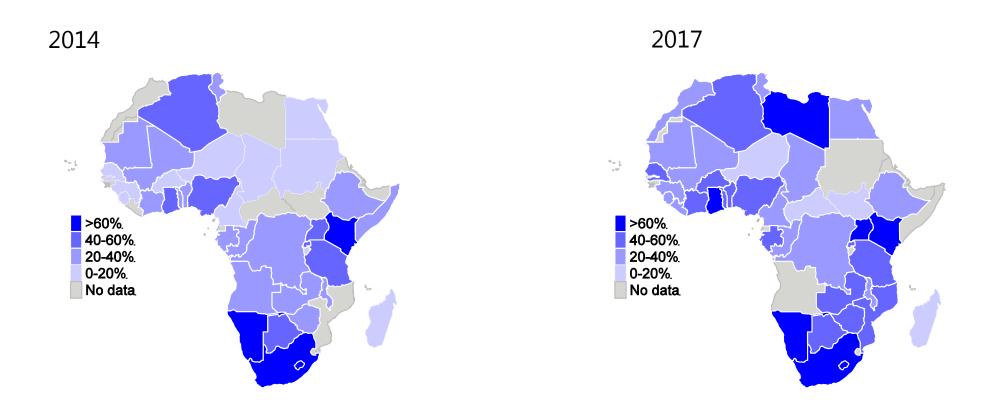


# Fintech for the people

Benoît Cœuré, Chair of the CPMI and Member of the Executive Board of the ECB Cape Town, South Africa, 31 January 2019

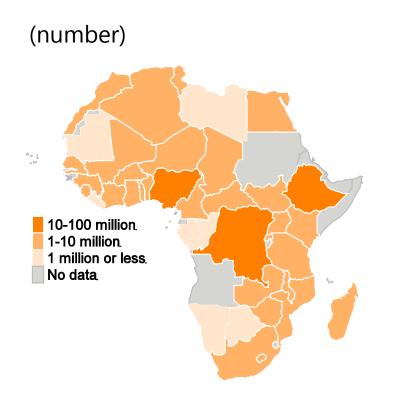
### Adults in Africa with a transaction account in 2014 and 2017<sup>1</sup> (percent)



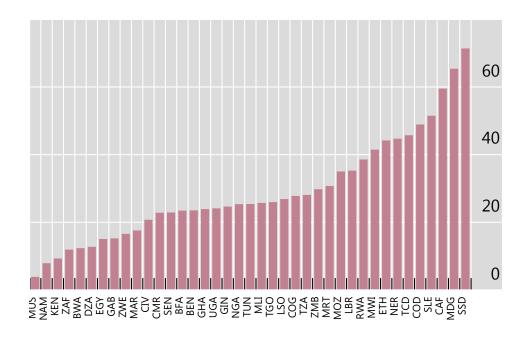
<sup>1</sup>Adults who report having an account at a bank or another type of financial institution, or who report personally using a mobile money service in the past 12 months.

Source: Global Findex database.

### Adults in Africa with no account or mobile phone in 2017



(percentage share of adult population)



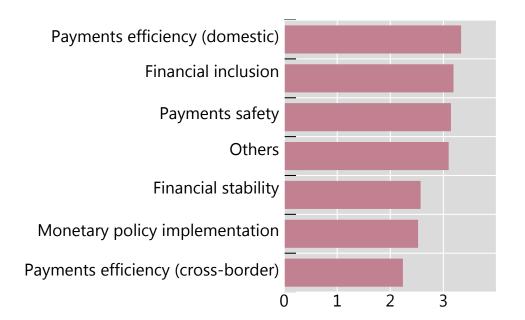
Source: Global Findex database.

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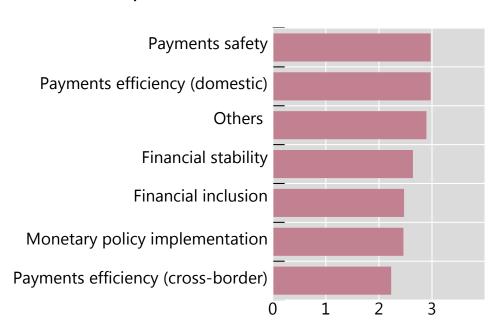
## Reasons for issuing general-purpose central bank digital currencies

### Ranked in order of importance<sup>1</sup>

#### Emerging market economies



#### All respondents



<sup>&</sup>lt;sup>1</sup> The score is calculated as an average of the options: "Very important" (4), "Important" (3), "Somewhat important" (2) and "Not so important" (1). Source: Central bank survey on central bank digital currencies.

