

Influential Article Review - Incorporating Digital Payments in the Non-profit Industry

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This paper examines technology and finance. We present insights from a highly influential paper. Here are the highlights from this paper: Mobile money has grown rapidly in the past few years. It has contributed to greater financial inclusion for the poor and unbanked, bringing millions of people into a formal financial system. Despite the increased use of mobile money, little research has focused on nonprofits' preparedness to mobile money adoption. This article explores staff perceptions regarding mobile money at a large Bangladeshi non-profit. The objective of the study was to understand staff and clients' opinions about using mobile money specifically focusing on reliability, efficiency, and quality. In this qualitative study, we focused on five projects and conducted a total of 11 focus group discussions and 50 in-depth interviews. We found staff and clients were amenable to using mobile money. Most people felt that using mobile money could reduce the workload, save time and money, and make life easier for both staff and clients. However, significant client adoption barriers exist including client literacy and numeracy levels, a lack of national identity cards and challenges obtaining them, poor mobile networks in remote areas and service fees. Some staff also expressed concerns about mobile money posing a threat to their job security. If mobile money is to realize its full potential as a financial inclusion tool for the poor and unbanked, further research is needed on mobile money adoption and implementation obstacles encountered by non-profits. For our overseas readers, we then present the insights from this paper in Spanish, French, Portuguese, and German.

Keywords: Mobile money, Development programs, Non-profit sector, Bangladesh

SUMMARY

- Although challenges exist, the study shows there is an overall positive impression towards using mobile money by BRAC staff and its clients. Previous studies on the use of mobile money by the rural poor reported the positive perception towards the adoption of this new banking system. This study, however, suggests that implementation of this new innovation might have some positive and negative consequences. We conducted a qualitative research to understand the perception of introducing mobile money in the development sector. We explored different staff and clients' perception of using mobile money in terms of reliability and efficiency in the five different BRAC programs.

- Most of the respondents were aware of mobile money, understood how it worked, and had a mobile account. As this was a new initiative, some people mentioned that there will be some extra work at the beginning. On the contrary, some people expressed concern that staff might become redundant and lose their jobs because of this new system. Mobile money can be beneficial where there is little or no formal banking. In «char»- silt sedimentation creates a new land and disaster-prone areas; mobile money can be useful to save or transact money as well as to buy relief goods quickly. One of the accounts officers said that banks remain closed for 2 days every week and queuing for withdrawing money can be time consuming. This system would further reduce the organization's expenses as it would not need to reimburse its field-based employees for their transportation.
- All the mobile money service providers in Bangladesh charge a fee for their services, and this is considered by some as a problem. Many clients may not understand how mobile money works and experience challenges, like remembering their passwords. Poor user support which includes unfriendly user interface and lack of procedure training were some of the factors which affected mobile money adoption in Tanzania. Moreover, not having a national ID card and access to mobile networks could be big challenges for opening up a mobile money account and using the services. Thus, clients' education levels are also important because they need to understand the short message, which is in English, received from mobile money service providers. Highlighting this key point, another study, furthermore, strongly suggested that mobile money service providers should use non-text designs over text-based designs. Besides, they found that a rich multimedia UI is much faster and required minimum assistance to complete the transaction. It is also equally important for the client to know the benefits and challenges of the mobile money service system. Regular follow-up in-person is necessary for those who have not used a mobile phone before or who have recently opened a mobile banking account.

HIGHLY INFLUENTIAL ARTICLE

We used the following article as a basis of our evaluation:

Yunus, F. M., Khan, S., Tasnuba, T., Husain, P. A., & Misiti, A. J. (2016). Are we ready to adopt mobile money in non-profit sector? *Journal of Innovation and Entrepreneurship*, 5(1), 1–13..

This is the link to the publisher's website:

<https://innovation-entrepreneurship.springeropen.com/articles/10.1186/s13731-016-0060-x>

INTRODUCTION

The term mobile money is generally understood as a service wherein mobile phones are used to access the financial services (GSMA 2010; Etim 2014). Formally, World Bank's Group named the International Finance Corporation (IFC) defines mobile money as money which can be accessed and utilized through mobile phones (Jenkins 2008). Over the last decades, the coverage of mobile phone uses increased drastically in many developing countries (Aker and Mbiti 2010; Wesolowski et al. 2012) and promoted innovation of transferring money via mobile phone (Kikulwe et al. 2014). Mobile phones are now increasingly being used for the empowerment of poor people around the world by creating a link for them to the formal financial system. This digital technology has become successful in making the market more efficient in some underdeveloped regions where there are inadequate infrastructure facilities (e.g., bad roads and slow postal services). It also helps to facilitate entrepreneurship by allowing information to move more freely and is providing a new basis for entrepreneurship and social innovation (Mansell 2012). Research suggests that the usage of an extra ten phones per 100 people in a typical developing country boosts GDP growth by 0.8 percentage points (Bhavnani et al. 2008). According to the World Bank report, around three-quarters of the world's inhabitants had access to a mobile phone in 2012. The number of mobile subscription

use worldwide has grown from 1 billion in 2000 to over 6 billion now and the 5 billion of which are living in developing countries (World Bank 2012b).

As mobile phones are becoming more accessible, they are increasingly being used in many countries for financial transactions too. The share of adults with a mobile money account increased by 11 percentage points globally from 51% in 2011 to 62% in 2014 and continues to grow which reduces the number of people who are unbanked (Kunt et al. 2015). In some countries, more people have registered for mobile money accounts than traditional bank accounts and 255 mobile money services are now live across 89 countries (GSMA 2014). However, customers' reaction on mobile money services are varied from one market to another, and the acceptance and usage by the customer does not follow the sharp pace of growth in deployments (Mukherjee 2015). Mobile money can be a much faster, less expensive, and safer way to transfer money rather than a bank or post office transfer. It creates opportunities for unbanked poor people who may be illiterate and do not have access or are intimidated by the rules and schedules of formal banks. Mobile banking is also safer than storing wealth in various forms particularly during the time of natural disasters, and some mobile money schemes in emerging markets are also being used as a form of savings vehicle (OCAIC 2010). In some cases, mobile money has helped to increase household income. A study found that the incomes of Kenyan households using mobile money have increased by 5–30% since they started mobile banking (Morawczynski and Pickens 2009). Mobile money also gives its users a way to save small amounts of money and thus develop a savings habit. Research report published by the World Bank found that mobile money users in Kenya are a third more likely to maintain savings than their peers (Mas and Radcliffe 2010). Given the fact that mobile money has substantial scope to change the life of the poor, however, limited information has been researched on the perception of using mobile money in the rural settings. Mobile financial services still do not capture the full potential of mobile money to enhance financial inclusion. As a result, it had not increased access to banking especially compared with traditional bank accounts designed particularly for the poor (Porteous 2007). Furthermore, little is known about the targeted client's understanding of mobile money, what is their convenience level, do they consider it a safe transaction, the challenges they faced, and what they think about the ways to improve it. It is, therefore, crucial to understand beforehand the targeted clients' perception of using money, otherwise, the population will remain unbanked even if the intervention of mobile money is a powerful financial tool for the community.

In Bangladesh, approximately half of the adult population is unbanked (Islam and Mamun 2011). To include this large population in the formal financial system and to meet their needs, mobile-based financial services started its journey in Bangladesh 2011. The Central Bank of Bangladesh granted permission to seventeen banks initially to introduce mobile-based financial service (Bangladesh Bank 2012). Over the past three years, a mobile money industry has emerged to help meet these individuals' needs and has already reached 13 million users out of a total population of 160 million in Bangladesh (pi Consulting 2013). But, the registered users of these services are still very low, and most of the customers in Bangladesh use the over-the-counter (OTC) market for their transactions (CGAP blog July 2015). In addition, as Bangladesh is urbanizing rapidly, young adults working in the city send money home to their families through mobile money. In 2013, over 500 billion BDT (around 6.36 billion USD) was transacted via mobile money (pi Consulting 2013). However, the amount of payments received over mobile phones is still very low which is only 1.2% compared to other low-income countries where the average is 9.1% (World Bank 2012a, 2012b). Bangladesh is a role model in financial inclusion for their women where 90% of borrowers are women and 35% of the women own their bank account. Given this, it is surprising that only 18% of digital finance users in Bangladesh are women. This is one of the lowest levels of mobile money usage by the women in the world (CGAP blog February 2015).

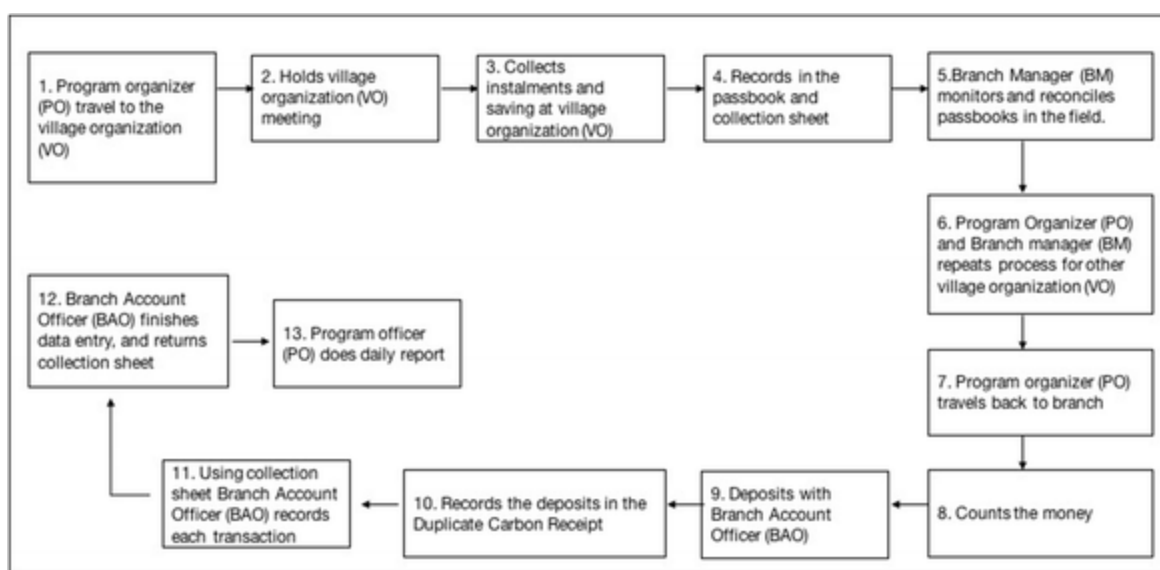
CONCLUSION

In general, both the service provider and the beneficiaries were receptive to using mobile money in the nonprofit sector. There is a consensus that mobile money transactions have the potential to make people's lives easier as compared with the current cash transfer system. It could save time and secure their money.

Upgrading the current cash-based system to the mobile money system would be time worthy given that the challenges have taken into consideration.

APPENDIX

FIGURE 1
FLOW DIAGRAM SHOWING THE TYPICAL PROCESS THAT IS FOLLOWED TO COLLECT INSTALLMENTS AND SAVINGS FROM MICROFINANCE BORROWERS, UNTIL THE TRANSACTION IS REGISTERED IN THE MANAGEMENT INFORMATION SYSTEM



Source: BRAC Microfinance Program

TABLE 1
LIST OF DIFFERENT DEVELOPMENT PROJECTS

Projects names	Development areas	Activities and scope of mobile money transaction
1. Adolescent saving project (ADP)	Adolescent Development Program (ADP)	<ul style="list-style-type: none"> Individual mobile wallet savings by adolescents General savings Monthly DPS savings Payment of honorarium for club president
2. Schooling, SRHRG and Counseling for the Children of Post-Primary Education (SSCOPE)	Education program	<ul style="list-style-type: none"> Parents of the students will pay SSCOPE school fees with an option of paying fees in installments
3. (nearly) Cashless branch	Integrated Development Program (IDP)	<ul style="list-style-type: none"> Disbursement of loan Collection of loan installment Collection of general savings.
4. Mobile micro-insurance	Microfinance program	<ul style="list-style-type: none"> Client will pay through mobile money to microfinance program
5. Community health worker mobile payments	Health, Nutrition and Population Program (HNPP)	<ul style="list-style-type: none"> Disbursement of salaries as mobile money to grassroots level staff

TABLE 2
SUMMARY OF THE SAMPLE AND QUALITATIVE TOOLS ACCORDING TO STUDY AREA

Projects names	No. of FGD	No. of IDI	Respondents
1. Adolescent saving project (ADP)	3	12	ADP club member, and program organizer, branch account officer
2. Schooling, SRHRG and Counseling for the Children of Post-Primary Education (SSCOPE)	3	9	Parents, teachers, and program organizer
3. (nearly) Cashless branch	-	7	Program organizer, branch account officer, and beneficiaries
4. Mobile micro-insurance	2	11	Microfinance borrower, program organizer, branch account officer, and branch manager
5. Community health worker mobile payments	3	11	Community health workers (locally called as Shastho Sebika, Shastho Kormi), program organizer, and Upazila manager

TABLE 3
FACTORS FOR USING MOBILE MONEY

Projects names	Development areas	Factors
1. Adolescent saving project (ADP)	Adolescent Development Program (ADP)	Safe, easily accessible, less work, confidentiality, detail transaction history, easy transaction, less hassle
2. Schooling, SRHRG and Counseling for the Children of Post-Primary Education (SSCOPE)	Education program	Easy, safe and secure, less pressure, better system, saves time, ensure timely transaction and maintain transparency, costly in case of frequent transaction
3. (nearly) Cashless branch	Integrated Development Program (IDP)	Time saving, need education, accuracy, less workload, transparent
4. Mobile micro-insurance	Microfinance program	Time saving and less physical labor, awareness, reduce chance of errors, reduce workload, transparency, convenience, safe
5. Community health worker mobile payments	Health, Nutrition and Population Program (HNPP)	Transparent transaction, time saving, less workforce, less travel, convenience, do not need education and awareness, need time to convince client, less physical work

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TRANSLATED VERSION: SPANISH

Below is a rough translation of the insights presented above. This was done to give a general understanding of the ideas presented in the paper. Please excuse any grammatical mistakes and do not hold the original authors responsible for these mistakes.

VERSION TRADUCIDA: ESPAÑOL

A continuación se muestra una traducción aproximada de las ideas presentadas anteriormente. Esto se hizo para dar una comprensión general de las ideas presentadas en el documento. Por favor, disculpe cualquier error gramatical y no responsabilite a los autores originales de estos errores.

INTRODUCCIÓN

El término dinero móvil se entiende generalmente como un servicio en el que los teléfonos móviles se utilizan para acceder a los servicios financieros (GSMA 2010; Etim 2014). Formalmente, el Grupo del Banco Mundial nombró a la Corporación Financiera Internacional (IFC) que define el dinero móvil como dinero al que se puede acceder y utilizar a través de teléfonos móviles (Jenkins 2008). En las últimas décadas, la cobertura de los usos de la telefonía móvil aumentó drásticamente en muchos países en desarrollo (Aker y Mbiti 2010; Wesolowski et al. 2012) y promovió la innovación de la transferencia de dinero a través del teléfono móvil (Kikulwe et al. 2014). Los teléfonos móviles se utilizan cada vez más para el empoderamiento de las personas pobres de todo el mundo mediante la creación de un vínculo para ellos con el sistema financiero formal. Esta tecnología digital ha logrado hacer que el mercado sea más eficiente en algunas regiones subdesarrolladas donde hay instalaciones de infraestructura inadecuadas (por ejemplo, carreteras malas y servicios postales lentos). También ayuda a facilitar el emprendimiento al permitir que la información se mueva con mayor libertad y está proporcionando una nueva base para el emprendimiento y la innovación social (Mansell 2012). Las investigaciones sugieren que el uso de diez teléfonos adicionales por cada 100 personas en un país en desarrollo típico aumenta el crecimiento del PIB en 0,8 puntos porcentuales (Bhavnani et al. 2008). Según el informe del Banco Mundial, alrededor de tres cuartas partes de los habitantes del mundo tuvieron acceso a un teléfono móvil en 2012. El número de usos de suscripciones móviles en todo el mundo ha crecido de 1.000 millones en 2000 a más de 6.000 millones en la que ahora se encuentran los 5.000 millones de países en desarrollo (Banco Mundial 2012b).

A medida que los teléfonos móviles son cada vez más accesibles, también se utilizan cada vez más en muchos países para transacciones financieras. La proporción de adultos con una cuenta de dinero móvil aumentó en 11 puntos porcentuales a nivel mundial, pasando del 51% en 2011 al 62% en 2014 y sigue creciendo, lo que reduce el número de personas que no están bancarificadas (Kunt et al. 2015). En algunos países, más personas se han registrado en cuentas de dinero móvil que las cuentas bancarias tradicionales y 255 servicios de dinero móvil están ahora en vivo en 89 países (GSMA 2014). Sin embargo, la reacción de los clientes en los servicios de dinero móvil varía de un mercado a otro, y la aceptación y el uso por parte del cliente no sigue el fuerte ritmo de crecimiento de las implementaciones (Mukherjee 2015). El dinero móvil puede ser una forma mucho más rápida, menos costosa y segura de transferir dinero en lugar de una transferencia bancaria o de correos. Crea oportunidades para los pobres no bancarios que pueden ser analfabetos y no tienen acceso o se sienten intimidados por las reglas y horarios de los bancos formales. La

banca móvil también es más segura que almacenar riqueza en diversas formas, especialmente durante la época de los desastres naturales, y algunos esquemas de dinero móvil en los mercados emergentes también se están utilizando como una forma de vehículo de ahorro (OCAIC 2010). En algunos casos, el dinero móvil ha ayudado a aumentar los ingresos de los hogares. Un estudio encontró que los ingresos de los hogares kenianos que utilizan dinero móvil han aumentado entre un 5 y un 30 % desde que comenzaron la banca móvil (Morawczynski y Pickens 2009). El dinero móvil también ofrece a sus usuarios una manera de ahorrar pequeñas cantidades de dinero y así desarrollar un hábito de ahorro. Un informe de investigación publicado por el Banco Mundial encontró que los usuarios de dinero móvil en Kenya tienen un tercio más propensos a mantener los ahorros que sus pares (Mas y Radcliffe 2010). Sin embargo, dado que el dinero móvil tiene un alcance sustancial para cambiar la vida de los pobres, se ha investigado información limitada sobre la percepción de utilizar el dinero móvil en los entornos rurales. Los servicios financieros móviles todavía no capturan todo el potencial del dinero móvil para mejorar la inclusión financiera. Como resultado, no había aumentado el acceso a la banca, especialmente en comparación con la cuenta bancaria tradicional diseñada especialmente para los pobres (Porteous 2007). Además, poco se sabe acerca de la comprensión del cliente objetivo del dinero móvil, cuál es su nivel de conveniencia, consideran como una transacción segura, los desafíos que enfrentaron y lo que piensan sobre las maneras de mejorarlo. Por lo tanto, es crucial entender de antemano la percepción de los clientes objetivo de usar dinero, de lo contrario, la población permanecerá sin bancarificar, incluso la intervención del dinero móvil es una poderosa herramienta financiera para la comunidad.

En Bangladesh, aproximadamente la mitad de la población adulta no está bancar calificada (Islam y Mamun 2011). Para incluir a esta gran población en el sistema financiero formal y satisfacer sus necesidades, los servicios financieros móviles comenzaron su andadura en Bangladesh 2011. El Banco Central de Bangladesh concedió permiso a diecisiete bancos inicialmente para introducir el servicio financiero móvil (Bangladesh Bank 2012). En los últimos tres años, ha surgido una industria del dinero móvil para ayudar a satisfacer las necesidades de estas personas y ya ha llegado a 13 millones de usuarios de una población total de 160 millones en Bangladesh (pi Consulting 2013). Sin embargo, los usuarios registrados de estos servicios siguen siendo muy bajos, y la mayoría de los clientes en Bangladesh utilizan el mercado de venta libre (OTC) para sus transacciones (blog CGAP julio 2015). Además, a medida que Bangladesh se está urbanizando rápidamente, los jóvenes adultos que trabajan en la ciudad envían dinero a sus familias a través del dinero móvil. En 2013, más de 500 mil millones de BDT (alrededor de 6.36 mil millones de dólares) se realizaron a través de dinero móvil (pi Consulting 2013). Sin embargo, la cantidad de pagos recibidos por teléfono móvil sigue siendo muy baja, lo que es sólo del 1,2% en comparación con otros países de bajos ingresos donde el promedio es del 9,1% (Banco Mundial 2012a, 2012b). Bangladesh es un modelo a seguir en la inclusión financiera de sus mujeres, donde el 90% de los prestatarios son mujeres y el 35% de las mujeres poseen su cuenta bancaria. Teniendo en cuenta esto, es sorprendente que sólo el 18% de los usuarios de finanzas digitales en Bangladesh son mujeres. Este es uno de los niveles más bajos de uso de dinero móvil por las mujeres en el mundo (blog CGAP febrero 2015).

CONCLUSIÓN

En general, tanto el proveedor de servicios como los beneficiarios eran receptivos al uso del dinero móvil en el sector sin fines de lucro. Existe el consenso de que las transacciones de dinero móvil tienen el potencial de hacer la vida de las personas más fácil en comparación con el sistema actual de transferencia de efectivo. Podría ahorrar tiempo y asegurar su dinero. La actualización del sistema actual basado en efectivo al sistema de dinero móvil sería digno de tiempo dado que los desafíos han tenido en cuenta.

TRANSLATED VERSION: FRENCH

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VERSION TRADUITE: FRANÇAIS

Voici une traduction approximative des idées présentées ci-dessus. Cela a été fait pour donner une compréhension générale des idées présentées dans le document. Veuillez excuser toutes les erreurs grammaticales et ne pas tenir les auteurs originaux responsables de ces erreurs.

INTRODUCTION

Le terme argent mobile est généralement compris comme un service dans lequel les téléphones mobiles sont utilisés pour accéder aux services financiers (GSMA 2010; Etim 2014). Officiellement, le Groupe de la Banque mondiale, la Société financière internationale (SFI), définit l'argent mobile comme de l'argent accessible et utilisé par téléphone mobile (Jenkins, 2008). Au cours des dernières décennies, la couverture des utilisations de la téléphonie mobile a considérablement augmenté dans de nombreux pays en développement (Aker et Mbiti, 2010; Wesolowski et coll. 2012) et a encouragé l'innovation du transfert d'argent par téléphone mobile (Kikulwe et coll. 2014). Les téléphones mobiles sont de plus en plus utilisés pour l'autonomisation des pauvres du monde entier en créant un lien pour eux vers le système financier formel. Cette technologie numérique a réussi à rendre le marché plus efficace dans certaines régions sous-développées où les infrastructures sont inadéquates (p. Ex., mauvaises routes et services postaux lents). Il contribue également à faciliter l'esprit d'entreprise en permettant à l'information de circuler plus librement et fournit une nouvelle base pour l'entrepreneuriat et l'innovation sociale (Mansell 2012). La recherche suggère que l'utilisation de dix téléphones supplémentaires pour 100 habitants dans un pays en développement typique stimule la croissance du PIB de 0,8 point de pourcentage (Bhavnani et al., 2008). Selon le rapport de la Banque mondiale, environ les trois quarts des habitants du monde avaient accès à un téléphone mobile en 2012. Le nombre d'abonnements mobiles dans le monde est passé de 1 milliard en 2000 à plus de 6 milliards aujourd'hui et dont les 5 milliards vivent dans les pays en développement (Banque mondiale, 2012b).

Comme les téléphones mobiles sont de plus en plus accessibles, ils sont de plus en plus utilisés dans de nombreux pays pour les transactions financières aussi. La part des adultes ayant un compte en argent mobile a augmenté de 11 points de pourcentage à l'échelle mondiale, qui est passée de 51 % en 2011 à 62 % en 2014 et continue de croître, ce qui réduit le nombre de personnes non bancaires (Kunt et al., 2015). Dans certains pays, plus de personnes se sont inscrites à des comptes d'argent mobile que les comptes bancaires traditionnels et 255 services d'argent mobile sont maintenant en direct dans 89 pays (GSMA 2014). Toutefois, la réaction des clients sur les services monétaires mobiles varie d'un marché à l'autre, et l'acceptation et l'utilisation par le client ne suivent pas le rythme marqué de la croissance des déploiements (Mukherjee 2015). L'argent mobile peut être un moyen beaucoup plus rapide, moins coûteux et plus sûr de transférer de l'argent plutôt qu'un transfert bancaire ou post-bureau. Elle crée des opportunités pour les pauvres non bancarisés qui peuvent être analphabètes et qui n'y ont pas accès ou qui sont intimidés par les règles et les calendriers des banques officielles. La banque mobile est également plus sûre que le stockage de la richesse sous diverses formes, en particulier en période de catastrophes naturelles, et certains programmes monétaires mobiles dans les marchés émergents sont également utilisés comme une forme de véhicule d'épargne (OCAIC 2010). Dans certains cas, l'argent mobile a contribué à accroître le revenu des ménages. Une étude a révélé que les revenus des ménages kenyans utilisant de l'argent mobile ont augmenté de 5 à 30 % depuis qu'ils ont lancé des services bancaires mobiles (Morawczynski et Pickens, 2009). L'argent mobile donne également à ses utilisateurs un moyen d'économiser de petites sommes d'argent et ainsi développer une habitude d'épargne. Un rapport de recherche publié par la Banque mondiale a révélé que les utilisateurs d'argent mobile au Kenya sont un tiers plus susceptibles de maintenir l'épargne que

leurs pairs (Mas et Radcliffe, 2010). Toutefois, étant donné que l'argent mobile a une marge de manœuvre considérable pour changer la vie des pauvres, peu d'informations ont été étudiées sur la perception de l'utilisation de l'argent mobile dans les milieux ruraux. Les services financiers mobiles ne captent toujours pas le plein potentiel de l'argent mobile pour améliorer l'inclusion financière. En conséquence, elle n'a pas accru l'accès aux services bancaires, en particulier par rapport aux comptes bancaires traditionnels conçus spécialement pour les pauvres (Porteous, 2007). En outre, on sait peu de choses sur la compréhension qu'a le client ciblé de l'argent mobile, quel est son niveau de commodité, considèrent-ils comme une transaction sûre, les défis auxquels il a été confronté et ce qu'il pense des moyens de l'améliorer. Il est donc crucial de comprendre à l'avance la perception des clients ciblés d'utiliser l'argent, sinon, la population restera non bancarisée, même l'intervention de l'argent mobile est un outil financier puissant pour la communauté.

Au Bangladesh, environ la moitié de la population adulte n'est pas bancarisée (Islam et Mamun, 2011). Pour inclure cette importante population dans le système financier formel et répondre à leurs besoins, les services financiers mobiles ont commencé leur voyage au Bangladesh en 2011. La Banque centrale du Bangladesh a accordé l'autorisation à dix-sept banques d'introduire initialement un service financier mobile (Bangladesh Bank, 2012). Au cours des trois dernières années, une industrie de l'argent mobile a vu le jour pour aider à répondre aux besoins de ces personnes et a déjà atteint 13 millions d'utilisateurs sur une population totale de 160 millions au Bangladesh (pi Consulting 2013). Mais, les utilisateurs enregistrés de ces services sont encore très faibles, et la plupart des clients au Bangladesh utilisent le marché de gré à gré (OTC) pour leurs transactions (blog CGAP Juillet 2015). En outre, alors que le Bangladesh s'urbanise rapidement, les jeunes adultes qui travaillent dans la ville envoient de l'argent à leurs familles par l'intermédiaire de l'argent mobile. En 2013, plus de 500 milliards de BDT (environ 6,36 milliards usd) ont été traités via l'argent mobile (pi Consulting 2013). Toutefois, le montant des paiements reçus par téléphone mobile reste très faible, soit seulement 1,2 % par rapport aux autres pays à faible revenu où la moyenne est de 9,1 % (Banque mondiale 2012a, 2012b). Le Bangladesh est un modèle d'inclusion financière pour leurs femmes, où 90 % des emprunteurs sont des femmes et 35 % des femmes possèdent leur compte bancaire. Dans ce contexte, il est surprenant que seulement 18% des utilisateurs de la finance numérique au Bangladesh soient des femmes. C'est l'un des niveaux les plus bas d'utilisation de l'argent mobile par les femmes dans le monde (blog CGAP Février 2015).

CONCLUSION

En général, le fournisseur de services et les bénéficiaires étaient réceptifs à l'utilisation de l'argent mobile dans le secteur sans but lucratif. Il existe un consensus sur le fait que les transactions monétaires mobiles ont le potentiel de faciliter la vie des gens par rapport au système actuel de transfert d'argent. Cela pourrait gagner du temps et sécuriser leur argent. La mise à niveau du système actuel basé sur la trésorerie vers le système monétaire mobile serait un temps digne étant donné que les défis ont pris en considération.

TRANSLATED VERSION: GERMAN

Below is a rough translation of the insights presented above. This was done to give a general understanding of the ideas presented in the paper. Please excuse any grammatical mistakes and do not hold the original authors responsible for these mistakes.

ÜBERSETZTE VERSION: DEUTSCH

Hier ist eine ungefähre Übersetzung der oben vorgestellten Ideen. Dies wurde getan, um ein allgemeines Verständnis der in dem Dokument vorgestellten Ideen zu vermitteln. Bitte entschuldigen Sie alle grammatikalischen Fehler und machen Sie die ursprünglichen Autoren nicht für diese Fehler verantwortlich.

EINLEITUNG

Der Begriff mobiles Geld wird allgemein als ein Dienst verstanden, bei dem Mobiltelefone für den Zugang zu den Finanzdienstleistungen verwendet werden (GSMA 2010; Etim 2014). Formal definiert die Weltbank-Gruppe namens International Finance Corporation (IFC) mobiles Geld als Geld, das über Mobiltelefone abgerufen und genutzt werden kann (Jenkins 2008). In den letzten Jahrzehnten hat die Abdeckung der Mobiltelefonnutzung in vielen Entwicklungsländern drastisch zugenommen (Aker und Mbiti 2010; Wesolowski et al. 2012) und förderte Innovation der Geldüberweisung per Mobiltelefon (Kikulwe et al. 2014). Mobiltelefone werden heute zunehmend zur Stärkung armer Menschen auf der ganzen Welt genutzt, indem sie eine Verbindung für sie zum formellen Finanzsystem herstellen. Diese digitale Technologie hat sich erfolgreich entwickelt, um den Markt in einigen unterentwickelten Regionen effizienter zu machen, in denen es unzureichende Infrastruktureinrichtungen gibt (z. B. Schlechte Straßen und langsame Postdienste). Sie trägt auch zur Förderung des Unternehmertums bei, indem sie einen freieren Informationsaustausch ermöglicht und eine neue Grundlage für Unternehmertum und soziale Innovation bietet (Mansell 2012). Untersuchungen deuten darauf hin, dass die Nutzung von zehn zusätzlichen Telefonen pro 100 Personen in einem typischen Entwicklungsland das BIP-Wachstum um 0,8 Prozentpunkte ankurbelt (Bhavnani et al. 2008). Dem Bericht der Weltbank zufolge hatten 2012 rund drei Viertel der Weltbevölkerung Zugang zu einem Mobiltelefon. Die Zahl der Mobilabonnements weltweit ist von 1 Milliarde im Jahr 2000 auf über 6 Milliarden gestiegen, von denen die 5 Milliarden in Entwicklungsländern leben (Weltbank 2012b).

Da Mobiltelefone immer zugänglicher werden, werden sie in vielen Ländern zunehmend auch für Finanztransaktionen genutzt. Der Anteil der Erwachsenen mit einem mobilen Geldkonto stieg weltweit um 11 Prozentpunkte von 51 % im Jahr 2011 auf 62 % im Jahr 2014 und wächst weiter, was die Zahl der Menschen, die nicht bankiert sind, verringert (Kunt et al. 2015). In einigen Ländern haben sich mehr Menschen für mobile Geldkonten registriert als herkömmliche Bankkonten, und 255 mobile Gelddienste sind heute in 89 Ländern aktiv (GSMA 2014). Die Reaktion der Kunden auf mobile Gelddienste ist jedoch von Markt zu Markt unterschiedlich, und die Akzeptanz und Nutzung durch den Kunden folgt nicht dem rasanten Wachstum der Bereitstellungen (Mukherjee 2015). Mobiles Geld kann eine viel schnellere, kostengünstigere und sicherere Möglichkeit sein, Geld zu überweisen, anstatt eine Bank- oder Postüberweisung. Sie schafft Chancen für arme Menschen ohne Bank, die Analphabeten sein können und keinen Zugang haben oder durch die Regeln und Zeitpläne formeller Banken eingeschüchtert werden. Mobile Banking ist auch sicherer als die Speicherung von Vermögen in verschiedenen Formen, insbesondere in Zeiten von Naturkatastrophen, und einige mobile Geldsysteme in Schwellenländern werden auch als eine Form von Sparvehikel genutzt (OCAIC 2010). In einigen Fällen hat mobiles Geld dazu beigetragen, das Haushaltseinkommen zu erhöhen. Eine Studie ergab, dass die Einkommen kenianischer Haushalte, die mobiles Geld verwenden, seit der Gründung des Mobile Banking um 5–30 % gestiegen sind (Morawczynski und Pickens 2009). Mobiles Geld gibt seinen Nutzern auch die Möglichkeit, kleine Geldbeträge zu sparen und so eine Spargewohnheit zu entwickeln. Ein von der Weltbank veröffentlichter Forschungsbericht ergab, dass mobile Geldnutzer in Kenia ein Drittel häufiger Ansparten machen als ihre Kollegen (Mas und Radcliffe 2010). Angesichts der Tatsache, dass mobiles Geld einen erheblichen Spielraum hat, um das Leben der Armen zu verändern, wurden jedoch begrenzte Informationen über die Wahrnehmung der Verwendung von mobilem Geld in ländlichen Gebieten untersucht. Mobile Finanzdienstleistungen schöpfen immer noch nicht das volle Potenzial mobiler Gelder aus, um die finanzielle Inklusion zu verbessern. Infolgedessen hatte sie den Zugang zu Banken insbesondere im Vergleich zu herkömmlichen Bankkonten, die speziell für die Armen bestimmt waren, nicht verbessert (Porteous 2007). Darüber hinaus ist wenig über das Verständnis des Zielkunden für mobiles Geld bekannt,

was ist ihr Komfortniveau, betrachten sie als sichere Transaktion, die Herausforderungen, denen sie gegenüberstanden, und was sie über die Möglichkeiten, es zu verbessern. Es ist daher von entscheidender Bedeutung, die Wahrnehmung der gezielten Kunden, Geld zu verwenden, im Voraus zu verstehen, sonst wird die Bevölkerung auch die Intervention mobiler Gelder nicht in den Vordergrund stellen, ist ein mächtiges Finanzinstrument für die Gemeinschaft.

In Bangladesch ist etwa die Hälfte der erwachsenen Bevölkerung nicht auf Derbank (Islam und Mamun 2011). Um diese große Bevölkerung in das formelle Finanzsystem einzubeziehen und ihren Bedarf zu befriedigen, haben mobile Finanzdienstleistungen ihre Reise in Bangladesch 2011 begonnen. Die Zentralbank von Bangladesch erteilte 17 Banken zunächst die Erlaubnis, einen mobilen Finanzdienst einzuführen (Bangladesh Bank 2012). In den letzten drei Jahren hat sich eine mobile Geldindustrie herausgebildet, um den Bedürfnissen dieser Personen gerecht zu werden, und hat bereits 13 Millionen Nutzer von einer Gesamtbevölkerung von 160 Millionen in Bangladesch erreicht (pi Consulting 2013). Aber die registrierten Nutzer dieser Dienste sind immer noch sehr niedrig, und die meisten Kunden in Bangladesch nutzen den OTC-Markt für ihre Transaktionen (CGAP-Blog Juli 2015). Da Bangladesch sich rasant verstädert, schicken junge Erwachsene, die in der Stadt arbeiten, geldgierig e-Geld mit mobilem Geld an ihre Familien. Im Jahr 2013 wurden über 500 Milliarden BDT (rund 6,36 Milliarden US-Dollar) über mobiles Geld abgewickelt (pi Consulting 2013). Allerdings ist der Betrag der über Mobiltelefone erhaltenen Zahlungen immer noch sehr niedrig, was nur 1,2 % im Vergleich zu anderen Ländern mit niedrigem Einkommen beträgt, in denen der Durchschnitt 9,1 % beträgt (Weltbank 2012a, 2012b). Bangladesch ist ein Vorbild bei der finanziellen Inklusion für ihre Frauen, wo 90 % der Kreditnehmer Frauen sind und 35 % der Frauen ihr Bankkonto besitzen. Angesichts dessen ist es überraschend, dass nur 18 % der Nutzer digitaler Finanzwesen in Bangladesch Frauen sind. Dies ist eine der niedrigsten Mengen an mobilem Geldverbrauch der Frauen in der Welt (CGAP Blog Februar 2015).

SCHLUSSFOLGERUNG

Im Allgemeinen waren sowohl der Dienstleister als auch die Begünstigten für die Verwendung mobiler Gelder im Non-Profit-Sektor empfänglich. Es besteht Einigkeit darüber, dass mobile Geldtransaktionen das Potenzial haben, das Leben der Menschen im Vergleich zum aktuellen Bargeldtransfersystem zu erleichtern. Es könnte Zeit sparen und ihr Geld sichern. Die Aktualisierung des derzeitigen bargeldbasierten Systems auf das mobile Geldsystem wäre angesichts der Berücksichtigung der Herausforderungen eine Zeitwert.

TRANSLATED VERSION: PORTUGUESE

Below is a rough translation of the insights presented above. This was done to give a general understanding of the ideas presented in the paper. Please excuse any grammatical mistakes and do not hold the original authors responsible for these mistakes.

VERSÃO TRADUZIDA: PORTUGUÊS

Aqui está uma tradução aproximada das ideias acima apresentadas. Isto foi feito para dar uma compreensão geral das ideias apresentadas no documento. Por favor, desculpe todos os erros gramaticais e não responsabilize os autores originais responsáveis por estes erros.

INTRODUÇÃO

O termo dinheiro móvel é geralmente entendido como um serviço no qual os telefones celulares são usados para acessar os serviços financeiros (GSMA 2010; Etim 2014). Formalmente, o Grupo do Banco Mundial, chamado International Finance Corporation (IFC), define o dinheiro móvel como dinheiro que pode ser acessado e utilizado através de telefones celulares (Jenkins 2008). Nas últimas décadas, a cobertura

de usos de telefonia móvel aumentou drasticamente em muitos países em desenvolvimento (Aker e Mbiti 2010; Wesolowski et al. 2012) e promoveram a inovação da transferência de dinheiro via celular (Kikulwe et al. 2014). Os telefones celulares estão sendo cada vez mais usados para o empoderamento de pessoas pobres em todo o mundo, criando um link para eles ao sistema financeiro formal. Essa tecnologia digital tornou-se bem sucedida em tornar o mercado mais eficiente em algumas regiões subdesenvolvidas onde há instalações de infraestrutura inadequadas (por exemplo, estradas ruins e serviços postais lentos). Também ajuda a facilitar o empreendedorismo, permitindo que as informações se movam mais livremente e está fornecendo uma nova base para o empreendedorismo e a inovação social (Mansell 2012). Pesquisas sugerem que o uso de dez telefones extras por 100 pessoas em um país em desenvolvimento típico impulsiona o crescimento do PIB em 0,8 pontos percentuais (Bhavnani et al. 2008). De acordo com o relatório do Banco Mundial, cerca de três quartos dos habitantes do mundo tiveram acesso a um telefone celular em 2012. O número de uso de assinaturas móveis em todo o mundo cresceu de 1 bilhão em 2000 para mais de 6 bilhões agora e dos 5 bilhões dos quais vivem em países em desenvolvimento (Banco Mundial 2012b).

À medida que os telefones celulares estão se tornando mais acessíveis, eles estão cada vez mais sendo usados em muitos países para transações financeiras também. A participação de adultos com uma conta de dinheiro móvel aumentou 11 pontos percentuais globalmente de 51% em 2011 para 62% em 2014 e continua a crescer, o que reduz o número de pessoas que não são bancarizadas (Kunt et al. 2015). Em alguns países, mais pessoas se registraram para contas de dinheiro móvel do que contas bancárias tradicionais e 255 serviços de dinheiro móvel estão agora ao vivo em 89 países (GSMA 2014). No entanto, a reação dos clientes sobre serviços de dinheiro móvel varia de um mercado para outro, e a aceitação e uso pelo cliente não segue o ritmo acentuado de crescimento das implantações (Mukherjee 2015). O dinheiro móvel pode ser uma maneira muito mais rápida, menos barata e segura de transferir dinheiro em vez de uma transferência bancária ou dos correios. Cria oportunidades para pessoas pobres não bancárias que podem ser analfabetas e não têm acesso ou são intimidadas pelas regras e horários dos bancos formais. O mobile banking também é mais seguro do que armazenar riqueza de várias formas, particularmente durante a época de desastres naturais, e alguns esquemas de dinheiro móvel em mercados emergentes também estão sendo usados como uma forma de veículo de poupança (OCAIC 2010). Em alguns casos, o dinheiro móvel tem ajudado a aumentar a renda das famílias. Um estudo descobriu que os rendimentos das famílias quenianas usando dinheiro móvel aumentaram de 5 a 30% desde que começaram o mobile banking (Morawczynski e Pickens 2009). O dinheiro móvel também dá aos seus usuários uma maneira de economizar pequenas quantidades de dinheiro e, assim, desenvolver um hábito de poupança. Um relatório de pesquisa publicado pelo Banco Mundial descobriu que os usuários de dinheiro móvel no Quênia são um terço mais propensos a manter economias do que seus pares (Mas e Radcliffe 2010). Dado o fato de que o dinheiro móvel tem um escopo substancial para mudar a vida dos pobres, no entanto, informações limitadas têm sido pesquisadas sobre a percepção do uso do dinheiro móvel nos ambientes rurais. Os serviços financeiros móveis ainda não captam todo o potencial do dinheiro móvel para aumentar a inclusão financeira. Como resultado, não aumentou o acesso ao setor bancário especialmente em comparação com a conta bancária tradicional projetada especialmente para os pobres (Porteous 2007). Além disso, pouco se sabe sobre a compreensão do cliente-alvo sobre o dinheiro móvel, qual é o seu nível de conveniência, eles consideram como transação segura, os desafios que enfrentaram e o que pensam sobre as maneiras de melhorá-lo. É, portanto, crucial entender de antemão a percepção dos clientes direcionados sobre o uso do dinheiro, caso contrário, a população permanecerá desbancarada até mesmo a intervenção do dinheiro móvel é uma poderosa ferramenta financeira para a comunidade.

Em Bangladesh, aproximadamente metade da população adulta está desbancarada (Islã e Mamun 2011). Para incluir essa grande população no sistema financeiro formal e para atender à sua necessidade, os serviços financeiros baseados em dispositivos móveis iniciaram sua jornada em Bangladesh 2011. O Banco Central de Bangladesh concedeu permissão a dezessete bancos inicialmente para introduzir serviços financeiros baseados em dispositivos móveis (Bangladesh Bank 2012). Nos últimos três anos, uma indústria de dinheiro móvel surgiu para ajudar a atender às necessidades desses indivíduos e já atingiu 13 milhões de usuários de uma população total de 160 milhões em Bangladesh (pi Consulting 2013). Mas, os usuários

registrados desses serviços ainda são muito baixos, e a maioria dos clientes em Bangladesh usa o mercado over-the-counter (OTC) para suas transações (blog CGAP julho 2015). Além disso, como Bangladesh está se urbanizando rapidamente, jovens adultos que trabalham na cidade enviam dinheiro para suas famílias através de dinheiro móvel. Em 2013, mais de 500 bilhões de BDT (cerca de 6,36 bilhões de USD) foram transacionados via dinheiro móvel (pi Consultoria 2013). No entanto, a quantidade de pagamentos recebidos pelo celular ainda é muito baixa, o que é de apenas 1,2% em comparação com outros países de baixa renda, onde a média é de 9,1% (Banco Mundial 2012a, 2012b). Bangladesh é um modelo de inclusão financeira para suas mulheres, onde 90% dos mutuários são mulheres e 35% das mulheres possuem sua conta bancária. Diante disso, é surpreendente que apenas 18% dos usuários de finanças digitais em Bangladesh sejam mulheres. Este é um dos menores níveis de uso de dinheiro móvel pelas mulheres no mundo (blog CGAP fevereiro 2015).

CONCLUSÃO

Em geral, tanto o prestador de serviços quanto os beneficiários foram receptivos ao uso de dinheiro móvel no setor sem fins lucrativos. Há um consenso de que as transações de dinheiro móvel têm o potencial de facilitar a vida das pessoas em comparação com o sistema atual de transferência de dinheiro. Poderia economizar tempo e garantir o dinheiro deles. Atualizar o sistema atual baseado em dinheiro para o sistema de dinheiro móvel seria um tempo digno, dado que os desafios levaram em consideração.