



AfricaNenda
foundation

THE STATE OF INCLUSIVE INSTANT PAYMENT SYSTEMS IN AFRICA 2024

CONSUMER RESEARCH INSIGHTS

Mauritius

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 Mauritius.

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.



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SECTION 1

METHODOLOGY OVERVIEW



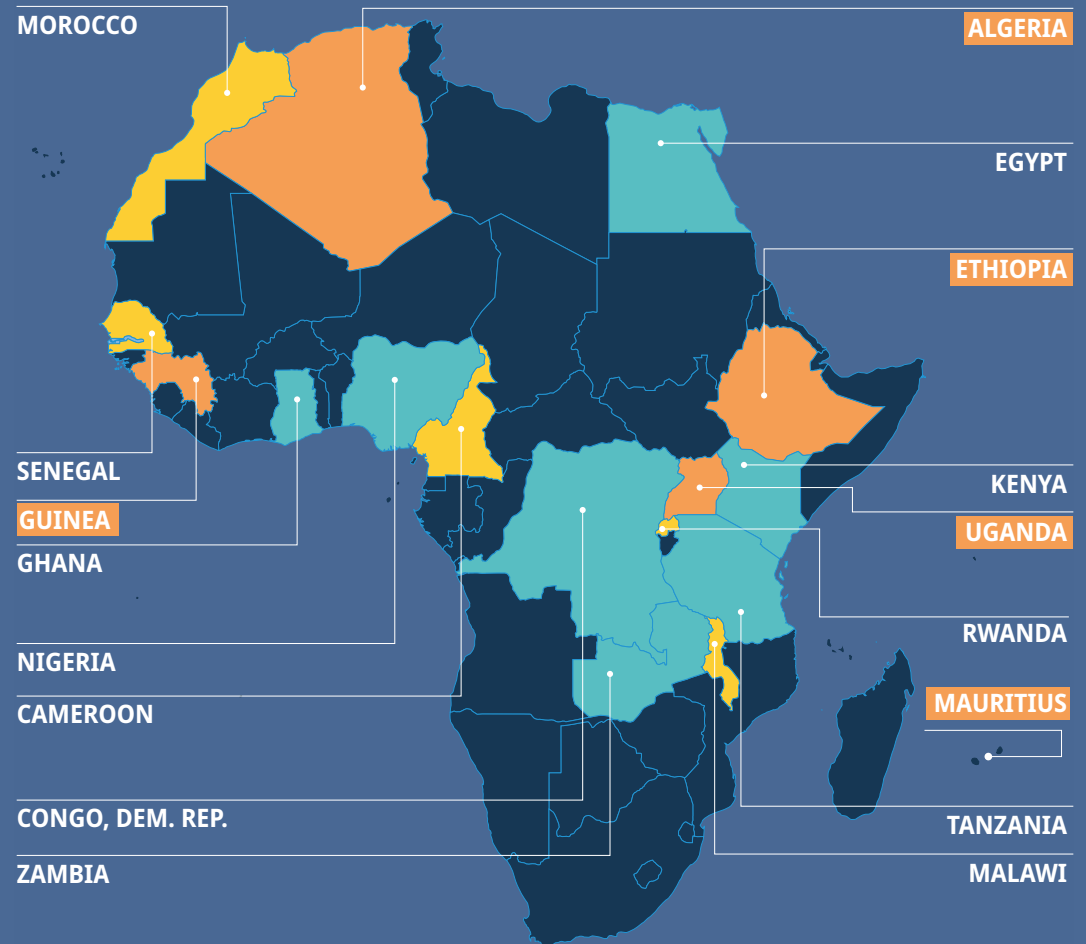
Sampled countries:

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.

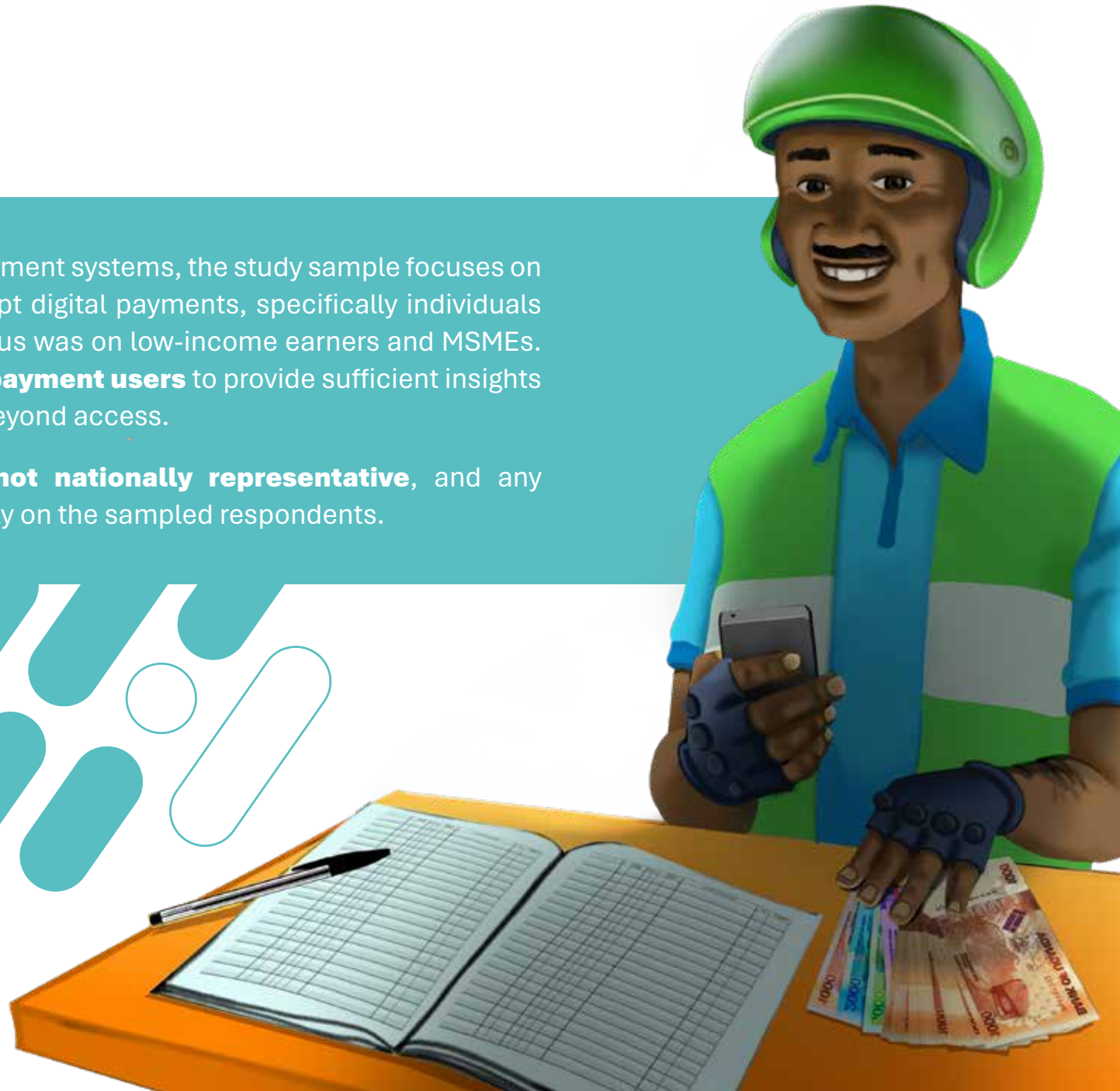


Methodology:

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)

29%

32%

19%

19%

77% of the total sample for the **quantitative survey** are **digital payment users** (individuals and MSMEs) and 70% of the total sample for the **qualitative research components** are **digital payment users** (individuals and MSMEs).

Within each of the four groups, **adequate coverage of women and youth** was ensured. The businesses sampled engage in various business activities.

* Country specific monthly turnover cut-off has been applied

SECTION 2

DIGITAL PAYMENTS USAGE PATTERNS



Country context overview:

Mauritius displays high digital payment usage and financial inclusion levels.

		Nascent cluster
		Mauritius
Financial inclusion		
Digital payment usage	Proportion of the population using digital payments over the past year [Findex 2021]	80%
Transaction account penetration	Proportion of the adult population that owns a formal account [Findex 2021]	91%
Number of mobile money agents	Number of registered mobile money agent outlets per 1,000 km ² [IMF 2022]	852
Number of branches	Number of commercial bank branches per 100,000 adults [IMF, 2022]	14.6
Digital inclusion		
Mobile network coverage	Proportion of the population within range of at least 4G /LTE mobile-cellular signal [ITU, 2022]	99%
Internet penetration	Proportion of the population using the internet from any location over the past 3 months [ITU, 2022]	76%
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]	93% (2020)
Smartphone penetration (ITU)	Proportion of individuals using a smart telephone with at least one active SIM card for personal use [ITU]	59%
Smartphone adoption (GSMA)	Percentage of mobile phone connections (excluding licensed cellular IoT which are through a smartphone [GSMA]	(ITU, 2020)

- Classified as leading, high levels of digital and financial inclusion in Mauritius bode well for digital payment usage. Most sample respondents use digital payments at least once a week.
- Banks have been driving digital payment usage through the country's high bank account, ATM, and point-of-sale (POS) device penetration rates. Bank account ownership in Mauritius has been partially driven by the child allowance program, which enables recipients to access their transfers from a bank account once they reach their 18th birthday (Mauritius Revenue Authority, 2023).
- Some digital payment usage barriers remain. For example, merchants are reluctant to accept card payments for low-value transactions due to commissions imposed on payments.
- Apps are emerging as a preferred payment channel in response to this barrier. 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.

Section 2.1: User group usage patterns

Individual user group analysis—frequency of digital payment usage:

Younger individual respondents are at the forefront of digital payment use.



Surprisingly, infrequent earners use more digital payments than their counterparts. This is likely because Mauritius has overall higher digital payment inclusion rates and higher income levels, which may allow even infrequent earners to leverage digital payments to make their smaller yet more frequent transactions common for lower-income individuals.

Digital payment adoption among youth is primarily driven by government policy. Parents receive an income from government which can only be accessed from a bank account once the individual turns 18 years.

“I have had a bank account for a very long time, since I was 18, so when the app was launched, I just downloaded it.”
— Female, user

Older respondents still have a strong preference for cash.

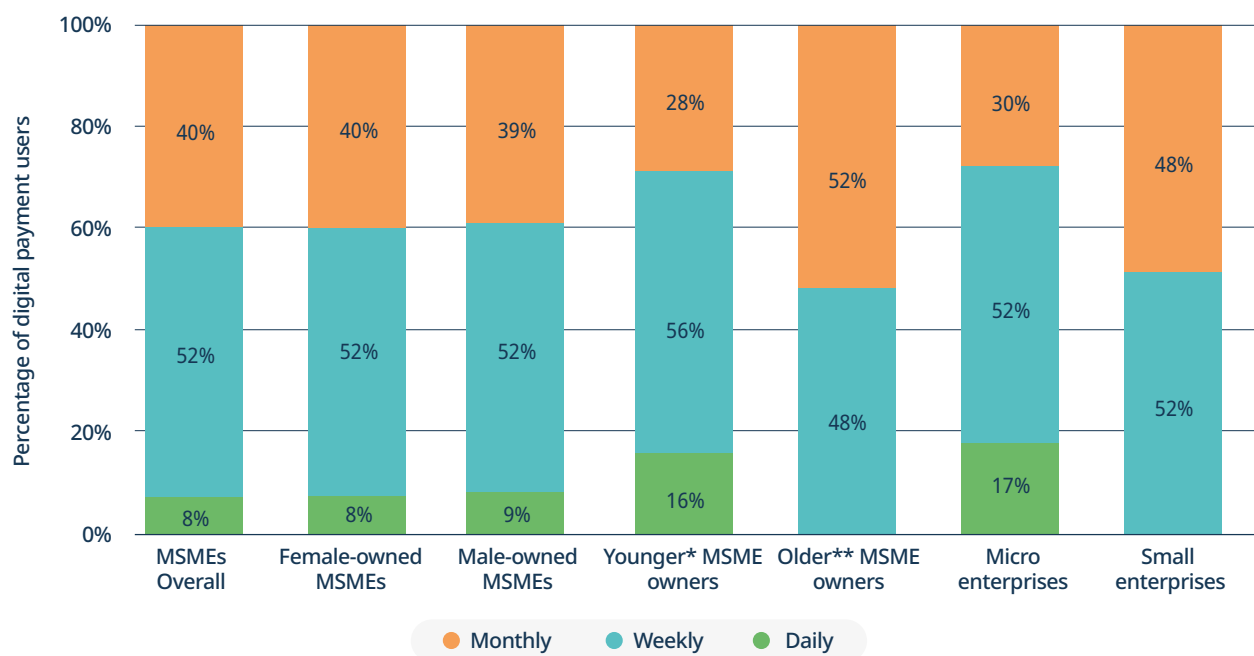
“Most of my customers are old-aged people, with many above 40 and 50 years old, and they pay with cash.”
— Male, user

Total number of individual digital payment users sampled: 48

*Younger means that respondents are 18-29 years old.
**Older means older than 30.

MSME user group analysis—frequency of digital payment usage:

Surveyed male-owned MSMEs use digital payments more frequently than female-owned MSMEs.



*Younger means that respondents are 18-29 years old. **Older means over 30.



Total number of MSME digital payment users sampled: 31

- MSME's led by the older adults are accustomed to using cash for transactions such as supplier payments. This results in less frequent digital payments compared to the younger demographic.

“It’s the old system of working that might be a key factor as to why I cannot use digital payments to the full extent while making payment to suppliers.”

—Male, user, small business owner

- A gender gap exists among MSME respondents. Female-led MSME's may require more training and awareness on digital financial literacy and its advantages to increase their frequency of usage.

“We need to create more awareness when women visit banks to do transactions. Explain to them the uses and advantages of digital payments.”

—Female, user, micro-enterprise owner

Deep dive on gender:

Despite high digital penetration, lack of trust due to errors and low digitalization of use cases hinders potential users.

Drivers

- Receiving income digitally
- Agents explaining usage benefits

“The salespeople in the shop helped me a lot. It’s like they knew it was my first time... They told me if I have a card, I can use it instead of paying by cash to buy a cell phone.”

—Female, user, micro-enterprise owner

Barriers

- Difficulty correcting or reversing transaction errors and fear related to usage

“Paying for groceries by card (debit card) or ‘touch and pay’ is convenient but scary.”

—Female, user

- Digital payments are not always accepted

“For my braces, I am NOT the one who chooses to pay in cash. They (the dentist) do not have any (POS) card payment facilities.”

—Female, user

Female case study

Respondent details Occupation: Church administrator
Income: Frequent income earner

“I work full time and receive a monthly salary, which is my only source of income. My employer transfers my salary to my bank account. I live with two elderly persons, my aunt and grandmother. As soon as I receive my salary, I withdraw quite a big amount of cash. Most of the cash I withdraw is **used for five main payments: grocery shopping, paying for my braces, my savings contribution, my gym membership, and church tithe.** I make a savings contribution for my Rotating Savings and Credit Association by withdrawing cash, putting it in an envelope and then depositing it at an ATM to another bank. I also pay for my braces in cash because they do not accept any other payment. I pay for my gym membership by direct debit.

I fear using online methods because the bank sometimes can debit the wrong amount. I had a friend who had a problem with her bank’s direct debit for gym membership. The bank would sometimes debit 100rs and other times 200rs for the same transaction. She had to cancel her bank debit payments. For this reason, I prefer to withdraw my money and do my transactions in cash.”

Deep dive on MSMEs:

MSME respondents tend to adopt digital payments because of their clients.

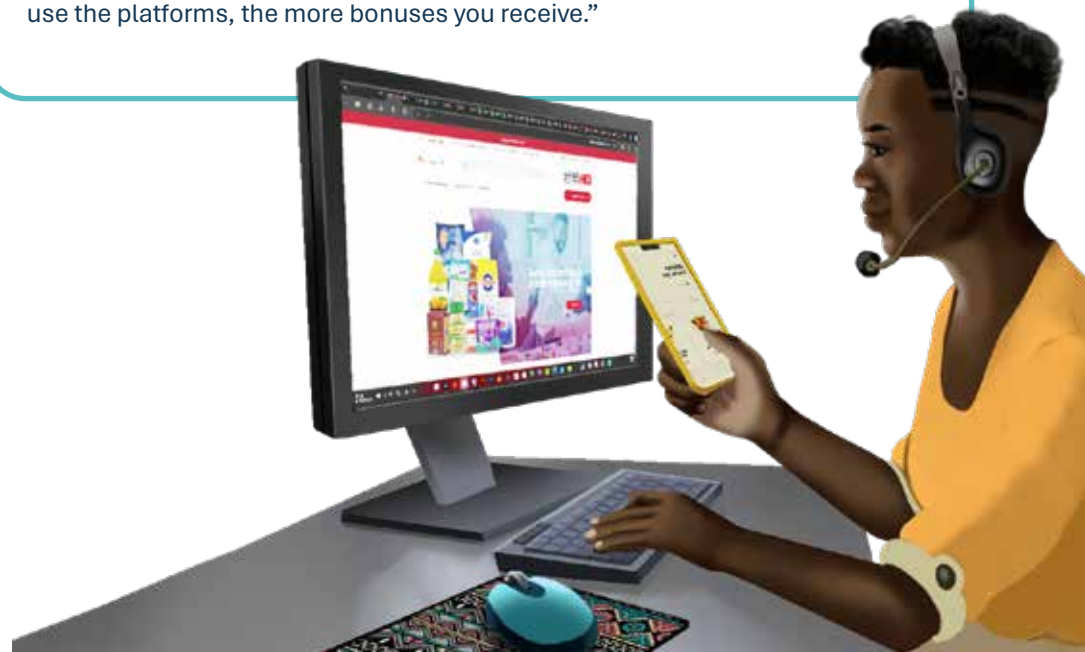
Main early use driver	Receiving customer payments	<p>“If a customer purchases something and wants to pay via mobile, I give them the merchant code for their comfort.”</p> <p>—Male, user, small business owner</p>
Main habitual use driver	Convenience	<p>“It’s very easy to use mobile money because someone can be far from you and cash won’t reach the recipient.”</p> <p>—Female, user, micro-enterprise owner</p>
Main barrier	Difficulty reversing and correcting errors	<p>“Sometimes when a client makes a mistake, your {business} account is blocked.”</p> <p>—Female, user, agent and small business owner</p>

MSME case study

Respondent details
 Gender: Male
 Occupation: Small business owner

“We are saving a lot of money with digital payments, and we will save even more in the future. In my own words, I believe that wherever there is good, there is bad, but let us not dwell on the negative and instead embrace the good. As it is right now, digital payment is considerably faster, more convenient, and more comfortable for us to use.

Not everyone is comfortable with digital payments because they feel hackers and other people may be seeking their money, therefore they prefer to bring you cash. Second, digital platforms provide benefits and incentives. The more you use the platforms, the more bonuses you receive.”



Deep dive on agent perspectives:

Liquidity issues and fraud are adversely affecting surveyed agents.

Business benefits and early usage pathway

- **Cross selling:** Clients that seek out agent services may end up purchasing the products the agent is selling.

“You make profits, mobile money customers can buy my other stuff.”

— **Male, user, small business owner**

Challenges and risks

- Potential for fraud: Customers occasionally send agents fake money, which causes the agents to lose money.

“Customers can be few, sometimes they can give you fake money.”

—**Male, user, small business owner**

- Insufficient float among the agents: Some agents lack sufficient funds to enable the large sum transactions that clients wish to complete.

“Some agents have insufficient float because they lack funds when dealing with large sums of money. Someone can also follow you.”

—**Female, user, small business owner**

Female case study

Respondent details **Gender:** Male
Occupation: Small business owner and agent

“I started out as an agent to make more profits. It is expensive to start a mobile money business. One needs a great sum of capital and open a bank account, whose process wastes a lot of time and money. I make profits from commissions and increased client base because customers who come to seek agent services sometimes end up buying my goods.

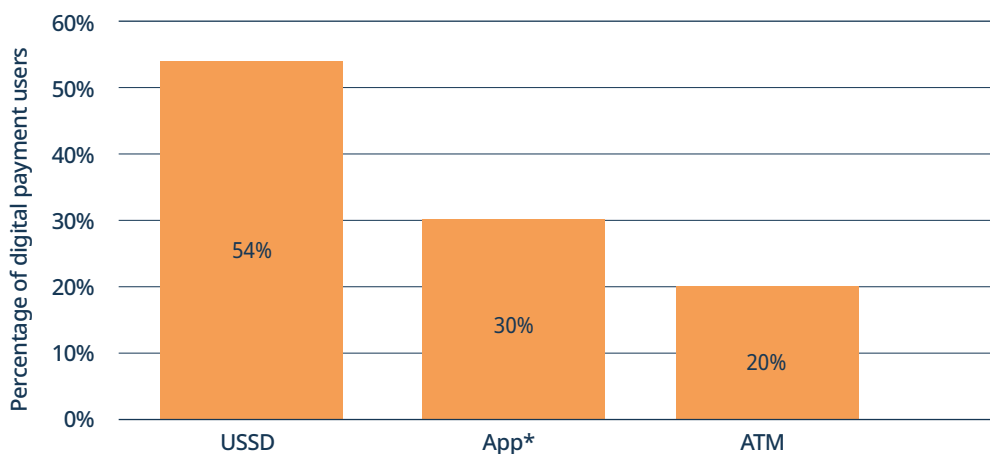
My usage of digital payments has increased because now more people are aware of it and use it. However, customers seeking my agent services are reducing. What’s even more challenging is that sometimes, among these few customers, exists those who bring fake money, hence leading us to make losses.”

Section 2.2: Payment channel usage patterns

Payment channel usage patterns:

Strong prevalence of app use among respondents due to higher smartphone penetration in Mauritius.

Total number of respondents sampled: 103



63% of respondents stated that **cash** is their primary payment method

- There is a strong prevalence of mobile app usage in Mauritius, as smartphone penetration is high. Most consumers use {Provider 1} app to settle their payments. “Most of the time I make my payments via {Provider 1}.”
—Female, user, micro-enterprise owner
- Users of digital payments sometimes prefer to use their cards to avoid cash-handling risks. “Life is just so dangerous nowadays that I would rather walk around with a debit card than with cash. If they steal my debit card, my first thought will be to use {Provider 1} to deactivate my card. But if there is cash on me and it gets stolen, there’s no easy way to get it back.”
—Female, user
- NFC is used for smaller denominational transactions. However, users say it is challenging as the amount one can use is capped to a certain limit. “I use the ‘touch and pay’ method to buy some minor things from the supermarket. I do not use it, however, to pay for bigger purchases, as there is a certain amount you are not supposed to exceed with it.”
—Female, user

Section 2.3: Use case patterns

Total number of individual users: 45
Total number of MSME users: 31

Use case patterns:

Most P2B and B2B transactions remain in cash among individual respondents, while MSME transactions are well digitalized.

Most frequent use cases ranked	#	Individuals	MSMEs
	1	Airtime	Receive customer payments
	2	Pay for household goods	Save business income
	3	Save money	Supplier payments
	4	Send money to family and friends	Airtime money for staff
	5	Receive wage	Loan repayments

- Use case for which less than 40% of respondents made or received a digital transaction over the past month
- Use case for which between 40% and 70% of respondents made or received a digital transaction over the past month
- Use case for which above 70% of respondents made or received a digital transaction over the past month

Airtime purchases are mainly done through banking apps, and purchased as a monthly [bundled] package, as compared to other markets, where pre-paid airtime is more common.

“Ever since COVID, using a card has become a more common means of payment rather than taking out cash to pay groceries. In the worst scenario, we must withdraw cash to use to pay bus fares or to buy vegetables.”

— Female, user

Cash is mainly used for payments that require small denominations, which reduces the digitalization of payments for some household goods.

“I use cash to buy vegetables or to buy bread in the morning. In a small shop, you cannot use a card to pay for just two breads. I use cash sometimes when my children need money to buy sweets.”

—Female, user

Receipt of customer payments is well-digitalized. This is driven by customers who find digital payment options more convenient to use.

“I don’t have time to go to the bank and withdraw money, so I pay by card. The same goes for my payments at the supermarket. I have a supermarket near my house but since there is no ATM to withdraw money nearby, it’s more convenient for me to use card.”

— Female, user

Receipt of salaries through digital channels gives consumers an income record to use to seek credit.

“My employer was and is still a bit suspicious about {Provider 1}. But we told him that it was a problem for us when trying to get a loan as we did not have a pay slip or proof of salary transfer. Since then, he started sending us our salary via {Provider 1}. Since then, I have less cash on me, so I don’t overspend.”

—Female, user

SECTION 3

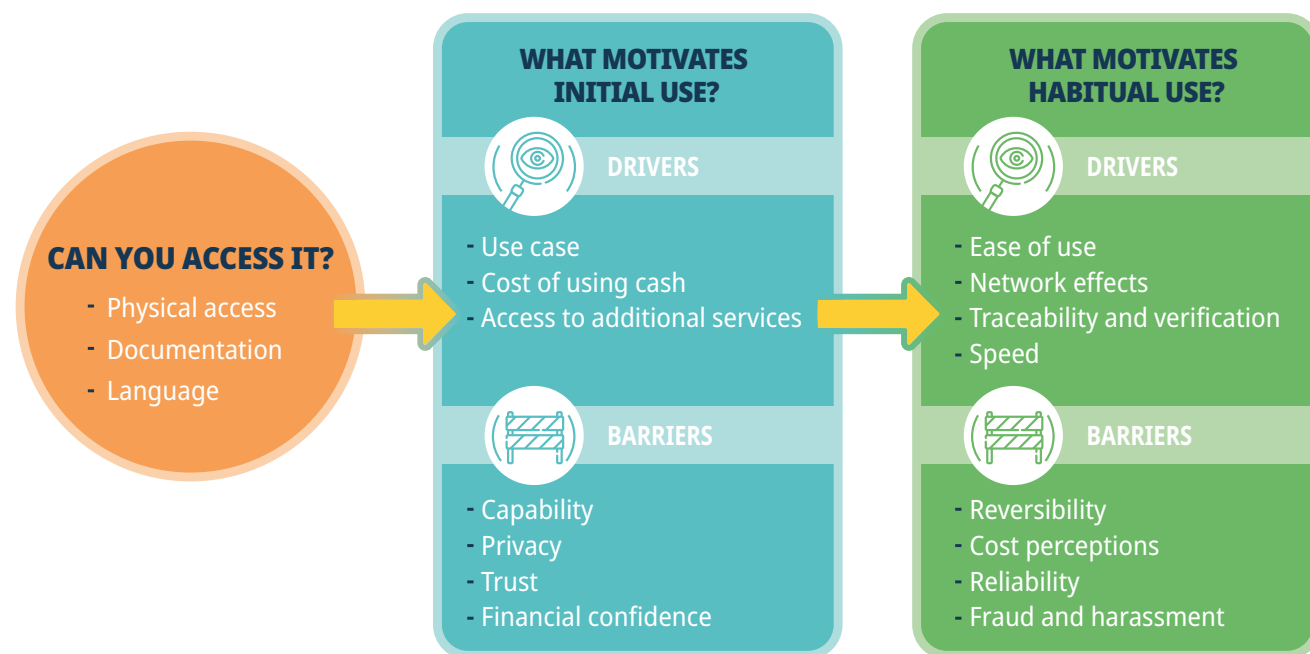
ENABLERS AND BARRIERS TO
ADOPTION AND USAGE



Section 3.1: pathway to habitual usage of digital payments

Digital payment usage framework:

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




Section 3.2: Access barriers

Access barriers (1/2):

The inability to read instructions and a lack of required documents are hampering access among individual respondents.

Total number of non-users sampled: 24

Ranking of barrier based on % of non-users that stated it	MSMEs vs. individuals	Women vs. men	Qualitative insights
<p>1  Cannot read instructions</p>	<p>More pronounced for individuals</p>	<p>More pronounced for men</p>	<p>Low literacy levels affect confidence in one's ability to independently access and use smartphone features to transact digitally.</p> <p>“Since I am not very good at reading, I am more comfortable paying using cash.” —Male, non-user, small business owner</p>



Legend for color gradient: Gap in percentage points (pp) between two user groups in terms of the proportion of non-users that identified the barrier as significant

- 5-9 pp
- 10-15 pp
- Larger than 15 pp

Access barriers (2/2):

The inability to read instructions and a lack of required documents are hampering access among individual respondents.

Total number of non-users sampled: 24

Ranking of barrier based on % of non-users that stated it	MSMEs vs. individuals	Women vs. men	Qualitative insights
2  Lack of required documents	More pronounced for individuals	More pronounced for men	Individuals and enterprises may shy away from adopting digital payments because providing the necessary documentation would invite scrutiny from regulatory authorities. “Larger companies may accept these new means of payment, but individual companies ask me to pay with cash. I think the reason behind this is because they don’t want to register officially and show how much money they make.” —Male, non-user, small business owner
3  No internet access	More pronounced for MSMEs	More pronounced for men	An inability to access the internet on one’s phone, coupled with challenges in stable internet connectivity, affects the user’s ability to complete digital transactions. This causes them to resort to cash as an alternative. “When I don’t have internet on my phone, I will use cash.” —Male, user

Legend for color gradient: Gap in percentage points (pp) between two user groups in terms of the proportion of non-users that identified the barrier as significant




- 5-9 pp
- 10-15 pp
- Larger than 15 pp

Section 3.3: Enablers and barriers to early use

Early use barriers:

Data privacy concerns inhibit early usage of digital payment in Mauritius, especially among individual respondents.

Total number of respondents sampled: 103

Ranking of barrier based on % of respondents that stated it		MSMEs vs. individuals	Women vs. men	Qualitative insights	
1	 Data privacy concerns	More pronounced for individuals	No significant variance	Small businesses are often unwilling to receive digital payments, as this increases tax scrutiny.	“Once I keep all my money in the bank, they will know how much I make when I deposit, and then I will have to pay tax....that is a problem for me.” — Male, non-user, micro-enterprise owner
2	 Lack of trust	More pronounced for individuals	No significant variance	Lack of awareness surrounding digital payment methods coupled with low tech exposure contributes to fear of using digital payments.	“I am not literate; I don’t know how to read, and I don’t understand technology.” — Male, non-user
3	 Do not need digital payments	More pronounced for individuals	More pronounced for women	Lack of bank interoperability creates restricted digitalized use cases for consumers.	“I know of {Provider 2}... I downloaded {Provider 2} (payment App) but it has not been useful to me.” — Female, user




Legend for color gradient: Gap in percentage points (pp) between two user groups in terms of the proportion of non-users that identified the barrier as significant

- 5-9 pp
- 10-15 pp
- Larger than 15 pp

Early use barriers

Digitally received income and customers wanting to pay digitally are driving use among respondents.

Total number of respondents sampled: 103

Ranking of driver based on % of respondents that stated it	MSMEs vs. individuals	Women vs. men	Qualitative insights
<p>1</p>  <p>I receive an income payment digitally</p>	More pronounced for individuals	No significant variance	<p>Receiving income digitally makes it convenient for users to acquire credit services. Some employers drive adoption of digital payment methods by making it mandatory that employees receive their income through these means.</p> <p>“My employer was and is still a bit suspicious about {Provider 1}. We told him that it was a problem for us when trying to get a loan as we did not have a pay slip or proof of salary transfer. Since then, he started sending us our salary via {Provider 1}.” —Female, user</p>
<p>2</p>  <p>Customers want to pay digitally</p>	More pronounced for MSMEs	No significant variance	<p>Customers drive enterprises to accept digital payments. Sometimes, given that customers would prefer to pay digitally, they will ensure that there’s internet connectivity in their premises to allow payment by {Provider 1}.</p> <p>“I tend to consider using {Provider 1} application because most people today use {Provider 1}. I added Wi-Fi so that customers can have a better internet connection when making payments through {Provider 1}.” —Male, user, micro-enterprise owner</p>
<p>3</p>  <p>Everyone else is using digital payments</p>	More pronounced for individuals	More pronounced for women	<p>Most payment needs are commonly completed using the main digital payment providers, driving adoption of digital payments.</p> <p>“{Provider 1} is very common nowadays, everywhere you go. Whenever I go shopping, or if I need to pay CIM (Consumer finance/credit) finance, electricity, or water bill, they all accept {Provider 1}. You just need to scan the QR code and pay. Most of the time, I scan to pay.” —Female, user</p>

Legend for color gradient: Gap in percentage points (pp) between two user groups in terms of the proportion of non-users that identified the barrier as significant




- 5-9 pp
- 10-15 pp
- Larger than 15 pp

Section 3.4: Enablers and barriers to habitual use

Habitual use barriers:

Poor mobile network in Mauritius inhibits usage of digital payments significantly.

Total number of users sampled: 79

Ranking of barrier based on % of users that stated it	MSMEs vs. individuals	Women vs. men		Qualitative insights
1  Poor mobile network	More pronounced for MSMEs	No significant variance	POS devices connected to bank networks may experience outages leading to inability to complete card transactions. Transactions that depend on internet connectivity may also experience challenges. This is a key barrier, especially for small business, in accepting digital payments.	“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
2  Digital payments not always accepted	More pronounced for individuals	More pronounced for women	Some small shops may not accept digital payments.	“I use cash to buy vegetables or to buy bread in the morning. In a small shop, you cannot use a card to pay for just two breads. Or I use cash sometimes when my children need money to buy sweets.” — Female, user
3  Difficulty in reversing or correcting a transaction	More pronounced for MSMEs	More pronounced for men	Sending money to the wrong beneficiary or overpaying a bill is a key challenge to habitual usage.	“I had to pay Rs 450 by card, they added a zero and I paid Rs 4500. I did not notice... I had to follow up to get a refund from that place.” — Male, user




Legend for color gradient: Gap in percentage points (pp) between two user groups in terms of the proportion of non-users that identified the barrier as significant

- 5-9 pp
- 10-15 pp
- Larger than 15 pp

Habitual use drivers:

The convenient nature of digital payments maintains usage among respondents in Mauritius.

Total number of users sampled: 76

Ranking of driver based on % of respondents that stated it	MSMEs vs. individuals	Women vs. men	Qualitative insights
1  Convenience	More pronounced for MSMEs	No significant variance	Digital payment methods save on time spent queueing in bank halls and ATMs. “It’s easier to pay than going to the office and standing in long queues waiting to pay with cash.” —Male, user, small business owner
2  Savings	More pronounced for individuals	No significant variance	Digital payments are seen as secure and safe. “When I receive payment, my money is safe in the account. I don’t have to go the bank to deposit money.” —Male, user, small business owner
2  Speed	No significant variance	More pronounced for women	Digital payment features such as tap and go, and having bank accounts linked to phone numbers speeds up the transaction process, which habitual users like. “The payment comes directly to my account and as soon as someone says he sent the payment by {provider 1}. I don’t need to wait very long...The transaction is faster. When you have {provider 1}, it’s easier to receive online payment. It’s fast, convenient, and economical.” —Female, user

Legend for color gradient: Gap in percentage points (pp) between two user groups in terms of the proportion of non-users that identified the barrier as significant

- 5-9 pp
- 10-15 pp
- Larger than 15 pp

Deep dive on transaction cost experiences and perceptions:

Merchant fees charged on low-value transactions diminishes small & micro-enterprise earnings.

Percentage of respondents that perceive the level of fees as unfair

46%

Sources of information

• Service provider

Individuals

Interbank charges are perceived as high and as such are driving usage of emerging PSP apps

“This is the reason why I opted to use POP to do interbank transfers, as there are no charges compared to MCB Juice.”

—Male, user

Costs are perceived as fair. Transaction charges are not likely to influence the choice of digital payments adoption over cash. This is because digital payments are generally perceived to be affordable.

“For card payments, I have noticed little deductions, however it is minor, I do not feel it is a big cost.”

—Female, user

Transaction costs are **often weighed against the time and cost savings.**

“Paying 2 Rs is fine instead of standing in line to pay water or electricity and travel to many places.”

—Female, user

MSMEs

Sales promotions : incentivize merchants to use digital payments.

“When there is a {sales} promotion, I prefer they send money to my account, because MCB charges a percentage on all ‘scan to pay’ transactions.”

—Male, user, small business owner

Merchant fees charged on card and ‘scan to pay’ channels could hinder acceptance of low-value transactions due to reduced earnings by small and micro-enterprises.

“I find these costs disagreeable because it seems unreasonable to apply them to ‘scan to pay’ method.”

—Male, non-user, small business owner

Deep dive on recourse mechanisms and customer service experiences:

Respondents struggle to get the support needed from customer service.

“There was a time I had to pay for my son’s school transport. Instead of typing the State Bank of Mauritius as Bank, I typed the State Bank of India, I received a call from the van driver, saying he never received the money. When I checked on my account, it was true... The money was not lost. But it should have been much quicker. I had to wait one week to get the money back.”

—Female, user, micro-enterprise owner

For which issues do customers reach out for support?

- Transaction errors
- Fraud

50% of respondents wanted to reverse a transaction but only 25% of them were able to resolve their issues.

Customer service experience

- **No recourse:** Users may find it challenging to resolve transaction errors on digital banking payment applications. Banks are often unwilling or unable to support customers in resolving transaction errors.
- **Queueing at bank halls for support:** Customers will often queue in banks for support, which derails the convenience purpose of a digital payment system.

“I think the bank should help, but I know when such issues arise, the bank doesn’t intervene. There have been some people who’ve had the issue of wrong transaction amounts, but when they called the bank, the bank said they wouldn’t intervene and, in the end, the people didn’t get back their money.”

—Female, user

“The man who received the money refused to send her money back. The man told her that it is her mistake, why should he send the money back. She told me that this happened twice, and both people did not send back her money.”

—Female, user, small business owner

Coping mechanisms

- **Transaction verification:** Users rely on screenshots between the sender and recipient to verify a successful digital transaction.
- Users may forego the recourse mechanism and choose to use cash.

“When they (customers) make a payment, I tell them to screenshot and send it to me. I also double check on my phone.”

—Female, user, micro-enterprise owner

Influence on digital payment behavior

Users **opt to use other means of payment** to avoid the long process of resolving errors.

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):



Access recommendations

- Use more inclusive language
- Increase access to customer support

“First of all, they should change the language from English or French to creole.”

—Male, non-user

“The client service is not accessible. they say it is always 24/7 but it is always overloaded.”

—Male, user



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



Early use recommendations

- Increase digital skills literacy

“They need to educate and train us on how to use digital payments because we are not familiar with it.”

—**Female, non-user**



Usage recommendations

- Improve security features
- Improve network stability
- Enable offline digital payment methods
- Increase usage and reward benefits

“Security for digital payments should be reviewed because it is not acceptable that someone can easily access your account or receive money from unknown sources or countries.”

—**Male, user, small business owner**

“I would suggest we use mobile payments that do not use internet.”

—**Female, user**

“I think there is need for MSMEs to get credit facilities, this can be arranged through service providers for small amounts.”

—**Female, user**



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AfricaNenda Foundation is an independent, African-led organization created to accelerate the growth of inclusive instant payment systems that will benefit all Africans, including the poorest and currently financially excluded. AfricaNenda believes that inclusive instant payment systems can play a pivotal role in creating universal access to financial services for many financially excluded adults and are critical to achieving universal financial inclusion in Africa by 2030.

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