

Agent Network Journeys Towards the Last Mile



Photo by Allison Shelly for CGAP

A cross-country perspective

CGAP Webinar | December 7, 2020



Agenda



Speakers



Beatriz Marulanda

Marulanda Consultores



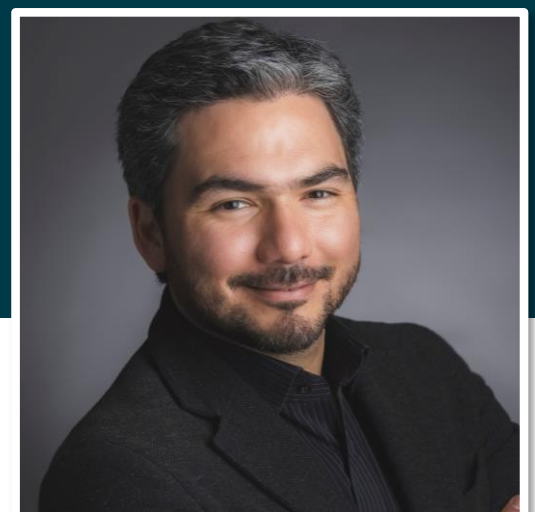
Graham Wright

MSC Consulting



Stephen Deng

DFS Lab



Emilio Hernandez

CGAP

How to promote agents at the last mile?

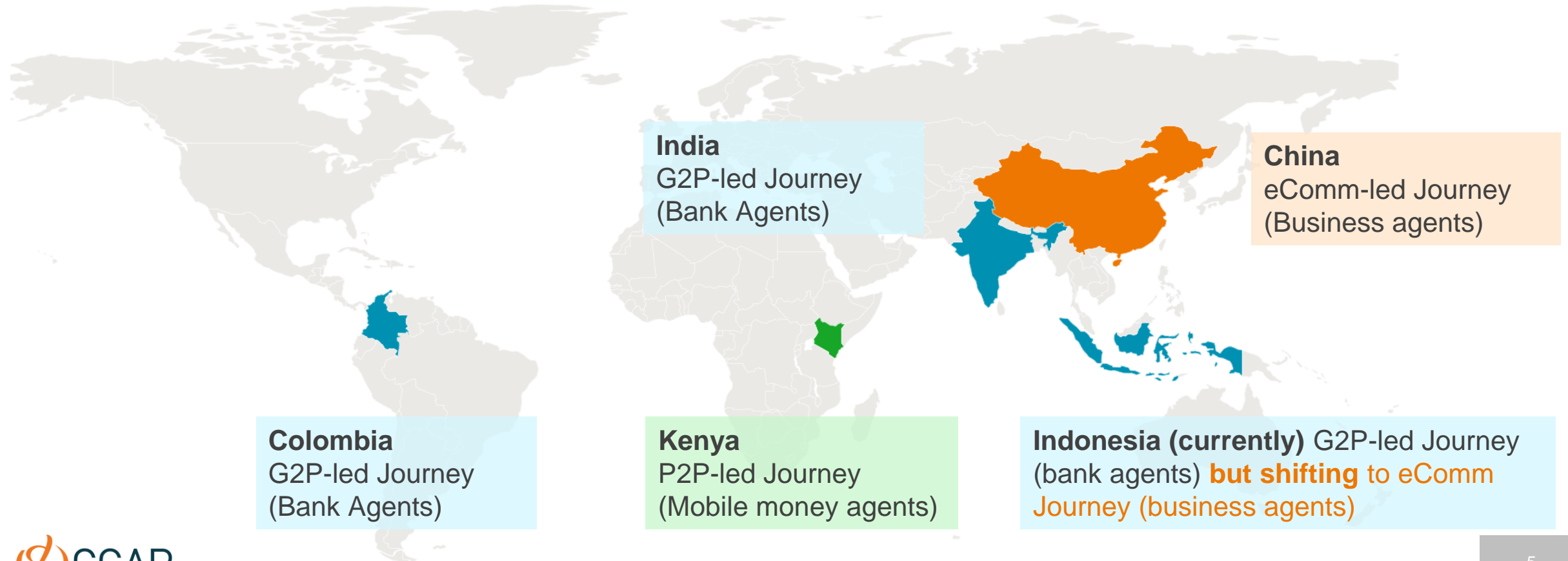
CGAP's synthesis of the global experience

CGAP country deep dives: validating principles for agents at the last mile and distilling how to apply them in different contexts

Project Objective: Understand market innovations that expand CICO agent networks in rural areas

Hypothesis: Emerging agent business models bring new capabilities that enable reach

Country Deep Dive: How policy, regulations, and provider practices expanded last mile agents in 5 leading markets



The How – Many journeys toward the last mile

The optimal journey depends on context, but common enabling policy and regulatory levers are revealed by the cross-country experience.

1. Public investments in rural financial infrastructure are a critical foundation

- Subsidies for agents/providers to start rural operations and spark innovation
- Interoperable payments + rural branch infrastructure enable better agent network partnerships and agent liquidity management

2. Channeling G2P through various provider types contributes to rural agent viability

- G2P payments can add to the service mix offered by agents and improve agent revenue per customer

3. Regulation is more enabling when it allows new agent models irrespective of provider type

- Allowing various provider types (e.g. bank and non-bank EMIs) recruit different agent profiles results in greater agent network reach and quality

The How – Many journeys toward the last mile

4. Collecting agent profile data can accelerate network expansion

- Documenting agents' geo-location and business profiles informs provider expansion strategies and better targeting in agent support policies

5. Developing more diverse use cases increases rural agent viability

- A more diverse service offering is a key part of increasing agent CICO revenue per customer and serving rural customers better

6. Providers must support agents to deliver great customer service

- Additional agent support mechanisms are needed to manage liquidity, on-board new customers and prevent fraud

Panel Discussion

Cross-country learnings: China, Colombia, India, Indonesia and Kenya

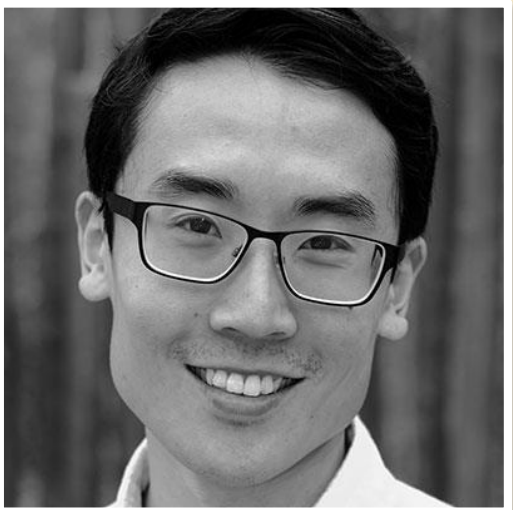
Panelists



Beatriz Marulanda
Marulanda & Consultores



Graham Wright
MSC Consulting



Stephen Deng
DFS Lab



Emilio Hernandez
CGAP

Thank you

To learn more, please visit
www.cgap.org

Stay connected with CGAP



www.cgap.org



@CGAP



Facebook



LinkedIn



