



**Global Banking  
Alliance for Women**  
Building Women's Wealth Worldwide

# The female economy is large and growing



## CONSUMER BEHAVIOR

- Women control **\$20T** of consumer spending (CTI). This is expected to rise to \$28T by 2018. (BCG)
- Women make up to **80%** of consumer decisions worldwide. (BCG)



## ENTREPRENEURSHIP

- **98 million** women around the world are running established businesses. (GEM)
- Women entrepreneurs bring in **20%** more revenue with **50%** less money invested. (HBR)



## WEALTH

- Women in the US will inherit **\$29 trillion** in intergenerational wealth in the next 40 years. (Boston College)
- In emerging markets, women's income is growing at **8.1%**, compared with **5.8%** for men. (Deloitte)

# The financial inclusion of women can have numerous benefits

Economic  
Growth



Income  
Inequality



Financial  
Stability





# Yet the Women's Market Remains Largely Untapped

## Women are unserved:

Some are not able to access financial services at all.

15%

less likely to have a bank account as compared to men in low to middle income countries (Findex)

20%

less likely to have borrowed from a bank as compared to men in low to middle income countries (Findex)

## Women are underserved:

They are dissatisfied with the financial services they currently have.

73%

of women reported being unsatisfied with their banking services (BCG)

70%

70% of women believe that wealth managers should take a more tailored approach to serving women (BCG)



# Many banks have not yet uncovered the potential of the female economy

In 2014 GBA and McKinsey & Company surveyed 30 banks, representing 20% of global revenues, to find out what was holding them back from targeting the Women's Market:

## MYTH 1

Men and women are the same

## REALITY

Men and women have different attitudes toward finance

## MYTH 2

All we need is products that are feminized

## REALITY

Serving women is about offering a holistic value proposition that is tailored to each sub-segment's specific needs

## MYTH 3

There is no business case

## REALITY

The Women's Market offers banks a profitable opportunity

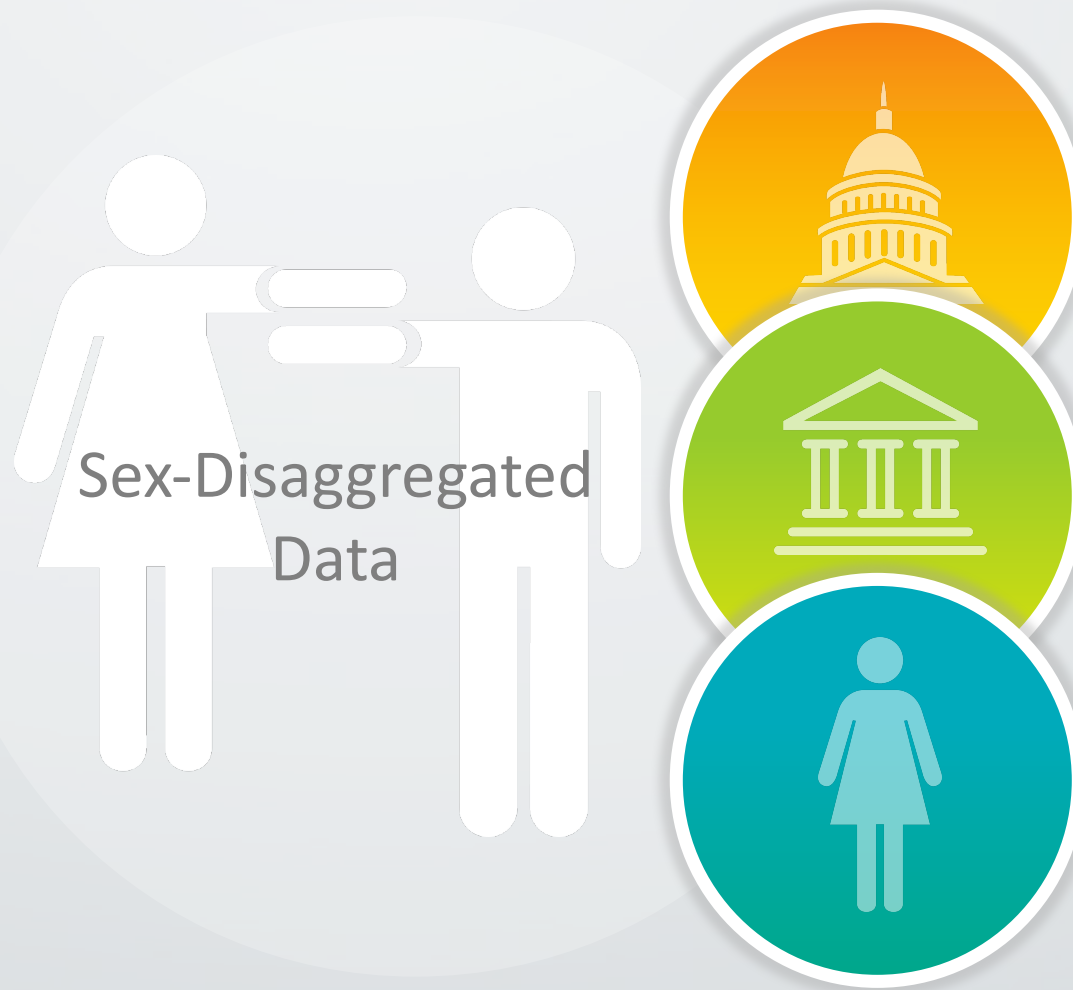
## MYTH 4

There is no data on gender

## REALITY

Banks often have better data than they realize

# Sex-disaggregated data is key to promote women's financial inclusion at each level



## Macro

Financial system data that shows gaps, provides insights on policy needs, and measures policy effectiveness

## Meso

Sex-disaggregated supply data that shows the size of the market and proves there is a business case

## Micro

Sex-disaggregated demand data that provides insights on her preferences, attitudes, and behaviors

GBA Banks  
understand that  
women want  
different things  
from a bank than  
men do and  
require a holistic  
approach









Banco **BHD León**

## Product Bundling



### Una Mujer **Mujer** no espera sentirse mal para sentirse bien

Te ofrecemos una selección de productos,  
con beneficios especiales para el cuidado de tu salud  
y la de tu familia.

- Seguro de Cánceres femeninos.
- Préstamos con 0% de interés para tu bienestar.
- Médico a domicilio.\*
- Asistencia Médica telefónica.\*
- Cobertura en enfermedades graves.

**Tú lo cambias todo**  
Apostamos a ti con todo

\* Incluye padres, esposos e hijos.

Más información llamándonos al 809-243-5000  
y en [bhdleon.com.do](http://bhdleon.com.do)



Banco **BHD León**



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# APPENDIX

# Global Bank Members

**Australia**

**Bolivia**

**Brazil**

**Chile**

**China**

**Costa Rica**

**Dominican Republic**

**DRC**

**Ecuador**

**El Salvador**

**Honduras**

**Ireland**

**Jordan**

**Kenya**

**Kosovo**

**Laos**

Westpac

Banco Económico

Itaú Unibanco

BancoEstado

Bank of Deyang

Bank of Luoyang

BNCR

BAC San José

Banco BHD León

Rawbank

Banco Pichincha

Banco G&T Continental

BAC El Salvador

Banco Ficohsa

AIB

Bank al Etihad

Chase Bank

Kenya Commercial Bank

TEB Kosovo

Banque Franco-Lao

**Lebanon**

**Malawi**

**Mongolia**

**Mozambique**

**Nigeria**

**Pacific Islands**

**Pakistan**

**Palestine**

**Panama**

**Sri Lanka**

**Tajikistan**

**Turkey**

**Uganda**

**United Kingdom**

**United States**

**Zambia**

BLC Bank

NBS

XacBank

BCI

Access Bank

Diamond Bank

Westpac Pacific

HBL

Bank of Palestine

Banco Delta

Banistmo

Sanasa Development Bank

IMON International

Garanti Bank

TEB

Centenary Bank

Postbank Uganda

Royal Bank of Scotland

Banco Popular

Stanbic

For a membership map and detailed profiles of each member, visit  
our [Member Profiles](#) website