



Exploring the Potential of e-Money Technology to Transform Access to Finance in South Asia (Directions in Development)

Thyra A. Riley, Anoma Kulathunga

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“Universal access to financial services is within reach – thanks to new technologies, transformative business models and ambitious reforms,” said World Bank Group President Jim Yong Kim “As early as 2020, such instruments as e-money accounts, along with debit cards and low-cost regular bank accounts, can significantly increase financial access for those who are now excluded.”

The purpose of this publication is to learn the lessons of success from 4 country case studies of “Gazelles” - Kenya, Thailand, Sri Lanka and South Africa – that have transformed the landscape of financial access to the poor by successfully enabling the deployment of e-money technology. 2 country case studies (Philippines and Maldives) yield lessons learned from constraints that stalled e-money deployments. Because technology is not a silver bullet, the case studies explore “What are the other strategic elements that need to be in place in order for a country to guide increased financial access through digital technology?”

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