



Claudia Segre

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Financial Education, Economic Inclusion and
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G100 Italy Country Chair, AI, Data and
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Championing Financial Autonomy, Digital
Financial Literacy and Ethical Innovation for
Women and Future Generations



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About Claudia Segre



Financial Autonomy and Responsible Innovation in the Service of Equality

Claudia Segre stands at the intersection of international finance, financial education, gender advocacy, digital inclusion and responsible innovation. As President and Founder of Global Thinking Foundation ETS and G100 Italy Country Chair for AI, Data and Cybersecurity, she brings a deeply practical and human-centred perspective to the global conversation on emerging technologies.

Her work is anchored in a powerful conviction: financial autonomy is not a privilege, but a fundamental right.

Across her career, Claudia has focused on helping women, girls and underrepresented communities build the knowledge, confidence and tools required to participate fully in economic and digital life. Her leadership reframes financial literacy, digital education and responsible technology adoption as connected foundations for dignity, inclusion and genuine equality.

For Claudia, AI, data and cybersecurity are not only technical domains. They are **deeply social issues that influence who participates, who is protected and who is left behind.** Her contribution lies in bringing these questions into sharper focus, ensuring that innovation is not measured only by speed or efficiency, but by its ability to expand access, reduce vulnerability and serve people meaningfully.

“Financial autonomy is not a privilege. It is a fundamental right.”





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From Trading Rooms to Transforming Systems

Claudia's professional journey began in international financial markets, where she spent more than 30 years as a professional trader, manager and analyst, with a particular focus on emerging markets, now often referred to as the Global South. That experience gave her a close view of how financial knowledge, access and decision-making power were often concentrated among the few.

Over time, she became acutely aware of a systemic gap. Many people, particularly women, were **structurally excluded from economic participation** because they did not have **access to financial knowledge, financial products or financial services**. This was not simply a skills issue. It revealed a deeper social and economic barrier that could prevent people from participating fully in society.



That observation became a mission. **Claudia founded Global Thinking Foundation to bridge this gap through financial education, financial inclusion and the prevention of economic vulnerability.** Her work has since focused on **ensuring that financial literacy is understood** not as a narrow technical topic, but as a matter of **social justice and equal participation**.

She speaks with conviction about inclusion as a civil right. In her view, the denial of access to financial knowledge and financial services can become a source of exclusion, while financial autonomy creates the conditions for freedom, protection and genuine equality.

Turning Financial Literacy into a Social Justice Mission

One of Claudia's most defining challenges has been changing the narrative around financial literacy. She worked to move it away from being treated as a technical subject and towards being recognised as a social justice issue. Many institutions, she explains, were initially slow to understand the connection between financial exclusion, gender-based violence, economic fragility and broader social instability.

To strengthen this work, Claudia began **financing grants at George Washington University to demonstrate the effect of financial literacy on people without financial education skills**. This evidence became part of her wider effort to translate research into governance models, social impact analysis, digital education tools and practical platforms that could serve wider communities.

Her mission has been to pioneer the use and dissemination of digital and financial education to help prevent economic violence and financial abuse. This has required credibility across civil society, institutional partners and international platforms, including spaces connected to the World Bank, the Commission on the Status of Women at the United Nations and the OECD International Network for Financial Education. For Claudia, advocacy cannot rely on intention alone. It must be grounded in evidence, strengthened through partnerships and translated into tools that people can actually use.

"We cannot advocate without data."



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Designing Access for Those Too Often Left Behind

Through Global Thinking Foundation, Claudia has worked to develop practical instruments that make financial education more accessible. These include multilingual digital platforms and resources available in French, English and Italian, designed to support broader participation in financial and digital education.



Her approach is strongly inclusive. Claudia speaks about the **importance of ensuring that people with disabilities also have access to financial education tools**. Financial literacy must be available to those who are often left outside mainstream systems, including people with disabilities and those supported by caregivers, legal tutors and disability workers.



This commitment reflects a wider philosophy. Access must be designed intentionally. It cannot remain dependent on privilege, proximity or prior education. For Claudia, **meaningful inclusion requires tools, partnerships and platforms that reach people where they are, while helping them build the confidence and capability** to participate more fully in economic life.

Italy's Voice in the Global AI Conversation

From Claudia's perspective, Italy has taken important steps in the responsible adoption of emerging technologies, but progress remains uneven. She notes that the pace of AI adoption is often held back by regulatory caution and a cultural tendency to prioritise compliance over innovation.

She recognises the importance of discipline and regulation, particularly within the European context and the development of the AI Act. At the same time, innovation must continue to serve people. **AI can become a powerful lever for social inclusion, skills development, access to jobs and improved well-being, but only when adoption is matched with strong education and responsible governance.**

In her **role as G100 Italy Country Chair for AI, Data and Cybersecurity**, Claudia is working to **ensure that Italy's voice is present not only in European dialogue, but also in broader international conversations**. For her, AI adoption in Italy must be paired with serious investment in digital financial literacy.

Without that investment, emerging technologies may widen inequality. With the right foundation, they can reduce barriers, strengthen participation and create more inclusive pathways into economic and digital life.

"AI adoption must be paired with serious investment in digital financial literacy."



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Innovation That Reduces Harm, Not Humanity

Claudia's view of responsible innovation is rooted in social purpose. She believes technology should reduce inequality rather than intensify it. This is particularly important in areas such as FemTech, women's health and active longevity strategies for women, where technology can help reduce the social cost of health and improve well-being when used wisely.

Her perspective is practical and policy-oriented. Technology should not be celebrated simply because it is new. It must be assessed by the extent to which it reduces barriers, addresses discrimination and supports people in meaningful ways.

AI, data and digital tools must be guided by ethical responsibility. Innovation should be designed to serve people, protect dignity and improve long-term outcomes. In this sense, responsible technology is not only about systems, rules or compliance. It is about ensuring that progress remains connected to human need.

Key Trends Shaping AI, Data and Cybersecurity

Claudia identifies several trends that require urgent attention from leaders, institutions and the public.

- »» The **weaponisation of financial exclusion through digital tools**, particularly where selective access becomes a form of gender-based control.
- »» The **use of digital tools to restrict women and girls** from education, skills development and full participation in certain countries and regions.
- »» The unregulated expansion of AI in financial services and financial marketing, especially where vulnerable people lack the skills to identify risk, fraud or misuse.
- »» The **growing need to understand tokenisation, Bitcoin and digital financial tools** as professional domains that require knowledge, discipline and education.
- »» The **increasingly thin line between gamification and gambling**, which makes digital addiction and economic digital addiction important areas of concern.
- »» The **widening gap between the speed of technological change** and the ability of education systems, institutions and regulatory frameworks to keep pace.
- »» The danger of treating AI, cybersecurity, financial education, digital inclusion and regulation as **separate policy areas when their consequences are deeply connected**.

For Claudia, these trends point to the need for a fuller and more integrated view of AI expansion. Leaders cannot respond effectively if they treat these issues in silos. A responsible approach requires governance, education, regulation, social awareness and inclusion to move together.

“We need to see the full picture when we talk about the expansion of AI.”



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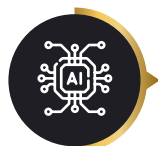
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Where Technology, Finance and Freedom Intersect

A defining thread in Claudia's work is the belief that financial and technological systems can either deepen exclusion or become instruments of freedom. The difference lies in how they are governed, who has access and whether people have the knowledge needed to navigate them safely.



She is particularly concerned about the **unregulated expansion of AI and digital financial services** in contexts where people may not have enough knowledge to distinguish between credible tools and harmful or fraudulent offerings. In such cases, innovation does not democratise access. It can reinforce discrimination and increase vulnerability.



This concern extends to tokenisation, Bitcoin, gamification, gambling and economic digital addiction. Claudia does not reject emerging tools, but she is clear that people must be equipped with the right skills to understand them. Digital financial participation must be approached with knowledge and responsibility, not treated as a game.



Her broader message is that **education, regulation and ethical innovation must remain connected.** Without that connection, the speed of technology can outpace society's ability to protect people.

Women Must Not Wait for Permission to Lead

Claudia's commitment to women's inclusion is shaped by both personal experience and professional purpose. She recalls working in a trading room with four women and 80 men, an environment that revealed how deeply gendered assumptions could shape professional spaces.

That **experience strengthened her belief that women must take up space in finance, technology and decision-making.** Women in technology and finance do not need permission to lead. The space has not always been given to women, which means it must be claimed step by step through competence, courage and persistence.

She **encourages young women to stay in the room, ask difficult questions and build meaningful intergenerational dialogue.** This is especially **important in fields such as finance, cybersecurity, green jobs and technology**, where participation must be expanded intentionally.

Her advice begins with financial independence. Claudia sees **economic autonomy as the foundation for every form of freedom.** It gives women the ability to make choices, protect themselves and participate more fully in society.

She also believes women must play a stronger role in shaping technology itself. This includes participating in the diversification of machine learning and algorithms. Without women in the design, questioning and governance of these systems, technology risks carrying forward the inequalities already embedded in society.

“Women do not need permission to lead. The space must be taken step by step.”



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From Inclusion Rhetoric to Inclusion Architecture

For Claudia, meaningful collaboration is defined by shared accountability for outcomes. It is not enough for organisations to appear together on platforms or align around names and logos. Real collaboration requires communities, schools, institutions and civil society to work together towards measurable, sustained impact.

Through Global Thinking Foundation, this approach has been **translated into more than seven digital platforms, trademarked projects and community-focused initiatives**. Claudia also speaks about a documentary on economic violence, which moved from more than 100 public projections across more than 180 municipalities in Italy and France to being broadcast on the national television channel RAI. On its first day, more than 171,000 people watched it.

For Claudia, this reflects the **power of collaboration when it is connected to community building and public awareness**. The most effective cross-sector partnerships are those where each party brings meaningful value and where marginalised voices are not merely consulted. They must have the right and the power to help co-design solutions and projects.

She believes **society still falls short when inclusion remains rhetorical**. The goal must be inclusion architecture. This means building structures, funding mechanisms and decision-making processes that systematically elevate underrepresented perspectives, including women and voices from the Global South.



“We need to move from inclusion rhetoric to inclusion architecture.”

Building a Generation That Can Question the System

Claudia’s advice to the next generation is grounded in independence, critical thinking and courage. Through projects such as Startup Your Future in the south of Italy, she has worked with schools to show young people that they can begin shaping their own path.

She encourages young professionals, aspiring founders and women entering this space to **build financial independence first**. For Claudia, economic autonomy is the foundation of freedom. It is not only about managing money. **It is about having the power to make decisions, protect oneself and participate fully in society.**

She also encourages the **next generation to understand technology as more than a tool**. Technology carries embedded assumptions, which means people must learn to question how it is designed, how it works and whose interests it may serve.

This mindset is essential for those entering finance, technology, cybersecurity and innovation. Claudia believes the next generation must not only use technology, but shape it with awareness, responsibility and confidence. The most transformative work, in her view, begins where knowledge is transmitted, questioned and turned into opportunity. Education becomes powerful when it enables participation, freedom and self-belief.



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A Future Shaped by People, Not Technology Alone

Looking ahead, Claudia wants to see AI serve financial inclusion and financial health. She believes systems must be designed from the outset to reduce barriers, rather than replicate existing biases. This includes recognising FemTech and financial health as serious policy areas, not niche interests.



She also wants to see a generation of **women who are not only users of technology, but architects of technology**. Women must help design, govern and question the systems that will shape the future.



Claudia sees her role continuing at the intersection of research, advocacy and institution building. Through Global Thinking Foundation, her digital platforms and her G100 mandate, she **aims to ensure that conversations about AI and emerging technologies include one critical question**.

“Who does this serve, and who does it leave behind?”

Her future work will also extend through her appointment as an expert of the GREVIO Committee at the Council of Europe. She will represent Italy over the next four years, with cyber violence and economic violence forming part of the focus she will bring to that table. This work is closely connected to her commitment within G100 and her broader mission to address the relationship between economic vulnerability, digital risk and women's safety.

Italy's Opportunity to Lead with Ethics and Accountability

Claudia sees Italy moving along a stronger path in relation to cybersecurity, cyber violence, transparency and the governance of emerging technologies. She refers to Italy's work with European directives focused on cybersecurity and cyber violence, as well as the directive regarding equity and transparency in salaries within the job market.



She believes Italy's commitment to European directives, the AI Act and evolving norms around the impact of technology is increasingly visible in European working groups and policy tables. Looking ahead, she sees **an opportunity for Italy to deepen its international contribution by raising the ethical dimensions of AI use and linking technological development to the needs of future generations**.



For Claudia, Italy's role is not only regulatory. It is also about **contributing to a broader human-centred conversation** on how AI, data and cybersecurity can be used responsibly, inclusively and with attention to long-term social impact.



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Values in Practice: Rigour, Courage and Solidarity

When reflecting on the values that guide her work, Claudia identifies rigour, courage and solidarity as central to her leadership.

Rigour matters because advocacy without evidence can be dismissed. Courage matters because issues such as economic violence, financial exclusion and technological inequality were once difficult to raise openly. Solidarity matters because no individual organisation can move systems alone.

These values are not abstract principles. Claudia applies them through partnerships with universities, municipalities, institutions, schools, volunteers, consultants and international forums. Her leadership is built through research, education, public dialogue, digital platforms and cross-sector collaboration.

The legacy she hopes this generation of women leaders will leave is simple but powerful. She wants future generations to say that **women refused to accept a future shaped only by technology and not by human beings**. She wants them to remember this generation as one that made financial autonomy a priority and treated technological equity as inseparable from economic independence.

Claudia's contribution lies in her ability to **connect finance, technology, policy and social justice** in a way that remains practical, evidence-based and deeply human. Through her work in financial education, digital literacy, economic violence prevention and responsible technology, she continues to advance a vision of AI, data and cybersecurity that is inclusive, ethical and anchored in freedom.

***"We must refuse a future shaped only by technology and not by human beings."
"Leadership is about visibility, but it is also about leaving an impact that lasts."***



