

# End-user evaluation report

Case studies from Uganda



## GSMA

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The GSMA is a global organisation 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.

We invite you to find out more at [www.gsma.com](http://www.gsma.com)

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## GSMA Mobile Money

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The GSMA's Mobile Money programme works to accelerate the development of the mobile money ecosystem for the underserved.

For more information, please contact us:

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Mobile money is a driver of financial inclusion and has been instrumental in digitalising Uganda's financial landscape. Part of this transformation can be attributed to the popularity of MTN MoMo, a mobile money service provided by MTN Uganda. Its prevalence across Uganda has been assisted by its inclusive design, heavily influenced by the GSMA Mobile Money Application Programming Interface (API) Specification.

The GSMA Mobile Money (MM) API Specification is an initiative developed through collaboration between the mobile money industry and the GSMA Mobile Money Programme. It was developed to establish a common technical framework, enabling seamless communication and interoperability across the mobile money ecosystem. By harmonising APIs for mobile money transactions, this specification has facilitated smoother payments and enhanced the overall user experience.

As more operators and technology firms embrace this API, the GSMA embarked on a study to assess its impact on end-users in Uganda in partnership with MTN Uganda. This assessment involved conducting 20 interviews with a diverse range of MTN MoMo users, including individuals, small and medium-sized enterprises (SMEs), agents, and software developers. The objective was to gauge both the benefits and challenges associated with using the service.

The evaluation showed a high level of adoption of MoMo services over the last decade. Most respondents cited using the service for basic financial activities such as money transfers, bill payments, and online shopping. Women also highlighted the convenience of fitting mobile money around their daily schedules, such as paying utility and medical bills while running errands.

The overarching goals of the GSMA MM API and MTN Uganda are aligned in their commitment to fostering an inclusive financial environment. Three case studies were selected from the data collection to showcase the diverse ways in which MTN MoMo has positively impacted the lives of various end-users, highlighting the continual importance of the API and diverse set of use cases for users.





## **Dorothy**

Liberating and safeguarding  
female MSME owners with  
mobile money



## CASE STUDY 1

**Dorothy, the Managing Director of D&M Group International Limited, used to operate her agro-processing business entirely in cash. This method served her well until an unfortunate incident changed everything.**

In 2018, on a routine cash collection, members of the sales team disappeared with over 6 million Ugandan shillings (UShs) collected from clients across various districts in Eastern Uganda. Stemming from the physical handling of cash during product distribution and collection, Dorothy had been left vulnerable to theft and suffered significant financial and emotional distress.

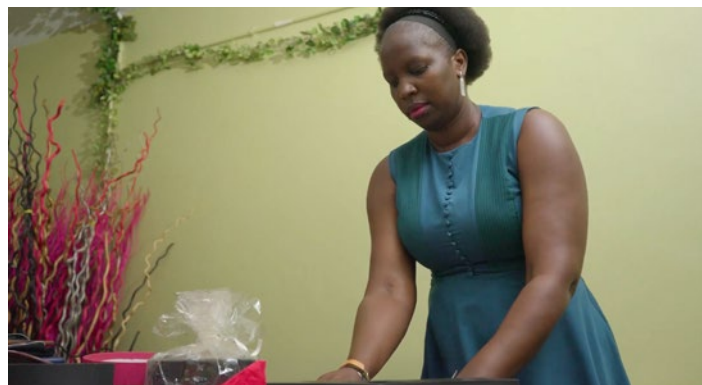
Seeking alternatives to better manage client money, Dorothy discovered the power of mobile money. For more than five years now, she has seamlessly integrated mobile money services into her operations, using them to receive payments from clients, settle supplier dues, and record transactions. This shift has notably reduced the risk of theft, as her sales team no longer needs to carry large sums of cash during deliveries.

Beyond improving her business's security, mobile money has unlocked a world of opportunities for Dorothy. It has not only trimmed the expenses associated with frequent cash collection trips, but also enhanced her client relationships. The service's traceability, reliability, and international accessibility has further improved trust of her customers and streamlined transactions. Moreover, it has eliminated the need for bank visits or ATM withdrawals, with Dorothy finding the flexibility of transferring funds from her mobile money account to her bank account far more convenient. This newfound transactional ease has translated into significant savings of time and money, with Dorothy citing not needing an ATM card in the last eight months.

The inclusivity of MTN MoMo's design has allowed for female business owners and entrepreneurs to thrive due to its in-built flexibility:

“Most women in the Small, and Medium Enterprise (SME) industry do their businesses from home. You can attend to your other responsibilities if you can transact within your setup. This means that mobile money is friendly to a woman.”

**Dorothy's experience demonstrates the transformative potential of mobile money services for financial security and convenience, as well as providing female business owners the opportunity to continually improve their economic position.**





## **Angwech**

The life-changing impact  
of apps with MTN MoMo  
integration



## CASE STUDY 2



# Angwech is a dedicated delivery agent at Jumia, a leading mobile application that leverages MTN Open APIs to facilitate online trade, including food and merchandise deliveries.

In today's era of digitisation, online transactions, such as food delivery services, have gained popularity in emerging markets. These services support job creation, opening numerous opportunities for individuals to excel in several industry roles, impacting the lives of ordinary citizens in Uganda.

Angwech's story is an example of how mobile money contributes to end-to-end digitisation (see Box 1) and empowers individuals to make better financial decisions.

Angwech ventured into this competitive business three years ago to increase her income, without prior knowledge of the Jumia app. However, the onboarding was easy:

**“Once downloaded on your phone, the entire process is self-explanatory, and no one needs to teach you how to use it.”**

Angwech particularly appreciated the shift away from cash transactions while she was travelling, with options to deposit with close by agents. She earns a commission of US\$ 4,000 on every order, deposited weekly into her mobile money wallet or bank account, contributing to her financial stability and growth.

The work Angwech was undertaking also helped to make better financial decisions. After a few years of renting a bike for her deliveries, Angwech secured a loan to purchase her own, committing to weekly repayments until she cleared the debt within eight months. This strategic investment significantly boosted her delivery capacity, resulting in a respectable monthly income of at least US\$ 800,000.

### BOX 1

#### How Jumia's delivery business operates

When a customer places an order online, a notification is sent to the delivery agent's phone. The agent then goes to the vendor, which is typically a restaurant, to collect the ordered items. This process provides specific details regarding the customer's location and pickup time provided. Meanwhile, the customer receives message alerts updating them on the delivery agent's movements. Upon arriving at the customer's designated delivery point, the delivery agent marks their presence on the app, prompting the customer to come out and receive their order.

Customers are offered two payment methods: cash-on-delivery or prepaid using mobile money. Once payment is verified, the app notifies the delivery agent. In the case of cash payments, the agent doesn't need to return to the Jumia offices for order clearance. Instead, they follow prompts to deposit the cash at a nearby mobile money agent, integrating the transaction seamlessly into their mobile money account within the app. This streamlined process has significantly improved delivery efficiency, resulting in more orders being delivered on time.

**Angwech's journey not only showcases her personal triumph but also underscores the broader impact of mobile money when integrated with apps. It also serves as an inspiration for women to embrace opportunities, step out of their comfort zones, and chart their path towards financial independence and success.**





## **Achen**

Saving for the future with  
her Kawu Card





### CASE STUDY 3

## Achen is an end-user of Kawu, a smart card that integrates with MTN MoMo's merchant services.

Mobile money can also be an accessible tool for younger generations, instilling good financial habits from an earlier age, and contributing to improved financial literacy. Achen is an end-user of Kawu, a smart card that integrates with MTN MoMo's merchant services. The card allows parents to deposit 'upkeep money' on a mobile wallet that their school-going children can access through agents stationed in their schools. After enrolling, a child is given a card with a PIN code. Achen explains:

“This code is long though – it has like 10 to 15 numbers and you need to master it. So, if you want to use it, you go to the agent at school and there's a scan on it. The agent uses the phone to scan the code. Later, your details appear on the phone, and it shows your name, account balance, and how much you are supposed to use if there is a limit. You enter the amount you want [to access].”

According to Achen, integrating mobile money helped decrease theft, as well as prove to parents that their children are being responsible with their money.

“As a parent, it would enable you to build more trust in your child, by the way they are using their money. He or she would know that where their money is going is safe.”

**The Kawu card also encourages healthy financial habits with a savings feature. Children are given the option to put money into their savings that can only be accessed at the end of term, and therefore enjoyed during school holidays.**

Mobile money's growth has been underpinned by innovation and the strategy of mobile money providers to offer users a diverse set of use cases. This diversification has taken a variety of shapes, including through partnerships, the introduction of super apps and supporting open APIs to allow for easier integration. The GSMA MM API, developed in collaboration with the mobile money industry, has enabled harmonisation and seamless integration across the industry, supporting the evolution and diversification of mobile money to meet the diverse needs of consumers.

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