



MTN position statement

Digital Inclusion

Fostering digital inclusion supports future economic growth and empowers people, including vulnerable groups such as women and youth. MTN's digital strategy is to provide access to affordable communications so people in our markets can reap the social, economic and developmental dividends of being online while driving new revenues and data adoption.

Leveraging our established customer base, local knowledge, presence, and customer insights, MTN has built a digital ecosystem spanning OTT services in messaging, media and advertising that aims to bring more people into the digital world.

Ayoba is a key part of our digital ecosystem, offering users access to an ecosystem of digital and rich media services through channels, micro-apps and payment solutions, embedded within an African super-app. Ayoba is highly localised and tailored for African and Middle East consumer needs. Ayoba promotes digital inclusion by breaking down barriers such as limited access to the internet and digital services, low-smartphone penetration, lack of locally relevant content, and affordability.

Users can send and receive encrypted messages, share photos, videos, files and voice notes and can also subscribe to live channels. Localised content is available through curated channels aimed at entertaining, educating and empowering communities. Ayoba will expose contextual MoMo services, allowing users to make person-to-person transfers enabling access to mobile financial services to a historically unbanked market.

Developed as an open digital platform that enables third-party innovation, Ayoba has the capacity to offer a rich and diversified experience. Businesses and content providers can engage with their customers using multi-media channels. This enables MTN to deliver more value to the broader ecosystem of businesses, users and local developers and create experiences that are optimised for local communities.