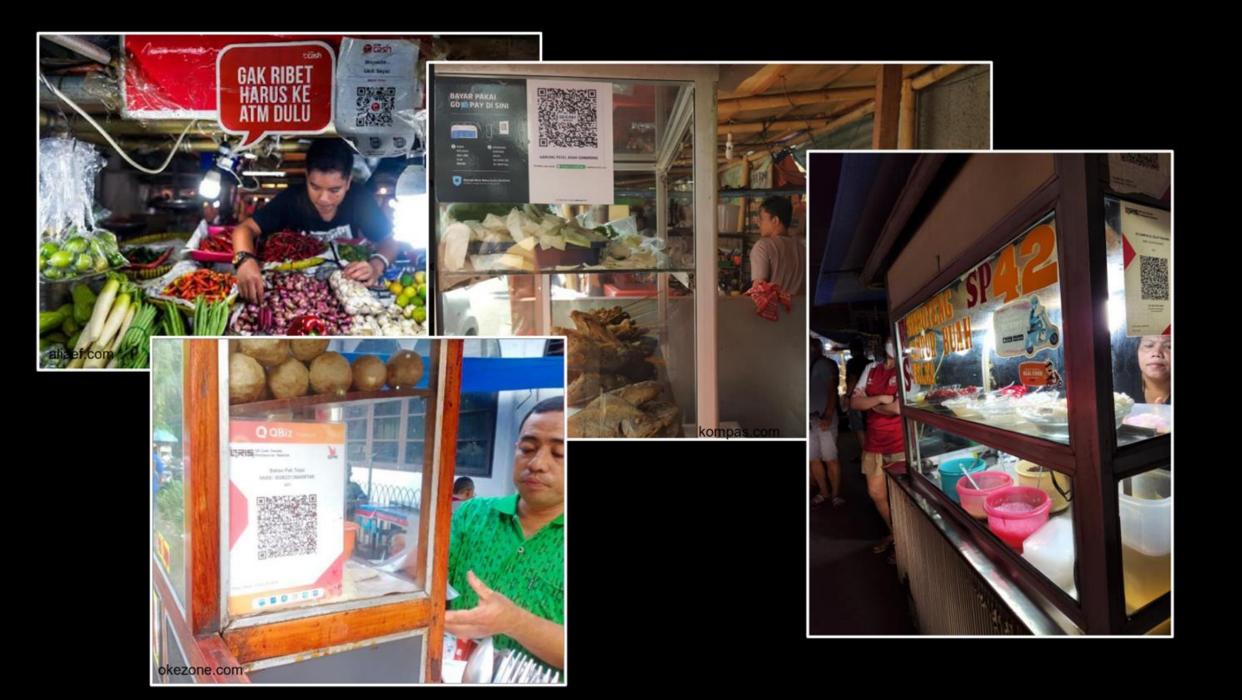
The Socio-Economic Journey of Technology for All.

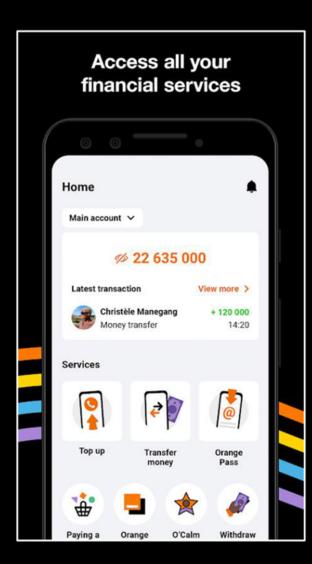
Arif Perdana – Associate Professor, Monash University

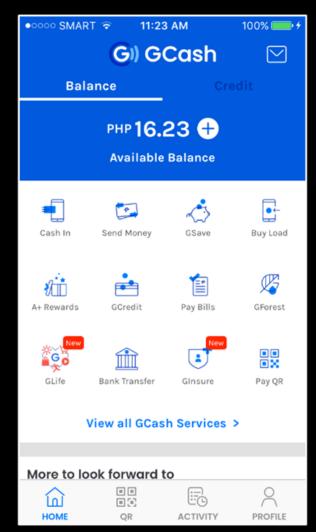






- FinTech is rapidly expanding in Latin America, Africa, and Asia.
- Investment opportunities in FinTech are growing in these regions, thanks to the rise of mobile money.
- Developed countries feature sophisticated FinTech technologies.
- FinTech in developing countries is geared towards easy-toimplement solutions that bypass infrastructure gaps.





Technology that changes the socio-economic through digitalization









Technology can be simple yet still have a profound impact on society.

Financial inclusion means everyone gets to save, borrow, and pay easily. It helps cut poverty and grow the economy. Tech makes it cheap and easy to get these services, especially where it's needed most.

Financial systems and inclusion rely on TRUST, which technology and proper regulation can strengthen, or if it is mishandled, weaken.

In 30 digital finance apps

72%



requested access to users' contacts but did not mention this in their privacy policies.

Digital Discrimination



Trust is key in finance. Simple tech can open doors, changing how we all make and spend money. With smart rules, we can ensure this helps everyone, building trust and including more people in the economy. Let's use tech to bring everyone on board and move forward together.