



THE STATE OF INCLUSIVE INSTANT PAYMENT SYSTEMS IN AFRICA 2025

CONSUMER RESEARCH INSIGHTS

Tunisia

INTRODUCTION

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 Tunisia.

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



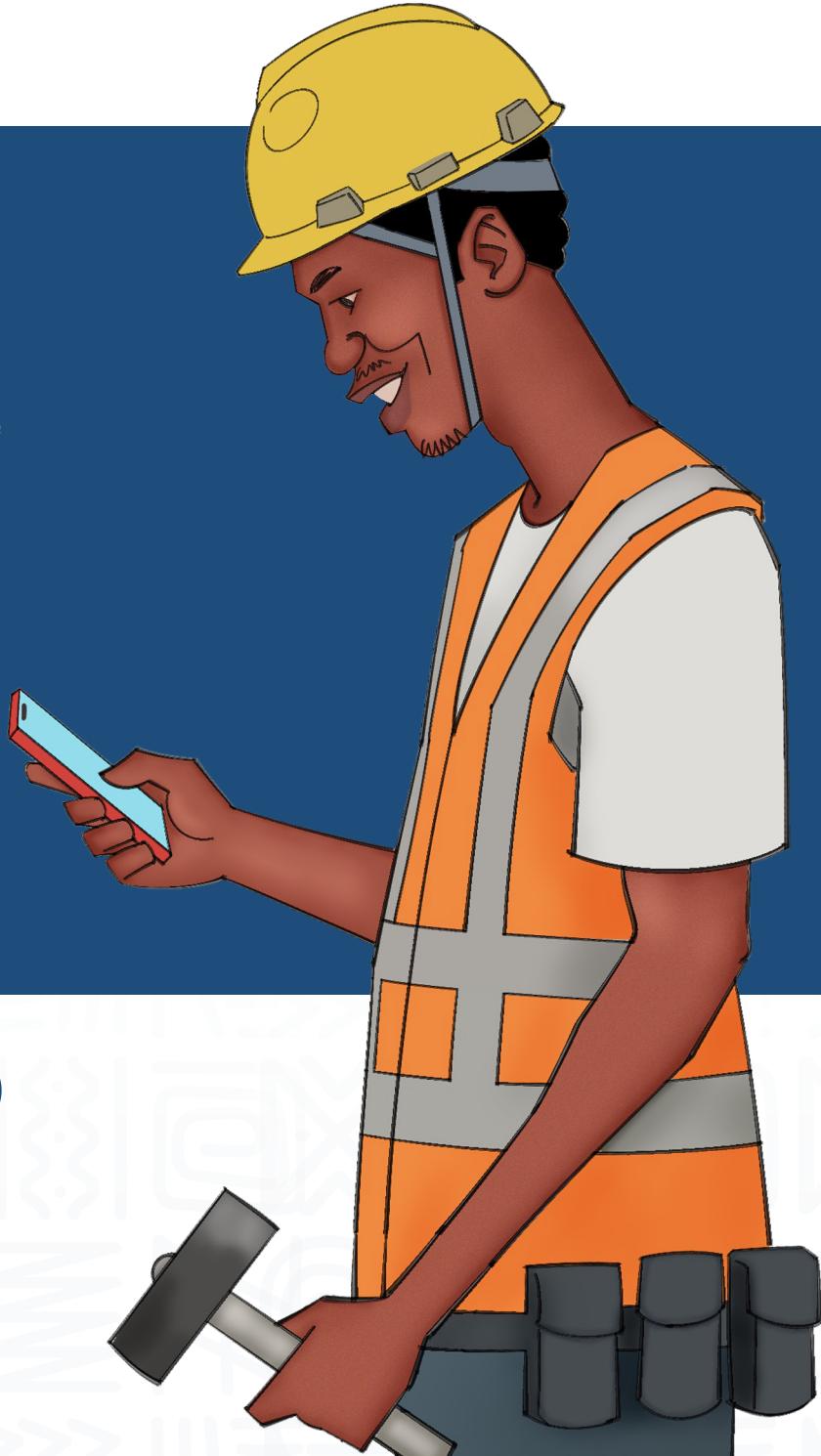
Section 1.1

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 Tunisian sample or of the AfricaNenda Foundation.



Section 1.2

Research methodology and corresponding objectives

	Survey	In-depth interviews
 Research objectives	<ul style="list-style-type: none"> Understand end users' depth of usage by identifying desired use cases and features, and how they translate into system functionality for IIPS. Understand patterns in awareness, access, adoption, and use of retail payments, while identifying usage enablers and barriers. Measure the frequency of digital payment usage and rank the most-used payment instruments. 	<ul style="list-style-type: none"> Profiles included and excluded user segments and explored the unique needs, preferences, behaviors, characteristics, and barriers for each. Determine end-user perceptions of digital payment offerings, using access, adoption, and usage frameworks. Map use case characteristics and payment behavior. Enhance understanding of end-user experiences through mystery shopping.
 Sample size target per country	<ul style="list-style-type: none"> Number of individuals = 54 Number of MSMEs = 53 	<ul style="list-style-type: none"> Number of individuals = 20 Number of MSMEs = 20
 Fieldwork itinerary	<ul style="list-style-type: none"> Fieldwork was carried out in Tunis (urban), Ariana (peri-urban), and Manouba (rural). Quantitative data collection: February 2025 to March 2025. Qualitative data collection: February 2025 to April 2025. 	



Section 1.3

Sampling Approach

	Individual Users		Merchants	
	 Infrequent Income Earners	 Frequent Income Earners	 Microenterprises	 Small Enterprises
Definition	Individuals earning infrequent incomes from intermittent piecework rather than regular jobs. Typically, low-income earners who are living 'hand to mouth.'	Individuals earning a steady income (wages) or a salary in the formal or informal sector. Mostly support the infrequent income earners; therefore, they 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 microbusinesses were business owners with 0–1 employees.	Traders/service providers who have small fixed formal premises, such as small shops, restaurants, and chemists. In this study, the selection criteria used for small businesses were business owners with between 2–10 employees per premises.
Sample proportion (survey) N=54 Individual users N=53 Merchants	7%	93%	8%	92%
Purposive Representation	63% 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).			
Sample (qualitative interviews) = 40 N = 20 Individual users N = 20 Merchants	Within each of the four groups, adequate coverage of women and younger was ensured. The young/youth category is defined as age 18–29 years old. Older means 30 years or more.			
Study Locations	Urban: Tunis Peri-Urban: Ariana Rural: Manouba			

SECTION 2

DIGITAL PAYMENTS USAGE PATTERNS



Section 2.1

User group usage patterns—country context

Tunisia

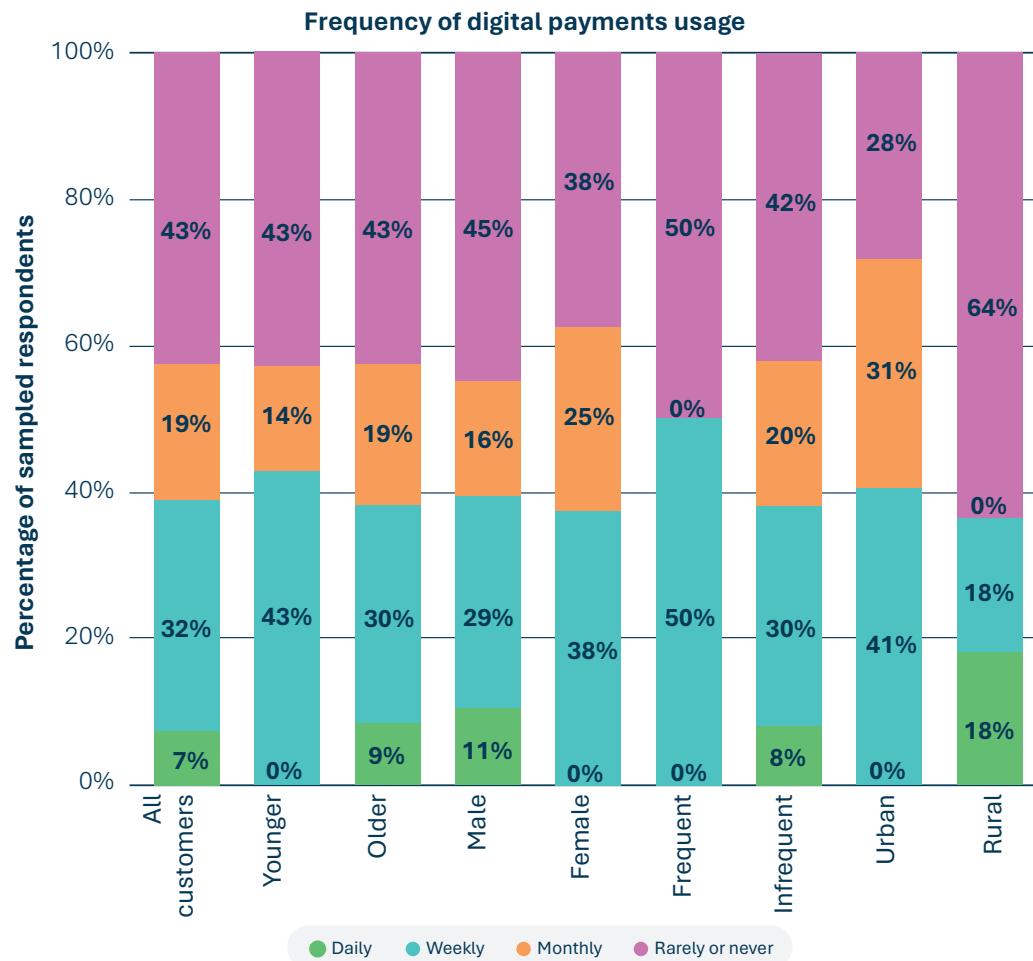
Tunisia has low levels of digital payment adoption and usage despite relatively high levels of digital inclusion.

Financial inclusion indicator	Country score	
Digital payment usage	24%	Tunisia remains a predominantly cash-based society, with a significant portion of the population operating outside the formal financial system.
Transaction account penetration	37%	Mobile money usage is very low, with only about 4% of adults using such services, despite high mobile phone and network access.
Gender gap	23 percentage points	Over 70% of women are excluded from the formal financial system. Only 27% have an account compared with 50% of men.
Number of mobile money agents	5.60	The Tunisian postal service, La Poste Tunisienne, plays a significant role in increasing digital payments and financial inclusion.
Number of branches	22	Foundational infrastructure, including strong mobile network coverage and a growing internet user base, creates opportunities for more people to be included in the formal financial services.
Mobile network coverage	77%	
Internet penetration	45%	
Mobile phone penetration	56%	
Smartphone penetration/adoption	107%	
	134%	

Section 2.2

User group usage patterns—individuals

Many individual users make digital payments frequently, but cash is still prevalent. Usage varies among user groups.



Total number of individual digital payment users sampled: 54

Individual users use both cash and digital payments depending on the context and transaction size. Respondents prefer cash for everyday payments, citing convenience, trust, and reliability. They prefer digital payments for utilities, rent, school fees, subscriptions, and large purchases like appliances.

“Mostly, I pay in cash daily for small amounts, but I prefer digital payments when it comes to bills like water, electricity, and internet. I prefer paying them online to avoid wasting time and unnecessary waiting.”

—Woman, individual user, peri-urban

in specific settings like restaurants, supermarkets, and local markets.

“I always pay in cash, and sometimes I use the restaurant vouchers given to me at work. I can use them to eat at restaurants or pay for goods at the market.”

—Woman, individual user, peri-urban

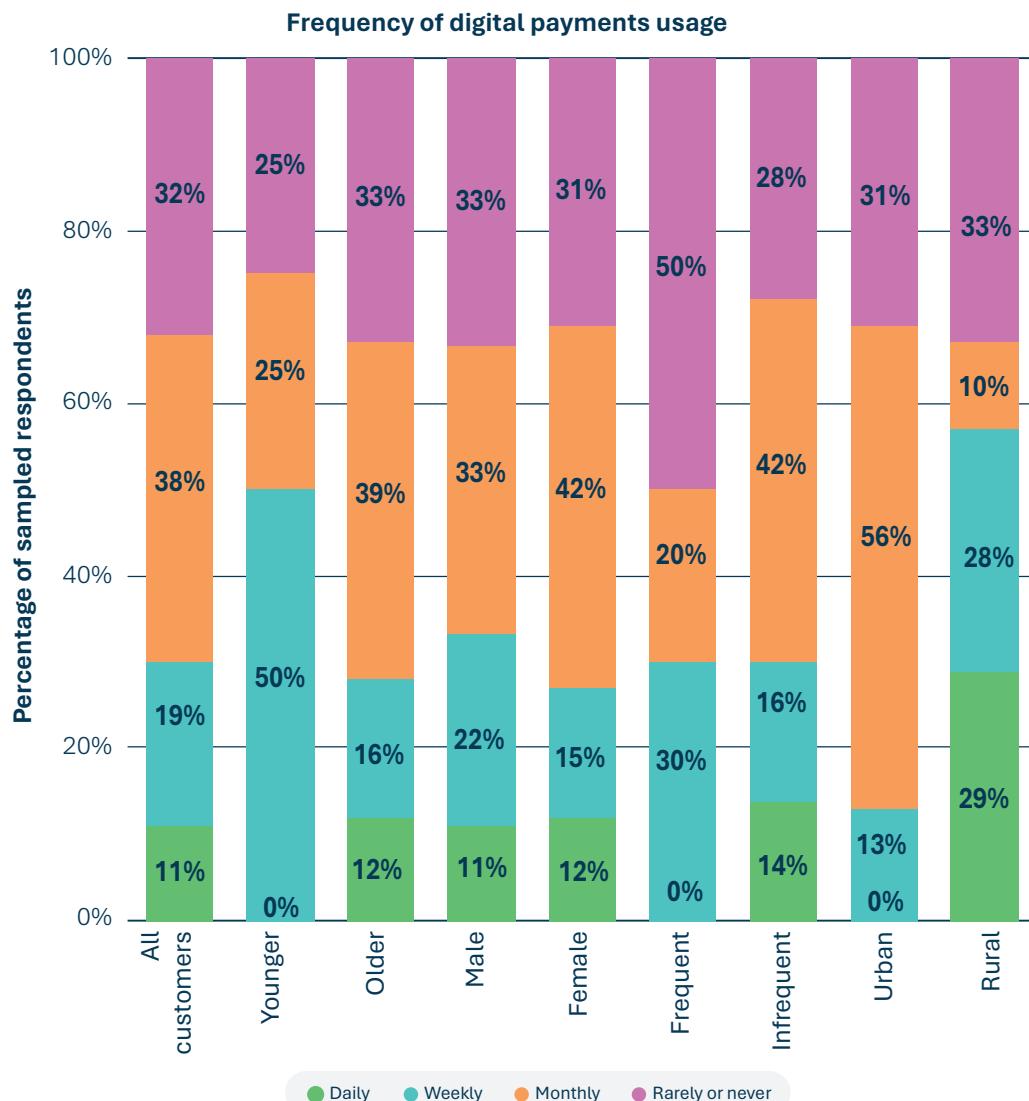
Network issues, delays, lack of payment confirmations, duplicate charges, and delayed confirmation codes hinder frequent digital payment use.

“I tried paying for clothes online with my card, but the payment kept failing. In the end, I had to pay cash on delivery.”

—Man, individual user, urban

User group usage patterns—MSMEs

Merchants are more likely to make digital payments monthly to pay suppliers or government services. They mostly receive payments in cash. The limited daily use is due to low uptake of merchant payments.



Total number of merchants sampled: 53

Merchants use digital payments for staff, suppliers, and government payments, and some use checks. Recent regulatory changes in Tunisia now require checks to be used for immediate payment only, not for deferred or installment transactions.

“We predominantly utilize bank transfers for supplier payments, a method that has superseded the use of checks following recent legislative changes.”

—Man, merchant, younger, rural

Merchants hesitate to use digital payments due to concerns about service outages, delayed transactions, and a lack of real-time support.

“I see cash has no challenges, but digital payment has a lot, e.g., network weakness, delay of transfer and duplication.”

—Man, merchant, younger, rural

Merchants use a mix of cash and digital. Adoption is often individual and user-driven, with businesses tailoring payment methods to client preferences.

“Usually, all payments are made digitally, but some individual users pay with cash if they do not have a digital payment method.”

—Woman, merchant, younger, rural

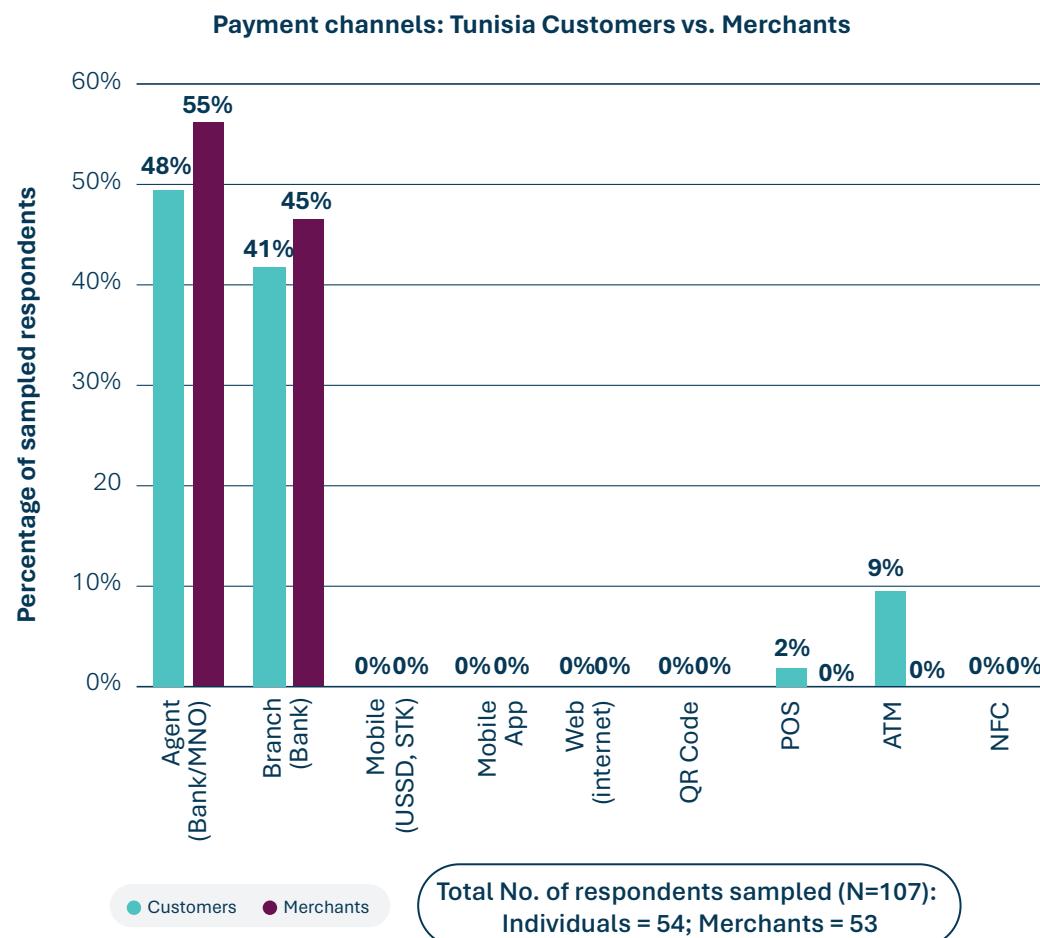
“Cash is only used for small amounts. 99% of payments from clients are made via bank transfer, check, or sometimes commercial paper.”

—Woman, merchant, younger, urban

Section 2.3

User group usage patterns—channel usage

Cash remains the key channel, as both individual users and merchants go to agent or bank branches to transact.



Total number of respondents sampled: 107

Digital payments are primarily bank-led. Bank branches and agent networks remain the dominant payment channels for individual users and merchants.

Mobile money is still nascent, and usage remains low. It is perceived as useful but unfamiliar and untrusted, especially outside urban areas.

“I can't use a payment method that my clients don't use or are not familiar with, such as mobile money.”

—Man, merchant, younger, urban,

Digital payment methods (mobile apps, web, QR, and NFC) are not used, indicating gaps in awareness, availability, use, and trust.

La Poste Tunisienne is used by those who are aware of its services. Some go to its branches to do transfers.

“We use the cash method in all our payments for our suppliers, but if they are away from our location, I send money from Le Poste.”

—Man, individual non-user, younger, urban

Those who receive their salaries via bank withdraw the money via bank or ATM and use cash to cover all their expenses.

Section 2.4

User group usage patterns—use cases

Individual users and merchants use digital payments when traditional cash methods become inconvenient or impractical.

Most digital use cases ranked	#	Individual users	Merchants
	1	Receive income (B2P)	Receive individual user payments (P2B)
	2	Pay bills, e.g., electricity (P2B)	Receive individual user payments (P2B)
	3	Send money (P2P)	Pay business bills (B2B), e.g., electricity, gas, water, and rent
	4	Pay a merchant (P2B)	Staff salaries (B2P)

■ Use case for which less than 50% of respondents made or received a digital transaction over the past month.

■ Use case for which between 50% and 70% of respondents made or received a digital transaction over the past month.

■ Use case for which over 70% of respondents made or received a digital transaction over the past month.

Note: Ranking refers to use cases experienced by respondents, with limited coverage (e.g., G2P/P2G taxes), and is not an exhaustive mapping of digital use cases.

Individuals

Individual users, especially younger and urban residents, use digital payments for tickets, streaming, delivery apps, or online shopping.

Individual users prefer to pay utility bills digitally because it's fast, easy to track, and helps them avoid long queues.

“I prefer digital payments when it comes to bills like water, electricity, and internet. I prefer paying them online to avoid wasting time and unnecessary waiting.”

—Man, younger, rural

Individual users rely on La Poste branches or its wallet (D17) to send money to friends and family. These services are seen as affordable, safe, and familiar. However, both people must be signed up, and the amount you can send is limited. It is not interoperable.

“With D17, I couldn't always use it because it is limited, and the amount cannot exceed 1000 DT at the max. The recipient must also have a D17 account, and this is not always the case. I cannot, for example, send from D17 to a bank account....”

—Man, younger, urban

Merchants

Merchants use digital payments for utility bills, rent, and other business expenses. This usage is often monthly, not daily, and helps maintain formal records.

When suppliers or clients are located far away, digital payments become a practical alternative to cash. The distance and size of the transaction increase the likelihood of choosing a digital payment option.

“I'm always thinking of new solutions and payment methods to avoid any blockages. If one payment method doesn't work, I simply use another, especially if the merchant is far from me.....”

—Woman, merchant, younger, urban

Merchants use digital payments when receipts or proof are necessary for business accountability or compliance.

“We pay suppliers by digital transfer payment... as we can use the reference of payment for our tax and other governmental issues.”

—Man, merchant, younger, rural

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

Digital mover—highly digital individual end user

Wants a fully digital life and a frictionless user experience.

Age/Gender	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
Digital access	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.
- Need for control drives use of digital payments.
- Views digital payments as improving their social status.

“I directly transferred their salaries to their respective accounts via mobile money because I find this method the easiest.”

— Woman, individual user, urban



“Aside from receipt of payment via digital payments, we moved a step further to pay our suppliers with a bank debit card.”

— 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.



“I get 20% bonuses on purchase offers on my account.”

— 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—finding change wastes time.
- Network issues cause embarrassment.



“In my daily life, I notice that many merchants do not yet accept digital payments, which can sometimes be frustrating, as it forces me to use cash or look for other alternatives to pay for my purchases.”

— Man, individual user, peri-urban



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 individual users.
- Focuses on individual user service quality.
- Emphasizes compliance.
- Wants visibility over business operations.

“We primarily use digital payment methods, including bank cards (credit/debit) and mobile payments. Card payments via payment terminals are preferred for larger transactions, while bank transfers are used for online orders. Cash payments have become less common due to the rise of digital payments.”

—Woman merchant rural

Payment behavior

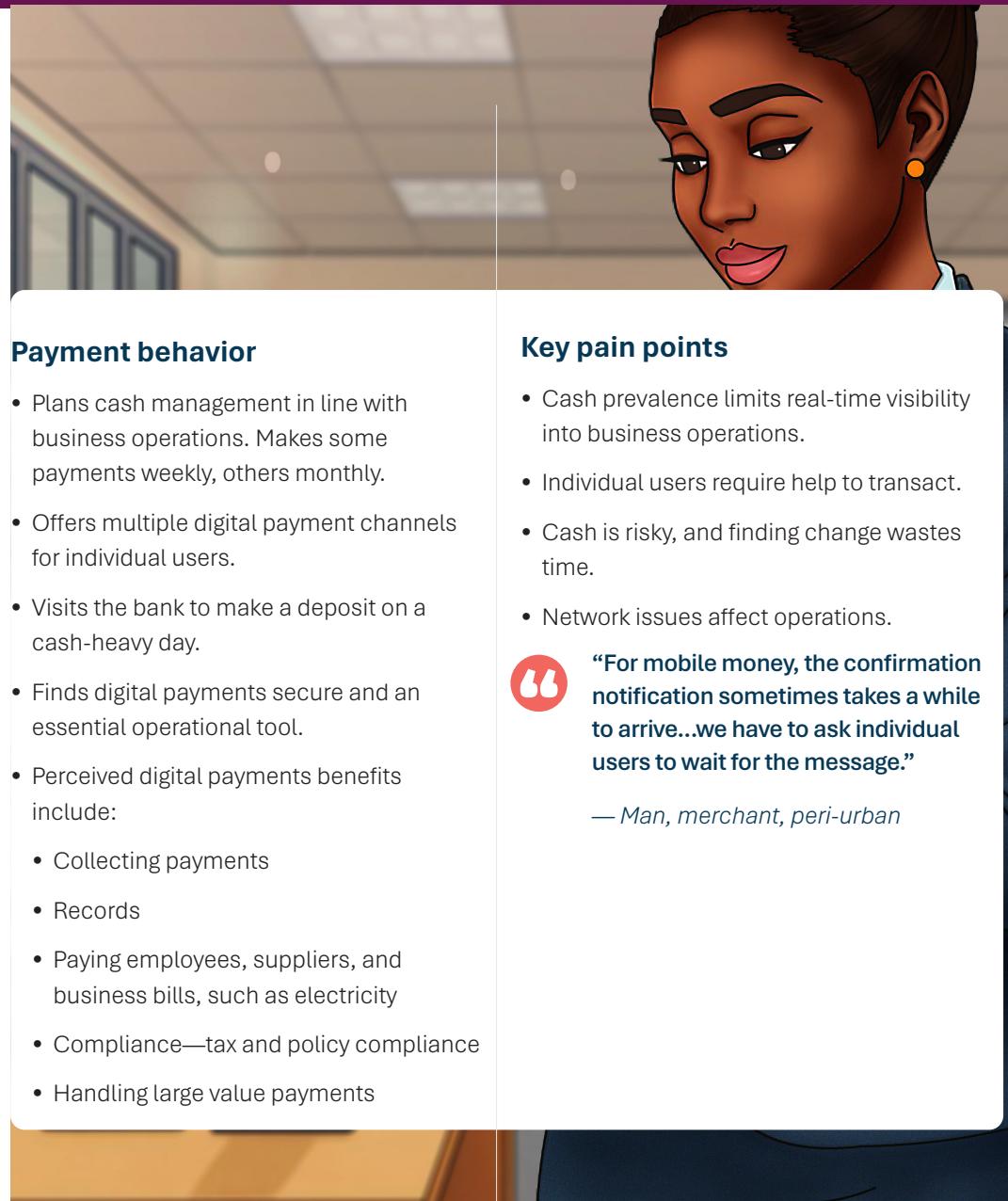
- Plans cash management in line with business operations. Makes some payments weekly, others monthly.
- Offers multiple digital payment channels for individual users.
- Visits the bank to make a deposit on a cash-heavy day.
- Finds digital payments secure and an essential operational tool.
- Perceived 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.
- Individual users require help to transact.
- Cash is risky, and finding change wastes time.
- Network issues affect operations.

“For mobile money, the confirmation notification sometimes takes a while to arrive...we have to ask individual users to wait for the message.”

— Man, merchant, peri-urban



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/Gender	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
Digital access	Owns a smartphone or basic phone

Aspirations and 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.

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.

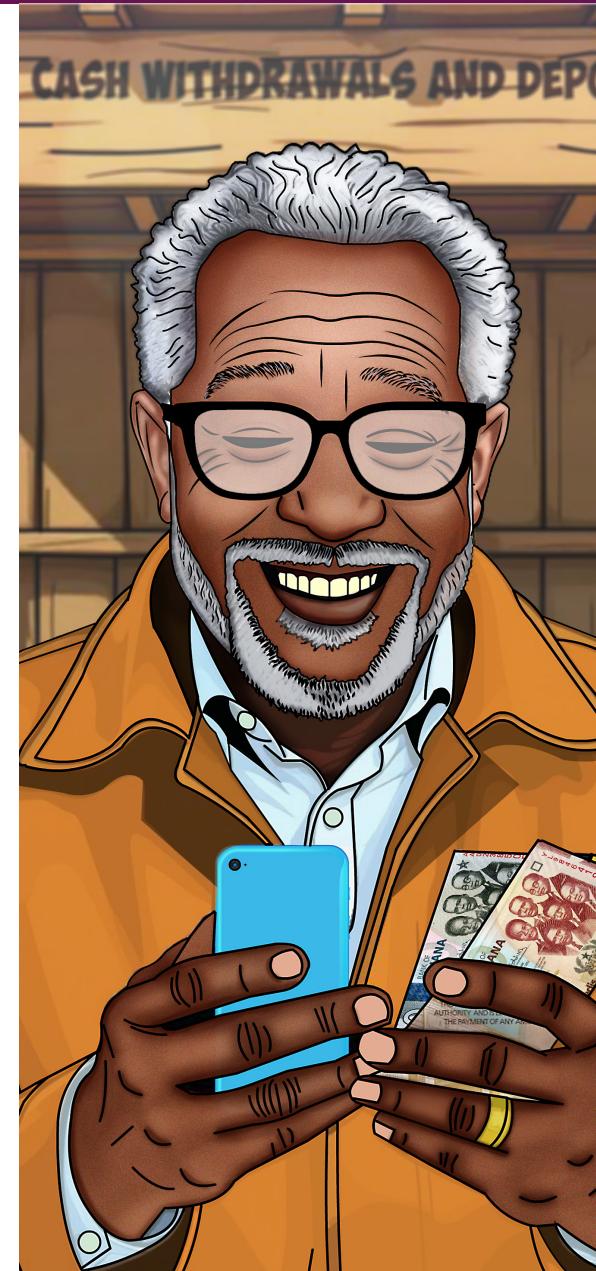
- Receives wages in cash or through mobile money; if the former, they must deposit at an agent to conduct digital payments.
- Negative experiences or unresolved issues discourage use of digital payments in more contexts.

 "The last time I used digital payment was months ago, but it had high fees, so I don't use it much."

—Man, younger, urban

Key pain points

- Network issues.
- Unresolved grievances.
- High transaction fees.
- Poor user experience that leads to errors and mistakes.
- Mobile data costs discourage use of app and web channels.



Juggling merchant—moderately digital MSME user

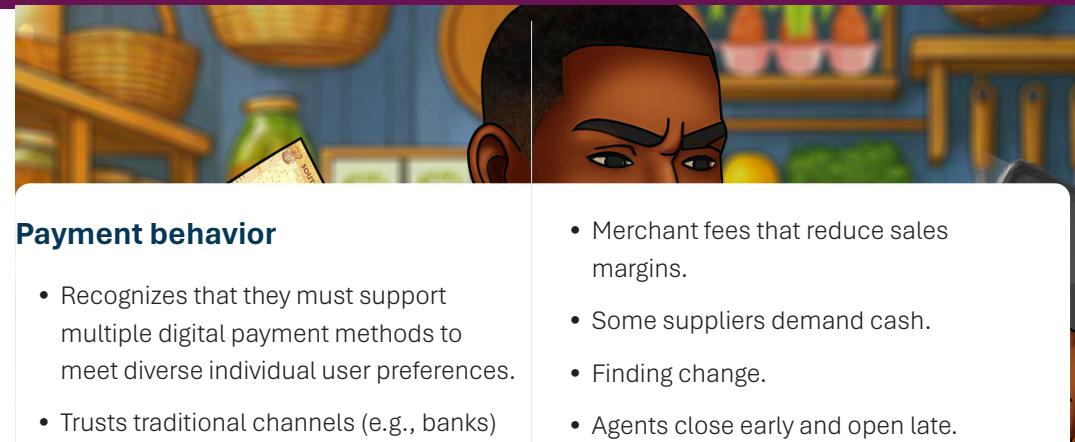
A typical juggling merchant operates a microbusiness, either self-run or with one employee, and skillfully balances cash and digital payments. While it can be stressful, using digital tools helps them serve individual users better and steadily grow.

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 and priorities (what matters most)

- Speed of transactions.
- Serving more individual users to increase sales.
- Certainty that transactions go through without errors or delays.

- Fast end-of-day reconciliations.
- Benefits of digital payments, such as:
 - Access to individual user contacts
 - Record keeping
 - Access to loans
 - Easy reconciliation



Payment behavior

- Recognizes that they must support multiple digital payment methods to meet diverse individual user 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 finding change.
- Adopts a new method if individual users 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.

- Merchant fees that reduce sales margins.
- Some suppliers demand cash.
- Finding change.
- Agents close early and open late.
- Missing features—transparency and reconciliations.

“We accept both digital and cash payments, depending on the individual user. Some prefer to pay with their card or via transfer, especially for larger orders.”

— Man, older, rural

“Payments in my work are monthly, not daily. I pay salaries via bank transfer and also pay bills like rent, water, and electricity digitally.”

— Man, older, rural

Key pain points

- Misunderstanding the digital payment fees and making errors.
- Network delays.

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	Young students or seniors over 55 years old
Occupation	Student
	Smallholder farmer
	Kiosk operator
Income classification	Salaried–frequent earner
Location	Rural
Education level	Primary or less
Financial access	Has access to a bank account or mobile money (own or shared)
Digital 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.

- 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.

“I prefer cash because I trust it. It gives me peace of mind and avoids risks.”

—Woman, older, peri-urban



“Really, I don’t use digital payment at all. I fear making mistakes or getting into trouble.”

—Woman, younger, urban

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.

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.

“I haven’t used digital payments. I feel like I’d make a mistake, and then what? No one explains these things to us.”

—Man, older, urban

“We receive all payments and send all payments in cash. It’s how we’ve always done business. Everyone prefers it here.”

—Man, younger, urban

SECTION 3

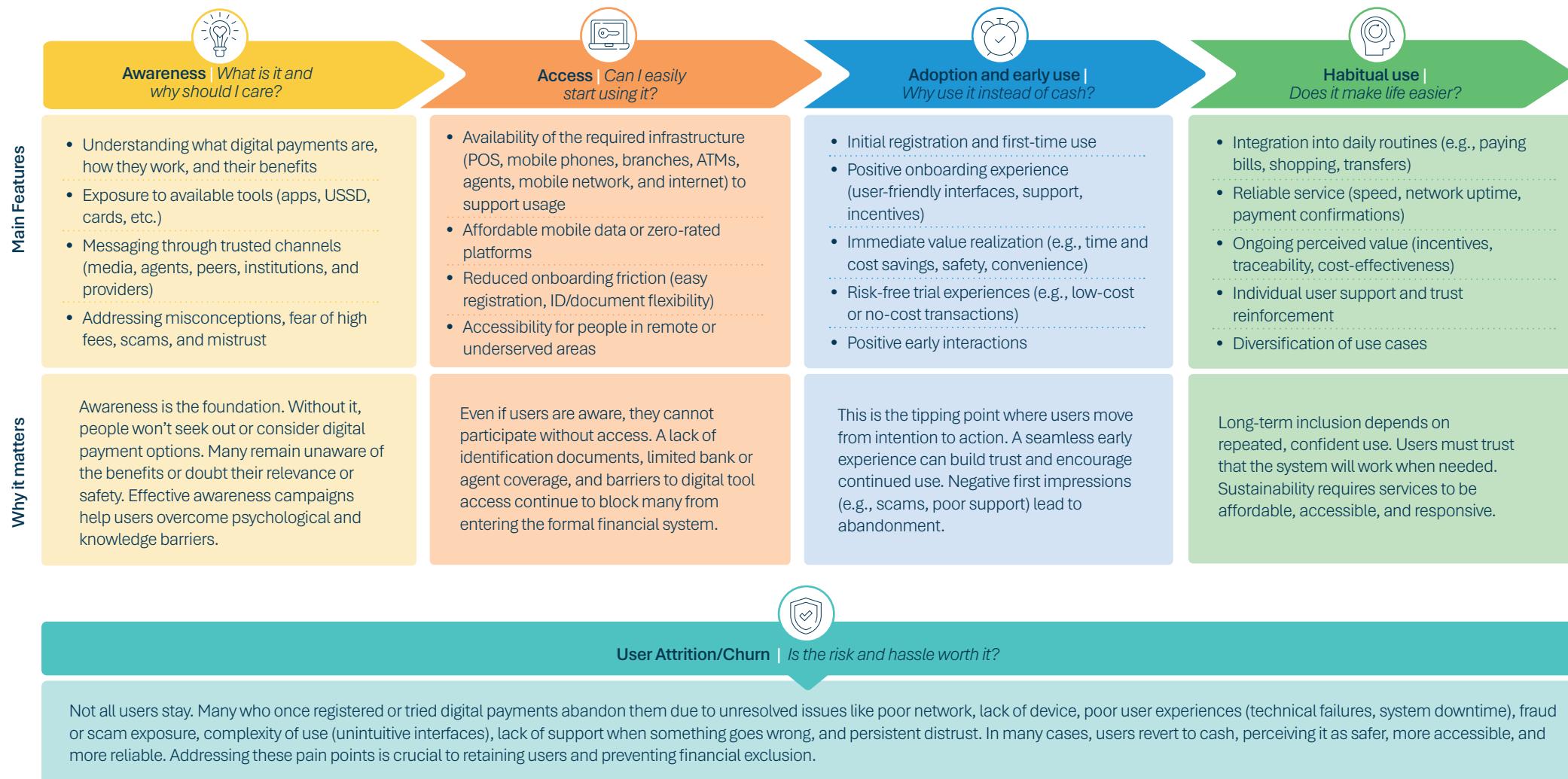
ENABLERS AND BARRIERS TO THE ADOPTION AND USE OF DIGITAL PAYMENTS



Section 3.1

Pathway to habitual use of digital payments

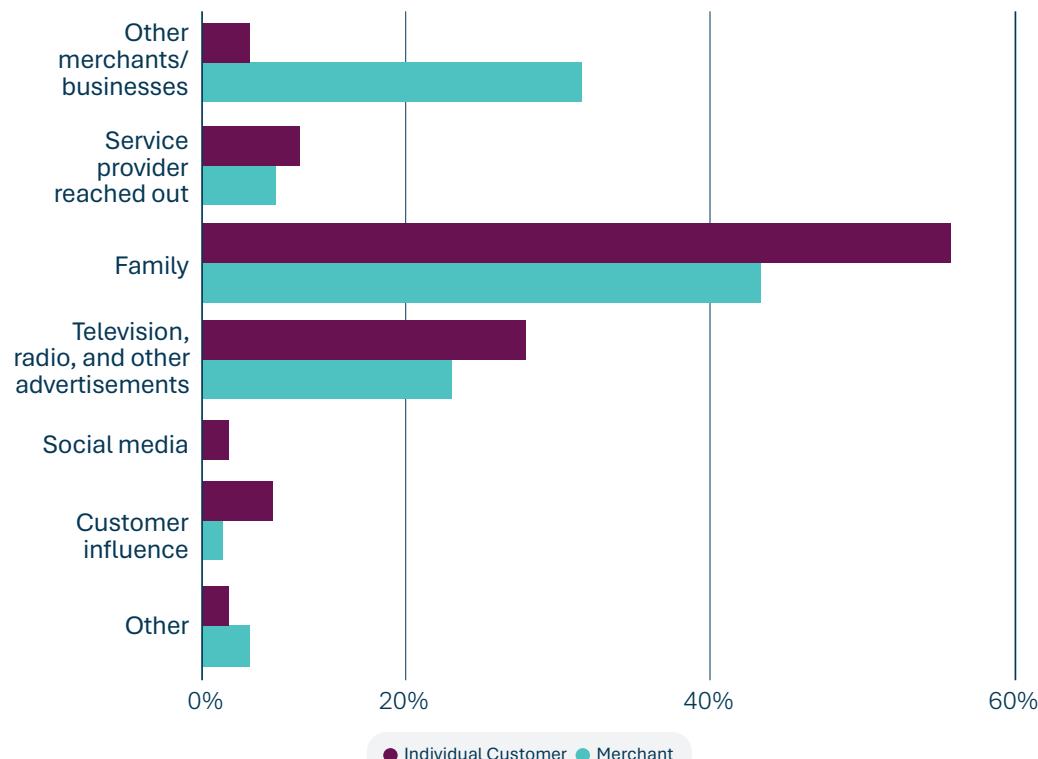
Digital payment usage framework: The path from awareness to habitual digital payment use



Section 3.2

Enablers and barriers of digital payment awareness

Individual users and merchants learn about digital payments from friends, family, and peers. Providers need to proactively build awareness, user capability, and trust in digital payments.



Total sampled respondents: 54 individual users and 53 merchants (n = 115).

Enablers of digital payment awareness

Individual users and merchants first hear about digital payments through friends, family, or employers who introduce their staff to digital wallets for salaries or bill payments.

“I use all digital payments because the company that I work with gives us a digital wallet and encourages us to use it.”

—Man, individual user, younger, rural

Both individual users and merchants become aware of digital payments when they are bundled with discounted services (e.g., airtime).

“I used D17 because it gave me airtime discounts.”

Awareness alone isn't enough. Users need clear, accessible guidance to feel confident using digital payments.

“To be honest, I see an advantage in it, especially to get rid of coins. But as I said, my problem is that I'm not informed enough and I don't master the subject well. I need more information about these methods.”

—Man, individual user, younger, urban

Barriers to digital payment awareness

Without proper awareness training from the service provider, users fear making mistakes or losing money.

“I don't have enough information... I can't fully trust a payment method unless I know it well enough.”

There is a perceived lack of value, as some respondents don't see how digital payments help in their daily lives.

“I'm just satisfied with what I have.”

High fees (perceived and actual) discourage some respondents from adopting digital payments.

“My salary doesn't even cover a full month's expenses... I would end up with extra fees.”

Merchants may know of solutions like D17 but lack understanding of how or why to use it in a commercial context.

“The only e-wallet I know of is [Provider D], but we don't use it in our company.”

If individual users don't ask for digital payments, merchants don't offer them. Some merchants know about digital options but feel no pressure or incentive to adopt them because their networks are still cash-based.

“All my individual users have paid me in cash... They never suggested digital payment.”

Individual user awareness overview

Individual users are most aware of cards, bank transfers, and e-wallets. Mobile money and QR codes have the lowest awareness.

Digital payment instrument	Examples	Awareness level	Context and description	Customer voice
Payment cards	Debit, credit	High	Many respondents are familiar with cards and have used them, especially Visa. Despite broad awareness, a few express distrust or reluctance.	 “Once, my husband had a Visa card... I became suspicious because I think the card fees were too high.” <i>—Woman, older, peri-urban</i>
Bank transfers	Branch, agent, post, and online banking	High	Broadly known. Common for formal payments and bills, and for sending money.	 “I send money, for example, to my friend with the wallet, or I use the wallet or bank transfer online. With a simple click, the money is with my friend. It’s very simple and fast.” <i>—Man, younger, rural</i>
POS	Bank-issued terminals	Low	POS is mentioned in relation to more formal businesses.	 “When I go to the store, I pay with the POS terminal; it’s more convenient.” <i>—Man, younger, urban</i>
E-wallets/App-based transfers	Kwik, e-Kwanza	Moderate	Many respondents mention D17 and Tamweel, with some past or current use. Some still lack clarity on what it is used for.	 “Yes, especially [Provider D]; I used it a lot when I was a student.” <i>—Man, individual user, younger, rural</i>
Mobile money	Unitel Money, Afrimoney	Low-to-moderate	Many respondents have heard of mobile money but do not use it, with some unsure of its functionality.	 “Yeah, I know about mobile money applications, but I don’t use them because I don’t have enough information.” <i>—Man, individual non-user, younger, rural</i>
QR codes	None	Very low	Mixed recognition. Some respondents have heard of QR codes but have not used them.	 “The truth is, I have no idea about this kind of payment.” <i>—Man, individual non-user, younger, rural</i>

Merchant awareness overview

Merchants are more aware of bank transfers and cards, and less about mobile money and QR codes.

Digital payment instrument	Examples	Awareness level	Context and description	Merchant voice
POS	Bank-issued POS terminals	Low-to-moderate	Respondents are aware of POS and see it as something for bigger shops, such as supermarkets, not for them, and do not think of using it to get paid.	 “I know many digital payment instruments, e.g., e-wallet, USSD app, online banking, e-money... but I’ve never used POS in my work.” <i>—Woman, younger, peri-urban</i>
Payment cards	Debit/credit cards	High	Cards are the most recognized payment method. Many users have seen, owned, or used debit or prepaid cards (often salary-linked). Familiarity is high even if usage is occasional.	 “Yes, I am aware of cards, including debit and prepaid cards. I know how they work, but I haven’t used them much in my business.” <i>—Woman, younger, urban</i>
Bank apps and transfers	BIAT (Banque Internationale Arabe de Tunisie), BTK (Banque Tuniso-Koweïtienne)	High	Most merchants are aware of bank apps and transfers, particularly those with formal business ties, salaried income, or remote supplier and client interactions.	 “We pay suppliers by digital transfer because it is fast, easy, and also documented.” <i>—Man, younger, rural</i>
E-wallets / app-based transfers	D17, Tamweel, Sobli Flous	Moderate	E-wallets like D17 are known by name, especially among younger users or students, but usage for business purposes remains limited.	 “Yes, I am aware of e-wallets, such as app-based transfers. However, I haven’t used them for business purposes yet.” <i>—Woman, younger, urban</i>
Mobile money	Orange Money	Low-to-moderate	Some merchant respondents have heard of mobile money, but few use it regularly or trust it fully.	 “I have an idea about it, but I don’t use it in my work because most of the clients don’t use it.” <i>—Man, younger, urban</i>
QR codes	None	Low	Mentioned by some merchants, who have heard of QR codes, often in reference to other countries, but do not use them in their own businesses.	 “QR codes are widely used in European and Gulf countries... As for us, we still don’t use them much.” <i>—Woman, younger, urban</i>

Section 3.3

Enablers and barriers of digital payment access

Access barriers

Documentation requirements, device access, limited awareness, and cost concerns limit access to digital payments.

	Ranking of barriers based on the % of non-users who stated it	Individuals vs. MSMEs	Women vs. men	Qualitative insights
1	 Documentation and registration requirements	More pronounced for merchants	More pronounced for men	<p>“Each provider requires an administrative and legal dossier, which includes the partnership agreement and other necessary commitments...” —Woman, merchant, younger, urban</p> <p>“...they require my personal details and a lot of paperwork, apart from the business registration.” —Man, merchant, younger, urban</p>
2	 Lack of awareness and experience in digital payments	No variance	More pronounced for women	<p>“To be honest, I haven’t dealt with something like this before, so I don’t have much knowledge about this topic.” —Woman, merchant, younger, urban</p> <p>“Really, I don’t know, as I’ve not used digital before.” —Woman, merchant, younger, urban</p>
3	 Device requirements, such as POS machines and smartphones	More pronounced for individuals	No variance	<p>“Yes, they ask for POS, smartphones, and documents.” —Man merchant, younger, rural</p>
	 Perceived and actual cost barriers	More pronounced for merchants	More pronounced for women	<p>“My salary doesn’t even cover a full month’s expenses... I would end up with extra fees.” —Woman, individual non-user, older, peri-urban</p> <p>“They charged high fees for transactions, so I’m not interested.” —Man, individual non-user, older, rural</p> <p>“What prevents me from using payment methods? ...high charges or errors.” —Woman, individual user, younger, urban</p>

Top adoption barriers from merchant in-depth interviews:

- Tiresome documentation and registration requirements.
- Lack of awareness and experience in digital payments.
- Device requirements, such as POS devices and smartphones.
- Perceived and actual cost barriers.

Top adoption barriers from individual user in-depth interviews:

- Low awareness and understanding.
- Lack of guidance or prior experience with digital payments.
- Lack of access to devices, e.g., smartphones and the internet.

- Perceived costs and sensitivity to additional fees.
- Trust and security concerns.

Access enablers

Most individual users are open to signing up for digital payment solutions if they meet the right conditions.

Top enablers mentioned by both merchants and individual users	Key enabler sentiments: What specific aspects would make me sign up?	Qualitative insights
 Availability of service, training & awareness from DFS providers	<p>If I know about digital payments, their benefits, and how to use them.</p>	<p>“Maybe if I found someone to explain their usage methods to me, I could use them.” <i>—Man, individual non-user, younger, urban</i></p> <p>“Because I don’t know them, and I’m not trained on how to use these types of payments.” <i>—Man, individual non-user, older, peri-urban</i></p>
 Demand from individual users and suppliers	<p>If my customers ask to pay digitally, or if I encounter situations where cash is not accepted.</p>	<p>“We accept whatever method the customer uses.” <i>—Man, merchant, younger, peri-urban</i></p> <p>“All my customers have paid me in cash... They never suggested digital payment.” <i>—Woman, merchant, older, urban</i></p>
 Perceived ease of use and affordability	<p>If I receive clear benefits and if costs are manageable (e.g., fees, transaction costs, or cost of devices like smartphones or POS).</p>	<p>“For me, saving time is worth any transaction fee they impose. The 0.5 DT or 0.7 DT they deduct is nothing compared to the time I’ll save.” <i>—Woman, merchant, younger, urban</i></p>
 Incentives and promotions	<p>If I receive incentives such as rewards, discounts, tax breaks, or savings, etc.</p>	<p>“Yes, incentives and discounts will encourage me.” <i>—Woman, merchant, younger, rural</i></p>
 Safety and security	<p>If I feel that my money is safe and that I won’t lose money due to errors or fraud.</p>	<p>“One digit wrong and the money is gone. With cash, I see what I give.” <i>—Woman, individual user, older, urban</i></p>

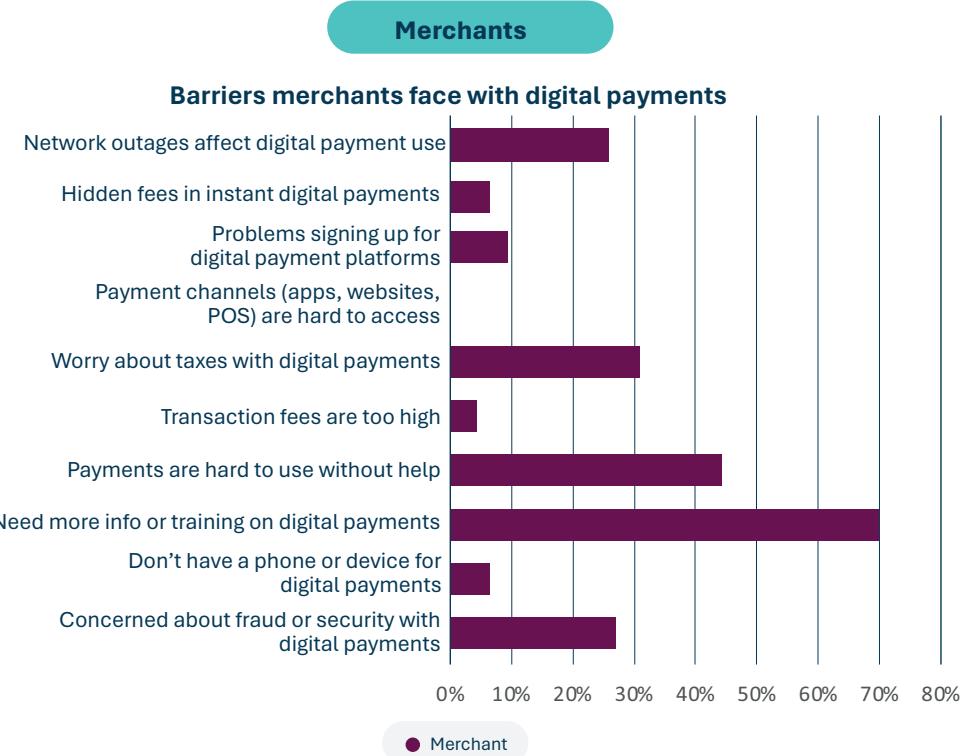
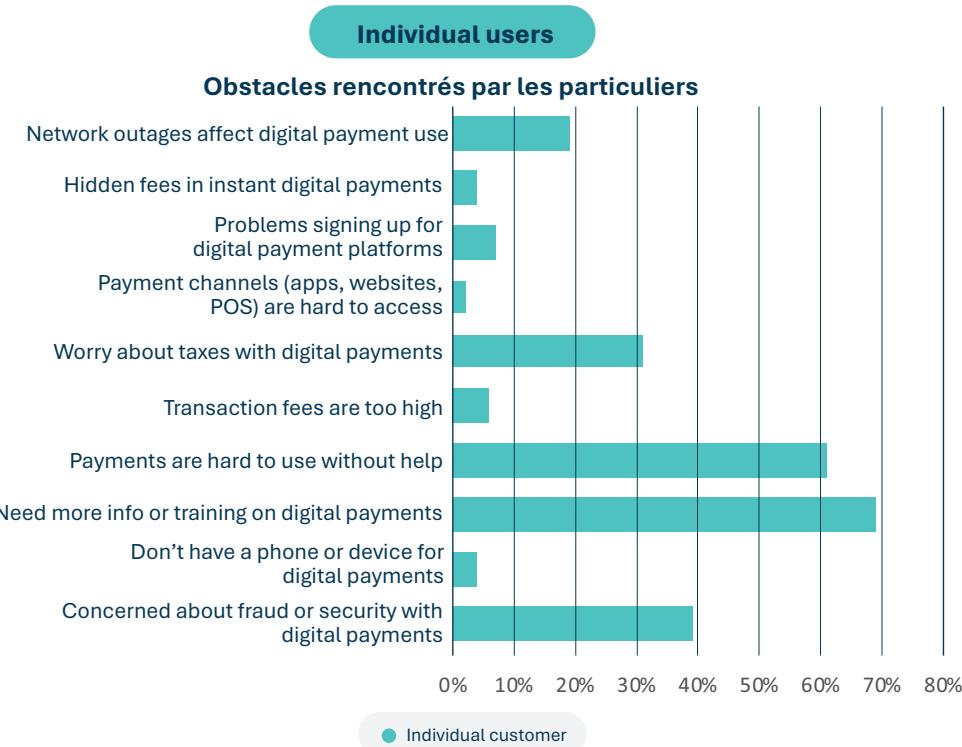
*The analysis of the key enablers was drawn from both the survey and in-depth interviews and cut across both genders and merchant and individual users.

Section 3.4

Barriers and enablers of digital payment adoption & early use

Barriers to adoption & early use

Individual users and merchants often struggle to use digital payments without support and need more information or training to feel confident using them.



Individual quotes

“I don't use digital payments and instead pay for all our needs with cash. However, if I had more information, I would prefer to pay digitally; it's a good thing.”

—Man, individual user, older, urban

Merchant quotes

“I have an idea about it, but I don't use it in my work because most of the clients don't use it, or they don't even know about it.”

—Man, merchant, younger, urban

Barriers to adoption & early use

Receiving income digitally is driving the uptake of digital payments in Tunisia among individual user-respondents.

	Ranking of drivers based on the % of respondents who stated it	Merchants vs. individual users	Women vs. men	Qualitative insights
1	 Security and scam concerns	More pronounced for individuals	No significant variance	<p>Direct deposit of salaries or payments into digital accounts is a powerful driver for user adoption of digital payment methods. Having their income readily available electronically can incentivize users to explore the functionality and convenience of digital wallets.</p> <p>“I receive my salary by bank transfer and make bill payments, either by POS, like at the gym, or electronic payments.” —Woman, individual user, urban</p>
2	 Cash is easier for merchants to use	More pronounced for merchants	More pronounced for women	<p>Familiarity and confidence in using digital payments are often gained through prior exposure, training, or peer guidance.</p> <p>“I was introduced to digital payments with my friends when we wanted to attend an event. The tickets were only sold online, so we bought them online.” —Man, individual user, urban</p>
3	 Cash is available for everyone	No significant variance	No significant variance	<p>Discounts, rewards, and visible benefits like convenience or speed encourage users to try and continue using digital payments.</p> <p>“There was a time when I wanted to top up my phone balance, and I saw that an app offered a 25% discount if I topped up with my bank card. It was a win-win situation.” —Man, individual user, rural</p>

Section 3.5

Enablers and barriers to habitual use

Barriers to habitual use

Difficulty in reversing or correcting digital transactions inhibits use, as does the lack of acceptance by merchants.

Ranking of barriers based on the % of users who stated it		Merchants vs. individual users	Women vs. men	Qualitative insights	
1	 Difficulty reversing or correcting a transaction	More pronounced for merchants	No significant variance	<p>The complexity of reversing digital payments inhibits usage and leads to fear of making mistakes. Some users may be apprehensive about entering incorrect information, potentially leading to financial loss.</p> <p> “I have lost my money before, and it has taken time to get it back due to duplicate transactions.” —Woman, merchant, older, rural</p> <p> “It’s just a little bit complicated for me; I fear charging the wrong number or something.” —Woman, individual user, younger, rural</p>	
2	 Digital payments are not always accepted	More pronounced for individual users	More pronounced for women	<p>The limited acceptance of digital payments by merchants is a barrier to usage. Users who encounter situations where their preferred digital payment method is not accepted may be discouraged from relying solely on these methods and resort to cash.</p> <p> “Many shops do not accept digital payments, so I pay in cash.” —Man, individual user, younger, urban</p>	
3	 Unreliable service and poor network	More pronounced for merchants	No significant variance	<p>Unreliable service or downtime experienced with digital payment providers can be frustrating for users and erode trust in these systems. This can discourage users from continuing to use digital payment methods.</p> <p> “I would love it if it were easier, and I could get paid and do the services from my phone, but they always complicate it. They say there is a network problem in the post office.” —Woman, individual user, younger, rural</p>	

Legend for color gradient: Gap in percentage points (pp) between two user groups that identified the barrier as significant

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

Enablers of habitual use

The convenience, safety, and speed of digital payments motivate respondents to regularly use them.

	Ranking of drivers based on the % of respondents who stated it	Merchants vs. individual users	Women vs. men	Qualitative insights
1	 Availability, acceptance, and convenience	No significant variance	No significant variance	The ability to make quick and easy purchases and pay bills anywhere and at any time, at a reasonable cost.  “For me, saving time is worth any transaction fee they impose. The 0.5 DT or 0.7 DT they deduct is nothing compared to the time I'll save.” —Woman, merchant, older, peri-urban
2	 Safety and reliability	No significant variance	More pronounced for women	The ability to safeguard money, personal information, and every transaction from fraud, theft, unauthorized access, and cyber threats.  “We pay suppliers by digital transfer because it is fast and easy, and also documented.” —Man, merchant, younger, urban
3	 Incentives and discounts	More pronounced for merchants	More pronounced for women	The ability to accelerate adoption, encourage specific behaviors, and reinforce positive usage patterns.  “If they provide cashback or discounts, it makes us more likely to use it.” —Woman, merchant, younger, peri-urban

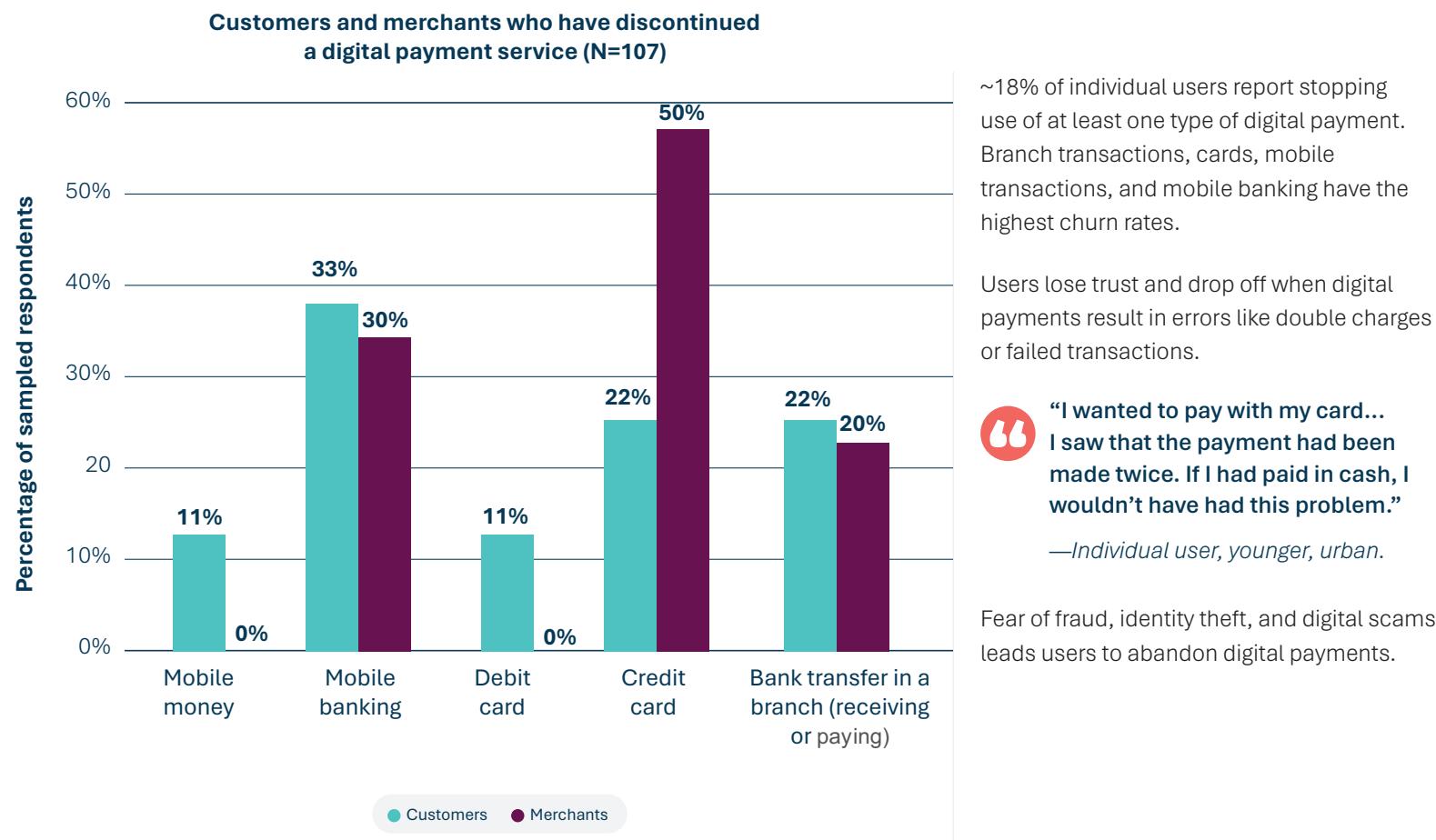
Legend for color gradient: Gap in percentage points (pp) between two user groups that identified the barrier as significant

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

Section 3.6

Drop-off and service discontinuation

Users stop using digital payments when they feel unreliable, unsafe, or imposed upon, especially after experiences with failed transactions, fraud fears, or lack of trust in the system.



“What might make me stop using them in the future would be if I get hacked or if my personal details get exposed.”

—Man, merchant, younger, urban

When digital payments are required but users don't feel equipped or safe, they use them reluctantly and only when necessary.

“I wanted to pay with my card... I saw that the payment had been made twice. If I had paid in cash, I wouldn't have had this problem.”

—Individual user, younger, urban.

“For now, I am obliged to pay online for certain services... if I have the choice... I always choose cash.”

—Woman, individual user, younger,

Deep dive into transaction cost experiences and perceptions

Respondents perceive digital payment transactions as affordable or reasonable. However, those with low incomes feel that even small charges matter.

Individual users

Generally perceived as expensive by low-income earners

“The fees aren’t that high, but for someone who doesn’t earn much, it matters.”

—Woman, older, peri-urban

Find the cost fair given the time saved, especially when compared to physical transport or queuing.

“They charge me 2 or 3 TND for each transfer, and I think that’s reasonable.”

—Man, older, rural

Find the fees unclear or experience unexpected fees, and do not see the clear benefit over cash.

“I don’t know the exact fees, but I think they are a bit high. If they were reduced, I would use digital payments more often.”

—Man, younger, rural

Fear of being overcharged.

“Sometimes, when I do a transaction via POS, it says that I paid several times when I only did one transaction....”

—Man, younger, urban

Merchants

Transaction costs on receiving and making supplier payments vary, and perceptions related to their fairness are mixed.

“When I receive individual user payments, I don’t pay anything, especially if the payment is made through [Provider D].”

—Man, younger, urban

“I am charged a 4% commission on generated revenue... a significant operational expense.”

—Man, younger, urban

“I see the pricing is fair”

—Woman, older, rural

“I see that they are a little bit expensive, and if they reduced them, it would encourage more people to use them.”

—Woman, younger, urban

Costs discourage adoption

“This commission structure directly impacts our profitability and diminishes the attractiveness of digital payment methods relative to alternatives such as cash transactions.”

—Man, older, urban



Deep dive into merchants

Some merchant respondents are influenced by their clients to adopt digital payments.

Main early use driver	Knowledge and customers wanting to pay digitally	<p> “Most of the time, customers prefer digital payments over cash, possibly due to convenience, as well as the clearer traceability that digital payments offer....”</p> <p>—Man, younger, urban</p>
Main habitual use driver	Safe, affordable payments	<p> “Some customers may not be familiar with digital payment methods or might not trust them yet.”</p> <p>—Woman, younger, urban</p>
Main barrier	Digital payments are not always accepted	<p> “Some customers may not be familiar with digital payment methods or might not trust them yet. In such cases, we might lose customers who prefer cash for safety reasons or simply because they’re not comfortable with digital payments. However, with proper training and reliable security measures, these risks can be minimized.”</p> <p>—Woman, younger, rural</p>

Merchant case study 1

Respondent details

Gender: Man
Occupation: Merchant

“Despite the relative ease of cash transactions, we have experienced a significant security breach involving the theft of approximately 5,000 dinars from our home cash register.”

Merchant case study 2

Respondent details

Gender: Man
Occupation: Merchant

“...The choice of digital payment method depends on the client’s preference. If we find a better method, we opt for it, one that offers better traceability, with a reasonable limit, without delays or wasting time. A better service is always preferable, especially if it suits my clients’ needs.”

Deep dive into gender

Women are willing to adopt digital payments if they know and understand the benefits

Individual users

Many women hesitate to try digital payments or abandon them after a negative experience, especially when they lack guidance from a peer, employer, or family member.

“To be honest, I’ve seen some ads about electronic wallets, but I didn’t really know what they were exactly. I also didn’t see the point of registering.”

—Woman, younger, urban

Awareness does not equal usage. Women respondents express awareness of digital payment solutions like e-wallets or cards, but this doesn’t always lead to adoption, often due to low confidence. Men show a stronger preference for digital payment adoption compared to women. The preference for cash is relatively higher among women.

“I’ve heard of [Provider D], or mobile money, but I’ve never used it.”

—Woman, older, peri-urban

Women are more risk-averse when it comes to digital payments. Women respondents expressed fear of making mistakes, technical errors, or being scammed, which contributes to their continued reliance on cash. Trust must be built before adoption can grow.

“What prevents me from using payment methods may be, e.g., a weak network, limited availability with stores, poor individual user support, high charges, or errors. All these factors may lead me not to use it.”

—Woman, younger, rural

Merchants

Women merchant respondents often fear fraud, technical errors, and not knowing how to resolve disputes. This hesitation slows down adoption even when they know about them.

“...With digital payments, a transaction can be completed quickly: just swipe a card or make a transfer. However, the only thing we are concerned about is security—whether these systems and applications are safe or not. This is the main concern for all merchants.”

—Woman, younger, urban

“The main concern is security. If the digital payment system is not secure, it could expose the business to potential cyberattacks, fraud, or theft.”

—Woman, younger, merchant, urban

² **Disclaimer:** This quote reflects the views of the speaker and should not be interpreted as the opinion of the entire Tunisian sample or of the AfricaNenda Foundation.



SECTION 4

END-USER PERSPECTIVES ON THE FUTURE OF IIPS



Section 4.1

Voice of the individual user



Digital payment awareness and usability

- Since respondents lack clarity about digital payments, how they work, and the available services and benefits, providers should equip users with information on digital payment access, usage, and benefits.
- Design interfaces to be intuitive, with easy registration, minimal steps, and clear instructions.

“I haven’t had the opportunity to use them. Maybe if I found someone to explain their usage methods to me, I could use them.”

—Man, individual non-user, younger, urban

“It might be necessary to simplify the apps and make sure the target audience is well adapted to this technology.”

—Man, individual user, younger, urban



Fraud and redress

- Respondents cited failed transactions, double charges, network issues, and fear of fraud as major deterrents.
- Invest in system reliability, transparent error resolution processes, and confirmation messages.
- Make grievance redressal clear and accessible.

“The main concern is security. If the digital payment system is not secure, it could expose the business to potential cyberattacks, fraud, or theft.”

—Woman merchant, younger, urban

“My experience with provider support, such as individual user care and self-service portals, has been mixed. Sometimes it’s very helpful, and other times it’s not supportive of my needs.”

—Man, individual user, older, urban



Incentives and rewards

- Respondents are more likely to adopt and keep using digital payments when they see tangible benefits, such as time savings, ease of use, or direct rewards.
- Incentives like discounts, cashback, and loyalty benefits are strong motivators.

“We would be more inclined to accept digital payments from customers if incentives like discounts, cashback, or loans were offered.”

—Man, merchant, older, urban



Everyday relevance

- Respondents are more likely to adopt and stick with digital payments when they see clear value in their daily lives, such as saving time or solving a specific need, and when the platforms are intuitive, easy to register for, and simple to use.
- Embed digital payments into everyday needs to increase relevance and frequency of use.

“I prefer digital payments when it comes to bills like water, electricity, and internet. I prefer paying them online to avoid wasting time and unnecessary waiting.”

—Woman, merchant



Hidden fees & high costs

- While some respondents found fees low, others felt overcharged or lacked information on fee structures.
- Simplify and communicate fee structures. Make fees visible, low, and predictable.

“I don't see why I should pay 2,000 millimes for a coffee that costs 1,500 millimes, with 500 millimes in additional fees.”

—Man, individual user, younger, urban

“I think what would encourage me more to use digital payment is if the transaction fees became cheaper or if there were discounts.”

—Man, individual user, younger, rural



Section 4.2

Implications for IIPS design

Coordinated efforts through public-private partnerships can help accelerate IPS development in Tunisia.

Payment ecosystem

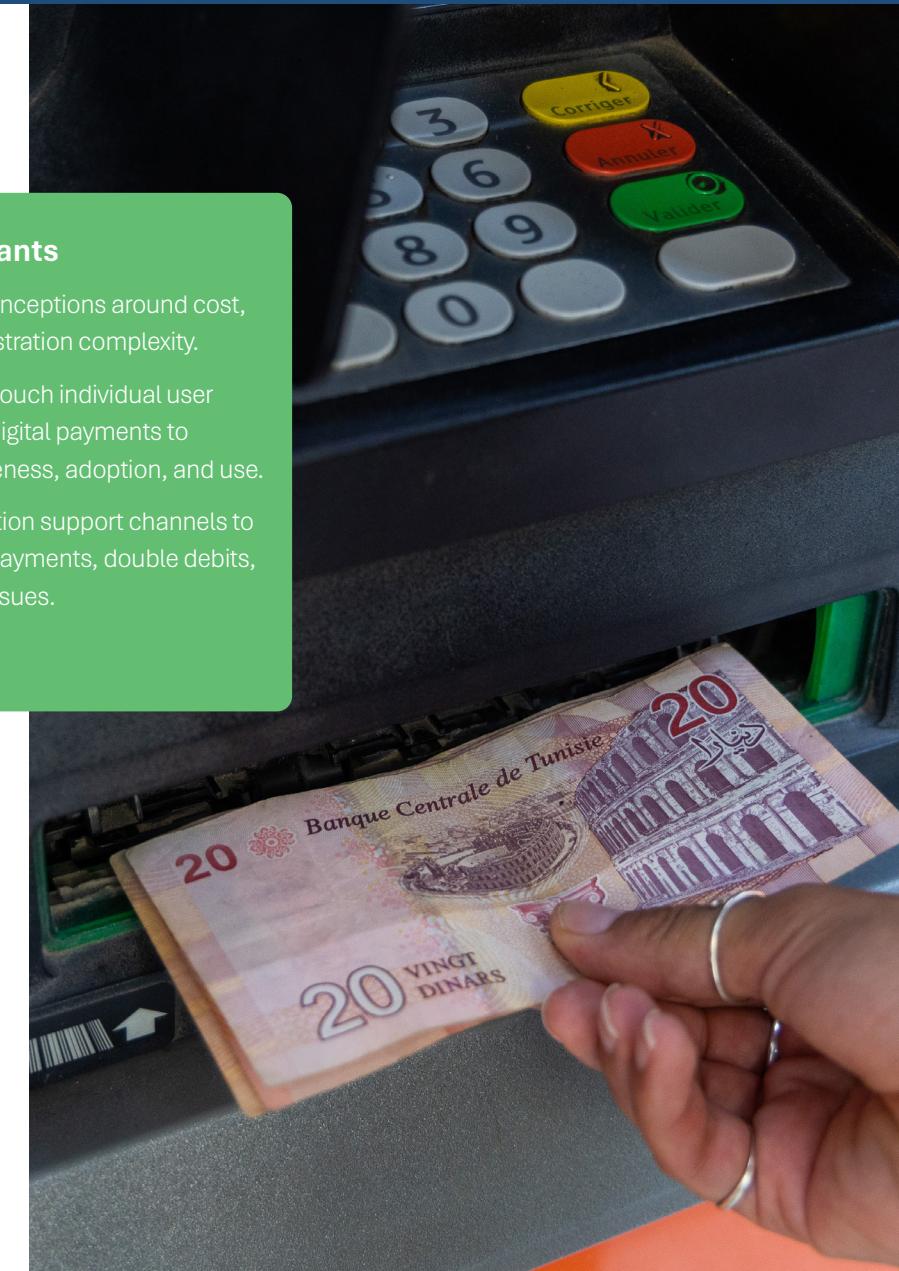
- Launch digital financial literacy initiatives and awareness efforts (TV, radio, agents) to drive understanding and trust.
- Encourage ecosystem-wide collection of sex-disaggregated data.
- Mandate transparent fee disclosures and recourse options.

IIPS operators

- Prioritize security and fraud mitigation and increase dispute resolution channels to quickly resolve issues.
- Ensure digital payment services are designed for the “last mile” by promoting simple and affordable payment channels and instruments.
- Provide instant confirmations and receipts across all channels (USSD, app, SMS).

IIPS participants

- Address misconceptions around cost, fraud, and registration complexity.
- Increase high-touch individual user education on digital payments to increase awareness, adoption, and use.
- Set up low-friction support channels to resolve failed payments, double debits, and account issues.



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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.

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