

14TH MEETING OF THE EXPERT GROUP ON TELECOMMUNICATION/ICT INDICATORS

REPORT ON THE PILOT DATA COLLECTION ON MOBILE MONEY

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20th September 2023



BACKGROUND



- ▶ The 11th Meeting of the EGTI and the 8th 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.
- ▶ The joint subgroup, based on experience from countries and GSMA, proposed to define mobile money as a technology that allows people to receive, store, and transfer money or make payments through a mobile phone and specified the scope of measurement.
- ▶ 4 new indicators to measure mobile money services were proposed:
 - ▶ Number of mobile money active customer accounts
 - ▶ Number of domestic account-to-account P2P transfers
 - ▶ Value of domestic account-to-account transfers
 - ▶ Number of Active agents



BACKGROUND



Number of mobile money active customer accounts	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.
Number of domestic account-to-account P2P transfers	The total number domestic transfers that were made between two customer accounts processed
Value of domestic account-to-account transfers	The total monetary value of all domestic transfers that were made between two customer accounts processed
Number of Active agents	An agent is a person or business that is contracted to facilitate transactions for users. Active agents are defined as agents that have facilitated at least one transaction within the past 3 months

- ➡ EGTI Agreed to collect the new indicators to measure mobile money services on a trial basis, after which EGTI will revisit data availability and relevance of the indicators.



ABOUT THE PILOT SURVEY

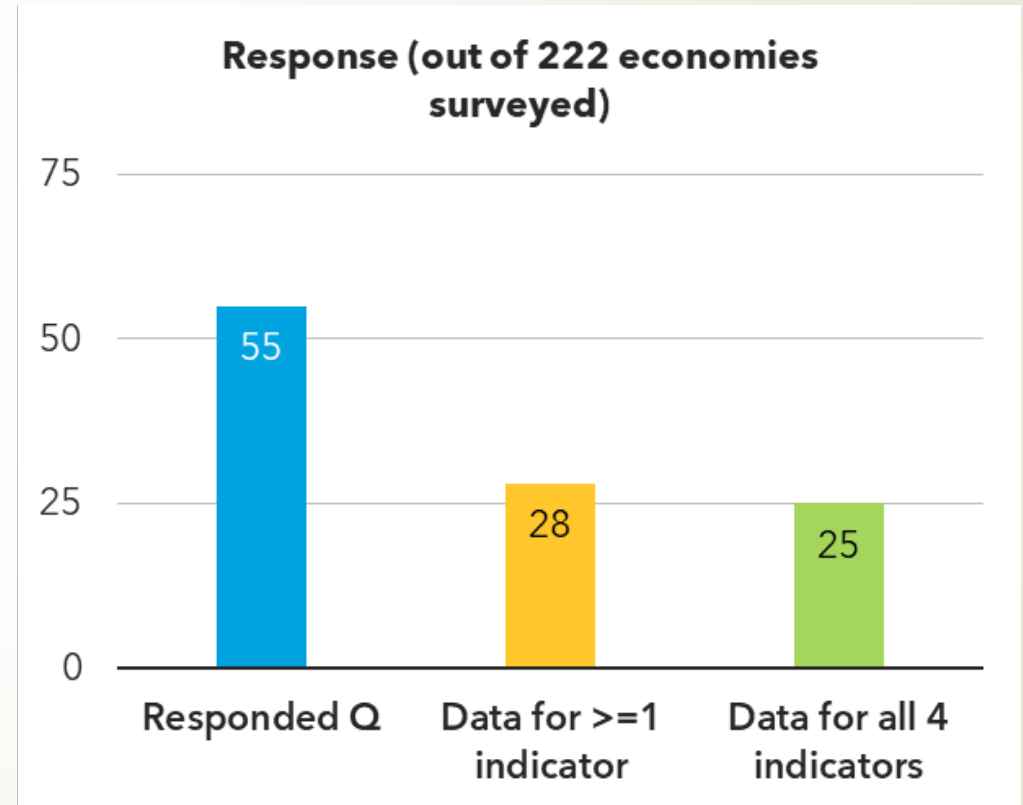


- ▶ Pilot data collection carried out between 5 May 2023 and 26 May 2023* as part of an ad-hoc survey
- ▶ About the survey:
 - ITU conducted it over the Qualtrics platform
 - Sent to statistical focal points (WTI SQ and LQ respondents) /222 economies/
 - 55 responses received (*Accepted late submissions until the beginning of July)
 - Included detailed instructions, with reference to the EGTI-EGH subgroup report

https://www.itu.int/en/ITU-D/Statistics/Documents/events/egti2021/Report_of_the_joint_EGTI-EGH_mobile_money_subgroup_2021.pdf

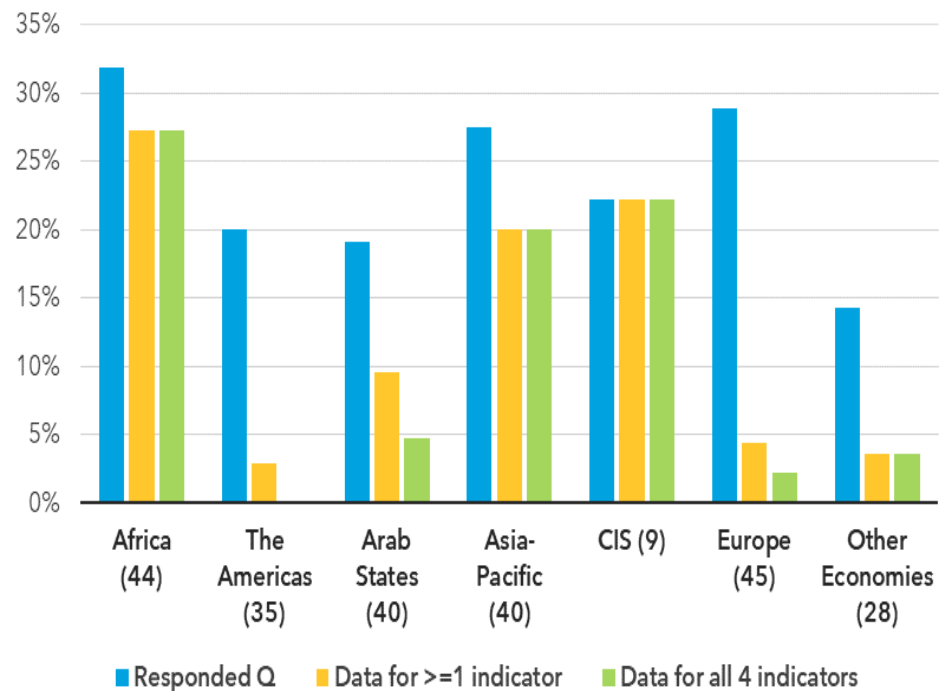
DATA AVAILABILITY

- ▶ Survey sent to 222 economies
- ▶ Out of 55 respondents (incl. in progress questionnaires)
 - ▶ 26 reported data for at least 1 indicator (Most (23) of these had data available for all 4 indicators)
 - ▶ 29 reported that mobile money is not collected in the country
- ▶ Needs time?
 - ▶ 1 country reported that in case the questionnaire is added to the ITU WTI LQ, it will seek data collection



REGIONAL TRENDS

- According to the survey, MM service is mostly available in Africa, Asia-Pacific, and CIS report
- By development status [not charted], data for at least 1 indicator provided by:
 - 24 low- and middle-income economies [1 High-income probably applied definition incorrectly]
 - 11 LDCs, 9 LLDCs, 0 SIDS





DATA SUBMISSION BY INDICATOR

- Number of mobile money active customer accounts **27**
- Number of domestic account-to-account P2P transfers **28**
- Value of domestic account-to-account transfers **28**
- Number of Active agents **26**

By indicator: where 1 available, typically all 4 are available

DATA SOURCE (COUNTRIES)

- ICT regulator or ministry: 14
- Central Bank or financial regulator: 15
- 2-3 cases: both



MAIN CHALLENGES IDENTIFIED

- Source of statistics: need to involve other organizations (Central Banks)
- Clarity of definition
 - Distinction between financial transactions over the mobile phone that **depend on a bank account** vs. those that do not require bank accounts (= main logic of mobile money)
(difference between users of mobile apps for classical financial services and mobile money)
 - Distinction between Peer-to-peer (P2P) vs peer-to-merchant (P2M) transactions: may be collected separately, or only 1 rather than both collected
 - Application of activity criteria: Different MM Agents within the country may flag activity applying different periods (i.e., not necessarily 90 days)
 - Definition of agents
- Service not available in the country, lack of relevance
- Counting P2P transfers: How to avoid double-counting?
(E.g., if data are reported to NRA by operator1 and operator2, the possibility of counting a transaction from Operator 1 to Operator 2 twice!)


NEXT STEPS

- ▶ The IMF has also been collecting Mobile money statistics!
- ▶ Data availability, results differ for “similar” indicators
- ▶ IMF is typically better covered, but less timely;
- ▶ 15-16 countries: only ITU data available!
 - ▶ Sources include both the NRA as well as Central Bank
- ▶ Where both ITU and IMF data are available, there are differences (units; definitions)

	2020	2021	2022
IMF only	35	34	25
ITU only	15	15	16
Both ITU and IMF	9	11	12



FUTURE COLLECTION OF MOBILE MONEY INDICATORS

- ▶ Should these 4 mobile money indicators be collected in the WTI long questionnaire?
 - ▶ Should any of the definitions be revised/refined?
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THANK YOU

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21st September 2023