

A photograph of two individuals from the waist up, standing against a solid light blue background. On the left, a person with dark skin is wearing a bright green V-neck sweater over a pink collared shirt and an orange tie, paired with blue trousers. On the right, another person with dark skin is wearing a yellow V-neck cardigan over a green t-shirt and a magenta skirt. Both individuals have their arms crossed. The lighting is even, highlighting the vibrant colors of their clothing.

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FINANCIAL INCLUSION IN AFRICA

AGENDA

- TEAM
- CONTEXT PROBLEM
- EDA
- MODELS
- HYPERTUNING and FINAL MODEL
- CONCLUSIONS
- FUTURE WORK



CONTEXT - FINANCIAL INCLUSION ANALYSIS

Financial inclusion remains one of the main obstacles to economic and human development in Africa.

Across Kenya, Rwanda, Tanzania, and Uganda only 9.1 million adults (or 14% of adults) have access to or use a commercial bank account.

Financial inclusion is measured in three dimensions (i) access to financial services; (ii) usage of financial services; and (iii) the quality of the products and the service delivery

Traditionally, access to bank accounts has been regarded as an indicator of financial inclusion. Despite the proliferation of mobile money in Africa, and the growth of innovative fintech solutions, banks still play a pivotal role in facilitating access to financial services. Access to bank accounts enable households to save and make payments while also helping businesses build up their credit-worthiness and improve their access to loans, insurance, and related services. Therefore, access to bank accounts is an essential contributor to long-term economic growth.

AIM : ML model to predict which individuals are most likely to have or use a bank account.

Image money and image inclusion people



