

2025 Silver Inclusion Indicators

General Information

Page description: Welcome!

This survey is part of the Silver Finance: Financial Inclusion for Life project, promoted by the German Sparkassenstiftung and BID Lab.

The survey aims to understand how financial institutions include older adults in Latin America and the Caribbean.

The data will provide valuable information to:

- Highlight the current state of financial inclusion of older adults
- Design more appropriate and accessible strategies, products, and services

All information will be treated with strict confidentiality and used exclusively for analytical purposes, in compliance with current data protection regulations. Information will be presented on an aggregate basis.

Thank you for being part of this effort!

1. Please complete your personal information

This information is for the internal use and control of the German Sparkassenstiftung. Your personal data will not be published.

If the survey is completed as a group, please fill in only the contact person's information.

First Name *

Last Name (s) *

Position or Title *

Email Address *

LinkedIn Profile, if applicable (URL):

Institution Name *

Country(ies) where the institution operates *

Phone Number *

Include country code

E.g.: +XX (XX) XXXX XXXX

What type of financial institution is your organization?

A. **Banks.** This refers to commercial banks, development banks, international banks, and investment banks.

B. **Non-bank Financial Institutions.** Institutions that play a role in financial inclusion by serving segments not typically served by traditional banks. These include cooperatives, popular finance companies, savings and loan entities, microfinance institutions, among others.

C. **Fintech.** Companies that use technology to offer financial services such as payments and remittances, lending, investment, personal finance management, insurtech, digital banking, among others. *

- ☐ A. Banks
- ☐ B. Non-banking financial institutions
- ☐ C. Fintech

Financial Inclusion Access Indicators

Page description:

This section collects information that will allow us to measure **Access Indicators** for older adults.

Access indicators reflect how accessible financial services are to individuals, in this particular case, older adults. These indicators relate to the **infrastructure and reach** of the financial system.

2. Does your institution have **physical branches**? *

- ☐ Yes
- ☐ No

3. How many **physical branches** does your institution have?

As of December 31, 2024 *

4. With regard to your institution's **physical branches**, has your institution implemented adaptations for older adults?

For example: access ramps, dedicated parking spaces, elevators, teller window height, preferential service, etc. *

- ☐ Yes
- ☐ No

5. Adaptations in **physical branches**: *

Please describe the adaptations implemented in **branches** specifically designed to accommodate older adults. *

How many **branches** have implemented the aforementioned adaptations?

6. Does your institution have **ATMs**? *

- ☐ Yes
- ☐ No

7. How many **ATMs** does your institution have?

As of December 31, 2024 *

8. Regarding your **ATMs**, has your institution implemented adaptations for older adults?

Examples of adaptations: larger screens, larger font size, high-contrast colors, simplified interfaces, adjusted height, etc. *

☐ Yes

☐ No

9. **ATM** adaptations: *

Please describe the adaptations implemented in **ATMs** *specifically* designed to accommodate older adults *

Please specify the **number of ATMs** in which the aforementioned adaptations have been implemented. *

10. Regarding your **institutional website**, has your institution implemented adaptations for older adults?

Examples of adaptations: large and adjustable text design, read-aloud options, simplified menu, simplified versions for mobile devices, etc. *

☐ Yes

☐ No

11. Please describe the adaptations implemented on your **institutional website** to accommodate older adults.

Specify whether your institution applies the WCAG Digital Accessibility Guidelines and the level of compliance (A, AA, AAA) *

12. Does your institution offer **digital services through its website**?

Example of digital services: online banking, balance inquiries, credit or loan applications, investment or insurance management, service payments, etc. *

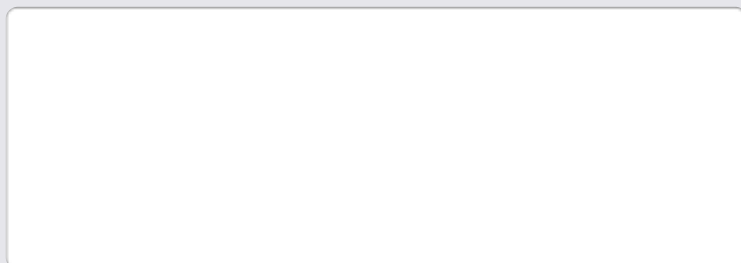
- ☐ Yes
- ☐ No

13. Regarding the **digital services** provided through your **website**, has your institution implemented adaptations for older adults?

Examples of adaptations: simplified interfaces and clear navigation, tutorials and interactive guides, customization options, prioritization of common transactions, etc. *

- ☐ Yes
- ☐ No

14. Please describe the **adaptations** made to accommodate older adults in the **digital services provided through your website.** *



15. Does your institution have a **mobile application or App?**

A mobile App is a computer program that is adapted to mobile devices such as smartphones and tablets. The word "App" is an abbreviation of the term "application."

*

- ☐ Yes
- ☐ No

16. Adaptations in **mobile applications or Apps**: *

Has your institution implemented adaptations designed for older people in your **mobile application or App**?

Examples of adaptations: simplified interface with emphasis on basic options, large and adjustable text design, biometric login, etc.

Specify whether you apply the WCAG digital accessibility guidelines, as well as the level of compliance (A, AA, AAA). *

☐ Yes

☐ No

Please describe the **adaptations** implemented in **mobile applications or Apps** specifically designed to accommodate older adults. *

17. Does your organization have a **call center**?

☐ Yes

☐ No

18. Adaptations in **call centers**: *

With regard to your **call center**, has your institution implemented adaptations designed for older adults?

Examples of adaptations: dedicated helplines, priority service, step-by-step guidance, voice identification, among others. *

☐ Yes

☐ No

Please describe the adaptations implemented in your call center specifically designed to accommodate older adults. *

19. Does your institution have other customer service channels?

Select all that apply. *

- ☐ Email
- ☐ Institutional WhatsApp
- ☐ Social media
- ☐ Online chat or chatbot
- ☐ Other(s) - Please specify

20. Adaptations to **other customer service channels** *

With regard to other customer service channels, has your institution implemented adaptations for older adults? Please consider other channels to be social media, email, online chat, among others. *

☐ Yes

☐ No

Please describe the **adaptations** implemented in **other customer service channels** specifically designed to accommodate older adults. *

Financial Inclusion Usage Indicators

Page description:

This section collects information that will allow us to measure Usage Indicators for older adults.

Usage indicators measure the extent to which financial services are utilized by older adults.

21. Please indicate the **TOTAL number** of retail clients or customer as of **December 31, 2024** *

	Men	Women	Total
Number of clients	<input type="text"/>	<input type="text"/>	<input type="text"/>

22. Please report the **number** of retail clients as of **December 31, 2024**, categorized by the following age and gender groups: *

	Men	Women	Total
50-59 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
60-69 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
More than 70 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>

23. **Deposit or savings products:** *

Does your institution offer **deposit or savings products**?

- ☐ Yes
- ☐ No

Please report the number of retail clients with **deposit or savings products** offered by your institution, categorized by the following **age and gender groups**. As of December 31, 2024 *

	Men	Women	Total
50-59 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
60-69 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
More than 70 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>

Does your institution offer deposit or savings products **specifically designed or adapted** for the older adult segment? *

- ☐ Yes
- ☐ No

Please describe the product(s). Include the **commercial name, characteristics, and Annual Percentage Rate (APR)** *

24. Credit or lending products:

Consider all types of lending products offered by the institution, including: consumer, mortgage, payroll, auto, among others. *

Does your institution currently offer **credit or lending products**?

- ☐ Yes
- ☐ No

Please report the **number of retail clients** with **credit or lending products** offered by your institution, **categorized** by the following age and gender groups. *

December 31, 2024 *

	Men	Women	Total
50-59 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
60-69 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
More than 70 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>

Does your institution offer lending products **specifically designed or adapted** for the older adult segment?

- ☐ Yes
- ☐ No

Please describe the lending product(s). Include the **commercial name**, **characteristics**, and **Annual Percentage Rate (APR)**

25. Payment methods: *

What types of **payment methods** does your institution currently offer? Select all that apply.

- ☐ Debit cards
- ☐ Credit cards
- ☐ Electronic transfers
- ☐ Digital wallet
- ☐ A2A systems (account-to-account payments)
- ☐ Checks
- ☐ None
- ☐ Others - Specify:

Please report the **number of retail clients** that hold a **debit card** offered by your institution, categorized by the following age and gender groups:

As of December 31, 2024 *

	Men	Women	Total
50-59 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
60-69 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
More than 70 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please report the **number of retail clients** that hold a **credit card** offered by your institution, categorized by the following age and gender groups

As of December 31, 2024 *

	Men	Women	Total
50-59 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
60-69 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
More than 70 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>

Does your institution offer a payment method **specifically designed or adapted** for the older adult segment?

- ☐ Yes
- ☐ No

Please describe the product(s). Include the commercial **name, characteristics**, and **Annual Percentage Rate (APR)**, if applicable. *

26. **Insurance** products: *

Does your institution offer **insurance** products?

☐ Yes

☐ No

Please report **the number of retail clients** that hold an **insurance** product offered by your institution, categorized by the following age and gender groups: *

As of December 31, 2024 *

	Men	Women	Total
50-59 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
60-69 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>
More than 70 years old	<input type="text"/>	<input type="text"/>	<input type="text"/>

Does your institution offer an **insurance** product specifically **designed or adapted** for the older adult segment?

For example: specific coverage, plans with flexible and scalable coverage, reduction of age exclusions, among others.

☐ Yes

☐ No

Please describe the **insurance** product(s). Include the **commercial name**, **characteristics**, and **cost**, if applicable. *

Other Initiatives

Page description:

27. Has your institution implemented any additional initiatives or strategies specifically aimed at serving older adults? If yes, please briefly describe them.

For example, intergenerational mentoring programs, programs for the retention or reintegration of older people into the workforce, continuing education for older adults, dedicated advertising campaigns, etc. *

Thank you!

Page description:

Thank you for completing our survey. Your response is very important to us and helps promote financial inclusion for older adults.