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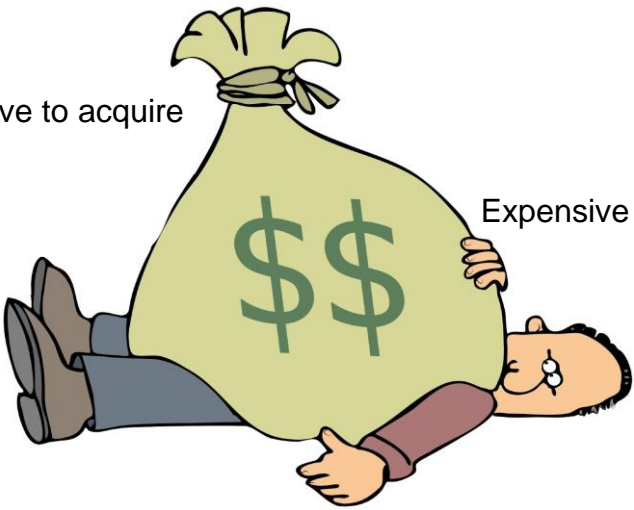
## SMME Finance and APEC Banks

**Matthew Gamser**  
CEO, SME Finance Forum  
April 2015

### WHY NOT SERVE SMES?

Expensive to acquire

Expensive to serve



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### OLD AND NEW APPROACHES



and




  




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### 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*

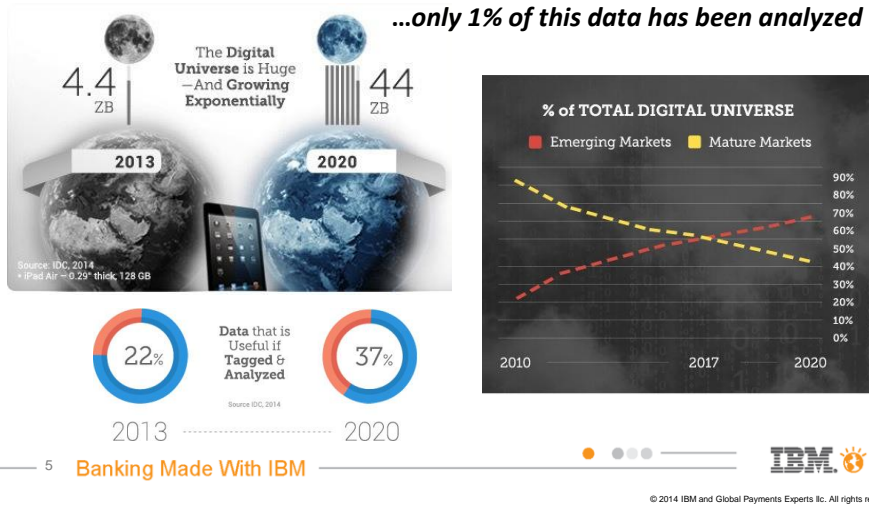
**New data sources, plummeting transaction costs**



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## How much data and where?

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



## Implications for Policymakers



INFORMATION/PRIVACY BALANCE

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