



**Autorité de Régulation des  
Télécommunications et des Postes**

## **MOBILE MONEY SERVICES QOS/QOE MANAGEMENT**

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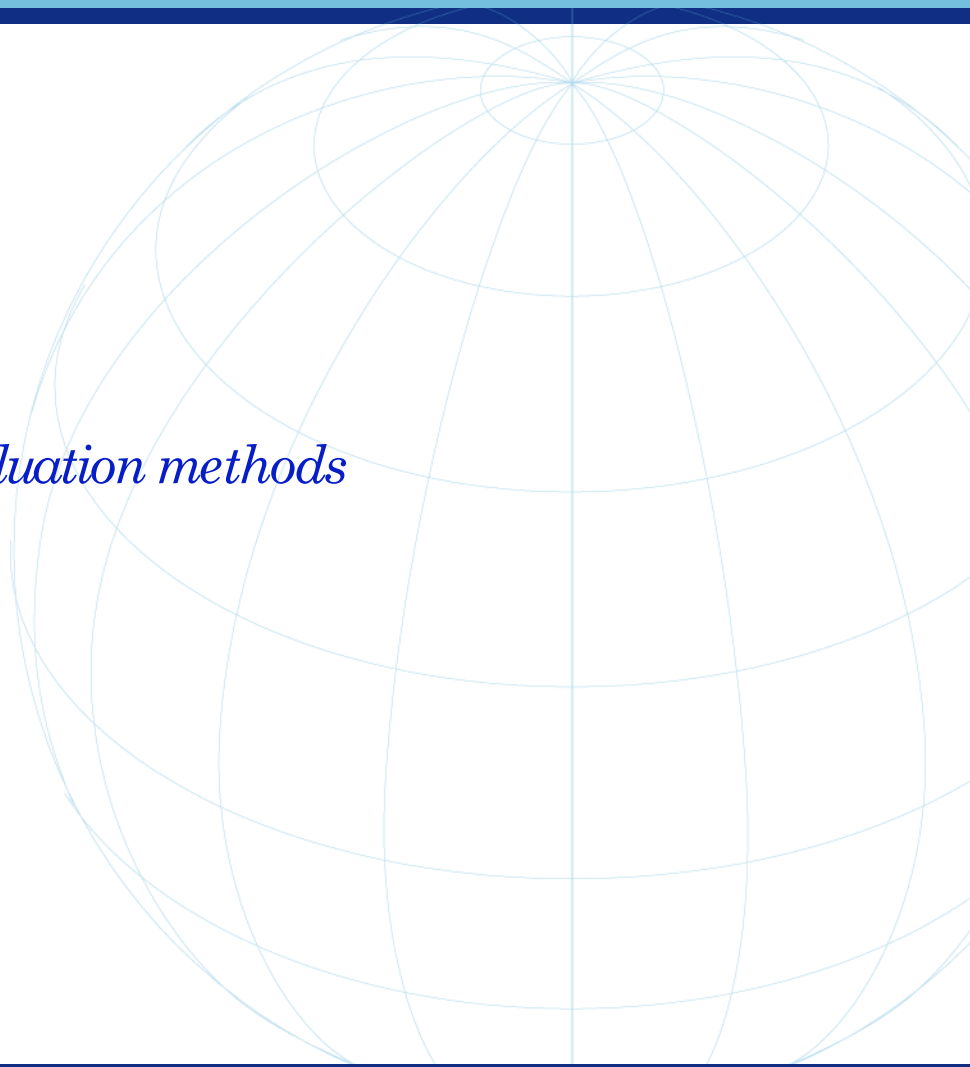
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# *Agenda*

- I. Introduction*
- II. Mobile money outlook*
- III. Mobile money QoS/QoE KPIs and Evaluation methods*
- IV. Conclusions and recommendations*





## *Introduction*

Mobile money refers to financial transaction services potentially available to anyone owning a mobile phone, including the unbanked who are not a profitable target for commercial banks.

Mobile money systems have matured, and have evolved into a broader range of business activities like: P2P transfer, Merchant payment, International remittance, Bulk disbursement, Bill payment, Airtime top-up.

Over the past decades, mobile money has evolved from a tool for financial inclusion into a thriving industry with a huge business potential. No longer just a mean to store and remotely access funds, it is now a dynamic market with a significant growth in the years to come.

For all those reasons QoS and QoE mobile money management is becoming a key pillar for this new business to last and prosper for long.



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# Mobile money outlook



Registered mobile money  
accounts **2.1 Billion**  
*Year-on year growth +14%*



Active 30-day accounts  
**514 M, +11%**



Value of transactions per day  
**\$4.6 billion, +16%**



**49%** Mobile money providers  
offering credit, savings or  
insurance



Digital transactions  
processed per year **\$1.0 tn**,  
**+19%**



Average monthly  
revenue per user **\$3.51**



## *Mobile money outlook*

Régions	Live Services	Registered Accounts	Active 30 days Accounts	Transaction volume	Transaction value
Global	336	2.1 bn (+14)	514m (+11%)	108bn (+20%)	\$1.68 tn (+16%)
Sub-Saharan Africa	165	1.1 bn (+19%)	283 m (+12%)	80bn (+21%)	\$1.1tn(+15%)



## *Mobile money QoS/QoE KPIs and Evaluation methods*

The NRAs requirements regarding technical service quality and customer protection require strict monitoring of performance indicators of mobile money industry.

Strategic and operational management frameworks are implemented in sound and clearly defined intervals:

- weekly between operational teams;
- bimonthly, quarterly, or semi-annually at a higher hierarchical level;
- Each week an incident review is conducted.

This comprehensive monitoring aims to identify services under control and those whose expected performance level is not met, which may lead to a review of SLAs.

The following indicators are monitored.



## *Mobile money QoS/QoE KPIs and Evaluation methods*

Indicators	Targets	Actions
Platform load rate	$\leq 80\%$	Followed
Availability rate of Money transfer service	99,99%	Followed
Incident detection rate within 15 minutes for supervised services	95%	Followed
Incident analysis rate at D+1	100%	Followed
Complaint processing rate on D+1	90%	Followed
Post-incident action plan execution rate	100%	Followed
Security alert monitoring rate	99%	Followed
Recovery Speed of incidents reported to the hotline	4h: 70%; 6h 100%	Followed
Post Incident Report sheets	100%	Followed
Execution rate of mobile money service scope action plans after incident	100%	Followed



## *Mobile money QoS/QoE KPIs and Evaluation methods*

Indicators	Target	Actions
Application Availability Rate	99.60%	Followed
Minor incident reporting deadline	80% (8h)	Followed
Major and critical incident response time	80%(4h)	Followed
Incident detection rate within 15 minutes for supervised services	95%	Followed
LAN availability rate	100%	Followed
Successful vs. Failed Transactions	$\geq 99.8\%$	Followed
Critical Incidents	$\leq 1$ incident / month	Followed
Transactions per second	$\geq 200$ and 1000 on busy time	Followed



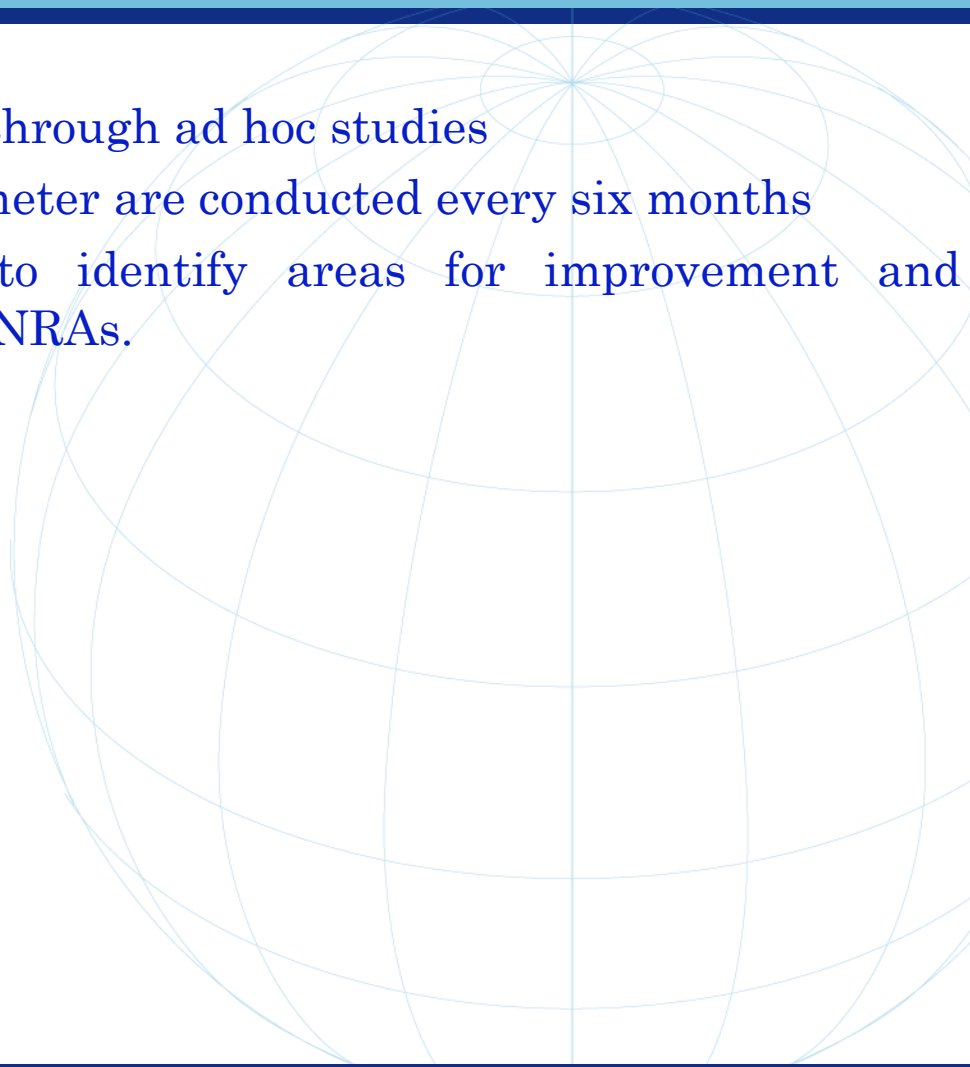


## *Mobile money QoS/QoE KPIs and Evaluation methods*

QoE evaluation is based on field surveys through ad hoc studies

Mobile Money customer satisfaction barometer are conducted every six months

The use of these studies allows us to identify areas for improvement and recommendations that are followed up by NRAs.





## *Conclusions and Recommendations*

Mobile money is one of the few areas with a real revolution in services, leapfrogging over deficient traditional infrastructure. Network economies of scale and positive externalities are good reasons for donors and governments to promote mobile money to overcome the QoS and QoE issues and reach scale.

*Thanks you*



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