

Four MENA Countries Stand Out with their Highly Mature Fintech Strategies

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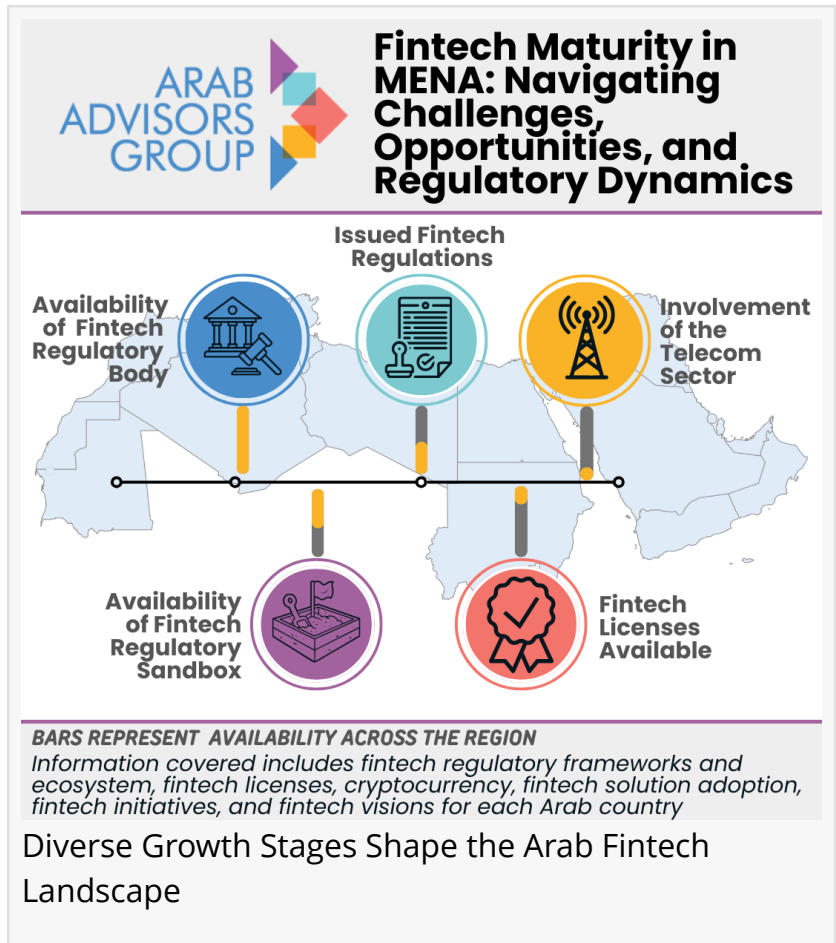
JORDAN, January 20, 2025

/EINPresswire.com/ -- [Arab Advisors Group](#)

released a new research report exploring the growing fintech market in the Arab World. The report expands on the current fintech landscape in the Arab region, covering the fintech regulatory frameworks, licensing, legality of cryptocurrency, fintech goals and initiatives, challenges and governmental vision for the sector in 19 Arab countries. Moreover, Arab Advisors Group assessed the Arab World' strategic fintech visions, assessing their maturity across 4 assessment pillars.

The fintech landscape in the MENA region is poised for rapid evolution and transformation. With one of the highest unbanked populations globally, MENA is ripe for innovative financial solutions that leverage technology to foster financial inclusion and economic empowerment. Leveraging widespread Internet penetration, governments can drive greater financial inclusion and enhance financial literacy across the region. Several MENA governments are already embracing digital transformation initiatives, with a particular focus on fintech. This makes understanding the region's unique challenges and opportunities essential, offering invaluable insights into how technology can revolutionize the future of finance in emerging markets.

Arab Advisors Group released an in-depth research report that takes a closer look at the dynamic and rapidly evolving fintech industry across the MENA region. The report provides a comprehensive analysis of the regulatory frameworks shaping the sector, offering insights into



the strategies driving fintech innovation. Examining 19 Arab countries in the MENA region, the report uncovers the current state of fintech, the regulatory measures put in place by governments, and the strategic vision guiding these nations. Arab Advisors Group meticulously explored common themes, highlighted regulatory gaps, and assessed governmental initiatives designed to propel fintech growth.

Beyond fintech regulatory frameworks, the report delves into the legal standing of cryptocurrency and the availability of specialized fintech licenses, shedding light on the region's efforts to foster innovation. In addition, it examines the clarity and maturity of fintech visions across these 19 countries, evaluating them through

four key assessment pillars: fintech regulatory frameworks, fintech ecosystem development, fintech vision clarity, and the adoption of fintech solutions. Through detailed scoring indicators, the research reveals an overall maturity score for each country's fintech strategy, offering a clear picture of the region's evolving landscape and where key players stand in terms of their fintech ambitions.

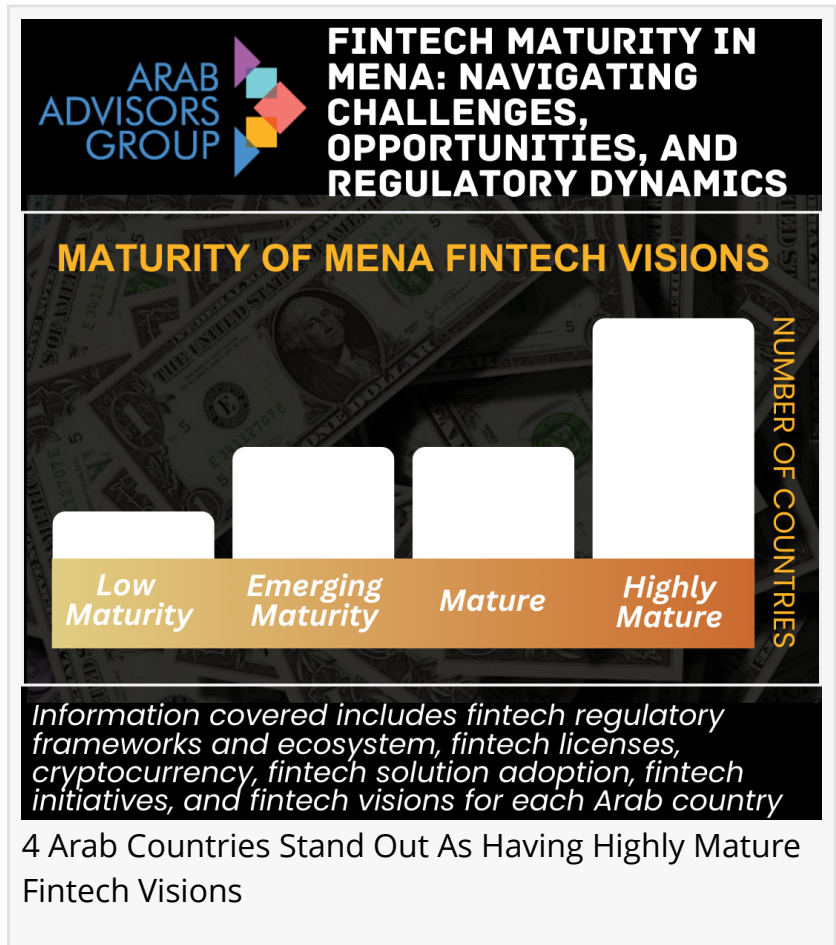
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Our report provides key insights into Arab fintech visions, regulations, maturity, and gaps, crucial for unlocking fintech's potential to drive economic growth and inclusion in the region.”

Hiba Rabadi

The fintech vision assessment is a crucial guide for regulatory bodies with an established fintech vision, as well as those still developing one. It highlights key areas for improvement, helping create a more inclusive and innovative framework that empowers fintech innovators with the knowledge and tools to develop their solutions in the region. The assessment also benefits potential investors and entrepreneurs by providing compelling facts, ongoing initiatives and identifying gaps to navigate the market with confidence.. Leveraging Arab Advisors Group's

strong expertise on the MENA region, the report shifts focus from fintech's potential to the current realities of this emerging sector, making it an indispensable resource for policymakers, telecom operators, fintech companies, innovators, and investors. It enables these stakeholders to make informed, data-driven decisions, foster innovation, and enhance or create effective



fintech strategies.

Hiba Rabadi, Managing Director of Arab Advisors Group said: “Financial inclusion has become a key priority for many governments across the MENA region, as they strive to extend access to underserved individuals and entities. As alternatives to traditional banking gain traction, there is a significant opportunity for governments to reach a broader population than ever before. This presents a unique opportunity for telecommunication operators, which possess the technological infrastructure and wide-reaching networks necessary to integrate fintech solutions into their services. Our report offers invaluable insights into the region’s fintech regulatory frameworks, challenges to innovation, and actionable recommendations for market entrants and telecom operators. It provides a comprehensive analysis of the current fintech landscape in MENA while also assessing the maturity of fintech strategies across the region, identifying key gaps and opportunities for improvement. These findings are crucial for policymakers seeking to harness the full potential of fintech for economic growth and inclusion.”

Rabadi elaborated, saying, “Our recent in-depth analysis of fintech maturity in the MENA region reveals a moderate yet steadily advancing landscape of fintech strategies. The report focused on countries within MENA that have established a formal fintech vision, where a few stand out for their exceptional maturity. Notably, two countries attained a perfect score across all evaluation pillars, exemplifying the region’s commitment to cutting-edge innovation. Highly mature fintech visions are now the most prevalent across the region, outpacing those classified as mature, emerging, or low maturity.”

The report, [Fintech Maturity in MENA: Navigating Challenges, Opportunities, and Regulatory Dynamics](#), which released in November 2024 to Arab Advisors Group’s communication research subscribers, answer the below questions:

- How are Arab governments fostering Fintech in their respective countries?
- Who are the regulatory authorities in MENA responsible for Fintech?
- How clear and accessible are these regulatory frameworks?
- What are the barriers to fintech innovation in each of the 19 MENA countries?
- Do MENA governments have fintech visions in place? And how mature are those visions?
- How is 5G driving the development of the fintech industry in the Arab world?
- Do MENA governments acknowledge the role of telcos in the advancement of their fintech sector?
- What are MENA governments’ stance on cryptocurrencies?

Please contact Arab Advisors Group for more details or to get a copy of the reports' Table of Contents.

The report was released to Arab Advisors Group's subscribers and can be purchased for a fee of US\$ 6,000.

Arab Advisors Group's team of analysts in the region produced over [6,100 reports](#) on the Arab World's communications, media, and financial markets. The reports can be purchased individually or received through an annual subscription to Arab Advisors Group's (www.arabadvisors.com) Strategic Research Services (Media and Telecom).

To date, Arab Advisors Group serves over 1,000 global and regional companies by providing reliable research analysis and forecasts of Arab communications markets to these clients. Some of our clients can be viewed on <https://arabadvisors.com/client-list>

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