

ENHANCING FINANCIAL INCLUSIVITY AND ACCESSIBILITY OF FINANCIAL SERVICES THROUGH DIGITAL TECHNOLOGIES

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Abstract: This article presents an overview of the role of digital technologies in improving financial inclusion and accessibility to financial services. It analyses the current state of financial inclusion in different regions, identifies critical issues and challenges faced by excluded population groups, and examines specific digital technologies actively used to enhance financial inclusion. The article reviews successful cases where digital innovations have been used to increase the accessibility of financial services for different population groups in developed countries. Based on a literature review and analysis of practical examples, it is found that digital technologies play a crucial role in improving access to financial services for broad segments of the population, particularly in areas with insufficient financial infrastructure. However, while digital technologies offer significant advantages, some challenges require further research and consideration in strategy development. These include cybersecurity, data confidentiality, and inequality of technology access. Therefore, it is essential to develop inclusive strategies that address the needs of all population segments while ensuring data security and confidentiality. This statement aims to create a financial environment that is more equitable and inclusive, promoting both economic growth and social development.

Keywords: digital economy, digital technologies, financial inclusion, financial security, risks, innovative technologies.

1 Introduction

Digital technologies are transforming the financial sector, providing opportunities to enhance financial inclusion and accessibility of financial services. They are changing how people interact with financial services and offer unique opportunities to expand access to financial resources, even in remote areas. In the era of the digital revolution, mobile applications, internet banking, digital wallets, and blockchain technologies have become integral parts of the financial infrastructure. They ensure convenience, speed, and efficiency in carrying out financial transactions. Therefore, banking and financial institutions must adapt to new technological trends to meet user expectations and ensure proper access to financial resources for all segments of society. This article examines the role of digital technologies in strengthening financial inclusion and expanding the accessibility of financial services. It also identifies the potential of these technologies in creating a more equitable and efficient financial system.

Despite significant achievements in digitising the financial sector, the issue of financial exclusion remains relevant for millions of people worldwide. This problem encompasses the inability of specific population groups to access essential financial services, such as bank accounts, loans, insurance, and investments. Several factors, including limited financial literacy, traditional cultural barriers, lack of formal documentation, low-income levels, and distance from banking institutions, cause financial exclusion. This issue is especially prevalent in developing countries, where a significant portion of the population lacks access to financial services due to underdeveloped banking infrastructure and socio-economic constraints. Digital technologies have the potential to solve many problems, but they can also create new barriers, particularly for those without internet access or the means to use digital tools. Therefore, enhancing financial inclusion through digital technologies requires a comprehensive and balanced approach. This article analyses the current state of financial exclusion, identifies the role of digital technologies in overcoming it, and discusses possible strategies and solutions to ensure broader and more equitable access to financial services for all members of society (Krysovaty et al., 2024).

This article aims to analyse the role of digital technologies in enhancing financial inclusion and increasing access to financial

services. It considers the positive and negative aspects of the financial industry's digitalisation and identifies practical strategies for using technology to overcome barriers.

To achieve this goal, the article provides for the following objectives:

- 1) To analyse the current situation with financial inclusion in different regions of the world to identify the main problems and challenges excluded groups face.
- 2) To identify the digital technologies currently being actively used to enhance financial inclusion and their advantages and limitations.
- 3) To review successful cases of using digital innovations to increase the accessibility of financial services for different groups of people, including both developed and developing countries.
- 4) To consider potential challenges and risks associated with using digital technologies in the financial sector, such as cybersecurity, data privacy, and the exclusion of those without access to the Internet or lacking the necessary skills.
- 5) To propose strategies and recommendations for public and private organisations on effectively using digital technologies to increase financial inclusion, including measures to ensure accessibility, training and financial literacy.

2 Literature Review

We classify recent studies and publications based on the following research categories.

Financial inclusion and digital technologies. This group of studies examines the role of digital technologies in enhancing financial inclusion. Senou et al. (2019), Vasanthagopal and Raj (2021), Vardomatskya et al. (2021), Svitlaumenkova et al. (2019), Rwiririza (2022), Nasriddinova (2021), Chernyakov and Chernyakova (2018), Suprun et al. (2021), Wang (2018), and Wang (2021) analyse the dynamics of financial inclusion and the availability of information on banking products, identifying effective strategies and approaches in different regions of the world.

Risks and threats in the digital economy. This group of studies focuses on analysing the risks and threats associated with digital technologies in the financial sector. Reshetnikova and Magomedov (2020), Reshetnikova et al. (2021), Kirishchieva et al. (2021), Akbarov and Khomidov (2023), Andreeva et al. (2021), Dostov et al. (2019), Chernyakov and Chernyakova (2018) discuss aspects of cybersecurity and technological risks in the digital economy, which helps to understand the challenges of implementing digital financial technologies.

Innovation and transformation in the digital economy. This group of studies reveals the impact of the digital economy on innovation in the financial sector. Muzyka-Stefanchuk (2019), Medvedovskyi (2019), Varlamova et al. (2020), Axunova (2021), Markova and Starodubtseva (2018), and Wang (2018) analyse the transformation of financial technologies in the digital economy and identify new opportunities for innovation in the financial sector.

Technology and financial security. This group of studies discusses technologies and methods for ensuring financial security in the digital economy. Andreeva et al. (2021), Dostov et al. (2019), Olga (2021), and Wang (2021) examine aspects of financial security and the role of digital technologies in preventing financial risks.

Education and digital literacy. This group of studies addresses the impact of digital technologies on education and the development of digital literacy in the financial sector.

Denysenko and Petrivsky (2020) and Batsurovska et al. (2021) explore learning and skill acquisition methods in digital financial technologies.

3 Methods that have been applied

Since this article is a review and analysis of existing research and practical examples, the research methods include:

- Literature review. The authors analysed academic articles, organisational reports, government publications, and other sources on the role of digital technologies in financial inclusion as part of this research method.
- Case study analysis. Successful cases involving the use of digital innovations to increase the accessibility of financial services for different population groups in different regions of the world were considered.
- A systematic approach to data analysis. A systematic analysis of available information was used to identify the main problems, challenges, and benefits of adopting digital technologies in financial inclusion and discuss potential risks and development prospects.
- Synthesis and generalisation of results. Based on the analysis, conclusions were drawn, critical aspects for further

discussion were highlighted, and recommendations for improving financial inclusion using digital technologies were proposed.

The research methods applied in this article allowed us to provide a comprehensive review of existing literature and practical examples, formulate relevant conclusions and recommendations for further research, and implement practical measures for financial inclusion.

4 Research results

Financial inclusion provides access to financial services for all population segments, including bank accounts, loans, insurance, and investments. Despite significant efforts in various world regions, numerous challenges still need to be solved, complicating the full integration of all population groups into the financial system. An analysis of the current situation regarding financial inclusion in different regions of the world will be conducted. The main problems and challenges faced by excluded population groups will be identified. The key issues and challenges in different regions will be examined in Table 1.

Table 1. Main Issues and Challenges Faced by Excluded Populations in Different Regions

Issues	Challenges
Developing countries	
<i>Lack of banking infrastructure</i>	Many areas in developing countries need access to financial institutions due to underdeveloped banking infrastructure.
<i>Low level of financial literacy</i>	Many people need help understanding the benefits and opportunities provided by financial services and cannot use them effectively.
<i>Limited access to technology</i>	Lack of access to the Internet and digital technology creates barriers to using digital financial services.
Developed countries	
<i>Financial exclusion of migrants and refugees</i>	Restrictions on access to bank accounts and loans create barriers to the financial inclusion of migrants and refugees.
<i>Inequality in access to financial services</i>	Certain social groups, such as young people, pensioners and people with disabilities, may have difficulty accessing financial services due to various factors, such as low income or limited access to education.
Global challenges	
<i>Cybersecurity and data privacy</i>	Cybersecurity threats can be a severe barrier to digital financial services, especially for those needing more confidence in protecting their data.
<i>Inaccessibility of financial services to rural and remote areas</i>	Access to financial services in rural and remote areas remains limited due to inadequate infrastructure and high service costs.
<i>Financial fraud and deception</i>	Lack of regulation and consumer protection can increase financial fraud and deception incidents, expanding distrust in financial institutions.

Source: Compiled by the author.

Financial inclusion is a complex task that requires a comprehensive and balanced approach to overcome challenges and ensure equal access to financial services for all.

Digital technologies are crucial in enhancing financial inclusion by providing new opportunities for accessing financial services, even for those previously excluded from traditional banking. Some of the most widely used digital technologies will be considered in this context.

Mobile banking applications are becoming increasingly popular among users worldwide. They enable customers to perform various banking operations directly from their mobile devices, including transfers, bill payments, and financial status monitoring. Advantages include ease of use and 24/7 availability. However, limited access to mobile devices and insufficient technical literacy may create barriers to using this technology (Desyatnyuk et al., 2024).

Internet banking platforms allow customers to manage their finances through a web-based interface. It is beneficial for those who have access to the Internet but prefer to use a computer

instead of a mobile device. The benefits include convenience and flexibility, but some limitations may arise due to incomplete internet availability in some areas.

Digital wallets, or electronic money, enable users to store and transfer money through mobile devices or the Internet. They are frequently used in developing countries where many people need bank accounts but own mobile phones. Digital wallets' advantages include accessibility and convenience. However, limitations may arise due to the unavailability of services in some areas or technical constraints of mobile networks.

Blockchain technology enables the creation of decentralised financial systems, including cryptocurrencies and smart contracts. This technology's advantages include decentralisation and transparency, which are especially beneficial for individuals excluded from traditional financial systems due to limitations associated with bank accounts or property rights. However, there may be limitations due to insufficient regulation and high volatility in cryptocurrency prices.

Digital technologies offer convenient and accessible financial services, even those previously excluded from traditional banking systems. However, barriers to using these innovations exist, such as limited technology availability or lack of financial literacy. Therefore, to successfully implement financial inclusion, it is necessary to develop strategies that address these limitations and provide support and education for those who may encounter difficulties using digital technologies.

Studying successful cases of using digital innovations to enhance the accessibility of financial services provides important lessons and examples of how digital technologies can be effectively applied to strengthen financial inclusion. Several successful cases from different regions of the world are considered in Figure 1.



Figure 1. Successful Cases where Digital Innovation Has Been Used to Increase Access to Financial Services and Enhance Financial Inclusion

Source: Compiled by the author.

M-Pesa - Kenya. M-Pesa has dramatically improved access to financial services for those previously excluded from the banking system, particularly in rural areas. It enables individuals to make payments, receive salaries, pay bills, and obtain microloans. M-Pesa has been successfully implemented in Kenya and other African countries, including Tanzania, Uganda, and South Africa.

Jan Dhan Yojana - India. The Jan Dhan Yojana has facilitated the opening of over 400 million new bank accounts, providing millions of Indians access to banking, insurance, and pension schemes. This programme has been successfully implemented nationwide and is regarded as one of the most significant financial inclusion initiatives globally.

Chime - United States. Chime offers access to financial services without requiring a visit to a physical bank or payment of account fees. It has gained popularity among young people and

those previously excluded from traditional banking systems, attracting millions of users in the US due to its simplicity, convenience, and transparency regarding fees.

These cases demonstrate that digital technologies can enhance the accessibility of financial services for various population groups worldwide. They highlight the significance of innovation and strategic planning in addressing financial exclusion issues successfully.

When assessing the use of digital technologies in the financial sector, potential challenges and risks, such as cybersecurity and data confidentiality, as well as the exclusion of those who lack internet access or necessary skills, must be considered. The employment of digital technologies in the financial sector presents opportunities and challenges. Figure 2 presents a detailed explanation of potential challenges and risks.

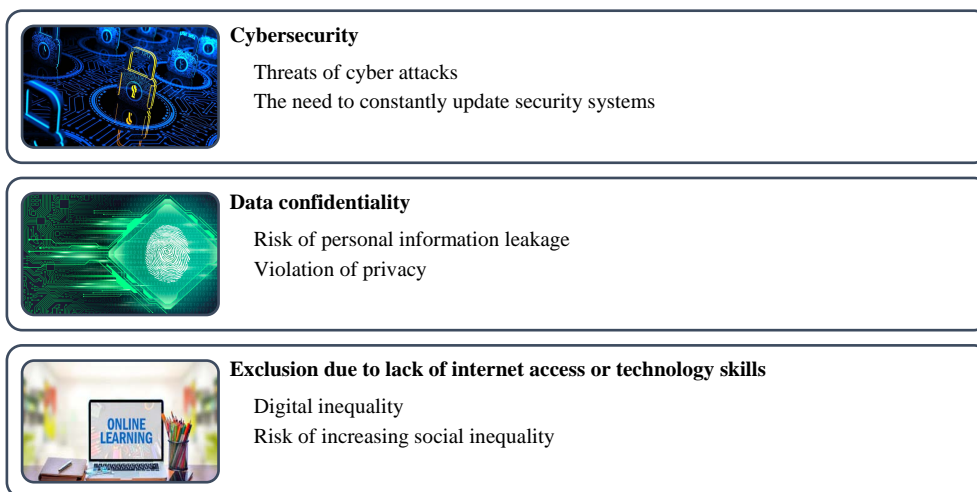


Figure 2. Using Digital Technologies in the Financial Sector: Potential Challenges and Risks

Source: Compiled by the author.

Cybersecurity. Financial institutions that use digital technologies are vulnerable to cyber risks, including hacks, viruses, and phishing. These risks can result in the disclosure of confidential information, financial losses, and a loss of customer trust. Due to the constant evolution of cyber threats, financial institutions must continuously improve and update their security systems, which can be expensive and time-consuming.

Data confidentiality. Collecting and storing large volumes of personal customer data can increase the risk of data leaks, especially in the event of cybersecurity breaches or unauthorised access to data. The desire to analyse data to provide personalised financial services can lead to breaches of customer privacy and raise ethical and legal questions.

Exclusion due to lack of internet access or technology skills. Certain population groups, particularly the elderly, individuals with disabilities, and those residing in remote areas may be excluded from the financial sector due to a lack of internet access or insufficient proficiency in digital technologies. If digital technologies become the primary means of delivering financial services, this could result in increased social inequality and exclusion of those unable or unwilling to use these technologies.

Comprehensive strategies are required to overcome these challenges and risks. These strategies include enhancing cybersecurity and data protection, providing digital technology education to all population segments, and maintaining alternative service channels for those without internet access or who prefer traditional methods of communication with financial institutions. This approach will help ensure a more inclusive and secure financial environment. Although digital innovations offer significant benefits, they also present challenges that require careful analysis and addressing. The effective use of digital technologies in the financial sector not only expands access to financial services but also raises important questions regarding security, data confidentiality, and inclusivity for society. Developing strategies for enhancing financial inclusion through the effective use of digital technologies requires a comprehensive approach and cooperation between government and private organisations. Specific strategies and recommendations will be considered.

1. Making digital tools accessible.

- Government organisations should promote the development of internet access infrastructure in remote and underserved areas.
- Private companies in the financial sector should develop and provide simple and affordable digital products and services tailored to the needs of different population groups.

2. Training and support in the field of digital technologies.

- Government programmes and private initiatives should provide free or low-cost training courses on using digital devices and applications for those with limited skills.
- Financial institutions can organise training events and webinars for their clients to improve financial literacy and understanding of digital tools.

3. Improving access to financial literacy.

- Public institutions and educational organisations should include financial literacy and digital skills courses in their curricula to prepare young people and adults to use digital financial services effectively.
- Private companies can develop educational materials and resources, such as videos, articles and interactive lessons, to improve the financial literacy of their customers.

4. Stimulating innovation and developing inclusive products.

- Public authorities can create incentives for private companies that develop innovative financial products to improve accessibility and inclusion of different population groups.
 - Private companies should actively research and develop inclusive financial products, considering the target audience's diverse needs and specifics.
- #### 5. Partnership and cooperation.

- Public and private organisations should actively engage in and cooperate in financial inclusion, sharing knowledge, experience, and resources to increase access to financial services for all members of society.

These strategies and recommendations can contribute to developing and implementing effective measures to enhance financial inclusion through digital technologies. It can ultimately lead to more equitable and fair access to financial resources for all population groups.

Digital technologies have enormous potential to enhance financial inclusion, providing new opportunities for a wide range of people to access financial services.

Despite the significant advantages, using digital technologies is also associated with challenges and risks, such as cybersecurity and inequality in internet access and technology skills. Therefore, developing comprehensive strategies that consider these challenges and risks is essential. Additionally, it is crucial to ensure the availability of education and support for all population segments. To achieve broader access to financial services, government and private organisations should collaborate and invest in developing infrastructure and innovations in the digital sphere. The support and development of digital technologies should be based on data protection, confidentiality, and customer security principles. At the same time, it is essential to actively develop programs that enhance financial literacy and digital skills training to ensure the successful adoption of digital innovations among all members of society. In the future, we expect further development and integration of digital technologies into the financial sector with the growth of technological capabilities and the expansion of internet access. The prospects for enhancing financial inclusion through digital technologies include the development of more innovative and adaptive solutions that consider the diverse needs and characteristics of different population groups. It will lead to a more equitable and inclusive financial world.

5 Discussion

This study investigates the impact of digital technologies on improving financial inclusion and accessibility to financial services. The findings suggest that digital technologies can expand access to financial services significantly. However, they are also associated with risks and challenges like cybersecurity and unequal access. Previous research has highlighted the significance of digital technologies in promoting financial inclusion. Our findings expand on this understanding and identify new research directions. The study contributes to comprehending the role of digital technologies in the financial sector and emphasises vital aspects that require attention in policy and strategy development. Limitations of this study include a limited scope of data and potential methodological constraints, which may affect the generalisation of results. It is vital to pay special attention to developing educational programmes that enhance digital literacy and data security, as well as the development of innovative and inclusive digital financial solutions.

6 Conclusions

This article presented an overview of how digital technologies can enhance financial inclusion and accessibility to financial services. It examined current challenges and risks and highlighted successful cases of using digital innovations in various world regions. Based on the analysis conducted, it is clear that digital technologies provide significant opportunities

to expand access to financial services. However, it is essential to exercise caution and manage risks appropriately. Collaboration between governmental and private organisations is necessary, as well as the development of comprehensive strategies to ensure accessibility, education, and improve financial literacy. The potential for digital technologies to promote financial inclusion is promising, particularly with the ongoing development of infrastructure, education, and innovation in the financial services sector. However, cybersecurity, data privacy, and unequal access to technology must be addressed. Addressing these challenges will require collaboration from all stakeholders and developing innovative solutions. Maintaining a balance between digital innovations and protecting users' interests and privacy is essential. The role of digital technologies in enhancing financial inclusion will continue to grow. Successful implementation of this potential will contribute to creating a more equitable and financially inclusive world for all.

Future research in digital technologies and financial inclusion should focus on assessing the impact of specific digital innovations on different population groups and their financial behaviour. Additionally, it is crucial to investigate the effectiveness of various training and support strategies for enhancing digital literacy and accessibility of financial services.

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