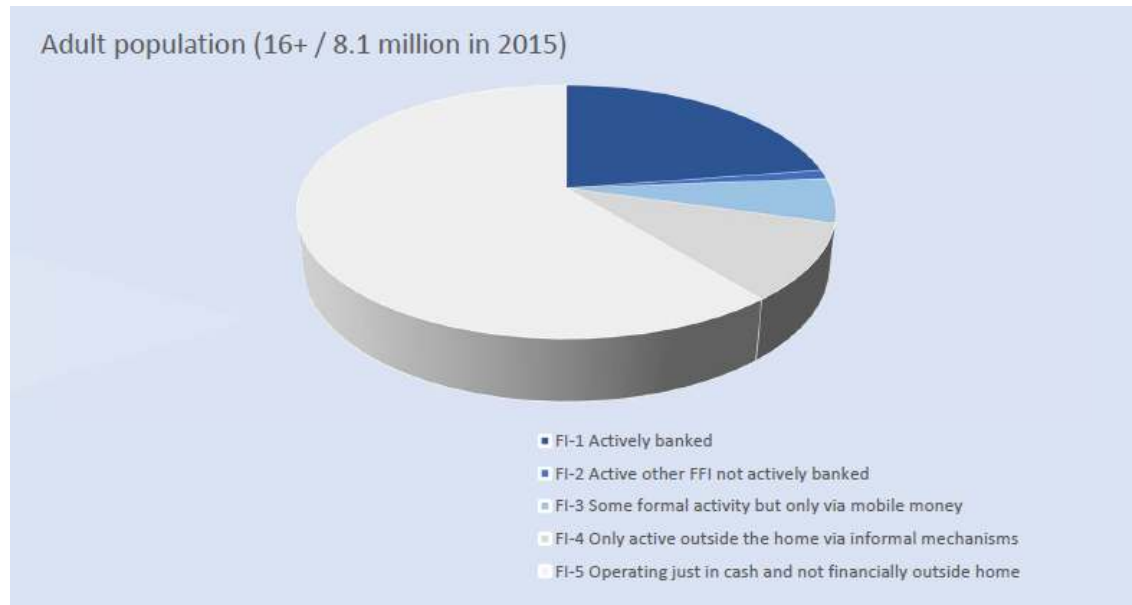


## Zambia: financial and digital connectedness

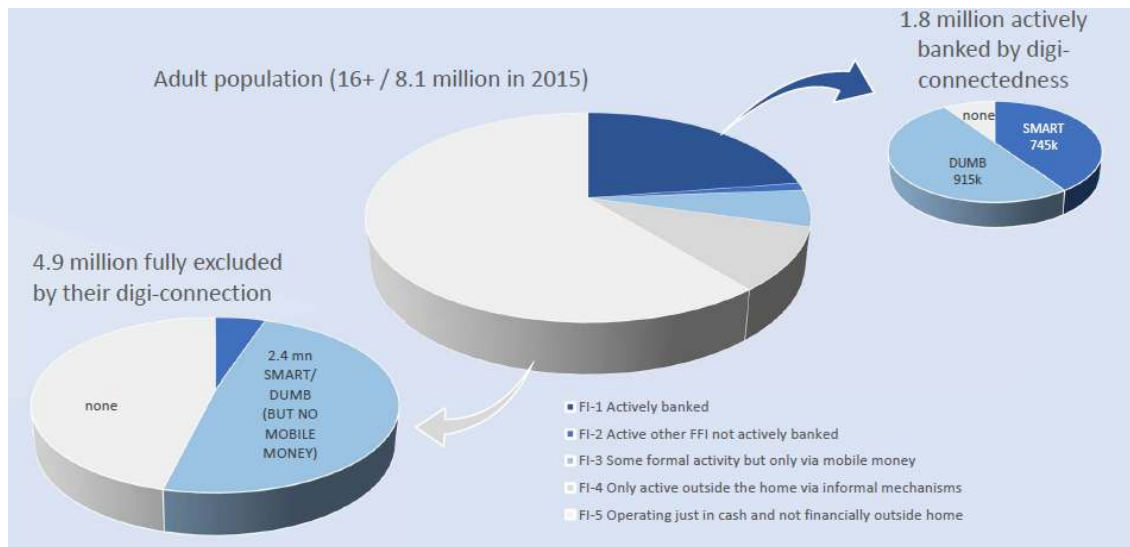
First, we constructed three ordinal 'connectedness' variables, as follows:

|                         |  |
|-------------------------|--|
| Financial connectedness | Already actively banked<br>Active with other FFIs but not banked<br>Formally active but only via mobile money<br>Only uses informal outside immediate home context<br>Only operates in cash or at home |
| Digital connectedness   | Access internet via computer or smartphone<br>Has own phone but no internet<br>Own SIM, various levels of access to others' phones<br>No phone or meaningful access to one                             |
| Family connectedness    | Running household (head/spouse)<br>Young adults in parents' household<br>Older dependent in someone else's household   |

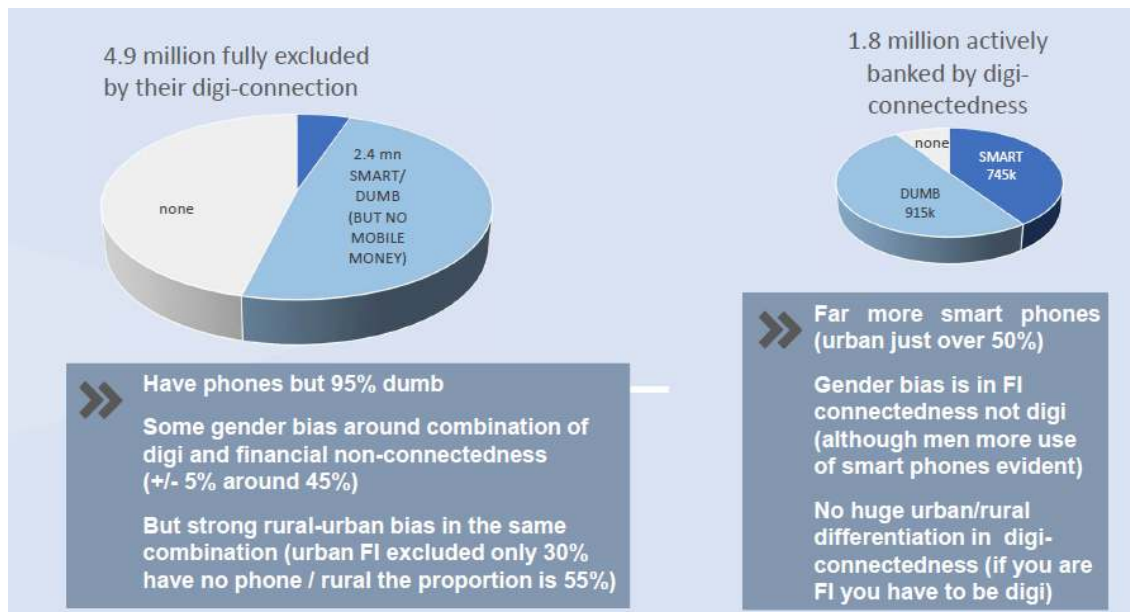
Looking at financial connectedness in the 2015 FinScope we saw:



... and we can also look at the overlap with digital connectedness:



...and pick out the two extremes:



**This data can help FSPs to decide what the debate should be and how to capture the market:**

