

**CBFL FUTURE OF BANKING & FINANCE SERIES**  
**Open Banking and Financial Inclusion:**  
**A New Wave of FinTech**

15 October 2020, 4.00pm – 5.30pm  
Webinar



*Clockwise from top left: Dr Andrea Miglionico (University of Reading, UK), Assoc Prof Sandra Booyesen (Deputy Director, CBFL) & Assoc Prof Dora Neo (Director, CBFL), Dr Andreas Kokkinis (University of Birmingham, UK)*

On 15 October 2020, the CBFL hosted a webinar on 'Open Banking and Financial Inclusion: A New Wave of FinTech' with presentations by Dr Andreas Kokkinis, Senior Lecturer at the University of Birmingham and Dr Andrea Miglionico, Lecturer at the University of Reading. The webinar was attended by 47 participants from both the industry and academia.

The speakers started with an overview of the impact of digital technologies on financial services, particularly from the perspective of financial inclusion. Dr Miglionico then used two examples to illustrate how FinTech for payments and household lending could promote financial inclusion. He also elaborated on the new frontiers of open banking, which aims at enhancing financial data access, the new paradigm of financial inclusion. Dr Kokkinis then brought the audience through some examples of Blockchain technology in action, including Bitcoin, Libra and CBDCs. He discussed the promises and perils of cryptocurrency and called for appropriate public policy to address these. The speakers concluded that a new wave of FinTech initiatives is fundamental to ensure sustainable expansion of microfinance and efficient and inclusive delivery of technological innovations, and that tailored regulation is necessary to safeguard open data and the public interest.

The session was moderated by Professor Sandra Booyesen, Associate Professor and Deputy Director of CBFL.

*This webinar is part of the CBFL Seminar Series on the Future of Banking & Finance. Do sign up to our [mailing list](#) to be kept informed of our events.*