

CONVERTING MOBILE MONEY AWARENESS TO USE

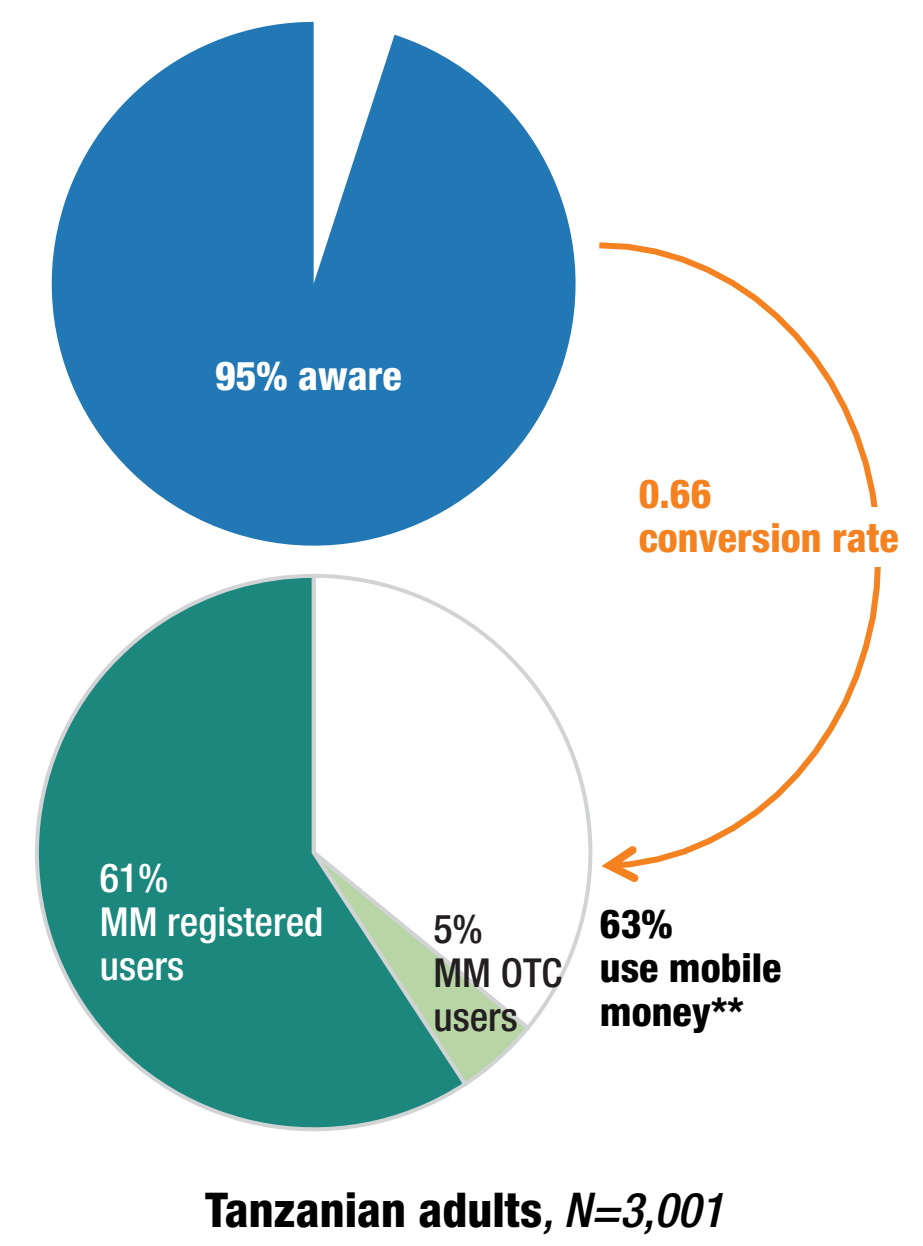
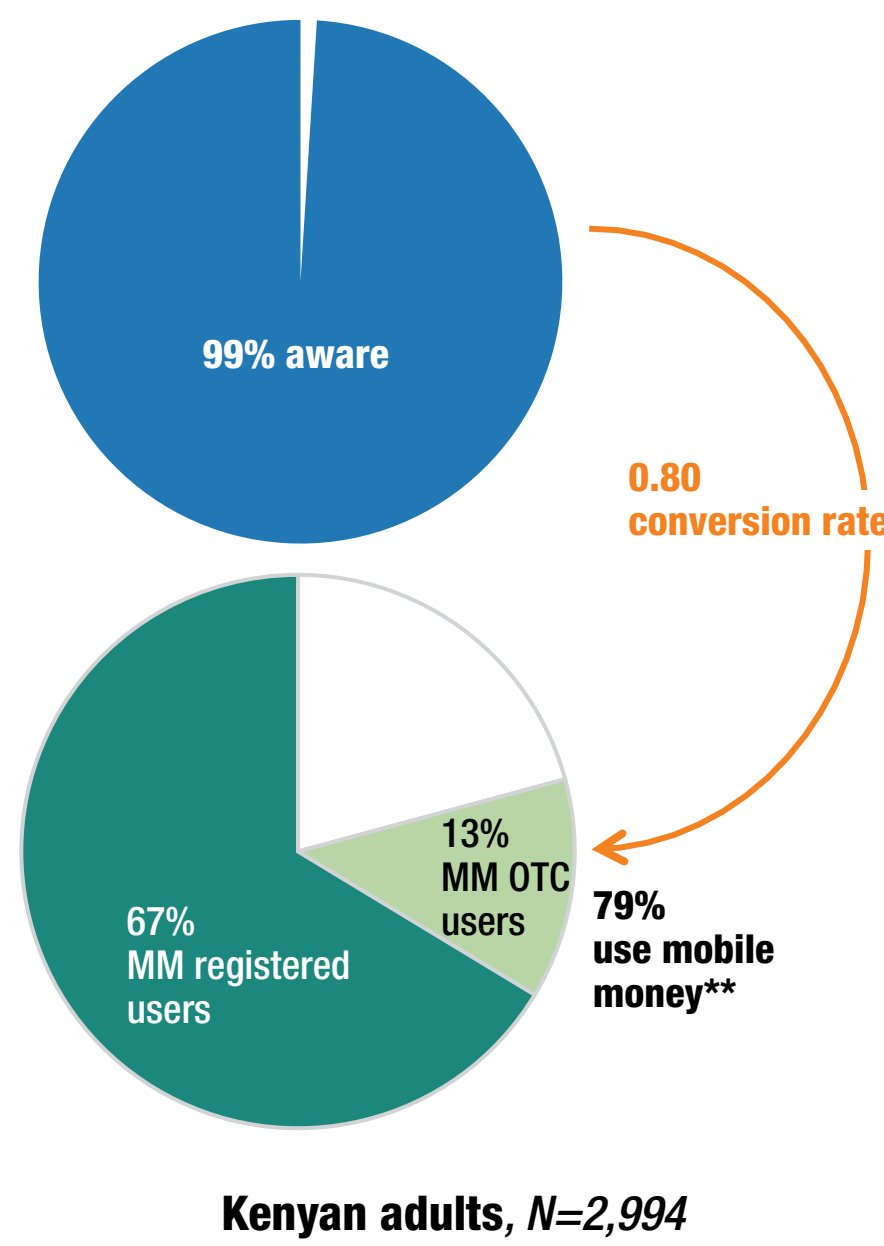
A key step to digital financial services adoption is creating awareness about what mobile money can do.

Mobile money (MM) awareness should be meaningful and should prompt usage. Two out of eight FII countries have successfully converted mobile money awareness to use through a mix of market competitiveness, greater outreach and user maturity. In some FII countries, awareness is not yet meaningful enough to encourage use and barriers to usability persist. In others, low mobile money awareness is coupled with a lack of readiness for digital inclusion, resulting in limited adoption.

Conversion from awareness of mobile money providers* to mobile money use

High awareness, high use in Kenya and Tanzania

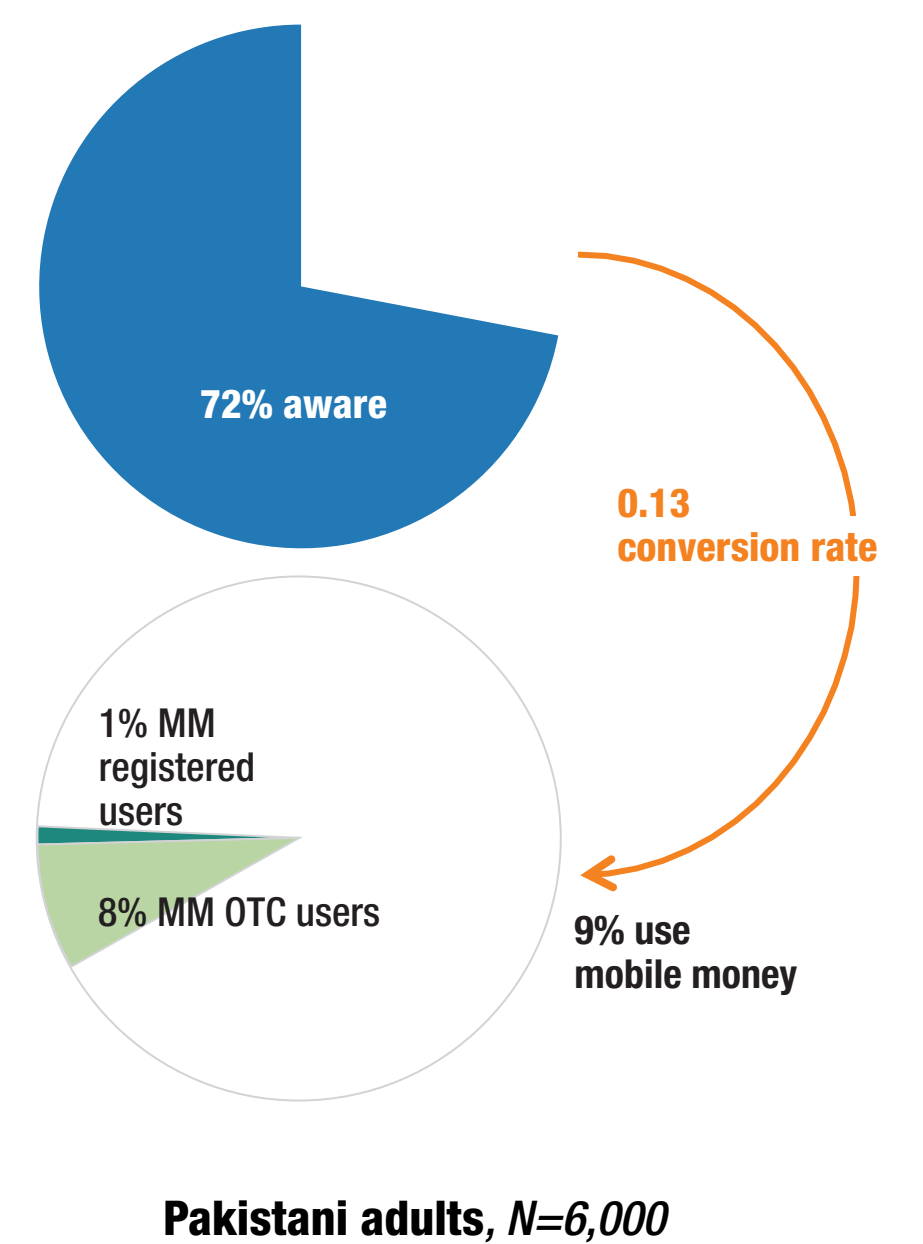
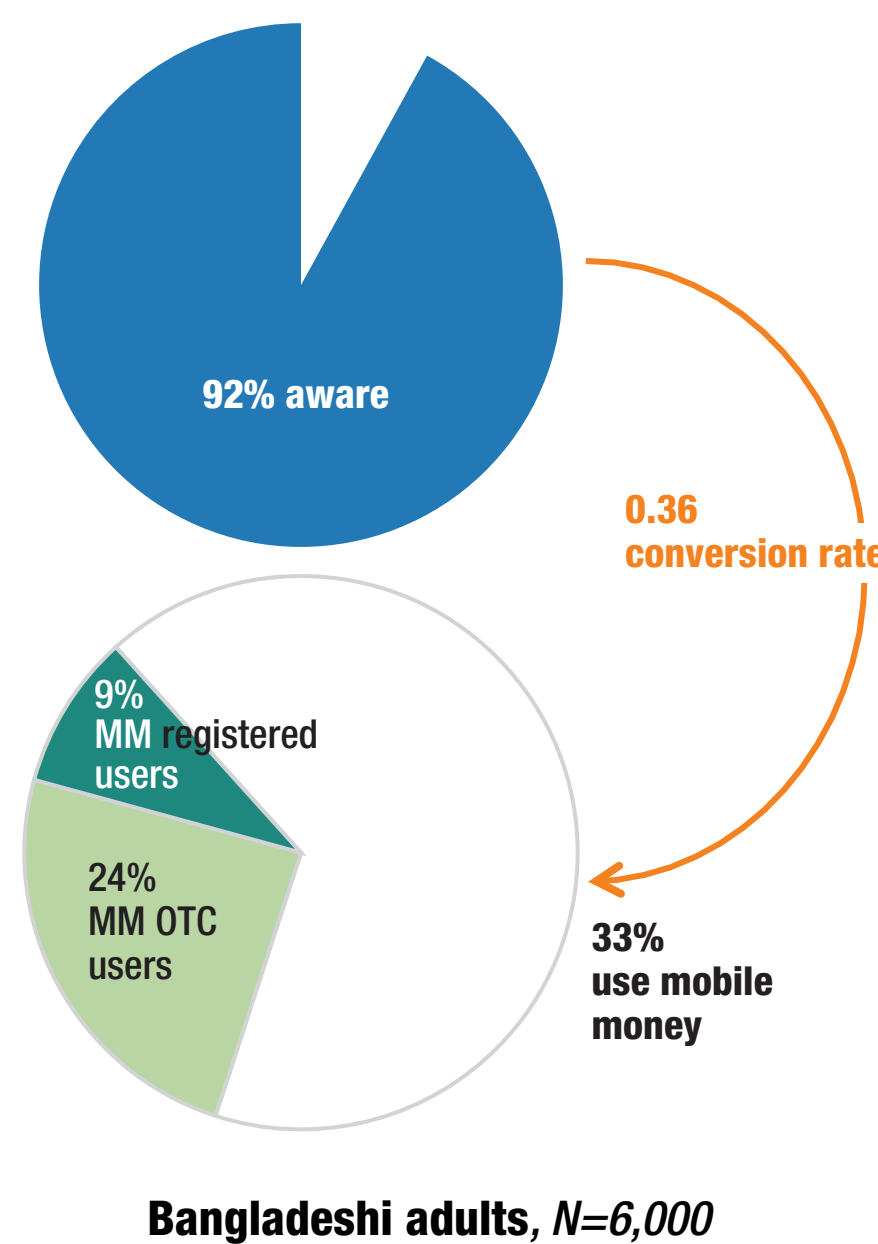
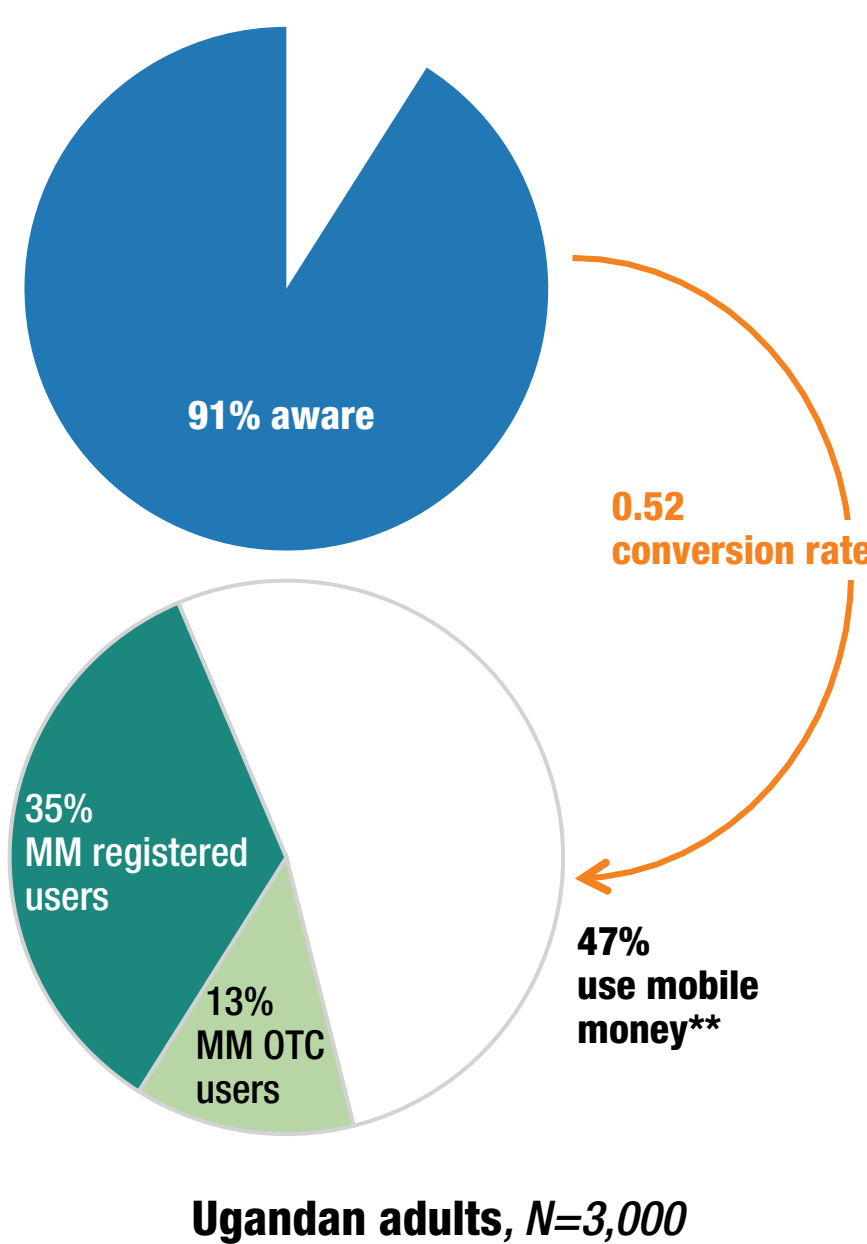
WHAT'S NEXT: Give users even more reasons and opportunities to use mobile money in their daily lives



High awareness, low use in Uganda, Bangladesh and Pakistan

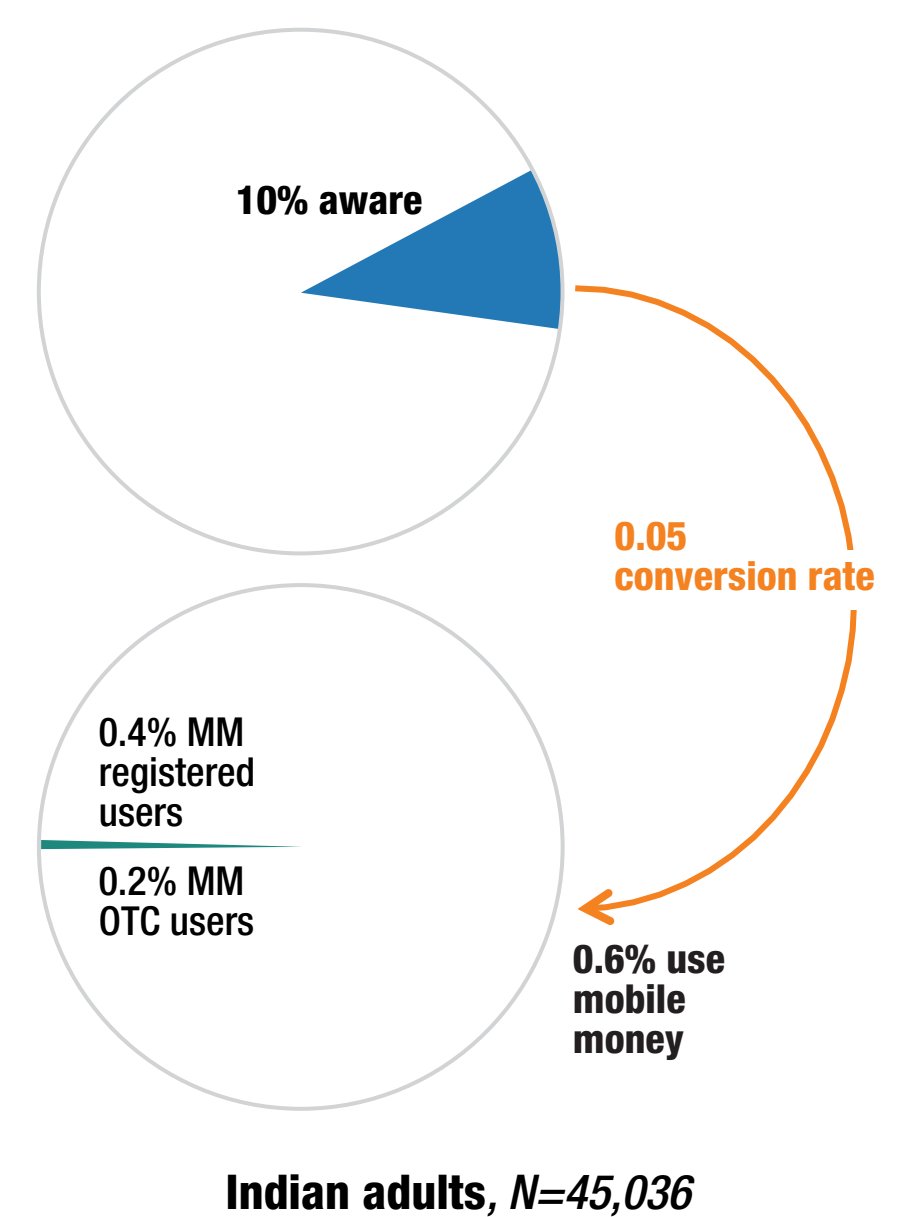
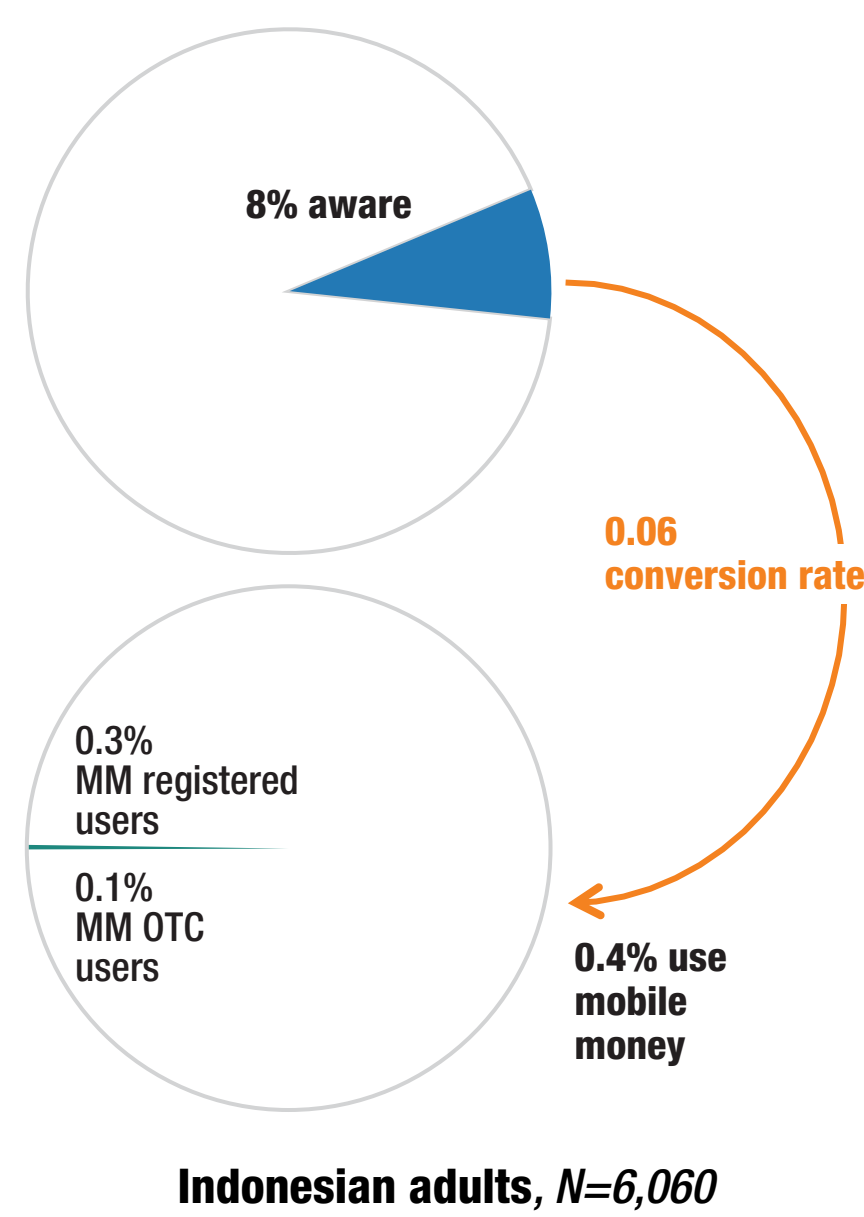
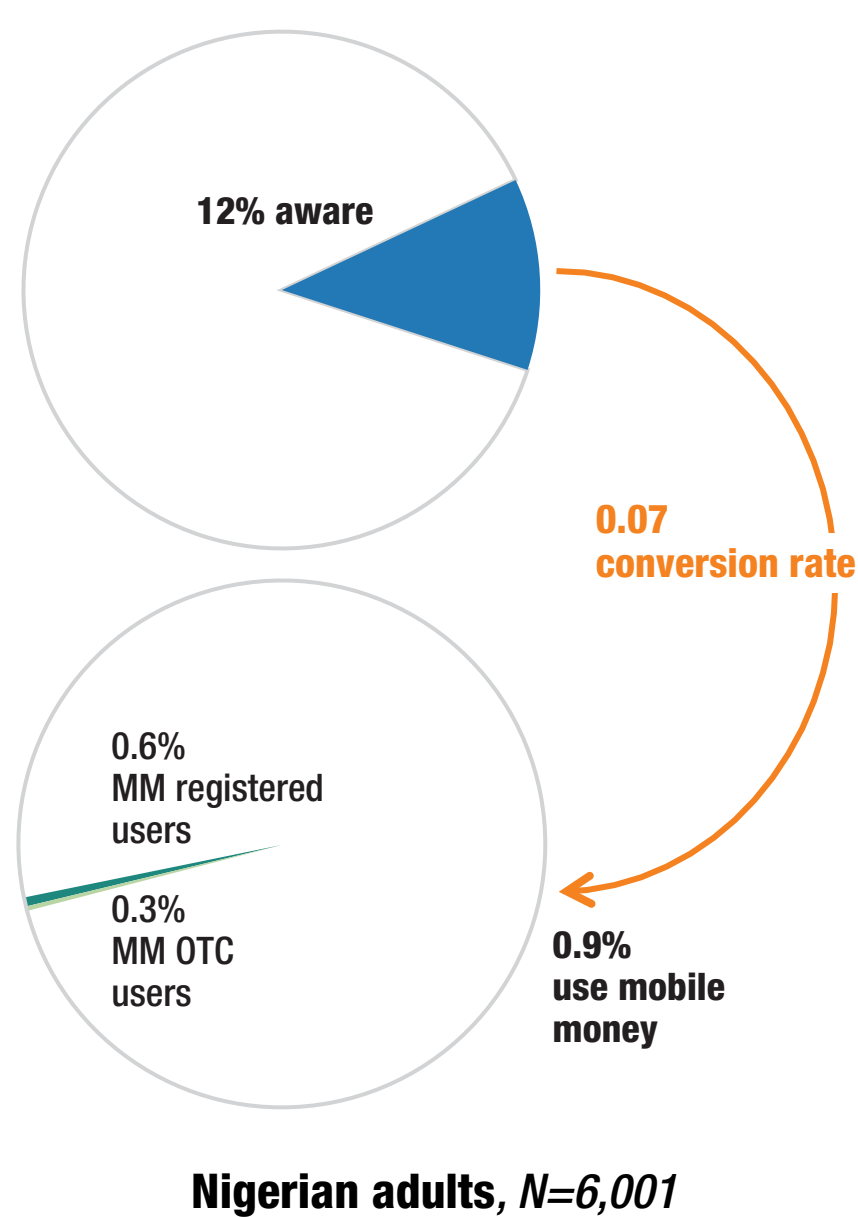
WHAT'S NEXT: Break down barriers to owning an account. Consumers need:

- IDs
- Low-cost transaction options
- Reasons to own accounts



Low awareness, low use in Nigeria, Indonesia and India

WHAT'S NEXT: Build meaningful awareness, and ready and easy access to mobile money



Over-the-counter (OTC) use = unregistered use
 *Awareness of at least one mobile money provider
 ** Reflects overlap between registered and unregistered use
 Source: InterMedia FII Tracker surveys, 2015.