

COMMENTS ON THE SUPPLY SIDE

KAZUTO TSUJI, NOV.3,2016

- Financial inclusion: a long way to go, informal to formal, access to **usage**, changing & evolving
- Clients: more **diverse** segments, life aspirations, needs, desired products & value propositions
- FSPs: clients' pain points counseling & financial capability, product development, delivery channels, **client centricity** embedded into FSPs' organization
- **Challenges**: how to **manage costs** (incl.HR) of FSPs for sustained efficiency & a **business case**?
- PPP (subsidies)? Scale-up? Partner with others? Bundling? Technology? Data? Better ecosystems?
- Achieve both **social & financial** viability of FSPs in the long run, transformational **impacts** on clients

