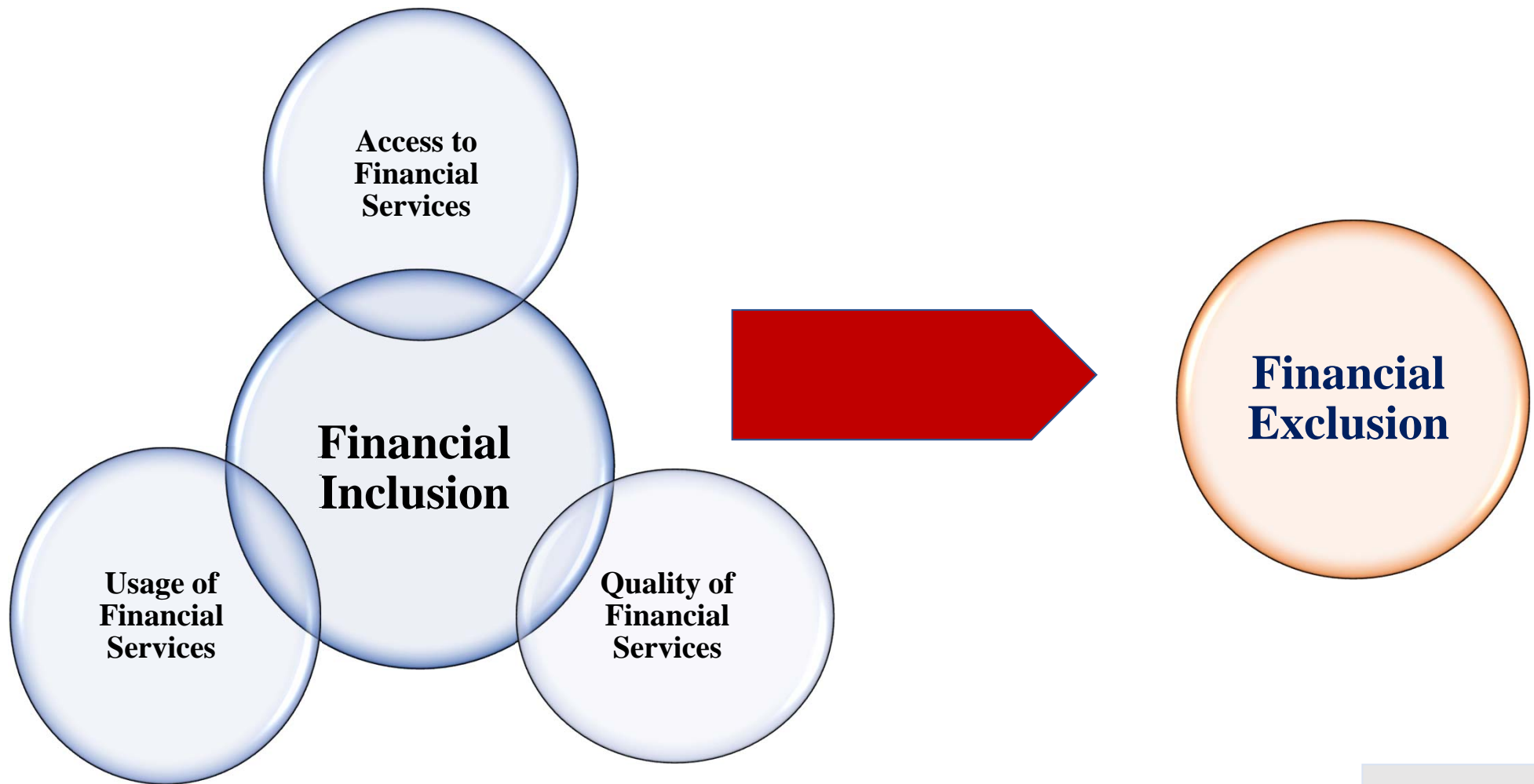




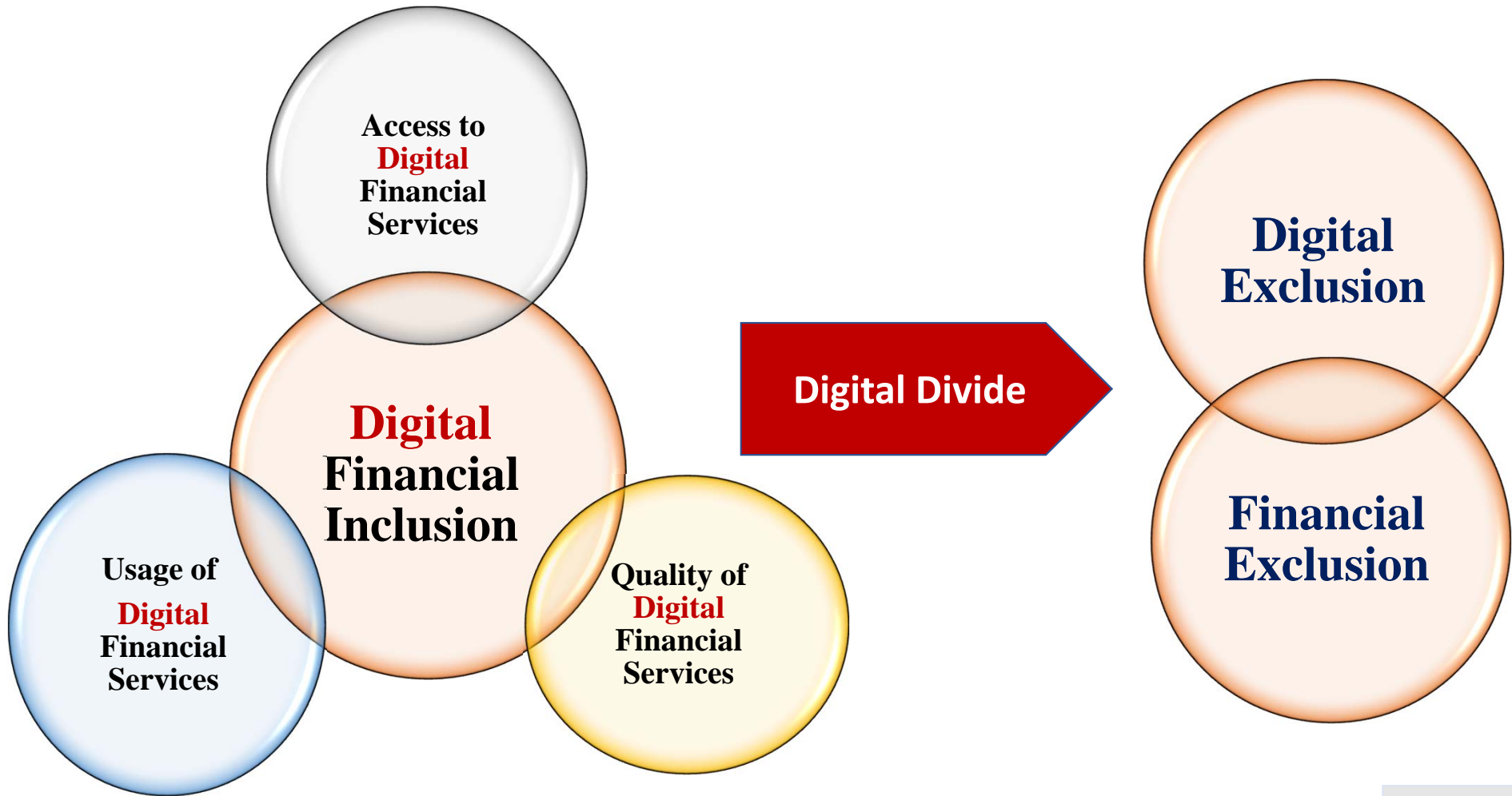
الاتحاد المصرفي العربي
Union of Arab Banks

Digital and Financial Exclusion

Dr. Ahmed Fouad



Pre Covid-19



Post Covid-19

Exclusion

Digitally excluded only

Financially excluded only

Digitally and financially excluded

Recommendations

Digital financial literacy

Bridging the digital divide

Consumer / Data protection

Thank You