

How FINTECH is changing the game



GSMA: State of the industry report 2016 (DFS)

Overview:
2016 at a
glance

MOBILE
MONEY



is available in TWO-THIRDS of low- and middle-income countries

REGISTERED ACCOUNTS
SURPASSED
HALF BILLION
IN 2016



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Mobile money providers are processing an average 30,000 transactions per minute, or more than

43 MILLION
PER DAY



IN DECEMBER 2016,
THE INDUSTRY
PROCESSED MORE THAN
US\$ 22 BILLION
IN TRANSACTIONS



MORE THAN 40%

of the adult population in Kenya, Tanzania, Zimbabwe, Ghana, Uganda, Gabon, Paraguay and Namibia are using mobile money on an active basis (90-day). This is an increase from just two countries in 2015 (Kenya & Tanzania).

**MOBILE MONEY IS STRENGTHENING
THE BANKING INDUSTRY**

Between September 2015 and June 2016, the volume of flows to and from bank accounts grew more than

+120%



How FINTECH is impacting the lives of people and changing the financial landscape



unicef 

BIRTH REGISTRATION
11% to 44%

In Tanzania a mobile application in partnership with UNICEF & RITA that supplies real time birth registration information to RITA database through SMS. This has helped local government better plan for schools, clinics, vaccinations and other local infrastructure.

JUNTOS

CUSTOMER ENGAGEMENT
29% to 52%

Juntos increased customer saving behavior through automated 2 way conversations the model is informed by behavioral science and design. KPI's are defined by the Financial Services provider and then messages are developed and shaped to change customer behavior over time.

Big Data analytics has allowed financial service providers to be able to identify and built products and services tailored to specific customers

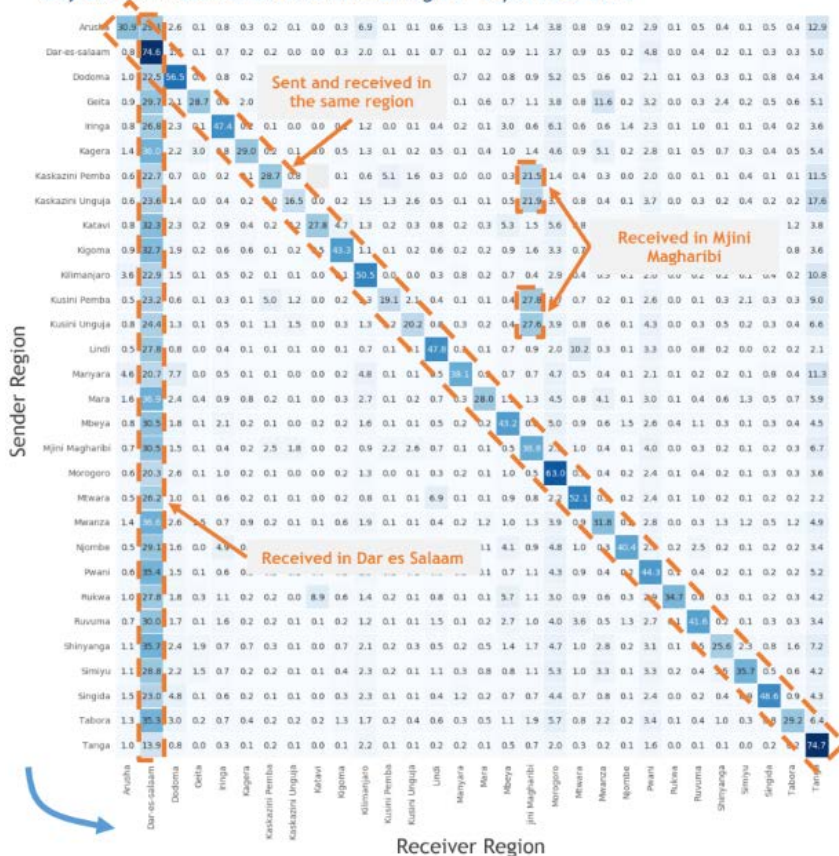


BILL & MELINDA GATES foundation

65%
of all P2P sent and received in same Region

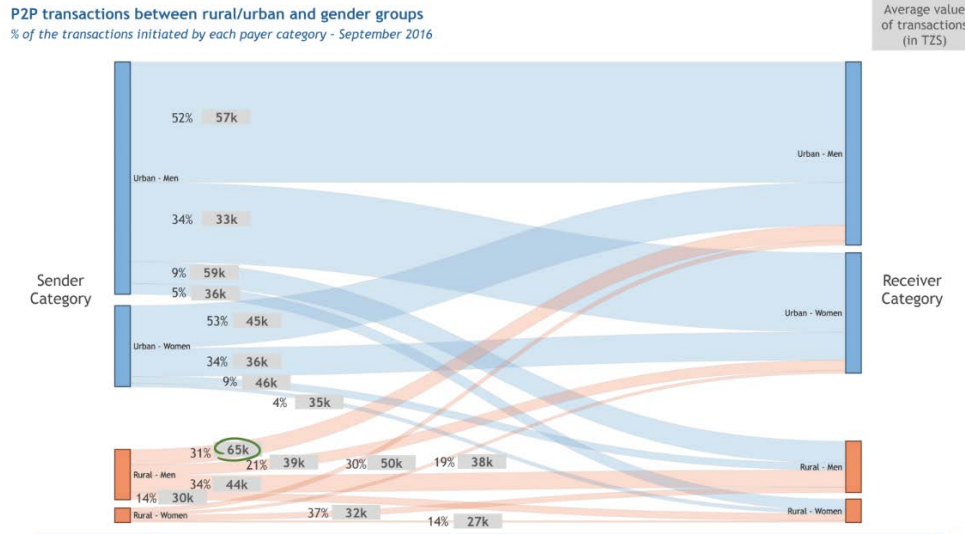
P2P transactions between regions

% of the transactions initiated in each region - September 2016



P2P transactions between rural/urban and gender groups

% of the transactions initiated by each payer category - September 2016



How has wing Changed the Financial Landscape in Cambodia?

WING's success relies on its agent network and distribution



“By utilizing mobile finance technologies to make money transactions simple and easy, and establishing an extensive network of nearly 5,000 Wing agents nationwide covering all districts in Cambodia, Wing has been able to penetrate the traditionally unbanked populace.”

WING has 100% district coverage of Cambodia



The role of the Agent Network to succeed

- *Customers continue to rely on agents to make mobile money transactions over-the-counter (OTC) and to Cash in / Cash out*
- *This despite readily accessible ways of sending money directly from an account*
- *Liquidity and trust key to sustainable agent network.*



“Agents remain the physical backbone and face of mobile money (versus ATMs, banks, etc.), representing more than 90.5% of the cash-in and cash-out footprint. They also account for a significant cost of doing business, with an average of 54.4% of the top 10 providers revenues going to agent commissions”

Final Thought

The importance of having regulation that enables service providers to offer safe, secure and accessible digital financial services to the unbanked

