




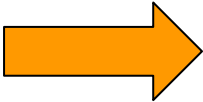

Future of Payments & Fintech Analytics (2011–2030)



Forecasting digital adoption, risk,
and customer retention in Africa

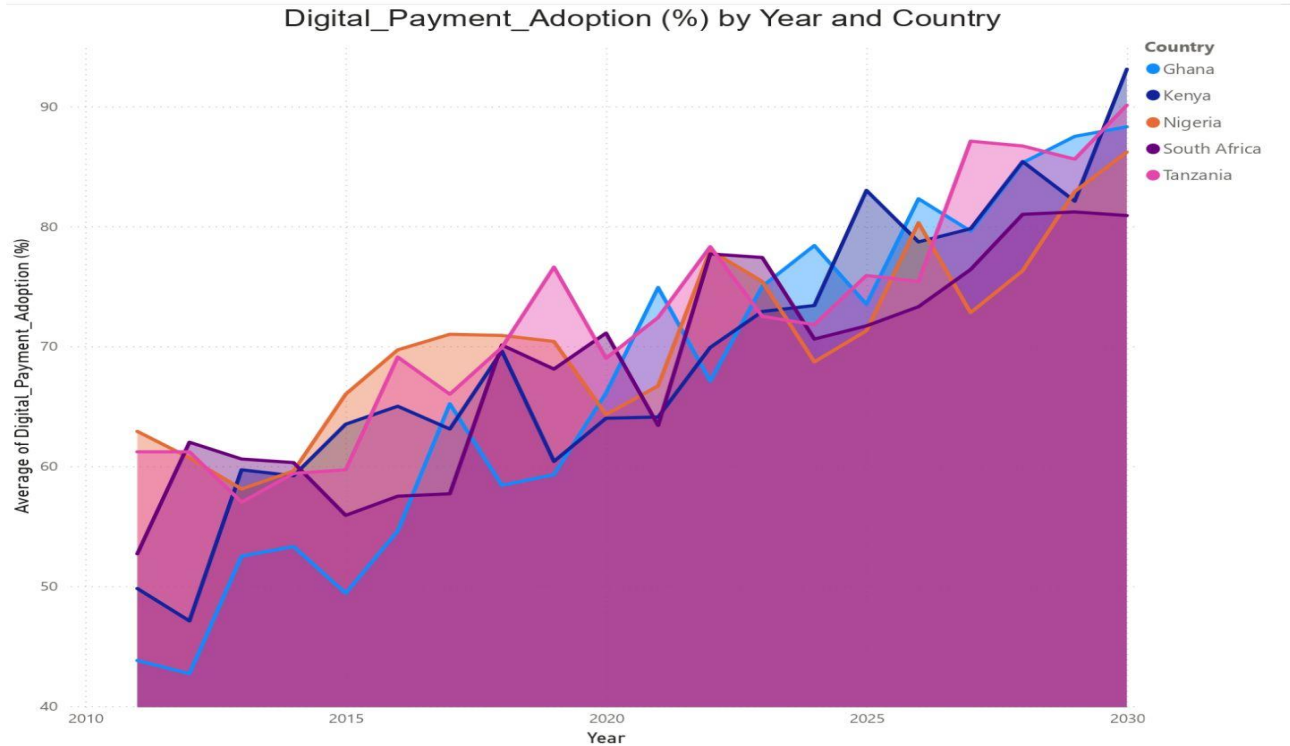
By: Lorraine Lebohang Lesia | Data & BI Analyst

Africa's payment systems are changing faster than ever.

- 2011  Mostly cash based economies.
- 2023  Digital payments dominate urban transactions
- 2030  70–90% of payments expected to be digital

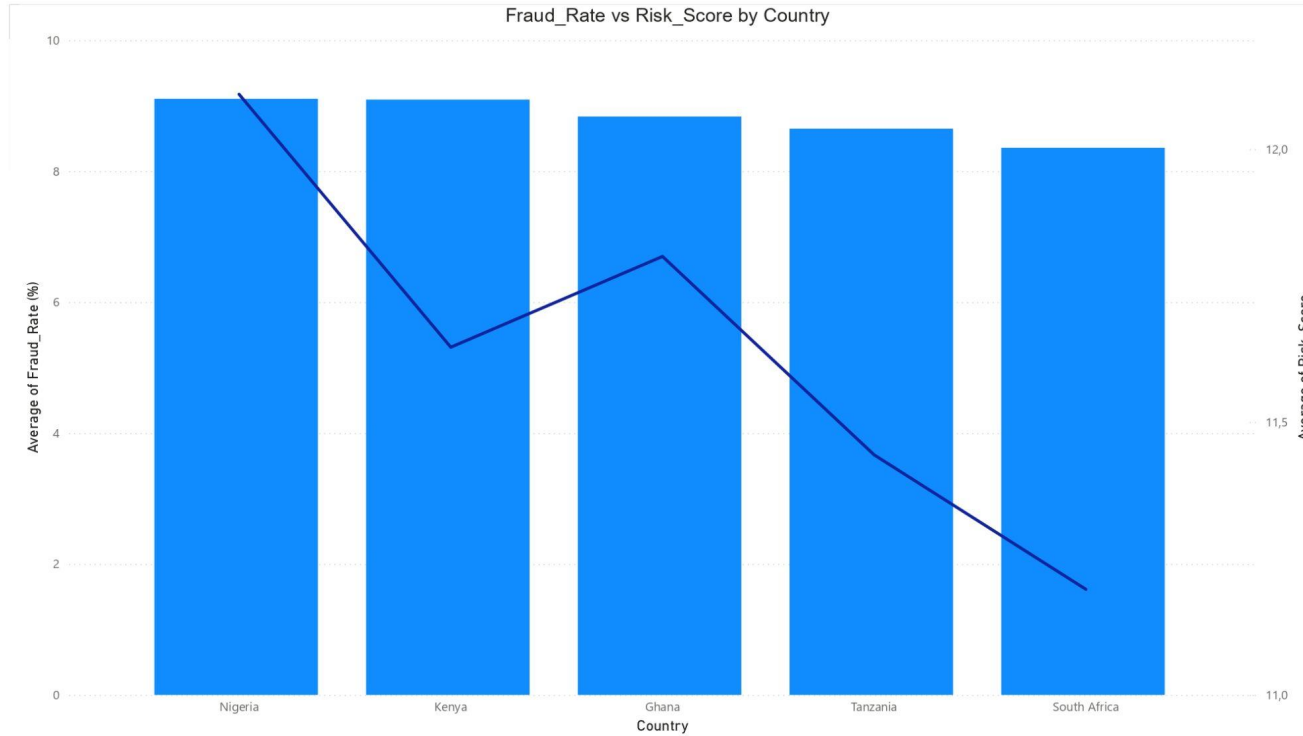
But... **fraud, risk, and retention** remain major concerns.

Digital payment adoption (2011–2030)



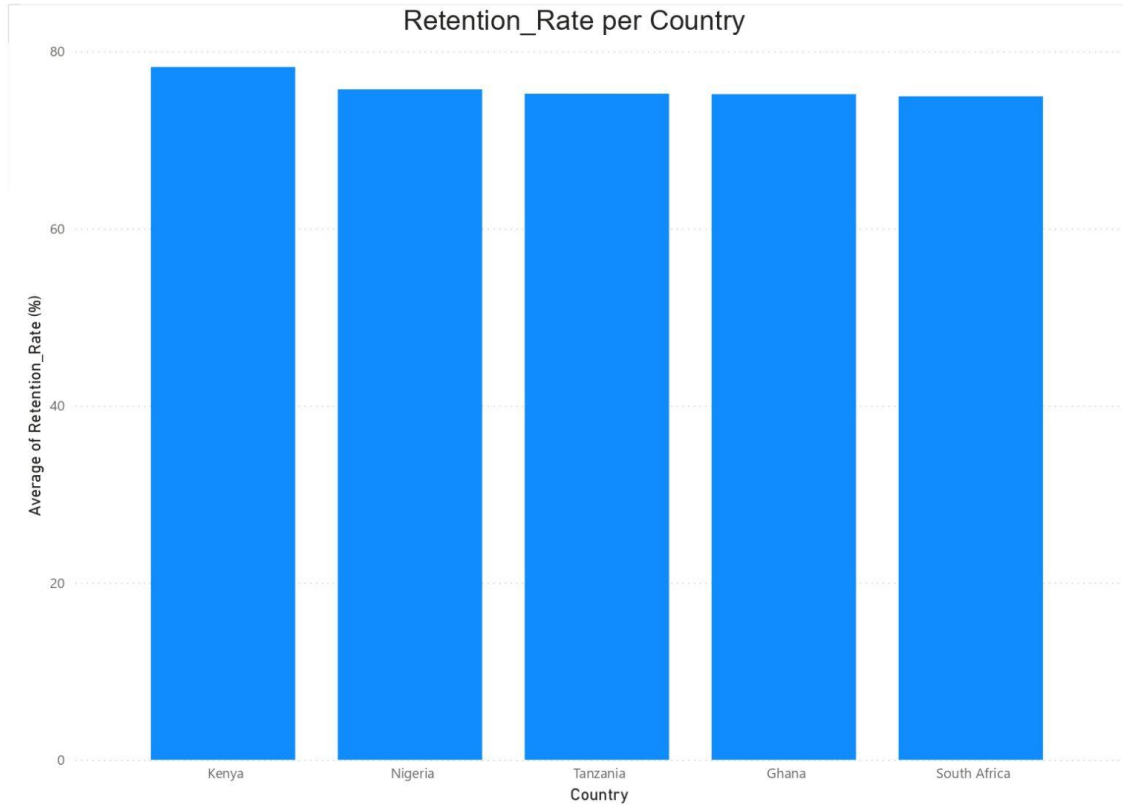
Kenya leads the region due to M-Pesa's legacy and early mobile money regulation, while South Africa remains stable but slower due to reliance on traditional banking.

Balancing innovation with security



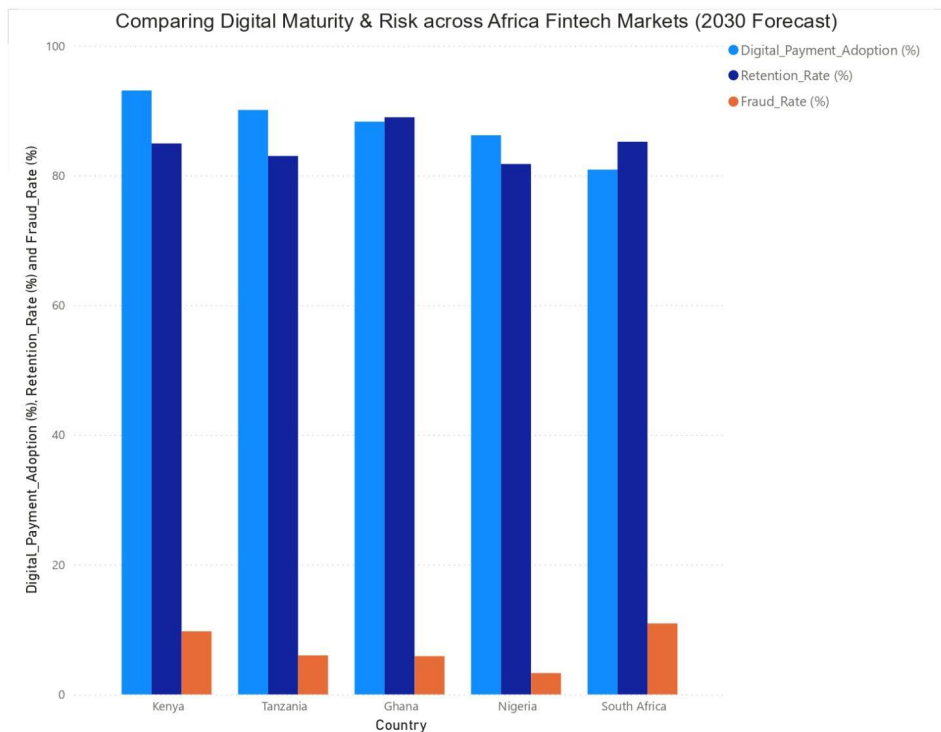
As digital adoption increases, fraud initially rises before plateauing, a sign of system maturity and regulatory adaptation.

Trust keeps users coming back



Countries that invested in security and reliability like Kenya and Ghana show the strongest retention, while those with higher fraud rates see users drop off quickly.

Leaders vs. Fast Followers



- Kenya and Ghana lead in digital adoption and retention.
- South Africa shows mature infrastructure but slower adoption growth.
- Nigeria and Tanzania have strong potential but need to curb fraud risks

What the data tells us



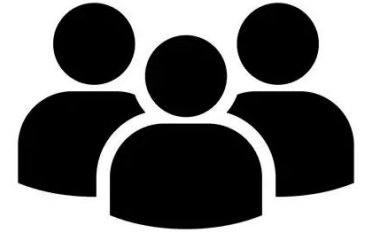
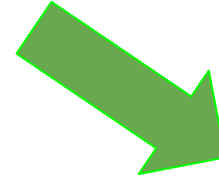
High Fraud
Risk



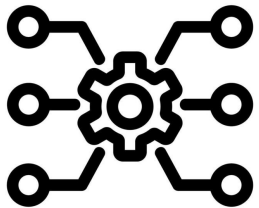
Directly lowers retention



High trust and security

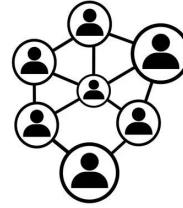
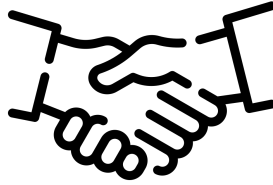
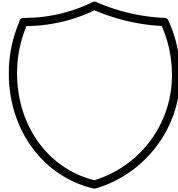


drive long-term user
adoption



Infrastructure alone doesn't equal inclusion, **policy consistency** matters

Building safer, inclusive financial ecosystems



For Governments	For Fintechs & Investors
Strengthen fraud and KYC frameworks.	Prioritize user trust and retention over fast growth.
Create regulatory sandboxes for fintech innovation.	Support data-driven fraud prevention tools.
	Invest in mobile coverage and financial literacy.

Africa's fintech future depends on trust.

“It's not just about how fast we go
digital
it's about how safely we take
everyone with us.”

Thank you.

Data-driven insights for a more inclusive digital economy.

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Portfolio:

<https://github.com/Lorraine-Lebohang-Lesia/Future-of-payments-Fintech-Analysis-with-retention.git>