Mobility, Ubiquity and Big Data

How Technology is Driving Financial Inclusion for Youth

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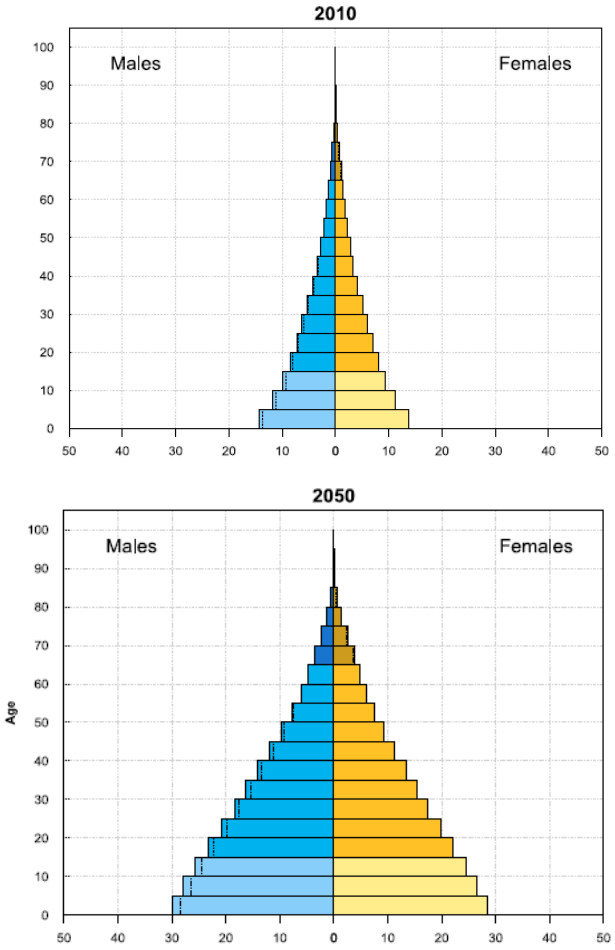
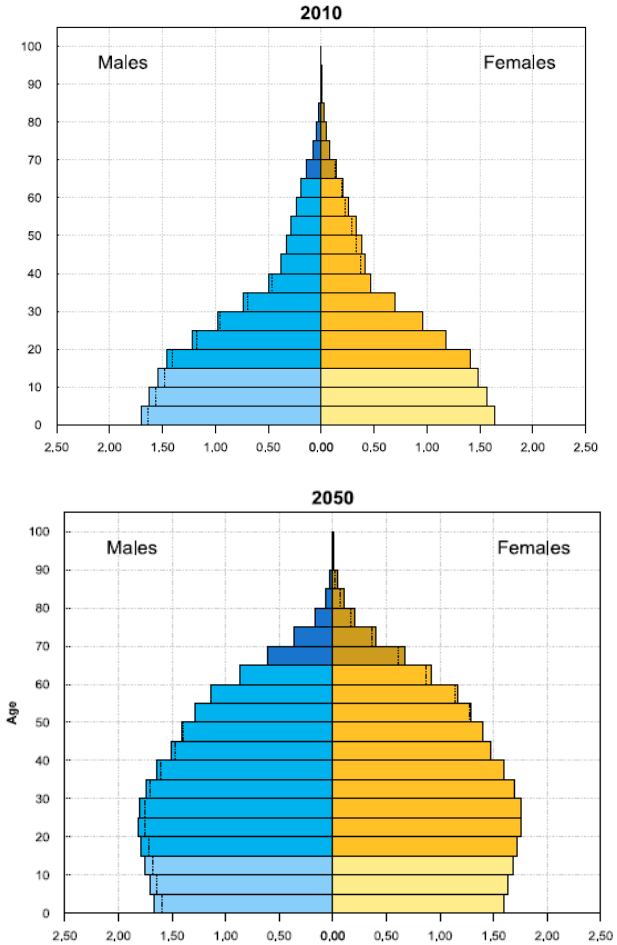
Youth Inclusive Financial Services – why?

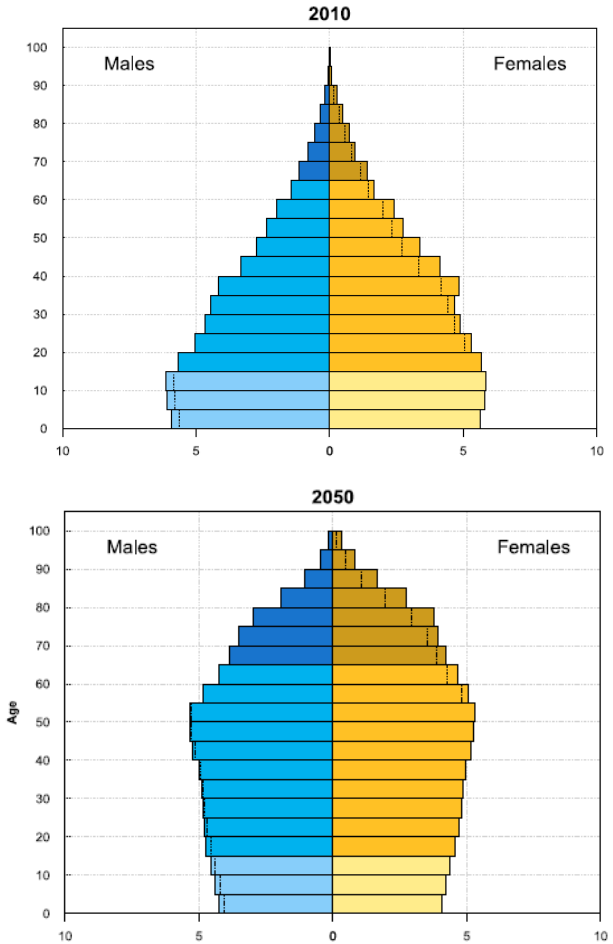
Nigeria



Yemen



Mexico



[1] The United Nations Population Division

YFS – What we've learned

1. Involve youth in market research and product development.
2. Develop products and services that reflect the diversity of youth.
3. Ensure that youth have safe and supportive spaces.
4. Provide or link youth to complementary non-financial services.
5. Focus on core competencies by utilizing partnerships.
6. Involve community.
7. Establish institutional readiness.

Learn more at www.youtheconomicopportunity.org

YFS – Remaining Challenges

- The Business Case
- Financing Programs that Build Financial Capability
- Developing regulations that balance access with protection
- Developing a suite of products that "grow" as youth do
- Scaling up products

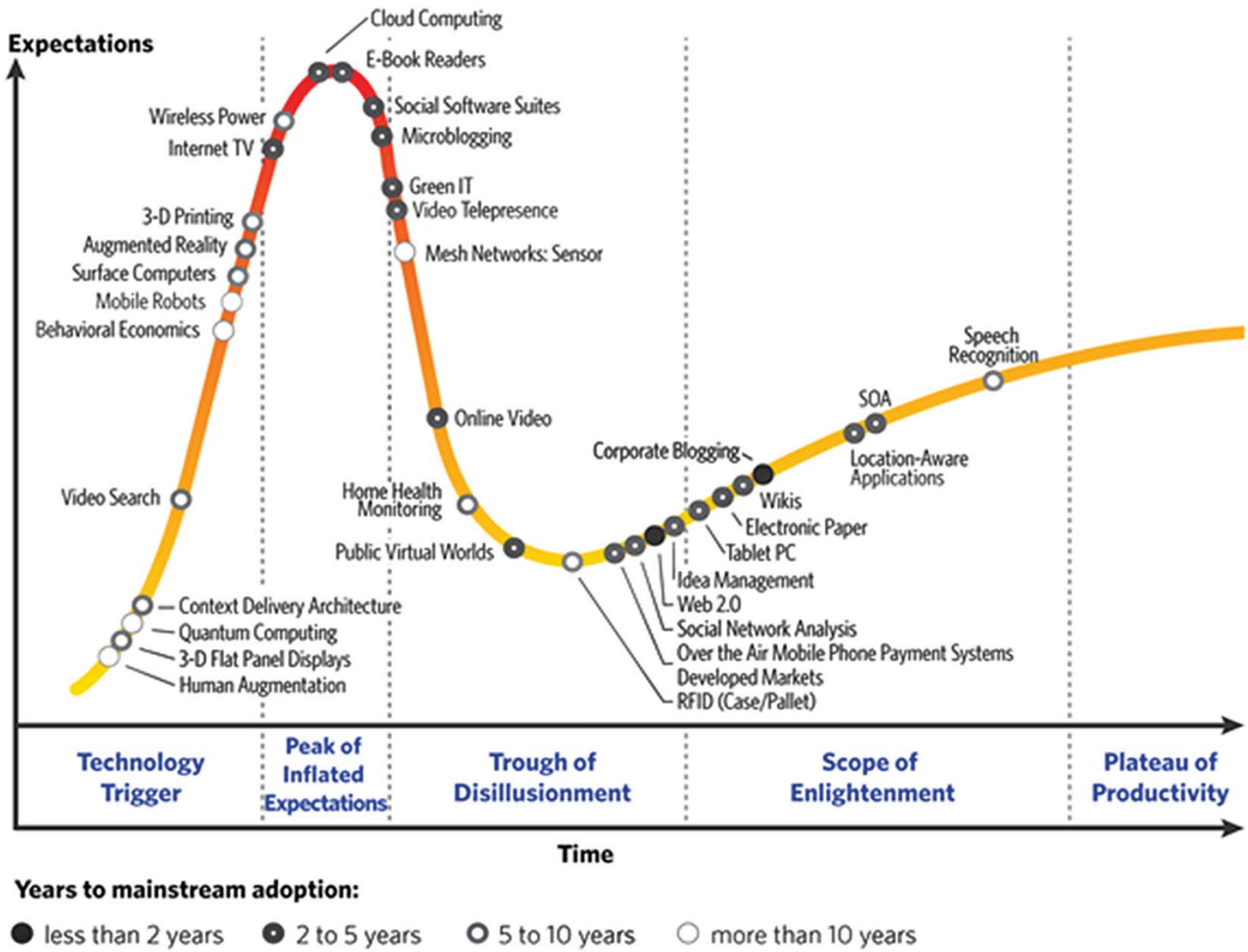
Disruptive Technologies

Mobility

Ubiquity

Big Data

For these technologies, when does the hype become reality?



[1] Fenn, Jackie, Mark Raskino, and Brian Gammage (2009), "Gartner's Hype Cycle Special Report for 2009", Gartner, Inc., July 31.

Thank You

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