



2023

UX Research Insights

Round Up

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Introduction

As we approach the new year, an opportune time for reflection and forward planning, we are pleased to present our Annual UX Research Insights Round-Up.

It serves as a one-stop resource for diverse industry knowledge derived from our (majorly) qualitative and exploratory research.

This compilation offers a panoramic view of the latest developments and user experience (UX) insights across various sectors, including financial services, payments, transport, commerce and technology.

It is designed to be a cornerstone resource for businesses, innovators, and decision-makers as they strategise for the year ahead.



What you will gain:

As you plan for the new year, this round-up will serve as an essential guide, helping you to make decisions that are not only reactive to today's needs but proactive in shaping tomorrow's opportunities. It will equip you with the knowledge and insights necessary to anticipate market changes, meet customer expectations, and stay competitive.

We invite you to explore these insights, confident that they will be instrumental in shaping your strategies and initiatives for a prosperous and innovative new year.

Who Would Find These Insights Valuable?

- **Entrepreneurs and Startups:** For understanding market needs, developing user-centric products, and strategising business models.
- **Technology Developers and Designers:** To focus on user experience, interface design, and innovative features that meet specific market demands.
- **Business Strategists and Analysts:** For insights into market trends, competitive analysis, and effective business planning.
- **Investors and Venture Capitalists:** To identify promising ventures, understand industry trends, and assess the viability of business models.
- **Policy Makers and Regulators:** For creating supportive frameworks that foster digital adoption and ensure security and privacy.
- **Marketing Professionals:** To understand customer behaviours and preferences, tailor marketing strategies, and identify potential market segments.
- **Educators and Trainers in Technology and Business:** For developing relevant curricula and training programs that address current market and technology trends.
- **Financial Institutions and Payment Processors:** To understand the evolving landscape of digital payments and develop appropriate financial products and services.

Themes Covered



Financial Inclusion

Industries: Banking, Fintech, Microfinance

Stakeholders: Financial service providers, policy makers, financial technology innovators.



Payments

Industries: Payment Processing, E-commerce, Retail

Stakeholders: Payment gateway providers, e-commerce platforms, retail business owners.



B2B and B2C Financial Services

Industries: Corporate Banking, Insurance, Investment Services

Stakeholders: Business financial service providers, insurance companies, investment advisors.



Customer Experience

Industries: All Customer-Facing Industries (Retail, Hospitality, Healthcare, etc.)

Stakeholders: Customer service managers, UX/UI designers, marketing professionals.



Agency Banking

Industries: Financial Services, Retail

Stakeholders: Bank managers, financial product developers, retail technology providers.



Technology

Industries: Software Development, Consumer Electronics, IT Services

Stakeholders: Tech entrepreneurs, software developers, IT service providers.



SME

Industries: Small Business Services, Entrepreneurship, Local Commerce

Stakeholders: SME owners, business consultants, local government authorities.

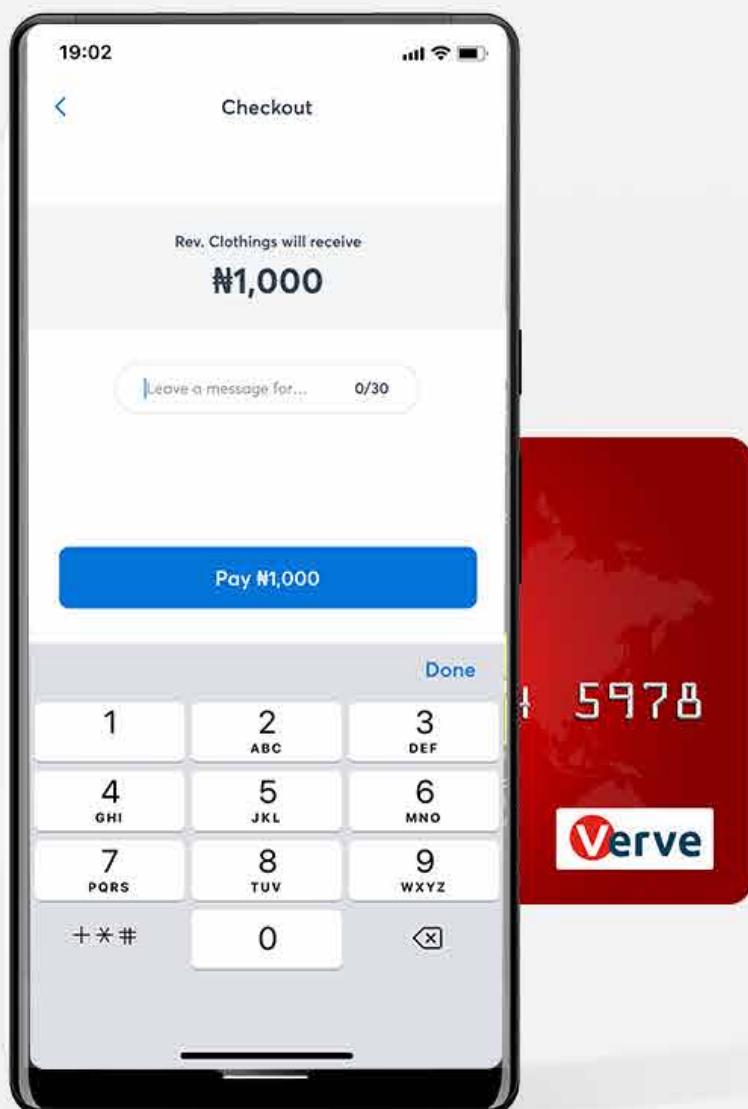
Why is This Round-Up Invaluable for Your 2024 Planning?

THIS ROUND UP OF INSIGHTS WILL AID AND/OR PROVIDE:

1. Comprehensive market insights spanning multiple industries, providing a holistic understanding of current trends, consumer behaviours, and technological advancements.
2. Diverse industry coverage; whether your interest lies in financial services, payment solutions, or broader technological innovations, this report offers relevant insights across these critical sectors.
3. Data-driven insights and user-focused analysis to guide strategic decision-making. These insights are pivotal in optimising product offerings, refining business models, and enhancing customer engagement strategies.
4. Identifying opportunities for innovation by exploring the latest user experiences and expectations, highlighting areas ripe for innovation and improvement.
5. Understanding consumer needs and preferences through the in-depth analysis of user experiences across various sectors, providing an intimate understanding of consumer needs and preferences, and enabling you to tailor your services or products more effectively.
6. Guidance for digital adaptation and transformation, as digitalisation continues to reshape industries. These insights will guide you in integrating digital technologies seamlessly into your business processes and customer interactions.
7. Competitive edge in a crowded market with our comprehensive analysis, by revealing emerging trends and underserved areas in the market, allowing you to position your business strategically.
8. Facilitating collaborations and strategic partnerships, driving growth and innovation.

STRATEGIC PROJECT 1:

Mobile Point-of-Sale (POS) Product Viability Research



PROJECT OVERVIEW

This research was conducted to gain insights for a lightweight mobile POS terminal tailored for MSMEs and micro business owners with the aim to streamline payment processes and enhance business operations. The goal is to democratise payment collection, aligning Interswitch as a leader in tech solutions for merchants.

BACKGROUND AND OBJECTIVES

Context: Off the backdrop of the cash-scarcity experienced in March 2023 in Nigeria, this research was focused on addressing the payment collection challenges faced by business owners, particularly MSMEs.

Goals: To design and develop a user-friendly, efficient mobile POS system that aligns with both merchant and customer needs.

First we set out our assumptions and then compared them against what we actually discovered...

Assumptions

Assumptions	What we Discovered
These merchants will likely not be tech savvy	Partially true <ul style="list-style-type: none"> a. Some have email address but they don't really use it b. All the merchants we spoke to had smartphones (please note however that this might not be representative of the entire user segment across Nigeria; it could speak to the fact that they all live in a progressive city like Lagos)
These merchants will not be willing to spend up to N30 to N45k for the device	Not Clear <ul style="list-style-type: none"> a. We will need to conduct a wider and more representative market survey to determine pricing b. 5 merchants interviewed are willing to spend N20-N25k c. 3 said 45-50k d. 2 were not willing to answer
These merchants may not even have bank accounts	Not true/Disproven <ul style="list-style-type: none"> a. They all had bank accounts (please note however that this might not be representative of the entire user segment across Nigeria; it could speak to the fact that they all live in Lagos) b. There has also been an increased willingness and drive to get a bank account or other fintech wallet since the cash scarcity

METHODOLOGY

Contextual studies, user interviews, and prototype tests.

PARTICIPANTS

Diverse group of MSMEs and business owners including vulcanisers, food vendors, and barbers, hairdressers, market traders - people whose major means of collecting payment from their customers is cash.

Research Participants



Who?

Micro and Small Enterprises – people whose major means of collecting payment from their customers is cash

How?

- 9 participants recruited from environs
- Observation and interview in the field
- [Interview guide/script](#)

Vulcaniser,
25-34 yrs, male

Roadside food,
'Mama put'
25-34 yrs, female

Barber,
25-34 yrs, male

Toast bread &
fruits,
25-34 yrs, female

Phone
accessories,
25-34 yrs, male



Cobbler,
45-54 yrs, male

Nail technician,
25-34 yrs, female

Pepper seller,
35-44 yrs, male

Kids toy shop,
35-44 yrs, female



Key Insights And Actionable Strategies

Insight #1:

As expected, all Merchants showed a preference for cash payments over others like bank transfers.

RECOMMENDATION:

Innovate on solutions that will improve merchants' preference for digital payments e.g. lower fees, faster/same day settlement.

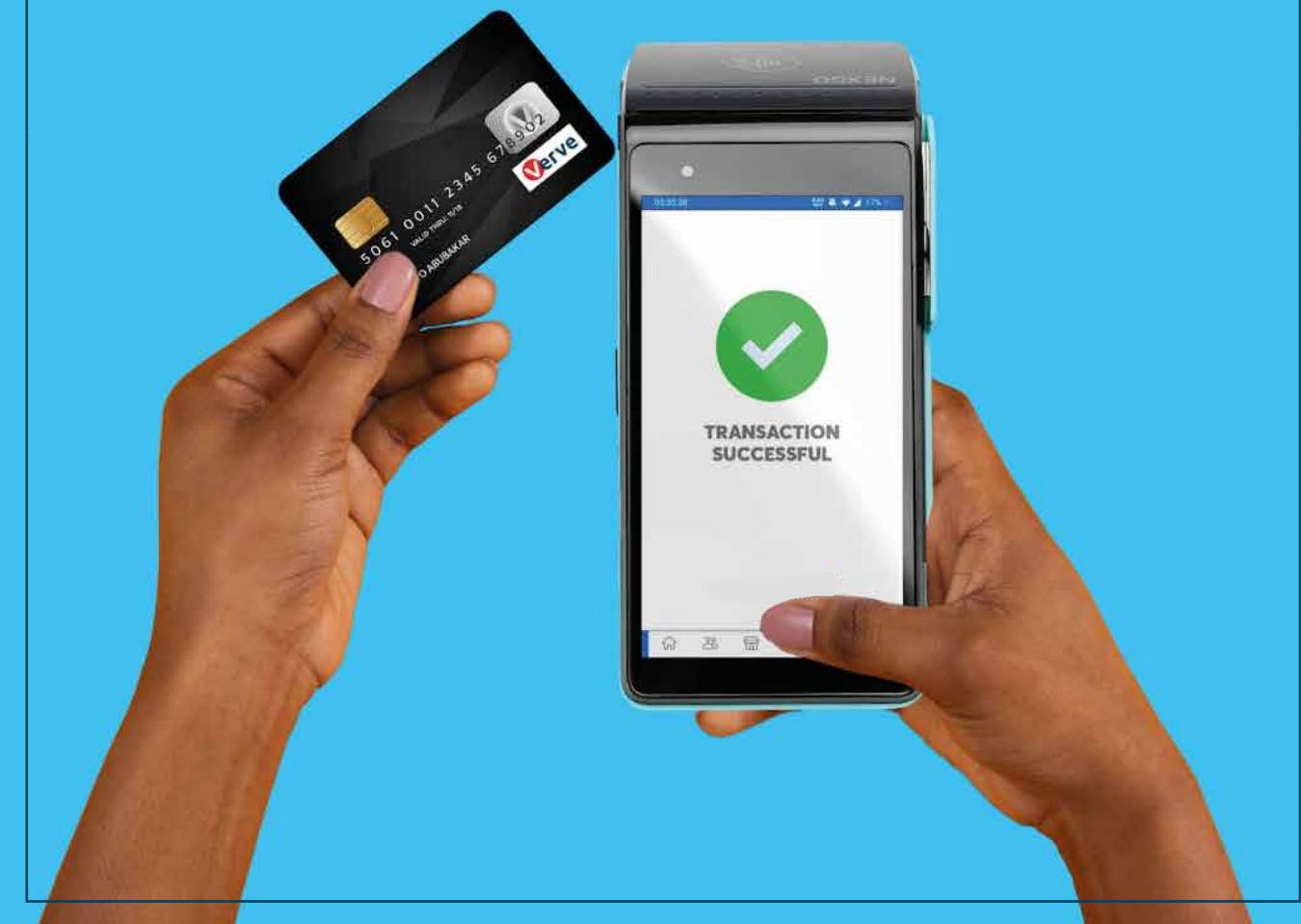


Insight #2:

Merchants have more trust in POS card payments over bank transfers. POS card payments provide immediate clarity on the status of the transaction.

RECOMMENDATION:

Develop and promote features to create immediate clarity on transaction status in POS transactions.



Insight #3:

Network reliability concerns were raised around the use of PoS terminals.

RECOMMENDATION:

Partner with telecom companies to ensure reliable connectivity for POS terminals especially around markets with poor connectivity.



Insight #4:

After the cash scarcity in March 2023, Nigerian customers and consumers have a higher digital payment adoption. We found that many customers of these merchants are willing to pay by any means possible, although cash is still preferred (especially when purchasing perishable food items). The major determinant for payment from the customers POV seems to be convenience and speed.



RECOMMENDATION:

Partner with telecom companies to ensure reliable connectivity for POS terminals especially around markets with poor connectivity.

Insight #5:

Customers who have had bad experiences with using transfers will prefer to pay with their card via POS over transfers. This is especially so, if they feel transfers might be delayed and might cause them to have to wait for confirmation. POS payments also allow the customer get a receipt for the transaction stating the exact status of the transaction.

RECOMMENDATION:

Innovate to improve POS transaction confirmation speeds to match the immediacy of cash transactions.





Product Development Recommendations



Product Development Recommendations

We found that aside from payment collections, merchants need the following solutions/features:

1. **Expenditure Tracking:** Integrate simple accounting features for merchants to track daily earnings and expenses.
2. **Receipts Management:** Implement an option for digital receipts via SMS or email. This will also
3. **Customer Relationship Management (CRM) Features:** Develop a simple CRM tool within the POS for merchants to manage customer relationships and promotions.

MOBILE POS SOLUTION: INDUSTRY OVERVIEW AND INSIGHTS

STRENGTH

1. The findings indicate a strong focus on understanding user needs and preferences, which is crucial for designing effective and user-friendly mobile POS systems.
2. There is a clear demand for mobile POS systems among merchants and micro business owners, as evidenced by their willingness to adopt new payment technologies.
3. An increasing trend towards digital payments provides a solid foundation for the adoption of mobile POS systems.

WEAKNESSES

1. A lack or limitation of tech literacy among some segments of the target market could hinder the adoption and effective use of mobile POS systems.
2. Concerns about network reliability, especially in less urbanised areas, could affect the functionality and user experience.
3. The target market's sensitivity to price could be a barrier, particularly if the cost of mobile POS devices is perceived as high.
4. Potential concerns about data security and privacy in digital transactions could deter some users from adopting mobile POS systems.

OPPORTUNITIES

1. Mobile POS systems can play a significant role in promoting financial inclusion, especially among small-scale merchants and in emerging markets.
2. There's a real need for partnerships with financial institutions, telecom companies, and technology providers to enhance product offerings and reach.
3. Leveraging advancements in mobile technology, cloud computing, and data security to enhance the functionality and appeal of mobile POS systems.
4. Expansion into new markets and segments, including rural areas and different industry verticals.
5. The viability of merchants being able to install and implement soft POS features on their ordinary mobile devices has merit and shows promise for promoting financial inclusion and solving payment needs.
6. Collaboration with mobile technology manufacturers and BuyNowPayLater providers to offer mobile POS devices on payment plans.

WEAKNESSES

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BROADER IMPLICATIONS OF INSIGHTS

These can guide future product development and market strategies.

CONTEXT & OPPORTUNITY	INSIGHT	APPLICATION
Digital Transformation in Retail and Commerce	Micro merchants' readiness to adopt mobile POS systems indicates a growing acceptance of digital solutions in retail.	Retailers can leverage this trend by introducing more digital tools like inventory management apps and e-commerce platforms.
Financial Inclusion Strategies	Even less tech-savvy merchants have bank accounts and are open to digital payment methods.	Financial institutions can develop simplified digital banking products aimed at micro-entrepreneurs to further financial inclusion.
User Experience (UX) Design Best Practices	The need for simple, one-page applications and flows to reduce transaction times is crucial for this user group.	Design of digital tools across sectors should prioritise simplicity and efficiency, especially for users with limited tech experience.
Technology Adoption in Emerging Markets	Despite initial assumptions, many merchants in the study had smartphones, indicating a higher than expected level of technology penetration.	Companies can be more ambitious in their digital offerings in emerging markets but should remain mindful of varying tech literacy levels.
Small and Medium Enterprise (SME) Development	Merchants expressed interest in features like business income and expenditure tracking.	There is a demand for tools that help SMEs manage their finances more effectively, presenting opportunities for service providers.
Market Research and Consumer Behaviour Analysis	Merchant behaviours and preferences shift in response to external factors like cash scarcity.	Continuous market research is vital to understand changing consumer behaviours and adapt products/services accordingly.

BROADER IMPLICATIONS OF INSIGHTS

CONTEXT & OPPORTUNITY

INSIGHT

APPLICATION

Innovation in Payment Systems

Trust issues with the speed and efficacy of transfers and a preference for card POS payments demonstrate a need for reliable and transparent payment methods.

There is scope for innovation in creating more secure, user-friendly payment platforms.

Data Security and Privacy

Fear of data theft or misuse is a significant barrier to technology adoption.

Companies should invest in robust data security measures and communicate these effectively to users to build trust.

Technology Education and Training

Some merchants are not tech-savvy and may require additional support to use digital tools effectively.

Implementing tech education and training programs for small business owners can facilitate smoother digital transitions.



Use Cases

1

Use Cases Identified



Micro Merchants

- Can be used to collect payment from customers digitally and provide other business solutions



Public Transportation

- Can be used to quickly and conveniently collect payment from riders



Service Businesses

- Can be used by service-based businesses, such as hairdressers, barbers to process payments on the go



Logistics and Deliveries

- Can be used by delivery services to accept payments on the spot

2

Use Cases Identified



Ride Hailing Apps

- Can be used by ride hailing drivers to collect quick and easy payments from their riders



Events and Pop up shops

- Can be used to accept payments at events and pop-up shops,



Restaurants and Cafes

- Can allow servers to take orders and process payments at the table, improving the speed and accuracy of service.

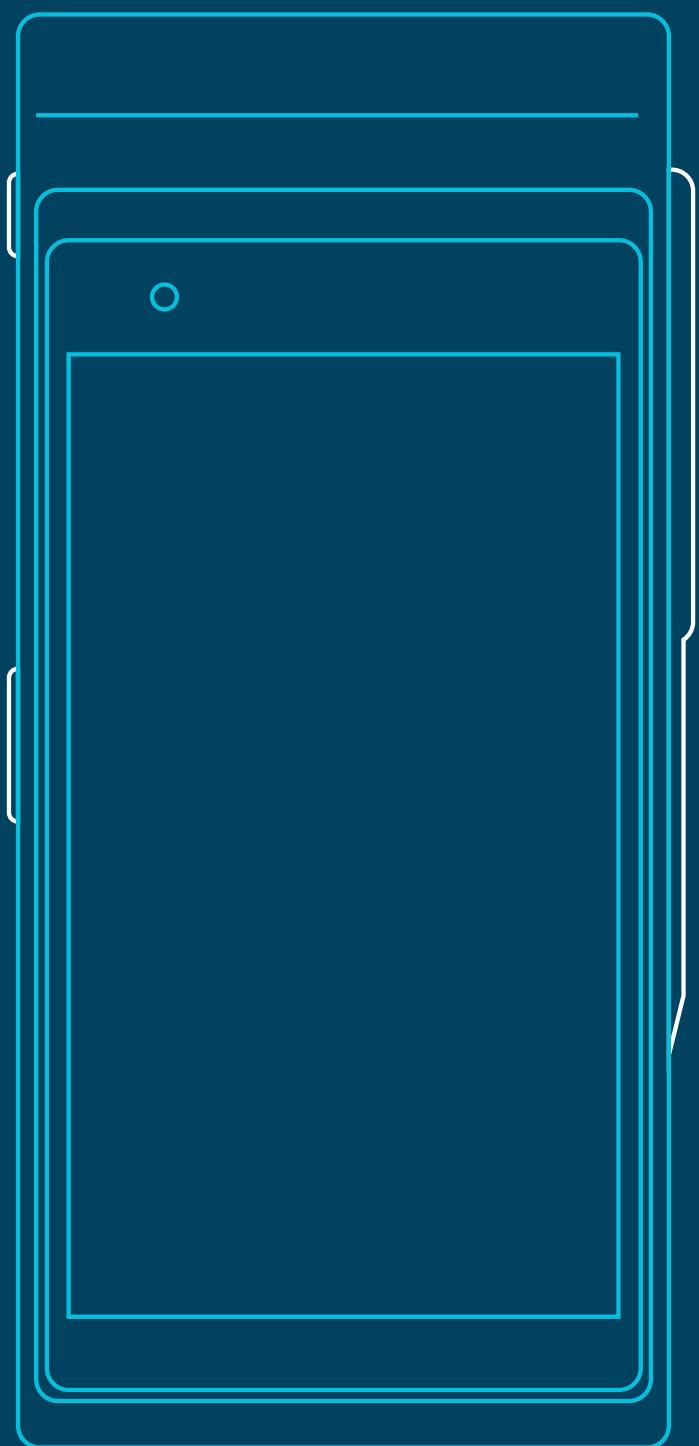


Retail Stores

- Can be used by retail stores to process transactions on the shop floor, reducing the need for customers to queue .

LIMITATIONS OF THE MOBILE POS RESEARCH

LIMITATIONS	RECOMMENDATIONS FOR FUTURE RESEARCH
Sample diversity & size - Limited sample diversity and size that may not fully represent the diversity of the target market.	Aim to include a more diverse and larger sample size that encompasses different demographics, geographic locations, and socio-economic backgrounds.
Unintentional technology bias - There may be an inherent bias towards users who are already somewhat technology-literate, especially as the research predominantly includes participants who own and use smartphones.	Conduct research that includes participants with varying degrees of tech literacy, including those with minimal exposure to digital technology, to gain a more inclusive set of insights.
Contextual limitations - The research conducted in specific contexts (e.g., urban settings) may not accurately reflect the experiences or needs of users in different contexts (e.g., rural or less developed areas).	Perform studies in various settings, including rural and semi-urban areas, to understand how different environments impact user experience and needs.
Limited behavioral analysis - The research might not fully account for the variability in user behavior under different real-world conditions, such as network fluctuations, varying levels of digital literacy, and different transaction scenarios.	Implement longitudinal studies to observe how user behavior and attitudes towards mobile POS systems evolve over time, especially as they become more familiar with the technology. Conduct pilot tests or real-world trials of mobile POS systems in different settings to gather more practical and operational insights.
Depth of Insights - While the research provides an overview of user needs and pain points, it might lack depth in certain areas, such as detailed understanding of financial behaviours, privacy concerns, or long-term usage patterns.	Deep-dive into qualitative research by conducting in-depth interviews and focus groups to explore specific areas in more detail, such as attitudes towards data privacy, security concerns, and long-term financial management behaviors.
The rapidly changing nature of technology and market trends means that the findings might become outdated relatively quickly.	Establish mechanisms for continuous feedback from users to keep the research up-to-date and responsive to user needs and market changes.



The Future Outlook for Mobile POS Systems

THE FUTURE OUTLOOK FOR MOBILE POS SYSTEMS

As we look ahead, mobile point-of-sale (POS) systems are poised for significant evolution, driven by technological advancements, changing market dynamics, and shifting consumer behaviours. The insights gained from our current research lay the groundwork for anticipating future trends and preparing for emerging opportunities and challenges in the mobile POS space.

BELOW ARE THE EMERGING TRENDS AND PREDICTIONS WE'RE BETTING ON:

1. Increased Digital Payment Adoption:

The shift towards digital payments is expected to continue, with more consumers and merchants embracing cashless transactions. Mobile POS systems will likely become more commonplace, even in traditionally cash-reliant sectors.

2. Technological Advancements:

Innovations in mobile technology, such as improved battery life, enhanced security features, and integration with other digital platforms, will make mobile POS systems more robust and versatile.

3. Greater Financial Inclusion:

Mobile POS systems will play a crucial role in driving financial inclusion, especially in emerging markets. Simplified, low-cost POS solutions could open up digital payment options to a broader segment of merchants and consumers.

4. Customisation and Personalisation:

As technology evolves, expect to see more customised and user-specific features in mobile POS systems, catering to the unique needs of different business types and sizes.

5. Integration with Value-Added Services:

Future mobile POS systems might integrate additional services such as inventory management, customer relationship management, and business analytics, becoming a one-stop solution for merchants.

6. Proliferation of Contactless Payments:

The trend towards contactless payments, accelerated by health concerns due to the COVID-19 pandemic, is likely to persist, making NFC (Near Field Communication) and RFID (Radio Frequency Identification) technology more relevant.

7. Regulatory Evolution:

As the mobile POS ecosystem expands, expect more defined regulatory frameworks focusing on data security, privacy, and consumer protection, particularly in markets with currently lax regulations.

8. Expansion into New Markets:

Mobile POS providers may explore untapped markets, including rural areas and sectors that have been slow to adopt digital payments, offering significant growth opportunities.

9. Rise of Soft POS Systems:

The concept of soft POS - transforming any smartphone into a POS terminal - is likely to gain traction, reducing the need for dedicated hardware and further lowering entry barriers for small merchants.

10. Enhanced Data Security Measures:

As concerns around data security intensify, mobile POS systems will incorporate more advanced security protocols and encryption technologies to protect transaction data.

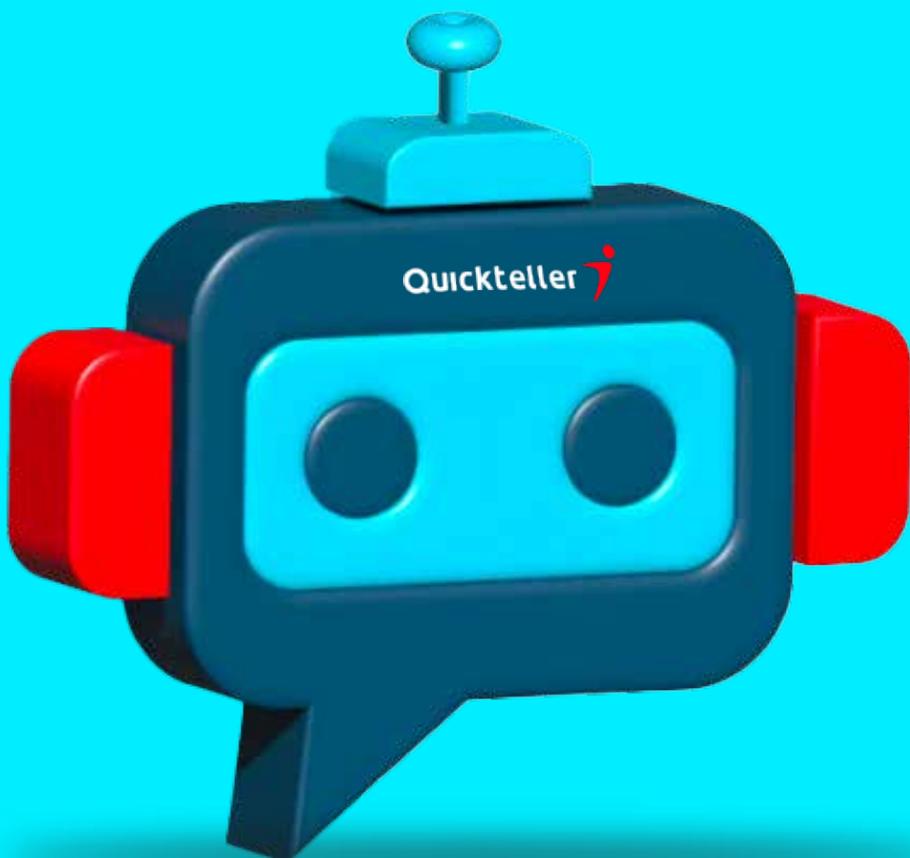
PREPARING FOR THE FUTURE:

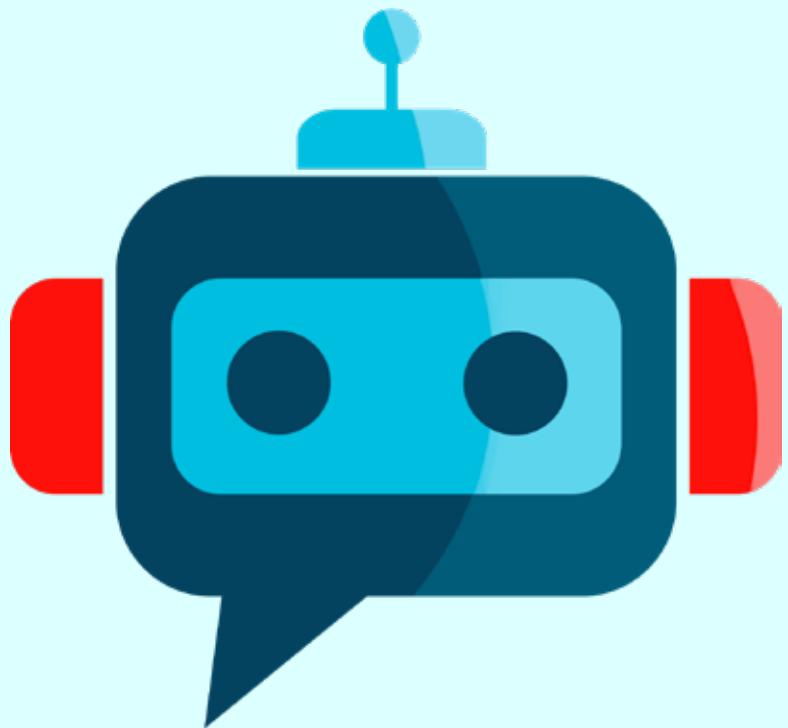
- For businesses, staying ahead means investing in technology upgrades, and adapting strategies to meet changing consumer expectations.
- For policymakers, it implies creating supportive environments that foster innovation while safeguarding consumer interests.
- For technology providers, it involves a commitment to continuous improvement and responsiveness to emerging market needs.

The future of mobile POS systems represents a convergence of technology, commerce, and consumer behavior, offering exciting opportunities for growth, innovation, and enhanced customer experiences.

STRATEGIC PROJECT 2:

Quickteller Chatbot Research & Analysis





PROJECT OVERVIEW

This research evaluates Quickteller's chatbot (QBot) aimed at providing self-service support features like FAQs, transaction status updates, and escalation to support agents. The study focused on maximising QBot as a channel for self-service support, aiming to increase this from 35% to 70% within the next 6 months.

BACKGROUND AND OBJECTIVES

The study's objectives included improving QBot's user experience and content accuracy, implementing features to promote self-service, identifying limitations affecting usability and user adoption, and finding ways to reduce dependence on customer support agents thereby reducing support costs to the company.

METHODOLOGY

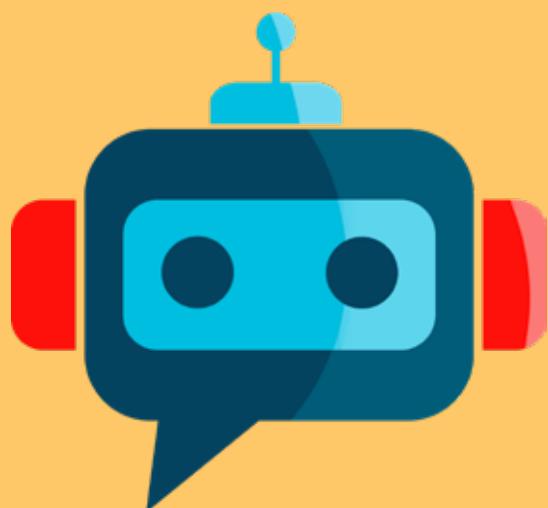
A combination of user surveys, data analysis and secondary research was conducted to gain insights on the user experience, functionality, content accuracy, and the success rate of QBot. 960 Quickteller customers were surveyed.

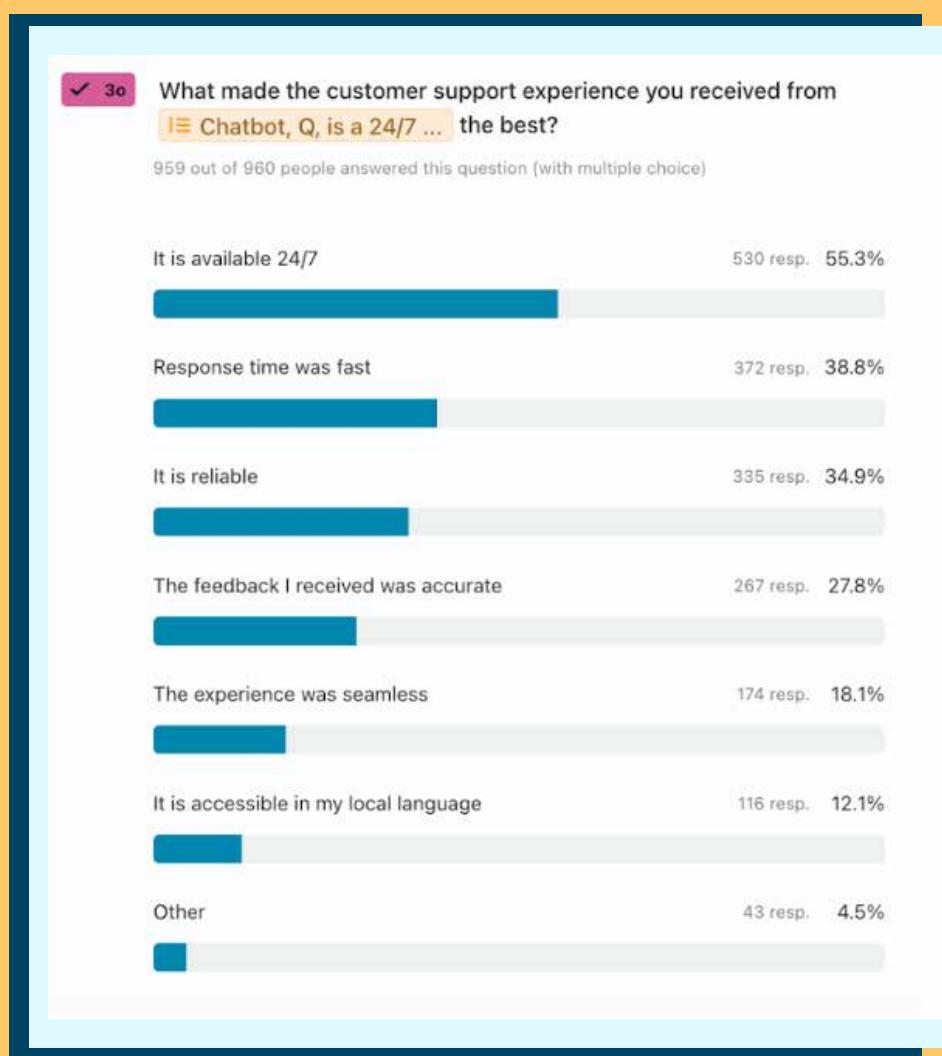
Insight #6:

When asked about the best customer support service they have ever received, majority of the users surveyed prioritised:

RECOMMENDATION:

- 24/7 availability (55.3%),
- Speed of response (38.8%),
- Reliability in customer support services (34.9%),
- Accuracy of support and responses given (27.8%).



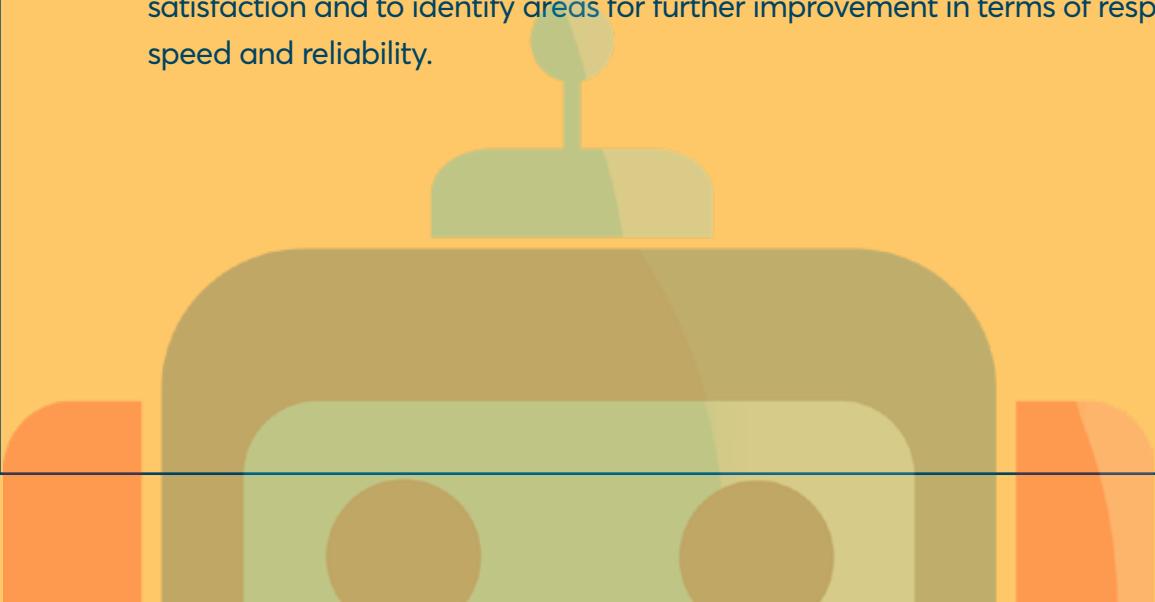


"According to industry benchmarks, the fastest response time on chat is around 5 seconds, the average around 15 seconds, and everything more than 30 seconds is considered slow. If the agent assisting a customer on live chat doesn't know how to help them, they'll usually follow up via email."

↗ [Click here to see the source](#)

RECOMMENDATION:

1. Ensure 24/7 Availability by implementing AI-driven chatbot technology that is capable of providing round-the-clock support, ensuring that help is always accessible whenever they need it.
2. Optimise response time with the aim to achieve the industry benchmark for chat response times. Implementing and maintaining a response time of around 5 to 15 seconds as a standard can significantly enhance user experience. This may involve refining the chatbot's AI algorithms for quicker processing and more immediate responses.
3. Establish reliable follow-up mechanisms for queries that the chatbot cannot resolve immediately. This could involve setting up a seamless transition from chatbot to live agent support or ensuring a prompt email follow-up when necessary. This process should be transparent to the user, so they know what to expect if their query requires more detailed attention.
4. Regularly update and train chatbots with new information, FAQs, and response scripts to improve its reliability in addressing customer inquiries effectively. This training should be based on common queries, user feedback, and evolving customer support trends.
5. Implement real-time monitoring and analytics tools to continually assess the chatbot's performance, particularly focusing on response times and issue resolution rates. This data can guide ongoing improvements and adjustments.
6. Implement a mechanism for collecting immediate user feedback after each interaction with QBot. This feedback can be used to gauge customer satisfaction and to identify areas for further improvement in terms of response speed and reliability.



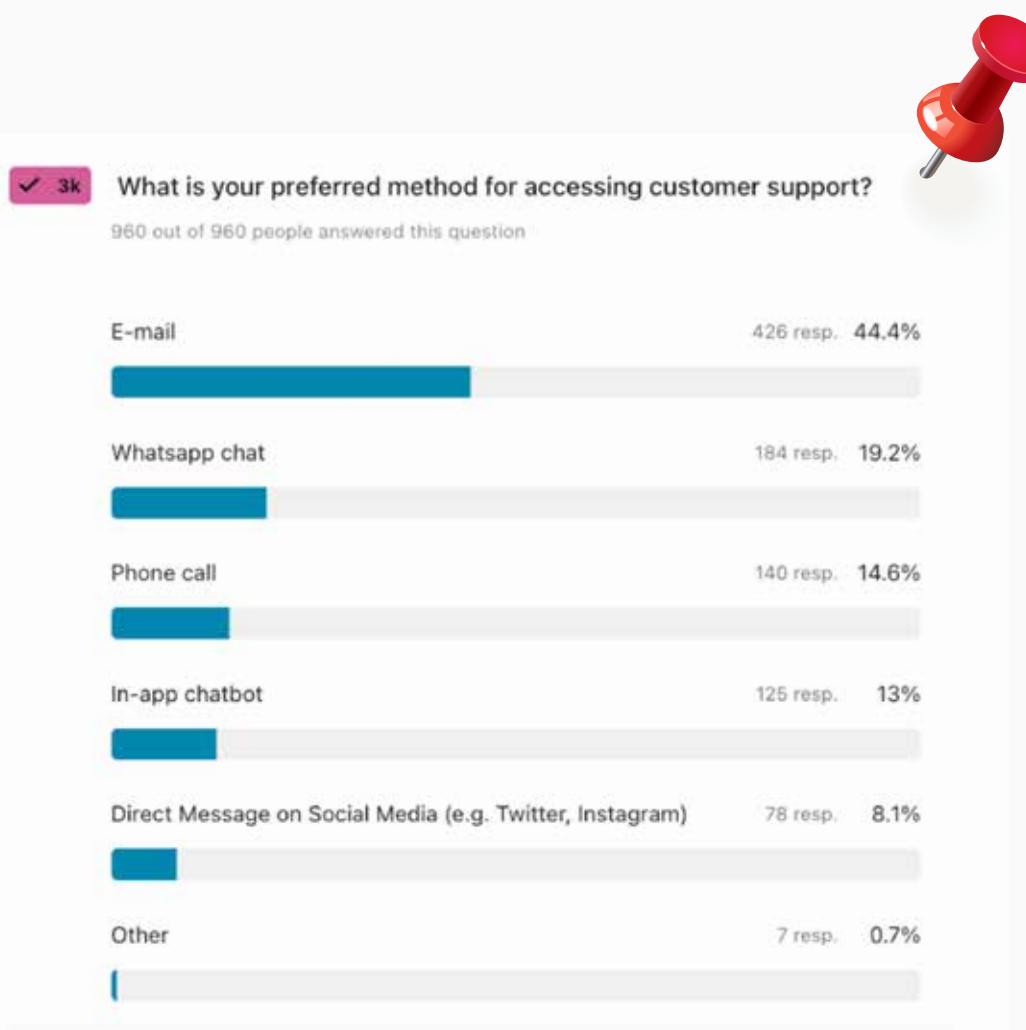
Insight #7:

63.6% of users surveyed preferred to access support through email and WhatsApp, reflecting a growing preference for asynchronous communication channels. This preference was due to the ease of use, convenience in tracking and documenting support feedback, and the perceived reliability and security of these methods



RECOMMENDATION:

1. Offer channel flexibility. Chatbots should offer users the choice of support channels, including WhatsApp, social media, and email.
2. It provides a record of their interactions with customer support, which can be useful for future reference and ensures that important information is not lost.
3. Enhancing the first response time and resolution rate is essential to build customer trust. Improving these metrics will likely lead to higher satisfaction and more effective resolution of customer inquiries.



Insight #8:

Only 45.4% of users who required assistance abandoned the chatbot and sought support via phone call when the chatbot couldn't provide the needed solution.

While customers are increasingly willing to engage chatbots as the first point of contact for a resolution, when the needed solution is not provided immediately, over half of these customers abandoned the chats but did not seek resolution via other means, such as phone calls.



RECOMMENDATION:

1. Following up on abandoned chats is important to ensure that customer issues are resolved satisfactorily. Engaging these customers through alternative channels like email or WhatsApp can help in addressing their concerns and improving the overall service experience.
2. Enable users to save chat histories or receive copies automatically via email or WhatsApp in the chat or mail trail.



While the rate of requests received vs requests resolved have maintained a ratio of 2:1, the rate of abandoned chats has remained somewhat stable and even declined slightly in February 2023 and up to half in March 2023. Conversely, from January till March, the rate of requests transferred to agents has not retained the same ratio with the rate of requests received and is rising slightly disproportionately.

Users Requests





Broader Implications of Insights

BROADER IMPLICATIONS OF INSIGHTS

These insights extend beyond the immediate context of enhancing a chatbot for customer support. These insights can be influential in various domains, offering valuable lessons and strategies applicable in different areas:

CONTEXT & OPPORTUNITY	INSIGHT	APPLICATION
Advancements in AI-Powered Customer Support	The importance of regular updates and maintenance for AI chatbots.	Companies in sectors like retail, healthcare & telecommunications can leverage this insight by regularly updating their AI systems to stay relevant and effective, ensuring they consistently meet evolving customer needs and preferences.
User-Centric Design in Digital Customer Support Experiences	The emphasis on user experience, content accuracy, and empathetic responses in QBot's design.	This can inform the design philosophy of digital service providers across sectors, from e-commerce platforms to online education, emphasising the creation of intuitive, accurate, and empathetic user interfaces.
Self-Service as a Key Aspect of Digital Customer Experience & Support	The goal of increasing self-service support to enhance customer experience in digital services.	This insight can influence businesses like banking, e-commerce, and utilities to develop robust self-service portals, allowing customers to resolve issues autonomously, thereby enhancing efficiency and customer satisfaction.

CONTEXT & OPPORTUNITY	INSIGHT	APPLICATION
Integration of Multichannel Customer Support	Preference for support through diverse channels like email, help portals, chatbots, WhatsApp and social media.	This indicates a need for an omnichannel approach in customer support, applicable to sectors such as hospitality, travel, and education, where integrating various communication channels can improve the overall customer service experience.
Data-Driven Customer Support Strategies	Utilising surveys and data analysis to enhance customer support services.	This strategy can be adopted by industries like healthcare, insurance, and retail, using data to understand customer behavior and preferences, thereby tailoring services and support to meet specific customer needs.



THE FUTURE OUTLOOK FOR CHATBOT DEVELOPMENT

The Quickteller Qbot Research offers critical insights into the applications of AI-powered chatbots in customer support. As we look to the future, several trends and potential developments in chatbot technology and customer support are anticipated:

1. Enhanced AI Capabilities:

Future chatbots are expected to exhibit more advanced AI capabilities, including better natural language processing and machine learning algorithms, leading to more intuitive and human-like interactions.

2. Increased Personalisation:

Personalisation will become a key feature, with chatbots offering tailored experiences based on user history, preferences, and behavior patterns.

3. Wider Integration Across Platform:

Chatbots will likely be integrated more seamlessly across different digital platforms, providing consistent support across websites, apps, social media, and messaging platforms.

4. Proactive Engagement:

Future developments may see chatbots becoming more proactive, initiating support interactions based on user behavior and predictive analysis.

5. Expanding Roles in Various Sectors:

Beyond customer support, chatbots are expected to play larger roles in areas like sales, marketing, healthcare advisory, and even personal assistance.

The future of chatbots looks promising, with advancements geared towards creating more intelligent, empathetic, and user-friendly interfaces. These developments are set to revolutionise customer support, making it more efficient, personalised, and accessible.

STRATEGIC PROJECT 3:

Quickteller Uganda Exploratory User Research

INDEPENDENCE MONUMEN

PROJECT OVERVIEW

This research aimed to understand smartphone penetration in Uganda, the Ugandan fintech market, and the digital financial services needs of Ugandans. It sought to uncover pain points with other fintech players and determine Quickteller's market positioning.

RESEARCH OBJECTIVES

The objectives included understanding trends, opportunities, and limitations in the fintech market, as well as Quickteller's differentiation potential within Uganda's market.

METHODOLOGY

The study involved online interviews with Quickteller agents and smartphone/fintech users in Uganda. The participants were encouraged to speak freely about their experiences and views.

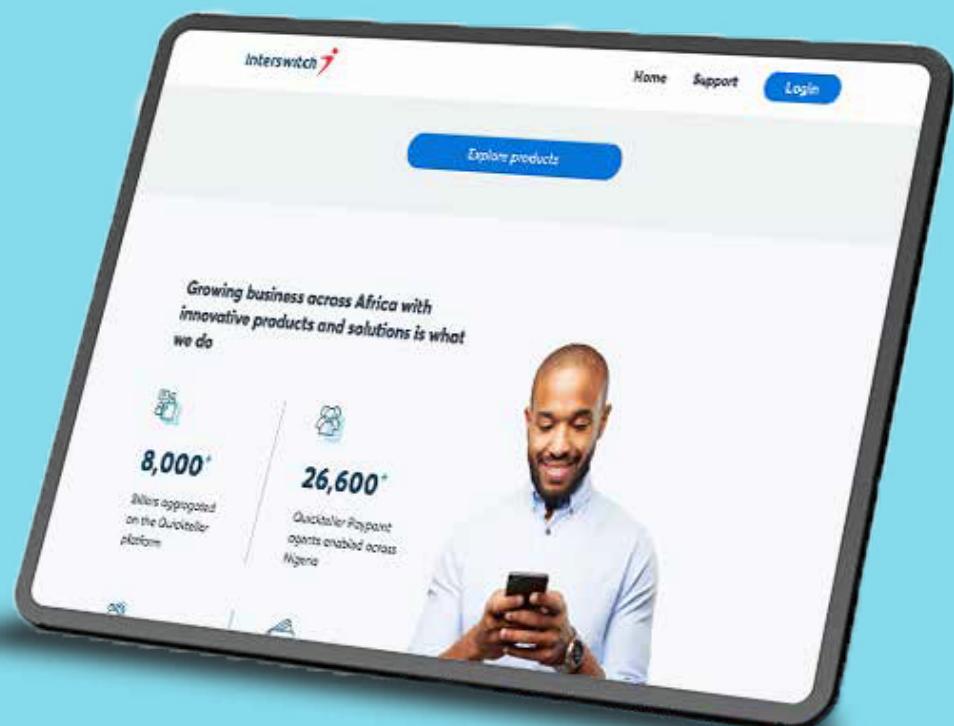


Moving forward, Quickteller's strategy in Uganda would focus on enhancing user experience, particularly by addressing network challenges and customer service issues.

Insight #9:

FROM AGENTS

(Uganda) Agents prioritise simple onboarding and appreciate Quickteller's accessible onboarding process compared to other platforms, emphasising the importance of ease of entry into the system.



Insight #10:

FROM AGENTS

(Uganda) All agents interviewed mentioned that they frequently face network instability, impacting their ability to reliably serve customers.



Insight #11:

FROM AGENTS

(Uganda) There is a need for more effective customer service, as current support mechanisms are notoriously considered inadequate.



Insight #12:

FROM SMARTPHONE/FINTECH USERS

(Uganda) There is a strong preference for mobile money services for transactions like cash deposits and withdrawals. Some even expressed a need to be able to link their bank accounts to their mobile money wallets for ease and convenience.



Insight #13:

FROM SMARTPHONE/FINTECH USERS

Ugandan smartphone users tend to value services that are easily accessible and can be seamlessly integrated into their daily routines. We noticed a strong preference for USSD solutions over mobile applications.





Conclusion.

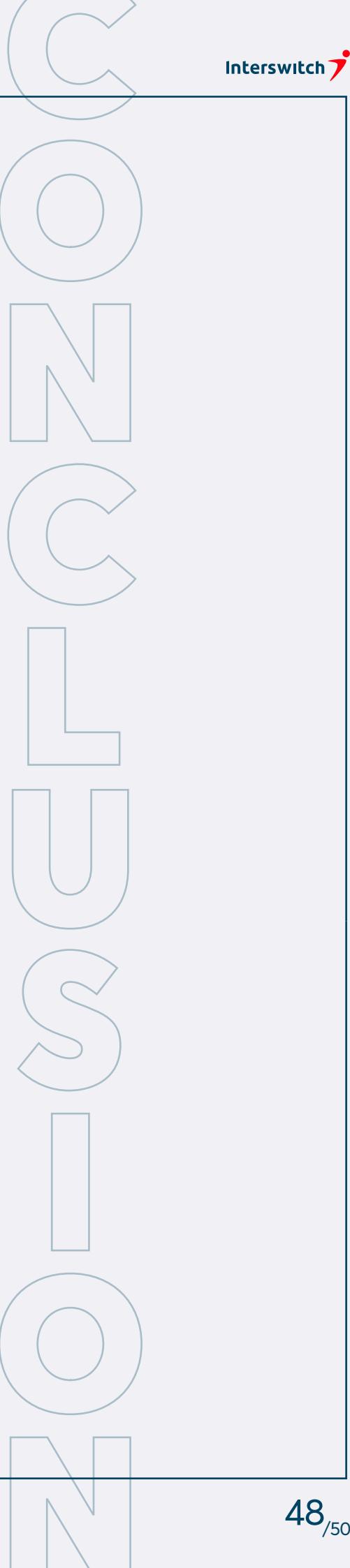
BUILDING THE FUTURE WITH UX RESEARCH INSIGHTS

As we conclude our 2023 UX Research Insights Round-Up, we recognise that the insights gathered are more than just a reflection of the past year; they provide knowledge that is critical for future decision making. This round-up is a testament to the fast-evolving nature of user experience, technology adoption, and market evolution.

These insights serve as vital tools for businesses and individuals looking to stay ahead of the curve. They offer a unique lens through which we can view the needs and behaviors of customers, enabling us to craft strategies that are not just reactive, but proactive and visionary.

We look forward to seeing (and hearing) how these insights inspire and inform your endeavors in 2024 and beyond.

Here's to a year of informed decision-making and strategic breakthroughs!



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