

MOBILE MONEY INDICATORS

Demand side

Objectives



- 1 To outline the scope and definition of mobile money
- 2 Propose indicators to measure the adoption and usage of Mobile money services
- 3 Prepare a harmonized definition and detailed description of a proposed measurement approach,
- 4 Share best practices in collecting the mobile money indicators

The end view of this work is to facilitate the future collection of the new indicator or set of indicators in the framework of the ITU World Telecommunication/ICT Indicators or ICT Access and Use by Households and Individuals questionnaires

Participating Member countries and Institutions



Member countries (14) and institutions (2) were as follows:

Countries

- BANGLADESH
- BRAZIL
- BOTSWANA
- COLOMBIA
- EGYPT
- ITALY
- KENYA
- MALAWI
- MALAYSIA
- PORTUGAL
- SRI LANKA
- SOUTH AFRICA
- SULTANATE OF OMAN
- ZAMBIA

Participating institutions

- GSMA
- WEB FOUNDATION

Key points

The following is what was proposed as the main points while collecting the mobile money indicators at household level:



REFERENCE PERIOD

To be 3 months/ 90-day period. This would be ideal to match with the other ICT household related indicators



AGE

The target population was proposed to be either 16 years or 18 years or country specific depending on the country's age that one receives an identification card which is often used to register mobile services including mobile money services.



FUTURE WORK

These are proposals to guide countries to start collecting these indicators at country level. However, going forward, and if need be, ITU may start collecting these indicators

Proposed mobile money

01 Proportion of individuals using a mobile money account

02 Proportion of individuals owning a Mobile money account

03 Proportion of individuals Mobile money account sharers

04 Barriers to mobile money account at individual level

05 Average number of mobile money account at individual level

06 Proportion of individuals using a mobile money account, by frequency

07 Proportion of individuals using a mobile money account, by type of activity

Questions	Notes
<p>1. Does "name" use a mobile money account? Response:</p> <p>a. Yes</p> <p>b. No</p> <p>c. Don't know</p>	<p>The intent of this questions is to find out how many individuals use a mobile money account</p>
<p>2. Does" name" have an individual mobile money account? Response:</p> <p>a. Yes</p> <p>b. No</p> <p>c. Don't know</p>	<p>The intent of this question is to find out how many individuals own a mobile money account. Countries can go an extra mile and show a flash card which have logos and names of mobile money service providers for ease of understanding by the respondents. If possible, the flash card can exclude those tied to a bank. Alternatively, a list of the service providers can be read out while filtering out those related to a bank.</p>
<p>3. If No in Q1, does "name" use a mobile money account by belonging to a agent/ friend/family? Response:</p> <p>a. Yes,</p> <p>b. No,</p> <p>c. Don't know</p>	<p>This refers to those who don't a mobile money account but use one that belongs to their agent/family/friends.</p>

Proposed Questions

Questions	Notes
<p>4. If No in Q1, what are the reasons for not having his own mobile money account? (multiple responses allowed)</p> <ul style="list-style-type: none"> a) Too young b) No phone c) No SIM d) No access to mobile network e) Service fee too high f) Don't want/need g) Trust issues h) Social / cultural issues i) Others (specify) 	<p>The intent of the question is to take stock of the challenges or reasons hindering individuals owning their own mobile money account</p>
<p>5. How many mobile money accounts does "name" have?</p>	<p>The intent of this is to have an average number of a mobile money account</p>
<p>6. How often does "name" use mobile money?</p> <ul style="list-style-type: none"> a) Daily b) A few times a week but not daily c) A few times a month but not weekly d) Occasionally e) Biannual f) Annually g) Don't know 	<p>The intent of this question is to measure the frequency of mobile money account usage. Countries can filter out responses on biannual and annually at the time of analysis</p>

Proposed Questions Conti..

Questions

Notes

7. What does "name" use the mobile money account for?

(Multiple responses allowed)

- a) Sending money
- b) Receiving money
- c) As savings
- d) Pay bills
- e) Pay for purchases
- f) Business use
- g) Others (specify)
- h) Don't know

The intent of this question is find out or get in-depth understanding on the uses of mobile money account

Proposed Questions Conti..