GSMA

The Business Imperative for Digital Inclusion

Reporting and Engagement Guide

October 2025

The GSMA is a global organisation which is unifying the mobile ecosystem to discover, develop and deliver innovation foundational to positive business environments and societal change. Our vision is to unlock the full power of connectivity so that people, industry and society thrive. Representing mobile operators and organisations across the mobile ecosystem and adjacent industries, the GSMA delivers for its members across three broad pillars: Connectivity for Good, Industry Services and Solutions, and Outreach. This activity includes advancing policy, tackling today's biggest societal challenges, underpinning the technology and interoperability that make mobile work and providing the world's largest platform to convene the mobile ecosystem at the MWC and M360 series of events.

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The project's Steering Committee and industry key informants are gratefully acknowledged for providing ideas, input and feedback:

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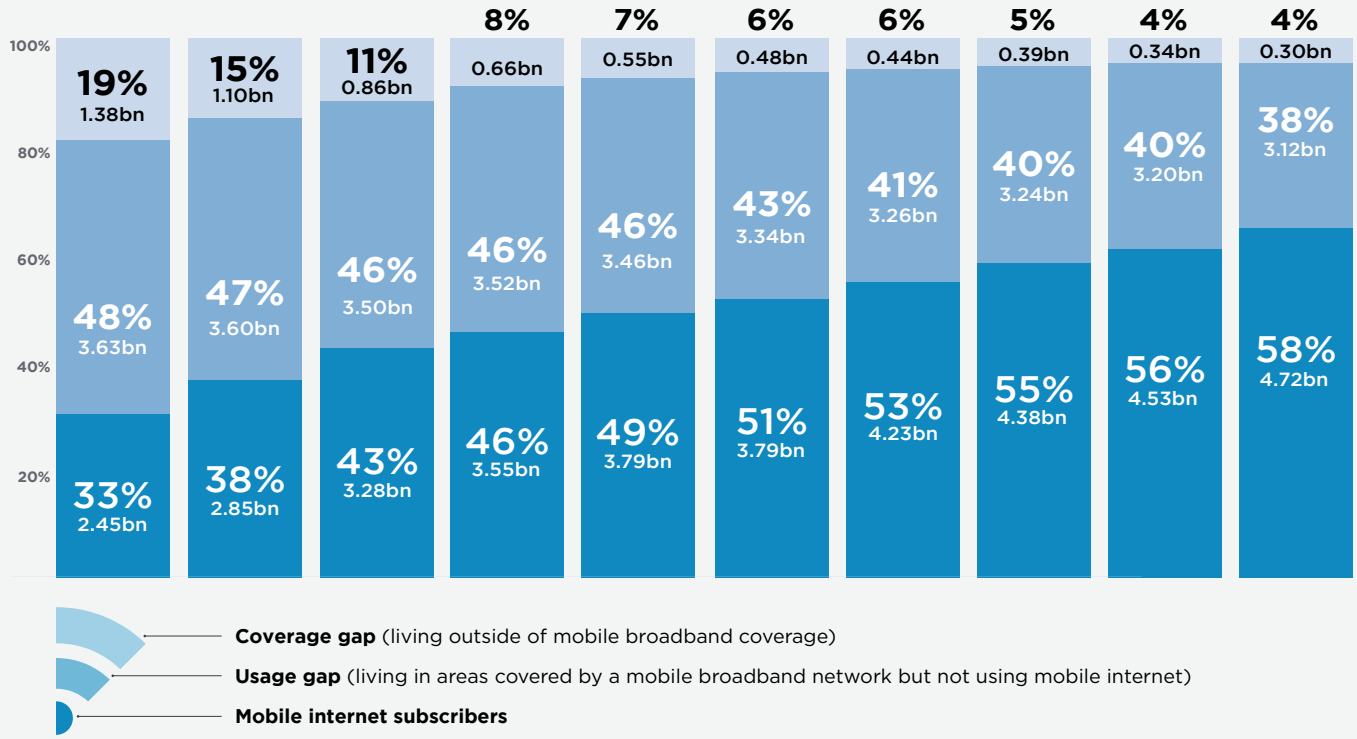
About this guide

I.I Introduction

The GSMA **ESG Metrics for Mobile** provides an ESG reporting framework that highlights digital inclusion as a key subdomain for the industry and introduces three common metrics in an effort to increase transparency, standardisation and decision-making. The **ESG Metrics for Mobile Benchmarking 2024** reveals wide adoption of these metrics and demonstrates the industry's commitment to sustainability leadership. Within a rapidly transforming digital landscape, digital inclusion is becoming increasingly important and mobile network operators are on the forefront. This guide builds on the GSMA's foundation to provide operators with guidance on how to grow into the future as leaders in digital inclusion.

Mobile network operators (MNOs) have played a significant role in bridging what was originally termed the digital divide – the gap between individuals connected to and using the internet and those who remain disconnected. Since the turn of the century, digital inclusion efforts have focused on expanding basic access by extending rural connectivity, lowering the cost of devices and introducing digital skills training. However, the reasons why individuals are excluded from digital participation is changing. The gap in mobile coverage has shrunk significantly over the past decade to just 4 per cent of the world's population. Today, accessibility is less about connectivity and more about affordability, the primary gap found in mobile use.

Figure 1. Global mobile internet connectivity, 2015-2024



Base: Total population, 197 countries
Note: Totals may not add up due to rounding. Each year, GSMA Intelligence updates its estimates of the number of mobile internet subscribers in each country, incorporating new (and/or updated) data from operators, regulators, national statistics agencies and consumer surveys where available. In some countries and regions, estimates of mobile internet adoption may therefore differ from what was presented in previous editions of The State of Mobile Internet Connectivity.
Source: Unique subscriber data is sourced from GSMA Intelligence. Coverage data is sourced from GSMA Intelligence, combining data reported by mobile operators and national regulatory authorities. Population data is sourced from the UN.

Source: The GSMA, The State of Mobile Internet Connectivity Key Findings 2024

Mobile technology has become increasingly synonymous with internet use, which in turn has become indispensable for economic participation, education, civic and social life. As a result, the impact of mobile connectivity and the role of digital inclusion has expanded significantly. Digital inclusion now refers to not only ensuring individuals have access, but also the skills, content, tools, applications, safety and privacy needed to participate meaningfully in, and benefit from, internet connectivity.

With this rapid evolution, the mobile sector lacks consistent ways to define, measure and communicate its digital inclusion efforts across mobile operators. While some operators have recognised the significant potential of digital inclusion as a strategic priority embedded in business operations and public commitments, others continue to group it together with community engagement and social initiatives.

As the landscape has grown more complex, so too have expectations. Governments, regulators and the public now look to mobile operators to ensure that digital ecosystems are safe, inclusive and supportive of human rights and development goals. Regulatory requirements and expectations around environment, social and governance (ESG) and other compliance reporting are increasing. This shift provides both risks and opportunities for mobile operators that recognise the importance of digital inclusion, not only as a matter of public good but also a powerful strategic lever for sustained growth in the industry.

Purpose and vision

This guide has been developed to position digital inclusion as a strategic asset. By recommending shared definitions, core measurement approaches and principles for meaningful stakeholder engagement, it aims to help mobile operators move in the same direction and advance digital inclusion in a way that is coherent, credible and responsive to the current moment.

The GSMA envisions a future where mobile operators leverage digital inclusion to drive innovation, delivering accessible, affordable and meaningful connectivity that bridges divides, empowers diverse populations and fosters digital literacy, safety and prosperity.

By integrating digital inclusion into core business strategies, companies unlock new markets, enhance customer loyalty and gain a competitive advantage while aligning with global population trends and context-specific needs and strategies. **This transformative approach amplifies social impact, fuels sustainable growth and positions the mobile sector as a leader in building an equitable, prosperous and connected world.**

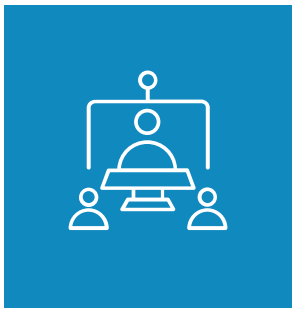
GSMA ENVISIONS

Digital inclusion that:	In order to:
✔ Integrates with core business strategies; ✔ Unlocks new markets through innovation; ✔ Aligns with context.	✔ Fuel sustainable growth; ✔ Enhance customer loyalty and strengthen competitive advantage; ✔ Lead the creation of equitable, connected communities.

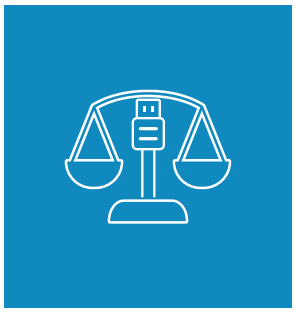
I.II Key terms and definitions

Terms may carry different meanings or resonate differently across regions and audiences. It is important to avoid jargon and polarising terms. The following terms and definitions are used throughout this guide. While different terminology may be used, it is possible to align to the foundational goals of this guide. Use language that is clear to the intended audience, locally appropriate and consistent with existing initiatives.

For a more complete glossary of terms, please see Appendix A.



Digital divide: The gap between individuals, households, communities or regions that have access to information and communication technologies (ICTs) and the skills to use them meaningfully, and those who do not[1].



Digital equity: A condition in which every person and community has the necessary information technology resources to participate fully in society, democracy and the economy. It is crucial for active involvement in civic and cultural affairs, employment, continuous learning and access to vital services[2].

Digital inclusion: The work of eliminating digital divides.

1. Digital Future Society (2019) Measuring the Margins: A global framework for measuring digital inclusion.
2. Accessed from Internet Society Foundation and widely used across organisations and coalitions.

I.III How to use this guide

This guide was created for mobile operators, with two main purposes:

1. To drive engagement and understanding of digital inclusion among internal and external stakeholders.

2. To determine what and how to measure and communicate digital inclusion efforts.

Operators will find practical, user-friendly tools and concepts that can be readily integrated into digital inclusion planning and implementation efforts. The recommendations are based on an in-depth analysis of both current practices and emerging trends. They are intended to help companies position themselves for the **long term** in undertaking the necessary and beneficial work of advancing digital inclusion. Some recommendations can be implemented easily, while others may require a longer timeline and greater effort. Essential adoption of the guide will depend on leadership's willingness to leverage digital inclusion as a strategic asset.

This work has been informed by a broad collaborative effort and reflects shared challenges and opportunities from across the mobile sector. By using and learning from this shared resource, mobile operators can help build a stronger collective commitment to advancing digital inclusion.

Navigating the guide

The guidance is designed to support operators across a variety of contexts. Material may be applied selectively, depending on the stage of the company and the context it is operating within.

The guide provides guidance at three levels – **foundational, intermediate** and **advanced** – according to a company's self-assessment of its maturity level in digital inclusion. Readers are encouraged to select the recommendations most relevant to their situation, starting point and resources.

Content is structured in three parts. Each part consists of sections that can be referenced independently and used in any order.

Part 1

A foundational definition of digital inclusion and understanding the myriad benefits to pursuing it as a strategic investment, and how mobile operators might consider and position themselves on a digital inclusion maturity curve.

Use this section for:

- Developing a digital inclusion strategy;
- Embedding digital inclusion into existing activity streams;
- Preparing for data collection and measurement.

Part 2

Specifics about measuring and evaluating digital inclusion efforts, including why this is a critical part of investing in digital inclusion and recommended approaches to metrics and methods for three levels of digital inclusion maturity.

Use this section for:

- Selecting meaningful digital inclusion metrics;
- Planning the measurement of specific digital inclusion metrics;
- Setting appropriate indicators and targets.

Part 3

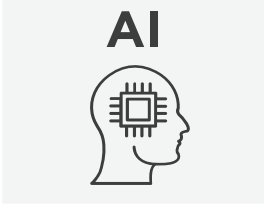
Communicating digital inclusion impact for various purposes and audiences.

Use this section for:

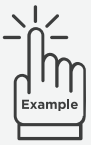
- Communicating digital inclusion efforts effectively in ESG reporting;
- Leveraging digital inclusion efforts with key external stakeholders;
- Strengthening internal communication to advance company maturity in digital inclusion.

While this guide does not include country- or context-specific suggestions, mobile operators can use it to:

- Think strategically about digital inclusion programme design;
- Benchmark programme data for measurement and evaluation;
- Use data to communicate impact more effectively;
- Target different stakeholders with specific messaging and case building.

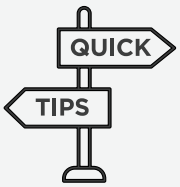


Throughout the guide, there are boxes that highlight artificial intelligence (AI) and its relevance to specific sections or topics. These notes are snapshots of current understanding, intended to prompt reflection, and planning for how AI may rapidly reshape the digital inclusion landscape.



Eight case studies provide-real world examples and lessons learned to help bring concepts to life and support practical action. They appear throughout the guide but are useful as stand alone resources.

THE CASE STUDIES ARE:



Quick tips are provided throughout the guide to help readers get the most out of the recommendations and put the guidance into practice.

Digital inclusion and the future of the mobile industry

Part 1

1.1 Defining digital inclusion

Digital inclusion refers to the work of eliminating digital divides. A digital divide is the gap between individuals, households, communities or regions who have access to information and communication technologies (ICTs) and the skills to use them meaningfully, and those who do not.

Under-served population: A group of people who lack adequate access to, or effective use of, digital technologies and the opportunities they provide, due to systemic exclusion.

Digital inclusion addresses under-served populations, but not necessarily vulnerable populations. Groups of individuals may be categorised as both, though this is not always the case.

Vulnerable population: Groups or individuals who, due to various socio-economic, technical or personal circumstances, are at a higher risk of experiencing negative outcomes, marginalisation or exploitation in online environments.

Mobile network operators may take action to protect or support vulnerable populations, for example, protecting children online with parental controls. While beneficial, such measures are only considered part of digital inclusion work if the population is also under-served.

Common digital divides

Context dictates who is excluded from the benefits of full digital participation. Economic, cultural and social structures may create barriers for different populations based on age, gender, language, income, geographic location and other factors[3]. However, there are common groups that often have unequal access to, and use of, mobile technologies.

Women

The underlying gender gap in mobile ownership across low- and middle-income countries has changed very little since 2017. Women in these countries are 8 per cent less likely than men to own a mobile phone, and 15 per cent less likely than men to use mobile internet[4]. For those who are aware of mobile internet, the most commonly reported barriers to adoption are affordability (primarily of handsets) and limited literacy and digital skills.

Rural populations

Worldwide, 81 per cent of urban dwellers used the Internet in 2023, compared with only 50 per cent of the population in rural areas[5]. People living in urban areas are nearly three times more likely to use the internet. The gap between urban and rural areas varies significantly across income groups. Among rural populations, internet use is 71 percentage points lower in low-income countries than in high-income countries.

3. Digital Future Society (2019) Measuring the Margins: A global framework for measuring digital inclusion.
4. The GSMA (2024) The GSMA Mobile Gender Gap Report 2024.
5. ITU (2023) Internet use in urban and rural areas.
6. OECD/Statistics Canada (2000), Literacy in the Information Age: Final Report of the International Adult Literacy Survey.
7. UNESCO Education (2018) Digital Inclusion for Low-Skilled and Low-Literate People.

Low literacy populations

Low literacy skills are found not only among marginalised groups but also among significant proportions of the adult populations in all countries surveyed – even the most economically advanced societies face a literacy skills deficit. Between 25 and 75 per cent of adults lack the literacy skills needed to fully participate in increasingly digitised societies and economies[6]. Technology design often assumes users are fully literate and similarly skilled, while those who need additional support to use technology are frequently under-served and excluded[7].

Persons with disabilities

Only one in ten people have access to the assistive technology needed to live independent and autonomous lives[8]. There is also a significant gap in mobile phone ownership, smartphone ownership and internet use between persons with disabilities and persons without disabilities. Mobile phones are cost-effective tools for persons with disabilities, increasingly enabling greater inclusion by clustering together multiple assistive technologies in a single device[9].

Seniors

Most digital products are designed around the habits and needs of younger users. Interfaces and websites often rely on small fonts, complex menus and swipe gestures unfamiliar to older users. Yet by 2050, the number of people 60 and above will double to 2.1 billion globally, representing 26 per cent of the population.

Four dimensions of digital Inclusion: To meaningfully address and close digital divides, it is essential to consider four interrelated dimensions of digital inclusion: Access, Skills, Use and a Supportive Environment[11]. Each of these dimensions encompasses several key factors.

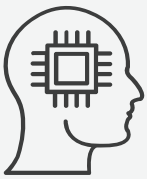
ACCESS[12]

- **Necessary infrastructure:** Availability of telecommunications and electricity infrastructure.
- **Network coverage:** Sufficient and reliable mobile or internet network availability.
- **Service quality:** Speed, latency and stability of internet connectivity.
- **Device affordability:** Access to affordable, appropriate devices (e.g. smartphones, tablets, computers).
- **Service affordability:** Access to affordable network use and data plans.

SKILLS[13]

- **Data literacy, communication and content creation:** Ability to find and use data, connect with others and contribute to online communities and content.
- **Knowledge for safe use:** Understanding how to protect personal data and privacy.
- **Knowledge of relevant use:** Understanding when and how to leverage technology for benefit and value.
- **Problem solving:** Ability to troubleshoot and navigate technical difficulties.
- **Confidence:** Comfort and trust in using digital technologies.

AI



Digital skills rapidly changing and expanding
AI is reshaping digital inclusion by broadening the digital skills required. Users now need data literacy to understand AI collection and processing, critical thinking skills to identify bias and inaccuracies (hallucinations), and prompt engineering skills to interact effectively with AI systems. These additional competencies, alongside traditional digital skills, are redefining modern digital literacy requirements. Effective use of AI demands skills in crafting clear prompts, understanding model limitations and iterating through conversations to achieve desired outcomes.

8. The GSMA (2020) Principles for driving digital inclusion of persons with disabilities.
9. The GSMA (2021) The Mobile Disability Gap Report 2021.
10. World Economic Forum (2025) How Europe can bridge the digital divide amidst an ageing demographic.
11. A number of different organisations have mapped the dimensions of digital inclusion. While the language and grouping may differ, the underlying concepts are similar. The framework most closely aligns with UNESCO (June 2018) A Global Framework of Reference on Digital Literacy Skills for Indicator 4.4.2.

MEANINGFUL USE[14]

- **Participation in public and private digital services:** Accessing healthcare, education, banking and other essential services online.
- **Participation in ways that drive value:** Using digital tools for income generation, communication, creativity and innovation.
- **Participation in social and civic spaces:** Engaging with social media, online communities and civic dialogue.

SUPPORTIVE ENVIRONMENT

- **Support for legal identification systems**[15]**:** Ensuring individuals have recognised IDs to access digital services.
- **Protective security and safety measures*:** Safeguards against online abuse, fraud, and other risks.
- **Financial inclusion**[16]**:** Access to digital financial services that support participation in the economy.

*Safety and security are important aspects of the supportive environment dimension of digital inclusion. Data protection, privacy and online safety measures are foundational elements that underpin the responsible, ethical and safe delivery of mobile network operations. Strong consumer protections enable trust and support long-term participation in digital spaces. Mobile operators must adhere to regulations governing the safety and security of users as a prerequisite to digital inclusion efforts. More on these requirements can be found at the General Data Protection Regulation (GDPR) and the GSMA, while many countries have specific legislation and compliance requirements that must be met.

Acting to bridge digital divides

Mobile operators can take numerous actions to support any of these dimensions, all of which can be considered digital inclusion efforts. These may include initiatives already underway that are not explicitly considered as a digital inclusion effort — such as a value-added service offering — but that nonetheless contribute to closing digital divides. Many mobile operators are also likely implementing interventions primarily for the public visibility, which have additional business value.

Digital inclusion actions expand far beyond traditional digital literacy training and may include existing business practices not typically recognised internally as such. Building a shared understanding across a company of what digital inclusion is — and what it can be — will create opportunities to deliver greater impact.

The goal is for mobile operators to be able to tie these threads together, recognising the many digital inclusion strategies and the multifaceted benefits they bring. The UN has named digital connectivity as one of six investment pathways for achieving all of the Sustainable Development Goals (SDGs) and has launched an SDG Digital Acceleration Agenda. The GSMA also measures industry contribution to all SDGs as digital products, services and innovations are widely recognized as being capable of delivring benefits for the whole of all of society.

12. The GSMA (2025) GSMA Mobile Connectivity Index.
13. UNESCO (June 2018) A Global Framework of Reference on Digital Literacy Skills for Indicator 4.4.2.
14. United Nations Secretary-General's Roadmap for Digital Cooperation and ITU (2021) Achieving universal and meaningful digital connectivity: Setting a baseline and targets for 2030.
15. The World Bank (2025) Identification for Development.
16. The World Bank (2025) Financial Inclusion Overview.

Table 1. Examples of potential digital inclusion investments and interventions by digital inclusion dimension

DIGITAL INCLUSION DIMENSION	EXAMPLES OF DIGITAL INCLUSION INVESTMENTS AND INTERVENTIONS
ACCESS 	**Infrastructure** • Infrastructure sharing to reduce costs and accelerate coverage expansion • Innovative network solutions to increase geographic coverage (e.g. satellite backhauling, mesh networks) • Voice-activated help systems for hands-free device assistance **Coverage** • Deploying coverage in public spaces such as schools, libraries and community programmes • Roaming agreements with other operators to extend effective coverage • Coverage maps that identify and prioritise digital deserts for investment **Service Quality** • Ensuring minimum service level agreements for speed and reliability, especially in under-served areas **Affordability** • Zero-interest or low-interest device financing plans with flexible payment terms for priority groups • Partnering with government assistance programmes to provide device vouchers or discounts • Creating low-cost prepaid plans with essential data and voice services
SKILLS 	• Customer training centres with hands-on device tutorials and device literacy classes • Providing digital safety workshops (e.g. password security, phishing and scam prevention) • Digital financial literacy programmes and support for linking mobile payment services to formal bank accounts
MEANINGFUL USE 	**Supporting and training for:** • Telemedicine (healthcare) use • Government services (e.g. tax filing, benefits applications, official websites) • Workforce development programmes with job-relevant digital skills training • Developing value-added services specific to customer needs in specific sectors or for marginalised groups, such as farming, finance, education and health, or for refugees, persons with disabilities and migrant workers • Establishing rapid deployment capabilities for temporary network coverage in emergency response
SUPPORTIVE ENVIRONMENT 	• Parental control setup assistance and ongoing support • Advocating for consumer protection policies • Offering payment through government benefit cards and assistance programmes • Providing micro-insurance products for device protection and income loss • Fraud detection services with customer education components • Train-the-trainer programmes to scale learning through community leaders • Domestic violence safety protocols, including discrete account access and location privacy

Use individual conversations or small cross-functional convenings to take stock of current company activities that address digital divides but may not be considered a "programme" or "initiative" for that purpose. Many existing actions are not always recognised as digital inclusion efforts if they fall outside of the bounds of a sustainability or social impact team, even when the outcomes are the same.

Interconnected dimensions

While the categorisation of digital inclusion may seem straightforward, it is important to consider how these dimensions interact. Creative and layered responses may be needed to address digital divides. Adapted from research in New Zealand and Finland, the following conceptual framework[17] highlights the relationships between the dimensions of digital inclusion.

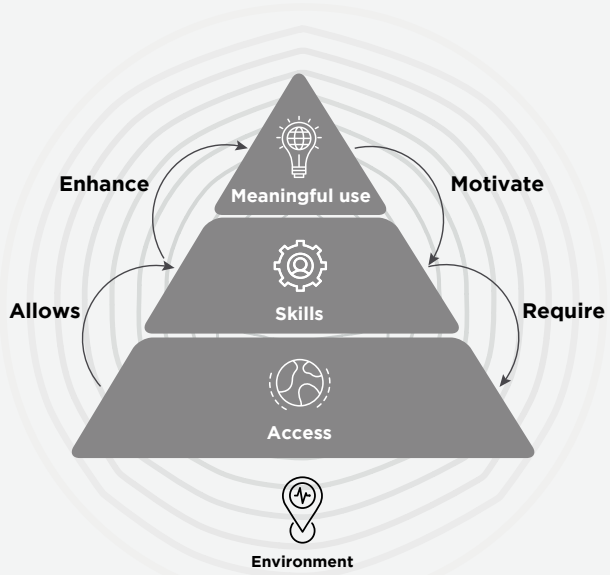


Figure 2. Relationships between digital inclusion's multiple dimensions

How to use the four dimensions of digital inclusion

By recognising the full spectrum of activities that contribute to digital inclusion, mobile operators can better understand their unique position and potential to drive social impact. Mapping efforts to the four dimensions of digital inclusion not only demonstrate value to stakeholders but also supports more strategic and coordinated investment in both existing and future initiatives. This holistic view enables mobile operators to identify gaps, scale what works and align digital inclusion more closely with both business goals and broader development outcomes.

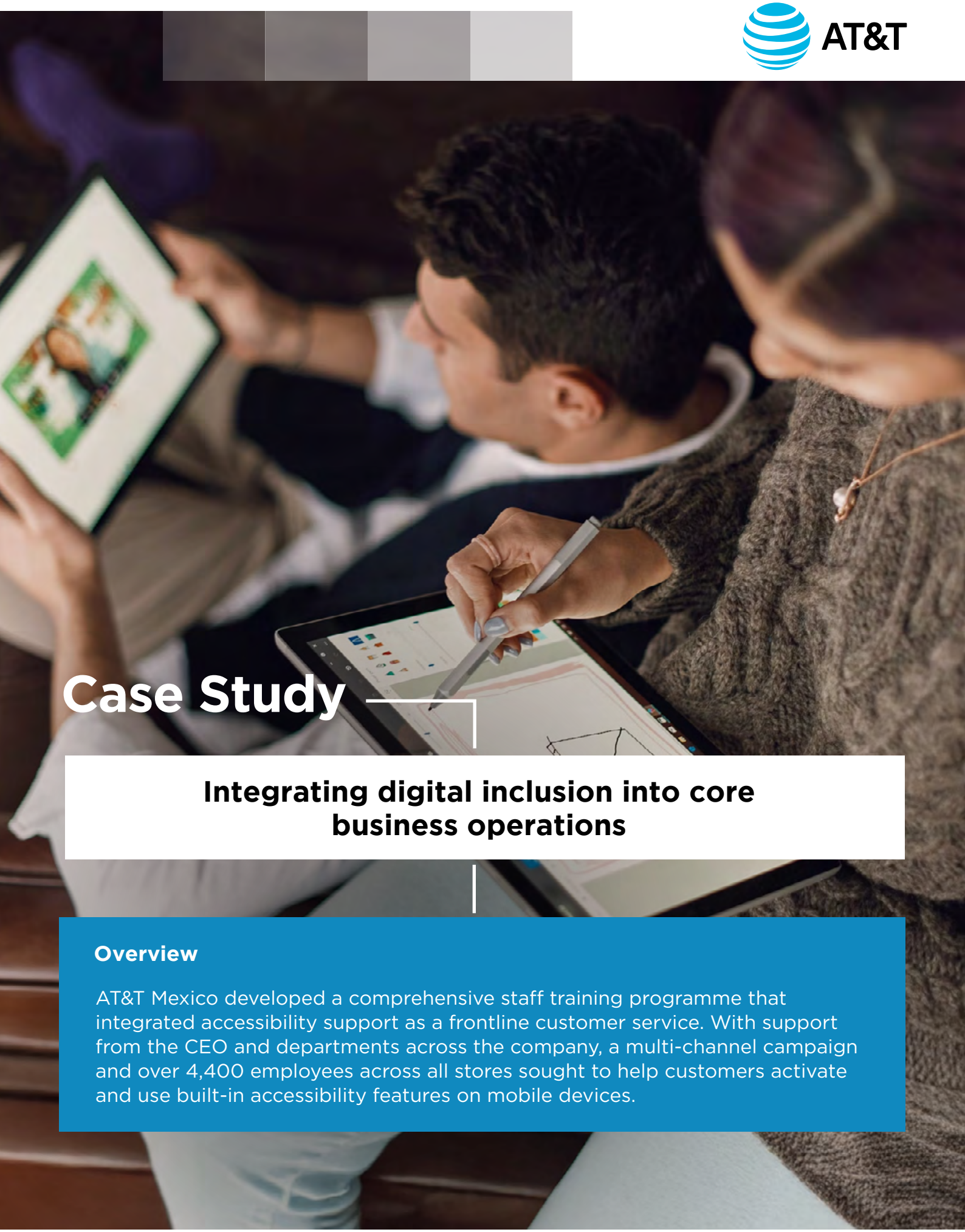
Key takeaways — 1.1 Defining digital inclusion

- Digital inclusion addresses digital divides along four dimensions: access, skills, meaningful use and a supportive environmentcfor digital technologies and tools.
- Mobile operators' digital inclusion efforts may address any one or several of these interconnected dimensions.
- Activities are often framed as corporate responsibility, social engagement strategy or product innovation, but they are also likely to have broader business value.

Read the following case study for an example of how AT&T advanced digital inclusion through meaningful action beyond digital literacy training or network expansion.

17. Adapted from: A. Nguyen, Y. Hong, and L. Gardner (May 2020) A Taxonomy of Digital Learning Activities for Digital Inclusion. Proceedings of the 28th European Conference on Information Systems (ECIS).

AT&T



Case Study

Integrating digital inclusion into core business operations

Overview

AT&T Mexico developed a comprehensive staff training programme that integrated accessibility support as a frontline customer service. With support from the CEO and departments across the company, a multi-channel campaign and over 4,400 employees across all stores sought to help customers activate and use built-in accessibility features on mobile devices.

AT&T

Oppurtunity

AT&T noticed that some customers with disabilities were struggling to fully utilise their phones. Instead of being a helpful tool, the device was becoming a barrier to inclusion. A survey revealed significant gaps in awareness of available accommodations, with 32% of respondents with disabilities declaring they could not identify features or applications that facilitated mobile phone use, despite these features being built into most devices.

This was a social opportunity to address accessibility, aligned with AT&T's commitment to connecting people with greater possibilities. It was also a business opportunity to differentiate AT&T's customer service and build strong customer loyalty through personalised support.

Strategy

AT&T implemented an integrated approach that made accessibility support a core component of their customer service model. The initiative required over 12 months to structure properly and involved cross-functional collaboration across marketing, human resources, finance, sustainability and legal departments. **The following aspects were key to this strategy:**

- **Nationwide staff training programme:** Trained 4,400 employees across all stores to guide customers in activating accessibility features.
- **CEO-backed organisational commitment:** Secured top-down support, ensuring the initiative flowed through every part of the company and aligned with AT&T's mission.
- **Integrated CRM data collection:** Implemented systems for sales staff to capture support data immediately after customer interactions to track implementation and identify improvement opportunities.
- **Multi-channel awareness campaign:** Created social media content featuring tutorials under one minute with audio, Spanish subtitles and Mexican Sign Language, now partnering with the foundation Yo También for a broader reach.

AT&T

Results

The integrated business approach delivered measurable impact for both customers and company performance. Staff have helped customers struggling with common things like arthritis, or unique challenges such as macular degeneration, to communicate more easily, and even return to work by learning to use adjusted screen sensitivity and voice dictation, and larger fonts and talkback functions.

The initiative has also been good for business. AT&T has seen improved store traffic, customer satisfaction and sales performance. The sales teams report the programme has become a valuable tool for closing sales. The initiative attracted a previously under-served audience while strengthening customer relationships and satisfaction across all segments.

Internally, the sales staff report a reinforced sense of purpose through seeing direct impact on customers' lives, with many employees feeling personally connected to the initiative through their own experiences or those of people close to them. The programme has also fostered empathy and strengthened team engagement.

Key insights

1. **Integrate digital inclusion into existing operations.** Training staff as part of standard service delivery creates sustainable impact without requiring additional infrastructure.
2. **Leverage existing capabilities before developing new solutions.** Many inclusion barriers can be addressed without heavy innovation.
3. **Secure organisational alignment from leadership.** Successful integration requires CEO backing and cross-functional collaboration.
4. **Design inclusion initiatives as business drivers, not cost centres.** Making mobile more easily accessible and useful improves customer satisfaction and sales performance.

1.2 The business case for digital inclusion

Despite its growing relevance, digital inclusion is still often seen as a philanthropic obligation rather than a strategic business priority. According to the World Benchmarking Alliance's (WBA) Digital Inclusion Benchmark, only 27 of 200 companies assessed scored at least 50 out of 100.

A compelling business case can shift digital inclusion from the margins to the core of corporate strategy, demonstrating how it supports revenue growth, market expansion, risk management and long-term competitiveness.[18]

Strategic benefits of digital inclusion

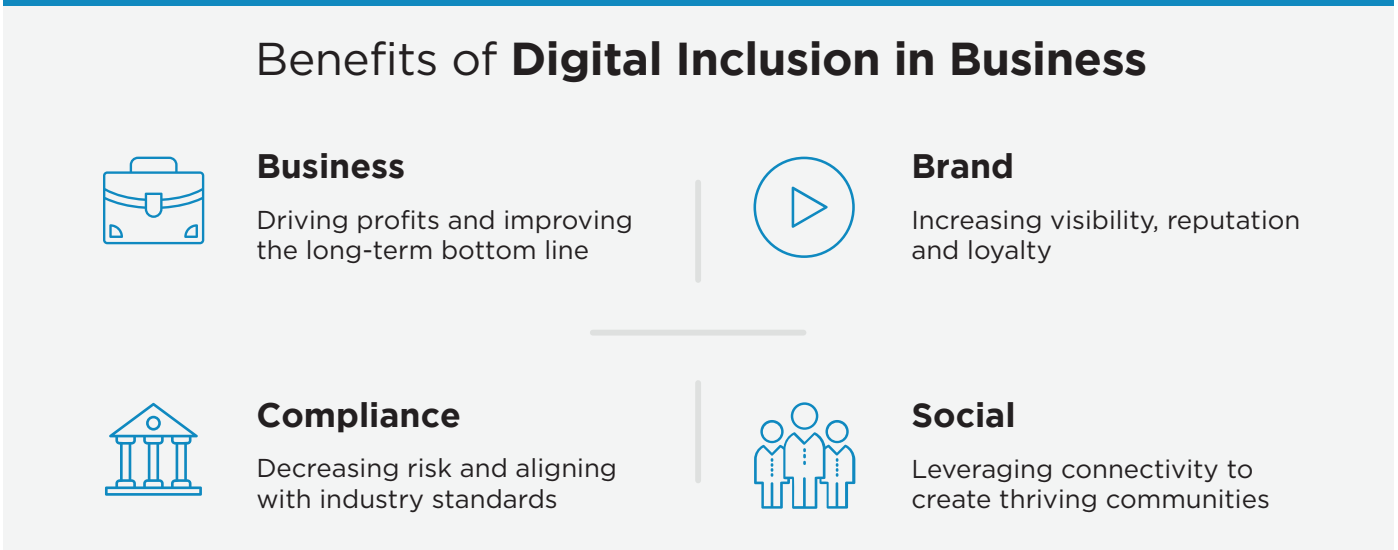
Rapid technological advancement and widespread adoption are transforming economies and cultures worldwide, with mobile connectivity serving as the backbone of much of this change[19]. As more aspects of daily life move online, digital inclusion is becoming increasingly important for individuals and mobile operators. It is a mistake to view digital inclusion solely as a loss leader or even a philanthropic expense[20]. Countries are increasingly developing digital inclusion agendas[21], while companies and foundations are joining forces with governments to leverage public–private partnership opportunities[22].

> **Digital inclusion is now a commercial and strategic imperative to mobile operations.**

Digital inclusion is now a commercial and strategic imperative to mobile operations. It is essential to reaching new markets, retaining customers, driving innovation and supporting the long-term sustainability of mobile-enabled economies[23].

The definition of digital inclusion covered four domains. Similarly, its benefits span four key areas: business, brand, compliance and social.

Figure 3. Benefits of digital inclusion in business



18. The Laotian Times (2025) Mind the B-Gap: Telcos see a compelling case for digital inclusion powered by cloud technology.
19. Future Today Institute (December 2024) The Era of Living Intelligence: Navigating the technology supercycle powering the next wave of innovation.
20. For example, MVNOs often target and reach under-served populations and the MVNO market is projected to have a compound annual growth rate (CAGR) of 8.3 per cent between 2025-2032. Fortune Business Insights (July 2024) Mobile Virtual Network Operator (MVNO) Market Size, Share & COVID-19 Impact Analysis.
21. UNDP (2024) From access to empowerment: Digital inclusion in a dynamic world.
22. World Economic Forum (2024) Fourth Industrial Revolution: Accelerating Digital Inclusion for 1 billion people by 2025.

Business Benefits

Acquiring new customers in untapped, high-growth markets,

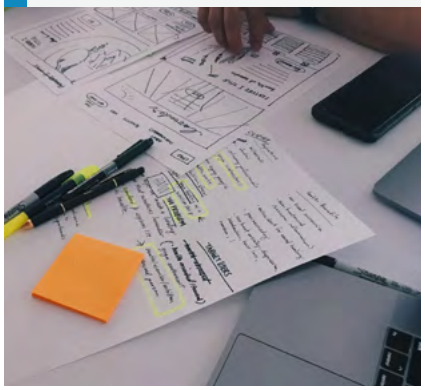
Increasing data usage, leading to higher average revenues per user (ARPU)

Strengthening customer engagement[24].

Driving innovation with diverse user insights and discovery of niche use cases (e.g. microenterprise, agriculture).[25]

Diversifying risk away from saturated segments.

Improving demand forecasting with new data streams.



Unlocking public-private co-investment and shared infrastructure.[26]

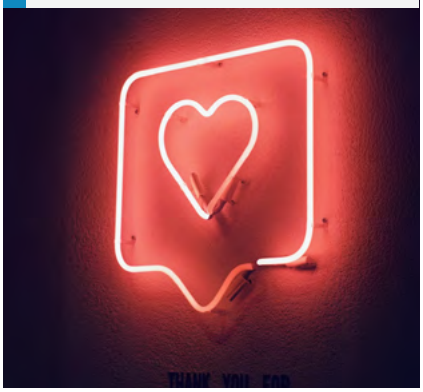
Creating potential for partnerships with funding from NGOs and multilateral institutions.[27]

23. "Expanding broadband access in underperforming regions could lead to a 5–7 per cent improvement in green productivity." O. Lyulyov, T. Pimonenko, and A. Kwilinski (2025). Digital inclusion for a sustainable future: Catalysing green economic growth. Sustainable Futures Volume 10.
24. "[The Mobile Internet Skills Training Toolkit] MISTT is proven to increase customer adoption and usage of mobile internet." GMSA (2025). Mobile Internet Skills Training Toolkit.
25. S. Stremersch, et al. (2024) Customer insights for innovation: A framework and research agenda for marketing. Journal of the Academy of Marketing Science.
26. UNDP (2024) From access to empowerment: Digital inclusion in a dynamic world.
27. Digital Cooperation Organization (2024) The development of the digital economy: Fostering public private partnerships.

Brand Benefits

Building customer preference for purpose-aligned brands.[28]

Enhancing trust and loyalty through digital inclusion transparency.



Driving higher engagement through purpose-driven work.[19]

Improving retention and policy risk.

Attracting talent through value-aligned recruitment.

Generating positive earned media.

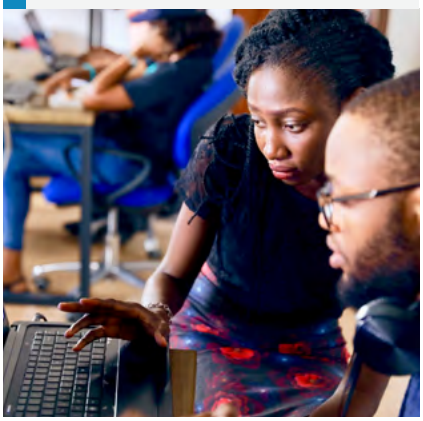
Increasing visibility with civil society and regulators.

Strengthening ratings and risk mitigation.

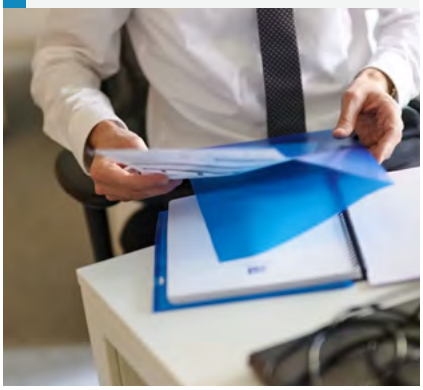
28. Edelman (2024) Edelman Trust Barometer 2024.
29. Deloitte (2025) 2025 Global Human Capital Trends.

Compliance Benefits

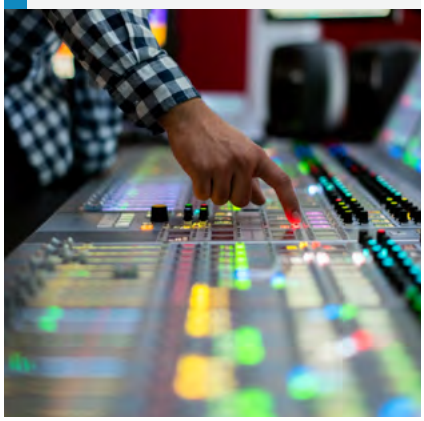
Satisfying universal service mandate.



Building goodwill for future spectrum and licensing negotiations.

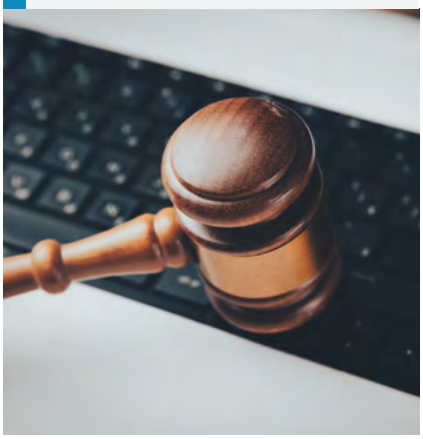


Aligning with national digital economy priorities.



Reducing litigation and policy risk.

Lowering costs through proactive compliance.

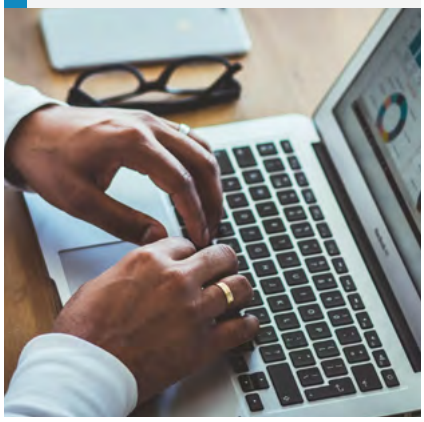


Unlocking access to grants, support and tax incentives.

Maintaining good standing in markets and countries.

Minimising risk of fines.

Aligning with SDGs-linked investment mandates.

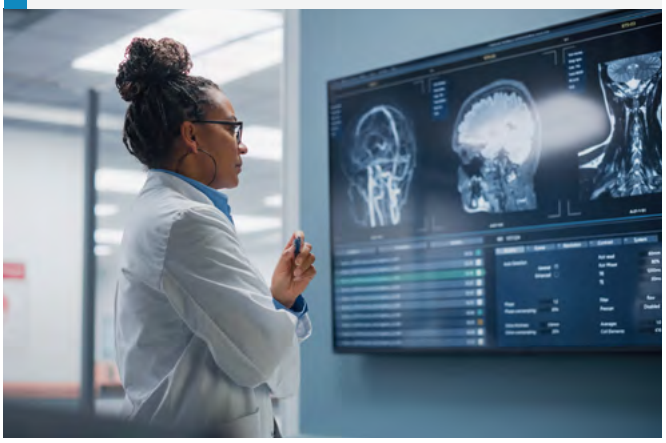


Social Benefits

Expanding access to education, employment and healthcare.[30]

Strengthening disaster resilience and access to financial services.

Accelerating progress of SDGs, including gender, education and health.[31]



Aligning with national development priorities through shared metrics.

Enabling better civic engagement outcomes.

30. UNESCO (2023) Digital Technologies for Education and Inclusion.
31. The GSMA (2024) 2024 Mobile Industry Impact Report: Sustainable Development Goals.
32. UNESCO Institute for Statistics (June 2018) A Global Framework of Reference on Digital Literacy Skills for Indicator 4.4.2.

Part 2 of this guide links these benefits to industry-standard key performance indicators (KPIs).

This list of benefits is not exhaustive, but it is essential for understanding and communicating the value of digital inclusion. While the social impacts of digital inclusion are important, stories of change alone do not fully capture the significance of closing digital divides to the mobile sector. By framing digital inclusion as both a social good and a multi-faceted business driver, mobile operators can build broader internal support and strategically align efforts across departments.

Additionally, mobile operators regularly contribute to closing digital divides through many aspects of their business, and may need to recognise and formalise existing efforts. This benefit is realised by integrating digital inclusion into core operations, moving beyond limited notions of corporate social responsibility.

Different timelines for measuring returns and change

Measuring the return on investment (ROI) for business, brand, social and compliance aspects requires different time horizons. In the early stages, digital inclusion efforts may not deliver immediate or clearly measurable returns. Over the long term, however, they can generate substantial benefits such as customer loyalty, expanded markets, improved consumer trust and greater resilience to market shifts.

Social change often happens gradually and within complex environment shaped by many other contributing factors. The effects of digital inclusion may not be immediately measurable but instead ripple outward over time — influencing education, employment, health and civic participation. **Recognising the scale and time horizon of both commercial and social impact helps set realistic expectations and more strategic,**

The risk of neglecting digital inclusion

Digital inclusion as a business strategy offers opportunity, but opting out of digital inclusion is not just opportunity costs, it carries real risks.

- **Risk of losing competitive advantage:** Companies that fail to prioritise digital inclusion risk falling behind competitors with both customers and investors, who increasingly value these initiatives.

- **Risk of losing out on talent:** Companies without meaningful digital inclusion engagement risk missing out on top employees and failing to motivate employees seeking a clear social mission.

- **Risk of 'social washing' accusations:** Token digital inclusion programmes or ineffective approaches expose companies to accusations of misleading consumers or masking negative impact, creating substantial brand and reputational risk.

- **Risk of regulatory penalties:** Companies that do not position themselves as leaders and allies in digital inclusion face fines and disadvantageous policies as governments increasingly regulate digital service delivery.

How to use the business case for digital inclusion

By articulating the value of digital inclusion, mobile operators can unlock internal support, resources and alignment needed to make robust, strategic investments that deliver returns for the company and society at large. Effectively leveraging this business case requires tailoring and embedding these messages into internal and external communications. Highlighting specific benefits that align with the priorities of different teams — such as revenue growth for commercial leaders, compliance for legal teams or talent retention for HR — helps build a multi-faceted, compelling case showing that positions digital inclusion as a smart, future-focused way of doing business.

Key takeaways — 1.2 The business case for digital inclusion

- **Embedding and aligning digital inclusion** with core business strategy delivers value across business performance, brand reputation, regulatory compliance and social impact
- **Building the business case for digital inclusion** depends on clear, audience-specific communication that links data and evidence of interventions to outcomes across all four dimensions.
- **Digital inclusion is a strategic investment** that drives future business growth and long-term sustainability.
- **Failing to prioritise digital inclusion carries risks** of competitive disadvantage, brand reputational damage, talent loss and regulatory penalties.

Example

Read the following case study for an example of how Deutsche Telekom created brand benefit value through digital inclusion.

Deutsche Telekom

Case Study

Building brand value through anti-hate speech digital inclusion

Overview

In 2020, Deutsche Telekom launched the #NoHateSpeech initiative to combat online hate and disinformation. Part social campaign and part practical education, the initiative addresses online culture as a barrier to digital participation.

The Opportunity

Deutsche Telekom observed growing hate and disinformation online —an atmosphere increasingly dividing society and creating barriers to digital participation by making online spaces feel unsafe and unwelcoming to active and potential users. This digital exclusion directly contradicted the company's core purpose of connecting people to each other.

The company felt that taking a clear stance against online hate could help make digital spaces more approachable and trustworthy. Deutsche Telekom also knew that demonstrating authentic commitment to digital inclusion could enhance its own brand while making the internet a safer space for all.

Strategy

Deutsche Telekom developed a cohesive approach that integrated corporate responsibility, brand management and communications teams. The strategy prioritised authentic engagement through partnerships and evidenced-based methods that could demonstrate measurable impact.

- **Multi-channel campaigns:** Awareness campaigns across TV, movie theaters, audio (radio, podcasts), social media, online and print, to reach broad audiences with consistent anti-hate messaging.
- **Digital literacy education:** Developed workshops and teaching materials through platforms like teach today.de, and topic deep dives on dedicated web resources to empower users with practical skills.
- **Strategic partnerships:** Established collaborations with NGOs, public institutions and like-minded companies to increase impact and ensure alignment with others.
- **Measurement framework:** Implemented KPIs based on Business for Societal Impact methodology, focusing on inputs (effort/ engagement), outputs, and impact.

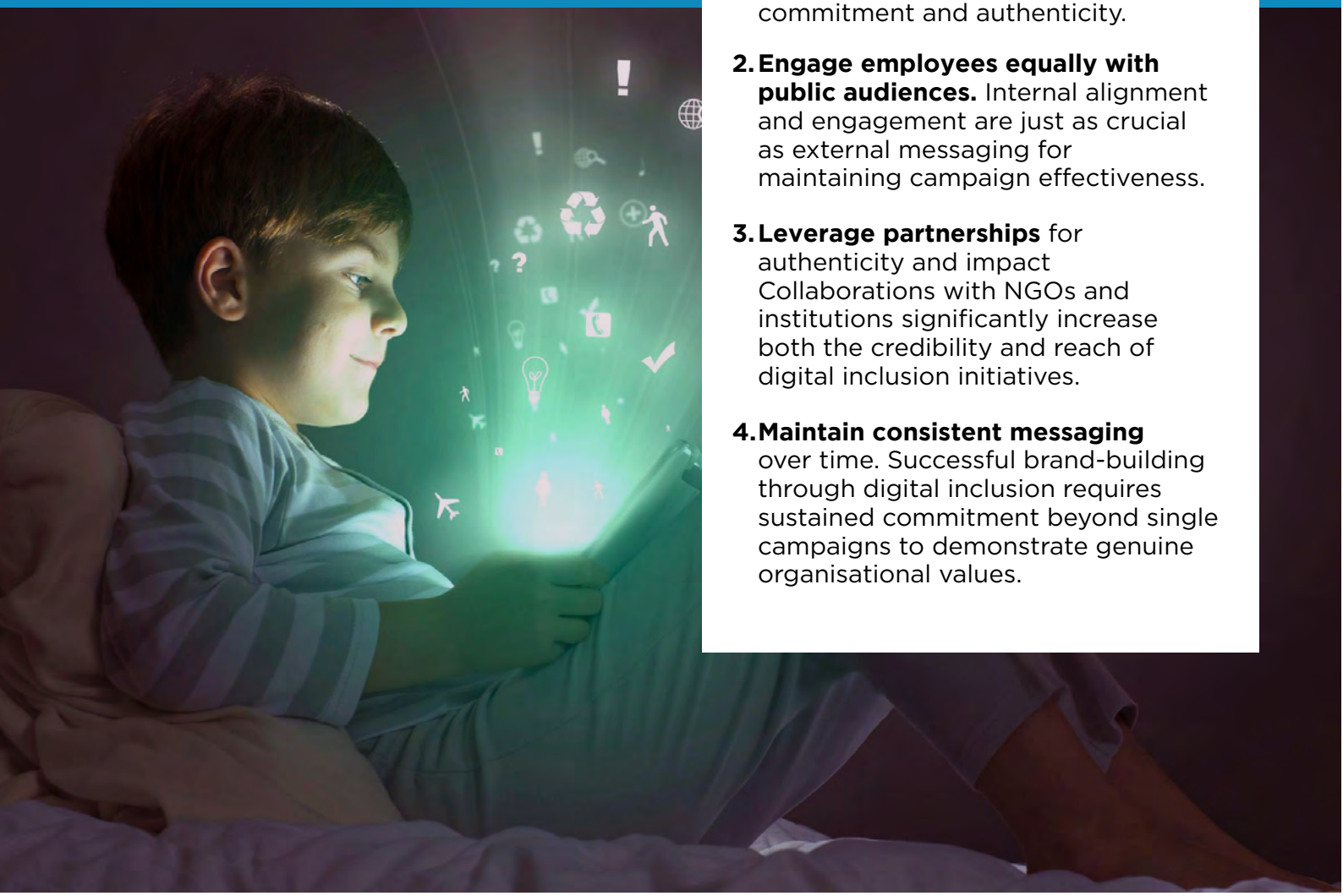
Results

The initiative delivered substantial, measurable impact across brand reputation and social benefit metrics. From 2020 through 2024, Deutsche Telekom's #NoHateSpeech campaign achieved a media reach of 3.8 billion and had 19.4 million individuals directly and indirectly benefit.

The initiative strengthened Deutsche Telekom's position as a socially responsible brand while generating authentic engagement with both internal employees and external audiences. By actively working to make digital spaces safer and more approachable, the campaign supported broader digital inclusion goals while reinforcing the company's core purpose and demonstrating how anti-hate speech efforts create measurable business benefits through enhanced brand reputation and community impact.

Key insights

1. **Secure top-management support.** Initiatives taking social-political standpoints require strong leadership commitment to maintain commitment and authenticity.
2. **Engage employees equally with public audiences.** Internal alignment and engagement are just as crucial as external messaging for maintaining campaign effectiveness.
3. **Leverage partnerships** for authenticity and impact Collaborations with NGOs and institutions significantly increase both the credibility and reach of digital inclusion initiatives.
4. **Maintain consistent messaging** over time. Successful brand-building through digital inclusion requires sustained commitment beyond single campaigns to demonstrate genuine organisational values.



1.3 Maturing digital inclusion

There is a wide variety of approaches to digital inclusion across business models, company culture, marketing and decision-making. As companies embed digital inclusion more deeply as a mindset — adding complexity and nuance to their strategy — they progress along what can be visualised as a digital inclusion maturity curve.

Figure 4. Digital inclusion maturity curve

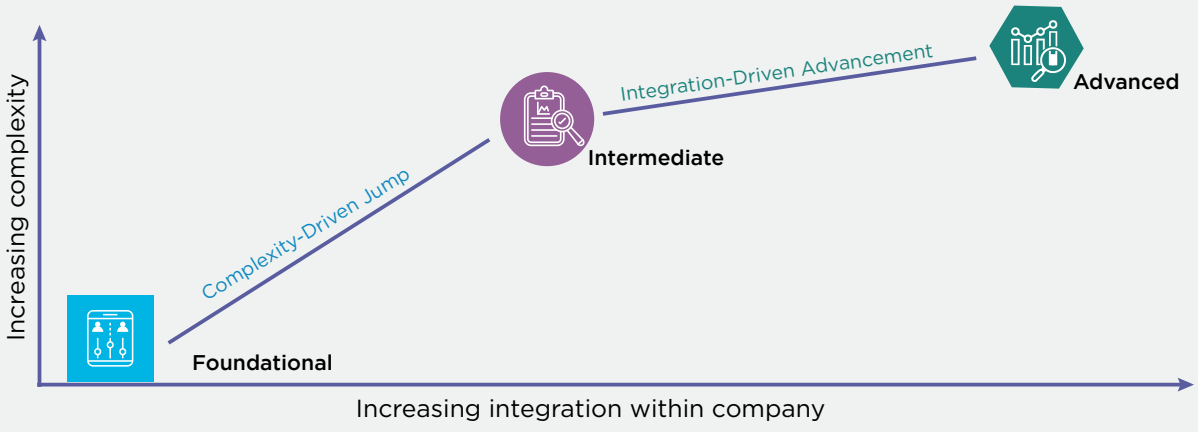


Table 2 outlines what these stages might look like across key aspects, and how mobile operators can evolve in their approach to digital inclusion. Companies may operate at different stages across different aspects, with flexibility in how teams and reporting are structured depending on organisational models. The goal is not uniformity but continuous progress toward more strategic, integrated and impactful digital

Table 2: Mindsets along the transformative journey of digital inclusion

ASPECT	FOUNDATIONAL	INTERMEDIATE	ADVANCED
Business strategy, motivation and framing	Community contribution and goodwill. Separate from core business, viewed mainly through risk mitigation and brand goodwill.	Compliance with regulations and standards, balancing risk and reputation. Focused on compliance and risk management, with some exploration of business alignment.	Strategic integration to drive competition, innovation and future-proofing. Drives innovation, new services, customer loyalty, competitive advantage and growth.
Digital inclusion initiatives	Emphasis on access (coverage and affordability), digital literacy and safety/privacy. Driven by partnerships and product relevance.	Holistic approach spanning all four dimensions: access, skills, meaningful use and supportive environment. Aligned with context-specific digital divides.	Holistic approach spanning multiple dimensions, tailored to specific digital divides. Grounded in scenario analyses and needs assessments, aligned to local priorities.

ASPECT	FOUNDATIONAL	INTERMEDIATE	ADVANCED
Positioning within the company	Housed in a philanthropy arm or standalone community engagement team. Employee volunteerism may be encouraged for community initiatives.	Managed by a dedicated compliance or sustainability team. Some workforce awareness and community engagement.	Embedded in senior leadership and integrated across multiple teams, with a core team in place. Employees across the company champion digital inclusion.
	For all models, there is flexibility for centralised or decentralised execution based on a company's structure, for example when working in local markets.		
Employees and Workforce	Employee volunteerism encouraged to support community engagement.	Growing awareness, with some training on digital inclusion; volunteerism expanding.	All employees champion digital inclusion, driving purpose, loyalty and talent attraction.
Data collection and use	Minimal evaluation and limited digital inclusion-specific data, tracking only simple outputs.	The digital inclusion team leads data collection but may have difficulty getting what they need from across the business. Data collection is often after the fact and used mainly for reporting rather than decision-making.	Data collection is proactively planned and supported from across the business. Key performance indicators are used to monitor initiatives and outcomes data informs both reporting and decision-making.
External	Occasional press releases and reports to project a positive image.	Regular reports to build a positive image, strengthen brand reputation and attract investment and partnerships.	Proactive, data-driven storytelling with tailored reporting for different stakeholders.

QUICK TIPS

Use the chart above as a self-assessment tool. Circle the description of each aspect that most closely reflects the company's current reality.

1. **Take stock of the aspects where the company is strongest — identify what is going well and build on this.**
2. **Note the aspects that could move to the next level with minimal effort and begin there.**
3. **Identify the aspects that seem the least mature — ask that would start to shift these aspects?**

Progressing along the digital inclusion maturity curve requires sustained cross-functional collaboration, internal communication and engagement. Shifting mindsets and embedding digital inclusion into core strategies does not happen overnight. The timeline to move from foundational to advanced digital inclusion may take years. Mobile operators can accelerate progress by unifying their vision for digital inclusion across the organisation. This involves building shared understanding, fostering leadership support and creating mechanisms for continuous learning and adaptation. Effective communication and engagement across the business, from top-down and bottom-up, are key to expediting this process.

Example

Read the following case study for an example of Orange's success in implementing a centralised digital inclusion strategy.

Case Study

Scaling digital inclusion through centralised strategy and local adaptation

Overview

Orange Digital Centres are a comprehensive network of 24 physical centres across capital cities in Europe, Africa and the Middle East. The Centres are operated through a unified framework that provide a cohesive strategy while allowing local teams to address regional digital skills gaps and employment needs.

The Opportunity

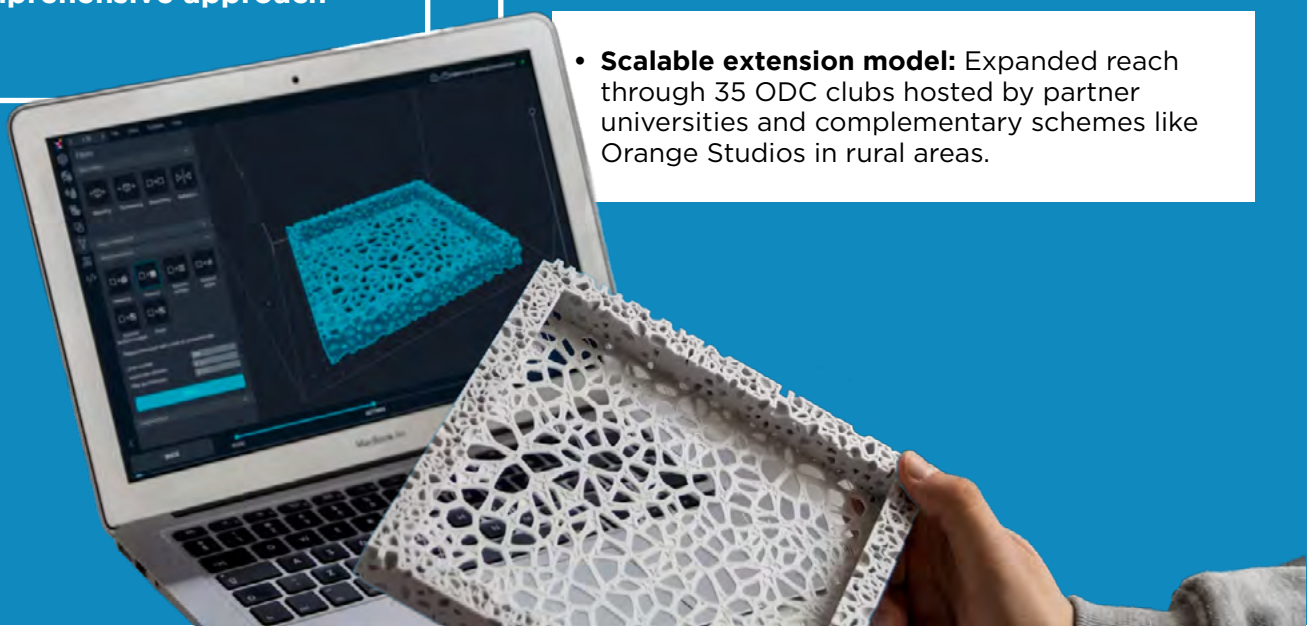
Orange identified massive digital skills gaps across its footprint that required coordinated but locally relevant responses. The European Commission has set ambitious targets of reaching 80% of adults with basic digital skills and 20 million ICT professionals by 2030. In African markets, just 10% of highly skilled digital jobs are filled by local talent. Orange recognised that being part of a solution for digital skills training would require both fidelity and flexibility. The company sought to have a consistent intervention while enabling local adaptation to specific market conditions and cultural contexts.

Strategy

In 2019, Orange committed to establishing Orange Digital Centres (ODCs) in the capital cities of every country withina its footprint by 2025. Orange established clear global standards for ODCs while leaving room for local teams to adapt programming to regional needs.

Their comprehensive approach included:

- **Unified infrastructure model:** Created standardised spaces hosting coding schools, Orange Fab incubators, FabLabs and Orange Ventures to host 100% free trainings everywhere.
- **Centralised governance with local flexibility:** Established Orange group oversight for performance management while enabling zone-specific coordination and country-level programme adaptation.
- **Strategic partnership framework:** Co-funding with the German Agency for International Cooperation which contributed an equivalent of 10 million to the project, and partnerships with development agencies, as well as supported local university collaborations
- **Regional programme differentiation:** European ODCs emphasised on tech job discovery, and online safety and inclusion for isolated populations, while African and Middle Eastern ODCs prioritised entrepreneurship and STEM skills.
- **Scalable extension model:** Expanded reach through 35 ODC clubs hosted by partner universities and complementary schemes like Orange Studios in rural areas.



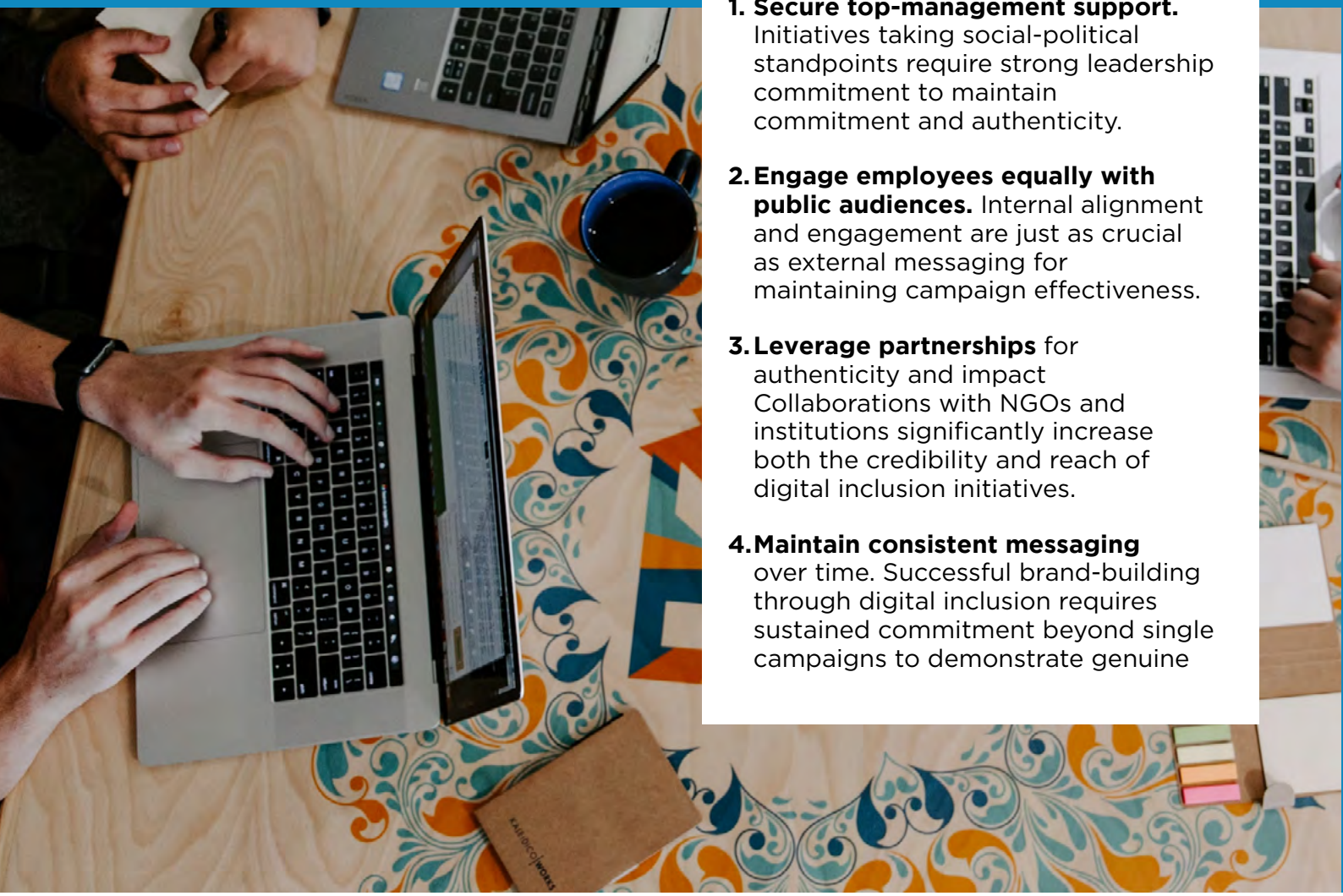
Results

The centralised strategy with local adaptation, delivered substantial scale across diverse markets. After four years, ODCs had nearly 500,000 participants, with 85% of alumni receiving at least three months of training. 85% of longer-term trainees reported finding employment, starting businesses or going back to school, although most of them had initially no diploma of any kind. The ODC network catalysed broader innovation ecosystems with 129 academic partners and 1,000 startups.

ODCs also clearly demonstrated business value, with customers familiar with ODC programmes showing higher brand preference and perceiving Orange as better understanding local culture. The initiative attracted international recognition and additional funding, positioning Orange as a trusted partner in helping achieve national digital inclusion goals.

Key insights

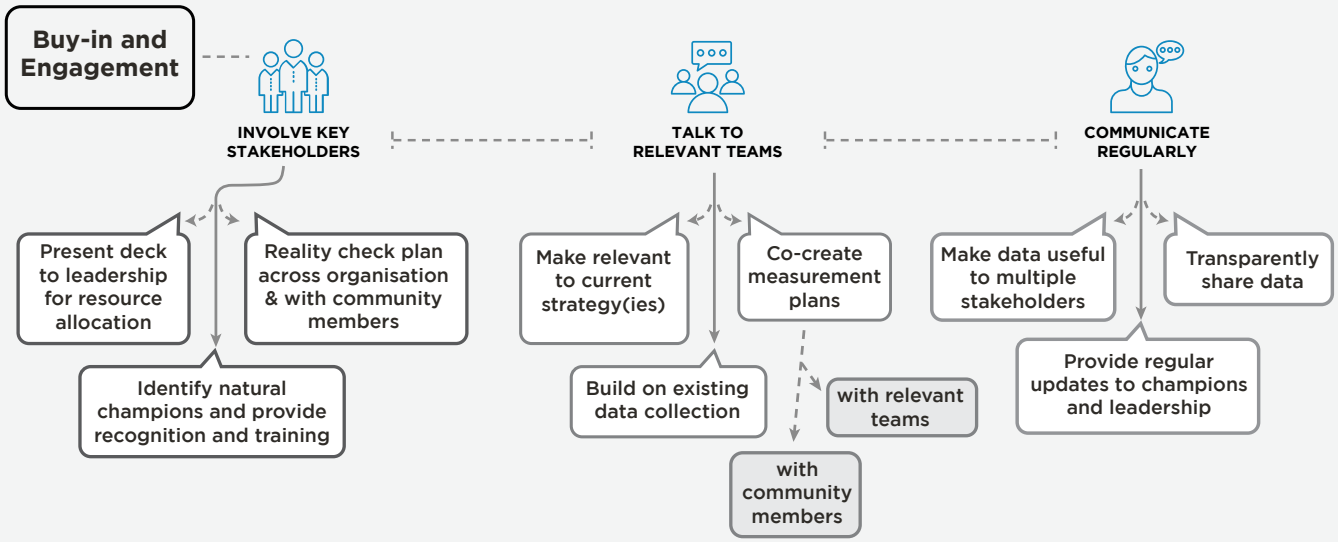
1. **Secure top-management support.** Initiatives taking social-political standpoints require strong leadership commitment to maintain commitment and authenticity.
2. **Engage employees equally with public audiences.** Internal alignment and engagement are just as crucial as external messaging for maintaining campaign effectiveness.
3. **Leverage partnerships** for authenticity and impact Collaborations with NGOs and institutions significantly increase both the credibility and reach of digital inclusion initiatives.
4. **Maintain consistent messaging** over time. Successful brand-building through digital inclusion requires sustained commitment beyond single campaigns to demonstrate genuine



Advancing the digital inclusion maturity curve

Effective communication is essential to shifting change in internal stakeholders' beliefs and behaviours. Targeted communication for specific stakeholder groups help mobile operators to realise the benefits of digital inclusion and move internal processes along the maturity curve. Figure 5 highlights the many small, repeated communication actions needed to advance the digital inclusion maturity over time. Table 3 identifies the diverse stakeholders who may require specific communication and involvement in digital inclusion strategy and actions.

Figure 5. Driving buy-in and engagement for digital inclusion



Specific stakeholder groups have unique motivations and interests in digital inclusion. Targeting communication to highlight both the benefits for each stakeholder and the role they can play increases the likelihood of success. Example key stakeholder personas and their perspectives on digital inclusion are provided in Appendix C to support communication and strategy planning.

Table 3. Digital inclusion internal and external stakeholders

Internal	External
CEO and leadership	Investors
Product	Shareholders
Environment, social and governance (ESG)	Customers
Partnerships	Partners
Finance	Governments
Legal and risk	Regulators
Marketing and communications	Community members
General employees	

Key takeaways – 1.3 Maturing digital inclusion

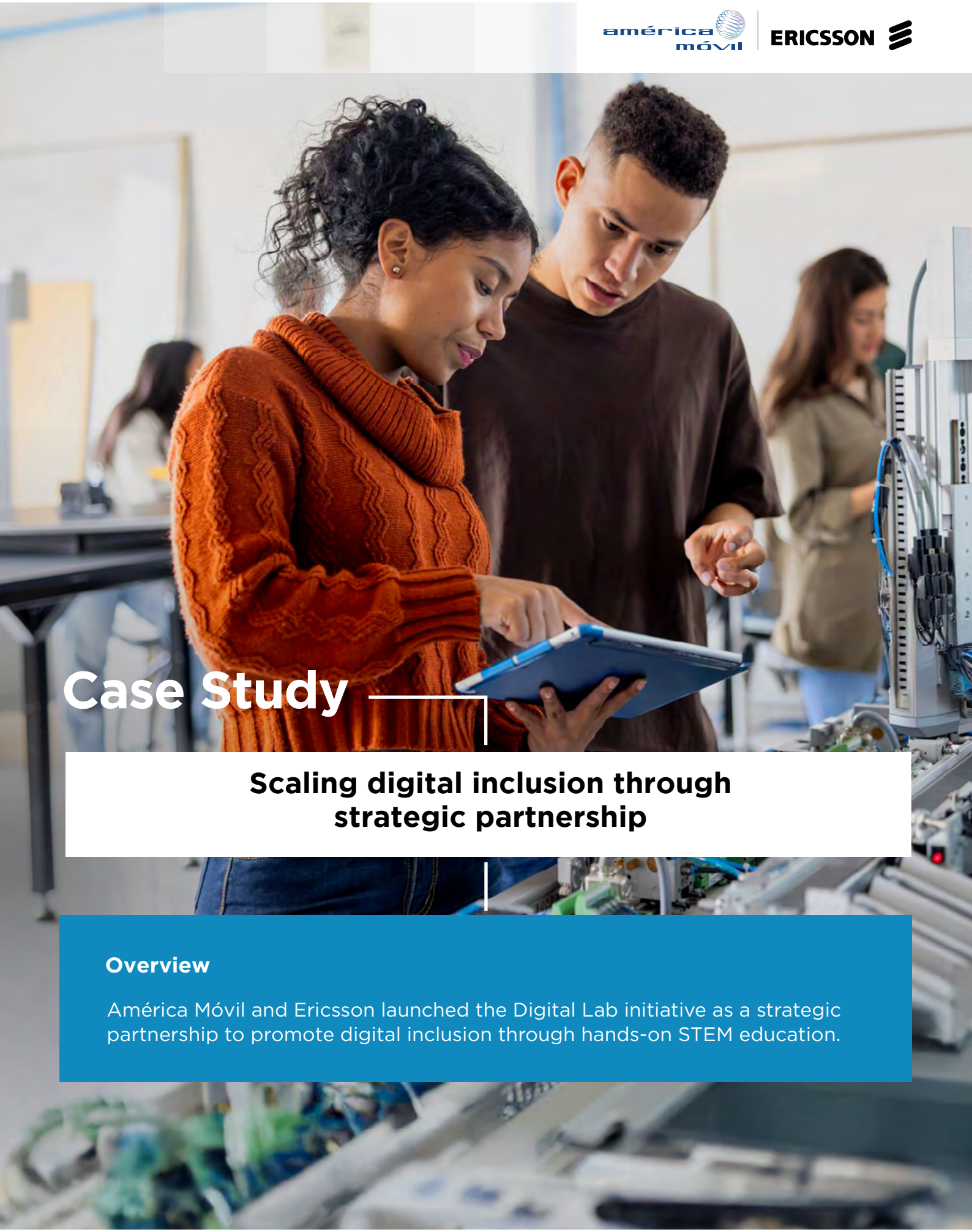
- Mobile operators progress along a maturity curve as digital inclusion becomes integrated into core business strategy, operations and culture
- Companies may be at different stages across different functions; the goal is not uniformity but continuous improvement toward more impactful and embedded digital inclusion practices
- Advancing along the maturity curve requires sustained communication and engagement, with tailored messaging that speaks to the distinct motivations and priorities of stakeholder groups campaign to demonstrate genuine organisational values.

How to use the digital inclusion maturity arc and mindsets

Mobile operators can use the maturity curve and associated mindsets as reflective tools to understand where they sit across different aspects of digital inclusion. By knowing their current position, mobile operators can identify targeted actions to move digital inclusion efforts forward. future-focused way of doing business.

Example

Read the following case study for an example of how América Móvil partnered with Ericsson on digital inclusion to advance mutual interests.



Case Study

Scaling digital inclusion through strategic partnership

Overview

América Móvil and Ericsson launched the Digital Lab initiative as a strategic partnership to promote digital inclusion through hands-on STEM education.

The Opportunity

Together, América Móvil and Ericsson sought to address a clear digital divide: lack of access to quality digital education in under-served communities across Latin America. To address this divide, they needed more than just technology they needed a partnership.

Each organisation brought distinct strengths to the table:

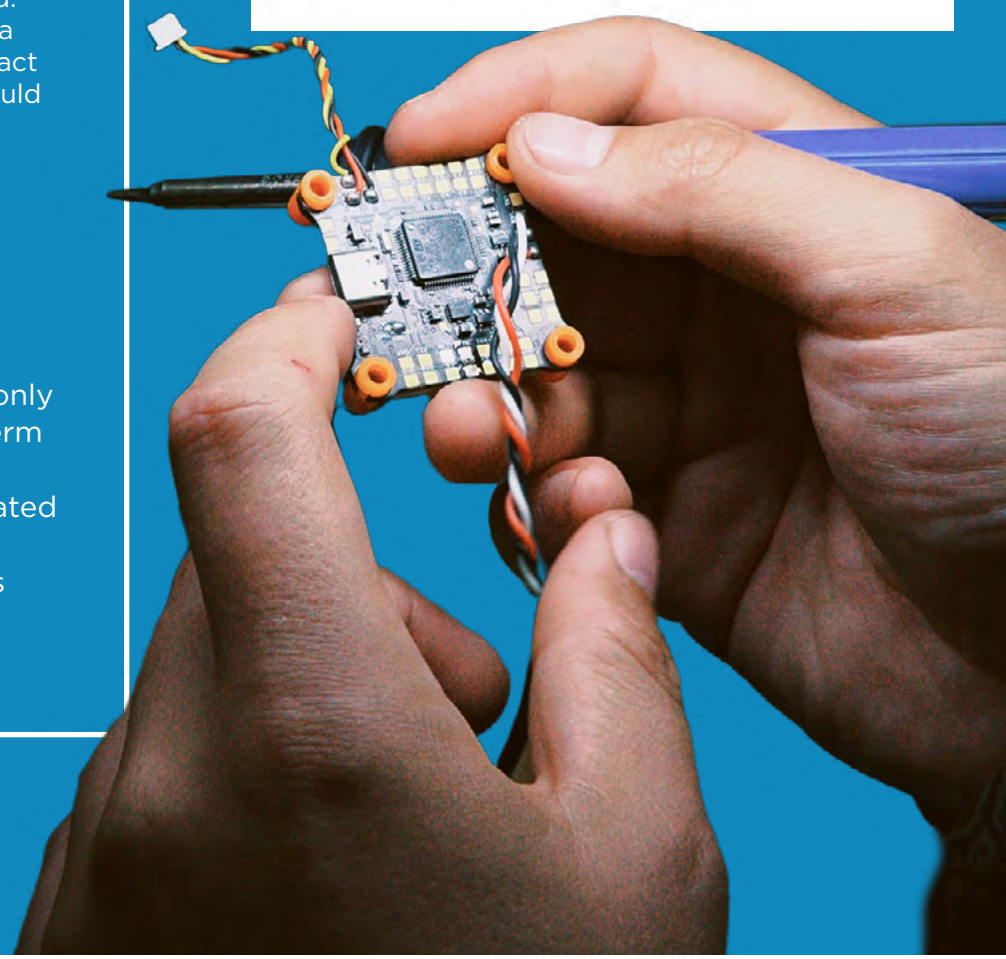
- **América Móvil:** Extensive regional footprint, infrastructure and commitment to social impact.
- **Ericsson:** Global experience in educational innovation through its Connect to Learn programme.

Their shared goal was to empower the next generation with the skills and confidence to thrive in a digital world. Through collaboration, they created a replicable model for sustainable impact through — taking on what neither could do alone. With a replicable model in place there was opportunity to drive systemic change.

Strategy

The model was designed not only for impact but also for long-term sustainability and community ownership: Together, they created not just a programme, but a blueprint for how partnerships can drive systemic change in digital education.

- **Clear partnership governance:** Established mutual respect, aligned values, well-defined roles and a shared governance model for smooth coordination.
- **Scalable framework:** Designed the programme to be replicable across América Móvil's subsidiaries throughout Latin America through a flexible curriculum and volunteer-driven implementation.
- **Local adaptation:** Built flexibility to tailor content, teaching styles and activities to specific community contexts and needs.
- **Personalized approach:** Ensured individual attention to maximise student engagement and support.



Results

The partnership delivered measurable impact that exceeded what either organisation would have been capable of alone.

Short-term impact: The programme is still new, but has grown from an initial 70 students to over 500 in just six months. For many participants, this has been their first creative, hands-on experience with technology. Students have demonstrated great enthusiasm, gained confidence and the initiative received positive feedback from families, community members, public institutions and potential partners.

Long-term potential: The initiative supports América Móvil's broader Digital Divide Strategy and is planned for expansion to other communities.

Internal benefits: The collaboration fostered cross-departmental teamwork at América Móvil, bringing together Corporate Social Responsibility (CSR), operations, communications and technology teams around a shared mission. It also reinforced a culture of innovation and social responsibility.

Key insights

1. **Secure top-management support.** Initiatives taking social-political standpoints require strong leadership commitment to maintain commitment and authenticity.
2. **Engage employees equally with public audiences.** Internal alignment and engagement are just as crucial as external messaging for maintaining campaign effectiveness.
3. **Leverage partnerships** for authenticity and impact Collaborations with NGOs and institutions significantly increase both the credibility and reach of digital inclusion initiatives.
4. **Maintain consistent messaging** over time. Successful brand-building through digital inclusion requires sustained commitment beyond single campaigns to demonstrate genuine organisational values.

1.4 Making evidence-based choices about digital inclusion investments for social impact

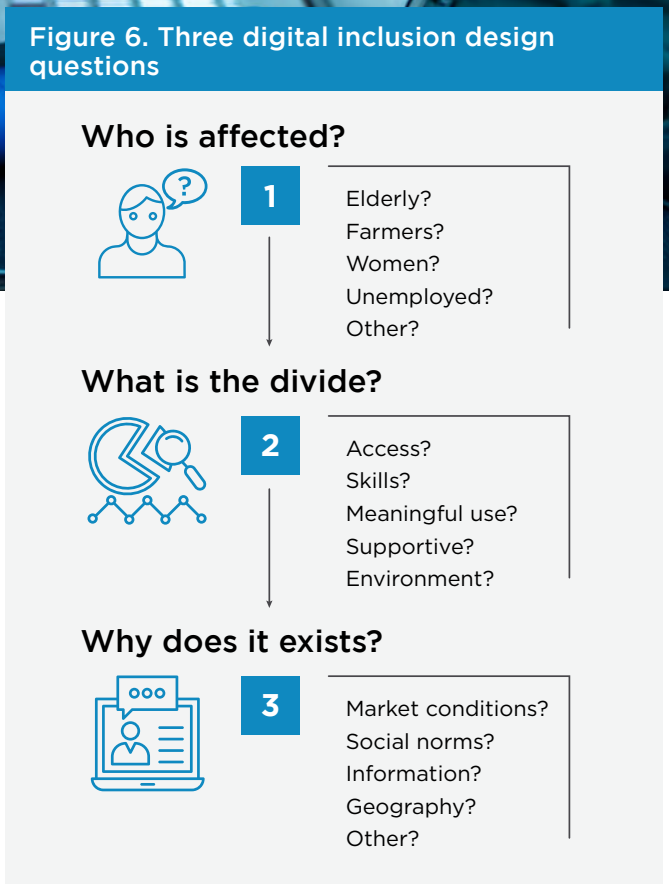
If digital inclusion is about bridging digital divides, then actions and investments must be designed and selected according to the specific nature of those divides. Not all digital gaps are the same. They vary by context, community and individual circumstances — and so must the approaches used to address them.

Using data to understand digital divides

Creating meaningful digital inclusion interventions requires understanding the real needs and tangible issues faced by customers and communities in accessing and using mobile services. This means moving beyond assumptions and using data to make informed decisions about where to invest and which issues to prioritise.

Every context has its own set of digital divides that affect different groups in different ways and for different reasons. For example, the access gap faced by elderly rural populations may look very different from the affordability or confidence gap experienced by low-income youth in urban areas. When designing solutions — whether new services, targeted outreach, community programmes or infrastructure investments — it is essential to begin with a clear understanding of who is affected, what the gap is and why it exists. Figure 6 provides a simple framework to help guide this process.

Figure 6. Three digital inclusion design questions

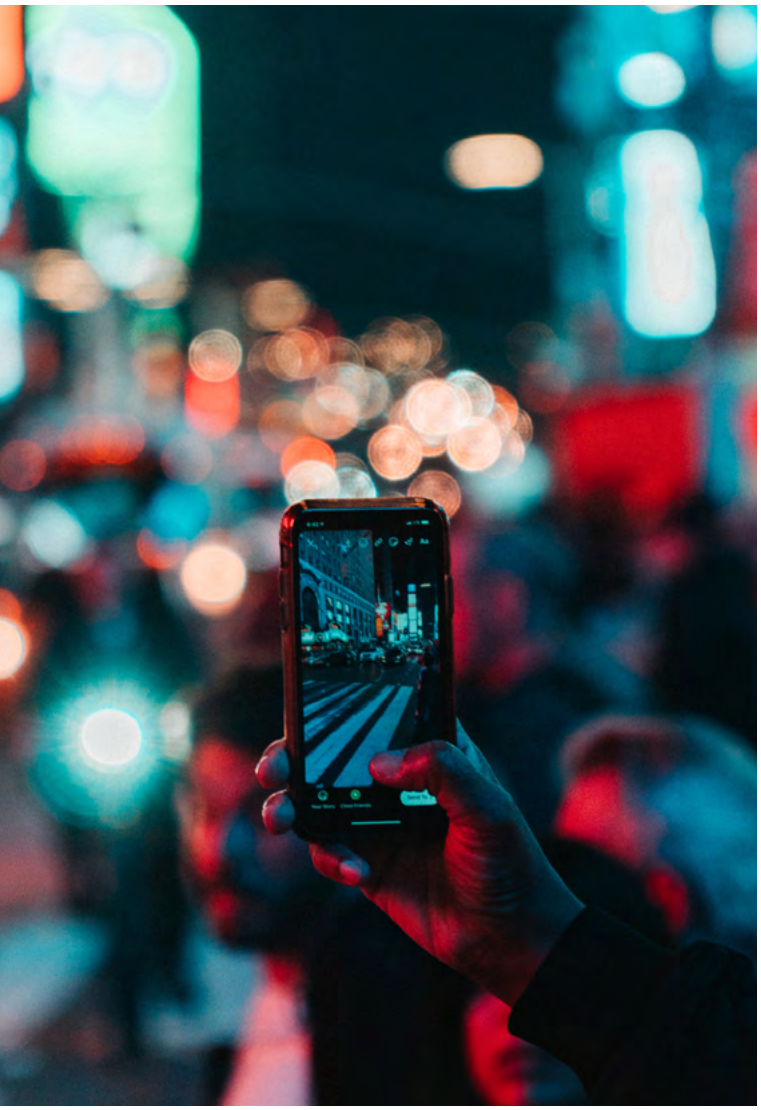


Mobile operators can draw on a variety of data sources and local insights to understand the nature of a digital divide in a given context. These might include internal network and customer data, national and regional statistics, academic or civil society research, as well as partnerships with local organisations.

Potential data sources and strategies to identify digital divides

INTERNAL

- **Coverage and usage analytics:** Identify geographic areas with low network penetration, high dropout rates or consistently low data usage.
- **Device and SIM activity data:** Understand which devices are in use and how they are used (e.g. smartphone vs. basic phone; voice vs. data).
- **Customer segmentation:** Analyse usage patterns by age, gender, location or socio-economic group (where permissible) to reveal disparities.
- **Customer feedback channels:** Frontline staff vand retail agents can provide practical insights into customer barriers.



EXTERNAL

- **National ICT and telecom regulators' reports:** Data on digital access, mobile penetration and service affordability.
- **Census data and national household surveys:** Provide detail on income, education, gender, disability and urban/rural divides.
- **World Bank, ITU, GSMA Mobile Connectivity Index, and UN agencies:**
  - GSMA Mobile Coverage Maps and Mobile Connectivity Index (MCI) show access, affordability and digital skills readiness by country or region.
  - United Nations Development Programme (UNDP) Digital Readiness Assessments and International Telecommunication Union (ITU) Measuring Digital Development reports provide contextual analysis of national digital ecosystems.
  - Alliance for Affordable Internet (A4AI) and other global coalitions often publish affordability benchmarks and digital policy assessments.
- **Academic research:** Local universities may provide studies on digital exclusion or related socio-economic issues.
- **Civil society and community organisations:** Nonprofits and community groups focused on digital rights, education, rural development or gender equity can offer insights into lived experiences. Partnerships with local government, NGOs and businesses can also enable data sharing or co-design opportunities to understand and address divides collaboratively.

From digital divide to social benefit

It is important to remember that digital inclusion is a means to an end, not an end in itself. Equitable access to technology matters because of what it enables —education, social connection, healthcare, financial inclusion and more. While it is straightforward to count participants in a digital literacy class or rural customers on a new 4G network, these are only intermediate outcomes. The ultimate social impact of digital inclusion lies in how expanded skills and access translate into improved lives Unlocking this potential requires designing interventions aimed at social change for specific populations — and measuring how, and how much, those intervention contributed to that change.

AI

Bridging or creating digital divides?

Bridging Divides	Creating Divides
Language and accessibility AI-powered translation tools and voice interfaces can help overcome literacy barriers and language obstacles that have traditionally excluded certain populations from digital services. Accessibility features such as screen readers and voice recognition have also improved digital access for persons with disabilities. **Optimising networks** The International Telecommunication Union (ITU), the GSMA and others suggest that AI can optimise network infrastructure deployment to increase efficiency, enhance user experience and revenue growth.	**Access to advanced tools** AI applications often require high-quality devices and can be expensive to use, deepening divides between well-resourced regions or institutions and those without resources. **Bias and representation** If AI models are built on data skewed toward privileged groups or rely on opaque processes, existing inequalities can be reproduced or even amplified. **Skills and economic gaps** The evolution of AI places disproportionate demands on education and upskilling. Those unable to keep pace with rapid developments risk being left behind, even if they have basic digital access. This can intensify wage inequality and economic exclusion for people lacking the resources to participate in AI-driven economies.

The true impact of digital inclusion lies not in the technology itself but in how it empowers people to participate fully in society.

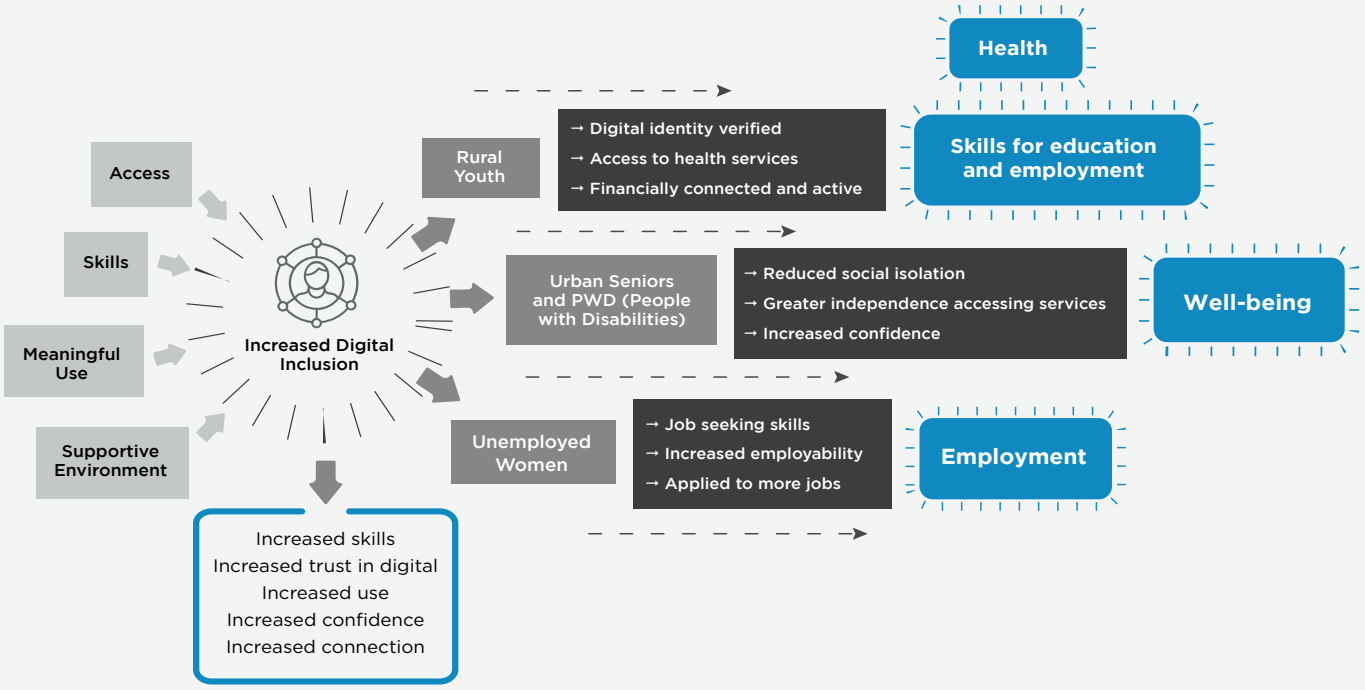
According to the United Nations Development Programme (UNDP) Digital Inclusion Playbook, **the outcomes of digital inclusion efforts can include:**

- Enabling full and flourishing lives (e.g. education, healthcare, leisure, social connection);
- Unlocking economic potential (e.g. financial savings, employment);
- Promoting social cohesion;
- Enhancing governance systems.

These are the outcomes against which interventions should be targeted and results measured.

Figure 7 illustrates the flow from digital inclusion efforts to social outcomes. The intermediate outcomes — such as increased skills, trust and confidence — are just that: intermediate. Digital inclusion is a foundation, not the finish line; its value lies in the opportunities it unlocks.

Figure 7. Mapping digital inclusion to example social outcomes



How to use this to make evidence-based choices about digital inclusion programmes and actions?

It is critical to design interventions with a clear understanding of the digital divide being addressed. While more advanced social intervention design would require its own guide, the following framing design questions provide a strong foundation.

- Who is the intervention for?
- What is the nature of the gap?
- Why is there this gap?

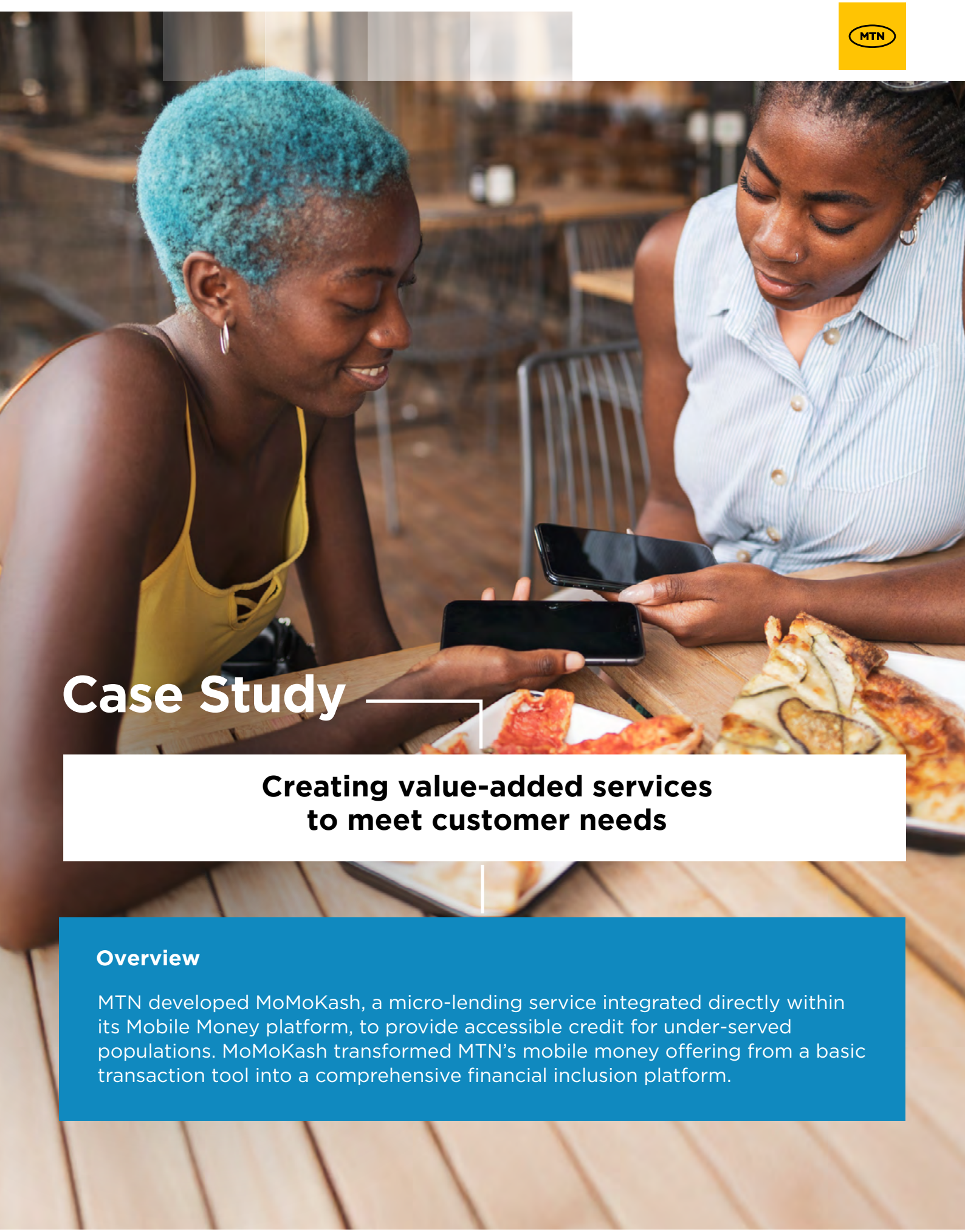
Mobile operators should gather and use data about specific gaps to inform their choices and adopt an outcome-focused approach.

Key takeaways – 1.4 Making evidence-based choices about digital inclusion investments for social impact

- Digital inclusion must bridge real digital divides, and understanding these divides — along with their root causes — requires data. Digital inclusion is not just about access to or use of technology; it is a pathway to social outcomes that transform lives and communities.

Example

Read the following case study for an example of how MTN used data on a digital divides to design a viable new product.



Case Study

Creating value-added services to meet customer needs

Overview

MTN developed MoMoKash, a micro-lending service integrated directly within its Mobile Money platform, to provide accessible credit for under-served populations. MoMoKash transformed MTN's mobile money offering from a basic transaction tool into a comprehensive financial inclusion platform.

The Opportunity

MTN identified a critical gap in access to financial services that created barriers to economic participation. In Côte d'Ivoire specifically, only 41% of citizens had access to financial services in 2017, with merely 7% holding registered bank accounts. This exclusion meant individuals often had no credit profile, making it difficult to access housing, credit cards or financial help in a crisis.

MTN recognised that 72% of unbanked adults already possessed mobile phones. There was significant potential for digital financial solutions to bridge the financial services gap while creating a meaningful use case to drive deeper engagement with MTN's Mobile Money platform.

Strategy

MTN took a comprehensive, data-driven approach that prioritised understanding user insight and regulatory collaboration. They recognised that success required more than just simply launching another financial product; it demanded:

- **Deep user research:** MTN conducted extensive research into the financial habits, needs and challenges of the under-served populations, including how existing informal solutions such as airtime advances were already serving unmet needs.
- **Iterative development:** Used early testing and pilot programmes to refine the product before a full-scale launch.
- **Regulatory collaboration:** Proactively established partnerships with multiple regulatory bodies to ensure compliance across both financial and telecommunications sectors.
- **Cross-functional integration: Internally, MTN brought together market research, product development, data science, risk and compliance, legal and customer experience teams to create a cohesive solution.**
- **Creative problem-solving:** Applied innovation such as developing machine learning for alternative credit scoring. Other aspects required simple but crucial solutions, like ongoing financial literacy education for new borrowers to prevent over-indebtedness.

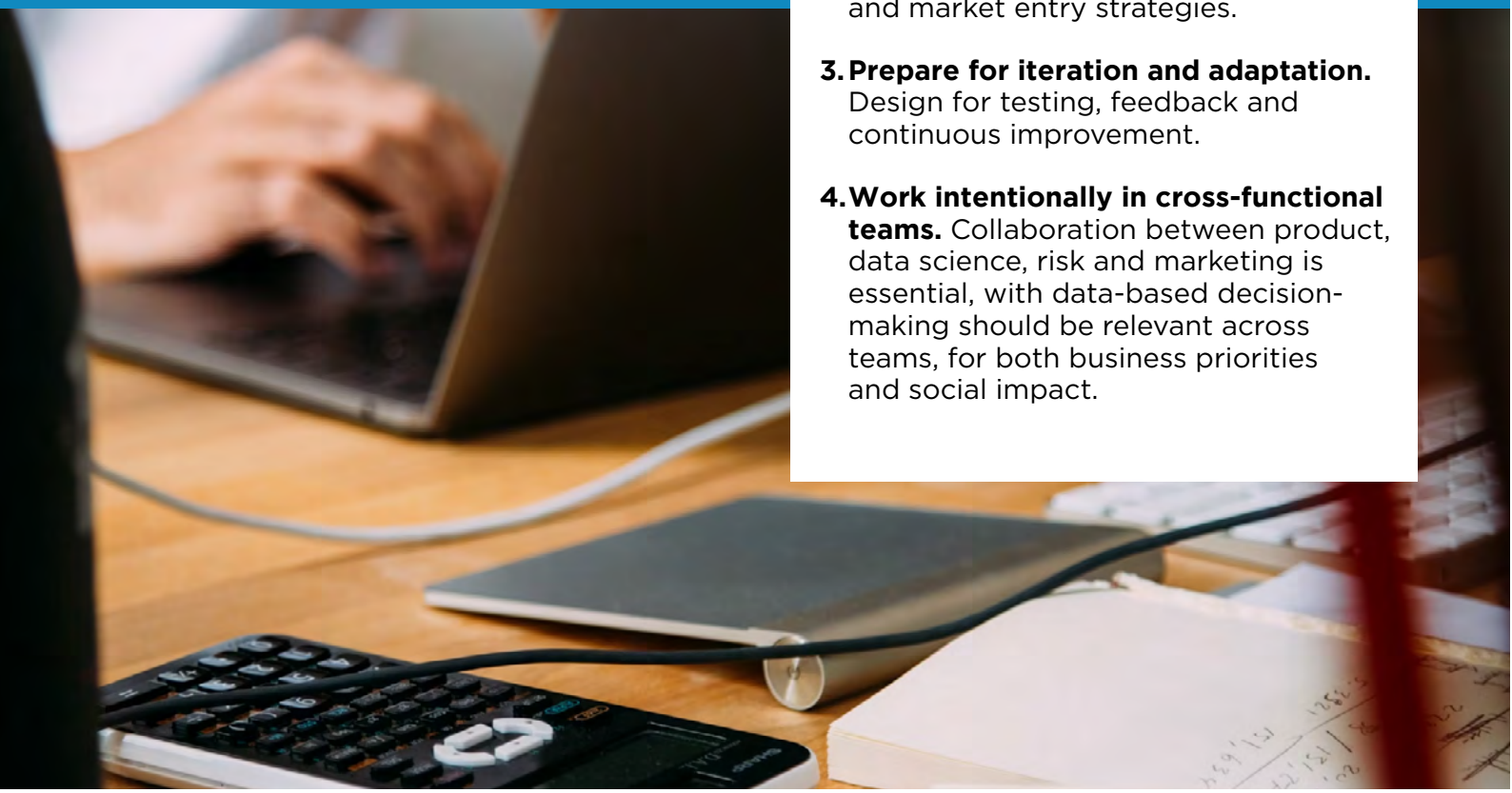
Results

The impact was both immediate and transformative. MTN's BankTech platform disbursed a record $592 million in loans, in the first quarter of 2025 alone, demonstrating the massive unmet demand for accessible financial services. MTN increased Mobile Money registrations and active users and earned positive media attention for the financial inclusion efforts.

- **Customer benefits:** MoMoKash is creating digital credit histories for previously excluded users, opening doors to essential credit that improves quality of life.
- **Business value:** The service has generated sustainable revenue streams through increased transaction volumes and loan interest, while strengthening MTN's position as a socially responsible innovator.
- **Internal impact:** The initiative helped foster a culture of innovation and data-driven problem-solving while strengthening cross-functional collaboration. MTN is now recognised as a key partner in achieving national financial inclusion goals by regulators and policymakers.

Key insights

1. **Start with deep user research.** Understand pain points and how informal solutions already meet unmet needs, rather than beginning with product assumptions.
2. **Build proactive regulatory partnerships.** Regulatory frameworks significantly shape product offerings and market entry strategies.
3. **Prepare for iteration and adaptation.** Design for testing, feedback and continuous improvement.
4. **Work intentionally in cross-functional teams.** Collaboration between product, data science, risk and marketing is essential, with data-based decision-making should be relevant across teams, for both business priorities and social impact.



Measurement and evaluation

Part 2

2.1 Why evaluate digital inclusion outcomes

Making evidence-based decisions about closing digital divides requires data on what works, for whom, under what conditions and how much impact an activity can have. Evaluation is the practice of collecting this evidence and interpreting it to inform decisions, strategy and communications about digital inclusion efforts and their outcomes.

Risks of skipping evaluation

- Inability to justify digital inclusion investments internally.
- Lack of evidence to document and share positive social impacts.
- Claims about digital inclusion benefits may not hold up to public scrutiny.
- Continued investment in activities that have minimal, no or even negative impacts.
- Missed opportunities and innovations.

***This guide presents information on evaluating digital inclusion efforts specific to mobile network operators.** Other useful resources on evaluating digital inclusion more broadly include the United Kingdom's Digital Inclusion Evaluation Toolkit and New Zealand's Evaluating Digital Inclusion Initiatives Guidance Document

'SOCIAL WASHING.' What is it and what is the risk?

Social washing refers to when companies make superficial, misleading or exaggerated claims about their social impact or commitment to social causes without meaningful action or results to back them up. It is the social equivalent of the term greenwashing.

CAUTION:
When the available data for reporting is not as robust or useful enough, it is easy to inadvertently engage in social washing. Evaluation can help avoid this risk.

Social washing can lead to:

Legal and regulatory risks

- False claims about coverage or accessibility programmes may trigger regulatory investigations and/or increased scrutiny.
- Governments may impose stricter requirements or penalties if operators are seen as not genuinely committed.

Brand and commercial risks

- Digital inclusion shortfalls or inauthentic initiatives are easily exposed by consumers and media, often gaining wide coverage and sometimes becoming political issues.
- Loss of customer trust, including potential boycotts or negative sentiment campaigns.
- Competitive disadvantage if rivals demonstrate genuine digital inclusion leadership.
- Difficulty attracting top talent, as employees increasingly evaluate employers on authentic social impact
- Inability to stand up to investor scrutiny.

Moving evaluation practices along the digital inclusion maturity curve

In measuring digital inclusion, it is important to distinguish between outputs and outcomes.

Outputs measure and count the actions taken. They communicate what a mobile network operator did, but not what resulted from that activity.

Examples include:

- Number of people trained;
- Views or visits to an online resource;
- Number of customers benefiting from a ditscount or discounted device

Outcomes assess and measure changes or benefits to individuals and communities.

Examples include:

- Percentage of trainees reporting increased confidence in using the internet;
- Increased uptake of services by under-served users after expanded coverage;
- Decrease in isolation among seniors after attending digital skills classes.

Outcomes are harder metrics to capture but are essential for making the case for digital inclusion both internally and externally. The purpose of digital inclusion work is to get to achieve long-term impact — the result of outcomes. For example, while an output might be "number of seniors participating in a digital skills course," the related outcome might be "a decrease in self-reported isolation." Isolation is

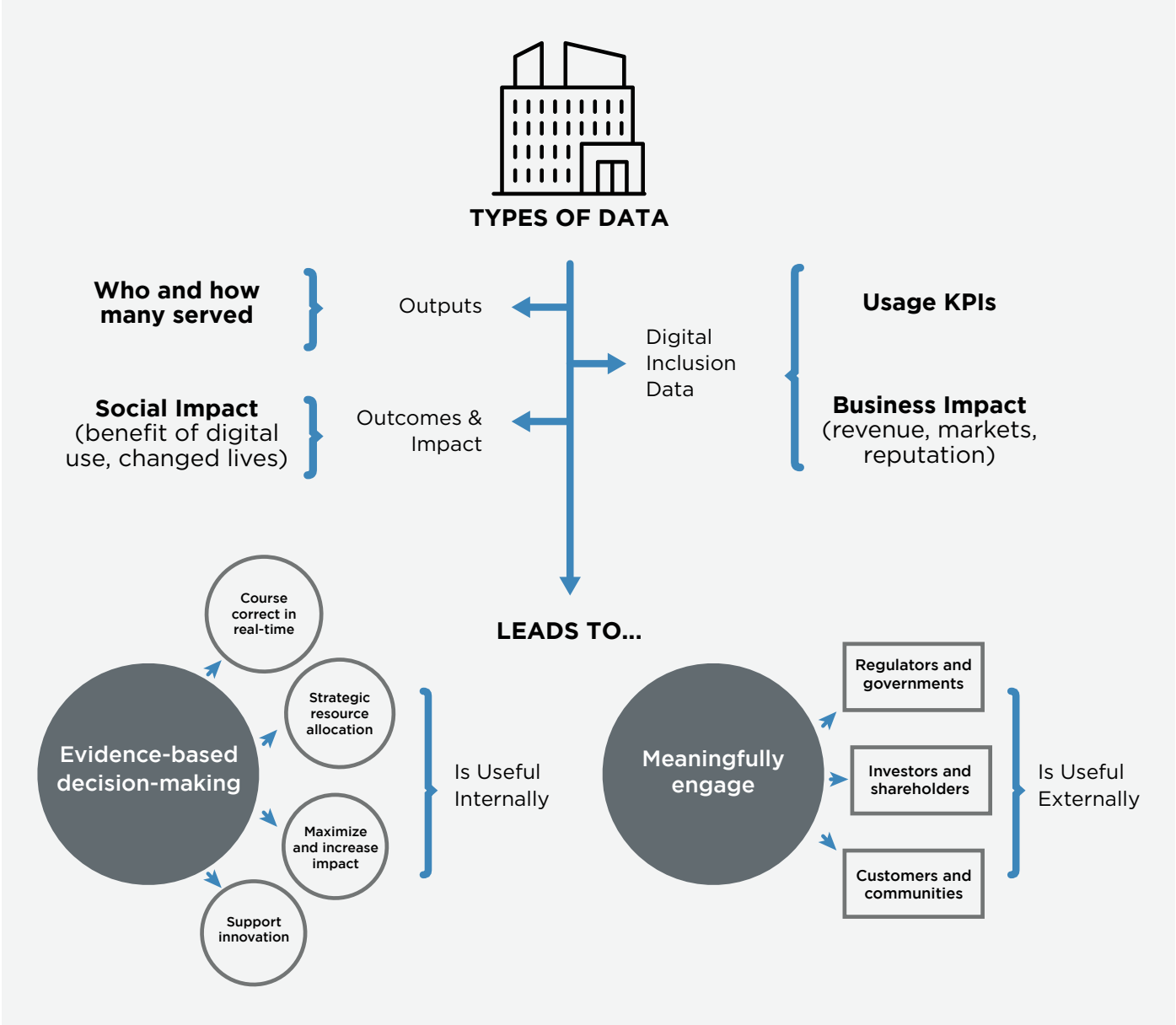
associated with poorer longevity and reduced quality of life, so greater well-being and longer lifespans are the ultimate goal of such interventions.

Focusing only on outputs can create a misleading picture of progress. A high number of SIM card activations, for instance, may mask low levels of meaningful use, especially among women or low-income users. Advancing digital inclusion **requires measuring outcomes** that reflect real-world changes in access, skills, use and a supportive environment.

Using data internally and externally

Embedding data and evaluation into digital inclusion strategies offers multiple benefits. Internally, it supports better decision-making, resource allocation, innovation and risk management. Externally, it enables credible reporting to regulators, investors, funders and the public. Data demonstrates that digital inclusion efforts are not only aspirational but measurable, with tangible results. Strong measurement practices also allow alignment with global goals and help mobile operators respond proactively to increasing demands for transparency.

Figure 8. Internal and external digital inclusion data collection and use



Mapping outputs to outcomes

Developing a logic model is a valuable step in planning and evaluating digital inclusion initiatives. A logic model is a visual representation of how specific activities are expected to generate measurable outputs and, ultimately, meaningful outcomes.

Table 4. Sample logic model for digital literacy programme

AUDIENCE	DIGITAL DIVIDE	ACTIVITIES	OUTPUTS	SHORT-TERM OUTCOMES	INTERMEDIATE OUTCOMES	LONG-TERM OUTCOMES
Demographic or group	Specific digital issue, barrier or challenge	Intervention, investment or activities to address the divide	Immediate and measurable results of the activities	Changes in behaviour, knowledge, skills or environmental factors as a result of activities	Demonstrable changes after a longer period of time	Meaningful changes to which digital inclusion activities contribute
Low-income urban youth	Low digital skills and unemployment	Digital skills training for employment in tech sector	Number of youth trained	• Increased knowledge of job opportunities • Increase in high-level digital skills	- Increased job applications- Increased job interviews.	• Increased gainful employment and/or job advancement

At a foundational level, mobile network operators focus on measuring outputs of digital inclusion efforts. As evaluation practices mature, mobile operators can progress to assessing the expected outcomes of their work.

Logic models are best developed collaboratively, incorporating multiple perspectives through discussion. The process of creating a logic model can be valuable as the final product itself. Consider hosting an interactive session to invite dialogue and conclude with a shared understanding.

How to use a logic model to plan measurement and evaluation

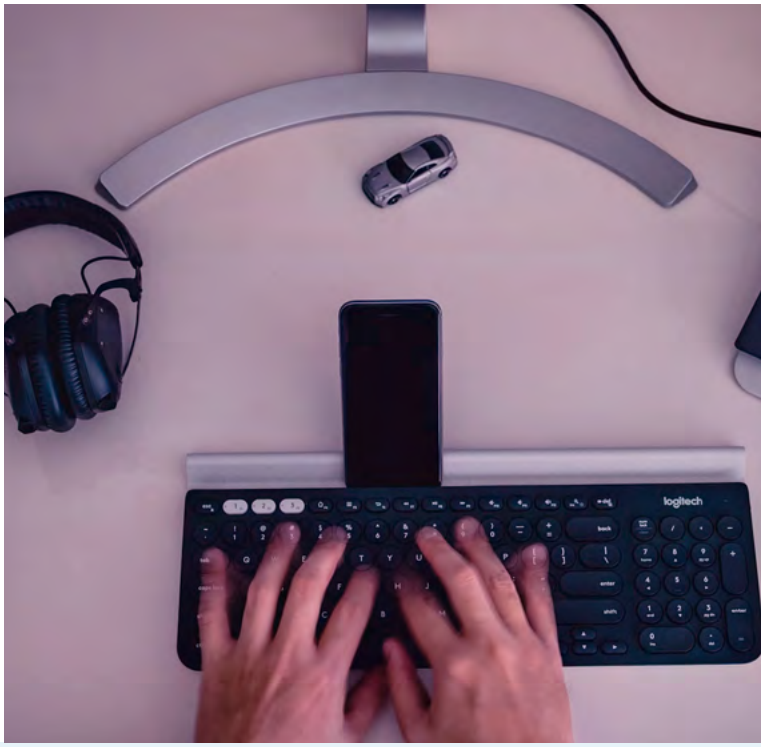
The logic model illustrates the theory behind a digital inclusion initiative, showing how activities are expected to lead to specific outcomes. It serves as a hypothesis: If these actions are taken, certain changes should follow. This framework then guides what should be measured and evaluated to test this hypothesis. Key indicators track to what extent actual outputs match those planned, while evaluation tactics assess the extent to which outcomes are achieved.

Key takeaways – 2.1 Why evaluate digital inclusion outcomes

- Logic models help connect strategy to impact by mapping how activities lead to outputs (immediate results) and outcomes (short-, medium- or long-term changes).
- Tracking outputs is important, but only outcome-focused evaluation demonstrates whether efforts are leading to meaningful, sustained change. Evaluating outcomes is essential to understanding what works to close digital divides.

2.2 Evaluating digital inclusion investments for social impact

With programme logic in place, mobile operators will be ready to evaluate digital inclusion actions to assess how implementation and impact align with plans and expectations. Accountability — and ensuring that investments are effective and strategic — requires monitoring and measuring progress across the four dimensions of digital inclusion and their social impacts.



The following framework suggests indicators for evaluating digital inclusion efforts for mobile network operators at different stages of programme maturity. **It has been designed to align with metrics, standards and suggestions from regulatory and other bodies on evaluating and reporting on digital inclusion, including:**

- **Corporate Sustainability Reporting Directive (CSRD)**
- **Economist Intelligence Unit Inclusive Internet Index (EIU-III)**
- **International Sustainability Standards Board (ISSB)**
- **Sustainability Accounting Standards Board (SASB)**
- **The European Commission Digital Economy and Society Index (EC-DESI)**
- **The GSMA Consumer Survey (used in the State of Mobile Connectivity reports)**
- **The GSMA Metrics for Mobile**
- **The GSMA Mobile Connectivity Index (MCI)**
- **The GSMA Mobile gender gap report**
- **The United Nations University Global Framework for Digital Inclusion**
- **The United Nations Sustainable Development Goals (SDG) Indicators**
- **The World Benchmarking Alliance Standards on Digital Inclusion**

The aim is to achieve consistency in evaluation for all foundational indicators across mobile network operators, while also offering more intermediate and advanced recommendations as operators mature in their digital inclusion efforts over the short and long-term future.

Investing in an evaluation approach offers mobile network operators a clear advantage: it enables them to demonstrate digital inclusion impact with credibility and consistency. By adopting a shared framework, operators can better align internal teams, build trust with regulators and investors, and make smarter, data-driven decisions about where and how to scale digital inclusion efforts.

While the indicators aim for standardisation, mobile operators should adapt them for context-specific situations and add nuance where useful to convey the true impact of their work. Importantly, operators remain transparent about these decisions and clearly present what data is reported and how it was collected.

DATA TRANSPARENCY

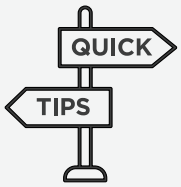
When measuring and reporting, it is important to be transparent about data sources and measurement methods. For example, if reporting on the number of people trained in an online digital literacy course, the figure should be accompanied by a note on the method. Was the number clicks on a course link? Completed modules? Course registrations? Certificates awarded based on test scores?

Lacking data quality and/or transparency can easily give rise to social washing. Standards for data quality vary depending on the reporting environment — does it need to be auditable? Does it only need to be logical?

Practicing data transparency — being clear about where data comes from, what the data does and does not include and how the data is collected — helps to minimise confusion and questions of credibility.

Levels of evaluation following the digital inclusion maturity curve

Evaluation indicators are recommended in three levels, corresponding to the foundational, intermediate and advanced stages of the digital inclusion maturity curve.



Additional data collection may not always be necessary. Many of these metrics are already collected internally, though they may not sit within a social impact or sustainability team. Collaborating with colleagues across operational functions before creating new processes is often sufficient. Data sharing, or a small tweak or adaptation, may be all that is needed.

Level 1 recommended indicators align with the GSMA guidance provided in ESG Metrics for Mobile and suggest one additional, optional meaningful-use indicator. This level of measurement uses common monitoring and tracking approaches, focussing on **outputs** that report on activities and actions taken.

Level 2 begins to connect company actions and short-term **outcomes**. Many of the indicators are best captured by comparing two data points in time, with emphasis on indicators likely to be directly impacted. The suggested indicators align with several global and regional measures commonly used when assessing digital inclusion and relevant subjects.

Level 3 recommended indicators are identified and measured through advanced evaluation **methodologies and measurement approaches**. Counterfactual studies, Social Return on Investment (SROI) and contribution analyses enable companies to tell a nuanced and highly credible story of their contribution to long-term impact related to digital inclusion investments. The focus of this impact story will vary by company and context, depending on the digital inclusion strategies and anticipated results. Level 3 approaches are the most rigorous and carry the greatest potential for building a case and engaging stakeholders.

Figure 9. Data and evaluation practices along the digital inclusion maturity curve.

Level 1: Foundational

CAPTURING WHO AND WHAT

For those **at the start** of the digital inclusion journey, begin here. Level 1 measurement focuses on **who is being served and what actions are being invested in.**

The evaluation approach for Level 1 is **monitoring and tracking,** encouraging accountability for investing in a holistic approach to digital inclusion.

Level 2: Intermediate

EVALUATING EXPERIENCES AND ACTIONS

For companies identifying as **intermediate on the maturity curve** of digital inclusion. This level focuses on measuring **short-term outcomes, fidelity and quality** of digital inclusion actions and interventions.

The evaluation approach for Level 2 requires using **pre-/post- and theory-based evaluation designs** to assess what and how change occurs before and after an intervention.

Level 3: Advanced

EVALUATING RESULTS AND IMPACT

Companies **identifying as or actively pursuing an advanced level on the maturity curve** of digital inclusion will find Level 3 useful. This level focuses on measuring and understanding **long-term impacts and proving meaningful contribution.**

The evaluation approach for Level 3 suggests different approaches, such as using **counterfactuals**, **SROI**, or **theory-based evaluation designs** to assess long-term change and contribution of digital inclusion actions and interventions.

Just as the journey along the digital inclusion maturity curve for a single mobile operator may take years, so too will the industry's journey to advance its evaluation approaches and investments. This guidance is not intended to be prescriptive but to provide a roadmap for moving forward toward more consistent, meaningful and actionable evaluation practices that reflect the complexity and ambition of digital inclusion goals.

Some indicators may need interpretation or adaptation based on local conditions and data availability. Rigid adherence is not expected.

Table 5. Foundational social indicators recommended for digital inclusion

TOPIC	INDICATOR	ALIGNMENT
Network Coverage 	**Percent of population covered by operator's network with breakdown by:** • **3G, 4G, 5G** • **Rural, periurban and urban**	• GSMA ESG metrics for mobile INC-01 • GSMA mobile connectivity index • ITU world indicator 2.6 • World Benchmarking Alliance A1
Affordability 	**Retail price* of the most affordable smartphone as percentage of monthly GDP per capita** **Price of 1GB of data as a percentage of monthly GDP per capita** ***Price is determined without taking into account any price achieved through financing options**	• GSMA ESG metrics for mobile INC-02 • GSMA mobile connectivity index
Digital Skills Training 	**Number of basic, intermediate or advanced digital skills training programmes delivered, and participants reached (excluding employees)*** ***See Appendix B for digital skills per level, aligned with the International Telecommunication Union (ITU) and DigComp. Training programmes should be designed for specific populations and aimed at bridging digital divides**	• GSMA ESG metrics for mobile INC03 • ITU digital skills toolkit • World Benchmarking Alliance S1, S2, S3
Accessible Language 	**Number of secondary languages in which products and services are offered*** ***Report a secondary language offering when provides meaningful access to a service or product that would otherwise not be possible. The aim is to capture efforts that make digital products and services more accessible — especially for linguistically diverse populations — while allowing flexibility based on local language needs and operational context**	
Report if an expected outcome of an intervention mapped through a logic model, or if it is included in a data collection plan.		
Value-added Services 	**Number of value-added services (VAS) designed to bridge digital divides and number of active users*** ***Report on value-added service/product(s) intended to include traditionally under-served populations, often by providing a meaningful use case for specific populations; (e.g. agriculture tools for smallholder farmers, financial inclusion for low-income women, education delivery for refugees or highly mobile youth).** **A "active user" is defined according to the intended use of the VAS; this definition will vary but should be made explicit in reporting.**	• GSMA Consumer Survey • GSMA Usage Gap Barriers Analysis

Table 6. Intermediate social indicators recommended for digital inclusion

TOPIC	INDICATOR	ALIGNMENT
Network Coverage	**Coverage added — upgrades or geographies — compared to previous year**	• The GSMA ESG Metrics for Mobile • The GSMA Mobile Connectivity Index (MCI) • World Benchmarking Alliance (WBA) A1 • United Nations Sustainable Development Goal (SDG) 9.c
Affordability	**Number of phones or data plans sold through creative financing or subsidy***	• The GSMA Improving andset affordability
	***Discounts, financial supports or financial pathways offered to specific populations to incrVease affordable access to mobile and encourage use that bridges a digital divide. These are offerings beyond the lowest price point, which is reflected in foundational affordability indicators.**	
Demonstration of skills	**Number of persons trained who demonstrate skills at beginning, intermediate or advanced levels***	• International Telecommunication Union (ITU) Digital Skills Toolkit, • EC-DESI • The GSMA Global Framework for Digital Inclusion • World Benchmarking Alliance (WBA) S1, S2, S3
	***This differs from the foundational indicator by measuring acquired skills, not training offered or given.** **See Appendix B for digital skills per level, aligned with International Telecommunication (ITU) and DigComp.**	
Meaningful use	**Percent of customers accessing internet weekly via mobile***	• ITU Framework for Universal and Meaningful Connectivity • The GSMA Consumer Survey • The GSMA Mobile Gender Gap report • Sustainablity Accounting Standards Board (SASB) —entity defined user activity — Entity-Defined User Activity (TC-IM-000.A) • United Nations Global Framework For Digital Inclusion • European Commission Digital Economy and Society Index (EC-DESI)
	***Strongly recommend disaggregating data bysubpopulations of the customer base, focusing on under-served populations and those facing digital divides.**	
Report if this is an expected outcome of an intervention mapped through a logic model, or if it is included in a data collection plan.		
Economy and financial inclusion	**Percent of customers who made a mobile payment or transaction.***	• ITU Framework For Universal and Meaningful Connectivity • SASB — Entity Defined User Activity (TC-IM-000.A) • UN Global Framework For Digital Inclusion • EC-DESI • Economist Intelligence Unit Inclusive Internet Index (EIU-III)
	***Strongly recommend disaggregating data into subpopulations of the customer base, focusing on under-served populations and those facing digital divides.**	

Table split: Continues from previous page.

TOPIC	INDICATOR	ALIGNMENT
Employment, Health, Government, Education, Agriculture 	**Percentage of customers* who are:** • **Accessing government services or information online** • **Accessing online health services or information** • **Using apps or websites to earn money** • **Participating in education or learning online** • **Accessing agricultural information or markets online** ***Strongly recommend disaggregating data into subpopulations of the customer base, focusing on under-served populations and those facing digital divides.** **Mobile operators must ensure that any customer-level information is gathered through appropriate consent mechanisms, anonymised as necessary, and handled according to the highest standards of data security and integrity.**	• ITU Framework for Universal and Meaningful Connectivity • SASB Entity Defined User Activity (TC-IM-000.A) • UN's Global Framework for Digital Inclusion • The GSMA Consumer Survey • EC-DESI • UN's SDG 2.3 (Agriculture), SDG 3.8 (Healthcare), SDG 4.3, 4.4 (Education), SDG 8.2, 8.6 (Employment), SDG 16.6 (Government)

Take **intermediate** measurement and reporting a step further to bridge efforts toward the **'advanced'** stage. **Intermediate** metrics become more meaningful when:

1. Comparing data across meaningful population groups. For example, comparing regular internet use by region or by age reveals differences and adds context to numbers.
2. Look at the same data across time. For example, comparing first quarter app-use to the third quarter highlights patterns and trends in what is changing and how.

AI

Action models and passive data collection

A rapidly approaching future will see action models learning from behavioural data captured by ubiquitous sensors, rather than relying solely on today's AI large language models (LLMs). According to the Future Today Strategy Group's 2025 Tech Trends Report:

- "Action models represent a fundamental shift in how AI systems operate in the real world. Unlike language models that operate primarily in the realm of text and content generation, action models will enable AI to understand and predict physical behaviours, movements, and decision-making patterns.
- This capability will revolutionise everything from robotics to personal assistance to business process automation. As these systems mature, they'll move beyond simple task execution to complex decision-making and strategic planning."
- For data collection purposes, action models could exponentially expand data availability from customers (including under-served populations) without traditional data collection efforts. This, however, will bring with it a new set of challenges around ethics, privacy and protection, as well as new workforce skills and technological capacity required to make use of such large datasets.

The advanced metrics listed below differ from the other recommended metrics. They are formulations of the type of metric made possible through more advanced measurement methods and by looking at medium-term outcomes and impact measures instead of just outputs.

Build on foundational and intermediate metrics, logic models and selected KPIs (See module 2.4) to adapt each advanced metric to fit contextual digital divides, company actions and expected outcomes.

Table 7. Advanced social metrics and practices recommended for digital inclusion

All of the recommended indicators here should be reported if they are expected outcome of an intervention mapped through a logic model or included in a data collection plan. These metrics require customisation, and any bracketed items in the metric statement should be specified according to circumstances.

TOPIC	INDICATOR	ALIGNMENT
Meaningful Use 	**Percentage increase in customers, in the last year, using [online services that add value to their lives]*.** ***The online service reported will vary depending on expected outcome of the intervention. Examples include:** • **Government services or information online** • **Online health services or information** • **Apps or websites to earn money** • **Education or learning online** • **Agricultural information or markets online**	• ITU Framework for Universal and Meaningful Connectivity • SASB Entity Defined User Activity (TC-IM-000.A) • UN's Global Framework for Digital Inclusion • The GSMA Consumer Survey • EC-DESI • UN's SDG 2.3 (Agriculture), SDG 3.8 (Healthcare), SDG 4.3, 4.4 (Education), SDG 8.2, 8.6 (Employment), SDG 16.6 (Government)
Economic Impact 	**Percentage of customers, in the last year, who have increased their [financial resilience]* via mobile-enabled services.** ***Financial resilience includes an increase in access to financial services, savings, financial planning, income or consistency of income**	• The GSMA Mobile for Development Impact Studies • SASB Entity Defined User Activity (TC-IM-000.A) UN's SDG 1.2 (Reduce Poverty)
Equity and Access 	**Percent of [under-served populations] reached by or using [service/programme] compared to [averages].*** ***This indicator will vary depending on the targeted digital divide. To use it, specify each bracket based on context:** • **[Under-served populations] —women, seniors, rural communities, etc.** • **[Service/programme] —smartphone ownership, data plans, value-added services, training, etc.** • **[Averages] — meaningful comparison group, (e.g. general population, national average, men).**	• ITU Accessibility Indicators • The GSMA Gender Gap Report • SDG 5.5 (Gender Equality)
Employment, Health, Government, Education, Agriculture specific outcomes 	**Users of [service/programme] experience a statistically significant increase in [expected positive life effect]*** ***This indicator should report both the long-term impact and value to individuals of increased digital inclusion, while verifying that this increase is due in part to the intervention implemented.** • **[Service/Programme] — smartphone ownership, data plans, value-added services, training, etc.** • **[Expected positive life effect] — robust employment, educational achievement, agri-business growth, disease prevention, wellbeing, civic participation, etc.**	• UN's Global Framework for Digital Inclusion • The GSMA Consumer Survey • EC-DESI • UN's SDG 2.3 (Agriculture), SDG 3.8 (Healthcare), SDG 4.3, 4.4 (Education), SDG 8.2, 8.6 (Employment), SDG 16.6 (Government)

QUICK TIPS

Partnerships are essential — with governments, NGOs, civil society and other companies — to contribute to these long-term impact indicators. These metrics are recommended because they represent the meaningful change that digital inclusion is designed to support, not because they can be achieved alone.

How to use recommended digital inclusion social impact indicators

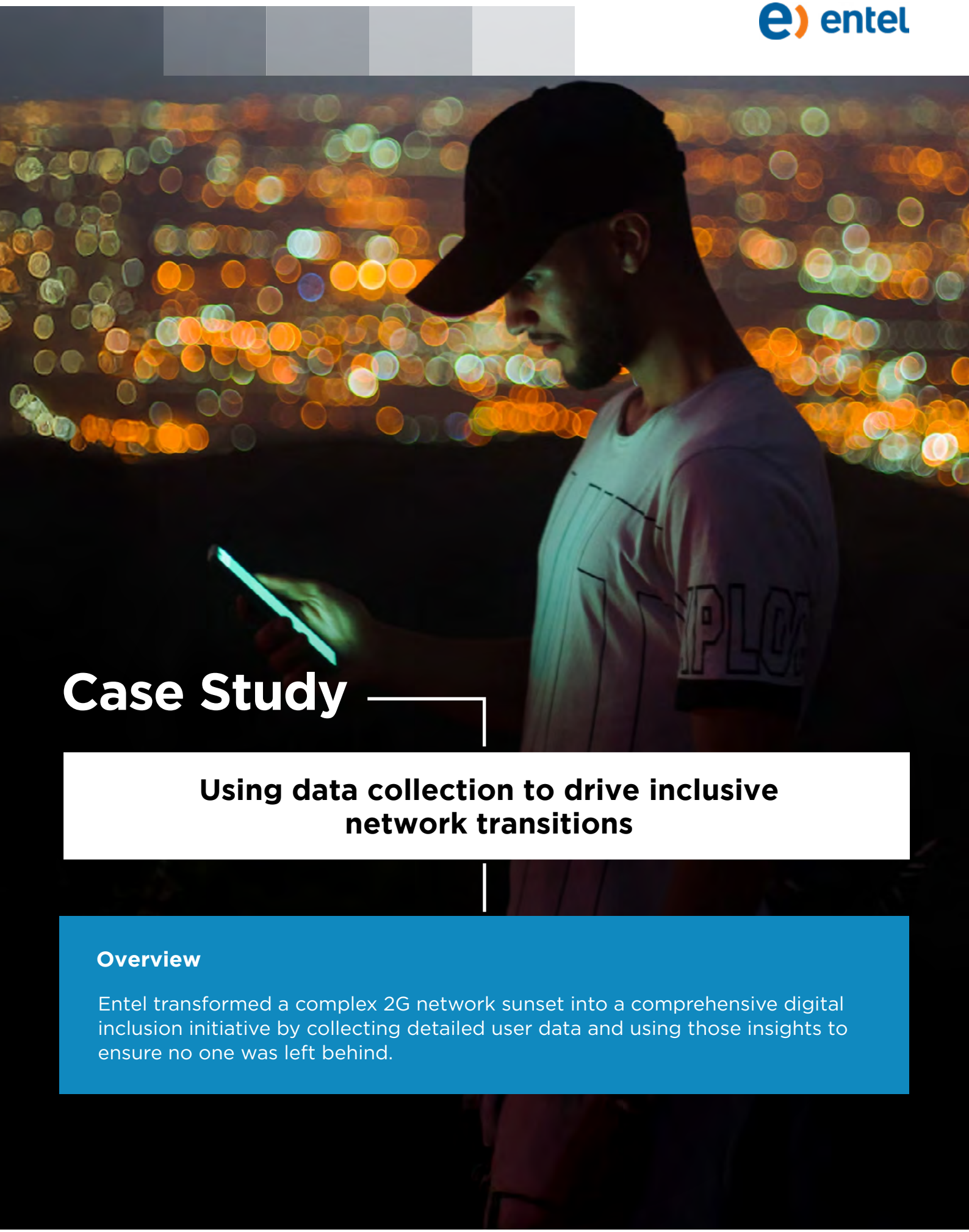
Mobile network operators should start by identifying their position on the digital inclusion maturity curve to understand which indicators are most appropriate for their current stage. Initial efforts should focus on integrating foundational indicators into ESG and other digital inclusion reporting. At the same time, operators are encouraged to build internal evaluation capacity and secure cross-company buy-in to support more advanced measurement approaches over time. The long-term goal is to progressively adopt intermediate and advanced indicators, enabling a more comprehensive understanding of social impact and strengthening the ability to communicate that impact clearly and credibly.

Key takeaways – 2.2 Evaluating digital inclusion investments for social impact

- A tiered indicator framework supports evaluation and reporting at all levels of maturity. Mobile network operators should begin with feasible indicators and build internal capacity and resources to adopt more rigorous evaluation methods and demonstrate deeper social impact.
- This guidance promotes alignment across operators and reference to global frameworks, but consistency does not require rigid uniformity.
- Local context, data availability and programme design vary widely and should be taken into account. Operators are encouraged to apply core principles of responsible and meaningful reporting, adapting indicators as needed while maintaining transparent data sources, definitions and methods of measurement.

Example

Read the following case study for an example of how Entel used data collection and analysis to advance both digital inclusion and data-based decision-making.



Case Study

Using data collection to drive inclusive network transitions

Overview

Entel transformed a complex 2G network sunset into a comprehensive digital inclusion initiative by collecting detailed user data and using those insights to ensure no one was left behind.

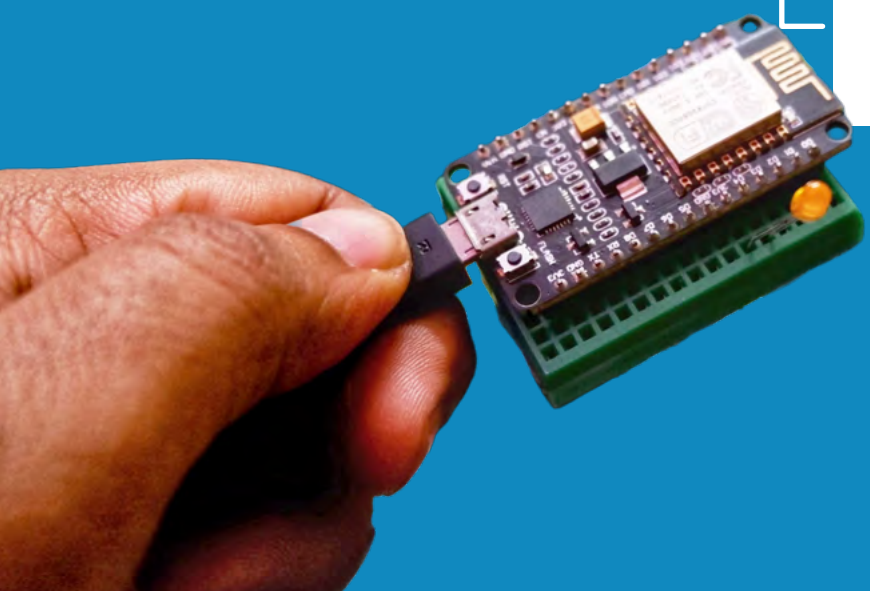
The Opportunity

Network sunsets are a complex and challenging process for operators, as they involve risks and potential delays due to the slow adoption of replacement devices. As Entel looked to sunset its 2G network, there was a risk of unhappy customers and lost business, including a large numbers of prepaid and older users. Instead, Entel took the opportunity to demonstrate its commitment to digital inclusion and its business-sense to keep established customers.

Strategy

Entel implemented a data-driven approach that prioritised understanding user needs before designing solutions.

- **Deep user research:** Surveys revealed many 2G users were older adults who did not want smartphones. Entel therefore offered feature phones with 4G and 5G network connectivity, better suited to their needs rather than standard smartphone upgrades.
- **Multi-channel data collection:** Used specialized call centres, SMS reminders, local media advertisements and municipal partnerships gathered user information and preferences while maintaining contact with hard-to-reach prepaid customers, who made up 89% of the customer base.
- **Targeted needs assessment:** Identified vulnerable populations, including users living far from stores and those affected by 2023 wildfires, enabling direct phone delivery to these communities.
- **Comprehensive impact measurement:** Tracked both digital inclusion metrics (phones delivered, users reached) and environmental benefits (energy reduction, CO2 emissions, recycling rates) to demonstrate multiple value dimensions.
- **Geographic and demographic tracking:** Monitored reach across user segments to ensure equitable access and identify service delivery gaps.



Results

Entel's data-driven approach enabled the company to tell a multi-dimensional impact story while making informed business decisions throughout the transition. They successfully delivered over 13,100 phones, reaching 48 per cent of affected 2G rural users through evidence-based targeting and communication strategies, while maintaining 85 per cent of the post-shutdown minutes for the Mobile Subscription segment.

The comprehensive data collection revealed significant environmental benefits: that strengthened the business case: decommissioning 1,993 2G sites resulted in 4.5% energy consumption reduction (approximately 13 GWh per year) and 3,961 tons of CO2 emissions reduction. The recycling programme data showed exceptional performance, achieving 72% equipment recycling against a 40 per cent target), recovering 34.8 kilograms of metal for urban mining and preventing emission of 2,135 kilograms of CO2.

Through systematic tracking, throughout the transition process allowed Entel demonstrated impact across multiple UN Sustainable Development Goals (SDGs): Innovation and Infrastructure, Sustainable Cities and Communities; and Climate Action, providing a powerful narrative for stakeholder engagement.

Key insights

1. **Collect user data before designing solutions:** Understand the issue and be able to meet specific needs.
2. **Track multiple impact dimensions simultaneously:** Measuring both social inclusion metrics and environmental benefits created a more compelling business case and richer stakeholder narrative than focusing on single outcomes.
3. **Use data collection challenges as inclusion opportunities:** Difficulty reaching 89 per cent prepaid users prompted innovative multi-channel approaches that improved service delivery and customer engagement in addition to meeting data needs.
4. **Transform operational data into impact stories:** Converting technical metrics, including site decommissioning and energy reduction, into clear social and environmental benefits demonstrates how data storytelling amplifies business value and social impact.

2.3 Methods for evaluating social impact

As mobile network operators build more ways to measure and evaluate digital inclusion, the following methods provide guidance for planning and implementing effective strategies to access outcomes and social impact. This section offers a primer with suggestions and ideas for advancing digital inclusion measurement and evaluation. Implementing these practices will require time and internal dedication to selecting methods that work based on specific interventions and resources available. As with most changes, it is recommended to start small and grow practices sustainably over time.

Evaluation ethics

The ethical dimensions of data collection must be acknowledged in any tracking or evaluation effort. Data privacy and protection, informed consent and protections when working with vulnerable populations are critical to responsible practice. These considerations are essential for safeguarding individuals, and above all, ensuring no harm is done. While detailed instruction on these topics is beyond the scope of this guide, they should always be factored into the design and implementation of evaluation and data collection efforts.

Foundational Method – Tracking And Monitoring

Tracking and monitoring

The systematic collection and analysis of data on who is being reached (e.g. digitally excluded or under-served populations) and what actions or interventions are being implemented (e.g, subsidised SIMs, free data packages, digital literacy training, device financing).

Key questions to answer:

- How were resources used?
- How many people were served and who were they?
- Was the intervention carried out as planned?

Why use tracking and monitoring?

- Obtain operational feedback about a programme or intervention.
- Monitor whether interventions are reaching target audiences.
- Fulfill data needs for regulators, funders or government partners, while supporting transparent reporting.

How?

1. **Define the digital inclusion investments and/or interventions to track.**
   - Examples: Free SIM cards for low-income customers, digital literacy programmes for seniors, coverage expansion to remote areas.
   - Disaggregated reach (e.g. number of women activated through the programme).
   - Engagement metrics (e.g. data usage, handset type, frequency of access.)
   - Network-level metrics (e.g. new coverage areas, drop in excluded populations.)

3. **Design tracking systems**
   - Incorporate into existing data collection mechanisms (e.g. consumer surveys, in-store feedback) and leverage existing customer management systems (e.g. CRM, billing systems) for automated data capture.
   - Combine quantitative data with optional qualitative inputs (e.g. user feedback via SMS surveys).
   - Use geospatial tagging or cell-site data to monitor reach in under-served areas.

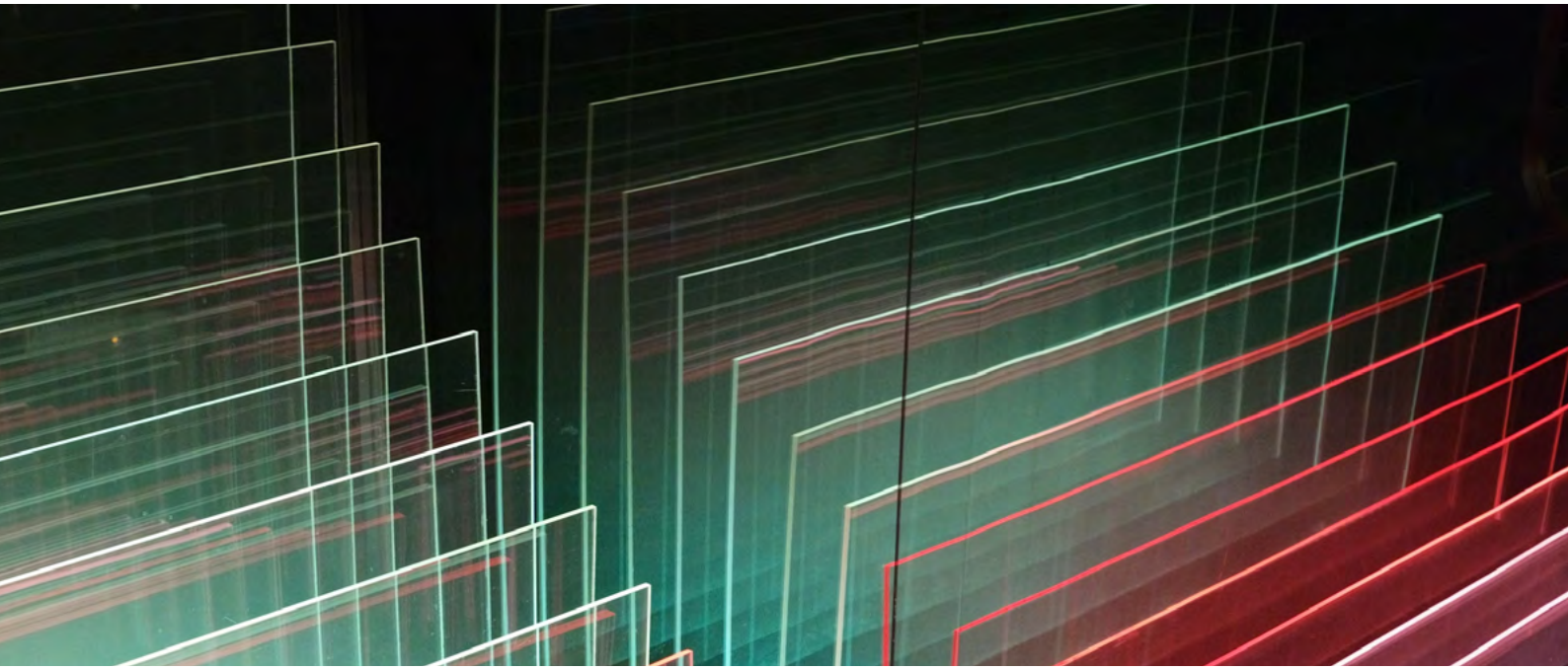
4. **Ensure good data governance.**
   - Adopt privacy-first principles.
   - Engage data protection officers to assess the legality of using customer metadata for reporting.

5. **Analyse and report.**
   - Disaggregate data.
   - Benchmark results against national averages or target indicators.
   - Report internally and externally using dashboards and reports.

Results sound like:

- *The initiative reached 125,000 new female mobile users in rural regions, 60 per cent of whom were first-time mobile internet users.*
- *Coverage expansion in Zone 5 increased 4G access for 42,000 previously unconnected households.*
- *Despite rollout of digital literacy training, engagement among users ages 60+ remained low, prompting a redesign of content format.*

Disaggregating data means breaking down performance indicators or other customer behaviour by gender, age, income level, geography or other relevant factors. This is essential for understanding who is being reached by digital inclusion efforts and where gaps remain. It also enables targeted strategies by revealing differences in outcomes across population groups. However, privacy and security concerns may limit how granular mobile network operators can make their data. Wherever possible, operators should collect data ahead of time (mainly, demographic information) to safely disaggregate and analyse data, while upholding strong data protection standards.



Not everything that counts can be counted: gathering qualitative results. While tracking and monitoring progress against indicators is important, numbers alone cannot always capture or explain social impact in complex environments. Depending on the issue, social change can take years, or even decades, to see quantifiable impact, even when digital inclusion activities are making a positive contribution.

Qualitative data — such as open-ended feedback from participants, interviews, case studies, focus groups — are equally valuable. Combining qualitative and quantitative approaches provides a richer and more accurate understanding of what is working and why, while supporting robust storytelling and reporting. It can also help develop leading indicators of long-term change that could be quantified earlier.

AI

Preparing and streamlining data

Customer Relationship Management (CRM) software and other internal databases will become increasingly more useful and automated as AI tools are integrated. AI can support cleaning, collating and parsing large and robust data sources, making internal data capabilities more efficient. However, as with any data tool, AI cannot stand in for a lack of data. Data collection must still be planned and executed in some form.

Intermediate Methods – Pre- And Post- Study Design

Pre- and post- study design

Assessment conducted before and after an intervention (e.g. a training) to understand changes over time, due to that intervention. Similar to tracking and monitoring, but uses specific measures at specific times (before and after an intervention).

Why use a pre-post assessment?

- Provides a basic way to check whether key indicators improved.
- Uses instruments such as exams or surveys where participants can demonstrate or self-report results.

How?

1. **Define what to measure.**
   - Carefully consider what the intervention is intended to impact and how.
2. **Design or select a tool.**
   - Examples: surveys, tests or set of indicators.
3. **Get a baseline.**
   - Collect data to get a picture of the state before the programme begins.
4. **Deliver the training or intervention.**
5. **Collect post-data.**
   - Use the same tools to measure the same conditions after the programme ends.
   - Consider timelines: impacts of the programme fade or strengthen over time.
6. **Compare pre- and post-results.**
   - To analyse what changed and how.
   - Interpret whatthe results mean and if changes to the intervention are recommended.

Options For Pre-/Post- Data Collection

Retrospective pre-test: Use a single, post-intervention measurement where participants assess their before and after status at the same time. Qualitative data — such as open-ended feedback from participants, interviews, case studies, focus groups — are equally valuable. Combining qualitative and quantitative approaches provides a richer and more accurate understanding of what is working and why, while supporting robust storytelling and reporting. It can also help develop leading indicators of long-term change that could be quantified earlier.

Attribution self-report: Ask participants to self-assess how much change they atrribute to the intervention. This provides an indication of the intervention's contribution to measured change, without requiring more rigorous methods.

Results sound like:

- *After the training, participants' average digital skills score increased from 3.1 to 4.6 on a 5-point scale.*
- *Before the campaign, a survey found 45 per cent of rural respondents accessed government services online. After the training, this increased to 60 per cent — a 15 percentage point gain.*

Intermediate Methods – Contribution Analysis

Contribution Analysis

Contribution analysis assesses whether and how a programme contributed to change, without using a control group. It is based on a theory of change — a clear explanation of how the programme was intended to lead to results — and collects evidence to test whether the theory is true.

Why use a theory-based contribution analysis?

- Understand an intervention's contributions to complex change without using a control group.
- Tell a credible, evidence-based story of meaningful impact.
- Test theories about how change happens, using evidence to inform and improve intervention or programme design.

How?

1. **Develop a Theory of Change.**
   - Map the logical pathway of change from the current to the desired state, identifyingkey assumptions, facilitators, barriers and other external factors.
   - Identify where activities or interventions seek to accelerate or otherwise impact change, and how.
   - Gather feedback from others in the ecosystem to check assumptions and understanding.

2. **Gather evidence.**
   - Collect documentation, monitoring data, baseline reports, qualitative data, research to test the theory.
   - Fill evidence gaps through targeted data collection (e.g. interviews, surveys, case studies).

3. **Assess the theory against the evidence.**
   - Systematically test each link in the theory using data to assess if the expected outputs and outcomes occurred.
   - Consider alternative explanations (e.g. other programmes, policy changes, wider trends) that may explain outcomes.
   - Increase credibility through data triangulation (checking against different data sources).

4. **Revise the theory and present contribution claims.**
   - Present the outcomes and contribution of specific activities.
   - Note what is known and where gaps in understanding remain.

Results sound like:

- *There is strong evidence that the digital skills training programme contributed to increased confidence and online safety behaviours among participants. While digital use is already rising nationally, interviews and survey data suggest the programme played a key role, particularly for women in rural areas.*

- *Participants showed a 42 per cent increase in reported confidence in using digital tools (e.g. mobile banking, social media, e-commerce). However, trust in digital platforms increased selectively, with participants feeling more comfortable using government and bank websites, while remaining wary of unknown e-commerce sites.*

Advanced Methods – Counterfactual Study Designs

Counterfactual study designs

A counterfactual study design compares the real outcomes of a group that received a programme or intervention with a similar group that did not. The group that did not receive the programme is called a control group. Outcomes in this group represent the counterfactual, or what would have happened without the training or intervention.

Ethics Of Counterfactual Studies

While research ethics are important for all methods, they are particularly important for counterfactual study designs, which compare groups that receive an intervention and those who do not. This raises concerns about fairness, informed consent and potential harm, particularly when vulnerable populations are involved or when access to a potentially beneficial service is withheld. Ensuring transparency, voluntary participation and appropriate safeguards is essential to protect participants and maintain research integrity. All such studies should comply to relevant ethics review boards' and committees' standards for ethical review processes.

Why use counterfactual studies?

- Demonstrate whether, and to what extent, a programme creates a change.
- Separate and test correlation (change happening by chance) from causation.
- Build evidence about programme efficacy and improve strategy.

How?

1. **Define the target population.**
   - Identify the intended impacts of the intervention and other factors that may affect change.
2. **Identify or construct a valid comparison, or control, group.**
3. **Collect data on both groups and analyse differences in outcomes between the two groups.**
   - Control for the other variables that may impact outcomes.

While building a counterfactual can require rigorous research, simpler approaches are also possible. For example, by simply comparing existing internal data from a similar region where an intervention or service option was not offered. This can reveal differences and patterns and provide reasonable confidence that an action helped close divide. Do not let the standard of research methodology create a barrier to using simpler, less formal approaches to comparison for learning and reporting.

Results sound like:

- *Following the implementation of subsidised broadband in low-income neighbourhoods, internet access rates increased by 22 percentage points. In contrast, access rates in similar neighborhoods without the programme rose by only 8 percentage points.*
- *Participants in the training increased their digital skills by 40 per cent, while the comparison group only improved by 10 per cent to a 30 per cent increase due to the programme.*
- *Individuals who gained access to subsidised tablets were significantly more likely to complete online job applications compared to those who did not.*

Advanced Methods – Social Return On Investment (SROI)

Social Return on Investment

Quantifies the positive social, environmental and economic value created by a programme or intervention compared to the money invested in it.

Why use Social Return on Investment?

- Turn complex benefits into numbers that are easier to understand, compare and share.
- Justify funding by demonstrating how investments lead to lesser-recognised monetary returns.

How?

1. **Define the scope and stakeholders.** Decide what to measure and whose outcomes it affects.
2. **Map and evidence outcomes.** Collect data showing what changed and how.
3. **Quantify outcomes.** Assign financial values to social changes.
4. **Calculate the Social Return on Investment ratio.** Divide the total value created by the total investment.

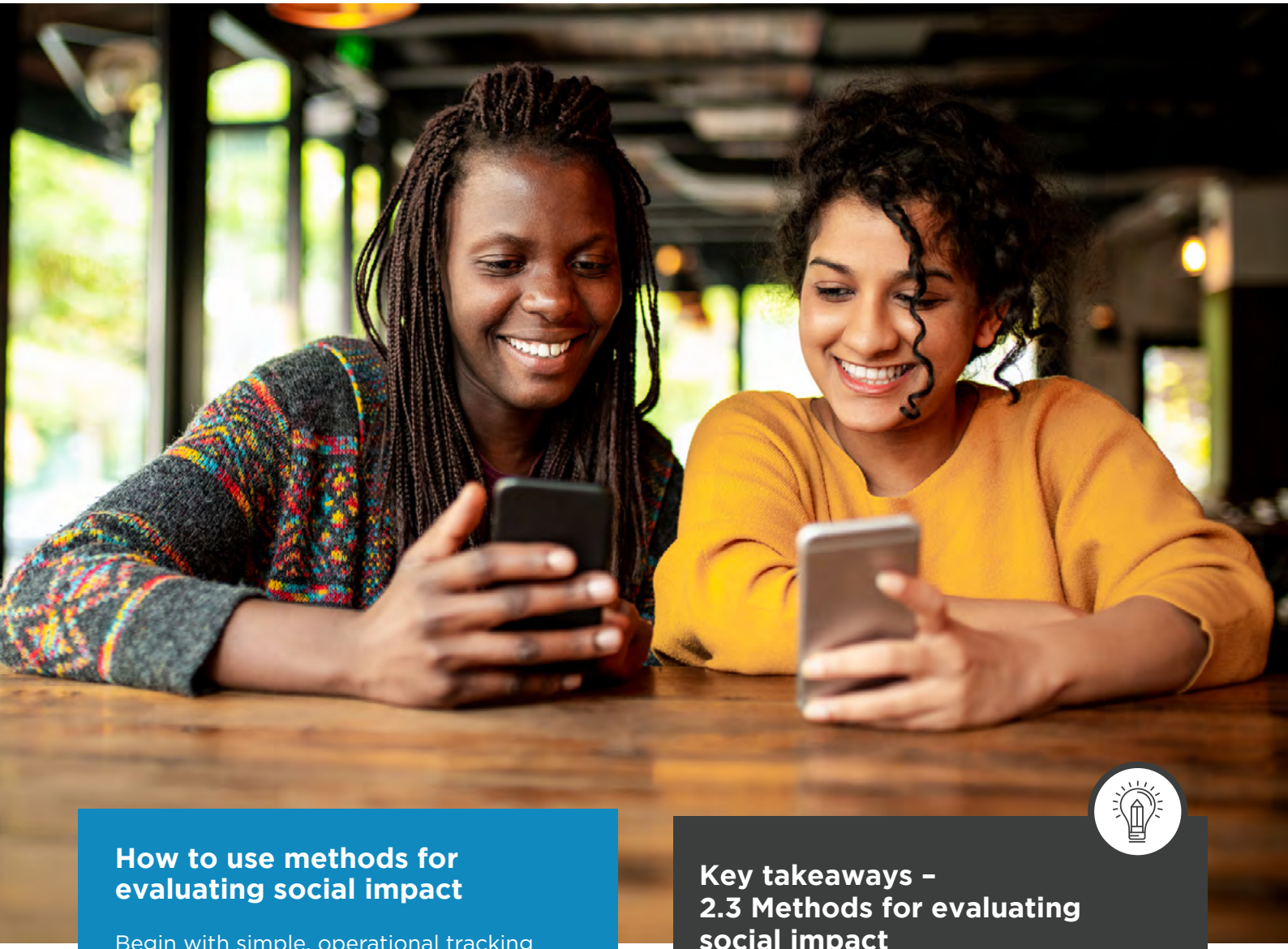
Results sound like:

- *For every $1 invested, the programme generated $4.50 in social value:*
- *$2.00 saved in healthcare costs to the government*
- *$2.50 in increased participant income*

AI

AI-Assisted research

AI is increasingly being used as a tool to accelerate study design, write surveys and other data collection instruments, clean data sets, conduct quantitative and qualitative analysis, and even draft reports. However, outputs are largely dependent on the user. AI should be used to speed up processes, not to replace expert judgment,provide guidance or results that cannot be understood or verified by someone with appropriate expertise. Without proper prompts, careful chunking of tasks, specialised training of the model, and verification steps, it is very easy to produce poor, inaccurate or even unethical results.



How to use methods for evaluating social impact

Begin with simple, operational tracking of who is reached and how interventions are delivered, using existing systems and disaggregated data where possible.

Progress to pre-post-study design and contribution analysis are the next step to understanding impact by collectingevidence on outcomes expected based on the programme logic. More advanced methods, such as counterfactual study designs and SROI, enable assessment of contributions to broader social change.

Over time, plan for routine data collection and episodic studies that make use of intermediate and advanced methods. These are recommended methods for both the more intermediate and advanced metrics, but also the compelling and useful casemaking and storytelling for stakeholders.

Key takeaways – 2.3 Methods for evaluating social impact

- Evaluation approaches range in complexity and rigor, allowing mobile operators to match methods to the scale and maturity of digital inclusion programmes. At a minimum, this means tracking programmatic outputs such as individuals served. Ideally, mobile operators will also gather data about programme outcomes to avoid social washing and ensure accountability for results
- Quantitative and qualitative data together tell a fuller story than numbers alone. Quantitative data demonstrates reach and changes in key indicators, while qualitative evidence captures nuanced social impacts and can guide innovation and adaptation.

2.4 Evaluating digital inclusion investments for business impact

In addition to evaluating digital inclusion investments for social impact, it is also important to evaluate returns to the business. At its core digital inclusion is widening the customer base and increasing customers' comfort and use of mobile technology.

Mobile operators should plan to monitor desired targets and establish hypothesis about what adjustments can produce certain outcomes within a given time frame. This can be broken down into three steps:

1. **Establish the customer journey:** Understand how interventions can positively affect customer behaviour and identify pain points that digital inclusion efforts can help solve.
2. **Select related KPIs:** Measure impact across different aspects of the business and drive value for internal stakeholders.
3. **Set targets in phases:** Create realistic expectations and adapt interventions in real time based on results and feedback.

1. Establish The Customer Journey

For mobile operators, digital inclusion is ultimately about guiding individuals through supported customer pipelines. A well-defined customer journey links customer experience to company action and resulting behaviours. This allows mobile operators to align digital inclusion activities with user needs and set appropriate business goals for digital inclusion work. The customer journey will look different depending on which domains of digital inclusion contributes to a digital divide. Here are two examples of a customer journey linked to business investments for strategies targeting skills and targeting the supportive environment.

Figure 10. High-level customer journey — increase in skills

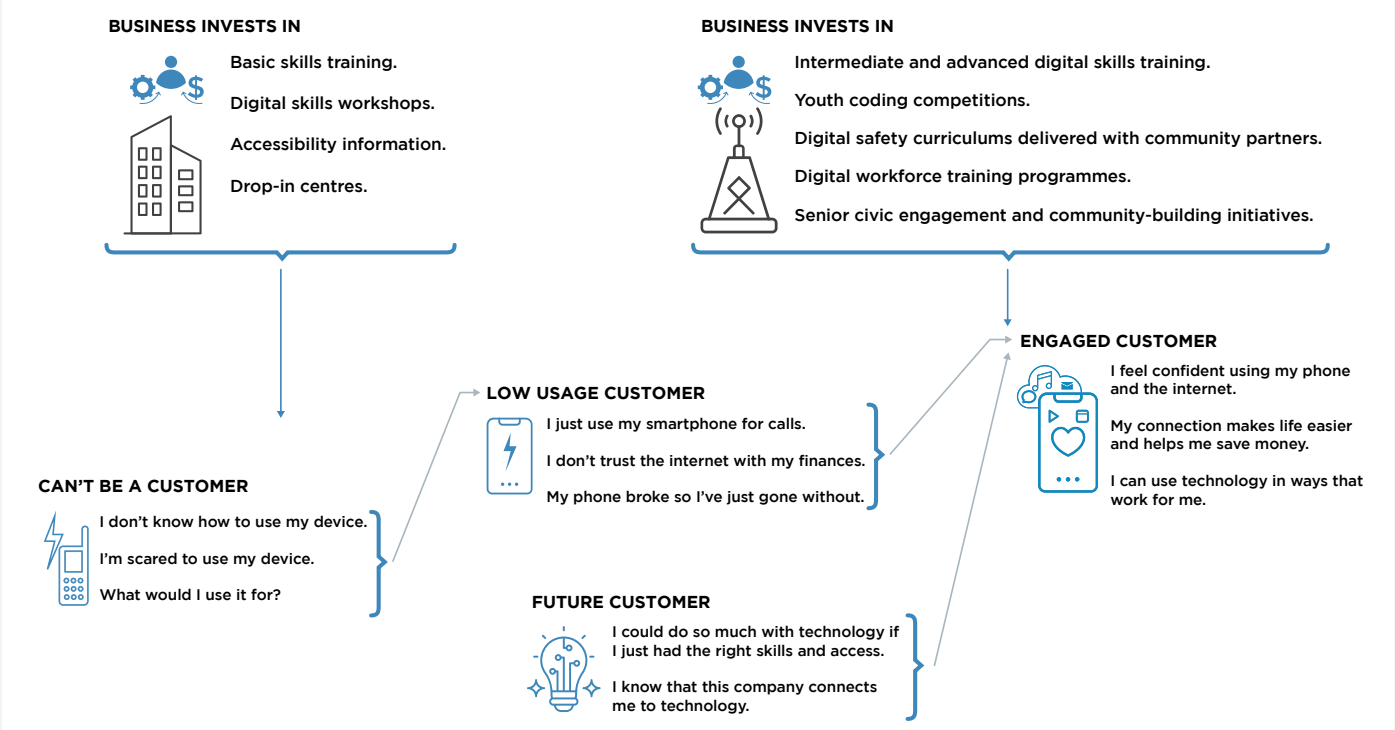
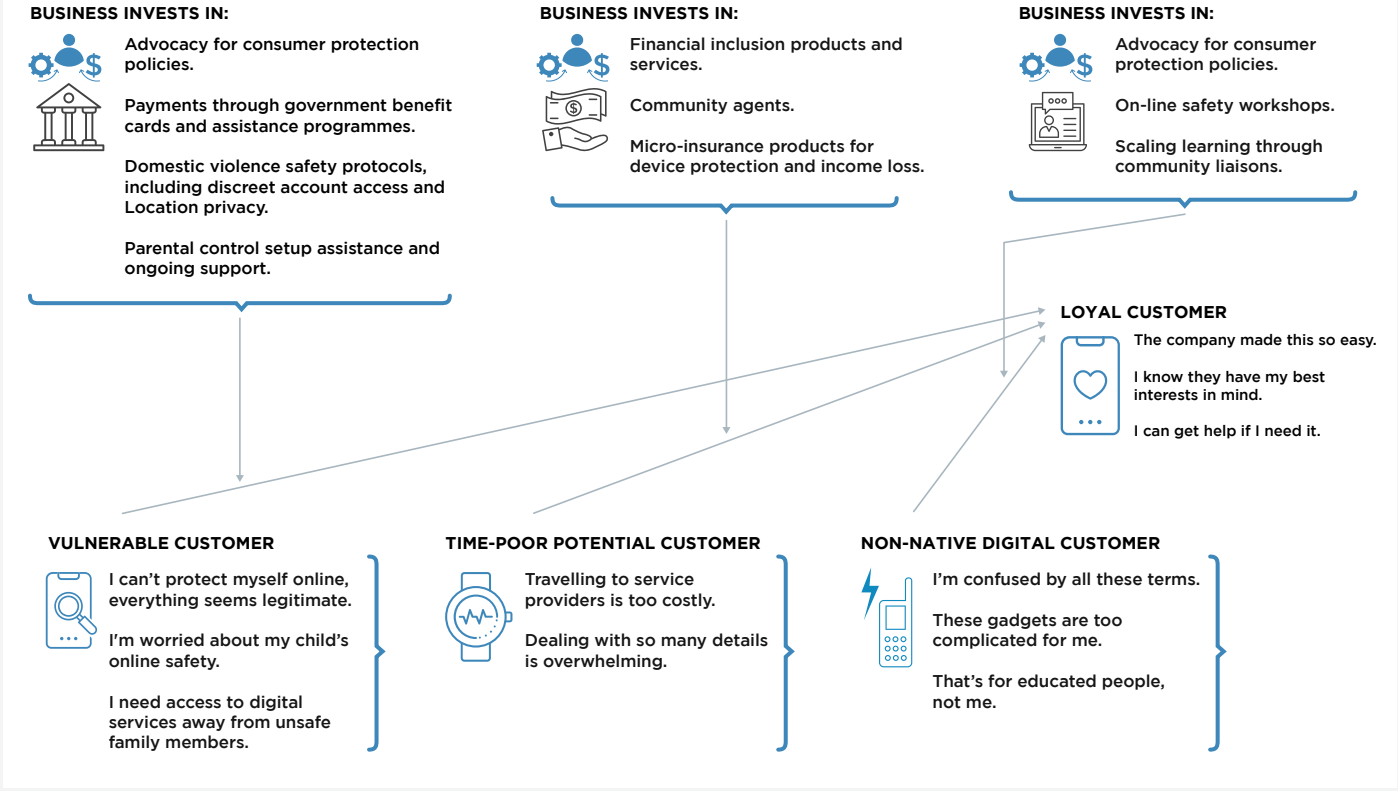


Figure 11. High-level customer journey — increase in supportive environment

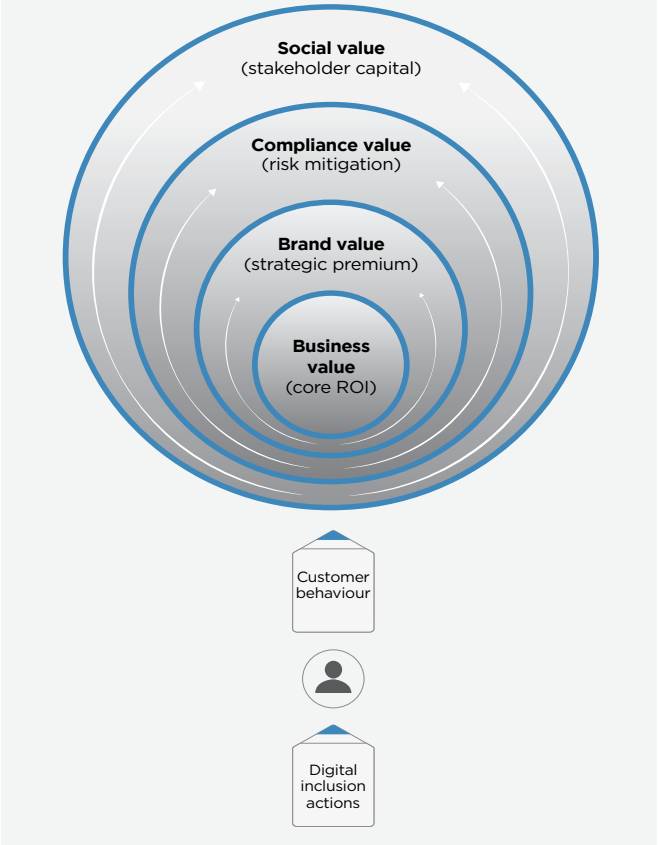


Selecting KPIs

After selecting interventions to affect the customer journey, key performance indicators (KPIs) should be based on how those interventions are expected to impact various aspects of the business.

Benefits extend in layers from direct business outcomes, to brand benefits, to reducing risk (compliance) and finally to broader social capital. This relationship is illustrated in figure 12.

Figure 12. Mapping business KPIs with a layered value approach across domains



Business benefits

Business benefits are the most direct layer, largely resulting from digital inclusion efforts. To measure the impact of interventions on business performance, ask:

- What customer behaviour is expected to change and how?
- How will this impact revenue or show up in regularly tracked business metrics?

KPIs could include:

- Average revenue per user (ARPU)
- Customer retention andchurn rates
- Customer acquisition rates and associated costs
- Cross-sell success rates
- Digital service uptake rate
- Market share and geographic presence
- Customer data use
- Plan/phone upgrades
- Customer lifetime value (CLV)

Brand benefits

Questions to consider when selecting KPIs:

- How will actions affect the company's image and community relations? How are those currently assessed and/or measured?
- How are employees engaged in these efforts?
- How can digital inclusion motivate or attract employees and how is that measured?

KPIs could include:

- Net promoter scores (NPS)
- Brand reputation (e.g. annual survey, customer reviews)
- Brand engagement on social media
- Positive earned media
- Awards and/or high rankings in global indices
- Employee retention rates (e.g. first-year turnover, average length of employment)
- Employee NPS
- Talent recruitment(applications per opening)
- Talent recruitment (offer acceptance rate)
- Requests for leadership and expertise (invitations to sit on boards, committees, etc.)

Compliance benefits

Questions to consider when selecting KPIs:

- What risks are being mitigated? What is the probability of those risks occurring?
- How does this digital inclusion effort change how the company acts or shows up with competitors, regulators, investors or other key stakeholders?

KPIs here may include monitoring the absence of risks, such as:

- Number of fines owed.
- Court proceedings and grievances.

Though KPIs might also be set for positive effects:

- Government and/or civil society partnerships and investments.
- Positive reception of ISSB case by investors.
- Eligibility for tax incentives and other benefits.
- Rankings in global benchmarks and indices.

Social benefits

Social benefits measured for the business differ from social impact metrics to understand and communicate the effect of an intervention. Social benefit is about using digital inclusion to drive value for the public or broader stakeholder groups, thereby building social capital for the business.

Questions to consider when selecting KPIs:

- How do digital inclusion efforts contribute to broader societal goals or efforts? What is the specific contribution to these efforts?
- What are larger audiences concerns or priorities for digital inclusion (i.e. government, factions of the public, etc.)?

KPIs could include:

- Measurable role in disaster response.
- Financial investments in community initiatives.
- Positive calculated Social Return on Investment (SROI).

Consider the evaluation audience

Data can be collected for different purposes. KPIs should be selected with a purpose in mind, including whether the KPI is relevant to:

- Monitor and manage a plan to maximise impact;
- Measure and quantify results to know what changed;
- Prove and specify the contribution of a specific plan to results.

Different KPIs will suit different purposes and be dependent on various stakeholder interests. KPIs should align with specific evaluation goals — whether for internal learning, external accountability or stakeholder engagement — and be revisited as efforts evolve and mature.

Set targets in phases

Once relevant KPIs are selected, setting targets in a phased approach will create appropriate expectations and allow for adaptive management as the strategy is implemented. Social change that happens through digital inclusion interventions is often complex and almost always requires time. Different goals are therefore better suited for different timeframes and different indicators may be needed as efforts and results unfold.

Phase 1: Baseline measurement (Months 1-3)

Establish pre-investment benchmarks.

Baseline data should be captured for selected KPIs.

Examples of baseline measures include:

- Current customer base demographics and ARPU in target segments.
- Existing network utilisation and service adoption rates.
- Brand perception and market share in under-served communities.
- Employee engagement and brand reputation scores.

Note these are likely to come from existing data sources within the business.

Phase 2: Leading indicators (Months 4-12)

Track early success signals.

Before seeing robust impact, leading indicators often shift first, even if they are not the desired end result. Examples of leading indicators:

- Programme participation rates and completion percentages.
- Marketing and sales touches.
- Initial customer acquisition and engagement metrics.
- Partnership development, staff engagement and community response.

Phase 3: Intermediate outcomes (Months 13-24)

Monitor value creation.

After a year or more, some KPIs begin to shift in measurable ways. **Examples or indicators to watch on this timeline might include:**

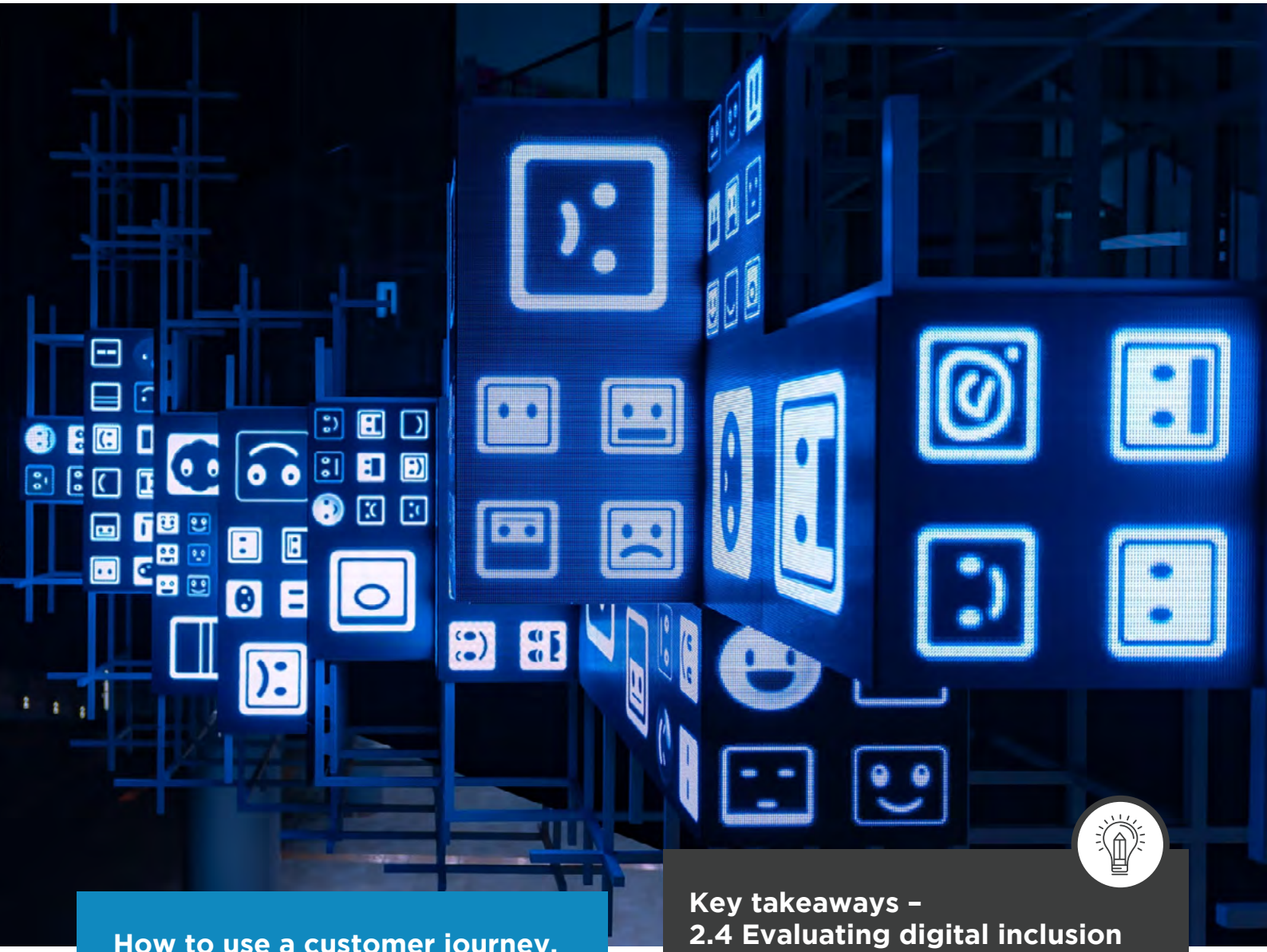
- Customer behaviour changes (data usage, service adoption).
- Business metrics improvement (ARPU, churn, acquisition costs).
- Operational efficiency gains (infrastructure utilisation, service delivery).

Phase 4: Long-term Impact (Months 25+)

Measure sustained business value.

At and beyond the three year mark, larger, sustained shifts in KPIs can be expected. Big picture goals related to business positioning (i.e. brand and business benefits) and risk mitigation should be reassessed and celebrated. **Here are some examples:**

- Revenue growth and market expansion.
- Changes in reputation and competitive advantage.
- Operational transformation and employee engagement.
- Social and environmental impact achievement.



How to use a customer journey, business KPIs and phased targets

Mapping the customer journey, selecting meaningful KPIs and setting phased targets require collaboration across departments to ensure insights and ownership are shared. Leadership buy-in is necessary to align digital inclusion efforts with broader business goals, allocate resources and drive accountability. Embedding this process across teams and ensuring there is a champion for it at the top – helps sustain momentum.

Key takeaways – 2.4 Evaluating digital inclusion investments for business impact

- Start by mapping the customer journey to identify where interventions can improve user experience.
- Select meaningful KPIs across business value layers (e.g. business and revenue, brand, compliance and social capital).
- Set phased targets to track short-, medium-, and long-term progress.

Example

Read the following case study for an example of Safaricom's phased approach to target setting.

Safaricom

Case Study

Iterative target setting for new product development

Overview

Beginning in 2016, Safaricom developed its agri-tech platform Digifarm through an iterative, pilot-based approach that allowed for adaptive management and continuous refinement.

Safaricom

The Opportunity

Safaricom identified structural challenges in Kenya's agricultural landscape, where over 70 per cent of food is produced by smallholder farmers who face barriers to accessing formal financial services. For example:

- Only 24 per cent of loans to smallholder farmers come from formal institutions.
- Farmers sell largely through fragmented broker networks with no traceability, resulting in lower prices and irregular payments.
- Extension services are outdated, with minimal access to reliable agronomy information.
- Over three-quarters of farmers are paid in cash, creating risks of fraud and inefficiency.
- Financial institutions also lack sufficient data to underwrite loans affordably.

Safaricom understood that meeting these interconnected needs could create significant value and create loyal, long-time customers.

Strategy

Addressing these challenges required a development approach that could adapt as the business learned directly from farmers. Patience and humility were required to meet this population's needs. Safaricom adopted a "test, learn, iterate" approach that balanced patience and humility to meet the population's needs:

- **Experimental foundation**
  Digifarm began as an experimental initiative in 2016 under Safaricom's innovation unit. The company piloted in key counties, scaling only once results validated the model. This approach allowed Safaricom to set realistic targets based on actual performance, rather than projections.

- **Iterative decision-making**
  Early results saw increased yields, successful repayments and advances in users' digital literacy. These results reinforced a decision to spin Digifarm out into a fully owned subsidiary.

  Still, as pilot data came in, new needs emerged. This led to the development of two complementary arms: Kilimo, a production-facing solution offering advisory, financing, inputs and crop insurance), and Soko, a market-facing platform managing farmer registration, bulk SMS, collections, payments, SME financing). These were not part of the original plan for Digifarm, but were developed in direct response to feedback.

- **Evidence-based validation**
  The company used measurable outcomes to validate each expansion step, building credit scoring models and using non-traditional data and strategic partnerships.

Safaricom

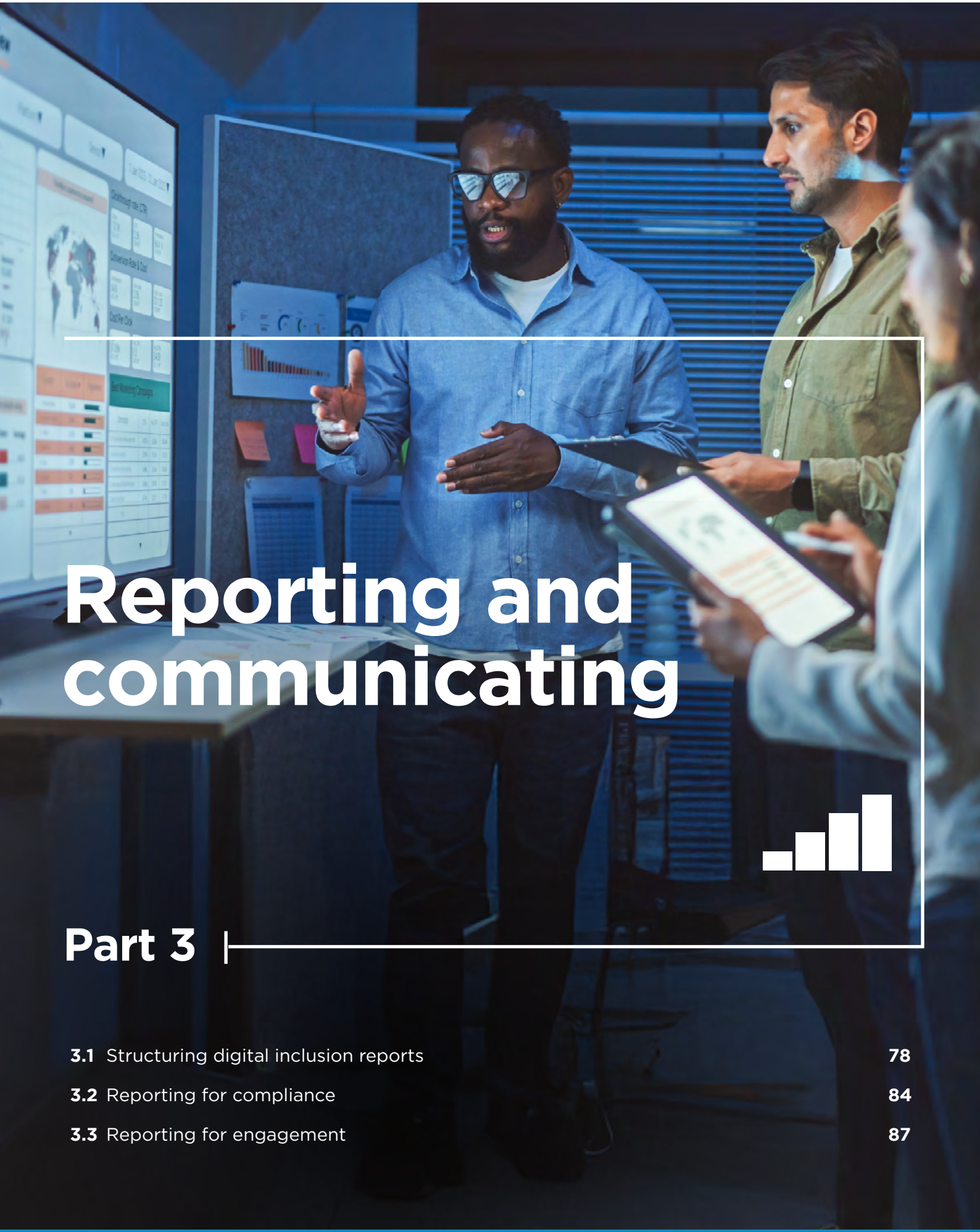
Results

The iterative approach enabled Safaricom to achieve significant product scale and market development in under a decade, while maintaining sustainable growth patterns. At the same time, Safaricom's Digifarm and related products address multiple dimensions of digital inclusion: access (affordability) and meaningful use (financial inclusion, education, livelihoods).

- Over 2 million farmers registered, many having never interacted with digital agricultural services before.
- KSh 945 million (about 540,000 GBP) in credit disbursed across over 169,000 loans,36 per cent of recipients were women and 17 per cent youth.
- 628,000 farmers accessed learning content, improving knowledge on pest management, fertilizer use and weather forecasting.
- Farmers increased smartphone ownership rates from 44% to 50% through device financing.
- Digifarm launched a Merchant Platform in 2024, which supports 120+ merchants, faciliating sales of Ksh 695 million-worth of produce has been sold through the platform.

Key insights

1. **Start with pilots, not projections.** Early testing before scaling allows realistic targets setting based on actual performance. Focus on what needs validation at each stage of product development.
2. **Make decision-making explicitly iterative.** Knowing that targets and strategies will evolve based on new data. Starting with experimental status allows for the development of additional ideas and resources.
3. **Ground development in user data and needs.** to increase the chances of successful scale. Digital inclusion efforts, including new product development, must meet real needs that cause digital divides.

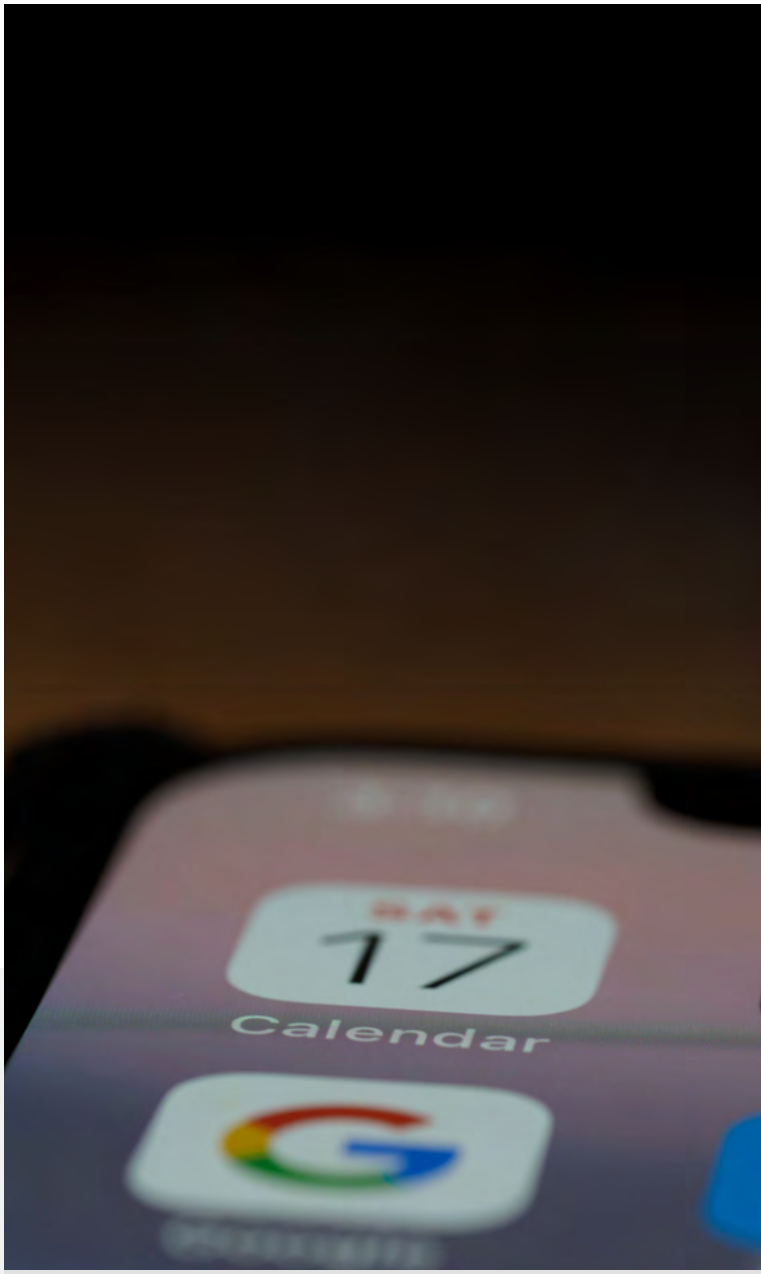


Reporting and communicating

Part 3

3.1 Structuring digital inclusion reports

Digital inclusion is a core mission and purpose issue for the mobile sector. Environmental, Social and Governance (ESG) reporting offers an opportunity to show thought leadership and foresight in how mobile operators support shared interests as digital technologies accelerate. Of course, ESG reporting will include disclosures for compliance. Going beyond this, creating customised reports specific to digital inclusion and for specific audiences presents greater opportunities to amplify impact, fuel sustainable growth, and position a mobile network operator as a leader in building a connected and prosperous world.



Communications for desired action and outcome

For any reporting, conducting a stakeholder analysis is useful to clarify goals and shape messages that resonate with the intended audience. For some audiences, one annual ESG report will be effective. For many others, reporting in a much more customised and strategic way will be necessary.

Audience

Understanding audiences preferences for taking in information is important, alongside what you want the audience to think, feel and do. A stakeholder analysis should identify both what the stakeholder prioritises as well as the desired outcome. This makes it easier to develop a communication plan that influences stakeholders toward desired actions. An example for common digital inclusion stakeholders is included in the table below. For a more detailed and human-focuses view, see the stakeholders personas in Appendix C.

Digital Inclusion And ESG

Digital inclusion fits firmly within the Social domain of the Environmental, Social, Governance (ESG) reporting but is not the totality of the social aspects of ESG. Other workplace-related practices, such as employee gender and disability representation, employee training (including digital literacy), and internal workforce policies, fall under broader ESG requirements but are not part of digital inclusion efforts to bridge divides. These efforts remain important, but not a part of the company's digital inclusion efforts as defined in this guide.

Table 8. Stakeholder analysis for common digital inclusion stakeholders		
STAKEHOLDER GROUP	**DESIRED ACTION OR OUTCOME**	**STAKEHOLDER PRIORITIES**
Investor and shareholders	• Investment • Patience and understanding that digital inclusion delivers long-term returns	Financial returns, risk mitigation, ESG compliance, competitive positioning
MNO Leadership	• Allocating of budget and prioritisation of digital inclusion toward a strategic goal • Long-term commitment • Internal championing	Financial performance, competitive advantage, risk management, operational efficiency, shareholder value, regulatory compliance
Government and other regulatory bodies	• Reduction of regulatory bvarriers and adoption of proactive, supportive policies of mobile industry growth • Public-private partnership opportunities	Universal coverage targets, consumer protection, economic development, social impact, political wins
Enterprise and government customers	• Large contracts for digital inclusion initiatives and/or co-investment in infrastructure	Reliable solutions, cost-effectiveness, measurable social impact
Under-served communities	• Preferred provider status • Social license to operate • Word-of-mouth advocacy	Affordable access, relevant services, trust, consumer protections, local economic opportunities
NGOs and civil society	• Amplification of programmes • Partnerships • Share insights and impact	Social impact, transparency, community empowerment, sustainable solutions

Report structure

Digital inclusion efforts, data and information should be presented in a clear and accessible way. Because digital Inclusion is a broad subject and company efforts often cross multiple markets and approaches, a well-structured report is essential. It helps guide readers to key information.

Table 9. Suggested report structure	
1. Strategy	• Values and purpose guiding the work • Anticipated or desired results • Overall approach • Logic and why the approach will achieve expected results
2. Action and investment	• Actions taken • Investments made • Related outputs
3. Results and impact	• Intermediate metrics: benefits delivered and for whom? (With data disaggregated by key demographics when possible). • Difference made due to the intervention • Connecting intermediate impact to the bigger picture (advanced metrics) • How is the work mutually beneficial to the business (KPIs)
4. Case studies and stories	• Demonstration of impact with stories that make numbers personal and experiential. • Clear linkage between stories, strategy, values and purpose.

Aggregating across multiple countries, markets, contexts

At the group level it can be difficult to aggregate all digital inclusion data from locally-led interventions into a single cohesive narrative or picture. This is natural as digital inclusion work requires strategically addressing specific digital divides and these will vary depending on context and market. Here are some tips to address this during reporting:

- **Highlight the strategy and care taken to address unique needs.** This helps readers understand the litany of actions and approaches that may be presented.
- **Use the digital inclusion dimensions** (access, skills, meaningful use, supportive environment) to group interventions. Alternatively, companies may apply other typologies aligned with overall company strategic language.
- **Link to the Sustainable Development Goal (SDGs)** where sufficient impact data exist (use of intermediate or advanced metrics to **avoid social washing.)**
- **Be selective in what is reported.** Including everything in reporting is not always better. Being selective in reporting also **helps avoid social washing.** Before including an action or intervention in a report, ask:
  - Does it have compelling and adequate data that indicates effectiveness and impact?
  - Does it fit the overall strategy or is it distracting to the overall message because it does not quite fit?
  - Did it have specific reasons for targeted investment and clear pathways for change?
  - Would a digital inclusion or social change expert find it credible?
  - Would a member of a marginalised community agree it helps with inclusion?
- **Consider making region-specific reports** that target audiences with in-depth knowledge of that region.

How to use structuring digital inclusion reports

There are many audiences who have a role to play in sustainable business opportunities and want to understand digital inclusion. For many, reporting beyond a single annual ESG report will be necessary.

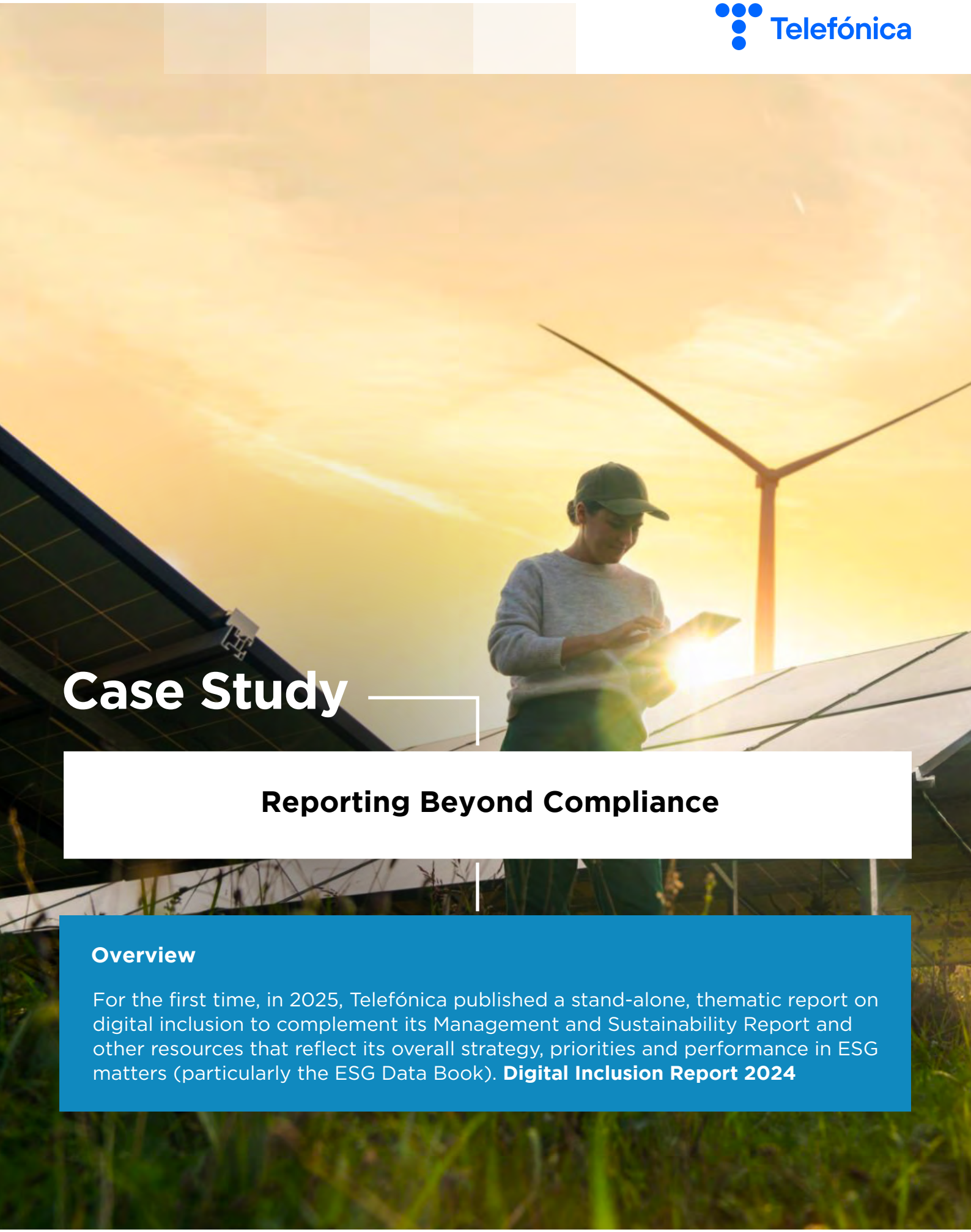
Working with a broad group of internal stakeholders will help ensure a stakeholder analysis is comprehensive and accurate. However, when it comes to reporting, too many contributors can make outputs unwieldy. Agreeing early on a tight report structure and key audiences helps keep communications tailored and digestible.

Key takeaways – 3.1 Structuring digital inclusion reports

- Start by mapping the customer journey to identify where interventions can improve user experience.
- Select meaningful KPIs across business value layers (e.g. business and revenue, brand, compliance and social capital).
- Set phased targets to track short-, medium-, and long-term progress.

Read the following case study for an example of how Telefónica leveraged framing and reporting on digital inclusion outside of an ESG context.

Telefónica



Case Study

Reporting Beyond Compliance

Overview

For the first time, in 2025, Telefónica published a stand-alone, thematic report on digital inclusion to complement its Management and Sustainability Report and other resources that reflect its overall strategy, priorities and performance in ESG matters (particularly the ESG Data Book). **Digital Inclusion Report 2024**

Telefónica

The Opportunity

Digital inclusion lies at the core of Telefónica's business and is deeply connected to the company's purpose: 'To make the world more human, by connecting people's lives'. Telefónica recognised the growing need to provide more transparent, accurate and detailed information regarding digital inclusion to stakeholders — particularly analysts and investors. By creating a flagship digital inclusion report, Telefónica gained space to go beyond general disclosures and structural limitations of broader ESG reports to provide a more in-depth and focused narrative.

In choosing to invest in a separate digital inclusion report, they sought:

- More space for deeper storytelling.
- Information aligned to what specific stakeholder groups desired.
- Enhanced credibility and ability to meet rating agencies criteria and expectations.

Telefónica's Strategy

Telefónica took a dual-audience approach that was smart and practical. While the report was intended for broad use — including customers, industry professionals and employees their primary audience was analysts and investors needing detailed data.

As a result, they attended to the following:

- **Framework alignment:** Reporting closely aligned with leading ESG rating agencies to support deeper analysis and benchmarking.
- **Cross-functional collaboration:** Insights drawn from Privacy, Fundación Telefónica, Network, Innovation and other internal teams.
- **Proactive internal engagement:** Clearly communicated the business case to each department, explaining not just what data was needed and how their contribution would benefit both the company and individual teams.
- **Strategic communication planning:** Leveraged existing internal and external communication channels to maximise visibility and ensure broad organisational utility.

Telefónica

Results

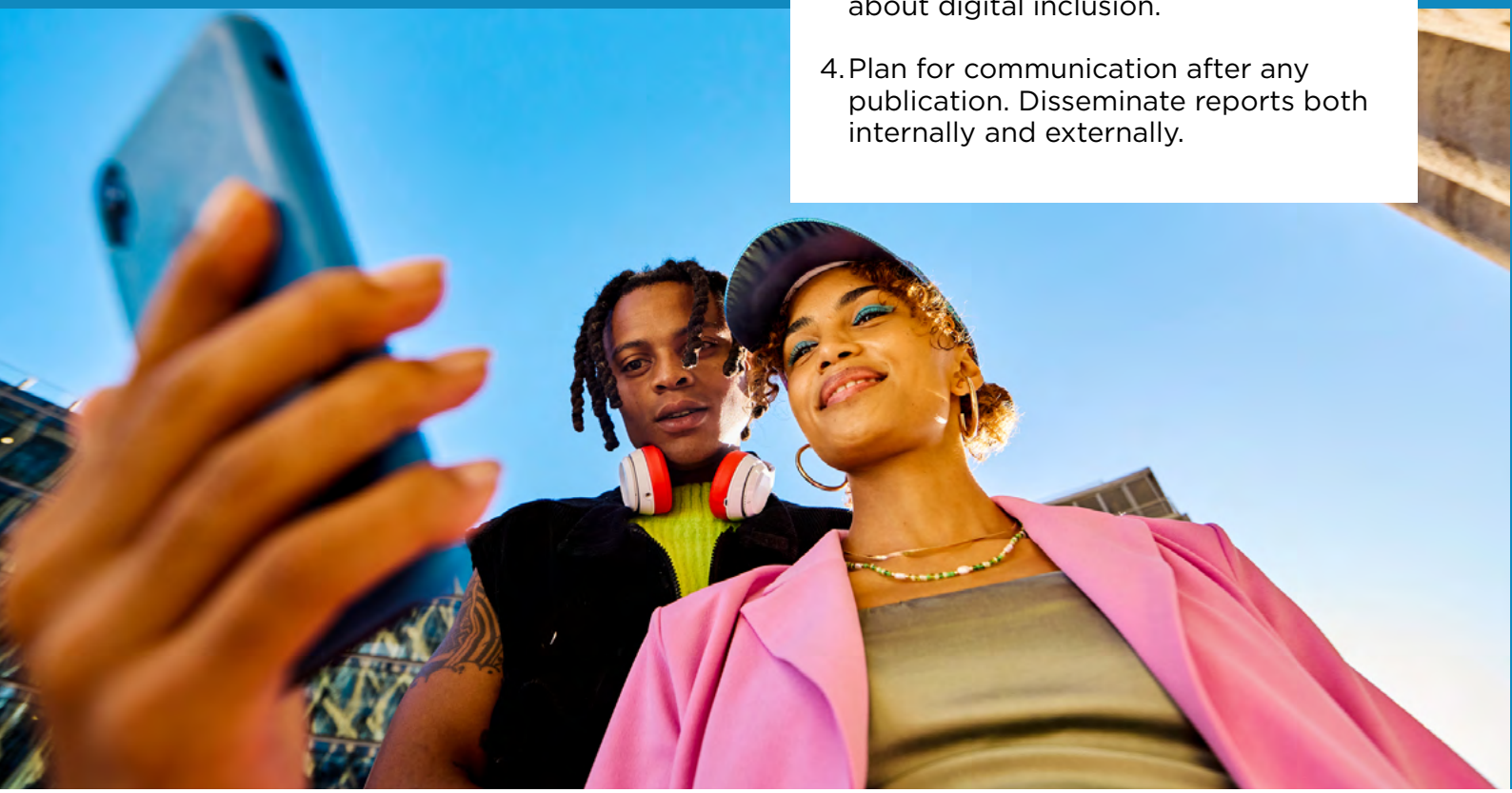
The payoff was immediate and measurable. ESG rating agencies and analysts quickly took notice, with several expressing interest and referencing the report in evaluations. Most importantly, analysts and investors started using the detailed qualitative and quantitative data — exactly what Telefónica had hoped for.

The internal impact was equally impressive. Teams across the company became genuinely engaged in the process, seeing it as a platform to showcase their work to multiple departments. Since publication, they have used the report (or portions of it) when presenting to clients, partners and other stakeholders. This organic adoption proved the report's value as a communication tool.

The cross-functional collaboration required to create the report also strengthened internal alignment around digital inclusion efforts. While it is still early to measure long-term impact, Telefónica expects continued improvements in specialized ESG rankings, enhanced credibility that will help attract ESG-aligned investors and reinforcement of its leadership position.

Key insights

1. Be ready to present digital inclusion as a separate and single topic with a distinct company strategy.
2. Target a specific audience and write to that audience's needs.
3. Involve many teams across the company in reporting, thinking broadly about digital inclusion.
4. Plan for communication after any publication. Disseminate reports both internally and externally.



3.2 Reporting for compliance

ESG reports can serve both as showcase documents for potential investors and as highly technical document for regulators. Within these reports, there are multiple opportunities to weave in digital inclusion, how it plays into the larger company picture and the role it plays in ESG.

Table 10 maps the recommended digital inclusion metrics to their relevant ESG sections or disclosures, showing that more advanced metrics align with a greater number of frameworks.

In addition, a number of ESG reporting standards recommend reporting on specific policies and practices relevant to digital inclusion. These are often binary conditions: a mobile operator either has or does not have a related policy in place. Table 11 recommends policies or practices that both support digital inclusion and reflect positively in ESG reporting.

Because ESG frameworks and disclosures were not written with digital inclusion in mind, it can be challenging to treat digital inclusion as a single, cohesive and critical topic. Yet **for the mobile network industry, digital inclusion is core to future sustainable business opportunities — the heart of what ESG reporting is meant to address.** Therefore, highlighting relevant policies as part of digital inclusion — not just general ESG compliance — makes their impact more visible and

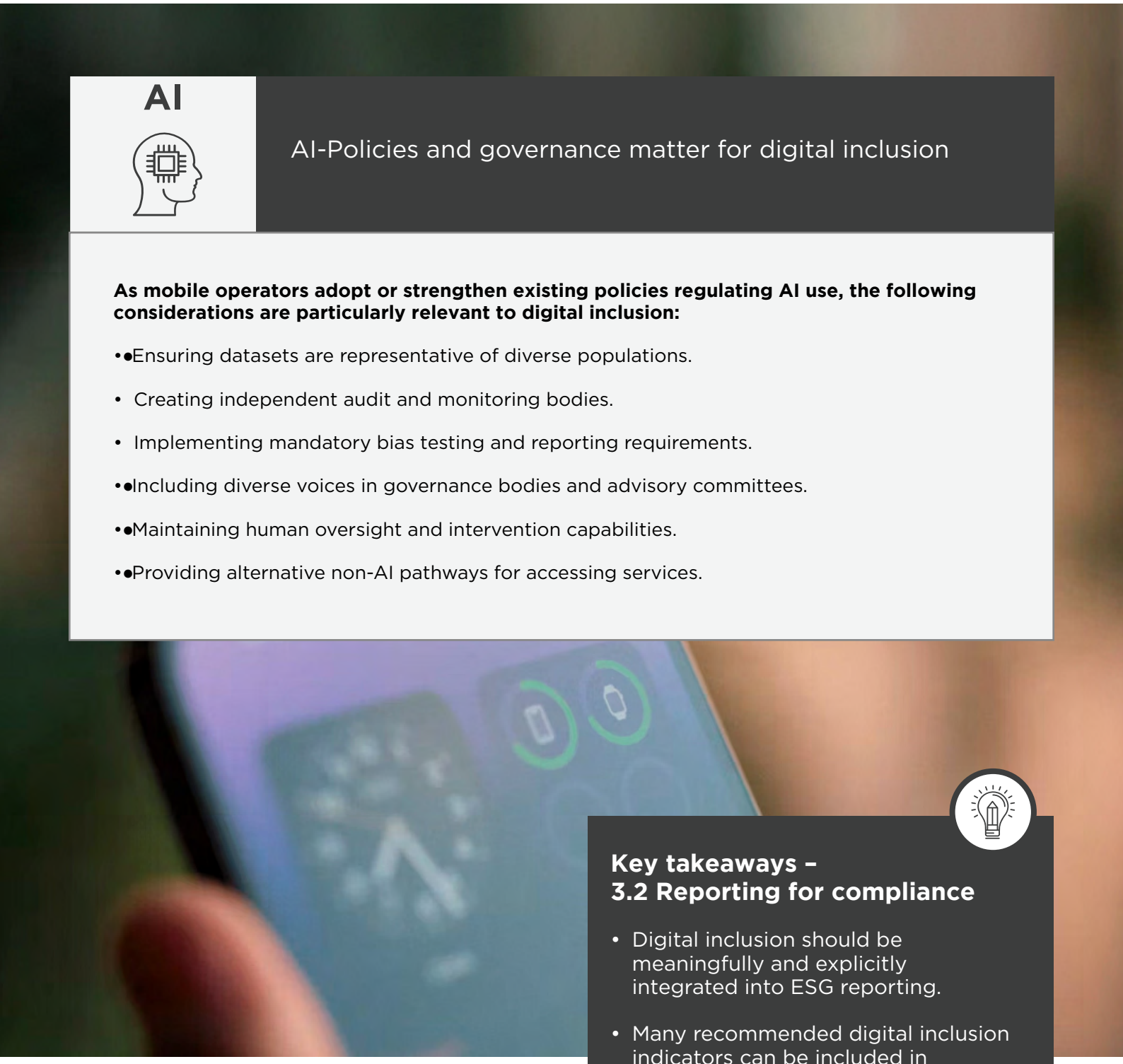
Table 10. Mapping recommended indicators to common ESG reporting standards

ESG FRAMEWORK		CORPORATE SUSTAINABILITY REPORTING DIRECTIVE (CSRD)	CORPORATE SUSTAINABILITY REPORTING DIRECTIVE (CSRD)	INTERNATIONAL SUSTAINABILITY STANDARDS BOARD (ISSB)	GLOBAL REPORTING INITIATIVE (GRI)
Relevant portion of framework to digital inclusion topics and disclosures		ESRS S4: Consumers and End Users	ESRS S3: Affected Communities	IFRS S1: Digital inclusion as sustainability-related opportunity	Topic disclosure 413-1 Local community engagement, impact assessments and development programmes
FOUNDATIONAL Social Impact Metrics (all)		O		O	
INTERMEDIATE Social Impact Metrics	New network coverage	O		O	
	Affordability reach	O		O	O
	Digital skills	O		O	O
	Internet usage	O		O	O
	Economic inclusion		O	O	O
	Other inclusion		O	O	O
ADVANCED Social Impact Metrics (all)		O	O	O	O

Table 11. Mapping digital inclusion topic to common ESG reporting standards

TOPIC	POLICY OR PRACTICE FOR COMPLIANCE AND INCLUSION	ESG RELEVANCE
Accessibility	Design products with minimum accessibility standards (see Principles of Universal Design)	CSRD ESRS S4-Consumers and End Users: Social inclusion and accessibility (consideration of vulnerable groups, accessibility of product and services, inclusive design practices)
Suppliers	Incentivise and reward suppliers for preventing, mitigating and remediating negative social impacts, while encouraging equitable access to all products and services.	GRI topic disclosure 414: Supplier Social Assessment
Community engagement	• Consult broad-based community committees and processes that include vulnerable groups. • Plan and implement stakeholder engagement based on stakeholder mapping. • Involve community representatives in decision-making.	CSRD European Sustainability Reporting Standards (ESRS) Standard (S)3 (Affected communities: engaging communities). GRI topic disclosure 413.1
Community impact	Manage impacts on communities and set measurable goals aligned with international standards	CSRD ESRS S3 (Affected Communities: Developing clear policies and targets)
Data privacy and protection	Establish strong consumer protection policies and practices with specific considerations for new and marginalised customers.	SASB Metric Technology and Communications — Telecommunication Services (TC-TL)-220a.1
Artificial intelligence	Conduct AI human rights social impact assessments Publish ethical AI principles which include reference to/inclusion of human rights	CSRD ESRS S3 (Affected communities: engaging communities) CSRD ESRS S4: Consumers and End Users product safety and health (consumer protection protocols) and social inclusion and accessibility (consideration of vulnerable groups) GRI topic disclosure 413.1

A significant opportunity to leverage digital inclusion within ESG reporting is within the ISSB framework, International Financial Reporting Standards (IFRS) Standard 1. This standard requires a company to disclose how it manages risks and opportunities related to business sustainability. Digital inclusion is a significant opportunity for business sustainability. This standard provides an opening to present digital inclusion as a valued asset, showcasing how its integration and strategy throughout the company leads to a more stable and sustainable business.



AI

AI-Policies and governance matter for digital inclusion

As mobile operators adopt or strengthen existing policies regulating AI use, the following considerations are particularly relevant to digital inclusion:

- Ensuring datasets are representative of diverse populations.
- Creating independent audit and monitoring bodies.
- Implementing mandatory bias testing and reporting requirements.
- Including diverse voices in governance bodies and advisory committees.
- Maintaining human oversight and intervention capabilities.
- Providing alternative non-AI pathways for accessing services.

Key takeaways – 3.2 Reporting for compliance

- Digital inclusion should be meaningfully and explicitly integrated into ESG reporting.
- Many recommended digital inclusion indicators can be included in common standards such as CSRD, ISSB, and GRI, reinforcing both compliance and digital inclusion's business value.ESG disclosures often include binary assessments (yes or no) of company policies, offering mobile operators a clear opportunity to highlight digital inclusion-related practices that support both social impact and ESG performance.

How to use tables mapping digital inclusion to ESG reporting standards

Use the tables to audit existing ESG reports, ensuring inclusion is named directly and succinctly in the appropriate sections.

3.3 Reporting for engagement

Annual ESG reports are necessary and useful, but do not fully address the multiple stakeholder needs or opportunities to leverage digital inclusion data for business success. Additional reporting and communications are therefore needed and can be grouped into two categories:

1. Reports for learning and improvement

2. Reports for proving and showcasing

Table 12. Key differences between reports by purpose

REPORTING PURPOSE		
	LEARNING AND IMPROVEMENT	**PROVING AND SHOWCASING**
Focus	Process, adaptation, improvement	Outcomes, success, credibility
Primary audiences	Internal: Sustainability, strategy, ESG, product, compliance teams, decision-makers close to the work External: Close partners, trusted funders	Internal: Decision-makers, leadership External: Funders, regulators, investors, media, community-based organisations
Audience roles	Co-learners, analysers, planners	Assessors, champions, observers, investors
Tone	Nuanced, open to complexity, exploratory	Direct, positive, polished,
Data presentation	Diagnostic, explanatory, segmented	Summative,illustrative
Recommendations	Learning-oriented, strategy refinement, future-focused	Strategic, promotional, calls to action

Before beginning to write, it is essential to be clear about audience and purpose. The type of data, analysis and discussion included in a report will vary significantly depending on these factors.

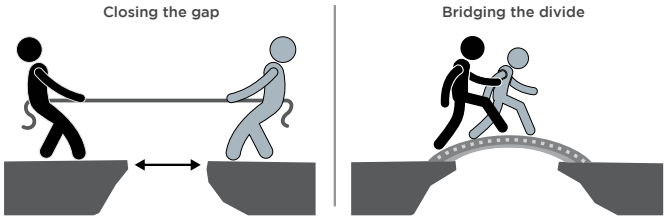
Digital inclusion narratives

Digital inclusion refers to work eliminating digital divides — which often lends itself to several easy-to-tell stories and narratives for reporting. Metaphors and stories in social impact storytelling help simplify complex ideas, create emotional resonance and make messages more memorable and engaging by translating abstract concepts into relatable language. These are necessary components of reports of all types.

Below are common narratives and metaphors that can be useful for presenting data on digital inclusion actions and investments.

Close the gap or bridge the divide

Figure 13. Narratives for digital inclusion storytelling: Close the gap or bridge the divide



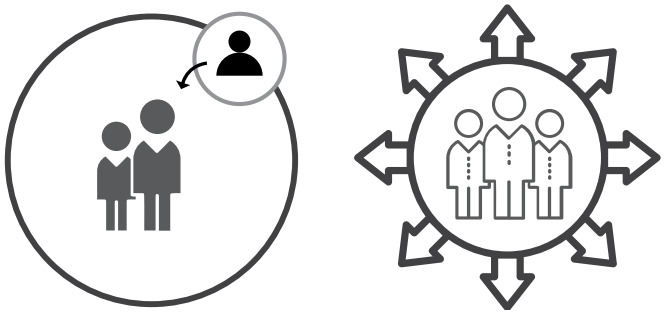
These are metaphors comparing two groups, noting a difference between them. **To use these metaphors effectively, data should include:**

- A distinct customer behaviour (e.g. data or app usage, coverage, frequency of use) that differs across groups
- Demographic data (e.g. male/female, rural/urban, general population/persons with disabilities, young/old, income level) from each side of the digital divide

Expand the circle

If comparison data between two groups is not available, but targeted data on a specific group exists, consider telling a story about expanding the circle (or margins) to be more inclusive of that group, or expanding the group's share of the whole, see figure 14.

Figure 14. Narratives for digital inclusion storytelling: Expanding the Circle



Growth journeys *(Refer of Figure 15 on the following page)*

Social change takes time. Framing digital inclusion efforts as a growth journey is useful, particularly when reporting leading indicators and intermediate successes before a final goal or long-term impact is achieved. **To use a growth narrative, data should include:**

- Multiple data points of the same information for the same group over time. Identify:
- A specific group or demographic of people (male/female, rural/urban, general/persons with disabilities, young/old, income level).
- Specific behaviour spectrum on a single topic (see examples below).

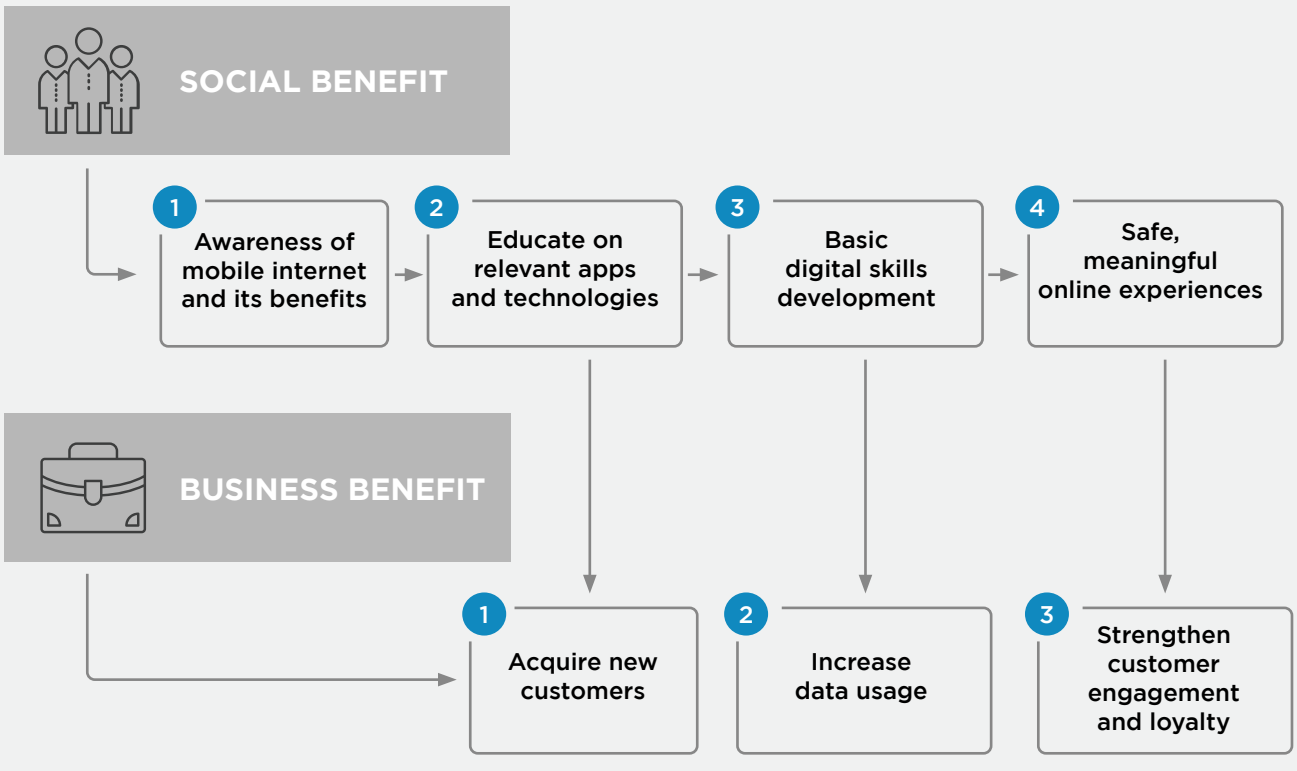
Figure 15. Narratives for digital inclusion storytelling: Growth journey

MOBILE USE	Mobile ownership	Mobile internet awareness	Mobile internet adoption	Diverse daily mobile internet use
DIGITAL SKILLS	Awareness	Beginner	Intermediate	Advanced
MEANINGFUL APP USE	Log in	Main feature only	New relationships through the app	Additional marketplace access and use
WELL-BEING	Learn digital skills	Socialise online and build community	Reduce isolation	Increase connectedness and social cohesion

Social and business changes together

Use the customer journey map developed for KPI setting as a framework to tell a compelling story of generating both social benefit and business value. To tell these stories together, reporting should combine KPI data and customer data.

Figure 16. Benefit pathways of a digital skills programme



Key takeaways – 3.3 Reporting for engagement

- Different reporting types serve different strategic purposes. In addition to ESG reports, organisations should also consider creating products focused on learning and improvement and on proving and showcasing outcomes.
- Using storytelling techniques like metaphors (e.g. bridging the divide, expanding the circle or growth journeys) helps simplify complex data, making digital inclusion efforts more relatable, engaging and impactful.
- Tailored storytelling increases effectiveness. Selecting the right narrative for the right audience, combinedwith thoughtful consideration of timing, frequency and communication channels, ensures messages resonate and stick over time.

How to use narratives

Choose a narrative framing or metaphors with a specific audience in mind. Consider what key messages will best resonate with that audience and what shared frames of reference exist. Carefully select the communication channel andfrequency of messaging. Remember: stories must be told multiple times before they become part of a shared narrative.

As the mobile industry moves toward a future defined by meaningful connectivity, digital inclusion must be a core business priority, not a peripheral obligation. Robust reporting and engagement are central to this transition. Beyond ESG compliance, mobile operators should collect and use data to learn, adapt and improve, while demonstrating credible social and business outcomes.

The GSMA fully supports a shift toward inclusive, accountable and strategic digital inclusion efforts. Digital inclusion is the future of mobile — unlocking both social value and business opportunity. Through collaborative efforts, the mobile industry can lead the way to a world where everyone has a safe, meaningful digital connection.

Closing

Appendix A:

Glossary of key terms

Access: The availability, quality and affordability of digital and communication technologies. Access is the foundational requirement that enables individuals to obtain and use these technologies.

Accessibility: The design features of digital and communication technologies, as well as the surrounding supportive environments, that enable people with diverse abilities and needs to effectively use these technologies.

Contribution: The role that a programme, intervention or factor plays as part of a broader set of conditions that together produce outcomes. Unlike attribution, which seeks to establish direct causation, contribution recognises that outcomes typically result from multiple interacting factors and focuses on understanding how and why a particular intervention helped make the difference it did, alongside other contributing elements.

Counterfactual: What would have happened to participants or beneficiaries if a programme or intervention had not taken place. In research and evaluation, it helps to determine whether observed changes are due to the programme rather than to other factors or natural trends.

Data disaggregation: The practice of breaking down data sets into meaningful subgroups (e.g. by demographics geographic locations or other relevant categories. This process reveals differences in outcomes, experiences and access patterns that may be hidden when only overall or average figures are used.

Digital literacy: The ability to access, manage, understand, integrate, communicate, evaluate and create information safely and appropriately through digital technologies for employment, decent jobs and entrepreneurship. It includes competences that are variously referred to as computer literacy, ICT literacy, information literacy and media literacy.

Financial inclusion: Access to digital financial services by individuals and businesses, particularly those who are traditionally excluded from or under-served by the mainstream financial sector. This includes banking, credit, insurance and payment systems.

Meaningful use: The extent to which individuals are actively using internet and mobile services to engage in activities that generate tangible value or benefits in their lives. It focuses on what people actually do online and whether that use translates into real-world outcomes.

Social washing: When companies make superficial, misleading or exaggerated claims about their social impact or commitment to social causes without meaningful action or results to back them up. It is the social equivalent of the term greenwashing.

Value-added service: Revenue-generating services and applications offered beyond basic voice calls and data connectivity. These services leverage the mobile network infrastructure to provide additional functionality that customers are willing to pay.

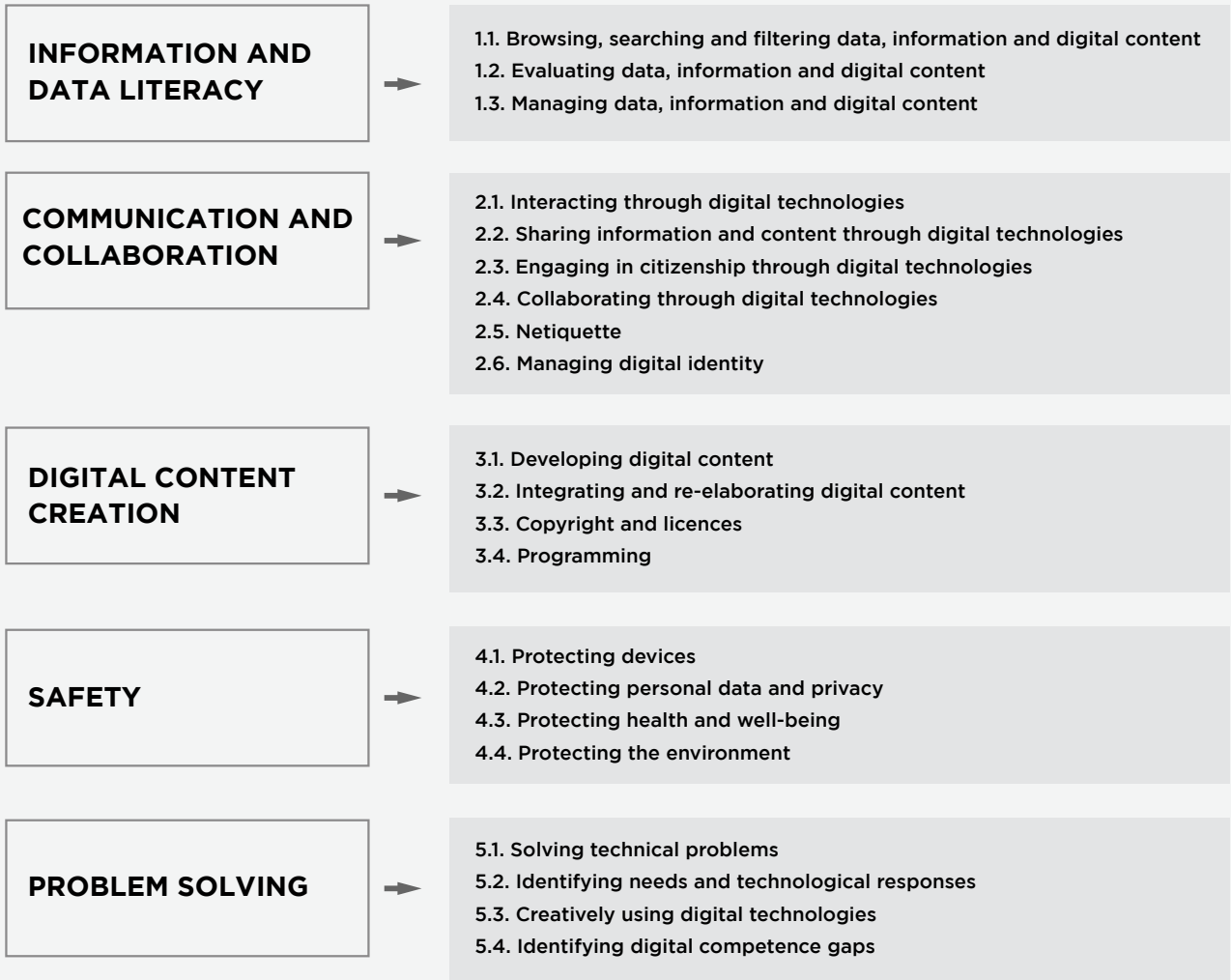
Appendix B:

Digital skills rubric

The following skills list is from the European Union's Digital Competence Framework for Citizens (DigComp) (2022). It is the framework recommended by and referenced in the International Telecommunication Union's guidebook.

There are five domains of skills.

Figure .1 The DigiComp conceptual reference model



The DigComp framework has each domain split into **beginning, intermediate and advanced levels**, and includes specialised skill definitions and criteria that are clear for use in evaluation. Reference their publication beginning on page 9 for explanation of proficiency levels.

Stakeholder personas — developing targeted messaging

Each stakeholder group has different interests in the benefits of digital inclusion. The following personas can help tailor and target communications and identify areas for partnerships furthering digital inclusion.

Apendix C

Appendix C: 1

Internal Stakeholder

C-Suite or Senior Leadership (e.g. CEO, CFO, Chief Strategy Officer)

Key motivations and what builds credibility:

- Quantifiable business outcomes (Return on Investment, or ROI) .
- Competitive advantage and market differentiation.
- Long-term resilience and risk mitigation, including adherence to rules and regulations.

Where digital inclusion can drive value:

- Diversified and resilient revenue streams.
- Increased Average Revenue Per User (ARPU)
- Improved Net Promoter Score (NPS) and brand reputation.
- Enhanced employee attraction and retention.
- Expansion into new markets and customer segments.
- Recognition as a sector leader on connectivity and inclusive innovation.
- Stronger regulatory compliance.

Where this stakeholder can drive digital inclusion:

- Embed digital inclusion in corporate strategy and vision.
- Champion digital inclusion in communications.
- Allocate strategic resources.
- Expect and support data-driven approaches.
- Leverage digital inclusion to enhance partnerships and stakeholder engagement.

This sounds like:

"Digital inclusion isn't just the right thing to do, it is essential to our strategy. When we create products that work for everyone, we expand our market and tap into diverse perspectives that drive innovation. Every person we connect to mobile today becomes part of an ecosystem that generates value for business and society. Digital inclusion is not a cost centre; it is our competitive advantage."

Appendix C: 2

Internal Stakeholder

Product teams

Key motivations and what builds credibility:

- Quantifiable business outcomes and achievable short-term KPIs.
- Customer segments and solving real-life problems and barriers.
- Leveraging existing assets.

Where digital inclusion can drive value:

- Access to diverse user insights to help me design new products.
- Discovery of niche use cases and new value propositions.
- Driving innovation that has broader appeal.

Where this stakeholder can drive digital inclusion:

- Spot market opportunities that solve real problems and tap into new users. that are currently left behind.
- Build and test product logic and gather user feedback.
- Request and track relevant KPIs to new products for case building.
- Set realistic timelines to allow for social change and customer uptake.

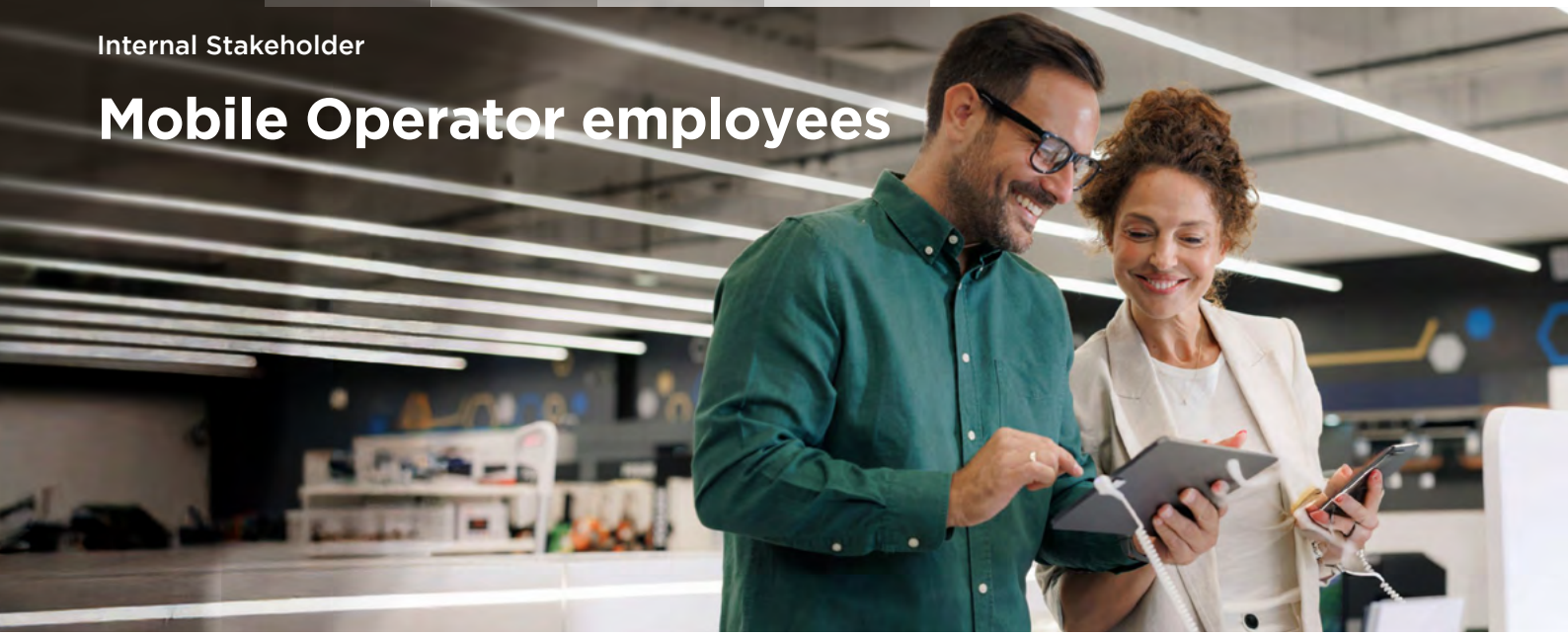
This sounds like:

"Digital inclusion principles have transformed traditional product development. Designing with accessibility and diverse user needs in mind from the start, we create products that are more intuitive and useful for everyone. Products perform better in the market because they work for a broader range of real-world scenarios. Knowing that my work is making technology genuinely accessible to people who have been excluded before gives me a sense of purpose that keeps me motivated and creative."

Appendix C: 3

Internal Stakeholder

Mobile Operator employees



Key motivations and what builds credibility:

- Company values that align with personal values.
- Finding a sense of purpose and belonging at work.
- Trusting company leadership and feeling the company is headed in a positive direction.
- Seeing future possibilities to which I can contribute.

Where digital inclusion can drive value:

- Opportunities to contribute to a meaningful mission.
- Engagement in solving new and exciting challenges.
- Pride in being employed by a reputable, leading company driving positive social change.

Where this stakeholder can drive digital inclusion:

- Champion digital inclusion to organisational peers and leaders.
- Collect and share data relevant to digital inclusion.
- Think about and use principles of digital inclusion within individual work.

This sounds like:

"I am proud to work for this company because of how it connects people and changes lives. I believe my employer's values align with my own and trust that my work positively contributes to the greater good. We have a business model, yes, but we are also interested in supporting the community and doing right by all of our customers and potential customers."

External Stakeholder

Investors

Key motivations and what builds credibility:

- Innovative practices and new technologies reaching unique customer segments.
- Regulatory compliance and public rankings.

Where digital inclusion can drive value:

- Higher return on investment.
- Lower investment risks associated with regulatory compliance and diversification.
- Stronger brand reputation.

Where this stakeholder can drive digital inclusion:

- Provide resources and partnerships.
- Champion and promote digital inclusion efforts.

This sounds like:

"Companies that support everyone and reduce barriers to mobile are positioning themselves for growth and a strong market position. Concrete metrics demonstrate a company is serious about digital inclusion, meeting regulatory requirements, and understanding future markets. I am deeply interested in making investments in value-added services and other products that bring innovative technology to untapped markets."

Appendix C: 5

External Stakeholder

Government or Community Partners

Key motivations and what builds credibility:

- Integrity of business values, leadership integrity, mission alignment.
- Social benefits to local communities, including closing digital divides.
- Resource sharing.
- Business expertise in mobile technology and connectivity.

Where digital inclusion can drive value:

- Increased capacity to reach constituents.
- Access to outside expertise.
- Alignment with strategic priorities and mandates**.**

Where this stakeholder can drive digital inclusion:

- Share data to demonstrate national level opportunities and impact.
- Network and make connections to community partners, innovators, and customers.
- Ensure regulations support digital inclusion efforts.

This sounds like:

"It is an imperative to create safe digital spaces for civic engagement for everyone, not just those with premium devices and high-speed connections. When we invest taxpayer dollars in digital infrastructure, every citizen must be able to benefit. Mobile operators are a key partner to spread access and create a protective online environment that helps power our economy."

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