

11<sup>th</sup> IMF Statistical Forum  
**MEASURING MONEY IN THE  
DIGITAL AGE**

November 15-16, 2023 | Washington, DC

#StatsForum



STATISTICS

# IMF's Financial Access Survey (FAS)

NOVEMBER 16, 2023

Padma S. Hurree Gobin  
Deputy Division Chief, Financial Institutions  
Division

# AGENDA

- 1. Overview of the FAS**
- 2. Digital finance in the FAS**
- 3. FAS pilot data collection**

# Financial Access Survey (FAS): Snapshot



## FAS Coverage

- 191 jurisdictions
- 19 years of data
- 121 series and 70 indicators

The FAS is an annual database that collects information from financial regulators on access to and use of basic financial services. It aims at supporting policymakers to measure and monitor financial access with internationally comparable data.



## FAS disaggregation

- SMEs and households
- Banks, MFIs, credit unions and cooperatives
- Gender



## Type of FAS information

- **Access:** financial access points (branches, ATMs, agent outlets, etc.)
- **Usage:**
  - Loans, deposits, and insurance
  - Mobile money & mobile and internet banking

The screenshot shows the IMF Data website for the Financial Access Survey (FAS). The header includes 'IMF DATA ACCESS TO MACROECONOMIC & FINANCIAL DATA' and 'Financial Access Survey (FAS)'. A navigation bar offers options like 'At a Glance', 'By Country', 'By Indicator', 'Query', 'Documents', 'Archive', and 'About FAS'. A search bar is present with a 'GO' button. The main content area features a 'FAS 2023 Data Released' announcement, stating that the latest data was released on October 3, 2023. Below this, there is a section for 'Indicator (Number of commercial bank branches per 100,000 adults)' with a corresponding bar chart. A video player is also visible, with a caption: 'The Financial Access Survey is a database used to track the use and access to basic financial services worldwide, such as:'. A 'NEED HELP?' link is located in the bottom right corner.

# The collection process involves several institutions

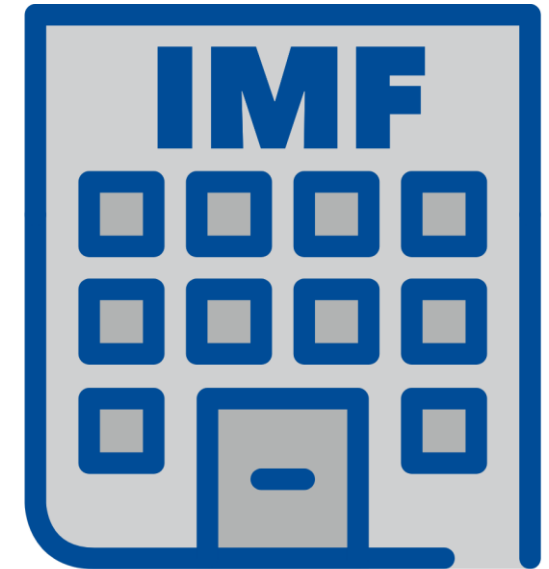


## Financial Service Providers

- Commercial banks
- Credit unions and credit cooperatives
- Microfinance institutions
- Mobile Money Service Providers
- Other Financial Service Providers



## Central Banks and other regulators



## The IMF

# AGENDA

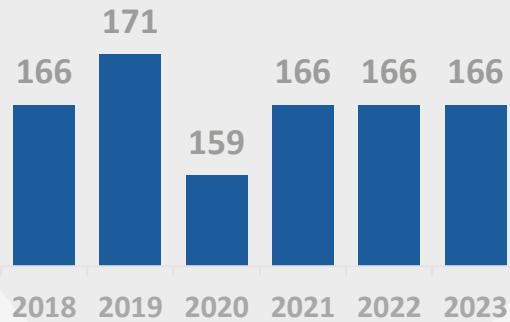
**1. Overview of the FAS**

**2. Digital finance in the FAS**

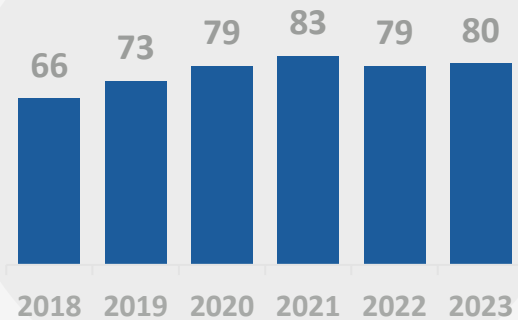
**3. FAS pilot data collection**

# FAS data on digital financial services

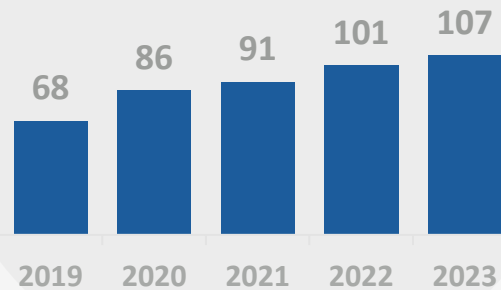
## FAS reporters



## Mobile money data reporters



## Mobile and internet banking data reporters



The FAS collects **9 data series** on digital financial services

## Mobile money



Number of active and registered accounts



Number and value of transactions



Number of active and registered agent outlets



Outstanding balances

## Mobile and internet banking

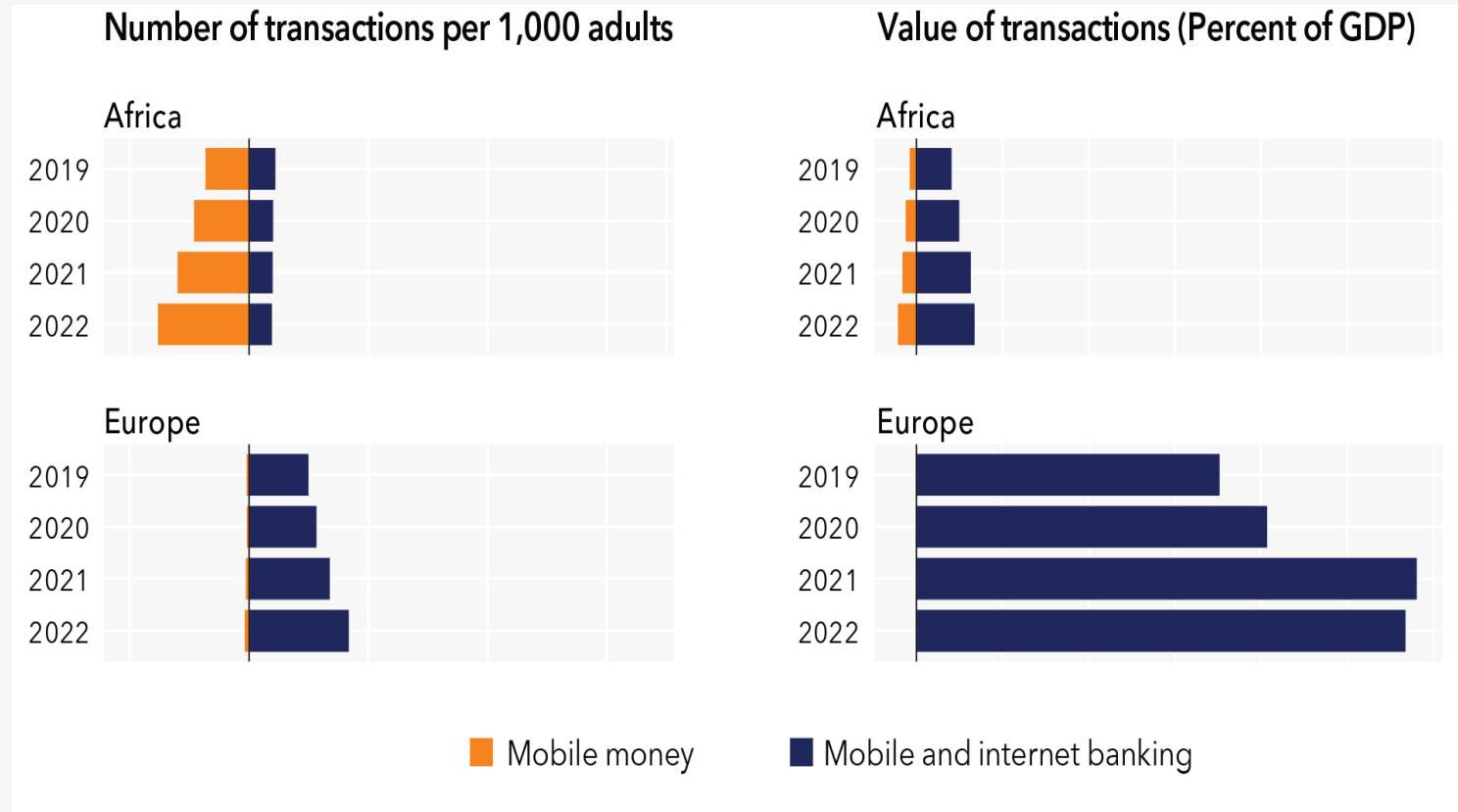


Number of transactions

Value of transactions

# Usage of digital financial services continues to make gains

## Digital financial services have been expanding



# AGENDA

**1. Overview of the FAS**

**2. Digital finance in the FAS**

**3. FAS pilot data collection**



# FAS pilot data collection

## Objective

Explore additional data the FAS can collect to be aligned with the rapid expansion of fintech and gender data developments, responding to the increasing demand of financial inclusion data.



Expand the coverage of digital financial services.

→ In coordination with DGI-3 Rec. 12 Fintech-enabled financial inclusion



Expand the coverage of gender-disaggregated information.



Collect information on the overall level of financial access for the financial sector.



# FAS pilot: digital financial services related variables (aggregated)

## Aggregated data

	E-money	Mobile wallets		Mobile money	Mobile money-enabled loans	Mobile money-enabled deposits
Number of providers	x	x	Number of providers	x	x	x
Number of registered accounts	x	x	Number of transactions	x		
Number of active accounts	x	x	Outstanding values	x	of loans	of deposits
Value of transactions	x	x	Number of users		Borrowers	Depositors
Of which: transactions involving e-money		x	Number of accounts		Loan accounts	Deposit accounts
Of which: transactions <i>not</i> involving e-money		x	Non-performing loans		x	
Outstanding value	x	x	Average interest rate		x	x
Number of transactions	x	x				
Of which: transactions involving e-money		x				
Of which: transactions <i>not</i> involving e-money		x				

# FAS pilot: digital financial services related variables (disaggregated)

## Disaggregated by gender

### Mobile money

- Number of mobile money holders

---

- Number of registered mobile money accounts

---

- Number of active mobile money accounts

---

- Number of mobile money transactions

---

- Value of mobile money transactions

---

- Number of registered mobile money agent outlets

---

- Number of active mobile money agent outlets

---

### E-money

- Number of users

---

## By living area

### Living area

- Rural**

---

- Urban**

---

### Mobile money agents

- x

---

- x

---

# Teams and contact points

Artak Hartyunyan, Chief, Financial Institutions [ahartyunyan@imf.org](mailto:ahartyunyan@imf.org)

Kazuko Shirono, Deputy Division Chief, Financial Institutions [kshirono@imf.org](mailto:kshirono@imf.org)

Padma Hurree Gobin, Deputy Division Chief, Financial Institutions [phurreegobin@imf.org](mailto:phurreegobin@imf.org)

## Financial Access Survey Team

- Katia Huayta-Zapata: [khuaytazapata@imf.org](mailto:khuaytazapata@imf.org)
- Berhe Beyene: [bbeyene@imf.org](mailto:bbeyene@imf.org)
- Andre Quevedo: [aquevedo@imf.org](mailto:aquevedo@imf.org)

## DGI-3 Rec 12 on FinTech enabled inclusion

- Katia Huayta-Zapata: [khuaytazapata@imf.org](mailto:khuaytazapata@imf.org)
- Hector Carcel-Villanova: [hcarcelVillanova@imf.org](mailto:hcarcelVillanova@imf.org)
- Berhe Beyene: [bbeyene@imf.org](mailto:bbeyene@imf.org)

## DGI-3 Rec 10 on FinTech Credit

- Berhe Beyene: [bbeyene@imf.org](mailto:bbeyene@imf.org)
- Bidisha Das: [bdas2@imf.org](mailto:bdas2@imf.org)
- Nelson Rutto: [NRutto@imf.org](mailto:NRutto@imf.org)

11<sup>th</sup> IMF Statistical Forum  
**MEASURING MONEY IN THE  
DIGITAL AGE**

November 15-16, 2023 | Washington, DC

#StatsForum

