

## Understanding Financial Abuse: Why the Financial Sector Should Care? – English Transcript

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00:16

Hey everyone, good morning, good afternoon, or good evening! Welcome to this session on understanding financial abuse against women and girls during Financial Inclusion Week. We've got 45 minutes of insightful discussion ahead, focusing on a key question for our panel and audience: why should the financial sector care about financial abuse, and what can it do to tackle this issue? As we've heard from other speakers this week, there have been significant advancements in empowering women economically through finance.

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Inclusion and financial service providers have definitely played a crucial role in this. However, there's increasing worry that while this process is helping women, it might also unintentionally cause some harm to certain women clients. The folks promoting financial inclusion, while trying to change power dynamics in households, might actually end up making the risks of domestic violence worse. So, it raises the question: should the financial sector even care about this?

01:21

It's pretty safe to say the answer is yes, but the bigger question is what role financial institutions can play. Is it just about protecting clients, or is there a chance to enhance products and improve client outcomes? To dig into this, we've got an expert panel with us today. We've got Bobbi Gray, the senior director at the Grameen Foundation, and Ryan Burke, who heads up the Empower Finance program at IFC, working with banks in Southeast Asia to tackle financial abuse. Ryan brings a lot of experience to the table too.

01:53

I've been working at the Commonwealth Bank on tackling financial abuse in Australia, and we have Amelia Greenberg here, who's the deputy director of SPTF series and an expert in client protection. I'm Swati, and I lead the financial abuse theme at Fin Equity, a global community that focuses on empowering women economically through financial inclusion. Before we get started, let's make sure we're all on the same page about what financial abuse actually is. Over the past couple of months, Fin Equity has put together a working group to chat about some of the issues.

02:30

Today, we're diving into some questions about financial abuse. We took a look at how different countries, especially the UK and Australia, define it. We also checked out some academic research and tweaked those definitions to fit the world of financial inclusion that we operate in. So, on the next slide, we define financial abuse as a bunch of behaviors meant to control someone's ability to get, use, or hold onto money and resources, and it's a pretty big deal.

03:06

These behaviors can negatively affect someone's financial security and confidence. This includes things like restricting access to resources, exploiting someone, or sabotaging their financial situation. When I say resources, I mean personal stuff like financial info, self-confidence, and social connections, which all have serious money implications. This also covers things like income, business profits, and valuable assets.

03:38

What's really important to mention here is that these behaviors come from coercive control and happen over time, seriously affecting the financial resources of the victims. Financial abuse hits a lot of vulnerable people, and things like gender, age, disability, or being a migrant or refugee can make someone more at risk for it. Today, we're focusing on the financial abuse of women.

04:09

Girls and women often face intimate partner or domestic violence, which includes financial abuse. This means we're looking at how family members or partners use abusive tactics. A lot of this is supported by societal norms that restrict women's financial independence, and these same norms also strengthen beliefs about gender roles.

04:41

It manages money and creates a sense of entitlement around finance, which not only hides but also strengthens financially abusive behaviors. Research shows that this makes it harder to spot and change these behaviors compared to other types of abuse. On top of that, financial systems can actually support these behaviors, since financial products that don't have proper protections or consider gender can be misused by abusers, leading to financial abuse.

05:17

"Manipulating financial systems can create chances to rethink financial products and processes, tackle hidden risks, and focus more on what's best for survivors. Now, about the tactics used in financial abuse, they generally fall into three categories. Let me break that down for you. The first category is restrictive tactics."

05:56

Preventing access to financial services or information can happen when a partner or family member stops women from going to bank or savings group meetings, keeps an eye on their transactions, or even blocks access to their accounts. Then there's exploitation, which is when someone takes advantage of a woman's resources, like controlling her income or pushing her into debt and then refusing to help her pay it back. Lastly, sabotage includes tactics that harm their financial situation, like ruining their credit or assets.

06:31

"They're messing with credit scores on purpose or wrecking assets just to cause trouble, like damaging financial or identity documents that are needed to take advantage of financial opportunities. This definitely leads to long-term financial instability. I'm sure the audience can relate to some of this stuff from their work with clients, but we might not have enough proof to really grasp how big the issue is."

07:02

"Alright, let's move on to the next slide. I'd like to bring in our panel now, starting with Bobbi. He's done a lot of research on this topic and has been actively engaging with the sector. Bobbi, can you share what the Grameen Foundation is doing about this and what some of the key takeaways have been, maybe even some lightbulb moments you've had along the way?"

07:38

"I know it's been quite a journey, so if you could share your thoughts on that, I'd appreciate it. Thanks, Swati, and good morning or good evening, everyone. I'm really glad to be here. Like I've mentioned before, this has been a bit of a passion project for me over the past year and a half, diving into the literature and experiences around financial use. I had the chance to be part of a big group of organizations focused on integrating women's economic empowerment."

08:09

We focused on helping financial service providers understand and raise awareness about gender-based violence. We trained them to educate their clients and connect them with

support services like the police, health services, and social services. This way, they could better assist clients who might share that they're experiencing gender-based violence.

08:41

Economic violence is a relatively new addition to the definition of gender-based violence—like, it was only added about 10 years ago. As we were working on this, we noticed there wasn't much talk about what it actually meant. But we kept thinking there has to be a connection between this type of gender-based violence and the financial services sector.

09:12

In the next project, we got to test out an economic coercion scale created by Katherine Yacht and her team at Imine University. If you can flip to the next slide, I'd like to share some insights from that. You might find it a bit small, but during our baseline test, we had around eight questions, and the levels of economic coercion were surprisingly low.

09:41

The stats in Honduras are really high for both sexual and physical violence, as well as economic violence. So, we went back to a survey created for Bangladesh, and we added some extra questions for our own data. This is just data for women, and I wanted to highlight that there were two specific indicators that stood out because they were higher than the rest. About 35% of the women said they experienced that.

10:09

Their partner had been hiding financial info from her and had stopped her from studying or going to meetings. Those were the two most common ways this was happening among these women. Then there's about 5% of them who were dealing with more extreme stuff—like their money being taken without permission, lending him cash that he never paid back, and him wanting to know how she spent her money. So, this really starts to paint a picture.

10:39

It gives us an idea of the different kinds of financial abuse that women might be facing. But I really believe that from the financial services angle, we need to consider what questions we should be asking to better understand the customer journey and identify where the biggest risks are. So, one thing I'm excited to see is the sector doing more research. Another point I want to make is that...

11:10

I believe that based on the research I've seen, our work on client protection and social performance management in the sex sector gives us a solid foundation to build on. So, I don't think we need to treat this as a separate project. Instead, we should focus on what we already have and figure out how to adjust and improve it. You know, one of the...

11:39

We've heard some stories in the discussions with Fin Equity about how husbands might know the loan officer that their wives are working with for credit. They could ask their wives about how much money they're getting, how much is landing in their account, or even dig into how much is in their savings. These are just basic client protection practices that need to be in place.

12:09

"I followed up on that, but at least this helps. As we discuss this, we can look at it from the angle of why it could be harmful for a loan officer or someone at the bank to share account info with a spouse who's not on it. These are just a few simple examples that have come up, and I think they highlight some of the tasks we have ahead of us. I'm going to pause here because I'm really eager to hear from everyone."

12:40

"Thanks a lot, Bobbi, for sharing those insights! I definitely think we need to gather more evidence and do some more research to really understand how these behaviors can be spotted. Like you pointed out, some of them are often hidden behind gender norms. I'm also looking forward to hearing more from Ryan. Ryan, maybe you can tell us more?"

13:16

"Let's talk about the Empower Finance program—what it's all about and what you guys are focusing on. You might want to touch on some of the things Bobbi mentioned too. We also have Amelia coming up to discuss it further from the angle of the existing client protection principles. Anyway, Ryan, I'll hand it over to you. Thanks a lot, Swati! It's awesome to be here and share some of the work we're doing at the International Finance Corporation."

13:49

Let me give you some background. The IFC is part of the World Bank group, and it's the biggest global development institution that puts a lot of money into the private sector, especially financial services. When we talk about financial abuse and how the IFC invests in emerging markets, it's really about reducing the risks that come up when people face financial abuse from banks or institutions. That's a big reason why we're focusing on this.

14:23

For a while now, the IFC's Gender and Economic Inclusion Department has been focused on tackling gender-based violence in the workplace. Adding a focus on financial abuse feels like a natural next step in that work. We've really been able to use the IFC's ability to bring people together, along with our past experience in addressing gender-based violence, to create the Empower Finance Alliance.

14:59

So, basically, this initiative is about getting nine banks from five different countries to come together. They have the potential to reach around 30 million customers. The goal is to educate these customers about financial abuse and share some actions they can take to start tackling it. What you see on the screen are a few quotes from our launch event.

15:30

"Recently, we had an event in Bangkok where we got banks together to talk about financial abuse. Over the next few minutes, I'll quickly run through how we set up that initiative, where we currently stand, and what our plans are for the future. As you can see on the screen, the banks and the countries they represent are listed. It's been an incredible experience bringing all these banks together to share insights."

16:00

Let me break it down for you. First off, we're going to explain what financial abuse is and how it shows up in the way financial products and services are misused. This is one of the main tactics abusers use to exert control over their victims, as Swati and Bobbi have already mentioned. So, over the next 18 months, we'll be working with banks to help them choose two actions they can take to start making some changes. If we could move to the next slide, please.

16:33

They're using the Financial Safety by Design process created by Captain Fitzpatrick from FID Ventures. It's a straightforward three-stage approach. The first stage is about understanding how products can be misused. This involves examining your own products and services and, most importantly, listening to the experiences of victim survivors who have been financially exploited through banks or financial services. The second stage focuses on designing for safety, which means figuring out how we can...

17:07

Figure out how a product is being misused, then take steps to fix that product or service for safety. The third part of the process is about communicating what acceptable behavior looks like. All of this is really supported by customer service. So, we're using this framework to work with banks, helping them understand how financial abuse affects their customers and which of their products and services are involved.

17:37

They're getting taken advantage of, and how can they communicate what's acceptable behavior to their customers? If we could move to the next slide, please. What you see here, even though we lost the title, is how we're organizing our work with the banks. In stage one, it's all about understanding product misuse and helping the banks listen to real-life experiences. We kicked that off at our launch event by sharing stories and encouraging the banks to really pay attention to what people have gone through.

18:10

Financial abuse showed up in different ways, and we're looking at what a bank could have done to improve the situation. We're also conducting a survey for bank employees, which is being rolled out across their institutions. It's a quick survey about various behaviors we've identified with the University of New South Wales to really get a grip on how financial abuse affects their customers and what employees have noticed.

18:38

We're also working with local community organizations in those countries, connecting them with banks so they can keep educating about real-life experiences. The goal is to build a solid partnership with these community groups since they're right there on the front lines, dealing with the community and have a wealth of knowledge and advice. This is crucial when we're looking at product improvements and making sure things are safe.

19:08

The last part of the first phase is focused on customer transactions. We've touched on this a bit today—it's about figuring out if there are certain behaviors or payment descriptions that are being abused. This helps banks see how their own products and services are being misused. So, the first phase is all about discovery; it's about understanding the issues and examining the current products and services to see how they're being misused.

19:33

So, we're currently in the first phase of figuring things out with the banks, but the second phase, which focuses on designing for safety, is set to start later this year. In this next

phase, we'll help the banks find one or two products or services they can tweak or enhance for better safety. There was also a point made about considering client protection principles and how some of those changes have been implemented.

20:04

"Let's focus on the area we're working in and see what's worked well here. How can we apply those successful strategies to tackle financial abuse? We want to create a big impact with minimal effort for the banks. We'll also help the banks develop a roadmap for change, so they can communicate with their teams and start making those changes happen."

20:32

We can figure out what changes might come from this, and then the third phase is all about communication. So, later in December next year, we're going to share the findings from this project to help educate the financial services industry across the Asia Pacific region. We want to spread what we've learned and show other banks how they can take action too. Could you go to the next slide, please? This slide gives you an idea of what we're looking at, but I won't dive into the details right now.

21:07

We're running online workshops to educate the banks on important topics that match the different phases we talked about earlier. So far, we've done two workshops and we're gearing up for our third one next week. We're helping the banks gather the right data, have meaningful discussions, and make the necessary changes at their institutions.

21:37

We're putting together some online workshops and also creating super short audio lessons—think of them like podcasts. Each one lasts about 10 to 15 minutes, and we'll send these to the banks before each workshop. They'll cover the key topics we'll discuss, so everyone is ready to jump in and implement what they learn after the workshop. That gives you an idea of how we're organizing this initiative.

22:05

Key takeaways for me over the past few months while we've been rolling this out are that once we explained to the banks what financial abuse is and highlighted some of the behaviors associated with it, they really started to realize that it was a problem. We noticed that these behaviors were already occurring among their customers. So, we basically gave them a term or label for financial abuse, which allowed them to begin making necessary changes at their banks.



22:38

Experience has been super important to really show how a simple bank transaction can have a huge impact on someone who's been through tough times. Bringing in those personal stories has been key. Also, working with local community organizations helps them grasp that lived experience better and build a lasting partnership where they can collaborate effectively.

23:07

We've gotten some initial feedback from the banks, but they're still in the process of rolling things out, so this doesn't reflect all the responses. What we're noticing is that some key issues are coming up, like partners or family members taking control of someone's online banking without them knowing. There are also cases where people are being discouraged from opening their own bank accounts, or they're being pressured into signing financial documents.

23:37

"People are putting their money into someone else's account, like a family member or partner. It's been really helpful to get this information and feedback, but it also highlights the need for us to push for change. We need to keep working and supporting the banks to take action. A lot of them have really listened to what we've told them, and some have been truly amazing in their response."

24:09

Some banks have already talked to their CEOs and held focus groups. They've even had all-employee town halls and are working on securing budgets. There's been a lot of activity since we introduced the concept of financial abuse. I think the banks recognize this as a real issue because they notice it in their customers' behavior. They've probably been dealing with it for a long time, but we've helped them put a name to it so they can take action. I know that was a lot to unpack.

24:36

"Thanks, Ryan. I know there's a lot to discuss. As we move forward with the project, I'm sure we'll gather plenty of insights that the sector can benefit from. You've highlighted how crucial it is to understand real-life experiences. Getting financial institutions to come together and review these experiences is really important. Then we can go back and evaluate the products and processes."

25:10

Bobbi brought up a good point about checking out the customer journey to see where the safeguards might be lacking, especially since there's a risk of financial abuse for clients, particularly women. And regarding your point about building on the systems we already have, I'd like Amelia to think about what the other speakers have said and see how that fits into the current client protection framework.

25:46

"Let's talk about the principles and the work related to social performance management. Can you share your thoughts on how it connects with our efforts to tackle financial abuse? What lessons can we learn from that initiative? Thanks a lot, Abi. If you could move to the next slide for everyone who's not familiar with SPTF and SER, we're a standard-setting organization. And, Abi, I think Bobbi already mentioned that we have a solid foundation."

26:25

"We've been working in our field for customer protection and social performance for a while now. This is part of what we do. Our focus on setting standards is all about making the customer experience better. We talk to people involved in inclusive finance worldwide to learn from their experiences—what works, what doesn't, and how to reduce customer risks while creating financial products and services that actually help customers. We compile all that info into one document."

27:02

"We call this the universal standards for social and environmental performance management, and it's now a free resource. That way, organizations don't have to start from scratch and figure out all these best practices on their own. They can learn from others, read this document, and see what steps to take to protect their customers. Plus, once we collect all these best practices from around the world, we'll put everything in one place to share."

27:35

So, we're going to take what we learned and share it again. This is a good spot to include some insights on financial abuse, especially the management practices that financial service providers could use to reduce that risk. As a first step, we checked the current practices in the manual to see if any could already help financial service providers tackle this issue, and it turns out they can! If you move to the next slide, I'll show you what I mean.

28:09

There are places in the standards where we can already see some practices that help reduce risks. It starts with the first dimension, which is the Strategic Dimension. There's an indicator that states the provider needs to have a "Do No Harm" strategy that explains how they'll reduce the social risks linked to their products and services. One of the details includes looking into any potential negative effects on clients and their families, so there's a risk of opening up.

28:44

Financial abuse can come up in conversations about the possible downsides of offering financial services. One part of that discussion involves collecting data on how customers are doing. We suggest doing this both quantitatively and qualitatively. The qualitative part usually begins with asking if access to financial services has made your life better or not. When customers talk about any negatives, they share their experiences.

29:18

This would be a chance for them to talk about any coercive or abusive behaviors that have happened because they're clients of the financial service provider. So, collecting that data, which we've already mentioned includes both negative and positive outcomes, could give us some insights into the extent of the issue. Finally, we want to analyze the outcomes by customer segments, meaning we'll look at men and women separately, break it down by age, and compare rural versus urban areas to see what we find.

29:51

You might see some customers getting better or worse results, especially the ones who are more vulnerable—they could be facing negative impacts that others don't. This is something we need to point out in the leadership section. It's a bit lengthy, but the main point is that both the board and the management should take a close look at the outcome data you're gathering after you ask customers about their experiences.

30:22

"Using financial products and services is important information that both the board and management need to effectively guide the institution's strategic and operational activities. Moving on to product design, our third focus area, we have an indicator that looks at whether the provider checks if household stress makes it harder for clients to use their products and services. And then, in terms of barriers, we see essential practices."

30:56

Get rid of the obstacles that stop people from getting access. This ties into the definition of financial abuse that Swati mentioned; part of it is about whether the customer can actually get access. There are also issues related to using or keeping that access. The barriers can come from how services are delivered, making it so that a woman can't get access without help from another family member, or she might not have any freedom at all. Sometimes, we need to have a more tailored approach to address these issues.

31:32

Possible delivery channels can help overcome barriers to accessing financial services. For customer protection, we have indicators related to data privacy and rights, like informing clients about how their data will be shared and their rights regarding data privacy. We also focus on training customers to protect their data. Lastly, in terms of human resource development, we have indicators for training employees on social issues.

32:08

We're focusing on goals that include training them about the risks of financial abuse and how they can help prevent it. When we train employees on client protection, we cover not just how to explain pricing and terms but also make sure clients really get it. Sometimes they don't, which leaves them open to being taken advantage of. We also need to explain confidentiality and data sharing policies. That's where I'll wrap things up.

32:44

You know, a lot of financial service providers might initially think, "Why should I get involved in this?" But as Ryan pointed out, once they grasp the issue and, especially if they survey their own customers and see that it's a real concern, they start to recognize its importance. This is definitely a customer-related issue, especially when it comes to prevention.

33:18

Abusive behavior can really shut people out from accessing services, which means you could lose potential customers because of the barriers you've set up. Plus, if someone else is in charge of using the products, it's way more likely that things will go south for both the financial service provider and the customer. In clear-cut cases, it won't be reimbursed if someone doesn't have control over how they use their loan funds.

33:49

A bad financial result for both the service provider and the customer. If she can't manage her savings or someone else has access to them, why would she want to save with a bank that isn't helping her? Another example is a partner we worked with a while back that

digitized wages for mostly female workers who used to get paid in cash. They switched to getting paid directly into their bank accounts.

34:19

The accounts and the provider thought it was awesome that people wouldn't have to wait in line anymore, and it got rid of the safety risk of carrying cash. But they hadn't asked the women about it, and it turned out the women had been saving part of their cash salaries for themselves, using it independently, and bringing the rest home. They hadn't necessarily told their husbands about this. But when they switched to digital wages, the husbands started noticing the deposit amounts in the accounts and realizing what was going on.

34:50

The women were keeping some of their pay for themselves, which caused tension at home. They decided to launch a new delivery channel and redesign their financial services without asking the customers for their thoughts, and that turned out badly for the customers. This is just one example of why it's crucial to involve the customers in product design—they're the ones who are supposed to benefit from these decisions.

35:19

"Before you launch that new channel or product, I just want to pause for a second because I'm really interested in hearing what the audience thinks. Thanks a lot, Amelia, for discussing client protection and the universal client protection principles. This initiative has really succeeded in getting the sector to embrace these principles and prioritize client protection in a structured way. We have plenty of time to interact with everyone."

35:54

If anyone has questions, feel free to drop them in the chat, and we can direct them to the right speakers. While I look through the questions, I actually have some of my own, and I'm sure Bobbi and Ryan do too, based on what they've been hearing. So, Amelia, let's start with you, and then Ryan can jump in after. One thing I'm picking up from you is about financial abuse.

36:28

"gives us another perspective that we noticed was happening, but financial institutions couldn't really define it. It's more about how households manage their finances. Now, we can take a closer look at the products and processes throughout the customer journey to find ways to add safeguards that can help prevent abuse. This will not only improve client outcomes but also help manage some of these risks."

37:05

When I think about financial products, the first thing that pops into my head is debt, especially coercive debt. That's a clear example of how a financial product can be misused. But I'm curious about other situations or financial products that might pose risks. Amelia, what do you think from your experience? And Ryan, maybe you can chime in based on your work with banks. For me, the first thing that comes to mind is digital finance.

37:42

A lot of products are now accessible through phones, but in some households, especially poorer ones, women might not have their own phones and end up sharing. So, anything from payments to money transfers happens on a device they have to share, which can lead to issues. Plus, the technology can be confusing, so they often have to ask family for help.

38:23

"Just using a digital menu can give someone more access than they should have to another person's financial activities and transactions, even their account balances, since that info is available on shared devices. As we shift towards more digital ways of offering financial products and services, there's a big opportunity for greater outreach and breaking down some of those barriers."

38:58

"That's about mobility limitations, where someone can't leave their home. But if we don't focus on really educating customers about digital literacy and providing options that don't necessarily need a smartphone—like using a simpler device—it's more likely that women will have something of their own to use. Also, I think a lot of people aren't aware of their own rights."

39:33

"Teach people about data confidentiality and the risks of not paying back loans, for instance, and the different options they have for getting help. Understanding both the good and the bad can really help reduce the risks she faces, like not knowing her rights or how to navigate things. Plus, if she doesn't keep her data private, it makes her vulnerable to abuse. But I'll stop there; I'd love to hear your thoughts."

40:08

Ryan's response was pretty interesting too. It's really fascinating to work with banks in the region. We're hearing all kinds of different financial abuse behaviors and how various bank products and services come into play. Personal loans and mortgages seem to be the main

ones we're noticing, along with checking and savings accounts. But it really varies by market and what products they offer their customers, like credit cards, for instance.

40:42

It might not be as important in one country compared to another, so we're currently gathering information from the banks about the key products and services they're noticing. The survey we've launched will also provide us with valuable insights into customer behaviors and the community where employees live. To your point, Amelia, the tech aspect is definitely significant as banking shifts more towards digital.

41:17

It's pretty standard that going into a bank branch isn't something that happens a lot these days. When we kicked off the project, we thought about how to introduce fintech. We decided to keep the project broader, focusing on traditional banking and what we could do in that kind of setting. The product lines and teams would be similar, so we could explore the impact we could make. You shared the report in the chat, so...

41:48

"Financial safety by design. In the appendix of that report, there's a really helpful table that outlines various products. FinEquity Ventures went through and mapped out these products, detailing the risks of misuse and suggesting some solutions that banks could implement to address those issues. It's a great way for financial service providers to audit themselves – looking at what products they have, how those could be misused, and what steps they can take to improve security."

42:18

It really goes back to what Amelia said, and also to my point about making sure your customers' real experiences are part of everything you do. That way, you can be sure that what you're implementing is actually making a difference and solving the problem, instead of just being another activity that gets pushed out. We're super excited to see what comes from the post so we can get more details on the different products and services, but from what we've seen so far...

42:44

We're hearing from the banks that the main issues are transaction accounts, joint accounts, and loans when it comes to financial abuse. Just to wrap up, since we're running out of time, there's one question that keeps coming up: what's the minimum a bank needs to do to show that they're protecting their clients from financial abuse? I think you...

43:16

I think the examples in that report are great starting points for organizations. They can take practical steps like improving financial literacy training, auditing products, and raising staff awareness about financial abuses. This way, everyone knows what to look for and how clients can protect themselves and their accounts. There are definitely some practical steps we can take.

43:43

You can take small steps as you go along. I see it like there's a range of things an organization can choose to do. You can either just do the bare minimum or really dive deep into the issue over time. Hopefully, as we start working on this, it won't feel like this huge, overwhelming task that the organization has to tackle all at once, but rather a few important adjustments along the way. So, Swati, I'll hand it back to you to wrap things up. Thanks a lot, everyone!

44:19

Thanks for sharing all those important points. To wrap things up, I know we've answered some questions during our discussion, but there are still quite a few left. So, we're inviting everyone in the financial sector to dive into these questions. We encourage you to reach out to our panelists today or have a chat within your organizations to see if these issues can be tackled.

44:56

If we look at the current systems, there's a chance to dig deeper into our research. We might even be able to add some extra questions to the surveys or client feedback forms we already have, which could make it easier to collect this data. As a next step, we have another chance to keep this discussion going. Some of us, including Bobbi, will be joined by a few other colleagues, and she's going to be moderating a session at the European Microfinance Week on November 14th, if I remember correctly.

45:25

"We'll also be streaming it online at 1 p.m. Central European Time, so hopefully we'll see some of you there to keep the conversation going. Thanks so much for this opportunity, and a big thank you to all the speakers. Have a great day, everyone! Enjoy your weekend!"