

USSD or an app?

Both have their place. The question is what share of your customers you reach on day one. An app reaches the customers who have a smartphone, data and the patience to install it. USSD reaches everyone else — on the handset they already carry, with no download and no data bundle.

	USSD	Mobile app
Works on a feature phone	Yes	No
Needs mobile data	No	Yes
Needs an install	No	Yes
Works with no airtime balance	Yes	No
Session cost to the customer	Operator USSD rate	Data bundle
Time to first customer	Minutes	Weeks to months
Rich UI, offline history, push	No	Yes
Best for	Reach and simple flows	Depth and repeat use

The honest answer

Most organisations end up running both: USSD for reach and for the flows that must never fail, an app for the engaged minority who want more. USSD is the cheaper of the two to start — free for five days and 120 sessions, then K350 a week — so it is usually the one to prove the demand with.

One integration, all three networks

 Airtel
  MTN
  Zamtel