



# THE STATE OF INCLUSIVE INSTANT PAYMENT SYSTEMS IN AFRICA 2025

CONSUMER RESEARCH INSIGHTS

Côte d'Ivoire

# INTRODUCTION

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

SIIPS 2025 marks the fourth 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 payment systems (IPS) landscape. The report includes insights on the inclusivity of the continent's live systems for all end users and licensed payment providers.

The consumer research conducted for the report and reflected in this presentation took place between February and March 2025. It involved in-country quantitative surveys and qualitative interviews featuring low-income adults and micro and small enterprise (MSME) owners in Côte d'Ivoire.

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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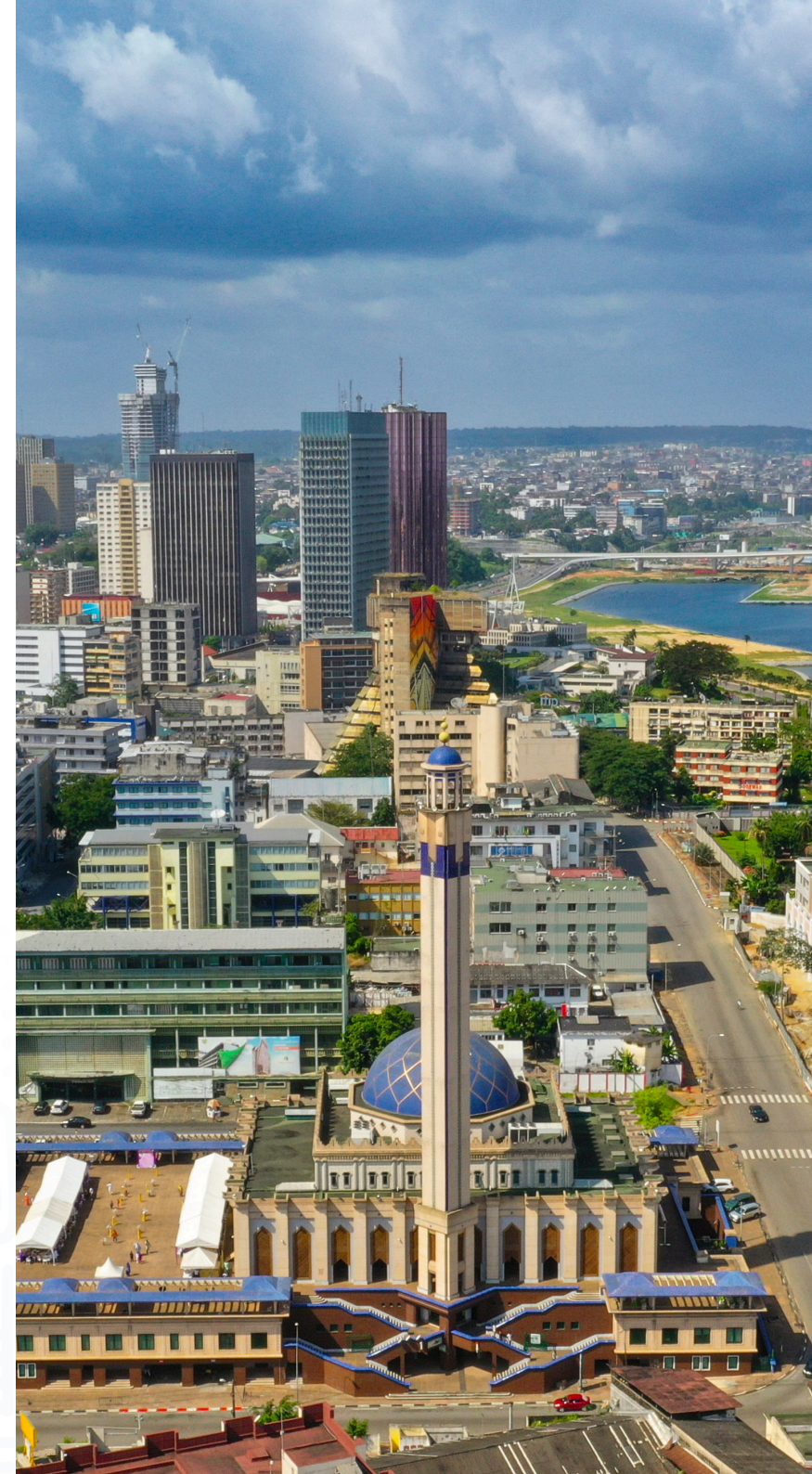
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# SECTION 1

## METHODOLOGY OVERVIEW





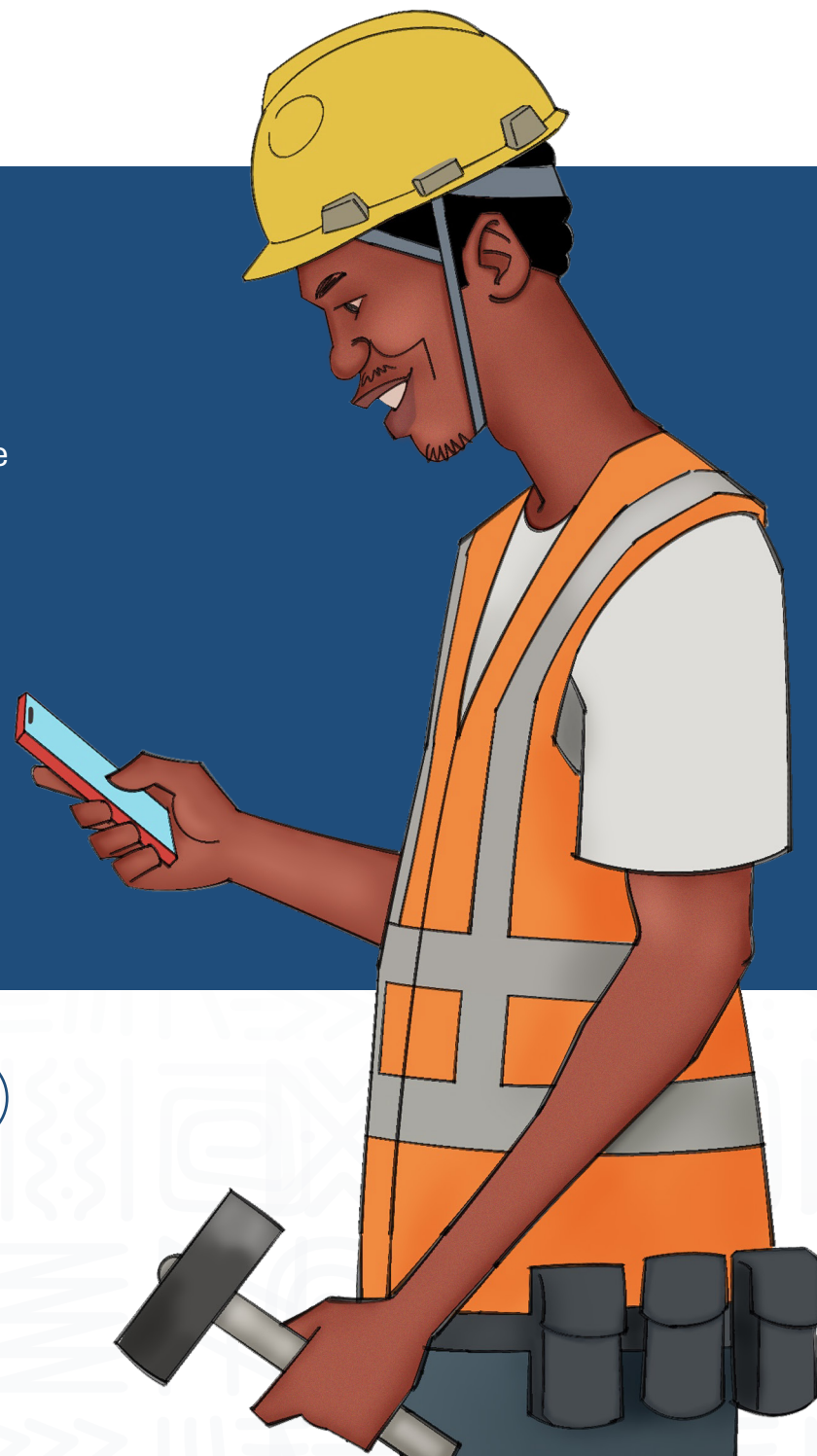
## Section 1.1

### Sampling Overview

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, peri-urban, and rural settings**, and includes individual users and MSMEs with different income levels.

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


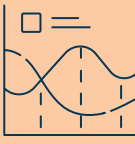

Quotes used in this report reflect the views of the respondents and should not be interpreted as the opinion of the entire Ivorian sample or of the AfricaNenda Foundation.





# Section 1.2





## Research methodology and corresponding objectives

	Survey	In-depth interviews
<div><p>Research objectives</p></div>	<ul style="list-style-type: none"><li>• Understand end users’ depth of usage by identifying desired use cases and features and how they translate into system functionality for IIPS.</li><li>• Understand patterns in awareness, access, adoption, and use of retail payments, while identifying usage enablers and barriers.</li><li>• Measure the frequency of digital payment usage and rank the most-used payment instruments.</li></ul>	<ul style="list-style-type: none"><li>• Profiles included and excluded user segments and explored the unique needs, preferences, behaviors, characteristics, and barriers for each.</li><li>• Determine end-user perceptions of digital payment offerings, using the access, adoption, and usage framework.</li><li>• Map use case characteristics and payment behavior.</li><li>• Enhance understanding of end-user experiences through mystery shopping.</li></ul>
<div><p>Sample size per country</p></div>	<ul style="list-style-type: none"><li>• Number of individuals = 59</li><li>• Number of MSMEs = 50</li></ul>	<ul style="list-style-type: none"><li>• Number of individuals = 20</li><li>• Number of MSMEs = 20</li></ul>
<div><p>Fieldwork itinerary</p></div>	<ul style="list-style-type: none"><li>• Fieldwork was carried out in Abidjan (Urban), Dabou (Peri-urban), and Bonoua (Rural).</li><li>• Quantitative data collection: February 2025 to March 2025.</li><li>• Qualitative data collection: February 2025 to April 2025.</li></ul>	



## Section 1.3

### Sampling Approach

	Individual Customers		Merchants	
	 <b>Infrequent Income Earners</b>	 <b>Frequent Income Earners</b>	 <b>Microenterprises</b>	 <b>Small Businesses</b>
<b>Definition</b>	These respondents include the urban poor who live “hand to mouth” and lack regular employment and stable earning opportunities. They include intermittent piecework/gig workers and people who are dependent on others in the family/community and/or on social grants.	Are the slightly more affluent part of the lower-income mass market, earning a steady income (wages) or a salary in the formal or informal sector. They support infrequent income earners and, therefore, may be high remitters.	Traders/merchants like hawkers, grocers, and craft traders who have small, temporary premises or (mostly informal) shops. In this study, the selection criteria used for microenterprises were owners with no or just one employee.	Traders/service providers who have small to medium, fixed formal premises, such as small shops, restaurants, and chemists, sometimes with branches across different locations. In this study, the selection criteria used for small businesses were business owners with between 2-10 employees per premises.
<b>Sample Proportion (Survey) N=112</b>	44%	56%	72%	28%
<b>Purposive Representation</b>	<b>66%</b> of the total sample for the quantitative survey were digital payment users (individual and merchant end users).			
<b>Sample (Qualitative Interviews) N= 40</b>	Within each of the four groups, <b>adequate coverage of women and youth</b> was ensured. Young/youth is defined as age 18-29 years old. Older means 30 years or more.  The businesses sampled represent <b>five sectors</b> : small retail, groceries, food services, personal care services, and transport.			
<b>Study Locations</b>	<b>Urban:</b> Abidjan <b>Peri-Urban:</b> Dabou <b>Rural:</b> Bonoua			

# SECTION 2

## DIGITAL PAYMENTS USAGE PATTERNS





# Section 2.1

## User group usage patterns—country context

### Côte d'Ivoire

Côte d'Ivoire has a strong foundation for the adoption of Inclusive Instant Payments Systems—growing financial inclusion, active mobile money use, and high digital inclusion.

Financial inclusion		Emerging cluster
Digital payment usage	Proportion of the population using digital payments over the past year [Global Findex 2025]	56%
Transaction account penetration	Proportion of the adult population that owns a formal account [Global Findex 2025]	58%
Number of mobile money agents	Number of registered mobile money agent outlets per 1,000 km <sup>2</sup> [IMF 2022]	1,318
Number of branches	Number of commercial bank branches per 100,000 adults [IMF, 2022]	4.2
Gender gap	Gender gap in account ownership	7 percentage points
Digital inclusion		Emerging cluster
Mobile network coverage	Proportion of the population within range of at least 4G/LTE mobile-cellular signal [ITU, 2023]	92%
Internet penetration	Proportion of the population using the internet from any location over the past three months [ITU, 2023]	41%
Mobile phone penetration	Proportion of the population that owns a basic mobile phone or smartphone with at least one active SIM card for personal use [ITU 2023]	67%
Smartphone penetration/adoption	Percentage of mobile phone connections (excluding licensed cellular IoT) through a smartphone [GSMA 2022]	56%

Côte d'Ivoire's financial inclusion is driven by both mobile money account ownership and financial institution accounts.

A slight decline in bank branches signals the shift to digital channels supported by a sizeable agent network. However, agent cash point access remains uneven, limiting full financial inclusion.

Digital payment usage is moderate (48%), and its growth is supported by high mobile phone and internet access. Smartphone access still has notable gaps, yet high potential. GSMA places the country in the top six in Africa for smartphone adoption, but usage is limited. However, internet use is lower due to costs and other barriers, potentially affecting the use of App channels for digital payments.

The gender gap in account ownership narrowed from 11 percentage points in 2017 to 7 percentage points in 2024 (Global Findex 2025), reflecting the possible impact of mobile phone and mobile money access.

E-wallets, especially mobile money wallets, are the most used digital payment channel. Mobile money operators (MMOs) like Orange Money and MTN, among other fintechs, dominate the payments market. For example, [Provider A] is popular for features such as QR-enabled payments, web payments, and cross-border transfers. Banks offer mobile banking tailored for their clientele.

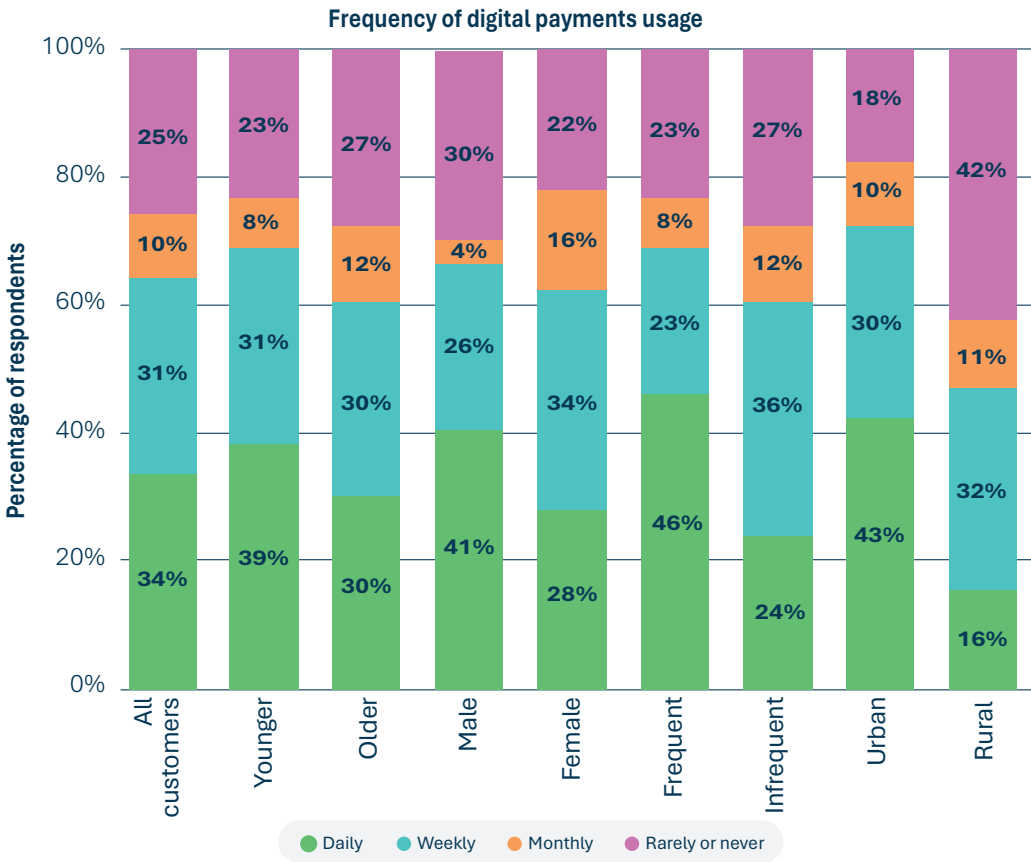
Bank-wallet and cross-network interoperability is a key issue: The setups of Orange Bank (launched in 2020) and Djamo (launched in 2023) are trying to address this, but high transaction costs limit usage. As a result, despite high digital inclusion, cash and CICO agents continue to be widely used.

Innovations such as Yango's smart POS devices improve transaction traceability and support the digitalization of small businesses. [Provider A]'s physical QR cards expand access for users without smartphones, enhancing inclusion.

# Section 2.2

## User group usage patterns—individuals

Most individual end users use digital payments daily, motivated by receiving incomes digitally into mobile money wallets. Daily usage is higher among younger adults and men with frequent income living in urban areas.



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

Total sampled individual customer respondents: 59

Receiving incomes digitally drives digital use.

The majority of sampled customers receive income via bank accounts or mobile money, citing this as a key reason for using digital payments.

Users find digital payments important for financial planning, as they provide proof of payment and expenditure tracking and enable savings.

“Digital payment is better because at least I see proof of transaction; that is why I use [Provider T] often.”  
—Man, individual user, rural

“Mobile money helps me to prevent excessive spending compared to cash.”  
—Woman, individual user, urban

“I receive my salary by bank, I transfer it to my mobile money wallet, and from there I top up my [Provider V] wallet. I transfer savings to [Provider A]’s lock-savings account.”  
—Man, individual user, peri-urban

Frequent earners aspire to live fully digital lives. However, accessing funds from bank accounts is not automated and relies on ATMs and agents.

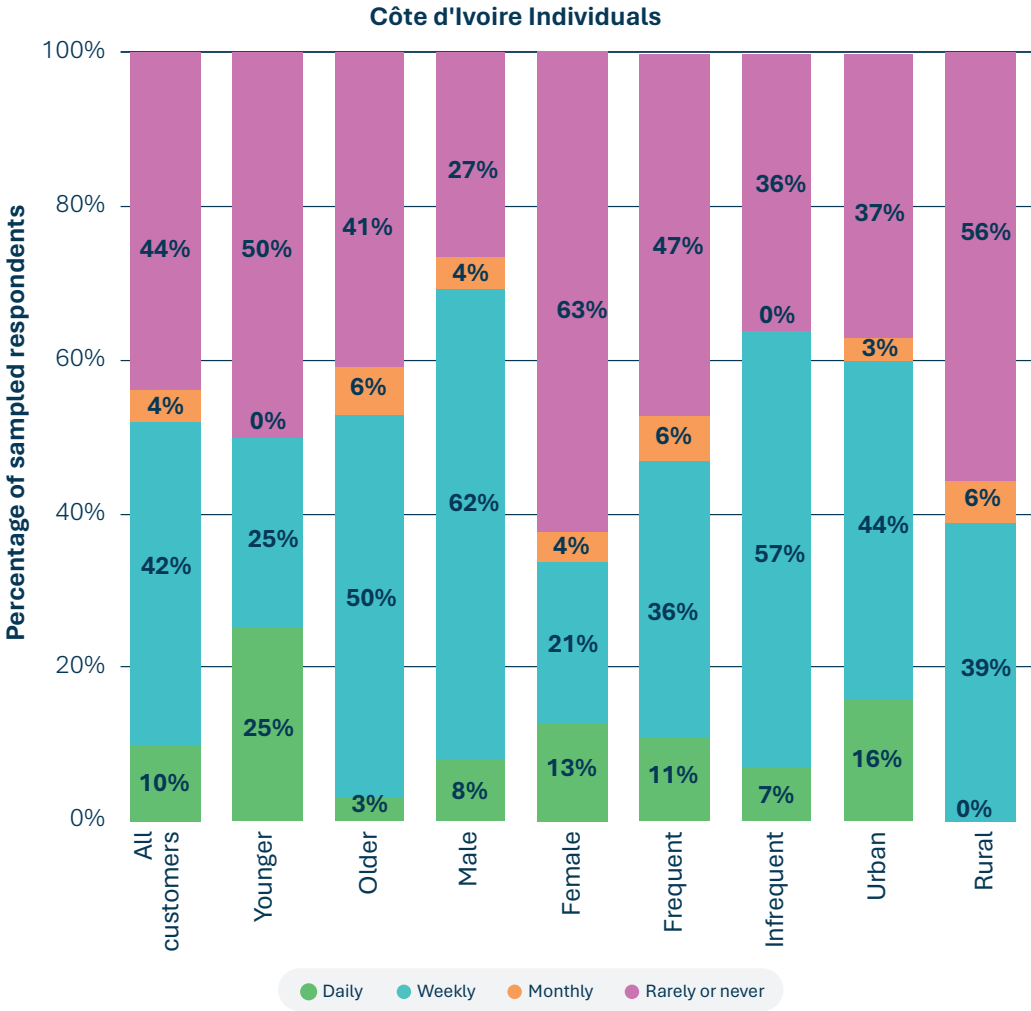
“I receive my salary by bank transfer, and I withdraw cash from the ATM and deposit it into my mobile money accounts.”  
—Woman, individual user, urban

Cash use remains prevalent for small-value household purchases, e.g., groceries, as some merchants do not accept digital payments.

“One day in a restaurant, they refused; I had to make a withdrawal. The owner said she is not very electronic.”  
—Woman, individual user, urban

# User group usage patterns—MSMEs

Merchants use digital payments less frequently than individual users. Younger, female, and microenterprise owners in urban areas are more likely to be daily users.



\*Younger means that respondents are 18-29 years old. Older means older than 30.  
\*User group variances are not statistically significant due to small effect sizes related to the purposive sampling method.

Total sampled merchant respondents: 50

Without robust POS systems, businesses use mobile money wallets to monitor cash flows.

“The bank account is used to store profits after the sale and all purchases; the [Provider A] and [Provider H] accounts are used for customer payments. The physical cash register also allows me to receive customer payments and make cash inventory payments.”  
—Woman, merchant user, urban

Mobile money agents bridge access to traditional bank accounts that are more trusted for savings—especially among cash merchants.





“Every evening when I get home, I do the day’s accounts. I put aside the capital for the next day’s expenses (transport, suppliers) and then go to a [Provider T] agent and deposit savings to my mobile money account and then move the funds to my microfinance savings account.”  
—Woman, merchant user, urban

Merchants make large-value payments digitally and use trusted channels like bank branch transfers.



# Deep dive on merchants

Merchants embrace digital payments because of customer demand and for the benefits of tracking cash flows and separating personal and business accounts.

Main early use driver	Customers wanting to pay digitally	 <p>“I accept everything. It’s the customer who decides. Yesterday, one customer did not have enough cash, so he ended up paying with [Provider H].” — Man, merchant, peri-urban</p>
Main habitual use driver	Reliable customer support and fee waivers	 <p>“What encourages me to use mobile money more often is the quick assistance it provides when necessary. I have confidence in using it.” — Woman, merchant, urban</p>  <p>“Gifts and the removal of transfer fees from merchant to personal wallets can encourage me to use digital more.” — Woman, merchant, urban</p>
Main barrier	Network issues	 <p>“The transactions are often delayed. The customer confirmed the payment, but it takes hours to reflect on my balance.” —Man, merchant, urban</p>

## Merchant case study 1

**Respondent details**

Gender: Woman

Occupation: Merchant

Instant payments help alleviate the challenges merchants face with handling cash.

“Normally, I prefer digital payment to avoid small change problems, but in this area, customers pay a lot in cash. I sometimes ask if they can pay by mobile money if they have it.”

## Merchant case study 2

**Respondent details**

Gender: Man

Occupation: Small business owner

Tracking cash flows and separating personal funds

“...I use digital payments to separate accounts: [Provider T] is specifically for my business, so that’s the one I always choose when I don’t have enough cash, and [Provider H] is a blocked [lock savings] account for other personal expenses.”

## Merchant case study 3

**Respondent details**

Gender: Women









Occupation: Small business owner

Customer focus

“Incentives are good, but I prefer if digital payments are easy and affordable for customers. They should be able to use the app even without internet.”

## Deep dive on gender

Norms positioning men as the household decision maker result in women being less likely to use digital payments.

Shared and man-controlled accounts	Lack of independent financial access	Digital literacy gaps limit usage	Fraud incidents
<p>Respondents see bank accounts as onerous to acquire. Many women in the sample rely on shared accounts.</p>	<p>Some women who rely on remittances or whose finances are controlled by others struggle to use digital payments.</p> <p>Women whose husbands work in a different location are more likely to use mobile money.</p> <p>Some women report no involvement in household financial decision-making.</p>	<p>Some older female respondents cite “I don’t know how to do it well” as a reason for preferring non-digital payments.</p> <p>There is a general reliance on male counterparts when making complex transactions, e.g., overseas payments.</p>	<p>Women’s perception of fraud or platform effectiveness is influenced by close friends and family users rather than personal experience.</p>
<p> “I am comfortable with bank transfers being done by my husband in his account. I do not feel the need to open my own bank account.” —Woman, merchant, peri-urban</p> <p> “It was my husband who opened all my mobile money accounts.” —Woman, individual user, urban</p>	<p> “I receive cash from my husband, which I then partially deposit into my mobile money for bill payments, some household groceries, and my own needs. Rent is paid in cash.” —Woman, individual user, urban</p> <p> “There is no separation of accounts. For the housework, it is the gentleman who takes care of it.” —Woman, merchant, rural</p>	<p> “I don’t do the transactions myself; it’s my grandchildren.” —Woman, merchant, rural</p> <p> “For suppliers in China, I use my husband’s bank account to make the international transfer.” —Woman, merchant, urban</p>	<p> “My husband forgot his [Provider P] PIN code; the money disappeared from his account without the agency (customer center) being able to resolve the problem.” —Woman, merchant, urban</p> <p> “My husband was charged without receiving his money; we thought it was a scam, but we made a claim, which was successful after two months.” —Woman, merchant, peri-urban</p>

# Section 2.3

## User group usage patterns—use cases

Digital merchant payments (P2B) are growing rapidly, driven by provider technologies like QR codes and user engagement. Growth is inhibited by a lack of dedicated merchant accounts, however. Individual users are also embracing digital bill payments.

	Individual customers		Merchants
Most popular digital use cases—ranked	1	Pay a bill, e.g., electricity (P2B)	Receive customer payments (P2B)
	2	Send money to family (P2P)	Pay a business bill, e.g., electricity (B2B)
	3	Pay a merchant (P2B)	Send money (P2B)

**Note:** Ranking refers to use cases experienced by respondents.

Total sampled respondents: 109—individual customers (59) and merchants (50)

### Individual customers

Bill payments, sending money, and merchant payments are the top three use cases among individual users. Services like subscriptions, electricity, and airtime purchases are also largely digital, along with app-based private taxis that accept QR codes. Rent and public transport payments are still cash-dominant.

“For private transport such as taxis, it’s easy to scan a QR code and pay. However, for public transport, payment still must be made in cash.”  
—Man, individual user, urban

“We pay rent through bank transfer on my husband’s bank account, but when the landlord is around, we can pay in cash.”  
—Woman, individual user, urban

### Merchants

Merchants report a similar ranking of top digital use cases: paying business-related bills, accepting customer payments, and sending money (P2P) to suppliers. However, using personal rather than business accounts limits digital payments uptake. Savings are made in cash via informal mechanisms, at home or through Tontines (groups).

Digital B2P payments are limited. Employees of micro and small businesses show a strong preference for cash, as they often lack mobile money accounts.

“I pay my girls in the salon (employees) in cash daily because they do not have a mobile money account.”  
—Woman, merchant, peri-urban

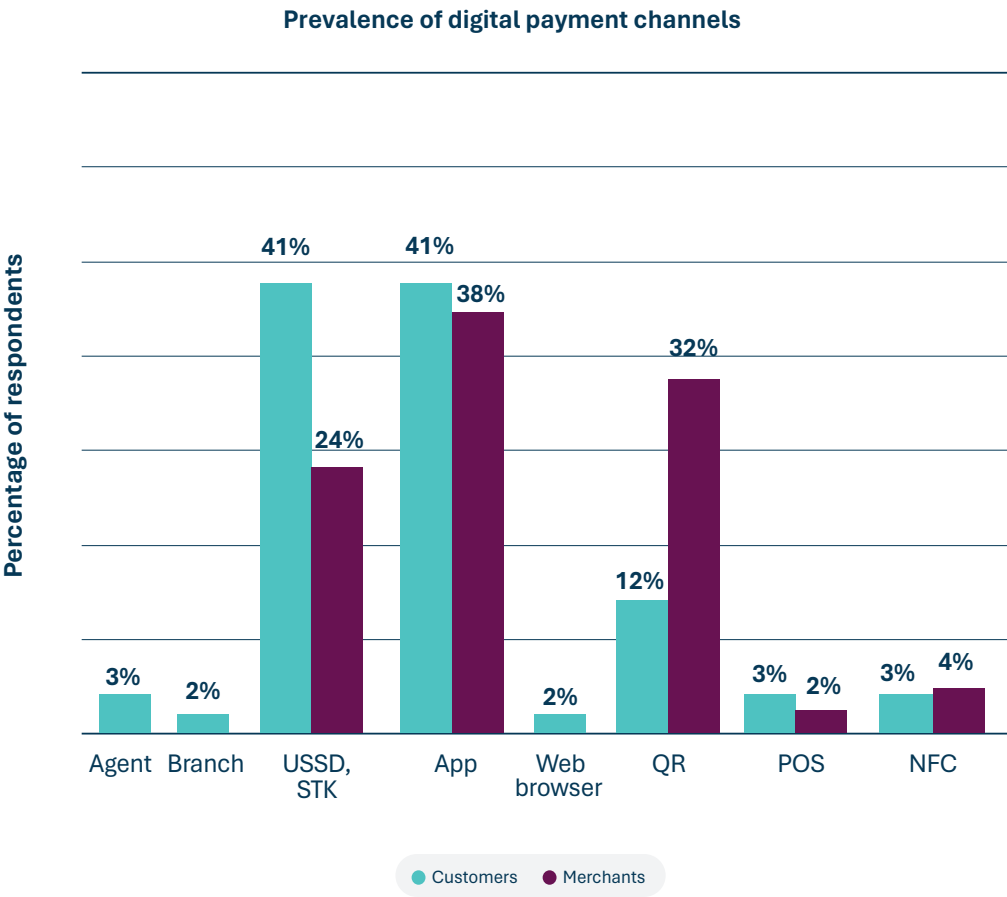
“I give Tontine savings contributions in cash every two weeks, and sometimes I withdraw the cash from my mobile money account or e-wallet card.”  
—Woman, merchant, urban



# Section 2.4

## User group usage patterns—payment channel usage

Mobile money wallets are the leading payment instruments, enabling USSD, apps, and QR codes.



Total sampled respondents: 109—individual customers (59) and merchants (50)

25% of individual customers and 44% of merchants still rely on cash for retail payments.

Mobile money wallets are the leading payment instruments, and apps, USSD, and QR codes are the most used payment channels. Mobile banking, POS, and card usage are limited by low bank account ownership and a lack of integration with app-based mobile money wallets. When accepting payments, merchants support multiple accounts to meet diverse customer preferences.

“I mainly use the [Provider A] app with QR when paying suppliers or receiving customer payments. But I use the USSD menu for MTN and Orange. [Provider A]’s QR is fast and secure.”

—Man, merchant, rural

Internet costs are a pain point for many users, driving switching between App and USSD interfaces among smartphone owners. App and QR code were mentioned interchangeably by respondents.

“I find that mobile money makes our lives easier, especially since the app is easier to use, but with [Provider A], for example, you need an Internet connection to transact.”

—Woman, merchant, urban






“They (providers) must allow us to use the application without an internet connection.”

—Woman, merchant, urban

## Section 2.5

# Summary of user profiles

Five end-user profiles emerged from considering the quantitative survey findings and usage patterns in combination with the in-depth interviews. These profiles humanize the observed usage patterns by highlighting distinct motivations and behaviors that influence digital payment adoption.

Individual users		MSMEs		
				
<b>Situational user</b>	<b>Digital mover</b>	<b>Cash-first user</b>	<b>Juggling Merchant</b>	<b>Structured Boss</b>
Wants convenience but will <b>forego it for cash if the cost and context</b> are not right. Large value, online purchases, and the inconvenience of carrying change encourage the use of digital payments.	Wants a <b>fully digital life</b> , motivated by speed, the ability to track expenditures, and recurring digital incomes.	Both individuals and owners fall into this microenterprise category. The cash-first user wants <b>familiarity</b> , not surprises, but is curious about digital payments. Human support, <b>simplicity</b> , and remittances drive usage.	Wants to <b>see the money working</b> but finds digital stressful except when customers demand it or for reconciliations at the end of the day.	Wants systems and <b>professionalism</b> motivated by ease for customers, supervising employees (visibility), and avoiding cash risks.



# Digital mover

## Highly digital individual end user

Wants a fully digital life and a frictionless user experience.

Age:	Financially established adult (36-54 years old)
Occupation:	Office employee
Income classification:	Salaried—frequent earner
Location:	Urban
Education level:	Post-secondary
Financial access:	Has two or more financial accounts, bank or mobile money
Education level:	Smartphone owner with access to apps

### Aspirations & priorities (what matters most)

Aspires to have a fully digital life and options to pay digitally.

Pursues financial goals and tracks spending.

The need for control drives the use of digital payments.

Views digital payments as improving their social status.

“I receive my salary via bank account, and I can pull to mobile money, where I make all my payments. I find it faster to pay with mobile money. It means I don’t have to go anywhere.”

—Man, individual user, urban

### Payment behavior

Sees clear benefits of digital payments, such as:

- Ease of managing routine expenses (e.g., rent, utility bills).
- Help avoid overspending.
- Anytime, anywhere convenience.

Large-value payments still require a bank branch visit.

Needs help using some features.

“For private transport such as taxis, it’s easy to scan a QR code and pay. However, for public transport, payment still has to be made in cash.”

—Man, individual user, urban

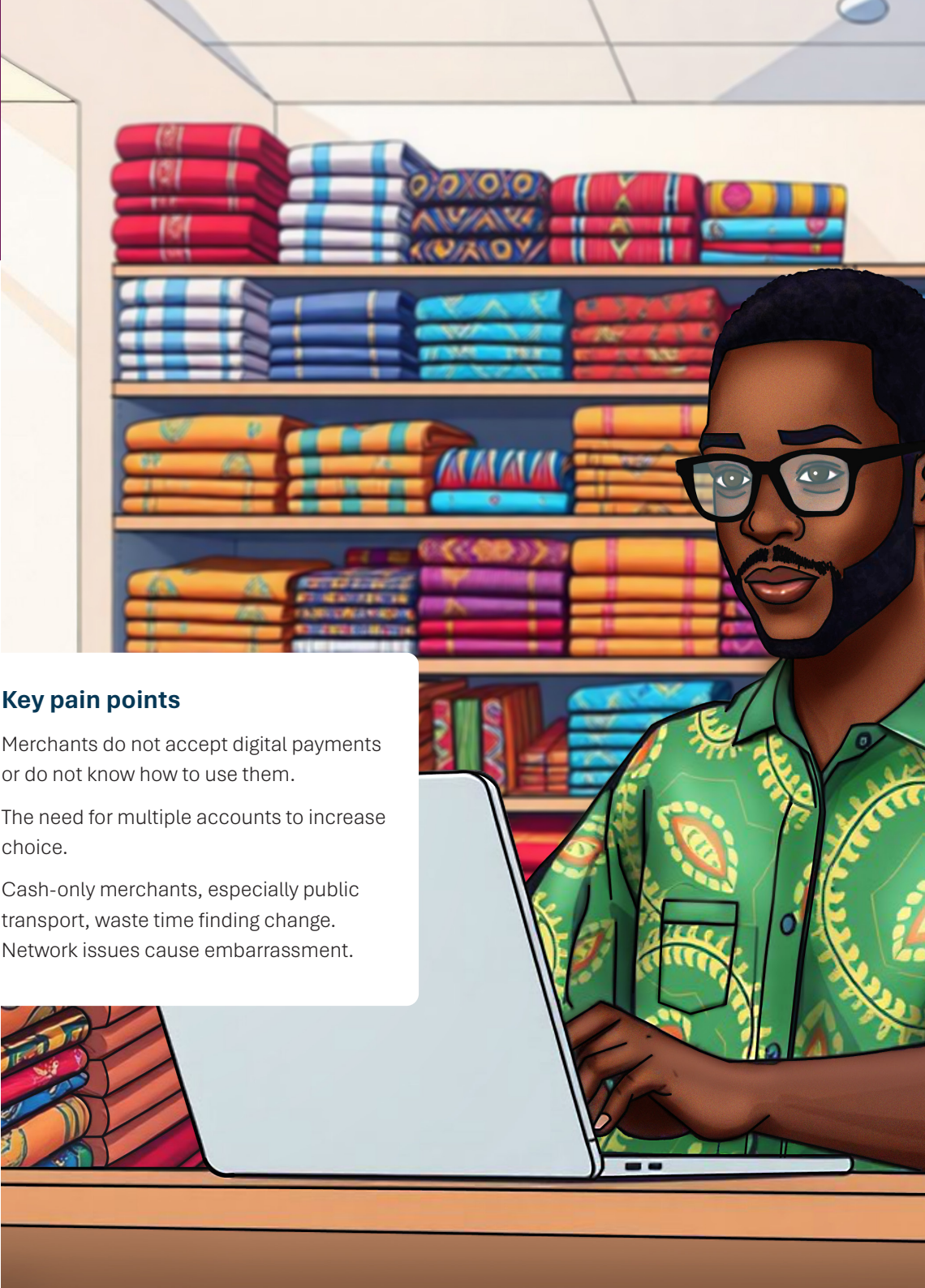
### Key pain points

Merchants do not accept digital payments or do not know how to use them.

The need for multiple accounts to increase choice.

Cash-only merchants, especially public transport, waste time finding change.

Network issues cause embarrassment.



# Structured boss

## Highly digital MSME end user

Sees digital payments as essential business tools and uses them to schedule payments to ensure accountability and professional service to clients and employees.

Age:	Older (36-50 years old)
Business type:	Retail trade
Business classification:	Small business
Location:	Urban or main street of a peri-urban or rural setting
Turnover:	High volumes
Formalization:	Has two or more employees, has formally registered the business, and has a permanent location
Education level:	Post-secondary
Financial access:	Has two or more financial accounts: bank and/or mobile money
Digital access:	Has a business device, phone, or POS and cash register

### Aspirations & priorities (what matters most)

- Hopes to expand the business by serving more customers.
- Focuses on customer service quality.
- Emphasizes compliance.
- Wants visibility over business operations.

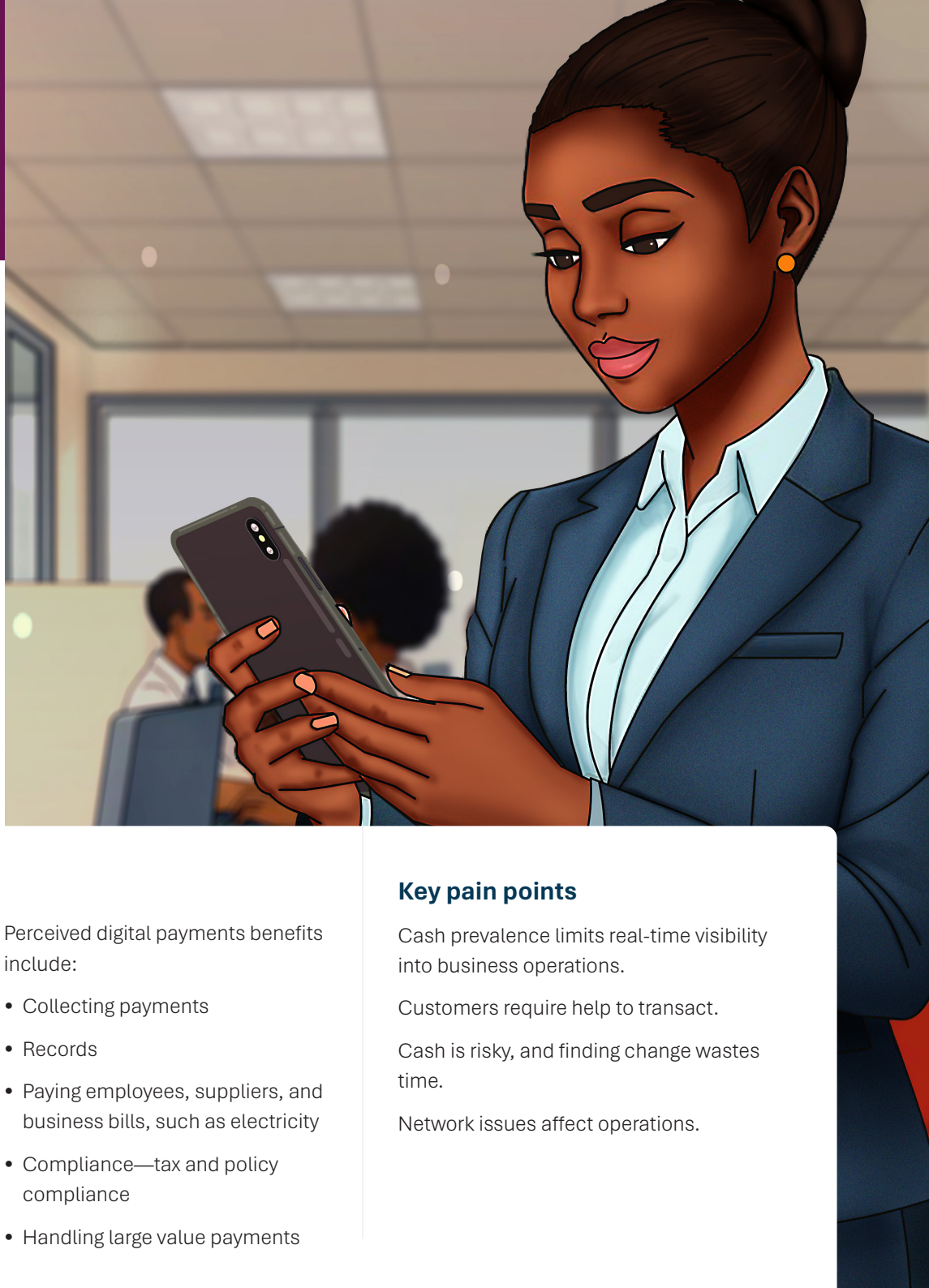
### Payment behavior

- Plans cash management in line with business operations. Makes some payments weekly, others monthly.
- Offers multiple digital payment channels for customers.
- Visits the bank to make a deposit on a cash-heavy day.
- Finds digital payments secure and an essential operational tool.

- Perceived digital payments benefits include:
- Collecting payments
  - Records
  - Paying employees, suppliers, and business bills, such as electricity
  - Compliance—tax and policy compliance
  - Handling large value payments

### Key pain points

- Cash prevalence limits real-time visibility into business operations.
- Customers require help to transact.
- Cash is risky, and finding change wastes time.
- Network issues affect operations.





# Situational user

## Moderately digital individual end user

A typical situational user is an irregular earner who finds both cash and digital payments convenient depending on the situation. They use digital mainly for e-commerce and large-value payments.

Age:	Early career (18-35 years old)
Occupation:	Semi-formal employee
Income classification:	Infrequent earner
Location:	Peri-urban or urban
Education level:	Post-primary
Financial access:	Has at least one financial account: bank or mobile money
Education access:	Owns a smartphone or basic phone

### Aspirations & priorities (what matters most)

Seeks convenience, ease, and cost savings when making payments.

Desires digital options that are simple, affordable, and fit specific needs (e.g., digital for large or remote transactions).

Open to using new platforms if they come with incentives like cashbacks.

The context of the transaction determines the payment method (e.g., urgency, amount, distance).

Wants the ability to control how they receive and spend money.

Familiarity with one approach may make them hesitant to learn a new digital process.

“It depends on what I want to pay—like bills or rent, I pay online because I don’t want to line up.”  
—Woman, individual user, peri-urban



### Payment behavior

Uses cash for small-value purchases.

Uses digital payments for large-value payments or routine expenses like rent, TV subscriptions, and electricity. It helps to avoid queues.

Prefers cash to avoid digital transaction fees and other costs.

Receives wages in cash or through mobile money; if the former, they must deposit at an agent to conduct digital payments.

Negative experiences or unresolved issues discourage the use of digital payments in more contexts.

“One day, I bought an item; I wanted to pay by [Provider A], as it was very late. He refused digital. He wanted cash.”  
—Man, individual user, rural

### Key pain points

Network issues.

Unresolved grievances.

High transaction fees.

Poor user experience that leads to errors and mistakes.

Mobile data costs discourage the use of app and web channels.

“I prefer paying utility bills, e.g., TV, digitally, but when there are additional fees, I do cash deposits via the bank.”  
—Woman, individual user, peri-urban



# Juggling merchant

## Moderately digital MSME user

A typical juggling merchant operates a microbusiness, either self-run or with one employee, and skillfully balances cash and digital payments. While it can be stressful, using digital tools helps them serve customers better and steadily grow.

Age:	Younger (18-35 years old)
Occupation:	Retail services
Income classification::	Microenterprise
Location:	Urban or peri-urban
Turnover:	Moderate
Formalization:	One or no employees, semi-permanent outlet, no formal registration
Education level:	Post-primary
Financial access:	Has one financial account: either a bank or mobile money
Digital access:	Has a personal phone and a cash register

### Aspirations & priorities (what matters most)

Speed of transactions

Serving more customers to increase sales

Certainty that transactions go through without errors or delays

Fast end-of-day reconciliations

Benefits of digital payments include:

- Access to customer contacts

- Record keeping
- Access to loans
- Easy reconciliation



**“I deposit cash into mobile money through an agent, but if agents are closed, I take it home. I calculate earnings, keep some money in mobile money for the next day’s expenses, and keep profits in the bank by transferring through the [Provider N] app.”**

—Man, merchant, peri-urban



### Payment behavior

Recognizes that they must support multiple digital payment methods to meet diverse customer preferences.

Trusts traditional channels (e.g., banks) more than e-money wallets.

Appreciates that digital payments are faster than cash since there is no hassle in finding change.

Adopts a new method if customers insist on it.

Prefers digital for large-value payments.

Prefers cash for local supplier payments to avoid fees.

Finds cash more practical in the morning and when the recipient is present. Pays employees in cash, as it is available.

### Key pain points

Misunderstanding the digital payment fees and making errors.

Network delays.

Merchant fees that reduce sales margins.

Some suppliers demand cash.

Finding change.

Agents close early and open late.

Missing features—transparency and reconciliations.

# Cash-first user

## Minimally digital individual or microenterprise end user

A typical cash-first user is a rural, low-income earner who cautiously uses digital payments out of necessity yet faces access barriers and low digital confidence.

Age/Gender:	Young students or seniors over 55 years old
Occupation:	Student, smallholder farmer, and kiosk operator
Income level:	Salaried—frequent earner
Location:	Rural
Education level:	Primary or less
Financial access:	Has access to a bank account or mobile money (own or shared)
Education access:	Has a basic phone, no smartphone

### Aspirations and priorities (what matters most)

- Wants to feel included and stay connected with family.
- Needs a secure and reliable channel for receiving remittances.
- Values trusted human support (e.g., agents) and fears making mistakes.
- Prefers flexibility—cash is simple, familiar, and usable anywhere.

“No one (provider staff) has ever come to me to tell me well about it... My grandson does (transactions) for me.”  
—Woman, merchant, rural



### Payment behavior

- Uses at least one digital channel (e.g., card, USSD, bank transfer).
- Has low digital and financial confidence—often needs help to register or use platforms.
- Avoids complexity and finds digital payments difficult to navigate.
- Has no urgency to adopt, since many nearby merchants lack phones or digital payment options.
- Prefers cash, as it is still widely accepted and familiar.
- Recognizes the value of digital payments for utilities and sending money over long distances.

“I prefer to withdraw all my money because it’s a guarantee. Sometimes there are network problems.”  
—Woman, individual user

### Key pain points

- Limited agent coverage and restricted opening hours.
- Complex and slow reversal process when errors occur.
- Providers do not take pains to provide information on how digital payments work.
- Network issues disrupt access and lead to transaction failures.
- Stories about fraud create apathy and disinterest in digital payments.

“If there’s a network issue, I go where it works to finish my transaction.”  
—Man, individual user, peri-urban



# SECTION 3

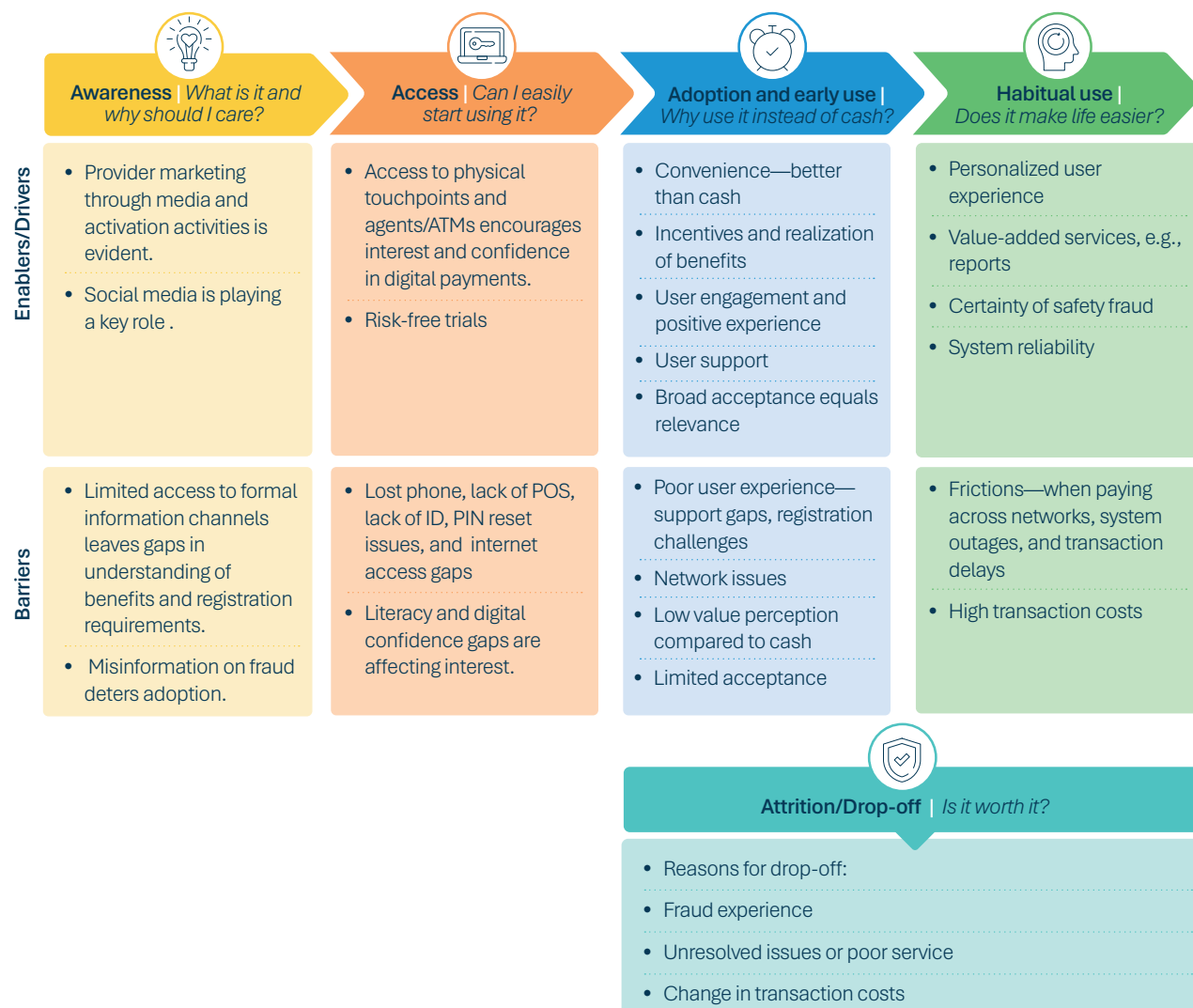
## ENABLERS AND BARRIERS TO THE ADOPTION AND USE OF DIGITAL PAYMENTS



# Section 3.1

## Pathway to habitual use of digital payments

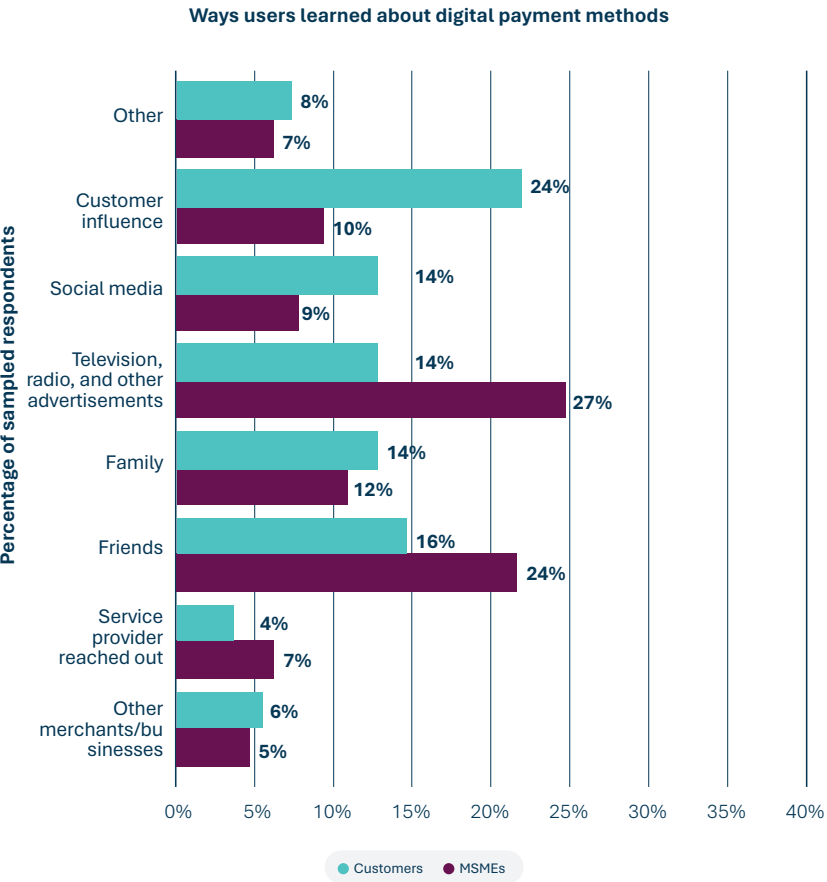
### Summary of enablers and barriers: The path from awareness to habitual digital payment use



# Section 3.2

## Awareness of digital payments

There is a high awareness of diverse digital payment channels. Merchants learn from individual customers, and both individuals and merchants rely on family and friends for information.



Instrument	Awareness	Quote
Mobile money	High	<p>“I like mobile money, and I have not stopped using it...”</p> <p>—Man, individual user, urban</p>
Cards/POS	Moderate	<p>“I know it, but my clients don’t use this type of payment. Furthermore, some of these methods are not instant. It takes time to get your money.”</p> <p>—Man, merchant, urban</p>
Bank transfers	Moderate	<p>“I am aware, but it’s too complicated. We like simple movements. For example, you have to go to the bank and do the lines first; all that takes time.”</p> <p>—Woman, individual user, peri-urban</p>
Other e-wallets	Low	<p>“I have heard about [Provider N] recently, but I don’t know it well; even my customers don’t understand how it works.”</p> <p>—Man, merchant, urban</p>

Most respondents (93%) were aware of mobile money and had used it in the past two weeks. There was also general awareness of other payment methods like cards, bank transfers, and QR code payments. However, newer e-wallets like Djamo had much lower levels of familiarity.










## Section 3.3

# Access to digital payments

### Access gaps and barriers

High mobile money account and phone ownership are enabling digital payment adoption, but digital illiteracy, fraud concerns, provider network issues, and KYC gaps hinder access, particularly in rural areas.





	Most mentioned reasons for not using digital payments*	Merchants vs. individual customers	Urban vs. rural users	Man vs. woman	Qualitative insights
1	<b>Fraud and risk concerns</b>	More pronounced for individuals	More pronounced for urban users	More pronounced for women	 <b>“I am afraid of scammers; my friend was a victim of fraud.”</b> <i>—Man, merchant, peri-urban</i>
2	<b>Network issues</b>	More pronounced for merchants	More pronounced for rural users	More pronounced for men	 <b>“Mobile money is convenient, but there are too many network problems here, so it doesn’t suit us.”</b> <i>—Woman, individual user, peri-urban</i>
3	<b>Limited knowledge and skills on how to use them</b>	No variation	No variation	No variation	 <b>“I use it when my grandson is around; he helps me to do the (transactions).”</b> <i>—Woman, merchant, rural</i>
4	<b>Sign-up requirements</b>	No variation	No variation	No variation	 <b>“Yes, I needed to buy a new smartphone to register with [Provider A] because my first smartphone was practically spoiled.”</b> <i>—Man, merchant, peri-urban</i>  <b>“Obtaining an identity card is a problem in the country. There are people I know who want to use the service but can’t register.”</b> <i>—Woman customer, urban</i>  <b>“I didn’t have the minimum deposit. I found that it was too much.”</b> <i>—Woman, merchant, peri-urban</i>  <b>“To open an account, I needed a national identity card, an invoice... for the bank, but for [Provider A], they installed the application directly.”</b> <i>—Man, merchant, urban</i>

## Section 3.4

# Early use of digital payments

### Adoption and early use enablers

Users are motivated to use digital payments due to their merits over cash, alongside their convenience and growing acceptance. Positive initial experiences with digital payments and incentives encourage deeper use.








	Most mentioned reasons for not using digital payments*	Merchants vs. individual customers	Qualitative insights
1	<b>Safety and convenience of digital payments over cash handling issues—finding change, risk of theft and bulkiness</b>	More pronounced for individuals	 <b>“Finding change is a real problem. Because of it, some customers prefer to pay by Mobile Money due to problems with change, especially in the evenings; otherwise, we would use cash.”</b> <i>—Man, merchant peri-urban</i>
2	<b>Individuals/merchants accept it</b>	More pronounced for merchants	 <b>“I accept everything; it's the customer who decides. Yesterday, one customer did not have enough cash, so he ended up paying with Orange Money.”</b> <i>—Man, merchant, peri-urban</i>
3	<b>Positive initial experience</b>	No variation	 <b>“What encourages me to use mobile money more often is the quick assistance it provides when necessary. I have confidence in using it.”</b> <i>—Woman, customer, urban</i>
4	<b>Cashback rewards</b>	No variation	 <b>“When there was a promo and customers received cashbacks, it was good (many customers liked to pay digitally) because they had a benefit. Now they pay the fees and see no benefit.”</b> <i>—Woman, customer, urban</i>

## Section 3.5

# Early usage of digital payments

### Adoption and early use barriers:

Users who already have digital accounts face challenges with using digital payments, including fraud concerns, network challenges, and limited literacy on digital payments use. Action is needed to safeguard end users and deepen trust.

	Ranking of barriers based on the % of respondents who stated it	Urban vs. rural users	Merchants vs. individual users	Men vs. women	Qualitative insights
1	 Fraud concerns	More pronounced for <b>urban users</b>	More pronounced for <b>individual users</b>	No variation	 “The problem with mobile money is that sometimes your account has been hacked and you do not know.” —Woman customer, urban.
2	 Network challenges	More pronounced for <b>rural users</b>	More pronounced for <b>individual users</b>	More pronounced for <b>men</b>	 There was a customer who tried to pay by mobile money several times. It didn’t go through because of the network.” —Man, merchant, peri-urban.   “I prefer to withdraw all my money because sometimes there are network problems or the bank queue that complicates the withdrawal.” —Man, customer, urban
3	 Need more information to use confidently	More pronounced for <b>rural users</b>	More pronounced for <b>merchants</b>	More pronounced for <b>women</b>	 “I don’t do the transactions myself. It’s my grandchildren who help me.” —Woman, merchant, rural

**Legend for color gradient:** Gap in percentage points (pp) between two user groups in terms of the proportion of respondents citing the barrier—among medium users of digital payments, they use both cash and digital for regular payments.











● 0-5pp    ● 6-10pp    ● Larger than 10pp

## Section 3.6

# Habitual use of digital payments

### Habitual use enablers:

Users habitually use digital payments because they are safe, convenient for payments of all sizes, and offer transaction records. Enhancing these attributes can deepen adoption.







	Key Barrier	Qualitative insights
1	 Avoid cash issues, such as finding exact change	 “Normally, I prefer digital payments to avoid small-change problems, but in this area, customers pay a lot in cash. I sometimes ask if they can pay by mobile money if they have it.” <i>—Woman, merchant, urban</i>
2	 Safer than cash	 “The digital payment fees are reasonable because they make our job easier. It saves us from having to carry around hard cash.” <i>—Man, merchant, urban</i>
3	 Suitable for small, frequent transactions	 “Digital payment is better because at least I see proof of the transaction. That is why I use MTN often.” <i>—Man, customer, peri-urban</i>
4	 Convenient for large payments	 “When the amount is large, I prefer electronic payment because it’s better to manage my resources as I keep track of the transaction.” <i>—Man, merchant, peri-urban</i>
5	 Transaction history is available	 “Digital payment is good. It makes my work easier, and I see my money.” <i>—Woman, merchant, urban</i>

\*The relevance of the barrier is confirmed through triangulation with qualitative insights.



## Habitual use enablers:

Habitual use faces the same core barriers as early adoption, highlighting persistent frictions in the journey. Gaps in channel interoperability and provider support are evident, leading users to selectively engage with digital payments.

	Most mentioned reasons for not using digital payments*	Merchants vs. individual customers	Qualitative insights
1	<b>Fraud concerns</b>	No variation	 <p>“My husband forgot his Moov money PIN code. The money disappeared from his account without the agency (customer center) being able to resolve the problem.” —Woman, merchant, urban</p>
2	<b>Network challenges</b>	More pronounced for merchants	 <p>“The transactions are often delayed. The customer confirmed the payment, but it takes a few hours to reflect on my balance.” —Man, merchant, urban</p>
3	<b>Lack of support</b>	No variation	 <p>Sometimes there are overcharges. When you call to complain, it is a week later that you receive your money.” —Woman, individual user, urban</p>
4	<b>Limited channel access</b>	More pronounced for individual users	 <p>“For mobile money payments that I have tried, it happened that the merchant did not accept the network that I use (MTN Money).” —Woman, individual user, rural.</p>  <p>“Often you have the money on [Provider A]. You need it urgently, but you can’t find an agent point where you can make a withdrawal.” —Man, individual user, peri-urban</p>
5	<b>High transaction fees</b>	More pronounced for individual users	 <p>“I prefer paying utility bills, e.g., TV, digitally, but when there are additional fees, I do cash deposits via the bank.” —Woman, individual user, peri-urban</p>

# SECTION 4

## END-USER PERSPECTIVES ON THE FUTURE OF IIPS



## Section 4.1

# Voice of the user

### Habitual use enablers:

Users habitually use digital payments because they are safe, convenient for payments of all sizes, and offer transaction records. Enhancing these attributes can deepen adoption.

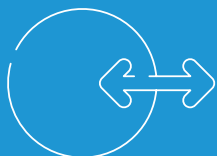


More options

- The growth of digital payments has been remarkable. Large opportunities remain to provide interoperable and lower-fee platforms.

“The arrival of [Provider A] was convenient for us because it has lower prices compared to other operators. I would be interested in a new solution if it were another mobile money operator. It would have to be able to reduce transaction fees and be even more secure than [Provider A].”

—Man, individual user, urban



Bank channels should lower transaction fees

- Lower bank account fees and rewards for digital usage.

“The time it takes to acquire this type of service. If it takes a “They should provide us with gifts, as well as call and internet bonuses. Also, they should reduce fees for withdrawals and transactions. It would be good if no service or bank account maintenance fees were charged to us.”

—Man, merchant, urban



Stronger agent networks in rural areas

- More agencies and better network access in rural areas.

“If I have a problem that requires me to go to the agency, I go immediately, and it takes time. If it's a network problem, I wait and then continue.”

—Woman, individual user, rural

## Section 4.2

# Implications for IIPS design

Coordinated efforts through public-private partnerships can help accelerate IPS growth and development of the payment system in Côte d'Ivoire.

### Payment ecosystem

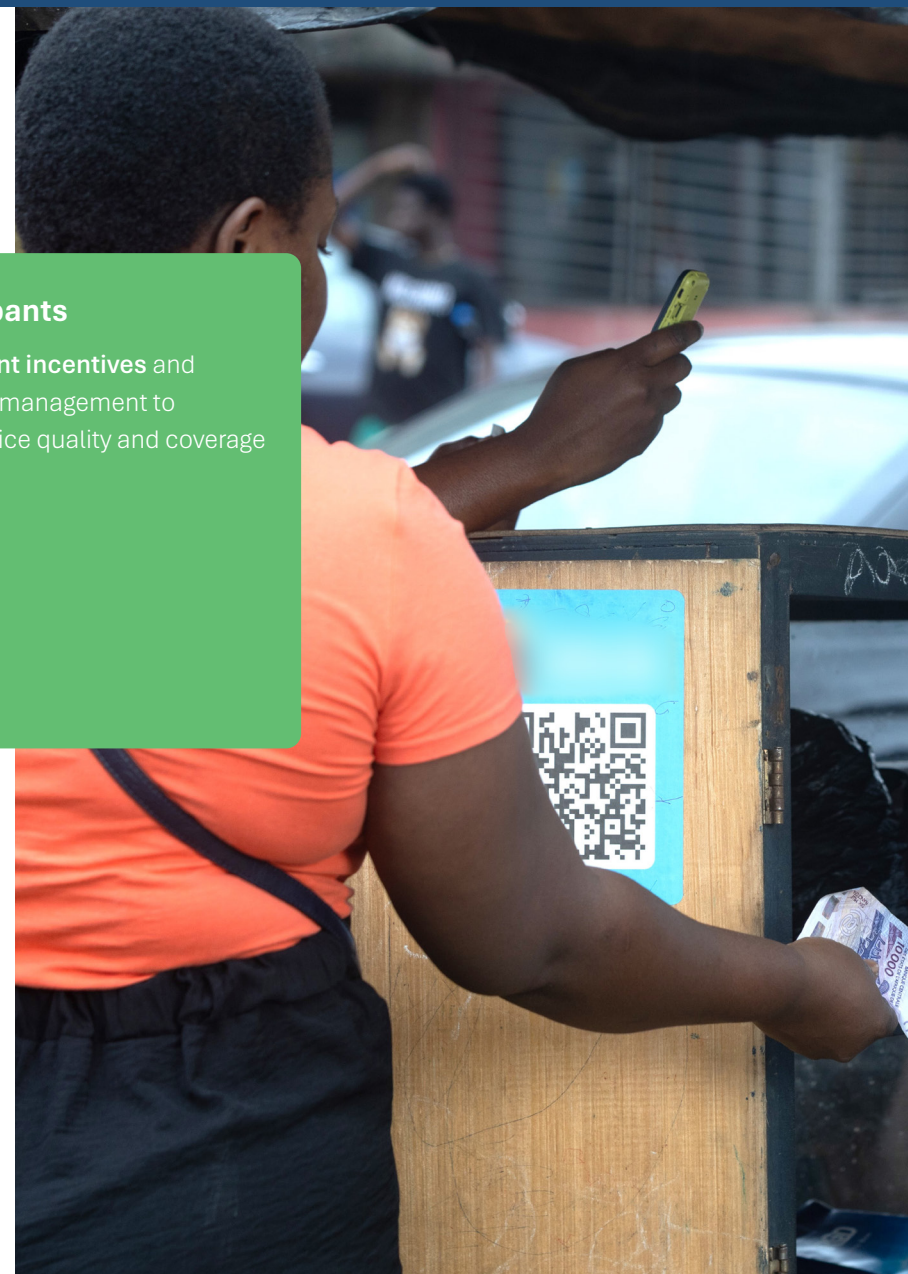
- **Strengthen consumer protection to boost user trust in digital payments.** Fraud concerns remain a key early use barrier, with unresolved grievances driving drop-off.
- **Comprehensive redressal** mechanisms and fraud safeguards would enhance access and consumer protection.

### IIPS operators

- **Fee transparency** is a key component of how users assess fairness in pricing, making it critical that operators promote simplified and transparent pricing models.
- **Prioritize interoperability.** For example, QR codes are not universally accepted across networks, leading to fragmented adoption.

### IIPS participants

- **Invest in agent incentives** and support float management to increase service quality and coverage in rural areas.





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AfricaNenda Foundation is an Africa-based, African-led nonprofit working with central banks and payment ecosystem stakeholders to accelerate the design, development, launch, and improvement of inclusive instant payment systems.

Our team of 25 experts in 14 countries provides technical expertise, builds capacity, shares knowledge, and advocates for inclusivity across the instant payment system project lifecycle.

Through this work, we aim to help deliver the power of seamless and affordable digital payments to 260 million financially excluded Africans by 2030.

November 2025

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