

MSME DIGITAL MATURITY NAVIGATOR

User Guide

Step-by-Step

Assessment Guide

A complete visual walkthrough of how to access the GDBS Navigator, complete your 6-dimension assessment, and receive your personalised AI-powered Digital Maturity Report.

6

Dimensions

7

Sections

AI

Report

INTRODUCTION

What is the GDBS Navigator?

The GDBS MSME Digital Maturity Navigator is a free, AI-powered platform that assesses your business across six digital dimensions and delivers a personalised Digital Maturity Score along with a tailored transformation roadmap. This guide walks you through every step of the process from start to finish.

■ Access the Navigator at:

www.globaldb.org/navigator-final.html — free for all MSMEs, no password required.

What you will complete in this assessment:

1. MSME Profile	Your business details — name, location, sector, size	6 fields
2. Digital Access	Internet, devices, and electricity reliability	4 questions
3. Digital Adoption	Which digital tools your business currently uses	12 questions
4. Digital Friction	Barriers slowing down your digital growth	5 questions
5. Operational Efficiency	Actual improvements from digital tools so far	4 questions
6. Market Performance	Real business outcomes from digital tool use	4 questions
7. Sustainability & E-Waste	Responsible technology practices	6 questions

■ Time required:

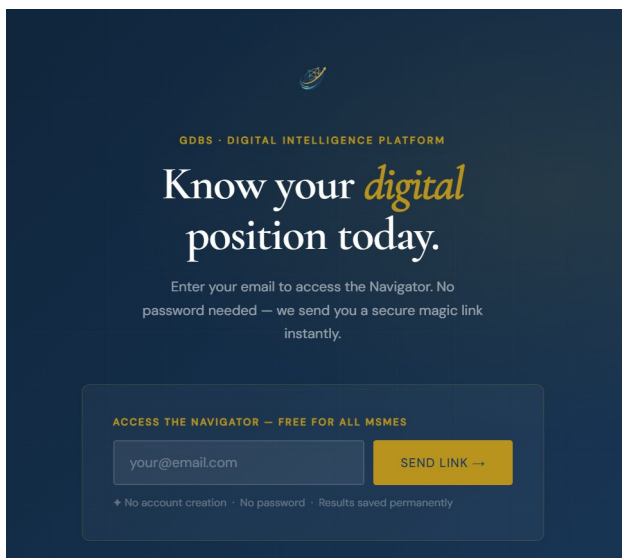
The full assessment takes approximately 10-12 minutes to complete. You can pause and return — your progress is saved to your account.

1

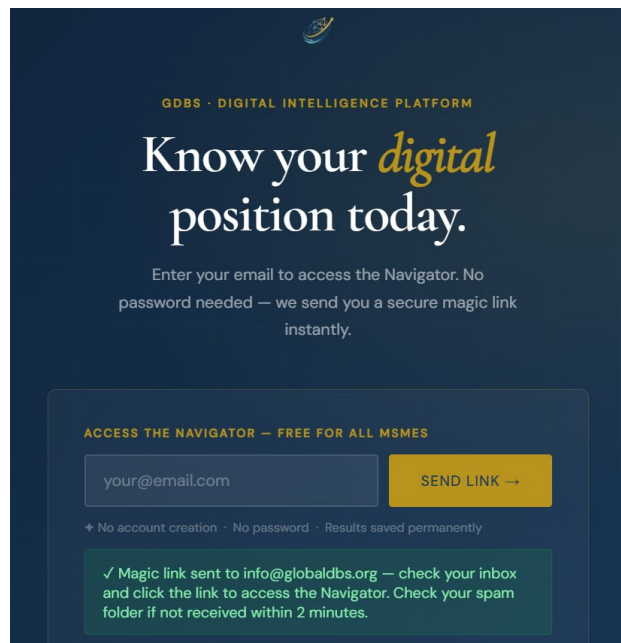
STEP 1

Access the Navigator — Enter Your Email

Go to www.globaldb.org/navigator-final.html on any device — phone, tablet, or computer. You will see the sign-in page below.



▲ The Navigator sign-in page



▲ After clicking Send Link

What to do:

- ◆ Type your email address into the field labelled **your@email.com**
- ◆ Click the gold **SEND LINK** → button
- ◆ A green confirmation message will appear — this means your magic link has been sent
- ◆ Check your email inbox for a message from **Supabase Auth**

■ No password required:

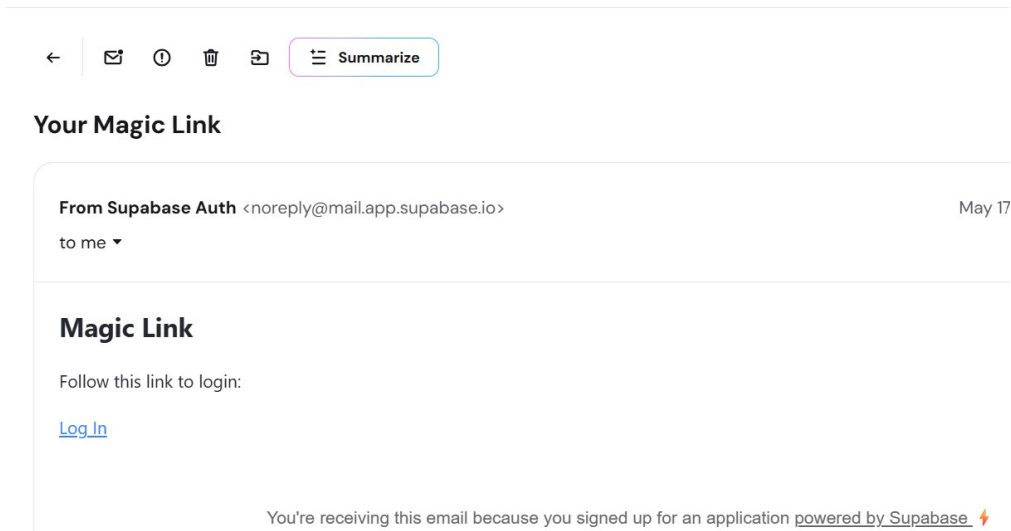
The GDBS Navigator uses secure magic link authentication. You never need to create a password or an account. Just your email address.

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STEP 2

Check Your Email — Click the Magic Link

Open your email inbox. You will receive an email from **Supabase Auth** with the subject "**Your Magic Link**". Click the **Log In** link inside.



▲ The magic link email — click "Log In" to access the Navigator

What to do:

- ◆ Open your email inbox (check spam if not visible within 2 minutes)
- ◆ Find the email from **Supabase Auth** with subject "**Your Magic Link**"
- ◆ Click the **Log In** link in the email
- ◆ You will be automatically taken to your GDBS Navigator dashboard

■ ■ Magic link expires:

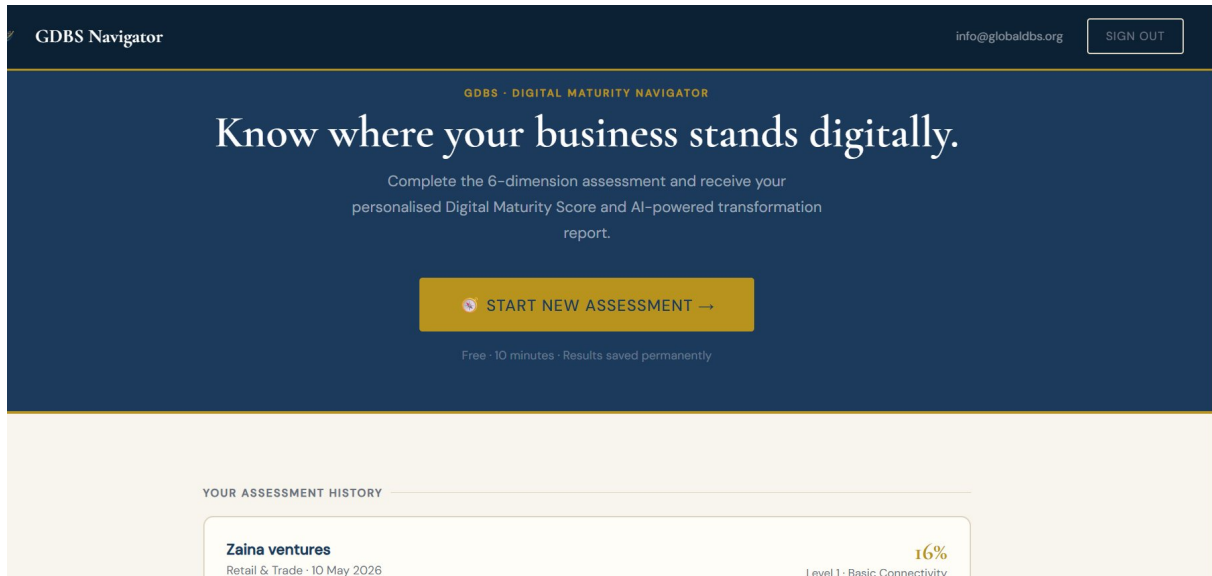
The magic link is valid for 24 hours. If it expires, simply go back to the Navigator and enter your email again to receive a new one. Note: a maximum of 3 magic links can be sent per hour on the free plan.

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STEP 3

Your Dashboard — Start a New Assessment

After clicking the magic link you land on your personal dashboard. This is where all your assessments are stored and where you start new ones.



▲ Your dashboard — click the gold "Start New Assessment" button

What to do:

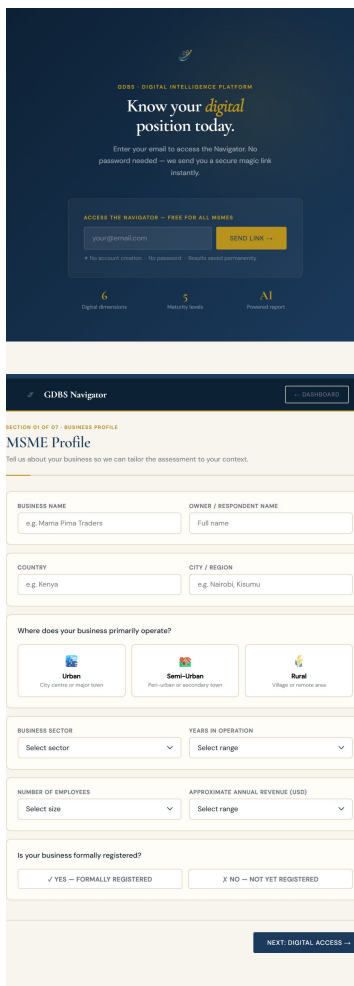
- ◆ Click the large gold **START NEW ASSESSMENT** → button
- ◆ Your assessment history appears below — you can return to previous results anytime
- ◆ Each past assessment shows your business name, score, and maturity level

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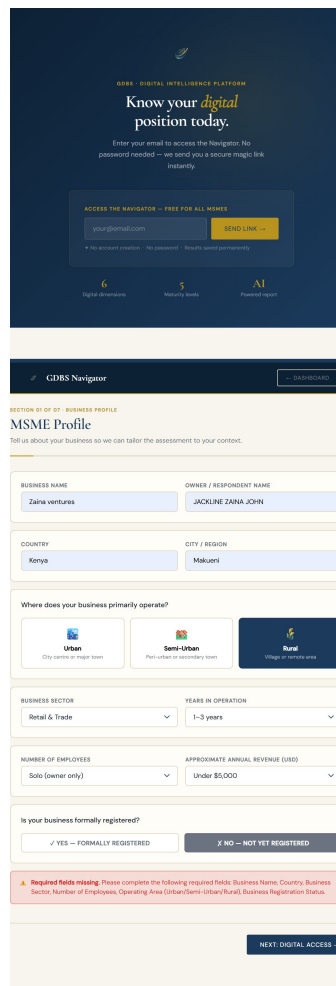
STEP 4

Section 01 of 07 — MSME Profile

The profile section collects basic information about your business. This is used to personalise your AI report — the more accurate your answers, the more specific and useful your recommendations will be.



▲ Empty profile form



▲ Example of a completed profile

What to fill in:

- ◆ **Business Name** — The name of your business as it is commonly known
- ◆ **Owner / Respondent Name** — Your full name as the person completing this assessment
- ◆ **Country** — The country where your business operates
- ◆ **City / Region** — The specific town, city, or region where you operate
- ◆ **Operating Area** — Select Urban (city), Semi-Urban (peri-urban), or Rural (village/remote)
- ◆ **Business Sector** — The industry your business operates in — select from the dropdown
- ◆ **Years in Operation** — How long your business has been running
- ◆ **Number of Employees** — Including yourself — select Solo if you work alone

- ◆ **Annual Revenue** — Approximate annual revenue in USD — select the closest range
- ◆ **Formally Registered?** — Select Yes if your business is officially registered, No if not yet

■ ■ **All fields are required:**

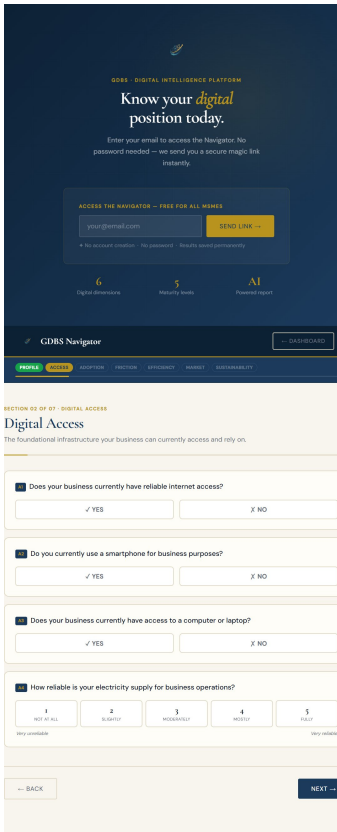
You must complete all required fields before moving to the next section. A red validation message will appear if any required field is left empty.

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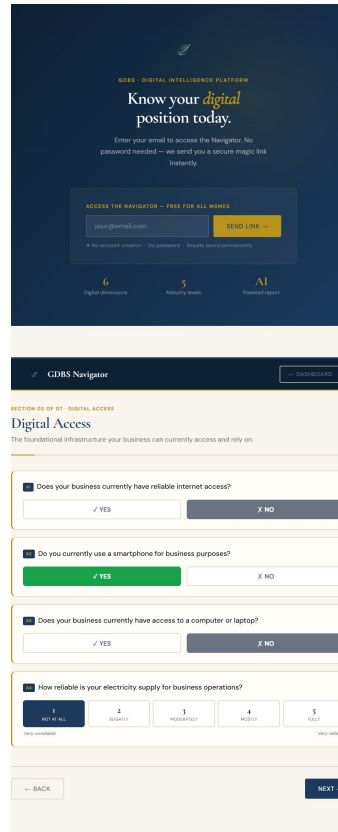
STEP 5

Section 02 of 07 — Digital Access

This section assesses the foundational digital infrastructure your business can currently access and rely on. Answer based on your current reality — not what you hope to have in future.



▲ Unanswered questions



▲ Answered questions (selected answers highlighted)

How to answer Yes/No questions:

Click ✓ **YES** or X **NO**. The selected button will highlight in green (Yes) or grey (No). For scale questions (1-5), click the number that best describes your situation.

■ About Digital Access:

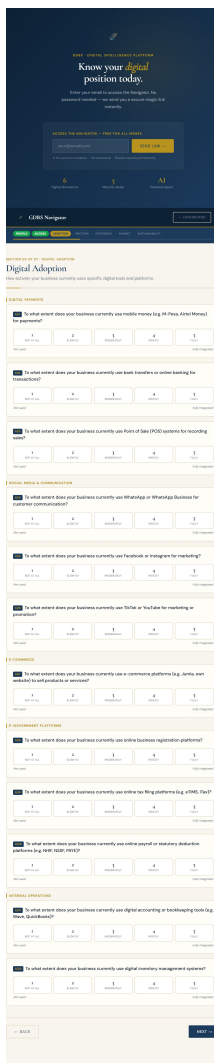
This section asks about reliable internet (not occasional), smartphone use for business (not just personal), computer/laptop access, and electricity reliability. Be honest — even if answers feel low, accuracy gives you better recommendations.

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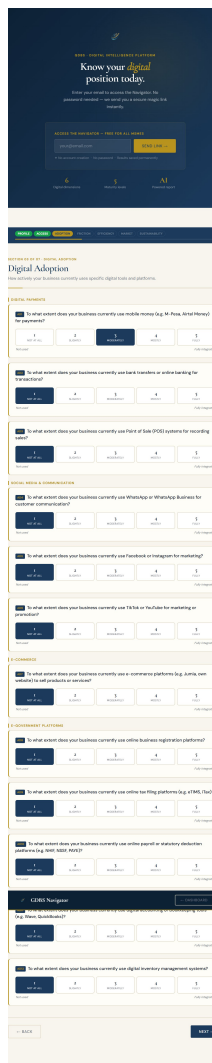
STEP 6

Section 03 of 07 — Digital Adoption

This is the largest section — 12 questions covering every major category of digital tool your business might use. Questions are grouped into five categories for clarity.



▲ Empty adoption section showing all 5 groups



▲ Answered adoption section

The five question groups in this section:

- ◆ ■ **Digital Payments** — Mobile money, bank transfers, Point of Sale systems
- ◆ ■ **Social Media & Communication** — WhatsApp/WhatsApp Business, Facebook/Instagram, TikTok/YouTube
- ◆ ■ **E-Commerce** — Online selling platforms such as Jumia or your own website
- ◆ ■■ **E-Government Platforms** — Online business registration, tax filing, payroll/statutory platforms
- ◆ ■■ **Internal Operations** — Digital accounting tools (Wave, QuickBooks), inventory management

■ How to use the 1-5 scale:

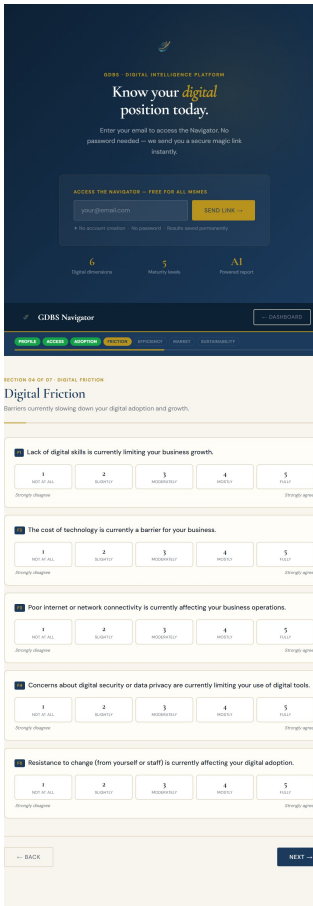
1 = Not used at all · 2 = Slightly · 3 = Moderately · 4 = Mostly · 5 = Fully integrated. Select the number that honestly reflects your CURRENT usage — not future plans.

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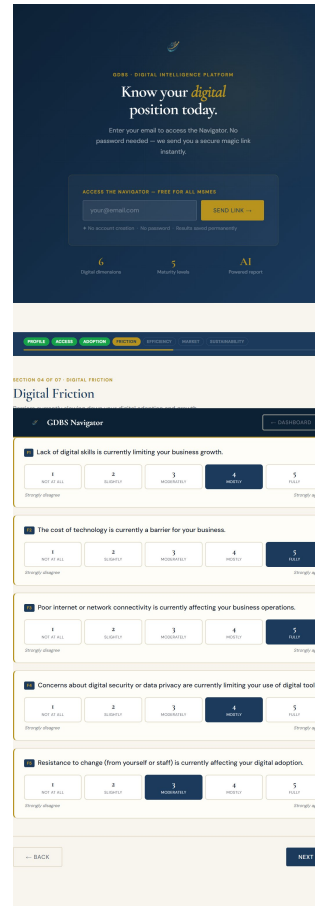
STEP 7

Section 04 of 07 — Digital Friction

This section identifies the barriers that are currently slowing down your digital adoption and growth. Select how strongly each barrier applies to your business right now.



▲ Empty friction section



▲ Answered friction section

The five friction barriers assessed:

- ◆ Lack of digital skills limiting business growth
- ◆ Cost of technology as a barrier
- ◆ Poor internet or network connectivity affecting operations
- ◆ Concerns about digital security or data privacy
- ◆ Resistance to change from yourself or staff

■ Important note on this section:

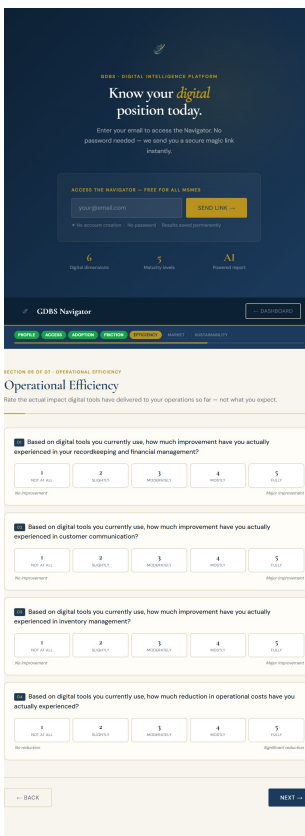
The scale here is Strongly Disagree (1) to Strongly Agree (5). A high friction score means your barriers are strong. The Navigator automatically inverts this score so it contributes correctly to your overall result.

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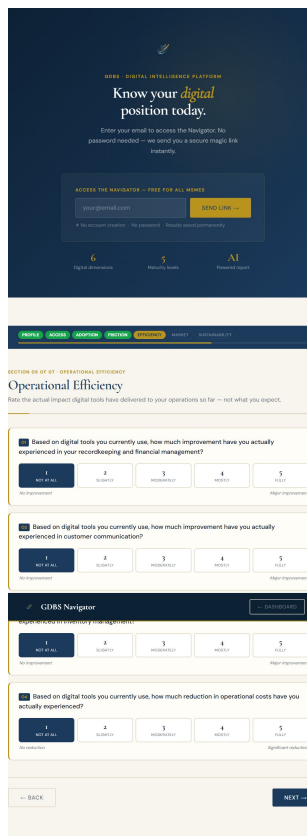
STEP 8

Section 05 of 07 — Operational Efficiency

This section asks about actual improvements your business has experienced from digital tools — not what you expect or hope for. Be honest about what has actually changed.



▲ Empty efficiency section



▲ Answered efficiency section

The four efficiency areas assessed:

- ◆ Improvement in recordkeeping and financial management
- ◆ Improvement in customer communication
- ◆ Improvement in inventory management
- ◆ Reduction in operational costs

■ Answer based on actual results only:

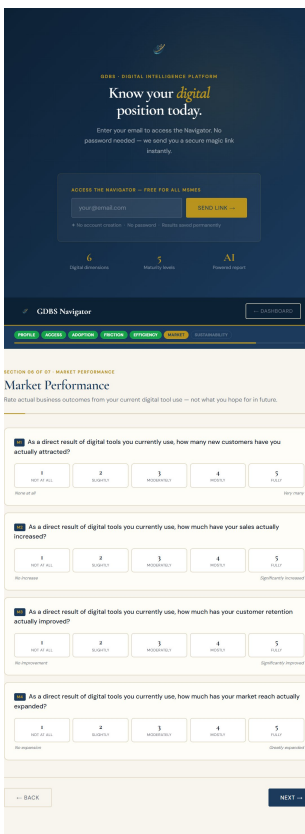
If you have not yet used a digital tool for a particular task, select 1 (No improvement). This section measures what has actually happened, not what you think might happen.

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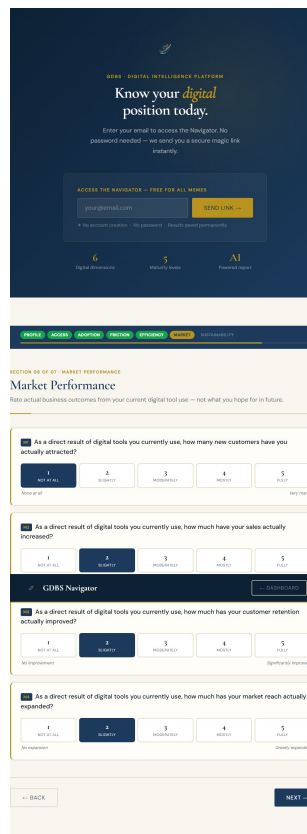
STEP 9

Section 06 of 07 — Market Performance

This section asks about actual business outcomes directly resulting from your current use of digital tools. Answer based on what has actually happened.



▲ Empty market performance section



▲ Answered market performance section

The four market outcomes assessed:

- ◆ New customers attracted as a direct result of digital tools
- ◆ Increase in sales from digital tool use
- ◆ Improvement in customer retention
- ◆ Expansion of market reach beyond your local area

■ Data Confidence check:

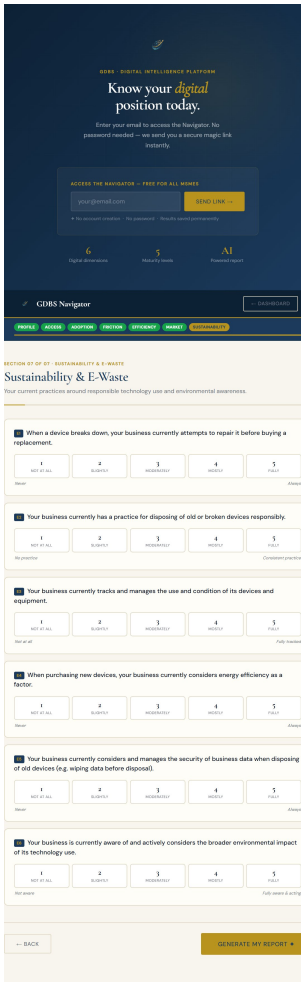
The Navigator automatically checks whether your Market Performance answers are consistent with your Operational Efficiency answers. If there is a large gap, a Data Confidence flag will appear on your results — this is a research integrity feature, not a penalty.

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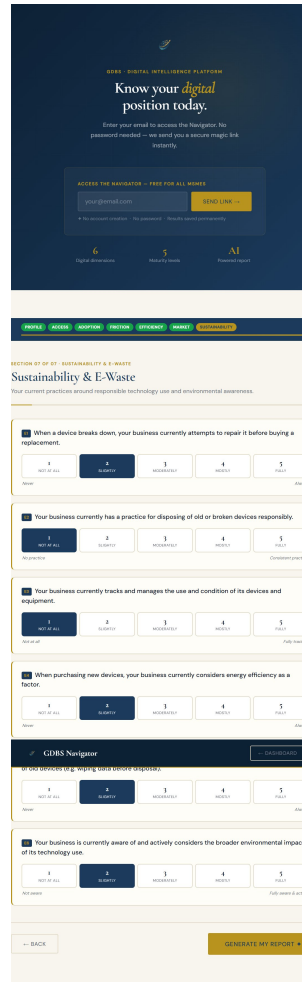
STEP 10

Section 07 of 07 — Sustainability & E-Waste

The final section assesses your current practices around responsible technology use, device management, and environmental awareness. This is the last section before your report is generated.



▲ Empty sustainability section



▲ Answered sustainability section

The six sustainability practices assessed:

- ◆ Attempting to repair devices before replacing them
- ◆ Having a practice for responsibly disposing of old devices
- ◆ Tracking and managing devices and equipment
- ◆ Considering energy efficiency when purchasing new devices
- ◆ Managing data security when disposing of old devices (wiping data)
- ◆ Awareness of the broader environmental impact of technology use

■ After answering all questions:

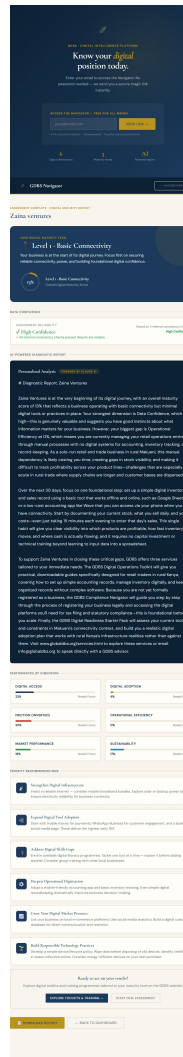
Click the large gold **GENERATE MY REPORT** ♦ button at the bottom of this section. Your AI-powered diagnostic report will be generated in under 20 seconds.

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STEP 11

Your Results — Digital Maturity Report

After clicking Generate My Report, your personalised Digital Maturity Report appears automatically. This page contains everything you need to understand your current digital position and what to do next.



▲ Your complete Digital Maturity Report

What your report contains:

- ◆ **Your Digital Maturity Level** — One of five levels from Basic Connectivity to Strategic Digital Enterprise
- ◆ **Overall Score** — Your Digital Maturity Score as a percentage (0-100%)
- ◆ **Data Confidence Rating** — High, Medium, or Low — based on 4 internal consistency checks
- ◆ **AI-Powered Diagnostic Report** — Three personalised paragraphs written by Claude AI — diagnostic, 30-day action, and GDBS service recommendations

- ◆ **Performance by Dimension** — Your score for each of the 6 dimensions shown as colour-coded bars
- ◆ **Priority Recommendations** — Specific actions tailored to your sector, location, and maturity level
- ◆ **GDBS Services** — Services recommended based on your specific gaps — linked to www.globaldbb.org/services.html

■ Download your report:

Click the ■ **DOWNLOAD REPORT** button at the bottom of your results page to save a PDF copy of your report. Your results are also saved permanently to your dashboard — accessible any time you log back in.

NEXT STEPS

What to do with your results

Your Digital Maturity Report is the starting point — not the end. Here is how to turn your results into real business growth.

■ Download the right toolkit

Your report tells you your maturity level. Visit www.globaldbbs.org/services.html and download the Digital Transformation Toolkit that matches your level. Each toolkit is a practical step-by-step guide to reach the next level.

■ Book a Growth Advisory Session

If you want personalised one-to-one guidance, book a GDBS Growth Advisory Session. Your advisor will review your Navigator results before the call and prepare a 30-day action plan specific to your business.

■ Reassess in 6 months

Return to www.globaldbbs.org/navigator-final.html in 6 months and complete the assessment again. Your dashboard stores all past assessments so you can track exactly how your digital maturity has improved.

■ Share your results

Your Digital Maturity Report can be shared with banks, investors, NGOs, or support organisations as evidence of your business's digital position and growth trajectory.

For support or questions, contact GDBS at info@globaldbbs.org or WhatsApp **+230 5518 0306**

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