



**3i AFRICA
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What I Shared at the 3i Africa Summit

TRUST IS NOT A FEATURE IT'S THE FOUNDATION

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OPEN FINANCE IS NOT A TECHNOLOGY UPGRADE

Let's be clear about what open finance actually is. It is not an app update or a new API layer. It is a fundamental restructuring of the relationship between consumers and their financial data.

Ghana sits right at the center of this shift 26.7 million active mobile money accounts, approximately \$300 billion in transaction value in 2024, and financial inclusion at 81% in 2025. We ranked first globally for mobile money regulation on the GSMA Mobile Money Regulatory Index with a score of 95.06%.

(<https://microdata.worldbank.org/index.php/catalog/7908>,
<https://www.gsma.com/mobile-money-metrics/>)

But here is the tension:

Digital access and digital trust are two completely different things.

In 2025, 46% of global users said they were concerned about how their financial data is shared. In Nigeria, nearly one in four digital financial services users experienced unexpected fees or fraud attempts in the past year, with fraud losses rising 196% over five years to N52.26 billion. The trust deficit is real, and we cannot regulation our way out of it alone.



TRUST HAS TO BE BUILT DELIBERATELY

When asked what campaigns companies or the Bank of Ghana could deploy to build trust in an open finance world, my answer was simple: the countries that succeeded did not wait for trust to develop organically. They built it deliberately, systematically, and measurably.

Here are the six strategies I highlighted, grounded in evidence from comparable markets:

Multilingual, community-rooted campaigns — India's RBI campaign lifted data-sharing willingness from 33% to 71% in one year. Ghana has Twi, Ga, Ewe, Dagbani, Hausa, etc and English. A national campaign needs to meet people in their language.

Plain-language consent at the point of interaction — Brazil achieved 100 million+ active data-sharing consents with 95% of Open Finance transactions completed without security incidents, because consent was built into the product experience — not buried in a PDF.

Agent-led community education — Ghana's mobile money agents and susu collectors already have the trust of communities. Train them as Open Finance Educators. KPMG research confirms WhatsApp and peer networks are the primary information channels. Meet people where they already trust.

Visible consumer redress — A single USSD shortcode added to online customer complaint tools for data complaints and a public accountability report. India's 24 RBI Ombudsman offices showed that the infrastructure for complaints is itself a trust building campaign.

Gender and rural targeting — Generic campaigns leave women behind. India's gender awareness gap widened 3 to 10 points despite broad campaigns. Targeted approaches are not optional — they are non-negotiable.

An industry responsibility — Corporate bodies and participants in the ecosystem must agree to standards for building the necessary trust needed to grow usage and participation in the ecosystem.

Ghana has the regulatory discipline. Now we need to apply that same discipline to consumer education. Open banking and Open Finance users must be built on the principle that consumer trust is a shared industry responsibility, not a competitive differentiator.



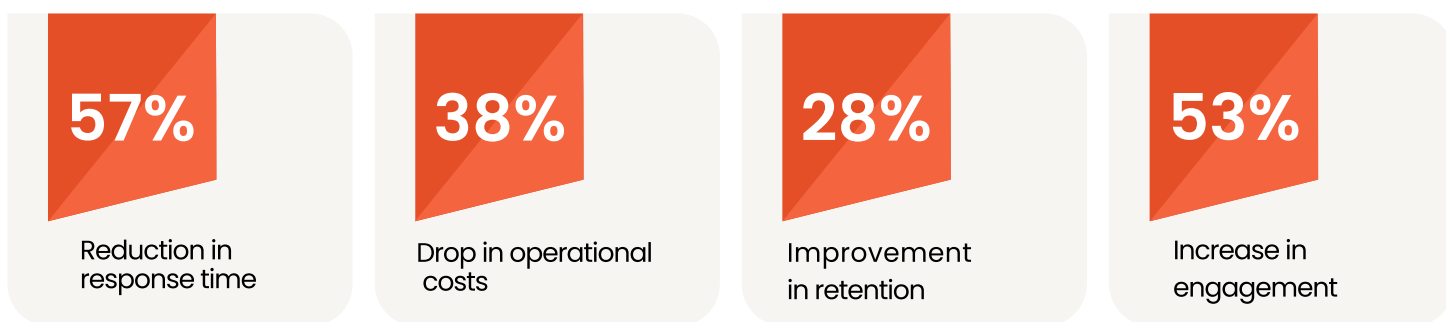
MORE DATA DOES NOT MEAN BETTER INTELLIGENCE

The second question I was asked cuts even closer to something I think about every day at Npontu: Do fintechs that collect more data actually deliver a better customer experience?

My honest answer: No

More data without structure, consent, the right tools, or the intention to act is simply expensive noise. It creates regulatory exposure. It erodes customer trust. And it does not improve any product.

A systematic review of 83 scholarly studies on AI in CRM within financial services found that purposeful AI deployment produces measurable results:



Source: Systematic review of 83 scholarly studies on AI in CRM within financial services

The critical word is purposeful. Research from JPMorgan Chase's senior product leadership confirms that what separates mature AI personalization from basic implementation is the feedback loop capturing what customers and agents actually experience, using it to refine decisions continuously.

Over-collecting data "just in case" does the opposite. It invites regulatory pushback and breaks the very trust you need to operate.

THE NPONTU APPROACH: INTELLIGENCE THAT BEGINS WITH CONSENT

At Npontu Technologies, we do not start with data collection. We start with consent obtained at the very first moment a lead is identified, before any personalization is built. From there, our platform continuously monitors real product usage and behavior, feeding insights into Snowolly AI which performs sentiment analysis on customer interactions, reading emotional tone, frustration, urgency, and behavioral intent from calls and messages. Every interaction becomes both a service event and a product intelligence signal.

What makes this especially significant for Africa: **Snwolley AI** was trained on local conversational patterns, Ghanaian and African business interactions. Sentiment, tone, and trust signals are culturally contextual.

The CRM is not a contact database. It is the connective layer where lead data, transaction history, sentiment signals, and support interactions converge into a single, evolving customer profile. Products built on top of that Kedebah ERP, Deywuro, Snwolley AI all evolve based on observed customer realities, not assumed personas.

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THE BIGGER PICTURE

The intelligence economy being discussed across Africa will only become real for every African not just those already connected enough to trust it; if we do two things simultaneously:

- Build trust infrastructure that meets people in their language, their community, and their lived context.
- Use AI that collects the right data, with consent, and acts on it in real time to improve people's actual lives.

Ghana ranked first in mobile money regulation. Let us now lead in building the consumer trust layer that makes open finance mean something to the farmer in Tamale, the market trader in Kumasi, and the entrepreneur in Accra. That is the conversation I am committed to continuing.



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