



Client Experience in Emerging Markets
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Welcome to Malawi

“My CX”



Promise

Malawi is globally renowned as the "Warm Heart of Africa" due to the extraordinary kindness and hospitality of its people. It is celebrated for its stunning freshwater lake, thriving wildlife conservation



Interaction

Friendly hospitable people, safe environment, beautiful venue - Tiyese our good friend gave us quick orientation recommended we change our dollars to cash, quick rundown.

Could be biased after a couple drinks at NEXUS



Improve

There was no hailing service - What happened to customer convenience for your visitors?

Whilst the guys drank away the night - the ladies didn't get to shop
The connections were a nightmare – 5, 6 ,7 hours to get here surely?
When we are just next door



Satisfaction



Net promoter
score



Advocacy

Presentation Outline



Understanding Emerging Markets

Emerging markets are developing economies with high growth potential, expanding consumer demand, and increasing integration into the global economy. They are characterized by:-

Economic Growth	Growing middle class	Rapid urbanization	VUCA environments
Many emerging economies grow faster than developed countries because industries, infrastructure, and consumer markets are expanding quickly.	More people gain purchasing power, increasing demand for Consumer goods, Banking services ,Telecommunications, Healthcare, Education Retail and e-commerce	People move from rural areas to cities, creating demand for Housing, Transport , Retail centers, Digital services, internet access through smartphones, infrastructure challenges	Volatility, Uncertainty, Complexity, and Ambiguity Coined from the US military but now in Africa we see Inflation, weak local currency Parallel markets. <i>“But therein lies the opportunity”</i> <i>Adaptability & Vision</i>

Why Emerging Markets Matter to Businesses

Emerging markets offer:

- Large youthful populations
- Untapped customer segments
- Fast-growing demand
- Expansion opportunities
- Digital transformation potential

Examples of Emerging Markets

Africa

- Malawi, Zimbabwe and Zambia
- Nigeria
- Kenya
- South Africa

Asia

- India
- Indonesia
- Vietnam

Latin America

- Brazil
- Mexico

The Emerging Market Customer

The emerging customer has evolving needs, increasing digital engagement, and rising expectations for value, convenience, and customer experience.

Digital Consumers

Enthusiastic internet users
First-time smartphone owners
New e-commerce buyers



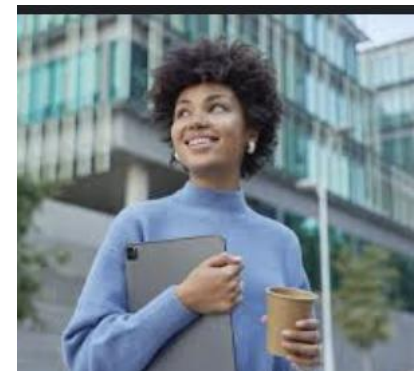
Young Urban Professionals

Mobile banking users
Online shoppers
Ride-hailing app users
– UBER, Bolt, In-drive



Small Business Owners

Using digital payments
Selling through social media
Adopting online marketing



Characteristics of Emerging Customers

1. **Digitally Connected** - Smartphones , Social media, Mobile banking, Messaging apps , E-commerce platforms
2. **Value Conscious** - They are price-sensitive but still expect Quality products ,Good service, Convenience , Trustworthy brands \
3. **Aspirational** - Better lifestyles , Modern experiences, Brand status, Financial progress, Education and technology
4. **Highly Influenced by Social status** – they purchase based on Reviews, Influencers, Friends and family, Community opinions
5. **Demand Better Customer Experience** -They expect, Fast service , Personalized communication, Easy digital access , Responsive support, Seamless experiences

Presentation Outline

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Question and Answer

What does Zimbabwe, Zambia and Malawi have in common?

- ☐ Emerging markets that are becoming more digitally connected
- ☐ Emerging customers who value positive experiences to determine loyalty
- ☐ VUCA Environments
- ☐ Customer experience is a key differentiator



What does Zimbabwe, Zambia and Malawi have in common?

Current State of Client Experience - Positive Developments

Client experience is rapidly evolving as businesses, banks, **telecom companies**, retailers, and service providers adapt to growing digital adoption and changing customer expectations.

Businesses are increasingly investing in:

- Digital payments
- Customer support systems
- Agency banking
- Mobile money platforms
- Social media engagement

The growth of mobile money and Fin-tech is improving accessibility and financial inclusion across urban and rural areas

Major Client Experience Challenges

1. Connectivity and Infrastructure Problems

Businesses still face:

- Poor network connectivity
- Electricity instability
- Internet is expensive
- Internet disruptions -System downtime - Vandalism

2. Customer Service Gaps

Common complaints include:

- Long waiting times
- Slow complaint resolution
- Delayed transaction reversals
- Poor responsiveness

These issues negatively affect banking, mobile money, and online customer service

What does Zimbabwe, Zambia and Malawi have in common?

Key Drivers of Client Experience

Mobile and Digital Transformation

All 3 countries have experienced strong growth in:

- Mobile money subscriptions
- Digital banking
- Mobile payment systems
- Mobile-first experiences are becoming central to customer interaction.

Network Operators driving this transformation

- Ecocash Mobile banking in Zimbabwe, MTN MoMo mobile money services in Zambia
- USSD banking and digital onboarding
- Airtel Money and TNM Mpamba services in Malawi, NetOne Mobile in Zimbabwe
- Econet Zimbabwe, Airtel Zambia, MTN Zambia
Starlink Direct to cell testing was completed aiding connectivity and financial services to underserved areas
- TelOne Zimbabwe largest fibre network, national infrastructure, Data Centre's and cloud services, Cyber security
- Zamtel driving rural connectivity, affordable digital access and national infrastructure
- Zedmobile youth oriented affordable in Zambia

EcoCash



ECONET
Wireless



TelOne
The Future Is Better Together

zed|mobile
Inspired Connection



Presentation Outline



Client Experience Defined



So what's the fuss about Client Experience?

Customer expectation is high, they are exposed, and have other options, they often:

- Compare brands through social media, and with Globalization your local product must match international brands
- Rely heavily on word-of-mouth recommendations - your product must be cool, trendy, “alive to them”
- Heavily reliant on what they see on social media platforms – “ ***tik tok, Instagram, youtube***”
- Value trust and reliability
- Expect affordable but high-quality service

So what's the fuss about Client Experience?

Companies that provide excellent customer experiences often gain:

- Stronger loyalty
- Better reputation
- Faster market growth and ROI
- Competitive advantage

So what is it that you need to know?

Understand Customer JOURNEY Mapping

1 It is the steps a Customer takes in buying process

2 It Starts when the customer thinks of buying

3 Where do they look or go to buy or get a service?

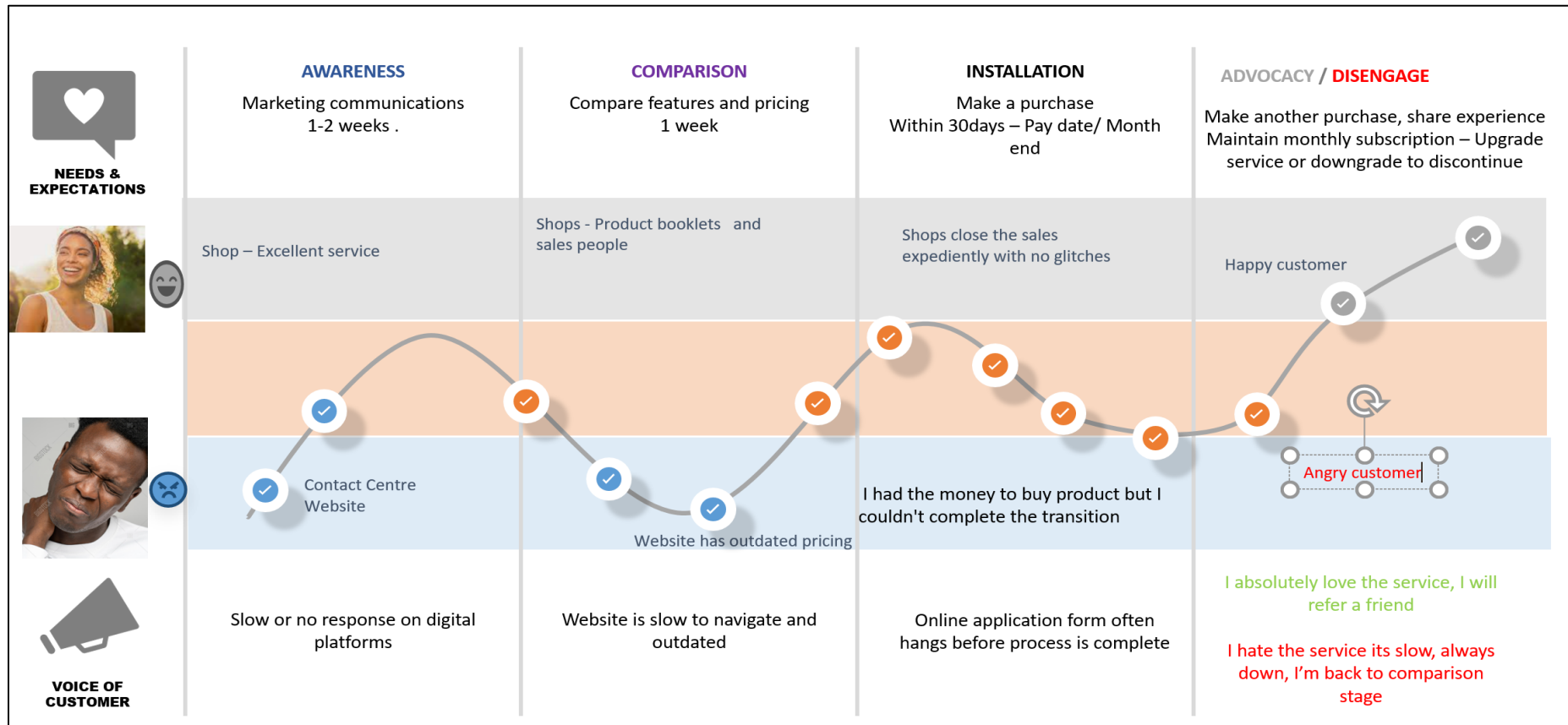
4 What is the experience at interface?

5 Has the organization created an intentional experience?

Do you have a full fledged CX Department with customer journey map champions?

Dynamic and Demanding Customers

Adaptation of Customer journey map: Shop Experience vs Digital Experience



With adoption of digitalisation, Walk in clients are a plus but you make the sale online

Adaptation of Customer journey map: Disconnect on Digital online experience vs Direct shop channel

ONLINE Customer Journey Map Done Right

Landing pages performance

Google Search Console

Google Analytics 4

Landing page	Clicks	Impressions	Position	CTR ▾	New users	Sessions	Avg session duration	Bounce rate	Key events	Ecommerce purchases	Purchase revenue
/basement-for-storing-products	2,336	15,666	3.97	14.91%	1,685	1,387	00:07:13	3.03%	300	10	\$14,980
/types-of-roof-materials-for-private-hou...	3,055	21,178	4	14.43%	2,337	1,844	00:07:46	2.98%	381	6	\$8,400
/plumbing-systems-in-private-homes	2,621	18,389	6.21	14.25%	1,969	1,903	00:07:52	3%	361	3	\$4,116
/what-is-an-architectural-house-plan	2,136	18,943	5.33	11.28%	1,549	1,391	00:08:13	3.02%	259	4	\$6,092
/electrical-systems-in-private-homes	6,644	75,249	6.08	8.83%	4,700	3,968	00:07:10	3%	782	14	\$22,512
/types-of-foundations-for-private-houses	2,760	35,860	4.98	7.7%	1,912	1,789	00:07:27	3.02%	356	11	\$16,324
/heating-system-in-a-private-house	5,636	76,831	5.47	7.34%	3,933	3,567	00:07:47	3%	625	36	\$50,076
/solar-power-systems-for-private-homes	3,062	45,284	6.07	6.76%	2,292	1,804	00:08:48	2.99%	366	42	\$63,798
/types-of-flooring-for-private-houses	2,049	31,357	4.87	6.53%	1,567	1,645	00:08:01	2.98%	334	11	\$15,818
/ventilation-systems-in-private-homes	2,792	46,443	4.09	6.01%	2,093	1,673	00:05:54	2.99%	367	5	\$8,255
/what-is-a-home-site-plan	1,716	28,731	6.33	5.97%	1,242	1,236	00:08:36	2.99%	248	1	\$1,694
/types-of-insulation-for-private-houses	2,362	40,182	4.34	5.88%	1,540	1,555	00:06:43	3.02%	295	1	\$1,363

Key Performance Indicators (KPIs) to track in DIGITAL customer journey mapping include:

- Impressions: The number of times your content is displayed to users.
- Click-through Rate: The percentage of users who click on your content.
- SEO Ranking: Your visibility on search engine results.
- Onboarding Completion Rate: The percentage of users who complete the onboarding process.
- Trial-to-Paid Conversion Rate: The percentage of trial users who become paying customers.
- New User Growth: The increase in the number of new users over time.
- Click-Through Rate (CTR) is the percentage of users who click a link after seeing it

Omni-channel Customer Experience

Multichannel



All channels available to the consumer but are not integrated.

Omnichannel



All channels available to the consumer and they are connected.

The 2026 Marketing Practitioner must redefine the engagement methods to suit the emerging customer and reduce friction during transitions

Omni-channel Customer Experience – Practical Must do's

Have the right technology - CRM systems, enables businesses to analyze interactions in real-time and automate responses e.g. Chatbots.

Organizational alignment is key - Marketing, and customer service need to understand customer journey.

Consistent messaging and branding across all channels
-Any discrepancies can cause confusion and harm the brand's reliability.

Personalization based on data - personalized recommendations can boost conversion rates by as much as 300%.

Seamless integration of channels - 87% of consumers believe brands should put more effort into providing seamless experiences across all channel social media, a mobile app, email, or in person,



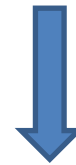
In order to understand customer journeys and deliver excellent Omni-channel experience we need the right people

People Unpacked = Improved Client Experience

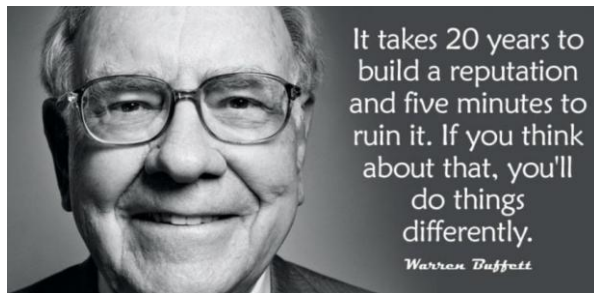


- People are a company's biggest asset, Your staff are you first customers let them experience and fall in love with your products
- Without good customer service, reputation is ruined, sales drop and revenues decline
- You need the right people leading marketing, selling products and representing the business in different forums. Your staff should be customer focused – Adopt customer is king/ customer services culture

- ***“Culture eats strategy for breakfast”***
- ***“The fish rots from the head”***
- ***‘A team is only as good as its weakest link’***



“You are all front line stuff”



Key Components of a CX Strategy

Creating an optimal customer experience strategy



"7 step approach"

Steve Jobs: *Founder & former CEO of Apple*): "You've got to start with the customer experience and work back toward the technology, not the other way around."

Sam Walton (*Founder & former CEO of Walmart*) – "There is only one boss. The customer. And he can fire everybody in the company from the chairman going down, simply by spending his money somewhere else."

Five Core Pillars of CX Excellence

Customer understanding	Accessibility	Consistency	Responsiveness	Emotional connection
Personalization matters • Use customer segmentation • Deliver localized offers • Fast response times • Empathetic communication • Skilled frontline employees	Digital Banking Case study • Mobile-first onboarding from the palm of your hand • Simplified banking experiences • Improved financial inclusion	Deliver quality consistently over the years Product must maintain the same quality over the test of time, It can not deteriorate, only improve	Do not ignore clients actively engage and get insights • Surveys and reviews provide insight • Feedback should drive improvements • Closing the feedback loop builds loyalty	Blend in with local culture • Adapt to local customs and language • Reflect community values • Build emotional connection • People buy what they know and trust • Work with locals use local raw materials - Transparency builds trust

Brands that understand that CX matters



Localized Nostalgia, 155 years of consistency



Personalization - Have you found your name on your coca cola yet?



Feedback that drives improvements

Measuring Customer Experience

What doesn't get measured doesn't get done?



- Net Promoter Score (NPS)
- Customer Satisfaction (CSAT)
- Customer Effort Score (CES)



Metric	Measures	Focus	Time Horizon
NPS	Loyalty	Recommendation intent	Long-term
CSAT	Satisfaction	Specific interaction	Short-term
CES	Effort	Ease and friction	Operational

Retail: 5.0 to 5.5
Banking: 5.0 to 5.4
Healthcare: 4.8 to 5.2
Insurance: 4.5 to 4.8
Telecommunications: 4.2 to 4.5

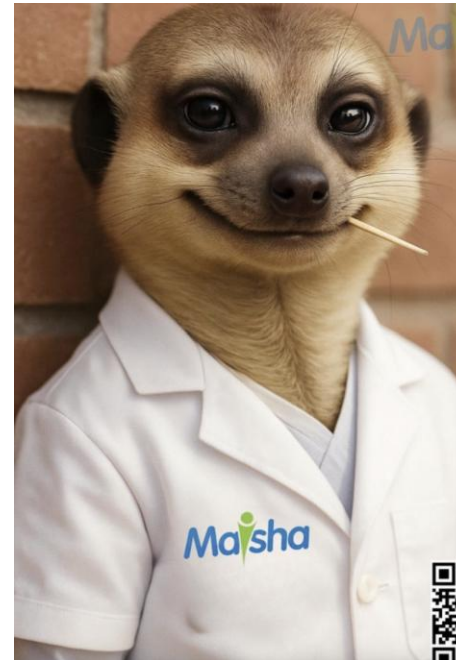
What influences buying decisions for the Emerging Market Customer?

Practical Key takeaways - Marketing professionals must focus on:

- Personalization
- Mobile-friendly experiences - Apps – “No 1 size fits all”
- Trust-building
- Local relevance
- Social engagement
- Convenience
- Omni channel engagement

What influences buying decisions for the Emerging Market Customer?

Social engagement - “The mongoose frenzy”



Social engagement
AI Generated content media

[tiktok.com/@ttman841/video/7602304311565110536? r=1& t=ZS-978oJdu3XDU](https://tiktok.com/@ttman841/video/7602304311565110536?r=1&t=ZS-978oJdu3XDU)

Challenges of Client Experience and Recovery

- Ignoring complaints – FCR must be achieved and maintained at above 70% always, 10% can be referred whilst 20% often don't get resolved
- Overcomplicating processes – Internal process and procedure failures
- Inconsistent service quality, staff lack skills and are not empowered



Aspiration from the Worlds best in CX

Customer Satisfaction Leaders

Countries like **New Zealand, Canada, and Norway** consistently score the highest in global CX software benchmark indices, boasting consumer satisfaction ratings frequently exceeding 95%.

Why: These countries have highly responsive digital infrastructures and a strong cultural alignment with high-quality, empathetic service.

Outsourcing & Contact Centers

The Philippines: Recognized as the undisputed capital of the global customer experience outsourcing industry. It is the largest call center hub globally, heavily relied on by international brands for natural English accents and hospitality-driven support.

India: Excels in handling multi-level technical support, software assistance, and IT helpdesk capabilities.

"Elite" Brand Performance

The United States & Singapore: When looking at Forrester's **Global Customer Experience Index**, these countries consistently produce the highest concentration of "elite" brands that effectively map customer journeys and tie their service metrics to measurable revenue.

Cultural Service

Japan & South Korea: Known for an unparalleled, meticulous standard of offline and in-person hospitality that borders on perfectionism. They heavily emphasize proactive service and customer retention

Aspiration from Africa – RWANDA CASE

- Rwanda has made significant strides in its digital transformation, driven by Government policies and initiatives that prioritize technology as a key driver of economic growth.
- **Digital acceleration** – digital access for all in underserved areas, digital literacy in underserved areas
- **Digital transformation Centre** – skills Centre for citizens driven by public institutions, private sector and civil society to address low digital literacy levels, a shortage of skilled professionals in the tech sector, and gender disparities in ICT.
- **Innovative solutions**
Zipline operates the world's largest autonomous drone delivery system, providing medical supplies to remote areas, significantly reducing delivery times.



CX IN Rwanda

Voted cleanest country in Africa

Inroads in infrastructure development has given them a competitive edge on the CX journey

Aspiration from African Giants

1. South Africa (Best for BPO & Omni channel CX)

- South Africa is the undisputed powerhouse of the continent's CX and outsourcing industry.
- **Key Advantages:** A vast, English-speaking talent pool, cultural empathy, and robust telecom networks make it a top global outsourcing destination.
- **Major Hubs:** Cities like Cape Town and Johannesburg act as strategic hubs for both domestic and international customer support.
- **Industry Focus:** It hosts major CX events such as the CEM Africa Summit to celebrate service excellence.

2. Mauritius (Best for Overall Satisfaction & Tech)

- Mauritius is highly regarded for its thriving economy and excellent living conditions, translating into high citizen and consumer satisfaction.
- **Key Advantages:** It is ranked as Africa's most technologically advanced and innovative nation.
- **Industry Focus:** The country boasts top-tier telecommunications and a strong, multilingual service culture tailored to both domestic and international markets.

3. Emerging Hubs

- **Kenya:** Rapidly growing as a premier digital outsourcing and remote-work hub, particularly for East Africa.
- **Egypt:** Features a highly capable, multilingual workforce serving the Middle East and European markets.
- **Morocco:** Known for high technological readiness and strong cultural alignment with European markets (especially France)

Presentation Outline



Future Trends in Customer Experience

Conversational commerce:

Customers increasingly buy products through WhatsApp, chat apps, and social platforms.

Predictive analytics:

Businesses use customer data to anticipate needs and improve retention.

AI-powered personalization:

Brands will use AI to recommend products, predict customer needs, and automate support.

Voice and chatbot support:

AI assistants and chatbots provide 24/7 customer support and faster issue resolution.

Sustainability-driven branding:

Customers increasingly prefer brands that demonstrate environmental and social responsibility.

Winning brands will combine technology, empathy, and cultural understanding.

Future Trends in Customer Experience

Conversational Commerce

- Customers now purchase products and interact with brands through messaging platforms such as:
- WhatsApp, Facebook, Messenger Instagram

Examples

- Ordering products through chat
- Customer support via messaging apps
- Automated order confirmations

Business Benefit

- Faster communication
- Lower customer effort
- Increased convenience

Predictive Customer Analytics

- Businesses use customer data to predict future behavior.

Examples

- Predicting customer churn
- Identifying high-value customers
- Forecasting purchasing trends
- Detecting service problems early

Business Benefit

- Proactive customer service
- Improved loyalty
- Better resource allocation

AI-Powered Personalization

Artificial Intelligence helps businesses understand customer behavior and deliver personalized experiences in real time.

Examples

- Recommending products based on previous purchases
- Personalized mobile app content
- AI-generated marketing messages delivered via chatbots and robots
- Predicting customer needs before they complain

Why It Matters in Emerging Markets

- Customers increasingly expect brands to understand their preferences, even in mobile-first environments.

Business Benefit

- Higher engagement
- Increased sales
- Better customer retention

Artificial Intelligence Adoption - Case Study Of TelOne Zimbabwe

AI for enhanced client experience

AI for building network efficiencies for Enterprises

AI for national economy digitalization – Smart Zimbabwe

Smart Traffic Management Solution



- **Internally** - An enterprise-wide approach embedding AI into all procured and internally developed systems;
- AI-enabled process automation to enhance operational efficiency
- **Externally** – Smart traffic monitoring system which uses sensors and camera's AI to detect crime on eth roads real time and link it to vehicle registry thereby issuing a ticket to the driver instantly.

So what can AI and IOT do for your organization to enhance CX and grow your bottom line?

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Question and Answer

Winning FORMULA for CX in the future



- **Digital innovation Technology** - Artificial Intelligence - invest in them
- **Human empathy will never die** – it is embedded in trust and personalization
- **Cultural intelligence**
- Trust-building and **Personalization**
- **Empowerment** of employees

The brands that adapt fastest to changing customer expectations will lead growth in emerging markets.

*Thank
you*

