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

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

FAS disaggregation
- SMEs and households
- Banks, MFI s, 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 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
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FAS data on digital financial services

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

Mobile money data reporters:
- 2018: 66
- 2019: 73
- 2020: 79
- 2021: 83
- 2022: 79
- 2023: 80

Mobile and internet banking data reporters:
- 2019: 68
- 2020: 86
- 2021: 91
- 2022: 101
- 2023: 107

As of October 2023.
Usage of digital financial services continues to make gains

Digital financial services have been expanding

Source: FAS 2023 Trends and Developments
AGENDA

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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.

Expand the coverage of gender-disaggregated information.

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

In coordination with DGI-3
Rec. 12 Fintech-enabled financial inclusion
## FAS pilot: digital financial services related variables (aggregated)

### Aggregated data

<table>
<thead>
<tr>
<th></th>
<th>E-money</th>
<th>Mobile wallets</th>
<th>Mobile money</th>
<th>Mobile money-enabled loans</th>
<th>Mobile money-enabled deposits</th>
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<tr>
<td>Number of providers</td>
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<td>Number of registered accounts</td>
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<td>Number of active accounts</td>
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<td>Value of transactions</td>
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<td>Of which: transactions involving e-money</td>
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<td>Of which: transactions <strong>not</strong> involving e-money</td>
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<td>Outstanding value</td>
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<td>Number of transactions</td>
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</table>

Disaggregated by gender

By living area

Aggregated data
FAS pilot: digital financial services related variables (disaggregated)

<table>
<thead>
<tr>
<th>Disaggregated by gender</th>
<th>By living area</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Living area</td>
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<tr>
<td><strong>Mobile money</strong></td>
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<tr>
<td>Number of mobile money holders</td>
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<td>Number of registered mobile money accounts</td>
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<td>Number of active mobile money accounts</td>
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<td>Number of mobile money transactions</td>
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<td>Value of mobile money transactions</td>
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<td>Number of registered mobile money agent outlets</td>
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<tr>
<td>Number of active mobile money agent outlets</td>
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<tr>
<td><strong>E-money</strong></td>
<td>Rural</td>
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<tr>
<td>Number of users</td>
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<td>Urban</td>
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</table>

Aggregated data

Disaggregated by gender

By living area
Teams and contact points

Artak Hartyunyan, Chief, Financial Institutions aharutyunyan@imf.org
Kazuko Shirono, Deputy Division Chief, Financial Institutions kshirono@imf.org
Padma Hurree Gobin, Deputy Division Chief, Financial Institutions phurreegobin@imf.org

Financial Access Survey Team

- Katia Huayta-Zapata: khuaytazapata@imf.org
- Berhe Beyene: bbeyene@imf.org
- Andre Quevedo: aquevedo@imf.org

DGI-3 Rec 12 on FinTech enabled inclusion

- Katia Huayta-Zapata: khuaytazapata@imf.org
- Hector Carcel-Villanova: hcarcelVillanova@imf.org
- Berhe Beyene: bbeyene@imf.org

DGI-3 Rec 10 on FinTech Credit

- Berhe Beyene: bbeyene@imf.org
- Bidisha Das: bdas2@imf.org
- Nelson Rutto: NRutto@imf.org
11th IMF Statistical Forum

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