DIGITAL SAVIOR OR DISRUPTOR? TECH, TENSIONS, AND INCLUSION IN MICROFINANCE

FARHANA YEASMIN
UNIVERSITY OF ASIA PACIFIC

GIUSEPPE MODARELLI

Comunicação:
O XIV SINGEP foi realizado em conjunto com a 14th Conferência Internacional do CIK (CYRUS Institute of Knowledge) e com a SPARK (Society for Promoting Academic Research and Knowledge), em formato híbrido, com sede presencial na UNINOVE - Universidade Nove de Julho, no Brasil.

Agradecimento à orgão de fomento:
No funding are related to this study

DIGITAL SAVIOR OR DISRUPTOR? TECH, TENSIONS, AND INCLUSION IN MICROFINANCE

Study purpose
With the thematic-analysis, the authors critically summarize the technological evolution within Microfinance Institutions (MFIs). They examine how digital technologies have transformed core operations while also identifying persistent gaps.

Relevance / originality
To provide a periodized review of historical developments, the authors critically address the existing gaps to realize the potential of technology for more equitable financial inclusion.

Methodology / approach
Thematic systematic literature review

Main results
The analysis reveals the existence of distinct phases leading to the development of the “death for distance” theorized by Frances Cairncross: pre-digital manual systems (1990s-early 2000s); computerization of core banking (mid-2000s-2010s); the mobile revolution (2010s-2020s); and the frontier era (2020-2025), which explores

Theoretical / methodological contributions
The authors highlight inclusive infrastructure, ethical governance and adaptive regulation as fundamental elements to enable a full digital transformation of MFIs Cobb’s paradox features the challenges that remain despite progress, such as, digital divide that excludes rural populations and women, regulatory patches

Social / management contributions
Transformation of MFI will help to understand the managers about the past phases with future opportunities

Keywords: Microfinance digital transformation, Inclusive digital infrastructure, Thematic Critical review, Periodized digital transformation