

TANZANIA: A DIGITAL ECOSYSTEM TAKES SHAPE

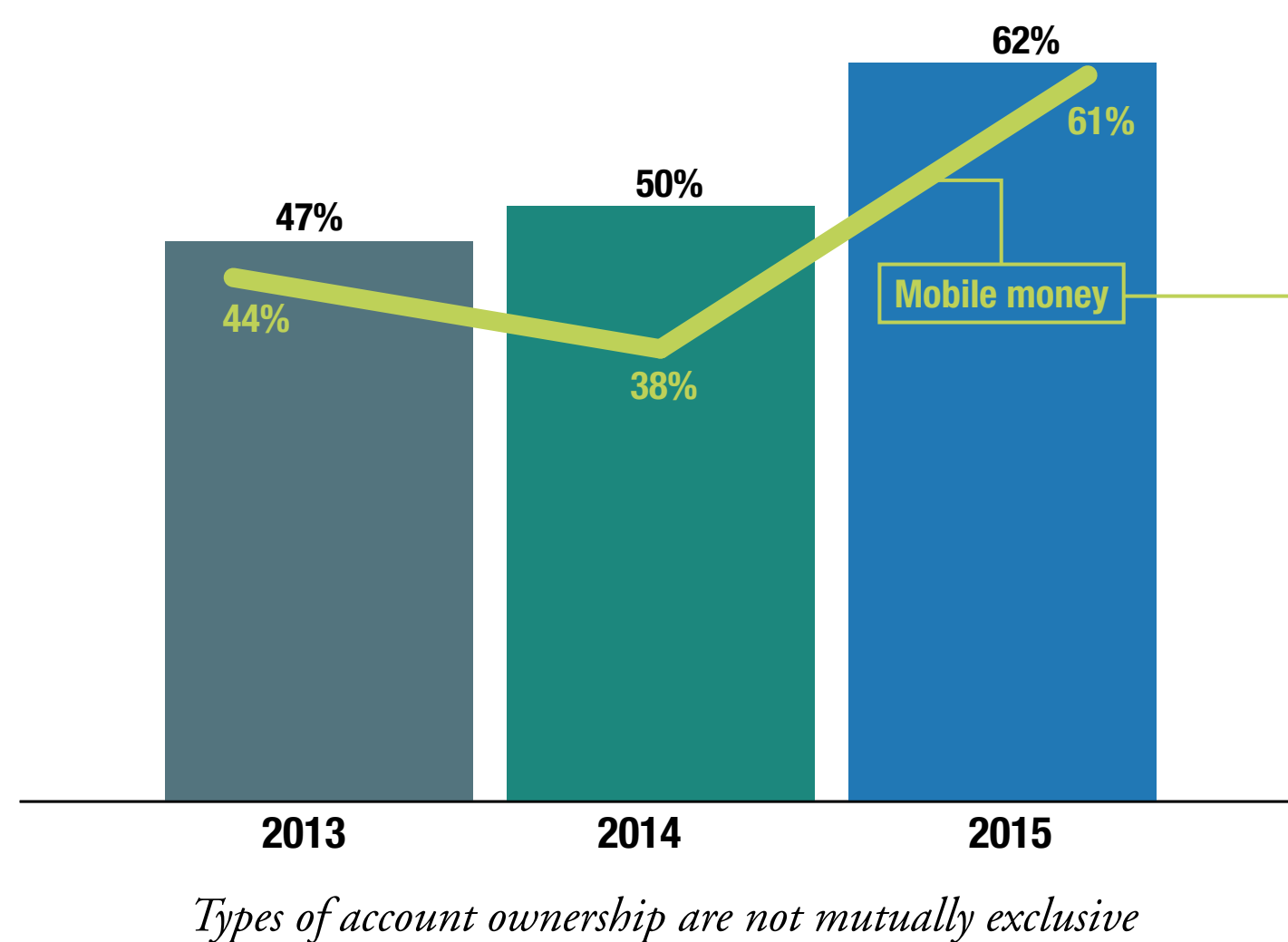
Mobile money is on the rise in Tanzania in three main ways: A larger percentage of Tanzanians now have registered mobile money accounts, more are using those accounts regularly, and they are using them in advanced ways—going beyond basic, person-to-person money transfers. Mobile money account ownership also extends to women, lower income groups and those in rural regions of the country.

In 2015, we saw more ways of getting money into an account, more ways of using an account, and more reliance on mobile money than on any other types of financial accounts. This is what it looks like when a digital ecosystem takes shape.

Financial inclusion grew substantially in Tanzania—driven by mobile money

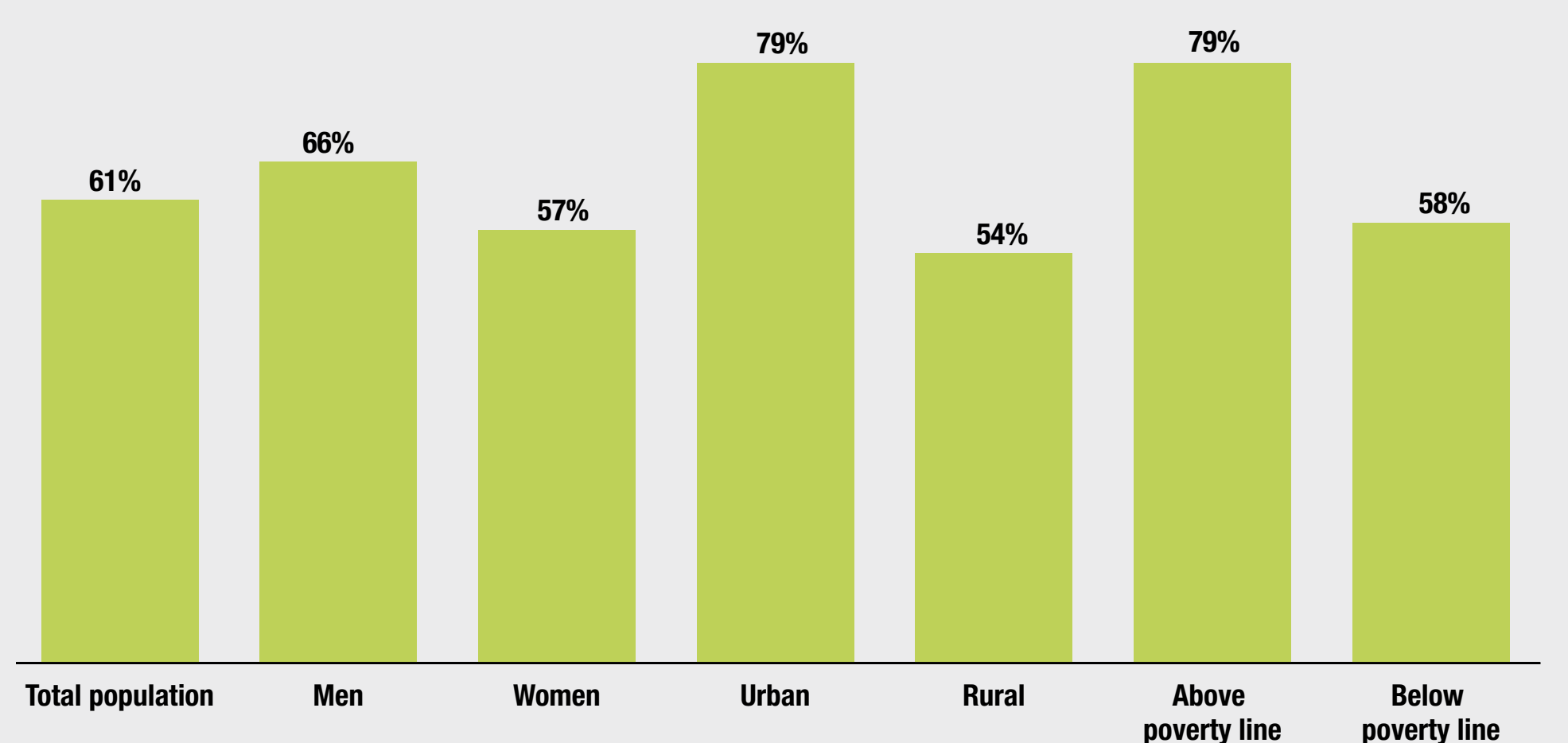
Financial inclusion

(Shown: Percentage of Tanzanian adults with any financial service, by year)



2015: Registered mobile money account use by demographic

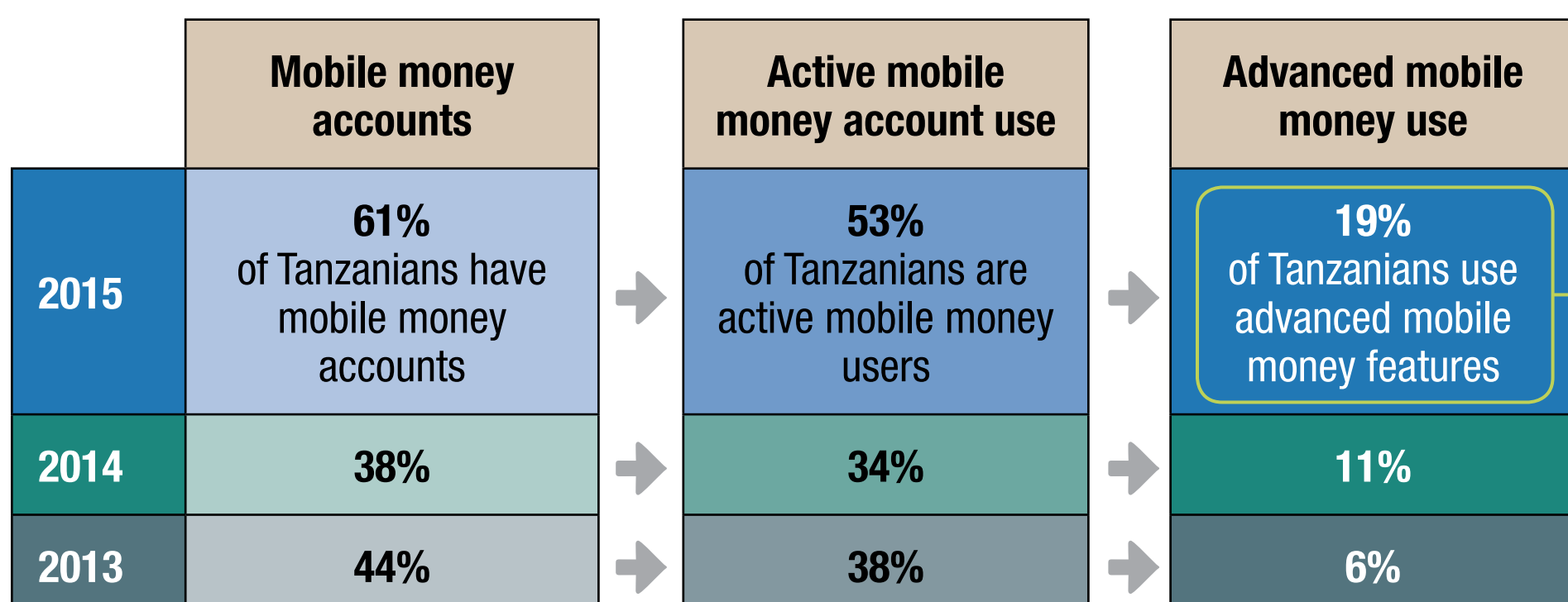
(Shown: Percentage of Tanzanian adults who fall into each category)



Tanzanians are using mobile money more actively, and using more advanced functions

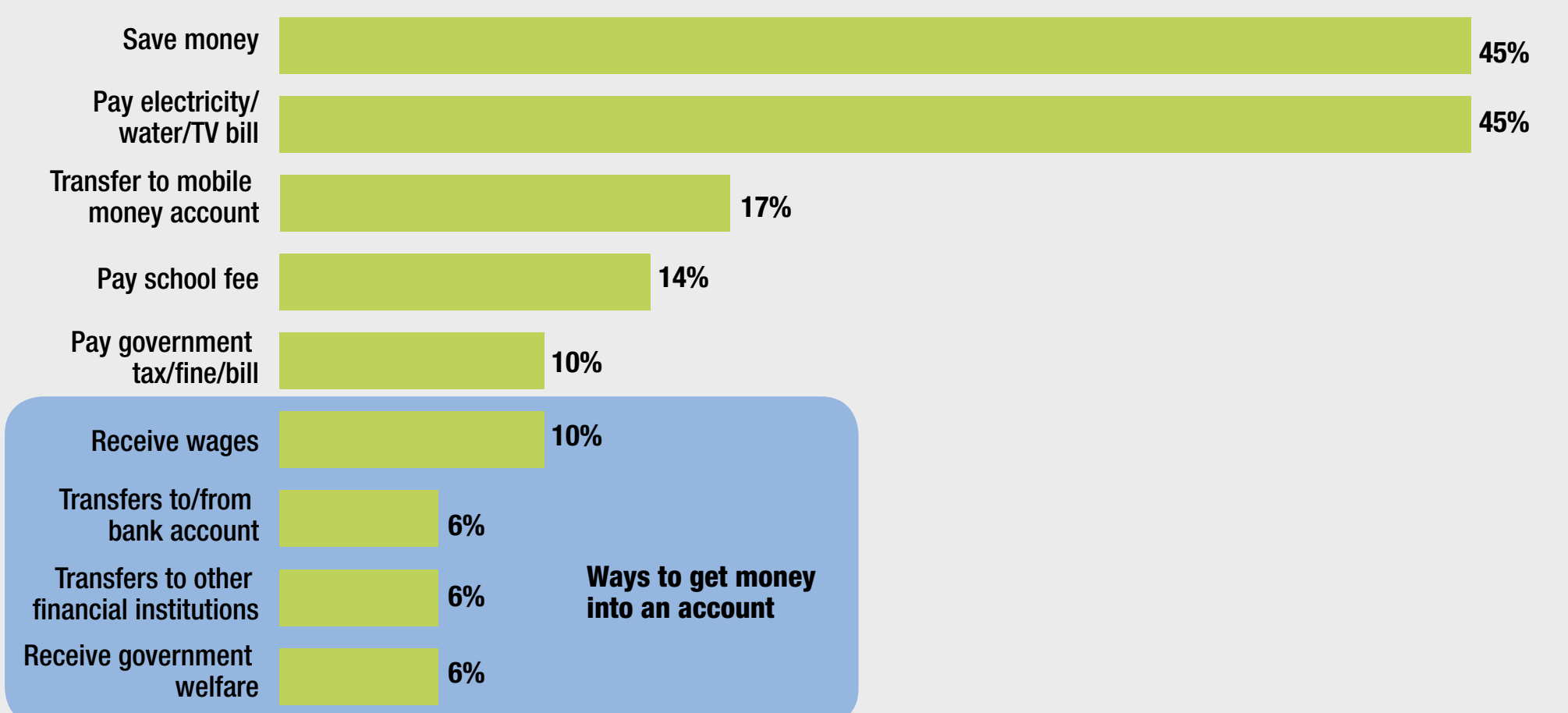
Interactions with mobile money

(Shown: Percentage of Tanzanian adults for each year)



2015: Top advanced mobile money account uses*

(Shown: Percentage of advanced mobile money account users, n=503)



*Categories are not mutually exclusive.

63% of Tanzanians know of a mobile money agent within 1 km of them

22% OF TANZANIAN ADULTS SAVE USING MOBILE MONEY (MORE SO THAN ANY OTHER SAVINGS CHANNEL)

34% of Tanzanians borrowed money in the past year; 17% borrowed through a mobile money account (vs. 7% through banks)

2015: Do you save money with any of the following?

(Shown: Percentage of Tanzanian adults)



Source: InterMedia Tanzania FII Tracker surveys Wave 1 (N=2,997, 15+), November 2013-March 2014; Wave 2 (N=3,000, 15+), August-October 2014; Wave 3 (N=3,001, 15+), September-October 2015.