Agent Network Journeys Towards the Last Mile

A cross-country perspective

CGAP Webinar | December 7, 2020
Agenda

CGAP synthesis
How to promote agents at the last mile?

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

Q&A
Your perspective
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

Colombia  G2P-led Journey (Bank Agents)

Kenya  P2P-led Journey (Mobile money agents)

Indonesia (currently)  G2P-led Journey (bank agents) but shifting to eComm Journey (business agents)

India  G2P-led Journey (Bank Agents)

China  eComm-led Journey (Business agents)
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

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