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| The International Teleocmmunication Union - Connecting the World. | | **International telecommunication union**  **Telecommunication Standardization Bureau** | |  |
|  | | | Geneva, 24 February 2023 | |
| **Ref:** | | **TSB Circular 076**  SG12/MA | | **To:**  - Administrations of Member States of the Union  **Copy to:**  - The Chairmen and Vice-Chairmen of Study Groups;  - The Director of the Telecommunication Development Bureau;  - The Director of the Radiocommunication Bureau | |
| **Tel:** | | +41 22 730 6828 | |
| **Fax:**  **E-mail:** | | +41 22 730 5853  [tsbsg12@itu.int](mailto:tsbsg12@itu.int) | |
| **Subject:** | | **Questionnaire to national regulatory authorities on quality of service regulation for digital financial services (DFS)** | | | |

Dear Sir/Madam,

At its last meeting (18 to 26 January 2023), ITU-T Study Group 12 agreed to disseminate a questionnaire with the objective of enriching its work on the quality assessment of digital financial services (DFS).

This questionnaire is targeted to national regulatory authorities who, either themselves or through collaboration, regulate (or plan to do so soon) digital financial services and, specifically the Quality of Service of digital financial services.

The questionnaire is designed to be brief and should take no more than 5 minutes to complete. It is available at: <https://www.research.net/r/DFSQOSR2302> and responses are invited by **30 April 2023**.

I encourage you to take the time to respond to this questionnaire and provide some feedback to the work of ITU-T Study Group 12.

Yours faithfully,

Seizo Onoe  
Director of the Telecommunication  
Standardization Bureau

**Annexes:** 1

**Annex A**

**Questionnaire to National Regulatory Authorities (NRAs) on DFS Quality of Service Regulation**

\* Required

**General instructions**

This questionnaire is addressed to National Regulatory Authorities who ― either themselves or through collaboration regulate (or plan to do so soon) Digital Financial Services, ***specifically the Quality of Service of Digital Financial Services***.

***Digital financial services, for the purpose of this questionnaire, include methods to electronically store and transfer funds; to make and receive payments; to borrow, save, insure, and invest; and to manage a person's or enterprise's finances; and where these services are accessed via mobile communication devices.***

The questions are addressed to NRAs who follow a well-defined methodology, established in a formal or informal document (regulation, decision, code of practice), or be imported from a standard, recommendation, or other reference document. Measurements could already be conducted or planned to be conducted soon.

All questions should be answered. If you cannot answer a question, either because you do not have necessary information or because you think that a question is not relevant to you, please elaborate in the Notes box following each section. In the same box you can also mention any comment or remark relevant to a certain question.

This questionnaire has been designed to solicit information to enrich the work of ITU-T Study Group 12 on the quality assessment of digital financial services. The information provided will solely be used for the purposes of this work. Your responses will be used in an aggregated form to generate insights and identify trends. We will not attribute any individual responses to specific participants.

Please note that this survey is not anonymous. We will collect personally identifiable information from you, such as your name and contact information, and may use this information to follow up with you or to ensure the integrity of the data. Your responses will be kept confidential and will not be shared with any third parties without your consent. Kindly take some time to complete the questionnaire which should take no more than 5 minutes.

**Respondent information**

1. Name: \*

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1. Job title: \*

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1. E-mail: \*

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1. Name of NRA: \*

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1. Country: \*

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**Section 1: General Questions**

1. Is DFS (*specifically, Quality of Service of DFS*) being regulated in your country? \*

Yes

No

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| --- |
| *If You selected ‘No’, please answer the following:*   1. *Is DFS regulation planned in the foreseeable future?*   Yes  No   1. *If DFS regulation is not planned, are there already some concepts with a plan to implement this in the future?*   Yes  No   1. *What is the timeline to implement the DFS regulation?*   Within 1 year  Between 2 and 5 years  In more than 5 years  No specific timeline |

Other (*please elaborate in the section below)*

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1. Which authority/authorities regulate(s) DFS (*specifically, Quality of Service of DFS*)? \*

Telecommunications Regulator

Financial Regulator

Both the Telecommunications and Financial Regulator

Other or None of the above (*please elaborate in the section below*)

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1. Please indicate any other general comments here:

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**Section 2: DFS Regulation**

1. Describe the way DFS (*specifically, Quality of Service of DFS*) is regulated (in general)? \*

Monitor and impose targets

Only monitor

Only impose targets

Other or None of the above (*please elaborate in the section below)*

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1. In your country, how is testing (*specifically, DFS Quality of Service testing*) organized? \*

Measurements performed by NRA

Measurements performed by Mobile Telecommunications Service Provider

Measurements performed by Mobile money Service Provider

Periodic Network Performance reports from Mobile Service Provider

Other (*please specify below*) \*

|  |
| --- |
| \* If “Other” or more than one answer were selected, please list below the activities performed by each party |

1. In your country, are there DFS Quality of Service targets and/or threshold values? \*

Yes

No (*please continue to question 8*)

1. In case your institution monitors DFS Quality of Service KPIs and/or set targets for DFS, please indicate the KPIs that are monitored in your country below and the related target value(s):

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|  |

1. Please share any other comments here:

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Thank you for filling in this questionnaire!

If you have any questions or comments on the questionnaire, please contact the ITU-T Study Group 12 Secretariat at: tsbsg12@itu.int

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