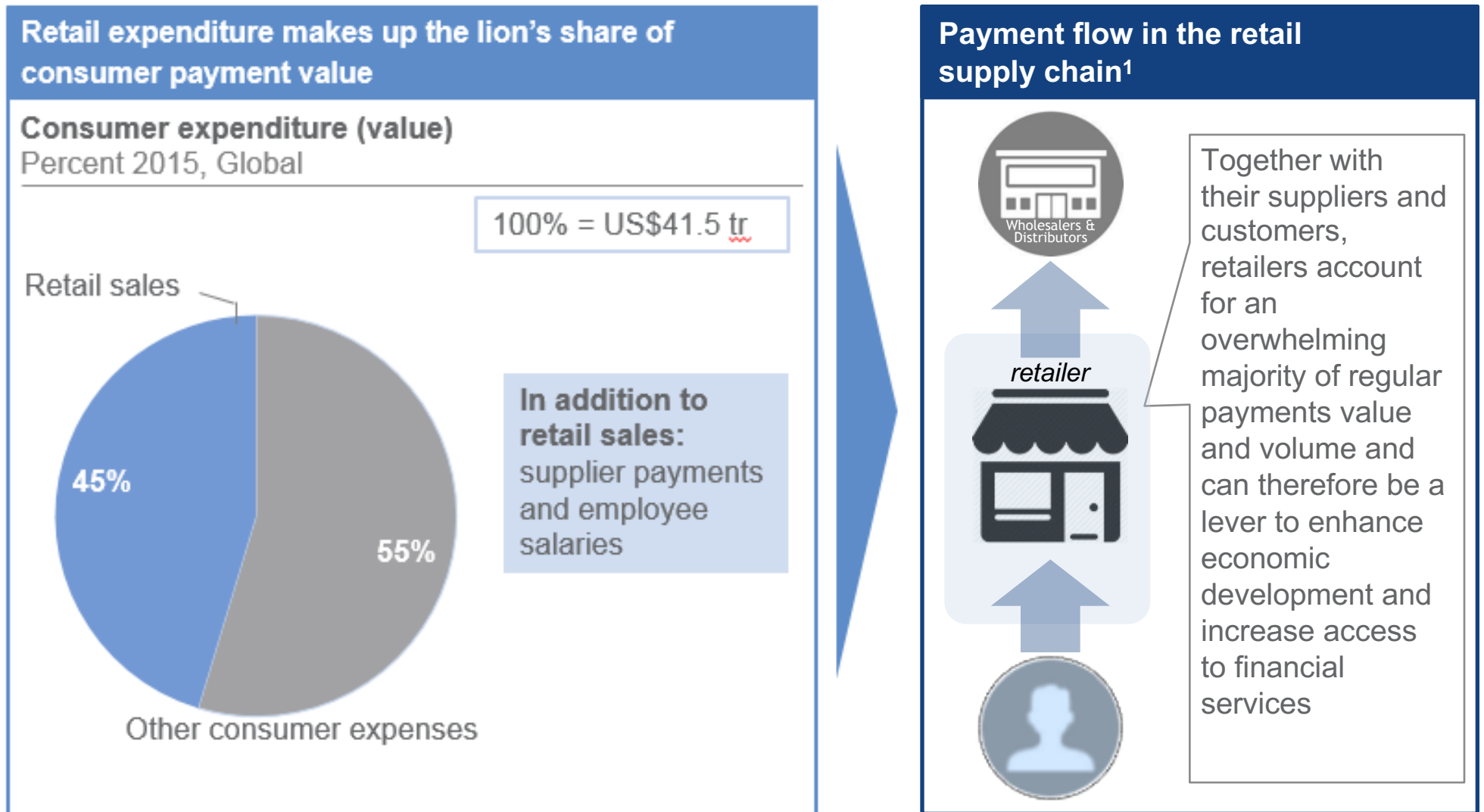


# Electronic Payments for Retail MSMEs: \$19 Trillion Opportunity

**Ghada Teima**

**Global Insights and Stocktaking  
Beijing, September 19, 2016**

Retailers sit at the crossroads of the cash economy and are therefore key to gaining scale in payments



## Stocktaking exercise:

180 organizations surveyed, 90 cases collected, 30 with direct relevance

### Objectives

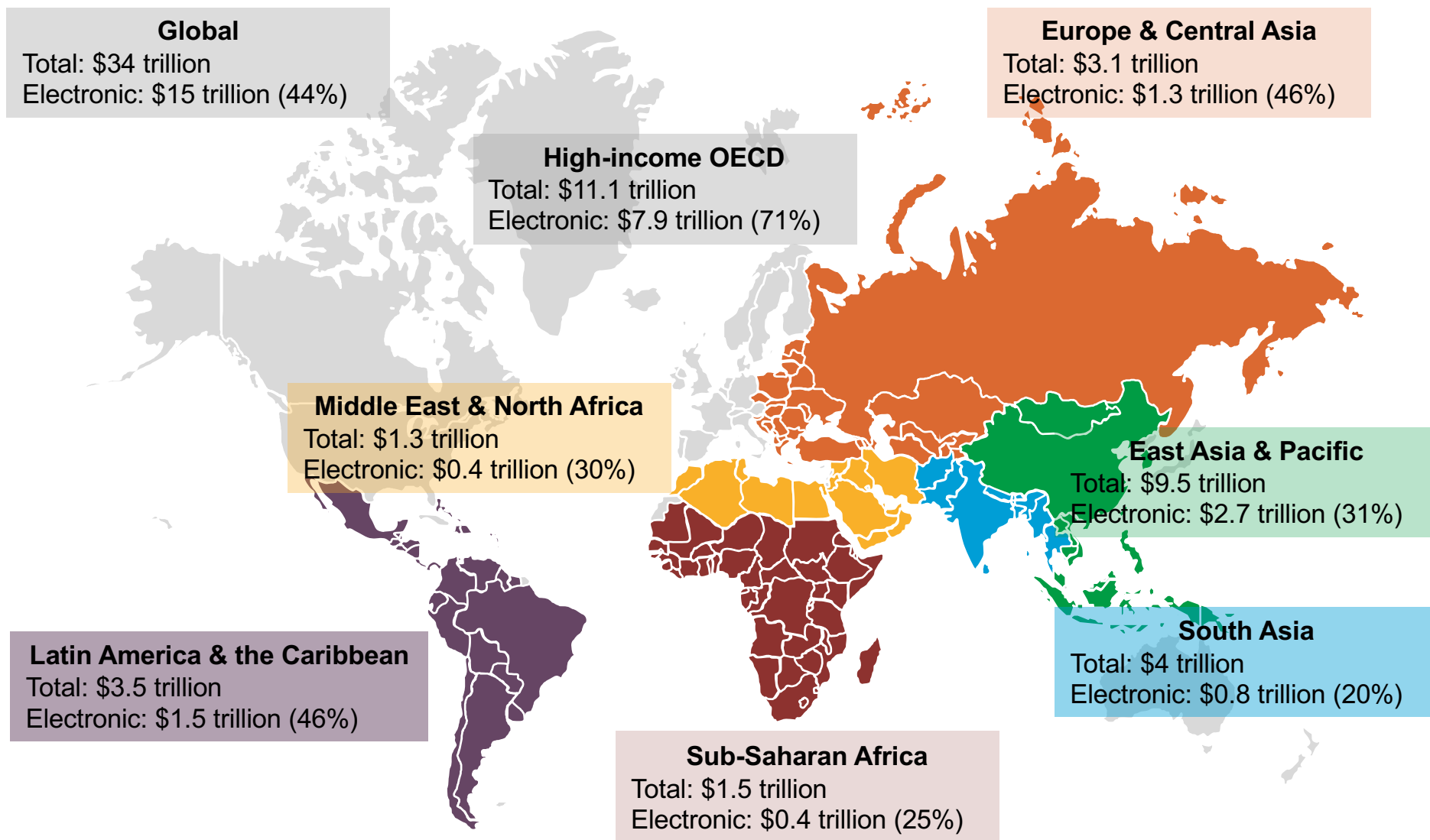
- **Current innovations** in the *retail sector*, with emphasis on **MSMEs and merchants** and on cases that enable **electronic payment needs**
- Inform **business strategy** and **policy decisions** on market strategy, end user services and target market focus

### Contributors



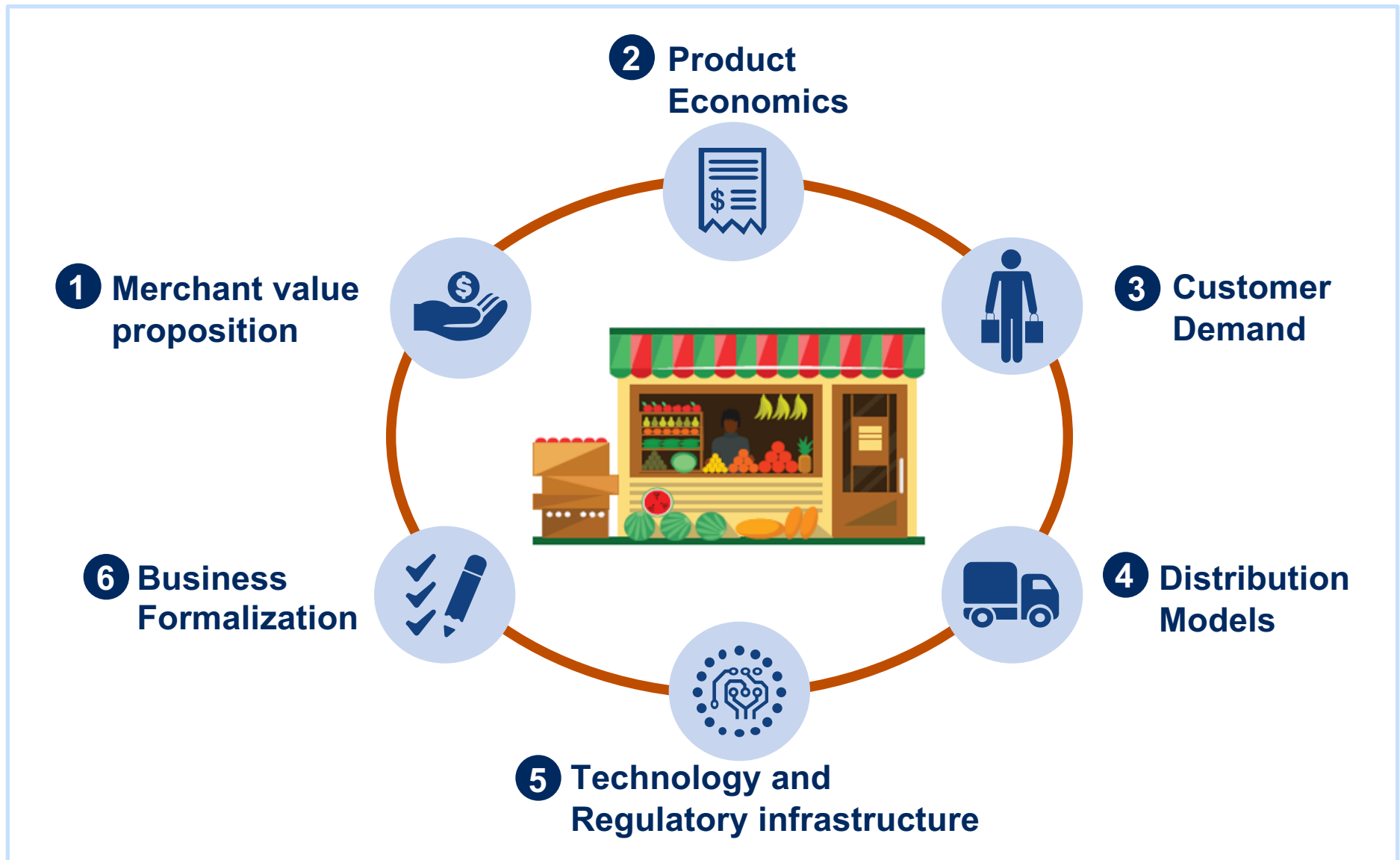
# Large untapped opportunity:

\$19 trillion paper-based P2B, B2B<sup>1</sup> and B2P payments accepted and made by micro, small and medium retailers



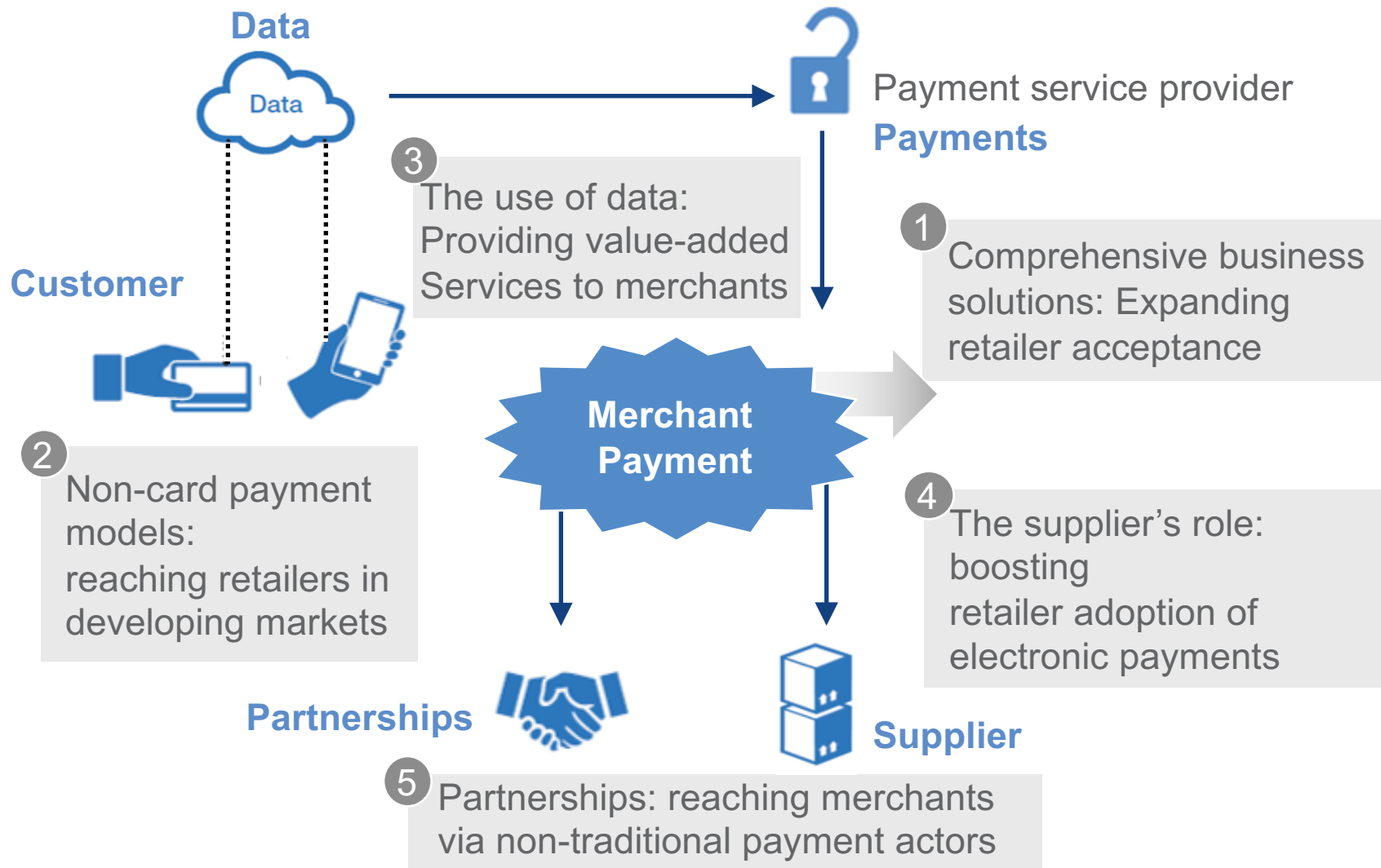
<sup>1</sup> B2B payments include only those from the retailers to immediate suppliers

# Six main obstacles hold back the adoption of current electronic payment solutions among merchants





# We observed five key innovation trends to expand merchant e-payment solutions



# Catalytic Action - Partnerships



INDUSTRY



NON TRADITIONAL PLAYERS



POLICY MAKERS



BILL & MELINDA  
GATES *foundation*



Ministry of Foreign Affairs of the  
Netherlands



SME FINANCE  
FORUM

Thank You

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For full report: <http://documents.worldbank.org/curated/en/2016/06/26528348/>