Challenges and opportunities of the Albanian market for innovative solutions

A FINTECH PERSPECTIVE
1. Cash is king € - Financial Inclusion?

Banked: 38%
Unbanked: 62%

Source: World Bank 2014
2. Innovation Embracement

Government

Financial reforms
Digitalisation

Central Bank

PSD2
Better integration process
3. Ecommerce and Mcommerce flourishing at the same time

Albania: Past few years
Developed Countries: +30 years

Albania: Past few years
Developed Countries: +10 years
4. The Balkans - An unexplored territory for Fintechs

Potential bridge with the UK

Focus shifting to the Western Balkans
5. Brain Drain

The most problematic sector: IT
The main challenge with no opportunity
6. Financial Education

Synergy between the government and the financial institutions
THANK YOU!