

Digital credit

A new world of opportunities



The opportunity

Digital credit has been growing rapidly and democratizes credit with instant, automated, and remote processes. It meets short-term liquidity needs and some enterprise needs of the low- and middle-income (LMI) populations.

Data-driven, digital credit provides unparalleled opportunities to increase outreach for those who have adequate digital footprints. Potential consumers comprise MSME and consumer credit lenders, including banks, NBFCs, and MFIs.

The challenge

Digital credit providers face concerns around unsuitable products, unaffordable pricing, irresponsible practices, over-indebtedness, and lack transparency.

MSC offers



20 years of work on loan products for the LMI and MSME markets



Deep understanding of credit-scoring, risk assessment, and management



Big data analytics on CBS and CRB records



Our signature HCD and behavioral market research approach to underpin product design—MI4ID

Clients and partners

BILL & MELINDA GATES foundation



FSD Kenya
Financial Sector Deepening

HF GROUP
Dreams Made Possible

Social Performance
TASK FORCE

musoni

and many more...



Our impact

- Created unprecedented awareness and understanding of digital consumer credit in Africa, that drove providers to redesign products and ushered regulatory and policy changes
- Designed digital credit products for agriculture and MSMEs
- Developing a digital credit lab with key partners

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