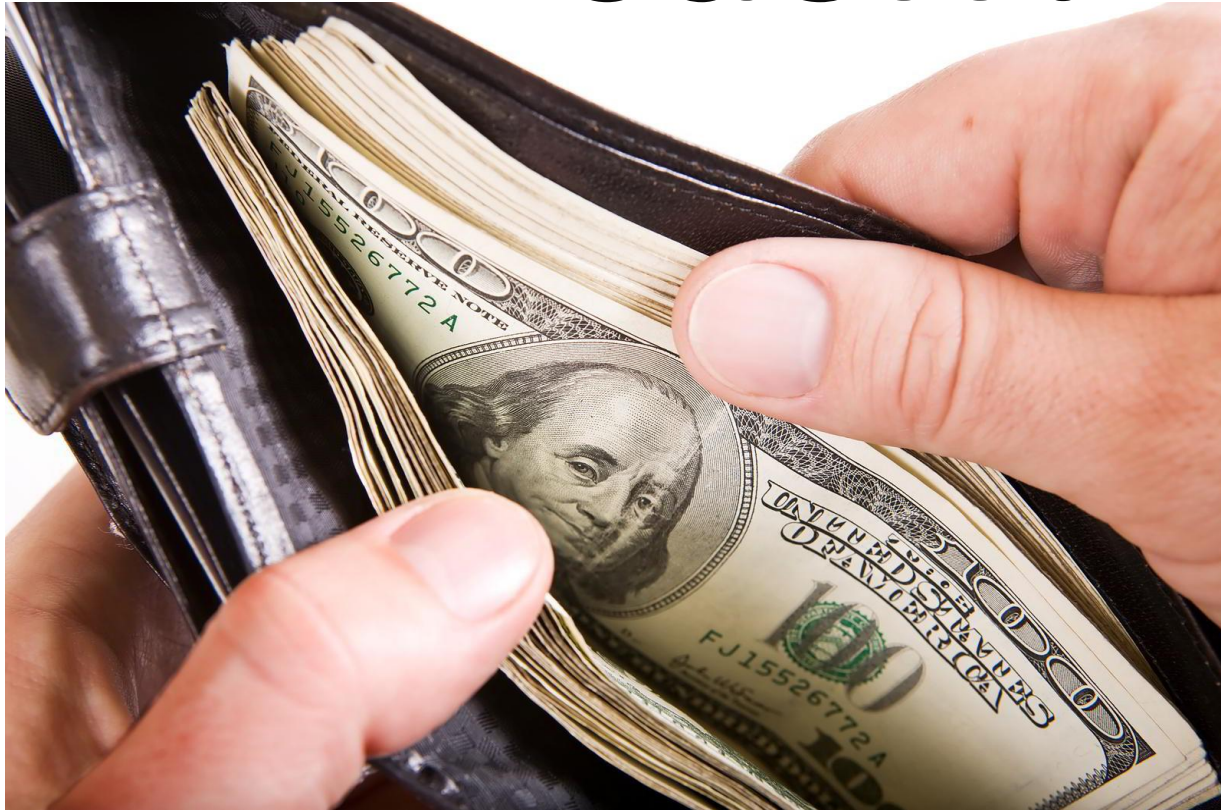


Do we need cash?

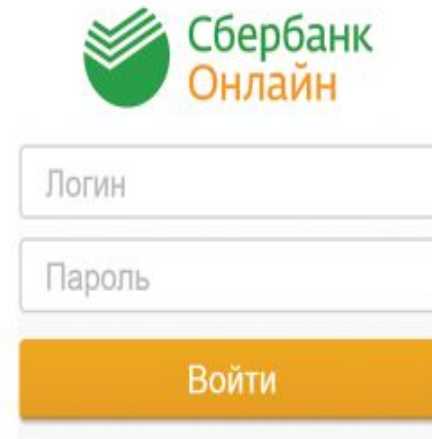


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Agenda(contents)

- “less cash “ future tendency
- cost of cash usage
- world without cash
- future of cash

Cash alternatives



The Sberbank Online login interface. It features the Sberbank logo (a green stylized 'S') and the text 'Сбербанк Онлайн' in green and orange. Below the logo are two input fields: 'Логин' (Login) and 'Пароль' (Password). At the bottom is a large orange button labeled 'Войти' (Login).



Cost of cash



World without cash



Summary

- Reduction of the reliance on cash
- Fees for cash usage
- Problems with cash accessibility
- Global cash replacement with digital alternatives
- Resilience of cash

Conclusion

“Though cash may become less popular, rest assured that there will always be someone who will stop you in the street asking for directions to the nearest ATM. “

-Bhaskar Chakravorti

Senior Associate Dean, International Business & Finance, Tufts University