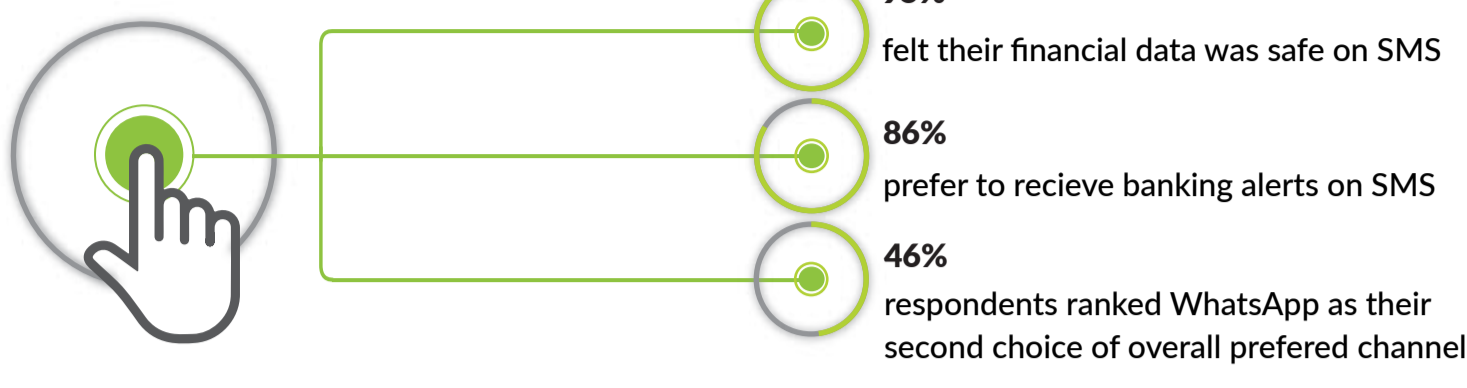


WE ASKED 400 PEOPLE ABOUT SMS. THIS IS WHAT THEY SAID:

With the rise in digital transformation we have seen customer touch points increase due to the availability of more than communication channel on our mobile devices. People's need to communicate, be informed and transact has become a priority, meaning that our daily lives are reliant upon our mobile devices.



To unpack this a bit further it's important to know which channels your customers prefer to communicate with your business on. We surveyed 400 respondents not only to find out their favoured channel, but more on how the different channels have an impact on their customer experience and security for their daily transactions.

FOCUSING ON B2C MESSAGING, OUR RESEARCH FALLS INTO FOUR MAIN CATEGORIES:

- 1. Banking and finance security**
Do you feel your bank or insurance provider is keeping your information safe when they communicate with you via SMS, WhatsApp or email?
- 2. Preferred channel for financial transactions**
Which channel do you prefer to receive your alerts for banking, insurance or any financial information on?
- 3. Digital retail and shopping**
After you have purchased goods would you want the option to receive your receipts on your mobile devices, to help keep a record of your purchases?
- 4. User experience**
How do you want your favorite brand to communicate with you digitally? Rank in order between SMS, email, WhatsApp.



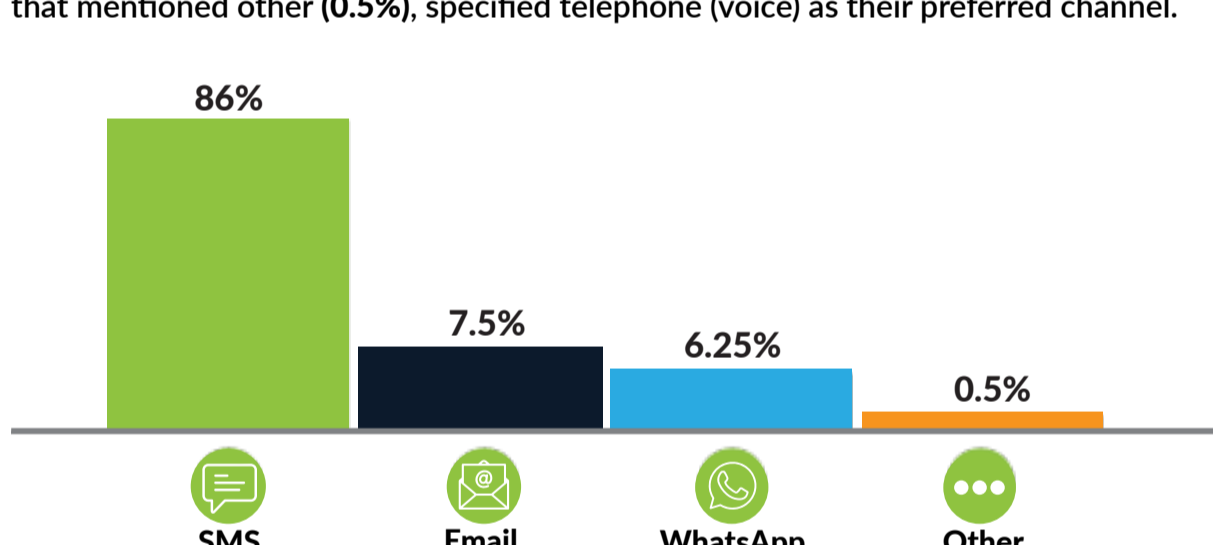
1. BANKING AND FINANCE MESSAGING

We asked respondents if they felt their information was kept safe by their financial service providers, this included banking, insurance, cash remittance and mobile money. Their responses were as follows:



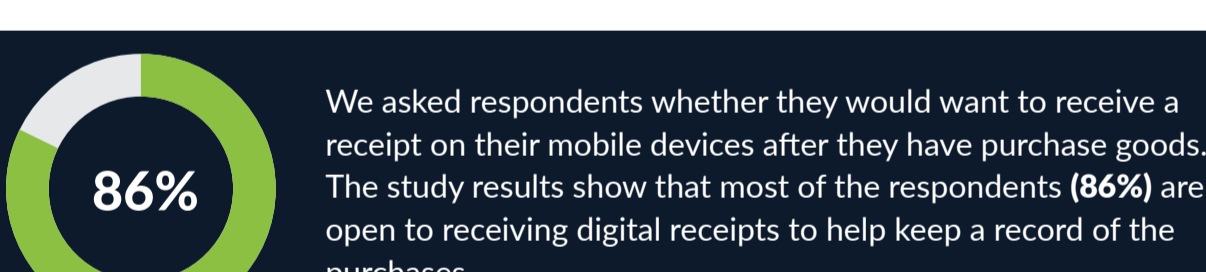
2. PREFERRED CHANNEL FOR FINANCIAL TRANSACTIONS

Respondents were asked to state the channel they prefer to receive their financial alerts on. The study results show that most of the respondents (85.75%) prefer to receive their alerts for banking, insurance, or any financial information by SMS. Those that mentioned other (0.5%), specified telephone (voice) as their preferred channel.



3. DIGITAL RETAIL AND SHOPPING

There has been an ever-growing need for business transactions to become paperless due to a host of changes that have impacted our everyday lives. The recent Corona Virus pandemic (Covid-19), environmentally friendly awareness and digitalisation just to name a few have contributed towards digital transformation.



4. USER EXPERIENCE

We asked respondents to rank digital communication channels in terms of preference. The survey results show that 76% ranked SMS as their first choice. WhatsApp was ranked as a preferred second choice and email was ranked overall as the dominant 3rd choice.



KEY TAKEAWAY: USE OF SMS AND OMNICHANNEL

From an **customers' perspective**, the results show that SMS still remains the channel of choice for **enterprise messaging**. It has been 30 years since the first SMS was sent out, and despite numerous predictions over the years that the channel would have been redundant by now, the opposite has transpired with the channel going from strength to strength. SMS is the most secure and reliable mobile messaging channel guaranteed to deliver to almost any handset worldwide.

The advent of popular chat apps such as WhatsApp, Viber and Telegram cannot be ignored. However, it's important that Zimbabwean enterprises proactively remain ahead and implement an omni-channel strategy in their communications. An omni-channel strategy will entail a business or a brand being available to their customers on multiple channels. Managing all these channels under one single platform will give a good oversight of your customers' behaviours, provide great user experience and most importantly secure their data from fraud and cybercrime. A customer first approach now takes precedence, where businesses should be where their customers are.

