

Digital Payment Evolution (2011 - 2030)

Digital transformation is well underway, fintech adoption is the new norm

87,12

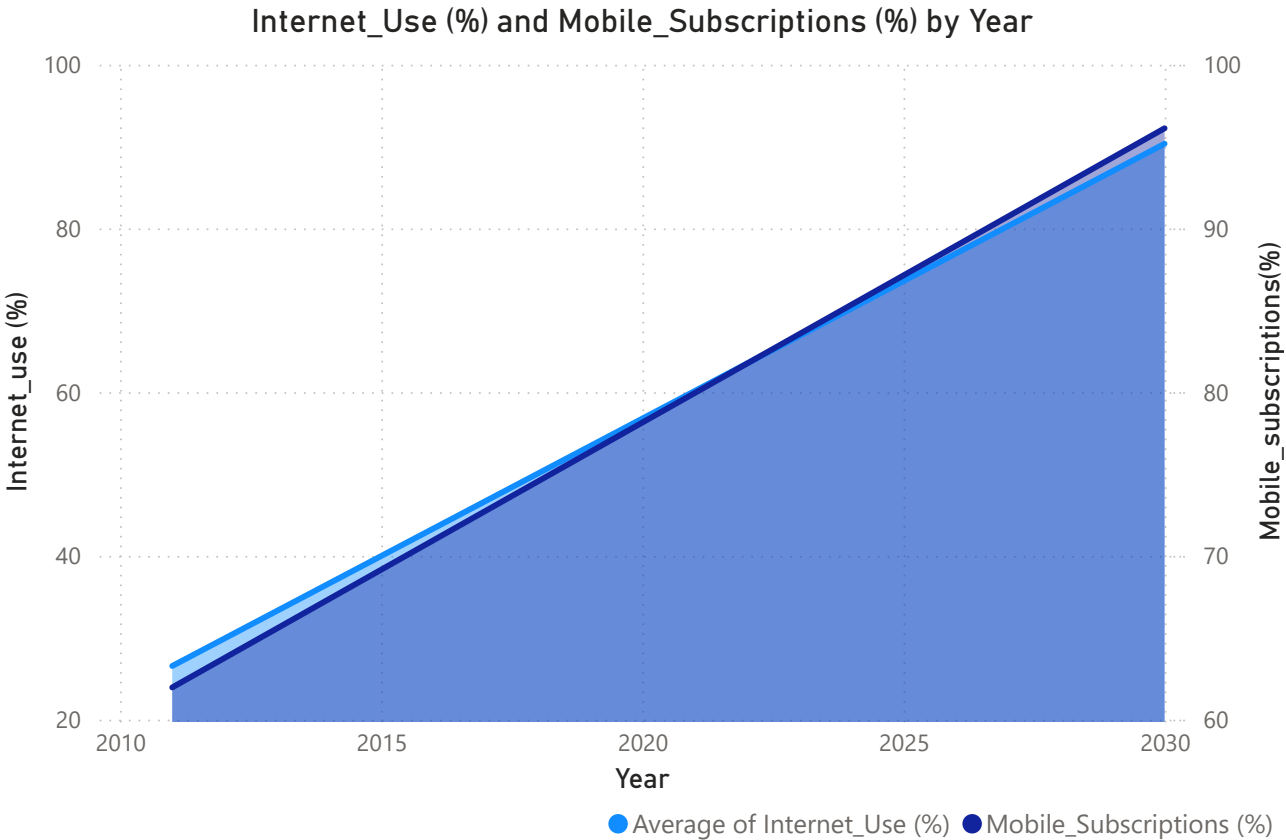
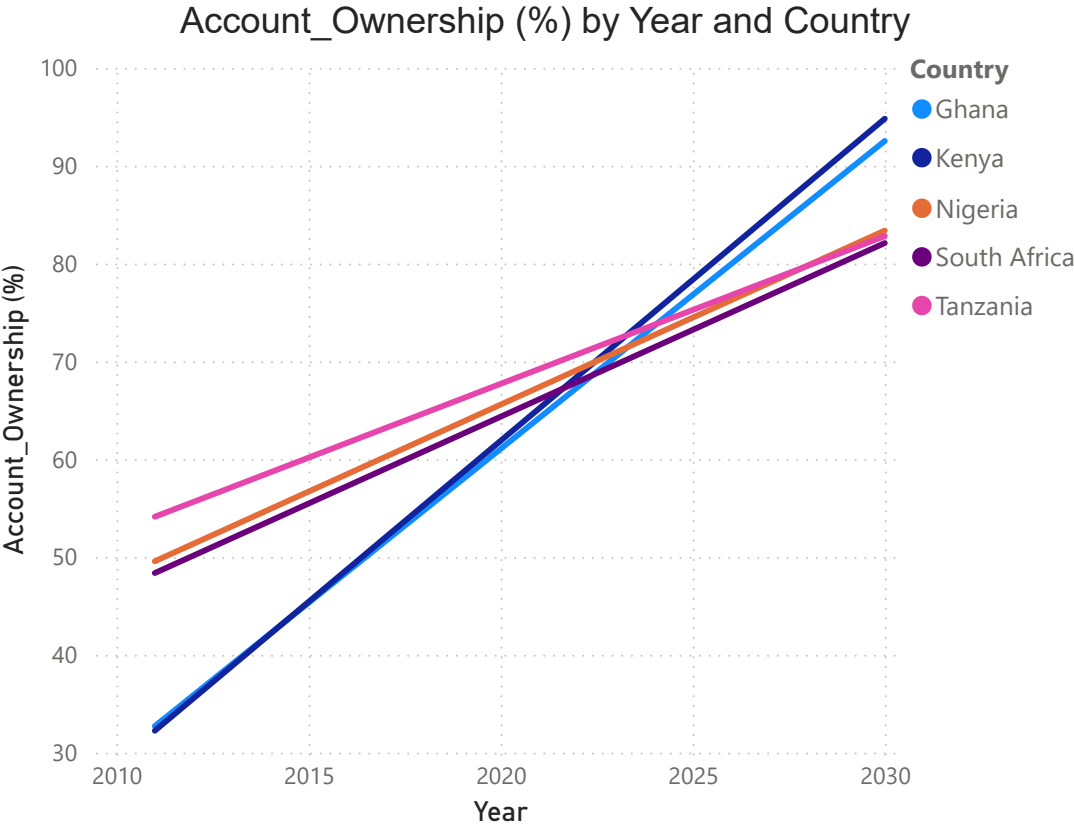
Account_Ownership (%) 2030

96,11

Mobile_Subscriptions (%) 2030

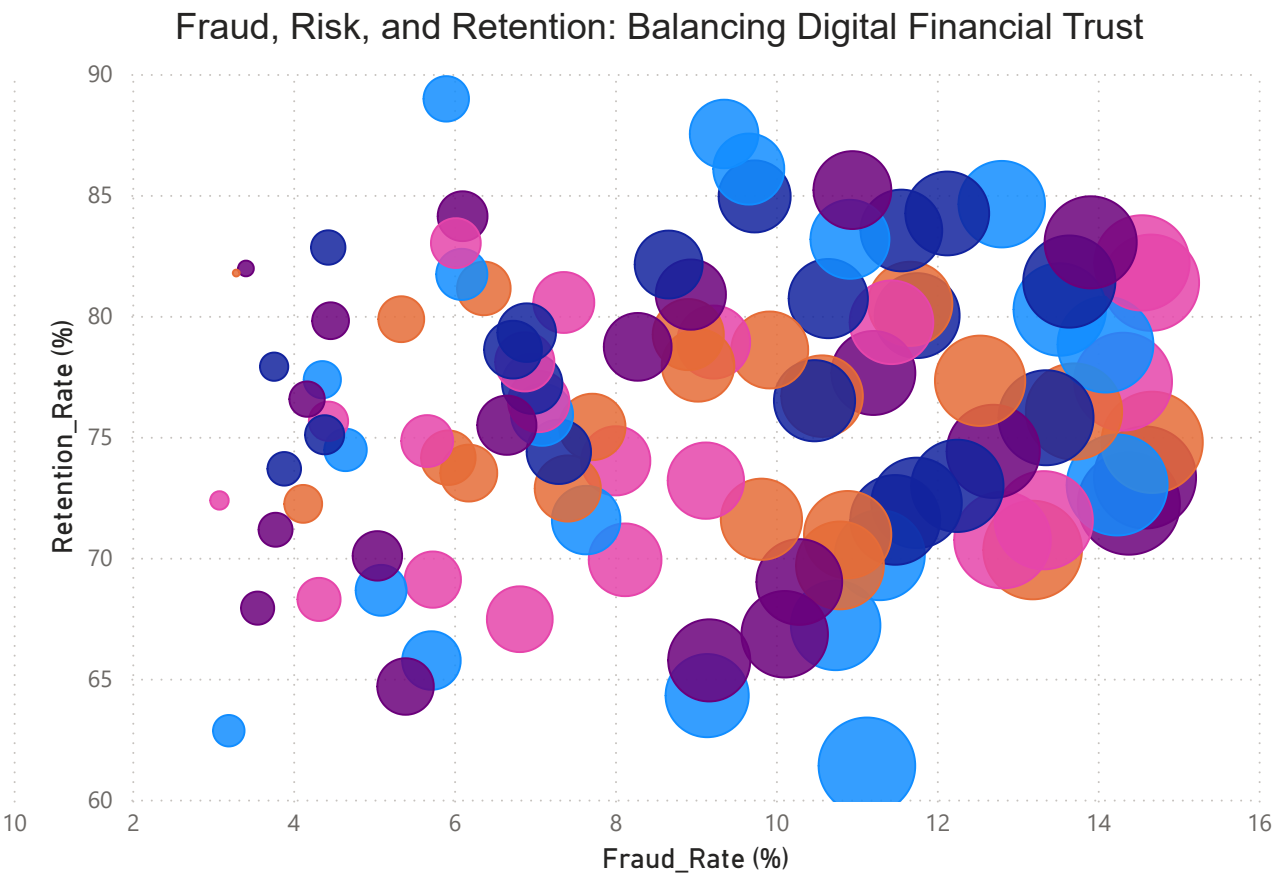
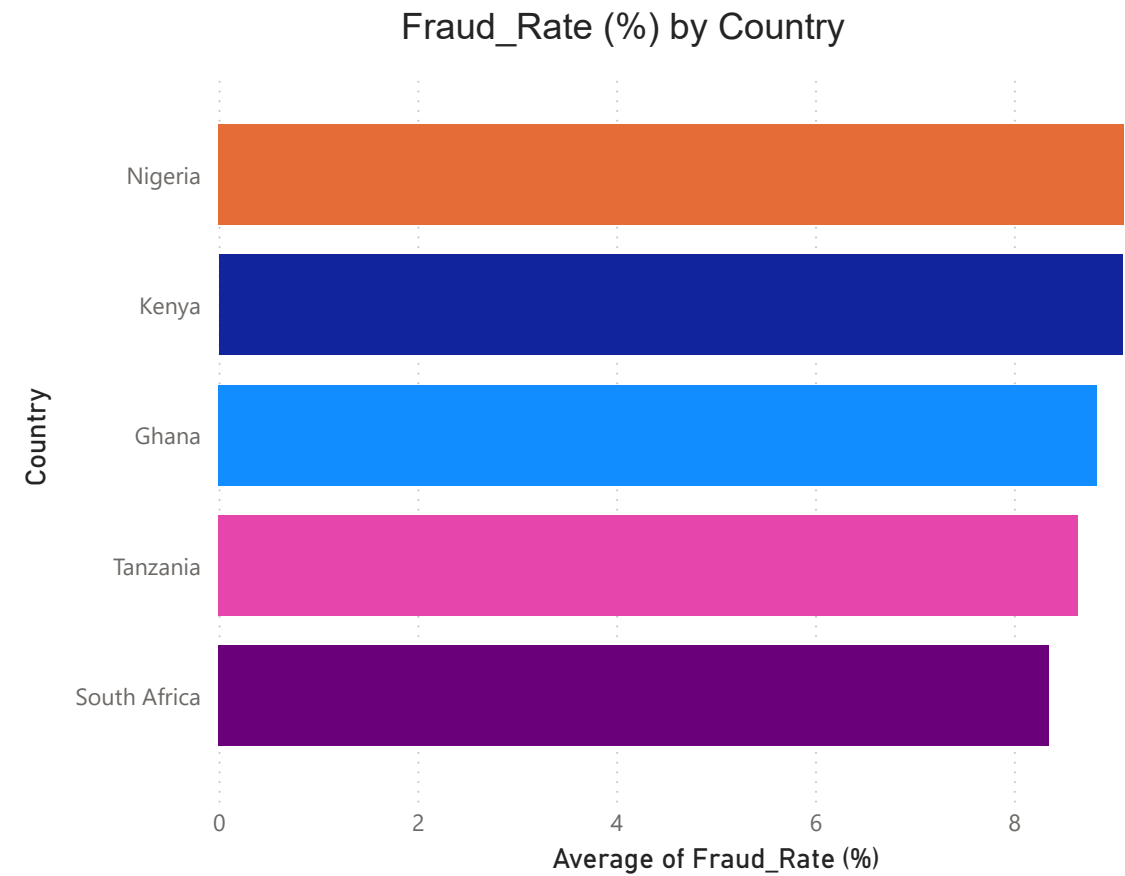
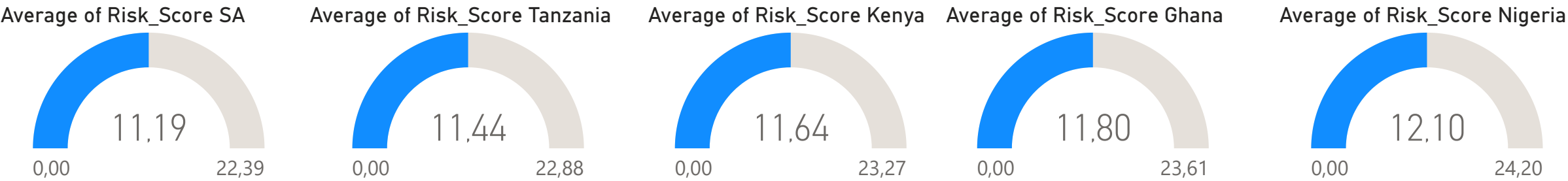
90,34

Internet_Use (%) 2030



Fraud and Risk Landscape

As innovation grows, so do vulnerabilities, managing fraud and risk is key



Customer Retention and Cohort Trends

78,21

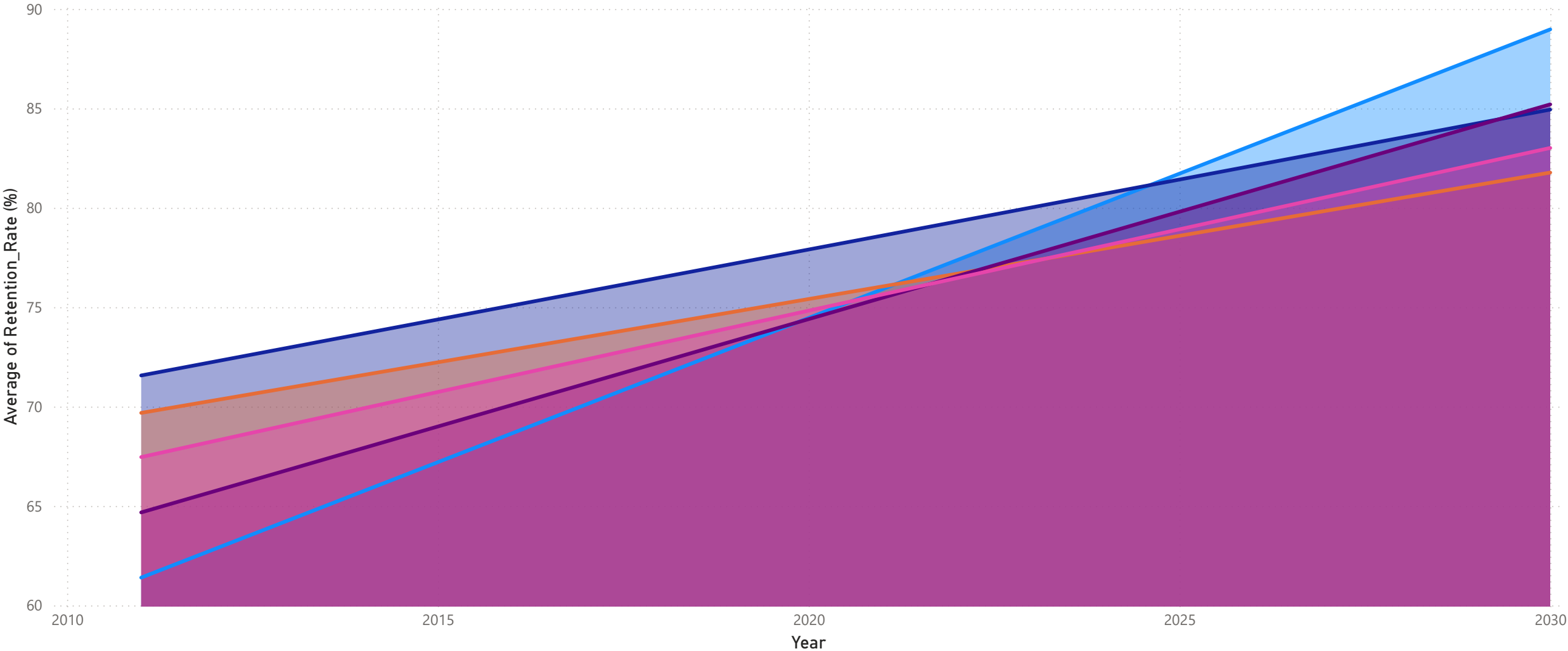
Retention_Rate (%) by 2023

84,78

Retention_Rate (%) by 2030

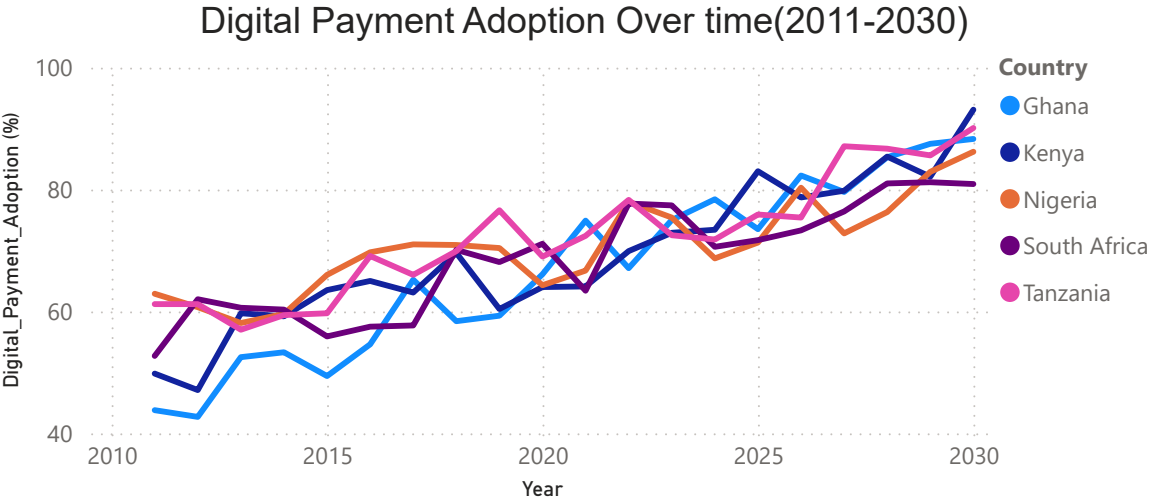
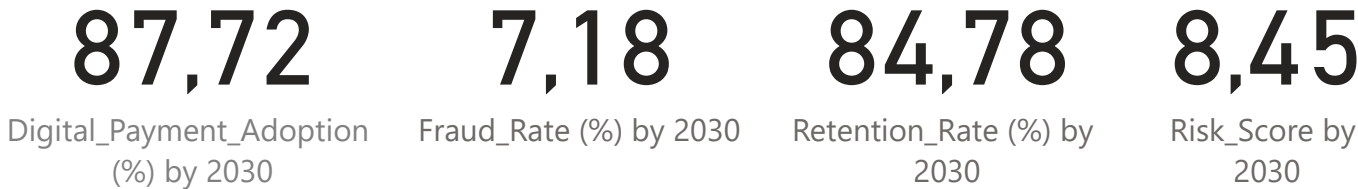
Average Retention rate By Year

Country Ghana Kenya Nigeria South Africa Tanzania

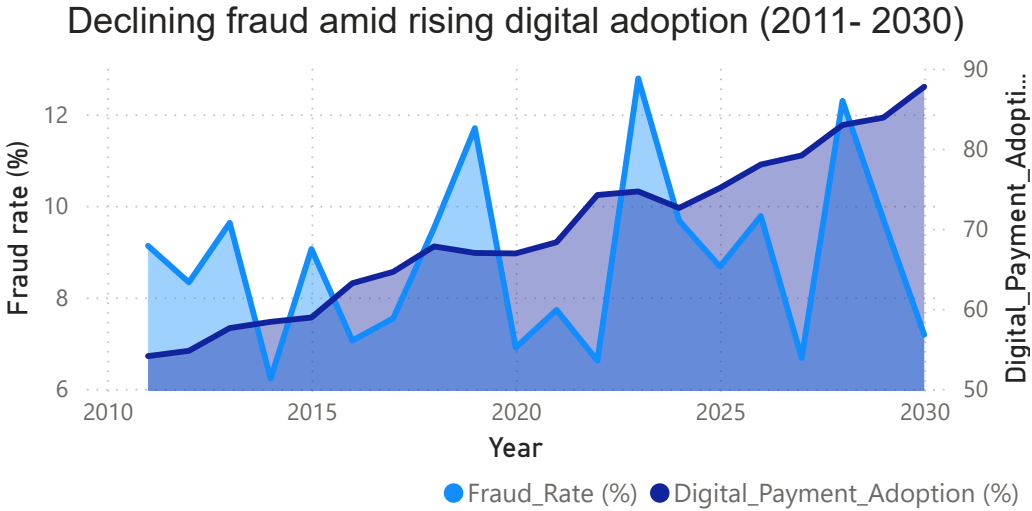




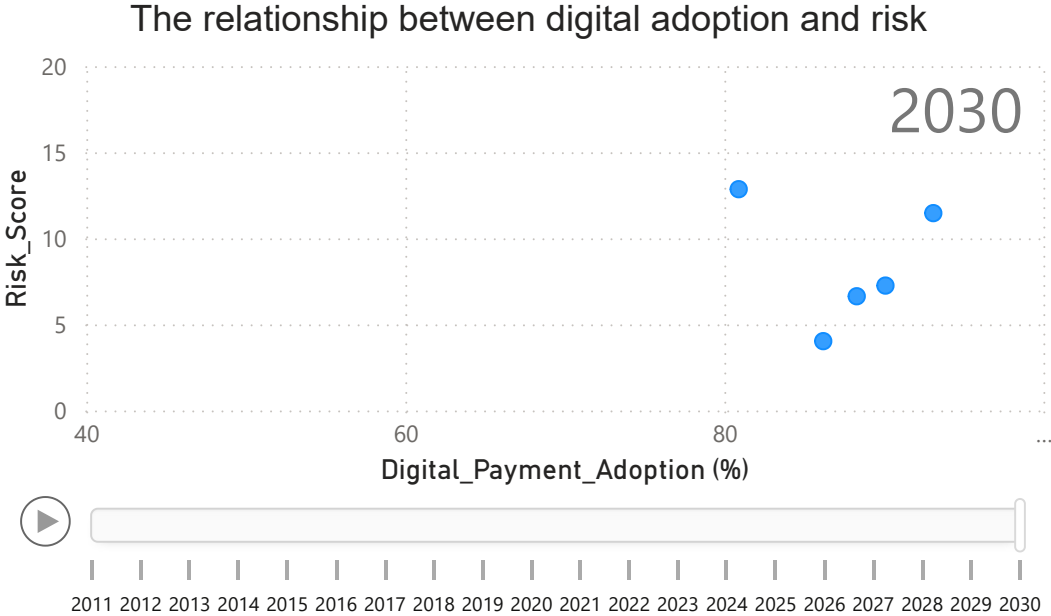
The Future of Payments (forecast & Insights)



Adoption across all five countries rises steadily, indicating growing digital confidence and infrastructure investment.



Fraud reduction aligns with stronger security frameworks and user awareness , paving the way for sustained digital growth



Countries move right and down over time = more digital , less risk