SMME Finance and APEC Banks

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WHY NOT SERVE SMES?

Expensive to acquire

Expensive to serve
OLD AND NEW APPROACHES

and

Big data: what’s different today?

More digital data, more diverse data, and more real-time data means more data can be predictive data, provided you can find it and use it

New data sources, plummeting transaction costs
How much data and where?

The digital universe is more than doubling every two years; emerging markets will surpass mature markets by 2017....

...only 1% of this data has been analyzed

Implications for Policymakers

INFORMATION/PRIVACY BALANCE