Swifta

Wifi Project

Lessons Learnt Report

Report Outline

Executive Summary

Swifta has been in the Nigeria payments and agency banking space for 3 years and wishes to widen the reach especially within the underserved communities and improve brand awareness by collaborating with SHS and Mini grids companies helping them with payment collection and sale of solar products through the network of agents on our platform referred to as OmniBranches.

In 2019, the company began exploring innovative ways to drive brand awareness around solar, improve solar product sales and meet its commercial objectives.

Swifta designed a pilot to test whether the provision of Wi-Fi to potential customers in Nigeria could drive an uptick in solar sales, solar awareness and increase brand awareness. The aim is to provide free Wifi-access across 50 agent kiosks, creating one-stop shops that support digital literacy, financial inclusion and access to energy in low-income areas in Nigeria.

The hypothesis was that free Wi-Fi would spur increased footfall at Points of Sales, increased interaction with sales agents which would then lead to increased lead generation and closed sales.

The Wi-Fi coverage is expected to improve customer experience and operational efficiency (in terms of LOE level of employee effort to complete transactions), by reducing transaction delays and errors due to erratic internet coverage at kiosks currently including an increase in sales and profits through a combination of the increased lead generation and efficiency.

With the support of Shell Foundation, co-funded with UK Aid from the UK Government, Swifta has now implemented a pilot in three geopolitical regions in Nigeria over a 6-month period. Free internet access was provided through 50 selected OmniBranches agents to potential customers within the peri-urban and rural areas. Data from these kiosks were compared against data from kiosks without access to free Internet.

Introduction & Background

Wi-Fi Project Current Coverage


Areas Covered
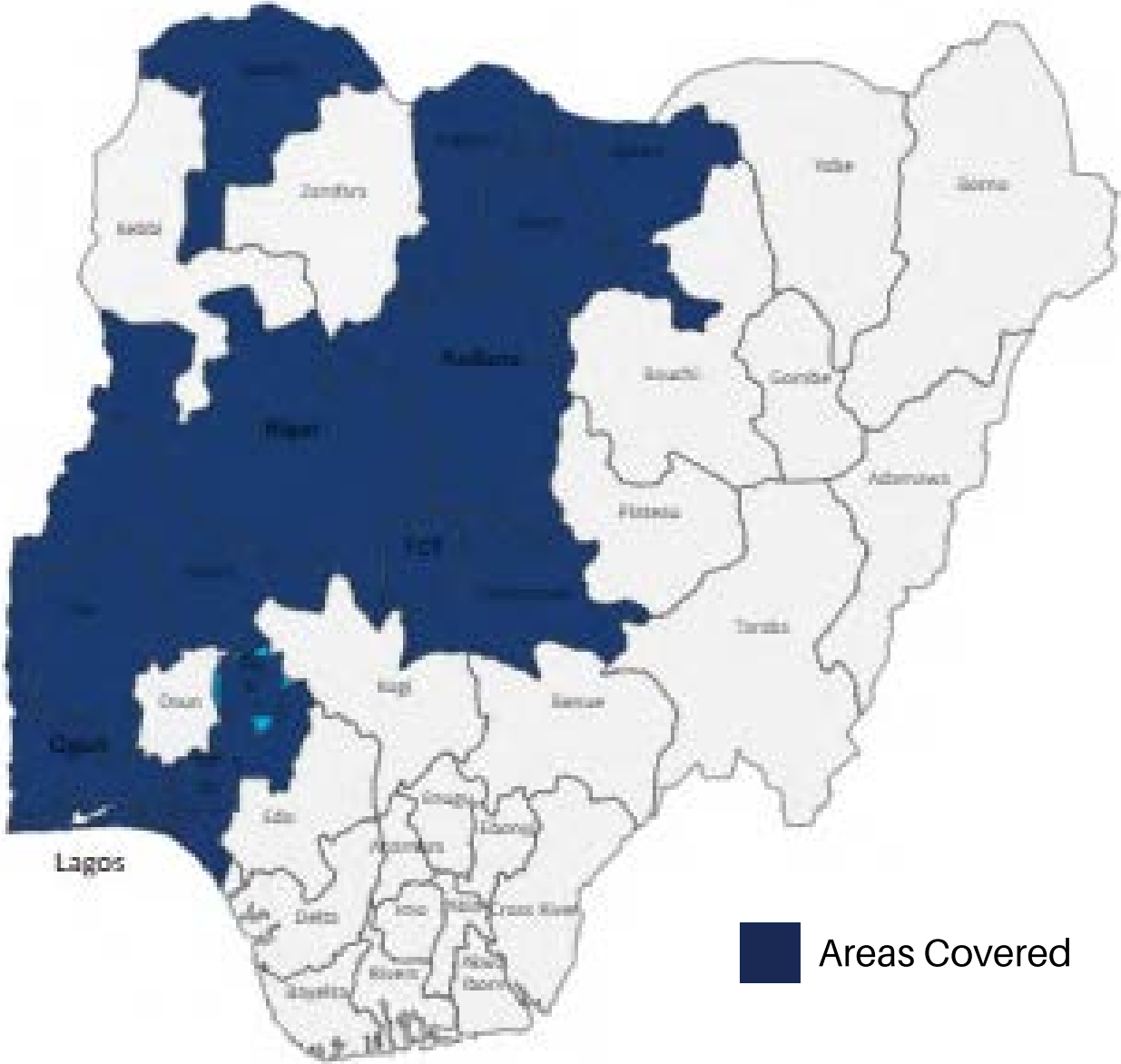
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- Swifta Systems is a professional services company focused on technology service delivery, financial technology, and business change management. We developed technology-driven products such as OmniBranches, MFiSA, OneRecharge, Smart Recruitment Portal, Marketplace solutions.
- Omnibranches is a platform that has driven access to financial and energy services with its numerous offerings. It aids delivery of last-mile services to end-users via the network of agents to collect and process cash payments for both banked and unbanked customers.
- On this project, Swifta rolled out free Wi-Fi-access across selected 50 Omnibranches agent kiosks creating a one-stop shops that support digital literacy, financial inclusion and access to energy in low-income areas in Nigeria.

South West, North Central & North West

- Almost 50% of the total population of Nigeria lives in these coverage areas.
- Over 40% of them do not have access to stable electricity.
- Internet is another utility that is still considered a luxury.
- 50 OmniBranches agents from the peri-urban and rural areas were selected to provide the pilot free internet access through to potential customers.
- Different channels were deployed to drive awareness and also encourage customers to engage and use the Wifi including Flyers, Postcards, social medial as well as radio adverts.
- Over 300 customers visited the selected 'shops' within the timeframe to access the wifi for over 400 session in total with an average session time of 55 mins and average data consumption of 200MB.
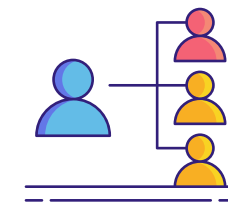
Target Outcome & KPIs

The impact and effectiveness of providing the free Wifi at select agent locations were measured using the below key metrics:
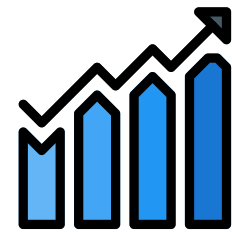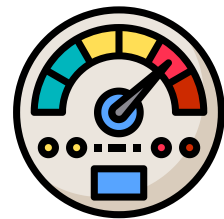
Sales Increase
Increase in sales value for the financial and solar payments per agent.

Referrals
Number of customer referrals and number of sales per referral.

Operational Efficiency
Increase in sales volume (i.e transaction count) for the financial and solar payments per agent - in order to reduce transaction delays and errors due to erratic internet coverage experienced at kiosks currently

Brand Awareness
Survey across the three Geopolitical regions to understand customer knowledge about Omnibranches products and services specifically about solar and financial services before an agent is setup vs towards the end of the pilot to enable us measure increase in brand awareness.
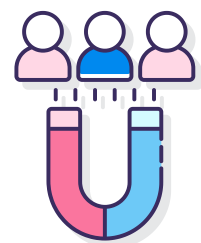
Lead Generation
Number of new leads recorded daily by agents and customers recorded daily (all customer types) per agent location.
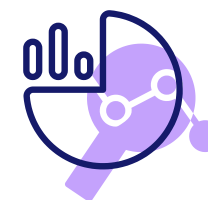
Referrals
Based on offline and social media metrics including campaign reach, increase in the numbers of visitors, likes and followers before, during and after the project.

Within a 6-month period of the pilot, the following were achieved

45% ↑

Increase in Brand Awareness

BEFORE	AFTER
10%	**55%**
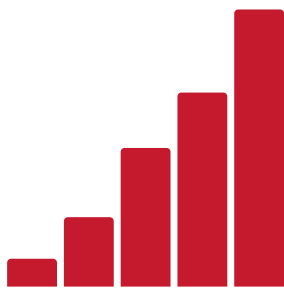
65% ↑

More customers per Kiosk

BEFORE	AFTER
320	**528**

50% ↑

Increase in Customer Data

BEFORE	AFTER
10%	**50%**

To measure brand awareness, a survey exercise was conducted at the selected agents' locations before the project started and another survey exercise was done after the project.

Within a 6-month period of the pilot, the following were achieved

70% ↑
Increase in Agents performance
Average financial performance per kiosk

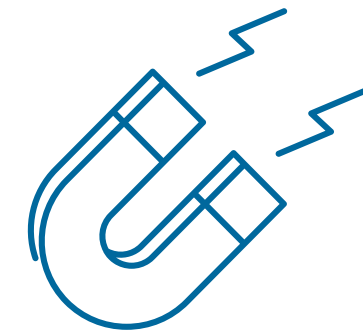| BEFORE	AFTER
56,276	95,669

50% ↑
Increase in Financial Transactions
Average financial performance per kiosk
(this do not include Solar Sale)

BEFORE	AFTER
56,276	84,414

43% ↑
Increase in lead Generation
Average No of Solar Leads for the period of the project

BEFORE	AFTER
172	246

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Additional information

comparison of average transaction Volume done by agents on the wifi project and agents without wifi

South west

With wifi: 520
without wifi: 170

North Central

With wifi: 370
without wifi: 150

North west

With wifi: 320
without wifi: 220

As Seen from this report the Wi-Fi branches consistently outperformed non-wifi branches

200MB

Average data per customer per session

55 Mins

Average session time

Lessons Learnt

1 **Technology is key to the success of the project**

- A major challenge that faced the project was mostly around the selection and deployment of the appropriate Technology. From the uneven signal strength and internet connectivity disparity provided the telecom service and ISP providers across the country in the selected locations, to even selecting the right devices to connect to the internet - It necessary to get this right first.
- There are four major internet providers in Nigeria, and their signal strength varies per coverage area. It was quickly clear to us that the better the signal strength, the better the access to the users and the higher the number of leads generated and sales made. As such, Agent had to do series of tests onsite to know the preferred network with the strongest signal strength before we are able to activate the Wifi service on the Router allocated to the agent.
- A key selection metric for the ISP provider was a coverage of at least 2 KM around the agent's kiosk so as to abide by the COVID- 19 safety protocol and avoid crowding the agent kiosk.
- The ability to distribute Wifi for free was also a key challenge as most ISPs did not readily support this. We had to develop a layer on the firmware of the routers that was both durable and versatile so as to be able to effectively distribute free Wifi and manage access control.
- Finally, provision of a back-up power source was crucial as well because quite a number of the selected locations were in rural and peri-urban areas which are mainly underserved and partly off-grid.

2 Site selection

- Mobile Financial services transaction performance was a major condition for site sélections
- We have 9,021 kiosks within the three regions and based on the selection criteria, the 50 locations was selected as South West: 28, North Central : 12 , North West : 10.
- We had to re-analysis initially selected locations before deployment due to COVID- 19.

3 **Invest early in training to ensure a good customer experience:**

- Although, we tried to make the onboarding process as simple as possible, training made adoption and implementation faster.
- Based on engagement with the agents, less than 5% of the 50 agents selected are technology savvy, thus, therefore there was a need to train them and work them through the wifi setup and usage process to increase their effectiveness.

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4 **Include Useful Experience Of Field Sales Agents in the Process Design**

- Field sales agents had daily first hand experience of the goings on at each of the respective agent's location. As such, they were able to provide a unique insight as well as understand the limitations of the agents which was helpful in simplifying the process for them.
- Based on ths daily feedbacks from the field agents, we were able to identify pain points for the agents and Wifi users. This insight led us to understand that it was important to reduce the data being collected on the Wifi login page to a minimum of about 5 fields. Also, we learnt to streamline the experience to just a one page process which helped to increase lead generation by an additional 5%.

5 **Prepare Contingency Plans For Multiple Scenarios Including A Global Crisis - Covid 19**

- Considering the complicated nature of the required technology and some other operational constraint there is also a need to have contingency plans to mitigate some of issues which may arise including;
- Alternative Router with Backup battery to prolong the time of use or access to the free Wifi.
- Providing Solar as backup power source of power especially in areas where energy is limited or totally unavailable.
- Due to Covid -19 and social distancing rules, the coverage capacity of the routers has to be extended and catered for subsequently to promote social distancing and discourage clusters around agent's kiosks.

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- We were able to collect important data for free, useful for
  - Business analysis and decision making,
  - Gender focus analysis
  - Marketing
- Participating agents became more visible in their communities because of the impact created through them. Consequently, we have received significant requests from other agents asking us to empower them also to reach out to more customers with the free WiFi services by extending the project to them.

Insight into Data Collected from Customers and Agents

1. We realised that 24% of the agents on this project are females
2. Over 43% of the customers that accessed the free Wifi are females
3. Customer Age group were between 17 and 40

See below further insight into the data gathered from the customers after the Wifi project

Do you have regular light in your workplace or at home

- No   53%
- Yes   47%

287
TOTAL

Do you know about solar products

- No   34.8%
- Yes   65.2%

287
TOTAL
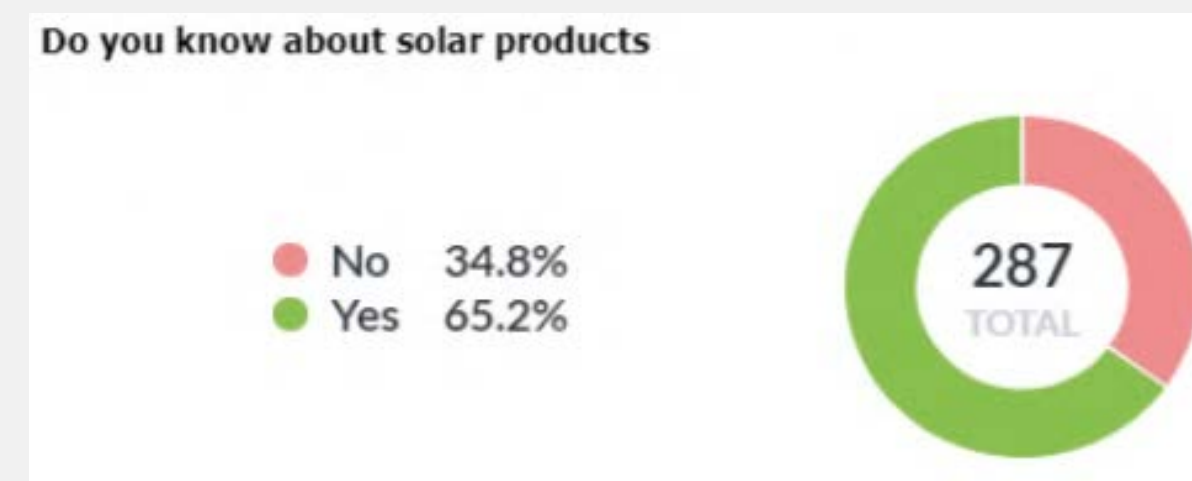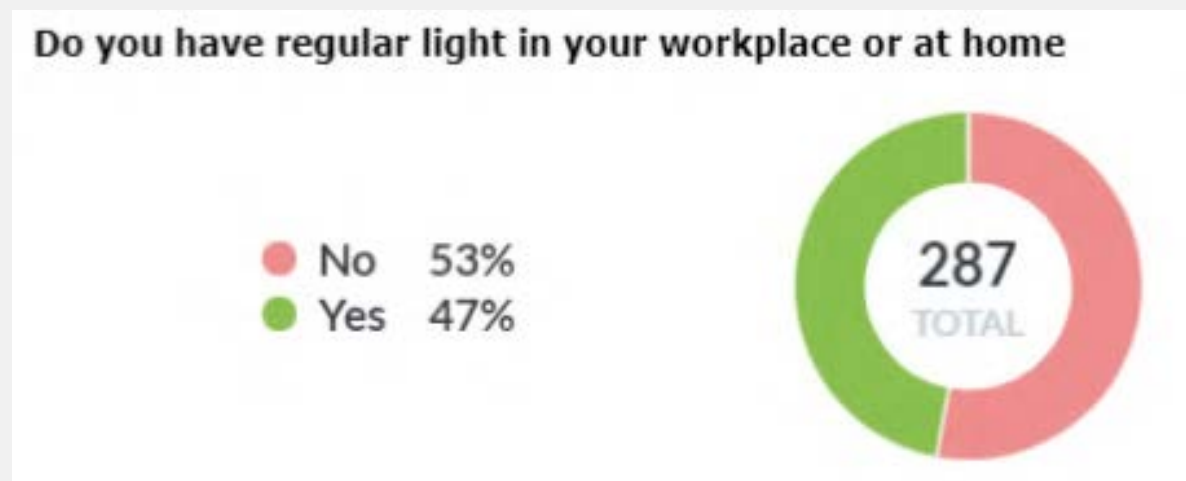
Insight into Data Collected from Customers and Agents

Do you currently use any solar product

- No 56.8%
- Yes 43.2%

287 TOTAL

Would you like to use solar products

- No 9.41%
- Yes 90.59%

287 TOTAL

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Seasonal Transaction performance Comparison

Financial transaction Status before Wifi Solution 2019

financial Transaction per Kiosk	July	August	September
Total Sales (N)	2,854,050	46,465,241	36,244,593
Number of Kiosk	55	56	54
Financial transaction per Kiosk	51,891.82	829,736.45	671,196.16

Financial transaction Status after Wifi Solution 2020

Sales per Kiosk	July	August	September
Total Sales (N)	50,631,954	54,665,721	77,201,765
Number of Kiosk	14	17	17
Financial transaction per Kiosk	3,616,568.12	3,215,630.67	4,541,280.31

Financial transaction Status before Wifi Solution 2019

financial Transaction per Kiosk	October	November	December
Total Sales (N)	42,013,229	26,223,173	29,623,758
Number of Kiosk	54	55	53
Financial transaction per Kiosk	778,022.76	476,784.97	558,938.84

Financial transaction Status after Wifi Solution 2020

Sales per Kiosk	October	November	December
Total Sales (N)	80,123,199	124,664,301	80,726,143
Number of Kiosk	23	31	26
Financial transaction per Kiosk	3,483,617.35	4,021,429.07	3,104,851.64

Solar transaction Status before Wifi Solution

Sales per Kiosk	July	August	September
Total Sales (N)	0	0	0
Number of Kiosk	50	50	50
Financial transaction per Kiosk	0	0	0

Solar transaction Status after Wifi Solution

Sales per Kiosk	July	August	September
Total Sales (N)	436,890.00	251,520.00	252,020.00
Number of Kiosk	11	21	21
Financial transaction per Kiosk	39,717.27	11,977.14	12,000.95

Solar transaction Status before Wifi Solution

Sales per Kiosk	October	November	December
Total Sales (N)	0	0	0
Number of Kiosk	50	50	50
Financial transaction per Kiosk	0	0	0

Solar transaction Status after Wifi Solution

Sales per Kiosk	October	November	December
Total Sales (N)	125,020.00	52,710.00	82,800.00
Number of Kiosk	11	8	8
Financial transaction per Kiosk	11,365.45	6,588.75	10,350.00

Operation:
Process Insight

Ensuring the process is simple and tailored to the customer is key to success

- Keeping the customer experience at the heart of process design as this helped with ease of adoption, especially knowing that the target customers are in the rural and peri-urban areas.

- Simplifying the process and streamlining the Wifi user login page to a single page helped reduce the barriers to access and customer use of the free Wifi which resulted in an uptake in leads generated and coverage.

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The sign-up process : This was designed to obtain verifiable information from customers within 3 minutes

Potential customer will see the banner advertising free internet

→

Customer attempts to log in and is taken to a landing page

→

Customer is required to enter his basic biodata such as Name, Address, Phone Number ,Gender and state

Customer is then asked to enter the names and phone numbers of three referrals

→

Customer then navigates to the next page for a quick questionnaire on his/her access to power or wiliness to use solar

→

Once all these are completed correctly, the customer is granted access to the Free Wi-Fi and also a reusable voucher code that allows the customer to connect next time as long as the validity period is not exhausted.

Operation: Sales Insight

Our Sales Process Based on Data Collected

We had the following list of marketing and sales items:
- The Flyer: A printed material that is to be shared with all customers and passersby
- Postcards: A printed material that is hung in a place easily seen by customers and prospects
- Note Book : Being used for the recording of Solar products and customers' enquiries
- Banner: A large and visible printed materials at agents' outlet showing to customers and passersby availability of solar products
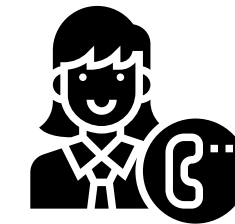
1 Kiosk Agent sits in the kiosk and provides information about Solar products to customers and takes down contact details of leads.

2 Swifta's Customer Care agents call kiosk agents to collect the list of leads

3 Swifta's Customer care Agents pass the leads to Swifta's sales agents
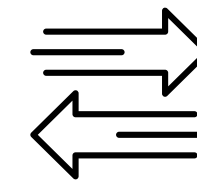
4 Sales Agents reach out to the leads to follow up on their enquires

5 Sales agents meet with potential leads and move to close the sale. If not successful, they record the customer as a lead in the system

6 If an immediate sale is not made, Sales agents schedule a follow up call/text message blast after one month to attempt a conversion again

Process Difficulties with Agents and Lessons Learnt

One major limitations were experienced with the process

Agent discomfort with the process

Over 60% of the agents did not understand or like the process. Further discussions with them revealed issues with understanding the process, not having appropriate devices and not wanting to hand over leads to another team.

Find below few of the complaints dealt with:
- "The login process of gaining access to the free Wi-Fi was quite long"
- "Although, more people come to ask about the Internet but not all these people were interested in the solar products".
- "I sometimes have to leave the kiosk, and I do not like leaving the Wifi for my sales assistant."
- "The process of responding to lead generation takes too long"

Considering all these, we had to consider the agent's experience as well as the customers' in the design of the process. We dealt with issues such as:

- Problem: The process was too complex for the digital literacy levels of our customers.
- Solution: We redesigned the free Wifi access process to make it easily accessible for the customers. We streamlined the login page to a one pager with less questions for a better experience and more banners to give insight.

- Problem: There was a need to train not only the agents but also their sales assistants of the agents, as the assistants stay more in the kiosks than the agents.
- Solution: We had to train the agents and their sales assistants about the benefits of having the hotspots (free Wifi) and the impact on their business in terms of more foot traffic, more leads and improved sales.
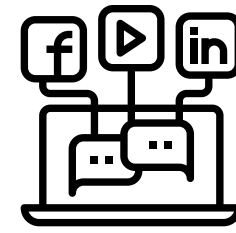
Marketing & Sales Insight
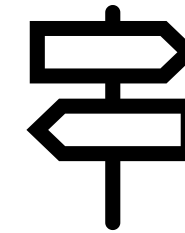
Marketing Performance Overview

Radio Spots

- Promoted our kiosks equipped with Wi-Fi
- Used radio jingles to reach out to customer. The following radio aired the jingle: Wazobia FM in Lagos, Abuja, Kano, Onitsha, Correct FM in Enugu.
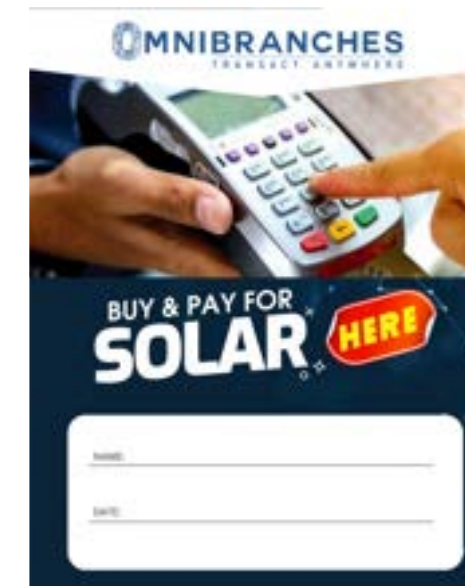

Social Media

- Informed consumers about free Wi-Fi at the Kiosks
- Explained how to access the Wi-Fi at the Kiosks

Informative Signs

- Promoted the location of our Wi-Fi agent location by deploying visible banners, flyers and postcard

Below are some of the creatives and material deployed for the project

Our Communication Channels, their Impacts for the project Duration

Radio Spots

Reach: Approximately 14,000,000 people.

NB: We cannot determine the exact number of people that listened. However, cumulative reach of all the stations used is about 14 million.

Facebook

Reach: Over 800,00

Link Click: 2736

Post Reactions: 9,000
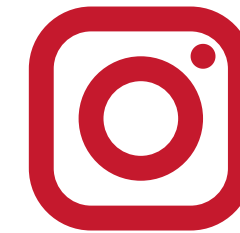
Instagram

Reach: Over 412,500

Link Click: 560

Post Reaction: 1700

Flier

Reach: Over 10,000

Average Response from Solar product Leads over the Period Of Three Month

These are people that made enquiries from the Wifi agent locations.

Total number of Leads = 246   Total number of Location = 21
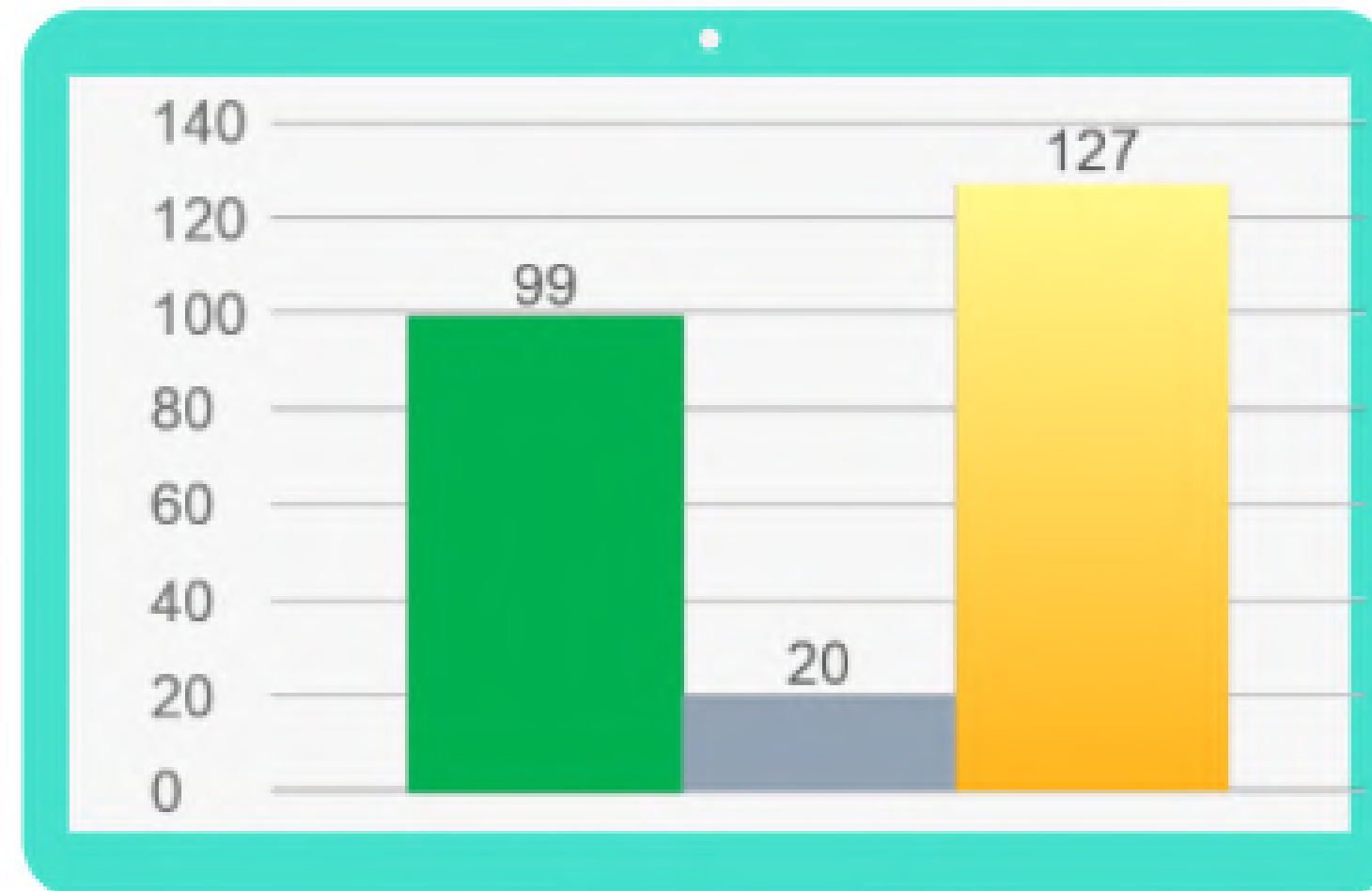
● Bought Solar product   ● Wanted to Buy Solar product   ● Wanted to know more about Solar product

Traditional Marketing vs Internet cost（Wi-Fi Project）Marketing

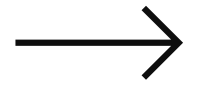## Traditional Marketing

- Average Amount Spent per conversion :
  1000 NGN

- Average rate of Footfall : Up to 15 Leads
  per Location Monthly

- Conversion Rate: 32%

Internet cost（Wi-Fi Project）Marketing

- **Average Amount Spent per conversion :
  550 NGN**

- **Average rate of Footfall: More than 30
  Leads per Location Monthly**

- **Conversion Rate: 55%**

In summary, the presence of the Wifi in agent's location as a attractant ensured increase footfalls and engagements per location which in turn led to more conversion at reduced cost as shown in the report.

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Technology Insight

Selecting and Deploying the Right Technology is a Key Factor to the Success of this Project.

The following are the factors considered.

1. Technology readiness and prior experience.
2. Knowledge and understanding of the required technology
3. Prior success in a similar project.
4. Ability to work with all the Telecom providers
5. Plans for multiple contingencies

List of technology partners	Technology Readiness	Knowledge & Understanding	Ability to work with all Telcoms	Plans for multiple contigencies	Cost Advantage	Success in similar project	Selected
WICRYPT	✓	✓	✓	✓	✓	✓	✓
COOLLINK	✗	✓	✗	✓	✓	✓	✗
MTN	✗	✓	✗	✓	✗	✓	✗

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Technology Partner

Our service providers were chosen based on proven ability to meet the expectations of the project. In addition, we allowed the agents chose or recommend the best network providers (in terms of effectiveness and stability) available in their areas. One of our core partners is called Wicrypt.
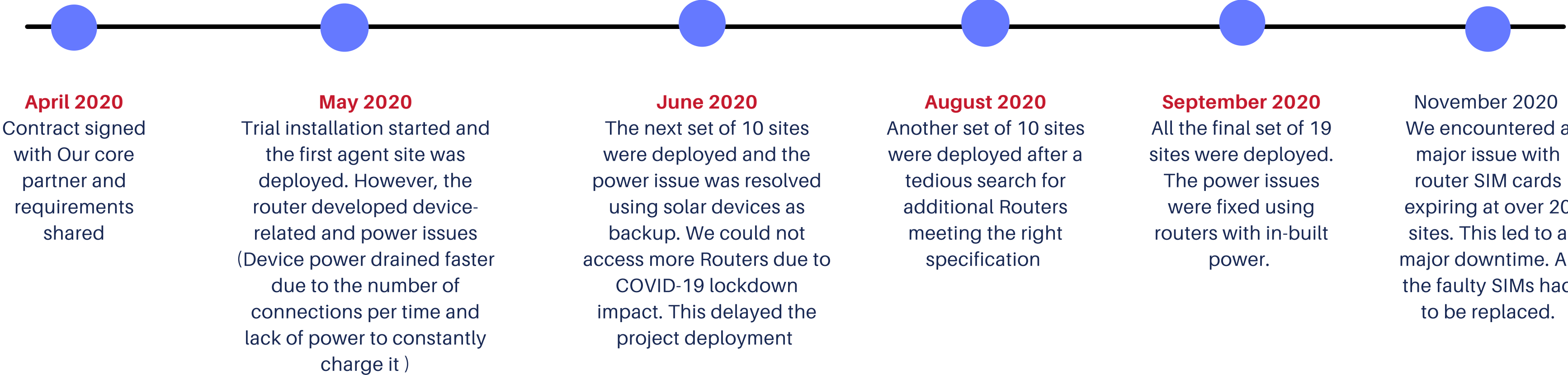

12mbps of fiber based dedicated Internet

User management portal to distribute vouchers and track basic data usage

Provided link to Swifta to track user specific data

Technology Issues and Experience vs COVID-19

The technology journey has been fraught with a couple of issues and the COVID-19 pandemic did not also help

April 2020
Contract signed with Our core partner and requirements shared

May 2020
Trial installation started and the first agent site was deployed. However, the router developed device-related and power issues (Device power drained faster due to the number of connections per time and lack of power to constantly charge it)

June 2020
The next set of 10 sites were deployed and the power issue was resolved using solar devices as backup. We could not access more Routers due to COVID-19 lockdown impact. This delayed the project deployment

August 2020
Another set of 10 sites were deployed after a tedious search for additional Routers meeting the right specification

September 2020
All the final set of 19 sites were deployed. The power issues were fixed using routers with in-built power.

November 2020
We encountered a major issue with router SIM cards expiring at over 20 sites. This led to a major downtime. All the faulty SIMs had to be replaced.

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Both customers and agents at some points gave the following negative feedback before the underlying issues were resolved

Customer Feedback

1. The internet is not easily accessible on my Phone
2. Sometimes the speed is very slow
3. I like to use the internet but the login process is too long

Agents Feedback

1. I have switched off the router because it doesn't work
2. I don't want to do all the work of setting up customers every 10 minutes
3. I've called the support line several times but they have not helped with resolution

Steps We Realized Should Have Been Taken to Ensure that Technology was Seamless from the Beginning

1. Test multiple technologies for making Internet access available
2. Engage multiple suppliers before choosing and signing a contract
3. Launch a trial run to test all aspects of the solution based on written criteria
4. Integrate a clear escalation process for technical issues in a contract with the provider with clear SLAs and penalties for non-performance

Next
Steps

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Considering the success recorded so far from this phase of the project, which only targeted 50 agents, Swifta is motivated to extend this project to some other agents within and beyond the current targeted regions

Our Target regions are
South West, North Central, North West, South South, South East

Proposed Number Of Agents to be Supported across Regions : 100

Estimated Number Customers to be Reached : Over 6,000

Our desire is to extend this success to other states and regions with the hope to
- Increase the accessibility of Solar
- Increase the sales of Solar
- Increase financial transactions and customer footprints to agent locations
- Increase OmniBranches brand awareness
- Increase operational efficiency thereby increasing transaction volume.
- Increase customers' satisfaction thereby boosting cross-sale and referrals
- Improve business intelligence through data gathering and analysis.
- Opportunity to empower women in the Rural and Peri-urban Regions through job creation.

Next Steps

We Plan to Apply the Lessons Learnt to Further Improve Future Implementation

TECHNOLOGY	CUSTOMER	PROCESS
We currently have a well tested new technology to provide Internet access (3G, 4G)	Create a referral program for hotspot customers to test if this can improve sales	Implement a first hand training for all kiosk agents using field agents
We plan to engage new providers for Internet access	Provide digital literacy training in one quartier to test the impacts on usage	Simplify the login process for accessing the WiFi
We also plan to create additional contingency plans		Increase the volume of data given to the customer

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Thank you