

Connected Women

CASE STUDY

ORANGE MALI:

REACHING WOMEN CUSTOMERS WITH MOBILE SAVINGS AND INSURANCE

March 2015

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Introduction

In relatively mature mobile money markets, introducing new products could be a valuable way to build customer loyalty while also bringing new customers on board. In Mali, where mobile money customers tend to use their mobile money account as cash storage, insurance products are lacking, and fertility and maternal mortality rates are some of the highest in the world, Orange Money saw an opportunity to launch two new, intertwined savings and insurance products targeted at Malian women. Thanks to a GSMA Connected Women Innovation Fund grant, Orange joined forces with NSIA, a microinsurance company, the NGO Population Services International (PSI), and PlaNet Guarantee, an insurance mediator, to launch a savings product (Sini Tonon) and an associated life/disability and maternal health insurance product (Tin Nogoya) on the Orange Money platform.

Key findings

Although still in early stages, Sini Tonon and Tin Nogoya are already delivering commercial and social benefits to Orange and its customers. From a commercial standpoint:

- Initial uptake is low, particularly among women, but users really value the products (98% of men and 97% of women reported finding the products useful) and ongoing marketing campaigns are expected to increase subscriber numbers, especially women.
- The products are driving usage of the Orange Money wallet: 24% of users are saving and using Sini Tonon regularly, while 4% are insured by Tin Nogoya.
- The products have helped to create a positive impression of Orange among its users, which is important for encouraging word of mouth and adoption of the service. 95% of users said they would recommend Sini Tonon and Tin Nogoya.

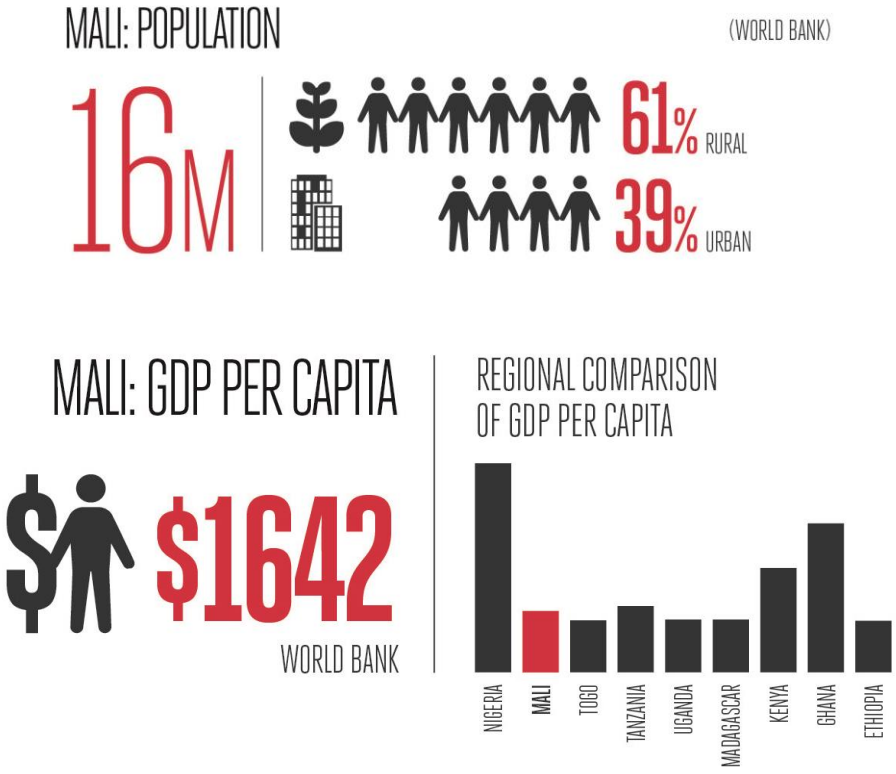
Sini Tonon and Tin Nogoya are also delivering substantial social benefits to their customers:

- Sini Tonon is encouraging customers to save: 55% of women and 48% of men did not save before using Sini Tonon.
- Tin Nogoya is well positioned to foster first-time access to insurance, especially for women, who are less likely than men to be insured. 97% of female users have never been insured before and 98% of surveyed users want to continue saving to reach the threshold for insurance activation.
- Although still a new concept, the insurance product is appealing to customers – over 30% of Sini Tonon users reported using it because it allowed them to be covered by insurance under Tin Nogoya.

There was a lengthy design phase for these products, which were launched almost a year after the initial research and insight phase. However, the end result is worth the time, with 96% of users saying that Sini Tonon and Tin Nogoya are useful or very useful. This underscores the importance of aligning products with consumer behaviour and ensuring markets are prepared for innovative products such as mobile savings and insurance. This project also benefited from strategic partnerships, which informed product development and marketing and provided the resources and long-term commitment to make the products successful.

Country context

With 16 million inhabitants, 61% of whom live in rural areas, Mali is the eighth largest country in Africa. Half the population lives below the poverty line at $1.25 per day, making Mali a low-income country based on World Bank classification,[1] and it ranks 176th out of 187 countries on the 2014 UNDP Human Development Index.[2]



[1] World Bank, Poverty & Equity Data, Country Dashboard for Mali: http://povertydata.worldbank.org/poverty/country/MLI

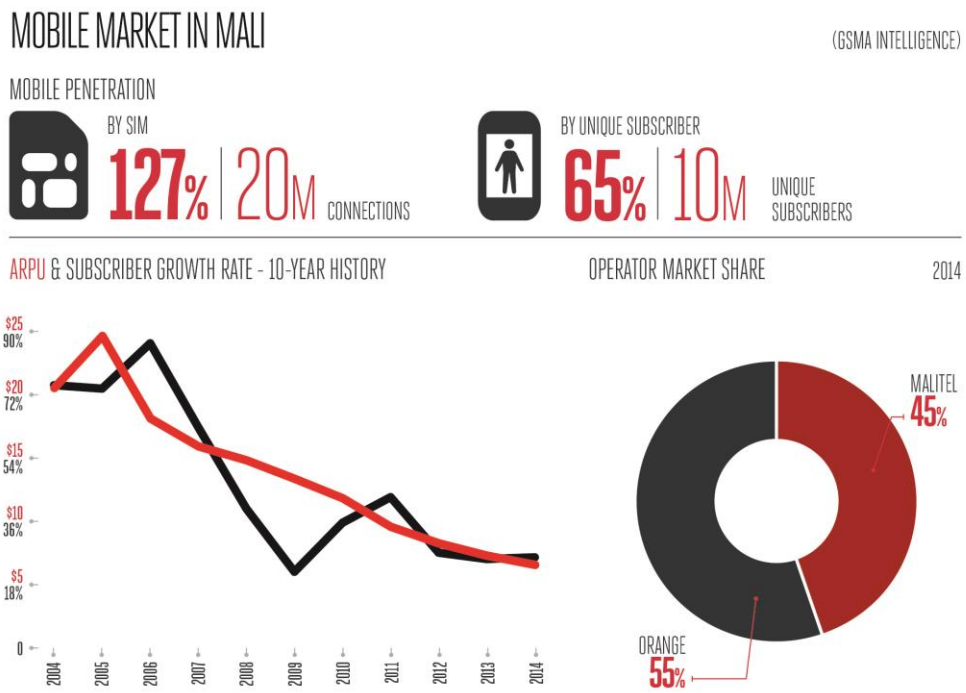
[2] UNDP Human Development Indicators for Mali: http://hdr.undp.org/en/countries/profiles/MLI

Mali lacks adequate infrastructure — only 17% of the population has access to electricity[3] and about the same number has access to drinking water and paved roads.

Agriculture is the backbone of Mali's economy, accounting for 42% of its gross domestic product (GDP).[4] Despite some political instability and security issues since 2012, the World Bank forecasts GDP growth in Mali will be on par with the rest of Sub-Saharan Africa in the coming years.[5]

Mali's mobile market

The mobile market in Mali is well developed with 65% unique subscriber penetration, which is well above the average of 42% in western Africa.[6] Orange and Malitel share the market almost evenly, and growing saturation and competition are evident by declining ARPU and subscriber growth rates. Multi-SIM usage is quite prevalent, with approximately two SIMs per unique subscriber.[7]



[3] World Bank Open Data, Access to electricity (% of population): http://data.worldbank.org/indicator/EG.ELC.ACCS.ZS

[4] World Bank Open Data, Agriculture, value added (% GDP): http://data.worldbank.org/indicator/NV.AGR.TOTL.ZS/countries

[5] World Bank Open Data, Mali: http://data.worldbank.org/country/mali

[6] GSMA Intelligence, https://gsmaintelligence.com/

[7] GSMA Intelligence, https://gsmaintelligence.com/

Both Orange and Malitel offer a mobile money product to their customers – Orange Money and MobiCash, respectively. While both products offer similar services (domestic P2P transfers, bill and merchant payment, airtime top-up),[8] Orange Money partnered with the Banque Internationale pour le Commerce et l'Industrie du Mali (BICIM) to offer international remittance services to its customers. Because Mali's mobile market is mature, operators aim to offer a variety of value-added services to drive ARPU and strengthen subscriber loyalty.

Mobile savings and mobile insurance: an overview [9]

Mobile savings and mobile insurance are relatively widespread products in the mobile money landscape. Mobile allows the poorest to store their money in a secure place, and mobile money accounts per se can be used to store cash, or can be a gateway to a wealth of dedicated savings accounts linked to mobile money. Mobile network operators are increasingly making use of the mobile money infrastructure to offer savings facilities, and as of December 2014, there were 26 dedicated mobile savings products globally.

Mobile insurance, while being difficult to explain and sell to customers, is also gaining ground in the mobile money landscape. As of December 2014, there were 100 mobile insurance products globally, the majority of them (64%) being led by an MNO in partnership with a dedicated insurance provider. New commercial models are emerging, with the majority of them yielding positive indirect benefits to mobile operators. Rather than charging premiums for insurance, some service providers provide insurance cover in return for loyalty, in order to reduce churn and increase the average revenue per user. Other service providers have adopted a 'freemium' model, offering a basic level of cover for free to customers in the hope that some customers will voluntarily upgrade and pay for a more comprehensive cover. When it comes to mobile insurance, 2 distinct distribution models have emerged:

- Low touch – reliant on significant ATL marketing to drive customer awareness of the service. This distribution model tends to be used when insurance is offered as a reward for loyalty, and customers are automatically enrolled.
- High touch – agents educate consumers about the product, explaining the claim procedure, and then enroll customers who are willing to try the service. This model is likely to result in better educated customers who are more likely to pay for additional covers.

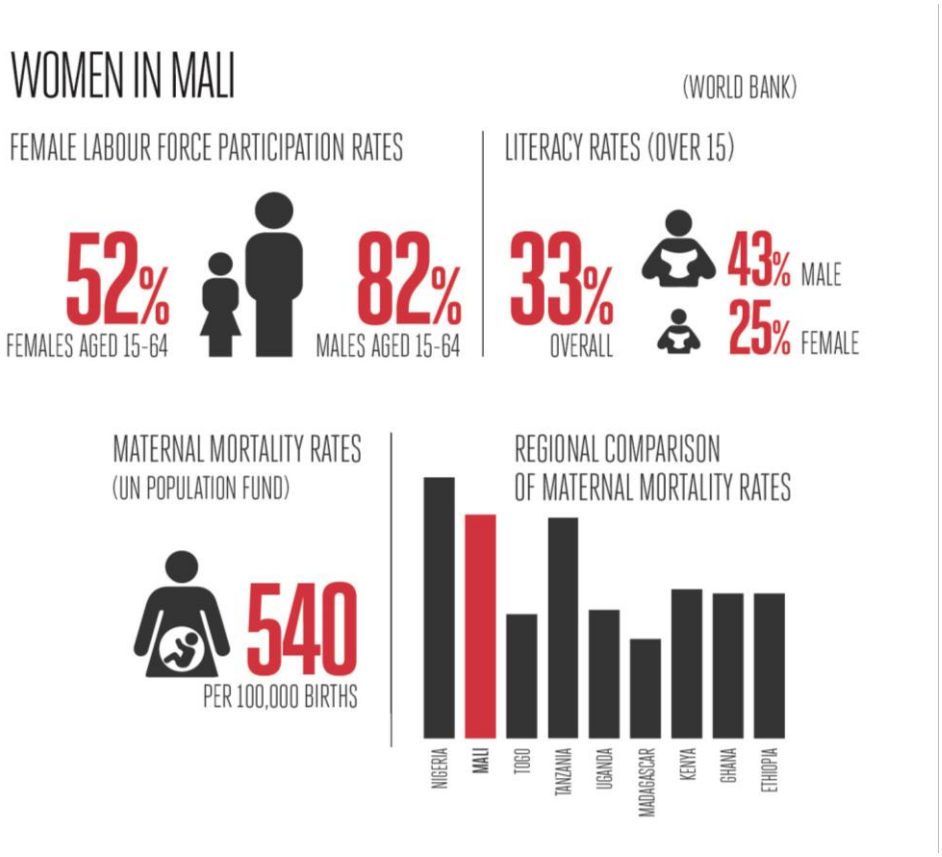
[8] GSMA MMU Deployment Tracker, http://www.gsma.com/mobilefordevelopment/programmes/mobile-money-for-the-unbanked/insights/tracker

[9] Adapted from two blog posts by Arunjay Katakam. For mobile savings: Mobile savings and credit: Riding the rails of mobile money. For mobile insurance: Mobile insurance: How are commercial and distribution models shaping services? For more information about the state of mobile savings and insurance products globally, please see GSMA MMU, 'State of the Industry Report 2014'.

Women in Mali

Representing less than half of Mali's population, women are equal before the law, yet subjected to long-standing social norms that limit their actual rights.

The law prohibits discrimination based on social origin, colour, language, race or gender, but gender-based violence and discrimination against women is a real issue. Negative cultural attitudes against women are prevalent: domestic violence and spousal abuse and rape are tolerated and common, as are sexual harassment and female genital mutilation. This combination of factors puts Mali at the bottom of the Gender Inequality Index,[10] ranking 138th out of 142 countries. Also, most indicators show women lagging behind men in economic participation and opportunity, literacy, and political empowerment.



Mali's deeply ingrained patriarchal culture expects men to be the household breadwinners, while women have low levels of financial independence. Not surprisingly, there is a wide gender gap in the mobile subscriber base, with women making up only 27% of Orange Money subscribers.[11] As identification requirements for mobile money are more stringent than

[10] World Economic Forum, http://reports.weforum.org/global-gender-gap-report-2014/economies/#economy=MLI

[11] Self-reported by Orange

for SIM registration, it can be assumed this gender split is fairly accurate. Indeed, customers who want to activate a mobile money account are required to provide proof of identity, although this is not necessary to purchase a SIM card. The fact that proof of identity is required to open a mobile money account makes the operator's gender data reliable. [12]

Overview of the products

Market opportunity

Mali has one of the world's highest fertility rates, with 6.9 children per woman. Although recent research suggests that 74% of pregnant women receive prenatal care,[13] the country's maternal mortality rate is very high. Private expenditure on health is also extremely high (99.6%),[14] indicating that health insurance coverage is virtually non-existent in Mali.

In an effort to make pregnancy and delivery safer while also increasing their penetration in the market, and especially among women, Orange partnered with the NGO Population Service International (PSI) and NSIA, an insurance company, to launch two intertwined savings and insurance products: Sini Tonon and Tin Nogoya. As mass products, Sini Tonon and Tin Nogoya position Orange as a pioneer in the space — it is in fact the first time an operator has specifically targeted women in the development and distribution of two linked mobile savings and insurance products. Indeed, the insurance product Tin Nogoya includes maternal coverage in addition to more common life insurance; also, all the marketing material for the two products featured female actresses, so that women could better relate to them.

In launching Sini Tonon and Tin Nogoya, Orange had two main objectives: they wanted the products to have a positive commercial impact while also empowering their customers socially and economically. Specifically, Orange wanted to:

- improve the Orange Money offering by adding new and more sophisticated mobile financial services;
- attract more customers by offering innovative services that meet their needs;
- stimulate usage of Orange Money;
- reduce churn and improve brand perception;
- capitalize on the savings behaviour already evident among existing Orange Money customers; and

[12] Research suggests that in some markets, where a proof of identity is not required to open a mobile money account, there is a tendency for men to register on behalf of women, making the gender data available to the mobile money provider less reliable. For more information, please see E. Minischetti and C. Scharwatt, 'Reaching half of the market: women and mobile money'.

[13] World Bank Open Data, Pregnant women receiving prenatal care (%): http://data.worldbank.org/indicator/SH.STA.ANVC.ZS/countries

[14] World Bank Open Data, Out-of-pocket health expenditure (% of private expenditure on health): http://data.worldbank.org/indicator/SH.XPD.OOPC.ZS/countries

- increase Orange Money penetration among women through a maternal health insurance component and tailored marketing campaign.

Sini Tonon: The mobile savings product



Sini Tonon is a savings product offered on the Orange Mali mobile money platform. The savings account can be opened by any Orange Money subscriber with a minimum initial deposit of 3,000 FCFA (approximately 5 USD), by selecting an option in the USSD mobile money menu to move money from the main wallet to the savings account. Once the savings account has been opened, the user can save money at any time with a minimum deposit of 100 FCFA (about 16 cents), by moving money from the main Orange Money wallet to the savings account.

While it is possible to withdraw money from the savings account on a monthly basis, users incur a penalty of 5% of the withdrawal for the first six months. Orange introduced this penalty to discourage users from dipping into their savings and to encourage a culture of saving. An annual interest rate of 2% is paid directly into the savings account every month. This capital is in turn invested by the insurance company and used to underwrite the insurance product, pay out the interest rate to customers, and remunerate the partners. Orange also has an incentive for users to reach and maintain a balance of at least 40,000 FCFA ($66) in their saving accounts: a lottery for 1,000,000 FCFA (approximately $1,725) is held every quarter for those with a savings balance greater or equal to 40,000 FCFA.

Tin Nogoya: The mobile insurance product

Tin Nogoya is an insurance product that activates automatically when a savings balance reaches 40,000 FCFA (approximately $66) on the Sini Tonon account, and gives the user 12 months of life/disability and maternal health insurance. The payout to the beneficiary for death or permanent disability is 150,000 FCFA (approximately $260). Expenses are also reimbursed for four major complications during delivery: haemorrhage, eclampsia, dystocia and C-

sections, up to 100,000 FCFA ($165) for the first three complications and 50,000 FCFA ($82) for the C-section. If the patient has not attended prenatal consultations, the maximum reimbursed is 75% of these limits, which is a way to indirectly encourage women to seek prenatal care.

Launching the products

Given Mali's high maternal mortality rate, Orange Money decided a maternal health insurance product would be the most high-impact, relevant and immediately necessary product for women, and allow them to reach this previously untapped market. Also, Orange Money had noticed some of its customers were using their mobile wallet to store or save money even without incentives, such as interest. While Orange Money wanted to test the market with an innovative mobile insurance product, its partner NSIA wanted to enter the domain of innovative mobile microinsurance to tap into new markets and reduce costs by digitising registration, collection, and claims (these are all made via the mobile money USSD menu). Both Orange Money and its insurance partner NSIA were aware of the market demand for a maternal health savings and insurance solution, but creating an actual product concept that was affordable and easy for its target market to use proved to be a unique challenge.

Overview of the process and the roles of partners

Orange's Sini Tonon and Tin Nogoya were launched at a press conference on 18 December 2014, followed by an above-the-line (ATL) marketing campaign. The partnerships with PlaNet Guarantee, an insurance mediator, NSIA, a well-established insurance company, and PSI, an international NGO seeking to improve the availability of health and contraceptive products in developing countries, were instrumental in product development and marketing.

Figure 1: Overview and roles of partners



PlaNet Guarantee and NSIA played a major role in the proposition for the savings and insurance products. Research and experience revealed that despite the need for microinsurance (according to NSIA, the two main events that force people to dip into their savings are death and health-related) and the willingness to pay for it (which was assessed during preliminary research), one of the main barriers to the adoption of microinsurance services is liquidity constraint.[15] This means that while customers showed a propensity to pay for the products, they were unlikely to have enough funds at the time of enrollment. The traditional insurance model of set, periodic premium payments is therefore simply not suitable for a target market that has some income, but it is not regular or high enough to cover monthly premiums. Backing a combined savings and microinsurance product was therefore a profound innovation on the part of NSIA, which helped to create a new business model for the industry.

PlaNet Guarantee, an insurance mediator, was brought on board by Orange to negotiate with NSIA and design the products from an insurance point of view. Meanwhile, Orange focused on developing the service on its mobile channel, from registration to savings collection, claims processing, and reporting. The whole process is mobile-enabled except for the claim support documents proving an accident or a complication; these have to be submitted either to an NSIA branch or a post office that will forward the documents to an NSIA branch free of charge. All other transactions are performed on the Orange Money USSD menu. An IVR menu was launched at the end of May 2015.

The partnership with PSI was also crucial for Orange to extend the reach of its savings and insurance products. Orange launched an ATL marketing campaign with TV, radio and newspaper ads, and flyers a couple of weeks after the products were launched. These ATL efforts were complemented by targeted communication, including call centre operators who reached out to existing Orange Money subscribers who were already using their mobile money account for cash storage, and street ambassadors who were deployed to reinforce the marketing efforts. It is important to note that whereas these were mass market products, all the marketing campaigns featured women to make the products more relatable to women viewers. Finally, Orange partnered with PSI to launch proximity marketing campaigns, and capitalise on PSI's network of community health advisors to help raise awareness, increase understanding, and drive adoption of the service.

[15] CGAP blog, "Why People Don't Buy Microinsurance"

Figure 2: Educational pamphlets on Sini Tonon for street ambassadors (courtesy of Orange Mali)

Translation: *'Sini Tonon assists you financially in case of death and in case of delivery issues'*



Results to date

Sini Tonon and Tin Nogoya were launched in December 2014 and are still in the early stage of building the number of registered users. However, feedback from 157 users surveyed two months after launch indicates that both products have the potential to deliver commercial and social benefits to Orange and its customers. Thanks to these new products, Orange has created a very positive brand perception and has the potential to penetrate new customer segments and increase usage rates for its mobile money service. Sini Tonon has also encouraged savings habits among both female and male customers, and Tin Nogoya is extremely well positioned to provide previously uninsured customers with access to microinsurance.

Commercial impact

- **Sini Tonon and Tin Nogoya can drive adoption and usage of Orange Money** – Although users value the savings and insurance products, time and commitment will be needed to drive adoption, particularly among women. As of early May 2015, only 18% of registered users were women, but these numbers are likely to increase after the planned proximity marketing campaign is rolled out and more subscribers sign on to the

service. A number of Sini Tonon users are also new subscribers to Orange Money, and interviews indicate that Sini Tonon is driving Orange purchases and adoption of Orange Money.

"This is not my first SIM. My new SIM is three months old and my old one is over two years old. I have bought an Orange SIM and have registered to Orange Money to use Sini Tonon."

"They told me about Sini Tonon and that motivated me to buy an Orange SIM."

"I am an Orange Money customer to use Sini Tonon."

Female users

- **Sini Tonon is encouraging customers to save on the Orange Money wallet** – As of early May 2015, women constituted 18% of Sini Tonon's total customer base. Over half (55%) reported they are now saving for the first time thanks to Sini Tonon. While women are as likely as men to save, they have shown a tendency to save less frequently and in lower amounts than men, as evidenced by the lower number of deposits per user and savings per user. This can probably be attributed to their lower economic participation and decision-making power over household income. They are also slightly more likely to withdraw their savings, with 28% of female users doing so compared to 24% of male users. Not surprisingly, insured users show higher levels of usage and savings, which suggests the product is not only relevant to the target population, but is also creating an incentive to save.

  Data from early May 2015 shows that while only a small percentage of Sini Tonon users are insured, women users made twice the amount of claims as male users.[16] This indicates strong interest in the service among female customers, who made insurance claims in order to try out the service.

- **The products have helped create a positive impression of Orange among its users** – The two products have reaped major benefits for Orange in terms of positive brand perception — 89% of registered users surveyed reported that Sini Tonon has contributed to a positive impression of Orange, and 95% said they would recommend Sini Tonon and Tin Nogoya. This is especially powerful considering word of mouth was the first way men users had heard about the products and the second way women users had heard about them. It is also interesting to note the stronger impact of the TV ad on women versus men: 49% of surveyed female users first heard of the service through the TV ad compared to 29% of surveyed male users. As the ad featured

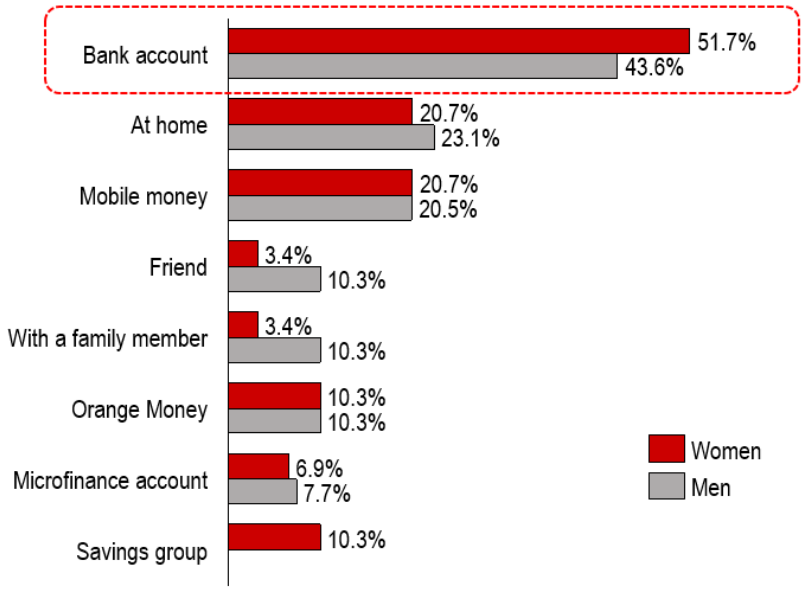
[16] Orange Mali reports that none of the claims have been approved.

a woman as the protagonist, it shows that targeted and customised marketing campaigns are effective at attracting new market segments.

Social impact

- **Sini Tonon encourages savings habits** – With 55% of women and 48% of men reporting they had not saved before registering with Sini Tonon, it is safe to say that Sini Tonon is encouraging its customers to save. However, it is interesting to note that the majority of Sini Tonon users who demonstrated saving behaviour before using the service are bank account owners. This high prevalence of bank account savings indicates the market segments Sini Tonon is currently penetrating are not those at the bottom of the pyramid. According to Global Findex data, only 13% of adults in the poorest 40% of the population have a bank account[17] (Figure 3).

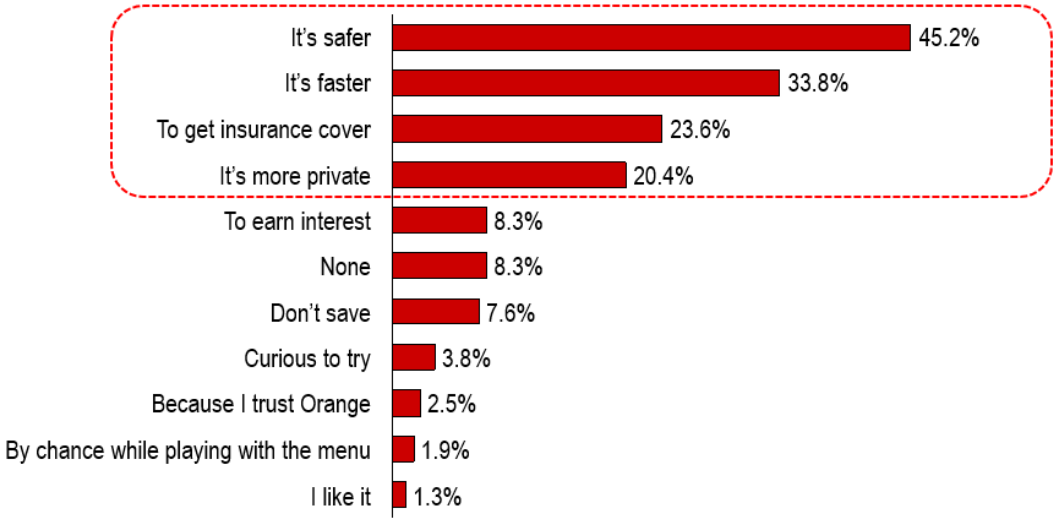
Figure 3: Percentage (%) of women and men who responded to the question: "How did you save before using Sini Tonon?"



Also, while a quarter of users use another savings method besides Sini Tonon (although only a quarter of these methods yield interest as Sini Tonon does), the sense of safety, reliability, and privacy offered by Sini Tonon makes it users' preferred way to save. It is also worth noting that the insurance offer was the main reason why almost 24% of Sini Tonon users are using the savings product (Figure 4).

[17] Global Findex data is available at: http://datatopics.worldbank.org/financialinclusion/

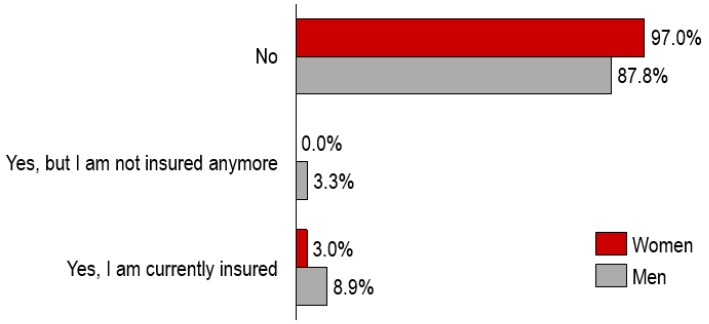
Figure 4: Percentage (%) of Sini Tonon users who responded to the question: "Why do you use Sini Tonon?"



- **Tin Nogoya is well positioned to provide first-time access to insurance, especially for women** – Early results show 97% of female users have never been insured and 98% of surveyed users wish to continue saving to reach the insurance activation threshold. As shown in Figure 5 below, men are more likely to have had exposure to an insurance product, which indicates they are slightly more sophisticated users. These results are very positive and show the product is able to penetrate new segments for insurance, which was precisely NSIA's aim. In fact, being able to reach beyond its typical circle of users and diversify its customer portfolio are two of the key ways for an insurance company to build a solid business case and achieve scale. If the customer base is too homogeneous, there is a danger that a single event could result in the insurance provider making large numbers of payouts to almost all their customers.[18]

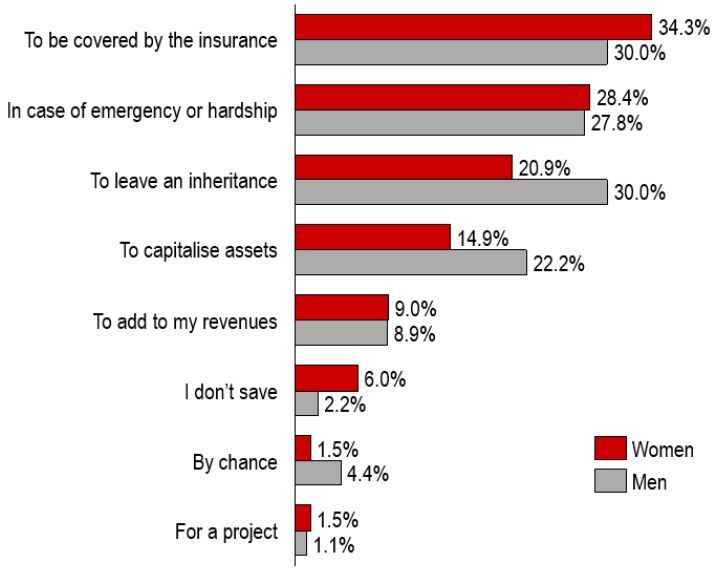
[18] GSMA Mobile Money for the Unbanked (MMU) Programme, "State of the Industry Report 2014"

Figure 5: Percentage (%) of women and men who responded to the question: "Are you already insured?"



- **Although a new concept, the insurance product is appealing to customers** – For more than 30% of customers, having access to Tin Nogoya seems to be the reason they use the savings product. This seems to indicate that providing an insurance product is an effective way to drive usage of a savings product as well.

Figure 6: Percentage (%) of women and men who know about Sini Tonon and responded to the question: "Why do you save?"



- **Users value the products** – 98% of men and 97% of women surveyed find Sini Tonon very useful or useful, and 97% of men and 91% of women find Tin Nogoya very useful or useful. Furthermore, 98% of users would like to reach the minimum balance for insurance coverage.

"Yes, I have recommended it to my classmates who didn't know about it. I will tell them what I heard on the TV ad, that Sini Tonon can help you achieve your goals."
"I will advise her to first register to Orange Money and then use Sini Tonon by telling her of the interest rate."

Female users

"Yes, it has changed something in the way I manage my finances because since I deposited the money, it stayed in my account and I didn't touch it. It's also a way to avoid wasting money because if you have it on hand, you risk spending it all."
"Nowadays, it's rare that I leave any coins at home; I know where to put all these coins now, in my Sini Tonon account. I know that I can deposit 100 FCFA into Sini Tonon, which is not possible with banks. I find it convenient so it has changed the way I manage my finances."

Male users

Recommendations for other operators and lessons learned

When it comes to mobile insurance, recent research[19] has shown that keeping the product simple ensures that customers understand the concept, and establishing strategic partnerships with experienced insurance providers are key to the success of the product. Also, if the operator decides to use a high-touch approach to market the product, a well-trained and incentivised agent network can significantly drive adoption among customers.[20]

Below are additional recommendations based on Orange Mali's experience, and that could be of use to operators who wish to launch similar products in their markets.

Knowing your customers' behaviour will help inform your product

A savings tool and insurance product on a mobile money platform are not easy concepts to sell, especially if customers are infrequent mobile money users and do not necessarily trust the service. Conversely, when trust in the mobile money service has been firmly established and usage becomes more sophisticated, it might be a good time for the operator to test the maturity of the market to see whether customers are prepared to adopt new mobile money products. Orange Mali observed that its customers initially used Orange Money to perform transactions and gradually started using it to make payments. It also noticed that customers were accumulating money on their mobile wallet, which was being used for future expenses or collected as savings. These insights informed the development of Sini Tonon and Tin Nogoya, as Orange Mali decided the market was mature enough to greet these new products.

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[19] GSMA MMU, Phil Levin, "Promising starts in mobile microinsurance: Tigo Senegal and Telenor Pakistan', 2014.

[20] Ibidem

Develop a product that meets the needs of your existing and potential customers

It is intuitive that, to be successful, a product must meet the needs of customers. However, it is not uncommon to see a disconnect between the design of a product and the demands of the market. In the case of Orange Mali, Tin Nogoya was originally designed as a traditional, premium payment-based insurance product, but basic consumer insights research combined with NSIA and PlaNet Guarantee's experience revealed that this type of product would not work in the Malian context. Orange Mali and its partners therefore spent a considerable amount of time designing an insurance product that would meet the real, unique needs and behaviours of customers.

Early data shows this approach has paid off. Users seem to understand and value the products, and the combined savings and insurance offering is proving very effective with the majority of savers, who want to continue saving to reach the minimum balance for insurance coverage.

Have a solid implementation plan and be persistent

This type of product requires organisations that are willing to nurture it over the long run, by allocating the necessary resources and being persistent. The innovative nature of the products required on-the-ground and targeted activities, such as high-touch distribution and marketing models. In the case of Orange Mali, this meant deploying street ambassadors, PSI's network of health ambassadors, and call center campaigns over six months to a year to educate potential users, who will in turn raise awareness of the service through word of mouth. It also required significant innovation on the inside — Orange Mali brought along a new partner, PlaNet Guarantee, an expert in insurance, to help it design and manage the products. This partnership has allowed Orange Mali to enter the microinsurance sector in a professional way.

Get your marketing right

Once a product is ready, marketing is key to raising awareness and communicating its benefits to the target audience, which in turn drives uptake. Orange Mali chose to initially raise awareness of the products through an ATL marketing campaign, producing TV ads with a female protagonist to ensure the target segment could relate to it. The fact that 49% of women (versus 29% of men) first heard about the products via the TV ad proved that the choice of a female actress in the ad was successful in grabbing women's attention. Orange also deployed a BTL campaign to extend its reach even further, deploying resources for call center campaigns and investing in a network of street ambassadors. This allowed Orange to raise awareness not only among existing Orange Money users, but among prospective customers as well. Orange is also using its partner PSI's network of community health advisors to educate and register new users for the products at the household level.

Orange chose to communicate about the products in a two-stage process, which allowed it to keep the messaging simple. The first awareness-raising campaign headlined the benefits of the saving component, and a later campaign will promote

the insurance component of the offer. While the impact of this dual approach on new users has yet to be measured, an important lesson has emerged: it is crucial that existing users are fully informed about the benefits and components of the service, as this is likely to motivate them to keep saving and using the products.

Another important lesson from the Orange Mali example is that a concerted marketing effort at different stages and at different levels is required to first raise awareness of the products and then drive adoption and, ultimately, usage.

Collect and analyse gender data

Accurate and reliable gender data collection and analysis is key to understanding customer behaviour, and can also inform strategies to boost product performance.

Mobile operators and mobile money providers have a tendency to overlook the gender composition of their customer base and, in many cases, do not collect gender data at the point of registration.[21] Orange Mali had available and reliable gender data for both SIM and Orange Mali subscriptions, but did not use it until it started working with GSMA Connected Women. A simple gender data analysis revealed that women made up 27% of Orange Money subscribers, which in turn helped it to identify and benchmark the gender split for Sini Tonon, which was 18% as of May 2015. This gender data also informed Orange Money's strategies to attract more women to the mobile money service, for example, by identifying the registration of female customers as a priority action for their proximity campaigns.

The main recommendations for the improvement of Sini Tonon and Tin Nogoya include more communication and information on the two services, faster reimbursement, no withdrawal fees, and a better interest rate. Orange deliberately emphasised communication with users about Sini Tonon rather than Tin Nogoya to keep the initial messaging simple and avoid confusing users. However, only 40% of users surveyed knew about Tin Nogoya, so Orange plans to increase communication about Tin Nogoya to users moving forward. Figure 7 is an example of a billboard referring to Sini Tonon (on the right) while explaining the reimbursements of the insurance product Tin Nogoya (on the left).

[21] GSMA Connected Women and MMU, E. Minischetti and C. Scharwatt, 'Reaching half of the market: women and mobile money', 2014

Fig 7 – Billboard courtesy of Orange Mali



Conclusions

In a relatively mature and competitive mobile market like Mali, innovation is crucial to keeping existing customers loyal and bringing new ones on board. An analysis of its mobile money transactions allowed Orange Money to determine whether the market was mature enough to greet innovative mobile savings and insurance products. The gender data analysis and consumer insights research, made possible thanks to a GSMA Connected Women Innovation Fund grant, coupled with the experience and expertise of PlaNet Guarantee, NSIA and Orange Mali, led to the design and launch of Sini Tonon and Tin Nogoya.

While both products are yielding commercial and social benefits for Orange and its customers in Mali, operators seeking to launch similar products in other markets should conduct their own consumer insights research and gender data collection and analysis to develop their products and test the appetite of the market. Also, for complicated products such as insurance, choosing the right partners to develop and market the product is crucial to driving uptake among new and existing customers. Finally, to be successful, innovative mobile products require a solid implementation plan, willingness to invest time and resources, and persistence, as results are unlikely to happen overnight.

About the GSMA

The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with more than 250 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces industry-leading events such as Mobile World Congress, Mobile World Congress Shanghai, and the Mobile 360 Series conferences.

For more information, please visit the GSMA corporate website at: www.gsma.com
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About Mobile for Development – Serving the underserved through mobile

Mobile for Development brings together our mobile operator members, the wider mobile industry and the development community to drive commercial mobile services for underserved people in emerging markets. We identify opportunities for social and economic impact and stimulate the development of scalable, life-enhancing mobile services.

For more information, please visit the GSMA M4D website at: www.gsma.com/mobilefordevelopment

About the GSMA Connected Women Programme

GSMA Connected Women works with partners to deliver socio-economic benefits to women and the broader mobile ecosystem through greater inclusion of women across the industry. The programme is focused on increasing women's access to and use of mobile phones and life-enhancing mobile services in developing markets, as well as closing the digital skills gender gap, attracting and retaining female talent, and encouraging female leadership in technology on a global basis.

For more information, please visit the GSMA Connected Women website at: www.gsma.com/connectedwomen
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