



CENTRAL BANK OF KENYA



5,500

DATA SETS

telmar
a LiiV company

750

CLIENTS

240

DATA
SOURCES

25,000

USERS

4

CONTINENTS



Government



Canadian Government - Department of Canadian Heritage, including provincial government communications departments (Manitoba and Nova Scotia).

Financial Services



Media Owners



VIACOM



SABC



Joint Industry Councils



eTelmar

Cloud-based platform - allows teams and individuals to access the media planning and data analysis software wherever they are, whenever they need it.

All the software and data is available on this platform including new programming designed specifically for access on eTelmar.



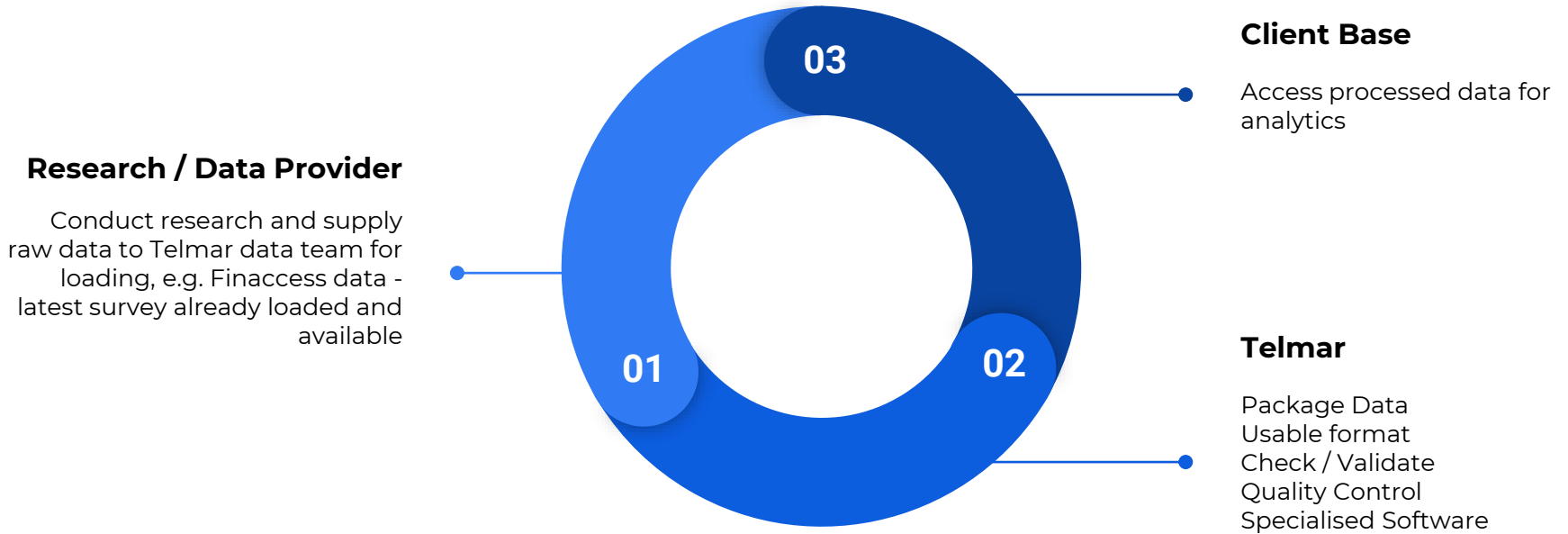
Data!

Wide ranging and all-inclusive

Telmar is not affiliated to any research house and as such is data agnostic with true research neutrality

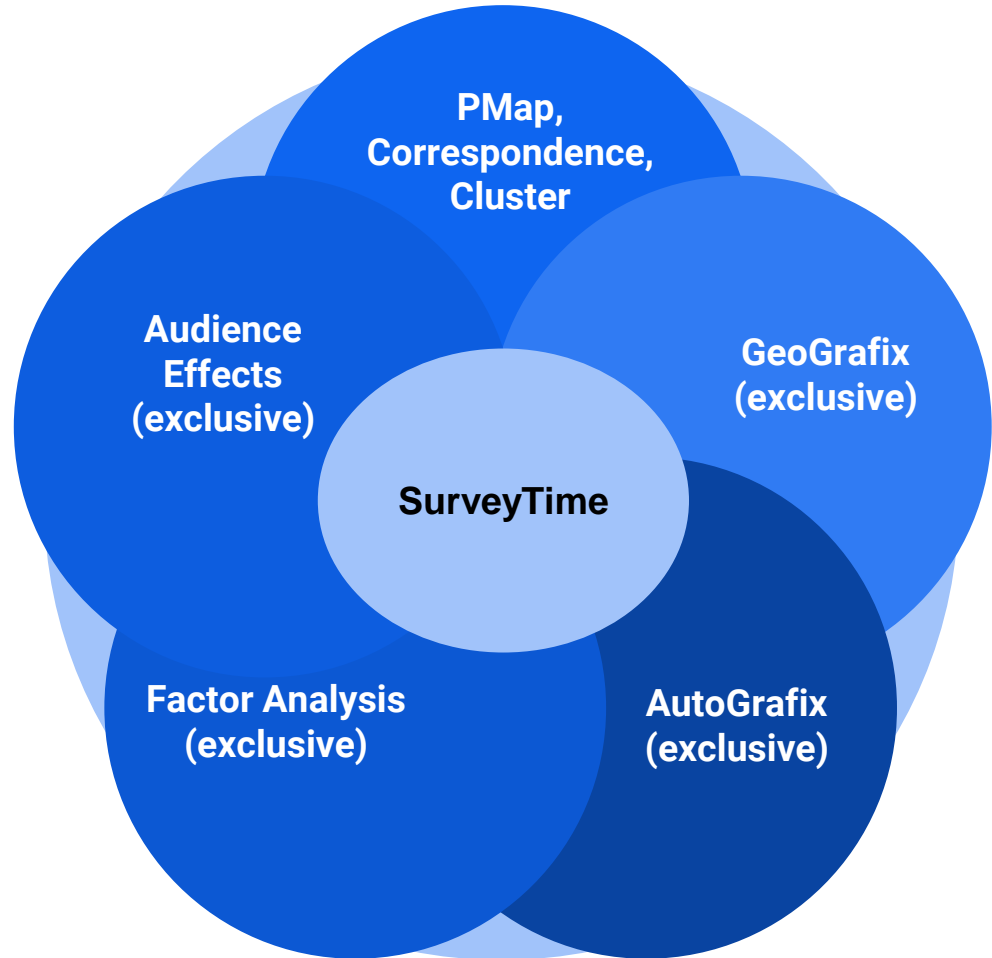
All forms - industry, respondent level, big data, including your proprietary research

The Event Chain



SurveyTime

An easy-to-use crosstab with live, editable charting and a fully integrated set of Add-ons including Telmar exclusive...



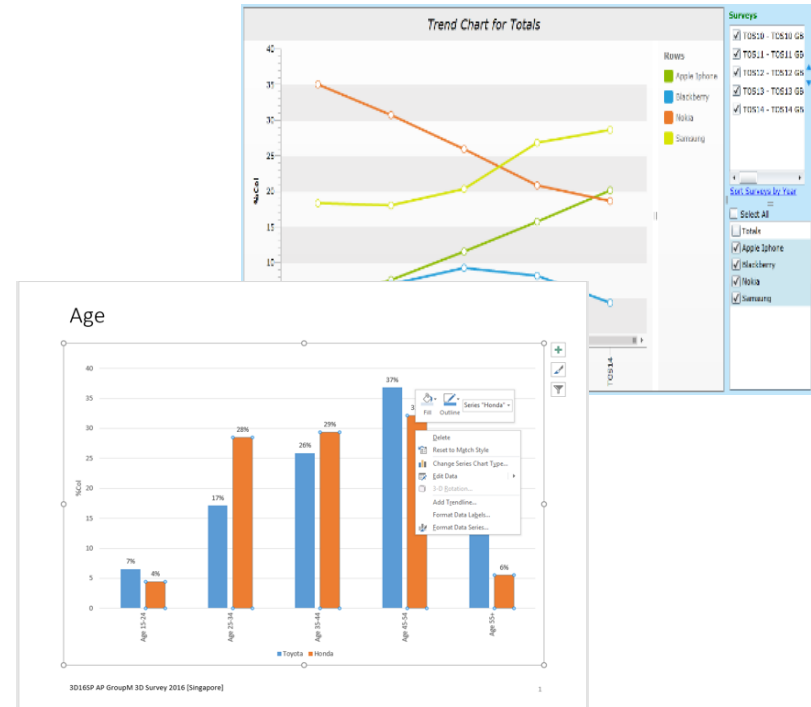
Trend tables / charts can be created instantly

Using just one coding input

Perfect for when you need to quickly update a regular report or get an instant understanding of market trends

The system can calculate averages and year on year comparisons instantly.

Charts can be reproduced within minutes of the release of a new data set - leaving more time to focus on new insights and creative thinking

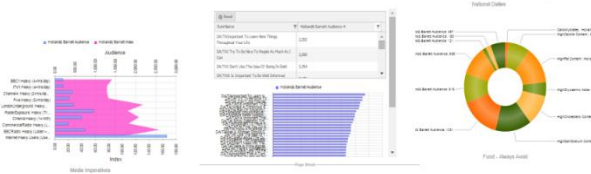


AUTOGRAFIX

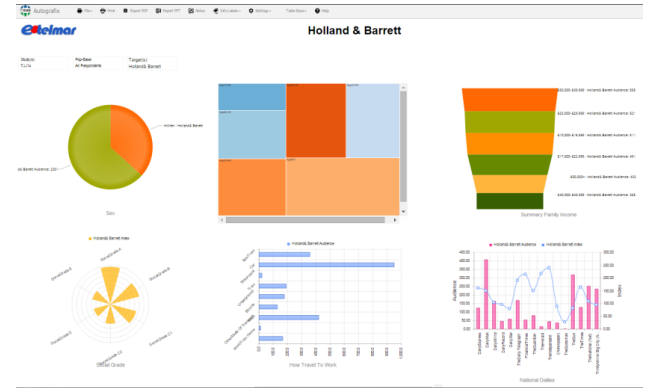
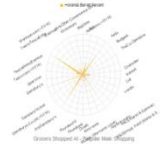
A SurveyTime inclusion which allows the user to quickly visualize their crosstab database.

This is Integrated Charting.

AutoGrafix – is a push button solution for visualisation of cross-tab data.

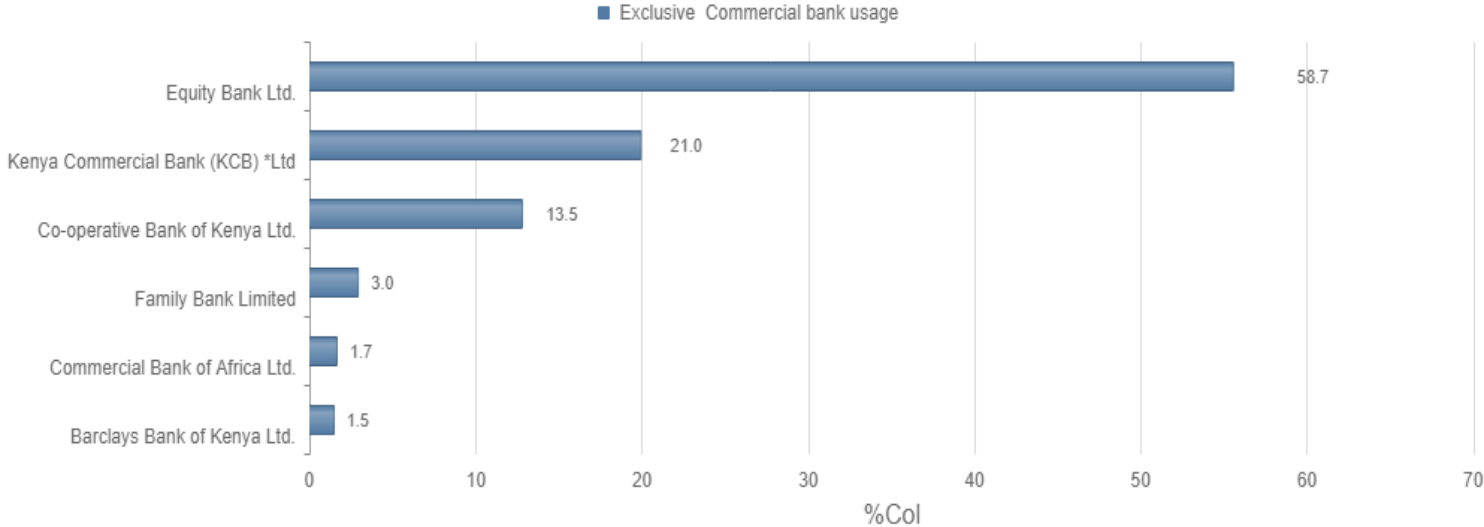


DA/TAPrepared Pay More For Foods With No Artificial Additives
DA/TAI Like To Treat Myself To Foods That Are Not Good For Me
DA/TAI Always Check The Nutritional Content Of Food
DA/TA Frozen Foods Are As Good For You As Fresh Foods
DA/TAI Get A Lot Of Pleasure Out Of Food
DA/TA Our Family Spends A Lot On Food
DA/TAI Think Fast Food Is All Junk
DA/TAI Would Never Buy Food That Has Been Genetically Modified
DA/TAI Don't Have Time To Prepare & Cook Food



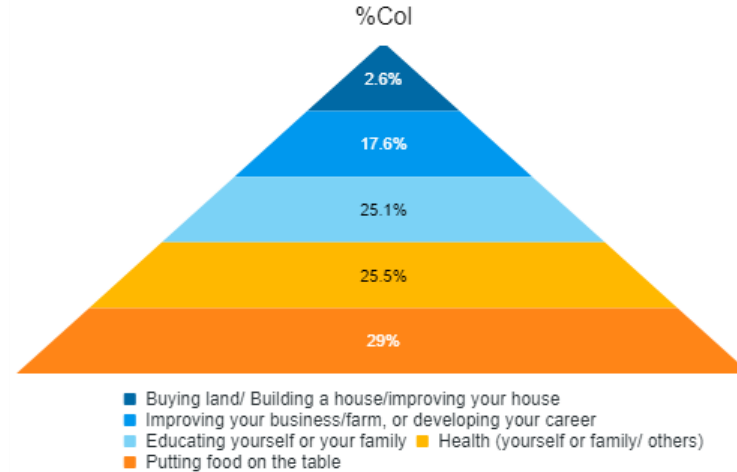
Exclusively Use Commercial Banks

Commercial Banks Currently Have a Bank Account



Data Sources:
FINACC2018; FINACC2018 Finaccess 2018 data Version 2: Information not available

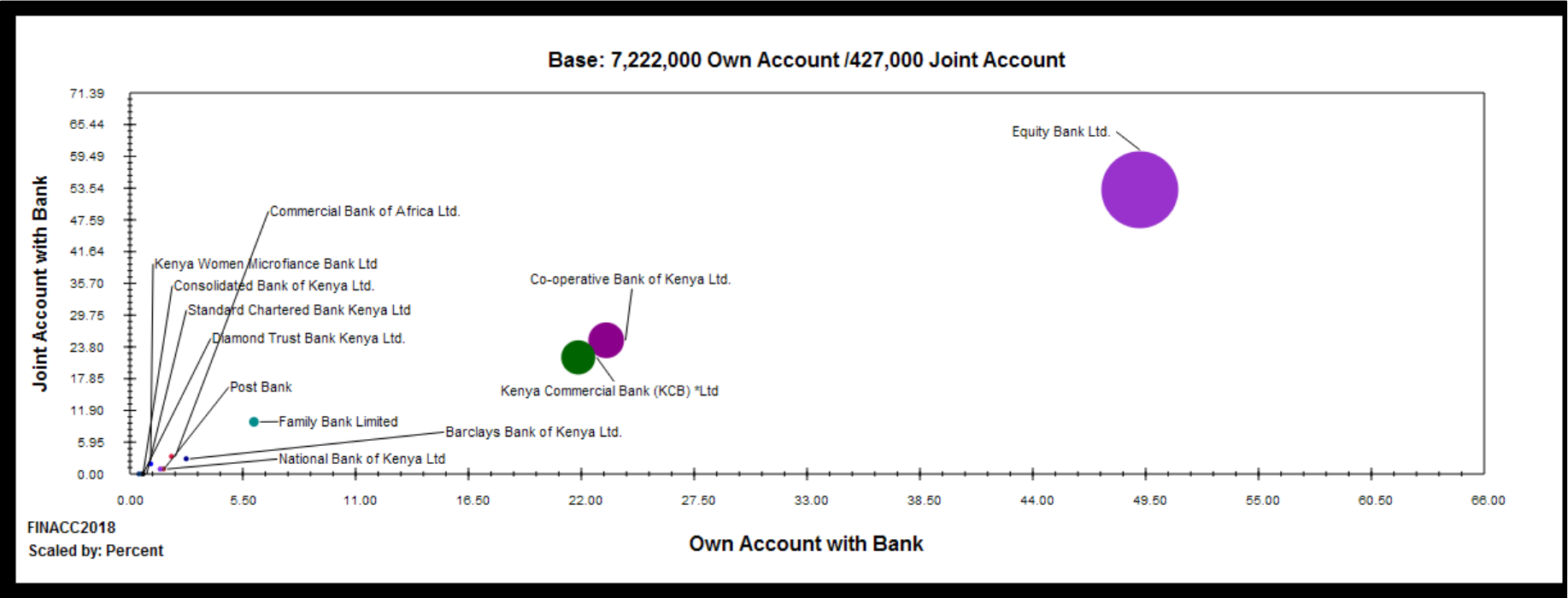
Exclusively Use Commercial Banks Most Important Goals in Life



Data Sources:

FINACC2018; FINACC2018 Finaccess 2018 data Version 2; Information not available

Banks by Account Ownership



Moved Home in the Past Three Years

Base : 4,383,000

Table - Moved Home in the Past Three Years (%Col)



Generate a deck of charts directly from your dataset.

A dashboard of charts can be generated in seconds and shared online or exported to a PowerPoint deck with LIVE and EDITABLE data for further customization.



Factor Analysis : Objectives

Factor analysis is a technique that is used to reduce a number of variables into fewer numbers of **factors**.

This technique extracts maximum common variance from all variables and puts them into a common score.

As an index of all variables, we can use this score for further **analysis**.

Factor Analysis: Step One

Cross Tabulation: Products & Services Currently Used

The screenshot displays a data analysis interface with the following components:

- Header:** FINACC2018 Finaccess 2018 data Version 2
- Navigation:** Codebook | Workspace
- Category Filters:**
 - Housing and Land Used in the last 12M
 - Services/Products You CURRENTLY using**
 - Savings CURRENTLY using
 - Savings at microfinance institution
 - Savings through mobile banking
 - Savings through mobile money provider
 - Savings at a Sacco/Savings and Credit Coc
 - Savings at a group or chama
 - Transaction Devices CURRENTLY using
 - Registered on Mobile money
 - Registered on Mobile banking
 - Loan CURRENTLY using
 - Housing and Land CURRENTLY using

- Search and Filter:** Filter, Search, Only Search Selected, Search Again, Reset, ?
- Advanced Search Options:** (collapsed)
- Table Controls:** Add Table, Add Column, Add Row
- Table Summary:** Cols 0, Rows 46
- Table Data:**

			0
		Totals	
0	Totals	Audience(000)	27,145
		Resps	8,669
		%Col	100.0
		%Row	100.0
		Index	100
1	Savings at microfinance institution ~ Savings CURRENTLY using	Audience(000)	376
		Resps	123
		%Col	1.4
		%Row	100.0
		Index	100
2	Savings through mobile banking ~ Savings CURRENTLY using	Audience(000)	4,222
		Resps	1,161
		%Col	15.6
		%Row	100.0
		Index	100

Factor Analysis: Step Two

Select Parameters for Analysis

Welcome Wanjiru Kiriro Lo

Survey : FINACC2018 Finaccess 2018 data Version 2 Population : All Responden

Selected Variables

1. Savings at microfinance institution ~ Savings CURRENTLY using
2. Savings through mobile banking ~ Savings CURRENTLY using
3. Savings through mobile money provider ~ Savings CURRENTLY using
4. Savings at a Sacco/Savings and Credit Cooperative organisation ~ Savings CURRENTLY using
5. Savings at a group or chama ~ Savings CURRENTLY using
6. Registered on Mobile money ~ Transaction Devices CURRENTLY using
7. Registered on Mobile banking ~ Transaction Devices CURRENTLY using
8. Personal loan/business loan from a bank ~ Loan CURRENTLY using
9. Loan from mobile banking ~ Loan CURRENTLY using
10. Loan at a Sacco/Savings and Credit Cooperative organisation ~ Loan CURRENTLY using

Choose your options and click on "Perform Factor Analysis"

Variables Reductions

Do you want to eliminate variables having small correlations with all others (recommended for factor analysis simplification)?

Variables having correlations with all other variables less than by absolute value will be excluded

Number Of Factors

Would you like statistical suggestions? Graphical Hints (Scree Plot & others)

Fixed number of factors

Collectively, all factors explain at least % of total variation.

Individually, each factor explains at least % of the total variation.

Factor loadings highlighting

Largest loads exceeding by absolute value

Moderate loads exceeding by absolute value

Perform Factor Analysis Activate Windows
Go to Settings to activate Windows.

Parameters for Factor Analysis are applied to the Variables

Factor Analysis: Step Three

Variables with Low correlation are removed

Eliminated Variables

Following 7 variable(s) are recommended to be eliminated based on your variable reduction settings. You may select the variables which you still want to be included in your analysis.

- 12. Loan from Shylocks/Loan Sharks/Money Lenders/Money Merchants that ar ~ Loan CURRENTLY using
- 15. Loan from an employer ~ Loan CURRENTLY using
- 20. Hire purchase ~ Loan CURRENTLY using
- 22. Loan given by government ~ Housing and Land CURRENTLY using
- 24. Postbank account ~ Other Bank Products CURRENTLY using
- 36. Livestock insurance ~ Insurance CURRENTLY using
- 44. Individual Pension Services Plan, NOT Mbao ~ Pension Services CURRENTLY using


OK Close


Moderate loads exceeding 0.4 by absolute value

Factor Analysis: Step Four

Five Distinct Groups “Factors” are Identified

Telmar's Factor Analysis		Factor Loadings Usage Guide					Welcome 90_00079 Logo	
Survey : FINACC2018							Population : All Respondents	
Back	Highlight Options	Sort Options	Multi-Sort	Reset Sort	Show CEI	Preferences	Export Factor Loadings To Excel	Export Factor Scores to Study D
		Factor1	Factor2	Factor3	Factor4	Factor5		
	Variance explained (%)		7.6	5.9	4.4	4.1		
	Variance explained cumulative (%)		15.5	21.4	25.8	29.9		
1	Savings at microfinance institution ~ Savings CURRENTLY using	0.062	0.066	0.1	0.013	0.851		
2	Savings through mobile banking ~ Savings CURRENTLY using	0.788	0.064	0.044	-0.034	0.083		
3	Savings through mobile money provider ~ Savings CURRENTLY using	0.557	0.002	0.03	0.281	0.048		
4	Savings at a Sacco/Savings and Credit Cooperative organisation ~ Savings CURRENTLY using	-0.031	0.657	0.065	0.288	0.096		
5	Savings at a group or chama ~ Savings CURRENTLY using	0.222	0.001	0.045	0.569	0.14		
6	Registered on Mobile money ~ Transaction Devices CURRENTLY using	0.492	0.151	-0.006	0.268	-0.008		

Large > 0.7 

Moderate > 0.4 

	Factor1	Factor2
Variance explained (%)	7.9	7.6
Variance explained cumulative (%)	7.9	15.5
Savings through mobile banking ~ Savings CURRENTLY using	0.788	0.064
Registered on Mobile banking ~ Transaction Devices CURRENTLY using	0.777	0.135
Loan from mobile banking ~ Loan CURRENTLY using	0.643	0.136
Savings through mobile money provider ~ Savings CURRENTLY using	0.557	0.002
Registered on Mobile money ~ Transaction Devices CURRENTLY using	0.492	0.151
ATM/Debit Card ~ Other Bank Products CURRENTLY using	0.417	0.605
Savings at a Sacco/Savings and Credit Cooperative organisation ~ Savings CURRENTLY using	-0.031	0.657
NHIF ~ Insurance CURRENTLY using	0.268	0.625
ATM/Debit Card ~ Other Bank Products CURRENTLY using	0.417	0.605
NSSF ~ Pension Services CURRENTLY using	0.292	0.588
Loan at a Sacco/Savings and Credit Cooperative organisation ~ Loan CURRENTLY using	-0.082	0.57
Bank account for everyday needs but no cheque book ~ Other Bank Products CURRENTLY using	0.362	0.512

	Factor3	Factor4	Factor5	
Variance explained (%)		5.9	4.4	4.1
Variance explained cumulative (%)		21.4	25.8	29.9
Digital/crypto-currencies ~ Non-Bank Investment CURRENTLY using	0.519		-0.09	-0.001
Home building or contents insurance ~ Insurance CURRENTLY using	0.503		0.08	-0.062
Mutual Funds/ Unit Trust ~ Securities Investment products & Non-Bank Investment CURRENTLY using	0.481		-0.06	0.059
Life insurance policy ~ Insurance CURRENTLY using	0.459		-0.027	0.035
Loan to buy/build a house ~ Housing and Land CURRENTLY using	0.445		0.104	-0.071
Car insurance ~ Insurance CURRENTLY using	0.441		0.097	-0.013
Savings at a group or chama ~ Savings CURRENTLY using	0.045		0.569	0.14
Loan from a group/chama ~ Loan CURRENTLY using	0.043		0.555	0.097
Loan/credits from buyer of your harvest/supplier of agricultural input ~ Loan CURRENTLY using	-0.017		0.453	-0.044
Savings at microfinance institution ~ Savings CURRENTLY using	0.1		0.013	0.851
Loan from a microfinance institution ~ Loan CURRENTLY using	-0.034		0	0.833

Factor Analysis: Step Five

Export Factors For Further Analysis

Export Factor Scores to Study Data

Folder type: USER

File name:

Export Factors for Cluster

Export factors for Cross tabulation

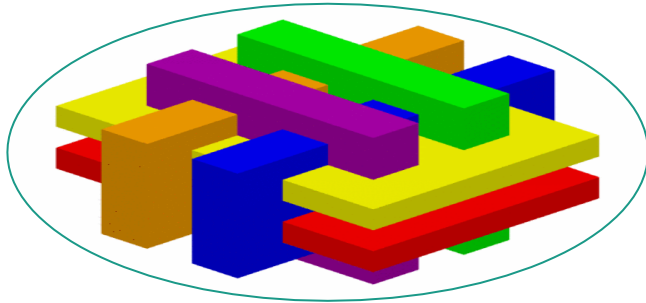
Export factors as original values

OK Cancel

	Factor1	Factor2	Factor3	Factor4
4.4				
25.8				
-0.034				
-0.017				
-0.005				
0.281				
0.268				
CURRENTLY	0.417	0.605	0.134	-0.063

Telmar's MultiBasing Technique

What is Data Integration?



Data Integration
combines data
from
different surveys
and
various sources / formats

With the key ability of allowing...

Core surveys
to be integrated regularly
as new data becomes available

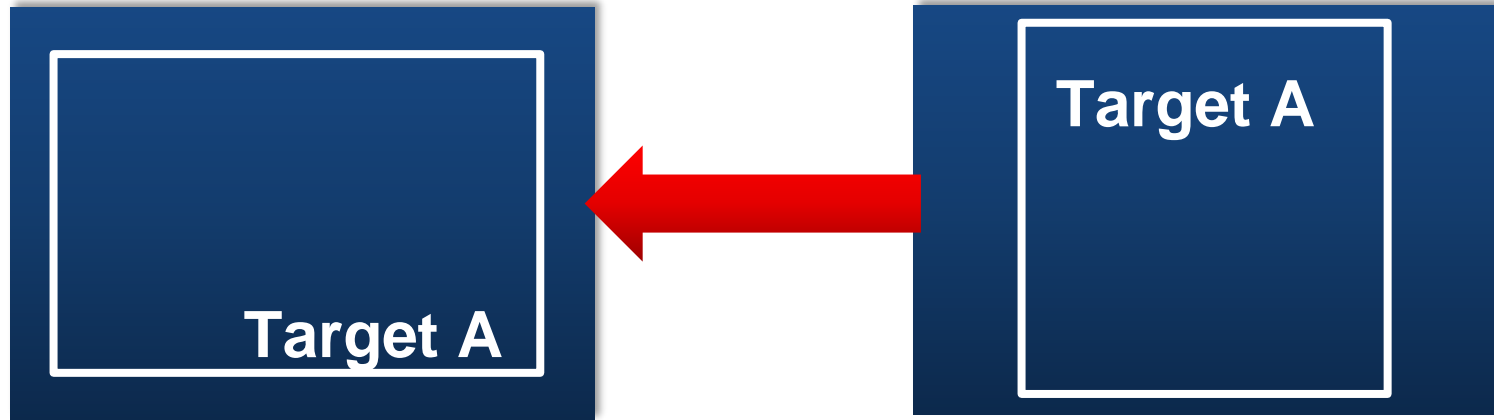
The technical aspect of MultiBasing

MultiBasing works in a similar way to fusion in that it uses **common questions** and **demographics (linkage cells)** to integrate surveys

It does this by using one survey
as the **hub survey** and the other surveys as **donors**

Hub Survey, e.g. Finaccess

Donor Survey, e.g. bank



Universes are matched by using variables common to both surveys

Hub Survey

Stay at Home Mature
adults
Universe 18,169,000
Sample 12,712

In Survey A we use only those respondents that have **access** to financial services



Donor Survey

35+ Adults
Universe 15,849,000
Sample 3,498

In Survey B we know all respondents have a bank account

Support and Training

Services and Support

Local technical support

Software Training and workshops

Shadowing technology assures quick resolution

Helpdesk - 08h30-17h00

Dedicated Client Service Executive

Consultancy on an Adhoc project basis



Training. Training. Training.

In addition to online video, detailed user manuals and “quick one-pager” How to’s?... - Telmar conducts virtual training sessions that users can “attend” from anywhere in the world

Available by client, by team, individual or open to all users.

Topics ranging from entry-level, intermediate to advanced.

eTelmar – HTML5

Your Main Screen

NOTE
The icon on the main menu always shows the last programme you opened for quick access.

NOTE
Training schedules, manuals, one pager and more can be found on this screen.

STEP 5
click on the File icon at the bottom

OR - STEP 5
Or click on heading to see list of programmes and then launch another programme or resign the main icon.

NOTE
If you have more than one application running within one step (e.g. TMT and Training), click ALT+F2 key to flip between applications.

To Close a programme...

OR Click on the X in the red box

OR to minimize the programmes screen to go back to the main screen...

To Log Off eTelmar

Close the programme you are in – as per instructions.

Then click on the X in the red box on the Main Menu screen

Click on the black half mouse icon on the top then the three dots and logoff

Need help? Call the helpdesk 011-804-4489.

Telmar Contacts

- **Marcia Swart**
 - Regional Director Africa
 - Telmar South Africa
 - mswart@telmar.com
 - + 27 82 907 6464

- **Wanjiru Kiriro**
 - Research Cube
 - Telmar Partner : Sub Sahara (Anglophone Countries)
 - wanjiru@research-cube.com
 - +254 722 675 908



telmar

a LiiV company

