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The boom of the telecommunications services has fostered derivative financial products based on data. The bank intermediation was so made easier with IT, as the access to those financial products is possible to a wide range of clients even those formerly excluded because of social or others barriers.

When it comes to the technology to be at the service of the financial industry, they talk about the 'fintech', that permits to develop new applications. Some experts mean that the telecommunications services based on data are likely to increase at a level to see their share becoming greater than the classical services of calls and SMS.

This is due mainly of the derivative financial products based on information that offer new opportunities to the telecom sector and the banking industry as well.

With the fintech, there are alternative financial products ; among them we can mention the mobile banking, wich contributes to financial inclusion of people living in remote regions and bridges the lack of agencies in those locations.

Moreover, the segment of the MSME is occupied by web-based companies that offer financial products ranging from strategic brokerage to credit management.

Henceforth, new competences are needed to address those changes and challenges and the downscaling banking industry has tremendous opportunities to diversify its financial product lines.

Another fact is that new internet applications related to Big Data and over the top (OTT) media are taking market shares from phone services, pushing these latter to adapt their activities and the fintech is a means to reap new incomes as some enterprises and individuals needs are not covered by the traditional financial system.

My analysis is that, beyond the saving and lending methodologies implemented so far, the financial inclusion process has to develop a mix of techniques that capitalizes on the flight of IT in the banking industry. As the penetration rate of mobile phone has exploded in Africa, the companies can cover the excess demand of financial products in the population by innovating their supply with the fintech.

The financial products related to technology may include the mobile banking services (saving, credit, transfert and payments), online services for bank accounts, shared information of the stock exchange and forex,...

Next, let's notice that a new means of exchange that is likely to be considered as a refuge currency has appeared with IT : the bitcoin, which value has increased significantly. Nevertheless, people are skeptic as there is no central bank ruling the production of those bitcoins.

Lastly, I think that addressing the challenge of interconnection of the classical bank services and the fintech- related products will be a great step toward financial inclusion of some MSMEs and individuals.