

# RESEARCH PEARLS | FEDU PEARL #9

In our series “Research Pearls” we are providing first-hand insights into our dynamic and powerful diaries research. In Pearl #9 we will highlight how L-IFT FEDU research rolled out a survey amongst 543 respondents to screen their awareness of the CBA and MTN service “MoKash” and experiences of usage.

## Instant product feedback

MoKash is a Ugandan digital savings and loans product offered jointly by CBA and MTN. The product was launched in August 2016. Just 100 days after its launch MoKash has already acquired 1.4MN subscribers and of those, 550K are active users. This is respectively 10% and 4% of Uganda’s adult population.

L-IFT FEDU research was approached to find out what people’s views are about the product.

**How many people are already aware of MoKash? Which segments are more aware, which less?**

**Who expects to use the product? Who are the early users? What are reasons for non-usage?**

PHB Development, a consulting firm, advises MTN and CBA on MoKash’s bring-to-market strategy and conducts MoKash users’ market research. PHB sent a series of general public questions, which L-IFT administered to its diaries respondents from 16 to 30 November 2016.

**What did we find?**

**Who was aware about MoKash?**

Awareness about MoKash was roughly among 40% of the population. Awareness displayed the common pattern. Usually men, urban, wealthier and mid-age section are best informed. This was mostly the case for MoKash as well. Only for age, the youngest age segment (18-24) was almost as aware as the mid-age segments.

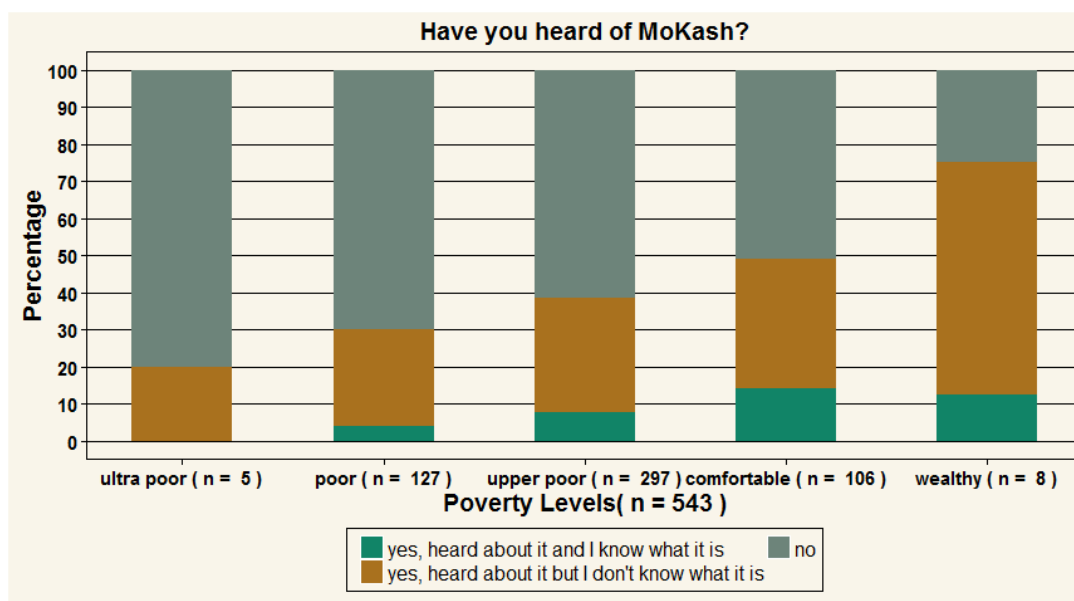


Figure 1: Awareness about MoKash by poverty levels

### Who expect to use MoKash?

Here we found a pattern quite different from the usual pattern. The poor, rural and women respondents were very interested in using MoKash. The poor were definitely interested, even more so than their richer counterparts. The rural and urban respondents were at par in their interest. The women were almost at par with the men in their interest.

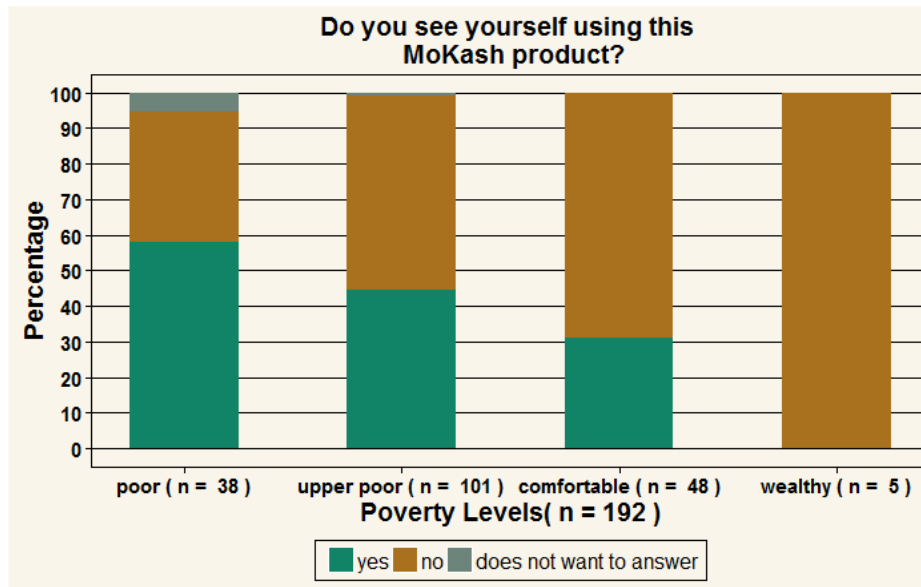


Figure 2: Interest in usage by poverty levels

### How did people hear first about MoKash?

The news about MoKash has reached people mostly through three above-the-line advertising channels: radio, TV, SMS messages. Only very few people had first heard about MoKash through family and friends. This is in sharp contrast to our respondents' normal information channels. For other knowledge they practically exclusively obtain information from family and friends.

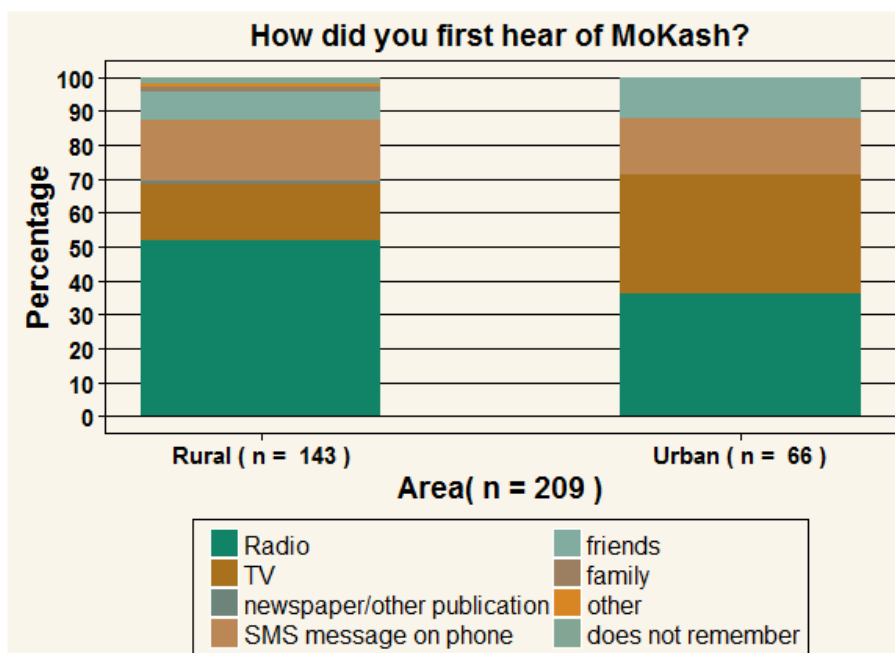


Figure 3: Information channels by area

Another interesting finding is that rural and urban areas were as likely to be reached through SMS message. Rural was considerably more likely reached through radio, urban more through TV, but these two media combined added up to 70% of how people first heard about MoKash.

**What were reasons for NOT signing up?**

Those people who were aware about MoKash, were asked why they had not registered as a user. They were asked this as a multiple-selection question, meaning they could indicate several reasons combined. However, the foremost reason was “I don’t understand it”. MoKash’s next challenge will be to achieve greater understanding.

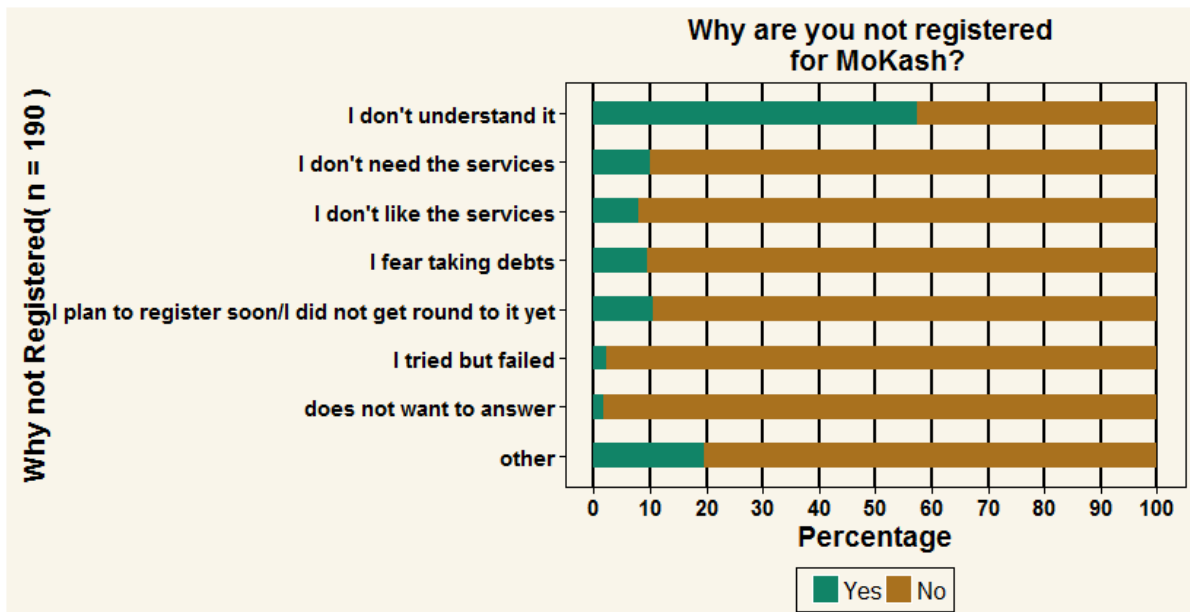


Figure 4: Reasons for not being registered

**You could commission this type of inquiry as well!**

The MoKash special survey was an exciting project for FEDU. It was our first commercial client who came with an explicit need for market information, and needed this information fast.

FEDU researchers delivered on their promises. The questions were received on 11<sup>th</sup> November 2016. By 15<sup>th</sup> December, just 34 days later, the findings could be presented at MTN’s offices to the MoKash task-force.

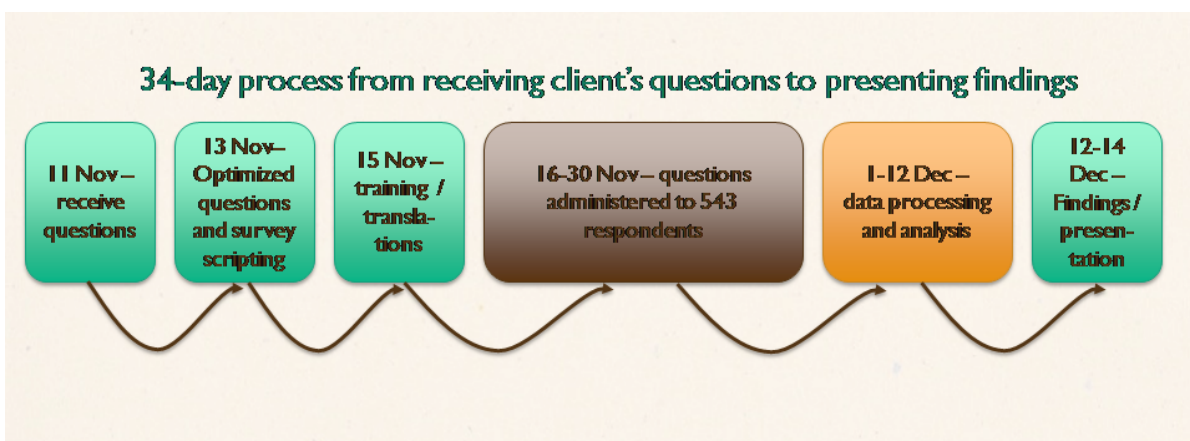


Figure 5: Feedback process

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We are keen to hear which data your organization needs.

Do not hesitate to contact us and tell us what you want to ask our nearly 600 person diaries panel.

Let us show you that we can provide you the market research you need.

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