GCash — Mobile Super-App Extending Financial & Digital Inclusion to Unbanked Filipinos

Digital Inclusion · Good practice · Philippines

Quality score: 52/100

Evidence strength: Moderate

Summary

Philippine mobile-money super-app grown from a 2004 SMS remittance service into a $5bn e-wallet, lending, insurance and investment platform. Reports 90M+ registered users, 90% lower-income and 74% outside Metro Manila, extending financial access to previously unbanked Filipinos.

Key dimensions

Dimension	Score
Innovation level	3/5
Sustainability (ongoing)	1/1
Evaluation evidence	0/1
Demonstrated reach	1/1
Documented learning	0/1

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-07-23

Mynt (Globe Fintech Innovations, Inc.) / GCash — accessed 2026-07-23

GCash — official site — accessed 2026-07-23

PRNewswire — GCash marks 20 years of pioneering digital financial inclusion — accessed 2026-07-23

The Korea Herald — GCash marks 20 years of pioneering digital financial inclusion — accessed 2026-07-23

Bangko Sentral ng Pilipinas — 2021 Financial Inclusion Survey Topline Report — accessed 2026-07-23

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