FINANCIAL INCLUSION insights

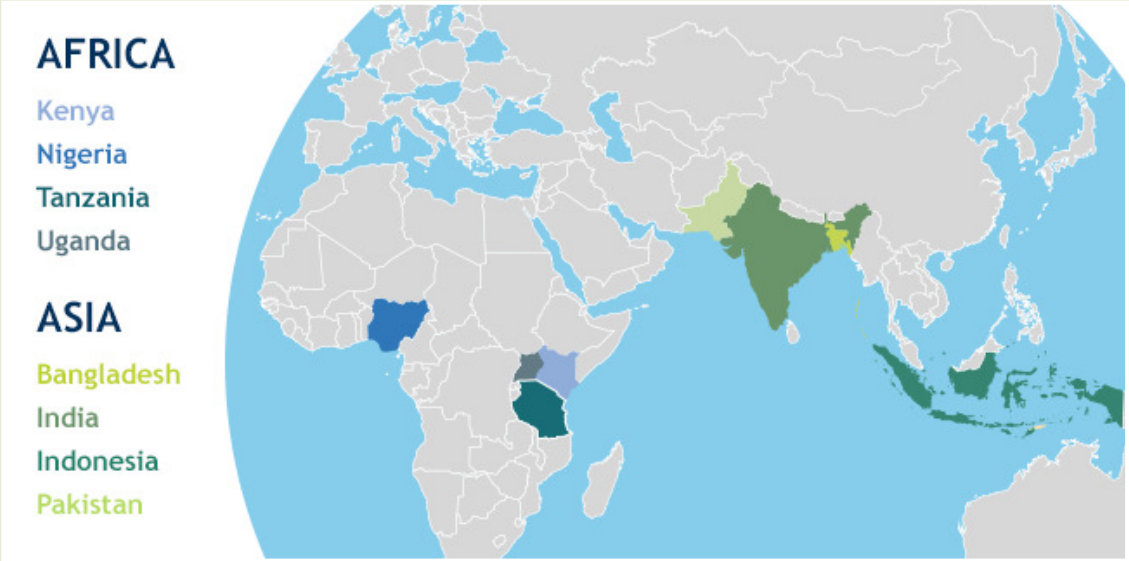
APPLIED RESEARCH FOR digital financial inclusion

Understanding Digital Financial Inclusion From the Demand Side

FII Research Program Presentation
Hong Kong
Dec. 2013

InterMedia

The FII Research Program Countries



- Multiple nationally representative surveys of adults aged 15+ in 8 countries over 2 years (n = 3,000 to 45,000)
- Lapsed/active/inactive MM user consumer focus groups
- Customer and MM agent transaction monitors
- Digital Financial Service use case deep dives – digitized salary payments – MM saving club tool – G2P payment channels

Track demand-side market trends and market potential in mobile money and other DFS to inform product, technology, marketing and distribution strategies

Provide evidence for supporting policy and regulatory initiatives that drive expansion of DFS generally and among the poor specifically

A combined 2 billion-plus population representing a mix of more-advanced and early-stage DFS markets

FII Program Core Questionnaire Elements

- DEMOGRAPHICS
- POVERTY MEASUREMENT (GRAMEEN PPI SCALE)
- ACCESS/USE OF MOBILE DEVICES
- ACCESS/USE/REGISTERED USE OF MOBILE MONEY
- ACCESS/USE OF "FORMAL" FINANCIAL SERVICES (BANK ACCOUNTS)
- SATISFACTION LEVEL WITH FINANCIAL SERVICE PROVIDERS AND PRODUCTS

"Extended" Core in selected countries

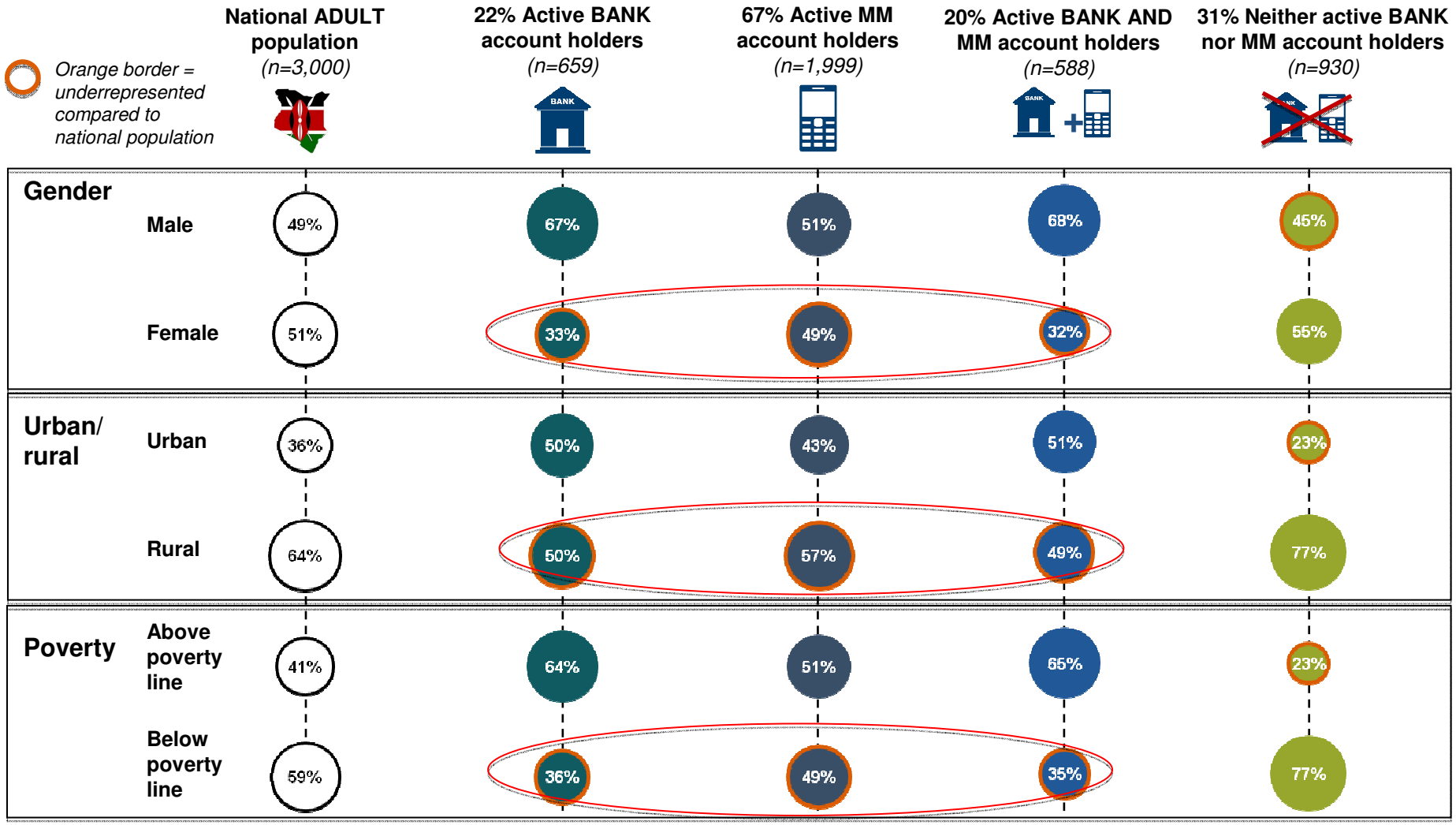
- Trust in financial services
- Use of "informal" financial services
- Use of digital/prepaid cards
- Use of savings instruments
- Use of insurance instruments
- Borrowing and lending patterns
- Basic numeracy and literacy

Optional Modules in selected countries

- Influence and drivers of Mobile Money adoption
- G2P payment channels
- Perceptions/Opinions on consumer issues related to interoperability
- Perceptions of fraud in mobile money

KENYA

Financial inclusion – demographics and potential points of need



Source: InterMedia Kenya FII Tracker survey (15+)

For more information, visit www.finclusion.org

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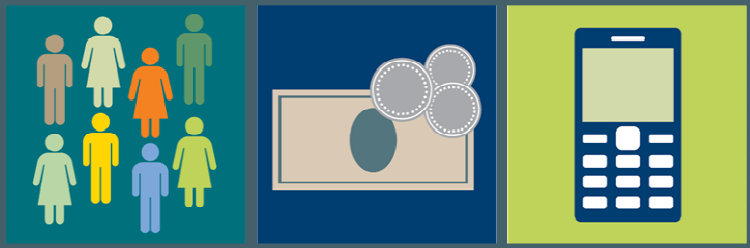

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