BAC – JE TESTE MON NIVEAU
SESSION AVRIL 2026

Coefficient : 2
Durée : 03 heures

LANGUE VIVANTE 2 : ANGLAIS

SERIE : A2

Cette épreuve comporte quatre (04) pages numérotées 1/4, 2/4 et 3/4 et 4/4

PART ONE: READING

Read the text below and do all the tasks that follow it.

How digital wallets have transformed the lives of millions in Africa

Africa continues to be the world's leader in mobile banking, as millions of the region's unbanked and underbanked embrace digital wallets to manage their finances. The disparity between cell phone penetration and financial inclusion has resulted in significant growth in Africa's digital wallet market, allowing users to manage their money without access to a formal bank account. Just 54% of African

adults have a bank account, while cell phone penetration in the region reached 61% in 2023, according to World Bank data.

The Sub-Saharan Africa region is at the global epicenter of mobile money on the continent, with 835 million registered accounts – nearly 50% of the global share – which amount to $2.5 billions transactions daily in 2023. GSMA (Global System for Mobile Communications Association) notes that

this represents 19% year-on-year growth and accounts for two-thirds of total global transaction values. In contrast, the number of registered mobile wallet accounts worldwide reached 1.75 billion in 2023, and the yearly value of transactions is up 14% to $1.4 trillion.

The surge in mobile wallet usage across sub-Saharan Africa is impressive, yet it came about because of the region's unique challenges. Historically, many communities have faced numerous barriers to traditional banking services, including geographical isolation and economic, social, and political factors, leading them to rely heavily on cash transactions. However, it is the transition from informal to formal financial management that has opened up a whole new world of possibilities for the region's unbanked and underbanked. It allows people to access a wide range of modern financial services and is vital for establishing a financial identity. This, in turn, makes it easier to access salaries and government aid through direct deposits.

Users are now using mobile money services to save, apply for microloans and insurance policies, as well as remit money both locally and internationally. According to GSMA's State of the Industry Report on Mobile Money, the number of mobile money services offering savings grew from 39% in 2022 to 44% in 2023, while microinsurance services are surging. Mobile money also enables more African women to save money than other financial services.

[…] Mobile wallets make it easier to send and receive money, a crucial service for families with loved ones working abroad. In 2023 alone, international remittances surged to $29 billion in Sub-Saharan Africa, a one-third increase compared with 2022, according to GSMA data.

Adapted from https://sbs-software.com/insights/digital-wallets-in-africa/

COMPREHENSION CHECK

A. Vocabulary

Find in the text the words or expressions corresponding to the following meanings or definitions. The indicated lines will help you. Write your answers like in the example.

Example : 1 – digital wallets

1. online payment applications (L.2)
2. financial record (L.4)
3. focal point (L.7)
4. equal (L.8)
5. internationally (L.11)
6. sudden and strong augmentation (L.13)
7. money (L.16)
8. permits (L.18)
9. economize (L.21)
10. transfer (L.22)
11. in or to another country (L. 26)

B. Comprehension

Write short answers to the questions below. (Not more than 3 lines)

1. What is Africa a world leader in?
2. Who is embracing digital wallets in Africa?
3. What percentage of African adults have a bank account?
4. What was the cell phone penetration rate in Africa in 2023?

5. How many registered mobile money accounts are there in Sub-Saharan Africa?
6. What percentage of the global share do these accounts represent?
7. What is the daily value of mobile money transactions in Sub-Saharan Africa?
8. What has limited access to traditional banking in many African communities?
9. What financial services can users apply for through mobile money?
10. How much did international remittances reach in Sub-Saharan Africa in 2023?

PART TWO: LANGUAGE IN USE (30%)

A. The passage below is about the future of digital financial services through the African continent. Read it carefully and fill in the gaps with the appropriate words from the box to make it meaningful. One word is not concerned. Write your answers like in the example.

Example: 1 - wallet

accelerating	**networks**	**operators**	**money**	**rural**	**promote**
supported	**impact**	**wallet**	**solutions**	**vital**	**rise**

The African digital (**1**) … market will continue to grow, driven by a surge in mobile penetration, innovation in digital financial services, and collaboration between mobile (**2**) … companies and banks. Digital wallets are (**3**) … not only for enhancing financial inclusion, but also for fostering a vibrant digital economy across the continent. Future growth in the region is expected to be (**4**) … by more affordable smartphones and the expansion of 4G and 5G (**5**) …. The smartphone transition is particularly important, as it allows more people to engage in the digital economy, boosting access to financial services and fostering innovation in contactless payment (**6**) … and other fintech services. As the adoption of 4G continues to (**7**) … in Africa, it is forecast to account for 50% of total connections by 2030, according to a GSMA report on Sub-Saharan Africa's mobile economy in 2024. 5G adoption is also (**8**) … and expected to contribute $10 billion to the region's economy by 2030, accounting for 6% of mobile's total economic (**9**) …, GSMA data shows.

However, it is essential to understand that Africa's surge in digital wallet usage transcends global trends as it is a tailored local response to unique challenges. Initiatives like M-Pesa show how fintech companies and mobile (**10**) … are customizing their services to align with specific community needs. The increasing acceptance of digital wallets, bolstered by strong mobile infrastructures, highlights how these cutting-edge solutions (**11**) … financial inclusion while supporting broader economic development across the region.

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B. The sentences below deal with the advantages of mobile money. Choose the right options among the suggested ones to make the statements meaningful. Write your answers like in the example.

Example: 1- launched

1. Last year, the government **(launched** / **h**as **launched** / **launches)** a new digital banking policy to improve financial inclusion.
2. Many young entrepreneurs (**benefited / have benefited** / **has benefited)** from mobile banking services since 2020.
3. If rural populations had better internet access, they (**have used** / **will use** / **would use**) online financial platforms more frequently.
4. The company (**will expand** / **has expanded** / **would expand**) its services to three new countries next year.
5. By the end of last month, several users (**will register** / **had registered** / **have registered**) for the new application.
6. If the network system fails tomorrow, customers (would not be able / have not been able / **will not** be able) to complete transactions.
7. Over the past decade, mobile money services (**have transformed** / **are transforming** / **has transformed)** the way people manage their savings.
8. The Central Bank (**introduces** / **introduced** / **will introduce**) new security measures two years ago.
9. If banks reduced their service fees, more people (will open / had opened / **would open**) accounts.
10. The number of digital wallet users (**has increased** / **have increased** / **had increased**) significantly in recent years.
11. Before the reform (**was been implemented** / was implemented / **were implemented**) many citizens **had relied** only on cash transactions.

PART THREE: WRITING (30%)

Do <u>only one</u> of the two tasks. (*Not more than 25 lines*.)

<u>Task</u> A

Recently, you participated in the 5th *African Mobile Banking Summit* in Nigeria which was about the importance of mobile banking in Africa. On your return, the chairman of your school English club asks you to write an article to be published in the next issue of your English club magazine. In your article:

- say what mobile banking is,
- show how important it is,
- explain its impact on economic development in Africa.

Task B

Your British pen-friend John Walker sent you a letter in which he explains you the usefulness of mobile banking in his country. He asks you some questions to know more about mobile banking in your country. In your answer to his letter,

- Tell him how widely mobile banking is used in your country,
- Show the importance of this service on people's life in your country,
- Explain him how the use of mobile banking contributes to the dynamism of your country's economy.