



**SHAPING THE FUTURE
OF FINTECH ECOSYSTEM**



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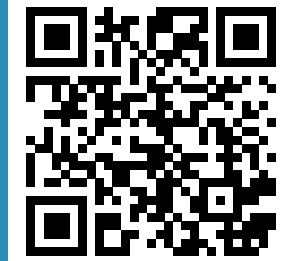
**6.1 The future of FinTech and Banking-Openness,
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Executive Summary

Financial Technology (FinTech) is recognized as one of the most important innovations in the financial industry and is evolving at a rapid speed, partly driven by the sharing economy, favorable regulation, and information technology. FinTech promises to reshape the financial industry by cutting costs, improving the quality of financial services, and creating a more diverse and stable financial landscape. The technological developments in infrastructure, big data, data analytics, and mobile devices allow FinTech startups to disintermediate traditional financial firms with unique, niche, and personalized services. Due to FinTech companies already having a significant impact on the financial industry, every financial firm needs to build capabilities to leverage and/or invest in FinTech in order to stay competitive. The growth of investment in FinTech has been phenomenal. FinTech services offer significant potential benefits to consumers, such as cost

reduction, improvements in efficiency, greater transparency and a contribution to the goal of financial inclusion. FinTech has come to revolutionize the way in which traditional financial services providers work and interact with their customers. It is changing the dominant paradigms by which traditional financial services are provided, resulting in a significant disruption. Given the rapid evolution of FinTech services, there is no consensus on a standard classification. The FinTech services currently provide:

- Banking deposits and lending,
- Payments, Transfers and Forex,
- Digital currencies,
- Wealth and Asset Management,
- Personal Finance,
- InsurTech, and
- Enabling technologies and infrastructures.

It is clear that FinTech is now well beyond the stage of hype and has become a major player in the financial world. While FinTech is generally considered a threat to traditional financial firms, it also provides ample opportunities for these firms to gain a significant advantage over competitors. Most major financial firms have begun taking FinTech seriously and are developing strategies to compete, coexist, and collaborate with FinTech startups.

Key Findings

1. Technologies such as artificial intelligence- AI and data analytics have enabled FinTechs to provide tailored customer support and guidance in a cost-effective way. They help customers develop financial knowledge, good saving and spending habits.
2. FinTechs enable aggregation of products/ services and data, providing information on choices, coverage and pricing of products and services, enhancing fair customer outcomes.
3. RegTech, through use of data analytics and other technologies, offers possible solutions to improve security, mitigate risks and streamline compliance processes.
4. In the first half of 2018 five investment rounds of over USD 100 million were made into the UK and European neo-banks Revolut, Atom Bank, Nubank, N26, and Tandem. Without the weight of legacy technology, they have leapfrogged over traditional infrastructure and moved faster with product innovation and customer acquisition.
5. In 2018, global investment in FinTech companies hit USD 111.8 billion with 2,196 deals.
6. Global FinTech investment more than doubled, led by three mega 10 billion + deals.
7. Corporate venture capital (CVC) investment in FinTech topped USD 23 billion, more than double 2017 FinTech CVC of USD 10.3 billion.
8. Investment in Blockchain and cryptocurrency stayed steady at USD 4.5 billion.
9. Global cross-border FinTech M&A activity reached USD 53.5 billion in 2018 from USD 18.9 billion in 2017.
10. Practical adoption of FinTech precedes regulatory activities, especially in developing countries, which may lead to chaotic development, and hinder the sustainable development of the industry.
11. Transformational technology and changing consumer lifestyles are leading to usage-based, on-demand and peer-to-peer models that are reimagining the way insurance is both offered and consumed. InsurTechs are using automation, data analytics, connected devices, and machine learning to build holistic policies for consumers that can be switched on and off on-demand.
12. The Low Innovation Culture indicator is cited as an issue in some of the Hubs, located in both developed and developing countries. This also aligns with the stated challenges for FinTech of Risk Averse Culture, Low Access to Capital, and the Small Size of Market.

Structure of the Report

This report is a comprehensive assessment of trends and challenges in FinTech Industry. The rest of this report is structured as follows:

Industry overview focuses on **FinTech** definition and its characteristics. More precisely, it provides detailed information concerning the products, the services and the features of FinTech industry. Moreover, it represents the performance and predictions of FinTech around the world. It, also, analyzes the role of FinTech in economic growth and it provides an in-depth insight concerning the five forces analysis and the customer life-cycle management.

01

SECTION

Market landscape provides details about the **FinTech industry** segmentation and the top key players. Moreover, it analyzes the trends that will affect the FinTech industry and it also describes the drivers of change. In addition, it examines the impact of FinTech on banking sector while presenting the main barriers and challenges of the **FinTech industry**.

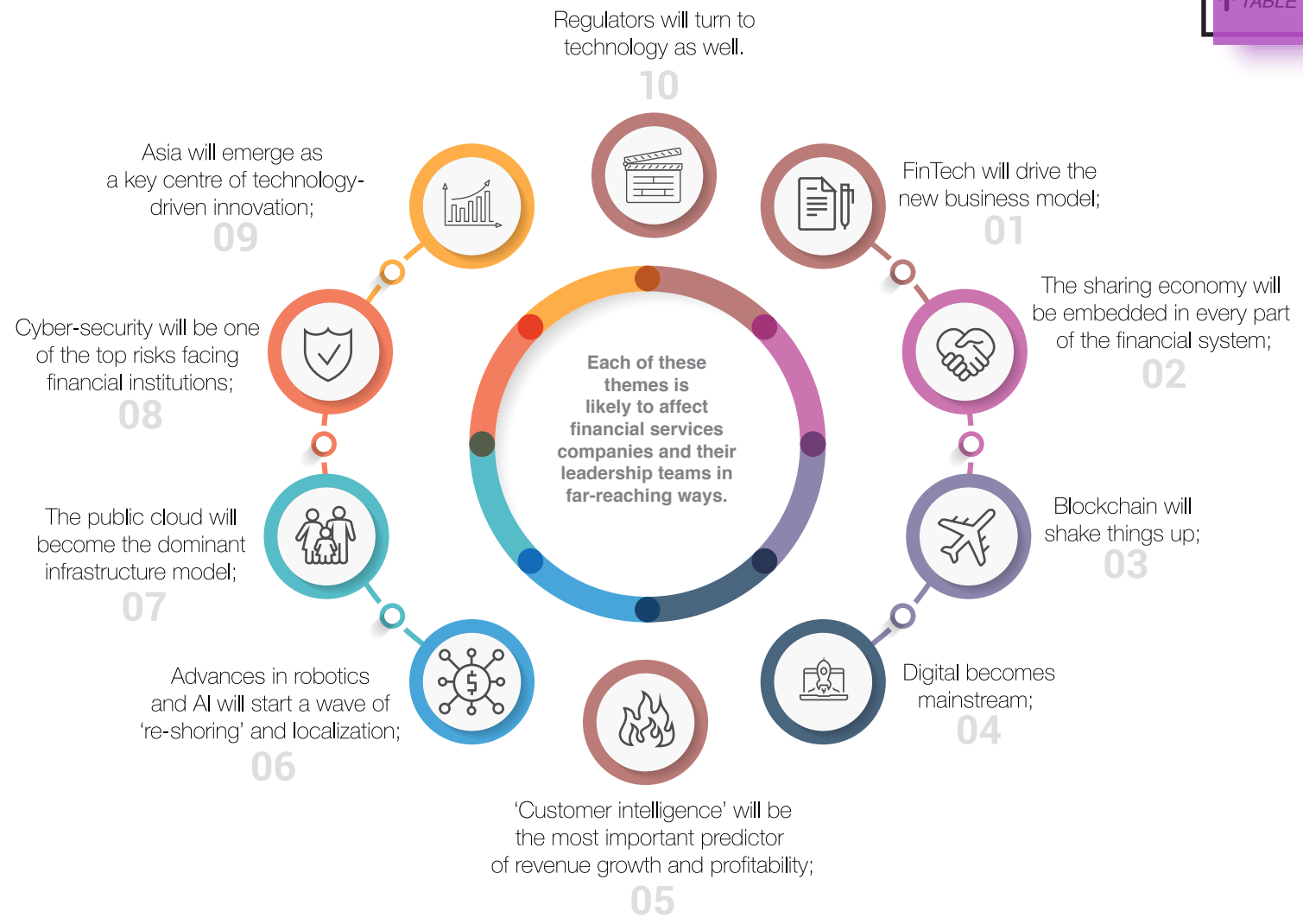
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SECTION

Operating environment presents and analyzes the **FinTech business** models that are considered to be the most appropriate taking into account the latest changes. Furthermore, it examines, through a case study, the way in which real options can be used in order to help banks to invest in **FinTech projects**.

03

SECTION



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