The Top 5 Unbanked Countries Have More Than 60% Of Their Population Without Bank Accounts

Source: Mastercard Index, Global Financial Inclusion, 2021
• Illicit Activity
• Sanction Evasion / lack of traceability (anonymity)
• Web3 is Less “Secure”
• Bad for the environment
• 24/7/365 “business”
• Public records
• Decentralized Personal Data
• Instant settlement and finality
  • Stocks (Nasdaq experimenting)
  • International Trade (LCs, DCs)
  • Escrow/Contracts
• Tokenization of any asset
  • Borrowing
  • Investing
  • Arts community
• Supply Chain Management / Provenance of Goods
This means your business doesn’t necessarily need a fully defined strategy or investment plan for blockchain—yet. But it’s important to understand what’s going on in the space and consider the potential implications for your own organization and industry.

- Listen and learn
- Internal and external roadmaps
  - Collaborate with “the business” as well as customers directly
  - Consider user safety and education
- Avoid technology for technology’s sake
  - Start small, knowing you’ll learn (fail) or it’ll be throw away