

# WEBINAR



## ¿Cómo vamos en inclusión financiera en ALC? – Datos del Global Findex y encuestas regionales

25 OCT 2022 | 11.30 am - 12.45 p.m. (ET)

Con panelistas del Banco Mundial, CNBV México, Banca de las Oportunidades Colombia, Credicorp Perú y CGAP.



Foto: CGAP, Lorena Velasco vía Communication for Development Ltd.

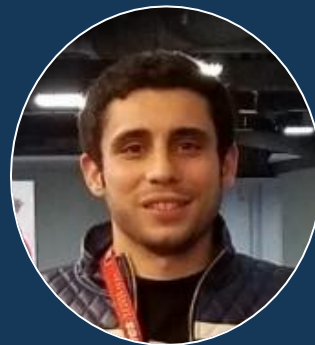
**¡Les damos la bienvenida! Comenzaremos en unos minutos...**

## FACILITADORA



**Mariana Martínez**  
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mmartinez8@worldbank.org

## APOYO LOGÍSTICO



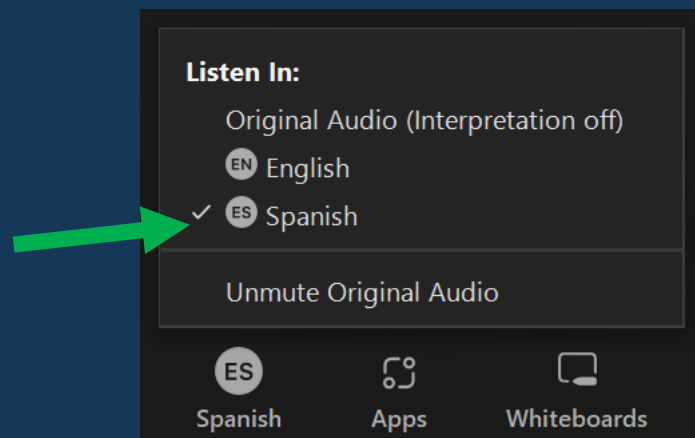
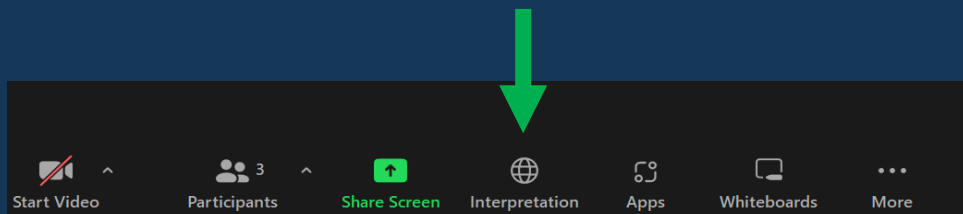
**Daniel Contreras**  
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**Sebastián Wasserzug**  
Traductor

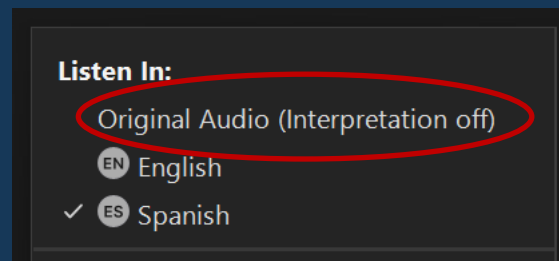
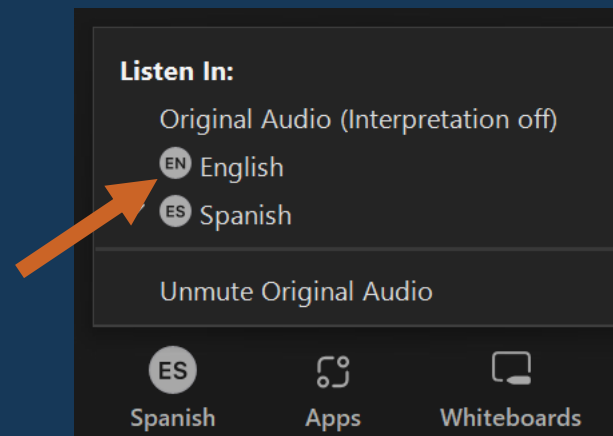
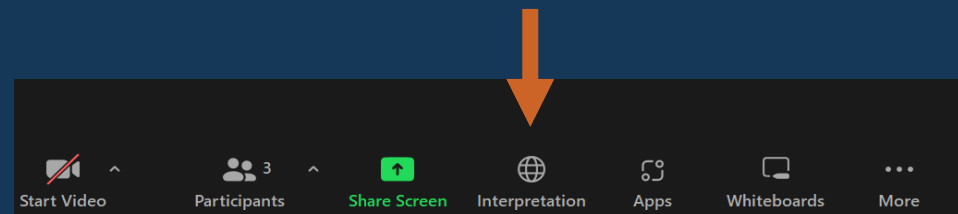
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Si prefiere escuchar el evento en su audio original (en su mayoría en español, pero con una intervención en inglés), seleccione "audio original/original audio".

# LOGÍSTICA DEL EVENTO



Transmisión de audio y video.  
Micrófonos en silencio.



Haga sus preguntas en el chat.  
Envíela a “todos los participantes”.



1 hora y 15 minutos de  
duración.



Grabación y materiales  
por correo electrónico.

# AGENDA

|       |  |
|-------|--|
| 11:30 | Bienvenida y requerimientos técnicos.  |
| 11:32 | Presentación de panelistas y dinámica con participantes.   |
| 11:35 | <b>Datos del Global Findex para América Latina y el Caribe:</b><br>Principales hallazgos y desafíos.                           |
| 11:55 | <b>Panel de debate:</b> Junto a CGAP, Findex Banco Mundial, Credicorp Perú, Banca de las Oportunidades Colombia y CNBV México. |
| 12:25 | <b>Preguntas &amp; respuestas</b> con la audiencia.  |

# PANELISTAS

## MODERADOR



**Xavier Faz**

Líder de Finanzas Digitales y  
Jefe Regional para ALC, CGAP



**Leora Klapper**

Economista Principal, Banco Mundial



**Alejandro Pérez Reyes**

Gerente de Operaciones, Credicorp Ltd. - Perú



**Socorro Vargas**

Directora General para el Acceso a Servicios  
Financieros de la Comisión Nacional Bancaria y de  
Valores (CNBV) - México



**Paola Arias**

Directora, Banca de las  
Oportunidades - Colombia

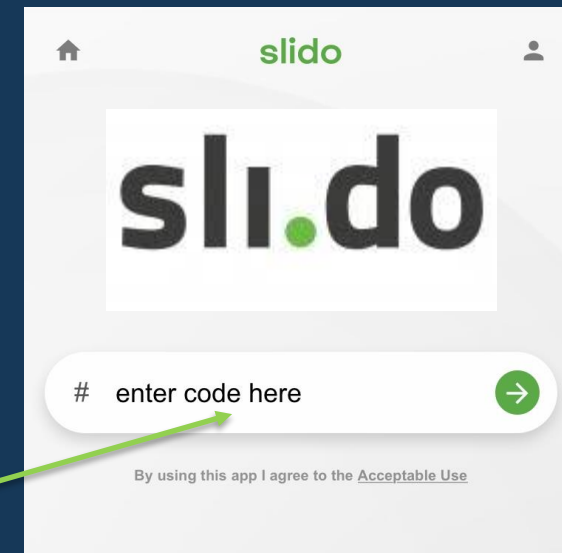
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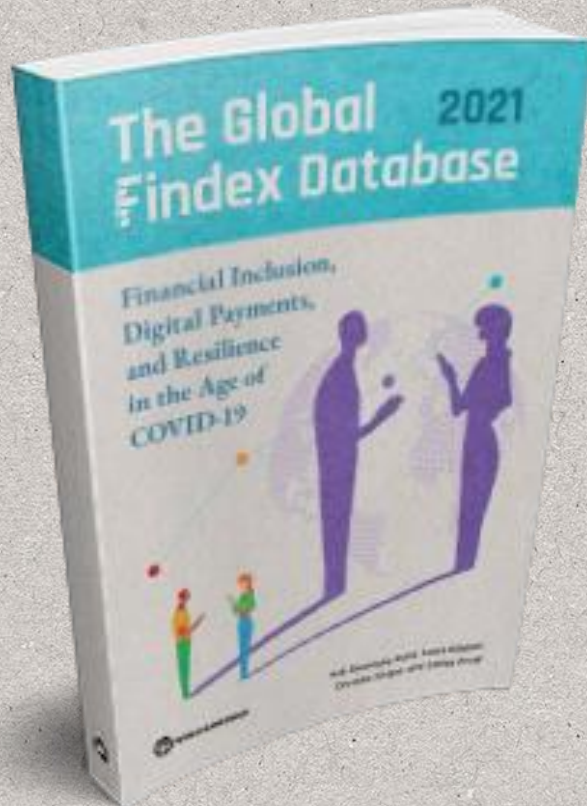
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# The Global Findex Database 2021

Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19



## REPORT HIGHLIGHTS

# Portal FinDev & CGAP: Latin America and the Caribbean

October 25, 2022



**Leora Klapper**  
Economista Principal, Banco Mundial



# Thematic Main Messages:

## Technology enabled accounts:

- Digital financial services (mobile money, cards, and e-wallets) have produced leaps in account usage to receive and make payments, save, store money, and borrow
- Mobile money in Sub-Saharan Africa and Asia (& Paraguay) has driven growth in account ownership, digital payments, and formal savings

## Gender:

- In developing economies, the gender gap across access and usage remains – but has significantly narrowed

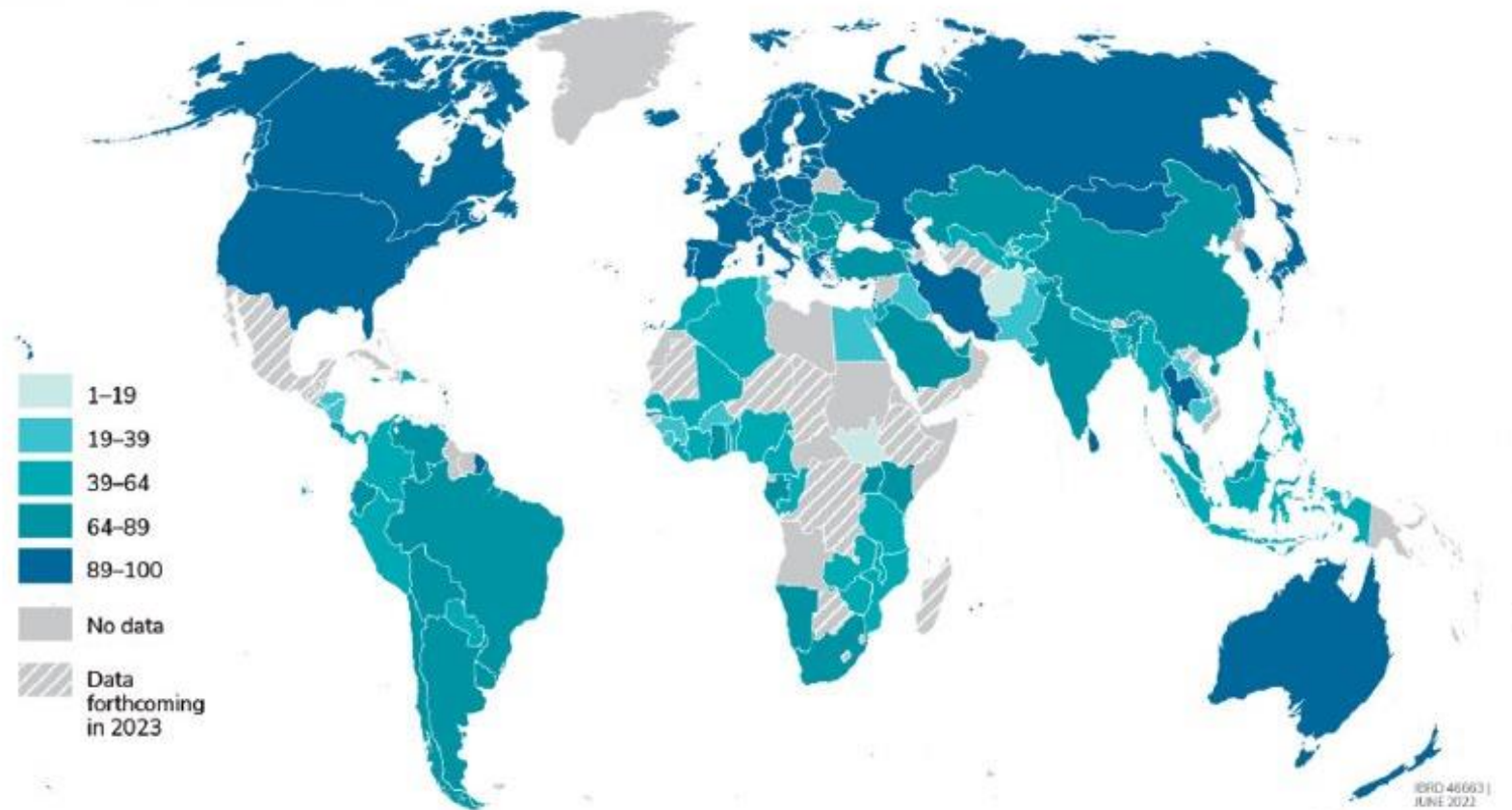
## COVID-19:

- In some economies, the pandemic accelerated the use of digital payment

# Financial inclusion continues to be on the rise globally

*Account ownership rates vary across the world*

Adults with an account (%), 2021



Source: Global Findex Database 2021.

# Account ownership: 2021 witnessed a more distributed growth

- Between 2017 and 2021, account ownership grew by more than 5 percentage points in 62 out of 123 economies, including by more than 10 percentage points in 34 economies

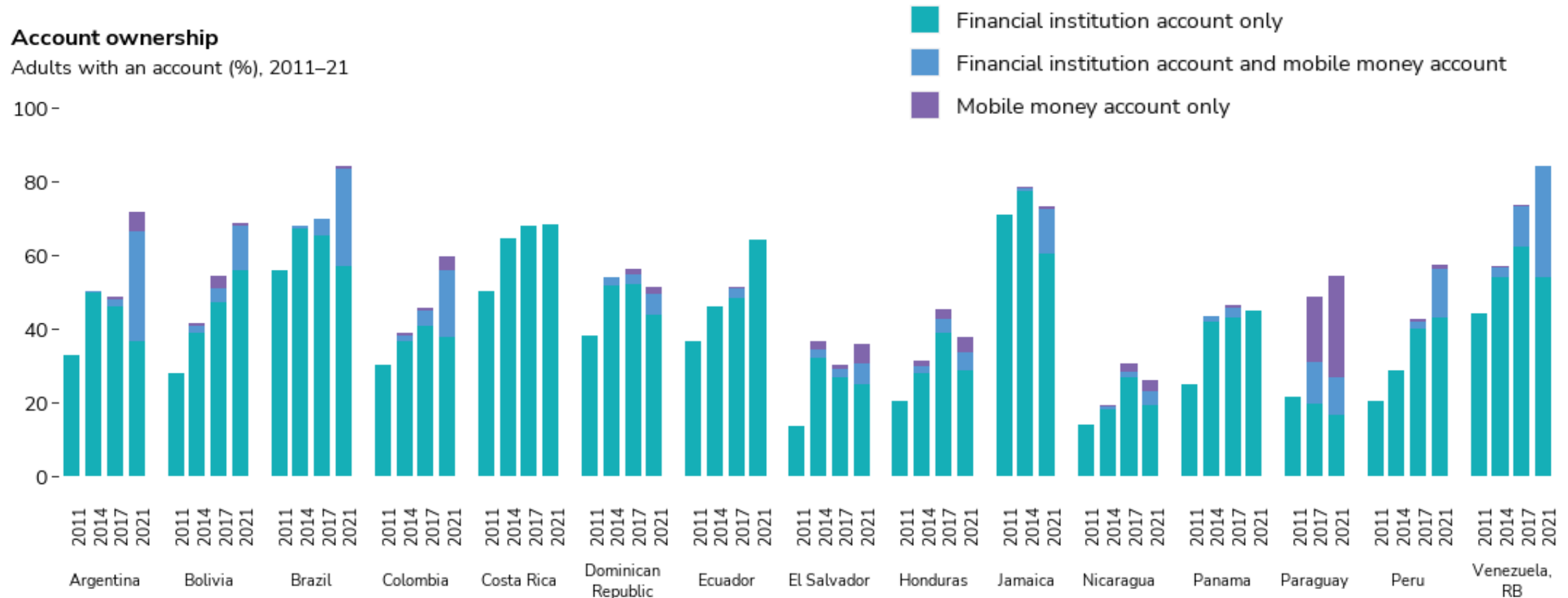
| Newly banked in percentage points |           |           |
|-----------------------------------|-----------|-----------|
|                                   | 2017-2021 | 2014-2017 |
| EAP                               | 10pp      | 1pp       |
| ECA                               | 13pp      | 8pp       |
| LAC                               | 18pp      | 3pp       |
| MENA                              | 5pp       | 1pp       |
| SA                                | 0pp       | 23pp      |
| SSA                               | 12pp      | 8pp       |

Source: Global Findex Database 2021

# In LAC, account ownership reached 73% in 2021, up from 54% in 2017

## Account ownership

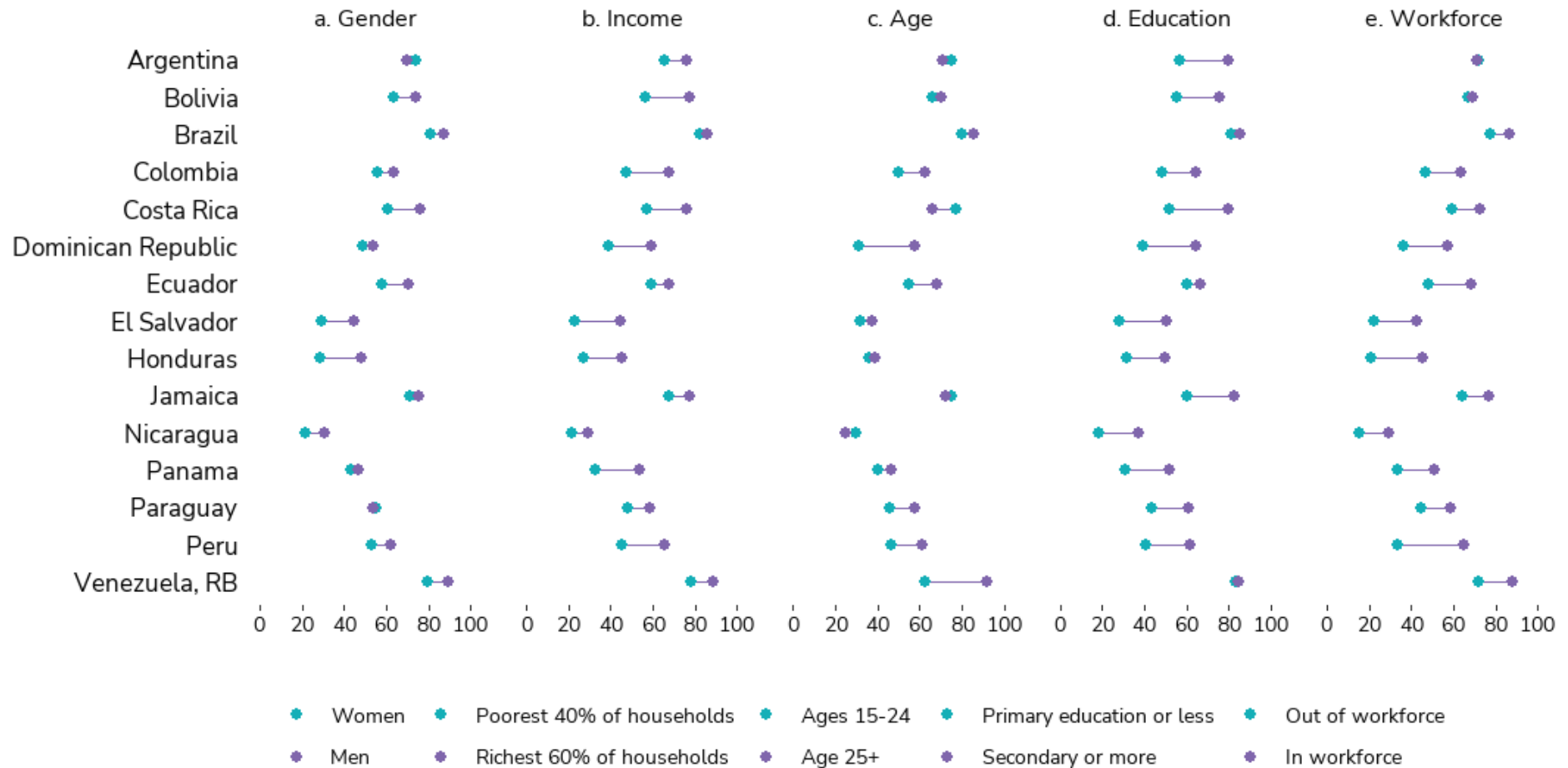
Adults with an account (%), 2011–21



# In LAC, women are 7 percentage points less likely than men to have an account

## Gender, income, age, education, and workforce gaps

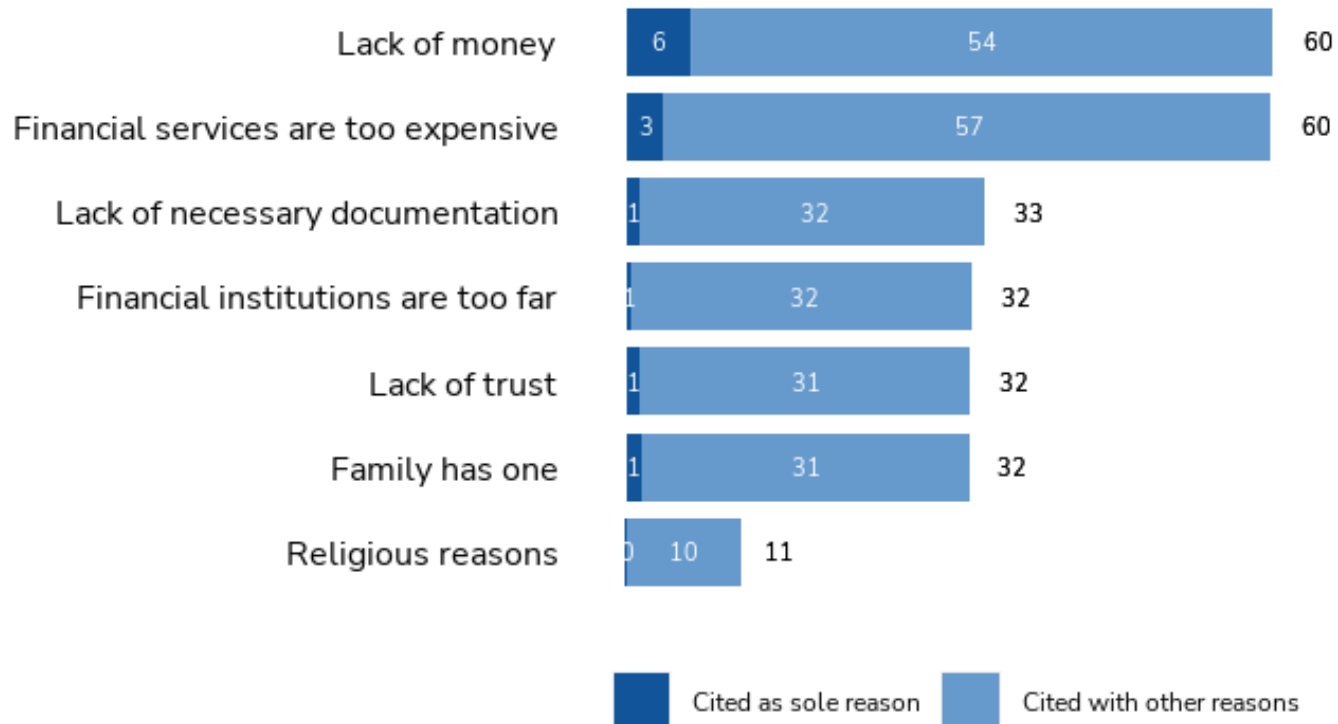
Adults with an account (%), 2021



# In LAC, lack of money and cost of financial services are the most reported barriers to account ownership

## Barriers for having no financial institution account in Latin America and Caribbean

Adults with no account (%) citing a given barrier as a reason for having no financial institution account, 2021



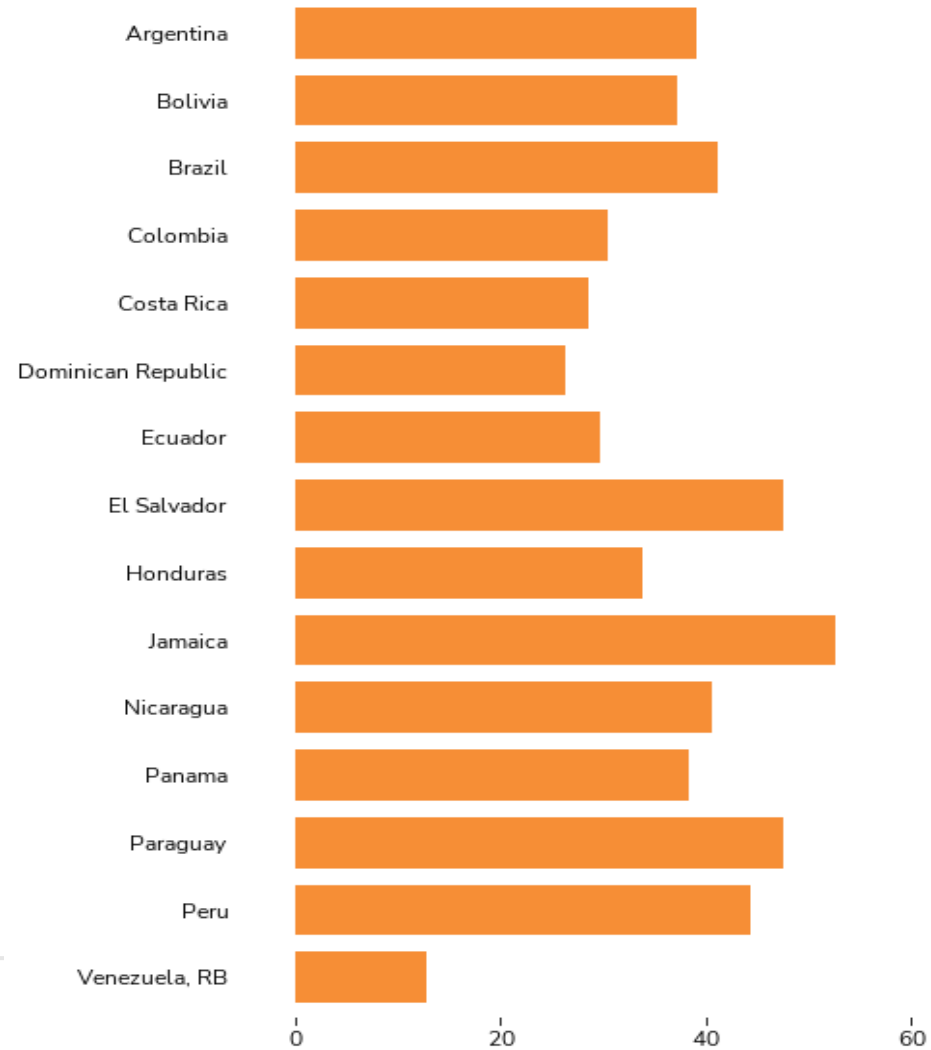
Source: Global Findex Database 2021.

Note: Respondents could choose more than one reason.

# 63 percent of unbanked adults in LAC don't have the financial confidence to use an account

## Unbanked adults lack the confidence to manage an account by themselves

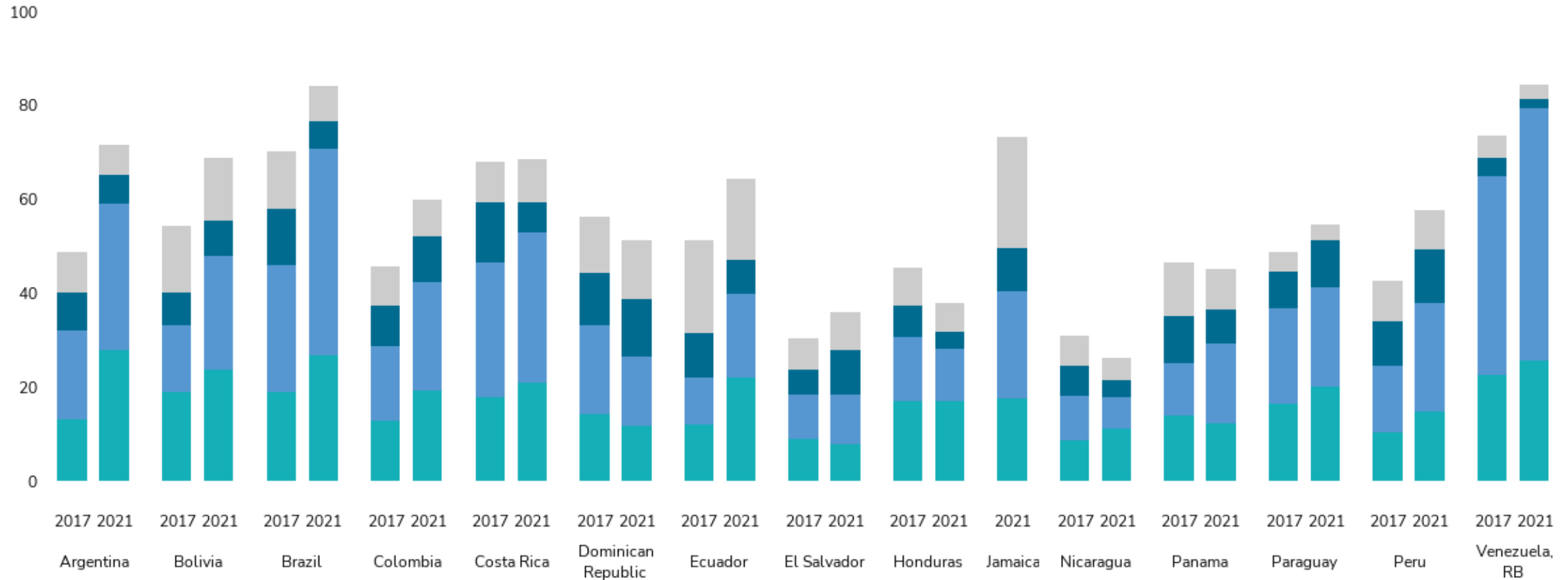
Adults with no account who said they could not use a financial institution account without help (%), 2021



# 65% of the adult population in LAC – 9 in 10 account holders - made or received a digital payment

## Made or received digital payments

Adults with an account (%), 2017–21

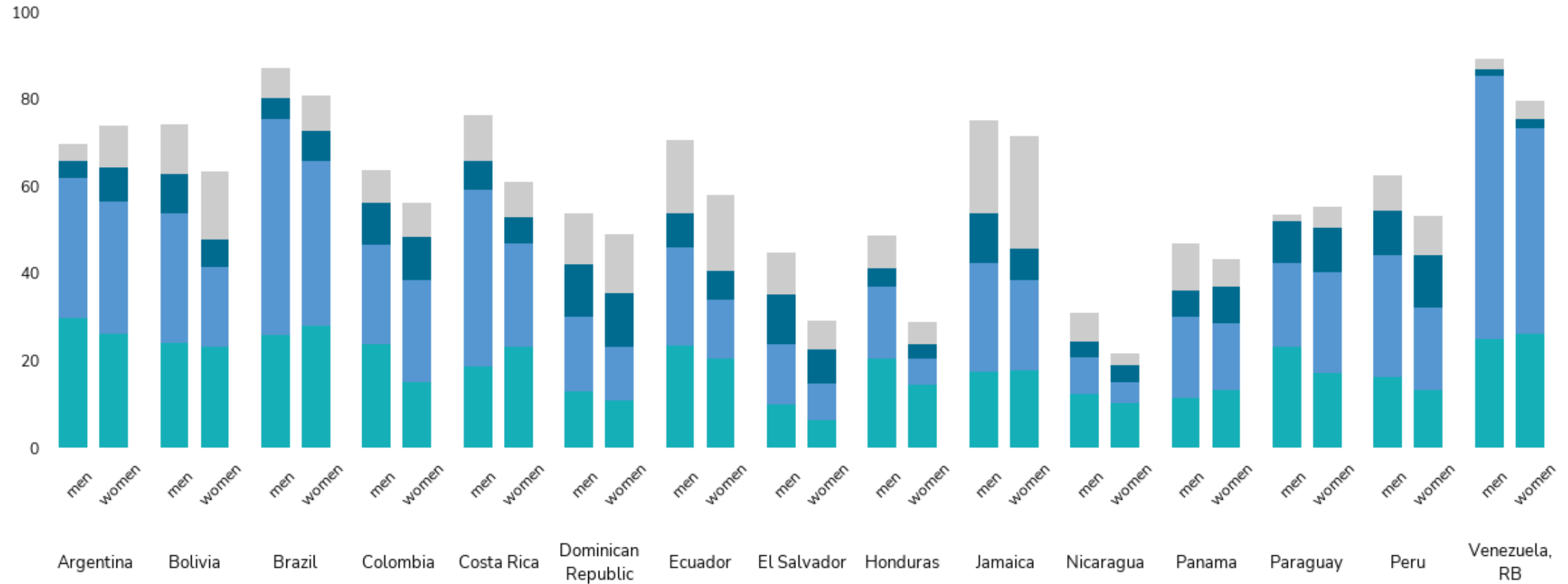




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## Made or received digital payments

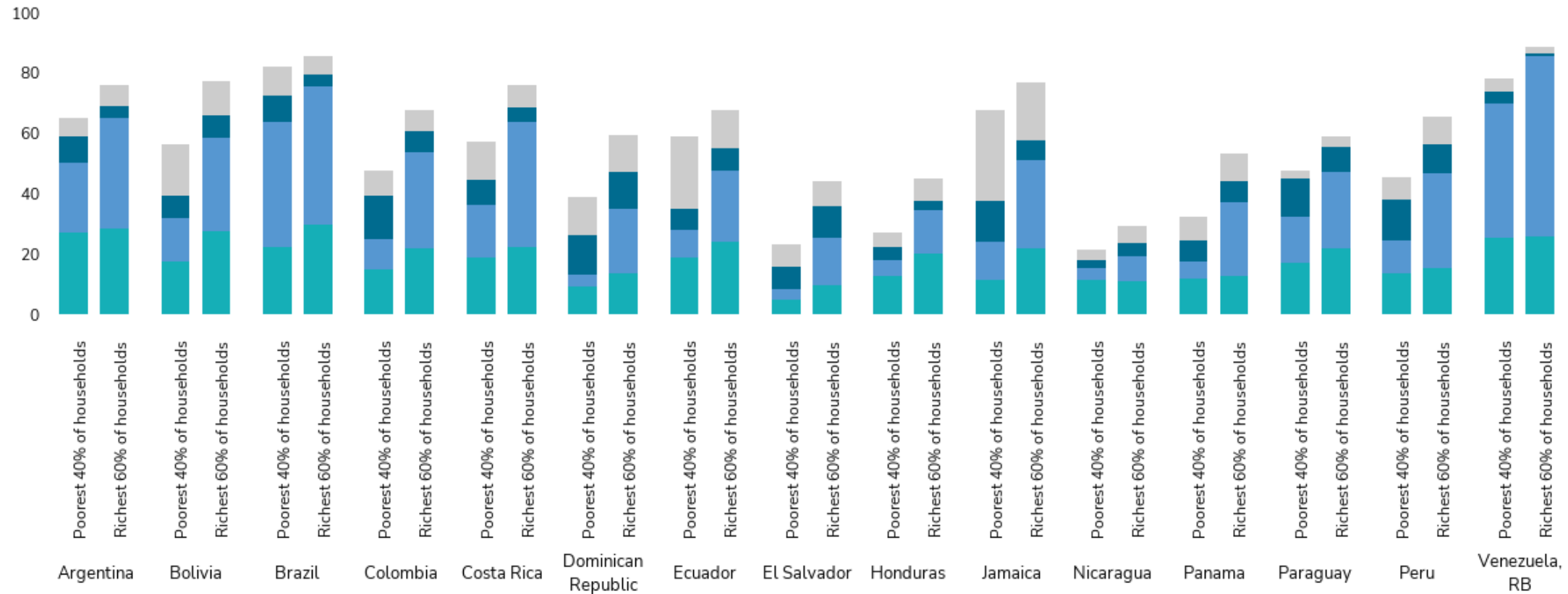
Adults with an account (%), 2021



# 65% of the adult population in LAC – 9 in 10 account holders - made or received a digital payment

## Made or received digital payments

Adults with an account (%), 2021

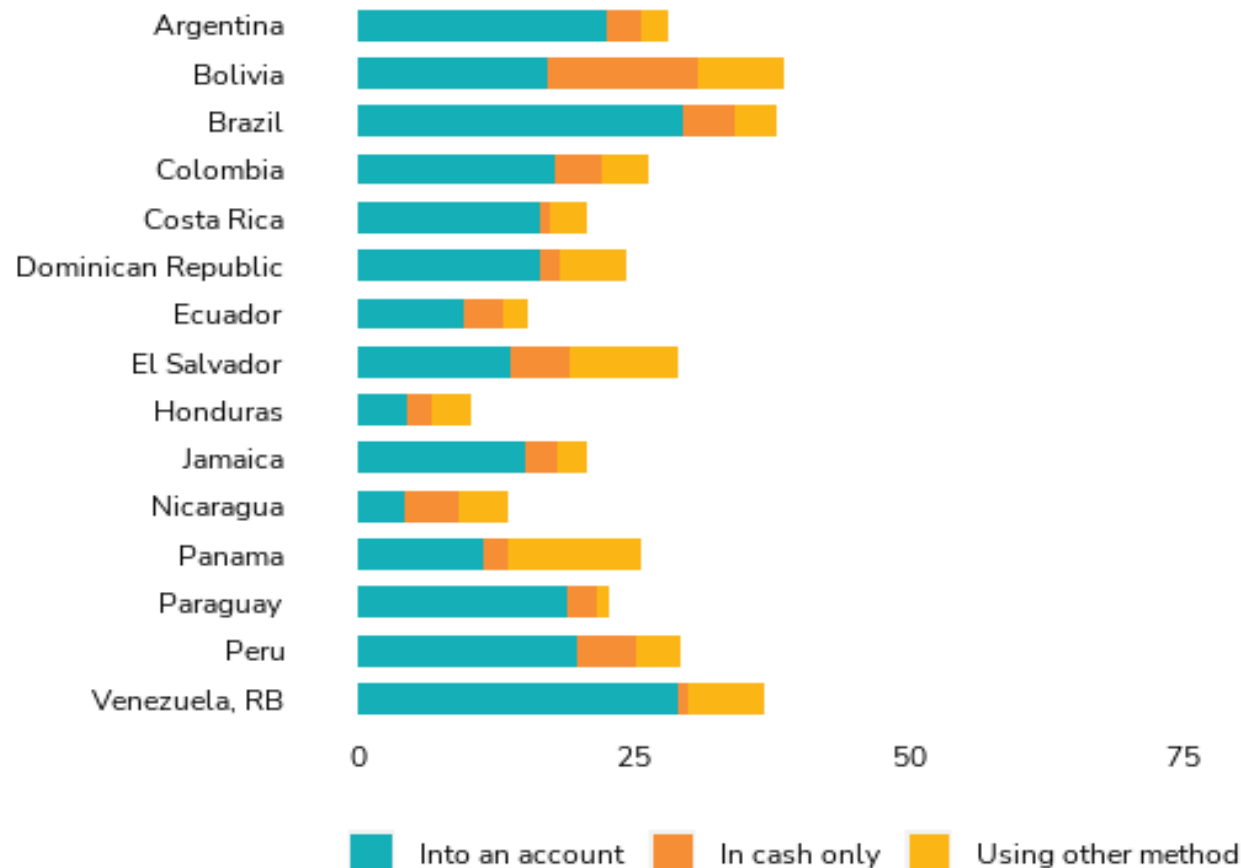


# 32% of adults in LAC received at least one payment from the government

- In LAC, 1 in 4 adults receive a G2P payment using an account

## G2P payments

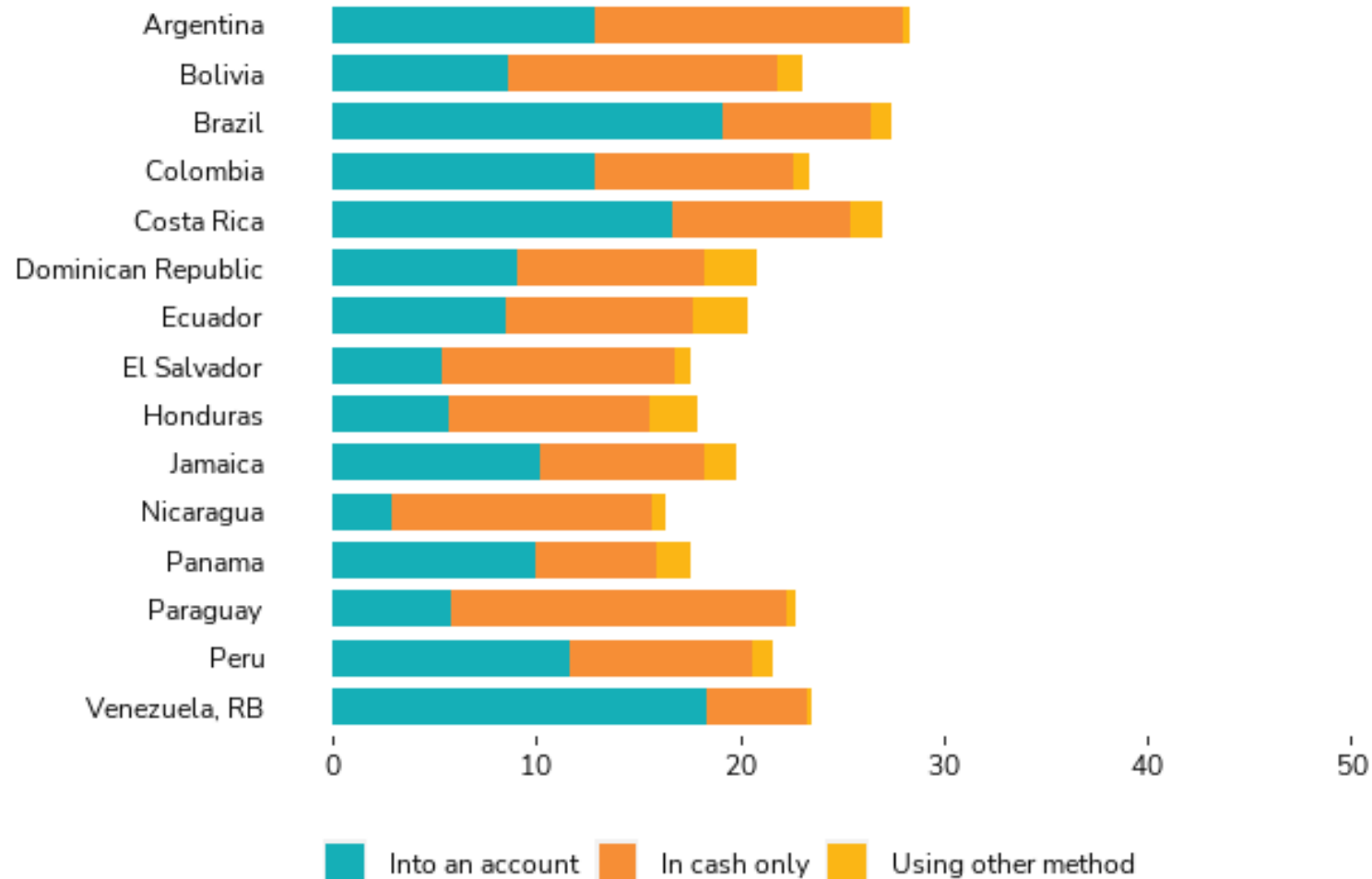
Adults receiving government payments in the past year (%), 2021



# 15% of adults in LAC received private sector wages into an account

## Digitalization of private sector wage payments varied across economies

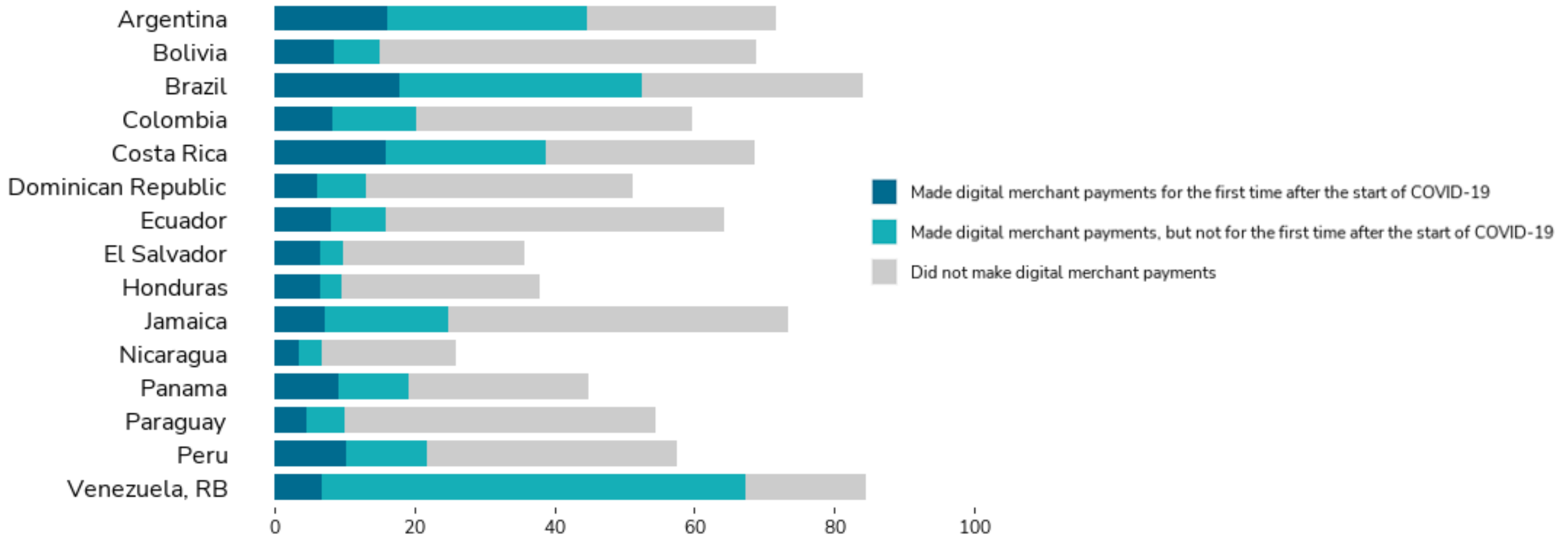
Adults receiving private sector wages in the past year (%), 2021



# 40% of adults in LAC use their account for an in-store or online payment

The use and adoption of digital merchant payments during COVID-19 varied across developing economies

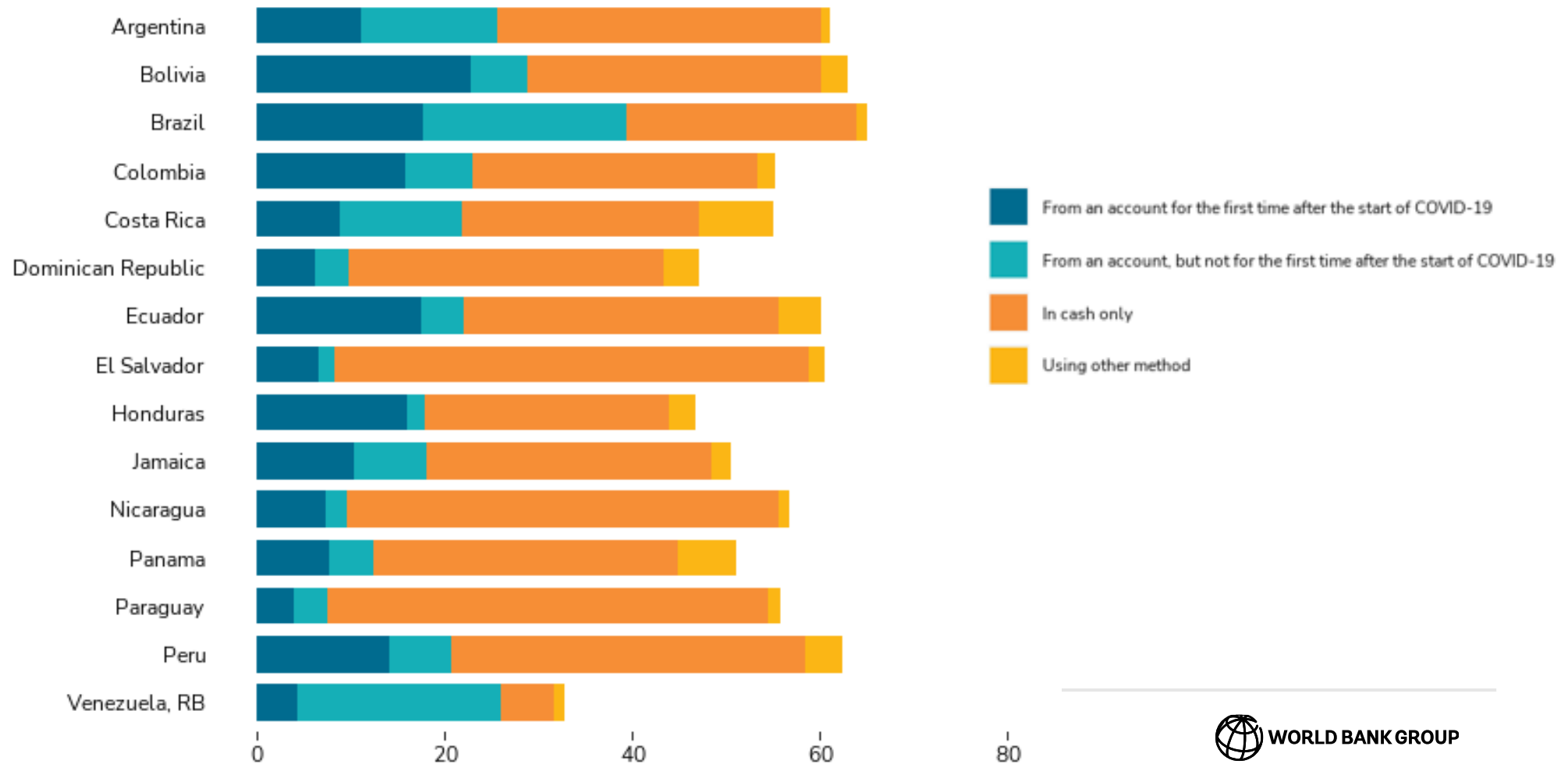
Adults with an account (%), 2021



# 15% of adults in LAC paid for utilities digitally for the first time

## The methods used by adults in developing economies to make utility payments varied widely

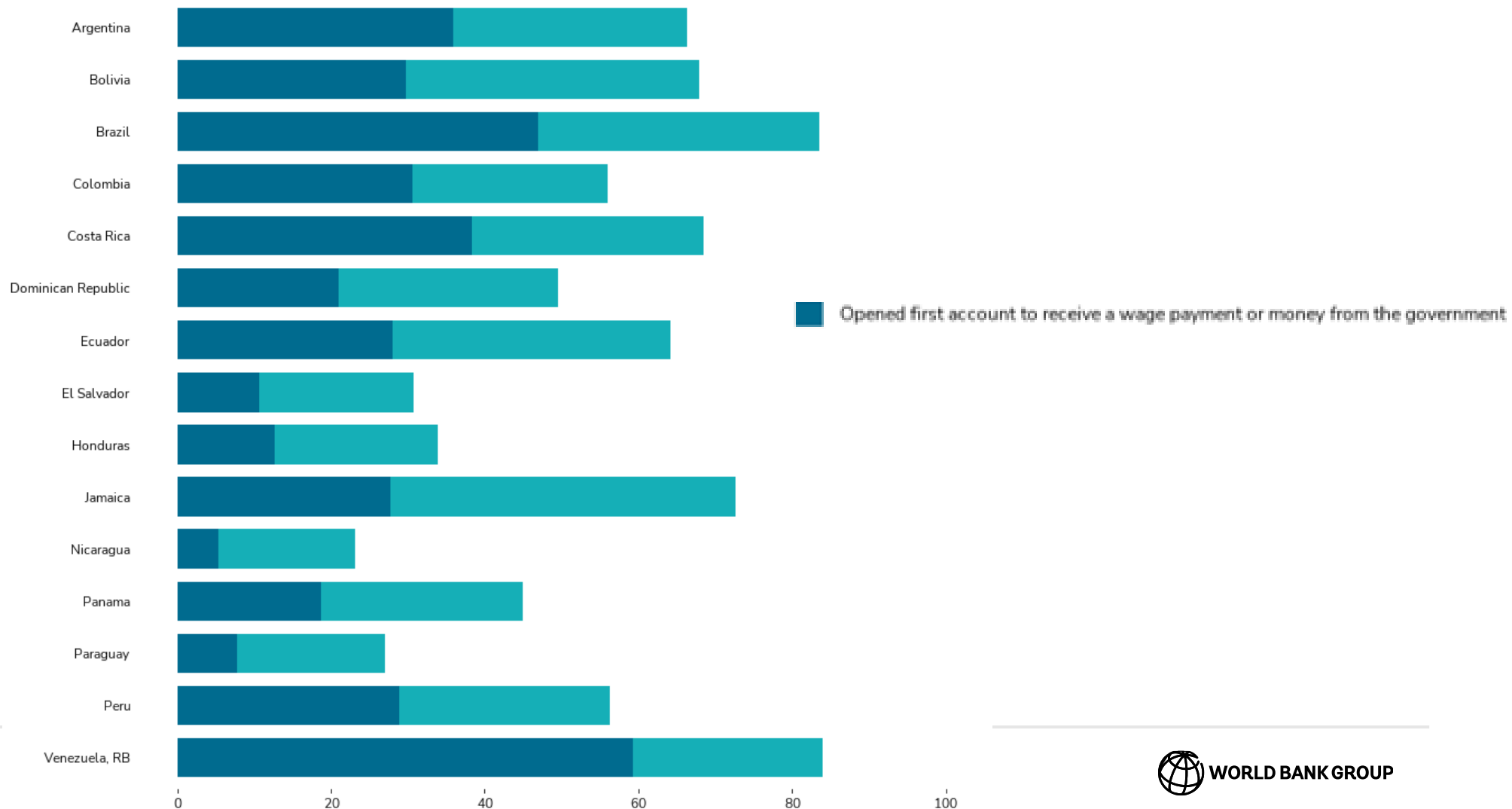
Adults paying utility bills in the past year (%), 2021



# 39% of adults in LAC opened their first account to receive wages or money from the government

Millions of adults opened their first account at a financial institution to receive a wage or government payment

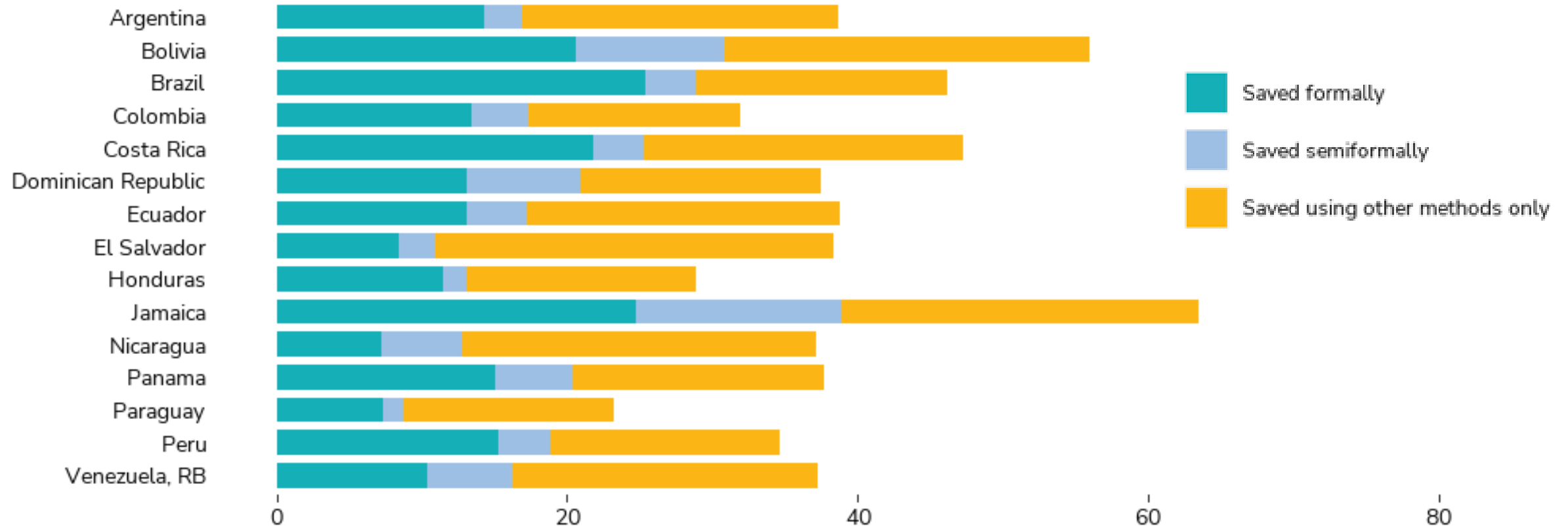
Adults with an account at a financial institution (%), 2021



# 41% of adults save

## Savings

Adults saving any money in the past year (%), 2021



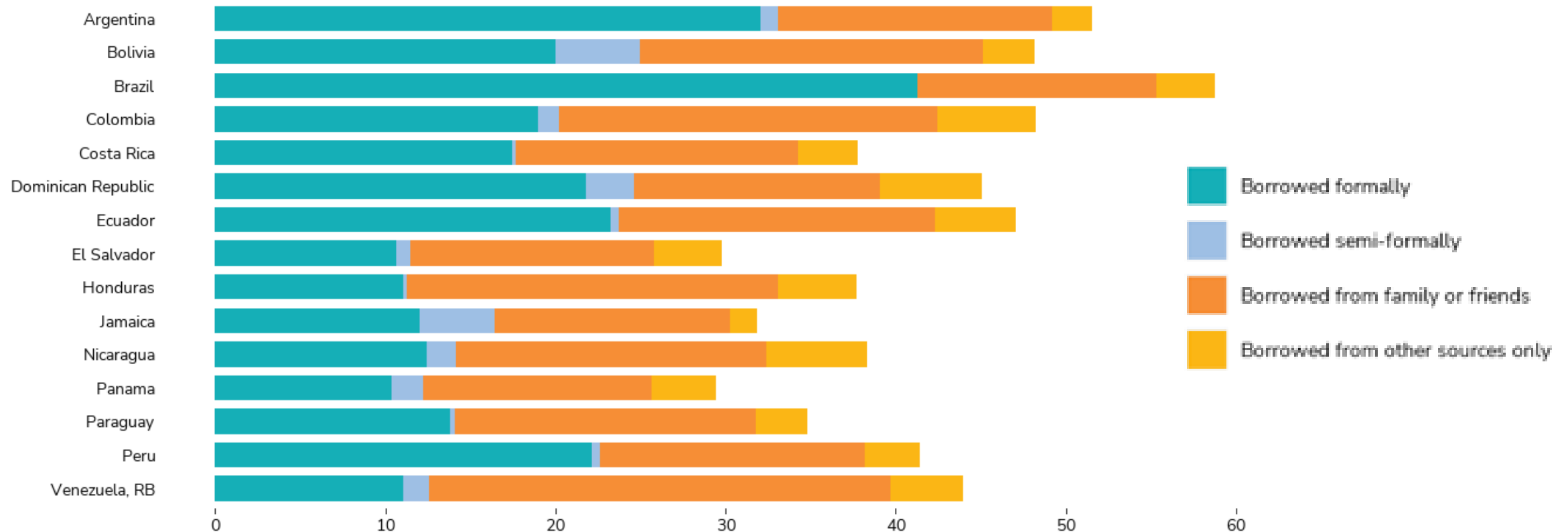


# 52% of adults in LAC borrow money for any purpose, using any medium

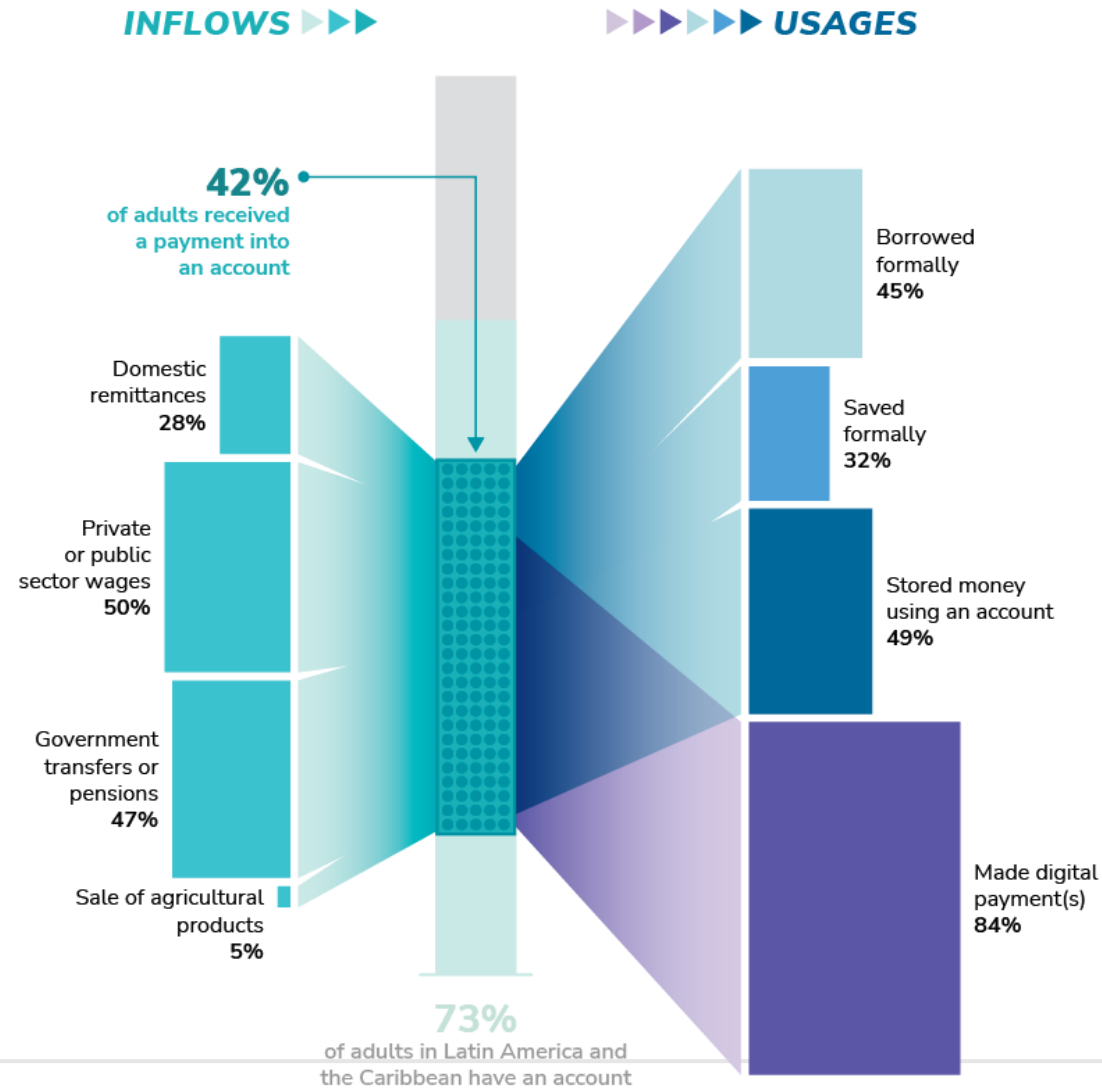
- 31% of adults borrow formally, 26% of adults borrow from family and friends

## Borrowing

Adults borrowing any money in the past year (%), 2021



# 42% of adults in LAC received digital payment(s) into an account – here's how they use it

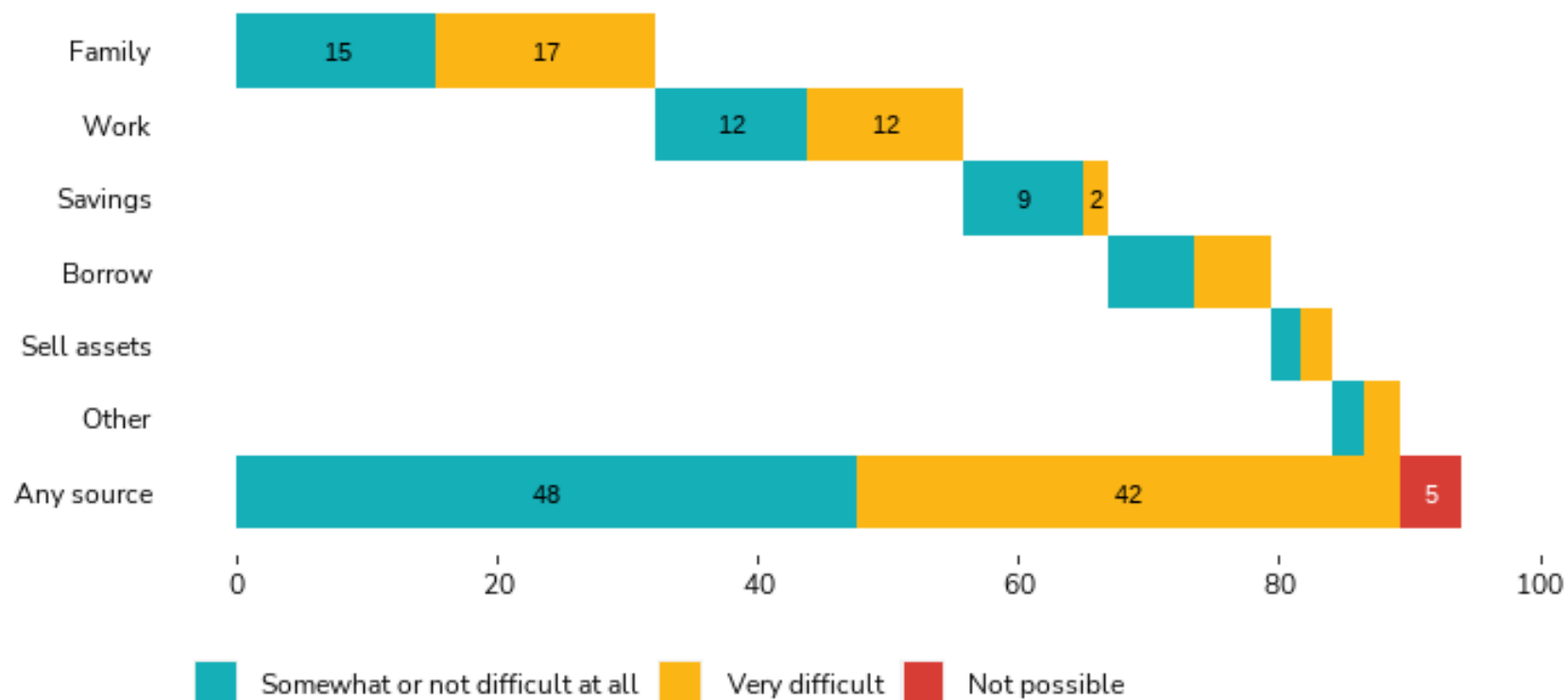


# 4 in 10 adults in LAC find it very difficult to come up with emergency money within 30 days

- 48% adults found it was somewhat to not difficult to come up with emergency finds within 30 days

## Common sources of emergency money in Latin America and Caribbean

Adults identifying the source of, and assessing how difficult it would be to access, emergency money (%), 2021

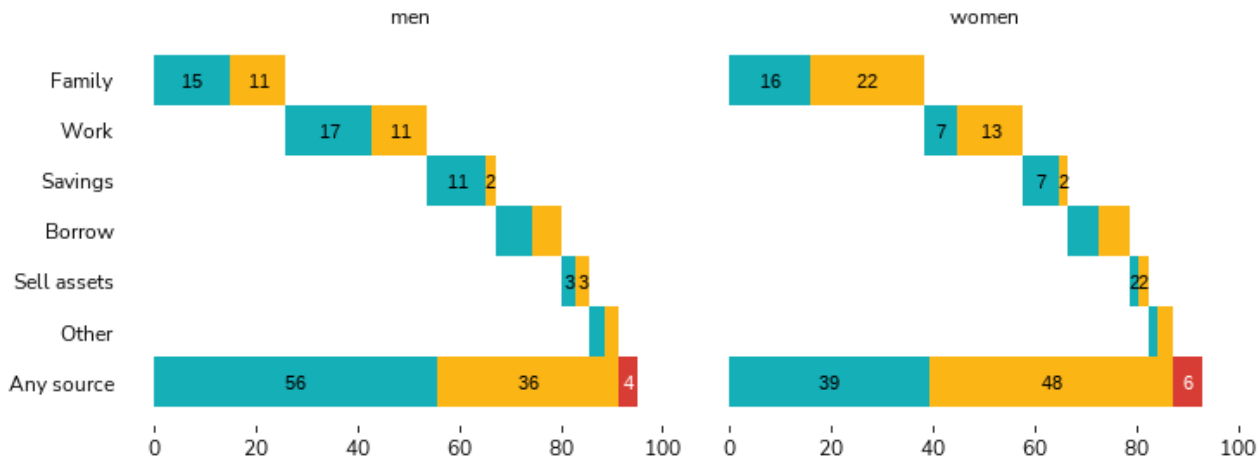


# 48% of women in LAC find it very difficult to come up with emergency money within 30 days

- 39% of women found it was somewhat to not difficult to come up with emergency finds within 30 days

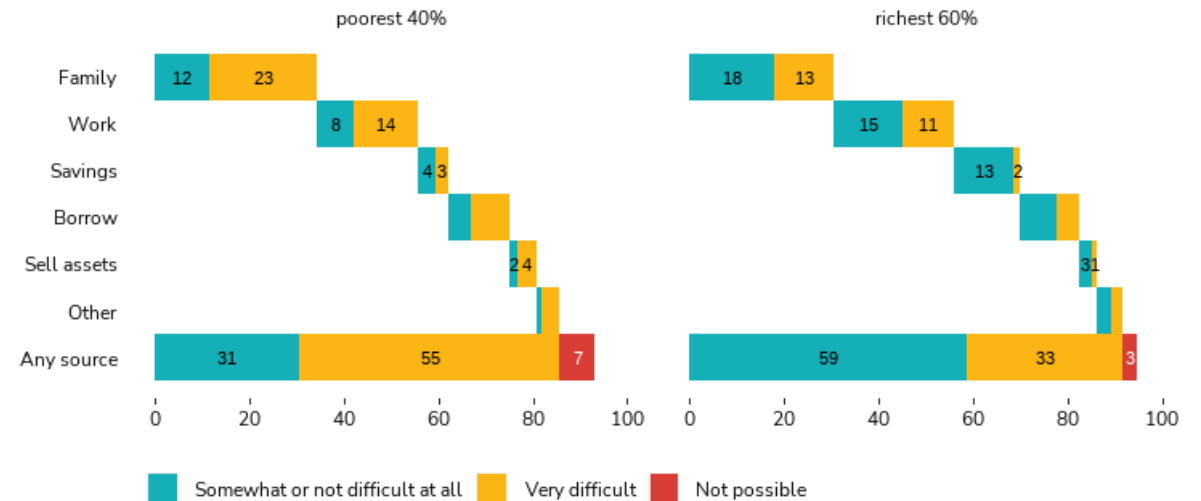
## Emergency money by gender

Adults identifying the source of, and assessing how difficult it would be to access, emergency money (%), 2021



## Emergency money by income

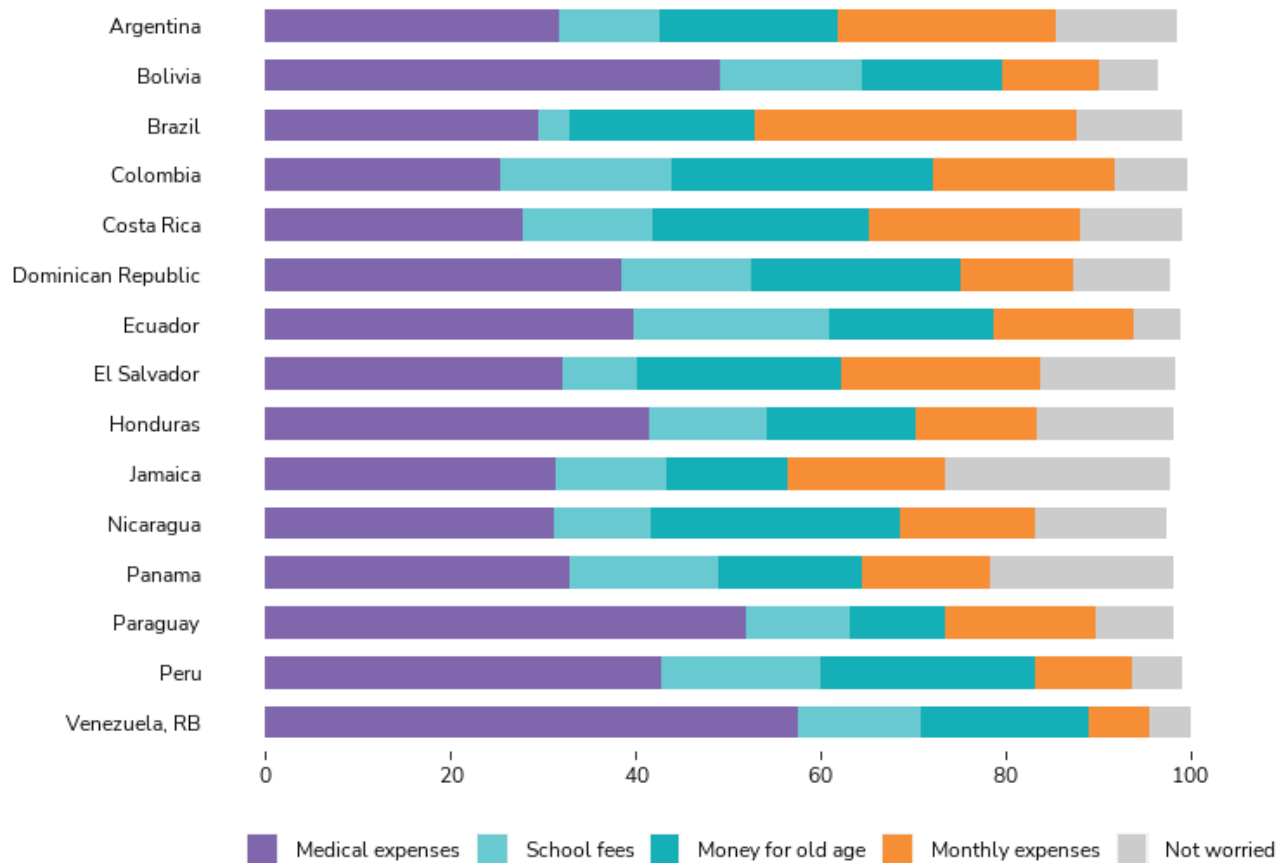
Adults identifying the source of, and assessing how difficult it would be to access, emergency money (%), 2021



# Adults in LAC are most worried about not having enough money to pay for medical costs

## Biggest financial worry

Adults identifying their biggest financial worry (%), 2021



Source: Global Findex Database 2021.

Note: A small share of adults did not know or refused to disclose their financial worry.

# Financial sector transformations that can encourage account ownership and usage

## CURRENT STATE

## OPPORTUNITY

Physical branches



Agents and mobile technology

Cash-based government payments



Electronic deposits into accounts

Cash-based bill payments



Direct payments from an account

Cash-based merchant payments



Direct payments using a card or phone

Saving at home



Automatic transfers into savings

# The Global **F**index Database 2021

Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19

# Thank you

## REPORT ON THE WEB

<https://www.worldbank.org/en/publication/globalindex>

## CONTACT

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## Presenter

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# PANEL DE DEBATE

## MODERADOR



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Directora General para el Acceso a Servicios  
Financieros de la Comisión Nacional Bancaria y de  
Valores (CNBV) - México



**Paola Arias**

Directora, Banca de las  
Oportunidades - Colombia



# PREGUNTAS PARA EL PANEL

- Desde su perspectiva, ¿qué aspectos de la presentación de los datos del Global Findex para ALC le llamaron más su atención? ¿De qué manera se alinean o complementan estos resultados con aquellos de las encuestas regionales (IIF de Credicorp para ALC) o nacionales (México y Colombia)?
- Un aspecto que sobresale en la encuesta Findex es el incremento en el número de cuentas, que sin duda fue, por lo menos en parte, resultado de la pandemia. El número de adultos con cuenta pasó de 54% en el 2017 a 73% en el 2021. Desde su perspectiva, ¿qué se requeriría para mantener este impulso?, y ¿cómo lograr que haya mayor uso de dichas cuentas? Post- pandemia, ¿existe el riesgo de que se reduzca el acceso/uso?
- Findex y las encuestas regionales/nacionales permiten identificar brechas, pero ¿de qué manera podemos utilizar estos datos para identificar causas raíz y determinar prioridades para política pública?, ¿cuáles serían las principales líneas acción que se desprenden de estos resultados?
- Más allá de las oportunidades que son evidentes, ¿de qué manera puede el sector privado tomar acción en base a esta información para cerrar las brechas? ¿de qué manera estas encuestas estimulan inversión por parte del sector privado?

# PREGUNTAS Y RESPUESTAS

## MODERADOR



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Jefe Regional para ALC, CGAP



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## PRÓXIMOS PASOS...

1

Le enviaremos un correo electrónico cuando la **grabación** del seminario en línea y los **materiales** estén disponibles en la página del Portal FinDev.

2

Para explorar más recursos sobre este tema y mucho más, visite: [www.portalfindev.org](http://www.portalfindev.org) o escribe a: [contacto@portalfindev.org](mailto:contacto@portalfindev.org)

# ¿LES RESULTÓ ÚTIL ESTE WEBINAR?

Les agradecemos contestar la encuesta al cerrar sus pantallas.

## ¡Muchas gracias!

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