



# Industries

**We create solutions that modernise legacy systems,  
foster inclusion, and drive sustainable growth  
across Africa's diverse industries.**

By combining deep user research with agile, context-specific strategies, we build trust and deliver impactful innovations tailored to local needs. Our approach empowers businesses, governments, and communities alike to thrive in rapidly evolving markets, setting the foundation for sector-specific solutions that unlock lasting value and prosperity.







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# Government & public sectors

*Designing Institutions That Serve Citizens, Not Systems.*

Governments face challenges with outdated processes, lack of transparency, and systems that are hard for citizens to navigate, which erodes public trust and limits access to services. Our work drives better service delivery, inclusive access to opportunities, and long-term public trust in institutions



**Specialising in policy reform, service digitisation, and governance design to enhance institutional resilience.**

## Uncover needs immersively

We immerse ourselves in communities to understand citizen realities. Using ethnography, behavioural science, and systems thinking, we co-create solutions with governments that are both people-first and sustainable.

## Service digitisation

We help governments digitise services, reform policies, and strengthen institutional resilience. By embedding human-centred design into governance, we create systems that are accessible, transparent, and trusted by the people they serve.

# Banking & finance

***Digital Systems That Build Trust.  
So, More Africans Can Access  
Prosperity.***

Banking is the backbone of Africa's economy but too often, systems are slow, exclusionary, and disconnected from real human needs. At HumanInsights.Africa, we design banking and fintech solutions that create inclusion, restore trust, and scale impact.



## Adaptive delivery

We prioritise human-centred design focused on customers, staff, and intermediaries, delivering context-specific, agile solutions tailored to African realities. Our adaptive delivery iterates quickly based on evolving market and customer needs.

## Measurable results

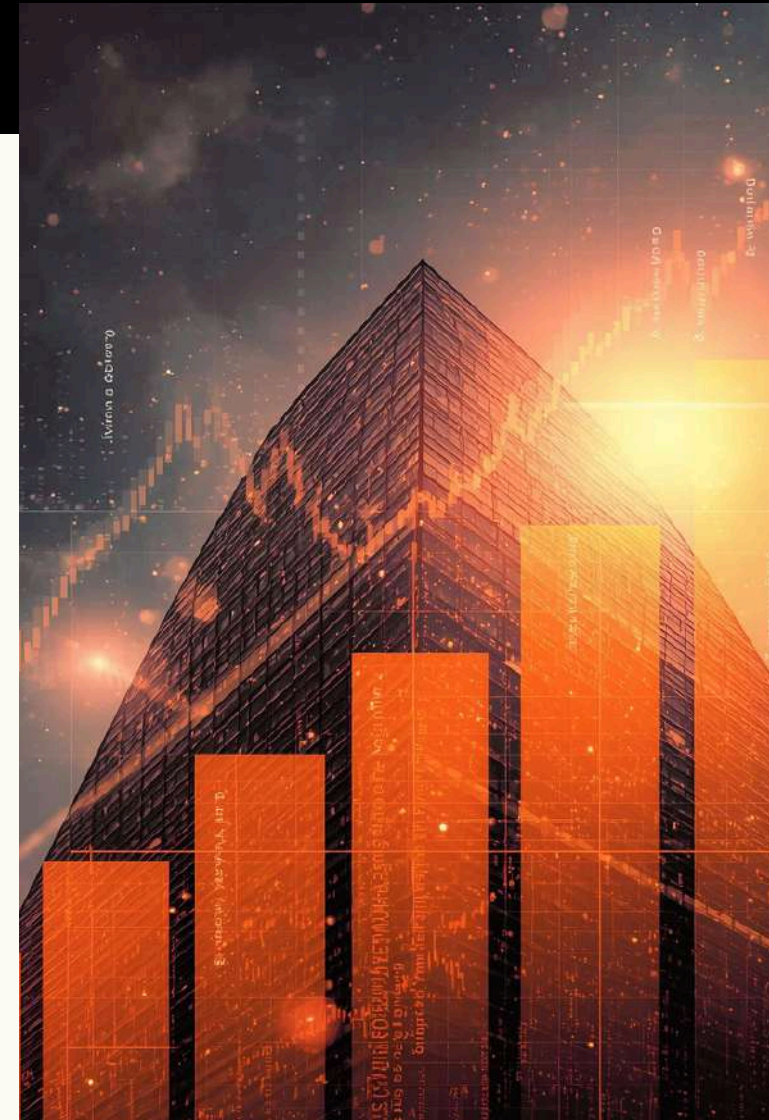
We drive core system modernisation, inclusive finance solutions, omni-channel service design, fintech innovation for informal markets, and embedding governance and compliance to build customer trust across African markets.





**Our skills are targeted at optimising banking workflows and creating inclusive financial products.**

We use context-specific design, delivering agile and adaptive solutions tailored to African realities and evolving customer needs.

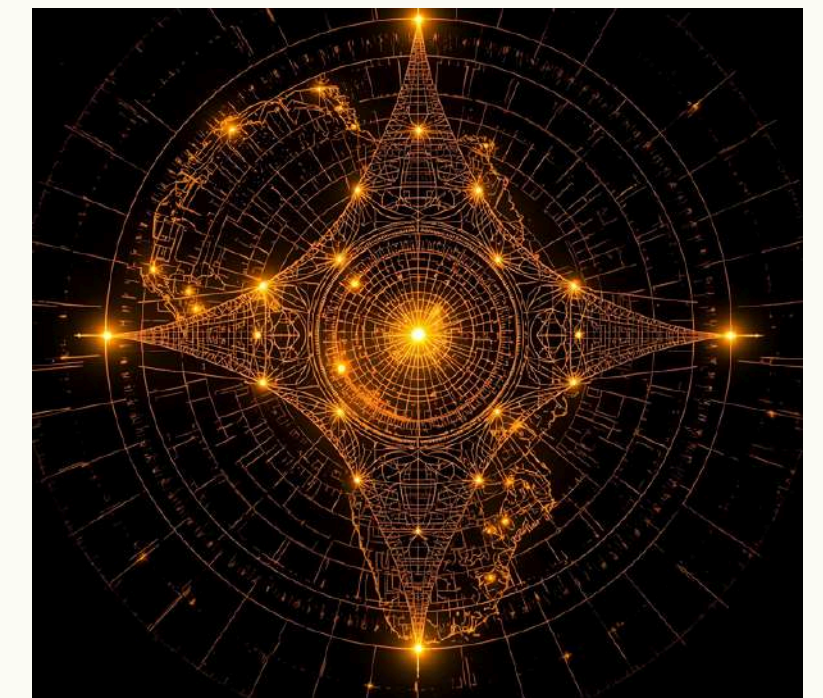


## Pan-African localisation

We localise strategies for African realities, from informal savings groups to mobile-first banking. With projects across 21+ markets, we understand diverse cultural, regulatory, and economic contexts.

## Impactful design

We've re-engineered customer journeys for African's largest banks, developed culturally resonant savings and investments products, digitised onboarding processes, and scaled digital financial services across African markets, winning industry awards and driving measurable business impact.





# Trade

African countries face trade imbalances due to heavy reliance on raw commodity exports, high tariffs, inadequate infrastructure, and fragmented regional integration, which inhibit the free flow of goods and services.

We ignite economic growth and inclusion through strategic interventions that bolster trade, industry, and agriculture, helping Africa move toward diversified, resilient, and integrated markets.

Trade development	—————	Strategy
Industrial strategy	—————	Strategy
Compliance frameworks	—————	Strategy
BRICS market alignment	—————	Strategy
Integrated digital systems	—————	UX design
Export enhancement	—————	UX design



# Insurance

***Insurance That Builds Trust, Protects People, and Drives Inclusion.***

Insurance adoption in Africa is limited by complex products, lengthy onboarding, and low trust. Many customers, especially in underserved markets, face barriers due to confusing terms, lack of transparency, and weak servicing experiences.



## Digitising processes

We digitise onboarding and claims management to enhance accessibility and customer experience, reducing application times and improving accessibility.

## Simplifying complexity

By applying behavioural economics, persuasion engineering and product design, we create inclusive, simple, and trustworthy insurance products. We create products and journeys that customers understand, resonate with, and adopt.

## Insurance for everyone

Our work expands coverage for underserved markets, improves customer retention, and builds lasting trust through transparency and simplicity. We've improved efficiency for Old Mutual Finance and Sanlam time and again.





*Health Systems That  
Care for People at Every  
Step.*

# Health & Medical

We design patient-centred health platforms, inclusive insurance products, and data-driven systems to strengthen healthcare delivery. Our solutions expand access, improve safety, and enhance the quality of care through streamlined patient journeys and resilient systems.

Behavioural research	_____	UX research
Data-driven research	_____	UX research
Streamlined journeys	_____	Service design
Patient & health platforms	_____	Service design
Clinic & insurer experiences	_____	Service design
Inclusive insurance models	_____	Service design



# Agriculture

***Agriculture That Feeds the World. Farmer-Led, Climate-Smart, Scalable.***

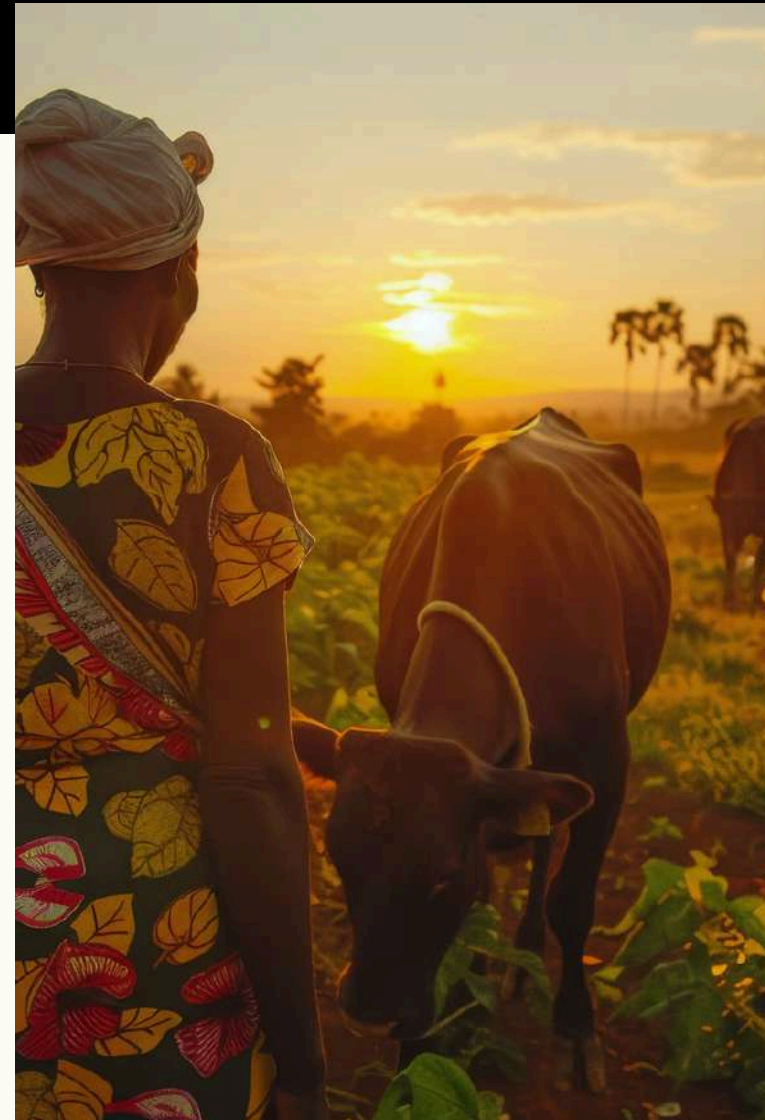
Africa is home to the world's largest share of uncultivated arable land, yet farmers remain trapped in cycles of low productivity, limited financing, and volatile markets. Outdated systems block Africa's potential to be a global food powerhouse.





**We co-create climate-smart, digitally enabled agricultural ecosystems with farmers, cooperatives, and trade bodies.**

Our solutions locally grounded and globally competitive. By supporting smallholder farmers, and mobilising climate-smart investment, we advance Africa's agricultural competitiveness.



## Connecting farmers

Through initiatives like Greenfields, we connect thousands of smallholder farmers to global markets, promote sustainable practices, and strengthen Africa's competitiveness as a global food powerhouse.

## Tailored capabilities

Using grassroots research, systems design, and product-market fit workshops, we deliver locally grounded, scalable solutions that empower smallholders and drive market access.







# Security

Security risks like phishing, fraud, and data breaches threaten organisations and end-users. Traditional security measures often overlook user behaviour, leading to weak adoption and ongoing vulnerabilities.

We embed compliance, governance, and behavioural security into every digital transformation. Our work builds trust, protects end-users, and ensures organisations can scale safely and confidently.

Risk advisory	—————	Strategy
Data governance & analytics	—————	Strategy
Secure systems design	—————	UX design
Behavioural research	—————	UX research



# Tech & innovation

## *Ecosystems of Innovation That Scale Beyond Borders.*

African tech innovation ecosystems face challenges in access to finance, limited government support, weak linkages between local and national networks, and a lack of tailored mentorship and infrastructure for grassroots innovators.



## Honouring the indigenous

We build and activate innovation ecosystems that integrate indigenous knowledge with global design thinking practices, ensuring that innovation is culturally relevant, globally competitive, and scalable.

## Collaborating better

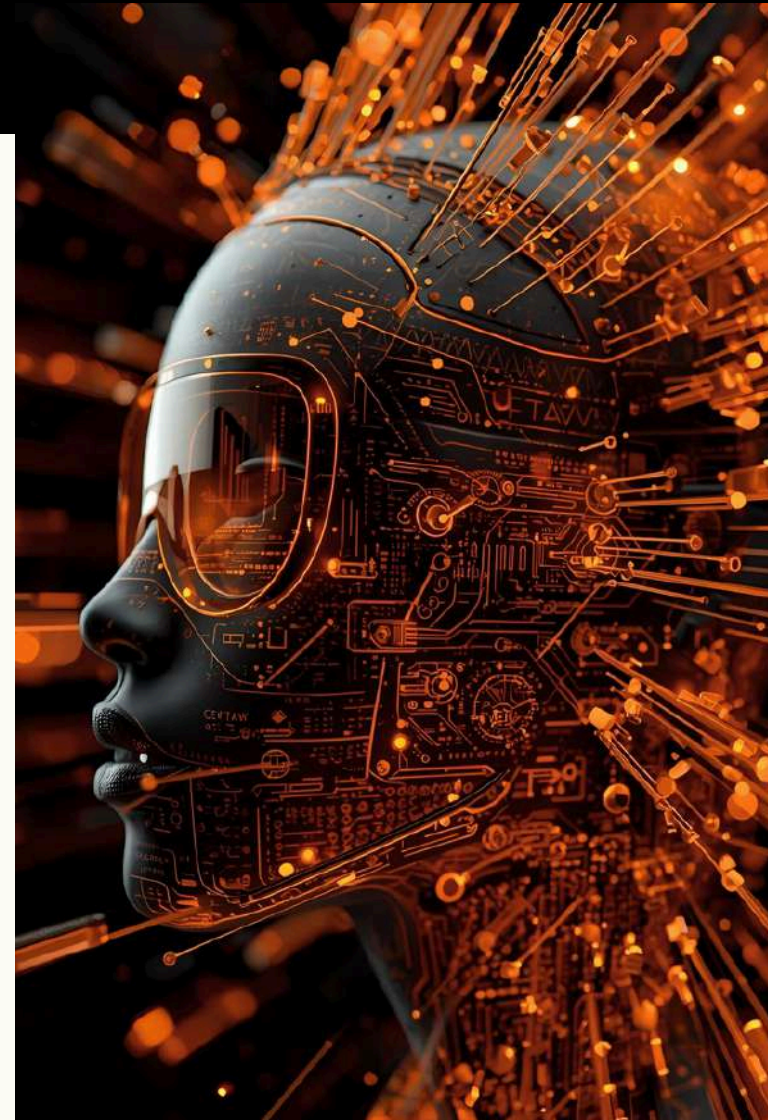
Our team specialises in ecosystem development, digital platform integration, agile methodologies, UX design, and connecting startups with investors, academia, and governments to foster collaboration and growth.





## Accelerating ideas into products and services capable of scaling across Africa and beyond.

We build and activate innovation ecosystems through hubs, accelerators, ecosystem mapping, product-market fit workshops, and capacity building

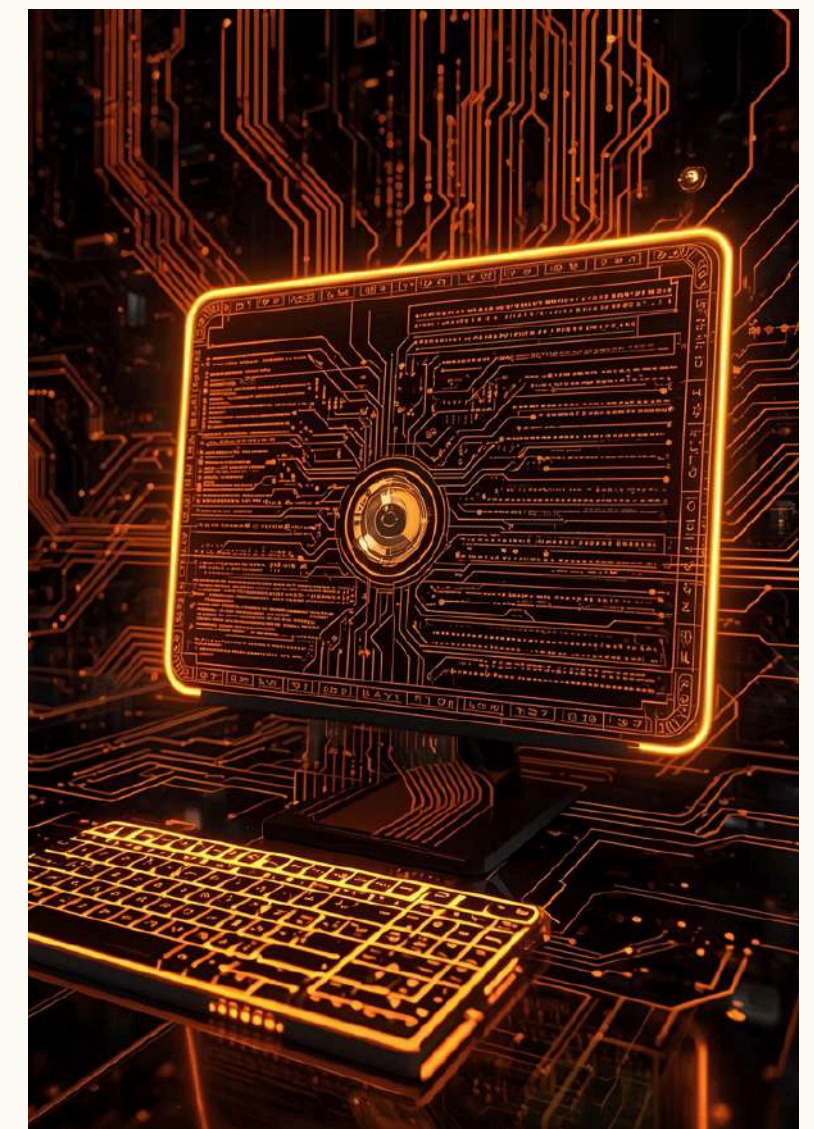


## Partnered for success

Through initiatives like the King Dinuzulu Innovation Valley and partnerships with companies like MTN MoMo, we accelerate innovation, skills development, and entrepreneurship, driving continental competitiveness and market-ready solutions.

## Impactful design

Our work empowers startups, corporates, and public institutions to innovate faster, collaborate better, and deliver market-ready solutions.







# Telecommunications

Africa's connectivity is limited by low digital inclusion, fragmented telecom services, and lack of secure, scalable platforms, especially in rural and low-connectivity areas.

Our work expands digital inclusion, financial access, and cross-border collaboration. We design mobile-first platforms, USSD services, and API ecosystems that connect people, businesses, and services across Africa.

Scalable ecosystem design	—————	Strategy
Multi-country localisation	—————	Strategy
Rural research	—————	UX research
Open API ecosystems	—————	UX design
USSD/ mobile-first design	—————	UX design





# Retail & eCommerce

We design omni-channel retail and eCommerce platforms that prioritise customer behaviour, simplicity, and accessibility. Our work helps retailers scale their digital footprint, build trust with customers, and achieve higher engagement and conversion rates.

Customer journey map	_____	UX research
Behavioural frameworks	_____	UX research
Omni-channel design	_____	UX design
Improved usability	_____	UX design
Customer analytics	_____	Technical
Payment integration	_____	Technical



# Energy

***Powering Africa's Future.  
Resilient, Renewable, and  
Inclusive.***

Africa's just transition cannot wait. Millions remain without reliable electricity, while grids strain under outdated infrastructure. The challenge is not only technological, it's systemic and human.





## Designing renewable power corridors and resilient grid systems for Africa's just transition.

Africa's energy sector faces unreliable infrastructure, limited rural access, and unsustainable reliance on fossil fuels. Outdated grids strain to meet demand while millions lack electricity, hindering economic growth and deepening inequality.



## Scalable just transition

We design resilient, renewable energy systems using systems thinking. We specialise in renewable grid design and governance advisory to deliver safe and efficient energy programs.

## Creating lasting change

Our solutions prioritise rural inclusion, integrate clean energy technologies, and foster citizen-driven governance to build trust and adoption. With 100MW of green energy underway, we're powering Africa's future.





Industry	Banking and Finance	Agriculture and Food Systems	Energy & Infrastructure	Government and Public Sector
Customer Segment	Large banks, fintech startups, regulators	Farmer cooperatives, agro-processors, trade institutions	Energy utilities, governments, investors	National/local governments, public institutions
Problems We Address	Legacy Systems Create Friction. Outdated platforms increase operational costs and frustrate customers. We modernise and integrate core systems to streamline operations and unlock new market opportunities. Exclusion Blocks Growth. Millions remain outside formal banking. We design products for the mass market, digitising informal practices like Stokvels and creating accessible financial platforms. Complex Processes Push Customers Away. Lengthy forms and fragmented journeys limit adoption. We simplify onboarding, automate workflows, and optimise touchpoints across ATMs, branches, USSD, and mobile. Trust in Financial Systems Is Fragile. Fraud and inefficiency erode confidence. Using persuasion engineering, behavioural economics, and security design, we create transparent, user-first solutions that rebuild trust.	Inefficient Value Chains Hold Farmers Back. Fragmented supply chains and outdated practices threaten productivity and food security. We re-engineer agri systems with climate-smart methods, digitised supply chains, and resilient market platforms. Limited Market Access. Many farmers lack pathways to regional and global markets. We connect them to buyers, standards, and trade corridors, unlocking competitive opportunities. Digital Skills Gap and Infrastructure Limit Adoption. Poor connectivity and limited digital skills hinder adoption. We partner to deliver digital literacy and rural broadband initiatives. Exclusion of Women & Youth. Agro-processing and trade systems often overlook key actors. We design inclusion-first programmes that unlock livelihoods and innovation.	Unreliable Infrastructure Limits Growth. Energy grids are often unstable and exclude communities. We design resilient, renewable systems tailored to local needs. Energy Exclusion Persists. Rural and informal areas lack electricity access and remain in the dark. We develop rural-first, renewable energy to democratise power. Climate Pressures Demand Change. Fossil fuels are unsustainable. We enable transitions to clean, affordable, climate-smart energy.	Outdated Processes and Non-Transparency. Governments face outdated processes and lack transparent systems, eroding public trust and access to services. We digitise services, reform policies, strengthen institutional resilience, and embed human-centred design to create accessible and trusted institutions.
Impact Driven	Core Banking Transformation: Modernise legacy systems, optimise channels, and streamline multi-channel journeys. Inclusive Finance: Design savings, credit, and payment products reaching underserved and unbanked communities. Omni-channel Service Design: Connect apps, ATMs, call centres and physical branches into seamless journeys. Fintech & Cooperative Innovation: Develop platforms for SMMEs, informal markets, and cooperative banking. Regulatory & Risk Compliance: Embed governance and data standards enhancing trust.	Greenfields Initiative. Connects thousands of smallholder farmers to global markets, promotes sustainable practices, and strengthens Africa’s competitiveness as a global food powerhouse. Farmer-Centred Innovation Makes the Difference. Empowers smallholders with digital inclusion and training, unlocks agro-processing to build resilient local industries, and drives food security.	100MW of Green Energy Deployment. Ongoing projects in South Africa expanding renewable microgrids. Renewable Microgrids. Reducing reliance on fossil fuels and expanding local power access. Citizen-Driven Governance Frameworks. Building trust in energy policy through inclusive frameworks. Rural Inclusion. Integrate clean energy technologies, fostering citizen-driven governance, trust and adoption in rural communities.	Better Service Delivery and Inclusive Access. Projects improve public trust by simplifying government processes and increasing access to opportunities. Long-Term Public Trust. Initiatives like the KwaZulu-Natal Women’s Advancement Fund and Pan-African Trade House foster trusted governance.
Our Capabilities/ Expertise	UX & Service Design. Journey mapping, prototyping, usability testing, and UI/UX design tailored to African markets. Human Factors & Systems Thinking. Reduce errors, optimise workflows, and align banking services with real human needs. Behavioural Insights. Use ethnography, interviews, and behavioural economics to design services that resonate with people’s financial realities. Digital Transformation. Integration mapping, agile delivery, and continuous testing to digitise at speed and scale. Capability Building. Upskilling bank staff in design, agile, and digital literacy to embed sustainable innovation.	Behavioural Insights. Research farmer realities through ethnography, interviews, and behavioural science. Systems & Platform Design. Build agri-trade flow systems and climate-smart trade platforms. Grassroots Research. Conduct surveys, interviews, and guerrilla testing with users. Product-Market Fit. Facilitate workshops to align agri-tech innovations with market needs.	Systems Engineering. Design renewable grids and clean energy infrastructure and systems. Human Factors Engineering. Focus on safety, efficiency, and usability. Governance Advisory. Support risk, compliance, and policy frameworks for renewable programmes. Behavioural Economics. Drive adoption of clean energy solutions.	Policy Reform. Lead service digitisation and institutional strengthening. Citizen Journey Mapping. Design human-centred governance processes. UX Research. Reveal citizen needs and pain points. Digital Platforms. Build tools for service delivery, transparency, and access.
Our Approach	Proven Transformation Expertise. Re-engineer customer journeys and embed human-first design for measurable impact. Context-Specific Solutions. Tailor strategies to local realities from informal markets to mobile-first banking. Agile & Adaptive Delivery. Balance speed with depth, allowing evolving solutions. Pan-African Reach. Operate across 9+ markets respecting cultural and regulatory diversity.	Local Co-Creation. Collaborate with farmers, cooperatives, and trade bodies to build scalable climate-smart agri-solutions. Grassroots Research. Ground initiatives in user and environmental realities.	Human-Centred Design. Build resilient energy systems designed for inclusivity and sustainability. Systems Thinking. Integrate technology with inclusive governance frameworks.	Grassroots Research. Immerse in communities to understand citizen realities. Ethnography and Behavioural Science. Engage citizens and governments in co-creating transparent, accessible services. Institutional Strengthening. Enhance policy and digital service delivery.
Case Studies & Proof	Reimagined retail experiences for major South African banks, designed inclusive savings products for underserved groups, digitised loan onboarding for Old Mutual Finance, and scaled MTN MoMo’s continent-wide digital finance platform.	Greenfields Initiative mobilised thousands of climate-smart smallholders, connecting them to global markets. Supported robotics adoption in South Africa to modernise farming and reduce losses.	Energy Futures Programme designed renewable power corridors and microgrid systems facilitating Africa’s just transition.	KwaZulu-Natal Women’s Advancement Fund digitalised application processes for women entrepreneurs; Pan-African Trade House supports trade facilitation and export growth.
Why Choose HumanInsights.Africa	Expert in large-scale banking transformations across Africa, with human-centred, culturally adapted design and agile delivery.	Deep local expertise in African agriculture, climate-smart innovation, and inclusive farmer co-creation.	Leaders in renewable energy infrastructure, governance, and behavioral adoption strategies.	Trusted digital governance partner with strong focus on citizen needs, transparency, and institutional resilience.



Industry	Insurance	Telecommunications	Security	Retail and eCommerce
Customer Segment	Insurers, micro- insurance firms, regulators	Telcos, value-added service providers	Financial institutions, public safety agencies	Retailers, e-commerce platforms, financial institutions
Problems We Address	Insurance Adoption Is Low. Complex products, lengthy onboarding, and low trust are barriers. Customers in underserved markets face challenges in transparency and servicing experiences. We design clear, inclusive insurance products, digitise onboarding, and simplify servicing to fit African realities.	Connectivity Is Limited. Fragmented telecom services and low rural inclusion restrict access. We deliver mobile-first, scalable platforms, USSD services, and API ecosystems connecting people and businesses across Africa.	Security Risks Are Growing. Phishing, fraud, and data breaches threaten organisations and end-users. Traditional measures overlook user behaviour, leading to weak adoption and ongoing vulnerabilities. We combine behavioural science with system design to create secure, user-friendly solutions.	Fragmented Retail Channels Hinder Growth. Retailers struggle to unify digital and physical experiences. Limited integration with payment and fintech platforms hinders seamless shopping experiences. We develop seamless omni-channel platforms that build trust, reduce friction, and increase customer adoption.
Impact Driven	Expanded Coverage and Improved Customer Retention. Projects for Old Mutual Finance and Sanlam streamline insurance onboarding and client engagement through transparent and user-friendly journeys.	Expanded Digital Finance and Telecom Access. Scaling MTN MoMo and T3T Telecoms’ digital platforms for broader inclusion and productivity.	Enhanced Security Workflows. Collaborations with Standard Bank and Sanlam improve fraud prevention and compliance with intuitive security designs.	Digital Growth and Customer Loyalty. Work for Blue Label and Ithala Bank enhances digital retail channels and improves user engagement and trust.
Our Capabilities/ Expertise	Inclusive Product Design. Develop micro and mass-market insurance products. Digital Insurance Platforms. Digitise and simplify onboarding, claims, and access. Behavioural Research. Understand trust drivers and adoption. UX Governance. Apply analytics and standards frameworks.	Mobile Money Platform Design. Create inclusive, multi-country telecom services. USSD & Open API Ecosystems. Build scalable, secure, and inclusive digital infrastructure. Rural UX Research. Address connectivity and digital inclusion gaps.	Risk & Compliance Advisory. Research phishing and fraud behaviours and prevention strategies. Secure System Design. Create user-friendly safety features. Data Governance. Improve oversight and analytics. Risk and compliance advisory.	Omni-channel Design. Map and prototype seamless multi-platform, retail journeys. Payment Integration. Connect with fintech and payment ecosystems. Behavioural Frameworks. Build trust and loyalty through insights. Customer Analytics. Drive data-informed decisions.
Our Approach	Behavioural Economics & Persuasion Engineering. Create simple, trustworthy insurance journeys and digitise claims management. Accessibility. Enhance customer experience across onboarding and claims experiences.	Mobile-First Telecom Design. Build scalable, inclusive, and secure ecosystems tailored for diverse African markets.	Behavioural Science + Secure Design. Craft user-friendly, effective security solutions minimising risks while building understanding and trust. Governance & Compliance. Embed risk management into digital transformations.	Customer Behaviour Focus. Design omni-channel retail ecosystems with cultural nuance and frictionless integration.
Case Studies & Proof	Old Mutual Finance and Sanlam projects streamline insurance onboarding and customer portals, enhancing accessibility and customer retention.	MTN MoMo and T3T Telecoms expanded digital finance and VAS platforms across multiple African countries.	Standard Bank and Sanlam enhanced security through phishing behavior research and compliance-focused workflows.	Supported Blue Label’s digital distribution and Ithala Bank’s multi-channel retail experiences to boost engagement and growth.
Why Choose HumanInsights.Africa	Pioneers in culturally aligned, simple, inclusive insurance product design backed by behavioral research.	Pioneers in telecom ecosystem scalability, mobile-first design, and multi-country platform integration.	Experts in behavioral-driven security design, risk management, and fraud prevention strategies.	Proven advisors on omni-channel retail UX, fintech integration, and culturally relevant customer engagement.



Industry	Trade	Education	Tech and Innovation	Health and Medical
Customer Segment	Distributors, logistics providers	Schools, EdTech firms, policy bodies	Startups, incubators, corporates	Healthcare providers, insurers, NGOs
Problems We Address	Trade Faces Imbalances and Barriers. Heavy reliance on raw commodity exports and poor infrastructure limits growth. High tariffs, inadequate infrastructure, and fragmented regional integration inhibits free flow of goods and services. We embed compliance and governance into digital trade platforms to boost integration.	Education Systems Have Access and Quality Gaps. Shortages, access gaps, and outdated curricula limit learning. Poor foundational learning and inadequate infrastructure hinders quality education. We build learner-centred digital ecosystems combining research, skills, and capacity building.	Innovation Ecosystems Face Hurdles. Access to funding, mentorship, network linkages, government support, and infrastructure are limited for grassroots innovators. We build inclusive innovation hubs and digital platforms, fostering entrepreneurial growth across Africa.	Healthcare Systems Are Fragmented and Inequitable. Patients face complex, low-quality care. Healthcare systems are inequitable, offering limited access and fragmented patient journeys. We create patient-centred platforms, inclusive insurance, and data-driven systems to improve delivery.
Impact Driven	Economic Growth and Inclusion. Supporting intra-African trade integration, diversified markets, and compliance with pan-African and BRICS standards.	Increased Education Access and Quality. HumanInsights Academy and Early Childhood Development Tool support better learning outcomes and smoother transitions for learners and educators.	Driving Innovation, Skills, and Entrepreneurship. Initiatives such as King Dinuzulu Innovation Valley and MTN MoMo partnerships accelerate market-ready solutions and continental competitiveness.	Improved Care Quality and Access. Sanlam Employee WorkHub and patient-centered platform projects boost healthcare delivery through data-driven and inclusive solutions.
Our Capabilities/ Expertise	Trade Ecosystem Development. Design integrated digital trade flows. Industrial Strategy. Support job creation and economic diversification. Compliance Frameworks. Embed regional standards and policies. Agricultural Transformation: Support diversification and resilience.	eLearning Platform Design. Develop digital education portals. Curriculum & Skills Frameworks. Align training with future workforce demands. Capacity Building. Deliver certifications via HumanInsights Academy.	Ecosystem Development. Build innovation hubs, accelerators, and networks. Product Fit Workshops: Align offerings with market needs. Digital Platform Integration. Deliver agile, scalable solutions and connect stakeholders with ecosystem mapping. Capacity Building. Train innovators in UX, agile, and systems thinking.	UX for Health Platforms. Develop patient apps and clinical workflows. Behavioural Research. Analyse patient needs, patterns, behaviours, and insights. Service Design. Improve insurer, clinic, and call centre operations. Inclusive Financing Models. Make health cover accessible for underserved communities.
Our Approach	Integrated Digital Trade Solutions. Enable cross-border commerce through standardisation and digital transformation.	Learner Centred Design. Develop education systems combining research, curriculum, and capacity building. Human Factors Engineering. Leverage research to ensure culturally relevant, scalable solutions.	Indigenous Knowledge + Global Design. Fuse cultural practices with cutting-edge innovation strategies. Ecosystem Mapping. Connect startups, investors, and academia. Activate Ecosystems. Build hubs and accelerators with product-market fit workshops, capacity building, and global design thinking capabilities.	Human Factors & Behaviour Research. Develop inclusive health platforms providing safer, simpler services. Experience Design. Improve experiences across clinics, insurers, and call centres. Systems Thinking. Design patient-centred health platforms integrating technology.
Case Studies & Proof	Standard Bank and Pan-African Trade House facilitate trade compliance and integration for sustainable economic growth.	HumanInsights Academy delivers internationally accredited certifications; Early Childhood Development Tool aids smooth educational transitions.	King Dinuzulu Innovation Valley and MTN MoMo partnership accelerate digital innovation, entrepreneurship, and market competitiveness.	Sanlam Employee WorkHub and patient-centered platform projects enhanced health system efficiency and accessibility.
Why Choose HumanInsights.Africa	Market leaders in trade ecosystem digitalization, compliance, and pan-African market linkages.	Innovators in education tech, learner-centered curriculum design, and certification delivery via HumanInsights Academy.	Premier innovation ecosystem builder bridging local knowledge and global best practices.	Specialists in health UX, patient-centric platforms, and inclusive financing to improve care quality and access.





# Our partners & clients

Transformation you can measure.

Change you can feel.

We work with governments, global corporations, development institutions,  
and grassroots innovators, driving collaborative and scalable  
development.

