**ADD** ARB/21A33/6

# ARB3: Digital financial inclusion

**Objective:** To support and enable access to and use of digital financial services, using telecommunications and information technology, and achieving high levels of digital financial inclusion.

Expected results

Assisting countries to:

1) prepare studies to evaluate the digital financial inclusion situation and determine needs at national and regional levels and to benefit from international experience and best practices, while clarifying the link between financial inclusion, financial stability, financial integration and consumer protection;

2) raise awareness of the concept, practice and benefits of digital financial inclusion, in addition to presenting the dimensions of digital financial services in terms of ensuring and facilitating access to all financial services, and how to use them, as well as the quality of services, confidence, security and reliability;

3) provide advisory and technical support and the necessary training programmes to foster coordination between ICT service regulators and providers, on the one hand and financial service regulators and providers, on the other hand to achieve integration and convergence between the two sectors;

4) develop guiding regulatory and legal frameworks to stimulate and encourage the adoption of digital financial inclusion and establish public/private sector partnerships to ensure the protection of user privacy and data confidentiality and promote confidence and security in digital financial services;

5) attract financial and technical support from donor and funding entities and regional and international stakeholders to help achieve the objective and results of this Initiative, at the request of those Arab States that so wish.