



Mobile  
Money

# Spotlight on Rural Supply: Critical Factors to Create Successful Mobile Money Agents

OVERVIEW PRESENTATION





# The potential of mobile money in rural areas

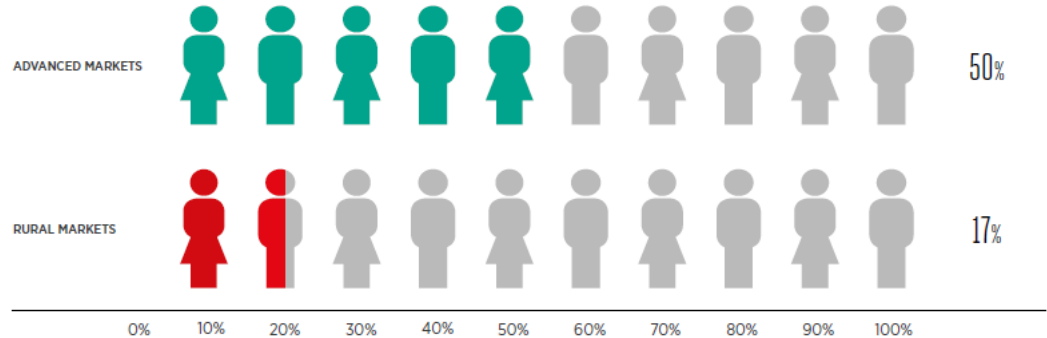
## Social Impact opportunity

- Estimated 70% of the poor live in rural areas.

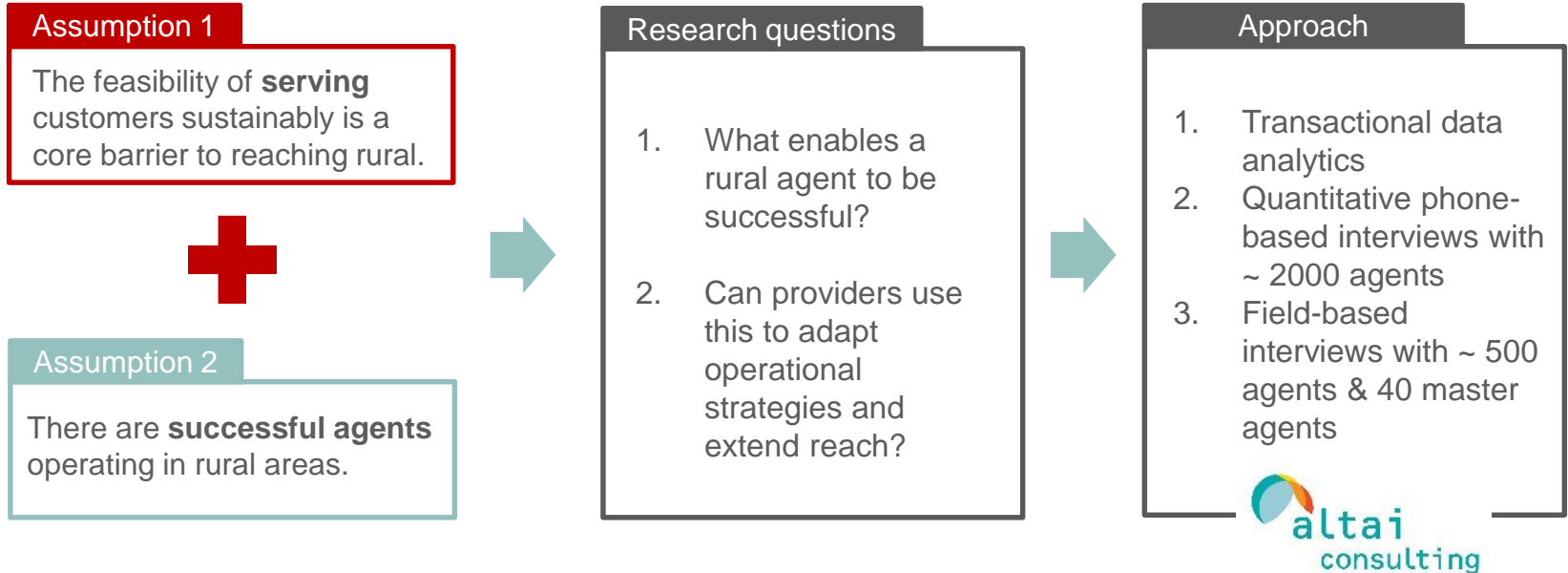
## Commercial opportunity

- Predominantly rural markets capture significantly less than advanced markets overall.
- Urban saturation risks longer-term growth.

**CAPTURED ADDRESSABLE MOBILE MONEY MARKET**  
(ACTIVE 90-DAY CUSTOMERS PER GSM CONNECTIONS)<sup>9</sup>



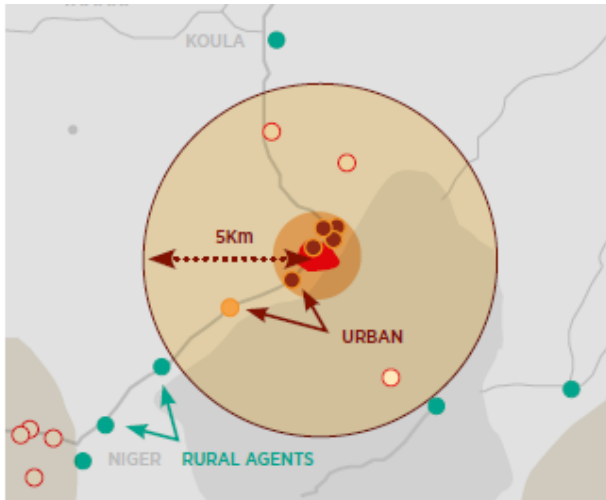
# Scope & methodology of research





# Baseline definitions: Rural & Success

## Defining Rural



## Defining Success

- Agents have been segmented based on their monthly value of activity
- 4 segments have been created: a dormant group with no transaction in the analysed month and 3 tiers (low, medium and high- top 20%)
- Successful agents are part of the 'high' segment
- Active agents is a merger of the 'low' & 'medium'


\*Although categorizations were cross-referenced with other months to ensure no abnormal seasonality



# Country focus: Mali & Chad

Date of launch

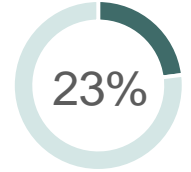
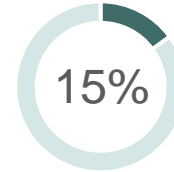
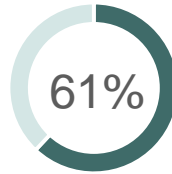
% of rural population 

% of agents in rural areas 

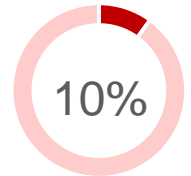
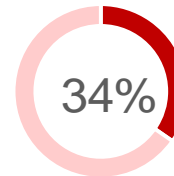
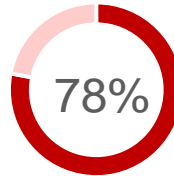
% success rural agents 



Mali



Chad





# Overview of Key Findings



**#1** Local context matters: Strategic growth

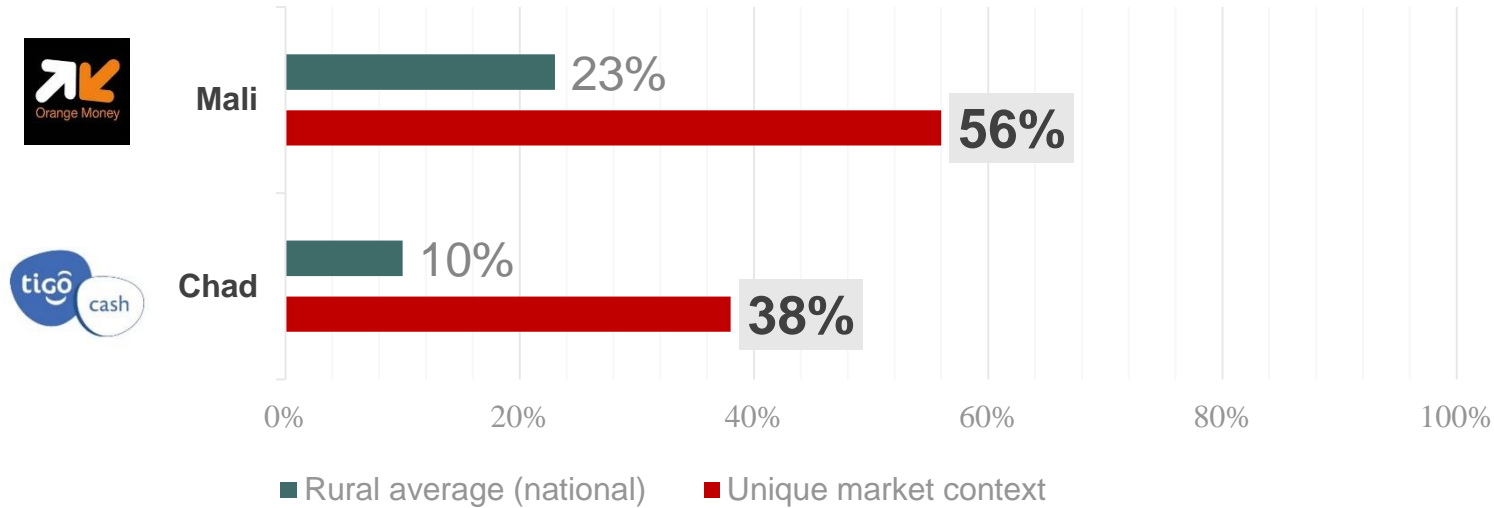
**#2** Re-think rural agent profile & selection

**#3** Liquidity: Bridging the access gap

**#4** Rural: An opportunity for collaboration?

# #1 Local context matters: Strategic growth

% of successful rural agents in unique market context vs. average

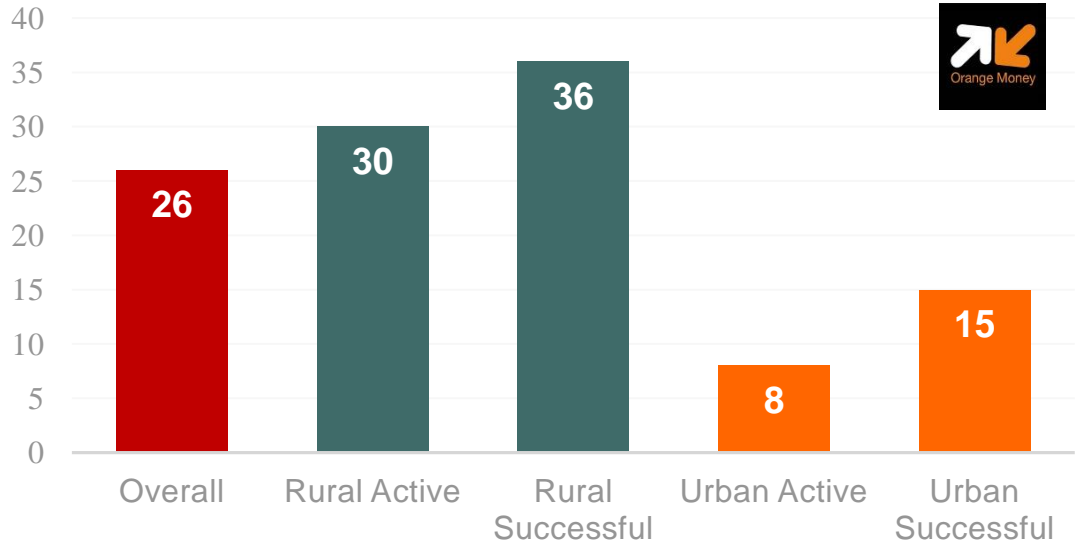


## #2 Re-think rural agent profile & selection

### Rural agents look different

- **Older established businesses**
- Broader product portfolio
- Customer loyalty and trust play an even more important role

Seniority of business (in months), Mali





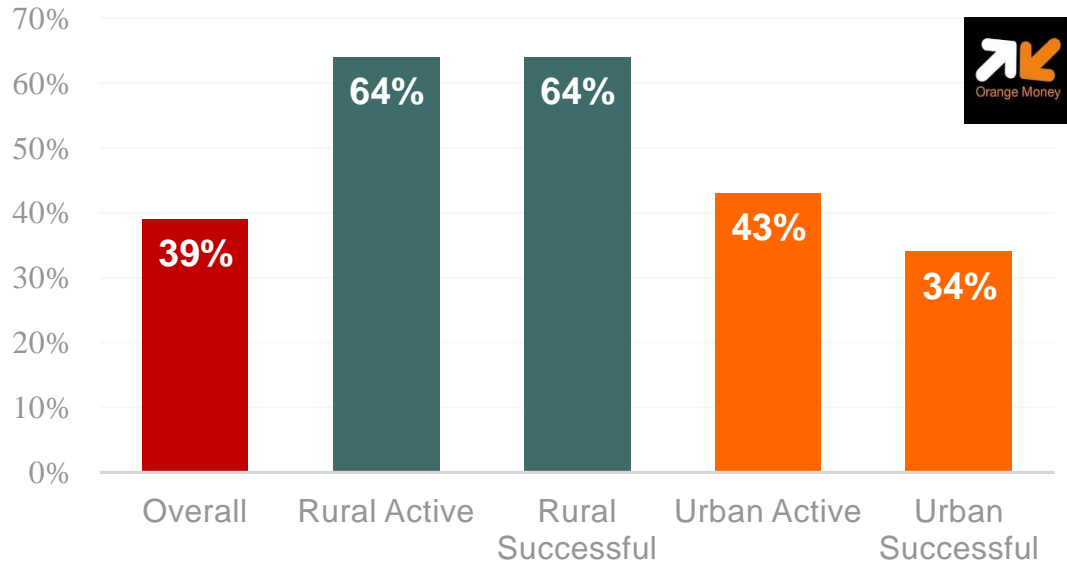


## #2 Re-think rural agent profile & selection

### Rural agents look different

- Older established businesses
- **Broader product portfolio**
- Customer loyalty and trust play an even more important role

Orange Money agents that offer sim and airtime scratch cards





## #2 Re-think rural agent profile & selection

### Rural agents look different

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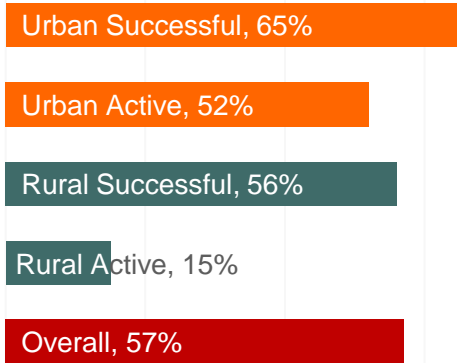
**80%** of rural customers stay with the same agent in Chad  
(Transactional analytics)



**42%** of successful rural Tigo Cash agents reported knowing the majority or all of their customers **before starting their business**

# #3 Liquidity: Bridging the access gap

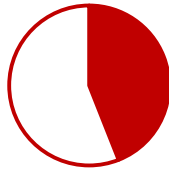
*Liquidity is a challenge and banks are an enabler...*



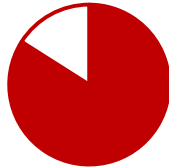
% of agents in Mali with access to financial services



*...however, there are successful agents lacking banking infrastructure...*



In Mali, **44%** of successful rural agents lack access to financial services.



In Chad, **84%** of successful rural agents lack access to financial services.

*...and master agents play the key role.*

Successful rural agents in Chad were

**4x**

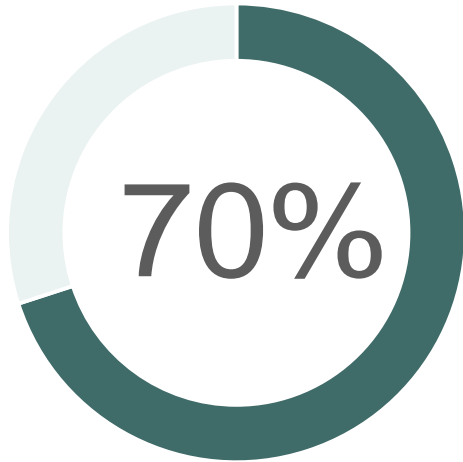
more likely to have their masteragent visit them to rebalance.



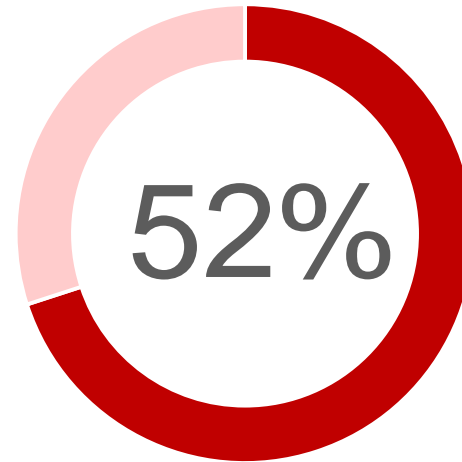


# #4 Rural: An opportunity for collaboration?

Tigo Cash agents offering Airtel Money (% of total)



*Rural successful*



*Rural unsuccessful*



Mobile  
Money

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