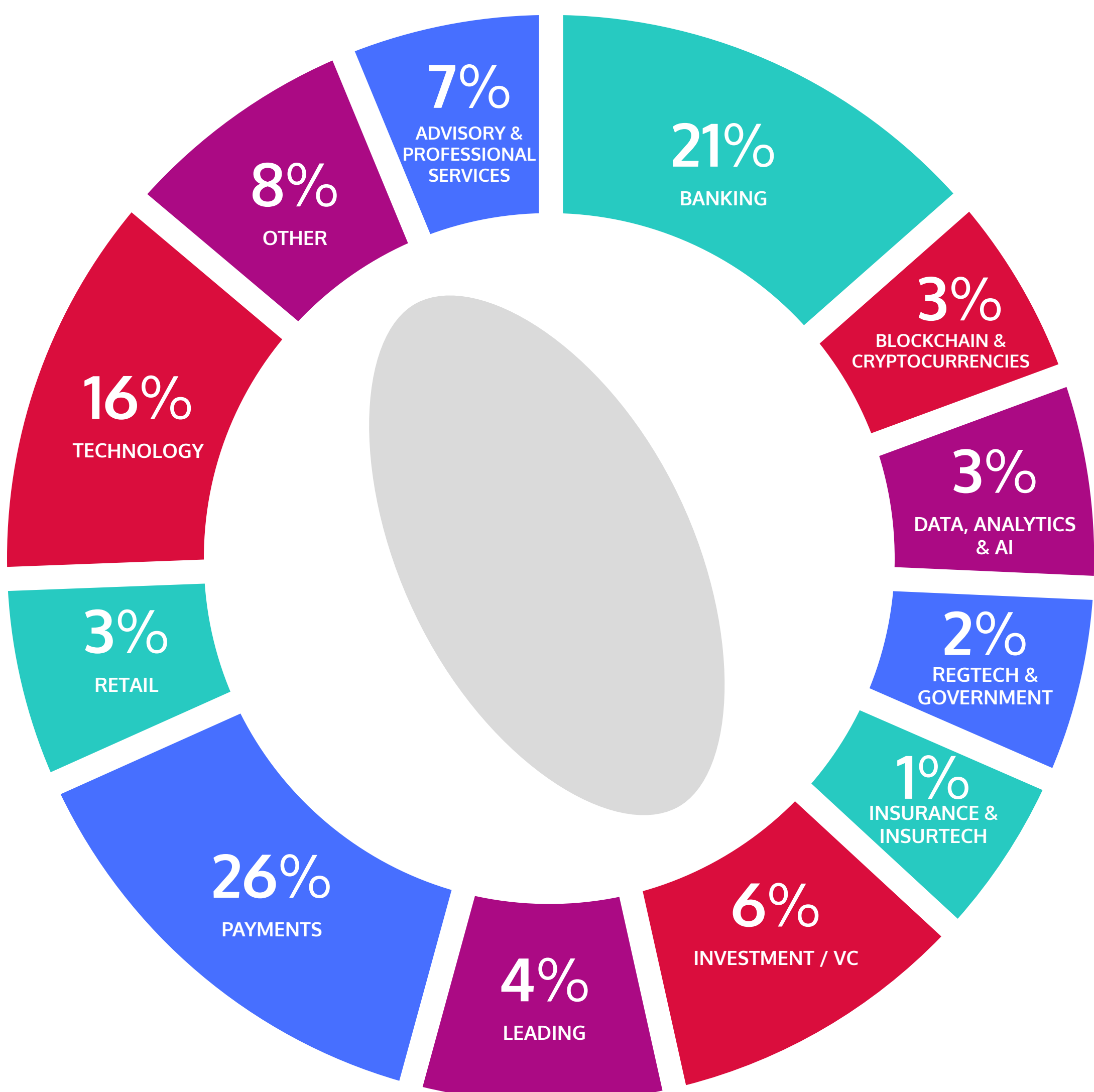




MAIN INSIGHTS

Source: Money 2020 Conference (website)



- Regulatory and economic reckoning is unfolding in front of our eyes as the industry works to rebuild trust and find redemption as the boom has slowed.
- We are returning to an age of fundamental principles, where profitability and sustainability are starting to replace “momentum”.
- It is now a time to debate and create new and challenging ideas that will lead the path forward.

CURRENT TRENDING TOPICS

TRUST & UNCERTAINTY



Trust is hard to build and maintain in the world of finance. **Only 2% of Financial Services Brands fell into the “strong,”** trust category according to Forrester Research in 2022.



Fraud - the ultimate violator of trust - has been rampant on multiple fronts. Corporate fraud from Wirecard to FTX and so many more. Fraud in the financial industry itself is rampant.



Identify theft in all forms. Synthetic fraud problems. AI fraud issues. Now there’s even, **“friendly fraud.”** Real KYC’d customers using their real identities and acting openly as bank customers, but finding creative ways to do chargebacks and finding loopholes to defraud their financial institution.



TECHNOLOGICAL RENAISSANCE

Rebuilding trust requires a technological shift to accompany the policy and regulatory shifts.



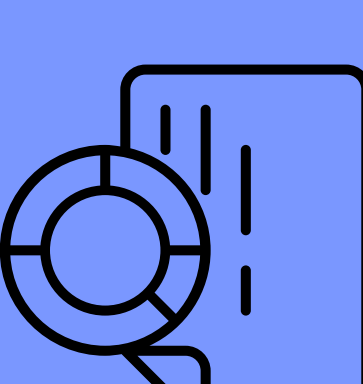
Fintech and Financial Services are now one and the same. New wave, innovative markets (such as blockchain), have been creating value, displacing the established market-leading firms, products, and alliances. But Banking as a Service isn’t dead, it is just growing up.



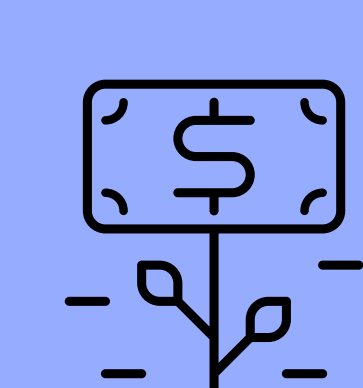
New heights are being achieved in the worlds of Machine Learning and Artificial Intelligence (ML/AI). Quantum computing is going to take years and then happen all at once.



NEW PRINCIPLES



Leaving the age of Momentum: It was observed in previous years a certain exuberance, an idea behind every brand that if they show growing metrics in every possible aspect they deserve funding. But these ideas were not successfully implemented.



Entering the age of fundamental principles: A growing interest in putting profitability and sustainability first is observed within the market. A growing compromise is observed among business boards, willing to do the required recalibration to enter this new age.



In conclusion, as we delve into the Finance & FinTech market trends of 2023, we witness a pivotal moment of transformation. Trust, shaken by fraud and uncertainty, emerges as a pressing challenge for the industry. However, with a technological renaissance underway, fueled by advancements in blockchain, ML/AI, and the promise of quantum computing, the path to rebuilding trust becomes clearer. As we bid farewell to the age of momentum, a new era of fundamental principles dawns, where profitability and sustainability take center stage.

Don't waste the opportunity to shape this new age and *forge a future of innovation and trust in finance.*

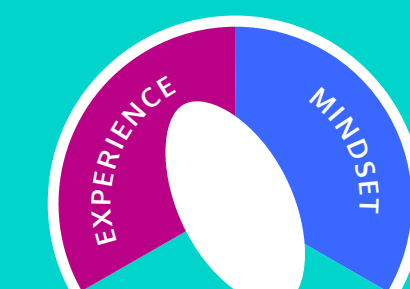
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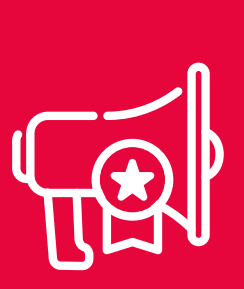
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