

CGAP LENS User Guide

Regulatory Indicators with a Sociodemographic Lens

<https://datanalytics.worldbank.org/cgap-lens/>

Welcome to CGAP LENS

CGAP LENS is an interactive catalog of **regulatory indicators** designed to help financial sector authorities identify and understand financial activity patterns, behaviors, risks, and opportunities through a **sociodemographic lens**, with a focus on gender. This tool enables you to explore, filter, and curate a custom set of indicators that align with your regulatory objectives and analytical needs.

Acknowledgements

The LENS interactive tool and underlying database of indicators was created by Paul Gubbins, Tatiana Alonso, Juan Carlos Izaguirre, Denise Dias and Tatiana Reyes with guidance from Haocong Ren and input from Yasmin Bin Humam, Aveesha Singh and Olga Tomilova, and support from Simrin Makhija and Philippe Ruellan

Getting Started: The Basics

Components of the Interface

CGAP LENS has three main components:

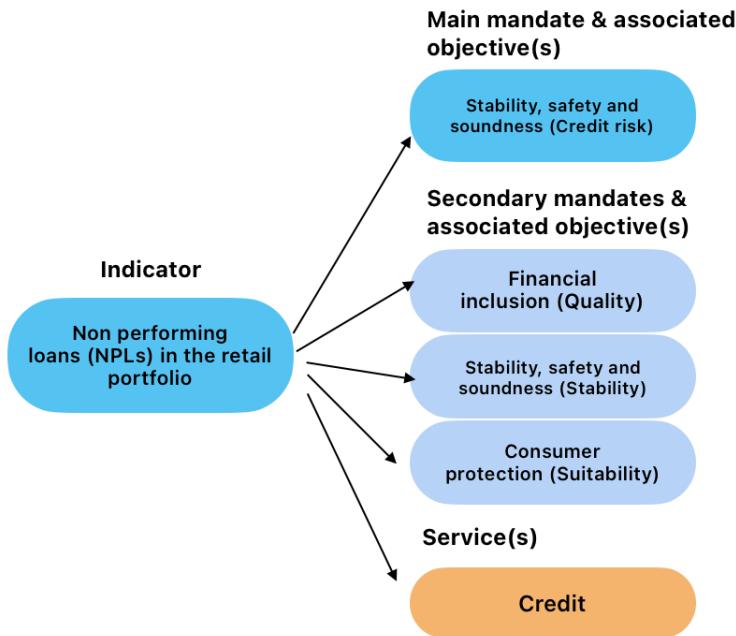
1. **Filter Panel (Left Sidebar)**: Narrow down indicators using multiple criteria. The sidebar includes an introductory description.
2. **BROWSE Tab (Top Right)**: Explore the complete catalog of indicators organized by mandate
3. **YOUR INDICATOR SET Tab (Top Right)**: View and manage your indicator sets

How the Interface is Organized

Indicators are organized hierarchically:

- **Mandates**: Primary regulatory areas (e.g., Financial inclusion, Consumer protection, Stability, safety and soundness)
- **Objectives**: Specific objectives within each mandate (e.g., Access, Usage, Fair treatment, Suitability, Credit risk)
- **Services**: Financial service areas (e.g., Payments, Credit, Savings, Insurance)

CGAP LENS is built on a database of indicators. Each indicator is mapped to a primary mandate and objective(s) that is most strongly aligned with it, as well as secondary mandates and objective(s) that the indicator can inform. Indicators are mapped to one or more sectors (see the example below). In cases where multiple sectors are listed, no hierarchy is intended. The order is arbitrary.



How to Use CGAP LENS

1. Exploring Indicators

Dynamic Header: As you apply filters, the header at the top of the BROWSE tab updates to show:

- Total number of indicators matching your criteria (e.g., "147 of 222 indicators")
- Number of mandates, objectives, and sectors represented
- Active filter
- showing what filters are currently applied

Regulatory indicators with a sociodemographic lens

Explore 223 curated indicators designed to support evidence-based financial regulation & policy

Adding to: My Indicators Add all 223 Remove all


223
of 223 indicators


5
Mandates


29
Objectives


6
Services

Start broadly: When you first open the app, you'll see all 200+ indicators organized by their primary mandate (as shown in the visual above). Use the "**Quick navigation**" panel on the right side of the screen to jump directly to a specific mandate section.

Expand for details: Click anywhere on an indicator card (white cards below the purple panel) to reveal:

- Detailed descriptions including explanations of key concepts and definitions, data requirements, and limitations
- Exploratory questions for gender analysis
- Unit of analysis information
- Main mandates and objectives (secondary as well, when relevant)
- Main sector (secondary as well, when relevant)
- Suggested data breakdowns
- Related indicators from international frameworks (IMF-FAS, GPFI, AFI, WE Finance Code)

Indicator card example

Non performing loans (NPLs) in the retail portfolio

Credit risk
Credit
+ Add

Non performing loans rate in the retail/MSME loan portfolio

| | |
|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Description | Non performing loans rate in the retail/MSME loan portfolio |
| Detailed description | <ul style="list-style-type: none"> The NPL indicator for the retail loan portfolio quantifies the share (or absolute value) of consumer and MSE loans that are unlikely to be fully repaid. Because retail credit typically involves high volumes of granular, often unsecured exposures, a build-up of NPLs signals mounting credit risk costs, pressure on provisioning, and potential stress. Supervisors track this metric to assess lenders' underwriting standards, resilience to economic shocks, and the effectiveness of arrears management. Definitions and concepts: An NPL is defined as a loan that is past-due for a minimum amount of days (e.g., 90 days). The definition can vary across countries but the Basel Committee has set common standards. The retail portfolio encompasses exposures to individuals and qualifying SMEs treated under the retail asset class. The most common ratio is Gross NPLs + Gross retail loans. Aggressive charge-offs or "evergreening" can temporarily lower the NPL ratio without improving underlying asset quality. Seasonality and relief measures: Payment holidays or pandemic moratoria may defer delinquencies, masking latent credit risk. |
| Exploratory questions that can help guide analysis by gender | Are there gender disparities in the rates of non-performing loans (NPL) within retail/MSME portfolios, and how do these differences vary by age, income levels, geographic location, and types of financial service providers? Do women or other gender groups exhibit different patterns of loan repayment and default compared to men, and what factors might explain these variations? How do NPL rates differ across loan types, and are portfolios with higher female borrower participation associated with lower or higher NPL ratios? Are financial service providers with greater gender diversity in their workforce or leadership more effective at managing NPLs equitably across genders? What insights do gender-disaggregated NPL data provide regarding credit risk, financial resilience, and inclusion of vulnerable or underserved gender groups? |
| Unit of analysis | For analyses with a primary focus on financial inclusion, for this indicator it is recommended that only retail customers (i.e., natural persons) and/or financial products held by retail customers are considered. Where data permits, this indicator can be examined separately for SMEs. |
| Main mandate (main objective) | Stability, safety and soundness (Credit risk) |
| Secondary mandate (secondary objectives) | Financial inclusion (Quality), Consumer protection (Suitability), Stability, safety and soundness (Stability) |
| Main financial service | Credit |
| Suggested breakdowns for segmentation analysis | |
| Customer type i | |
| Customer gender i | |
| Customer age i | |
| Customer location i | |

2. Filtering Your Search

Search Box (Left Sidebar): Type keywords to find indicators with matching text. The search is case-insensitive and searches across multiple fields including indicator names, descriptions, mandates, objectives, and sectors.

Mandates Filter:

- Select one or more main regulatory mandate(s)
- Toggle "Include secondary mandates" ON to narrow your search

Objectives Filter:

- Choose specific main objectives within mandates
- Hierarchically organized for easy navigation
- Toggle "Include secondary objectives" OFF to show only the indicators strongly aligned

Services Filter:

- Filter by main financial service sector
- Toggle "Include cross-cutting indicators" OFF to filter for indicators that are exclusively relevant to the selected financial services. This will exclude indicators that also apply to other services.

Links with other initiatives filter:

- Select indicators that correspond with other indicators from select global initiatives, including the International Monetary Fund's Financial Access Survey (IMF-FAS), the Alliance for Financial Inclusion (AFI), GPFI and the World Bank's WE Finance (We-Fi) Code.

Presets Filter:

- **Foundational indicators:** Core indicators for establishing baseline monitoring
- **Digital finance ecosystem:** Indicators specifically relevant to digital financial services

Search and filter panel

The screenshot shows the CGAP LENS Set Manager interface. At the top is a search bar labeled "Search" with a placeholder "Search by keyword or phrase". Below the search bar is a section titled "Mandates" with a blue circular icon. To the right of the title is a small upward-pointing arrow. This section contains five checkboxes: "Financial inclusion", "Consumer protection", "Market development", "Sustainability", and "Stability, safety and soundness". Below these checkboxes is a toggle switch labeled "Include secondary mandates" which is currently turned on (blue). The interface then branches into four main categories: "Objectives" (with a target icon), "Services" (with a gear icon), "Links with other initiatives" (with a person icon), and "Presets" (with a grid icon). Each category has a downward-pointing arrow to its right. At the bottom of the interface is a blue button with a circular arrow icon and the text "Reset filters".

3. Building Your Custom Set(s)

CGAP LENS allows you to curate personalized collections of indicators tailored to your specific needs. Whether you're preparing for a policy review, conducting research, or organizing indicators by project, the **Set Manager** makes it easy to organize, manage, and export your selections.

3.1 Understanding Indicator Sets:

An **indicator set** is a named collection of indicators that you've selected from the catalog. Think of sets as folders where you can group related indicators together. For example, you might create:

- A "Q1 Financial Inclusion Review" set for quarterly reporting
- A "Gender Analysis Project" set for a specific research initiative
- A "Prudential Indicators" set organized by regulatory mandate
- A "WeFi indicators" set to inform indicator development and use

When you first visit the app, a default set called "**My Indicators**" is automatically created for you. You can find this in 'YOUR INDICATOR SET' in the top right corner.

3.2 Adding Indicators to Your Set

1. Navigate to the **BROWSE** tab
2. Use the filters in the left sidebar to find indicators of interest
3. Click the **Add** button on any indicator card
4. The button changes to **Added** (green) to confirm the indicator is now in your active set

Administrative units with at least one physical access point

Access Payments, Savings, Credit, Insurance, Pensions, Investments

% of all administrative units that have at least one physical access point

5. The badge on the "YOUR INDICATOR SET" tab updates to show your total count

BROWSE **YOUR INDICATOR SETS** 3

Tip: You can add indicators to your set at any time while browsing. Your selections are preserved as you navigate and filter.

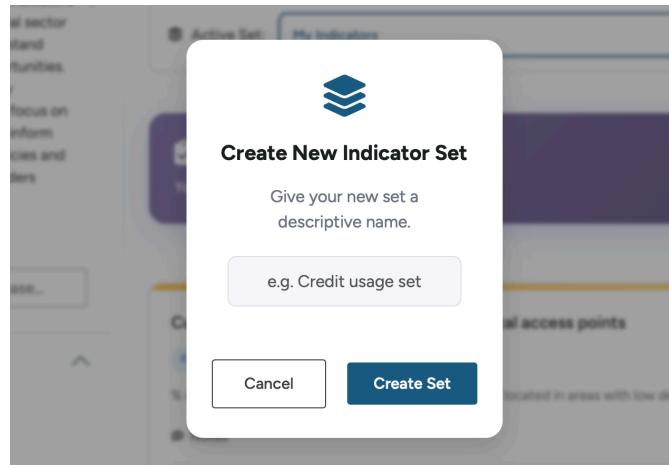
3.3 Managing Multiple Sets

The Set Manager (as shown below), located at the top of the **YOUR INDICATOR SET** tab, provides tools to organize your work across multiple indicator collections.



Creating a New Set

1. Click the **+ New Set** button (in green) in the Set Manager header
2. Enter a descriptive name for your set (e.g., "Consumer Protection Indicators")
3. Click **Create**
4. Your new set becomes the active set, ready for you to add indicators



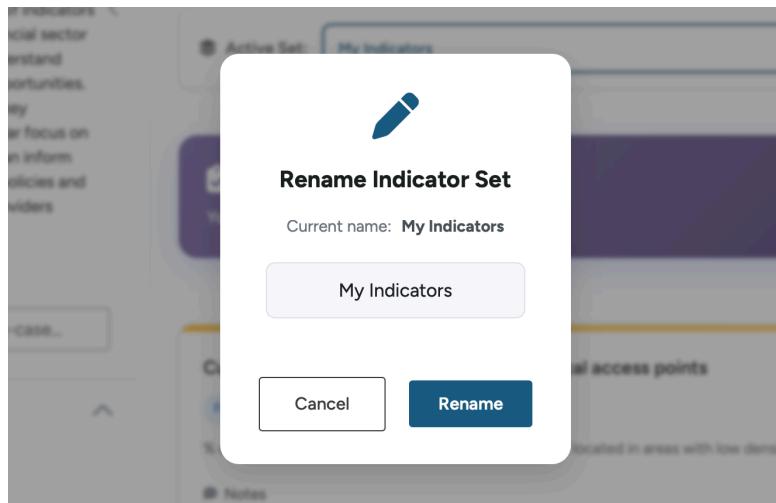
Switching Between Sets

Use the dropdown menu in the Set Manager to switch between your saved sets. When you switch:

- The indicator cards below update to show only indicators in the selected set
- Any indicators you add from the Browse page will go to the currently active set
- Your previous sets remain intact with all their indicators preserved

Renaming a Set

1. Select the set you want to rename from the dropdown
2. Click the **Rename** button (pencil icon)
3. Enter the new name
4. Click **Save**



Deleting a Set

1. Select the set you want to delete from the dropdown
2. Click the **Delete** button (trash icon)
3. Confirm the deletion when prompted

Note: Deleting a set removes all indicators from that collection. This action cannot be undone.

3.4 Adding Notes to Indicators

Each indicator in your set includes a **Notes & Observations** text field where you can:

- Record why you selected this indicator
- Note specific considerations for your context
- Add reminders for follow-up analysis
- Document data availability or quality issues

These notes are included when you export your set to CSV or generate a PDF report.

Physical access points

Financial inclusion Payments, Savings, Credit, Insurance, Pensions, Investments

Number of physical access points

Notes

These are my observations about this indicator |

Show more View full details

3.5 Viewing Indicator Details

While in the YOUR INDICATOR SET tab, you can:

- Click **Show more** on any card to expand and view additional details including the detailed description and gender analysis questions
- Click **Show less** to collapse the expanded view
- Click **View full details** to navigate back to the Browse page for complete indicator information

3.6 Bulk Operations

For efficient set management, CGAP LENS provides bulk operations:

- Add All:** When viewing filtered results in the Browse tab, add all displayed indicators to your active set at once
- Remove All:** Clear all indicators from your current set

Regulatory indicators with a sociodemographic lens

Explore 222 curated indicators designed to support evidence-based financial regulation & policy

Adding to: My Indicators

Add all 2 Remove all

Active Filters: Consumer protection, Complaints handling

3.7 Exporting Your Set

The screenshot shows a purple header bar with a white checkmark icon and the text "My Indicators". Below the header, a message says "You have selected 4 indicator(s) in this set". At the bottom right are two buttons: "CSV" with a download icon and "Print Report" with a PDF icon.

Once you've built your custom set, you can export it in two formats:

CSV Export

Click the **CSV** button to download a spreadsheet containing:

- Indicator names and descriptions
- Mandate and objective classifications
- Sector assignments
- Your notes and observations

The filename automatically includes your set name and the current date (e.g., Q1_Review_2025-01-15.csv).

PDF Report

Click **Print Report** to generate a professionally formatted PDF document featuring:

- Your set name as the report title
- A summary overview with statistics
- Detailed indicator cards with full descriptions
- Your notes and observations
- CGAP LENS branding

The report opens in a new browser tab, ready for printing or saving.

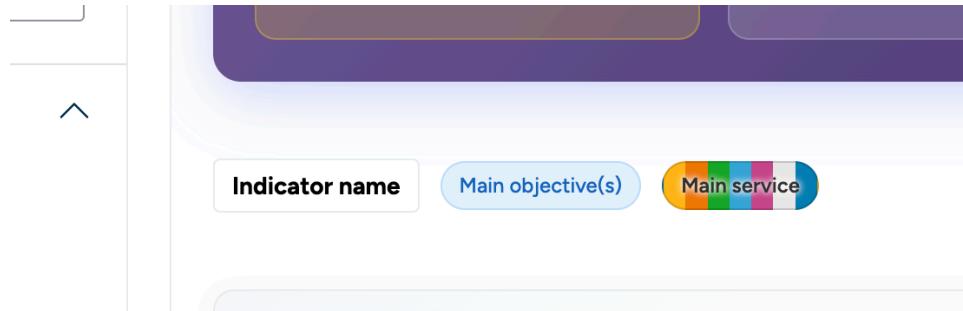
Tips for Effective Use

Understand the Visual Key

Below the dynamic header, you'll see three example badges (see below) showing

- **Indicator name** (white background)
- **Main objective(s)** (light blue background)
- **Main service** (rainbow gradient background)

This key helps you quickly understand what each badge represents when browsing indicators.



Start Broad, Then Narrow

Begin with mandate-level filtering, then progressively add more specific criteria (objectives and/or sectors). This ensures you don't miss relevant indicators.

Use the Toggle Switches

The "Include secondary" toggles (in the Left Sidebar) are powerful for:

- **Comprehensive analysis:** Leave them ON to see all indicators that touch your topic
- **Focused analysis:** Turn them OFF if you only want to see only primary classifications

Leverage Presets

The different presets provide curated starting points based on common use cases. For more information about some of these use cases, consult the Companion Piece “Use cases for RGDD xxx”).

Save the results of your work session by using the **Print report** option in "Your indicator set" section and saving with a suitable name.

Review Related Indicators

When you expand an indicator card, check the "Related indicators from" section to see how your selection aligns with other international frameworks and initiatives.

Understanding Indicator Details

Downloading the Full Catalog

At the top of the BROWSE tab, you'll see a "**Download full catalog**" link that allows you to download the complete Excel file containing all indicators with their full metadata. This is useful for:

- Offline analysis and review
- Sharing with colleagues who may not have access to the web application
- Creating custom reports or analyses in Excel

Data Breakdowns

Each indicator includes suggested breakdowns for sociodemographic analysis, including:

- **Customer characteristics:** Gender, age, income, location
- **Provider characteristics:** FSP type, FSP gender diversity
- **Product characteristics:** Type, size, term, channel
- **Transaction characteristics:** Type, value, frequency

These breakdowns allow you to examine differences across population segments. To view the available options for each breakdown, click the information icon. For example, for the indicator “**Rejections of product applications**,” an example of an intersectional view combining the breakdowns suggested would be: “**Rejections of (product type) by (type of FSP) for (type of customer)**”, for instance: *Rejections of mortgage loans by commercial banks to rural female individuals under 30 years old.*

The screenshot shows a user interface for analyzing financial service provider access points. At the top, there is a large text area with some truncated content. Below it is a table with several columns and rows of data. The table has a header row with column titles: "Exploratory guide analysis", "Main mandate", "Main sector", and "Suggested breakdown". Under "Exploratory guide analysis", there is a section titled "PHYSICAL CHANNELS" with items like "-ATM", "-POS", "-Banking agents", "-Mobile money/e-money agents", and "-Merchants". There are also sections for "Insurance agents/brokers", "Pension agents/brokers", and "Investment broker/intermediary". Under "Main mandate", there are sections for "DIGITAL CHANNELS" (with items like "-Online merchants/agent", "-Financial app registration/subscription", "-Internet banking registration/subscription", "-Online trading platform", "-P2P platform", and "Crowdfunding platform") and "Insurance, Pensions, and against indicators". The "Main sector" and "Suggested breakdown" columns contain placeholder text. At the bottom of the interface, there are three filter panels: "Access point type" (with an info icon), "Financial service provider (FSP) type" (with an info icon), and "Financial service provider (FSP) main activity" (with an info icon).

Troubleshooting

Common Issues

No indicators appear after filtering:

- Click "Reset filters" at the bottom of the filter panel
- Check if you've applied contradictory filters (e.g., selecting only one mandate but objectives from different mandates)
- Try broadening your search by using fewer filters

Print Report not generating:

- Ensure pop-ups are allowed for the website
- Check your browser's pop-up blocker settings
- The report opens in a new tab/window

CSV download contains no data:

- Verify you have selected indicators in YOUR INDICATOR SET tab
- Check your browser's download settings
- Try downloading again after refreshing the page

Getting Help

CGAP LENS is part of CGAP's broader work on gender-disaggregated regulatory data. For comprehensive guidance, also consult other elements of the package: **Using Disaggregated Data to Improve Policy, Regulation and Supervision: A Technical Guide for Financial Sector Authorities and accompanying pieces.**

In-App Resources

- **Tooltip icons** (i): Hover over these throughout the app for quick explanations
- **About button:** Click "ABOUT" in the navigation bar to access comprehensive information about: the project context, including links to CGAP's Technical Guide (on the collection, use and dissemination of gender-disaggregated regulatory data, expected publication June 2026) as well as the overall objectives & approach of the CGAP LENS project

Technical Notes

- **Indicator Count:** The catalog contains 220+ indicators (as of December 2025)
- **Coverage:** Indicators span 6 main mandate areas, 20+ specific objectives, and 7 financial sectors
- **Updates:** This is a Beta version of the catalog. The catalog will be refined based on feedback from users and best practices. A final version will be published in June 2026.
- **Application URL:** <https://datanalytics-ext.worldbank.org/cgap-lens/>
- **Browser Compatibility:** Works best in modern browsers (Chrome, Firefox, Safari, Edge). Ensure JavaScript is enabled.
- **Data Privacy:** Your indicator selections are stored only in your browser session and are not transmitted to any server.

Quick Reference Card

| Tas | Action |
|--------------------------------------------|----------------------------------------------------|
| Find all financial inclusion indicators | Select "Financial inclusion" under Mandates filter |
| Refine selection by one specific Objective | Select “Usage” under Objectives filter |

| | |
|------------------------------------------------------------|--------------------------------------------------------|
| Refine selection by one specific financial sector activity | Select "Credit" under Services filter |
| Search for specific terms | Use the search box at the top of the filter panel |
| See only foundational indicators | Toggle "Foundational indicators" preset ON |
| View detailed information | Click anywhere on an indicator card to expand |
| Add to your custom set | Click the "Add" button on the indicator card |
| Review your selections | Navigate to "Your Indicator Set" tab |
| Export for analysis | Click "CSV" button in Your Indicator Set |
| Create a report | Click "Print Report" button in Your Indicator Set |
| Jump to a specific mandate | Use Quick Navigation panel on the right |
| Clear all filters | Click "Reset filters" button at bottom of filter panel |

CGAP LENS is developed by CGAP, a global partnership dedicated to advancing financial inclusion.

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