



Global Mobile Consumer Survey

The Kenyan Cut

August 2019

About the survey

Deloitte's Global Mobile Consumer Survey covers 6 continents, 35 countries, and more than 54,000 respondents. The insights in this particular report are extracted and analyzed from data gathered from approximately 1,000 survey respondents within Kenya. Fielded by an independent research firm, the survey focuses on consumer behaviours, trends, and opinions for a broad range of wireless and mobility products and services. In addition to exploring the results and key insights, the survey is also designed to highlight differences among consumers across generational divides—capturing findings from three distinct age groups, ranging from ages 16 to 45.



Key Takeaways

Can't talk right now, please message me. Voice communication is losing ground as instant messaging apps have quickly become mainstream. Businesses need to step up their online and AI-driven communication channels to match the preferences of the mobile generations to remain relevant.

Content by the people, for the people. Mobile users are more than consumers of content. Increasingly they create and share content with their networks. Developing engaging and impactful content is a priority for business, and figuring out how to engage with creative community members and influencers is critical for the younger audience.

Payments: Cash on me vs. Cash with me. Despite significant inroads in the mobile world by traditional financial service players, the prevalence of mobile money payments remains high. The digitization of payments, regardless of the provider, offers new opportunities for businesses to improve customer experience (e-commerce, FinTech, etc.)

Talking to myself: Rise of the voice assistant. On the journey to delivering an excellent client experience, AI-driven assistants are expected to change the game globally, and adoption of the voice assistant in Kenya is on the rise. The ability to ask your mobile phone, a true daily companion, to perform more and more complex tasks for users opens a world of opportunities for companies, provided that they take a crucial decision on technology, channel integration and partnerships.

Smartphone addiction: Easier to use filters than filter use. Smartphone use is already "out of control" in Kenya. Over two-thirds of respondents confess that they use their smartphone more than they would like to. Keeping data connectivity spend within their budget also stands out as a daily challenge. Business can tap into opportunities to help users manage their digital lifestyle better or become an undisputed destination for mobile users with attractive, real-time and engaging digital presence.

The omnipresent smartphone. The rise of the smartphone continues to accelerate, and Kenya now ranks among the leading global adopters, putting pressure on businesses to transform their service delivery to a mobile-first experience.

Choosing an operator: Price-driven shopping over network reliability and need for speed. As the quality and speed of mobile connectivity increases in Kenya, users are increasingly focusing on affordable offering.

Open season on companies using personal data. Kenyan users are both concerned and highly unaware of the potential privacy challenges in the digital world. Business can look to monetize data further, to the benefit of users, but should strongly focus on building awareness and trust through simple and clear strategies that users can understand and support.

Contents



Can't talk right now, please message me

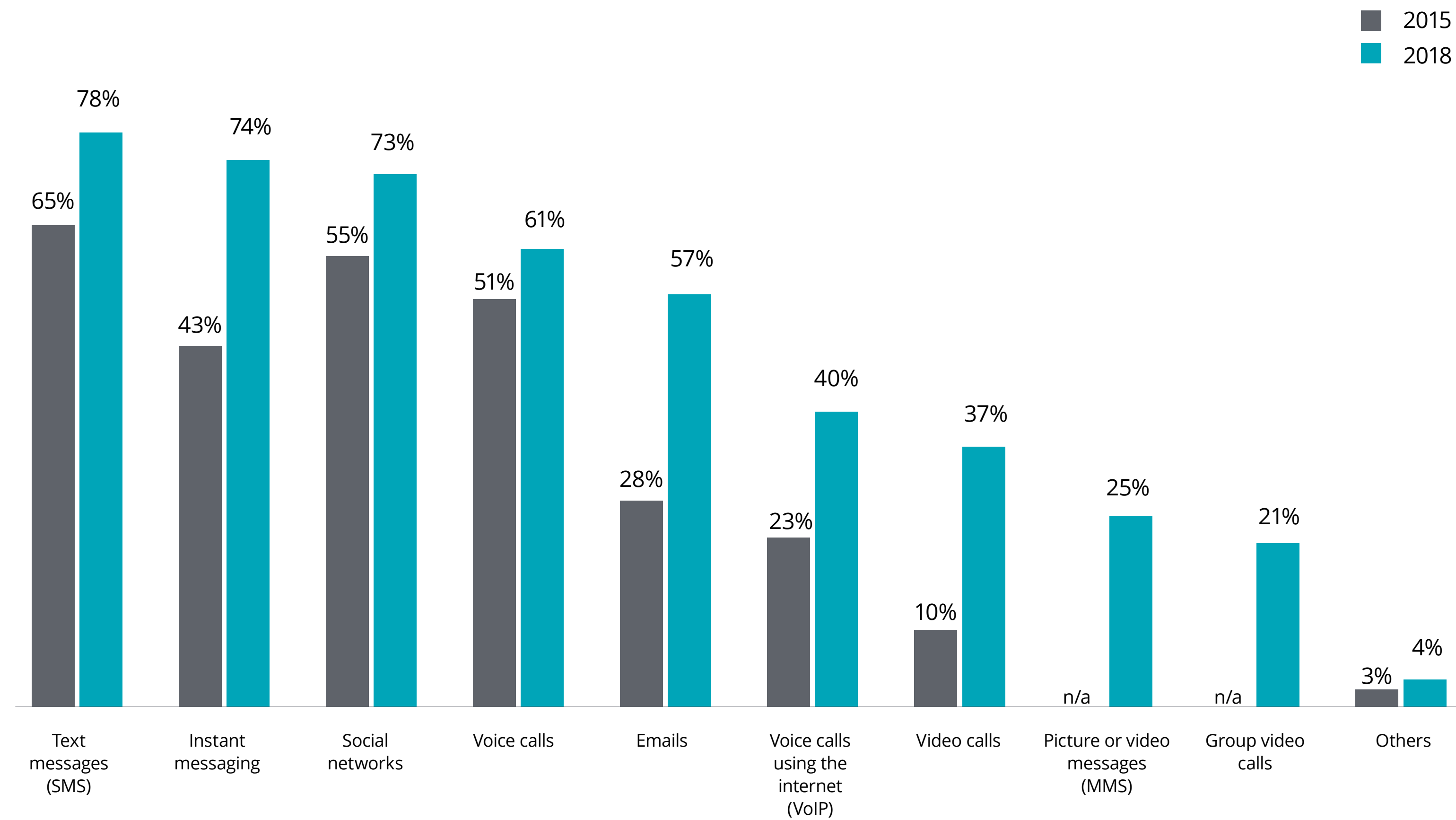
Voice communication is losing ground as instant messaging apps have quickly become mainstream. Businesses need to step up their online and AI-driven communication channels to match the preferences of the mobile generations to remain relevant.



Usage of instant messaging apps has almost doubled over the past three years



Figure 1. Main ways of communication, overall
How do you use your phone to communicate with others?



What the data says
Deloitte predicts a slowdown in voice calls importance globally and a steady rise of other forms of communication, driven by the proliferation of messaging options.¹ Text messaging remains the preferred method of regularly communicating (78% of respondents in Kenya) with instant messaging and communicating through social networks jumping in use since 2015.

What it means
Opportunities arise for businesses to use digital tools such as chatbots to improve customer experience and acquisition, reduce churn, increase revenue per user and minimize the cost to serve primarily in the customer service centres.

Gartner predicts that by 2020, the average person will have more conversations a day with bots than they do with their spouse.

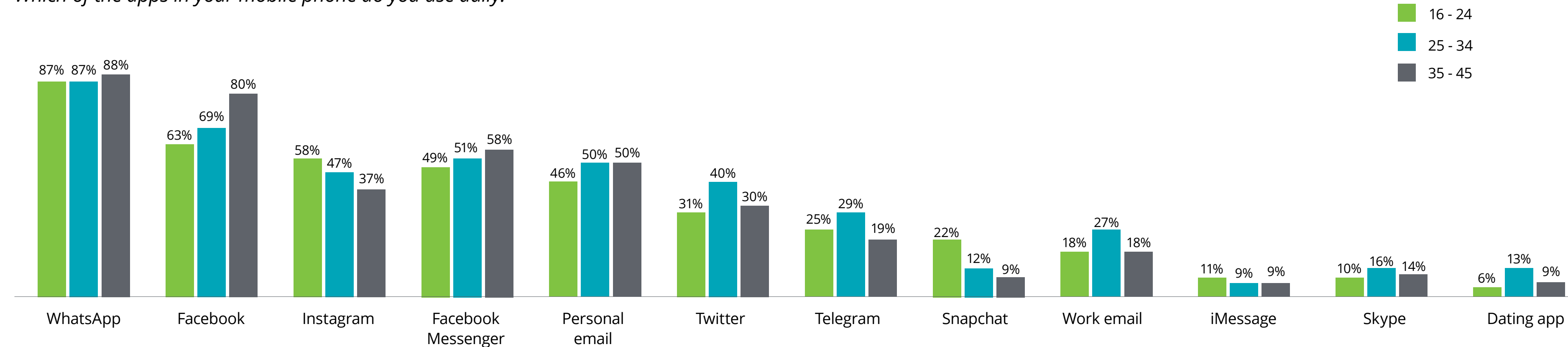
In April 2019, Americans received 4.9 billion robocalls, or 163 million calls per day and by 2020, over half of all calls could be originated by robots.²



WhatsApp and Facebook dominate, but Instagram is more popular with younger users

Figure 2. Main social apps used within different age brackets

Which of the apps in your mobile phone do you use daily?



What the data says

Rich media-centric social interactions and increasing adoption of instant messaging services (chat, voice and video) are driving usage.

Globally, social network and messaging apps have become the epicentre of mobile. WhatsApp and Instagram each have over 300 million daily active users, and WhatsApp users send 60 billion messages a day.

According to the survey, WhatsApp and Facebook dominate, but Instagram is more popular with younger users. WhatsApp, however, is the most popular messaging platform across all age groups in Kenya. Facebook and Facebook Messenger are popular with consumers in the 35 - 45 age bracket, while younger consumers (16 - 24) use Instagram more frequently.

What it means

Every minute more than 4 million people in the world responds with the 'like' button to content on Facebook, over 1.5 million on Instagram, and over 350 thousand tweets are shared. Access to the Internet is becoming more and more common, and smartphones are changing the way we work, buy and learn. By 2023, most cellular networks will already offer super-fast 5G Internet on phones, and airlines will feature free Wi-Fi access.³

What does this mean for companies? That even more customers – regardless of the time of day and place of stay – will want to contact businesses. Most likely, their first choice will be through social media channels. To meet these expectations, companies must adapt to the requirements of clients and adjust their social communication to current trends. If they fail to do so, consumers will enter into a dialogue with another brand.

Content by the people, for the people

Mobile users are more than consumers of content. Increasingly they create and share content with their networks. Developing engaging and impactful content is a priority for business, and figuring out how to engage with creative community members and influencers is critical for the younger audience.



Democratization and convergence of media have led to the rise of content creation and content sharing

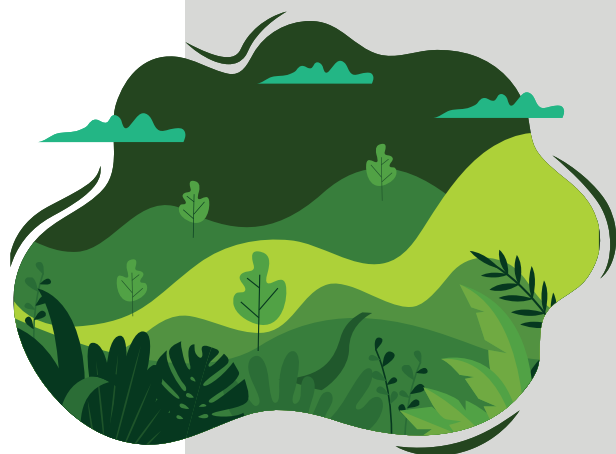
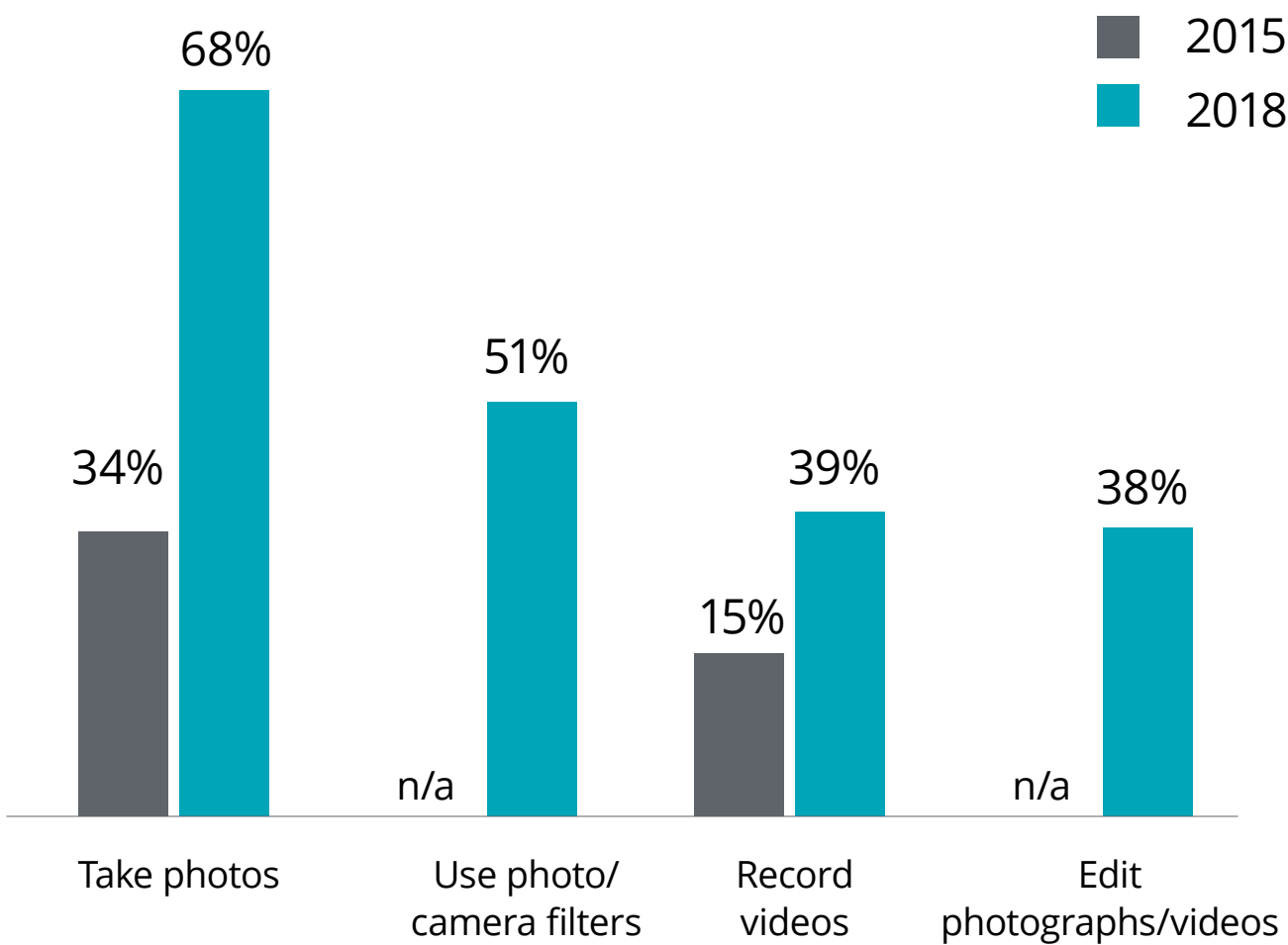


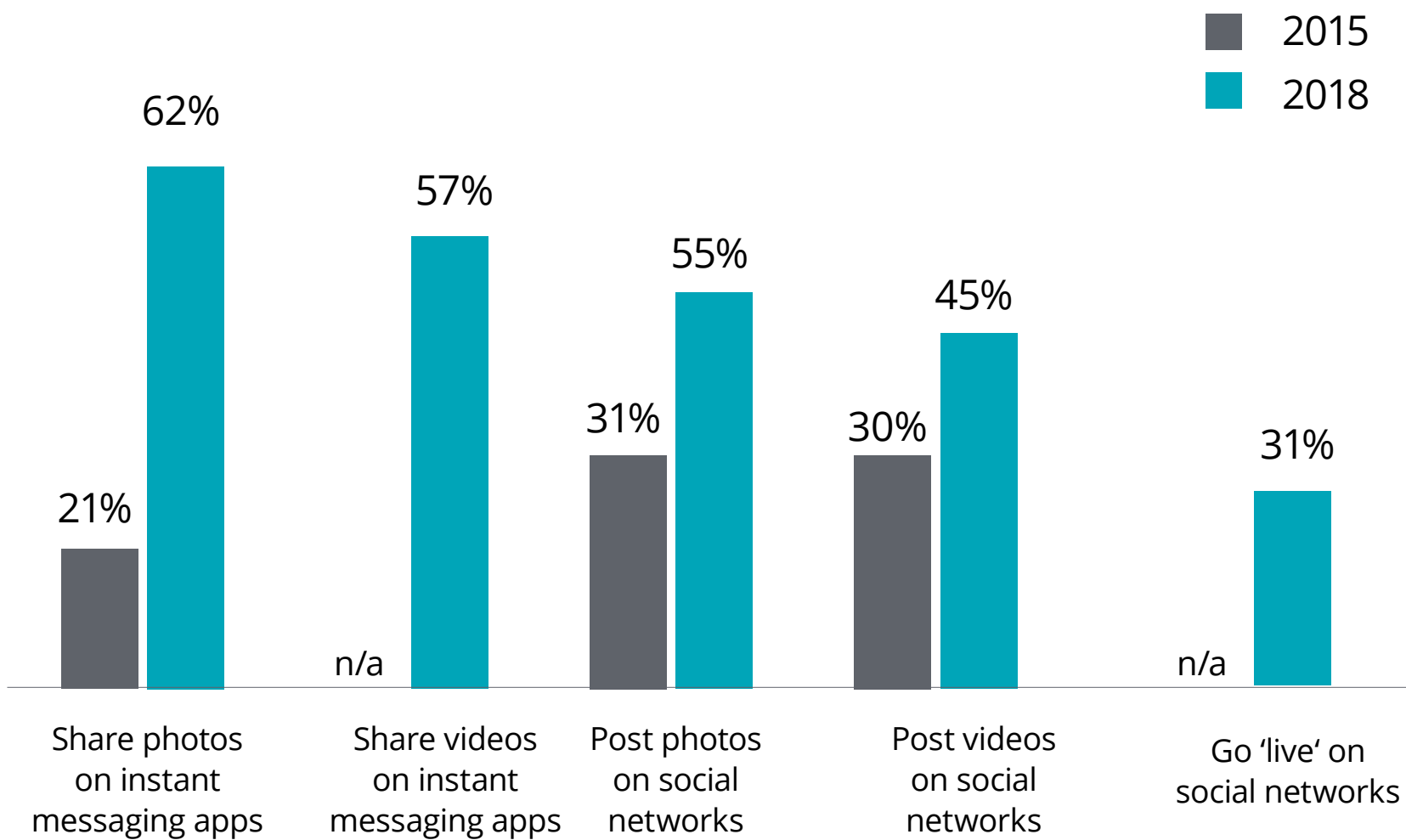
Figure 3. Main areas of use: Content creation
Which of the following do you regularly use your phone to do?



What the data says

Photos are the most commonly created content elements. Video is, however, quickly catching up. Among the top media publishers on Instagram, the average engagements for photos are higher than they are for video.

Figure 4. Main areas of use: Content sharing
Which of the following do you regularly use your phone to do?



What it means

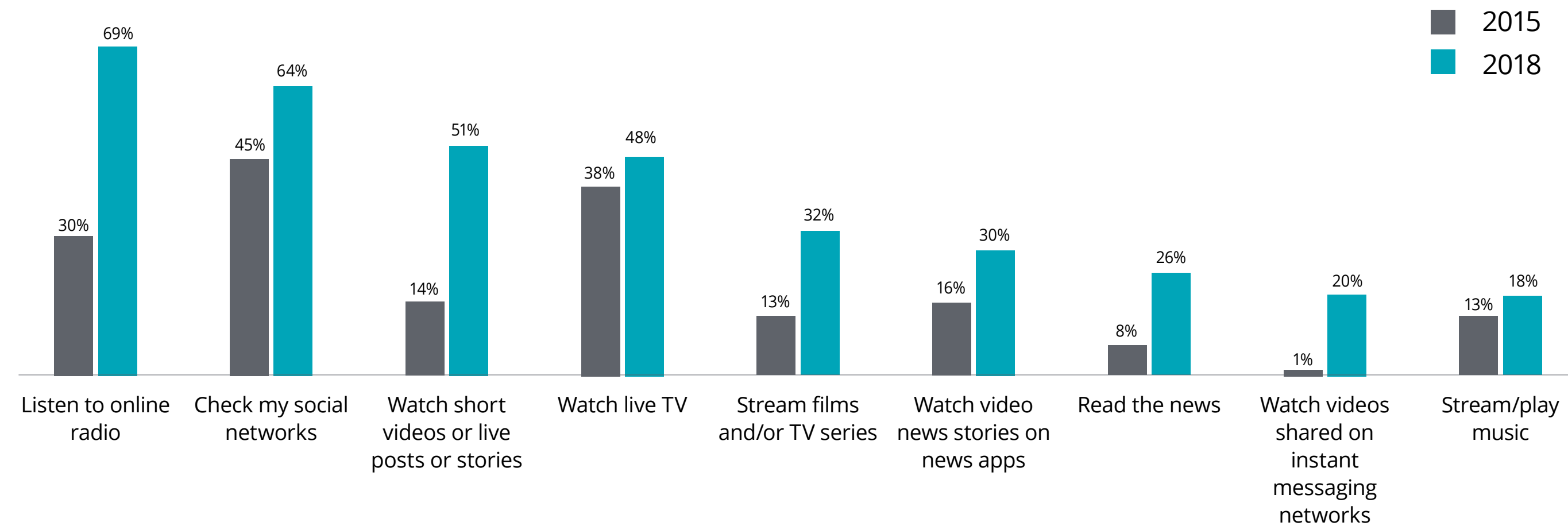
We see a rise in content creation and content sharing because consumers are also becoming publishers. With the power of social media at their fingertips, there's never been more demand for continued creation, refinement, repurposing, and publishing of content.⁴

This wave of content creation and sharing will have implications on advertising as customers can easily self-advertise the brand when happy or destroy it when frustrated. Proactive companies already have dedicated resources to respond to customer frustrations. Safaricom's customer care representative that goes by the tag 'ER' is well known for de-escalating potentially high-risk social media situations with humour.

People use content for entertainment and social connection



Figure 5. Main areas of use: Content consumption
Which of the following do you regularly use your phone to do?



What the data says

Mobile phones keep users connected and entertained. Of interest is the growth of live content. Now access to a smartphone provides a view of events as they are happening, and in some cases users can share their thoughts and feedback.

There is also growth in the consumption of news online. Currently, newspapers provide full, paid-for digital versions of their papers as well as breaking stories for free.

What it means

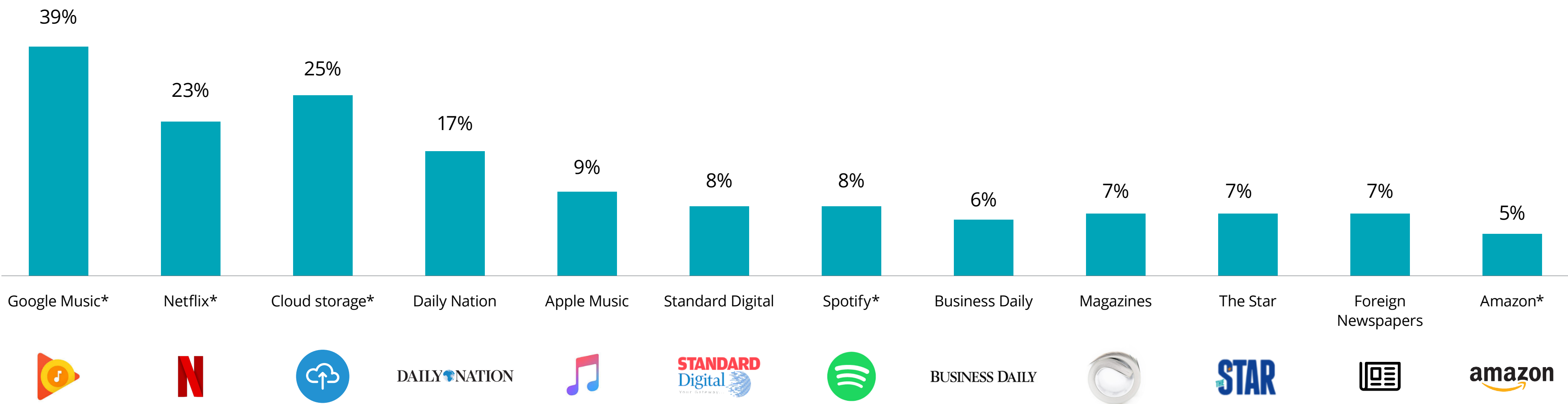
Today's consumer is connected to their social networks and entertainment on the go through the mobile phone. It has shifted the way companies advertise and interact with their customers. On Facebook, businesses only have 10 seconds to spark interest before users are allowed to skip the ad. On YouTube, they have half that.

Businesses need to review their communication strategy and channels, clearly define the tone and language to gain coherence, and consistently develop creative visual content to move their customers from just being customers but a fan base that redistributes their content widely.

There is slow uptake of subscription services with marginal uptake in entertainment and storage services



Figure 6. Access to subscription services
Which subscription services do you have access to on your phone?
** Some figures may includes free users*



What the data says

According to the World Wide Web Foundation, data remains expensive, with 1GB costing an average of 18 per cent of monthly income in Kenya, leading to low prioritization of on-demand subscription services. However, users show a willingness to pay for entertainment and storage services.

What it means

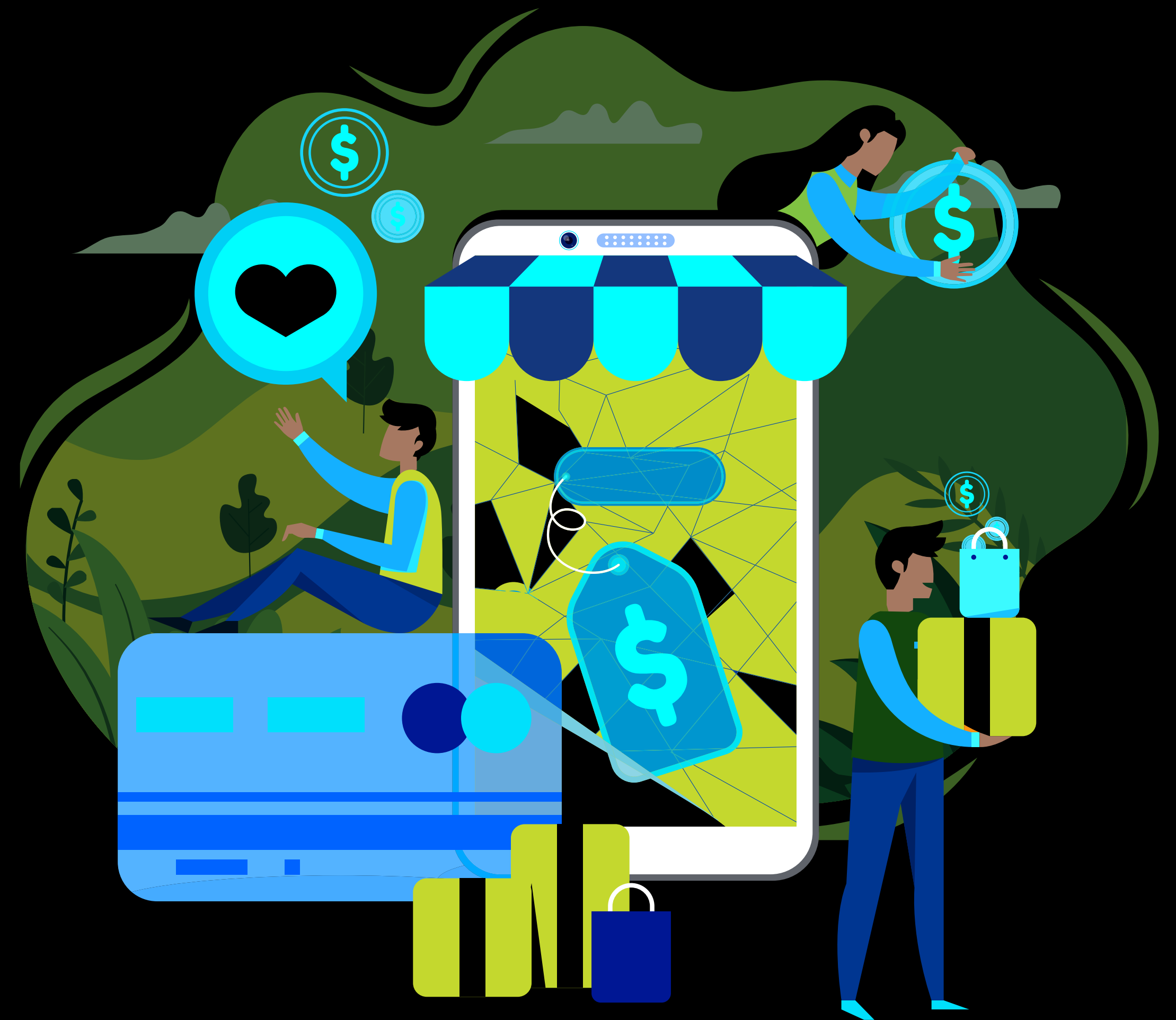
Digital technology has created endless choices for how people explore, consume content, and share content.

Brands face pressure to meet their customers wherever they are, and they are everywhere. The need to meet their customers wherever they are has introduced the subscription economy that allows customers to flexibly pay as they go, pay monthly, or via a long-term contract.

We, however, do not foresee any significant uptake in the short-term as most of the subscription services require users to pay via credit card, that most Kenyans do not have. As of May 2019, credit card holders stood at 265,548 compared to 241,581 in May 2018.⁵

Payments: Cash on me vs. Cash with me

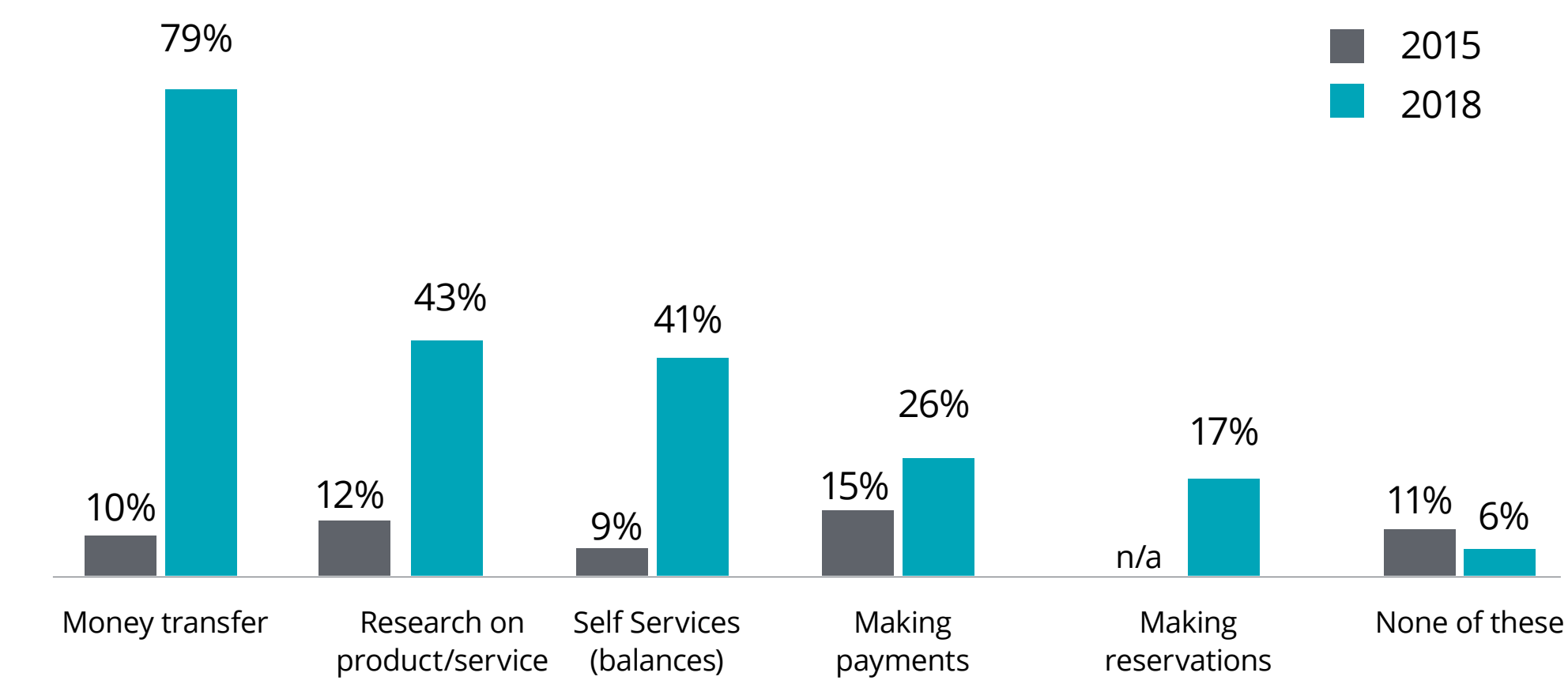
Despite significant inroads in the mobile world by traditional financial service players, the prevalence of mobile money payments remains high. The digitization of payments, regardless of the provider, offers new opportunities for businesses to improve customer experience (e-commerce, FinTech, etc.)



There has been increased use of money transfers, online product research and tracking financial spend across all income brackets



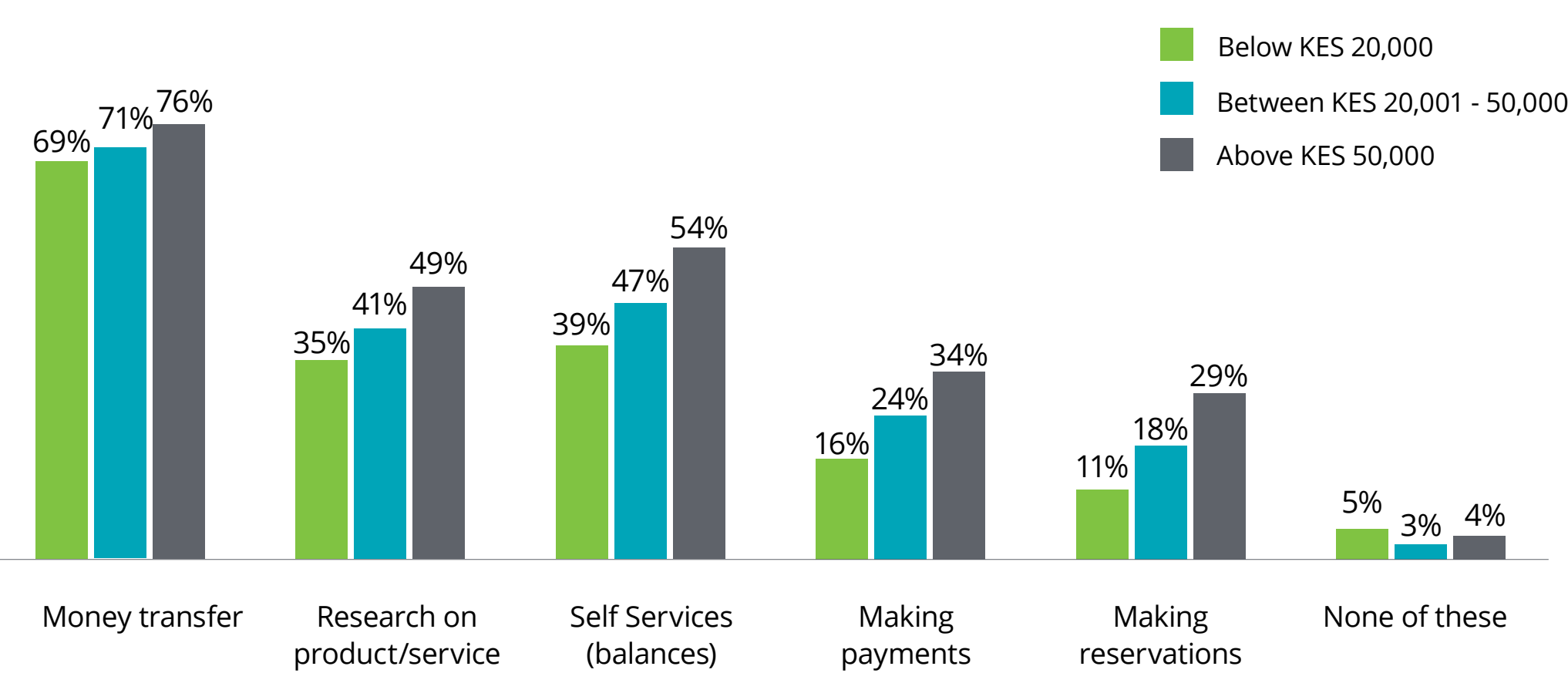
Figure 7. Mobile based products and services, year on year comparison
Do you use your phone for any of the below types of products or services?



What the data says

The rise of mobile payments in Kenya has been facilitated mostly through network operators and the multiple banking apps that allow people to purchase, transfer money and pay for the various services in their day to day lives. Businesses in Kenya have invested in options for customers to pay through their phones through mobile payment options such as till numbers and network operator services. Additionally, those in higher income brackets use their phones to obtain more information on products and services before purchase, and across all income brackets, users regularly keep track of their online fund balances.

Figure 8. Mobile based products and services, within different income brackets
Do you use your phone for any of the below types of products or services?



What it means

The popularity of mobile money transfer in Kenya has improved financial accessibility and inclusion to the mass market and has led to the emergence of new forms of credit financing that are entirely online as well as increased interest in e-commerce.

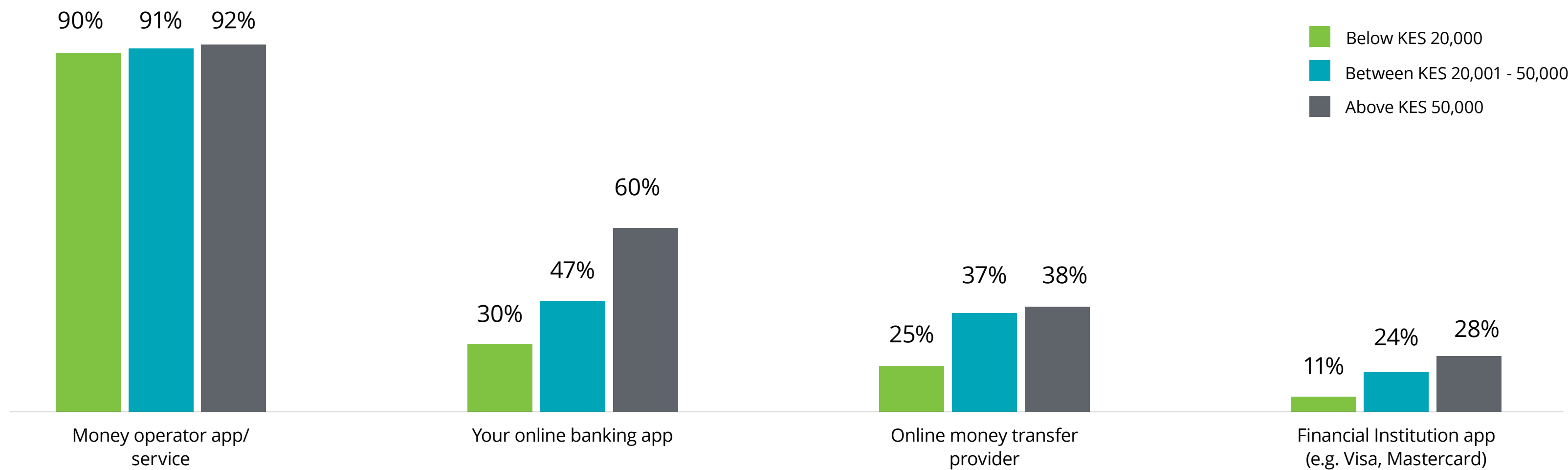
FinTech companies have expanded beyond payments into core banking product areas such as credit. Banks must take bold steps to compete with these FinTech companies that are already succeeding in delivering exceptional customer experience and meeting customer expectations. According to FSD Kenya, 35% of Kenya phone owners have tried at least one digital lender; with 37% of them obtaining loans for business purposes and 35% for day-to-day needs.⁶

While uptake of mobile operator payments has been universal, online banking apps are mainly used by higher-income earners



Figure 9. Main modes of money transfer

In which, if any, of the following ways have you ever used your mobile phone to transfer money?



What the data says

Societies are becoming more and more cashless. Money is becoming bits and bytes floating around in cyberspace. From our research, an average of 90% of respondents across all income bands transfers money via their mobile operator app/service. Differences are much more apparent in other modes of money transfer such as online banking where the higher income brackets lead in use.

What it means

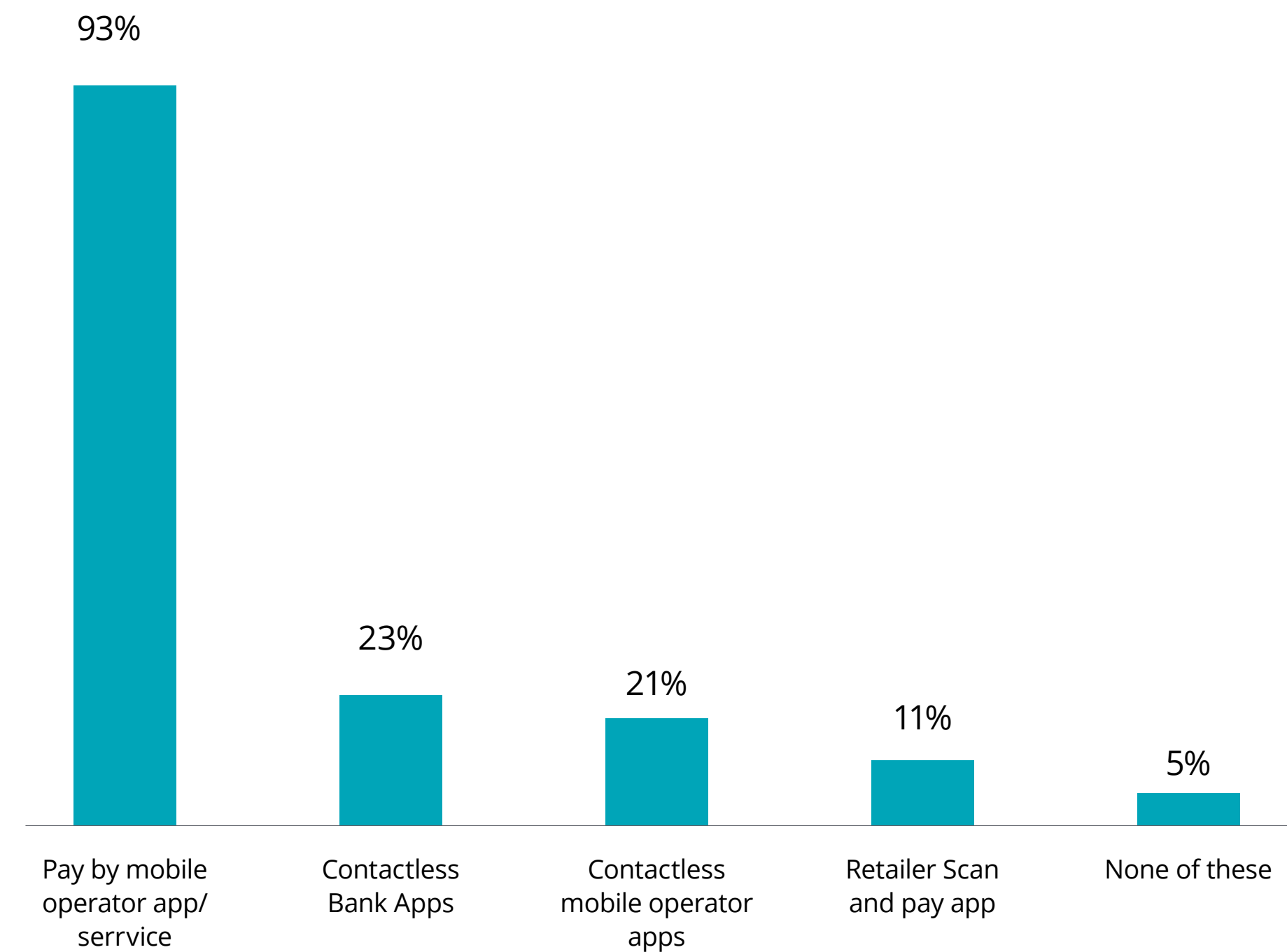
Payment is not just a necessary phase to enable sales, but an essential part of the customer experience. Developing convenient and safe payment methods is currently a top priority for many retailers, banks, and other industry players. For consumers, this development means new, safe, and convenient payment methods that make their lives easier.⁷

Though mobile money transfer through network operators has been successful – mainly attributed to its low barrier to adoption, interoperability and convenience – there is an opportunity for industry players to collaborate, integrate payments and create an all-in-one intelligent market solution to maintain user and merchant loyalty.

Mobile operator apps provide ease and affordability in transferring money and making payments both remotely and when users visit stores. Can others learn from this?



Figure 10. Use of mobile payment solutions while in a store
Which of the following in-store mobile payment solutions have you used?



What the data says
93% of all users who pay through their mobiles use the services provided by their network providers such as M-Pesa, Airtel Money and T-Kash.

The rise of mobile payments has seen network operators make it possible for users to transfer money across different networks. From April 2018, M-Pesa and Airtel Money subscribers can send and receive money. This development furthers the financial inclusion agenda in Kenya and also empowers customers through a more integrated mobile money ecosystem.⁸

What it means
Obtaining buy-in from both stores and consumers completes the mobile payment ecosystem. Other ventures could build off the success of the ecosystems created by mobile operators to offer payment flexibility, both in-store as well as online. Disruption is possible because connectivity for bank apps is widespread and cheaper, and because mobile money is now interoperable. The next frontier is customer experience, where customers can choose to make payments via their preferred service for the best in-store convenience and security. Apple Pay, Google Pay and Samsung Pay are already using fingerprint and face recognition for payment transactions, and this, along with eye and voice recognition, will always provide users with better security and convenience over user names with complex passwords.

Talking to myself: Rise of the voice assistant

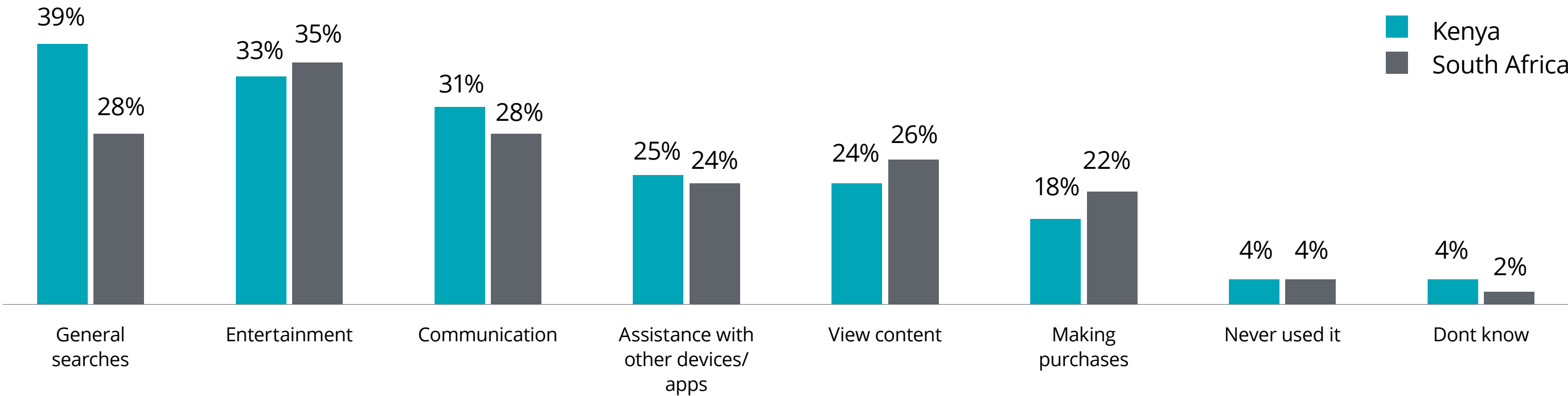
On the journey to delivering an excellent client experience, AI-driven assistants are expected to change the game globally, and adoption of the voice assistant in Kenya is on the rise. The ability to ask your mobile phone, a true daily companion, to perform more and more complex tasks for users opens a world of opportunities for companies, provided that they take a crucial decision on technology, channel integration and partnerships.



General searches, communication and entertainment are the key drivers for the use of voice assistance programs in Kenya



Figure 11. Use of voice assistance programs
How do you use the voice assistant provided on your mobile phone and other devices?



What the data says

The use of a voice assistant will vary by context as each device is used in different environments. The most common applications of a digital assistant in Kenya, as seen in our survey, are for general searches and entertainment, at 39% and 33% respectively. In South Africa, entertainment takes the lead at 35%, followed by general searches and communication at 28%.

What it means

Over the next few years, voice assistants will likely proliferate. Usage should rise steadily, accuracy will continue improving, language support should increase, the array of devices incorporating a voice assistant will increase, and the number of applications that support a voice assistant will rise. We will likely talk to machines more, but this does not mean that we will cease to tap, type or swipe. The usage of all forms of interface with machines may increase.⁹

For mobile phones, Search Engine Optimization (SEO) will be the name of the game, as voice requests on Siri or Google Assistant mostly show the top 5 sites only. Voice assistant speakers, on the other hand, are great for the consumer but bring about a significant risk to companies' return on advertising. Companies such as Amazon through Echo could potentially take point on the customer's journey through one-way ads and therein undercut its competitors.

Companies also need to look into how to seamlessly integrate with mobile phone voice assistants such as Siri and Google Assistant. Google in its recent I/O displayed the Google Assistant 2.0 where the verbal commands were back-to-back and included setting timers, opening apps, performing searches, doing basic phone operations, and even taking a selfie.

Smartphone addiction: Easier to use filters than filter use

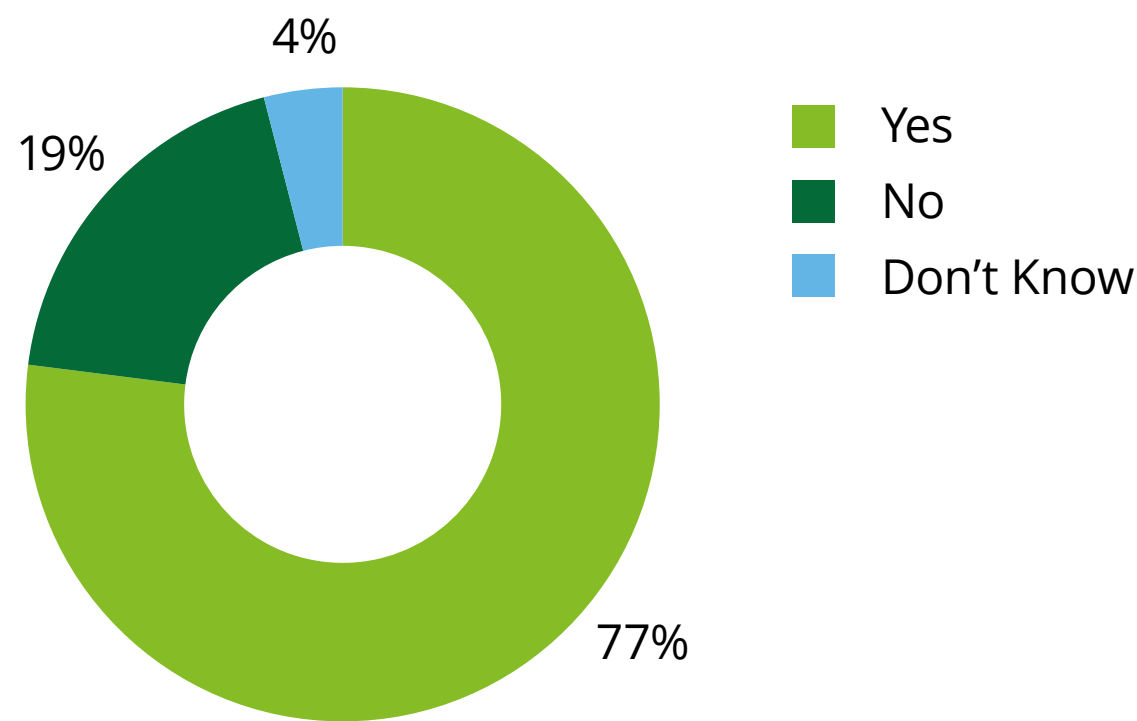
Smartphone use is already “out of control” in Kenya. Over two-thirds of respondents confess that they use their smartphone more than they would like to. Keeping data connectivity spend within their budget also stands out as a daily challenge. Business can tap into opportunities to help users manage their digital lifestyle better or become an undisputed destination for mobile users with attractive, real-time and engaging digital presence.



While the mobile phone has become integral to our lives, individuals and families are increasingly concerned with how to manage usage and find balance



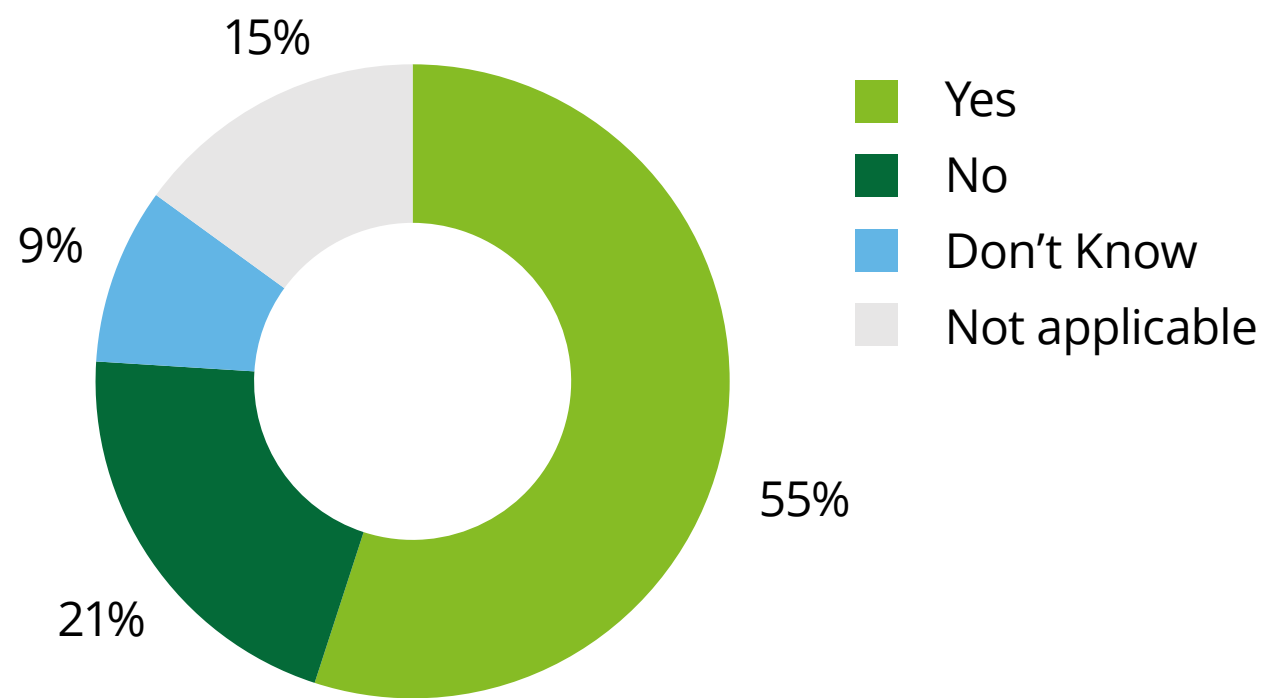
Figure 12. Perception of own phone usage
Overall, do you think you use your mobile phone too much?



What the data says

The perception of overuse is high, with 77% of respondents who believe they use their mobile phones too much. 55% of respondents believe their partners use their phones excessively, while only 22% of parents believe their children use their phones too much. We are now in a period where smartphones and smart devices are an integral part of our lives across all age groups and as we demand entertainment, knowledge and instant connection at an increasing pace, we will continue to explore and embrace this life-enhancing journey.

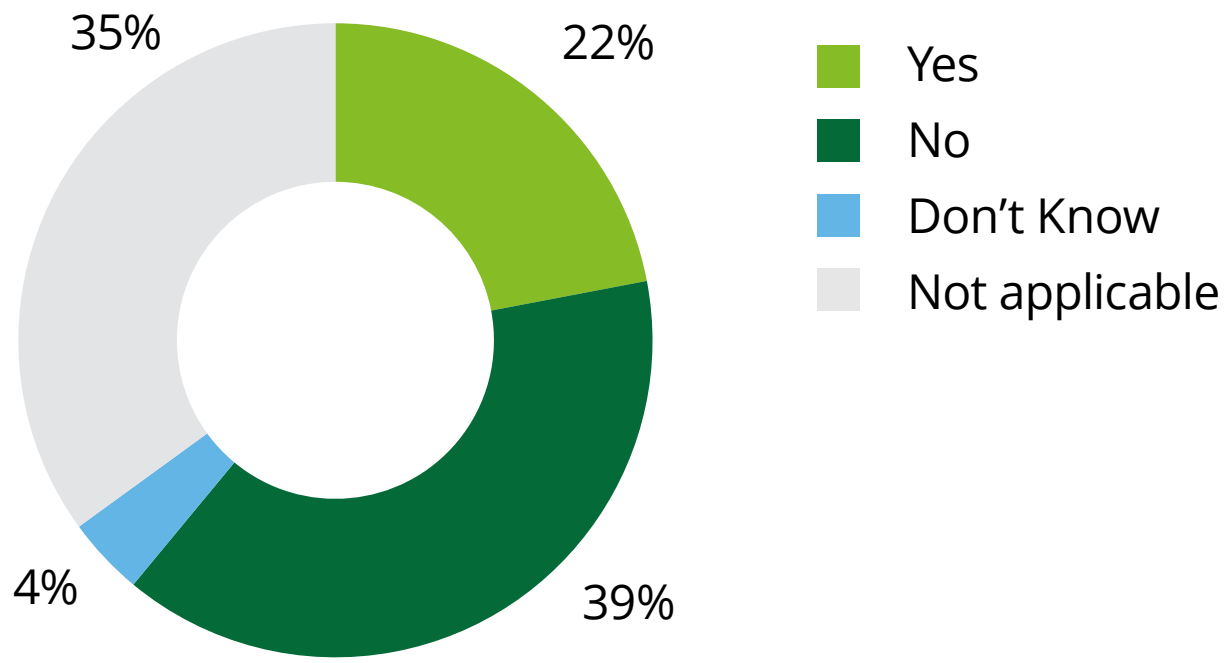
Figure 13. Perception of partner's phone usage
Do you think your partner uses their mobile phone too much?



What it means

For young adults accustomed to continually checking their cell phones, even a single day without access to them can trigger anxiety.¹⁰ In addition, apps such as Instagram and YouTube are specifically designed to feed the user's interaction neediness, making it harder for users to downgrade the consumption of specific apps, even when they would like to. While it is no doubt essential to address smartphone obsession in young people, it may be equally important to ensure older smartphone users are also aware and equipped to control their smartphone use to avoid a 'do as I say, not do as I do' scenario.

Figure 14. Perception of children's phone usage
Do you think your child/children uses their mobile phone too much?



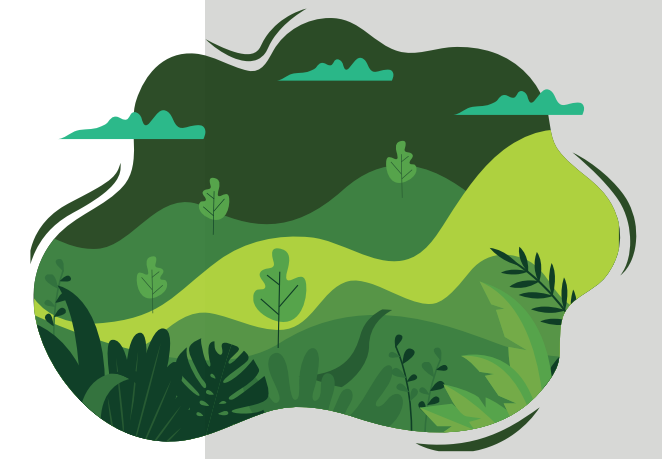
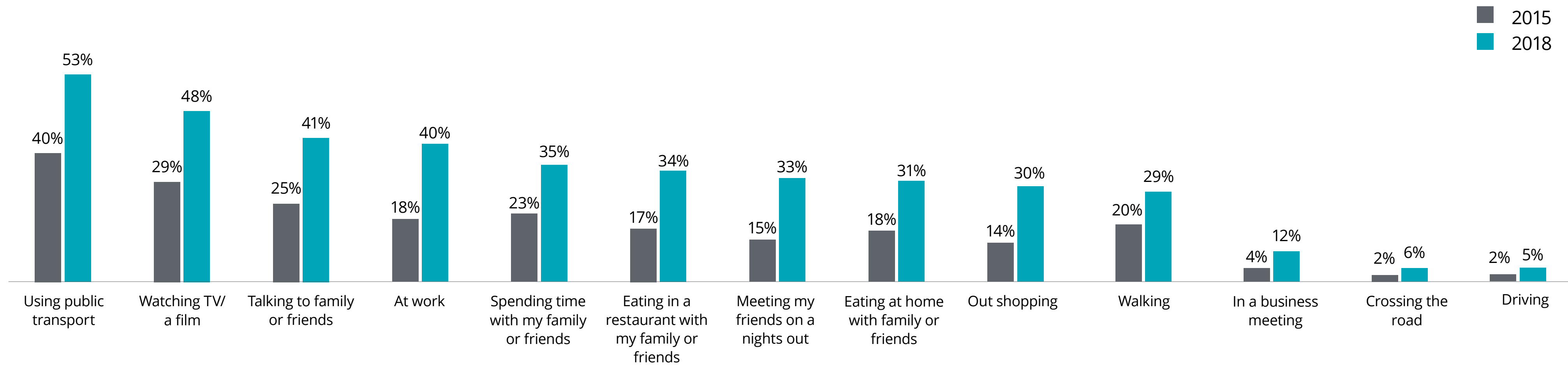


Figure 15: Phone usage
Do you use your phone while...?



What the data says

Phones are the first thing we touch in the morning, and the last thing we see before bed – our smartphone use remains high, but how we use them is changing. Respondents use their phones everywhere and are increasingly multi-tasking with their phones. A substantial 48% of them use their phones while watching TV. The smartphone allows us to improve our productivity significantly – for example, by using it while commuting on public transport. However, it is also a significant source of distraction – 41% of the respondents indicate they continue to use their phones while talking to friends and family.

What it means

Smartphone addiction or obsession is clearly a topical issue – and technology companies and regulators around the world are all acting on it. Apple and Google recently showcased advanced parental controls for their devices as well as new features to manage screen time. In China, regulators are cracking down on mobile games and introducing measures to curb screen time for children. Concern around smartphone addiction has been around for many years, and yet it seems to be on an unstoppable rise. With increasingly sophisticated algorithms to tune apps and websites to our specific interests and contexts, our use of smartphones is unlikely to wane.

The omnipresent smartphone

The rise of the smartphone continues to accelerate, and Kenya now ranks among the leading global adopters, putting pressure on businesses to transform their service delivery to a mobile-first experience.



Smartphone adoption reaches a pinnacle with 97% of respondents having access to a smartphone in 2018 compared to 49% in 2015



Figure 16. Device penetration, overall, year on year comparison
Which of the following devices do you own or have ready access to (at work or home)?

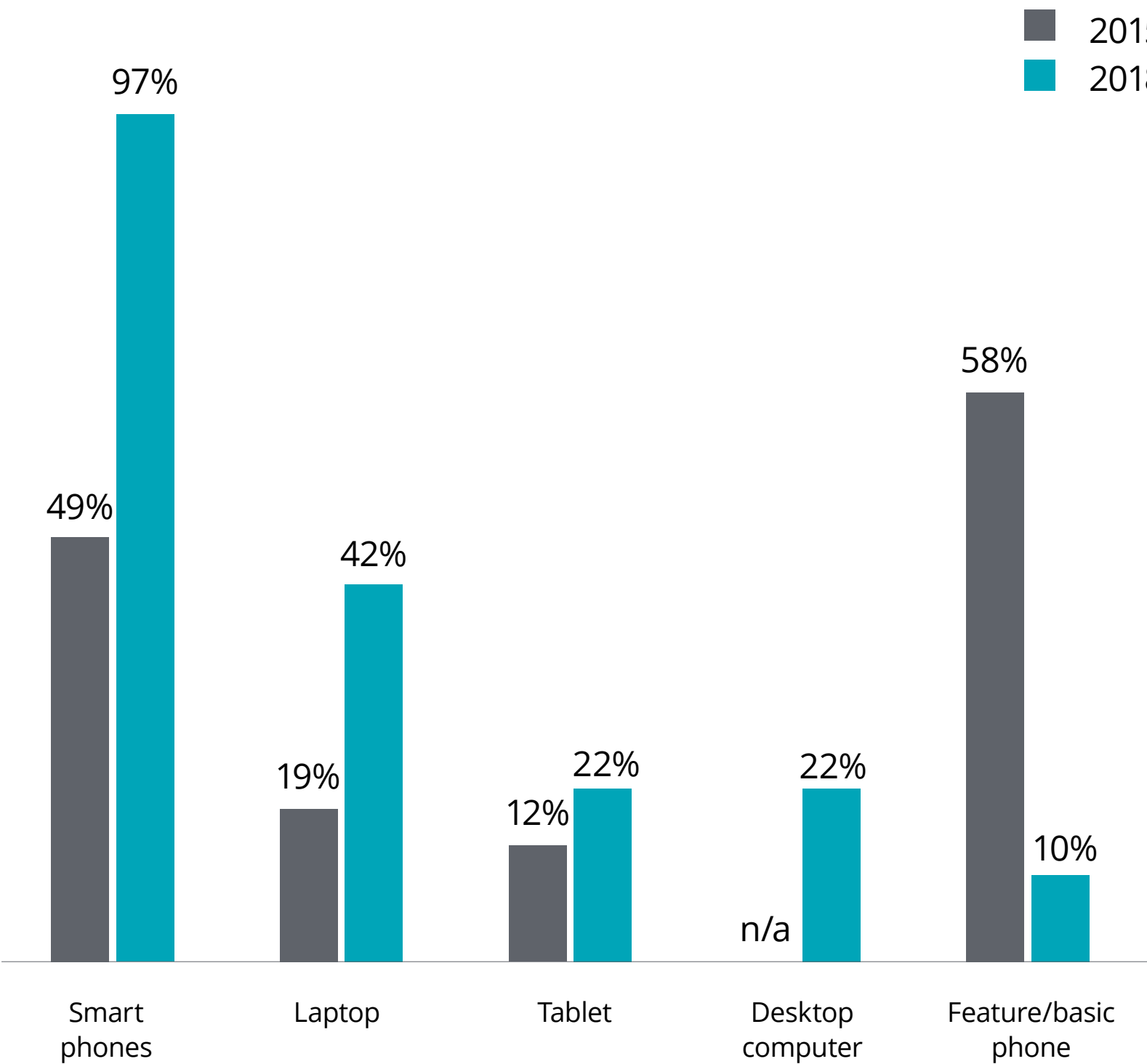
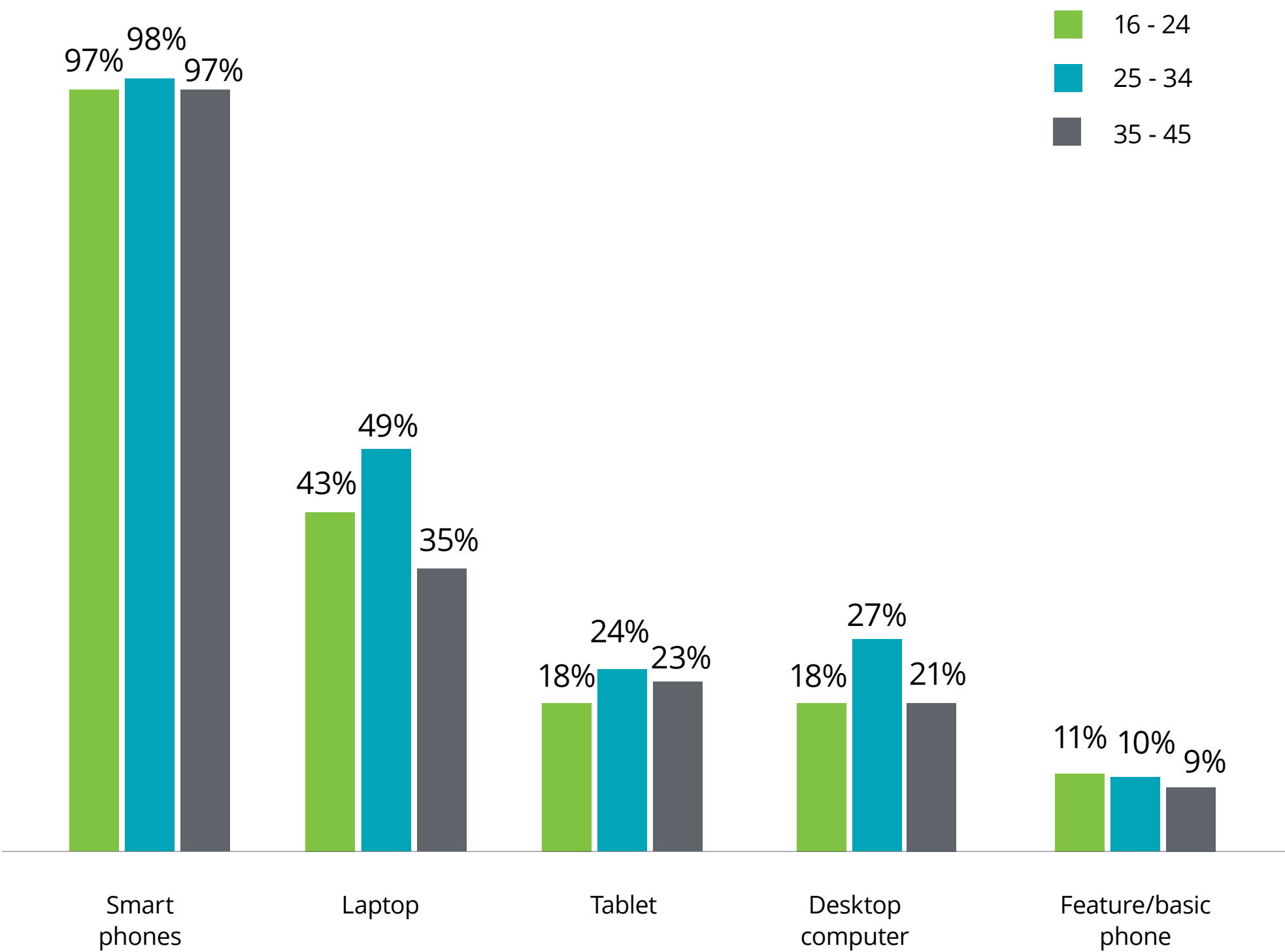


Figure 17. Device penetration, by age
Which of the following devices do you own or have ready access to (at work or home)?



New phones drive the market, with more than two-thirds of respondents preferring to buy their mobile phones new



Figure 18. Year of phone purchase
When did you buy or receive your current mobile phone?

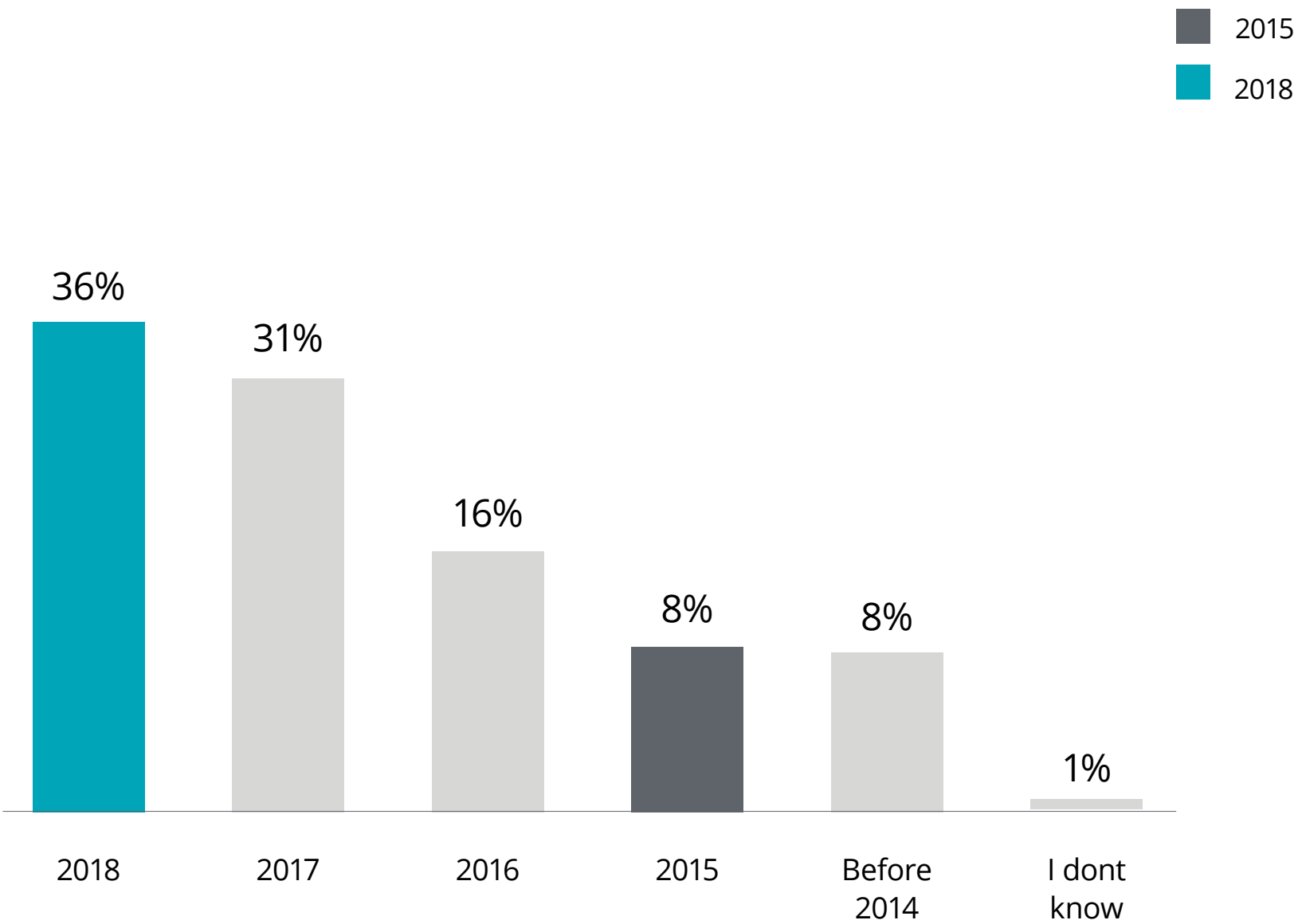
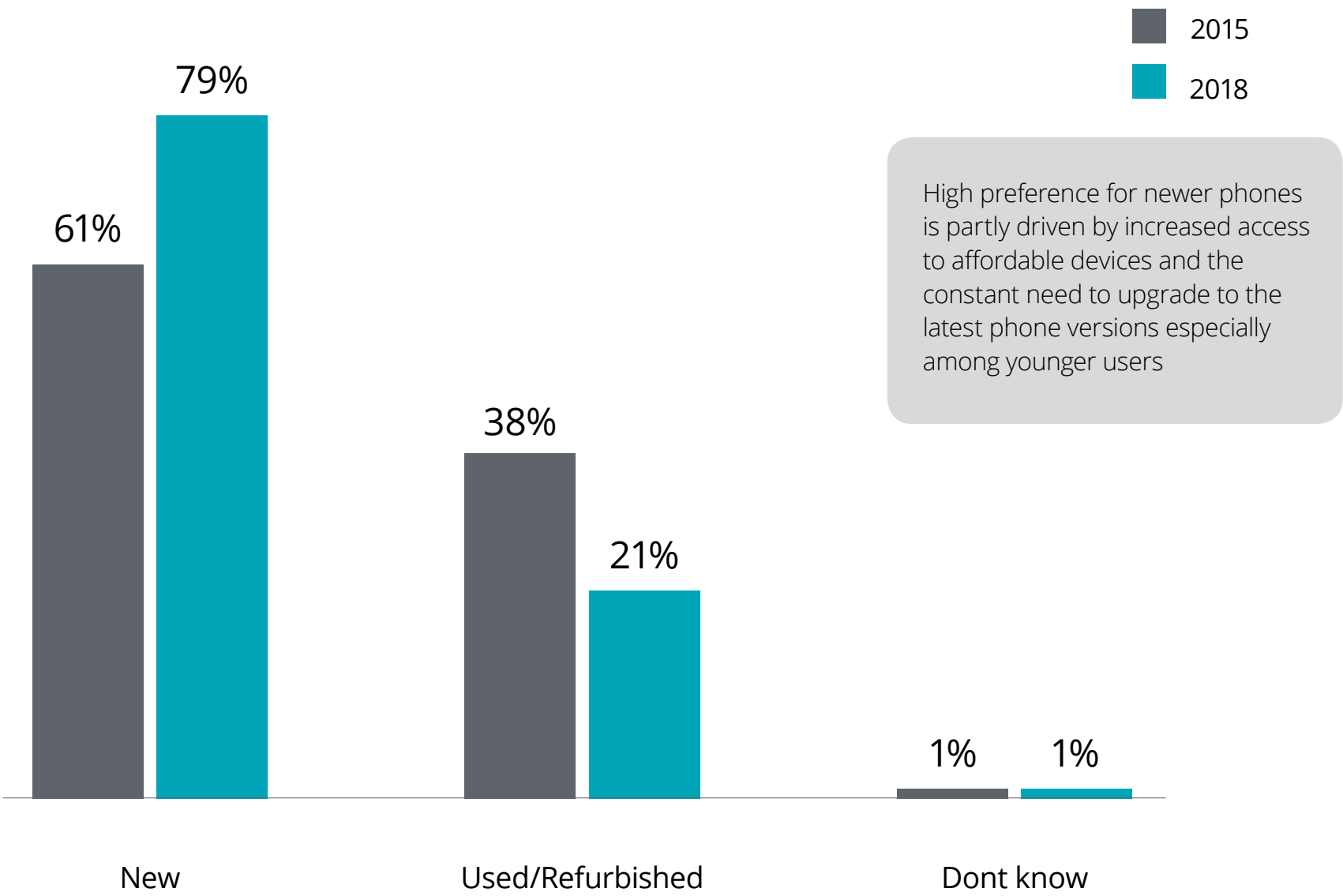


Figure 19. Phone purchase condition
When you got your current phone, was it new or used?



Physical vs online: 55% of respondents buy their phones In store while the 13% who buy online prefer E-commerce websites



Figure 20. Phone purchase, overall
Which, if any, of the following apply to how you got your current phone?

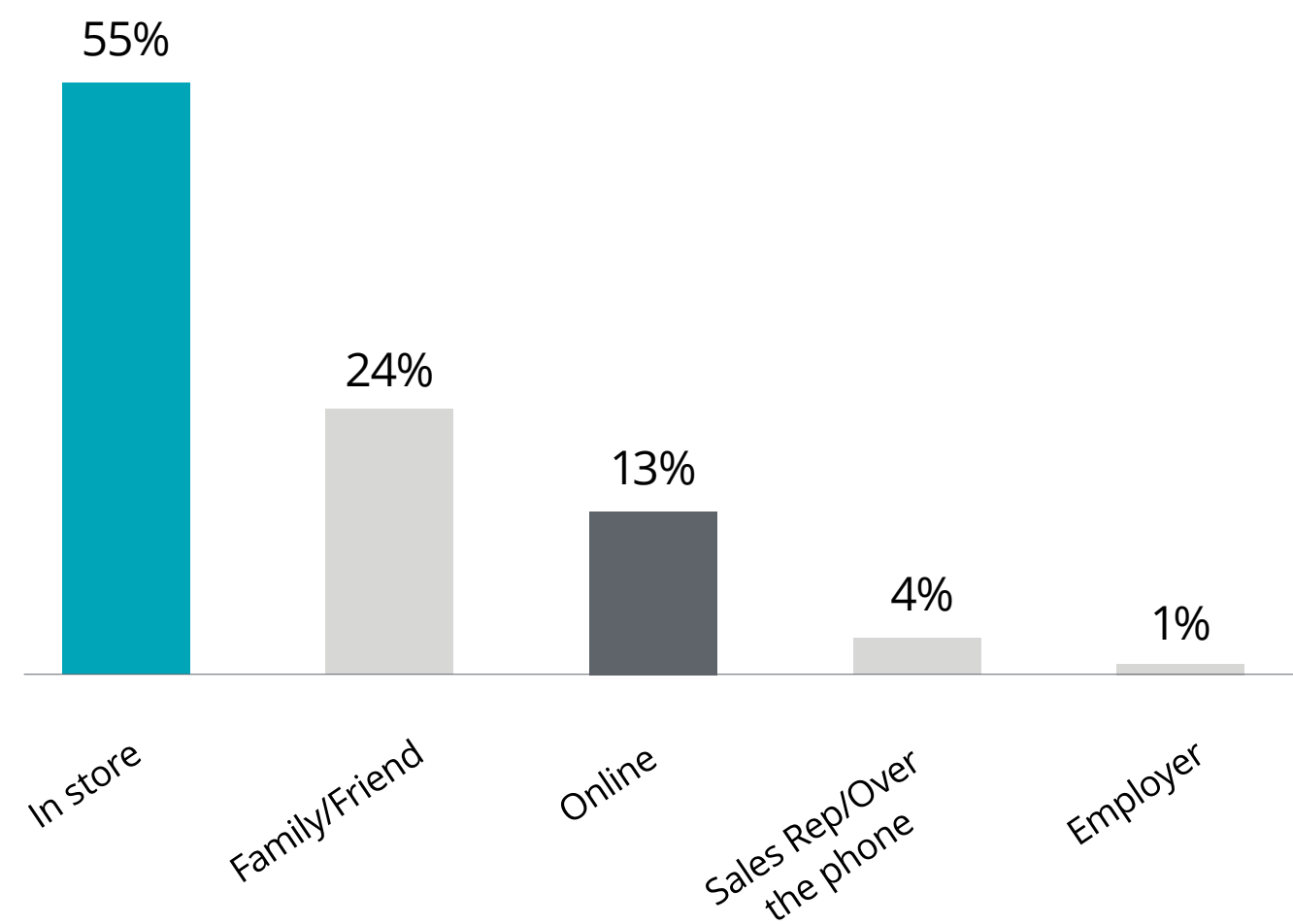


Figure 21. New phone purchase, in store
Which of the following best describes where you purchased it from?

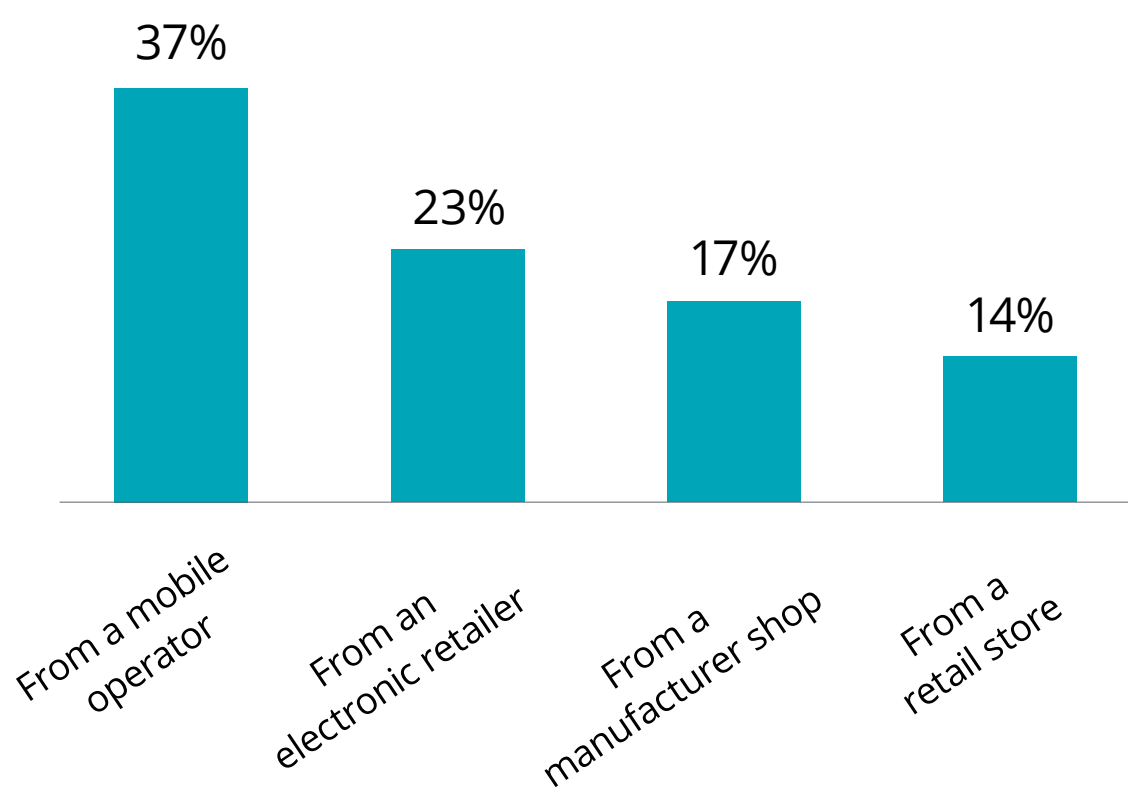
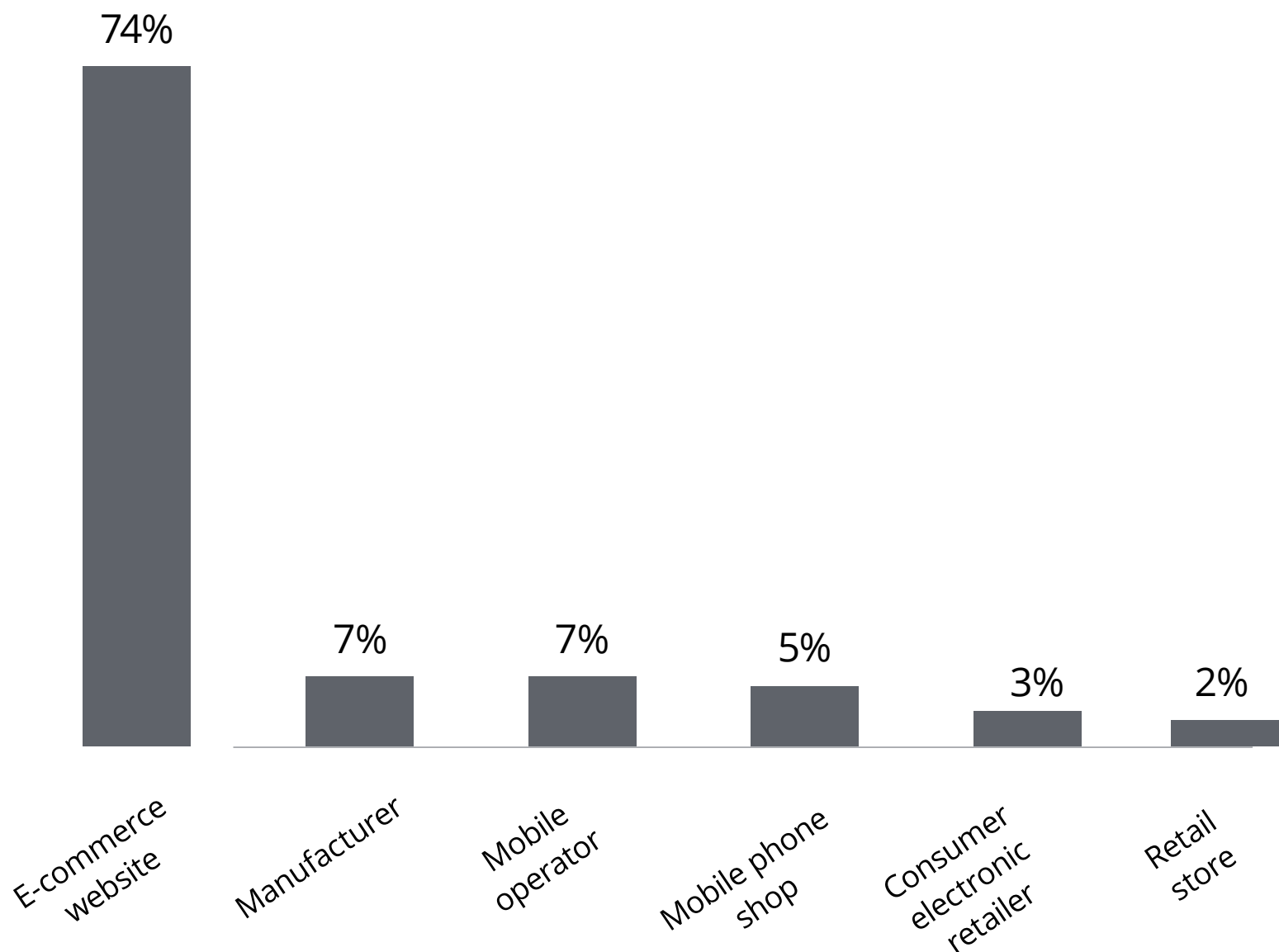


Figure 22. New phone purchase, online
Which of the following best describes where you purchased it from?



What the data says

Mobile operators remain dominant in the overall new phone market. 37% of consumers preferred to buy their phones directly from stores and 7% of consumers who bought online preferred to purchase their phone directly from operators.

In the new phone online market, e-commerce websites are emerging as a preferred alternative channel. Across the survey base, 74% of those that purchased their new phones online purchased through an e-commerce website.

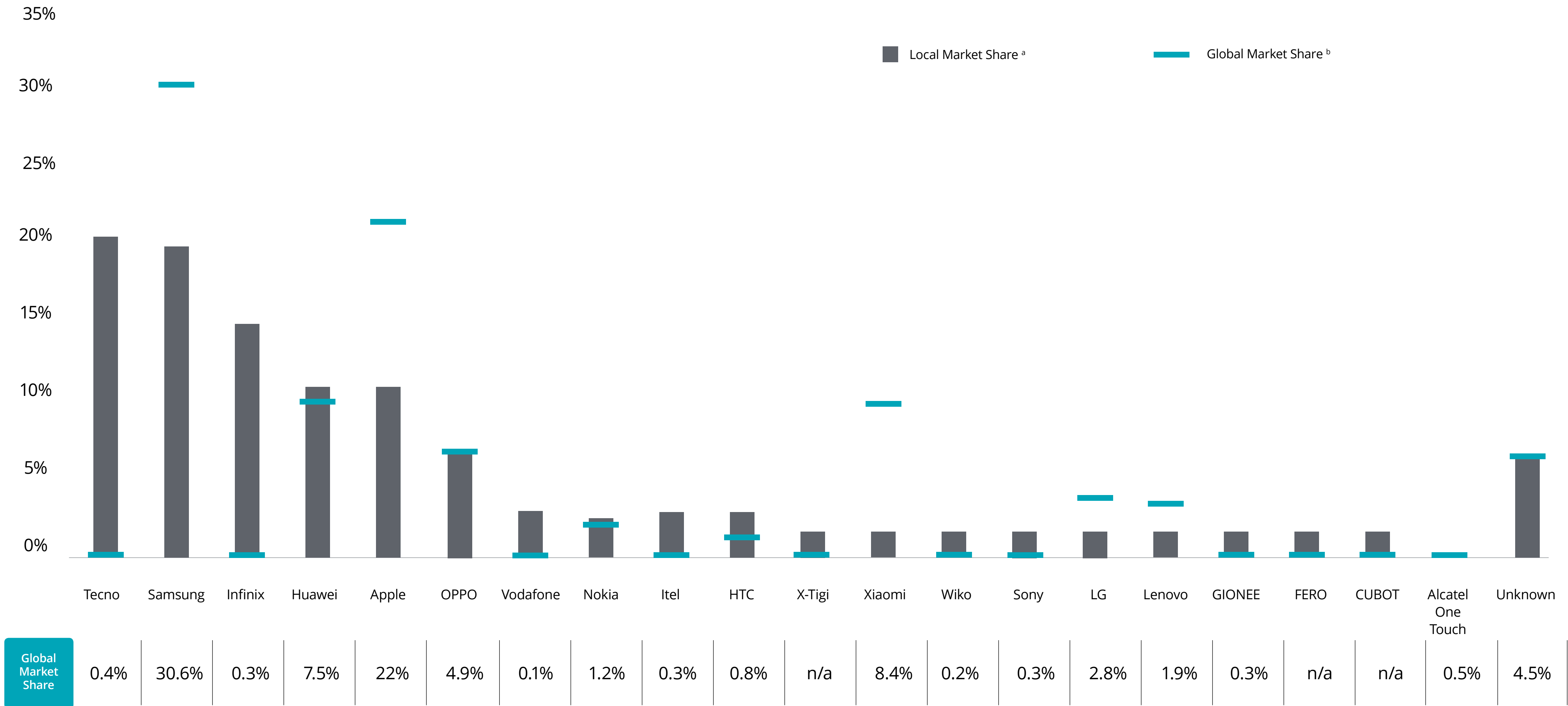
What it means

As more consumers go online, e-commerce websites continue to spring up - and competition amongst them intensifies - online smartphone sales will continue to increase. Strong e-commerce growth and classified channels that support Kenyans consumers to trade goods and services will support further growth.

The increased presence of affordable, high-performance hardware alternatives has led to the proliferation of Chinese brands such as Tecno, Infinix and Oppo



Figure 23. Vendor market share, 2018
Hardware Vendor



Source: (a) Deloitte Global Mobile Consumer Survey - The Kenyan Cut. (b) Statcounter GlobalStats, 2018.

Ownership and accessibility of smart devices and wearable devices is still nascent



Figure 24. Smart devices, ownership and accessibility
Which, if any, of the following do you own or have ready access to?

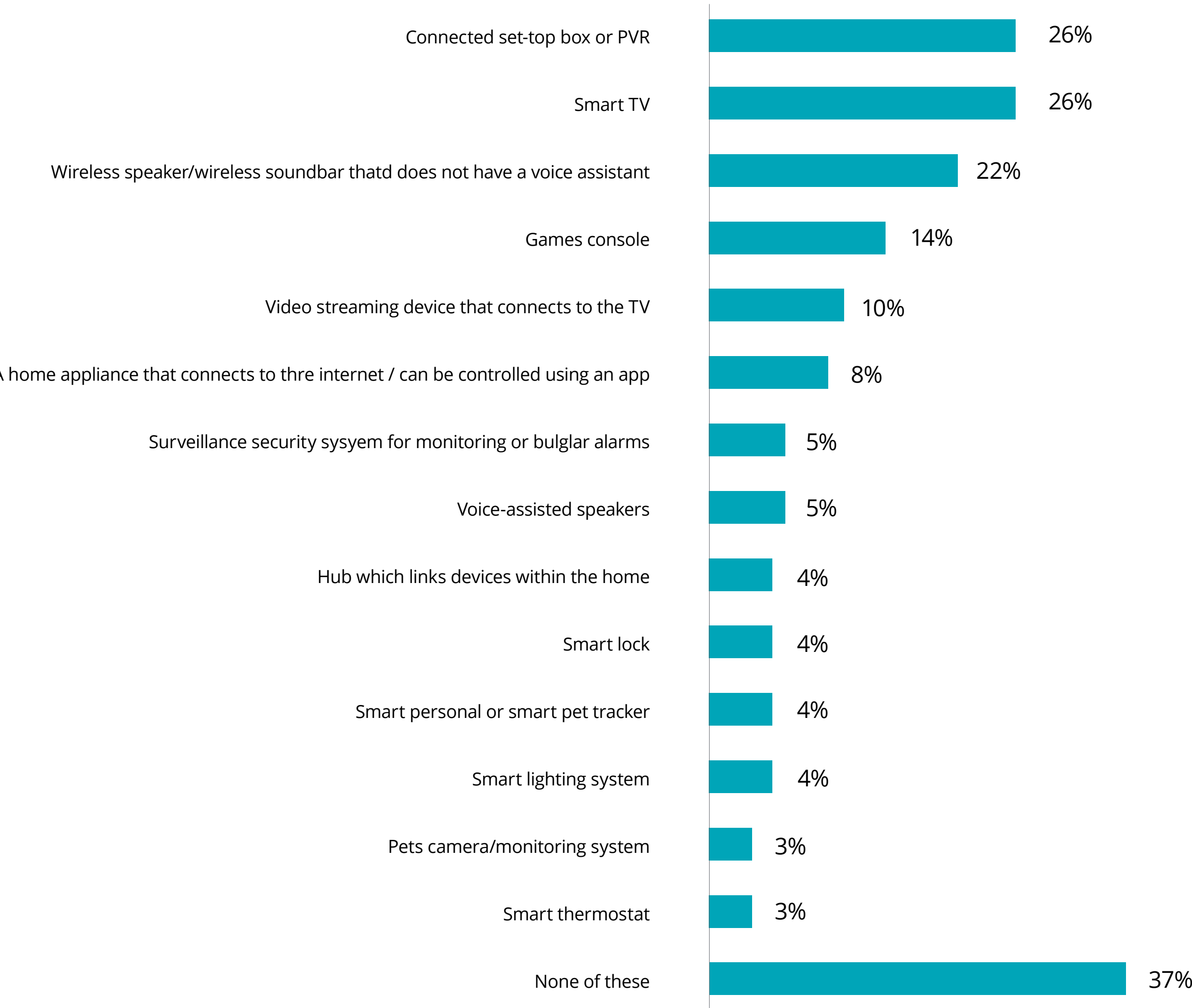
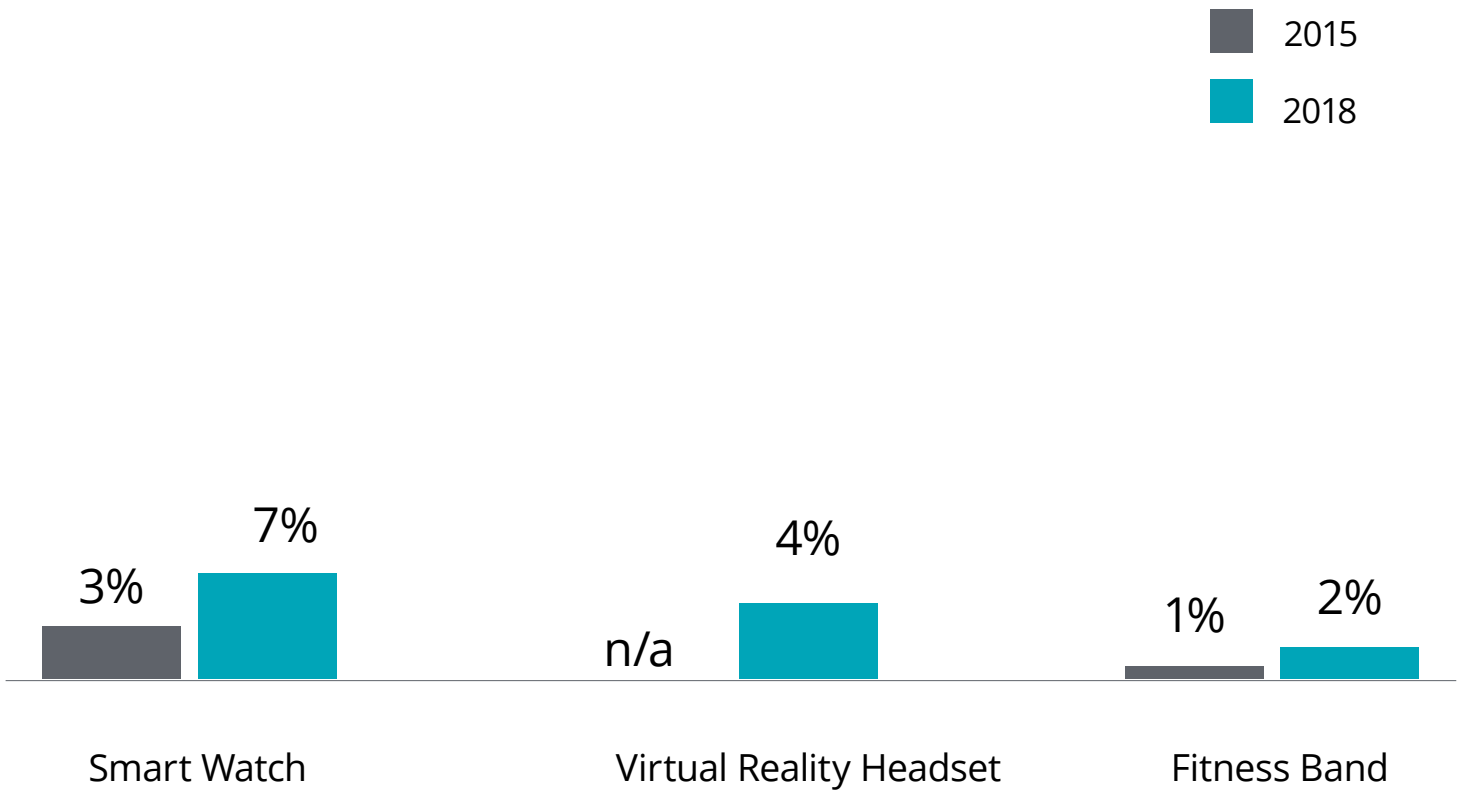


Figure 25. Wearable devices, ownership and accessibility
Which, if any, of the following do you own or have ready access to?



Choosing an operator: Price-driven shopping over network reliability and need for speed

As the quality and speed of mobile connectivity increases in Kenya, users are increasingly focusing on affordable offering.



The differentiating factors in users' choice for a mobile operator has shifted from coverage and reliability to price and value for money



Figure 26. Top 6 reasons why respondents chose their current operator
Why did you choose your current mobile operator?

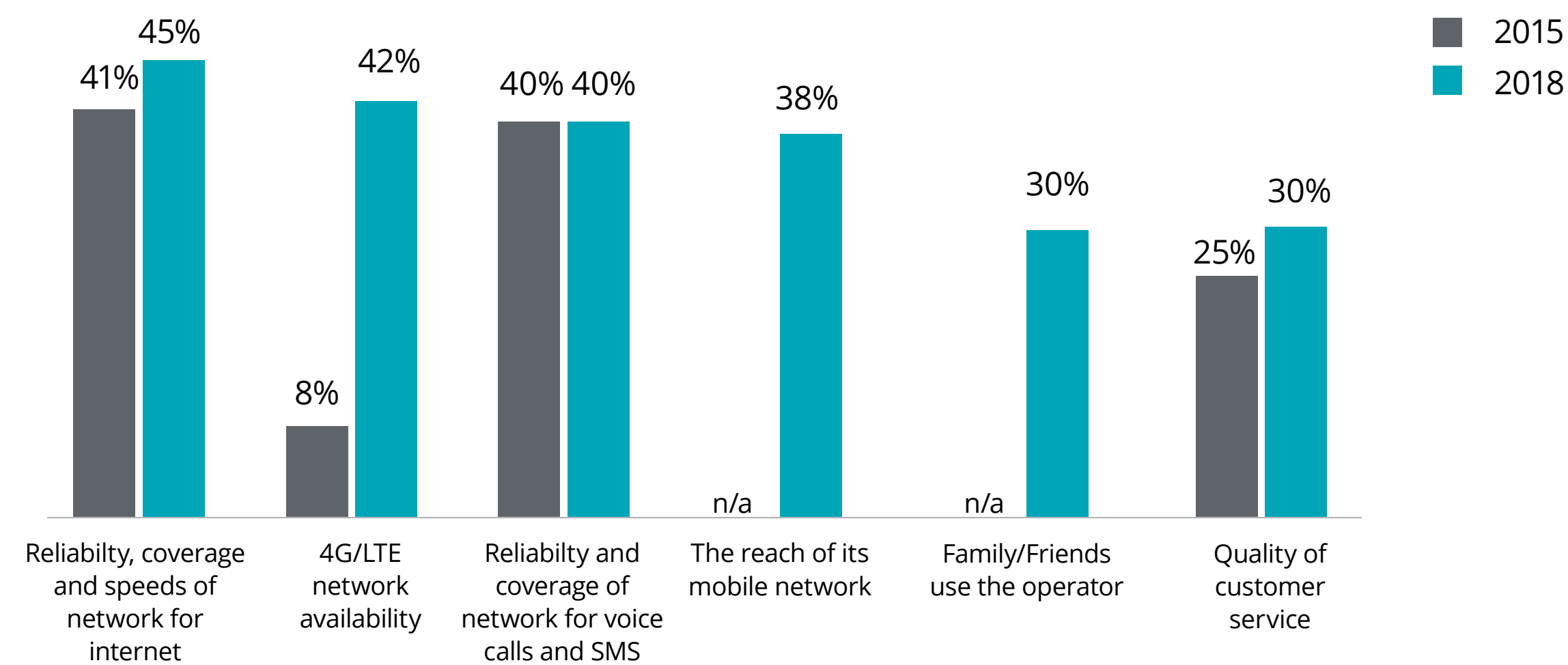
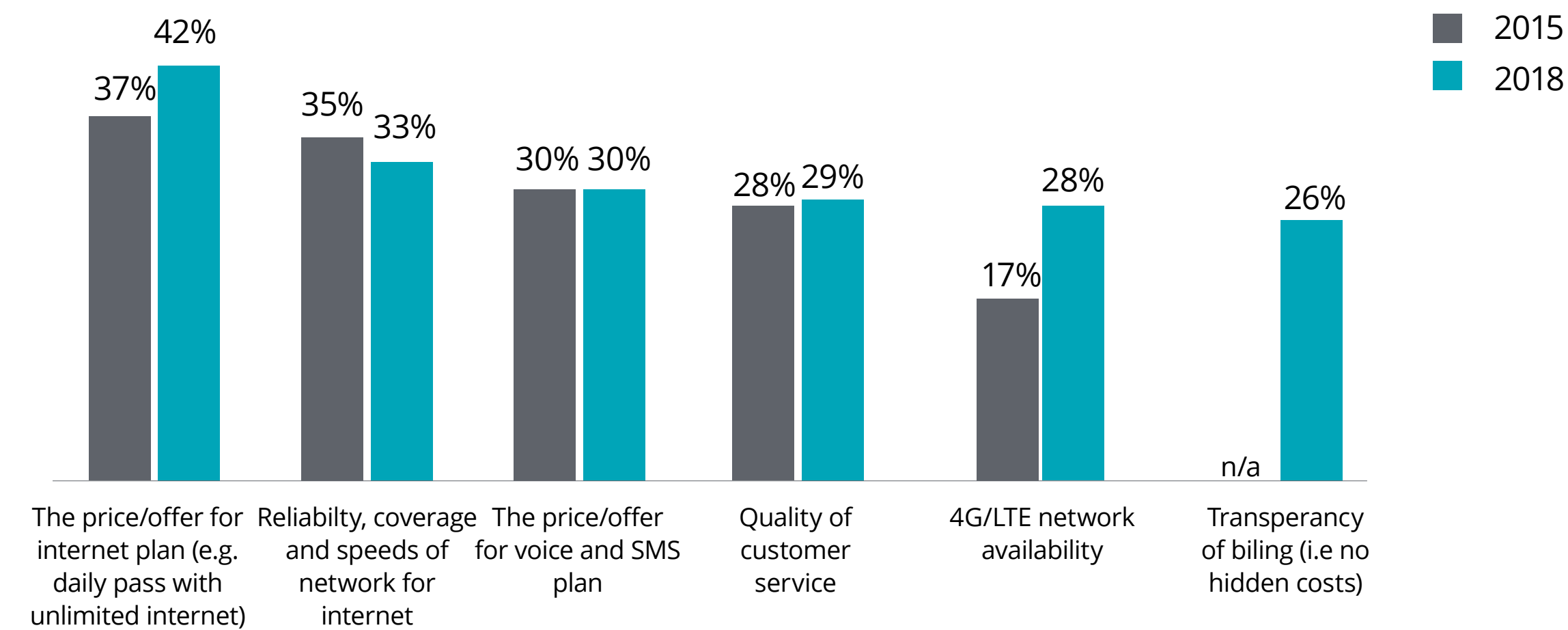


Figure 27. Top 6 reasons why customers may churn
Why would you change your current mobile operator in the future?



When it comes to customer retention, value for money for access to data and the internet trumps everything, and as consumers become more data-hungry, operators are likely to face pressures to reduce the price of data to remain price competitive.

Second on the list is reliability, coverage and speed of network for internet, but with higher speed comes faster data consumption. The 5G network can allow a subscriber to download a HD movie in 5 to 10 seconds, compared with 10 minutes for 4G.¹¹ How operators and other industry players balance consumers need for speed vs lower data prices has been a challenge. YouTube, for example, has set their default video resolution on mobile at 480p; requiring the user to change the resolution to 1080p and higher on their own.

Transparency is a hot topic of discussion and more so since Airtel's advertising campaign #GetWhatYouPayFor. M-Pesa, for example, shows you the cost of every M-Pesa transaction before and after you send money. Beyond telecom, Kenya Power has also improved its billing transparency and now sends prepaid users a message of their token number together with their bill break down, displaying the tax, fuel index and inflation.

Too much to do, Not enough data

The internet has been and continues to be a disruptive force impacting distribution and consumption channels for media. With better networks, coverage, and advanced technologies (4G/LTE) the data consumption across the globe has risen, Kenya notwithstanding.

Majority of respondents across all age groups exceed their monthly data allowance “often” by watching videos, with the most popular data plan being 500 MB to 5 GB.



Figure 28. Monthly mobile data allowance
What is your monthly data allowance on your phone?

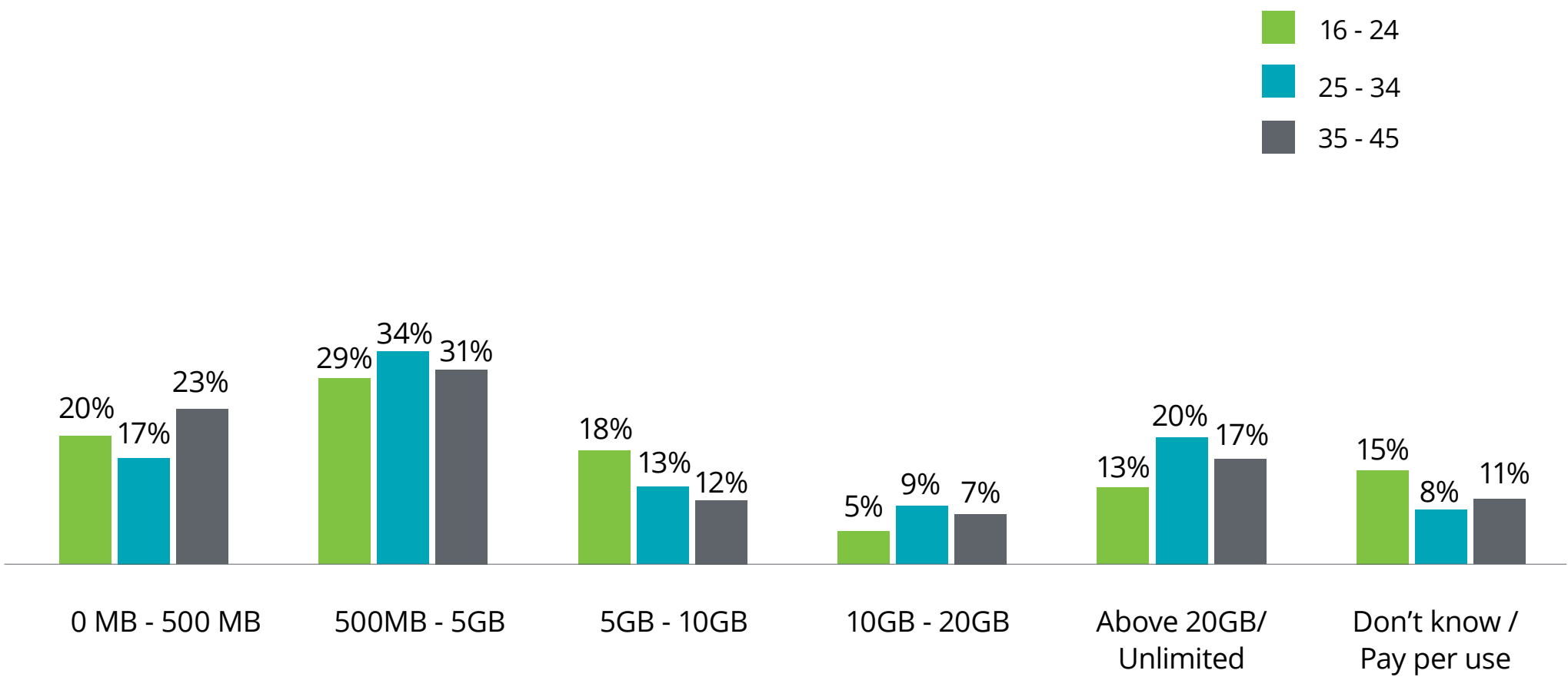
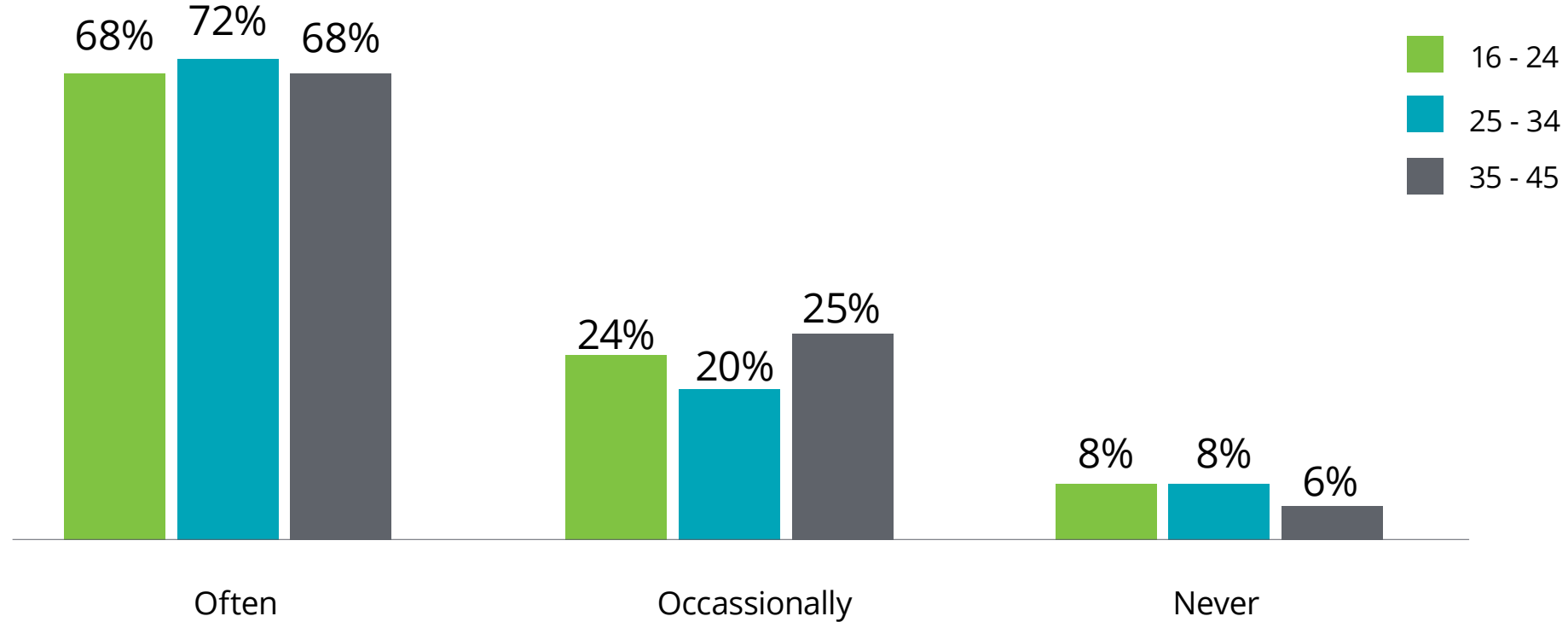


Figure 29. Mobile data usage
How often do you go over your mobile data allowance?



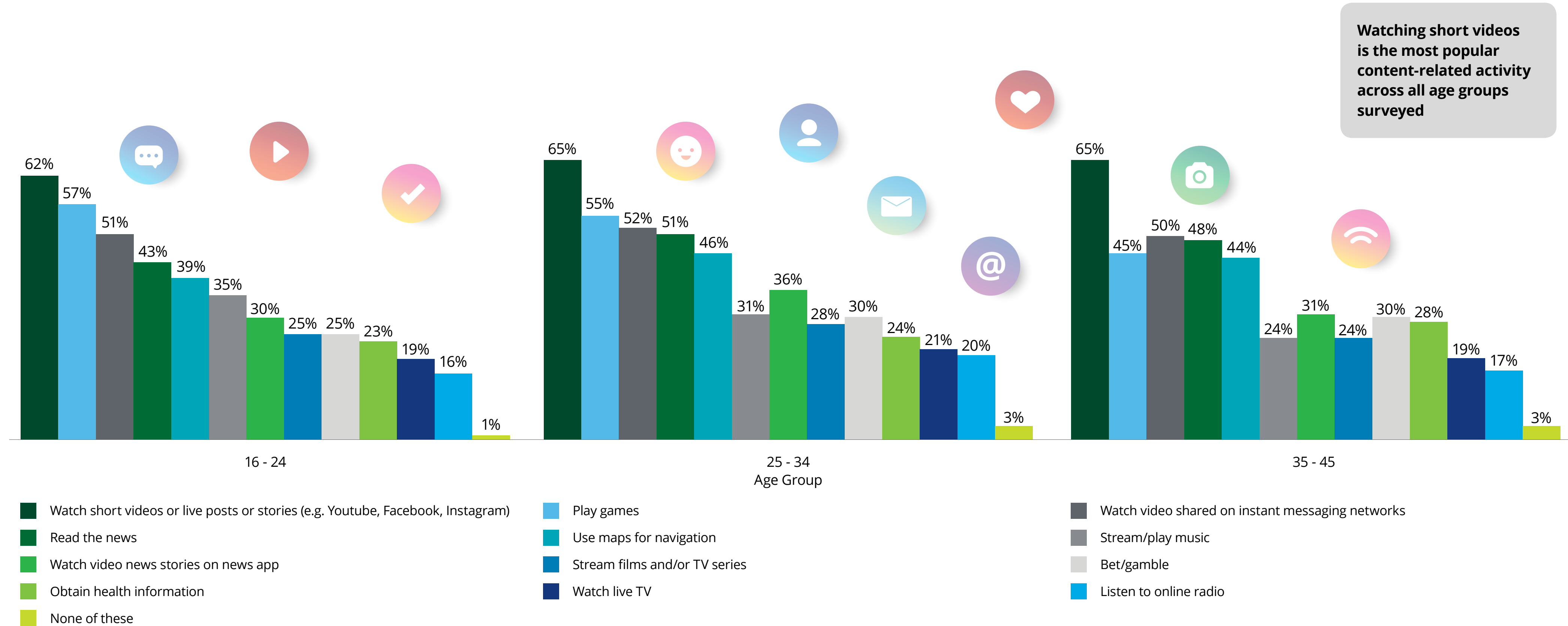
If you can imagine it, there is an app for it



‘If you can imagine it, there’s an app for it’ – this is more and more our reality. We are now in a period where smartphones and smart devices are an integral part of our lives across all age groups, and as we demand entertainment, knowledge and instant connection at an increasing pace, we will continue to explore and embrace this life-enhancing journey.

Short videos, games and news are the most popular content-related activities across all age groups surveyed. Ages 35 to 45 prefer to spend more time on short videos and news while ages 16 to 35 are more likely to spend their time on short videos and games.

Figure 30: Usage frequency of content-related activities by age
Which of the following, if any, do you regularly use your phone to do?



Open season on companies using personal data

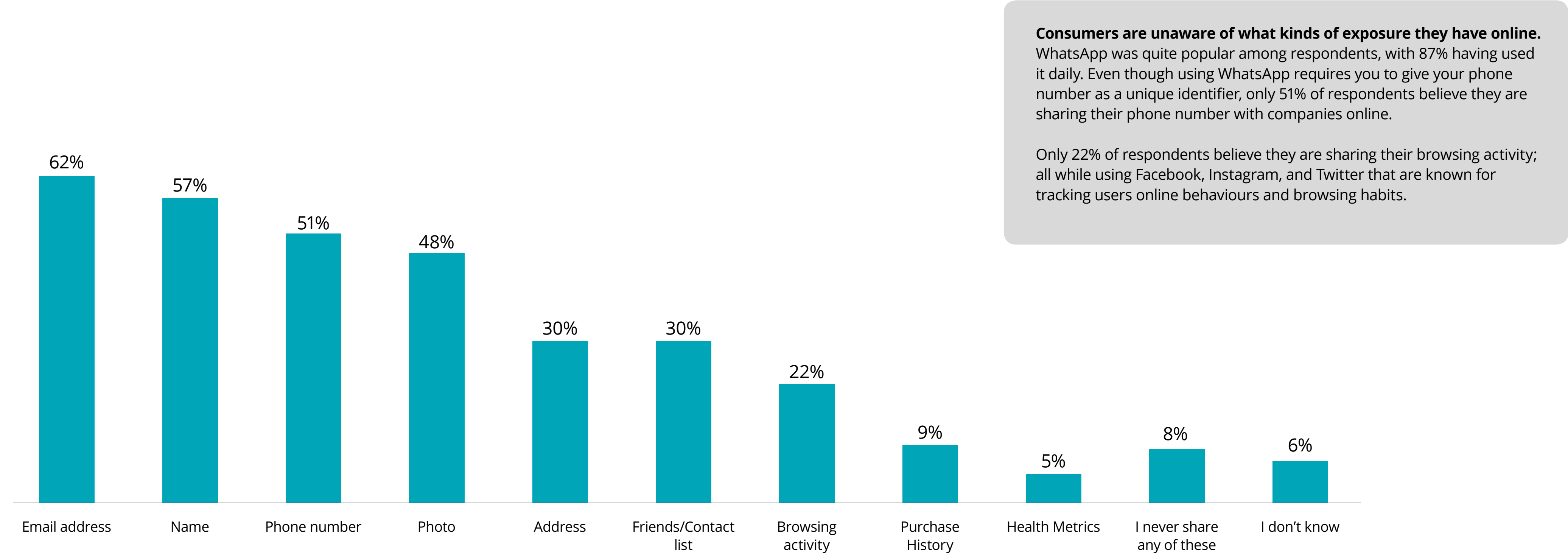
Kenyan users are both concerned and highly unaware of the potential privacy challenges in the digital world. Business can look to monetize data further, to the benefit of users, but should strongly focus on building awareness and trust through simple and clear strategies that users can understand and support.



Nobody really knows what personal data they share but it's likely more than they think



Figure 31: Personal data respondents share online
Which of the following types of information do you think you already share with online companies?

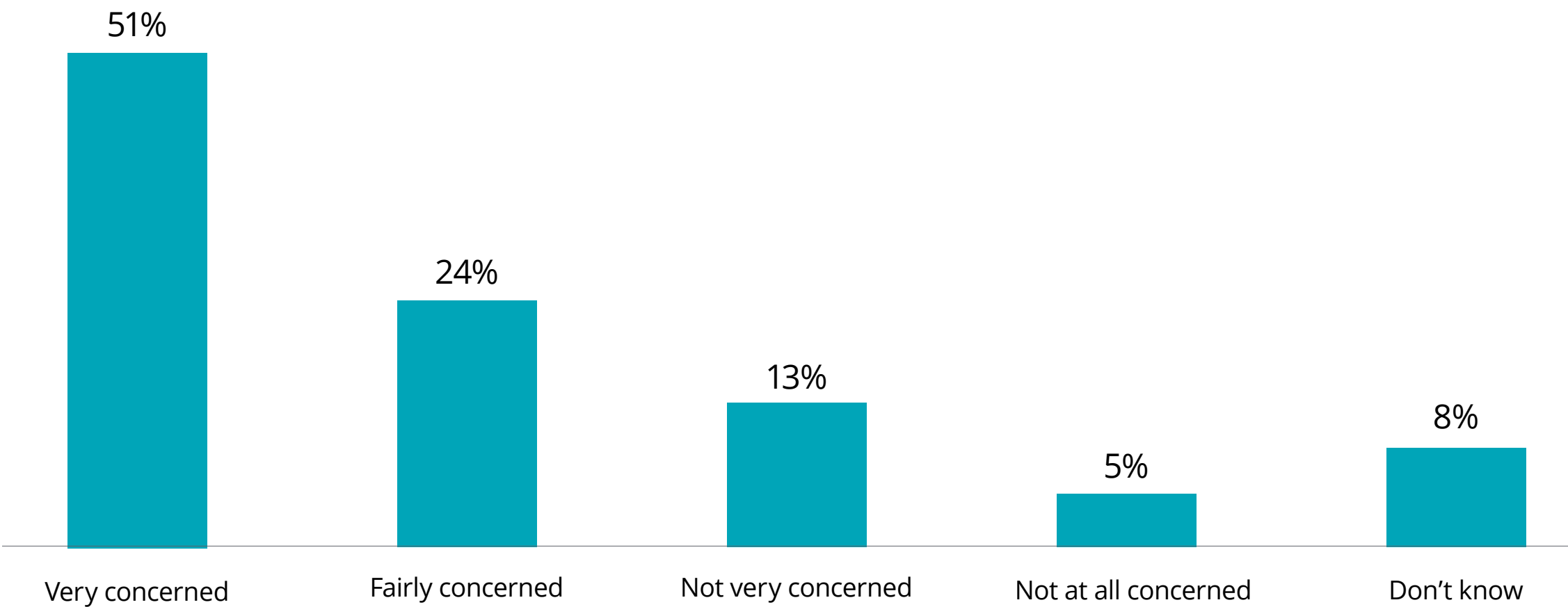


It's open season on online companies using and sharing personal data



Figure 32: Concerns with sharing personal data online

To what extent are you concerned with how the companies you interact with online, use your personal data?



The perception of the risks linked with online data sharing and online security unveils increasing attention to the use of personal data. 75% of respondents were concerned about how their personal data is being used.

EU's General Data Protection Regulation (GDPR) which came into effect on May 25, 2018 has had a trickle-down effect on the world with Kenya not lagging far behind and coming up with it's own iteration of GDPR officially termed as the 'Data Protection Bill 2018'. As it borrows heavily from EU's GDPR it's expected that - once passed - there will be stricter consent requirements, the right to erasure of data ('right to be forgotten') and special rules with regard to personal data of minors.¹²

Endnotes

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