

THE STATE OF INCLUSIVE INSTANT PAYMENT SYSTEMS IN AFRICA 2024

CONSUMER RESEARCH INSIGHTS

Cross-country findings



INTRODUCTION

The State of Inclusive Instant Payment Systems (SIIPS) in Africa report is an AfricaNenda research and advocacy initiative conducted in collaboration with the World Bank and the United Nations Economic Commission for Africa.

SIIPS 2024 marks the third edition of this flagship series. The report aims to inform public and private sector payment stakeholders within Africa and beyond about advancements in Africa's instant retail payment system (IPS) landscape. The report includes insights on the inclusivity of the continent's live systems based on how accessible and useful they are for all end-users, and whether all licensed payment providers in the country have equitable opportunities to provide input into their design and governance.

The SIIPS 2024 analysis includes IPS that were operational with live transactions as of June 2024. The data was compiled using public sources, complemented by a survey of central banks and IPS operators, and by comprehensive stakeholder interviews—all conducted between February and June 2024.

The consumer research reflected in this presentation also took place between February and March 2024. It involved in-country quantitative surveys and qualitative interviews featuring low-income adults and micro and small enterprise (MSME) owners in five countries: Algeria, Ethiopia, Guinea, Mauritius, and Uganda.

Though the consumer research sample is not nationally representative, it aims to provide insights to better inform the design of IPS to meet end-user needs.



CONTENTS

01 SECTION 1
Methodology overview4

02 SECTION 2
Digital payments usage patterns9

- 2.1 Country context overview 10
- 2.2 Cross-country usage pattern 14
- 2.3 User group usage pattern 15
- 2.4 Payment channel usage patterns 19
- 2.5 Use case patterns 20

03 SECTION 3
Enablers and drivers of adoption and usage22

- 3.1 Pathway to habitual usage 23
- 3.2 Access barriers 24
- 3.3 Enablers and barriers of early use 26
- 3.4 Enablers and barriers of habitual use 32
- 3.5 Voice of the customer on opportunities to drive digital payment usage 44

04 SECTION 4
Conclusion46

- Core implications for inclusive IPS scheme design 47

SECTION 1

METHODOLOGY OVERVIEW



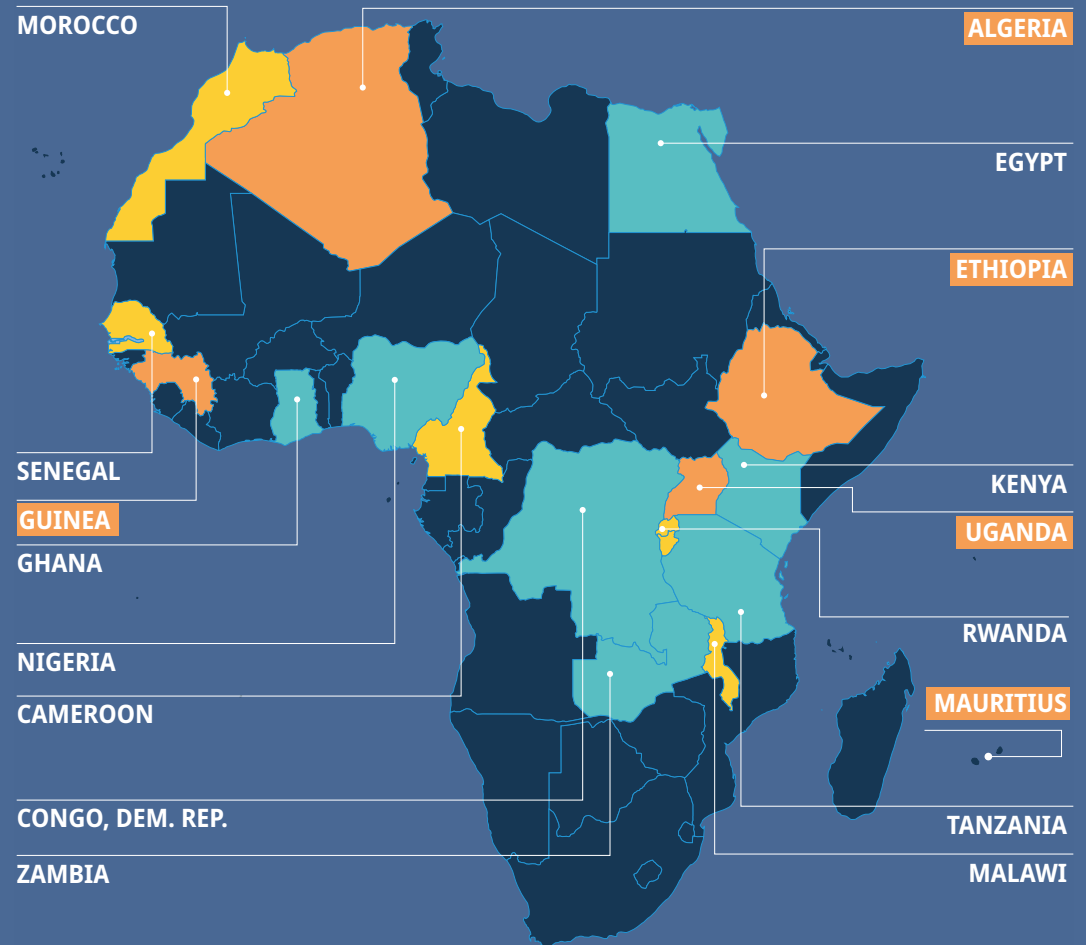
Sampled countries:

Algeria, Ethiopia, Guinea, Mauritius and Uganda

The 2024 consumer research was conducted in five sample countries: Algeria, Ethiopia, Guinea, Mauritius, and Uganda.

Cross-country averages are based on these five sample countries.

The research complements research done in 2022 and 2023 using a similar methodology. The seven 2022 sample countries were Democratic Republic of Congo, Egypt, Ghana, Kenya, Nigeria, Tanzania, and Zambia. In 2023, the five sample countries were Cameroon, Malawi, Morocco, Rwanda, and Senegal.



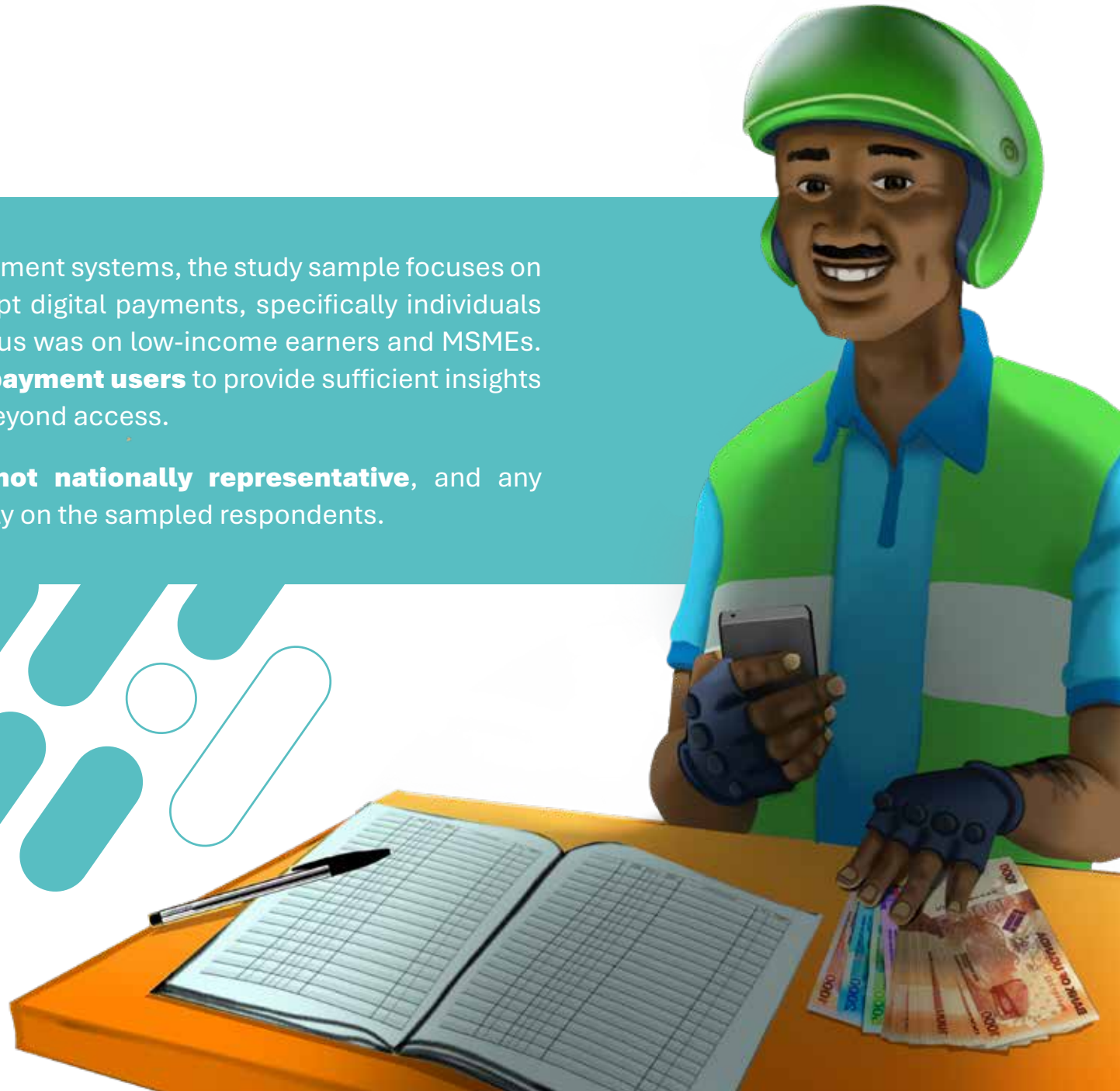
● 2024 Sampled Countries ● 2023 Sampled Countries ● 2022 Sampled Countries

Methodology:

Sampling approach

To inform the inclusive design of instant payment systems, the study sample focuses on the **"emerging market"** expected to adopt digital payments, specifically individuals in **urban and peri-urban** settings. The focus was on low-income earners and MSMEs. Additionally, the sample **targeted digital payment users** to provide sufficient insights into early and habitual usage constraints beyond access.

These consumer research findings are **not nationally representative**, and any country-specific inferences are based solely on the sampled respondents.



Methodology:

Overview



RESEARCH METHODOLOGY AND CORRESPONDING OBJECTIVES

	Survey	In-depth interviews
Survey objectives	<ul style="list-style-type: none">• Understand depth of consumer usage• Measure the frequency of digital payment usage and the popularity of transaction types• Rank the most-used payment instruments	<ul style="list-style-type: none">• Map use-case characteristics and payment behavior• Determine consumer perceptions of inclusive instant payment systems, using access, adoption, and usage frameworks• Frame consumer journey
Sample size target per country	<ul style="list-style-type: none">• Identify core barriers• Number of individuals = 60• Number of MSMEs = 40	<ul style="list-style-type: none">• Number of individuals = 10• Number of MSMEs = 10 (out of them one is a mobile money agent)



FIELDWORK ITINERARY

- Fieldwork was carried out in Algeria, Ethiopia, Guinea, Mauritius, and Uganda
- Quantitative data collection: Feb 11 – March 7, 2024
- Qualitative data collection: Feb 7 – February 28, 2024

Methodology:

Sampled groups overview



INFREQUENT INCOME EARNERS



FREQUENT INCOME EARNERS



MICRO ENTREPRENEURS*



SMALL BUSINESSES*

Definition

Lower and infrequent income earners include the urban poor, who survive “hand to mouth” due to the absence of regular employment and stable earnings. They include intermittent piece job/gig workers, and people dependent on family/community or social grants.

Lower and frequent income earners are the slightly more affluent part of the lower-income mass market. They earn a steady income (wages) or a salary in the formal or informal sector.

Individual traders/merchants such as hawkers, fruit and vegetable sellers, cobblers, and other crafts traders.

Traders who have small, fixed premises or (mostly informal) shops/service providers, as well as smallholder farmers and small agribusinesses.

Sample proportion (survey)

28%

32%

20%

20%

74% of the total sample for **the quantitative survey** are **digital payment users** (individuals and businesses) and **68%** of the total sample for the **qualitative research components** are **digital payment users** (individuals and MSMEs).

Within each of the four groups, **women and youth** were adequately covered. The businesses sampled engage in various business activities.

* Country specific monthly turnover cut-off has been applied

SECTION 2

DIGITAL PAYMENTS USAGE PATTERNS



Section 2.1: Country context overview

Country context overview:

Uganda displays low digital inclusion levels but high financial inclusion levels

		Leading cluster	Emerging cluster		Nascent cluster	
		Mauritius	Algeria	Uganda	Ethiopia	Guinea
Financial inclusion						
Digital payment usage	Proportion of the population using digital payments over the past year [Findex 2021]	80%	34%	63%	26%	28%
Transaction account penetration	Proportion of the adult population that owns a formal account [Findex 2021]	91%	44%	66%	46%	30%
Number of mobile money agents	Number of registered mobile money agent outlets per 1,000 km2 [IMF 2022]	852	-	2392	139	547.4 (2021)
Number of branches	Number of commercial bank branches per 100,000 adults [IMF, 2022]	14.6	5.3	2.3	12.1	2.7

Digital inclusion		Leading cluster	Emerging cluster		Nascent cluster	
		Mauritius	Algeria	Uganda	Ethiopia	Guinea
Mobile network coverage	Proportion of the population within range of at least 4G /LTE mobile-cellular signal [ITU, 2022]	99%	86%	31%	33%	29% (2021)
Internet penetration	Proportion of the population using the internet from any location over the past 3 months [ITU, 2022]	76%	71%	10% (2021)	19%	34%
Mobile phone penetration	Proportion of the population that owns a mobile (cellular) or smart telephone with at least one active SIM card for personal use [ITU]	83% (2020)	88% (2018)	49% (2021)	58% (2016)	77% (2018)
Smartphone penetration/ adoption	Proportion of individuals using a smart telephone with at least one active SIM card for personal use [ITU]	59% (ITU, 2020)	29% (GSMA, 2018)	16% (GSMA, 2021)	43% (GSMA, 2021)	15% (GSMA, 2020)
	Percentage of mobile phone connections (excluding licensed cellular IoT) which are through a smartphone [GSMA]					



Summary of customer research findings (1/2):

Landscape and respondent usage behavior

	Leading cluster	Emerging cluster		Nascent cluster	
	Mauritius	Algeria	Uganda	Ethiopia	Guinea
IPS	Cross-domain IPS	No IPS	Cross-domain IPS	Cross-domain IPS	No IPS
Proportion of surveyed digital payment users that use digital payments at least once a week	73%	46%	85%	74%	68%
<i>Proportion of individual digital payment users that use digital payments at least once a week</i>	60%	40%	84%	59%	58%
Proportion of MSME digital payment users that use digital payments at least once a week	94%	63%	87%	90%	90%
Main payment providers used	MCB, SBM, Absa	CCP, Posta, Baridimob	Airtel, MTN, Stanbic Bank, Standard Chartered Bank	Telebirr, Commercial Bank of Ethiopia, Abyssinia Bank, Awash Bank, Amole by Dashen Bank	Orange, MTN, Visa Gui
Main payment channel used	App	POS	USSD	App	USSD
Largest user group differences based on at least weekly usage [size of gap in percentage points]	MSME > individuals [32 pp]	MSME > individuals [27 pp]	Frequent > infrequent earners [33 pp]	MSME > individuals [31 pp]	Frequent > infrequent earners [59 pp]
Most digitalized use case for individuals overall	Pay for household goods	Receive salary	Airtime	Airtime	Save money
Most digitalized use case for MSMEs overall	Receive customer payments	Receive customer payments	Save business income	Receive customer payments	Save business income

Summary of customer research findings (2/2):

Main barriers and drivers across countries

Leading cluster	Emerging cluster		Nascent cluster	
Mauritius	Algeria	Uganda	Ethiopia	Guinea
<ul style="list-style-type: none"> • Merchants are unwilling to offer card payments for low-value transactions due to commissions charged on payments received. • The emerging uptake of payment apps as a preferred payment channel versus card payments is due to low to no commissions on merchant fees. • Payment apps are also resolving interoperability challenges between interbank transactions by offering lower-cost transactions and giving users the ability to manage multiple bank accounts on a single platform. 	<ul style="list-style-type: none"> • The presence of a dominant service provider offering card and application facilities drives uptake and usage among surveyed users. • Students receive scholarships via bank accounts, which drives digital payment usage. • Lack of familiarity with digital payments coupled with a limited choice of digital payment options prevent frequent digital payment usage. 	<ul style="list-style-type: none"> • Consumers still struggle to afford the mobile money transaction charges, which have increased with the introduction of a 0.5% tax on cash withdrawals. • Cross-border payments between Kenya and Uganda drive digital payment frequency because the same mobile money providers operate in both countries. 	<ul style="list-style-type: none"> • The government encourages digital payments adoption by mandating the usage of digital payments for specific use cases. • Long queues in banking halls and at ATMs motivate consumers to turn to digital payments. • The dominance of one player in the digital payments landscape, and over-reliance on one main mobile network provider, means users often face network congestion. 	<ul style="list-style-type: none"> • Reduced transaction costs with the dominant payment service provider has catalyzed increased digital payment usage. • The efficient customer service to support recourse encourages users in Guinea to continue making digital payments. However, fraud and scams present a unique challenge for users and deter non-users from adopting digital payments.

Main barriers across the sampled countries

- Poor mobile network
- Data privacy concerns
- Difficulty correcting or reversing incorrect transactions
- Digital payments are not always accepted

Main drivers across the sampled countries

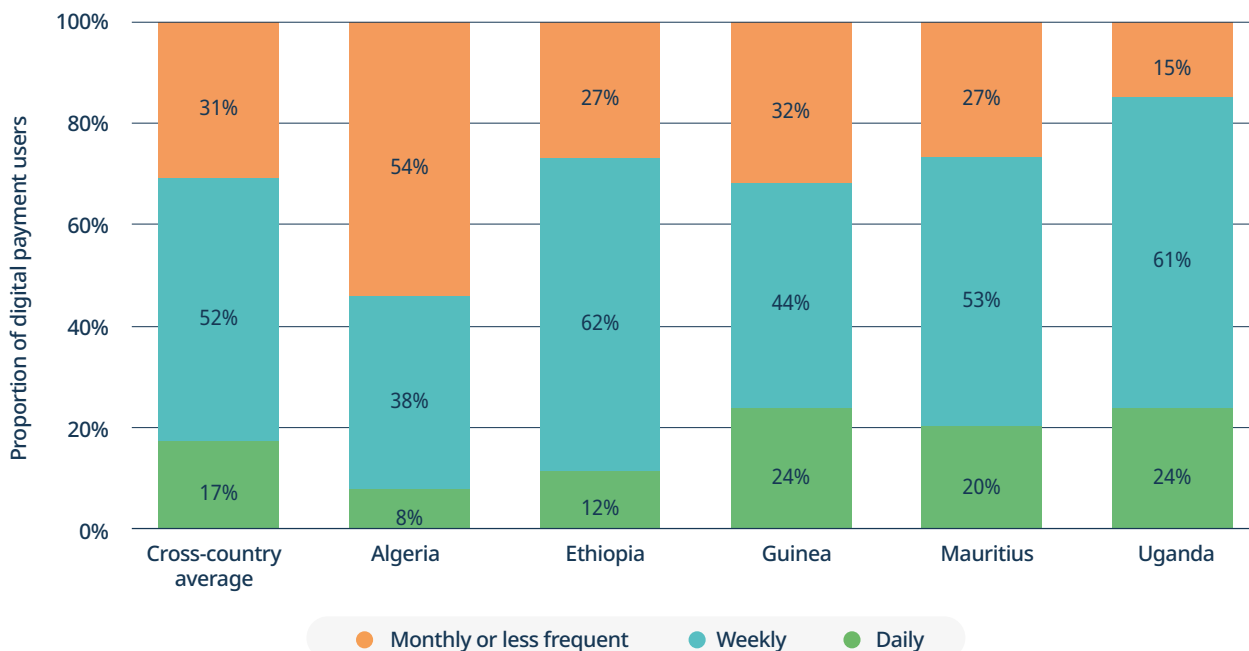
- Convenience
- Access to real-time payments
- Safe payments
- Income received digitally
- Better financial management
- Easy access to transaction history

Section 2.2: Cross-country usage patterns

Cross-country analysis—frequency of digital payment use:

Total number of digital payment users: 385

Weekly digital payment usage is above 70% of respondents for all markets, except for Algeria



Monthly use: Algeria has the largest proportion of monthly users (45%), with about half of these respondents (22%) using digital payments only once a month.

Weekly use: A significant proportion of individuals across all countries use digital payments each week. Ethiopia has the largest proportion of weekly users (62%). Algeria is the only surveyed country where almost half the surveyed digital payment users use digital payments less frequently than once a week.

Daily use: Guinea and Uganda have 24% of surveyed users using digital payments daily. In the sample countries, excluding Uganda, daily usage by MSMEs is noticeably higher than daily usage by individuals. This is especially the case in Guinea.

Section 2.3: Cross-country usage patterns

User group usage group patterns per country:

Total number of digital payment users sampled: 385

Surveyed MSMEs use digital payments more frequently than individuals do. In some countries, age and gender gaps also exist

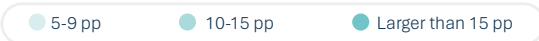
	All respondents		Individual respondents		MSME respondents	
	MSME vs. individuals	Age	Gender	Frequency of income	Gender	Size of business
Algeria	MSMEs use more	Younger use more	No significant variance	No significant variance	Men use more	No significant variance
Ethiopia		No significant variance		Frequent use more	No significant variance	Larger use more
Guinea		Older use more	Women use more	Frequent use more	Men use more	No significant variance
Mauritius		Younger use more	No significant variance	Infrequent use more	No significant variance	
Uganda		No significant variance	Younger use more	Men use more	Frequent use more	

Gender differences among MSMEs are most pronounced in **Algeria**. Amongst individual respondents, males use noticeably more digital payments in **Uganda**, while **women use more in Guinea**.

Age has particular impact on use in **Algeria, Mauritius** and **Uganda**, where younger people use more digital payments. In **Guinea**, in contrast, older people use digital payments slightly more.

For respondents in **Mauritius**, infrequent earners use more digital payments. The opposite is true in **Ethiopia, Guinea**, and **Uganda**. This is likely because Mauritius has higher digital payment inclusion rates and higher income levels overall. This allows even infrequent earners to leverage digital payments regularly and make smaller yet more frequent transactions.

*Legend for color gradient: Gap in percentage points (pp) between two user groups in terms of the proportion of users that use digital payments at least once a week. * Younger means respondents that are 18-29 years old.*



User group perspectives—merchant deep dive:

Major usage drivers for surveyed MSMEs include customers requesting digital payments and convenience.

Thematic perspective	Thematic perspective	Ethiopia	Guinea	Mauritius	Uganda
Main adoption driver	<p>Receive customer payment</p> <p>“The clients suggested this method since some of them live far away and couldn’t pay cash.”</p> <p>Female, User, Micro-enterprise owner</p>	<p>Bank agent customer acquisition activities</p> <p>“I was introduced to digital payments when I was in a queue while depositing money in a bank. The bank staff approached me and told me that I should use mobile banking digitally to save time, and I began using it.”</p> <p>Male, User, Micro-enterprise owner</p>	<p>Receive customer payment</p> <p>“There was someone {a client} who spoke well of mobile money and that’s what pushed me to use it too.”</p> <p>Female, User, Agent and micro-enterprise</p>	<p>Agent customer acquisition activities</p> <p>“Being an existing customer of the provider, they approached me with a digital payment facility.”</p> <p>Female, User</p>	<p>Receive customer payment</p> <p>“If a customer purchases something and wants to pay via mobile, I give them the merchant code for their comfort.”</p> <p>Male, User, Small enterprise owner</p>
Main usage driver	<p>Safe payments</p> <p>“When it comes to my clients, I prefer cash, but it depends on the amount they are paying. If it’s a small amount, then it’s better to be cash but if it’s a big amount preferably to be by card.”</p> <p>Male, User, Small enterprise owner</p>	<p>Convenience—saves time</p> <p>“There is usually a lengthy line when you visit the bank, but using digital technology offers several benefits, including saving time.”</p> <p>Female, User, Micro-enterprise owner</p>	<p>Convenience—speed</p> <p>“It’s because it’s reliable; it is a fast method of transferring money from one to another.”</p> <p>Male, User, Small enterprise owner</p>	<p>Enhanced financial management</p> <p>“We use digital payments because it’s more convenient for our expense management.”</p> <p>Male, User</p>	<p>Convenience—ease of use</p> <p>“It’s very easy to use mobile money because someone can be far from you and cash won’t reach the recipient.”</p> <p>Female, User, Micro-enterprise owner</p>
Main barrier	<p>Digital payments are not always accepted</p> <p>“When I go to buy from my suppliers, I pay {cash} directly. I don’t find digital payment as an available option.”</p> <p>Female, User, Micro-enterprise owner</p>	<p>Poor mobile network</p> <p>“Customers make orders without coming to my shop and when they try to make payments, the network would not work, and I would not receive the money I needed badly for my business.”</p> <p>Female, User, Agent and small enterprise</p>	<p>Fraud</p> <p>“We’re afraid to send money to a wrong number, we’re afraid of scammers. It’s really the scammers that worry us the most.”</p> <p>Male, User, Agent and micro-enterprise</p>	<p>High merchant fees</p> <p>”There is a charge/fee, when client pays by debit/ credit cards, the bank withdraws a small percentage out of the payment made. For instance, a client is paying for Rs 200 and if there is a fee you lose money.”</p> <p>Female, User, Micro-enterprise owner</p>	<p>Transaction errors</p> <p>“Sometimes when a client makes a mistake, your {business} account is blocked.”</p> <p>Female, User, Agent and small enterprise</p>

User group perspectives—gender deep dive:

Low literacy levels, low incomes and financial dependence are preventing female respondents from using digital payments.

Algeria

Lack of confidence among women

Ethiopia

Lack of income and financial independence

Guinea

Fraud vulnerability

Mauritius

Data privacy violations

Uganda

High transaction costs

In Algeria, women view themselves at a disadvantage in using digital payments due to a lack of financial independence, lack of tech/digital skills, and low literacy levels leading to limited self-confidence.

“In our community, it’s the man who controls finances, so he is better equipped to deal with it [digital payments]”*

— **Female, Non-User, Algeria**

** Disclaimer: This quote reflects the views of the speaker and should not be interpreted as the opinion of the entire Algerian sample or of the AfricaNenda Foundation.*

In Ethiopia lack of income or financial independence limits the adoption of digital payments among women.

“I believe the primary factor hindering the adoption of digital payments among housewives is not lack of awareness but financial constraints.”

— **Male, Non-User, Ethiopia**

In Guinea, women are more vulnerable to fraud and scams due to low digital and numeracy skills, making them dependent on others to transact digitally on their behalf.

“My wife hasn’t studied. If she wants to send money to her mom, she must go through me because she can’t read very well”

— **Male, User, Small enterprise owner, Guinea**

In Mauritius, there are no perceived gender differences in digital payments. However, women feel they are more vulnerable to data privacy violations and fraud because they use online shopping platforms more than men.

“There is no difference between men or women...only that women buy more online; they should make it more secure for them”

— **Female, User, Small enterprise owner, Mauritius**

In Uganda, women are more sensitive to digital transaction costs as it reduces their earnings value. This is a key usage barrier.

“When you count every penny that has been deducted,...it could have done more”

— **Female, User, Small enterprise owner, Uganda**

User group perspectives—agent deep dive:

The agent business is driven and maintained by customer demand and extra revenue prospects.

Adoption Pathway

- Friends & family
- Customer influence
- Potential for extra revenue

“What prompted me was that many of my customers would look for shops they could make a withdrawal in.”

— Male, User, Agent and small enterprise, Guinea

Benefits

- Extra revenue from commissions
- Ability to provide for their family
- Good business prospects

“It has huge benefits for the business because, when I convince someone to open an account, I get commissions.”

— Female, User, Agent and small enterprise, Ethiopia

Barriers and risks

- Poor network
- Fake money
- Challenges in addressing client grievances

“We sometimes make losses when customers hand in fake money.”

— Male, User, Agent and small enterprise, Uganda

Coping mechanisms

- Screenshots of transactions
- Name & ID verification

“I also keep screenshots for every transfer I make via mobile banking and further ask the receiver to show the confirmation message.”

— Male, User, Agent and micro-enterprise, Ethiopia

“I am intentionally vigilant and careful.”

— Female, User, Agent and small enterprise, Uganda

Section 2.4: Payment channel usage patterns

User group usage group patterns per country:

Total number of respondents sampled: 530

Surveyed MSMEs use digital payments more frequently than individuals do. In some countries, age and gender gaps also exist

Country	Most-used channel	Second most-used channel	Third most-used channel
Algeria	POS	ATM	App
Ethiopia	App	USSD	ATM
Guinea	USSD	App	ATM
Mauritius	App	POS	NFC
Uganda	USSD	App	ATM

There is strong prevalence of mobile app usage in both Ethiopia and Mauritius, where smartphone penetration is higher. Banking apps and bank-to-mobile services provide greater convenience than ATMs and cards and are emerging as preferred payment channels over POS devices, which are more likely to malfunction.

Respondents in Guinea and Uganda primarily use USSD. Usage is especially high in Uganda where internet access is very low. Mobile banking services also leverage USSD where users cannot access the internet.

POS and ATM are the main channels in Algeria, but ATM use is declining due to long queues, especially as mobile banking gains acceptance.

Primary digital payment channel for less than 25 percent of respondents

Primary digital payment channel for between 25 and 49 percent of respondents

Primary digital payment channel for between 50 and 74 percent of respondents

Primary digital payment channel for more than 75 percent of respondents

**The app channel only includes transactions conducted via an app without usage of NFC or a QR code.*

Section 2.5: Use case patterns

Use case patterns—country analysis for individuals:

Most P2B and B2P transactions remain in cash despite significant digital usage among respondents.

Total number of respondents: 315

Most frequent individual use cases ranked	#	Algeria	Ethiopia	Guinea	Mauritius	Uganda
	1	Pay for household goods	Airtime	Airtime	Bus fare or fuel	Airtime
	2	Receive wage	Pay for household goods	Pay for household goods	Airtime	Save money
	3	Save money	Bus fare or fuel	Save money	Pay for household goods	Receive money to family and friends
	4	Airtime	Receive wage	Send money to family and friends	Receive wage	Bus fare or fuel
	5	Send money to family and friends	Send money to family and friends	Receive wage	Save money	Pay for household goods

In Guinea all use cases are well digitized. In Uganda, the primary payment use cases are well-digitalized for respondents.

The use of P2B digital payments for transport and household goods is lagging compared with airtime purchases. For individuals earning income in cash on a daily or weekly basis, household shopping transactions are more likely to be settled in cash as consumers buy goods on an as-needed basis depending on the income they have available at hand.

Saving money digitally reduces chances of loss due to theft of funds, or cash misuse due to unplanned spending.

Many individual respondents report receiving income in cash across all markets, except for Guinea. This typifies the low-income earning profile for this consumer segment, especially for people who get paid on a daily or weekly basis.

- Use cases for which less than 40% of respondents conducted a digital transaction over the past month
- Use cases for which between 40 and 70% of respondents conducted a digital transaction over the past month
- Use cases for which more than 70% of respondents conducted a digital transaction over the past month

Use case patterns—country analysis for MSMEs:

Clear potential exists to further digitalize supplier payments and the saving of business income.

Total number of respondents: 215

Most frequent individual use cases ranked	#	Algeria	Ethiopia	Guinea	Mauritius	Uganda
	1	Receive customer payments		Receive customer payments		Save business income
	2	Supplier payments		Save business income	Supplier payments	Receive customer payments
	3	Save business income		Supplier payments	Save business income	Supplier payments
	4	Staff salaries	Loan repayments	Airtime money for staff		
	5	Transport money for staff	Airtime money for staff	Loan repayments	Staff salaries	

Receipt of customer payments are well-digitalized. This is driven by customers demanding the option to pay digitally and by the desire to reduce cash handling risks.

Supplier payments are increasingly well-digitalized, which is driven by suppliers demanding digital payments and by e-commerce. Cash is still often used, however.

Saving business income digitally enables businesses to do better financial planning and to better manage their finances. It also reduces the risk of theft. However, not all businesses have started to reap the benefits of saving digitally yet.

Payments to staff such as salaries, transport money, and airtime money are well-digitized, except for staff salary payments in Algeria. In Ethiopia and Guinea, staff salary payments are less frequent and more based on an ad-hoc or task-completion basis.

Use cases for which less than 40% of respondents conducted a digital transaction over the past month

Use cases for which between 40 and 70% of respondents conducted a digital transaction over the past month

Use cases for which more than 70% of respondents conducted a digital transaction over the past month

SECTION 3

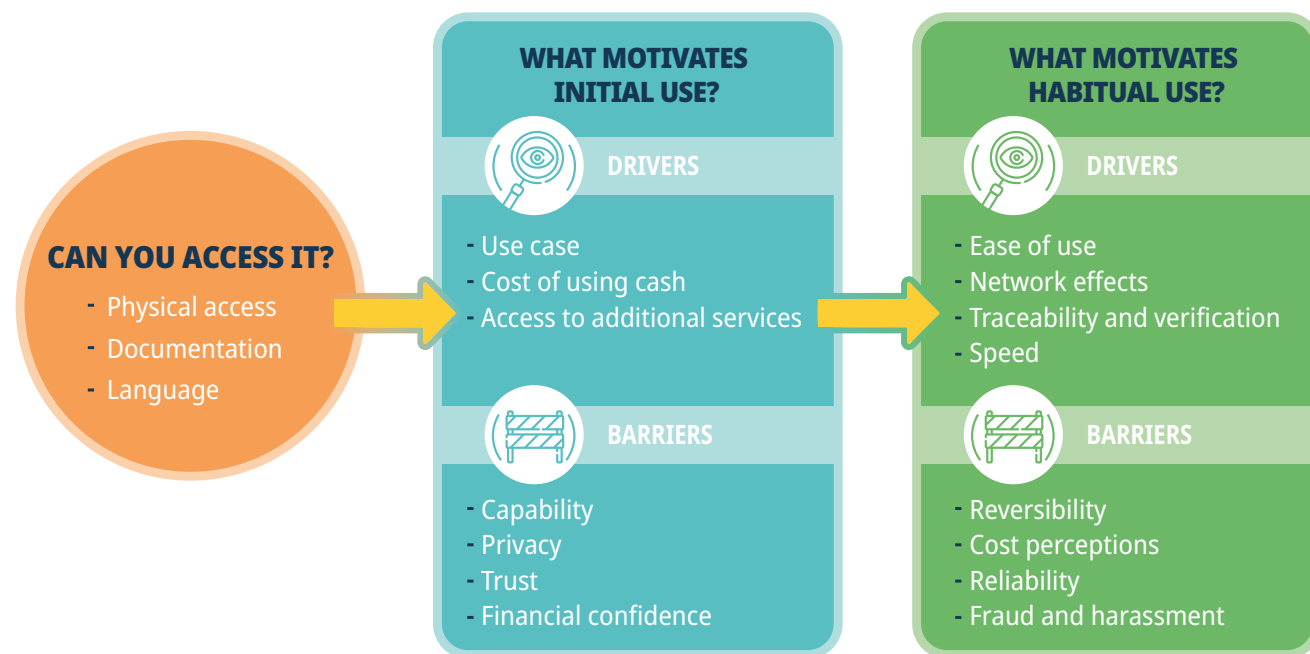
ENABLERS AND DRIVERS OF
ADOPTION AND USAGE



Section 3.1: Pathway to habitual usage

Pathway towards sustained digital payment usage—framework overview:

The path from access to habitual digital payment use follows three phases.

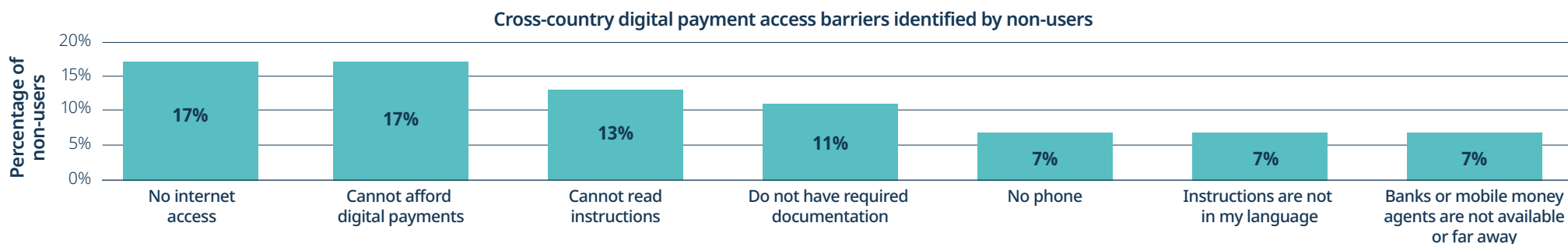


Section 3.2: Access barriers

Access barriers:

Total number of non-users sampled: 145

Lack of internet access and lack of literacy are preventing respondents from accessing digital payments.



Top 3 barriers per country

Algeria	Ethiopia	Guinea	Mauritius	Uganda
<ol style="list-style-type: none"> 1. Instructions are not in my language 2. Cannot afford digital payments 3. No internet access/No phone 	<ol style="list-style-type: none"> 1. No phone 2. Cannot read instructions 3. Cannot afford digital payments 	<ol style="list-style-type: none"> 1. No internet access/ Cannot read instructions 2. Do not have required documentation/Instructions are not in my language/Banks or mobile money agent are not available or far away/Cannot afford digital payments 	<ol style="list-style-type: none"> 1. Cannot read instructions 2. Do not have required documentation 3. No internet access 	<ol style="list-style-type: none"> 1. No internet access 2. Cannot afford digital payments 3. Do not have required documentation

Access barriers:

Insights from the field



No internet access

Lack of internet access is a significant barrier in Uganda. Similarly, several non-users in Ethiopia, Guinea, and Mauritius highlighted this barrier. In situations where using digital payments requires internet connectivity, users face difficulties accessing the service or are completely locked out during periods of internet downtime.

“Women say that they have problems with their {provider 1} accounts, but I think that this is linked to the connection”

— Female, Non-user, Guinea



Affordability

The inability to afford digital payment costs was highlighted as a critical barrier by respondents in Ethiopia and Uganda, especially among individual respondents.

“With a minimal wage and restricted transactions, I find cash more practical than engaging in digital financing.”

— Male, Non-user, Ethiopia



Cannot read instructions

The inability to read instructions in Ethiopia and Mauritius relates to low literacy levels that prevent consumers from navigating user interfaces.

“Since I am not very good at reading, I am more comfortable paying using cash”

— Male, Non user, Small enterprise owner, Uganda

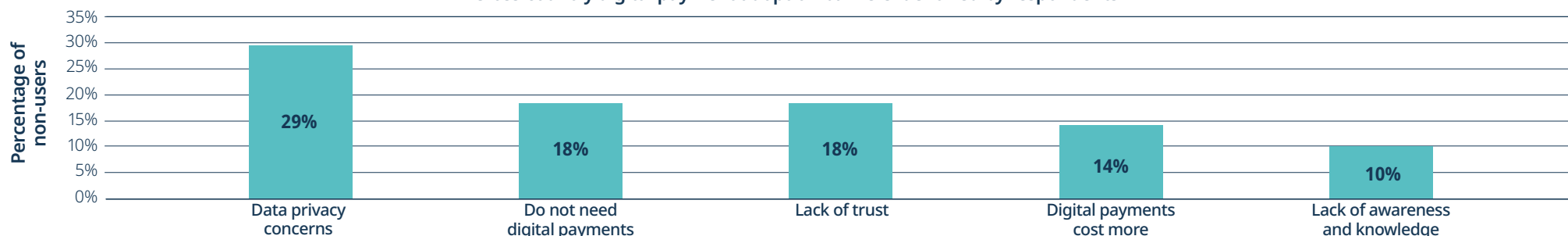
Section 3.3: Enablers and barriers to early use

Early use barriers:

Total number of respondents sampled: 530

Data privacy concerns are the most significant adoption barrier among respondents

Cross-country digital payment adoption barriers identified by respondents



Top 3 barriers per country

Algeria	Ethiopia	Guinea	Mauritius	Uganda
1. Do not need digital payments	1. Do not need digital payments	1. Data privacy concerns	1. Data privacy concerns	1. Digital payments cost more
2. Data privacy concerns	2. Lack of awareness and knowledge	2. Lack of trust	2. Lack of trust	2. Lack of trust
3. Lack of trust	3. Digital payments cost more	3. Do not need digital payments	3. Do not need digital payments	3. Data privacy concerns

Access barriers (1/2):

Insights from the field



Data privacy concerns

In Guinea, data privacy concerns stem from discomfort surrounding the scrutiny of transactions by the government.

Business users in Mauritius fear that if they use digital payment methods, they will come under enhanced tax scrutiny by the government. Furthermore, the handling of personal data is a concern among individual users.

“A lot of people are starting to pay by bank transfer through deposits and withdrawals, hence their transactions may be seen.”

— Male, User, Small enterprise owner, Guinea

“Maybe because of Mauritius Revenue Authority. Do not want to declare the revenue. They want to be discreet, whereas using digital payments all information is stored.”

— Male, Small enterprise owner, Mauritius



Lack of trust

In Uganda, individual users have concerns about the security of their funds due to vulnerability to fraud and scamming incidences.

For non-users in Mauritius, trust stems from a strong preference for cash as the primary payment method.

“And another risk is the digital fraud. Money can be taken by any person in a way which you cannot understand or explain.”

— Male, User, Uganda

“I would rather ask him to give me cash in hand as it is a habit and I feel more secure keeping the money with me than in my bank account.”

— Male, Non-user, Mauritius

Access barriers (2/2):

Insights from the field



Do not need digital payments

In instances where consumers do not need specific digital payment methods, their inclination towards adopting such methods diminishes.

Consumers perceive themselves as excluded from digital payments due to their low-income levels.

‘I don’t need them in the current time I mean my job does not need me to have an account.’

Male, Non-user, Micro enterprise owner, Algeria

“If my income were higher, I might be more motivated to adopt digital methods.”

Male, Non-user, Ethiopia

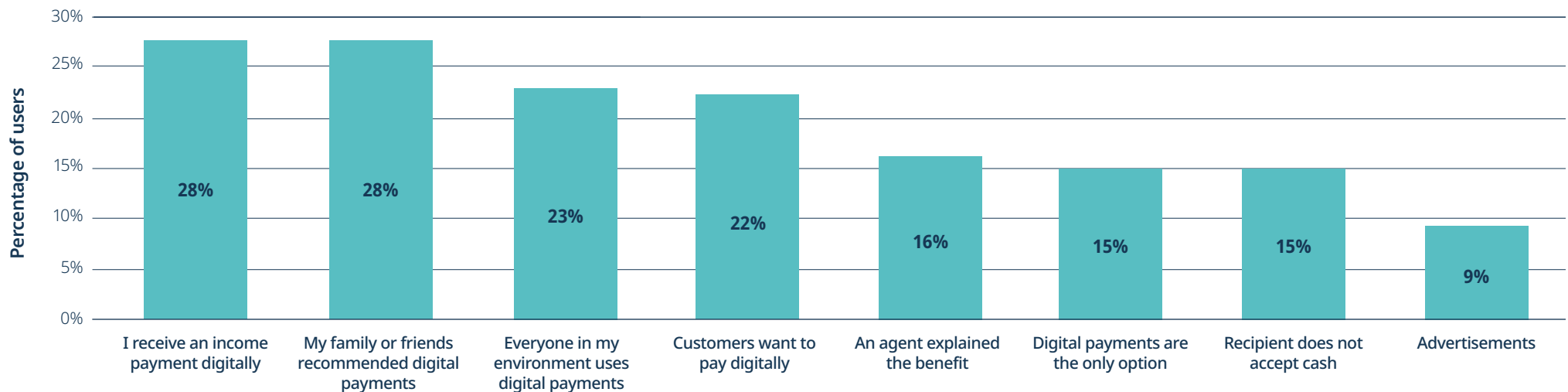


Early use drivers:

Total number of respondents sampled: 385

Adoption drivers include receiving income digitally and recommendations from family and friends

Cross-country digital payment adoption drivers identified by users



Top 3 drivers per country

Algeria	Ethiopia	Guinea	Mauritius	Uganda
<ol style="list-style-type: none"> 1. I receive an income payment digitally 2. Recipient does not accept cash/Customers want to pay digitally 	<ol style="list-style-type: none"> 1. My family or friends recommended digital payments 2. An agent explained the benefit/I receive an income payment digitally 	<ol style="list-style-type: none"> 1. Everyone in my environment uses digital payments 2. An agent explained the benefits 3. My family or friends recommended digital payments 	<ol style="list-style-type: none"> 1. I receive an income payment digitally 2. Customers want to pay digitally 3. Everyone in my environment uses digital payments 	<ol style="list-style-type: none"> 1. My family or friends recommended digital payments 2. I receive an income payment digitally 3. Digital payments are the only option

Insights from the field on core early use drivers per country:

Both surveyed MSMEs and individuals adopted digital payments to receive their incomes, based on recommendations by their social networks, or based on agent activities

Cross-country drivers

MSMEs

Key personas driving adoption:

Client/customer demand

Top use-case promoting adoption:

Receive customer payments

Individuals

Family and friends

Receiving income digitally

Algeria	Ethiopia	Guinea	Mauritius	Uganda
<ul style="list-style-type: none"> Income is received digitally Influence from family or friends Cash not accepted by transaction recipient <p>“Well about the customers I usually deal with them digitally because they can’t send me cash when they are out of the district. It’s the only suitable solution“</p> <p>— Female, User, Small enterprise owner</p>	<ul style="list-style-type: none"> Recommendations from family or friends Agents explaining benefits Income is received digitally <p>“When I went to open a bank account book, the accountants told me about mobile banking and showed me how to use it, make transfers, and other things, and I started using it right away.“</p> <p>— Female, User</p>	<ul style="list-style-type: none"> Everyone else is using digital payments Agent explaining benefits Recommendations from family or friends <p>“I discovered it as people were using it, I was hearing people talking about [Provider], so that’s how I started using it too.“</p> <p>— Female, User</p>	<ul style="list-style-type: none"> Income is received digitally Network effects Customers want to pay digitally <p>“Sometimes we have clients who propose to pay via {Provider 5} because they do not use cash a lot, then they will buy if you accept {Provider 5}.“</p> <p>— Female, User, Small enterprise owner</p>	<ul style="list-style-type: none"> Recommendations from family or friends Income is received digitally Cash not accepted by transaction recipient <p>“My use of digital payments is driven by customer’s comfort and what they prefer i.e. digital payments. “</p> <p>— Female, Micro-enterprise owner</p>

Deep dive on income receipt:

Digital income receipt motivates respondents to use digital payments given that their earnings are already in a digital format



Desire for
digitally
stored money

Receiving
state
benefits

Employer
preference for
paying salaries
digitally

Enhanced
financial
management

In Algeria, state benefits such as university scholarships are paid through the post office to one's postal account. Postal account services offer digitally enabled transaction services to users through a super app.

"I work with {Provider 9}, I opened it when I joined university and because it was obligatory to receive the bursary."
— Female, User, Small enterprise owner, Algeria

In Mauritius, welfare benefits such as pensions are paid into a bank account, which recipients are required to open to access state benefits. This drives the adoption of digital banking services among users.

"I had my {Provider 5} account already created by my parents..., once I got to 18 years, I started using it.... So, when the {Provider 5} was launched I started using it..."
— Female, User, Mauritius

In Ethiopia digital income receipt is driven by employers, who gain through convenience as well as enhanced personal financial management, such as saving income, controlling expenditure, etc.

"I receive my salary at the bank and then transfer it to mobile banking because majority of the time, I use mobile banking and {Provider 3}."
— Female, User, Ethiopia

In Guinea, women are more vulnerable to fraud and scams due to low digital and numeracy skills, making them dependent on others to transact digitally on their behalf.

"My wife hasn't studied. If she wants to send money to her mom, she must go through me because she can't read very well"
Male, User, Small enterprise owner, Guinea

In Guinea and Uganda, receiving income digitally supports further use-cases, such as sending financial support to dependents (family members) as well as paying for fuel, transport, and other needs.

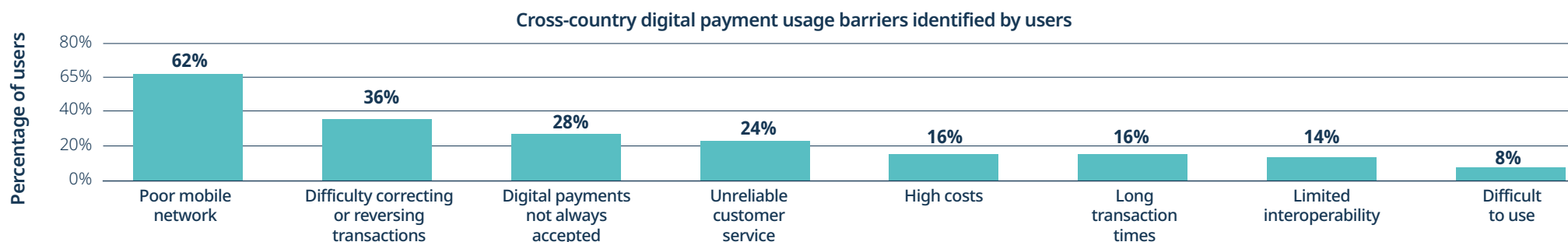
"When my husband started working far in another district, we thought using mobile money was the easiest way to send money."
— Female, User, Uganda

Section 3.4: Enablers and barriers to habitual use

Habitual use barriers:

Total number of respondents sampled: 385

Poor mobile network connectivity is the most prevalent usage barrier among respondents and has a clear link to transaction errors



Top 3 barriers per country

Algeria	Ethiopia	Guinea	Mauritius	Uganda
<ol style="list-style-type: none"> 1. Difficulty correcting or reversing a transaction 2. Digital payments not always accepted 3. Poor mobile network 	<ol style="list-style-type: none"> 1. Poor mobile network 2. Difficulty correcting or reversing a transaction 3. Digital payments not always accepted 	<ol style="list-style-type: none"> 1. Poor mobile network 2. High costs 3. Digital payments not always accepted 	<ol style="list-style-type: none"> 1. Poor mobile network 2. Digital payments not always accepted 3. Difficulty in correcting or reversing a transaction 	<ol style="list-style-type: none"> 1. Poor mobile network 2. Unreliable customer service 3. Difficulty in correcting or reversing a transaction

Habitual usage barriers (1/2):

Insights from the field



Poor mobile network

Poor network relates to mobile network operators, network service providers for banking and other payment solution providers, and internet network connectivity.

Mobile network downtime results in consumers being unable to access digital payments or in delays of digital payments. For instance, in Mauritius, POS devices connected to bank networks may experience outages, leading to incomplete card transactions.

Network downtimes can also result in the recipient not receiving the confirmation message, which can lead to users making repeat transactions.

“Once when I was with my husband, we tried to pay with a digital payment option, but it didn’t work because there was no network.”

— Female, User, Micro-enterprise owner, Algeria

“Sometimes the internet connection is not good, and the transactions would be hindered. For instance, some transactions would require an OTP. The app would give you just one minute to input the code, but I would get the OTP five minutes later. Sometimes, even bots would prevent you from making the transactions.”

— Female, User, Micro-enterprise owner, Mauritius



Habitual usage barriers (2/2):

Insights from the field



Difficulty correcting or reversing transaction

Fear of making mistakes when conducting digital transactions is a major concern for users in all markets. This fear is primarily driven by the inability to resolve transaction errors, often resulting in loss of funds.

“It’s just a little bit complicated for me, I fear charging the wrong number or something.”

— Female, User, Algeria



Digital payments are not always accepted

The limited acceptance of digital payments by merchants is a barrier to usage in Algeria. Users who encounter situations where their preferred digital payment method is not accepted are discouraged from relying solely on these methods and thus resorting to cash.

In Mauritius and Uganda, high transaction costs contribute to strong cash preference.

“I have no choice; I have to pay in cash in certain stores.”

— Female, User, Algeria

“I can’t sell something that is worth 2000sh and use mobile money... I must use cash because {digital payments } will require big charges on small amounts.”

— Female, User, Micro-enterprise owner, Uganda

Deep dive on coping mechanisms developed by users to overcome mobile network issues:

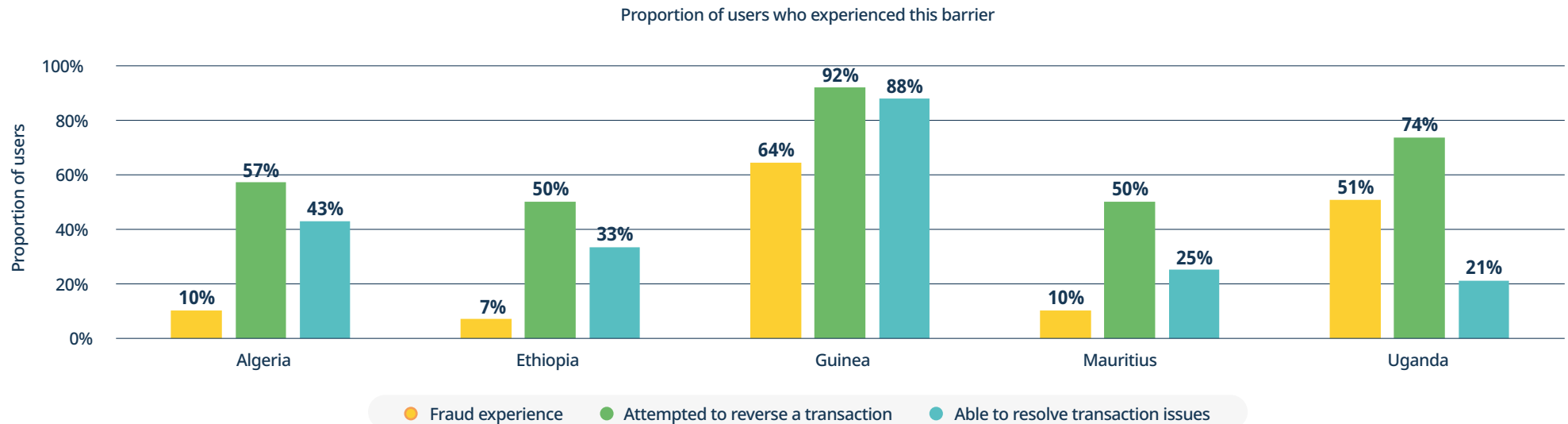
Surveyed users resort to cash or seek customer support

Algeria	Ethiopia	Guinea	Mauritius	Uganda
<p>Experience Incomplete digital transactions due to unstable mobile network.</p> <p>Coping mechanisms</p> <ul style="list-style-type: none"> Customers will mostly wait until the network issue has been fixed. Customers will resort to cash transactions. <p>“Sometimes, there is no internet network...It happened to me once when I went to withdraw my money from the ATM machine, I didn’t receive any money but still I received a message on my phone that I had withdrawn a certain amount of money.”</p> <p>— Male, User</p>	<p>Experience Lack of verification of successful digital transaction.</p> <p>Coping mechanisms</p> <ul style="list-style-type: none"> Sender and recipient rely on screenshots of transactions as proof of a complete digital transaction. Customers use cash in instances where an unstable mobile network prevents them from completing a digital transaction. <p>“I told them the transaction was completed, and they took a screenshot, while I took a photo. And I saved it, regardless of whether she received the message or not, and I put the photo that indicated that the transaction was completed.”</p> <p>— Female, User</p>	<p>Experience Prevents completion of a digital transaction. Users may be forced to travel to the recipient and give cash as a result.</p> <p>Coping mechanisms</p> <ul style="list-style-type: none"> Users turn to customer support for recourse when an error due to unstable mobile network occurs during a transaction. Customers may be compelled to use cash when an unstable mobile network does not support a digital payment. <p>“I wanted to send money to my mother, but that day the network was disrupted, and she had an emergency, so I had to go and give it to her in cash.”</p> <p>— Male, User</p>	<p>Experience May experience unstable mobile network that prevents users from making a transaction</p> <p>Coping mechanisms</p> <ul style="list-style-type: none"> Move to a location with better mobile network to complete a digital transaction. Save screenshots of transactions as proof of a successful digital transaction. <p>“I went to eat at a restaurant where I knew they only accepted payment in cash or via {Provider 5}. When it was time to settle the bill, there was no network available at the restaurant, making it quite difficult to pay using {Provider 5}. I had to physically leave the restaurant to find a network connection and make the payment.”</p> <p>— Male, User</p>	<p>Experience Sending money digitally but recipient does not receive it.</p> <p>Coping mechanisms</p> <ul style="list-style-type: none"> The sender ensures there is a stable mobile network and alerts the recipient of the transaction to be made for verification. <p>“I have to make sure that the network is very stable before making any transactions, also alert the person receiving the money, the number of the person has to be on.”</p> <p>— Female, User, Micro-enterprise owner</p>

Deep dive on fraud and recourse mechanisms:

Total number of digital payment users sampled: 385

Fraud levels are high among respondents in Guinea and Uganda, but in Guinea the customer service is responsive



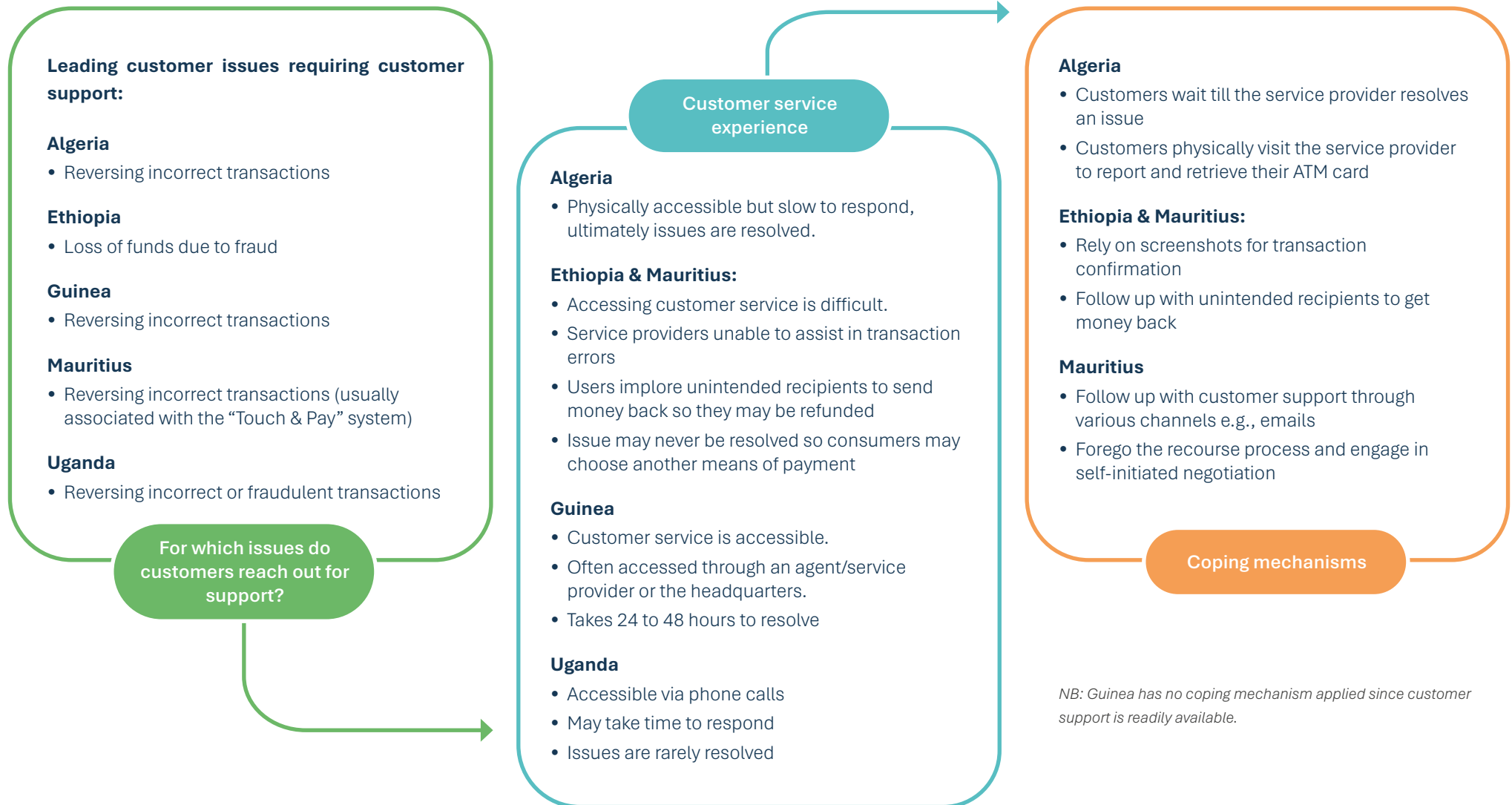
Fraud seems highly prevalent among respondents in **Guinea** and **Uganda** and much less prevalent in Algeria, Ethiopia, and Mauritius.

Surveyed users attempted to reverse fraudulent transactions in all countries, but mostly in Guinea and Uganda.

Users in Guinea were predominantly able to resolve their transaction issues, whereas those in Uganda were not.

Deep dive on customer service experiences:

Customer support is a barrier to recourse in all markets, except Guinea



Deep dive on transaction costs (1/2):

Level of cost awareness and available information sources varies and influences respondents' perception of fees

Country	Proportion of respondents that perceive the level of fees as unfair	Transaction cost sentiments	Source of information	Voice of the user
Algeria	23%	<ul style="list-style-type: none"> Individuals are aware of the transaction costs. Misperceptions regarding the level of registration charges exist. Transaction costs are considered manageable. The implication is that transaction costs do not deter users from using digital payments. 	<ul style="list-style-type: none"> Personal calculations Directly from post office Online 	<p><i>"I think the cost is low."</i> — Female, User</p> <p><i>"if you go to check the amount of money you have got in your account, they take probably 10 dinars for operation."</i> — Female, User, Small enterprise owner</p>
Ethiopia	39%	<ul style="list-style-type: none"> There is general awareness of transaction costs. Transaction messages indicate how much it costs. Both intra- and interbank transfers are perceived to be affordable. 	<ul style="list-style-type: none"> Confirmation message Personal calculations Friends and family Service provider 	<p><i>"The math you have to do is the value of your time to run your business or go to a bank just to save the money you pay for the transaction you are making."</i> — Male, Micro-enterprise owner</p>
Guinea	53%	<ul style="list-style-type: none"> There is an awareness of transaction costs driven by price charts, agents, confirmation messages, and the service providers. Costs are perceived to be affordable. 	<ul style="list-style-type: none"> Agent awareness and campaigns [Provider] shops/price charts/agents Customer service Social media Transaction text confirmation 	<p><i>"In my opinion, 1,000 as a transaction fee for 10,000f is not bad."</i> — Male, User</p>

Deep dive on transaction costs (2/2):

Level of cost awareness and available information sources varies and influences respondents' perception of fees

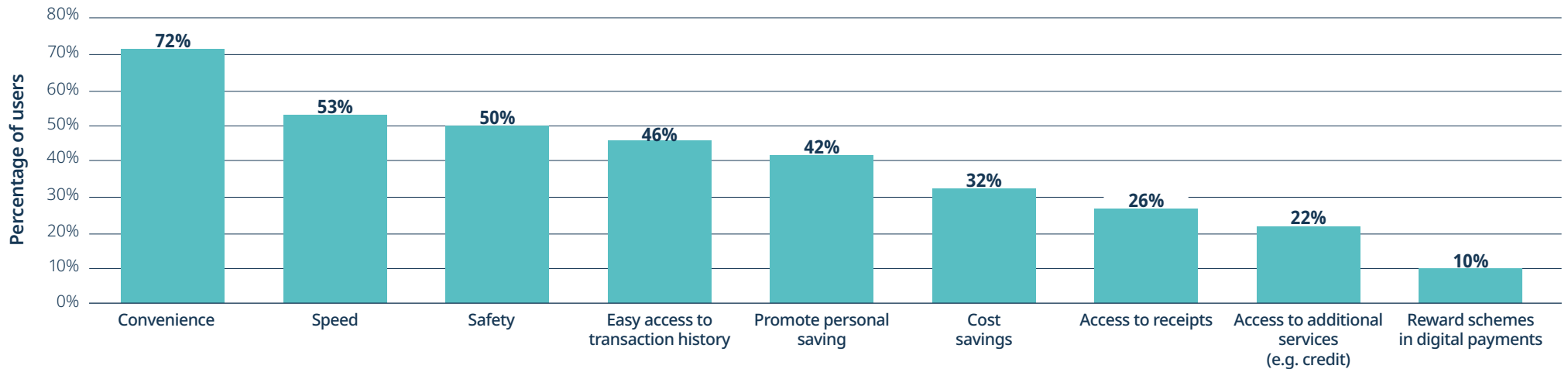
Country	Proportion of respondents that perceive the level of fees as unfair	Transaction cost sentiments	Source of information	Voice of the user
Mauritius	46%	<ul style="list-style-type: none"> • There is a high awareness of transaction costs. • Card commissions and bank to mobile money transfers are perceived to be affordable, whereas interbank transfers are perceived to be costly. • High transaction costs incurred from certain providers can lead to users switching accounts. 	<ul style="list-style-type: none"> • Service provider 	<p><i>“When I pay by card for cigarettes, they add rs 15 or rs 20 to the initial cost and when I pay for gas it has to be a minimum of rs 300 in order to be able to pay by card.”</i></p> <p>— Male, User</p>
Uganda	61%	<ul style="list-style-type: none"> • Awareness of the transaction costs is driven by the charts at the agents. • Making deposits into your digital wallet is free. • Withdrawal charges are high, which impacts of usage given the need to cash out. 	<ul style="list-style-type: none"> • Price charts (at agent shop) • Transaction text confirmation 	<p><i>“Cost are quite high and very manipulative, and I find them not friendly.”</i></p> <p>— Male, User, Micro-enterprise owner</p>

Habitual use drivers:

Total number of digital payment users sampled: 385

The convenient nature of digital payments is a key driver of use across all markets

Cross-country digital payment usage drivers identified by users



Top 3 drivers per country

Algeria	Ethiopia	Guinea	Mauritius	Uganda
1. Convenience	1. Convenience	1. Convenience	1. Convenience	1. Convenience
2. Easy access to transaction history	2. Speed	2. Promote personal saving	2. Safety	2. Safety
3. Speed/Safety	3. Safety	3. Speed	3. Speed	3. Speed/Promote personal saving

Deep dive on convenience:

Surveyed users across country communicate the convenience of digital payment usage to time and cost savings



In Algeria, the ability to make **quick** and **easy** purchases, **avoid carrying cash**, and pay bills remotely are all factors that incentivize users to continue using these methods.

“It saves on time, this one time my mom got sick, so I took her to the hospital and from the rush I did not carry cash with me. As soon as I arrived there, I used my card and pulled out money.”

— Male, User, Micro-enterprise owner, Algeria



In Ethiopia, the ability to **access digital payments from anywhere** drives users to use a variety of payment use cases. Convenience also means users avoid long queues in banking halls and ATMs, thereby saving on time.

“It allows you to accomplish various payments conveniently over the phone from the comfort of your home.”

— Female, User, Ethiopia



Users in Guinea find it convenient to **conduct long-distance** digital payment transactions. Moreover, the convenience of transacting **large denominations** drives usage.

“[...] for something costing 400,000 francs, the shipping cost is 5,000 francs. Compared to when you’re going to travel here to Madina, you have to consider the cost of transport with the traffic jams where you’ll be tired. So I prefer to send digitally than to go to the supplier.”

— Male, Small enterprise owner, Guinea



Digital payments allow users in Mauritius to transact without having to wait in **long queues**.

“It’s time saving for example no need to wait in long queues for payments.”

— Male, User, Small enterprise owner, Mauritius



In Uganda, users find it convenient to conduct **long-distance** digital payment transactions. Additionally purchasing data digitally is conveniently easier as it’s now **faster**.

“It’s helpful because I can deposit money on my phone and send it to someone when I’m far away, and purchasing data is easy.”

— Female, User, Uganda

Habitual usage drivers (1/2):

Insights from the field



Safety

In Ethiopia and Guinea, digital payments are a safer way of transacting than cash due to reduced cash handling risks.

Users in Mauritius consider digital payments a safe way to store money to avoid unplanned spending.

Users in Uganda consider safety in using digital payment methods as opposed to cash because it reduces the risk of theft. It's also a safer way to send and receive money over long distances.

"In terms of safety, I would rather use a mobile banking option to make payments than carry cash on hand."

—Male, Non-user, Micro enterprise owner, Ethiopia

"I don't have to always carry the money with me. My money is safe in my account."

—Male, Non-user, Micro enterprise owner, Mauritius

"Well, abandoning the traditional monetary transaction is a positive thing. You don't have to worry about robbers, and it saves you time. These days, they are ubiquitous. Thus, I can see the danger in this."

—Female, Non-user, Small enterprise owner, Uganda



Habitual usage drivers (2/2)

Insights from the field



Speed

Users in Algeria and Guinea emphasize the importance of speed in their decision to use digital payments

Instant confirmation of the payment through transaction messages is a driver in Ethiopia.

Business users in Uganda consider speed of making digital transactions to facilitate faster delivery of their services.

“I would call digital payments the fast train, because it’s a fast method and it’s good.”

— *Male, User, Algeria*

“Speed is my reason. {Provider 10} is very swift, you get confirmation message instantly and I like that.”

— *Male, Agent and small enterprise, Ethiopia*

“It’s all about the convenience and the speed due to the clients in upcountry to deliver the service as quick as possible.”

— *Female, User, Small enterprise owner, Uganda*



Promote personal saving

Some respondents believe that digital payment methods help them manage their money by limiting impulse spending.

“I put my money in my bank account as soon as I get paid to avoid spending it, each time I need something, either I use the app or take out some cash and buy what I want.”

— *Male, User, Micro enterprise owner, Algeria*

Section 3.5: Voice of the customer on opportunities to drive digital payment usage

Voice of the customer on opportunities to drive digital payment usage (1/2):

Common customer suggestions include upgrading mobile network, raising awareness about digital payments, and improving customer support

Algeria	<ul style="list-style-type: none">• Increase customer awareness of digital payment use cases• Improve customer support• Upgrade the service network providers for faster transactions	<p><i>“I mean they complicate things. I would love if it was easier, if I could get paid and do the services from my phone, but they always complicate it saying there is a network problem at the post office.”</i></p> <p>— Male, User, Small enterprise owner, Algeria</p>
Ethiopia	<ul style="list-style-type: none">• Educate the public about digital payments and their benefits• Improve mobile network for fast and successful transactions• Develop recourse mechanisms for transaction error solutions	<p><i>“Things that have not changed over time are, as we know, Ethiopia’s network, is a major issue. I recommend that they work on this.”</i></p> <p>— Female, User, Ethiopia</p>

Voice of the customer on opportunities to drive digital payment usage (2/2):

Common customer suggestions include upgrading mobile network, raising awareness about digital payments, and improving customer support

Guinea	<ul style="list-style-type: none">• Enhance customer awareness of digital payments• Optimize networks for fast and successful transactions• Improve customer support processes for faster recourse	<p><i>“Agents need to raise awareness because the Guinean population is illiterate. For an illiterate person to adhere to digital technology, you really need a good explanation and a lot of patience.”</i></p> <p><i>— Male, User, Agent and small enterprise, Guinea</i></p>
Mauritius	<ul style="list-style-type: none">• Offer digital education for enhanced digital financial skills• Enhance security and data privacy on digital payments• Enhance accessibility to customer support for recourse	<p><i>“Their system of security for digital payments should be reviewed because it’s not acceptable that someone can easily get access to your account, or you get a sum of money from unknown sources.”</i></p> <p><i>— Female, User, Mauritius</i></p>
Uganda	<ul style="list-style-type: none">• Offer digital education for enhanced digital financial skills• Enhance security and data privacy on digital payments• Enhance accessibility to customer support for recourse	<p><i>“To improve on digital payments, they can reduce on the charges one incurs when sending money using digital payments.”</i></p> <p><i>— Female, User, Uganda</i></p>

SECTION 4

CORE IMPLICATIONS FOR INCLUSIVE IPS SCHEME DESIGN



Core implications for inclusive IPS scheme design



Implications for the payment ecosystem

- **Infrastructure.** End-users have highlighted unreliable mobile networks as a major disruptor to digital payment access and user experience in all three rounds of SIIPS consumer research. National digitalization strategies are key to improving mobile network reliability.
- **Government policies.** Governments can play a critical role in driving digital payment adoption by mandating digital payments for selected use cases and by digitalizing social transfers and grants, as well as government salary and supplier payments.



Implications for IPS operators

- **Data privacy and trust.** The importance of data privacy emerged in this year's round of consumer research, and also in SIIPS 2022—the latter in the context of end-user concerns about agents handling customer data. These issues point to the priority users place on data privacy and trust. Clear and comprehensive data protection measures, coupled with requirements for transparent end-user communication about how their data will be used, should be defined within the scheme rules and applied by PSPs.
- **Customer service and recourse.** Users in the last three rounds of consumer research have expressed their concerns about errors and fraud. Though customer service and recourse are the responsibility of the PSP, operators can define customer service principles and standards in the IPS scheme rules to set the expectation for how, and how promptly, participating entities must provide effective support and address user concerns.
- **Use cases.** Receiving income digitally, including through G2P payments, is a core motivator for end-users, since those digital payments automatically enable them to store their money in their account. In response, IPS should prioritize enabling G2P and B2P wage payments, which are large-volume, recurrent payment streams and have been identified under the Payment Aspects of Financial Inclusion's (PAFI) as a key driver of digital payment adoption (World Bank, 2017). Paying for goods and services is an integral part of consumer's everyday lives, making merchant payments another priority use case alongside G2P and B2P payments. Diversifying the use cases for an IPS increases customer convenience, as it enables them to conduct more of their transactions digitally.



Implications for IPS participants

- **Pricing.** Costs matter. As the example of Guinea demonstrates in this year's research, and as Rwanda did in the SIIPS 2023, reduced transaction fees can have strong accelerating effect on digital payment usage. As a result, participating institutions should seek ways to keep transaction costs low and accessible for a wide range of end-users. Cash withdrawals should be affordable to smooth the transition to digital payments for cash-dominated markets.
- **Convenience.** Convenience can be a major driver when end-users compare the time and costs of making a digital transaction with cash or in-bank transactions, or expensive long-distance transfers. Designing intuitive user interfaces and versatile applications that cater to diverse use cases. Leveraging QR codes, aliases, and other overlay services like Request-to-Pay, will further improve the overall convenience of digital payments.

ANNEX



Methodology (1/2):

Detailed sampling breakdown

Country	Respondent profile	Quantitative	IDI
Algeria	No/ infrequent income earner	26	5
	Low frequent income earner	34	5
	Micro business	17	5
	Small business	23	5
	TOTAL	100	20
	Percentage of sample that are digital payment users	69%	70%
Ethiopia	No/ infrequent income earner	33	5
	Low frequent income earner	32	5
	Micro business	29	5
	Small business	23	5
	TOTAL	117	20
	Percentage of sample that are digital payment users	74%	70%
Guinea	No/ infrequent income earner	28	5
	Low frequent income earner	35	5
	Micro business	22	5
	Small business	20	5
	TOTAL	105	20
	Percentage of sample that are digital payment users	72%	80%

Methodology (2/2):

Detailed sampling breakdown

Country	Respondent profile	Quantitative	IDI
Mauritius	No/infrequent income earners	30	5
	Low frequent income earner	33	5
	Micro business	20	5
	Small business	20	5
	TOTAL	103	20
	Percentage of sample that are digital payment users	77%	70%
Uganda	No/ infrequent income earner	30	5
	Low frequent income earner	34	5
	Micro business	18	5
	Small business	22	5
	TOTAL	104	20
	Percentage of sample that are digital payment users	72%	75%



AfricaNenda Foundation

C1-402, 4th Floor, Block C, Grand Baie La Croisette, Grand Baie, Mauritius

website www.africanenda.org | email info@africanenda.org



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