                 | 65%             | 54%           | 62%        | 59%          | 74%                      | 55%                                                                                         | 43%                                                                       |
|                                |       |                 | adefgh       | adefgh         |                     | adfh            |               | adf        | ad           | jk                       | k                                                                                           |                                                                           |
| No - not in the past 12 months | 1005  | 180             | 117          | 114            | 229                 | 153             | 211           | 461        | 543          | 251                      | 642                                                                                         | 92                                                                        |
|                                | 33%   | 36%             | 23%          | 23%            | 46%                 | 31%             | 42%           | 31%        | 35%          | 24%                      | 38%                                                                                         | 48%                                                                       |
|                                |       | bc              |              |                | abcdegh             | bc              | bcegh         | bc         | bc           |                          | i                                                                                           | ij                                                                        |
| Don't know                     | 179   | 92              | 7            | 12             | 29                  | 21              | 18            | 88         | 90           | 26                       | 122                                                                                         | 18                                                                        |
|                                | 6%    | 18%             | 1%           | 2%             | 6%                  | 4%              | 4%            | 6%         | 6%           | 2%                       | 7%                                                                                          | 9%                                                                        |
|                                |       | bcdefgh         |              |                | bc                  | b               |               | bc         | bc           |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                             | MAN   |     |          |       |        |          |       |        |          |       |        |          | WOMAN |        |          |       |        |          |       |        |          |       |        |          | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |        |          |       |        |          |       |        |     |   |  |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  |  |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  |  |  |
|-----------------------------|-------|-----|----------|-------|--------|----------|-------|--------|----------|-------|--------|----------|-------|--------|----------|-------|--------|----------|-------|--------|----------|-------|--------|----------|------------------------------------------|--------|----------|-------|--------|----------|-------|--------|-----|---|--|--|--------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|-----------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
|                             | TOTAL |     | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA                                    | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA |     |   |  |  |                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                             | NO    | %   | NO       | %     | NO     | %        | NO    | %      | NO       | %     | NO     | %        | NO    | %      | NO       | %     | NO     | %        | NO    | %      | NO       | %     | NO     | %        | NO                                       | %      | NO       | %     | NO     | %        | NO    | %      | NO  | % |  |  |                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Unemployed/ BASE            | 4400  | 185 | 509      | 181   | 311    | 309      | 135   | 491    | 509      | 105   | 189    | 191      | 104   | 93     | 579      | 229   | 189    | 183      | 145   | 572    | 208      | 288   | 10     | 31       | 18                                       | 173    | 12       | 21    | 4      | 3        | 60    |        |     |   |  |  |                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Employed/ BASE              | 1111  | 247 | 247      | 238   | 243    | 238      | 263   | 243    | 243      | 243   | 243    | 243      | 243   | 243    | 243      | 243   | 243    | 243      | 243   | 243    | 243      | 243   | 243    | 243      | 243                                      | 243    | 243      | 243   | 243    | 243      | 243   | 243    |     |   |  |  |                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Yes - in the past 12 months | 1856  | 110 | 193      | 184   | 121    | 159      | 141   | 112    | 182      | 180   | 121    | 167      | 130   | 71     | 166      | 223   | 68     | 162      | 86    | 134    | 197      | 137   | 178    | 37       | 13                                       | 11     | 29       | 6     | 6      | 6        | 6     |        |     |   |  |  |                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| No - in the past 12 months  | 625   | 47% | 79       | 146   | 146    | 495      | 74%   | 444    | 73%      | 488   | 44%    | 441      | 63%   | 441    | 63%      | 441   | 63%    | 441      | 63%   | 441    | 63%      | 441   | 63%    | 441      | 63%                                      | 441    | 63%      | 441   | 63%    | 441      | 63%   | 441    | 63% |   |  |  |                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Don't know                  | 179   | 46  | 3        | 1     | 5      | 13       | 48    | 4      | 14       | 7     | 11     | 9        | 2     | 14     | 6        | 2     | 14     | 6        | 2     | 14     | 6        | 2     | 14     | 6        | 2                                        | 14     | 6        | 2     | 14     | 6        | 2     | 14     | 6   |   |  |  |                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                             | 6%    | 19% | 1%       | 2%    | 6%     | 4%       | 4%    | 4%     | 18%      | 2%    | 3%     | 5%       | 4%    | 3%     | 7%       | *     | 1%     | 6%       | 3%    | 2%     | 21%      | 2%    | 4%     | 1%       | 5%                                       | 18%    | 2%       | 4%    | 1%     | 5%       | 18%   | 2%     |     |   |  |  |                                                                                                  |  |  |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Table 29

Q1\_4 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Accessed health services digitally (e.g. online health records, mobile appointment systems, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - in the past 12 months    | 1254  | 138             | 287          | 248            | 172                 | 252             | 158           | 579        | 675          | 591                      | 592                                                                                         | 59                                                                        |
|                                | 42%   | 28%             | 57%          | 50%            | 34%                 | 50%             | 32%           | 40%        | 44%          | 56%                      | 35%                                                                                         | 31%                                                                       |
|                                |       |                 | acdefgh      | adefgh         | a                   | adefgh          |               | adf        | adfg         | jk                       |                                                                                             |                                                                           |
| No - not in the past 12 months | 1507  | 226             | 204          | 232            | 294                 | 227             | 324           | 766        | 741          | 418                      | 969                                                                                         | 104                                                                       |
|                                | 50%   | 45%             | 41%          | 46%            | 59%                 | 45%             | 65%           | 52%        | 48%          | 40%                      | 57%                                                                                         | 54%                                                                       |
|                                |       |                 |              | b              | abcegh              |                 | abcegh        | abce       | b            |                          | i                                                                                           | i                                                                         |
| Don't know                     | 239   | 136             | 9            | 19             | 35                  | 21              | 19            | 119        | 120          | 44                       | 146                                                                                         | 29                                                                        |
|                                | 8%    | 27%             | 2%           | 4%             | 7%                  | 4%              | 4%            | 8%         | 8%           | 4%                       | 9%                                                                                          | 15%                                                                       |
|                                |       | bcdefgh         |              | b              | bc                  | b               |               | bcef       | bcef         |                          | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 30  
Q2.4 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Accessed health services digitally (e.g. online health records, mobile appointment systems, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | MAN   |      |          |      |       |      |         |      |              |      |          |      |        |      | WOMAN    |      |       |      |         |      |              |      |          |      |        |      |          |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |         |      |              |      |          |      |        |      |          |      |       |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |      |              |      |          |      |        |      |     |    |     |    |     |    | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |    |     |    |    |     |     |  |  |  |  |  |  |  |
|--------------------------------|-------|------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|------------------------------------------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|--------------------------------------------------------------------------------------------------|------|--------------|------|----------|------|--------|------|-----|----|-----|----|-----|----|-----------------------------------------------------------------------------------|----|-----|----|----|-----|-----|--|--|--|--|--|--|--|
|                                | TOTAL |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA                                    |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA                                                                                          |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      |     |    |     |    |     |    |                                                                                   |    |     |    |    |     |     |  |  |  |  |  |  |  |
|                                | (N)   | (%)  | (N)      | (%)  | (N)   | (%)  | (N)     | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)   | (%)  | (N)     | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)                                      | (%)  | (N)     | (%)  | (N)          | (%)  | (N)      | (%)  | (N)    | (%)  | (N)      | (%)  | (N)   | (%)  | (N)                                                                                              | (%)  | (N)          | (%)  | (N)      | (%)  |        |      |     |    |     |    |     |    |                                                                                   |    |     |    |    |     |     |  |  |  |  |  |  |  |
| UNWEIGHTED BASE                | 4000  | 100% | 1000     | 100% | 1000  | 100% | 1000    | 100% | 1000         | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000  | 100% | 1000    | 100% | 1000         | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000                                     | 100% | 1000    | 100% | 1000         | 100% | 1000     | 100% | 1000   | 100% | 1000     | 100% | 1000  | 100% | 1000                                                                                             | 100% | 1000         | 100% | 1000     | 100% | 1000   | 100% |     |    |     |    |     |    |                                                                                   |    |     |    |    |     |     |  |  |  |  |  |  |  |
| WEIGHTED BASE                  | 1204  | 100% | 272      | 100% | 272   | 100% | 272     | 100% | 272          | 100% | 272      | 100% | 272    | 100% | 272      | 100% | 272   | 100% | 272     | 100% | 272          | 100% | 272      | 100% | 272    | 100% | 272      | 100% | 272                                      | 100% | 272     | 100% | 272          | 100% | 272      | 100% | 272    | 100% | 272      | 100% | 272   | 100% | 272                                                                                              | 100% | 272          | 100% | 272      | 100% | 272    | 100% |     |    |     |    |     |    |                                                                                   |    |     |    |    |     |     |  |  |  |  |  |  |  |
| Yes - in the past 12 months    | 1254  | 68%  | 68       | 25%  | 145   | 53%  | 111     | 41%  | 76           | 28%  | 135      | 50%  | 63     | 23%  | 70       | 26%  | 142   | 52%  | 54      | 20%  | 38           | 14%  | 52       | 19%  | 85     | 31%  | 45       | 17%  | 137                                      | 50%  | 62      | 23%  | 56           | 21%  | 78       | 29%  | 143    | 53%  | 75       | 28%  | 88    | 32%  | 112                                                                                              | 41%  | 96           | 35%  | 11       | 4%   | 5      | 2%   |     |    |     |    |     |    |                                                                                   |    |     |    |    |     |     |  |  |  |  |  |  |  |
|                                | 42%   |      | 27%      |      | 59%   |      | 45%     |      | 31%          |      | 49%      |      | 26%    |      | 28%      |      | 56%   |      | 54%     |      | 38%          |      | 52%      |      | 36%    |      | 40%      |      | 69%                                      |      | 59%     |      | 46%          |      | 62%      |      | 42%    |      | 23%      |      | 51%   |      | 37%                                                                                              |      | 42%          |      | 29%      |      | 43%    |      | 34% |    | 46% |    | 30% |    | 37%                                                                               |    | 14% |    |    |     |     |  |  |  |  |  |  |  |
| No - not in the past 12 months | 1507  | 50%  | 118      | 43%  | 97    | 36%  | 125     | 46%  | 152          | 56%  | 110      | 40%  | 163    | 60%  | 108      | 40%  | 107   | 39%  | 141     | 52%  | 144          | 53%  | 116      | 43%  | 161    | 59%  | 41       | 15%  | 98                                       | 36%  | 112     | 41%  | 57           | 21%  | 74       | 27%  | 173    | 64%  | 138      | 51%  | 111   | 41%  | 179                                                                                              | 66%  | 143          | 53%  | 228      | 84%  | 7      | 3%   | 5   | 2% |     |    |     |    |                                                                                   |    |     |    |    |     |     |  |  |  |  |  |  |  |
|                                | 50%   |      | 48%      |      | 36%   |      | 51%     |      | 62%          |      | 46%      |      | 68%    |      | 43%      |      | 42%   |      | 56%     |      | 45%          |      | 61%      |      | 63%    |      | 36%      |      | 29%                                      |      | 40%     |      | 53%          |      | 35%      |      | 56%    |      | 51%      |      | 47%   |      | 56%                                                                                              |      | 62%          |      | 54%      |      | 69%    |      | 29% |    | 63% |    | 50% |    | 51%                                                                               |    | 6   |    | 30 |     | 57% |  |  |  |  |  |  |  |
| Don't know                     | 239   | 8%   | 62       | 23%  | 4     | 1%   | 11      | 4%   | 18           | 7%   | 12       | 4%   | 12     | 4%   | 74       | 27%  | 5     | 2%   | 8       | 3%   | 15           | 6%   | 9        | 3%   | 6      | 2%   | 27       | 10%  | 2                                        | 1%   | 5       | 2%   | 3            | 1%   | 5        | 2%   | 2      | 1%   | 90       | 33%  | 5     | 2%   | 14                                                                                               | 5%   | 20           | 7%   | 20       | 7%   | 6      | 2%   | 7   | 3% | 1   | 0% | 1   | 0% | 9                                                                                 | 3% | 1   | 0% | 30 | 11% | 30% |  |  |  |  |  |  |  |
|                                | 8%    |      | 23%      |      | 1%    |      | 4%      |      | 7%           |      | 4%       |      | 4%     |      | 27%      |      | 2%    |      | 3%      |      | 6%           |      | 3%       |      | 2%     |      | 24%      |      | 1%                                       |      | 2%      |      | 1%           |      | 2%       |      | 26%    |      | 2%       |      | 7%    |      | 7%                                                                                               |      | 4%           |      | 2%       |      | 20%    |      | 3%  |    | 10% |    | 9%  |    | 30%                                                                               |    |     |    |    |     |     |  |  |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 31

Q1\_5 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Used an online platform for education or training

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - in the past 12 months    | 2285  | 326             | 425          | 434            | 302                 | 410             | 388           | 1136       | 1149         | 872                      | 1284                                                                                        | 104                                                                       |
|                                | 76%   | 65%             | 85%          | 87%            | 60%                 | 82%             | 78%           | 78%        | 75%          | 83%                      | 75%                                                                                         | 54%                                                                       |
|                                |       |                 | adefgh       | adefgh         |                     | adh             | ad            | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| No - not in the past 12 months | 607   | 106             | 70           | 57             | 184                 | 84              | 105           | 280        | 327          | 159                      | 356                                                                                         | 81                                                                        |
|                                | 20%   | 21%             | 14%          | 11%            | 37%                 | 17%             | 21%           | 19%        | 21%          | 15%                      | 21%                                                                                         | 42%                                                                       |
|                                |       | bc              |              |                | abceefgh            | c               | bc            | bc         | bc           |                          | i                                                                                           | ij                                                                        |
| Don't know                     | 108   | 68              | 4            | 9              | 14                  | 7               | 6             | 49         | 59           | 23                       | 67                                                                                          | 7                                                                         |
|                                | 4%    | 14%             | 1%           | 2%             | 3%                  | 1%              | 1%            | 3%         | 4%           | 2%                       | 4%                                                                                          | 4%                                                                        |
|                                |       | bcdefgh         |              |                | b                   |                 |               | bce        | bce          |                          | i                                                                                           |                                                                           |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



**Table 32**  
**Q3\_5 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Used an online platform for education or training**

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Uganda/Tanzania/Ethiopia

|                                | MAN      |      |       |      |         |      |              |      |          |      |        |      | WOMAN    |      |       |      |         |      |              |      |          |      |        |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |       |      |         |      |              |      |          |      |        |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |      |       |      |         |      |              |      |          |      |        |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  |  |  |
|--------------------------------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|------------------------------------------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|--------------------------------------------------------------------------------------------------|------|-------|------|---------|------|--------------|------|----------|------|--------|--|-----------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
|                                | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA                                 |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA                                                                                         |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | TOTAL    | (n)  | TOTAL | (n)  | TOTAL   | (n)  | TOTAL        | (n)  | TOTAL    | (n)  | TOTAL  | (n)  | TOTAL    | (n)  | TOTAL | (n)  | TOTAL   | (n)  | TOTAL        | (n)  | TOTAL    | (n)  | TOTAL  | (n)  | TOTAL                                    | (n)  | TOTAL | (n)  | TOTAL   | (n)  | TOTAL        | (n)  | TOTAL    | (n)  | TOTAL  | (n)  | TOTAL                                                                                            | (n)  | TOTAL | (n)  | TOTAL   | (n)  | TOTAL        | (n)  | TOTAL    | (n)  |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| UNWEIGHTED BASE                | 4000     | 1000 | 4000  | 1000 | 4000    | 1000 | 4000         | 1000 | 4000     | 1000 | 4000   | 1000 | 4000     | 1000 | 4000  | 1000 | 4000    | 1000 | 4000         | 1000 | 4000     | 1000 | 4000   | 1000 | 4000                                     | 1000 | 4000  | 1000 | 4000    | 1000 | 4000         | 1000 | 4000     | 1000 | 4000   | 1000 | 4000                                                                                             | 1000 | 4000  | 1000 | 4000    | 1000 | 4000         | 1000 | 4000     | 1000 |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| WEIGHTED BASE                  | 1200     | 300  | 1200  | 300  | 1200    | 300  | 1200         | 300  | 1200     | 300  | 1200   | 300  | 1200     | 300  | 1200  | 300  | 1200    | 300  | 1200         | 300  | 1200     | 300  | 1200   | 300  | 1200                                     | 300  | 1200  | 300  | 1200    | 300  | 1200         | 300  | 1200     | 300  | 1200   | 300  | 1200                                                                                             | 300  | 1200  | 300  | 1200    | 300  | 1200         | 300  | 1200     | 300  |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Yes - in the past 12 months    | 2285     | 568  | 210   | 210  | 213     | 157  | 202          | 191  | 205      | 218  | 153    | 205  | 221      | 145  | 205   | 221  | 145     | 221  | 145          | 205  | 221      | 145  | 205    | 221  | 145                                      | 72   | 183   | 230  | 80      | 180  | 180          | 182  | 217      | 205  | 17     | 15   | 12                                                                                               | 34   | 7     | 18   |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 78%      | 66%  | 66%   | 66%  | 66%     | 66%  | 66%          | 66%  | 66%      | 66%  | 66%    | 66%  | 66%      | 66%  | 66%   | 66%  | 66%     | 66%  | 66%          | 66%  | 66%      | 66%  | 66%    | 66%  | 66%                                      | 64%  | 62%   | 64%  | 62%     | 64%  | 62%          | 64%  | 62%      | 64%  | 62%    | 64%  | 62%                                                                                              | 64%  | 62%   | 64%  | 62%     | 64%  | 62%          | 64%  | 62%      |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| No - not in the past 12 months | 607      | 153  | 53    | 33   | 85      | 45   | 45           | 45   | 45       | 53   | 37     | 45   | 53       | 37   | 45    | 53   | 37      | 45   | 53           | 37   | 45       | 53   | 37     | 45   | 53                                       | 29   | 17    | 29   | 17      | 29   | 17           | 29   | 17       | 29   | 17     | 29   | 17                                                                                               | 29   | 17    | 29   | 17      | 29   | 17           | 29   | 17       |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 20%      | 13%  | 13%   | 13%  | 13%     | 13%  | 13%          | 13%  | 13%      | 13%  | 13%    | 13%  | 13%      | 13%  | 13%   | 13%  | 13%     | 13%  | 13%          | 13%  | 13%      | 13%  | 13%    | 13%  | 10%                                      | 8%   | 10%   | 8%   | 10%     | 8%   | 10%          | 8%   | 10%      | 8%   | 10%    | 8%   | 10%                                                                                              | 8%   | 10%   | 8%   | 10%     | 8%   | 10%          | 8%   |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Don't know                     | 108      | 31   | 31    | 3    | 4       | 5    | 4            | 2    | 3        | 37   | 1      | 4    | 9        | 3    | 4     | 9    | 3       | 4    | 9            | 3    | 4        | 9    | 3      | 4    | 9                                        | 32   | -     | 2    | 2       | 2    | 2            | 2    | 6        | 4    | 4      | 1    | 3                                                                                                | -    | 1     | 4    | -       | -    | -            | -    | -        |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 4%       | 3%   | 3%    | 1%   | 2%      | 2%   | 2%           | 1%   | 2%       | 13%  | 0%     | 2%   | 4%       | 1%   | 3%    | 4%   | 1%      | 3%   | 4%           | 1%   | 3%       | 4%   | 1%     | 3%   | 12%                                      | -    | 2%    | 2%   | 2%      | 2%   | 6%           | 4%   | 4%       | 1%   | 3%     | -    | 1%                                                                                               | 4%   | -     | -    | -       | -    | -            | -    |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 33

Q1\_6 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Bought or sold goods online (e.g. through an e-commerce site or app, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - in the past 12 months    | 1762  | 218             | 338          | 384            | 286                 | 270             | 266           | 869        | 893          | 779                      | 874                                                                                         | 93                                                                        |
|                                | 59%   | 44%             | 68%          | 77%            | 57%                 | 54%             | 53%           | 59%        | 58%          | 74%                      | 51%                                                                                         | 49%                                                                       |
|                                |       |                 | adefgh       | abdefgh        | a                   | a               |               | a          | a            | jk                       |                                                                                             |                                                                           |
| No - not in the past 12 months | 1056  | 183             | 153          | 104            | 191                 | 209             | 217           | 503        | 553          | 248                      | 711                                                                                         | 81                                                                        |
|                                | 35%   | 37%             | 31%          | 21%            | 38%                 | 42%             | 43%           | 34%        | 36%          | 24%                      | 42%                                                                                         | 42%                                                                       |
|                                |       | c               | c            |                | bcd                 | bcd             | bcd           | bc         | bc           |                          | i                                                                                           | i                                                                         |
| Don't know                     | 181   | 100             | 9            | 12             | 22                  | 21              | 17            | 92         | 89           | 27                       | 122                                                                                         | 17                                                                        |
|                                | 6%    | 20%             | 2%           | 2%             | 4%                  | 4%              | 3%            | 6%         | 6%           | 3%                       | 7%                                                                                          | 9%                                                                        |
|                                |       | bcdefgh         |              |                | bc                  | b               |               | bcd        | bc           |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 34  
Q3\_5 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Bought or sold goods online (e.g. through an e-commerce site or app, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN      |      |       |       |         |     |              |      |          |       |        |     | WOMAN    |      |       |       |         |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |          |       |        |     |          |      |       |       |         |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/CONSIDERING STARTING IN THE FUTURE |      |          |       |        |     |          |      |       |       |         |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |          |      |        |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      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|                 | ETHIOPIA |      | KENYA |       | NIGERIA |     | SOUTH AFRICA |      | TANZANIA |       | UGANDA |     | ETHIOPIA |      | KENYA |       | NIGERIA |     | SOUTH AFRICA                             |      | TANZANIA |       | UGANDA |     | ETHIOPIA |      | KENYA |       | NIGERIA |     | SOUTH AFRICA                                                                                    |      | TANZANIA |       | UGANDA |     | ETHIOPIA |      | KENYA |       | NIGERIA |     | SOUTH AFRICA                                                                      |      | TANZANIA |      | UGANDA |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      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|      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |        |
|                 | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%) | TOTAL        | (N)  | (%)      | TOTAL | (N)    | (%) | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%) | TOTAL                                    | (N)  | (%)      | TOTAL | (N)    | (%) | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%) | TOTAL                                                                                           | (N)  | (%)      | TOTAL | (N)    | (%) | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%) | TOTAL                                                                             | (N)  | (%)      |      |        |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |    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    |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  |      |      |  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| UNWEIGHTED BASE | 1000     | 1000 |       | 1000  | 1000    |     | 1000         | 1000 |          | 1000  | 1000   |     | 1000     | 1000 |       | 1000  | 1000    |     | 1000                                     | 1000 |          | 1000  | 1000   |     | 1000     | 1000 |       | 1000  | 1000    |     | 1000                                                                                            | 1000 |          | 1000  | 1000   |     | 1000     | 1000 |       | 1000  | 1000    |     | 1000                                                                              | 1000 |          | 1000 | 1000   |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000 |  | 1000 | 1000</ |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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3RD - 18TH OCTOBER 2025  
PUBLIC  
IPSOS

4 Nov 2025

Table 35

Q1\_7 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Sent money to or received money from someone who banks with another banking provider (e.g. M-Pesa, MoMo, EcoCash, Airtel Money, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - in the past 12 months    | 2297  | 284             | 476          | 429            | 259                 | 451             | 397           | 1143       | 1153         | 921                      | 1246                                                                                        | 99                                                                        |
|                                | 77%   | 57%             | 95%          | 86%            | 52%                 | 90%             | 79%           | 78%        | 75%          | 87%                      | 73%                                                                                         | 52%                                                                       |
|                                |       |                 | acdefgh      | adfgh          |                     | adfgh           | ad            | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| No - not in the past 12 months | 545   | 117             | 21           | 62             | 211                 | 47              | 88            | 249        | 296          | 99                       | 355                                                                                         | 83                                                                        |
|                                | 18%   | 23%             | 4%           | 12%            | 42%                 | 9%              | 18%           | 17%        | 19%          | 9%                       | 21%                                                                                         | 43%                                                                       |
|                                |       | bceg            |              | b              | abcefg              | b               | be            | bce        | bce          |                          | i                                                                                           | ij                                                                        |
| Don't know                     | 158   | 99              | 4            | 9              | 30                  | 2               | 15            | 72         | 86           | 34                       | 106                                                                                         | 10                                                                        |
|                                | 5%    | 20%             | 1%           | 2%             | 6%                  | *               | 3%            | 5%         | 6%           | 3%                       | 6%                                                                                          | 5%                                                                        |
|                                |       | bcdefgh         |              |                | bce                 |                 | e             | bce        | bce          |                          | i                                                                                           |                                                                           |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 38  
Q2\_7 - In the past 12 months, have you personally interacted with any of the following services or tools, or not? Sent money to or received money from someone who banks with another banking provider (e.g. M-Pesa, MoMo, EcoCash, Airtel Money, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                             | MAN   |     |          |     |       |     |         |     |              |     |          |     |        |     | WOMAN    |     |       |     |         |     |              |     |          |     |        |     |          |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |         |     |              |     |          |     |        |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |       |     |         |     |              |     |          |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |      |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |  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    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     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|                             | TOTAL |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA                                    |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA                                                                                         |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA                                                                            |     |      |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |  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|     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |    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  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |  |
|                             | (N)   | (%) | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)      | (%) | (N)                                      | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)                                                                                              | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) |                                                                                   |     |      |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |  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    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     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| UNWEIGHTED BASE             | 1000  |     | 1000     |     | 1000  |     | 1000    |     | 1000         |     | 1000     |     | 1000   |     | 1000     |     | 1000  |     | 1000    |     | 1000         |     | 1000     |     | 1000   |     | 1000     |     | 1000                                     |     | 1000    |     | 1000         |     | 1000     |     | 1000   |     | 1000                                                                                             |     | 1000  |     | 1000    |     | 1000         |     | 1000     |     | 1000                                                                              |     | 1000 |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |  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    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |  |
| WEIGHTED BASE               | 2000  |     | 287      |     | 246   |     | 247     |     | 247          |     | 238      |     | 233    |     | 234      |     | 253   |     | 253     |     | 253          |     | 251      |     | 262*   |     | 112*     |     | 157                                      |     | 103     |     | 113          |     | 215      |     | 131*   |     | 142                                                                                              |     | 285   |     | 261     |     | 118*         |     | 204*     |     | 103                                                                               |     | 15*  |     | 78  |     | 124* |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |  |
| Yes - in the past 12 months | 2297  | 149 | 231      | 219 | 235   | 236 | 239     | 135 | 245          | 210 | 124      | 225 | 205    | 68  | 134      | 254 | 74    | 209 | 209     | 121 | 148          | 226 | 259      | 141 | 148    | 148 | 148      | 148 | 148                                      | 148 | 148     | 148 | 148          | 148 | 148      | 148 | 148    | 148 | 148                                                                                              | 148 | 148   | 148 | 148     | 148 | 148          | 148 | 148      | 148 | 148                                                                               | 148 | 148  | 148 | 148 | 148 | 148  | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/N/I - g/h/j/k/L/I - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

24-089497-40 - DIGITAL PUBLIC INFRASTRUCTURE  
3RD - 18TH OCTOBER 2025  
PUBLIC  
IPSOS

4 Nov 2025

Table 37

Q2 - Which if any of the following best applies to you?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                                              | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b)   | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f)  | GENDER      |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------------------------------------------------|-------|-----------------|----------------|----------------|---------------------|-----------------|----------------|-------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                              |       |                 |                |                |                     |                 |                | MAN<br>(g)  | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                                              | 4500  | 500             | 1000           | 1000           | 1000                | 500             | 500            | 2498        | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                                                | 3000  | 500             | 500            | 500            | 500                 | 500             | 500            | 1464        | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| I currently have a valid digital or biometric national ID                    | 2073  | 443             | 306            | 431            | 257                 | 389             | 247            | 1013        | 1061         | 799                      | 1145                                                                                        | 104                                                                       |
|                                                                              | 69%   | 89%<br>bdefgh   | 61%<br>df      | 86%<br>bdefgh  | 51%                 | 78%<br>bdfgh    | 49%            | 69%<br>bdf  | 69%<br>bdf   | 76%<br>jk                | 67%<br>k                                                                                    | 54%                                                                       |
| I had a valid digital or biometric national ID but it expired                | 168   | 3               | 13             | 16             | 11                  | 18              | 108            | 87          | 81           | 51                       | 110                                                                                         | 5                                                                         |
|                                                                              | 6%    | 1%              | 3%<br>a        | 3%<br>a        | 2%<br>a             | 4%<br>a         | 22%<br>abcdegh | 6%<br>abcd  | 5%<br>abcd   | 5%                       | 6%<br>k                                                                                     | 3%                                                                        |
| I have never had a valid digital or biometric national ID                    | 318   | 27              | 102            | 18             | 78                  | 39              | 54             | 194         | 124          | 86                       | 200                                                                                         | 28                                                                        |
|                                                                              | 11%   | 5%              | 20%<br>acdefgh | 4%             | 16%<br>acegh        | 8%<br>c         | 11%<br>ac      | 13%<br>aceh | 8%<br>c      | 8%                       | 12%<br>i                                                                                    | 15%<br>i                                                                  |
| I do not think digital or biometric national IDs are available in my country | 251   | 4               | 58             | 16             | 90                  | 25              | 58             | 104         | 147          | 69                       | 150                                                                                         | 30                                                                        |
|                                                                              | 8%    | 1%              | 12%<br>acegh   | 3%<br>a        | 18%<br>abcefg       | 5%<br>a         | 12%<br>aceg    | 7%<br>ac    | 10%<br>aceg  | 7%                       | 9%                                                                                          | 16%<br>ij                                                                 |
| Don't know                                                                   | 190   | 23              | 21             | 19             | 64                  | 29              | 33             | 67          | 123          | 48                       | 103                                                                                         | 24                                                                        |
|                                                                              | 6%    | 5%              | 4%             | 4%             | 13%<br>abcefg       | 6%              | 7%             | 5%          | 8%<br>bcg    | 5%                       | 6%                                                                                          | 13%<br>ij                                                                 |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Table 38  
Q2 - Which if any of the following best applies to you?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                                              | TOTAL | MAN      |       |         |              |          |        | WOMAN    |       |         |              |          |        | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |       |         |              |          |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS / CONSIDERING STARTING IN THE FUTURE |       |         |              |          |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |       |         |              |          |        |     |
|------------------------------------------------------------------------------|-------|----------|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|--------|------------------------------------------|-------|---------|--------------|----------|--------|---------------------------------------------------------------------------------------------------|-------|---------|--------------|----------|--------|-----------------------------------------------------------------------------------|-------|---------|--------------|----------|--------|-----|
|                                                                              |       | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                 | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                                                                          | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                                                          | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA |     |
|                                                                              |       | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)                                      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)                                                                                               | (%)   | (n)     | (%)          | (n)      | (%)    | (n)                                                                               | (%)   | (n)     | (%)          | (n)      | (%)    |     |
| UNWEIGHTED BASE                                                              | 4000  | 100      | 100   | 100     | 100          | 100      | 100    | 100      | 100   | 100     | 100          | 100      | 100    | 100                                      | 100   | 100     | 100          | 100      | 100    | 100                                                                                               | 100   | 100     | 100          | 100      | 100    | 100                                                                               | 100   | 100     | 100          | 100      | 100    | 100 |
| WEIGHTED BASE                                                                | 2172  | 100      | 100   | 100     | 100          | 100      | 100    | 100      | 100   | 100     | 100          | 100      | 100    | 100                                      | 100   | 100     | 100          | 100      | 100    | 100                                                                                               | 100   | 100     | 100          | 100      | 100    | 100                                                                               | 100   | 100     | 100          | 100      | 100    | 100 |
| I currently have a valid digital or biometric national ID                    | 2093  | 212      | 152   | 215     | 136          | 193      | 117    | 232      | 154   | 215     | 131          | 198      | 130    | 83                                       | 127   | 210     | 69           | 182      | 68     | 313                                                                                               | 147   | 108     | 147          | 136      | 163    | 31                                                                                | 12    | 11      | 35           | 11       | 14     |     |
|                                                                              | 69%   | 80%      | 62%   | 87%     | 51%          | 80%      | 49%    | 92%      | 61%   | 83%     | 52%          | 76%      | 49%    | 83%                                      | 64%   | 92%     | 61%          | 85%      | 52%    | 92%                                                                                               | 59%   | 80%     | 51%          | 74%      | 49%    | 80%                                                                               | 64%   | 77%     | 41%          | 94%      | 40%    |     |
| I had a valid digital or biometric national ID but it expired                | 168   | 3        | 8     | 9       | 6            | 9        | 53     | -        | 5     | 8       | 5            | 9        | 55     | 1                                        | 4     | 4       | 3            | 9        | 31     | 2                                                                                                 | 8     | 10      | 5            | 9        | 76     | -                                                                                 | -     | 3       | 2            | -        | 2      |     |
|                                                                              | 6%    | 1%       | 3%    | 3%      | 3%           | 4%       | 22%    | -        | 2%    | 3%      | 2%           | 3%       | 21%    | 1%                                       | 2%    | 1%      | 3%           | 4%       | 23%    | 1%                                                                                                | 3%    | 5%      | 2%           | 3%       | 23%    | -                                                                                 | -     | 11%     | 2%           | -        | 5%     |     |
| I have never had a valid digital or biometric national ID                    | 318   | 17       | 59    | 10      | 41           | 21       | 47     | 10       | 44    | 9       | 36           | 19       | 7      | 3                                        | 38    | 5       | 14           | 13       | 12     | 19                                                                                                | 6     | 13      | 45           | 25       | 37     | 3                                                                                 | 3     | -       | 16           | 1        | 5      |     |
|                                                                              | 15%   | 7%       | 24%   | 4%      | 17%          | 9%       | 20%    | 4%       | 17%   | 3%      | 14%          | 7%       | 3%     | 2%                                       | 19%   | 2%      | 13%          | 6%       | 9%     | 6%                                                                                                | 21%   | 6%      | 16%          | 9%       | 11%    | 12%                                                                               | 18%   | -       | 13%          | 6%       | 15%    |     |
| I do not think digital or biometric national IDs are available in my country | 231   | 4        | 20    | 7       | 45           | 11       | 17     | -        | 38    | 9       | 45           | 14       | 41     | -                                        | 25    | 7       | 14           | 6        | 17     | 4                                                                                                 | 31    | 8       | 51           | 18       | 37     | -                                                                                 | 3     | 1       | 22           | -        | 4      |     |
|                                                                              | 8%    | 2%       | 8%    | 18%     | 4%           | 7%       | -      | 15%      | 3%    | 18%     | 6%           | 15%      | 15%    | -                                        | 12%   | 2%      | 13%          | 3%       | 13%    | 1%                                                                                                | 11%   | 4%      | 18%          | 7%       | 11%    | -                                                                                 | 15%   | 6%      | 26%          | -        | 11%    |     |
| Don't know                                                                   | 190   | 13       | 7     | 7       | 29           | 8        | 3      | 11       | 13    | 12      | 36           | 22       | 30     | 16                                       | 3     | 8       | 12           | 4        | 5      | 4                                                                                                 | 16    | 9       | 38           | 17       | 19     | 2                                                                                 | 1     | 1       | 11           | -        | 10     |     |
|                                                                              | 9%    | 5%       | 3%    | 3%      | 12%          | 3%       | 1%     | 5%       | 5%    | 5%      | 14%          | 8%       | 11%    | 14%                                      | 2%    | 6       | 13%          | 2%       | 4      | 1%                                                                                                | 15%   | 8%      | 13%          | 7%       | 10%    | 8%                                                                                | 3%    | 7%      | 13%          | -        | 20%    |     |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formula used. \* small base; \*\* very small base (under 30) not eligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Table 39

Q3 - Please select whether you think each statement is true or false.

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | A digital ID is an electronic way of providing/proving your identity | Digital IDs can be used to access online government services | Digital IDs can be used to access financial services | Digital IDs can be stored on a smartphone or other digital device | A digital ID can verify your identity without you needing to be physically present | Digital IDs can replace physical government documents | A digital ID requires internet access at all times to work | Digital IDs can only be used with a national government programme |
|-----------------|----------------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------|
| UNWEIGHTED BASE | 4500                                                                 | 4500                                                         | 4500                                                 | 4500                                                              | 4500                                                                               | 4500                                                  | 4500                                                       | 4500                                                              |
| WEIGHTED BASE   | 3000                                                                 | 3000                                                         | 3000                                                 | 3000                                                              | 3000                                                                               | 3000                                                  | 3000                                                       | 3000                                                              |
| True            | 2774                                                                 | 2496                                                         | 2495                                                 | 2494                                                              | 2397                                                                               | 1669                                                  | 1419                                                       | 1010                                                              |
|                 | 92%                                                                  | 83%                                                          | 83%                                                  | 83%                                                               | 80%                                                                                | 56%                                                   | 47%                                                        | 34%                                                               |
| False           | 60                                                                   | 101                                                          | 145                                                  | 125                                                               | 269                                                                                | 623                                                   | 899                                                        | 1259                                                              |
|                 | 2%                                                                   | 3%                                                           | 5%                                                   | 4%                                                                | 9%                                                                                 | 21%                                                   | 30%                                                        | 42%                                                               |
| Don't know      | 166                                                                  | 402                                                          | 359                                                  | 381                                                               | 335                                                                                | 708                                                   | 683                                                        | 732                                                               |
|                 | 6%                                                                   | 13%                                                          | 12%                                                  | 13%                                                               | 11%                                                                                | 24%                                                   | 23%                                                        | 24%                                                               |

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 40

Q3\_1 - Please select whether you think each statement is true or false. A digital ID is an electronic way of providing/proving your identity

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2774  | 448             | 468          | 483            | 430                 | 473             | 472           | 1376       | 1397         | 998                      | 1584                                                                                        | 161                                                                       |
|                 | 92%   | 90%             | 94%          | 97%            | 86%                 | 95%             | 94%           | 94%        | 91%          | 95%                      | 93%                                                                                         | 84%                                                                       |
|                 |       |                 | adh          | abdgh          |                     | adh             | d             | adh        | d            | k                        | k                                                                                           |                                                                           |
| False           | 60    | 11              | 13           | 6              | 14                  | 10              | 6             | 26         | 34           | 28                       | 25                                                                                          | 6                                                                         |
|                 | 2%    | 2%              | 3%           | 1%             | 3%                  | 2%              | 1%            | 2%         | 2%           | 3%                       | 1%                                                                                          | 3%                                                                        |
|                 |       |                 | c            |                | cg                  |                 |               |            | c            |                          |                                                                                             |                                                                           |
| Don't know      | 166   | 41              | 20           | 10             | 56                  | 18              | 21            | 62         | 104          | 28                       | 97                                                                                          | 25                                                                        |
|                 | 6%    | 8%              | 4%           | 2%             | 11%                 | 4%              | 4%            | 4%         | 7%           | 3%                       | 6%                                                                                          | 13%                                                                       |
|                 |       | bceg            | c            |                | bcefg               |                 |               | c          | bceg         |                          | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 41  
CB\_1 - Please select whether you think each statement is true or false. A digital ID is an electronic way of providing/proving your identity

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN      |      |      |      |      |       |      |      |      |      | WOMAN   |      |      |      |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |      |      |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |      |      |      |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |      |      |      |
|-----------------|----------|------|------|------|------|-------|------|------|------|------|---------|------|------|------|------|------------------------------------------|------|------|------|------|-------------------------------------------------------------------------------------------------|------|------|------|------|-----------------------------------------------------------------------------------|------|------|------|------|
|                 | ETHIOPIA |      |      |      |      | KENYA |      |      |      |      | NIGERIA |      |      |      |      | SOUTH AFRICA                             |      |      |      |      | TANZANIA                                                                                        |      |      |      |      | UGANDA                                                                            |      |      |      |      |
|                 | TOTAL    | (M)  | (F)  | (M)  | (F)  | TOTAL | (M)  | (F)  | (M)  | (F)  | TOTAL   | (M)  | (F)  | (M)  | (F)  | TOTAL                                    | (M)  | (F)  | (M)  | (F)  | TOTAL                                                                                           | (M)  | (F)  | (M)  | (F)  | TOTAL                                                                             | (M)  | (F)  | (M)  | (F)  |
| UNWEIGHTED BASE | 6000     | 3000 | 3000 | 4000 | 2000 | 3000  | 1500 | 1500 | 1500 | 1500 | 3000    | 1500 | 1500 | 1500 | 1500 | 3000                                     | 1500 | 1500 | 1500 | 1500 | 3000                                                                                            | 1500 | 1500 | 1500 | 1500 | 3000                                                                              | 1500 | 1500 | 1500 | 1500 |
| WEIGHTED BASE   | 2774     | 217  | 277  | 217  | 277  | 277   | 217  | 277  | 217  | 277  | 277     | 217  | 277  | 217  | 277  | 277                                      | 217  | 277  | 217  | 277  | 277                                                                                             | 217  | 277  | 217  | 277  | 277                                                                               | 217  | 277  | 217  | 277  |
| True            | 92%      | 94%  | 95%  | 96%  | 89%  | 95%   | 95%  | 95%  | 86%  | 92%  | 97%     | 83%  | 94%  | 94%  | 89%  | 96%                                      | 97%  | 90%  | 94%  | 96%  | 91%                                                                                             | 92%  | 96%  | 87%  | 96%  | 96%                                                                               | 93%  | 85%  | 92%  | 81%  |
| False           | 60       | 3    | 5    | 3    | 7    | 3     | 4    | 4    | 8    | 7    | 3       | 7    | 7    | 2    | 5    | 4                                        | 4    | 3    | 9    | 2    | 6                                                                                               | 8    | 2    | 7    | 4    | 2                                                                                 | 1    | 1    | 2    | 3    |
| Don't know      | 186      | 13   | 7    | 6    | 20   | 9     | 8    | 28   | 13   | 13   | 4       | 36   | 9    | 14   | 7    | 4                                        | 3    | 8    | 3    | 4    | 25                                                                                              | 14   | 6    | 30   | 11   | 11                                                                                | 2    | 2    | 1    | 6    |
|                 | 6%       | 5%   | 3%   | 3%   | 8%   | 4%    | 3%   | 12%  | 5%   | 5%   | 2%      | 14%  | 3%   | 5%   | 3%   | 2%                                       | 2%   | 5%   | 7%   | 3%   | 9%                                                                                              | 5%   | 3%   | 10%  | 4%   | 3%                                                                                | 7%   | 11%  | 4%   | 17%  |

Proportions/Margins: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 42

Q3\_2 - Please select whether you think each statement is true or false. Digital IDs can be used to access online government services

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2496  | 406             | 458          | 448            | 348                 | 449             | 388           | 1270       | 1226         | 940                      | 1392                                                                                        | 136                                                                       |
|                 | 83%   | 81%             | 92%          | 90%            | 70%                 | 90%             | 78%           | 87%        | 80%          | 89%                      | 82%                                                                                         | 71%                                                                       |
|                 |       | d               | adfg         | adfg           |                     | adfh            | d             | adfh       | d            | jk                       | k                                                                                           |                                                                           |
| False           | 101   | 12              | 11           | 11             | 25                  | 16              | 27            | 46         | 55           | 30                       | 57                                                                                          | 12                                                                        |
|                 | 3%    | 2%              | 2%           | 2%             | 5%                  | 3%              | 5%            | 3%         | 4%           | 3%                       | 3%                                                                                          | 6%                                                                        |
|                 |       |                 |              |                | bcgh                |                 | bc            |            | bc           |                          |                                                                                             | ij                                                                        |
| Don't know      | 402   | 82              | 32           | 41             | 128                 | 35              | 85            | 148        | 254          | 84                       | 259                                                                                         | 44                                                                        |
|                 | 13%   | 16%             | 6%           | 8%             | 26%                 | 7%              | 17%           | 10%        |              | 8%                       | 15%                                                                                         | 23%                                                                       |
|                 |       | bceg            |              |                | abcefg              |                 | bceg          | bc         | bceg         |                          | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 43  
Q3\_2 - Please select whether you think each statement is true or false. Digital IDs can be used to access online government services

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN      |     |       |     |         |     |              |     |          |     | WOMAN  |     |          |     |       |     |         |     |              |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |        |     |          |     |       |     |         |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |          |     |        |     |          |     |       |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |              |     |          |     |        |     |     |     |
|-----------------|----------|-----|-------|-----|---------|-----|--------------|-----|----------|-----|--------|-----|----------|-----|-------|-----|---------|-----|--------------|-----|------------------------------------------|-----|--------|-----|----------|-----|-------|-----|---------|-----|--------------------------------------------------------------------------------------------------|-----|----------|-----|--------|-----|----------|-----|-------|-----|-----------------------------------------------------------------------------------|-----|--------------|-----|----------|-----|--------|-----|-----|-----|
|                 | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA                                 |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA                                                                                     |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA                                                                           |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     |     |     |
|                 | TOTAL    | (n) | (n)   | (n) | (n)     | (n) | (n)          | (n) | (n)      | (n) | (n)    | (n) | (n)      | (n) | (n)   | (n) | (n)     | (n) | (n)          | (n) | (n)                                      | (n) | (n)    | (n) | (n)      | (n) | (n)   | (n) | (n)     | (n) | (n)                                                                                              | (n) | (n)      | (n) | (n)    | (n) | (n)      | (n) | (n)   | (n) | (n)                                                                               | (n) | (n)          | (n) | (n)      | (n) |        |     |     |     |
| UNWEIGHTED BASE | 4000     | 800 | 800   | 800 | 800     | 800 | 800          | 800 | 800      | 800 | 800    | 800 | 800      | 800 | 800   | 800 | 800     | 800 | 800          | 800 | 800                                      | 800 | 800    | 800 | 800      | 800 | 800   | 800 | 800     | 800 | 800                                                                                              | 800 | 800      | 800 | 800    | 800 | 800      | 800 | 800   | 800 | 800                                                                               | 800 | 800          | 800 | 800      | 800 | 800    | 800 | 800 | 800 |
| WEIGHTED BASE   | 2000     | 250 | 250   | 250 | 250     | 250 | 250          | 250 | 250      | 250 | 250    | 250 | 250      | 250 | 250   | 250 | 250     | 250 | 250          | 250 | 250                                      | 250 | 250    | 250 | 250      | 250 | 250   | 250 | 250     | 250 | 250                                                                                              | 250 | 250      | 250 | 250    | 250 | 250      | 250 | 250   | 250 | 250                                                                               | 250 | 250          | 250 | 250      | 250 | 250    | 250 | 250 |     |
| True            | 2466     | 209 | 209   | 209 | 209     | 209 | 209          | 209 | 209      | 209 | 209    | 209 | 209      | 209 | 209   | 209 | 209     | 209 | 209          | 209 | 209                                      | 209 | 209    | 209 | 209      | 209 | 209   | 209 | 209     | 209 | 209                                                                                              | 209 | 209      | 209 | 209    | 209 | 209      | 209 | 209   | 209 | 209                                                                               | 209 | 209          | 209 | 209      | 209 | 209    | 209 | 209 |     |
|                 | 83%      | 83% | 83%   | 83% | 83%     | 83% | 83%          | 83% | 83%      | 83% | 83%    | 83% | 83%      | 83% | 83%   | 83% | 83%     | 83% | 83%          | 83% | 83%                                      | 83% | 83%    | 83% | 83%      | 83% | 83%   | 83% | 83%     | 83% | 83%                                                                                              | 83% | 83%      | 83% | 83%    | 83% | 83%      | 83% | 83%   | 83% | 83%                                                                               | 83% | 83%          | 83% | 83%      | 83% | 83%    | 83% |     |     |
| False           | 101      | 0   | 0     | 0   | 0       | 0   | 0            | 0   | 0        | 0   | 0      | 0   | 0        | 0   | 0     | 0   | 0       | 0   | 0            | 0   | 0                                        | 0   | 0      | 0   | 0        | 0   | 0     | 0   | 0       | 0   | 0                                                                                                | 0   | 0        | 0   | 0      | 0   | 0        | 0   | 0     | 0   | 0                                                                                 | 0   | 0            | 0   | 0        | 0   | 0      | 0   | 0   |     |
|                 | 3%       | 0%  | 0%    | 0%  | 0%      | 0%  | 0%           | 0%  | 0%       | 0%  | 0%     | 0%  | 0%       | 0%  | 0%    | 0%  | 0%      | 0%  | 0%           | 0%  | 0%                                       | 0%  | 0%     | 0%  | 0%       | 0%  | 0%    | 0%  | 0%      | 0%  | 0%                                                                                               | 0%  | 0%       | 0%  | 0%     | 0%  | 0%       | 0%  | 0%    | 0%  | 0%                                                                                | 0%  | 0%           | 0%  | 0%       | 0%  | 0%     | 0%  | 0%  |     |
| Don't know      | 402      | 29  | 29    | 29  | 29      | 29  | 29           | 29  | 29       | 29  | 29     | 29  | 29       | 29  | 29    | 29  | 29      | 29  | 29           | 29  | 29                                       | 29  | 29     | 29  | 29       | 29  | 29    | 29  | 29      | 29  | 29                                                                                               | 29  | 29       | 29  | 29     | 29  | 29       | 29  | 29    | 29  | 29                                                                                | 29  | 29           | 29  | 29       | 29  | 29     | 29  |     |     |
|                 | 13%      | 2%  | 2%    | 2%  | 2%      | 2%  | 2%           | 2%  | 2%       | 2%  | 2%     | 2%  | 2%       | 2%  | 2%    | 2%  | 2%      | 2%  | 2%           | 2%  | 2%                                       | 2%  | 2%     | 2%  | 2%       | 2%  | 2%    | 2%  | 2%      | 2%  | 2%                                                                                               | 2%  | 2%       | 2%  | 2%     | 2%  | 2%       | 2%  | 2%    | 2%  | 2%                                                                                | 2%  | 2%           | 2%  | 2%       | 2%  | 2%     | 2%  | 2%  | 2%  |
|                 | 3%       | 3%  | 3%    | 3%  | 3%      | 3%  | 3%           | 3%  | 3%       | 3%  | 3%     | 3%  | 3%       | 3%  | 3%    | 3%  | 3%      | 3%  | 3%           | 3%  | 3%                                       | 3%  | 3%     | 3%  | 3%       | 3%  | 3%    | 3%  | 3%      | 3%  | 3%                                                                                               | 3%  | 3%       | 3%  | 3%     | 3%  | 3%       | 3%  | 3%    | 3%  | 3%                                                                                | 3%  | 3%           | 3%  | 3%       | 3%  | 3%     | 3%  | 3%  | 3%  |

Proportions/Margins: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 44

Q3\_3 - Please select whether you think each statement is true or false. Digital IDs can be used to access financial services

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2495  | 420             | 417          | 452            | 353                 | 424             | 428           | 1242       | 1253         | 928                      | 1393                                                                                        | 142                                                                       |
|                 | 83%   | 84%             | 83%          | 90%            | 71%                 | 85%             | 86%           | 85%        | 82%          | 88%                      | 82%                                                                                         | 74%                                                                       |
|                 |       | d               | d            | abdegh         |                     | d               | d             | dh         | d            | jk                       | k                                                                                           |                                                                           |
| False           | 145   | 29              | 28           | 14             | 21                  | 20              | 34            | 70         | 75           | 33                       | 101                                                                                         | 10                                                                        |
|                 | 5%    | 6%              | 6%           | 3%             | 4%                  | 4%              | 7%            | 5%         | 5%           | 3%                       | 6%                                                                                          | 5%                                                                        |
|                 |       | c               | c            |                |                     |                 | c             | c          | c            |                          | i                                                                                           |                                                                           |
| Don't know      | 359   | 51              | 55           | 33             | 127                 | 56              | 38            | 152        | 208          | 92                       | 213                                                                                         | 40                                                                        |
|                 | 12%   | 10%             | 11%          | 7%             | 25%                 | 11%             | 8%            | 10%        | 14%          | 9%                       | 12%                                                                                         | 21%                                                                       |
|                 |       |                 | c            |                | abcefg              | c               |               | c          | bcfg         |                          | i                                                                                           | ij                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q3\_3 - Please select whether you think each statement is true or false. Digital IDs can be used to access financial services

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

[illegible]

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 46

Q3\_4 - Please select whether you think each statement is true or false. Digital IDs can be stored on a smartphone or other digital device

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2494  | 401             | 405          | 474            | 393                 | 428             | 393           | 1245       | 1248         | 920                      | 1407                                                                                        | 143                                                                       |
|                 | 83%   | 80%             | 81%          | 95%            | 79%                 | 86%             | 79%           | 85%        | 81%          | 87%                      | 82%                                                                                         | 75%                                                                       |
|                 |       |                 |              | abdefgh        |                     | d               |               | abdfh      | d            | jk                       | k                                                                                           |                                                                           |
| False           | 125   | 21              | 27           | 7              | 20                  | 21              | 29            | 69         | 57           | 50                       | 62                                                                                          | 12                                                                        |
|                 | 4%    | 4%              | 5%           | 1%             | 4%                  | 4%              | 6%            | 5%         | 4%           | 5%                       | 4%                                                                                          | 6%                                                                        |
|                 |       | c               | ch           |                | c                   | c               | c             | c          | c            |                          |                                                                                             |                                                                           |
| Don't know      | 381   | 78              | 68           | 19             | 86                  | 52              | 78            | 150        | 231          | 84                       | 238                                                                                         | 37                                                                        |
|                 | 13%   | 16%             | 14%          | 4%             | 17%                 | 10%             | 16%           | 10%        | 15%          | 8%                       | 14%                                                                                         | 19%                                                                       |
|                 |       | cg              | cg           |                | bceg                | c               | cg            | c          | ceg          |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q3\_4 - Please select whether you think each statement is true or false. Digital IDs can be stored on a smartphone or other digital device

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

[illegible]

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 48

Q3\_5 - Please select whether you think each statement is true or false. A digital ID can verify your identity without you needing to be physically present

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 2397  | 354             | 425          | 469            | 357                 | 415             | 377           | 1218       | 1178         | 920                      | 1319                                                                                        | 135                                                                       |
|                 | 80%   | 71%             | 85%          | 94%            | 71%                 | 83%             | 75%           | 83%        | 77%          | 87%                      | 77%                                                                                         | 70%                                                                       |
|                 |       |                 | adfh         | abdefgh        |                     | adh             |               | adfh       | ad           | jk                       | k                                                                                           |                                                                           |
| False           | 269   | 84              | 36           | 11             | 37                  | 43              | 58            | 112        | 156          | 70                       | 171                                                                                         | 22                                                                        |
|                 | 9%    | 17%             | 7%           | 2%             | 7%                  | 9%              | 12%           | 8%         | 10%          | 7%                       | 10%                                                                                         | 12%                                                                       |
|                 |       | bcdegh          | c            |                | c                   | c               | c             | c          | bcdg         |                          | i                                                                                           | i                                                                         |
| Don't know      | 335   | 62              | 39           | 20             | 105                 | 42              | 65            | 134        | 201          | 64                       | 217                                                                                         | 35                                                                        |
|                 | 11%   | 12%             | 8%           | 4%             | 21%                 | 8%              | 13%           | 9%         | 13%          | 6%                       | 13%                                                                                         | 18%                                                                       |
|                 |       | bc              | c            |                | abcefg              | c               | bc            | c          | bceg         |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 49  
Q3\_5 - Please select whether you think each statement is true or false. A digital ID can verify your identity without you needing to be physically present

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN      |      |       |       |         |     |              |      |          |       |        |     | WOMAN    |      |       |       |         |     |              |      |          |       |        |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |       |       |         |     |              |      |          |       | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |     |          |      |       |       |         |     |              |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |        |     |  |  |  |  |  |  |
|-----------------|----------|------|-------|-------|---------|-----|--------------|------|----------|-------|--------|-----|----------|------|-------|-------|---------|-----|--------------|------|----------|-------|--------|-----|------------------------------------------|------|-------|-------|---------|-----|--------------|------|----------|-------|-------------------------------------------------------------------------------------------------|-----|----------|------|-------|-------|---------|-----|--------------|------|-----------------------------------------------------------------------------------|------|--------|-----|--|--|--|--|--|--|
|                 | ETHIOPIA |      | KENYA |       | NIGERIA |     | SOUTH AFRICA |      | TANZANIA |       | UGANDA |     | ETHIOPIA |      | KENYA |       | NIGERIA |     | SOUTH AFRICA |      | TANZANIA |       | UGANDA |     | ETHIOPIA                                 |      | KENYA |       | NIGERIA |     | SOUTH AFRICA |      | TANZANIA |       | UGANDA                                                                                          |     | ETHIOPIA |      | KENYA |       | NIGERIA |     | SOUTH AFRICA |      | TANZANIA                                                                          |      | UGANDA |     |  |  |  |  |  |  |
|                 | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%) | TOTAL        | (N)  | (%)      | TOTAL | (N)    | (%) | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%) | TOTAL        | (N)  | (%)      | TOTAL | (N)    | (%) | TOTAL                                    | (N)  | (%)   | TOTAL | (N)     | (%) | TOTAL        | (N)  | (%)      | TOTAL | (N)                                                                                             | (%) | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%) | TOTAL        | (N)  | (%)                                                                               |      |        |     |  |  |  |  |  |  |
| UNWEIGHTED BASE | 1000     | 1000 |       | 1000  | 1000    |     | 1000         | 1000 |          | 1000  | 1000   |     | 1000     | 1000 |       | 1000  | 1000    |     | 1000         | 1000 |          | 1000  | 1000   |     | 1000                                     | 1000 |       | 1000  | 1000    |     | 1000         | 1000 |          | 1000  | 1000                                                                                            |     | 1000     | 1000 |       | 1000  | 1000    |     | 1000         | 1000 |                                                                                   | 1000 | 1000   |     |  |  |  |  |  |  |
| WEIGHTED BASE   | 1000     | 247  | 24%   | 1000  | 247     | 24% | 1000         | 238  | 23%      | 1000  | 253    | 25% | 1000     | 213  | 21%   | 1000  | 207     | 20% | 1000         | 213  | 21%      | 1000  | 213    | 21% | 1000                                     | 113  | 11%   | 1000  | 113     | 11% | 1000         | 133* | 13%      | 1000  | 241                                                                                             | 24% | 1000     | 211  | 21%   | 1000  | 207     | 20% | 1000         | 242  | 24%                                                                               | 1000 | 213    | 21% |  |  |  |  |  |  |
| True            | 2397     | 158  | 210   | 231   | 182     | 205 | 200          | 166  | 215      | 218   | 175    | 210 | 173      | 83   | 176   | 208   | 84      | 187 | 111          | 241  | 213      | 185   | 211    | 207 | 242                                      | 20   | 15    | 13    | 56      | 10  | 23           |      |          |       |                                                                                                 |     |          |      |       |       |         |     |              |      |                                                                                   |      |        |     |  |  |  |  |  |  |
|                 | 80%      | 76%  | 85%   | 93%   | 74%     | 86% | 86%          | 66%  | 80%      | 94%   | 69%    | 80% | 66%      | 74%  | 89%   | 93%   | 75%     | 91% | 84%          | 70%  | 82%      | 93%   | 74%    | 78% | 73%                                      |      | 76%   | 80%   | 89%     | 65% | 84%          | 62%  |          |       |                                                                                                 |     |          |      |       |       |         |     |              |      |                                                                                   |      |        |     |  |  |  |  |  |  |
| False           | 269      | 33   | 20    | 7     | 15      | 21  | 18           | 51   | 18       | 4     | 23     | 22  | 40       | 18   | 8     | 6     | 11      | 14  | 13           | 57   | 25       | 5     | 18     | 28  | 38                                       | 5    | 3     | -     | 7       | 1   | 6            |      |          |       |                                                                                                 |     |          |      |       |       |         |     |              |      |                                                                                   |      |        |     |  |  |  |  |  |  |
|                 | 9%       | 13%  | 8%    | 3%    | 6%      | 9%  | 7%           | 20%  | 6%       | 2%    | 9%     | 8%  | 13%      | 10%  | 4%    | 2%    | 9%      | 7%  | 10%          | 17%  | 9%       | 3%    | 6%     | 10% | 12%                                      | 18%  | 14%   | -     | 9%      | 50% | 18%          |      |          |       |                                                                                                 |     |          |      |       |       |         |     |              |      |                                                                                   |      |        |     |  |  |  |  |  |  |
| Don't know      | 335      | 27   | 17    | 10    | 50      | 13  | 17           | 35   | 22       | 10    | 55     | 29  | 48       | 11   | 13    | 9     | 18      | 4   | 9            | 44   | 25       | 9     | 58     | 31  | 50                                       | 2    | 1     | 2     | 23      | 1   | 7            |      |          |       |                                                                                                 |     |          |      |       |       |         |     |              |      |                                                                                   |      |        |     |  |  |  |  |  |  |
|                 | 12%      | 11%  | 7%    | 4%    | 20%     | 5%  | 7%           | 14%  | 8%       | 4%    | 23%    | 11% | 18%      | 8%   | 7%    | 3%    | 10%     | 2%  | 7%           | 13%  | 9%       | 5%    | 20%    | 13% | 10%                                      | 6%   | 5%    | 11%   | 17%     | 6%  | 20%          |      |          |       |                                                                                                 |     |          |      |       |       |         |     |              |      |                                                                                   |      |        |     |  |  |  |  |  |  |
|                 |          |      |       |       |         |     |              |      |          |       |        |     |          |      |       |       |         |     |              |      |          |       |        |     |                                          |      |       |       |         |     |              |      |          |       |                                                                                                 |     |          |      |       |       |         |     |              |      |                                                                                   |      |        |     |  |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/N/I - g/h/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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Table 50

Q3\_6 - Please select whether you think each statement is true or false. Digital IDs can replace physical government documents

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 1669  | 243             | 322          | 344            | 234                 | 301             | 225           | 912        | 756          | 669                      | 870                                                                                         | 111                                                                       |
|                 | 56%   | 49%             | 64%          | 69%            | 47%                 | 60%             | 45%           | 62%        | 49%          | 64%                      | 51%                                                                                         | 58%                                                                       |
|                 |       |                 | adfh         | abdefgh        |                     | adfh            |               | adfh       |              | j                        |                                                                                             |                                                                           |
| False           | 623   | 123             | 90           | 73             | 97                  | 94              | 147           | 260        | 363          | 208                      | 382                                                                                         | 29                                                                        |
|                 | 21%   | 25%             | 18%          | 15%            | 19%                 | 19%             | 29%           | 18%        | 24%          | 20%                      | 22%                                                                                         | 15%                                                                       |
|                 |       | bcg             | c            |                | c                   |                 | bcdeg         | c          | bcdg         |                          | k                                                                                           |                                                                           |
| Don't know      | 708   | 134             | 89           | 83             | 170                 | 104             | 128           | 292        | 416          | 176                      | 455                                                                                         | 52                                                                        |
|                 | 24%   | 27%             | 18%          | 17%            | 34%                 | 21%             | 26%           | 20%        | 27%          | 17%                      | 27%                                                                                         | 27%                                                                       |
|                 |       | bcg             |              |                | abceefgh            |                 | bc            | c          | bceg         |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 51  
CS\_5 - Please select whether you think each statement is true or false. Digital IDs can replace physical government documents

Note: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN      |          |       |         |              |          |              |          |          |         | WOMAN        |          |          |          |       |         |              |          |              |          | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |         |              |          |          |          |       |         |              |          | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |          |          |         |              |          |          |          |       |         | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |          |              |     |          |     |        |     |  |  |
|-----------------|----------|----------|-------|---------|--------------|----------|--------------|----------|----------|---------|--------------|----------|----------|----------|-------|---------|--------------|----------|--------------|----------|------------------------------------------|---------|--------------|----------|----------|----------|-------|---------|--------------|----------|--------------------------------------------------------------------------------------------------|----------|----------|---------|--------------|----------|----------|----------|-------|---------|-----------------------------------------------------------------------------------|----------|--------------|-----|----------|-----|--------|-----|--|--|
|                 | ETHIOPIA |          | KENYA |         | NIGERIA      |          | SOUTH AFRICA |          | TANZANIA |         | UGANDA       |          | ETHIOPIA |          | KENYA |         | NIGERIA      |          | SOUTH AFRICA |          | TANZANIA                                 |         | UGANDA       |          | ETHIOPIA |          | KENYA |         | NIGERIA      |          | SOUTH AFRICA                                                                                     |          | TANZANIA |         | UGANDA       |          | ETHIOPIA |          | KENYA |         | NIGERIA                                                                           |          | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     |  |  |
|                 | (N)      | (%)      | (N)   | (%)     | (N)          | (%)      | (N)          | (%)      | (N)      | (%)     | (N)          | (%)      | (N)      | (%)      | (N)   | (%)     | (N)          | (%)      | (N)          | (%)      | (N)                                      | (%)     | (N)          | (%)      | (N)      | (%)      | (N)   | (%)     | (N)          | (%)      | (N)                                                                                              | (%)      | (N)      | (%)     | (N)          | (%)      | (N)      | (%)      | (N)   | (%)     | (N)                                                                               | (%)      | (N)          | (%) |          |     |        |     |  |  |
|                 | TOTAL    | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA       | ETHIOPIA | KENYA    | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA   | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA       | ETHIOPIA | KENYA                                    | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA   | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA                                                                                           | ETHIOPIA | KENYA    | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA   | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA                                                                      | TANZANIA | UGANDA       |     |          |     |        |     |  |  |
| UNWEIGHTED BASE | 4000     | 247      | 240   | 247     | 238          | 238      | 4100         | 247      | 240      | 247     | 238          | 238      | 4100     | 247      | 240   | 247     | 238          | 238      | 4100         | 247      | 240                                      | 247     | 238          | 238      | 4100     | 247      | 240   | 247     | 238          | 238      | 4100                                                                                             | 247      | 240      | 247     | 238          | 238      | 4100     | 247      | 240   | 247     | 238                                                                               | 238      | 4100         | 247 | 240      | 247 | 238    | 238 |  |  |
| WEIGHTED BASE   | 1669     | 139      | 130   | 146     | 141          | 141      | 1669         | 139      | 130      | 146     | 141          | 141      | 1669     | 139      | 130   | 146     | 141          | 141      | 1669         | 139      | 130                                      | 146     | 141          | 141      | 1669     | 139      | 130   | 146     | 141          | 141      | 1669                                                                                             | 139      | 130      | 146     | 141          | 141      | 1669     | 139      | 130   | 146     | 141                                                                               | 141      | 1669         | 139 | 130      | 146 | 141    | 141 |  |  |
| True            | 56%      | 56%      | 62%   | 69%     | 74%          | 51%      | 68%          | 55%      | 41%      | 60%     | 63%          | 43%      | 53%      | 38%      | 51%   | 68%     | 73%          | 49%      | 71%          | 47%      | 47%                                      | 61%     | 63%          | 45%      | 52%      | 43%      | 58%   | 71%     | 62%          | 51%      | 44                                                                                               | 9        | 44       | 9       | 20           |          |          |          |       |         |                                                                                   |          |              |     |          |     |        |     |  |  |
|                 | 1669     | 139      | 130   | 146     | 141          | 141      | 1669         | 139      | 130      | 146     | 141          | 141      | 1669     | 139      | 130   | 146     | 141          | 141      | 1669         | 139      | 130                                      | 146     | 141          | 141      | 1669     | 139      | 130   | 146     | 141          | 141      | 1669                                                                                             | 139      | 130      | 146     | 141          | 141      | 1669     | 139      | 130   | 146     | 141                                                                               | 141      | 1669         | 139 | 130      | 146 | 141    | 141 |  |  |
| False           | 623      | 50       | 38    | 20      | 45           | 37       | 60           | 73       | 51       | 44      | 51           | 57       | 87       | 29       | 31    | 41      | 26           | 40       | 39           | 87       | 55                                       | 39      | 55           | 53       | 103      | 6        | 5     | 3       | 14           | 2        | 4                                                                                                |          |          |         |              |          |          |          |       |         |                                                                                   |          |              |     |          |     |        |     |  |  |
|                 | 21%      | 20%      | 16%   | 12%     | 18%          | 16%      | 25%          | 29%      | 20%      | 17%     | 22%          | 33%      | 20%      | 17%      | 14%   | 23%     | 18%          | 29%      | 8%           | 25%      | 20%                                      | 15%     | 19%          | 20%      | 31%      | 23%      | 5     | 6%      | 18%          | 16%      | 13%                                                                                              | 4        | 13%      |         |              |          |          |          |       |         |                                                                                   |          |              |     |          |     |        |     |  |  |
| Don't know      | 708      | 58       | 38    | 35      | 76           | 40       | 47           | 75       | 51       | 49      | 94           | 65       | 82       | 26       | 29    | 35      | 31           | 33       | 32           | 93       | 54                                       | 45      | 102          | 75       | 86       | 5        | 4     | 3       | 29           | 1        | 30                                                                                               |          |          |         |              |          |          |          |       |         |                                                                                   |          |              |     |          |     |        |     |  |  |
|                 | 24%      | 24%      | 15%   | 14%     | 35%          | 17%      | 20%          | 30%      | 20%      | 19%     | 37%          | 23%      | 23%      | 12%      | 13%   | 23%     | 10%          | 24%      | 27%          | 19%      | 19%                                      | 23%     | 24%          | 26%      | 26%      | 19%      | 14%   | 20%     | 10%          | 8%       | 30%                                                                                              |          |          |         |              |          |          |          |       |         |                                                                                   |          |              |     |          |     |        |     |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 52

Q3\_7 - Please select whether you think each statement is true or false. A digital ID requires internet access at all times to work

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 1419  | 175             | 220          | 350            | 241                 | 239             | 194           | 708        | 710          | 573                      | 732                                                                                         | 94                                                                        |
|                 | 47%   | 35%             | 44%          | 70%            | 48%                 | 48%             | 39%           | 48%        | 46%          | 54%                      | 43%                                                                                         | 49%                                                                       |
|                 |       |                 | a            | abdefgh        | af                  | a               |               | abf        | a            | j                        |                                                                                             |                                                                           |
| False           | 899   | 217             | 169          | 90             | 94                  | 175             | 154           | 476        | 423          | 304                      | 534                                                                                         | 51                                                                        |
|                 | 30%   | 43%             | 34%          | 18%            | 19%                 | 35%             | 31%           | 33%        | 28%          | 29%                      | 31%                                                                                         | 27%                                                                       |
|                 |       | bcd fgh         | cdh          |                |                     | cdh             | cd            | cdh        | cd           |                          |                                                                                             |                                                                           |
| Don't know      | 683   | 108             | 112          | 60             | 165                 | 86              | 152           | 280        | 403          | 177                      | 440                                                                                         | 47                                                                        |
|                 | 23%   | 22%             | 22%          | 12%            | 33%                 | 17%             | 30%           | 19%        | 26%          | 17%                      | 26%                                                                                         | 24%                                                                       |
|                 |       | c               | cg           |                | abc egh             | c               | abceg         | c          | bceg         | i                        | i                                                                                           |                                                                           |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 13  
Q3\_7 - Please select whether you think each statement is true or false. A digital ID requires internet access at all times to work

Note: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN   |     |          |       |         |              |          |        |          |     | WOMAN |         |              |          |        |          |       |         |              |          | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |          |       |         |              |          |        |          |       |         | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |          |        |          |       |         |              |          |        |          | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |         |              |          |        |      |      |     |     |     |    |     |     |     |   |    |     |
|-----------------|-------|-----|----------|-------|---------|--------------|----------|--------|----------|-----|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|------------------------------------------|----------|-------|---------|--------------|----------|--------|----------|-------|---------|-------------------------------------------------------------------------------------------------|----------|--------|----------|-------|---------|--------------|----------|--------|----------|-----------------------------------------------------------------------------------|---------|--------------|----------|--------|------|------|-----|-----|-----|----|-----|-----|-----|---|----|-----|
|                 | TOTAL |     | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA |     | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA                                   | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA                                                                                    | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA                                                                             | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA |      |      |     |     |     |    |     |     |     |   |    |     |
|                 | (n)   | (%) | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)      | (%) | (n)   | (%)     | (n)          | (%)      | (n)    | (%)      | (n)   | (%)     | (n)          | (%)      | (n)                                      | (%)      | (n)   | (%)     | (n)          | (%)      | (n)    | (%)      | (n)   | (%)     | (n)                                                                                             | (%)      | (n)    | (%)      | (n)   | (%)     | (n)          | (%)      | (n)    | (%)      | (n)                                                                               | (%)     | (n)          | (%)      | (n)    | (%)  |      |     |     |     |    |     |     |     |   |    |     |
| UNWEIGHTED BASE | 4000  |     | 800      |       | 800     |              | 800      |        | 800      |     | 800   |         | 800          |          | 800    | 706      | 899   | 706     | 899          | 706      | 899                                      | 706      | 899   | 706     | 899          | 706      | 899    | 706      | 899   | 706     | 899                                                                                             | 706      | 899    | 706      | 899   | 706     | 899          | 706      | 899    | 706      | 899                                                                               | 706     | 899          | 706      | 899    | 706  | 899  |     |     |     |    |     |     |     |   |    |     |
| WEIGHTED BASE   | 10000 |     | 2172     |       | 2172    |              | 2172     |        | 2172     |     | 2172  |         | 2172         |          | 2172   | 1912     | 2447  | 1912    | 2447         | 1912     | 2447                                     | 1912     | 2447  | 1912    | 2447         | 1912     | 2447   | 1912     | 2447  | 1912    | 2447                                                                                            | 1912     | 2447   | 1912     | 2447  | 1912    | 2447         | 1912     | 2447   | 1912     | 2447                                                                              | 1912    | 2447         | 1912     | 2447   | 1912 | 2447 |     |     |     |    |     |     |     |   |    |     |
| True            | 14519 | 62  | 62       | 112   | 172     | 121          | 113      | 87     | 83       | 107 | 177   | 120     | 126          | 87       | 54     | 91       | 211   | 98      | 97           | 64       | 161                                      | 123      | 136   | 134     | 131          | 117      | 11     | 7        | 10    | 46      | 8                                                                                               | 13       | 45     | 37       | 69    | 53      | 65           | 8        | 13     | 45       | 37                                                                                | 69      | 53           | 65       | 8      | 13   |      |     |     |     |    |     |     |     |   |    |     |
|                 | 47%   |     | 37%      | 46%   | 70%     | 49%          | 48%      | 41%    | 33%      | 42% | 70%   | 48%     | 48%          | 37%      | 48%    | 46%      | 73%   | 50%     | 45%          | 48%      | 30%                                      | 43%      | 63%   | 47%     | 49%          | 35%      | 45%    | 37%      | 69%   | 53%     | 65%                                                                                             | 8        | 13     | 45       | 37    | 69      | 53           | 65       | 8      | 13       | 45                                                                                | 37      | 69           | 53       | 65     | 8    | 13   |     |     |     |    |     |     |     |   |    |     |
| False           | 899   |     | 110      | 88    | 46      | 51           | 90       | 93     | 107      | 81  | 45    | 43      | 85           | 61       | 35     | 64       | 45    | 26      | 86           | 47       | 164                                      | 97       | 48    | 54      | 84           | 93       | 12     | 8        | 3     | 11      | 4                                                                                               | 13       | 48%    | 41%      | 20%   | 13%     | 35%          | 37%      | 48%    | 41%      | 20%                                                                               | 13%     | 35%          | 37%      | 48%    | 41%  | 20%  | 13% | 35% | 37% |    |     |     |     |   |    |     |
|                 | 30%   |     | 44%      | 36%   | 18%     | 21%          | 38%      | 38%    | 43%      | 32% | 18%   | 17%     | 32%          | 23%      | 32%    | 32%      | 16%   | 23%     | 40%          | 36%      | 48%                                      | 34%      | 21%   | 19%     | 32%          | 28%      | 48%    | 41%      | 20%   | 13%     | 35%                                                                                             | 37%      | 48%    | 41%      | 20%   | 13%     | 35%          | 37%      | 48%    | 41%      | 20%                                                                               | 13%     | 35%          | 37%      | 48%    | 41%  | 20%  | 13% | 35% | 37% |    |     |     |     |   |    |     |
| Don't know      | 683   |     | 45       | 47    | 29      | 75           | 35       | 48     | 62       | 65  | 31    | 90      | 51           | 104      | 23     | 42       | 27    | 31      | 32           | 21       | 76                                       | 65       | 31    | 99      | 50           | 121      | 2      | 4        | 2     | 29      | -                                                                                               | 10       | 28%    | 23%      | 15%   | 14%     | 19%          | 37%      | 7%     | 22%      | 12%                                                                               | 34%     | -            | 10       | 28%    | 23%  | 15%  | 14% | 19% | 37% | 7% | 22% | 12% | 34% | - | 10 | 28% |
|                 | 23%   |     | 13%      | 13%   | 13%     | 31%          | 15%      | 28%    | 29%      | 30% | 12%   | 35%     | 20%          | 40%      | 10%    | 19%      | 12%   | 17%     | 15%          | 16%      | 22%                                      | 23%      | 15%   | 14%     | 19%          | 37%      | 7%     | 22%      | 12%   | 34%     | -                                                                                               | 10       | 28%    | 23%      | 15%   | 14%     | 19%          | 37%      | 7%     | 22%      | 12%                                                                               | 34%     | -            | 10       | 28%    | 23%  | 15%  | 14% | 19% | 37% | 7% | 22% | 12% | 34% | - | 10 | 28% |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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Table 54

Q3\_8 - Please select whether you think each statement is true or false. Digital IDs can only be used with a national government programme

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                 |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE   | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| True            | 1010  | 152             | 164          | 215            | 179                 | 190             | 110           | 519        | 490          | 398                      | 522                                                                                         | 76                                                                        |
|                 | 34%   | 30%             | 33%          | 43%            | 36%                 | 38%             | 22%           | 35%        | 32%          | 38%                      | 31%                                                                                         | 40%                                                                       |
|                 |       |                 | f            | abdfgh         | fh                  | fh              |               | f          | f            | j                        |                                                                                             | j                                                                         |
| False           | 1259  | 239             | 228          | 198            | 123                 | 218             | 252           | 661        | 598          | 476                      | 722                                                                                         | 53                                                                        |
|                 | 42%   | 48%             | 46%          | 40%            | 25%                 | 44%             | 50%           | 45%        | 39%          | 45%                      | 42%                                                                                         | 27%                                                                       |
|                 |       | cdh             | cdh          | d              |                     | d               | cdh           | cdh        | d            | k                        | k                                                                                           |                                                                           |
| Don't know      | 732   | 108             | 108          | 87             | 198                 | 92              | 138           | 284        | 448          | 179                      | 463                                                                                         | 63                                                                        |
|                 | 24%   | 22%             | 22%          | 17%            | 40%                 | 18%             | 28%           | 19%        | 29%          | 17%                      | 27%                                                                                         | 33%                                                                       |
|                 |       |                 | c            |                | abcefg              | ceg             |               | abceg      |              | i                        |                                                                                             | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 35  
Q3\_3 - Please select whether you think each statement is true or false. Digital IDs can only be used with a national government programme

Note: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                 | MAN      |     |       |     |         |     |              |     |          |     |        |     | WOMAN    |      |       |     |         |     |              |     |          |     |        |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |       |     |         |     |              |     |          |     |        |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |       |     |         |     |              |     |          |     |        |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  |  |  |
|-----------------|----------|-----|-------|-----|---------|-----|--------------|-----|----------|-----|--------|-----|----------|------|-------|-----|---------|-----|--------------|-----|----------|-----|--------|-----|------------------------------------------|-----|-------|-----|---------|-----|--------------|-----|----------|-----|--------|-----|--------------------------------------------------------------------------------------------------|-----|-------|-----|---------|-----|--------------|-----|----------|-----|--------|--|-----------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
|                 | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA |      | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA                                 |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA                                                                                         |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                 | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)      | (%)  | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)                                      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)                                                                                              | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) |          |     |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| UNWEIGHTED BASE | 4000     | 884 | 819   | 842 | 816     | 713 | 800          | 713 | 815      | 806 | 806    | 813 | 706      | 884  | 819   | 819 | 824     | 818 | 814          | 816 | 822      | 816 | 816    | 816 | 816                                      | 816 | 816   | 816 | 816     | 816 | 816          | 816 | 816      | 816 | 816    | 816 | 816                                                                                              | 816 | 816   | 816 | 816     | 816 | 816          | 816 | 816      | 816 |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| WEIGHTED BASE   | 1000     | 217 | 216   | 217 | 217     | 217 | 211          | 211 | 211      | 211 | 211    | 211 | 211      | 112* | 117   | 111 | 111     | 111 | 111          | 111 | 111      | 111 | 111    | 111 | 111                                      | 111 | 111   | 111 | 111     | 111 | 111          | 111 | 111      | 111 | 111    | 111 | 111                                                                                              | 111 | 111   | 111 | 111     | 111 | 111          | 111 | 111      | 111 |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| True            | 1000     | 71  | 91    | 102 | 94      | 99  | 61           | 81  | 72       | 112 | 84     | 93  | 49       | 28   | 65    | 133 | 45      | 99  | 37           | 155 | 91       | 72  | 109    | 88  | 56                                       | 6   | 6     | 7   | 39      | 11  | 15           | 15  | 15       | 15  | 15     | 15  | 15                                                                                               | 15  | 15    | 15  | 15      | 15  | 15           | 15  | 15       | 15  |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                 | 34%      | 29% | 37%   | 41% | 38%     | 41% | 26%          | 32% | 29%      | 45% | 33%    | 35% | 19%      | 25%  | 33%   | 47% | 40%     | 42% | 28%          | 34% | 32%      | 36% | 35%    | 33% | 17%                                      | 25% | 34%   | 50% | 35%     | 90% | 44%          | 44% | 44%      | 44% | 44%    | 44% | 44%                                                                                              | 44% | 44%   | 44% | 44%     | 44% | 44%          | 44% | 44%      | 44% |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| False           | 1259     | 141 | 111   | 105 | 65      | 105 | 135          | 98  | 117      | 94  | 58     | 113 | 118      | 63   | 95    | 112 | 33      | 103 | 70           | 160 | 125      | 81  | 71     | 112 | 173                                      | 14  | 7     | 5   | 17      | *   | 9            | 9   | 9        | 9   | 9      | 9   | 9                                                                                                | 9   | 9     | 9   | 9       | 9   | 9            | 9   | 9        |     |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                 | 42%      | 57% | 45%   | 42% | 26%     | 44% | 57%          | 39% | 46%      | 37% | 23%    | 43% | 43%      | 56%  | 46%   | 40% | 29%     | 48% | 53%          | 47% | 44%      | 41% | 25%    | 42% | 52%                                      | 55% | 40%   | 31% | 22%     | 4%  | 26%          | 26% | 26%      | 26% | 26%    | 26% | 26%                                                                                              | 26% | 26%   | 26% | 26%     | 26% | 26%          | 26% | 26%      | 26% |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Don't know      | 732      | 35  | 44    | 41  | 87      | 34  | 42           | 73  | 64       | 47  | 111    | 57  | 96       | 22   | 37    | 38  | 35      | 22  | 26           | 67  | 67       | 46  | 116    | 65  | 102                                      | 5   | 5     | 3   | 39      | 1   | 10           | 10  | 10       | 10  | 10     | 10  | 10                                                                                               | 10  | 10    | 10  | 10      | 10  | 10           | 10  | 10       | 10  | 10     |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                 | 24%      | 14% | 18%   | 16% | 25%     | 14% | 18%          | 29% | 25%      | 23% | 37%    | 10% | 10%      | 10%  | 13%   | 13% | 13%     | 13% | 13%          | 20% | 24%      | 23% | 42%    | 21% | 21%                                      | 20% | 20%   | 19% | 19%     | 46% | 6%           | 30% | 30%      | 30% | 30%    | 30% | 30%                                                                                              | 30% | 30%   | 30% | 30%     | 30% | 30%          | 30% | 30%      | 30% |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 56

Q4A - In which, if any, of the following ways have you used a digital or biometric national ID to access or apply for any services online in the past 12 months.

Base: All Adults who have or had a valid digital or biometric National ID

|                                                                                                                     | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|---------------------------------------------------------------------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                                                                     |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                                                                                     | 3268  | 443             | 626          | 897            | 538                 | 400             | 367           | 1851       | 1417         | 1346                     | 1715                                                                                        | 170                                                                       |
| WEIGHTED BASE                                                                                                       | 2241  | 446             | 319          | 447            | 268                 | 407             | 355           | 1100       | 1141         | 850                      | 1255                                                                                        | 109                                                                       |
| To open a bank account                                                                                              | 1302  | 230             | 142          | 308            | 127                 | 272             | 223           | 628        | 674          | 541                      | 717                                                                                         | 38                                                                        |
|                                                                                                                     | 58%   | 52%             | 44%          | abdgh          | 47%                 | 67%             | 63%           | 57%        | 59%          | 64%                      | 57%                                                                                         | 35%                                                                       |
| To register a SIM card with a mobile network                                                                        | 1298  | 165             | 178          | 286            | 84                  | 320             | 265           | 654        | 644          | 529                      | 717                                                                                         | 42                                                                        |
|                                                                                                                     | 58%   | 37%             | 56%          | 64%            | 31%                 | 79%             | 75%           | 59%        | 56%          | 62%                      | 57%                                                                                         | 38%                                                                       |
| To open a mobile money account                                                                                      | 1137  | 180             | 148          | 289            | 96                  | 249             | 174           | 576        | 560          | 484                      | 606                                                                                         | 38                                                                        |
|                                                                                                                     | 51%   | 40%             | 47%          | abdfgh         | 36%                 | 61%             | 49%           | 52%        | 49%          | 57%                      | 48%                                                                                         | 35%                                                                       |
| To verify my identity remotely (e.g. signing documents, registering for services, etc.)                             | 1069  | 158             | 141          | 260            | 116                 | 233             | 160           | 525        | 543          | 480                      | 544                                                                                         | 37                                                                        |
|                                                                                                                     | 48%   | 35%             | 44%          | 58%            | 43%                 | 57%             | 45%           | 48%        | 48%          | 56%                      | 43%                                                                                         | 34%                                                                       |
| To log into online services (e.g. financial apps, government portals, etc.)                                         | 1012  | 146             | 167          | 237            | 111                 | 213             | 138           | 536        | 476          | 435                      | 536                                                                                         | 34                                                                        |
|                                                                                                                     | 45%   | 33%             | 52%          | 53%            | 42%                 | 52%             | 39%           | 49%        | 42%          | 51%                      | 43%                                                                                         | 32%                                                                       |
| To access government services (e.g. benefits, health services, permits, etc.)                                       | 790   | 102             | 161          | 168            | 63                  | 196             | 101           | 408        | 382          | 369                      | 387                                                                                         | 27                                                                        |
|                                                                                                                     | 35%   | 23%             | 50%          | 37%            | 23%                 | 48%             | 28%           | 37%        | 33%          | 43%                      | 31%                                                                                         | 24%                                                                       |
| To register a business                                                                                              | 607   | 89              | 81           | 162            | 43                  | 162             | 70            | 291        | 316          | 394                      | 197                                                                                         | 12                                                                        |
|                                                                                                                     | 27%   | 20%             | 25%          | 36%            | 16%                 | 40%             | 20%           | 26%        | 28%          | 46%                      | 16%                                                                                         | 11%                                                                       |
| To vote or register to vote in an election                                                                          | 528   | 34              | 84           | 111            | 62                  | 138             | 101           | 267        | 261          | 241                      | 265                                                                                         | 18                                                                        |
|                                                                                                                     | 24%   | 8%              | 26%          | 25%            | 23%                 | 34%             | 29%           | 24%        | 23%          | 28%                      | 21%                                                                                         | 17%                                                                       |
| To verify tax information or file taxes                                                                             | 512   | 56              | 123          | 94             | 64                  | 104             | 70            | 251        | 260          | 265                      | 225                                                                                         | 18                                                                        |
|                                                                                                                     | 23%   | 13%             | 39%          | 21%            | 24%                 | 26%             | 20%           | 23%        | 23%          | 31%                      | 18%                                                                                         | 17%                                                                       |
| To pay taxes                                                                                                        | 388   | 67              | 72           | 72             | 34                  | 94              | 49            | 195        | 193          | 216                      | 150                                                                                         | 19                                                                        |
|                                                                                                                     | 17%   | 15%             | 23%          | 16%            | 13%                 | 23%             | 14%           | 18%        | 17%          | 25%                      | 12%                                                                                         | 17%                                                                       |
| Something else                                                                                                      | 63    | 22              | 6            | 7              | 2                   | 16              | 11            | 33         | 30           | 23                       | 37                                                                                          | 4                                                                         |
|                                                                                                                     | 3%    | 5%              | 2%           | 2%             | 1%                  | 4%              | 3%            | 3%         | 3%           | 3%                       | 3%                                                                                          | 3%                                                                        |
| I have not used a digital or biometric national ID to access or apply for any services online in the past 12 months | 113   | 43              | 13           | 12             | 29                  | 4               | 13            | 62         | 51           | 25                       | 72                                                                                          | 11                                                                        |
|                                                                                                                     | 5%    | 10%             | 4%           | 3%             | 11%                 | 1%              | 4%            | 6%         | 4%           | 3%                       | 6%                                                                                          | 10%                                                                       |
| Don't know                                                                                                          | 51    | 34              | 2            | 2              | 9                   | 2               | 3             | 19         | 32           | 7                        | 34                                                                                          | 5                                                                         |
|                                                                                                                     | 2%    | 8%              | *            | 1%             | 3%                  | *               | 1%            | 2%         | 3%           | 1%                       | 3%                                                                                          | 5%                                                                        |
|                                                                                                                     |       | bcd             |              |                |                     | d               |               | cd         | cd           |                          | i                                                                                           | i                                                                         |
|                                                                                                                     |       | bcd             |              |                | bceg                |                 |               | bc         | bc           |                          |                                                                                             |                                                                           |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 57  
Q6A - In which, if any, of the following ways have you used a digital or biometric national ID to access or apply for any services online in the past 12 months.

Base: All Adults who have or had a valid digital or biometric National ID

|                                     | MAN      |     |       |     |         |     |              |     |          |     | WOMAN  |     |          |     |       |     |         |     |              |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |        |     |          |     |       |     |         |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |          |     |        |     |          |     |       |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |              |     |          |     |        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |  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|                                     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA                                 |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA                                                                                     |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA                                                                           |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     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|     |     |     |     |
|                                     | TOTAL    | (%) | TOTAL | (%) | TOTAL   | (%) | TOTAL        | (%) | TOTAL    | (%) | TOTAL  | (%) | TOTAL    | (%) | TOTAL | (%) | TOTAL   | (%) | TOTAL        | (%) | TOTAL                                    | (%) | TOTAL  | (%) | TOTAL    | (%) | TOTAL | (%) | TOTAL   | (%) | TOTAL                                                                                            | (%) | TOTAL    | (%) | TOTAL  | (%) | TOTAL    | (%) | TOTAL | (%) | TOTAL                                                                             | (%) | TOTAL        | (%) | TOTAL    | (%) |        |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |    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  |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| UNWEIGHTED BASE (unweighted to add) | 2141     | 101 | 101   | 101 | 101     | 101 | 101          | 101 | 101      | 101 | 101    | 101 | 101      | 101 | 101   | 101 | 101     | 101 | 101          | 101 | 101                                      | 101 | 101    | 101 | 101      | 101 | 101   | 101 | 101     | 101 | 101                                                                                              | 101 | 101      | 101 | 101    | 101 | 101      | 101 | 101   | 101 | 101                                                                               | 101 | 101          | 101 | 101      | 101 | 101    | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AA/BB/CC/DD  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

24-089497-40 - DIGITAL PUBLIC INFRASTRUCTURE  
3RD - 18TH OCTOBER 2025  
PUBLIC  
IPSOS

4 Nov 2025

Table 58

Q4B - You mentioned that you have not used a digital or biometric national ID to access or apply for services online in the past 12 months. Which, if any, of the following reasons best describe why?

Base: All Adults who have not used a digital or biometric National ID in the past 12 months

|                                                                                          | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                                          |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                                                          | 171   | 36              | 25           | 23             | 57                  | 5               | 25            | 94         | 77           | 45                       | 101                                                                                         | 21                                                                        |
| WEIGHTED BASE                                                                            | 113*  | 43**            | 13**         | 12**           | 29*                 | 4**             | 13**          | 62*        | 51*          | 25**                     | 72*                                                                                         | 11**                                                                      |
| I haven't needed to use it yet                                                           | 42    | 14              | 5            | 4              | 12                  | 3               | 3             | 19         | 23           | 14                       | 21                                                                                          | 5                                                                         |
|                                                                                          | 37%   | 33%             | 41%          | 36%            | 42%                 | 87%             | 22%           | 31%        | 44%          | 57%                      | 29%                                                                                         | 47%                                                                       |
| It's easier to use physical ID or other documents                                        | 20    | 4               | 4            | 2              | 6                   | -               | 5             | 13         | 7            | 5                        | 13                                                                                          | 2                                                                         |
|                                                                                          | 18%   | 10%             | 28%          | 14%            | 19%                 | -               | 41%           | 21%        | 15%          | 20%                      | 18%                                                                                         | 18%                                                                       |
| I am worried about sharing my personal information                                       | 14    | 4               | 1            | 3              | 4                   | -               | 2             | 6          | 8            | 5                        | 8                                                                                           | 1                                                                         |
|                                                                                          | 12%   | 10%             | 10%          | 21%            | 12%                 | -               | 16%           | 9%         | 16%          | 18%                      | 11%                                                                                         | 9%                                                                        |
| I prefer to go in person or use the telephone                                            | 13    | 5               | 2            | 1              | 3                   | *               | 1             | 5          | 8            | 2                        | 6                                                                                           | 2                                                                         |
|                                                                                          | 12%   | 12%             | 16%          | 12%            | 12%                 | 13%             | 4%            | 8%         | 16%          | 8%                       | 8%                                                                                          | 18%                                                                       |
| I don't know how to use it                                                               | 10    | 6               | -            | 1              | 3                   | -               | *             | 7          | 3            | 2                        | 6                                                                                           | 2                                                                         |
|                                                                                          | 9%    | 14%             | -            | 4%             | 11%                 | -               | 4%            | 12%        | 6%           | 8%                       | 8%                                                                                          | 19%                                                                       |
| I don't know how or where to register for one                                            | 9     | *               | 1            | 2              | 4                   | -               | 1             | 4          | 5            | 1                        | 6                                                                                           | 1                                                                         |
|                                                                                          | 8%    | *               | 10%          | 18%            | 14%                 | -               | 10%           | 6%         | 10%          | 4%                       | 9%                                                                                          | 13%                                                                       |
| Some of the services that I want to use do not accept digital ID yet                     | 9     | 1               | 2            | 1              | 4                   | -               | 1             | 6          | 2            | 4                        | 4                                                                                           | 1                                                                         |
|                                                                                          | 8%    | 3%              | 15%          | 8%             | 12%                 | -               | 7%            | 10%        | 5%           | 15%                      | 6%                                                                                          | 5%                                                                        |
| I tried but had technical problems (e.g. fingerprint didn't work, app didn't load, etc.) | 6     | 4               | *            | *              | *                   | -               | *             | 5          | 1            | 1                        | 5                                                                                           | *                                                                         |
|                                                                                          | 5%    | 10%             | 2%           | 3%             | 2%                  | -               | 4%            | 8%         | 2%           | 3%                       | 7%                                                                                          | 4%                                                                        |
| I don't believe the digital ID offers any extra benefit                                  | 4     | -               | *            | *              | 3                   | -               | *             | 3          | 1            | 1                        | 2                                                                                           | 2                                                                         |
|                                                                                          | 4%    | -               | 4%           | 4%             | 9%                  | -               | 4%            | 4%         | 3%           | 4%                       | 2%                                                                                          | 14%                                                                       |
| Something else                                                                           | 6     | 5               | 1            | -              | *                   | -               | -             | 6          | 1            | *                        | 6                                                                                           | -                                                                         |
|                                                                                          | 5%    | 12%             | 5%           | -              | 2%                  | -               | -             | 9%         | 1%           | 1%                       | 8%                                                                                          | -                                                                         |
| Don't know                                                                               | 7     | 4               | -            | 1              | 2                   | -               | 1             | 7          | 1            | 1                        | 6                                                                                           | *                                                                         |
|                                                                                          | 7%    | 9%              | -            | 5%             | 7%                  | -               | 7%            | 10%        | 2%           | 3%                       | 8%                                                                                          | 4%                                                                        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q48 - You mentioned that you have not used a digital or biometric national ID to access or apply for services online in the past 12 months. Which, if any, of the following reasons best describe why?

Base: All Adults who have not used a digital or biometric National ID in the past 12 months

|                                                                                         | TOTAL | MAN      |       |           |              |          |        | WOMAN    |       |           |              |          |        | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |       |           |              |          |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |       |           |              |          |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |       |           |              |          |        |
|-----------------------------------------------------------------------------------------|-------|----------|-------|-----------|--------------|----------|--------|----------|-------|-----------|--------------|----------|--------|------------------------------------------|-------|-----------|--------------|----------|--------|--------------------------------------------------------------------------------------------------|-------|-----------|--------------|----------|--------|-----------------------------------------------------------------------------------|-------|-----------|--------------|----------|--------|
|                                                                                         |       | ETHIOPIA | KENYA | NERIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NERIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                 | KENYA | NERIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                                                                         | KENYA | NERIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                                                          | KENYA | NERIGERIA | SOUTH AFRICA | TANZANIA | UGANDA |
|                                                                                         |       | (%)      | (%)   | (%)       | (%)          | (%)      | (%)    | (%)      | (%)   | (%)       | (%)          | (%)      | (%)    | (%)                                      | (%)   | (%)       | (%)          | (%)      | (%)    | (%)                                                                                              | (%)   | (%)       | (%)          | (%)      | (%)    | (%)                                                                               | (%)   | (%)       | (%)          | (%)      | (%)    |
| UNWEIGHTED BASE                                                                         | 131   | 90       | 111   | 111       | 231          | 141      | 61     | 111      | 111   | 111       | 111          | 111      | 111    | 61                                       | 61    | 111       | 111          | 111      | 111    | 111                                                                                              | 111   | 111       | 111          | 111      | 111    | 111                                                                               | 111   | 111       | 111          | 111      |        |
| I haven't needed to use it yet                                                          | 42    | 9        | 3     | 2         | 5            | 1        | -      | 5        | 2     | 3         | 8            | 2        | 3      | 6                                        | 2     | 1         | 2            | 2        | 1      | 2                                                                                                | 3     | 3         | 3            | 6        | 2      | 2                                                                                 | 1     | 4         | -            | -        |        |
| It's easier to use physical ID or other documents                                       | 17%   | 12%      | 45%   | 28%       | 34%          | 63%      | 1%     | 36%      | 37%   | 43%       | 44%          | 100%     | 52%    | 72%                                      | 58%   | 20%       | 42%          | 100%     | 2%     | 41%                                                                                              | 3     | 3         | 35%          | 10%      | 36%    | 50%                                                                               | 16%   | 47%       | -            | 100%     |        |
| I am worried about sharing my personal information                                      | 18%   | 11%      | 37%   | -         | 39%          | -        | -      | 45%      | 9%    | 28%       | 26%          | 9%       | -      | 10%                                      | 47%   | 26%       | 32%          | -        | -      | 9%                                                                                               | 27%   | 10%       | 17%          | -        | 52%    | 53%                                                                               | -     | -         | -            | -        |        |
| I prefer to go in person or use the telephone                                           | 12%   | 3%       | 12%   | 10%       | 13%          | -        | 25%    | 26%      | 7%    | 31%       | 12%          | -        | 4%     | -                                        | -     | 52%       | 26%          | 7%       | -      | 15%                                                                                              | 13%   | 8%        | 7%           | -        | 9%     | -                                                                                 | -     | -         | 14%          | -        |        |
| I don't know how to use it                                                              | 12%   | 3        | 3     | 3         | 7%           | 4%       | 37%    | 7%       | 36%   | -         | 17%          | 17%      | -      | -                                        | -     | 15%       | 19%          | 8%       | -      | 7%                                                                                               | 18%   | 6%        | 10%          | 42%      | -      | -                                                                                 | -     | 31%       | 21%          | -        |        |
| I don't know how or where to register for one                                           | 9%    | -        | -     | 2         | 2%           | -        | -      | 6%       | 17%   | -         | -            | -        | -      | 5%                                       | -     | -         | 18%          | 4%       | 21%    | 19%                                                                                              | -     | 1         | 2            | 3        | -      | 14%                                                                               | 22%   | 50%       | -            | -        |        |
| Some of the services that I want to use do not accept digital ID yet                    | 8%    | 1%       | 7%    | 29%       | 14%          | -        | -      | 1%       | 18%   | 8%        | 14%          | -        | 25%    | -                                        | -     | 13%       | 8%           | 1        | 2      | -                                                                                                | 9%    | 25%       | 17%          | -        | 12%    | -                                                                                 | 100%  | -         | 14%          | -        |        |
| I need but had technical problems (e.g. fingerprint didn't work, app didn't load, etc.) | 6%    | 4        | -     | -         | 26%          | -        | 12%    | -        | 24%   | 8%        | 3%           | -        | -      | -                                        | -     | 20%       | 24%          | 14%      | -      | 4%                                                                                               | 14%   | -         | 7%           | -        | 5%     | -                                                                                 | -     | -         | 8%           | -        |        |
| I don't believe the digital ID offers me extra benefit                                  | 4%    | -        | -     | -         | 2            | -        | -      | -        | -     | -         | 1            | -        | -      | -                                        | -     | -         | -            | -        | -      | -                                                                                                | -     | -         | 1            | -        | -      | -                                                                                 | -     | 2         | -            | -        |        |
| Something else                                                                          | 6     | 5        | -     | -         | 18%          | -        | 6%     | -        | 10%   | -         | -            | -        | -      | 5%                                       | -     | 6%        | 6%           | -        | -      | 16%                                                                                              | 6%    | -         | 3%           | -        | -      | -                                                                                 | -     | -         | -            | -        |        |
| Don't know                                                                              | 7     | 4        | -     | 1         | 5            | -        | 1      | -        | -     | 1         | -            | -        | -      | -                                        | -     | -         | -            | -        | -      | 4                                                                                                | -     | 1         | 1            | -        | 5      | -                                                                                 | -     | -         | 7%           | 7%       |        |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions



Table 60  
Q6 - What challenges, if any, have you ever experienced when using digital systems for ID, payments, or services online?  
Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                                                                       |       |                 |              |                |                     |                 |               | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-------------------------------------------------------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                                                       | TOTAL | ETHIOPIA<br>(d) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(g) | TANZANIA<br>(e) | UGANDA<br>(f) | MAN<br>(a) | WOMAN<br>(i) | CURRENTLY<br>OWN<br>(j)  | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(l) |
| UNWEIGHTED BASE                                                                                       | 4900  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2401         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                                                                         | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 152                                                                       |
| There can be downtime or delays on the digital system                                                 | 914   | 58              | 234          | 188            | 103                 | 155             | 136           | 455        | 458          | 390                      | 479                                                                                         | 37                                                                        |
|                                                                                                       | 30%   | 12%             | 47%          | 38%            | 21%                 | 39%             | 27%           | 31%        | 30%          | 37%                      | 28%                                                                                         | 19%                                                                       |
|                                                                                                       |       |                 | acdefgh      | ad             | a                   | acdfgh          | a             | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| Still need to visit an office or bring paperwork, even though the system is digital                   | 619   | 75              | 133          | 85             | 70                  | 130             | 135           | 298        | 321          | 240                      | 337                                                                                         | 39                                                                        |
|                                                                                                       | 21%   | 15%             | 25%          | 17%            | 14%                 | 26%             | 27%           | 20%        | 21%          | 23%                      | 20%                                                                                         | 21%                                                                       |
|                                                                                                       |       |                 | acdefgh      | ad             |                     | acde            | acde          | ad         | ad           |                          |                                                                                             |                                                                           |
| There are long delays in getting approvals for items such as certificates, licenses, benefits, etc.   | 592   | 39              | 130          | 118            | 66                  | 139             | 100           | 302        | 290          | 259                      | 309                                                                                         | 21                                                                        |
|                                                                                                       | 20%   | 8%              | 26%          | 24%            | 13%                 | 28%             | 20%           | 21%        | 19%          | 25%                      | 18%                                                                                         | 11%                                                                       |
|                                                                                                       |       |                 | adgh         | adgh           | a                   | adgh            | ad            | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| Digital documents are not accepted by some employers, schools, or officials                           | 588   | 61              | 141          | 104            | 75                  | 87              | 120           | 296        | 292          | 223                      | 329                                                                                         | 34                                                                        |
|                                                                                                       | 20%   | 12%             | 28%          | 21%            | 15%                 | 17%             | 24%           | 20%        | 19%          | 21%                      | 19%                                                                                         | 18%                                                                       |
|                                                                                                       |       |                 | acdefgh      | ad             | ad                  | ad              | ad            | ad         | ad           |                          |                                                                                             |                                                                           |
| I find it difficult to get technical support when I have a problem with a digital system              | 568   | 41              | 118          | 110            | 66                  | 142             | 90            | 319        | 248          | 241                      | 297                                                                                         | 25                                                                        |
|                                                                                                       | 19%   | 8%              | 24%          | 22%            | 13%                 | 28%             | 18%           | 22%        | 16%          | 23%                      | 17%                                                                                         | 13%                                                                       |
|                                                                                                       |       |                 | adh          | adh            | a                   | acdfgh          | a             | adh        | ad           | jk                       |                                                                                             |                                                                           |
| High transaction charges for digital payments                                                         | 553   | 54              | 112          | 74             | 43                  | 126             | 143           | 273        | 280          | 218                      | 304                                                                                         | 27                                                                        |
|                                                                                                       | 18%   | 11%             | 22%          | 15%            | 9%                  | 25%             | 29%           | 19%        | 18%          | 21%                      | 18%                                                                                         | 14%                                                                       |
|                                                                                                       |       |                 | acdefgh      | d              |                     | acdefgh         | acdefgh       | acd        | acd          | k                        |                                                                                             |                                                                           |
| It takes too much time to apply for government services                                               | 462   | 47              | 95           | 87             | 63                  | 87              | 83            | 242        | 220          | 168                      | 263                                                                                         | 28                                                                        |
|                                                                                                       | 15%   | 9%              | 19%          | 17%            | 13%                 | 17%             | 17%           | 17%        | 14%          | 16%                      | 15%                                                                                         | 15%                                                                       |
|                                                                                                       |       |                 | adgh         | adh            |                     | a               | a             | ad         | a            |                          |                                                                                             |                                                                           |
| I have had safety/ security issues (e.g. scams, data breaches, etc.)                                  | 457   | 40              | 120          | 86             | 61                  | 72              | 78            | 247        | 211          | 191                      | 238                                                                                         | 26                                                                        |
|                                                                                                       | 15%   | 8%              | 24%          | 17%            | 12%                 | 14%             | 16%           | 17%        | 14%          | 18%                      | 14%                                                                                         | 13%                                                                       |
|                                                                                                       |       |                 | acdefgh      | adh            |                     | a               | a             | adh        | a            | i                        |                                                                                             |                                                                           |
| It is difficult to use because the apps or websites don't work well together                          | 379   | 53              | 71           | 65             | 57                  | 70              | 65            | 198        | 181          | 149                      | 208                                                                                         | 21                                                                        |
|                                                                                                       | 13%   | 11%             | 14%          | 13%            | 11%                 | 14%             | 13%           | 14%        | 12%          | 14%                      | 12%                                                                                         | 11%                                                                       |
|                                                                                                       |       |                 | h            |                |                     |                 | d             |            |              |                          |                                                                                             |                                                                           |
| I find it difficult linking my ID to services (e.g. bank account, healthcare, education, etc.)        | 301   | 26              | 64           | 55             | 46                  | 54              | 57            | 158        | 144          | 119                      | 160                                                                                         | 20                                                                        |
|                                                                                                       | 10%   | 5%              | 13%          | 11%            | 9%                  | 11%             | 11%           | 11%        | 9%           | 11%                      | 9%                                                                                          | 10%                                                                       |
|                                                                                                       |       |                 | adh          | a              | a                   | a               | a             | a          | a            |                          |                                                                                             |                                                                           |
| The digital system doesn't let me do everything I need to do                                          | 298   | 32              | 49           | 43             | 51                  | 77              | 47            | 165        | 133          | 114                      | 165                                                                                         | 17                                                                        |
|                                                                                                       | 10%   | 6%              | 10%          | 9%             | 10%                 | 15%             | 9%            | 11%        | 9%           | 11%                      | 10%                                                                                         | 9%                                                                        |
|                                                                                                       |       |                 |              |                |                     | abcdefgh        |               | ach        | c            |                          |                                                                                             |                                                                           |
| I find digital systems hard to use because of the technical language/ instructions used               | 217   | 26              | 37           | 34             | 35                  | 54              | 31            | 124        | 94           | 86                       | 116                                                                                         | 11                                                                        |
|                                                                                                       | 7%    | 5%              | 7%           | 7%             | 7%                  | 11%             | 6%            | 8%         | 6%           | 8%                       | 7%                                                                                          | 6%                                                                        |
|                                                                                                       |       |                 |              |                |                     | ach             |               | ah         |              |                          |                                                                                             |                                                                           |
| I can't send money to people or organisations that don't use the same bank or mobile money provider   | 209   | 35              | 49           | 25             | 29                  | 37              | 35            | 103        | 107          | 82                       | 114                                                                                         | 11                                                                        |
|                                                                                                       | 7%    | 7%              | 10%          | 5%             | 6%                  | 7%              | 7%            | 7%         | 7%           | 8%                       | 7%                                                                                          | 6%                                                                        |
|                                                                                                       |       |                 | cdefgh       |                |                     |                 |               |            |              |                          |                                                                                             |                                                                           |
| I have incorrect information in my digital ID (e.g., wrong name or birth date, etc.)                  | 185   | 27              | 28           | 43             | 18                  | 31              | 39            | 99         | 86           | 71                       | 101                                                                                         | 12                                                                        |
|                                                                                                       | 6%    | 5%              | 6%           | 9%             | 4%                  | 6%              | 8%            | 7%         | 6%           | 7%                       | 6%                                                                                          | 6%                                                                        |
|                                                                                                       |       |                 | d            | bdgh           |                     | d               | d             | d          | d            |                          |                                                                                             |                                                                           |
| Something else                                                                                        | 53    | 5               | 7            | 5              | 12                  | 13              | 10            | 22         | 31           | 14                       | 34                                                                                          | 5                                                                         |
|                                                                                                       | 2%    | 1%              | 1%           | 1%             | 2%                  | 3%              | 2%            | 2%         | 2%           | 1%                       | 2%                                                                                          | 2%                                                                        |
|                                                                                                       |       |                 |              | g              |                     |                 |               | c          |              |                          |                                                                                             |                                                                           |
| I have not experienced any challenges when using digital systems for ID, payments, or services online | 506   | 139             | 49           | 102            | 103                 | 46              | 67            | 240        | 266          | 167                      | 297                                                                                         | 28                                                                        |
|                                                                                                       | 17%   | 28%             | 10%          | 20%            | 21%                 | 9%              | 13%           | 16%        | 17%          | 16%                      | 17%                                                                                         | 15%                                                                       |
|                                                                                                       |       | bcddefgh        |              | bdefgh         | befgh               |                 |               | be         | be           |                          |                                                                                             |                                                                           |
| Don't know                                                                                            | 400   | 121             | 41           | 27             | 108                 | 27              | 77            | 273        | 228          | 70                       | 268                                                                                         | 46                                                                        |
|                                                                                                       | 13%   | 24%             | 8%           | 5%             | 22%                 | 5%              | 15%           | 12%        | 15%          | 7%                       | 16%                                                                                         | 24%                                                                       |
|                                                                                                       |       | bcefggh         | c            |                | bcefggh             |                 | bce           | bce        | bce          | i                        | ii                                                                                          |                                                                           |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q6 - What challenges, if any, have you ever experienced when using digital systems for ID, payments, or services online?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                                                                      |                                                         | MAN   |          |       |     |         |              |          |        |          |       | WOMAN |         |              |          |        |          |       |     |         |              | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |        |          |       |     |         |              |          |        |          | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |         |              |          |        |          |       |     |         | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |          |        |     |     |     |    |    |  |  |
|------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-------|----------|-------|-----|---------|--------------|----------|--------|----------|-------|-------|---------|--------------|----------|--------|----------|-------|-----|---------|--------------|------------------------------------------|--------|----------|-------|-----|---------|--------------|----------|--------|----------|--------------------------------------------------------------------------------------------------|-----|---------|--------------|----------|--------|----------|-------|-----|---------|-----------------------------------------------------------------------------------|----------|--------|-----|-----|-----|----|----|--|--|
|                                                                                                      |                                                         | TOTAL | ETHIOPIA | KENYA | IGU | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | IGU   | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | IGU | NIGERIA | SOUTH AFRICA | TANZANIA                                 | UGANDA | ETHIOPIA | KENYA | IGU | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA                                                                                            | IGU | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | IGU | NIGERIA | SOUTH AFRICA                                                                      | TANZANIA | UGANDA |     |     |     |    |    |  |  |
| UNWEIGHED BASE<br>UNWEIGHED BASE                                                                     | 4100                                                    | 185   | 509      | 491   | 491 | 511     | 509          | 509      | 115    | 641      | 509   | 509   | 506     | 189          | 191      | 191    | 191      | 519   | 519 | 229     | 506          | 183                                      | 183    | 145      | 512   | 503 | 503     | 503          | 203      | 203    | 145      | 512                                                                                              | 503 | 503     | 503          | 203      | 203    | 145      | 512   | 503 | 503     | 503                                                                               | 203      | 203    |     |     |     |    |    |  |  |
|                                                                                                      | 3006                                                    | 246   | 724      | 724   | 724 | 724     | 724          | 724      | 115    | 724      | 724   | 724   | 724     | 246          | 246      | 246    | 246      | 724   | 724 | 246     | 724          | 246                                      | 246    | 115      | 724   | 724 | 724     | 724          | 246      | 246    | 115      | 724                                                                                              | 724 | 724     | 724          | 246      | 246    | 115      | 724   | 724 | 724     | 724                                                                               | 246      | 246    |     |     |     |    |    |  |  |
|                                                                                                      | 954                                                     | 33    | 116      | 97    | 116 | 97      | 116          | 97       | 116    | 218      | 116   | 97    | 116     | 54           | 104      | 65     | 48       | 101   | 103 | 24      | 96           | 48                                       | 34     | 34       | 125   | 80  | 62      | 95           | 83       | 5      | 8        | 4                                                                                                | 14  | 1       | 4            | 14       | 1      | 4        | 14    | 1   | 4       | 14                                                                                | 1        | 4      |     |     |     |    |    |  |  |
| There are time delays or delays on the digital system                                                | 30%                                                     | 13%   | 47%      | 39%   | 20% | 38%     | 30%          | 10%      | 47%    | 36%      | 22%   | 40%   | 25%     | 26%          | 51%      | 36%    | 22%      | 45%   | 36% | 10%     | 44%          | 40%                                      | 22%    | 36%      | 25%   | 18% | 42%     | 30%          | 17%      | 13%    | 13%      | 13%                                                                                              | 13% | 13%     | 13%          | 13%      | 13%    | 13%      | 13%   | 13% | 13%     | 13%                                                                               | 13%      | 13%    | 13% | 13% |     |    |    |  |  |
|                                                                                                      | 619                                                     | 36    | 61       | 46    | 37  | 62      | 39           | 62       | 39     | 62       | 39    | 62    | 39      | 62           | 39       | 62     | 39       | 62    | 39  | 62      | 39           | 62                                       | 39     | 62       | 39    | 62  | 39      | 62           | 39       | 62     | 39       | 62                                                                                               | 39  | 62      | 39           | 62       | 39     | 62       | 39    | 62  | 39      | 62                                                                                | 39       | 62     | 39  | 62  |     |    |    |  |  |
|                                                                                                      | 21%                                                     | 15%   | 25%      | 18%   | 15% | 24%     | 24%          | 15%      | 25%    | 15%      | 13%   | 28%   | 28%     | 15%          | 28%      | 28%    | 15%      | 28%   | 15% | 28%     | 15%          | 28%                                      | 15%    | 28%      | 15%   | 28% | 15%     | 28%          | 15%      | 28%    | 15%      | 28%                                                                                              | 15% | 28%     | 15%          | 28%      | 15%    | 28%      | 15%   | 28% | 15%     | 28%                                                                               | 15%      | 28%    | 15% | 28% |     |    |    |  |  |
| There are long delays in getting approvals for items such as certificates, licenses, benefits, etc.  | 592                                                     | 27    | 63       | 65    | 39  | 66      | 43           | 13       | 67     | 53       | 27    | 73    | 57      | 12           | 60       | 68     | 14       | 67    | 37  | 12      | 60           | 68                                       | 14     | 67       | 37    | 23  | 64      | 47           | 45       | 30     | 66       | 61                                                                                               | 4   | 6       | 3            | 7        | -      | 2        | -     | 2   | -       | 2                                                                                 | -        | 2      | -   |     |     |    |    |  |  |
|                                                                                                      | 20%                                                     | 11%   | 26%      | 26%   | 16% | 28%     | 18%          | 5%       | 26%    | 21%      | 11%   | 28%   | 22%     | 11%          | 30%      | 24%    | 13%      | 31%   | 28% | 7%      | 23%          | 24%                                      | 16%    | 26%      | 18%   | 14% | 30%     | 20%          | 8%       | -      | -        | 7%                                                                                               | -   | 7%      | -            | 7%       | -      | 7%       | -     | 7%  | -       | 7%                                                                                | -        | 7%     | -   |     |     |    |    |  |  |
|                                                                                                      | 588                                                     | 33    | 79       | 50    | 34  | 39      | 60           | 27       | 62     | 54       | 40    | 48    | 60      | 16           | 66       | 54     | 16       | 32    | 38  | 37      | 73           | 46                                       | 44     | 55       | 74    | 37  | 73      | 46           | 44       | 55     | 74       | 37                                                                                               | 73  | 46      | 44           | 55       | 74     | 37       | 73    | 46  | 44      | 55                                                                                | 74       | 37     | 73  | 46  | 44  | 55 | 74 |  |  |
| Digital documents are not accepted by some employers, schools, or officials                          | 20%                                                     | 13%   | 32%      | 20%   | 14% | 16%     | 23%          | 11%      | 24%    | 21%      | 16%   | 18%   | 23%     | 14%          | 33%      | 13%    | 13%      | 14%   | 15% | 28%     | 28%          | 15%                                      | 28%    | 15%      | 28%   | 15% | 28%     | 15%          | 28%      | 15%    | 28%      | 15%                                                                                              | 28% | 15%     | 28%          | 15%      | 28%    | 15%      | 28%   | 15% | 28%     | 15%                                                                               | 28%      | 15%    | 28% | 15% | 28% |    |    |  |  |
|                                                                                                      | 568                                                     | 32    | 61       | 40    | 36  | 72      | 59           | 9        | 57     | 50       | 30    | 70    | 32      | 14           | 57       | 61     | 15       | 71    | 24  | 24      | 26           | 58                                       | 45     | 40       | 68    | 61  | 3       | 2            | 4        | 10     | *        | 5                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | 19%                                                     | 13%   | 25%      | 24%   | 14% | 30%     | 23%          | 4%       | 22%    | 20%      | 12%   | 27%   | 12%     | 10%          | 23%      | 22%    | 13%      | 33%   | 18% | 8%      | 21%          | 22%                                      | 14%    | 26%      | 18%   | 13% | 12%     | 24%          | 12%      | 3%     | 15%      | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
| High transaction charges for digital payments                                                        | 593                                                     | 25    | 92       | 42    | 27  | 62      | 65           | 29       | 61     | 32       | 56    | 64    | 78      | 19           | 51       | 44     | 9        | 61    | 33  | 27      | 59           | 28                                       | 29     | 58       | 503   | 7   | 2       | 1            | 4        | 5      | 7        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      | -   |     |     |    |    |  |  |
|                                                                                                      | 18%                                                     | 10%   | 21%      | 17%   | 15% | 26%     | 28%          | 11%      | 24%    | 13%      | 6%    | 24%   | 30%     | 17%          | 26%      | 16%    | 8%       | 28%   | 25% | 8%      | 21%          | 14%                                      | 10%    | 22%      | 31%   | 28% | 13%     | 7%           | 5%       | 42%    | 23%      | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | It takes too much time to apply for government services | 462   | 26       | 49    | 44  | 33      | 43           | 44       | 21     | 46       | 43    | 29    | 44      | 47           | 8        | 39     | 53       | 16    | 38  | 15      | 32           | 53                                       | 31     | 37       | 49    | 61  | 7       | 4            | 3        | 9      | *        | 6                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
| I have had safety/ security issues (e.g. scams, data breaches, etc.)                                 | 437                                                     | 11%   | 20%      | 18%   | 14% | 18%     | 20%          | 8%       | 18%    | 17%      | 11%   | 17%   | 14%     | 7%           | 20%      | 19%    | 14%      | 18%   | 11% | 9%      | 18%          | 16%                                      | 13%    | 18%      | 10%   | 26% | 23%     | 17%          | 10%      | 2%     | 16%      | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | 15%                                                     | 25    | 59       | 45    | 37  | 47      | 15           | 61       | 41     | 28       | 35    | 31    | 36      | 11           | 50       | 15     | 28       | 33    | 27  | 62      | 31           | 35                                       | 41     | 42       | 2     | 4   | 9       | 3            | -        | -      | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
|                                                                                                      | 15%                                                     | 10%   | 24%      | 18%   | 13% | 16%     | 20%          | 6%       | 24%    | 16%      | 11%   | 13%   | 12%     | 10%          | 27%      | 18%    | 13%      | 13%   | 25% | 8%      | 22%          | 16%                                      | 12%    | 15%      | 15%   | 8%  | 23%     | 20%          | 11%      | 26%    | 8%       | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
| It is difficult to use because the app or website don't work well together                           | 379                                                     | 31    | 41       | 35    | 28  | 27      | 36           | 22       | 30     | 29       | 43    | 28    | 36      | 33           | 35       | 13     | 36       | 15    | 31  | 35      | 35           | 27                                       | 34     | 34       | 47    | 5   | 2       | 2            | 9        | *      | 3        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | 13%                                                     | 12%   | 17%      | 14%   | 11% | 13%     | 13%          | 9%       | 12%    | 12%      | 11%   | 13%   | 11%     | 14%          | 17%      | 12%    | 12%      | 17%   | 11% | 12%     | 9%           | 12%                                      | 14%    | 12%      | 13%   | 14% | 18%     | 11%          | 13%      | 10%    | 2%       | 9%                                                                                               | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
|                                                                                                      | 10%                                                     | 16    | 29       | 26    | 23  | 29      | 35           | 10       | 34     | 29       | 23    | 25    | 22      | 5            | 27       | 34     | 13       | 21    | 18  | 15      | 36           | 19                                       | 26     | 32       | 33    | 5   | 1       | 1            | 7        | *      | 5        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
| The digital system doesn't let me do everything I need to do                                         | 298                                                     | 20    | 28       | 25    | 28  | 36      | 28           | 12       | 31     | 17       | 23    | 40    | 18      | 7            | 21       | 24     | 12       | 35    | 16  | 30      | 27           | 17                                       | 32     | 40       | 30    | 5   | 1       | 1            | 8        | 2      | *        | 3                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | 10%                                                     | 8%    | 11%      | 10%   | 11% | 13%     | 12%          | 5%       | 9%     | 7%       | 9%    | 15%   | 7%      | 6%           | 11%      | 8%     | 10%      | 16%   | 12% | 6%      | 9%           | 9%                                       | 9%     | 12%      | 13%   | 9%  | 9%      | 20%          | 6%       | 7%     | 9%       | 14%                                                                                              | *   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
|                                                                                                      | 217                                                     | 19    | 24       | 21    | 17  | 25      | 17           | 7        | 13     | 13       | 18    | 29    | 14      | 6            | 18       | 19     | 11       | 21    | 10  | 16      | 19           | 13                                       | 18     | 30       | 21    | 3   | -       | 1            | 6        | -      | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
| I can't send money to people or organizations that don't use the same bank or mobile money provider  | 7%                                                      | 8%    | 10%      | 9%    | 7%  | 10%     | 7%           | 3%       | 5%     | 5%       | 7%    | 11%   | 5%      | 6%           | 9%       | 7%     | 10%      | 10%   | 8%  | 5%      | 7%           | 6%                                       | 6%     | 11%      | 6%    | 13% | -       | -            | 8%       | 7%     | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | 209                                                     | 18    | 24       | 14    | 13  | 16      | 17           | 17       | 24     | 11       | 16    | 21    | 18      | 11           | 23       | 13     | 8        | 19    | 8   | 20      | 25           | 10                                       | 15     | 18       | 26    | 2   | *       | 1            | 6        | -      | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | 7%                                                      | 7%    | 10%      | 6%    | 5%  | 7%      | 7%           | 7%       | 7%     | 10%      | 4%    | 6%    | 8%      | 7%           | 10%      | 12%    | 5%       | 7%    | 9%  | 6%      | 9%           | 5%                                       | 9%     | 4%       | 5%    | 8%  | 12%     | 6%           | 3%       | 3%     | 22%      | 8%                                                                                               | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
| I have incorrect information in my digital ID (e.g., wrong name or birth date, etc.)                 | 185                                                     | 18    | 13       | 22    | 11  | 17      | 16           | 9        | 12     | 21       | 7     | 14    | 23      | 7            | 13       | 25     | 4        | 15    | 8   | 16      | 14           | 18                                       | 12     | 13       | 28    | 3   | 1       | *            | 2        | 3      | 3        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      | -   |     |     |    |    |  |  |
|                                                                                                      | 6%                                                      | 7%    | 6%       | 9%    | 4%  | 7%      | 7%           | 3%       | 5%     | 8%       | 3%    | 5%    | 9%      | 6%           | 6%       | 9%     | 3%       | 7%    | 6%  | 5%      | 5%           | 9%                                       | 4%     | 5%       | 8%    | 12% | 6%      | 3%           | 3%       | 22%    | 8%       | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
|                                                                                                      | 53                                                      | 4     | 4        | 2     | 6   | 3       | 4            | 2        | 2      | 3        | 7     | 11    | 7       | 1            | 1        | 2      | 2        | 5     | 2   | 3       | 5            | 5                                        | 3      | 7        | 8     | 8   | 1       | -            | -        | 3      | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
| I have not experienced any challenges when using digital systems for ID, payments, or service online | 506                                                     | 2%    | 2%       | 1%    | 2%  | 1%      | 2%           | 1%       | 2%     | 1%       | 3%    | 4%    | 3%      | 2%           | 1%       | 2%     | 2%       | 2%    | 2%  | 1%      | 2%           | 1%                                       | 2%     | 3%       | 2%    | 3%  | -       | -            | 4%       | -      | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | 67                                                      | 22    | 42       | 55    | 20  | 33      | 72           | 27       | 60     | 48       | 26    | 34    | 28      | 18           | 65       | 22     | 29       | 13    | 96  | 29      | 34           | 61                                       | 26     | 50       | 3     | 2   | 2       | 2            | 18       | 1      | 3        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
|                                                                                                      | 17%                                                     | 27%   | 9%       | 17%   | 22% | 9%      | 14%          | 28%      | 10%    | 24%      | 19%   | 10%   | 13%     | 23%          | 9%       | 23%    | 20%      | 9%    | 11% | 28%     | 10%          | 17%                                      | 21%    | 10%      | 15%   | 11% | 10%     | 15%          | 15%      | 21%    | 6%       | 7%                                                                                               | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
| Don't know                                                                                           | 400                                                     | 50    | 18       | 52    | 16  | 22      | 79           | 23       | 56     | 12       | 54    | 38    | 9       | 18           | 9        | 13     | 8        | 18    | 9   | 18      | 29           | 17                                       | 49     | 16       | 53    | 5   | 3       | 17           | 1        | 23     | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        | -      |     |     |     |    |    |  |  |
|                                                                                                      | 13%                                                     | 10%   | 7%       | 5%    | 11% | 9%      | 28%          | 9%       | 5%     | 22%      | 4%    | 21%   | 16%     | 4%           | 3%       | 16%    | 4%       | 3%    | 16% | 4%      | 10%          | 8%                                       | 21%    | 6%       | 16%   | 18% | 15%     | 7%           | 27%      | -      | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |
|                                                                                                      | 10%                                                     | 10%   | 7%       | 5%    | 11% | 9%      | 28%          | 9%       | 5%     | 22%      | 4%    | 21%   | 16%     | 4%           | 3%       | 16%    | 4%       | 3%    | 16% | 4%      | 10%          | 8%                                       | 21%    | 6%       | 16%   | 18% | 15%     | 7%           | 27%      | -      | -        | -                                                                                                | -   | -       | -            | -        | -      | -        | -     | -   | -       | -                                                                                 | -        |        |     |     |     |    |    |  |  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 62

Q7 - How comfortable, or not, do you personally feel about sharing your personal data (such as ID nformation or financial details) through digital systems to access services? For example, this could be using your personal ID information to open an account or obtain a government service, or it could be sharing your personal financial information to obtain a loan.

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                      |             |                      |                     |                       |                      |                    |                    | GENDER             |                    | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------------|-------------|----------------------|---------------------|-----------------------|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                      | TOTAL       | ETHIOPIA<br>(a)      | KENYA<br>(b)        | NIGERIA<br>(c)        | SOUTH AFRICA<br>(d)  | TANZANIA<br>(e)    | UGANDA<br>(f)      | MAN<br>(g)         | WOMAN<br>(h)       | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                      | 4500        | 500                  | 1000                | 1000                  | 1000                 | 500                | 500                | 2498               | 2001               | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                        | 3000        | 500                  | 500                 | 500                   | 500                  | 500                | 500                | 1464               | 1535               | 1054                     | 1707                                                                                        | 192                                                                       |
| (4) Very comfortable                 | 663<br>22%  | 147<br>29%<br>bdefgh | 84<br>17%<br>d      | 182<br>36%<br>abdefgh | 61<br>12%            | 100<br>20%<br>d    | 89<br>18%          | 344<br>24%<br>bd   | 318<br>21%<br>bd   | 307<br>29%<br>jk         | 318<br>19%                                                                                  | 27<br>14%                                                                 |
| (3) Fairly comfortable               | 1111<br>37% | 185<br>37%<br>d      | 201<br>40%<br>cdh   | 175<br>35%<br>d       | 149<br>30%           | 220<br>44%<br>cdh  | 181<br>36%         | 581<br>40%<br>cdh  | 530<br>35%<br>d    | 421<br>40%<br>k          | 634<br>37%                                                                                  | 49<br>25%                                                                 |
| (2) Not very comfortable             | 751<br>25%  | 72<br>14%            | 151<br>30%<br>acegh | 108<br>22%<br>a       | 153<br>31%<br>acegh  | 108<br>22%<br>a    | 159<br>32%<br>aceg | 333<br>23%<br>a    | 417<br>27%<br>aceg | 207<br>20%               | 478<br>28%<br>i                                                                             | 56<br>29%<br>i                                                            |
| (1) Not at all comfortable           | 375<br>13%  | 50<br>10%<br>c       | 58<br>12%<br>c      | 30<br>6%              | 119<br>24%<br>abcefg | 55<br>11%<br>c     | 63<br>13%<br>c     | 162<br>11%<br>c    | 214<br>14%<br>bcg  | 102<br>10%               | 215<br>13%<br>i                                                                             | 52<br>27%<br>ij                                                           |
| Mean                                 | 2.71        | 2.95<br>bdefgh       | 2.63<br>d           | 3.03<br>bdefgh        | 2.31                 | 2.76<br>d          | 2.6<br>d           | 2.78<br>bdfh       | 2.64<br>d          | 2.9<br>jk                | 2.64<br>k                                                                                   | 2.28                                                                      |
| NET: Very/Fairly comfortable         | 1774<br>59% | 332<br>66%<br>bdfh   | 285<br>57%<br>d     | 357<br>71%<br>bdefgh  | 210<br>42%           | 320<br>64%<br>bdfh | 269<br>54%<br>d    | 925<br>63%<br>bdfh | 848<br>55%<br>d    | 728<br>69%<br>jk         | 952<br>56%<br>k                                                                             | 76<br>40%                                                                 |
| NET: Not very/Not at all comfortable | 1126        | 122                  | 209                 | 138                   | 273                  | 163                | 222                | 495                | 631                | 309                      | 694                                                                                         | 108                                                                       |
|                                      | 38%         | 24%                  | 42%<br>aceg         | 28%                   | 55%<br>abcefg        | 33%<br>a           | 44%<br>aceg        | 34%<br>ac          | 41%<br>aceg        | 29%                      | 41%<br>i                                                                                    | 56%<br>ij                                                                 |
| Don't know                           | 100<br>3%   | 46<br>9%<br>bcdefgh  | 6<br>1%             | 5<br>1%               | 18<br>4%<br>bc       | 17<br>3%<br>bc     | 9<br>2%            | 44<br>3%<br>bc     | 56<br>4%<br>bc     | 17<br>2%                 | 61<br>4%<br>i                                                                               | 8<br>4%<br>i                                                              |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q7 - How comfortable, or not, do you personally feel about sharing your personal data (such as ID information or financial details) through digital systems to access services? For example, this could be using your personal ID information to open an account or obtain a government service, or it could be sharing your personal financial information to obtain a loan.

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

[illegible]

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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Table 64

Q8 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | My country's government | Mobile network operators (e.g. MTN, Airtel, Safaricom, etc.) | Banks and financial institutions | Technology companies (e.g. international digital platforms, such as Meta, Google, Jumia, etc.) | Charity and non-profit organisations |
|------------------------------------|-------------------------|--------------------------------------------------------------|----------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------|
| UNWEIGHTED BASE                    | 4500                    | 4500                                                         | 4500                             | 4500                                                                                           | 4500                                 |
| WEIGHTED BASE                      | 3000                    | 3000                                                         | 3000                             | 3000                                                                                           | 3000                                 |
| (4) Very confident                 | 1046<br>35%             | 1081<br>36%                                                  | 1379<br>46%                      | 875<br>29%                                                                                     | 504<br>17%                           |
| (3) Fairly confident               | 1005<br>33%             | 1158<br>39%                                                  | 1130<br>38%                      | 1175<br>39%                                                                                    | 1167<br>39%                          |
| (2) Not very confident             | 513<br>17%              | 458<br>15%                                                   | 300<br>10%                       | 598<br>20%                                                                                     | 823<br>27%                           |
| (1) Not at all confident           | 326<br>11%              | 185<br>6%                                                    | 98<br>3%                         | 229<br>8%                                                                                      | 330<br>11%                           |
| Mean                               | 2.96                    | 3.09                                                         | 3.3                              | 2.94                                                                                           | 2.65                                 |
| NET: Very/Fairly confident         | 2051<br>68%             | 2239<br>75%                                                  | 2510<br>84%                      | 2050<br>68%                                                                                    | 1671<br>56%                          |
| NET: Not very/Not at all confident | 840<br>28%              | 643<br>21%                                                   | 397<br>13%                       | 827<br>28%                                                                                     | 1153<br>38%                          |
| Don't know                         | 110<br>4%               | 118<br>4%                                                    | 93<br>3%                         | 123<br>4%                                                                                      | 176<br>6%                            |

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 65

Q8\_1 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? My country's government

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                    |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                    | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                      | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (4) Very confident                 | 1046  | 196             | 133          | 203            | 95                  | 206             | 213           | 555        | 490          | 404                      | 597                                                                                         | 30                                                                        |
|                                    | 35%   | 39%             | 27%          | 41%            | 19%                 | 41%             | 43%           | 38%        | 32%          | 38%                      | 35%                                                                                         | 16%                                                                       |
|                                    |       | bdh             | d            | bdh            |                     | bdh             | bdh           | bdh        | bd           | k                        | k                                                                                           |                                                                           |
| (3) Fairly confident               | 1005  | 183             | 190          | 165            | 145                 | 175             | 147           | 499        | 506          | 363                      | 578                                                                                         | 56                                                                        |
|                                    | 33%   | 37%             | 38%          | 33%            | 29%                 | 35%             | 29%           | 34%        | 33%          | 34%                      | 34%                                                                                         | 29%                                                                       |
|                                    |       | d               | cd fgh       |                |                     |                 |               | d          | d            |                          |                                                                                             |                                                                           |
| (2) Not very confident             | 513   | 44              | 114          | 88             | 121                 | 82              | 65            | 244        | 269          | 173                      | 288                                                                                         | 44                                                                        |
|                                    | 17%   | 9%              | 23%          | 18%            | 24%                 | 16%             | 13%           | 17%        | 18%          | 16%                      | 17%                                                                                         | 23%                                                                       |
|                                    |       |                 | ace fgh      | a              | ace fgh             | a               |               | a          | a            |                          |                                                                                             | i                                                                         |
| (1) Not at all confident           | 326   | 18              | 57           | 33             | 121                 | 28              | 69            | 121        | 206          | 93                       | 176                                                                                         | 52                                                                        |
|                                    | 11%   | 4%              | 11%          | 7%             | 24%                 | 6%              | 14%           | 8%         | 13%          | 9%                       | 10%                                                                                         | 27%                                                                       |
|                                    |       |                 | ace g        |                | abce fgh            |                 | ace g         | a          | ace g        |                          |                                                                                             | ij                                                                        |
| Mean                               | 2.96  | 3.26            | 2.81         | 3.1            | 2.44                | 3.14            | 3.02          | 3.05       | 2.87         | 3.04                     | 2.97                                                                                        | 2.35                                                                      |
|                                    |       | bcd fgh         | d            | bdh            |                     | bdh             | bd            | bdh        | d            | k                        | k                                                                                           |                                                                           |
| NET: Very/Fairly confident         | 2051  | 379             | 323          | 369            | 240                 | 381             | 359           | 1054       | 996          | 766                      | 1176                                                                                        | 86                                                                        |
|                                    | 68%   | 76%             | 65%          | 74%            | 48%                 | 76%             | 72%           | 72%        | 65%          | 73%                      | 69%                                                                                         | 45%                                                                       |
|                                    |       | bdh             | d            | bdh            |                     | bdh             | d             | bdh        | d            | k                        | k                                                                                           |                                                                           |
| NET: Not very/Not at all confident | 840   | 62              | 171          | 121            | 241                 | 110             | 134           | 365        | 475          | 266                      | 464                                                                                         | 96                                                                        |
|                                    | 28%   | 12%             | 34%          | 24%            | 48%                 | 22%             | 27%           | 25%        | 31%          | 25%                      | 27%                                                                                         | 50%                                                                       |
|                                    |       |                 | ace gh       | a              | abce fgh            | a               | a             | a          | ace g        |                          |                                                                                             | ij                                                                        |
| Don't know                         | 110   | 59              | 6            | 10             | 19                  | 10              | 6             | 46         | 64           | 21                       | 67                                                                                          | 10                                                                        |
|                                    | 4%    | 12%             | 1%           | 2%             | 4%                  | 2%              | 1%            | 3%         | 4%           | 2%                       | 4%                                                                                          | 5%                                                                        |
|                                    |       | bcde fgh        |              |                | bc                  |                 |               | bc         | bc f         |                          | i                                                                                           | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

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Table 66

Q8\_1 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? My country's government

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | MAN      |       |        |              |          |        | WOMAN    |       |        |              |          |        | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |       |        |              |          |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |       |        |              |          |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |       |        |              |          |        |      |
|--------------------------------|-------|----------|-------|--------|--------------|----------|--------|----------|-------|--------|--------------|----------|--------|------------------------------------------|-------|--------|--------------|----------|--------|--------------------------------------------------------------------------------------------------|-------|--------|--------------|----------|--------|-----------------------------------------------------------------------------------|-------|--------|--------------|----------|--------|------|
|                                |       | ETHIOPIA | KENYA | NGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                 | KENYA | NGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                                                                         | KENYA | NGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                                                          | KENYA | NGERIA | SOUTH AFRICA | TANZANIA | UGANDA |      |
|                                |       | (%)      | (%)   | (%)    | (%)          | (%)      | (%)    | (%)      | (%)   | (%)    | (%)          | (%)      | (%)    | (%)                                      | (%)   | (%)    | (%)          | (%)      | (%)    | (%)                                                                                              | (%)   | (%)    | (%)          | (%)      | (%)    | (%)                                                                               | (%)   | (%)    | (%)          | (%)      | (%)    |      |
| UNEMPLOYED/ NOT EMPLOYED BASE  | 4000  | 585      | 509   | 491    | 491          | 311      | 509    | 111      | 491   | 509    | 506          | 189      | 509    | 100                                      | 509   | 519    | 529          | 189      | 519    | 148                                                                                              | 512   | 509    | 503          | 285      | 288    | 20                                                                                | 31    | 28     | 178          | 12       | 21     |      |
| Very/ Fairly confident         | 1046  | 114      | 71    | 29     | 60           | 104      | 102    | 43       | 62    | 105    | 125          | 42       | 105    | 125                                      | 42    | 105    | 125          | 42       | 105    | 125                                                                                              | 42    | 105    | 125          | 42       | 105    | 125                                                                               | 42    | 105    | 125          | 42       | 105    |      |
| 100%                           | 40%   | 29%      | 40%   | 24%    | 43%          | 46%      | 38%    | 24%      | 43%   | 41%    | 14%          | 39%      | 40%    | 37%                                      | 33%   | 45%    | 17%          | 44%      | 43%    | 40%                                                                                              | 23%   | 35%    | 23%          | 41%      | 4%     | 25%                                                                               | 16%   | 37%    | 9%           | 17%      | 14%    |      |
| (1) Fairly confident           | 355   | 80       | 98    | 91     | 74           | 80       | 76     | 104      | 91    | 74     | 72           | 95       | 71     | 42                                       | 71    | 95     | 38           | 78       | 73     | 39                                                                                               | 130   | 111    | 67           | 87       | 91     | 98                                                                                | 7     | 8      | 4            | 17       | 6      | 14   |
| 33%                            | 32%   | 40%      | 37%   | 30%    | 33%          | 32%      | 32%    | 42%      | 36%   | 29%    | 28%          | 36%      | 27%    | 38%                                      | 36%   | 34%    | 33%          | 30%      | 30%    | 38%                                                                                              | 30%   | 33%    | 30%          | 34%      | 28%    | 2                                                                                 | 41%   | 20%    | 51%          | 42%      |        |      |
| (2) Not very confident         | 513   | 19       | 51    | 41     | 60           | 41       | 32     | 24       | 63    | 47     | 60           | 41       | 33     | 8                                        | 43    | 43     | 26           | 29       | 23     | 29                                                                                               | 66    | 42     | 69           | 47       | 35     | 29                                                                                | 6     | 4      | 2            | 22       | 3      | 7    |
| 33%                            | 8%    | 21%      | 17%   | 24%    | 17%          | 14%      | 10%    | 25%      | 19%   | 24%    | 24%          | 16%      | 13%    | 7%                                       | 22%   | 15%    | 23%          | 14%      | 17%    | 8%                                                                                               | 23%   | 21%    | 24%          | 18%      | 20%    | 22%                                                                               | 20%   | 13%    | 26%          | 22%      | 22%    |      |
| (3) Not at all confident       | 176   | 10       | 25    | 13     | 46           | 9        | 18     | 8        | 32    | 20     | 75           | 18       | 52     | 7                                        | 18    | 15     | 28           | 13       | 12     | 8                                                                                                | 35    | 15     | 55           | 34       | 14     | 0                                                                                 | 3     | 34     | 1            | 1        |        |      |
| 100%                           | 4%    | 10%      | 5%    | 19%    | 4%           | 7%       | 3%     | 13%      | 8%    | 20%    | 3%           | 20%      | 4%     | 8%                                       | 5%    | 23%    | 10%          | 9%       | 2%     | 25%                                                                                              | 12%   | 22%    | 17%          | 19%      | 30%    | 12%                                                                               | 30%   | 10%    | 23%          | 23%      |        |      |
| Mean                           | 2.36  | 3.34     | 2.88  | 3.13   | 2.61         | 3.19     | 3.18   | 3.19     | 2.73  | 3.07   | 2.27         | 3.1      | 2.88   | 3.2                                      | 2.92  | 3.19   | 2.93         | 3.19     | 3.08   | 3.3                                                                                              | 2.95  | 2.88   | 2.59         | 3.13     | 3.05   | 2.76                                                                              | 2.51  | 2.88   | 1.99         | 2.75     | 2.47   | 2.36 |
| NET: Very/Fairly confident     | 2051  | 193      | 170   | 190    | 133          | 184      | 186    | 153      | 179   | 186    | 197          | 175      | 84     | 135                                      | 175   | 223    | 156          | 172      | 96     | 266                                                                                              | 126   | 136    | 153          | 201      | 243    | 14                                                                                | 11    | 9      | 25           | 8        | 19     |      |
| NET: Very/Not at all confident | 840   | 29       | 75    | 54     | 106          | 50       | 50     | 33       | 96    | 68     | 135          | 59       | 85     | 15                                       | 62    | 58     | 54           | 42       | 35     | 37                                                                                               | 101   | 57     | 124          | 61       | 84     | 9                                                                                 | 8     | 5      | 56           | 4        | 15     |      |
| 28%                            | 12%   | 31%      | 22%   | 43%    | 21%          | 21%      | 13%    | 38%      | 27%   | 53%    | 23%          | 12%      | 14%    | 31%                                      | 21%   | 40%    | 20%          | 26%      | 11%    | 36%                                                                                              | 29%   | 43%    | 23%          | 25%      | 34     | 3%                                                                                | 43%   | 31%    | 64%          | 32%      | 44%    |      |
| Don't know                     | 410   | 25       | 1     | 5      | 5            | 5        | 1      | 34       | 1     | 5      | 1            | 1        | 6      | 1                                        | 2     | 2      | 1            | 2        | 2      | 38                                                                                               | 10%   | 1%     | 6            | 1        | 4      | 4                                                                                 | 3     | 1      | 6            | 1        |        |      |
| 10%                            | 10%   | 1%       | 2%    | 14%    | 3%           | 2%       | 2%     | 14%      | 2%    | 2%     | 5%           | 2%       | 1%     | 12%                                      | 1%    | 12%    | 1%           | 1%       | 1%     | 10%                                                                                              | 2%    | 3%     | 3%           | 1%       | 1%     | 12%                                                                               | 1%    | 8%     | 7%           | 1%       | 1%     |      |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base, \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 67

Q8\_2 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? Mobile network operators (e.g. MTN, Airtel, Safaricom, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                    |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                    | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                      | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (4) Very confident                 | 1081  | 152             | 173          | 261            | 100                 | 163             | 232           | 550        | 531          | 446                      | 574                                                                                         | 46                                                                        |
|                                    | 36%   | 30%             | 35%          | 52%            | 20%                 | 33%             | 46%           | 38%        | 35%          | 42%                      | 34%                                                                                         | 24%                                                                       |
|                                    |       | d               | d            | abdegh         |                     | d               | abdegh        | ad         | d            | jk                       | k                                                                                           |                                                                           |
| (3) Fairly confident               | 1158  | 196             | 213          | 176            | 192                 | 212             | 168           | 565        | 593          | 407                      | 664                                                                                         | 75                                                                        |
|                                    | 39%   | 39%             | 43%          | 35%            | 38%                 | 42%             | 34%           | 39%        | 39%          | 39%                      | 39%                                                                                         | 39%                                                                       |
|                                    |       |                 | c fgh        |                |                     | c               |               | c          | c            |                          |                                                                                             |                                                                           |
| (2) Not very confident             | 458   | 62              | 83           | 49             | 118                 | 85              | 60            | 217        | 241          | 133                      | 286                                                                                         | 33                                                                        |
|                                    | 15%   | 12%             | 17%          | 10%            | 24%                 | 17%             | 12%           | 15%        | 16%          | 13%                      | 17%                                                                                         | 17%                                                                       |
|                                    |       |                 | c            |                | abce fgh            | c               |               | c          | c            |                          | i                                                                                           |                                                                           |
| (1) Not at all confident           | 185   | 22              | 25           | 9              | 69                  | 26              | 34            | 80         | 105          | 42                       | 108                                                                                         | 32                                                                        |
|                                    | 6%    | 4%              | 5%           | 2%             | 14%                 | 5%              | 7%            | 5%         | 7%           | 4%                       | 6%                                                                                          | 16%                                                                       |
|                                    |       | c               | c            |                | abce fgh            | c               | c             | c          | bc           |                          | i                                                                                           | ij                                                                        |
| Mean                               | 3.09  | 3.11            | 3.08         | 3.39           | 2.67                | 3.06            | 3.21          | 3.12       | 3.05         | 3.22                     | 3.04                                                                                        | 2.73                                                                      |
|                                    |       | d               | d            | abde fgh       |                     | d               | dh            | d          | d            | jk                       | k                                                                                           |                                                                           |
| NET: Very/Fairly confident         | 2239  | 348             | 386          | 437            | 292                 | 376             | 400           | 1115       | 1124         | 854                      | 1238                                                                                        | 121                                                                       |
|                                    | 75%   | 70%             | 77%          | 87%            | 58%                 | 75%             | 80%           | 76%        | 73%          | 81%                      | 73%                                                                                         | 63%                                                                       |
|                                    |       | d               | adh          | abde fgh       |                     | d               | adh           | ad         | d            | jk                       | k                                                                                           |                                                                           |
| NET: Not very/Not at all confident | 643   | 84              | 108          | 58             | 187                 | 111             | 94            | 296        | 347          | 175                      | 395                                                                                         | 65                                                                        |
|                                    | 21%   | 17%             | 22%          | 12%            | 37%                 | 22%             | 19%           | 20%        | 23%          | 17%                      | 23%                                                                                         | 34%                                                                       |
|                                    |       | c               | c            |                | abce fgh            | c               | c             | c          | ac           |                          | i                                                                                           | ij                                                                        |
| Don't know                         | 118   | 68              | 5            | 5              | 20                  | 14              | 6             | 53         | 65           | 24                       | 74                                                                                          | 7                                                                         |
|                                    | 4%    | 14%             | 1%           | 1%             | 4%                  | 3%              | 1%            | 4%         | 4%           | 2%                       | 4%                                                                                          | 4%                                                                        |
|                                    |       | bcde fgh        |              |                | bc f                |                 |               | bc         | bc f         |                          | i                                                                                           |                                                                           |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q8\_2 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? Mobile network operators (e.g. MTN, Airtel, Safaricom, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | TOTAL        | MAN         |             |             |             |              |             |             |             | WOMAN       |             |             |              |             |             |             |             | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |             |              |             |             |             |             |             | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |              |            |             |            |            |            |            | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |             |        |     |  |  |  |  |
|------------------------------------|--------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|------------------------------------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|--------------------------------------------------------------------------------------------------|--------------|------------|-------------|------------|------------|------------|------------|-----------------------------------------------------------------------------------|-------------|--------|-----|--|--|--|--|
|                                    |              | ETHIOPIA    | KENYA       | UGANDA      | NIGERIA     | SOUTH AFRICA | TANZANIA    | UGANDA      | ETHIOPIA    | KENYA       | UGANDA      | NIGERIA     | SOUTH AFRICA | TANZANIA    | UGANDA      | ETHIOPIA    | KENYA       | UGANDA                                   | NIGERIA     | SOUTH AFRICA | TANZANIA    | UGANDA      | ETHIOPIA    | KENYA       | UGANDA      | NIGERIA                                                                                          | SOUTH AFRICA | TANZANIA   | UGANDA      | ETHIOPIA   | KENYA      | UGANDA     | NIGERIA    | SOUTH AFRICA                                                                      | TANZANIA    | UGANDA |     |  |  |  |  |
|                                    |              | (%)         | (%)         | (%)         | (%)         | (%)          | (%)         | (%)         | (%)         | (%)         | (%)         | (%)         | (%)          | (%)         | (%)         | (%)         | (%)         | (%)                                      | (%)         | (%)          | (%)         | (%)         | (%)         | (%)         | (%)         | (%)                                                                                              | (%)          | (%)        | (%)         | (%)        | (%)        | (%)        | (%)        | (%)                                                                               | (%)         |        |     |  |  |  |  |
| UNEMPLOYED BASE<br>EMPLOYED BASE   | 4000<br>2747 | 185<br>2747 | 505<br>2747 | 209<br>2747 | 483<br>2747 | 311<br>2747  | 508<br>2747 | 110<br>2747 | 251<br>2747 | 103<br>2747 | 506<br>2747 | 189<br>2747 | 113<br>2747  | 124<br>2747 | 104<br>2747 | 331<br>2747 | 578<br>2747 | 229<br>2747                              | 388<br>2747 | 183<br>2747  | 113<br>2747 | 846<br>2747 | 532<br>2747 | 200<br>2747 | 361<br>2747 | 388<br>2747                                                                                      | 32<br>2747   | 36<br>2747 | 137<br>2747 | 17<br>2747 | 51<br>2747 | 21<br>2747 | 21<br>2747 | 137<br>2747                                                                       | 137<br>2747 |        |     |  |  |  |  |
| (1) Very confident                 | 1581         | 184         | 93          | 128         | 118         | 57           | 89          | 139         | 48          | 81          | 82          | 168         | 138          | 48          | 30          | 75          | 98          | 27                                       | 63          | 57           | 103         | 89          | 59          | 33          | 2           | 3                                                                                                | 13           | 3          | 13          | 3          | 13         | 3          | 13         | 3                                                                                 | 13          | 3      | 13  |  |  |  |  |
| 36%                                | 34%          | 38%         | 42%         | 28%         | 43%         | 27%          | 32%         | 53%         | 17%         | 31%         | 48%         | 48%         | 32%          | 38%         | 57%         | 24%         | 38%         | 40%                                      | 49%         | 30%          | 34%         | 45%         | 20%         | 29%         | 46%         | 22%                                                                                              | 12%          | 57%        | 15%         | 27%        | 38%        | 38%        | 31%        |                                                                                   |             |        |     |  |  |  |  |
| 1158                               | 8            | 8           | 8           | 8           | 8           | 8            | 8           | 8           | 8           | 8           | 8           | 8           | 8            | 8           | 8           | 8           | 8           | 8                                        | 8           | 8            | 8           | 8           | 8           | 8           | 8           | 8                                                                                                | 8            | 8          | 8           | 8          | 8          | 8          | 8          | 8                                                                                 | 8           | 8      |     |  |  |  |  |
| (2) Fairly confident               | 358          | 97          | 104         | 84          | 98          | 84           | 98          | 97          | 104         | 84          | 98          | 97          | 104          | 84          | 98          | 97          | 104         | 84                                       | 98          | 97           | 104         | 84          | 98          | 97          | 104         | 84                                                                                               | 98           | 97         | 104         | 84         | 98         | 97         | 104        | 84                                                                                | 98          | 97     | 104 |  |  |  |  |
| 39%                                | 39%          | 42%         | 36%         | 37%         | 41%         | 33%          | 39%         | 43%         | 34%         | 40%         | 44%         | 32%         | 44%          | 30%         | 44%         | 33%         | 40%         | 39%                                      | 40%         | 38%          | 37%         | 40%         | 40%         | 39%         | 40%         | 39%                                                                                              | 40%          | 39%        | 40%         | 39%        | 40%        | 39%        | 40%        | 39%                                                                               | 40%         | 39%    |     |  |  |  |  |
| (3) Not very confident             | 458          | 30          | 37          | 24          | 60          | 40           | 25          | 32          | 46          | 25          | 32          | 46          | 25           | 32          | 46          | 25          | 32          | 46                                       | 25          | 32           | 46          | 25          | 32          | 46          | 25          | 32                                                                                               | 46           | 25         | 32          | 46         | 25         | 32         | 46         | 25                                                                                | 32          | 46     | 25  |  |  |  |  |
| 15%                                | 12%          | 15%         | 10%         | 24%         | 17%         | 10%          | 12%         | 18%         | 10%         | 23%         | 17%         | 14%         | 7%           | 6%          | 13%         | 15%         | 9%          | 19%                                      | 17%         | 10%          | 15%         | 18%         | 12%         | 24%         | 17%         | 14%                                                                                              | 8%           | 17%        | 38%         | 20%        | 20%        | 16%        | 21%        |                                                                                   |             |        |     |  |  |  |  |
| (4) Not at all confident           | 185          | 6           | 11          | 5           | 29          | 11           | 18          | 16          | 14          | 5           | 40          | 15          | 15           | 6           | 2           | 6           | 4           | 18                                       | 9           | 4            | 17          | 18          | 4           | 35          | 15          | 2                                                                                                | 1            | 1          | 1           | 1          | 1          | 1          | 1          | 1                                                                                 | 1           | 1      |     |  |  |  |  |
| 6%                                 | 3%           | 4%          | 2%          | 12%         | 6%          | 4%           | 6%          | 6%          | 6%          | 6%          | 6%          | 6%          | 6%           | 6%          | 6%          | 6%          | 6%          | 6%                                       | 6%          | 6%           | 6%          | 6%          | 6%          | 6%          | 6%          | 6%                                                                                               | 6%           | 6%         | 6%          | 6%         | 6%         | 6%         | 6%         | 6%                                                                                | 6%          | 6%     |     |  |  |  |  |
| Mean                               | 3.09         | 3.19        | 3.14        | 3.29        | 3.04        | 3.09         | 3.2         | 3.02        | 3.19        | 2.61        | 3.03        | 3.22        | 3.25         | 3.17        | 3.46        | 2.73        | 3.14        | 3.33                                     | 3.16        | 3.04         | 3.28        | 2.7         | 3.01        | 3.2         | 2.66        | 2.84                                                                                             | 3.41         | 2.49       | 2.76        | 2.78       | 2.78       | 2.78       | 2.78       | 2.78                                                                              | 2.78        | 2.78   |     |  |  |  |  |
| NET: Very/fairly confident         | 2239         | 182         | 197         | 217         | 149         | 140          | 167         | 180         | 167         | 180         | 167         | 180         | 167          | 180         | 167         | 180         | 167         | 180                                      | 167         | 180          | 167         | 180         | 167         | 180         | 167         | 180                                                                                              | 167          | 180        | 167         | 180        | 167        | 180        | 167        | 180                                                                               | 167         | 180    | 167 |  |  |  |  |
| 73%                                | 73%          | 80%         | 88%         | 60%         | 60%         | 73%          | 80%         | 88%         | 73%         | 87%         | 88%         | 80%         | 76%          | 82%         | 88%         | 83%         | 78%         | 87%                                      | 80%         | 73           | 73          | 73          | 73          | 73          | 73          | 73                                                                                               | 73           | 73         | 73          | 73         | 73         | 73         | 73         | 73                                                                                | 73          | 73     |     |  |  |  |  |
| NET: Not very/Not at all confident | 640          | 37          | 48          | 29          | 89          | 50           | 43          | 47          | 60          | 30          | 98          | 60          | 52           | 10          | 36          | 28          | 40          | 45                                       | 17          | 66           | 68          | 29          | 105         | 60          | 67          | 4                                                                                                | 1            | 4          | 1           | 4          | 1          | 4          | 1          | 4                                                                                 | 1           | 4      |     |  |  |  |  |
| 21%                                | 13%          | 20%         | 12%         | 36%         | 21%         | 18%          | 19%         | 24%         | 12%         | 30%         | 23%         | 20%         | 9%           | 18%         | 10%         | 33%         | 21%         | 13%                                      | 19%         | 24%          | 14%         | 33%         | 23%         | 20%         | 17%         | 22%                                                                                              | 10%          | 40%        | 4%          | 35%        | 33%        | 4%         | 11%        |                                                                                   |             |        |     |  |  |  |  |
| Don't know                         | 118          | 29          | 1           | 8           | 8           | 5            | 39          | 5           | 12          | 5           | 1           | 17          | 0            | 2           | 3           | 1           | 3           | 1                                        | 45          | 0            | 4           | 3           | 13          | 4           | 5           | 1                                                                                                | 1            | 1          | 1           | 1          | 1          | 1          | 1          | 1                                                                                 | 1           | 1      |     |  |  |  |  |
| 4%                                 | 12%          | *           | 1           | 2           | 3           | 4            | 2%          | 15%         | 2%          | 1%          | 5%          | 2%          | *            | 15%         | *           | 1%          | 2%          | 1%                                       | 1%          | 1%           | 1%          | 1%          | 1%          | 1%          | 1%          | 1%                                                                                               | 1%           | 1%         | 1%          | 1%         | 1%         | 1%         | 1%         | 1%                                                                                | 1%          |        |     |  |  |  |  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 69

Q8\_3 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? Banks and financial institutions

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                    |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                    | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                      | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (4) Very confident                 | 1379  | 223             | 210          | 299            | 174                 | 206             | 268           | 698        | 681          | 540                      | 757                                                                                         | 68                                                                        |
|                                    | 46%   | 45%             | 42%          | 60%            | 35%                 | 41%             | 54%           | 48%        | 44%          | 51%                      | 44%                                                                                         | 35%                                                                       |
|                                    |       | d               | d            | abdegh         |                     |                 | bdeh          | bde        | d            | jk                       | k                                                                                           |                                                                           |
| (3) Fairly confident               | 1130  | 179             | 223          | 150            | 223                 | 195             | 160           | 542        | 588          | 378                      | 666                                                                                         | 76                                                                        |
|                                    | 38%   | 36%             | 45%          | 30%            | 45%                 | 39%             | 32%           | 37%        | 38%          | 36%                      | 39%                                                                                         | 40%                                                                       |
|                                    |       |                 | acfgh        |                | acfgh               | c               |               | c          | c            |                          |                                                                                             |                                                                           |
| (2) Not very confident             | 300   | 41              | 51           | 38             | 55                  | 73              | 41            | 133        | 167          | 99                       | 171                                                                                         | 25                                                                        |
|                                    | 10%   | 8%              | 10%          | 8%             | 11%                 | 15%             | 8%            | 9%         | 11%          | 9%                       | 10%                                                                                         | 13%                                                                       |
|                                    |       |                 | c            |                | cg                  | acfg            |               | c          | c            |                          |                                                                                             |                                                                           |
| (1) Not at all confident           | 98    | 14              | 11           | 7              | 30                  | 12              | 23            | 47         | 51           | 22                       | 55                                                                                          | 18                                                                        |
|                                    | 3%    | 3%              | 2%           | 1%             | 6%                  | 2%              | 5%            | 3%         | 3%           | 2%                       | 3%                                                                                          | 9%                                                                        |
|                                    |       |                 |              |                | abcegh              |                 | c             | c          | bc           |                          |                                                                                             | ij                                                                        |
| Mean                               | 3.3   | 3.33            | 3.28         | 3.5            | 3.12                | 3.22            | 3.37          | 3.33       | 3.28         | 3.38                     | 3.29                                                                                        | 3.04                                                                      |
|                                    |       | d               | d            | abdefgh        |                     |                 | d             | bde        | d            | jk                       | k                                                                                           |                                                                           |
| NET: Very/Fairly confident         | 2510  | 401             | 433          | 449            | 398                 | 401             | 428           | 1240       | 1269         | 918                      | 1423                                                                                        | 144                                                                       |
|                                    | 84%   | 80%             | 87%          | 90%            | 80%                 | 80%             | 86%           | 85%        | 83%          | 87%                      | 83%                                                                                         | 75%                                                                       |
|                                    |       |                 | adeh         | abdegh         |                     |                 |               | ade        | d            | jk                       | k                                                                                           |                                                                           |
| NET: Not very/Not at all confident | 397   | 55              | 62           | 45             | 86                  | 85              | 64            | 180        | 218          | 121                      | 227                                                                                         | 42                                                                        |
|                                    |       |                 |              |                |                     |                 |               |            |              |                          |                                                                                             |                                                                           |
|                                    | 13%   | 11%             | 12%          | 9%             | 17%                 | 17%             | 13%           | 12%        | 14%          | 12%                      | 13%                                                                                         | 22%                                                                       |
|                                    |       |                 | c            |                | abcgh               | cg              |               | c          | c            |                          |                                                                                             | ij                                                                        |
| Don't know                         | 93    | 43              | 5            | 6              | 17                  | 14              | 8             | 45         | 48           | 15                       | 57                                                                                          | 6                                                                         |
|                                    | 3%    | 9%              | 1%           | 1%             | 3%                  | 3%              | 2%            | 3%         | 3%           | 1%                       | 3%                                                                                          | 3%                                                                        |
|                                    |       | bcdefgh         |              |                | bc                  |                 |               | bc         | bc           |                          | i                                                                                           |                                                                           |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 20  
CB\_3 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? Banks and financial institutions

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | MAN      |      |       |      |         |      |              |      |          |      |        |      | WOMAN    |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |          |     |        |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |          |     |        |     |
|------------------------------------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|------------------------------------------|------|----------|-----|--------|------|--------------------------------------------------------------------------------------------------|------|-------|------|---------|------|-----------------------------------------------------------------------------------|-----|----------|-----|--------|-----|
|                                    | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                             |      | TANZANIA |     | UGANDA |      | ETHIOPIA                                                                                         |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                                                                      |     | TANZANIA |     | UGANDA |     |
|                                    | TOTAL    | (N)  | TOTAL | (N)  | TOTAL   | (N)  | TOTAL        | (N)  | TOTAL    | (N)  | TOTAL  | (N)  | TOTAL    | (N)  | TOTAL | (N)  | TOTAL   | (N)  | TOTAL                                    | (N)  | TOTAL    | (N) | TOTAL  | (N)  | TOTAL                                                                                            | (N)  | TOTAL | (N)  | TOTAL   | (N)  | TOTAL                                                                             | (N) | TOTAL    | (N) | TOTAL  | (N) |
| UNWEIGHTED BASE                    | 4000     | 385  | 509   | 491  | 493     | 311  | 309          | 113  | 491      | 506  | 109    | 151  | 150      | 391  | 579   | 229  | 199     | 183  | 349                                      | 572  | 388      | 569 | 285    | 288  | 30                                                                                               | 35   | 28    | 28   | 173     | 52   | 25                                                                                | 24  | 15       |     |        |     |
| WEIGHTED BASE                      | 212      | 212  | 212   | 212  | 212     | 212  | 212          | 212  | 212      | 212  | 212    | 212  | 212      | 212  | 212   | 212  | 212     | 212  | 212                                      | 212  | 212      | 212 | 212    | 212  | 212                                                                                              | 212  | 212   | 212  | 212     | 212  | 212                                                                               | 212 | 212      | 212 | 212    |     |
| (4) Very confident                 | 1379     | 105  | 110   | 146  | 97      | 115  | 134          | 118  | 99       | 153  | 76     | 91   | 144      | 55   | 91    | 184  | 43      | 96   | 71                                       | 147  | 113      | 105 | 104    | 106  | 182                                                                                              | 11   | 5     | 9    | 25      | 4    | 14                                                                                |     |          |     |        |     |
|                                    | 40%      | 42%  | 45%   | 59%  | 40%     | 48%  | 52%          | 47%  | 39%      | 61%  | 30%    | 35%  | 55%      | 49%  | 46%   | 65%  | 38%     | 40%  | 53%                                      | 43%  | 42%      | 52% | 36%    | 40%  | 55%                                                                                              | 42%  | 29%   | 57%  | 29%     | 33%  | 41%                                                                               |     |          |     |        |     |
| (3) Fairly confident               | 1130     | 102  | 108   | 72   | 101     | 88   | 72           | 77   | 116      | 78   | 122    | 107  | 88       | 36   | 84    | 76   | 51      | 84   | 47                                       | 129  | 128      | 68  | 129    | 107  | 104                                                                                              | 11   | 11    | 5    | 37      | 3    | 30                                                                                |     |          |     |        |     |
|                                    | 38%      | 41%  | 44%   | 29%  | 41%     | 37%  | 30%          | 30%  | 44%      | 40%  | 31%    | 48%  | 41%      | 32%  | 43%   | 27%  | 45%     | 39%  | 35%                                      | 38%  | 45%      | 48% | 45%    | 34%  | 68                                                                                               | 42%  | 57%   | 32%  | 43%     | 30%  | 27%                                                                               |     |          |     |        |     |
| (2) Not very confident             | 300      | 15   | 23    | 23   | 28      | 24   | 20           | 20   | 27       | 28   | 16     | 27   | 49       | 21   | 12    | 18   | 18      | 10   | 14                                       | 7    | 28       | 31  | 19     | 32   | 36                                                                                               | 25   | 1     | 2    | *       | 12   | 1                                                                                 | 9   |          |     |        |     |
|                                    | 10%      | 6%   | 10%   | 9%   | 13%     | 10%  | 8%           | 12%  | 12%      | 11%  | 6%     | 11%  | 15%      | 8%   | 11%   | 9%   | 6%      | 9%   | 15%                                      | 6    | 8%       | 11% | 10%    | 14%  | 7%                                                                                               | 3%   | 9%    | 3%   | 14%     | 8%   | 26%                                                                               |     |          |     |        |     |
| (1) Not at all confident           | 96       | 6    | 3     | 4    | 12      | 6    | 15           | 9    | 3        | 2    | 18     | 6    | 8        | 3    | 3     | 4    | 3       | 7    | -                                        | 6    | 8        | 6   | 14     | 8    | 15                                                                                               | 3    | 3     | -    | 9       | 3    | 2                                                                                 |     |          |     |        |     |
|                                    | 3%       | 2%   | 1%    | 2%   | 5%      | 3%   | 6%           | 3%   | 1%       | 1%   | 7%     | 2%   | 3%       | 2%   | 3%    | 2%   | 3%      | 6%   | -                                        | 5%   | 7%       | 7%  | 2%     | 5%   | 3%                                                                                               | 5%   | 11%   | 5%   | -       | 10%  | 30%                                                                               | 6%  |          |     |        |     |
| Mean                               | 3.3      | 3.35 | 3.33  | 3.47 | 3.19    | 3.34 | 3.32         | 3.23 | 3.53     | 3.05 | 3.12   | 3.41 | 3.34     | 3.33 | 3.57  | 3.27 | 3.29    | 3.39 |                                          | 3.33 | 3.25     | 3.4 | 3.16   | 3.21 | 3.19                                                                                             | 3.18 | 3.11  | 3.59 | 2.95    | 2.66 | 3.04                                                                              |     |          |     |        |     |
|                                    | d        | d    | d     | abde | d       | d    | j            | j    | ghjk     | j    | j      | j    | p        | p    | mnopq | p    | p       | v    | v                                        | v    | v        | v   | v      | v    | v                                                                                                | v    | v     | v    | v       | v    | v                                                                                 | v   | v        |     |        |     |
| NET: Very/Fairly confident         | 2110     | 207  | 218   | 218  | 199     | 203  | 196          | 195  | 235      | 218  | 198    | 212  | 91       | 175  | 261   | 99   | 180     | 118  |                                          | 276  | 242      | 173 | 238    | 213  | 285                                                                                              | 22   | 16    | 13   | 62      | 7    | 34                                                                                |     |          |     |        |     |
|                                    | 84%      | 84%  | 80%   | 80%  | 81%     | 80%  | 82%          | 77%  | 83%      | 92%  | 78%    | 76%  | 88%      | 81%  | 89%   | 82%  | 83%     | 84%  | 89%                                      |      | 81%      | 85% | 87%    | 81%  | 80%                                                                                              | 86%  | 84%   | 86%  | 89%     | 72%  | 62%                                                                               | 68% |          |     |        |     |
| NET: Not very/Not at all confident | 397      | 20   | 27    | 27   | 40      | 30   | 35           | 35   | 35       | 18   | 45     | 29   | 15       | 22   | 21    | 17   | 34      | 13   |                                          | 36   | 37       | 23  | 46     | 45   | 40                                                                                               | 3    | 3     | *    | 21      | 4    | 11                                                                                |     |          |     |        |     |
|                                    | 13%      | 8%   | 11%   | 11%  | 18%     | 13%  | 15%          | 14%  | 14%      | 7%   | 18%    | 21%  | 11%      | 14%  | 11%   | 7%   | 15%     | 16%  | 10%                                      |      | 10%      | 13% | 12%    | 16%  | 17%                                                                                              | 12%  | 13%   | 14%  | 3%      | 24%  | 38%                                                                               | 32% |          |     |        |     |
| Don't know                         | 93       | 20   | 1     | 3    | 8       | 6    | 7            | 23   | 4        | 3    | 9      | 8    | 1        | 6    | 1     | 1    | 3       | 1    | 2                                        |      | 20       | 4   | 4      | 7    | 8                                                                                                | 5    | 1     | -    | 1       | 4    | -                                                                                 | -   |          |     |        |     |
|                                    | 3%       | 8%   | 1%    | 1%   | 3%      | 2%   | 3%           | 9%   | 2%       | 1%   | 4%     | 3%   | *        | 6%   | 1%    | *    | 3%      | 1%   | 1%                                       |      | 6%       | 2%  | 2%     | 3%   | 2%                                                                                               | 3%   | -     | -    | 8%      | 4%   | -                                                                                 | -   |          |     |        |     |
|                                    | bcdef    |      |       |      | bc      |      | bc           | bc   | bc       | bc   | bc     | bc   | bc       | bc   | bc    | bc   | bc      | bc   | bc                                       |      | bc       | bc  | bc     | bc   | bc                                                                                               | bc   | bc    | bc   | bc      | bc   | bc                                                                                | bc  | bc       | bc  |        |     |

Proportions/Means: Columns Tested (1% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/aa/bb/cc/dd  
Overlapping formula used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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3RD - 18TH OCTOBER 2025  
PUBLIC  
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4 Nov 2025

Table 71

Q8\_4 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? Technology companies (e.g. international digital platforms, such as Meta, Google, Jumia, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | TOTAL       | ETHIOPIA<br>(a)      | KENYA<br>(b)        | NIGERIA<br>(c)        | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f)   | GENDER            |                  | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------|-------------|----------------------|---------------------|-----------------------|---------------------|-----------------|-----------------|-------------------|------------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                    |             |                      |                     |                       |                     |                 |                 | MAN<br>(g)        | WOMAN<br>(h)     | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                    | 4500        | 500                  | 1000                | 1000                  | 1000                | 500             | 500             | 2498              | 2001             | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                      | 3000        | 500                  | 500                 | 500                   | 500                 | 500             | 500             | 1464              | 1535             | 1054                     | 1707                                                                                        | 192                                                                       |
| (4) Very confident                 | 875<br>29%  | 132<br>26%<br>d      | 113<br>23%          | 254<br>51%<br>abdefgh | 95<br>19%           | 136<br>27%<br>d | 146<br>29%<br>d | 440<br>30%<br>bd  | 435<br>28%<br>bd | 367<br>35%<br>jk         | 451<br>26%                                                                                  | 48<br>25%                                                                 |
| (3) Fairly confident               | 1175<br>39% | 188<br>38%           | 231<br>46%<br>acdgh | 178<br>36%            | 170<br>34%          | 199<br>40%      | 208<br>42%      | 585<br>40%<br>cd  | 589<br>38%<br>d  | 403<br>38%               | 697<br>41%<br>k                                                                             | 58<br>30%                                                                 |
| (2) Not very confident             | 598<br>20%  | 90<br>18%<br>c       | 105<br>21%<br>c     | 52<br>10%<br>abcfgh   | 134<br>27%<br>cg    | 119<br>24%<br>c | 98<br>20%<br>c  | 278<br>19%<br>c   | 321<br>21%<br>c  | 197<br>19%               | 344<br>20%                                                                                  | 49<br>26%<br>i                                                            |
| (1) Not at all confident           | 229<br>8%   | 31<br>6%<br>c        | 43<br>9%<br>c       | 10<br>2%<br>abcfgh    | 78<br>16%<br>c      | 27<br>5%<br>c   | 40<br>8%<br>c   | 105<br>7%<br>c    | 125<br>8%<br>c   | 64<br>6%                 | 133<br>8%                                                                                   | 30<br>16%<br>ij                                                           |
| Mean                               | 2.94        | 2.95<br>d            | 2.84<br>d           | 3.37<br>abdefgh       | 2.59                | 2.92<br>d       | 2.94<br>d       | 2.97<br>bd        | 2.91<br>bd       | 3.04<br>jk               | 2.9<br>k                                                                                    | 2.67                                                                      |
| NET: Very/Fairly confident         | 2050<br>68% | 320<br>64%<br>d      | 344<br>69%<br>d     | 432<br>86%<br>abdefgh | 265<br>53%          | 335<br>67%<br>d | 354<br>71%<br>d | 1025<br>70%<br>ad | 1024<br>67%<br>d | 769<br>73%<br>jk         | 1148<br>67%<br>k                                                                            | 106<br>55%                                                                |
| NET: Not very/Not at all confident | 827<br>28%  | 121<br>24%<br>c      | 148<br>30%<br>cg    | 62<br>12%<br>abcfgh   | 212<br>42%<br>c     | 147<br>29%<br>c | 138<br>28%<br>c | 382<br>26%<br>c   | 445<br>29%<br>c  | 261<br>25%               | 476<br>28%                                                                                  | 79<br>41%<br>ij                                                           |
| Don't know                         | 123<br>4%   | 59<br>12%<br>bcdefgh | 8<br>2%             | 6<br>1%               | 23<br>5%<br>bcf     | 18<br>4%<br>c   | 8<br>2%         | 57<br>4%<br>bc    | 66<br>4%<br>bc   | 23<br>2%                 | 82<br>5%<br>i                                                                               | 6<br>3%                                                                   |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 72  
CB\_4 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? Technology companies (e.g. international digital platforms, such as Meta, Google, Xomi, etc.)

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | MAN      |      |       |      |         |      |              |      |          |      |        |      | WOMAN    |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |          |      |        |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |          |      |        |  |
|------------------------------------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|------------------------------------------|------|----------|------|--------|------|--------------------------------------------------------------------------------------------------|------|-------|------|---------|------|-----------------------------------------------------------------------------------|------|----------|------|--------|--|
|                                    | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                             |      | TANZANIA |      | UGANDA |      | ETHIOPIA                                                                                         |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                                                                      |      | TANZANIA |      | UGANDA |  |
|                                    | TOTAL    | (N)  | TOTAL | (N)  | TOTAL   | (N)  | TOTAL        | (N)  | TOTAL    | (N)  | TOTAL  | (N)  | TOTAL    | (N)  | TOTAL | (N)  | TOTAL   | (N)  | TOTAL                                    | (N)  | TOTAL    | (N)  | TOTAL  | (N)  | TOTAL                                                                                            | (N)  | TOTAL | (N)  | TOTAL   | (N)  | TOTAL                                                                             | (N)  | TOTAL    | (N)  |        |  |
| UNWEIGHTED BASE                    | 4000     | 1000 | 4000  | 1000 | 4000    | 1000 | 4000         | 1000 | 4000     | 1000 | 4000   | 1000 | 4000     | 1000 | 4000  | 1000 | 4000    | 1000 | 4000                                     | 1000 | 4000     | 1000 | 4000   | 1000 | 4000                                                                                             | 1000 | 4000  | 1000 | 4000    | 1000 | 4000                                                                              | 1000 | 4000     | 1000 |        |  |
| WEIGHTED BASE                      | 2772     | 712  | 2772  | 712  | 2772    | 712  | 2772         | 712  | 2772     | 712  | 2772   | 712  | 2772     | 712  | 2772  | 712  | 2772    | 712  | 2772                                     | 712  | 2772     | 712  | 2772   | 712  | 2772                                                                                             | 712  | 2772  | 712  | 2772    | 712  | 2772                                                                              | 712  | 2772     | 712  |        |  |
| (4) Very confident                 | 87%      | 65   | 59    | 120  | 50      | 75   | 70           | 47   | 54       | 133  | 45     | 61   | 76       | 121  | 58    | 391  | 579     | 229  | 139                                      | 183  | 349      | 572  | 388    | 569  | 285                                                                                              | 280  | 30    | 35   | 28      | 173  | 52                                                                                | 25   | 17       |      |        |  |
| 29%                                | 26%      | 24%  | 49%   | 20%  | 31%     | 29%  | 26%          | 20%  | 21%      | 53%  | 18%    | 23%  | 29%      | 28%  | 27%   | 27%  | 23%     | 27%  | 25%                                      | 26%  | 20%      | 43%  | 18%    | 28%  | 30%                                                                                              | 25%  | 17%   | 48%  | 17%     | 36%  | 35%                                                                               |      |          |      |        |  |
| (3) Fairly confident               | 137%     | 96   | 130   | 89   | 98      | 93   | 92           | 112  | 88       | 81   | 101    | 116  | 45       | 89   | 92    | 37   | 237     | 278  | 51                                       | 123  | 133      | 81   | 107    | 105  | 149                                                                                              | 12   | 10    | 5    | 21      | 3    | 9                                                                                 | 9    |          |      |        |  |
| 39%                                | 48%      | 39%  | 36%   | 42%  | 39%     | 40%  | 44%          | 35%  | 32%      | 38%  | 44%    | 44%  | 40%      | 40%  | 33%   | 13%  | 42%     | 38%  | 36%                                      | 40%  | 40%      | 37%  | 42%    | 45%  | 48%                                                                                              | 42%  | 41%   | 34%  | 24%     | 28%  | 20%                                                                               |      |          |      |        |  |
| (2) Not very confident             | 59%      | 48   | 44    | 31   | 63      | 41   | 50           | 42   | 63       | 21   | 71     | 78   | 48       | 18   | 35    | 23   | 28      | 60   | 34                                       | 67   | 65       | 28   | 73     | 59   | 52                                                                                               | 4    | 5     | 2    | 30      | 2    | 11                                                                                |      |          |      |        |  |
| 20%                                | 21%      | 18%  | 13%   | 25%  | 17%     | 21%  | 17%          | 24%  | 16%      | 10%  | 18%    | 18%  | 16%      | 10%  | 10%   | 20%  | 20%     | 23%  | 14%                                      | 20%  | 23%      | 14%  | 20%    | 14%  | 20%                                                                                              | 14%  | 10%   | 8%   | 10%     | 8%   | 7%                                                                                | 3%   |          |      |        |  |
| (1) Not at all confident           | 22%      | 12   | 20    | 14   | 10      | 8    | 10           | 8    | 10       | 4    | 8      | 8    | 8        | 0    | 0     | 0    | 0       | 0    | 0                                        | 0    | 0        | 0    | 0      | 0    | 0                                                                                                | 0    | 0     | 0    | 0       | 0    | 0                                                                                 | 0    | 0        |      |        |  |
| 8%                                 | 8%       | 8%   | 1%    | 14%  | 9%      | 8%   | 9%           | 1%   | 17%      | 3%   | 17%    | 3%   | 7%       | 3%   | 6%    | 2%   | 3%      | 11%  | 3%                                       | 6%   | 8%       | 4%   | 17     | 23   | 5                                                                                                | 1    | 2     | 1    | 17      | 1    | 3                                                                                 | 3    |          |      |        |  |
| Mean                               | 2.94     | 2.97 | 2.9   | 3.33 | 2.66    | 3.02 | 2.91         | 2.79 | 3.4      | 2.83 | 2.86   | 2.96 | 3.07     | 3.02 | 3.46  | 2.69 | 2.92    | 2.78 | 3.02                                     | 2.8  | 3.22     | 2.83 | 3.01   | 2.81 | 2.68                                                                                             | 3.41 | 2.4   | 2.71 | 2.88    | 2.4  | 2.71                                                                              | 2.88 |          |      |        |  |
| NET: Very/Fairly confident         | 2050     | 161  | 178   | 210  | 139     | 173  | 163          | 158  | 166      | 121  | 126    | 162  | 181      | 77   | 144   | 255  | 65      | 145  | 84                                       | 211  | 389      | 362  | 558    | 179  | 249                                                                                              | 78   | 19    | 11   | 12      | 35   | 8                                                                                 | 21   |          |      |        |  |
| 48%                                | 61%      | 50%  | 61%   | 56%  | 40%     | 57%  | 60%          | 48%  | 58%      | 42%  | 58%    | 52%  | 57%      | 42%  | 48%   | 68%  | 41%     | 52%  | 48%                                      | 61%  | 57%      | 50%  | 61%    | 47%  | 50%                                                                                              | 61%  | 42%   | 50%  | 61%     | 44%  | 54%                                                                               | 44%  |          |      |        |  |
| NET: Not very/Not at all confident | 827      | 60   | 64    | 35   | 96      | 56   | 71           | 61   | 84       | 27   | 115    | 95   | 67       | 22   | 53    | 27   | 45      | 67   | 48                                       | 89   | 38       | 115  | 76     | 75   | 6                                                                                                | 7    | 2     | 47   | 4       | 13   |                                                                                   |      |          |      |        |  |
| 28%                                | 24%      | 26%  | 14%   | 39%  | 23%     | 30%  | 24%          | 33%  | 11%      | 46%  | 35%    | 26%  | 19%      | 6    | 10    | 10%  | 40%     | 31%  | 36%                                      | 26%  | 31%      | 17%  | 40%    | 29%  | 23%                                                                                              | 24%  | 38%   | 10%  | 54%     | 36%  | 38%                                                                               |      |          |      |        |  |
| Don't know                         | 123      | 26   | 4     | 2    | 11      | 9    | 5            | 13   | 4        | 12   | 9      | 4    | 14       | 1    | 1     | 3    | 3       | 1    | 4                                        | 14   | 10       | 6    | 4      | 14   | 10                                                                                               | 6    | 1     | 1    | 1       | 4    | -                                                                                 | -    |          |      |        |  |
| 95% CI                             | 120%     | 2%   | 1%    | 4%   | 4%      | 2%   | 1%           | 3%   | 2%       | 2%   | 3%     | 1%   | 3%       | 1%   | 3%    | 1%   | 3%      | 1%   | 3%                                       | 1%   | 12%      | 2%   | 2%     | 3%   | 4%                                                                                               | 2%   | 3%    | 3%   | 8%      | 5%   | -                                                                                 | -    |          |      |        |  |

Proportions/Means: Columns Tested (1% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/aa/bb/cc/dd  
Overlap formula used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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3RD - 18TH OCTOBER 2025  
PUBLIC  
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4 Nov 2025

Table 73

Q8\_5 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? Charity and non-profit organisations

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                    | TOTAL       | ETHIOPIA<br>(a)      | KENYA<br>(b)        | NIGERIA<br>(c)      | SOUTH AFRICA<br>(d)  | TANZANIA<br>(e)      | UGANDA<br>(f)    | GENDER            |                   | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------|-------------|----------------------|---------------------|---------------------|----------------------|----------------------|------------------|-------------------|-------------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                    |             |                      |                     |                     |                      |                      |                  | MAN<br>(g)        | WOMAN<br>(h)      | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                    | 4500        | 500                  | 1000                | 1000                | 1000                 | 500                  | 500              | 2498              | 2001              | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                      | 3000        | 500                  | 500                 | 500                 | 500                  | 500                  | 500              | 1464              | 1535              | 1054                     | 1707                                                                                        | 192                                                                       |
| (4) Very confident                 | 504<br>17%  | 106<br>21%<br>bdeh   | 58<br>12%           | 130<br>26%<br>bdegh | 59<br>12%            | 55<br>11%            | 96<br>19%        | 259<br>18%<br>bde | 244<br>16%<br>bde | 213<br>20%<br>jk         | 258<br>15%                                                                                  | 22<br>12%                                                                 |
| (3) Fairly confident               | 1167<br>39% | 201<br>40%<br>d      | 234<br>47%<br>cdegh | 210<br>42%<br>deh   | 148<br>30%           | 167<br>33%           | 208<br>42%<br>d  | 570<br>39%<br>de  | 596<br>39%<br>d   | 421<br>40%               | 668<br>39%                                                                                  | 70<br>36%                                                                 |
| (2) Not very confident             | 823<br>27%  | 84<br>17%            | 149<br>30%<br>ac    | 117<br>23%<br>a     | 158<br>32%<br>acgh   | 170<br>34%<br>acgh   | 145<br>29%<br>a  | 399<br>27%<br>ac  | 425<br>28%<br>ac  | 279<br>26%               | 485<br>28%                                                                                  | 51<br>27%                                                                 |
| (1) Not at all confident           | 330<br>11%  | 38<br>8%             | 51<br>10%<br>c      | 29<br>6%            | 96<br>19%<br>abcfgh  | 76<br>15%<br>abcfg   | 39<br>8%         | 155<br>11%<br>c   | 175<br>11%<br>c   | 99<br>9%                 | 191<br>11%                                                                                  | 34<br>17%<br>ij                                                           |
| Mean                               | 2.65        | 2.87<br>bdegh        | 2.61<br>de          | 2.91<br>bdefgh      | 2.37                 | 2.43                 | 2.74<br>de       | 2.67<br>bde       | 2.63<br>de        | 2.74<br>jk               | 2.62<br>k                                                                                   | 2.46                                                                      |
| NET: Very/Fairly confident         | 1671<br>56% | 307<br>61%<br>deh    | 291<br>58%<br>deh   | 339<br>68%<br>bdegh | 207<br>41%           | 222<br>44%           | 304<br>61%<br>de | 830<br>57%<br>de  | 840<br>55%<br>de  | 634<br>60%<br>jk         | 926<br>54%                                                                                  | 92<br>48%                                                                 |
| NET: Not very/Not at all confident | 1153<br>38% | 122<br>24%           | 200<br>40%<br>ac    | 146<br>29%          | 254<br>51%<br>abcfgh | 247<br>49%<br>abcfgh | 185<br>37%<br>ac | 554<br>38%<br>ac  | 600<br>39%<br>ac  | 378<br>36%               | 677<br>40%                                                                                  | 85<br>44%<br>i                                                            |
| Don't know                         | 176<br>6%   | 71<br>14%<br>bcdefgh | 9<br>2%             | 15<br>3%            | 39<br>8%<br>bcfgh    | 31<br>6%<br>bcf      | 11<br>2%         | 80<br>5%<br>bcf   | 95<br>6%<br>bcf   | 41<br>4%                 | 104<br>6%<br>i                                                                              | 15<br>8%<br>i                                                             |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q8\_5 - If the following organisations were responsible for managing digital services such as ID's or payments, to what extent are you confident, or not, that they would have the right processes in place to handle your personal data securely? Charity and non-profit organisations

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                        | TOTAL | MAN      |       |        |         |              |          |        |          | WOMAN |        |         |              |          |        |          |       | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |         |              |          |        |          |       |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE PLANS/CONSIDERING STARTING IN THE FUTURE |              |          |        |      |      |  |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |
|----------------------------------------|-------|----------|-------|--------|---------|--------------|----------|--------|----------|-------|--------|---------|--------------|----------|--------|----------|-------|------------------------------------------|---------|--------------|----------|--------|----------|-------|--------|------------------------------------------------------------------------------------------|--------------|----------|--------|------|------|--|--|-----------------------------------------------------------------------------------|--|--|--|--|--|--|--|
|                                        |       | ETHIOPIA | KENYA | UGANDA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | UGANDA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | UGANDA                                   | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | UGANDA | NIGERIA                                                                                  | SOUTH AFRICA | TANZANIA | UGANDA |      |      |  |  |                                                                                   |  |  |  |  |  |  |  |
|                                        |       | NO.      | NO.   | NO.    | NO.     | NO.          | NO.      | NO.    | NO.      | NO.   | NO.    | NO.     | NO.          | NO.      | NO.    | NO.      | NO.   | NO.                                      | NO.     | NO.          | NO.      | NO.    | NO.      | NO.   | NO.    | NO.                                                                                      | NO.          | NO.      | NO.    |      |      |  |  |                                                                                   |  |  |  |  |  |  |  |
| UNEMPLOYED BASE                        | 4800  | 185      | 509   | 491    | 483     | 311          | 508      | 110    | 461      | 508   | 506    | 189     | 131          | 104      | 381    | 578      | 229   | 358                                      | 183     | 146          | 532      | 568    | 341      | 368   | 32     | 56                                                                                       | 18           | 173      | 17     | 51   |      |  |  |                                                                                   |  |  |  |  |  |  |  |
| EMPLOYED BASE                          | 200   | 147      | 236   | 243    | 207     | 213          | 211      | 215    | 214      | 213   | 214    | 214     | 214          | 134      | 171    | 211      | 111   | 211                                      | 113     | 151          | 211      | 211    | 207      | 191   | 151    | 204                                                                                      | 11           | 154      | 1      | 154  |      |  |  |                                                                                   |  |  |  |  |  |  |  |
| (1) Very confident                     | 508   | 51       | 31    | 31     | 34      | 24           | 25       | 15     | 24       | 24    | 24     | 24      | 24           | 24       | 24     | 24       | 24    | 24                                       | 24      | 24           | 24       | 24     | 24       | 24    | 24     | 24                                                                                       | 24           | 24       | 24     | 24   |      |  |  |                                                                                   |  |  |  |  |  |  |  |
| 17%                                    | 21%   | 14%      | 22%   | 14%    | 15%     | 22%          | 22%      | 10%    | 30%      | 10%   | 20%    | 13%     | 21%          | 13%      | 33%    | 13%      | 15%   | 15%                                      | 18%     | 21%          | 10%      | 17%    | 12%      | 8%    | 19%    | 8%                                                                                       | 13%          | 11%      | 9%     | 10%  |      |  |  |                                                                                   |  |  |  |  |  |  |  |
| 32%                                    | 40%   | 48%      | 44%   | 30%    | 38%     | 33%          | 40%      | 40%    | 40%      | 20%   | 29%    | 29%     | 44%          | 42%      | 50%    | 40%      | 29%   | 35%                                      | 39%     | 40%          | 44%      | 40%    | 32%      | 33%   | 42%    | 50%                                                                                      | 42%          | 35%      | 25%    | 36%  |      |  |  |                                                                                   |  |  |  |  |  |  |  |
| (2) Not very confident                 | 893   | 46       | 64    | 61     | 77      | 77           | 73       | 38     | 85       | 75    | 80     | 94      | 72           | 14       | 50     | 56       | 37    | 75                                       | 46      | 65           | 92       | 55     | 88       | 94    | 94     | 92                                                                                       | 3            | 7        | 5      | 27   | 2    |  |  |                                                                                   |  |  |  |  |  |  |  |
| 27%                                    | 19%   | 26%      | 25%   | 35     | 32%     | 32%          | 15%      | 15%    | 33%      | 22%   | 32%    | 36%     | 28%          | 13%      | 25%    | 20%      | 20%   | 30%                                      | 30%     | 19%          | 32%      | 28%    | 32%      | 10%   | 28%    | 11%                                                                                      | 36%          | 35%      | 31%    | 20%  | 21%  |  |  |                                                                                   |  |  |  |  |  |  |  |
| (3) Not at all confident               | 330   | 19       | 29    | 29     | 45      | 23           | 24       | 19     | 22       | 14    | 51     | 53      | 15           | 12       | 21     | 15       | 23    | 21                                       | 9       | 22           | 29       | 13     | 49       | 40    | 28     | 4                                                                                        | 2            | 1        | 21     | 4    |      |  |  |                                                                                   |  |  |  |  |  |  |  |
| 21%                                    | 8%    | 12%      | 6%    | 24%    | 10%     | 10%          | 7%       | 20%    | 10%      | 6%    | 20%    | 20%     | 10%          | 12%      | 21%    | 15%      | 20%   | 10%                                      | 7%      | 16%          | 10%      | 16%    | 10%      | 16%   | 10%    | 16%                                                                                      | 10%          | 16%      | 10%    | 16%  | 10%  |  |  |                                                                                   |  |  |  |  |  |  |  |
| Mean                                   | 2.85  | 2.84     | 2.64  | 2.84   | 2.42    | 2.61         | 2.7      | 2.58   | 2.57     | 2.31  | 2.26   | 2.77    | 2.7          | 2.85     | 2.67   | 3.03     | 2.37  | 2.58                                     | 2.7     | 2.88         | 2.56     | 2.75   | 2.43     | 2.33  | 2.74   | 2.65                                                                                     | 2.6          | 2.58     | 2.19   | 2.23 | 1.89 |  |  |                                                                                   |  |  |  |  |  |  |  |
| NET: Very/Fairly confident             | 1671  | 151      | 151   | 163    | 107     | 127          | 132      | 157    | 141      | 176   | 99     | 96      | 173          | 70       | 125    | 208      | 47    | 107                                      | 76      | 209          | 155      | 123    | 127      | 127   | 130    | 203                                                                                      | 16           | 30       | 5      | 24   |      |  |  |                                                                                   |  |  |  |  |  |  |  |
| 58%                                    | 63%   | 63%      | 66%   | 44%    | 53%     | 53%          | 62%      | 55%    | 70%      | 39%   | 39%    | 37%     | 66%          | 62%      | 63%    | 73%      | 42%   | 50%                                      | 58%     | 63%          | 59%      | 62%    | 44%      | 41%   | 63%    | 63%                                                                                      | 55%          | 40%      | 34%    | 40%  | 28%  |  |  |                                                                                   |  |  |  |  |  |  |  |
| NET: Not/Not very/Not at all confident | 1153  | 66       | 93    | 77     | 122     | 100          | 97       | 57     | 52       | 40%   | 67     | 132     | 147          | 88       | 26     | 71       | 71    | 60                                       | 95      | 55           | 87       | 121    | 68       | 138   | 143    | 120                                                                                      | 6            | 8        | 6      | 48   | 6    |  |  |                                                                                   |  |  |  |  |  |  |  |
| 38%                                    | 20%   | 28%      | 31%   | 49%    | 42%     | 41%          | 22%      | 42%    | 27%      | 52%   | 56%    | 34%     | 23%          | 23%      | 30%    | 25%      | 53%   | 44%                                      | 41%     | 25%          | 43%      | 34%    | 48%      | 54%   | 36%    | 25%                                                                                      | 45%          | 41%      | 56%    | 54%  | 27%  |  |  |                                                                                   |  |  |  |  |  |  |  |
| Don't know                             | 17%   | 31       | 2     | 17     | 12      | 10           | 12       | 10     | 8        | 6     | 6      | 6       | 6            | 16       | 1      | 4        | 1     | 4                                        | 1       | 45           | 7        | 9      | 22       | 13    | 7      | 3                                                                                        | -            | 2        | 9      | -    | 1    |  |  |                                                                                   |  |  |  |  |  |  |  |
| 6%                                     | 13%   | 1%       | 3%    | 7%     | 5%      | 4%           | 10%      | 2%     | 3%       | 9%    | 7%     | 1%      | 14%          | 1%       | 2%     | 5%       | 6%    | 6%                                       | 1%      | 13%          | 3%       | 3%     | 3%       | 3%    | 3%     | 3%                                                                                       | 3%           | 3%       | 3%     | 3%   | 3%   |  |  |                                                                                   |  |  |  |  |  |  |  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Table 75

Q9 - You mentioned you are not very or not at all confident that some organisations would have the right processes in place to handle your personal data securely. Which, if any, of the following reasons best describe why you said that?

Base: All Adults who are not very or not at all confident that organisations would handle their personal data securely

|                                                                                                                            | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|----------------------------------------------------------------------------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                                                                            |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                                                                                            | 2792  | 260             | 665          | 458            | 775                 | 319             | 315           | 1506       | 1286         | 938                      | 1596                                                                                        | 220                                                                       |
| WEIGHTED BASE                                                                                                              | 1856  | 258             | 329          | 229            | 387                 | 337             | 317           | 880        | 976          | 603                      | 1092                                                                                        | 136                                                                       |
| I worry about fraud and scams                                                                                              | 1114  | 115             | 211          | 137            | 259                 | 174             | 218           | 493        | 621          | 361                      | 669                                                                                         | 76                                                                        |
|                                                                                                                            | 60%   | 45%             | 64%          | 60%            | 67%                 | 52%             | 69%           | 56%        | 64%          | 60%                      | 61%                                                                                         | 56%                                                                       |
|                                                                                                                            |       |                 | aeg          | a              | aceg                | a               | aeg           | a          | a            |                          |                                                                                             |                                                                           |
| I worry that my personal data will be shared with a third party without my consent                                         | 1064  | 126             | 214          | 128            | 224                 | 194             | 178           | 494        | 571          | 350                      | 640                                                                                         | 66                                                                        |
|                                                                                                                            | 57%   | 49%             | 65%          | 56%            | 58%                 | 58%             | 56%           | 56%        | 58%          | 58%                      | 59%                                                                                         | 49%                                                                       |
|                                                                                                                            |       |                 | acdgh        |                |                     |                 |               | a          | a            |                          | k                                                                                           |                                                                           |
| I worry about cybersecurity risks                                                                                          | 1040  | 109             | 205          | 130            | 210                 | 201             | 185           | 494        | 546          | 363                      | 611                                                                                         | 59                                                                        |
|                                                                                                                            | 56%   | 42%             | 62%          | 57%            | 54%                 | 60%             | 58%           | 56%        | 56%          | 60%                      | 56%                                                                                         | 43%                                                                       |
|                                                                                                                            |       |                 | adgh         | a              | a                   | a               | a             | a          | a            | k                        | k                                                                                           |                                                                           |
| I worry that my personal data will be misused                                                                              | 1002  | 107             | 184          | 113            | 213                 | 184             | 200           | 459        | 542          | 329                      | 587                                                                                         | 76                                                                        |
|                                                                                                                            | 54%   | 41%             | 56%          | 50%            | 55%                 | 55%             | 63%           | 52%        | 56%          | 55%                      | 54%                                                                                         | 56%                                                                       |
|                                                                                                                            |       |                 | ac           |                | a                   | a               | acg           | a          | ac           |                          |                                                                                             |                                                                           |
| There can be a lack of accountability with organisations when things go wrong                                              | 809   | 88              | 151          | 101            | 173                 | 152             | 143           | 370        | 439          | 262                      | 486                                                                                         | 55                                                                        |
|                                                                                                                            | 44%   | 34%             | 46%          | 44%            | 45%                 | 45%             | 45%           | 42%        | 45%          | 43%                      | 44%                                                                                         | 41%                                                                       |
|                                                                                                                            |       |                 | a            | a              | a                   |                 |               | a          | a            |                          |                                                                                             |                                                                           |
| I have concerns about the integrity of how systems are run                                                                 | 679   | 49              | 137          | 96             | 145                 | 133             | 120           | 344        | 335          | 245                      | 376                                                                                         | 53                                                                        |
|                                                                                                                            | 37%   | 19%             | 42%          | 42%            | 37%                 | 39%             | 38%           | 39%        | 34%          | 41%                      | 34%                                                                                         | 39%                                                                       |
|                                                                                                                            |       |                 | ah           | ah             | a                   | a               | a             | a          | a            | j                        |                                                                                             |                                                                           |
| I have experienced past errors (e.g. wrong details, failed payments, delays, etc.)                                         | 326   | 23              | 58           | 45             | 65                  | 63              | 72            | 171        | 155          | 116                      | 176                                                                                         | 33                                                                        |
|                                                                                                                            | 18%   | 9%              | 17%          | 20%            | 17%                 | 19%             | 23%           | 19%        | 16%          | 19%                      | 16%                                                                                         | 24%                                                                       |
|                                                                                                                            |       |                 | a            | ah             | a                   | a               | a             | a          | a            |                          | j                                                                                           |                                                                           |
| Digital systems are not trusted by the organisations that I use such as public services, employers, bank, etc.             | 228   | 21              | 39           | 31             | 52                  | 43              | 42            | 124        | 103          | 72                       | 127                                                                                         | 24                                                                        |
|                                                                                                                            | 12%   | 8%              | 12%          | 13%            | 13%                 | 13%             | 13%           | 14%        | 11%          | 12%                      | 12%                                                                                         | 18%                                                                       |
|                                                                                                                            |       |                 |              | h              |                     |                 |               | ah         |              |                          |                                                                                             |                                                                           |
| Digital systems are not formally recognised by the organisations that I use such as public services, employers, bank, etc. | 193   | 18              | 36           | 18             | 43                  | 43              | 35            | 97         | 97           | 66                       | 104                                                                                         | 19                                                                        |
|                                                                                                                            | 10%   | 7%              | 11%          | 8%             | 11%                 | 13%             | 11%           | 11%        | 10%          | 11%                      | 9%                                                                                          | 14%                                                                       |
| Something else                                                                                                             | 17    | 3               | 1            | 1              | 4                   | 7               | *             | 12         | 5            | 8                        | 8                                                                                           | 1                                                                         |
|                                                                                                                            | 1%    | 1%              | *            | 1%             | 1%                  | 2%              | *             | 1%         | 1%           | 1%                       | 1%                                                                                          | *                                                                         |
|                                                                                                                            |       |                 |              |                |                     |                 |               | b          |              |                          |                                                                                             |                                                                           |
| Don't know                                                                                                                 | 59    | 28              | *            | 3              | 14                  | 4               | 9             | 24         | 34           | 21                       | 22                                                                                          | 9                                                                         |
|                                                                                                                            | 3%    | 11%             | *            | 1%             | 4%                  | 1%              | 3%            | 3%         | 4%           | 4%                       | 2%                                                                                          | 7%                                                                        |
|                                                                                                                            |       | bcdefgh         |              | b              | bc                  |                 | b             | bc         | bc           |                          |                                                                                             | j                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 26  
C9 - You mentioned you are not very or not at all confident that some organisations would have the right processes in place to handle your personal data securely. Which, if any, of the following reasons best describe why you said that?  
Base: All Adults who are not very or not at all confident that organisations would handle their personal data securely

|                                                                                                                            | MEN          |           |            |              |           |            | WOMEN        |           |            |              |           |            | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |           |            |              |           |            | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |           |            |              |           |            | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |           |            |              |           |            |     |     |     |
|----------------------------------------------------------------------------------------------------------------------------|--------------|-----------|------------|--------------|-----------|------------|--------------|-----------|------------|--------------|-----------|------------|------------------------------------------|-----------|------------|--------------|-----------|------------|--------------------------------------------------------------------------------------------------|-----------|------------|--------------|-----------|------------|-----------------------------------------------------------------------------------|-----------|------------|--------------|-----------|------------|-----|-----|-----|
|                                                                                                                            | TOTAL        |           |            |              |           |            | TOTAL        |           |            |              |           |            | TOTAL                                    |           |            |              |           |            | TOTAL                                                                                            |           |            |              |           |            | TOTAL                                                                             |           |            |              |           |            |     |     |     |
|                                                                                                                            | ETHIOPIA (n) | KENYA (n) | UGANDA (n) | ETHIOPIA (n) | KENYA (n) | UGANDA (n) | ETHIOPIA (n) | KENYA (n) | UGANDA (n) | ETHIOPIA (n) | KENYA (n) | UGANDA (n) | ETHIOPIA (n)                             | KENYA (n) | UGANDA (n) | ETHIOPIA (n) | KENYA (n) | UGANDA (n) | ETHIOPIA (n)                                                                                     | KENYA (n) | UGANDA (n) | ETHIOPIA (n) | KENYA (n) | UGANDA (n) | ETHIOPIA (n)                                                                      | KENYA (n) | UGANDA (n) | ETHIOPIA (n) | KENYA (n) | UGANDA (n) |     |     |     |
| UNWEIGHED BASE                                                                                                             | 2792         | 201       | 133        | 233          | 182       | 184        | 183          | 101       | 342        | 225          | 393       | 185        | 132                                      | 151       | 239        | 239          | 239       | 109        | 122                                                                                              | 114       | 183        | 101          | 203       | 203        | 441                                                                               | 183       | 184        | 15           | 27        | 14         | 142 | 7   | 15  |
| WEIGHED BASE                                                                                                               | 1866         | 139       | 158        | 139          | 139       | 140        | 159          | 159       | 158        | 176          | 160       | 160        | 162                                      | 162       | 162        | 162          | 162       | 162        | 162                                                                                              | 162       | 162        | 162          | 162       | 162        | 162                                                                               | 162       | 162        | 162          | 162       | 162        | 162 | 162 | 162 |
| I worry about fraud and scams                                                                                              | 1114         | 51        | 92         | 68           | 122       | 61         | 99           | 64        | 139        | 69           | 137       | 113        | 118                                      | 139       | 81         | 73           | 52        | 70         | 66                                                                                               | 88        | 123        | 61           | 150       | 102        | 147                                                                               | 8         | 10         | 3            | 49        | 2          | 4   |     |     |
|                                                                                                                            | 60%          | 41%       | 62%        | 58%          | 64%       | 44%        | 64%          | 48%       | 68%        | 62%          | 70%       | 57%        | 73%                                      | 33%       | 70%        | 63%          | 63%       | 48%        | 49%                                                                                              | 75%       | 48%        | 61%          | 58%       | 68%        | 56%                                                                               | 73%       | 67%        | 64%          | 38%       | 70%        | 36% | 17% |     |
| I worry that my personal data will be shared with a third party without my consent                                         | 1064         | 58        | 101        | 65           | 106       | 80         | 84           | 68        | 113        | 63           | 118       | 115        | 94                                       | 22        | 79         | 63           | 52        | 83         | 50                                                                                               | 95        | 126        | 62           | 127       | 108        | 123                                                                               | 8         | 8          | 3            | 39        | 3          | 5   |     |     |
|                                                                                                                            | 57%          | 47%       | 63%        | 55%          | 55%       | 57%        | 54%          | 52%       | 60%        | 56%          | 60%       | 58%        | 58%                                      | 40%       | 69%        | 54%          | 62%       | 58%        | 57%                                                                                              | 52%       | 64%        | 59%          | 57%       | 59%        | 61%                                                                               | 65%       | 54%        | 41%          | 55%       | 52%        | 19% |     |     |
| I worry about cybersecurity risks                                                                                          | 1040         | 57        | 92         | 65           | 105       | 73         | 101          | 53        | 112        | 65           | 104       | 127        | 84                                       | 21        | 83         | 66           | 43        | 91         | 59                                                                                               | 80        | 115        | 61           | 122       | 109        | 125                                                                               | 8         | 7          | 2            | 39        | 2          | 1   |     |     |
|                                                                                                                            | 56%          | 46%       | 60%        | 55%          | 55%       | 53%        | 63%          | 39%       | 64%        | 58%          | 53%       | 65%        | 52%                                      | 39%       | 72%        | 57%          | 52%       | 63%        | 67%                                                                                              | 44%       | 58%        | 59%          | 55%       | 59%        | 62%                                                                               | 66%       | 46%        | 27%          | 56%       | 26%        | 3%  |     |     |
| I worry that my personal data will be misused                                                                              | 1002         | 49        | 69         | 60           | 106       | 64         | 87           | 58        | 85         | 54           | 107       | 120        | 108                                      | 13        | 71         | 57           | 41        | 83         | 64                                                                                               | 84        | 105        | 53           | 125       | 96         | 125                                                                               | 8         | 8          | 4            | 42        | 3          | 11  |     |     |
|                                                                                                                            | 54%          | 39%       | 58%        | 51%          | 55%       | 40%        | 60%          | 43%       | 54%        | 48%          | 55%       | 61%        | 67%                                      | 24%       | 62%        | 49%          | 49%       | 58%        | 72%                                                                                              | 46%       | 53%        | 50%          | 54%       | 52%        | 62%                                                                               | 65%       | 55%        | 54%          | 59%       | 43%        | 44% |     |     |
| There can be a lack of accountability with organisations when things go wrong                                              | 809          | 36        | 69         | 60           | 89        | 54         | 63           | 52        | 82         | 42           | 84        | 98         | 80                                       | 16        | 53         | 49           | 36        | 69         | 40                                                                                               | 66        | 92         | 47           | 103       | 83         | 95                                                                                | 7         | 6          | 4            | 31        | *          | 8   |     |     |
|                                                                                                                            | 44%          | 29%       | 45%        | 51%          | 47%       | 38%        | 40%          | 39%       | 47%        | 37%          | 43%       | 50%        | 50%                                      | 28%       | 46%        | 42%          | 43%       | 48%        | 45%                                                                                              | 36%       | 46%        | 43%          | 46%       | 43%        | 47%                                                                               | 54%       | 37%        | 60%          | 44%       | 4%         | 31% |     |     |
| I have concerns about the integrity of how systems are run                                                                 | 679          | 32        | 66         | 53           | 73        | 54         | 67           | 17        | 71         | 43           | 72        | 79         | 53                                       | 10        | 50         | 51           | 33        | 59         | 41                                                                                               | 30        | 83         | 42           | 77        | 72         | 71                                                                                | 9         | 3          | 3            | 31        | 1          | 7   |     |     |
|                                                                                                                            | 37%          | 26%       | 43%        | 45%          | 38%       | 38%        | 43%          | 13%       | 41%        | 39%          | 37%       | 40%        | 33%                                      | 18%       | 43%        | 44%          | 40%       | 41%        | 47%                                                                                              | 17%       | 42%        | 40%          | 39%       | 39%        | 35%                                                                               | 71%       | 21%        | 35%          | 43%       | 10%        | 30% |     |     |
| I have experienced past errors (e.g. wrong details, failed payments, delays, etc.)                                         | 136          | 17        | 28         | 26           | 34        | 25         | 41           | 6         | 29         | 20           | 31        | 39         | 31                                       | 7         | 21         | 23           | 15        | 33         | 17                                                                                               | 13        | 33         | 20           | 34        | 28         | 46                                                                                | 3         | 3          | 3            | 14        | 3          | 7   |     |     |
|                                                                                                                            | 18%          | 14%       | 18%        | 22%          | 18%       | 18%        | 26%          | 5%        | 17%        | 18%          | 16%       | 20%        | 19%                                      | 13%       | 18%        | 20%          | 18%       | 23%        | 19%                                                                                              | 7%        | 17%        | 18%          | 15%       | 15%        | 24%                                                                               | 24%       | 21%        | 44%          | 20%       | 39%        | 28% |     |     |
| Digital systems are not trusted by the organisations that I use such as public services, employers, bank, etc.             | 228          | 13        | 21         | 17           | 25        | 19         | 29           | 8         | 18         | 14           | 27        | 24         | 13                                       | 4         | 12         | 18           | 7         | 18         | 13                                                                                               | 8         | 26         | 12           | 31        | 25         | 26                                                                                | 7         | 2          | 1            | 12        | *          | 2   |     |     |
|                                                                                                                            | 12%          | 10%       | 14%        | 14%          | 13%       | 14%        | 19%          | 6%        | 16%        | 12%          | 14%       | 12%        | 8%                                       | 8%        | 10%        | 13%          | 9%        | 12%        | 15%                                                                                              | 4%        | 13%        | 13%          | 14%       | 14%        | 13%                                                                               | 57%       | 11%        | 15%          | 17%       | 4%         | 9%  |     |     |
| Digital systems are not formally recognised by the organisations that I use such as public services, employers, bank, etc. | 199          | 9         | 19         | 11           | 23        | 22         | 13           | 9         | 18         | 7            | 20        | 21         | 22                                       | 6         | 11         | 12           | 10        | 17         | 11                                                                                               | 7         | 24         | 5            | 23        | 25         | 20                                                                                | 3         | 2          | 1            | 9         | 1          | 3   |     |     |
|                                                                                                                            | 10%          | 7%        | 12%        | 10%          | 12%       | 10%        | 8%           | 7%        | 16%        | 6%           | 10%       | 11%        | 14%                                      | 10%       | 9%         | 10%          | 12%       | 12%        | 12%                                                                                              | 4%        | 12%        | 9%           | 10%       | 10%        | 10%                                                                               | 28%       | 10%        | 8%           | 13%       | 18%        | 14% |     |     |
| Something else                                                                                                             | 17           | 3         | 1          | 1            | 2         | 4          | *            | -         | -          | *            | 2         | 3          | -                                        | *         | 1          | 1            | 1         | 5          | *                                                                                                | 3         | *          | *            | 3         | 2          | -                                                                                 | -         | -          | -            | -         | 1          | -   | -   |     |
|                                                                                                                            | 3%           | 3%        | 1%         | 1%           | 1%        | 3%         | *            | -         | -          | *            | 1%        | 1%         | -                                        | *         | 1%         | 1%           | 1%        | 4%         | *                                                                                                | 2%        | *          | *            | 1%        | 1%         | -                                                                                 | -         | -          | -            | -         | 1%         | -   | -   |     |
| Don't know                                                                                                                 | 59           | 9         | -          | *            | 9         | 3          | 3            | 19        | *          | 2            | 5         | 2          | 6                                        | 15        | -          | 1            | 2         | 3          | -                                                                                                | 9         | *          | 1            | 8         | 1          | 2                                                                                 | *         | *          | -            | 2         | -          | 6   |     |     |
|                                                                                                                            | 3%           | 7%        | -          | *            | 3%        | 2%         | 2%           | 14%       | *          | 2%           | 2%        | 1%         | 4%                                       | 10%       | -          | 1%           | 2%        | 2%         | -                                                                                                | 3%        | *          | 1%           | 4%        | 1%         | 1%                                                                                | 3%        | 3%         | -            | 1%        | -          | 20% |     |     |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Owing formulae used: \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the IPSO Terms and Conditions.



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Table 77

Q10 - To what extent do you agree or disagree with the following statements?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | I want full control of who can access and use my personal data | Nowadays, you have to share your personal data to get better access to jobs, mortgages, or other opportunities | Whether or not I share my personal data should not affect my access jobs, mortgages, or other opportunities | I am willing to share my personal data as long as I understand what is being shared and why | Digital services and platforms (such as online training, job platforms, or e-commerce) can help people like me to find new or better jobs | I feel that the benefits of sharing my personal data outweigh any privacy risks | I try not to share my personal data unless I absolutely have to |
|--------------------------------|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|-----------------------------------------------------------------|
| UNWEIGHTED BASE                | 4500                                                           | 4500                                                                                                           | 4500                                                                                                        | 4500                                                                                        | 4500                                                                                                                                      | 4500                                                                            | 4500                                                            |
| WEIGHTED BASE                  | 3000                                                           | 3000                                                                                                           | 3000                                                                                                        | 3000                                                                                        | 3000                                                                                                                                      | 3000                                                                            | 3000                                                            |
| (2) Strongly agree             | 2004<br>67%                                                    | 1182<br>39%                                                                                                    | 1202<br>40%                                                                                                 | 1539<br>51%                                                                                 | 1456<br>49%                                                                                                                               | 751<br>25%                                                                      | 1795<br>60%                                                     |
| (1) Tend to agree              | 550<br>18%                                                     | 1017<br>34%                                                                                                    | 879<br>29%                                                                                                  | 936<br>31%                                                                                  | 998<br>33%                                                                                                                                | 883<br>29%                                                                      | 730<br>24%                                                      |
| (0) Neither agree nor disagree | 202<br>7%                                                      | 360<br>12%                                                                                                     | 403<br>13%                                                                                                  | 225<br>7%                                                                                   | 306<br>10%                                                                                                                                | 606<br>20%                                                                      | 198<br>7%                                                       |
| (-1) Tend to disagree          | 70<br>2%                                                       | 191<br>6%                                                                                                      | 248<br>8%                                                                                                   | 104<br>3%                                                                                   | 82<br>3%                                                                                                                                  | 387<br>13%                                                                      | 84<br>3%                                                        |
| (-2) Strongly disagree         | 94<br>3%                                                       | 147<br>5%                                                                                                      | 147<br>5%                                                                                                   | 113<br>4%                                                                                   | 76<br>3%                                                                                                                                  | 243<br>8%                                                                       | 82<br>3%                                                        |
| Mean                           | 1.47                                                           | 1                                                                                                              | 0.95                                                                                                        | 1.26                                                                                        | 1.26                                                                                                                                      | 0.53                                                                            | 1.41                                                            |
| NET: Agree                     | 2555<br>85%                                                    | 2199<br>73%                                                                                                    | 2081<br>69%                                                                                                 | 2475<br>82%                                                                                 | 2454<br>82%                                                                                                                               | 1634<br>54%                                                                     | 2524<br>84%                                                     |
| NET: Disagree                  | 164<br>5%                                                      | 338<br>11%                                                                                                     | 394<br>13%                                                                                                  | 216<br>7%                                                                                   | 157<br>5%                                                                                                                                 | 630<br>21%                                                                      | 166<br>6%                                                       |
| Don't know                     | 79<br>3%                                                       | 103<br>3%                                                                                                      | 121<br>4%                                                                                                   | 84<br>3%                                                                                    | 83<br>3%                                                                                                                                  | 130<br>4%                                                                       | 111<br>4%                                                       |

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Table 78

Q10\_1 - To what extent do you agree or disagree with the following statements? I want full control of who can access and use my personal data

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL       | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER      |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------------|-----------------|--------------|----------------|---------------------|-----------------|---------------|-------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |             |                 |              |                |                     |                 |               | MAN<br>(g)  | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500        | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498        | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000        | 500             | 500          | 500            | 500                 | 500             | 500           | 1464        | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (2) Strongly agree             | 2004<br>67% | 277<br>55%      | 353<br>71%   | 357<br>71%     | 314<br>63%          | 340<br>68%      | 363<br>73%    | 980<br>67%  | 1024<br>67%  | 728<br>69%               | 1145<br>67%                                                                                 | 110<br>57%                                                                |
| (1) Tend to agree              | 550<br>18%  | 97<br>19%       | 91<br>18%    | 92<br>18%      | 114<br>23%          | 87<br>17%       | 69<br>14%     | 270<br>18%  | 280<br>18%   | 197<br>19%               | 305<br>18%                                                                                  | 38<br>20%                                                                 |
| (0) Neither agree nor disagree | 202<br>7%   | 40<br>8%        | 22<br>4%     | 26<br>5%       | 35<br>7%            | 47<br>9%        | 32<br>6%      | 80<br>5%    | 122<br>8%    | 64<br>6%                 | 115<br>7%                                                                                   | 19<br>10%                                                                 |
| (-1) Tend to disagree          | 70<br>2%    | 18<br>4%        | 9<br>2%      | 9<br>2%        | 12<br>2%            | 9<br>2%         | 13<br>3%      | 43<br>3%    | 26<br>2%     | 23<br>2%                 | 37<br>2%                                                                                    | 8<br>4%                                                                   |
| (-2) Strongly disagree         | 94<br>3%    | 23<br>5%        | 20<br>4%     | 9<br>2%        | 15<br>3%            | 8<br>2%         | 20<br>4%      | 53<br>4%    | 41<br>3%     | 24<br>2%                 | 58<br>3%                                                                                    | 10<br>5%                                                                  |
| Mean                           | 1.47        | 1.29            | 1.51         | 1.58           | 1.43                | 1.52            | 1.5           | 1.46        | 1.49         | 1.53                     | 1.47                                                                                        | 1.23                                                                      |
| NET: Agree                     | 2555<br>85% | 374<br>75%      | 444<br>89%   | 449<br>90%     | 429<br>86%          | 428<br>86%      | 432<br>86%    | 1250<br>85% | 1304<br>85%  | 925<br>88%               | 1450<br>85%                                                                                 | 148<br>77%                                                                |
| NET: Disagree                  | 164<br>5%   | 41<br>8%        | 29<br>6%     | 19<br>4%       | 27<br>5%            | 16<br>3%        | 32<br>6%      | 96<br>7%    | 68<br>4%     | 47<br>4%                 | 95<br>6%                                                                                    | 19<br>10%                                                                 |
| Don't know                     | 79<br>3%    | 46<br>9%        | 4<br>1%      | 6<br>1%        | 10<br>2%            | 9<br>2%         | 4<br>1%       | 38<br>3%    | 42<br>3%     | 18<br>2%                 | 47<br>3%                                                                                    | 6<br>3%                                                                   |
|                                |             | bcdefgh         |              |                |                     |                 |               |             | bc           |                          |                                                                                             |                                                                           |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

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Table 29  
Q10\_1 - To what extent do you agree or disagree with the following statements? I want full control of who can access and use my personal data

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|  | MAN   |  |  |  |  |  |          |  |  |  |  |  | WOMAN |  |  |  |  |  |         |  |  |  |  |  | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |  |  |  |  |  |          |  |  |  |  |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |          |  |  |  |  |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |         |  |  |  |  |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | TOTAL |  |  |  |  |  | ETHIOPIA |  |  |  |  |  | KENYA |  |  |  |  |  | NIGERIA |  |  |  |  |  | SOUTH AFRICA                             |  |  |  |  |  | TANZANIA |  |  |  |  |  | UGANDA                                                                                           |  |  |  |  |  | ETHIOPIA |  |  |  |  |  | KENYA                                                                             |  |  |  |  |  | NIGERIA |  |  |  |  |  | SOUTH AFRICA |  |  |  |  |  | TANZANIA |  |  |  |  |  | UGANDA |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |       |  |  |  |  |  |          |  |  |  |  |  |       |  |  |  |  |  |         |  |  |  |  |  |                                          |  |  |  |  |  |          |  |  |  |  |  |                                                                                                  |  |  |  |  |  |          |  |  |  |  |  |                                                                                   |  |  |  |  |  |         |  |  |  |  |  |              |  |  |  |  |  |          |  |  |  |  |  |        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) -  $\chi^2/N$ / $\chi^2/N$  -  $g/N$ / $g/N$  -  $m/N$ / $m/N$  -  $n/N$ / $n/N$  -  $v/N$ / $v/N$  -  $y/N$ / $y/N$   
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 80

Q10\_2 - To what extent do you agree or disagree with the following statements? Nowadays, you have to share your personal data to get better access to jobs, mortgages, or other opportunities

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (2) Strongly agree             | 1182  | 130             | 190          | 246            | 176                 | 216             | 223           | 591        | 590          | 459                      | 660                                                                                         | 53                                                                        |
|                                | 39%   | 26%             | 38%          | 49%            | 35%                 | 43%             | 45%           | 40%        | 38%          | 44%                      | 39%                                                                                         | 28%                                                                       |
|                                |       |                 | a            | abdgh          | a                   | ad              | ad            | ad         | ad           | jk                       | k                                                                                           |                                                                           |
| (1) Tend to agree              | 1017  | 165             | 187          | 161            | 170                 | 156             | 178           | 491        | 526          | 359                      | 572                                                                                         | 75                                                                        |
|                                | 34%   | 33%             | 37%          | 32%            | 34%                 | 31%             | 36%           | 34%        | 34%          | 34%                      | 33%                                                                                         | 39%                                                                       |
|                                |       |                 | cgh          |                |                     |                 |               |            |              |                          |                                                                                             |                                                                           |
| (0) Neither agree nor disagree | 360   | 60              | 51           | 52             | 82                  | 67              | 47            | 169        | 191          | 115                      | 215                                                                                         | 26                                                                        |
|                                | 12%   | 12%             | 10%          | 10%            | 16%                 | 13%             | 9%            | 12%        | 12%          | 11%                      | 13%                                                                                         | 13%                                                                       |
|                                |       |                 |              |                | bcfgh               |                 |               |            |              |                          |                                                                                             |                                                                           |
| (-1) Tend to disagree          | 191   | 62              | 40           | 19             | 29                  | 26              | 16            | 92         | 99           | 62                       | 108                                                                                         | 16                                                                        |
|                                | 6%    | 12%             | 8%           | 4%             | 6%                  | 5%              | 3%            | 6%         | 6%           | 6%                       | 6%                                                                                          | 8%                                                                        |
|                                |       | bcdefgh         | c            |                | c                   |                 |               | c          | c            |                          |                                                                                             |                                                                           |
| (-2) Strongly disagree         | 147   | 36              | 25           | 15             | 22                  | 20              | 29            | 72         | 75           | 43                       | 88                                                                                          | 14                                                                        |
|                                | 5%    | 7%              | 5%           | 3%             | 4%                  | 4%              | 6%            | 5%         | 5%           | 4%                       | 5%                                                                                          | 7%                                                                        |
|                                |       | c               | c            |                |                     |                 |               | c          | c            |                          |                                                                                             |                                                                           |
| Mean                           | 1     | 0.64            | 0.97         | 1.22           | 0.94                | 1.08            | 1.12          | 1.02       | 0.98         | 1.09                     | 0.98                                                                                        | 0.75                                                                      |
|                                |       |                 | a            | abdegh         | a                   | a               | a             | ad         | a            | jk                       | k                                                                                           |                                                                           |
| NET: Agree                     | 2199  | 295             | 377          | 407            | 347                 | 372             | 401           | 1082       | 1116         | 818                      | 1231                                                                                        | 128                                                                       |
|                                | 73%   | 59%             | 75%          | 81%            | 69%                 | 74%             | 80%           | 74%        | 73%          | 78%                      | 72%                                                                                         | 66%                                                                       |
|                                |       |                 | ad           | abdegh         | a                   | a               | adgh          | ad         | ad           | jk                       |                                                                                             |                                                                           |
| NET: Disagree                  | 338   | 98              | 65           | 34             | 51                  | 46              | 45            | 163        | 174          | 106                      | 197                                                                                         | 29                                                                        |
|                                | 11%   | 20%             | 13%          | 7%             | 10%                 | 9%              | 9%            | 11%        | 11%          | 10%                      | 12%                                                                                         | 15%                                                                       |
|                                |       | bcdefgh         | c            |                | c                   |                 |               | c          | c            |                          |                                                                                             | i                                                                         |
| Don't know                     | 103   | 47              | 6            | 6              | 21                  | 15              | 7             | 49         | 54           | 15                       | 64                                                                                          | 9                                                                         |
|                                | 3%    | 9%              | 1%           | 1%             | 4%                  | 3%              | 1%            | 3%         | 4%           | 1%                       | 4%                                                                                          | 5%                                                                        |
|                                |       | bcdefgh         |              |                | bcf                 |                 |               | bc         | bc           |                          | i                                                                                           | i                                                                         |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table B1  
Q15\_2 - To what extent do you agree or disagree with the following statements? Nowadays, you have to share your personal data to get better access to jobs, mortgages, or other opportunities  
Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | MAN   |              |           |             |                  |              |            |              |           |             | WOMAN            |              |            |              |           |             |                  |              |            |              | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |             |                  |              |            |              |           |              |                   |               | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |     |  |  |  |  |  |  |  |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  |
|--------------------------------|-------|--------------|-----------|-------------|------------------|--------------|------------|--------------|-----------|-------------|------------------|--------------|------------|--------------|-----------|-------------|------------------|--------------|------------|--------------|------------------------------------------|-------------|------------------|--------------|------------|--------------|-----------|--------------|-------------------|---------------|--------------------------------------------------------------------------------------------------|-----|--|--|--|--|--|--|--|--|-----------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|
|                                | TOTAL | ETHIOPIA (A) | KENYA (B) | NIGERIA (C) | SOUTH AFRICA (D) | TANZANIA (E) | UGANDA (F) | ETHIOPIA (G) | KENYA (H) | NIGERIA (I) | SOUTH AFRICA (J) | TANZANIA (K) | UGANDA (L) | ETHIOPIA (M) | KENYA (N) | NIGERIA (O) | SOUTH AFRICA (P) | TANZANIA (Q) | UGANDA (R) | ETHIOPIA (S) | KENYA (T)                                | NIGERIA (U) | SOUTH AFRICA (V) | TANZANIA (W) | UGANDA (X) | ETHIOPIA (Y) | KENYA (Z) | NIGERIA (AA) | SOUTH AFRICA (AB) | TANZANIA (AC) | UGANDA (AD)                                                                                      |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| UNWEIGHTED BASE                | 1000  | 100          | 100       | 100         | 100              | 100          | 100        | 100          | 100       | 100         | 100              | 100          | 100        | 100          | 100       | 100         | 100              | 100          | 100        | 100          | 100                                      | 100         | 100              | 100          | 100        | 100          | 100       | 100          | 100               | 100           | 100                                                                                              | 100 |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| WEIGHTED BASE                  | 1000  | 100          | 100       | 100         | 100              | 100          | 100        | 100          | 100       | 100         | 100              | 100          | 100        | 100          | 100       | 100         | 100              | 100          | 100        | 100          | 100                                      | 100         | 100              | 100          | 100        | 100          | 100       | 100          | 100               | 100           | 100                                                                                              | 100 |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (1) Strongly agree             | 1382  | 62           | 87        | 120         | 89               | 121          | 103        | 49           | 102       | 126         | 87               | 106          | 120        | 38           | 77        | 130         | 40               | 100          | 54         | 63           | 107                                      | 88          | 106              | 113          | 163        | 5            | 5         | 7            | 27                | 2             | 6                                                                                                |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (2) Tend to agree              | 1017  | 72           | 100       | 80          | 81               | 77           | 81         | 93           | 87        | 82          | 89               | 79           | 97         | 25           | 80        | 91          | 40               | 69           | 53         | 127          | 98                                       | 64          | 94               | 84           | 105        | 7            | 9         | 5            | 33                | 1             | 20                                                                                               |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (3) Neither agree nor disagree | 340   | 28           | 25        | 29          | 42               | 21           | 24         | 32           | 26        | 24          | 40               | 46           | 24         | 16           | 19        | 24          | 20               | 23           | 13         | 39           | 29                                       | 27          | 45               | 43           | 31         | 4            | 3         | 1            | 14                | 1             | 3                                                                                                |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (4-1) Tend to disagree         | 191   | 24           | 17        | 9           | 13               | 16           | 12         | 18           | 23        | 10          | 16               | 9            | 4          | 19           | 12        | 10          | 5                | 13           | 3          | 36           | 26                                       | 9           | 17               | 8            | 12         | 3            | 3         | 1            | 6                 | 5             | -                                                                                                |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| (4-2) Strongly disagree        | 147   | 17           | 14        | 6           | 13               | 8            | 14         | 19           | 11        | 9           | 9                | 12           | 14         | 9            | 6         | 6           | 5                | 9            | 7          | 25           | 16                                       | 4           | 14               | 9            | 16         | 3            | 1         | -            | 3                 | 1             | 7                                                                                                |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| Mean                           | 1     | 0.8          | 0.95      | 1.23        | 0.92             | 1.14         | 1.05       | 0.49         | 0.88      | 1.22        | 0.96             | 1.02         | 1.18       | 0.66         | 1.04      | 1.32        | 0.92             | 1.11         | 1.11       | 0.66         | 0.92                                     | 1.09        | 0.95             | 1.1          | 1.18       | 0.37         | 0.96      | 1.3          | 0.92              | -0.14         | 0.53                                                                                             |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| NET: Agree                     | 2399  | 153          | 188       | 200         | 170              | 188          | 184        | 142          | 189       | 207         | 176              | 186          | 217        | 63           | 157       | 241         | 80               | 169          | 107        | 210          | 205                                      | 152         | 200              | 188          | 267        | 12           | 14        | 12           | 60                | 4             | 26                                                                                               |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| NET: Disagree                  | 338   | 40           | 30        | 19          | 27               | 24           | 27         | 57           | 35        | 19          | 24               | 21           | 18         | 26           | 21        | 15          | 11               | 22           | 10         | 62           | 42                                       | 18          | 30               | 17           | 28         | 6            | 1         | 1            | 8                 | 6             | 7                                                                                                |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| Don't know                     | 103   | 25           | 2         | 3           | 8                | 6            | 4          | 22           | 4         | 3           | 13               | 9            | 3          | 23           | -         | 2           | 2                | 1            | 2          | 31           | 6                                        | 4           | 12               | 7            | 4          | 3            | -         | 1            | 4                 | 1             | -                                                                                                |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                | 3%    | 10%          | 1%        | 1%          | 3%               | 2%           | 3%         | 9%           | 2%        | 1%          | 5%               | 3%           | 1%         | 6%           | -         | 1%          | 2%               | 1%           | 2%         | 9%           | 2%                                       | 2%          | 4%               | 3%           | 1%         | 13%          | -         | 4%           | 5%                | 9%            | -                                                                                                |     |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AA/BB/CC/DD  
Overlapping formula used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 82

Q10\_3 - To what extent do you agree or disagree with the following statements? Whether or not I share my personal data should not affect my access jobs, mortgages, or other opportunities

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL       | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER      |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------------|-----------------|--------------|----------------|---------------------|-----------------|---------------|-------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |             |                 |              |                |                     |                 |               | MAN<br>(g)  | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500        | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498        | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000        | 500             | 500          | 500            | 500                 | 500             | 500           | 1464        | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (2) Strongly agree             | 1202<br>40% | 113<br>23%      | 214<br>43%   | 214<br>43%     | 196<br>39%          | 237<br>47%      | 229<br>46%    | 563<br>38%  | 639<br>42%   | 454<br>43%               | 663<br>39%                                                                                  | 75<br>39%                                                                 |
| (1) Tend to agree              | 879<br>29%  | 151<br>30%      | 157<br>31%   | 162<br>32%     | 148<br>30%          | 140<br>28%      | 121<br>24%    | 457<br>31%  | 422<br>27%   | 327<br>31%               | 489<br>29%                                                                                  | 51<br>26%                                                                 |
| (0) Neither agree nor disagree | 403<br>13%  | 72<br>14%       | 61<br>12%    | 69<br>14%      | 88<br>18%           | 53<br>11%       | 61<br>12%     | 189<br>13%  | 214<br>14%   | 120<br>11%               | 240<br>14%                                                                                  | 33<br>17%                                                                 |
| (-1) Tend to disagree          | 248<br>8%   | 61<br>12%       | 39<br>8%     | 32<br>6%       | 28<br>6%            | 34<br>7%        | 53<br>11%     | 120<br>8%   | 128<br>8%    | 87<br>8%                 | 145<br>8%                                                                                   | 12<br>6%                                                                  |
| (-2) Strongly disagree         | 147<br>5%   | 39<br>8%        | 22<br>4%     | 13<br>3%       | 23<br>5%            | 27<br>5%        | 22<br>4%      | 69<br>5%    | 78<br>5%     | 44<br>4%                 | 87<br>5%                                                                                    | 13<br>7%                                                                  |
| Mean                           | 0.95        | 0.55            | 1.02         | 1.08           | 0.96                | 1.07            | 0.99          | 0.95        | 0.96         | 1.03                     | 0.92                                                                                        | 0.89                                                                      |
| NET: Agree                     | 2081<br>69% | 265<br>53%      | 371<br>74%   | 376<br>75%     | 343<br>69%          | 376<br>75%      | 351<br>70%    | 1021<br>70% | 1060<br>69%  | 781<br>74%               | 1152<br>68%                                                                                 | 126<br>66%                                                                |
| NET: Disagree                  | 394<br>13%  | 100<br>20%      | 61<br>12%    | 45<br>9%       | 52<br>10%           | 62<br>12%       | 75<br>15%     | 189<br>13%  | 206<br>13%   | 132<br>12%               | 231<br>14%                                                                                  | 25<br>13%                                                                 |
| Don't know                     | 121<br>4%   | 63<br>13%       | 7<br>1%      | 10<br>2%       | 17<br>3%            | 10<br>2%        | 14<br>3%      | 66<br>4%    | 55<br>4%     | 20<br>2%                 | 83<br>5%                                                                                    | 8<br>4%                                                                   |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table B3  
Q10\_3 - To what extent do you agree or disagree with the following statements? Whether or not I share my personal data should not affect my access jobs, mortgages, or other opportunities

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | MAN   |      |      |      |      |          |      |      |      |      | WOMAN |      |      |      |      |              |      |      |      |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |      |     |      |        |      |      |      |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/CONSIDERING STARTING IN THE FUTURE |     |     |     |     |       |     |     |     |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|--------------------------------|-------|------|------|------|------|----------|------|------|------|------|-------|------|------|------|------|--------------|------|------|------|------|------------------------------------------|------|------|-----|------|--------|------|------|------|------|-------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----------------------------------------------------------------------------------|-----|-----|-----|-----|----------|-----|-----|-----|-----|--------|--|--|--|--|----------|--|--|--|--|-------|--|--|--|--|--------------|--|--|--|--|----------|--|--|--|--|--------|--|--|--|--|
|                                | TOTAL |      |      |      |      | ETHIOPIA |      |      |      |      | KENYA |      |      |      |      | SOUTH AFRICA |      |      |      |      | TANZANIA                                 |      |      |     |      | UGANDA |      |      |      |      | ETHIOPIA                                                                                        |     |     |     |     | KENYA |     |     |     |     | SOUTH AFRICA                                                                      |     |     |     |     | TANZANIA |     |     |     |     | UGANDA |  |  |  |  | ETHIOPIA |  |  |  |  | KENYA |  |  |  |  | SOUTH AFRICA |  |  |  |  | TANZANIA |  |  |  |  | UGANDA |  |  |  |  |
|                                | (n)   | (b)  | (b)  | (b)  | (b)  | (n)      | (b)  | (b)  | (b)  | (b)  | (n)   | (b)  | (b)  | (b)  | (b)  | (n)          | (b)  | (b)  | (b)  | (b)  | (n)                                      | (b)  | (b)  | (b) | (b)  | (n)    | (b)  | (b)  | (b)  | (b)  | (n)                                                                                             | (b) | (b) | (b) | (b) | (n)   | (b) | (b) | (b) | (b) | (n)                                                                               | (b) | (b) | (b) | (b) | (n)      | (b) | (b) | (b) | (b) |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| UNWEIGHTED BASE                | 4000  | 210  | 210  | 210  | 210  | 160      | 160  | 160  | 160  | 160  | 160   | 160  | 160  | 160  | 160  | 160          | 160  | 160  | 160  | 160  | 160                                      | 160  | 160  | 160 | 160  | 160    | 160  | 160  | 160  | 160  | 160                                                                                             | 160 | 160 | 160 | 160 | 160   | 160 | 160 | 160 | 160 | 160                                                                               | 160 | 160 | 160 | 160 | 160      | 160 | 160 | 160 | 160 |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| WEIGHTED BASE                  | 1500  | 210  | 210  | 210  | 210  | 160      | 160  | 160  | 160  | 160  | 160   | 160  | 160  | 160  | 160  | 160          | 160  | 160  | 160  | 160  | 160                                      | 160  | 160  | 160 | 160  | 160    | 160  | 160  | 160  | 160  | 160                                                                                             | 160 | 160 | 160 | 160 | 160   | 160 | 160 | 160 | 160 | 160                                                                               | 160 | 160 | 160 | 160 | 160      | 160 | 160 | 160 | 160 |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| (1) Strongly agree             | 1282  | 60   | 102  | 96   | 94   | 105      | 53   | 112  | 118  | 101  | 131   | 123  | 37   | 88   | 130  | 43           | 103  | 53   | 68   | 119  | 76                                       | 112  | 128  | 159 | 8    | 7      | 5    | 36   | 4    | 16   |                                                                                                 |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|                                | 40%   | 24%  | 41%  | 39%  | 38%  | 44%      | 43%  | 21%  | 44%  | 47%  | 40%   | 50%  | 47%  | 32%  | 45%  | 44%          | 38%  | 44%  | 40%  | 20%  | 42%                                      | 38%  | 39%  | 48% | 48%  | 31%    | 35%  | 34%  | 42%  | 33%  | 46%                                                                                             |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| (2) Tend to agree              | 879   | 67   | 80   | 86   | 76   | 82       | 67   | 85   | 77   | 76   | 72    | 58   | 54   | 37   | 66   | 91           | 36   | 60   | 36   | 105  | 84                                       | 63   | 84   | 71  | 81   | 5      | 7    | 8    | 25   | 3    | 4                                                                                               |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|                                | 23%   | 27%  | 33%  | 33%  | 31%  | 34%      | 28%  | 34%  | 30%  | 30%  | 28%   | 22%  | 21%  | 33%  | 33%  | 32%          | 28%  | 27%  | 31%  | 31%  | 30%                                      | 32%  | 29%  | 71  | 25%  | 19%    | 37%  | 51%  | 29%  | 24%  | 10%                                                                                             |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| (3) Neither agree nor disagree | 403   | 37   | 28   | 38   | 48   | 20       | 19   | 35   | 33   | 31   | 40    | 32   | 42   | 12   | 21   | 34           | 20   | 18   | 16   | 53   | 37                                       | 34   | 53   | 32  | 34   | 2      | 3    | 2    | 14   | 3    | 10                                                                                              |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|                                | 12%   | 13%  | 11%  | 13%  | 13%  | 8%       | 8%   | 14%  | 13%  | 12%  | 16%   | 12%  | 16%  | 11%  | 11%  | 12%          | 17%  | 8%   | 12%  | 15%  | 13%                                      | 17%  | 14%  | 12% | 10%  | 7%     | 16%  | 11%  | 16%  | 24%  | 28%                                                                                             |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| (4-1) Tend to disagree         | 246   | 29   | 21   | 14   | 11   | 16       | 28   | 32   | 17   | 18   | 18    | 16   | 24   | 13   | 15   | 18           | 6    | 15   | 10   | 43   | 21                                       | 14   | 14   | 17  | 18   | 30     | 3    | 2    | -    | 4    | 1                                                                                               | 3   |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|                                | 6%    | 12%  | 9%   | 6%   | 4%   | 7%       | 13%  | 7%   | 7%   | 7%   | 7%    | 7%   | 9%   | 12%  | 8%   | 6%           | 15%  | 7%   | 15%  | 13%  | 8%                                       | 7%   | 6%   | 7%  | 9%   | 12%    | 8%   | 8%   | 6%   | 7%   | 7%                                                                                              |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| (4-2) Strongly disagree        | 147   | 23   | 11   | 6    | 12   | 10       | 7    | 16   | 11   | 8    | 11    | 17   | 15   | 3    | 7    | 7            | 5    | 16   | 6    | 38   | 14                                       | 7    | 13   | 11  | 13   | 4      | 1    | -    | 5    | *    | 2                                                                                               |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|                                | 5%    | 9%   | 4%   | 2%   | 5%   | 4%       | 3%   | 6%   | 4%   | 3%   | 4%    | 7%   | 6%   | 3%   | 4%   | 2%           | 4%   | 7%   | 5%   | 8%   | 5%                                       | 3%   | 5%   | 4%  | 4%   | 17%    | 4%   | -    | 6%   | 4%   | 7%                                                                                              |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| Mean                           | 0.95  | 0.52 | 0.99 | 1.05 | 0.96 | 1.1      | 1.04 | 0.57 | 1.04 | 1.11 | 0.96  | 1.04 | 0.95 | 0.88 | 1.07 | 1.15         | 0.97 | 1.04 | 0.84 | 0.48 | 0.99                                     | 0.97 | 0.96 | 1.1 | 1.07 | 0.41   | 0.91 | 1.24 | 0.99 | 0.84 | 0.83                                                                                            |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| NET: Agree                     | 2081  | 127  | 182  | 181  | 170  | 187      | 173  | 138  | 189  | 194  | 173   | 189  | 177  | 73   | 154  | 222          | 79   | 164  | 90   | 173  | 203                                      | 140  | 196  | 200 | 240  | 13     | 13   | 13   | 61   | 7    | 30                                                                                              |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|                                | 69%   | 51%  | 74%  | 73%  | 69%  | 78%      | 73%  | 55%  | 74%  | 77%  | 68%   | 72%  | 68%  | 65%  | 78%  | 78%          | 70%  | 70%  | 68%  | 51%  | 72%                                      | 70%  | 68%  | 75% | 73%  | 50%    | 72%  | 83%  | 71%  | 57%  | 57%                                                                                             |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| NET: Disagree                  | 394   | 52   | 33   | 20   | 22   | 26       | 36   | 48   | 28   | 21   | 29    | 35   | 39   | 17   | 23   | 24           | 11   | 31   | 26   | 71   | 35                                       | 21   | 30   | 44  | 8    | 8      | 2    | -    | 9    | 1    | 5                                                                                               |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|                                | 13%   | 23%  | 13%  | 8%   | 9%   | 11%      | 15%  | 19%  | 11%  | 10%  | 12%   | 14%  | 15%  | 15%  | 12%  | 9%           | 10%  | 14%  | 20%  | 23%  | 13%                                      | 11%  | 11%  | 11% | 13%  | 29%    | 12%  | -    | 10%  | 10%  | 14%                                                                                             |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
| Don't know                     | 121   | 12   | 4    | 8    | 6    | 5        | 10   | 10   | 4    | 2    | 11    | 5    | 4    | 11   | -    | 3            | 3    | 3    | 1    | 44   | 7                                        | 5    | 9    | 4   | 12   | 4      | -    | 1    | 2    | 1    | *                                                                                               |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |
|                                | 4%    | 13%  | 1%   | 3%   | 3%   | 2%       | 4%   | 12%  | 1%   | 1%   | 4%    | 2%   | 2%   | 9%   | -    | 1%           | 3%   | 1%   | 1%   | 13%  | 3%                                       | 3%   | 3%   | 2%  | 4%   | 14%    | -    | 4%   | 3%   | 9%   | *                                                                                               |     |     |     |     |       |     |     |     |     |                                                                                   |     |     |     |     |          |     |     |     |     |        |  |  |  |  |          |  |  |  |  |       |  |  |  |  |              |  |  |  |  |          |  |  |  |  |        |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/N/T - g/h/I/J/N/T - m/n/o/p/q/r - s/t/u/v/w/x - y/z/A/B/C/D/E  
Overlapping formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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4 Nov 2025

Table 84

Q10\_4 - To what extent do you agree or disagree with the following statements? I am willing to share my personal data as long as I understand what is being shared and why

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL       | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER      |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------------|-----------------|--------------|----------------|---------------------|-----------------|---------------|-------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |             |                 |              |                |                     |                 |               | MAN<br>(g)  | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500        | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498        | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000        | 500             | 500          | 500            | 500                 | 500             | 500           | 1464        | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (2) Strongly agree             | 1539<br>51% | 185<br>37%      | 278<br>56%   | 317<br>63%     | 217<br>43%          | 259<br>52%      | 282<br>56%    | 791<br>54%  | 747<br>49%   | 589<br>56%               | 863<br>51%                                                                                  | 74<br>39%                                                                 |
| (1) Tend to agree              | 936<br>31%  | 173<br>35%      | 150<br>30%   | 133<br>27%     | 159<br>32%          | 173<br>35%      | 149<br>30%    | 437<br>30%  | 498<br>32%   | 313<br>30%               | 543<br>32%                                                                                  | 68<br>36%                                                                 |
| (0) Neither agree nor disagree | 225<br>7%   | 44<br>9%        | 35<br>7%     | 24<br>5%       | 63<br>13%           | 32<br>6%        | 28<br>6%      | 81<br>6%    | 144<br>9%    | 60<br>6%                 | 133<br>8%                                                                                   | 28<br>15%                                                                 |
| (-1) Tend to disagree          | 104<br>3%   | 23<br>5%        | 19<br>4%     | 12<br>2%       | 21<br>4%            | 11<br>2%        | 18<br>4%      | 56<br>4%    | 48<br>3%     | 41<br>4%                 | 50<br>3%                                                                                    | 8<br>4%                                                                   |
| (-2) Strongly disagree         | 113<br>4%   | 22<br>4%        | 15<br>3%     | 9<br>2%        | 29<br>6%            | 16<br>3%        | 21<br>4%      | 61<br>4%    | 52<br>3%     | 29<br>3%                 | 67<br>4%                                                                                    | 11<br>6%                                                                  |
| Mean                           | 1.26        | 1.06            | 1.32         | 1.49           | 1.05                | 1.32            | 1.31          | 1.29        | 1.24         | 1.35                     | 1.26                                                                                        | 0.97                                                                      |
| NET: Agree                     | 2475<br>82% | 358<br>72%      | 428<br>86%   | 450<br>90%     | 376<br>75%          | 432<br>86%      | 431<br>86%    | 1229<br>84% | 1245<br>81%  | 901<br>86%               | 1407<br>82%                                                                                 | 142<br>74%                                                                |
| NET: Disagree                  | 216<br>7%   | 45<br>9%        | 35<br>7%     | 21<br>4%       | 50<br>10%           | 27<br>5%        | 39<br>8%      | 117<br>8%   | 100<br>7%    | 70<br>7%                 | 117<br>7%                                                                                   | 20<br>10%                                                                 |
| Don't know                     | 84<br>3%    | 53<br>11%       | 2<br>*       | 6<br>1%        | 12<br>2%            | 10<br>2%        | 2<br>*        | 38<br>3%    | 46<br>3%     | 22<br>2%                 | 51<br>3%                                                                                    | 2<br>1%                                                                   |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Table 85

Q10\_4 - To what extent do you agree or disagree with the following statements? I am willing to share my personal data as long as I understand what is being shared and why

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

[illegible]

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



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Table 86

Q10\_5 - To what extent do you agree or disagree with the following statements? Digital services and platforms (such as online training, job platforms, or e-commerce) can help people like me to find new or better jobs

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (2) Strongly agree             | 1456  | 243             | 256          | 275            | 177                 | 263             | 242           | 740        | 715          | 545                      | 819                                                                                         | 74                                                                        |
|                                | 49%   | 49%             | 51%          | 55%            | 35%                 | 53%             | 48%           | 51%        | 47%          | 52%                      | 48%                                                                                         | 38%                                                                       |
|                                |       | d               | dh           | dgh            |                     | d               | d             | d          | d            | k                        | k                                                                                           |                                                                           |
| (1) Tend to agree              | 998   | 173             | 168          | 155            | 170                 | 160             | 172           | 454        | 544          | 343                      | 586                                                                                         | 57                                                                        |
|                                | 33%   | 35%             | 34%          | 31%            | 34%                 | 32%             | 34%           | 31%        | 35%          | 33%                      | 34%                                                                                         | 30%                                                                       |
|                                |       |                 |              | g              |                     |                 |               |            | cg           |                          |                                                                                             |                                                                           |
| (0) Neither agree nor disagree | 306   | 21              | 43           | 44             | 96                  | 55              | 47            | 131        | 175          | 98                       | 172                                                                                         | 31                                                                        |
|                                | 10%   | 4%              | 9%           | 9%             | 19%                 | 11%             | 9%            | 9%         | 11%          | 9%                       | 10%                                                                                         | 16%                                                                       |
|                                |       |                 | a            | a              | abceefgh            | a               | a             | a          | abc          |                          |                                                                                             | ij                                                                        |
| (-1) Tend to disagree          | 82    | 13              | 16           | 12             | 16                  | 11              | 13            | 49         | 32           | 30                       | 38                                                                                          | 13                                                                        |
|                                | 3%    | 3%              | 3%           | 2%             | 3%                  | 2%              | 3%            | 3%         | 2%           | 3%                       | 2%                                                                                          | 7%                                                                        |
|                                |       |                 | h            |                | h                   |                 |               |            |              |                          |                                                                                             | ij                                                                        |
| (-2) Strongly disagree         | 76    | 8               | 14           | 8              | 23                  | 4               | 18            | 44         | 31           | 21                       | 44                                                                                          | 8                                                                         |
|                                | 3%    | 2%              | 3%           | 2%             | 5%                  | 1%              | 4%            | 3%         | 2%           | 2%                       | 3%                                                                                          | 4%                                                                        |
|                                |       |                 | e            |                | acegh               |                 |               | ce         |              |                          |                                                                                             |                                                                           |
| Mean                           | 1.26  | 1.37            | 1.28         | 1.37           | 0.96                | 1.35            | 1.23          | 1.27       | 1.25         | 1.31                     | 1.27                                                                                        | 0.95                                                                      |
|                                |       | d               | d            | bdgh           |                     | d               | d             | d          | d            | k                        | k                                                                                           |                                                                           |
| NET: Agree                     | 2454  | 416             | 424          | 431            | 346                 | 422             | 414           | 1194       | 1259         | 888                      | 1405                                                                                        | 131                                                                       |
|                                | 82%   | 83%             | 85%          | 86%            | 69%                 | 84%             | 83%           | 82%        | 82%          | 84%                      | 82%                                                                                         | 68%                                                                       |
|                                |       | d               | dgh          | dgh            |                     | d               | d             | d          | d            | k                        | k                                                                                           |                                                                           |
| NET: Disagree                  | 157   | 22              | 31           | 20             | 39                  | 15              | 31            | 94         | 64           | 51                       | 82                                                                                          | 21                                                                        |
|                                | 5%    | 4%              | 6%           | 4%             | 8%                  | 3%              | 6%            | 6%         | 4%           | 5%                       | 5%                                                                                          | 11%                                                                       |
|                                |       |                 | ceh          |                | aceh                |                 |               | ceh        |              |                          |                                                                                             | ij                                                                        |
| Don't know                     | 83    | 41              | 3            | 5              | 19                  | 8               | 7             | 46         | 37           | 16                       | 48                                                                                          | 9                                                                         |
|                                | 3%    | 8%              | 1%           | 1%             | 4%                  | 2%              | 1%            | 3%         | 2%           | 2%                       | 3%                                                                                          | 4%                                                                        |
|                                |       | bcdefgh         |              |                | bceh                |                 |               | bc         | bc           |                          |                                                                                             | i                                                                         |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Base: All adults aged 15-65 in South Africa, 15-60 in Kenya/Nigeria, 15-60 in Nigeria, 15-50 in Uganda/Tanzania/Ethiopia

|                               | TOTAL | MAN      |       |        |          |       |        | WOMAN    |       |        |          |       |        | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |       |        |          |       |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/CONSIDERING STARTING IN THE FUTURE |       |        |          |       |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |
|-------------------------------|-------|----------|-------|--------|----------|-------|--------|----------|-------|--------|----------|-------|--------|------------------------------------------|-------|--------|----------|-------|--------|-------------------------------------------------------------------------------------------------|-------|--------|----------|-------|--------|-----------------------------------------------------------------------------------|--|--|--|--|--|
|                               |       | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA                                 | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA | ETHIOPIA                                                                                        | KENYA | UGANDA | ETHIOPIA | KENYA | UGANDA |                                                                                   |  |  |  |  |  |
|                               |       | 100      | 100   | 100    | 100      | 100   | 100    | 100      | 100   | 100    | 100      | 100   | 100    | 100                                      | 100   | 100    | 100      | 100   | 100    | 100                                                                                             | 100   | 100    | 100      | 100   | 100    |                                                                                   |  |  |  |  |  |
| UNEMPLOYED BASE               | 4300  | 185      | 503   | 491    | 401      | 111   | 300    | 135      | 401   | 500    | 506      | 589   | 1151   | 518                                      | 1091  | 579    | 229      | 108   | 183    | 345                                                                                             | 132   | 388    | 503      | 285   | 127    |                                                                                   |  |  |  |  |  |
| EMPLOYED BASE                 | 217   | 217      | 217   | 217    | 217      | 217   | 217    | 217      | 217   | 217    | 217      | 217   | 217    | 217                                      | 217   | 217    | 217      | 217   | 217    | 217                                                                                             | 217   | 217    | 217      | 217   | 217    |                                                                                   |  |  |  |  |  |
| 1) Strongly agree             | 1456  | 125      | 124   | 130    | 93       | 138   | 130    | 145      | 108   | 83     | 125      | 112   | 112    | 58                                       | 109   | 166    | 40       | 118   | 55     | 167                                                                                             | 139   | 167    | 10       | 5     | 24     |                                                                                   |  |  |  |  |  |
| 2) Agree                      | 498   | 50%      | 50%   | 53%    | 58%      | 58%   | 50%    | 4%       | 52%   | 58     | 13%      | 40%   | 43%    | 52%                                      | 55%   | 50%    | 33%      | 55%   | 42%    | 49%                                                                                             | 40%   | 49%    | 55%      | 11%   | 40%    |                                                                                   |  |  |  |  |  |
| 3) Tend to agree              | 198   | 70       | 84    | 63     | 75       | 103   | 84     | 69       | 91    | 97     | 101      | 97    | 97     | 63                                       | 85    | 36     | 68       | 57    | 123    | 97                                                                                              | 69    | 105    | 207      | 8     | 9      |                                                                                   |  |  |  |  |  |
| 4) Neither agree nor disagree | 33%   | 28%      | 34%   | 33%    | 32%      | 20%   | 20%    | 4%       | 33%   | 27%    | 37%      | 37%   | 37%    | 33%                                      | 36%   | 37%    | 33%      | 33%   | 43%    | 38%                                                                                             | 34%   | 41%    | 37%      | 30%   | 20%    |                                                                                   |  |  |  |  |  |
| 5) Strongly disagree          | 306   | 12       | 20    | 18     | 41       | 25    | 14     | 9        | 23    | 26     | 33       | 55    | 30     | 33                                       | 5     | 24     | 25       | 22    | 10     | 15                                                                                              | 26    | 18     | 48       | 34    | 31     |                                                                                   |  |  |  |  |  |
| 6) Tend to disagree           | 82    | 10       | 10    | 4      | 10       | 4     | 9      | 4        | 8     | 4      | 4%       | 4%    | 4%     | 4%                                       | 7     | 7      | 7        | 7     | 6      | 4                                                                                               | 9     | 5      | 5        | 2     | 6      |                                                                                   |  |  |  |  |  |
| 7) Strongly disagree          | 3%    | 4%       | 4%    | 2%     | 4%       | 3%    | 4%     | 1%       | 3%    | 2%     | 2%       | 2%    | 2%     | 1%                                       | 3%    | 2%     | 3%       | 3%    | 3%     | 3%                                                                                              | 3%    | 2%     | 1%       | 2%    |        |                                                                                   |  |  |  |  |  |
| 8) Don't know                 | 76    | 8        | 8     | 5      | 14       | 3     | 6      | -        | 7     | 3      | 9        | 1     | 12     | 1                                        | 4     | 2      | 7        | 3     | 3      | 3                                                                                               | 3     | 6      | 9        | 1     | 15     |                                                                                   |  |  |  |  |  |
| Mean                          | 1.26  | 1.3      | 1.25  | 1.16   | 0.96     | 1.19  | 1.34   | 1.44     | 1.3   | 1.38   | 0.96     | 1.32  | 1.13   | 1.46                                     | 1.35  | 1.43   | 0.88     | 1.37  | 1.18   | 1.39                                                                                            | 1.23  | 1.27   | 1.07     | 1.38  | 1.25   |                                                                                   |  |  |  |  |  |
| NET Agree                     | 2484  | 195      | 200   | 217    | 172      | 200   | 201    | 221      | 215   | 214    | 174      | 222   | 213    | 196                                      | 172   | 248    | 75       | 186   | 112    | 248                                                                                             | 168   | 214    | 224      | 214   | 50     |                                                                                   |  |  |  |  |  |
| NET Disagree                  | 157   | 18       | 18    | 10     | 24       | 17    | 16     | 1        | 1     | 1      | 1        | 1     | 1      | 2                                        | 11    | 9      | 0        | 0     | 0      | 0                                                                                               | 0     | 0      | 0        | 0     | 0      |                                                                                   |  |  |  |  |  |
| Don't know                    | 83    | 22       | 1     | 3      | 10       | 4     | 7      | 10       | 3     | 2      | 2        | 50    | 4      | *                                        | 9     | -      | 3        | 3     | 1      | 24                                                                                              | 3     | 3      | 9        | 4     | 6      |                                                                                   |  |  |  |  |  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 88

Q10\_6 - To what extent do you agree or disagree with the following statements? I feel that the benefits of sharing my personal data outweigh any privacy risks

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL       | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |             |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500        | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000        | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (2) Strongly agree             | 751<br>25%  | 107<br>21%      | 122<br>24%   | 156<br>31%     | 120<br>24%          | 122<br>24%      | 125<br>25%    | 387<br>26% | 364<br>24%   | 279<br>26%               | 420<br>25%                                                                                  | 43<br>22%                                                                 |
| (1) Tend to agree              | 883<br>29%  | 141<br>28%      | 159<br>32%   | 148<br>30%     | 113<br>23%          | 167<br>33%      | 155<br>31%    | 437<br>30% | 446<br>29%   | 324<br>31%               | 494<br>29%                                                                                  | 47<br>24%                                                                 |
| (0) Neither agree nor disagree | 606<br>20%  | 102<br>20%      | 97<br>19%    | 110<br>22%     | 123<br>25%          | 95<br>19%       | 79<br>16%     | 273<br>19% | 333<br>22%   | 188<br>18%               | 373<br>22%                                                                                  | 40<br>21%                                                                 |
| (-1) Tend to disagree          | 387<br>13%  | 67<br>13%       | 70<br>14%    | 45<br>9%       | 70<br>14%           | 58<br>12%       | 78<br>16%     | 183<br>12% | 204<br>13%   | 152<br>14%               | 205<br>12%                                                                                  | 28<br>15%                                                                 |
| (-2) Strongly disagree         | 243<br>8%   | 28<br>6%        | 44<br>9%     | 30<br>6%       | 53<br>11%           | 37<br>7%        | 51<br>10%     | 124<br>8%  | 119<br>8%    | 85<br>8%                 | 130<br>8%                                                                                   | 26<br>14%                                                                 |
| Mean                           | 0.53        | 0.52            | 0.5          | 0.73           | 0.37                | 0.58            | 0.46          | 0.56       | 0.5          | 0.55                     | 0.54                                                                                        | 0.28                                                                      |
| NET: Agree                     | 1634<br>54% | 248<br>50%      | 281<br>56%   | 304<br>61%     | 233<br>47%          | 288<br>58%      | 280<br>56%    | 824<br>56% | 810<br>53%   | 604<br>57%               | 914<br>54%                                                                                  | 89<br>46%                                                                 |
| NET: Disagree                  | 630<br>21%  | 94<br>19%       | 114<br>23%   | 75<br>15%      | 123<br>25%          | 95<br>19%       | 130<br>26%    | 307<br>21% | 323<br>21%   | 236<br>22%               | 334<br>20%                                                                                  | 55<br>29%                                                                 |
| Don't know                     | 130<br>4%   | 56<br>11%       | 9<br>2%      | 12<br>2%       | 20<br>4%            | 22<br>4%        | 12<br>2%      | 60<br>4%   | 69<br>5%     | 26<br>2%                 | 86<br>5%                                                                                    | 8<br>4%                                                                   |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k

Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table B9  
Q25.5 - To what extent do you agree or disagree with the following statements? I feel that the benefits of sharing my personal data outweigh any privacy risks

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | MAN      |      |       |       |         |      |              |      |          |       |        |      | WOMAN    |      |       |       |         |      |              |      |          |       |        |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |       |       |         |      |              |      |          |       |        |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/CONSIDERING STARTING IN THE FUTURE |      |       |       |         |      |              |      |          |      |        |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  |  |  |
|--------------------------------|----------|------|-------|-------|---------|------|--------------|------|----------|-------|--------|------|----------|------|-------|-------|---------|------|--------------|------|----------|-------|--------|------|------------------------------------------|------|-------|-------|---------|------|--------------|------|----------|-------|--------|------|-------------------------------------------------------------------------------------------------|------|-------|-------|---------|------|--------------|------|----------|------|--------|--|-----------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|
|                                | ETHIOPIA |      | KENYA |       | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |       | UGANDA |      | ETHIOPIA |      | KENYA |       | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |       | UGANDA |      | ETHIOPIA                                 |      | KENYA |       | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |       | UGANDA |      | ETHIOPIA                                                                                        |      | KENYA |       | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%)  | TOTAL        | (N)  | (%)      | TOTAL | (N)    | (%)  | TOTAL    | (N)  | (%)   | TOTAL | (N)     | (%)  | TOTAL        | (N)  | (%)      | TOTAL | (N)    | (%)  | TOTAL                                    | (N)  | (%)   | TOTAL | (N)     | (%)  | TOTAL        | (N)  | (%)      | TOTAL | (N)    | (%)  | TOTAL                                                                                           | (N)  | (%)   | TOTAL | (N)     | (%)  | TOTAL        | (N)  | (%)      |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted base (selfish) base | 4000     | 1000 | 1000  | 1000  | 1000    | 1000 | 1000         | 1000 | 1000     | 1000  | 1000   | 1000 | 1000     | 1000 | 1000  | 1000  | 1000    | 1000 | 1000         | 1000 | 1000     | 1000  | 1000   | 1000 | 1000                                     | 1000 | 1000  | 1000  | 1000    | 1000 | 1000         | 1000 | 1000     | 1000  | 1000   | 1000 | 1000                                                                                            | 1000 | 1000  | 1000  | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| (2) Strongly agree             | 751      | 55   | 64    | 75    | 60      | 64   | 69           | 51   | 58       | 81    | 60     | 57   | 23       | 53   | 96    | 26    | 51      | 34   | 75           | 47   | 53       | 73    | 69     | 83   | 7                                        | 4    | 5     | 18    | 2       | 7    |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 23%      | 22%  | 26%   | 30%   | 24%     | 27%  | 29%          | 20%  | 23%      | 32%   | 24%    | 22%  | 19%      | 26%  | 34%   | 23%   | 24%     | 23%  | 22%          | 24%  | 27%      | 26%   | 25%    | 28%  | 28%                                      | 23%  | 33%   | 20%   | 17%     | 20%  |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| (3) Tend to agree              | 883      | 75   | 82    | 73    | 57      | 92   | 58           | 66   | 76       | 75    | 56     | 75   | 37       | 60   | 86    | 26    | 80      | 36   | 88           | 94   | 58       | 68    | 79     | 107  | 7                                        | 5    | 4     | 14    | 4       | 12   |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 23%      | 30%  | 33%   | 30%   | 23%     | 39%  | 24%          | 20%  | 30%      | 30%   | 22%    | 29%  | 33%      | 30%  | 33%   | 23%   | 37%     | 27%  | 26%          | 33%  | 29%      | 24%   | 30%    | 32%  | 26%                                      | 28%  | 26%   | 4     | 14      | 4    | 32           |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| (5) Neither agree nor disagree | 606      | 37   | 47    | 53    | 61      | 41   | 33           | 65   | 49       | 57    | 62     | 54   | 22       | 37   | 58    | 28    | 33      | 11   | 75           | 54   | 48       | 72    | 62     | 62   | 2                                        | 5    | 4     | 21    | 1       | 7    |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 20%      | 13%  | 19%   | 22%   | 25%     | 17%  | 14%          | 20%  | 19%      | 22%   | 24%    | 21%  | 18%      | 19%  | 19%   | 20%   | 23%     | 15%  | 8%           | 22%  | 19%      | 24%   | 25%    | 23%  | 19%                                      | 8%   | 20%   | 20%   | 24%     | 9%   | 19%          | 13%  |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| I-31 Tend to disagree          | 387      | 40   | 28    | 25    | 33      | 15   | 43           | 27   | 43       | 20    | 38     | 43   | 16       | 37   | 32    | 24    | 34      | 35   | 29           | 46   | 35       | 39    | 37     | 22   | 46                                       | 4    | 2     | 1     | 37      | 1    | 4            |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 11%      | 10%  | 12%   | 10%   | 13%     | 6%   | 18%          | 11%  | 15%      | 8%    | 13%    | 16%  | 13%      | 10%  | 9%    | 13%   | 16%     | 22%  | 13%          | 12%  | 10%      | 13%   | 8%     | 14%  | 34%                                      | 11%  | 7%    | 20%   | 6%      | 16%  |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| I-21 Strongly disagree         | 243      | 18   | 23    | 15    | 26      | 19   | 35           | 10   | 22       | 15    | 36     | 19   | 5        | 16   | 15    | 16    | 14      | 6    | 17           | 26   | 15       | 24    | 21     | 26   | 5                                        | 2    | -     | 11    | 4       | 5    |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 8%       | 7%   | 9%    | 6%    | 11%     | 8%   | 10%          | 4%   | 9%       | 6%    | 10%    | 7%   | 1%       | 8%   | 5%    | 8%    | 6%      | 15%  | 5%           | 9%   | 8%       | 8%    | 8%     | 8%   | 19%                                      | 8%   | -     | 13%   | 34%     | 13%  |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Mean                           | 0.53     | 0.48 | 0.57  | 0.7   | 0.38    | 0.73 | 0.46         | 0.55 | 0.43     | 0.76  | 0.35   | 0.44 | 0.5      | 0.5  | 0.8   | 0.27  | 0.58    | 0.27 | 0.53         | 0.51 | 0.59     | 0.47  | 0.6    | 0.54 | 0.31                                     | 0.48 | 0.51  | 0.11  | -0.06   | 0.39 |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| NET: Agree                     | 1634     | 130  | 146   | 148   | 117     | 156  | 126          | 118  | 135      | 155   | 116    | 133  | 58       | 111  | 182   | 52    | 130     | 70   | 164          | 160  | 111      | 141   | 148    | 190  | 14                                       | 10   | 9     | 32    | 6       | 19   |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 54%      | 53%  | 59%   | 60%   | 47%     | 65%  | 53%          | 47%  | 53%      | 62%   | 46%    | 51%  | 51%      | 56%  | 64%   | 46%   | 61%     | 53%  | 48%          | 57%  | 55%      | 49%   | 56%    | 57%  | 53%                                      | 51%  | 59%   | 37%   | 51%     | 55%  |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| NET: Disagree                  | 630      | 57   | 50    | 40    | 59      | 33   | 67           | 37   | 63       | 35    | 64     | 62   | 22       | 48   | 39    | 30    | 47      | 49   | 62           | 61   | 34       | 61    | 43     | 72   | 9                                        | 4    | 1     | 29    | 5       | 8    |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 21%      | 23%  | 20%   | 16%   | 24%     | 14%  | 28%          | 15%  | 20%      | 14%   | 23%    | 24%  | 20%      | 23%  | 14%   | 27%   | 22%     | 37%  | 18%          | 22%  | 17%      | 21%   | 16%    | 22%  | 33%                                      | 20%  | 7%    | 33%   | 40%     | 23%  |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
| Don't know                     | 130      | 23   | 2     | 6     | 9       | 8    | 11           | 33   | 7        | 5     | 11     | 13   | 11       | 1    | 4     | 2     | 5       | 3    | 40           | 7    | 7        | 12    | 12     | 7    | 1                                        | *    | 1     | 4     | -       | 1    |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |
|                                | 4%       | 9%   | 1%    | 1%    | 3%      | 4%   | 5%           | 13%  | 3%       | 2%    | 4%     | 5%   | 10%      | *    | 1%    | 1%    | 3%      | 2%   | 12%          | 3%   | 3%       | 6%    | 5%     | 2%   | 5%                                       | 2%   | 7%    | 5%    | -       | 3%   |              |      |          |       |        |      |                                                                                                 |      |       |       |         |      |              |      |          |      |        |  |                                                                                   |  |  |  |  |  |  |  |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/aa/bb/cc  
Overlapping formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 90

Q10\_7 - To what extent do you agree or disagree with the following statements? I try not to share my personal data unless I absolutely have to

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | TOTAL       | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER      |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|--------------------------------|-------------|-----------------|--------------|----------------|---------------------|-----------------|---------------|-------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                |             |                 |              |                |                     |                 |               | MAN<br>(g)  | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                | 4500        | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498        | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                  | 3000        | 500             | 500          | 500            | 500                 | 500             | 500           | 1464        | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| (2) Strongly agree             | 1795<br>60% | 212<br>42%      | 311<br>62%   | 329<br>66%     | 305<br>61%          | 303<br>61%      | 334<br>67%    | 865<br>59%  | 929<br>61%   | 659<br>63%               | 1017<br>60%                                                                                 | 103<br>53%                                                                |
| (1) Tend to agree              | 730<br>24%  | 139<br>28%      | 133<br>27%   | 121<br>24%     | 113<br>23%          | 129<br>26%      | 96<br>19%     | 374<br>26%  | 355<br>23%   | 244<br>23%               | 420<br>25%                                                                                  | 54<br>28%                                                                 |
| (0) Neither agree nor disagree | 198<br>7%   | 49<br>10%       | 24<br>5%     | 23<br>5%       | 44<br>9%            | 26<br>5%        | 32<br>6%      | 90<br>6%    | 108<br>7%    | 73<br>7%                 | 104<br>6%                                                                                   | 19<br>10%                                                                 |
| (-1) Tend to disagree          | 84<br>3%    | 19<br>4%        | 13<br>3%     | 12<br>2%       | 13<br>3%            | 9<br>2%         | 18<br>4%      | 49<br>3%    | 36<br>2%     | 23<br>2%                 | 52<br>3%                                                                                    | 4<br>2%                                                                   |
| (-2) Strongly disagree         | 82<br>3%    | 18<br>4%        | 14<br>3%     | 7<br>1%        | 15<br>3%            | 13<br>3%        | 14<br>3%      | 46<br>3%    | 36<br>2%     | 24<br>2%                 | 47<br>3%                                                                                    | 7<br>4%                                                                   |
| Mean                           | 1.41        | 1.16            | 1.44         | 1.53           | 1.38                | 1.46            | 1.45          | 1.38        | 1.44         | 1.46                     | 1.41                                                                                        | 1.28                                                                      |
| NET: Agree                     | 2524<br>84% | 351<br>70%      | 444<br>89%   | 450<br>90%     | 418<br>84%          | 432<br>86%      | 430<br>86%    | 1239<br>85% | 1285<br>84%  | 903<br>86%               | 1437<br>84%                                                                                 | 157<br>82%                                                                |
| NET: Disagree                  | 166<br>6%   | 37<br>7%        | 27<br>5%     | 19<br>4%       | 28<br>6%            | 23<br>5%        | 32<br>6%      | 95<br>6%    | 72<br>5%     | 47<br>4%                 | 99<br>6%                                                                                    | 12<br>6%                                                                  |
| Don't know                     | 111<br>4%   | 63<br>13%       | 5<br>1%      | 7<br>1%        | 9<br>2%             | 20<br>4%        | 6<br>1%       | 41<br>3%    | 71<br>5%     | 31<br>3%                 | 67<br>4%                                                                                    | 5<br>2%                                                                   |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 91  
Q25\_7 - To what extent do you agree or disagree with the following statements? I try not to share my personal data unless I absolutely have to

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                | MAN   |      |          |       |         |              |          |        |          |       | WOMAN   |              |          |        |          |       |         |              |          |        | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |       |         |              |          |        |          |       |         |              | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |        |          |       |         |              |          |        |      |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |      |      |      |      |      |      |  |  |
|--------------------------------|-------|------|----------|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|--------|------------------------------------------|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|--------------------------------------------------------------------------------------------------|--------|----------|-------|---------|--------------|----------|--------|------|------|-----------------------------------------------------------------------------------|------|------|------|------|------|------|------|--|--|
|                                | TOTAL |      | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                 | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA                                                                                         | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
|                                | (01)  | (02) | (03)     | (04)  | (05)    | (06)         | (07)     | (08)   | (09)     | (10)  | (11)    | (12)         | (13)     | (14)   | (15)     | (16)  | (17)    | (18)         | (19)     | (20)   | (21)                                     | (22)  | (23)    | (24)         | (25)     | (26)   | (27)     | (28)  | (29)    | (30)         | (31)                                                                                             | (32)   | (33)     | (34)  | (35)    | (36)         | (37)     | (38)   |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
| UNWEIGHTED BASE                | 4000  | 3999 | 3999     | 3999  | 3999    | 3999         | 3999     | 3999   | 3999     | 3999  | 3999    | 3999         | 3999     | 3999   | 3999     | 3999  | 3999    | 3999         | 3999     | 3999   | 3999                                     | 3999  | 3999    | 3999         | 3999     | 3999   | 3999     | 3999  | 3999    | 3999         | 3999                                                                                             | 3999   | 3999     | 3999  | 3999    | 3999         | 3999     | 3999   | 3999 | 3999 | 3999                                                                              | 3999 | 3999 | 3999 | 3999 | 3999 | 3999 | 3999 |  |  |
| WEIGHTED BASE                  | 217   | 217  | 217      | 217   | 217     | 217          | 217      | 217    | 217      | 217   | 217     | 217          | 217      | 217    | 217      | 217   | 217     | 217          | 217      | 217    | 217                                      | 217   | 217     | 217          | 217      | 217    | 217      | 217   | 217     | 217          | 217                                                                                              | 217    | 217      | 217   | 217     | 217          | 217      | 217    | 217  | 217  | 217                                                                               | 217  | 217  | 217  | 217  | 217  | 217  |      |  |  |
| (2) Strongly agree             | 179%  | 113  | 147      | 140   | 142     | 145          | 157      | 99     | 164      | 159   | 162     | 158          | 183      | 177    | 47       | 135   | 130     | 68           | 133      | 85     | 147                                      | 169   | 151     | 182          | 165      | 224    | 13       | 6     | 7       | 48           | 4                                                                                                | 24     |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
| (3) Tend to agree              | 730   | 75   | 67       | 60    | 62      | 65           | 45       | 45     | 64       | 66    | 61      | 50           | 64       | 50     | 20       | 44    | 68      | 27           | 54       | 31     | 108                                      | 79    | 46      | 60           | 73       | 55     | 6        | 9     | 6       | 23           | 2                                                                                                | 30     |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
| (4) Neither agree nor disagree | 198   | 16   | 13       | 13    | 22      | 13           | 13       | 13     | 33       | 11    | 11      | 22           | 13       | 19     | 24       | 8     | 14      | 7            | 11       | 9      | 22                                       | 16    | 9       | 24           | 11       | 22     | 3        | *     | 1       | 10           | 4                                                                                                | 1      |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
| (5-11) Tend to disagree        | 84    | 11   | 10       | 6     | 6       | 4            | 11       | 8      | 4        | 4     | 6       | 7            | 5        | 6      | 2        | 6     | 17      | 4            | 1        | 3      | 11                                       | 6     | 4       | 8            | 8        | 14     | 1        | 3     | 1       | 1            | -                                                                                                | -      |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
| (12) Strongly disagree         | 3%    | 4%   | 4%       | 3%    | 2%      | 3%           | 5%       | 3%     | 3%       | 2%    | 2%      | 3%           | 2%       | 2%     | 2%       | 3%    | 2%      | 3%           | *        | 2%     | 3%                                       | 3%    | 2%      | 3%           | 4%       | 3%     | 3%       | 3%    | 3%      | 4%           | 3%                                                                                               | 4%     | 3%       | 4%    | 3%      | 4%           | 3%       | 4%     | 3%   | 4%   | 3%                                                                                | 4%   | 3%   | 4%   | 3%   | 4%   |      |      |  |  |
| Mean                           | 1.41  | 1.39 | 1.38     | 1.5   | 1.34    | 1.44         | 1.41     | 1.41   | 1.34     | 1.51  | 1.55    | 1.42         | 1.47     | 1.49   | 1.1      | 1.53  | 1.55    | 1.37         | 1.48     | 1.46   | 1.23                                     | 1.41  | 1.51    | 1.41         | 1.51     | 1.43   | 1.17     | 1.01  | 1.31    | 1.33         | 0.59                                                                                             | 1.62   |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
| NET: Agree                     | 2524  | 188  | 214      | 220   | 204     | 210          | 203      | 163    | 229      | 230   | 213     | 222          | 227      | 67     | 179      | 258   | 96      | 187          | 117      | 254    | 248                                      | 177   | 242     | 237          | 279      | 19     | 16       | 13    | 70      | 6            | 34                                                                                               |        |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
| NET: Disagree                  | 166   | 22   | 17       | 17    | 10      | 14           | 20       | 15     | 10       | 9     | 14      | 12           | 12       | 5      | 9        | 9     | 8       | 8            | 7        | 22     | 15                                       | 9     | 17      | 10           | 25       | 2      | 2        | 1     | 3       | 2            | *                                                                                                |        |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
| Don't know                     | 111   | 22   | 2        | 4     | 5       | 5            | 2        | 41     | 3        | 3     | 4       | 15           | 4        | 16     | 1        | 2     | 2       | 9            | 1        | 43     | 4                                        | 4     | 4       | 4            | 7        | 5      | 1        | -     | 1       | 2            | -                                                                                                | -      |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |
|                                | 4%    | 9%   | 1%       | 2%    | 2%      | 2%           | 1%       | 16%    | 1%       | 1%    | 2%      | 6%           | 1%       | 14%    | 0%       | 1%    | 1%      | 2%           | 4%       | 1%     | 13%                                      | 1%    | 2%      | 1%           | 3%       | 1%     | 6%       | -     | 4%      | 3%           | -                                                                                                | -      |          |       |         |              |          |        |      |      |                                                                                   |      |      |      |      |      |      |      |  |  |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/AB/CD/E  
Overlapping formula used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipros Terms and Conditions.

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Table 92

Q11 - What, if anything, would make you more comfortable sharing your personal data digitally?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                                | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER      |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|----------------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|-------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                |       |                 |              |                |                     |                 |               | MAN<br>(g)  | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                                | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498        | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                                  | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464        | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Protection against fraud and scams                             | 2015  | 245             | 372          | 368            | 341                 | 333             | 356           | 958         | 1057         | 728                      | 1160                                                                                        | 113                                                                       |
|                                                                | 67%   | 49%             | 74%<br>adeqh | 74%<br>adeqh   | 68%<br>a            | 67%<br>a        | 71%<br>a      | 65%<br>a    | 69%<br>a     | 69%<br>k                 | 68%<br>k                                                                                    | 59%                                                                       |
| Ability to see and control who<br>accesses my personal data    | 1837  | 244             | 320          | 326            | 288                 | 332             | 328           | 879         | 958          | 663                      | 1064                                                                                        | 97                                                                        |
|                                                                | 61%   | 49%             | 64%<br>adg   | 65%<br>adg     | 58%<br>a            | 66%<br>adg      | 66%<br>ad     | 60%<br>a    | 62%<br>ad    | 63%<br>k                 | 62%<br>k                                                                                    | 51%                                                                       |
| Clear rules on how my personal<br>data will be used            | 1801  | 234             | 334          | 299            | 299                 | 321             | 315           | 856         | 944          | 662                      | 1029                                                                                        | 95                                                                        |
|                                                                | 60%   | 47%             | 67%<br>acdgh | 60%<br>a       | 60%<br>a            | 64%<br>ag       | 63%<br>a      | 58%<br>a    | 61%<br>a     | 63%<br>k                 | 60%<br>k                                                                                    | 50%                                                                       |
| Guarantees by organisations of<br>data protection              | 1657  | 222             | 286          | 317            | 252                 | 306             | 275           | 794         | 862          | 625                      | 930                                                                                         | 87                                                                        |
|                                                                | 55%   | 44%             | 57%<br>ad    | 63%<br>abdfgh  | 50%<br>a            | 61%<br>adg      | 55%<br>a      | 54%<br>ad   | 56%<br>ad    | 59%<br>jk                | 55%<br>k                                                                                    | 46%                                                                       |
| Strong penalties for organisations<br>who misuse personal data | 1618  | 175             | 288          | 286            | 261                 | 289             | 319           | 778         | 839          | 595                      | 924                                                                                         | 90                                                                        |
|                                                                | 54%   | 35%             | 58%<br>adg   | 57%<br>adg     | 52%<br>a            | 58%<br>a        | 64%<br>adgh   | 53%<br>a    | 55%<br>a     | 56%<br>k                 | 54%<br>k                                                                                    | 47%                                                                       |
| Knowing I will be supported if my<br>personal data is misused  | 1404  | 160             | 230          | 225            | 249                 | 304             | 236           | 679         | 724          | 515                      | 791                                                                                         | 86                                                                        |
|                                                                | 47%   | 32%             | 46%<br>a     | 45%<br>a       | 50%<br>acg          | 61%<br>abcdfgh  | 47%<br>a      | 46%<br>a    | 47%<br>a     | 49%<br>j                 | 46%<br>j                                                                                    | 45%                                                                       |
| Knowing I will be compensated if<br>my data is misused         | 1333  | 165             | 238          | 206            | 219                 | 237             | 269           | 679         | 653          | 453                      | 785                                                                                         | 86                                                                        |
|                                                                | 44%   | 33%             | 48%<br>ach   | 41%<br>a       | 44%<br>a            | 47%<br>a        | 54%<br>acdgh  | 46%<br>ac   | 43%<br>a     | 43%<br>j                 | 46%<br>j                                                                                    | 45%                                                                       |
| Independent regulatory oversight                               | 822   | 112             | 187          | 112            | 130                 | 160             | 121           | 455         | 367          | 315                      | 451                                                                                         | 46                                                                        |
|                                                                | 27%   | 22%             | 37%<br>acdgh | 22%<br>a       | 26%<br>a            | 32%<br>ach      | 24%<br>acdgh  | 31%<br>adfh | 24%<br>a     | 30%<br>j                 | 26%<br>j                                                                                    | 24%                                                                       |
| Something else                                                 | 20    | *               | 3            | 3              | 2                   | 8               | 4             | 14          | 6            | 13                       | 7                                                                                           | -                                                                         |
|                                                                | 1%    | *               | 1%           | 1%             | *                   | 2%<br>h         | 1%            | 1%<br>d     | *            | 1%<br>j                  | *                                                                                           | -                                                                         |
| Nothing would make me more<br>comfortable                      | 75    | 28              | 7            | 2              | 18                  | 8               | 12            | 32          | 43           | 27                       | 34                                                                                          | 8                                                                         |
|                                                                | 3%    | 6%<br>bcegh     | 1%<br>c      | *              | 4%<br>bcg           | 2%<br>c         | 2%<br>c       | 2%<br>c     | 3%<br>bc     | 3%<br>j                  | 2%<br>j                                                                                     | 4%<br>j                                                                   |
| Don't know                                                     | 123   | 68              | 5            | 9              | 15                  | 11              | 14            | 58          | 65           | 17                       | 75                                                                                          | 16                                                                        |
|                                                                | 4%    | 14%<br>bcdefgh  | 1%           | 2%             | 3%<br>b             | 2%              | 3%            | 4%<br>bc    | 4%<br>bc     | 2%<br>i                  | 4%<br>i                                                                                     | 8%<br>ij                                                                  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 93  
Q11 - What, if anything, would make you more comfortable sharing your personal data digitally?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                             | MAN      |      |       |      |         |      |              |      |          |      | WOMAN  |      |          |      |       |      |         |      |              |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |        |      |          |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE SOMETHING PLANNING CONSIDERING STARTING IN THE FUTURE |      |          |      |        |      |          |      |       |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |              |      |          |      |        |      |  |  |
|-------------------------------------------------------------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|--------------|------|------------------------------------------|------|--------|------|----------|------|-------|------|---------|------|-------------------------------------------------------------------------------------------------------|------|----------|------|--------|------|----------|------|-------|------|-----------------------------------------------------------------------------------|------|--------------|------|----------|------|--------|------|--|--|
|                                                             | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA                                 |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                                                                                          |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA                                                                           |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      |  |  |
|                                                             | TOTAL    | (n)  | (%)   | (n)  | (%)     | (n)  | (%)          | (n)  | (%)      | (n)  | (%)    | (n)  | (%)      | (n)  | (%)   | (n)  | (%)     | (n)  | (%)          | (n)  | (%)                                      | (n)  | (%)    | (n)  | (%)      | (n)  | (%)   | (n)  | (%)     | (n)  | (%)                                                                                                   | (n)  | (%)      | (n)  | (%)    | (n)  | (%)      | (n)  | (%)   | (n)  | (%)                                                                               | (n)  | (%)          | (n)  | (%)      |      |        |      |  |  |
| Unweighted base                                             | 4000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000         | 1000 | 1000                                     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000                                                                                                  | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000                                                                              | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 |  |  |
| Protection against fraud and scams                          | 2015     | 113  | 176   | 183  | 164     | 150  | 171          | 132  | 186      | 185  | 176    | 183  | 165      | 47   | 155   | 214  | 76      | 143  | 92           | 183  | 205                                      | 142  | 136    | 185  | 249      | 13   | 12    | 10   | 59      | 4    | 14                                                                                                    |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 67%      | 48%  | 72%   | 74%  | 67%     | 68%  | 72%          | 52%  | 77%      | 73%  | 78%    | 70%  | 71%      | 42%  | 78%   | 76%  | 68%     | 68%  | 67%          | 70%  | 54%                                      | 72%  | 71%    | 68%  | 75%      | 52%  | 66%   | 67%  | 68%     | 36%  | 39%                                                                                                   |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
| Ability to see and control who accesses my personal data    | 1887     | 118  | 153   | 162  | 145     | 150  | 150          | 126  | 166      | 163  | 142    | 182  | 178      | 49   | 131   | 181  | 66      | 141  | 95           | 182  | 179                                      | 133  | 170    | 184  | 217      | 10   | 9     | 10   | 46      | 7    | 16                                                                                                    |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 61%      | 48%  | 62%   | 66%  | 59%     | 63%  | 63%          | 50%  | 66%      | 63%  | 63%    | 56%  | 69%      | 44%  | 67%   | 64%  | 58%     | 65%  | 71%          | 53%  | 63%                                      | 67%  | 59%    | 69%  | 66%      | 37%  | 50%   | 69%  | 53%     | 59%  | 45%                                                                                                   |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
| Clear rules on how my personal data will be used            | 1801     | 108  | 158   | 147  | 151     | 144  | 148          | 126  | 175      | 151  | 147    | 177  | 187      | 52   | 136   | 173  | 65      | 152  | 84           | 163  | 189                                      | 118  | 176    | 164  | 229      | 13   | 9     | 6    | 51      | 4    | 12                                                                                                    |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 60%      | 44%  | 64%   | 59%  | 61%     | 60%  | 62%          | 50%  | 69%      | 60%  | 60%    | 58%  | 68%      | 47%  | 69%   | 61%  | 58%     | 71%  | 63%          | 48%  | 67%                                      | 59%  | 62%    | 62%  | 66%      | 50%  | 47%   | 43%  | 59%     | 37%  | 34%                                                                                                   |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
| Guarantees by organisations of data protection              | 1657     | 104  | 140   | 162  | 129     | 139  | 130          | 118  | 148      | 147  | 155    | 122  | 147      | 54   | 125   | 184  | 55      | 146  | 71           | 159  | 153                                      | 133  | 145    | 158  | 192      | 13   | 8     | 8    | 47      | 1    | 11                                                                                                    |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 53%      | 42%  | 57%   | 65%  | 52%     | 58%  | 51%          | 47%  | 58%      | 61%  | 48%    | 64%  | 59%      | 39%  | 63%   | 63%  | 49%     | 68%  | 54%          | 47%  | 54%                                      | 61%  | 51%    | 62%  | 58%      | 51%  | 41%   | 53%  | 54%     | 8%   | 12%                                                                                                   |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
| Strong penalties for organisations who misuse personal data | 1618     | 82   | 144   | 146  | 137     | 128  | 141          | 92   | 144      | 140  | 124    | 161  | 178      | 36   | 119   | 119  | 64      | 126  | 90           | 124  | 162                                      | 118  | 149    | 157  | 213      | 11   | 6     | 7    | 45      | 5    | 16                                                                                                    |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 54%      | 33%  | 58%   | 59%  | 56%     | 54%  | 59%          | 37%  | 57%      | 55%  | 49%    | 62%  | 68%      | 32%  | 61%   | 54%  | 50%     | 59%  | 68%          | 36%  | 57%                                      | 59%  | 52%    | 59%  | 64%      | 41%  | 31%   | 47%  | 53%     | 44%  | 45%                                                                                                   |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
| Knowing I will be supported if my personal data is misused  | 1404     | 74   | 118   | 118  | 128     | 123  | 118          | 86   | 112      | 108  | 120    | 180  | 118      | 45   | 105   | 122  | 51      | 130  | 66           | 100  | 122                                      | 95   | 146    | 172  | 156      | 12   | 7     | 7    | 46      | 1    | 13                                                                                                    |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 47%      | 30%  | 48%   | 47%  | 52%     | 52%  | 50%          | 34%  | 44%      | 43%  | 48%    | 69%  | 45%      | 40%  | 51%   | 43%  | 46%     | 61%  | 50%          | 29%  | 43%                                      | 48%  | 51%    | 60%  | 47%      | 45%  | 39%   | 46%  | 53%     | 12%  | 37%                                                                                                   |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
| Knowing I will be compensated if my data is misused         | 1383     | 86   | 125   | 112  | 116     | 117  | 124          | 79   | 113      | 94   | 103    | 120  | 145      | 32   | 102   | 112  | 46      | 89   | 73           | 120  | 124                                      | 87   | 127    | 145  | 181      | 11   | 11    | 6    | 41      | 3    | 14                                                                                                    |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 44%      | 35%  | 51%   | 45%  | 47%     | 49%  | 52%          | 31%  | 44%      | 37%  | 41%    | 46%  | 55%      | 29%  | 52%   | 39%  | 41%     | 41%  | 55%          | 35%  | 44%                                      | 44%  | 44%    | 55%  | 55%      | 43%  | 60%   | 40%  | 48%     | 25%  | 40%                                                                                                   |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
| Independent regulatory oversight                            | 822      | 59   | 101   | 63   | 72      | 86   | 73           | 53   | 86       | 49   | 58     | 73   | 48       | 23   | 85    | 67   | 31      | 66   | 43           | 76   | 98                                       | 41   | 68     | 93   | 76       | 10   | 4     | 3    | 27      | 1    | 2                                                                                                     |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 27%      | 24%  | 41%   | 26%  | 29%     | 36%  | 31%          | 21%  | 34%      | 19%  | 23%    | 28%  | 18%      | 21%  | 43%   | 24%  | 27%     | 31%  | 31%          | 22%  | 35%                                      | 21%  | 24%    | 35%  | 23%      | 40%  | 21%   | 18%  | 12%     | 5%   | 5%                                                                                                    |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
| Something else                                              | 20       | 1    | 2     | 1    | 3       | 1    | 4            | 4    | -        | -    | 1      | 4    | -        | -    | 2     | 1    | 1       | 2    | 2            | 2    | 1                                        | 2    | 1      | 1    | 2        | -    | -     | -    | -       | -    | -                                                                                                     | -    | -        | -    | -      | -    | -        | -    | -     | -    | -                                                                                 | -    | -            | -    | -        | -    | -      |      |  |  |
|                                                             | 1%       | 1    | 1%    | 1%   | 1%      | 1    | 2%           | 2%   | -        | -    | 1      | 2%   | -        | -    | 1%    | 1    | 1       | 2%   | 2%           | 1    | 1%                                       | 1    | 1      | 1    | 2        | -    | -     | -    | -       | -    | -                                                                                                     | -    | -        | -    | -      | -    | -        | -    | -     | -    | -                                                                                 | -    | -            | -    | -        | -    | -      |      |  |  |
| Nothing would make me more comfortable                      | 75       | 11   | 3     | 2    | 5       | 5    | 5            | 16   | 3        | 1    | 13     | 3    | 7        | 13   | 1     | 2    | 5       | 2    | 4            | 9    | 5                                        | 1    | 9      | 4    | 5        | 2    | 1     | -    | 4       | -    | -                                                                                                     | -    | -        | -    | -      | -    | -        | -    | -     | -    | -                                                                                 | -    | -            | -    | -        | -    | -      |      |  |  |
|                                                             | 3%       | 5%   | 1%    | 1%   | 1%      | 2%   | 2%           | 6%   | 1%       | 1    | 5%     | 1%   | 3%       | 12%  | 1     | 1    | 4%      | 1%   | 3%           | 3%   | 2%                                       | 1    | 3%     | 2%   | 2%       | 6%   | 3%    | -    | 5%      | -    | -                                                                                                     | -    | -        | -    | -      | -    | -        | -    | -     | -    | -                                                                                 | -    | -            | -    | -        | -    | -      |      |  |  |
| Don't know                                                  | 123      | 10   | 3     | 4    | 8       | 7    | 7            | 38   | 3        | 3    | 6      | 8    | 6        | 22   | 1     | 2    | -       | 3    | 1            | 46   | 4                                        | 8    | 10     | 2    | 6        | 5    | 1     | -    | 3       | 1    | 6                                                                                                     |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |
|                                                             | 4%       | 12%  | 1%    | 1%   | 1%      | 3%   | 3%           | 15%  | 1%       | 2%   | 3%     | 1%   | 2%       | 10%  | 1     | 1%   | -       | 1%   | 1%           | 13%  | 1%                                       | 4%   | 3%     | 1%   | 2%       | 18%  | 4%    | -    | 4%      | 9%   | 18%                                                                                                   |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |      |  |  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f - g/h/i/j/k/l - m/n/o/p/q/r - s/t/u/v/w/x - y/z/A/B/C/D/E  
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



24-089497-40 - DIGITAL PUBLIC INFRASTRUCTURE  
3RD - 18TH OCTOBER 2025  
PUBLIC  
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4 Nov 2025

Table 54  
Q12 - Which, if any, of the following would encourage you to personally start a new business or expand your current business in the future, beyond access to capital or financing?

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Uganda/Tanzania/Ethiopia

|                                                                                                                       |       |          |       |         |              |          |        | GENDER |       | SMALL BUSINESS OWNERSHIP |                                                                                      |                                                                    |  |
|-----------------------------------------------------------------------------------------------------------------------|-------|----------|-------|---------|--------------|----------|--------|--------|-------|--------------------------|--------------------------------------------------------------------------------------|--------------------------------------------------------------------|--|
|                                                                                                                       | TOTAL | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | MAN    | WOMAN | CURRENTLY OWN            | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE |  |
| UNWEIGHTED BASE                                                                                                       | 4866  | 500      | 2000  | 2000    | 1000         | 500      | 500    | 2489   | 2377  | 1054                     | 805                                                                                  | 253                                                                |  |
| WEIGHTED BASE                                                                                                         | 8000  | 500      | 500   | 500     | 500          | 500      | 500    | 1464   | 1335  | 1054                     | 1707                                                                                 | 192                                                                |  |
| Better knowledge or education about running a business (e.g. courses, online resources, etc.)                         | 1354  | 190      | 250   | 236     | 198          | 264      | 215    | 674    | 679   | 490                      | 805                                                                                  | 51                                                                 |  |
|                                                                                                                       | 45%   | 38%      | 50%   | 47%     | 40%          | 53%      | 43%    | 46%    | 44%   | 47%                      | 47%                                                                                  | 27%                                                                |  |
| More knowledge of the industry I want to pursue (e.g. similar companies in my area, product knowledge, pricing, etc.) | 1196  | 153      | 226   | 214     | 177          | 221      | 206    | 685    | 581   | 419                      | 727                                                                                  | 45                                                                 |  |
|                                                                                                                       | 40%   | 31%      | 45%   | 43%     | 35%          | 44%      | 41%    | 41%    | 38%   | 40%                      | 43%                                                                                  | 24%                                                                |  |
| Greater knowledge of market demand for the product/service I want to provide                                          | 1332  | 175      | 242   | 245     | 196          | 238      | 236    | 654    | 677   | 486                      | 776                                                                                  | 63                                                                 |  |
|                                                                                                                       | 44%   | 35%      | 48%   | 49%     | 39%          | 48%      | 47%    | 45%    | 44%   | 46%                      | 45%                                                                                  | 33%                                                                |  |
| Being able to get all of the permits or registrations I need through one digital system                               | 1167  | 138      | 223   | 210     | 175          | 208      | 214    | 580    | 587   | 422                      | 692                                                                                  | 48                                                                 |  |
|                                                                                                                       | 39%   | 28%      | 45%   | 42%     | 35%          | 42%      | 43%    | 40%    | 38%   | 40%                      | 41%                                                                                  | 25%                                                                |  |
| The ability to digitally authenticate buyer & seller identification                                                   | 997   | 153      | 171   | 199     | 140          | 173      | 182    | 512    | 485   | 380                      | 576                                                                                  | 37                                                                 |  |
|                                                                                                                       | 33%   | 31%      | 34%   | 40%     | 28%          | 35%      | 32%    | 35%    | 32%   | 36%                      | 34%                                                                                  | 19%                                                                |  |
| The ability to make secure digital payments to suppliers                                                              | 1178  | 144      | 217   | 225     | 179          | 192      | 222    | 603    | 574   | 435                      | 689                                                                                  | 46                                                                 |  |
|                                                                                                                       | 39%   | 29%      | 43%   | 45%     | 36%          | 38%      | 44%    | 41%    | 37%   | 41%                      | 40%                                                                                  | 24%                                                                |  |
| The ability to accept secure digital payments from customers                                                          | 1265  | 148      | 233   | 226     | 186          | 218      | 253    | 627    | 637   | 459                      | 751                                                                                  | 48                                                                 |  |
|                                                                                                                       | 42%   | 30%      | 47%   | 45%     | 37%          | 44%      | 51%    | 43%    | 41%   | 44%                      | 44%                                                                                  | 25%                                                                |  |
| Availability of skilled workers in the industry I want to pursue                                                      | 928   | 106      | 180   | 169     | 132          | 171      | 170    | 469    | 459   | 346                      | 541                                                                                  | 38                                                                 |  |
|                                                                                                                       | 31%   | 21%      | 35%   | 34%     | 26%          | 34%      | 34%    | 32%    | 30%   | 33%                      | 32%                                                                                  | 20%                                                                |  |
| Access to a business coach or mentor                                                                                  | 910   | 109      | 156   | 166     | 131          | 191      | 158    | 469    | 440   | 328                      | 536                                                                                  | 42                                                                 |  |
|                                                                                                                       | 30%   | 22%      | 31%   | 33%     | 26%          | 38%      | 32%    | 32%    | 29%   | 31%                      | 31%                                                                                  | 22%                                                                |  |
| Having a physical premises (e.g. shop, office, etc.)                                                                  | 1012  | 107      | 187   | 171     | 167          | 169      | 211    | 524    | 487   | 373                      | 590                                                                                  | 42                                                                 |  |
|                                                                                                                       | 34%   | 21%      | 37%   | 34%     | 33%          | 34%      | 42%    | 36%    | 32%   | 35%                      | 35%                                                                                  | 22%                                                                |  |
| The ability to provide customer service through digital channels (e.g. email, chat, social media)                     | 1269  | 159      | 235   | 239     | 157          | 240      | 239    | 630    | 639   | 464                      | 758                                                                                  | 44                                                                 |  |
|                                                                                                                       | 42%   | 32%      | 47%   | 48%     | 31%          | 48%      | 48%    | 43%    | 42%   | 44%                      | 44%                                                                                  | 23%                                                                |  |
| The ability to make cross-border transactions                                                                         | 1074  | 135      | 184   | 195     | 134          | 187      | 238    | 577    | 497   | 414                      | 604                                                                                  | 53                                                                 |  |
|                                                                                                                       | 36%   | 27%      | 37%   | 39%     | 27%          | 37%      | 48%    | 39%    | 32%   | 39%                      | 35%                                                                                  | 27%                                                                |  |
| The ability to operate outside of my local area                                                                       | 1273  | 154      | 219   | 233     | 169          | 259      | 239    | 644    | 629   | 499                      | 730                                                                                  | 39                                                                 |  |
|                                                                                                                       | 42%   | 31%      | 44%   | 47%     | 34%          | 52%      | 48%    | 44%    | 41%   | 47%                      | 43%                                                                                  | 20%                                                                |  |
| Access to an online marketplace (e.g. Amazon, eBay, etc.)                                                             | 1207  | 160      | 207   | 218     | 153          | 238      | 232    | 601    | 606   | 462                      | 693                                                                                  | 47                                                                 |  |
|                                                                                                                       | 40%   | 32%      | 41%   | 44%     | 31%          | 48%      | 46%    | 41%    | 39%   | 44%                      | 41%                                                                                  | 24%                                                                |  |
| Being able to buy and sell products and services on social media                                                      | 1271  | 150      | 230   | 238     | 181          | 227      | 247    | 629    | 641   | 462                      | 748                                                                                  | 51                                                                 |  |
|                                                                                                                       | 42%   | 30%      | 46%   | 48%     | 36%          | 45%      | 49%    | 43%    | 42%   | 44%                      | 44%                                                                                  | 26%                                                                |  |
| Being able to create a website or have a dedicated website/ app                                                       | 983   | 102      | 164   | 181     | 168          | 178      | 181    | 476    | 507   | 372                      | 570                                                                                  | 39                                                                 |  |
|                                                                                                                       | 33%   | 20%      | 33%   | 38%     | 34%          | 36%      | 36%    | 33%    | 33%   | 35%                      | 33%                                                                                  | 20%                                                                |  |
| Access to efficient delivery services                                                                                 | 1161  | 159      | 206   | 206     | 160          | 219      | 211    | 551    | 598   | 432                      | 676                                                                                  | 46                                                                 |  |
|                                                                                                                       | 39%   | 32%      | 41%   | 41%     | 32%          | 44%      | 42%    | 38%    | 39%   | 41%                      | 40%                                                                                  | 24%                                                                |  |
| Using search engine advertising to attract customers                                                                  | 961   | 119      | 158   | 177     | 149          | 172      | 187    | 495    | 465   | 346                      | 574                                                                                  | 34                                                                 |  |
|                                                                                                                       | 32%   | 24%      | 32%   | 35%     | 30%          | 34%      | 37%    | 34%    | 30%   | 33%                      | 34%                                                                                  | 18%                                                                |  |
| Being able to partner with influencers who have a following                                                           | 862   | 121      | 137   | 156     | 112          | 158      | 178    | 456    | 406   | 331                      | 493                                                                                  | 32                                                                 |  |
|                                                                                                                       | 29%   | 24%      | 27%   | 31%     | 22%          | 32%      | 38%    | 31%    | 26%   | 31%                      | 29%                                                                                  | 17%                                                                |  |
| None of these                                                                                                         | 22    | 9        | 2     | 1       | 7            | 2        | *      | 7      | 15    | 4                        | 9                                                                                    | 3                                                                  |  |
|                                                                                                                       | 1%    | 2%       | *     | *       | 1%           | *        | *      | 1%     | *     | *                        | 1%                                                                                   | 2%                                                                 |  |
| I don't want to start/ have my own business in the future                                                             | 41    | 8        | 1     | *       | 19           | 8        | 4      | 16     | 25    | 9                        | 7                                                                                    | 23                                                                 |  |
|                                                                                                                       | 1%    | 2%       | *     | *       | 4%           | 2%       | 1%     | 1%     | 2%    | 1%                       | *                                                                                    | 12%                                                                |  |
| Don't know                                                                                                            | 102   | 44       | 4     | 8       | 25           | 10       | 10     | 56     | 46    | 17                       | 57                                                                                   | 17                                                                 |  |
|                                                                                                                       | 3%    | 9%       | 1%    | 2%      | 5%           | 2%       | 2%     | 4%     | 3%    | 2%                       | 3%                                                                                   | 9%                                                                 |  |

Proportions/Mean: Columns Tested 5% risk level - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

**Table 95**  
**Q12 - Which, if any, of the following would encourage you to personally start a new business or expand your current business in the future, beyond access to capital or financing?**

**Base:** All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                                                                                       | MAN      |     |       |     |         |      |              |      |          |      | WOMAN  |      |          |      |       |      |         |      |              |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |        |      |          |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE SOME PLANS/CONSIDERING STARTING IN THE FUTURE |      |          |      |        |      |          |      |       |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |              |      |          |      |        |  |  |  |
|-----------------------------------------------------------------------------------------------------------------------|----------|-----|-------|-----|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|--------------|------|------------------------------------------|------|--------|------|----------|------|-------|------|---------|------|-----------------------------------------------------------------------------------------------|------|----------|------|--------|------|----------|------|-------|------|-----------------------------------------------------------------------------------|------|--------------|------|----------|------|--------|--|--|--|
|                                                                                                                       | ETHIOPIA |     | KENYA |     | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA                                 |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                                                                                  |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA                                                                           |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |  |  |  |
|                                                                                                                       | (n)      | (%) | (n)   | (%) | (n)     | (%)  | (n)          | (%)  | (n)      | (%)  | (n)    | (%)  | (n)      | (%)  | (n)   | (%)  | (n)     | (%)  | (n)          | (%)  | (n)                                      | (%)  | (n)    | (%)  | (n)      | (%)  | (n)   | (%)  | (n)     | (%)  | (n)                                                                                           | (%)  | (n)      | (%)  | (n)    | (%)  | (n)      | (%)  | (n)   | (%)  | (n)                                                                               | (%)  |              |      |          |      |        |  |  |  |
| UNWEIGHED BASE                                                                                                        | 4000     | 100 | 1000  | 100 | 1000    | 1000 | 1000         | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000         | 1000 | 1000                                     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000    | 1000 | 1000                                                                                          | 1000 | 1000     | 1000 | 1000   | 1000 | 1000     | 1000 | 1000  | 1000 | 1000                                                                              | 1000 | 1000         | 1000 | 1000     | 1000 |        |  |  |  |
| Better knowledge or education about running a business (e.g. courses, online resources, etc.)                         | 1354     | 93  | 121   | 126 | 103     | 124  | 107          | 97   | 129      | 110  | 95     | 140  | 108      | 49   | 103   | 126  | 43      | 109  | 61           | 111  | 139                                      | 104  | 131    | 153  | 147      | 111  | 139   | 104  | 131     | 153  | 147                                                                                           | 6    | 7        | 5    | 23     | 3    | 6        |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| More knowledge of the industry / want to pursue (e.g. similar companies in my area, product knowledge, pricing, etc.) | 1196     | 71  | 114   | 116 | 92      | 110  | 102          | 82   | 113      | 98   | 84     | 111  | 103      | 32   | 95    | 119  | 34      | 92   | 48           | 115  | 124                                      | 89   | 121    | 128  | 150      | 5    | 7     | 5    | 20      | 1    | 7                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Greater knowledge of market demand for the product/service I want to provide                                          | 1332     | 96  | 114   | 126 | 97      | 116  | 106          | 78   | 128      | 119  | 98     | 123  | 130      | 39   | 104   | 132  | 48      | 109  | 56           | 128  | 130                                      | 104  | 119    | 126  | 168      | 7    | 8     | 8    | 8       | 25   | 4                                                                                             | 11   |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Being able to get all of the permits or registrations I need through one digital system                               | 1167     | 71  | 107   | 113 | 95      | 94   | 100          | 68   | 116      | 97   | 79     | 113  | 114      | 35   | 92    | 118  | 40      | 98   | 49           | 91   | 124                                      | 87   | 115    | 119  | 156      | 10   | 6     | 5    | 18      | *    | 9                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| The ability to digitally authenticate buyer & seller identification                                                   | 395      | 29% | 40%   | 47% | 38%     | 40%  | 43%          | 32%  | 44%      | 39%  | 33%    | 42%  | 39%      | 28%  | 48%   | 42%  | 30%     | 43%  | 36%          | 34%  | 44%                                      | 45%  | 42%    | 48%  | 40%      | 19%  | 40%   | 40%  | 35%     | 23%  | 8%                                                                                            | 20%  |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| The ability to make secure digital payments to suppliers                                                              | 997      | 71  | 89    | 109 | 77      | 84   | 82           | 81   | 82       | 91   | 62     | 89   | 80       | 41   | 75    | 114  | 32      | 77   | 41           | 104  | 91                                       | 78   | 90     | 94   | 118      | 7    | 5     | 6    | 15      | 2    | 2                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| The ability to accept secure digital payments from customers                                                          | 1265     | 79  | 116   | 110 | 102     | 101  | 119          | 69   | 117      | 116  | 84     | 117  | 114      | 37   | 99    | 125  | 41      | 91   | 65           | 100  | 128                                      | 94   | 122    | 125  | 183      | 11   | 6     | 5    | 19      | 1    | 5                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Availability of skilled workers in the industry / want to pursue                                                      | 1385     | 96  | 114   | 126 | 97      | 116  | 106          | 78   | 128      | 119  | 98     | 123  | 130      | 39   | 104   | 132  | 48      | 109  | 56           | 128  | 130                                      | 104  | 119    | 126  | 168      | 7    | 8     | 8    | 8       | 25   | 4                                                                                             | 11   |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Access to a business coach or mentor                                                                                  | 910      | 63  | 72    | 86  | 71      | 93   | 83           | 45   | 84       | 79   | 59     | 98   | 75       | 23   | 64    | 89   | 29      | 79   | 45           | 79   | 87                                       | 72   | 82     | 110  | 106      | 6    | 5     | 5    | 18      | 2    | 7                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Having a physical premises (e.g. shop, office, etc.)                                                                  | 1012     | 62  | 95    | 84  | 89      | 87   | 107          | 45   | 92       | 87   | 77     | 82   | 104      | 20   | 83    | 90   | 41      | 73   | 57           | 72   | 98                                       | 76   | 105    | 94   | 144      | 3    | 6     | 6    | 5       | 17   | 2                                                                                             | 10   |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| The ability to provide customer service through digital channels (e.g. email, chat, social media)                     | 1349     | 87  | 111   | 129 | 79      | 118  | 106          | 72   | 124      | 110  | 78     | 122  | 133      | 34   | 99    | 129  | 38      | 111  | 52           | 115  | 130                                      | 103  | 102    | 126  | 182      | 8    | 6     | 7    | 16      | 3    | 4                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| The ability to make cross-border transactions                                                                         | 1074     | 78  | 96    | 106 | 76      | 91   | 130          | 57   | 88       | 89   | 58     | 96   | 109      | 28   | 84    | 115  | 29      | 96   | 63           | 98   | 94                                       | 76   | 86     | 90   | 160      | 9    | 7     | 7    | 3       | 17   | 1                                                                                             | 16   |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| The ability to operate outside of my local area                                                                       | 1273     | 80  | 110   | 120 | 98      | 115  | 120          | 73   | 109      | 113  | 71     | 144  | 118      | 37   | 95    | 136  | 38      | 131  | 62           | 108  | 117                                      | 93   | 110    | 128  | 174      | 8    | 6     | 4    | 18      | *    | 2                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Access to an online marketplace (e.g. Amazon, eBay, etc.)                                                             | 1387     | 90  | 98    | 116 | 82      | 106  | 109          | 70   | 108      | 101  | 72     | 131  | 123      | 39   | 92    | 127  | 37      | 107  | 59           | 108  | 109                                      | 85   | 97     | 129  | 166      | 10   | 5     | 6    | 18      | 2    | 6                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Being able to buy and sell products and services on social media                                                      | 1271     | 85  | 112   | 111 | 91      | 104  | 116          | 65   | 117      | 116  | 89     | 123  | 131      | 40   | 99    | 130  | 41      | 96   | 56           | 99   | 124                                      | 99   | 117    | 127  | 182      | 8    | 7     | 7    | 20      | 1    | 7                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Being able to create a website or have a dedicated website/ app                                                       | 983      | 57  | 79    | 95  | 86      | 78   | 85           | 45   | 85       | 96   | 81     | 103  | 96       | 27   | 75    | 104  | 44      | 79   | 43           | 67   | 81                                       | 82   | 106    | 98   | 136      | 8    | 8     | 5    | 17      | 1    | 1                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Access to efficient delivery services                                                                                 | 1161     | 69  | 100   | 105 | 79      | 109  | 103          | 50   | 108      | 102  | 81     | 112  | 108      | 40   | 89    | 123  | 34      | 100  | 45           | 107  | 111                                      | 77   | 108    | 118  | 155      | 9    | 5     | 5    | 16      | 1    | 10                                                                                            |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Using search engine advertising to attract customers                                                                  | 961      | 62  | 82    | 91  | 79      | 81   | 97           | 57   | 75       | 83   | 69     | 90   | 90       | 25   | 68    | 96   | 36      | 74   | 47           | 85   | 86                                       | 77   | 93     | 96   | 138      | 8    | 3     | 3    | 16      | 2    | 1                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| Being able to partner with influencers who have a following                                                           | 862      | 65  | 75    | 80  | 59      | 82   | 93           | 54   | 62       | 76   | 53     | 76   | 84       | 23   | 63    | 88   | 26      | 79   | 52           | 85   | 69                                       | 65   | 73     | 79   | 122      | 9    | 5     | 3    | 11      | *    | 4                                                                                             |      |          |      |        |      |          |      |       |      |                                                                                   |      |              |      |          |      |        |  |  |  |
| None of these                                                                                                         | 22       | 2   | 4     | 4   | 4       | 4    | 4            | 6    | 1        | 2    | 3      | 2    | 4        | 1    | 0     | 0    | 1       | 0    | 0            | 6    | 1                                        | 1    | 1      | 1    | 1        | 1    | 1     | 1    | 1       | 1    | 1                                                                                             | 1    | 1        | 1    | 1      | 1    | 1        | 1    | 1     | 1    | 1                                                                                 | 1    | 1            | 1    | 1        | 1    |        |  |  |  |
| I don't want to start/ have my own business in the future                                                             | 11       | 1%  | 1%    | 1%  | 1%      | 1%   | 1%           | 1%   | 1%       | 1%   | 1%     | 1%   | 1%       | 1%   | 1%    | 1%   | 1%      | 1%   | 1%           | 1%   | 1%                                       | 1%   | 1%     | 1%   | 1%       | 1%   | 1%    | 1%   | 1%      | 1%   | 1%                                                                                            | 1%   | 1%       | 1%   | 1%     | 1%   | 1%       | 1%   | 1%    | 1%   | 1%                                                                                | 1%   | 1%           | 1%   | 1%       | 1%   |        |  |  |  |
| Don't know                                                                                                            | 102      | 24  | 2     | 4   | 14      | 9    | 4            | 21   | 2        | 4    | 13     | 2    | 6        | 7    | 1     | 3    | 2       | 4    | 11           | 33   | 2                                        | 5    | 13     | 2    | 2        | 1    | 1     | 1    | 1       | 1    | 1                                                                                             | 1    | 1        | 1    | 1      | 1    | 1        | 1    | 1     | 1    | 1                                                                                 | 1    | 1            | 1    | 1        | 1    |        |  |  |  |

Proportions/Means: Columns Tested (5% risk level) -  $\chi^2/\chi^2/df$  -  $\phi/\phi^2/df$  -  $m/\phi/\phi/df$  -  $n/\phi/\phi/df$  -  $y/\phi/\phi/df$  -  $y/\phi/\phi/df$   
 Overlay formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 96  
Q13 - Which, if any, of the following would encourage you to buy or sell products or services outside of your local area?

Base: All adults who have their own small business or plan to start one in the future

|                                                                                                                             |       |                 |              |                |                     |                 |               | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                                                                             | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                                                                                             | 4442  | 489             | 998          | 999            | 961                 | 497             | 498           | 2469       | 1972         | 1680                     | 2417                                                                                        | 265                                                                       |
| WEIGHTED BASE                                                                                                               | 2959  | 492             | 499          | 500            | 481                 | 492             | 496           | 1448       | 1510         | 1045                     | 1700                                                                                        | 169                                                                       |
| Social Media - i.e. being able to buy and sell products and services on social media                                        | 1634  | 198             | 308          | 308            | 231                 | 297             | 292           | 796        | 837          | 611                      | 937                                                                                         | 73                                                                        |
|                                                                                                                             | 55%   | 40%             | 62%<br>adgh  | 62%<br>adgh    | 48%<br>a            | 60%<br>ad       | 59%<br>ad     | 55%<br>ad  | 55%<br>ad    | 58%<br>k                 | 55%<br>k                                                                                    | 43%                                                                       |
| Payment systems - i.e. using digital services to make money transactions easy                                               | 1624  | 222             | 304          | 308            | 227                 | 286             | 277           | 807        | 816          | 618                      | 928                                                                                         | 70                                                                        |
|                                                                                                                             | 55%   | 45%             | 61%<br>adgh  | 62%<br>adgh    | 47%<br>ad           | 58%<br>ad       | 56%<br>ad     | 56%<br>ad  | 54%<br>ad    | 59%<br>jk                | 55%<br>k                                                                                    | 41%                                                                       |
| Online marketplaces i.e. access to an online marketplace (e.g. Amazon, eBay, etc.)                                          | 1567  | 201             | 280          | 282            | 217                 | 303             | 285           | 778        | 788          | 587                      | 907                                                                                         | 61                                                                        |
|                                                                                                                             | 53%   | 41%             | 56%<br>adh   | 56%<br>adh     | 45%<br>ad           | 62%<br>adgh     | 57%<br>ad     | 54%<br>ad  | 52%<br>ad    | 56%<br>k                 | 53%<br>k                                                                                    | 36%                                                                       |
| Business partnerships i.e. collaborating with businesses outside of my local area to buy & sell products and services       | 1428  | 164             | 267          | 273            | 176                 | 270             | 278           | 707        | 721          | 550                      | 823                                                                                         | 52                                                                        |
|                                                                                                                             | 48%   | 33%             | 54%<br>adgh  | 55%<br>adgh    | 37%<br>ad           | 55%<br>adgh     | 56%<br>adgh   | 49%<br>ad  | 48%<br>ad    | 53%<br>k                 | 48%<br>k                                                                                    | 31%                                                                       |
| Digital verification systems - i.e. ability to verify transactions and protect against fraud                                | 1411  | 216             | 245          | 261            | 196                 | 258             | 236           | 685        | 726          | 514                      | 833                                                                                         | 55                                                                        |
|                                                                                                                             | 48%   | 44%             | 49%<br>d     | 52%<br>adgh    | 41%<br>ad           | 52%<br>d        | 47%<br>ad     | 47%<br>d   | 48%<br>d     | 49%<br>k                 | 49%<br>k                                                                                    | 32%                                                                       |
| Logistics and shipping i.e. access to efficient delivery services                                                           | 1391  | 149             | 253          | 276            | 223                 | 257             | 233           | 713        | 678          | 522                      | 801                                                                                         | 60                                                                        |
|                                                                                                                             | 47%   | 30%             | 51%<br>ah    | 55%<br>abdfgh  | 46%<br>a            | 52%<br>ah       | 47%<br>a      | 49%<br>ah  | 45%<br>a     | 50%<br>k                 | 47%<br>k                                                                                    | 35%                                                                       |
| Website/ app - i.e. being able to create a website or have a dedicated website/ app                                         | 1218  | 140             | 216          | 243            | 200                 | 217             | 202           | 638        | 580          | 457                      | 693                                                                                         | 60                                                                        |
|                                                                                                                             | 41%   | 28%             | 43%<br>ah    | 49%<br>abdfgh  | 42%<br>ah           | 44%<br>a        | 41%<br>a      | 44%<br>ah  | 38%<br>a     | 44%<br>k                 | 41%<br>k                                                                                    | 35%                                                                       |
| Search engine and online advertising - i.e. using search engine advertising to attract an audience outside of my local area | 1083  | 127             | 193          | 191            | 172                 | 205             | 195           | 578        | 505          | 415                      | 606                                                                                         | 51                                                                        |
|                                                                                                                             | 37%   | 26%             | 39%<br>ah    | 38%<br>ah      | 36%<br>a            | 42%<br>ah       | 39%<br>a      | 40%<br>adh | 33%<br>a     | 40%<br>k                 | 36%<br>k                                                                                    | 30%                                                                       |
| Trade show & exhibitions i.e. being present at trade shows and exhibitions                                                  | 1051  | 137             | 182          | 172            | 118                 | 210             | 233           | 537        | 514          | 383                      | 621                                                                                         | 41                                                                        |
|                                                                                                                             | 36%   | 28%             | 37%<br>ad    | 34%<br>ad      | 25%<br>ad           | 43%<br>acdfgh   | 47%<br>abdfgh | 37%<br>ad  | 34%<br>ad    | 37%<br>k                 | 37%<br>k                                                                                    | 24%                                                                       |
| Influencer collaborations - i.e. partner with influencers who have a following outside of my local area                     | 1004  | 119             | 173          | 170            | 134                 | 223             | 184           | 516        | 487          | 402                      | 558                                                                                         | 40                                                                        |
|                                                                                                                             | 34%   | 24%             | 35%<br>ad    | 34%<br>ad      | 28%<br>ad           | 45%<br>abdfgh   | 37%<br>ad     | 36%<br>ad  | 32%<br>ad    | 38%<br>jk                | 33%<br>k                                                                                    | 24%                                                                       |
| None of these                                                                                                               | 28    | 8               | 2            | 2              | 8                   | 3               | 4             | 14         | 13           | 7                        | 11                                                                                          | 6                                                                         |
|                                                                                                                             | 1%    | 2%              | *            | *              | 2%<br>bcgh          | 1%              | 1%            | 1%         | 1%           | 1%                       | 1%                                                                                          | 4%                                                                        |
| I already buy or sell/ do not want to buy or sell products or services outside of my local area                             | 22    | 5               | 1            | 4              | 8                   | 1               | 3             | 12         | 10           | 8                        | 11                                                                                          | 1                                                                         |
|                                                                                                                             | 1%    | 1%              | *            | 1%             | 2%<br>bcdfgh        | *               | 1%            | 1%         | 1%           | 1%                       | 1%                                                                                          | 1%                                                                        |
| Don't know                                                                                                                  | 124   | 56              | 6            | 8              | 23                  | 9               | 21            | 64         | 60           | 20                       | 74                                                                                          | 17                                                                        |
|                                                                                                                             | 4%    | 11%<br>bcdefgh  | 1%           | 2%             | 5%<br>bce           | 2%              | 4%<br>b       | 4%<br>bce  | 4%<br>bc     | 2%<br>l                  | 4%<br>l                                                                                     | 10%<br>ll                                                                 |

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q13 - Which, if any, of the following would encourage you to buy or sell products or services outside of your local area?

Base: All adults who have their own small business or plan to start one in the future

|                                                                                                                                      |       | MAN             |              |               |                     |                 |               | WOMAN           |              |               |                     |                 |               | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |              |               |                     |                 |               | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |              |               |                     |                 |               | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |              |               |                     |                 |               |    |
|--------------------------------------------------------------------------------------------------------------------------------------|-------|-----------------|--------------|---------------|---------------------|-----------------|---------------|-----------------|--------------|---------------|---------------------|-----------------|---------------|------------------------------------------|--------------|---------------|---------------------|-----------------|---------------|--------------------------------------------------------------------------------------------------|--------------|---------------|---------------------|-----------------|---------------|-----------------------------------------------------------------------------------|--------------|---------------|---------------------|-----------------|---------------|----|
|                                                                                                                                      |       | ETHIOPIA<br>(%) | KENYA<br>(%) | NGERIA<br>(%) | SOUTH AFRICA<br>(%) | TANZANIA<br>(%) | UGANDA<br>(%) | ETHIOPIA<br>(%) | KENYA<br>(%) | NGERIA<br>(%) | SOUTH AFRICA<br>(%) | TANZANIA<br>(%) | UGANDA<br>(%) | ETHIOPIA<br>(%)                          | KENYA<br>(%) | NGERIA<br>(%) | SOUTH AFRICA<br>(%) | TANZANIA<br>(%) | UGANDA<br>(%) | ETHIOPIA<br>(%)                                                                                  | KENYA<br>(%) | NGERIA<br>(%) | SOUTH AFRICA<br>(%) | TANZANIA<br>(%) | UGANDA<br>(%) | ETHIOPIA<br>(%)                                                                   | KENYA<br>(%) | NGERIA<br>(%) | SOUTH AFRICA<br>(%) | TANZANIA<br>(%) | UGANDA<br>(%) |    |
| UNWEIGHTED BASE<br>LEVELS                                                                                                            | TOTAL | 4462            | 575          | 508           | 493                 | 477             | 510           | 338             | 518          | 490           | 508                 | 443             | 387           | 330                                      | 334          | 533           | 579                 | 228             | 595           | 383                                                                                              | 340          | 535           | 388                 | 283             | 287           | 29                                                                                | 34           | 27            | 287                 | 12              | 24            |    |
|                                                                                                                                      | 100   | 100             | 100          | 100           | 100                 | 100             | 100           | 100             | 100          | 100           | 100                 | 100             | 100           | 100                                      | 100          | 100           | 100                 | 100             | 100           | 100                                                                                              | 100          | 100           | 100                 | 100             | 100           | 100                                                                               | 100          | 100           | 100                 | 100             | 100           |    |
| Social Media - i.e. being able to<br>buy and sell products and<br>services on social media                                           | 1854  | 114             | 153          | 153           | 133                 | 131             | 133           | 84              | 155          | 155           | 118                 | 157             | 139           | 40                                       | 126          | 177           | 53                  | 129             | 77            | 133                                                                                              | 170          | 121           | 88                  | 145             | 267           | 203                                                                               | 11           | 11            | 8                   | 30              | 1             | 12 |
|                                                                                                                                      | 55%   | 47%             | 62%          | 62%           | 47%                 | 55%             | 56%           | 33%             | 62%          | 61%           | 49%                 | 66%             | 62%           | 44%                                      | 64%          | 62%           | 47%                 | 62%             | 58%           | 40%                                                                                              | 60%          | 61%           | 50%                 | 63%             | 62%           | 45%                                                                               | 60%          | 58%           | 44%                 | 10%             | 37%           |    |
| Payment systems - i.e. using<br>digital services to make money<br>transactions easy                                                  | 1624  | 111             | 146          | 156           | 118                 | 140             | 138           | 112             | 158          | 153           | 108                 | 146             | 140           | 56                                       | 131          | 178           | 55                  | 124             | 75            | 151                                                                                              | 165          | 122           | 139                 | 155             | 195           | 14                                                                                | 8            | 7             | 27                  | 6               |               |    |
|                                                                                                                                      | 55%   | 46%             | 59%          | 63%           | 49%                 | 59%             | 58%           | 44%             | 62%          | 61%           | 45%                 | 58%             | 54%           | 49%                                      | 60%          | 63%           | 49%                 | 60%             | 56%           | 45%                                                                                              | 58%          | 61%           | 49%                 | 59%             | 58%           | 53%                                                                               | 42%          | 47%           | 39%                 | 49%             | 25%           |    |
| Online marketplaces (e.g. access to<br>an online marketplace (e.g. Amazon, eBay, etc.)                                               | 1567  | 103             | 145          | 143           | 114                 | 138             | 134           | 98              | 135          | 135           | 108                 | 102             | 114           | 45                                       | 135          | 158           | 52                  | 125             | 82            | 141                                                                                              | 148          | 133           | 136                 | 175             | 195           | 12                                                                                | 6            | 9             | 25                  | *               | 8             |    |
|                                                                                                                                      | 53%   | 43%             | 59%          | 58%           | 48%                 | 58%             | 56%           | 39%             | 53%          | 55%           | 42%                 | 65%             | 58%           | 40%                                      | 64%          | 56%           | 47%                 | 60%             | 62%           | 42%                                                                                              | 52%          | 56%           | 48%                 | 66%             | 59%           | 51%                                                                               | 35%          | 63%           | 36%                 | 39%             | 25%           |    |
| Business partnerships (i.e. collaborating<br>with businesses outside of my local area to buy &<br>sell products and services)        | 1428  | 90              | 130          | 140           | 94                  | 123             | 130           | 74              | 137          | 133           | 81                  | 147             | 149           | 33                                       | 111          | 157           | 45                  | 118             | 85            | 121                                                                                              | 145          | 108           | 114                 | 150             | 185           | 8                                                                                 | 11           | 7             | 16                  | 1               | 8             |    |
|                                                                                                                                      | 48%   | 37%             | 53%          | 57%           | 39%                 | 52%             | 53%           | 36%             | 54%          | 53%           | 34%                 | 58%             | 57%           | 30%                                      | 56%          | 53%           | 40%                 | 57%             | 64%           | 36%                                                                                              | 51%          | 54%           | 40%                 | 57%             | 56%           | 34%                                                                               | 58%          | 51%           | 22%                 | 11%             | 25%           |    |
| Digital verification systems - i.e.<br>ability to verify transactions and<br>protect against fraud                                   | 1411  | 93              | 127          | 131           | 105                 | 123             | 105           | 123             | 119          | 129           | 90                  | 135             | 131           | 40                                       | 107          | 154           | 45                  | 114             | 45            | 155                                                                                              | 133          | 99            | 119                 | 142             | 185           | 9                                                                                 | 5            | 6             | 27                  | 2               | 5             |    |
|                                                                                                                                      | 48%   | 39%             | 52%          | 53%           | 44%                 | 52%             | 44%           | 49%             | 47%          | 51%           | 37%                 | 53%             | 51%           | 44%                                      | 54%          | 55%           | 40%                 | 55%             | 34%           | 46%                                                                                              | 47%          | 50%           | 42%                 | 54%             | 56%           | 37%                                                                               | 27%          | 43%           | 40%                 | 15%             | 17%           |    |
| Logistics and shipping (i.e. access to<br>efficient delivery services)                                                               | 1391  | 77              | 134          | 138           | 116                 | 126             | 121           | 71              | 119          | 138           | 106                 | 131             | 112           | 31                                       | 105          | 153           | 54                  | 115             | 62            | 108                                                                                              | 139          | 115           | 141                 | 137             | 161           | 6                                                                                 | 7            | 7             | 25                  | 4               | 30            |    |
|                                                                                                                                      | 47%   | 32%             | 55%          | 56%           | 49%                 | 53%             | 51%           | 28%             | 47%          | 55%           | 44%                 | 52%             | 43%           | 28%                                      | 54%          | 54%           | 48%                 | 56%             | 47%           | 32%                                                                                              | 49%          | 58%           | 50%                 | 51%             | 49%           | 24%                                                                               | 38%          | 50%           | 36%                 | 38%             | 33%           |    |
| Website/ app - i.e. being able to<br>create a website or have a<br>dedicated website/ app                                            | 1278  | 78              | 113          | 128           | 105                 | 100             | 114           | 61              | 103          | 115           | 95                  | 117             | 89            | 34                                       | 93           | 133           | 47                  | 93              | 57            | 94                                                                                               | 135          | 102           | 124                 | 121             | 157           | 8                                                                                 | 8            | 6             | 26                  | 3               | 9             |    |
|                                                                                                                                      | 41%   | 32%             | 46%          | 52%           | 44%                 | 42%             | 48%           | 24%             | 41%          | 45%           | 40%                 | 39%             | 46%           | 31%                                      | 47%          | 47%           | 42%                 | 40%             | 43%           | 28%                                                                                              | 41%          | 51%           | 44%                 | 45%             | 41%           | 32%                                                                               | 42%          | 42%           | 38%                 | 25%             | 30%           |    |
| Search engine and online<br>advertising - i.e. using search<br>engine advertising to attract an<br>audience outside of my local area | 1083  | 69              | 106          | 97            | 106                 | 104             | 59            | 87              | 94           | 94            | 74                  | 99              | 91            | 37                                       | 86           | 112           | 39                  | 85              | 56            | 76                                                                                               | 101          | 75            | 107                 | 118             | 112           | 8                                                                                 | 5            | 4             | 23                  | 3               | 7             |    |
|                                                                                                                                      | 37%   | 29%             | 43%          | 39%           | 41%                 | 45%             | 44%           | 23%             | 34%          | 37%           | 31%                 | 39%             | 35%           | 33%                                      | 44%          | 39%           | 33%                 | 41%             | 42%           | 23%                                                                                              | 36%          | 37%           | 37%                 | 44%             | 40%           | 32%                                                                               | 28%          | 28%           | 34%                 | 27%             | 23%           |    |
| Trade show & exhibitions (i.e.<br>being present at trade shows and<br>exhibitions)                                                   | 1051  | 73              | 100          | 85            | 69                  | 102             | 108           | 63              | 83           | 87            | 49                  | 107             | 125           | 42                                       | 81           | 97            | 27                  | 82              | 55            | 88                                                                                               | 96           | 68            | 72                  | 127             | 109           | 5                                                                                 | 6            | 5             | 16                  | 1               | 8             |    |
|                                                                                                                                      | 36%   | 30%             | 41%          | 34%           | 29%                 | 43%             | 46%           | 25%             | 33%          | 35%           | 20%                 | 42%             | 48%           | 38%                                      | 41%          | 34%           | 24%                 | 39%             | 41%           | 26%                                                                                              | 34%          | 34%           | 25%                 | 48%             | 51%           | 19%                                                                               | 32%          | 35%           | 23%                 | 8%              | 26%           |    |
| Influencer collaborations - i.e.<br>partner with influencers who<br>have a following outside of my<br>local area                     | 1004  | 73              | 92           | 85            | 76                  | 98              | 93            | 46              | 80           | 86            | 58                  | 125             | 91            | 39                                       | 79           | 98            | 30                  | 105             | 61            | 83                                                                                               | 89           | 87            | 86                  | 125             | 119           | 7                                                                                 | 5            | 5             | 17                  | 3               | 4             |    |
|                                                                                                                                      | 34%   | 30%             | 38%          | 34%           | 32%                 | 41%             | 39%           | 18%             | 32%          | 34%           | 24%                 | 49%             | 33%           | 25%                                      | 40%          | 33%           | 27%                 | 51%             | 46%           | 25%                                                                                              | 31%          | 34%           | 30%                 | 43%             | 36%           | 30%                                                                               | 26%          | 34%           | 24%                 | 25%             | 13%           |    |
| None of these                                                                                                                        | 28    | 3               | *            | 1             | 4                   | 1               | 4             | 4               | 2            | 1             | 4                   | 2               | *             | 1                                        | 1            | 1             | 1                   | *               | 1             | 2                                                                                                | 2            | 1             | 1                   | 5               | 2             | 1                                                                                 | 1            | *             | 2                   | 1               | 3             |    |
|                                                                                                                                      | 1%    | *               | *            | 2%            | *                   | 2%              | 2%            | 1%              | 1%           | 2%            | 1%                  | 4               | 1%            | *                                        | 4%           | *             | 1%                  | *               | *             | 1%                                                                                               | 1%           | 1%            | 2%                  | 4%              | 1%            | 3%                                                                                | 1%           | *             | 3%                  | 9%              | 8%            |    |
| I already buy or sell/ do not want to<br>buy or sell products or services<br>outside of my local area                                | 22    | 4               | *            | 2             | 2                   | 1               | 2             | 1               | 1            | 1             | 6                   | -               | 1             | -                                        | 1            | 2             | 4                   | 1               | 1             | 5                                                                                                | 1            | 2             | 3                   | *               | 1             | -                                                                                 | -            | -             | 1                   | -               | -             |    |
|                                                                                                                                      | 1%    | 2%              | *            | 1%            | 1%                  | *               | 1%            | *               | *            | *             | 2%                  | -               | *             | -                                        | *            | 1%            | 3%                  | *               | 1%            | 1%                                                                                               | *            | 1%            | 1%                  | *               | *             | -                                                                                 | -            | -             | 2%                  | -               | -             |    |
| Don't know                                                                                                                           | 124   | 29              | 3            | 5             | 12                  | 6               | 10            | 27              | 3            | 12            | 4                   | 11              | 11            | 11                                       | 1            | 3             | 2                   | 2               | 2             | 37                                                                                               | 5            | 2             | 5                   | 12              | 4             | 11                                                                                | 3            | *             | 1                   | 6               | -             | 6  |
|                                                                                                                                      | 4%    | 12%             | 1%           | 2%            | 5%                  | 2%              | 4%            | 11%             | 1%           | 1%            | 5%                  | 5%              | 1%            | 4%                                       | 10%          | *             | 1%                  | 2%              | 1%            | 11%                                                                                              | 2%           | 2%            | 4%                  | 2%              | 3%            | 13%                                                                               | 3%           | 3%            | 4%                  | 9%              | -             |    |

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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4 Nov 2025

Table 98

Q14 - If you were to start using digital systems for your current or potential business, how much support or training would you need, if any, to put data protection, data handling and privacy procedures in place?

Base: All adults who have their own small business or plan to start one in the future

|                                    | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                    |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                    | 4442  | 489             | 998          | 999            | 961                 | 497             | 498           | 2469       | 1972         | 1680                     | 2437                                                                                        | 265                                                                       |
| WEIGHTED BASE                      | 2959  | 492             | 499          | 500            | 481                 | 492             | 496           | 1448       | 1510         | 1045                     | 1700                                                                                        | 169                                                                       |
| (4) Great deal                     | 1686  | 203             | 301          | 332            | 231                 | 306             | 312           | 810        | 875          | 625                      | 971                                                                                         | 75                                                                        |
|                                    | 57%   | 41%             | 60%          | 67%            | 48%                 | 62%             | 63%           | 56%        | 58%          | 60%                      | 57%                                                                                         | 44%                                                                       |
|                                    |       |                 | adg          | abdgh          |                     | adg             | ad            | ad         | ad           | k                        | k                                                                                           |                                                                           |
| (3) A fair amount                  | 938   | 187             | 157          | 131            | 180                 | 145             | 138           | 476        | 462          | 318                      | 553                                                                                         | 58                                                                        |
|                                    | 32%   | 38%             | 31%          | 26%            | 38%                 | 30%             | 28%           | 33%        | 31%          | 30%                      | 33%                                                                                         | 34%                                                                       |
|                                    |       | cefn            | c            |                | bcefngh             |                 |               | c          | c            |                          |                                                                                             |                                                                           |
| (2) Not very much                  | 218   | 59              | 33           | 27             | 40                  | 20              | 38            | 107        | 111          | 70                       | 116                                                                                         | 26                                                                        |
|                                    | 7%    | 12%             | 7%           | 5%             | 8%                  | 4%              | 8%            | 7%         | 7%           | 7%                       | 7%                                                                                          | 15%                                                                       |
|                                    |       | bcegh           |              | ce             |                     |                 |               | ce         | ce           |                          |                                                                                             | ij                                                                        |
| (1) Nothing at all                 | 37    | 16              | 4            | 3              | 8                   | 6               | *             | 17         | 20           | 16                       | 15                                                                                          | 4                                                                         |
|                                    | 1%    | 3%              | 1%           | 1%             | 2%                  | 1%              | *             | 1%         | 1%           | 1%                       | 1%                                                                                          | 2%                                                                        |
|                                    |       | bcfngh          |              | cf             |                     |                 |               |            | c            |                          |                                                                                             |                                                                           |
| Mean                               | 3.48  | 3.24            | 3.53         | 3.61           | 3.38                | 3.58            | 3.56          | 3.47       | 3.49         | 3.51                     | 3.5                                                                                         | 3.25                                                                      |
|                                    |       |                 | adg          | abdgh          | a                   | adg             | ad            | ad         | ad           | k                        | k                                                                                           |                                                                           |
| NET: A great deal/ fair amount     | 2623  | 390             | 458          | 463            | 411                 | 452             | 450           | 1286       | 1337         | 942                      | 1524                                                                                        | 133                                                                       |
|                                    | 89%   | 79%             | 92%          | 93%            | 86%                 | 92%             | 91%           | 89%        | 89%          | 90%                      | 90%                                                                                         | 79%                                                                       |
|                                    |       |                 | adgh         | adgh           | a                   | ad              | a             | ad         | ad           | k                        | k                                                                                           |                                                                           |
| NET: Not very much/ nothing at all | 255   | 76              | 37           | 30             | 48                  | 25              | 38            | 124        | 131          | 86                       | 131                                                                                         | 30                                                                        |
|                                    | 9%    | 15%             | 7%           | 6%             | 10%                 | 5%              | 8%            | 9%         | 9%           | 8%                       | 8%                                                                                          | 18%                                                                       |
|                                    |       | bcdefgh         |              | ce             |                     |                 |               | ce         | ce           |                          |                                                                                             | ij                                                                        |
| Don't know                         | 81    | 27              | 4            | 6              | 21                  | 14              | 8             | 38         | 42           | 17                       | 45                                                                                          | 6                                                                         |
|                                    | 3%    | 5%              | 1%           | 1%             | 4%                  | 3%              | 2%            | 3%         | 3%           | 2%                       | 3%                                                                                          | 4%                                                                        |
|                                    |       | bcfngh          |              |                | bcfngh              | b               |               | bc         | bc           |                          |                                                                                             |                                                                           |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 99  
Q24 - If you were to start using digital systems for your current or potential business, how much support or training would you need, if any, to put data protection, data handling and privacy procedures in place?

Base: All adults who have their own small business or plan to start one in the future

|                                    | MEN      |      |       |      |         |      |              |      |          |      | WOMEN  |      |          |      |       |      |         |      |              |      | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |      |        |      |          |      |       |      |         |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS/ CONSIDERING STARTING IN THE FUTURE |      |          |      |        |      |          |      |       |      | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |      |              |      |          |      |        |      |      |     |     |     |
|------------------------------------|----------|------|-------|------|---------|------|--------------|------|----------|------|--------|------|----------|------|-------|------|---------|------|--------------|------|------------------------------------------|------|--------|------|----------|------|-------|------|---------|------|--------------------------------------------------------------------------------------------------|------|----------|------|--------|------|----------|------|-------|------|-----------------------------------------------------------------------------------|------|--------------|------|----------|------|--------|------|------|-----|-----|-----|
|                                    | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA |      | TANZANIA                                 |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA |      | SOUTH AFRICA                                                                                     |      | TANZANIA |      | UGANDA |      | ETHIOPIA |      | KENYA |      | NIGERIA                                                                           |      | SOUTH AFRICA |      | TANZANIA |      | UGANDA |      |      |     |     |     |
|                                    | TOTAL    | (n)  | (n)   | (n)  | (n)     | (n)  | (n)          | (n)  | (n)      | (n)  | (n)    | (n)  | (n)      | (n)  | (n)   | (n)  | (n)     | (n)  | (n)          | (n)  | (n)                                      | (n)  | (n)    | (n)  | (n)      | (n)  | (n)   | (n)  | (n)     | (n)  | (n)                                                                                              | (n)  | (n)      | (n)  | (n)    | (n)  | (n)      | (n)  | (n)   | (n)  | (n)                                                                               | (n)  | (n)          | (n)  | (n)      | (n)  | (n)    |      |      |     |     |     |
| UNWEIGHTED BASE                    | 6419     | 314  | 310   | 642  | 317     | 315  | 640          | 316  | 314      | 640  | 314    | 316  | 640      | 314  | 316   | 640  | 314     | 316  | 640          | 314  | 316                                      | 640  | 314    | 316  | 640      | 314  | 316   | 640  | 314     | 316  | 640                                                                                              | 314  | 316      | 640  | 314    | 316  | 640      | 314  | 316   | 640  | 314                                                                               | 316  | 640          | 314  | 316      | 640  | 314    | 316  |      |     |     |     |
| WEIGHTED BASE                      | 2105     | 211  | 210   | 212  | 211     | 211  | 211          | 211  | 211      | 211  | 211    | 211  | 211      | 211  | 211   | 211  | 211     | 211  | 211          | 211  | 211                                      | 211  | 211    | 211  | 211      | 211  | 211   | 211  | 211     | 211  | 211                                                                                              | 211  | 211      | 211  | 211    | 211  | 211      | 211  | 211   | 211  | 211                                                                               | 211  | 211          | 211  | 211      | 211  | 211    | 211  |      |     |     |     |
| (1) Great deal                     | 1466     | 105  | 140   | 143  | 137     | 147  | 137          | 146  | 141      | 149  | 133    | 159  | 175      | 117  | 117   | 117  | 117     | 117  | 117          | 117  | 117                                      | 117  | 117    | 117  | 117      | 117  | 117   | 117  | 117     | 117  | 117                                                                                              | 117  | 117      | 117  | 117    | 117  | 117      | 117  | 117   | 117  | 117                                                                               | 117  | 117          | 117  | 117      | 117  | 117    | 117  | 117  |     |     |     |
|                                    | 57%      | 44%  | 57%   | 66%  | 49%     | 62%  | 58%          | 39%  | 64%      | 67%  | 47%    | 63%  | 68%      | 30%  | 67%   | 70%  | 45%     | 60%  | 64%          | 43%  | 57%                                      | 63%  | 50%    | 67%  | 64%      | 37%  | 40%   | 46%  | 49%     | 41%  | 44%                                                                                              | 44%  | 37%      | 40%  | 46%    | 49%  | 41%      | 44%  | 44%   | 37%  | 40%                                                                               | 46%  | 49%          | 41%  | 44%      | 44%  | 37%    | 40%  | 46%  | 49% | 41% | 44% |
| (2) A fair amount                  | 938      | 91   | 94    | 101  | 86      | 72   | 8            | 96   | 73       | 65   | 94     | 73   | 60       | 49   | 60    | 69   | 48      | 66   | 36           | 49   | 57%                                      | 63%  | 50%    | 67%  | 64%      | 37%  | 40%   | 46%  | 49%     | 41%  | 44%                                                                                              | 44%  | 37%      | 40%  | 46%    | 49%  | 41%      | 44%  | 44%   | 37%  | 40%                                                                               | 46%  | 49%          | 41%  | 44%      | 44%  | 37%    | 40%  | 46%  | 49% | 41% | 44% |
|                                    | 32%      | 38%  | 34%   | 20%  | 36%     | 72   | 30%          | 33%  | 38%      | 20%  | 39%    | 29%  | 23%      | 40   | 25%   | 24%  | 43%     | 32%  | 27%          | 37%  | 35%                                      | 28%  | 38%    | 29%  | 37%      | 35%  | 30%   | 38%  | 29%     | 37%  | 35%                                                                                              | 28%  | 38%      | 29%  | 37%    | 35%  | 30%      | 38%  | 29%   | 37%  | 35%                                                                               | 30%  | 38%          | 29%  | 37%      | 35%  | 30%    | 38%  |      |     |     |     |
| (3) Not very much                  | 218      | 27   | 18    | 14   | 20      | 8    | 19           | 32   | 15       | 13   | 20     | 12   | 19       | 14   | 14    | 14   | 8       | 11   | 9            | 37   | 17                                       | 11   | 24     | 8    | 19       | 6    | 3     | 2    | 5       | 1    | 10                                                                                               | 22%  | 14%      | 12%  | 8%     | 9%   | 23%      | 14%  | 12%   | 8%   | 9%                                                                                | 23%  | 14%          | 12%  | 8%       | 9%   | 23%    | 14%  | 12%  | 8%  | 9%  |     |
|                                    | 7%       | 11%  | 7%    | 6%   | 9%      | 3%   | 8%           | 12%  | 6%       | 3%   | 8%     | 3%   | 7%       | 12%  | 7%    | 5%   | 7%      | 3%   | 7%           | 10%  | 6%                                       | 6%   | 9%     | 3%   | 6%       | 15%  | 6%    | 6%   | 6%      | 6%   | 6%                                                                                               | 6%   | 6%       | 6%   | 6%     | 6%   | 6%       | 6%   | 6%    | 6%   | 6%                                                                                | 6%   | 6%           | 6%   | 6%       | 6%   | 6%     | 6%   | 6%   |     |     |     |
| (4) Nothing at all                 | 57       | 6    | 3     | 2    | 4       | 3    | *            | 10   | 3        | 1    | 4      | 3    | *        | 9    | 1     | 2    | 3       | *    | *            | 6    | 2                                        | 2    | 4      | 1    | *        | -    | *     | -    | *       | 1    | 2                                                                                                | -    | -        | *    | -      | *    | -        | *    | -     | *    | -                                                                                 | *    | -            | *    | -        | *    | -      | *    |      |     |     |     |
|                                    | 1%       | 2%   | 1%    | 1%   | 2%      | 1%   | *            | 3%   | 1%       | 1%   | 2%     | 1%   | *        | 3%   | 1%    | 1%   | 3%      | *    | *            | 2%   | 2%                                       | 1%   | 3%     | 1%   | *        | 2%   | 2%    | 1%   | 1%      | 1%   | 1%                                                                                               | 1%   | 1%       | 1%   | 1%     | 1%   | 1%       | 1%   | 1%    | 1%   | 1%                                                                                | 1%   | 1%           | 1%   | 1%       | 1%   | 1%     | 1%   | 1%   |     |     |     |
| Mean                               | 3.48     | 3.29 | 3.48  | 3.59 | 3.39    | 3.58 | 3.5          | 3.29 | 3.57     | 3.62 | 3.37   | 3.57 | 3.61     | 3.29 | 3.59  | 3.64 | 3.33    | 3.56 | 3.58         | 3.32 | 3.55                                     | 3.58 | 3.4    | 3.64 | 3.59     | 3.13 | 3.2   | 3.36 | 3.41    | 2.92 | 3.13                                                                                             | 3.13 | 3.13     | 3.13 | 3.13   | 3.13 | 3.13     | 3.13 | 3.13  | 3.13 | 3.13                                                                              | 3.13 | 3.13         | 3.13 | 3.13     | 3.13 | 3.13   | 3.13 | 3.13 |     |     |     |
| NET: A great deal/ fair amount     | 2623     | 196  | 224   | 238  | 204     | 220  | 215          | 194  | 224      | 234  | 210    | 207  | 232      | 235  | 183   | 182  | 206     | 99   | 121          | 122  | 277                                      | 209  | 182    | 247  | 233      | 306  | 19    | 15   | 12      | 57   | 8                                                                                                | 22   | 77%      | 83%  | 84%    | 83%  | 69%      | 69%  | 77%   | 83%  | 84%                                                                               | 83%  | 69%          | 69%  | 77%      | 83%  | 84%    | 83%  | 69%  | 69% |     |     |
|                                    | 89%      | 83%  | 91%   | 92%  | 80%     | 92%  | 90%          | 77%  | 92%      | 93%  | 86%    | 92%  | 91%      | 83   | 92%   | 94%  | 88%     | 92%  | 92%          | 82%  | 92%                                      | 91%  | 87%    | 93%  | 91%      | 59   | 15    | 12   | 57      | 8    | 22                                                                                               | 77%  | 83%      | 84%  | 83%    | 69%  | 69%      | 77%  | 83%   | 84%  | 83%                                                                               | 69%  | 69%          | 77%  | 83%      | 84%  | 83%    | 69%  | 69%  |     |     |     |
| NET: Not very much/ nothing at all | 255      | 33   | 21    | 16   | 24      | 10   | 19           | 43   | 16       | 14   | 24     | 15   | 19       | 22   | 15    | 16   | 11      | 12   | 9            | 43   | 19                                       | 13   | 29     | 8    | 19       | 6    | 3     | 2    | 6       | 3    | 10                                                                                               | 23%  | 17%      | 12%  | 9%     | 29%  | 31%      | 23%  | 17%   | 12%  | 9%                                                                                | 29%  | 31%          | 23%  | 17%      | 12%  | 9%     | 29%  | 31%  |     |     |     |
|                                    | 9%       | 14%  | 8%    | 7%   | 10%     | 4%   | 8%           | 17%  | 7%       | 6%   | 10%    | 6%   | 7%       | 20%  | 8%    | 6%   | 10%     | 6%   | 7%           | 13%  | 7%                                       | 6%   | 10%    | 3%   | 6%       | 23%  | 17%   | 12%  | 9%      | 29%  | 31%                                                                                              | 23%  | 17%      | 12%  | 9%     | 29%  | 31%      | 23%  | 17%   | 12%  | 9%                                                                                | 29%  | 31%          | 23%  | 17%      | 12%  | 9%     | 29%  | 31%  |     |     |     |
| Don't know                         | 81       | 12   | 1     | 3    | 11      | 8    | 4            | 15   | 3        | 3    | 11     | 6    | 4        | 7    | -     | 1    | 2       | 4    | 1            | 16   | 4                                        | 5    | 10     | 4    | 8        | -    | -     | -    | 1       | 3    | *                                                                                                | -    | -        | -    | -      | -    | -        | -    | -     | -    | -                                                                                 | -    | -            | -    | -        | -    | -      | -    |      |     |     |     |
|                                    | 3%       | 1%   | 0%    | 1%   | 4%      | 3%   | 2%           | 6%   | 3%       | 1%   | 4%     | 3%   | 2%       | 6%   | -     | 0%   | 2%      | 2%   | 1%           | 16   | 4                                        | 5    | 10     | 4    | 8        | -    | -     | -    | 1       | 3    | *                                                                                                | -    | -        | -    | -      | -    | -        | -    | -     | -    | -                                                                                 | -    | -            | -    | -        | -    | -      | -    | -    |     |     |     |

Proportions/Means: Columns Tested (1% risk level) - a/b/c/d/e/f - g/h/i/j/k - m/n/o/p/q/r - s/t/u/v/w/x - y/z/aa/bb/cc/dd  
Owing formulae used: \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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**Table 100**

**Q17 - Which, if any, of these situations have you experienced in the past 12 months?**

**Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia**

|                                                   | I was unable to access a loan or credit due to lack of documentation or ID | I lost money or income because I couldn't receive payments digitally | I had to travel far to apply for or receive a government service | I missed an opportunity (job, sale, contract) because I didn't have access to the internet or a digital platform |
|---------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| UNWEIGHTED BASE                                   | 4500                                                                       | 4500                                                                 | 4500                                                             | 4500                                                                                                             |
| WEIGHTED BASE                                     | 3000                                                                       | 3000                                                                 | 3000                                                             | 3000                                                                                                             |
| Yes - I have experienced in the past 12 months    | 824                                                                        | 867                                                                  | 997                                                              | 1178                                                                                                             |
|                                                   | 27%                                                                        | 29%                                                                  | 33%                                                              | 39%                                                                                                              |
| No - I have not experienced in the past 12 months | 1940                                                                       | 1904                                                                 | 1796                                                             | 1646                                                                                                             |
|                                                   | 65%                                                                        | 63%                                                                  | 60%                                                              | 55%                                                                                                              |
| Don't know                                        | 236                                                                        | 229                                                                  | 206                                                              | 176                                                                                                              |
|                                                   | 8%                                                                         | 8%                                                                   | 7%                                                               | 6%                                                                                                               |

**This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.**



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Table 101

Q17\_1 - Which, if any, of these situations have you experienced in the past 12 months? I was unable to access a loan or credit due to lack of documentation or ID

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                      | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                      |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                      | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                        | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - I have experienced in the<br>past 12 months    | 824   | 102             | 140          | 144            | 78                  | 175             | 186           | 428        | 396          | 314                      | 463                                                                                         | 35                                                                        |
|                                                      | 27%   | 20%             | 28%<br>ad    | 29%<br>adh     | 16%                 | 35%<br>abdgh    | 37%<br>abcdgh | 29%<br>ad  | 26%<br>d     | 30%<br>k                 | 27%<br>k                                                                                    | 18%                                                                       |
| No - I have not experienced in the<br>past 12 months | 1940  | 280             | 350          | 334            | 378                 | 300             | 298           | 941        | 999          | 695                      | 1091                                                                                        | 134                                                                       |
|                                                      | 65%   | 56%             | 70%<br>aefgh | 67%<br>ae      | 76%<br>abcefg       | 60%             | 60%           | 64%<br>a   | 65%<br>a     | 66%                      | 64%                                                                                         | 70%                                                                       |
| Don't know                                           | 236   | 118             | 10           | 22             | 43                  | 25              | 16            | 96         | 140          | 44                       | 153                                                                                         | 23                                                                        |
|                                                      | 8%    | 24%<br>bcdefgh  | 2%           | 4%<br>b        | 9%<br>bcefg         | 5%<br>b         | 3%            | 7%<br>bc   | 9%<br>bcefg  | 4%                       | 9%<br>i                                                                                     | 12%<br>i                                                                  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 102  
Q37.1 - Which, if any, of these situations have you experienced in the past 12 months? I was unable to access a loan or credit due to lack of documentation or ID

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Uganda/Tanzania/Ethiopia

|                                                   | MAN   |      |          |       |         |              |          |        |          |       |         |              |          |        | WOMAN    |       |         |              |          |        | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |       |         |              |          |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |       |         |              |          |        | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |
|---------------------------------------------------|-------|------|----------|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|--------|------------------------------------------|-------|---------|--------------|----------|--------|-------------------------------------------------------------------------------------------------|-------|---------|--------------|----------|--------|-----------------------------------------------------------------------------------|--|--|--|--|--|
|                                                   | TOTAL |      | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                 | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA                                                                                        | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA |                                                                                   |  |  |  |  |  |
|                                                   | (n)   | (%)  | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)                                      | (%)   | (n)     | (%)          | (n)      | (%)    | (n)                                                                                             | (%)   | (n)     | (%)          | (n)      | (%)    |                                                                                   |  |  |  |  |  |
| UNWEIGHTED BASE                                   | 4000  | 100% | 800      | 20%   | 800     | 20%          | 800      | 20%    | 800      | 20%   | 800     | 20%          | 800      | 20%    | 800      | 20%   | 800     | 20%          | 800      | 20%    | 800                                      | 20%   | 800     | 20%          | 800      | 20%    | 800                                                                                             | 20%   | 800     | 20%          | 800      | 20%    | 800                                                                               |  |  |  |  |  |
| WEIGHTED BASE                                     | 2172  | 100% | 217      | 100%  | 217     | 100%         | 217      | 100%   | 217      | 100%  | 217     | 100%         | 217      | 100%   | 217      | 100%  | 217     | 100%         | 217      | 100%   | 217                                      | 100%  | 217     | 100%         | 217      | 100%   | 217                                                                                             | 100%  | 217     | 100%         | 217      | 100%   | 217                                                                               |  |  |  |  |  |
| Yes - I have experienced in the past 12 months    | 834   | 55%  | 72       | 33%   | 83      | 38%          | 45       | 21%    | 90       | 41%   | 84      | 39%          | 85       | 39%    | 101      | 47%   | 56      | 26%          | 79       | 36%    | 54                                       | 25%   | 61      | 28%          | 47       | 22%    | 124                                                                                             | 57%   | 2       | 1%           | 8        | 4%     |                                                                                   |  |  |  |  |  |
| No - I have not experienced in the past 12 months | 1340  | 63%  | 146      | 67%   | 169     | 77%          | 155      | 71%    | 184      | 85%   | 141     | 65%          | 145      | 67%    | 134      | 62%   | 160     | 74%          | 127      | 59%    | 167                                      | 77%   | 155     | 71%          | 167      | 77%    | 17                                                                                              | 8%    | 14      | 6%           | 24       | 11%    |                                                                                   |  |  |  |  |  |
| Don't know                                        | 236   | 11%  | 46       | 21%   | 6       | 3%           | 11       | 5%     | 7        | 3%    | 8       | 4%           | 8        | 4%     | 13       | 6%    | 8       | 4%           | 13       | 6%     | 10                                       | 5%    | 6       | 3%           | 8        | 4%     | 6                                                                                               | 3%    | 1       | 0%           | 3        | 1%     |                                                                                   |  |  |  |  |  |

Proportions/Mean: Columns Tested (5% risk level) -  $a/n$ / $c/n$ / $f$  -  $g/n$ / $i/n$ / $l$  -  $m/n$ / $o/n$ / $q$ / $u$  -  $v/n$ / $w/n$ / $x$  -  $y/A$ / $B$ / $C$ / $D$ / $E$   
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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Table 103

Q17\_2 - Which, if any, of these situations have you experienced in the past 12 months? I lost money or income because I couldn't receive payments digitally

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                      | TOTAL       | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------------------------|-------------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                      |             |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                      | 4500        | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                        | 3000        | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - I have experienced in the<br>past 12 months    | <b>867</b>  | 135             | 139          | 143            | 83                  | 171             | 198           | 447        | 420          | 341                      | 469                                                                                         | 48                                                                        |
|                                                      | <b>29%</b>  | 27%<br>d        | 28%<br>d     | 29%<br>d       | 17%                 | 34%<br>bdh      | 40%<br>abcdgh | 31%<br>d   | 27%<br>d     | 32%<br>j                 | 27%                                                                                         | 25%                                                                       |
| No - I have not experienced in the<br>past 12 months | <b>1904</b> | 264             | 349          | 333            | 376                 | 302             | 279           | 910        | 994          | 665                      | 1097                                                                                        | 119                                                                       |
|                                                      | <b>63%</b>  | 53%             | 70%<br>aefgh | 67%<br>afg     | 75%<br>abcefg       | 60%             | 56%           | 62%<br>a   | 65%<br>af    | 63%                      | 64%                                                                                         | 62%                                                                       |
| Don't know                                           | <b>229</b>  | 102             | 12           | 24             | 41                  | 27              | 23            | 107        | 122          | 47                       | 140                                                                                         | 25                                                                        |
|                                                      | <b>8%</b>   | 20%<br>bcdefgh  | 2%           | 5%<br>b        | 8%<br>bc            | 5%<br>b         | 5%            | 7%<br>bc   | 8%<br>bc     | 4%<br>i                  | 8%<br>i                                                                                     | 13%<br>ij                                                                 |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 104  
Q17\_2 - Which, if any, of these situations have you experienced in the past 12 months? I lost money or income because I couldn't receive payments digitally

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                   | MAN   |          |       |         |              |          |        | WOMAN    |       |         |              |          |        |          | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |         |              |          |        |          |       | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |              |          |        |          |       |         | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |          |        |  |  |  |  |
|---------------------------------------------------|-------|----------|-------|---------|--------------|----------|--------|----------|-------|---------|--------------|----------|--------|----------|------------------------------------------|---------|--------------|----------|--------|----------|-------|-------------------------------------------------------------------------------------------------|--------------|----------|--------|----------|-------|---------|-----------------------------------------------------------------------------------|----------|--------|--|--|--|--|
|                                                   | TOTAL | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA                                    | NIGERIA | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA                                                                                         | SOUTH AFRICA | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA                                                                      | TANZANIA | UGANDA |  |  |  |  |
|                                                   | (n)   | (n)      | (n)   | (n)     | (n)          | (n)      | (n)    | (n)      | (n)   | (n)     | (n)          | (n)      | (n)    | (n)      | (n)                                      | (n)     | (n)          | (n)      | (n)    | (n)      | (n)   | (n)                                                                                             | (n)          | (n)      | (n)    | (n)      | (n)   | (n)     | (n)                                                                               | (n)      | (n)    |  |  |  |  |
| UNWEIGHTED BASE                                   | 4000  | 1000     | 1000  | 1000    | 1000         | 1000     | 1000   | 1000     | 1000  | 1000    | 1000         | 1000     | 1000   | 1000     | 1000                                     | 1000    | 1000         | 1000     | 1000   | 1000     | 1000  | 1000                                                                                            | 1000         | 1000     | 1000   | 1000     | 1000  | 1000    | 1000                                                                              | 1000     | 1000   |  |  |  |  |
| WEIGHTED BASE                                     | 2142  | 537      | 537   | 537     | 537          | 537      | 537    | 537      | 537   | 537     | 537          | 537      | 537    | 537      | 537                                      | 537     | 537          | 537      | 537    | 537      | 537   | 537                                                                                             | 537          | 537      | 537    | 537      | 537   | 537     | 537                                                                               | 537      |        |  |  |  |  |
| Yes - I have experienced in the past 12 months    | 867   | 80       | 70    | 76      | 48           | 75       | 88     | 55       | 69    | 67      | 34           | 95       | 90     | 42       | 57                                       | 65      | 20           | 63       | 54     | 84       | 77    | 53                                                                                              | 51           | 38       | 127    | 7        | 5     | 4       | 9                                                                                 | 6        | 18     |  |  |  |  |
|                                                   | 23%   | 15%      | 13%   | 14%     | 9%           | 14%      | 16%    | 10%      | 13%   | 12%     | 6%           | 18%      | 17%    | 8%       | 11%                                      | 12%     | 4%           | 12%      | 10%    | 16%      | 14%   | 10%                                                                                             | 9%           | 7%       | 34%    | 1%       | 1%    | 1%      | 2%                                                                                | 1%       | 5%     |  |  |  |  |
| No - I have not experienced in the past 12 months | 1904  | 124      | 170   | 157     | 177          | 151      | 131    | 140      | 159   | 176     | 199          | 151      | 149    | 50       | 139                                      | 151     | 87           | 123      | 74     | 196      | 196   | 131                                                                                             | 213          | 173      | 188    | 8        | 13    | 10      | 66                                                                                | 5        | 36     |  |  |  |  |
|                                                   | 63%   | 30%      | 39%   | 34%     | 33%          | 33%      | 33%    | 33%      | 33%   | 33%     | 37%          | 33%      | 33%    | 10%      | 26%                                      | 28%     | 16%          | 23%      | 14%    | 36%      | 36%   | 24%                                                                                             | 39%          | 32%      | 40%    | 15%      | 24%   | 19%     | 54%                                                                               | 36%      | 55%    |  |  |  |  |
| Don't know                                        | 229   | 44       | 6     | 15      | 21           | 12       | 9      | 57       | 6     | 9       | 20           | 15       | 14     | 21       | 1                                        | 7       | 5            | 8        | 4      | 61       | 10    | 16                                                                                              | 23           | 15       | 15     | 11       | 1     | 1       | 10                                                                                | 3        | 7      |  |  |  |  |
|                                                   | 8%    | 10%      | 1%    | 3%      | 4%           | 2%       | 2%     | 11%      | 1%    | 2%      | 4%           | 3%       | 3%     | 4%       | 0%                                       | 1%      | 1%           | 1%       | 1%     | 11%      | 2%    | 3%                                                                                              | 4%           | 3%       | 3%     | 4%       | 0%    | 0%      | 2%                                                                                | 2%       | 3%     |  |  |  |  |

Proportions/Means: Columns Tested (5% risk level) -  $\chi^2/n$ / $\chi^2/nf$  -  $g^2/n$ / $g^2/nf$  -  $m/n$ / $m/nf$  -  $n/n$ / $n/nf$  -  $y/n$ / $y/nf$  -  $y/n$ / $y/nf$   
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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Table 105

Q17\_3 - Which, if any, of these situations have you experienced in the past 12 months? I had to travel far to apply for or receive a government service

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                      | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                      |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                      | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                        | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - I have experienced in the<br>past 12 months    | 997   | 139             | 208          | 137            | 123                 | 196             | 195           | 515        | 482          | 384                      | 564                                                                                         | 41                                                                        |
|                                                      | 33%   | 28%             | 42%<br>acdgh | 27%            | 25%                 | 39%<br>acdgh    | 39%<br>acdgh  | 35%<br>acd | 31%<br>cd    | 36%<br>k                 | 33%<br>k                                                                                    | 21%                                                                       |
| No - I have not experienced in the<br>past 12 months | 1796  | 273             | 281          | 342            | 342                 | 281             | 278           | 857        | 939          | 619                      | 1023                                                                                        | 133                                                                       |
|                                                      | 60%   | 55%             | 56%          | 68%<br>abefgh  | 68%<br>abefgh       | 56%             | 56%           | 59%<br>ab  | 61%<br>ab    | 59%                      | 60%                                                                                         | 69%<br>ij                                                                 |
| Don't know                                           | 206   | 88              | 12           | 22             | 35                  | 23              | 27            | 92         | 114          | 50                       | 120                                                                                         | 18                                                                        |
|                                                      | 7%    | 18%<br>bcdefgh  | 2%           | 4%<br>b        | 7%<br>bc            | 5%              | 5%            | 6%<br>bc   | 7%<br>bc     | 5%<br>i                  | 7%<br>i                                                                                     | 10%<br>i                                                                  |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Q17\_3 - Which, if any, of these situations have you experienced in the past 12 months? I had to travel far to apply for or receive a government service

Base: All adults aged 15-65 in South Africa, 15-60 in Kenya/Nigeria, 15-60 in Nigeria, 15-50 in Uganda/Tanzania/Ethiopia

|                                                  | MEN   |     |          |       |         |              |     |          |        |          |       |         |              |     | WOMAN    |        |          |       |         |              |     |          |        |          |       |         |              |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |        |          |       |         |              |     |          |        |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS / CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |  |  |  |  |  |  |  |  |  |
|--------------------------------------------------|-------|-----|----------|-------|---------|--------------|-----|----------|--------|----------|-------|---------|--------------|-----|----------|--------|----------|-------|---------|--------------|-----|----------|--------|----------|-------|---------|--------------|-----|------------------------------------------|--------|----------|-------|---------|--------------|-----|----------|--------|-----|---------------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|-----------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|
|                                                  | TOTAL |     | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA |     | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA |     | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA |     | TANZANIA | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA |     | TANZANIA                                 | UGANDA | ETHIOPIA | KENYA | NIGERIA | SOUTH AFRICA |     | TANZANIA | UGANDA |     |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                  | (n)   | (%) | (n)      | (%)   | (n)     | (%)          | (n) | (%)      | (n)    | (%)      | (n)   | (%)     | (n)          | (%) | (n)      | (%)    | (n)      | (%)   | (n)     | (%)          | (n) | (%)      | (n)    | (%)      | (n)   | (%)     | (n)          | (%) | (n)                                      | (%)    | (n)      | (%)   | (n)     | (%)          | (n) | (%)      | (n)    | (%) |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| UNWEIGHED BAL                                    |       |     |          |       |         |              |     |          |        |          |       |         |              |     |          |        |          |       |         |              |     |          |        |          |       |         |              |     |                                          |        |          |       |         |              |     |          |        |     |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| Yes-I have experienced in the past 12 months     | 999   | 81  | 114      | 74    | 61      | 93           | 90  | 84       | 62     | 75       | 103   | 103     | 105          | 117 | 80       | 92     | 83       | 31    | 111     | 117          | 90  | 62       | 92     | 108      | 40    | 7       | 105          | 34  | 8                                        | 12     | 5        | 5     | 5       | 5            | 5   | 5        | 5      |     |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| No-I have not experienced in the past 12 months  | 33%   | 33% | 46%      | 30%   | 20%     | 39%          | 38% | 23%      | 37%    | 25%      | 24%   | 39%     | 40%          | 33% | 46%      | 29%    | 30%      | 39%   | 42%     | 27%          | 38% | 24%      | 26%    | 40%      | 41%   | 27%     | 38%          | 24% | 26%                                      | 40%    | 41%      | 27%   | 38%     | 24%          | 26% | 40%      | 41%    | 27% |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| Yes-I have not experienced in the past 12 months | 1796  | 130 | 127      | 148   | 167     | 137          | 139 | 143      | 61     | 183      | 175   | 81      | 83           | 47  | 59       | 181    | 76       | 127   | 59      | 203          | 147 | 139      | 130    | 149      | 178   | 9       | 4            | 10  | 66                                       | 5      | 27       | 1     | 1       | 7            | 2   | 1        | 3      |     |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| No-I have not experienced in the past 12 months  | 37%   | 53% | 52%      | 68%   | 68%     | 57%          | 58% | 57%      | 60%    | 73%      | 69%   | 55%     | 53%          | 42% | 53%      | 67%    | 67%      | 59%   | 56%     | 59%          | 59% | 50%      | 70%    | 66%      | 55%   | 53%     | 50%          | 50% | 70%                                      | 66%    | 55%      | 50%   | 70%     | 66%          | 55% | 50%      | 70%    |     |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
| Don't know                                       | 2%    | 37  | 5        | 15    | 17      | 8            | 10  | 15       | 7      | 7        | 28    | 14      | 17           | 29  | 2        | 9      | 4        | 7     | 21      | 47           | 8   | 12       | 3      | 21       | 11    | 3       | 20           | 5   | 1                                        | 1      | 1        | 7     | 2       | 1            | 3   | 4        |        |     |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |
|                                                  | 7%    | 15% | 2%       | 6%    | 7%      | 6%           | 8%  | 4%       | 20%    | 3%       | 7%    | 5%      | 7%           | 26% | 1%       | 3%     | 2%       | 2%    | 14%     | 3%           | 6%  | 21%      | 3%     | 4%       | 9%    | 4%      | 6%           | 21% | 3%                                       | 4%     | 9%       | 4%    | 6%      | 21%          | 3%  | 4%       | 9%     |     |                                                                                                   |  |  |  |  |  |  |  |  |  |                                                                                   |  |  |  |  |  |  |  |  |  |

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Table 107

Q17\_4 - Which, if any, of these situations have you experienced in the past 12 months? I missed an opportunity (job, sale, contract) because I didn't have access to the internet or a digital platform

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-60 in Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                      | TOTAL | ETHIOPIA<br>(a) | KENYA<br>(b) | NIGERIA<br>(c) | SOUTH AFRICA<br>(d) | TANZANIA<br>(e) | UGANDA<br>(f) | GENDER     |              | SMALL BUSINESS OWNERSHIP |                                                                                             |                                                                           |
|------------------------------------------------------|-------|-----------------|--------------|----------------|---------------------|-----------------|---------------|------------|--------------|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                      |       |                 |              |                |                     |                 |               | MAN<br>(g) | WOMAN<br>(h) | CURRENTLY OWN<br>(i)     | DO NOT HAVE<br>BUT HAVE<br>FORMAL PLANS/<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(j) | DO NOT HAVE<br>AND NOT<br>CONSIDERING<br>STARTING IN THE<br>FUTURE<br>(k) |
| UNWEIGHTED BASE                                      | 4500  | 500             | 1000         | 1000           | 1000                | 500             | 500           | 2498       | 2001         | 1684                     | 2448                                                                                        | 303                                                                       |
| WEIGHTED BASE                                        | 3000  | 500             | 500          | 500            | 500                 | 500             | 500           | 1464       | 1535         | 1054                     | 1707                                                                                        | 192                                                                       |
| Yes - I have experienced in the<br>past 12 months    | 1178  | 162             | 211          | 180            | 147                 | 226             | 251           | 599        | 578          | 448                      | 671                                                                                         | 47                                                                        |
|                                                      | 39%   | 32%             | 42%<br>acd   | 36%<br>d       | 29%                 | 45%<br>acd      | 50%<br>acd    | 41%<br>acd | 38%<br>d     | 43%<br>k                 | 39%<br>k                                                                                    | 25%                                                                       |
| No - I have not experienced in the<br>past 12 months | 1646  | 245             | 282          | 301            | 323                 | 256             | 240           | 778        | 868          | 570                      | 935                                                                                         | 124                                                                       |
|                                                      | 55%   | 49%             | 56%<br>af    | 60%<br>ae      | 65%<br>ab           | 51%             | 48%           | 53%<br>af  | 57%<br>af    | 54%                      | 55%                                                                                         | 65%<br>ij                                                                 |
| Don't know                                           | 176   | 93              | 7            | 19             | 30                  | 18              | 9             | 87         | 89           | 35                       | 101                                                                                         | 20                                                                        |
|                                                      | 6%    | 19%<br>bcdefgh  | 1%           | 4%<br>b        | 6%<br>bcf           | 4%              | 2%            | 6%<br>bcf  | 6%<br>bcf    | 3%                       | 6%<br>i                                                                                     | 11%<br>ij                                                                 |

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e/f/g/h - i/j/k  
Overlap formulae used.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.



Table 108  
Q27\_4 - Which, if any, of these situations have you experienced in the past 12 months? I missed an opportunity (job, sale, contract) because I didn't have access to the internet or a digital platform

Base: All adults aged 16-65 in South Africa, 16-60 in Kenya/Nigeria, 16-50 in Uganda/Tanzania/Ethiopia

|                                                   | MAN      |     |       |     |         |     |              |     |          |     |        |     |          |     | WOMAN |     |         |     |              |     | SMALL BUSINESS OWNERSHIP - CURRENTLY OWN |     |        |     |          |     |       |     |         |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE BUT HAVE FORMAL PLANS CONSIDERING STARTING IN THE FUTURE |     |          |     |        |     |          |     |       |     | SMALL BUSINESS OWNERSHIP - DO NOT HAVE AND NOT CONSIDERING STARTING IN THE FUTURE |     |              |     |          |     |        |     |     |     |     |   |
|---------------------------------------------------|----------|-----|-------|-----|---------|-----|--------------|-----|----------|-----|--------|-----|----------|-----|-------|-----|---------|-----|--------------|-----|------------------------------------------|-----|--------|-----|----------|-----|-------|-----|---------|-----|-------------------------------------------------------------------------------------------------|-----|----------|-----|--------|-----|----------|-----|-------|-----|-----------------------------------------------------------------------------------|-----|--------------|-----|----------|-----|--------|-----|-----|-----|-----|---|
|                                                   | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA |     | TANZANIA                                 |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA |     | SOUTH AFRICA                                                                                    |     | TANZANIA |     | UGANDA |     | ETHIOPIA |     | KENYA |     | NIGERIA                                                                           |     | SOUTH AFRICA |     | TANZANIA |     | UGANDA |     |     |     |     |   |
|                                                   | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)      | (%) | (N)    | (%) | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)          | (%) | (N)                                      | (%) | (N)    | (%) | (N)      | (%) | (N)   | (%) | (N)     | (%) | (N)                                                                                             | (%) | (N)      | (%) | (N)    | (%) | (N)      | (%) | (N)   | (%) | (N)                                                                               | (%) | (N)          | (%) |          |     |        |     |     |     |     |   |
| UNWEIGHTED BASE                                   | 4000     |     | 800   |     | 800     |     | 800          |     | 800      |     | 800    |     | 800      |     | 800   |     | 800     |     | 800          |     | 800                                      |     | 800    |     | 800      |     | 800   |     | 800     |     | 800                                                                                             |     | 800      |     | 800    |     | 800      |     | 800   |     | 800                                                                               |     | 800          |     | 800      |     | 800    |     |     |     |     |   |
| WEIGHTED BASE                                     | 1274     |     | 212   |     | 212     |     | 212          |     | 212      |     | 212    |     | 212      |     | 212   |     | 212     |     | 212          |     | 212                                      |     | 212    |     | 212      |     | 212   |     | 212     |     | 212                                                                                             |     | 212      |     | 212    |     | 212      |     | 212   |     | 212                                                                               |     | 212          |     | 212      |     |        |     |     |     |     |   |
| Yes - I have experienced in the past 12 months    | 117%     | 85  | 109   | 96  | 80      | 106 | 124          | 77  | 103      | 85  | 67     | 120 | 127      | 43  | 86    | 108 | 38      | 59  | 74           | 140 | 117                                      | 68  | 90     | 116 | 170      | 6   | 8     | 3   | 16      | 6   | 170                                                                                             | 6   | 8        | 3   | 16     | 6   | 170      | 6   | 8     | 3   | 16                                                                                | 6   | 170          | 6   | 8        | 3   | 16     | 6   |     |     |     |   |
|                                                   | 39%      | 34% | 44%   | 39% | 32%     | 44% | 52%          | 30% | 40%      | 34% | 26%    | 46% | 48%      | 38% | 43%   | 38% | 34%     | 46% | 38%          | 32% | 41%                                      | 34% | 31%    | 44% | 51%      | 25% | 41%   | 23% | 18%     | 63% | 18%                                                                                             | 63% | 18%      | 63% | 18%    | 63% | 18%      | 63% | 18%   | 63% | 18%                                                                               | 63% | 18%          | 63% | 18%      | 63% | 18%    | 63% | 18% | 63% | 18% |   |
| No - I have not experienced in the past 12 months | 1646     | 118 | 135   | 141 | 154     | 127 | 107          | 128 | 146      | 160 | 169    | 133 | 133      | 54  | 111   | 168 | 70      | 113 | 55           | 175 | 160                                      | 121 | 182    | 140 | 158      | 10  | 11    | 11  | 63      | 4   | 26                                                                                              | 3   | 11       | 6   | 26     | 3   | 11       | 6   | 26    | 3   | 11                                                                                | 6   | 26           | 3   | 11       | 6   | 26     | 3   | 11  | 6   | 26  | 3 |
|                                                   | 53%      | 48% | 55%   | 57% | 63%     | 52% | 45%          | 51% | 58%      | 63% | 67%    | 51% | 51%      | 48% | 56%   | 59% | 62%     | 52% | 41%          | 51% | 56%                                      | 60% | 63%    | 53% | 48%      | 37% | 58%   | 73% | 74%     | 32% | 74%                                                                                             | 3   | 11       | 6   | 26     | 3   | 11       | 6   | 26    | 3   | 11                                                                                | 6   | 26           | 3   | 11       | 6   | 26     | 3   |     |     |     |   |
| Don't know                                        | 176      | 45  | 2     | 11  | 13      | 10  | 7            | 48  | 5        | 8   | 17     | 8   | 2        | 15  | 1     | 6   | 27      | 6   | 11           | 4   | 57                                       | 6   | 11     | 15  | 10       | 2   | 10    | -   | 1       | 7   | 1                                                                                               | 3   | 3        | 11  | 6      | 26  | 3        | 11  | 6     | 26  | 3                                                                                 | 11  | 6            | 26  | 3        | 11  | 6      | 26  | 3   |     |     |   |
|                                                   | 6%       | 18% | 1%    | 4%  | 5%      | 4%  | 3%           | 19% | 2%       | 3%  | 7%     | 3%  | 1%       | 13% | 1%    | 2%  | 4%      | 2%  | 3%           | 17% | 2%                                       | 6%  | 5%     | 4%  | 1%       | 36% | -     | 4%  | 8%      | 6%  | 7%                                                                                              | 7%  | 11       | 6   | 26     | 3   | 11       | 6   | 26    | 3   | 11                                                                                | 6   | 26           | 3   | 11       | 6   | 26     | 3   |     |     |     |   |

Proportions/Mean: Columns Tested (5% risk level) -  $\chi^2/(N-1) - g/(N-1) - m/(N-1) - n/(N-1) - v/(N-1) - y/(N-1)$   
Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

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