

FINANCIAL INCLUSION INSIGHTS

Global research group InterMedia leads the Financial Inclusion Insights (FII) program, with support from the Bill & Melinda Gates Foundation. The program's purpose is to develop a deep and contextual understanding of consumer attitudes and needs relating to digital financial services in eight developing countries across Africa and Asia.

Mobile and digital platforms are changing the financial inclusion landscape around the globe. They can expand the reach and utility of money transfer services, savings accounts and other financial tools for millions of people lacking access to a banking system—especially those at the bottom of the economic pyramid.

As markets emerge, financial inclusion stakeholders seek a better understanding of the new digital environment in which they operate, and the people and businesses they aim to include. Accurate measurements of consumer behavior and demand trends are necessary to develop strategies in product development, marketing, distribution and regulation. The FII body of research is being used by financial inclusion stakeholders to inform these strategies.

UNDERSTANDING DIGITAL FINANCIAL INCLUSION FROM THE DEMAND SIDE

Launched by InterMedia in fall 2013, the FII program produces rigorous country-level data, analysis and practical insights on how people and businesses can access and use digital financial services. Our demand-side research puts current and potential users front and center to fill knowledge gaps about their financial needs and how best to meet them through digital products and services.

All data and insights from the research are shared through the public FII Data Center at www.finclusion.org, and targeted dissemination events for policymakers, NGOs, funders, regulators, mobile operators and others active in the digital financial space.

FOCUS ON AFRICA AND ASIA

FII currently focuses on eight countries in Africa and Asia with a combined population of over 2 billion. Annual surveys are conducted in Bangladesh, India, Indonesia, Kenya, Nigeria, Pakistan, Tanzania and Uganda. Some of these countries are further along the digital path and are poised to develop a wider array of financial products and services beyond money transfer. Others are in the earlier stages of development but show potential for rapid acceleration. In both cases, reliable and timely demand-side intelligence from FII data supports efforts to grow these markets and extend their reach to excluded segments. In addition to annual surveys, InterMedia conducts country-specific quantitative and qualitative studies.

The FII Team: Colleen Learch leads a team of dedicated researchers at InterMedia, with Nathaniel Kretchun directing research in Asia, Anastasia Mirzoyants overseeing research in Africa from InterMedia's Nairobi office, and Ron Cohn leading the FII research program. They always welcome the opportunity to discuss their work.

Contact:

Colleen: learchc@intermedia.org

Anastasia: mirzoyantsa@intermedia.org

Nat: kretchunn@intermedia.org

Ron: cohnr@intermedia.org

FINANCIAL INCLUSION **insights**
APPLIED RESEARCH FOR digital financial inclusion



www.finclusion.org | Twitter: [@finclusion_FII](https://twitter.com/finclusion_FII) | www.intermedia.org

Headquarters
Washington, D.C.
Tel: +1.202.434.9310

InterMedia Africa
Nairobi, Kenya
Tel: +254.720.109183