



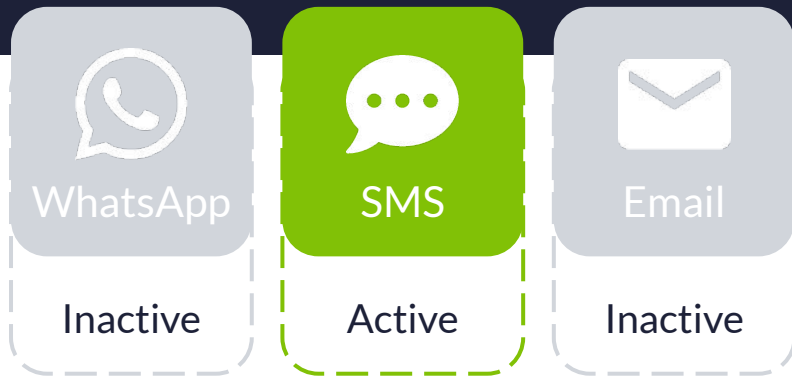
## 2024 SERVICE SUMMARY REPORT

**Centralised communication solutions that enrich  
your customers' experience.**

Prepared for:

**CBZ HOLDINGS**

# CBZ Holdings Service Overview



Gikko Mobile Messaging provides CBZ Holdings with comprehensive SMS messaging solutions for its customers across various business units.

Gikko has a close working relationship with Zimbabwe's mobile networks where we have interconnectivity at each network. Through the deployment of solutions from our technology partner Infobip, we are able to provide first class messaging solutions both locally and globally bringing CBZ Holdings to the world with over 700 direct operator connections worldwide.



## Service Highlights

### Banking

- Provision of OTP alerts for authentications
- Transactional Alerts
- Contact centre alerts for promo & info alerts.

### Agri-Business

- OTP alerts for verification to collect inputs
- Notifications on contracting status
- Input purchase alerts.

### Insurance

- Policy billing
- Cover upgrades
- Terms and conditions updates.

## Access

15+

CBZ Holdings staff members have access to the Gikko Platform across different departments.

# SMS Traffic Statistics



CBZ Holdings effectively maximised use of the SMS channel throughout the year, as expected, most of the traffic came from the banking division. Throughout the entire group, an average of ten (10) million messages were sent each month on the Gikko SMS platform. Below is a summary breakdown of the volumes of SMS delivered.

## Monthly SMS Summary Overview



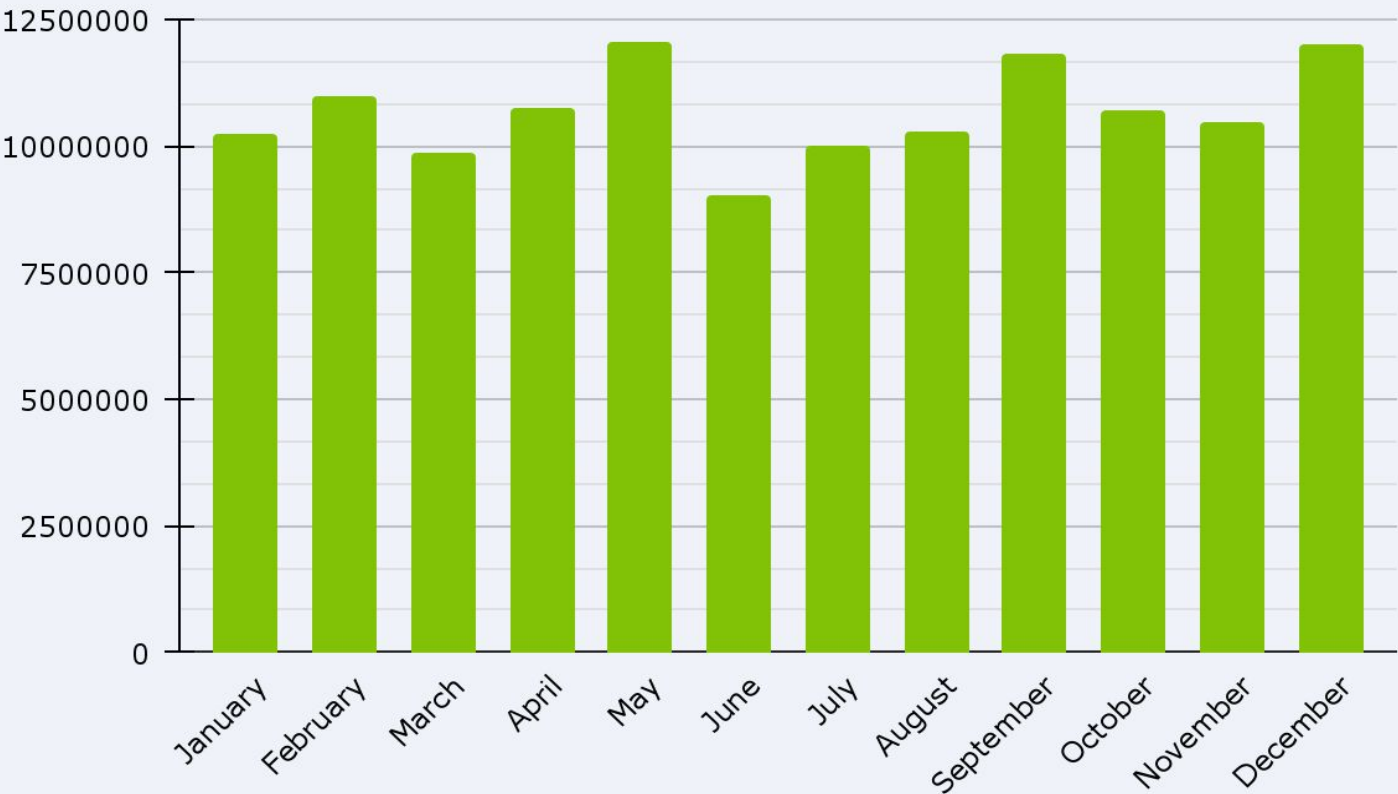
SMS

2024 Total

+128 MIL

Monthly Av.

10.5 MIL



Delivery to over 10 international destinations

“Very good service provision, after service report and excellent customer relationship management”  
- CBZ Group IT

## Service Rating



CBZ has on average given Gikko a “very good” service provision rating across 9 deliverables. This feedback empowers Gikko to serve businesses in Zimbabwe, driving first class global standards whilst offering local, personalised support.



# Industry Trends to Look Out For



## **ONE: SMS continues to grow as the communication channel of choice**

SMS is the most ubiquitous business messaging channel, guaranteed to deliver to any handset anywhere in the world. The channel's non-reliance on internet connection makes it a practical and reliable business communication solution when compared to other OTT channels. In 2022 we released a report with findings from a survey of 400 participants who shared their views on SMS notifications received from their banks. The key takeaways; consumers find the alerts to be beneficial to their user experience and they want to select from a list of additional alerts that are relevant to them.

## **TWO: More businesses are implementing omni-channel communications**

Incorporated chat apps are common in business communications since millennial customers are now spoilt for choice when selecting their preferred channels. Having the ability to offer and manage different channels under one umbrella is known as omni-channel. To successfully implement an omni-channel strategy, businesses should offer a wide range of communication solutions and then identify which is your customers' channel of choice.

Chat applications offer a robust 2-way end-to-end experience that customers crave for where they can send and receive rich media such as images, documents, and videos.

Through Infobip, Gikko is proud to be able to provide a host of digital channels such as SMS, Email, WhatsApp, Facebook Messenger, Telegram and so many more. All these channels can be accessed on one platform empowering your business to build on an omni-channel strategy.

## **THREE: Customer data protection and security is becoming critical**

Gikko featured an article in the Zimbabwe Independent Banks & Banking Survey 2022 Magazine where we covered the importance of having a secure messaging platform to help with fraud prevention. In our digital era financial institutions are likely to share aspects of their customers' data with third parties in order to align with a digital banking or insurance strategy to meet customer expectations.

In 2023, financial institutions need to prioritise keeping customers' data secure using two factor authentication (2FA) and encryption. At Gikko Mobile Messaging all communications platforms are ISO certified and PCI DSS compliant.

**Looking forward to connecting and driving growth next year!**