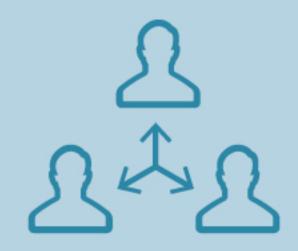
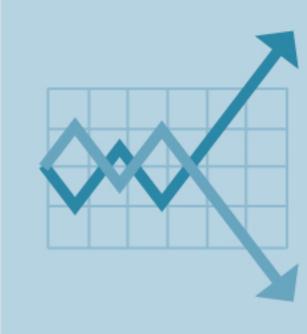
Measuring the enabling environment for e-payments adoption

What is the Government E-Payments Adoption Ranking (GEAR)?



- Assesses government enablement of e-payments adoption for consumers and businesses across 73 countries
- Evaluates supporting mechanisms of infrastructure, socio-economic context and policy environment

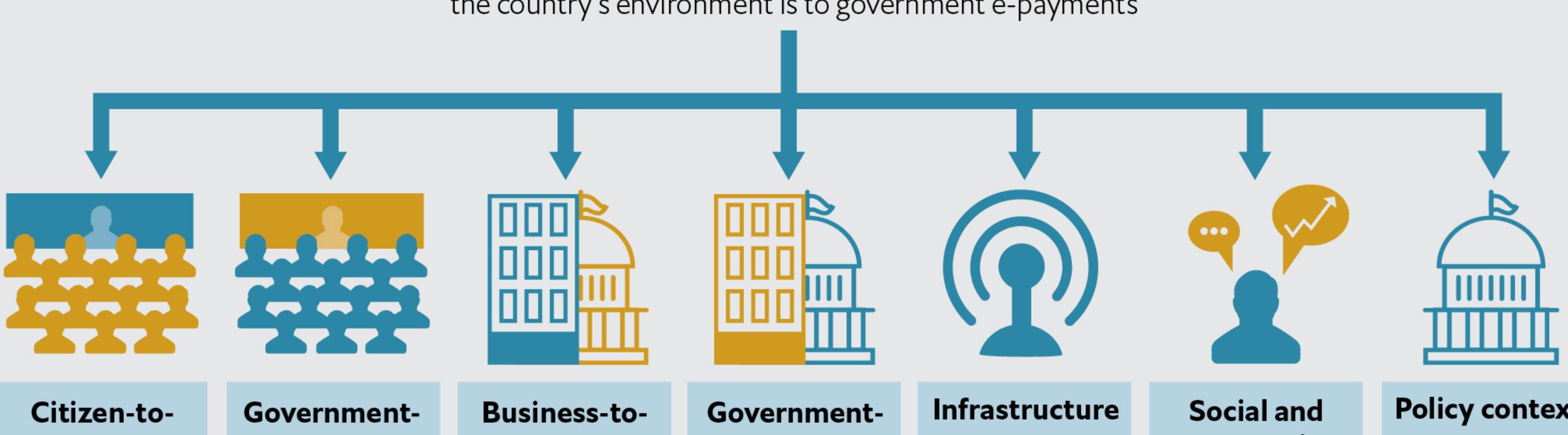
What can GEAR tell us?



- Creates awareness on how governments can play an important role in actively encouraging digital payments adoption
- Highlights strengths and weaknesses in enabling e-payments
- Enables governments to identify ways in which they can expand access

What does enablement entail?

The GEAR has seven categories that when aggregated, represent an overall score of how conducive the country's environment is to government e-payments



Government (C2G)

25 countries have a single, online access point for government services

to-Citizen (G2C)

Western Europe leads in the provision of G2C e-services

57 countries have a mature B₂G environment

Government

(B2G)

to-Business (G2B)

The **Asia Pacific**, MENA and SSA regions lag in terms of G2B e-services

South Korea, **Australia** and Canada lead, but gaps remain across **all** countries

economic context

All **MENA** countries can strengthen readiness, banking access and e-commerce

Policy context

64 countries have e-inclusion initiatives, but **all countries** can do more to develop e-payments policies

For the purposes of this research, e-payment is defined as the exchange or transfer of funds over an electronic payment system. Payments through these electronic platforms can be made by various means, including but not limited to payment card, e-wallet, direct deposit, direct debit, electronic funds transfer and wire transfer. The payment component is only one part of the e-payments process, which can also include online submission of forms, or the provision of online instructions or calculators to facilitate the use of an e-payment system.