

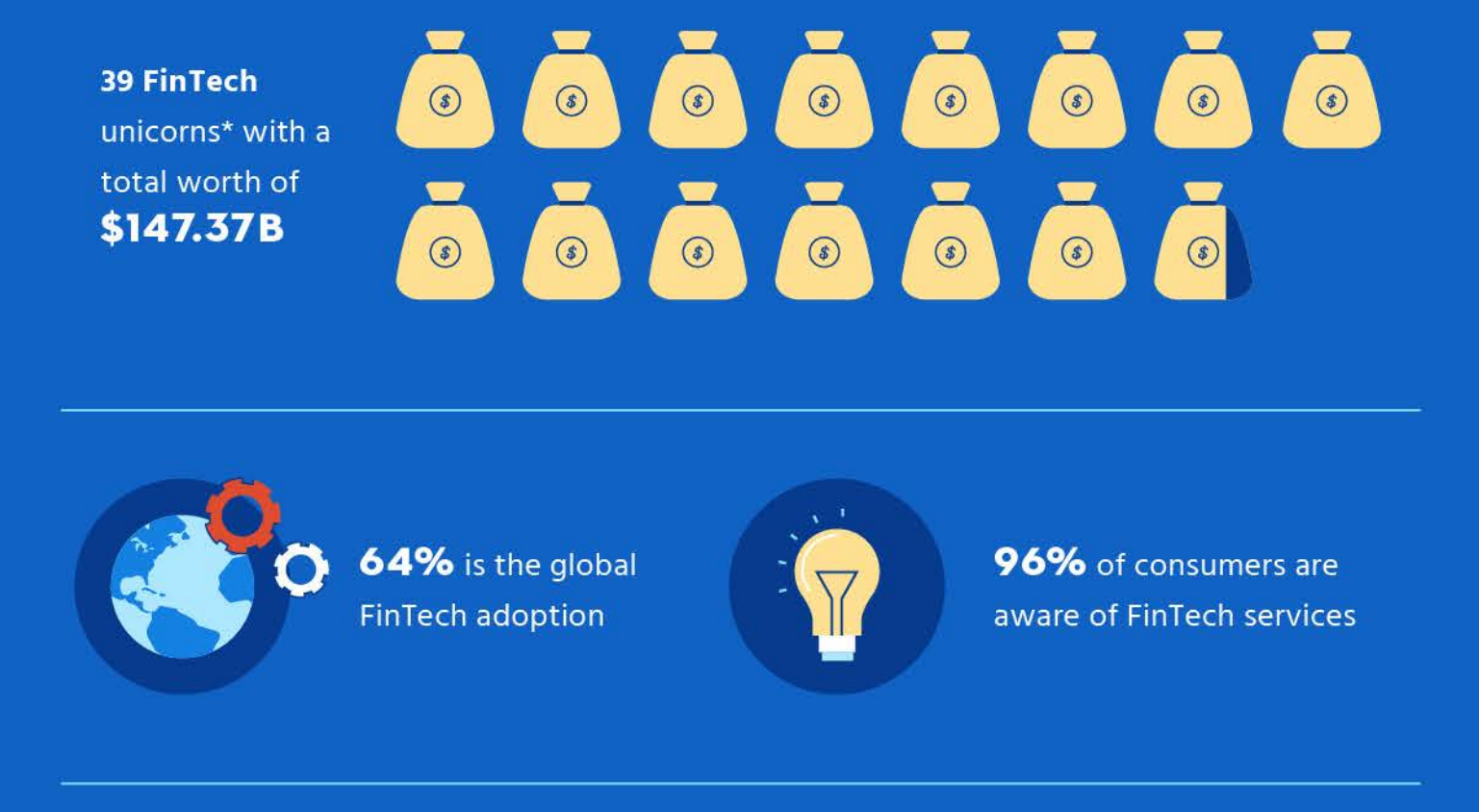
HOW STARTUPS ARE DISRUPTING THE FINANCIAL ECOSYSTEM

The established opinion that it's tough to disrupt banks nowadays may be changing. More startups are getting serious about providing financial services by making use of software and modern technology. **These developments may have important implications for the global banking landscape.**

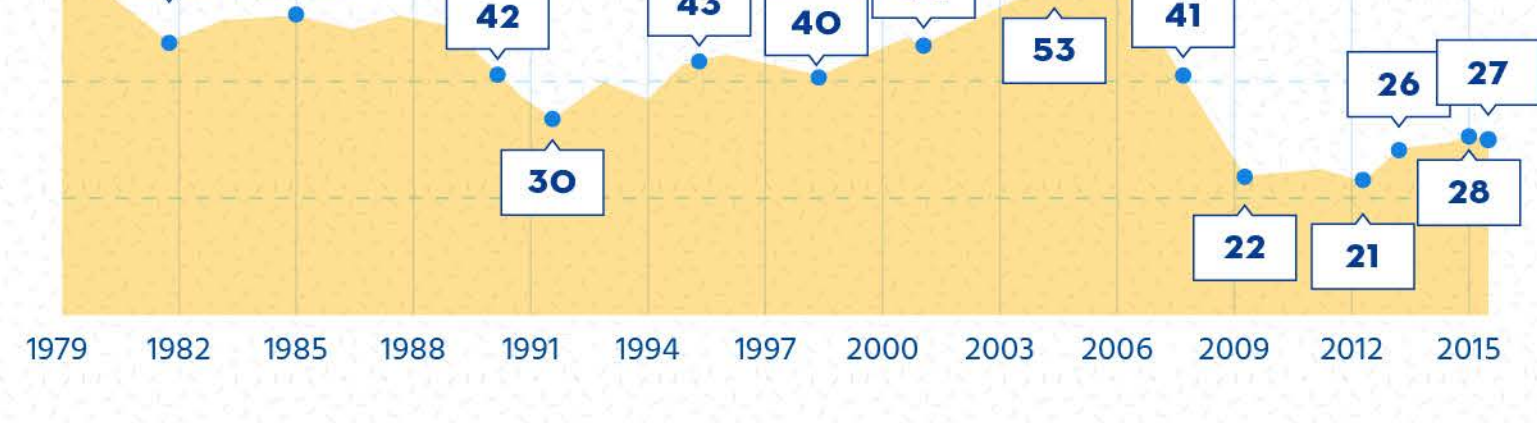
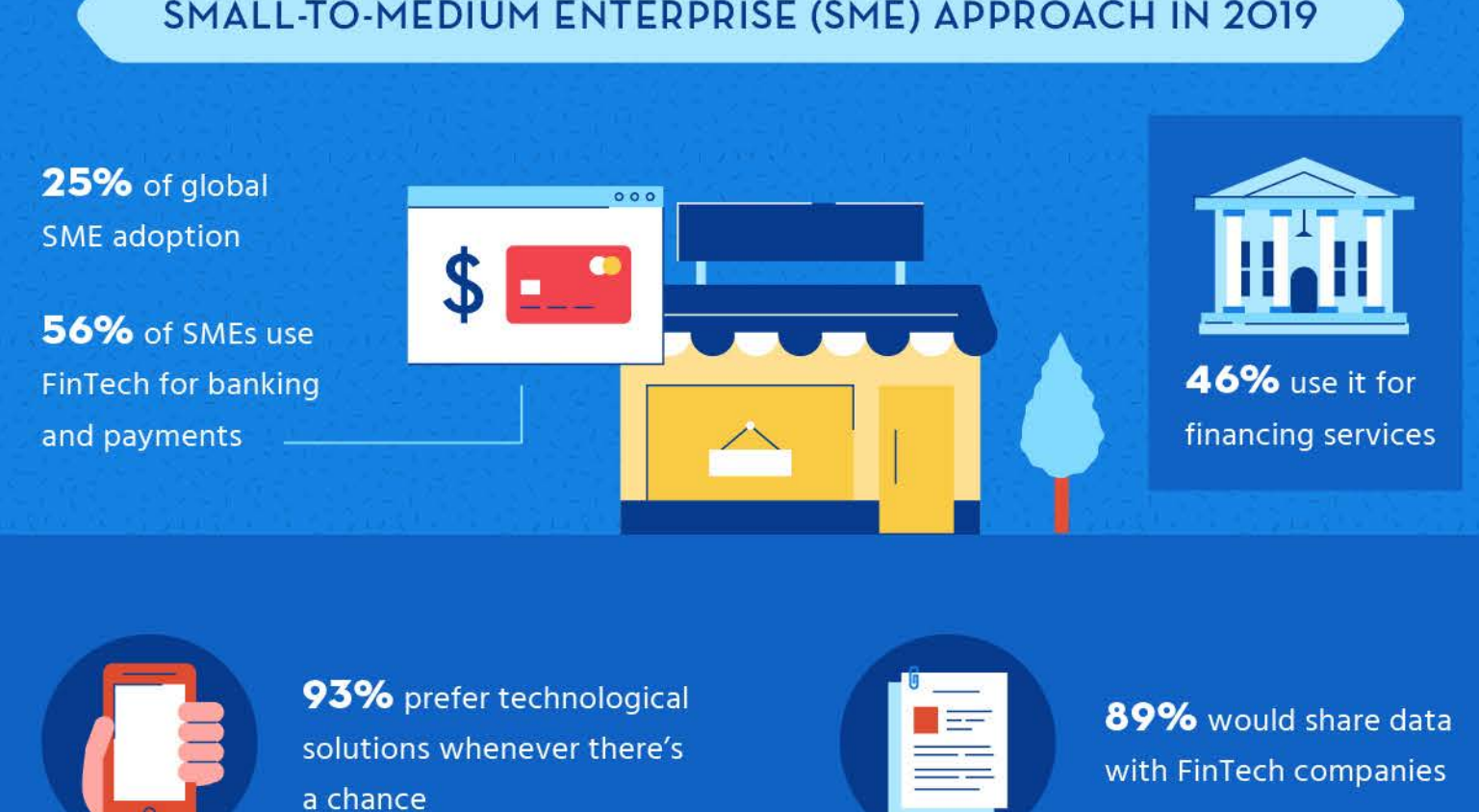
THE REVOLUTION CALLED FINTECH

FINANCIAL TECHNOLOGY (FINTECH) IS IRREVOCABLY RESHAPING PAYMENTS, INVESTMENT, LENDING, INSURANCE, AND ASSET MANAGEMENT.

2017 & 2018 HIGHLIGHTS



CURRENT FINTECH PREVALENCE



SMALL-TO-MEDIUM ENTERPRISE (SME) APPROACH IN 2019



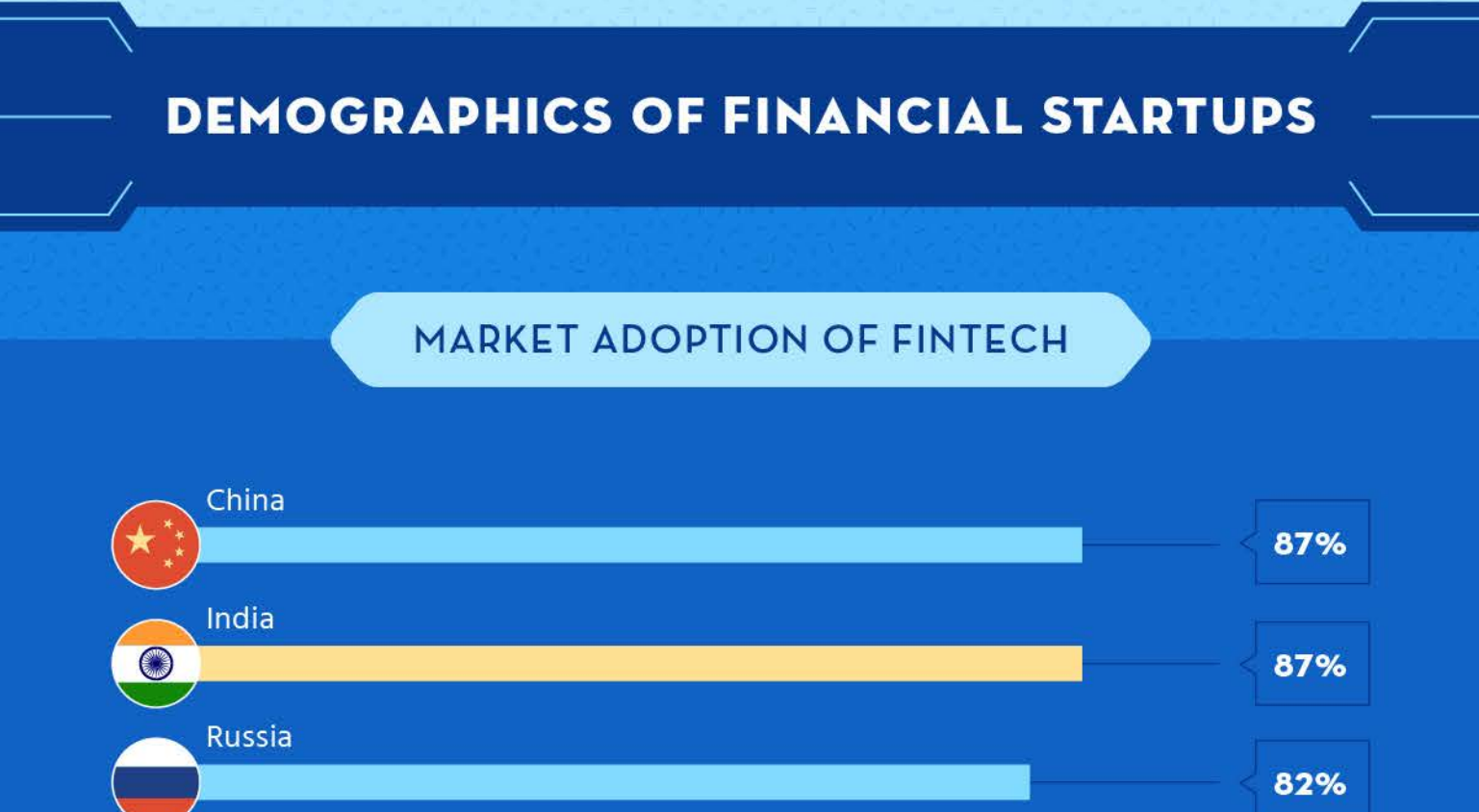
The top reason for using FinTech is **RANGE OF FUNCTIONALITY AND FEATURES**

SHORT HISTORY OF BANK DISRUPTS

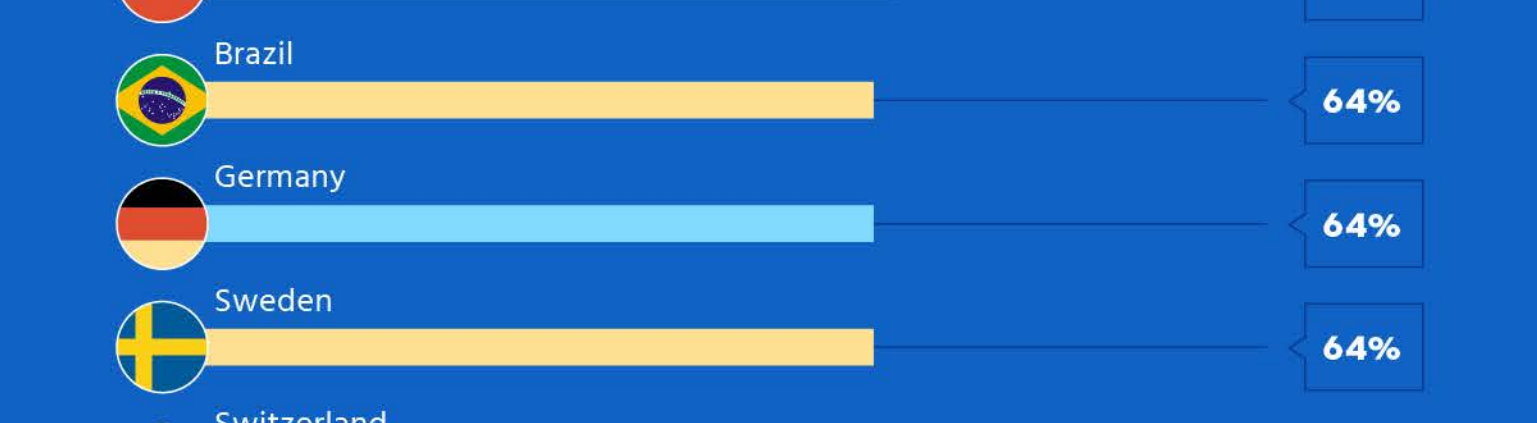
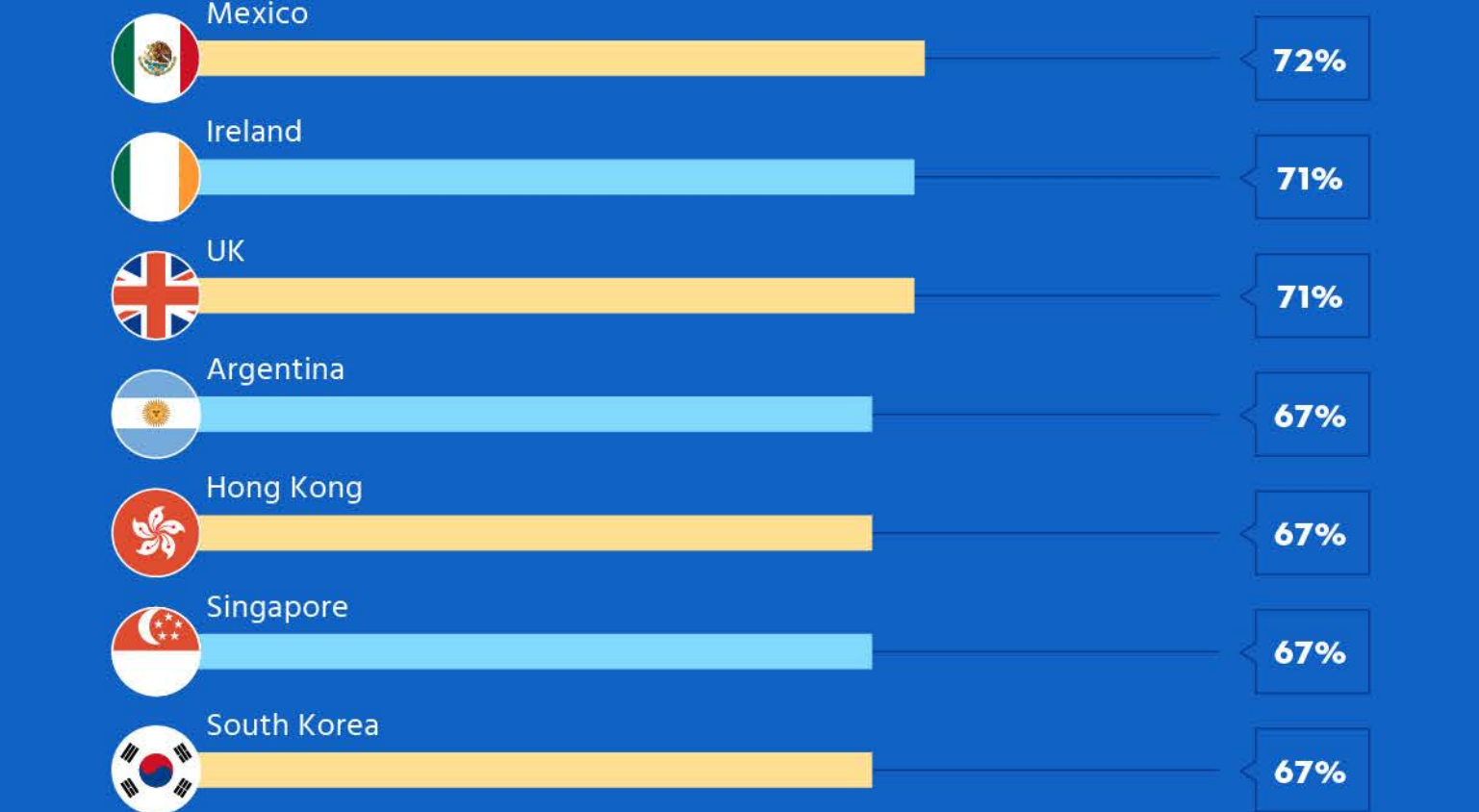
AMERICA'S CONFIDENCE IN BANKS: 1979-2016



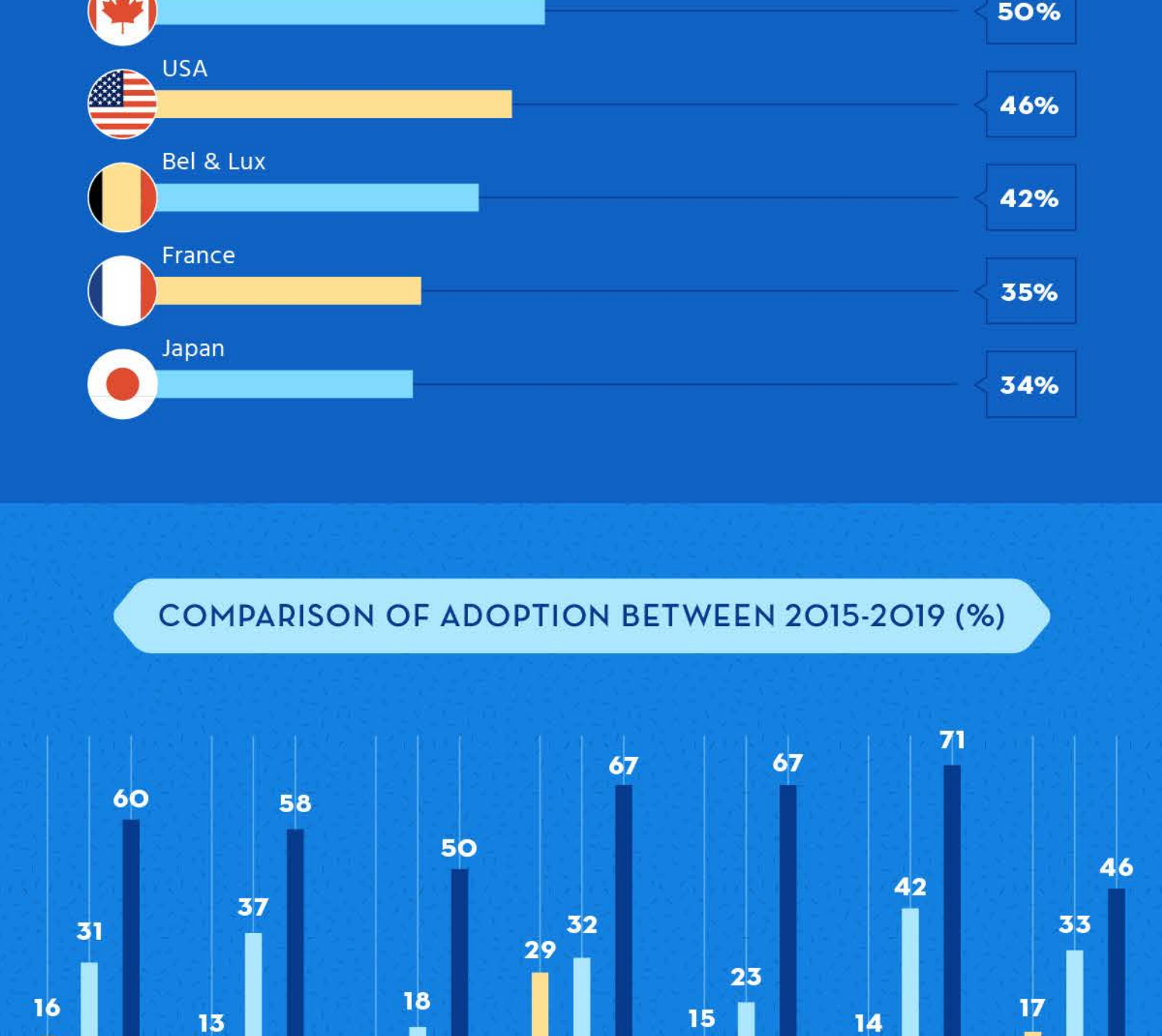
FROM HIGH HIGHS TO LOW LOWS



THE LAST SIGNIFICANT TECHNOLOGICAL DISRUPTION

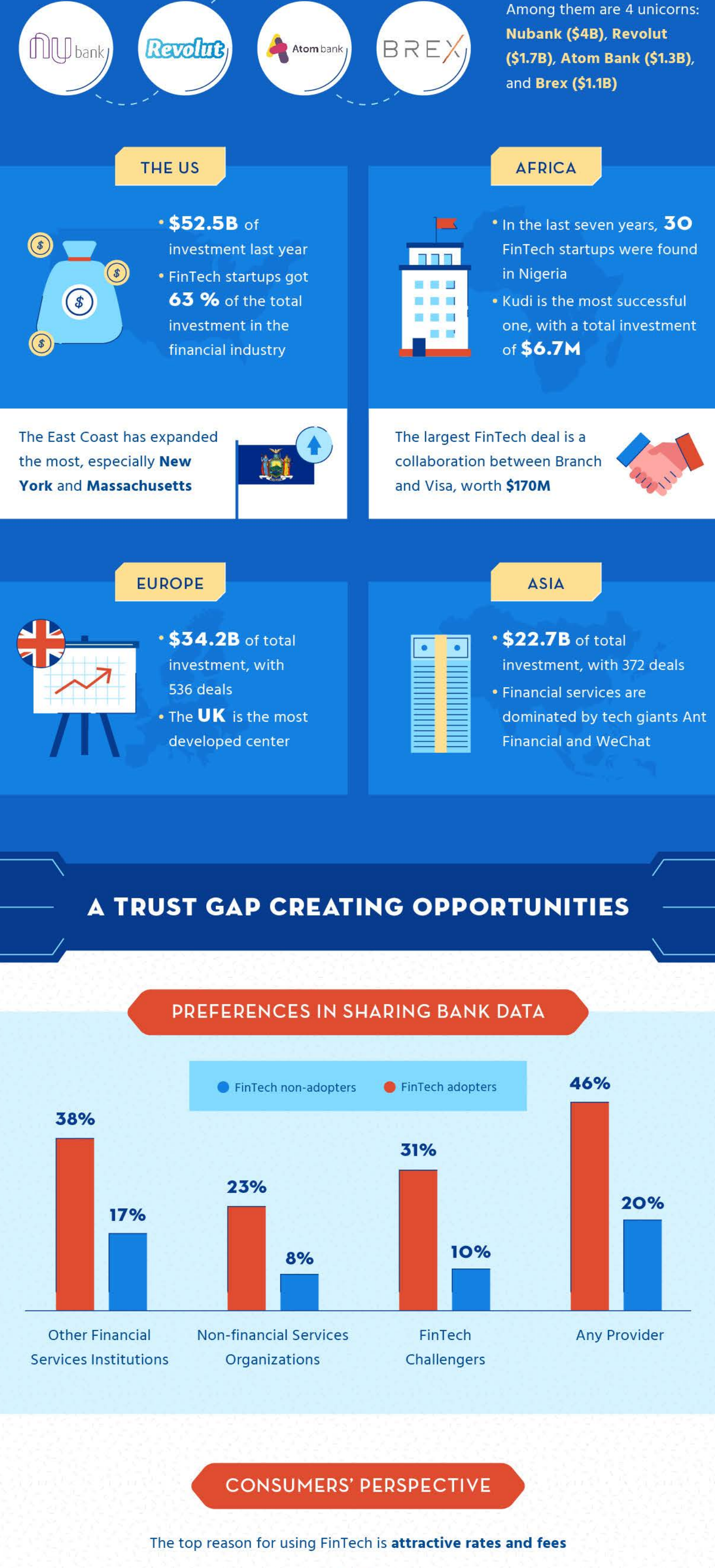


GLOBAL INVESTMENT IN FINANCIAL TECHNOLOGY



DEMOGRAPHICS OF FINANCIAL STARTUPS

MARKET ADOPTION OF FINTECH



COMPARISON OF ADOPTION BETWEEN 2015-2019 (%)



THE POPULARITY OF THE DIGITAL MODEL IS GROWING

IN 14 COUNTRIES, THERE'S A GROUP OF 61 FINTECH STARTUPS

A TRUST GAP CREATING OPPORTUNITIES

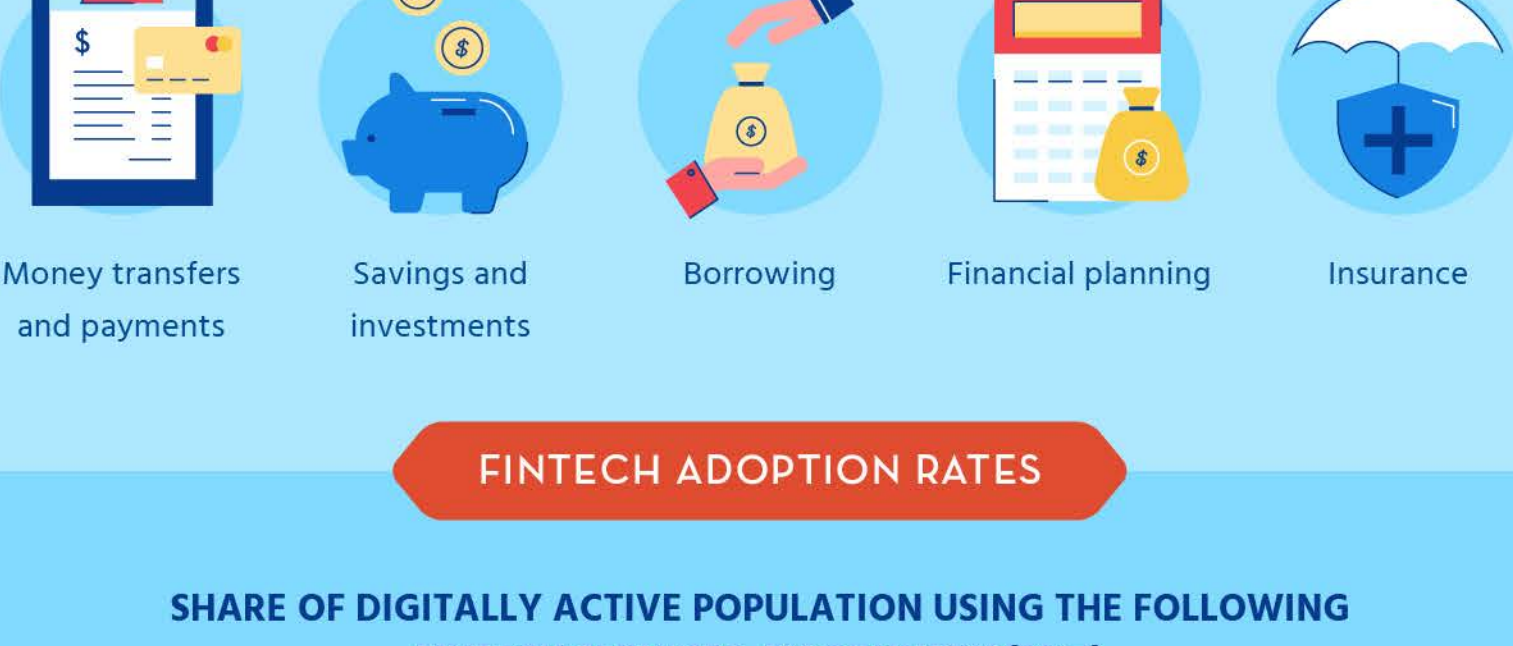
PREFERENCES IN SHARING BANK DATA

CONSUMERS' PERSPECTIVE

The top reason for using FinTech is **attractive rates and fees**

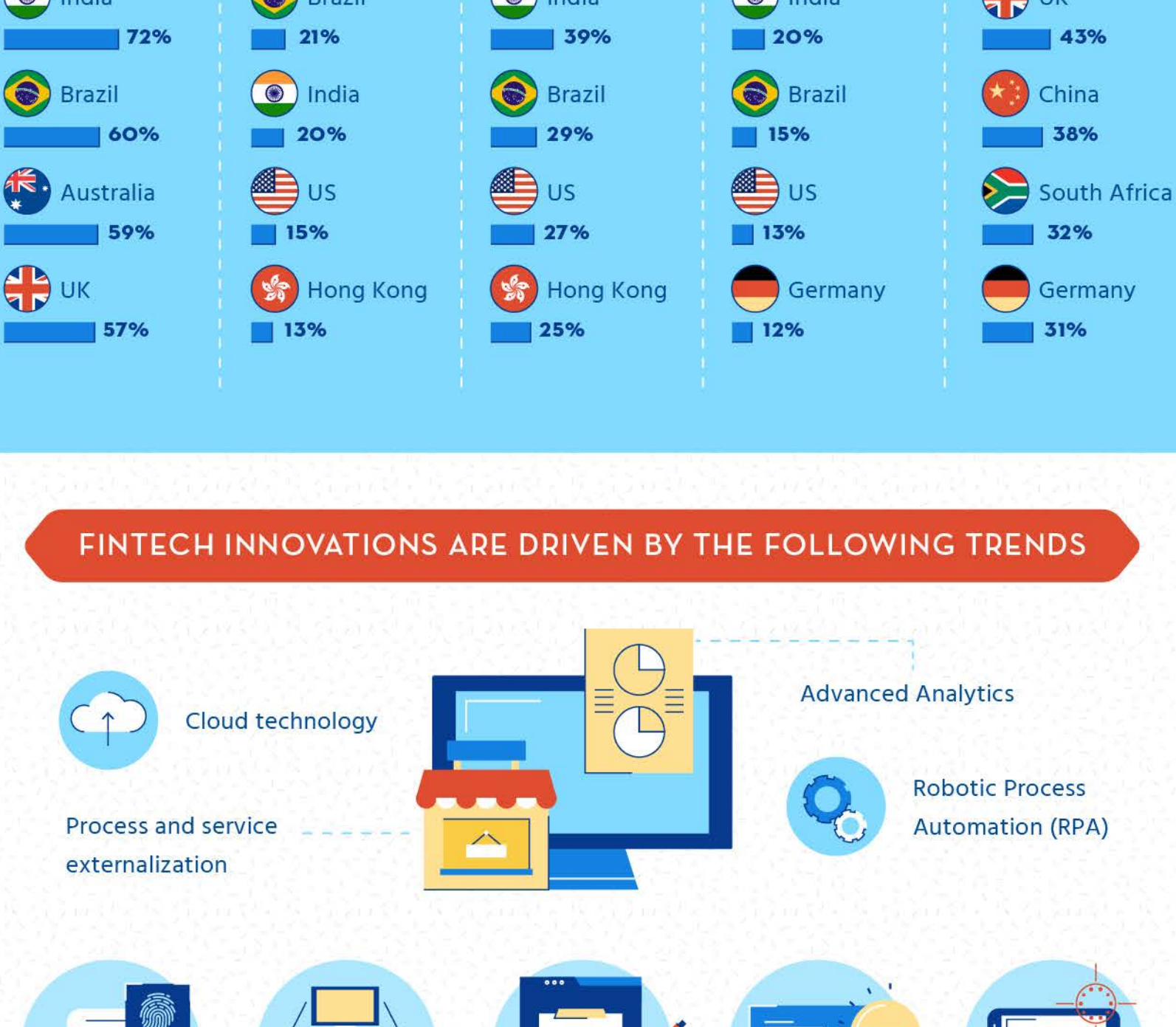
AMONG THOSE WHO USE FINANCIAL INSTITUTIONS, THE TOP REASON WAS:

THE MOST USED FEATURES OF FINANCIAL APPLICATIONS



FINTECH ADOPTION RATES

SHARE OF DIGITALLY ACTIVE POPULATION USING THE FOLLOWING FINTECH SERVICES, BY COUNTRY (2017)

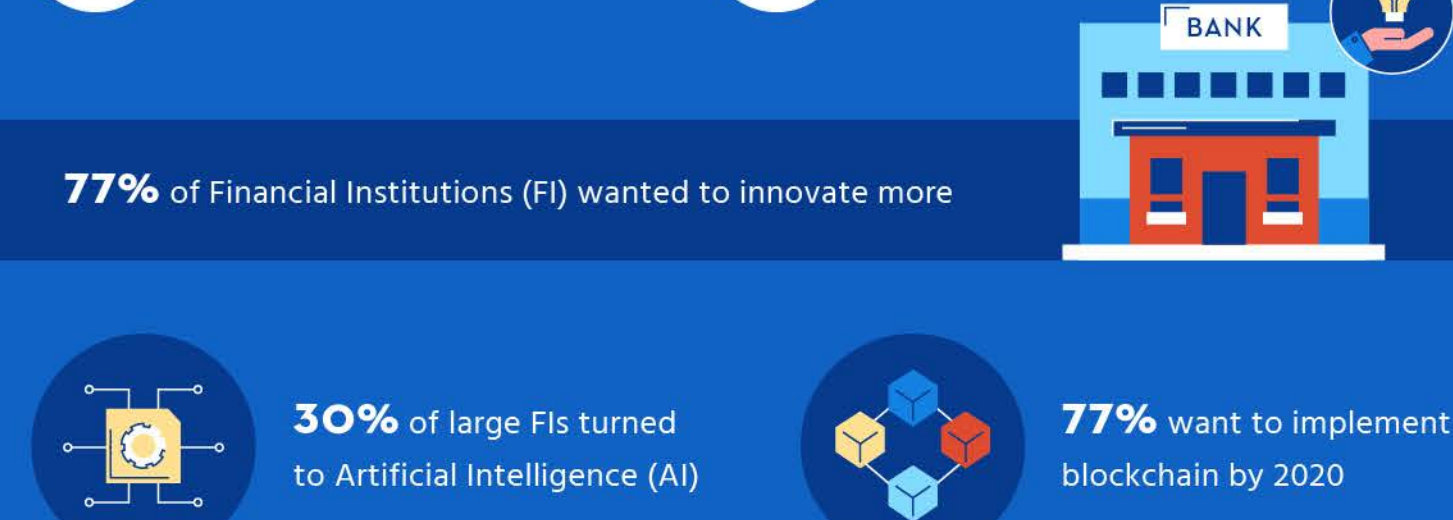


FINTECH INNOVATIONS ARE DRIVEN BY THE FOLLOWING TRENDS



THE INFLUENCE ON TRADITIONAL BANKING

IT'S EITHER PLAY OR GET PLAYED



CHANGES IN THE FINANCIAL ECOSYSTEM



PERCENTAGE OF IMPORTANCE FROM A CUSTOMERS' PERSPECTIVE

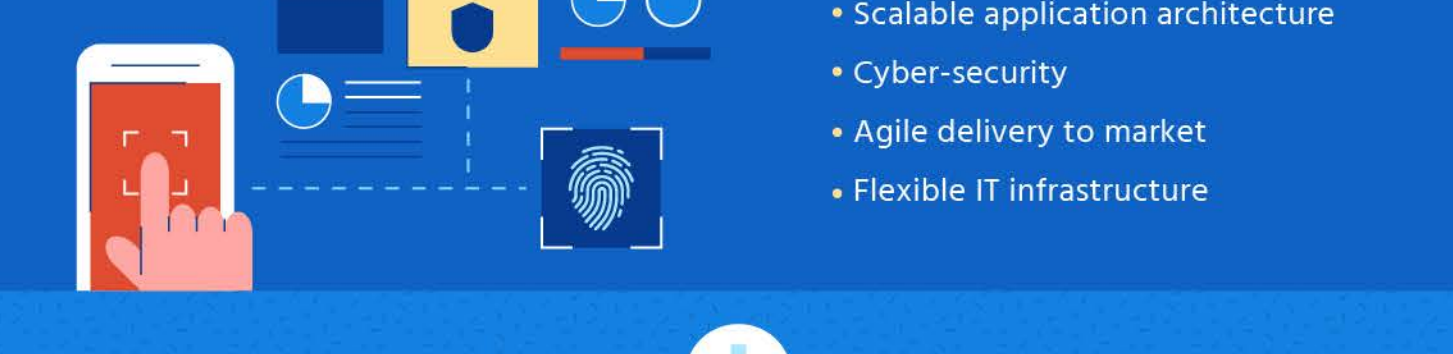


HOW BANKS ARE (OR SHOULD BE) CHANGING

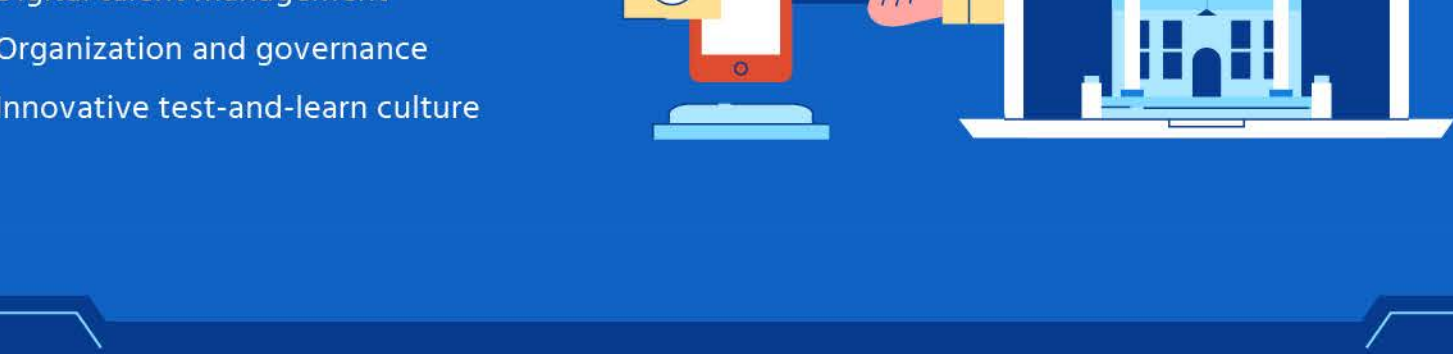
DATA-DRIVEN DIGITAL INSIGHTS



INTEGRATED CUSTOMER EXPERIENCE



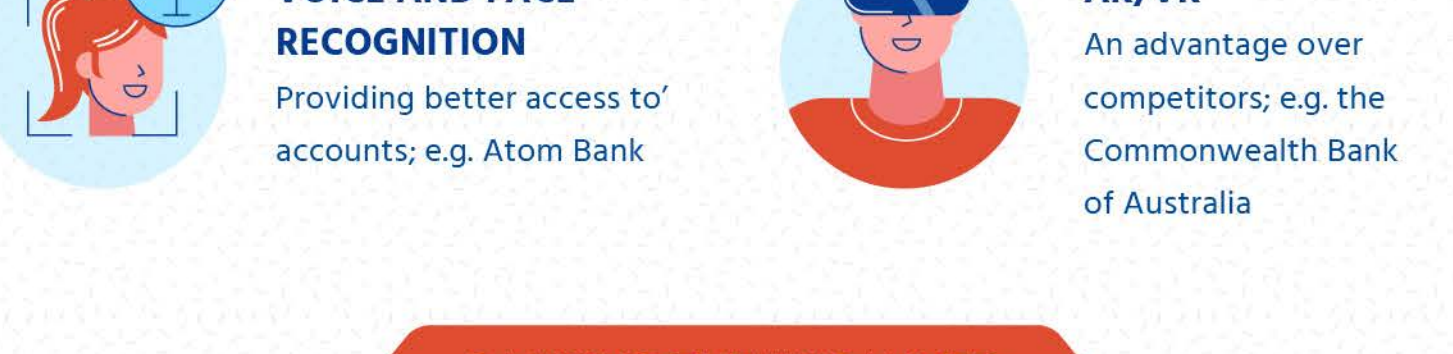
DIGITAL MARKETING



DIGITALLY ENABLED OPERATIONS



NEXT-GEN TECHNOLOGY

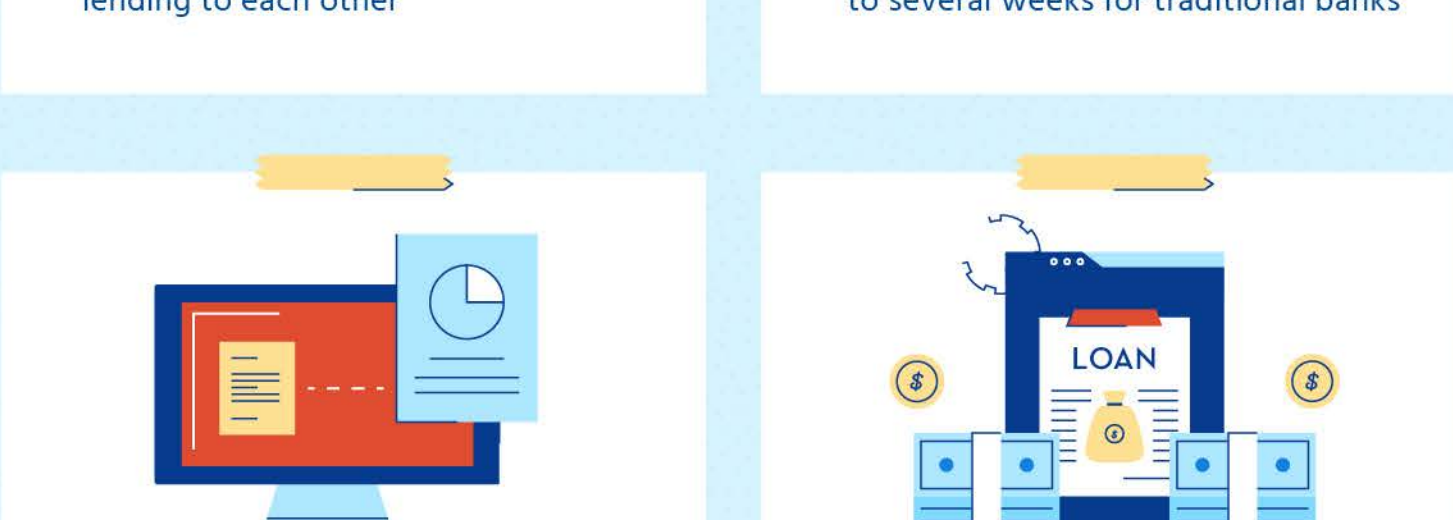


CHALLENGING BANKS ON THEIR OWN TERRAIN

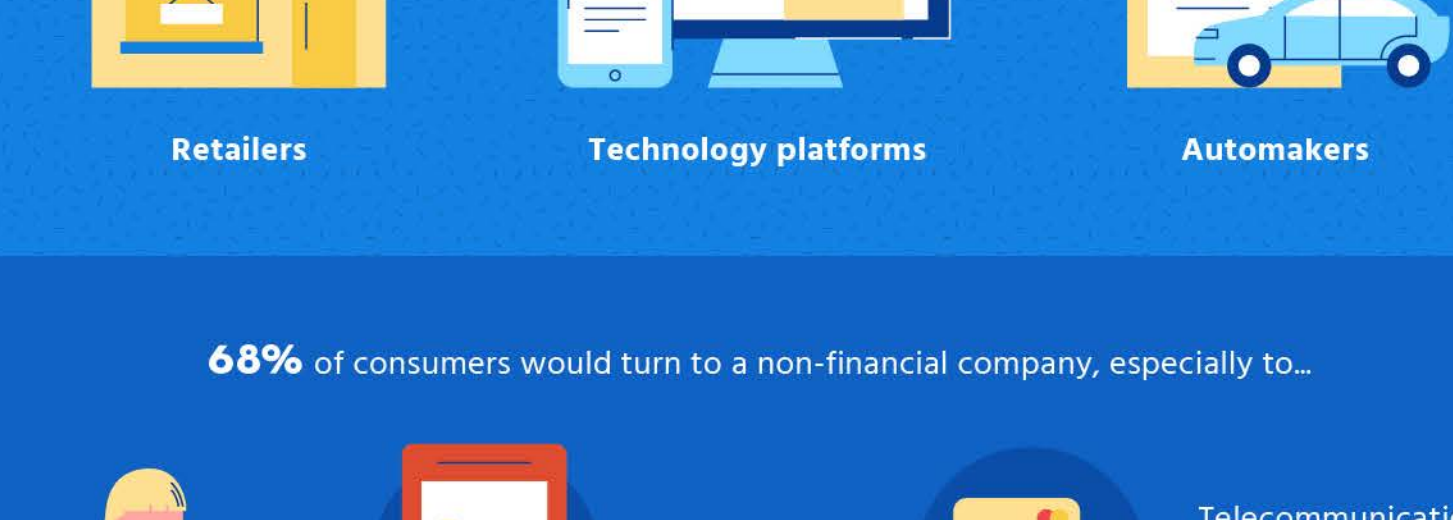
THE BEST PRACTICES OF BANK DISRUPTING



BANKING THE UNBANKED



INNOVATIVE LENDING MODELS



THREATS OUTSIDE THE FINANCIAL INDUSTRY

WHO MAKES THE OFFERINGS?

Other than financial institutions incumbents and FinTech challengers, there are also non-financial companies which provide financial services, such as...



68% of consumers would turn to a non-financial company, especially to...



A NON-FINANCIAL SERVICES COMPANY OFFERING



AREAS THAT LACK THE LEGISLATIVE COVERAGE



ALL FINANCIAL SOLUTIONS - UNITE



SOURCES:

<https://inveeca.com/>
<https://www.cbinsights.com/>
<https://assets.kpmg/>
<https://www.forbes.com/>
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