



REPORT OF THE JOINT EGTI/EGH  
SUB-GROUP ON THE  
MEASUREMENT OF  
MOBILE MONEY SERVICES

SUPPLY SIDE INDICATORS

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# INTRODUCTION

The 11th Meeting of the EGTI and the 8<sup>th</sup> Meeting of EGH which took place online in September 2020, agreed to create a joint sub-group within EGTI to study the practices of measuring mobile money services from both the supply and demand side in different countries.

The sub-group included representatives from the following countries and institutions;

- Bangladesh, Brazil, Botswana, Colombia, Egypt, Italy, Kenya, Malawi, Malaysia, Portugal, Sri Lanka, South Africa, Oman and Zambia.
- GSMA and WEB Foundation

# OBJECTIVES

To outline the scope and definition of mobile money services

To propose indicators to measure the adoption and usage of Mobile money services

To prepare a harmonized definition and detailed description of a proposed measurement approach

# METHODS OF WORK

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Three online meetings

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Countries experience sharing

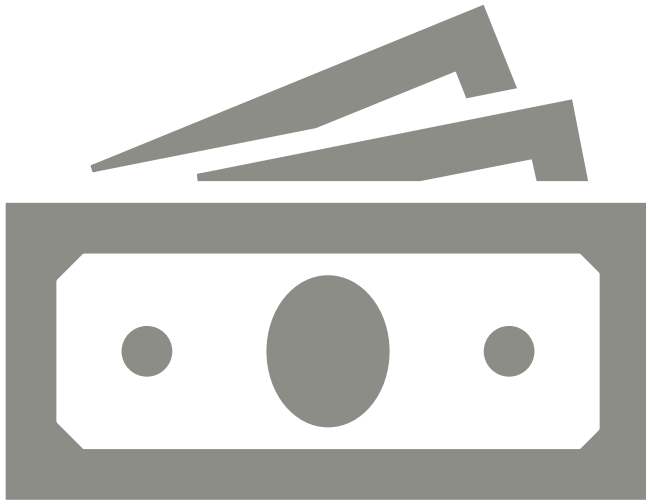
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Presentation by GSMA on the work they are doing interms of measuring mobile money services

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Questionnaires sent to members

# PROPOSED DEFINITION OF MOBILE MONEY SERVICES



- Mobile money is a technology that allows people to receive, store, and transfer money or make payments through a Mobile Phone.

# SCOPE OF MOBILE MONEY SERVICES

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The service must be available to the unbanked

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The service must offer an interface for initiating transactions either through agents or a customer can do it by themselves on their mobile phones

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Mobile banking services that offer the mobile phone as just another channel to access a traditional banking product are not included.

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Payment services linked to a traditional banking product or credit card such as Apple pay and google wallet are not included.

# PROPOSED INDICATORS - SUPPLY SIDE

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Number of mobile money active customer accounts

2

Number of domestic account-to-account P2P transfers

3

Value of domestic account-to-account transfers

4

Number of Active agents

# Number of mobile money active customer accounts

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## DEFINITION

The number of customer accounts that have been used to perform at least one peer to peer (P2P) payment, bill payment, bulk payment, cash-in to account, cash-out from account, merchant payment, international remittance or airtime top-up from the mobile money account for the last 3 months.

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Balance inquiries, PIN resets, and other transactions that do not involve the movement of value SHOULD NOT qualify a customer account as active.



# **Number of domestic account-to-account P2P transfers**

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## **DEFINITION**

The total number domestic transfers that were made between two customer accounts processed.

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# **Value of domestic account-to-account transfers**

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## **DEFINITION**

The total monetary value of all domestic transfers that were made between two customer accounts processed.

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# Number of Active agents

## DEFINITION

- An agent is a person or business that is contracted to facilitate transaction for users. The most important of these are cash-in and cash-out (i.e., loading value into the mobile money system, and then converting it back out again); in many instances, agents register new customers too.
- Active agents are defined as agents that have facilitated at least one transaction within the past 3 months

**THANK YOU**