

Ghana SME Digital Playbook



This report was prepared by Utopia Group for Ghanaian entrepreneurs, SME owners, operators, and organisational leaders who want practical digital systems that work in local conditions.

The ideas, recommendations, and checklists in this playbook are intended as general business guidance. They should be adapted to your business model, budget, team capacity, and risk tolerance before implementation.

Digital platforms, payment fees, telecom data, vendor requirements, and regulatory conditions change. Verify current platform pricing, account requirements, and technical limits before making procurement decisions.

For more information about this publication or Utopia Group's work, contact:

Utopia UGX Group Ltd

Accra, Ghana

hello@utopiagroup.io

+233 55 206 8939

utopiagroup.io

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PART 01

Start Here



Digital readiness means your tools work together as one customer path.

If you have paid for a website nobody updates, boosted posts that brought likes but no customers, or waited for a developer to fix something your business should control, this playbook is for you.

A Ghana SME is digitally ready when a customer can find it, understand it, trust it, contact it, pay it, and hear from it again without unnecessary friction.

Many business owners already know they need a website, a social media presence, and a way to accept digital payments. The real challenge is knowing what to build first, what to ignore, how much to spend, and how to avoid handing control of the business's digital property to the wrong person.

Digital work often fails because the pieces are built separately. A business opens Instagram and TikTok accounts before its Google Business Profile is complete. It runs ads before the website loads properly on mobile data. It accepts Mobile Money manually but has no confirmation flow, no customer record, and no follow-up process. None of those tools are wrong. The issue is sequence.

This playbook gives a practical sequence for Ghana SMEs. It assumes customers browse on phones, often through mobile data. It assumes WhatsApp is a primary customer channel. It assumes Mobile Money is normal. It assumes the owner needs to understand the system well enough to supervise vendors and keep control after launch.

Before starting

Can a new customer find, understand, and contact you from a phone in under two minutes? Does the business own its domain, hosting, analytics, and payment accounts? If your developer disappeared tomorrow, would you still control the system?

How to use this playbook

The playbook is organised around decisions. Each section explains the important concept, gives practical standards, and includes questions or checklists that can be used in a team meeting, vendor conversation, or monthly review.

The goal is not to complete every activity immediately. The goal is to build the customer path in the right order. The path is simple: first make the business easy to understand and contact, then make it easy to find, then make it easy to pay, then make it easy to return.

The sequence

PHASE	PRIORITY	WHY IT MATTERS
Foundation	Website, domain ownership, Google profile, WhatsApp Business	Customers need a credible base and the business needs control.
Visibility	Local SEO, reviews, useful service pages, practical social content	Traffic matters only when the customer path is ready.
Transaction	MoMo, payment links, checkout, confirmations, records	Payment must feel normal and reduce manual errors.
Retention	Follow-up, labels, email capture, monthly review	Repeat customers and referrals are easier to earn when the system remembers people.

Use the scorecard later in this playbook before you spend heavily on ads, automation, or a major rebuild. The score will show whether the foundation is ready or whether the business needs quieter operational work first.

What Ghana SMEs usually get wrong.

Most failed digital projects are not caused by one bad tool. They fail because basic business controls, content, payment flow, and follow-up are missing.

1 They pay before the work is clear.

A vague quote creates a vague project. Pages, features, content responsibilities, exclusions, timeline, payment schedule, and handover terms should be written down before money changes hands.

2 They let the developer become the owner.

Most Ghanaian SME owners lose their website because the domain, hosting, analytics, or payment account was quietly created in someone else's login. The business should own the accounts; the developer can still manage the technical setup.

3 They approve the laptop version and ignore the phone.

Your customer is probably checking you on mobile data, not on a large office monitor. Test the site on a real phone before launch: speed, tap targets, WhatsApp, forms, photos, and payment instructions.

4 They buy attention before fixing the path.

Paid traffic amplifies what is already there. Run ads only after the customer can understand, trust, contact, and pay you.

5 They look generic.

Stock photos and vague copy make a real business feel replaceable. Use the actual team, product, location, project, menu, classroom, workshop, trip, or customer proof wherever the business can show it honestly.

6 They forget the after-payment moment.

A customer who has paid should not wonder whether the business has seen it. Build a simple receipt, reference, next-step message, and internal record before you scale payments.

PART 02

Understand Digital Readiness

Four systems make a Ghana SME digitally ready.

The tools matter less than whether they work together. A website, Google listing, Instagram page, payment gateway, and WhatsApp number should support one customer journey.

Owned presence

This is the website, domain, hosting, analytics, and content that the business controls. Social platforms are useful, but they are rented space. The website is where the full offer, proof, contact path, payment path, and search structure should live.

Discovery

This is how customers find the business: Google Business Profile, local SEO, reviews, business directories, social proof, and content that answers real questions. Discovery is strongest when the business appears consistent everywhere.

Transaction

This is how the customer pays or commits: MoMo, payment links, checkout, booking deposits, invoices, donation pages, confirmations, and records. A good transaction path reduces doubt and manual follow-up.

Retention

This is how the business keeps customers close: WhatsApp Business, labels, quick replies, email capture, follow-up messages, review requests, and monthly measurement. Retention is usually less glamorous than acquisition, but it is often where the profit is.

Digital Readiness Scorecard

Score each capability from 0 to 2. A score under 12 means the foundation needs work before paid growth. A score between 12 and 20 means the basics exist but the system needs tightening. A score above 20 means the business is closer to optimisation and scale.

CAPABILITY	0	1	2
We own our domain and hosting account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our site loads fast on mobile data.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Phone, WhatsApp, address, and offer are clearly visible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customers enquire, book, or buy without friction.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our Google Business Profile is complete with reviews.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Key pages clearly say what we do and where.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We sustain a practical social media rhythm.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We accept payment methods our customers use.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We follow up after enquiries and purchases.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We review visitors, sources, and conversions monthly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

0-11: fix the foundation

Prioritise ownership, website clarity, contact paths, Google profile, and WhatsApp setup.

12-20: tighten the system

Improve conversion, payments, content rhythm, customer follow-up, and analytics.

21-30: scale carefully

Test paid campaigns, deepen reporting, publish stronger content, and improve retention.



PART 03

Build the Foundation

What full digitisation actually costs.

A website is only one line in the budget. A useful digital setup also includes ownership, hosting, content, visibility, payments, analytics, follow-up, and maintenance.

The numbers below are planning ranges, not quotes. Costs change by scope, content readiness, payment complexity, vendor quality, and how much internal work the business can handle.

LEVEL	TYPICAL ONE-TIME SETUP	WHAT IT USUALLY INCLUDES	BEST FIT
Minimum	GHS 3,500-7,500	Domain, basic hosting, 5-8 page site, Google Business Profile, WhatsApp Business, analytics, simple payment link.	Service businesses that need a credible base and clear enquiry path.
Practical SME system	GHS 8,000-18,000	CMS website, stronger service pages, real photos/content support, local SEO structure, MoMo/card checkout or deposits, reporting setup, handover.	Growing SMEs that need visibility, conversion, and team ownership.
Full operating system	GHS 20,000-45,000+	E-commerce, bookings, donations, customer records, payment automation, richer reporting, integrations, training, and ongoing support.	Stores, schools, NGOs, publishers, travel businesses, and multi-service operators.

Ongoing costs to budget for.

A digital system has renewal and support costs after launch. Budgeting for them protects the business from expired domains, weak hosting, broken forms, and unsupported payment flows.

COST ITEM	INDICATIVE RANGE	NOTES
Domain renewal	About GHS 170-220/year locally, or roughly USD 10-16/year globally	Renewal matters more than first-year promo price. Keep domain access under the business.
Hosting	GHS 100/year for entry local shared hosting to USD 25+/month for stronger managed/cloud plans	Cheap hosting is fine only if the site is light, backed up, and fast enough on mobile.
Business email	Included with some hosting, or from about USD 7/user/month for Google Workspace	Use business email for admin, domain, analytics, and payment accounts.
Maintenance	GHS 300-1,500/month	Security updates, backups, small content changes, monitoring, and support.
Payment processing	Paystack Ghana lists 1.95%; other gateways and channels vary	Fees depend on provider, payment method, card type, volume, and agreement. Verify before launch.
Content and ads	Variable	Photography, copywriting, social content, and ad spend should be planned separately.

Provider choices are budget choices.

Choose a provider based on who will manage the account, where support will happen, how renewals work, and whether the business can keep control after launch. Price is only one factor.

PROVIDER TYPE	EXAMPLES	WHY YOU MIGHT CHOOSE IT	WATCH FOR
Local Ghana hosting	StormerHost and similar cPanel hosts	Local currency pricing, MoMo-friendly purchase path, familiar support, simple WordPress hosting.	Performance, backup policy, renewal reminders, and whether support can solve technical issues quickly.

Global managed hosting	Hostinger and similar shared/managed hosts	Beginner-friendly dashboards, bundled SSL/email/domain offers, easy WordPress setup.	Long-term renewal price, contract length, support quality, and data-center location.
Cloud/VPS hosting	Hetzner, DigitalOcean, Vultr, Linode	More control, better performance per cedi for technical teams, suitable for custom apps.	Requires maintenance skill. A cheap server without backups and monitoring is not cheap.
Domain registrars	Cloudflare Registrar, Namecheap, local registrars	Domain control, DNS management, renewal transparency.	Introductory prices, premium-domain traps, transfer lock, and who owns the login.

Ask before choosing hosting

- Who receives renewal emails?
- How often are backups taken, and who has tested restoring one?
- Can the business access DNS, hosting, email, analytics, and payment accounts without the developer?

Your website is the asset you control.

Everything else works better when it points to a website that explains the business clearly and is owned by the business.

If you sell products, services, expertise, appointments, admissions, donations, or bookings, the website is the permanent address for the business online. Social media can be suspended. Algorithms change. A website sits on a domain and hosting account that should be under your control.

The right website is not always large or complex. The right website is complete enough for the business model. A service provider may need clear service pages, WhatsApp, proof, FAQs, and a contact form. A product seller may need catalogue, checkout, delivery information, and payment confirmation. A school, church, or NGO may need admissions, donations, reports, programs, and trust signals.

Website type and budget

BUSINESS TYPE	RECOMMENDED WEBSITE	TYPICAL BUDGET	ESSENTIAL FEATURES
Service provider	5-8 page brochure site	GHS 2,000-5,000	Offer pages, contact form, WhatsApp, testimonials, FAQ
Product seller	E-commerce site with MoMo/card checkout	GHS 5,000-12,000	Products, checkout, delivery information, confirmation flow
Restaurant or food business	Menu and ordering site	GHS 1,500-3,500	Menu, hours, location, photos, WhatsApp ordering
NGO, church, school	Information site with conversion flows	GHS 2,500-8,000	Programs, admissions or donation path, reports, contact forms
Growing brand or publisher	Content-rich site	GHS 8,000-18,000+	CMS, newsletter, SEO structure, analytics, editorial workflow

Mobile-first is not optional.

A large share of web traffic in Ghana comes from phones.¹ That changes the standard for design, copy, images, and testing. A site that looks good on a laptop but loads slowly on mobile data is not ready for the market.

Mobile-first does not mean shrinking a desktop layout. It means putting the customer's most important questions and actions first: what you do, where you do it, why someone should trust you, and how to contact or pay you.

Practical mobile standards

- The website should load quickly on mobile data, not only on office WiFi.
- Phone and WhatsApp should be visible without hunting.
- Images should be resized and compressed before upload.
- Forms should be short and easy to complete on a phone.
- Buttons should be large enough to tap without mistakes.
- Important pages should avoid autoplay video and unnecessary scripts.

Questions to reflect on your website

- Can someone understand what the business does before scrolling?
- Can someone call, WhatsApp, book, or buy in one or two taps?
- When did you last test the website on a real phone using mobile data?

Own the digital property.

The most important website rule is simple: register everything in your name or your company's name. If a developer registers the domain under their account and the relationship ends, you may lose control of the site. This risk is more common than many owners realise.

Before any build begins, verify that the domain, hosting, website admin account, analytics, Search Console, and payment accounts are controlled by the business. The developer can manage technical setup without owning the assets.

Domain, hosting, and launch handover checklist

- The domain is registered to the business owner or company, with your email and phone number.
- You know the annual domain renewal cost and renewal date.
- The hosting account is in your name, or you have written access terms.
- You have administrator access to the website CMS.
- Google Analytics and Search Console are connected to accounts you control.
- Contact forms, WhatsApp links, phone links, and payment links have been tested.
- You have a backup process and know who is responsible for updates.
- You received a handover document with logins, renewal dates, plugins, and support contact.

Choose a developer by clarity, not confidence.

A good developer should make the business case clearer. They should ask what action visitors need to take, what customers usually ask, what content exists, which systems need to connect, and who will manage the site after launch.

A weak vendor often talks about technology before understanding the business. That does not mean every technical developer is bad. It means the project needs someone responsible for translating business goals into website structure.

Look for live work, not screenshots.

A screenshot can hide speed, mobile layout, broken forms, weak copy, and missing handover. Ask to see live sites with similar complexity, then open them on a phone.

Notice what they ask before quoting.

If the quote arrives before discovery, the project is probably being priced as a template exercise. A stronger vendor asks about customers, offers, content, operations, payment, and who will run the site after launch.

Make ownership non-negotiable.

The developer can configure the domain, hosting, CMS, analytics, and payments. The business should own the accounts. A vendor who resists this is creating dependency, even if the design is attractive.

Ask what happens after launch.

A serious quote includes handover, training, backups, update responsibilities, support terms, and what counts as extra work. If those items are missing, the real cost has not been discussed yet.

Ask before paying a deposit

What will be registered in our name? What content do you need from us? How will we know the site is ready? What do we receive during handover?

PART 04

Get Found

Search visibility starts with trust and consistency.

Before customers visit your website, they need to find it. In Ghana, Google Search and Google Maps are often the front door.

A Google Business Profile is the panel that appears on Google when someone searches for your business name, or in Maps when they search for a service near them. It shows address, phone number, hours, photos, reviews, and updates. It is free and often has more immediate local value than complex SEO work.

1 Claim the profile with a business-controlled account.

Go to google.com/business, search for the business, then claim or create the profile. The login should not live only with the agency, receptionist, or developer.

2 Make the details match everywhere.

Use the exact business name, category, phone number, website, opening hours, address, and service area you use on the website and social pages. Small inconsistencies weaken trust.

3 Use photos that prove the business is real.

Exterior, interior, team, product, menu, classroom, project, or service photos help a first-time customer recognise the business before they arrive or message.

4 Ask for reviews while the experience is fresh.

Send the direct review link through WhatsApp after a successful delivery, visit, appointment, trip, or purchase. Recent reviews that mention the service and location do more than generic stars.

5 Post enough to look alive.

Monthly updates are enough for many SMEs: new products, hours, offers, events, notices, and real work. The goal is not social-media volume. The goal is trust.

Local SEO is mostly practical clarity.

Search engine optimisation sounds technical, but the first layer is simple: say what you do, where you do it, and answer real customer questions. A plumbing business in Tema, a school in Kumasi, or a restaurant in Osu should not hide those facts behind vague homepage copy.

Local SEO checklist

- Each important page has a title that says what you do and where.
- Your homepage explains the business in the first few seconds.
- Your address, phone, WhatsApp, and opening hours are consistent everywhere.
- The site loads fast on mobile data.
- Each service has its own useful page when customers search for it separately.
- You are listed in relevant Ghana business directories and industry directories.
- You have a process for asking happy customers for reviews.
- Your website has real photos and examples, not only generic visuals.

Questions to reflect on local visibility

- What would a customer type into Google when they need what you sell?
- Does your website use those plain-language terms?
- Do your Google profile, website, and social pages show the same phone number and address?

A useful service page answers buying questions.

When someone lands on a service page, they are usually asking three questions: do you solve my problem, can I trust you, and what should I do next? A good page answers those questions without forcing the customer to call for basic information.

Start with the phrase the customer would search.

"Website Design for Restaurants in Accra" is more useful than "Digital Excellence for Food Brands" because it tells the customer and Google what the page is actually about.

Show that you understand the buying situation.

A restaurant owner wants customers to see the menu, hours, location, ordering path, and real food photos quickly. Every service page should name the specific problem before it sells the solution.

Explain the offer in plain language.

Say what is included: menu site, WhatsApp ordering link, Google profile setup, launch training, maintenance, payment setup, or whatever the service actually covers.

Use proof before asking for trust.

Photos, testimonials, sample work, process notes, FAQs, and public reviews reduce the risk a customer feels before contacting you.

End with one clear action.

"Send us your menu on WhatsApp to get a quote" is stronger than "Contact us" because it tells the customer what to do and what they will receive next.

Useful pages are not written for search engines alone. They are written for people who are deciding whether to trust the business. Search performance improves when the page genuinely helps the person searching.

Social media should have a job to do.

Pick the platforms your customers actually use and maintain them properly. One or two active accounts beat six neglected ones.

For many Ghana businesses, Facebook plus one other platform is a more realistic starting point than six weak accounts. The second platform depends on the audience and the type of proof the business needs to show.

PLATFORM	BEST FOR	CONTENT TYPE	PRACTICAL RHYTHM
Facebook	Broad consumer audience, community, local services, events	Photos, short videos, offers, customer stories	3-5 useful posts/week; expect limited organic reach without distribution
Instagram	Food, fashion, beauty, travel, lifestyle, visual brands	Reels, Stories, product shots, behind the scenes	4-6 posts/week
TikTok	Younger audiences, discovery, personality-led brands	Short video, demos, trends, quick education	3-5 strong videos/week before attempting daily output
WhatsApp Business	Direct enquiries, repeat customers, service follow-up	Catalogue, quick replies, broadcasts, labels	Daily operations tool
LinkedIn	B2B services, professional firms, consultants	Case studies, opinion, lessons, company updates	2-3 posts/week

Use a content mix you can sustain.

Most business social media fails because every post is a sales pitch. A healthier rhythm earns attention before asking for action. Keep the mix balanced without obsessing over exact percentages.

Teach before you sell.

Useful posts answer the questions customers already ask: price ranges, care instructions, mistakes to avoid, how to choose, what to expect, and what changes after purchase.

Show the work.

Behind-the-scenes content is not filler. For a Ghana SME, process, packing, preparation, delivery, classroom setup, kitchen work, salon hygiene, or project installation can carry more trust than a polished flyer.

Let proof do some of the selling.

Reviews, customer outcomes, before-and-after photos, project snapshots, event highlights, and screenshots of public feedback help new customers believe the business is active and reliable.

Promote with a clear next step.

When you do sell, make the action obvious: WhatsApp this number, book this date, pay this deposit, visit this page, or call during these hours. A good post should not make the customer guess.

Questions to reflect on content

- What do customers usually misunderstand before buying?
- What proof would make a new customer trust you faster?
- Which content can you create consistently with the team and time you already have?

Monthly content planner

Use this as a simple planning sheet. Keep topics realistic. A maintainable rhythm beats an ambitious plan that collapses after two weeks.

WEEK	EDUCATIONAL	BEHIND THE SCENES	SOCIAL PROOF	PROMOTION OR CTA
Week 1				
Week 2				
Week 3				
Week 4				

Approval checklist

- The post has one clear point.
- The image, video, or visual is real and useful.
- The next step is obvious.
- Someone can respond through WhatsApp, phone, form, or checkout.



PART 05

Get Paid and Keep Customers

Make payment feel normal.

Digital payment is not only a checkout feature. It is part of the customer experience, the accounting record, and the follow-up process.

Mobile Money dominates everyday digital payment behaviour in Ghana. Payment gateways connect customer MoMo wallets, cards, transfers, or USSD to your business account. For simple cases, a registered business MoMo account may be enough. For higher-volume sales, online ordering, donations, booking deposits, or invoices, a more structured flow is usually better.

PLATFORM	WHAT IT DOES	BEST FOR	SETUP
Paystack	Accepts MoMo, cards, and transfers; integrates with WooCommerce and custom sites.	E-commerce, payment links, donation pages, invoices	Low to medium
Hubtel	Payment gateway plus messaging and business tools with strong Ghana presence.	Online stores, bill payments, service bookings	Low
Flutterwave	Pan-African gateway supporting MoMo, cards, transfers, and USSD.	Businesses serving Ghana and other African markets	Low to medium
ExpressPay	Ghana-founded platform for MoMo, cards, and bank payments.	Local businesses wanting a Ghana-specific option	Low
Direct business MoMo	Publish a registered MoMo number and account name.	Simple service payments, donations, low-volume orders	None

A clean payment flow reduces doubt.

A good payment flow is boring in the best way. The customer understands what to do, pays, receives confirmation, and your team knows what happened.

Payment setup flow

1 Choose the payment path.

A checkout, payment link, booking deposit, donation page, invoice, or business MoMo number can all be correct. The right choice depends on how much record-keeping and automation the business needs.

2 Collect only the details needed to fulfil.

Name, phone, email, order or service reference, amount, and delivery or appointment details are usually enough. Long forms reduce completion on mobile.

3 Make the account name feel familiar.

Whether payment happens by MoMo, card, bank transfer, or gateway, the customer should see a business name they recognise. Confusing account names create doubt at the exact moment trust matters.

4 Confirm immediately.

The customer should receive a receipt, reference, or next-step message. Your team should also have an internal record connected to the order, booking, invoice, or donation.

5 Follow up after payment.

Payment is not the end of the experience. It should trigger fulfilment, support, reminder, review request, or a useful next message at the right time.

Ask your developer

Where does payment happen? Who receives confirmation? What happens if payment fails? How does the payment connect to the order, booking, invoice, or donation?

Use the right level of payment infrastructure.

Not every business needs a full e-commerce checkout on day one. The right payment setup depends on transaction volume, customer expectation, operational complexity, and the need for records.

IF YOUR BUSINESS...	START WITH...	UPGRADE WHEN...
Receives occasional service payments	Registered business MoMo and clear payment instructions	You need invoices, receipts, or better records.
Sells products online	WooCommerce plus Paystack or Hubtel	You need stock, delivery, abandoned cart, or repeat-order automation.
Takes bookings or deposits	Payment links connected to booking confirmation	You need calendar, reminders, cancellation terms, and staff coordination.
Accepts donations	Donation page with MoMo/ card options and receipt message	You need donor records, campaigns, recurring gifts, or reports.

Always use a registered business MoMo account where direct MoMo is part of the flow. The account name should match the business name customers expect to see.

Retention starts with organised communication.

For many Ghana SMEs, customer retention does not require a complicated CRM. It starts with WhatsApp Business, simple labels, and useful follow-up.

WhatsApp is where many customer conversations already happen. The Business app turns that everyday channel into a lightweight operating tool when it is configured

properly. The goal is not to spam customers. The goal is to serve them clearly and remember the right next step.

WhatsApp Business setup

- Complete the business profile with description, address, hours, website, and category.
- Create a catalogue for products or services where useful.
- Set quick replies for hours, location, prices, booking, payment, and delivery.
- Use labels such as New Lead, Quoted, Paid, Delivered, Follow Up, and Review Request.
- Save links to the review page, payment page, booking page, and website.
- Use broadcasts carefully and only when customers expect updates.

Follow-up should be useful, not noisy.

Customers are more likely to come back when the business remembers them, checks in at the right time, and sends useful information instead of constant sales messages.

After an enquiry, reduce uncertainty.

A useful reply confirms the message and asks for the missing detail: location, preferred date, size, budget, delivery area, or service need. The customer should know what happens next.

After a purchase, confirm satisfaction.

A short check-in can reveal a delivery issue, installation question, product problem, or opportunity for a repeat order before the customer disappears.

After service delivery, ask for proof while goodwill is fresh.

If the customer is happy, request a Google review, referral, testimonial, or permission to share the work. Do not wait three months and then ask cold.

Monthly or seasonal messages should earn their place.

Send one useful tip, one customer example, one product update, or one clear offer. If the message would annoy you as a customer, do not broadcast it.

Questions to reflect on retention

- What happens after someone buys from you?
- Which customers should hear from you again, and when?
- What message would feel useful rather than intrusive?

Use email when the relationship is worth owning.

WhatsApp is excellent for conversation. Email is useful when the business needs a direct list it can reach without depending on an algorithm, ad account, or social platform.

Not every Ghana SME needs a newsletter on day one. A restaurant, salon, school, church, NGO, travel company, publisher, consultant, or e-commerce store may benefit because there is a reason to send updates: menus, events, admissions, donations, trips, articles, offers, renewals, or customer education.

Collect email only when you have a reason to write.

A dead list is not an asset. Start with a simple promise: monthly tips, new stock, admissions updates, travel deals, donor reports, event notices, or useful business guidance.

Keep the first version simple.

Add one signup form to the website, one checkbox on enquiry or checkout where appropriate, and one monthly email. Do not build complex automation before the message is proven.

Respect permission.

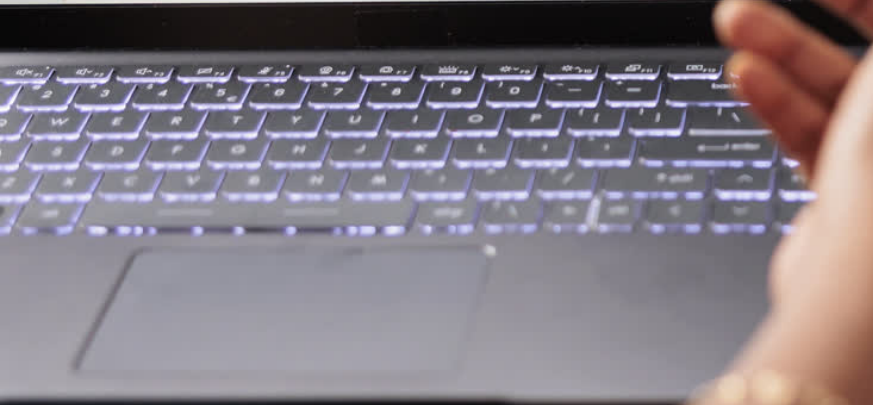
Only email people who asked to hear from you, make unsubscribe easy, and avoid adding every phone contact to a list. Retention depends on trust, not volume.

Retention worksheet

Use this page to define the follow-up habit your team can actually maintain.

CUSTOMER GROUP	WHEN TO FOLLOW UP	MESSAGE OR ACTION	OWNER
New enquiries			
Recent buyers			
Repeat customers			
Dormant customers			
High-value customers			

Do not automate what has not yet been useful manually. Start with a human follow-up habit. Automate later when the timing and message are proven.



PART 06

Measure and Implement

Track the few numbers that change decisions.

Most SME owners ignore analytics because the dashboards feel disconnected from real sales, WhatsApp conversations, and walk-in customers.

The review should start with business questions, not charts. Are more people finding us? Which channels bring serious enquiries? Are visitors taking the next step? Are we spending more to win a customer than the customer is worth?

Install Google Analytics and connect Search Console. Then keep the review focused. The purpose is not to become an analyst. The purpose is to notice whether the work is producing qualified attention and customer action.

METRIC	QUESTION IT ANSWERS	WHAT TO DO WITH IT
Website visitors	Are more people finding us?	If visitors are flat, improve search pages, Google profile, and content distribution.
Traffic source	Which channels are working?	Invest more in channels that bring qualified enquiries, not just likes.
Conversion actions	Are visitors taking the next step?	If traffic is good but actions are low, fix messaging, speed, trust, forms, or CTA placement.
Customer acquisition cost	What does a new customer cost?	Compare acquisition cost to customer value before increasing ad spend.

Monthly review worksheet

Fill this out once a month. Six months of simple tracking is more useful than one week of intense dashboard watching.

QUESTION	THIS MONTH	CHANGE FROM LAST MONTH
----------	------------	------------------------

Total website visitors

Top traffic source

Number of enquiries, purchases, bookings, or donations

Best performing page or post

Marketing spend

New customers from marketing

Estimated customer acquisition cost

Questions for the monthly review

- What worked well enough to repeat?
- What created enquiries but not customers?
- What is the single improvement for next month?

Do the work in the right order.

Most digital work fails when businesses do the right things in the wrong order. Follow the sequence: foundation first, visibility second, payment and retention third.

Days 1-30: Foundation

- Register or verify domain and hosting ownership.
- Claim and complete Google Business Profile with real photos.
- Set up WhatsApp Business profile, catalogue, labels, and quick replies.
- Audit the website on a phone: speed, clarity, contact path, and ownership.
- If no website exists, commission the smallest complete site your business needs.

Days 31-60: Visibility

- Ask five satisfied customers for Google reviews.
- Choose two social platforms and refresh profiles with consistent branding.
- Install analytics and track calls, forms, WhatsApp taps, or purchases.
- Publish one useful service page that answers a real customer question.
- Start a simple weekly content rhythm.

Days 61-90: Growth

- Set up digital payment flow: gateway, payment link, or business MoMo.
- Create a follow-up process for enquiries, purchases, and appointments.
- Start a simple email list or customer update list.
- Run a small paid test only after the customer path is working.
- Complete the first monthly metrics review and choose next improvements.

Plain-language digital terms.

Use this glossary when reviewing quotes, talking to developers, or deciding what your business should own directly.

Domain	The website address customers type, such as yourbusiness.com. The business should own the registrar account.
Hosting	The server space where the website files and database live.
DNS	The settings that point a domain to the right website, email provider, and other services.
SSL	The security certificate that enables HTTPS and helps browsers trust the site.
CMS	Content Management System: the admin area used to edit pages, posts, products, and media.
WordPress	A widely used CMS that can power brochure sites, blogs, and e-commerce stores.
WooCommerce	A WordPress plugin used to create online stores, product catalogues, carts, and checkout flows.
Google Business Profile	The free Google listing that shows your business details, photos, reviews, and map presence.
Search Console	A Google tool that shows how your website appears in search and whether Google can index your pages.
Analytics	Measurement tools that show visitors, traffic sources, pages, and conversion actions.
Conversion	The customer action you want: call, WhatsApp tap, form enquiry, booking, payment, donation, or purchase.

Payment gateway	A service such as Paystack or Hubtel that accepts digital payments and connects them to your business account.
USSD	A phone-menu payment or service flow that can work without a smartphone app.
Organic reach	The number of people who see a post without paid promotion.
CRM	Customer Relationship Management: a system for tracking leads, customers, follow-ups, and history.

Need help implementing the roadmap?

Utopia Group builds practical websites and digital systems for businesses, organisations, and publishers in Ghana.

Our work focuses on tools that match real operating conditions: mobile-first usage, Mobile Money, WhatsApp-led communication, fast websites, clear content management, and teams that need to manage their own content after launch. We also build and operate our own products, including Sronu, a live learning app used by students across Ghana.

Start with a practical conversation

Tell us what you are trying to build or fix. We will tell you what should happen now, what can wait, and what it is likely to cost.

Email: hello@utopiagroup.io

Phone / WhatsApp: +233 55 206 8939

Website: utopiagroup.io

Reference notes

1. **Mobile web traffic:** StatCounter Global Stats, Desktop vs Mobile vs Market Share Ghana. The mobile share changes by month and methodology, but Ghana remains a phone-first market for SME web testing. Check the current chart before quoting a fixed percentage.
2. **Mobile Money transactions:** Bank of Ghana, Summary of Economic and Financial Data, January 2026. Monthly 2025 Mobile Money transaction values totalled about GHS 4.54 trillion, with December 2025 at GHS 518.4 billion.
3. **Mobile penetration:** National Communications Authority telecom subscription data reports mobile subscriptions separately from unique users because many people carry more than one SIM.
4. **Page speed and abandonment:** Google/SOASTA research found that many mobile visits are abandoned when pages take longer than three seconds to load; later user surveys continue to show slow pages driving abandonment.
5. **WordPress market share:** W3Techs continues to report WordPress as the dominant CMS globally, powering a large share of websites with known CMS usage.
6. **Organic social reach:** Industry benchmarks from social media analytics firms consistently show declining organic reach for business pages, making a mix of useful organic content and targeted paid tests more realistic.
7. **Cost ranges:** Website, digitisation, domain, hosting, email, and maintenance figures are planning ranges as of June 2026, not procurement quotes. Introductory prices, renewals, exchange rates, and support terms change quickly.
8. **Provider examples:** StormerHost, Hostinger, Hetzner, DigitalOcean, Vultr, Linode, Cloudflare Registrar, and Namecheap are examples to compare, not endorsements.
9. **Payment fees:** Paystack Ghana listed 1.95% for local transactions when checked in June 2026. Gateway fees vary by platform, payment method, volume, country, and contract. Check Paystack, Hubtel, Flutterwave, and ExpressPay before finalising setup.
10. **Customer acquisition and retention:** Acquisition is typically more expensive than retention, but the exact multiplier varies by industry. Track acquisition cost and repeat customer behaviour directly.
11. **Conversion benchmarks:** Public benchmarks from tools such as Unbounce, WordStream, and HubSpot often place small business conversion rates in low single digits, but the right benchmark depends on traffic quality and offer type.