

## IN EMERGING ECONOMIES, DELIVERY OF DIGITAL AND MOBILE FINANCIAL SERVICES HAS THE POTENTIAL TO:

## J2SR METRICS IMPACTED



Benefit billions of people by spurring inclusive growth that **adds \$3.7 trillion to the GDP by 2025** and leads to the creation of up to 95 million jobs across all sectors.



- Business Environment
- GDP Per Capita (PPP)



**Increase the volume of loans** extended to individuals and businesses by **\$2.1 trillion.**



- Economic Gender Gap
- Business Environment



Provide access to **financial services for 1.6 billion people, more than half of them women.**



- Economic Gender Gap
- Poverty Rate (\$5/Day)



Allow **governments to save \$110 billion per year** by reducing leakage in spending and tax revenue.



- Government Effectiveness
- Efficiency of the Tax Administration



Enable financial-services providers to **save \$400 billion annually in direct costs.**



- Business Environment



**Lower the cost of providing financial services** by 80-90%, enabling providers to serve lower income customers profitably.



- Business Environment
- Poverty Rate (\$5/Day)



Create data trail enabling lenders to **assess the creditworthiness of potential borrowers** and helping businesses better manage their finances.



- Economic Gender Gap
- Business Environment
- Poverty Rate (\$5/Day)



**Increase concerted efforts by business and government** to secure the benefits of widespread mobile and digital infrastructure.



- Information and Comm Technology



**Enable governments to provide reliable and timely salary payments** to maintain continuity of social services (school, health clinics).



- Government Effectiveness
- Safety and Security
- Education Quality

For more information, contact [digitaldevelopment@usaid.gov](mailto:digitaldevelopment@usaid.gov) or visit our website at [www.finance.digitaldevelopment.org](http://www.finance.digitaldevelopment.org)