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May 11th, 2023 | Webinar



# How Can Africa Leverage Its Data for Growth?

Kenfield Griffith  
CEO and Co-founder  
**tappi**





# How Can Africa Leverage Its Data for Growth?

## Africa:

- Businesses
- Consumers

## Data:

- 1st Party Data: *data you collect*
- 2nd Party Data: *data your partner collects*
- 3rd Party Data: *open and accessible data*

## Growth:

- Economic drivers for economic prosperity





What Do You See?



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# What Do You See?



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# Events That 'Formalized' Data in Africa



1986



2007



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# Data As Foundation for Business in Africa

## Built Software for Large Businesses

## Building Software for SMBs

Founded mSurvey in Kenya as spinout of MIT PhD

mSurvey onboards KCB, NCBA, and secures investment from Safaricom

AJUA signs agreement with MTN to drive SaaS adoption for SMEs across Nigeria

Founded Tappi in Kenya & Nigeria

2012

2018

2020

2023



2015

AJUA

2019

2021

tappi

Integrated directly into M-PESA to be the consumer voice of payments - brings on JAVA

mSurvey rebrands as AJUA to drive CX Management software for enterprise businesses integrating with 2nd and 3rd party data sources

AJUA reaches milestone of 100k SMEs registered on the merchant product



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THE MARKETS IN NUMBERS:

66%

Over 66% of the economy is informal

920M

920 Million consumers

$\frac{2}{3}$  of the population are invisible consumers to the businesses trying to reach them



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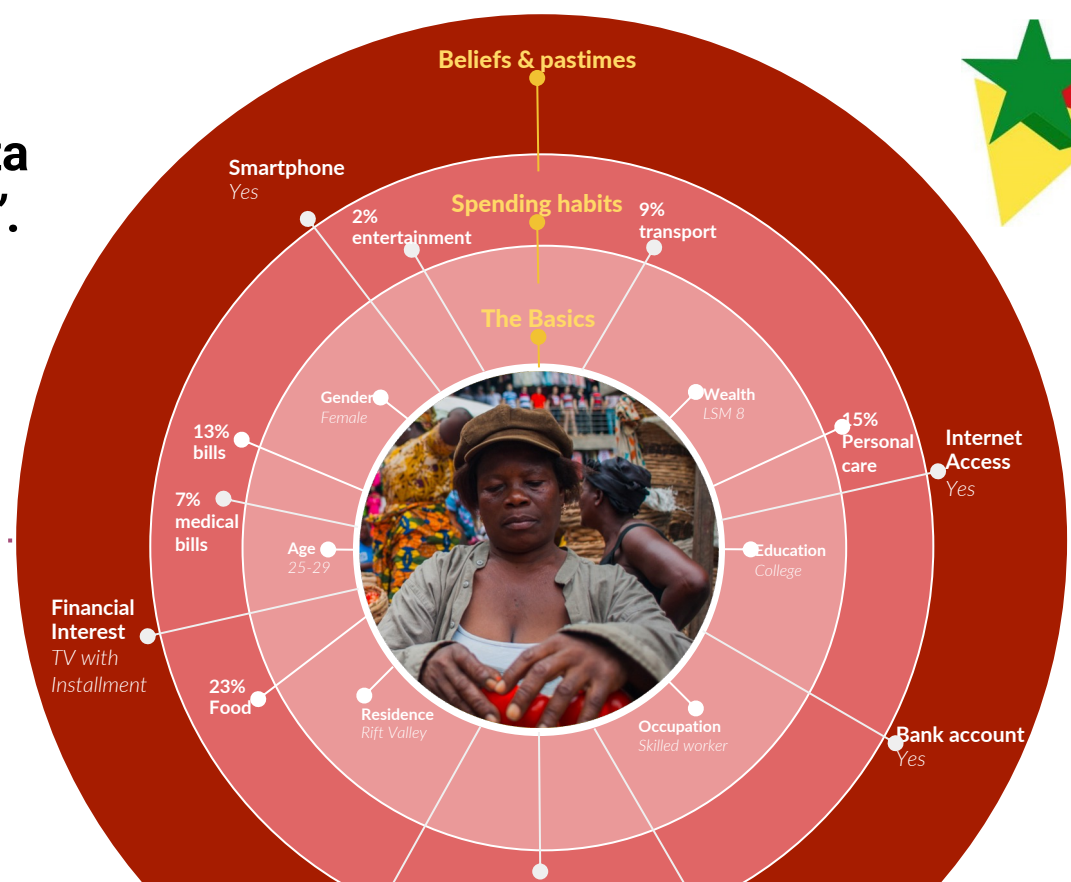
# The most robust consumer data set for the “invisible consumer”.

## Mobile Phone

An integrated view of the consumer....



..and tools to engage the consumer in ways she appreciates.



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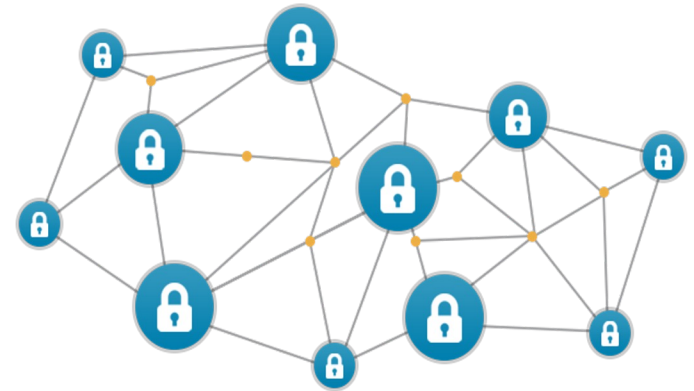


# Consumers Can Monetize Their Data

Collecting and selling data about people is estimated to be a **\$200 billion business**, and all signs point to continued growth of the data-brokerage business.

**Harvard  
Business  
Review**

May 01, 2020



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# Consumers Were Paid \$0.20 To Access Their Data



MASSACHUSETTS  
GENERAL HOSPITAL



Adherence to Pre-Exposure Prophylaxis (PrEP) in the Partners  
Demonstration Project



Enhancing safer conception for HIV serodiscordant couples through  
mobile technologies.



Global Health  
Sciences

Evaluation of the Strengthening People-Centered Access, Respect, and  
Quality (SPARQ) project for quality improvement in Kenya.



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## Consumers Were Paid \$0.20 To Access Their Data

According to the Organization for Economic Cooperation and Development (OECD), official development assistance (ODA) to sub-Saharan Africa totaled **USD 35.1 billion** in 2020, which is a 4.1% increase from 2019.



*Blockchain and citizens owning their data and choosing who to give access (Estonia)*





# Businesses Can Monetize Organized Data



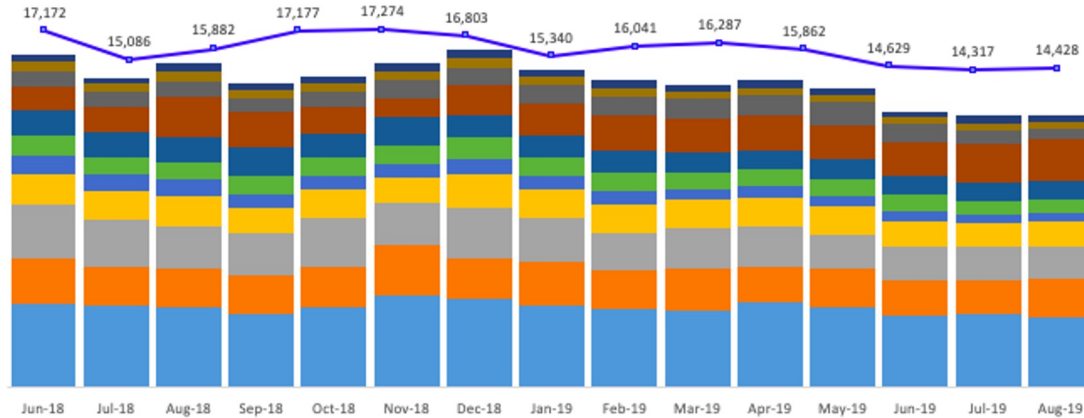
## Overall

- August 2019 wallet size – **Ksh. 14,428**
- Consistency in the wallet size over the last three months.
- Consistent decrease in the betting share of wallet since the ban of major betting firms. Even with the return of some of the betting firms and major European leagues, the wallet share continues to decrease.
- Additionally, there has been increasing spend in airtime and a decreasing spend in betting since June 2019. Are people spending the money they used for betting on airtime?

## Insights from regions:

### Coast

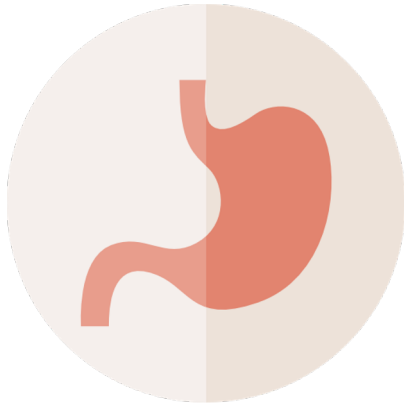
- Increase in medical bills wallet share in August 2019 (7% in July to 17% in August 2019)
- Decreased spend on food, airtime and transport in August 2019
- Betting is more popular in Western and North Eastern regions



# Decision Support

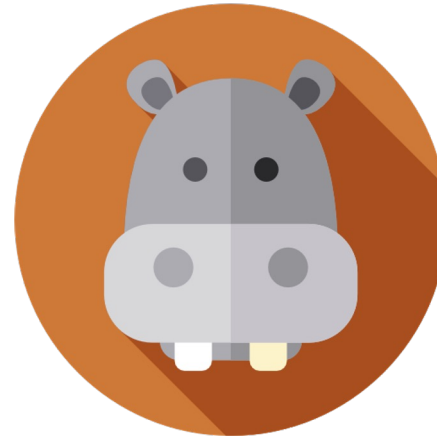


Decision-making in many organizations is subjective. Decisions are based on intuition or opinions of key influencers.



## Gut Feeling

Intuition or undocumented experience often times informs decision making in lieu of data.



## HIPPO

The **H**ighest **P**aid **P**erson's **O**pinion or that of key influencers contributes highly in decision making.



# Businesses Can Monetize Organized Data

The case of a restaurant business in Africa who made over **\$200K** of new revenue from a customer review

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Simplify. Amplify, Trust.



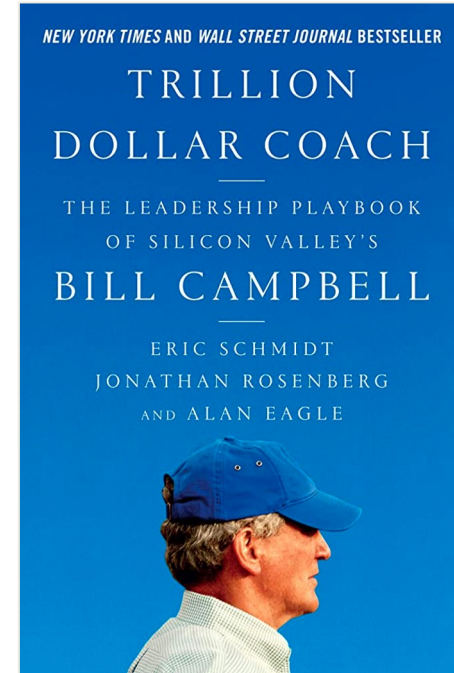
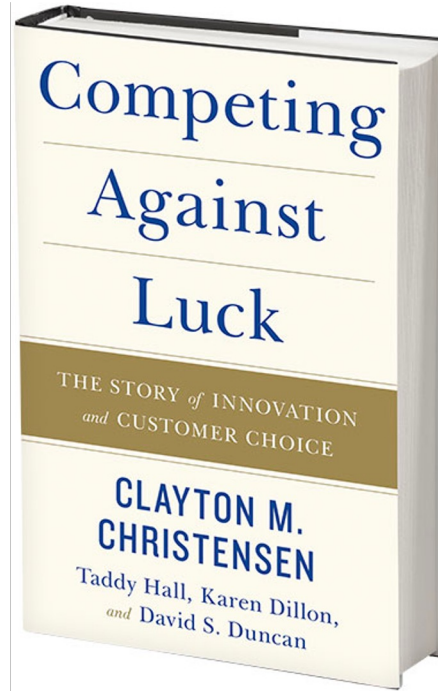
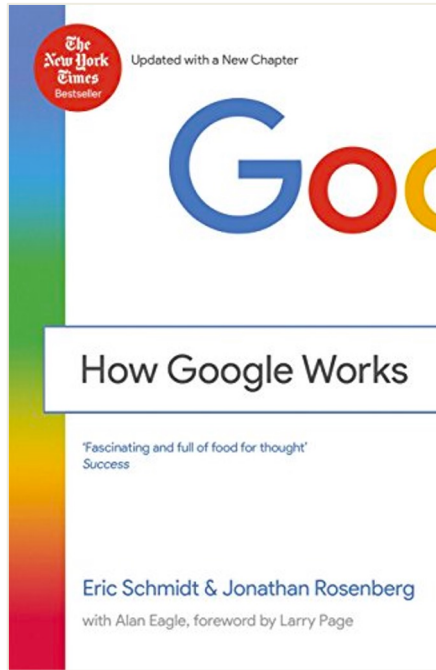
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# 3 Books Recommended by Kenfield Griffith



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