

Quantitative study - Exploratory Analysis

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# Most effective Digital Onboarding Strategies

Case study in Accra, Ghana

June 18, 2020



## Context



304 surveys



10 surveyors

Ghana

Accra

This quantitative research is based on a sample of **304 residents of the capital Accra and its suburbs**, who expressed their **fears, behaviors and preferences towards digital onboarding on mobile apps**.

**YUX and Appruve** are two African tech-companies collaborating to pinpoint the difficulties and improve user experience when signing up on mobile applications — particularly when entering personal information. YUX and Appruve partnered with **LOOKA, a market research service for Africa**, to carry out this study.

**Onboarding** is the process of guiding users through an app interface with the **objective of improving user experience. This "sign up" phase is essential, as most users drop out during it — we wanted to find out why.** This study was conducted in December 2019, and we chose to **release it publicly today in light of the COVID-19 context** which has driven digital adoption of financial services, online sales on WhatsApp or e-commerce platforms and, raised new concerns with regards to personal data and security risks.

We hope that the data provided here and its analysis will serve entrepreneurs, start-ups, SMEs and overall actors of the digital sector to improve their KYC (Know Your Customer) guidelines in **designing the first step towards a seamless user journey, in Ghana and beyond.**



## Methodology

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A random sample was interviewed according to **several criteria (age, gender, digitalization, and education)**. Their answers **highlight trends** that reflect the demographics of the Ghanaian population, without any pretension to be statistically representative at the national level.

### Demographic Information

- **Gender:** 57% female and 43% male.
- **Digitalisation:** Total of 70% smartphones, 3% of standard phones and 26% who own both.
- **Age:** 70% of respondents are 18-25
- **Education:** 91% of respondents have achieved up to a secondary or tertiary education

### Data Collection

Our surveyors conducted **face-to-face interviews in Twi, Ga and English** using a directive questionnaire drawn up on our collection tool: the **LOOKA mobile application**.

Each questionnaire has been **validated by our Lab and Data Analyst**, based on our **questionnaire verification interface** developed for this purpose.

### Confidence Interval

The sample of 304 people represents the target population **at a confidence level of 95%** and a **5.6% margin of error**.

### Dates

**December 6:** Pre-tests — adaptation of the questionnaire  
**December 7 - 12 :** 300 interviews — 6 days



## 5 key findings

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- **76% OF USERS ARE FEARFUL OF FRAUD DURING ONBOARDING** — (pg.15)  
47% indicate that both security and ease of usage are equally important
- **TOO MANY QUESTIONS LEAD USERS TO QUIT YOUR APP** — (pg.13)  
26% of respondents who've quit an app did so as a result of too many questions
- **APPS ASK FOR DOCUMENTS USERS DON'T HAVE READY TO UPLOAD** — (pg.16)  
Only 5% of respondents have P.O. Box ready to upload and 14% have a passport photo
- **76% DON'T KNOW WHAT A CHATBOT IS OR HAVE NEVER USED ONE** — (pg.19)  
57% of those who used chatbots did not find it more useful than the usual process of filling out forms
- **USER EXPERIENCE IS THE MAIN REASON WHY YOUR APP IS CHOSEN** — (pg. 9)  
64% prefer apps because they are easy to use



## | Study scope



This study was conducted throughout **Accra and its suburbs:**



# Know Your Customer

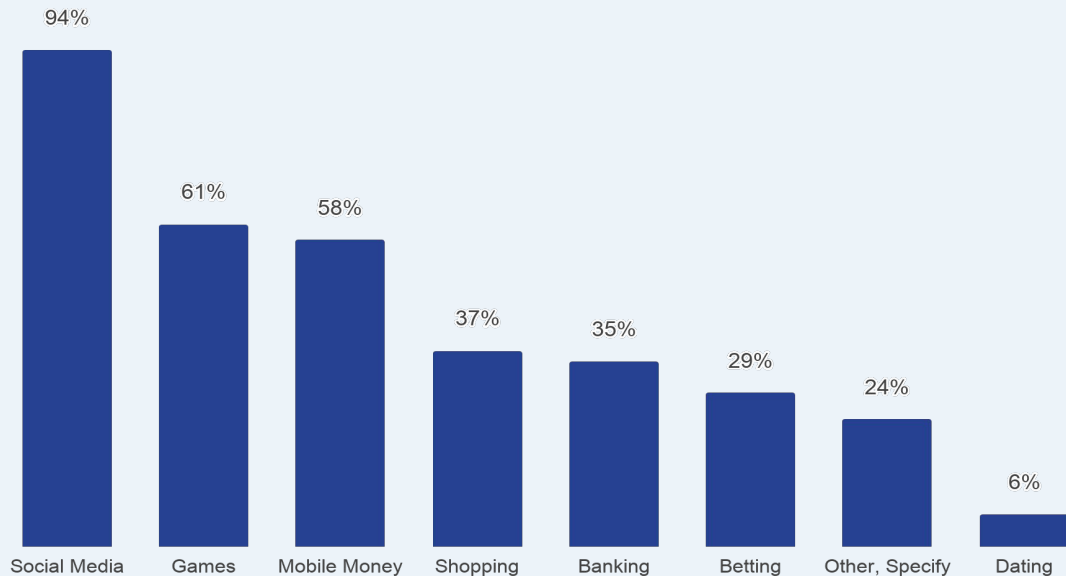
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## Most effective digital onboarding strategies: Case Study in Ghana



61% of respondents have games on their mobile phone and 35% banking apps



**Entertainment and money transfer apps are the most popular**



### "Other" Responses

- Religious apps
- Football live TV
- Navigation app
- Health app
- Cooking app
- Dictionary

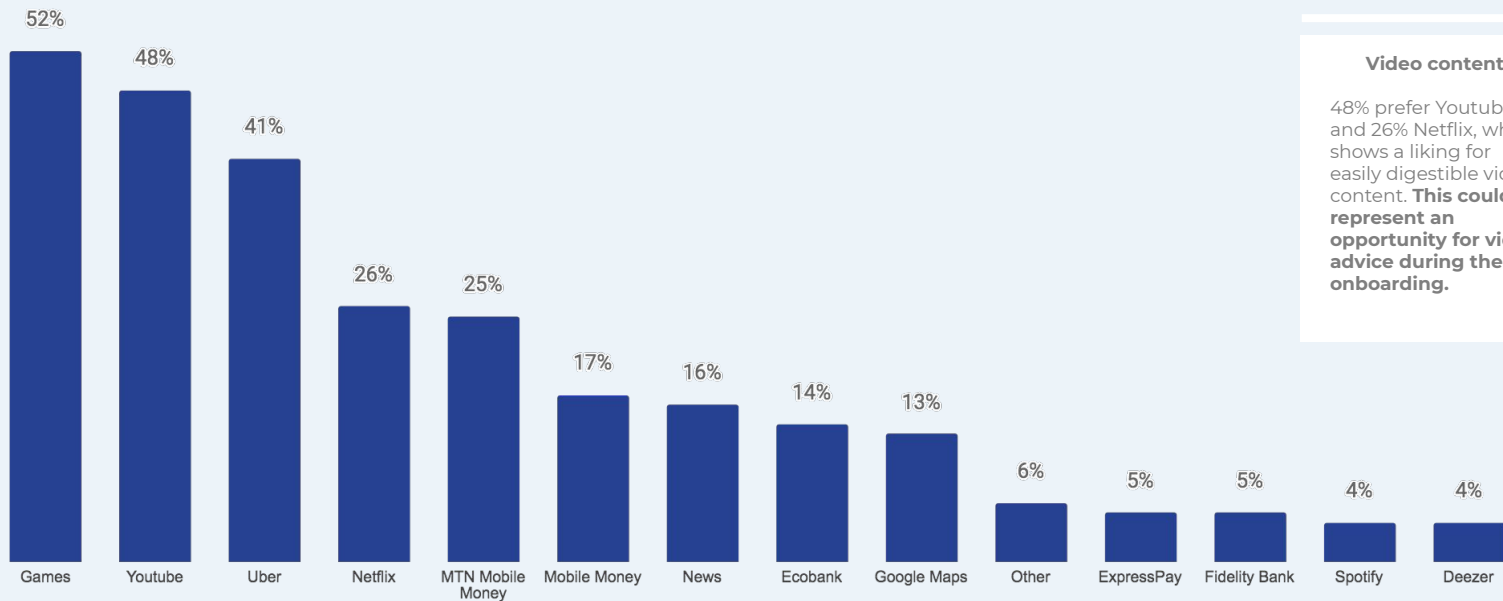
**NB: 14% of respondents understand a mobile app** to be "a website accessible on my phone."



## Most effective digital onboarding strategies: Case Study in Ghana



52% cited games in their top 3 favorite apps  
(list of apps given to respondents)



### Video content

48% prefer Youtube and 26% Netflix, which shows a liking for easily digestible video content. **This could represent an opportunity for video advice during the onboarding.**

**Uber, Netflix and MTN Mobile Money stand out as the top 3 company apps**

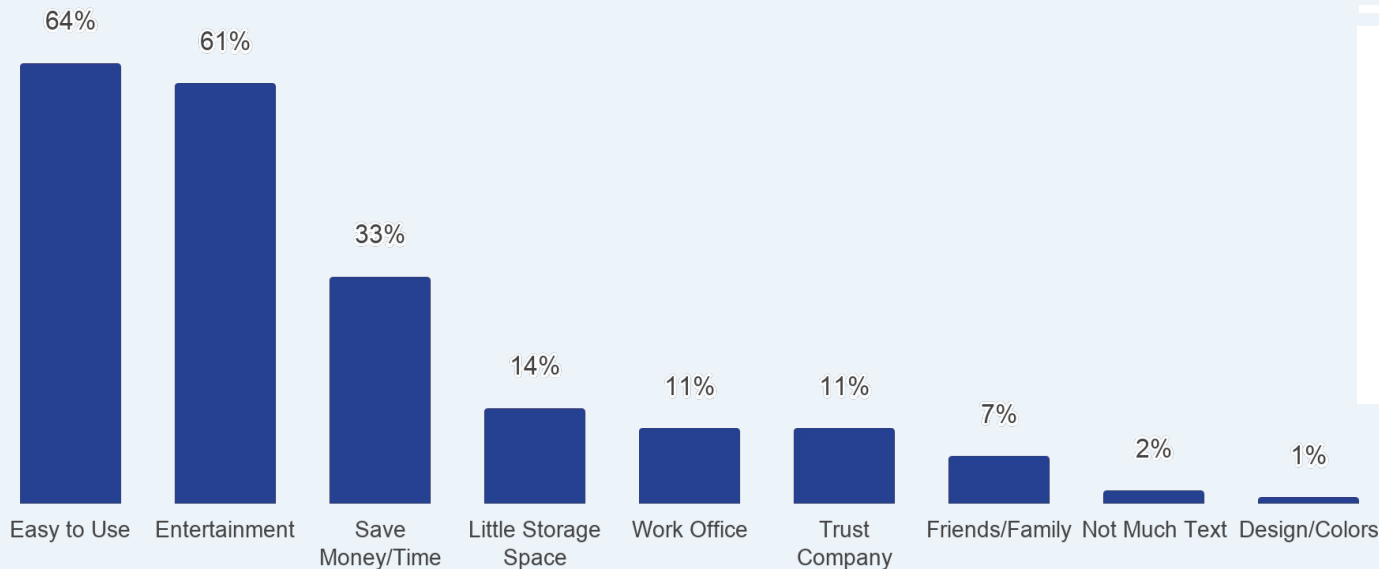




## Most effective digital onboarding strategies: Case Study in Ghana



64% prefer the aforementioned apps because they are "easy to use"  
(Multiple responses possible)



### Gamifying

Entertainment is one of the main preferences in apps. **Gamifying the onboarding of your app might decrease your drop-off rate.**

The use of illustrations, animations, and gestures could change your onboarding experience and make it more enjoyable.

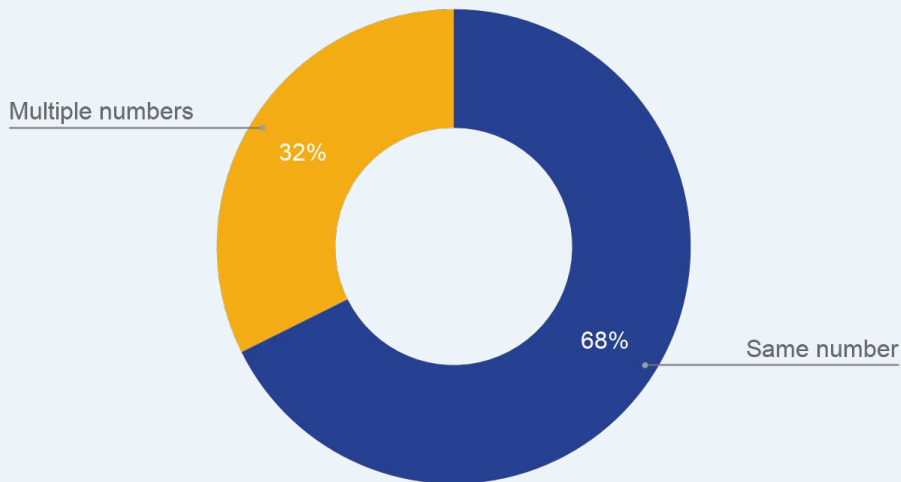
**A good User Experience (UX) is the main reason why your app is chosen**



## Most effective digital onboarding strategies: Case Study in Ghana



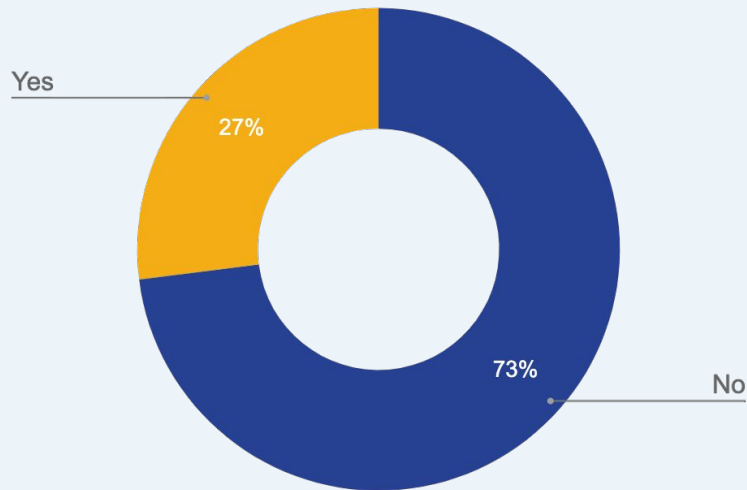
32% use different numbers when registering into apps



\*Population: 303



27% have used someone else's SIM to register for an app



\*Population: 228

**Authentication concerns are prevalent as customers use your service but may not be the ones who are registered**



# Security vs. Efficiency

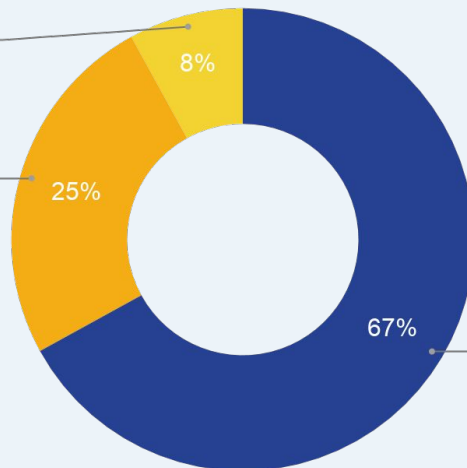




67% have quit an app while entering personal information

No, but I've often faced issues

No



Yes



#### Make robot tests fun

One of the reasons why users quit an app while entering personal information is: **robot tests**.

Don't lose your users while the sign-up process is nearly completed. **Creating a little game hard to solve for bots could add some fun in your onboarding while filtering bots.**

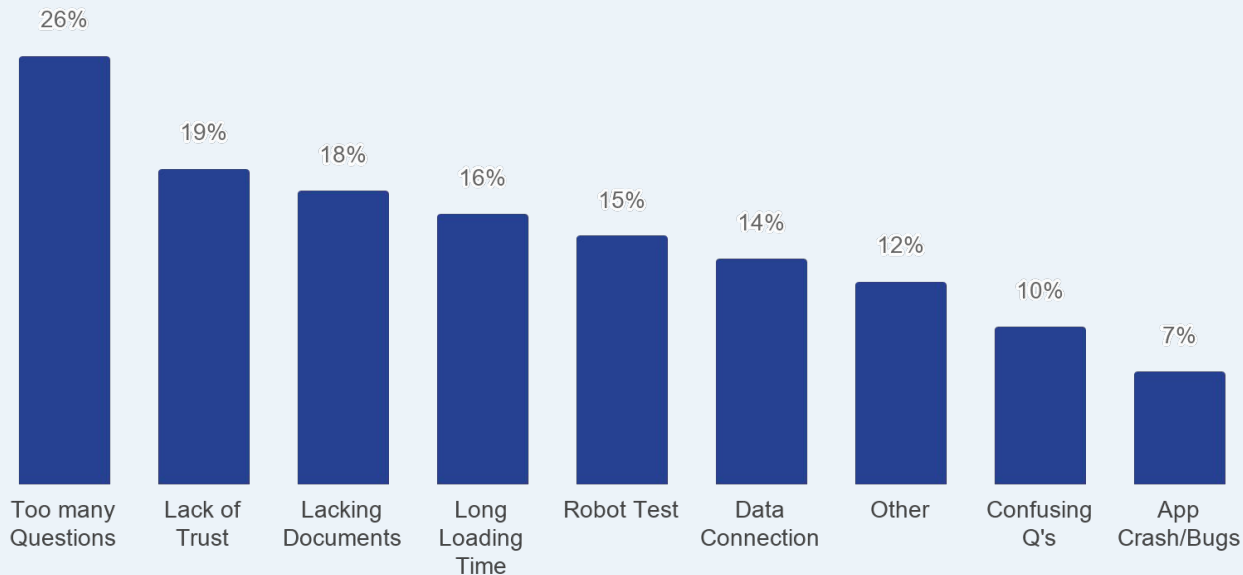
Entering personal information is the make it or break it point of user onboarding



## Most effective digital onboarding strategies: Case Study in Ghana



26% of respondents that quit during onboarding did so as a result of too many questions



### Easy sign-up

To avoid leading your users into quitting your app by requiring too much information early on, **you can let him create and use your app first with basic information like a phone number. Then ask to complete the profile later on, to unlock all the features, once you've earned their trust.**

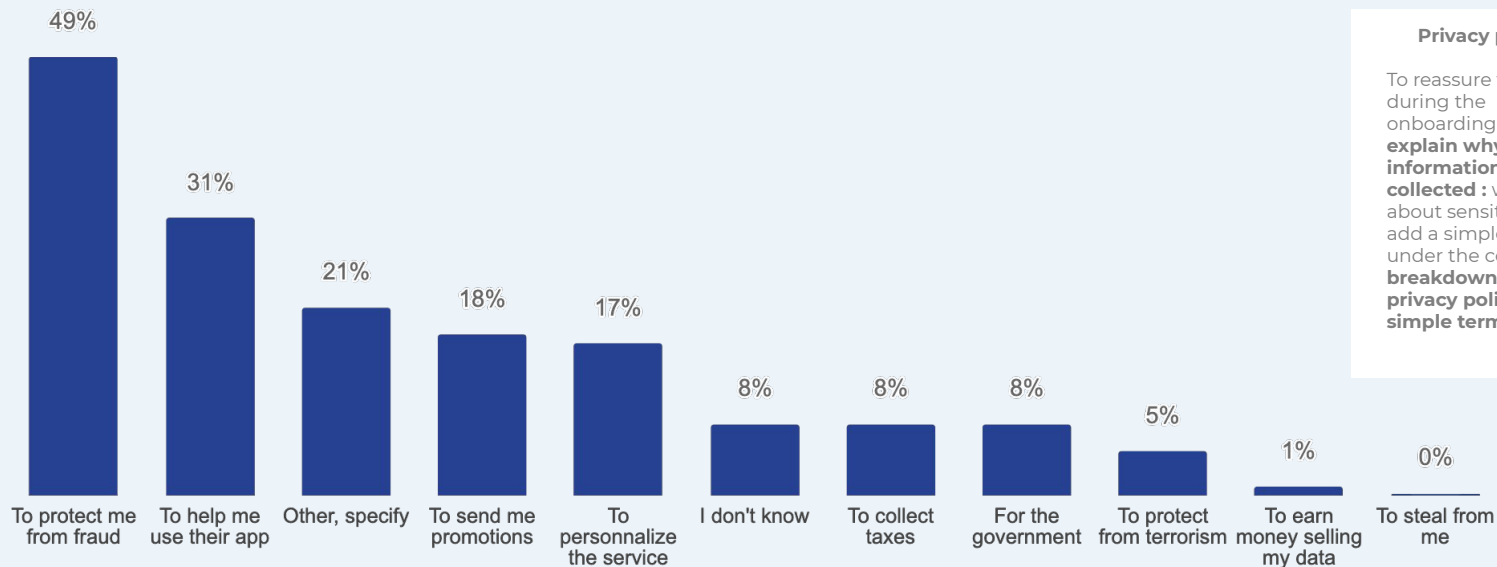
**Too many requirements before earning trust will increase drop off rates**



## Most effective digital onboarding strategies: Case Study in Ghana



49% think companies collect information to protect them from fraud



### Privacy policy

To reassure the user during the onboarding, you can **explain why some information is collected** : when it is about sensitive data, add a simple line under the content or **breakdown your privacy policy in simple terms**.

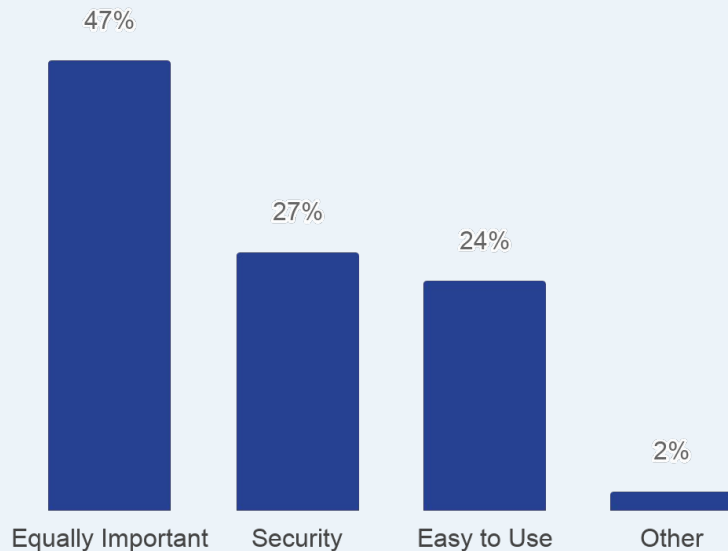
**There is a shared understanding that information collected can protect and help them for a more personalized service**



## Most effective digital onboarding strategies: Case Study in Ghana



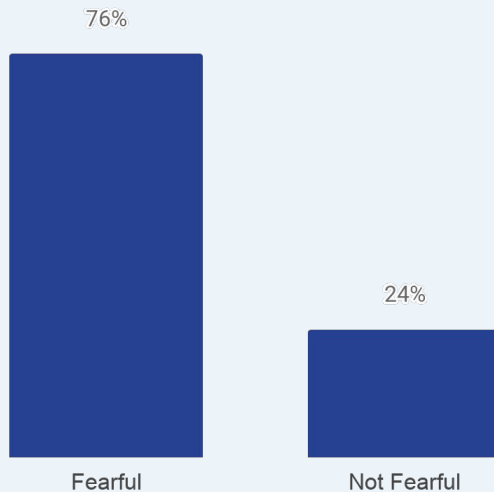
47% of respondents think security is equally as important as ease of usage



Population: 304



76% of respondents are fearful of fraud in the onboarding process



Population: 303



### User trust

Transparency is vital to gain user trust. In your privacy policy you can start by presenting your company, explaining what you will do with the data and **give the user the choice to decide which data to share.**

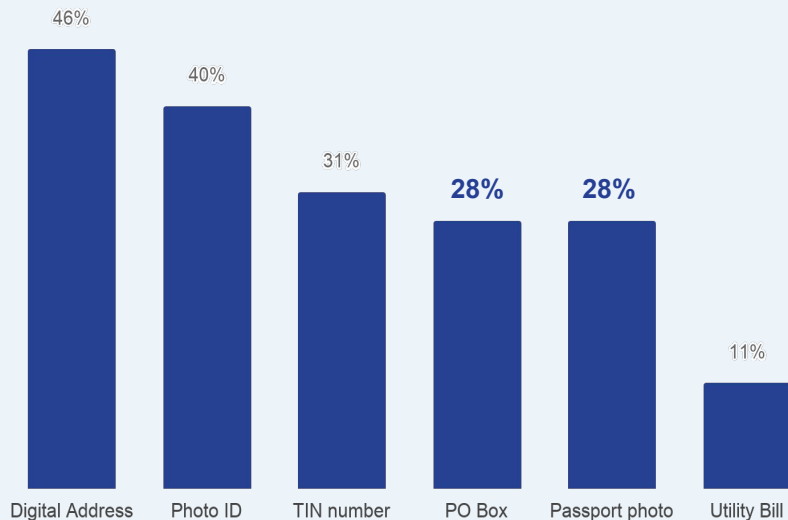
**Respondents are seeking a balance between security and ease of usage**



## Most effective digital onboarding strategies: Case Study in Ghana



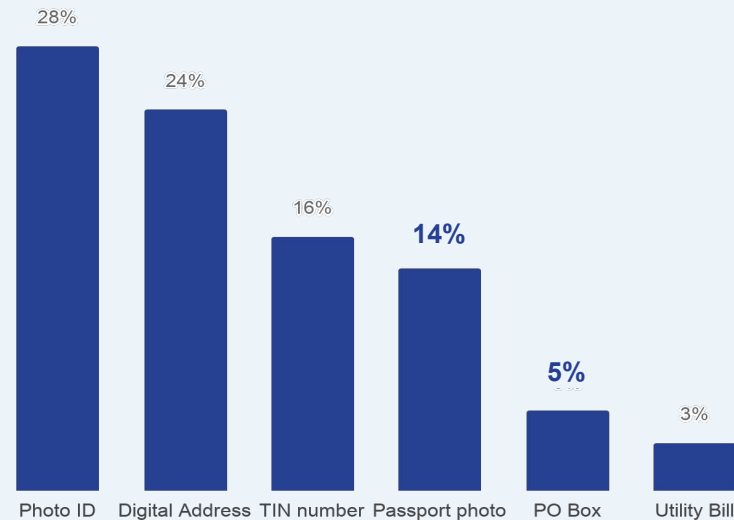
28% have been asked for P.O. Box or a passport photo during onboarding



Population: 304



Only 5% have a P.O Box and 14% a passport photo ready to upload



Population: 171

**Respondents are frequently asked for documents that few have ready to upload on their phone**





# App Usage Assistance

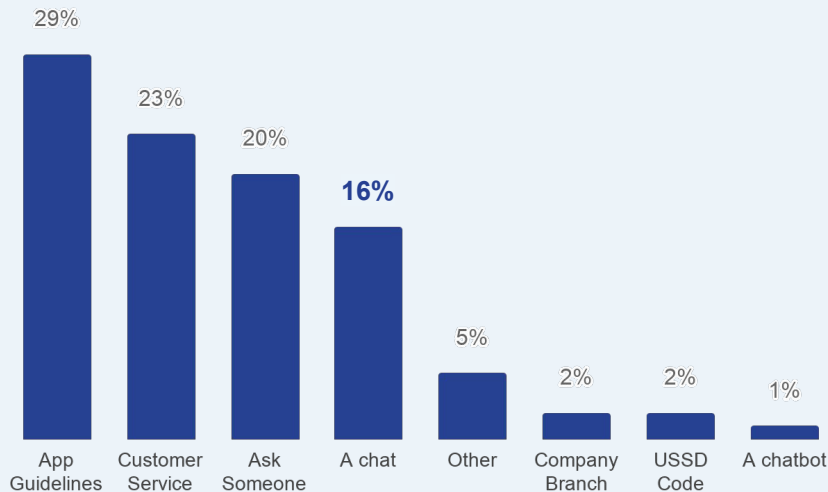
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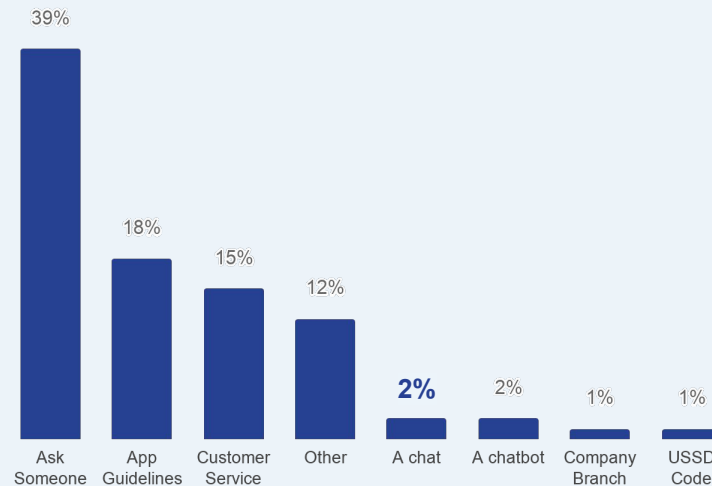
## Most effective digital onboarding strategies: Case Study in Ghana



16% of respondents choose chats as the ideal way to ask for help



Only 2% of respondents actually use chats to ask for help



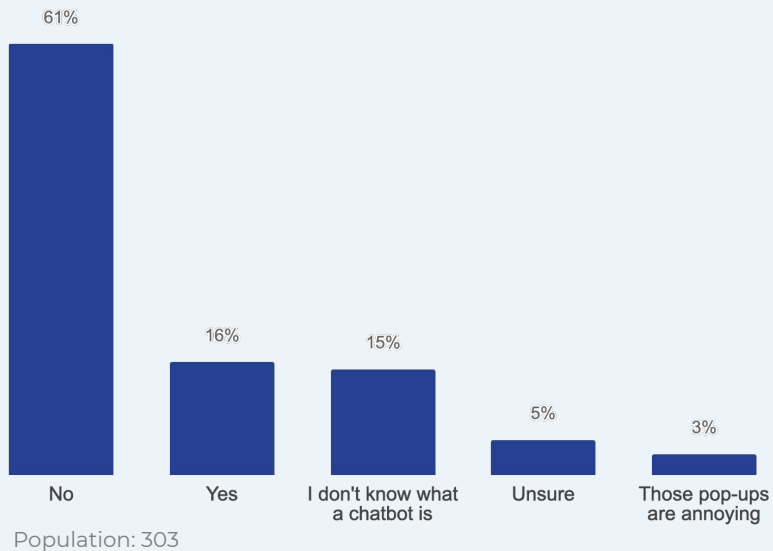
The majority ask a real person or customer service when they need help, while about a quarter would ideally like to use a chat



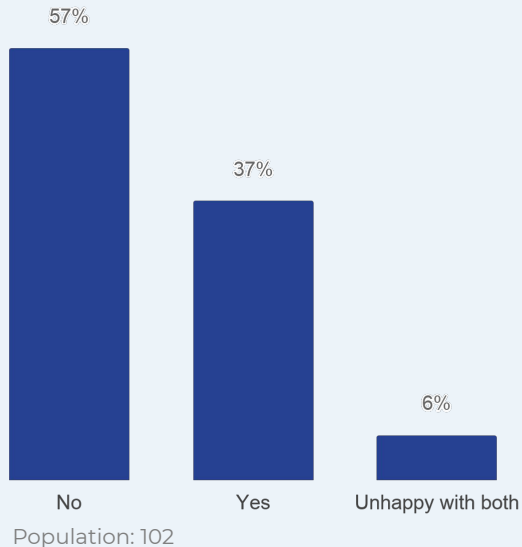
## Most effective digital onboarding strategies: Case Study in Ghana



76% don't know what a chatbot is or have never used one to enter an app



57% did not find chatbots more useful than the usual process of filling out forms



**The majority have never used chatbots and those who have did not find it more helpful, despite the potential upside**



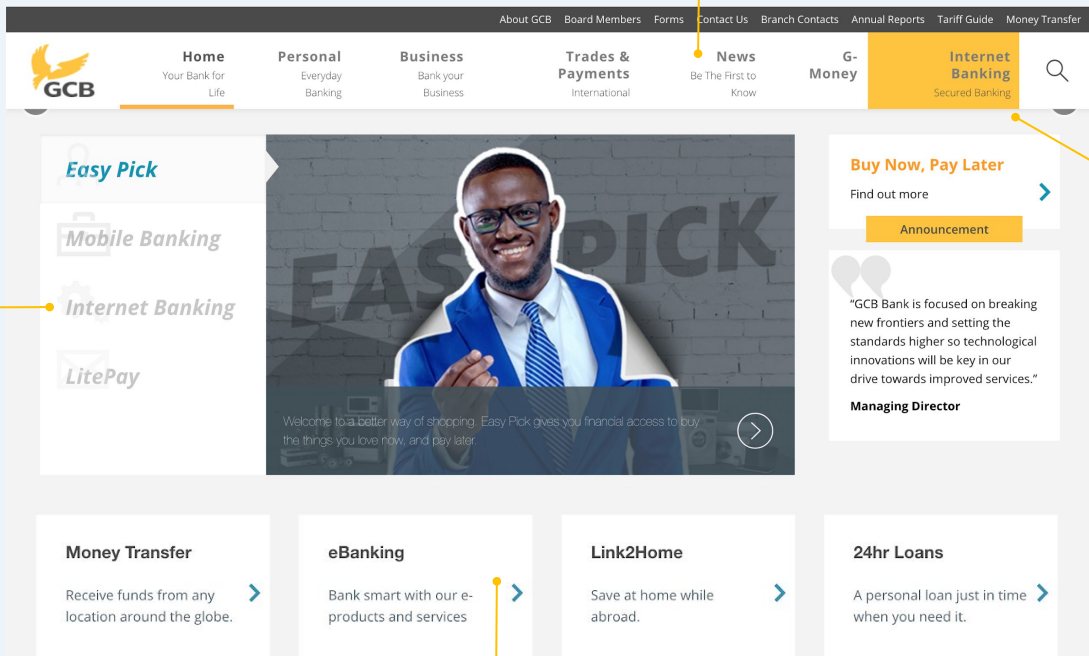
# Digital Onboarding Examples in Ghana and Nigeria

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## Most effective digital onboarding strategies: Case Study in Ghana

The **tabs are unclear**, as they use slogans rather than descriptions.



Doesn't **clearly state expectations** on account opening process.

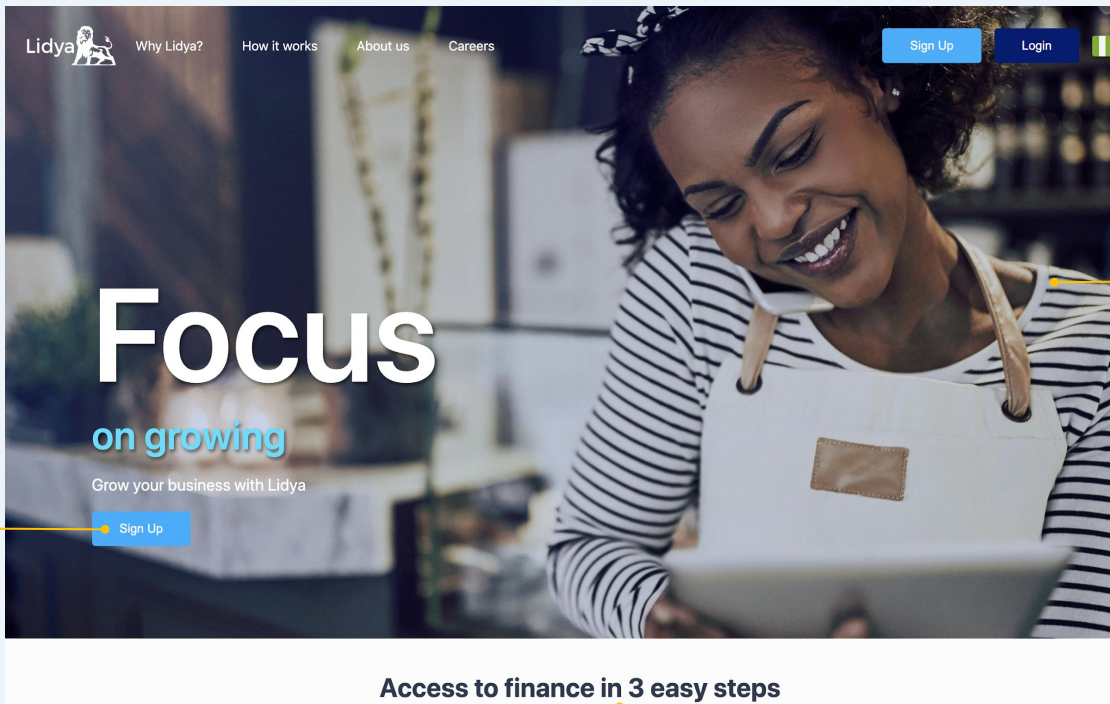


"Easy Pick" options are **crowded** by a host of other buttons. The easy pick options should be isolated and bigger.



The landing page has too many tabs and can be **crowded and overwhelming** to the user.





Lydia uses a **short eye catching term**, "focus", and keeps onboarding **clear and understandable** with **few buttons** on page.



The use of **relatable and empowering** imagery builds **trust and likability**.



Efficiently emphasizes the **ease and speed** of creating an account.





Wallets explicitly explains why their product is **unique and effective**.

The screenshot shows the wallets.africa website with a teal and blue gradient background. At the top, the logo 'wallets.africa' is on the left, and navigation links 'Home', 'Products', 'About Us', 'FAQs', 'Log In', and a 'Sign Up' button are on the right. A pink banner reads 'Here because you 'won money'? Click Here'. The main headline is 'An easier way to transact.' followed by the text: 'Wallets is making It easier to transact across Africa with just an app and a card. Send money locally and internationally, spend online locally and internationally - all from your mobile phone.' Below this is a 'Create An Account' button. At the bottom are 'GET IT ON Google Play' and 'Download on the App Store' buttons. On the right, a smartphone displays the app interface with a balance of ₦420.00 and transaction history. A purple wallet card is shown below the phone. A chat bubble at the bottom right says 'Welcome, what do you need help with ?'.



Provide **picture of UI** so users can visualize their journey and know what to expect.



Effectively **advertises chat features** so users know they can get help.



## Most effective digital onboarding strategies: Case Study in Ghana



Wallets asks for **documents after onboarding** to ease the initial onboarding process.

### Settings

Profile

Security

Documents

Developer Keys

#### Document

Your document helps us verify that your business is legally registered.

- Upload a CAC and BVN for a monthly limit of ₦10,000,000.00
- Upload an ID and BVN for a monthly limit of ₦500,000.00

[Upload Document](#)



**Clear explanation** as to why they need these documents.



#### Call to Action

**Advantage:** not being overwhelmed right away with a form to fill and too much information at once

**Disadvantage:** one more step to swiftly upload your document





## Strategic Orientations

Users want to have a seamless onboarding process, but they also want to feel as though they are safe from fraud and that personal information collected is ensuring this safety. Successful onboarding must strike the balance between these two factors.

Insights from this study show that security and ease of use are equally important to respondents. Yet, current security questions make digital onboarding take longer while not necessarily making the user feel safer. Additionally, users are asked for documents such as P.O. Box and Passport Photo, but rarely have them ready to upload — increasing drop off rates. When it comes to app usage onboarding, users who want to refer to app guidelines and customer service prefer these avenues, but current chat features fall short of expectations.

While this study offers recommendations to strike this crucial balance, there are many more considerations that will largely influence the proper implementation of these solutions.

Here are some of the questions and trends that will need to be considered to improve digital onboarding in Ghana and beyond :

- What factors unrelated to onboarding could make users more likely to trust the company? (famous brand, large industry, local content, ....)
- How do the types of devices and sign up protocols impact users' perceptions and experiences with onboarding? (USSD on Yam feature phones)
- Are there ways of asking for information during onboarding that inherently feel more intrusive — such as fingertips or facial recognition?
- What is the impact of COVID-19 on the demand of remote onboarding in different industries, particularly for financial services?



## Most effective digital onboarding strategies: Case Study in Ghana

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**Launched in 2016, YUX is a pan-African research and design firm.**

YUX's ambition is to democratize design and co-create with users in Africa products and services adapted to their diversity. YUX has grown into a start-up of over 40 people operating across the continent.

[yux.design](https://yux.design)



**Launched in 2019, LOOKA is a Market Research Service for Africa.**

With its network of local surveyors trained in research and its advanced technology, LOOKA works on studies for large companies, SMEs and associations. LOOKA's ambition is to make market research accessible to all.

[getlooka.com](https://getlooka.com)



**Launched in 2018, Approve is an identity verification tool in Ghana, created by Inclusive Innovations Inc.**

With its machine learning models and ethical artificial intelligence, Approve APIs can classify images, videos and detect genuine or spoofed identity documents of over 60 million Africans. The largest of its kind for black Africans, using computer vision and natural processing technology.

[approve.co](https://approve.co)