Fintech's transformative power

Fintech is ushering in an era of structural change in financial services. Here are some promising themes and insights on how one may win for fintechs.

I believe we are witnessing a convergence of public and private markets that is creating a more integrated ecosystem of public and private partners to broadly alter the investment landscape – giving rise to new value propositions that are integrated across technology, regulatory and data systems, and data sets effectively.

As I see it, in the financial services industrie, the ones that are most at advantage are those that have a mix of both. And the ones that have an advantage in one or both categories, they will do it all faster and cheaper is driving market transformation.

Fintech inclusion in emerging markets – we are seeing法官, this is the end of the financial

There are huge opportunities for tech integration over the next decade, but banks will likely need to accelerate their partnerships with non-bank partners to offer new value propositions that are integrated across technologies, journeys, platforms and data sets effectively.

The key principles that will drive important long-term investment outcomes for consumers include the need to offer greater convenience, lower costs and better profit margins, and to maintain the high trust environment expected from financial services.

ROUNDTABLE PANELISTS:
- Matt Lipstik, senior managing director and head of fintech strategy and management, BlackRock
- Stephen Nicholson, CEO and head of discretionary portfolio management, CH International
- Brad McCarthy, apo head of alternative investments, CH Global Wealth Management Investments

Moderators: Andrew Cow, wealth editor, The Business Times

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In short, the infrastructure of money is being redefined and disrupted. We’re seeing new market entrants and new types of participants that had long been resistant to embracing significant change. The ecosystem of fintechs that are driving change has grown exponentially, driven by an increasingly competitive market.

By enabling retail investors to gain better financial education, fintechs can help to spread financial illiteracy. This will come at the cost of companies that have long been resist-