

# VOICES FROM THE MARGINS

*Perceptions & Recommendations  
on Digital Financial Services in Fiji*





# Abstract

**This comprehensive report explores the utilization of Digital Financial Services (DFS) by vulnerable populations in Fiji, based on a meticulous survey executed by the Consumer Council. Drawing from a diverse pool of 2,093 respondents, which includes women, the elderly, individuals with disabilities, those living in rural or maritime areas, and members of low-income households, this study paints a detailed picture of the varied challenges and opportunities associated with digital finance in Fiji.**

The findings reveal a complex landscape: while a significant number of respondents are engaging with DFS, they face multifaceted barriers that curb their full integration into the digital financial ecosystem. Primary obstacles include inadequate network reliability, high costs of necessary technology, insufficient accessibility features tailored to diverse needs, and pervasive concerns over data security. Particularly striking is the struggle among low-income respondents to afford smartphones and data plans, which are fundamental for accessing DFS.

In-depth analysis highlights specific challenges such as the difficulty of navigating DFS platforms, exacerbated by a general lack of financial literacy. This is especially prevalent among rural and low-income respondents. The survey also uncovers a critical shortfall in service provision for residents of remote areas and for persons with disabilities, spotlighting the urgent need for more accessible and inclusive DFS solutions. Notably, there is a robust demand among respondents for innovations such as low-bandwidth DFS platforms, enhanced customer support, voice command functionality, and the reduction of transaction fees.

The report synthesizes these findings to propose targeted interventions aimed at improving DFS accessibility and user experience. Recommendations include expanding network infrastructure to cover underserved areas, developing DFS products that are inclusively designed to accommodate the specific circumstances of vulnerable groups, and bolstering financial literacy efforts to enhance user competence and confidence in using digital tools.

By addressing these critical issues, the report advocates for strategic actions by DFS providers and policymakers to ensure that digital financial services foster true inclusivity and empowerment, enabling all Fijians, particularly the most vulnerable, to participate fully in the growing digital economy.

# Summary of Key Findings

**2,093 total survey participants**

**Gender:**  
**62% females**  
**38% males**

**Location:**  
**38% Urban**  
**44% Rural**  
**17% Maritime Region**

**Household Income:**  
**69% of respondents**  
**reported household**  
**income below \$10,000**

**15% of all**  
**respondents**  
**identified as**  
**having some**  
**form of disability**

**73% of the**  
**participants**  
**reported that they**  
**own and actively**  
**use a smartphone**

**64% describe**  
**their data**  
**coverage as**  
**weak, or**  
**unreliable**

**1498 users reported using Mobile Wallets,**  
**making it by far, the most widely used form**  
**of DFS.**

# Summary of Key Findings

**48% of users reported using DFS at least once a week or more frequently**

**75% of users cite friends/family as their primary source of information regarding DFS**

**62% of Elderly persons and Persons with Disabilities report facing difficulty due to dexterity/ vision issues**

**43% of respondents cite lack of Trust/Data Privacy Concerns as their primary challenge, while 40% face difficulties with a lack of knowledge/language/navigation of DFS tools**

**32% of users access DFS for remittances while 45% use it for basic transactions such as shopping and paying bills**

**60% of respondents feel that DFS platforms are disability-friendly, while 24% report that DFS platforms do not meet their accessibility needs**

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# Introduction

Fiji's digital transformation is an ongoing journey, with a marked increase in the uptake of Digital Financial Services (DFS) over the past few years. As many of these technologies are relatively new to the Fijian context, there remains a significant opportunity to address and rectify issues as they arise, ensuring that the evolution of the digital landscape can progress in a way that benefits all members of society. While there has been a concerted and generally successful effort toward inclusivity—spearheaded by the government, service providers, regulators, and the private sector—there is always scope to enhance these efforts and extend their reach.

Building upon the insights from the Consumer Council's previous report on Digital Finance, *Beyond Access: Consumer Perspectives on Digital Finance in Fiji*, this current study delves deeper into the impact of these digital services. The prior report highlighted a significant uptake of DFS primarily due to its convenience, revealing a notable shift towards digital platforms. However, it also identified the need for a closer examination of how inclusive these services truly are, particularly for certain segments of the population.

According to the International Monetary Fund (IMF), factors such as limited digital literacy, infrastructure gaps, and socio-economic disparities can severely hinder digital financial inclusion. In Fiji, these barriers are particularly pronounced among vulnerable groups, where issues such as inadequate network accessibility, security concerns, and the high costs associated with digital transactions frequently restrict access to DFS.

To address this gap in understanding, the Consumer Council initiated a comprehensive study focused specifically on the challenges encountered by vulnerable populations—women, the elderly, people with disabilities, rural residents, and low-income households. This decision to focus on these groups was informed by research from the United Nations Capital Development Fund (UNCDF), which identifies these segments as particularly at risk of being left behind in the digital transition.

The methodology involved extensive field research across Fiji, targeting areas with pronounced representations of these vulnerable groups. Teams conducted surveys and engaged in direct conversations with community members, aiming to capture a wide array of experiences and insights into the barriers these individuals face in accessing and benefiting from DFS.

This hands-on approach has provided a rich diversity of input, enabling a comprehensive understanding of the unique challenges each group faces. It allows the research to move beyond broad statistical data, offering nuanced insights into the actual experiences and obstacles encountered by these populations. The findings from this robust data collection effort are intended to offer actionable insights and formulate recommendations that can help bridge the service provision gaps. The ultimate aim is to ensure that the benefits of Fiji's digital financial evolution are equitably shared, supporting not just economic growth but also enhancing the resilience and inclusiveness of Fiji's financial ecosystem.

This report, therefore, seeks to guide DFS providers and policymakers in crafting strategies that not only extend digital financial access but also tailor these services to meet the diverse needs of all Fijians, particularly those who are most vulnerable. By enhancing the understanding of how digital services can better serve these populations, the report contributes to the ongoing discussions on improving financial inclusion through digital means, ensuring that every individual has the tools necessary to participate fully in the financial economy.

# MESSAGE FROM THE CHIEF EXECUTIVE OFFICER



It is with great pride that I present the findings of our research report on the challenges faced by vulnerable groups in accessing digital financial services (DFS) in Fiji. This report reflects our unwavering commitment to fostering financial inclusion by identifying barriers that prevent equitable access to digital financial platforms. At its core, this research aims to shed light on the experiences of communities that are often marginalized—women, people with disabilities, rural and maritime populations, and low-income households. By understanding their unique challenges, we are better positioned to advocate for solutions that enable inclusive economic participation for all Fijians.

The findings of this report reveal several key insights that demand the attention of policymakers, financial service providers, and stakeholders across the public and private sectors. Economic constraints remain a persistent barrier, particularly for low-income households, where affordability issues surrounding smartphones, data plans, and transaction fees limit access to essential financial tools. Network reliability, especially in rural and maritime areas, presents another critical obstacle, affecting the seamless use of DFS platforms for day-to-day transactions.

**For women and people with disabilities, trust in digital platforms and physical accessibility emerged as major areas of concern. The report highlights that a large proportion of participants remain unfamiliar with digital platforms or struggle to use existing features confidently. This underscores the need for financial literacy programs, customer support in accessible formats, and ongoing efforts to develop inclusive digital interfaces that can serve the needs of all users.**

Despite the challenges identified, this research also shows that there are opportunities to drive meaningful change. With targeted action, such as improved customer support, partnerships with disability organizations, and investments in network infrastructure, we can transform barriers into stepping stones for inclusion. Additionally, lowering transaction fees and designing platforms with voice commands and physical accessibility features will ensure that no one is left behind in the transition to a digital economy.

This report is not just a reflection of the present state of digital financial services in Fiji—it is also a call to action. Together, we must embrace a shared responsibility to create financial systems that are not only efficient but also inclusive and equitable. Through collaborative efforts between financial institutions, government, civil society, and the communities we serve, we can foster a digital financial ecosystem that benefits all.

I extend my gratitude to the individuals and communities who participated in this research. Their voices and experiences are the driving force behind our mission to build a better, more inclusive future. As we move forward, we remain committed to translating these findings into tangible solutions—solutions that empower every individual, regardless of their circumstances, to fully participate in Fiji's financial landscape.

Together, we can create a future where digital finance is a tool of empowerment—enabling people to save, invest, and improve their quality of life. I look forward to working alongside all stakeholders to make these ambitions a reality.



# MESSAGE FROM THE MANAGER, CAMPAIGNS INFORMATION AND MEDIA



I am pleased to share this comprehensive report on the challenges faced by vulnerable groups in accessing digital financial services (DFS) in Fiji. This research reflects the Consumer Council's dedication to empowering Fijians through advocating for financial inclusion and addressing the barriers that prevent communities from fully benefiting from advancements in digital finance. The findings of this report serve as an essential guide for policymakers, financial institutions, and stakeholders who are committed to building a future where inclusive, safe, and sustainable digital financial services are accessible to all.

This research has been made possible through the Fair Digital Finance Accelerator (FDFA) initiative, a global program led by Consumers International. The FDFA initiative aims to empower consumer associations across low- and middle-income countries, equipping them to advocate for equitable, secure, and data-protected financial services. The Consumer Council of Fiji is proud to be part of this global movement, working towards a future where digital finance empowers individuals—allowing families to manage financial shocks, young people to invest in their futures, and women to achieve financial independence.

This report builds on previous research undertaken last year under the same FDFA grant, where we examined the barriers to accessing DFS in Fiji. The current research delves deeper, exploring not only the economic and technological barriers but also the gendered and disability-related challenges that continue to restrict access for many. With a specific focus on low-income households, people with disabilities, rural and maritime communities, and women, this study provides actionable insights into how financial service providers and policymakers can drive meaningful change.

As digital financial services become central to people's lives, it is critical that these systems are not just functional but inclusive and consumer-friendly. This research highlights key areas where service delivery can be improved—from making platforms easier to navigate and more affordable, to strengthening customer support and financial literacy initiatives.

We are deeply grateful for the opportunity provided by the FDFA grant, which has allowed us to engage closely with the people of Fiji, hear their stories, and advocate for practical solutions. We remain committed to translating the findings of this report into tangible action, working with financial service providers, government agencies, and the broader community to create a more inclusive financial ecosystem.

**Our campaign is not just about identifying challenges but also about driving transformation. We look forward to collaborating with stakeholders to empower every consumer—so that no one is left behind in Fiji's journey toward financial inclusion. Together, we can build a future where digital financial services truly serve as a tool for empowerment and resilience for all Fijians.**

# RESEARCH METHODOLOGY

This report is based on primary data collected through a structured questionnaire designed to assess the challenges faced by vulnerable groups in accessing Digital Financial Services (DFS) in Fiji. The research methodology employed a quantitative approach, gathering data from a diverse group of participants, with a particular focus on women, the elderly, individuals with disabilities, rural residents, and low-income households. The objective of the methodology was to ensure a comprehensive understanding of the barriers these groups encounter when using DFS and to identify potential solutions for enhancing financial inclusion.

## 1. Survey Design

The questionnaire was carefully crafted to cover key aspects of DFS usage, including accessibility, affordability, usability, and security. The survey consisted of both closed-ended and open-ended questions. The closed-ended questions were designed to gather quantifiable data on the participants' demographics, smartphone ownership, DFS usage patterns, and frequency of use. In contrast, the open-ended questions provided respondents with the opportunity to share additional insights regarding their personal experiences with DFS, allowing for a richer qualitative analysis of the challenges faced by vulnerable populations.

The questionnaire covered several key themes:

- Demographic Information: Age, gender, disability status, rural/urban location, and household income.
- Access to DFS: Smartphone ownership, internet access, and use of specific DFS products and services.
- Barriers to DFS Usage: Affordability of smartphones/data plans, network reliability, digital literacy, security concerns, and accessibility for people with disabilities.
- Suggestions for Improvement: Recommendations for enhancing the accessibility and usability of DFS services.

## 2. Data Collection

Responses collected through face-to-face interactions. This approach was chosen to ensure broad participation, foster a deeper understanding of the issues discussed in the questionnaire, and overcome language barriers, particularly in rural areas where digital literacy and language differences may limit online participation.

To capture diverse experiences across Fiji, key areas were specifically targeted for data collection. These included the maritime regions such as Taveuni, Ovalau, and Beqa, to gather insights from communities in remote islands. Additionally, rural areas within the Northern, Western, Central, and Eastern Divisions were prioritized, ensuring that the challenges faced by both rural and maritime populations were adequately represented in the survey.

In total, 2,093 participants responded to the survey. A significant portion of these respondents came from vulnerable groups such as low-income households, women, rural residents, and individuals with disabilities. By capturing a broad cross-section of Fiji's population, the survey provided valuable insights into how different demographic groups interact with DFS and the specific challenges they face.

## 3. Sampling Strategy

Convenience sampling was used to gather responses. This approach was chosen to ensure that the sample represented a wide range of individuals from vulnerable groups who may be underrepresented in financial services research. While this method allowed for efficient data collection from hard-to-reach populations, it is important to note that the findings may not be fully generalizable to the entire population of Fiji.

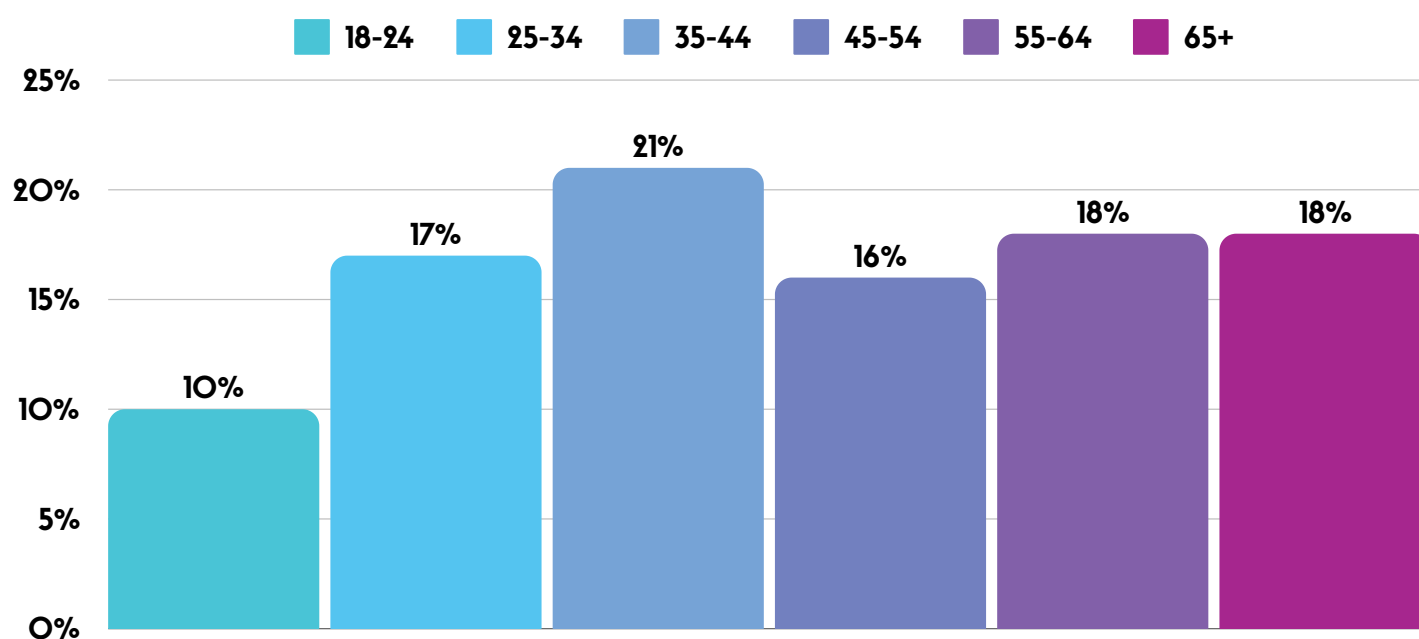
# SECTION 1:

# DEMOGRAPHIC

# PROFILE



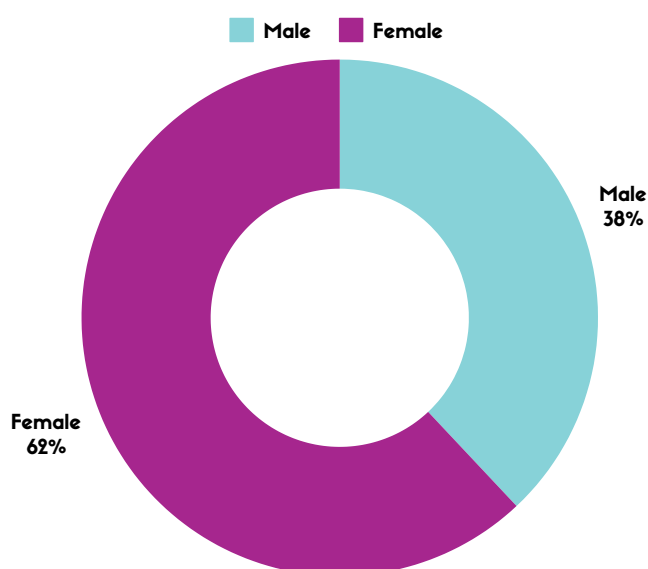
## 1.1: Respondent Age Groups



The survey was completed by a total of 2,093 respondents across various age groups. The largest age group represented was the 35-44 years, accounting for 21% of the participants. This was followed by the 45-54 age group, which made up 16%, and the 55-64 and 65+ age groups each comprising 18%. Respondents aged 25-34 represented 17% of the total, while the youngest group, aged 18-24, contributed 10% of the survey responses.

- The distribution of respondents highlights a significant representation of middle-aged individuals, with the 35-44 and 45-54 age groups collectively making up 37% of the participants. This could suggest a maturity in the respondent base which may affect their familiarity and comfort with digital financial services (DFS) as well as their financial needs and priorities, which will be examined in later sections of this research.
- The substantial participation of older adults (55 years and above), who together constitute 36% of the survey, is noteworthy. It indicates that a significant portion of the survey population may have different levels of technological adeptness, potentially impacting their engagement with DFS platforms. Older adults might show preferences for more traditional banking methods or may require more user-friendly and secure DFS options that cater to their specific needs.
- The lower representation of the youngest adults (18-24 years), at only 10%, might skew the data away from the preferences and behaviors of younger consumers who are typically more tech-savvy and open to adopting new technologies. This demographic is often a target for new financial technology products and services.

## 1.2: Gender Distribution



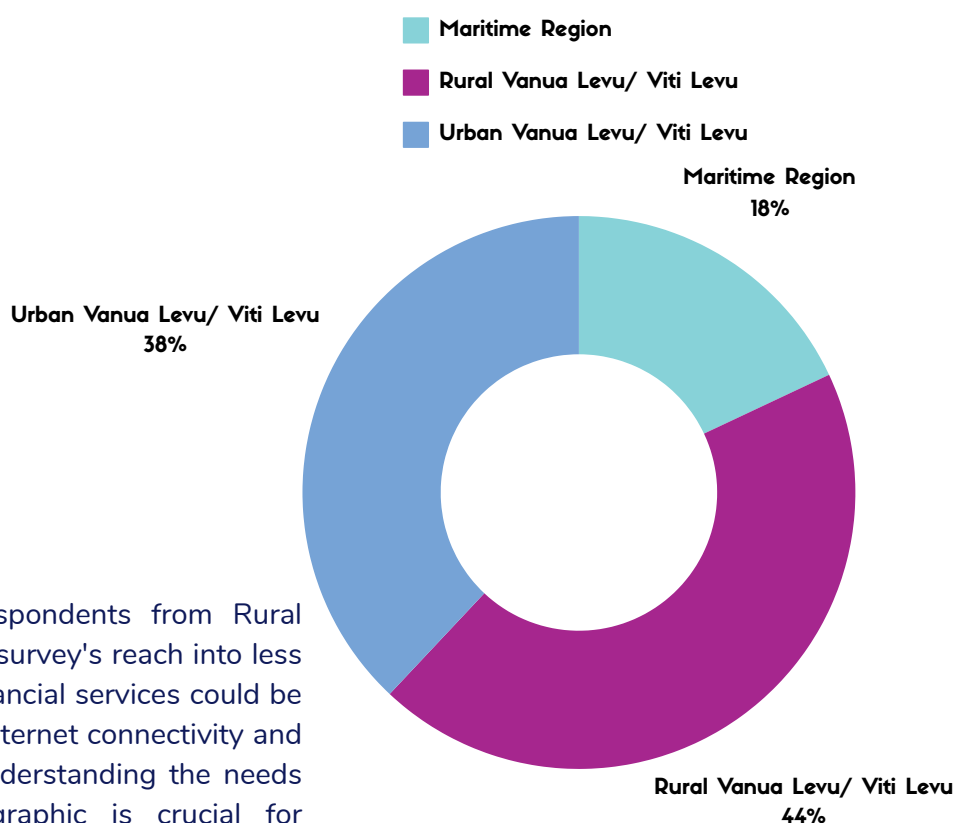
Out of all the respondents who identified their gender, a significant majority were female, accounting for 62% of the total, while males constituted 38%.

- The gender distribution of the survey shows a notable predominance of female participants, which could have implications, especially in understanding gender-specific preferences and challenges in accessing digital financial services (DFS). Women often face unique financial inclusion challenges, and may have different financial habits, access to resources, and levels of engagement with financial services compared to their male counterparts, which can affect how they use and benefit from DFS.

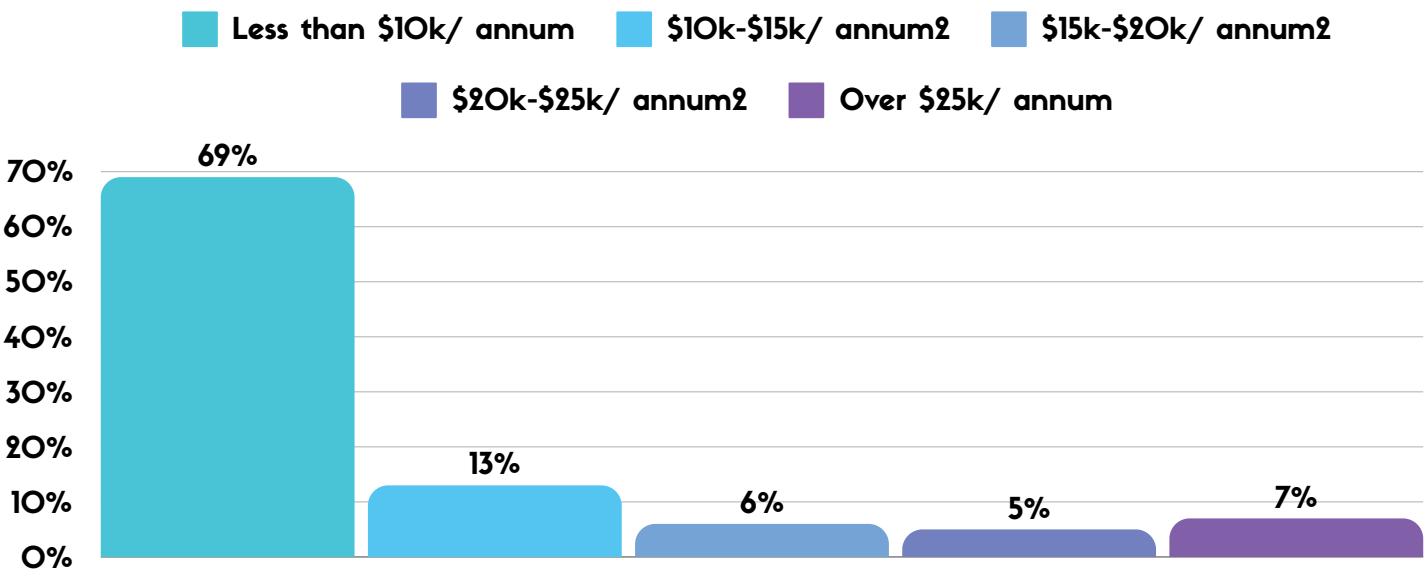
## 1.3: Geographic Location of Respondents

The survey's geographic distribution of respondents included individuals from various regions, with the majority hailing from Urban Vanua Levu/Viti Levu, which accounted for 38% of the total. Rural Vanua Levu/Viti Levu made up 44%, and the Maritime Region represented 18% of the survey population. This distribution provides a broad perspective of the financial behaviors and preferences across different areas.

- The significant portion of respondents from Rural Vanua Levu/Viti Levu reflects the survey's reach into less urbanized areas, where digital financial services could be facing challenges such as lower internet connectivity and limited banking infrastructure. Understanding the needs and constraints of this demographic is crucial for developing targeted interventions that enhance financial inclusion in these regions.
- The Maritime Region, making up a quarter of the respondents, likely represents the most geographically isolated participants, facing unique challenges such as higher costs of service delivery and less frequent physical banking service encounters. Their inclusion in the survey is vital for a comprehensive assessment of financial services across all geographical areas, offering insights into the areas where digital financial tools need to be adapted or enhanced to meet the specific needs of isolated populations.

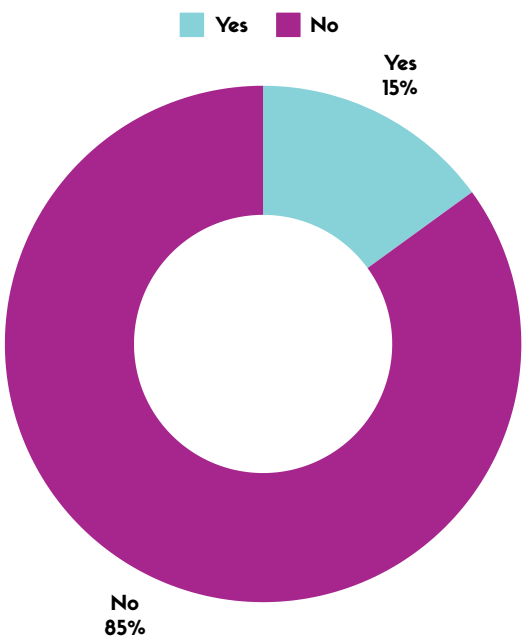


## 1.4: Household Income



The survey further explored household income levels among respondents. It revealed that a substantial majority, 69%, reported annual earnings of less than \$10,000. This was followed by 13% earning between \$10,000 and \$15,000, and 6% between \$15,000 and \$20,000 annually. Additionally, 5% of respondents fell within the \$20,000 to \$25,000 range, while 7% reported incomes over \$25,000.

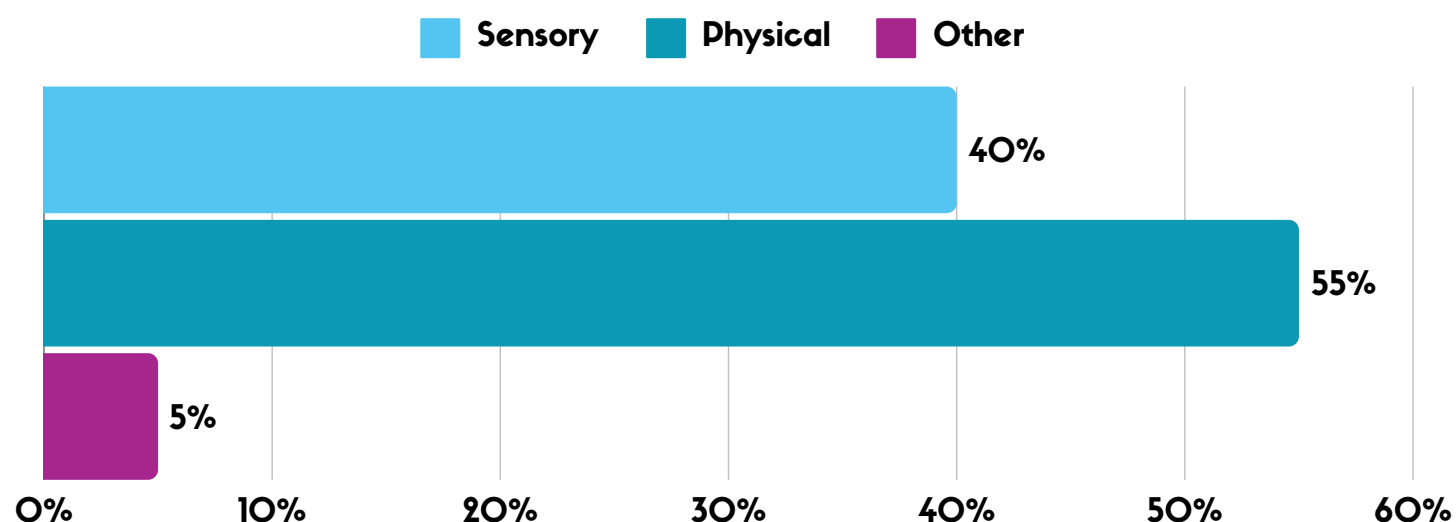
## 1.5: Persons with Disability



The survey asked respondents if they identified as having any type of disability. Of all the responses, 15% identify as having a disability, while a vast majority, 85%, do not. This proportion underscores a small but significant presence of disabilities within the respondent group, highlighting the importance of addressing accessibility in digital financial services to ensure inclusivity.

Among the 15% of respondents who identified as having a disability, the breakdown of disability types is visually represented:

## Nature of Disability



- **Physical Disabilities:** Most prevalent, with 55% of those with disabilities reporting physical impairments. This category typically includes mobility impairments, muscular and skeletal limitations, which can significantly impact the ability to interact with traditional banking interfaces and technology.
- **Sensory Disabilities:** Comprising 40% of the disability responses, sensory impairments involve challenges with sight and hearing. These disabilities require specialized adaptations in DFS such as screen readers, audio descriptions, and possibly alternative communication methods for effective service delivery.
- **Other Disabilities:** Making up 5% of the responses, this category includes learning difficulties, understanding, and developmental disabilities. These conditions may necessitate even more tailored DFS solutions that simplify complexity and enhance usability through intuitive design and customer support.

## Implications for DFS:

- The data implies a strong need for DFS platforms to incorporate accessibility features that cater to a wide range of disabilities. For physical disabilities, services need to be navigable without extensive physical interaction, possibly through enhanced voice command capabilities or one-touch interfaces.
- For those with sensory disabilities, the adoption of technology that supports screen reading software, as well as auditory and visual aids, is crucial. Ensuring that alerts, instructions, and all navigational elements are accessible is essential.
- For respondents with other types of disabilities, especially those affecting cognitive abilities, DFS platforms should consider integrating more straightforward, less complex systems that are easy to navigate and understand, possibly supported by visual aids and step-by-step guides.

# SECTION 2:

## ACCESS TO TECHNOLOGY





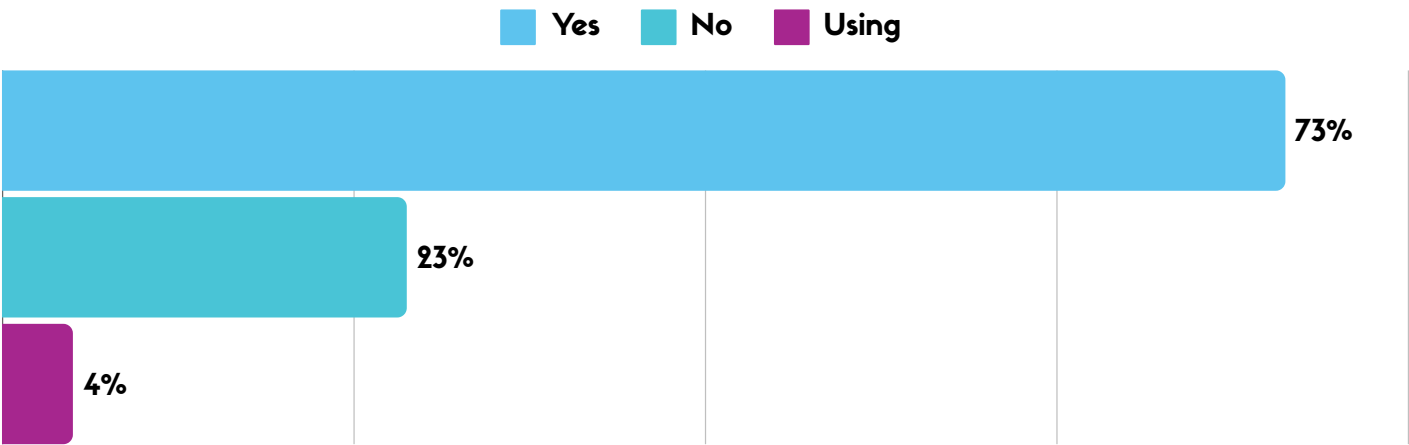
In the contemporary landscape of financial services, access to technology stands as a critical determinant of inclusivity and effectiveness. Particularly for vulnerable populations, the ability to engage with digital financial services (DFS) hinges significantly on their access to necessary technological tools and infrastructure. This access encompasses not only the availability and affordability of devices such as smartphones and computers but also extends to internet connectivity, which is essential for the utilization of most digital services.

In recent years, Fiji has made significant strides in narrowing the digital divide, with increased internet connectivity reaching even the more remote rural and maritime areas. As more individuals gain online access, the potential for widespread adoption of DFS grows, enhancing opportunities for financial empowerment across diverse communities. However, challenges persist. Understanding the nuances of technology access among different demographic groups remains imperative. For populations that may be disadvantaged by factors such as geographical location, economic status, or disability, the absence of adequate technology access can further entrench financial exclusion. Conversely, ensuring equitable technology access can catalyze the widespread adoption of DFS, fostering greater financial empowerment and inclusion.

This section of the research aims to delve into the patterns and challenges of technology access among survey respondents, providing insights that can inform targeted interventions to bridge gaps in DFS usage. By examining the disparities in technology ownership and internet accessibility, this analysis will highlight key areas where stakeholders, including policymakers, service providers, and community leaders, need to focus their efforts to enhance the reach and impact of digital financial tools.

## 2.1: Smartphone Ownership

Smartphone access directly influences the ability of individuals to participate in the digital economy. Those without smartphones are excluded from a wide range of financial services and opportunities, from simple transactions to complex financial products. This digital exclusion has the potential to reinforce socioeconomic disparities, as less technologically equipped individuals are less able to capitalize on the economic, social, and educational benefits that DFS offers.



- 73% of the participants reported that they own and actively use a smartphone. This significant figure emphasizes the vital role of smartphones in facilitating access to digital financial services, which is especially transformative for vulnerable groups. The results also indicate robust smartphone penetration in Fiji across diverse demographic groups, including low-income households, rural and maritime areas, and among the elderly.

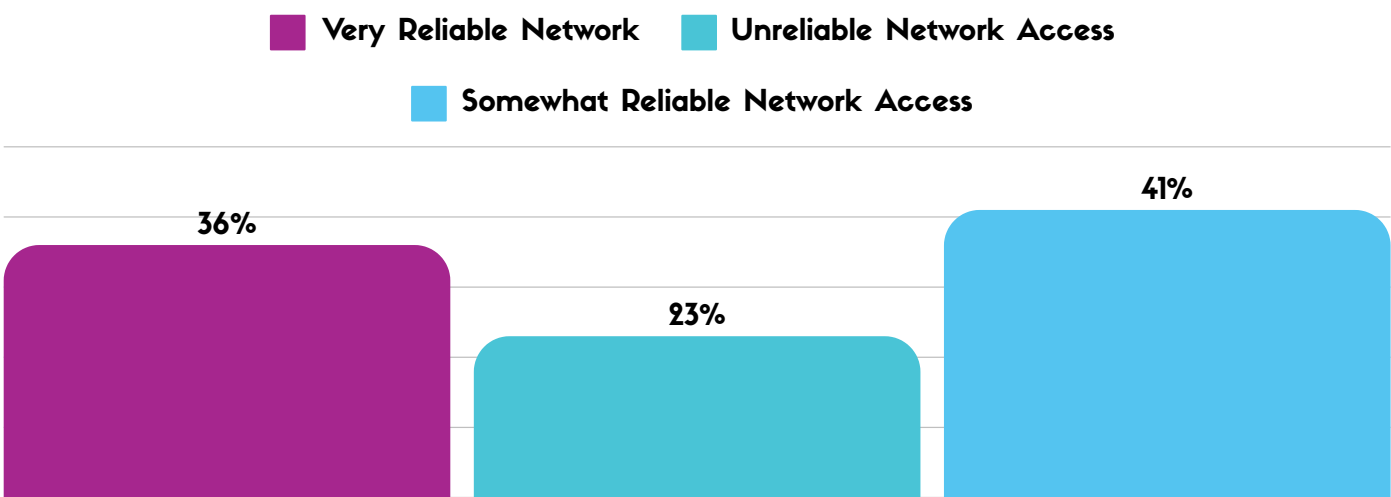
- 23% of the respondents do not own a smartphone, which highlights a substantial barrier to accessing digital services. This gap likely arises from issues such as the affordability of technology, inadequate infrastructure, and limited digital literacy, exacerbating social and economic disparities.
- A smaller group representing 4% of the sample use smartphones that they do not personally own. This scenario often involves shared or borrowed devices, which, while facilitating necessary access, may compromise the consistency and security of their financial engagements.

## Enhancing Smartphone Usage

- Subsidized Smartphone Programs: Implement programs that subsidize the cost of smartphones for low-income households, potentially funded through partnerships between government bodies and telecommunications companies. These programs can be particularly impactful in rural and maritime areas where economic barriers to smartphone ownership are most significant.
- Enhanced Digital Literacy Training: Offer community-based digital literacy courses that teach basic smartphone usage and security. These programs should be accessible and tailored to meet the needs of various groups, including the elderly and people with disabilities, ensuring that they can not only access but also effectively utilize DFS.
- Innovative Financing Models: While there is some flexibility of finance options available to smartphone buyers in Fiji (such as installments, microloans and hire purchase), there is a need for more innovative financing models plans that make smartphones more affordable to the low-income households. Financial institutions could offer low-interest loans for smartphone purchases bundled with digital banking services.
- Robust After-Sales Support: Ensure that after-sales support is available and accessible, including service centers in rural and maritime areas. Support services should be knowledgeable about accessibility features, able to assist with technical issues, and provide guidance on maximizing the use of smartphones for DFS.

## 2.2: Network Reliability

As Fiji continues to bridge the digital divide, network and internet reliability has emerged as a critical factor in the effective use of digital financial services (DFS). Reliable internet access is foundational for ensuring that all users, particularly those in rural and maritime areas, can fully participate in the digital economy. While strides have been made in extending network coverage and enhancing connectivity, the level of network reliability varies significantly across different regions and demographic groups, as shown by the survey.



- **Very Reliable Network Access:** Approximately 36% of survey respondents reported that their network access is very reliable. This level of reliability is encouraging, as it suggests that about one-third of users, including those in rural and maritime regions, have consistent network access. This reliability supports smooth and uninterrupted use of DFS platforms, fostering greater financial inclusion and the ability to engage in real-time financial activities without disruption.
- **Unreliable Network Access:** Conversely, 23% of participants indicated that their network access is unreliable. This substantial minority highlights the ongoing challenges faced by users, where frequent connectivity issues can severely hinder their ability to access and utilize DFS effectively. For these users, dropped connections and slow speeds may not only frustrate but also deter ongoing use of digital platforms for financial transactions.
- **Somewhat Reliable Network Access:** The largest group, comprising 41% of respondents, described their network access as somewhat reliable. These users typically have access to the internet but may experience occasional disruptions in service. This level of reliability suggests that while DFS can be accessed, the experience might be inconsistent, potentially affecting transactions and the overall user experience. Occasional disruptions can complicate financial activities such as transferring money or paying bills online, especially when timing is crucial.

## Implications

The variability in network reliability underscores a critical area for intervention. For users in areas with unreliable or only somewhat reliable network access, there is a risk of being left behind in the increasingly digital-first financial landscape. Improving network reliability is crucial not only for enhancing the user experience but also for ensuring that the benefits of DFS—such as increased convenience, reduced costs, and greater financial control—are equitably accessible to all Fijians.

## Enhancing Network Reliability

- Continued investment in telecommunications infrastructure, especially in underserved rural and maritime areas, is essential. This could involve expanding the reach of existing network providers or incentivizing new providers to enter less profitable markets through government subsidies or partnerships.
- Implementing stricter quality of service regulations and monitoring compliance could help ensure that network providers maintain high standards of reliability across all regions.
- Exploring newer connectivity solutions such as satellite internet, or leveraging existing structures like schools and community centers as connectivity hubs could provide more stable access points for communities with currently unreliable service, especially in the maritime regions, where schools and community halls are used as gathering spots.

# SECTION 3:

## USAGE OF DIGITAL FINANCIAL SERVICES

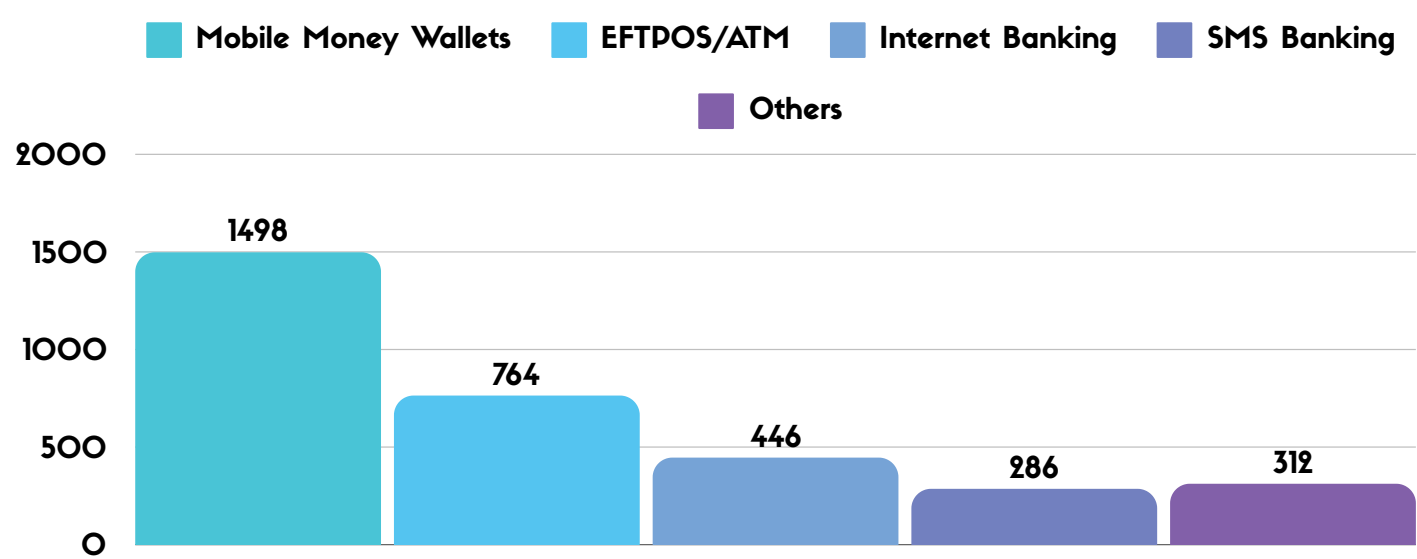


This section explores the utilization of DFS among the identified vulnerable groups, providing vital insights into the frequency, types, and purposes of their DFS usage. Understanding these patterns is crucial for assessing the reach and effectiveness of digital services in enhancing financial inclusion and empowerment.

The accessibility of DFS like mobile money, internet banking, and other digital payment systems has the potential to transform financial behaviors—offering convenience, security, and efficiency. However, the extent to which these benefits are realized by vulnerable populations depends heavily on their actual usage of these services. This section aims to uncover not only how often and why different demographic groups use DFS, but also the specific types of services they prefer. This will shed light on the alignment of DFS offerings with the needs of users, highlighting areas where the financial sector can better serve its most disadvantaged members.

By taking a closer look into these aspects, we can better understand the opportunities and challenges faced by vulnerable groups in engaging with the digital economy, setting the stage for informed discussions on how to improve DFS accessibility and inclusivity across Fiji.

### 3.1: DFS Tools and Platforms

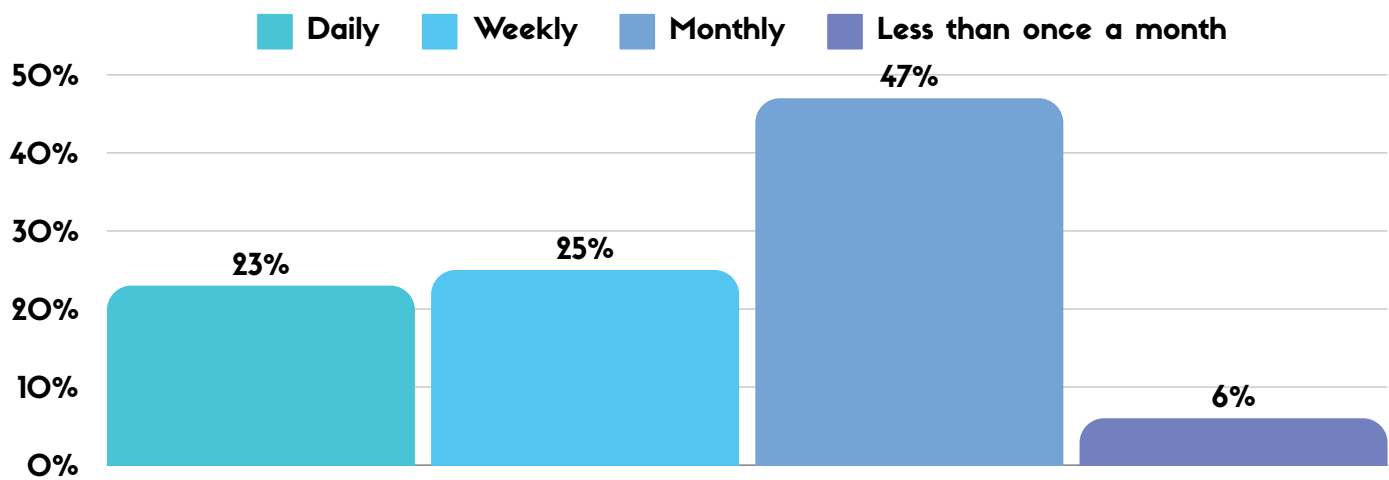


- **Mobile Money Wallets (1,498 users):** Dominating the survey, mobile money wallets were reported by 1,498 respondents. Services such as Vodafone M-PAiSA and Digicel MyCash are central to everyday financial transactions, demonstrating the critical role these wallets play in enhancing financial inclusion. Their widespread use, especially in underbanked areas, highlights their convenience and the essential services they provide, such as money transfers and bill payments.
- **EFTPOS/ATM (764 users):** EFTPOS and ATM services, used by 764 participants, underscore the persistent relevance of cash in an increasingly digital landscape. The substantial use of these services, particularly in rural areas where digital payment systems are less accepted, illustrates a hybrid financial behavior where traditional and digital banking methods coexist.
- **Internet Banking (446 users):** Internet banking is utilized by 446 respondents, indicating a smaller yet significant adoption among the digital platforms. Although not as widespread as mobile wallets, internet banking's adoption suggests a transition towards more conventional online financial services, hindered somewhat by challenges such as internet access, digital literacy, and security concerns.

- **SMS Banking (286 users):** SMS banking is the least utilized with 286 users, reflecting its more limited capabilities compared to other digital tools. It remains a crucial service for users who require straightforward, text-based transactions without the need for internet access.
- **Others (312 users):** The 'Others' category, which includes 312 users, encompasses usage of Global Card networks and other forms of financial services that may not have been correctly identified or categorized by the respondents from the remaining categories. This segment could include niche services or emerging technologies that address specific needs not fully met by the mainstream options.

### 3.2: Frequency of DFS Usage

Understanding how frequently digital financial services (DFS) are used is pivotal for assessing their impact on financial inclusion and the daily financial practices of individuals in Fiji, reflecting the reliance on and comfort with digital platforms. At the same time, it also indicates the effectiveness of these services in meeting the financial needs of vulnerable groups.



- **Daily (23%):** A significant portion of respondents uses DFS daily, indicating a strong integration of digital platforms into their everyday financial transactions. This high frequency suggests that for these users, DFS are not just convenient but essential for managing their day-to-day financial activities, likely including small value transactions, regular bill payments, or business transactions.
- **Weekly (25%):** Another substantial segment uses DFS on a weekly basis. This could correspond to weekly financial routines such as wage disbursements or routine bill payments. The regular use highlights DFS as a reliable tool for managing recurring financial tasks.
- **Monthly (47%):** The majority of respondents use DFS monthly, which is the most significant proportion. This usage likely correlates with larger, less frequent financial activities such as monthly salary access, utility bill payments, or rent transactions. The preference for monthly usage underscores the role of DFS in managing significant financial commitments that align with typical payment cycles in Fiji.
- **Less than once a month (6%):** A smaller fraction of the population uses DFS less frequently than once a month. This group may include individuals who only use DFS for specific, infrequent needs such as receiving remittances or engaging in occasional online purchases. Their limited use suggests either a lack of necessity for frequent DFS interactions or potential barriers that prevent more regular use.

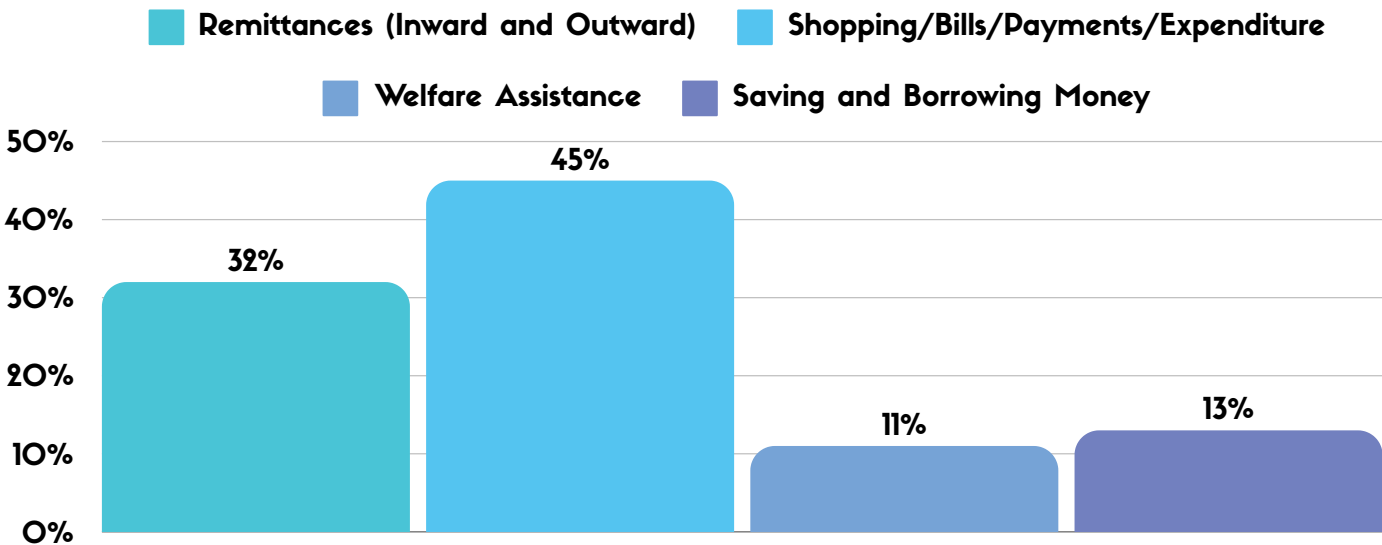
## Implications

The data indicates a varied reliance on DFS, with significant monthly usage pointing to the adaptation of digital methods for substantial, routine financial operations. The existence of daily and weekly users also highlights a segment of the population for whom DFS are integral to their daily financial engagement, suggesting good penetration of these services. However, the presence of users engaging less frequently than monthly suggests there may be untapped potential or existing barriers that could be addressed to increase the use and utility of DFS for a broader audience.

By understanding these usage frequencies, stakeholders can better tailor DFS offerings to match the actual financial behaviors and needs of the population, potentially increasing both the uptake and satisfaction with these digital solutions.

### 3.3: Different Uses of DFS Platforms

To further understand the impact of Digital Financial Services (DFS) on financial inclusion in Fiji, it is essential to explore not only how frequently these tools are used, but also for what purposes. This segment of the analysis delves into the specific financial activities for which DFS are employed by the surveyed population. Examining the uses of DFS provides valuable insights into the practical applications of these services in everyday life and helps identify key areas where DFS are meeting or failing to meet the needs of vulnerable groups.



- **Remittances (Inward and Outward) (32%):** A large portion of DFS usage is allocated to remittances, indicating the importance of DFS in facilitating financial transfers, both within Fiji and across borders. This significant use underscores DFS as vital tools for maintaining economic ties between family members, especially in a country where migration for work—both internal and international—is common. It highlights the need for reliable, low-cost services that can facilitate these essential transfers swiftly and securely.

- **Shopping/Bills/Payments/Expenditure (45%):** The largest segment of DFS use goes towards routine payments and shopping. This suggests that DFS are integrated into daily life as a convenient means to manage regular financial transactions like utility bills, grocery shopping, and other expenditures. The high usage for these activities points to the acceptance and trust in digital platforms for secure and efficient transaction processing.
- **Welfare Assistance (11%):** The use of DFS for receiving welfare assistance reflects their role in social safety nets. For vulnerable populations, the ability to access government or non-governmental financial aid directly through digital means can reduce barriers to access and ensure timely and secure delivery of funds. This segment indicates the potential for expanding DFS in public assistance programs.
- **Saving and Borrowing Money (13%):** Equally tied with remittances, the utilization of DFS for saving and borrowing reveals their function as fundamental banking tools. The adoption of digital platforms for savings indicates a level of trust and utility in digital financial infrastructure that supports not only spending but also wealth accumulation and access to credit.

## Implications

The varied utilization of Digital Financial Services (DFS) across different financial activities—ranging from daily expenditures to saving and borrowing—underscores their indispensable role in the economic lives of Fijians, especially within vulnerable communities. Given the substantial reliance on these digital platforms for essential transactions, service providers should consider several strategic enhancements to better serve their users:

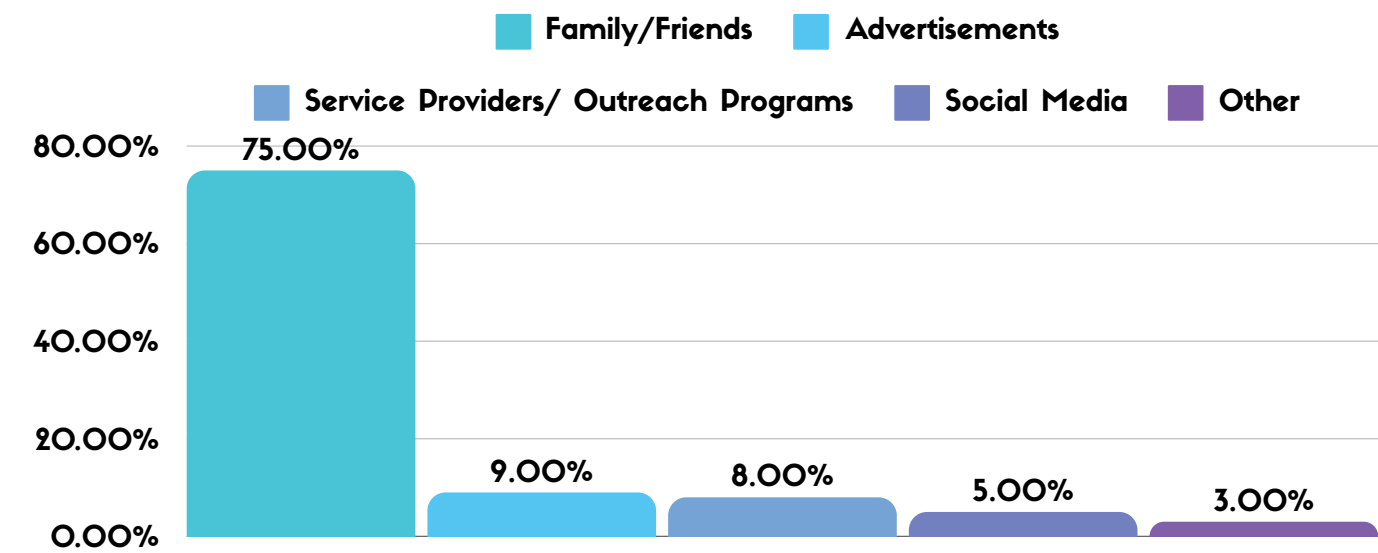
- **Enhancing Remittance Services:** Providers could reduce fees and streamline the process for sending and receiving money, particularly for international transfers, to support families relying on remittances as a crucial income source. Implementing features like real-time transaction tracking and currency exchange options could further enhance user trust and satisfaction.
- **Expanding Payment and Billing Options:** To accommodate the largest segment of DFS use, service platforms could integrate more extensive bill payment options, including utilities, school fees, and municipal services. Additionally, offering reward programs or discounts for regular payments through DFS could incentivize more users to transition to digital transactions for their regular expenditures.
- **Optimizing Welfare Disbursement:** With DFS being used for welfare assistance, there is a significant opportunity to collaborate with government bodies to ensure that these platforms are optimized for the disbursement of social benefits. Enhancements could include securing transactions against fraud, simplifying the verification process for recipients, and ensuring that support services are accessible for users with limited digital literacy.
- **Facilitating Savings and Credit Services:** Given that a quarter of DFS usage involves saving and borrowing, developing products tailored to the needs of lower-income groups, such as micro-savings platforms or microcredit facilities with minimal interest rates, could be beneficial. Such services should be designed to help users build their financial resilience by encouraging savings habits and providing access to credit for personal or small business use.



### 3.4: Educational Sources Influencing DFS Knowledge

Education plays a pivotal role in enabling users to effectively engage with Digital Financial Services (DFS). Understanding the sources through which individuals learn about DFS is crucial for assessing the reach and effectiveness of these educational channels, as well as for identifying opportunities to enhance DFS literacy.

As financial technologies evolve and become increasingly integral to daily transactions, the avenues through which users gain knowledge and confidence in using these services directly impact their ability to benefit from the digital economy. This section of the report examines the various educational sources that influence DFS users in Fiji, providing insights into how information dissemination can be optimized to foster greater familiarity and proficiency with these essential services.



- **Dominance of Family and Friends (75%):** An overwhelming majority of respondents rely on family and friends as their primary source of information about DFS. This statistic underscores the significant trust and influence that personal networks hold over formal educational methods in the context of financial services. The reliance on family and friends suggests that DFS adoption may often be driven by word-of-mouth recommendations, reflecting a community-based approach to financial education. This method can be highly effective in cultures where community ties are strong, but it might also limit exposure to a wider range of services or innovative uses that formal channels might promote.
- **Role of Advertisements (9%):** While advertisements are the second most cited source, they play a much smaller role compared to personal networks. This indicates that although traditional and digital marketing campaigns reach a segment of the population, they are less influential in shaping the DFS landscape. Enhancing the impact of advertisements might require more targeted and relatable content that addresses specific needs or concerns of potential DFS users.
- **Impact of Service Providers and Outreach Programs (8%):** Banks and financial institutions, along with community outreach programs, also contribute to DFS education, albeit to a lesser extent. The relatively modest influence of these sources suggests potential areas for improvement in how these organizations engage with the public. Banks and financial institutions could benefit from more proactive engagement strategies, such as interactive workshops, demonstration sessions, or partnerships with local community leaders to increase their outreach effectiveness.

- **Limited Influence of Social Media (5%):** Despite the pervasive nature of social media, it appears to play a minor role in educating users about DFS. This could be due to a lack of targeted financial content or perhaps the demographics of social media users who may not overlap significantly with those most in need of DFS education. There's an opportunity to leverage social media platforms more effectively by creating engaging, informative content that can reach a broader audience and encourage interactive learning experiences.
- **Other Sources (3%):** A small percentage of respondents cited other means of learning about DFS, which could include workshops, seminars, or educational programs not captured under more conventional categories. This highlights a niche area that could be expanded to provide tailored financial education efforts that address specific community needs or gaps left by more traditional sources.

## Enhancing DFS Education

- **Strengthen Community-Based Education:** Given the effectiveness of family and friends in spreading DFS knowledge, there could be a strategic advantage in formalizing this channel through community ambassador programs, where trained individuals within communities help disseminate accurate and comprehensive information about DFS.
- **Optimize Advertisement Strategies:** Advertisements should be more precisely targeted and crafted to address the specific benefits and concerns associated with DFS, possibly through the use of testimonials or use-case scenarios that resonate with the local population's needs.
- **Expand Outreach and Engagement Initiatives:** Banks and financial institutions should increase their presence and accessibility within communities, especially in rural areas. Tailored outreach programs that include practical, hands-on training can help demystify DFS and encourage broader adoption.

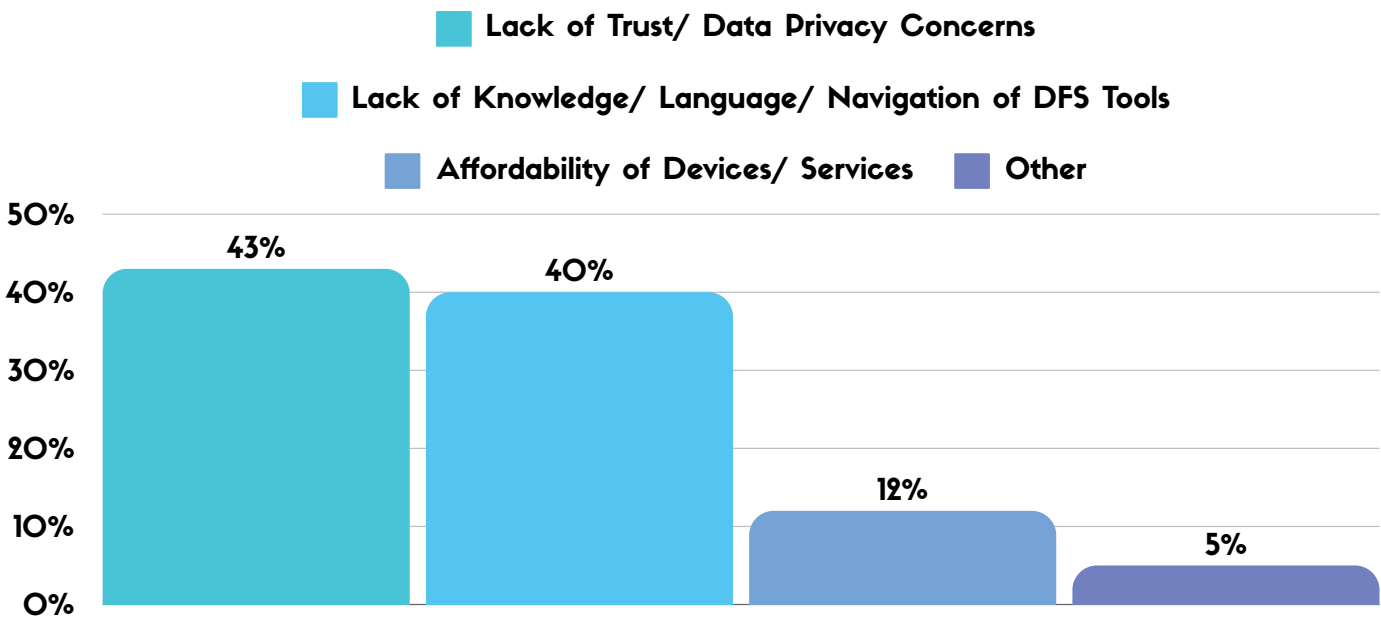
# SECTION 4:

## CHALLENGES AND BARRIERS



While Digital Financial Services (DFS) offer numerous benefits for enhancing financial inclusion, their adoption and effective use are not without challenges. Understanding the barriers faced by users, particularly those from vulnerable groups, is critical for identifying targeted interventions that can improve access and usability of these services. This section of the report delves into the main challenges faced by respondents in using DFS, drawing from survey data to highlight issues across various dimensions such as physical accessibility, technological limitations, financial literacy, and concerns about trust and security.

### 4.1: Snapshot of Key Concerns



- **Lack of Trust/Data Privacy Concerns (43%):** A substantial portion of users express significant worries about the safety of their personal and financial information. This concern is a major impediment to the adoption of DFS, as trust is fundamental to user engagement with financial services. Enhancing security measures and clearly communicating these protections are essential steps in addressing these concerns.
- **Lack of Knowledge/Language/Navigation of DFS Tools (40%):** Many users struggle with understanding how to use DFS effectively or face obstacles related to the language and navigational complexity of these platforms. This indicates a pressing need for improved user education and simplified, intuitive DFS interfaces that are accessible to individuals with varying levels of digital literacy.
- **Affordability of Devices/Services (12%):** The cost associated with accessing necessary technological tools and services remains a barrier for a significant minority of users, particularly affecting those from low-income backgrounds. Making DFS more affordable through subsidies or cost-effective service plans is crucial to broadening access.
- **Other (5%):** This category encompasses a variety of less common but still relevant challenges that users face, which could include issues like inadequate customer support, limited physical access to necessary infrastructure, or specific personal barriers that hinder the use of DFS.

## Addressing Key Concerns

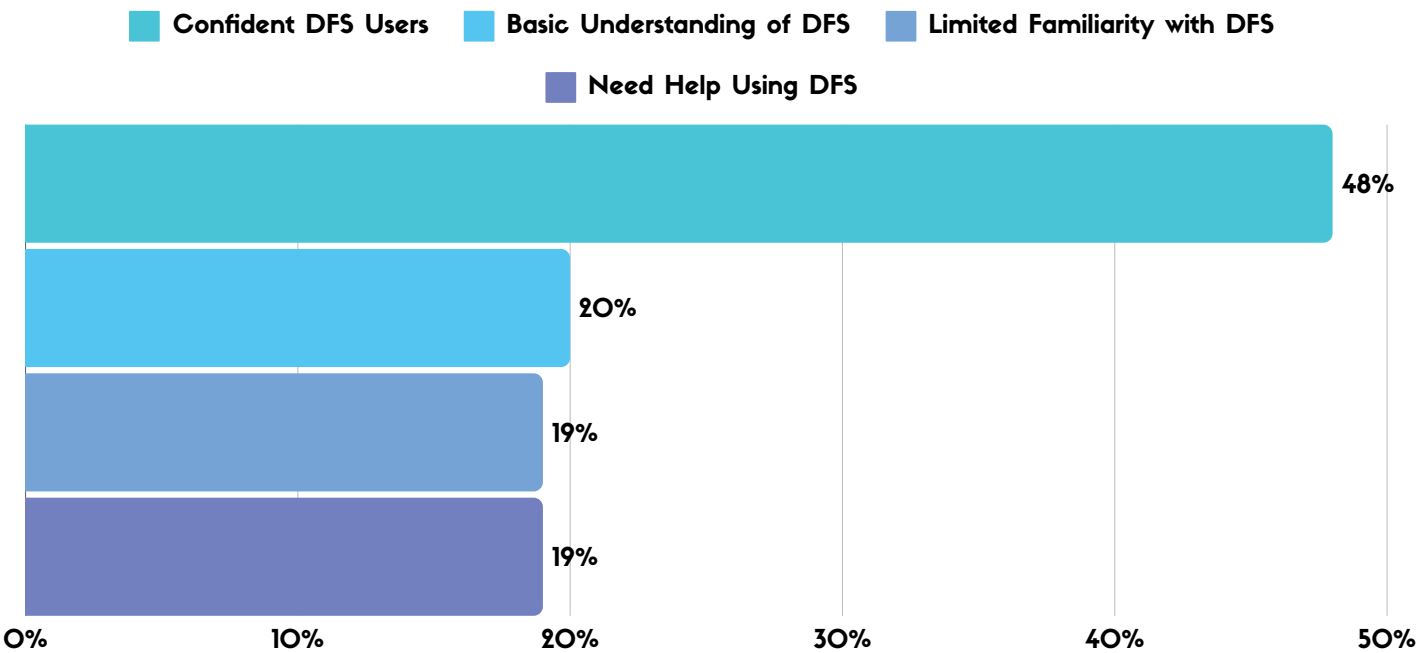
**Strengthen Security and Privacy Protocols:** To boost confidence in digital financial services, it is crucial to implement state-of-the-art security measures that protect user data and privacy. These measures need regular updates to guard against emerging cyber threats. Additionally, conducting transparent communication campaigns can inform users about how their data is being protected and the steps they can take to secure their personal information.

**Enhance User Education and Interface Design:** Increasing the adoption of digital financial services also requires launching comprehensive education programs aimed at building digital literacy. These programs should focus on teaching users how to navigate DFS platforms safely and effectively. Simultaneously, redesigning DFS interfaces to ensure they are user-friendly and accessible will help incorporate user feedback and continuously improve usability.

**Make Technology More Affordable:** To truly democratize access to digital financial services, collaboration with technology providers, financial institutions, and governmental organizations is essential to lower the cost barriers associated with acquiring and using DFS. Exploring innovative financing models can also play a significant role, allowing users to access the necessary technology through more affordable means.

## 4.2: Knowledge and Comfort Level

The survey data provides a compelling snapshot of the levels of knowledge and comfort that users have with Digital Financial Services (DFS) in Fiji. Understanding these levels is crucial for identifying potential educational interventions and for designing user interfaces that accommodate all levels of proficiency. The graph divides respondent confidence into four categories, reflecting a wide spectrum of familiarity and comfort with DFS technologies.



## Distribution of DFS Knowledge and Comfort Levels

- **Confident DFS Users (48%):** Half of the respondents feel confident in their use of DFS, indicating a strong foundation of knowledge and comfort. This high level of confidence suggests that these users are likely to engage regularly with DFS for a variety of financial transactions, from basic to more complex services. The prevalence of confident users also suggests that for many, the existing DFS platforms are adequately meeting their needs and are user-friendly.
- **Basic Understanding of DFS (20%):** A significant portion of respondents has a basic understanding of DFS. While they are somewhat comfortable with using these services, they may not fully leverage all available features or benefit from more sophisticated financial products. This group represents a target demographic for targeted educational programs that could elevate their understanding and usage of DFS.
- **Limited Familiarity with DFS (19%):** Those with limited familiarity are likely to use DFS only for essential transactions or may hesitate to use these services altogether. This group's limited engagement might be due to a lack of intuitive understanding of how DFS work or a lack of perceived relevance to their financial needs. Tailored outreach and simplified educational materials could help bridge this gap.
- **Need Help Using DFS (13%):** This segment of respondents needs assistance when using DFS, highlighting a significant barrier to full financial inclusion. Their need for help indicates potential issues with the DFS interfaces, a lack of accessible instructional resources, or possibly more deep-seated barriers such as literacy or technological proficiency. Providing hands-on training sessions, creating step-by-step tutorial videos, and enhancing customer support could be effective ways to support these users.

## Improving Knowledge Levels

Given the diverse needs and specific challenges faced by the vulnerable groups in Fiji—women, the elderly, rural maritime communities, low-income households, and persons with disabilities—tailored recommendations are essential to improve Digital Financial Services (DFS) adoption and proficiency among these populations:

1. **Targeted Financial Education Programs:** Develop and deploy customized financial literacy programs that address the particular needs of each vulnerable group. For example:
  - **Elderly and Persons with Disabilities:** Offer workshops focusing on simple, accessible DFS tools that cater to their specific usability needs, such as voice-assisted technologies and high-contrast visual interfaces.
  - **Women and Low-Income Households:** Provide sessions that not only cover basic DFS usage but also emphasize financial planning and savings management to foster greater financial independence.
  - **Rural Maritime Communities:** Ensure that educational materials are available in local languages and contexts, possibly using mobile units to reach remote areas where internet service may be unreliable.
2. **Simplification and Accessibility of User Interfaces:** Design or redesign DFS platforms to be highly intuitive and accessible, considering the physical and cognitive abilities of elderly users and those with disabilities. Include features such as:
  - Adjustable text sizes and color contrast options for those with visual impairments.
  - Simple, clear navigation that reduces the cognitive load for new tech users.
  - Easy access to customer support through offline methods for users in areas with poor internet connectivity.

3. Robust and Accessible Support Systems: Establish dedicated support channels that cater specifically to the needs of vulnerable users, such as:

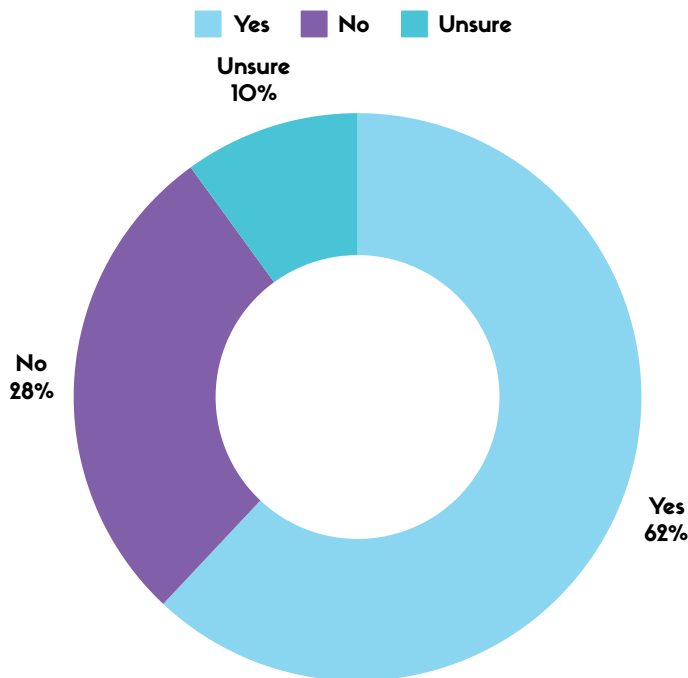
- Toll-free helplines with operators trained to assist elderly users or those with disabilities.
- Community help centers in rural and maritime areas where residents can receive face-to-face assistance and training.
- Support services that offer guidance in local languages and are sensitive to cultural contexts, ensuring inclusivity.

4. Community-Based Outreach and Education:

- Leverage community networks and local leaders to advocate and educate about DFS. Implement programs where trained community members can serve as DFS ambassadors, providing peer-to-peer support and training.
- Organize community-driven events where DFS tools are demonstrated live, allowing for hands-on learning experiences, which can be particularly effective in building confidence among new users.

### 4.3: Dexterity Issues with DFS

For many individuals, particularly those from vulnerable groups such as the elderly, persons with disabilities, and residents of rural or low-income areas, dexterity and vision impairments can significantly hinder the use of Digital Financial Services (DFS). These physical challenges not only affect the ability to perform delicate tasks required for effective interaction with digital platforms but also may be exacerbated by limited access to supportive services such as proper eye care. This section of the survey analyzes how such impairments impact the adoption and usage of DFS among the surveyed groups, especially considering the high number of respondents over the age of 45.



- **Difficulty Due to Dexterity/Vision Issues (62%):** The majority of respondents report challenges using DFS, which reflects significant barriers for users with physical impairments. Among these, a large number were over the age of 45, who may naturally experience a decline in fine motor skills and vision. The difficulties highlighted here point to potential deficiencies in the current design of DFS platforms that are not accommodating these common age-related challenges.

- **No Difficulty (28%):** A smaller segment of participants, possibly including younger individuals or those without severe impairments, indicates no such difficulties. However, within the demographic of older adults reporting no issues, this might suggest either a non-regular use of DFS or a reliance on more accessible or familiar forms of financial services.

- **Unsure (10%):** The respondents unsure about their difficulties may not regularly engage with DFS to have encountered significant challenges, or they might not recognize how minor impairments could be affecting their ability to use these services more effectively.

## Enhancing Accessibility

Considering the significant number of survey respondents with dexterity or vision impairments, DFS providers should consider several enhancements to improve accessibility:

1. **Redesign DFS Interfaces:** Implement larger buttons, enhanced touch feedback, and voice-activated controls to make DFS more accessible to users with dexterity issues. Simple, high-contrast displays and adjustable text sizes can better accommodate those with vision impairments.
2. **User Testing with Older Adults:** Conduct targeted user testing sessions involving older adults to understand the specific usability challenges they face and adapt DFS interfaces accordingly.
3. **Educational Outreach:** Extend educational programs specifically designed to assist older and physically impaired users, showing them how to configure and use accessibility features on their devices.
4. **Partnerships for Supportive Services:** Develop partnerships with organizations that provide supportive services to the elderly and disabled.
5. **Feedback Mechanisms for Continuous Improvement:** Create and maintain robust feedback channels that allow users to report on accessibility issues and suggest improvements, ensuring that DFS platforms evolve in response to user needs.



# SECTION 5:

## USER PERCEPTIONS & FEEDBACK ON DFS PLATFORMS

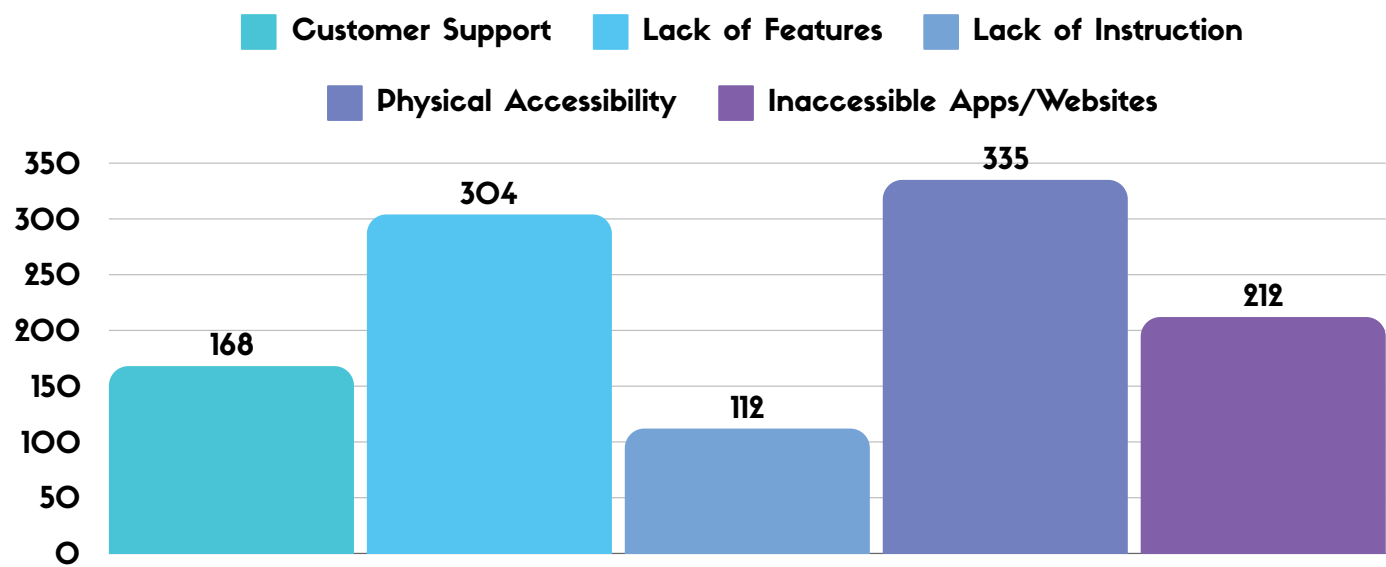


Understanding user perceptions and gathering feedback on current Digital Financial Services (DFS) platforms are essential components of assessing the effectiveness of these services and identifying areas for improvement. This section of the report delves into how users perceive the functionality, accessibility, and overall satisfaction with the DFS platforms they utilize. User feedback is invaluable as it provides direct insights from the end-users about what is working well and what can be enhanced. Such insights are particularly crucial when considering the unique needs and experiences of vulnerable groups, including the elderly, individuals with disabilities, and those from rural or low-income backgrounds.

By examining the feedback and perceptions of these users, service providers can gain a clearer understanding of the real-world impacts of their services and how well these platforms meet the needs of their diverse user base. This analysis not only helps in pinpointing the strengths of current DFS offerings but also highlights significant shortcomings that require attention, driving strategic improvements that can lead to better user experiences and greater financial inclusion.

## 5.1: Feedback from Elderly and Persons with Disabilities

For elderly individuals and persons with disabilities, engaging with Digital Financial Services (DFS) can be fraught with unique challenges that impede their ability to benefit fully from these technologies. Understanding the specific barriers these groups face is crucial for developing interventions that enhance accessibility and usability. The survey specifically asked these populations to identify the obstacles they encounter, and the results provide valuable insights for service providers and policymakers.



- **Inaccessible Apps/Websites:** This is a significant concern, indicating that a quarter of the respondents find applications and websites difficult to navigate or use. This barrier suggests a need for DFS platforms to adopt more inclusive design standards that accommodate users with various disabilities, such as those requiring screen readers or alternative input methods.
- **Lack of Features:** The respondents indicated a deficiency in the features necessary to make DFS tools fully usable for them. This could include voice commands, high-contrast visuals, or easy-to-use interfaces that require minimal dexterity.

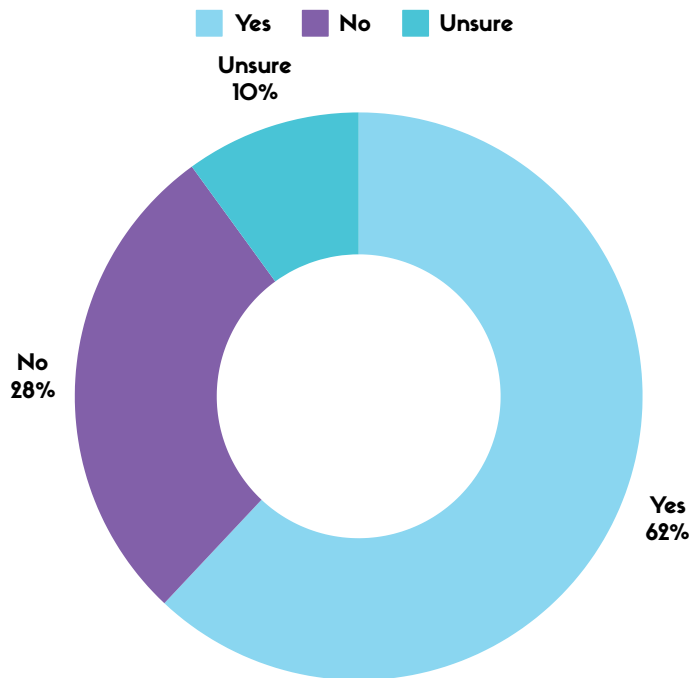
- **Physical Accessibility:** Physical access remains a challenge for many respondents, highlighting issues not just with digital interfaces but also with accessing physical locations such as ATMs or bank branches, which may not be equipped with adequate facilities for those with mobility challenges.
- **Customer Support:** Equal to the lack of features and physical accessibility, inadequate customer support is a notable barrier. Elderly users and those with disabilities often require more comprehensive support to guide them through financial services, suggesting a gap in the training of customer service teams to handle these needs effectively.
- **Lack of Instruction:** A smaller proportion reported that a lack of clear instructions hinders their ability to use DFS. This points to a need for better educational materials and instructions that cater specifically to the learning styles and needs of elderly and disabled users.

Given these identified barriers, several strategic recommendations can be made to improve DFS accessibility for the elderly and persons with disabilities:

1. **Improve Physical Access:** Upgrade physical facilities to be more disability-friendly. This includes better wheelchair access at physical banking locations and ATMs with features suited for various physical limitations.
2. **Train Customer Support Teams:** Implement specialized training programs for customer support personnel to better understand and assist with the challenges faced by the elderly and disabled, ensuring they can provide patient, informed, and effective help.
3. **Create Targeted Instructional Content:** Develop clear, concise, and easily accessible instructional content that explains how to use DFS tools, with options for different learning preferences and abilities, such as video tutorials, written guides, and in-person workshops.

## 5.2: Perceptions on Disability Friendliness

Digital Financial Services (DFS) are designed to offer convenience and accessibility to all users, but their effectiveness can be significantly influenced by how well they accommodate the needs of users with disabilities. This segment of the survey evaluates the perceptions of DFS platforms regarding their disability-friendliness, which is critical for ensuring that these services promote inclusive financial practices. Analyzing how users with disabilities perceive these platforms helps identify necessary adjustments that can make these digital services more accessible and user-friendly.



- **Yes (60%):** A majority of the respondents feel that DFS platforms are disability-friendly, which suggests that many services are incorporating necessary accessibility features. This positive response indicates effective implementation of tools like screen readers, high-contrast displays, and easy-to-navigate interfaces that significantly enhance usability for users with disabilities.

- **No (24%):** Nearly a quarter of the participants report that DFS platforms do not meet their accessibility needs. This significant proportion highlights a substantial gap where DFS providers can improve, suggesting that many platforms may still lack comprehensive accessibility features or that these features are not adequately communicated to users who need them.

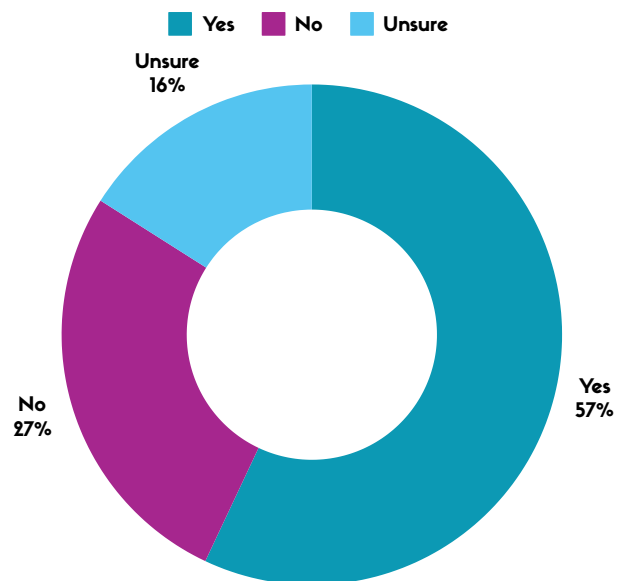
- **Unsure (16%):** Those unsure about the disability friendliness of DFS platforms might not have firsthand experience with accessibility needs or may lack awareness of the features designed to aid users with disabilities. This uncertainty underscores a need for better education and outreach regarding the accessibility options available within these digital platforms.

### 5.3: Perceptions on DFS Providers' Support for Vulnerable Groups

A critical aspect of evaluating the effectiveness and inclusivity of Digital Financial Services (DFS) is assessing whether service providers are adequately meeting the needs of vulnerable populations, particularly persons with disabilities. This survey segment explores respondents' perceptions regarding the efforts made by DFS providers to cater to these groups. Understanding these perceptions helps identify whether existing services are perceived as sufficient and where there may be significant gaps in service provision that need addressing.

- **Yes (57%):** Half of the respondents believe that DFS providers are doing enough to cater to the needs of vulnerable populations, including persons with disabilities. This positive response suggests that these users likely experience or perceive accessible features and targeted support that address their specific needs effectively.

- **No (27%):** Nearly one-third of the respondents feel that the efforts by service providers are insufficient. This significant proportion indicates that many users find existing services lacking, particularly in terms of accessibility features, customer support tailored to users with disabilities, or overall inclusivity of the service offerings.



- **Unsure (16%):** The respondents who are unsure might not have direct experience with disability needs or may not be aware of the specific efforts service providers are making to enhance accessibility and inclusivity. This indicates a potential gap in communication from DFS providers about the measures they are implementing to support vulnerable groups.

Coupling these perceptions with earlier insights regarding the disability-friendliness of DFS platforms suggests a pathway for actionable improvements that can enhance the overall inclusivity and accessibility of these services.

#### 1. Enhanced Accessibility Features:

- Continue to innovate and expand the range of accessibility features within DFS platforms to address gaps highlighted by users. This includes implementing adaptive technologies for varying types of disabilities, such as text-to-speech for visually impaired users or gesture-based interfaces for those with limited dexterity.
- Regularly update and test these features with actual input from users who face these challenges to ensure they are effectively meeting their needs.

#### 2. Robust Training and Support Systems:

- Invest in specialized training for customer service representatives to ensure they can competently address the specific issues faced by users with disabilities and other vulnerabilities. This training should include not only technical aspects of DFS but also sensitivity and awareness training to better understand these users' experiences and needs.
- Establish dedicated support lines or service teams for users with disabilities, ensuring they receive the assistance they need promptly and efficiently.

#### 3. User-Centric Feedback Mechanisms:

- Develop and maintain effective channels for collecting and integrating feedback from all users, particularly vulnerable groups, into ongoing DFS development processes. This could include regular surveys, user focus groups, and beta testing new features specifically with participants from these groups.
- Create advisory panels consisting of users from vulnerable populations to continually advise on improvements and new features, ensuring that their voices lead innovation efforts.

#### 4. Inclusive Design and Development:

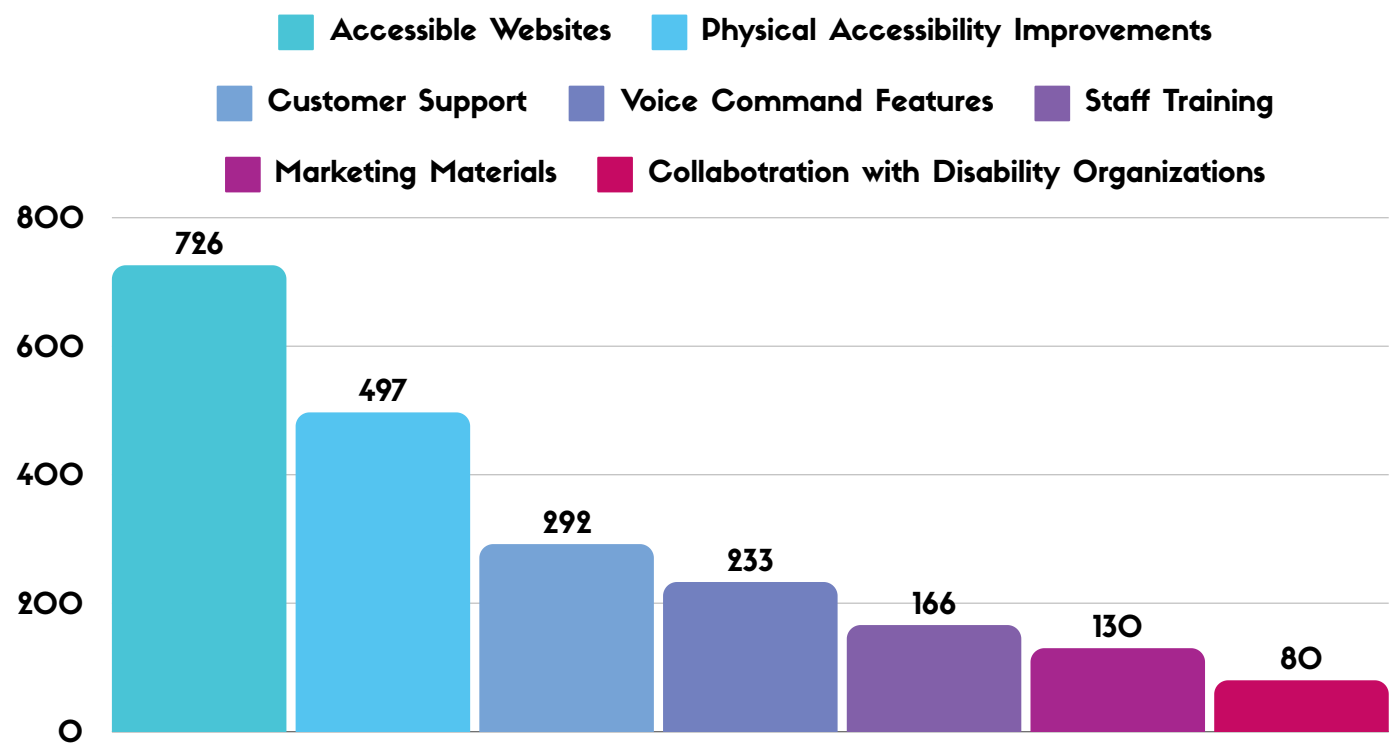
- Adopt a universal design approach in the development of new financial products and services, ensuring they are usable by as many people as possible without the need for adaptation. This should be a foundational principle in the product development lifecycle.

# SECTION 6:

## RECOMMENDATIONS



The survey included questions about the key improvements participants would recommend based on their experiences with Digital Financial Services (DFS) in Fiji. The recommendations presented here stem from both the survey responses and direct, face-to-face conversations with the respondents. These insights reflect the practical needs and expectations of users, emphasizing targeted enhancements that can make DFS more accessible and user-friendly.



- 1. Developing Accessible Websites:
  - o Prioritize the development of accessible websites that include features like screen reader compatibility and keyboard-based navigation. This will ensure that people with varying disabilities can navigate DFS platforms independently, reflecting a commitment to creating user-friendly, compliant digital interfaces.
- 2. Physical Accessibility Improvements:
  - o Enhance the physical accessibility of ATMs, kiosks, and other service points to better accommodate users with mobility issues. Include voice-command features and train staff to assist effectively, acknowledging the continued importance of physical touchpoints alongside digital platforms.
- 3. Customer Support Enhancements:
  - o Improve customer support by ensuring it is accessible in multiple formats, such as text or voice assistance. Focus on providing timely responses and practical solutions that cater specifically to the needs of people with disabilities, enhancing their overall DFS experience.
- 4. Voice Command Features:
  - o Integrate voice-command capabilities across DFS platforms to aid users with visual impairments or other disabilities that make traditional navigation challenging. This technology facilitates hands-free interaction with services, increasing autonomy and usability for disabled users.

#### 5. Offering Staff Training:

o Conduct comprehensive training for all staff, particularly those interacting directly with customers, to better understand and meet the needs of disabled users. Such initiatives should focus on fostering empathy and enhancing service quality, which in turn builds trust and encourages broader adoption of DFS.

#### 6. Making Marketing Materials Accessible:

o Produce marketing and instructional materials in accessible formats, including braille, large print, and audio. This ensures that all users, regardless of their physical abilities, can access information about how to engage with DFS platforms effectively.

#### 7. Partnering with Disability Organizations:

o Forge partnerships with disability advocacy groups to co-develop services that meet the nuanced needs of disabled users. Such collaborations can provide DFS providers with insights that drive the co-creation of truly inclusive solutions, promoting long-term financial inclusion.

## 5.3: Perceptions on DFS Providers' Support for Vulnerable Groups

Further insights from the survey on enhancing DFS usage frequency highlight several areas where strategic interventions could drive greater engagement:

- **Lower Transaction Fees:** Reducing costs associated with transactions can make DFS more attractive and accessible, particularly for users sensitive to price fluctuations.
- **Financial Literacy Programs:** Implement educational programs that improve users' understanding of DFS, boosting their confidence and competence in using these platforms.
- **Enhanced Security Measures:** Increase security protocols to protect user data, addressing concerns about information safety that may deter potential users.
- **Simplified User Interfaces:** Make DFS platforms easier to use to attract a broader user base, including those who may be less tech-savvy.
- **Low Bandwidth/Offline Capabilities:** Develop solutions that are accessible in low connectivity environments, ensuring users in remote areas can still access services.
- **Microloans and Savings Plans:** Offer financial products that cater to the needs of users looking for small-scale financial solutions, which can also help in building financial resilience.

By implementing these user-suggested improvements, DFS providers can significantly enhance the effectiveness, accessibility, and attractiveness of their platforms, thereby fostering a more inclusive financial ecosystem.



# CONCLUSION

This research has highlighted the significant challenges faced by vulnerable groups in accessing Digital Financial Services (DFS) in Fiji, including women, low-income households, rural residents, people with disabilities, and the elderly. The survey findings reveal that economic constraints, network and infrastructure issues, digital literacy, and security concerns are the most critical barriers preventing these groups from fully participating in the digital financial ecosystem. While DFS has the potential to increase financial inclusion and empower individuals, these barriers create a digital divide that disproportionately affects those who are already marginalized.

The recommendations outlined in this report provide a roadmap for addressing these challenges. By improving the affordability of DFS tools and services, expanding network infrastructure in rural areas, and developing accessible platforms for people with disabilities, service providers can create a more inclusive environment for digital financial services. Additionally, promoting digital literacy and financial education, enhancing security measures, and tailoring products to meet the specific needs of vulnerable groups will help build trust and increase adoption of DFS. Collaboration with local organizations and ensuring transparency in fees and policies will further support these efforts, ensuring that the solutions are effective and responsive to the needs of those most impacted.

Ultimately, financial inclusion through DFS is not just about providing access to technology but about ensuring that all individuals, regardless of their background or circumstances, can benefit from the opportunities that digital finance offers. By addressing the barriers identified in this research, DFS providers, policymakers, and stakeholders can foster greater financial empowerment and inclusion for all, helping to create a more equitable and sustainable financial landscape in Fiji.



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