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## 03

### Women in the tech industry

The participation of women in the world of work remains a very important issue, because female talent is a key factor for innovation and growth of companies.

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### Financial inclusion: overview, perspectives and trends

31% of the world's population is completely excluded from access to financial services.

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### Automation with intelligence

How organizations are moving toward more ambitious automation programs.

# Women in the tech industry

While the results of the study: Women at Work 2022, conducted by Deloitte and with the participation of 5,000 women from different countries, show a favorable trend for inclusion and diversity. It is also revealed that it is still necessary to reformulate the working conditions of women in various post-pandemic aspects: from flexible schedules to opportunities for growth.

**B**elow, we present an analysis in which you will find relevant data about female participation within the technology sector, about the degree of satisfaction they have in their current jobs, their optimism for the future, the challenges they experience in their professional day to day, as well as the opportunities that this represents for companies to progress in terms of gender equality.

**Inclusion: a way to innovate**

The gender gap in the tech industry will continue to close next year. That is a projection of the study Precciones TMT Mexico 2022, by Deloitte Global, on the evolution of large technology companies that exist around the world, since, currently, the participation of women in them represents almost 33% of the workforce in that sector, a little more than 2 percentage points compared to 2019 figures.

**Are large companies better prepared against the gender gap?**

Deloitte's TMT Mexico 2022 - Women in the Technology Industry study shows that large organizations have maintained their momentum in the face of gender inclusion in the last two years. Despite the fact that women have been significantly affected in the workplace, due to the pandemic and the consequent reductions in labor force participation, many of the companies that were part of the study have managed to maintain female representation on an upward trajectory.

**Life balance, a motivation for talent**

Deloitte's Women at Work 2022 study also revealed that, in contrast to how they felt after the crisis, women who are part of the Technology, Media and Telecommunications (TMT) industry have experienced, in the last two years, dramatic drops in: motivation, productivity at work, job satisfaction, work/life balance and loyalty to their work team.



**Exclusion: beyond face-to-face and remote**

There are also other factors that show that employers are not doing enough to support the transition to hybrid work, as women, in addition to reporting a lack of flexibility, feel excluded. For example, nearly 60% of women working in hybrid environments feel they have been excluded from meetings and interactions, while 64% of hybrid workers indicate that their employer has not set clear expectations about where and how they are expected to work. And exclusion is taking its toll.

**Challenges and opportunities**

The responses from the Women at Work 2022 study have shown us not only what has changed to be the female sector at work in recent years, but also the challenges and opportunities that exist for employers when it comes to advancing gender equity.

Some of the world's leading technology companies addressed these challenges by implementing child care programs and licenses to pay for family caregivers. Some others created new wellness and flexible working programs, such as: job sharing, free mental health counseling, collective disconnection, and video programs with child-centered educational content.

**Conclusion**

It is clear that one of the main challenges within the technology industry is to promote the inclusion of female talent. Given this situation, a first step that companies in the sector should consider is to reach a broader talent pool, through their work model.

Overall, the recommendation is that tech companies proactively develop programs and policies to help workers balance their care and wellness needs with job responsibilities, with the goal of avoiding burnout, building greater loyalty, and retaining diverse talent.

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# Financial inclusion: overview, perspectives and trends

Today, 31% of the world's population is completely excluded from access to financial services, mainly minorities and women below the poverty line.



This circumstance is due to factors such as ignorance of the sector, the rigid structure of the products and the unfavorable regulatory environment. The first refers to the fact that the majority of the population has little or no financial education, which makes it difficult for them to choose the best option to finance or invest.

Likewise, most products are not designed to meet the requirements of the unbanked population. A practical example is that the offer of credits is focused on people who are part of a payroll or who can prove their income.

In simple terms, having a better financial education allows you to decide between the different savings and investment options existing in the market which of them is the one that best suits each profile, as well as to take a position on the economic and social policies of your country.

Similarly, the absence of a prudent regulatory framework for financial products and services does not provide incentives for public and private banks to reach the base of the pyramid. In this case, excessive documentation discourages the most disadvantaged community from accessing the sector. Data like these are revealed in the document "Disruption to Inclusion. Non-traditional trends and opportunities to enhance financial inclusion in Latin America", prepared by Deloitte, which describes opportunities and weaknesses in this field.

### What is the importance of financial inclusion in the world?

Financial inclusion refers to products in the sector that are affordable and relevant to individuals and businesses that previously could not benefit from them. Achieving it is important, because it allows to smooth the evolution of income, obtain financing for the growth of companies, as well as save for different events and to obtain personal goals.

Worldwide, more than 55 countries have committed to implementing financial



inclusion, and more than 30 of them have launched or are preparing strategies such as Mexico, Guatemala, Honduras, Colombia, Ecuador, Brazil, Peru, Paraguay, Uruguay and Argentina, among others.

### What is the outlook in Latin America?

Only 51% of adults have bank accounts, of which only 28% make payments directly from them and less than 15% benefit from formal savings or loan services, according to the document "Disruption to Inclusion. Non-traditional trends and opportunities to enhance financial inclusion in Latin America.

Likewise, only 45% of SMEs have access to financial systems in the region, despite the fact that their contribution to GDP is 30% of the total compared to 60% of OECD economies and that they generate 67% of employment. Another interesting fact is that only 45% of Latin Americans made an online transaction before the pandemic, however that figure has since increased to 83%.

## In summary...

Financial inclusion is a key issue to advance in the reduction of poverty and inequality, as well as for the integration of financial services with the daily activities of citizens.

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# Automation with intelligence

In its seventh year, Deloitte's Global Intelligent Automation survey explores how organizations are moving toward more ambitious automation programs, using broader toolsets as they scale their automation programs.

## Organizations are moving closer to their digital ideal

Executives were asked to "imagine an ideal organization transformed by intelligent automation" and compare their organizations to that ideal by rating them on a scale of one to ten (one meaning "not close at all" and ten indicating "very close").

This year's results showed a more significant leap in automation transformation than in 2020 relative to 2019. In 2020 the score was 4.41 out of 10 and in 2022 it increased to 5.04 out of 10. Results in the 2019 survey showed a rating of 4.24.

## "Travel direction" is end-to-end automation

From our point of view, end-to-end automation is a methodology that focuses on delivering an automation solution throughout a process, which may involve the use of multiple tools. This method of delivering automations enables organizations to achieve more significant

benefits across the value chain. At the other extreme, task automation seeks to automate discrete tasks, usually fragments of a process.

## Information-driven transformation

Process intelligence refers to digitized process diagnosis and execution management tools that allow an organization to extract data to make better decisions to transform. It includes process mining, task mining, and simulation and execution tools with the ability to redesign and automate processes to achieve rapid process optimization and deliver end-to-end cost, revenue, and risk efficiencies.

## Automation as a Cloud Service

Automation as a Service (AaaS) is a delivery model in which automation is provided by a third party as a service. Typically, the third party creates and hosts automation services on its own platform on behalf of an organization. This includes research and analysis, design, development and support and



maintenance of automated processes. Our survey showed that 17% of organizations are already implementing AaaS as part of their intelligent automation strategy, while a third plan to implement it in the next three years. In addition, eight-in-ten respondents (79%) agree that AaaS will become an important way to deliver intelligent automation in the next three years.

## What about the workforce?

Our last report stated that the question is no longer whether automation will affect the workforce, but rather how. This report shows that, on average, 34% of workers have seen a change in their roles and ways of working due to the implementation of intelligent automation. This is a steady increase of 20% of workers in 2019 and 23% in 2020.

As in previous years, the stakeholder groups that least support organizations' intelligent automation strategies remain personnel and risks. That said, only 11% are unsupportive or very reticent. It's important to cascade and communicate

the vision and ambition of intelligent automation to the workforce, particularly those whose roles will be most affected.

## Humans with machines: low-code and the rise of citizen developers

Citizen/End User Led Development (CLD) is a framework that encourages non-IT employees to use IT-enabled low-code/no-code platforms to develop low-complexity assisted automations within their role. This framework allows end users to create new task-based automations for their own use and helps break the misconception that automation replaces humans.

## Data collection methodology

To gain a comprehensive view of how organizations implement and scale intelligent automation technologies, Deloitte surveyed 479 executives from 35 countries across a wide range of industries. Of those surveyed, 48% came from Europe and Africa, 47% from the Americas and 5% from the Asia-Pacific region. The range of participating executives included automation managers (19%), operations managers (13%), shared services leaders (6%), CHRO (3%) and contact center managers (1%). Deloitte also conducted in-depth telephone interviews with customers and automation experts to gather their automation stories for case studies.

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