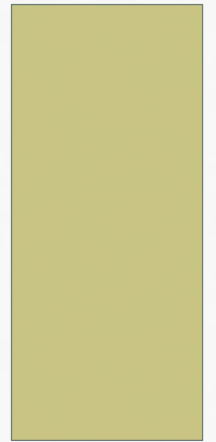


THE IMPACT OF MOBILE FINANCIAL SERVICES

ON LOW- AND LOWER MIDDLE-INCOME COUNTRIES



SYSTEMATIC REVIEW TEAM

- **Erwin A. Alampay**
- **Ishita Gosh**
- **Goodiel Charles Moshi**
- **Juliana Harshanti**
- **Mina Peralta**

PREVIEWS REVIEWS

- PRE-CURSOR REVIEWS:

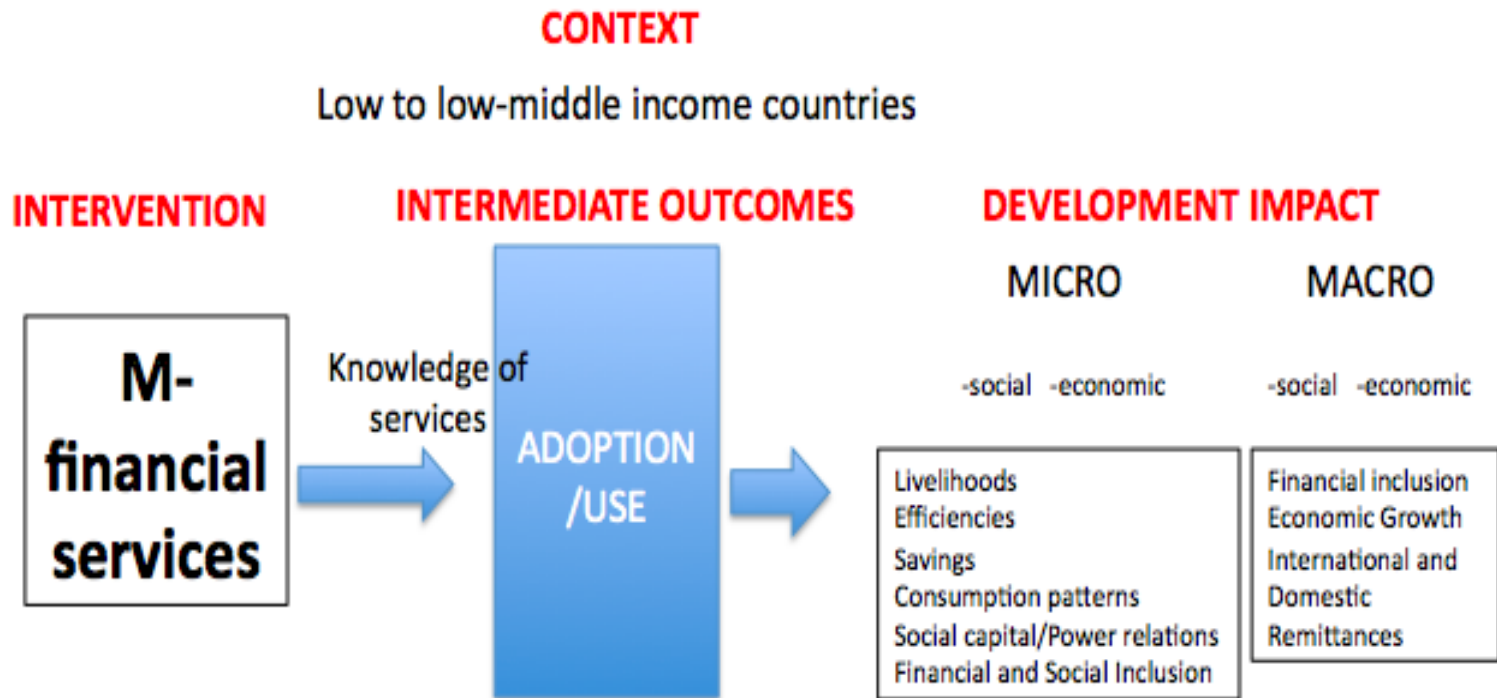
Of the 5 Impact Studies that Duncombe and Boateng Highlight, likely only one will pass the exclusion criteria for this SR

- Duncombe & Boateng (2009) Mobile Phones and Financial Services in Developing Countries: a review of concepts, methods, issues, evidence and future research directions Third World Quarterly Volume 30, Issue 7, 2009)

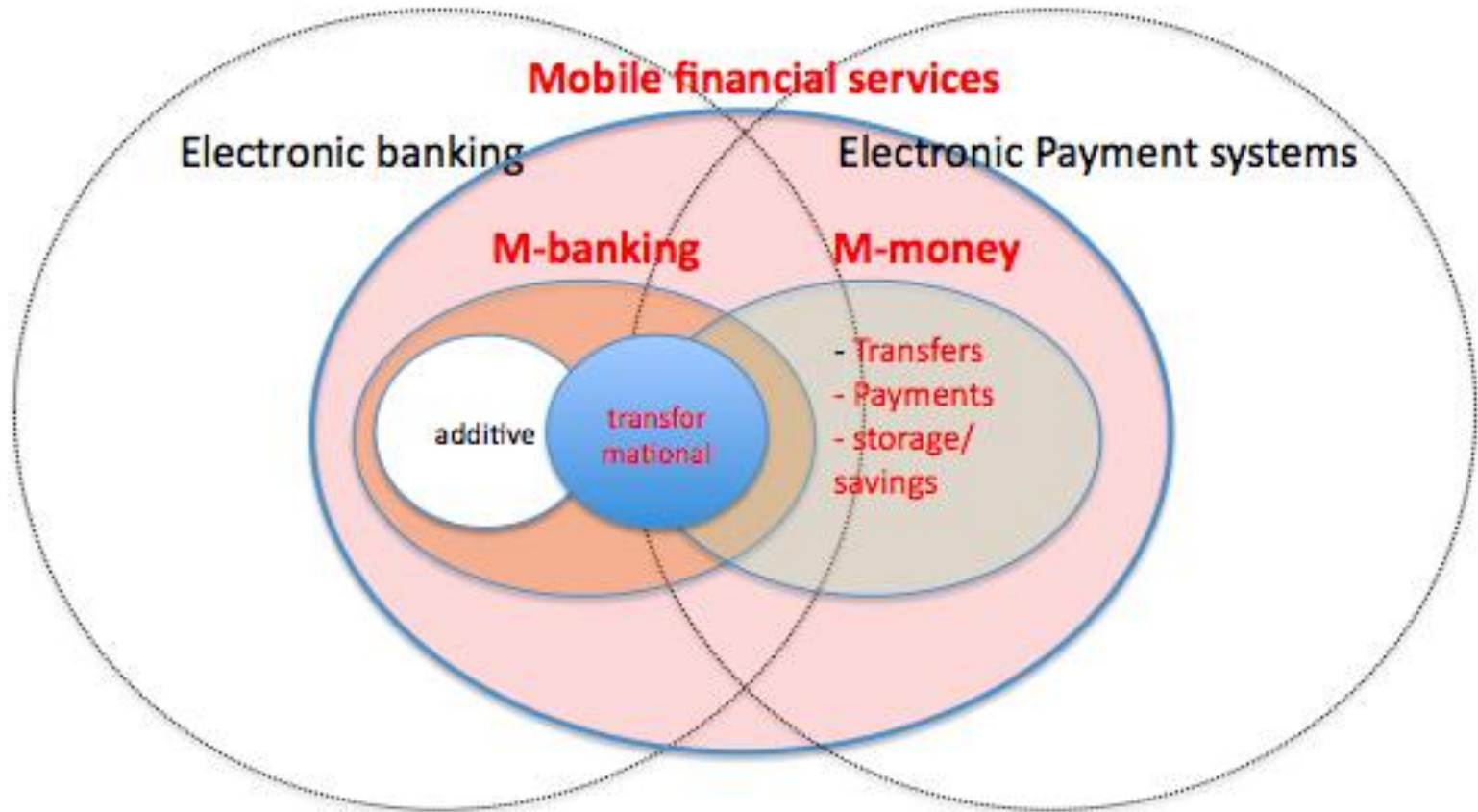
- Diniz, Albuquerque and Cernev (2011) Mobile Payment: a literature based review and practitioner oriented publication

Papers Themes:
Consumer adoption
akarket analysis
MM for the BoP
Technical Frameworks
Merhcant adoption
Analysis for Failures
Technological Factors

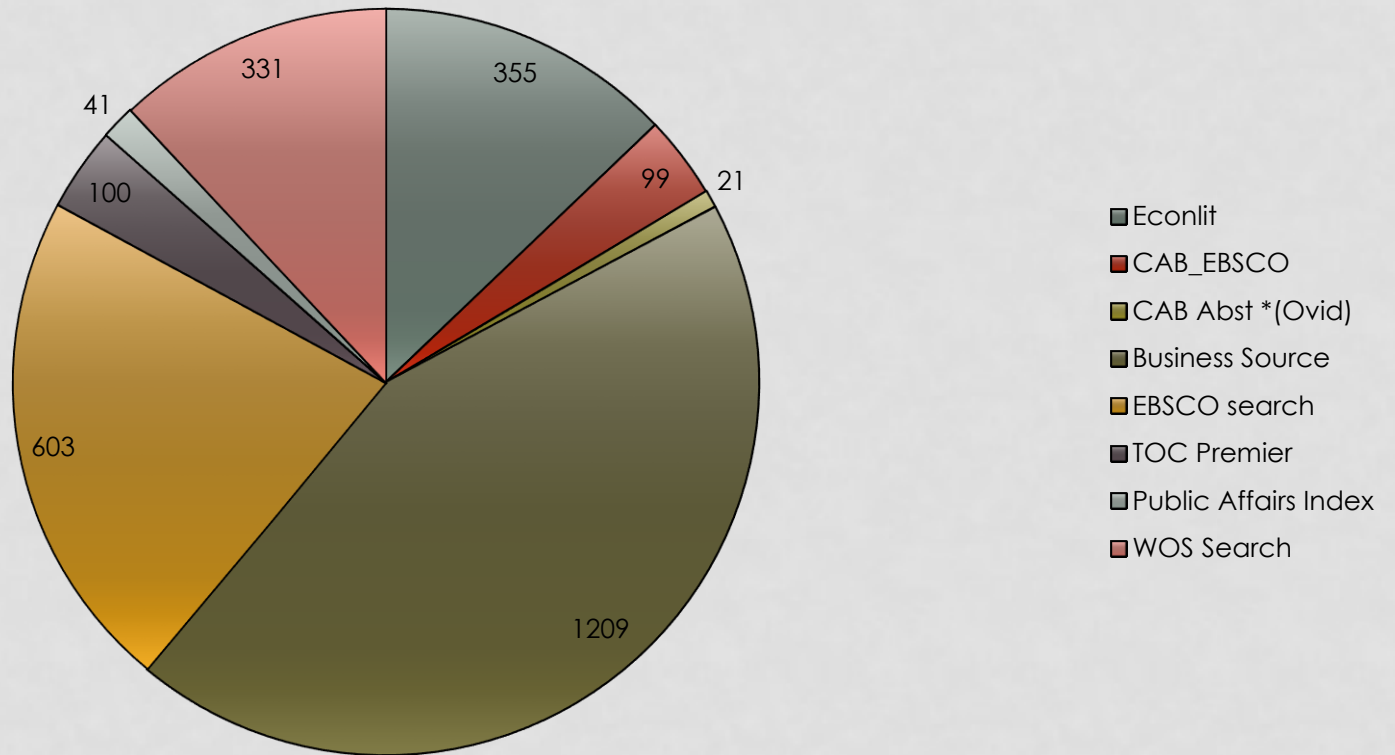
THEORY OF CHANGE



LOCATING M-FINANCIAL SERVICES



SEARCH RESULTS= 2759



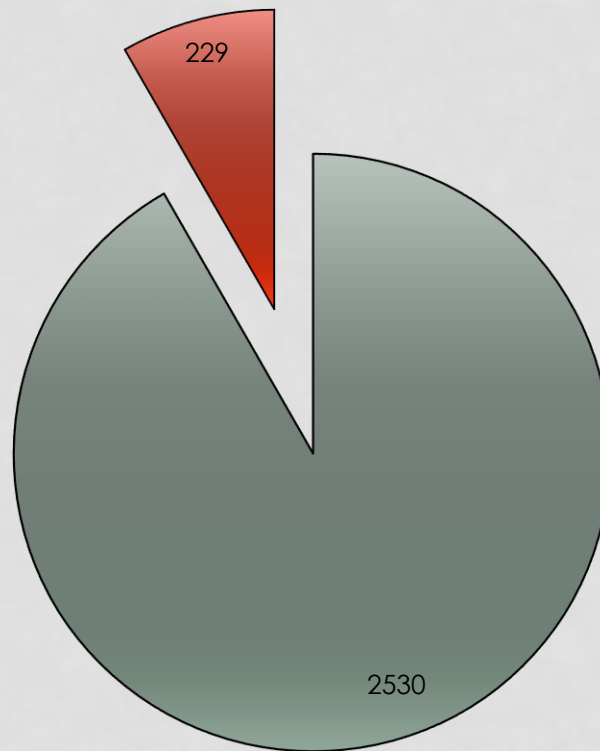
EXCLUSION CRITERIA

Exclude

- before 2000 publications
- hi-income and upper middle income
- not using mobile phones
- not on mobile money
- not on impact (e.g. only adoption, feasibility)
- Theoretical only
- qualitative only
- policy paper only

FIRST SCREENING

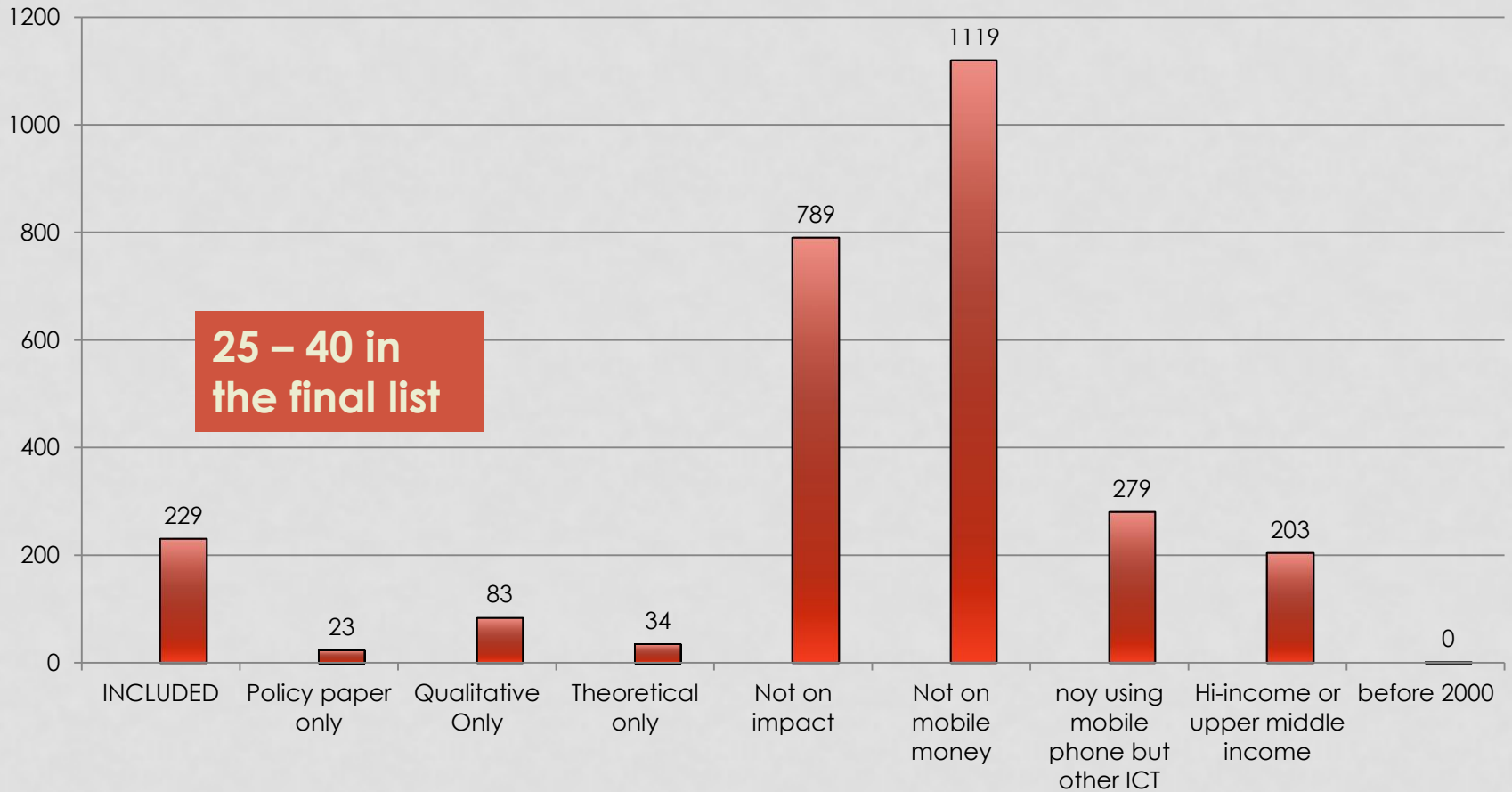
We used double screening and conflicts was resolved by a third screener (622 cases)



+ 88 more from the Grey Literature

■ Excluded
■ Included

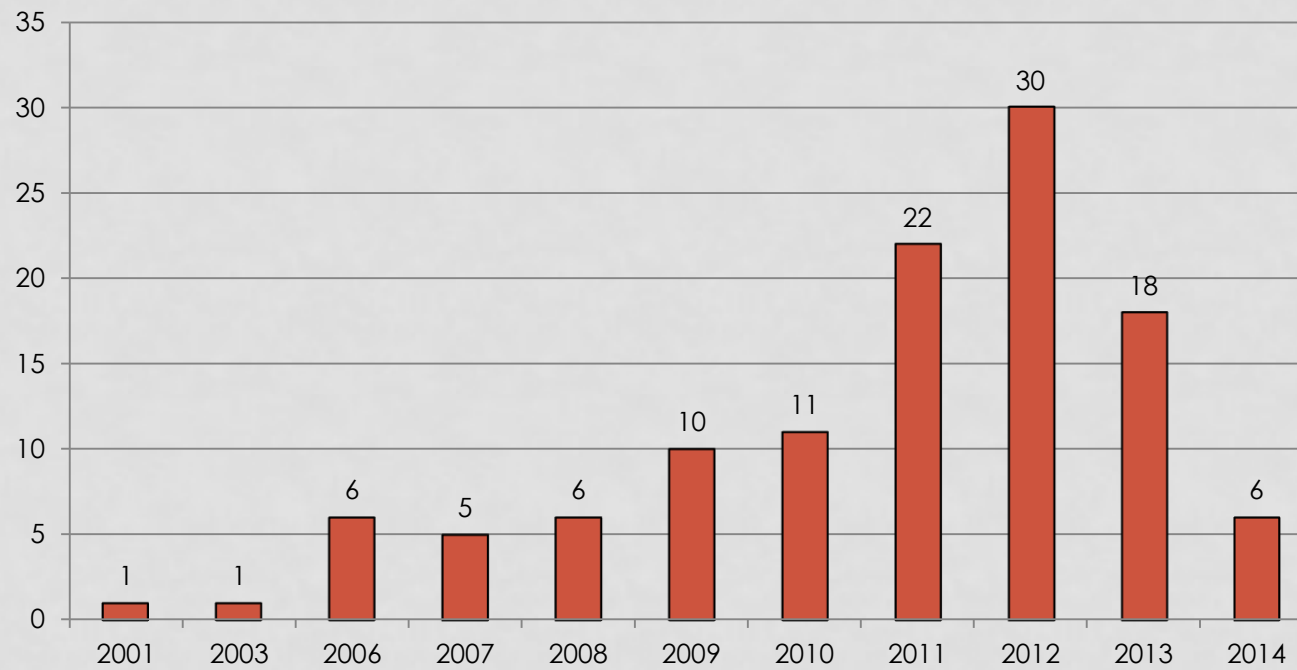
INCLUSION/EXCLUSION RESULTS



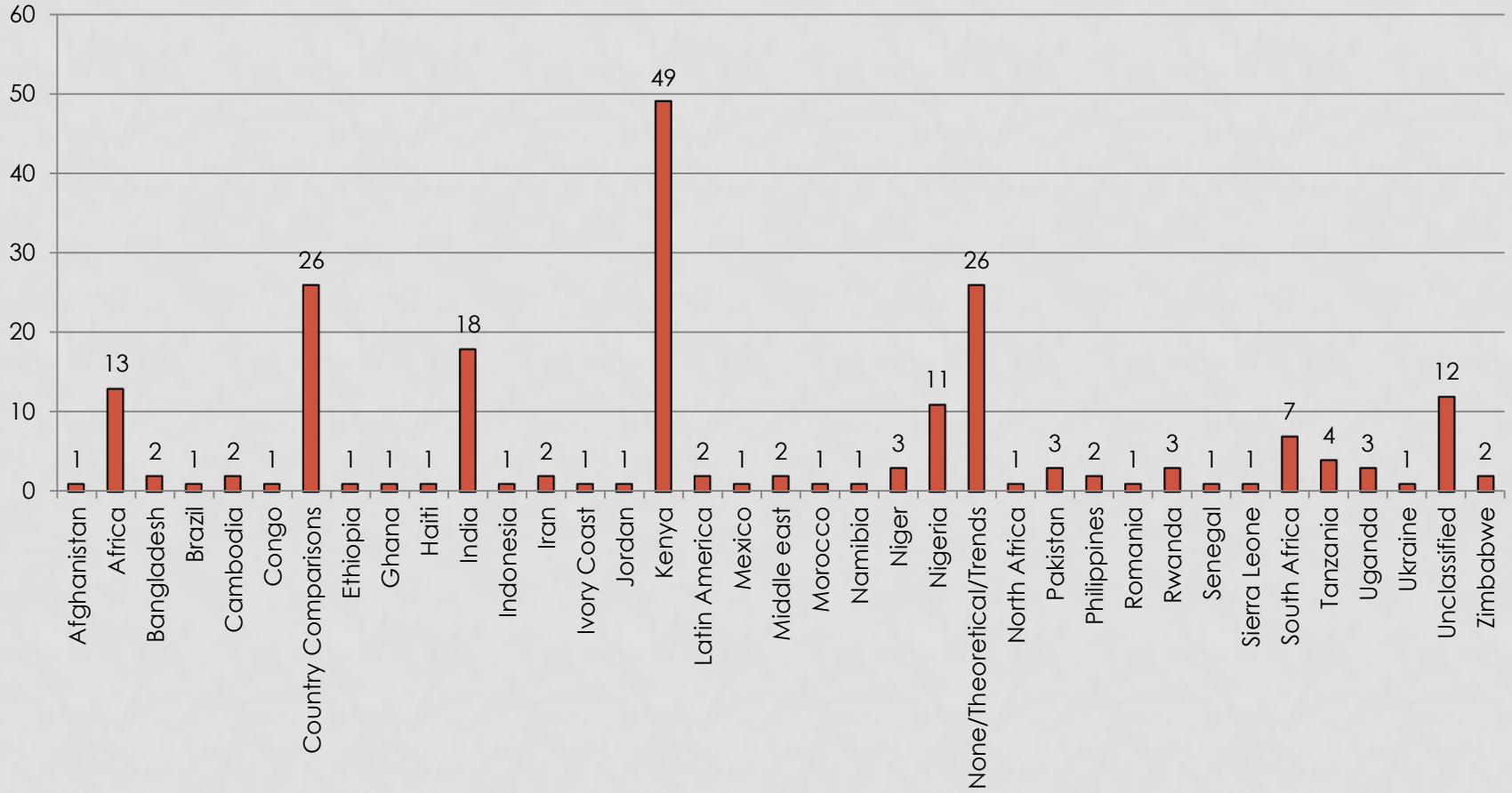
QUICK SCAN OF FINAL 229

- 24 repeats ---- 205 final list

Frequency of Publications



LOCATION MAPPING



AUTHORS PROVIDING WORK ON THE AREA

PROJECTING 25-40
MAKES THE FINAL LIST

- Jenny Aker (experimental design)
- Mbiti & Weil (micro survey data, transaction data)
- Jack & Suri (surveys, user vs non-user)
- Adrianov (2011). Bilodeau et.al (2011) (macro data country comparisons; model comparisons)

- OTHERS Grey Lit:
- USAID-SIMM
- CGAP- Fin

- **Country level studies**
Many In Kenya
- **Some regional, and global country comparison of macro data (on adoption, growth)**

RECAP

- Quick mapping indicates large body of work in Africa (Kenya & Nigeria in particular)- differs from Diniz et.al. which had a higher China/India list
- Concerns on limited literature in South America, China and Philippines
- Many excluded studies were on adoption/market/feasibility research
- A separate SR on qualitative research

THANK YOU

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