The highly technical nature of financial products and practices closes people off from wider considerations. As in other technical fields, the technology absorbs people's attention and presents itself as morally neutral. The game-playing nature of financial trading also blinds people to its real consequences: no matter what controls are in place, there is always a temptation to act as if there were no repercussions, as if the game could just be re-set if things go wrong. Finally, both the practices of the financial sector and the education of its practitioners are inevitably framed by the theo The pace of change in Financial Services seems only to be increasing – as does the urge for the industry to react. The forces shaping this change have led us to reconsider the role of finance, more as an “enabler” than a provider of financial products and services. Mobile money services have proven to be an effective gateway for financial inclusion among the unbanked, a demographic that could evolve into a US$3 trillion payments volume opportunity. Tomorrow, your bankers or wealth manager will coach you throughout your day to take appropriate financial decisions based on a combination of Arti