| Record Nr. | UNINA9910796659603321 |
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| Autore Titolo | Riley Thyra A Bringing E-money to the Poor : : Successes and Failures / / Thyra A Riley |
| Pubbl/distr/stampa | Washington, D.C.:, : The World Bank, , 2017 |
| ISBN | 1-4648-0463-X |
| Descrizione fisica | 1 online resource (242 pages) |
| Collana | Directions in Development; Directions in Development - Finance |
| Disciplina | 332.1 |
| Soggetti | Banks and banking Financial services industry |
| Lingua di pubblicazione | Inglese |
| Formato | Materiale a stampa |
| Livello bibliografico | Monografia |
| Nota di bibliografia | Includes bibliographical references. |
| Nota di contenuto | Part I. Journey toward a cash-lite society and financial inclusion The challenge of financial inclusion Digitizing financial inclusion through innovations Stakeholders in digital financial inclusion Part II. Critical enablers that are game changers in successful e-money deployments Policy leadership and enabling regulatory environments Innovative uses of infrastructure and digital ecosystems Unique identification Part III. South Asia digital landscape, future options, and conclusions Digital landscape in South Asia Opportunities, challenges, and future options in South Asia Conclusions. |
| Sommario/riassunto | Moving toward universal access to financial services is within reach, thanks to new technologies, transformative business models, and ambitious reforms. Instruments such as e-money accounts and mobile accounts, along with debit cards and low-cost traditional bank accounts, can significantly increase financial access for those who are excluded. Bringing e-Money to the Poor: Successes and Failures examines the lessons of success from four country case studies of "gazelles Kenya, South Africa, Sri Lanka, and Thailand" that leapt from limitation to innovation by successfully enabling the deployment of e- money technology. These countries have thereby transformed the landscape of financial access to their poor. In addition, two country case studies (Maldives and the Philippines) yield lessons learned from constraints that stalled e-money deployments. Because technology is |

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| not a silver bullet, the case studies also explore other strategic |
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| elements that need to be in place for a country to expand access to |
| financial services through digital technology. |