



DFA Working Group Series: Leadership Development

Training Gaps and Priorities for Digital Finance and Fintech Associations Leaders



**Alliance of Digital Finance
and Fintech Associations**

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Introduction

This report is part of a series examining key operational, management, and revenue-generation challenges faced by Digital Finance and Fintech Associations (DFAs), particularly in emerging economies. Based on responses and research from DFAs within [Alliance of Digital Finance and Fintech Associations \(AllianceDFA\)](#), the series provides insights to strengthen DFA operations and sustainability

This report, titled, *Training Gaps and Priorities for Digital Finance and Fintech Association Leaders* was developed and produced by the Leadership Development Working Group.

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We'd also like to thank the following DFA Members for sharing their experiences and insight:



About AllianceDFA

[The Alliance of Digital Finance and Fintech Associations](#) (AllianceDFA) is a global hub, uniting regional and national associations to foster knowledge exchange, create synergies, and amplify impact in the digital finance and fintech sector. By empowering our members with the resources to impact local markets, AllianceDFA strengthens the digital finance ecosystem globally, enabling the development of inclusive and responsible digital financial products and services.





Objective

The aim of this initiative is to identify the essential training, skills, and knowledge that DFAs need to thrive in 2025. This includes both the industry-specific expertise essential for navigating the digital finance landscape, and the leadership and management capabilities required to effectively operate a DFA. The research delves into key areas for development, preferences for delivery methods, and the desired frequency of capacity-building opportunities.

The insights guide the creation of a capacity-building roadmap, ensuring that AllianceDFA's learning and development opportunities align with member needs and preferences.

Methodology

The Working Group conducted a survey to gather insights into the training, skills, and knowledge required by DFAs to thrive in 2025. 39 responses were received, representing the views of 16 Member DFAs. The survey included qualitative and quantitative questions aimed at identifying the critical needs and challenges faced by DFAs. These questions sought to capture specific areas for development as well as preferences for training delivery methods, such as formal courses, webinars, mentoring, and peer learning. The responses were analysed, identifying patterns, trends, and key insights to develop actionable recommendations.

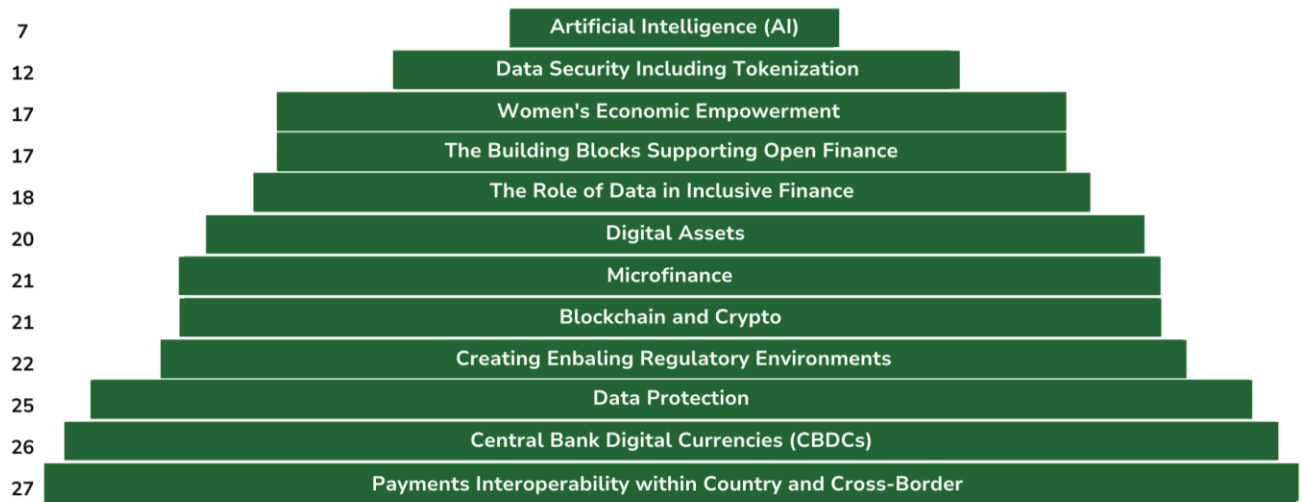




Industry Topic Priorities for 2025

The following twelve topics have been identified as key areas where DFAs aim to enhance their skills and knowledge in 2025.

Key Thematic Areas Arising:



Financial Inclusion and Payments: Expanding access to digital financial services for underserved groups, including women and low-income populations, remains a critical priority. Payments often serve as the entry point to digital finance, with interoperability - both within and across borders - continuing to be a key area of focus.

Data: The pivotal role of data, including its responsible use and safeguarding, has highlighted the need for greater expertise in areas like data security and tokenization. DFAs are also keen to explore how data can drive inclusion while ensuring robust consumer data protection.

Technology and Enabling Regulations: There is a need for alignment between regulatory frameworks and technological advancements to foster innovation. Areas like AI and Open Finance hold immense potential to deliver new, inclusive, and personalised financial products and services to consumers, requiring knowledge of how to regulate and deploy them effectively.

Blockchain and Decentralised finance: Blockchain and distributed ledger technologies underpin CBDCs, cryptocurrencies, and digital assets. While some caution and scepticism persist, these tools are becoming integral to building innovative financial ecosystems and driving industry transformation.

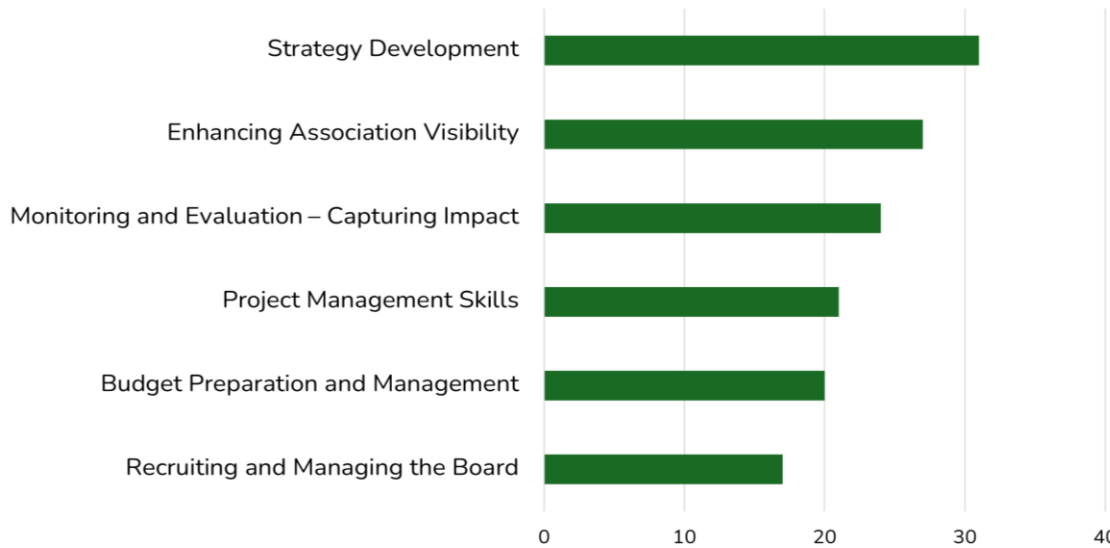
By addressing these priority areas, DFAs can effectively navigate current challenges, engage with emerging opportunities, and position themselves as critical enablers for their members and the broader fintech industry.





Skills and Knowledge Gaps in Managing and Scaling DFAs

The survey identified ten key areas of focus, with six being priorities selected by a significant number of respondents.



Key Thematic Areas:

Strategy, Vision and Leadership: Developing robust strategies and cultivating effective board leadership are essential for ensuring long-term planning, aligning organisational vision, and maintaining strong governance structures.

Visibility and Engagement Focus: Enhancing association visibility and member engagement are critical to attract new members, partners, funders and opportunities, while retaining and deepening those in existence. Increased visibility not only boosts credibility but also enhances the association's capacity to advocate effectively and position itself as an industry leader.

Operational Efficiency and Impact: Expertise in project management and monitoring and evaluation (M&E) is vital for delivering programs successfully and efficiently. M&E plays a dual role in tracking the association's impact and contributing to its credibility, visibility, and ability to attract funding.

Financial Health and Fundraising: Budget management and fundraising are key to maintaining financial sustainability. DFAs need to secure resources to deliver activities and programs and ensure that resource alignment aligns with the vision and member needs.

In 2025, associations are focusing on refining operational strategies, strengthening leadership, enhancing visibility and demonstrating measurable impact. This will support their ability to create sustainable, well-governed, and impactful DFAs.

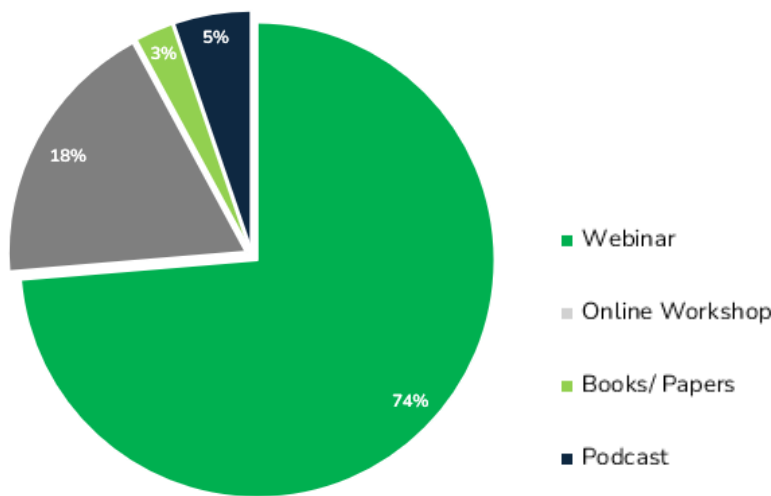




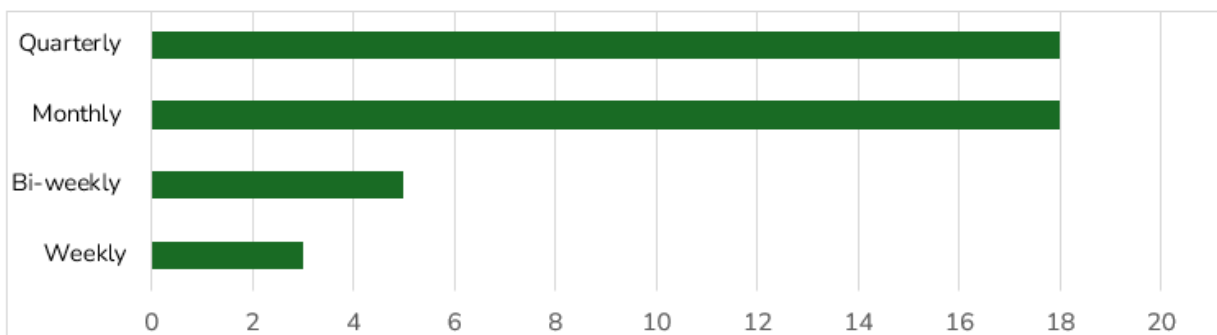
Learning Methodology and Frequency

Given the global reach of AllianceDFA and its members, capacity-building initiatives will need to leverage a range of online and digital formats. The frequency of which initiatives are delivered also varies due to the online/digital nature and the workload and availability of DFAs. Understanding the preferred delivery methods and frequency preferred by DFAs helps to ensure higher engagement, more effective skill and knowledge acquisition, and optimised allocation of resources.

Preferred Learning Methodology



Preferred Learning Frequency





Survey respondents expressed a clear preference for gaining knowledge through interactive and organised formats such as webinars and online workshops over more passive mediums such as podcasts, books, and papers. Delving deeper into the responses identified that respondents value opportunities to engage with experts and peers, ask questions, and gain practical insights in real-time. Webinars and workshops offer a more dynamic and actionable learning experience, enabling participants to directly apply their knowledge to their work or organisational challenges.

When it comes to event frequency, respondents favoured quarterly or monthly sessions over weekly or bi-weekly ones. DFAs indicated in their responses a need for balance between accessibility and manageability, ensuring that events are impactful without overwhelming their schedules.

To align with these preferences, AllianceDFA will prioritise high-quality, interactive sessions scheduled at regular but not overly frequent intervals. Additionally, integrating follow-up materials or recordings could allow participants to revisit content at their own pace, further enhancing the value and accessibility of these initiatives.

Valuable Resources for DFA Leaders

For DFA Leadership

- [AllianceDFA Website](#): A central platform for Digital Finance and Fintech Associations, providing resources, training opportunities, and collaborative tools to strengthen digital finance ecosystems globally. It promotes knowledge sharing and innovation among its members.
- [AllianceDFA Accelerator Program](#): Designed to support the growth of DFAs, the program provides tools, strategies, and concepts for effective establishment, operation, and expansion.
- [AllianceDFA Journey to Formation Series](#): A webinar series featuring established DFAs in the industry, offering valuable lessons learned and insights into DFA operations and business models to guide the building of successful associations.
- [AllianceDFA Member Meetings](#): Monthly meetings that foster knowledge sharing, collaboration, and networking among DFA leaders.





For Industry Information

- **Bank for International Settlements (BIS):** <https://www.bis.org/index.htm> - promotes global monetary and financial stability through international cooperation.
- **Cambridge Centre for Alternative Finance (CCAF):** <https://ccaf.io/> - CCAF provides cutting-edge research and capacity building programs on alternative finance and fintech innovations, particularly focused on evidence-based policymaking.
- **Centre for Financial Inclusion (CFI):** <https://www.centerforfinancialinclusion.org/> - an independent global think tank working to drive evidence-based change for inclusive and responsible financial systems.
- **Consultative Group to Assist the Poor (CGAP):** <https://www.cgap.org/> - an independent think tank that works to advance the lives of poor people, especially women, through financial inclusion, housed at the World Bank.
- **FinDev Gateway:** <https://www.findevgateway.org/> - an independent knowledge platform where the global financial inclusion community comes together to share the latest research, lessons and ideas on making financial services work for people experiencing poverty.
- **Global System for Mobile Communications Association (GSMA):** <https://www.gsma.com/> - represents the global mobile ecosystem, driving innovation and collaboration across the mobile industry. It offers insights, events, and initiatives aimed at enhancing connectivity, digital inclusion, and mobile-enabled development worldwide.
- **Women's World Banking:** <https://www.womensworldbanking.org/> - is dedicated to ensuring the future of the economically empowered woman.
- **World Bank:** <https://www.worldbank.org/en/research> provides research, data and technical assistance to its 189 member countries to fight poverty.





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