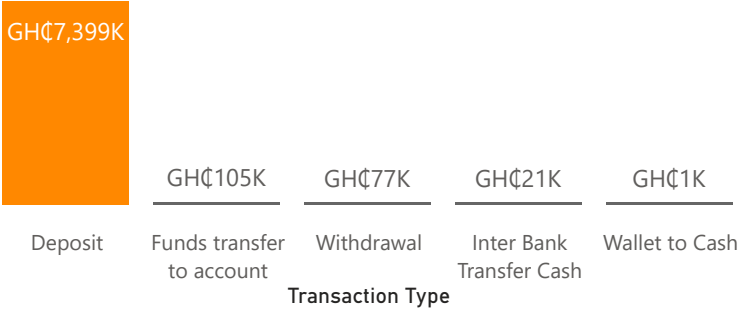



GH¢7.6M
transaction value

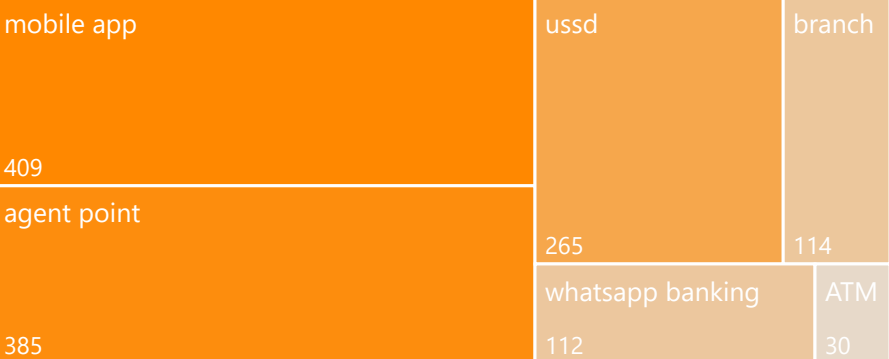
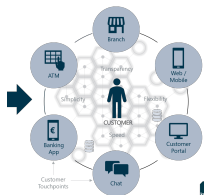

1,418
successful transactions

Top 5 transaction types



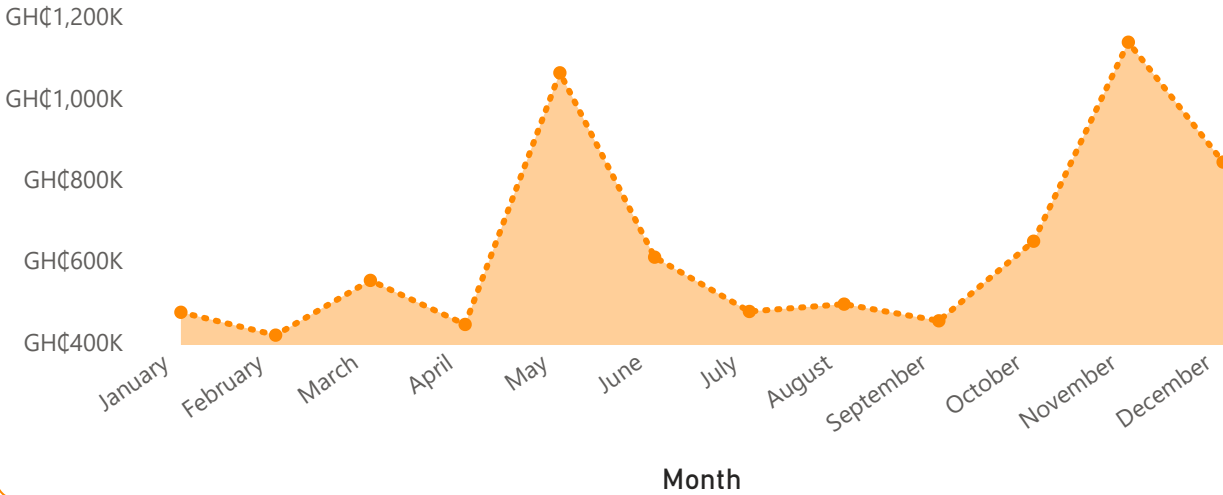
- Deposit transactions had the highest transaction value of some **GHS 7.4M**, accounting for **97.30%** of all transaction types at the agent point.
- Customers perform deposit transactions significantly more than other types of transactions available at the agent point.
- Encourage customers to perform other transaction types, special incentives or promotions can be offered, fees associated with these transactions can be reduced.

Preferred banking channel



- Fidelity mobile app's high usage indicates an increasing trend towards digital banking solutions.
- Customers prefer digital banking channels due to their convenience and flexibility.
- Demand for in-person banking services still remains, as evidenced by the growth of agency banking.
- Agent points are beneficial in areas where the traditional bank branches are inaccessible.
- Fidelity bank can cater to a broader range of customer needs and preferences by combining digital channels with in-person banking experience through agency banking.

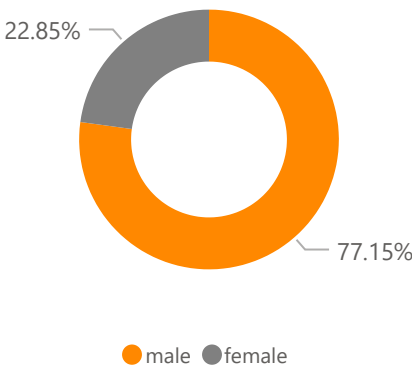
Annual transaction value trend



Customer complaints & feedback

long wait time
insufficient funds/ float
system downtimes
complaints of fees and charges
transaction errors
security/ privacy concerns
limited service offering
unresponsive customer support
poor customer service
poor agent attitudes

Male vs Female customers



- **14%** of total customer complaint is associated to Insufficient funds at the agency point. This can lead to difficulty in performing deposit and withdrawal transactions.
- Provide adequate training to agents on financial responsibilities, including managing and monitoring their accounts and balances.
- Work with banks and other financial institutions to establish credit lines or other forms of financing that can be made available to agents when needed to cover unexpected shortfalls.
- **11%** of customers complained on long wait times at agency points. This includes long minutes to receive OTPs needed to authenticate transactions.
- Customers feel that certain fees and charges are excessive or unfair. E.g. E-levy on interbank transfers.

