QMoney Presentation

For

Quality of Services (QoS) with a view of strengthening Industry Regulations

2nd July 2025

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QMoney – Prologue

QMoney is very pleased to be considered by the ITU as a partner and be avail with the opportunity to do a presentation on the topic of Quality of Service (QoS) in DFS with the view of strengthening industry regulations.

Presentation Plan
1. Brief Introduction to QMoney
2. High level Presentation of topic: Quality of Service
3. Q and A session
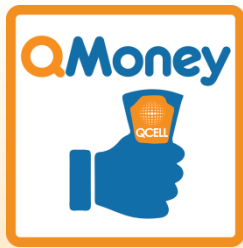
QMoney – A brief Intro

- **Mobile Money Operator wholly owned by QCell Sierra Leone**

- **We offer a full suite of Mobile Money services :**

  ➢ Cash In & Cash Out
  ➢ Send Money
  ➢ Buy Data,QPower – purchase of EDSA tokens
  ➢ Buy QCell Credit
  ➢ Quick Pay (merchant payments)
  ➢ Bill Payment (Govpay)
  ➢ Bank links (National Payment Switch)
  ➢ Bulk Disbursement platform
  ➢ Qmoney Product & Services are available in **THREE** access channels (USSD,APP & Web Portal)

Quality Assessment for DFS

A deep dive into quality assessment for Digital Financial Services (DFS) from an industry perspective reveals a growing emphasis on **measurable, customer-centric performance indicators** and **standardized evaluation frameworks**.

Here's a structured breakdown:

Key Quality Dimensions

Dimension	What It Measures	Why It Matters
Reliability	Transaction success rate, uptime	Builds user trust
Speed	Completion time, latency	Impacts satisfaction, especially for USSD
Accessibility	Channel availability (USSD, app, agent)	Ensures inclusivity
Security	PIN compliance, fraud detection	Protects users and ecosystem
Responsiveness	Complaint resolution time	Drives loyalty and regulatory confidence

Quality of Service (QoS) KPIs

Bank of Sierra Leone (BSL) & National Telecommunications Authority (NatCA) advocate for **standardized KPIs** to benchmark DFS performance. These include:

Parameter	Target/Benchmark
Transaction Success Rate	≥ 99%
Avg. Completion Time (USSD)	≤ 10 seconds
System Uptime	≥ 99%
PIN Change Compliance	≥ 99% (for default PIN users)
Complaint Resolution Time	≤ 24 hours

Measurement Methodologies

- **Synthetic Testing**: Simulated transactions across regions/devices.

- **Crowdsourced Feedback**: Real user data via apps or SMS surveys.

- **Real-Time Dashboards**: API monitoring, latency alerts, fraud triggers.

- **Field Kits**: Distributed agents testing DFS in low-connectivity zones.

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Industry-Regulator Collaboration

- Co-develop **QoS test plans** and **data-sharing protocols**.
- Use **regulatory sandboxes** to test innovations with quality safeguards.
- Align on **SLA thresholds** and **reporting cadence**.

Call to Action

- Embed quality KPIs into daily operations not just compliance reports.

- Invest in **User experience research** to complement technical metrics.

Let's move from **monitoring** to **meaningful improvement**..

Summary: Industry Trends

- **Standardization**: There's a push to harmonize quality benchmarks across markets to ensure interoperability and fair competition.

- **Customer-Centric Design**: Providers are increasingly using user experience and behavioural data to refine service delivery.

- **Regulatory Collaboration**: Cross-sector partnerships are helping align quality standards with financial inclusion goals.

Q and A

Thank you

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