

Schweizerische Eidgenossenschaft Confédération suisse Confederazione Svizzera Confederaziun svizra

Swiss Agency for Development and Cooperation SDC



in partnership with:



SDC's Savings and Credit Forum September 14th, 2023

Empowering People through Digital Financial Services

List of references

Find this list and all the resources from the Forum on the E+E shareweb: https://www.shareweb.ch/site/EI/EmpoweringPoorPeoplethroughDigitalFinancialServices

References:

- G20 (2016). **G20 High-Level Principles for Digital Financial Inclusion**. Available from: www.gpfi.org/publications/g20-high-level-principles-digital-financial-inclusion
- G20/OECD Task Force on Financial Consumer Protection (2020). **Compendium of Effective Approaches for Financial consumer Protection in the Digital Age**.

Available from: https://www.oecd.org/finance/Financial-Consumer-Protection-Policy-Approaches-in-the-Digital-Age.pdf

SDC (2021). Financial Sector Development Guidance.

Available from https://www.shareweb.ch/site/El/Documents/Topics/IED%20Handbook/SDC%20Financial%20Sector%20Guidance%202021. https://www.shareweb.ch/site/El/Documents/Topics/IED%20Handbook/SDC%20Financial%20Sector%20Guidance%202021. https://www.shareweb.ch/site/El/Documents/Topics/IED%20Handbook/SDC%20Financial%20Sector%20Guidance%202021. https://www.shareweb.ch/site/El/Documents/Topics/IED%20Handbook/SDC%20Financial%20Sector%20Guidance%202021. https://www.shareweb.ch/site/El/Documents/Topics/IED%20Handbook/SDC%20Financial%20Sector%20Guidance%202021. https://www.shareweb.ch/site/El/Documents/Topics/IED%20Handbook/SDC%20Financial%20Sector%20Guidance%202021. https://www.shareweb.ch/site/El%. https://www.shareweb.ch/site/El%. <a href="https:/

SDC (2023). Guidance Sheet: Digital Financial Services. By Ignacio Mas and Siham Boukhali, commissioned by SDC.

Available from: <u>www.shareweb.ch/site/EI/Documents/FSD/FSD%20Toolbox/SDC%20Guidance%20Sheet%20-</u> %20Digital%20Financial%20Services.pdf

SPTF (2023). Standards for the Responsible Provision of Digital Financial Services.

Available here: cerise-sptf.org/digital-financial-services/

(SPTF is pilot testing these in 2023 and will publish a final version in 2024)

UNSGSA (2023). Igniting SDG Progress Through Digital Financial Inclusion.

Available from: https://www.unsgsa.org/publications/igniting-sdg-progress-through-digital-financial-inclusion-2023

World Bank (2021). The Global Findex Database.

Available from: www.worldbank.org/en/publication/globalfindex

Bibliography

- ADB (2022). Digital Financial Inclusion and Literacy from a G20 Perspective Available from: <u>www.adb.org/publications/digital-financial-inclusion-and-literacy-from-a-g20-perspective</u>
- AFI (2022). Leveraging Digital Financial Services to Advance Inclusive Green Finance Policies Available from: <u>www.afi-global.org/wp-content/uploads/2022/08/Leveraging-Digital-Financial-Services-to-Advance-Inclusive-Green-Finance-Policies_03092022_isbn.pdf</u>
- BBVA (2021). Financial and digital inclusion need to move ahead together. Available from: <u>www.bbva.com/en/sustainability/financial-and-digital-inclusion-need-to-move-ahead-together</u>
- Gates Foundation (2013). Fighting poverty, profitably: Transforming the economics of payments to build sustainable, inclusive financial systems Available from: https://docs.gatesfoundation.org/Documents/Fighting%20Poverty%20Profitably%20Full%20Report.pdf
- CGAP (2015). Digital Financial Inclusion: Implications for Customers, Regulators, Supervisors, and Standard-Setting Bodies. Brief.

Available from: https://www.cgap.org/sites/default/files/Brief-Digital-Financial-Inclusion-Feb-2015.pdf

- CGAP (2018). Basic Regulatory Enablers for Digital Financial Services. Available from: <u>https://www.cgap.org/research/publication/basic-regulatory-enablers-for-digital-financial-services</u>
- CGAP (2019). Digital Finance for the Real Economy: Introduction. Available from: <u>https://www.cgap.org/research/reading-deck/digital-finance-for-real-economy-introduction</u>
- CGAP (2019). The Great Unbundling: How Technology Is Making Financial Services Modular and What It Means for Inclusion.

Available from: <u>https://www.cgap.org/research/slide-deck/great-unbundling-how-technology-making-financial-services-modular</u>

- CGAP (2022). The Evolution of the Nature and Scale of DFS Consumer Risks: A Review of Evidence. Available from: <u>https://www.cgap.org/research/reading-deck/evolution-of-nature-and-scale-of-dfs-consumer-risks-review-of-evidence</u>
- CGAP (2022). Rethinking Consumer Protection: A Responsible Digital Finance Ecosystem. Available from: <u>https://www.cgap.org/blog/rethinking-consumer-protection-responsible-digital-finance-ecosystem</u>
- IFC (2018). **Digital Access: The Future of Financial Inclusion in Africa**. Available from: <u>https://www.ifc.org/en/insights-reports/2018/201805-report-digital-access-africa</u>
- WFP (2022). Digital Financial Inclusion and Women's Economic Empowerment through Cash Transfers. Available from: <u>https://docs.wfp.org/api/documents/WFP-</u> 0000130772/download/?_ga=2.264334159.1587437076.1672121550-1141849591.1672121550

Websites & Blogs

Cerise + SPTF on Digital Financial Services:

- Join the Digital Financial Services working group and learn about DFS Standards pilot testing: <u>https://cerise-sptf.org/digital-financial-services</u>
- Download the Universal Standards for Social and Environmental Performance Management (SEPM):
 <u>https://cerise-sptf.org/universal-standards/</u>
- Use the SPI Online or other tools to assess your current level of SEPM practices: <u>https://en.spi-online.org</u>
- Search the resource center: https://en.spi-online.org/resources

CGAP:

Find a wealth of publications and blogs on **digital financial services**, **digitization**, **and more**

SDC: Thematic shareweb on Economy and Education (E+E): https://www.shareweb.ch/site/EI

* * * *

- ADB Asian Development Bank
- AFI Alliance for Financial Inclusion
- CGAP Consultative Group to Assist the Poor
- SDC Swiss Agency for Development and Cooperation
- SPTF Social Performance Task Force
- UNSGSA United Nations Secretary-General's Special Advocate for Inclusive Finance for Development

* * * *

September 2023