



FINAFRIQUE RESEARCH

QUANTIFIED STATE OF THE DIGITIZATION OF CUSTOMER SERVICES IN BANKING AND INSURANCE

FOCUS ON 21 SUB-SAHARAN AFRICAN COUNTRIES



SUMMARY

BANKS	3
Data as of October 31, 2019	3
Detailed table on 21 countries	4
INSURANCES	6
Data as of October 31, 2019	6
Detailed table on 21 countries	4
REFERENCES	8

Erreur ! Signet non défini.



BANKS

DATA AS OF OCTOBER 31, 2019

Consideration of authorized banks and their branches

Caption

	[100% ; 66,7%]	At least 2/3
	[66,7% ; 33,3%]	Between 2/3 and 1/3
	[33,3% ; 0%]	At least 1/3

CEMAC & WAEMU

AREA	Number of banks		website			Access - Online Account			SMS Notification			Downloadable Mobile-Banking Application			Electronic Payments			Active social network			Open an Account Online	
CEMAC & WAEMU																						
CEMAC	56		50	89,3%		41	73,2%		38	67,9%		27	48,2%		46	82,1%		34	60,7%		13	23,2%
WAEMU	127		125	98,4%		118	92,9%		103	81,1%		73	57,5%		120	94,5%		85	66,9%		19	15,0%



DETAILED TABLE FOR 21 COUNTRIES

FOCUS ON 21 COUNTRIES IN SUB-SAHARAN AFRICA

Country	Number of banks		website			Access - Online Account			SMS Notification			Downloadable Mobile-Banking Application			Electronic Payments			Active social network			Open an Account Online	
CEMAC																						
Cameroon	15		15	100,0%		14	93,3%		15	100,0%		11	73,3%		15	100,0%		13	86,7%		4	26,7%
Congo - Brazzaville	11		10	90,9%		9	81,8%		7	63,6%		5	45,5%		10	90,9%		7	63,6%		2	18,2%
Equatorial Guinea	8		7	87,5%		5	62,5%		4	50,0%		3	37,5%		6	75,0%		4	50,0%		1	12,5%
Gabon	7		7	100,0%		7	100,0%		7	100,0%		5	71,4%		7	100,0%		6	85,7%		3	42,9%
Centrafrique	6		2	33,3%		1	16,7%		1	16,7%		1	16,7%		3	50,0%		1	16,7%		1	16,7%
Chad	9		9	100,0%		5	55,6%		4	44,4%		2	22,2%		5	55,6%		3	33,3%		2	22,2%
WAEMU																						
Ivory Coast	26		26	100,0%		26	100,0%		26	100,0%		18	69,2%		26	100,0%		23	88,5%		6	23,1%
Senegal	25		25	100,0%		25	100,0%		23	92,0%		15	60,0%		24	96,0%		11	44,0%		6	24,0%
Togo	13		13	100,0%		12	92,3%		10	76,9%		7	53,8%		12	92,3%		6	46,2%		1	7,7%
Benin	15		15	100,0%		13	86,7%		12	80,0%		7	46,7%		14	93,3%		12	80,0%		1	6,7%
Burkina Faso	15		15	100,0%		13	86,7%		10	66,7%		7	46,7%		15	100,0%		10	66,7%		1	6,7%
Niger	14		12	85,7%		11	78,6%		7	50,0%		6	42,9%		10	71,4%		9	64,3%		1	7,1%
Guinea Bissau	5		5	100,0%		5	100,0%		2	40,0%		2	40,0%		5	100,0%		3	60,0%		0	0,0%
Mali	14		14	100,0%		13	92,9%		13	92,9%		11	78,6%		14	100,0%		11	78,6%		3	21,4%
OTHER COUNTRIES																						
Mauritanie	18		18	100,0%		17	94,4%		15	83,3%		6	33,3%		16	88,9%		11	61,1%		0	0,0%
Guinea - Conakry	17		17	100,0%		9	52,9%		10	58,8%		7	41,2%		11	64,7%		8	47,1%		2	11,8%
Rwanda	13		13	100,0%		10	76,9%		11	84,6%		10	76,9%		10	76,9%		7	53,8%		0	0,0%
RD Congo	18		18	100,0%		17	94,4%		14	77,8%		11	61,1%		18	100,0%		18	100,0%		4	22,2%
Burundi	11		11	100,0%		8	72,7%		4	36,4%		3	27,3%		6	54,5%		5	45,5%		0	0,0%
Madagascar	11		11	100,0%		9	81,8%		5	45,5%		4	36,4%		8	72,7%		7	63,6%		0	0,0%
Djibouti	11		11	100,0%		9	81,8%		7	63,6%		6	54,5%		11	100,0%		8	72,7%		0	0,0%





INSURANCES

DATA AS OF OCTOBER 31, 2019

Only taking into account Life and no-life insurance

Legend

	[100% ; 66,7%]	At least 2/3
	[66,7% ; 33,3%]	Between 2/3 and 1/3
	[33,3% ; 0%]	At least 1/3

FOCUS ON 21 COUNTRIES IN SUB-SAHARAN AFRICA

Zone	Number of insurances	Website		Mobile App - Downloadable Insurance		online client area		Active social network		online subscription	
CEMAC	43	37	86,0%	14	32,6%	10	23,3%	20	46,5%	6	14,0%
WAEMU	107	93	86,9%	23	21,5%	18	16,8%	36	33,6%	4	3,7%



DETAILED TABLE FOR 21 COUNTRIES

FOCUS ON 21 COUNTRIES IN SUB-SAHARAN AFRICA

Country	Number of insurances	Website		Mobile App - Downloadable Insurance		online client area		Active social network		online subscription	
CEMAC											
Cameroun	22	19	86,4%	9	40,9%	9	40,9%	13	59,1%	5	22,7%
Congo - Brazzaville	6	6	100,0%	2	33,3%	1	16,7%	2	33,3%	1	16,7%
Equatorial Guinea	5	3	60,0%	0	0,0%	0	0,0%	2	40,0%	0	0,0%
Gabon	7	6	85,7%	3	42,9%	0	0,0%	3	42,9%	0	0,0%
Centrafrique	1	1	100,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%
Chad	2	2	100,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%
WAEMU											
Ivory Coast	33	24	72,7%	5	15,2%	7	21,2%	12	36,4%	2	6,1%
Senegal	18	17	94,4%	4	22,2%	3	16,7%	8	44,4%	1	5,6%
Togo	12	11	91,7%	4	33,3%	2	16,7%	3	25,0%	0	0,0%
Benin	10	10	100,0%	2	20,0%	1	10,0%	2	20,0%	0	0,0%
Burkina Faso	14	14	100,0%	2	14,3%	2	14,3%	3	21,4%	0	0,0%
Niger	8	5	62,5%	3	37,5%	0	0,0%	2	25,0%	0	0,0%
Guinea Bissau	1	1	100,0%	0	0,0%	0	0,0%	1	100,0%	0	0,0%
Mali	11	11	100,0%	3	27,3%	3	27,3%	5	45,5%	1	9,1%
OTHER COUNTRIES											
Mauritanie	9	9	100,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%
Guinea - Conakry	9	8	88,9%	2	22,2%	1	11,1%	4	44,4%	1	11,1%
Rwanda	10	10	100,0%	2	20,0%	2	20,0%	8	80,0%	2	20,0%
RD Congo	4	3	75,0%	0	0,0%	0	0,0%	1	25,0%	0	0,0%
Burundi	8	8	100,0%	1	12,5%	2	25,0%	4	50,0%	0	0,0%
Madagascar	5	4	80,0%	1	20,0%	0	0,0%	1	20,0%	0	0,0%
Djibouti	2	2	100,0%	0	0,0%	0	0,0%	1	50,0%	0	0,0%



REFERENCES

Documentation of Central Banks

Consultation of Professional Banking Associations

Consultation of the Professional Associations of Insurance Companies

Documentation of Banking Supervisory Authorities

Documentation of the Supervisory Authorities of the insurance sector

Internet monitoring - Banking and insurance sector

Telephone interviews + on-site interviews (Bank agencies, Insurance)

