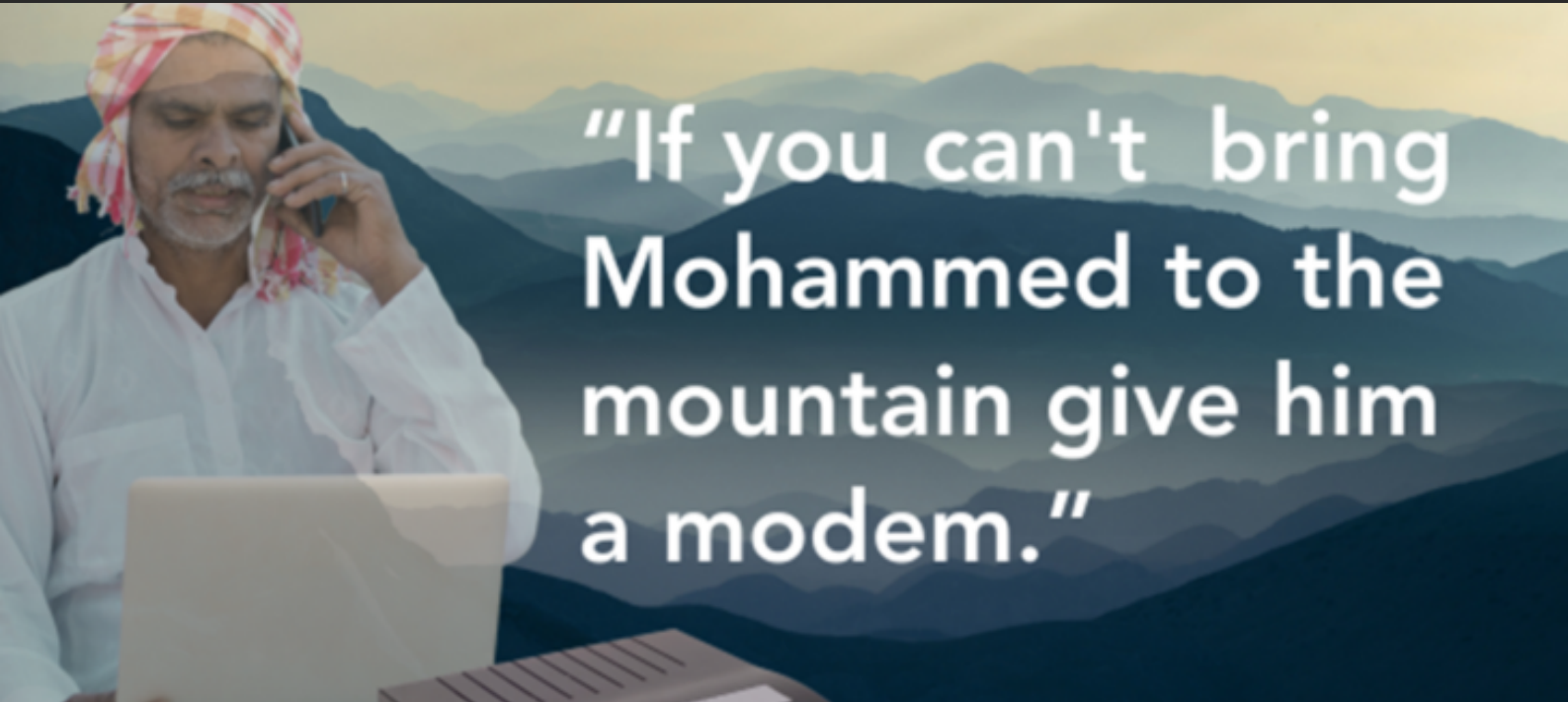


❤️ #DoingSomethingGreat



"If you can't bring Mohammed to the mountain give him a modem."

THIS MONTH'S NEWS AND UPDATES:

**Building successful
brands by
delivering great
integrated
customer
experiences**

DSG
DIGITAL SOLUTIONS GROUP

If you cannot bring Mohamed to the mountain, give him a modem.

This was our first advert for www.digitalmall.com in the late nineties. There were few people on the Internet in South Africa then, and we were promoting people to connect to the Internet and shop online. Modems have been replaced with routers that offer fast connectivity via FTTH (Fibre to the Home) or FLTE (Fixed LTE) the old sound of a dial-up modem is long forgotten. It is no longer the "worldwide wait" and post-pandemic there has been a shift of consumer spending to buying online.

The number of online shoppers has increased considerably during the past ten years. In 2021, 74% of the EU population, who used the internet during the previous year, shopped online. Shopping on the web was particularly widespread in the Netherlands (94%), Denmark (92%), and Sweden (89%).

The advent of mobile money has made online shopping for the masses a reality in Africa, alleviating the need for credit or debit cards. Therefore, prepaid online shopping is immensely popular in Africa and will hopefully replace cash soon.

“Proven systems built on mobile connectivity and increasingly flexible means of exchange provide a tipping point in the shift towards a cashless society.

What few recognised was that regulation and the willingness of consumers to make the shift would be such a barrier; even fewer saw that serving the unbanked population in Africa would be the catalyst for change. Today, with more money flowing around Africa by mobile phone, the adoption of micro-payment systems spreading globally, and the associated regular coverage of the impacts in the Financial Times, Wall Street Journal, and The Economist, many now believe that we are at a point of change.

The principle has been proven that innovation often occurs where the need for change is greatest. In Africa with poor physical infrastructures and a rural population often dependent on remittances from the city is where that technology can really demonstrate value by offering a secure, efficient alternative to cash transactions. The success of products like M-PESA in Kenya (The cash, which is mainly handled by Safaricom's M-Pesa agents, represents 31 percent of the country's 2021 gross domestic product (GDP)) demonstrates that particularly in emerging economies, where the majority of cash transactions have been replaced by digital ones – and where most of these will be made by our phones.

Consumer-focused digital money transactions via mobile phone now cover banking services (e.g., deposit taking and account management), transfers (e.g., distribution of state benefits or person-to-person remittances), and payments (e.g., settlements of bills and purchases of goods and services).

Mobile-money firms are best placed to benefit from the disruption. Just 40% of Nigerians have access to bank accounts, compared with mobile-phone penetration of 117% in the country, giving them the opportunity to expand rapidly. The trend in Africa's most-populous nation mirrors the growth in India, which demonetised most of its currency in late 2016 and has seen a surge in digital transactions.

So, Mohammed can now store his money digitally as well almost 25 years after we published the ad and online shopping is mainstream.

I like this metaphor that talks about what Gartner calls the “[hype cycle](#)” and the adoption curve of new technologies.

"Being a pioneer that often returned with “arrows in their back” ;-)



Our focus these days is to let innovations mature before we simply educate the market which is quite expensive and then wait an extended period in the “hype cycle” to start seeing rewards.

According to Gartner each hype cycle drills down into the five key phases of a technology's life cycle.

- **Innovation Trigger:** A potential technology breakthrough kicks things off. Early proof-of-concept stories and media interest trigger significant publicity. Often no usable products exist, and commercial viability is unproven.
- **Peak of Inflated Expectations:** Early publicity produces a number of success stories – often accompanied by scores of failures. Some companies take action; many do not.
- **Trough of Disillusionment:** Interest wanes as experiments and implementations fail to deliver. Producers of the technology shake out or fail. Investments continue only if the surviving providers improve their products to the satisfaction of early adopters.
- **Slope of Enlightenment:** More instances of how technology can benefit the enterprise start to crystallize and become more widely understood. Second- and third-generation products appear from technology providers. More enterprises fund pilots; conservative companies remain cautious.
- **Plateau of Productivity:** Mainstream adoption starts to take off. Criteria for assessing provider viability are more clearly defined. The technology's broad market applicability and relevance are clearly paying off.

So, when it comes to innovation timing is everything, so planning is key.

Mountain climbing is a metaphor for teaching anything and as a metaphor for life. The grade of a climb might be the same as another route but the route to the same summit of the mountain is the same. There are many routes and ways to learn a concept or solve a problem. One route might be the same grade as another route but a completely unique experience.

My management team and I decided to climb Mount Kilimanjaro together as a team-building exercise. The mountain is thought to contain divine inspiration, and it is the focus of pilgrimages of transcendence and spiritual elevation. It is a universal symbol of the nearness of God, as it surpasses ordinary humanity and extends toward the sky.

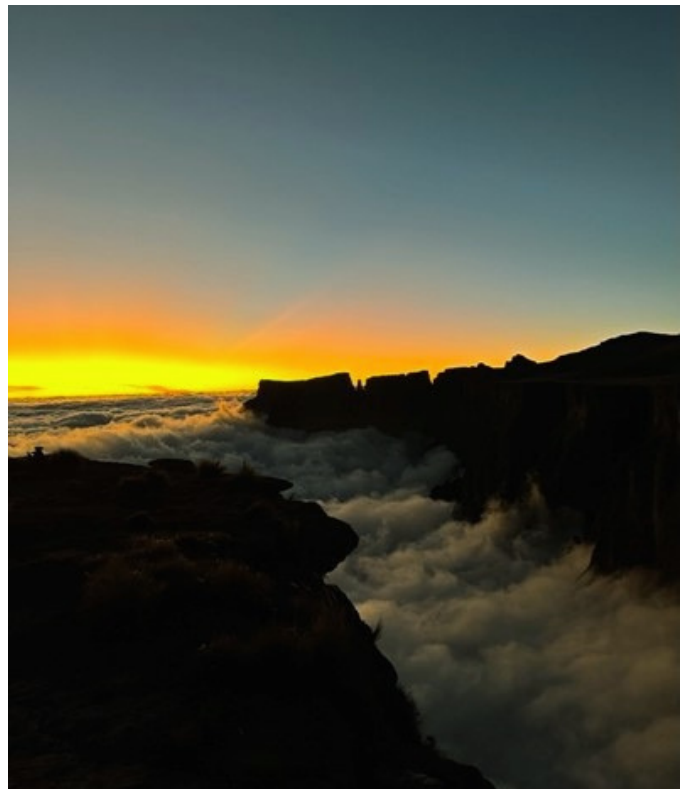
Due to its sheer height, the mountain usually symbolizes desires, dreams, and hopes.

Climbing a mountain together is a true testament to “Peak Performance” and building a high-performance team ;-)

We designed the team building to provide a memorable, emotionally gripping learning experience. It has the potential to change people’s understanding and attitude & maybe their altitude, towards many aspects of business and of life in general.

When used as a learning tool, gamification is an effective way to achieve longer-lasting results in less time.

Teams must strategize on how they plan to move up the mountain each day. This means weighing critical factors like weather conditions, strategic routes, air pressure acclimatization, oxygen use, and fitness levels. They also need to decide what to have their guides carry – tents, oxygen, or clients. There are always trade-offs ;-)
We did our first practice run two weeks ago in the Drakensberg and the sunrise at the amphitheater is just magnificent!



The sense of achievement, when you summit, is incredible and the serenity & beauty around you make the journey and effort worthwhile.

Teamwork is essential to a company’s success, says John J. Murphy, author of Pulling Together: 10 Rules for High-Performance Teamwork. “Each individual has unique gifts, talents, and skills. When we bring them to the table and share them for a common purpose, it can give companies a real competitive advantage.”

It was a great trial run we learned a lot about teamwork and how to stick together as a unit and how to get the best from each other [#DoingSomethingGreat](#) is understanding that many brains are better than one.

by Yaron Assabi

