



Consumer Insights during COVID-19 (3)





1. Opening Remarks – Sarah Bieber
2. 60 Decibels: Results & Insights
3. Panel Discussion with BrightLife and Oolu
4. Audience Q&A with 60 Decibels, BrightLife and Oolu

*The webinar is being recorded, and will be available online shortly afterwards

60 _ decibels



COVID-19 and the PAYGO energy sector: How are consumers affected?



Overview

60 Decibels COVID-19 insights dashboard: bit.ly/60dB-Covid

Customer insights for PAYGO solar

5,350+

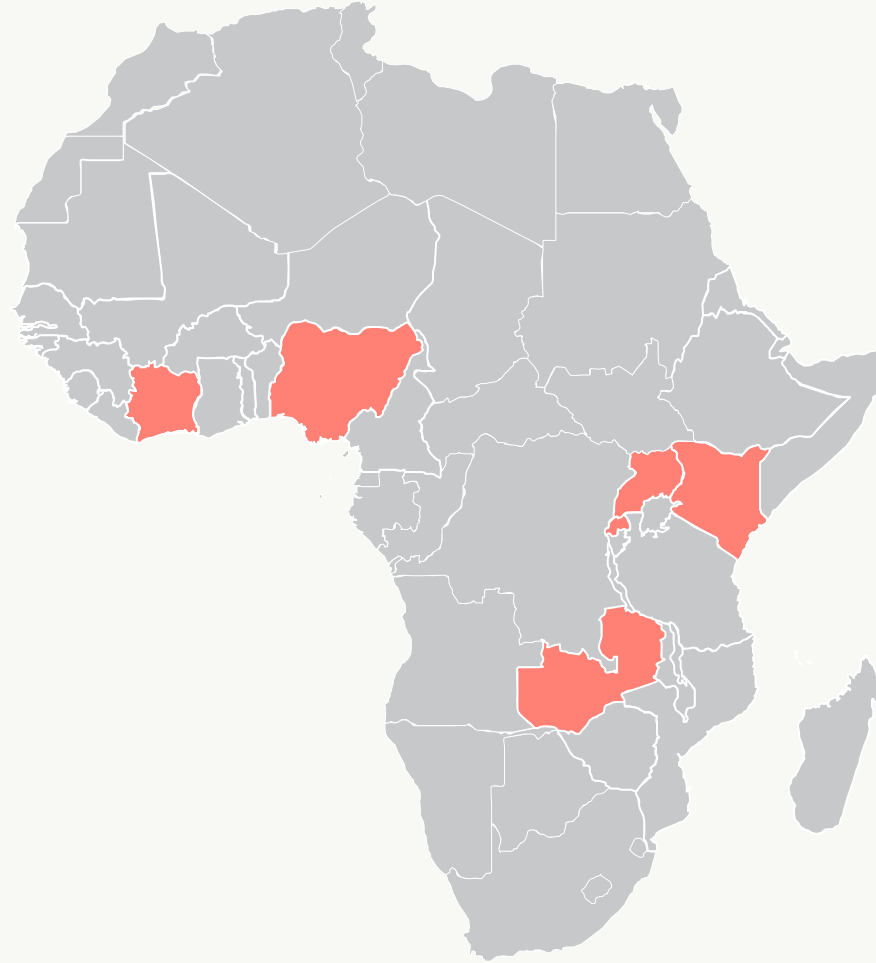
customer interviews in
May, June, July

15

companies participating

6

countries



Customer Satisfaction

“I am proud of the lights because they are so bright and so clean, unlike paraffin lamps that had really caused me a lot of eye problems.”

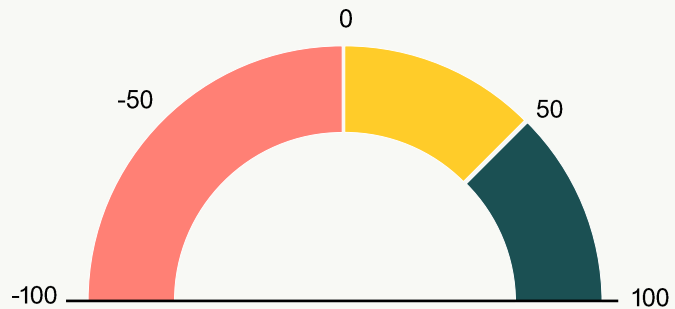
The Net Promoter Score®

Q: On a scale of 0 to 10, how likely are you to recommend the [Company] [product/service] to a friend or family member, where 0 is least likely and 10 is most likely?

0-6 – Detractors :-)

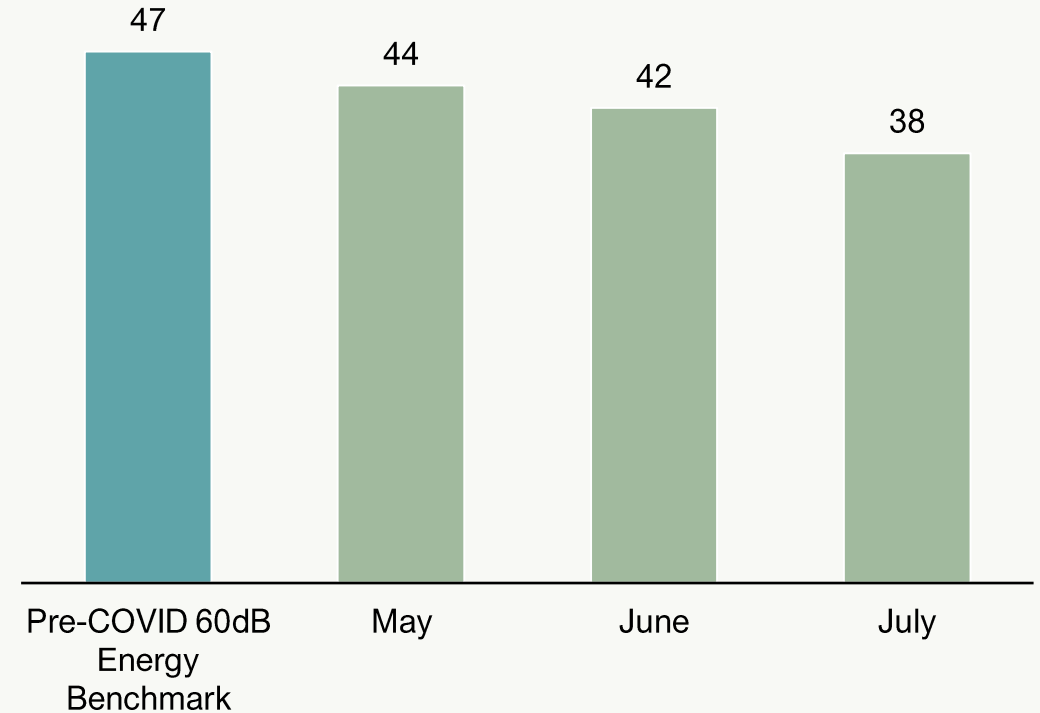
7-8 – Passives :-/

9-10 – Promoters :-)



$$\text{NPS} = \% \text{ Promoters} - \% \text{ Detractors}$$

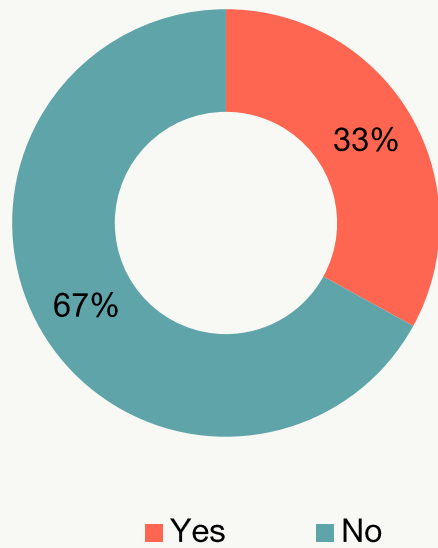
Solar home system NPS has been declining over time...



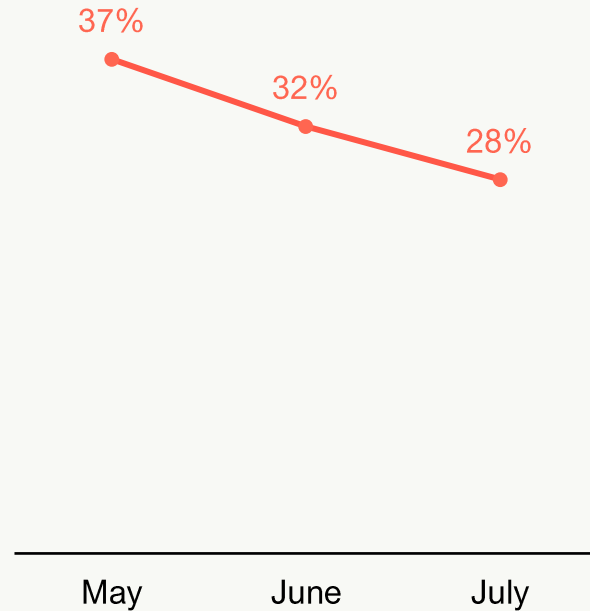
Challenges & Issue Resolution

“My biggest challenge is that when I do not pay for the TV even the lights go off.”

Challenge rates are consistent...



but issue resolution is declining...



impacting repayment rates

29%

with **resolved** challenges are not making repayments as normal

VS

38%

with **unresolved** challenges are not making repayments as normal

NPS insights

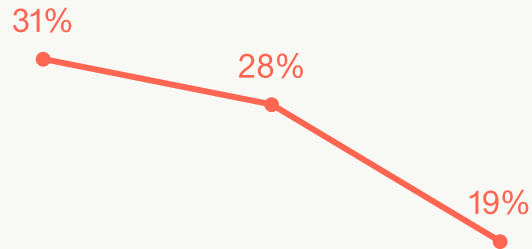
no challenges 56
challenges 14

resolved challenges 42
unresolved challenges 0

Financial Health & Vulnerability

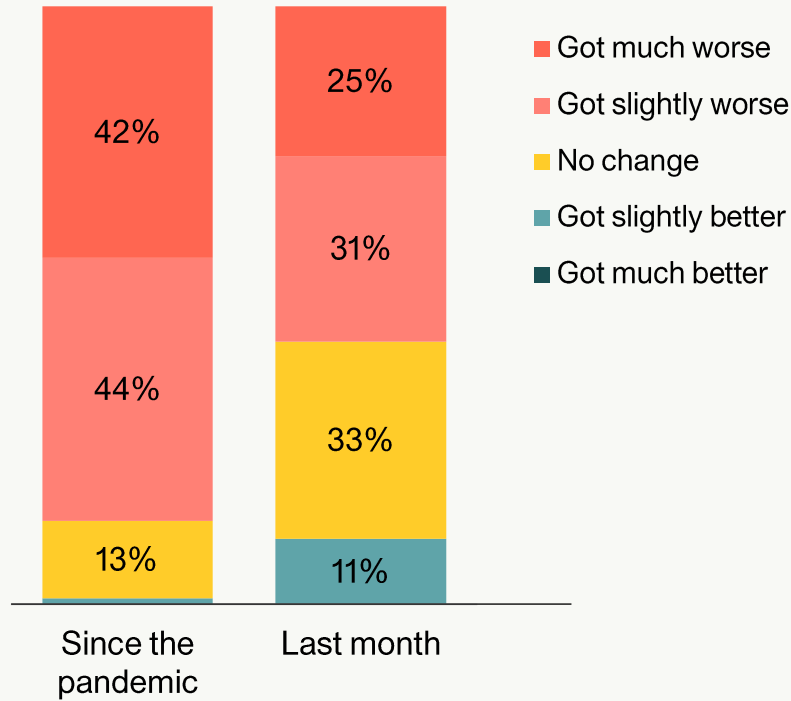
“I do not have an income to take care of the bills.”

Vulnerability appears to be reducing over time...

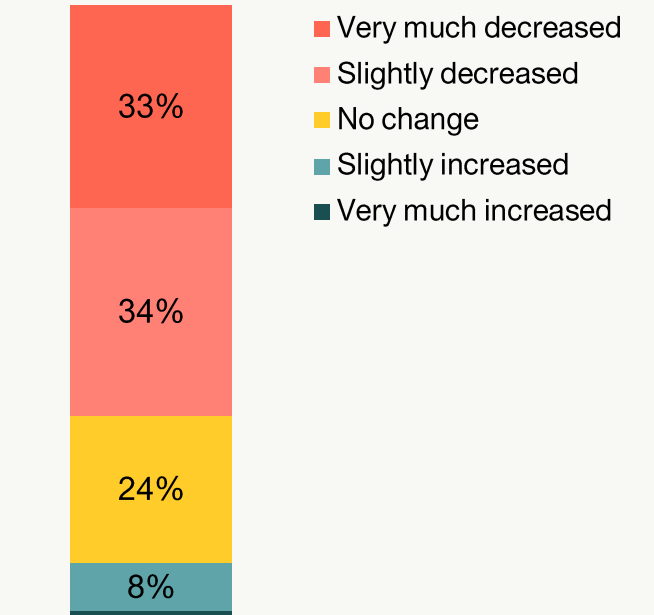


—●— Extremely vulnerable' & 'Very vulnerable'

but overall financial situation isn't getting better for most...



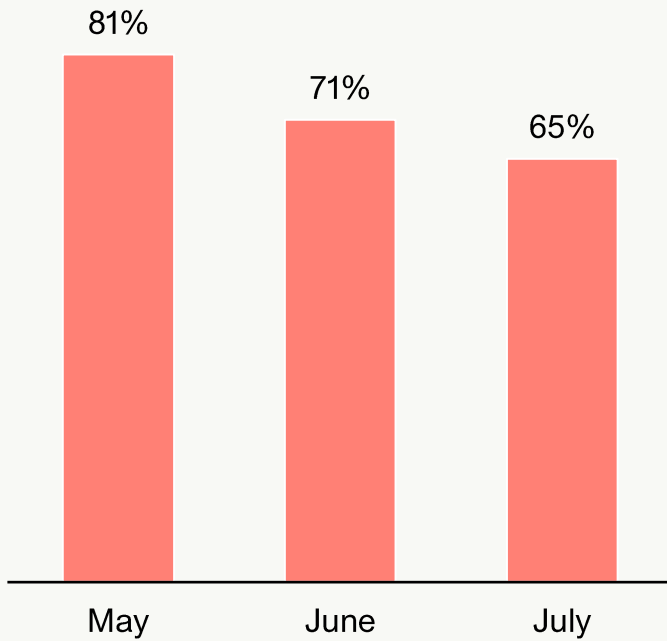
and household incomes are still reducing for more than half



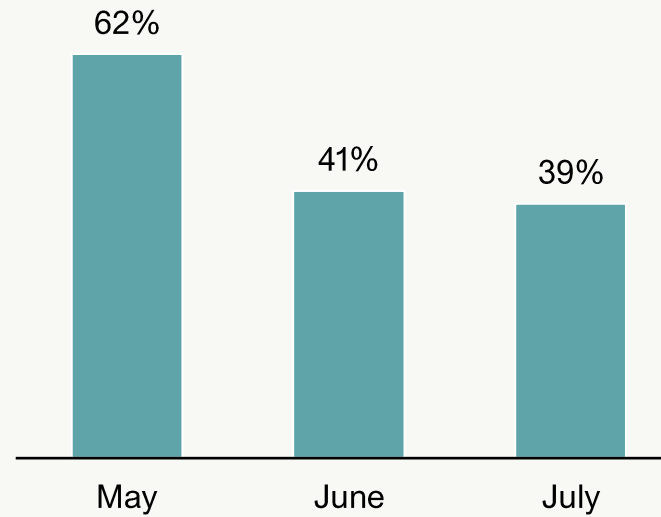
Coping Mechanisms

“I don't have good savings anymore. And I can't replace or fill that hole. I'm worried about my situation.”

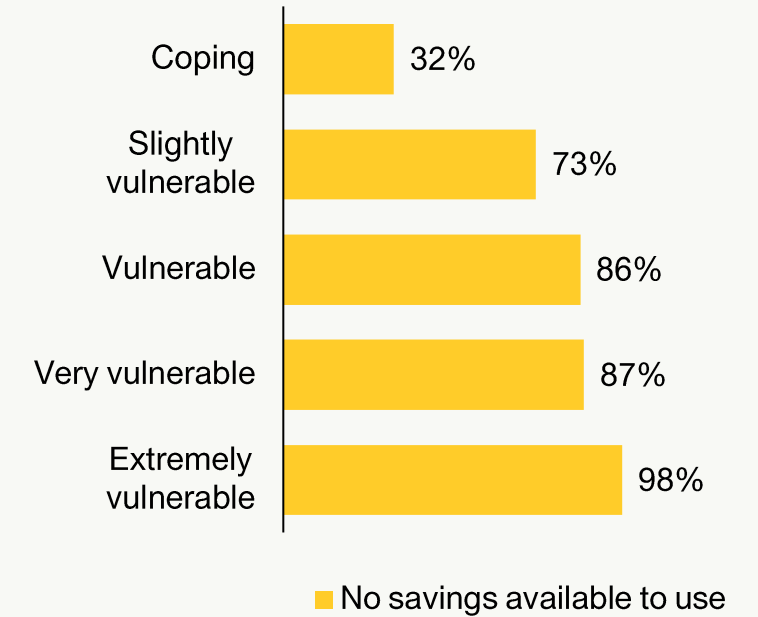
Families are still using coping mechanisms...



although fewer report using savings...



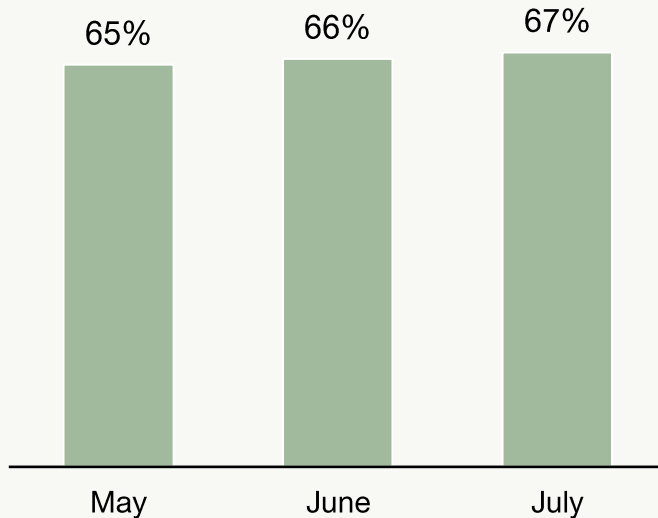
and the majority who did not use savings had none, with the vulnerable most affected



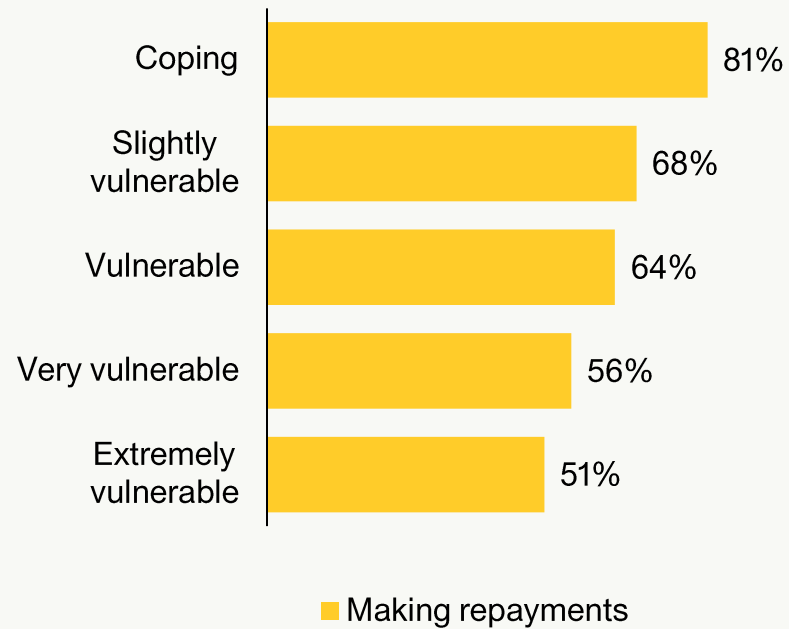
Repayment Rates

“I stopped paying for the solar since we don't get value for our money and our issues have not been resolved.”

Repayment rates have remained consistent over time...



and are considerably lower for the most vulnerable...



satisfaction is lower for most vulnerable not repaying

54

NPS of 'extremely vulnerable' making repayments

VS

30

NPS of 'extremely vulnerable' not making repayments

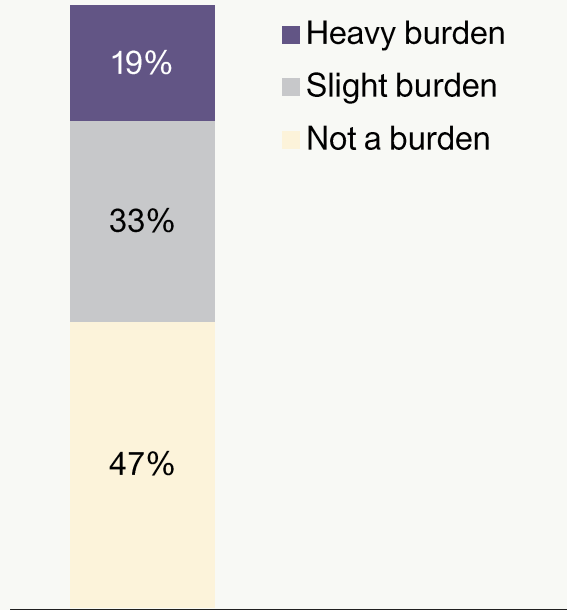
NPS insights

making repayments **49**
not making repayments **29**

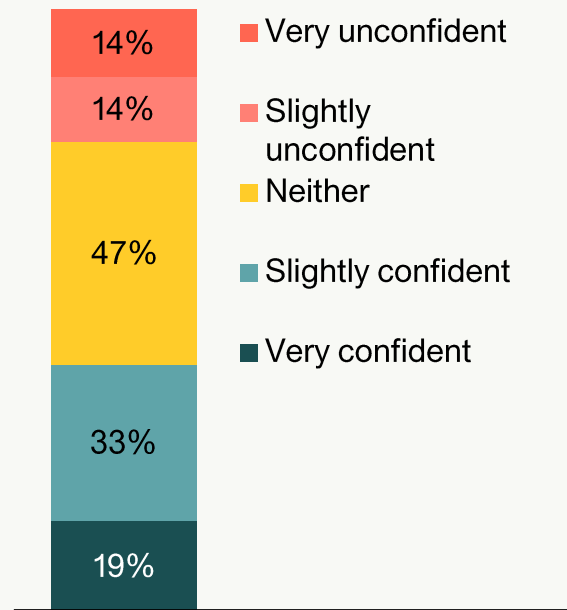
Burden & Confidence

“We spend much money by paying the solar home system that’s why we have decreased other household expenses.”

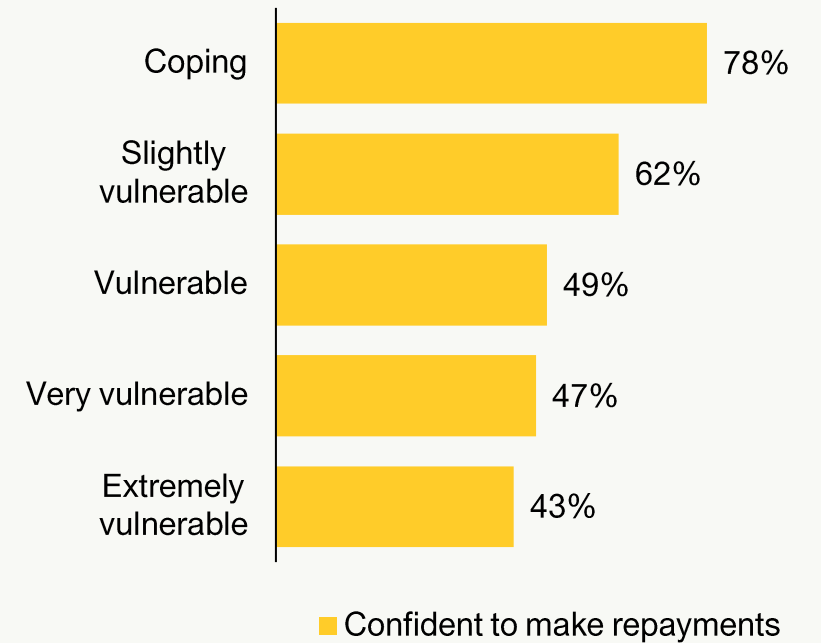
More than half find repayments a burden....



with half confident in making repayments for the month ahead...



this is shaped by vulnerability too



NPS insights

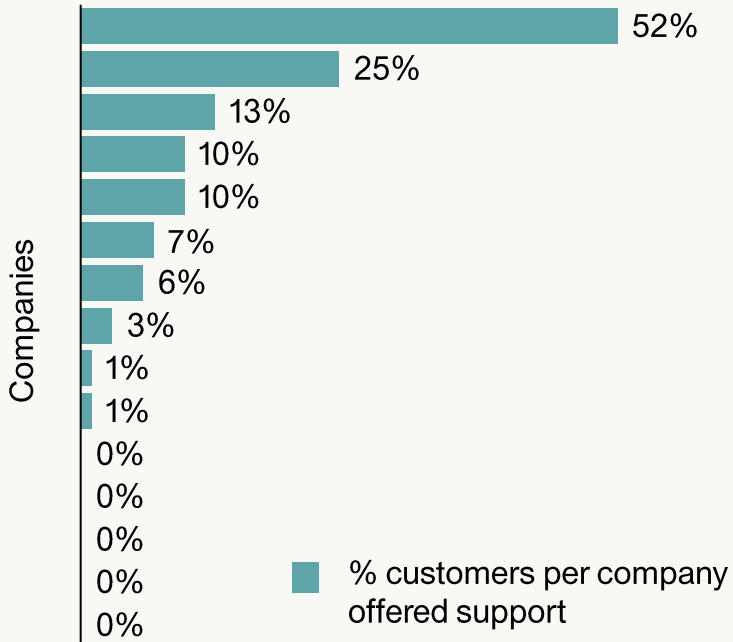
not a burden **54**
 slight burden **47**
 heavy burden **37**

very confident **58**
 very unconfident **16**

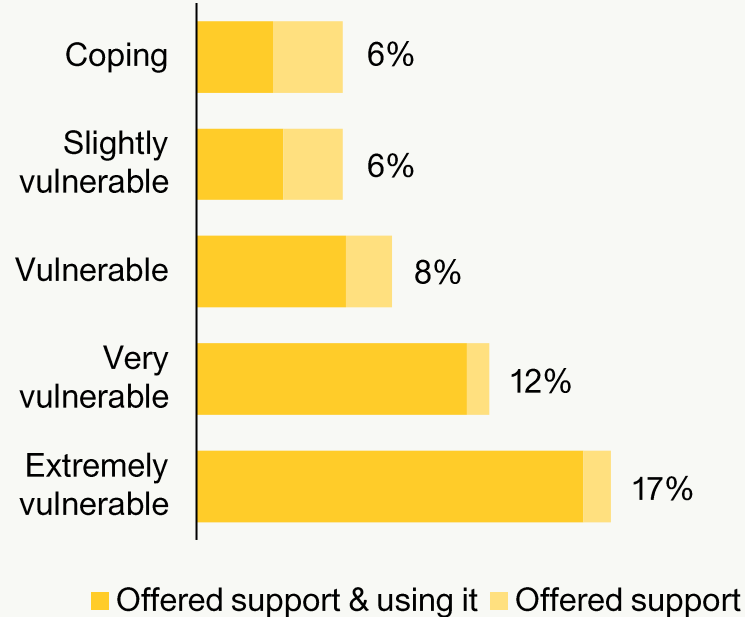
Payment Relief

“The company should not charge me the remaining money because it is a little. I will pay later.”

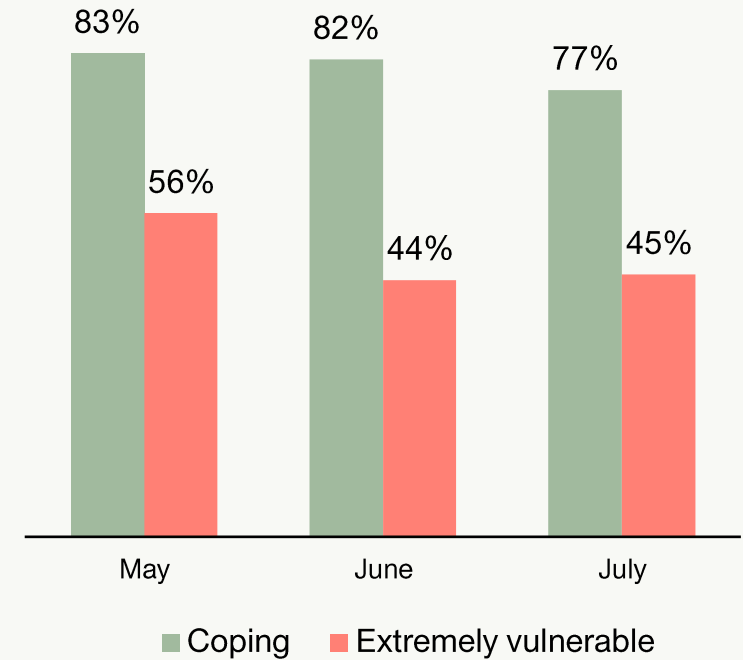
Few customers say companies have offered payment support or relief...



the most vulnerable reported being offered payment support more...



and also lower repayment rates



NPS insights

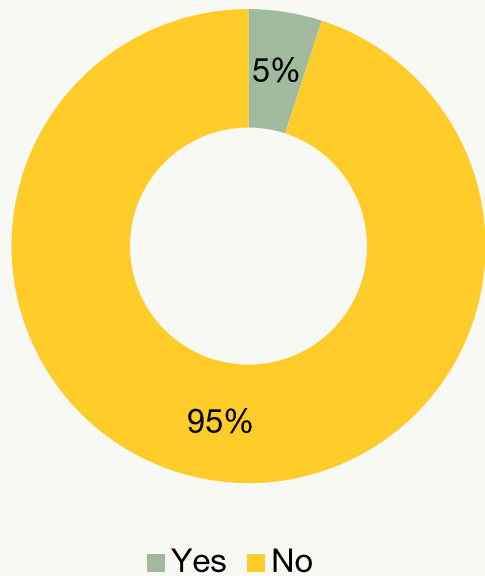
Offered support **44**
Not offered support **38**

Used support **46**
Did not use support **31**

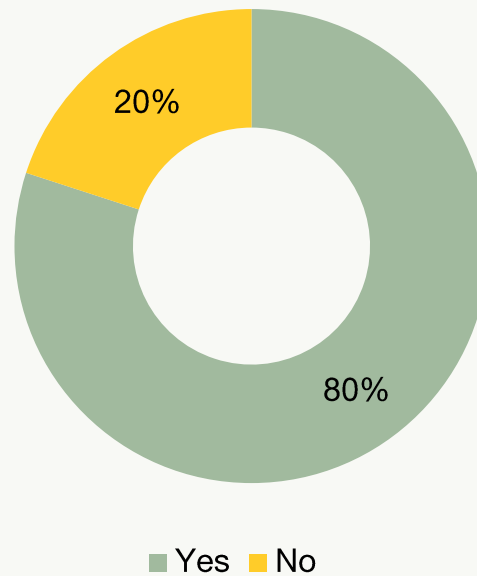
External Support for Payments

“Extend the payment period; it can help us to prepare ourselves.”

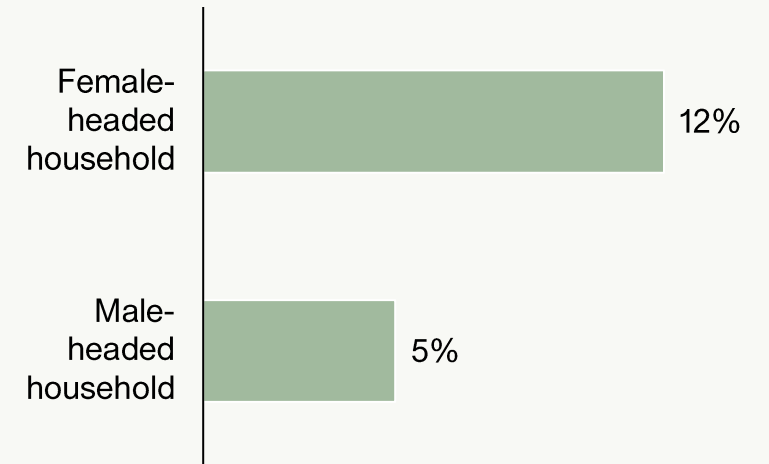
Few customers are receiving external support to make their energy payments...



most with support already had it before pandemic...



female-headed households were more likely to be receiving support from outside the home



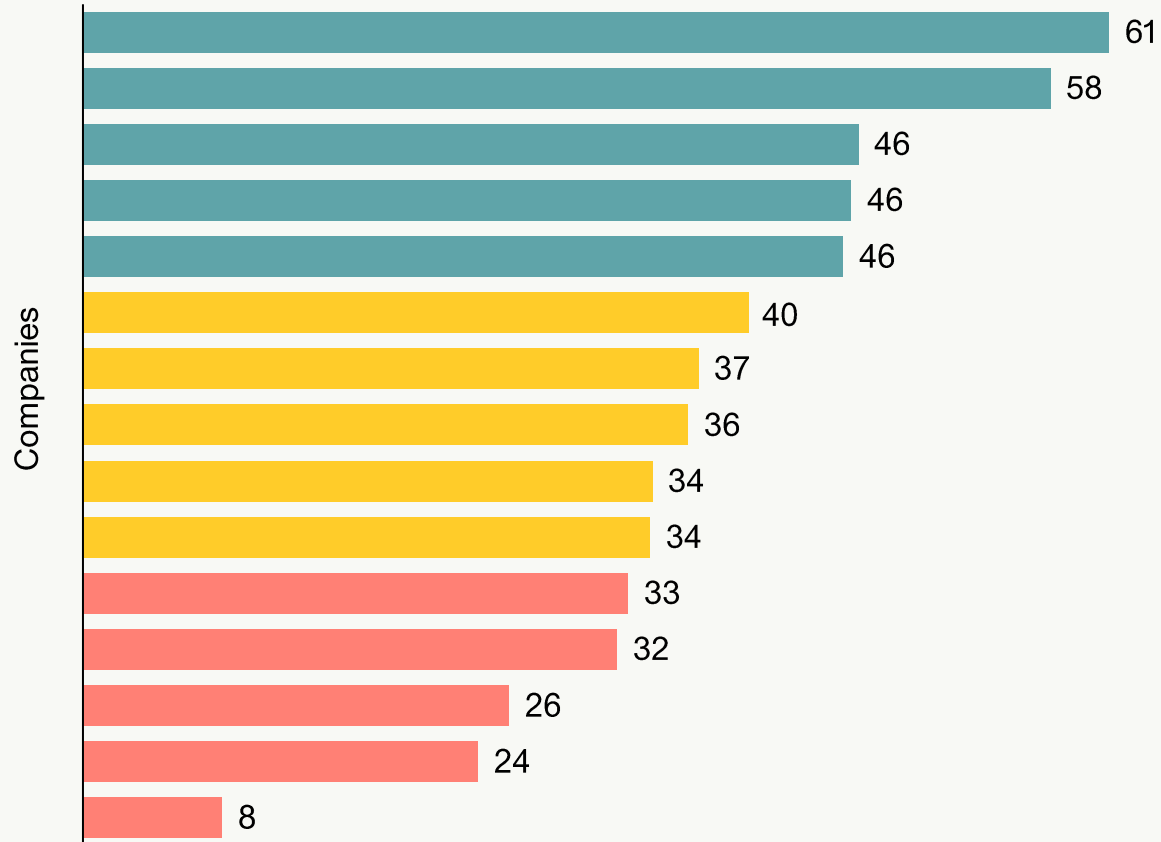
NPS insights

no external support 40
external support 15

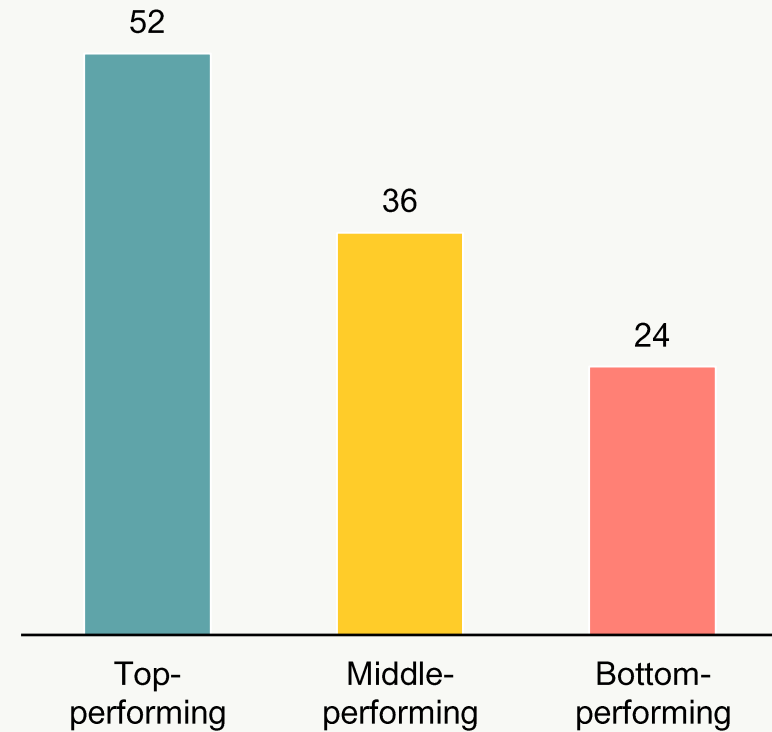
Satisfaction by Company

“I find the solar lights to be very reliable and affordable. I’m happy that my children can depend on the lights to do their schoolwork.”

NPS varies significantly across companies



Splitting into three groups, we saw trends



Company Differences

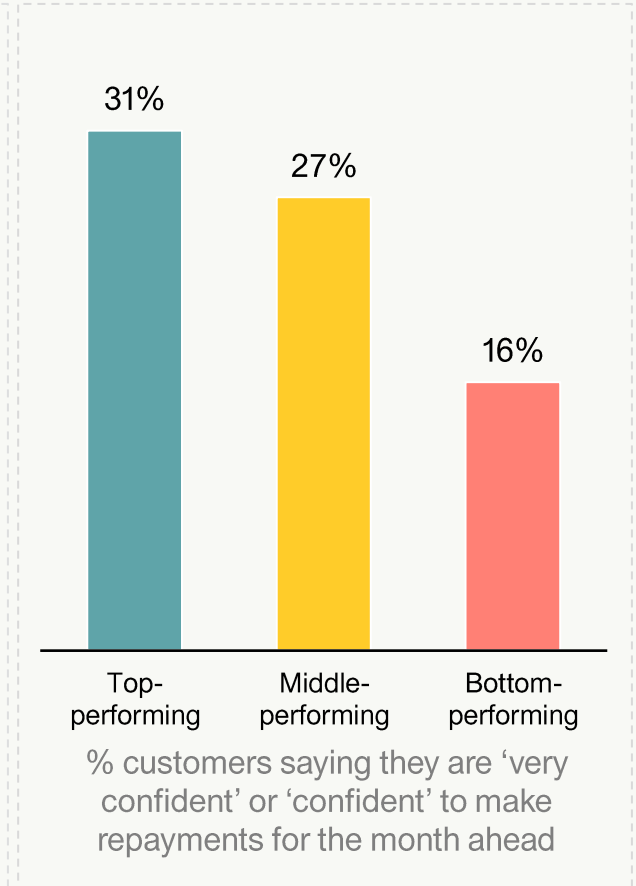
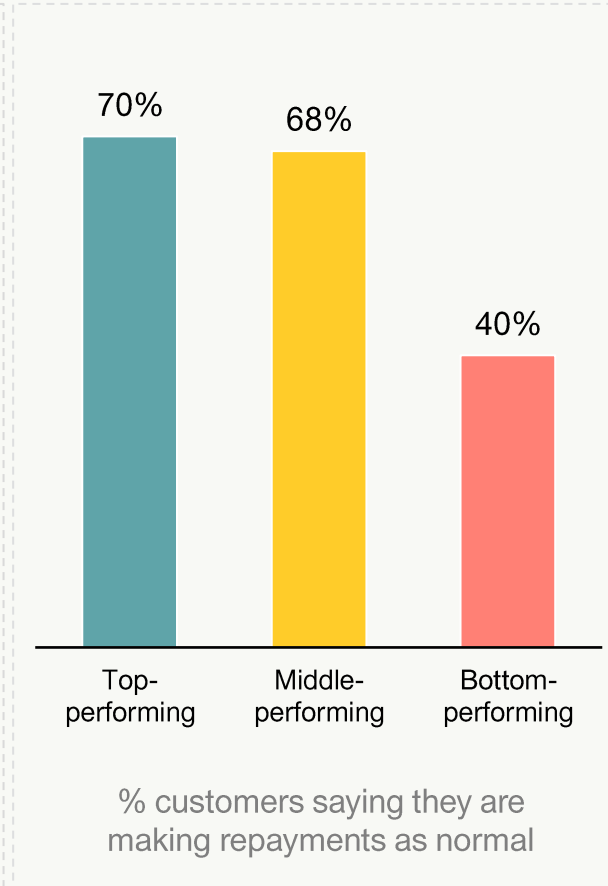
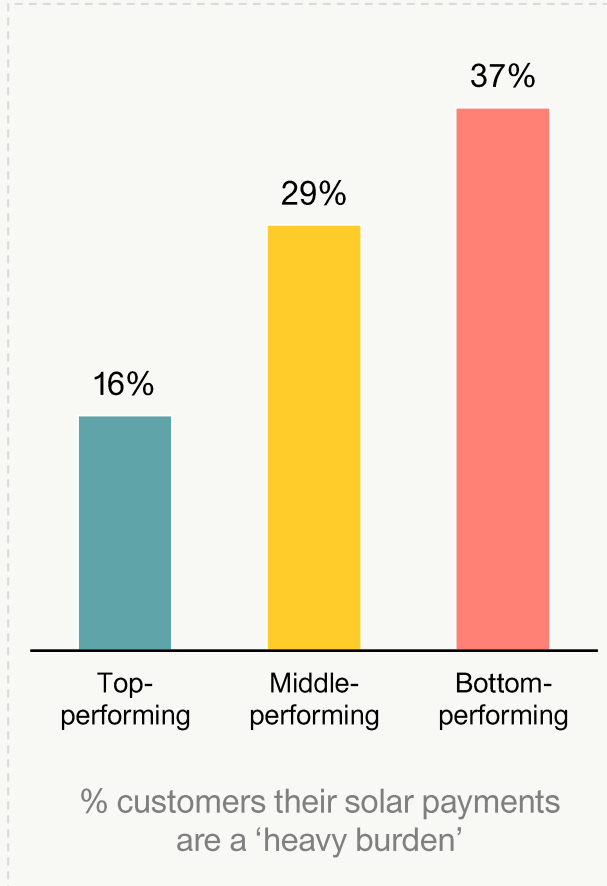
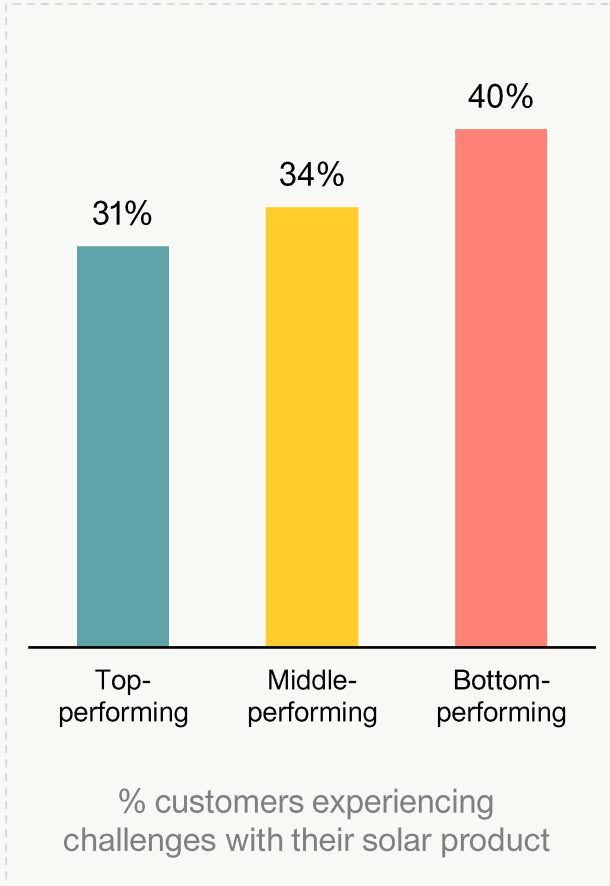
“I'm just thankful because I now have access to electricity, and I can charge my phone. Everybody needs to have this product at home.”

Bottom performing companies see customers with higher challenges rates...

higher burden of repayments...

lower repayment rates...

and less confidence in making repayments



Effects of External Factors

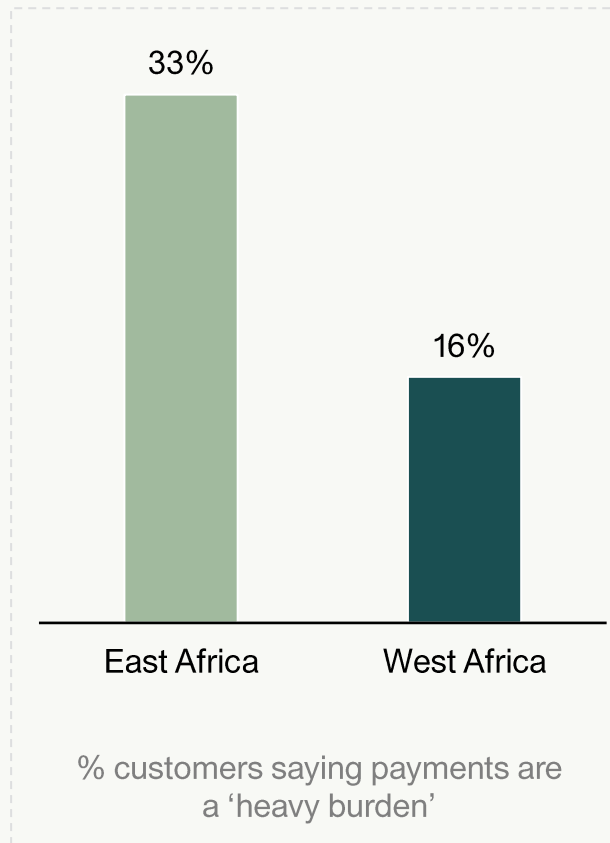
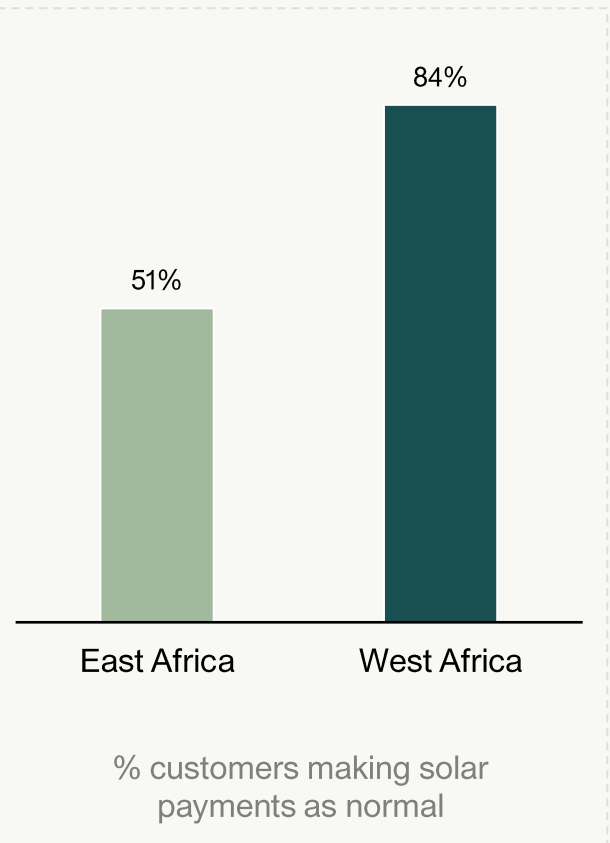
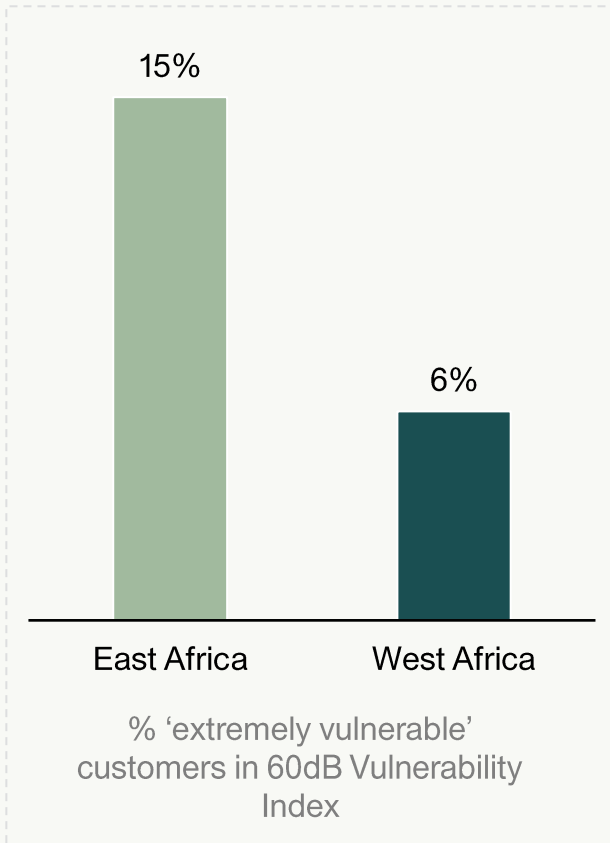
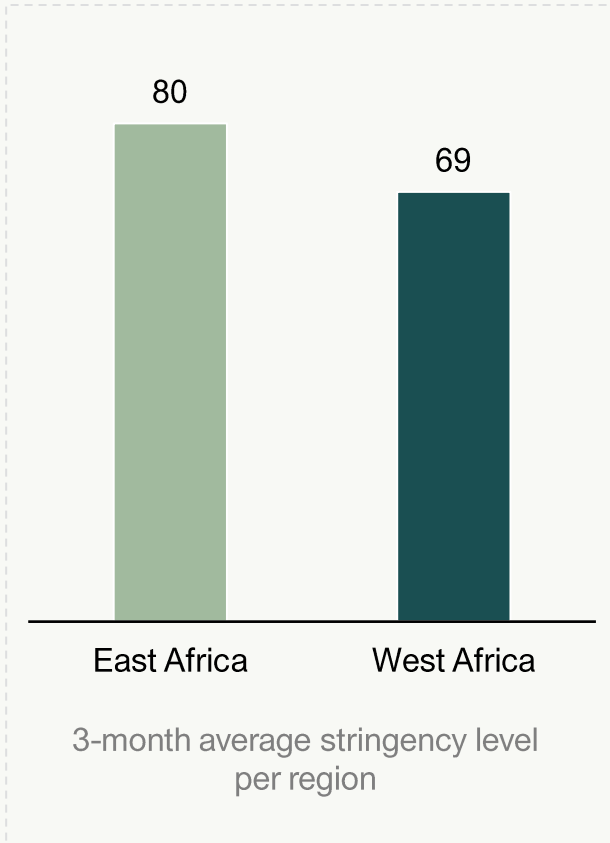
“I lost my business because it was not sustainable anymore. I also lost my husband who used to support me; he left me with the kids and life is so tough.”

Stringency of COVID measures is higher in East Africa...

the region has more 'extremely vulnerable' customers...

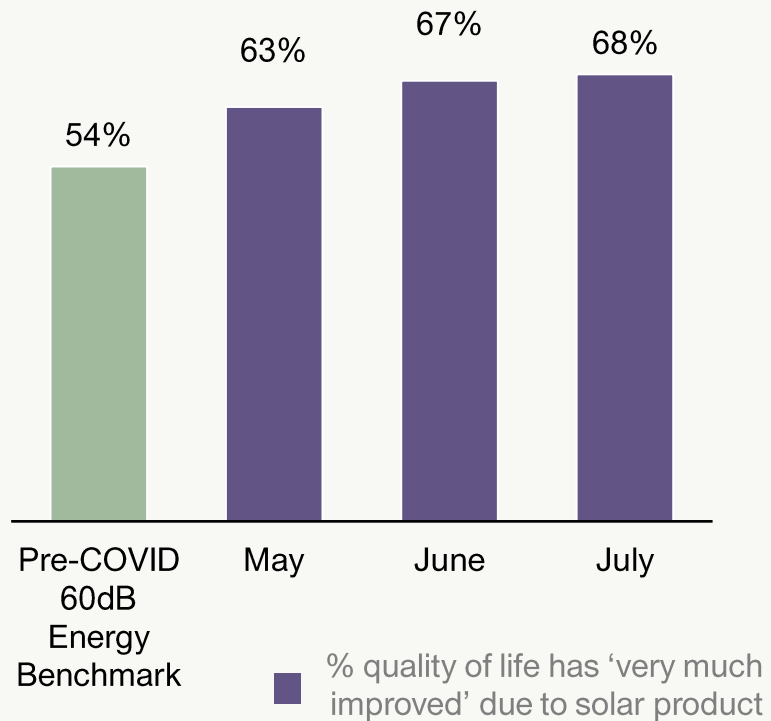
lower repayment rates as well as...

higher perceived burden of repayments



Looking Forward

Customers are seeing the impact of having energy more than ever...



“I love the TV so much because it has helped my children improve their story-telling skills. I also loved how the company agents made it easy for me to acquire the products and how they explained all the instructions to me. They were so friendly and professional.”

“The quality of the light is very good. I love it
because it is reliable.”

60 Decibels – GOGLA solar PAYG online report

<https://bit.ly/60dB-SHS>

60 Decibels COVID19 insights dashboard

<http://bit.ly/60dB-Covid>

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COVID-19 Energy Access Relief Response

<https://www.energyaccessrelief.org/>

- Consumer Protection Principles
- Self-Assessment Tool
- Webinar recording & slides

www.gogla.org/consumer-protection

1. Technical Assistance
2. Sector-wide Policy Response
3. Consumer Protection & Relief
4. Financial Assistance

Thank you.

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