



INCOME LANDSCAPE AMONG TALA CUSTOMERS

57% in full-time job // 29% business owners // 14% other

70% have other parallel income sources

27% have seen their income grown in the last 6 months



EXPENDITURE LANDSCAPE AMONG TALA CUSTOMERS

54%

have had an increase in their expenditure in the last 6 months

...and are coping by:

- Reducing expenses (64%)
- Cutting on luxury items (62%)
- Working overtime (35%)
- Taking a loan (32%)
- Using savings (23%)



SAVINGS LANDSCAPE AMONG TALA CUSTOMERS

49% save regularly vs. 36% occasionally vs. 15% rarely

25% of total income is channeled to savings

33% are saving more compared to 6 months ago

31% will exhaust savings within a month, if no income

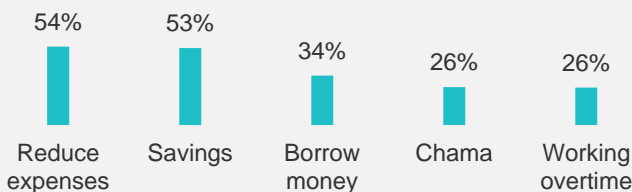


state that their financial situation has worsened in the last 6 months

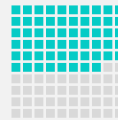
Key financial challenges:

- Rising cost of living (62%)
- Business slowdown (34%)
- Seasonal expenses (34%)
- Medical emergencies (24%)
- Income delays (19%)

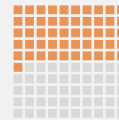
Top sources of raising cash for emergencies



BORROWING LANDSCAPE AMONG TALA CUSTOMERS



58% currently using more than 1 lender



51% are borrowing more compared to the last 6 months



78% have a high likelihood of borrowing again in future

Reasons consumers are taking loans



TOP 3

- 55% - business expenses
- 35% - stock for business
- 28% - school fees

Other reasons:

- 17% - utility bills (food, electricity, water, gas, kerosene, phone bill, internet, etc.)
- 15% - medical expenses
- 08% - chama contributions
- 08% - rent
- 05% - other

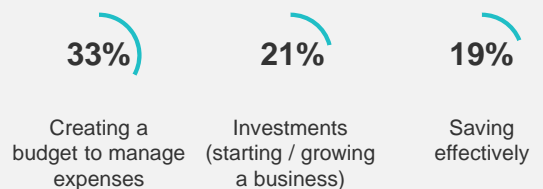
Considerations when choosing digital lenders



1	2	3	4	5
Interest rate	Repayment period	Loan processing time	Customer service	If lender is licensed by CBK
(75%)	(67%)	(62%)	(53%)	(41%)

Financial Literacy

(what Tala customers need guidance on)



Other areas:

- Managing debt (13%)
- Access to a financial coach (7%)
- Adapting to financial emergencies (6%)