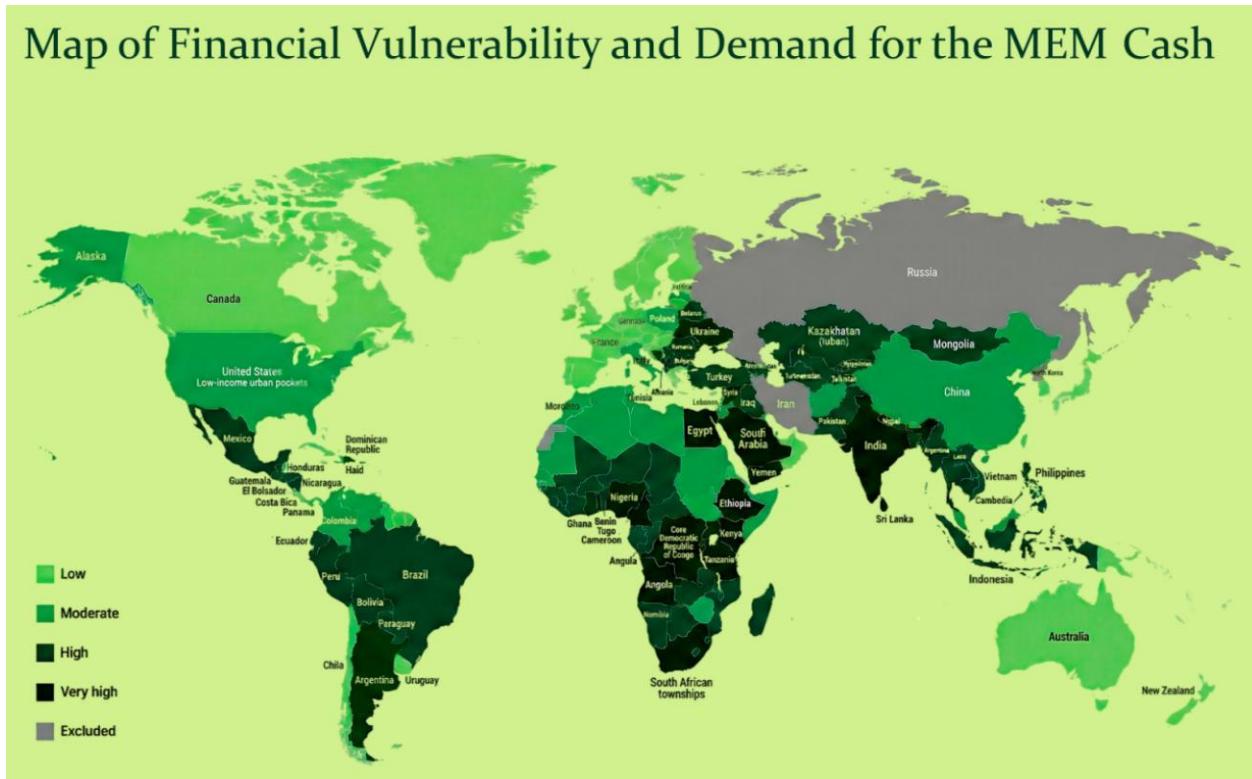


Forecasting the Geography of Global Demand for MEM Cash Instant Microloans Based on Financial Vulnerability Indicators, 2025-2030



The global financial landscape at the end of 2025 is a complex system in which technological advances in payments collide with unprecedented levels of individual financial fragility. Despite the fact that account ownership has risen to 79% globally, a qualitative analysis of the population's financial health indicates that access to banking services does not equate to financial resilience. This report is a comprehensive study aimed at forecasting geography and demand for the MEM Cash (Microloan for Essential Moments) service, based on three critical parameters:

- share of the population without bank accounts (unbanked)
- underbanked level
- prevalence of the consumption model (paycheck-to-paycheck).

Global financial vulnerability dynamics in 2025

By the end of 2025, according to the World Bank Global Findex, the number of adults without access to formal financial services has fallen to 1.3 billion, representing approximately 21% of the global adult population. While this decline from 2.5 billion in 2011 appears optimistic, it conceals the deep problem of "inactive" or "underserved" users. The global underbanked segment, according to estimates by Mastercard and leading industry analysts, represents an additional 0.8–1 billion people who formally have an account but rely on cash or expensive alternative financial instruments due to a lack of trust in the system or the physical proximity of bank branches.

The most significant factor in the popularity of the MEM Cash service is the paycheck-to-paycheck ratio. ADP Research's "People at Work 2025" study confirms that 57% of the global workforce live without any financial buffer, spending their entire income before receiving their next paycheck. This means that even in "developed" economies, there is a critical mass of people for whom being a few dollars short at the checkout when buying groceries or medicine is a daily reality.

Vulnerability category	Global population (2025)	Share of population/labor force	Key data sources
Unbanked	1.3 billion people	21% of adults	World Bank Findex 2025
Underbanked	0.8 - 1.0 billion people	~15% of adults	Mastercard White Paper
Paycheck-to-Paycheck	2.0 - 2.2 billion workers	57% of the workforce	ADP Research 2025
General target audience	2.5 - 4.0 billion people	~40-60% of adults	Summary assessment

Integrating Parameters to Predict the Geographic Demand for the MEM Cash Service

The projected potential demand for MEM Cash *is not a linear function of poverty*. It is highest where a developed digital payment infrastructure (NFC, QR codes, mobile wallets) coincides with low financial stability. Therefore, the geography of demand for MEM Cash should be determined to highlight regions with high "**transaction stress**" —situations where a payment is initiated but declined due to insufficient funds. According to 2025 data, up to 47% of all card declines globally are caused by insufficient funds, which is a direct market signal for the implementation of instant micro-top-up.

Analysis of regional clusters

Middle East and Africa (MEA)

The Middle East and Africa region is experiencing the most extreme levels of financial stress, necessitating its inclusion on the MEM Cash service's geographic demand map. "Very High Demand" status. This represents a unique combination of deep mobile money penetration and critical reliance on monthly payments.

Sub-Saharan Africa: Mobile Finance Lab

This region is a global leader in mobile money usage. In 2024, 40% of adults in sub-Saharan Africa had mobile money accounts, double the 2021 figure. However, high inflation and income instability mean 70% of the population lives paycheck to paycheck. MEM Cash is ideally positioned here thanks to its integration with giants like M-Pesa, MTN, and Airtel Africa.

In countries like Nigeria, Ethiopia, and Tanzania, the unbanked population remains high, but the fact that 60% of this group owns a smartphone creates a channel for direct adoption of MEM



Cash through lightweight PWA apps. Instant cash loan technology here could replace traditional, but risky for borrowers, "quick cash" solutions, which often require 300-900% annual interest rates.

Middle East: The Contrast Between Growth and Fragility

Egypt and Saudi Arabia represent two extremes in demand for the MEM Cash service. Egypt has the highest standard of living in the world, with 84% of workers living paycheck to paycheck. However, only 43% of Egyptians have access to accounts, creating a colossal void in the micro-liquidity segment. Saudi Arabia, despite the rapid development of fintech as part of Vision 2030, shows 79% of the population living in P2P mode. This indicates that even in the region's wealthy economies, consumer behavior makes instant cash top-up services highly sought after.

Country / Region	P2P share (%)	Unbanked Level (%)	MEM Cash Service Demand Index (1-10)	Recommendation for the card
Egypt	84%	57-67%	9.8	Very High
Saudi Arabia	79%	<10% (bank)	8.5	High
Nigeria	70%	40% (approx.)	9.2	Very High
Kenya	65%	15-20% (mobile money)	8.9	Very High

Asia Pacific: Scalability and Volume

Asia represents the most challenging segment in The geography and service of MEM Cash are challenging due to the stark contrasts between countries with universal banking coverage and regions with billions of unbanked populations.

South Asia: The Last Mile Problem

India and Bangladesh remain centers of unbanked adults. Approximately 11% of the global unbanked population lives in India, despite the success of the UPI system. In Bangladesh and Pakistan, account ownership rates are around 50% and 23%, respectively, making these countries priorities for Phase 3 of MEM Cash's expansion.

Particular attention should be paid to the Philippines, where 78% of workers live paycheck to paycheck, comparable to the Middle East. On the MEM Cash service's geographic demand map, the Philippines should be highlighted in the same color as Egypt, signaling "Extreme Demand."

Southeast Asia and China

Southeast Asia is experiencing the fastest growth in mobile wallet usage globally, with growth projected to reach 311% by the end of 2025. In this region, over 70% of the population is either underserved or has no accounts at all.



China, despite an 89% account ownership rate, still accounts for approximately 13% of the global unbanked population due to its vast population. However, the dominance of super apps (WeChat Pay, Alipay) makes MEM Cash's entry into this market challenging, necessitating a "Moderate" rating due to high competition rather than a lack of need.

Latin America: A Market of Credit Addiction

Latin America should be classified as "High Demand" on the MEM Cash service's demand map. Here, 63% of the population lives paycheck to paycheck, and using credit cards as a primary means of survival is the norm.

Brazil and Mexico

In Brazil, the Pix system has revolutionized instant payments, but 37% of adults use mobile wallets precisely because traditional credit is unavailable. Mexico boasts an 83% cash-based payment rate and a 69% unbanked population in some segments, making partnerships with networks like Oxxo critical for MEM Cash. Consumers there are accustomed to using vouchers for online purchases, and introducing instant credit at checkout could radically change payment habits.

Region	Smartphone penetration	Live P2P (%)	Assessing the demand for the service
Brazil	>80%	63%	High (Phase 3)
Argentina	~75%	60%	High
Mexico	~65%	63%	High (Phase 3)

Europe and Central Asia: Targeted Expansion

The European region requires the most subtle adjustments. Western and Northern Europe (Scandinavia, the Netherlands) have 100% bank coverage and low financial stress levels, which leads to their classification in the "Low Demand" category (Low).

Eastern Europe: A Gateway for MEM Cash

This is where the first phases of the project begin. Romania and Bulgaria have the highest levels of financial exclusion in the EU—30.9% and 16%, respectively. In Poland, 46% of workers live paycheck to paycheck, which, while below the global average, creates a significant market for microfinance loans for "essential goods."

Armenia and Georgia are key locations for Phase 1 and Phase 2 due to their high regulatory readiness and Open Banking API integration. These countries should be highlighted on the MEM Cash service map as "Active High-Demand Zones" to attract investors to the ongoing pilots.



North America: The Paradox of a Developed Market

The United States and Canada technically have near-universal account access (97-98%), yet 58% of the population in the United States lives paycheck to paycheck.⁶ According to the FDIC, approximately 14.2% of American households (19 million) are underbanked, relying on alternative financial services such as check cashing or pawnshops.

On the map of the geography of demand for the MEM Cash service, North America should be assigned the status of "Moderate demand", since existing BNPL services (Klarna, Affirm) cover purchases from \$50, leaving the niche of micro-payments up to \$10-20 (for food and transport) practically free for MEM Cash.

Excluded regions: geopolitical and economic barriers

A significant update to the geographic map and demand for the MEM Cash service is the complete deactivation of the Russian Federation. This is not due to a lack of demand for the MEM Cash service, but rather to the impossibility of operational activity under severe sanctions, the withdrawal of international payment systems, and the end of support from global cloud providers (AWS/Google Cloud), which underpin the MEM Cash stack.

Also low-priority are markets with extremely low levels of P2P consumption, such as South Korea (18%), where the financial stability of the population makes the instant microcredit model ineffective in terms of customer acquisition costs.

The technological foundation behind MEM Cash's popularity: AI precision and Open Banking

Adjusting the geographic scope and demand for the MEM Cash service should also take into account the technological readiness of the regions. MEM Cash's potential is only realized where instant data analysis is possible (latency <4 seconds).

Instant scoring mechanism

MEM Cash is based on an architecture that uses Llama 3 for alternative data analysis. In regions with high unbanked populations (Africa, South Asia), where traditional credit history is lacking, the AI analyzes:

- History of transactions in mobile wallets
- Geolocation data and movement patterns
- Mobile behavior and regularity of phone top-ups

The accuracy of this scoring reaches 85-90%, which allows us to reduce the predicted default rate to a record low of 1.8%, making the business model sustainable even in markets with high financial volatility.

Micro-transaction economics

Demand for MEM Cash is driven by a flat, low fee of approximately \$0.20 (equivalent to local currencies), which is significantly cheaper than traditional overdrafts or insufficient funds fees.

$$\text{Margin} = \text{Fee} - (\text{C}_{\{\text{datacenter}\}} + \text{C}_{\{\text{notif}\}} + \text{C}_{\{\text{API}\}} + \text{C}_{\{\text{fraud}\}})$$



With technical transaction costs of approximately \$0.01, the service maintains a 95% margin, allowing for aggressive reinvestment in marketing in regions with high target audience density (India, Nigeria, Brazil).

Social Impact and Long-Term Vision (2030)

By 2030, demand for MEM Cash will be driven not only by economic need, but also by the desire for "financial dignity." The ability to instantly cover cash shortfalls without having to ask for help from loved ones or take out exorbitant loans creates ***deep emotional attachment of the user*** to the brand.

Integration of ROSCA and Loyalty

The use of social mechanics (rotating savings pools) will reduce the time it takes for users to reach higher loyalty levels. ROSCA integration is predicted to reduce default rates to 3-4%, even in unstable economies, while ARPU (average revenue per user) doubles.

By 2030, MEM Cash plans to process over 45 million transactions monthly, becoming an "invisible global financial safety net" for 100 million users. MEM Cash's geographic footprint, adjusted for this report, serves as a roadmap for achieving a market capitalization of \$1.7 billion, targeting a mere 0.2% of the global microtransaction market under \$50.

Conclusion: Strategic Guidance for Updating the Strategy

The analysis confirms that potential demand for MEM Cash is at an all-time high. The global combination of inflationary pressures, high employment but low wages, and the rapid digitalization of emerging markets creates an ideal window of opportunity lasting 12-18 months.

Critically necessary :

Accelerate the launch of Phase 1 in Armenia and Romania, using them as benchmark markets to demonstrate 95% marginality.

Focus marketing budgets on countries with "Extreme demand for the MEM Cash service" (Egypt, Philippines), where the P2P rate exceeds 75%.

Leverage the Llama 3-based architecture as a key competitive advantage over local players who lack access to deep AI scoring.

This geography of demand for the MEM Cash service is not just a visualization of statistics, but a tool for geopolitical and financial positioning of MEM Cash as a leader in the segment of micro-liquidity support at the cash register on a global scale.